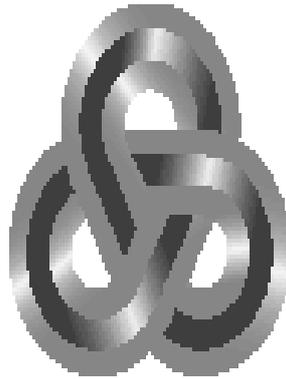




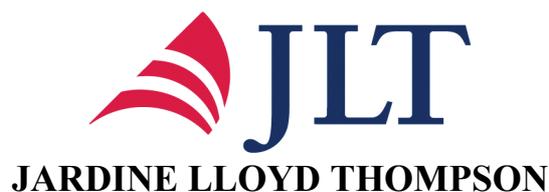
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# State of the Regions 2010-11

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**STATE OF THE REGIONS**  
**2010-11**



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## Executive summary

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The land boom from 1996 to 2008 brought capital gains to property investors and home owners, but this largesse came at a price. The first group to feel the effect was potential new entrants to home ownership. The second group were tenants. To the extent that landlords were satisfied with their capital gains and took their time to put up rents the effect was delayed, but as first-home buyers delayed their purchases, competition for rental housing increased. Landlords responded by putting up rents which began to reflect the enhanced market value of rental properties.

The surprising thing is that the reduction in the affordability of housing occurred during a boom, when supposedly real incomes were rising rapidly. Rising real incomes meant increasing household command over consumers' goods, and surely this included increased command over housing? The answer is, maybe, yes for households which received capital gains and no for those which did not. The boom was socially divisive. It has been pointed out that the boom favoured the old and rich over the young and poor.

### E.1 The land boom, savings and finance

Much has been written about the politics of the land boom. The Commonwealth has been accused of courting the home-owner vote, not to speak of the property-investor vote. It has also been accused of buying off first-home owners with grants and boosted grants – these were intended to help buyers, but it does not require much economics to make the case that they instead fed the boom. More important the Commonwealth presided over financial system reforms which reduced the requirement to save before entering into home purchase. The fact that mortgage deposit requirements did not increase at the same rate as house prices made a very important contribution to the boom. Had substantial deposits still been required, the increase in house prices would have raised savings rates, at least among potential purchasers. The ready availability of credit relaxed this requirement. Rising house prices were thus reconciled, not merely with a failure to increase the savings rate, but with falling savings rates. In addition the ease with which existing owners could finance home upgrades without any savings requirement, and indeed the ease with which households could borrow on the security of their homes to finance consumption directly, added to the consumption boom. The way in which rising dwelling prices failed to force an increase in savings translated into a failure to release the resources required to support home construction and the infrastructure investments which underlie the construction of quality new homes.

(In parenthesis, it should be added that the reduction of household savings as the result of an explosion of credit was not a deliberate, thought-out Commonwealth policy. It was, rather, an unintended consequence of financial deregulation. However, it remains that both political parties at Commonwealth level took credit for the boom and must therefore also accept responsibility for its costs.)

As was pointed out in previous *State of the Regions* reports the ready availability of mortgage credit resulted in increases, well above the general rate of inflation, in the price of both elements in a house/land package, but more in the land element than the house element. This is an important clue to what happened: houses are easier to produce than land suitable for housing. In this report we confirm the obvious: land is only suitable as a house-site for people of workforce age if it provides access to jobs. In the case of tenants, the accessible jobs must provide enough income to pay a rent which provides the landlord with a return on the cost of both the land and the dwelling built on it. For purchasers, the jobs must provide enough income to service a mortgage – and in a low-saving society like Australia the mortgage tends to be a high proportion of the combined cost of the land and dwelling.

## **E.2 Producing land for housing**

How is land suitable for housing produced? From one point of view this is a fatuous question; land is a gift of nature. However, making land suitable for housing requires human activity. It is readily conceded that this involves developer investment in the subdivision of titles, the construction of streets and the connection of utilities. In the current climate of market-reliance, it is less commonly conceded that investment is also required to provide accessible employment. The attitude is that the market can be relied on to provide the necessary jobs. However, as local governments in country towns with abundant vacant lots can testify, subdivision does not of itself create land valuable for new housing. It cannot be said often enough: land suitable for housing can only be created if access to jobs is created at the same time.

In the post-war period the Commonwealth knew this and carefully balanced the development of new suburbs in Canberra with the increase in employment. The government of South Australia knew it and developed garden suburbs to house a new manufacturing workforce within easy commuting distance of the new factories it was attracting. One of the proffered attractions to businesses was the promise that they could recruit a workforce which would live contentedly in nearby pleasant but affordable houses. To this day local governments know it instinctively, and so do the economic development strategists in most state governments, but neither local nor state government has the funds required to underpin large-scale job generation. Similarly developers recognise that local job provision raises estate values, but they do not have the resources to arrange anything beyond local-service employment. In lieu they lobby for the provision of fast transport links so that residents of their new estates can access well-paying jobs.

As local government knows and the developers point out, there are two sure-fire ways to add residential value to a green field. One is to provide lots of nearby, well-paid jobs. The other is to improve transport connections between the field and lots of well-paid jobs. And better again to do both.

## **E.3 Adding value with new nearby jobs**

When greenfield sites are developed, a certain amount of local service employment can be guaranteed. However, if residential value is to be created by local job generation, these service jobs must be complemented by employment which exports out of the local area. In the post-war period that employment was most frequently provided by manufacturing. This was because manufacturing does not require the range of interpersonal contact that is the essence of the knowledge-economy, and strongly appreciates the virtues of large, low-cost greenfield sites. Provided a labour supply was available within driving distance, manufacturers were attracted to these sites and decentralised to the urban fringes and indeed to provincial centres.

An unintended consequence of the Commonwealth decision, circa 1985, to cease supporting manufacturing industry was an increase in the difficulty of attracting new employment to metropolitan fringe and country locations. It is not that the knowledge-economy necessarily favours city centres, but as has been pointed out in past *State of the Regions* reports decentralisation of the knowledge economy requires investment in advanced telecommunications, transport and lifestyle support. These investments have not been forthcoming.

A partial exception to the failure of employment to decentralise within metropolitan areas is found in South East Queensland, where employment nodes separate from Brisbane Central have developed on the Gold Coast and Sunshine Coast. These nodes were originally lifestyle regions but are gradually becoming less dependent on retirement and tourism by developing knowledge-based businesses.

## **E.4 Adding value with transport investments**

If the jobs won't come to the greenfields, the alternative is to link the fields to the jobs. Greenfields which are candidates for the creation of residential value by this means are necessarily on the fringes of already-developed urban areas – fields which are nowhere near existing employment nodes are necessarily too far from job locations for better transport to make a difference, while fields which already have high accessibility to jobs can be guaranteed not to be green but to be built up already.

The strategy of creating residential value by transport investments is an old one – a century ago the growth of commuter suburbs for Australia's metropolitan areas was supported by state government investment in railways and tramways. In the second half of the twentieth century the states, though hampered by limited finance, attempted to do the same with radial roads. It took some time to realise the deficiencies of the radial-road policy – it takes large amounts of road space to carry significant flows of commuters and similarly large amounts of car-park space to house their vehicles once they get to the workplace. If the necessary road and parking space is not provided the only result is congestion, which can only be relieved by widening the road at generally prohibitive cost in land purchases. (The recent Henry tax review says that congestion can be managed by appropriate tolls, but this is chiefly a means of rationing road space, not amplifying it to increase the flow of commuters. Large commuter flows can only efficiently be handled by rail.)

From the 1980s on, as the knowledge economy developed and the finance sector expanded, employment growth accelerated in the inner cities and decelerated on the metropolitan fringes. The insistence on roads as the preferred transport investment interacted with high land costs and restricted budgets to seriously limit the expansion of transport capacity between fringe metropolitan greenfields and the regions where employment was growing. It is only recently that attention has returned to rail investments, which have the capacity to handle large commuter flows without the multi-lane land requirements of roads. Perth was the first Australian metropolitan area to modernise operating practices on its suburban railways and add new lines, and now Melbourne shows signs of following suit.

## **E.5 Limits to infrastructure investment**

On top of all this came the cap to Commonwealth investment in both employment-generation and transport. The cap was imposed for three reasons.

- To assist in controlling inflation.
- To allow tax cuts
- To fund the increase in social security outgoings which resulted from the end of full employment. This was an unexpected consequence of the decline of manufacturing – the policies which led to this decline were justified using economic models in which structural adjustment costs like de-skilled workers were simply assumed away, and the Commonwealth was genuinely surprised when they occurred.

In this report we calculate that the curtailment of transport investment required to support new dwelling construction since 1980 has now generated an investment backlog of the order of \$<sub>2007-08</sub> 350 billion. Some of the missing investment would have supported commuter transport, and investment in freight transport infrastructure would have supported job generation in regions with greenfield sites. In addition, government investment in industry policy and service provision has fallen short by around \$<sub>2007-08</sub> 150 billion. To return to our initial theme, this investment has a counterpart – the \$<sub>2007-08</sub> 500 million of missing savings required to finance the missing investment.

Our account of the land boom now has two elements.

- It resulted from failure to generate savings for investment in the construction of new dwellings and sites for these dwellings.
- The shortage of savings was reflected in a failure to make the investments required to create valuable greenfield residential sites. The investment failure was twofold: a failure to generate jobs near greenfield sites, and a failure to invest in transport to improve job accessibility from greenfield sites.

Primarily as a result of these two factors, the rate of dwelling construction on the fringe of Australia's metropolitan areas during the 2000s fell far below the rate during the 1990s. The failure in Sydney was particularly acute, and resulted in an overflow of population into the other metropolitan areas so that they in turn had difficulty keeping up. The result was the current housing shortage.

## E.6 The land boom housing shortage

A conventional account of the land boom emphasises the increase in dwelling prices, the consequent increase in the mortgage required to purchase a new home and, more important, the increase in mortgage servicing costs in relation to incomes. A parallel account can be constructed in terms of rents – the rents required to justify investment by landlords have risen to a level which many tenants cannot afford. The conclusion of both arguments is that the increase in dwelling prices has choked off demand and hence new construction.

The ratio of interest liabilities to disposable income provides a measure of the burden which borrowing imposes on household budgets. In 1998 the ratio was particularly high in the western suburbs of Sydney and Brisbane. During the boom from 1998 to 2008 it increased in all regions, but most rapidly in Perth and parts of South East Queensland – the metropolitan areas directly affected by resource development. The result is that the heaviest average household debt burdens are no longer in Sydney but in Perth, the Gold Coast and West Moreton.

There is no need to disagree with the observation that few households can now afford the mortgage required to buy a new home in many Australian regions. In Western Sydney incomes are a little above national average but the cost of a new dwelling is unaffordably high. In Adelaide the problem is a little different: the cost of a new house is less, but so are incomes.

	1991.3	1996.3	2001.3	2006.3	2010.1	Per cent change 2010.1 over 1991.3
<b>Average prices (\$'s)</b>						
Dispersed metro	180497	183163	267245	390634	411686	128
Independent city	133430	149867	178953	299400	299795	125
Knowledge-intensive regions	217655	244649	358562	546540	531369	144
Lifestyle regions	146806	165168	198536	346091	336753	129
Resource-based	103614	122807	125993	233879	274279	165
Rural	107475	116772	131540	245564	243787	127
<b>Australia</b>	<b>169114</b>	<b>182772</b>	<b>251684</b>	<b>391754</b>	<b>395082</b>	<b>134</b>

**Table E.2 Average dwelling prices to average household income ratio by zone (selected quarters in 2007-08 prices – \$'s)**

	1997.3	2001.3	2006.3	2010.1	Per cent change 2010.1 over 1991.3
Dispersed metro	3.6	4.5	6.2	6.1	71.0
Independent city	3.1	3.4	5.3	4.9	60.5
Knowledge-intensive regions	5.0	5.9	8.3	7.3	45.6
Lifestyle regions	3.9	4.2	7.1	6.5	67.6
Resource-based	2.1	2.0	3.4	3.6	72.2
Rural	2.3	2.4	4.4	3.9	69.8
<b>Australia</b>	<b>3.7</b>	<b>4.4</b>	<b>6.4</b>	<b>6.0</b>	<b>61.0</b>

The questions to be explained are why dwelling prices rose so rapidly and why incomes did not rise fast enough to allow households to pay the increase. The basic argument of this report is that lack of attention to the job-accessibility aspects of housing contributed to the inability of households to pay the rising costs of construction, which in turn reflected poor macroeconomic management. The difficulty developers experienced in selling greenfield houses rebounded into a lack of supply response, which compounded the housing shortage.

It can be argued that this is simply the market at work, and therefore there is no shortage of housing – those who can afford it are still well housed. However, this argument does little to reduce the sense of social disappointment, particularly when government actions (or, in this case, generally inactions) are deemed responsible.

It therefore still makes sense to talk of a housing shortage. An important effect of the increase in dwelling prices due to the land boom has been that average household size has increased, particularly when measured by the number of adults per household rather than total household size including children, and especially in regions where dwelling prices are high and/or rising rapidly. In other words, people have responded to the boom by forming group households, which is all very well when the participants are young singles but becomes more fraught when the group is formed from unrelated families and the group housing is overcrowded. Another response has been delay in young adults leaving the parental home, with perhaps equivalent delay in the formation of their own families. By projecting pre-boom trends in household size over the past decade and comparing the projection with the current stock of occupied dwellings we calculate that the dwelling construction shortfall during the boom is approaching 400,000 dwellings nationally. Had affordability been maintained at the levels, in relation to incomes, of a decade ago, something like 400,000 Australian households would now have their own separate dwelling, whether owned or rented.

**Table E.3 Measures of housing shortage as at June 2009**

	Adult population/dwelling ratio benchmark 2006	Adult population/dwelling benchmark 2001	Under-build 2001-2009 (see Table X.2)	Average
NSW	102273	108002	97517	102597
VIC	65122	75399	79333	73284
QLD	43921	108229	112416	88189
SA	12054	19470	21587	17704
WA	33051	56897	55145	48364
TAS	1398	1808	2163	1789
NT	2813	6067	6973	5284
ACT	4582	5851	5292	5242
<b>Total</b>	<b>265213</b>	<b>381723</b>	<b>380425</b>	<b>342454</b>

*Note:* For the under-build estimate Victoria, Queensland, Western Australia, Northern Territory and Australian Capital Territory have been adjusted down to reflect initial excess capacity.

*Source:* NIEIR calculations based on ABS Census data.

The trend immediately behind this shortfall is the low dwelling construction rate during the past decade. Those accustomed to the elementary economic proposition that when prices increase, supply follows, find this difficult to appreciate. As already indicated, the root cause of the failure has been the failure to create greenfield residential sites with high job access. With limited job access residents have difficulty in earning the incomes required to pay for a house. Developers will not build houses unless they can be sold profitably, and the limiting factor has been that an increasing proportion of the potential residents of fringe suburbs have not been able to afford newly built houses in these regions. They instead languish in parental homes and group houses in the highly-accessible suburbs, or are locked into low-cost housing in regions with poor job access, or perhaps live in marginal housing such as converted garages and backyard caravans.

The problem of new dwelling affordability – dwelling price versus income – is particularly acute on the development fringe of Sydney and is also noticeable in Melbourne. In Adelaide it takes the form of lower dwelling prices, matched by lower incomes. Perth is currently doing rather better, with incomes buoyed by resource developments and job accessibility maintained by some successful transport investments. South East Queensland is also doing relatively well, in part because of its multi-centred metropolitan layout (Brisbane, Gold Coast, Sunshine Coast) which eases job access.

If the primary cause of the shortage of affordable housing is a failure of job generation in the right places, why did it manifest itself in the 2000s? The answer has to be that the failure has been accumulating for decades, but did not really bite till easy credit caused a surge in residential land prices and hence dwelling prices much faster than the rate of increase in earnings. Housing thus became unaffordable and the rate of construction dropped.

## **E.7 The new dwelling/existing dwelling price ratio as a sign of trouble**

In its latest report the National Housing Supply Council (NHSC) has compared the all-in costs (raw land, development costs, house construction costs) for a typical three-bedroom house newly built on the fringe of each mainland capital city. In this *State of the Regions* report the estimates are extended to cover other regions where greenfield sites are available. The cost of greenfield construction can then be compared with the average price of existing dwellings for the region.

In the rural and resource regions and many of the independent cities the cost of a new NHSC dwelling is significantly greater than the average price of existing dwellings, even after taking into account lower land and construction costs. This is no surprise: the NHSC house is both larger and of better quality than the cottages and post-war houses which dominate the housing stock in such regions. However, the price differential has effects on the construction rate, because house buyers in such regions have the option of buying an existing dwelling at a lower price than a new one – a price which often makes the existing dwelling an attractive option even if something has to be spent on upgrading it.

Despite this general tendency there are several non-metropolitan regions where the average price of existing dwellings is similar to or even greater than the cost of a new dwelling. These regions are experiencing rapid population growth so that the existing dwelling stock is of recent construction and therefore of comparable quality to a new NHSC dwelling. Needless to say these regions are attractive for dwelling construction.

On the metropolitan fringes and in other regions with high expected population growth (in this report grouped as Development Construction Zones) existing dwellings are also of similar quality to the NHSC standard dwelling. If new houses are to be constructed, it is therefore important that the cost of new construction should be similar to the average price of existing houses – otherwise purchasers coming into the region will buy existing dwellings in preference to the developers' offerings. Aware of this, the developers will have no incentive to build.

In this regard, the position in 2010 mirrors the ratio of mortgages to income. New dwellings are reasonably competitive with existing dwellings on the fringes of South East Queensland and Perth and are marginally competitive on the edges of Melbourne and Adelaide. However, on the Sydney fringe the cost of a new NHSC dwelling is approximately 60 per cent above the average price of existing dwellings in the same LGA. Needless to say the dwelling construction rate on the Sydney fringe is unimpressive.

A further observation is that the ratio of NHSC dwelling construction costs to the price of existing dwellings was generally higher in 2001 than it is in 2010. In other words, the competitiveness of new construction improved over the decade. The exception is Sydney, where it worsened. The generally poor competitiveness of new construction in 2001 supplements the mortgage-based account of the failure of new dwelling construction during the boom – new houses were not built because demand switched to existing homes.

Without further study and painstaking data collection it is not possible to be definitive about the position in 1991. It is probable that new housing was more competitive in 1991 than it was in 2001 – that would certainly fit in with the high rate of construction in the 1990s. However it is also possible that new housing was saleable because it represented a sufficient quality improvement over the older stock – more rooms, bigger garages – and the necessary mortgages were still affordable.

The improvement in the competitiveness of new greenfield houses during the 2000s did not reflect a fall in the real cost of new homes – construction costs continued to escalate faster than consumer prices. It instead reflected the effect of the land boom on the price of existing fringe-zone houses. The average market prices of houses on the fringe of Perth more than doubled in real terms during the decade, thus surging ahead of new house construction costs. On the fringes of Adelaide and South East Queensland average house prices more or less doubled and in the outer suburbs of Melbourne they rose by 60 per cent. On the Sydney fringe they grew by a mere 25 per cent, which lagged the rate of increase in construction costs. Sydney started the decade with very high prices across the board and this slow rate of growth helped to bring it back into line, but at the same time was disastrous for the rate of new construction on the Sydney fringe. Broadly speaking, these trends reflect trends in the relative incomes which can be earned while living on the respective fringes, with the incomes accessible from houses on the fringes of Perth and South East Queensland rising rapidly; those accessible from the fringes of Melbourne and Adelaide rising somewhat, and those accessible from the fringe of Sydney stagnating.

## **E.8 The cost of new greenfield houses**

Though employment accessibility strongly influences urban fringe house prices, there is also a supply side. The NHSC has been assiduous in documenting the components of the cost of new greenfield houses on the various metropolitan fringes. Two elements in costs – house construction costs and subdivision costs including utility connections – are similar across the cities, but raw land costs are significantly higher in Sydney than in the other four metropolitan areas. This identifies one major factor driving the construction costs of new greenfield houses, but a consideration of time trends broadens the list of factors.

- The cost of raw land for urban conversion has been increasing since the 1970s. There were originally two reasons for this: the conversion of much of the urban fringe to hobby farms (this being less of a problem in Melbourne, Adelaide and Perth where parts of the fringe are not particularly attractive for this purpose) and investment in land as a hedge against the rampant inflation of the 1970s and 1980s. During the Whitlam period the Commonwealth experimented with 'land banking' – state purchase of fringe urban land for low-cost conversion to housing estates – but this was abandoned as the public finances tightened during the 1980s. The abandonment of public non-profit land banking also responded to a campaign by developers to be substitute private profit-maximising land banking.
- Public infrastructure costs, which in the post-war period were paid out of government loan funds have increasingly been loaded into 'developer charges'. One of the reasons for the imposition of developer charges was the economic efficiency of planned development – utility services for a housing estate cost less if their installation is co-ordinated. However the tightening of public finances referred to repeatedly in this report was reflected in the incorporation of infrastructure costs directly related to housing development into the prices of the houses built. In the present state of the public finances there can be no going back on this – the alternative is shoddy construction with high operating costs. Indeed, if the problems of the urban fringes are due to lack of access to jobs, there might be a case for further charges to finance access to employment.
- Developers have argued that town planning delays have increased their holding charges. However, these are not a major element in the NHSC's cost assessments. Given that poor town planning is almost impossible to correct, a certain amount of deliberation in planning is highly justifiable.
- Public demand for improved environmental standards also contributed to cost increases.
- Finally, there is the question of the increasing size and quality of metropolitan fringe dwellings. The NHSC standard greenfield house is almost certainly larger (more rooms, more covered car space) than its predecessor of 1991 and is likely to be better built if only because of tightening energy and water efficiency regulations. Why developers chose to add size when operating in the high-priced but actually depressed fringe markets of the 2000s is an interesting question. A possible answer is that they were trying to build competitive advantage over existing houses and felt that they could do so by adding to size at relatively low marginal cost. (The cost of an increase in size is relatively low given that land cost is a high proportion of the total cost of a fringe greenfield house.) In so increasing dwelling size, builders also pandered to public demand for space to house burgeoning collections of possessions.

In four out of the five major metropolitan areas it looks as though competitiveness has been restored to new housing compared to existing housing on the greenfield fringe, or could be restored within less than a decade by industry policy for job decentralisation and transport investments to improve work accessibility. These policies may be expected to raise the price of existing houses more than the prices of new houses. It will then be possible to expand supply through new construction. However, the rate of new construction will still depend on affordability. The need for major restructuring of the Australian economy to deal with climate change and other macroeconomic problems means that the outlook for earnings is not particularly rosy – which means that home purchase is likely to require more saving and increased deposits. Meanwhile the outlook for rental markets is, to say the least, tight and overcrowding is likely.

## **E.9 Urban infill**

At this point the question will be asked: what of infill? State governments lacking investment funds have made a virtue of necessity and argued that infill – sometimes called brownfield development – requires less government investment than greenfield extension. Infill is also advocated on the grounds that it conduces to greater use of public transport and hence to lower costs all round.

The NHSC has estimated the construction costs of a standard two-bedroom infill flat in each of the five metropolitan areas. Two things are noticeable about this dwelling: it is smaller than the NHSC standard new greenfield house but is more costly in all cities except Sydney – the cost of raw land and state government imposts are less per dwelling once pro-rated among a multi-unit development but the construction costs of the dwelling itself are greater.

A comparison of the cost of a new infill flat as estimated by the NHSC with average existing dwelling prices in established suburbs without greenfield sites rates the infill dwelling as competitive. Some of its price advantage will be due to its being smaller and having less garden than the average dwelling in the region, but this is likely to be compensated by better location – a topic which cries out for detailed investigation. (Existing dwellings in inner metropolitan areas in turn command a significant price premium over fringe dwellings because of better job access and services.) It remains that there is a prima facie case that infill construction is competitive with nearby existing dwellings, and indeed it has proceeded rapidly where sites have become available as a result of industry or transport system restructuring.

This report does not deny that there is a role for infill construction, but notes the following.

- Though the high costs of each infill dwelling are in part compensated by high job accessibility, which raises the earnings commanded by its residents, the question still arises as to how many buyers will be able to afford the necessary premium prices.
- Except for the redevelopment of derelict industrial and transport sites, infill requires the demolition of existing housing which reduces its net addition to the dwelling stock and sometimes causes resident uproar.
- Infrastructure cost savings to the states and local government have probably been overestimated. Much inner urban infrastructure is of limited capacity, and would require upgrading for use by larger local populations.
- Finally, despite an upturn in the rate of dwelling construction in many inner urban regions, infill has not delivered the kind of large increases in dwelling supply that were achieved on the fringes up to the last decade.

## **E.10 Regional population change: Housing shortages and control measures will drive outcomes**

People interested in regional economic development have a tendency to regard population projections as background material, to be taken on trust whether they are done by government agencies or consultants. The assumption is that the projections are likely to accord with outcomes with relatively small forecasting errors. This may indeed have been the case in the period from 1945 to the 1990s, during which there was a long run decline in the percentage of the population with unsatisfactory housing, due largely to rapid expansion of the metropolitan areas. This was the era in which jobs were moving to the metropolitan fringes and the outer suburbs – dwelling construction zones – were being provided with the infrastructure to undergird home building and population growth. It was an era in which the housing build rate was in line with underlying demand due to growth in the adult population.

Whatever the circumstances of the past it is possible that Australia has entered a new era. Governments have moved infill construction in the middle and inner suburbs of the metropolitan cities to the top of their policy agendas if not to the top of their population projections. The percentage of the population that is unsatisfactorily housed is rising, not falling. The number of houses built in the dwelling construction zones has fallen below the expectations expressed in the official population projections.

As argued above, the failure of the land boom to galvanize the construction of new houses in the dwelling construction zones had complex causes, with two main aspects.

- A lack of supporting infrastructure to give greenfield land the necessary value (relative to cost) so that people wanted to live there.
- In the new suburbs, a lack of opportunities to secure employment incomes (hours multiplied by pay rate) sufficient to service the mortgage burden required to purchase newly built houses.

The new era began in the late 1990s and the break of trend is now well established. Without substantial structural change in the way governments approach the issue of new housing supply there is nothing to suggest that the next ten years will be different from the last ten years. The overall national housing construction rate will continue to be significantly less than underlying demand.

In this environment infill construction will proceed to whatever extent public acceptance of higher density developments can be won or forced. There is currently excess demand for this type of development simply because the areas accessible from infill developments are well serviced in terms of employment, remuneration per hour of work and access to quality education, health and recreational services. Current state projections assume that population increase which cannot be accommodated by infill will, as in the past, find new homes in the dwelling construction zones. However, the dwelling construction zones face a wide range of plausible futures. At one extreme the trends of the 2000s could continue, in which case current population projections for the metropolitan outer suburbs will prove much too high; at the other extreme there could be a return to the housing supply conditions of the post-war period in which case the dwelling construction zones will experience rapid population growth.

With continuing national population growth, in the event of the build rate in the dwelling construction zones falling short of expectations the housing shortage will increase, with consequences for all regions.

- High dwelling prices and rents in regions with good employment access (chiefly the inner and middle suburbs of the metropolitan cities) will reserve these regions for high-income earners and those with the luck to have inherited a house in the region.

- These high-employment regions will also be characterised by increasing average household size, particularly when measured in numbers of adults per household. The increase will be due to adult children who have not left their parents' home and the formation of group households of varying degrees of functionality. The only way in which low-income tenants not provided with social housing will be able to afford the rents will be by overcrowding – and given the economic incentives this will be difficult to prevent.
- At the other extreme, the population of regions with poor employment access will continue to increase as people are attracted to low-cost housing – particularly social security recipients who have given up hope of working.
- The population living in marginal housing such as backyard caravans will also increase.

Under these trends, current population projections for the dwelling construction zones will be under-fulfilled, balanced by over-fulfilment of the current projections for the inner and middle metropolitan suburbs and for rural and economically depressed localities.

As a guide to the range of plausible outcomes this report includes three scenarios, designated:

- (i) Business as usual (BAU);
- (ii) Housing shortage contained (HSC); and
- (iii) Exodus NSW (ENSW).

The BAU scenario is actually a 'new era' scenario, which assumes that the ratio of new dwellings occupied to the growth in the adult population remains at the 2000-2010 average level in each state and territory. It is also assumed that the population growth currently projected for each state and territory is achieved. In this scenario the dwelling construction zones fall well short of current population growth expectations and population growth is redistributed to various forms of unsatisfactory housing in other parts of each state and territory.

The housing shortage contained (HSC) scenario is an 'old era' scenario which assumes that the house build rate in the dwelling construction zones returns to the level experienced in the 1990s. As a result of this assumption the build rate across each state and territory returns to one new occupied house for every two extra adults. These are very close to the assumptions underlying current official projections.

The Exodus New South Wales (ENSW) scenario is the same as the BAU in terms of the build rate in each state and territory. It differs in that the New South Wales repeats its 2000-2005 experience of low employment growth and high out-migration. It is true that New South Wales has lifted its performance since 2005, but this may be due to its being the point of arrival of the recent burst of international immigration. In the ENSW scenario these recent migrants, or maybe some of the current residents, look around and elect to leave for other states with lower accommodation costs, either rent or house purchase. The exodus does not raise the build rate in the destination states and territories, but rather redistributes unsatisfactorily-housed people from New South Wales to the other states and territories. This scenario rests on the finding that the obstacles to new dwelling construction are much more serious in the New South Wales dwelling construction zones (particularly those round Sydney) than in the dwelling construction zones elsewhere.

What is important to note is that all three scenarios have a similar national population growth rate with net international migration over the next decade set at just under 200,000 – a reduction of around a third from the net immigration levels achieved over the last two to three years. Given this overall national assumption, population growth at the regional level is determined by the infill construction rate, the construction rate in the dwelling construction zones and the overall dwelling build rate. The national population growth rate for all three scenarios is 1.5 percent per annum from 2010 to 2020.

**Table E.4 SOR and dwelling construction zones: average annual population growth (per cent)**

	1991- 2000	2000- 2005	2005- 2010	BAU		HSC		ENSW	
				2010- 2015	2015- 2020	2010- 2015	2015- 2020	2010- 2015	2015- 2020
<b>SOR zone</b>									
Dispersed metro	1.6	1.1	2.1	1.5	1.4	1.9	1.8	1.6	1.5
Independent city	1.2	0.9	1.8	1.5	1.4	1.5	1.4	1.5	1.4
Knowledge-intensive regions	1.2	1.2	2.0	2.0	1.7	1.7	1.3	2.0	1.7
Lifestyle regions	2.5	1.4	2.0	1.1	1.2	1.0	1.1	0.9	1.0
Resource-based	0.3	0.4	1.6	1.6	1.2	1.2	1.1	1.7	1.4
Rural	0.6	0.6	1.4	1.0	0.8	0.6	0.5	1.0	0.8
<b>Dwelling construction zones (DCZ)</b>									
NSW	1.8	0.8	1.8	1.4	1.4	2.8	2.8	1.2	1.1
VIC	1.9	1.9	2.9	1.8	1.4	3.1	3.2	1.9	1.6
QLD	3.5	2.5	3.2	1.6	1.6	2.4	2.7	1.8	2.0
SA	1.0	0.7	1.6	0.6	1.0	1.0	1.2	0.9	1.4
WA	4.4	2.6	4.7	2.9	3.3	3.7	2.6	3.4	3.4

The HSC scenario is the closest to current expectations. Over the decade from 2010 to 2020 two regions are projected to experience average population growth rates of 3.5 per cent a year or more – West Moreton in South East Queensland and Sydney Outer South West. Both of these depend on extensive dwelling construction zones for their growth. The next growth bracket, with rates of population growth of between 2.6 and 2.9 per cent a year, is more mixed, with two regions depending on dwelling construction zones (Melbourne West and Sydney Outer West); two regions which will depend rather more on infill (Melbourne Central and SEQ Gold Coast) and three regions where population growth is expected as a result of local economic buoyancy (WA Peel South West, WA Pilbara Kimberley and Qld Cairns). Population decline is projected in some of the rural regions, in one resource-based region where it is already well under way (NSW Far West) and, interestingly, in one knowledge-based region, Sydney Northern Beaches. The probable reason here is that the region has reached the limit of greenfields development and is also resisting infill.

The HSC scenario is contingent on governments – the Commonwealth in particular – getting their act together for a return to 1990s build rates. There are indications that governments are struggling with the issue, but have not as yet identified the fundamental problems – the lack of industry policy and the infrastructure investment backlog. Accordingly the BAU scenario is more likely. In this scenario population growth rates in regions with prominent dwelling construction zones are less than in the HSC scenario – up to two percentage points less (Sydney Outer South West). The scenario includes growth rate reductions, compared to the HSC scenario, of a percentage point or more in four other metropolitan fringe regions – SEQ West Moreton, Vic Geelong, Sydney Outer West and Melbourne West. In each state, the growth foregone in these and other similar regions is redistributed to inner suburban and non-metropolitan regions.

In the BAU scenario population growth rates of 3 per cent a year and more are projected for three regions: Melbourne Central, Qld Mackay and Qld North – one inner metropolitan knowledge-based region and to Queensland coastal regions with room for greenfield expansion and some prospect of job generation. Growth is more evenly spread across the regions than in the HSC scenario, and only two regions are projected to lose population – NSW Far West and Sydney Northern Beaches.

During the 2000s business as usual was particularly poor in New South Wales. The ENSW scenario takes this into account, as compared to BAU shaving population growth off all New South Wales regions and redistributing it to all other regions in the country, with particular benefits to Perth, South East Queensland, the Northern Territory and Tasmania. The resulting projection is not unlike the BAU scenario, with projected average population growth rates of 3 per cent a year and more not in four regions: Melbourne Central, SEQ West Moreton, Qld Mackay and Qld North. Two more regions are added to the population decline list: NSW North and NSW Northern Beaches.

We hasten to add that these projections were made following simple but plausible rules. Many alternative projections could be prepared by adding drivers and taking local circumstances into account. That is not the point of the projections, which is simply to show that, even within a constrained national total, regional population growth rates have the potential to diverge markedly. However, if the choice is restricted to the current three projections, and given the current limited understanding of the issues raised in this report, the slow build up in infrastructure spending needed to move to the HSC scenario and the complete ignorance of the contribution which industry policy can make to solving the housing shortage, the money is on the ENSW scenario.

## **E.11 Household saving and debt**

The general analysis in this report makes it clear that under-investment in transport, social and industry infrastructure and on community services is one of the key reasons for Australia's current housing shortage. In broad terms the cumulative under-spend since 1980 is assessed at \$<sub>2007-08</sub>500 billion. Reducing the backlog of under-investment is one of the key solutions for affordable housing.

If Australia was under-investing at this rate, how did it manage to achieve high employment rates for much of the period, and nearly full employment in 2007 and 2008? What mechanism was operating to offset the under-investment and so maintain effective aggregate demand at levels compatible with near full employment?

This report concludes that the lack of infrastructure investment was offset by household consumption expenditure of the worst sort, namely household consumption expenditure financed by borrowings. Where borrowed money is spent on consumption, the borrower fails to accumulate assets which will yield income from which the debt can be repaid. It would have been far better for Australia if governments had borrowed and used the proceeds to fund infrastructure investment. Then, at the same level of debt, Australia would at least have increased its income-yielding assets, including accumulation of the infrastructure required to support urban extension.

It has been long been recognised that Australian savings are low. What is not generally recognised is how low Australia's non-superannuation savings rates are. As a result of the global financial crisis the published net household savings ratio increased from near zero for much of the ten years preceding 2008 to just under four percent at the end of 2009. Coupled with household superannuation savings rates at around ten percent, this means that household non-superannuation savings have been negative and have offset superannuation savings. Discretionary savings rates have moved to completely neutralize the increases in superannuation savings rates of the last two decades.

This report argues that the negative household non-superannuation savings rate has been financed by the build up in the household debt to income ratio. This hypothesis is consistent with two data series.

- The correlation between cumulative household equity withdrawal as a percentage of net household disposable income and build-up in household debt. Equity withdrawal is defined as the change in debt less net investment.

- The close relationship between the change in debt since the mid 1990s and the cumulative change in household non-superannuation savings as a percentage of household disposable income, where the latter has its sign reversed.

These two data series are interrelated by the close correlation between equity withdrawal and non-superannuation household savings rates, where the sign is reversed in the latter series.

This means that currently (2009-10) the Australian household sector is borrowing approximately \$50 billion per annum to finance the current level of consumption expenditure. Even with the recovery in household net savings rate over the past 18 months, household non superannuation savings rates are at minus six percent. This cannot continue for much longer.

On a cumulative basis the increase in nominal debt and real household consumption expenditures financed by that debt has been between \$<sub>2007-08</sub> 500 billion and \$<sub>2007-08</sub> 600 billion since the mid-1990s. This has imposed two massive costs on the economy. The first is the imbalances in housing markets and the social and economic costs flowing from that. The second is the contingent liability being imposed on the national government by the fact that a significant proportion of the debt accumulated for consumption has been financed by banks borrowing from overseas. Any loss of confidence on the part of overseas investors in the ability of Australian banks to repay that debt would force the Commonwealth government to take over of the debt, which at the stroke of a pen would transform Australia from having one of the lowest public sector debt to GDP ratios in the world to having one of the highest.

In this context, the current policy proposed by the Commonwealth Government to increase the compulsory superannuation levy is appropriate. However, two aspects of the policy are naive to the point of inexplicability: the lack of any complementary provisions to limit equity withdrawal (such as the removal of the right to lump sum superannuation entitlement) and the lack of any complementary provisions to ensure that the additional funds are recycled into infrastructure for housing market sustainability.

## **E.12 A guide to the report**

Chapters 1-4 describe trends in the data regularly reported in the *State of the Regions* reports.

Chapters 5, 6 and 7 address the housing shortage, which is the special topic of this report. How is it possible that in a period of rising house prices the market should have so signally failed in increasing the supply of housing? Chapter 5 analyses the drivers of house prices, and points to the importance of greenfield construction in the supply of housing. The chapter documents the poor competitiveness of new greenfield houses during the 2000s.

Chapter 6 provides an estimate of the dwelling shortage and relates this to build rates in the dwelling construction zones. The chapter argues that the underlying problem is the failure of Commonwealth governments since the 1980, or thereabouts, to ensure that jobs are generated in areas accessible from the dwelling construction zones, and to guarantee that accessibility with transport infrastructure investments. The problems are particularly acute in Sydney, and will not be solved by infill construction. The only way to proceed is to make good the infrastructure investment backlog.

In Chapter 7 regional population growth scenarios are developed which take the consequences of the under-investment into account.

In Chapter 8 it is argued that, in less myopic country, one less obsessed with keeping everything in the private sector, governments would have borrowed to finance infrastructure investment. Equivalent funds were instead borrowed by households to finance consumption. Instead of the infrastructure to support affordable housing, we now have only the memory of past pleasures to match the reality of present debt.

Finally, Chapter 9 introduces recent NIEIR work on the accessibility of essential services.



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# 1. Population

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In this Chapter and Chapters 2, 3 and 4 we consider trends on a regional basis. The data will be found in Appendix 3.

For the most part, the comments follow a standard pattern. For each indicator, they begin with a discussion of the position in 1996 or 1998 – years in which the Australian economy had recovered from the 1990 recession but was only just beginning to enter the land boom of 1996-2008. Changes in the geography of the indicator during the land boom to 2008 are then discussed, followed by description of the two years since – the year of the Global Financial Crisis, and the year of the Stimulus, which became mixed up with the expectation of a resource export boom. Finally, we end each section with comments on the geography of the indicator in 2010.

## 1.1 Regional patterns of population growth 1998-2008

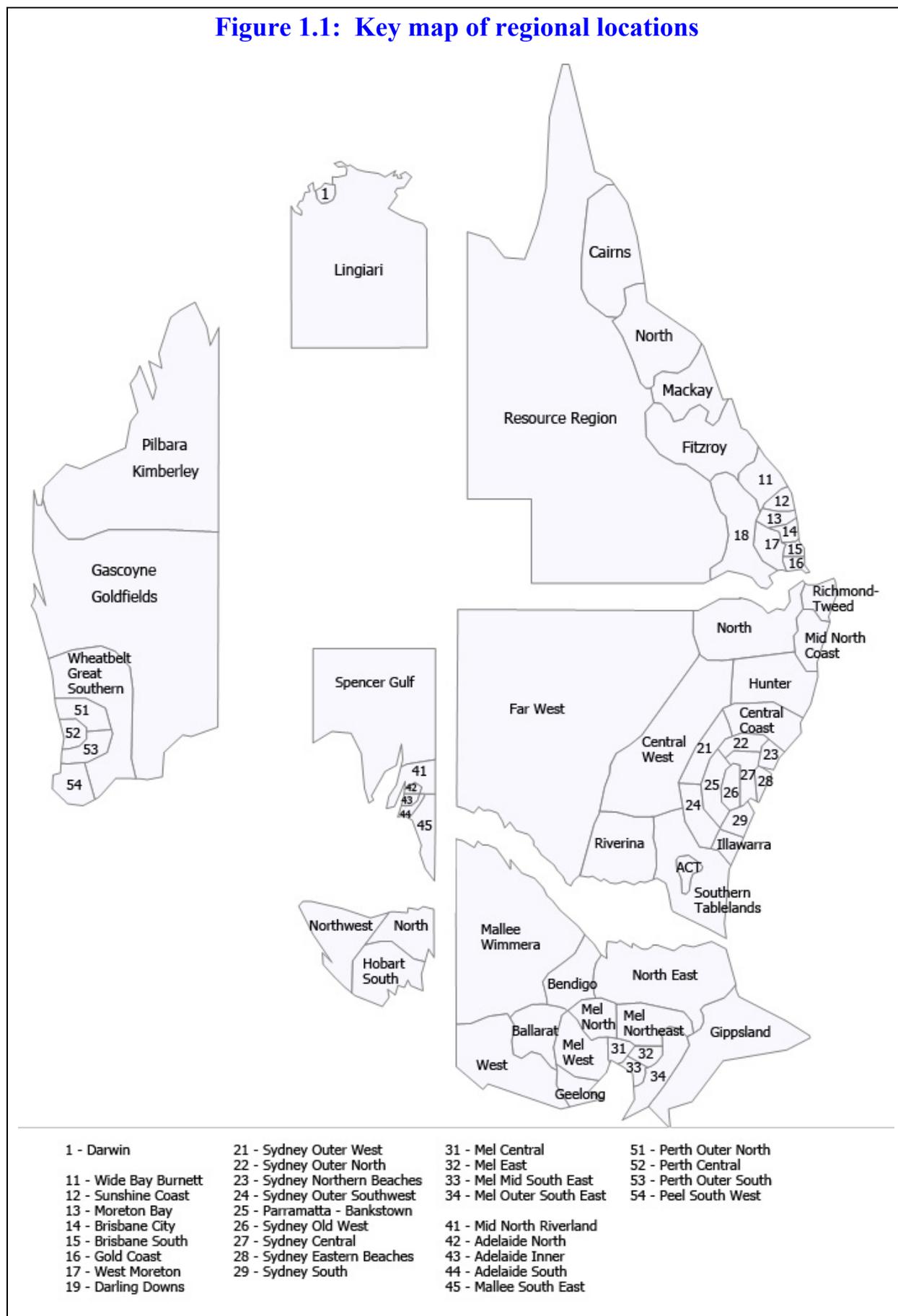
In the decade from 1998 to 2008 Australian population grew at an average rate of 1.4 per cent a year. Over the decade, the fastest growing region was SEQ Gold Coast at 3.6 per cent a year, closely followed by SEQ Sunshine Coast at 3.4 per cent. At the other extreme, NSW Far West lost population at an average rate of 0.8 per cent a year.

Taken as a whole, the lifestyle regions grew most rapidly, averaging 1.8 per cent a year. SEQ Sunshine Coast made a major contribution to this rapid growth, followed by Qld Wide Bay Burnett; the lifestyle regions along the NSW coast were relative laggards, with NSW Central Coast the slowest at 1.1 per cent a year.

The knowledge-intensive regions averaged population growth a little faster than the national average, at 1.5 per cent a year. The star was SEQ Gold Coast, with its combination of knowledge-economy and lifestyle. The populations of Melbourne Central, Sydney Central and SEQ Brisbane also grew at above the national average rate, in the first two cases at least as the result of substantial redevelopment of land vacated by transport and manufacturing with high accessibility to the city centre jobs. The rate of population growth for Perth Central was just below the national average, while all other knowledge-intensive regions recorded substantially lower rates, right down to Sydney Eastern Beaches at 0.4 per cent. These relatively slow-growing regions included the ACT, where population growth tends to reflect Commonwealth government activity, Adelaide Inner, which failed to capitalise on its knowledge-economy assets, and the suburban knowledge-intensive regions in Sydney and Melbourne. These suburban regions were not as closely involved in the knowledge economy as the central regions of their cities, and were all established residential areas with not much manufacturing or transport land to release for redevelopment.

The established Australian pattern has been for dispersed metropolitan regions to grow more rapidly than the established metropolitan areas, due to additions to the urban fringe and the growth of commuting. However, in the decade 1998-2008 they only just kept pace with the older-established knowledge-intensive regions. Fringe growth was responsible for high population growth rates on the edges of Brisbane (SEQ Moreton Bay in particular, but the whole of the Brisbane fringe grew rapidly); on the edges of Melbourne (mainly Melbourne West and Melbourne Outer South East – the northern and north-eastern fringes of that city did not grow so quickly) and in the two Perth Outer regions. Population growth on the Sydney and Adelaide fringes was relatively subdued and growth in the established inner suburban regions of Melbourne and Sydney was well below national average – as low as 0.4 per cent a year in Sydney Old West.

**Figure 1.1: Key map of regional locations**



Among the Independent Cities only Qld North (Townsville), Qld Cairns and NT Darwin grew at above the national average rate. The rest were below, but not by much except for Tas Hobart, in which population grew at an average rate of 0.7 per cent a year.

The rural regions likewise recorded growth rates below the national average, with two striking exceptions. Qld Mackay added population at 2.2 per cent a year – well above the rural average but par for the course for a Queensland coastal region. Similarly the population in WA Peel South West grew at 2.9 per cent a year, again due not to the region's rural base but reflecting a mixture of lifestyle, resource and fringe suburban characteristics. The most slowly growing rural regions were Tas North West and NSW North.

Much has been written about Australia's resource booms, but they have not brought population increases to the resource-based regions. Among these regions, only Qld Fitzroy and WA Pilbara Kimberley bettered the national average population growth rate, while at the other extreme NSW Far West lost population with the decline of its pastoral and mining industries.

## **1.2 Regional patterns of population growth 2008-10**

Between 2008 and 2010 Australia underwent a period of economic uncertainty, due to the Global Financial Crisis and the difficulty of sustaining the domestic land boom. However, during these two years the rate of population growth rose to 1.8 per cent a year from the previous decade's average of 1.4 per cent, perhaps as a delayed response to the prosperity of 2003-07 but also due to the effects of the Financial Crisis on immigration and emigration rates.

Overall, the rate of population growth in the knowledge-intensive regions rose slightly to 1.7 per cent. The population boom in Sydney Central eased off but was partly compensated by a revival of population growth in the suburban knowledge-intensive regions of Sydney. The rate of population growth in Melbourne Central also fell but was compensated by a small revival in Melbourne South East. The rate of population growth in Perth Central rose, but that in SEQ Gold Coast the rate of population growth fell from 3.6 per cent a year to a more moderate 2.5 per cent. Adelaide Inner remained steady.

Despite the increase in the national population growth rate, the lifestyle regions reported a marginal decline, to 1.7 per cent. The decline affected all lifestyle regions save Qld Wide Bay Burnett.

The greater part of the pressure of national population growth was borne by the Dispersed Metropolitan regions, whose overall growth rate rose from 1.5 per cent a year to 2.2 per cent. In Perth the growth rate rose significantly in both the suburban regions, while in Sydney the region most affected was the Old West, where the population growth rate rose from one of the lowest in the country to 1.3 per cent a year – still well short of the national average, but an indication that redevelopment was beginning – redevelopment which was necessarily slow and expensive due to a relative lack of ex-industrial and ex-transport sites. The most rapidly growing fringe region in Sydney was Outer South West, but at 1.9 per cent a year it was also below the national average. In Brisbane, Melbourne and Adelaide a noticeable phenomenon was the increase in the population growth rates of hitherto disfavoured outer suburbs – SEQ West Moreton, Melbourne West and Adelaide North. Population growth had avoided these regions with the result that their relative accessibility improved.

Led by NT Darwin, Vic Ballarat and Qld Darling Downs (Toowoomba), the independent cities raised their population growth rate to 1.5 per cent. The independent cities other than these three leaders maintained or slightly increased their growth rates.

Aggregate population growth in the resource-based regions increased to average 1.2 per cent a year – not a very impressive increase for a country supposedly undergoing a resources boom. The major increases were in WA Kimberley Pilbara and WA Gascoyne Goldfields. At the other extreme, the Queensland Resource region actually experienced a decline in its rate of population growth.

Finally, the rural regions returned aggregate population growth of 1.3 per cent a year. The major increases were in NSW North, NSW Central West, WA Wheatbelt Great Southern, Vic Gippsland and Tas North West – several of these being regions bouncing back after periods of low population growth.

### **1.3 Population growth, 2010-2012**

At this stage NIEIR expects the national population growth rate to fall back to 1.3 per cent a year over the next two years. It is projected that this will be spread over all regions, with the dispersed metropolitan regions continuing to experience growth at above national average rates. Relatively rapid population growth is projected in Melbourne West, SEQ West Moreton, SEQ Moreton Bay and the two Perth outer regions, but even in these regions growth will be less frenetic than it was from 2008 to 2010.

### **1.4 Persons per household, 2010**

Until about a decade ago the national average number of persons per household declined steadily due to such factors as smaller families and population ageing which increases the number of widows. In the 2000s this trend was halted, and in 2010 the national average is estimated at 3.05 persons per household, but there are considerable differences between regions – the range is from 2.23 in Vic Gippsland to 4.67 in NT Lingiari.

The large average household size in the NT and also in WA Pilbara Kimberley are easily put down to Aboriginal fertility and the poor record of Aboriginal housing programs, but this does not explain the relatively small average household size in other regions with significant Aboriginal populations, such as Qld Resource, NSW Far West and SA Spencer Gulf. The ageing non-Aboriginal populations of the resource-based and rural regions yield high proportions of couple and single elderly households, while low house prices allow the formation of separate households among other age groups and encourage the in-migration of small families seeking low rents. The smallest average household sizes are to be found in rural regions without large Indigenous populations.

The established trend is for households to be relatively large in regions dominated by people of family-formation age, which apart from NT Lingiari and WA Pilbara Kimberley are the newer suburbs on the metropolitan fringes. This trend was still noticeable in 2010, but with major differences between the cities. It was hardly noticeable in Adelaide, where average household size in Adelaide North was about 8 per cent above Adelaide Inner – in a metropolitan area with low population growth and relatively affordable housing the forces pushing families to the fringe are not particularly strong. A similar ratio is observable in SEQ, but this could be partly due to the layout of the metropolitan area, with significant fringe areas included within the City of Brisbane. Perth comes next: average household size is about 16 per cent higher in the two outer regions than in Perth Central. In Melbourne and Sydney the ratios are higher again – typically 23 per cent. The exception is Melbourne Outer South East, which includes a retirement zone with small household sizes, rather like NSW Central Coast. Sydney's high house prices are reflected in relatively high household sizes in all its constituent regions, both inner and outer, and Sydney Outer South West has the highest average household size in the country apart from NT Lingiari and WA Pilbara Kimberley.

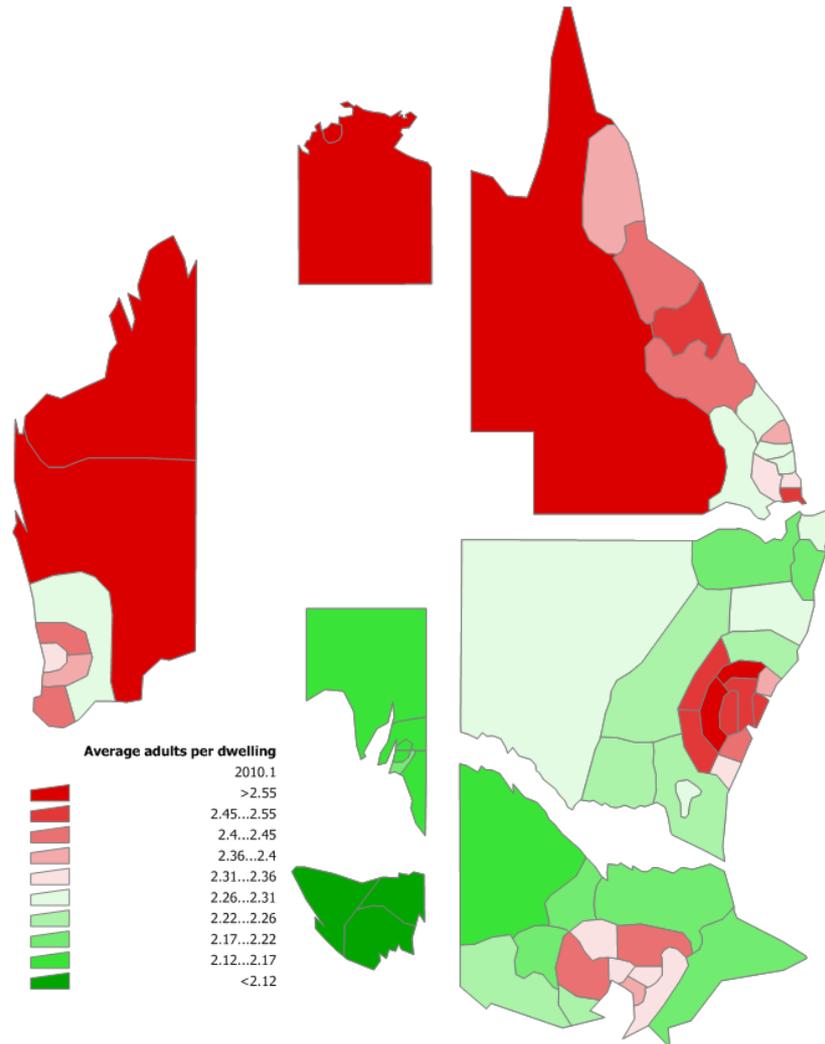
From 1998 to 2005 the national average household size, including both adults and children, fell slightly from 2.97 to 2.93. It then started increasing, and reached 3.05 in 2010. This near-constant national average masked considerable regional diversity. The most precipitous fall was in Vic Gippsland (from 3.03 persons/household in 1998 to 2.23 in 2010), and reductions of 0.6 or more also took place in SA Mid North Riverland, WA Wheatbelt Great Southern, NSW Far West and Vic West. Average household size decreased in all rural regions, all lifestyle regions, all independent cities and all resource-based regions except WA Pilbara Kimberley. By contrast, it increased in all knowledge-based regions and in all dispersed metropolitan regions except Melbourne Outer South East and Adelaide South – the two metropolitan regions which include retirement areas. Though Brisbane City also recorded a significant increase, the expansion of household size was particularly marked in the Sydney metropolitan area. The increase in Sydney Outer South West, from 3.37 persons/household to 3.63, was the largest in the country and created the largest average household size of any region. This increase was closely followed by Sydney Parramatta Bankstown with marked increases also occurring in Sydney Central, Sydney Eastern Beaches and Sydney Old West. The high house prices and rents characteristic of Sydney provide two incentives – an incentive to increase household size by children staying at home and the formation of group households, and an incentive for small households such as retired people and single parents to move out of the region.

Measured by the number of adults per household, household size increased during the boom in nearly all regions – the main exceptions were Tasmania and rural regions in Victoria and SA with low house prices. The general increase would have had a demographic element due largely to changes in the composition of the elderly proportion of the population which resulted in a higher proportion of couples and lower proportion of widows and widowers. The increase in the number of adults per household was particularly marked in the buoyant resource-based regions, in SEQ Gold Coast and Sunshine Coast, in inner Sydney and in Perth Central. This trend will be discussed further in Chapter 6.

## **1.5 Baby bounce**

Previous *State of the Regions* reports have included estimates of the proportion of babies (defined as children aged less than one year old on the 30<sup>th</sup> of July) in the population. These statistics were provided by the ABS in their publication *Estimated Regional Population by Age*. The estimates recently published for 2009 show that the proportion of babies in the Australian population kept on increasing in the year 2008-09. This was wholly due to increases in NSW and Queensland – in the other states and territories the proportion was either stable (Tasmania, the ACT) or gently decreasing (SA, WA, the NT and Victoria). The ABS estimates show less inter-regional variation within states than NIEIR would expect, and it is likely that there will be major revisions to the regional patterns after the next census in 2011. Till these results are available it has been decided not to include estimates of baby bounce in the *State of the Regions* reports.

**Figure 1.2: Average adults per dwelling – 2010.1**



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## 2. Dwellings

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In the *State of the Regions report 2006-07* NIEIR documented the land boom then under way. In that report the emphasis was on the effect (or rather, the non-effect) of the boom on local government's ability to raise revenue and detailed attention was given to the effect of rising land values and rising mortgages on household capacity to pay. In the present report we concentrate more on the effect of the boom on the affordability of housing. This Chapter provides a regional description; an analysis of the causes of the trends is reserved for Chapter 5.

The course of the land boom at the national level can be documented from the ABS National Balance Sheet by changes in the total unimproved value of land in household ownership, divided by the number of households and further adjusted for changes in the general price level. All household-owned land is included in this measure – urban and rural properties, land devoted to houses and flats and to hobby farms and household-owned commercial farms, but the measure excludes the value of improvements such as buildings. By this measure the land boom was at its most frenetic in 2003-04, when the average value of land in household ownership grew by 15 per cent over the price index. The boom peaked in 2007 and was therefore already faltering before the Global Financial Crisis.

The National Balance Sheet also provides a series for the total value of dwellings in household ownership, sans land – that is, their value as improvements. This also grew during the boom, but more slowly and steadily, and did not peak until 2008, which was also the peak year for house prices. Though the boom started subsiding a little earlier, it is convenient to date it from 1996 (a Census year) to 2008, the year of the Global Financial Crisis.

### 2.1 The land boom and the dwelling stock

During the land boom from 1996 to 2008 the stock of dwellings grew at the same rate as the national population – 1.3 per cent a year, on average. The number of households grew at a similar rate.

The time-honoured way in which the stock of metropolitan housing has been expanded is by additions at the fringe. During the boom fringe housing was indeed added to both Melbourne and Brisbane at a rate roughly double the average national growth rate in the housing stock – 2.8 per cent a year in Moreton Bay and Melbourne West and 2.7 per cent a year in Melbourne Outer South. The dwelling stock in the other fringe areas of Brisbane and Perth also grew at 1.9 per cent a year or above. Given the economic problems which Adelaide experienced during the boom the slow growth on its fringe was to be expected, but Sydney, where the financial services industry was at the centre of the boom, turned in remarkably low rates of fringe dwelling construction – a maximum of 1.7 per cent in Sydney Outer South West with 1.1 per cent a year in Sydney Outer West and even lower rates in Sydney South and Sydney Outer North (though admittedly these two regions cover a relatively small part of the Sydney metropolitan fringe).

In the *State of the Regions* reports NIEIR has emphasised the strong contribution which the knowledge economy makes to economic prosperity. Reflecting this contribution, job generation has been strong in the knowledge-based regions. It has been argued that these increases in jobs should be matched by increases in resident population. Unfortunately only two knowledge-based regions, the ACT and SEQ Gold Coast, have undeveloped green fields available for new suburban housing, and in both of these regions there are fewer and fewer undeveloped paddocks. Additions to the dwelling stock in the other, fully-developed knowledge-based regions require redevelopment, hence the calls for infill and densification. The land boom brought disappointment to the proponents of these arguments, since the rate of increase of the dwelling stock was average or below average in all the knowledge-based regions except SEQ Gold Coast, with its available green-field sites and lifestyle advantages. The conversion of former industrial and transport land to residential use, plus other redevelopment, increased the dwelling stock in Melbourne Central by 1.4 per cent a year and in Sydney Central by 1.3

per cent – respectable rates by past inner city standards but scarcely the rate of increase required to raise the proportion of the national population living in the knowledge-based regions. Rates of growth in the other knowledge-based regions ranged from 1.1 per cent (the ACT) down to -0.2 per cent (Sydney Eastern Beaches, where demolitions and conversions seem to have exceeded construction).

The land boom brought dwelling construction activity to the Queensland lifestyle regions but not so much to those on the NSW coast. Dwelling construction also boomed in WA Peel South West, which, though classified as rural, has a mixed nature: its northern fringe is becoming Dispersed Metropolitan; at Bunbury it hosts an incipient Independent City, and along the coast and in the forests it is also developing the characteristics of a Lifestyle region.

The dwelling construction rate in the Independent Cities hovered around national average (the range was from 1.0 per cent a year in Tasmania Hobart to 1.8 per cent a year in NT Darwin). Apart from WA Peel South West, the rural regions were likewise recorded dwelling growth at around or below the national average, with a range from 1.5 per cent (Vic Gippsland, NSW Southern Tablelands, Qld Mackay) down to 0.6 per cent (Tas North West). The rate of dwelling construction was also low in the resource-based regions, with NT Lingjari the only one to report growth above the national average and NSW Far West failing to add to its dwelling stock.

## **2.2 Dwelling construction after the boom**

Though the land boom peaked several years ago, the Commonwealth through its monetary and fiscal policies has tried to keep it going, with disappointing results for housing construction. In the two years since the Global Financial Crisis the rate of growth of the national housing stock dropped from the lacklustre 1.3 per cent a year recorded during the boom to 1.0 per cent a year, with a further drop to 0.9 per cent a year expected over the next two years.

The last two years have been particularly unkind to Sydney, with all regions in the metropolitan area experiencing low rates of dwelling construction, the maximum being 0.7 per cent a year in Sydney Outer North.

In Melbourne there was also an overall reduction in the rate of dwelling construction, though not to the depressed Sydney levels. The strong growth of Melbourne Outer South East which had characterised the boom faltered and growth switched to Melbourne West. Something similar happened in South East Queensland, with the rate of dwelling construction falling in Gold Coast, Brisbane South, Brisbane City and the Sunshine Coast but surging ahead in West Moreton. As suggested above when discussing population growth, these changes reflected perceived changes in accessibility.

As might be expected following a financial crisis, dwelling construction declined in the Lifestyle regions and in WA Peel South West. By contrast, the rural regions held up, with Tasmania North West a particular star as it revived after a period in the doldrums. As usual the resource-based regions failed to benefit from the resource boom, with the rate of dwelling construction exceeding the national average only in WA Pilbara Kimberley.

NIEIR's short-term projections, which are based on dwelling approvals, provide for a generally subdued rate of dwelling construction over the next two years. Sydney is projected to experience a mild turn-around, with redevelopment generating increases in the housing stock in Sydney Old West. However, the highest projected dwelling construction rate, 1.0 per cent a year in Sydney Outer South West, is hardly above the national average. In Melbourne the rate of construction on the fringe is expected to fall, and likewise in SEQ West Moreton. The rate of dwelling construction is projected to fall marginally in the Perth regions and more severely in Adelaide. The ACT is projected to continue steady at 1.4 per cent a year.

The region with the highest rate of dwelling growth nationally, Qld Darling Downs, is an independent city not recently noted for rapid growth. It is beginning to benefit from construction associated with the production of coal and coal seam methane. The rest of the independent cities are projected to stay clustered round national average rates of dwelling construction – the range is from Vic Ballarat at 1.5 per cent down to NSW Illawarra and Qld Cairns at 0.5 per cent.

Dwelling growth is projected to hold up in the rural regions, with some of them increasing their rates of construction noticeably – these include Vic North East and NSW North, the latter affected by resource developments. The range is from Vic North East at 1.9 per cent down to Vic Mallee Wimmera 0.5 per cent.

Once more the resource-based regions fail to gain much from the resources boom – as already noted the region which seems to be benefiting most, as judged by investment in housing stock, is Qld Darling Downs. Though NT Lingiari and WA Pilbara Kimberley are projected to add to their housing at respectable rates the other resource-based regions are projected either to grow their housing stock slowly (Qld Fitzroy at 0.5 per cent a year) or see it decline (most rapidly in NSW Far West at -0.3 per cent a year).

## **2.3 Dwellings and households in 1996**

Where households are defined as the occupants of a house (and so disregarding the population in institutional accommodation) the number of households must be less than the number of dwellings, the difference being unoccupied dwellings. In 1996, at the beginning of the land boom, the national excess of dwellings over households was 10.2 per cent. The excess was particularly high in a roll-call of mainly rural regions: in declining order of excess housing Vic Gippsland (26 per cent) was followed by SA Mid North Riverland, NSW Southern Tablelands, Vic West, WA Peel South West, WA Wheatbelt Great Southern, Melbourne Outer South East (the only metropolitan region in the list) and SA Mallee South East (17.5 per cent). A common factor in the excess housing stock of these regions was disappointed expectations; housing built but not inhabited due to declines in local employment. In some regions the job losses were due to agricultural restructuring coupled with the increased motoring speeds which decimated retailing in the smaller towns. In other regions the disappointment was due to industrial decline including the cessation of construction of brown coal power stations in Gippsland.

At the opposite extreme, low rates of vacant dwellings were concentrated in metropolitan Sydney and in metropolitan Melbourne excluding the Melbourne Outer South East – there was a painful contrast between Sydney Outer South West, with the country's lowest excess of 4.9 per cent, and Melbourne Outer South East, which was seriously affected by industrial closures and recorded excess dwellings of 18.7 per cent. However, excluding Melbourne Outer South East the pattern of excess dwellings was similar in the two metropolitan areas – low rates of excess dwellings in the middle and outer suburbs and rates in the 8-10 per cent range in the Centre and, in Sydney, in the two Beach regions. Similar patterns applied in Adelaide and Perth, but not in SEQ. Relatively high rates of vacant dwellings are expected in the metropolitan centres as a result of the turnover of the rental accommodation provided for short-term business visitors.

The vacant dwelling rate in the Independent Cities varied between Darwin at 6.1 per cent up to Vic Geelong at 14.5 per cent; it was somewhat higher in the lifestyle regions, varying between 9.7 per cent in NSW Richmond Tweed up to 15.8 per cent in NSW Central Coast. The rate also varied across the resource-based regions, from 6.3 per cent in NT Lingiari up to 16.9 per cent in SA Spencer Gulf.

## 2.4 The land boom and vacant dwellings

It might be expected that a land boom of 1996-2008 and on to 2010 reflected an increase in the demand for housing in relation to supply and that this increase would be expressed in terms of a reduced housing vacancy rate. However, this did not happen: the vacant dwelling rate actually increased by 1.2 percentage points between 1998 and 2010. Several reasons may be suggested for this:

- An increase in the number of unoccupied second houses – weekenders and the like.
- An increase in the proportion of dwellings vacant because of poor location, such as location in declining towns.
- An increase in the proportion of theoretically available for rent, but not in fact rented due to the rent demanded being above the capacity of potential tenants to pay.

The increase in the proportion of vacant dwellings was particularly high in several of the resource-based regions – NT Lingiari, Qld Resource, NSW Far West and WA Gascoyne Goldfields. In these cases the second and third of the factors listed above are likely to have been important.

The increase in the proportion of vacant dwellings was also high in WA Wheatbelt Great Southern, Vic West and Vic Gippsland, in these cases more likely due to a combination of the first and second of the factors listed above. These also applied, less strongly, in Adelaide South and Vic Geelong.

On the other hand, the vacant dwelling rate fell in a number of regions – due presumably to high demand backed up by a capacity to pay rising dwelling prices and rents. The following regions reported a reduction in the vacant dwelling rate.

- Qld Mackay and NT Darwin, regions of high demand with capacity to pay backed up by resource developments.
- SA Spencer Gulf, Melbourne Outer South East and Tas North West, all regions formerly affected by industrial decline but with improving employment opportunities.

The vacancy rate also fell in several of the lifestyle regions. One can only speculate that the rate of construction fell back in response to declining demand as prices rose.

These changes in dwelling vacancy rates contrast with the trend in household size. Between 1998 and 2010 the national average household size increased from 2.95 to 3.05 people – a reversal of the long trend to smaller households. This is an expected response to the increase in dwelling prices – in particular, adult children tend to delay the setting-up of separate households, group households are formed and households take in boarders. The increase in average household size was marked in two types of region.

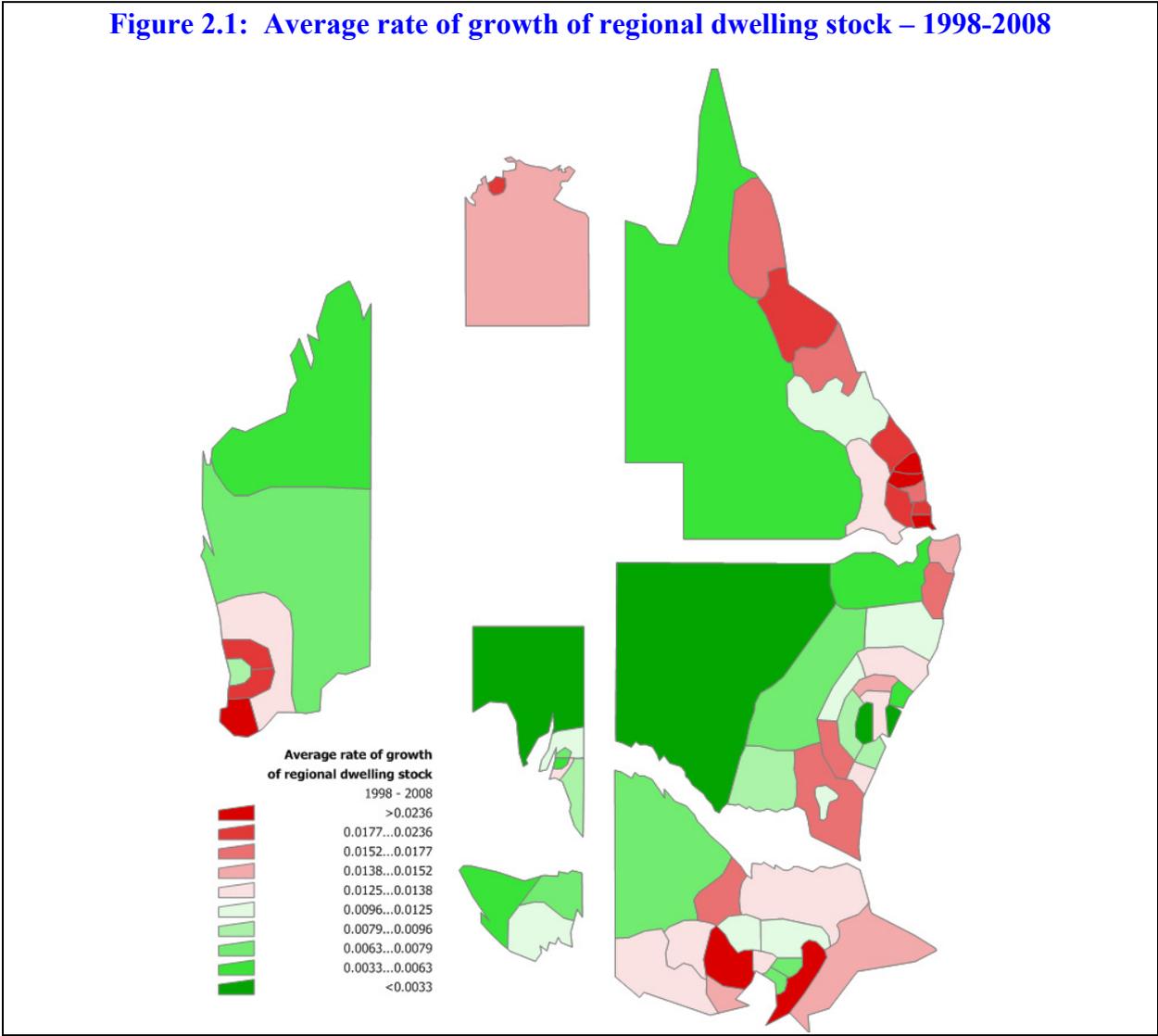
- The resource-based regions of the tropical north, where the increase would have to do with shortages of Aboriginal housing.
- A shortage based on failure of supply seems to have caused an increase in average household size in Qld Mackay.
- Inner metropolitan regions in Sydney plus Melbourne Central and Perth Central, where the increase in household size relates to high rents and dwelling prices.
- SEQ Gold Coast and SEQ Sunshine Coast, where the increase would be of a more demographic nature, reflecting the transition of these regions from retirement areas to family regions.

By contrast, average household size fell in a number of regions with relatively slack housing markets. Regions where the trend to smaller households continued included Tas North West (and indeed all three Tasmanian regions), Vic Gippsland, Vic North East and the three SA non-metropolitan regions.

The result of these trends during the land boom and its aftermath was moderate change in the regional pattern of dwelling vacancy rates. In 2010 vacancy rates are low in metropolitan Sydney – not so much the centre as the middle and fringe suburbs, and are also low in Darwin. They are not quite so low in SEQ – the rates are quite low in Brisbane City but on the high side in the Gold Coast and Sunshine Coast, as would be expected in regions with many apartments kept for tourist use. Vacancy rates in most of Melbourne are not quite as low as Sydney but are still quite high in Melbourne Outer South East. The rates in metropolitan Adelaide range from a low of 7.1 per cent in Adelaide North to 13 per cent in Adelaide South, the latter doubtless influenced by a proportion of holiday homes. The range in metropolitan Perth is from 8 to 10 per cent.

Vacancy rates in the independent cities other than Darwin, and in the lifestyle and rural regions are higher than in the metropolitan areas, and most of the resource-based regions continue to report high vacancy rates.

**Figure 2.1: Average rate of growth of regional dwelling stock – 1998-2008**



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## **3. Employment and unemployment**

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### **3.1 Employment growth**

During the boom from 1998 to 2008 NIEIR employment increased at an average national rate of 2.3 per cent a year. (NIEIR employment is derived basically from tax statistics and is a little less than the ABS estimate because it omits very short-hours jobs and those which generate negligible earnings.) Employment in any region can increase because regional population is increasing – but then, regional population is unlikely to increase if employment doesn't. In metropolitan regions resident employment can also increase because of increased commuting to jobs located outside the region.

The star performer during the boom was undoubtedly SEQ. Three of the SEQ regions registered employment increases at more than 4 per cent a year (Sunshine Coast, Gold Coast and Moreton Bay) and in the other three the growth rate was at least 3.2 per cent, well above the national average. Growth was also quite rapid in three Melbourne regions (West, Central and Outer South East) – reflecting in-region job growth in the case of Melbourne Central and commuting for the others. Employment growth was also quite rapid for the residents of Sydney Central. Two other regions experienced quite rapid growth due to in-region developments – WA Peel South West and NT Darwin.

By contrast, employment growth was negative to average in all resource-based regions. It was not far from average in the independent cities, and was average to high in the lifestyle regions (with, as mentioned, a very high rate in SEQ Sunshine Coast). The rural regions were similar, with most of them in the range from 0.5 to 2 per cent but a couple, including WA Peel South West already mentioned, going higher.

Over the two years after the boom the average national NIEIR employment growth rate declined to 1 per cent. Employment growth turned negative in several Sydney regions and also in the adjacent NSW Central Coast. The SEQ employment boom ended, with growth falling to less than the national average except in Brisbane City and SEQ West Moreton. The decline in Melbourne was not so precipitate, and indeed a couple of the more established Melbourne regions increased their resident employment growth rates. However, growth rates fell noticeably in the previously high-performing regions of Melbourne West and Melbourne Outer South East. Employment growth rates also fell in Adelaide, Perth and the ACT.

With all the talk of resources, the employment growth rate indeed revived in five of the seven resource-based regions and remained above-average in a sixth (Qld Fitzroy). The only resource-based region to miss out was WA Gascoyne Goldfields. As a spin-off, employment growth continued in NT Darwin.

During the two years a remarkable burst of employment growth occurred in a group of regions centred on the Vic/SA border. SA Mallee South East recorded the highest rate of employment growth in the country, closely followed by Vic West, Vic Geelong, Vic Ballarat and SA Mid North Riverland.

### **3.2 The population of workforce age**

If the baby boom is dated from 1946, in 2010 there is still a year to go before the first baby boomers turn 65. Population ageing has yet to increase the proportion of the population aged 65 and over, and in the meantime the proportion of workforce age (21-64) continues to rise. Between 1998 and 2010 it increased from 58.5 per cent of the national population to 60.6 per cent.

The increase was not evenly spread across the regions. It was strongest in the metropolitan core knowledge-based regions: Melbourne Central, Sydney Central, Adelaide Inner, ACT, Perth Central and Brisbane City in that order. The age group is broad, but this still suggests the attractiveness of the metropolitan centres to childless younger people. Experience in the other knowledge-based regions was different, with the proportion of working-age residents rising by less than national average.

Several other regions reported a significant increase in the proportion of working-age population. Among the resource-based regions these included WA Pilbara Kimberley, NT Lingiari and Qld Fitzroy, and it is also arguable that the increase in Qld Mackay reflected resource-based activity. However, not all resource-based regions were attractive to people of workforce age. The proportion declined in WA Gascoyne Goldfields and hardly rose in NSW Far West.

In the lifestyle regions the proportion rose by the national average or above. The proportion also rose by the national average or above in the independent cities of Victoria and Tasmania, and by the national average or less in the independent cities of NSW, Qld and the NT. The proportion rose by more than the national average in many of the dispersed urban regions, but declined in SEQ Brisbane South. Finally, in the rural regions the proportion of workforce age generally increased by the national average or a bit less but declined in one region, Tas North West.

Reflecting these trends, in 2010 the proportion of the population of workforce age is highest in Melbourne Central and Sydney Central, closely followed by Sydney Eastern Beaches. The proportion is also 64 per cent or more in WA Pilbara Kimberley, Brisbane City, Sydney Old West, the ACT, NT Darwin and Perth Central. The other metropolitan regions and independent cities (except for Qld Darling Downs) are all reasonably close to the national average. The high proportions in the cities are balanced by generally below-average proportions in the rural and lifestyle regions.

### **3.3 Workforce participation**

The workforce is defined as people who are either in paid work or available for paid work. Definitions of availability differ, and the *State of the Regions* report recognises two definitions: the definition used by the Department of Education, Employment and Workplace Relations (DEEWR) and a definition developed by NIEIR from tax and Centrelink statistics. The DEEWR definition will be familiar to users of the ABS *Labour Force Survey* and indeed extends the data from that survey to small areas. NIEIR smooths the series using moving averages, hence the use of ‘headline workforce’ to describe it – the measure reported here is not exactly the same as the estimates published by DEEWR. Even so, it comes very close, and uses the same definition which counts all persons who spent as much as an hour of the survey fortnight working for pay or as a member of a family business – a very broad definition – and adds those who count as unemployed by the extensive list of questions in the survey – which amount to a narrow definition of unemployment. The NIEIR approach is different. The definition of employed persons is narrower – it excludes those with negligible earnings and is derived from tax statistics. However, the definition of unemployed is broader, since it includes people receiving a wide range of social security payments including portion of those receiving disability support pension. This adjusts for the Commonwealth’s tendency to shift people out of the workforce onto disability support in times and places where labour markets are slack. It can be seen that the two measures of the workforce could vary either way. Over the past decade or more the NIEIR measure has tended to be marginally above the headline measure, but with systematic differences. The NIEIR workforce is generally above the headline measure in regions where take-up of disability support pension is high. These regions fall into several overlapping groups, including:

- regions where job growth has been slow and the workforce is getting old, though not yet to age pension age – Vic Mallee Wimmera is an example;
- regions to which people with disabilities tend to move in order to receive the support of welfare services – Melbourne Central is the major example; and

- regions with high Aboriginal populations – though one should remember that workforce estimates are unreliable in remote regions.

By contrast, the NIEIR workforce tends to fall below the headline measure in regions with high proportions of short-time jobs. This is generally characteristic of metropolitan regions.

A general measure of workforce participation can be derived by dividing the NIEIR workforce by the population of workforce age, here taken as 21-64. Where large numbers of persons aged under 21 or over 64 are available for work, the proportion can rise above 100 per cent.

In 1998 the NIEIR workforce participation rate for Australia as a whole was 84 per cent. The region with the highest rate was Sydney Outer North, a dispersed metropolitan region with a highly qualified population and commuter access to the knowledge economy jobs of Sydney Central. Other regions with high workforce participation rates for broadly similar reasons included Melbourne East and South East, Brisbane City and South, the ACT and Perth Outer North and South. The three northernmost independent cities also had high workforce participation rates – NT Darwin, Qld North and Qld Cairns. At the other extreme, workforce participation rates were low in the lifestyle regions generally and also in resource-based and rural regions with poor rates of job growth.

During the boom from 1998 to 2008 the NIEIR workforce participation rate nationally rose by 3.5 percentage points. The largest increase further raised the already-high workforce participation rate in NT Darwin, but the most significant increases occurred in regions where the 1998 participation rate was below national average – Adelaide North and Adelaide South among dispersed metropolitan regions, and Vic West and among rural regions a group mainly in South Australia – SA Mallee South East and SA Mid North Riverland, to which should be added Tas North West. These increases seem to have been a response to improved job opportunities brought by the boom coupled with a considerable potential workforce discouraged by previous job losses. It is notable that rapid employment increases in SEQ over the same period did not bring about such strong increases in the workforce participation rate – indeed the increase on SEQ Sunshine Coast was negligible.

Elsewhere, the high participation rates in parts of coastal North Queensland fell back (Qld North, Qld Mackay). Despite the overall national increase, the workforce participation rate fell in two metropolitan regions. In Melbourne West the fall seems to have been a consequence of increasing the population in a region with poor job access. In Sydney the fall occurred in the Outer North, again perhaps as the result of increasing population in suburbs with poor job access – most of the growth in the period occurred in the outer parts of Baulkham Hills.

Over the two years 2008-2010 the NIEIR workforce participation rate declined nationally by 1.1 percentage points. Despite this turnaround, there were many similarities with the pattern which occurred between 1998 and 2008. The workforce participation rate declined by the national average or more in all Queensland coastal regions, and particularly in SEQ Sunshine Coast. The decline in Melbourne West also continued, and there was similar decline in Perth Outer North. By contrast, the workforce participation rate continued to rise in a group of regions centred on the Vic/SA border, including Vic Geelong, SA Mallee South East and SA Mid North Riverland.

In 2010, NT Darwin apart, the highest NIEIR workforce participation rate was recorded in Brisbane South, followed by Sydney Northern Beaches. The rate was also 90 per cent or above in Qld Cairns and Qld North; Brisbane City, other high-status parts of Sydney (Sydney Outer North, Sydney South and, more surprisingly, Sydney Outer West), Melbourne East and Melbourne North East, a strip of coastal regions including Vic Geelong, Vic West, SA Mallee South East and Adelaide South, and in Perth Central and Outer South.

A knowledge-based economy does not guarantee a high workforce participation rate – the rate is low in Sydney Parramatta Bankstown and quite low in Melbourne Central, both of which are attractive to people seeking health and welfare services as well as to those seeking good jobs.

Low rates continue to be reported from the lifestyle regions (except NSW Central Coast) and from some of the rural regions still affected by rural restructuring.

### **3.4 Structural unemployment**

Experience over the past several decades has shown that the social security system provides long-term income support to around 10 per cent of the population of workforce age. Some of these people are disabled beyond hope of employment and others are fully employed looking after their children or as carers, but many would be able to work were the labour market to offer jobs which suit their capacities and support and training to undertake those jobs. In the *State of the Regions* reports NIEIR estimates the proportion of the working-age population receiving long-term social security payments from Centrelink data and relates this to the workforce. The estimate is reported under the heading 'structural unemployment' though the meaning is actually persons of workforce age receiving long-term social security support.

Given the settled nature of the clientele, it should not be surprising that the structural unemployment rate has not changed much over the past decade and more. The most recent peak in the rate was 12.6 per cent in 2001, after which it trended slowly downwards to 10.3 per cent in 2009, then up to 10.8 per cent in 2010.

In 1998 the structural unemployment rate was highest in the lifestyle regions, in Tasmania and in other rural and resource-based regions with high Aboriginal populations and/or subjected to recent structural change. It was low in Melbourne East and even lower in the Sydney suburban regions of high socio-economic status.

Over the 12 years from 1998 to 2010 there was virtually no change in the national incidence of structural unemployment. However, the structural unemployment rate declined in all the metropolitan Centre regions and indeed in all knowledge-based regions other than Sydney Parramatta Bankstown. The decline was particularly noticeable in Melbourne Central and SEQ Gold Coast. The rate also declined in most of the dispersed metropolitan regions, the exceptions being Melbourne Outer South East and Sydney Outer South West. Experience in the independent cities was more dispersed. At one extreme structural unemployment declined in Tas Hobart, but it rose in NSW Illawarra and in Qld Darling Downs.

The lifestyle regions reported varied changes, with structural unemployment rising in Qld Wide Bay Burnett, NSW Mid North Coast and NSW Central Coast but falling significantly in Qld Sunshine Coast and NSW Richmond Tweed. These latter two regions appear to have benefited from the dynamism of South East Queensland.

The structural unemployment rate increased in nine of the 13 rural regions, the biggest increase being in NSW North, and the biggest decrease in Qld Mackay. The only resource-based region in which the structural unemployment rate decreased was Qld Fitzroy – all the others suffered increases, some of them considerable.

These changes have accentuated the pattern which existed in 1998. Regions with structural unemployment rates of 20 per cent or more in 2010 include NT Lingiari, Qld Wide Bay Burnett, NSW Mid North Coast and NSW Far West. Structural unemployment tends to be high in NSW north of the Hawkesbury (both coastal and inland), in Tasmania, in South Australia north and east of Adelaide and in parts of rural Victoria. The only metropolitan region with high structural unemployment is Adelaide North. By contrast, the structural unemployment rate is low in most of metropolitan Sydney (especially the high-status parts), in the ACT, in all of metropolitan Perth, in most of metropolitan Melbourne (but with status effects a little less obvious than in Sydney) and in the City of Brisbane if not in all of its metropolitan area.

### 3.5 The jobholding rate

The many measures of the demand for workers have different strengths and weaknesses. The first to be considered here is the jobholding rate – NIEIR employment as a percentage of the population aged 21-64. This excludes people who worked short hours in addition to receiving social security payments, but includes workers aged 20 and under, and those aged 65 and over, in the denominator but not the numerator. It is thus possible for the indicator to move above 100 per cent. The basic underlying argument is that in areas of strong labour demand potential workers of all ages and abilities will be able to find work, while in areas where labour demand is slack people will either become unemployed or will leave the workforce.

In 1998 the national jobholding rate stood at 76 per cent. The highest rate of 91 per cent was in Sydney Outer North, reflecting a combination of high job opportunities (mostly by commuting to Sydney Central) and high qualifications. Similar circumstances generated high jobholding rates in Sydney South, Sydney Eastern Beaches and Melbourne East.

Another group of regions with high jobholding rates included NT Darwin and Qld North – regions which included substantial defence installations (with their fully-employed young single populations) as well as buoyant employment in servicing the adjacent resource-based regions and processing the minerals originating in them. The high jobholding rate in Perth Outer North also reflected resource-based prosperity, at a little further remove.

The lowest jobholding rates occurred in the lifestyle regions of the NSW and Queensland coast, and in resource-based regions where employment was either declining or not suited to the local population (NSW Far West and NT Lingiari provided examples of these two different causes). Many of the rural regions also recorded low jobholding rates.

During the boom from 1998 to 2008 the national jobholding rate increased by six percentage points. The major increases were grouped in SEQ, where in each of the six regions plus the adjacent NSW Richmond Tweed the jobholding rate increased by between 7 and 10 percentage points. Other increases were scattered, notably in NT Darwin (where an already high rate increased further), Perth Central, Tas Hobart, Victoria West and parts of inner Sydney.

Over the two years from 2008 to 2010 the national jobholding rate fell by three percentage points. The decreases were most marked in Melbourne (particularly Melbourne West and Melbourne Outer South East, both metropolitan fringe regions), SEQ Sunshine Coast and Moreton Bay (again fringe regions) and Perth Outer North (also a fringe region). The pattern of loss in Sydney was somewhat different, with a noticeable decline in the jobholding rate in Sydney Outer North. It is rare for high-status areas to be affected by unemployment, but the Global Financial Crisis seems to have had this effect in Sydney.

Though the general trend from 2008 to 2010 was for a fall in jobholding, the rate increased in a cluster of regions stretching from Vic Geelong through the green triangle to SA Mid North Riverland and even into SA Spencer Gulf.

The result of these trends is that the jobholding rate is now highest in NT Darwin. The other independent city to report a high jobholding rate is Queensland North.

The jobholding rate remains high in metropolitan regions with skilled residents; thus not necessarily in the knowledge-based regions but in the regions which supply commuters to those regions. Despite recent falls, the jobholding rate is still high in Sydney Northern Beaches and Sydney Outer North. Because the recent falls were not so severe in the other metropolitan areas, they have improved their relative position, and the jobholding rate in Brisbane City, Brisbane South, Melbourne East, Adelaide South and Perth Outer South is now comparable with that in the better parts of Sydney.

At the other end of the scale, the jobholding rate is below the national average of 79 per cent in all the resource-based regions, especially NT Lingiari. It is also low in most of the rural regions, the exceptions being the green triangle (Vic West and SA Mallee South East).

### 3.6 Unemployment

The unemployment rate is a long-established, conventional measure of the state of labour markets, defined as the number of people actively seeking work as a proportion of the labour force, which is the number at work plus the number seeking it. Since the 1970s this measure has become less satisfactory than it was in the post-war era, for two reasons. The first was the rise in part-time employment (including very short-hours employment) which meant that merely having a job was no longer any guarantee of satisfactory income. The second was the practice of reducing the number of people actively seeking work by transferring them onto social security payments which do not have work-search requirements. NIEIR accordingly prefers a measure of unemployment which derives from Centrelink data, being the number of people receiving social security benefits who, under a highly favourable labour market, might be expected to be at work. This measure has the additional benefit of reasonably prompt publication and accuracy at the regional level – it does not depend on surveys with small local samples.

The pattern of unemployment rates which emerged from the 1990 recession will be familiar to regular readers of *State of the Regions* reports. The position in 1998 can be taken as typical. In that year very high NIEIR unemployment rates occurred in all of the lifestyle regions except NSW Central Coast, which reported an average rate as a benefit of its proximity to Sydney. SEQ Gold Coast was still in the process of attracting knowledge economy businesses and its unemployment rate reflected its lifestyle region past. Unemployment rates were also high in regions suffering the lingering effects of the decline of manufacturing and the other economic restructurings of the 1980s and 1990s – all three Tasmanian regions, several in Victoria (Gippsland, Ballarat, Melbourne West), NSW Illawarra, SEQ West Moreton, SA Spencer Gulf and Adelaide North.

Commonwealth policy settings in the 1990s favoured the growth of the financial sector while more general trends favoured the growth of the knowledge economy. It is therefore not surprising that the lowest unemployment rates in 1998 were recorded in regions which supplied highly-qualified commuters to Sydney Central – Sydney Northern Beaches, Sydney Outer North, Sydney South and indeed Sydney Central itself. The more manufacturing-oriented parts of the Sydney metropolitan area did not do so well, with an unemployment rate of 10 per cent in Sydney Old West ranging down to 8 per cent in Sydney Outer West. Unemployment rates were at national average or below in the three Perth regions, in Brisbane City and SEQ Moreton Bay, in Melbourne Central and in the Melbourne regions east of the city centre – that is, the regions of higher socio-economic status. The unemployment rate was above national average in the ACT.

Taking each metropolitan region as a whole, the NIEIR unemployment rate was lowest in Sydney and highest in SEQ.

Unemployment rates were high in those independent cities which had specialised in manufacturing, and were lower in those which served resource development, particularly when this was reinforced with high defence employment. Some of the resource-based regions reported high unemployment rates and some low. Tasmania and Vic Gippsland apart, the rural regions reported unemployment rates around or below the national average.

The land boom between 1998 and 2008 reduced the national unemployment rate from 9.6 per cent to 6.6 per cent. However, the benefit was by no means evenly spread. Unemployment rates increased in four of the six resource-based regions, and also increased significantly in rural regions affected by drought and climate change – Vic Mallee Wimmera, NSW Central West, NSW North, SA Mid North Riverland and SA Mallee South East. Meanwhile the land boom brought spectacular reductions in the NIEIR unemployment rate to SEQ, particularly the Gold Coast and Sunshine Coast. There were also

substantial reductions in the centres of three other metropolitan areas: the ACT, Melbourne Central and Perth Central. The reductions in Sydney were less – unemployment rates were already low there in 1998, and the focus of the boom shifted from Sydney to Brisbane. Though Sydney Parramatta Bankstown ranks as knowledge-based, the reduction in its unemployment rate was minimal, and the same applied in Adelaide Inner.

Over the two years 2008-2010 the national NIEIR unemployment rate increased from 6.6 per cent to 8.7 per cent. The increase was most severe in Qld Cairns, a region which had not benefited much from the land boom and now found Qld North (Townsville) catching up. The other independent cities did relatively well – indeed Qld Darling Downs and Vic Ballarat both experienced slight falls in their NIEIR unemployment rate over the two years.

It should not be altogether surprising that the faltering land boom affected SEQ, with unemployment rates rising by three percentage points or more in Gold Coast, Moreton Bay and Sunshine Coast – a simple reversal of the previous boom. By contrast, West Moreton was scarcely affected.

Though some manufacturing areas survived the financial crisis with unemployment scarcely affected, Adelaide North and Vic Geelong were not so lucky.

As already noted, unemployment rates in the Sydney metropolitan area did not fall during the boom as rapidly as they did in other metropolitan areas, and this weakness continued over the past two years, with unemployment rates rising by four percentage points or more in Sydney Outer South West, Sydney Parramatta Bankstown and Sydney Old West, and also in Sydney Central and Sydney Northern Beaches. By contrast, NSW Illawarra and NSW Hunter were much less seriously affected.

Despite these trends, in 2010 harbourside Sydney is still experiencing low NIEIR unemployment, with rates well below the national average in Sydney Eastern Beaches, Sydney South (perhaps the views of Port Hacking and the Georges River have at last equalled those of the harbour and ocean), Sydney Northern Beaches, Sydney Outer North and Sydney Central. However, in Sydney Old West and regions further west the NIEIR unemployment rate is well above national average.

The NIEIR unemployment rate remains below national average in all three regions of Perth and in Brisbane Central though not in all of SEQ. In Melbourne it ranges between 6.7 per cent and 11.4 per cent, a lower range than Sydney (4.3 to 12.3 per cent) but something of the same pattern – low in the Centre and commuter suburbs, higher in the manufacturing regions.

Taking each metropolitan region as a whole, the NIEIR unemployment rate is currently lowest in the ACT followed by Perth, and highest in Adelaide. The rate for the metropolitan areas as a whole is more or less the same in Sydney, Melbourne and SEQ.

As they were in 1998 the NIEIR unemployment rates currently are above national average in all the lifestyle regions. As in that year, the highest rate is in Qld Wide Bay Burnett. The two regions with the next-highest rates in 1998, Qld Sunshine Coast and NSW Richmond Tweed, have benefited from their proximity to SEQ and their unemployment rates, while still above national average, have considerably improved. NSW Mid North Coast still has a NIEIR unemployment rate not much less than it reported in 1998. Judging by their unemployment rates, Qld Cairns and NSW Southern Tablelands are on their way to becoming lifestyle regions.

Three of the independent cities – NT Darwin, Qld Darling Downs and Qld North report NIEIR unemployment rates in the 4-6 per cent range, associated with a boom in resource processing. The other independent cities are all experiencing NIEIR unemployment rates a little above national average. Similarly a couple of rural regions are currently experiencing low unemployment as a result of resource activities, notably Qld Mackay and WA Peel South West. Most of the rural regions, however, report unemployment rates at national average or a little above, running as high as 12.2 per cent in the case of drought-affected Vic Mallee Wimmera. As usual, the resource-based regions report high NIEIR unemployment, with only WA Gascoyne Goldfields below the national average.

### **3.7     **Headline unemployment****

Headline unemployment derives ultimately from surveys while NIEIR unemployment is primarily a social security measure. There is thus plentiful scope for divergence, but in practice the main difference is that the NIEIR measure includes social security recipients shunted out of official workforce onto disability support payments in regions with poor job opportunities. As a result, the national average NIEIR rate is currently about 40 per cent over the national average headline rate. The difference in rates is very small in regions with few disability pensioners (notably Perth Central, Sydney Central and Sydney Northern Beaches) and is high in most of the lifestyle regions and some of the resource-based and rural regions. An interesting divergence currently occurs in Qld Darling Downs, where the NIEIR rate is 5.8 per cent and the headline rate a mere 1.9 per cent, indicating that the resource boom in that region has yet to absorb the workers laid off in previous rounds of industrial restructuring. Similar but less spectacular divergences occur in Tasmania North, Tasmania Hobart, Vic Gippsland and SA Mid North Riverland.

Though in general the trends in headline unemployment have been similar to those in NIEIR unemployment, current patterns are a little different. As measured by headline unemployment, the highest unemployment rates are currently in Qld Cairns, Sydney Parramatta Bankstown, Sydney Outer South West and Adelaide North. The lowest rates are in Qld Darling Downs, NT Darwin and the ACT.

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## 4. Incomes

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The emphasis in this Chapter is on household incomes – the incomes from which household purchases are made, including rent and purchases of dwellings. Most households have a fixed dwelling, and in most of the chapter incomes will be treated as received in the region where this dwelling is located. However, many metropolitan regions (particularly dispersed suburban regions) have high proportions of commuters who earn their incomes in an adjacent region. We accordingly begin the chapter with a few observations on earnings by workplace location.

### 4.1 Employment growth (job location basis)

In view of the constant variation in the proportion of part-time workers and over-time workers, total employment available in a region is best reported in total annual hours.

From 1996 to 2008 the most rapid growth in employment so measured took place in Perth Outer North, with hours of work available in Perth Outer South also growing rapidly. The other major centre of employment growth was SEQ, with all six constituent regions reporting hour's growth of more than 4 per cent a year. The only other region to report growth in excess of 4 per cent a year was NT Darwin. It is hard to avoid the impression that resource management (as distinct from resource extraction) was the driving force.

In the Melbourne regions hours of work available grew at a maximum rate of 3.7 per cent in eastern and western fringe zones but only 2 per cent in Melbourne Central. In the Sydney regions the maximum was 3.6 per cent in Sydney Outer West, with 2.5 per cent in Sydney Central. Adelaide kept up with a similar average, the highest rate being 3.4 per cent in the South. Employment hour's growth in the ACT was relatively low at 2.1 per cent.

Most of the resource-based regions lost hours of work rapidly – work available was down by 7 per cent a year in Queensland Resource and NSW Far West, and barely increased in WA Pilbara Kimberley. These declines were matched by significant increases in earnings per hour worked, and doubtless reflect the withdrawal of low-paid work (specially work for Aboriginal people under the CDEP scheme) and increase in highly-paid work. Drought-affected rural regions also lost hours of work. Hours available increased gently in most of the lifestyle regions, the exception being SEQ Sunshine Coast which benefited from the general SEQ boom. The independent cities other than Darwin also experienced moderate increases in hours worked.

Over the two years 2008-10 hours of work available continued to grow quite rapidly in the NT, in Queensland North, SEQ West Moreton and Vic Geelong, all of which turned in growth rates over the two years of at least 2.5 per cent a year. However hours of work available declined in all NSW regions save Sydney Eastern Beaches, in the ACT and in most of Tasmania.

### 4.2 Hourly earnings (job location basis)

Between 1996 and 2008 average hourly rates of pay by employment location increased in real terms at 3 per cent a year or more in two groups of regions:

- NT Lingiari and Qld Resource among the resource-based regions (due as much to the cutback on Aboriginal employment programs as to the increase in resource-based employment). Rates of earnings growth were also above average in WA Pilbara Kimberley and WA Gascoyne Goldfields; and

- the Central regions of Perth and Melbourne and the two Sydney Beaches regions. All of these are knowledge-based regions – and in Sydney would have been due to a leakage of highly-paid work from Sydney Central to the Beaches. Rates of growth were just below 3 per cent a year in the two Perth outer regions, Melbourne East, Sydney Central and Outer North, and Brisbane City, and were quite respectable in Tas Hobart.

As happens with several other indicators, Sydney was the most divided metropolitan area, with its Outer South West reporting one of the lowest rates of earnings growth of all regions. Earnings growth was also low for jobs located in the Adelaide metropolitan area and in some of the rural regions.

Among the high earnings-growth regions, only Sydney Eastern Beaches maintained performance between 2008 and 2010. Subdued earnings rates continued to grow in the Perth regions, but in all of Queensland and in much of the rest of the country real earnings declined.

The pattern in 2010 is that work in the ACT is rewarded by far the highest rate of average hourly pay - \$<sub>2007-08</sub> 53 an hour. The reason lies in the relative absence of low-paid work. Other knowledge-based regions with relatively high average rates of pay are Sydney Central, Sydney Eastern Beaches, Sydney Northern Beaches and Melbourne Central. The other knowledge-based regions offer average to above-average rates of pay, with one notable exception, SEQ Gold Coast, where the average rate is low. SEQ Gold Coast has its knowledge-intensive employment, but also has a great deal of low-paid work in accommodation and entertainment.

The other regions with high average pay rates are, as would be expected, the WA resource-based regions. Rates of pay are above average in the resource-based regions generally, and in WA generally. Following a long tradition, they tend to be low in Queensland and SA outside Adelaide Central.

The hours of work and rates of pay available in the various regions, particularly metropolitan regions, are shared with adjacent regions by commuting. For the rest of this chapter we will change our focus away from the region of employment to the region of residence (as was used in Chapters 1, 2 and 3).

### **4.3 Labour productivity (residential basis)**

Businesses generate revenue by the sale of their output. The labour productivity of a business is calculated in three steps.

- GST is subtracted from gross sales revenue.
- Purchases from other businesses are then subtracted, to obtain ‘value added’ – the GST tax base.
- Depreciation is then further subtracted. This is a notoriously difficult step, but accounting conventions have been imposed by the Commonwealth Tax Commissioner and by the Australian Securities and Investments Commission.

The labour productivity of the business is then calculated by dividing by employment.

Not all economic outputs are generated by businesses. Those generated by governments and non-profit agencies are accordingly valued at cost (including wages and capital costs less depreciation) with labour productivity calculated by dividing cost by employment. The labour productivity of a region includes both business productivity and non-business productivity.

The value of output is conceptually divided into payments to labour and payments to the owners of capital – a split which is well nigh impossible for farmers and other small businesses, hence references to mixed income in the National Accounts. However, for corporate businesses, non-profit corporate agencies and governments the split is well documented, and varies considerably industry by industry.

The great virtue of the labour productivity measure in regional analysis is that the location of workers is generally known. So is the location of much of the capital equipment the workers use, but not all – patents and the like have capital value but no physical location, transport equipment continually shifts location and administrators and managers work with capital equipment which may be half a world away. NIEIR therefore calculates the capital contribution to the value of output on an industry basis and allocates it geographically as an add-on to wages in each industry.

Labour productivity can be recorded either on a residential or a workplace basis. In rural areas and independent cities there is little difference, due to lack of cross-border commuting, but major differences arise in the metropolitan areas. Calculation of labour productivity on a workplace basis is directly relevant to business capacity to pay rates and also relevant to policies on industry development. However, when considering the background to local incomes, it is better to measure labour productivity on a residential basis.

In 1998 non-farm national average labour productivity was approximately \$<sub>2007-08</sub> 46 000 per employed person. The measure was highest in a commuter region – Sydney Outer North (\$61 000) – and lowest in a lifestyle region, Qld Wide Bay Burnett.

More generally, labour productivity was high among the residents of the four wealthy Sydney regions (the two Beach regions and Sydney Central in addition to the Outer North); in the ACT and in the inland resource-based regions. The resource-based regions are noted for their capital-intensive mining industries and their high labour productivity does not translate into high labour incomes; however the high labour productivity of the ACT and high-status Sydney is due almost entirely to the employment of highly-paid personnel. In the other metropolitan areas the Central regions had the highest labour productivity, but all were well below Sydney Outer North – Melbourne Central \$53 000, Adelaide Inner \$48 000, Perth Central \$45 000 and Brisbane City \$43 000. At the other end of the scale, labour productivity was low in all three Tasmanian regions, in the lifestyle regions and in SEQ generally.

At the national level, growth in labour productivity occurs due to technological progress, aided by capital accumulation and skill upgrades. However, at the regional level increases in labour productivity often reflect changes in industry mix, including the industry mix of commuters. Such a change seems to have occurred in metropolitan Sydney during the boom from 1998 to 2008, when at 4 per cent a year labour productivity growth in the Eastern Beaches outstripped that in all other regions and was nearly double the national average. It is tempting to observe that this could have been a delayed response to the opening of the Eastern Suburbs Railway, which sped commuting from the Eastern Beaches into the Sydney CBD – but labour productivity growth was also a respectable 3 per cent or so in Sydney Northern Beaches (which apart from Mosman are not highly accessible) as well as in Sydney Central itself. Unfortunately for the Sydney as a whole, labour productivity growth elsewhere in the metropolitan area was at national average or below. Though it contained the region with the highest labour productivity growth in the country, it also contained (in Parramatta Bankstown) one of the lowest-growth regions, and in labour productivity growth in Sydney as a whole was behind Perth, Brisbane and Melbourne. A booming financial sector does not necessarily benefit the whole metropolis in which it is centred.

Among metropolitan areas, Perth experienced the highest labour productivity growth during the boom. Unlike Sydney the benefit extended to the whole metropolitan area. Perth was capturing highly-paid jobs related to resource developments elsewhere in WA. The same trend helped to account for the growth in labour productivity in NT Darwin.

Growth in labour productivity in the ACT again reflected the pay rates commanded by the region's highly-skilled workforce.

Among the six regions which comprise SEQ, West Moreton reported labour productivity growth at around the national average, while the other five regions did better. The growth rates were relatively high in Sunshine Coast and Gold Coast, similar to the Sydney pattern of high growth in the two Beach regions – suggesting that some of the growth in productivity in beach regions could be related to land-boom real estate rather than commuting. However, the period also saw the development of knowledge-based businesses in the SEQ lifestyle-oriented regions.

In Melbourne, labour productivity in Melbourne Central grew by 3.4 per cent a year. As in Perth the benefit extended to the whole metropolitan area, with all Melbourne regions above the national average.

The boom did not really reach Adelaide, and labour productivity there grew at a rate well below the national average.

Outside the metropolitan areas labour productivity generally grew at less than national average rates. However, Tasmania formed a notable and happy exception to this rule, with growth at 2.7 per cent a year. Some of this represented catch-up.

No region experienced a decline in labour force productivity during the boom but several regions came close, notably the SA rural regions and NSW Far West.

During recessions it is not uncommon for labour productivity to rise, due to employers sacking workers and so giving each remaining worker more capital to work with. However, this did not happen in the years 2008-10, when preliminary estimates indicate that national labour productivity was more or less static. The explanation for this seems to be that, instead of employers sacking workers, they put many of them on short time – so maintaining the number of people employed but reducing the amount produced. In Victoria, SA and Queensland the great majority of regions experienced labour productivity declines of between 0.5 and 1.5 per cent a year. In SA Mid North Riverland and Vic Mallee Wimmera drought worsened the position noticeably.

By contrast, in Tasmania the growth of labour productivity continued almost as though the Global Financial Crisis had not happened, and similarly in all regions in WA and in the ACT. Growth also continued, though at a more subdued rate, in Sydney Eastern Beaches, while the rest of NSW settled for neither growth nor decline.

As a result of these changes, the labour-productivity pecking order of Australia's metropolitan regions has changed. The ACT is still on top with Sydney in second place, but Perth has risen from 5<sup>th</sup> place to 3<sup>rd</sup>, and SEQ, while still the metropolitan region with the lowest labour productivity, is nudging Adelaide. Within Sydney, the accolade for Australia's highest labour productivity has migrated from the Outer North to the Eastern Beaches, and the ACT now comes second in the national regional ranking. Perth, Adelaide and SEQ are still notable for relative equality between the regions comprising the metropolitan area. Sydney still wins the prize for internal inequality, with Melbourne in between.

Among the resource-based regions, only WA Pilbara Kimberly continues to report top-level labour productivity. On a residential basis, the popularity of fly-in fly-out working has increased labour productivity in Perth. However, labour productivity is still well below national average in the lifestyle regions and in many of the rural regions. Tasmania no longer stands out as it did in 1998, but instead is on a par with rural and independent city Victoria and generally a little more productive than rural SA.

#### **4.4 Wages and salaries: hourly rates (residential basis)**

A substantial though declining proportion of the value of output used as the numerator in the calculation of labour productivity is paid out as wages and salaries. The pattern of wages and salaries accordingly resembles that for labour productivity, the difference being that some regions specialise in industries which credit a high proportion of the value of output to labour while others specialise in more capital-intensive industries.

Government administration, in which the ACT specialises, not only pays well but is labour-intensive, so there is a strong pass-through from labour productivity to wages and salaries per employee. The ACT is accordingly secure as the region with the highest average earnings per employed person. In 1996 its average hourly rate was \$38.80, nearly 1.4 times the national average of \$28.00.

Hourly earnings were between 5 and 10 per cent above national average in all Sydney regions, with the high-status regions of Central, Eastern Beaches, Northern Beaches and Outer North reporting the higher rates. Hourly earnings in all Melbourne and Adelaide regions were close to national average, those in Perth around 10 per cent below and those in SEQ around 15 per cent below. Within each metropolitan area there was some evidence that residents of the higher-status suburbs had higher hourly earnings, but not by spectacular amounts, and the differences between metropolitan areas were much greater than the differences between regions within metropolitan areas.

Outside the metropolitan areas hourly earnings were above average in the inland resource-based regions and about average in most of the rural regions and independent cities. They were below average in two groups of regions:

- SEQ, as already mentioned, and
- All three regions in Tasmania.

During the boom from 1996 to 2008 average hourly earnings grew in real terms at an average annual rate of 2.3 per cent a year. The rate of growth was fastest in the three Perth regions (3.4 per cent a year), but relatively rapid growth also occurred in Tasmania Hobart, Tasmania North and most of SEQ. Each of these regions started out below the national average. Among regions which started out above the national average, only the ACT and Melbourne Central reported rapid growth.

Apart from NSW Hunter and NSW Illawarra, the independent cities all experienced rates of earnings growth a little above national average. The lifestyle regions along the NSW coast lagged national average, as did the rural regions apart from Tasmania North and WA Peel South West. The lowest rates of growth are estimated for a group of rural and resource-based regions extending from SA Mallee South East north to the Gulf of Carpentaria.

Over the two years since the end of the boom, national average real earnings per hour have been more or less constant. There is, however, tentative evidence that growth continued in some regions, such as NSW Hunter, NSW Illawarra and WA Pilbara Kimberley. This continued growth was compensated by declines in some regions, notably the metropolitan centres and parts of the Queensland coast.

Current best estimates place the ACT well in the lead, with average earnings per hour nearly 50 per cent over the national average of \$<sub>2007-08</sub> 36 an hour. The Sydney regions are still, as they were in 1996, around 5 per cent over national average. They have been joined in this position by an upwardly-mobile Perth. The Melbourne regions are around national average, with Adelaide about 10 per cent below and SEQ about 12 per cent. At the regional level, Sydney remains the most differentiated metropolitan area, with the average hourly earnings of residents of the highest earning region (Outer North) 23 per cent above average hourly earnings in the lowest-paid region (Outer South West). The comparable differential in Melbourne is 10 per cent, 7 per cent in SEQ and negligible in Adelaide and Perth.

Outside the metropolitan areas, the WA rural and resource-based regions all report hourly earnings above national average, as do NSW Hunter, NSW Illawarra and Vic Geelong. In both Victoria and NSW the lowest hourly earnings are in the region furthest from the state capital.

In the other three states and the NT hourly earnings are below national average in all regions. This is despite Tasmania having improved its relative position.

## 4.5 Hours per worker

Wage incomes depend not only on the hourly rate of pay but on hours worked. Average hours per employed person vary systematically across the regions, reflecting different proportions of part-time, over-time and seasonal work.

Across the whole country, in 1998 paid hours worked by all NIEIR employed persons averaged 26 hours and 43 minutes a week. On a residential basis, the region with the highest average hours (largely due to a low part-time proportion) was Sydney Outer North at 33 hours, and in general hours per week were above-average in the high-status parts of Sydney and Melbourne. At the other extreme, average hours ran as low as 20 a week in rural regions such as WA Wheatbelt Great Southern, Vic Wimmera Mallee and SA Mid North Riverland. These low hours are combined with average to above-average rates of hourly earnings, and may be put down to seasonality and perhaps to high levels of part-time work in retail and tourism-based businesses.

During the boom from 1998 to 2008 the proportion of part-time workers increased, and national average work time per NIEIR employed person fell by 45 minutes a week. The biggest increases in part-time work (hence falls in average hours worked) occurred in Melbourne (all regions) and Sydney west of Olympic Park. The ACT also experienced a fall of nearly two hours a week in average working hours. Contra to these trends, average hours worked increased in two broad types of region.

- Rural and resource-based regions where resource-boom activities were increasing – more in construction than in mining itself.
- Sydney Eastern Beaches and Northern Beaches. These regions had both had low proportions of part-time workers in 1998, and the proportion decreased further, associated with constant or rising jobholding rates – unlike neighbouring high-status Outer North where a reduction in average hours was associated with a reduction in the jobholding rate.

Average hours per employee continued to decline in the post-boom period at about the same rate as during the boom, falling by 9 minutes in the two years. The estimates are tentative at the regional level. Suffice to note that average hours worked increased in Perth and indeed in most of WA, but decreased in most other regions.

In 2010, the national average is 25 hours 49 minutes worked per employee per week. Three types of region are engaging workers for relatively long hours.

- The resource-based regions (except for NSW Far West, which lacks major projects, and including Qld Mackay).
- The high-income Sydney regions – Eastern Beaches, Northern Beaches, Central and Outer North.
- The capital city centres of the resource-boom states, Perth Central and Brisbane City.

As before, low average hours are being worked in two types of region.

- Lifestyle regions, with the highest proportion of part-time workers in NSW Richmond Tweed.
- Rural regions subject to seasonality, such as Vic West, Vic Mallee Wimmera and WA Wheatbelt Great Southern.

## 4.6 Earnings per employed person

Put hourly rates and hours together and the result is earnings per person employed.

The ACT has secure title as the region with the highest earnings per employed person. In 1998 it received \$<sub>2007-08</sub> 60 000 per person and in 2010 it is earning \$75 000. These earnings have risen more rapidly than the national average, which in the same period increased from \$41 000 to \$48 000.

In 1996 the other regions with high average pay were the familiar wealthy Sydney cluster of Outer North, Central, Northern Beaches and Eastern Beaches. Hourly rates were also above national average in the rest of Sydney, in most of Melbourne and parts of Adelaide.

At the other end of the scale, average earnings per employee were low in most of the lifestyle and rural regions, including all of Tasmania. WA Wheatbelt Great Southern and Qld Sunshine Coast tied for the lowest average earnings in 1998, closely followed by Qld Wide Bay Burnett and Vic Mallee Wimmera.

During the boom from 1998 to 2008 national earnings per employed person rose in real terms at an average rate of 1.8 per cent a year. Given the rates of growth of labour productivity, it will cause no surprise that growth was fastest in WA – only one WA region, Gascoyne Goldfields, recorded a rate of growth in average earnings below 3 per cent a year, and even there, at 2.7 per cent, the achievement was well above national average. Rates of growth were generally above national average in Queensland, NT and Tasmania, around national average in Victoria and the ACT, below national average in NSW (except for the two Sydney Beach regions) and seriously below national average in SA. The rate of increase of earnings in metropolitan Adelaide was less than half national average and also in the two major NSW independent cities, NSW Hunter and NSW Illawarra.

Over the two years 2008-10 real average earnings per NIEIR employee fell nationally by 1 per cent a year. The data is preliminary, but it appears that the geographic patterns were strongly state-related. Thus earnings grew strongly in all WA regions and quite strongly in Tasmania and the ACT. They declined by about 1 per cent a year in the NT, and by between 1-2 per cent a year in most regions of SA, Queensland, Victoria and NSW. The worse affected regions, with rates of decline of 2.4 per cent a year or more, were two lifestyle regions in NSW (Mid North Coast and Richmond Tweed), one independent city in Queensland (Qld North), two rural regions in Victoria, at least one of them badly drought-affected (Vic Mallee Wimmera and Vic Gippsland) and, surprisingly, Melbourne Central.

In 2010 the ACT remains as the region with the highest average earnings. Next-ranked in the \$60-70 000 range are the four Sydney high-status regions, with the pecking order slightly revised to Eastern Beaches, Northern Beaches, Sydney Central and Sydney Outer North. Average earnings in WA Pilbara Kimberley are of the same order. A third group of regions receives average incomes safely above the national average of \$48 000, including all the Perth regions as well as Melbourne Central, Melbourne East and Sydney South. One other resource-based region, WA Gascoyne Goldfields, is in the group, plus Qld Mackay, which has been benefiting from recent resource-based developments.

At the other end of the distribution, all the lifestyle regions have below-average earnings, as well as several regions with lifestyle characteristics including SEQ Gold Coast and Qld Cairns. The other low-earning regions are all rural, with particularly low drought-affected earnings in Vic Mallee Wimmera. Though earnings in the Tasmanian regions are still below average, they are no longer in the group with the lowest incomes, which now comprises mainly inland rural regions.

## **4.7 Employees per household**

The final step in calculating the contribution of wages and salaries to household incomes is to make allowance for the number of employed persons in each household. This varies with demography – elderly households tend to be no-earner households – and also with local employment opportunities, to say nothing of the pressure on household members to work in order to cover the local cost of living.

In 1998 the number of no-earner households exceeded the number of multiple-earner households, and the national average was 0.44 earners per household. The proportion of earners was highest in NT Darwin (0.56) and was also high in the inner cities generally, and in the high-income Sydney regions in particular. The proportion was lowest in the lifestyle regions on the NSW North Coast and in Qld Wide Bay Burnett, and was also low in much of the inland.

Over the decade of prosperity from 1998 to 2008 the average number of earners per Australian household increased from 0.444 to 0.486. Most regions experienced an increase, with the largest increase of more than 11 percentage points taking place in NT Darwin and probably associated with a range of resource and defence-related factors. Less spectacular but still significant increases occurred in the Central regions of each metropolitan area, coupled in the case of Sydney with two of the adjacent regions (Old West and Eastern Beaches).

Three regions went strongly against the national trend – NT Lingiari, WA Pilbara Kimberley and Qld Resource. These regions have significant Aboriginal populations, which were affected by the Commonwealth policy of shifting Aboriginal communities off Community Development Employment Projects into the general labour market.

In the two years following the boom the national average number of workers per household declined from 0.486 to 0.478. The decline was widespread, and larger than average in suburban regions such as Melbourne West, Perth Outer North and SEQ Moreton Bay. An increase seems to have occurred in a strip of regions from Vic Geelong through Vic West and SA Mallee South East to SA Mid North Riverland.

In 2010, the region with far and away the largest number of earners per household is NT Darwin (0.69 average). Neighbouring NT Lingiari has the lowest proportion in the country, 0.3, reflecting the general lack of success in generating employment for Aboriginal people.

The metropolitan centres, except Adelaide Inner, all have high numbers of earners per household, especially Sydney Central and Sydney Eastern Beaches. As would be expected in regions with many retirees, the lifestyle regions all have low numbers of earners per household, as do some of the other regions with significant Aboriginal populations.

## 4.8 Wages and salaries per household

We have now discussed the determinants of wages and salaries per household. In 1998 the resulting national average earned income per household was \$<sub>2007-08</sub> 54 000 a year. For reasons discussed above, two groups of regions had earned incomes per household considerably above this level:

- regions specialising in finance and public administration: the four high-status Sydney regions and the ACT; and
- regions with major current and recent resource (and perhaps defence) developments: WA Pilbara Kimberley and NT Darwin.

In the other metropolitan regions average household earned incomes were around national average. Average household wage and salary incomes were low in Tasmania, the lifestyle regions and the wheat/sheep rural regions. It should, however, be remembered that low wage and salary incomes in some of these regions were made up by business incomes.

During the boom, from 1998 to 2008, wages and salaries per household grew nationally by 2.9 per cent a year in real terms. Growth rates of 4 per cent a year or more were experienced in several groups of regions.

- City centres, especially Perth (where growth extended to the whole metropolitan area and indeed beyond) but also Sydney, Melbourne and Brisbane.
- SEQ Gold Coast and SEQ Sunshine Coast.
- NT Darwin and WA Pilbara Kimberley.

The rate of growth of earned income was slow in NT Lingiari. NSW North, SA Mallee South East and Adelaide South.

In the two years after the boom, income growth continued in all the WA regions, and NT Lingiari and SA Mallee South East appear to have made up for some of their low boom-time growth. SEQ Gold Coast and SEQ Sunshine Coast experienced a reversal, as did the lifestyle regions generally and also the Brisbane, Melbourne and Adelaide metropolitan areas.

The result is that in 2010 the broad pattern of wage and salary incomes per household remains quite similar to that in 1998. The average has risen to \$<sub>2007-08</sub> 70.50 per household, and all regions have higher average earnings than they had at the beginning of the boom. Two groups of regions stand out for high earnings per household:

- as before, WA Pilbara Kimberley (which has taken over from Sydney Outer North as the region with the highest earned incomes per household) plus NT Darwin; and
- as before, the four high-income Sydney regions plus the ACT.

Earned incomes per household remain low in the lifestyle regions and in a number of rural regions – less so in Tasmania; more so in NSW North. Once again, it should be remembered that many rural households receive business incomes, which considerably improves their position.

## 4.9 Property income

Broadly defined, property income is income received by households from private sources other than wages and salaries. It has two main components: income from financial assets and business income, where the latter is defined as mixed capital and wage income from family businesses whether or not incorporated. In 2010 business income added 20 per cent to household income received from wages and salaries. The contribution to income is greatest in two types of regions.

- Regions with owner-operated farming and pastoral businesses (whether incorporated or unincorporated), for example Qld Resource, WA Wheatbelt Great Southern and Vic Mallee Wimmera but also including a number of other resource-based and rural regions.
- Regions with high incomes matched by high ownership of financial and small-business assets, chiefly the four of high-status Sydney regions but also including central Melbourne and Perth.

Lifestyle regions, with their many retirees, might be expected to have high property incomes, but in general this is not the case. Wage incomes in the lifestyle regions are generally low, and property incomes make an average addition.

Property incomes make a particularly low contribution on the outskirts of the metropolitan regions, in 2010 particularly on in the two outer Perth regions and in SEQ West Moreton, Moreton Bay and Brisbane South. The pattern is also visible in the other metropolitan regions. The ACT is also known for its high wage and salary incomes but relatively low property incomes.

These patterns have been quite stable, apart from fluctuations in property incomes from agriculture and pastoral pursuits due to fluctuations in the weather and in prices. The most significant increase during the boom was the increase in property incomes received in the two Sydney Beach regions, which added increasing property returns to their already-high and increasing wage and salary incomes. In the two post-boom years the main changes reflected the failure of many rural incomes.

## 4.10 Taxes

Several steps are involved in moving from incomes received by households to the incomes available for discretionary expenditure. One of the moves is the deduction of income tax paid. Compulsory superannuation contributions should also be deducted – as discussed elsewhere in this report these are effectively a payroll tax – but this is not the treatment given in the National Accounts, which we follow here. The significance of income tax is best appreciated in relation to household disposable income, which would be 18 per cent higher were these taxes not levied (leaving aside the consequences for government services and employment). Allowance for income tax does not much affect the regional distribution, since the tax is levied everywhere and at similar rates. In 2010 the tax is making the lowest inroads into disposable income in Vic Mallee Wimmera and NT Lingiari (14 per cent), closely followed by various other rural regions and, curiously, the ACT at 15 per cent. At the other end of the scale, it is heaviest in the Central regions of Perth, Sydney and SEQ, plus Sydney Eastern Beaches, where it subtracts 20 per cent from disposable income.

During the boom, national income tax collections increased at a very similar rate to disposable income. However, in the past two years collections have fallen from 21 per cent over disposable income to 18 per cent. We will revisit this trend when considering the relationship between income tax collections and social security payments.

## 4.11 Interest paid by households

The land boom of 1996-2008 was founded on household mortgages – households borrowing against housing. Mortgages have a price – a double price, in that not only does interest have to be paid but the principal has to be repaid as well. Our statistics do not cover repayments, but are confined to interest obligations, thus giving a conservative estimate of the burden of debt servicing on household disposable incomes – that is, incomes with taxes and interest subtracted. As with taxes, we here assess this burden in relation to disposable incomes. In 1998, had the household sector been debt-free, disposable incomes would have been 5.1 per cent higher. As borrowing proceeded apace, household interest obligations rose steadily to peak at 11.5 per cent above disposable income in 2008. Cuts in interest rates then reduced the burden to 8.3 per cent in mid-2009, but rising interest rates have since restored it to 10.6 per cent. Depending what happens in international finance, further increases are expected.

Given that mortgages are associated with home purchase, it is to be expected that the interest obligations will be large, in relation to income, in regions with high proportions of recent home buyers. This was generally the case in 1998. In that year, interest payments were highest in relation to income in SEQ West Moreton, SEQ Gold Coast and Sydney Outer West, followed by other outer suburbs in Sydney, Perth and Melbourne.

The opposite would also be expected, with interest obligations low in regions with few recent home buyers, especially such regions with low house prices. This expectation was also fulfilled in 1998, the prime example being low obligations in Qld Darling Downs. However, a couple of regions had lower rates than would be expected from this hypothesis, notably SEQ Sunshine Coast. A possible explanation is that many of the house purchasers in that region were retirees who bought outright.

Interest obligations were also relatively low in relation to incomes in inner urban regions with established home-owners, often coupled with relatively high incomes. Notable examples were Sydney Eastern Beaches and Adelaide Inner.

As noted above, between 1998 and 2008 interest obligations in relation to disposable income rose by 6.4 percentage points – in other words, more than doubled. The increase went well above national average in two groups of regions:

- the three Perth regions plus WA Peel South West, where the land boom was compounded by expectations of a resource bonanza; and
- in SEQ, interest obligations ballooned in relation to disposable income in the Gold Coast, and also rose rapidly in Brisbane City and West Moreton. Strangely, the increases in Moreton Bay and the Sunshine Coast appear to have been moderate. The increase in West Moreton was not atypical of a growing outer suburban region, and during the period Brisbane City also included a mortgage-belt fringe. The high rate of increase in the mortgage burden in the Gold Coast reflected a high rate of new-home construction, possibly compounded by purchases of investment properties by Gold Coast residents.

In the Adelaide metropolitan area interest obligations increased in relation to disposable income rather faster than national average, and indeed at about the same rate as in SEQ taken as a whole. Adelaide started out with low indebtedness and a certain amount of catch-up was to be expected. In the Sydney metropolitan area, taken as a whole, the interest burden increased just ahead of national average, while in Melbourne the increases were similar to national average. Alone among the metropolitan areas, the ACT experienced a relatively small increase.

Given that the interest burden was increasing at national average or above in all the metropolitan areas except the ACT, it was an arithmetic necessity that it increase at less than national average rate elsewhere. The main reason for this would be the smaller effect of the land boom on non-metropolitan house prices, hence less need to borrow heavily. Lower expectations of capital gains would also have been part of the story. The lowest increases in interest obligations were in the inland regions of Qld, NSW, Victoria and SA.

The main cause of the reduction in interest obligations relative to disposable income which occurred in 2009 and is being clawed back in 2010 was a reduction in interest rates. The benefit of this reduction was widespread, and indeed the reduction in rates, coupled with the Commonwealth's stimulus to first home ownership, led to an increase in indebtedness large enough to yield an increase in interest payments in some regions. The regions concerned included WA Gascoyne Goldfields, WA Wheatbelt Great Southern and Qld Resource – all regions affected by resource-boom expectations. By contrast, the people of metropolitan Sydney chose not to respond to falling interest rates by borrowing more, and in all Sydney regions the ratio of interest obligations to disposable income fell by between 1.6 and 2.2 percentage points. There were also reductions in Melbourne (between 0.9 and 1.6 percentage points), Perth and the ACT (around a percentage point), Adelaide (around half a percentage point) and parts of SEQ.

The result of these changes is that Australia's most interest-exposed metropolitan area is no longer Sydney, where indeed interest obligations in relation to disposable income are around national average. Instead, the title is held by Perth.

Though Perth is, on average, the most interest-exposed metropolitan area, the estimates are that SEQ has the most interest-exposed region – Gold Coast, closely followed by West Moreton, but balanced within SEQ by low interest exposure in Moreton Bay and Sunshine Coast.

Interest exposure in Melbourne is a little more than the national average (and thus higher than Sydney, though about equal on the fringe) while it is relatively low in the ACT.

Outside the metropolitan areas, the ratio of interest obligations to disposable income is about national average in the lifestyle regions, and mostly below average in the independent cities – the exceptions are Qld Cairns, with an above-average ratio, and Qld Darling Downs and NT Darwin, with ratios well below average. The interest burden is below national average in all rural areas except WA Peel South West, which has a high ratio similar to Perth. Finally, the ratio is low in the resource-based regions of NSW, Queensland and SA but average or above average further west. The coal-based resource boom in Queensland and NSW does not appear to have yielded as many mortgages as the metal ore and petroleum based boom further west.

## **4.12 Cash benefits**

In 1998 cash benefits paid through Centrelink contributed 14.3 per cent of household disposable incomes nationwide. During the boom the percentage fell slightly, to 14 per cent, being the net effect of increases in some kinds of payment (notably family-related payments) and reductions in others, mainly due to the reduction in unemployment and a tightening of eligibility conditions for unemployment-related payments. From 2008 to 2010 the percentage then rose to the current level of 15.5 per cent.

Since the first *State of the Regions* report the lifestyle regions have been known for their heavy dependence on social security. Many of their social security recipients are on the age pension, some of them have aged in situ while others have sold up in the city and migrated to the coast, in the process ensuring that they dodge the means test and qualify for pension. However, the lifestyle regions also report quite high unemployment rates, which increase their reliance on social security. In 1998 the two regions most reliant on cash benefits were NSW Mid North Coast and NSW Richmond Tweed.

The other regions long known for high dependence on cash benefits were those adversely affected by the economic restructurings of the 1980s. By 1998 some of these regions were on the way to recovery. The best of them reported reliance on cash benefits at around national average (basically the Western Sydney regions) while others were still somewhat above national average (for example, SEQ West Moreton and the NSW and Victorian independent cities). The lingering effects of restructuring on cash benefits were most obvious in Adelaide North and the three Tasmanian regions.

At the other end of the scale, reliance on cash benefits was low in the four high-status Sydney regions, in the ACT and in some of the resource-based regions.

During the land boom reliance on cash benefits declined in most regions, the star performer being SEQ Sunshine Coast with a decline from 20 to 14 percent of disposable income. Reliance on social security also decreased significantly in several other lifestyle regions and in SEQ Gold Coast. Economic activity in these regions was boosted by tourism, construction and to some extent by the decentralisation of knowledge-based activities. Reliance on cash benefits also decreased in regions benefiting from the coal boom in Queensland – Qld Fitzroy and Qld Mackay – and in Darwin.

The general prosperity of WA reduced reliance on cash benefits significantly in Perth. Benefit-reliance also fell in Melbourne, though not in Melbourne Outer South East as much as in the rest of the metropolitan area. The pattern in Sydney was even more mixed, with a reduction in dependence on cash benefits of over 2 percentage points in Eastern Beaches shading through to an increase of 0.5 percentage points in Sydney Outer North – this latter probably the result of an ageing population.

Though the general trend during the boom was for reductions in dependence on cash benefits, there were some spectacular exceptions, all in rural or resource-based regions. There seem to have been two reasons for these increases in social security dependence:

- drought; and
- the transfer by the Commonwealth of indigenous people from Community Development Employment Projects and similar schemes, which generated employment at least as statistically defined, back onto Newstart and other unemployment-related cash benefits.

During the two years of recession and Stimulus, 2008-10, these trends continued. There were especially large drought-related increases in cash benefit dependence in Vic Mallee Wimmera and NSW Far West, but the increases were well above national average in all the way from Victoria West and SA Mallee South East to the Gulf of Carpentaria and also across the continent to WA Wheatbelt Great Southern.

The smallest increases in reliance on cash benefits were in the Perth metropolitan area, followed by the ACT and NT Darwin. The more central parts of SEQ also experienced relatively low increases in social security dependence, as did the high-status regions within Sydney and Melbourne.

The result of these changes is that the regional pattern of dependence on cash benefits is now quite different from 1998. The two most dependent regions – Vic Mallee Wimmera and NSW Far West – currently rely on cash benefits for around one-third of their disposable income. Among the rural and resource-based regions only Qld Mackay draws less than the national average proportion of cash benefits, and several rely on benefits for 20-25 per cent of disposable income. Darwin is the only independent city drawing less than the national average proportion of income from cash benefits, with other independent cities running as high as 20 per cent. The lifestyle regions are not quite as prominent in the list as they were in 1998, but all rely on cash benefits for between 16 and 26 per cent of disposable income.

Among the metropolitan areas, dependence on cash benefits is least in the ACT (8 per cent) followed by Perth at around 10 per cent. The average for Sydney is similar, but masks the usual Sydney inter-regional differences – a range from 6 per cent in the Beaches regions to 16 per cent in Parramatta Bankstown. The average for Melbourne is a little higher but with less inter-regional difference. That for SEQ is around national average, and that for Adelaide somewhat above with a relative high point in Adelaide North.

#### **4.13 The balance between income tax and cash benefits**

The Commonwealth reduces household disposable incomes through income taxation, but increases household disposable incomes through payment of cash benefits. This is not the sum of Commonwealth government activities – it imposes other taxes such as the GST and provides other benefits such as financing part of education and health services. The balance of income tax and cash benefits therefore does not represent the total effect of the Commonwealth on the standards of living of households in each region. However, it does represent the direct effect on disposable incomes.

The Commonwealth collects income taxes which reduced disposable incomes by 21.1 per cent nationally in 1998, but funds cash benefits which in 1998 accounted for 14.3 per cent of disposable incomes. The net effect was a reduction in disposable incomes by 7.2 per cent, involving significant redistribution between households and regions. Given that income taxes reduced regional incomes more or less proportionately, the resulting net effect is dominated by the pattern of distribution of cash benefits.

In 1998 the Commonwealth tax-transfer system increased disposable incomes in the lifestyle regions (except for NSW Central Coast, where the effect was about even). It decreased disposable incomes by 14 per cent or more in the four wealthy Sydney regions, in the ACT and in three of the resource-based regions.

As already noted, during the boom both income tax collections and cash benefit payouts kept pace with disposable income – in other words, there was no change in the balance of income tax and cash benefits. However, the balance changed across regions. In three regions the balance moved in favour of Commonwealth tax collections.

- SEQ Sunshine Coast reduced its reliance on social security as the region became less of a retirement area.
- Sydney Eastern Beaches and Perth Central experienced both reductions in cash benefits and increases in income taxation as they became wealthier.

On the other hand, the balance of tax and cash benefits moved strongly against the Commonwealth Treasury in those regions which experienced major increases in cash benefit dependence.

From 2008 to 2010 the Commonwealth reduced income tax by nearly 3 per cent of disposable income and increased its payments of cash benefits by 1.5 per cent of disposable income. The result was a considerable reduction in its net tax take. The reduction was shared by all regions, but was most significant in the drought-affected inland, and least significant in metropolitan Perth.

In 1998 there were only two regions where the Commonwealth provided a net 12 per cent or more of household disposable incomes – NSW Mid North Coast and NSW Richmond Tweed. In 2010 these two regions are still on the list, but have been joined by Vic Mallee Wimmera, NSW Far West, NSW North, Qld Wide Bay Burnett, NSW Central West and NSW Riverina – a total of eight regions, six of them in NSW.

At the other end of the scale, in 1998 seven regions contributed 15 per cent or more of household disposable incomes to the Commonwealth. Three high-status Sydney regions were joined by the ACT and three of the resource-based regions. In 2010 the number had diminished to three – all of them high-status Sydney regions.

In 1998 all of the independent cities made net payments to the Commonwealth; now only three of the ten do. In 1998 eleven of the twelve rural regions made net payments to the Commonwealth; now only Qld Mackay does. In 1998 all seven resource-based regions made net payments to the Commonwealth, some substantial; now three do and four do not. In other words, non-metropolitan Australia has moved so that it now receives more in cash benefits than it pays in income taxes.

Among the 29 metropolitan regions, in 1998 only two received net cash benefits – they were the lifestyle-oriented regions of SEQ Gold Coast and Sunshine Coast. These two remain net recipients, and three more have been added – Adelaide North, SEQ West Moreton and Sydney Parramatta Bankstown. In addition, Melbourne West and Adelaide South are on the borderline.

#### **4.14 Disposable income**

Household disposable income is the product of all the factors discussed so far in this Chapter, with further upward adjustment for the imputed rent of owner-occupied housing and downward adjustment for the depreciation of this housing, plus adjustments for superannuation. The concept is defined by the ABS in the state versions of its National Accounts.

High household disposable incomes tend to occur in two different types of region.

- Regions which house highly-paid professional personnel. Some of these are knowledge-based regions, but others supply commuters to the more prosperous knowledge-based regions.
- Regions with sparse populations with a high proportion engaged in highly-paid work, such as in the mining sector, or operating commercial-scale pastoral or farming enterprises.

Regions in the first group in 1998 were the ACT and the high-status Sydney commuter suburbs, while several of the resource-based regions fell into the second group, along with WA Wheatbelt Great Southern.

Low household disposable incomes are characteristic of lifestyle regions and of regions which have yet to recover from economic restructuring. In 1998 this was true of all the lifestyle regions, while restructuring resulted in low incomes in all three Tasmanian regions and in Adelaide North.

During the boom household disposable income grew nationally at an average rate of 2.4 per cent a year, expressed in 2007-08 dollars. According to the statistics – which may not be fully reliable – the most rapid growth was in a couple of the resource-based regions, Qld Resource and WA Pilbara Kimberley. A second growth hotspot was Sydney Eastern Beaches, with nearby Northern Beaches and Sydney Central also performing well. There was room for suspicion, though, that these regions were growing at the expense of other parts of Sydney, notably the Outer North, which was gradually losing its hold on the country's highest incomes.

Other urban regions to record growth in disposable incomes well above national average were Perth Inner, Melbourne Central, NT Darwin and Tas Hobart.

There were no regions in which real income per household declined, but growth was rather slow in several regions.

- Adelaide South was probably becoming more of a retirement region, and like Adelaide North suffered from the problems of restructuring.

- Melbourne Outer South East and Sydney Outer South West both reported low rates of growth of disposable income due to combinations of poor job access and high mortgages. The Melbourne region was also attracting retirees.
- Queensland Wide Bay Burnett and Qld Cairns also reported low rates of growth of disposable income, presumably associated with retirement migration.
- NSW North also experienced slow growth, for structural reasons.

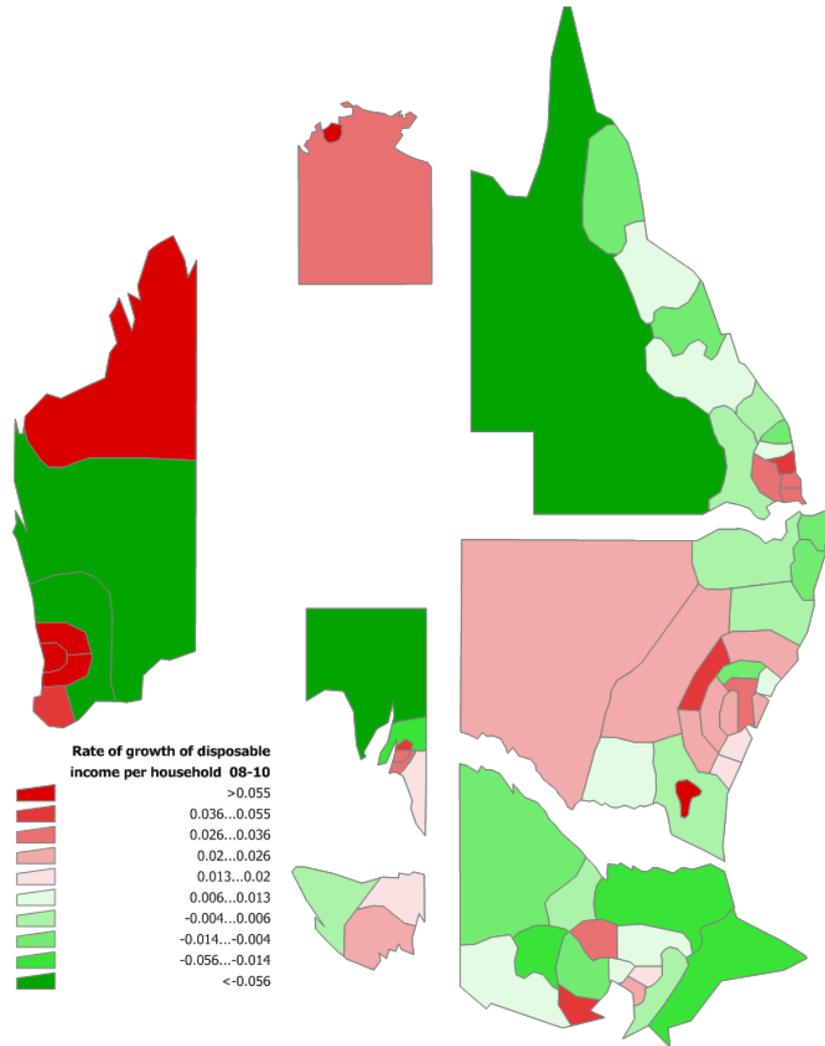
Over the two years 2008 to 2010 growth in average household disposable income continued slowly at the national level, with much apparent turmoil at the regional level. The rate of growth accelerated in the three Perth regions, for which 2008-10 was a period of prosperity. Growth also accelerated in the ACT, and held up in Sydney Eastern Beaches. Taking the period from 1998 to 2010 as a whole, the regions with the most rapid growth in average disposable income were Perth Inner and Sydney Eastern Beaches. In both of these regions real average disposable income in 2010 was 70 per cent above its level in 1998.

By contrast, several of the resource-based and rural regions suffered declines in disposable income, as did Vic Ballarat among the independent cities. Some of these losses clawed back gains made during the boom, and in four regions the real average disposable incomes were roughly the same as they had been in 1998: these regions were SA Mid North Riverland, SA Spencer Gulf, WA Gascoyne Goldfields and WA Wheatbelt Great Southern.

Despite these considerable differences in rates of growth, the general pattern of disposable income in 2010 is only moderately changed from 1998. Disposable incomes are still high, relative to the national average, in the four high-status Sydney commuter regions (Eastern Beaches, Northern Beaches, Central and Outer North) and are still high in the ACT. They are still above-average to high in the resource-based regions and also in NT Darwin. Even in the drought-affected regions with high reliance on cash benefits, the profitability of the remaining commercial farms and pastoral properties keeps average disposable incomes at or above national average.

Similarly, low household disposable incomes continue to be characteristic of lifestyle regions and of regions which have yet to recover from economic restructuring. In 2010 this is true of all the lifestyle regions including SEQ Gold Coast, though NSW Central Coast is not as far below average as the others. Similarly, among the restructuring group disposable income in Adelaide North has fallen from 76 per cent of national average to 70 per cent. The Tasmanian regions have kept up with national growth, but their disposable incomes are still roughly three quarters of the national average.

**Figure 4.1: Rate of growth of disposable income per household – 2008-2010**



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## 5. Dwelling prices, outcomes and drivers

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This is the first of two chapters dealing with the disequilibrium in the Australian housing market that has manifested itself over the last decade. The headline indicator of disequilibrium has been the under-building of new homes given the population increase and hence the shortage of dwelling stock. Associated with this has been a rapid rise in the market value prices of established dwellings. The objective of the next two chapters is to identify the links between the housing shortage and the increased market value of dwellings and to indicate what has to be done to place Australian housing markets on a sustainable basis which, at worst, will stop further increases in the under-provision of dwelling stock and at best reduce the current shortage.

The objectives of this chapter are to:

- (i) explore recent trends in established house and flat prices, hereinafter referred to as dwelling prices unless otherwise stated;
- (ii) document the trends in house prices relative to income by region and zone;
- (iii) explain why the increase in dwelling prices over the last two decades has been considerably faster than income growth; and
- (iv) identify the determinants of the rent gradient or the differential in house prices between regions.

This will provide the background for the solution to the current housing shortage which is explained in the following chapter.

### 5.1 National trends

The ABS National Balance Sheet (ABS 5204.0) provides annual estimates of the value of residential dwellings divided into two portions, the value of land underlying residential dwellings and the value of the dwellings as such. The distinction will be familiar to local government, though the nomenclature differs between states. The value of residential land is more or less its site or unimproved value while the value of dwellings approximates the improved or capital value of residential land less the site or unimproved value; that is, it is the value of the improvements, in this case dwellings. NIEIR has used its estimates of the national dwelling stock to convert these aggregates to the estimated average value per dwelling, and further used the national accounts consumption deflator to convert these to 2008 dollars.

In the five years from 1991 to 1996 there was very little change in the average inflation-adjusted house-plus-land value of Australian dwellings. In 2008 dollars, the national average dwelling was worth around \$210 000. However, in 1996 house values began an inexorable rise which went on for eleven years. For the four years beginning in 1996 dwelling values increased by around 7 per cent a year faster than inflation; in 2000-01 the rate of value increase slumped to a mere 3 per cent but this was followed by the most frenzied phase of the boom with increases above inflation of 13 per cent in 2002 and 14 per cent in 2004. These heady capital gains could not be sustained and the rate of value increase dropped back to 3 per cent in 2005 before reviving to around 6 per cent for a couple of years. In the twelve months to July 2008, just before the global financial crisis, the rate of increase in the average value of dwellings fell to 1 per cent above inflation and in 2008-09 there was an 8 per cent decrease. In normal times this would have marked the end of the boom.

However, the times are not normal. The Commonwealth reacted to the Global Financial Crisis with a stimulus package which included extra grants for first home buyers, low interest rates and measures to ensure that the banks kept on lending for housing if not for small business. The resulting sudden burst of demand for dwellings was unmatched by any corresponding increase in supply and resulted in a further round of price increases – according to preliminary data greater than those at the peak of the boom. However, the factors driving this price spike are generally considered temporary: the stimulus is being wound back and interest rates are beginning to rise. In the future the mini-boom of 2010 will probably be likened to the belated, brilliant starburst which occurs at a fireworks display just after a rocket has completed its ascent.

## 5.2 Land prices and dwelling values

Before the boom, in the years 1991-96, the land component was stable at \$<sub>2007-08</sub> 115 000, which represented 54 per cent of the average house/land package. The value of land then began to rise as a proportion of the total value of land plus dwellings, reaching a maximum of 65.4 per cent in 2007. By 2009 it had fallen back to 62 per cent. To achieve this, the value of residential land per dwelling grew during the boom by 9.4 per cent a year above inflation. The value of dwellings without land grew more modestly, but still considerably, by 4.6 per cent a year above inflation. (Data are not yet available for the year of the stimulus.)

According to the ABS National Accounts deflator, the cost of dwelling construction grew by 1.8 per cent a year above consumer price inflation. This increase represented the balance between productivity improvements, which in a competitive industry like dwelling construction dampen price increases, and increases in wage rates and other input prices. Cost increases above the rate of growth of consumer prices have not been unusual for domestically-produced consumers' goods – a major contributor to the low rate of consumer price increases during the boom was the low rate of price increase for imported consumer goods. Compared with education, where the rate of price increase during the boom was 2.4 per cent above general consumer prices, the performance of the dwelling construction industry was not too bad.

This said, the increase in the cost of dwelling construction during the boom at 1.8 per cent a year is well short of the increase in average dwelling value of 4.6 per cent a year. Though some of the difference might be explained by changes in dwelling quality, the bulk of the difference must be ascribed to pure capital gain. The same goes, a fortiori, for the growth in the value of residential land. This is not a surprise: capital gains are the hallmark of a boom. The question is how these capital gains were generated.

At the macroeconomic level, explanations of the boom (including the explanations given in previous *State of the Regions* reports) have concentrated on factors strengthening the demand for housing. These have included the following.

- Underlying population growth and household formation.
- Reasonably full employment, coupled with expectations of continuing earnings growth which strengthened the confidence of the banks in lending to households and of households in committing to mortgages.
- Reasonably low nominal interest rates (even though the interest rates on offer were high in real terms) which again encouraged borrowing.
- The absence of quantitative controls on bank lending (withdrawn as part of deregulation in the 1980s).
- Changes in tax concessions – though for the most part the tax incentives to dwelling ownership did not change much immediately before or during the boom.

- Subsidies – particularly the First Home Owners’ Grant and its successors, which were much more demonstrably associated with the timing of the boom than any tax changes.

Nothing in this report reduces the significance of these factors, but it must be remembered that there is also a supply side. If the supply of houses could be increased at the same rate as the demand, there would not be an increase in prices; just a much more rapid increase in the stock. Therefore the factors making for increased demand cannot by themselves account for the land boom.

A conventional response is that it is all a matter of timing. The demand for housing can be beefed up overnight by changes in subsidies or interest rates, but it takes years to arrange counterpart supply, the exception being where there is a stock of dwellings ready for sale. The supply lag reflects the time it takes to build, the time it takes to service new lots and the time it takes to plan and subdivide. However, even at the outside the estimate is that a significant supply response should be expected in four or five years. This being the case, the boom of 1996-2008 should not have gone on for so long; it should have subsided as new stock came on sale by 2002 or so. But instead of a surge of supply, the opposite happened: the construction rate fell precipitously. What, therefore, went wrong on the supply side? To pursue this question geographic detail is required.

### **5.3 State trends in residential land values**

The National Balance Sheet does not provide a geographic breakdown for the value of dwellings, but it does provide state totals for the value of residential land – which in 2010 comprised 73.5 per cent of the value of all land in Australia. These data show that the course of the land boom differed state by state. As a result of the preceding 1980s boom, in 1991 the average value of residential land per household in New South Wales was around 30 per cent above the national average. This differential was maintained through most of the boom, but in 2004 – the last of the frenetic boom years – it started to fall and by 2009 the average value of residential land in New South Wales was very little different from national average.

In several of the smaller states the course of the boom differed from national trends. Thus the average value of residential land in Western Australia started out at 78 per cent of national average in 1991, and rose to 115 per cent by 1996 – Western Australian values were rising whereas the national average was stable. Western Australia then fell behind the national boom, and in 2004 its average residential value was back to 92 per cent. It then boomed as New South Wales fell flat, reaching 143 per cent of the national average by 2008 before falling away in 2009. The sequence in Queensland had some of the same features, doubtless reflecting the common timing of resource developments.

One of the remarkable features of average residential land values is the continuing difference between the states. Even now, the average value of a residential site in Tasmania is only 49 per cent of national average and the ratio has been as low as 22 per cent (in 2003). Again, land values in Queensland are reliably below national average.

### **5.4 House price data at the regional level**

There is little point in pursuing values further on a state basis, since the difference within states is far greater than the difference of averages between states. To do this, it is necessary to change to a more detailed data source. In the 2006-07 report NIEIR used valuation data, which includes all rateable land and not just residential land – even though in many LGAs residential land accounts for most of the rate base. In this report the focus is not on the rate base but on housing and it is therefore relevant to utilise Real Estate and Stock Institute (RESI) data on dwelling prices. These data are summarised from prices of dwellings sold, divided into houses and flats. The limitations of the data are as follows.

- There is no guarantee that dwellings sold are representative of the stock in the region. It is quite likely that there will be an upward bias, in that new dwellings are sold into the stock at the time of their least depreciation and hence maximum value. Again, the stock turnover rate is not always the same for all classes of dwelling.
- The danger of unrepresentative numbers is particularly high at times of low housing turnover and in small regions.
- Even if the dwellings sold are typical of their region, they will not be comparable to the dwellings in other regions as regards average dwelling size and condition, or as regards average lot size and the state of their gardens.
- Only improved values are available. There is no split between the value of land and the value of improvements.

Beyond reconciliation to state-level National Accounts data, it is not possible to correct for these deficiencies and therefore no option but to keep them in mind when interpreting the data.

In 1996, at the beginning of the land boom, the lowest average dwelling prices were found in the resource-based regions of SA Spencer Gulf and NSW Far West and in two wheat-farming regions – SA Mid North Riverland and WA Wheatbelt Great Southern. The two resource-based regions had suffered from mine and industry closures while the two wheat-belt regions suffered from the capture of the trade of their small towns and cities by nearby capital cities – Adelaide and Perth – as a result of government and private investment in fast road transport. Average dwelling values were nearly as low in most rural regions but a little higher in the coastal lifestyle regions.

At the other end of the scale, residential values were spectacularly high in Sydney. Sydney Central and five adjacent regions, comprising Sydney east of the ex-industrial then undergoing redevelopment as Olympic Park, reported average values higher than any other region in the country. Average dwelling value in the most favoured Sydney region, Eastern Beaches, was 80 per cent above the highest-valued non-Sydney region, Melbourne Central, and over five times typical values in rural South Australia or the Western Australian wheatbelt. The Sydney metropolitan area west of Olympic Park reported relatively ordinary values, though even these values were above the average for Perth Central and Adelaide Inner and more than twice the typical value in rural South Australia.

In South East Queensland the highest average dwelling values were reported from the Gold and Sunshine Coasts, with Brisbane City struggling to keep up – it should always be remembered that the Brisbane City region is larger and more heterogeneous than most of our regions and this dampens its average values. Among the independent cities Tas Hobart had quite high values – roughly the same as Sydney Outer West – with Qld Cairns, NT Darwin and NSW Illawarra in the same group. However, some of the independent cities had noticeably low values, particularly the three independent cities in Victoria.

The land boom of 1996-2008 was notable both for long duration and rapid growth in dwelling prices. On a regional basis the most rapid growth in average dwelling values took place in the coastal South West – the three Perth Regions and WA Peel South West, with a little of this growth spilling over into WA Wheatbelt Great Southern. A second growth hot spot on the Queensland coast – Qld Mackay and Qld Fitzroy – reflected construction associated with a boom in coal mining. Dwelling values also grew quickly in WA Pilbara Kimberly, again on a resource base.

Though Perth stole the show among the metropolitan areas, the boom brought rewards to sitting owners and penalties to first-home buyers in SEQ, Melbourne, Adelaide and Darwin. In Sydney, while dwelling prices rose more rapidly than incomes, the boom was less marked than in the other metropolitan areas. Indeed, the lowest rate of growth of dwelling prices in the whole country was reported in Sydney Outer North.

Not only did values grow relatively slowly in Sydney; inland New South Wales was affected by drought and missed the boom. By contrast, the rural regions and independent cities in Victoria shared in the boom, as did the lifestyle regions except for NSW Central Coast. In fact the boom in dwelling prices spread fairly generally across the country apart from Sydney and inland New South Wales.

As already remarked, aggregate residential values peaked in 2008 and fell into 2009. The RESI data reflect this, but add detail.

- The bust was particularly marked in the high-value regions of Sydney – Sydney Central and those adjoining. By contrast, values continued to rise in low-value Sydney west of Olympic Park.
- Similar falls in values occurred in Melbourne Central, SEQ Gold Coast, Brisbane City and Perth Central – it was not a good year for property owners in knowledge-economy regions.
- Several of the inland regions also missed the end of the boom.

The Commonwealth reacted to the Global Financial Crisis with several measures to increase the demand for housing. The measures were aimed at first home buyers, but the benefit to these buyers was limited by the spectacular further round of increases in dwelling prices which resulted from the burst of demand. In one year the Commonwealth succeeded in boosting average house prices by 30 per cent in Melbourne Central and Melbourne East, with these increases radiating out across Victoria. The boost also revived dwelling prices in inner Sydney, and to a lesser extent in Perth. Reactions to the boost were relatively moderate in South Australia, Queensland and Tasmania.

The sequence of boom, threatened slump and recent boomlet changed the pattern of residential values across Australia in the following ways.

- Metropolitan Sydney still has the two regions with the highest dwelling prices (the two Beach regions) and in total has five regions where the average dwelling price exceeds \$<sub>2007-08</sub> 500,000. However, Melbourne is following closely with three such regions.
- Average values in the outer Sydney regions are now lower than in the outer regions of Perth and similar to outer Melbourne and SEQ, but are still higher than in the outer regions of Adelaide.
- A few previously low-value regions became moderate-value, notably WA Wheatbelt Great Southern and WA Gascoyne Goldfields.
- The graduates from the low-value club were replaced by drought-affected regions in NSW and Victoria.

## **5.5 Houses and flats**

The RESI data distinguishes houses and flats, and confirms the popular perception that flats are an essentially urban form of housing. During the boom this association increased, with the proportion of flats rising by more than five percentage points in both Melbourne Central and Sydney Central. In Melbourne the increase in the proportion of flats in the dwelling stock was confined to the Central region with some overflow into Melbourne South East, but in Sydney the proportion of flats increased by three percentage points or more in Parramatta Bankstown, Sydney South and Sydney Outer North as well as in the Central region. However, the trend in Sydney Eastern Beaches was quite different – in this region the proportion of flats actually fell. The context was a fall in total dwelling stock, which occurred despite high average prices and growth of these prices at rates similar to the average for Sydney east of Olympic Park. It may be hazarded that small flats dating from the 1930s were being redeveloped, resulting in smaller numbers of larger units suitable for the influx of high-income beneficiaries of the boom in financial services. For more conventional reasons, the proportion of flats in the housing stock also declined in parts of the urban fringe of Sydney and Melbourne, being swamped by new estates of stand-alone houses.

Outside the two largest metropolitan areas, the proportion of flats in the dwelling stock increased by 2-3 percentage points in the ACT, SEQ Brisbane City, SEQ Gold Coast, Qld North and Perth Central – all areas of rapid economic growth. The proportion varied from stable to slowly increasing in the independent cities, and from stable to decreasing in most of the resource-based and rural regions.

The position in 2010 is that flats comprise around half of the total dwelling stock in three regions – Sydney Central, Sydney Eastern Beaches and Melbourne Central. In both these metropolitan areas the percentage of flats then tapers down to around 5 per cent on the fringe. This pattern is repeated in Brisbane, Adelaide, Perth and Darwin, save that the peak proportion of flats is around 20 per cent (and in SEQ the development of a twin-city pattern is emphasised by the similar proportion of flats in the Gold Coast and Brisbane City). The proportion of flats in the dwelling stock in the ACT, the independent cities apart from Darwin and the lifestyle regions lies around 10 per cent, falling away to 5 or 6 per cent in the rural regions. The lowest proportion is in WA Wheatbelt Great Southern, at 5 per cent.

Flats are generally cheaper than houses, but not always. In regions where the average flat is newer, larger and better located than the average house the average price of flats can exceed the average price of houses. In 1996 this was true of a whole strip of Queensland coastal regions from Brisbane City right through to Qld Mackay. On the other hand, in regions where the average flat is small and poky, while the average house has a garden and is just as well located, the ratio of flat prices to house prices can be quite low – in 1996 this was true in Sydney Eastern Beaches, where the average price of flats was half that of houses.

During the boom house prices in most regions grew more rapidly than the prices of flats. This is as expected: there is a higher land component in the price of houses than in the price of flats, and during the boom land prices were growing faster than dwelling prices. As a result, the ratio of flat prices to house prices fell to the 80-90 per cent range along most of the Queensland Coast, and into the 40-60 per cent range in the six Sydney regions east of Olympic Park. In Adelaide Inner and Perth Central the ratio is currently around 65 per cent, and elsewhere more like 80 per cent. In other words, the higher the proportion of flats in the dwelling stock, the lower the average ratio of flat prices to house prices, and, one might add, the higher the price of residential land. (The data for this statement will be found in the 2006-07 *State of the Regions* report.) It is part of the conventional wisdom of urban economics that people sacrifice their gardens only when the necessary land becomes unaffordable.

## 5.6 The geography of dwelling prices

Returning to overall dwelling prices, the geographic pattern is characterised by the following.

- Despite the high proportion of flats, the regions with the highest dwelling prices are the Central regions of Melbourne and Sydney along with nearby commuter suburbs of high socio-economic status. From here, prices fall towards the urban fringe – a phenomenon known as the urban rent gradient. Residential values on the fringe of Sydney are lower than in Melbourne, and as a result the rent gradient is steeper if measured from centre to fringe, though not necessarily if measured per kilometre from the CBD.
- A similar phenomenon occurs in Perth and Adelaide and also in SEQ once one allows for its multi-centred layout. Rent gradients thus occur in all the million-plus cities. The difference in the smaller metropolitan areas is that neither peak nor fringe values are as high as in New South Wales and Victoria.
- The rent gradients continue beyond the metropolitan boundaries. In all states the average price of dwellings in the regions adjacent to the metropolis is less than on the metropolitan fringe, and in all states except Western Australia the rent gradient continues so that the average dwelling price is least in the region furthest from the state capital.

- In the same way as suburbs of high socio-economic status disrupt the steady fall of the rent gradient from metropolitan centre to fringe, lifestyle and resource developments disrupt the steady fall of dwelling values from the metropolis to the state boundary – which, in most of Australia, can be taken as approximating the hinterland of each metropolitan city. (The major exception is NSW Richmond Tweed, which is now firmly attached to SEQ.)
- Not surprisingly, the urban-rural rent gradient is steepest in the states with the biggest metropolitan areas. It is relatively gentle in Queensland, Western Australia and Tasmania. In South Australia dwelling prices are generally lower than in the other states, but there is still a noticeable though gentle rent gradient.

**Table 5.1 Metropolitan-rural rent gradients: average dwelling price in the lowest-priced region of the state as a percentage of average dwelling price in the lowest-priced region in the state's metropolitan area**

	1996		2010	
	Houses	Flats	Houses	Flats
NSW	48	50	43	51
Victoria	66	90	46	50
Queensland	84	107	67	95
SA	74	73	59	66
WA	76	102	65	73
Tasmania	62	48	73	73
NT	79	94	81	87

Source: RESI data.

Table 5.1 provides crude evidence of the rent gradient from the metropolitan fringe in each state to the outlying regions. The evidence is particularly crude for Queensland, where SEQ West Moreton is included in the metropolitan area even though much of it is actually beyond the metropolitan fringe, resulting in rather lower fringe values than would be recorded if the regional definition was the same as in the other states. This said, in all states and in both 1996 and 2010 house prices trend downwards as one journeys away from the metropolitan fringe. In 1996 the decline was particularly steep in New South Wales. The decline was less steep for flats – indeed in Queensland and Western Australia there was no decline, reflecting the relatively high value of flats in the newer tourist-oriented and resource-based developments. However, this is not of great significance since, as already pointed out, flats are a minor part of the non-metropolitan dwelling mix.

A significant feature of Table 5.1 is that, during the land boom, the metropolitan-rural rent gradient steepened in all the mainland states, particularly in drought-stricken Victoria. However, in Tasmania and the Northern Territory the rent gradient from the capital city to the furthest fringe region became gentler, in the Tasmanian case because of the economic revival of the rural fringe.

**Table 5.2 Metropolitan rent gradients: average dwelling price in the lowest-priced region as a percentage of average dwelling price in the highest-priced region within metropolitan areas**

	1996		2010	
	Houses	Flats	Houses	Flats
Sydney	29	43	27	43
Melbourne	51	51	43	63
SEQ	55	56	67	63
Adelaide	68	77	67	80
Perth	69	68	71	80

Source: RESI data.

Table 5.2 provides a similar crude measure of rent gradients within metropolitan areas. Once again a warning is in order: the regions of SEQ are not particularly well defined for the task at hand, and better-defined regions would probably produce numbers similar to Adelaide or Perth in 1996 as well as 2010. This said, we may conclude as follows.

- Rent gradients are present in all five Australian metropolitan areas.
- The centre/fringe price differential in Sydney is significantly larger than in the other cities.
- The differential in Melbourne is somewhat larger.
- The differential is relatively small in the other three metropolitan areas – though this may simply reflect the fact that the regions concerned are relatively larger.

As a very rough estimate, in Australian metropolitan areas average dwelling prices fall by \$5000 and \$15,000 per kilometre from the CBD. The extreme values both occur in Melbourne, where the price gradient to the west is steep while that to the south east is gentle. Though the differential between the central and fringe regions is largest in Sydney, the per-kilometre gradient falls within this range; and similarly for the smaller metropolitan areas.

Except for houses in Melbourne, the steepening which is an obvious feature of the metropolitan-rural rent gradient during the land boom is not so noticeably present in these within-metropolitan estimates. However, the measure is crude and the regions are broad, so the matter is worth further investigation. We begin with the smaller metropolitan areas, using the same RESI data on a LGA rather than a regional basis.

## 5.7 Metropolitan rent gradients during the boom and its aftermath

From 1998 to 2008 the average annual rate of growth of dwelling values in Perth LGAs varied between 7.6 and 13.4 per cent, with higher outliers in Nedlands and Peppermint Grove. High rates of growth were reported from Wanneroo and Kwinana, one on and the other towards the urban fringe – and in general the pattern of growth in values in Perth does not indicate any steepening of the price gradient. During the following two years, 2008-10, the gradient if anything became gentler, with continuing price growth in most of the outer suburbs and a fall in Perth City.

In Adelaide, dwelling prices in all LGAs grew by between 7.2 and 11 per cent a year, on average from 1998 to 2008. The rate of growth of dwelling prices on the northern fringe was around 7-9 per cent and on the eastern and southern fringe around 9 per cent, while the inner suburbs recorded rates of growth of 9-11 per cent, so steepening the price gradient. However, differences of a couple of

percentage points do not indicate a major change in the gradient. In any case, during the pause and boomlet of 2008-10 the steepening was, if anything, reversed.

The layout of LGAs in SEQ is not ideal for the documentation of price gradients. However, from 1998 to 2008 the rate of growth of dwelling prices in the City of Brisbane was a percentage point or so ahead of that in Redland, which may be taken as representative of the fringe. However, in 2008-10 this turned round with a vengeance, with the rate of growth of dwelling prices in Brisbane and the Gold Coast dropping to less than 2 per cent a year as against 9 per cent a year in Redland.

The boom from 1998-2008 was marked by an appreciable steepening of the price gradient in Melbourne. The peak rate of growth of dwelling prices occurred in Port Philip, the southern gateway to the CBD, and the lowest rate of growth was in Hume, on the northern outskirts. In all, 13 inner to middle LGAs recorded growth rates of at least 10 per cent a year, while 7 peripheral LGAs turned in growth rates of less than 8 per cent a year, leaving 11 LGAs with growth rates of 8 but less than 10 per cent. Most of these were in intermediate positions, but four were on the fringe – Melton, Yarra Ranges, Frankston and Mornington Peninsula. Of these four, Melton had the cheapest houses in the metropolitan area, while in the other three house values increased due to retirement and urban retreat demand.

Though the price gradient in Melbourne steepened consistently during the land boom proper, this trend did not continue after 2008, when inner LGA prices slumped and prices roared ahead in the fringe LGAs which had lost ground during the boom.

As already remarked, the growth of dwelling prices in Sydney during the boom was less frenetic than in Melbourne, but the pattern was not dissimilar. The highest rate of growth was in Waverly, a high-status LGA on the eastern boundary of the City of Sydney, where price growth was over 8 per cent a year. By contrast, LGAs with relatively low growth rates – in the 4-5 per cent range – were mostly towards the fringe. These relative growth rates increased the price gradient, but the pattern was not as simple as in Melbourne.

- In Sydney, one whole sector tended to lag – namely the North Shore. Prices were already high in this sector, which doubtless caused buyers to look elsewhere. A particular disappointment to property owners was North Sydney, which recorded one of the lowest rates of price growth of the metropolitan area despite its proximity to the CBD.
- The rate of growth of dwelling prices in Auburn LGA was anomalously high, given its middle-urban location. This would be largely due to the redevelopment of abandoned industrial land into Olympic Park.
- To the west, the lowest rates of price increase were not on the fringe. In particular, Camden and Hawkesbury LGAs recorded average rates of price growth of 5.7 per cent, more than a percentage point above the rates of growth in places like Campbelltown, Bankstown and Parramatta. The position here was probably rather similar to Melton in Melbourne: the fringe suburbs with the lowest prices experienced some levelling-up in relation to suburbs just a little further in.

As in Melbourne, experience in 2008-10 was very different, with price falls in a number of inner suburbs, particularly those south of the Harbour, and rapid growth in the belt from Campbelltown to Parramatta – the very suburbs which had experienced the lowest rates of growth during the boom proper.

In Sydney, five LGAs currently report average dwelling values of \$1.4 million and above. Four of them are on harbour peninsulas (Mosman, Lane Cove, Waverley and Manly) while the fourth Ku Ring Gai up on the North Shore ridge. The main exception to a uniform price gradient down from these heights is Pittwater – a location where picturesque views and high status combine to overcome quite severe inaccessibility. The rent gradient slopes down unambiguously to the west, where in Campbelltown and Penrith dwelling prices are currently below those of fringe Melbourne and similar

to prices on the western fringe of SEQ and the southern and eastern fringes of Perth. They remain, however, more expensive than dwellings on the northern fringe of Adelaide.

## 5.8 Why the rent gradients?

The explanation of land price gradients is one of the oldest pieces of economic theory still standing. In 1826 Johann Heinrich von Thünen published his treatise *The Isolated State*, in which he discussed land values in a hypothetical (but slightly North German) country consisting of a city located in a plain of indefinite extent and uniform fertility. He concentrated on the effect of transport costs, and showed that production of perishables and other items with high transport costs would be concentrated in areas with good access to the city, with less cost-sensitive products cultivated further out and pastoral production on the fringe. These different specialisations generated a land price gradient, with high values near the city and negligible values on the fringe.

The Australian states are not the uniform plains of von Thünen's theory. For a start, Tasmania is a completely bounded island, while the other states and the Northern Territory all stretch inland from the coast. They all have a variety of hills, plains and water supplies. Again, freight transport costs are now very much lower than in von Thünen's day and no longer require that perishables be produced close to centres of consumption. However, each mainland state and the Northern Territory fulfil one basic condition of the theory, which is that there is a single dominant city, and exhibit one basic result: a land price gradient downwards from the metropolitan area. In other chapters of this report, we show that the urban-rural price gradients can be related to two other gradients.

- A job-choice gradient: with distance from the metropolitan centre the number of jobs within commuting distance of residential areas tends to diminish.
- An essential-service gradient: with distance from the metropolitan centre the distance a resident has to travel to access essential services tends to increase.

In addition, regions close to the metropolitan areas are in demand for hobby farm and lifestyle reasons. Some are sufficiently close to support daily commuting while those a little further out are still convenient for weekend or irregular commuting.

These points made, the Australian capital cities are located so that journeys inland bring one into less productive country (mineral resources apart). Thus the urban-rural price gradients along the coasts tend to be less steep than those going inland. However, they can still be observed despite relatively high values along the more attractive parts of the coastline. Between Brisbane and Sydney coastal dwellings – those with views of the sea, or at least within easy driving distance – are cheapest in the region of Kempsey; between Sydney and Melbourne the rent gradients meet in East Gippsland and between Melbourne and Adelaide they meet somewhere along the long beach north-west of Robe.

The significance of the forces which influence dwelling values can be assessed by throwing them into the econometric pot. In the following analysis the variable to be explained is the average dwelling price observed by RESI in each LGA in Australia, with the exception of small LGAs which do not have sufficient sales to yield a stable average price. This means that no attempt is made to standardise the dwellings – they include flats and houses, large and small, dwellings in immaculate condition and renovator's opportunities. The factors included in the analysis for their potential to influence LGA average dwelling price include the following.

- Jobs accessible from the LGA divided by the working age population. The number of jobs accessible was defined as those within a commuting time of 30 minutes, plus a diminishing proportion of jobs further away with no absolute time limit, but with distant jobs given a very small weight. The measure also took into account the intensity of competition for the accessible jobs. This measure is explained more fully in Appendix 2. The expectation was that dwelling prices would increase with higher job accessibility.

- Accessibility to education, health and entertainment services was calculated similarly, using hours of work performed in these services as the indicator of service provision and a similar definition of the accessible area to that used for job accessibility. The expectation was that dwelling prices would increase with higher service accessibility.
- The systematic difference between dwelling prices in the different metropolitan areas and the rest of the country is reflected in the price of residential land on the fringe of each metropolitan area. The hypothesis is that if fringe prices are high, prices will be high throughout the metropolitan area.
- In any given location, flats generally cost less than houses. Accordingly the proportion of flats in the housing stock was included as a potential influence on average dwelling prices, in the expectation that more flats would drive down the average price.
- Higher incomes mean that households can pay more. Again, hourly income is a proxy for socio-economic status, a notorious cause of higher dwelling prices.
- The rate of growth of the occupied dwelling stock was also included as a potential influence, on the argument that dwelling prices would tend to be higher in areas with high demand.
- Dummy variables were also included for each SOR zone. When a dummy variable is shown to be associated with the dependant variable, it means that there is some unidentified zonal characteristic that influences price.

The following equation was estimated using the SOR LGA data base, on a quarterly basis for the years 1991-2010. (It will be appreciated that the equation is distilled from a very large number of data points.)

$$\begin{aligned}
 \ln(MDPi)_t &= 3.34 + 0.44 \ln(GCC_s)_{t-5} \\
 &\quad (5.9) \quad (10.0) \\
 &+ 0.61 \cdot \ln(ISS_i)_{t-5} + 2.03 \cdot \ln(IHC_i)_{t-5} \\
 &\quad (18.9) \quad (12.0) \\
 &+ 0.05 \cdot \ln(FS_i)_{t-5} + 0.45 \ln(DPHUR_i)_{t-5} \\
 &\quad (4.9) \quad (10.3) \\
 &+ 0.82 (\ln(ODS_i)_{t-1} - \ln(ODS_i)_{t-6}) \\
 &\quad (5.5) \\
 &+ -0.28 \cdot RD + 0.24 RESD \\
 &\quad (10.0) \quad (5.4)
 \end{aligned}$$

$$R^2 = 0.68$$

Where:

- MDP* = Average market dwelling price LGA *i*, at time *t* in 2007-08 \$s.
- GCC<sub>s</sub>* = Cost of greenfield construction site, S (fringe value for all LGAs located within a metropolitan area; nominal valuation elsewhere).
- ISS<sub>i</sub>* = Supply of services (education, health, entertainment etc)  
LGA *i* given hours supplied within LGA *i* travel time catchment.
- IHC<sub>i</sub>* = Competition for industry hours of work within LGA travel time catchment *i*.
- FS<sub>i</sub>* = Share of flats in total dwelling stock LGA *i*.

$DPHUR_i$	=	Dollar per hour from work for residents in LGA $i$ , 2007-08 \$s.
$ODS_i$	=	Occupied dwelling stock LGA $i$ .
$RD$	=	1 if LGA in Rural zone.
$RESZ$	=	1 if LGA in Resource-based zone.

$\ln$  denotes natural logarithm. Note that the estimated equation allows a year (four quarters) for dwelling price effects to show up following a change in the driver variable. See Appendix 2 for definitions of the travel time catchment variables.

Since the variables are in natural logarithms, the coefficients are elasticities. The highest elasticity is that relating to industry hours of work within a LGA's travel time catchment. The higher the hours of work available per working age resident, the higher will be the real market price of dwellings. This accords with expectations, as do most of the other elasticities.

The positive sign on the measure of the cost of a greenfield construction site shows that dwelling prices are indeed higher in metropolitan areas than elsewhere, and are higher in cities with high fringe lot prices – quite independently of all other variables. In other words, for a given level of job accessibility, etc, Sydney is costly.

The positive sign on accessibility to education, health and entertainment services shows that these services influence residential values in the metropolitan areas as well as in the country.

The positive sign on the proportion of flats is unexpected, yet statistically significant. The explanation would seem to be that the proportion of flats is high in LGAs with strong pressure to infill construction, and hence high dwelling prices. This will be discussed further in Chapter 6.

The positive sign on the hourly earnings rate is as expected, though the elasticity is not as high as is sometimes obtained when measures of socio-economic status are substituted for hourly earnings in studies of dwelling prices.

The positive sign on the rate of growth of the occupied dwelling stock is as expected. High demand appears to drive prices upwards, independently of the other LGA characteristics which make for high prices – perhaps associated with expectations of capital gains.

Finally, only two of the zonal dummy variables achieved statistical significance. Other things being equal (job and service access, etc) dwelling prices are definitely lower in the rural zone, but tend to be higher in the resource-based zone. The low rural prices may reflect disadvantages of rural life not measured in our set of variables, but will also reflect low expectations of capital gain. On the other hand, the higher resource-zone prices are likely to be due to higher construction costs in the remote parts of the country.

## 5.9 The significance of the drivers of rent gradients

To demonstrate the implications of the drivers of the rent gradient, the following methodology was applied. For each of the mainland metropolitan areas each key driver was set in turn at the existing average for the metropolitan area. The impact of this change on the market value of dwelling prices was documented at each change. The results are in Table 5.3 to Table 5.7.

Clearly, the more distant a metropolitan LGA from the city centre, the greater the increase in dwelling price (or more accurately the perceived value of a dwelling) which would arise if employment opportunities, access to community services and dollars per hour from work were equalised across the metropolitan area. If the fringe metropolitan LGAs were provided with the same employment opportunities, community services and \$/hour of employment as the metropolitan average, their average dwelling values would increase by between 30 to 60 per cent with corresponding reductions in

LGAs which are currently better serviced. In general the overall price of dwellings in each metropolitan area would increase marginally. To make the point, the equalisation of opportunities across the metropolitan area in Sydney would reduce dwelling prices in Woollahra by 40 per cent and increase prices in Wollondilly by 59 per cent. Differences in average dwelling prices would still remain, reflecting differences in topography, access to natural assets (beaches, forests, etc.) and socio-economic status. Differences in dwelling qualities (size, construction quality) would also contribute to continuing differences.

Needless to say this exercise is purely hypothetical, if only because fringe areas, almost by definition, have poorer access to employment than inner urban areas. The only urban design in which the fringe areas would have equal access might be a metropolitan area in which all jobs are concentrated in a ring just in from the fringe. Despite American experiments with beltway cities no Australian city approaches this design, or is likely to do so. However, it is not necessary to go as far as equalisation to produce an improvement. There is still reason to question why employment opportunities in fringe LGAs are as limited as they are at present.

The full implications of the results in the tables will not be appreciated until the next chapter, which considers the economics of adding to the housing stock. At this stage what should be noted is that the differentials between regions in average dwelling values are significantly explained by the ability of residents in a given region to:

- (i) access hours of work;
- (ii) access well-paying hours of work; and
- (iii) access to education, health and entertainment services.

The solution to Australia's housing shortage lies in recognising the importance of these three drivers. It means that no dwelling should be treated as a good substitute for any other dwelling (of similar quality) located anywhere else. Households do not simply require dwellings in terms of size, number of bedrooms, etc. They also value their home in terms as a place from which to access work opportunities and non-work out-of-home activities. Dwellings which are judged to be poorly located are severely marked down in value.

This not only applies to fringe metropolitan regions. It also applies to independent city regions if they are targeted as significant locations for new dwelling stock – in the nomenclature of the next chapter, dwelling construction zones.

**Table 5.3 Metropolitan opportunity equalisation on market value of dwellings – Sydney**

LGA	Change in market value of dwellings from equalisation of:			
	Competition for hours of work in LGA catchment (%)	Competition for supply of community services hours	\$ per hour from work	Total equalisation
Ashfield (A)	-14.9	-13.0	4.1	-22.9
Auburn (A)	3.8	-10.7	10.7	2.6
Bankstown (C)	6.8	-6.8	2.8	2.4
The Hills Shire (A)	10.6	6.0	-2.3	14.5
Blacktown (C)	15.2	3.0	7.3	27.4
Blue Mountains (C)	20.8	33.9	-6.4	51.5
Botany Bay (C)	-16.9	-7.7	7.8	-17.3
Burwood (A)	-11.9	-13.5	3.6	-21.0
Camden (A)	19.8	16.5	-0.2	39.2
Campbelltown (C)	20.5	16.0	9.4	52.8
Canada Bay (A)	-5.1	-12.3	-5.3	-21.2
Canterbury (C)	-9.6	-10.6	5.2	-15.0
Fairfield (C)	13.0	-1.1	12.1	25.3
Gosford (C)	11.1	16.4	3.9	34.4
Hawkesbury (C)	12.0	36.5	5.7	61.6
Holroyd (C)	9.6	-7.1	10.3	12.3
Hornsby (A)	1.7	-2.2	-7.0	-7.6
Hunters Hill (A)	-11.7	-12.2	-18.4	-36.7
Hurstville (C)	-5.9	-6.6	4.2	-8.4
Kogarah (C)	-3.1	-1.8	2.2	-2.8
Ku-ring-gai (A)	-7.9	-5.3	-18.0	-28.4
Lane Cove (A)	-19.6	-10.3	-13.5	-37.6
Leichhardt (A)	-15.3	-12.5	-9.4	-32.9
Liverpool (C)	17.6	8.9	8.8	39.3
Manly (A)	-13.2	3.6	-8.4	-17.6
Marrickville (A)	-15.2	-10.8	4.8	-20.7
Mosman (A)	-20.8	-7.9	-23.8	-44.4
North Sydney (A)	-20.0	-9.3	-12.9	-36.8
Parramatta (C)	4.8	-6.3	8.9	6.9
Penrith (C)	19.5	12.6	8.0	45.4
Pittwater (A)	-2.7	15.8	-4.8	7.2
Randwick (C)	-22.4	-5.3	0.4	-26.3
Rockdale (C)	-13.7	-8.3	7.3	-15.1
Ryde (C)	-7.2	-9.5	-0.7	-16.6
Strathfield (A)	-0.6	-10.9	-3.2	-14.3
Sutherland Shire (A)	14.3	8.8	-0.5	23.8
Sydney (C)	-19.4	-8.2	-3.1	-28.3
Warringah (A)	-6.7	7.2	-1.7	-1.7
Waverley (A)	-24.4	-3.8	-4.1	-30.2
Willoughby (C)	-13.2	-9.0	-12.2	-30.6
Wollondilly (A)	17.8	31.6	2.8	59.4
Woollahra (A)	-23.6	-4.9	-18.0	-40.4
Wyong (A)	15.6	21.7	1.5	42.8
<b>Total</b>	<b>1.6</b>	<b>1.6</b>	<b>1.0</b>	<b>4.3</b>

**Table 5.4 Metropolitan opportunity equalisation on market value of dwellings – Melbourne**

LGA	Change in market value of dwellings from equalisation of:			
	Competition for hours of work in LGA catchment (%)	Competition for supply of community services hours	\$ per hour from work	Total equalisation
Banyule (C)	-3.0	-4.8	0.6	-7.0
Bayside (C)	-14.7	-7.3	-13.8	-31.9
Boroondara (C)	-6.6	-11.6	-13.8	-28.8
Brimbank (C)	-4.0	1.5	8.1	5.3
Cardinia (S)	17.9	35.3	1.3	61.5
Casey (C)	15.6	13.6	3.9	36.4
Darebin (C)	-7.7	-6.5	5.8	-8.8
Frankston (C)	11.4	12.0	6.5	32.9
Glen Eira (C)	-13.0	-8.7	-4.6	-24.3
Greater Dandenong (C)	4.2	-1.1	13.7	17.2
Hobsons Bay (C)	-13.9	-2.6	6.1	-11.0
Hume (C)	6.3	14.5	6.7	30.0
Kingston (C)	-4.0	-2.1	3.0	-3.2
Knox (C)	5.1	0.0	4.7	10.1
Macedon Ranges (S)	11.2	26.8	-2.9	36.9
Manningham (C)	6.0	1.3	-0.9	6.5
Maribyrnong (C)	-8.7	-6.5	3.8	-11.3
Maroondah (C)	7.9	3.7	3.8	16.1
Melbourne (C)	-5.0	-11.0	-12.2	-25.7
Melton (S)	5.3	13.7	5.5	26.4
Monash (C)	-4.5	-8.1	2.4	-10.2
Moonee Valley (C)	-8.1	-6.3	1.0	-13.0
Moreland (C)	-7.3	-7.3	6.1	-8.8
Mornington Peninsula (S)	15.1	20.6	-5.3	31.4
Nillumbik (S)	13.7	18.2	-2.7	30.7
Port Phillip (C)	-7.4	-11.3	-8.0	-24.4
Stonnington (C)	-8.0	-11.8	-15.2	-31.2
Whitehorse (C)	-1.0	-6.7	0.8	-6.9
Whittlesea (C)	11.0	12.6	8.3	35.3
Wyndham (C)	-2.2	9.0	2.8	9.6
Yarra (C)	-4.5	-11.9	-4.5	-19.6
Yarra Ranges (S)	21.1	32.1	3.2	65.1
<b>Total Melbourne</b>	<b>0.7</b>	<b>1.7</b>	<b>0.9</b>	<b>3.3</b>

**Table 5.5 Metropolitan opportunity equalisation on market value of dwellings – SEQ**

LGA	Change in market value of dwellings from equalisation of:			
	Competition for hours of work in LGA catchment (%)	Competition for supply of community services hours	\$ per hour from work	Total equalisation
Brisbane (C)	-25.6	-11.7	-4.6	-37.3
Gold Coast (C)	17.8	3.3	2.7	24.9
Ipswich (C)	20.7	13.7	4.9	43.9
Lockyer Valley (R)	21.6	37.1	0.7	67.8
Logan (C)	22.2	2.7	7.5	35.0
Moreton Bay (R)	34.7	12.3	2.3	54.8
Redland (C)	21.0	8.5	1.0	32.7
Scenic Rim (R)	22.4	33.9	-1.0	62.4
Somerset (R)	20.0	40.0	-0.2	67.7
Sunshine Coast (R)	21.7	17.1	3.2	47.0
<b>Total SEQ</b>	<b>4.6</b>	<b>1.9</b>	<b>0.3</b>	<b>6.9</b>

**Table 5.6 Metropolitan opportunity equalisation on market value of dwellings – Adelaide**

LGA	Change in market value of dwellings from equalisation of:			
	Competition for hours of work in LGA catchment (%)	Competition for supply of community service hours	\$ per hour from work	Total equalisation
Adelaide (C)	-2.3	-7.0	-11.9	-19.9
Adelaide Hills (DC)	4.1	11.9	-5.3	10.4
Alexandrina (DC)	9.1	40.5	-8.1	40.8
Burnside (C)	-1.8	-7.2	-10.4	-18.3
Campbelltown (C)	-2.2	-7.3	3.0	-6.7
Charles Sturt (C)	-6.2	-4.9	3.2	-8.0
Gawler (T)	12.7	15.6	1.4	32.1
Holdfast Bay (C)	-6.6	-4.1	-1.5	-11.8
Marion (C)	-5.0	-3.2	3.4	-4.9
Mitcham (C)	-4.1	-4.7	-4.2	-12.5
Mount Barker (DC)	7.3	24.3	0.4	34.0
Norwood Payneham St Peters (C)	-0.6	-8.1	-5.4	-13.6
Onkaparinga (C)	9.9	11.2	0.0	22.2
Playford (C)	11.1	11.4	6.2	31.5
Port Adelaide Enfield (C)	-4.0	-5.6	2.4	-7.2
Prospect (C)	-1.4	-7.7	-3.5	-12.3
Salisbury (C)	-0.4	-0.5	7.0	6.0
Tea Tree Gully (C)	0.2	-0.9	2.8	2.1
Unley (C)	-3.1	-6.5	-8.8	-17.3
Victor Harbor (C)	10.7	55.4	-0.5	71.1
Walkerville (M)	-0.7	-8.0	-13.6	-21.1
West Torrens (C)	-5.9	-5.1	3.2	-7.8
Yankalilla (DC)	11.1	38.9	-30.3	7.5
<b>Total Adelaide</b>	<b>0.3</b>	<b>1.3</b>	<b>0.5</b>	<b>2.0</b>

**Table 5.7 Metropolitan opportunity equalisation on market value of dwellings – Perth**

LGA	Change in market value of dwellings from equalisation of:			
	Competition for hours of work in LGA catchment (%)	Competition for supply of community services hours	\$ per hour from work	Total equalisation
Armadale (C)	16.6	35.4	8.4	71.2
Bayswater (C)	-2.3	-9.3	5.3	-6.6
Belmont (C)	-5.0	-5.9	4.1	-6.9
Busselton (S)	12.7	73.2	3.9	102.9
Cambridge (T)	-4.1	-8.6	-13.8	-24.5
Canning (C)	-6.1	-8.1	2.6	-11.5
Claremont (T)	-9.6	-5.5	-17.8	-29.8
Cockburn (C)	-0.6	-0.5	3.7	2.5
Cottesloe (T)	-9.9	-5.4	-19.2	-31.1
East Fremantle (T)	-9.8	-6.0	-7.9	-21.9
Fremantle (C)	-11.2	-5.2	-2.6	-17.9
Gosnells (C)	1.7	0.3	7.3	9.5
Joondalup (C)	-3.5	-0.5	1.0	-3.0
Kalamunda (S)	4.5	10.8	3.8	20.3
Kwinana (T)	10.3	9.1	4.4	25.6
Melville (C)	-9.2	-6.4	-4.3	-18.7
Mosman Park (T)	-11.6	-4.5	-14.2	-27.6
Mundaring (S)	13.1	37.4	-0.5	54.7
Nedlands (C)	-8.3	-6.1	-24.2	-34.8
Perth (C)	-3.9	-9.1	-14.1	-25.0
Rockingham (C)	18.3	25.3	1.3	50.1
South Perth (C)	-2.6	-10.1	-6.6	-18.1
Stirling (C)	-3.4	-7.6	1.5	-9.5
Subiaco (C)	-4.7	-8.4	-16.7	-27.3
Swan (C)	1.4	5.4	5.1	12.4
Victoria Park (T)	-2.9	-10.0	3.0	-10.0
Vincent (T)	-3.4	-9.5	-5.4	-17.3
Wanneroo (C)	11.5	9.2	3.0	25.4
<b>Total Perth</b>	<b>0.5</b>	<b>2.2</b>	<b>0.7</b>	<b>3.4</b>

## 5.10 Dwelling prices and incomes

There are substantial differences between LGAs in values taken by the factors which influence dwelling prices, particularly the availability of employment opportunities, so it should not be any surprise to find substantial differences between regions in dwelling prices. Figure 5.1 shows the value of dwellings based on the sale prices for established homes for 2010.1 (the March quarter 2010). The values are adjusted by the implicit consumption deflator for each state with a 2007-08 base, and hence differ from the values quoted in Sections 5.6 and 5.7 above. The data in the figure are given in the tables in the appendix. The data are for both detached and attached dwellings and are, therefore, designated dwelling prices as distinct from house prices for detached dwellings.

Among the regions the highest value is \$866,000 for Sydney's Eastern Beaches, followed by Sydney's Northern Beaches (Figure 5.1). The lowest value is \$141,000 for the NSW Far West. The highest price for a Victorian region (Melbourne Central) is 70 per cent of Sydney's highest price but on par with Sydney Central. There is not a great deal of difference between the prices prevailing in Sydney's Western Suburbs, the South East Queensland regions and Melbourne's suburban regions or, for that matter, the Perth suburban regions.

In 2010.1 average prices across the metropolitan dispersed regions were 20 per cent less than in the knowledge-intensive metropolitan central regions (Table 5.8) with average prices in the independent cities a further 27 per cent below the dispersed metro zone. Lifestyle region prices lay between the dispersed and independent city prices, while the difference between rural and resource-based zone prices was \$31,000 a dwelling. However there were significant exceptions with prices in the Pilbara-Kimberley region double the resource-based zone average.

In zone terms, the increase in 2010.1 over 1999.3 was the highest in the resource-based zone with a 165 per cent change followed by a 144 per cent increase for the knowledge-intensive zone. The other zones were similar with increases of between 125 per cent and 134 per cent. However, some regions diverged considerably from the average for their zone (Figure 5.2). The Pilbara-Kimberley region had the highest change at 383 per cent, or nearly a fourfold increase in prices. In the three Perth regions prices increased threefold and more while Adelaide's prices increased by approximately 125 per cent – in line with the increase in Sydney's Western regions. The increase in the SEQ regions was around 150 per cent.

Clearly, there are large differentials between dwelling prices between Australian regions. However, as the appendix tables to this report indicate, there are also large differences in income levels. Income, or more accurately average household income, is generally taken as the base or reference point for assessing the affordability of dwelling prices.

Figure 5.3 shows the ratio of dwelling prices to average household disposable income. The income denominator is derived by the estimates in the tables in the Appendix. The exact definition is:

- wage and salary income (excluding superannuation premiums);
- plus business income;
- less interest paid on non-mortgage debt;
- less taxes;
- plus cash benefits;
- plus one half property income.

Property income is adjusted to exclude imputed superannuation income, which in the National Accounts is credited to households but which households cannot access till retirement. The proportion of property income in the total is generally between 4 and 8 per cent across the regions, with outliers in the Sydney Beach regions (where the ratio rises to 10 per cent) and at the other end of the scale where ratios of 1.8 to 2.5 per cent are found in three regions (NSW Far West, Vic Mallee Wimmera and Qld Resource) which have been affected by faltering rural production without compensating new mining developments.

Households in regions where disposable incomes are high can afford to pay high dwelling prices while conversely households in regions where disposable incomes are low may not be able to afford even low prices, when these are assessed in relation to the national average. The average ratio of dwelling price to disposable income for Australia as a whole in 2010.1 was 6.0. (Table 5.9). For the WA Pilbara-Kimberly region the dwelling price-income ratio was 4.7, well below the national average despite high dwelling prices. The Adelaide regions, on the other hand, had an average ratio close to the national average – prices were below national average, but so were incomes. The Inner Melbourne

SOR regions had a ratio around 8, while the Perth suburban regions were below the national average due to high incomes. The SEQ Sunshine Coast and Gold Coast had ratios of just under 8, while the other SEQ regions were near the national average.

Though higher incomes tend to accompany higher dwelling prices, a comparison of Tables 5.8, 5.9 and 5.10 confirms the econometric finding that income differentials explain only a relatively small part of the difference in dwelling prices. In the dispersed metro zone dwelling prices average 23 per cent below the knowledge intensive zone but average income is only 7 per cent below – the income differential explains only one third of the dwelling price differential. For independent cities the dwelling price differential is 44 per cent below the knowledge-based zone, while the income differential is 16 per cent, so that the income differential again explains around one third of the price differential. For lifestyle regions the contribution of the income differential to the dwelling price differential increases to 80 per cent – but we should remember that the amounts paid by retirees for their houses bear little relation to their current pension incomes. In the resource-based zone the income differential plays no role in explaining the dwelling price differential, and for the rural zone it explains only a relatively small part of the differential. If income differences were mainly responsible for dwelling price differentials, dwelling prices would be considerably higher in the dispersed metropolitan and in the non-metropolitan regions. Von Thünen spotted the reason nearly two centuries ago: the location of a dwelling is the key driver of its value. The role of income is to set upper and lower constraints on the ability of vendors to realise the embedded value of a site.

Thus, from Table 5.9 or Figure 5.3, there are two key aspects to be explored further. What are the exact causes of the non-income differentials in dwelling value between zones (and between regions and LGAs within the same zone) and why has the increase in the ratio of dwelling prices to disposable income over the last one to two decades been similar in all zones? The exception is the knowledge-based zone, where the relatively low increase in the dwelling price to income ratio since 1997 can be simply explained by income constraining realised values, given the high price to income ratio that prevailed in 1997 compared to the other zones. In 2006 the average price to income ratio for Sydney Eastern Beaches was 15 to 1 and 13 to 1 for the Northern Beaches. Dwelling prices in these regions are high because the regions have all the makings of high prices – particularly high job accessibility and location in a metropolitan area with high fringe values – but there comes a point where incomes and affordability restrain prices. It is little wonder that prices in these regions have not risen as rapidly as they did in other regions.

**Table 5.8 Average dwelling prices by zone (selected quarters in 2007-08 prices – \$'s)**

	1991.3	1996.3	2001.3	2006.3	2010.1	Per cent change 2010.1 over 1991.3
<b>Average prices (\$'s)</b>						
Dispersed metro	180497	183163	267245	390634	411686	128
Independent city	133430	149867	178953	299400	299795	125
Knowledge-intensive regions	217655	244649	358562	546540	531369	144
Lifestyle regions	146806	165168	198536	346091	336753	129
Resource-based	103614	122807	125993	233879	274279	165
Rural	107475	116772	131540	245564	243787	127
<b>Australia</b>	<b>169114</b>	<b>182772</b>	<b>251684</b>	<b>391754</b>	<b>395082</b>	<b>134</b>
<b>Difference from Knowledge intensive prices (\$'s)</b>						
Dispersed metro	-37158	-61487	-91317	-155906	-119683	
Independent city	-84225	-94783	-179609	-247140	-231574	
Knowledge-intensive regions	0	0	0	0	0	
Lifestyle regions	-70849	-79481	-160026	-200449	-194616	
Resource-based	-114041	-121842	-232569	-312661	-257090	
Rural	-110180	-127877	-227022	-300976	-287582	
<b>Australia</b>	<b>-48541</b>	<b>-61878</b>	<b>-106878</b>	<b>-154787</b>	<b>-136287</b>	
<b>Difference from Knowledge intensive prices (%)</b>						
Dispersed metro	-17	-25	-25	-29	-23	
Independent city	-39	-39	-50	-45	-44	
Knowledge-intensive regions	0	0	0	0	0	
Lifestyle regions	-33	-32	-45	-37	-37	
Resource-based	-52	-50	-65	-57	-48	
Rural	-51	-52	-63	-55	-54	
<b>Australia</b>	<b>-22</b>	<b>-25</b>	<b>-30</b>	<b>-28</b>	<b>-26</b>	

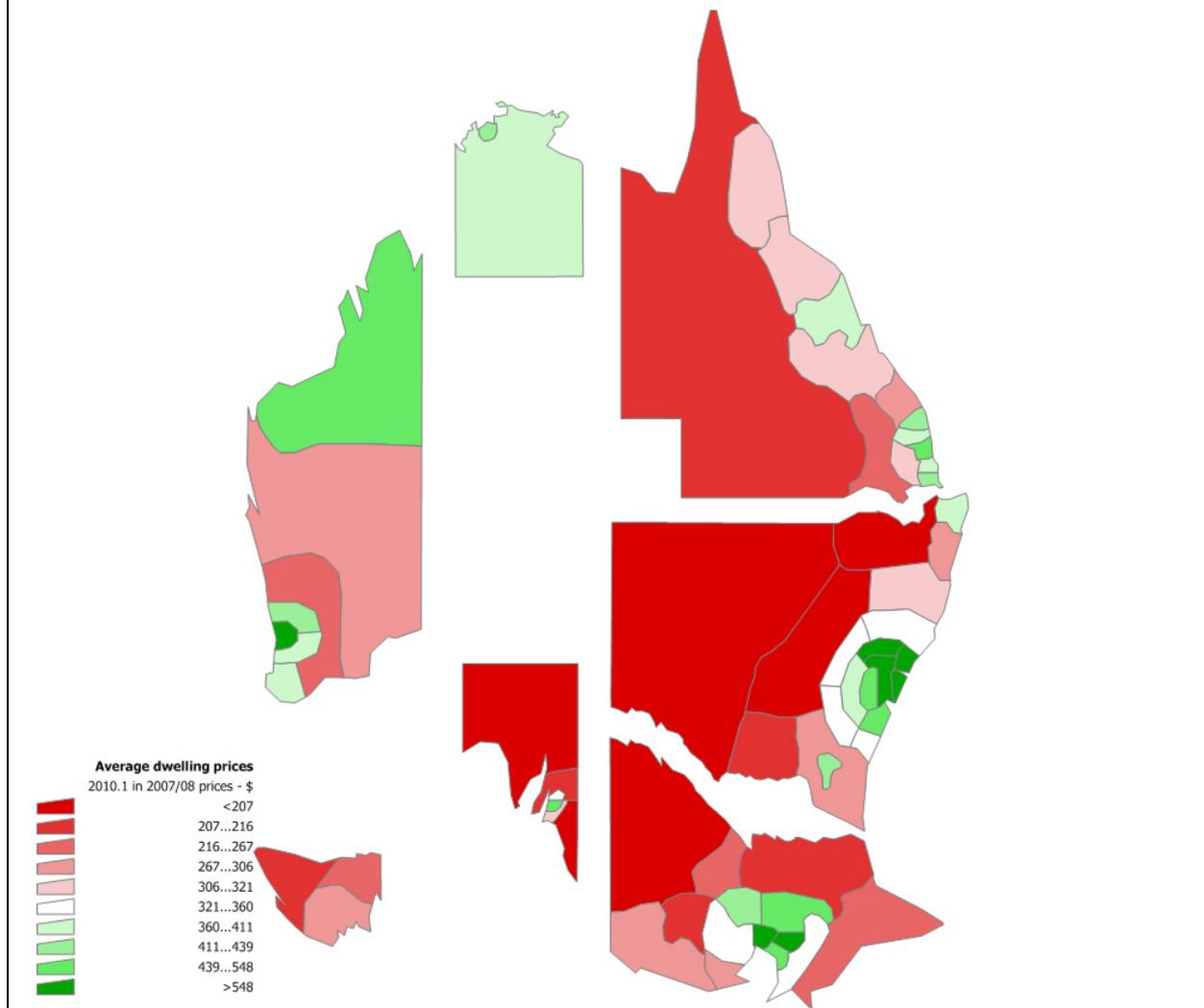
**Table 5.9 Average dwelling prices to average household income ratio by zone (selected quarters in 2007-08 prices – \$'s)**

	1997.3	2001.3	2006.3	2010.1	Per cent change 2010.1 over 1991.3
Dispersed metro	3.6	4.5	6.2	6.1	71.0
Independent city	3.1	3.4	5.3	4.9	60.5
Knowledge-intensive regions	5.0	5.9	8.3	7.3	45.6
Lifestyle regions	3.9	4.2	7.1	6.5	67.6
Resource-based	2.1	2.0	3.4	3.6	72.2
Rural	2.3	2.4	4.4	3.9	69.8
<b>Australia</b>	<b>3.7</b>	<b>4.4</b>	<b>6.4</b>	<b>6.0</b>	<b>61.0</b>
<b>Difference from Knowledge intensive income ratio</b>					
Dispersed metro	-28.9	-23.4	-24.8	-16.5	
Independent city	-39.1	-43.2	-36.3	-32.9	
Knowledge-intensive regions	0.0	0.0	0.0	0.0	
Lifestyle regions	-22.6	-28.1	-14.6	-10.9	
Resource-based	-58.0	-66.5	-59.0	-50.4	
Rural	-54.5	-59.2	-46.4	-47.0	
<b>Australia</b>	<b>-26.6</b>	<b>-25.9</b>	<b>-22.6</b>	<b>-18.9</b>	

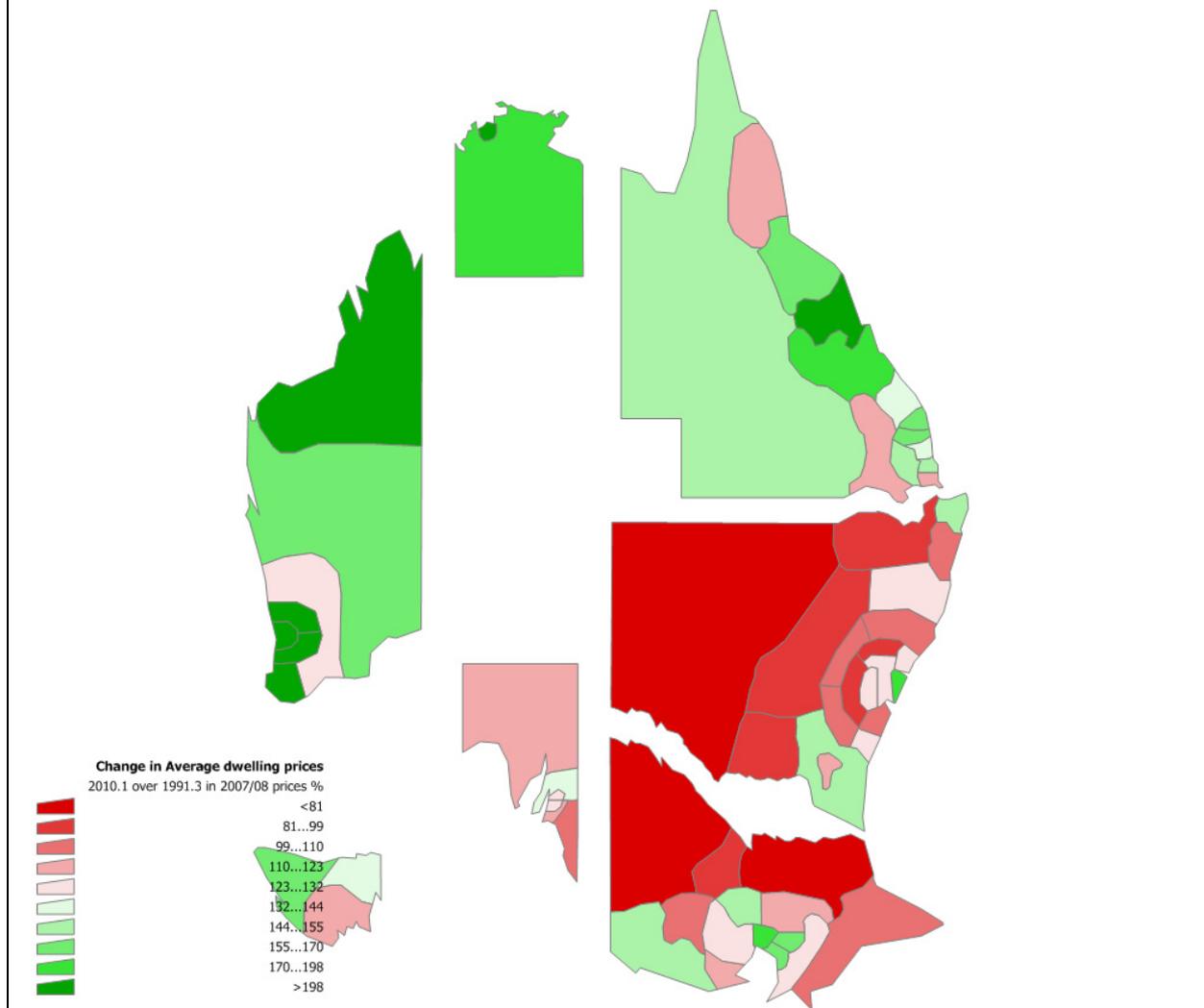
**Table 5.10 Average household disposable income per occupied dwelling (2007-08 \$'000)**

	1997.3	2001.3	2006.3	2010.1
Dispersed metro	54.9	59.0	62.6	67.1
Independent city	49.7	53.3	56.6	60.9
Knowledge-intensive regions	53.4	60.6	65.9	72.4
Lifestyle regions	43.1	46.7	48.8	51.5
Resource-based	59.6	63.5	68.7	75.3
Rural	51.6	54.5	55.3	62.7
<b>Australia</b>	<b>52.7</b>	<b>57.5</b>	<b>61.0</b>	<b>66.3</b>
<b>Difference from Knowledge intensive income ratio</b>				
Dispersed metro	2.8	-2.7	-4.9	-7.2
Independent city	-6.8	-12.1	-14.1	-15.9
Knowledge-intensive regions	0.0	0.0	0.0	0.0
Lifestyle regions	-19.2	-22.9	-25.8	-28.9
Resource-based	11.7	4.8	4.4	4.0
Rural	-3.2	-10.1	-16.1	-13.4
<b>Australia</b>	<b>-1.1</b>	<b>-5.2</b>	<b>-7.3</b>	<b>-8.3</b>

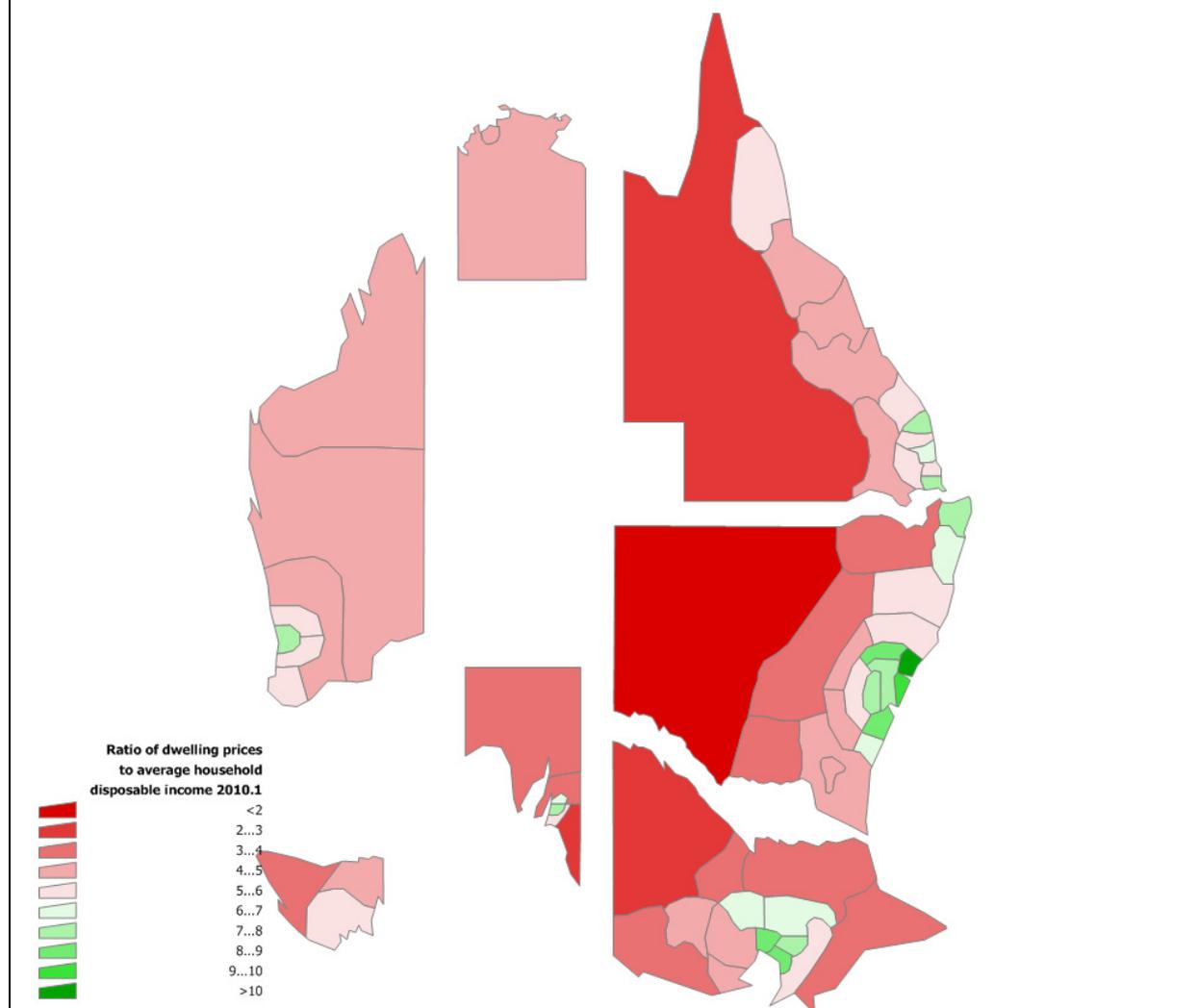
**Figure 5.1: Average dwelling prices – 2010.1 –  
in 2007-08 prices (\$'s)**



**Figure 5.2: Change in average dwelling prices – 2010.1 over 1991.3 – in 2007-08 prices (\$'s)**



**Figure 5.3: Ratio of dwelling prices to average household disposable income – 2010.1**



## 5.11 The mortgage burden

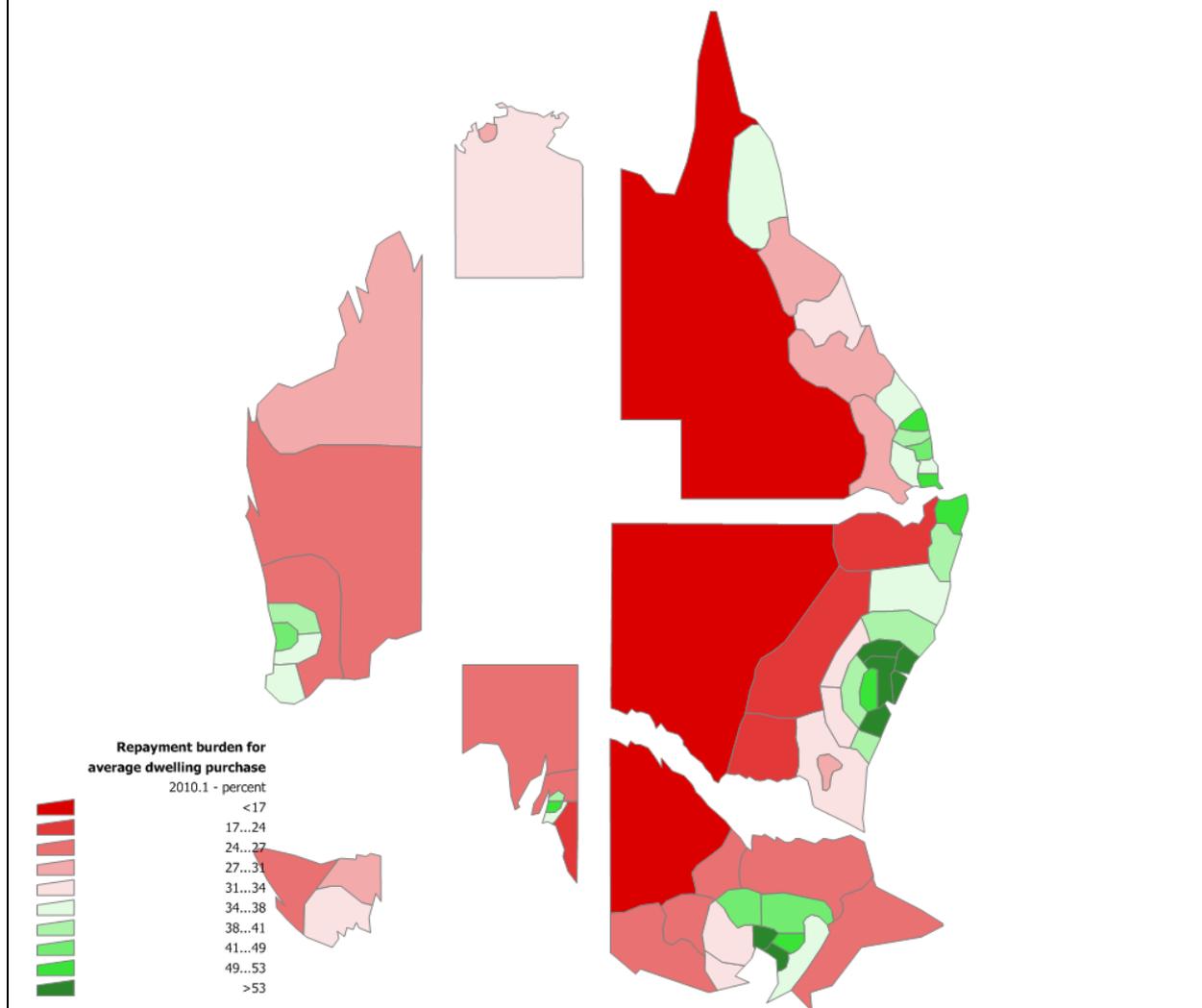
Figure 5.4 shows estimates of the mortgage burden. The burden is interest plus repayments of principal as a percentage of income calculated on a LGA basis using average prices and incomes. Payments are calculated on the basis of a 25 year loan, 25 per cent equity and 7.2 per cent interest rate. The interest rate is the average of the variable mortgage rates that prevailed over the period from the early 1990s to the present. Given these assumptions, the mortgage burden in each region strongly reflects its dwelling price to income ratio. A household wishing to live in the knowledge-intensive zone would have to gear up to the maximum that the banks would allow unless they had an income above average or were able to invest more than the 25 per cent assessed equity component (Table 5.11). Those wishing to live in independent cities would incur a repayment burden of just under a third of income. In 2006 the dispersed metro, knowledge-intensive and resource-based zones all saw house prices reach levels that, on a long term interest rate basis, reached the upper levels of repayment burdens acceptable to the banks, conventionally set at around 45 per cent of average household income. It should be noted that when the average mortgage burden climbs above 35 per cent, or thereabouts buyers of dwellings in the area have to have above-average household incomes compared to the region as a whole and/or be able to make an equity contribution of more than 25 per cent towards the sale price.

<b>Table 5.11 Repayment burden for average dwelling purchase by zone (selected quarters – per cent)</b>				
	<b>1997.3</b>	<b>2001.3</b>	<b>2006.3</b>	<b>2010.1</b>
Dispersed metro	25.2	31.9	43.1	35.9
Independent city	17.7	24.0	31.0	30.9
Knowledge-intensive regions	28.2	28.6	45.4	43.3
Lifestyle regions	16.2	20.6	32.2	36.2
Resource-based	18.9	21.2	43.7	36.2
Rural	18.9	18.2	31.9	28.6
<b>Australia</b>	<b>18.1</b>	<b>16.3</b>	<b>25.4</b>	<b>30.8</b>
<b>Difference from Knowledge intensive income ratio</b>				
Dispersed metro	-10.6	11.3	-5.1	-17.1
Independent city	-37.0	-16.1	-31.6	-28.7
Knowledge-intensive regions	0.0	0.0	0.0	0.0
Lifestyle regions	-42.6	-28.2	-29.0	-16.4
Resource-based	-33.0	-26.0	-3.8	-16.4
Rural	-33.0	-36.4	-29.6	-34.0
<b>Australia</b>	<b>-35.7</b>	<b>-42.9</b>	<b>-44.0</b>	<b>-29.0</b>

*Note:* Repayment calculations assumes average dwelling price as per Table 5.8, 25 year loan, mortgage rate of 7.2 per cent and 25 per cent equity. The burden is repayments as a per cent of income.

It will be noted that these calculations are sensitive to interest rates. Australian real interest rates have been high, in world terms, for several decades owing to the need to refinance accumulated overseas debt. They have never fallen to the levels currently available in Japan and Europe, and the current balance of risks is for an increase (see Chapter 8). The rate used in this section is slightly above the best rates currently on offer, but households borrowing for mortgages would do well to consider the risk of increases.

**Figure 5.4: Mortgage burden for average dwelling purchase – 2010.1 (%)**



## 5.12 The cost of new construction

Estimates of the cost of new dwellings are given for the five mainland state capitals in the 2010 *State of Supply report* of the National Housing Supply Council (pp 117-122). Two sets of costs are given, one for ‘a two-bedroom infill unit’ and the other for ‘a three-bedroom house with backyard’, the latter assumed to be on a greenfield site. These are defined as industry average costs standardised by dwelling size and metropolitan area.

Taking all costs (including land) into account, in December 2008 Sydney had by far the costliest new greenfield houses – the cost being \$561,000 each. The other metropolitan areas fell within the range from \$370,000 to \$384,000 with Perth at the upper level and Brisbane relatively low (the estimates do not cover Canberra). Construction costs were very similar in all the cities, varying between \$200,000 (Brisbane) to \$220,000 (Perth) a house. The high costs in Sydney were mainly due to high raw land costs (\$152,000 compared to around \$50,000 in the other capitals) and high government taxes and charges (\$130,000 compared to around \$70,000 in the other capitals). Development costs and interest and professional fees were also significantly higher than in the other cities.

At \$554,000 per dwelling Sydney also had the highest costs of infill development. However, the difference from the other capital cities was very much less than for greenfield housing – the other cities reported new infill dwelling costs not much below Sydney with the lowest costs in Adelaide at \$468,000. This means that, in Sydney, new infill dwellings were marginally less costly than new greenfield dwellings, whereas in all the other capitals they were between 25 and 40 per cent more expensive. The underlying cost structures for infill dwellings were similar between cities, and were in all cases dominated by construction costs of between \$280,000 and \$310,000 per dwelling – thirty to forty per cent above the average construction costs for a greenfield house. These higher costs applied despite the smaller size of the NHSC infill dwelling, and reflected the higher costs of multi-storey construction and the diseconomies of working on smaller sites. The other cost components were all higher in Sydney than in the other capitals, but not by much and the resulting cost of infill dwellings was only 10 per cent above the other capitals, nothing compared to the 50 per cent addition for greenfield houses.

These National Housing Supply Council (NHSC) estimates allow comparisons to be made of the cost of new dwellings and existing dwellings in the metropolitan regions – assuming that greenfield houses are the appropriate comparison for metropolitan fringe regions and infill dwellings for all other metropolitan regions. NIEIR extended the comparison to the whole of Australia by making rough estimates of the costs of new greenfield houses in all non-metropolitan regions, taking into account land costs (reflecting the metropolitan-rural land price gradient), government charges (reflecting state policy) and construction costs (generally lower in the rural and lifestyle zone, but higher in the remote regions and also relatively high in Tasmania).

The comparison is mapped in Fig 5.6. In four Sydney regions (Eastern Beaches, Northern Beaches, Central and Outer North) and three Melbourne regions (Central, East and South East) a new infill dwelling to NHSC specification is likely to cost 70-90 per cent of the average existing dwelling. No wonder councils in these regions are under strong developer pressure to approve infill construction – the basic conditions are right for a positive profit margin. In most other developed suburban regions (Perth Central, Adelaide Central, Sydney Old West, Sydney South and the SEQ regions) the average cost of infill developments is fairly similar to the average price of existing dwellings, which means that infill development is likely to be profitable provided the new housing has a quality or locational edge over existing dwellings. The exception is Sydney Parramatta Bankstown, where if the NHSC is right the cost of infill construction is significantly above existing dwelling prices.

On the fringes of Perth and in the ACT and Darwin a NHSC greenfield house costs less than the average existing dwelling. On the fringes of Adelaide, Melbourne and Brisbane it costs about the same or a little more. However, on the Western fringe of Sydney it is considerably more costly – around 70 per cent more. Given that existing dwellings in the west of Sydney fetch prices similar to those on the fringe of Melbourne, this differential reflects the high cost of greenfield construction in Sydney, which is largely due to raw land costs and state government imposts (which, since they are imposed ad valorem, magnify the original land cost differential). It is unlikely that the differential is due to quality differences: the new dwellings will if anything be in less accessible locations than the existing housing and they are unlikely to be of such superior size and quality as to explain the difference.

Outside the metropolitan areas, the NHSC new greenfield house is generally more costly than the average existing dwelling. The ratios should not be taken as gospel – they were generated using rough estimates of cost differentials. Similarly it should be remembered that non-metropolitan regions are large and diverse, and there will be some locations where the comparison is quite different from the average for the region. However, even allowing for the uncertainties it will generally be cheaper to buy an existing house rather than a new one in all the independent cities except Darwin, all the lifestyle regions except NSW Richmond Tweed, all the rural regions except Qld Mackay and WA Peel South West, and all the resource-based regions except Pilbara Kimberley. The list of exceptions highlights regions where the prices of existing dwellings have increased due to high levels of demand. In regions where new houses are significantly more expensive than existing dwellings, new houses

will be built only where they offer locational or quality advantages over existing housing, and where there are people who value these advantages and have the resources to pay for a new house.

If large numbers of new houses are to be built, it is important that their cost of construction should not be out of kilter with the average value of dwellings as reflected in market prices. Some price premium might be expected – after all, a new dwelling is not as depreciated as an old one – but at the same time the NHSC has costed typical new dwellings which are likely to be smaller than many on the fringe. This standard makes them quite opulent compared to the cottages to be found in small country towns, which is one reason for the high ratios in some of the rural regions. However, as long as the people in these regions are happy with their cottages (or, more likely, can afford nothing more expensive) there will be a low level of new home construction. Put more broadly, if a new house costs too much more than an existing dwelling, purchasers will have a strong incentive to buy existing rather than newly constructed dwellings. Even if they buy a new dwelling there will be a high risk of capital loss if the dwelling is sold early in the repayment cycle. A low level of dwelling construction activity is therefore to be expected on the Sydney fringe and in most non-metropolitan regions. This will be discussed in detail in Chapter 6.

### **5.13 The recent history of construction costs**

This is the current position, but what happened during the land boom? To assess the course of the boom, we need historic data for the cost of NHSC new dwellings to compare with the RESI data on trends in the price of existing dwellings. Unfortunately the NHSC estimates are available only for 2008, though ACIL Tasman in a report for the Urban Development Institute of Australia provided estimates for three previous years (1992, 2002 and 2004) (quoted in NHSC report 2008 Appendix 3.6). These estimates are discussed further in Appendix 1.

Given the unavailability of previous estimates using NHSC methodology, the obvious course of action is to project the estimates backwards using the ABS indices for new project homes. These indices were originally calculated as ingredients of the Consumer Price Index, and are available from 1986 for each capital city. Important features of these indices are as follows.

- They do not include the land component of house price.
- They are defined to measure changes in the price of a project home of constant quality. ‘The technique used to construct a price index for project homes is similar to those used for most other goods. A representative sample of project home models is selected in each city, prices are obtained each quarter and the price movements for each model are weighted together. Constant quality is maintained by calculating price movements on a matched sample basis (i.e. price movements between adjacent quarters are based on the same models in each quarter)... Adjustments are made to raw prices to compensate for any minor changes in specification.’ (ABS 6416.0).

Strictly speaking the index can only be used to back-project the house construction element of the price of greenfield houses. It is not directly relevant to the construction cost of infill housing, or to the construction tasks involved in lot preparation, but it is arguable that no better index is available for back-projection of these costs. We know from the National Balance Sheet discussed above that the cost of raw land has increased more rapidly than construction costs, and should be able to track it reasonably accurately in those states where site values are published on a LGA basis. However, for this study we have adopted a short-cut method, indexing the land value component by half the real rate of growth of the value of the residential land stock in the state or territory (assuming that the other half of value growth represents changes due to the conversion of additional land to residential purposes). It would be desirable to check these calculations using actual site values, and till this is done the following estimates of change over time must be treated as preliminary. Similarly an important component of the land price is government taxes and charges. These were indexed by the project

homes cost index, on the ground that they are linked to construction costs, but the link is tenuous in some states and again the calculations are preliminary.

These calculations found that, across Australia, in 1991 the cost of new NHSC dwellings was generally above the average for existing dwellings. The main regions where new dwellings were competitive with existing dwellings were infill construction in the eastern half of Sydney (Outer North, Northern Beaches, Central, Eastern Beaches and South); greenfield construction in the two Outer Perth regions, Darwin and the ACT, and a mixture of greenfield and infill construction in South East Queensland. The cost of new construction, both infill and greenfield was roughly equal to the average price of new dwellings in the Melbourne and Adelaide metropolitan areas and in a couple of independent cities – Qld Cairns, NSW Illawarra and Tas Hobart. In most other regions, including the three western Sydney regions, new NHSC dwellings cost at least 20 per cent more than an average existing dwelling. Once again we emphasise that these estimates are preliminary, and could be refined at the cost of a significant work effort.

During the 1990s the rate of growth of the price of existing dwellings lagged the rate of growth of new dwelling construction costs in most regions. The exceptions were mainly infill regions in the inner parts of Sydney and Melbourne. These trends accentuated the 1991 pattern, and in 2001 new infill construction was price-competitive with existing dwellings in eastern Sydney, inner Melbourne and Perth Central. Greenfield construction, or a mixture of greenfield and infill, was competitive with existing housing in the Perth Outer regions, NT Darwin, the ACT and coastal SEQ, particularly the Gold Coast. New dwellings were 20 per cent more expensive than existing housing in Adelaide Inner and on the fringe of Melbourne and around 35 per cent more expensive on the western fringes of Sydney and Brisbane. Darwin and NSW Illawarra apart, the price ratios for new construction in the independent cities were also unfavourable, and so also in all rural and resource-based regions – though as usual it should be remembered that these regions contain many local housing markets in which the ratios diverge considerably from the regional average. Once again we reiterate that these estimates are preliminary, though it is hard to shake the general conclusion that in most regions, and particularly on those that matter for greenfield construction, new dwellings were less competitive with existing stock than they had been in 1991.

By contrast with the 1990s, in the 2000s the prices of existing dwellings rose more rapidly than the construction costs of greenfield project houses in most regions. Since 2002 the ABS has been calculating an index of the sale prices of existing dwellings which confirms the trend on a state basis. Regionally the trend applied most strongly in non-metropolitan South Australia and the adjacent Victoria West, Gippsland and the adjacent NSW Southern Tablelands, and along much of the Queensland coast. However, the prices of existing dwellings seem to have fallen behind construction costs in Sydney and particularly in the Sydney fringe. The result is the pattern we see today, as described in Section 5.12 above.

While one can be reasonably confident as to the 2010 comparison of new construction costs and existing dwelling prices, the historical comparisons are tentative. Even so, we may draw three main conclusions.

- Currently, new construction is competitive with existing dwelling stock for infill construction in Sydney and Melbourne and for infill and greenfields construction in the Perth metropolitan area, the ACT and Darwin. It is also quite competitive in SEQ and to a lesser extent in Adelaide.
- New construction is particularly uncompetitive with the existing dwelling stock in western Sydney. It is also uncompetitive in some of the independent cities and more generally in rural and most of the resource-based regions.
- These patterns were more or less in place in 2001. Though the prices of existing dwellings tended to catch up with the cost of new construction during the decade from 2001 to 2010, the basic pattern did not change.

- During the 1990s the cost of new dwellings probably increased faster than the price of existing dwellings. However, with the data to hand it is difficult to be precise about the regional pattern – so much depends on the contribution of poorly-documented land costs and state government imposts on the cost of new construction. Further work is required to show how much the present uncompetitiveness of new construction was due to trends during the 1990s and how much was inherited from the previous decade or even decades.

Over the past decade greenfield homes built on the fringe of Australian metropolitan areas have generally cost more than nearby existing housing, and could be sold only because purchasers were willing to shoulder heavy mortgage burdens. At the same time new infill housing tended to cost less than new dwellings in the same region, but still cost more than a new greenfield house, and therefore generated no less of a mortgage burden. These problems will be considered more generally in Chapter 6.

## 5.14 Why is greenfield construction uncompetitive?

The uncompetitiveness of new greenfield construction in the 2000s may be looked at two ways: Why do new houses cost so much? and why don't potential purchasers have enough income to pay for them?

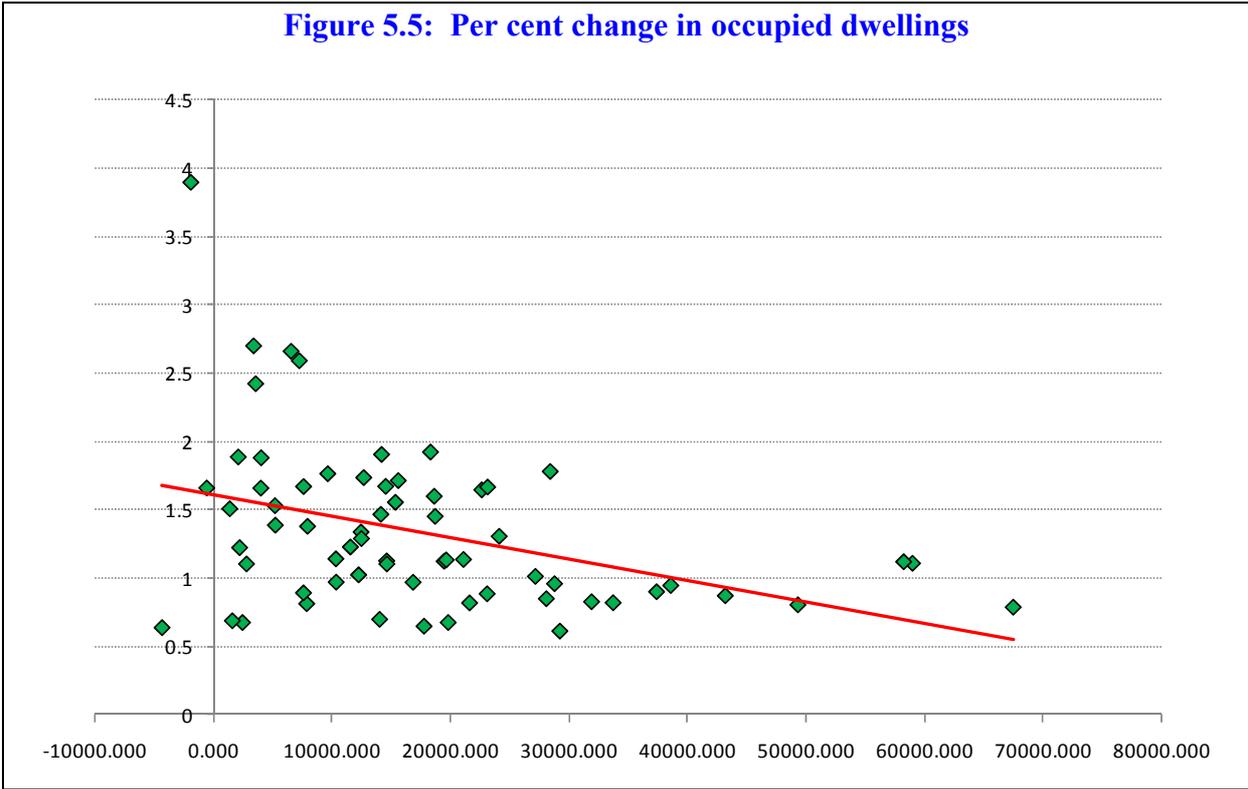
The reason why purchasers of new housing on the metropolitan fringes do not have enough income to pay the prices asked are very similar to the reasons why the prices of nearby existing dwellings are generally less than those of new construction. The main reason leaps out from the above analysis: it is poor job accessibility. This, in turn, reflects two policy failures, basically at Commonwealth level though state governments have also contributed. The first is the failure to encourage job provision on the metropolitan fringes, and the second is the failure to provide fast transport to link the new residential areas with employment nodes. In some states failure to extend provision of education, health and entertainment services to the fringe has also contributed.

Various explanations have been put forward for high construction costs.

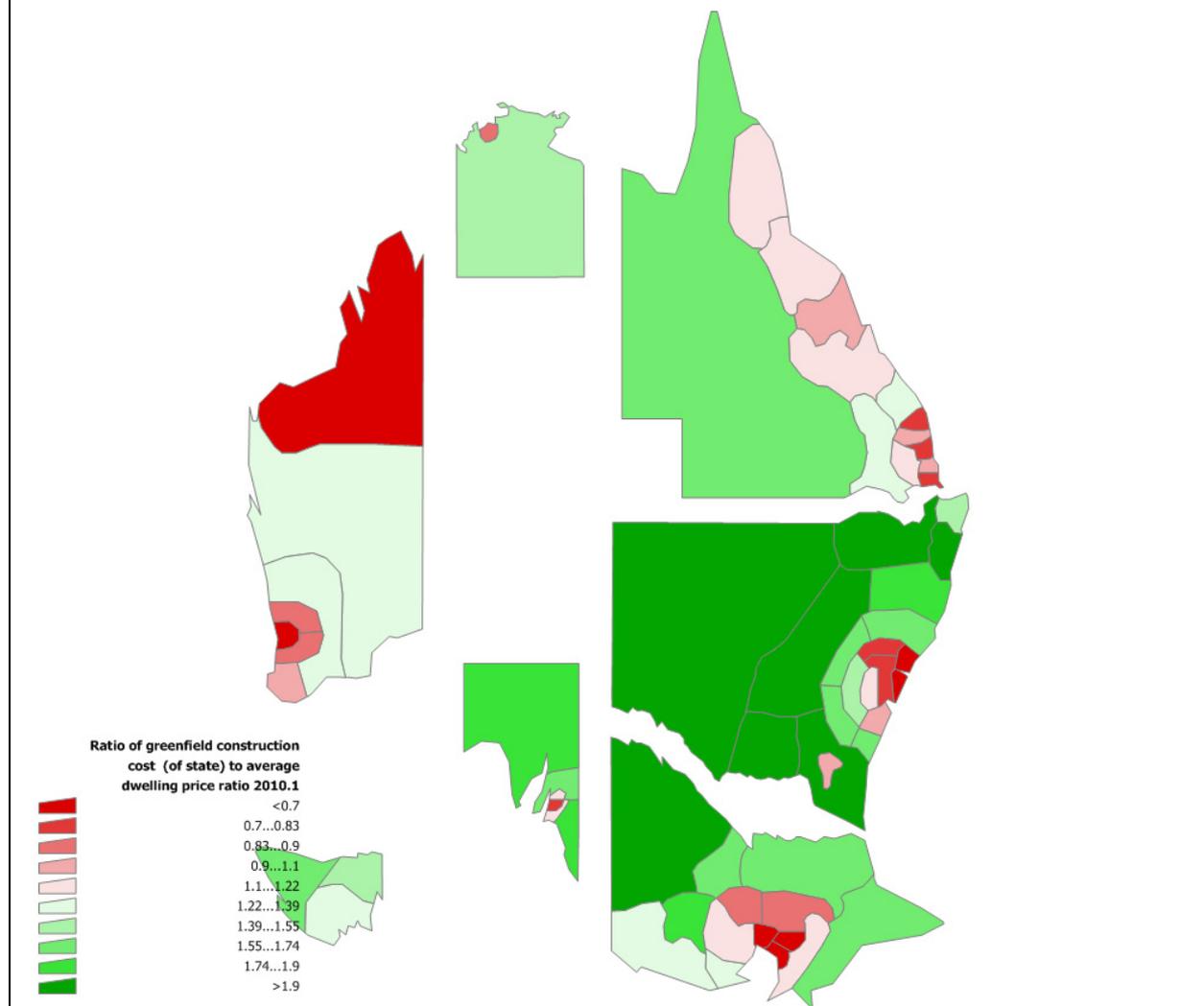
- There is an argument that they are a long-run consequence of the high inflation rates which prevailed from 1973 to 1991, caused by the 1970s oil price shocks and the wage explosions of 1974 and 1982. During this period dwelling construction costs rose five to six fold. During the inflation developers could depend on rising prices to generate capital gains, but once the inflation was over they had to raise their prices to recoup full costs instead of depending on capital gains. However, this was a lagged effect, since during the 1990s various elements in the house-land package – notably the land itself – would have been bought at less than current prices. A contrary effect was the high interest rates current for a few years around 1990, which would have increased holding charges. Even so, it is likely that there was a delayed increase in costs during the 1990s. These possibilities await detailed analysis.
- The price of land for greenfield development rose. The high inflation increased the demand for land as a hedge against inflation. The rising demand for hobby farms and other semi-urban property in LGAs within driving distance of the metropolitan areas also increased fringe-area raw land prices.
- It has also been pointed out that the average size of houses built on greenfield sites increased. In the *State of the Regions* report for 2006-07 this was explained as a response to the rapid increase in land values vis a vis construction costs – serious though the latter may have been. It might also be explained as an attempt by developers to maintain a quality premium over adjacent existing housing.

Both the ability of households to pay for new housing, and the cost at which developers could supply it, were affected by the pressure on government finances for inflation control (that is for limiting spending) as well as limits imposed on spending from tax revenue constraints due to the sluggish economic growth. These pressures forced the Commonwealth and state governments to withdraw from active involvement in housing markets, including the quick abandonment of Whitlam-era attempts to control the price of land through land banking carried out by urban development authorities, and more widely by skimping on infrastructure investment and increased reliance on developer and infrastructure charges and user-pays finance. Land banks in public ownership could have made substantial differences to NHSC greenfield costs, particularly in Sydney where the urban frontier is limited by topography.

One final remark about what happens next. The speed at which the market values of existing houses adjust to the construction costs of new ones is driven by the level of expansion in new construction. The higher the rate of expansion, the faster market dwelling prices have to adjust to new construction costs in order for the construction expansion to be realised. This is demonstrated by Figure 5.5. It shows the ratio of construction costs to the market price of dwellings as at 2010.1 against the change in the occupied dwelling stock of 2010.1 over 1991.3 by SOR region. The less the expansion the more likely the construction cost/market price ratio will be well above unity. Construction of more than 25,000 dwellings per region over the period required a ratio of near 1.



**Figure 5.6: Ratio of greenfield construction cost to average dwelling price ratio – 2010.1**



**Table 5.12 Ratio of new greenfield dwelling price to average dwelling price in the same state (selected quarters)**

	2001.3	2006.3	2010.1
Dispersed metro	1.41	1.04	1.01
Independent city	2.18	1.41	1.45
Knowledge-intensive regions	1.05	0.75	0.79
Lifestyle regions	2.14	1.32	1.39
Resource-based	2.66	1.66	1.45
Rural	2.91	1.70	1.74
<b>Australia</b>	1.51	1.06	1.07

**Table 5.13 Repayment burden for new dwelling purchase by SOR zone – selected quarters (per cent)**

	2001.3	2006.3	2010.1
Dispersed metro	45.6	45.0	36.2
Independent city	52.4	43.6	44.7
Knowledge-intensive regions	29.9	34.1	34.4
Lifestyle regions	44.0	42.4	50.4
Resource-based	56.4	72.3	52.6
Rural	52.9	54.2	49.9
<b>Australia</b>	24.7	26.8	33.0

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## 6. Housing affordability

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The issue of affordability, or more accurately the adequate supply of affordable housing, is at the centre of the current Australian policy debate on housing. As with any issue that involves political accountability, the different jurisdictions and agencies involved are quick to advocate solutions for the disequilibrium that either enhance their own interests or deflect the blame on to others. Local Government, at the grass-roots end of the planning process, is blamed by developers and by other jurisdictions for restricting the supply of new housing by imposing costly planning delays, obstructing the implementation of development proposals and not being sufficiently active in responding to the challenges of increasing housing supply.

While no doubt there have been instances where these accusations have an element of truth, the reality is that the current shortage of affordable housing is not a recent development that can be fixed by administrative measures. In this chapter we argue that it reflects the culmination of two long-term trends: the long term build-up of imbalances in Australia's industry structure and the failure to invest in required transport infrastructure. The imbalances of industry structure have resulted in an undue concentration of employment in the core metropolitan regions while investment in transport has not been enough to maintain connectivity between the regions where employment has been growing and the regions with capacity to expand the supply of housing at low cost. The current imbalances in the housing market therefore reflect major policy failure at the national level over the past two to three decades. Policy failure by some State Governments has no doubt aggravated the situation.

There will be no quick fix. The problem has taken twenty years to fully manifest itself. It will take a decade or two of intense policy application to correct the current disequilibrium in the housing market.

### 6.1 Housing supply shortfall: the issues

In June 2008 the National Housing Supply Council (NHSC) estimated the housing gap at 85,000 dwellings. This estimate was based on conditions in the rental market, the assumption being that a vacancy rate less than the 'market clearing rate', assumed to be 3 per cent, indicates a shortage of dwellings available for rental. The difference between the current vacancy rate and the market-clearing rate is taken to measure of the number of new dwellings required to house people who can afford current market rents. (It does not matter whether the new dwellings are built for rental or for owner-occupancy, since the latter transfer households out of the rental market.) In its calculations of the housing gap the NHSC adds the number of extra dwellings required to provide satisfactory accommodation for all homeless and marginally housed people, defined as people who cannot afford satisfactory housing (by an assumed community standard) at market rents. NIEIR in its forecasting work uses the same methodology to produce similar estimates. However, there are difficulties with this approach.

In the light of recent trends, this methodology places too much weight on the observed rental market vacancy rate. The problem is that the rental vacancy rate has a practical minimum set by the time required to arrange re-letting when a vacancy occurs. This minimum rate was probably reached in most of Australia's metropolitan areas by the mid 2000's. Once the minimum rate is reached, any further worsening of the housing supply shortfall will fail to register and the NHSC methodology will underestimate the shortage. This clearly happened in 2008-09 and the NHSC quietly changed its methodology. Instead of basing its calculations on the rental market, it compared the increase in the number of potential households with the increase in the occupied dwelling stock. (The word 'potential' is important in this sentence. It has been common practice to define the number of households and the number of occupied dwellings as identically equal. Fairly obviously the new methodology will not work if this definition is retained.) Using this new approach, the NHSC calculated the increase in the housing gap from June 2008 to June 2009 at 78,000, to obtain a total shortfall of 178,400. This almost doubled the supply gap in one year. The problem is that the estimates for 2008 and previous years

appear not to have been updated using the new methodology (there were no more than marginal upward adjustments) so it is likely that the June 2009 estimate of supply shortfall of 178,400 is much too low.

In changing the methodology, it is important not to lose sight of the NHSC's original insight, which is that the housing shortfall implies that two groups of people are unsatisfactorily housed: those who cannot afford current rents (the homeless and marginally-housed) and those who could afford such rents but for whom a dwelling is simply not available. Those who believe that free markets function perfectly, and that housing is such a market, deny the existence of both these groups. They argue that there cannot be shortage because, if there is, rents and house prices will rise, encouraging new build and discouraging the formation of separate households. The hard-headed among them also argue that it is not the fault of the market if people are homeless or marginally housed, since this can only happen to those who are not willing to accept affordable low-standard accommodation or as a result of personal deficiencies such as spending income on grog rather than rent. These denials are basically ideological but raise the question of how the victims of the housing shortfall are accommodated, and what is wrong with that accommodation.

People who cannot find affordable independent housing have a number of options, which may be more or less satisfactory depending on individual circumstances. Some can stay at home with their parents, others can become lodgers or form group households, more or less happily sharing a dwelling. Destructive partner relationships can be forced to continue because the unhappy partner cannot afford alternative accommodation. At the extreme, people can be forced into the marginal accommodation documented in the various reports on homelessness. This suggests that the incidence of unsatisfactory housing should be assessed by interview, an approach which has indeed been tried but shown to require difficult, perhaps impossible, value judgements. It is a simple matter to document instances where poor housing has social costs but much harder to identify each and every particular dwelling where this is the case. The alternative is to leave the decision as to housing arrangements to households themselves, in which case the only guarantee that people will not be forced into unsatisfactory housing arrangements is a supply of affordable housing, some of which will be low-rental housing for low-asset social security recipients.

This returns us to our original conundrum: what is affordable housing? Rather than answer this question, for the purposes of this report we restrict ourselves to changes in the availability of housing. The definition of the housing shortfall adopted in this report is that the gap consists of the additional number of dwellings that would now be available if the level of suppressed demand was the same as it was in a benchmark year in the past. There has been, and always will be, suppressed demand for dwellings. The important issue for current policy is the extent to which suppressed demand has increased over the past decade and more.

In strictly economic terms, increases in suppressed demand simply reflect demand and supply and do not constitute a demand-supply gap. However in social policy terms a question still arises: whether or not the increase in the number of households which would rather not stay together is approaching the point where a significant proportion of the population, mostly young adults, believe that they will not be able to form independent households living in dwellings of minimum acceptable standard. We will not pursue the social, economic and political costs of this, but raise the question to show why practical estimates of trends in the housing gap are required from the social if not from the narrow economic perspective.

## 6.2 Estimates of the shortage of dwellings

The shortage of dwelling stock, defined as the increase in suppressed demand from a base year, may be estimated in several ways. One simple method is to estimate historical trends in the ratio of the adult population (aged 18 and over) to occupied dwelling stock, extrapolate the trend and calculate the dwelling shortage or surplus as the difference between the extrapolated trend (applied to the adult population base) and the actual housing stock. The first column of Table 6.1 uses this method, based on state trends in the adult population to occupied housing stock ratio between 1991 and 2006. The total shortage as at June 2009 comes to 265,000. However, this assumes that there was no shortage in June 2006, which is unlikely given that in most states the ratio of the adult population to occupied dwelling stock rose between 2001 and 2006. Using the 2001 ratio, the estimate for Australia as a whole comes to 381,000, even more than the NHSC estimate.

Another method, the results of which are shown in Table 6.2, is to estimate the required increase in the stock of occupied dwellings as half the change in the adult population since the benchmark year. This calculation assumes that an extra dwelling is desired for every two additional adults. In the 1990s this ratio was more than observed across Australia as a whole, with a new dwelling built for every 1.8 adults added to the population. However, between 2001 and 2009 the build ratio collapsed to one new dwelling for every 3.5 additional adults. If the 1990 ratio of dwellings to adult population is taken as the benchmark the housing shortage is as estimated in column three of Table 6.1.

Yet another route to estimating housing shortages is to estimate the number of households who cannot afford housing of a satisfactory standard at current costs and debt servicing requirements. This has been considered in discussions of household finances and indebtedness in previous *State of the Regions* reports and will not be further pursued here.

	<b>Adult population/dwelling ratio benchmark 2006</b>	<b>Adult population/dwelling benchmark 2001</b>	<b>Under-build 2001-2009 (see Table 6.2)</b>	<b>Average</b>
NSW	102273	108002	97517	102597
VIC	65122	75399	79333	73284
QLD	43921	108229	112416	88189
SA	12054	19470	21587	17704
WA	33051	56897	55145	48364
TAS	1398	1808	2163	1789
NT	2813	6067	6973	5284
ACT	4582	5851	5292	5242
<b>Total</b>	<b>265213</b>	<b>381723</b>	<b>380425</b>	<b>342454</b>

*Note:* For the under-build estimate Victoria, Queensland, Western Australia, Northern Territory and Australian Capital Territory have been adjusted down to reflect initial excess capacity.

*Source:* NIEIR calculations based on ABS Census data.

**Table 6.2** Change in stock of occupied dwellings to half the change in population aged 18 and over

	1991-1996	1996-2001	2001-2006	2006-2009	Average 1991-2001	Average 2001-2009
NSW	1.32	0.76	0.78	0.20	1.04	0.56
VIC	1.55	1.00	0.77	0.47	1.28	0.65
QLD	1.14	1.05	0.60	0.54	1.09	0.58
SA	2.55	1.13	0.60	0.61	1.84	0.60
WA	1.30	0.89	0.61	0.44	1.09	0.54
TAS	2.36	2.22	0.78	1.02	2.29	0.87
NT	0.88	0.88	0.28	0.23	0.88	0.26
ACT	1.38	0.91	0.70	0.38	1.15	0.58
<b>Australia</b>	<b>1.34</b>	<b>0.93</b>	<b>0.68</b>	<b>0.42</b>	<b>1.14</b>	<b>0.58</b>

*Note:* This table assumes that the desired average adult population per dwelling is two.

*Source:* NIEIR calculations based on ABS Census data.

**Table 6.3 LGAs identified as dwelling construction zones by state**

		LGA share of state increase in required occupied housing stock 2011-2021
New South Wales	Auburn	1.9
	The Hills Shire	5.2
	Blacktown	8.2
	Camden	7.3
	Campbelltown	3.8
	Fairfield	1.3
	Holroyd	1.7
	Liverpool	5.1
	Maitland	2.3
	Penrith	3.1
	Wollondilly	1.0
	Wollongong	2.1
	Wyong	3.7
	Rest of NSW	53.4
Victoria	Ballarat	2.1
	Bass Coast	0.9
	Baw Baw	1.0
	Brimbank	1.2
	Cardinia	4.9
	Casey	9.4
	Frankston	2.4
	Greater Bendigo	2.7
	Greater Dandenong	1.5
	Greater Geelong	4.4
	Hume	5.0
	Melton	6.8
	Whittlesea	7.6
	Wyndham	9.5
Rest of Victoria	40.6	
Queensland	Cairns	2.9
	Gold Coast	15.2
	Ipswich	11.5
	Logan	7.0
	Moreton Bay	9.7
	Redland	2.9
	Sunshine Coast	9.2
	Rest of Queensland	41.7
South Australia	Gawler	5.7
	Mount Barker	5.7
	Onkaparinga	15.1
	Playford	17.7
	Port Adelaide Enfield	6.3
	Rest of South Australia	49.5

**Table 6.3 The LGA membership of dwelling construction zones by state (continued)**

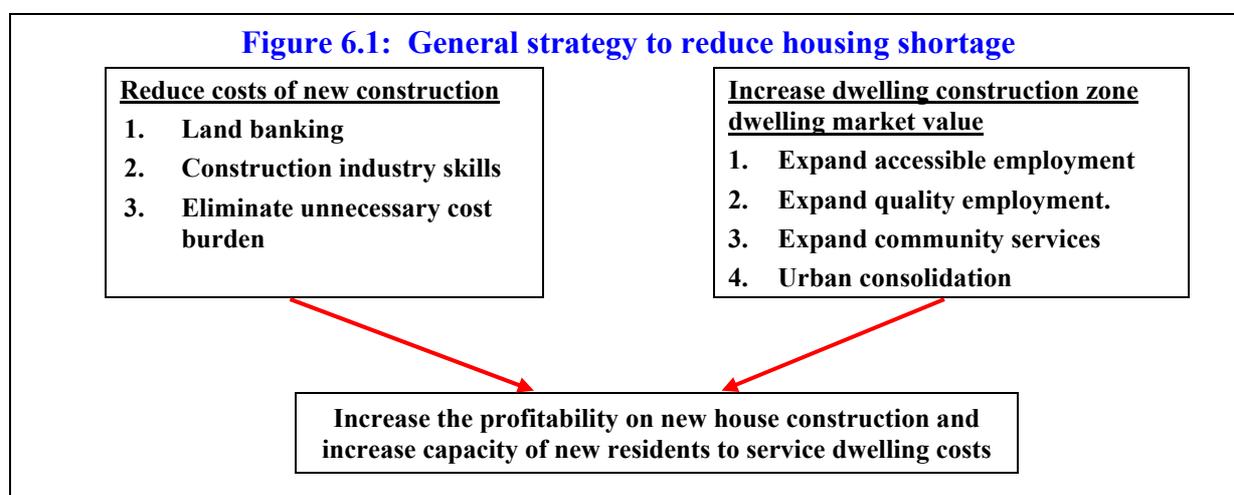
		LGA share of state increase in required occupied housing stock 2011-2021
Western Australia	Armadale	5.8
	Cockburn	7.4
	Kwinana	3.3
	Mandurah	7.2
	Rockingham	8.1
	Swan	11.0
	Wanneroo	16.3
	Rest of Western Australia	40.9
Tasmania	Launceston	14.8
	Rest of Tasmania	85.2
Northern Territory	Palmerston	20.1
	Rest of Northern Territory	79.9
ACT		100.0

Source: NIEIR calculations.

One reason for recent growth in the adult population to dwelling stock ratio has been the increase in the number of students. This effect should perhaps be subtracted from the dwelling stock shortage. However, increases in per capita incomes would have increased the demand for independent accommodation compared to the past (for example, professional women choosing to live alone), while the ageing of the population is probably increasing the number of dwellings with one occupant as partners die. These offsetting trends suggest that the estimates in Table 6.1 provide a good indication of the increase in suppressed housing demand since 2001. The Table includes both 'high' and 'low' estimates plus a simple average for those who want a summary measure.

### 6.3 The location of suppressed demand

A housing shortage, gap, supply shortfall or suppressed demand at current relative costs, incomes and prices compared to 1990 (whatever one thinks is the most appropriate description) of around 350,000 implies that up to 700,000 of the adult population are living in less than satisfactory households, either in the parental home, in group households, with partners or perhaps in marginal dwellings.



The question is where are they? Figure 6.1 is the result of estimating the population of unsatisfactorily housed persons in 2010.1. By these calculations the Australian total has risen to more than 850,000, compared with 700,000 in 2009. This aggregate estimate is allocated by region in proportion to the difference between the adult population to occupied dwelling ratio in 2010.1 compared to 2001.3. The highest numbers are concentrated in central metropolitan zones, which (in part) reflect growth in the student population.

It is important to remember that unsatisfactorily-housed residents do not necessarily wish to remain in their current region. They may be forced to reside where they currently are because that is where their parents live or because it has a housing stock suitable for group or low rent housing. People trapped in dispersed metro or rural areas might wish to move to central metropolitan areas if suitable housing were available and vice versa.

#### **6.4 The proximate reasons for Australia's housing shortage: the failure of the dwelling construction zones to expand**

National and state trends are highly generalised and limit the investigation of housing shortages which occur not because of national trends but because supply responses have failed in specific local housing markets. The local markets of particular interest are those where there is both a high level of demand and a high capacity to respond to demand. These local markets, defined for convenience as LGAs, account for a substantial proportion of the aggregate housing shortage. In this report LGAs that are important potential contributors to the dwelling stock expansion are termed dwelling construction zones (DCZs).

For the purposes of this report, LGAs were identified as DCZs from the latest population projections by LGA prepared by the various state agencies. A DCZ was defined as a LGA which is projected to accommodate a significant share of the overall state population increase and which has greenfield sites available sufficient to accommodate the projected increase. Metropolitan inner LGAs were excluded, even those where significant construction of infill housing is expected over the next one to two decades, because, as discussed in Chapter ?, the supply costs or infill housing are generally greater than those of greenfield housing. The definition is admittedly biased towards the selection of large LGAs, but in all states except Tasmania urban fringe LGAs are large and this does not unduly bias the conclusions. The LGAs identified as DCZs are listed in Table 6.3 along with the share of each DCZ in the increase in the occupied housing stock required to maintain housing demand-supply balance over the next decade. These increases have been estimated by NIEIR based on official population projections and state/territory balances of demand and supply. Except Tasmania and the Northern Territory the identified DCZs are projected to supply at least 50 per cent of the required increase in the stock of occupied housing over the next decade. For Victoria and Western Australia the ratio is 60 per cent. In New South Wales particularly important DCZs are Blacktown and Camden, while in Victoria, Casey, Wyndham, Whittlesea and Melton are particularly important. For Queensland the Gold Coast, Ipswich, Moreton Bay and Sunshine Coast will bear the brunt of the required supply response. For South Australia, Onkaparinga and Playford are expected to lead, together contributing a third of the projected/expected increase in occupied housing capacity. For Western Australia, Swan and Wanneroo together are expected to provide over a quarter of the state's required growth in housing supply.

Table 6.4 shows the historical and expected performance of the DCZs in each state and territory. During the 1990s, when housing markets were reasonably in balance, more than 400,000 new dwellings were occupied in the DCZs. Between 2001 and 2011 additional occupancies fell to 178,000. If supply had increased in accordance with the state agency projections current in 2002 the number of new dwellings occupied in the DCZs during the decade would have been around 500,000. The failure of the DCZs to meet reasonable expectations current at the beginning of the new century, particularly in New South Wales, is the proximate reason for Australia's current housing shortage.

<b>Table 6.4 Dwelling construction zones – required and recent performance in net expansion of occupied dwellings</b>			
	<b>1991-2001</b>	<b>2001-2011</b>	<b>2011-2021</b>
NSW	60833	11614	132282
VIC	113276	65894	187672
QLD	133559	54194	365885
SA	13438	9108	18006
WA	47837	28388	73396
TAS	689	546	572
NT	3368	1638	2240
ACT	12587	6996	14979
<b>Total</b>	<b>385587</b>	<b>178379</b>	<b>795034</b>

The magnitude of the task in at least stabilising Australia's housing shortage at current levels is clear from Table 6.5. Ignoring the current deficit in housing, to maintain demand-supply balance nearly 800,000 new occupied dwellings will have to be built over the next decade to allow current population planning projections to be met. This compares with just 178,000 built in the DCZs between 2001 and 2011 and is double the build rate of the 1990s. To work off the current housing deficit and to expand the dwelling stock to accommodate projected population increases nearly one million dwellings will have to be built in the DCZs over the next decade.

<b>Table 6.5 Dwelling construction zones – historical change in adult population (divided by two)</b>		
	<b>1991-2001</b>	<b>2001-2010</b>
NSW	85593	76547
VIC	95219	152085
QLD	165183	188306
SA	15258	19055
WA	53365	70957
TAS	-617	1836
NT	4744	3025
ACT	16435	18452
<b>Total</b>	<b>435179</b>	<b>530260</b>

Source: NIEIR calculations and projections based on ABS Censuses.

Despite the land boom and the considerable increases in prices which came with it, the dwelling construction sector fell far short of expectations during the 2000s. If its performance does not improve during the 2010s the current crop of regional population projections will turn out to be wildly optimistic, and Australia's housing shortage will continue to grow in line with past trends. In search of policy changes which might bring a return to the construction performance levels achieved in the 1990s we therefore ask: What were the causes of the collapse in DCZ construction rates in the 2000s?

## 6.5 Housing market drivers

Our interest in the DCZs was explained in Chapter 5. It is in LGAs with greenfield sites available that project developers are able to construct housing estates which provide new housing at relatively low cost, at least when compared with equivalent infill construction. However, project developers will build only if they expect to sell the dwellings at a profit. The indicators, amongst others, which they are likely to consider in assessing the potential profitability of new construction are:

- (i) the sales record of recent completed nearby projects;
- (ii) the market value of established homes in the region as reflected in recent sale prices;
- (iii) the local macroeconomic environment as reflected by the existing socio-economic status of residents, employment growth and any new major projects that may significantly alter residents' employment prospects (including transport investments which increase commuting range); and
- (iv) the local cost of dwelling construction.

If the current market value for existing homes is too low compared to the cost of new homes it will be difficult to sell new construction. When a new fringe-metropolitan region starts development it is often possible for new houses to command price premiums over existing dwellings in the region – the new dwellings may be of better quality and may be located in estates with superior design and ambience. However, as the region grows and recent new construction becomes dominant in its dwelling stock the market value of established homes will have to converge on the construction costs of new homes if new dwellings are to be sold at a satisfactory return.

Developers also know that purchasers, who will mainly be migrants to the region or perhaps rental investors, as well as the banks which provide mortgages, must have confidence in the general area if the marketing of new projects is to be successful. Recent positive headlines on employment growth and new projects in the region and evidence that iconic socio-economic groups are migrating into it are very useful in building potential purchasers' confidence.

When they have options to buy in competing locations, potential dwelling purchasers look at a similar set of indicators. Affordability apart, the fundamental criteria used by purchasers are:

- (i) the risk of household income loss (which is not only a risk in its own right but which impacts on the ability to service loans) and
- (ii) the risk of capital loss.

The risk of income loss has several aspects: the risk that the household's major income earner might lose his or her current job; the probability in this event of obtaining a satisfactory alternative job within the region's employment catchment and the ability of household's secondary earners to obtain employment. Assessment of the risk of capital loss will be based on similar but broader considerations: the ability of the region to increase employment opportunities for existing and new households and its longer-term development potential. Access to community service infrastructure (health, education, entertainment) will also be important. These are the factors identified in Chapter 5 as major influences on house values.

Skilful marketing can kick-start a region in the early stages of its suburban development. However, as evidence builds up as to the success or otherwise of recent developments (as indicated by the prices of recently-completed dwellings on-sold to second owners) and as impressions develop as to the general economic performance of the region, marketing recedes in importance. Successful regions market themselves, while no amount of skilful marketing can counter strong negative evidence of a region's general prospects.

## 6.6 Sustainable dwelling construction zones

The argument thus far is that high construction rates can only continue in DCZs (or in any other region for that matter) if:

- (i) the current market value of established dwellings is not significantly lower than the sale price of new dwellings; and
- (ii) the occupants of new dwellings can secure income from work that will enable them to service the mortgage on the purchase of their dwelling, or pay its rent. (Lifestyle regions are exempt from this condition in so far as homes are purchased outright with funds brought in from outside the region – but there are few lifestyle regions in the list of DCZs.)

These two conditions require that catchment area employment and income per hour worked must be such as to assure potential migrants to a DCZ that long-term employment can be secured which generates sufficient income to cover repayments and leaves enough over to finance a satisfactory standard of living. If either of these conditions no longer applies in a DCZ the dwelling construction rate will decline, and state authority population projections which assume a high construction rate will not be fulfilled. If across the whole state the population continues to grow as projected, state-wide dwelling supply shortages will develop. The hypothesis is that this is exactly what happened during the decade just completed. We therefore expect that the following should be observed for at least the key DCZs:

- (i) at the beginning of the period of growing housing supply shortage, that is in the late 1990s, the market price of established dwellings was well below the cost of new construction;
- (ii) the income levels of households living in the DCZs were at relatively low levels for the decade, implying difficulties in mortgage repayment; and
- (iii) growth in employment and income in the DCZ catchments was relatively slow and well below projected population growth.

[A further implication is that these conditions did not apply during the 1990s, when the construction rate was OK. According to the tables condition (i) was as unfavourable, but condition (ii) must have been relatively favourable given relatively low mortgage burdens in 1997 (1991 not given – may not have been relevant due to interest rates). Condition (iii) was equally unfavourable in both periods.]

## 6.7 Local and state-wide sustainability

It is useful at this point to distinguish between sustainability in local and state housing markets. Both the local and state aspects of the housing market must be sustainable if the supply shortage is not to increase.

The housing market in a DCZ or other LGA will be sustainable when the two following conditions hold:

- (i) new dwelling construction costs and the resulting prices are near the market value of existing dwellings (after allowing for the depreciation of these dwellings); and
- (ii) the average new household (that is, migrant to the region) can earn sufficient income from work to service a mortgage on new construction which is no greater than (say) 35 per cent of household income.

However, DCZs are embedded in metropolis-wide and indeed state-wide housing markets. From the state-wide point of view, sustainability requires two more conditions:

- (i) the expected and realised hours growth in the catchment of each DCZ is sufficient to sustain the expansion of supply required to stabilise and possibly reduce state-wide dwelling stock shortages, given population growth in the metropolitan area and state; and
- (ii) the expected and realised growth in average earnings per hour of work is sufficient to steadily reduce the mortgage burden for existing households so that increasing resources can be allocated to other household expenditures.

Even if a state achieves sustainability in all its DCZs overall sustainability is not guaranteed, since there may be flows of migrants from other states with non-sustainable housing markets. Such an influx of migrants will increase the housing shortages unless the hours of work available are sufficient to employ both the new migrants and the original households, providing both groups with sufficient income to pay for additional greenfield construction.

## **6.8 The sustainability of state housing markets as reflected in current DCZ indicators**

Tables 6.6 and 6.11 indicate that, at the turn of the century, the aggregate DCZs were not locally sustainable in any state or territory. New construction costs were too high compared to the market values of established homes and the interest burden on new construction was too high compared to incomes. This by itself explains the increasing housing supply shortage over the last decade and the poor performance of the DCZs in producing the expected supply response.

However, by 2010 two states, Queensland and Western Australia, have produced at least local sustainability in their average DCZ and, if the mining expansion continues as expected, are likely to attain state-wide sustainability provided the migration influx from other states is not too far in excess of the needs of their labour markets. More importantly, the reasons for their return to sustainability is consistent with the analysis of the previous chapter.

Table 6.7 indicates that the average market price of dwellings in the DCZs of each state vary from \$386,000 for Queensland to \$229,000 for Tasmania in \$2007-08 prices as at 2010.1. In Queensland DCZs existing dwelling prices have risen more rapidly since 1991.3 than in the other states, with prices reaching parity with New South Wales DCZ prices in the mid 2000s and going on to be 8 per cent higher as at 2010.1. Given this it is not surprising that Queensland DCZs now have a low ratio of new construction costs to existing market prices (Table 6.6). Indeed, since the mid 2000s the ratio has been below 1.

The performance of the Queensland DCZs in driving up the value of existing dwellings compared to new construction costs is not surprising in terms of the outcomes for the key indicators which determine the movement in the ratio. In the following comments we refer to the analysis of Ch ?.

First, the Queensland DCZs experienced the largest increase in education, health and entertainment hours per capita within commuting range. Second, Queensland DCZs experienced the largest increase in average annual hours of work per working age resident within each zone's commuting area. The increase was just under 19 per cent (Table 6.15). (The commuting zone of a DCZ extends beyond the DCZ itself to include all areas within 45 minutes travel time.) The increase in earnings per hour was relatively low, but not the lowest of state groups of DCZs (Table 6.16). These favourable trends were achieved despite the limitations to commuting imposed by the physical geography of SEQ, with its bays, rivers and mountain ranges, and reflect not only the buoyancy of the labour market in South East Queensland during the 2000s but relatively high rates of employment growth in the DCZs themselves. SEQ is now more advanced than any other Australian metropolitan area in developing a multi-centred layout.

Despite these favourable trends, purchasers of new greenfield homes in the Queensland DCZs incur an average mortgage burden of 40 per cent of income (Table 6.11). The Queensland DCZs are locally sustainable in terms of dwelling market values, the cost of new construction and catchment labour market characteristics, but catchment area incomes (\$ per hour) will need to be increased for long run sustainability. The average mortgage burden is too high. This explains why extreme boom-bust cycles characterise the Queensland DCZs.

The next most successful state, Western Australia, also benefited from a buoyant economy. New construction costs in its DCZs are on par with market values, while the mortgage burden required to finance purchase of a new greenfield house is just above the benchmark of 35 per cent of DCZ average household income. This is not surprising given the rate of employment growth within commuter reach of the DCZs – growth in annual hours of work available within commuting range per working-age resident has been only slightly lower than for Queensland (Table 6.15). Moreover, average hourly earnings from the work on offer within commuting range grew by 50 per cent between 1991.3 and 2010.1, which is significantly more than any other state aggregation of DCZs. This significantly offset modest growth in health, education and entertainment service hours per capita within commuting range. The favourable trends in the WA DCZs were achieved despite the continued centralisation of employment within the Perth metropolitan area and increasing reliance on commuting from the Outer Perth regions into Perth Central. The trends therefore reflected successful investments in radial transport to make work in the Perth Central region accessible to residents of the two Outer Perth regions.

We may conclude that in 2010 the DCZs of Western Australia and Queensland are close to local sustainability. They still have to rely on state-level sustainability to maintain overall dwelling market balance. The role of the Queensland and Western Australian DCZs in containing the current national housing shortage will depend on whether or not employment growth in their catchments will be fast enough to work off the additions to the backlog created by migration from other states, in particular as a result of the unsustainability of the New South Wales DCZs.

Victoria is further away from local sustainability than Queensland and Western Australia. The ratio of new construction costs to the prices of existing dwellings in its DCZs is 1.3, which is somewhat risky for both developers and purchasers. The mortgage burden for purchase of a new greenfield home represents 40 per cent of DCZ average household income, which is too high if 35 per cent is adopted as an upper benchmark. The reason for these two unfavourable statistics is that the DCZs are not well integrated into the Victorian economy. Household incomes in the Victorian DCZs (which are mostly on the fringe of Melbourne) are not high enough for local sustainability (Table 6.7). The reason for this can be seen in the other tables. For Victoria as a whole the earnings rate is \$37 an hour, but DCZ residents are capturing only \$33/hour (Table 6.14). If this gap was closed the mortgage burden for new construction would fall to 35.6 per cent. Further, the working age residents of the Victorian DCZs are employed, on average, for 1,216 hours/year (Table 6.13), significantly less than the DCZ catchment average of 1,342 hours/year (Table 6.15). If this gap was also closed the mortgage burden on new construction would fall further to 32.2 per cent. The most positive feature of the Victorian DCZs is their high standard of health, education and entertainment services hours (Table 6.17).

To place Victoria on a firm path to local and state housing market sustainability it will be necessary to:

- (i) improve access from the DCZs to employment nodes within their catchments;
- (ii) expand employment nodes closer to the DCZs; and
- (iii) enhance the skills of DCZ residents.

The South Australian profile is similar to Victoria. The SA DCZs score highly for health, education and entertainment services and the ratio of the construction costs of new dwellings to the price of existing dwellings in its DCZs is slightly more favourable than in Victoria. However, owing to low incomes in the DCZs the mortgage necessary to buy a new house averages 45 per cent of income. The low incomes reflect a combination of low incomes in the state as a whole and relatively short hours and low rates of pay in the DCZs in particular. The same solutions for Victoria apply for South Australia. If these two states are unable to increase average household incomes in their DCZs their housing shortages will steadily increase.

Housing markets in the New South Wales DCZs are unsustainable in the sense that they cannot generate the new construction required to meet state population projections. New construction costs as at 2010.1 are well above market values and the mortgage burden if an average household buys a newly-built house is 57 per cent of income. The market value of existing dwellings is clearly constrained by the income that can be earned within commuting reach of the DCZs and is only two thirds of new construction cost. The rate of new construction is low because the household incomes that can be generated from accessible work are too far below those required to finance a mortgage on new house, given current construction costs.

The relatively high cost of construction is a key cause of the low build rate. However, the fault also lies with incomes, which have not kept up with construction costs. On a state basis, the New South Wales DCZs have suffered the lowest rate of growth in per-capita hours of work accessible within commuting time, with only a 4 per cent increase since 1991 (Table 6.15). This would be an important factor in constraining market values. Secondly, the New South Wales DCZs have suffered the lowest growth in accessible health, education and entertainment service hours per capita among the DCZs of any jurisdiction, leading to a 2010.1 level of 125 hours per capita which is the lowest of all jurisdictions (Table 6.17). This again would have constrained the growth in the market value of dwellings.

As in Victoria, the residents of New South Wales DCZs have done poorly in capturing the income available within commuting reach. In the area within commuting reach of the New South Wales DCZs earnings per hour reached \$39.4 in 2010.1, having increased by 39 per cent since 1991 (Table 6.16). Over the same period DCZ residents managed growth in hourly earnings of only 23 per cent to reach \$34 (Table 6.14). There are two possible reasons for this poor performance. First, the skill levels of DCZ residents may have been declining relative to the jobs available. Second, and more likely, DCZ residents were losing out in competition for good jobs due to relatively long and unreliable commuting times.

The DCZs of Tasmania, the Northern Territory and the ACT are not analysed here, owing to differences in scale and, in the case of the ACT, the overflow of dwelling construction into New South Wales.

<b>Table 6.6 Dwelling construction zones: Ratio of new construction costs to market dwelling prices (ratio)</b>			
	<b>2001.3</b>	<b>2006.3</b>	<b>2010.1</b>
NSW	1.52	1.35	1.60
VIC	1.60	1.29	1.30
QLD	1.15	0.82	0.92
SA	1.83	1.31	1.24
WA	1.41	0.92	1.01

<b>Table 6.7 Dwelling construction zones: Average market dwelling prices (2007-08 \$'s)</b>							
	<b>1991.3</b>	<b>1996.3</b>	<b>1997.3</b>	<b>2001.3</b>	<b>2006.3</b>	<b>2010.1</b>	<b>Per cent change 2010.1 over 1991.3</b>
NSW	173667	189951	199368	283170	384160	356012	105
VIC	139784	127351	131466	183967	263282	293646	110
QLD	160209	176382	178149	195710	375248	386424	141
SA	123100	114200	114481	144666	250054	293137	138
WA	119646	126355	128968	149281	388197	372917	212

<b>Table 6.8 Dwelling construction zones: Growth in total hours work available within commuter reach (per cent)</b>			
	<b>1991-2001</b>	<b>2001-2010</b>	
NSW	1.5	1.3	
VIC	1.3	1.7	
QLD	2.9	2.4	
SA	0.9	1.1	
WA	1.9	2.3	
<b>Australia</b>	<b>1.4</b>	<b>1.6</b>	

<b>Table 6.9 Dwelling construction zones: Growth in adult population resident in areas within commuter reach (per cent)</b>			
	<b>1991-2001</b>	<b>2001-2010</b>	
NSW		2.0	1.6
VIC		2.0	2.8
QLD		3.5	3.2
SA		1.2	1.5
WA		4.3	4.2
<b>Australia</b>		<b>1.4</b>	<b>1.7</b>

<b>Table 6.10 Dwelling construction zones: Mortgage burden given average dwelling market values</b>		<b>1997.3</b>	<b>2001.3</b>	<b>2006.3</b>	<b>2010.1</b>
NSW		25.2	32.4	43.3	35.9
VIC		17.7	24.0	31.0	30.9
QLD		28.2	28.6	45.4	43.3
SA		16.2	20.6	32.2	36.2
WA		18.9	21.2	43.7	36.2

<b>Table 6.11 Dwelling construction zones: Mortgage burden given greenfield construction costs</b>		<b>2001.3</b>	<b>2006.3</b>	<b>2010.1</b>
NSW		49.1	58.5	57.6
VIC		38.4	39.9	40.2
QLD		33.0	37.3	39.7
SA		37.5	42.0	44.9
WA		29.9	40.1	36.4

<b>Table 6.12 Dwelling construction zones: Average income per occupied dwelling (2007-08 \$'s)</b>		<b>1997.3</b>	<b>2001.3</b>	<b>2006.3</b>	<b>2010.1</b>
NSW		52682.1	58195.1	58993.2	65945.6
VIC		49298.0	50945.9	56470.2	63247.7
QLD		42053.4	45467.2	55019.6	59353.3
SA		47084.2	46799.8	51666.4	53876.6
WA		45439.0	46877.9	59144.5	68554.7

<b>Table 6.13 Dwelling construction zones: Average annual hours of work by residents</b>		<b>1991.3</b>	<b>1996.3</b>	<b>1997.3</b>	<b>2001.3</b>	<b>2006.3</b>	<b>2010.1</b>	<b>Per cent change 2010.1 over 1991.3</b>
NSW		1281.8	1306.3	1299.5	1336.5	1311.0	1258.3	-1.8
VIC		1235.9	1285.7	1290.0	1294.1	1308.4	1215.8	-1.6
QLD		1240.1	1282.3	1300.9	1301.5	1394.9	1316.0	6.1
SA		1165.0	1203.5	1207.7	1165.9	1270.6	1229.5	5.5
WA		1190.0	1297.3	1319.0	1302.3	1361.0	1293.8	8.7

<b>Table 6.14 Dwelling construction zones: Average 2007-08 \$/hour earned by resident workers</b>							
	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	Per cent change 2010.1 over 1991.3
NSW	27.7	28.2	29.2	29.7	33.5	34.1	23.2
VIC	26.4	26.5	27.1	28.3	32.4	33.1	25.3
QLD	24.8	23.3	23.4	25.5	28.8	29.5	19.1
SA	26.0	25.9	27.3	27.6	29.5	30.0	15.5
WA	29.1	26.0	25.4	27.0	33.8	36.2	24.5

<b>Table 6.15 Dwelling construction zones: Average annual hours of work per capita for the working age population resident within commuter reach</b>							
	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	Per cent change 2010.1 over 1991.3
NSW	1216.3	1207.5	1219.8	1255.1	1334.1	1266.8	4.2
VIC	1243.4	1271.8	1277.4	1279.9	1373.5	1342.6	8.0
QLD	1051.6	1102.8	1101.9	1093.4	1232.6	1248.6	18.7
SA	1136.9	1161.0	1163.4	1167.5	1321.7	1278.5	12.5
WA	1153.6	1213.3	1203.4	1169.9	1409.0	1356.2	17.6

<b>Table 6.16 Dwelling construction zones: Average earnings for jobs within commuter reach (\$2007-08 per hour)</b>							
	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	Per cent change 2010.1 over 1991.3
NSW	28.4	29.9	30.7	33.5	37.0	39.4	38.7
VIC	27.2	28.6	29.4	32.4	36.3	36.9	35.7
QLD	24.7	25.4	26.1	28.7	31.8	31.3	26.4
SA	27.2	28.2	28.7	30.8	32.4	33.8	24.4
WA	25.1	26.3	27.0	29.7	33.7	37.8	50.9

<b>Table 6.17 Dwelling construction zones: Average annual hours of health, education and entertainment work per capita total population within commuter reach</b>							
	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	Per cent change 2010.1 over 1991.3
NSW	116.7	125.5	127.3	133.4	133.1	125.2	7.3
VIC	126.6	136.7	138.5	143.7	152.5	142.2	12.3
QLD	109.8	127.8	129.6	135.4	140.8	127.8	16.4
SA	134.1	139.6	140.5	143.9	152.9	145.6	8.6
WA	116.5	126.9	128.8	135.5	139.9	125.6	7.8

## **6.9 Why a common housing shortage between states?**

The remaining question that needs to be answered is why, from the analysis of Table 6.1, the housing shortage appears to be reasonably uniformly distributed between the states and not concentrated in New South Wales and, to a lesser extent, in Victoria?

The first thing to be said is that all DCZ markets were in disequilibrium in the 1990s which contributed to the low rate of construction in the 2000s. The movement towards local sustainability in Queensland and WA has been relatively recent and there is no guarantee that it will be sustained. As Tables 6.8 and 6.9 indicate, the adult population in the areas within commuter reach of the DCZs has been growing more rapidly than hours of work available from these areas. This means that DCZ residents in all states have been facing intensifying competition for work.

Second, although some housing markets have moved to local sustainability, this has not been the case in the key New South Wales DCZs. People forced out of New South Wales have claimed part of the increase in the dwelling stock in the other states. Additional migration to a state increases the shortage of dwellings except in the case of retirement migration (where the migrants directly or indirectly finance the cost of building a new house for themselves) or in the case where the migrants bring skills and hence income-earning capacity which allows them to finance additional construction. It is likely that, at the peak of the resource-based expansion in Western Australia and Queensland in 2008, many of the additional migrants brought skills which helped to create the hours of work required to employ the additional population without any displacement of previous residents – though a temporary housing shortage would still have arisen due to construction delays as the market responded to the increase in demand in those states.

## **6.10 A strategy for increasing the rate of dwelling construction**

From the analysis, a basic strategy can be defined to ensure that housing construction keeps up with population growth projected for the DCZs. The elements of the strategy are outlined in Figure 6.1. How the elements are combined will depend on costs and benefits as determined by local circumstances.

Clearly, direct cost reduction is the best strategy. However, there is uncertainty about how much can be done.

Land banking – public ownership of land in DCZs – has been important in some cities. It has been practised in the ACT since the inception of the territory, where land not required for urban uses, water reserves or national parks has been leased for farming. When additional land is required for housing, a farm lease is cancelled and the land revalued for urban purposes at a price determined by the ACT administration. Land banking involving substantial public estates on the urban fringe has also been important in the growth of Adelaide and Darwin. The Whitlam government made finance available to urban land authorities in every state to buy metropolitan fringe estates for subsequent development, the benefit being that that holding charges in excess of lease revenues could be financed at the public sector loan rate with a resulting reduction in the raw land component of development costs. Post Whitlam the Commonwealth abandoned the program and the states gradually developed and sold the land, generally with minimal re-investment. Though with hindsight there is every reason to regret the failure to persevere with land banking, particularly on the fringe of Sydney, any large-scale return to the practice would not only be prohibitively expensive but could only be of benefit after a number of years. Private ‘land banking’ provides no substitute, since it is not only financed at higher interest rates than public land banking, but is deliberately managed to maximise capital gain, rather than managed to minimise the gain subject to covering costs.

Rather than try to reduce the cost of the raw land component of a new DCZ house, consideration might be given to cutting public-sector infrastructure charges. This implies either a reduction in the standard of infrastructure provided or a transfer of infrastructure costs to general taxation and borrowing. Given the numerous competing calls on the consolidated revenue of the governments responsible for infrastructure provision – basically the states and local government – and their limited tax bases it is unlikely that infrastructure costs can be transferred to more general taxation, so the likely result is reduced standards. The problem with reducing standards is that the maintenance of shoddy infrastructure is expensive, and that retrofitting to bring it up to standard is much more expensive than building it properly in the first place. Developer standards and charges were introduced in order the take advantage of the economies of co-ordinated development.

At the time when developer charges were first introduced, public sector loans were considered as an alternative – it was pointed out that this would allow at least part of the costs of new homes to be financed at the public sector borrowing rate rather than at the home-buyer's mortgage rate. However, there were two problems, first, the problem of recouping loan costs from the beneficiaries of infrastructure investment rather than from the population as a whole, and second, general limits on public sector borrowing which were being imposed by the Commonwealth at the time. Should the macroeconomic situation change, such that macroeconomic policy requires the Commonwealth to borrow more heavily, it could do worse than to borrow in order to finance DCZ infrastructure. However, these times are not yet.

Somewhat similar considerations apply to the time taken for town planning. Developers are assiduous in documenting the holding charges they incur while waiting for various approvals – though judging by the NHSC's studies these costs are not particularly prominent in the total. The problem is that town planning takes time, and that rushed or otherwise bad town planning has serious costs which, unlike skimmed infrastructure, cannot be fixed by retrofit.

While there is no excuse for installing infrastructure inefficiently or imposing unnecessary delays, it is useful to assess the potential significance cost reductions. Suppose, for the sake of illustration, that cost saving measures can cut the cost of a new house in a Sydney DCZ by 10 per cent. This would reduce the mortgage required to buy a new dwelling from 57.6 per cent of average DCZ income (Table 6.11) to 51.8 per cent, still way above the target of 35 per cent.

Cost-cutting being impractical, the alternative would be to increase household income significantly. To attempt this across all the NSW DCZs would be impractical and prohibitively expensive. However, precincts within the DCZs can be targeted for a strong supply response over a short period of time. The strategy would take the form of investments in:

- road, rail and bus transport services to major existing employment nodes (roads for private motoring have been tried but require excessive amounts of land if speeds are not to slow down through congestion);
- manufacturing and business park capacity to create or expand employment nodes close to the target precincts including the development of high technology precincts; and
- social investments in education, health, etc. A standard could be set by assuming that the four people (adults and children) live in the average new dwelling with a policy target of 150 hours of work in health, education and entertainment services per resident. This would all be performed within commuting range.

Given a mortgage of \$400,000 to buy a new house, the purchasing household will have to secure disposable income of \$114,000 to stay within the 35 per cent maximum advisable mortgage commitment and \$162,000 in gross income including taxes and superannuation. To earn at this rate, the household would need to have at least one high skilled member paid an average of \$50/hour. This is well above the average rate prevailing in the commuter zones accessible from Sydney DCZs. An

incoming household would require 3,200 hours of work a year which could be performed by one full time worker and one part time worker. The full time worker would work around 1,900 hours a year and the part time worker the balance of 1,300 hours a year.

Where are the hours to come from? Better transport infrastructure would probably allow about 1,200 hours to be transferred to the new full time worker from hours of work located outside the DCZ. Of the 600 new health, education and entertainment (etc) service hours required to support the household about 400 would be supported by government expenditures, of which the average new household could be assumed to capture half or around 200 hours. Around 250 hours are likely to be generated in privately-financed local services to support each new resident, or 1,000 annual hours per household, of which again an average new household can be assumed to capture half or 500 hours. This leaves a deficit of 1,300 hours. (It should be noted that average new household capture means the average across all new households not the next marginal household.)

The 1,300 hours can only be made up by new employment institutions, investment attractions, transfer of government offices, the development of new industrial precincts, etc. If the flow on multiplier is 1 hour for 1 hour, then around 650 hours of industry policy driven employment will have to be created to reach the required total of 3,200. The assumption that the average new household will capture all of these hours is not unrealistic provided the household's skills are significantly greater than the precinct household average. This is the strategy adopted by the New South Wales government in recent years, but sadly the resources devoted to it have been much less than was required for local sustainability.

For Queensland and Western Australia, thanks to the resource expansion, the industry policy proportion would be small while for Victoria and South Australia it would be important though not as important as for NSW.

In the past much of the industry policy component was automatically supplied by manufacturing capacity shifting from the inner suburbs to the outer suburbs. This provided enough employment to sustain dwelling stock expansion. The withdrawal of industry support for manufacturing and the transfer of capacity not to the fringe suburbs but to China, etc., coupled with the lack of any alternative policy to directly create employment in the DCZs, is probably the single most important reason for the current imbalance in Australian housing markets.

The final sustainability check for Sydney is to assess whether this suite of support policies will increase the market value of dwellings in the targeted precincts to a level closer to new construction costs. In chapter ? it was found that the addition to health, education and entertainment services is likely to lift values by 11 per cent. The increase in hours of work available within commuting range could be anywhere between 15 to 30 per cent, depending on the definition of the area accessible to commuters. The measures, therefore, will have the impact of lifting the value of existing houses by at least 30 per cent in the target precincts of the DCZs. Given the existing average value in New South Wales DCZs of \$356,000, a 30 per cent increase would bring the value to \$462,000. Given new construction costs of \$570,00 the market value increase will probably not be enough to support large scale expansion. This dispiriting conclusion applies to the average New South Wales DCZ, but not necessarily to all of them. The best hope for New South Wales would be to identify precincts with development opportunities better than this average and seek to concentrate effort in them.

To summarise the argument, at any time in any state no more than a small number of DCZs have the capacity to play a disproportionate role in supplying additional housing. This is because of:

- (i) the location to employment nodes;
- (ii) previous infrastructure investment; and
- (iii) supply of vacant suitable land.

If a growing state population is to be supplied with housing at acceptable standards, the number of people living in the DCZs must grow more rapidly than the population of the state or the nation. In turn this requires the hours of work in the labour market within commuting reach of the DCZs to grow at least as fast as the planned population growth – desirably faster to allow a growth margin. If the hours of work in a DCZ do not grow significantly faster than in the state or nation as a whole it will generally not be possible for households who migrate to the DCZ to earn the income necessary to service the mortgage on their new house.

**Table 6.18 Additional average annual hours of work above DCZ commuter zone average to achieve 35 per cent mortgage threshold on new construction – 2010.1**

NSW	817.7
VIC	200.3
QLD	169.1
SA	360.4
WA	53.6

## 6.11 Sydney or the bush

The above example demonstrates the enormous barriers to creating a sustainable housing market in the DCZs surrounding Sydney. To put Australian housing on a sustainable footing a number of National-State Government joint strategic decisions have to be made. The first and most immediate decision would centre on Sydney. Table 6.18 shows the difficulties by estimating the number of additional hours of accessible work which would have to be delivered to new households in the average DCZ of each state of a 35 per cent mortgage burden is to be achieved, assuming that interest rates stay at the average level for the past decade. In New South Wales it is 820 annual hours compared to 54 for Western Australia. For Victoria it is 200. The decision would be whether Sydney should be supported to grow its population in line with current expectations or whether growth should be diverted elsewhere in New South Wales or interstate.

The criterion for a yes or no decision is one of cost and practicality. To allow Sydney to grow a massive China-style planning and resourcing approach to urban development would be required with coordination of infrastructure policy, land use, industry policy, etc. The bill for this for the next two to three decades would run to hundreds of billions of dollars. The associated question would be if it is too costly to develop Sydney, could Newcastle or perhaps the area round Canberra effectively absorb the resources to dramatically accelerate its growth? A critical element is if NSW population growth is allowed to fall well below the national average would the flow of migrants to other states simply recreate conditions of unsustainability elsewhere. Victoria's long term ability to absorb the outflow would be critical.

If the cost of sustaining New South Wales population growth is considered too high, the sign would go up that Sydney does not welcome households where the head is not skilled enough to earn more than \$45 an hour. The public sector would have to provide the housing for necessary low-paid support workers. Under this national policy the focus would switch to other the capital cities and their regions. How much additional investment would be required for South East Queensland, Melbourne, Perth and Adelaide to go beyond employing and housing population growth in line with current expectations and absorb the overflow of population that would be displaced from Sydney? If the combined cost for doing this is expected to be significantly less than supporting Sydney, the freezing of Sydney's development may be justified, at least on economic grounds. However, the cost would also run to hundreds of billions of dollars, even if it was less per new additional dwelling than would have to be spent to support Sydney's continuing development.

This report is in no position to speculate how a decision on Sydney's future would turn out, other than to point out the formidable barriers to building enough dwellings to accommodate the population projected for Sydney. It is time to start thinking so that a rational and efficient planning regime can be implemented across Australia with an adequate allocation of resources.

## **6.12 Urban consolidation**

Urban consolidation is also a strategy for lowering the slope of the rent gradient. This is because by concentrating more of the metropolitan population in middle and inner suburbs while maintaining the existing distribution of workplaces, competition for middle and inner suburban jobs will rise. The accessibility of work from the inner and middle suburbs will fall relative to the fringe DCZs, thereby increasing the average value of dwellings in the DCZs and reducing average values in the inner regions.

This is, however, only a first round outcome in terms of the equation estimated in the previous chapter. The follow-on impacts could include unintended consequences. Firstly, the greater concentration of population closer to the centre of metropolitan areas would tend to concentrate high paid and skilled workers closer to the centre with the DCZs becoming a repository for unskilled households with low employability. This dynamic would be reinforced by the analysis of the National Housing Supply Council that the cost of infill construction (two bedroom units) is, in general, more than the standard greenfield house. Both construction and land costs (except for Sydney) are higher. Given this cost differential, a policy of aggressive infill development at the expense of the DCZs would force the further concentration of high skilled/high income households around the metropolitan core. If this happens, the rent gradient could in fact rise with infill development. There is also some empirical support for this outcome. The coefficient on the share of flats in the dwelling stock in the equation estimated in chapter 7 is unexpectedly positive, meaning that dwelling costs are higher in suburbs with lots of flats even when all other factors are the same.

Infill development is also unlikely to save on infrastructure costs as much as is commonly thought. The same duplication of transport infrastructure that is required to move people from the DCZs to the employment nodes will also be required to accommodate the higher usage created by urban consolidation.

Infill development has its place, provided it is balanced with the requirements of the total metropolitan area, does not destroy neighbourhood character and is not over-supplied compared to the socio-demographic demand for detached accommodation.

## **6.13 The housing supply shortfall: The lack of infrastructure support**

The housing shortage which developed over the past decade is fundamentally due to the withdrawal of governments from the direct support of new and potential communities by the adequate provision of high quality transport and community infrastructure and direct employment creation. Fundamentally this is reflected in a shortfall in expenditures.

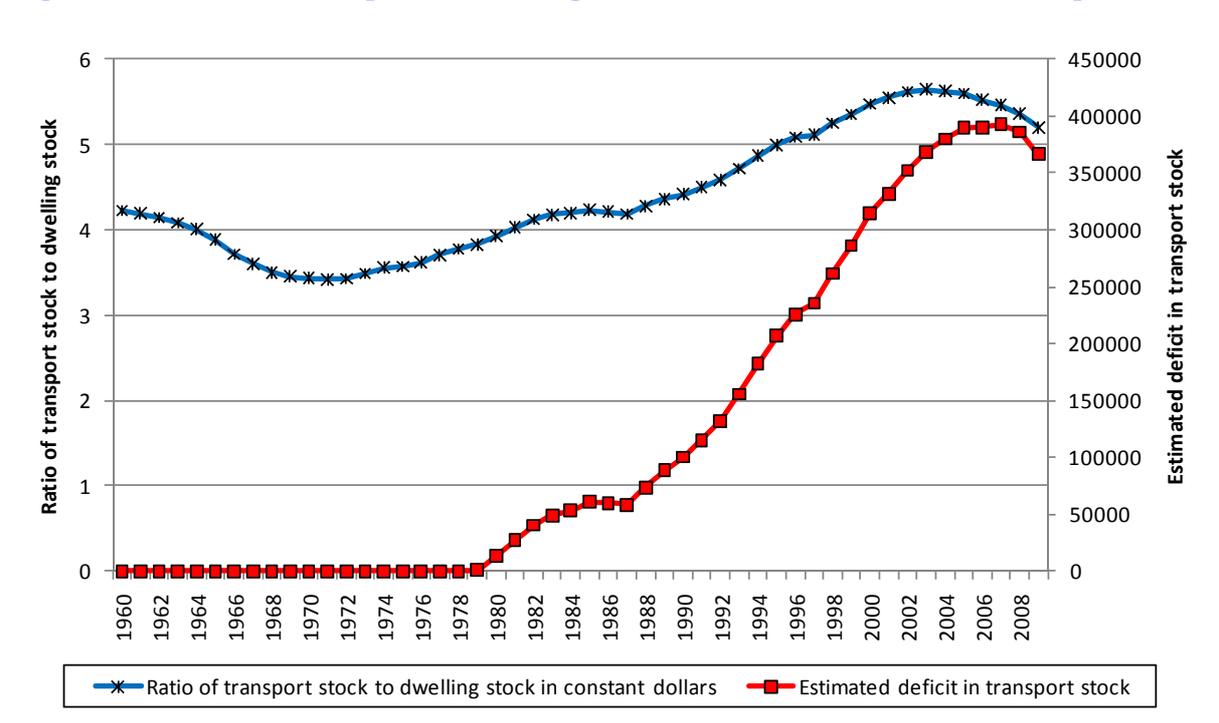
There has been a shortfall in expenditures in all states. Melbourne West is far from the worst affected region, but can serve as an example. Until the withdrawal of support for manufacturing by the Commonwealth, Melbourne West was reasonably self-sufficient in jobs. Following the withdrawal, manufacturing declined and very little attempt was made to replace it as a job source – indeed, it is arguable that, given the skills of the people of Melbourne West and their location, manufacturing was irreplaceable as a local economic base and greater efforts should have been made to update it and enhance its competitiveness. However, Melbourne West was able to capitalise on its proximity to Melbourne Central and commuter traffic increased. As local councils and the Victorian government have documented, this greatly stressed commuter transport capacity. The Commonwealth and state are now engaged in belated investments to increase commuter rail capacity.

Now consider Sydney Outer South West. The original design of these suburbs assumed that manufacturing employment would continue to decentralise, but the Commonwealth withdrew its support and the areas set apart for factories became container stacking grounds. As in Melbourne West, reliance on commuting increased, the problem being that knowledge-economy Sydney was a minimum of 30 kilometres away rather than just across the region boundary. Investment to support the commuter flows was not entirely lacking, but was considerably less than what was needed to provide the employment accessibility that would have occurred quite easily had the Commonwealth substituted an active, job-oriented industry policy on European lines for its former, rightly discredited policy of industry support through tariffs.

The shortfall in public investment in transport included the failure to provide transport to support job generation and the failure to enhance commuter services. Figure 6.2 provides a back of the envelope estimate of the cumulative shortfall. One line in the figure is the ratio of dwelling capital stock to the transport sector capital stock in constant dollars, obtained from the ABS “Annual National Accounts”, cat. no. 5204. Over the period 1960 to 1980 the ratio was stable at around 3.8.

After 1980 the pressure on governments to limit expenditures forced the ratio steadily upwards to 5.6 by the middle 2000s. The imbalances this created in the economy have now forced governments to increase expenditure in rail and road infrastructure with the result that the ratio trended downwards between 2004 and 2009. The shortage of transport infrastructure may be estimated at around \$366 billion by 2009, on the basis that sustainable housing markets over the last 30 years would have required a dwelling-transport capital stock ratio of around 3.8.

**Figure 6.2: Ratio of transport to dwelling stock and estimated deficit in transport stock**



This might appear high, but it is not difficult to reach this set of figures when one combines the cost new rail projects with the widespread need to expand road and public transport capacity in order to better connect fringe suburbs with other fringe suburbs. Included in this would also be the circular and lateral road projects that would have been required if 1970 standards of connectivity had been maintained.

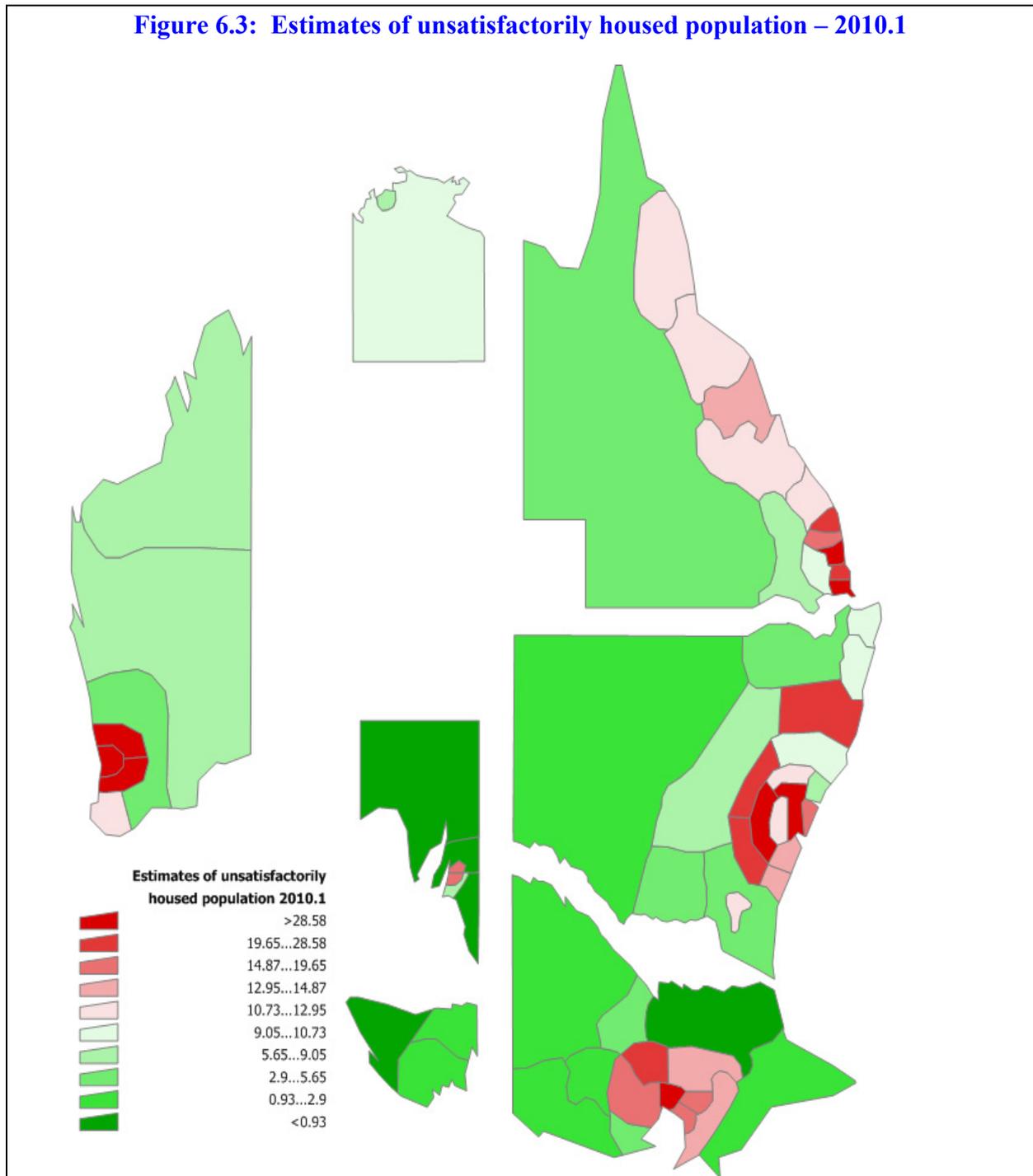
From this perspective the core problem that has led to the current imbalances in Australian housing markets is probably the imbalance in Federal-State/Local finances. The Central Government with the lion's share of the revenue and little of the service-provision responsibility of State and Local Government has a tendency to return surplus revenues in tax reductions rather than invest in the infrastructure and services required to maintain sustainable housing markets.

As an example of the aggressive approach necessary to solve the Australian housing shortage, one has to go no further than China. In May 2010 the Beijing government announced a fourfold doubling of its investment in urban rail infrastructure. This will involve the construction of 21 new subway lines and around 320 new stations, with a coverage rate for the population living within the fourth ring road of 95 per cent. This means that 95 per cent of the population will be able to walk to a metro station in 10 to 15 minutes. Suburban areas will be connected to the inner system by new radial lines. Shanghai plans a similar expansion in its rail capacity.

In putting forward these Chinese examples it should be acknowledged that neither Beijing nor Shanghai are Australian cities – in population and density they have more in common with the larger metro-served European and Japanese cities. Neither city inherited a suburban rail system from the nineteenth century, so the problem was one of new build rather than, as in Australia, enhancement. However, the high rate of investment is still a warning: these are the cities that Australian workers are competing against to earn the income to secure housing. The difference in the approach of governance does not look good for the Australian side.

The investment program required in Australia will not be limited to upgrading commuter rail. Investment in broadband will also be important, if only (as pointed out in recent *State of the Regions* reports) to bring Australia into line with some of its Asian competitors. As argued in those reports, broadband has the potential to spread quality employment out of the metropolitan areas into regions with higher amenity and lower housing costs. However, it is not considered in detail in the present report since the precise nature of the investment, and its regional effects, was not known at the time of writing.

**Figure 6.3: Estimates of unsatisfactorily housed population – 2010.1**



## 6.14 Social housing

The NHSC calculations with which we began this chapter include estimates of the need for additional ‘social housing’, defined essentially as accommodation for social security recipients who do not own their own homes and are not able to pay market rents.

During the post-war period it was usual to provide social housing as a component of a more general public housing program which in turn was predicated on a belief that the private housing market was incapable of providing affordable housing for working families. This belief became discredited, partly as a result of the return of free-market economics in the 1970s but more importantly by the success of

private developers in providing mass housing in the post-war period. Gradually public housing became a residual, welfare-oriented program. The Commonwealth split its support for social housing between rental assistance for pensioners who were tenants in the private market, housing provision through non-profit organisations and more traditional government-owned housing. There has been a great deal of discussion of the merits of alternative programs, but it has throughout been accepted that there are citizens who cannot afford private-market housing and for whom social housing should be provided. NIEIR agrees, but the present report does not attempt to enter the debate about how assistance should be provided.

During the 2000s the private housing market repeated the experience of the early twentieth century and failed to provide affordable worker housing. If this poor performance continues, there could be a repeat of the early twentieth century experience with renewed demands for a broad public housing program to include affordable housing for working families. The message of this *State of the Regions* report, however, is that the need is not for a revived public housing program but for catch-up in government investment in job creation and commuter transport. This catch-up program will make enough call on public funds without enlarging it to cover public housing. This said, had the Commonwealth persevered with the financing of public housing it may have been more aware of the developing problems in providing affordable housing.

The trends charted in this report have affected the cost of provision of social housing as surely as they have affected the more general rental and ownership markets. It is not possible for governments, in their financing of social housing, to avoid these costs.

Many of the recipients of social housing are not in the workforce. It might therefore be thought that social housing should be provided wherever it is cheap to do so, without regard for job access – which has indeed been the private-market effect as social security recipients have sought affordable housing in towns with poor employment prospects. However, there is considerable social value in housing people close to their friends and relatives. Again, if social housing is provided in areas with job accessibility there is always a hope that its residents of workforce age may be able to find a place in the workforce.

We conclude this chapter by noting that the Commonwealth has accepted responsibility for social housing and is putting a variety of programs in place. Apart from agreeing that this acceptance of responsibility is laudable, in this report NIEIR does not attempt to evaluate any of the current programs. It merely notes the programs will be expensive, and hard-put to succeed, if they are not complemented by more general investments in job generation and transport to improve housing affordability and increase construction rates more generally.

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## **7. The performance of the Dwelling Construction Zones: Regional population scenarios to 2020**

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The implication of the analysis of the previous two chapters is that the allocation of Australia's population between the states and regions will depend on the performance of the DCZs. The better the performance, the greater the population will be attracted into each DCZ and the less the population elsewhere. The less the population elsewhere, the less will be the housing shortage and the less the percentage of the population that is unsatisfactorily housed.

In order to demonstrate the different futures for demographic change within the one overall national population projection, this chapter develops three scenarios to 2020. The objective is to demonstrate that until the future of the DCZs is established one way or another, population projections for the rest of Australia cannot be made with any confidence. The two extremes would be aggressive expansion as reflected in the projections prepared by state agencies or continuation of the under-performance of the last decade.

### **7.1 Three population scenarios: An overview**

The two extremes yield three scenarios, designated as follows.

- (iv) Business as usual (BAU);
- (v) Housing shortage contained (HSC); and
- (vi) Exodus NSW (ENSW).

The BAU scenario assumes that the build rate of new DCZ occupied dwellings in relation to the increase in adult population remains near the 2000-2010 average level. In this scenario the DCZs fall well short of current expectations, but current state and territory population growth projections are achieved by crowding more people into existing housing.

The housing shortage contained (HSC) scenario assumes that DCZ performance returns to 1990s levels and the build rate of new occupied houses equals one half of the change in the adult population. Current housing shortages remain but do not worsen.

The Exodus NSW scenario is the same as the BAU in terms of build rate. It differs in that the New South Wales repeats its 2000-2005 experience of a low employment growth and high out-migration. It is true that New South Wales lifted its population growth rate over the second half of the 2000 decade, but this may have been because it is the established landing-point for international migrants. The scenario is based on the possibility that these recent migrants, or the domestic population they displace, will elect to leave for other states where accommodation costs are lower, both for rent and house purchase. Given the obstacles facing the expansion of the New South Wales DCZs this scenario cannot be ruled out.

The build rates by scenario are given in Table 7.1.

The profile of the build rates reflects historical outcomes and the special obstacles facing the New South Wales DCZs. It should be noted that the rate is applied to the state population base and thus the total number of occupied dwellings installed will vary with changes in the population.

<b>Table 7.1 Dwelling construction rate by scenario and state</b>			
	<b>BAU</b>	<b>HSC</b>	<b>ENSW</b>
NSW	0.55	1.00	0.55
VIC	0.65	1.00	0.65
QLD	0.65	1.00	0.65
SA	0.65	1.00	0.65
WA	0.65	1.00	0.65
TAS	0.90	1.00	0.90
NT	0.45	1.00	0.45
ACT	0.75	1.00	0.75

*Note:* Build rate is the net change in occupied dwelling installed per unit of half the change in the adult population.

## **7.2 A key model mechanism: Priority ordering of construction**

Priority ordering of construction is a key mechanism applied in the NIEIR regional model to generate the projections. Urban consolidation and construction in each state's independent cities and other non-DCZ LGAs is allowed to proceed as planned/predicted by state agencies, unless it constitutes more than 85 per cent of the change in dwelling capacity for a given quarter. If it exceeds the 85 per cent of projected construction the dwelling allocation for urban consolidation and independent cities is reduced pro rata so that the 85 percent rule applies.

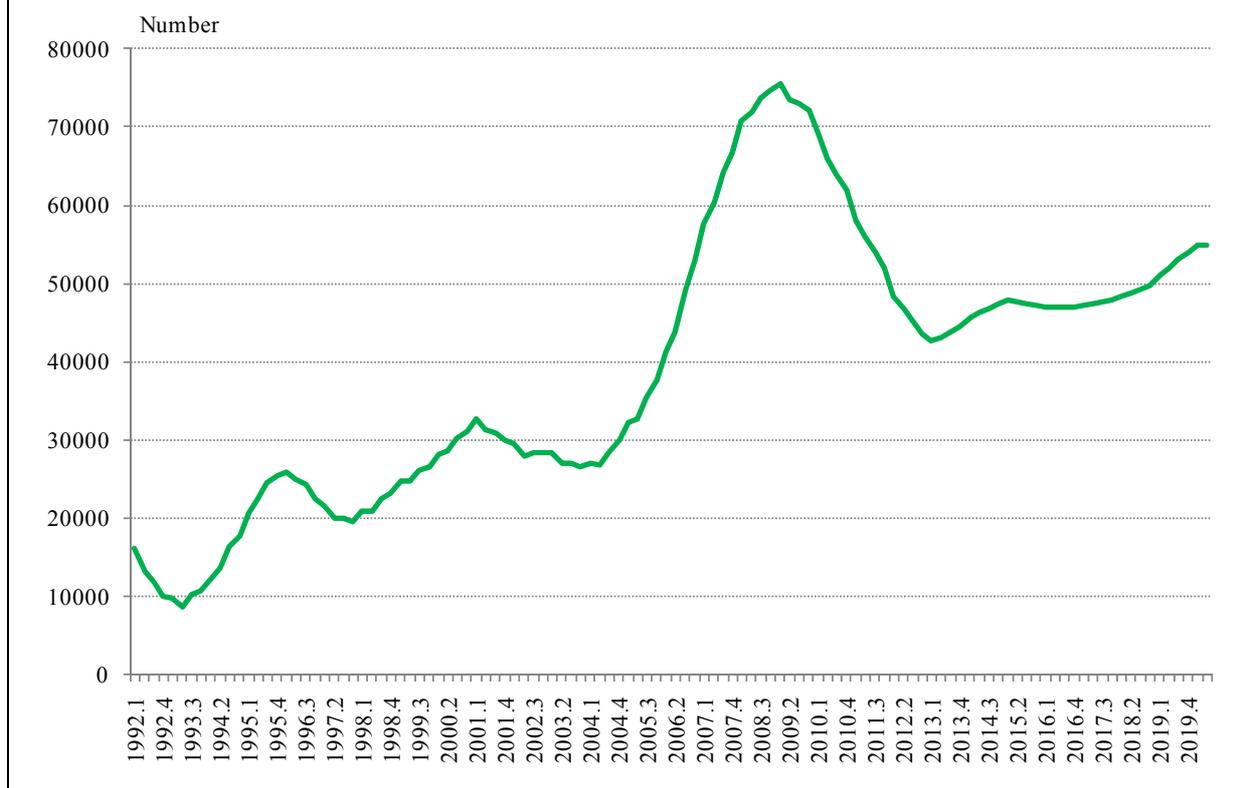
The difference between the increase in housing supply in the non-DCZ LGAs and the total available supply given the assumed state build rate is allocated to the DCZ sector. The allocation to each individual DCZ LGA is based on its increase in supply projected by the state authorities, prorated down to met the supply constraint. In Tasmania and the Northern Territory the build rate shortfall is pro-rated across all regions, while the ACT constitutes a DCZ of its own.

## **7.3 The population scenarios: National and state outcomes**

As noted above, the national population profile is constant across the scenarios. The international immigration rate and age-specific birth and death rates are held constant across the scenarios. The annual average population increase across the scenarios is stable at a little more than 350,000 per annum for the decade to 2020 (Table 7.4). The net annual migration rate of just under 200,000 explains 56 per cent of the total population increase to 2020 (Table 7.2).

The relative consistency in the absolute international net migrant intake hides a pronounced cyclical pattern. Since the end of 2007 Australia's net immigration rate has been running at around 75,000 a quarter (Figure 7.1). This is projected to trend downwards to a trough of 40,000 by 2012 and then set to increase to around 50,000 a quarter. These are assumptions: we do not know how high or low Australia's net migration will be. However, one thing is certain: unless the performance of Australia's DCZs improves there will be extreme domestic political pressure to cut back the immigration rate. Further, the greater the level of Australian housing shortage the less likely Australia will be able to secure the highly skilled migrants that it is targeting. Despite these compelling arguments, we have chosen not to vary the migration rate across the scenarios. To do so would defeat the purpose of the chapter, which is to demonstrate that plausible but significantly different regional population scenarios are possible within a given national population projection.

**Figure 7.1: Five quarter centred moving average of Australia's net migration – actual and projected**



The BAU case follows immediate past trends in modelling net migration between the states and territories. The relatively lower build rate will discourage some immigration into New South Wales. However, an important driver of net immigration into a state, or for that matter a region or an LGA, is the availability of work as represented by hours of work per capita of working age population. Table 7.17 shows the annual average growth in hours of work across the States/Territories by scenario.

In these projections, the rate of growth in hours worked over the next decade is a little less than over the past decade. This may prove optimistic. The next chapter shows a sharp slowing in consumption growth over the next decade is likely because of too low a savings rate and excessive debt levels, resulting in low growth in consumption-related employment. The growth in hours could therefore easily be less than projected in the Table. However, to reiterate, the objective here is to show the sensitivity of regional population growth to different trajectories for the DCZs in general and those in New South Wales in particular. Hence a trends/consensus view of the general growth outcome for the States/Territories is adopted.

The growth profiles in Table 7.17 are sufficient to support projected net immigration where the relativities between the States/Territories resemble those of the recent past. This will also result in a pattern of state population growth which resembles the past for the BAU and the HSC cases (Table 7.5).

The ENSW case is, of course, different. There is a two-way interaction between the willingness of some of the resident population to migrate because of the housing shortage and high cost of housing compared to the BAU/HSC case and the recognition by employers that New South Wales economic prospects are significantly worse than those in the other States and Territories. In the scenario, present imbalances precipitate a large increase in out-migration from New South Wales between 2011 and 2013. This leads to a shift in investment to the other States/Territories, which gain hours of work transferred out of New South Wales. This in turn creates a vicious cycle, forcing more out-migration

from New South Wales in search for work. In the ENSW scenario total hours of work in New South Wales grow less rapidly, to the benefit of the other States and Territories (Table 7.17).

The impact on New South Wales migration is seen from Table 7.2. From 2010 to 2020 net migration into New South Wales averages 28,000 a year in the BAU case. In the ENSW scenario the average is around -5,000, a turnaround of 32,000. The beneficiaries are Queensland with an additional 10,000 net migration a year compared to BAU, Victoria with an additional 8,000 and Western Australia with an additional 7,500 increase. The gain to the other States/Territories ranges between 1,000 and 3000 additional immigrants. For the ACT the gain is 700 per annum. (The scenario does not allow for migration within New South Wales, which could easily happen if there is migration out of the Sydney DCZs.)

## **7.4 The SOR regions: outcomes by scenario**

The regional projections are detailed in the appendix and results for selected variables are summarised in Figures 7.2 to 7.8.

Figure 7.2 shows the average annual change in population across the SOR regions for the BAU case. Given its size and the population growth in Queensland, Brisbane City has the highest average annual population increase of 34,000, followed by 21,600 for Melbourne Central.

Many of the dispersed metro regions have similar increases. Sydney's western regions lie between 8,000 and 12,000 annual increase in population, Melbourne's fringe regions increase by between 8,000 and 10,000, while Perth experiences a common 13,000 to 14,000 across all its regions.

Figure 7.3 gives the change in annual net population increase for the HSC case less the BAU case. The largest beneficiary in annual population increase is 11,000 for the Sydney Outer South West region followed by just under a 9,000 gain for the Melbourne Outer South East. Sydney Outer West gains 8,000 per annum and Melbourne West 7,600.

The key point is that for these regions, most of which include DCZs, population change would double if house construction and finance could keep up with potential demand. For Melbourne Outer South East the population increase doubles from 8,000 per annum (BAU) to 16,000 for the HSC case and a near doubling also occurs in the Sydney Outer West region. For the Sydney Outer South West region the population increase goes from 7,500 per annum for the BAU case to 11,400 for the HSC case. For Queensland DCZs around Brisbane the increase in the population for the HSC case relative to the BAU case is around 50 per cent.

The regions which experience the greatest reduction in population growth in the HSC case, relative to the BAU case, are Melbourne Central and Melbourne East, in both of which population growth is 6,000 per annum less. Brisbane City's reduction is 12,500 while Sydney Central's reduction is 4,200. The Rural and Independent city regions also grow less rapidly under BAU due to the increase in housing available in the DCZs. Their reduction is fairly constant across the regions at around 1,000 to 2,000 per annum.

Perth's regions are relatively unaffected by the HSC scenario in terms of population gain or loss.

Comparing the ENSW scenario with the BAU case, the results are reasonably uniform across the region classes (Figure 7.4). The Sydney regions lose between 1,000 and 3,000 per annum compared to BAU, while the Sydney Central loss is 4,200. The largest New South Wales non-metropolitan loss is 3,000 per annum for the Hunter with the other NSW regions' annual loss in population being generally between 400 and 1,000. An alternative scenario could be constructed in which the NSW non-metropolitan regions gain at the expense of the Sydney metropolitan area, since they are not so badly affected by high land costs.

The Perth regions gain between 1,500 and 2,500 per annum, the SEQ regions around 1,000 per annum, while the Melbourne regions gain between 600 and 1,200. The gain across the Adelaide regions is around 1,000 per annum per region. The gain for non-New South Wales, non-metropolitan regions is generally in the vicinity of 200 to 700 per annum.

The HSC scenario is defined to show what is required to contain the housing shortage. In this scenario the housing shortage is contained to 500,000 by 2020, or 80,000 more than the 2010 level. In the BAU case the housing shortage doubles from 2010 levels to 800,000 missing dwellings by 2020. The difference between the two scenarios is the construction of a net additional 300,000 occupied dwellings. The HSC scenario does not specify the policy changes by which this is to be achieved.

From Figures 7.9 to 7.11, the major housing shortages are in the central metropolitan areas. For example, Melbourne Central's housing shortage rises, in the BAU case, to 39,000 above the 2000 benchmark by 2020. This implies that around 78,000 of the population, or 12 per cent of the population, will be unsatisfactorily housed, with an increase in the number of adult children living at home and a rapid increase in group households. In the HSC scenario the dwelling shortage is 17,000, which is the same as for 2010. It has already been noted that in the HSC scenario many more people are accommodated in the DCZs, thus reducing population pressure in Melbourne Central. Since the occupied dwelling stock in Melbourne Central is similar across all three scenarios, the reduction in its housing shortage of 22,000 implies that 44,000 adults locate in the DCZs rather than in the city centre in the HSC case compared to the BAU. This implies a reduction in the number of dependants aged 0-17 living in Melbourne Central of around 18,000 for the decade.

## **7.5 SOR zones and dwelling construction zones: Scenario outcomes**

The outcomes for the SOR zones and DCZs are given in the tables.

For the BAU scenario the total population in the dispersed metro zone reaches 9.8 million by 2020, while the population of the knowledge-intensive zone increases from 6 million to 7.2 million (Table 7.7). For the HSC case the dispersed metro zone's population increases to 10.2 million by 2020 (an increase of 0.4 million above the BAU case) while the knowledge-intensive zone's population for the HSC rises to 6.9 million. A substantial but not total source of population gain for the dispersed metro zones under the HSC scenario is the knowledge-intensive regions, which tend to be inner suburbs.

In the New South Wales DCZs the 2020 population increases from 2.2 million (BAU) to 2.6 million in the HSC case. In Victoria the DCZs population increases from 2.18 to 2.54 million in 2020. The increase for the smaller states is marginal given the assumptions of the projections.

For the NSW scenario there is no significant change in the structure of population across the SOR zones (Table 7.7). The housing shortage shifts residents from New South Wales dispersed and knowledge-intensive zones to the same zones in other States and Territories.

In the HSC scenario the average annual population growth rate increases by nearly 30 per cent for the dispersed metro zone compared to the BAU case (Table 7.8) In the New South Wales and Victorian aggregated DCZs the growth rate from 2010 to 2020 doubles between the two scenarios.

If the accommodation pressure is eased in the knowledge-intensive zones, the share of the working age population living in this zone falls, with a corresponding increase in the dispersed metro zone (Table 7.10). The annual net migration into the Dispersed metro zone goes from 187,000 for the BAU case to 225,000 for the HSC case between 2010 and 2020 (Table 7.12). For the New South Wales DCZs the annual net immigration goes from 29,000 for the BAU case to 68,000 for the HSC case. Net immigration into the Victorian DCZs also doubles between the two cases.

The difference which the higher build rate in the HSC case makes to the adult population per occupied dwelling is reported in Table 7.13. Table 7.16 gives estimates of the dwelling shortage by SOR zone and the percentage of the population unsatisfactorily housed. The range under the BAU case is between 4 and 8 per cent by 2020, with the highest concentration in the knowledge-intensive zone.

## 7.6 Conclusion

The pattern of population growth across Australian regions depends critically on the performance of the DCZs. Plausible arguments can be made for wide variations in population growth rates between regions even if net migration is held constant, and the variety increases as net migration is allowed to vary.

As at 2010, given:

- (i) the limited understanding of the issues raised in this 2009-10 *State of the Regions* report in relation to the reasons for the growing dwelling shortage;
- (ii) the slow build up in infrastructure spending needed to help move to the HSC scenario; and
- (iii) the complete ignorance of the role of industry policy in generating and locating jobs as an essential part of the solution to the housing shortage,

the NSW scenario must be judged the most likely of the three presented here.

<b>Table 7.2 Average annual net immigration ('000)</b>								
	1991-2000	2000-2010	BAU		HSC		ENSW	
			2010-2015	2015-2020	2010-2015	2015-2020	2010-2015	2015-2020
NSW	20.1	33.0	30.0	25.5	30.0	25.5	2.9	-11.2
VIC	7.4	43.5	45.5	47.0	45.5	47.0	52.3	56.1
QLD	41.1	67.6	79.6	82.9	79.6	82.9	88.1	94.3
SA	-0.9	6.4	6.5	5.9	6.5	5.9	8.9	9.2
WA	12.3	28.5	32.5	34.9	32.5	34.9	38.8	43.7
TAS	-2.2	1.5	0.6	0.5	0.6	0.5	2.2	2.6
NT	0.2	0.6	0.9	0.8	0.9	0.8	1.8	2.0
ACT	-0.5	1.3	0.3	0.1	0.3	0.1	1.0	0.9
<b>Australia</b>	<b>77.5</b>	<b>182.5</b>	<b>196.0</b>	<b>197.6</b>	<b>196.0</b>	<b>197.6</b>	<b>196.0</b>	<b>197.6</b>

<b>Table 7.3 Average annual natural increase ('000)</b>								
	1991-2000	2000-2010	BAU		HSC		ENSW	
			2010-2015	2015-2020	2010-2015	2015-2020	2010-2015	2015-2020
NSW	38.2	41.6	51.7	59.2	51.7	59.2	51.9	60.3
VIC	27.1	31.2	39.4	41.6	39.4	41.6	39.3	41.4
QLD	22.9	30.2	33.6	29.9	33.6	29.9	33.5	29.6
SA	6.7	6.3	7.9	8.2	7.9	8.2	7.9	8.1
WA	13.0	15.5	20.0	20.6	20.0	20.6	19.9	20.4
TAS	2.4	2.2	2.4	2.3	2.4	2.3	2.3	2.2
NT	2.5	2.8	2.7	2.7	2.7	2.7	2.7	2.6
ACT	2.8	2.8	2.6	2.5	2.6	2.5	2.6	2.4
<b>Australia</b>	<b>115.7</b>	<b>132.5</b>	<b>160.1</b>	<b>166.9</b>	<b>160.1</b>	<b>166.9</b>	<b>160.1</b>	<b>167.0</b>

<b>Table 7.4 Total annual population increase ('000)</b>								
	1991-2000	2000-2010	BAU		HSC		ENSW	
			2010-2015	2015-2020	2010-2015	2015-2020	2010-2015	2015-2020
NSW	65	76	83	82	83	82	54	49
VIC	36	79	86	85	86	85	93	94
QLD	66	103	111	106	111	106	120	117
SA	6	14	14	14	14	14	17	17
WA	26	45	52	53	52	53	59	61
TAS	0	4	3	3	3	3	5	5
NT	3	4	4	3	4	3	5	4
ACT	3	4	3	3	3	3	4	3
<b>Australia</b>	<b>205</b>	<b>329</b>	<b>357</b>	<b>350</b>	<b>357</b>	<b>350</b>	<b>357</b>	<b>350</b>

<b>Table 7.5 Total population average annual growth rate (per cent per annum)</b>								
	1991-2000	2000-2010	BAU		HSC		ENSW	
			2010-2015	2015-2020	2010-2015	2015-2020	2010-2015	2015-2020
NSW	1.0	1.1	1.2	1.1	1.2	1.1	0.8	0.7
VIC	0.7	1.5	1.5	1.5	1.5	1.5	1.6	1.6
QLD	1.9	2.5	2.4	2.1	2.4	2.1	2.6	2.3
SA	0.4	0.9	0.9	0.8	0.9	0.8	1.0	1.0
WA	1.4	2.1	2.3	2.1	2.3	2.1	2.5	2.4
TAS	0.1	0.7	0.6	0.5	0.6	0.5	0.9	0.9
NT	1.7	1.6	1.6	1.4	1.6	1.4	1.9	1.8
ACT	0.9	1.3	1.0	0.8	1.0	0.8	1.1	1.0
<b>Australia</b>	<b>1.1</b>	<b>1.5</b>	<b>1.6</b>	<b>1.5</b>	<b>1.6</b>	<b>1.5</b>	<b>1.6</b>	<b>1.5</b>

<b>Table 7.6 Total population (million)</b>								
	1991-2000	2000-2010	BAU		HSC		ENSW	
			2010-2015	2015-2020	2010-2015	2015-2020	2010-2015	2015-2020
NSW	5.92	6.46	7.20	7.63	8.06	7.63	8.06	7.51
VIC	4.43	4.72	5.50	5.92	6.37	5.92	6.37	5.95
QLD	2.98	3.54	4.51	5.09	5.64	5.09	5.64	5.13
SA	1.45	1.50	1.64	1.71	1.78	1.71	1.78	1.72
WA	1.64	1.87	2.29	2.56	2.84	2.56	2.84	2.59
TAS	0.47	0.47	0.51	0.52	0.54	0.52	0.54	0.53
NT	0.17	0.19	0.23	0.25	0.27	0.25	0.27	0.25
ACT	0.29	0.31	0.36	0.37	0.39	0.37	0.39	0.38
<b>Australia</b>	<b>17.34</b>	<b>19.07</b>	<b>22.23</b>	<b>24.06</b>	<b>25.88</b>	<b>24.06</b>	<b>25.88</b>	<b>24.06</b>

**Table 7.7 The SOR and dwelling construction zones: population outcomes by scenario**

	BAU					HSC					ENSW				
	1991.3	2000.3	2005.3	2010.3	2015.3	2020.2	2015.3	2020.2	2015.3	2020.2	2015.3	2020.2	2015.3	2020.2	
<b>SOR zone – total population (million)</b>															
Dispersed metro	6.29	7.23	7.62	8.46	9.12	9.79	9.28	10.15	9.13	9.83					
Independent city	2.25	2.51	2.62	2.86	3.08	3.30	3.08	3.31	3.08	3.29					
Knowledge-intensive regions	4.61	5.12	5.42	5.98	6.59	7.16	6.49	6.93	6.59	7.15					
Lifestyle regions	1.02	1.28	1.37	1.51	1.60	1.69	1.59	1.68	1.58	1.67					
Resource-based	0.75	0.77	0.79	0.85	0.92	0.98	0.91	0.96	0.93	0.99					
Rural	2.42	2.56	2.64	2.84	2.97	3.10	2.92	2.99	2.97	3.10					
<b>Australia</b>	<b>17.3</b>	<b>19.5</b>	<b>20.5</b>	<b>22.5</b>	<b>24.3</b>	<b>26.0</b>	<b>24.28</b>	<b>26.03</b>	<b>24.28</b>	<b>26.03</b>					
<b>Dwelling construction zones – total population (million)</b>															
NSW	1.45	1.71	1.77	1.94	2.07	2.22	2.22	2.55	2.05	2.17					
VIC	1.24	1.47	1.62	1.87	2.04	2.18	2.17	2.54	2.05	2.22					
QLD	1.13	1.54	1.74	2.04	2.21	2.40	2.29	2.62	2.22	2.46					
SA	0.33	0.36	0.38	0.41	0.42	0.44	0.43	0.46	0.43	0.46					
WA	0.30	0.44	0.50	0.63	0.72	0.85	0.75	0.86	0.74	0.88					
TAS	0.07	0.06	0.06	0.07	0.07	0.07	0.07	0.07	0.07	0.08					
NT	0.01	0.02	0.02	0.03	0.03	0.04	0.03	0.03	0.03	0.04					
<b>Per cent of zone population in national total</b>															
Dispersed metro	36.3	37.2	37.2	37.6	37.5	37.6	38.2	39.0	37.6	37.8					
Independent city	13.0	12.9	12.8	12.7	12.7	12.7	12.7	12.7	12.7	12.6					
Knowledge-intensive regions	26.6	26.3	26.5	26.6	27.1	27.5	26.7	26.6	27.1	27.5					
Lifestyle regions	5.9	6.6	6.7	6.7	6.6	6.5	6.6	6.5	6.5	6.4					
Resource-based	4.3	4.0	3.8	3.8	3.8	3.8	3.7	3.7	3.8	3.8					
Rural	13.9	13.1	12.9	12.6	12.3	11.9	12.0	11.5	12.2	11.9					
<b>Australia</b>	<b>100.0</b>														
<b>Dwelling construction zones – per cent of state population</b>															
NSW	24	26	26	27	27	27	29	32	27	28					
VIC	28	31	32	34	34	34	36	40	34	34					
QLD	38	42	43	44	43	42	44	46	43	42					
SA	23	24	24	25	24	25	25	26	25	25					
WA	18	23	25	27	28	30	29	30	28	30					
TAS	14	13	13	13	13	14	13	14	13	14					
NT	5	11	12	13	14	14	13	13	14	14					

**Table 7.8 SOR and dwelling construction zones: average annual population growth (per cent)**

	BAU						HSC			ENSW		
	1991-2000	2000-2005	2005-2010	2010-2015	2015-2020	2010-2015	2010-2015	2015-2020	2010-2015	2010-2015	2015-2020	
<b>SOR zone</b>												
Dispersed metro	1.6	1.1	2.1	1.5	1.4	1.9	1.8	1.5	1.6	1.5	1.5	
Independent city	1.2	0.9	1.8	1.5	1.4	1.5	1.4	1.4	1.5	1.4	1.4	
Knowledge-intensive regions	1.2	1.2	2.0	2.0	1.7	1.7	1.3	1.7	2.0	1.7	1.7	
Lifestyle regions	2.5	1.4	2.0	1.1	1.2	1.0	1.1	1.1	0.9	1.0	1.0	
Resource-based	0.3	0.4	1.6	1.6	1.2	1.2	1.1	1.1	1.7	1.4	1.4	
Rural	0.6	0.6	1.4	1.0	0.8	0.6	0.5	0.6	1.0	0.8	0.8	
<b>Dwelling construction zones</b>												
NSW	1.8	0.8	1.8	1.4	1.4	2.8	2.8	2.8	1.2	1.1	1.1	
VIC	1.9	1.9	2.9	1.8	1.4	3.1	3.2	3.1	1.9	1.6	1.6	
QLD	3.5	2.5	3.2	1.6	1.6	2.4	2.7	2.4	1.8	2.0	2.0	
SA	1.0	0.7	1.6	0.6	1.0	1.0	1.2	1.0	0.9	1.4	1.4	
WA	4.4	2.6	4.7	2.9	3.3	3.7	2.6	3.7	3.4	3.4	3.4	
TAS	-0.5	0.7	0.6	1.1	1.2	1.1	1.2	1.1	1.6	1.3	1.3	
NT	11.4	1.8	4.9	1.9	1.7	1.6	0.8	1.6	2.4	1.9	1.9	

**Table 7.9 SOR and dwelling construction zones: share of population aged 0 to 17 (per cent)**

	BAU						HSC		ENSW	
	1991.3	2000.3	2005.3	2010.3	2015.3	2020.2	2015.3	2020.2	2015.3	2020.2
<b>SOR zone</b>										
Dispersed metro	27.7	25.8	25.0	24.0	23.3	23.0	23.0	22.4	23.3	22.9
Independent city	27.6	25.7	24.8	23.9	23.5	23.4	23.5	23.4	23.6	23.5
Knowledge-intensive regions	21.7	20.7	20.2	20.1	21.5	22.8	21.7	23.3	21.5	22.9
Lifestyle regions	27.4	25.4	24.2	22.9	21.3	20.0	21.4	20.2	21.4	20.1
Resource-based	30.8	29.2	28.1	27.3	27.2	26.6	27.6	27.0	27.3	26.7
Rural	29.0	26.6	25.4	23.8	21.8	20.4	22.1	20.9	21.8	20.4
<b>Dwelling construction zones</b>										
NSW	29.9	27.6	26.8	25.6	25.1	25.1	23.6	22.6	25.1	25.1
VIC	28.9	27.0	26.1	24.9	23.7	23.2	22.5	21.0	23.7	23.0
QLD	28.6	26.2	25.2	24.6	24.4	23.9	23.6	22.5	24.3	23.5
SA	27.6	25.6	24.3	23.4	23.1	22.5	22.7	22.2	22.8	22.1
WA	30.6	28.5	27.0	25.8	23.5	21.6	22.8	21.7	23.1	21.4
TAS	25.6	24.1	23.3	22.9	23.6	24.7	23.6	24.6	23.3	24.5
NT	39.5	34.7	33.7	30.7	26.7	23.6	27.0	24.6	26.7	23.8

**Table 7.10 SOR and dwelling construction zones: share of population aged 18 to 64 working age population (per cent)**

	1991.3	2000.3	2005.3	BAU			HSC			ENSW	
				2010.3	2015.3	2020.2	2015.3	2020.2	2015.3	2020.2	
<b>SOR zone</b>											
Dispersed metro	62.6	63.2	63.5	63.7	62.8	61.6	63.3	62.5	62.8	61.7	
Independent city	60.7	60.9	61.3	61.2	59.9	58.7	60.0	58.7	59.8	58.5	
Knowledge-intensive regions	65.2	66.1	66.9	66.6	64.5	62.3	64.0	61.5	64.5	62.3	
Lifestyle regions	57.4	57.7	58.3	58.5	57.8	57.3	57.7	57.1	57.9	57.4	
Resource-based	62.3	62.0	62.5	62.1	60.4	59.2	59.8	58.8	60.2	58.9	
Rural	59.3	59.5	59.9	60.2	60.3	59.6	59.7	58.7	60.3	59.6	
<b>Dwelling construction zones</b>											
NSW	61.9	62.7	63.0	63.6	63.3	62.6	65.4	65.9	63.6	63.1	
VIC	62.1	62.4	62.9	63.6	63.0	61.8	64.9	65.2	63.0	61.8	
QLD	61.2	62.3	62.8	61.9	58.4	56.5	59.7	58.9	58.3	56.7	
SA	61.5	61.6	62.5	62.7	61.0	59.9	61.6	60.7	61.3	60.3	
WA	60.9	61.4	61.9	62.4	62.5	62.9	63.7	62.7	62.8	62.5	
TAS	60.7	61.3	62.0	61.8	60.2	58.3	60.3	58.3	60.8	58.6	
NT	58.1	62.7	63.3	65.1	67.3	68.3	66.9	66.8	67.0	67.3	

**Table 7.11 SOR and dwelling construction zones: share of population aged 65 and over (per cent)**

	1991.3	2000.3	2005.3	2010.3	BAU		HSC		ENSW	
					2015.3	2020.2	2015.3	2020.2	2015.3	2020.2
<b>SOR zone</b>										
Dispersed metro	9.65	11.04	11.53	12.25	13.91	15.40	13.71	15.11	13.92	15.44
Independent city	11.70	13.33	13.92	14.94	16.52	17.94	16.51	17.90	16.55	18.01
Knowledge-intensive regions	13.10	13.15	12.96	13.30	14.10	14.88	14.27	15.20	14.08	14.81
Lifestyle regions	15.20	16.91	17.50	18.60	20.87	22.74	20.90	22.71	20.76	22.50
Resource-based	6.90	8.76	9.39	10.63	12.39	14.19	12.56	14.18	12.57	14.44
Rural	11.70	13.94	14.75	15.99	17.87	19.93	18.15	20.36	17.90	19.99
<b>Dwelling construction zones</b>										
NSW	8.22	9.68	10.23	10.80	11.62	12.29	10.99	11.50	11.34	11.80
VIC	9.03	10.60	10.96	11.46	13.26	15.05	12.61	13.85	13.34	15.16
QLD	10.24	11.48	12.01	13.43	17.16	19.63	16.66	18.57	17.37	19.77
SA	10.86	12.83	13.19	13.84	15.96	17.56	15.73	17.17	15.94	17.61
WA	8.52	10.05	11.02	11.84	14.02	15.54	13.60	15.54	14.11	16.09
TAS	13.70	14.59	14.66	15.35	16.21	17.08	16.18	17.08	15.98	16.92
NT	2.39	2.67	2.95	4.25	6.06	8.10	6.11	8.54	6.38	8.86

**Table 7.12 SOR and dwelling construction zones: annual net immigration ('000)**

	BAU						HSC			ENSW		
	1991-2000	2000-2005	2005-2010	2010-2015	2015-2020	2010-2015	2010-2015	2015-2020	2010-2015	2010-2015	2015-2020	
<b>SOR zone</b>												
Dispersed metro	146.97	117.08	217.43	186.80	189.09	221.45	221.45	235.12	190.35	190.35	194.02	
Independent city	47.19	39.99	70.11	70.41	69.19	70.54	70.54	70.16	69.84	69.84	67.21	
Knowledge-intensive regions	93.42	92.31	147.90	157.85	154.84	138.16	138.16	124.84	156.42	156.42	152.82	
Lifestyle regions	39.12	29.31	42.86	36.72	38.47	35.89	35.89	36.73	33.80	33.80	35.14	
Resource-based	7.36	6.88	18.19	20.11	18.22	16.83	16.83	16.08	21.20	21.20	19.90	
Rural	36.28	33.36	63.31	58.32	55.70	47.36	47.36	42.65	58.07	58.07	55.89	
<b>Dwelling construction zones</b>												
NSW	37.61	21.76	42.34	31.48	27.33	62.30	62.30	74.79	27.56	27.56	21.44	
VIC	33.68	38.03	60.46	47.42	42.29	74.17	74.17	90.89	49.98	49.98	47.63	
QLD	54.26	49.94	73.32	52.57	58.15	69.65	69.65	90.16	55.43	55.43	68.75	
SA	6.06	4.71	9.42	5.68	7.34	7.30	7.30	8.53	7.11	7.11	9.48	
WA	17.65	14.71	29.62	23.85	31.80	29.95	29.95	26.66	27.77	27.77	34.02	
TAS	0.32	0.91	0.97	1.18	1.22	1.21	1.21	1.23	1.55	1.55	1.43	
NT	1.60	0.52	1.46	0.81	0.68	0.72	0.72	0.49	0.98	0.98	0.90	

**Table 7.13 SOR and dwelling construction zones: adult population per dwelling (number)**

	BAU						HSC		ENSW	
	1991.3	2000.3	2005.3	2010.3	2015.3	2020.2	2015.3	2020.2	2015.3	2020.2
<b>SOR zone</b>										
Dispersed metro	2.33	2.25	2.26	2.39	2.46	2.51	2.43	2.44	2.46	2.51
Independent city	2.27	2.17	2.20	2.29	2.34	2.39	2.31	2.31	2.34	2.38
Knowledge-intensive regions	2.28	2.21	2.25	2.40	2.49	2.53	2.42	2.37	2.49	2.53
Lifestyle regions	2.23	2.13	2.17	2.29	2.33	2.36	2.27	2.23	2.32	2.34
Resource-based	2.47	2.36	2.43	2.58	2.67	2.71	2.59	2.58	2.67	2.73
Rural	2.25	2.16	2.17	2.24	2.29	2.31	2.23	2.18	2.29	2.31
<b>Dwelling construction zones</b>										
NSW	2.38	2.35	2.34	2.52	2.64	2.76	2.65	2.78	2.63	2.74
VIC	2.38	2.27	2.28	2.37	2.43	2.47	2.49	2.60	2.44	2.48
QLD	2.24	2.15	2.24	2.40	2.47	2.53	2.43	2.45	2.47	2.54
SA	2.15	2.04	2.07	2.14	2.13	2.17	2.14	2.16	2.15	2.19
WA	2.26	2.19	2.25	2.43	2.51	2.59	2.52	2.53	2.52	2.60
TAS	2.13	1.98	2.04	2.06	2.09	2.12	2.09	2.11	2.12	2.15
NT	2.13	2.19	2.23	2.42	2.56	2.70	2.43	2.34	2.59	2.70

**Table 7.14 SOR and dwelling construction zones: net annual increase in occupied dwellings ('000)**

	BAU						HSC			ENSW	
	1991-2000	2000-2005	2005-2010	2010-2015	2015-2020	2010-2015	2015-2020	2010-2015	2010-2015	2015-2020	
<b>SOR zone</b>											
Dispersed metro	48.89	15.54	17.93	28.65	31.56	28.0	32.3	31.7	31.7	33.6	
Independent city	15.44	4.64	5.69	7.77	8.81	8.4	10.2	10.9	10.9	10.6	
Knowledge-intensive regions	28.25	8.99	7.53	12.63	16.01	16.2	13.5	17.2	17.2	20.8	
Lifestyle regions	12.83	3.61	3.39	4.65	5.71	6.5	6.1	5.3	5.3	6.2	
Resource-based	2.37	0.05	0.87	1.35	2.08	0.1	1.6	2.3	2.3	2.9	
Rural	11.46	4.39	6.51	6.09	7.34	7.9	11.7	10.2	10.2	10.4	
<b>Dwelling construction zones</b>											
NSW	11.18	2.98	1.91	7.49	8.11	5.4	3.4	2.8	2.8	1.6	
VIC	11.27	5.67	7.30	9.61	10.57	10.2	13.1	10.4	10.4	9.5	
QLD	18.77	5.71	6.51	8.91	12.39	10.3	11.7	8.3	8.3	12.1	
SA	2.34	0.50	0.95	0.99	1.09	0.9	1.7	1.6	1.6	1.9	
WA	5.72	2.07	3.36	4.36	3.83	3.7	6.0	6.9	6.9	7.9	
TAS	0.12	0.04	0.07	0.09	0.10	0.1	0.1	0.2	0.2	0.2	
NT	0.47	0.06	0.18	0.13	0.13	0.1	0.3	0.2	0.2	0.2	

**Table 7.15 SOR and dwelling construction zones: average annual hours of work per working age resident (number)**

SOR zone	BAU						HSC			ENSW		
	1991.3	2000.3	2005.3	2010.3	2015.3	2020.2	2015.3	2020.2	2015.3	2020.2	2015.3	2020.2
<b>SOR zone</b>												
Dispersed metro	1114.6	1148.2	1162.6	1108.0	1077.2	1093.2	1073.9	1085.6	1077.0	1092.8		
Independent city	1037.6	1019.0	1061.1	1036.0	1019.7	1042.3	1013.7	1031.8	1020.3	1044.5		
Knowledge-intensive regions	1060.7	1124.6	1146.3	1128.2	1102.7	1116.2	1106.4	1124.3	1101.1	1114.2		
Lifestyle regions	862.4	863.1	910.1	858.7	840.6	846.8	845.8	862.9	838.4	844.1		
Resource-based	1156.4	1061.9	1108.5	1056.9	1073.4	1101.9	1077.5	1097.3	1078.3	1101.7		
Rural	1030.1	955.8	1042.6	1011.0	1000.0	1031.8	1001.8	1038.6	1001.0	1033.3		
<b>Dwelling construction zones</b>												
NSW	1131.6	1157.8	1130.0	1077.6	1028.9	1019.7	1015.0	978.2	1009.8	986.9		
VIC	1079.0	1106.2	1104.6	1023.7	988.4	1021.9	960.2	952.3	992.5	1024.3		
QLD	1062.3	1098.9	1165.5	1073.3	1058.4	1075.9	1056.8	1069.1	1064.3	1077.6		
SA	990.2	964.9	1041.6	996.6	965.0	991.6	968.1	1026.4	964.5	982.6		
WA	1044.0	1119.1	1153.2	1074.3	1067.9	1059.2	1061.1	1108.7	1070.9	1099.6		
TAS	905.0	979.2	927.0	980.1	978.2	1002.2	975.2	997.7	970.9	999.1		
NT	1229.3	1520.9	1712.6	1739.3	1557.0	1602.2	1578.2	1701.8	1558.6	1626.8		

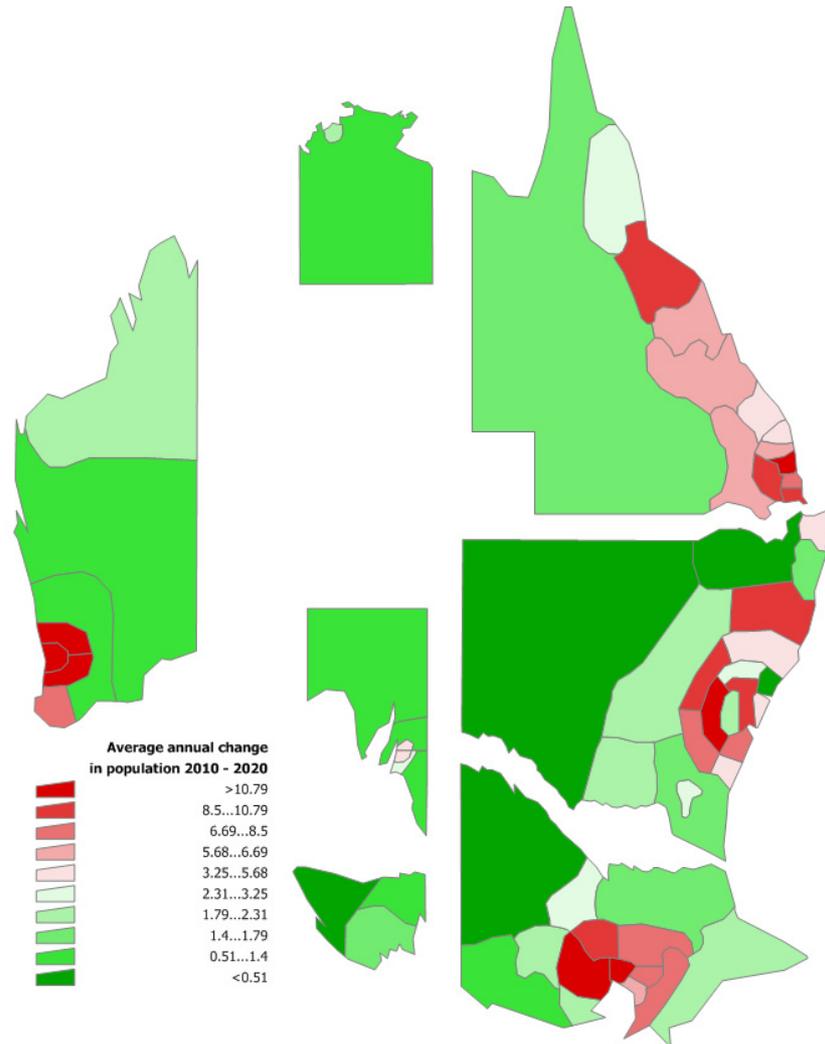
**Table 7.16 SOR zones: estimates of dwelling shortage relative to 2000 and percentage of the population unsatisfactorily housed**

	2010.3	BAU		HSC		ENSW	
		2015.3	2020.2	2015.3	2020.2	2015.3	2020.2
<b>Dwelling shortages ('000)</b>							
Dispersed metro	145.35	230.26	304.00	200.56	237.28	231.86	307.21
Independent city	44.20	66.89	88.24	54.11	57.42	65.32	85.04
Knowledge-intensive regions	152.30	232.90	279.22	173.67	143.39	232.92	278.75
Lifestyle regions	31.61	42.81	52.23	30.85	28.99	40.39	48.39
Resource-based	18.61	26.99	32.96	20.37	20.19	27.41	34.43
Rural	26.62	48.42	59.92	29.30	26.22	47.84	59.05
<b>Australia</b>	<b>418.69</b>	<b>648.27</b>	<b>816.58</b>	<b>508.87</b>	<b>513.50</b>	<b>645.74</b>	<b>812.88</b>
<b>Per cent of population unsatisfactorily housed</b>							
Dispersed metro	3.44	5.05	6.21	4.32	4.67	5.08	6.25
Independent city	3.09	4.35	5.34	3.51	3.47	4.25	5.17
Knowledge-intensive regions	5.09	7.07	7.80	5.35	4.14	7.07	7.80
Lifestyle regions	4.18	5.36	6.17	3.87	3.44	5.10	5.81
Resource-based	4.37	5.86	6.74	4.50	4.22	5.92	6.94
Rural	1.88	3.26	3.87	2.01	1.75	3.22	3.81
<b>Australia</b>	<b>3.72</b>	<b>5.34</b>	<b>6.27</b>	<b>4.19</b>	<b>3.95</b>	<b>5.32</b>	<b>6.25</b>

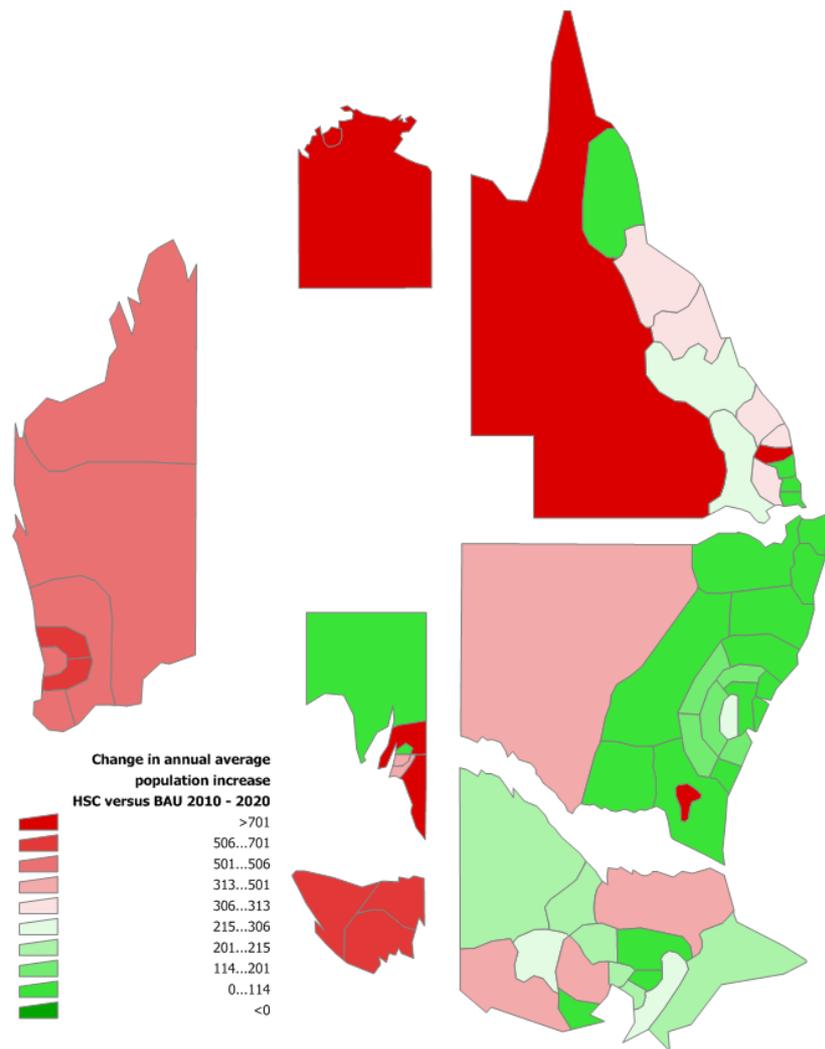
**Table 7.17 Growth in average annual total hours of work by State/Territory and scenario (per cent a year)**

	2001-2010	BAU	HSC	ENSW
		2010-2020	2010-2020	2010-2020
NSW	1.0	1.2	1.2	0.6
VIC	1.5	1.4	1.4	1.6
QLD	2.6	2.0	2.0	2.2
SA	1.4	0.9	0.9	1.2
WA	2.5	2.5	2.5	2.9
TAS	1.1	0.9	0.9	1.2
NT	2.0	2.0	2.0	2.4
ACT	1.2	1.3	1.3	1.5
<b>Australia</b>	<b>1.7</b>	<b>1.5</b>	<b>1.5</b>	<b>1.5</b>

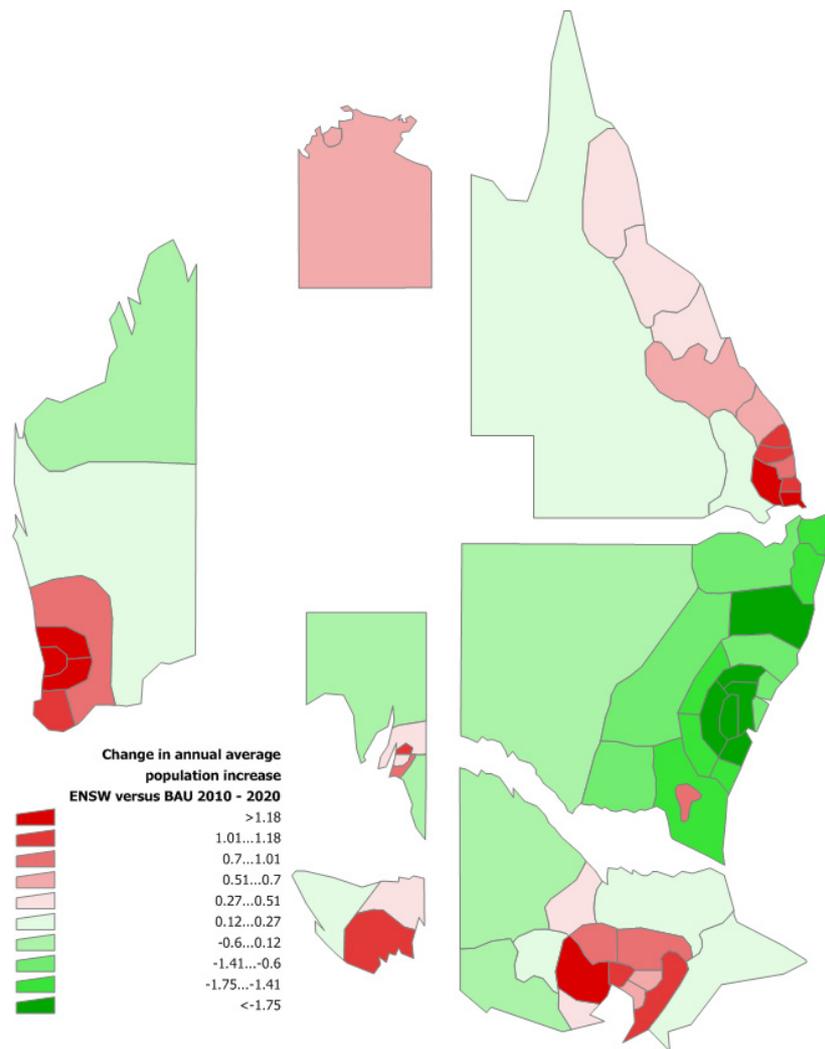
**Figure 7.2: Average annual change in population – BAU case – 2010-2020**



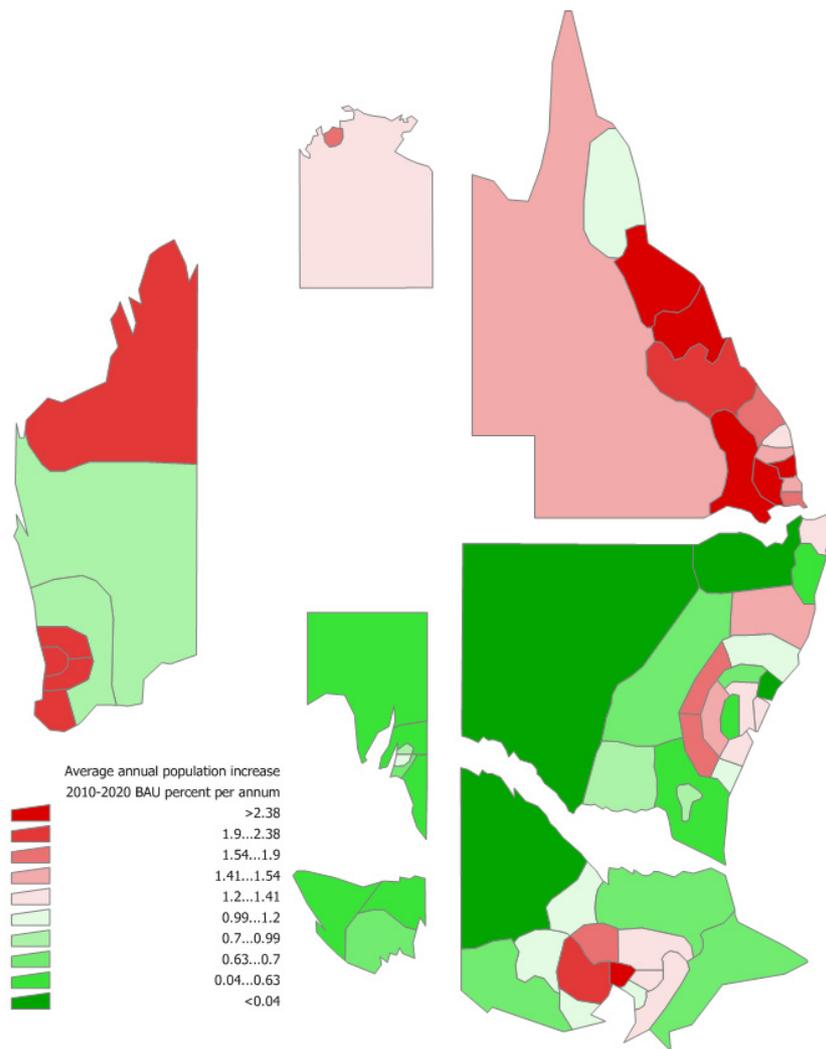
**Figure 7.3: Change in annual average population increase – 2010-2020 – HSC versus BAU**



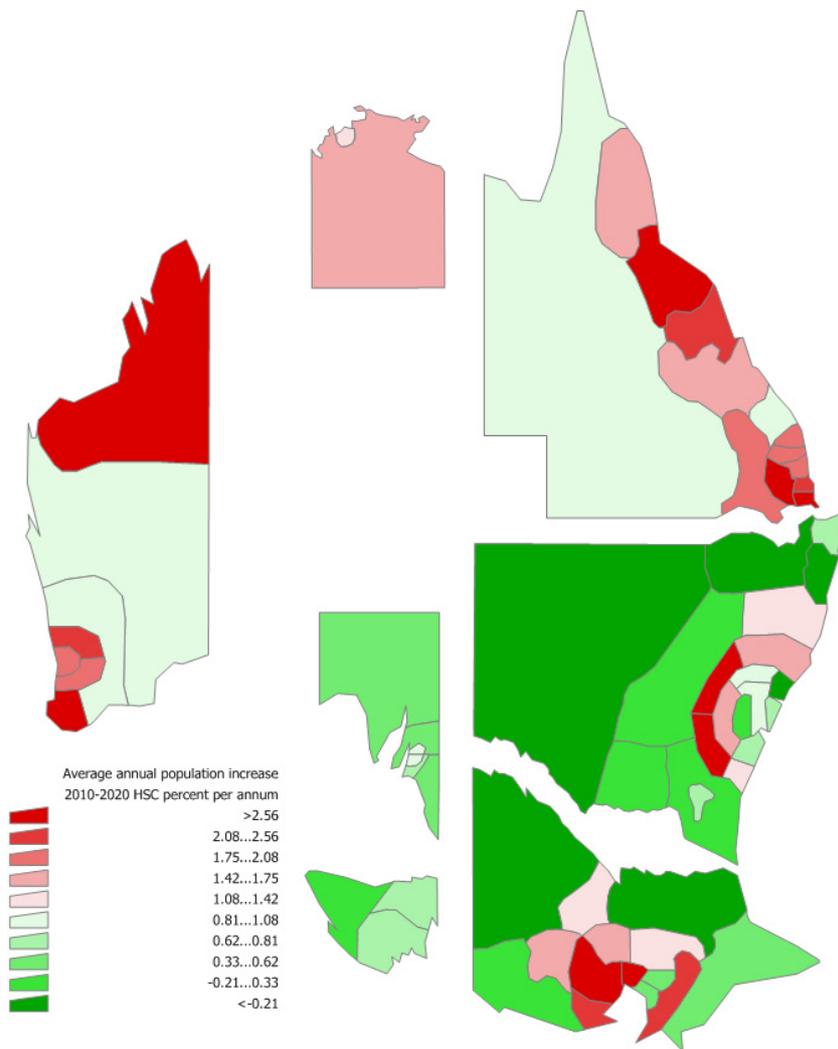
**Figure 7.4: Change in annual average population increase – 2010-2020 –  
ENSW versus BAU**



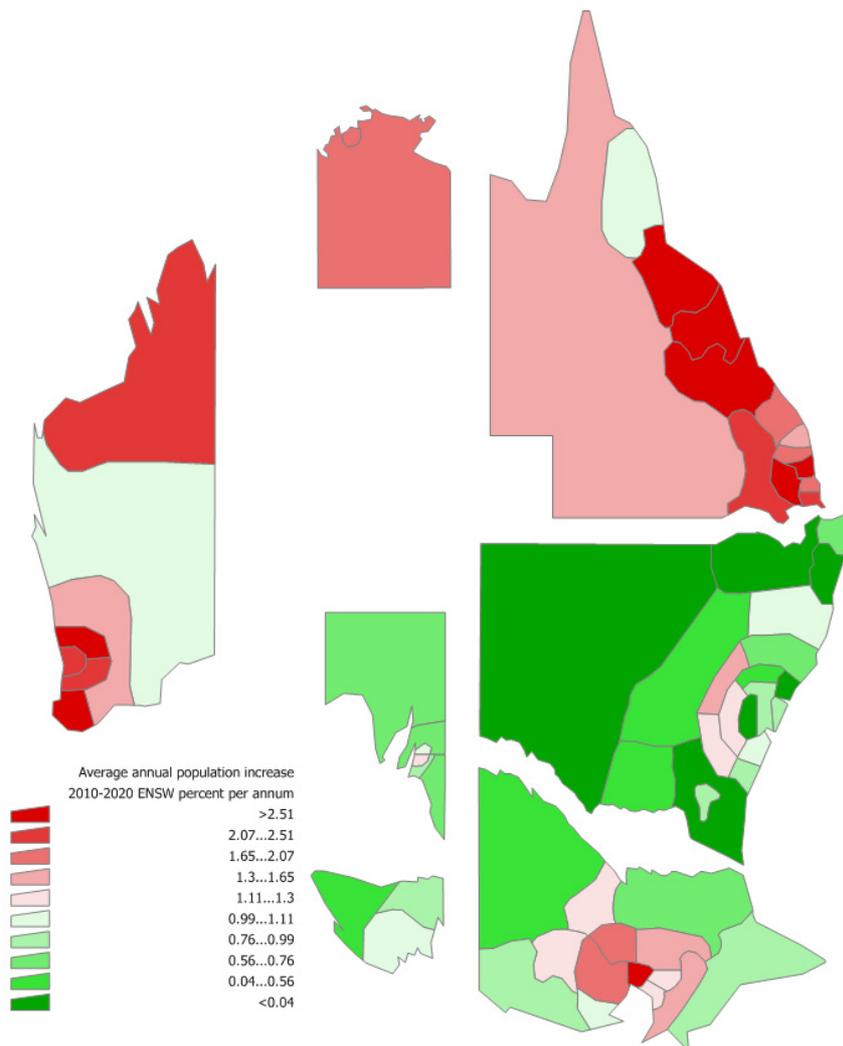
**Figure 7.5: Average annual population increase – 2010-2020 – BAU  
(per cent per annum)**



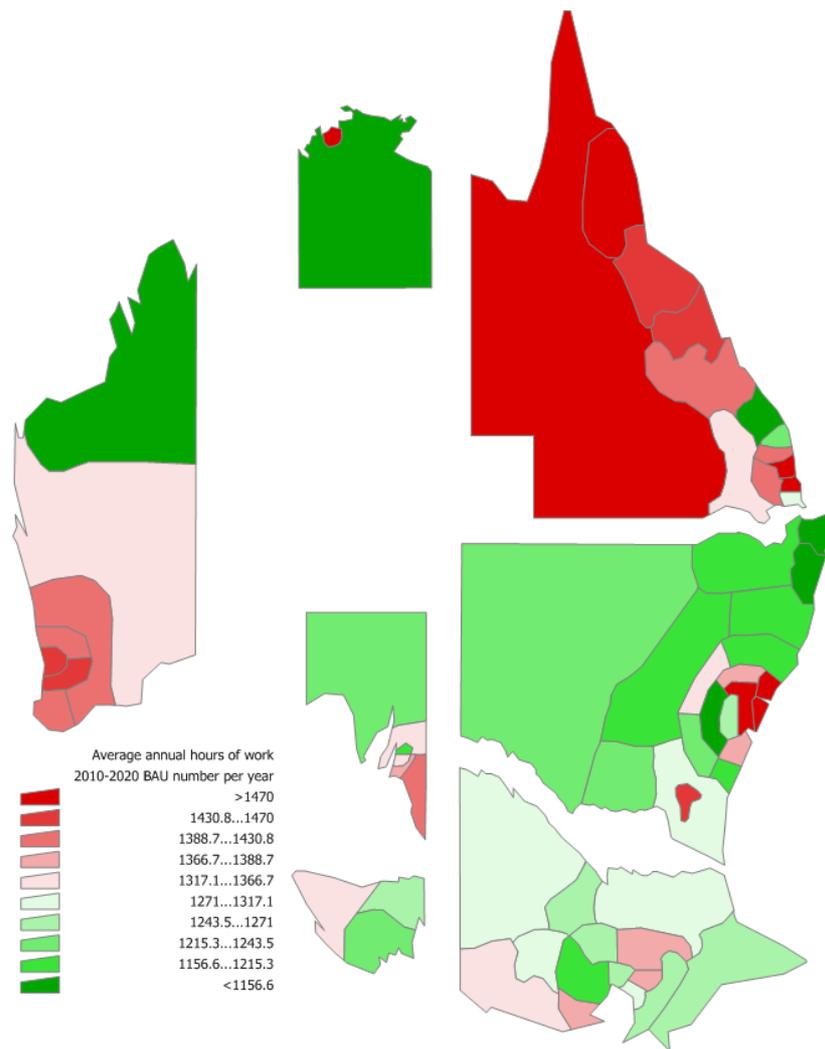
**Figure 7.6: Average annual population increase – 2010-2020 – HSC  
(per cent per annum)**



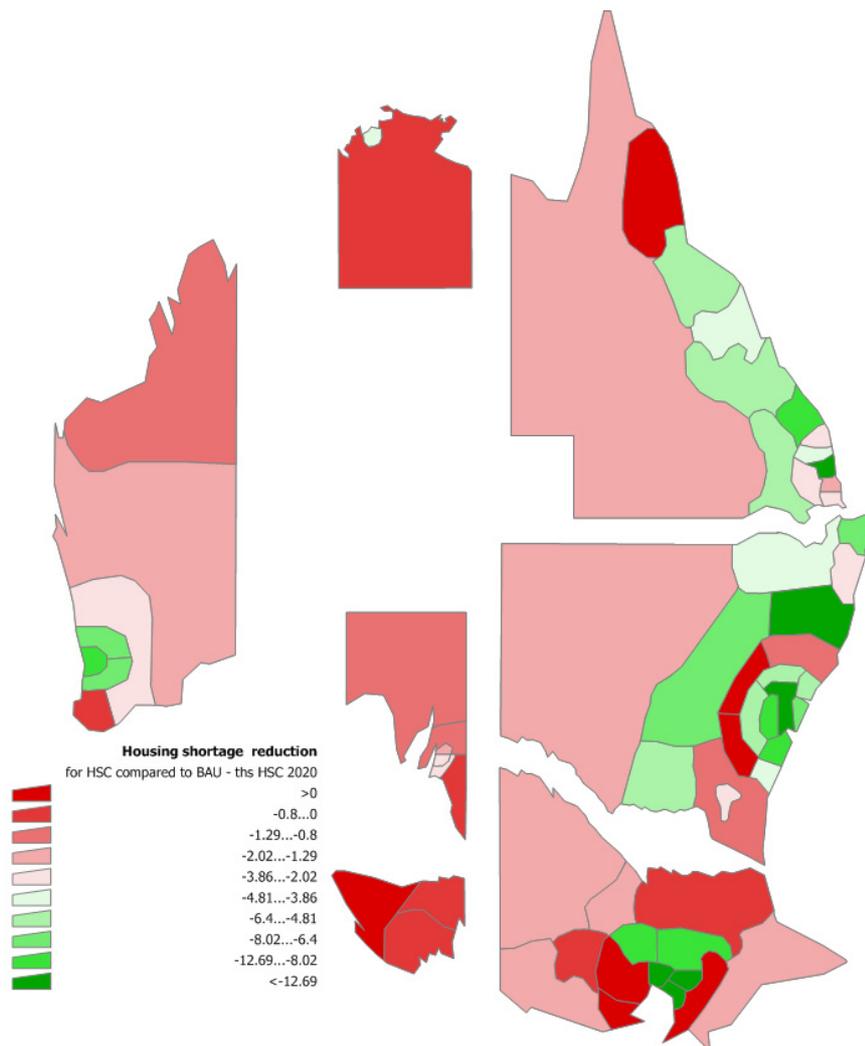
**Figure 7.7: Average annual population increase – 2010-2020 – NSW  
(per cent per annum)**



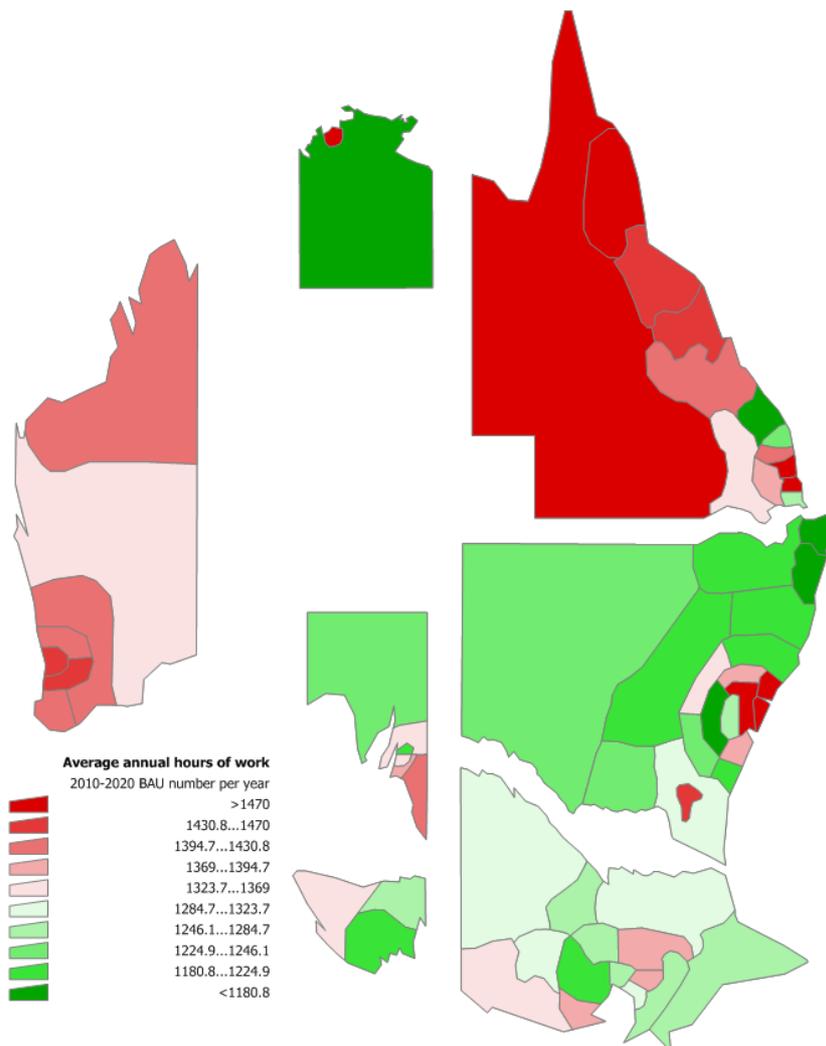
**Figure 7.8: Average annual hours of work – 2010-2020 – BAU  
(number per year)**



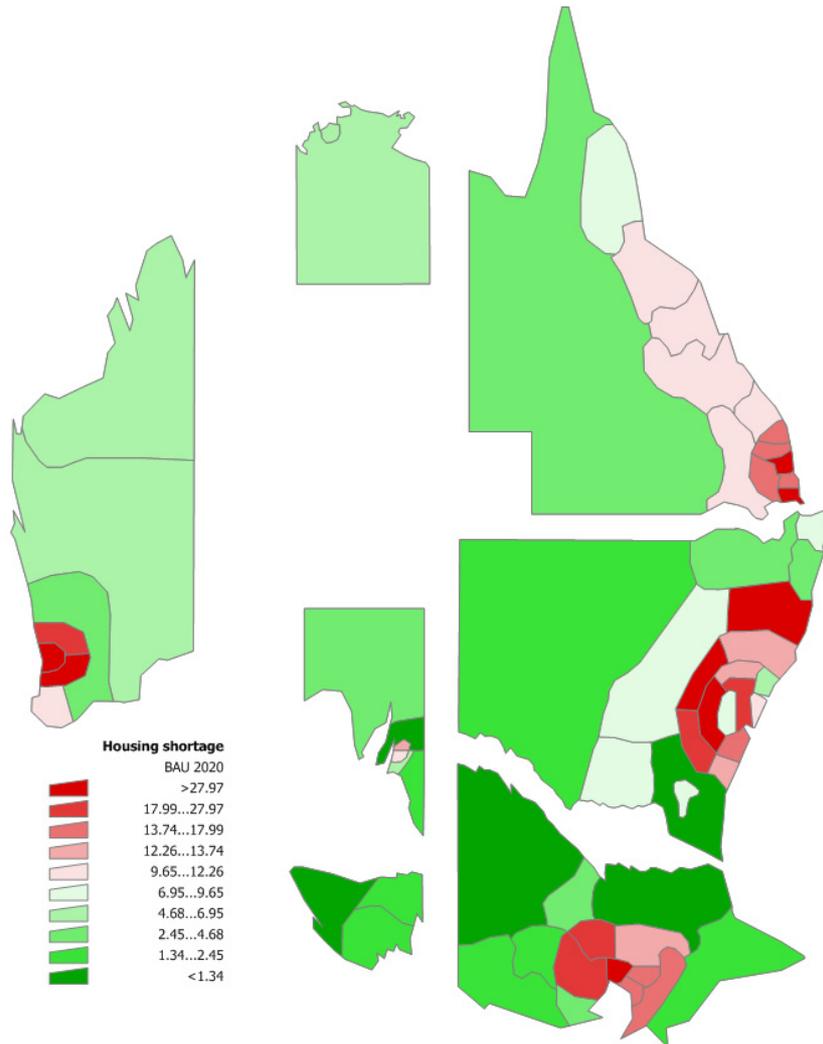
**Figure 7.9: Housing shortage reduction for HSC compared to BAU  
(\*000 HSC 2020)**



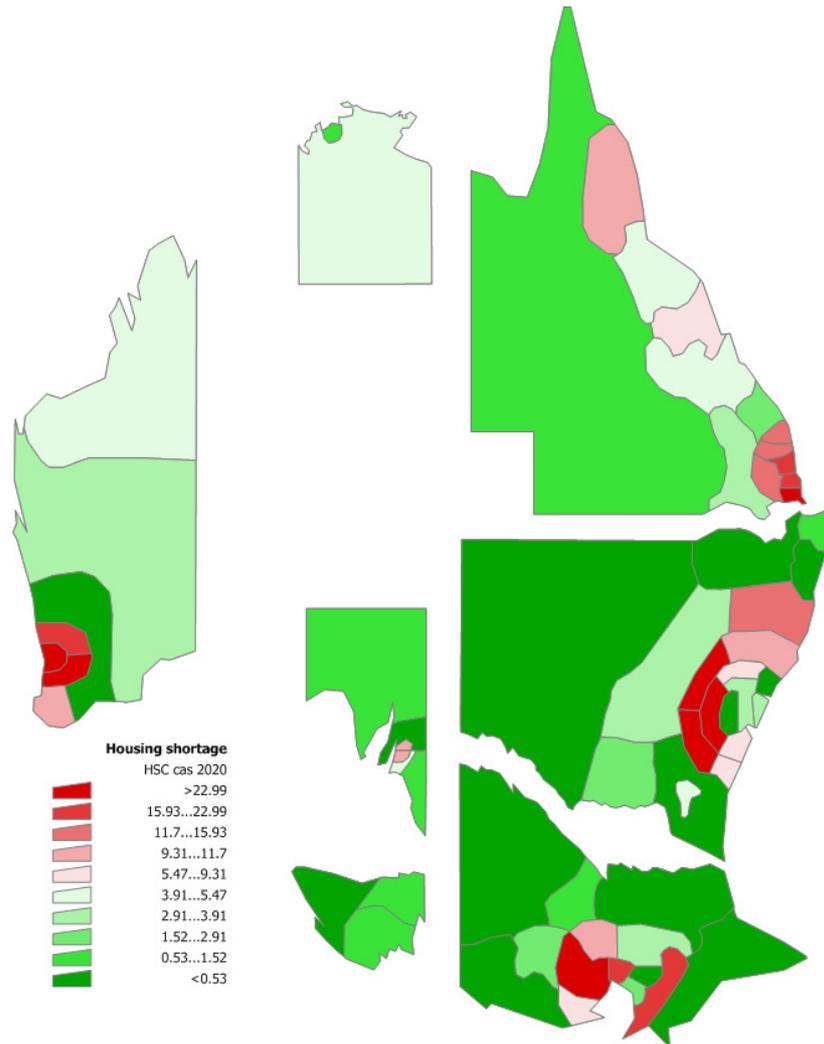
**Figure 7.10: Average annual hours of work – BAU case – 2010-2020  
(number per year)**



**Figure 7.11: Housing shortage – BAU case – 2020 ('000)**



**Figure 7.12: Housing shortage – HSC case – 2020 ('000)**



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## 8. Households' savings, debt and consumption expenditure: Where the money went

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As has been noted above in a “back of the envelope” assessment (Chapter 7.13), since the mid 1980s there has been a cumulative under-spend of \$350 billion in 2007-08 prices on transport infrastructure. Add in under-spend on social and community services and on infrastructure to drive effective industry policy the under-spend total would sum to at least \$500 billion. Australia achieved close to full employment over the period, or at least in 2007 and 2008, so the under-spend on infrastructure did not lead to a deficiency of aggregate demand. The question, therefore, is: what mechanism operated to offset the under-spend on infrastructure and so maintain effective aggregate demand at levels which generated nearly full employment?

The answer given in this chapter is that the offsetting demand was household consumption expenditure – in fact, consumption expenditure of the worst sort, namely consumption expenditure financed by debt accumulation. As the estimates below indicate, this consumption produced a cumulative increase in debt to 2010, similar to the level of debt that would have prevailed if the borrowings were spent on infrastructure.

A lot of attention lately has focussed on Greece with its high public sector deficit as a percentage of GDP (around 14 per cent) and its high public sector debt to GDP ratio (around 120 per cent of GDP at the end of 2009). The United States and the United Kingdom are not far behind, with deficits of around 12 per cent of GDP and public sector debt of around 80 per cent of GDP. Australia has nowhere near these levels of public debt and deficits. However, all is not well. We shall argue below that, given current circumstances, a mere stroke of the pen could convert Australia's public sector to GDP ratio from one of the lowest to one of the highest in the world.

All commentators who discuss Greece, the USA and the UK acknowledge the problem with high public sector deficits, or more accurately public sector primary deficits defined to exclude investment expenditures. These nations are borrowing to fund consumption expenditure – public consumption expenditure. The same problem is accumulating in Australia, with the single difference that the borrowing and the consumption expenditure are private. This does not make the borrowing and the expenditure any less reprehensible. It does not matter whether the public or the private sector borrows to finance consumption, since at the end of the day the nation is borrowing without any increase in the assets available to create an income stream with which to service and pay off the debt.

### 8.1 Australian households: Debt servicing and consumption

Table 8.1 shows various indicators for the Australian household sector by state. The first block of data is the headline net savings rate as defined in the Australian National Accounts and estimated by NIEIR at a state/territory level. The second block of data shows estimated household savings via superannuation based on the last National Accounts estimate allocated by NIEIR to the states/territories. The third block of data in the table is the difference between the first two blocks of data and represents non-superannuation savings by Australian households. It is significantly negative and has been so since the mid 1990s.

It has long been recognised that Australian savings are low. However, the National Accounts have been deceiving us as to just how low. In countries where payroll taxes are levied to finance government social security schemes, any resulting savings are credited to the government and not to the household sector. In Australia compulsory superannuation contributions are levied which are very similar to payroll taxes, but because they are levied by private bodies they are included in the National Accounts as household savings. Households are thus credited with a savings rate of about 10 per cent of income, which would not be credited in the National Accounts of comparator countries. This means that household non-superannuation savings are well below zero, almost completely offsetting

the superannuation savings impact given that net household savings are near zero and have been for some time (Table 8.1).

It appears from the data in Table 8.1 that negative household non-superannuation savings have largely been financed by the build up in the household debt to income ratio. This hypothesis is consistent with two data series.

- There is a correlation between cumulative household equity withdrawal as a percentage of net household disposable income and the build-up in household debt. (Equity withdrawal is defined as the change in debt less net investment.)
- There is a close relationship between the change in debt since the mid 1990s and the cumulative change in household non-superannuation savings as a percentage of household disposable income, where the latter has its sign reversed.

This means that currently the Australian household sector is borrowing approximately \$50 billion per annum to finance its current level of consumption expenditure. This cannot continue and at some point it will stop with severe implications for the economy. At any time over the next five to ten years household consumption expenditure growth is likely to turn significantly negative.

## **8.2 Household equity withdrawal: The macro-economic implications**

Governments which have borrowed overseas cannot default on their debt without severe implications for the country, as seen by the defaults of Argentina in 2001 and the current Greek situation.

There is a naive view amongst policy makers that private debt is different from public debt and not as important. The view can be very unsophisticated – socially unsophisticated, such as statements ‘people know what’s good for them and will not borrow unless it’s best for them’ or economically unsophisticated, like ‘borrowing on mortgages always finances dwelling construction’. The view is also sometimes based on the law of bankruptcy: if individual private entities default on their debt the lenders bear the cost. This is indeed the case that when private citizens borrow from other private citizens and the borrowers go bankrupt; the lenders lose their money and in a nineteenth-century style financial crisis there is a cascade of bankruptcies till all is settled. In the twentieth century the problem was managed by government intervention, which could be arranged since the problem was contained within one country.

Unfortunately, the increase in Australian household debt has not been financed by domestic borrowing. Most of the financing has been undertaken by banks, which in turn have borrowed from overseas. The banks now hold the major part of Australia’s foreign debt. Should overseas markets come to doubt the ability of the banks to refinance this debt, the exchange rate would fall sharply. The first round of the response would be for the Commonwealth Government to guarantee the banks’ foreign debt. The focus would then shift to how the Commonwealth will finance the debt and at one stroke Australia would go from having one of the world’s lowest public debt to GDP ratios to one of the highest. The guarantee would cover up to a trillion dollars of debt.

Under these circumstances Australia would default to the Greek circumstances, desperately looking for loans from institutions and countries to substitute for the private investors who have withdrawn from supporting Australian assets. This is a nightmare scenario.

**Table 8.1 Household savings, equity withdrawal and debt**

	Jun-90	Jun-95	Jun-00	Jun-05	Jun-08	Dec-08	Mar-09	Jun-09	Sep-09	Dec-09
<b>Net household savings – % of net disposable income</b>										
NSW	7.3	4.9	0.3	-0.8	2.2	-0.5	7.4	6.3	7.0	3.8
VIC	10.3	4.1	-0.8	-2.0	-1.0	-3.4	4.0	2.1	3.4	1.0
QLD	1.1	-0.7	-3.6	-1.9	-5.3	-6.7	0.4	1.1	1.0	-0.9
SA	14.0	8.3	4.6	1.1	-1.2	-3.8	4.7	2.5	4.7	2.0
WA	6.3	5.4	1.4	8.4	8.0	8.5	15.2	13.6	14.4	12.4
TAS	2.2	-0.9	-10.4	-4.2	3.3	-1.1	10.5	7.8	9.8	6.7
NT	14.0	14.2	3.9	6.1	-1.0	2.2	1.8	0.5	5.5	3.9
ACT	28.0	22.2	10.1	16.9	26.3	24.6	26.5	24.7	24.8	25.3
AUST	8.1	4.5	-0.2	0.2	1.1	-0.9	6.5	5.3	6.2	3.7
<b>Household superannuation savings as a % of household disposable income</b>										
NSW	7.4	15.1	8.2	8.1	10.8	11.1	10.4	10.2	10.2	10.4
VIC	7.4	15.1	8.2	8.1	10.1	10.4	9.7	9.6	9.6	9.8
QLD	6.8	13.2	7.3	7.3	9.3	9.7	9.1	8.9	8.9	9.1
SA	6.9	13.6	7.7	7.3	9.3	9.6	9.0	8.9	8.8	9.1
WA	7.0	13.3	7.4	7.3	9.5	9.7	9.2	9.1	9.1	9.3
TAS	7.3	13.8	7.7	7.3	8.9	9.2	8.5	8.5	8.3	8.7
NT	6.2	12.6	6.9	7.0	8.2	8.4	8.2	8.1	8.1	8.2
ACT	8.5	18.1	9.1	8.6	9.8	10.1	9.9	9.7	9.9	9.9
AUST	7.3	14.5	7.9	7.8	10.0	10.3	9.7	9.5	9.5	9.7
<b>Non-superannuation savings as a % of net household disposable income</b>										
NSW	-0.1	-10.2	-7.9	-8.9	-8.6	-11.7	-3.0	-3.9	-3.2	-6.6
VIC	2.9	-11.0	-9.0	-10.1	-11.1	-13.8	-5.7	-7.5	-6.1	-8.8
QLD	-5.8	-13.9	-10.9	-9.2	-14.6	-16.3	-8.6	-7.9	-7.9	-10.0
SA	7.1	-5.3	-3.0	-6.1	-10.5	-13.3	-4.3	-6.5	-4.0	-7.1
WA	-0.7	-7.9	-5.9	1.1	-1.6	-1.2	5.9	4.5	5.2	3.1
TAS	-5.1	-14.7	-18.1	-11.5	-5.6	-10.3	2.0	-0.7	1.5	-2.0
NT	7.8	1.6	-3.0	-0.8	-9.2	-6.1	-6.4	-7.6	-2.6	-4.3
ACT	19.6	4.1	0.9	8.3	16.5	14.5	16.6	14.9	14.9	15.4
AUST	0.8	-10.0	-8.1	-7.6	-9.0	-11.2	-3.2	-4.3	-3.4	-6.1
<b>Household debt as % of net disposable income</b>										
NSW	75.7	89.6	118.8	142.9	188.1	191.0	175.2	175.2	173.9	179.4
VIC	74.5	88.5	123.2	139.1	183.0	185.8	171.4	174.3	173.3	179.4
QLD	84.1	86.3	122.3	138.8	202.5	207.0	192.6	194.3	198.2	206.5
SA	69.8	75.2	118.7	122.0	178.3	182.6	169.3	174.7	173.1	182.4
WA	77.4	91.4	129.6	148.3	236.6	232.0	214.4	222.6	227.0	239.1
TAS	67.7	79.8	129.1	124.0	153.4	160.2	143.6	149.6	146.0	154.7
NT	47.1	45.9	83.7	91.5	125.9	123.8	122.0	124.9	125.9	130.0
ACT	55.7	82.9	95.2	105.6	116.0	117.3	113.0	114.0	115.0	115.6
AUST	75.5	87.0	120.9	138.5	190.5	193.1	178.4	180.9	181.2	188.2

**Table 8.1 Household savings, equity withdrawal and debt (continued)**

	Jun-90	Jun-95	Jun-00	Jun-05	Jun-08	Dec-08	Mar-09	Jun-09	Sep-09	Dec-09
<b>Averaged equity withdrawal</b>										
NSW	3.7	5.2	8.2	14.7	4.3	5.8	6.0	4.9	3.2	3.4
VIC	1.6	5.2	6.3	10.4	3.8	5.4	5.7	4.5	2.7	2.7
QLD	-5.2	2.6	5.8	10.6	7.2	8.8	8.9	9.1	8.2	9.9
SA	-1.1	5.7	7.2	10.8	10.0	11.4	11.7	11.1	9.7	10.2
WA	-3.4	2.7	4.6	8.6	13.6	13.2	11.1	13.5	13.9	17.3
TAS	1.3	6.9	8.0	9.7	7.6	9.2	9.9	8.9	7.5	7.5
NT	-4.7	0.2	1.1	6.7	8.8	9.6	9.3	9.3	8.7	9.3
ACT	0.1	5.0	6.2	9.5	3.5	4.5	4.4	3.3	2.0	2.1
AUST	0.6	4.6	6.8	11.7	6.1	7.5	7.5	7.0	5.7	6.5
<b>Cumulative increase in household debt as % of net disposable income – since June 1995</b>										
NSW			31.0	55.0	100.3	103.1	87.4	87.4	86.1	91.6
VIC			37.9	53.8	97.7	100.5	86.0	88.9	88.0	94.1
QLD			39.9	56.4	120.1	124.6	110.1	111.9	115.8	124.1
SA			46.1	49.4	105.7	110.0	96.7	102.1	100.5	109.8
WA			41.3	60.0	148.2	143.7	126.1	134.2	138.7	150.8
TAS			51.7	46.6	76.0	82.8	66.2	72.2	68.6	77.2
NT			38.4	46.2	80.6	78.5	76.7	79.6	80.6	84.7
ACT			13.6	24.0	34.3	35.6	31.4	32.4	33.3	34.0
AUST			36.5	54.1	106.2	108.7	94.0	96.5	96.8	103.9
<b>Cumulative increase in household (minus) non-superannuation as % of net disposable income – since June 1995</b>										
NSW			25.5	39.0	93.8	96.7	97.5	98.4	99.3	100.9
VIC			38.7	59.7	118.9	122.3	123.7	125.6	127.1	129.3
QLD			38.5	58.8	125.0	129.1	131.2	133.2	135.2	137.7
SA			0.4	9.0	63.7	67.0	68.1	69.7	70.8	72.5
WA			15.8	17.6	23.3	23.6	22.1	21.0	19.7	18.9
TAS			74.9	111.1	172.7	175.3	174.8	175.0	174.6	175.1
NT			-17.3	-19.8	18.3	19.8	21.4	23.3	24.0	25.0
ACT			-49.0	-70.8	-123.8	-127.4	-131.6	-135.3	-139.0	-142.9
AUST			26.9	41.4	91.6	94.4	95.2	96.3	97.1	98.6
<b>Cumulative increase in household equity withdrawal as % of net disposable income – since June 1995</b>										
NSW			28.7	59.0	134.2	135.7	137.1	138.4	139.2	140.0
VIC			32.7	52.4	108.1	109.4	110.9	112.0	112.7	113.3
QLD			21.9	42.4	104.4	106.6	108.8	111.1	113.1	115.6
SA			33.2	51.0	114.9	117.7	120.6	123.4	125.8	128.4
WA			16.5	37.8	124.1	127.4	130.2	133.5	137.0	141.3
TAS			39.4	57.6	113.6	115.9	118.4	120.6	122.5	124.3
NT			6.4	18.4	69.9	72.3	74.6	76.9	79.1	81.4
ACT			18.1	43.0	85.2	86.4	87.5	88.3	88.8	89.3
AUST			27.5	51.1	118.0	119.9	121.7	123.5	124.9	126.5

Source: ABS 5204.0 and NIEIR calculations.

### **8.3 How was this situation created?**

This situation was created by national policy blindness. Unfortunately the mantra that “the Australian economy is one of the strongest in the world” was supported by the way in which the Australian National Accounts have been prepared. Whatever the technical reasons for the definitions adopted, they encouraged blindness to the problem of debt.

The Australian Bureau of Statistics, in its Australian National Accounts, treats premium payments to superannuation funds as part of household income along with superannuation imputed interest income. There is no corresponding outflow of funds back to superannuation funds on the outlay side of the household income and outlay account. This means that all superannuation savings are in the balancing item of the account.

All that has been done in Table 8.1 is to take the ABS Annual National Accounts estimate of net household equity increase in superannuation funds, use this as the household superannuation savings estimate and readjust the accounts accordingly. State superannuation household savings are then based on the state’s property income received which, in turn, is based on “hard” data of state household interest income received as recorded in the State Annual Accounts published by the ABS.

Compared to some European jurisdictions, Australian household savings are very low indeed. This is because in countries where retirement benefits are largely financed by taxes, payroll taxes in particular, superannuation flows are largely excluded from the household accounts. Household savings does not include superannuation savings. A household savings ratio of 10 per cent reported in the National Accounts of a European country is not the same as a household savings ratio of 10 per cent reported in Australia. When Australia reports a household savings ratio of 10 per cent, by European definitions it is actually reporting a savings rate of around -6 per cent currently and up to -10 per cent in 2007 and 2008. If these rates had been documented as the headline household savings rate the international financial markets would never have allowed Australia to borrow so much.

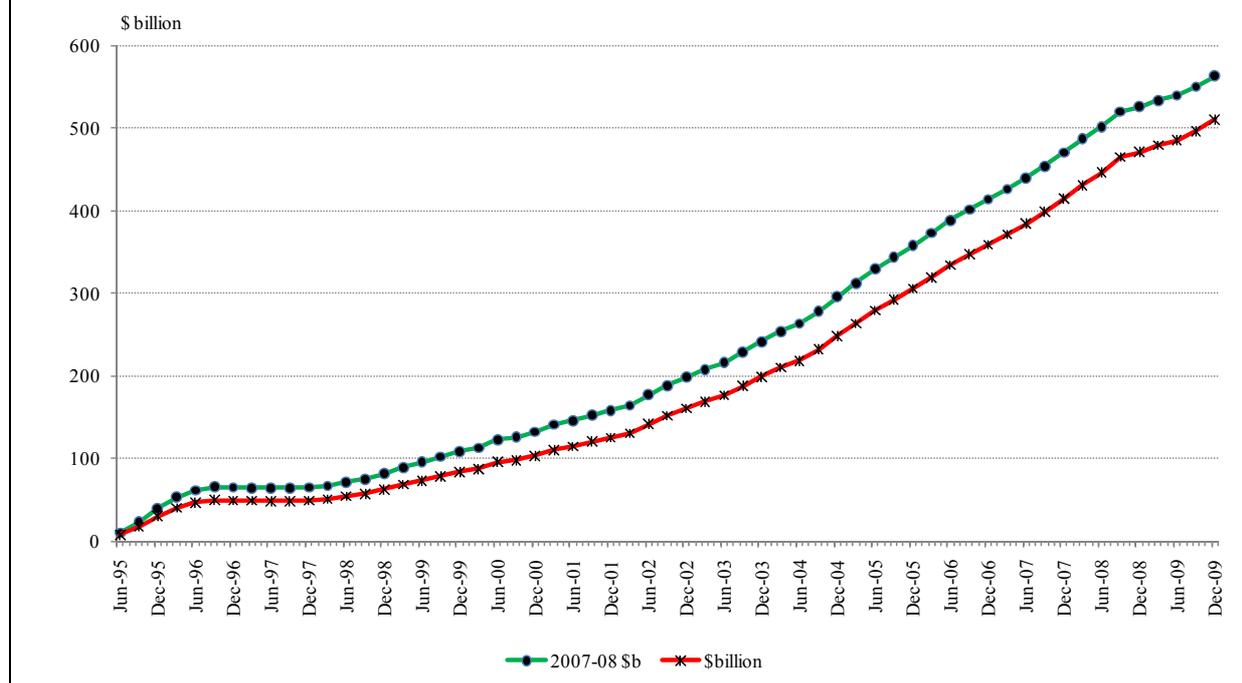
### **8.4 Household borrowing for consumption – the cumulative total**

Figure 8.1 shows accumulated net household non-superannuation savings (sign reversed) in real and nominal terms since mid 1995. The real accumulation comes to \$564 billion as at the December quarter 2009 and just over \$500 billion in 2007-08 dollars.

The question has been answered as to where the money went. The root cause of Australia’s current housing shortage is a collective unwillingness to save today for a better tomorrow. The solution lies in reducing current consumption by at least \$50 billion a year and reallocating the released resources to investment in transport, industry, social and community infrastructure to drive the dwelling construction zones to long run sustainability.

The point is that unless steps are taken, adjustment will be forced via a Greek/Argentina/Iceland style crisis. This will limit the growth prospects for the Australian economy for at least a generation. In short, correcting the imbalances in Australian housing markets is not something that can be isolated to housing markets. It requires a whole of government/all government approach to the issue.

**Figure 8.1: Cumulative household non-superannuation savings since June quarter 1995**



## 8.5 Household non-superannuation savings: A regional analysis

Estimates of household non-superannuation savings at the SOR region and zone level are given in Tables 8.2 and 8.3. It should be noted from the tables that the reason for the seemingly implausibly high rate of non-superannuation saving in the resource-based zone is NT Lingiari.

The estimates in the tables are based on microsimulation modelling of the evolution of household structures and expenditure savings patterns based on the ABS HES unit records. Though they are pro-rated to National Accounts totals, they are estimates and should only be used as a guide to the regional outcomes.

Further detailed analysis would be required to isolate the role of individual drivers in determining regional household non-superannuation savings rates. However, the following stand out.

- The ACT is the only region with a securely positive non-superannuation savings rate. The ACT has not been analysed in detail in this report, but its combination of high average incomes with average housing prices similar to Western Sydney helps to explain its high savings rate. Further analysis of the dwelling construction process in the ACT would be desirable to elucidate the connections, including the role of infrastructure investment and job generation – and the mechanism used to keep the territory from being swamped by migrants from New South Wales.
- All regions in Western Australia have a non-superannuation household savings rate of around zero, which is high by current Australian standards.

- The lowest household non-superannuation savings rates (that is, highest dis-savings rates, of the order of 15-20 per cent of disposable income) appear to be in rural South Australia and NT Lingiari (which is just across the border to the north and could be affected by similar rural conditions). These are all areas of low household indebtedness and have perhaps been targeted for additional lending.
- Household dis-savings rates of over 11 per cent of disposable income are estimated for several of the lifestyle regions (where retirees can be expected to be living off their savings) and also in Brisbane City.
- Relatively low dis-savings rates of around 6 per cent of disposable income are estimated for Adelaide and Tasmania, regions known for a conservative approach to consumer finance.
- In Victoria, non-lifestyle New South Wales and most of Queensland the dis-saving rate is around national average.

**Table 8.2 SOR regions: Household non-superannuation saving as a per cent of adjusted household disposable income (per cent)**

	Total population	
	1998-2005	2006-2010
ACT	8.1	12.1
Adelaide Inner	-3.5	-8.9
Adelaide North	-3.7	-6.5
Adelaide South	-3.4	-5.9
Melbourne Central	-6.8	-7.8
Melbourne East	-7.4	-9.5
Melbourne North	-8.2	-9.7
Melbourne North East	-7.9	-10.0
Melbourne Outer South East	-8.2	-9.3
Melbourne South East	-8.3	-10.6
Melbourne West	-8.1	-8.4
NSW Central Coast	-8.6	-9.5
NSW Central West	-5.8	-7.7
NSW Far West	4.5	-8.2
NSW Hunter	-7.8	-9.0
NSW Illawarra	-5.8	-9.7
NSW Mid North Coast	-10.1	-11.2
NSW North	-4.2	-8.1
NSW Richmond Tweed	-9.8	-10.3
NSW Riverina	-5.1	-6.8
NSW Southern Tablelands	-9.6	-8.7
NT Darwin	-3.9	-4.2
NT Lingiari	6.4	-15.6
Perth Central	-0.1	-0.2
Perth Outer North	0.1	0.4
Perth Outer South	-0.4	0.5
QLD Cairns	-7.0	-10.3
QLD Darling Downs	-5.9	-9.0
QLD Fitzroy	-5.6	-8.1
QLD Mackay	-4.9	-8.1
QLD North	-5.4	-8.2
QLD Resource region	-6.1	-9.0
QLD Wide Bay Burnett	-8.1	-12.0
SA Mallee South East	-2.8	-14.7
SA Mid North Riverland	-3.2	-15.1
SA Spencer Gulf	-3.8	-18.9
SEQ Brisbane City	-10.3	-14.5
SEQ Brisbane South	-6.4	-9.0
SEQ Gold Coast	-7.6	-11.0
SEQ Moreton Bay	-6.3	-8.7
SEQ Sunshine Coast	-7.2	-10.5
SEQ West Moreton	-8.4	-11.6

**Table 8.2** SOR regions: Household non-superannuation saving as a per cent of adjusted household disposable income (per cent) – continued

	Total population	
	1998-2005	2006-2010
Sydney Central	-5.4	-6.8
Sydney Eastern Beaches	-0.3	-6.8
Sydney Northern Beaches	-1.5	-8.4
Sydney Old West	-6.5	-8.3
Sydney Outer North	-2.8	-8.7
Sydney Outer South West	-4.2	-7.6
Sydney Outer West	-8.7	-7.2
Sydney Parramatta-Bankstown	-6.5	-8.6
Sydney South	-4.8	-9.4
TAS Hobart-South	-11.3	-5.4
TAS North	-11.9	-5.8
TAS North West	-12.4	-6.5
VIC Ballarat	-7.6	-9.2
VIC Bendigo	-7.4	-9.1
VIC Geelong	-8.1	-9.5
VIC Gippsland	-7.1	-9.9
VIC Mallee Wimmera	-7.0	-9.8
VIC North East	-6.7	-8.9
VIC West	-6.0	-7.8
WA Gascoyne Goldfields	-1.2	-0.9
WA Peel South West	0.3	0.2
WA Pilbara Kimberley	0.3	0.4
WA Wheatbelt Great Southern	-0.6	-2.2

**Table 8.3** SOR zones: Household non-superannuation saving as a per cent of adjusted household disposable income (per cent)

	Total population	
	1998-2005	2006-2010
Dispersed metro	-5.6	-7.5
Independent city	-7.1	-8.6
Knowledge-intensive regions	-4.5	-6.9
Lifestyle regions	-8.8	-10.6
Resource-based	-1.5	-8.0
Rural	-5.6	-7.7

## 8.6 Conclusion

The global financial crisis of 2008 was precipitated by mortgage defaults by a fairly narrow segment of the population in a relatively small number of regions of the USA. An Australian financial crisis would be different, since borrowing for consumption has been spread throughout most regions and has been undertaken by a much wider range of household types. This explains why the borrowing has been able to go on for so long without market retribution. However, if it continues, retribution will be severe with adverse consequences across most of Australia. The additional cost will be half a trillion dollars of debt incurred to support nothing more than ephemeral pleasures, the memory of which will turn sour as the debts are called in. The situation would have been very different if the debt had been incurred to install infrastructure to maintain the sustainability of Australian housing markets, strengthen the competitive base of the economy and avoid current housing shortages.

In this context, the current policy proposed by the Commonwealth Government to increase the compulsory superannuation levy without doing anything to:

- (i) limit equity withdrawal (e.g. by removing the right to lump sum superannuation withdrawal); and
- (ii) ensuring that the additional funds are recycled into infrastructure for housing market sustainability,

is inexplicable.

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## **9. The accessibility of essential services**

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In Chapter 5 we argued that accessible employment is a major influence over residential location decisions. We also noted that employment is not the only aspect of accessibility with potential to influence household choices as to where to live and hence to influence residential land values. Proximity to both passive and active recreation, entertainment and retail services can affect values, as can the accessibility of those public services which are not delivered to the home but require the user to venture forth for greater or less distances from home. This includes a wide range of essential services, for example schools, universities, hospitals and Centrelink offices.

Though proximity to essential services raises land values, the accessibility of essential services is primarily of interest as an aspect of the effectiveness of delivery of public services. Governments either finance or subsidise the provision of these services and are hence ultimately responsible for their delivery even when service provision is delegated to the private sector and partly financed privately. Particularly in rural areas, service accessibility is frequently a matter of political contention, as in matters involving the opening and closing of schools and hospitals, the provision of GP services and many of the more specialised services.

### **9.1 The importance of access to services**

The reason why service accessibility can be contentious in rural areas is not far to seek. In general, country people have to travel longer distances than city people to access services. In addition to their effects on local communities, service closures can require residents to travel further to avail themselves of a service previously available locally. Per contra, additions to the pattern of service delivery outlets save both time and expense when they allow people to cut down on travel. The accessibility of essential services strongly influences the quality of life – particularly in areas where service outlets are few and far between.

This said, it should not be expected that essential services will be provided to the same standards of geographic convenience in all Australian regions. Like most other economic activities, service provision is subject to economies of scale and scope – scale when service provision becomes cheaper to provide or of better quality as the size of service outlets increases; scope when service provision is cheaper or better when different services are co-located. Services for which there are strong economies of scale and scope will tend to be provided from relatively few outlets, given the population served. Similarly some services are more specialised than others and hence require larger populations to support them. These services – think of universities and hospitals with large numbers of specialists – are generally provided only in the major cities and country people have to travel long distances to reach them. At the other extreme, some services have very limited economies of scale and provide services either to the whole population of an area or to a significant proportion of it – think of primary schools and GPs. These services are available in virtually all country towns.

Though it is to be expected that country people will have to travel further than city people to access essential services, particularly specialist services, there is still scope for policy influences over the pattern of accessibility. When governments as service providers take advantage of economies of scale and scope to reduce their costs by limiting the number of service outlets they impose a cost on people to whom the service becomes inaccessible and who either forgo the service or pay high travel costs to access it. This raises a further area of policy concern: governments affect service accessibility not only by locating service outlets, but by their provision of transport infrastructure and services and by their transport pricing policies.

## 9.2 Measuring the accessibility of essential services

To assist in the documentation of these policy areas, the Australian Farm Institute contracted NIEIR to estimate the geographic accessibility of essential services across Australia. The methodology developed is fully documented in the report *Essential Services in Urban and Regional Australia – a Quantitative Comparison* published by the Farm Institute. The methodology will not be repeated here, apart from listing the main steps.

- The location of service outlets was estimated, in a few instances from address lists but mostly from the location of employment by industry and occupation as published in the Census 2006.
- Straight-line distances were then estimated from each Census Collector's District to the nearest outlet for each service, and where an element of choice was considered important also to the second-nearest, third-nearest and so on.
- The straight-line distances were converted to motor-vehicle times and costs by application of estimated speeds, car operating costs, parking times and parking costs, all of which varied by LGA. Where threshold times were exceeded, overnight stays were assumed and added to times and costs.
- The straight-line distances were also converted (even more approximately) to public transport times and costs by application of estimated public transport availability, speeds and costs, all of which varied by LGA. As for motoring, where threshold times were exceeded, overnight stays were assumed and added to times and costs.

These estimates were made for one-way trips to each service. For each region, they were population-weighted to derive median and average measures for each service covered. This process is subject to two important limitations.

- The calculations do not cover the quality or price of service at each outlet. However, for services where the range of provision depended on outlet size (hospitals, universities, TAFE and employment services) the outlets were divided into size classes, with each size treated as a separate service.
- It was recognised that choice is important for some services but less so for others. Services where it was assumed that people use the nearest outlet included pharmacies included police (nearest 24 hour station), Centrelink (two levels – agencies and customer service centres), pharmacies and pre-schools. For most other services a standard range of choice was assumed, generally the nearest three or four outlets with the nearest given greater weight than the third or fourth.

Overall indices of service provision were then calculated by weighting the distance to each service. Though there are arguments for weighting services by frequency of travel (in which case primary schools achieves high weight) or urgency of travel (in which case hospitals), the weights chosen were proportional to all-Australia employment in each service. Employment was thus taken as an indicator of the importance of the service.

The Farm Institute study reached the conclusion that essential services can be broadly divided into two groups. Widespread services are those which are not only provided in the typical country town as well as in provincial cities and the metropolitan areas, but where towns generally have a choice of service. The critical population for this to occur seems to be around 1000 people – townships smaller than this may have some of the services, but generally depend on larger towns for most services. Centralised services, on the other hand, may be found only in the metropolitan areas and provincial cities, or even if they are found in country towns are thin on the ground and do not provide even moderate choice. As judged by total employment, centralised services comprise about one-third of the total but they would

appear to be responsible for more like two-thirds of the travel required to access an employment-weighted list of essential services.

The focus of the Farm Institute report was on differences in access costs between rural and urban areas, where the dividing line is set at around 1000 population. Not surprisingly, it was found that costs, whether measured in straight-line distances, minutes per trip or dollars, are significantly greater in rural than in urban areas. Faced with these greater costs to access a similar list of services (including similar though restricted choice) rural people have several options.

- They can pay up and travel the required longer distances.
- They can choose from a narrower range of service outlets.
- They can forgo services.
- They can give greater attention to trip bundling, ensuring that they access a wide range of services on each trip to town.

In practice, rural people combine these options.

### **9.3 Regional differences in the accessibility of services**

It should not surprise anybody that there are vast inter-regional differences in the distances which residents have to travel to access essential services. The range is between 2 km a trip for the residents of Sydney Central, Sydney Old West, Sydney Eastern Beaches and Melbourne Central and 470 km a trip for the rural residents of WA Pilbara Kimberley (389 km a trip for the urban residents). However, this somewhat exaggerates the range. Assuming that travel is by motor vehicle, road speeds are faster in the country, and vehicle operating costs are likely to be less per kilometre travelled (the study did not consider motor vehicle capital costs). Again, country motorists are much less likely than their metropolitan counterparts to incur parking charges. Translated into estimated time taken by car, the range is from 14 minutes a trip (Melbourne Central, Sydney Central) to 6 hours 33 minutes for WA Pilbara Kimberley rural (just under 6 hours for WA Pilbara Kimberley urban). Further re-estimated as typical motoring costs, the range is from \$2.80 a trip (SEQ Gold Coast) to \$88.90 a trip in WA Pilbara Kimberley rural (\$83.70 for WA Pilbara Kimberley urban). In dollar terms the lowest-cost regions are not the metropolitan centres, but regions where relatively short travel distances combine with low parking costs.

Travel times and distances to access a constant list of services are high in the remote regions for the simple reason that some of the services included in the list – large universities, large hospitals with specialist services – are provided only in the major cities. The lack of a complete range of services is the reason for the high travel distances estimated for Darwin as well as for the less populous remote regions. To a lesser degree, it also influences distances estimated for Tasmania and for the Queensland coast north of Bundaberg.

In all regions which have both rural and urban areas, the average distance which rural residents have to travel to access the list of services is greater than for urban residents in the same region. However, the difference varies by region. In remote regions, where most service providers are a long way away from both urban and rural areas, the difference tends to be small. This also applies in regions like SA Mid North Riverland and Vic Mallee Wimmera, where many of the urban population live in small towns not very well provided with services. The opposite case occurs in regions where the urban people live in cities or towns well-provided with services but the rural population is dispersed. This applies most strongly in NSW Hunter, SA Spencer Gulf, Qld Darling Downs, Tas Hobart and Tas North.

Reckoning in terms of minutes per motor vehicle trip, within the metropolitan regions services are generally more accessible in the inner than the fringe areas. The range for each metropolitan area is as follows.

- Sydney Central 14 mins – Sydney Outer West 28 minutes.
- Melbourne Central 14 mins – Melbourne Outer South East 28 mins.
- SEQ Brisbane Central 14 mins – SEQ Sunshine Coast 34 mins.
- Adelaide Inner 14 mins – Adelaide South 21 mins.
- Perth Central 15 mins – Perth Outer South 23 mins.

The inner urban advantage disappears and even reverses for estimated motoring costs, due to congestion and parking costs in the inner areas. The range then becomes as follows.

- Sydney Parramatta Blacktown \$3.00 – Sydney Central \$6.00.
- Melbourne East \$3.10 – Melbourne Central \$5.00.
- SEQ Gold Coast \$2.80 – SEQ West Moreton \$4.90.
- Adelaide South \$3.00 – Adelaide Inner \$3.60.
- Perth Outer North \$3.10 – Perth Central \$3.60.

These estimates are approximate and much depends on parking costs, but the general principle remains that inner urban motoring is expensive.

If motoring is expensive, what of the option of using a combination of walking and public transport? School buses apart, this option does not exist in many rural areas, but train and bus services are provided in all Australia's metropolitan areas, bus services are provided in all independent cities and many towns, and train or bus services connect all independent cities and most country towns with the nearest metropolis. (Tasmania is an obvious special case.) As regards the overall index of essential service destinations, the walking/public transport option is everywhere slower than motoring, though the disadvantage is not large in the Metropolitan Central regions where car speeds are slow, car parking times are long and public transport services are relatively frequent. The time disadvantage is also relatively small for residents of urban areas in some of the remote regions, since public transport can avoid the overnight stops required when driving.

At current motoring costs and fares, public transport comes into its own as the lower-cost mode of transport for access to essential services in many regions. This is particularly so for travellers entitled to concession fares. The public transport cost advantage occurs chiefly in two kinds of region.

- The inner metropolitan regions, where expenditure on fares required to access the list of essential services is generally considerably less than performing the same journeys by motor vehicle, particularly when parking costs are incurred. However, this is not so true on in metropolitan fringe suburbs. As a result, the public transport cost pattern within metropolitan areas is generally the reverse of the motoring cost pattern – cheaper in the inner regions and more expensive on the fringe.
- The remote regions, where public transport fares are generally much less than motoring costs for the long journeys typical of these regions, provided the traveller can walk to a bus stop or train station. Costs quickly compound when motoring is required to access the public transport service.

With these patterns of costs, sensible people with access to cars mix and match, using public transport for the journeys where it is more cost-effective and motoring otherwise.

It has already been noted that the more specialised services are provided mainly in the metropolitan areas and independent cities, which means that the residents of country towns and rural areas have to travel relatively long distances to avail themselves of these services. Removing these services from the list, we are left with the 'widespread' services, which are provided in most country towns. An accessibility index constructed for these widespread services revealed quite different patterns from the overall index.

As regards access by motor vehicle, all metropolitan regions with the exception of the rural parts of SEQ West Moreton recorded average service access times less than 20 minutes a trip. The shortest average trip duration was SEQ Gold Coast at 11 minutes – a combination of short journeys, fast road speeds and quick parking. The longest durations were in Sydney Outer West and the urban parts of SEQ West Moreton. In addition, average trip durations of 20 minutes or less to access widespread services were reported from urban areas in all the independent city regions except perhaps Darwin, from the urban areas in all the lifestyle regions and from the urban areas of 10 of the 15 rural regions. Long trip durations were, however, reported from the resource-based regions with the exception of Qld Fitzroy, which, with its strong urban concentrations in Rockhampton and Gladstone is in this respect rather like an independent city region.

As with services as a whole, rural people have to travel further to access widespread services than urban residents. However, in most of the country average required car journey times did not exceed 60 minutes per trip. However:

- Average journey time exceeded an hour in all of the resource-based regions, with their rural populations scattered far from towns many of which themselves lack services.
- The WA Wheatbelt Great Southern can be taken as an example of relatively long average travel times to widespread services (24 minutes average for urban residents, 64 for rural). In this region towns are small and many lack service provision and the rural population is spread out. Conditions are similar but not so extreme in the other wheat-belt regions.
- NSW Hunter provides an example of a region where widespread services are convenient for urban residents but less so for the rural population (in this case 17 minutes for urban residents, 54 minutes for rural). The reason would be that the urban population is reasonably compact but well-served, while the rural population is dispersed. Similar conditions were found in various independent city and rural regions in all the Eastern states.

The regions with relatively convenient service accessibility for rural residents included the following.

- Hobby-farm and ex-urban commuter regions close to eastern metropolitan areas.
- Regions which combined a developed network of towns with fast roads and closer settlement, for example NSW Riverina.

When distances are converted to cash costs, the superior accessibility of widespread services for residents of country urban areas becomes even more marked. For urban residents, average cash motoring costs of \$1.30 a trip are estimated for Vic West, Vic Ballarat and SEQ Gold Coast. The urban residents of a number of other independent cities, rural and lifestyle regions also benefit from low access costs to widespread services. Costs are in the \$2-\$3 a trip range in much of suburban Perth, Adelaide and Melbourne; in the \$3-\$4 range in much of suburban Sydney, and higher again in the centres of Melbourne and Sydney. These patterns again reflect congestion and parking costs more than distances.

A similar pattern applies for rural residents. Average motoring trips costs for such residents to access widespread services are estimated to be similar to inner metropolitan levels in most independent city and rural regions, the exceptions being those already listed as having long average journey durations. Once again, the rural residents of resource regions incur high costs – say \$20-\$50 a trip – to access the

range of widespread services which residents of the closer-settled rural regions can access for less than \$2 a trip.

As already remarked, these estimates are approximate. NIEIR believes that its estimates of straight-line average journey distances are reasonably accurate, but the conversion to motoring times and costs, and even more the conversion to public transport times and costs, has been carried out using broad-brush assumptions which may not be accurate for each region – for the detailed methodology see the Farm Institute paper. However, the general orders of magnitude should be reasonably correct.

Much of the increase in the time and cash costs of service access with distance from the metropolitan areas is unavoidable due to economies of scale in the provision of services but questions still arise as to the adequacy of the geographic coverage of service outlets and the adequacy of transport provisions. With the current heavy dependence on motor vehicle transport, further questions will arise if such transport rises in cost, whether due to peak oil or greenhouse gas abatement.

## **9.4 An example: secondary schools**

Secondary schools lie on the boundary between a centralised and a widespread service. In the metropolitan areas the average straight-line distance from houses to the nearest secondary school is generally around 1-2 km in the inner and middle suburban regions. On the metropolitan fringes the distance is somewhat higher – generally around 3 km but rising to 4 km in Sydney Outer West, and as high as 4.8 km in SEQ West Moreton and 6.6 km in Adelaide South, both of which include a number of small towns beyond the urban fringe strictly defined.

Outside the metropolitan areas there are some relatively compact independent city regions where children living in the urban parts of the region have short journeys to the nearest secondary school – the shortest average distances are in Vic Geelong at 2.5 km and NSW Mid North Coast at 2.6 km. At the other extreme, the sparsely-populated inland regions include many urban areas which lack secondary schools. In WA Pilbara Kimberley the average distance to the nearest secondary school for students living in urban areas is around 165 km – obviously not suitable for daily commuting.

Turning to rural residents, the average distance to the nearest secondary school is of the order of 15 kms on the NSW North Coast and 25 kms in the closer-settled parts of Victoria and south west WA. The distance rises to 35 kms in the NSW and Victorian wheat belt, in Tasmania and in the sugar-growing regions of the Queensland coast. It is more like 60 km in Queensland Darling Downs and rural SA and rises to very high average distances in the remote regions.

These distances are for the nearest school. Distances were also calculated for the second-nearest and third-nearest schools, to allow for the importance of choice in the selection of schools. In the metropolitan areas it is possible to have a choice of schools without much increase in distance to be travelled. However, in the urban parts of the remote regions the second-nearest school is generally twice as far away as the nearest – though this does not hold for the rural parts of such regions, from which all schools are a long way away. The increases in distance required to gain a choice of schools are also significant for some but not all of the rural regions – much depends on the layout of the region. For example, NSW Riverina is served by a number of towns with two or three schools, which means that the average distance to the third-nearest school is generally not much greater than to the nearest.

Estimating travel times from distances, we find average travel times to the nearest school in metropolitan areas of the order of 12 minutes by car or 20 minutes by walking/public transport. Times are also well within daily commuting range for students in the independent cities, and also for students living in country towns with secondary schools. However, in regions such as SA Mid North Riverland there are many towns where time-distances, whether by car or by school bus, are too long for daily commuting to school. This also applies to some of the urban areas in Qld Darling Downs, NSW North, NSW Riverina, SA Mallee South East and WA Wheatbelt Great Southern, and applies a fortiori to the

rural parts of these regions. Needless to say, in the inland regions distance prevents a high proportion of students from living at home while they attend school.

Distance education being less effective for secondary students than it is for primary students whose parents are willing to supervise them, or for tertiary students who can supervise themselves, students living too far from a school to attend on a daily basis find themselves obliged to board, either on a weekday basis or full-time. This adds considerably to costs. Assuming that students pay concession fares on public transport, the costs of accessing secondary education for students living in the metropolitan areas may be estimated at between \$2 and \$4 per school day. Similar costs apply outside the metropolitan areas where students can use school buses (indeed, subsidy conditions may be such that lower cash costs apply, in part recompense for generally high time costs). However, in regions where students have to board, costs are estimated to rise to around \$80 or more a day. Despite various government schemes to assist, the disincentive to completing secondary education is obvious.

# **APPENDIX 1**

## **THE CHANGE IN HOUSEHOLD STANDARDS**

## Appendix 1: The change in housing standards

The National Housing Supply Council has published several estimates of the cost of new greenfield houses. Table A1.1 gives these values, projected forward to 2009 by the ABS index of the price of new project homes. All prices in the table relate to 2009; they differ by the year of the benchmark and by city.

When the cost of a land/dwelling package is thus projected, it is noticeable that the 2004 benchmark yields the highest 2009 prices, Melbourne apart; that the 2008 benchmark is lower, the 2002 benchmark is lower again and the 1992 benchmark is the lowest of the four. However, this is an inappropriate comparison, since it is known that the price of the land element in the typical package increased more rapidly than the price of the dwelling element – though by precisely how much is not known. Proper indexing would have increased the 1992 values, though we do not know by how much.

The ABS index is, however, relevant to the construction cost element of project homes. Thus the comparison in the second panel is statistically valid. Once again the highest costs are for the 2004 benchmark (Melbourne excepted) while costs for the 1992 benchmark are 40 per cent less than 2008 for Sydney and Brisbane, 50 per cent less for Melbourne and 55 per cent less for Adelaide and Perth. Assuming that the ABS has been assiduous in maintaining a constant quality standard in its index, the inevitable conclusion is that the quality of the benchmark house has increased over the past twenty years. These quality increases would include increases in size and increases mandated by state governments (for example, energy efficiency standards), as well as other increases in quality. This constitutes prima facie evidence that increases in the size and other qualities of the benchmark project home have contributed to the increases in the cost of new greenfield houses. The assumption behind this conclusion is that ACIL Tasman and the NHSC, when they selected their benchmark homes, selected from a similar point in the market – say ‘entry level’, or ‘typical – market average’, this latter being the definition adopted for the 2008 NHSC study. NIEIR is not in a position to comment on this.

<b>Table A1.1 Value of a fringe house at 2009 by year of NHSC benchmark</b>				
	<b>1992</b>	<b>2002</b>	<b>2004</b>	<b>2008</b>
Sydney	276	432	596	581
Melbourne	188	349	349	394
Brisbane	250	360	489	371
Adelaide	161	239	n.a.	382
Perth	194	283	446	385
<b>Construction cost</b>				
Sydney	130	183	269	214
Melbourne	109	219	197	214
Brisbane	117	183	237	196
Adelaide	92	164	n.a.	220
Perth	99	166	260	218
<b>Construction cost/total cost (%)</b>				
Sydney	47	42	45	37
Melbourne	58	63	56	54
Brisbane	47	51	48	53
Adelaide	57	69	n.a.	58
Perth	51	59	58	57

Source: NHSC (2008) Appendix A3.6, NHSC (2010) pp 118, 120, ABS price indices for greenfield project homes.

## **APPENDIX 2**

# **TECHNICAL DEFINITION OF THE ACCESSIBILITY OF WORK**

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## Appendix 2: Technical definition of the accessibility of work

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This appendix provides technical definitions for the econometric work reported in Chapter 5.8.

The first step in measuring the accessibility of work from each LGA is to develop a time sequence of travel time matrices showing the travel times in minutes between all LGAs in Australia. The travel time coefficients are then changed to declining weights in accordance with the formulas:

$$\begin{aligned} ttw &= 1 \text{ if } tt < 30 \\ ttw &= (30/tt) ** 1.3 \end{aligned}$$

Where:

$tt$  = travel time between two LGAs in minutes.

In other words, no absolute boundary is set to the area considered accessible for commuting, but the weight given to the more time-distant jobs declines rapidly beyond 30 minutes.

Next, the hours of accessible work by LGA were defined as:

$$HWC_i = \sum_{j=1}^{567} ttw_{i,j} \cdot JTWH_j$$

where:

$JTWH_j$  = Hours of work available located in LGA  $j$ . The calculations were carried out by industry.

A worker who has the choice of (say) ten jobs for which there is no competition is in a much better position than one who has the choice of ten jobs for which a hundred workers are competing.  $HWC_i$  was adjusted for this by calculating, on an industry basis, the number of workers competing for the jobs accessible to workers living in each LGA. The basis for this calculation was the resident workforce of each LGA, by industry. The measure finally used was accessible hours of work divided by the number of workers with access to these hours.

The accessibility of education, health and entertainment services were calculated by measuring service provision in hours per LGA. The equation became:

$$HWE_i = \sum_{j=1}^{567} ttw_{i,j} \cdot EH_j$$

where:

$HWE_i$  = hours of accessible education, health and entertainment services and

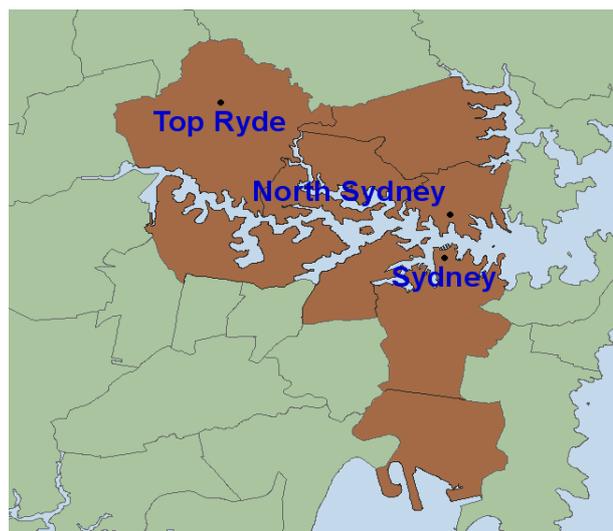
$EH_j$  = hours of education, health and entertainment services provided in LGA  $j$ .

$HWE_i$  was divided by the working age population with access to the services.

# **APPENDIX 3**

## **REGIONAL INDICATORS**

# Sydney Central



Sydney Central clusters around the middle reaches of Port Jackson – the area of the old port plus the steep slopes and ridgetops overlooking the harbour. The region extends south through an area of former factories, now largely redeveloped to offices and flats, then further south to the shore of Botany Bay, where Sydney port and airport share a cramped site. The port of Sydney has abandoned its even more cramped former harbourside site, making way for considerable office, entertainment and high-rise residential redevelopment. This has extended the Sydney CBD westward, providing an additional axis to the older line of business developments along the north shore ridge. The two lines of extension come together again at Ryde, where Macquarie University catalysed the development of knowledge-economy businesses. The region also boasts an older and larger knowledge economy precinct around Sydney University at the south-western end of the CBD.

## Major centres:

Sydney, North Sydney, Top Ryde

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	589	599	610	620	633	639	1.7%	1.9%	1.5%	2.2%	1.0%	1.7%	1.6%
No. Households	217	218	218	220	220	221	0.6%	0.2%	0.5%	0.4%	0.1%	0.4%	0.2%
NIEIR Workforce	348	359	369	383	388	398	3.1%	2.9%	3.6%	1.4%	2.5%	3.2%	2.0%
NIEIR Employment	334	346	356	371	374	377	3.3%	2.9%	4.2%	0.9%	0.8%	3.5%	0.9%
NIEIR Unemployment	13.8	13.3	13.6	11.9	13.7	20.6	-3.3%	1.9%	-12.3%	15.0%	50.3%	-4.7%	31.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	4.0%	3.7%	3.7%	3.1%	3.5%	5.2%	-0.2	0.0	-0.6	0.4	1.6	-0.3	1.0
Headline U/E	3.6%	3.5%	3.6%	3.0%	3.3%	5.1%	-0.1	0.1	-0.6	0.3	1.8	-0.2	1.1
NIEIR Structural U/E	6.1%	5.8%	5.6%	5.4%	5.3%	5.4%	-0.3	-0.2	-0.2	0.0	0.1	-0.2	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	21,018	21,814	22,985	23,995	24,132	23,604	35,690	36,432	37,676	38,733	38,110	36,917	4.5%	-0.8%
Taxes Paid	7,134	7,222	7,142	7,705	7,415	6,916	12,115	12,061	11,707	12,438	11,710	10,816	2.6%	-5.3%
Benefits	2,085	2,037	2,125	2,172	2,676	2,428	3,540	3,401	3,483	3,506	4,225	3,798	1.4%	5.7%
Business Income	3,246	3,366	3,828	3,537	4,063	4,190	5,513	5,621	6,275	5,709	6,416	6,553	2.9%	8.8%
Interest Paid	1,657	1,919	2,461	3,084	2,689	2,443	2,813	3,206	4,033	4,979	4,246	3,821	23.0%	-11.0%
Property Income	4,469	5,028	5,958	6,863	6,120	6,321	7,588	8,397	9,766	11,079	9,664	9,887	15.4%	-4.0%
Disposable Income	24,464	25,631	28,407	28,695	30,310	30,307	41,541	42,806	46,564	46,318	47,868	47,400	5.5%	2.8%
Rank							3	3	2	3	3	3		
%Rank #1							92%	92%	90%	90%	89%	88%		
Business Value Added	24,265	25,180	26,813	27,532	28,194	27,794	41,203	42,053	43,951	44,442	44,525	43,470	4.3%	0.5%
Rank							2	2	2	2	2	3		
%Rank #1							96%	95%	93%	94%	91%	89%		
Business Productivity							72,568	72,876	75,395	74,265	75,524	73,667	0.8%	-0.4%
Rank							5	4	3	5	4	5		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Sydney Central

## SOCIAL SECURITY

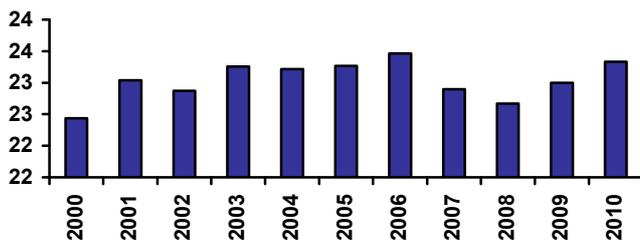
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.09%	0.14%
Disability Support (aged 25+)	2.14%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.08%	0.20%
Parenting Payment - Single (aged 25+)	0.49%	1.28%
Unemployed Long Term	0.80%	1.29%
Unemployed Short Term	0.87%	1.16%
Youth Allowance - Non Student	0.17%	0.43%
Youth Allowance - Student	0.82%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	8.0%	61
2009	8.8%	60
2008	7.6%	61
2007	7.5%	61
2006	7.9%	61
2005	8.5%	61

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	19.5%	19.2%	18.0%	15.9%
Age 20-29	20.3%	19.6%	20.5%	19.1%
Age 30-54	38.9%	40.1%	40.3%	43.6%
Age 55+	21.3%	21.1%	21.3%	21.5%
Population Change (average between years)				
Age 0-19		1,406	598	-991
Age 20-29		1,009	3,208	85
Age 30-54		4,847	4,546	7,961
Age 55+		1,765	2,442	2,271
Average Annual Growth		1.7%	1.9%	1.5%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	22	23	23	23	23	23	23	23	23	23	23
Rank	34	36	33	35	31	31	28	40	37	31	35

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	941	1,224	980	1,085	793	1,003	691	1,412	1,233	908	856
Rank	22	11	15	13	24	16	35	6	15	25	27

## POPULATION

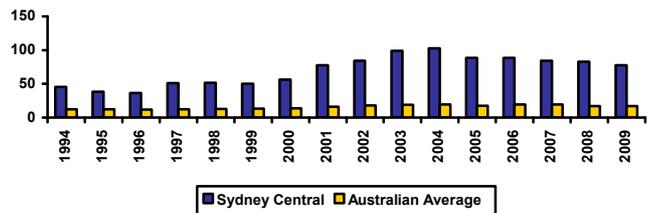
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	473	476	476	482	491	500	508	517	527	535	545	556	568	579	589	599	610	620	633	639

## PATENT APPLICATIONS

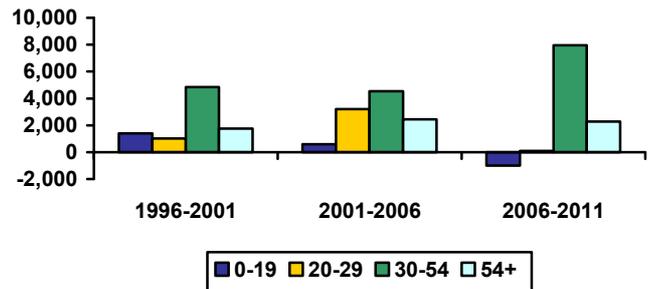
	No	Aust Avg	Rank
Average p.a. (1994-2009)	393.49	3,109.81	1
Average p.a. per capita	69.62	15.69	1
Hi Tech p.a. (1994-2009)	166.40	864.69	1
Hi Tech p.a. per capita	29.33	4.33	1
Info. Tech p.a. (1994-2009)	87.05	342.17	1
Info. Tech p.a. per capita	15.11	1.70	1
Average per capita (1994-2001)	50.86	13.06	1
Average per capita (2001-2009)	87.20	18.09	1
2001-09 avg./1994-00 avg.	1.71	1.39	3

Note: Per capita = 100,000 people

## Patent Applications per 100,000 residents



## Population Change by Age Group



# Sydney Central

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	980	1196	1595	4	5	5	69%	67%	64%
Value of Property and Unincorporated Business	725	904	1115	3	4	6	81%	76%	75%
Value of Financial Assets	345	489	709	6	5	4	57%	60%	58%
Value of Household Liabilities	90	197	229	35	4	10	60%	85%	56%
Disposable Income after Debt Service Costs	100	118	137	9	8	6	83%	78%	78%
Household Debt Service Ratio	9%	16%	17	58	37	47	43%	66%	54%
Household Debt to Gross Income Ratio	0.78	1.40	1	60	29	43	53%	78%	61%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	1,974	2,173	1,878	1,361	984	1,135	1,069	1,074	-22%
Non Residential	1,991	2,042	1,910	1,877	2,068	2,225	2,433	2,499	22%
Total	3,965	4,215	3,788	3,238	3,052	3,360	3,503	3,573	4%
Value per capita \$2007/08									
Residential	3,539	3,750	3,190	2,272	1,614	1,832	1,689	1,680	-27%
Non Residential	3,576	3,525	3,243	3,135	3,390	3,592	3,843	3,908	16%
Total	7,116	7,276	6,433	5,407	5,003	5,424	5,531	5,588	-2%
Rank (value per capita)									
Residential	2	4	5	10	29	21	25	24	
Non Residential	2	2	2	2	3	3	3	3	
Total	2	2	2	2	6	4	4	3	

## FARM INSTITUTE ACCESSIBILITY

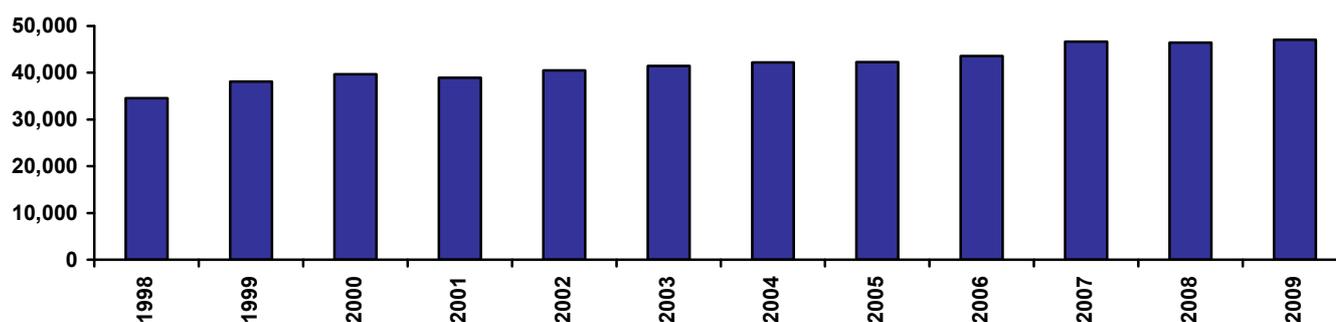
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	1.8	5.98	14.4	2	41	3
widespread	1.5	6.04	13.5	2	61	18
centralised	2.3	5.82	15.7	2	27	2
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	17,570	19,710	20,910	20,853	22,052	23,068	23,996	24,481	25,671	27,936	28,335	29,166	4.7%
Consumption Per Cap (\$2007/08)	34,567	38,105	39,674	38,959	40,478	41,485	42,236	42,258	43,591	46,656	46,446	47,079	2.8%
Consumption Per Cap Rank	4	3	2	3	2	2	2	2	2	2	2	2	11

Note: All years stated above are calendar years.

Consumption per capita



# Sydney Central

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	292.6	367.7	425.9	557.9	757.5	667.0	4	4	3.7%
Ratio of average dwelling prices to household disposable income	n/a	n/a	7.2	7.7	10.2	8.0	3	7	0.9%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	47.6	51.5	67.9	53.2	3	7	0.9%
Ratio of greenfield construction costs to average dwelling price	1.6	1.2	1.1	0.9	0.7	0.8	61	53	-2.0%
Ratio of mortgage burden on new construction to income	n/a	n/a	50.5	47.4	48.3	43.9	14	24	-1.1%
Adult population per dwelling	2.1	2.2	2.2	2.2	2.3	2.5	29	13	0.8%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	474	548	592	644	701	740	681	699	683	699
Percent of population aged 0 to 17	17.4%	16.6%	15.8%	15.3%	16.6%	18.3%	17.0%	18.9%	16.6%	18.4%
Percent of population aged 18 to 64 (working age pop)	69.1%	71.1%	72.6%	73.0%	71.4%	68.7%	70.7%	67.3%	71.6%	68.6%
Percent of population aged 65 and over	13.4%	12.3%	11.6%	11.7%	12.0%	13.0%	12.3%	13.8%	11.8%	13.0%
Annual hours of work working age residents	1252	1455	1385	1450	1447	1541	1467	1604	1428	1530
Adult population per occupied dwelling	2.23	2.23	2.29	2.46	2.51	2.46	2.42	2.27	2.48	2.40
Dwelling shortage - (000's)				19.4	24.8	21.5	16.9	3.3	21.9	15.3
Unsatisfactorily housed population - percent of population				6.0%	7.1%	5.8%	5.0%	0.9%	6.4%	4.4%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	12.0	12.2	14.8	17.1	17.4	13.1	11.9	13.6	12.3
Average net migration inflows - percent of population	2.4%	2.1%	2.4%	2.5%	2.4%	1.8%	1.7%	2.0%	1.8%
Average net POPULATION CHANGE - (000's)	8.24	8.76	10.44	11.37	7.95	7.50	3.55	7.90	3.12
Average annual population growth rate - percent	1.6%	1.6%	1.7%	1.7%	1.1%	1.1%	0.5%	1.2%	0.5%

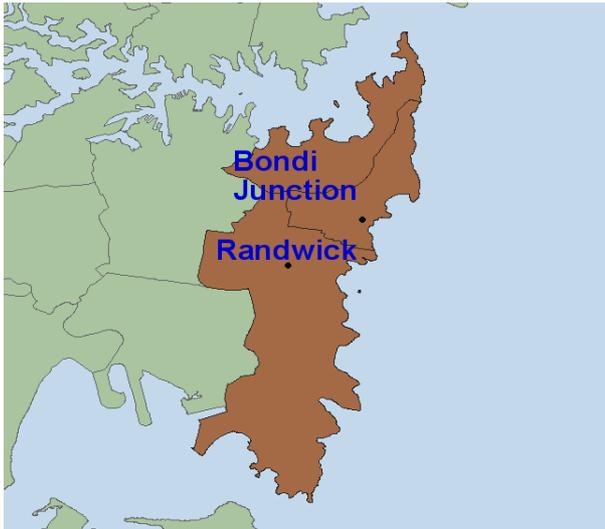
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	236,111	260,538	314,510	347,281	377,727	6	4	2	2	2
UR Hours Total (000's/quarter)	102,513	117,962	141,731	152,663	167,158	6	3	2	2	2
UR Income Total (\$2007/08m/quarter)	3,677	4,154	5,564	7,093	7,644	2	2	2	2	2
JTW Emp Total	597,716	630,901	682,164	812,453	848,208	1	1	1	1	1
JTW Hours Total (000's/quarter)	258,059	282,005	304,057	355,739	372,029	1	1	1	1	1
JTW Income Total (\$2007/08m/quarter)	8,383	9,577	11,612	16,381	17,485	1	1	1	1	1
UR Avg Weekly Hours Per Employee	33.4	34.8	34.7	33.8	34.0	54	20	11	17	12
UR Avg Hourly Rate Per Employee (\$2007/08)	35.9	35.2	39.3	46.5	45.7	3	4	9	4	5
JTW Avg Weekly Hours Per Employee	33.2	34.4	34.3	33.7	33.7	55	29	11	17	13
JTW Avg Hourly Rate Per Employee (\$2007/08)	32.5	34.0	38.2	46.0	47.0	2	2	2	1	2

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	389	651	1,113	807	1,335	100	144	552	1,039	1,329
B Mining	330	371	298	514	809	538	455	475	1,358	1,799
C Manufacturing	21,298	19,731	20,453	18,873	18,114	52,225	45,169	40,911	38,742	43,512
D Electricity, Gas, Water & Waste Services	2,224	1,537	1,838	2,124	4,149	9,622	5,747	4,620	7,064	9,037
E Construction	9,826	11,642	13,881	16,769	25,008	23,058	27,327	30,213	41,106	52,352
F Wholesale Trade	17,230	15,424	14,665	16,511	19,705	47,768	39,597	30,846	36,034	36,009
G Retail Trade	20,744	22,324	28,212	30,115	25,847	39,142	39,297	44,672	55,782	52,077
H Accommodation and Food Services	17,706	18,858	23,286	25,200	30,795	34,119	38,642	45,935	50,059	56,442
I Transport, Postal and Warehousing	13,048	12,467	12,921	14,703	16,241	35,286	40,567	43,619	55,586	59,768
J Information Media and Telecoms	10,915	13,947	19,034	20,227	17,601	39,469	45,887	52,232	55,426	49,628
K Financial and Insurance Services	17,328	18,906	26,918	33,327	33,551	69,828	74,464	87,810	103,768	101,100
L Rental, Hiring and Real Estate Services	3,718	4,267	6,116	7,304	6,017	9,715	5,390	14,529	15,045	14,747
M Prof, Scientific & Technical Services	24,158	33,051	47,251	53,179	67,329	74,995	94,220	119,357	129,516	138,909
N Administrative and Support Services	10,781	10,805	14,539	14,617	13,425	23,232	24,877	37,314	38,791	37,295
O Public Administration and Safety	12,192	13,104	13,386	18,069	12,844	42,542	41,023	29,804	48,629	47,059
P Education and Training	15,089	20,106	22,658	24,905	22,136	23,707	35,266	27,390	38,613	36,323
Q Health Care and Social Assistance	23,247	26,139	29,087	30,976	37,564	36,368	35,518	36,985	54,850	63,187
R Arts and Recreation Services	5,078	6,262	7,302	7,497	7,583	9,772	13,245	13,786	15,560	16,587
S Other Services	10,811	10,945	11,552	11,565	17,674	26,228	24,065	21,113	25,486	31,048
Hi Tech	31,631	38,978	52,914	57,909	71,917	95,894	110,959	130,141	139,653	150,589
Hi Income	49,388	59,818	85,142	97,734	111,519	165,494	191,258	236,559	259,495	265,224
Infrastructure Services	43,414	52,507	59,047	63,378	67,283	69,847	84,028	78,160	109,024	116,097

# Sydney Eastern Beaches



The ocean beaches between Port Jackson and Botany Bay are backed by cliffs and sandstone hills which, being unsuitable for factories, were developed as residential areas. They remain residential with some of them very up market indeed, and most of them undergoing gradual redevelopment at increasing density. The region is mainly a commuter zone for Sydney Central, though it has its own knowledge-economy hub at the University of New South Wales.

## Major centres:

Bondi Junction, Randwick

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	242	244	248	251	255	258	0.8%	1.4%	1.4%	1.7%	1.0%	1.2%	1.4%
No. Households	87	86	86	86	85	85	-0.1%	-0.2%	-0.4%	-0.5%	-0.5%	-0.3%	-0.5%
NIEIR Workforce	142	143	145	150	152	155	0.8%	1.4%	3.3%	1.0%	2.1%	1.8%	1.5%
NIEIR Employment	137	139	141	146	147	149	1.0%	1.5%	3.8%	0.7%	1.2%	2.1%	1.0%
NIEIR Unemployment	5.2	4.8	4.8	4.2	4.6	6.1	-6.6%	-1.4%	-11.2%	10.1%	30.9%	-6.5%	20.1%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	3.6%	3.4%	3.3%	2.8%	3.1%	3.9%	-0.3	-0.1	-0.5	0.3	0.9	-0.3	0.6
Headline U/E	3.4%	3.2%	3.1%	2.5%	2.7%	3.7%	-0.2	-0.1	-0.6	0.2	1.0	-0.3	0.6
NIEIR Structural U/E	5.1%	5.0%	4.9%	4.7%	4.7%	4.8%	-0.2	-0.1	-0.2	0.0	0.1	-0.1	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	8,480	8,791	9,449	9,810	10,003	9,932	35,006	36,014	38,175	39,084	39,190	38,507	5.0%	0.6%
Taxes Paid	3,088	3,165	3,233	3,509	3,464	3,311	12,749	12,967	13,062	13,979	13,572	12,837	4.3%	-2.9%
Benefits	870	845	848	886	1,109	1,028	3,590	3,463	3,427	3,530	4,345	3,984	0.6%	7.7%
Business Income	1,962	1,992	2,252	2,091	2,462	2,606	8,098	8,162	9,098	8,329	9,646	10,102	2.1%	11.6%
Interest Paid	776	917	1,198	1,540	1,342	1,219	3,205	3,756	4,840	6,137	5,258	4,726	25.7%	-11.0%
Property Income	2,496	2,753	3,483	3,937	3,452	3,513	10,305	11,277	14,070	15,686	13,524	13,619	16.4%	-5.5%
Disposable Income	10,889	11,322	12,862	12,963	13,774	13,968	44,950	46,381	51,963	51,646	53,960	54,156	6.0%	3.8%
Rank							1	1	1	1	1	1		
%Rank #1							100%	100%	100%	100%	100%	100%		
Business Value Added	10,442	10,784	11,701	11,900	12,466	12,537	43,104	44,176	47,273	47,413	48,835	48,609	4.5%	2.6%
Rank							1	1	1	1	1	1		
%Rank #1							100%	100%	100%	100%	100%	100%		
Business Productivity							76,166	77,852	83,199	81,556	84,683	83,875	2.3%	1.4%
Rank							2	1	1	1	1	1		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Sydney Eastern Beaches

## SOCIAL SECURITY

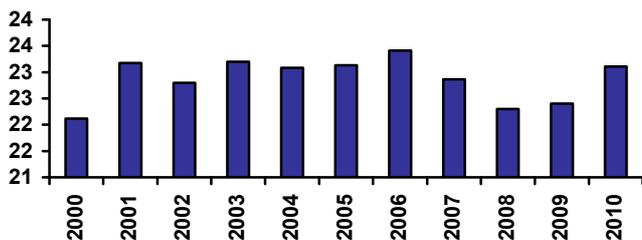
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.09%	0.14%
Disability Support (aged 25+)	1.70%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.08%	0.20%
Parenting Payment - Single (aged 25+)	0.56%	1.28%
Unemployed Long Term	0.68%	1.29%
Unemployed Short Term	0.79%	1.16%
Youth Allowance - Non Student	0.15%	0.43%
Youth Allowance - Student	0.87%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	7.4%	63
2009	8.1%	63
2008	6.8%	63
2007	6.6%	63
2006	7.5%	62
2005	8.0%	62

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	19.4%	19.4%	19.2%	17.1%
Age 20-29	21.2%	19.8%	18.9%	19.4%
Age 30-54	37.5%	38.3%	38.5%	41.8%
Age 55+	21.9%	22.5%	23.4%	21.7%
Population Change (average between years)				
Age 0-19		-32	11	-426
Age 20-29		-682	-336	871
Age 30-54		338	317	2,959
Age 55+		265	537	-124
Average Annual Growth		0.0%	0.2%	1.3%

### Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	22	23	23	23	23	23	23	23	22	22	23
Rank	40	33	34	36	33	34	30	42	42	40	38

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,237	1,186	1,208	1,057	774	1,163	863	1,606	1,150	1,247	978
Rank	11	15	7	15	27	10	16	4	16	13	16

## POPULATION

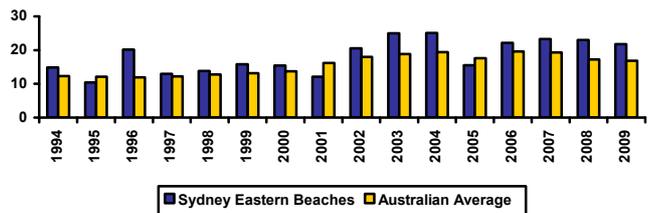
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	230	232	234	236	238	242	242	241	241	241	241	242	242	242	242	244	248	251	255	258

## PATENT APPLICATIONS

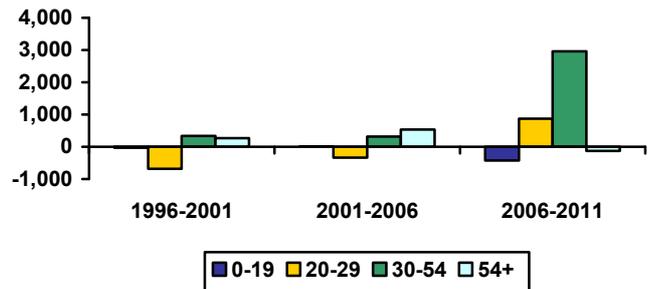
	No	Aust Avg	Rank
Average p.a. (1994-2009)	44.45	3,109.81	21
Average p.a. per capita	18.25	15.69	10
Hi Tech p.a. (1994-2009)	18.66	864.69	12
Hi Tech p.a. per capita	7.64	4.33	6
Info. Tech p.a. (1994-2009)	8.25	342.17	12
Info. Tech p.a. per capita	3.38	1.70	4
Average per capita (1994-2001)	14.45	13.06	11
Average per capita (2001-2009)	20.94	18.09	11
2001-09 avg./1994-00 avg.	1.45	1.39	16

Note: Per capita = 100,000 people

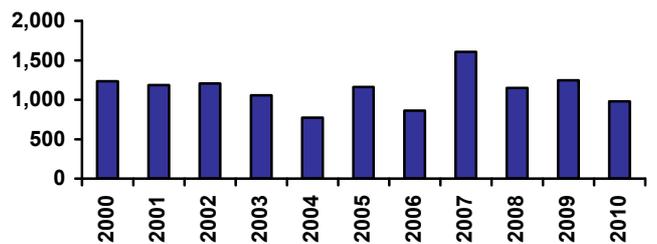
### Patent Applications per 100,000 residents



### Population Change by Age Group



### Annual Rainfall



# Sydney Eastern Beaches

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	1422	1796	2473	1	1	1	100%	100%	100%
Value of Property and Unincorporated Business	900	1183	1491	1	1	1	100%	100%	100%
Value of Financial Assets	602	809	1226	1	1	1	100%	100%	100%
Value of Household Liabilities	80	195	244	49	6	8	53%	85%	60%
Disposable Income after Debt Service Costs	113	131	164	3	2	2	93%	87%	93%
Household Debt Service Ratio	8%	15%	16	63	42	53	36%	63%	52%
Household Debt to Gross Income Ratio	0.62	1.23	1	64	48	56	42%	69%	54%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	390	401	516	472	461	398	395	413	-17%
Non Residential	285	548	669	669	413	246	193	159	-66%
Total	675	949	1,186	1,141	874	644	588	573	-44%
Value per capita \$2007/08									
Residential	1,613	1,660	2,131	1,935	1,862	1,584	1,547	1,603	-20%
Non Residential	1,180	2,269	2,763	2,741	1,667	982	756	618	-67%
Total	2,793	3,929	4,894	4,676	3,530	2,566	2,303	2,221	-46%
Rank (value per capita)									
Residential	20	23	11	19	20	25	28	27	
Non Residential	9	3	3	4	10	34	47	57	
Total	12	8	5	5	14	29	32	32	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	2.2	5.48	15.0	4	36	8
widespread	1.9	5.48	14.1	6	60	22
centralised	2.7	5.40	16.3	3	22	4

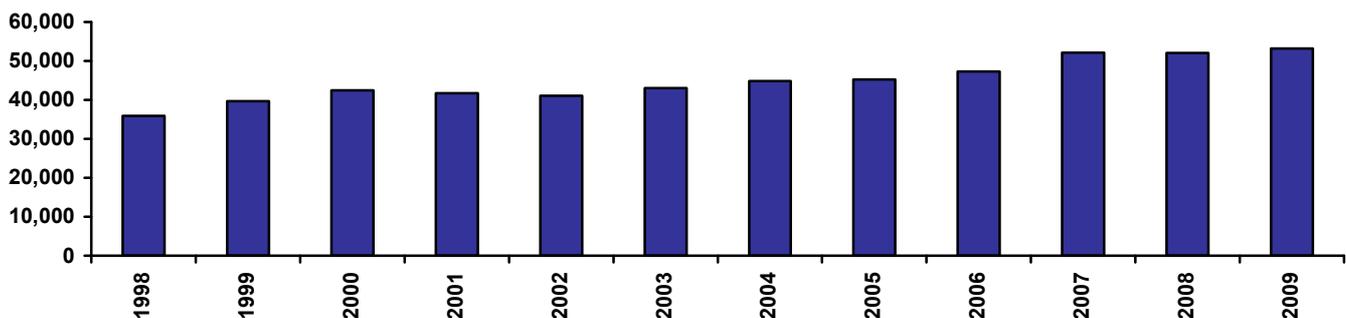
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	8,700	9,546	10,259	10,059	9,921	10,402	10,841	10,933	11,463	12,732	12,875	13,346	4.0%
Consumption Per Cap (\$2007/08)	35,918	39,673	42,492	41,734	41,088	43,049	44,859	45,266	47,319	52,157	52,018	53,173	3.6%
Consumption Per Cap Rank	2	1	1	1	1	1	1	1	1	1	1	1	3

Note: All years stated above are calendar years.

Consumption per capita



# Sydney Eastern Beaches

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	300.9	441.5	514.9	693.4	1061.6	866.2	1	1	4.2%
Ratio of average dwelling prices to household disposable income	n/a	n/a	8.9	10.0	15.2	9.8	1	2	0.8%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	59.4	66.3	101.0	65.5	1	2	0.8%
Ratio of greenfield construction costs to average dwelling price	1.5	1.0	0.9	0.7	0.5	0.6	65	64	-2.5%
Ratio of mortgage burden on new construction to income	n/a	n/a	52.1	49.1	51.3	41.6	13	30	-1.8%
Adult population per dwelling	2.1	2.2	2.3	2.3	2.4	2.5	17	11	0.8%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	231	242	243	259	280	296	273	277	274	283
Percent of population aged 0 to 17	16.8%	16.7%	16.7%	17.0%	18.8%	20.5%	19.2%	21.4%	18.8%	20.6%
Percent of population aged 18 to 64 (working age pop)	69.0%	69.7%	69.8%	69.2%	66.7%	64.6%	65.9%	62.8%	66.5%	64.3%
Percent of population aged 65 and over	14.2%	13.6%	13.5%	13.9%	14.5%	14.8%	14.9%	15.8%	14.7%	15.1%
Annual hours of work working age residents	1273	1483	1425	1473	1528	1635	1550	1681	1517	1641
Adult population per occupied dwelling	2.25	2.30	2.34	2.52	2.60	2.59	2.50	2.38	2.57	2.54
Dwelling shortage - (000's)				7.0	9.7	9.9	6.7	2.9	8.6	7.9
Unsatisfactorily housed population - percent of population				5.4%	6.9%	6.7%	4.9%	2.1%	6.3%	5.6%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	3.0	1.5	5.0	6.3	6.0	4.7	3.3	5.1	4.6
Average net migration inflows - percent of population	1.3%	0.6%	2.0%	2.3%	2.1%	1.7%	1.2%	1.9%	1.6%
Average net POPULATION CHANGE - (000's)	1.18	0.24	3.24	4.24	3.12	2.72	0.88	3.08	1.75
Average annual population growth rate - percent	0.5%	0.1%	1.3%	1.6%	1.1%	1.0%	0.3%	1.2%	0.6%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	117,236	125,992	140,244	141,657	149,787	27	28	28	29	29
UR Hours Total (000's/quarter)	50,704	56,373	62,443	61,268	64,549	27	28	28	29	29
UR Income Total (\$2007/08m/quarter)	1,698	1,918	2,413	3,108	3,462	24	24	21	19	19
JTW Emp Total	79,835	69,710	76,623	93,809	102,243	37	53	52	44	43
JTW Hours Total (000's/quarter)	32,632	29,464	32,166	39,385	43,094	44	55	53	45	43
JTW Income Total (\$2007/08m/quarter)	927	834	1,027	1,600	1,836	40	51	48	27	26
UR Avg Weekly Hours Per Employee	33.3	34.4	34.2	33.3	33.1	55	32	16	30	21
UR Avg Hourly Rate Per Employee (\$2007/08)	33.5	34.0	38.6	50.7	53.6	4	6	11	1	2
JTW Avg Weekly Hours Per Employee	31.4	32.5	32.3	32.3	32.4	65	63	60	52	35
JTW Avg Hourly Rate Per Employee (\$2007/08)	28.4	28.3	31.9	40.6	42.6	10	21	12	5	5

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	198	328	551	346	320	9	5	124	181	175
B Mining	108	146	100	201	250	28	19	784	40	54
C Manufacturing	9,039	7,883	7,553	6,275	10,201	2,055	2,002	2,476	2,893	3,820
D Electricity, Gas, Water & Waste Services	901	612	698	695	331	342	109	238	393	500
E Construction	4,813	5,877	7,052	7,891	15,222	4,319	4,227	5,079	7,437	11,072
F Wholesale Trade	6,700	6,212	5,784	5,677	3,034	1,810	1,196	1,635	2,186	1,821
G Retail Trade	11,636	11,628	12,848	12,027	13,844	8,310	6,491	8,071	11,015	11,597
H Accommodation and Food Services	10,645	10,282	10,722	10,438	11,891	9,412	7,673	8,387	8,859	9,839
I Transport, Postal and Warehousing	7,242	7,007	6,681	6,343	11,242	5,727	4,727	4,018	3,623	4,404
J Information Media and Telecoms	4,129	5,757	7,308	7,304	5,122	1,402	1,229	1,503	1,762	1,335
K Financial and Insurance Services	8,079	8,489	11,163	12,569	6,108	2,948	1,358	1,891	2,445	1,643
L Rental, Hiring and Real Estate Services	2,478	2,635	3,489	3,645	4,850	1,618	2,136	1,957	2,652	3,181
M Prof, Scientific & Technical Services	9,639	13,505	18,373	20,203	12,801	3,309	3,160	4,927	7,215	5,655
N Administrative and Support Services	5,868	5,097	6,412	5,790	5,528	2,211	1,807	3,050	3,151	3,140
O Public Administration and Safety	6,946	7,386	6,559	7,991	10,769	4,762	3,258	3,054	5,753	6,417
P Education and Training	8,023	10,545	11,310	11,216	15,328	11,775	12,082	10,154	12,882	14,605
Q Health Care and Social Assistance	12,212	13,922	14,899	14,655	13,400	11,700	11,656	12,020	14,529	15,167
R Arts and Recreation Services	3,035	3,532	3,802	3,665	5,139	3,255	2,416	3,133	2,607	3,378
S Other Services	5,546	5,148	4,942	4,725	4,408	4,843	4,161	4,122	4,186	4,440
Hi Tech	12,157	15,487	20,230	21,666	15,244	3,851	3,505	5,252	7,929	6,617
Hi Income	22,373	25,956	34,486	37,462	23,434	7,632	5,851	9,468	11,855	9,468
Infrastructure Services	23,271	27,999	30,011	29,536	33,867	26,730	26,154	25,307	30,018	33,150

# Sydney Northern Beaches



The ocean beaches between Port Jackson and Broken Bay are similar to those south of Port Jackson in the same iconic Sydney way, complete with backing sandstone escarpment. However, there is a crucial difference: they are cut off from the Sydney CBD, not only by Port Jackson, but by the equally deep sandstone gulch of Middle Harbour. Road capacity between the region and the rest of Sydney is very constrained, and there is no rail connection. The result is an unusually self-contained metropolitan community, with a fair level of knowledge-economy activity in its own right. However, the region still depends at core on commuting to Sydney Central. The region also includes Mosman, which lies between the Northern Beaches proper and Sydney Central, but is distinguished from Sydney Central by being largely residential.

## Major centres:

Manly, Narrabeen

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	261	263	266	268	273	274	0.7%	1.2%	0.7%	1.8%	0.5%	0.9%	1.1%
No. Households	90	90	90	90	90	90	0.0%	-0.2%	-0.2%	0.0%	-0.3%	-0.1%	-0.1%
NIEIR Workforce	150	151	153	156	156	159	1.1%	1.3%	1.8%	0.1%	2.0%	1.4%	1.0%
NIEIR Employment	145	147	149	152	151	152	1.1%	1.5%	1.9%	-0.3%	0.2%	1.5%	-0.1%
NIEIR Unemployment	4.4	4.3	4.1	4.1	4.7	7.5	-0.5%	-5.2%	-1.1%	16.2%	57.7%	-2.3%	35.4%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	2.9%	2.9%	2.7%	2.6%	3.0%	4.7%	0.0	-0.2	-0.1	0.4	1.7	-0.1	1.0
Headline U/E	2.7%	2.7%	2.4%	2.3%	2.7%	4.6%	0.0	-0.3	-0.1	0.4	1.9	-0.1	1.2
NIEIR Structural U/E	3.7%	3.5%	3.4%	3.3%	3.3%	3.5%	-0.2	-0.1	-0.1	0.0	0.1	-0.1	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	9,090	9,347	9,902	10,155	10,153	9,907	34,836	35,574	37,232	37,908	37,244	36,170	3.8%	-1.2%
Taxes Paid	2,998	3,061	3,024	3,203	3,063	2,849	11,489	11,650	11,370	11,955	11,237	10,401	2.2%	-5.7%
Benefits	761	744	748	781	986	917	2,918	2,832	2,814	2,916	3,616	3,347	0.9%	8.3%
Business Income	1,491	1,533	1,729	1,585	1,805	1,870	5,713	5,833	6,500	5,917	6,620	6,828	2.1%	8.6%
Interest Paid	872	1,028	1,344	1,678	1,450	1,306	3,341	3,914	5,052	6,264	5,319	4,769	24.4%	-11.8%
Property Income	2,408	2,679	3,229	3,708	3,286	3,380	9,226	10,195	12,143	13,840	12,053	12,341	15.5%	-4.5%
Disposable Income	10,553	10,990	12,163	12,207	12,713	12,767	40,442	41,824	45,735	45,567	46,633	46,609	5.0%	2.3%
Rank							4	4	3	4	4	4		
%Rank #1							90%	90%	88%	88%	86%	86%		
Business Value Added	10,581	10,880	11,630	11,741	11,958	11,778	40,548	41,408	43,732	43,825	43,864	42,998	3.5%	0.2%
Rank							3	3	3	3	4	4		
%Rank #1							94%	94%	93%	92%	90%	88%		
Business Productivity							72,899	74,126	78,055	77,346	79,163	77,691	2.0%	0.2%
Rank							3	3	2	3	3	3		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Sydney Northern Beaches

## SOCIAL SECURITY

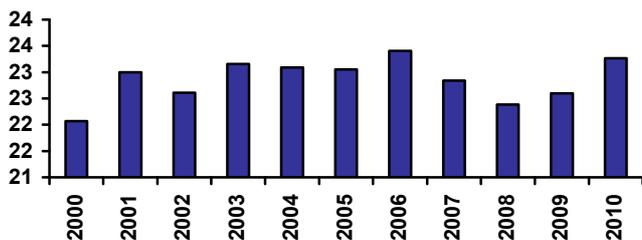
	% Pop	Australian Average
Disability Support (aged 15-20)	0.05%	0.08%
Disability Support (aged 21-24)	0.08%	0.14%
Disability Support (aged 25+)	1.16%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.07%	0.20%
Parenting Payment - Single (aged 25+)	0.52%	1.28%
Unemployed Long Term	0.41%	1.29%
Unemployed Short Term	0.57%	1.16%
Youth Allowance - Non Student	0.13%	0.43%
Youth Allowance - Student	0.62%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	7.2%	64
2009	7.8%	64
2008	6.4%	65
2007	6.2%	65
2006	6.8%	65
2005	7.2%	65

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	23.1%	23.3%	24.0%	22.0%
Age 20-29	15.7%	13.9%	12.2%	11.7%
Age 30-54	37.8%	38.0%	37.8%	40.5%
Age 55+	23.5%	24.7%	25.9%	25.8%
Population Change (average between years)				
Age 0-19		524	538	-534
Age 20-29		-640	-805	12
Age 30-54		741	167	2,422
Age 55+		1,011	836	571
Average Annual Growth		0.6%	0.3%	0.9%

### Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	22	23	23	23	23	23	23	23	22	23	23
Rank	41	37	36	37	32	36	32	43	40	35	36

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,160	1,218	1,104	1,154	765	1,229	802	1,358	1,236	1,075	959
Rank	14	12	10	9	29	7	20	8	14	18	19

## POPULATION

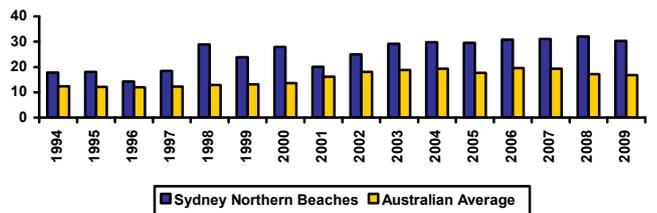
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	246	247	246	247	249	251	252	253	255	256	259	259	260	260	261	263	266	268	273	274

## PATENT APPLICATIONS

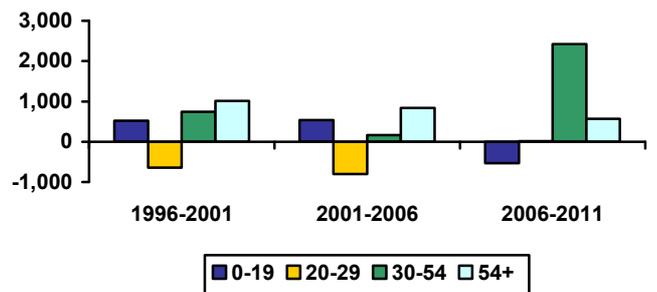
	No	Aust Avg	Rank
Average p.a. (1994-2009)	65.95	3,109.81	14
Average p.a. per capita	25.42	15.69	7
Hi Tech p.a. (1994-2009)	17.62	864.69	13
Hi Tech p.a. per capita	6.76	4.33	8
Info. Tech p.a. (1994-2009)	8.54	342.17	11
Info. Tech p.a. per capita	3.26	1.70	6
Average per capita (1994-2001)	21.15	13.06	6
Average per capita (2001-2009)	28.62	18.09	7
2001-09 avg./1994-00 avg.	1.35	1.39	23

Note: Per capita = 100,000 people

### Patent Applications per 100,000 residents



### Population Change by Age Group



# Sydney Northern Beaches

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	1275	1524	2238	2	2	2	90%	85%	90%
Value of Property and Unincorporated Business	856	1030	1412	2	2	2	95%	87%	95%
Value of Financial Assets	508	711	1101	3	2	2	84%	88%	90%
Value of Household Liabilities	89	217	274	37	3	3	60%	94%	67%
Disposable Income after Debt Service Costs	110	122	142	5	6	5	91%	80%	81%
Household Debt Service Ratio	8%	18%	19	61	24	37	40%	72%	62%
Household Debt to Gross Income Ratio	0.69	1.44	2	63	23	36	47%	80%	67%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	482	515	508	452	431	405	467	411	-8%
Non Residential	135	161	132	164	175	168	188	188	16%
Total	618	676	640	616	605	572	655	599	-2%
Value per capita \$2007/08									
Residential	1,859	1,981	1,949	1,720	1,620	1,511	1,713	1,500	-11%
Non Residential	522	621	505	625	656	626	691	685	12%
Total	2,381	2,602	2,454	2,345	2,276	2,136	2,403	2,185	-5%
Rank (value per capita)									
Residential	13	14	18	24	27	28	24	30	
Non Residential	49	52	59	55	53	59	53	47	
Total	20	23	28	32	36	43	30	34	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	4.4	4.09	21.3	14	28	20
widespread	3.0	3.43	15.8	15	51	36
centralised	6.4	5.06	29.8	15	17	18

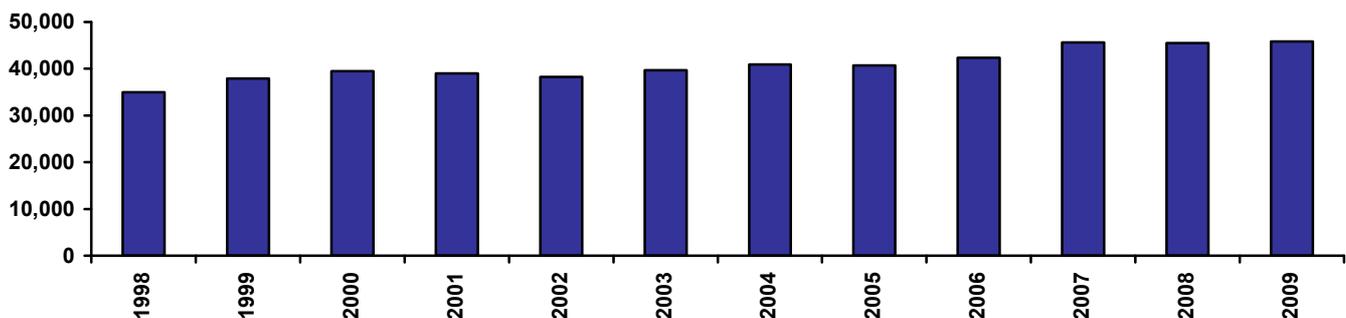
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	8,817	9,611	10,058	9,991	9,904	10,299	10,626	10,576	11,043	11,996	12,095	12,281	3.1%
Consumption Per Cap (\$2007/08)	34,947	37,926	39,467	38,980	38,229	39,694	40,932	40,682	42,317	45,656	45,482	45,843	2.5%
Consumption Per Cap Rank	3	4	3	2	4	4	4	4	4	3	4	3	18

Note: All years stated above are calendar years.

Consumption per capita



# Sydney Northern Beaches

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	353.9	426.5	498.1	675.1	883.6	818.6	2	2	4.1%
Ratio of average dwelling prices to household disposable income	n/a	n/a	8.1	9.5	13.1	10.5	2	1	2.1%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	53.8	63.3	86.9	70.0	2	1	2.1%
Ratio of greenfield construction costs to average dwelling price	1.3	1.0	0.9	0.8	0.6	0.7	64	62	-2.4%
Ratio of mortgage burden on new construction to income	n/a	n/a	48.8	48.1	53.0	47.1	18	18	-0.3%
Adult population per dwelling	2.2	2.3	2.3	2.3	2.3	2.4	15	25	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	246	259	261	274	270	268	263	252	264	256
Percent of population aged 0 to 17	21.0%	21.0%	21.6%	21.0%	16.5%	13.3%	16.9%	13.8%	16.1%	12.5%
Percent of population aged 18 to 64 (working age pop)	65.1%	64.7%	63.8%	63.3%	65.9%	67.5%	65.0%	65.8%	66.1%	68.1%
Percent of population aged 65 and over	14.0%	14.3%	14.6%	15.7%	17.7%	19.2%	18.2%	20.5%	17.7%	19.4%
Annual hours of work working age residents	1384	1530	1519	1513	1463	1468	1486	1535	1443	1436
Adult population per occupied dwelling	2.35	2.29	2.27	2.40	2.45	2.45	2.37	2.25	2.43	2.40
Dwelling shortage - (000's)				3.5	5.5	5.5	2.5	0.0	4.5	3.8
Unsatisfactorily housed population - percent of population				2.6%	4.1%	4.1%	1.9%	0.0%	3.4%	3.0%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	3.5	2.1	4.6	1.9	2.6	0.3	0.3	0.6	1.1
Average net migration inflows - percent of population	1.4%	0.8%	1.7%	0.7%	0.9%	0.1%	0.1%	0.2%	0.4%
Average net POPULATION CHANGE - (000's)	1.43	0.44	2.47	-0.73	-0.43	-2.23	-2.22	-1.98	-1.68
Average annual population growth rate - percent	0.6%	0.2%	0.9%	-0.3%	-0.2%	-0.8%	-0.9%	-0.7%	-0.6%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	129,444	137,372	147,037	149,972	151,560	25	27	26	28	28
UR Hours Total (000's/quarter)	55,450	60,629	64,112	63,734	64,875	26	27	27	28	28
UR Income Total (\$2007/08m/quarter)	1,850	2,089	2,525	3,094	3,244	20	21	19	20	20
JTW Emp Total	82,187	71,967	87,627	103,209	105,348	36	50	43	39	40
JTW Hours Total (000's/quarter)	35,395	31,840	38,009	43,439	44,653	38	50	43	40	38
JTW Income Total (\$2007/08m/quarter)	946	894	1,213	1,818	1,902	38	46	38	24	24
UR Avg Weekly Hours Per Employee	33.0	33.9	33.5	32.7	32.9	59	45	28	46	27
UR Avg Hourly Rate Per Employee (\$2007/08)	33.4	34.5	39.4	48.5	50.0	6	5	7	2	3
JTW Avg Weekly Hours Per Employee	33.1	34.0	33.4	32.4	32.6	56	43	29	49	30
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.7	28.1	31.9	41.9	42.6	27	24	14	4	6

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	430	653	831	562	554	43	59	191	378	376
B Mining	227	224	162	230	280	11	5	20	69	90
C Manufacturing	11,791	12,013	11,437	10,058	7,954	8,220	7,621	8,553	8,359	7,216
D Electricity, Gas, Water & Waste Services	1,386	1,063	932	983	969	371	335	483	633	678
E Construction	8,206	9,949	11,301	13,395	18,920	6,878	6,915	8,360	12,087	16,333
F Wholesale Trade	11,211	9,981	8,015	8,648	7,006	8,602	7,479	6,520	7,270	6,208
G Retail Trade	14,554	14,943	17,274	15,399	15,563	12,213	9,263	12,793	14,342	14,217
H Accommodation and Food Services	8,125	8,088	8,474	8,965	6,253	8,000	6,340	7,475	8,181	6,298
I Transport, Postal and Warehousing	5,898	5,672	5,344	5,345	4,418	2,408	1,636	1,785	2,352	1,967
J Information Media and Telecoms	5,205	6,031	6,546	6,584	7,582	1,469	1,587	2,154	2,290	2,577
K Financial and Insurance Services	9,809	9,226	10,684	11,429	8,976	2,147	1,277	2,093	2,894	2,421
L Rental, Hiring and Real Estate Services	2,297	2,659	3,232	3,699	5,097	1,260	2,013	2,081	2,582	3,481
M Prof, Scientific & Technical Services	12,343	15,538	19,119	19,934	24,985	5,090	5,042	7,560	9,475	11,577
N Administrative and Support Services	5,429	5,469	6,574	6,078	5,118	2,117	1,810	3,468	3,265	2,856
O Public Administration and Safety	5,950	6,093	5,274	6,524	6,454	2,826	1,994	2,148	3,631	3,598
P Education and Training	6,547	8,315	9,492	10,050	7,576	3,779	4,098	5,143	7,310	5,673
Q Health Care and Social Assistance	11,451	12,859	13,442	13,558	9,852	8,635	8,001	8,725	10,568	8,235
R Arts and Recreation Services	2,604	2,438	2,705	2,618	3,266	3,146	1,703	2,617	2,056	2,447
S Other Services	5,981	6,157	6,200	5,913	10,739	4,373	4,788	5,459	5,467	9,101
Hi Tech	16,679	19,502	22,836	23,058	27,515	8,636	8,296	10,990	12,022	13,813
Hi Income	26,244	28,534	34,154	35,413	37,360	8,083	6,996	11,025	14,400	15,760
Infrastructure Services	20,603	23,612	25,638	26,225	20,694	15,560	13,803	16,484	19,934	16,355

# Sydney Old West



The Sydney Old West comprises suburbs to the south-west of the CBD which were fully developed before the Second World War. As originally developed, the suburbs ranged from a low-status industrial area around Marrickville to a mansion belt at Strathfield, but these different origins have been submerged by common characteristics. The Old West is close to Sydney Central, with good public transport, and has hence been gentrifying as a commuter residential zone. Its redevelopment towards higher densities has been much less rapid than in the inner-harbour suburbs to its immediate north, and unlike them it has failed to become an extension of Sydney Central. It has significantly less research and development activity than the surrounding regions.

## Major centres:

Burwood, Marrickville

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	315	318	324	329	334	338	1.0%	1.7%	1.6%	1.6%	1.1%	1.4%	1.3%
No. Households	107	108	108	108	108	108	0.4%	0.1%	0.1%	0.0%	0.1%	0.2%	0.0%
NIEIR Workforce	161	163	168	177	178	183	1.2%	3.4%	5.3%	0.3%	3.0%	3.3%	1.6%
NIEIR Employment	151	154	159	167	167	167	2.0%	3.2%	5.4%	-0.1%	0.2%	3.5%	0.0%
NIEIR Unemployment	10.3	9.1	9.7	10.1	10.8	15.7	-11.5%	6.4%	4.6%	6.7%	45.7%	-0.5%	24.7%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	6.4%	5.6%	5.7%	5.7%	6.1%	8.6%	-0.8	0.2	0.0	0.4	2.5	-0.2	1.4
Headline U/E	5.6%	4.9%	5.2%	5.3%	5.5%	8.5%	-0.7	0.3	0.1	0.2	3.0	-0.1	1.6
NIEIR Structural U/E	10.4%	10.1%	9.6%	9.0%	9.1%	9.4%	-0.3	-0.4	-0.6	0.0	0.3	-0.5	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	7,245	7,514	7,837	8,279	8,243	8,036	22,981	23,606	24,215	25,178	24,674	23,795	4.5%	-1.5%
Taxes Paid	2,007	2,056	1,987	2,166	2,056	1,905	6,365	6,461	6,138	6,588	6,155	5,641	2.6%	-6.2%
Benefits	1,363	1,311	1,346	1,387	1,705	1,547	4,325	4,119	4,158	4,218	5,104	4,580	0.6%	5.6%
Business Income	1,014	1,057	1,194	1,146	1,295	1,333	3,217	3,319	3,689	3,484	3,877	3,946	4.2%	7.8%
Interest Paid	860	959	1,184	1,457	1,265	1,146	2,727	3,014	3,657	4,431	3,787	3,392	19.2%	-11.3%
Property Income	1,347	1,546	1,798	2,075	1,823	1,869	4,273	4,858	5,554	6,310	5,457	5,535	15.5%	-5.1%
Disposable Income	8,884	9,297	9,944	10,259	10,808	10,709	28,178	29,207	30,723	31,198	32,351	31,712	4.9%	2.2%
Rank							28	26	25	24	17	22		
%Rank #1							63%	63%	59%	60%	60%	59%		
Business Value Added	8,259	8,570	9,031	9,425	9,539	9,368	26,197	26,925	27,904	28,663	28,552	27,741	4.5%	-0.3%
Rank							21	23	21	22	20	21		
%Rank #1							61%	61%	59%	60%	58%	57%		
Business Productivity							54,807	55,730	56,918	56,371	57,463	56,189	0.9%	-0.2%
Rank							20	21	18	21	20	20		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Sydney Old West

## SOCIAL SECURITY

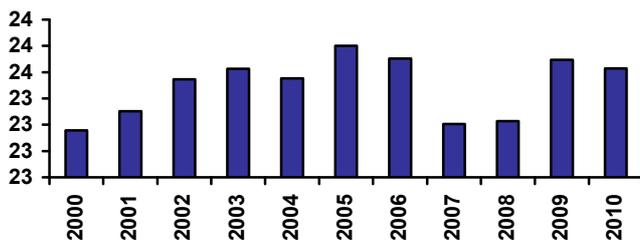
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.09%	0.14%
Disability Support (aged 25+)	2.85%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.10%	0.20%
Parenting Payment - Single (aged 25+)	1.02%	1.28%
Unemployed Long Term	1.47%	1.29%
Unemployed Short Term	1.33%	1.16%
Youth Allowance - Non Student	0.25%	0.43%
Youth Allowance - Student	1.46%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	14.4%	43
2009	15.8%	42
2008	13.5%	42
2007	13.5%	43
2006	14.1%	42
2005	15.3%	38

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	24.2%	23.6%	22.7%	20.9%
Age 20-29	17.4%	16.4%	17.2%	17.0%
Age 30-54	37.1%	38.5%	38.2%	41.0%
Age 55+	21.2%	21.5%	22.0%	21.2%
Population Change (average between years)				
Age 0-19		-531	-433	-143
Age 20-29		-724	591	648
Age 30-54		650	75	3,662
Age 55+		109	471	422
Average Annual Growth		-0.2%	0.2%	1.4%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	23	23	24	24	24	24	24	23	23	24	24
Rank	27	30	29	32	30	27	26	36	33	28	30

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	917	1,040	864	956	566	856	550	1,169	1,118	888	855
Rank	26	18	24	19	51	29	49	14	20	26	28

## POPULATION

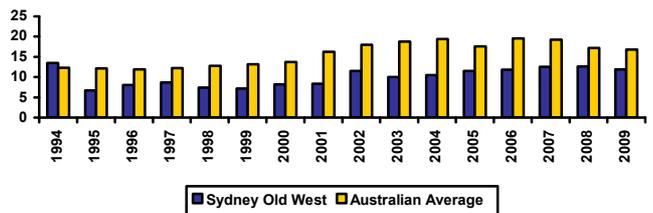
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	313	313	309	309	314	317	317	315	315	314	315	314	313	314	315	318	324	329	334	338

## PATENT APPLICATIONS

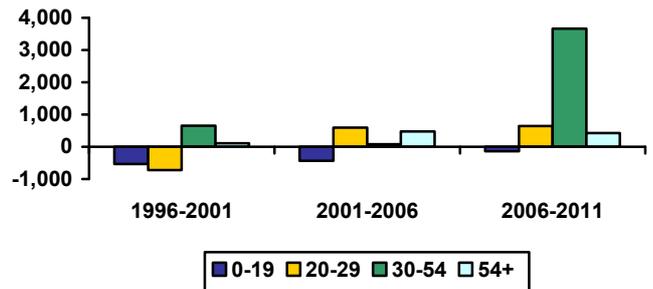
	No	Aust Avg	Rank
Average p.a. (1994-2009)	31.86	3,109.81	29
Average p.a. per capita	10.03	15.69	26
Hi Tech p.a. (1994-2009)	9.83	864.69	20
Hi Tech p.a. per capita	3.10	4.33	14
Info. Tech p.a. (1994-2009)	4.32	342.17	18
Info. Tech p.a. per capita	1.36	1.70	13
Average per capita (1994-2001)	8.49	13.06	30
Average per capita (2001-2009)	11.20	18.09	27
2001-09 avg./1994-00 avg.	1.32	1.39	28

Note: Per capita = 100,000 people

## Patent Applications per 100,000 residents



## Population Change by Age Group



# Sydney Old West

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	603	678	921	9	16	13	42%	38%	37%
Value of Property and Unincorporated Business	519	605	822	7	11	13	58%	51%	55%
Value of Financial Assets	177	235	293	28	30	17	29%	29%	24%
Value of Household Liabilities	93	163	194	33	15	20	62%	71%	47%
Disposable Income after Debt Service Costs	80	86	99	25	30	21	66%	57%	56%
Household Debt Service Ratio	12%	19%	20	43	11	23	59%	79%	66%
Household Debt to Gross Income Ratio	1.00	1.56	2	44	14	27	69%	87%	71%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	263	369	287	242	184	155	163	157	-34%
Non Residential	204	189	189	153	139	153	128	133	-14%
Total	467	558	476	395	323	308	290	290	-26%
Value per capita \$2007/08									
Residential	837	1,177	910	761	570	472	487	464	-37%
Non Residential	650	603	601	481	428	465	382	394	-18%
Total	1,487	1,780	1,511	1,243	998	937	869	858	-29%
Rank (value per capita)									
Residential	52	43	57	61	63	65	64	64	
Non Residential	36	55	51	62	64	64	65	64	
Total	48	51	55	63	64	65	65	64	

## FARM INSTITUTE ACCESSIBILITY

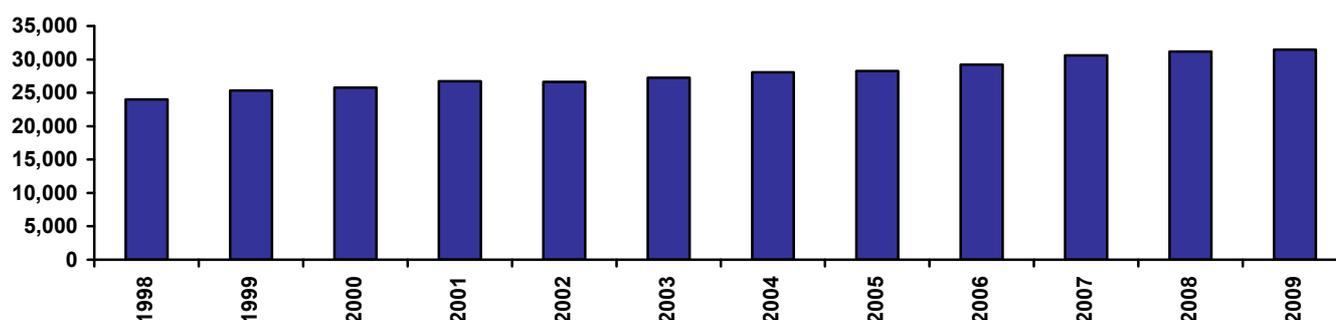
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	2.2	5.05	14.7	3	34	5
widespread	1.6	4.83	13.1	3	57	15
centralised	3.1	5.34	17.1	5	21	5
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	7,616	7,976	8,120	8,392	8,377	8,554	8,792	8,859	9,206	9,741	10,093	10,349	2.8%
Consumption Per Cap (\$2007/08)	23,994	25,326	25,791	26,751	26,613	27,252	28,075	28,256	29,201	30,603	31,183	31,472	2.5%
Consumption Per Cap Rank	33	31	27	24	33	29	33	32	29	26	26	21	19

Note: All years stated above are calendar years.

Consumption per capita



# Sydney Old West

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	222.1	261.1	298.8	410.6	519.1	499.4	6	11	4.2%
Ratio of average dwelling prices to household disposable income	n/a	n/a	5.8	7.1	8.9	7.4	6	13	1.9%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	38.6	47.4	59.0	49.1	6	13	1.9%
Ratio of greenfield construction costs to average dwelling price	2.1	1.7	1.5	1.3	1.0	1.1	46	41	-2.5%
Ratio of mortgage burden on new construction to income	n/a	n/a	58.4	59.2	61.3	54.1	8	12	-0.6%
Adult population per dwelling	2.3	2.4	2.4	2.4	2.4	2.5	8	12	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	313	315	316	337	351	357	342	341	342	338
Percent of population aged 0 to 17	21.4%	20.9%	20.4%	19.1%	16.3%	15.1%	16.7%	15.4%	16.0%	14.5%
Percent of population aged 18 to 64 (working age pop)	66.3%	66.4%	67.2%	68.1%	70.3%	70.0%	69.5%	68.9%	70.8%	70.8%
Percent of population aged 65 and over	12.2%	12.7%	12.4%	12.8%	13.4%	14.9%	13.8%	15.6%	13.1%	14.7%
Annual hours of work working age residents	1278	1248	1250	1267	1211	1260	1224	1311	1192	1237
Adult population per occupied dwelling	2.41	2.38	2.34	2.52	2.60	2.57	2.50	2.37	2.57	2.52
Dwelling shortage - (000's)				5.2	8.6	8.0	4.9	0.0	7.3	5.6
Unsatisfactorily housed population - percent of population				3.1%	4.9%	4.5%	2.9%	0.0%	4.3%	3.3%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	2.8	2.0	6.5	5.5	5.3	3.5	3.4	3.7	3.0
Average net migration inflows - percent of population	0.9%	0.6%	2.0%	1.6%	1.5%	1.0%	1.0%	1.1%	0.9%
Average net POPULATION CHANGE - (000's)	0.13	0.30	4.14	2.85	1.28	0.94	-0.16	1.08	-0.82
Average annual population growth rate - percent	0.0%	0.1%	1.3%	0.8%	0.4%	0.3%	0.0%	0.3%	-0.2%

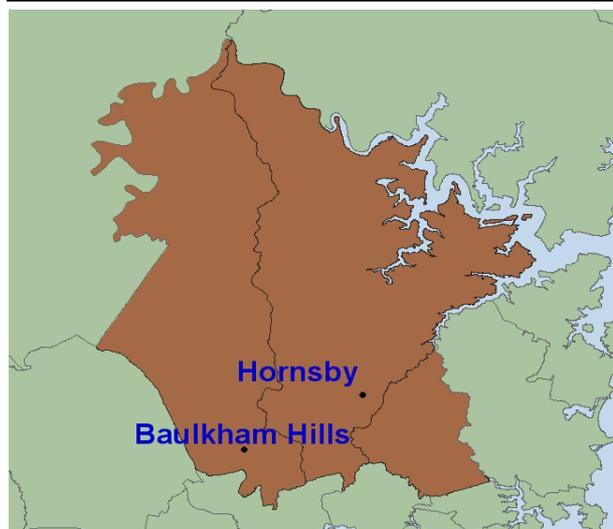
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	146,699	143,626	144,434	156,655	166,712	20	25	27	27	27
UR Hours Total (000's/quarter)	66,427	65,381	65,109	67,447	71,754	20	24	26	27	27
UR Income Total (\$2007/08m/quarter)	1,531	1,729	2,012	2,425	2,586	26	26	26	27	27
JTW Emp Total	101,202	102,495	108,588	115,846	123,375	22	27	28	26	26
JTW Hours Total (000's/quarter)	45,396	45,426	47,483	49,930	53,139	23	28	28	27	26
JTW Income Total (\$2007/08m/quarter)	1,211	1,280	1,505	1,735	1,868	23	29	27	25	25
UR Avg Weekly Hours Per Employee	34.8	35.0	34.7	33.1	33.1	28	13	10	35	23
UR Avg Hourly Rate Per Employee (\$2007/08)	23.0	26.4	30.9	36.0	36.0	58	41	32	14	20
JTW Avg Weekly Hours Per Employee	34.5	34.1	33.6	33.2	33.1	35	40	23	33	19
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.7	28.2	31.7	34.8	35.1	28	22	18	15	18

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	201	286	465	298	301	19	14	108	218	218
B Mining	111	131	67	114	188	3	2	5	16	19
C Manufacturing	22,692	20,357	15,228	12,771	18,227	18,248	16,917	15,099	12,877	15,953
D Electricity, Gas, Water & Waste Services	1,729	983	902	971	2,127	248	403	467	928	1,220
E Construction	8,221	8,856	9,767	11,270	9,913	6,110	7,021	8,816	10,372	10,675
F Wholesale Trade	9,616	7,952	6,641	7,236	7,574	9,297	8,048	8,084	8,087	8,136
G Retail Trade	15,533	14,235	14,813	16,324	13,478	13,553	12,980	13,811	15,085	14,011
H Accommodation and Food Services	10,405	10,778	11,585	12,551	11,876	5,737	5,574	6,169	6,984	6,892
I Transport, Postal and Warehousing	11,341	9,459	8,693	9,928	10,233	9,467	5,948	9,130	9,063	9,114
J Information Media and Telecoms	5,120	4,879	5,577	6,554	5,411	3,615	2,110	2,209	2,379	1,904
K Financial and Insurance Services	7,908	7,170	8,363	9,823	8,396	3,116	2,237	2,335	3,085	2,739
L Rental, Hiring and Real Estate Services	1,878	1,748	2,088	2,472	2,282	1,079	2,175	2,264	2,439	2,478
M Prof, Scientific & Technical Services	7,747	9,364	12,347	14,054	13,649	2,427	4,884	5,838	6,778	6,489
N Administrative and Support Services	5,978	5,690	6,350	6,323	8,291	2,818	2,327	3,096	2,980	3,556
O Public Administration and Safety	7,283	7,574	6,821	8,994	8,796	2,871	5,875	4,103	6,448	6,927
P Education and Training	8,111	9,712	10,535	11,781	12,791	5,785	7,238	8,469	9,660	10,040
Q Health Care and Social Assistance	13,427	14,687	14,771	15,805	21,297	9,339	10,579	11,094	11,327	14,620
R Arts and Recreation Services	2,170	2,346	2,596	2,792	2,538	1,375	1,269	1,636	1,536	1,541
S Other Services	7,228	7,419	6,825	6,594	9,345	6,095	6,894	5,855	5,585	6,843
Hi Tech	15,506	15,049	16,279	16,937	18,049	7,461	9,522	9,115	10,077	10,731
Hi Income	18,623	19,413	24,050	27,470	26,680	6,579	7,855	9,221	11,537	11,179
Infrastructure Services	23,708	26,745	27,902	30,378	36,625	16,499	19,087	21,199	22,523	26,201

# Sydney Outer North



The dissected sandstone plateau which forms Sydney Suburban North lies between Sydney Central and the bushland and national parks of Broken Bay. The bushland is a wonderful scenic asset except when bushfires menace the urban area. The region mainly comprises residential suburbs for high-status commuters to Sydney Central, though knowledge-economy businesses are to be found in its commercial zones. It has a rapidly-growing extension, currently beyond the reach of commuter rail, in Baulkham Hills.

## Major centres:

Hornsby, Baulkham Hills

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	425	427	432	440	450	455	0.6%	1.1%	1.9%	2.2%	1.2%	1.2%	1.7%
No. Households	132	132	133	134	134	135	0.4%	0.4%	0.6%	0.6%	0.2%	0.5%	0.4%
NIEIR Workforce	232	236	241	245	246	253	1.5%	2.0%	1.9%	0.5%	2.8%	1.8%	1.6%
NIEIR Employment	224	227	232	236	236	240	1.5%	2.1%	1.9%	-0.1%	1.6%	1.8%	0.7%
NIEIR Unemployment	8.6	8.8	8.6	8.9	10.3	13.5	2.0%	-2.1%	3.0%	15.7%	31.5%	0.9%	23.3%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	3.7%	3.7%	3.6%	3.6%	4.2%	5.3%	0.0	-0.1	0.0	0.5	1.2	0.0	0.9
Headline U/E	3.3%	3.2%	2.8%	2.9%	3.5%	4.8%	-0.1	-0.4	0.1	0.6	1.3	-0.1	1.0
NIEIR Structural U/E	3.4%	3.3%	3.2%	3.1%	3.1%	3.2%	-0.1	-0.1	-0.1	0.0	0.1	-0.1	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	13,971	14,253	14,746	15,074	15,124	14,643	32,906	33,374	34,145	34,240	33,600	32,155	2.6%	-1.4%
Taxes Paid	4,492	4,459	4,265	4,584	4,317	3,980	10,579	10,442	9,876	10,413	9,591	8,740	0.7%	-6.8%
Benefits	1,252	1,231	1,261	1,287	1,594	1,453	2,948	2,883	2,920	2,923	3,540	3,191	0.9%	6.3%
Business Income	2,088	2,159	2,410	2,223	2,531	2,583	4,918	5,056	5,581	5,049	5,623	5,673	2.1%	7.8%
Interest Paid	1,410	1,621	2,062	2,544	2,189	1,964	3,321	3,795	4,774	5,778	4,864	4,314	21.7%	-12.1%
Property Income	3,364	3,732	4,349	4,851	4,226	4,245	7,924	8,740	10,071	11,018	9,389	9,322	13.0%	-6.4%
Disposable Income	16,056	16,615	17,844	17,769	18,373	18,126	37,815	38,905	41,320	40,361	40,819	39,803	3.4%	1.0%
Rank							6	6	6	7	7	7		
%Rank #1							84%	84%	80%	78%	76%	73%		
Business Value Added	16,059	16,412	17,156	17,297	17,655	17,226	37,824	38,430	39,726	39,289	39,223	37,827	2.5%	-0.2%
Rank							5	5	6	6	6	6		
%Rank #1							88%	87%	84%	83%	80%	78%		
Business Productivity							71,772	72,268	73,959	73,185	74,549	72,992	0.7%	-0.1%
Rank							6	5	4	6	6	6		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Sydney Outer North

## SOCIAL SECURITY

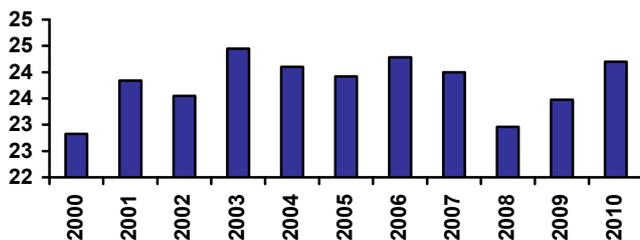
	% Pop	Australian Average
Disability Support (aged 15-20)	0.07%	0.08%
Disability Support (aged 21-24)	0.09%	0.14%
Disability Support (aged 25+)	1.02%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.08%	0.20%
Parenting Payment - Single (aged 25+)	0.42%	1.28%
Unemployed Long Term	0.33%	1.29%
Unemployed Short Term	0.53%	1.16%
Youth Allowance - Non Student	0.12%	0.43%
Youth Allowance - Student	0.84%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	8.0%	60
2009	8.7%	62
2008	7.2%	62
2007	7.1%	62
2006	7.4%	63
2005	7.8%	63

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	29.0%	28.5%	28.3%	26.2%
Age 20-29	13.2%	12.5%	11.9%	11.7%
Age 30-54	37.3%	36.9%	35.8%	37.1%
Age 55+	20.5%	22.1%	24.0%	25.0%
Population Change (average between years)				
Age 0-19		1,470	975	2
Age 20-29		280	7	623
Age 30-54		2,099	535	3,552
Age 55+		2,634	2,514	2,528
Average Annual Growth		1.7%	1.0%	1.5%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	23	24	24	24	24	24	24	24	23	23	24
Rank	30	25	28	23	25	25	22	28	34	30	26

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,089	1,108	997	895	664	1,020	673	1,236	1,492	1,108	1,001
Rank	18	16	14	21	38	15	39	11	11	16	14

## POPULATION

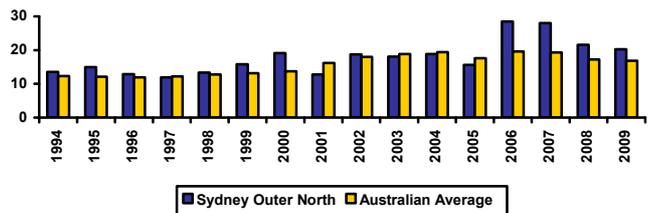
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	362	364	366	368	371	374	379	384	390	398	407	413	418	422	425	427	432	440	450	455

## PATENT APPLICATIONS

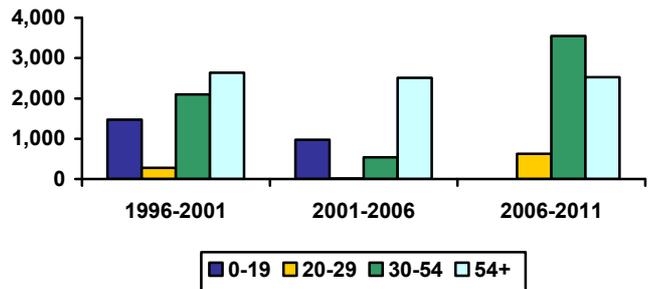
	No	Aust Avg	Rank
Average p.a. (1994-2009)	72.98	3,109.81	11
Average p.a. per capita	17.75	15.69	12
Hi Tech p.a. (1994-2009)	24.64	864.69	9
Hi Tech p.a. per capita	5.95	4.33	10
Info. Tech p.a. (1994-2009)	10.65	342.17	9
Info. Tech p.a. per capita	2.54	1.70	9
Average per capita (1994-2001)	14.31	13.06	12
Average per capita (2001-2009)	20.26	18.09	12
2001-09 avg./1994-00 avg.	1.42	1.39	18

Note: Per capita = 100,000 people

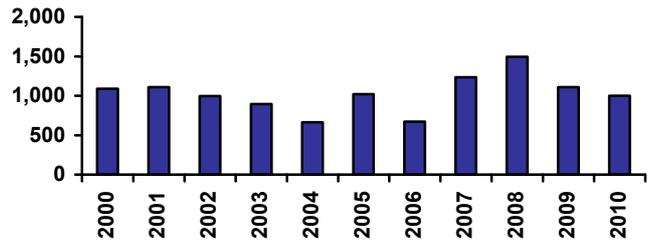
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Sydney Outer North

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	1127	1201	1629	3	4	4	79%	67%	66%
Value of Property and Unincorporated Business	717	803	1123	4	5	5	80%	68%	75%
Value of Financial Assets	525	628	779	2	3	3	87%	78%	64%
Value of Household Liabilities	115	230	272	8	1	4	77%	100%	67%
Disposable Income after Debt Service Costs	121	126	134	1	4	7	100%	83%	76%
Household Debt Service Ratio	10%	18%	20	56	18	25	47%	75%	65%
Household Debt to Gross Income Ratio	0.80	1.49	2	58	21	28	55%	83%	70%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	852	988	678	484	475	578	621	550	7%
Non Residential	336	365	395	394	319	397	331	295	-8%
Total	1,187	1,352	1,074	878	794	975	952	845	1%
Value per capita \$2007/08									
Residential	2,058	2,342	1,598	1,133	1,099	1,313	1,379	1,208	2%
Non Residential	814	864	931	922	738	902	736	648	-12%
Total	2,872	3,206	2,529	2,055	1,838	2,214	2,114	1,856	-4%
Rank (value per capita)									
Residential	10	10	27	46	50	37	34	40	
Non Residential	20	18	19	31	49	38	49	54	
Total	12	11	24	42	52	37	36	44	

## FARM INSTITUTE ACCESSIBILITY

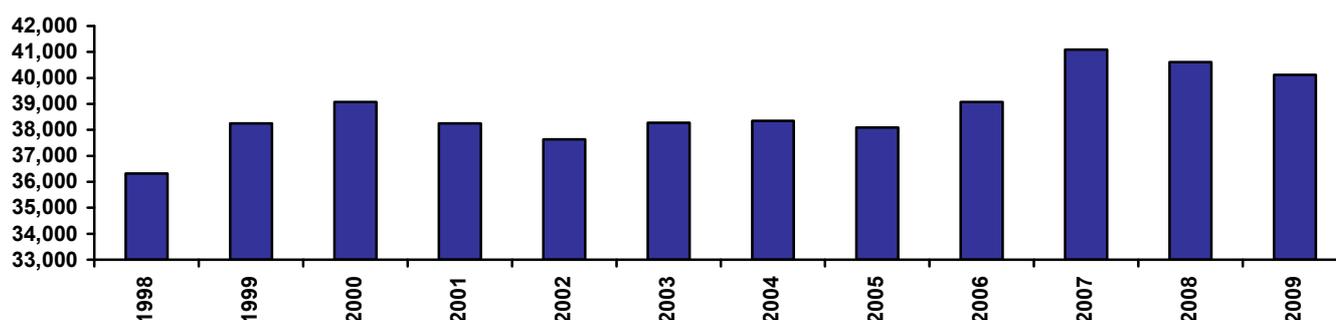
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	4.5	3.62	19.9	15	20	17
widespread	3.6	3.37	16.8	19	50	43
centralised	5.9	4.00	24.9	13	6	16
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	13,780	14,703	15,248	15,237	15,316	15,801	16,039	16,070	16,590	17,548	17,539	17,660	2.3%
Consumption Per Cap (\$2007/08)	36,320	38,248	39,069	38,247	37,641	38,274	38,343	38,090	39,074	41,091	40,612	40,115	0.9%
Consumption Per Cap Rank	1	2	4	5	5	5	5	6	6	6	6	6	61

Note: All years stated above are calendar years.

Consumption per capita



# Sydney Outer North

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	358.3	381.0	429.4	566.5	674.8	674.4	3	3	3.7%
Ratio of average dwelling prices to household disposable income	n/a	n/a	5.9	7.1	9.3	8.3	5	3	2.8%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	39.3	47.5	62.1	55.4	5	3	2.8%
Ratio of greenfield construction costs to average dwelling price	1.3	1.2	1.1	0.9	0.8	0.8	62	55	-2.0%
Ratio of mortgage burden on new construction to income	n/a	n/a	41.3	43.1	49.6	45.3	28	22	0.7%
Adult population per dwelling	2.3	2.5	2.4	2.5	2.4	2.6	3	7	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	364	409	425	452	462	483	471	503	452	461
Percent of population aged 0 to 17	27.2%	25.3%	25.1%	22.9%	19.7%	18.1%	19.3%	17.5%	19.4%	17.5%
Percent of population aged 18 to 64 (working age pop)	62.0%	63.0%	62.7%	64.1%	66.0%	66.4%	66.7%	67.6%	66.7%	67.4%
Percent of population aged 65 and over	10.8%	11.7%	12.2%	12.9%	14.3%	15.5%	14.0%	14.8%	13.9%	15.1%
Annual hours of work working age residents	1368	1481	1451	1399	1366	1378	1374	1389	1334	1324
Adult population per occupied dwelling	2.54	2.46	2.41	2.57	2.64	2.70	2.59	2.60	2.62	2.67
Dwelling shortage - (000's)				5.1	8.9	12.4	6.8	7.6	7.8	10.5
Unsatisfactorily housed population - percent of population				2.3%	3.9%	5.1%	2.9%	3.0%	3.5%	4.5%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	7.4	5.6	8.1	4.5	6.1	6.5	9.1	2.4	3.4
Average net migration inflows - percent of population	1.9%	1.3%	1.9%	1.0%	1.3%	1.4%	1.9%	0.5%	0.7%
Average net POPULATION CHANGE - (000's)	5.00	3.37	5.38	1.93	4.13	3.81	6.44	-0.11	1.82
Average annual population growth rate - percent	1.3%	0.8%	1.2%	0.4%	0.9%	0.8%	1.3%	0.0%	0.4%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	180,872	202,611	221,238	231,732	235,612	13	12	16	17	19
UR Hours Total (000's/quarter)	77,140	88,227	95,239	97,760	100,384	14	13	17	19	18
UR Income Total (\$2007/08m/quarter)	2,914	3,291	3,900	4,548	4,740	4	4	4	6	6
JTW Emp Total	122,475	99,986	131,968	150,938	151,680	15	32	20	21	21
JTW Hours Total (000's/quarter)	52,678	43,914	57,069	63,306	63,998	17	34	21	21	23
JTW Income Total (\$2007/08m/quarter)	1,438	1,251	1,852	2,470	2,510	15	30	19	16	19
UR Avg Weekly Hours Per Employee	32.8	33.5	33.1	32.5	32.8	61	51	39	53	35
UR Avg Hourly Rate Per Employee (\$2007/08)	37.8	37.3	40.9	46.5	47.2	1	3	4	3	4
JTW Avg Weekly Hours Per Employee	33.1	33.8	33.3	32.3	32.5	57	50	33	54	33
JTW Avg Hourly Rate Per Employee (\$2007/08)	27.3	28.5	32.5	39.0	39.2	19	18	7	6	10

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	1,831	2,471	2,431	1,561	1,197	928	600	1,382	1,651	1,438
B Mining	401	366	316	411	508	41	31	30	181	222
C Manufacturing	17,874	17,766	18,005	17,125	18,802	9,122	8,241	9,845	10,895	12,288
D Electricity, Gas, Water & Waste Services	2,129	1,529	1,651	1,866	930	523	334	452	611	626
E Construction	10,512	13,059	14,248	17,073	22,566	11,414	10,607	13,286	16,431	19,717
F Wholesale Trade	16,061	14,613	12,736	14,011	10,039	10,578	7,634	7,625	8,420	7,218
G Retail Trade	20,746	22,877	26,594	24,453	17,527	20,248	16,061	23,072	22,498	19,336
H Accommodation and Food Services	7,920	9,952	11,575	11,450	16,169	7,600	5,630	6,963	9,221	12,693
I Transport, Postal and Warehousing	6,854	6,424	6,583	8,016	6,446	3,360	2,244	2,635	3,982	3,283
J Information Media and Telecoms	5,278	6,365	8,193	8,569	12,704	1,641	1,189	2,051	2,550	3,126
K Financial and Insurance Services	14,502	14,023	15,836	17,564	28,134	4,156	2,873	4,341	5,139	7,476
L Rental, Hiring and Real Estate Services	2,878	3,437	4,330	4,812	3,259	2,041	2,415	2,503	2,942	2,226
M Prof, Scientific & Technical Services	17,639	22,550	26,991	29,461	32,462	9,022	9,205	14,270	14,842	15,798
N Administrative and Support Services	5,640	6,383	7,600	7,351	5,021	2,631	2,119	5,455	5,070	4,046
O Public Administration and Safety	7,242	8,001	7,894	10,451	10,921	1,914	1,074	2,604	4,000	3,667
P Education and Training	14,739	18,587	19,838	20,465	16,226	10,098	9,987	11,597	15,706	13,185
Q Health Care and Social Assistance	18,566	22,531	24,529	25,074	23,115	14,591	12,261	14,951	17,673	17,467
R Arts and Recreation Services	2,470	2,835	3,014	3,116	1,541	1,256	1,524	1,571	2,039	1,320
S Other Services	7,590	8,842	8,874	8,903	8,046	11,312	5,956	7,334	7,086	6,548
Hi Tech	23,910	28,334	32,552	34,413	38,060	11,729	11,407	17,203	17,939	19,393
Hi Income	36,350	41,170	48,015	51,902	64,110	14,303	12,965	20,791	23,067	25,762
Infrastructure Services	35,775	43,953	47,381	48,655	40,881	25,945	23,772	28,119	35,419	31,972

# Sydney Outer South West



Lying an hour or more from Sydney Central by the fastest commuter service, Sydney Outer South West is painfully distant from the action. It began its urban life in the post-war period as an extension of the manufacturing areas in the Sydney Parramatta Bankstown Region, but when manufacturing faltered as a basis for economic growth, increased its orientation towards long-distance commuting. The resulting stress on the transport system has been a serious constraint. The outer parts of the region are still devoted to water reserves, hobby farms and coal mines.

## Major centres:

Liverpool, Campbelltown

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	408	411	416	424	433	440	0.7%	1.3%	1.9%	2.2%	1.6%	1.3%	1.9%
No. Households	122	123	123	124	124	125	0.6%	0.4%	0.3%	0.3%	0.4%	0.4%	0.3%
NIEIR Workforce	211	214	222	226	227	232	1.4%	3.8%	1.6%	0.6%	2.4%	2.2%	1.5%
NIEIR Employment	196	199	204	209	208	209	1.5%	2.5%	2.4%	-0.1%	0.4%	2.1%	0.1%
NIEIR Unemployment	15.3	15.2	18.4	17.0	18.6	23.3	-0.6%	20.9%	-7.5%	9.6%	25.1%	3.6%	17.1%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.2%	7.1%	8.3%	7.5%	8.2%	10.0%	-0.1	1.2	-0.7	0.7	1.8	0.1	1.2
Headline U/E	5.9%	5.8%	6.6%	5.8%	6.3%	8.5%	-0.1	0.8	-0.8	0.5	2.2	0.0	1.3
NIEIR Structural U/E	11.2%	11.1%	10.8%	10.7%	10.8%	11.1%	-0.1	-0.3	-0.1	0.1	0.3	-0.2	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	9,343	9,580	9,923	10,182	10,190	9,995	22,912	23,337	23,860	24,035	23,539	22,732	2.9%	-0.9%
Taxes Paid	2,357	2,352	2,236	2,386	2,233	2,077	5,781	5,728	5,378	5,633	5,158	4,723	0.4%	-6.7%
Benefits	1,637	1,645	1,700	1,676	2,011	1,781	4,015	4,007	4,089	3,955	4,646	4,052	0.8%	3.1%
Business Income	835	840	887	895	928	957	2,047	2,046	2,132	2,112	2,145	2,177	2.3%	3.4%
Interest Paid	1,202	1,311	1,583	1,904	1,641	1,474	2,948	3,194	3,805	4,494	3,791	3,353	16.6%	-12.0%
Property Income	1,355	1,549	1,763	2,002	1,763	1,823	3,323	3,773	4,239	4,727	4,072	4,147	13.9%	-4.6%
Disposable Income	10,796	11,177	11,813	11,943	12,416	12,331	26,475	27,227	28,405	28,192	28,682	28,044	3.4%	1.6%
Rank							44	46	41	44	46	46		
%Rank #1							59%	59%	55%	55%	53%	52%		
Business Value Added	10,178	10,420	10,809	11,077	11,118	10,952	24,959	25,383	25,992	26,147	25,684	24,909	2.9%	-0.6%
Rank							28	28	28	30	29	29		
%Rank #1							58%	57%	55%	55%	53%	51%		
Business Productivity							51,994	52,442	53,081	53,108	53,686	52,571	0.7%	-0.5%
Rank							32	34	33	42	33	30		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Sydney Outer South West

## SOCIAL SECURITY

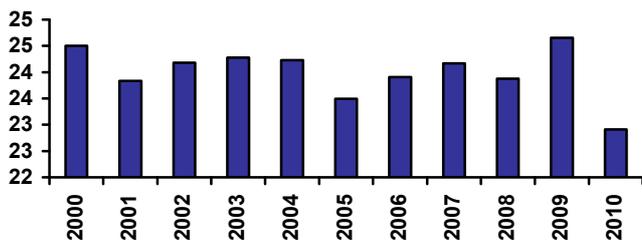
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.14%	0.14%
Disability Support (aged 25+)	3.07%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.27%	0.20%
Parenting Payment - Single (aged 25+)	1.76%	1.28%
Unemployed Long Term	1.50%	1.29%
Unemployed Short Term	1.31%	1.16%
Youth Allowance - Non Student	0.51%	0.43%
Youth Allowance - Student	1.34%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	14.4%	42
2009	16.2%	39
2008	14.0%	39
2007	14.4%	39
2006	14.7%	38
2005	15.2%	41

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	34.6%	33.3%	32.0%	29.4%
Age 20-29	16.5%	15.1%	14.6%	14.9%
Age 30-54	36.1%	37.2%	36.3%	36.0%
Age 55+	12.8%	14.4%	17.0%	19.7%
Population Change (average between years)				
Age 0-19		2,588	139	-10
Age 20-29		675	96	1,295
Age 30-54		4,641	612	2,314
Age 55+		2,676	2,641	3,584
Average Annual Growth		2.9%	0.9%	1.7%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	25	24	24	24	24	23	24	24	24	25	23
Rank	13	26	21	26	22	29	24	25	23	20	41

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	652	636	674	685	722	809	788	733	686	636	862
Rank	46	49	44	31	33	34	22	26	36	39	25

## POPULATION

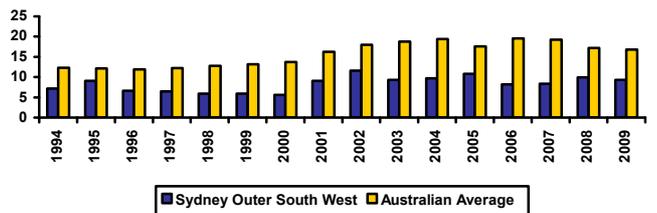
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	298	307	315	323	331	340	350	361	371	382	393	399	403	405	408	411	416	424	433	440

## PATENT APPLICATIONS

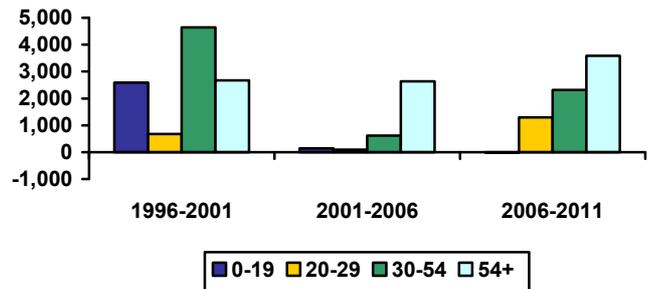
	No	Aust Avg	Rank
Average p.a. (1994-2009)	32.29	3,109.81	27
Average p.a. per capita	8.32	15.69	41
Hi Tech p.a. (1994-2009)	6.72	864.69	29
Hi Tech p.a. per capita	1.72	4.33	33
Info. Tech p.a. (1994-2009)	2.13	342.17	30
Info. Tech p.a. per capita	0.54	1.70	32
Average per capita (1994-2001)	6.99	13.06	42
Average per capita (2001-2009)	9.58	18.09	37
2001-09 avg./1994-00 avg.	1.37	1.39	22

Note: Per capita = 100,000 people

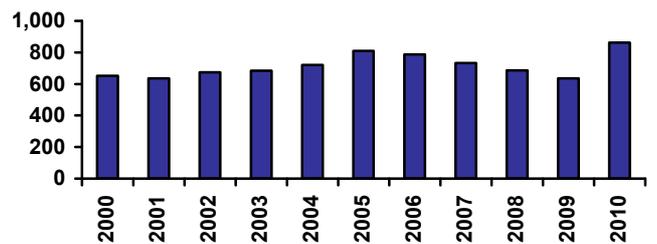
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Sydney Outer South West

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	354	430	565	26	47	45	25%	24%	23%
Value of Property and Unincorporated Business	340	440	545	16	28	41	38%	37%	37%
Value of Financial Assets	141	185	218	49	53	44	23%	23%	18%
Value of Household Liabilities	127	196	198	4	5	15	85%	85%	48%
Disposable Income after Debt Service Costs	86	91	99	15	23	22	71%	60%	56%
Household Debt Service Ratio	16%	22%	21	7	5	12	75%	90%	70%
Household Debt to Gross Income Ratio	1.28	1.78	2	9	3	22	88%	99%	72%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	500	401	384	334	319	299	271	326	-14%
Non Residential	240	316	338	475	584	581	448	483	8%
Total	739	717	722	809	902	880	719	809	-1%
Value per capita \$2007/08									
Residential	1,254	990	942	814	766	705	626	741	-18%
Non Residential	601	781	829	1,158	1,404	1,372	1,036	1,100	3%
Total	1,855	1,771	1,771	1,972	2,170	2,077	1,661	1,841	-6%
Rank (value per capita)									
Residential	31	54	55	59	60	60	60	57	
Non Residential	38	26	27	18	16	15	24	20	
Total	36	52	52	48	41	47	52	46	

## FARM INSTITUTE ACCESSIBILITY

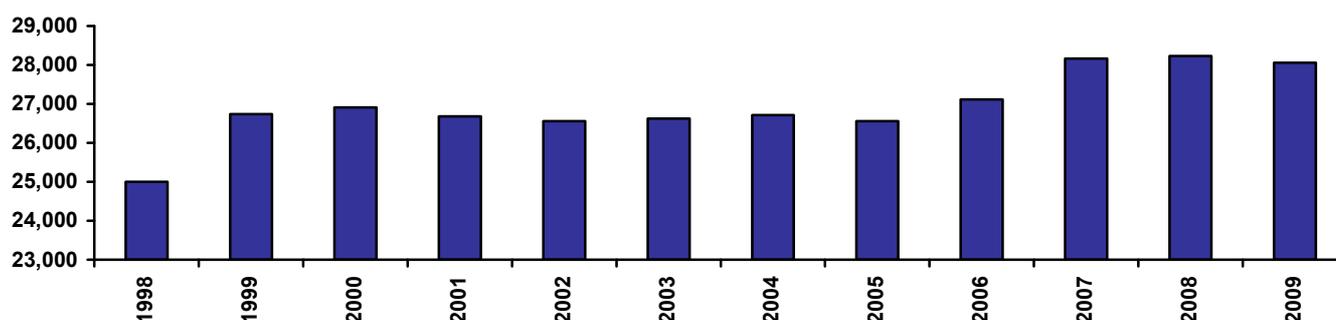
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	6.4	4.22	25.1	23	29	25
widespread	4.6	3.28	16.6	25	47	41
centralised	9.2	5.77	39.6	19	26	24
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	8,761	9,660	9,995	10,197	10,438	10,634	10,765	10,750	11,058	11,561	11,740	11,886	2.8%
Consumption Per Cap (\$2007/08)	25,002	26,735	26,910	26,682	26,554	26,625	26,712	26,559	27,118	28,162	28,229	28,059	1.1%
Consumption Per Cap Rank	24	22	23	26	34	36	43	48	48	47	50	50	60

Note: All years stated above are calendar years.

Consumption per capita



# Sydney Outer South West

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	159.4	176.4	183.7	272.1	357.8	334.6	22	31	4.9%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.0	4.2	5.6	4.9	27	37	3.8%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	20.2	27.7	37.5	32.3	27	37	3.8%
Ratio of greenfield construction costs to average dwelling price	2.9	2.5	2.5	1.9	1.5	1.6	21	19	-3.2%
Ratio of mortgage burden on new construction to income	n/a	n/a	49.7	52.3	56.5	53.2	16	13	0.5%
Adult population per dwelling	2.0	2.3	2.3	2.3	2.4	2.5	11	8	0.8%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	301	395	409	443	479	519	530	632	473	504
Percent of population aged 0 to 17	33.2%	30.1%	29.0%	27.4%	26.2%	25.5%	23.8%	22.0%	26.2%	25.5%
Percent of population aged 18 to 64 (working age pop)	61.1%	62.8%	63.2%	64.2%	64.2%	62.9%	67.5%	68.4%	64.7%	64.5%
Percent of population aged 65 and over	5.7%	7.1%	7.8%	8.4%	9.6%	11.6%	8.7%	9.6%	9.2%	10.0%
Annual hours of work working age residents	1336	1404	1376	1287	1222	1222	1214	1189	1193	1156
Adult population per occupied dwelling	2.35	2.35	2.37	2.57	2.71	2.85	2.69	2.78	2.70	2.83
Dwelling shortage - (000's)				10.2	17.1	24.7	18.8	28.0	16.5	23.4
Unsatisfactorily housed population - percent of population				4.6%	7.1%	9.5%	7.1%	8.9%	7.0%	9.3%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	12.0	4.5	8.6	7.2	6.8	18.0	22.7	6.0	4.9
Average net migration inflows - percent of population	3.4%	1.1%	2.0%	1.6%	1.4%	3.4%	3.9%	1.1%	1.0%
Average net POPULATION CHANGE - (000's)	10.46	2.76	6.94	7.15	7.90	17.41	20.32	5.94	6.20
Average annual population growth rate - percent	3.1%	0.7%	1.6%	1.6%	1.6%	3.7%	3.6%	1.3%	1.3%

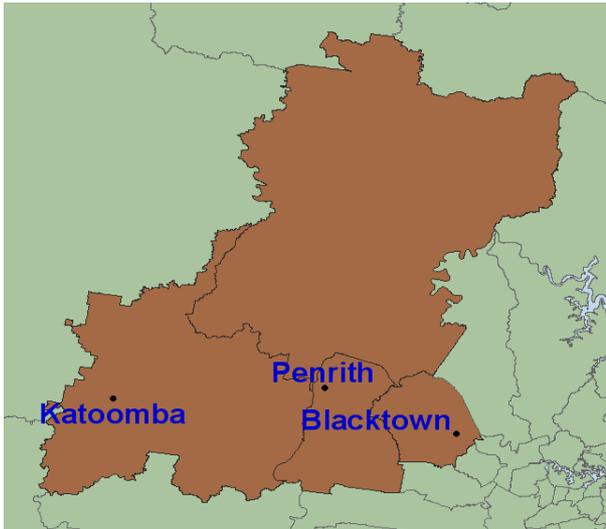
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	132,611	158,628	192,450	202,975	208,373	24	20	19	21	21
UR Hours Total (000's/quarter)	61,425	72,506	87,065	88,771	90,157	23	19	19	21	21
UR Income Total (\$2007/08m/quarter)	1,831	2,067	2,515	2,863	3,004	21	22	20	24	24
JTW Emp Total	87,743	101,637	125,375	143,275	150,585	31	29	24	23	23
JTW Hours Total (000's/quarter)	40,179	45,496	55,260	61,824	64,614	29	27	23	22	21
JTW Income Total (\$2007/08m/quarter)	1,116	1,323	1,731	1,968	2,121	29	26	23	23	23
UR Avg Weekly Hours Per Employee	35.6	35.2	34.8	33.6	33.3	11	12	7	21	19
UR Avg Hourly Rate Per Employee (\$2007/08)	29.8	28.5	28.9	32.3	33.3	12	23	44	39	34
JTW Avg Weekly Hours Per Employee	35.2	34.4	33.9	33.2	33.0	17	26	17	30	23
JTW Avg Hourly Rate Per Employee (\$2007/08)	27.8	29.1	31.3	31.8	32.8	15	13	24	43	38

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	2,478	3,178	3,065	2,083	3,066	1,471	1,529	1,771	2,083	2,965
B Mining	1,095	1,149	572	804	646	2,639	3,377	1,160	1,877	2,161
C Manufacturing	24,915	28,336	31,533	29,699	24,250	17,518	20,068	22,082	21,183	19,490
D Electricity, Gas, Water & Waste Services	2,156	1,570	1,684	2,036	2,130	765	683	944	1,358	1,510
E Construction	9,506	13,045	17,544	20,633	14,959	6,394	9,227	11,873	14,714	11,728
F Wholesale Trade	8,723	9,322	9,843	10,129	9,059	3,637	3,937	5,055	5,998	5,393
G Retail Trade	15,221	17,052	22,459	22,630	25,246	11,707	12,676	17,352	18,300	20,072
H Accommodation and Food Services	5,796	8,323	11,049	11,025	11,890	3,494	4,310	5,334	7,889	8,341
I Transport, Postal and Warehousing	10,347	11,105	14,017	17,885	18,734	4,566	4,533	6,818	9,813	10,282
J Information Media and Telecoms	3,031	3,079	3,722	3,818	3,955	582	393	920	1,524	1,551
K Financial and Insurance Services	6,544	6,622	8,489	8,850	4,618	1,714	1,293	1,720	2,313	1,414
L Rental, Hiring and Real Estate Services	1,355	2,086	2,990	3,133	3,723	1,429	1,417	1,727	2,311	2,733
M Prof, Scientific & Technical Services	4,711	6,330	8,831	9,544	11,114	1,438	1,909	3,321	5,084	5,857
N Administrative and Support Services	3,022	4,729	6,326	6,834	4,464	2,998	3,551	4,267	4,610	3,358
O Public Administration and Safety	10,472	11,242	11,141	13,120	23,785	6,873	6,471	7,039	8,606	13,401
P Education and Training	7,225	9,599	11,697	12,175	11,103	8,173	9,104	11,909	12,501	11,794
Q Health Care and Social Assistance	9,082	12,163	16,037	17,466	22,271	8,413	11,393	15,084	15,554	19,653
R Arts and Recreation Services	1,698	1,948	2,384	2,414	2,338	997	832	961	1,470	1,381
S Other Services	5,232	7,749	9,065	8,697	11,020	2,935	4,936	6,037	6,086	7,502
Hi Tech	15,106	16,534	18,799	18,207	18,352	9,070	10,558	9,902	11,050	11,469
Hi Income	13,593	16,557	20,829	22,796	18,693	7,228	8,388	8,186	11,688	11,165
Infrastructure Services	18,005	23,710	30,119	32,055	35,712	17,584	21,329	27,954	29,525	32,828

# Sydney Outer West



The upper reaches of the Hawkesbury River were first settled for farming, and during the Second World War gained a couple of defence airfields. After the war they gained urban development from the extension of manufacturing, and as manufacturing faltered, continued to grow as commuter suburbs. Unfortunately they are a long way from the Sydney CBD, but have potential to benefit from relative proximity to the Ryde extension of Sydney Central – the problem being poor transport connections. Across the Hawkesbury/Nepean the region includes extensive national parks and the strip of resort/commuter settlement along the Blue Mountains ridge.

## Major centres:

Blacktown, Penrith, Katoomba

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	592	596	604	615	626	634	0.6%	1.3%	1.8%	1.8%	1.4%	1.2%	1.6%
No. Households	187	188	188	188	189	190	0.2%	0.2%	0.3%	0.3%	0.4%	0.2%	0.4%
NIEIR Workforce	317	320	326	337	341	348	1.1%	1.9%	3.3%	1.3%	1.8%	2.1%	1.5%
NIEIR Employment	292	296	302	311	313	316	1.4%	2.0%	2.8%	0.6%	1.0%	2.1%	0.8%
NIEIR Unemployment	24.8	24.0	23.9	26.2	28.7	31.7	-3.2%	-0.5%	9.8%	9.3%	10.4%	1.9%	9.9%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.8%	7.5%	7.3%	7.8%	8.4%	9.1%	-0.3	-0.2	0.5	0.6	0.7	0.0	0.7
Headline U/E	5.6%	5.3%	5.2%	5.9%	6.4%	7.3%	-0.3	-0.1	0.7	0.5	0.9	0.1	0.7
NIEIR Structural U/E	11.0%	10.7%	10.5%	10.1%	10.1%	10.3%	-0.2	-0.2	-0.4	0.0	0.2	-0.3	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	14,059	14,407	14,798	15,273	15,533	15,345	23,730	24,175	24,516	24,849	24,823	24,186	2.8%	0.2%
Taxes Paid	3,593	3,600	3,389	3,647	3,493	3,283	6,064	6,041	5,614	5,934	5,583	5,175	0.5%	-5.1%
Benefits	2,334	2,356	2,450	2,474	3,003	2,691	3,939	3,954	4,059	4,025	4,799	4,241	2.0%	4.3%
Business Income	1,306	1,316	1,392	1,406	1,523	1,590	2,203	2,208	2,306	2,287	2,434	2,506	2.5%	6.4%
Interest Paid	1,863	1,998	2,368	2,850	2,458	2,209	3,145	3,353	3,924	4,638	3,927	3,481	15.2%	-12.0%
Property Income	2,103	2,400	2,693	3,077	2,748	2,868	3,550	4,028	4,461	5,007	4,391	4,521	13.5%	-3.5%
Disposable Income	16,070	16,735	17,586	17,925	19,093	19,167	27,124	28,082	29,136	29,164	30,513	30,210	3.7%	3.4%
Rank							37	37	35	36	34	31		
%Rank #1							60%	61%	56%	56%	57%	56%		
Business Value Added	15,365	15,722	16,190	16,679	17,056	16,935	25,933	26,383	26,823	27,137	27,257	26,692	2.8%	0.8%
Rank							23	25	25	25	23	22		
%Rank #1							60%	60%	57%	57%	56%	55%		
Business Productivity							52,587	53,053	53,535	53,649	54,349	53,267	0.7%	-0.4%
Rank							30	32	30	39	29	28		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Sydney Outer West

## SOCIAL SECURITY

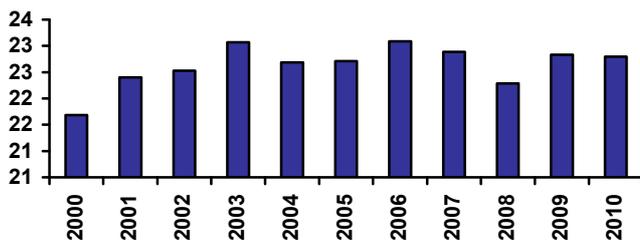
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.15%	0.14%
Disability Support (aged 25+)	2.98%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.30%	0.20%
Parenting Payment - Single (aged 25+)	1.67%	1.28%
Unemployed Long Term	1.40%	1.29%
Unemployed Short Term	1.23%	1.16%
Youth Allowance - Non Student	0.52%	0.43%
Youth Allowance - Student	1.04%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	14.0%	44
2009	15.7%	43
2008	13.8%	41
2007	13.9%	42
2006	14.1%	43
2005	14.5%	45

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	33.4%	32.0%	30.6%	27.8%
Age 20-29	16.0%	14.9%	14.6%	14.9%
Age 30-54	36.5%	37.2%	36.1%	36.3%
Age 55+	14.0%	15.9%	18.6%	21.0%
Population Change (average between years)				
Age 0-19		1,086	-695	-769
Age 20-29		-14	89	1,697
Age 30-54		3,665	-195	3,656
Age 55+		3,347	3,578	4,843
Average Annual Growth		1.4%	0.5%	1.5%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	22	22	23	23	23	23	23	23	22	23	23
Rank	42	41	37	38	38	40	36	41	43	32	42

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,029	1,009	801	644	618	939	740	997	1,120	949	924
Rank	21	21	29	36	44	23	28	21	19	22	20

## POPULATION

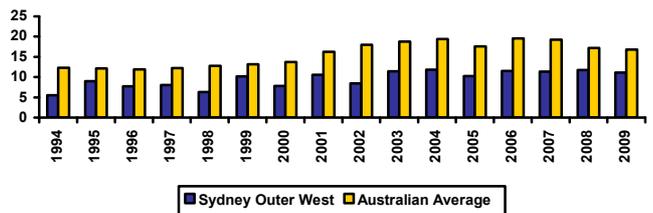
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	498	508	517	524	532	542	550	557	566	574	582	587	588	590	592	596	604	615	626	634

## PATENT APPLICATIONS

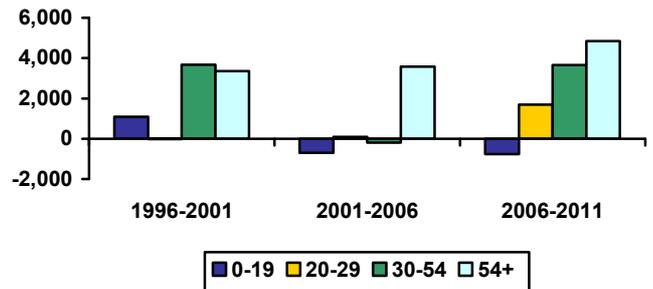
	No	Aust Avg	Rank
Average p.a. (1994-2009)	55.50	3,109.81	17
Average p.a. per capita	9.55	15.69	31
Hi Tech p.a. (1994-2009)	12.84	864.69	16
Hi Tech p.a. per capita	2.19	4.33	22
Info. Tech p.a. (1994-2009)	5.14	342.17	17
Info. Tech p.a. per capita	0.87	1.70	23
Average per capita (1994-2001)	8.14	13.06	34
Average per capita (2001-2009)	10.92	18.09	28
2001-09 avg./1994-00 avg.	1.34	1.39	26

Note: Per capita = 100,000 people

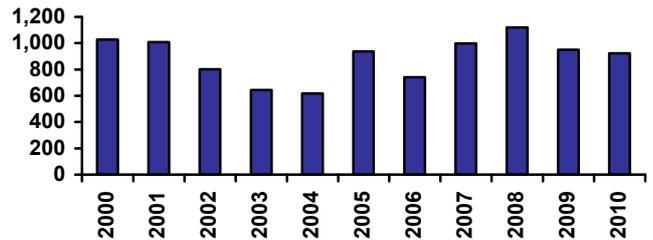
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Sydney Outer West

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	344	431	587	27	46	41	24%	24%	24%
Value of Property and Unincorporated Business	343	432	548	15	31	40	38%	37%	37%
Value of Financial Assets	137	191	236	55	50	33	23%	24%	19%
Value of Household Liabilities	135	192	197	2	8	17	91%	83%	48%
Disposable Income after Debt Service Costs	80	89	101	24	25	19	66%	59%	57%
Household Debt Service Ratio	18%	22%	21	2	3	15	85%	91%	69%
Household Debt to Gross Income Ratio	1.45	1.78	2	2	2	24	99%	99%	71%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001-2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change:
									2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	555	549	467	311	293	332	326	396	-2%
Non Residential	347	394	463	614	508	501	491	479	-7%
Total	902	943	930	925	801	834	818	875	-5%
Value per capita \$2007/08									
Residential	947	931	789	522	485	541	522	623	-6%
Non Residential	592	668	781	1,030	841	816	785	755	-11%
Total	1,539	1,599	1,570	1,552	1,326	1,356	1,307	1,379	-9%
Rank (value per capita)									
Residential	46	56	60	65	65	63	62	60	
Non Residential	39	42	31	23	44	48	43	44	
Total	47	55	54	56	61	61	62	59	

## FARM INSTITUTE ACCESSIBILITY

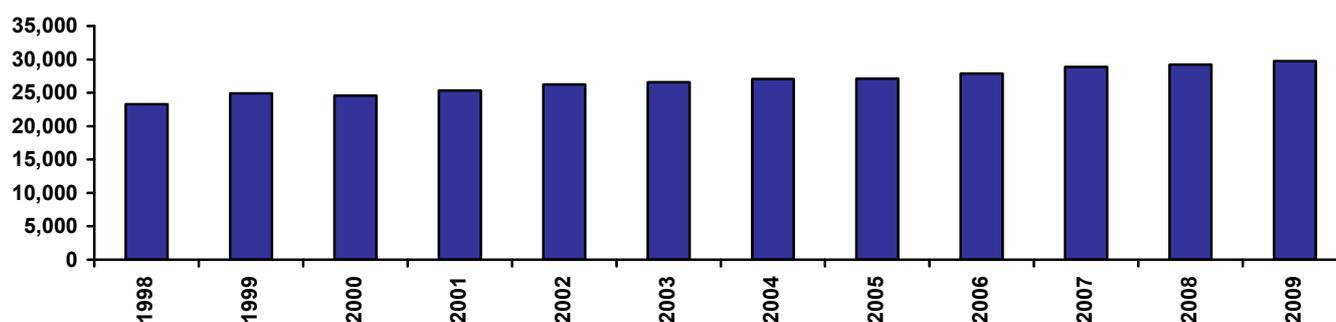
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	7.1	4.50	27.6	25	30	28
widespread	5.2	3.57	19.4	31	53	52
centralised	10.1	6.07	41.8	22	29	26
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	12,803	13,869	13,913	14,550	15,275	15,596	15,917	15,999	16,522	17,214	17,623	18,286	3.3%
Consumption Per Cap (\$2007/08)	23,287	24,893	24,574	25,354	26,243	26,582	27,053	27,124	27,886	28,885	29,197	29,751	2.3%
Consumption Per Cap Rank	39	35	39	35	36	38	39	42	42	39	39	31	28

Note: All years stated above are calendar years.

Consumption per capita



# Sydney Outer West

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	165.2	173.4	178.4	270.9	356.3	330.5	23	33	5.1%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.3	4.4	5.8	4.8	23	39	3.1%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	21.7	29.1	38.7	31.7	23	39	3.1%
Ratio of greenfield construction costs to average dwelling price	2.8	2.6	2.5	1.9	1.5	1.7	19	16	-3.3%
Ratio of mortgage burden on new construction to income	n/a	n/a	54.9	55.2	58.5	52.7	10	14	-0.3%
Adult population per dwelling	2.0	2.3	2.3	2.3	2.3	2.5	14	14	0.6%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	501	583	594	644	696	752	731	832	688	734
Percent of population aged 0 to 17	31.8%	28.8%	27.8%	26.6%	26.3%	26.3%	25.2%	24.4%	26.4%	26.5%
Percent of population aged 18 to 64 (working age pop)	61.6%	63.1%	63.5%	64.0%	63.6%	62.4%	65.2%	65.4%	64.0%	63.9%
Percent of population aged 65 and over	6.7%	8.1%	8.7%	9.3%	10.1%	11.2%	9.6%	10.2%	9.6%	9.6%
Annual hours of work working age residents	1277	1360	1381	1365	1350	1385	1294	1249	1321	1321
Adult population per occupied dwelling	2.33	2.30	2.29	2.47	2.60	2.73	2.61	2.73	2.59	2.71
Dwelling shortage - (000's)				12.5	22.1	32.7	24.4	36.6	21.1	30.5
Unsatisfactorily housed population - percent of population				3.9%	6.4%	8.7%	6.7%	8.8%	6.1%	8.3%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	11.9	4.6	12.9	11.5	10.0	18.8	21.3	9.9	7.8
Average net migration inflows - percent of population	2.2%	0.8%	2.1%	1.7%	1.4%	2.5%	2.7%	1.3%	1.1%
Average net POPULATION CHANGE - (000's)	9.15	2.03	10.02	10.46	11.12	17.43	20.23	8.94	9.18
Average annual population growth rate - percent	1.7%	0.3%	1.6%	1.6%	1.5%	2.6%	2.6%	1.4%	1.3%

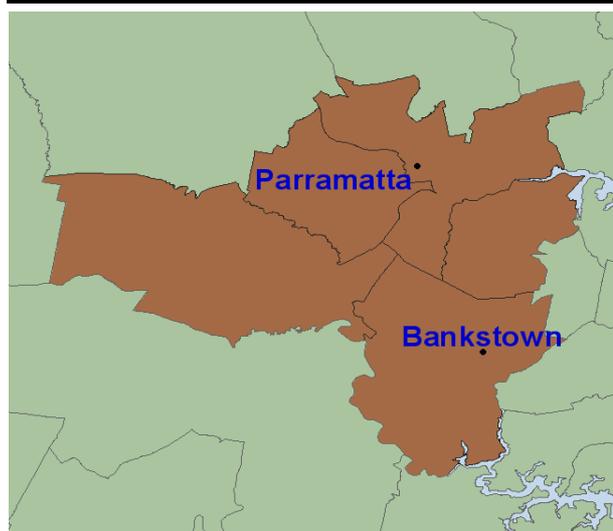
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	215,217	244,235	278,668	302,486	318,446	10	7	6	4	5
UR Hours Total (000's/quarter)	98,450	110,691	125,122	131,358	137,815	7	7	4	3	3
UR Income Total (\$2007/08m/quarter)	2,726	3,077	3,742	4,303	4,649	8	8	6	8	8
JTW Emp Total	125,708	142,246	188,700	212,668	222,453	13	13	10	12	12
JTW Hours Total (000's/quarter)	56,673	62,856	82,729	91,368	95,022	13	13	10	12	12
JTW Income Total (\$2007/08m/quarter)	1,501	1,750	2,579	2,952	3,050	14	14	11	12	13
UR Avg Weekly Hours Per Employee	35.2	34.9	34.5	33.4	33.3	21	18	14	25	18
UR Avg Hourly Rate Per Employee (\$2007/08)	27.7	27.8	29.9	32.8	33.7	21	29	37	36	33
JTW Avg Weekly Hours Per Employee	34.7	34.0	33.7	33.0	32.9	29	44	21	35	25
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.5	27.8	31.2	32.3	32.1	33	29	27	38	47

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	2,852	4,175	4,423	3,092	3,190	958	1,064	2,053	3,087	3,170
B Mining	552	762	575	569	662	103	56	85	472	548
C Manufacturing	35,319	37,841	38,950	38,180	47,551	22,723	22,903	28,592	28,183	33,534
D Electricity, Gas, Water & Waste Services	3,770	2,916	3,006	3,628	7,023	1,665	2,040	2,446	3,713	5,853
E Construction	15,981	20,233	25,100	30,249	26,724	10,878	13,959	18,451	23,057	21,649
F Wholesale Trade	16,675	16,150	15,663	16,123	16,460	7,445	8,075	10,410	10,518	10,054
G Retail Trade	24,114	26,052	32,908	33,572	37,342	18,192	18,846	27,094	26,988	29,467
H Accommodation and Food Services	10,980	14,562	16,859	17,221	28,569	8,411	9,751	11,436	14,219	22,734
I Transport, Postal and Warehousing	15,555	14,947	17,469	22,842	26,546	6,336	6,411	9,935	14,902	16,412
J Information Media and Telecoms	6,466	6,127	6,332	6,598	5,565	1,377	987	1,578	2,232	1,948
K Financial and Insurance Services	10,835	10,979	12,887	14,073	27,191	2,192	1,579	2,515	3,466	6,038
L Rental, Hiring and Real Estate Services	2,190	2,936	3,976	4,291	1,597	1,120	2,162	2,403	3,216	1,687
M Prof, Scientific & Technical Services	8,183	10,675	13,668	14,966	8,998	2,120	3,042	5,164	7,423	5,039
N Administrative and Support Services	4,730	6,920	9,469	9,816	5,989	4,041	4,853	5,779	6,169	4,285
O Public Administration and Safety	15,599	15,799	16,445	21,566	13,731	8,886	9,051	12,221	14,241	10,634
P Education and Training	12,577	15,947	17,657	20,067	25,762	11,217	12,889	17,780	18,554	21,927
Q Health Care and Social Assistance	17,356	21,944	25,915	28,863	26,323	11,969	15,312	19,423	20,402	19,854
R Arts and Recreation Services	2,678	3,272	3,995	3,738	2,923	1,630	1,984	2,256	2,569	2,112
S Other Services	8,805	11,997	13,370	13,035	6,298	4,444	7,281	9,079	9,256	5,508
Hi Tech	20,121	22,683	25,617	25,485	22,520	8,419	9,813	13,510	15,181	14,565
Hi Income	21,532	25,983	31,639	34,560	39,830	5,646	6,030	9,608	14,505	13,793
Infrastructure Services	32,611	41,164	47,567	52,668	55,008	24,817	30,185	39,459	41,526	43,893

# Sydney Parramatta-Bankstown



The mid-Western suburbs are flat by Sydney standards. Urban expansion into these suburbs began after the First World War and accelerated after the Second, when they became Sydney's manufacturing belt. More recently some of the land devoted to manufacturing has been redeveloped, a notable example being the sports and office complex at Olympic Park. Manufacturing industry has left a heritage of commercial research and development activity, and the region also has major retail developments. However, no centre (not even Parramatta) has fulfilled hopes that a substantial rival will arise to the Sydney CBD. As a result the region depends on commuting to Sydney Central, straining its rail and road links in the process.

## Major centres:

Parramatta, Bankstown

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	671	680	694	709	725	737	1.3%	2.1%	2.2%	2.2%	1.7%	1.9%	2.0%
No. Households	207	209	211	212	212	213	0.8%	0.8%	0.4%	0.3%	0.4%	0.6%	0.3%
NIEIR Workforce	314	322	332	342	345	354	2.4%	3.3%	2.9%	1.0%	2.5%	2.9%	1.8%
NIEIR Employment	291	297	305	316	316	316	2.2%	2.8%	3.5%	-0.1%	0.1%	2.8%	0.0%
NIEIR Unemployment	23.4	24.5	26.9	25.7	29.7	37.9	5.0%	9.8%	-4.5%	15.5%	27.8%	3.3%	21.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.4%	7.6%	8.1%	7.5%	8.6%	10.7%	0.2	0.5	-0.6	1.1	2.1	0.0	1.6
Headline U/E	6.0%	6.3%	6.8%	6.2%	7.0%	9.6%	0.3	0.5	-0.6	0.8	2.6	0.1	1.7
NIEIR Structural U/E	13.8%	13.4%	13.1%	12.8%	12.9%	13.3%	-0.4	-0.3	-0.3	0.1	0.4	-0.3	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	13,248	13,668	14,166	14,726	14,765	14,427	19,743	20,113	20,423	20,771	20,374	19,564	3.6%	-1.0%
Taxes Paid	3,313	3,340	3,187	3,464	3,278	3,043	4,938	4,915	4,594	4,885	4,523	4,127	1.5%	-6.3%
Benefits	3,040	2,975	3,029	3,056	3,710	3,323	4,531	4,378	4,366	4,311	5,119	4,507	0.2%	4.3%
Business Income	1,387	1,387	1,551	1,560	1,752	1,815	2,067	2,041	2,236	2,200	2,418	2,461	4.0%	7.9%
Interest Paid	1,641	1,800	2,182	2,634	2,276	2,049	2,445	2,648	3,146	3,716	3,140	2,779	17.1%	-11.8%
Property Income	2,269	2,599	2,966	3,413	3,016	3,110	3,381	3,825	4,276	4,813	4,161	4,218	14.6%	-4.5%
Disposable Income	16,495	17,130	18,124	18,666	19,682	19,442	24,582	25,207	26,128	26,328	27,158	26,366	4.2%	2.1%
Rank							52	56	55	57	56	55		
%Rank #1							55%	54%	50%	51%	50%	49%		
Business Value Added	14,635	15,055	15,717	16,286	16,518	16,242	21,810	22,154	22,659	22,970	22,792	22,026	3.6%	-0.1%
Rank							51	53	49	52	45	51		
%Rank #1							51%	50%	48%	48%	47%	45%		
Business Productivity							50,315	50,668	51,449	51,506	52,316	51,108	0.8%	-0.4%
Rank							46	46	46	48	39	42		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Sydney Parramatta-Bankstown

## SOCIAL SECURITY

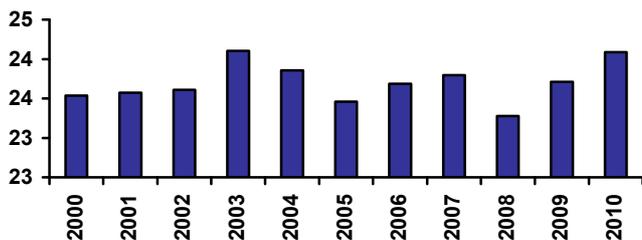
	% Pop	Australian Average
Disability Support (aged 15-20)	0.07%	0.08%
Disability Support (aged 21-24)	0.11%	0.14%
Disability Support (aged 25+)	3.47%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.14%	0.20%
Parenting Payment - Single (aged 25+)	1.49%	1.28%
Unemployed Long Term	1.88%	1.29%
Unemployed Short Term	1.53%	1.16%
Youth Allowance - Non Student	0.40%	0.43%
Youth Allowance - Student	2.02%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	17.1%	31
2009	18.9%	32
2008	16.4%	30
2007	16.7%	28
2006	17.4%	26
2005	18.4%	22

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	28.6%	28.0%	27.5%	25.9%
Age 20-29	16.5%	15.5%	16.0%	16.3%
Age 30-54	35.0%	36.1%	35.3%	36.5%
Age 55+	19.8%	20.5%	21.2%	21.3%
Population Change (average between years)				
Age 0-19		507	635	1,437
Age 20-29		-590	1,447	2,668
Age 30-54		3,007	595	6,770
Age 55+		1,748	1,871	3,220
Average Annual Growth		0.7%	0.7%	2.0%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	24	24	24	24	23	24	24	23	24	24
Rank	26	28	27	27	28	30	27	29	32	26	28

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	905	919	879	667	598	899	674	1,073	1,044	813	815
Rank	29	24	23	34	49	24	38	18	24	28	33

## POPULATION

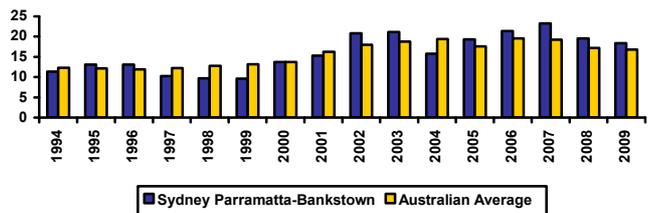
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	612	615	618	620	626	633	637	641	645	650	657	659	661	664	671	680	694	709	725	737

## PATENT APPLICATIONS

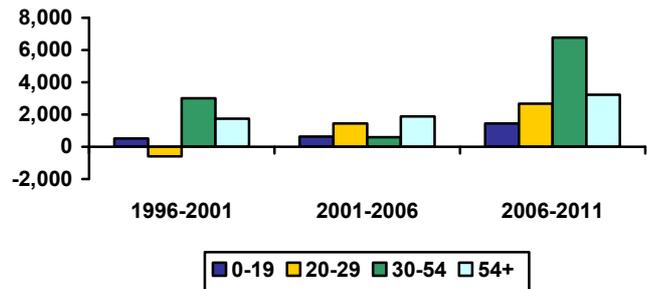
	No	Aust Avg	Rank
Average p.a. (1994-2009)	106.52	3,109.81	8
Average p.a. per capita	15.99	15.69	13
Hi Tech p.a. (1994-2009)	23.78	864.69	10
Hi Tech p.a. per capita	3.55	4.33	13
Info. Tech p.a. (1994-2009)	8.21	342.17	13
Info. Tech p.a. per capita	1.22	1.70	15
Average per capita (1994-2001)	12.02	13.06	16
Average per capita (2001-2009)	19.43	18.09	13
2001-09 avg./1994-00 avg.	1.62	1.39	5

Note: Per capita = 100,000 people

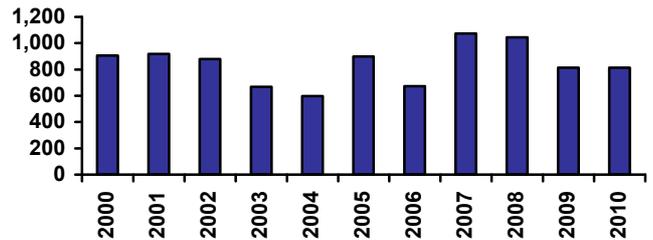
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Sydney Parramatta-Bankstown

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	441	511	669	17	30	29	31%	28%	27%
Value of Property and Unincorporated Business	400	483	621	10	20	29	45%	41%	42%
Value of Financial Assets	139	185	219	52	52	43	23%	23%	18%
Value of Household Liabilities	98	158	170	25	18	36	66%	69%	42%
Disposable Income after Debt Service Costs	75	82	91	34	41	31	62%	54%	52%
Household Debt Service Ratio	14%	20%	20	16	9	29	67%	81%	64%
Household Debt to Gross Income Ratio	1.13	1.60	2	22	12	35	78%	89%	68%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	563	769	708	591	635	529	468	543	-20%
Non Residential	550	635	546	684	803	848	697	601	6%
Total	1,113	1,403	1,254	1,275	1,438	1,378	1,165	1,145	-7%
Value per capita \$2007/08									
Residential	855	1,157	1,055	870	916	747	646	737	-25%
Non Residential	834	956	814	1,006	1,158	1,197	962	815	0%
Total	1,689	2,113	1,869	1,875	2,073	1,944	1,608	1,552	-12%
Rank (value per capita)									
Residential	49	45	51	57	53	58	59	58	
Non Residential	19	17	28	26	23	23	27	33	
Total	42	35	50	50	42	49	54	55	

## FARM INSTITUTE ACCESSIBILITY

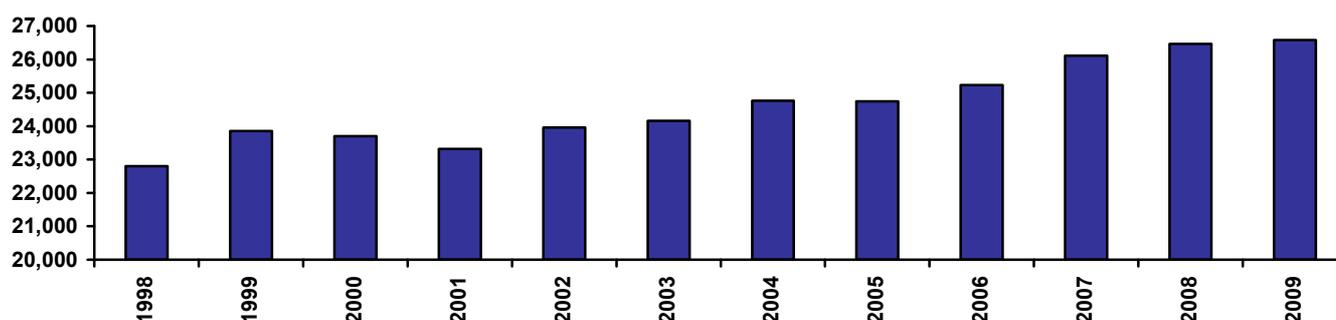
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	2.8	3.02	14.9	8	5	6
widespread	2.1	2.87	12.9	8	36	13
centralised	3.9	3.25	18.2	7	1	8
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	14,530	15,288	15,288	15,146	15,736	15,919	16,375	16,433	16,927	17,745	18,356	18,842	2.4%
Consumption Per Cap (\$2007/08)	22,798	23,850	23,704	23,318	23,958	24,159	24,766	24,741	25,226	26,113	26,463	26,577	1.4%
Consumption Per Cap Rank	43	43	44	51	51	54	56	59	59	59	59	57	56

Note: All years stated above are calendar years.

Consumption per capita



# Sydney Parramatta-Bankstown

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	193.0	210.4	229.7	320.0	415.2	379.4	9	22	4.1%
Ratio of average dwelling prices to household disposable income	n/a	n/a	4.3	5.6	7.3	6.0	11	21	2.7%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	28.5	37.0	48.8	39.7	11	21	2.7%
Ratio of greenfield construction costs to average dwelling price	2.4	2.1	2.0	1.6	1.3	1.5	34	25	-2.4%
Ratio of mortgage burden on new construction to income	n/a	n/a	56.1	59.4	63.3	57.7	9	7	0.2%
Adult population per dwelling	2.3	2.4	2.4	2.5	2.5	2.6	5	3	0.6%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	613	658	673	746	805	862	810	875	793	836
Percent of population aged 0 to 17	26.1%	25.0%	24.6%	24.1%	23.8%	23.9%	23.6%	23.6%	23.8%	24.1%
Percent of population aged 18 to 64 (working age pop)	63.1%	63.1%	63.5%	64.0%	63.7%	62.7%	63.9%	63.2%	63.9%	63.3%
Percent of population aged 65 and over	10.8%	11.9%	11.9%	11.9%	12.5%	13.3%	12.5%	13.1%	12.2%	12.7%
Annual hours of work working age residents	1295	1255	1213	1160	1094	1080	1083	1065	1075	1048
Adult population per occupied dwelling	2.46	2.46	2.44	2.65	2.77	2.87	2.73	2.78	2.76	2.84
Dwelling shortage - (000's)				14.0	23.9	32.2	21.5	26.3	22.4	29.2
Unsatisfactorily housed population - percent of population				3.8%	5.9%	7.5%	5.3%	6.0%	5.6%	7.0%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	9.2	6.6	18.6	14.4	13.3	15.6	15.1	12.0	10.0
Average net migration inflows - percent of population	1.4%	1.0%	2.6%	1.9%	1.6%	1.9%	1.8%	1.4%	1.2%
Average net POPULATION CHANGE - (000's)	4.92	3.16	14.45	11.83	11.50	12.89	12.94	9.47	8.60
Average annual population growth rate - percent	0.8%	0.5%	2.1%	1.5%	1.4%	1.7%	1.5%	1.2%	1.1%

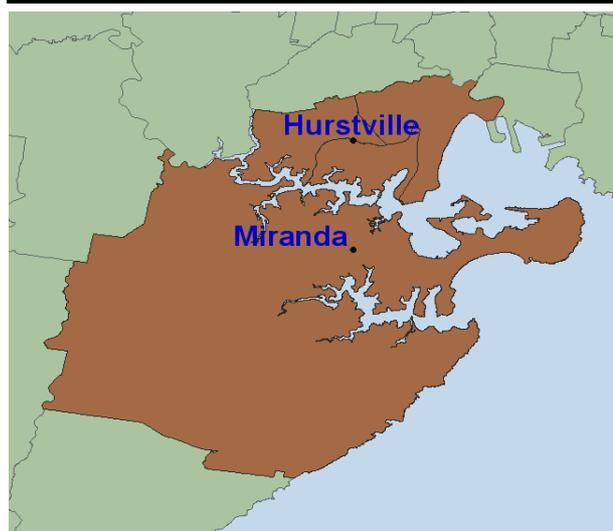
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	271,548	276,707	287,529	301,965	317,898	2	2	4	5	6
UR Hours Total (000's/quarter)	125,223	126,735	130,178	131,318	136,451	2	2	3	4	4
UR Income Total (\$2007/08m/quarter)	2,903	3,277	3,657	4,231	4,477	5	5	8	9	10
JTW Emp Total	273,314	290,610	310,790	346,230	367,346	5	5	5	5	5
JTW Hours Total (000's/quarter)	124,309	131,468	138,979	151,458	159,738	5	5	5	5	5
JTW Income Total (\$2007/08m/quarter)	3,329	3,769	4,522	5,197	5,557	5	5	5	5	5
UR Avg Weekly Hours Per Employee	35.5	35.2	34.8	33.5	33.0	13	11	6	24	26
UR Avg Hourly Rate Per Employee (\$2007/08)	23.2	25.9	28.1	32.2	32.8	57	44	51	40	40
JTW Avg Weekly Hours Per Employee	35.0	34.8	34.4	33.7	33.4	22	15	9	18	15
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.8	28.7	32.5	34.3	34.8	26	17	5	18	22

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	846	1,281	1,465	924	739	102	117	450	741	656
B Mining	211	253	170	267	350	110	58	90	254	304
C Manufacturing	56,796	53,417	47,948	43,115	55,071	74,419	67,848	68,524	66,725	77,316
D Electricity, Gas, Water & Waste Services	4,256	2,579	2,256	2,480	3,174	2,190	1,463	1,854	2,324	2,950
E Construction	19,235	22,001	24,979	28,398	26,914	17,644	21,543	23,649	30,479	30,507
F Wholesale Trade	21,685	19,023	16,797	17,358	12,859	27,672	30,347	27,182	26,325	23,900
G Retail Trade	30,118	28,766	32,856	34,156	36,713	28,665	29,002	32,391	32,979	34,148
H Accommodation and Food Services	12,996	16,193	18,358	19,469	22,365	11,473	13,011	13,397	16,363	19,457
I Transport, Postal and Warehousing	21,054	18,654	18,603	22,337	18,099	21,301	21,356	20,606	27,004	26,597
J Information Media and Telecoms	8,006	6,927	7,550	8,249	4,873	5,011	4,634	6,097	7,023	5,774
K Financial and Insurance Services	14,217	13,468	15,245	17,211	11,773	6,784	7,494	10,430	14,175	15,466
L Rental, Hiring and Real Estate Services	2,629	3,215	3,730	4,285	4,969	2,944	4,406	4,690	4,964	4,783
M Prof, Scientific & Technical Services	11,141	13,745	16,893	18,304	11,679	5,956	7,895	11,022	13,696	11,264
N Administrative and Support Services	7,619	9,674	11,240	11,088	15,837	8,011	10,667	9,902	9,633	10,514
O Public Administration and Safety	13,593	13,239	12,461	15,532	16,942	13,963	12,337	14,899	22,205	22,439
P Education and Training	12,016	14,258	14,909	15,307	13,549	12,607	14,705	17,422	19,285	18,864
Q Health Care and Social Assistance	20,264	22,664	24,424	26,575	42,647	23,856	28,793	30,666	33,955	43,699
R Arts and Recreation Services	2,896	2,980	3,345	3,497	3,697	1,933	1,481	3,754	3,737	3,746
S Other Services	11,969	14,370	14,298	13,411	15,646	8,674	13,455	13,765	14,362	14,961
Hi Tech	32,613	31,089	31,141	29,983	27,403	35,148	31,906	33,308	31,880	33,099
Hi Income	28,953	32,142	37,462	41,360	31,829	16,364	21,269	25,921	33,163	32,488
Infrastructure Services	35,176	39,902	42,679	45,379	59,893	38,396	44,978	51,842	56,977	66,309

# Sydney South



The St George suburbs were mainly built up in the first half of the twentieth century and the Shire of Sutherland in the second half. The region has areas of manufacturing employment, research and development centres and the usual suburban retail centres. These are, however, far from sufficient to employ all residents. The region's frontage to Botany Bay does not have the social éclat of the shores of Port Jackson, hence its status as a mainly middle-status commuter zone focused on Sydney Central. Like the Sydney Suburban North, the region abuts onto bushland and national parks, which provide marvellous natural amenity when not the cause of bushfire scares.

## Major centres:

Hurstville, Miranda

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	439	440	445	452	460	464	0.4%	1.2%	1.6%	1.6%	0.9%	1.0%	1.3%
No. Households	149	150	150	150	150	150	0.4%	0.2%	0.0%	0.0%	-0.1%	0.2%	-0.1%
NIEIR Workforce	239	242	247	253	253	257	1.2%	1.8%	2.5%	0.1%	1.8%	1.8%	0.9%
NIEIR Employment	229	231	236	243	241	244	1.1%	2.2%	2.7%	-0.8%	1.2%	2.0%	0.2%
NIEIR Unemployment	10.4	10.8	10.0	9.8	11.8	13.5	3.0%	-6.6%	-2.5%	20.3%	14.3%	-2.1%	17.3%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	4.4%	4.4%	4.1%	3.9%	4.7%	5.2%	0.1	-0.4	-0.2	0.8	0.6	-0.2	0.7
Headline U/E	3.5%	3.8%	3.4%	3.2%	3.9%	4.5%	0.3	-0.4	-0.2	0.7	0.6	-0.1	0.6
NIEIR Structural U/E	6.1%	5.9%	5.8%	5.6%	5.7%	5.9%	-0.2	-0.1	-0.2	0.1	0.2	-0.2	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	11,998	12,209	12,531	12,901	12,949	12,703	27,348	27,732	28,135	28,511	28,161	27,370	2.4%	-0.8%
Taxes Paid	3,269	3,254	3,118	3,338	3,180	2,962	7,451	7,390	7,002	7,378	6,916	6,382	0.7%	-5.8%
Benefits	1,469	1,419	1,498	1,491	1,801	1,604	3,349	3,222	3,364	3,296	3,916	3,455	0.5%	3.7%
Business Income	1,356	1,346	1,539	1,447	1,646	1,702	3,092	3,057	3,456	3,198	3,579	3,668	2.2%	8.5%
Interest Paid	1,402	1,562	1,924	2,338	2,014	1,809	3,197	3,549	4,320	5,166	4,380	3,898	18.6%	-12.0%
Property Income	2,493	2,789	3,189	3,588	3,145	3,209	5,683	6,335	7,160	7,929	6,840	6,913	12.9%	-5.4%
Disposable Income	13,464	13,896	14,913	14,898	15,643	15,558	30,690	31,565	33,484	32,925	34,020	33,522	3.4%	2.2%
Rank							17	18	13	16	13	15		
%Rank #1							68%	68%	64%	64%	63%	62%		
Business Value Added	13,354	13,555	14,070	14,348	14,595	14,405	30,440	30,789	31,592	31,709	31,739	31,037	2.4%	0.2%
Rank							10	12	13	15	13	12		
%Rank #1							71%	70%	67%	67%	65%	64%		
Business Productivity							58,354	58,583	59,495	59,082	60,312	59,193	0.4%	0.1%
Rank							14	14	14	16	12	13		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Sydney South

## SOCIAL SECURITY

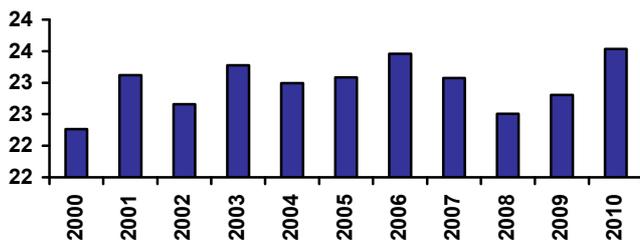
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.09%	0.14%
Disability Support (aged 25+)	1.84%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.08%	0.20%
Parenting Payment - Single (aged 25+)	0.86%	1.28%
Unemployed Long Term	0.78%	1.29%
Unemployed Short Term	0.87%	1.16%
Youth Allowance - Non Student	0.18%	0.43%
Youth Allowance - Student	0.90%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	10.3%	57
2009	11.5%	57
2008	10.0%	56
2007	10.0%	57
2006	10.2%	57
2005	10.9%	57

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	25.5%	25.3%	24.7%	21.8%
Age 20-29	15.6%	14.6%	14.5%	15.1%
Age 30-54	36.1%	36.7%	36.1%	38.3%
Age 55+	22.8%	23.4%	24.7%	24.8%
Population Change (average between years)				
Age 0-19		920	-175	-1,291
Age 20-29		-167	142	1,352
Age 30-54		2,113	-29	4,093
Age 55+		1,517	1,500	1,453
Average Annual Growth		1.0%	0.3%	1.2%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	22	23	23	23	23	23	23	23	23	23	24
Rank	36	35	35	34	36	35	29	37	39	33	32

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	918	1,072	965	1,032	620	984	743	1,115	1,123	989	867
Rank	25	17	16	17	42	18	27	17	18	21	24

## POPULATION

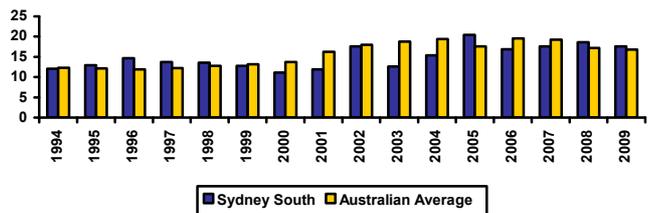
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	399	401	401	402	406	411	416	420	424	428	433	435	436	437	439	440	445	452	460	464

## PATENT APPLICATIONS

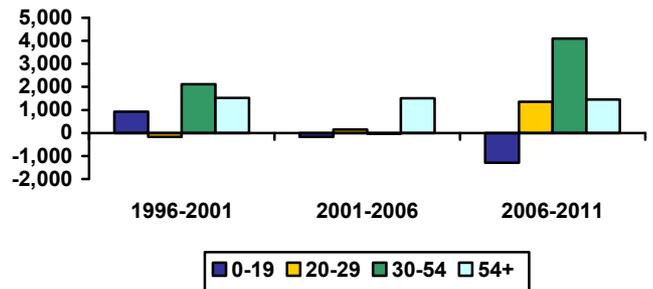
	No	Aust Avg	Rank
Average p.a. (1994-2009)	64.66	3,109.81	15
Average p.a. per capita	14.96	15.69	15
Hi Tech p.a. (1994-2009)	12.49	864.69	17
Hi Tech p.a. per capita	2.87	4.33	17
Info. Tech p.a. (1994-2009)	5.18	342.17	16
Info. Tech p.a. per capita	1.18	1.70	16
Average per capita (1994-2001)	12.85	13.06	15
Average per capita (2001-2009)	16.50	18.09	14
2001-09 avg./1994-00 avg.	1.28	1.39	37

Note: Per capita = 100,000 people

## Patent Applications per 100,000 residents



## Population Change by Age Group



# Sydney South

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	746	873	1098	6	7	8	52%	49%	44%
Value of Property and Unincorporated Business	598	723	887	5	6	9	66%	61%	59%
Value of Financial Assets	257	344	417	11	11	10	43%	43%	34%
Value of Household Liabilities	109	194	206	9	7	12	73%	84%	50%
Disposable Income after Debt Service Costs	88	93	104	12	18	15	73%	61%	59%
Household Debt Service Ratio	13%	21%	20	33	8	19	61%	84%	67%
Household Debt to Gross Income Ratio	1.04	1.66	2	39	10	31	71%	92%	69%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	588	614	526	451	386	337	323	296	-30%
Non Residential	267	296	260	234	214	252	356	371	38%
Total	855	910	786	685	600	589	679	667	-7%
Value per capita \$2007/08									
Residential	1,353	1,403	1,199	1,025	867	745	702	637	-33%
Non Residential	615	677	593	532	480	558	774	799	33%
Total	1,968	2,081	1,793	1,557	1,347	1,302	1,476	1,437	-10%
Rank (value per capita)									
Residential	27	35	45	52	56	59	55	59	
Non Residential	40	40	52	59	62	62	45	38	
Total	33	36	51	55	59	62	59	58	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	3.5	3.57	18.1	12	18	15
widespread	2.7	3.16	14.7	14	43	29
centralised	4.8	4.22	23.7	12	9	12

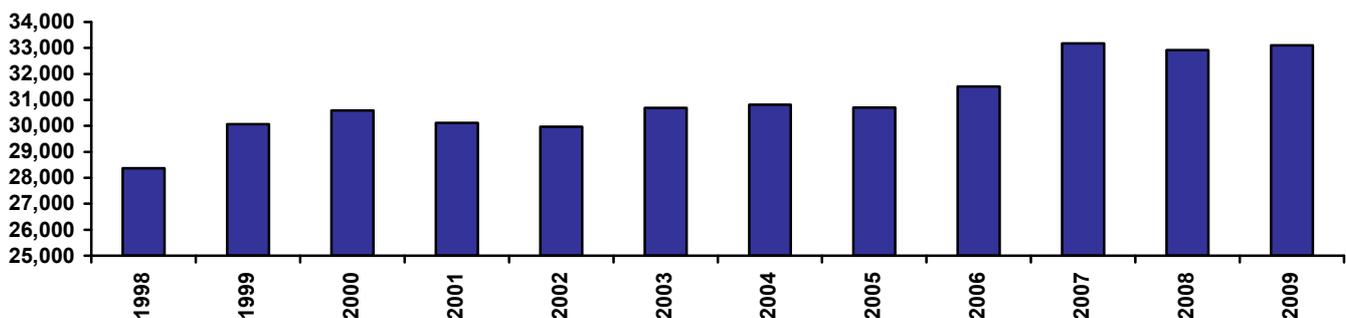
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	11,800	12,618	12,964	12,889	12,975	13,342	13,444	13,426	13,824	14,606	14,660	14,978	2.2%
Consumption Per Cap (\$2007/08)	28,370	30,062	30,595	30,118	29,962	30,695	30,819	30,706	31,510	33,177	32,916	33,103	1.4%
Consumption Per Cap Rank	9	10	10	12	11	12	16	20	19	17	20	16	55

Note: All years stated above are calendar years.

Consumption per capita



# Sydney South

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	264.6	310.8	352.9	469.8	590.5	538.6	5	8	3.4%
Ratio of average dwelling prices to household disposable income	n/a	n/a	6.1	7.5	10.0	8.0	4	6	2.2%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	40.7	50.0	66.7	53.2	4	6	2.2%
Ratio of greenfield construction costs to average dwelling price	1.7	1.4	1.3	1.1	0.9	1.0	57	42	-1.8%
Ratio of mortgage burden on new construction to income	n/a	n/a	52.1	54.6	60.8	54.4	12	11	0.3%
Adult population per dwelling	2.2	2.3	2.3	2.3	2.3	2.4	10	15	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	400	434	439	469	501	536	488	505	493	519
Percent of population aged 0 to 17	23.3%	22.5%	22.1%	21.7%	22.2%	23.0%	22.7%	23.8%	22.4%	23.2%
Percent of population aged 18 to 64 (working age pop)	63.3%	63.6%	63.8%	64.1%	63.6%	63.1%	62.7%	61.4%	63.9%	63.6%
Percent of population aged 65 and over	13.4%	13.9%	14.1%	14.3%	14.1%	13.9%	14.5%	14.8%	13.7%	13.2%
Annual hours of work working age residents	1416	1479	1430	1411	1357	1344	1377	1383	1331	1301
Adult population per occupied dwelling	2.37	2.32	2.29	2.45	2.55	2.63	2.46	2.43	2.52	2.58
Dwelling shortage - (000's)				7.1	12.7	17.6	7.7	6.0	10.9	14.5
Unsatisfactorily housed population - percent of population				3.0%	5.1%	6.5%	3.2%	2.4%	4.4%	5.6%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	6.9	3.6	9.1	9.5	9.1	6.8	4.7	7.8	7.0
Average net migration inflows - percent of population	1.6%	0.8%	2.0%	2.0%	1.8%	1.3%	1.0%	1.6%	1.4%
Average net POPULATION CHANGE - (000's)	3.77	1.13	6.00	6.43	6.96	3.80	3.36	4.73	5.15
Average annual population growth rate - percent	0.9%	0.3%	1.3%	1.3%	1.4%	0.8%	0.7%	1.0%	1.0%

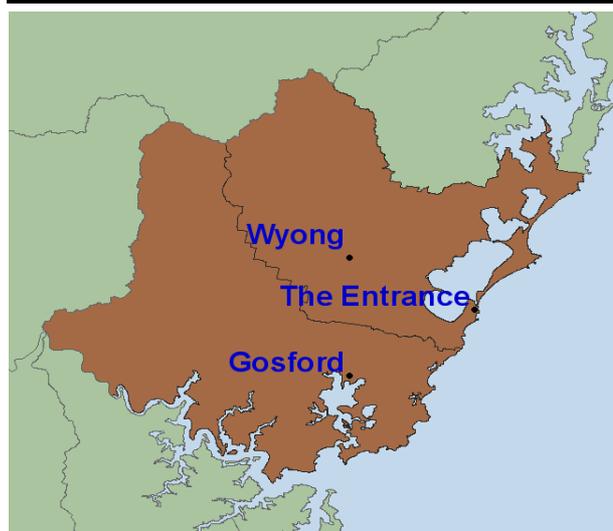
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	199,623	210,562	230,381	237,062	243,395	11	11	11	16	18
UR Hours Total (000's/quarter)	89,550	94,301	101,957	101,244	104,600	11	11	11	16	17
UR Income Total (\$2007/08m/quarter)	2,512	2,835	3,289	3,774	3,968	11	11	12	15	18
JTW Emp Total	112,474	105,152	127,339	145,928	151,598	19	24	22	22	22
JTW Hours Total (000's/quarter)	49,498	45,971	55,008	61,391	64,041	20	26	24	23	22
JTW Income Total (\$2007/08m/quarter)	1,330	1,306	1,765	2,180	2,337	19	28	21	22	22
UR Avg Weekly Hours Per Employee	34.5	34.5	34.0	32.9	33.1	31	31	20	42	24
UR Avg Hourly Rate Per Employee (\$2007/08)	28.1	30.1	32.3	37.3	37.9	18	14	23	11	12
JTW Avg Weekly Hours Per Employee	33.9	33.6	33.2	32.4	32.5	45	55	36	50	32
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.9	28.4	32.1	35.5	36.5	24	19	10	11	13

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	394	581	696	438	356	15	14	119	240	206
B Mining	209	199	150	206	110	22	7	30	81	63
C Manufacturing	28,969	27,033	25,108	21,189	21,226	18,552	12,669	14,071	12,575	13,433
D Electricity, Gas, Water & Waste Services	3,343	2,112	2,056	2,306	1,973	898	500	713	958	1,024
E Construction	12,103	14,623	17,355	20,406	28,739	9,380	9,438	12,466	14,384	18,334
F Wholesale Trade	14,063	12,432	10,902	11,475	15,975	5,900	4,927	4,632	5,636	6,815
G Retail Trade	21,983	22,555	26,197	25,313	26,840	18,079	15,135	19,001	20,437	21,018
H Accommodation and Food Services	10,980	13,167	15,516	16,070	10,878	8,049	7,697	8,818	11,148	8,223
I Transport, Postal and Warehousing	18,817	17,802	18,685	20,334	22,283	6,228	5,854	5,509	8,354	8,995
J Information Media and Telecoms	5,171	5,525	5,930	6,329	3,129	978	507	1,053	1,512	990
K Financial and Insurance Services	13,052	12,156	13,992	15,360	9,822	4,689	3,366	5,402	6,583	4,852
L Rental, Hiring and Real Estate Services	3,363	3,382	4,368	4,644	6,114	1,686	2,833	2,204	2,897	3,584
M Prof, Scientific & Technical Services	11,849	14,485	18,017	19,368	22,273	4,701	5,362	7,689	9,242	9,831
N Administrative and Support Services	7,141	7,163	8,552	8,181	7,737	3,509	3,047	4,726	4,511	4,425
O Public Administration and Safety	10,604	11,473	11,931	14,437	14,661	3,698	3,938	5,911	8,778	9,437
P Education and Training	11,667	14,433	16,123	16,294	14,763	7,438	7,216	8,971	10,719	10,127
Q Health Care and Social Assistance	14,895	18,265	21,191	21,370	23,579	12,237	14,525	17,098	18,688	21,104
R Arts and Recreation Services	2,546	3,420	3,238	3,489	5,132	1,346	2,258	1,934	2,005	2,697
S Other Services	8,475	9,758	10,376	9,853	7,805	5,070	5,860	6,993	7,180	6,438
Hi Tech	22,648	23,692	25,930	25,162	28,269	11,633	9,865	12,072	12,614	13,553
Hi Income	29,749	31,147	36,905	39,591	36,532	10,780	9,996	14,907	18,480	17,216
Infrastructure Services	29,108	36,118	40,552	41,153	43,474	21,021	23,998	28,003	31,411	33,927

# NSW Central Coast



Historically, the Central Coast was neither Sydney nor Newcastle; an area of holiday and retirement homes beside beaches and backing into infertile sandstone hills. Over recent decades it has received overflow from Sydney: initially long-distance commuters and increasingly manufacturing, and its population now includes many young families.

## Major centres:

Gosford, Wyong, The Entrance

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	303	305	307	312	316	318	0.5%	0.8%	1.6%	1.3%	0.7%	1.0%	1.0%
No. Households	107	108	108	108	108	108	0.5%	0.2%	0.1%	-0.1%	-0.1%	0.3%	-0.1%
NIEIR Workforce	145	147	151	153	153	155	1.1%	2.6%	1.6%	-0.4%	1.9%	1.8%	0.7%
NIEIR Employment	132	135	138	140	140	140	2.0%	2.1%	2.1%	-0.3%	0.1%	2.1%	-0.1%
NIEIR Unemployment	13.2	12.2	13.2	12.7	12.6	15.3	-7.5%	8.4%	-3.5%	-1.3%	21.3%	-1.1%	9.4%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	9.1%	8.3%	8.8%	8.3%	8.2%	9.8%	-0.8	0.5	-0.4	-0.1	1.6	-0.2	0.7
Headline U/E	7.2%	6.2%	6.6%	6.1%	5.9%	7.8%	-1.0	0.4	-0.5	-0.2	1.9	-0.4	0.8
NIEIR Structural U/E	14.4%	14.2%	14.0%	13.8%	14.2%	14.6%	-0.2	-0.2	-0.2	0.3	0.5	-0.2	0.4

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	5,895	6,116	6,264	6,401	6,405	6,281	19,450	20,071	20,394	20,521	20,269	19,731	2.8%	-0.9%
Taxes Paid	1,544	1,575	1,484	1,610	1,511	1,407	5,093	5,168	4,833	5,163	4,783	4,420	1.4%	-6.5%
Benefits	1,396	1,417	1,483	1,507	1,863	1,698	4,604	4,650	4,828	4,832	5,895	5,333	2.6%	6.1%
Business Income	815	847	900	903	967	995	2,689	2,781	2,930	2,894	3,059	3,124	3.5%	5.0%
Interest Paid	783	871	1,070	1,291	1,123	1,017	2,582	2,857	3,484	4,139	3,552	3,196	18.2%	-11.2%
Property Income	1,214	1,407	1,612	1,826	1,583	1,618	4,006	4,615	5,249	5,854	5,009	5,084	14.6%	-5.9%
Disposable Income	7,556	7,974	8,402	8,588	9,032	8,931	24,929	26,168	27,356	27,533	28,580	28,055	4.4%	2.0%
Rank							51	51	50	49	47	45		
%Rank #1							55%	56%	53%	53%	53%	52%		
Business Value Added	6,710	6,964	7,164	7,303	7,372	7,276	22,139	22,851	23,324	23,415	23,328	22,855	2.9%	-0.2%
Rank							48	48	43	45	41	41		
%Rank #1							51%	52%	49%	49%	48%	47%		
Business Productivity							50,825	51,716	52,098	52,010	52,845	51,867	0.8%	-0.1%
Rank							39	42	41	46	37	35		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NSW Central Coast

## SOCIAL SECURITY

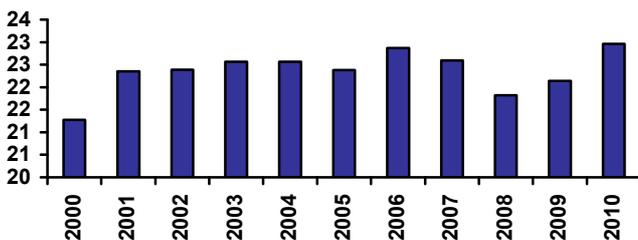
	% Pop	Australian Average
Disability Support (aged 15-20)	0.11%	0.08%
Disability Support (aged 21-24)	0.16%	0.14%
Disability Support (aged 25+)	4.06%	3.22%
Parenting Payment - Single (aged 15-20)	0.04%	0.04%
Parenting Payment - Single (aged 21-24)	0.24%	0.20%
Parenting Payment - Single (aged 25+)	1.92%	1.28%
Unemployed Long Term	1.66%	1.29%
Unemployed Short Term	1.31%	1.16%
Youth Allowance - Non Student	0.61%	0.43%
Youth Allowance - Student	1.07%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	19.0%	24
2009	20.6%	24
2008	17.6%	23
2007	17.6%	24
2006	17.8%	22
2005	18.5%	21

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	28.3%	27.9%	27.1%	24.0%
Age 20-29	11.9%	10.9%	10.7%	11.1%
Age 30-54	33.5%	34.0%	33.2%	32.5%
Age 55+	26.3%	27.2%	29.0%	32.4%
Population Change (average between years)				
Age 0-19		1,223	-39	-1,098
Age 20-29		36	78	590
Age 30-54		2,014	107	606
Age 55+		1,902	1,552	3,070
Average Annual Growth		1.8%	0.6%	1.0%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	21	22	22	23	23	22	23	23	22	22	23
Rank	45	43	39	42	40	42	38	45	45	42	40

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,115	1,027	1,216	1,166	628	1,271	789	1,633	1,595	1,144	973
Rank	16	19	6	8	41	6	21	3	7	14	17

## POPULATION

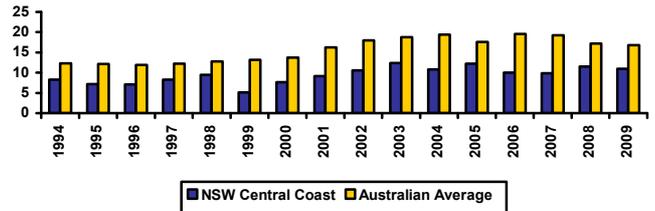
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	240	247	253	258	264	270	276	280	285	291	296	299	301	302	303	305	307	312	316	318

## PATENT APPLICATIONS

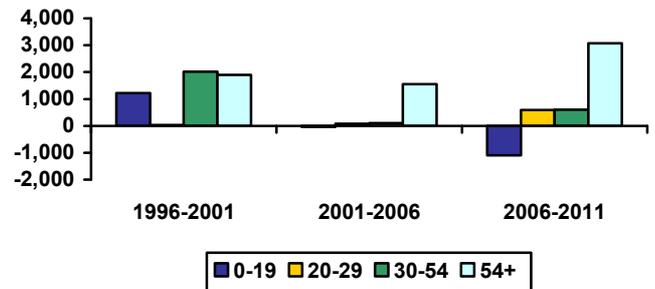
	No	Aust Avg	Rank
Average p.a. (1994-2009)	27.67	3,109.81	31
Average p.a. per capita	9.41	15.69	32
Hi Tech p.a. (1994-2009)	5.90	864.69	32
Hi Tech p.a. per capita	2.00	4.33	26
Info. Tech p.a. (1994-2009)	1.59	342.17	32
Info. Tech p.a. per capita	0.54	1.70	33
Average per capita (1994-2001)	7.77	13.06	37
Average per capita (2001-2009)	10.83	18.09	30
2001-09 avg./1994-00 avg.	1.39	1.39	21

Note: Per capita = 100,000 people

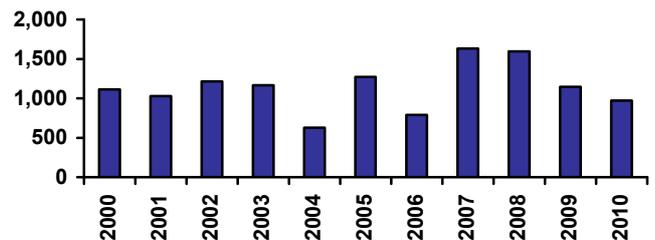
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# NSW Central Coast

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	462	586	728	16	19	25	32%	33%	29%
Value of Property and Unincorporated Business	379	502	594	11	17	34	42%	42%	40%
Value of Financial Assets	169	235	292	33	31	18	28%	29%	24%
Value of Household Liabilities	86	150	158	45	25	40	57%	65%	39%
Disposable Income after Debt Service Costs	67	74	83	53	55	49	55%	49%	47%
Household Debt Service Ratio	14%	21%	20	23	7	20	64%	84%	67%
Household Debt to Gross Income Ratio	1.09	1.67	2	28	8	33	75%	93%	69%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	482	525	399	336	273	250	206	193	-36%
Non Residential	218	363	269	286	287	231	168	165	-33%
Total	700	888	668	623	559	481	374	358	-34%
Value per capita \$2007/08									
Residential	1,613	1,738	1,316	1,104	887	803	650	606	-38%
Non Residential	729	1,201	888	940	933	739	533	520	-35%
Total	2,341	2,939	2,204	2,043	1,820	1,542	1,183	1,126	-37%
Rank (value per capita)									
Residential	16	18	42	48	54	55	58	61	
Non Residential	29	11	20	30	37	53	62	63	
Total	19	16	34	44	53	58	63	63	

## FARM INSTITUTE ACCESSIBILITY

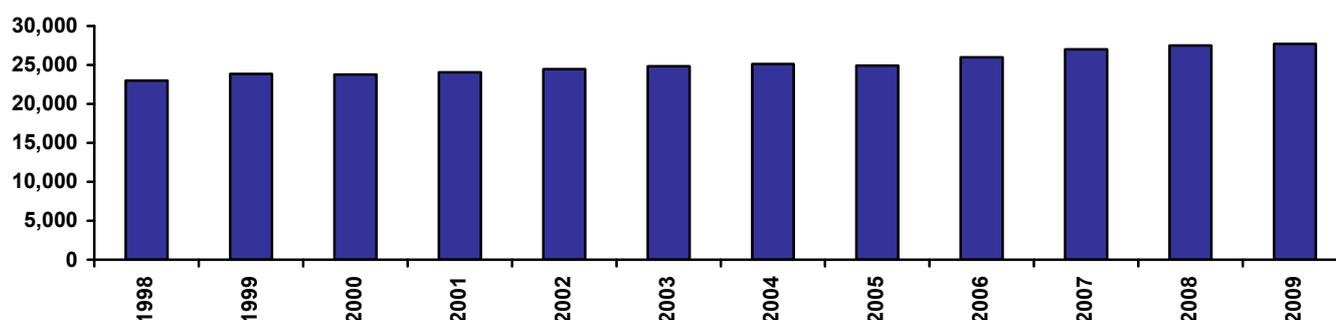
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	8.3	3.38	29.9	28	13	30
widespread	6.0	1.92	16.1	38	20	38
centralised	12.0	5.69	52.1	27	25	31
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	6,335	6,675	6,779	7,004	7,252	7,431	7,563	7,529	7,872	8,228	8,448	8,647	2.9%
Consumption Per Cap (\$2007/08)	22,982	23,843	23,766	24,074	24,479	24,821	25,108	24,928	25,971	26,999	27,505	27,722	1.7%
Consumption Per Cap Rank	41	44	42	46	47	49	51	57	57	56	54	52	45

Note: All years stated above are calendar years.

Consumption per capita



# NSW Central Coast

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	163.4	190.1	198.0	272.7	381.4	329.5	16	34	4.2%
Ratio of average dwelling prices to household disposable income	n/a	n/a	4.2	5.4	7.8	5.9	12	23	2.7%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	28.3	36.1	51.9	39.3	12	23	2.7%
Ratio of greenfield construction costs to average dwelling price	2.8	2.4	2.3	1.9	1.4	1.7	26	14	-2.5%
Ratio of mortgage burden on new construction to income	n/a	n/a	64.5	67.9	73.3	65.7	3	3	0.1%
Adult population per dwelling	1.9	2.1	2.1	2.1	2.1	2.2	50	45	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	242	297	304	322	336	355	344	375	331	345
Percent of population aged 0 to 17	26.3%	25.5%	24.6%	23.5%	22.5%	22.1%	22.1%	21.5%	22.7%	22.4%
Percent of population aged 18 to 64 (working age pop)	56.4%	57.0%	57.6%	58.5%	59.6%	59.9%	60.5%	61.4%	60.2%	61.4%
Percent of population aged 65 and over	17.2%	17.5%	17.8%	18.0%	17.9%	18.1%	17.5%	17.1%	17.1%	16.2%
Annual hours of work working age residents	1197	1233	1284	1249	1185	1158	1177	1141	1157	1104
Adult population per occupied dwelling	2.23	2.14	2.13	2.26	2.34	2.42	2.32	2.38	2.32	2.38
Dwelling shortage - (000's)				5.4	8.8	12.7	8.2	11.7	7.8	10.9
Unsatisfactorily housed population - percent of population				3.4%	5.2%	7.2%	4.8%	6.2%	4.7%	6.3%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	9.0	3.8	6.7	5.8	5.8	7.6	8.4	4.8	4.3
Average net migration inflows - percent of population	3.3%	1.3%	2.1%	1.8%	1.7%	2.2%	2.3%	1.4%	1.3%
Average net POPULATION CHANGE - (000's)	6.17	1.30	3.62	2.82	3.93	4.51	6.06	1.86	2.81
Average annual population growth rate - percent	2.3%	0.4%	1.2%	0.9%	1.1%	1.4%	1.7%	0.6%	0.8%

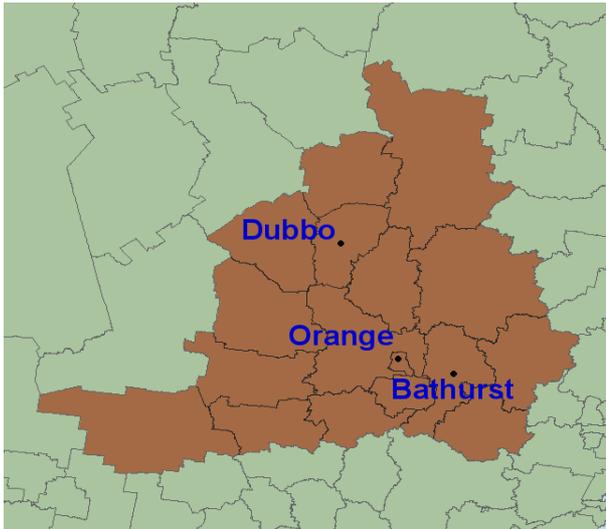
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	92,615	109,353	122,095	136,721	140,301	31	30	30	30	31
UR Hours Total (000's/quarter)	40,807	47,436	52,216	56,369	57,984	30	30	30	31	31
UR Income Total (\$2007/08m/quarter)	1,223	1,380	1,652	1,953	2,015	29	29	29	30	30
JTW Emp Total	59,989	78,023	93,806	109,326	112,414	50	47	39	31	31
JTW Hours Total (000's/quarter)	26,618	33,837	40,130	44,596	45,969	51	48	41	35	36
JTW Income Total (\$2007/08m/quarter)	715	943	1,226	1,499	1,541	50	44	37	31	34
UR Avg Weekly Hours Per Employee	33.9	33.4	32.9	31.7	31.8	44	55	44	60	46
UR Avg Hourly Rate Per Employee (\$2007/08)	30.0	29.1	31.6	34.6	34.8	11	20	27	19	27
JTW Avg Weekly Hours Per Employee	34.1	33.4	32.9	31.4	31.5	42	59	46	62	52
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.9	27.9	30.6	33.6	33.5	25	27	33	22	32

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	1,373	1,842	1,799	1,311	2,126	729	874	893	1,237	1,972
B Mining	665	642	449	476	614	1,080	1,281	454	403	555
C Manufacturing	9,428	12,213	12,228	13,169	16,327	6,994	9,337	10,416	10,932	13,197
D Electricity, Gas, Water & Waste Services	2,422	1,645	1,407	1,703	1,654	1,117	760	790	1,213	1,189
E Construction	8,722	10,303	12,343	15,630	14,617	5,822	7,328	8,191	11,722	10,965
F Wholesale Trade	5,482	5,456	4,930	4,903	7,794	2,215	2,427	2,696	3,333	5,131
G Retail Trade	12,942	14,597	17,014	18,532	20,680	10,840	13,365	16,051	16,874	18,670
H Accommodation and Food Services	6,225	7,744	9,403	9,790	8,897	4,924	6,569	8,200	9,257	8,436
I Transport, Postal and Warehousing	5,882	5,467	5,559	6,509	3,062	2,577	2,670	3,036	3,760	1,907
J Information Media and Telecoms	2,907	3,044	3,028	3,154	3,526	1,079	1,054	1,188	1,545	1,767
K Financial and Insurance Services	4,305	4,154	4,467	4,827	4,662	1,584	1,548	1,967	2,593	2,560
L Rental, Hiring and Real Estate Services	1,246	1,792	2,191	2,564	3,867	697	1,294	1,546	2,183	3,205
M Prof, Scientific & Technical Services	3,759	4,863	6,613	7,213	11,901	1,441	2,026	3,416	4,763	7,721
N Administrative and Support Services	2,307	3,182	4,332	4,346	3,681	1,646	2,331	2,964	3,247	2,829
O Public Administration and Safety	6,077	6,239	6,209	8,888	6,342	2,796	3,086	4,279	6,308	4,829
P Education and Training	4,972	6,854	7,994	8,800	8,555	4,275	5,879	7,803	8,053	7,882
Q Health Care and Social Assistance	8,567	12,456	14,659	16,785	14,259	7,125	11,092	13,947	15,297	13,213
R Arts and Recreation Services	1,469	1,703	1,904	2,071	3,628	995	1,144	1,352	1,671	2,938
S Other Services	3,864	5,158	5,569	6,052	4,111	2,053	3,958	4,615	4,936	3,446
Hi Tech	6,995	8,596	10,135	10,915	16,678	3,939	5,203	6,511	7,891	11,620
Hi Income	9,823	11,108	13,467	14,510	18,808	4,640	5,588	6,828	9,254	12,097
Infrastructure Services	15,008	21,013	24,557	27,655	26,442	12,395	18,115	23,103	25,021	24,033

# NSW Central West



The watershed between the Murray-Darling basin and the coastal rivers wanders through the high country in the eastern part of the Central West, which consists partly of high plateaus and partly of slopes. Much of the higher country is forested (with plantation developments), and much of the rest is too hilly for cropping, but a fertile area round Orange has horticulture and quite intensive agriculture. Though it is connected to Sydney across the Blue Mountains, the eastern part of the region is something of a transport backwater – hence the difficulty of developing Bathurst and Orange as growth centres. By contrast, Parkes and Dubbo have the advantage of locations on the Newell Highway, and are developing into transport hubs. The region is outside commuter range of Sydney, and hobby farm development has been limited. On the eastern edge of the region, the coal mines around Lithgow supply power stations, cement works and the export market.

## Major centres:

Bathurst, Orange, Dubbo

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	258	260	261	264	267	269	0.6%	0.4%	1.0%	1.3%	0.7%	0.7%	1.0%
No. Households	89	89	90	90	90	90	0.6%	0.4%	0.3%	0.2%	0.3%	0.4%	0.2%
NIEIR Workforce	121	121	121	122	123	126	0.5%	-0.3%	1.1%	0.5%	2.6%	0.4%	1.5%
NIEIR Employment	109	110	110	111	111	113	1.0%	-0.4%	0.9%	0.4%	1.6%	0.5%	1.0%
NIEIR Unemployment	11.4	11.0	11.1	11.4	11.6	12.9	-3.7%	1.0%	2.5%	1.8%	11.5%	-0.1%	6.6%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	9.4%	9.0%	9.2%	9.3%	9.4%	10.2%	-0.4	0.1	0.1	0.1	0.8	0.0	0.5
Headline U/E	5.1%	4.6%	4.8%	4.7%	4.7%	5.5%	-0.5	0.2	-0.1	0.0	0.8	-0.1	0.4
NIEIR Structural U/E	16.2%	15.8%	15.8%	15.5%	15.6%	15.7%	-0.3	0.0	-0.3	0.1	0.0	-0.2	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	4,578	4,700	4,792	4,874	4,878	4,757	17,714	18,077	18,349	18,477	18,246	17,669	2.1%	-1.2%
Taxes Paid	1,408	1,377	1,217	1,329	1,196	1,122	5,449	5,297	4,661	5,039	4,474	4,169	-1.9%	-8.1%
Benefits	1,510	1,541	1,626	1,789	2,258	2,110	5,842	5,929	6,227	6,783	8,448	7,836	5.8%	8.6%
Business Income	1,308	1,224	962	1,115	931	1,006	5,060	4,708	3,683	4,227	3,483	3,736	-5.2%	-5.0%
Interest Paid	535	558	645	792	691	628	2,068	2,148	2,470	3,003	2,585	2,334	14.0%	-10.9%
Property Income	902	1,024	1,118	1,297	1,098	1,133	3,492	3,937	4,279	4,918	4,106	4,209	12.9%	-6.5%
Disposable Income	7,297	7,506	7,566	7,974	8,214	8,152	28,234	28,869	28,973	30,232	30,726	30,279	3.0%	1.1%
Rank							26	28	36	28	32	30		
%Rank #1							63%	62%	56%	59%	57%	56%		
Business Value Added	5,886	5,924	5,754	5,988	5,809	5,763	22,773	22,785	22,032	22,704	21,729	21,405	0.6%	-1.9%
Rank							43	49	54	53	55	54		
%Rank #1							53%	52%	47%	48%	44%	44%		
Business Productivity							53,865	53,685	52,351	53,997	52,361	51,598	0.1%	-2.2%
Rank							22	27	40	36	38	38		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NSW Central West

## SOCIAL SECURITY

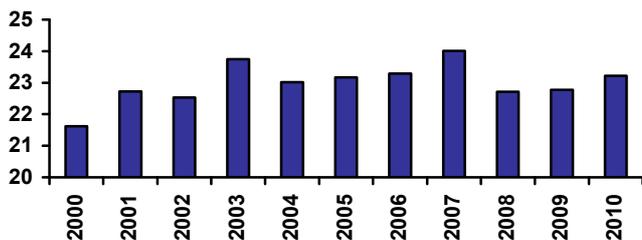
	% Pop	Australian Average
Disability Support (aged 15-20)	0.09%	0.08%
Disability Support (aged 21-24)	0.16%	0.14%
Disability Support (aged 25+)	4.43%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.33%	0.20%
Parenting Payment - Single (aged 25+)	1.56%	1.28%
Unemployed Long Term	1.67%	1.29%
Unemployed Short Term	0.99%	1.16%
Youth Allowance - Non Student	0.62%	0.43%
Youth Allowance - Student	1.09%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	25.9%	7
2009	27.5%	8
2008	22.4%	7
2007	21.5%	9
2006	20.5%	10
2005	20.7%	10

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.3%	30.4%	29.0%	27.1%
Age 20-29	12.8%	11.5%	11.1%	12.6%
Age 30-54	34.0%	34.3%	33.2%	31.7%
Age 55+	21.9%	23.8%	26.7%	28.5%
Population Change (average between years)				
Age 0-19		32	-662	-371
Age 20-29		-456	-154	1,060
Age 30-54		724	-513	-47
Age 55+		1,390	1,542	1,569
Average Annual Growth		0.7%	0.1%	0.8%

### Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	22	23	23	24	23	23	23	24	23	23	23
Rank	43	40	38	30	35	33	33	26	36	34	37

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	801	655	547	389	615	552	568	469	520	601	613
Rank	33	46	52	54	45	53	47	48	48	43	48

## POPULATION

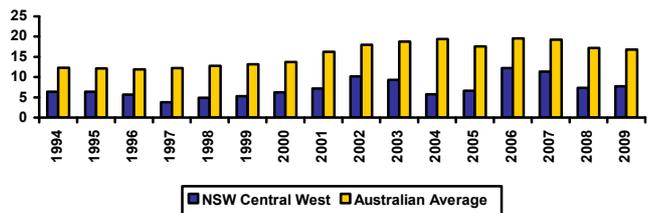
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	246	248	248	250	250	250	252	253	255	257	259	259	259	258	258	260	261	264	267	269

## PATENT APPLICATIONS

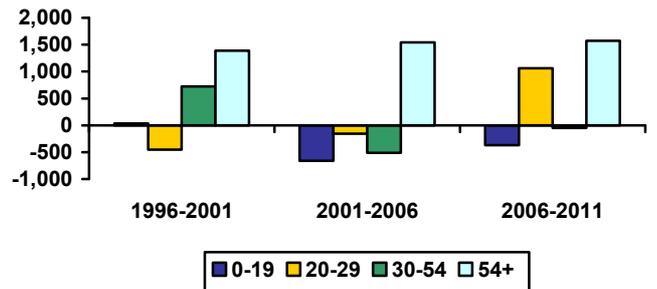
	No	Aust Avg	Rank
Average p.a. (1994-2009)	18.73	3,109.81	39
Average p.a. per capita	7.26	15.69	48
Hi Tech p.a. (1994-2009)	2.83	864.69	42
Hi Tech p.a. per capita	1.10	4.33	47
Info. Tech p.a. (1994-2009)	0.99	342.17	38
Info. Tech p.a. per capita	0.38	1.70	39
Average per capita (1994-2001)	5.73	13.06	51
Average per capita (2001-2009)	8.62	18.09	45
2001-09 avg./1994-00 avg.	1.51	1.39	8

Note: Per capita = 100,000 people

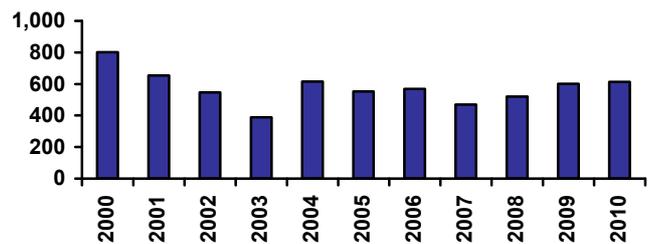
### Patent Applications per 100,000 residents



### Population Change by Age Group



### Annual Rainfall



# NSW Central West

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	241	376	498	57	58	56	17%	21%	20%
Value of Property and Unincorporated Business	189	285	374	54	58	60	21%	24%	25%
Value of Financial Assets	155	213	257	46	43	29	26%	26%	21%
Value of Household Liabilities	102	121	133	17	48	52	68%	53%	33%
Disposable Income after Debt Service Costs	77	84	90	29	33	35	63%	55%	51%
Household Debt Service Ratio	14%	15%	16	14	41	54	67%	63%	52%
Household Debt to Gross Income Ratio	1.20	1.27	1	13	42	50	82%	71%	57%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	188	206	238	241	219	200	176	211	-16%
Non Residential	139	146	146	205	220	196	249	309	32%
Total	327	352	383	446	439	396	425	520	6%
Value per capita \$2007/08									
Residential	727	800	919	927	840	757	657	784	-18%
Non Residential	535	565	563	789	841	743	932	1,148	29%
Total	1,263	1,365	1,483	1,716	1,681	1,500	1,589	1,933	3%
Rank (value per capita)									
Residential	55	59	56	55	58	57	57	55	
Non Residential	47	57	56	43	45	52	29	16	
Total	57	59	58	52	55	59	55	40	

## FARM INSTITUTE ACCESSIBILITY

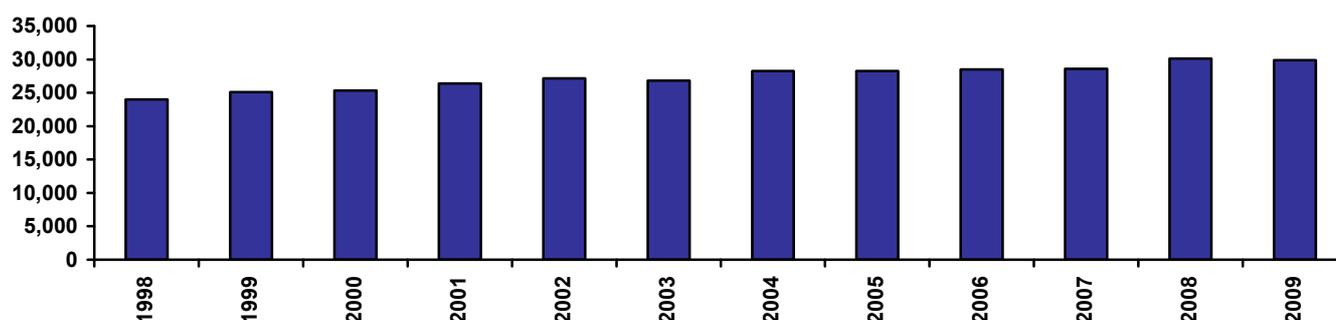
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	28.7	6.69	48.5	46	44	47
widespread	9.7	2.27	18.2	52	31	49
centralised	58.2	13.43	94.4	45	44	46
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	51.6	13.12	83.3	19	16	19
widespread	32.2	7.91	51.4	23	21	21
centralised	81.4	20.95	129.2	16	14	16

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	6,046	6,362	6,467	6,772	7,037	6,948	7,308	7,289	7,362	7,430	7,864	7,885	2.4%
Consumption Per Cap (\$2007/08)	24,006	25,119	25,352	26,400	27,178	26,826	28,258	28,262	28,483	28,577	30,112	29,893	2.0%
Consumption Per Cap Rank	32	32	33	30	29	34	30	31	35	43	32	29	35

Note: All years stated above are calendar years.

Consumption per capita



# NSW Central West

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	108.1	120.6	123.0	129.1	218.0	206.9	49	60	4.2%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.4	2.2	3.8	3.2	51	59	2.4%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	16.0	14.8	25.6	21.5	51	59	2.4%
Ratio of greenfield construction costs to average dwelling price	4.3	3.7	3.7	4.0	2.5	2.7	3	3	-2.5%
Ratio of mortgage burden on new construction to income	n/a	n/a	58.8	59.0	63.2	57.3	7	9	-0.2%
Adult population per dwelling	2.1	2.1	2.1	2.2	2.2	2.2	51	46	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	246	259	259	272	281	290	274	272	277	281
Percent of population aged 0 to 17	29.8%	27.6%	26.5%	24.5%	22.6%	21.7%	23.2%	22.7%	22.6%	21.6%
Percent of population aged 18 to 64 (working age pop)	58.5%	58.7%	58.9%	59.9%	61.1%	61.4%	60.1%	59.3%	61.6%	62.0%
Percent of population aged 65 and over	11.7%	13.6%	14.6%	15.6%	16.3%	16.9%	16.8%	18.0%	15.8%	16.3%
Annual hours of work working age residents	1232	1225	1270	1210	1191	1217	1203	1246	1167	1184
Adult population per occupied dwelling	2.20	2.15	2.14	2.26	2.35	2.41	2.26	2.23	2.32	2.36
Dwelling shortage - (000's)				3.7	7.1	9.6	4.1	3.0	6.0	7.7
Unsatisfactorily housed population - percent of population				2.7%	5.0%	6.6%	3.0%	2.2%	4.3%	5.5%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	3.7	1.7	4.9	4.4	3.4	2.8	0.9	3.5	2.4
Average net migration inflows - percent of population	1.5%	0.7%	1.8%	1.6%	1.2%	1.0%	0.3%	1.3%	0.9%
Average net POPULATION CHANGE - (000's)	1.40	-0.02	2.55	1.93	1.66	0.44	-0.34	1.06	0.86
Average annual population growth rate - percent	0.6%	0.0%	1.0%	0.7%	0.6%	0.2%	-0.1%	0.4%	0.3%

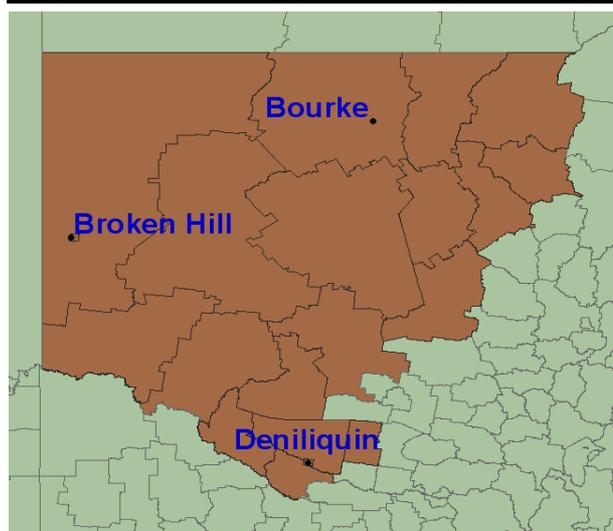
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	96,463	102,451	104,895	112,101	111,731	29	31	31	35	39
UR Hours Total (000's/quarter)	44,425	45,911	46,588	48,422	48,411	29	31	32	35	37
UR Income Total (\$2007/08m/quarter)	1,140	1,289	1,504	1,547	1,592	30	30	30	33	35
JTW Emp Total	121,281	136,863	143,269	112,059	111,864	16	15	18	29	33
JTW Hours Total (000's/quarter)	55,558	61,798	64,302	48,384	48,515	15	15	17	29	30
JTW Income Total (\$2007/08m/quarter)	1,614	1,839	2,076	1,549	1,599	13	12	13	28	31
UR Avg Weekly Hours Per Employee	35.4	34.5	34.2	33.2	33.3	15	30	18	33	17
UR Avg Hourly Rate Per Employee (\$2007/08)	25.7	28.1	32.3	31.9	32.9	37	26	22	44	39
JTW Avg Weekly Hours Per Employee	35.2	34.7	34.5	33.2	33.4	16	17	8	29	18
JTW Avg Hourly Rate Per Employee (\$2007/08)	29.1	29.8	32.3	32.0	33.0	6	10	9	40	36

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	15,481	16,445	16,432	14,115	9,773	14,360	16,011	19,685	14,123	10,002
B Mining	1,850	2,876	2,199	3,219	5,877	2,362	3,087	2,010	3,416	6,074
C Manufacturing	9,817	10,347	9,945	9,919	6,980	12,143	17,042	13,410	9,927	7,036
D Electricity, Gas, Water & Waste Services	2,109	1,590	1,354	1,646	2,962	13,149	7,245	6,396	1,667	2,979
E Construction	4,928	5,741	6,185	8,612	6,642	6,188	7,793	9,395	8,682	6,782
F Wholesale Trade	3,895	3,845	4,100	3,370	5,452	5,178	5,036	4,805	3,346	5,370
G Retail Trade	11,380	11,322	12,578	13,047	11,846	13,755	15,251	16,643	13,025	11,848
H Accommodation and Food Services	7,185	7,093	7,878	7,680	5,539	7,707	8,219	9,485	7,683	5,614
I Transport, Postal and Warehousing	5,409	4,917	4,581	5,390	3,276	7,083	7,151	6,079	5,234	3,251
J Information Media and Telecoms	1,770	1,516	1,270	1,506	1,357	1,823	1,653	1,356	1,471	1,325
K Financial and Insurance Services	2,255	1,967	1,832	2,004	1,800	2,591	2,251	2,335	1,969	1,777
L Rental, Hiring and Real Estate Services	755	860	1,093	1,281	460	671	965	1,226	1,276	469
M Prof, Scientific & Technical Services	2,630	2,489	3,354	3,948	5,939	2,331	3,270	3,720	3,915	5,817
N Administrative and Support Services	1,423	2,192	2,631	2,320	1,804	2,035	2,750	2,834	2,284	1,776
O Public Administration and Safety	4,864	5,710	5,281	7,861	14,749	6,079	8,288	8,596	7,763	14,379
P Education and Training	7,257	8,190	8,197	8,844	8,743	8,404	10,574	12,265	8,936	8,872
Q Health Care and Social Assistance	8,929	10,100	10,728	11,867	10,988	10,750	13,493	15,839	11,926	11,078
R Arts and Recreation Services	960	925	1,025	1,059	2,011	1,194	1,154	1,093	1,033	1,930
S Other Services	3,564	4,325	4,231	4,413	5,531	3,478	5,630	6,098	4,385	5,487
Hi Tech	5,744	5,549	5,938	6,065	7,486	6,091	6,938	6,724	6,045	7,392
Hi Income	7,349	8,315	8,422	10,136	14,333	8,073	9,609	9,106	10,254	14,377
Infrastructure Services	17,146	19,216	19,951	21,770	21,743	20,349	25,221	29,197	21,895	21,879

# NSW Far West



The Far West of NSW is characterised by low and unreliable rainfall, though its plains can be flooded when there is heavy rainfall in the Murray-Darling catchments. For the most part it is pastoral country – by long tradition sheep for wool, but gradually diversifying. In good seasons crops can be grown in the eastern parts of the region, and subject to water supply there are small irrigation areas, particularly along the Murray opposite Victoria. Broken Hill and Cobar have long been known for their mineral deposits, and the development of new mines has brought recent revival. Much of the region is closer to Adelaide than Sydney, and some is closer to Melbourne, geographic facts which are reflected in trading arrangements. The Aboriginal population of the region is substantial and increasing.

## Major centres:

Bourke, Broken Hill, Deniliquin

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	97	97	96	96	96	95	-0.8%	-0.4%	-0.2%	0.0%	-0.9%	-0.4%	-0.4%
No. Households	33	33	33	33	32	32	-0.7%	-0.8%	-0.9%	-1.0%	-1.1%	-0.8%	-1.0%
NIEIR Workforce	43	44	43	43	43	45	0.8%	-0.8%	-1.3%	0.3%	3.6%	-0.4%	2.0%
NIEIR Employment	38	39	38	38	38	39	1.4%	-0.9%	-1.3%	-0.3%	2.4%	-0.3%	1.0%
NIEIR Unemployment	5.3	5.2	5.2	5.2	5.4	6.1	-2.8%	0.4%	-1.1%	4.7%	12.6%	-1.2%	8.6%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	12.3%	11.9%	12.0%	12.0%	12.5%	13.6%	-0.5	0.1	0.0	0.5	1.1	-0.1	0.8
Headline U/E	7.0%	6.6%	6.3%	5.9%	6.2%	7.6%	-0.4	-0.3	-0.4	0.3	1.4	-0.4	0.8
NIEIR Structural U/E	20.3%	19.8%	19.6%	19.6%	19.8%	19.9%	-0.5	-0.2	0.0	0.1	0.1	-0.2	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	1,457	1,508	1,540	1,546	1,545	1,507	14,957	15,600	15,989	16,082	16,066	15,814	2.0%	-1.3%
Taxes Paid	641	594	467	542	447	407	6,577	6,140	4,845	5,632	4,651	4,274	-5.5%	-13.3%
Benefits	823	828	909	992	1,250	1,167	8,446	8,567	9,431	10,320	13,003	12,248	6.4%	8.5%
Business Income	1,315	1,137	766	994	716	663	13,497	11,758	7,951	10,336	7,444	6,955	-8.9%	-18.3%
Interest Paid	201	202	224	277	241	218	2,067	2,087	2,322	2,882	2,505	2,289	11.2%	-11.3%
Property Income	330	366	378	455	377	395	3,388	3,782	3,920	4,727	3,920	4,140	11.2%	-6.8%
Disposable Income	3,638	3,571	3,346	3,690	3,639	3,518	37,330	36,941	34,738	38,374	37,851	36,913	0.5%	-2.4%
Rank							7	8	11	8	10	10		
%Rank #1							83%	80%	67%	74%	70%	68%		
Business Value Added	2,773	2,645	2,306	2,540	2,260	2,170	28,453	27,357	23,940	26,418	23,510	22,769	-2.9%	-7.6%
Rank							13	20	39	29	39	44		
%Rank #1							66%	62%	51%	56%	48%	47%		
Business Productivity							72,859	68,562	60,333	67,353	60,149	57,444	-2.6%	-7.6%
Rank							4	8	12	10	13	18		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NSW Far West

## SOCIAL SECURITY

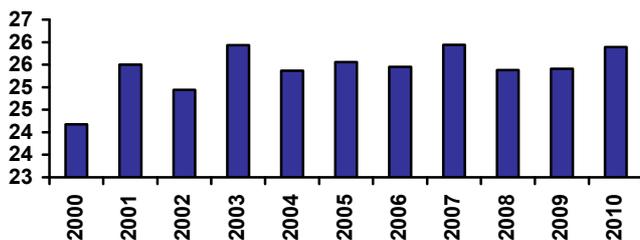
	% Pop	Australian Average
Disability Support (aged 15-20)	0.08%	0.08%
Disability Support (aged 21-24)	0.11%	0.14%
Disability Support (aged 25+)	5.59%	3.22%
Parenting Payment - Single (aged 15-20)	0.04%	0.04%
Parenting Payment - Single (aged 21-24)	0.27%	0.20%
Parenting Payment - Single (aged 25+)	1.79%	1.28%
Unemployed Long Term	2.40%	1.29%
Unemployed Short Term	1.26%	1.16%
Youth Allowance - Non Student	0.69%	0.43%
Youth Allowance - Student	0.90%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	33.2%	2
2009	34.4%	2
2008	26.9%	2
2007	27.1%	1
2006	23.2%	3
2005	22.6%	6

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	29.7%	29.1%	27.6%	25.5%
Age 20-29	13.1%	11.4%	10.4%	11.2%
Age 30-54	34.9%	35.5%	34.2%	33.3%
Age 55+	22.2%	24.0%	27.8%	30.0%
Population Change (average between years)				
Age 0-19		-218	-676	-523
Age 20-29		-383	-363	115
Age 30-54		31	-709	-328
Age 55+		308	413	295
Average Annual Growth		-0.3%	-1.3%	-0.5%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	25	25	26	25	26	25	26	25	25	26
Rank	18	15	19	13	17	17	18	14	14	14	15

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	525	401	304	275	360	342	344	308	375	413	465
Rank	57	60	65	65	62	64	64	63	58	59	58

## POPULATION

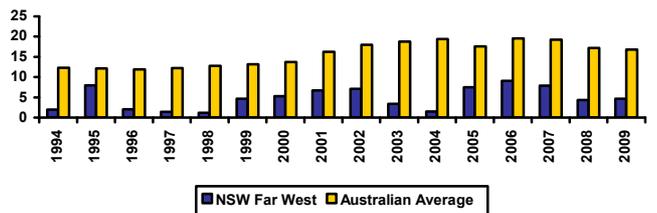
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	109	108	108	107	105	105	105	104	104	103	103	102	100	99	97	97	96	96	96	95

## PATENT APPLICATIONS

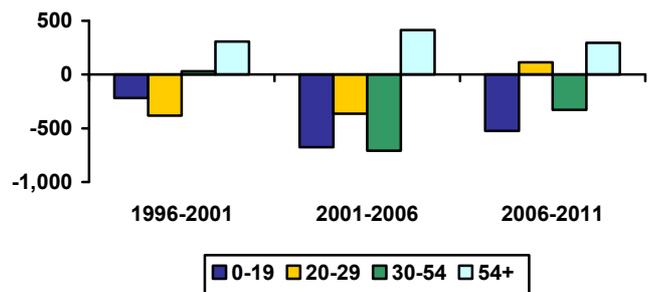
	No	Aust Avg	Rank
Average p.a. (1994-2009)	4.82	3,109.81	61
Average p.a. per capita	4.79	15.69	60
Hi Tech p.a. (1994-2009)	0.25	864.69	64
Hi Tech p.a. per capita	0.25	4.33	64
Info. Tech p.a. (1994-2009)	0.07	342.17	60
Info. Tech p.a. per capita	0.07	1.70	61
Average per capita (1994-2001)	3.90	13.06	62
Average per capita (2001-2009)	5.80	18.09	58
2001-09 avg./1994-00 avg.	1.49	1.39	12

Note: Per capita = 100,000 people

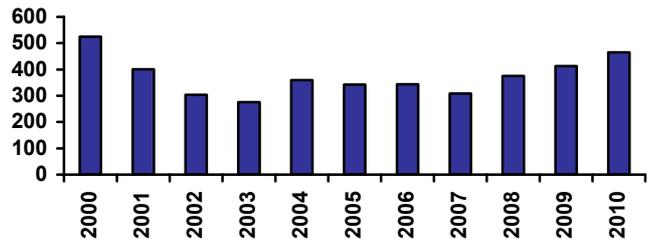
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# NSW Far West

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	257	316	444	52	64	61	18%	18%	18%
Value of Property and Unincorporated Business	191	211	289	51	65	65	21%	18%	19%
Value of Financial Assets	168	206	267	34	48	25	28%	25%	22%
Value of Household Liabilities	102	101	112	16	60	63	68%	44%	27%
Disposable Income after Debt Service Costs	108	108	110	6	11	12	89%	71%	62%
Household Debt Service Ratio	11%	11%	12	52	62	65	52%	46%	40%
Household Debt to Gross Income Ratio	0.88	0.86	1	53	65	64	60%	48%	41%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	43	48	52	59	56	50	45	37	-21%
Non Residential	55	69	46	36	37	43	40	35	0%
Total	99	117	98	95	93	93	85	72	-12%
Value per capita \$2007/08									
Residential	425	491	533	614	577	520	471	389	-20%
Non Residential	546	697	472	370	384	449	416	369	1%
Total	971	1,188	1,005	983	961	969	887	758	-11%
Rank (value per capita)									
Residential	63	64	64	64	62	64	65	65	
Non Residential	44	36	62	65	65	65	64	65	
Total	62	61	64	65	65	64	64	65	

## FARM INSTITUTE ACCESSIBILITY

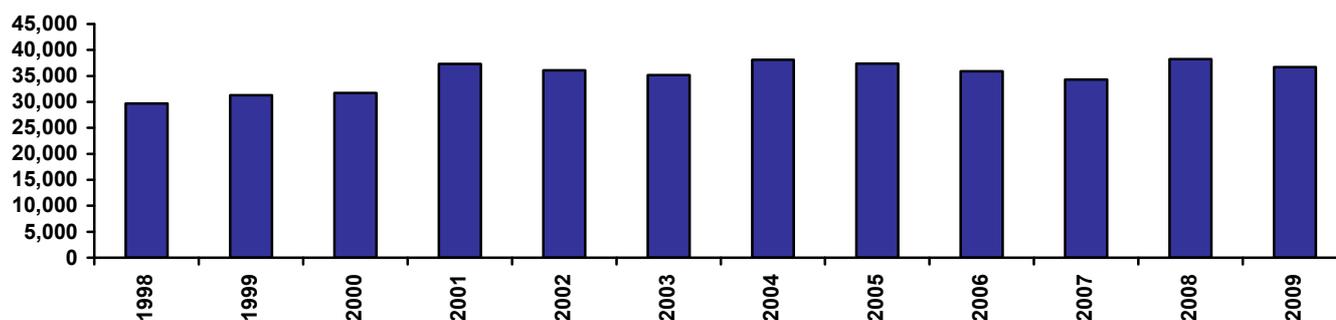
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	111.0	20.31	135.8	60	60	60
widespread	30.1	5.29	33.8	61	59	61
centralised	234.1	42.99	289.6	60	60	60
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	141.7	26.75	167.9	32	32	32
widespread	80.2	15.25	90.1	32	32	32
centralised	235.5	43.69	281.1	32	32	32

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	3,107	3,261	3,298	3,857	3,733	3,588	3,822	3,682	3,499	3,317	3,683	3,527	1.2%
Consumption Per Cap (\$2007/08)	29,706	31,279	31,714	37,340	36,113	35,188	38,126	37,362	35,903	34,314	38,231	36,674	1.9%
Consumption Per Cap Rank	7	7	8	6	6	6	6	7	9	14	8	8	39

Note: All years stated above are calendar years.

Consumption per capita



# NSW Far West

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	83.2	83.9	85.1	100.3	135.5	141.2	65	65	4.1%
Ratio of average dwelling prices to household disposable income	n/a	n/a	1.3	1.3	1.8	1.8	65	65	2.6%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	8.5	8.4	11.9	11.7	65	65	2.6%
Ratio of greenfield construction costs to average dwelling price	5.6	5.3	5.3	5.1	4.0	3.9	1	1	-2.4%
Ratio of mortgage burden on new construction to income	n/a	n/a	45.2	43.2	47.4	45.7	21	20	0.1%
Adult population per dwelling	2.3	2.2	2.2	2.2	2.2	2.3	30	43	0.2%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	109	103	97	96	93	91	90	85	91	88
Percent of population aged 0 to 17	28.5%	26.8%	25.6%	23.3%	20.2%	18.1%	20.8%	19.0%	20.1%	17.9%
Percent of population aged 18 to 64 (working age pop)	61.0%	59.5%	59.2%	59.8%	61.9%	63.1%	60.8%	60.8%	62.7%	64.1%
Percent of population aged 65 and over	10.5%	13.7%	15.2%	16.9%	17.9%	18.8%	18.4%	20.1%	17.2%	18.0%
Annual hours of work working age residents	1194	1094	1215	1211	1221	1263	1240	1299	1191	1221
Adult population per occupied dwelling	2.26	2.19	2.18	2.27	2.30	2.31	2.22	2.13	2.27	2.25
Dwelling shortage - (000's)				1.0	1.4	1.5	0.4	0.0	1.0	0.7
Unsatisfactorily housed population - percent of population				2.1%	3.0%	3.3%	0.9%	0.0%	2.2%	1.6%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	0.4	-0.5	0.6	0.6	0.7	0.0	-0.2	0.3	0.4
Average net migration inflows - percent of population	0.3%	-0.5%	0.7%	0.6%	0.8%	0.0%	-0.2%	0.3%	0.5%
Average net POPULATION CHANGE - (000's)	-0.61	-1.15	-0.28	-0.59	-0.32	-1.11	-1.01	-0.89	-0.61
Average annual population growth rate - percent	-0.6%	-1.1%	-0.3%	-0.6%	-0.3%	-1.2%	-1.1%	-0.9%	-0.7%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	41,482	40,085	36,527	38,958	37,784	62	63	63	63	64
UR Hours Total (000's/quarter)	19,774	18,592	16,758	17,517	17,159	61	62	62	63	64
UR Income Total (\$2007/08m/quarter)	557	629	750	611	603	58	58	57	62	64
JTW Emp Total	78,384	93,696	70,701	39,255	38,516	39	35	54	64	64
JTW Hours Total (000's/quarter)	39,252	44,082	32,672	17,671	17,450	34	33	52	64	64
JTW Income Total (\$2007/08m/quarter)	1,143	1,322	1,039	605	600	28	27	47	63	65
UR Avg Weekly Hours Per Employee	36.7	35.7	35.3	34.6	34.9	4	8	2	8	7
UR Avg Hourly Rate Per Employee (\$2007/08)	28.2	33.8	44.8	34.9	35.1	16	7	1	18	21
JTW Avg Weekly Hours Per Employee	38.5	36.2	35.5	34.6	34.9	1	2	1	8	7
JTW Avg Hourly Rate Per Employee (\$2007/08)	29.1	30.0	31.8	34.2	34.4	5	8	17	19	27

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	11,240	11,735	11,002	9,819	8,550	26,525	33,810	21,105	10,057	8,944
B Mining	2,092	1,851	1,362	1,796	2,609	3,180	2,113	1,278	1,907	2,736
C Manufacturing	1,534	1,541	1,511	1,710	973	3,179	4,372	3,013	1,854	1,408
D Electricity, Gas, Water & Waste Services	625	600	441	620	736	744	1,020	686	688	771
E Construction	1,727	1,858	1,661	2,228	1,368	2,302	3,005	3,635	2,177	1,436
F Wholesale Trade	1,387	1,252	1,080	1,079	1,403	2,172	2,227	1,736	1,056	1,384
G Retail Trade	4,029	3,558	3,521	3,853	3,169	5,864	6,874	6,455	3,534	2,938
H Accommodation and Food Services	3,782	2,893	2,710	2,754	2,335	5,347	7,312	6,811	3,090	2,558
I Transport, Postal and Warehousing	1,848	1,474	1,144	1,543	1,705	7,844	6,378	2,711	1,660	1,704
J Information Media and Telecoms	714	455	305	299	355	900	1,643	306	279	313
K Financial and Insurance Services	797	588	443	503	671	2,732	1,145	694	418	514
L Rental, Hiring and Real Estate Services	176	272	238	292	248	307	524	383	283	210
M Prof, Scientific & Technical Services	684	689	747	897	890	639	961	1,118	827	867
N Administrative and Support Services	652	933	1,077	814	686	1,413	2,732	1,425	789	668
O Public Administration and Safety	2,168	2,340	2,020	2,785	4,433	4,077	4,815	5,299	2,863	4,515
P Education and Training	2,617	2,781	2,465	2,748	2,810	4,243	5,624	5,162	2,713	2,715
Q Health Care and Social Assistance	3,518	3,647	3,346	3,689	2,897	5,021	6,639	6,163	3,488	2,853
R Arts and Recreation Services	324	241	253	348	525	548	482	534	460	653
S Other Services	1,570	1,378	1,201	1,182	1,421	1,347	2,021	2,187	1,110	1,329
Hi Tech	1,007	1,033	1,049	1,197	1,071	1,049	1,398	1,615	1,156	1,121
Hi Income	3,848	3,557	3,024	3,495	4,411	6,921	4,713	3,448	3,441	4,351
Infrastructure Services	6,460	6,669	6,065	6,785	6,232	9,812	12,746	11,858	6,662	6,220

# NSW Hunter



The Hunter region centres on the City of Newcastle, which, despite its picturesque location, was always overshadowed by Sydney as a financial and administrative centre. The Port of Newcastle handles a wide variety of bulk freight, particularly coal mined within the region but also rural exports from the northern half of NSW. The region was also known for heavy industry, but this has shared in the general decline of Australian manufacturing. Parts of the region, like Port Stephens and Scone, are perhaps best thought of as extensions of the North Coast; hobby farm and retirement areas related directly to Sydney. The Hunter Valley vineyards have also been expanding.

## Major centres:

Newcastle, Maitland, Singleton

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	612	618	626	636	644	649	1.0%	1.4%	1.5%	1.4%	0.7%	1.3%	1.0%
No. Households	214	216	217	219	220	221	0.9%	0.8%	0.7%	0.5%	0.4%	0.8%	0.5%
NIEIR Workforce	301	308	311	314	314	317	2.3%	1.0%	1.1%	-0.1%	1.1%	1.5%	0.5%
NIEIR Employment	270	277	282	286	286	287	2.9%	1.5%	1.7%	-0.2%	0.6%	2.0%	0.2%
NIEIR Unemployment	31.2	30.3	29.1	27.7	28.0	29.8	-2.8%	-4.0%	-4.6%	0.9%	6.5%	-3.8%	3.7%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	10.4%	9.8%	9.4%	8.8%	8.9%	9.4%	-0.5	-0.5	-0.5	0.1	0.5	-0.5	0.3
Headline U/E	6.6%	6.2%	5.9%	5.2%	5.2%	5.8%	-0.4	-0.3	-0.7	0.0	0.6	-0.5	0.3
NIEIR Structural U/E	16.2%	15.3%	15.1%	14.9%	15.0%	15.3%	-0.8	-0.2	-0.3	0.2	0.2	-0.4	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	12,482	13,159	13,581	13,872	13,854	13,489	20,409	21,309	21,697	21,824	21,504	20,794	3.6%	-1.4%
Taxes Paid	3,399	3,551	3,345	3,601	3,353	3,089	5,558	5,750	5,344	5,665	5,205	4,762	1.9%	-7.4%
Benefits	3,324	3,295	3,330	3,222	3,854	3,405	5,435	5,335	5,320	5,070	5,981	5,250	-1.0%	2.8%
Business Income	1,504	1,568	1,628	1,672	1,724	1,731	2,459	2,539	2,601	2,630	2,676	2,668	3.6%	1.7%
Interest Paid	1,465	1,610	1,956	2,411	2,095	1,898	2,396	2,607	3,124	3,794	3,252	2,926	18.1%	-11.3%
Property Income	2,335	2,757	3,197	3,602	3,082	3,101	3,817	4,465	5,107	5,666	4,784	4,781	15.6%	-7.2%
Disposable Income	16,416	17,418	18,301	18,375	19,030	18,502	26,841	28,204	29,238	28,908	29,537	28,523	3.8%	0.3%
Rank							41	36	31	40	40	42		
%Rank #1							60%	61%	56%	56%	55%	53%		
Business Value Added	13,986	14,727	15,209	15,544	15,579	15,220	22,868	23,847	24,298	24,454	24,180	23,462	3.6%	-1.0%
Rank							42	36	36	40	35	37		
%Rank #1							53%	54%	51%	52%	50%	48%		
Business Productivity							51,889	53,085	54,016	54,290	54,242	52,513	1.5%	-1.7%
Rank							33	30	28	34	30	31		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NSW Hunter

## SOCIAL SECURITY

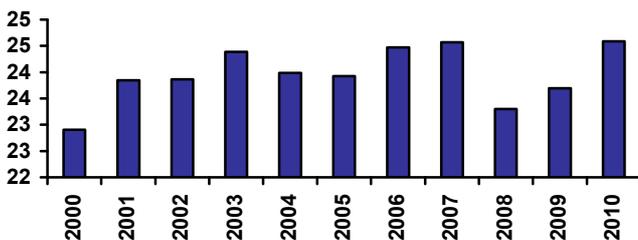
	% Pop	Australian Average
Disability Support (aged 15-20)	0.11%	0.08%
Disability Support (aged 21-24)	0.18%	0.14%
Disability Support (aged 25+)	4.59%	3.22%
Parenting Payment - Single (aged 15-20)	0.04%	0.04%
Parenting Payment - Single (aged 21-24)	0.24%	0.20%
Parenting Payment - Single (aged 25+)	1.56%	1.28%
Unemployed Long Term	1.64%	1.29%
Unemployed Short Term	1.10%	1.16%
Youth Allowance - Non Student	0.59%	0.43%
Youth Allowance - Student	1.07%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	18.4%	27
2009	20.3%	26
2008	17.5%	24
2007	18.2%	21
2006	18.9%	14
2005	20.2%	12

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	28.4%	27.5%	26.5%	24.1%
Age 20-29	14.0%	12.5%	12.4%	13.5%
Age 30-54	34.4%	34.8%	33.8%	33.4%
Age 55+	23.2%	25.2%	27.3%	29.1%
Population Change (average between years)				
Age 0-19		927	312	-1,250
Age 20-29		-855	685	2,233
Age 30-54		2,767	855	1,766
Age 55+		3,932	4,044	4,319
Average Annual Growth		1.2%	1.0%	1.1%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	23	24	24	24	24	24	24	25	23	24	25
Rank	28	24	25	25	27	24	20	22	31	27	23

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,127	1,208	943	799	767	1,175	732	1,231	1,259	1,144	831
Rank	15	14	17	26	28	9	29	12	12	15	31

## POPULATION

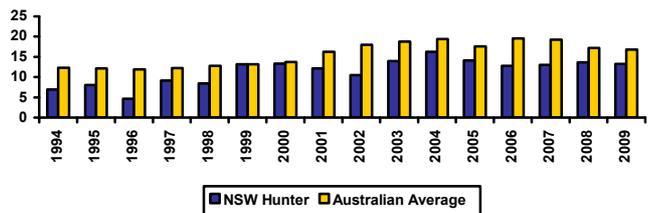
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	531	535	539	543	548	554	562	568	573	580	588	594	601	605	612	618	626	636	644	649

## PATENT APPLICATIONS

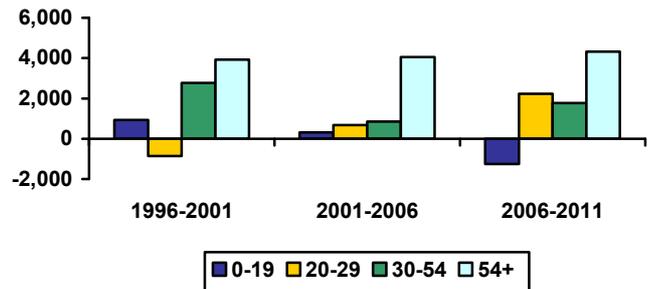
	No	Aust Avg	Rank
Average p.a. (1994-2009)	68.42	3,109.81	12
Average p.a. per capita	11.46	15.69	21
Hi Tech p.a. (1994-2009)	11.97	864.69	18
Hi Tech p.a. per capita	1.99	4.33	27
Info. Tech p.a. (1994-2009)	3.39	342.17	21
Info. Tech p.a. per capita	0.56	1.70	30
Average per capita (1994-2001)	9.48	13.06	23
Average per capita (2001-2009)	13.30	18.09	21
2001-09 avg./1994-00 avg.	1.40	1.39	19

Note: Per capita = 100,000 people

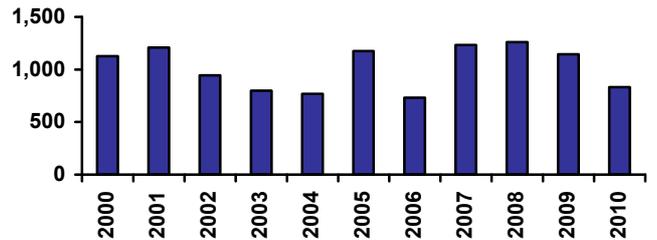
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# NSW Hunter

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	326	501	650	31	32	31	23%	28%	26%
Value of Property and Unincorporated Business	255	403	537	29	35	43	28%	34%	36%
Value of Financial Assets	159	234	267	42	32	26	26%	29%	22%
Value of Household Liabilities	87	137	154	42	34	41	58%	59%	38%
Disposable Income after Debt Service Costs	72	81	84	45	43	46	59%	53%	48%
Household Debt Service Ratio	13%	18%	19	26	20	33	63%	73%	63%
Household Debt to Gross Income Ratio	1.07	1.43	2	32	24	38	74%	80%	67%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	690	847	876	768	731	716	607	561	-21%
Non Residential	442	483	530	630	644	779	596	569	8%
Total	1,132	1,330	1,405	1,398	1,375	1,495	1,203	1,129	-8%
Value per capita \$2007/08									
Residential	1,160	1,399	1,432	1,244	1,168	1,127	942	864	-24%
Non Residential	743	798	866	1,021	1,028	1,225	925	877	4%
Total	1,903	2,197	2,298	2,264	2,196	2,352	1,867	1,741	-12%
Rank (value per capita)									
Residential	37	36	34	43	44	47	49	52	
Non Residential	25	24	22	25	27	22	30	30	
Total	33	33	30	35	39	33	44	48	

## FARM INSTITUTE ACCESSIBILITY

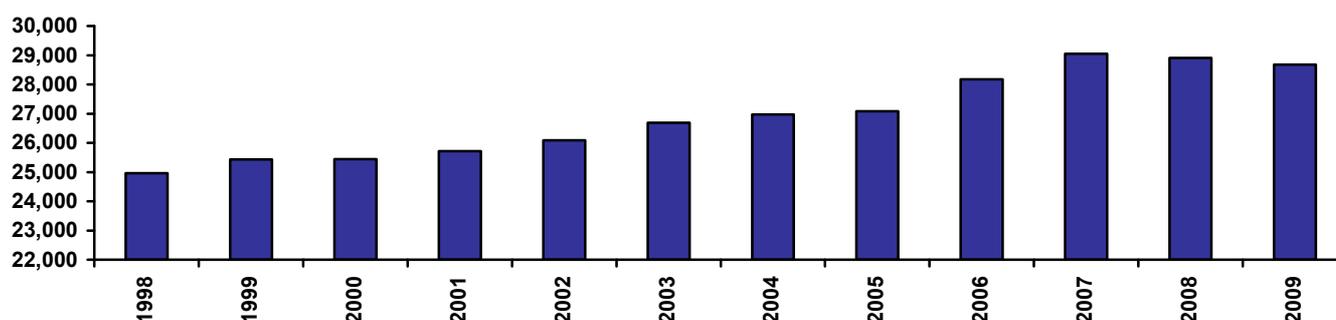
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	9.8	3.13	25.5	31	8	26
widespread	6.5	2.06	17.0	42	23	44
centralised	14.8	4.68	38.0	31	13	23
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	38.6	12.50	81.3	13	14	16
widespread	27.8	8.23	53.6	16	24	23
centralised	54.8	18.88	120.6	9	12	12

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	14,019	14,439	14,581	14,922	15,338	15,864	16,196	16,390	17,232	17,942	18,094	18,228	2.4%
Consumption Per Cap (\$2007/08)	24,959	25,437	25,437	25,712	26,082	26,688	26,970	27,081	28,174	29,053	28,908	28,676	1.3%
Consumption Per Cap Rank	25	29	31	34	37	35	40	43	37	35	41	41	58

Note: All years stated above are calendar years.

Consumption per capita



# NSW Hunter

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	137.4	157.3	159.2	191.8	323.1	309.2	28	39	5.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.2	3.6	6.0	5.4	25	31	4.3%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	21.2	23.9	40.2	36.0	25	31	4.3%
Ratio of greenfield construction costs to average dwelling price	3.4	2.8	2.8	2.7	1.7	1.8	9	10	-3.7%
Ratio of mortgage burden on new construction to income	n/a	n/a	60.1	64.0	67.1	64.1	6	5	0.5%
Adult population per dwelling	2.0	2.1	2.1	2.2	2.2	2.3	45	40	0.5%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	532	590	613	659	710	764	699	743	696	735
Percent of population aged 0 to 17	26.2%	24.7%	23.8%	22.7%	21.9%	21.7%	22.2%	22.2%	22.1%	22.0%
Percent of population aged 18 to 64 (working age pop)	60.6%	60.2%	60.7%	61.0%	61.3%	61.0%	60.6%	60.0%	61.0%	60.6%
Percent of population aged 65 and over	13.2%	15.0%	15.5%	16.3%	16.9%	17.3%	17.2%	17.8%	16.9%	17.4%
Annual hours of work working age residents	1211	1172	1222	1221	1200	1212	1198	1210	1192	1205
Adult population per occupied dwelling	2.27	2.16	2.18	2.30	2.39	2.46	2.31	2.30	2.36	2.42
Dwelling shortage - (000's)				11.4	20.2	28.0	13.9	13.5	17.5	23.6
Unsatisfactorily housed population - percent of population				3.5%	5.7%	7.3%	4.0%	3.6%	5.0%	6.4%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	11.3	9.0	14.8	16.1	15.3	13.7	12.6	13.1	11.5
Average net migration inflows - percent of population	2.0%	1.5%	2.3%	2.4%	2.1%	1.9%	1.7%	1.8%	1.6%
Average net POPULATION CHANGE - (000's)	6.38	4.69	9.24	10.17	10.82	7.90	8.86	7.33	7.75
Average annual population growth rate - percent	1.1%	0.8%	1.5%	1.5%	1.5%	1.2%	1.2%	1.1%	1.1%

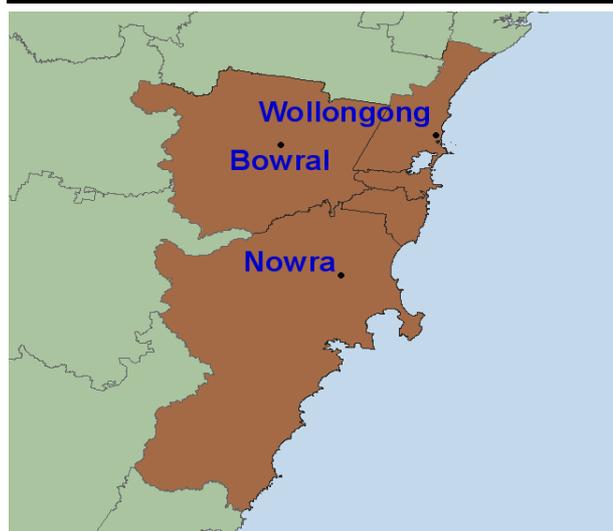
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	220,516	235,307	244,417	278,450	290,072	7	9	9	8	10
UR Hours Total (000's/quarter)	97,611	101,938	104,111	115,621	120,623	8	9	9	8	11
UR Income Total (\$2007/08m/quarter)	2,654	2,997	3,328	4,108	4,200	9	9	11	11	14
JTW Emp Total	217,594	236,206	247,272	274,162	285,490	8	6	7	8	8
JTW Hours Total (000's/quarter)	98,991	105,096	108,874	113,918	118,837	8	7	7	8	8
JTW Income Total (\$2007/08m/quarter)	2,812	3,154	3,519	4,040	4,138	7	6	7	9	10
UR Avg Weekly Hours Per Employee	34.1	33.3	32.8	31.9	32.0	40	57	48	59	44
UR Avg Hourly Rate Per Employee (\$2007/08)	27.2	29.4	32.0	35.5	34.8	23	18	25	15	26
JTW Avg Weekly Hours Per Employee	35.0	34.2	33.9	32.0	32.0	21	37	18	58	43
JTW Avg Hourly Rate Per Employee (\$2007/08)	28.4	30.0	32.3	35.5	34.8	11	7	8	12	21

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	7,725	8,603	8,899	7,054	9,310	5,048	4,799	8,020	7,166	9,277
B Mining	9,543	10,900	6,996	10,171	14,339	9,728	11,924	7,848	10,141	14,287
C Manufacturing	30,844	31,218	26,799	29,045	25,178	27,210	31,604	26,900	28,449	24,897
D Electricity, Gas, Water & Waste Services	6,088	4,095	3,609	4,360	5,038	4,978	3,325	3,385	4,303	4,956
E Construction	15,973	16,631	18,768	27,026	19,854	18,088	19,283	20,789	27,200	20,531
F Wholesale Trade	10,611	9,655	9,264	8,652	8,903	9,402	8,309	8,807	8,390	8,716
G Retail Trade	27,740	28,668	32,991	33,339	31,828	29,416	29,694	32,222	32,954	31,559
H Accommodation and Food Services	16,021	17,870	20,443	20,969	17,046	16,315	17,126	18,582	20,830	17,051
I Transport, Postal and Warehousing	11,700	11,016	10,651	12,531	12,584	13,088	11,077	10,733	12,077	11,931
J Information Media and Telecoms	4,040	3,464	3,192	3,553	5,320	3,196	2,544	2,293	3,427	5,063
K Financial and Insurance Services	6,265	6,096	6,058	7,791	9,886	6,058	5,436	5,587	7,648	9,624
L Rental, Hiring and Real Estate Services	2,046	3,244	3,720	4,564	3,246	2,108	3,585	3,539	4,529	3,286
M Prof, Scientific & Technical Services	7,696	9,320	10,718	14,984	19,218	6,815	9,793	10,913	14,706	18,915
N Administrative and Support Services	4,675	6,490	8,222	7,902	12,155	5,232	6,610	6,759	7,840	11,882
O Public Administration and Safety	11,917	12,890	12,859	17,659	19,926	12,957	13,625	14,376	16,981	18,905
P Education and Training	15,116	17,152	18,934	20,363	22,260	14,355	16,494	19,904	19,811	21,651
Q Health Care and Social Assistance	21,355	25,082	28,581	32,648	32,812	23,064	26,605	31,170	32,054	32,257
R Arts and Recreation Services	2,421	2,354	2,953	3,435	7,007	2,111	2,156	2,506	3,317	6,693
S Other Services	8,738	10,559	10,761	12,405	14,163	8,425	12,217	12,939	12,341	14,009
Hi Tech	16,185	19,012	19,016	24,790	27,757	14,727	17,814	21,694	24,254	27,301
Hi Income	25,202	29,243	27,183	36,681	49,121	24,874	29,425	27,234	36,206	48,380
Infrastructure Services	38,893	44,587	50,468	56,446	62,079	39,530	45,255	53,580	55,181	60,600

# NSW Illawarra



South of Sydney the coast and the sandstone cliffs of the Illawarra escarpment define an urban triangle. Under the cliffs lie coal seams, hence the development of heavy industry in the region. These seams are still mined, though the coal is now mostly extracted via shafts well back from the escarpment. Heavy industry also survives. Despite the transport costs imposed by the necessity to descend the escarpment, Port Kembla also exports coal and grain as well as serving local industry. The northern part of the region is within commuting range of Sydney South, while the part over the top of the escarpment includes water reserves and up-market hobby farms plus a cement works. Nowra is noted for its paper and flour mills, and again is the gateway to country valued as a rural retreat from Sydney.

## Major centres:

Wollongong, Nowra, Bowral

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	412	415	419	425	431	434	0.7%	1.1%	1.5%	1.4%	0.7%	1.1%	1.0%
No. Households	141	141	142	143	143	143	0.6%	0.6%	0.4%	0.2%	0.1%	0.5%	0.1%
NIEIR Workforce	196	200	204	203	203	206	1.6%	2.0%	-0.3%	0.0%	1.6%	1.1%	0.8%
NIEIR Employment	177	179	182	184	184	185	1.5%	1.7%	0.7%	-0.1%	0.7%	1.3%	0.3%
NIEIR Unemployment	19.6	20.1	21.1	19.2	19.3	21.2	2.5%	4.8%	-9.1%	0.4%	10.2%	-0.8%	5.2%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	10.0%	10.1%	10.4%	9.4%	9.5%	10.3%	0.1	0.3	-0.9	0.0	0.8	-0.2	0.4
Headline U/E	7.5%	8.0%	8.1%	6.6%	6.3%	7.6%	0.5	0.1	-1.5	-0.3	1.3	-0.3	0.5
NIEIR Structural U/E	14.7%	14.3%	14.1%	14.2%	14.4%	14.8%	-0.4	-0.2	0.1	0.2	0.5	-0.2	0.3

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	8,370	8,579	8,757	8,850	8,935	8,802	20,325	20,688	20,896	20,806	20,724	20,276	1.9%	-0.3%
Taxes Paid	2,252	2,210	2,080	2,245	2,111	1,981	5,467	5,329	4,962	5,278	4,896	4,564	-0.1%	-6.1%
Benefits	1,994	2,024	2,041	1,982	2,342	2,041	4,842	4,881	4,870	4,659	5,431	4,701	-0.2%	1.5%
Business Income	1,108	949	1,075	1,065	1,173	1,224	2,690	2,288	2,564	2,503	2,721	2,820	-1.3%	7.2%
Interest Paid	1,014	1,118	1,362	1,662	1,440	1,300	2,462	2,695	3,249	3,907	3,339	2,995	17.9%	-11.5%
Property Income	1,686	1,917	2,189	2,467	2,167	2,231	4,095	4,623	5,222	5,799	5,025	5,140	13.5%	-4.9%
Disposable Income	10,764	11,026	11,616	11,607	12,182	12,032	26,139	26,588	27,717	27,289	28,255	27,716	2.5%	1.8%
Rank							47	50	47	50	51	48		
%Rank #1							58%	57%	53%	53%	52%	51%		
Business Value Added	9,478	9,528	9,832	9,915	10,109	10,026	23,014	22,975	23,461	23,310	23,445	23,095	1.5%	0.6%
Rank							40	47	41	48	40	38		
%Rank #1							53%	52%	50%	49%	48%	48%		
Business Productivity							53,611	53,083	53,881	53,958	54,816	53,800	0.2%	-0.1%
Rank							24	31	29	37	28	27		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NSW Illawarra

## SOCIAL SECURITY

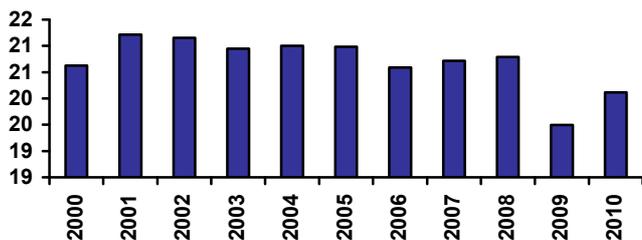
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.16%	0.14%
Disability Support (aged 25+)	4.12%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.22%	0.20%
Parenting Payment - Single (aged 25+)	1.56%	1.28%
Unemployed Long Term	1.72%	1.29%
Unemployed Short Term	1.19%	1.16%
Youth Allowance - Non Student	0.57%	0.43%
Youth Allowance - Student	1.19%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	17.0%	32
2009	19.2%	30
2008	17.1%	27
2007	17.6%	25
2006	18.4%	19
2005	18.5%	20

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	28.9%	27.9%	26.6%	23.7%
Age 20-29	13.6%	12.1%	11.7%	13.1%
Age 30-54	34.1%	34.4%	33.6%	32.6%
Age 55+	23.5%	25.5%	28.1%	30.6%
Population Change (average between years)				
Age 0-19		819	-272	-1,389
Age 20-29		-427	26	1,717
Age 30-54		2,132	288	682
Age 55+		2,903	2,901	3,432
Average Annual Growth		1.4%	0.7%	1.0%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	21	21	21	21	21	21	21	21	21	19	20
Rank	48	48	45	48	45	47	53	56	52	58	58

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,188	1,004	1,245	1,055	840	1,109	945	1,365	1,124	942	993
Rank	12	22	4	16	16	11	15	7	17	23	15

## POPULATION

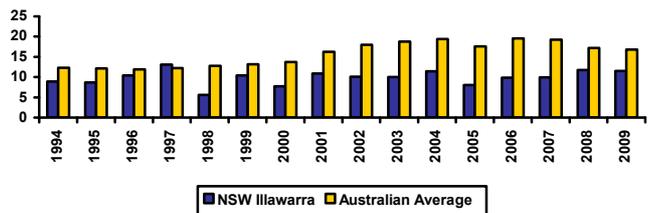
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	350	355	359	363	368	373	378	382	388	394	400	404	407	409	412	415	419	425	431	434

## PATENT APPLICATIONS

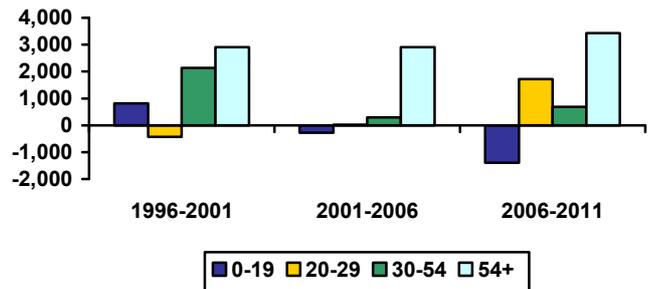
	No	Aust Avg	Rank
Average p.a. (1994-2009)	39.47	3,109.81	25
Average p.a. per capita	9.89	15.69	27
Hi Tech p.a. (1994-2009)	8.42	864.69	24
Hi Tech p.a. per capita	2.09	4.33	25
Info. Tech p.a. (1994-2009)	2.18	342.17	29
Info. Tech p.a. per capita	0.54	1.70	34
Average per capita (1994-2001)	9.46	13.06	24
Average per capita (2001-2009)	10.39	18.09	32
2001-09 avg./1994-00 avg.	1.10	1.39	57

Note: Per capita = 100,000 people

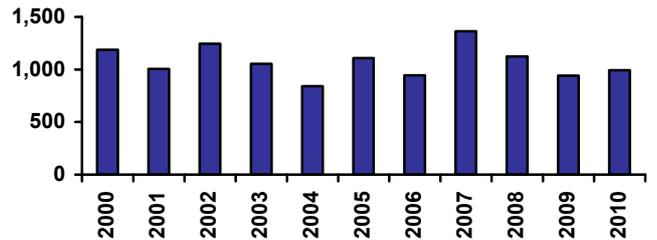
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# NSW Illawarra

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	410	618	775	20	18	22	29%	34%	31%
Value of Property and Unincorporated Business	328	514	623	18	16	28	36%	43%	42%
Value of Financial Assets	170	248	306	30	22	15	28%	31%	25%
Value of Household Liabilities	88	144	154	39	31	42	59%	63%	38%
Disposable Income after Debt Service Costs	72	78	84	43	50	44	59%	51%	48%
Household Debt Service Ratio	13%	19%	19	24	13	31	63%	78%	64%
Household Debt to Gross Income Ratio	1.07	1.53	1	33	17	40	73%	85%	66%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	600	677	615	489	504	442	374	348	-28%
Non Residential	210	258	215	221	271	366	308	285	36%
Total	810	935	831	710	775	808	682	633	-8%
Value per capita \$2007/08									
Residential	1,485	1,654	1,495	1,180	1,204	1,039	867	801	-30%
Non Residential	519	631	523	532	646	861	715	656	31%
Total	2,004	2,285	2,018	1,712	1,850	1,900	1,582	1,457	-11%
Rank (value per capita)									
Residential	22	24	30	45	41	50	51	54	
Non Residential	49	50	58	58	54	43	51	53	
Total	29	30	44	53	51	50	56	57	

## FARM INSTITUTE ACCESSIBILITY

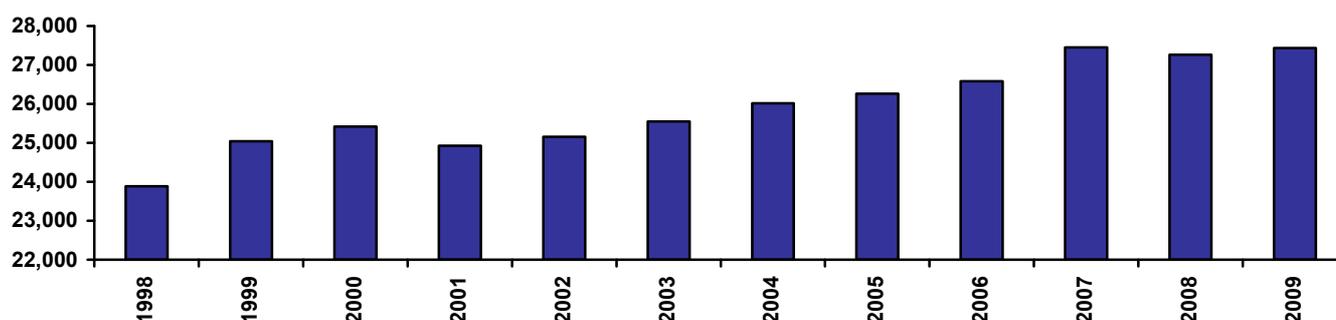
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	12.2	4.01	35.2	32	26	35
widespread	6.6	2.01	18.3	43	21	50
centralised	20.3	6.84	59.1	32	31	33
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	24.4	8.06	59.6	4	4	6
widespread	16.1	5.06	34.8	4	7	7
centralised	36.6	12.38	95.3	4	4	4

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	9,032	9,574	9,852	9,818	10,061	10,332	10,596	10,743	10,946	11,383	11,427	11,669	2.4%
Consumption Per Cap (\$2007/08)	23,888	25,041	25,419	24,930	25,154	25,553	26,015	26,266	26,580	27,448	27,266	27,433	1.3%
Consumption Per Cap Rank	34	34	32	39	45	44	48	49	52	52	55	53	59

Note: All years stated above are calendar years.

Consumption per capita



# NSW Illawarra

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	150.2	185.0	188.5	244.3	383.1	344.4	19	29	4.9%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.8	4.6	7.5	6.1	17	18	3.9%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	25.4	30.6	49.6	40.8	17	18	3.9%
Ratio of greenfield construction costs to average dwelling price	3.1	2.4	2.4	2.1	1.4	1.6	24	20	-3.2%
Ratio of mortgage burden on new construction to income	n/a	n/a	60.8	64.2	69.7	65.3	5	4	0.6%
Adult population per dwelling	2.1	2.2	2.2	2.2	2.2	2.3	27	30	0.5%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	351	401	413	440	464	491	465	494	456	475
Percent of population aged 0 to 17	26.9%	25.2%	24.1%	22.8%	22.5%	22.4%	22.5%	22.4%	22.7%	22.8%
Percent of population aged 18 to 64 (working age pop)	60.7%	59.7%	59.7%	59.6%	59.0%	58.4%	59.1%	58.5%	58.9%	58.3%
Percent of population aged 65 and over	12.4%	15.1%	16.2%	17.6%	18.5%	19.2%	18.4%	19.1%	18.4%	18.8%
Annual hours of work working age residents	1156	1207	1208	1192	1199	1230	1185	1205	1185	1212
Adult population per occupied dwelling	2.29	2.22	2.23	2.36	2.40	2.45	2.37	2.37	2.39	2.42
Dwelling shortage - (000's)				7.3	10.2	13.2	8.5	9.3	9.1	11.2
Unsatisfactorily housed population - percent of population				3.3%	4.4%	5.4%	3.7%	3.7%	4.0%	4.7%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	8.5	5.0	8.9	9.0	8.8	9.3	9.1	7.5	6.8
Average net migration inflows - percent of population	2.3%	1.2%	2.1%	2.0%	1.8%	1.9%	1.9%	1.6%	1.5%
Average net POPULATION CHANGE - (000's)	5.58	2.29	5.42	4.77	5.42	5.07	5.72	3.34	3.72
Average annual population growth rate - percent	1.5%	0.6%	1.3%	1.1%	1.1%	1.1%	1.2%	0.7%	0.8%

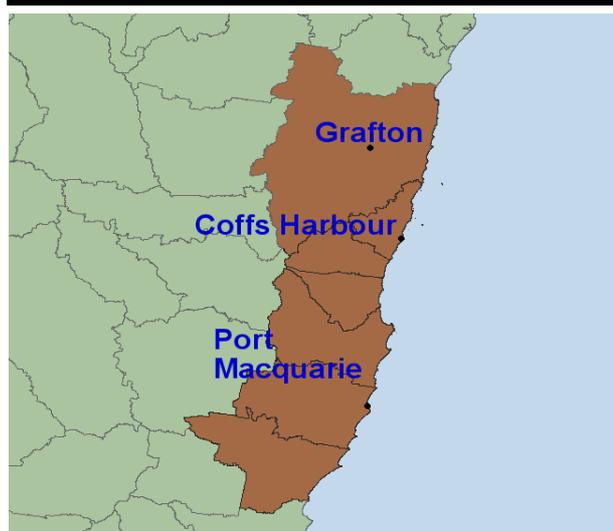
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	139,779	151,822	169,782	182,763	186,564	22	23	24	25	25
UR Hours Total (000's/quarter)	61,622	66,097	72,252	75,280	76,692	21	23	23	25	26
UR Income Total (\$2007/08m/quarter)	1,724	1,946	2,256	2,673	2,772	23	23	24	25	25
JTW Emp Total	110,509	131,878	139,352	162,425	165,668	20	17	19	18	20
JTW Hours Total (000's/quarter)	49,665	58,651	60,627	66,684	67,786	19	16	19	20	20
JTW Income Total (\$2007/08m/quarter)	1,346	1,664	1,893	2,329	2,404	18	15	18	18	20
UR Avg Weekly Hours Per Employee	33.9	33.5	32.7	31.7	31.6	43	52	49	62	49
UR Avg Hourly Rate Per Employee (\$2007/08)	28.0	29.4	31.2	35.5	36.1	19	17	29	16	18
JTW Avg Weekly Hours Per Employee	34.6	34.2	33.5	31.6	31.5	34	38	27	61	51
JTW Avg Hourly Rate Per Employee (\$2007/08)	27.1	28.4	31.2	34.9	35.5	21	20	26	14	16

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	2,561	3,253	3,492	2,456	4,323	943	1,078	1,887	2,467	4,240
B Mining	3,365	3,387	1,784	3,056	4,051	2,090	1,758	655	1,833	2,377
C Manufacturing	25,186	23,840	21,602	20,789	17,729	23,918	24,106	19,655	18,777	16,048
D Electricity, Gas, Water & Waste Services	2,498	1,824	1,650	1,892	855	1,291	1,052	1,063	1,555	769
E Construction	10,289	12,282	14,419	18,507	19,939	8,851	12,798	12,372	17,135	18,295
F Wholesale Trade	5,731	5,385	5,393	4,652	1,899	3,602	3,482	3,292	3,752	1,650
G Retail Trade	16,827	17,198	22,120	21,918	21,076	14,706	16,568	18,766	20,699	19,966
H Accommodation and Food Services	10,672	12,344	13,597	13,642	14,208	8,586	11,000	11,306	13,141	13,652
I Transport, Postal and Warehousing	8,019	7,144	7,856	9,131	13,176	6,576	5,582	5,774	6,988	9,875
J Information Media and Telecoms	2,923	2,643	2,949	2,889	3,735	1,784	1,465	1,669	2,294	2,942
K Financial and Insurance Services	4,360	4,056	4,898	5,549	9,913	2,813	2,719	3,285	4,593	7,980
L Rental, Hiring and Real Estate Services	1,473	2,393	2,675	3,280	4,004	1,276	2,447	2,064	2,990	3,652
M Prof, Scientific & Technical Services	4,707	6,865	8,156	9,450	4,553	2,767	4,982	5,899	7,898	4,042
N Administrative and Support Services	3,186	4,252	6,099	5,646	5,762	2,564	3,840	4,197	4,961	5,033
O Public Administration and Safety	7,651	8,575	9,770	12,752	11,582	4,471	6,658	8,534	10,178	9,480
P Education and Training	10,868	12,544	15,180	16,327	18,408	8,108	10,167	13,613	14,579	16,341
Q Health Care and Social Assistance	11,982	15,044	18,426	20,202	24,059	10,837	14,366	17,369	18,997	22,598
R Arts and Recreation Services	1,920	1,918	2,487	2,852	1,789	1,239	1,552	1,759	2,431	1,555
S Other Services	5,561	6,877	7,230	7,775	5,505	4,088	6,260	6,193	7,156	5,172
Hi Tech	9,534	11,835	12,596	13,607	8,230	5,369	7,960	9,715	11,690	7,404
Hi Income	13,783	16,249	17,771	20,736	21,147	8,680	10,685	11,411	16,674	16,689
Infrastructure Services	24,771	29,506	36,093	39,381	44,255	20,184	26,084	32,741	36,007	40,494

# NSW Mid North Coast



The Mid North Coast comprises of two main sub-regions. The first is the coastal belt of retirement and tourist developments including Port Macquarie and Coffs Harbour. The other is a series of well-watered valleys most of which have an important but flood-prone town located somewhat up-river from the coast (Taree, Kempsey, Grafton). Each of these towns is the supply centre for its valley, which includes areas of intensive river-flat agriculture. With the retirement exodus from Sydney, the coastal belt is gradually coming to dominate the region.

## Major centres:

Coffs Harbour, Port Macquarie, Grafton

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	294	296	300	305	309	312	1.0%	1.3%	1.7%	1.3%	0.9%	1.3%	1.1%
No. Households	104	106	107	108	108	109	1.4%	1.1%	0.7%	0.6%	0.5%	1.1%	0.5%
NIEIR Workforce	125	129	129	130	130	130	3.1%	0.5%	0.4%	0.1%	0.5%	1.3%	0.3%
NIEIR Employment	108	111	112	113	112	112	2.8%	1.4%	0.5%	-0.9%	0.5%	1.6%	-0.2%
NIEIR Unemployment	17.0	17.8	17.0	16.8	17.9	18.0	4.8%	-4.8%	-0.7%	6.5%	0.1%	-0.3%	3.3%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	13.6%	13.9%	13.1%	13.0%	13.8%	13.8%	0.2	-0.7	-0.1	0.8	0.0	-0.2	0.4
Headline U/E	8.6%	8.9%	7.8%	7.4%	7.9%	7.6%	0.3	-1.1	-0.4	0.5	-0.3	-0.4	0.1
NIEIR Structural U/E	23.2%	22.3%	22.2%	22.3%	22.4%	23.3%	-0.9	-0.1	0.0	0.1	0.9	-0.3	0.5

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	3,907	4,075	4,233	4,278	4,226	4,109	13,304	13,745	14,099	14,013	13,665	13,174	3.1%	-2.0%
Taxes Paid	1,016	1,052	991	1,049	962	881	3,458	3,549	3,300	3,436	3,111	2,825	1.1%	-8.4%
Benefits	1,942	1,971	1,928	1,869	2,233	1,968	6,614	6,649	6,420	6,121	7,220	6,311	-1.3%	2.6%
Business Income	813	875	884	906	914	911	2,769	2,951	2,943	2,968	2,954	2,920	3.7%	0.3%
Interest Paid	510	562	685	850	747	685	1,735	1,896	2,283	2,785	2,417	2,195	18.6%	-10.3%
Property Income	1,034	1,231	1,412	1,568	1,310	1,304	3,521	4,151	4,704	5,135	4,238	4,180	14.9%	-8.8%
Disposable Income	6,675	7,109	7,355	7,335	7,533	7,195	22,727	23,979	24,500	24,027	24,360	23,068	3.2%	-1.0%
Rank							61	60	61	61	61	61		
%Rank #1							51%	52%	47%	47%	45%	43%		
Business Value Added	4,721	4,950	5,116	5,184	5,139	5,020	16,073	16,696	17,042	16,981	16,620	16,094	3.2%	-1.6%
Rank							64	64	64	65	65	64		
%Rank #1							37%	38%	36%	36%	34%	33%		
Business Productivity							43,851	44,720	45,600	45,970	45,781	44,240	1.6%	-1.9%
Rank							62	63	63	65	63	64		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NSW Mid North Coast

## SOCIAL SECURITY

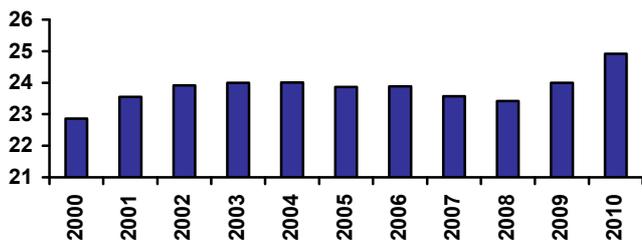
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.17%	0.14%
Disability Support (aged 25+)	5.69%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.29%	0.20%
Parenting Payment - Single (aged 25+)	1.97%	1.28%
Unemployed Long Term	2.57%	1.29%
Unemployed Short Term	1.51%	1.16%
Youth Allowance - Non Student	0.85%	0.43%
Youth Allowance - Student	1.30%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	27.4%	3
2009	29.6%	3
2008	25.5%	3
2007	26.2%	2
2006	27.7%	1
2005	29.1%	1

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	29.3%	28.1%	26.4%	23.7%
Age 20-29	9.7%	8.4%	8.3%	8.6%
Age 30-54	34.0%	33.8%	32.6%	31.1%
Age 55+	27.0%	29.7%	32.7%	36.6%
Population Change (average between years)				
Age 0-19		366	-66	-744
Age 20-29		-334	220	437
Age 30-54		1,113	378	242
Age 55+		2,474	2,751	3,667
Average Annual Growth		1.3%	1.1%	1.2%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	23	24	24	24	24	24	24	24	23	24	25
Rank	29	29	22	28	26	26	25	32	27	24	21

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,384	1,423	1,009	1,149	908	1,228	1,247	1,262	1,642	2,116	1,410
Rank	9	6	13	10	12	8	9	10	6	5	5

## POPULATION

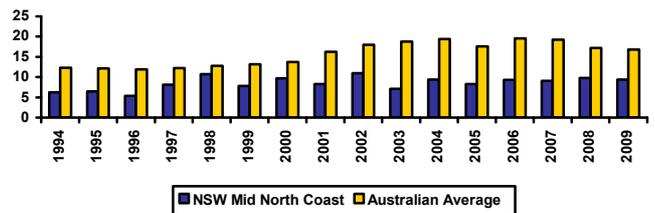
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	240	246	249	255	259	262	266	269	273	276	280	283	287	290	294	296	300	305	309	312

## PATENT APPLICATIONS

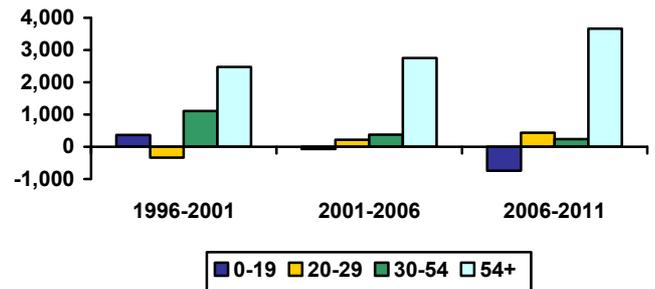
	No	Aust Avg	Rank
Average p.a. (1994-2009)	24.07	3,109.81	34
Average p.a. per capita	8.50	15.69	40
Hi Tech p.a. (1994-2009)	4.10	864.69	35
Hi Tech p.a. per capita	1.45	4.33	39
Info. Tech p.a. (1994-2009)	0.87	342.17	41
Info. Tech p.a. per capita	0.30	1.70	45
Average per capita (1994-2001)	7.84	13.06	36
Average per capita (2001-2009)	9.05	18.09	40
2001-09 avg./1994-00 avg.	1.15	1.39	54

Note: Per capita = 100,000 people

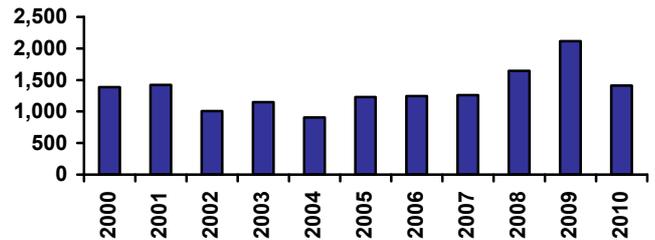
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# NSW Mid North Coast

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	293	473	581	37	36	42	21%	26%	23%
Value of Property and Unincorporated Business	229	368	503	35	45	47	25%	31%	34%
Value of Financial Assets	137	216	213	54	42	48	23%	27%	17%
Value of Household Liabilities	73	111	135	55	53	51	49%	48%	33%
Disposable Income after Debt Service Costs	58	67	67	60	64	64	48%	44%	38%
Household Debt Service Ratio	13%	17%	20	34	30	26	61%	68%	65%
Household Debt to Gross Income Ratio	1.11	1.42	2	25	26	16	76%	79%	75%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	344	466	452	412	373	306	266	282	-31%
Non Residential	173	227	195	180	190	239	207	207	16%
Total	517	693	647	592	563	544	474	489	-16%
Value per capita \$2007/08									
Residential	1,213	1,606	1,538	1,391	1,244	1,002	861	905	-34%
Non Residential	607	782	663	607	632	781	671	664	11%
Total	1,820	2,388	2,202	1,998	1,876	1,783	1,532	1,569	-20%
Rank (value per capita)									
Residential	34	29	29	34	40	51	52	50	
Non Residential	37	25	44	57	55	51	56	51	
Total	37	26	35	47	49	53	57	53	

## FARM INSTITUTE ACCESSIBILITY

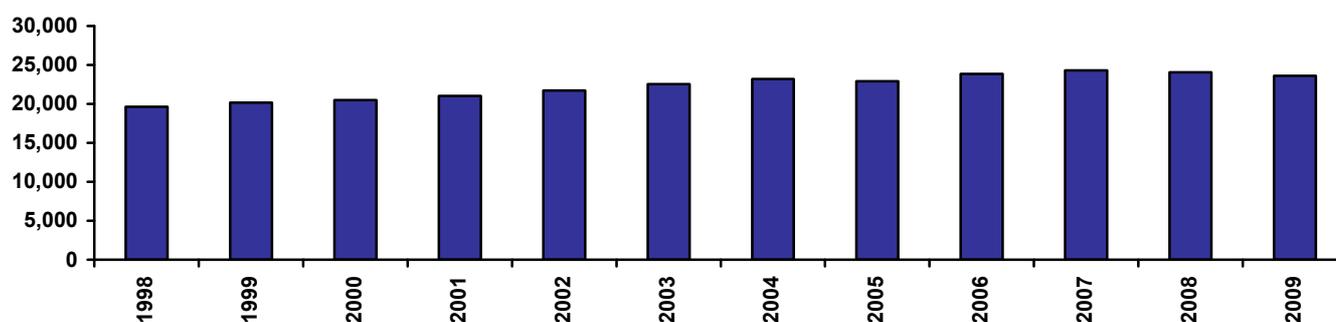
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	25.7	5.75	44.1	42	38	42
widespread	6.7	2.02	16.5	44	22	40
centralised	54.3	11.31	85.4	43	39	41
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	36.1	9.72	65.6	8	8	8
widespread	18.3	5.80	38.8	6	14	12
centralised	63.0	15.47	104.6	13	7	8

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	5,215	5,428	5,590	5,813	6,078	6,388	6,660	6,658	7,006	7,203	7,216	7,203	3.0%
Consumption Per Cap (\$2007/08)	19,637	20,151	20,496	21,043	21,703	22,534	23,211	22,928	23,856	24,293	24,037	23,593	1.7%
Consumption Per Cap Rank	63	64	63	63	63	62	63	64	63	63	63	63	47

Note: All years stated above are calendar years.

Consumption per capita



# NSW Mid North Coast

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	141.6	153.3	154.4	170.7	295.8	286.3	32	46	5.1%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.8	3.8	6.6	6.1	19	20	3.9%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	25.1	25.5	43.9	40.5	19	20	3.9%
Ratio of greenfield construction costs to average dwelling price	3.3	2.9	2.9	3.0	1.8	1.9	8	6	-3.3%
Ratio of mortgage burden on new construction to income	n/a	n/a	73.4	76.6	79.9	77.9	1	1	0.5%
Adult population per dwelling	1.9	2.1	2.1	2.1	2.1	2.2	59	50	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	242	281	294	313	322	327	313	307	314	311
Percent of population aged 0 to 17	28.0%	25.8%	24.3%	22.3%	20.1%	18.1%	20.6%	19.0%	20.3%	18.6%
Percent of population aged 18 to 64 (working age pop)	56.7%	56.1%	56.7%	57.0%	57.1%	56.8%	56.0%	54.2%	56.6%	55.5%
Percent of population aged 65 and over	15.3%	18.1%	19.0%	20.7%	22.8%	25.0%	23.5%	26.7%	23.1%	25.9%
Annual hours of work working age residents	1012	1011	1067	1028	1068	1147	1083	1208	1067	1169
Adult population per occupied dwelling	2.22	2.11	2.13	2.22	2.21	2.17	2.13	1.99	2.19	2.13
Dwelling shortage - (000's)				4.6	4.6	3.0	0.9	0.0	3.4	0.6
Unsatisfactorily housed population - percent of population				2.9%	2.9%	1.8%	0.6%	0.0%	2.1%	0.4%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	6.9	5.0	7.1	7.2	6.6	5.3	3.5	5.6	4.5
Average net migration inflows - percent of population	2.6%	1.8%	2.3%	2.3%	2.0%	1.7%	1.1%	1.8%	1.4%
Average net POPULATION CHANGE - (000's)	4.35	2.70	3.73	1.72	1.11	0.01	-1.33	0.22	-0.74
Average annual population growth rate - percent	1.7%	0.9%	1.2%	0.5%	0.3%	0.0%	-0.4%	0.1%	-0.2%

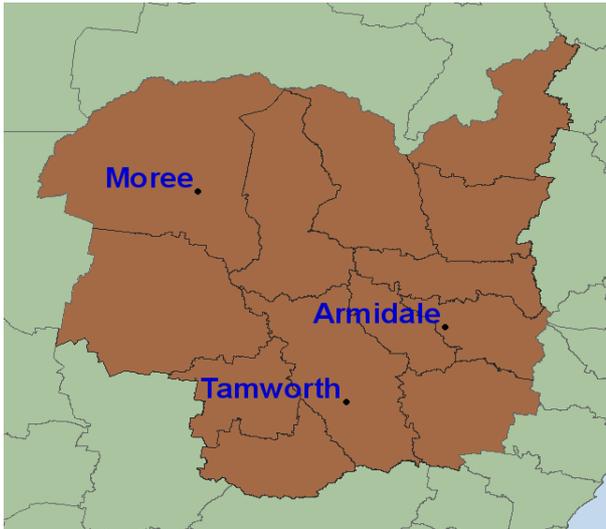
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	79,378	87,737	95,390	111,166	113,599	37	38	35	37	38
UR Hours Total (000's/quarter)	34,707	37,216	39,826	44,840	45,039	41	41	36	44	44
UR Income Total (\$2007/08m/quarter)	832	940	1,124	1,443	1,405	42	45	42	40	44
JTW Emp Total	78,811	101,616	102,897	109,641	112,087	38	30	33	30	32
JTW Hours Total (000's/quarter)	35,801	44,461	44,386	44,205	44,432	37	32	33	36	39
JTW Income Total (\$2007/08m/quarter)	953	1,225	1,347	1,424	1,387	36	32	32	36	41
UR Avg Weekly Hours Per Employee	33.6	32.6	32.1	31.0	30.5	50	63	62	65	64
UR Avg Hourly Rate Per Employee (\$2007/08)	24.0	25.3	28.2	32.2	31.2	52	50	49	41	53
JTW Avg Weekly Hours Per Employee	34.9	33.7	33.2	31.0	30.5	23	54	41	65	63
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.6	27.6	30.3	32.2	31.2	30	32	37	39	51

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	7,596	8,296	8,069	6,499	3,501	3,704	3,698	6,152	6,391	3,522
B Mining	153	195	157	204	128	31	24	27	165	119
C Manufacturing	8,253	8,385	7,308	8,694	7,202	9,307	11,678	7,210	8,588	7,133
D Electricity, Gas, Water & Waste Services	1,260	975	1,016	1,659	907	979	958	897	1,647	953
E Construction	5,960	6,567	7,449	11,136	13,394	6,147	7,483	7,323	10,727	12,756
F Wholesale Trade	3,245	3,251	3,272	3,031	1,932	3,140	3,803	2,910	2,951	1,877
G Retail Trade	11,537	12,337	14,264	16,327	17,526	11,892	16,411	16,431	16,219	17,392
H Accommodation and Food Services	7,966	8,284	9,491	10,224	11,268	6,706	8,912	10,518	10,126	11,151
I Transport, Postal and Warehousing	4,145	3,552	3,685	4,617	3,353	8,013	4,331	3,858	4,521	3,334
J Information Media and Telecoms	1,961	1,720	1,297	1,583	1,071	1,598	1,671	1,216	1,561	1,055
K Financial and Insurance Services	1,979	1,885	1,922	2,305	1,309	1,853	2,249	2,134	2,286	1,334
L Rental, Hiring and Real Estate Services	1,085	1,410	1,588	2,062	1,410	845	1,209	1,410	2,036	1,404
M Prof, Scientific & Technical Services	2,238	2,689	3,198	4,285	6,532	1,694	2,946	2,749	4,204	6,392
N Administrative and Support Services	1,873	2,276	2,981	3,080	3,552	2,477	3,344	2,700	3,093	3,545
O Public Administration and Safety	3,189	3,903	4,541	6,528	3,968	3,344	5,309	6,079	6,412	3,993
P Education and Training	5,266	7,102	7,893	8,642	12,223	5,520	8,437	9,876	8,501	12,011
Q Health Care and Social Assistance	7,268	9,535	11,655	13,935	16,118	7,663	12,472	15,299	13,951	16,015
R Arts and Recreation Services	1,073	1,117	1,342	1,570	1,389	1,035	1,434	1,591	1,524	1,371
S Other Services	3,331	4,258	4,263	4,785	6,815	2,863	5,247	4,519	4,737	6,731
Hi Tech	4,349	4,767	5,148	6,634	8,496	5,193	7,207	4,983	6,504	8,324
Hi Income	5,187	5,716	6,361	8,004	9,296	4,506	6,364	5,852	7,871	9,173
Infrastructure Services	13,607	17,754	20,890	24,147	29,730	14,218	22,343	26,766	23,977	29,397

# NSW North



The NSW North comprises three distinct sub-regions. The first area, around Tamworth, is a mixed-farming region, and Tamworth itself has significant commercial and resource-processing activity. The second area, the New England sub-region, is a high plateau devoted mainly to pasture for beef and wool. Armidale stands out as an academic centre. The third area, the North-West plains, comprise black-soil country which is farmed quite intensively. Crops include wheat, sorghum and cotton. Much of this agriculture depends on pumping from the local rivers. Sadly, flow is unreliable: the rivers sometimes flood, and in other years run dry.

## Major centres:

Tamworth, Armidale, Moree

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	179	180	181	182	185	186	0.7%	0.4%	0.8%	1.3%	0.6%	0.7%	0.9%
No. Households	62	63	63	63	64	64	0.6%	0.7%	0.5%	0.5%	0.5%	0.6%	0.5%
NIEIR Workforce	82	83	83	83	85	87	0.5%	0.3%	0.5%	1.2%	3.3%	0.4%	2.2%
NIEIR Employment	73	74	74	74	75	77	1.2%	0.2%	0.1%	1.2%	2.4%	0.5%	1.8%
NIEIR Unemployment	9.1	8.6	8.7	9.0	9.1	10.1	-5.1%	1.3%	3.3%	1.5%	10.7%	-0.2%	6.0%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	11.0%	10.4%	10.5%	10.8%	10.8%	11.6%	-0.6	0.1	0.3	0.0	0.8	-0.1	0.4
Headline U/E	6.3%	5.6%	5.8%	5.6%	5.6%	6.6%	-0.7	0.2	-0.2	0.0	1.0	-0.2	0.5
NIEIR Structural U/E	17.2%	16.9%	16.8%	16.6%	16.4%	16.4%	-0.3	-0.1	-0.2	-0.2	0.0	-0.2	-0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	2,781	2,866	2,919	2,917	2,934	2,877	15,541	15,906	16,134	15,987	15,873	15,476	1.6%	-0.7%
Taxes Paid	1,038	983	846	888	768	713	5,801	5,456	4,675	4,866	4,156	3,837	-5.1%	-10.4%
Benefits	1,175	1,188	1,210	1,320	1,647	1,518	6,564	6,592	6,686	7,234	8,909	8,166	4.0%	7.2%
Business Income	1,602	1,392	1,158	1,209	914	912	8,952	7,726	6,401	6,628	4,943	4,906	-8.9%	-13.2%
Interest Paid	265	271	307	379	331	302	1,479	1,505	1,697	2,075	1,793	1,626	12.7%	-10.6%
Property Income	642	726	794	905	751	774	3,588	4,028	4,391	4,959	4,066	4,165	12.1%	-7.5%
Disposable Income	5,711	5,711	5,671	5,872	5,831	5,717	31,913	31,693	31,343	32,183	31,550	30,751	0.9%	-1.3%
Rank							14	16	20	21	25	27		
%Rank #1							71%	68%	60%	62%	58%	57%		
Business Value Added	4,383	4,259	4,077	4,127	3,847	3,789	24,492	23,631	22,535	22,615	20,816	20,381	-2.0%	-4.2%
Rank							30	38	51	54	59	59		
%Rank #1							57%	53%	48%	48%	43%	42%		
Business Productivity							59,728	57,363	54,806	55,392	51,698	50,589	-2.5%	-4.4%
Rank							13	16	24	31	42	43		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NSW North

## SOCIAL SECURITY

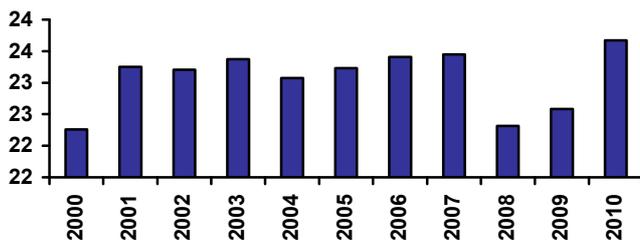
	% Pop	Australian Average
Disability Support (aged 15-20)	0.09%	0.08%
Disability Support (aged 21-24)	0.14%	0.14%
Disability Support (aged 25+)	4.36%	3.22%
Parenting Payment - Single (aged 15-20)	0.04%	0.04%
Parenting Payment - Single (aged 21-24)	0.35%	0.20%
Parenting Payment - Single (aged 25+)	1.68%	1.28%
Unemployed Long Term	2.05%	1.29%
Unemployed Short Term	1.19%	1.16%
Youth Allowance - Non Student	0.72%	0.43%
Youth Allowance - Student	1.07%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	26.6%	5
2009	28.2%	5
2008	22.5%	6
2007	21.3%	10
2006	20.8%	9
2005	20.6%	11

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	30.9%	29.8%	28.6%	26.9%
Age 20-29	12.7%	11.7%	11.1%	12.8%
Age 30-54	34.4%	34.2%	33.0%	31.4%
Age 55+	22.0%	24.3%	27.2%	28.8%
Population Change (average between years)				
Age 0-19		-289	-461	-248
Age 20-29		-333	-233	785
Age 30-54		51	-502	-155
Age 55+		928	1,002	969
Average Annual Growth		0.2%	-0.1%	0.7%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	22	23	23	23	23	23	23	23	22	23	24
Rank	37	31	31	33	34	32	31	34	41	36	29

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	769	879	628	571	802	793	708	652	742	835	695
Rank	36	25	49	42	23	35	32	33	35	27	40

## POPULATION

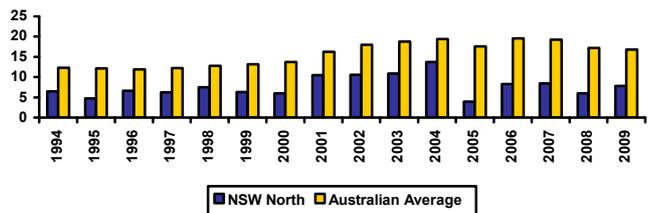
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	186	187	185	184	182	179	179	179	180	180	181	181	180	179	179	180	181	182	185	186

## PATENT APPLICATIONS

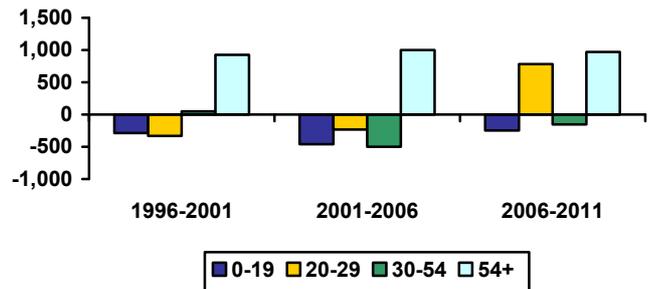
	No	Aust Avg	Rank
Average p.a. (1994-2009)	13.98	3,109.81	47
Average p.a. per capita	7.74	15.69	43
Hi Tech p.a. (1994-2009)	2.46	864.69	45
Hi Tech p.a. per capita	1.36	4.33	43
Info. Tech p.a. (1994-2009)	0.61	342.17	44
Info. Tech p.a. per capita	0.34	1.70	40
Average per capita (1994-2001)	6.78	13.06	43
Average per capita (2001-2009)	8.89	18.09	41
2001-09 avg./1994-00 avg.	1.31	1.39	32

Note: Per capita = 100,000 people

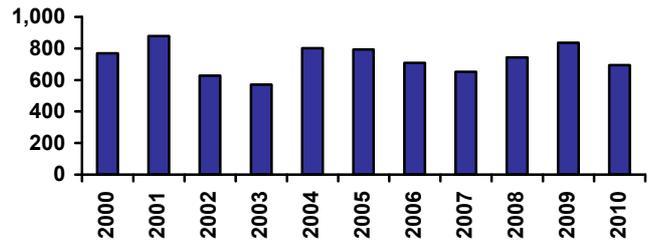
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# NSW North

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	256	380	524	53	57	52	18%	21%	21%
Value of Property and Unincorporated Business	189	256	368	53	61	61	21%	22%	25%
Value of Financial Assets	164	233	285	38	34	21	27%	29%	23%
Value of Household Liabilities	97	109	129	28	55	55	65%	47%	32%
Disposable Income after Debt Service Costs	85	91	89	17	21	36	70%	60%	51%
Household Debt Service Ratio	11%	12%	14	49	61	59	54%	49%	46%
Household Debt to Gross Income Ratio	1.05	1.09	1	37	57	49	72%	60%	57%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	74	92	106	127	151	139	128	142	6%
Non Residential	88	100	117	131	125	160	121	102	3%
Total	162	192	223	258	276	299	249	244	5%
Value per capita \$2007/08									
Residential	412	512	594	706	834	761	692	765	4%
Non Residential	486	561	652	725	690	878	656	548	1%
Total	898	1,073	1,246	1,431	1,524	1,639	1,348	1,313	2%
Rank (value per capita)									
Residential	64	63	63	62	59	56	56	56	
Non Residential	54	58	46	47	51	42	57	61	
Total	63	63	62	61	57	56	61	61	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	40.6	8.92	62.7	49	50	52
widespread	12.7	2.72	21.0	55	35	54
centralised	82.6	18.20	124.5	48	49	51

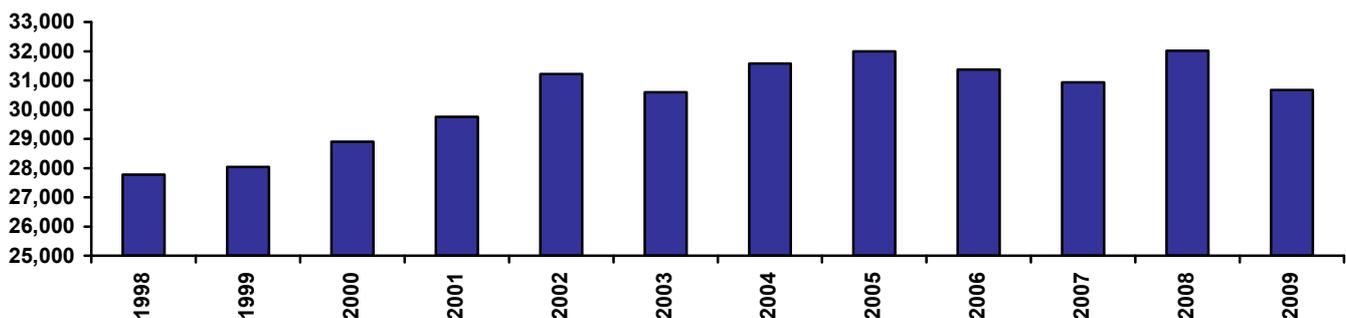
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	66.4	15.90	100.2	23	24	26
widespread	38.7	8.91	58.1	27	26	26
centralised	108.1	26.27	160.4	21	22	25

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,984	5,031	5,194	5,361	5,656	5,531	5,681	5,723	5,615	5,575	5,793	5,596	1.1%
Consumption Per Cap (\$2007/08)	27,778	28,036	28,903	29,756	31,215	30,596	31,583	31,994	31,376	30,935	32,015	30,667	0.9%
Consumption Per Cap Rank	12	11	11	13	9	13	14	15	20	23	24	25	62

Note: All years stated above are calendar years.

Consumption per capita



# NSW North

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	111.7	114.3	114.3	124.0	193.2	203.8	55	61	4.7%
Ratio of average dwelling prices to household disposable income	n/a	n/a	1.9	1.8	3.0	3.2	60	60	4.2%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	12.7	12.3	20.1	21.3	60	60	4.2%
Ratio of greenfield construction costs to average dwelling price	4.1	3.9	4.0	4.1	2.8	2.7	2	2	-3.0%
Ratio of mortgage burden on new construction to income	n/a	n/a	50.3	50.9	56.1	57.5	15	8	1.1%
Adult population per dwelling	2.2	2.1	2.1	2.2	2.1	2.2	55	52	0.3%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	186	181	179	187	188	186	183	174	185	180
Percent of population aged 0 to 17	29.2%	26.9%	26.0%	23.5%	19.5%	17.2%	20.0%	18.1%	19.2%	16.4%
Percent of population aged 18 to 64 (working age pop)	59.9%	59.4%	59.3%	60.1%	62.2%	62.7%	61.2%	60.4%	62.6%	63.1%
Percent of population aged 65 and over	10.9%	13.7%	14.7%	16.4%	18.3%	20.1%	18.8%	21.5%	18.2%	20.5%
Annual hours of work working age residents	1233	1161	1229	1178	1174	1237	1184	1247	1155	1214
Adult population per occupied dwelling	2.25	2.15	2.13	2.22	2.30	2.33	2.22	2.15	2.27	2.28
Dwelling shortage - (000's)				1.7	3.8	4.7	1.7	0.1	3.0	3.4
Unsatisfactorily housed population - percent of population				1.8%	4.0%	5.0%	1.9%	0.1%	3.3%	3.7%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	1.0	0.8	3.1	2.1	1.3	1.0	-0.4	1.4	0.7
Average net migration inflows - percent of population	0.6%	0.5%	1.7%	1.1%	0.7%	0.5%	-0.3%	0.8%	0.4%
Average net POPULATION CHANGE - (000's)	-0.59	-0.36	1.51	0.22	-0.33	-0.82	-1.70	-0.40	-0.91
Average annual population growth rate - percent	-0.3%	-0.2%	0.8%	0.1%	-0.2%	-0.4%	-0.9%	-0.2%	-0.5%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	73,871	72,417	69,355	75,454	74,925	45	48	49	52	53
UR Hours Total (000's/quarter)	34,435	32,819	31,195	32,895	32,520	43	48	49	52	52
UR Income Total (\$2007/08m/quarter)	889	1,003	1,126	1,092	1,051	37	38	40	51	52
JTW Emp Total	97,136	108,085	105,226	75,571	74,941	23	23	32	50	51
JTW Hours Total (000's/quarter)	47,059	49,465	47,461	32,931	32,507	22	24	30	51	51
JTW Income Total (\$2007/08m/quarter)	1,289	1,443	1,491	1,091	1,048	22	22	29	50	54
UR Avg Weekly Hours Per Employee	35.9	34.9	34.6	33.5	33.4	9	19	12	23	16
UR Avg Hourly Rate Per Employee (\$2007/08)	25.8	30.6	36.1	33.2	32.3	33	12	13	33	45
JTW Avg Weekly Hours Per Employee	37.3	35.2	34.7	33.5	33.4	2	10	5	22	17
JTW Avg Hourly Rate Per Employee (\$2007/08)	27.4	29.2	31.4	33.1	32.2	18	11	22	26	46

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	15,265	16,236	15,625	14,039	9,926	25,327	25,886	20,726	14,220	10,206
B Mining	521	448	322	393	789	949	1,567	96	309	608
C Manufacturing	5,137	4,745	4,192	5,289	3,855	6,563	7,089	6,418	5,245	3,838
D Electricity, Gas, Water & Waste Services	1,199	833	457	668	1,283	949	784	566	678	1,274
E Construction	3,749	3,460	3,628	5,361	4,323	4,514	4,881	6,257	5,488	4,463
F Wholesale Trade	3,117	2,711	2,629	2,263	3,778	4,530	3,814	3,629	2,215	3,666
G Retail Trade	8,882	7,463	7,611	8,375	7,942	11,486	11,704	13,080	8,393	7,955
H Accommodation and Food Services	5,220	4,842	5,057	4,897	3,694	5,384	5,601	6,824	4,902	3,732
I Transport, Postal and Warehousing	4,158	3,302	2,982	3,585	2,240	5,410	4,648	4,640	3,538	2,249
J Information Media and Telecoms	1,662	1,191	789	887	871	1,597	1,671	812	900	874
K Financial and Insurance Services	1,681	1,506	1,257	1,504	1,413	2,270	2,137	2,217	1,504	1,423
L Rental, Hiring and Real Estate Services	501	636	655	842	316	607	887	1,172	850	322
M Prof, Scientific & Technical Services	2,214	2,069	2,479	2,920	4,572	2,082	3,195	3,255	2,887	4,493
N Administrative and Support Services	1,106	1,332	1,743	1,633	1,332	1,610	1,964	2,432	1,592	1,294
O Public Administration and Safety	3,236	3,829	3,173	4,430	8,645	3,842	5,926	5,742	4,444	8,529
P Education and Training	6,974	6,982	6,219	6,921	7,116	9,284	10,674	10,548	6,981	7,207
Q Health Care and Social Assistance	6,097	6,882	6,912	7,535	7,273	7,661	10,274	11,322	7,555	7,306
R Arts and Recreation Services	580	647	600	654	1,292	447	636	694	659	1,295
S Other Services	2,573	3,304	3,026	3,257	4,266	2,623	4,748	4,795	3,210	4,207
Hi Tech	3,300	3,104	3,407	3,872	5,271	3,661	4,572	4,695	3,841	5,200
Hi Income	4,854	4,610	4,747	5,532	7,333	5,891	7,522	6,420	5,401	7,070
Infrastructure Services	13,652	14,511	13,731	15,110	15,681	17,392	21,583	22,564	15,196	15,808

# NSW Richmond Tweed



Richmond/Tweed is much closer to Brisbane than Sydney, and has increasingly become an extension of the Gold Coast. Its chief centre was and remains Lismore, which is located inland, but recent development has mostly been along the coast and in the nearby high-rainfall hills. Its economic base remains a mixture of retirement and agriculture, but there are signs of employment diversification as the economy of the Gold Coast extends southwards.

## Major centres:

Lismore, Tweed Heads

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	227	230	234	238	242	244	1.4%	1.6%	2.0%	1.5%	0.8%	1.7%	1.1%
No. Households	80	81	82	83	84	84	1.4%	1.3%	0.9%	0.8%	0.4%	1.2%	0.6%
NIEIR Workforce	103	107	108	109	109	110	3.8%	1.1%	1.2%	0.0%	0.9%	2.0%	0.4%
NIEIR Employment	88	92	95	97	97	97	4.1%	2.9%	2.5%	-0.6%	0.5%	3.2%	0.0%
NIEIR Unemployment	14.4	14.7	13.1	12.0	12.6	13.1	1.9%	-10.4%	-8.5%	5.1%	3.5%	-5.8%	4.3%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	14.0%	13.7%	12.2%	11.0%	11.6%	11.9%	-0.2	-1.6	-1.2	0.6	0.3	-1.0	0.4
Headline U/E	8.5%	8.5%	7.0%	6.1%	6.4%	6.7%	0.0	-1.5	-0.9	0.3	0.3	-0.8	0.3
NIEIR Structural U/E	21.2%	19.6%	19.0%	18.7%	18.9%	19.6%	-1.7	-0.6	-0.3	0.2	0.7	-0.8	0.5

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	3,108	3,298	3,478	3,575	3,531	3,430	13,702	14,336	14,884	14,994	14,595	14,067	4.8%	-2.0%
Taxes Paid	840	887	867	933	848	781	3,705	3,855	3,712	3,914	3,506	3,202	3.6%	-8.5%
Benefits	1,487	1,461	1,464	1,425	1,710	1,512	6,557	6,352	6,264	5,977	7,067	6,202	-1.4%	3.0%
Business Income	846	930	959	1,010	987	989	3,732	4,041	4,104	4,238	4,080	4,056	6.1%	-1.1%
Interest Paid	468	523	648	820	719	658	2,061	2,274	2,773	3,439	2,973	2,698	20.6%	-10.4%
Property Income	850	1,037	1,208	1,388	1,182	1,200	3,746	4,507	5,171	5,822	4,887	4,920	17.8%	-7.0%
Disposable Income	5,367	5,721	6,033	6,082	6,229	6,022	23,663	24,866	25,823	25,513	25,744	24,694	4.3%	-0.5%
Rank							59	59	58	59	59	59		
%Rank #1							53%	54%	50%	49%	48%	46%		
Business Value Added	3,954	4,228	4,437	4,585	4,519	4,419	17,433	18,377	18,988	19,232	18,675	18,124	5.1%	-1.8%
Rank							62	62	62	62	62	62		
%Rank #1							40%	42%	40%	41%	38%	37%		
Business Productivity							44,700	45,925	46,835	47,201	46,875	45,382	1.8%	-1.9%
Rank							56	58	58	61	59	62		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NSW Richmond Tweed

## SOCIAL SECURITY

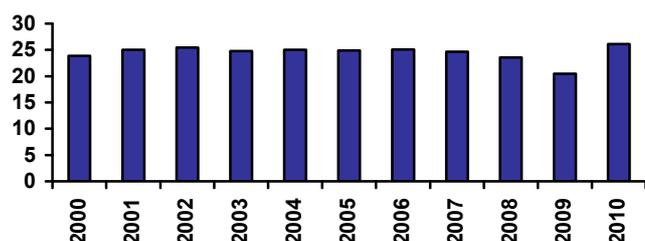
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.17%	0.14%
Disability Support (aged 25+)	5.30%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.20%	0.20%
Parenting Payment - Single (aged 25+)	1.95%	1.28%
Unemployed Long Term	2.17%	1.29%
Unemployed Short Term	1.76%	1.16%
Youth Allowance - Non Student	0.67%	0.43%
Youth Allowance - Student	1.35%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	25.1%	10
2009	27.5%	9
2008	23.4%	4
2007	24.3%	4
2006	25.5%	2
2005	27.7%	2

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	29.2%	27.7%	26.2%	23.3%
Age 20-29	10.9%	9.7%	9.6%	10.5%
Age 30-54	34.8%	35.3%	34.4%	33.3%
Age 55+	25.1%	27.3%	29.8%	33.0%
Population Change (average between years)				
Age 0-19		299	58	-647
Age 20-29		-171	200	746
Age 30-54		1,283	562	546
Age 55+		1,754	1,894	2,476
Average Annual Growth		1.5%	1.2%	1.3%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	25	25	25	25	25	25	25	24	20	26
Rank	25	20	18	20	19	20	19	21	26	52	14

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,555	1,360	1,015	1,441	1,076	1,545	1,745	1,135	1,862	2,059	1,387
Rank	7	7	12	5	9	4	4	16	4	6	6

## POPULATION

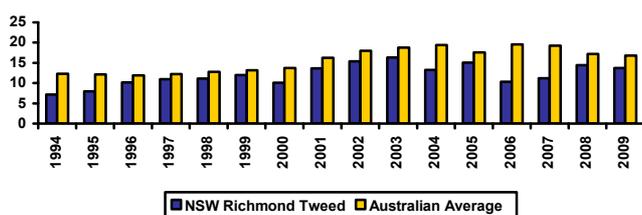
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	180	184	188	193	198	201	204	208	210	214	216	219	222	225	227	230	234	238	242	244

## PATENT APPLICATIONS

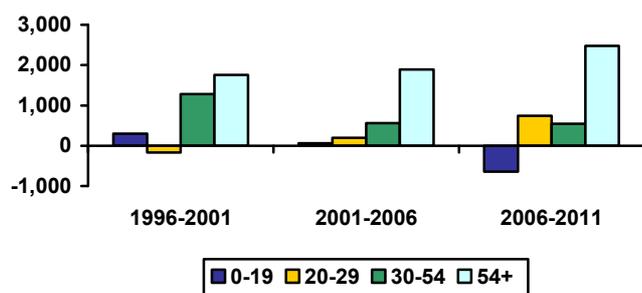
	No	Aust Avg	Rank
Average p.a. (1994-2009)	26.47	3,109.81	33
Average p.a. per capita	12.06	15.69	18
Hi Tech p.a. (1994-2009)	2.92	864.69	40
Hi Tech p.a. per capita	1.33	4.33	45
Info. Tech p.a. (1994-2009)	1.35	342.17	33
Info. Tech p.a. per capita	0.61	1.70	28
Average per capita (1994-2001)	10.40	13.06	18
Average per capita (2001-2009)	13.71	18.09	19
2001-09 avg./1994-00 avg.	1.32	1.39	29

Note: Per capita = 100,000 people

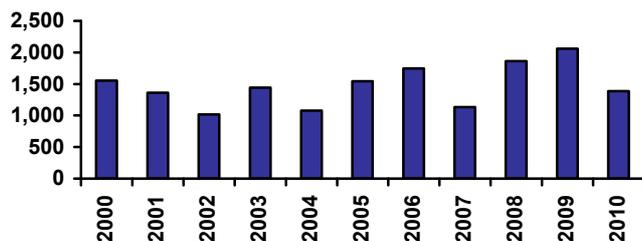
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# NSW Richmond Tweed

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	328	584	770	30	20	23	23%	33%	31%
Value of Property and Unincorporated Business	259	465	637	27	23	27	29%	39%	43%
Value of Financial Assets	144	242	286	47	26	20	24%	30%	23%
Value of Household Liabilities	76	123	153	52	47	43	50%	53%	37%
Disposable Income after Debt Service Costs	61	70	72	56	57	61	50%	46%	41%
Household Debt Service Ratio	13%	18%	21	29	21	14	62%	73%	69%
Household Debt to Gross Income Ratio	1.10	1.45	2	27	22	13	75%	81%	76%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	279	379	305	350	360	316	289	217	-19%
Non Residential	98	149	161	247	262	240	196	166	-10%
Total	377	529	466	597	622	556	485	383	-15%
Value per capita \$2007/08									
Residential	1,267	1,688	1,346	1,521	1,540	1,327	1,194	892	-23%
Non Residential	446	665	709	1,074	1,121	1,006	810	679	-14%
Total	1,714	2,353	2,054	2,596	2,662	2,333	2,004	1,571	-19%
Rank (value per capita)									
Residential	31	22	38	28	30	35	42	51	
Non Residential	56	43	38	22	24	30	40	49	
Total	41	29	39	28	29	34	40	52	

## FARM INSTITUTE ACCESSIBILITY

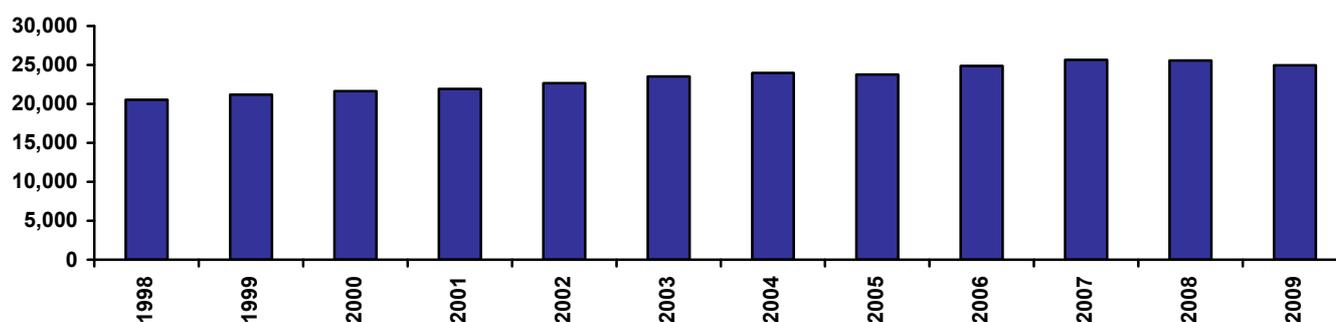
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	13.4	3.78	30.7	35	23	31
widespread	5.9	1.62	14.6	37	11	28
centralised	24.9	7.07	55.5	33	32	32
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	23.8	7.18	50.1	3	3	3
widespread	15.6	4.75	32.9	3	6	4
centralised	36.2	10.81	75.6	3	2	3

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,198	4,396	4,552	4,684	4,904	5,163	5,329	5,345	5,646	5,900	5,973	5,951	3.2%
Consumption Per Cap (\$2007/08)	20,543	21,180	21,627	21,919	22,653	23,539	23,973	23,783	24,892	25,643	25,566	24,963	1.8%
Consumption Per Cap Rank	59	59	58	58	58	59	59	62	61	60	60	60	43

Note: All years stated above are calendar years.

Consumption per capita



# NSW Richmond Tweed

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	148.5	169.3	172.9	195.6	364.2	375.6	26	23	6.4%
Ratio of average dwelling prices to household disposable income	n/a	n/a	4.1	4.2	7.6	7.5	14	12	5.0%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	27.0	28.0	50.8	49.6	14	12	5.0%
Ratio of greenfield construction costs to average dwelling price	3.1	2.6	2.6	2.6	1.5	1.5	16	24	-4.5%
Ratio of mortgage burden on new construction to income	n/a	n/a	70.4	73.5	75.1	72.8	2	2	0.3%
Adult population per dwelling	1.9	2.1	2.1	2.1	2.2	2.3	53	41	0.5%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	181	217	228	246	260	278	254	262	253	262
Percent of population aged 0 to 17	27.7%	25.2%	23.9%	22.2%	20.3%	19.2%	20.8%	20.1%	20.6%	19.7%
Percent of population aged 18 to 64 (working age pop)	57.5%	57.7%	58.5%	59.9%	61.2%	61.7%	60.3%	59.6%	61.3%	61.6%
Percent of population aged 65 and over	14.9%	17.2%	17.6%	18.0%	18.4%	19.1%	18.9%	20.3%	18.0%	18.7%
Annual hours of work working age residents	1021	1053	1092	1080	1066	1077	1078	1121	1050	1061
Adult population per occupied dwelling	2.25	2.13	2.16	2.27	2.30	2.33	2.22	2.15	2.28	2.29
Dwelling shortage - (000's)				4.7	6.2	7.6	3.3	0.5	5.2	5.7
Unsatisfactorily housed population - percent of population				3.8%	4.8%	5.5%	2.6%	0.4%	4.1%	4.4%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	5.8	3.8	6.0	6.0	6.5	4.7	4.0	4.6	4.3
Average net migration inflows - percent of population	2.9%	1.7%	2.5%	2.4%	2.4%	1.8%	1.5%	1.8%	1.7%
Average net POPULATION CHANGE - (000's)	4.05	2.09	3.59	2.86	3.65	1.63	1.63	1.47	1.84
Average annual population growth rate - percent	2.1%	0.9%	1.5%	1.1%	1.4%	0.7%	0.6%	0.6%	0.7%

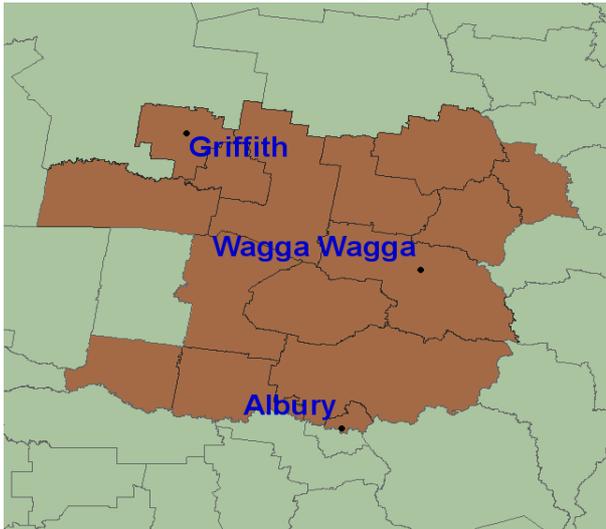
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	60,513	69,891	78,110	91,867	97,487	48	49	48	48	47
UR Hours Total (000's/quarter)	26,545	30,014	32,986	37,217	39,027	50	50	48	49	50
UR Income Total (\$2007/08m/quarter)	687	773	928	1,244	1,238	51	53	50	49	50
JTW Emp Total	58,870	81,094	84,239	88,203	93,462	51	42	46	47	48
JTW Hours Total (000's/quarter)	26,244	35,325	36,347	35,807	37,463	52	45	47	49	49
JTW Income Total (\$2007/08m/quarter)	696	976	1,107	1,177	1,174	51	42	45	48	50
UR Avg Weekly Hours Per Employee	33.7	33.0	32.5	31.2	30.8	47	60	54	63	62
UR Avg Hourly Rate Per Employee (\$2007/08)	25.9	25.8	28.1	33.4	31.7	32	45	50	30	50
JTW Avg Weekly Hours Per Employee	34.3	33.5	33.2	31.2	30.8	39	56	40	63	57
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.5	27.6	30.5	32.9	31.3	32	31	35	30	50

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	6,020	7,393	7,432	5,917	3,213	3,599	3,906	5,744	5,984	3,352
B Mining	154	202	159	237	163	115	170	36	164	119
C Manufacturing	5,373	6,186	6,022	7,027	6,202	5,936	8,083	6,313	6,477	5,732
D Electricity, Gas, Water & Waste Services	582	569	473	717	409	353	514	361	720	435
E Construction	4,434	5,284	5,725	9,912	12,340	4,489	5,662	5,247	9,244	11,278
F Wholesale Trade	2,394	2,613	2,841	2,861	1,878	2,464	2,966	3,126	2,705	1,856
G Retail Trade	8,339	8,976	10,979	12,578	13,911	8,814	11,915	12,535	12,666	13,885
H Accommodation and Food Services	6,571	6,491	7,585	8,372	9,485	5,933	7,882	8,832	7,847	8,960
I Transport, Postal and Warehousing	2,803	2,671	2,821	3,507	2,581	2,830	3,344	2,942	3,147	2,318
J Information Media and Telecoms	1,496	1,492	1,230	1,566	1,124	1,221	1,620	1,114	1,482	1,036
K Financial and Insurance Services	1,567	1,497	1,493	1,809	1,043	1,549	1,677	1,538	1,693	1,043
L Rental, Hiring and Real Estate Services	835	1,137	1,327	1,798	1,263	594	1,124	1,242	1,643	1,209
M Prof, Scientific & Technical Services	1,897	2,233	3,022	4,104	6,405	1,566	2,525	2,774	3,871	5,952
N Administrative and Support Services	1,183	2,037	2,588	2,615	3,097	1,608	2,510	2,322	2,357	2,741
O Public Administration and Safety	2,491	2,860	3,257	4,603	2,862	2,619	3,752	4,253	4,469	3,097
P Education and Training	4,483	6,010	6,942	7,574	11,050	4,582	7,342	8,717	7,441	10,676
Q Health Care and Social Assistance	6,129	8,042	9,624	11,440	13,611	6,868	10,791	12,284	11,297	13,252
R Arts and Recreation Services	938	851	1,208	1,450	1,320	1,050	1,031	1,197	1,326	1,239
S Other Services	2,823	3,348	3,382	3,780	5,530	2,680	4,280	3,660	3,670	5,283
Hi Tech	2,791	3,239	3,991	5,239	7,413	2,777	3,673	3,685	4,924	6,895
Hi Income	4,134	4,873	5,679	7,156	8,752	3,739	5,260	5,055	6,661	8,145
Infrastructure Services	11,551	14,903	17,775	20,464	25,981	12,500	19,164	22,199	20,064	25,167

# NSW Riverina



The Riverina is quintessential Australian mixed farming country, for the most part gently undulating, with rainfall diminishing inland and subject to occasional drought. There are worries that recent droughts portend climate change. Though most of its agriculture is rain-fed, there are significant irrigation areas, notably the Murrumbidgee Irrigation Area with its wine industry. The region is split between economic allegiance to Sydney, which in general supplies Wagga, Griffith and the northern part of the region, and Melbourne, which supplies the southern half. This location between capitals results in the region being astride major national transport routes and is responsible for the location of logistics activity as well as rural processing.

## Major centres:

Wagga Wagga, Albury, Griffith

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	210	212	214	217	219	221	1.2%	0.9%	1.2%	1.3%	0.8%	1.1%	1.0%
No. Households	73	73	74	74	75	75	1.2%	0.8%	0.6%	0.5%	0.6%	0.9%	0.6%
NIEIR Workforce	104	107	106	105	105	105	2.8%	-0.8%	-0.9%	-0.3%	0.6%	0.3%	0.2%
NIEIR Employment	96	98	98	97	97	96	1.7%	-0.2%	-0.4%	-0.7%	-0.2%	0.4%	-0.5%
NIEIR Unemployment	7.9	9.1	8.4	7.8	8.2	9.1	15.1%	-7.6%	-6.9%	5.2%	10.4%	-0.3%	7.7%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.6%	8.5%	7.9%	7.5%	7.9%	8.6%	0.9	-0.6	-0.5	0.4	0.8	-0.1	0.6
Headline U/E	4.7%	5.7%	4.9%	4.1%	4.5%	5.3%	1.0	-0.8	-0.8	0.4	0.8	-0.2	0.6
NIEIR Structural U/E	12.4%	11.8%	11.9%	11.9%	12.0%	12.4%	-0.6	0.1	-0.1	0.2	0.4	-0.2	0.3

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	3,879	3,990	4,034	4,049	4,043	3,945	18,500	18,800	18,833	18,680	18,423	17,835	1.4%	-1.3%
Taxes Paid	1,240	1,244	1,063	1,141	998	951	5,913	5,861	4,961	5,265	4,547	4,299	-2.7%	-8.7%
Benefits	1,158	1,212	1,343	1,534	1,944	1,830	5,524	5,711	6,270	7,080	8,860	8,273	9.8%	9.2%
Business Income	1,400	1,466	1,100	1,290	951	1,095	6,678	6,906	5,136	5,954	4,332	4,952	-2.7%	-7.9%
Interest Paid	476	503	588	731	639	582	2,270	2,371	2,746	3,374	2,911	2,629	15.4%	-10.8%
Property Income	761	881	965	1,101	902	925	3,629	4,152	4,503	5,080	4,110	4,182	13.1%	-8.3%
Disposable Income	6,347	6,721	6,643	7,027	7,007	7,051	30,274	31,667	31,016	32,419	31,928	31,874	3.4%	0.2%
Rank							18	17	23	19	23	21		
%Rank #1							67%	68%	60%	63%	59%	59%		
Business Value Added	5,279	5,455	5,134	5,339	4,994	5,041	25,178	25,706	23,970	24,634	22,756	22,787	0.4%	-2.8%
Rank							27	27	38	38	46	43		
%Rank #1							58%	58%	51%	52%	47%	47%		
Business Productivity							54,969	55,831	52,618	54,932	51,690	52,045	0.0%	-2.7%
Rank							19	20	38	32	43	33		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NSW Riverina

## SOCIAL SECURITY

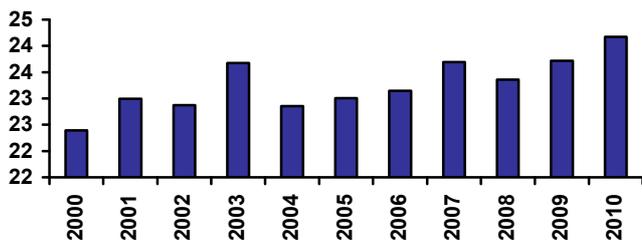
	% Pop	Australian Average
Disability Support (aged 15-20)	0.09%	0.08%
Disability Support (aged 21-24)	0.14%	0.14%
Disability Support (aged 25+)	3.50%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.25%	0.20%
Parenting Payment - Single (aged 25+)	1.43%	1.28%
Unemployed Long Term	1.33%	1.29%
Unemployed Short Term	0.99%	1.16%
Youth Allowance - Non Student	0.49%	0.43%
Youth Allowance - Student	1.28%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	26.0%	6
2009	27.8%	6
2008	21.8%	9
2007	20.2%	12
2006	18.0%	21
2005	18.2%	24

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.3%	30.3%	29.1%	26.6%
Age 20-29	13.9%	12.6%	12.5%	15.4%
Age 30-54	33.6%	34.1%	33.1%	31.5%
Age 55+	21.2%	23.0%	25.3%	26.6%
Population Change (average between years)				
Age 0-19		-97	-189	-485
Age 20-29		-358	84	1,535
Age 30-54		559	-48	-22
Age 55+		954	1,238	1,111
Average Annual Growth		0.5%	0.5%	1.0%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	22	23	23	24	23	23	23	24	23	24	24
Rank	35	38	32	31	37	37	34	30	29	25	27

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	586	512	427	302	510	432	455	327	425	429	517
Rank	52	58	58	61	54	59	59	61	55	58	55

## POPULATION

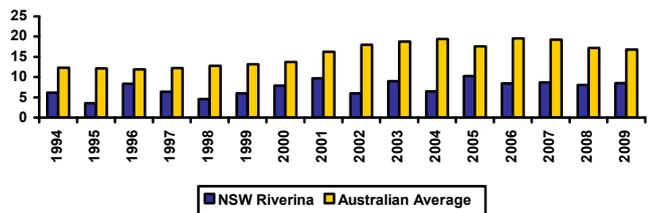
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	197	198	199	200	201	201	202	203	204	205	207	208	208	208	210	212	214	217	219	221

## PATENT APPLICATIONS

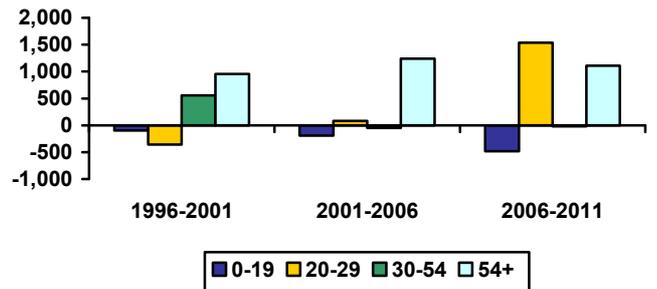
	No	Aust Avg	Rank
Average p.a. (1994-2009)	15.34	3,109.81	44
Average p.a. per capita	7.37	15.69	46
Hi Tech p.a. (1994-2009)	2.92	864.69	41
Hi Tech p.a. per capita	1.40	4.33	41
Info. Tech p.a. (1994-2009)	0.48	342.17	47
Info. Tech p.a. per capita	0.23	1.70	49
Average per capita (1994-2001)	6.56	13.06	46
Average per capita (2001-2009)	8.35	18.09	46
2001-09 avg./1994-00 avg.	1.27	1.39	40

Note: Per capita = 100,000 people

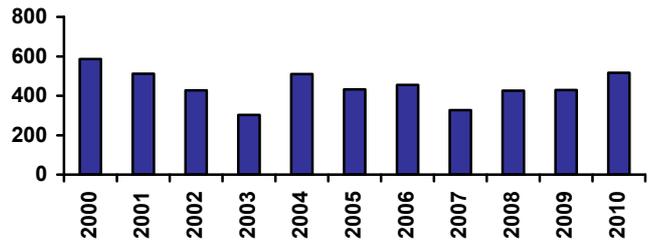
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# NSW Riverina

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	284	403	503	39	53	54	20%	22%	20%
Value of Property and Unincorporated Business	215	295	376	42	55	58	24%	25%	25%
Value of Financial Assets	169	232	262	32	35	28	28%	29%	21%
Value of Household Liabilities	100	124	135	22	45	50	67%	54%	33%
Disposable Income after Debt Service Costs	84	92	93	19	19	29	69%	60%	53%
Household Debt Service Ratio	13%	15%	16	30	47	52	62%	61%	53%
Household Debt to Gross Income Ratio	1.08	1.20	1	30	52	54	74%	66%	55%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	151	217	264	280	242	212	189	235	-19%
Non Residential	102	133	143	173	184	214	189	177	16%
Total	253	351	406	453	426	426	378	412	-5%
Value per capita \$2007/08									
Residential	728	1,045	1,258	1,321	1,129	978	861	1,062	-22%
Non Residential	490	640	681	816	858	986	863	801	13%
Total	1,219	1,686	1,939	2,137	1,987	1,964	1,724	1,863	-8%
Rank (value per capita)									
Residential	55	51	44	39	48	53	53	45	
Non Residential	53	48	42	40	42	33	35	37	
Total	58	54	47	40	46	48	48	43	

## FARM INSTITUTE ACCESSIBILITY

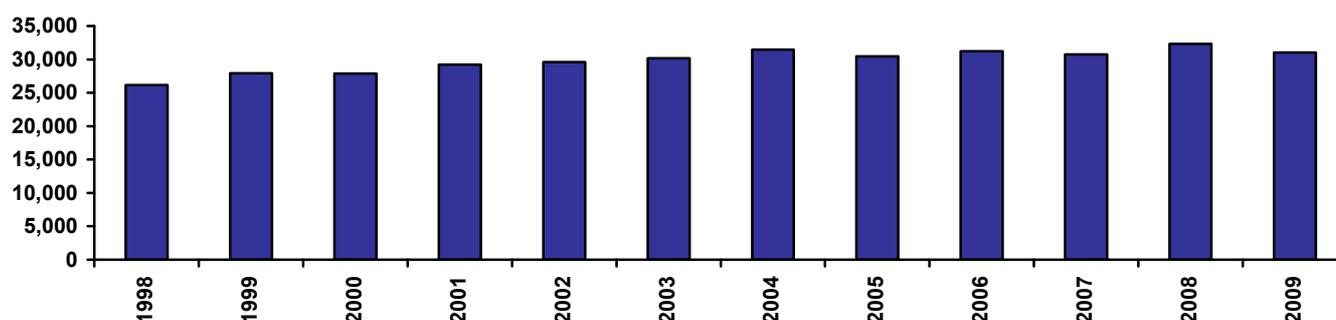
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	26.7	6.39	46.6	43	43	45
widespread	7.3	1.82	15.7	47	13	34
centralised	56.4	13.33	93.3	44	43	45
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	47.5	11.33	72.0	15	12	12
widespread	25.3	5.63	36.4	15	11	8
centralised	81.6	19.99	124.5	17	13	14

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	5,290	5,670	5,687	5,991	6,123	6,256	6,534	6,334	6,547	6,521	6,927	6,728	2.2%
Consumption Per Cap (\$2007/08)	26,149	27,909	27,895	29,203	29,610	30,150	31,472	30,454	31,225	30,727	32,341	31,039	1.6%
Consumption Per Cap Rank	18	12	16	15	15	14	15	22	21	25	23	23	53

Note: All years stated above are calendar years.

Consumption per capita



# NSW Riverina

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	117.1	133.1	135.7	142.2	229.4	212.4	42	57	3.6%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.4	2.3	3.8	3.2	50	61	2.1%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	16.3	15.3	25.0	21.0	50	61	2.1%
Ratio of greenfield construction costs to average dwelling price	3.9	3.4	3.3	3.6	2.3	2.6	4	4	-2.0%
Ratio of mortgage burden on new construction to income	n/a	n/a	54.2	55.1	58.7	54.4	11	10	0.0%
Adult population per dwelling	2.0	2.1	2.1	2.1	2.1	2.2	56	48	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	197	207	210	224	233	242	227	228	229	233
Percent of population aged 0 to 17	29.6%	27.2%	26.2%	24.1%	21.6%	20.6%	22.2%	21.6%	21.5%	20.4%
Percent of population aged 18 to 64 (working age pop)	59.0%	59.3%	59.5%	60.6%	61.9%	62.0%	60.9%	59.9%	62.1%	62.0%
Percent of population aged 65 and over	11.4%	13.5%	14.3%	15.3%	16.5%	17.5%	16.9%	18.6%	16.3%	17.6%
Annual hours of work working age residents	1303	1322	1362	1262	1212	1217	1229	1258	1193	1196
Adult population per occupied dwelling	2.19	2.14	2.13	2.25	2.35	2.41	2.27	2.23	2.32	2.36
Dwelling shortage - (000's)				3.2	6.5	8.5	4.0	2.8	5.6	6.8
Unsatisfactorily housed population - percent of population				2.9%	5.6%	7.0%	3.6%	2.5%	4.9%	5.8%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	2.7	2.0	4.4	3.5	3.3	2.2	1.3	2.6	2.3
Average net migration inflows - percent of population	1.3%	1.0%	2.0%	1.5%	1.4%	0.9%	0.6%	1.1%	1.0%
Average net POPULATION CHANGE - (000's)	1.07	0.67	2.72	1.85	1.84	0.60	0.17	0.98	0.87
Average annual population growth rate - percent	0.5%	0.3%	1.3%	0.8%	0.8%	0.3%	0.1%	0.4%	0.4%

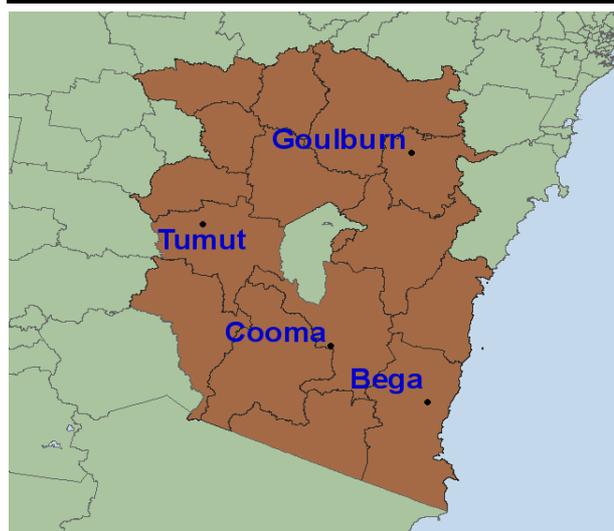
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	82,633	88,094	91,014	98,603	96,812	35	37	38	47	48
UR Hours Total (000's/quarter)	37,958	39,610	40,549	42,690	42,222	35	37	35	46	48
UR Income Total (\$2007/08m/quarter)	989	1,118	1,327	1,365	1,392	32	32	32	45	46
JTW Emp Total	94,344	125,199	126,580	100,076	99,068	27	19	23	41	45
JTW Hours Total (000's/quarter)	44,503	56,970	57,160	43,245	43,022	24	19	20	41	44
JTW Income Total (\$2007/08m/quarter)	1,207	1,640	1,826	1,379	1,414	24	16	20	39	39
UR Avg Weekly Hours Per Employee	35.3	34.6	34.3	33.3	33.5	17	25	15	28	15
UR Avg Hourly Rate Per Employee (\$2007/08)	26.1	28.2	32.7	32.0	33.0	30	24	19	43	38
JTW Avg Weekly Hours Per Employee	36.3	35.0	34.7	33.2	33.4	8	12	4	27	16
JTW Avg Hourly Rate Per Employee (\$2007/08)	27.1	28.8	31.9	31.9	32.9	20	14	13	42	37

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	11,849	13,986	14,101	11,400	13,309	14,376	19,239	19,908	11,885	13,874
B Mining	102	127	87	124	136	21	347	1,880	94	101
C Manufacturing	9,083	9,948	10,444	11,959	6,239	13,213	17,342	12,741	11,247	6,427
D Electricity, Gas, Water & Waste Services	1,507	1,140	827	1,109	534	1,344	1,147	1,058	1,104	560
E Construction	4,098	4,799	5,230	8,083	4,108	5,021	6,639	8,104	8,163	4,603
F Wholesale Trade	3,972	4,143	4,075	3,485	3,995	4,962	5,824	5,239	3,418	4,084
G Retail Trade	10,206	9,935	11,307	11,846	9,510	11,136	13,065	15,314	12,096	10,038
H Accommodation and Food Services	6,786	6,282	6,607	6,741	7,757	6,731	8,582	9,224	7,372	8,287
I Transport, Postal and Warehousing	4,523	4,228	4,175	5,033	9,423	5,573	6,271	6,031	5,013	9,002
J Information Media and Telecoms	1,759	1,373	1,175	1,198	1,917	1,196	1,299	1,120	1,149	1,694
K Financial and Insurance Services	2,050	1,728	1,639	1,917	3,931	2,195	2,039	2,110	2,040	3,918
L Rental, Hiring and Real Estate Services	661	852	955	1,112	1,666	617	981	1,112	1,185	1,658
M Prof, Scientific & Technical Services	2,420	2,692	3,023	3,686	1,940	2,094	3,763	3,427	3,690	2,081
N Administrative and Support Services	1,279	1,933	2,351	2,410	2,584	2,101	3,214	3,142	2,343	2,432
O Public Administration and Safety	5,767	5,605	4,974	6,780	8,064	6,297	10,815	7,992	7,300	8,133
P Education and Training	5,959	6,810	6,878	7,575	10,054	6,533	8,721	10,585	7,582	9,914
Q Health Care and Social Assistance	6,797	7,823	8,534	9,516	5,756	7,482	10,198	11,867	9,717	6,396
R Arts and Recreation Services	678	710	730	761	772	774	855	793	760	749
S Other Services	3,139	3,979	3,903	3,868	5,116	2,676	4,857	4,933	3,918	5,116
Hi Tech	4,375	4,982	5,401	6,213	3,227	4,957	7,491	6,657	5,940	3,341
Hi Income	5,002	5,310	5,577	6,709	7,036	4,936	6,912	8,334	6,789	7,078
Infrastructure Services	13,433	15,343	16,141	17,852	16,582	14,789	19,774	23,245	18,060	17,059

# NSW Southern Tablelands



The Southern Tablelands comprise an elevated plateau bounded to the east by coastal ranges and to the west by slopes down to the plains of the Riverina. The region is traditionally rural, but has been increasingly influenced by overflow from Canberra – the region surrounds the ACT. Tourism has also developed, to the coast in summer and the Australian Alps in winter. The region is well-connected to the national transport system: the Hume Highway from Melbourne to Sydney crosses its northern part while the Princes Highway runs along the coast. The coast range and the western slopes are increasingly devoted to plantation forestry, while the region's agriculture tends to be based on grazing rather than cropping, plus horticulture round Young.

## Major centres:

Goulburn, Cooma, Bega

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	223	226	229	232	236	237	1.5%	1.1%	1.4%	1.6%	0.6%	1.3%	1.1%
No. Households	77	78	79	80	80	81	1.5%	1.2%	1.1%	0.8%	0.7%	1.3%	0.7%
NIEIR Workforce	107	109	110	112	113	116	1.7%	1.0%	1.3%	1.3%	2.9%	1.3%	2.1%
NIEIR Employment	98	101	102	104	104	105	2.1%	1.5%	2.0%	0.2%	0.4%	1.9%	0.3%
NIEIR Unemployment	8.8	8.6	8.1	7.5	8.6	11.5	-1.9%	-5.6%	-8.2%	15.6%	33.6%	-5.3%	24.3%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	8.2%	7.9%	7.4%	6.7%	7.6%	9.9%	-0.3	-0.5	-0.7	0.9	2.3	-0.5	1.6
Headline U/E	4.4%	4.3%	4.0%	3.2%	3.7%	5.6%	-0.1	-0.3	-0.8	0.5	1.9	-0.4	1.2
NIEIR Structural U/E	13.6%	12.9%	12.7%	12.4%	12.4%	12.5%	-0.7	-0.2	-0.3	0.0	0.1	-0.4	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	4,136	4,270	4,418	4,571	4,567	4,448	18,554	18,877	19,312	19,705	19,386	18,761	3.4%	-1.4%
Taxes Paid	1,221	1,214	1,121	1,218	1,111	1,044	5,476	5,367	4,902	5,252	4,718	4,405	-0.1%	-7.4%
Benefits	1,129	1,126	1,187	1,288	1,623	1,515	5,063	4,979	5,189	5,551	6,890	6,390	4.5%	8.5%
Business Income	997	955	899	917	848	939	4,472	4,222	3,930	3,954	3,600	3,962	-2.7%	1.2%
Interest Paid	466	500	595	738	645	588	2,088	2,212	2,600	3,182	2,738	2,478	16.6%	-10.8%
Property Income	907	1,048	1,192	1,349	1,138	1,157	4,066	4,634	5,209	5,814	4,829	4,882	14.2%	-7.4%
Disposable Income	6,158	6,384	6,673	6,922	7,095	7,054	27,622	28,227	29,166	29,837	30,117	29,754	4.0%	1.0%
Rank							33	34	32	31	36	37		
%Rank #1							61%	61%	56%	58%	56%	55%		
Business Value Added	5,133	5,225	5,317	5,489	5,415	5,387	23,026	23,099	23,243	23,659	22,986	22,723	2.3%	-0.9%
Rank							39	44	44	44	44	45		
%Rank #1							53%	52%	49%	50%	47%	47%		
Business Productivity							52,115	51,969	52,096	52,705	52,093	51,551	0.4%	-1.1%
Rank							31	37	42	44	40	39		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NSW Southern Tablelands

## SOCIAL SECURITY

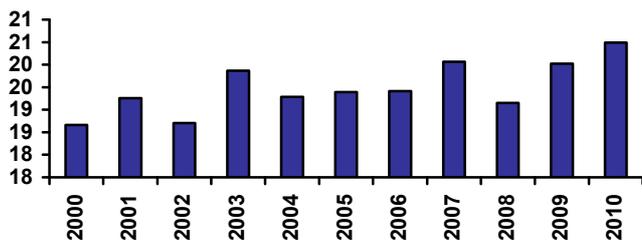
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.12%	0.14%
Disability Support (aged 25+)	3.83%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.19%	0.20%
Parenting Payment - Single (aged 25+)	1.28%	1.28%
Unemployed Long Term	1.36%	1.29%
Unemployed Short Term	1.00%	1.16%
Youth Allowance - Non Student	0.41%	0.43%
Youth Allowance - Student	0.90%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	21.5%	17
2009	22.9%	19
2008	18.6%	21
2007	17.8%	23
2006	17.6%	23
2005	18.3%	23

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	28.9%	27.8%	26.7%	24.5%
Age 20-29	11.8%	10.2%	9.8%	9.8%
Age 30-54	35.7%	36.0%	35.1%	34.0%
Age 55+	23.7%	26.1%	28.5%	31.7%
Population Change (average between years)				
Age 0-19		347	294	-394
Age 20-29		-341	111	245
Age 30-54		1,120	597	381
Age 55+		1,694	1,823	2,232
Average Annual Growth		1.4%	1.3%	1.1%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	19	19	19	20	19	19	19	20	19	20	20
Rank	61	59	59	57	57	58	59	59	60	57	56

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	729	678	708	433	582	644	676	561	573	574	690
Rank	41	43	39	51	50	46	36	39	44	46	42

## POPULATION

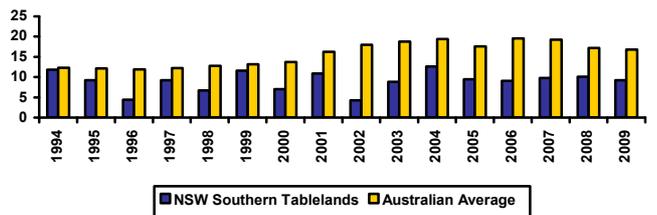
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	188	191	193	196	196	198	200	202	205	208	212	215	218	220	223	226	229	232	236	237

## PATENT APPLICATIONS

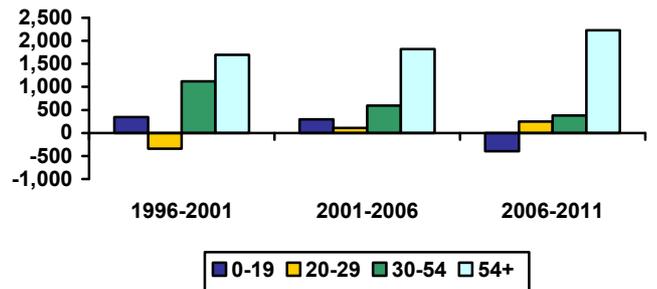
	No	Aust Avg	Rank
Average p.a. (1994-2009)	19.30	3,109.81	38
Average p.a. per capita	9.02	15.69	36
Hi Tech p.a. (1994-2009)	4.17	864.69	34
Hi Tech p.a. per capita	1.95	4.33	29
Info. Tech p.a. (1994-2009)	1.25	342.17	34
Info. Tech p.a. per capita	0.57	1.70	29
Average per capita (1994-2001)	8.86	13.06	26
Average per capita (2001-2009)	9.36	18.09	39
2001-09 avg./1994-00 avg.	1.06	1.39	59

Note: Per capita = 100,000 people

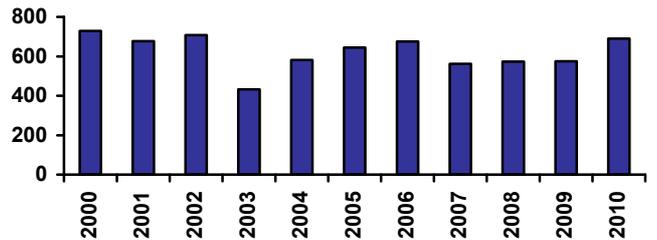
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# NSW Southern Tablelands

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	307	514	663	32	29	30	22%	29%	27%
Value of Property and Unincorporated Business	233	395	555	34	38	39	26%	33%	37%
Value of Financial Assets	175	252	267	29	20	27	29%	31%	22%
Value of Household Liabilities	101	133	158	20	36	39	68%	58%	39%
Disposable Income after Debt Service Costs	75	82	88	35	40	39	62%	54%	50%
Household Debt Service Ratio	14%	17%	18	18	33	38	66%	67%	59%
Household Debt to Gross Income Ratio	1.20	1.40	2	12	30	37	83%	78%	67%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	286	358	331	303	285	255	208	201	-28%
Non Residential	146	164	162	257	407	395	196	125	-13%
Total	432	522	492	560	692	650	404	325	-21%
Value per capita \$2007/08									
Residential	1,324	1,626	1,484	1,340	1,245	1,099	883	846	-31%
Non Residential	680	744	725	1,135	1,778	1,702	832	527	-16%
Total	2,004	2,370	2,209	2,476	3,023	2,801	1,715	1,373	-24%
Rank (value per capita)									
Residential	29	27	31	37	39	48	50	53	
Non Residential	32	29	35	19	8	10	37	62	
Total	28	28	33	29	21	24	49	60	

## FARM INSTITUTE ACCESSIBILITY

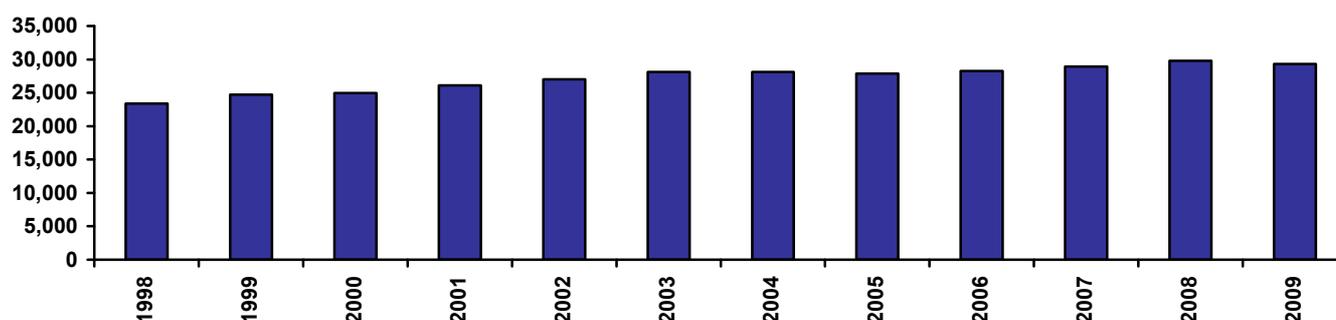
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	26.9	7.61	53.8	44	47	50
widespread	10.5	3.13	22.9	54	42	56
centralised	51.5	14.30	99.1	42	46	48
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	48.8	13.69	87.3	16	19	21
widespread	29.7	7.83	52.0	20	20	22
centralised	77.2	22.47	137.9	14	17	19

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,688	5,003	5,109	5,429	5,727	6,051	6,134	6,138	6,296	6,538	6,811	6,798	3.4%
Consumption Per Cap (\$2007/08)	23,398	24,721	24,958	26,126	27,004	28,132	28,094	27,863	28,242	28,906	29,773	29,301	2.1%
Consumption Per Cap Rank	36	37	36	31	30	26	32	36	36	37	35	32	33

Note: All years stated above are calendar years.

Consumption per capita



# NSW Southern Tablelands

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	114.2	134.8	139.9	158.0	283.1	289.0	41	44	6.0%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.9	2.8	5.1	4.7	32	40	4.1%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	19.1	18.9	34.2	31.4	32	40	4.1%
Ratio of greenfield construction costs to average dwelling price	4.0	3.3	3.2	3.2	1.9	1.9	5	7	-4.1%
Ratio of mortgage burden on new construction to income	n/a	n/a	61.7	61.3	65.0	59.9	4	6	-0.2%
Adult population per dwelling	2.0	2.2	2.2	2.2	2.2	2.3	37	44	0.3%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	189	213	224	240	248	254	242	237	241	240
Percent of population aged 0 to 17	27.6%	25.5%	24.5%	22.9%	20.2%	17.9%	20.6%	18.9%	20.4%	18.2%
Percent of population aged 18 to 64 (working age pop)	60.1%	59.8%	60.2%	60.6%	61.7%	61.9%	60.8%	59.5%	61.7%	61.3%
Percent of population aged 65 and over	12.3%	14.8%	15.3%	16.5%	18.1%	20.2%	18.6%	21.6%	18.0%	20.5%
Annual hours of work working age residents	1236	1221	1274	1256	1262	1336	1284	1426	1241	1311
Adult population per occupied dwelling	2.24	2.21	2.20	2.26	2.27	2.23	2.19	2.05	2.25	2.20
Dwelling shortage - (000's)				1.8	2.2	1.0	0.0	0.0	1.3	0.0
Unsatisfactorily housed population - percent of population				1.5%	1.8%	0.8%	0.0%	0.0%	1.1%	0.0%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	4.4	3.8	5.4	5.1	4.9	3.8	2.3	3.7	3.0
Average net migration inflows - percent of population	2.2%	1.7%	2.3%	2.1%	2.0%	1.5%	1.0%	1.6%	1.2%
Average net POPULATION CHANGE - (000's)	2.69	2.19	3.14	1.65	1.17	0.44	-0.89	0.35	-0.36
Average annual population growth rate - percent	1.3%	1.0%	1.4%	0.7%	0.5%	0.2%	-0.4%	0.1%	-0.1%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	77,451	81,709	88,389	101,761	104,511	40	43	43	45	46
UR Hours Total (000's/quarter)	35,089	36,314	38,857	43,263	44,883	40	43	42	45	45
UR Income Total (\$2007/08m/quarter)	866	979	1,233	1,449	1,495	38	40	35	39	41
JTW Emp Total	87,139	93,149	97,308	85,804	85,576	33	36	37	49	49
JTW Hours Total (000's/quarter)	39,548	41,619	43,078	36,463	36,717	31	35	35	48	50
JTW Income Total (\$2007/08m/quarter)	1,070	1,166	1,312	1,187	1,223	32	34	34	46	47
UR Avg Weekly Hours Per Employee	34.9	34.2	33.8	32.7	33.0	27	41	25	44	25
UR Avg Hourly Rate Per Employee (\$2007/08)	24.7	27.0	31.7	33.5	33.3	43	36	26	29	35
JTW Avg Weekly Hours Per Employee	34.9	34.4	34.1	32.7	33.0	24	30	13	41	24
JTW Avg Hourly Rate Per Employee (\$2007/08)	27.1	28.0	30.5	32.6	33.3	23	25	34	35	34

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	10,900	11,859	11,786	9,907	14,670	8,304	9,073	12,500	10,007	14,592
B Mining	285	404	300	215	212	217	113	82	180	184
C Manufacturing	5,152	6,046	6,429	7,296	5,327	8,835	9,094	7,057	7,059	5,281
D Electricity, Gas, Water & Waste Services	2,054	1,470	1,185	1,446	1,241	1,549	1,176	1,199	1,462	1,233
E Construction	5,347	5,343	6,506	9,794	7,842	6,095	6,233	7,844	9,452	7,854
F Wholesale Trade	2,938	2,981	2,988	2,573	3,950	3,351	3,030	2,851	2,096	3,066
G Retail Trade	9,130	8,814	10,404	11,790	11,248	10,689	12,065	13,233	10,552	9,998
H Accommodation and Food Services	7,684	7,407	8,441	8,500	6,341	7,947	11,389	11,487	8,507	6,637
I Transport, Postal and Warehousing	4,791	3,890	3,689	4,770	3,483	8,700	5,071	4,486	4,130	3,224
J Information Media and Telecoms	1,886	1,565	1,205	1,557	1,241	1,041	843	708	858	699
K Financial and Insurance Services	1,587	1,450	1,344	1,527	2,818	1,883	1,642	1,254	1,132	1,996
L Rental, Hiring and Real Estate Services	741	992	1,217	1,437	1,047	828	1,410	983	1,314	981
M Prof, Scientific & Technical Services	2,392	2,979	3,949	4,968	5,239	2,013	2,236	2,558	3,142	3,208
N Administrative and Support Services	1,652	2,159	2,685	2,685	1,909	1,796	2,459	2,275	1,997	1,465
O Public Administration and Safety	6,425	7,238	7,433	12,085	17,868	8,409	6,940	6,460	5,797	7,972
P Education and Training	4,324	5,240	5,615	6,408	8,010	4,922	6,266	6,894	5,495	6,691
Q Health Care and Social Assistance	5,981	7,214	8,371	9,329	7,877	6,908	9,023	10,146	7,902	6,706
R Arts and Recreation Services	1,353	1,120	1,279	1,680	1,378	1,430	1,873	1,745	1,672	1,466
S Other Services	2,829	3,536	3,564	3,793	2,811	2,221	3,213	3,548	3,050	2,325
Hi Tech	3,551	4,102	5,109	6,237	6,276	3,582	4,063	3,787	4,339	4,210
Hi Income	4,884	5,595	6,479	7,687	8,931	4,659	4,652	4,538	5,208	5,913
Infrastructure Services	11,659	13,574	15,266	17,417	17,265	13,261	17,163	18,784	15,069	14,863

# Melbourne Central



The Melbourne CBD is located at the former head of navigation on the Yarra River. The Port of Melbourne and adjacent logistics zone is still cheek-by-jowl with the city centre, though over the past decade the Docklands development has moved the boundary between the two by about a kilometre. In other directions city centre has decentralised into former inner suburbs, displacing factories as manufacturing has either closed down or shifted out. The region has the usual state-capital emphasis on finance and administration, and has extended considerably into knowledge economy activities. Through state investment it has also become a focus for sports and entertainment. In the process it has gentrified, with considerable redevelopment to higher density. Even so, the suburbs on the south-eastern fringe of the region remain quiet, leafy and somewhat distanced from the knowledge economy.

## Major centres:

Melbourne, St Kilda, Malvern

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005-2008	2008-2010
Population	459	470	481	492	503	510	2.3%	2.5%	2.2%	2.1%	1.5%	2.3%	1.8%
No. Households	180	181	182	184	185	187	0.8%	0.6%	0.8%	0.9%	0.9%	0.7%	0.9%
NIEIR Workforce	264	271	283	296	292	306	2.6%	4.2%	4.6%	-1.2%	4.9%	3.8%	1.8%
NIEIR Employment	250	259	271	285	280	290	3.7%	4.6%	5.2%	-1.7%	3.4%	4.5%	0.8%
NIEIR Unemployment	14.5	12.2	11.8	10.8	12.0	16.7	-15.4%	-3.7%	-8.5%	11.7%	38.6%	-9.3%	24.4%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005-2008	2008-2010
NIEIR Unemployment	5.5%	4.5%	4.2%	3.6%	4.1%	5.5%	-1.0	-0.3	-0.5	0.5	1.3	-0.6	0.9
Headline U/E	4.8%	3.9%	3.8%	3.3%	3.6%	5.1%	-0.9	-0.1	-0.5	0.3	1.5	-0.5	0.9
NIEIR Structural U/E	8.1%	7.5%	7.0%	6.6%	6.7%	6.6%	-0.6	-0.6	-0.4	0.1	-0.1	-0.5	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005-2008	2008-2010
Wages/Salaries	13,443	14,298	15,475	16,305	15,929	15,571	29,262	30,430	32,146	33,127	31,685	30,521	6.6%	-2.3%
Taxes Paid	4,823	4,962	4,917	5,365	5,013	4,683	10,499	10,560	10,214	10,899	9,971	9,179	3.6%	-6.6%
Benefits	1,948	1,941	1,950	1,929	2,379	2,152	4,241	4,130	4,052	3,919	4,732	4,218	-0.3%	5.6%
Business Income	3,633	3,733	4,176	3,973	4,250	4,353	7,908	7,944	8,675	8,072	8,455	8,533	3.0%	4.7%
Interest Paid	1,133	1,370	1,839	2,348	2,117	1,996	2,467	2,916	3,820	4,770	4,211	3,912	27.5%	-7.8%
Property Income	3,793	4,156	4,466	4,961	4,322	4,355	8,257	8,845	9,276	10,079	8,598	8,536	9.4%	-6.3%
Disposable Income	18,531	19,589	21,386	21,603	22,293	22,070	40,338	41,692	44,425	43,892	44,345	43,260	5.2%	1.1%
Rank							5	5	5	5	5	5		
%Rank #1							90%	90%	85%	85%	82%	80%		
Business Value Added	17,075	18,031	19,651	20,278	20,179	19,924	37,170	38,374	40,822	41,199	40,140	39,054	5.9%	-0.9%
Rank							6	6	5	5	5	5		
%Rank #1							86%	87%	86%	87%	82%	80%		
Business Productivity							68,396	69,653	72,559	71,169	72,078	68,862	1.3%	-1.6%
Rank							8	7	6	8	7	7		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Melbourne Central

## SOCIAL SECURITY

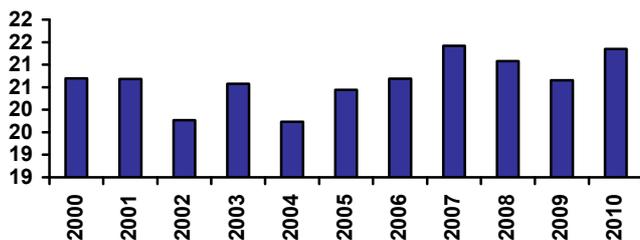
	% Pop	Australian Average
Disability Support (aged 15-20)	0.07%	0.08%
Disability Support (aged 21-24)	0.10%	0.14%
Disability Support (aged 25+)	2.40%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.08%	0.20%
Parenting Payment - Single (aged 25+)	0.58%	1.28%
Unemployed Long Term	1.04%	1.29%
Unemployed Short Term	0.98%	1.16%
Youth Allowance - Non Student	0.18%	0.43%
Youth Allowance - Student	1.25%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	9.8%	58
2009	10.7%	59
2008	8.9%	59
2007	9.1%	59
2006	9.9%	59
2005	10.5%	59

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	18.6%	18.4%	17.2%	14.1%
Age 20-29	22.8%	21.9%	23.6%	24.1%
Age 30-54	36.8%	38.6%	38.5%	41.6%
Age 55+	21.8%	21.0%	20.7%	20.1%
Population Change (average between years)				
Age 0-19		625	747	-1,591
Age 20-29		250	3,887	2,726
Age 30-54		3,113	3,811	6,895
Age 55+		325	1,863	1,354
Average Annual Growth		1.1%	2.4%	1.9%

### Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	21	21	20	21	20	20	21	21	21	21	21
Rank	47	50	54	54	54	52	50	50	49	48	49

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	648	693	618	420	629	663	614	368	526	446	599
Rank	48	41	50	53	40	44	44	57	47	56	51

## POPULATION

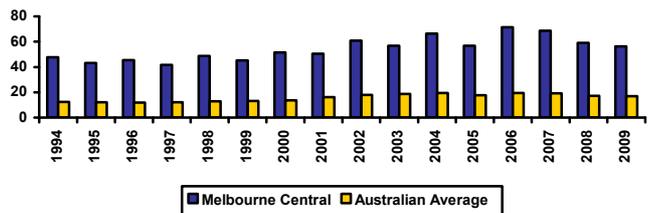
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	379	380	381	385	391	397	401	403	406	411	418	429	439	449	459	470	481	492	503	510

## PATENT APPLICATIONS

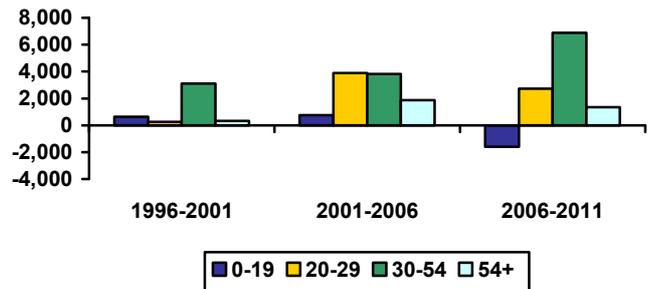
	No	Aust Avg	Rank
Average p.a. (1994-2009)	238.01	3,109.81	2
Average p.a. per capita	54.34	15.69	2
Hi Tech p.a. (1994-2009)	83.58	864.69	2
Hi Tech p.a. per capita	18.91	4.33	2
Info. Tech p.a. (1994-2009)	36.47	342.17	2
Info. Tech p.a. per capita	8.20	1.70	2
Average per capita (1994-2001)	46.71	13.06	2
Average per capita (2001-2009)	60.70	18.09	2
2001-09 avg./1994-00 avg.	1.30	1.39	34

Note: Per capita = 100,000 people

### Patent Applications per 100,000 residents



### Population Change by Age Group



# Melbourne Central

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	950	1305	1749	5	3	3	67%	73%	71%
Value of Property and Unincorporated Business	597	910	1288	6	3	3	66%	77%	86%
Value of Financial Assets	416	550	649	4	4	5	69%	68%	53%
Value of Household Liabilities	63	154	189	64	19	24	42%	67%	46%
Disposable Income after Debt Service Costs	96	109	118	10	10	9	79%	72%	67%
Household Debt Service Ratio	7%	14%	17	65	50	43	34%	59%	56%
Household Debt to Gross Income Ratio	0.59	1.21	1	65	51	46	40%	67%	59%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	1,874	2,251	1,877	1,584	1,120	1,339	1,726	1,909	9%
Non Residential	1,760	2,237	2,338	1,977	2,176	2,784	3,145	3,058	38%
Total	3,634	4,487	4,215	3,560	3,295	4,123	4,872	4,967	26%
Value per capita \$2007/08									
Residential	4,369	5,010	4,086	3,370	2,326	2,721	3,434	3,743	1%
Non Residential	4,097	4,978	5,090	4,207	4,519	5,657	6,257	5,994	30%
Total	8,465	9,988	9,176	7,578	6,846	8,378	9,691	9,736	18%
Rank (value per capita)									
Residential	1	1	2	2	12	8	3	2	
Non Residential	1	1	1	1	1	1	1	1	
Total	1	1	1	1	1	1	1	1	

## FARM INSTITUTE ACCESSIBILITY

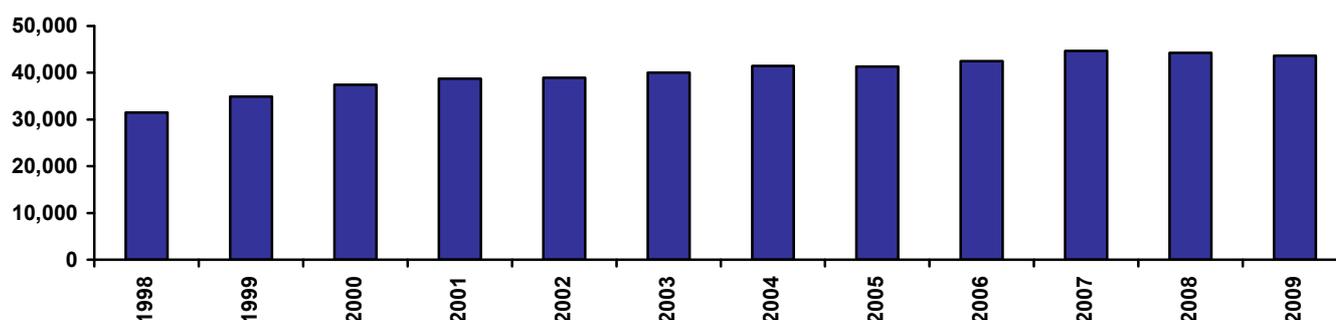
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	1.7	5.05	13.6	1	32	1
widespread	1.4	4.84	12.7	1	58	9
centralised	2.2	5.32	15.1	1	20	1
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	12,619	14,044	15,178	15,916	16,299	17,148	18,194	18,568	19,503	20,981	21,315	21,485	5.0%
Consumption Per Cap (\$2007/08)	31,503	34,873	37,427	38,702	38,963	40,016	41,478	41,328	42,455	44,653	44,278	43,652	3.0%
Consumption Per Cap Rank	5	5	5	4	3	3	3	3	3	4	5	5	6

Note: All years stated above are calendar years.

Consumption per capita



# Melbourne Central

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	219.7	239.1	280.2	421.6	634.4	610.4	7	5	6.4%
Ratio of average dwelling prices to household disposable income	n/a	n/a	5.3	6.6	8.8	8.0	7	5	3.4%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	35.0	43.6	58.8	53.4	7	5	3.4%
Ratio of greenfield construction costs to average dwelling price	1.4	1.3	1.1	0.9	0.6	0.6	60	65	-4.5%
Ratio of mortgage burden on new construction to income	n/a	n/a	38.0	37.2	33.6	32.6	37	57	-1.2%
Adult population per dwelling	2.0	2.1	2.1	2.1	2.2	2.3	57	31	0.8%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	379	421	462	519	621	735	600	676	626	747
Percent of population aged 0 to 17	15.9%	15.5%	14.6%	15.1%	19.7%	23.1%	20.2%	24.3%	19.7%	23.2%
Percent of population aged 18 to 64 (working age pop)	69.4%	71.7%	73.5%	73.5%	69.5%	66.7%	68.6%	64.7%	69.4%	66.3%
Percent of population aged 65 and over	14.6%	12.7%	11.8%	11.4%	10.8%	10.1%	11.1%	11.0%	10.9%	10.5%
Annual hours of work working age residents	1180	1295	1297	1298	1230	1219	1261	1300	1238	1233
Adult population per occupied dwelling	2.16	2.12	2.19	2.35	2.47	2.56	2.37	2.31	2.47	2.57
Dwelling shortage - (000's)				17.0	28.0	38.9	19.8	16.9	28.6	40.2
Unsatisfactorily housed population - percent of population				6.5%	9.0%	10.6%	6.6%	5.0%	9.1%	10.8%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	8.0	11.0	14.1	21.3	24.4	17.1	16.3	22.3	25.9
Average net migration inflows - percent of population	2.0%	2.5%	2.9%	3.7%	3.6%	2.6%	2.6%	3.4%	3.8%
Average net POPULATION CHANGE - (000's)	4.68	8.23	11.39	20.35	22.87	16.17	15.24	21.39	24.19
Average annual population growth rate - percent	1.2%	1.9%	2.4%	3.6%	3.4%	2.9%	2.4%	3.8%	3.6%

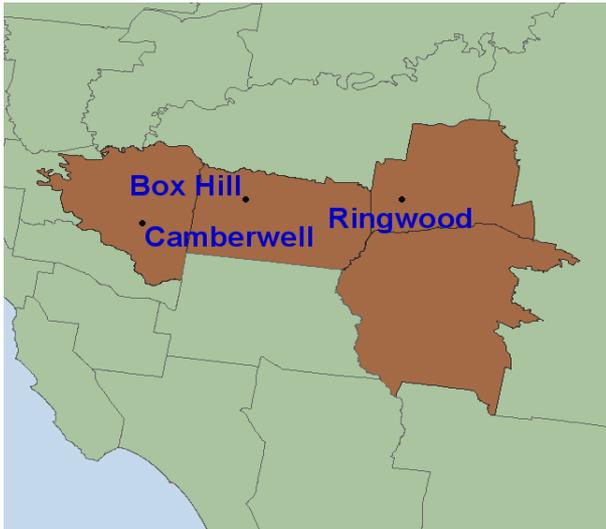
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	180,441	195,908	226,709	262,206	290,893	14	15	12	12	9
UR Hours Total (000's/quarter)	77,574	87,196	97,703	114,746	122,128	13	14	12	11	9
UR Income Total (\$2007/08m/quarter)	2,579	2,900	3,843	5,179	5,453	10	10	5	3	4
JTW Emp Total	483,387	498,322	503,911	625,425	678,130	2	2	3	3	3
JTW Hours Total (000's/quarter)	205,921	218,415	215,031	269,805	280,981	2	2	3	3	3
JTW Income Total (\$2007/08m/quarter)	6,125	6,938	7,945	11,724	12,217	2	2	2	2	2
UR Avg Weekly Hours Per Employee	33.1	34.2	33.2	33.7	32.3	57	39	36	20	39
UR Avg Hourly Rate Per Employee (\$2007/08)	33.2	33.3	39.3	45.1	44.7	7	8	8	5	6
JTW Avg Weekly Hours Per Employee	32.8	33.7	32.8	33.2	31.9	60	52	48	32	44
JTW Avg Hourly Rate Per Employee (\$2007/08)	29.7	31.8	36.9	43.5	43.5	4	4	3	3	4

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	623	661	1,156	755	1,464	119	116	402	791	1,158
B Mining	360	609	756	733	867	749	845	1,504	1,953	2,478
C Manufacturing	20,313	18,485	17,651	17,312	16,014	36,088	31,677	26,866	29,806	28,574
D Electricity, Gas, Water & Waste Services	1,130	843	1,272	1,955	2,675	4,785	2,163	2,999	6,110	7,977
E Construction	5,879	6,826	8,293	10,864	8,591	16,122	19,007	21,729	29,378	30,701
F Wholesale Trade	9,020	10,267	9,945	11,662	11,903	25,073	25,068	17,325	20,078	20,829
G Retail Trade	19,426	18,623	22,464	23,815	22,077	39,703	35,079	37,833	46,029	46,441
H Accommodation and Food Services	13,130	14,153	17,191	18,903	18,326	27,322	35,154	37,297	42,008	48,453
I Transport, Postal and Warehousing	9,521	7,163	6,804	7,397	11,431	30,752	20,830	18,988	23,387	28,179
J Information Media and Telecoms	6,621	8,839	11,012	13,009	15,251	30,390	33,260	35,047	38,098	37,504
K Financial and Insurance Services	11,277	11,377	14,183	19,617	20,999	50,394	49,456	53,030	69,630	70,943
L Rental, Hiring and Real Estate Services	3,285	2,687	4,139	5,353	3,982	8,034	3,194	9,573	11,283	9,939
M Prof, Scientific & Technical Services	18,808	26,603	33,364	43,128	45,508	60,565	78,710	87,383	102,260	112,880
N Administrative and Support Services	5,892	7,436	10,124	9,964	10,861	10,707	17,669	26,962	30,642	33,210
O Public Administration and Safety	9,544	9,076	9,995	12,106	15,649	44,379	38,928	28,477	41,332	45,916
P Education and Training	12,988	16,719	19,615	21,980	26,826	22,336	28,196	24,344	34,135	38,650
Q Health Care and Social Assistance	18,808	21,932	24,831	27,828	41,413	38,174	44,499	41,166	58,587	69,228
R Arts and Recreation Services	4,809	5,889	6,343	7,397	11,593	12,232	14,808	16,841	19,253	23,151
S Other Services	9,007	7,719	7,574	8,428	5,461	25,465	19,663	16,144	20,666	21,919
Hi Tech	25,058	31,792	38,234	48,098	50,024	75,644	90,761	96,091	112,144	122,085
Hi Income	34,324	44,065	56,053	71,181	75,748	120,171	144,870	162,514	192,595	206,750
Infrastructure Services	36,605	44,539	50,788	57,204	79,832	72,742	87,503	82,352	111,975	131,029

# Melbourne East



The railway line from the Melbourne CBD east to Ringwood and beyond provides an axis for this group of suburbs. The present municipality of Boroondarra began with the land boom of the 1880s and was for the most part built up by 1950; the suburbs further out began as commuter settlements along the railway line but filled up rapidly in the post-war period as motoring improved the accessibility of housing built away from the railway line. This change in relative accessibility was cemented in the past few decades by the construction of freeways along the creek valleys which bound the region to the north and to the south. Thus provided with transport, the region remains a commuter residential area for Melbourne Central, with some development of knowledge-economy activities in Boroondarra. It also retains the middle to high social status it originally derived from being located on gentle hills conducive to street plantings of plane trees.

## Major centres:

Camberwell, Box Hill, Ringwood

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	562	566	572	579	586	588	0.7%	1.1%	1.1%	1.3%	0.4%	1.0%	0.9%
No. Households	194	195	196	196	197	198	0.4%	0.3%	0.3%	0.3%	0.3%	0.4%	0.3%
NIEIR Workforce	312	316	323	326	324	337	1.4%	2.2%	0.9%	-0.6%	4.1%	1.5%	1.7%
NIEIR Employment	295	298	306	310	307	316	1.1%	2.4%	1.3%	-1.0%	3.1%	1.6%	1.0%
NIEIR Unemployment	16.8	17.8	17.4	16.2	17.2	21.0	5.6%	-2.3%	-6.7%	6.4%	21.9%	-1.2%	13.9%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	5.4%	5.6%	5.4%	5.0%	5.3%	6.2%	0.2	-0.2	-0.4	0.4	0.9	-0.1	0.6
Headline U/E	4.0%	4.3%	4.0%	3.5%	3.8%	5.0%	0.3	-0.3	-0.5	0.3	1.2	-0.2	0.7
NIEIR Structural U/E	6.5%	6.2%	5.9%	5.9%	6.0%	6.0%	-0.3	-0.2	0.0	0.1	0.0	-0.2	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	14,701	15,314	16,000	16,314	16,263	15,997	26,164	27,055	27,972	28,200	27,752	27,187	3.5%	-1.0%
Taxes Paid	4,579	4,612	4,327	4,627	4,335	4,053	8,150	8,148	7,566	7,999	7,398	6,888	0.3%	-6.4%
Benefits	2,019	1,970	1,985	1,915	2,306	2,036	3,594	3,481	3,470	3,311	3,935	3,460	-1.7%	3.1%
Business Income	3,082	3,151	3,490	3,314	3,596	3,664	5,486	5,566	6,102	5,728	6,136	6,227	2.4%	5.2%
Interest Paid	1,526	1,699	2,100	2,615	2,298	2,111	2,716	3,002	3,672	4,520	3,921	3,587	19.7%	-10.2%
Property Income	3,687	4,019	4,122	4,498	3,958	4,009	6,562	7,100	7,207	7,775	6,754	6,812	6.8%	-5.6%
Disposable Income	19,005	19,771	20,727	20,407	21,210	21,015	33,825	34,930	36,237	35,276	36,194	35,715	2.4%	1.5%
Rank							10	10	8	12	11	11		
%Rank #1							75%	75%	70%	68%	67%	66%		
Business Value Added	17,784	18,464	19,490	19,628	19,858	19,661	31,650	32,621	34,074	33,928	33,888	33,414	3.3%	0.1%
Rank							9	8	8	10	10	10		
%Rank #1							73%	74%	72%	72%	69%	69%		
Business Productivity							60,288	61,903	63,783	63,384	64,630	62,231	1.7%	-0.9%
Rank							12	12	9	12	10	11		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Melbourne East

## SOCIAL SECURITY

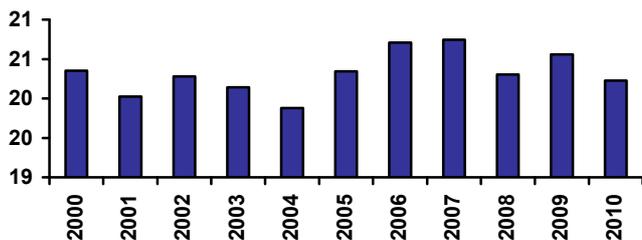
	% Pop	Australian Average
Disability Support (aged 15-20)	0.08%	0.08%
Disability Support (aged 21-24)	0.13%	0.14%
Disability Support (aged 25+)	2.03%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.09%	0.20%
Parenting Payment - Single (aged 25+)	0.75%	1.28%
Unemployed Long Term	0.72%	1.29%
Unemployed Short Term	0.78%	1.16%
Youth Allowance - Non Student	0.19%	0.43%
Youth Allowance - Student	1.16%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	9.7%	59
2009	10.9%	58
2008	9.4%	58
2007	9.6%	58
2006	10.0%	58
2005	10.6%	58

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	26.7%	26.1%	25.5%	22.3%
Age 20-29	15.6%	14.3%	14.0%	15.5%
Age 30-54	36.3%	37.0%	35.8%	36.6%
Age 55+	21.4%	22.6%	24.7%	25.6%
Population Change (average between years)				
Age 0-19		565	18	-2,525
Age 20-29		-810	148	2,441
Age 30-54		2,397	-307	2,581
Age 55+		2,335	2,944	2,243
Average Annual Growth		0.8%	0.5%	0.8%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	20	20	20	20	20	20	21	21	20	21	20
Rank	51	57	50	56	53	54	49	55	56	50	57

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	809	801	718	597	785	855	724	606	633	651	829
Rank	32	32	37	40	25	30	30	35	40	38	32

## POPULATION

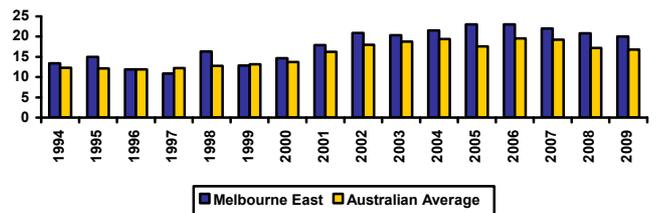
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	519	522	522	522	525	530	533	537	543	547	552	555	558	559	562	566	572	579	586	588

## PATENT APPLICATIONS

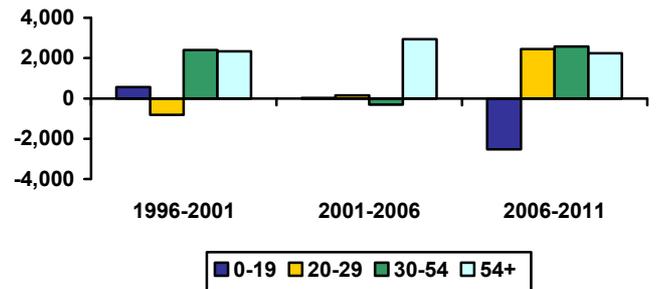
	No	Aust Avg	Rank
Average p.a. (1994-2009)	98.76	3,109.81	9
Average p.a. per capita	17.80	15.69	11
Hi Tech p.a. (1994-2009)	30.67	864.69	8
Hi Tech p.a. per capita	5.51	4.33	12
Info. Tech p.a. (1994-2009)	13.87	342.17	7
Info. Tech p.a. per capita	2.48	1.70	10
Average per capita (1994-2001)	14.13	13.06	13
Average per capita (2001-2009)	21.07	18.09	10
2001-09 avg./1994-00 avg.	1.49	1.39	11

Note: Per capita = 100,000 people

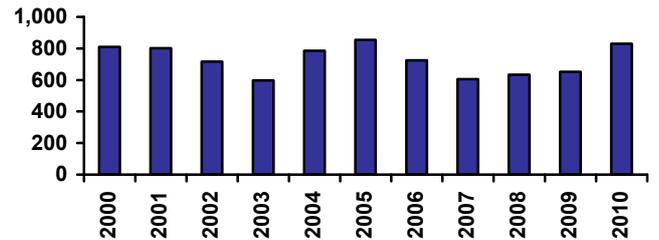
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Melbourne East

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	683	921	1454	7	6	6	48%	51%	59%
Value of Property and Unincorporated Business	450	639	1170	8	8	4	50%	54%	78%
Value of Financial Assets	335	450	498	7	6	6	56%	56%	41%
Value of Household Liabilities	102	168	213	18	13	11	68%	73%	52%
Disposable Income after Debt Service Costs	89	101	106	11	13	14	74%	67%	60%
Household Debt Service Ratio	12%	17%	19	44	29	30	57%	68%	64%
Household Debt to Gross Income Ratio	0.98	1.37	2	47	35	25	67%	76%	71%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	674	640	668	677	745	695	800	777	9%
Non Residential	472	450	443	483	539	574	508	471	6%
Total	1,146	1,091	1,112	1,160	1,284	1,268	1,308	1,249	8%
Value per capita \$2007/08									
Residential	1,215	1,146	1,190	1,196	1,303	1,201	1,365	1,321	5%
Non Residential	849	805	789	853	942	991	866	801	3%
Total	2,064	1,951	1,979	2,049	2,246	2,193	2,232	2,122	4%
Rank (value per capita)									
Residential	32	46	46	44	37	44	35	35	
Non Residential	20	23	30	38	34	31	34	36	
Total	26	42	45	43	38	39	34	36	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	2.9	3.13	15.6	9	9	10
widespread	2.0	2.89	12.7	7	37	10
centralised	4.4	3.49	20.0	9	3	10

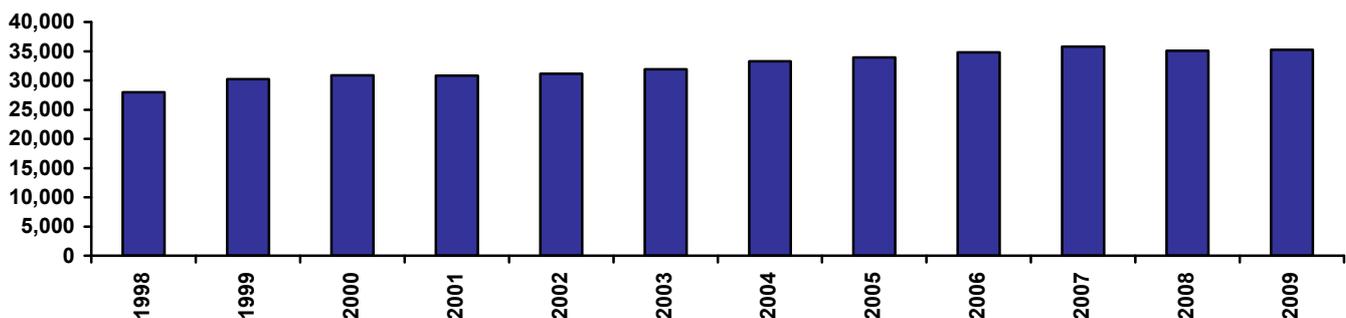
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	14,888	16,240	16,775	16,872	17,191	17,734	18,541	18,983	19,557	20,264	20,077	20,379	2.9%
Consumption Per Cap (\$2007/08)	27,957	30,224	30,900	30,839	31,143	31,931	33,255	33,953	34,807	35,800	35,100	35,227	2.1%
Consumption Per Cap Rank	11	8	9	9	10	8	11	11	10	9	12	9	31

Note: All years stated above are calendar years.

Consumption per capita



# Melbourne East

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	219.8	207.3	234.3	342.8	490.0	577.1	8	6	7.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	4.1	5.5	7.2	7.9	13	8	5.4%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	27.4	36.4	47.9	52.6	13	8	5.4%
Ratio of greenfield construction costs to average dwelling price	1.4	1.5	1.3	1.0	0.7	0.6	55	63	-5.4%
Ratio of mortgage burden on new construction to income	n/a	n/a	35.5	38.1	35.5	34.0	43	52	-0.3%
Adult population per dwelling	2.2	2.2	2.2	2.2	2.3	2.3	20	34	0.3%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	520	553	563	591	626	666	606	611	630	672
Percent of population aged 0 to 17	24.5%	23.2%	22.7%	22.0%	22.6%	23.1%	23.3%	24.6%	22.7%	23.2%
Percent of population aged 18 to 64 (working age pop)	63.0%	63.4%	63.6%	63.6%	61.8%	60.7%	60.6%	57.8%	61.7%	60.0%
Percent of population aged 65 and over	12.5%	13.3%	13.7%	14.4%	15.6%	16.2%	16.1%	17.7%	15.7%	16.8%
Annual hours of work working age residents	1318	1422	1426	1379	1353	1375	1393	1489	1360	1400
Adult population per occupied dwelling	2.34	2.23	2.24	2.33	2.37	2.42	2.28	2.18	2.38	2.43
Dwelling shortage - (000's)				7.2	11.2	15.1	3.5	0.0	11.8	16.3
Unsatisfactorily housed population - percent of population				2.4%	3.6%	4.6%	1.2%	0.0%	3.7%	4.8%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	7.9	5.3	9.8	11.6	12.2	7.4	4.7	12.4	12.8
Average net migration inflows - percent of population	1.5%	1.0%	1.7%	1.9%	1.9%	1.2%	0.8%	2.0%	2.0%
Average net POPULATION CHANGE - (000's)	3.67	2.01	5.59	7.08	7.91	2.95	1.06	7.83	8.43
Average annual population growth rate - percent	0.7%	0.4%	1.0%	1.2%	1.2%	0.5%	0.2%	1.3%	1.3%

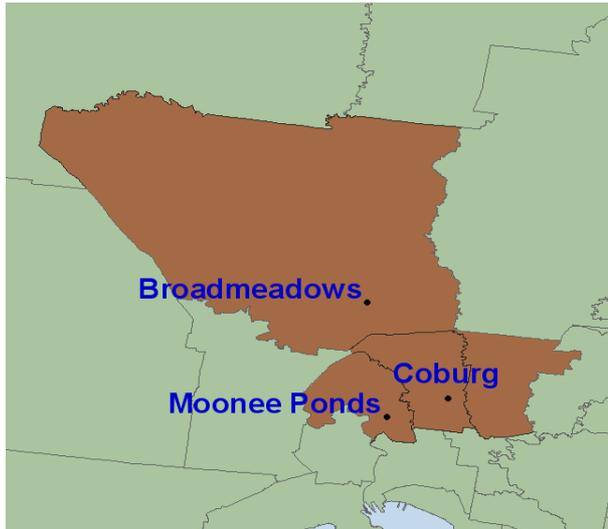
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	250,026	267,255	294,701	307,451	317,335	4	3	3	3	7
UR Hours Total (000's/quarter)	107,945	116,910	124,626	130,430	128,331	4	4	5	5	7
UR Income Total (\$2007/08m/quarter)	3,196	3,593	4,226	5,162	5,378	3	3	3	4	5
JTW Emp Total	198,909	188,634	226,433	265,820	277,914	9	9	9	9	9
JTW Hours Total (000's/quarter)	85,104	82,686	96,288	112,635	111,755	9	9	9	9	9
JTW Income Total (\$2007/08m/quarter)	2,219	2,242	3,025	4,050	4,286	10	10	10	8	9
UR Avg Weekly Hours Per Employee	33.2	33.6	32.5	32.6	31.1	56	50	51	49	55
UR Avg Hourly Rate Per Employee (\$2007/08)	29.6	30.7	33.9	39.6	41.9	13	11	15	7	9
JTW Avg Weekly Hours Per Employee	32.9	33.7	32.7	32.6	30.9	58	51	52	46	56
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.1	27.1	31.4	36.0	38.3	35	35	23	10	11

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	854	1,111	1,369	895	898	57	56	160	433	448
B Mining	521	653	642	654	934	173	74	98	230	313
C Manufacturing	33,384	35,932	36,256	35,106	34,611	29,412	31,405	34,568	35,789	35,362
D Electricity, Gas, Water & Waste Services	2,621	1,912	1,961	2,628	4,282	1,375	1,323	945	1,803	2,630
E Construction	15,350	15,810	19,014	23,062	17,877	14,832	13,213	16,429	22,358	18,819
F Wholesale Trade	15,583	16,615	15,268	16,930	19,945	14,503	15,244	16,357	17,231	17,973
G Retail Trade	32,272	31,451	37,384	34,206	36,646	37,138	31,048	36,643	34,414	36,961
H Accommodation and Food Services	10,075	13,344	15,926	16,494	18,400	7,307	7,692	9,441	13,331	15,305
I Transport, Postal and Warehousing	12,305	9,259	9,230	9,970	16,493	6,012	4,615	4,836	6,592	9,777
J Information Media and Telecoms	7,796	8,531	9,491	9,761	9,077	4,090	4,314	4,769	6,429	6,079
K Financial and Insurance Services	16,513	14,725	14,684	17,217	15,604	8,210	4,879	6,025	8,655	8,373
L Rental, Hiring and Real Estate Services	3,667	3,115	4,483	5,191	5,958	2,500	2,342	3,005	3,952	4,642
M Prof, Scientific & Technical Services	20,305	25,160	28,330	32,201	31,412	13,718	14,283	17,570	22,984	23,264
N Administrative and Support Services	5,992	8,698	10,987	10,454	10,186	3,910	5,457	8,444	8,935	9,142
O Public Administration and Safety	13,042	12,934	13,246	13,994	13,733	4,931	4,942	8,496	10,583	11,225
P Education and Training	18,824	21,164	24,706	25,865	30,724	13,759	13,174	17,803	22,839	26,619
Q Health Care and Social Assistance	24,865	30,447	34,334	35,021	31,768	20,333	21,237	26,846	32,699	33,087
R Arts and Recreation Services	4,103	4,258	4,862	5,298	5,785	2,303	2,027	2,283	3,404	3,799
S Other Services	11,955	12,136	12,528	12,506	13,002	14,342	11,309	11,715	13,160	14,097
Hi Tech	31,037	37,168	39,757	44,366	43,167	23,281	25,613	28,334	35,635	35,495
Hi Income	40,723	45,740	50,106	55,979	53,702	23,711	21,958	27,851	36,693	36,912
Infrastructure Services	47,792	55,869	63,901	66,184	68,277	36,396	36,437	46,932	58,942	63,505

# Melbourne North



Melbourne North begins five kilometres north of the CBD, on the other side of Royal Park, and extends to the urban fringe, climbing gently all the way. Development was originally based on manufacturing and for over a century the region was working class, but the decline of manufacturing and proximity to Melbourne Central have resulted in gentrification and an increase in commuting. Melbourne airport is located near the boundary with Melbourne West, and logistics activities have been developing nearby. The region is noted for its ethnic diversity.

## Major centres:

Moonee Ponds, Coburg, Broadmeadows

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	528	537	546	556	568	574	1.7%	1.7%	1.8%	2.0%	1.2%	1.7%	1.6%
No. Households	182	184	185	187	188	190	0.9%	0.7%	0.9%	1.0%	1.0%	0.8%	1.0%
NIEIR Workforce	273	280	286	298	298	312	2.3%	2.1%	4.3%	0.0%	4.6%	2.9%	2.3%
NIEIR Employment	249	256	266	279	279	290	2.7%	4.0%	4.9%	0.2%	3.8%	3.9%	2.0%
NIEIR Unemployment	24.5	24.3	19.9	19.1	18.7	21.9	-0.8%	-18.1%	-3.9%	-2.3%	17.1%	-7.9%	7.0%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	9.0%	8.7%	7.0%	6.4%	6.3%	7.0%	-0.3	-1.7	-0.5	-0.1	0.7	-0.8	0.3
Headline U/E	7.2%	6.9%	5.6%	5.2%	5.0%	6.1%	-0.3	-1.3	-0.4	-0.2	1.1	-0.7	0.5
NIEIR Structural U/E	13.3%	12.5%	12.1%	11.6%	11.6%	11.4%	-0.8	-0.4	-0.5	0.0	-0.2	-0.6	-0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	11,211	11,797	12,560	13,223	13,390	13,138	21,221	21,965	22,990	23,771	23,593	22,876	5.7%	-0.3%
Taxes Paid	2,971	3,025	2,935	3,228	3,059	2,852	5,624	5,632	5,371	5,802	5,390	4,967	2.8%	-6.0%
Benefits	2,399	2,366	2,380	2,339	2,863	2,569	4,542	4,405	4,356	4,205	5,044	4,473	-0.8%	4.8%
Business Income	1,559	1,593	1,815	1,860	2,013	2,061	2,951	2,967	3,322	3,344	3,548	3,589	6.1%	5.3%
Interest Paid	1,268	1,410	1,737	2,153	1,898	1,749	2,400	2,625	3,180	3,870	3,345	3,046	19.3%	-9.9%
Property Income	2,215	2,475	2,570	2,884	2,581	2,647	4,192	4,607	4,705	5,185	4,548	4,609	9.2%	-4.2%
Disposable Income	14,292	15,014	16,025	16,461	17,461	17,272	27,053	27,955	29,330	29,592	30,767	30,075	4.8%	2.4%
Rank							39	39	30	34	31	33		
%Rank #1							60%	60%	56%	57%	57%	56%		
Business Value Added	12,770	13,390	14,375	15,083	15,403	15,199	24,172	24,931	26,312	27,115	27,140	26,465	5.7%	0.4%
Rank							33	33	27	26	24	25		
%Rank #1							56%	56%	56%	57%	56%	54%		
Business Productivity							51,302	52,399	54,074	54,100	54,900	52,806	1.8%	-1.2%
Rank							37	35	26	35	27	29		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Melbourne North

## SOCIAL SECURITY

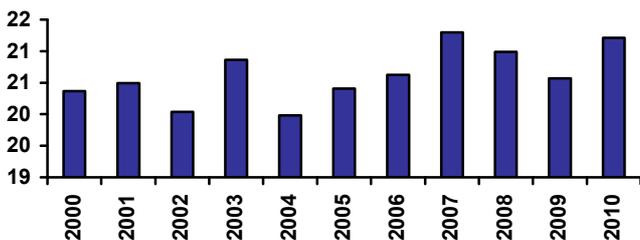
	% Pop	Australian Average
Disability Support (aged 15-20)	0.08%	0.08%
Disability Support (aged 21-24)	0.13%	0.14%
Disability Support (aged 25+)	3.79%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.12%	0.20%
Parenting Payment - Single (aged 25+)	1.17%	1.28%
Unemployed Long Term	1.54%	1.29%
Unemployed Short Term	1.31%	1.16%
Youth Allowance - Non Student	0.36%	0.43%
Youth Allowance - Student	1.63%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	14.9%	38
2009	16.4%	38
2008	14.2%	36
2007	14.9%	36
2006	15.8%	34
2005	16.8%	33

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	25.5%	25.1%	24.7%	22.2%
Age 20-29	18.0%	16.0%	16.0%	17.5%
Age 30-54	34.7%	36.7%	36.9%	39.0%
Age 55+	21.8%	22.2%	22.4%	21.3%
Population Change (average between years)				
Age 0-19		466	1,179	-885
Age 20-29		-1,443	946	3,174
Age 30-54		3,096	2,562	5,628
Age 55+		1,043	1,598	681
Average Annual Growth		0.6%	1.2%	1.6%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	20	20	20	21	20	20	21	21	21	21	21
Rank	50	52	52	51	52	53	52	51	50	49	50

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	510	529	505	368	478	650	504	444	362	438	426
Rank	58	55	55	57	56	45	54	50	60	57	62

## POPULATION

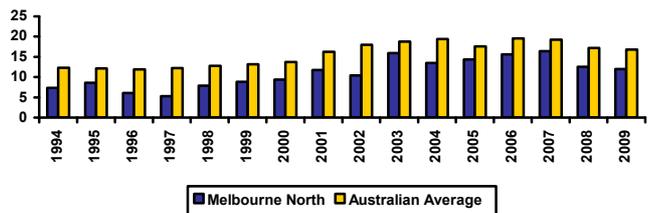
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	477	479	480	481	484	490	492	495	498	501	506	510	516	521	528	537	546	556	568	574

## PATENT APPLICATIONS

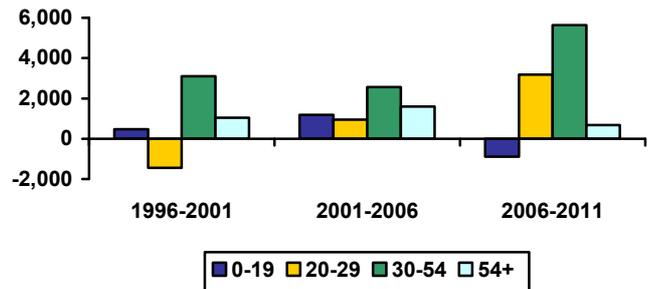
	No	Aust Avg	Rank
Average p.a. (1994-2009)	57.20	3,109.81	16
Average p.a. per capita	11.00	15.69	23
Hi Tech p.a. (1994-2009)	14.07	864.69	15
Hi Tech p.a. per capita	2.70	4.33	20
Info. Tech p.a. (1994-2009)	5.23	342.17	15
Info. Tech p.a. per capita	1.00	1.70	19
Average per capita (1994-2001)	8.15	13.06	33
Average per capita (2001-2009)	13.61	18.09	20
2001-09 avg./1994-00 avg.	1.67	1.39	4

Note: Per capita = 100,000 people

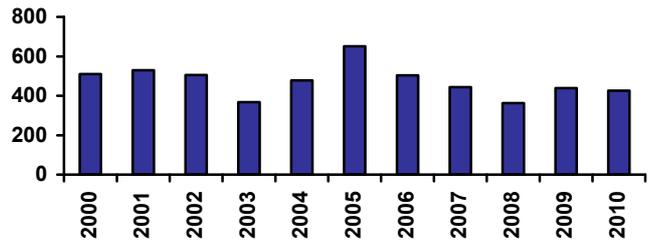
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Melbourne North

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	440	570	919	18	22	15	31%	32%	37%
Value of Property and Unincorporated Business	369	497	856	13	18	10	41%	42%	57%
Value of Financial Assets	161	219	234	41	40	34	27%	27%	19%
Value of Household Liabilities	90	146	171	36	29	35	60%	63%	42%
Disposable Income after Debt Service Costs	72	82	91	46	42	32	59%	54%	52%
Household Debt Service Ratio	13%	18%	19	28	19	34	62%	74%	63%
Household Debt to Gross Income Ratio	1.07	1.49	2	31	20	34	74%	83%	68%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	594	668	729	713	653	675	803	954	16%
Non Residential	369	400	450	483	579	713	694	655	36%
Total	963	1,068	1,180	1,196	1,231	1,388	1,498	1,609	25%
Value per capita \$2007/08									
Residential	1,162	1,281	1,381	1,327	1,195	1,213	1,415	1,661	10%
Non Residential	724	768	852	900	1,060	1,282	1,223	1,141	30%
Total	1,885	2,049	2,233	2,227	2,254	2,495	2,639	2,802	18%
Rank (value per capita)									
Residential	37	40	37	38	42	43	32	25	
Non Residential	26	28	25	32	26	21	19	18	
Total	33	38	32	37	37	31	24	24	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	3.2	3.19	15.1	11	12	9
widespread	2.4	2.65	12.6	13	34	7
centralised	4.5	3.98	19.1	11	5	9

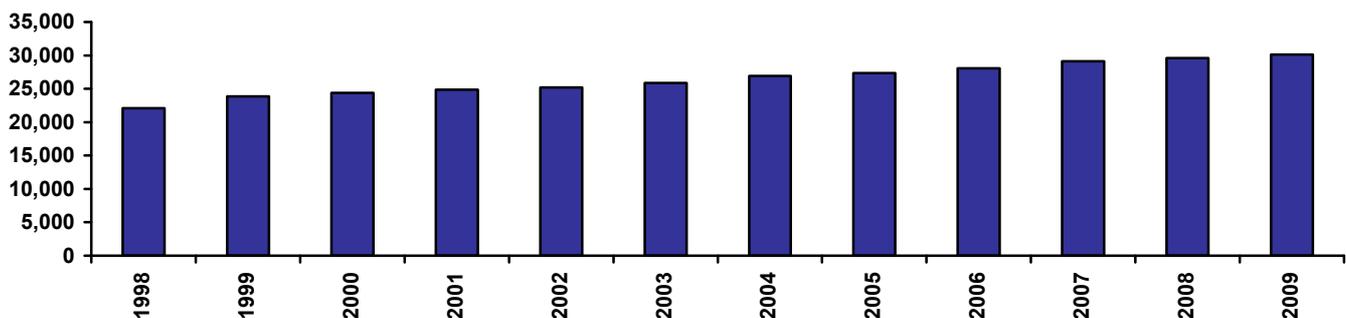
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	10,867	11,803	12,129	12,454	12,741	13,193	13,890	14,257	14,815	15,652	16,176	16,752	4.0%
Consumption Per Cap (\$2007/08)	22,071	23,859	24,372	24,880	25,197	25,846	26,939	27,350	28,043	29,142	29,608	30,116	2.9%
Consumption Per Cap Rank	46	42	40	41	44	43	41	39	39	34	36	28	10

Note: All years stated above are calendar years.

Consumption per capita



# Melbourne North

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	165.6	158.6	176.3	279.7	367.2	421.5	24	20	7.2%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.5	5.1	6.0	6.3	21	16	4.8%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	23.4	33.9	40.1	42.1	21	16	4.8%
Ratio of greenfield construction costs to average dwelling price	1.9	1.9	1.7	1.3	1.0	0.9	39	50	-5.2%
Ratio of mortgage burden on new construction to income	n/a	n/a	40.2	43.5	39.6	37.2	30	45	-0.6%
Adult population per dwelling	2.2	2.3	2.3	2.2	2.3	2.4	16	27	0.3%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	478	507	530	579	629	675	626	667	633	682
Percent of population aged 0 to 17	23.4%	22.5%	22.3%	21.9%	22.3%	22.6%	22.3%	22.8%	22.2%	22.5%
Percent of population aged 18 to 64 (working age pop)	65.0%	64.0%	64.2%	64.6%	63.6%	62.7%	63.5%	62.3%	63.5%	62.5%
Percent of population aged 65 and over	11.6%	13.5%	13.5%	13.5%	14.1%	14.7%	14.2%	14.9%	14.2%	15.0%
Annual hours of work working age residents	1237	1280	1284	1276	1234	1262	1250	1302	1241	1277
Adult population per occupied dwelling	2.32	2.24	2.26	2.37	2.44	2.49	2.39	2.37	2.45	2.50
Dwelling shortage - (000's)				9.4	15.8	20.4	11.8	10.7	16.4	21.3
Unsatisfactorily housed population - percent of population				3.2%	5.0%	6.1%	3.8%	3.2%	5.2%	6.3%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	6.8	7.7	13.4	13.4	13.3	12.9	12.2	14.2	14.2
Average net migration inflows - percent of population	1.4%	1.5%	2.4%	2.2%	2.0%	2.0%	1.9%	2.2%	2.2%
Average net POPULATION CHANGE - (000's)	3.17	4.73	9.75	9.95	9.17	9.39	8.15	10.69	9.96
Average annual population growth rate - percent	0.6%	0.9%	1.8%	1.7%	1.4%	1.6%	1.3%	1.8%	1.5%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	216,538	220,991	239,134	260,941	288,961	9	10	10	13	12
UR Hours Total (000's/quarter)	96,099	99,328	103,817	112,252	118,456	9	10	10	14	13
UR Income Total (\$2007/08m/quarter)	2,275	2,558	2,983	3,847	4,155	12	14	14	13	15
JTW Emp Total	146,485	172,509	180,309	211,750	232,476	11	10	12	13	11
JTW Hours Total (000's/quarter)	64,435	76,986	77,461	91,886	95,628	11	10	12	11	11
JTW Income Total (\$2007/08m/quarter)	1,641	2,059	2,306	2,991	3,221	11	11	12	11	11
UR Avg Weekly Hours Per Employee	34.1	34.6	33.4	33.1	31.5	37	26	32	36	50
UR Avg Hourly Rate Per Employee (\$2007/08)	23.7	25.8	28.7	34.3	35.1	53	46	46	20	23
JTW Avg Weekly Hours Per Employee	33.8	34.3	33.0	33.4	31.6	47	33	43	25	48
JTW Avg Hourly Rate Per Employee (\$2007/08)	25.5	26.7	29.8	32.5	33.7	41	41	40	36	30

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	637	820	1,092	736	769	67	54	178	590	592
B Mining	189	299	341	434	580	191	303	193	292	394
C Manufacturing	43,718	40,700	35,823	32,177	30,881	46,286	44,961	42,618	40,438	39,884
D Electricity, Gas, Water & Waste Services	2,050	1,419	1,528	1,914	1,516	689	482	532	909	868
E Construction	11,732	12,561	15,497	19,926	23,436	8,599	10,515	11,608	18,157	21,481
F Wholesale Trade	9,982	10,860	10,285	11,192	11,527	7,186	8,768	9,548	11,249	11,231
G Retail Trade	24,906	22,895	27,180	26,166	24,710	18,854	19,460	21,792	24,372	24,138
H Accommodation and Food Services	9,323	12,943	15,626	16,581	24,223	5,484	7,579	10,181	11,649	16,100
I Transport, Postal and Warehousing	19,823	16,608	15,336	18,089	23,826	10,356	19,869	15,816	22,376	26,326
J Information Media and Telecoms	5,876	5,729	7,215	7,988	8,908	1,126	1,397	2,674	3,187	3,124
K Financial and Insurance Services	9,998	9,190	10,007	12,576	11,613	2,768	2,185	2,064	3,236	3,179
L Rental, Hiring and Real Estate Services	3,786	2,090	3,046	3,604	3,458	1,922	2,546	2,158	3,011	2,761
M Prof, Scientific & Technical Services	10,332	13,837	16,245	20,124	24,183	2,885	4,360	5,689	8,255	9,757
N Administrative and Support Services	5,494	7,239	9,194	9,639	9,472	4,814	4,182	5,466	5,816	6,066
O Public Administration and Safety	13,448	12,688	13,417	15,869	13,887	6,926	7,459	8,935	11,755	11,426
P Education and Training	13,632	15,673	18,544	21,415	20,742	9,096	12,931	14,223	17,555	18,127
Q Health Care and Social Assistance	18,576	20,933	23,565	26,415	31,764	10,750	14,418	15,434	17,007	20,241
R Arts and Recreation Services	3,158	4,057	4,856	5,440	6,571	2,501	2,357	3,002	2,788	3,248
S Other Services	9,877	10,449	10,338	10,654	16,897	5,985	8,684	8,200	9,109	13,532
Hi Tech	25,772	27,714	27,886	31,294	34,507	22,813	22,108	20,320	22,344	23,180
Hi Income	22,737	27,154	31,388	38,597	41,887	8,619	8,521	10,375	14,935	16,674
Infrastructure Services	35,366	40,663	46,965	53,270	59,077	22,347	29,706	32,659	37,350	41,616

# Melbourne North East



Melbourne North East comprises an arc of outer suburbs on the north-eastern and eastern boundary of the metropolitan area. There is little travel between the eastern and western extremities of the region, the unity of which lies in a common fringe relationship to the metropolis. Despite this lack of economic integration the region has a certain physiographic unity: it covers the upper Yarra valley. In the west of the region, nearer Melbourne, hills restrict the river to a gorge, but above Yarra Glen the valley opens out to accommodate hobby farms and cool-climate wineries. The outer part of the region comprises forested water reserves. Nearer Melbourne the region has been subdivided for commuter suburbs, many of which depend on the Eastern Freeway for access to Melbourne Central, though a commuter railway serves the hills on the north bank of the Yarra. A couple of university campuses have been built towards the western edge of the region.

## Major centres:

Heidelberg, Greensborough, Doncaster, Lilydale.

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	566	571	579	589	601	610	0.8%	1.4%	1.7%	2.0%	1.4%	1.3%	1.7%
No. Households	183	184	186	188	190	192	0.7%	0.8%	1.0%	1.1%	1.4%	0.8%	1.2%
NIEIR Workforce	309	312	319	326	326	337	1.1%	2.1%	2.1%	0.3%	3.3%	1.8%	1.8%
NIEIR Employment	289	292	300	307	307	315	1.3%	2.6%	2.2%	0.1%	2.7%	2.0%	1.4%
NIEIR Unemployment	20.2	19.8	18.8	18.8	19.6	22.1	-1.9%	-5.1%	-0.1%	4.3%	12.8%	-2.4%	8.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	6.5%	6.3%	5.9%	5.8%	6.0%	6.5%	-0.2	-0.4	-0.1	0.2	0.6	-0.3	0.4
Headline U/E	4.4%	4.2%	3.7%	3.6%	3.7%	4.5%	-0.2	-0.5	-0.1	0.1	0.8	-0.3	0.4
NIEIR Structural U/E	8.3%	8.0%	7.8%	7.8%	7.8%	7.8%	-0.3	-0.2	-0.1	0.1	0.0	-0.2	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	13,076	13,568	14,247	14,632	14,757	14,573	23,089	23,761	24,595	24,835	24,556	23,906	3.8%	-0.2%
Taxes Paid	3,674	3,688	3,528	3,717	3,492	3,291	6,488	6,458	6,091	6,310	5,812	5,398	0.4%	-5.9%
Benefits	2,088	2,041	2,065	1,989	2,384	2,102	3,686	3,574	3,564	3,375	3,966	3,448	-1.6%	2.8%
Business Income	2,298	2,286	2,522	2,452	2,586	2,724	4,058	4,004	4,353	4,162	4,303	4,468	2.2%	5.4%
Interest Paid	1,538	1,668	2,004	2,474	2,166	1,982	2,716	2,921	3,459	4,199	3,605	3,252	17.2%	-10.5%
Property Income	2,935	3,201	3,344	3,569	3,085	3,084	5,183	5,606	5,773	6,057	5,133	5,059	6.7%	-7.0%
Disposable Income	16,601	17,237	18,319	18,106	18,711	18,646	29,314	30,186	31,624	30,732	31,137	30,589	2.9%	1.5%
Rank							22	24	19	27	28	28		
%Rank #1							65%	65%	61%	60%	58%	56%		
Business Value Added	15,374	15,854	16,769	17,084	17,342	17,297	27,148	27,765	28,948	28,996	28,859	28,375	3.6%	0.6%
Rank							19	19	15	19	18	18		
%Rank #1							63%	63%	61%	61%	59%	58%		
Business Productivity							53,248	54,204	55,892	55,693	56,347	54,425	1.5%	-1.1%
Rank							27	25	21	29	22	25		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Melbourne North East

## SOCIAL SECURITY

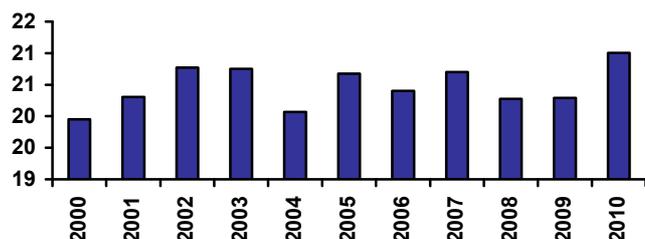
	% Pop	Australian Average
Disability Support (aged 15-20)	0.08%	0.08%
Disability Support (aged 21-24)	0.13%	0.14%
Disability Support (aged 25+)	2.64%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.11%	0.20%
Parenting Payment - Single (aged 25+)	1.07%	1.28%
Unemployed Long Term	0.87%	1.29%
Unemployed Short Term	0.87%	1.16%
Youth Allowance - Non Student	0.26%	0.43%
Youth Allowance - Student	1.22%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	11.3%	55
2009	12.7%	55
2008	11.0%	55
2007	11.3%	55
2006	11.8%	54
2005	12.6%	55

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	29.7%	28.4%	27.1%	24.7%
Age 20-29	15.2%	13.7%	13.0%	13.3%
Age 30-54	37.4%	37.6%	36.4%	37.4%
Age 55+	17.6%	20.3%	23.5%	24.6%
Population Change (average between years)				
Age 0-19		55	-543	-464
Age 20-29		-899	-325	1,567
Age 30-54		2,017	-66	4,643
Age 55+		3,835	4,322	3,546
Average Annual Growth		0.9%	0.6%	1.6%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	20	20	21	21	20	21	20	21	20	20	21
Rank	55	54	47	52	51	49	55	57	57	54	52

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	733	744	636	468	618	770	662	489	539	504	688
Rank	40	36	48	49	43	38	40	46	46	50	43

## POPULATION

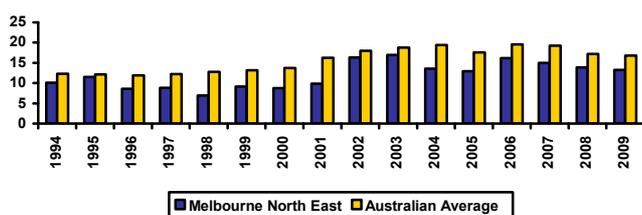
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	518	522	523	522	525	529	532	537	543	549	554	558	561	562	566	571	579	589	601	610

## PATENT APPLICATIONS

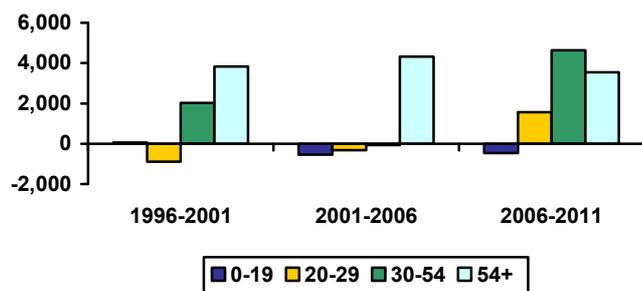
	No	Aust Avg	Rank
Average p.a. (1994-2009)	66.95	3,109.81	13
Average p.a. per capita	11.98	15.69	19
Hi Tech p.a. (1994-2009)	17.33	864.69	14
Hi Tech p.a. per capita	3.08	4.33	16
Info. Tech p.a. (1994-2009)	6.44	342.17	14
Info. Tech p.a. per capita	1.15	1.70	17
Average per capita (1994-2001)	9.22	13.06	25
Average per capita (2001-2009)	14.20	18.09	18
2001-09 avg./1994-00 avg.	1.54	1.39	6

Note: Per capita = 100,000 people

## Patent Applications per 100,000 residents



## Population Change by Age Group



# Melbourne North East

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	505	656	1002	13	17	9	36%	36%	41%
Value of Property and Unincorporated Business	372	491	889	12	19	8	41%	42%	60%
Value of Financial Assets	254	335	306	13	13	14	42%	41%	25%
Value of Household Liabilities	121	170	193	5	11	21	81%	74%	47%
Disposable Income after Debt Service Costs	85	94	97	18	17	27	70%	62%	55%
Household Debt Service Ratio	15%	19%	20	9	15	24	70%	76%	65%
Household Debt to Gross Income Ratio	1.21	1.51	2	11	19	26	83%	84%	71%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001-2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change:
									2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	644	627	591	583	679	722	842	1,035	40%
Non Residential	312	402	250	286	398	640	620	465	85%
Total	956	1,028	841	869	1,078	1,362	1,462	1,501	55%
Value per capita \$2007/08									
Residential	1,155	1,114	1,044	1,021	1,173	1,225	1,401	1,699	34%
Non Residential	559	714	441	501	688	1,087	1,031	763	77%
Total	1,713	1,829	1,485	1,522	1,860	2,312	2,432	2,462	48%
Rank (value per capita)									
Residential	37	49	52	53	43	42	33	23	
Non Residential	43	33	64	61	52	27	25	43	
Total	40	49	57	59	50	35	28	29	

## FARM INSTITUTE ACCESSIBILITY

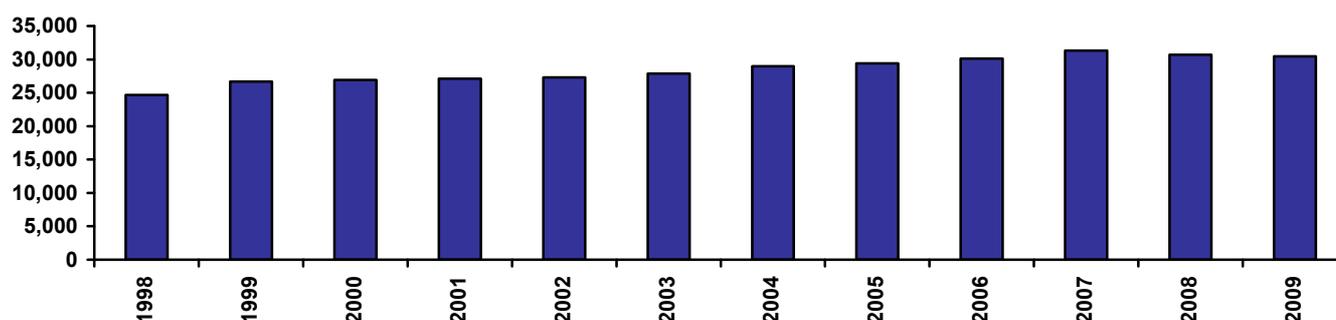
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	5.3	2.77	17.9	17	1	14
widespread	3.9	2.20	13.6	20	29	19
centralised	7.4	3.65	24.8	16	4	15
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	36.2	14.89	96.5	9	21	23
widespread	28.3	10.16	64.7	17	29	30
centralised	48.1	21.79	140.5	7	16	21

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	13,118	14,325	14,621	14,872	15,139	15,558	16,254	16,550	17,071	17,885	17,782	17,935	2.9%
Consumption Per Cap (\$2007/08)	24,653	26,659	26,928	27,114	27,323	27,881	28,962	29,429	30,144	31,321	30,697	30,441	1.9%
Consumption Per Cap Rank	27	23	22	22	26	27	27	26	27	21	29	27	38

Note: All years stated above are calendar years.

Consumption per capita



# Melbourne North East

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	197.4	180.6	189.9	283.6	374.4	439.5	18	14	6.9%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.3	4.6	5.8	6.3	22	17	5.4%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	21.8	30.6	38.7	41.9	22	17	5.4%
Ratio of greenfield construction costs to average dwelling price	1.6	1.7	1.6	1.3	1.0	0.8	44	52	-5.0%
Ratio of mortgage burden on new construction to income	n/a	n/a	34.9	38.7	37.5	35.5	45	49	0.2%
Adult population per dwelling	2.3	2.4	2.4	2.3	2.4	2.4	9	16	0.2%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	519	555	567	611	653	691	652	690	657	700
Percent of population aged 0 to 17	28.5%	25.4%	24.3%	23.2%	22.7%	22.6%	22.7%	22.6%	22.6%	22.5%
Percent of population aged 18 to 64 (working age pop)	63.7%	64.1%	64.0%	64.1%	63.1%	61.6%	63.0%	61.6%	63.0%	61.5%
Percent of population aged 65 and over	7.8%	10.5%	11.6%	12.7%	14.3%	15.8%	14.3%	15.8%	14.4%	15.9%
Annual hours of work working age residents	1291	1360	1386	1331	1346	1438	1332	1387	1352	1443
Adult population per occupied dwelling	2.43	2.34	2.34	2.42	2.48	2.51	2.42	2.38	2.48	2.52
Dwelling shortage - (000's)				5.6	9.9	12.8	5.8	3.2	10.4	13.8
Unsatisfactorily housed population - percent of population				1.8%	3.0%	3.7%	1.8%	0.9%	3.2%	3.9%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	6.8	5.0	12.2	13.0	11.9	12.8	11.8	13.8	13.1
Average net migration inflows - percent of population	1.3%	0.9%	2.1%	2.1%	1.8%	1.9%	1.8%	2.1%	1.9%
Average net POPULATION CHANGE - (000's)	4.00	2.49	8.71	8.48	7.55	8.29	7.44	9.28	8.56
Average annual population growth rate - percent	0.7%	0.4%	1.5%	1.4%	1.1%	1.3%	1.1%	1.5%	1.3%

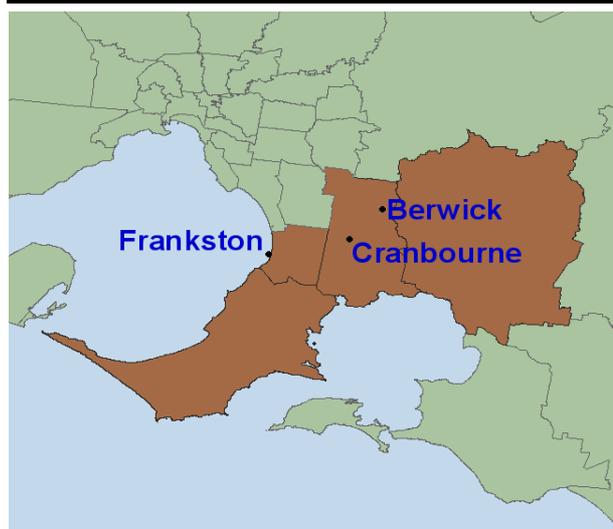
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	243,327	259,673	283,890	301,063	319,471	5	5	5	6	4
UR Hours Total (000's/quarter)	106,681	114,780	120,990	127,993	128,719	5	5	6	6	6
UR Income Total (\$2007/08m/quarter)	2,868	3,224	3,706	4,465	4,728	6	6	7	7	7
JTW Emp Total	120,955	118,042	149,962	173,676	186,585	17	20	17	16	16
JTW Hours Total (000's/quarter)	52,873	51,926	63,421	73,135	74,452	16	21	18	16	16
JTW Income Total (\$2007/08m/quarter)	1,377	1,399	1,917	2,401	2,585	16	24	16	17	17
UR Avg Weekly Hours Per Employee	33.7	34.0	32.8	32.7	31.0	48	44	47	45	57
UR Avg Hourly Rate Per Employee (\$2007/08)	26.9	28.1	30.6	34.9	36.7	24	25	35	17	16
JTW Avg Weekly Hours Per Employee	33.6	33.8	32.5	32.4	30.7	49	46	57	48	60
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.1	26.9	30.2	32.8	34.7	37	36	38	32	24

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	4,148	4,816	4,763	3,232	2,255	1,703	2,272	2,499	3,346	2,564
B Mining	443	513	451	563	735	114	69	185	319	397
C Manufacturing	39,093	41,483	40,474	38,813	42,699	18,690	17,465	20,947	21,053	22,177
D Electricity, Gas, Water & Waste Services	2,929	2,066	1,924	2,659	2,939	942	641	734	1,305	1,433
E Construction	18,201	19,503	23,734	31,634	31,695	12,088	12,237	14,669	21,358	21,565
F Wholesale Trade	14,169	15,165	14,100	15,382	12,972	4,829	4,818	6,064	7,455	6,522
G Retail Trade	32,197	31,059	36,557	33,557	37,269	17,892	15,793	21,247	22,002	24,126
H Accommodation and Food Services	9,220	12,793	15,869	15,970	18,628	5,224	6,381	8,784	10,889	12,923
I Transport, Postal and Warehousing	13,254	11,508	11,414	12,680	12,764	3,961	3,718	4,180	5,185	5,917
J Information Media and Telecoms	6,344	6,237	7,092	7,330	5,987	848	716	1,171	1,489	1,317
K Financial and Insurance Services	12,615	11,250	11,144	12,562	11,657	3,044	2,018	2,369	3,137	2,999
L Rental, Hiring and Real Estate Services	3,247	2,801	3,931	4,460	5,176	1,425	2,051	1,971	2,635	3,074
M Prof, Scientific & Technical Services	14,290	17,983	19,552	22,334	23,277	4,478	5,395	7,008	9,129	9,392
N Administrative and Support Services	5,337	7,362	10,036	9,769	10,481	2,305	3,850	5,194	4,747	5,087
O Public Administration and Safety	12,914	12,121	12,850	14,538	16,384	3,836	3,152	5,315	6,442	7,021
P Education and Training	18,026	19,471	22,120	23,671	27,219	12,945	11,734	15,309	17,041	19,539
Q Health Care and Social Assistance	22,090	26,898	30,606	33,279	33,283	18,429	17,206	21,603	24,963	26,040
R Arts and Recreation Services	3,776	3,860	4,343	4,923	5,016	1,629	1,724	2,383	2,988	3,192
S Other Services	11,035	12,784	12,928	13,708	19,034	6,574	6,801	8,330	8,192	11,302
Hi Tech	27,219	31,702	32,403	36,129	38,125	10,172	11,863	14,370	16,504	16,965
Hi Income	30,179	33,766	36,175	40,357	40,945	8,223	8,361	11,093	14,964	15,362
Infrastructure Services	43,892	50,229	57,069	61,872	65,518	33,003	30,664	39,295	44,992	48,771

# Melbourne Outer South East



By an accident of local government boundary reform Melbourne Outer South East includes part of the ranges east of the Melbourne metropolitan area, but the greater part of the region is flat, comprising low hills, former sand dunes and former swamps redeemed by their proximity to Port Philip and Westernport Bays. Deep water in Westernport Bay has resulted in port and industrial development, but further growth is hindered by poor freight transport connections to the rest of Victoria. The region includes a growing urban fringe, nearly all developed within the past two decades and dependent on uncomfortably long-distance commuting. Further out there is intensive agriculture with retirement housing on the more attractive slopes.

## Major centres:

Frankston, Berwick, Cranbourne

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	531	543	558	575	593	606	2.3%	2.7%	3.1%	3.1%	2.2%	2.7%	2.6%
No. Households	173	177	181	185	189	192	2.4%	2.2%	2.2%	2.1%	2.0%	2.3%	2.0%
NIEIR Workforce	274	282	293	304	306	318	3.1%	3.8%	3.6%	0.8%	3.8%	3.5%	2.3%
NIEIR Employment	255	262	274	282	283	292	2.9%	4.3%	3.2%	0.2%	3.1%	3.5%	1.7%
NIEIR Unemployment	18.8	19.9	19.5	21.4	23.1	25.9	6.3%	-2.1%	9.7%	8.1%	12.1%	4.5%	10.1%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	6.8%	7.1%	6.7%	7.0%	7.6%	8.2%	0.2	-0.4	0.4	0.5	0.6	0.1	0.6
Headline U/E	4.3%	4.4%	4.1%	4.4%	4.7%	5.6%	0.1	-0.3	0.3	0.3	0.9	0.0	0.6
NIEIR Structural U/E	10.4%	10.1%	9.9%	9.7%	9.8%	10.0%	-0.3	-0.2	-0.2	0.1	0.2	-0.2	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	10,817	11,438	12,148	12,598	12,776	12,360	20,376	21,051	21,777	21,904	21,545	20,401	5.2%	-0.9%
Taxes Paid	2,979	3,018	2,922	3,121	2,943	2,717	5,611	5,555	5,237	5,427	4,964	4,484	1.6%	-6.7%
Benefits	2,062	2,062	2,139	2,130	2,651	2,418	3,885	3,795	3,834	3,703	4,471	3,992	1.1%	6.6%
Business Income	2,114	2,129	2,340	2,363	2,450	2,528	3,982	3,918	4,194	4,108	4,132	4,172	3.8%	3.4%
Interest Paid	1,399	1,544	1,888	2,351	2,084	1,932	2,636	2,842	3,384	4,087	3,515	3,189	18.9%	-9.3%
Property Income	2,274	2,522	2,645	2,869	2,486	2,465	4,283	4,642	4,741	4,988	4,192	4,068	8.1%	-7.3%
Disposable Income	14,234	15,017	16,107	16,170	16,943	16,592	26,814	27,640	28,876	28,115	28,572	27,386	4.3%	1.3%
Rank							42	43	37	45	48	51		
%Rank #1							60%	60%	56%	54%	53%	51%		
Business Value Added	12,931	13,567	14,487	14,961	15,226	14,888	24,358	24,970	25,971	26,012	25,677	24,574	5.0%	-0.2%
Rank							31	31	29	32	30	32		
%Rank #1							57%	57%	55%	55%	53%	51%		
Business Productivity							50,691	51,689	52,935	52,966	53,443	51,646	1.5%	-1.3%
Rank							43	43	34	43	34	37		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Melbourne Outer South East

## SOCIAL SECURITY

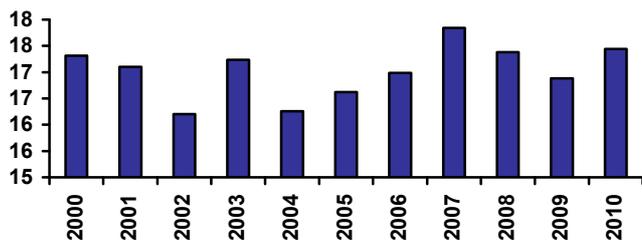
	% Pop	Australian Average
Disability Support (aged 15-20)	0.09%	0.08%
Disability Support (aged 21-24)	0.14%	0.14%
Disability Support (aged 25+)	2.87%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.18%	0.20%
Parenting Payment - Single (aged 25+)	1.57%	1.28%
Unemployed Long Term	1.21%	1.29%
Unemployed Short Term	1.15%	1.16%
Youth Allowance - Non Student	0.40%	0.43%
Youth Allowance - Student	1.16%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	14.6%	41
2009	15.6%	44
2008	13.2%	44
2007	13.3%	45
2006	13.7%	46
2005	14.5%	46

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.1%	30.2%	29.1%	26.6%
Age 20-29	14.3%	12.5%	12.4%	12.7%
Age 30-54	35.7%	36.8%	36.1%	35.8%
Age 55+	18.8%	20.6%	22.4%	24.9%
Population Change (average between years)				
Age 0-19		2,577	3,018	1,198
Age 20-29		-45	1,574	2,219
Age 30-54		4,979	4,264	5,095
Age 55+		3,751	4,817	6,432
Average Annual Growth		2.6%	2.7%	2.6%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	17	17	16	17	16	17	17	18	17	17	17
Rank	63	63	63	63	63	63	63	63	63	63	63

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	702	818	777	544	827	820	753	492	682	590	804
Rank	43	31	31	46	18	33	25	45	37	44	34

## POPULATION

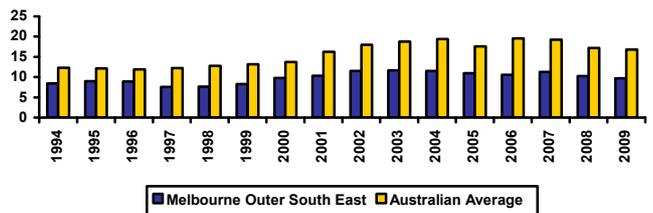
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	371	381	391	400	410	419	426	436	447	461	475	489	505	519	531	543	558	575	593	606

## PATENT APPLICATIONS

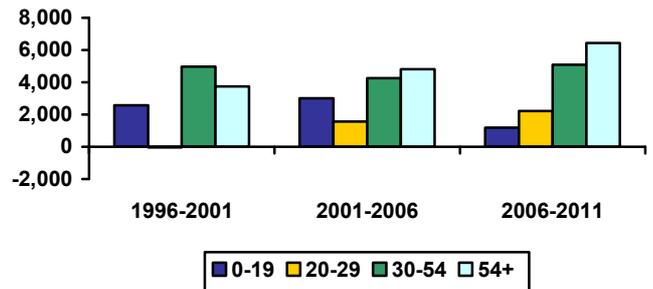
	No	Aust Avg	Rank
Average p.a. (1994-2009)	48.38	3,109.81	20
Average p.a. per capita	9.83	15.69	29
Hi Tech p.a. (1994-2009)	8.35	864.69	25
Hi Tech p.a. per capita	1.67	4.33	34
Info. Tech p.a. (1994-2009)	3.14	342.17	23
Info. Tech p.a. per capita	0.62	1.70	27
Average per capita (1994-2001)	8.73	13.06	28
Average per capita (2001-2009)	10.86	18.09	29
2001-09 avg./1994-00 avg.	1.24	1.39	45

Note: Per capita = 100,000 people

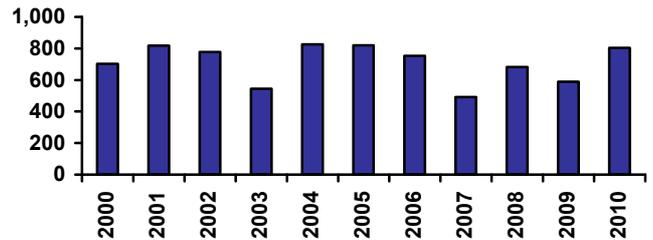
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Melbourne Outer South East

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	390	552	814	22	25	20	27%	31%	33%
Value of Property and Unincorporated Business	296	445	749	21	27	18	33%	38%	50%
Value of Financial Assets	213	272	244	16	17	30	35%	34%	20%
Value of Household Liabilities	118	165	180	7	14	27	79%	72%	44%
Disposable Income after Debt Service Costs	77	85	86	30	32	41	63%	56%	49%
Household Debt Service Ratio	16%	20%	21	5	10	11	77%	81%	70%
Household Debt to Gross Income Ratio	1.33	1.62	2	6	11	14	91%	90%	75%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	1,106	1,247	1,147	1,020	1,071	1,064	1,155	1,295	9%
Non Residential	332	368	420	466	513	492	405	401	-7%
Total	1,438	1,615	1,567	1,485	1,584	1,556	1,560	1,695	4%
Value per capita \$2007/08									
Residential	2,251	2,403	2,161	1,877	1,920	1,851	1,949	2,137	0%
Non Residential	678	709	791	857	919	855	682	661	-14%
Total	2,929	3,112	2,952	2,734	2,839	2,706	2,631	2,798	-5%
Rank (value per capita)									
Residential	8	9	10	20	17	19	17	13	
Non Residential	32	34	29	37	38	45	54	52	
Total	10	12	19	24	25	27	26	25	

## FARM INSTITUTE ACCESSIBILITY

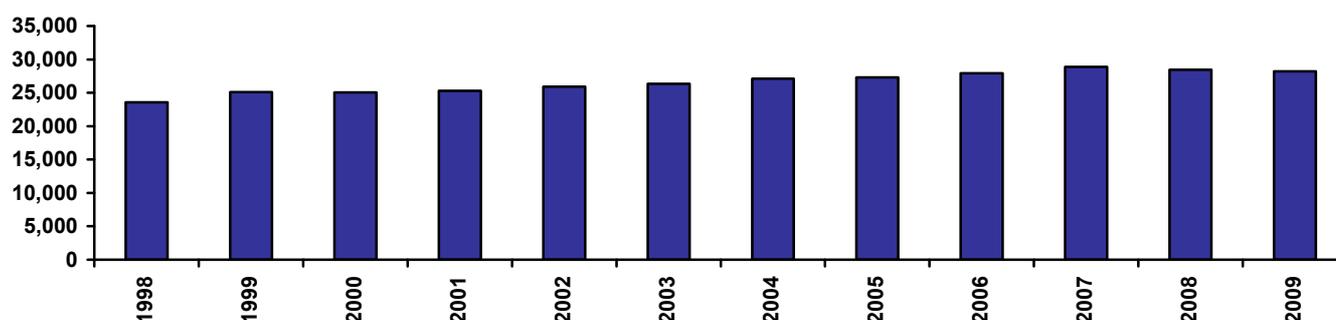
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	8.4	3.49	28.5	29	16	29
widespread	5.0	1.85	14.6	29	14	27
centralised	13.4	6.00	49.9	30	28	29
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	10,044	10,936	11,206	11,657	12,309	12,901	13,698	14,166	14,831	15,697	15,858	16,221	4.5%
Consumption Per Cap (\$2007/08)	23,567	25,087	25,056	25,309	25,916	26,356	27,117	27,306	27,939	28,891	28,428	28,203	1.6%
Consumption Per Cap Rank	35	33	34	36	38	39	38	40	41	38	48	48	48

Note: All years stated above are calendar years.

Consumption per capita



# Melbourne Outer South East

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	150.8	137.2	144.4	208.1	302.2	336.4	39	30	7.0%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.6	3.6	4.9	5.3	43	32	5.7%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	17.5	23.6	32.8	35.0	43	32	5.7%
Ratio of greenfield construction costs to average dwelling price	2.1	2.2	2.1	1.7	1.2	1.1	29	39	-5.0%
Ratio of mortgage burden on new construction to income	n/a	n/a	36.8	40.8	39.4	38.7	38	38	0.4%
Adult population per dwelling	2.0	2.3	2.2	2.2	2.3	2.3	19	33	0.3%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	373	478	534	607	648	688	681	778	652	699
Percent of population aged 0 to 17	29.1%	27.5%	26.5%	25.2%	23.5%	22.3%	22.5%	20.6%	23.4%	22.1%
Percent of population aged 18 to 64 (working age pop)	60.5%	60.8%	61.5%	62.0%	61.5%	60.3%	63.2%	63.9%	61.6%	61.0%
Percent of population aged 65 and over	10.4%	11.7%	12.0%	12.7%	15.0%	17.5%	14.2%	15.5%	14.9%	16.9%
Annual hours of work working age residents	1252	1320	1350	1243	1221	1287	1204	1243	1225	1281
Adult population per occupied dwelling	2.38	2.25	2.26	2.34	2.38	2.41	2.41	2.47	2.39	2.42
Dwelling shortage - (000's)				6.9	10.7	13.7	13.1	21.4	11.0	14.5
Unsatisfactorily housed population - percent of population				2.3%	3.3%	4.0%	3.9%	5.5%	3.4%	4.1%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	14.5	14.2	18.6	12.9	13.1	19.6	25.5	13.8	14.6
Average net migration inflows - percent of population	3.4%	2.8%	3.3%	2.1%	2.0%	2.9%	3.5%	1.9%	2.2%
Average net POPULATION CHANGE - (000's)	11.71	11.08	14.60	8.21	8.09	14.78	19.40	9.05	9.36
Average annual population growth rate - percent	2.8%	2.2%	2.6%	1.3%	1.2%	2.3%	2.7%	1.4%	1.4%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	158,118	188,544	222,993	267,630	288,649	18	17	15	10	13
UR Hours Total (000's/quarter)	70,679	84,201	96,071	114,826	116,740	17	18	16	10	14
UR Income Total (\$2007/08m/quarter)	2,143	2,410	2,948	3,863	4,074	15	15	15	12	17
JTW Emp Total	95,816	103,304	131,894	163,448	178,785	26	26	21	17	17
JTW Hours Total (000's/quarter)	42,710	45,413	55,443	68,622	70,906	27	29	22	18	19
JTW Income Total (\$2007/08m/quarter)	1,090	1,212	1,650	2,237	2,384	31	33	25	19	21
UR Avg Weekly Hours Per Employee	34.4	34.4	33.1	33.0	31.1	33	35	37	37	54
UR Avg Hourly Rate Per Employee (\$2007/08)	30.3	28.6	30.7	33.6	34.9	9	22	34	27	24
JTW Avg Weekly Hours Per Employee	34.3	33.8	32.3	32.3	30.5	40	48	59	53	62
JTW Avg Hourly Rate Per Employee (\$2007/08)	25.5	26.7	29.8	32.6	33.6	40	42	41	34	31

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	5,790	6,039	5,553	4,044	7,014	3,399	3,566	3,269	4,270	7,362
B Mining	383	403	426	738	1,011	102	45	233	452	620
C Manufacturing	28,756	36,308	39,179	45,775	46,813	16,916	14,785	13,553	17,056	17,642
D Electricity, Gas, Water & Waste Services	2,217	1,710	1,689	2,613	3,474	587	420	572	919	1,300
E Construction	13,111	15,938	21,331	32,043	28,487	9,495	10,687	14,348	23,073	20,389
F Wholesale Trade	10,350	12,270	12,832	15,173	12,644	4,333	3,725	5,329	5,937	5,282
G Retail Trade	22,162	23,318	30,414	32,180	36,069	15,888	15,434	22,716	24,090	27,078
H Accommodation and Food Services	6,232	9,208	12,319	13,924	21,854	4,524	6,399	9,477	11,354	17,385
I Transport, Postal and Warehousing	8,692	9,129	11,059	13,871	15,124	4,708	3,552	4,765	6,332	7,075
J Information Media and Telecoms	3,885	3,768	4,166	4,847	5,210	930	592	1,121	1,762	1,990
K Financial and Insurance Services	6,656	6,361	6,110	7,431	7,452	2,122	1,697	2,003	2,561	2,250
L Rental, Hiring and Real Estate Services	1,991	2,218	3,221	4,302	6,957	1,092	1,327	1,780	2,952	4,764
M Prof, Scientific & Technical Services	7,114	8,821	10,190	12,805	11,404	2,405	2,779	3,933	6,771	6,154
N Administrative and Support Services	3,148	5,491	7,788	8,757	8,578	2,094	3,714	4,144	4,741	4,611
O Public Administration and Safety	8,269	9,322	9,443	11,120	16,115	4,478	5,052	5,354	6,655	9,072
P Education and Training	8,431	10,416	12,966	15,619	14,276	8,535	10,093	13,222	14,394	13,820
Q Health Care and Social Assistance	11,108	15,874	20,688	26,254	28,926	7,967	11,930	16,787	19,642	21,117
R Arts and Recreation Services	2,887	2,610	3,421	4,057	4,934	2,465	1,840	2,381	2,955	3,510
S Other Services	6,935	9,341	10,201	12,079	12,307	3,776	5,666	6,905	7,533	7,363
Hi Tech	16,744	20,857	22,920	28,741	27,084	5,932	5,486	8,016	12,413	11,776
Hi Income	15,674	18,208	20,059	24,896	23,778	5,176	5,333	7,380	11,899	11,121
Infrastructure Services	22,426	28,900	37,075	45,930	48,137	18,967	23,863	32,390	36,991	38,448

# Melbourne Mid South East



Until recently Melbourne Mid South East had little coherence as a region. The Bayside suburbs at its western end were solidly prosperous while at the other extreme Dandenong was a low-status former market town with saleyards and manufacturing. However, over the past decade or so a degree of commonality has arisen, derived partly from a common history of post-war development but more from emerging participation in the knowledge economy. The catalyst for this emergence has been Monash University but the successors to the region's failing manufacturing industries have also contributed. The region is also known for its ethnically diverse population and has several successful shopping malls, including Chadstone and Southlands.

## Major centres:

Cheltenham, Oakleigh, Clayton, Dandenong

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	525	532	539	548	557	561	1.2%	1.4%	1.6%	1.7%	0.7%	1.4%	1.2%
No. Households	180	181	182	183	184	185	0.5%	0.4%	0.6%	0.6%	0.4%	0.5%	0.5%
NIEIR Workforce	279	281	287	292	293	307	0.8%	2.1%	1.8%	0.4%	4.7%	1.6%	2.5%
NIEIR Employment	258	261	266	271	270	279	1.2%	1.9%	1.9%	-0.3%	3.5%	1.7%	1.6%
NIEIR Unemployment	21.1	20.3	21.2	21.4	23.4	27.9	-3.7%	4.1%	1.3%	9.2%	19.1%	0.5%	14.1%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.6%	7.2%	7.4%	7.3%	8.0%	9.1%	-0.3	0.1	0.0	0.6	1.1	-0.1	0.9
Headline U/E	5.6%	5.3%	5.4%	5.2%	5.9%	7.5%	-0.3	0.1	-0.2	0.7	1.6	-0.1	1.1
NIEIR Structural U/E	9.4%	9.0%	8.7%	8.5%	8.5%	8.4%	-0.4	-0.3	-0.2	0.0	-0.1	-0.3	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	12,195	12,683	13,217	13,546	13,549	13,301	23,221	23,858	24,510	24,733	24,316	23,702	3.6%	-0.9%
Taxes Paid	3,501	3,522	3,341	3,514	3,303	3,087	6,667	6,625	6,196	6,417	5,927	5,501	0.1%	-6.3%
Benefits	2,132	2,097	2,026	1,931	2,299	2,007	4,059	3,944	3,757	3,527	4,126	3,577	-3.2%	1.9%
Business Income	2,114	2,153	2,388	2,259	2,450	2,516	4,025	4,050	4,428	4,125	4,397	4,483	2.2%	5.5%
Interest Paid	1,270	1,431	1,793	2,258	1,987	1,827	2,418	2,693	3,326	4,123	3,565	3,256	21.1%	-10.0%
Property Income	3,100	3,375	3,459	3,770	3,315	3,350	5,903	6,348	6,415	6,884	5,949	5,970	6.7%	-5.7%
Disposable Income	15,881	16,533	17,230	16,832	17,477	17,266	30,239	31,100	31,952	30,734	31,365	30,767	2.0%	1.3%
Rank							19	20	18	26	26	26		
%Rank #1							67%	67%	61%	60%	58%	57%		
Business Value Added	14,309	14,836	15,605	15,805	15,999	15,817	27,246	27,908	28,938	28,858	28,713	28,184	3.4%	0.0%
Rank							18	17	16	20	19	19		
%Rank #1							63%	63%	61%	61%	59%	58%		
Business Productivity							55,510	56,861	58,662	58,326	59,071	56,601	1.7%	-1.5%
Rank							17	17	16	18	14	19		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Melbourne Mid South East

## SOCIAL SECURITY

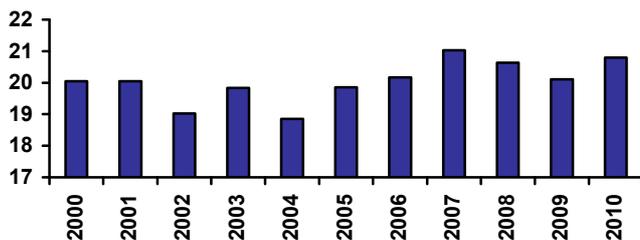
	% Pop	Australian Average
Disability Support (aged 15-20)	0.07%	0.08%
Disability Support (aged 21-24)	0.11%	0.14%
Disability Support (aged 25+)	2.84%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.08%	0.20%
Parenting Payment - Single (aged 25+)	0.93%	1.28%
Unemployed Long Term	1.06%	1.29%
Unemployed Short Term	1.06%	1.16%
Youth Allowance - Non Student	0.23%	0.43%
Youth Allowance - Student	1.35%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	11.6%	54
2009	13.2%	54
2008	11.5%	54
2007	11.8%	53
2006	12.7%	52
2005	13.4%	52

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	24.9%	24.3%	23.9%	22.2%
Age 20-29	15.8%	14.2%	14.1%	15.1%
Age 30-54	35.4%	36.1%	35.2%	36.6%
Age 55+	23.8%	25.4%	26.9%	26.0%
Population Change (average between years)				
Age 0-19		-414	464	-328
Age 20-29		-1,510	341	2,061
Age 30-54		1,160	253	3,954
Age 55+		1,936	2,396	818
Average Annual Growth		0.2%	0.7%	1.2%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	20	20	19	20	19	20	20	21	21	20	21
Rank	54	56	57	58	58	56	57	54	54	56	54

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	695	734	684	488	672	729	701	396	598	500	675
Rank	44	37	43	48	36	39	34	56	42	51	47

## POPULATION

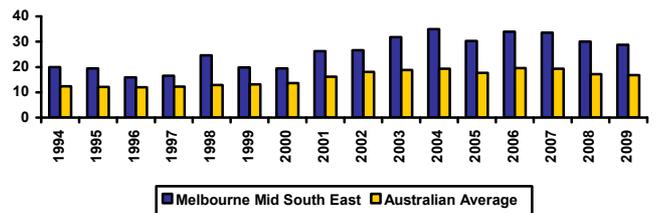
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	512	512	508	505	505	508	509	510	511	512	514	517	519	521	525	532	539	548	557	561

## PATENT APPLICATIONS

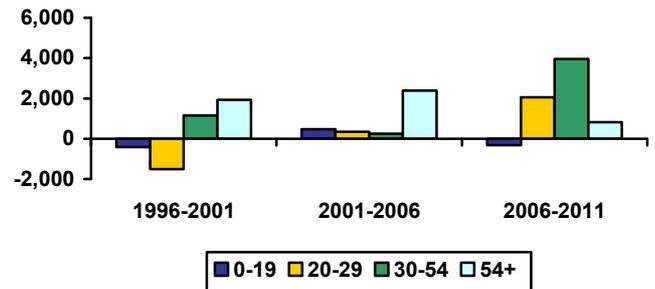
	No	Aust Avg	Rank
Average p.a. (1994-2009)	134.69	3,109.81	5
Average p.a. per capita	25.74	15.69	6
Hi Tech p.a. (1994-2009)	34.61	864.69	6
Hi Tech p.a. per capita	6.60	4.33	9
Info. Tech p.a. (1994-2009)	14.00	342.17	6
Info. Tech p.a. per capita	2.66	1.70	7
Average per capita (1994-2001)	20.24	13.06	8
Average per capita (2001-2009)	30.68	18.09	6
2001-09 avg./1994-00 avg.	1.52	1.39	7

Note: Per capita = 100,000 people

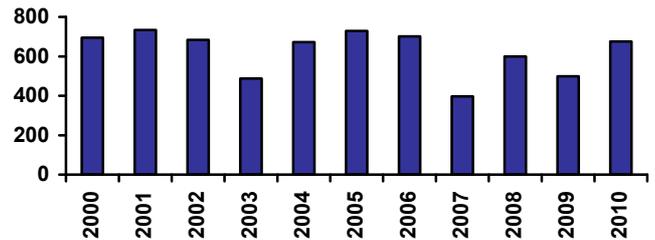
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Melbourne Mid South East

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	636	826	1298	8	9	7	45%	46%	52%
Value of Property and Unincorporated Business	426	596	1085	9	12	7	47%	50%	73%
Value of Financial Assets	298	382	409	8	8	11	49%	47%	33%
Value of Household Liabilities	88	152	196	40	22	18	59%	66%	48%
Disposable Income after Debt Service Costs	83	91	94	20	22	28	68%	60%	53%
Household Debt Service Ratio	11%	17%	20	51	28	21	53%	69%	66%
Household Debt to Gross Income Ratio	0.92	1.38	2	51	33	19	63%	77%	74%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	648	595	698	676	699	734	843	822	16%
Non Residential	527	529	643	774	806	787	683	676	-3%
Total	1,175	1,124	1,342	1,450	1,505	1,521	1,526	1,498	6%
Value per capita \$2007/08									
Residential	1,254	1,143	1,330	1,271	1,296	1,340	1,512	1,465	11%
Non Residential	1,020	1,016	1,225	1,456	1,495	1,437	1,227	1,204	-7%
Total	2,275	2,158	2,555	2,727	2,790	2,778	2,739	2,669	1%
Rank (value per capita)									
Residential	31	48	39	41	38	33	29	32	
Non Residential	11	15	11	11	14	14	18	15	
Total	21	34	23	25	26	26	23	26	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	3.2	3.11	16.2	10	7	11
widespread	2.3	2.91	13.5	11	39	17
centralised	4.5	3.37	20.2	10	2	11

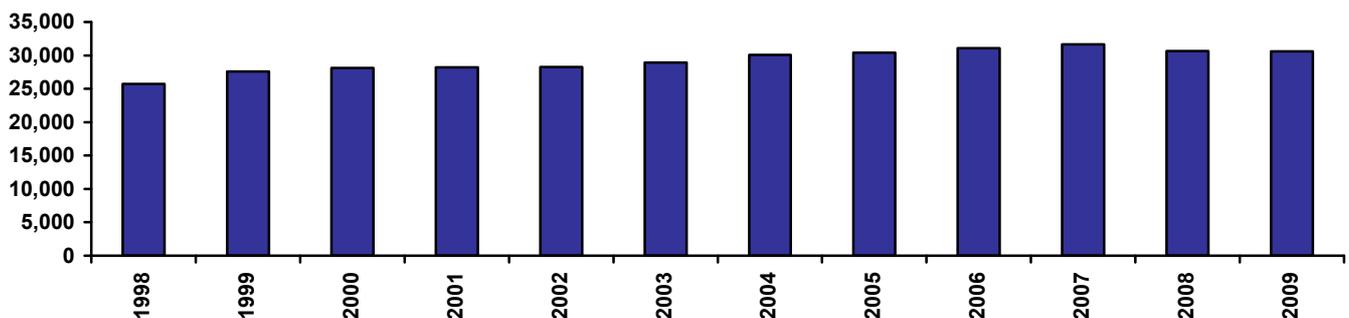
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	13,093	14,063	14,345	14,457	14,525	14,945	15,606	15,846	16,323	16,818	16,531	16,758	2.3%
Consumption Per Cap (\$2007/08)	25,731	27,593	28,097	28,222	28,239	28,924	30,088	30,418	31,080	31,636	30,656	30,598	1.6%
Consumption Per Cap Rank	19	15	15	16	20	20	22	23	22	20	30	26	52

Note: All years stated above are calendar years.

Consumption per capita



# Melbourne Mid South East

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	198.4	189.5	211.0	322.1	453.8	534.9	12	10	7.7%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.8	5.5	7.2	8.1	16	4	6.2%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	25.5	36.3	48.1	54.1	16	4	6.2%
Ratio of greenfield construction costs to average dwelling price	1.6	1.6	1.4	1.1	0.8	0.7	50	59	-5.6%
Ratio of mortgage burden on new construction to income	n/a	n/a	36.6	40.5	38.5	37.7	40	42	0.2%
Adult population per dwelling	2.3	2.3	2.3	2.3	2.3	2.4	12	22	0.3%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	513	515	527	563	591	626	580	596	594	632
Percent of population aged 0 to 17	23.1%	21.4%	21.1%	20.9%	21.1%	21.4%	21.4%	22.1%	21.0%	21.3%
Percent of population aged 18 to 64 (working age pop)	64.5%	63.7%	63.5%	63.0%	61.5%	60.5%	60.8%	58.9%	61.4%	60.1%
Percent of population aged 65 and over	12.4%	14.9%	15.4%	16.1%	17.5%	18.1%	17.8%	19.0%	17.5%	18.5%
Annual hours of work working age residents	1351	1357	1350	1307	1303	1341	1323	1400	1310	1357
Adult population per occupied dwelling	2.42	2.29	2.30	2.40	2.45	2.49	2.37	2.31	2.45	2.50
Dwelling shortage - (000's)				7.4	11.0	14.4	5.9	1.7	11.4	15.2
Unsatisfactorily housed population - percent of population				2.6%	3.7%	4.6%	2.0%	0.6%	3.8%	4.8%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	4.3	5.6	11.5	10.3	11.5	8.0	7.3	11.0	12.3
Average net migration inflows - percent of population	0.8%	1.1%	2.1%	1.8%	1.9%	1.3%	1.2%	1.8%	2.0%
Average net POPULATION CHANGE - (000's)	0.20	2.38	7.16	5.74	6.98	3.47	3.18	6.36	7.62
Average annual population growth rate - percent	0.0%	0.5%	1.3%	1.0%	1.2%	0.6%	0.5%	1.1%	1.3%

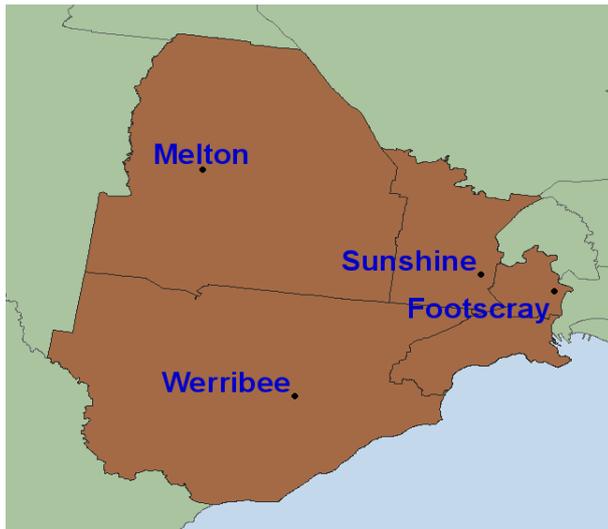
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	253,847	253,170	259,017	268,180	280,866	3	6	7	9	15
UR Hours Total (000's/quarter)	111,754	112,634	111,187	114,870	114,702	3	6	7	9	15
UR Income Total (\$2007/08m/quarter)	2,739	3,081	3,457	4,171	4,328	7	7	10	10	12
JTW Emp Total	227,989	235,660	270,958	322,644	340,172	7	7	6	6	6
JTW Hours Total (000's/quarter)	102,594	106,095	118,012	140,356	140,180	6	6	6	6	6
JTW Income Total (\$2007/08m/quarter)	2,596	2,848	3,649	4,845	5,136	8	8	6	6	6
UR Avg Weekly Hours Per Employee	33.9	34.2	33.0	32.9	31.4	45	40	41	39	52
UR Avg Hourly Rate Per Employee (\$2007/08)	24.5	27.4	31.1	36.3	37.7	45	33	31	12	13
JTW Avg Weekly Hours Per Employee	34.6	34.6	33.5	33.5	31.7	32	20	25	24	47
JTW Avg Hourly Rate Per Employee (\$2007/08)	25.3	26.8	30.9	34.5	36.6	44	37	30	16	12

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	1,571	1,734	1,774	1,222	2,186	177	164	415	972	1,617
B Mining	428	518	433	497	478	176	73	140	265	327
C Manufacturing	49,627	50,141	45,295	43,089	46,680	67,214	67,306	69,747	76,952	79,721
D Electricity, Gas, Water & Waste Services	2,542	1,701	1,570	2,249	2,614	2,343	2,565	2,306	3,760	4,905
E Construction	14,491	14,401	15,692	18,324	16,122	15,248	14,946	17,924	26,639	24,012
F Wholesale Trade	17,044	16,686	14,257	15,654	16,530	20,851	24,735	24,103	27,441	26,747
G Retail Trade	33,862	28,847	32,744	29,226	32,162	31,034	27,494	34,319	34,092	37,606
H Accommodation and Food Services	10,153	13,279	14,688	14,898	18,274	7,108	8,301	10,119	13,397	17,048
I Transport, Postal and Warehousing	13,884	11,000	10,434	11,117	12,353	10,812	10,494	13,139	16,274	18,950
J Information Media and Telecoms	7,371	7,006	7,784	7,854	7,519	4,178	3,068	5,141	5,362	5,180
K Financial and Insurance Services	14,529	11,742	11,408	13,623	11,952	5,852	4,162	5,221	6,918	6,668
L Rental, Hiring and Real Estate Services	2,977	2,727	3,635	4,249	3,824	3,648	3,432	3,925	4,666	5,124
M Prof, Scientific & Technical Services	17,229	19,477	21,340	24,861	29,333	9,152	10,675	13,476	18,036	19,820
N Administrative and Support Services	6,454	8,114	9,625	9,457	10,433	4,962	6,417	9,190	9,621	10,390
O Public Administration and Safety	11,635	10,860	10,560	10,788	14,012	5,477	4,968	7,454	9,289	12,113
P Education and Training	15,547	16,980	18,580	19,596	21,384	13,892	15,912	17,598	23,080	25,468
Q Health Care and Social Assistance	18,727	22,081	24,326	26,428	22,537	15,304	17,532	22,178	29,216	28,885
R Arts and Recreation Services	4,017	3,880	4,146	4,358	3,570	2,184	1,830	2,683	3,342	3,153
S Other Services	11,759	11,994	10,727	10,690	8,901	8,378	11,588	11,882	13,321	12,439
Hi Tech	36,093	36,968	36,771	40,210	45,511	29,798	32,944	36,491	44,961	46,915
Hi Income	35,717	36,304	38,343	44,088	47,518	16,964	18,443	22,641	30,257	32,364
Infrastructure Services	38,291	42,942	47,052	50,383	47,491	31,380	35,273	42,459	55,639	57,506

# Melbourne West



Melbourne West starts five kilometres from the CBD, on the other side of the port, and extends to the edge of the metropolitan area. Its economic base originally lay in manufacturing and logistics, but current development emphasises the latter. Slow growth in manufacturing coupled with rapid housing construction has resulted in increases in commuting to Melbourne Central. The extra commuters have severely stretched available transport capacity, leading to proposals for large-scale public investment in additional roads and railways. The region continues its fringe expansion, and also continues the multicultural traditions first established in the post-war period.

## Major centres:

Footscray, Werribee, Sunshine

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	509	525	542	564	589	611	3.0%	3.4%	3.9%	4.4%	3.9%	3.4%	4.2%
No. Households	164	169	173	177	183	188	2.8%	2.3%	2.6%	3.0%	3.2%	2.6%	3.1%
NIEIR Workforce	273	281	296	310	315	325	3.2%	5.3%	4.8%	1.6%	3.2%	4.4%	2.4%
NIEIR Employment	246	256	270	284	289	292	4.2%	5.6%	5.2%	1.5%	1.1%	5.0%	1.3%
NIEIR Unemployment	27.1	25.3	25.9	26.1	26.7	33.7	-6.6%	2.1%	0.8%	2.6%	26.1%	-1.3%	13.8%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	9.9%	9.0%	8.7%	8.4%	8.5%	10.4%	-0.9	-0.3	-0.3	0.1	1.9	-0.5	1.0
Headline U/E	7.5%	6.7%	6.8%	6.6%	6.5%	8.8%	-0.8	0.1	-0.2	-0.1	2.3	-0.3	1.1
NIEIR Structural U/E	13.2%	12.7%	12.1%	11.5%	11.5%	11.8%	-0.5	-0.6	-0.6	0.0	0.3	-0.5	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	11,129	11,935	12,884	13,628	13,856	13,365	21,852	22,747	23,757	24,176	23,534	21,857	7.0%	-1.0%
Taxes Paid	2,858	2,986	2,918	3,189	3,035	2,772	5,611	5,691	5,379	5,658	5,154	4,532	3.7%	-6.8%
Benefits	2,269	2,297	2,355	2,323	2,887	2,633	4,454	4,378	4,341	4,121	4,904	4,306	0.8%	6.5%
Business Income	1,276	1,322	1,485	1,527	1,646	1,671	2,506	2,520	2,738	2,708	2,795	2,733	6.2%	4.6%
Interest Paid	1,232	1,383	1,721	2,138	1,891	1,748	2,420	2,636	3,173	3,793	3,211	2,858	20.2%	-9.6%
Property Income	1,868	2,130	2,243	2,509	2,236	2,255	3,669	4,059	4,135	4,451	3,797	3,687	10.3%	-5.2%
Disposable Income	13,759	14,834	16,044	16,521	17,561	17,085	27,015	28,272	29,583	29,307	29,826	27,941	6.3%	1.7%
Rank							40	32	28	35	37	47		
%Rank #1							60%	61%	57%	57%	55%	52%		
Business Value Added	12,406	13,257	14,369	15,155	15,502	15,036	24,358	25,267	26,495	26,884	26,329	24,590	6.9%	-0.4%
Rank							32	30	26	27	27	30		
%Rank #1							57%	57%	56%	57%	54%	51%		
Business Productivity							50,528	51,798	53,179	53,332	53,838	51,689	1.8%	-1.6%
Rank							45	40	31	40	32	36		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Melbourne West

## SOCIAL SECURITY

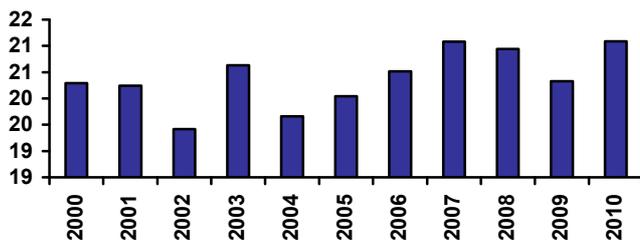
	% Pop	Australian Average
Disability Support (aged 15-20)	0.09%	0.08%
Disability Support (aged 21-24)	0.14%	0.14%
Disability Support (aged 25+)	3.40%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.17%	0.20%
Parenting Payment - Single (aged 25+)	1.71%	1.28%
Unemployed Long Term	1.70%	1.29%
Unemployed Short Term	1.47%	1.16%
Youth Allowance - Non Student	0.41%	0.43%
Youth Allowance - Student	1.56%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	15.4%	36
2009	16.4%	37
2008	14.1%	38
2007	14.7%	38
2006	15.5%	36
2005	16.5%	34

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	30.3%	28.8%	27.7%	26.1%
Age 20-29	16.7%	15.5%	15.5%	15.3%
Age 30-54	36.8%	38.2%	38.1%	39.4%
Age 55+	16.1%	17.5%	18.7%	19.2%
Population Change (average between years)				
Age 0-19		1,148	3,041	3,995
Age 20-29		268	2,253	3,108
Age 30-54		4,311	5,310	10,082
Age 55+		2,528	3,771	4,769
Average Annual Growth		1.9%	3.0%	3.9%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	20	20	19	21	20	20	21	21	21	20	21
Rank	53	55	55	53	55	55	54	53	51	53	51

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	446	556	487	378	413	347	466	423	365	340	458
Rank	62	54	57	55	60	63	58	52	59	64	59

## POPULATION

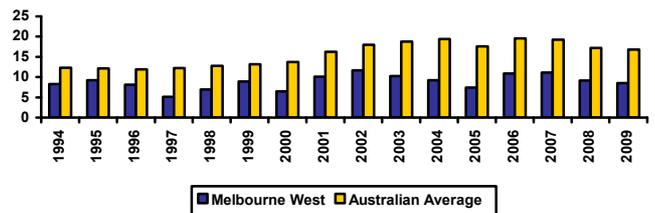
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	381	388	394	398	404	412	418	425	434	443	453	466	481	495	509	525	542	564	589	611

## PATENT APPLICATIONS

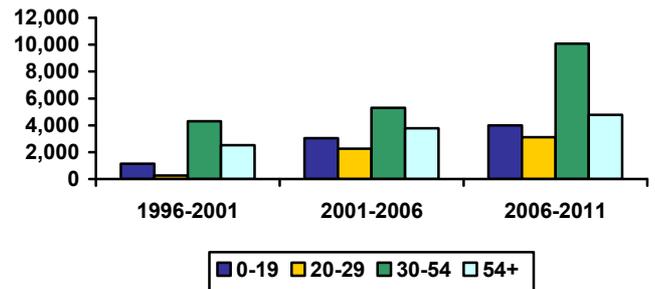
	No	Aust Avg	Rank
Average p.a. (1994-2009)	42.11	3,109.81	23
Average p.a. per capita	8.84	15.69	37
Hi Tech p.a. (1994-2009)	7.66	864.69	28
Hi Tech p.a. per capita	1.58	4.33	36
Info. Tech p.a. (1994-2009)	2.53	342.17	27
Info. Tech p.a. per capita	0.53	1.70	35
Average per capita (1994-2001)	7.89	13.06	35
Average per capita (2001-2009)	9.82	18.09	36
2001-09 avg./1994-00 avg.	1.24	1.39	44

Note: Per capita = 100,000 people

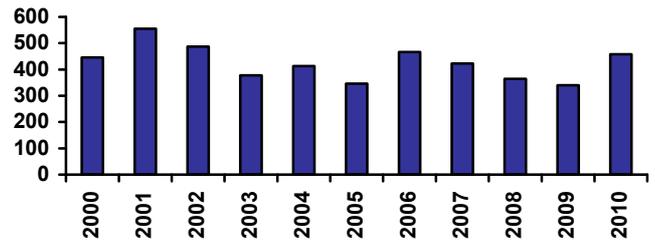
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Melbourne West

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	328	415	676	29	50	28	23%	23%	27%
Value of Property and Unincorporated Business	292	384	679	22	40	20	32%	32%	46%
Value of Financial Assets	140	189	171	50	51	59	23%	23%	14%
Value of Household Liabilities	103	158	173	15	17	31	69%	69%	42%
Disposable Income after Debt Service Costs	75	88	91	33	28	34	62%	58%	51%
Household Debt Service Ratio	14%	19%	20	12	16	28	69%	76%	65%
Household Debt to Gross Income Ratio	1.19	1.52	2	15	18	29	81%	85%	70%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	902	1,036	1,058	1,022	1,017	1,031	1,329	1,741	32%
Non Residential	469	552	543	669	734	851	760	688	18%
Total	1,370	1,588	1,601	1,691	1,751	1,882	2,089	2,429	27%
Value per capita \$2007/08									
Residential	1,925	2,093	2,078	1,948	1,875	1,829	2,258	2,847	18%
Non Residential	1,002	1,116	1,065	1,274	1,353	1,510	1,290	1,125	6%
Total	2,927	3,209	3,143	3,222	3,228	3,339	3,548	3,972	13%
Rank (value per capita)									
Residential	11	12	14	18	19	22	8	4	
Non Residential	12	12	15	16	17	13	16	19	
Total	11	10	13	15	19	15	14	9	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	5.2	3.91	21.1	16	25	19
widespread	3.2	2.91	14.3	17	38	26
centralised	8.2	5.49	32.2	17	23	19

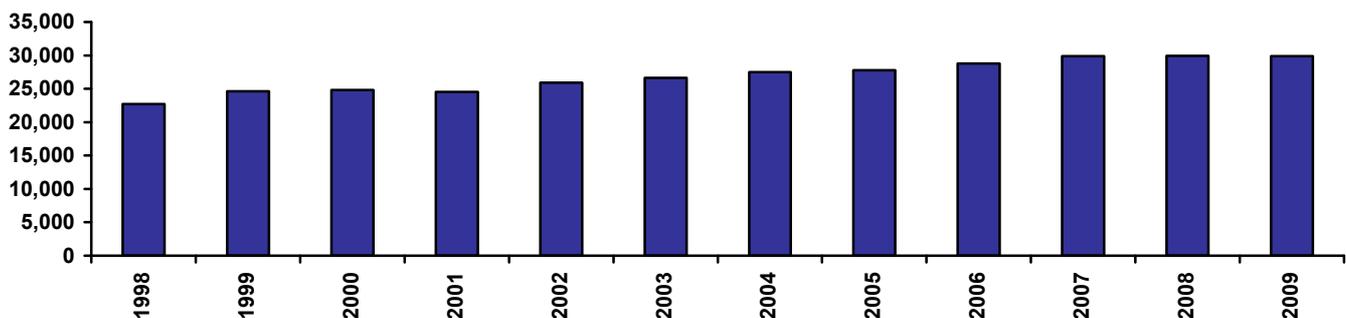
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	9,495	10,472	10,754	10,878	11,726	12,406	13,228	13,735	14,665	15,685	16,245	16,849	5.4%
Consumption Per Cap (\$2007/08)	22,728	24,620	24,801	24,548	25,896	26,624	27,491	27,758	28,793	29,894	29,953	29,890	2.5%
Consumption Per Cap Rank	44	40	38	44	39	37	35	37	30	28	33	30	17

Note: All years stated above are calendar years.

Consumption per capita



# Melbourne West

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	145.4	136.6	146.3	221.0	293.4	333.1	37	32	6.8%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.6	3.7	4.6	5.0	41	35	5.2%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	17.6	24.6	30.4	33.2	41	35	5.2%
Ratio of greenfield construction costs to average dwelling price	2.2	2.2	2.1	1.6	1.2	1.1	31	38	-4.8%
Ratio of mortgage burden on new construction to income	n/a	n/a	36.5	39.9	37.7	37.1	41	46	0.2%
Adult population per dwelling	2.1	2.3	2.3	2.3	2.3	2.4	13	17	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	382	456	513	613	685	740	713	816	689	752
Percent of population aged 0 to 17	27.8%	25.9%	25.1%	24.3%	23.4%	23.0%	22.6%	21.5%	23.3%	22.9%
Percent of population aged 18 to 64 (working age pop)	63.8%	64.6%	65.4%	66.2%	65.3%	63.2%	66.6%	66.0%	65.4%	63.8%
Percent of population aged 65 and over	8.4%	9.5%	9.5%	9.5%	11.3%	13.8%	10.8%	12.5%	11.3%	13.3%
Annual hours of work working age residents	1236	1317	1292	1193	1181	1272	1132	1143	1187	1265
Adult population per occupied dwelling	2.40	2.31	2.32	2.43	2.51	2.55	2.51	2.56	2.51	2.55
Dwelling shortage - (000's)				8.5	15.5	19.4	16.5	23.0	15.8	20.2
Unsatisfactorily housed population - percent of population				2.8%	4.5%	5.2%	4.6%	5.6%	4.6%	5.4%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	10.5	14.0	23.2	17.7	14.9	23.4	25.3	18.5	16.6
Average net migration inflows - percent of population	2.5%	2.9%	4.1%	2.7%	2.1%	3.2%	3.3%	2.5%	2.3%
Average net POPULATION CHANGE - (000's)	8.17	11.41	20.06	14.35	11.06	20.01	20.54	15.19	12.62
Average annual population growth rate - percent	2.0%	2.4%	3.6%	2.2%	1.6%	3.1%	2.7%	2.4%	1.8%

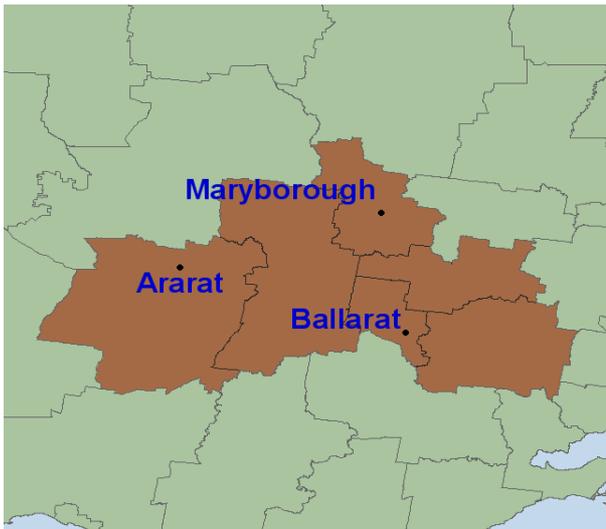
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	166,753	185,544	220,584	258,749	291,187	16	18	17	15	8
UR Hours Total (000's/quarter)	75,375	84,326	97,023	113,019	120,250	15	17	13	13	12
UR Income Total (\$2007/08m/quarter)	2,005	2,254	2,745	3,816	4,098	17	17	16	14	16
JTW Emp Total	113,093	129,050	152,348	197,097	218,950	18	18	16	15	15
JTW Hours Total (000's/quarter)	51,214	58,151	66,383	86,129	90,306	18	18	16	15	13
JTW Income Total (\$2007/08m/quarter)	1,324	1,555	1,988	2,784	2,962	20	19	15	14	14
UR Avg Weekly Hours Per Employee	34.8	35.0	33.8	33.6	31.8	29	15	23	22	47
UR Avg Hourly Rate Per Employee (\$2007/08)	26.6	26.7	28.3	33.8	34.1	26	38	48	26	31
JTW Avg Weekly Hours Per Employee	34.8	34.7	33.5	33.6	31.7	26	18	24	20	46
JTW Avg Hourly Rate Per Employee (\$2007/08)	25.8	26.7	29.9	32.3	32.8	39	40	39	37	39

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	1,341	1,654	1,882	1,369	760	506	445	609	1,237	796
B Mining	289	319	406	511	726	130	35	105	352	453
C Manufacturing	38,206	39,862	40,835	41,306	30,827	34,735	37,263	35,460	37,921	31,348
D Electricity, Gas, Water & Waste Services	1,929	1,466	1,495	2,180	4,049	1,352	1,132	1,033	1,816	2,618
E Construction	9,117	11,142	15,447	21,494	35,545	7,284	8,810	11,995	19,535	28,728
F Wholesale Trade	9,465	11,126	10,924	12,238	9,633	7,652	9,630	9,211	11,303	10,389
G Retail Trade	19,739	19,327	25,551	26,910	31,840	13,095	14,152	18,663	23,063	26,365
H Accommodation and Food Services	5,824	10,163	13,979	15,424	21,063	3,454	4,810	5,753	9,575	13,002
I Transport, Postal and Warehousing	16,538	15,433	17,674	23,818	22,159	9,582	10,476	15,177	20,926	21,519
J Information Media and Telecoms	4,398	4,300	5,653	6,792	3,588	407	511	1,753	2,429	1,801
K Financial and Insurance Services	7,474	7,465	8,260	11,661	15,825	1,709	1,280	1,306	2,180	2,807
L Rental, Hiring and Real Estate Services	2,369	1,718	2,600	3,626	2,758	1,670	1,615	1,831	2,689	2,157
M Prof, Scientific & Technical Services	6,905	9,609	11,595	15,104	21,564	1,977	2,451	3,647	6,083	8,106
N Administrative and Support Services	4,250	6,497	9,156	10,631	13,800	4,020	4,151	4,929	5,417	6,666
O Public Administration and Safety	12,410	11,296	11,986	14,059	12,958	5,489	5,628	6,957	9,539	9,425
P Education and Training	7,464	9,507	12,138	14,705	15,959	8,573	10,035	12,378	15,889	17,321
Q Health Care and Social Assistance	10,412	13,432	17,506	21,827	30,291	7,684	10,295	13,861	17,228	23,041
R Arts and Recreation Services	2,038	2,937	4,051	4,857	3,977	773	981	1,310	2,193	2,035
S Other Services	6,587	8,291	9,447	10,237	13,866	3,002	5,351	6,372	7,722	10,373
Hi Tech	19,280	23,587	24,846	30,427	32,533	12,464	15,070	15,466	19,749	18,931
Hi Income	16,067	20,427	24,385	32,903	45,549	5,870	5,086	7,150	11,511	14,987
Infrastructure Services	19,913	25,877	33,695	41,389	50,226	17,030	21,311	27,550	35,310	42,397

# VIC Ballarat



Ballarat lies in high country very close to the watershed between the Murray basin and the southward flowing creeks. Its hinterland is similarly astride the divide. The country is hilly and has a regional identity originally forged during the gold rushes of the mid nineteenth century. Access to Melbourne is via the Western highway with Ballarat the dominant regional city, except for those parts of the region which fringe Melbourne. Ballarat has diversified its economic base, benefiting by being near Melbourne but not of it. Its tourism industry is based largely on its goldfields heritage.

## Major centres:

Ballarat, Ararat, Maryborough

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	158	160	163	165	168	171	1.2%	1.4%	1.7%	2.0%	1.3%	1.4%	1.6%
No. Households	56	57	58	58	59	60	1.4%	1.2%	1.2%	1.2%	1.4%	1.2%	1.3%
NIEIR Workforce	79	80	83	84	85	88	1.4%	2.7%	1.2%	1.4%	3.5%	1.8%	2.5%
NIEIR Employment	71	72	73	74	75	78	1.6%	2.2%	1.1%	1.5%	3.8%	1.7%	2.6%
NIEIR Unemployment	8.8	8.7	9.3	9.5	9.6	9.7	-0.7%	6.9%	2.0%	0.6%	1.7%	2.7%	1.2%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	11.0%	10.8%	11.3%	11.3%	11.3%	11.1%	-0.2	0.4	0.1	-0.1	-0.2	0.1	-0.1
Headline U/E	8.1%	7.6%	8.0%	7.5%	7.2%	6.8%	-0.5	0.4	-0.5	-0.3	-0.5	-0.2	-0.4
NIEIR Structural U/E	15.3%	15.1%	14.9%	14.9%	14.8%	15.1%	-0.2	-0.2	0.0	-0.1	0.3	-0.2	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	2,787	2,903	3,045	3,093	3,167	3,138	17,589	18,117	18,737	18,715	18,796	18,387	3.5%	0.7%
Taxes Paid	765	764	706	763	709	684	4,831	4,768	4,344	4,615	4,206	4,005	-0.1%	-5.3%
Benefits	805	815	844	867	1,091	1,007	5,081	5,088	5,196	5,249	6,478	5,902	2.5%	7.8%
Business Income	612	599	578	641	574	660	3,860	3,735	3,558	3,878	3,406	3,866	1.6%	1.5%
Interest Paid	334	359	429	525	467	434	2,106	2,242	2,639	3,176	2,771	2,544	16.3%	-9.1%
Property Income	632	697	702	768	664	680	3,987	4,347	4,321	4,650	3,940	3,986	6.7%	-5.9%
Disposable Income	4,174	4,370	4,519	4,628	4,854	4,911	26,343	27,267	27,809	28,005	28,809	28,773	3.5%	3.0%
Rank							46	45	46	46	43	41		
%Rank #1							59%	59%	54%	54%	53%	53%		
Business Value Added	3,398	3,502	3,623	3,733	3,741	3,798	21,449	21,852	22,295	22,593	22,202	22,254	3.2%	0.9%
Rank							53	54	52	55	51	49		
%Rank #1							50%	49%	47%	48%	45%	46%		
Business Productivity							48,113	48,781	49,364	50,306	49,328	48,243	1.5%	-2.1%
Rank							51	51	52	51	47	51		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# VIC Ballarat

## SOCIAL SECURITY

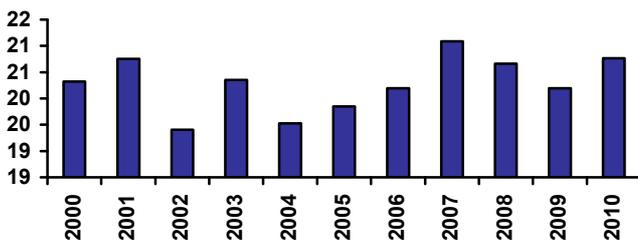
	% Pop	Australian Average
Disability Support (aged 15-20)	0.13%	0.08%
Disability Support (aged 21-24)	0.22%	0.14%
Disability Support (aged 25+)	4.81%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.22%	0.20%
Parenting Payment - Single (aged 25+)	1.63%	1.28%
Unemployed Long Term	1.65%	1.29%
Unemployed Short Term	1.17%	1.16%
Youth Allowance - Non Student	0.58%	0.43%
Youth Allowance - Student	1.51%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	20.5%	20
2009	22.5%	20
2008	18.7%	20
2007	18.7%	16
2006	18.7%	15
2005	19.3%	15

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	30.0%	28.9%	27.2%	24.9%
Age 20-29	13.1%	12.0%	11.8%	13.8%
Age 30-54	34.1%	34.9%	34.0%	32.7%
Age 55+	22.7%	24.2%	26.9%	28.6%
Population Change (average between years)				
Age 0-19		41	-197	-146
Age 20-29		-161	87	955
Age 30-54		709	86	399
Age 55+		758	1,151	1,252
Average Annual Growth		0.9%	0.7%	1.5%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	20	21	19	20	20	20	20	21	21	20	21
Rank	52	49	56	55	56	57	56	52	53	55	55

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	651	714	668	500	665	718	570	499	559	566	772
Rank	47	38	45	47	37	41	46	44	45	47	37

## POPULATION

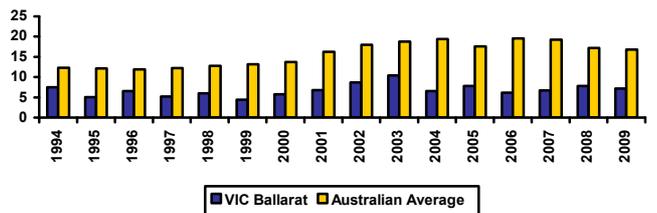
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	147	147	147	147	147	148	149	150	151	153	155	155	156	157	158	160	163	165	168	171

## PATENT APPLICATIONS

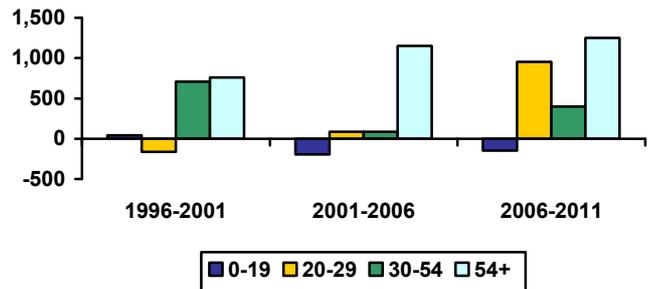
	No	Aust Avg	Rank
Average p.a. (1994-2009)	10.54	3,109.81	53
Average p.a. per capita	6.77	15.69	51
Hi Tech p.a. (1994-2009)	1.57	864.69	51
Hi Tech p.a. per capita	1.01	4.33	50
Info. Tech p.a. (1994-2009)	0.07	342.17	61
Info. Tech p.a. per capita	0.04	1.70	63
Average per capita (1994-2001)	5.89	13.06	50
Average per capita (2001-2009)	7.55	18.09	51
2001-09 avg./1994-00 avg.	1.28	1.39	38

Note: Per capita = 100,000 people

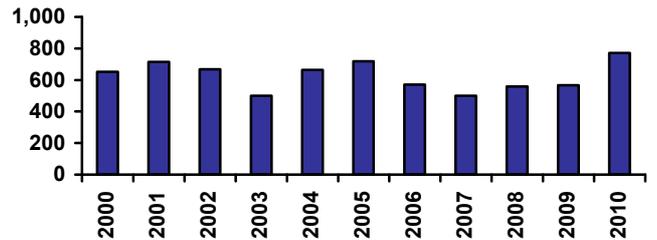
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# VIC Ballarat

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	279	397	558	41	56	46	20%	22%	23%
Value of Property and Unincorporated Business	198	287	460	48	56	54	22%	24%	31%
Value of Financial Assets	170	229	220	31	37	42	28%	28%	18%
Value of Household Liabilities	89	118	122	38	50	58	59%	51%	30%
Disposable Income after Debt Service Costs	69	76	82	52	52	50	57%	50%	46%
Household Debt Service Ratio	14%	17%	17	19	34	46	66%	67%	54%
Household Debt to Gross Income Ratio	1.15	1.34	1	20	37	52	79%	75%	56%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	151	209	230	228	227	210	239	301	9%
Non Residential	124	104	118	127	128	148	147	152	20%
Total	274	313	349	354	355	357	386	453	13%
Value per capita \$2007/08									
Residential	969	1,333	1,455	1,422	1,398	1,270	1,418	1,762	4%
Non Residential	798	662	746	790	786	893	870	893	14%
Total	1,767	1,995	2,201	2,212	2,184	2,163	2,288	2,656	8%
Rank (value per capita)									
Residential	45	37	32	33	34	39	31	20	
Non Residential	21	45	33	42	48	39	33	28	
Total	39	40	36	39	40	42	33	27	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	12.8	3.88	32.6	33	24	33
widespread	5.1	1.34	13.0	30	3	14
centralised	25.1	7.94	64.0	34	34	34

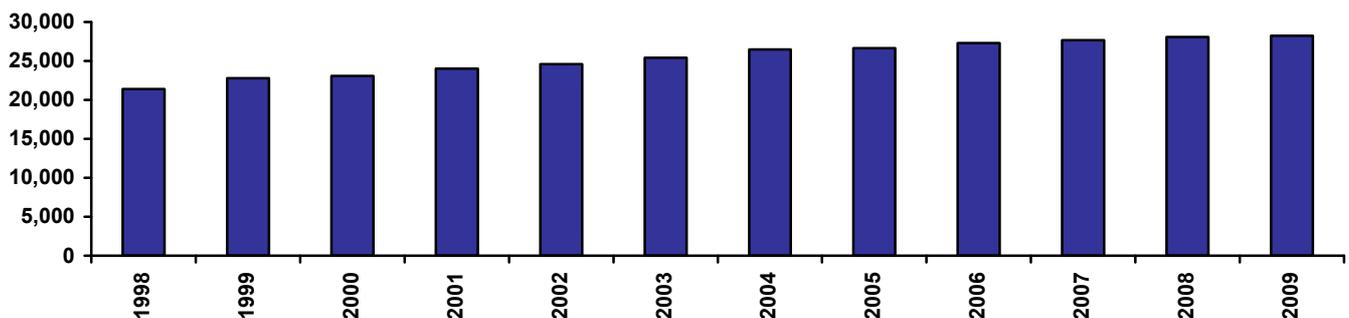
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	30.9	8.27	57.3	6	5	4
widespread	20.1	4.54	32.1	8	4	3
centralised	47.5	14.08	95.8	6	5	5

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	3,190	3,416	3,492	3,674	3,804	3,943	4,128	4,179	4,322	4,431	4,562	4,668	3.5%
Consumption Per Cap (\$2007/08)	21,405	22,788	23,068	24,021	24,599	25,417	26,459	26,639	27,283	27,648	28,072	28,246	2.6%
Consumption Per Cap Rank	52	48	48	47	46	46	46	45	47	51	52	47	16

Note: All years stated above are calendar years.

Consumption per capita



# VIC Ballarat

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	105.8	103.8	107.7	138.8	206.8	211.2	57	58	5.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.6	3.2	4.7	4.0	42	51	3.4%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	17.5	21.3	31.2	26.6	42	51	3.4%
Ratio of greenfield construction costs to average dwelling price	3.0	2.9	2.8	2.6	1.8	1.8	10	11	-3.7%
Ratio of mortgage burden on new construction to income	n/a	n/a	49.4	55.1	54.7	46.9	17	19	-0.4%
Adult population per dwelling	2.1	2.1	2.1	2.1	2.1	2.2	49	56	0.1%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	147	155	159	171	181	190	184	198	182	192
Percent of population aged 0 to 17	27.9%	25.9%	24.6%	23.2%	22.5%	22.2%	22.2%	21.7%	22.5%	22.2%
Percent of population aged 18 to 64 (working age pop)	59.1%	59.7%	60.5%	61.0%	60.0%	58.5%	60.7%	59.8%	59.9%	58.5%
Percent of population aged 65 and over	13.0%	14.4%	14.9%	15.8%	17.5%	19.3%	17.2%	18.5%	17.6%	19.3%
Annual hours of work working age residents	1128	1166	1264	1239	1275	1382	1244	1292	1281	1382
Adult population per occupied dwelling	2.24	2.13	2.12	2.17	2.20	2.22	2.20	2.22	2.21	2.23
Dwelling shortage - (000's)				0.9	1.8	2.4	1.8	2.4	1.9	2.7
Unsatisfactorily housed population - percent of population				1.0%	2.0%	2.6%	1.9%	2.5%	2.1%	2.8%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	2.3	1.9	4.0	3.8	3.6	4.5	4.6	4.0	3.9
Average net migration inflows - percent of population	1.5%	1.2%	2.4%	2.2%	1.9%	2.4%	2.4%	2.1%	2.1%
Average net POPULATION CHANGE - (000's)	0.88	0.82	2.45	1.94	1.82	2.57	2.81	2.12	2.09
Average annual population growth rate - percent	0.6%	0.5%	1.5%	1.1%	1.0%	1.5%	1.5%	1.2%	1.1%

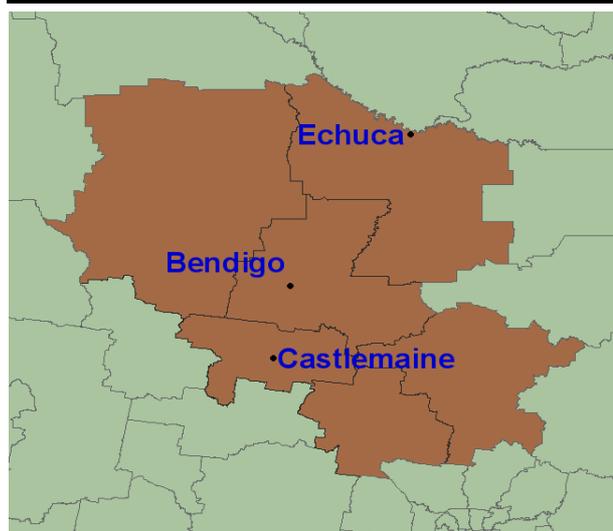
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	55,227	58,790	64,011	73,557	79,220	52	52	51	53	52
UR Hours Total (000's/quarter)	24,484	25,773	26,945	31,216	31,833	53	55	52	53	53
UR Income Total (\$2007/08m/quarter)	604	680	813	974	1,043	56	56	55	53	53
JTW Emp Total	74,818	63,793	67,403	69,405	74,515	42	57	56	52	52
JTW Hours Total (000's/quarter)	33,514	28,256	28,555	29,344	29,829	42	56	57	54	54
JTW Income Total (\$2007/08m/quarter)	944	811	869	907	965	39	54	57	55	56
UR Avg Weekly Hours Per Employee	34.1	33.7	32.4	32.6	30.9	39	48	57	48	58
UR Avg Hourly Rate Per Employee (\$2007/08)	24.7	26.4	30.2	31.2	32.8	44	42	36	47	41
JTW Avg Weekly Hours Per Employee	34.5	34.1	32.6	32.5	30.8	37	41	55	47	58
JTW Avg Hourly Rate Per Employee (\$2007/08)	28.2	28.7	30.4	30.9	32.3	12	15	36	47	43

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	5,529	4,942	4,651	4,532	2,222	3,872	4,081	3,671	4,542	2,303
B Mining	244	367	231	475	507	76	190	122	397	444
C Manufacturing	7,852	8,767	8,831	9,745	7,098	8,083	10,507	9,353	9,028	6,853
D Electricity, Gas, Water & Waste Services	637	581	505	729	250	2,268	456	413	680	274
E Construction	3,216	3,284	4,207	6,573	10,708	3,152	3,251	4,104	6,064	9,582
F Wholesale Trade	2,097	2,200	2,159	2,227	3,466	1,738	2,022	1,868	1,920	2,896
G Retail Trade	7,022	6,766	8,023	8,332	9,015	7,563	7,702	9,003	8,318	8,983
H Accommodation and Food Services	2,989	3,776	4,497	4,840	6,601	2,960	4,123	4,996	4,828	6,408
I Transport, Postal and Warehousing	2,960	2,683	2,582	3,158	2,804	20,131	2,476	2,294	2,366	2,129
J Information Media and Telecoms	1,311	1,229	1,523	1,862	721	971	1,004	1,464	1,780	885
K Financial and Insurance Services	1,517	1,349	1,283	1,421	1,129	3,880	3,951	1,201	1,223	1,046
L Rental, Hiring and Real Estate Services	485	572	683	896	362	403	462	571	844	385
M Prof, Scientific & Technical Services	1,512	1,969	2,226	3,307	5,306	1,022	1,401	1,870	2,925	4,536
N Administrative and Support Services	802	1,243	1,841	1,680	1,902	677	1,170	1,289	1,483	1,703
O Public Administration and Safety	2,864	2,932	3,205	4,206	5,609	2,795	3,514	4,100	3,727	4,912
P Education and Training	4,550	4,821	5,461	6,372	10,117	4,792	5,176	6,708	6,266	9,554
Q Health Care and Social Assistance	6,481	7,528	8,410	9,149	7,072	7,544	8,295	10,474	9,093	7,408
R Arts and Recreation Services	940	997	1,165	1,274	1,427	950	1,034	1,122	1,247	1,350
S Other Services	2,221	2,785	2,529	2,777	2,903	1,941	2,976	2,781	2,673	2,864
Hi Tech	3,638	4,581	4,874	6,384	7,326	2,936	3,624	4,553	5,799	6,514
Hi Income	3,675	4,262	4,596	5,976	7,822	5,252	6,020	3,729	5,233	6,820
Infrastructure Services	11,971	13,346	15,036	16,794	18,617	13,286	14,505	18,305	16,606	18,312

# VIC Bendigo



Bendigo lies where the hills of Central Victoria give way to the plains of Northern Victoria. Its region is accordingly divided into relatively well-watered hill country which is well within the Melbourne hobby-farm belt and much drier farmland, some of which is irrigated. Bendigo and many of the towns of the region were founded in the nineteenth-century gold rushes, and from gold moved on to manufacturing. Recent times have not been kind to these manufacturing industries, but heritage urban centres dating from the gold rushes underpin tourism and proximity to Melbourne keeps land values up for hobby farms. Access to Melbourne is via the Calder highway. The region is one of several in Victoria where there are worries about climate change, but Bendigo has had some success in attracting knowledge-based activities.

## Major centres:

Castlemaine, Bendigo, Echuca

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	229	232	236	239	244	246	1.3%	1.7%	1.6%	1.7%	1.1%	1.6%	1.4%
No. Households	79	80	81	82	83	84	1.5%	1.3%	1.1%	1.0%	1.2%	1.3%	1.1%
NIEIR Workforce	112	114	115	116	116	119	1.9%	1.0%	0.8%	0.2%	2.0%	1.2%	1.1%
NIEIR Employment	102	104	106	107	106	108	2.3%	1.5%	1.0%	-0.5%	1.5%	1.6%	0.5%
NIEIR Unemployment	10.1	9.8	9.4	9.2	10.0	10.7	-2.7%	-4.5%	-1.6%	9.0%	6.7%	-2.9%	7.8%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	9.0%	8.6%	8.1%	7.9%	8.6%	9.0%	-0.4	-0.5	-0.2	0.7	0.4	-0.4	0.5
Headline U/E	6.0%	5.6%	4.7%	4.4%	4.8%	5.3%	-0.4	-0.9	-0.3	0.4	0.5	-0.5	0.5
NIEIR Structural U/E	13.3%	13.0%	13.1%	13.4%	13.5%	13.8%	-0.4	0.1	0.3	0.1	0.3	0.0	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	4,007	4,222	4,413	4,467	4,491	4,423	17,525	18,223	18,724	18,651	18,429	17,949	3.7%	-0.5%
Taxes Paid	1,148	1,149	1,068	1,131	1,031	987	5,022	4,958	4,534	4,725	4,232	4,006	-0.5%	-6.6%
Benefits	1,183	1,190	1,247	1,351	1,704	1,577	5,175	5,138	5,293	5,642	6,995	6,402	4.5%	8.0%
Business Income	1,101	1,052	1,032	1,057	952	1,077	4,815	4,539	4,380	4,413	3,907	4,372	-1.4%	1.0%
Interest Paid	507	546	652	794	706	655	2,218	2,357	2,765	3,316	2,896	2,660	16.1%	-9.1%
Property Income	923	1,015	1,024	1,111	955	978	4,034	4,379	4,343	4,638	3,918	3,971	6.4%	-6.1%
Disposable Income	6,207	6,460	6,705	6,832	7,076	7,126	27,145	27,881	28,452	28,527	29,041	28,921	3.2%	2.1%
Rank							36	42	40	42	42	40		
%Rank #1							60%	60%	55%	55%	54%	53%		
Business Value Added	5,109	5,274	5,445	5,523	5,443	5,500	22,341	22,762	23,105	23,064	22,336	22,320	2.6%	-0.2%
Rank							47	50	45	50	50	47		
%Rank #1							52%	52%	49%	49%	46%	46%		
Business Productivity							50,160	50,608	51,489	51,722	50,998	50,029	1.0%	-1.7%
Rank							47	47	45	47	45	48		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# VIC Bendigo

## SOCIAL SECURITY

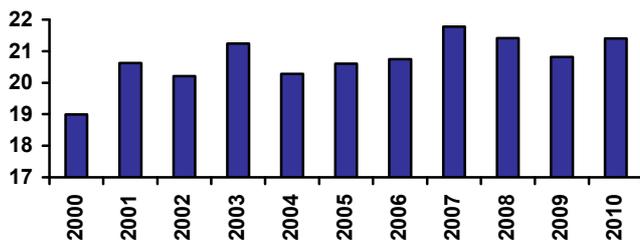
	% Pop	Australian Average
Disability Support (aged 15-20)	0.12%	0.08%
Disability Support (aged 21-24)	0.16%	0.14%
Disability Support (aged 25+)	3.92%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.20%	0.20%
Parenting Payment - Single (aged 25+)	1.57%	1.28%
Unemployed Long Term	1.50%	1.29%
Unemployed Short Term	1.10%	1.16%
Youth Allowance - Non Student	0.48%	0.43%
Youth Allowance - Student	1.39%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	22.1%	16
2009	24.1%	15
2008	19.8%	14
2007	18.6%	17
2006	18.4%	17
2005	19.1%	17

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.0%	29.8%	28.6%	26.2%
Age 20-29	12.2%	11.0%	10.7%	11.9%
Age 30-54	35.4%	36.0%	34.8%	33.7%
Age 55+	21.4%	23.2%	25.9%	28.2%
Population Change (average between years)				
Age 0-19		311	238	-220
Age 20-29		-176	160	946
Age 30-54		1,245	395	622
Age 55+		1,383	1,823	2,056
Average Annual Growth		1.3%	1.2%	1.4%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	19	21	20	21	20	21	21	22	21	21	21
Rank	59	51	51	46	50	50	48	48	48	47	48

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	594	526	382	373	467	582	470	400	414	454	606
Rank	51	56	60	56	57	51	57	55	56	54	49

## POPULATION

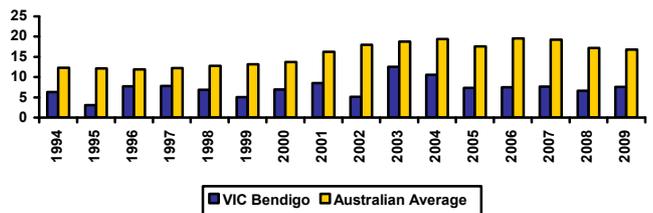
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	198	200	202	203	204	205	208	210	213	215	219	220	223	226	229	232	236	239	244	246

## PATENT APPLICATIONS

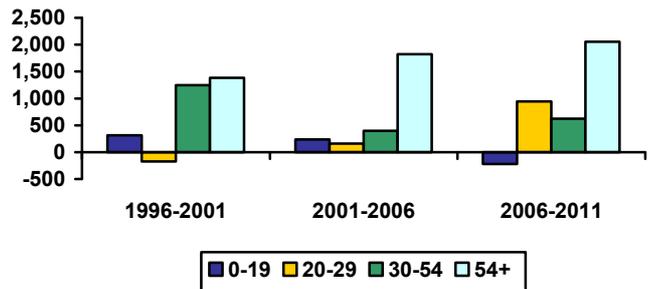
	No	Aust Avg	Rank
Average p.a. (1994-2009)	16.23	3,109.81	43
Average p.a. per capita	7.33	15.69	47
Hi Tech p.a. (1994-2009)	2.77	864.69	43
Hi Tech p.a. per capita	1.25	4.33	46
Info. Tech p.a. (1994-2009)	1.24	342.17	35
Info. Tech p.a. per capita	0.55	1.70	31
Average per capita (1994-2001)	6.54	13.06	47
Average per capita (2001-2009)	8.17	18.09	48
2001-09 avg./1994-00 avg.	1.25	1.39	43

Note: Per capita = 100,000 people

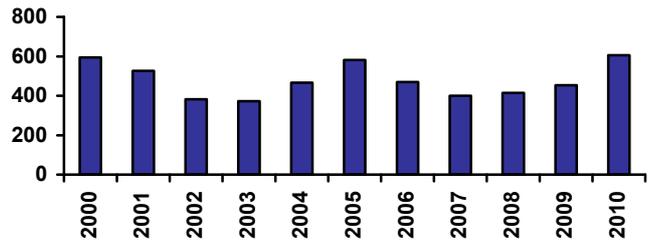
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# VIC Bendigo

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	306	437	618	35	43	36	22%	24%	25%
Value of Property and Unincorporated Business	223	330	520	38	52	44	25%	28%	35%
Value of Financial Assets	181	236	230	26	29	38	30%	29%	19%
Value of Household Liabilities	98	129	132	27	41	53	65%	56%	32%
Disposable Income after Debt Service Costs	72	81	85	42	44	43	60%	53%	48%
Household Debt Service Ratio	14%	17%	17	11	27	42	69%	69%	56%
Household Debt to Gross Income Ratio	1.19	1.38	1	14	34	47	82%	76%	58%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	275	359	371	352	361	320	301	393	-6%
Non Residential	113	137	148	161	212	225	173	203	15%
Total	388	496	519	513	573	545	474	596	1%
Value per capita \$2007/08									
Residential	1,246	1,592	1,623	1,518	1,530	1,336	1,234	1,595	-11%
Non Residential	511	607	647	694	901	939	710	825	10%
Total	1,757	2,199	2,269	2,212	2,432	2,275	1,945	2,420	-4%
Rank (value per capita)									
Residential	33	31	26	29	31	34	39	28	
Non Residential	49	54	48	51	39	36	52	32	
Total	39	32	31	38	35	36	42	30	

## FARM INSTITUTE ACCESSIBILITY

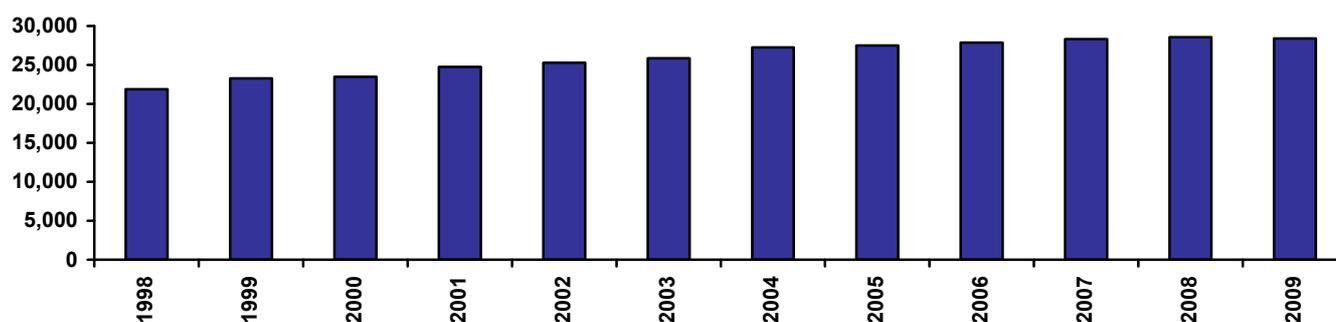
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	16.4	4.80	39.1	36	31	38
widespread	6.0	1.41	14.3	40	4	25
centralised	32.4	9.90	76.7	36	36	38
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	31.0	8.69	60.5	7	6	7
widespread	19.7	4.52	33.0	7	3	5
centralised	48.3	15.03	101.2	8	6	7

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,541	4,891	4,995	5,333	5,531	5,699	6,076	6,202	6,369	6,566	6,729	6,805	3.7%
Consumption Per Cap (\$2007/08)	21,873	23,287	23,470	24,756	25,300	25,870	27,249	27,486	27,854	28,337	28,553	28,417	2.4%
Consumption Per Cap Rank	48	47	45	42	43	42	37	38	43	45	46	45	24

Note: All years stated above are calendar years.

Consumption per capita



# VIC Bendigo

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	120.4	116.0	119.0	153.1	236.8	239.6	52	51	5.8%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.5	2.9	4.4	3.9	47	53	3.8%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	16.5	19.4	29.0	26.2	47	53	3.8%
Ratio of greenfield construction costs to average dwelling price	2.6	2.6	2.6	2.3	1.5	1.6	18	21	-3.9%
Ratio of mortgage burden on new construction to income	n/a	n/a	42.0	45.5	44.5	40.7	25	35	-0.2%
Adult population per dwelling	2.0	2.1	2.2	2.2	2.2	2.2	43	54	0.2%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	198	219	229	246	260	275	263	281	262	278
Percent of population aged 0 to 17	29.1%	27.0%	26.0%	24.6%	22.6%	21.1%	22.5%	20.9%	22.6%	21.1%
Percent of population aged 18 to 64 (working age pop)	58.7%	59.5%	60.1%	60.4%	60.4%	59.6%	60.7%	60.2%	60.4%	59.6%
Percent of population aged 65 and over	12.2%	13.5%	13.9%	15.0%	17.0%	19.3%	16.8%	18.9%	17.0%	19.3%
Annual hours of work working age residents	1185	1133	1275	1240	1226	1288	1226	1294	1232	1294
Adult population per occupied dwelling	2.25	2.15	2.15	2.19	2.21	2.22	2.19	2.18	2.22	2.23
Dwelling shortage - (000's)				1.5	2.3	2.8	1.6	1.0	2.5	3.1
Unsatisfactorily housed population - percent of population				1.2%	1.7%	2.0%	1.2%	0.7%	1.9%	2.2%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	4.0	3.5	5.4	5.4	5.6	5.9	6.4	5.8	5.9
Average net migration inflows - percent of population	1.9%	1.6%	2.3%	2.1%	2.1%	2.2%	2.4%	2.1%	2.2%
Average net POPULATION CHANGE - (000's)	2.29	2.08	3.39	2.83	2.88	3.31	3.66	3.14	3.18
Average annual population growth rate - percent	1.1%	0.9%	1.4%	1.1%	1.1%	1.3%	1.4%	1.2%	1.2%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	77,718	82,829	87,672	105,770	110,459	39	42	45	42	40
UR Hours Total (000's/quarter)	34,481	36,527	36,946	45,062	45,660	42	42	47	43	42
UR Income Total (\$2007/08m/quarter)	893	1,004	1,223	1,462	1,509	36	37	36	38	40
JTW Emp Total	76,292	88,195	98,104	92,064	95,712	40	38	36	45	46
JTW Hours Total (000's/quarter)	34,928	39,678	42,121	39,151	39,532	41	38	37	47	47
JTW Income Total (\$2007/08m/quarter)	913	1,091	1,326	1,245	1,279	41	36	33	44	45
UR Avg Weekly Hours Per Employee	34.1	33.9	32.4	32.8	31.8	38	46	56	43	45
UR Avg Hourly Rate Per Employee (\$2007/08)	25.9	27.5	33.1	32.4	33.0	31	32	18	38	36
JTW Avg Weekly Hours Per Employee	35.2	34.6	33.0	32.7	31.8	18	21	45	39	45
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.1	27.5	31.5	31.8	32.3	34	34	21	44	42

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	9,707	9,086	7,800	7,533	10,172	10,265	9,766	10,183	7,529	10,087
B Mining	215	347	290	894	1,111	229	560	206	898	1,124
C Manufacturing	9,817	11,249	11,254	13,551	20,737	9,814	13,253	12,253	11,372	17,252
D Electricity, Gas, Water & Waste Services	939	933	782	1,277	631	822	1,021	799	984	458
E Construction	4,873	5,045	6,249	10,165	8,159	4,973	5,603	7,094	8,910	7,263
F Wholesale Trade	2,741	3,256	3,095	3,148	3,996	2,485	2,620	2,856	2,458	2,980
G Retail Trade	9,213	9,778	10,866	12,074	10,768	9,471	11,059	12,508	11,438	10,132
H Accommodation and Food Services	3,706	4,581	5,369	5,957	4,622	3,328	4,604	5,977	5,493	4,388
I Transport, Postal and Warehousing	4,849	4,421	4,204	5,285	5,677	3,594	4,105	3,626	3,362	3,588
J Information Media and Telecoms	1,711	1,589	1,809	2,082	2,887	1,245	1,243	1,569	1,704	2,368
K Financial and Insurance Services	2,328	1,992	1,948	2,980	1,701	1,770	1,724	2,245	2,532	1,470
L Rental, Hiring and Real Estate Services	573	790	937	1,251	660	539	795	897	1,083	620
M Prof, Scientific & Technical Services	2,383	2,944	3,256	4,237	4,250	1,510	2,037	2,379	3,265	3,253
N Administrative and Support Services	1,077	1,830	2,514	2,493	2,454	1,020	1,848	2,052	2,021	1,996
O Public Administration and Safety	5,843	4,791	4,870	6,681	7,297	6,582	5,389	6,327	5,663	6,073
P Education and Training	5,653	6,491	6,907	8,190	7,186	6,427	7,684	8,916	7,495	6,718
Q Health Care and Social Assistance	7,613	8,825	10,462	12,112	10,608	7,982	9,683	12,788	10,868	9,494
R Arts and Recreation Services	1,265	1,088	1,407	1,654	2,111	1,545	1,097	1,291	1,350	1,740
S Other Services	3,211	3,794	3,653	4,205	5,434	2,692	4,103	4,139	3,639	4,706
Hi Tech	4,953	6,206	6,188	7,688	9,426	4,320	6,558	5,173	6,045	7,386
Hi Income	5,519	6,177	6,607	9,204	8,163	3,859	5,055	5,548	7,572	6,731
Infrastructure Services	14,531	16,404	18,776	21,956	19,904	15,954	18,463	22,995	19,712	17,953

# VIC Geelong



The Geelong region comprises the City of Greater Geelong plus the small Borough of Queenscliff, which miraculously survived the Victorian local government reforms of the 1990s. The region is thus largely urban, though open paddocks survive on the Bellarine Peninsula and on the basalt plain which separates Geelong from the Melbourne metropolitan area. The port of Geelong remains active, largely in the export of grain and woodchips. The city developed during the twentieth century through manufacturing, but more recently this has not provided it with a robust economic base, resulting in the growth of commuter traffic to metropolitan Melbourne.

## Major centres:

Geelong

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	206	209	212	216	220	222	1.2%	1.5%	1.7%	1.9%	0.9%	1.5%	1.4%
No. Households	74	74	75	76	76	77	1.1%	0.8%	1.0%	0.9%	0.8%	0.9%	0.9%
NIEIR Workforce	105	107	110	109	115	121	1.7%	2.2%	-0.3%	5.6%	5.1%	1.2%	5.3%
NIEIR Employment	95	97	100	101	107	110	2.2%	2.7%	1.1%	6.1%	2.8%	2.0%	4.4%
NIEIR Unemployment	10.4	10.1	9.9	8.5	8.5	11.3	-3.0%	-2.0%	-14.1%	-0.4%	33.9%	-6.5%	15.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	9.9%	9.4%	9.0%	7.8%	7.3%	9.3%	-0.4	-0.4	-1.3	-0.4	2.0	-0.7	0.8
Headline U/E	7.7%	7.0%	6.5%	4.8%	4.5%	7.0%	-0.7	-0.5	-1.7	-0.3	2.5	-1.0	1.1
NIEIR Structural U/E	13.0%	12.6%	12.3%	12.4%	11.8%	11.8%	-0.3	-0.3	0.1	-0.6	0.0	-0.2	-0.3

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	4,117	4,282	4,482	4,546	4,519	4,609	19,946	20,506	21,136	21,081	20,575	20,806	3.4%	0.7%
Taxes Paid	1,132	1,137	1,072	1,141	1,050	1,035	5,486	5,443	5,054	5,292	4,782	4,673	0.3%	-4.8%
Benefits	1,018	1,024	1,045	1,033	1,289	1,177	4,931	4,902	4,926	4,792	5,867	5,311	0.5%	6.7%
Business Income	693	699	778	732	780	838	3,359	3,348	3,669	3,392	3,552	3,783	1.8%	7.0%
Interest Paid	450	498	609	747	663	615	2,182	2,382	2,871	3,464	3,017	2,774	18.4%	-9.3%
Property Income	947	1,036	1,067	1,153	1,006	1,044	4,588	4,960	5,030	5,345	4,581	4,714	6.8%	-4.8%
Disposable Income	5,706	5,974	6,297	6,208	6,493	6,668	27,646	28,608	29,694	28,788	29,560	30,102	2.8%	3.6%
Rank							32	30	27	41	39	32		
%Rank #1							62%	62%	57%	56%	55%	56%		
Business Value Added	4,810	4,981	5,260	5,277	5,299	5,447	23,305	23,853	24,805	24,474	24,127	24,589	3.1%	1.6%
Rank							36	35	34	39	36	31		
%Rank #1							54%	54%	52%	52%	49%	51%		
Business Productivity							50,625	51,304	52,756	52,364	53,160	51,236	1.1%	-1.1%
Rank							44	44	37	45	36	40		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# VIC Geelong

## SOCIAL SECURITY

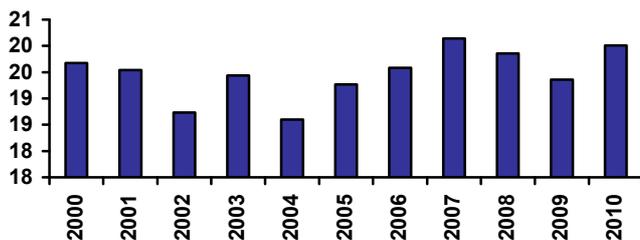
	% Pop	Australian Average
Disability Support (aged 15-20)	0.11%	0.08%
Disability Support (aged 21-24)	0.21%	0.14%
Disability Support (aged 25+)	3.63%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.18%	0.20%
Parenting Payment - Single (aged 25+)	1.54%	1.28%
Unemployed Long Term	1.63%	1.29%
Unemployed Short Term	1.25%	1.16%
Youth Allowance - Non Student	0.49%	0.43%
Youth Allowance - Student	1.44%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	17.6%	29
2009	19.8%	28
2008	16.6%	29
2007	16.6%	30
2006	17.1%	30
2005	17.8%	26

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	28.2%	27.0%	26.0%	23.7%
Age 20-29	14.1%	13.0%	12.7%	14.3%
Age 30-54	33.8%	34.7%	34.0%	33.4%
Age 55+	23.9%	25.3%	27.3%	28.7%
Population Change (average between years)				
Age 0-19		105	202	-319
Age 20-29		-116	141	1,094
Age 30-54		1,075	455	691
Age 55+		1,050	1,419	1,368
Average Annual Growth		1.1%	1.1%	1.3%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	20	20	19	19	19	19	20	20	20	19	20
Rank	56	58	58	59	59	59	58	58	58	59	59

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	491	711	492	323	602	587	485	336	453	368	574
Rank	60	39	56	59	48	50	56	60	52	61	53

## POPULATION

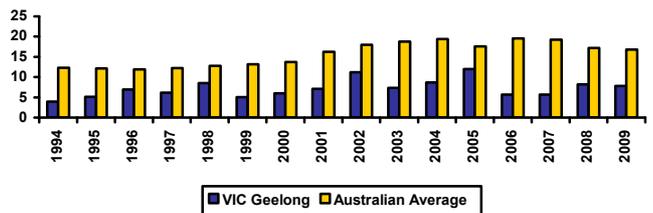
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	185	185	186	186	186	187	188	189	192	195	198	200	202	204	206	209	212	216	220	222

## PATENT APPLICATIONS

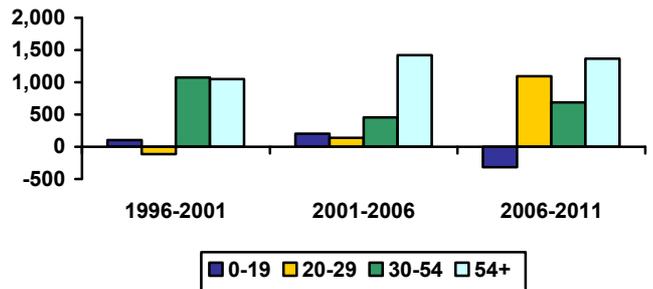
	No	Aust Avg	Rank
Average p.a. (1994-2009)	14.45	3,109.81	45
Average p.a. per capita	7.20	15.69	49
Hi Tech p.a. (1994-2009)	2.67	864.69	44
Hi Tech p.a. per capita	1.34	4.33	44
Info. Tech p.a. (1994-2009)	0.35	342.17	49
Info. Tech p.a. per capita	0.18	1.70	53
Average per capita (1994-2001)	6.09	13.06	49
Average per capita (2001-2009)	8.19	18.09	47
2001-09 avg./1994-00 avg.	1.34	1.39	25

Note: Per capita = 100,000 people

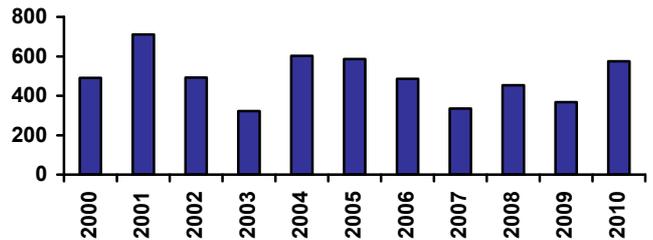
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# VIC Geelong

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	358	525	783	25	27	21	25%	29%	32%
Value of Property and Unincorporated Business	248	388	641	31	39	26	28%	33%	43%
Value of Financial Assets	192	266	283	18	18	22	32%	33%	23%
Value of Household Liabilities	83	129	142	47	40	47	55%	56%	35%
Disposable Income after Debt Service Costs	70	80	87	50	46	40	58%	53%	49%
Household Debt Service Ratio	13%	17%	17	38	31	40	60%	68%	57%
Household Debt to Gross Income Ratio	1.04	1.37	1	38	36	44	71%	76%	61%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	346	380	432	384	343	335	415	406	0%
Non Residential	100	152	224	275	278	359	351	277	27%
Total	445	532	656	659	621	695	766	682	11%
Value per capita \$2007/08									
Residential	1,724	1,862	2,093	1,838	1,615	1,554	1,891	1,831	-5%
Non Residential	498	743	1,086	1,316	1,313	1,667	1,597	1,249	21%
Total	2,222	2,606	3,179	3,155	2,929	3,221	3,488	3,080	6%
Rank (value per capita)									
Residential	14	15	13	21	28	26	18	19	
Non Residential	53	30	13	13	19	11	11	13	
Total	23	22	11	16	23	18	16	18	

## FARM INSTITUTE ACCESSIBILITY

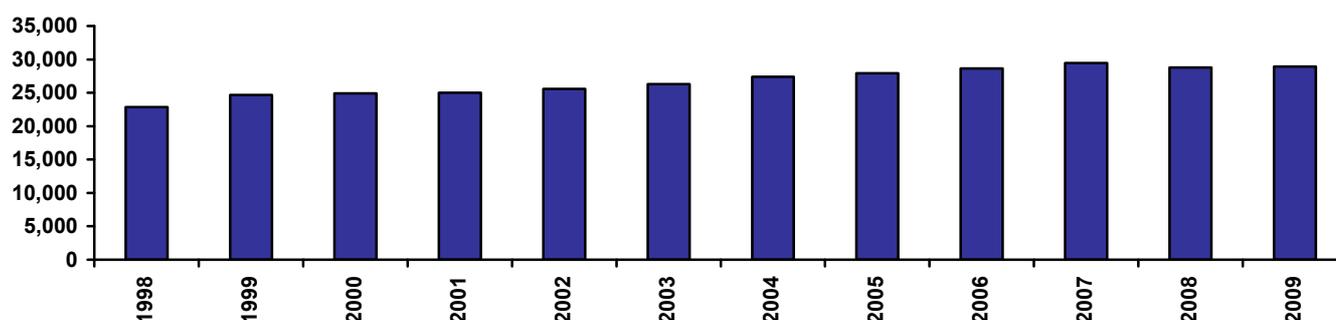
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	6.7	3.00	23.9	24	4	24
widespread	4.4	1.90	14.2	23	19	24
centralised	10.7	4.87	40.8	24	15	25
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	14.2	4.21	33.5	1	1	1
widespread	11.7	3.13	23.8	1	1	1
centralised	18.3	6.03	50.2	1	1	1

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,300	4,675	4,786	4,870	5,059	5,266	5,540	5,700	5,912	6,155	6,107	6,240	3.4%
Consumption Per Cap (\$2007/08)	22,835	24,677	24,933	25,003	25,582	26,279	27,399	27,912	28,641	29,474	28,800	28,936	2.2%
Consumption Per Cap Rank	42	39	37	38	41	40	36	35	32	32	42	37	30

Note: All years stated above are calendar years.

Consumption per capita



# VIC Geelong

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	134.0	121.8	125.7	181.4	275.2	289.1	47	43	6.9%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.6	3.5	4.9	4.7	44	41	4.9%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	17.3	23.0	32.5	31.3	44	41	4.9%
Ratio of greenfield construction costs to average dwelling price	2.4	2.5	2.4	2.0	1.3	1.3	23	30	-4.9%
Ratio of mortgage burden on new construction to income	n/a	n/a	41.7	45.6	42.8	40.3	26	36	-0.3%
Adult population per dwelling	2.1	2.2	2.2	2.2	2.2	2.2	42	49	0.3%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	185	198	207	222	233	245	245	276	234	248
Percent of population aged 0 to 17	26.3%	24.1%	23.3%	22.5%	22.0%	21.9%	21.1%	20.3%	22.0%	21.9%
Percent of population aged 18 to 64 (working age pop)	60.1%	60.2%	60.6%	60.8%	59.6%	57.9%	61.4%	61.8%	59.7%	58.9%
Percent of population aged 65 and over	13.6%	15.7%	16.1%	16.7%	18.4%	20.2%	17.5%	17.9%	18.3%	19.3%
Annual hours of work working age residents	1180	1262	1290	1302	1364	1500	1295	1337	1367	1481
Adult population per occupied dwelling	2.26	2.15	2.15	2.22	2.25	2.29	2.30	2.41	2.25	2.29
Dwelling shortage - (000's)				2.0	3.2	4.4	5.0	9.3	3.2	4.6
Unsatisfactorily housed population - percent of population				1.8%	2.7%	3.6%	4.1%	6.7%	2.8%	3.7%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	3.2	3.2	5.0	4.4	4.5	6.7	8.7	4.6	4.9
Average net migration inflows - percent of population	1.7%	1.6%	2.3%	1.9%	1.9%	2.7%	3.4%	1.8%	2.0%
Average net POPULATION CHANGE - (000's)	1.49	1.72	3.06	2.22	2.40	4.46	6.26	2.42	2.76
Average annual population growth rate - percent	0.8%	0.9%	1.4%	1.0%	1.0%	1.9%	2.4%	1.1%	1.2%

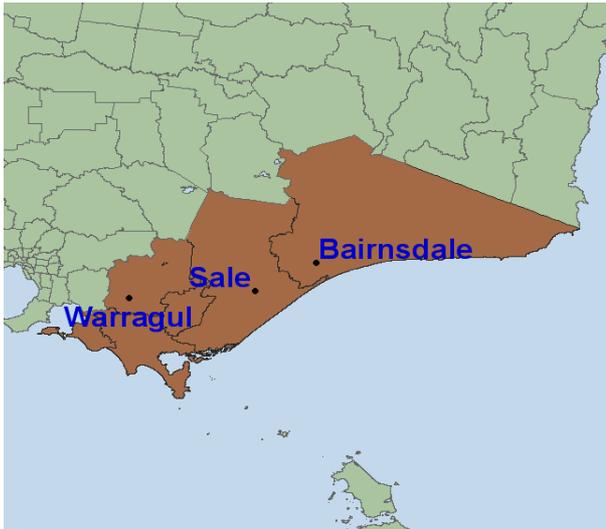
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	75,376	80,316	90,128	99,122	107,519	43	45	40	46	44
UR Hours Total (000's/quarter)	32,797	34,860	37,660	41,368	42,787	45	46	44	47	46
UR Income Total (\$2007/08m/quarter)	843	949	1,114	1,415	1,493	40	43	43	42	42
JTW Emp Total	66,268	71,590	78,602	95,006	103,760	46	51	50	43	41
JTW Hours Total (000's/quarter)	28,971	31,474	33,179	39,483	41,102	47	51	51	44	46
JTW Income Total (\$2007/08m/quarter)	736	833	980	1,338	1,418	49	52	51	42	38
UR Avg Weekly Hours Per Employee	33.5	33.4	32.1	32.1	30.6	52	54	61	57	63
UR Avg Hourly Rate Per Employee (\$2007/08)	25.7	27.2	29.6	34.2	34.9	35	35	40	21	25
JTW Avg Weekly Hours Per Employee	33.6	33.8	32.5	32.0	30.5	48	47	58	57	64
JTW Avg Hourly Rate Per Employee (\$2007/08)	25.4	26.5	29.5	33.9	34.5	42	46	42	21	25

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	1,350	1,478	1,694	1,376	661	320	401	534	1,088	552
B Mining	144	136	137	240	278	52	21	44	156	180
C Manufacturing	16,090	14,947	13,312	14,353	13,851	16,106	17,350	14,187	14,510	14,000
D Electricity, Gas, Water & Waste Services	807	850	909	1,224	1,058	523	537	590	1,024	929
E Construction	5,182	5,454	7,011	9,780	12,063	4,592	5,029	5,936	9,098	11,354
F Wholesale Trade	3,459	3,284	3,375	3,465	4,327	2,157	2,189	2,263	2,919	3,634
G Retail Trade	10,271	10,308	12,515	12,618	13,477	11,387	9,922	12,142	12,857	13,807
H Accommodation and Food Services	3,861	5,447	6,464	6,538	3,984	3,714	5,229	5,661	6,428	4,040
I Transport, Postal and Warehousing	4,366	3,470	3,848	4,491	3,471	3,141	2,781	2,916	3,825	3,081
J Information Media and Telecoms	1,470	1,341	1,625	1,710	2,785	702	560	856	1,396	2,235
K Financial and Insurance Services	2,463	2,192	2,196	2,449	4,526	1,660	1,254	1,296	1,902	3,487
L Rental, Hiring and Real Estate Services	654	750	1,008	1,421	2,101	646	676	924	1,342	1,968
M Prof, Scientific & Technical Services	3,156	4,342	4,441	5,085	3,597	2,100	3,449	2,920	4,502	3,328
N Administrative and Support Services	1,286	2,141	3,138	3,035	4,092	1,271	1,860	2,314	3,039	4,078
O Public Administration and Safety	3,900	4,303	4,732	5,505	6,820	2,870	2,947	3,623	4,698	5,797
P Education and Training	5,802	6,455	7,517	8,439	9,760	5,002	5,181	7,443	8,510	9,943
Q Health Care and Social Assistance	6,376	8,797	10,969	11,672	14,422	6,356	8,082	10,488	12,181	15,170
R Arts and Recreation Services	1,031	1,003	1,511	1,635	1,002	968	859	1,115	1,471	938
S Other Services	3,709	3,619	3,726	4,087	5,243	2,702	3,263	3,349	4,060	5,238
Hi Tech	7,969	9,981	8,911	10,241	8,354	7,527	9,425	7,768	9,624	8,048
Hi Income	6,223	7,683	8,182	9,286	10,457	4,355	5,604	5,342	8,077	9,047
Infrastructure Services	13,209	16,255	19,997	21,745	25,183	12,327	14,122	19,047	22,163	26,052

# VIC Gippsland



Gippsland is a clearly-defined region east of Melbourne and south of the ranges. Despite its strong sense of identity, Gippsland is strikingly diverse. Bass Coast shire depends heavily on tourism and retirement as its economic base. The hills of South Gippsland stand apart from the Great Dividing Range, and are well-watered, supporting dairy farming near to Melbourne and plantation forestry further away. The East Gippsland plain has lower rainfall, and includes one of Australia's few irrigation areas outside the Murray Darling basin. The hills which bound the region to the north are forested, with continuing debate about the sustainability of the forest industry. The LaTrobe Valley is known for its brown-coal based power stations, which produce Australia's cheapest electricity at the cost of high greenhouse gas emissions. Fortunately the region is investing in research and development as it seeks a sustainable future.

## Major centres:

Warragul, Traralgon, Sale, Bairnsdale

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	245	248	252	256	261	264	1.2%	1.6%	1.7%	1.9%	1.2%	1.5%	1.5%
No. Households	85	87	88	89	90	92	1.5%	1.4%	1.4%	1.4%	1.5%	1.4%	1.5%
NIEIR Workforce	118	121	121	123	122	126	2.1%	-0.1%	2.0%	-0.6%	3.1%	1.3%	1.2%
NIEIR Employment	104	107	108	110	110	113	2.7%	1.5%	1.2%	0.0%	3.1%	1.8%	1.5%
NIEIR Unemployment	14.4	14.1	12.3	13.4	12.7	13.0	-2.5%	-12.6%	8.7%	-5.2%	3.0%	-2.5%	-1.2%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	12.2%	11.6%	10.2%	10.9%	10.4%	10.3%	-0.5	-1.5	0.7	-0.5	0.0	-0.4	-0.3
Headline U/E	7.2%	7.1%	5.1%	5.4%	4.6%	4.9%	-0.1	-2.0	0.3	-0.8	0.3	-0.6	-0.3
NIEIR Structural U/E	15.6%	15.0%	15.3%	15.2%	15.5%	15.7%	-0.5	0.3	-0.1	0.3	0.2	-0.1	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	4,044	4,321	4,560	4,665	4,658	4,539	16,528	17,446	18,119	18,220	17,863	17,203	4.9%	-1.4%
Taxes Paid	1,189	1,223	1,133	1,248	1,099	1,034	4,860	4,938	4,502	4,875	4,215	3,918	1.6%	-9.0%
Benefits	1,218	1,190	1,263	1,379	1,761	1,654	4,976	4,805	5,018	5,386	6,752	6,270	4.2%	9.5%
Business Income	1,233	1,212	1,132	1,304	1,071	1,150	5,039	4,894	4,499	5,094	4,108	4,358	1.9%	-6.1%
Interest Paid	503	537	635	779	693	645	2,056	2,168	2,523	3,045	2,659	2,444	15.7%	-9.0%
Property Income	1,001	1,127	1,136	1,259	1,049	1,053	4,090	4,552	4,515	4,919	4,023	3,990	8.0%	-8.6%
Disposable Income	6,458	6,800	7,079	7,424	7,487	7,429	26,392	27,454	28,125	28,999	28,712	28,161	4.8%	0.0%
Rank							45	44	44	39	45	44		
%Rank #1							59%	59%	54%	56%	53%	52%		
Business Value Added	5,277	5,533	5,693	5,969	5,729	5,688	21,567	22,339	22,617	23,314	21,971	21,561	4.2%	-2.4%
Rank							52	51	50	47	53	53		
%Rank #1							50%	51%	48%	49%	45%	44%		
Business Productivity							50,808	51,848	52,536	54,409	51,980	50,113	2.3%	-4.0%
Rank							40	39	39	33	41	47		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# VIC Gippsland

## SOCIAL SECURITY

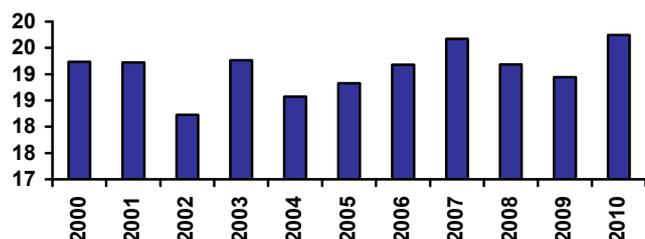
	% Pop	Australian Average
Disability Support (aged 15-20)	0.13%	0.08%
Disability Support (aged 21-24)	0.20%	0.14%
Disability Support (aged 25+)	4.60%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.19%	0.20%
Parenting Payment - Single (aged 25+)	1.56%	1.28%
Unemployed Long Term	1.65%	1.29%
Unemployed Short Term	1.09%	1.16%
Youth Allowance - Non Student	0.51%	0.43%
Youth Allowance - Student	1.21%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	22.3%	15
2009	23.5%	16
2008	18.6%	22
2007	17.8%	22
2006	17.5%	24
2005	18.9%	18

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	30.5%	28.6%	26.8%	24.2%
Age 20-29	11.7%	10.2%	10.2%	11.1%
Age 30-54	34.6%	35.1%	33.4%	31.6%
Age 55+	23.2%	26.1%	29.7%	33.1%
Population Change (average between years)				
Age 0-19		-479	-475	-357
Age 20-29		-571	156	875
Age 30-54		669	-276	307
Age 55+		1,673	2,187	2,924
Average Annual Growth		0.5%	0.7%	1.5%

### Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	19	19	18	19	19	19	19	20	19	19	20
Rank	58	60	60	60	60	60	60	60	59	60	60

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	788	870	901	623	839	793	835	661	749	742	887
Rank	34	26	19	38	17	36	18	32	34	31	22

## POPULATION

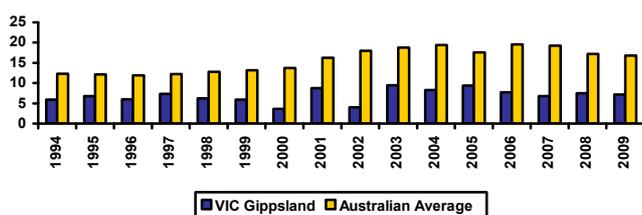
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	235	236	236	235	234	233	235	236	237	238	240	240	241	242	245	248	252	256	261	264

## PATENT APPLICATIONS

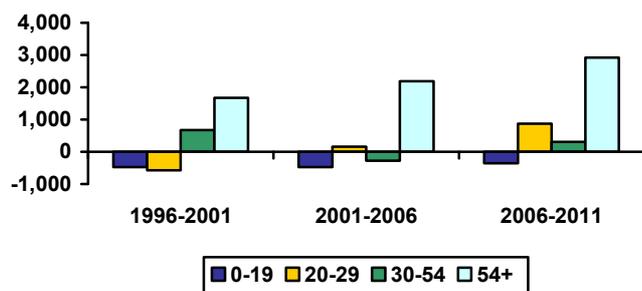
	No	Aust Avg	Rank
Average p.a. (1994-2009)	16.80	3,109.81	41
Average p.a. per capita	6.93	15.69	50
Hi Tech p.a. (1994-2009)	2.26	864.69	47
Hi Tech p.a. per capita	0.92	4.33	53
Info. Tech p.a. (1994-2009)	0.50	342.17	46
Info. Tech p.a. per capita	0.21	1.70	51
Average per capita (1994-2001)	6.31	13.06	48
Average per capita (2001-2009)	7.68	18.09	49
2001-09 avg./1994-00 avg.	1.22	1.39	49

Note: Per capita = 100,000 people

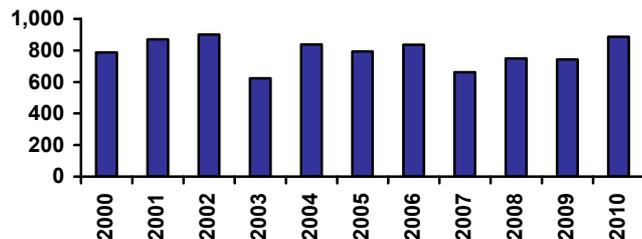
### Patent Applications per 100,000 residents



### Population Change by Age Group



### Annual Rainfall



# VIC Gippsland

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	275	477	644	42	35	32	19%	27%	26%
Value of Property and Unincorporated Business	186	345	542	56	47	42	21%	29%	36%
Value of Financial Assets	180	247	226	27	23	39	30%	31%	18%
Value of Household Liabilities	92	115	123	34	51	57	61%	50%	30%
Disposable Income after Debt Service Costs	72	78	81	44	49	51	59%	52%	46%
Household Debt Service Ratio	14%	16%	17	20	40	48	66%	64%	54%
Household Debt to Gross Income Ratio	1.14	1.27	1	21	43	48	78%	71%	57%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	282	392	433	429	454	429	452	564	10%
Non Residential	103	153	179	216	239	249	236	202	8%
Total	385	545	612	645	693	678	688	766	9%
Value per capita \$2007/08									
Residential	1,173	1,619	1,768	1,731	1,802	1,674	1,735	2,139	5%
Non Residential	428	631	733	873	950	974	903	764	3%
Total	1,602	2,250	2,501	2,604	2,752	2,649	2,638	2,903	4%
Rank (value per capita)									
Residential	36	28	24	23	22	24	23	12	
Non Residential	59	51	34	33	33	35	31	42	
Total	45	31	26	27	27	28	25	21	

## FARM INSTITUTE ACCESSIBILITY

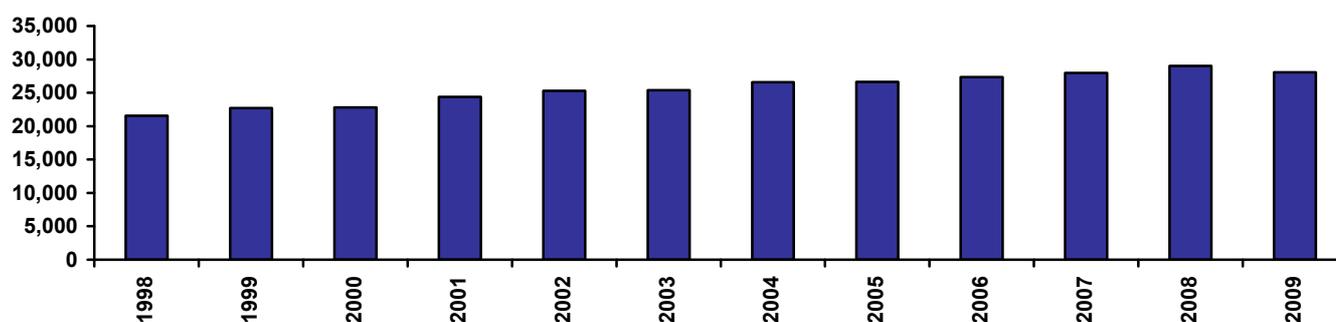
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	22.4	6.04	46.8	40	42	46
widespread	8.7	2.10	17.9	51	25	48
centralised	43.1	11.94	89.7	38	41	42
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	36.7	10.01	68.7	11	9	11
widespread	21.2	5.46	37.7	10	8	9
centralised	60.3	16.81	114.2	11	9	11

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	5,075	5,367	5,408	5,807	6,066	6,085	6,393	6,451	6,690	6,928	7,308	7,190	3.2%
Consumption Per Cap (\$2007/08)	21,576	22,705	22,802	24,388	25,302	25,366	26,574	26,620	27,338	27,971	29,034	28,086	2.4%
Consumption Per Cap Rank	51	50	52	45	42	47	45	46	46	49	40	49	23

Note: All years stated above are calendar years.

Consumption per capita



# VIC Gippsland

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	103.6	100.2	99.7	117.8	211.5	217.4	59	53	6.4%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.1	2.3	4.2	3.8	57	56	4.8%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	14.0	15.0	27.6	25.0	57	56	4.8%
Ratio of greenfield construction costs to average dwelling price	3.1	3.0	3.0	3.0	1.7	1.7	7	13	-4.5%
Ratio of mortgage burden on new construction to income	n/a	n/a	42.7	45.8	47.4	42.9	24	27	0.0%
Adult population per dwelling	2.2	2.2	2.2	2.2	2.2	2.2	31	53	0.0%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	235	240	245	264	274	283	272	277	275	286
Percent of population aged 0 to 17	29.5%	26.1%	24.5%	22.8%	20.9%	19.7%	21.0%	20.0%	20.9%	19.7%
Percent of population aged 18 to 64 (working age pop)	58.4%	58.5%	59.1%	59.4%	58.6%	57.5%	58.3%	56.8%	58.6%	57.3%
Percent of population aged 65 and over	12.1%	15.4%	16.4%	17.8%	20.5%	22.8%	20.7%	23.3%	20.5%	23.0%
Annual hours of work working age residents	1182	1107	1244	1232	1241	1316	1248	1327	1247	1330
Adult population per occupied dwelling	2.27	2.18	2.16	2.20	2.22	2.23	2.18	2.12	2.23	2.24
Dwelling shortage - (000's)				0.6	1.6	2.0	0.0	0.0	1.8	2.3
Unsatisfactorily housed population - percent of population				0.4%	1.1%	1.4%	0.0%	0.0%	1.3%	1.6%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	2.6	2.8	6.2	5.1	5.0	4.6	4.1	5.3	5.3
Average net migration inflows - percent of population	1.1%	1.2%	2.5%	1.9%	1.8%	1.7%	1.5%	1.9%	1.9%
Average net POPULATION CHANGE - (000's)	0.48	1.14	3.78	1.89	1.85	1.49	1.09	2.17	2.10
Average annual population growth rate - percent	0.2%	0.5%	1.5%	0.7%	0.7%	0.6%	0.4%	0.8%	0.8%

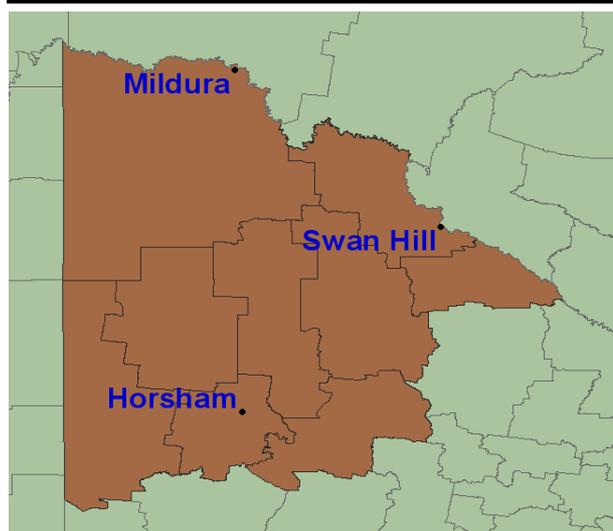
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	91,828	90,630	92,208	107,899	114,046	32	35	37	40	37
UR Hours Total (000's/quarter)	40,638	39,866	38,802	45,839	47,897	31	35	43	39	38
UR Income Total (\$2007/08m/quarter)	983	1,103	1,309	1,539	1,565	33	33	33	34	37
JTW Emp Total	93,617	102,433	107,886	103,952	109,905	28	28	29	36	35
JTW Hours Total (000's/quarter)	43,305	46,156	46,625	44,103	46,083	25	25	31	38	35
JTW Income Total (\$2007/08m/quarter)	1,204	1,324	1,490	1,471	1,497	25	25	30	34	36
UR Avg Weekly Hours Per Employee	34.0	33.8	32.4	32.7	32.3	42	47	58	47	38
UR Avg Hourly Rate Per Employee (\$2007/08)	24.2	27.7	33.7	33.6	32.7	49	30	16	28	42
JTW Avg Weekly Hours Per Employee	35.6	34.7	33.2	32.6	32.3	15	19	35	44	38
JTW Avg Hourly Rate Per Employee (\$2007/08)	27.8	28.7	31.9	33.4	32.5	14	16	11	25	41

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	14,776	14,491	12,859	11,464	19,782	13,450	11,575	12,595	11,460	19,713
B Mining	1,687	1,383	1,227	1,815	2,581	2,145	2,923	970	1,436	2,012
C Manufacturing	8,314	8,336	8,095	10,172	9,531	8,555	9,114	9,352	9,422	8,852
D Electricity, Gas, Water & Waste Services	7,014	3,310	3,648	3,924	5,731	4,663	2,486	4,323	3,860	5,612
E Construction	6,634	6,273	6,694	11,290	14,980	8,006	8,176	8,479	10,664	13,957
F Wholesale Trade	2,702	3,149	2,973	3,143	6,281	3,206	3,614	3,092	2,841	5,553
G Retail Trade	11,071	10,147	10,986	12,610	10,647	12,248	12,641	13,474	12,416	10,555
H Accommodation and Food Services	4,589	5,705	6,126	6,735	4,754	4,676	6,732	7,847	6,682	4,843
I Transport, Postal and Warehousing	3,470	3,173	3,393	3,687	2,911	3,866	4,031	3,480	3,336	2,674
J Information Media and Telecoms	1,457	1,063	934	1,242	1,249	1,030	690	886	1,184	1,179
K Financial and Insurance Services	2,146	2,472	1,647	1,920	3,707	2,165	2,434	1,687	1,862	3,544
L Rental, Hiring and Real Estate Services	633	795	912	1,277	2,197	778	919	1,073	1,254	2,149
M Prof, Scientific & Technical Services	2,306	3,032	2,980	3,640	1,895	1,844	2,841	2,538	3,391	1,814
N Administrative and Support Services	1,400	2,311	2,753	2,856	3,581	1,805	3,213	2,622	2,675	3,344
O Public Administration and Safety	5,297	4,681	4,808	5,975	2,820	5,643	6,120	6,687	5,853	2,986
P Education and Training	6,498	7,151	7,378	8,383	8,201	7,745	8,730	9,738	8,198	8,034
Q Health Care and Social Assistance	7,060	8,274	9,956	12,015	7,655	7,933	10,032	13,152	11,901	7,788
R Arts and Recreation Services	1,146	1,051	1,275	1,454	3,219	1,160	1,235	1,395	1,370	2,999
S Other Services	3,629	3,833	3,564	4,297	2,322	2,700	4,927	4,496	4,147	2,296
Hi Tech	3,859	4,839	4,562	5,621	3,671	3,154	4,465	4,436	5,266	3,502
Hi Income	6,583	7,992	6,961	8,667	9,813	6,772	9,576	6,136	7,906	8,900
Infrastructure Services	14,704	16,477	18,608	21,852	19,075	16,838	19,997	24,285	21,469	18,820

# VIC Mallee Wimmera



The Mallee-Wimmera comprises the plains north of the Grampians and the Dundas hills. The region is classic wheat/sheep country. Rainfall diminishes northward, as does the reliability of the harvest. The region includes several dry-country national parks. The region's rain-fed agriculture, originally concentrating on wheat, has diversified considerably. Intensive viticulture is practised in several irrigation areas which pump water from the Murray. Horsham is the chief town in the Wimmera, and Swan Hill and Mildura serve irrigation areas along the Murray, including adjacent parts of NSW.

## Major centres:

Mildura, Swan Hill, Horsham

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	141	142	143	144	146	146	0.6%	1.0%	0.8%	0.9%	0.1%	0.8%	0.5%
No. Households	50	51	51	51	51	52	0.6%	0.6%	0.5%	0.2%	0.4%	0.6%	0.3%
NIEIR Workforce	65	65	66	65	66	68	0.5%	0.5%	-0.2%	0.5%	3.1%	0.2%	1.8%
NIEIR Employment	58	59	58	58	58	60	1.3%	-0.8%	-0.8%	0.6%	3.1%	-0.1%	1.8%
NIEIR Unemployment	7.0	6.5	7.3	7.6	7.7	7.9	-6.1%	11.3%	4.8%	0.2%	2.8%	3.1%	1.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	10.7%	10.0%	11.1%	11.7%	11.6%	11.6%	-0.7	1.1	0.6	0.0	0.0	0.3	0.0
Headline U/E	7.2%	6.7%	6.4%	6.3%	6.3%	6.3%	-0.5	-0.3	-0.1	0.0	0.0	-0.3	0.0
NIEIR Structural U/E	15.3%	15.2%	15.6%	15.5%	15.6%	15.8%	-0.1	0.4	-0.1	0.1	0.2	0.1	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	1,967	2,063	2,124	2,111	2,124	2,078	13,949	14,541	14,827	14,626	14,585	14,264	2.4%	-0.8%
Taxes Paid	678	688	540	584	510	510	4,807	4,850	3,766	4,046	3,500	3,500	-4.9%	-6.6%
Benefits	703	887	1,006	1,240	1,721	1,764	4,985	6,253	7,025	8,588	11,819	12,109	20.8%	19.3%
Business Income	1,144	1,205	799	956	755	946	8,111	8,496	5,578	6,624	5,183	6,495	-5.8%	-0.5%
Interest Paid	284	294	338	412	366	340	2,015	2,075	2,361	2,857	2,514	2,332	13.2%	-9.2%
Property Income	573	636	579	638	525	545	4,064	4,486	4,041	4,418	3,602	3,739	3.6%	-7.6%
Disposable Income	3,938	4,374	4,112	4,483	4,732	5,011	27,921	30,829	28,704	31,062	32,494	34,394	4.4%	5.7%
Rank							29	22	39	25	16	12		
%Rank #1							62%	66%	55%	60%	60%	64%		
Business Value Added	3,112	3,269	2,923	3,067	2,878	3,024	22,061	23,037	20,405	21,249	19,767	20,760	-0.5%	-0.7%
Rank							49	46	60	59	61	58		
%Rank #1							51%	52%	43%	45%	40%	43%		
Business Productivity							53,725	55,717	50,206	53,121	49,277	50,185	-0.4%	-2.8%
Rank							23	22	48	41	48	46		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# VIC Mallee Wimmera

## SOCIAL SECURITY

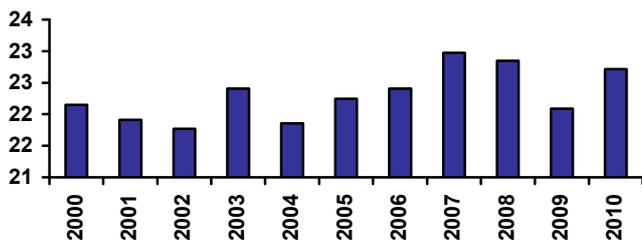
	% Pop	Australian Average
Disability Support (aged 15-20)	0.09%	0.08%
Disability Support (aged 21-24)	0.17%	0.14%
Disability Support (aged 25+)	4.54%	3.22%
Parenting Payment - Single (aged 15-20)	0.04%	0.04%
Parenting Payment - Single (aged 21-24)	0.21%	0.20%
Parenting Payment - Single (aged 25+)	1.43%	1.28%
Unemployed Long Term	1.66%	1.29%
Unemployed Short Term	1.13%	1.16%
Youth Allowance - Non Student	0.59%	0.43%
Youth Allowance - Student	1.35%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	35.2%	1
2009	36.4%	1
2008	27.6%	1
2007	24.5%	3
2006	20.3%	11
2005	17.9%	25

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	29.4%	28.8%	27.7%	25.9%
Age 20-29	11.5%	10.5%	10.2%	11.8%
Age 30-54	33.7%	34.4%	33.3%	32.4%
Age 55+	25.3%	26.3%	28.8%	29.9%
Population Change (average between years)				
Age 0-19		-23	-313	-334
Age 20-29		-252	-74	543
Age 30-54		340	-294	-26
Age 55+		406	701	540
Average Annual Growth		0.3%	0.0%	0.5%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	22	22	22	22	22	22	22	23	23	22	23
Rank	38	44	42	44	44	44	41	38	35	43	44

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	418	379	304	302	307	369	343	326	270	349	452
Rank	64	62	64	62	63	61	65	62	64	63	60

## POPULATION

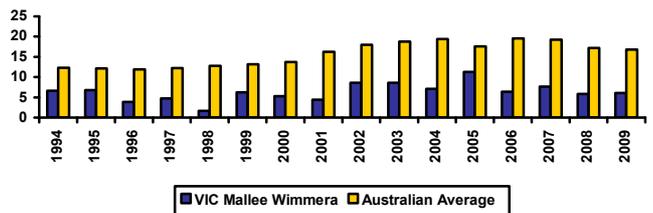
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	142	142	142	141	140	139	140	140	141	141	142	142	141	141	141	142	143	144	146	146

## PATENT APPLICATIONS

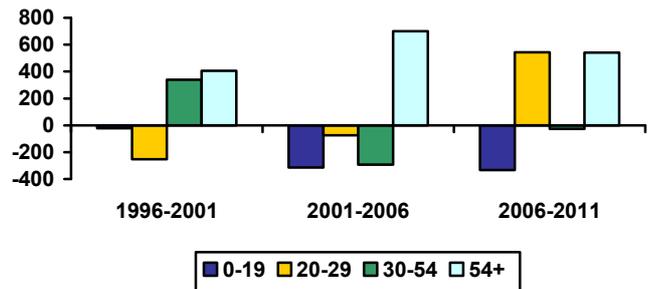
	No	Aust Avg	Rank
Average p.a. (1994-2009)	8.93	3,109.81	54
Average p.a. per capita	6.31	15.69	52
Hi Tech p.a. (1994-2009)	1.19	864.69	54
Hi Tech p.a. per capita	0.84	4.33	54
Info. Tech p.a. (1994-2009)	0.13	342.17	59
Info. Tech p.a. per capita	0.09	1.70	59
Average per capita (1994-2001)	4.94	13.06	57
Average per capita (2001-2009)	7.32	18.09	52
2001-09 avg./1994-00 avg.	1.48	1.39	13

Note: Per capita = 100,000 people

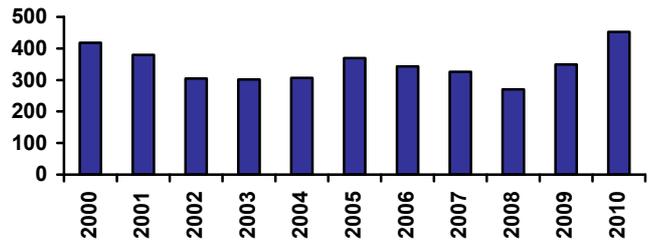
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# VIC Mallee Wimmera

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	306	372	462	34	60	59	22%	21%	19%
Value of Property and Unincorporated Business	186	242	346	55	63	62	21%	20%	23%
Value of Financial Assets	217	236	215	14	28	45	36%	29%	18%
Value of Household Liabilities	97	106	100	29	57	65	65%	46%	24%
Disposable Income after Debt Service Costs	86	86	97	16	31	26	71%	57%	55%
Household Debt Service Ratio	12%	14%	13	41	54	62	59%	56%	41%
Household Debt to Gross Income Ratio	1.03	1.10	1	41	56	65	70%	61%	41%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	109	129	138	147	162	150	120	137	-9%
Non Residential	90	93	99	122	123	119	99	90	-11%
Total	199	222	237	269	286	269	219	227	-10%
Value per capita \$2007/08									
Residential	771	918	976	1,036	1,133	1,041	824	940	-11%
Non Residential	638	660	702	857	861	823	680	615	-13%
Total	1,409	1,578	1,678	1,893	1,994	1,863	1,504	1,555	-12%
Rank (value per capita)									
Residential	53	57	54	51	47	49	54	49	
Non Residential	36	46	39	36	40	47	55	58	
Total	52	56	53	49	44	51	58	54	

## FARM INSTITUTE ACCESSIBILITY

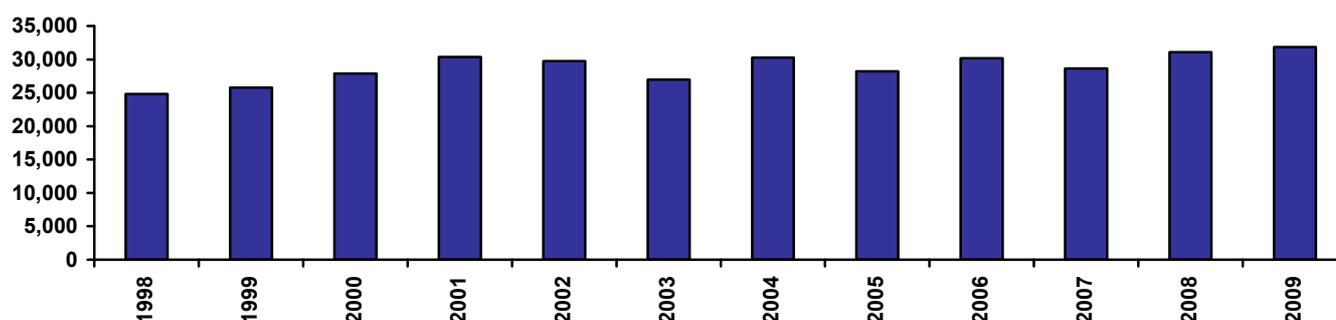
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	54.2	13.77	94.1	54	58	58
widespread	7.5	1.86	15.3	48	15	32
centralised	124.6	31.49	210.8	55	58	58
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	72.4	16.07	101.1	25	26	27
widespread	34.3	7.29	45.3	24	19	17
centralised	130.1	29.19	182.4	25	26	28

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	3,471	3,615	3,922	4,282	4,216	3,818	4,262	3,970	4,254	4,061	4,453	4,593	2.6%
Consumption Per Cap (\$2007/08)	24,811	25,786	27,856	30,382	29,733	26,968	30,266	28,230	30,158	28,624	31,083	31,822	2.3%
Consumption Per Cap Rank	26	27	17	11	13	31	20	33	26	42	27	19	27

Note: All years stated above are calendar years.

Consumption per capita



# VIC Mallee Wimmera

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	89.3	97.5	97.9	117.6	167.0	153.7	62	64	3.7%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.2	2.6	4.2	2.4	56	64	0.6%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	14.6	17.3	27.6	15.7	56	64	0.6%
Ratio of greenfield construction costs to average dwelling price	3.6	3.1	3.1	3.1	2.2	2.4	6	5	-2.0%
Ratio of mortgage burden on new construction to income	n/a	n/a	45.4	52.9	60.1	38.1	20	41	-1.4%
Adult population per dwelling	2.1	2.1	2.1	2.1	2.1	2.1	58	60	0.1%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	142	142	141	146	146	146	142	133	147	147
Percent of population aged 0 to 17	27.9%	26.6%	25.7%	24.3%	22.9%	21.7%	23.6%	23.1%	22.9%	21.7%
Percent of population aged 18 to 64 (working age pop)	58.3%	57.3%	57.5%	57.8%	57.4%	57.1%	56.0%	53.7%	57.1%	56.1%
Percent of population aged 65 and over	13.8%	16.1%	16.9%	17.9%	19.7%	21.2%	20.4%	23.2%	20.0%	22.2%
Annual hours of work working age residents	1243	1107	1313	1252	1286	1386	1321	1495	1297	1421
Adult population per occupied dwelling	2.21	2.10	2.08	2.13	2.16	2.16	2.07	1.94	2.16	2.18
Dwelling shortage - (000's)				0.5	1.1	1.3	0.0	0.0	1.3	1.6
Unsatisfactorily housed population - percent of population				0.7%	1.6%	1.8%	0.0%	0.0%	1.8%	2.2%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	1.4	0.9	2.3	1.8	1.5	0.8	-0.2	1.9	1.6
Average net migration inflows - percent of population	1.0%	0.7%	1.6%	1.2%	1.0%	0.6%	-0.1%	1.4%	1.1%
Average net POPULATION CHANGE - (000's)	-0.05	-0.10	0.93	0.12	-0.14	-0.86	-1.65	0.23	-0.08
Average annual population growth rate - percent	0.0%	-0.1%	0.6%	0.1%	-0.1%	-0.6%	-1.2%	0.2%	-0.1%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	53,799	54,945	49,798	59,641	60,573	54	56	56	56	56
UR Hours Total (000's/quarter)	25,748	26,013	22,471	26,716	26,116	51	54	55	54	56
UR Income Total (\$2007/08m/quarter)	663	746	912	791	837	54	55	51	57	57
JTW Emp Total	73,381	95,073	85,502	59,754	60,242	43	34	45	56	56
JTW Hours Total (000's/quarter)	34,972	44,584	37,522	26,694	25,947	40	30	44	55	55
JTW Income Total (\$2007/08m/quarter)	911	1,242	1,232	796	837	42	31	36	57	57
UR Avg Weekly Hours Per Employee	36.8	36.4	34.7	34.5	33.2	2	3	9	10	20
UR Avg Hourly Rate Per Employee (\$2007/08)	25.7	28.7	40.6	29.6	32.0	34	21	5	56	47
JTW Avg Weekly Hours Per Employee	36.7	36.1	33.8	34.4	33.1	4	3	20	10	20
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.1	27.9	32.8	29.8	32.2	36	28	4	53	45

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	16,620	15,776	12,641	12,821	12,639	22,762	27,049	17,827	12,769	12,518
B Mining	235	303	289	532	639	529	575	375	532	646
C Manufacturing	3,246	3,696	3,693	5,181	7,214	4,889	6,548	6,060	5,095	6,834
D Electricity, Gas, Water & Waste Services	723	740	578	938	347	783	1,162	910	897	339
E Construction	2,450	2,427	2,577	4,033	4,124	3,658	4,207	5,100	4,094	4,067
F Wholesale Trade	2,210	2,610	2,044	1,952	2,328	3,529	4,568	3,103	1,960	2,333
G Retail Trade	6,179	5,797	5,675	6,585	5,866	7,894	9,972	11,003	6,771	6,002
H Accommodation and Food Services	2,775	3,038	2,941	3,289	3,022	2,803	4,102	4,799	3,204	3,009
I Transport, Postal and Warehousing	2,316	2,360	2,108	2,697	2,515	3,223	4,112	3,523	2,528	2,427
J Information Media and Telecoms	849	679	508	520	548	557	562	570	540	565
K Financial and Insurance Services	1,143	999	755	1,000	589	1,849	2,125	1,501	1,022	658
L Rental, Hiring and Real Estate Services	273	323	365	499	236	332	462	560	502	248
M Prof, Scientific & Technical Services	1,099	1,343	1,336	1,662	1,951	1,056	1,961	1,821	1,704	1,955
N Administrative and Support Services	517	999	1,287	1,673	1,732	2,000	2,907	2,800	1,697	1,746
O Public Administration and Safety	2,337	2,395	1,986	2,924	3,840	2,815	4,117	3,804	2,881	3,761
P Education and Training	3,518	3,580	3,313	4,017	4,401	5,457	6,696	6,888	4,038	4,431
Q Health Care and Social Assistance	4,814	5,371	5,352	6,502	5,137	6,699	9,599	10,954	6,706	5,283
R Arts and Recreation Services	560	362	464	622	807	717	763	646	609	775
S Other Services	1,937	2,146	1,887	2,194	2,636	1,829	3,586	3,255	2,204	2,644
Hi Tech	1,555	1,990	1,978	2,673	3,223	1,983	3,294	3,022	2,724	3,186
Hi Income	2,703	3,094	2,909	3,795	3,826	4,050	5,509	4,465	3,869	3,913
Infrastructure Services	8,892	9,313	9,128	11,141	10,346	12,872	17,058	18,488	11,353	10,489

# VIC North East



The North East of Victoria comprises the country lying between the Victorian snowfields and the Murray River. It is accessed from Melbourne via the Hume Highway, which takes advantage of the gap in the ranges near Kilmore. The division between the hill country and the plains is quite sharp, with the Hume running on the plains alongside the hills while the direct highway to Brisbane diverges across the plains. These major transport routes have encouraged the development of agricultural processing and logistics, but the region remains largely rural, with irrigation on the plains, intensive agriculture in the mountain valleys and forest plantations on the hills. The hills close to Melbourne have hobby farms and resorts, but the mountain-top ski resorts are several hours' drive out of the metropolitan area. There are worries as to the effect of climate change both on the snowfields and on agriculture.

## Major centres:

Wodonga, Wangaratta, Shepparton

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	226	228	231	234	236	238	1.1%	1.1%	1.4%	1.0%	0.6%	1.2%	0.8%
No. Households	78	79	80	81	82	83	1.2%	1.1%	1.0%	0.9%	1.1%	1.1%	1.0%
NIEIR Workforce	114	117	116	115	114	115	1.9%	-0.6%	-0.6%	-0.6%	0.1%	0.2%	-0.2%
NIEIR Employment	105	106	106	106	104	104	1.2%	-0.1%	-0.1%	-1.7%	-0.8%	0.3%	-1.2%
NIEIR Unemployment	9.2	10.1	9.5	9.0	10.1	11.0	9.1%	-5.2%	-5.8%	12.1%	9.5%	-0.9%	10.8%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	8.1%	8.6%	8.2%	7.8%	8.8%	9.6%	0.6	-0.4	-0.4	1.0	0.8	-0.1	0.9
Headline U/E	4.7%	5.6%	4.6%	3.8%	4.8%	5.6%	0.9	-1.0	-0.8	1.0	0.8	-0.3	0.9
NIEIR Structural U/E	12.8%	12.4%	12.9%	13.2%	13.5%	14.0%	-0.4	0.4	0.3	0.3	0.5	0.1	0.4

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	3,892	4,046	4,158	4,157	4,146	4,077	17,224	17,715	18,003	17,753	17,537	17,138	2.2%	-1.0%
Taxes Paid	1,137	1,120	993	1,062	929	895	5,033	4,903	4,297	4,538	3,929	3,763	-2.2%	-8.2%
Benefits	1,234	1,205	1,339	1,517	1,942	1,832	5,461	5,277	5,796	6,478	8,213	7,700	7.1%	9.9%
Business Income	1,303	1,270	1,138	1,285	1,012	1,151	5,769	5,559	4,925	5,488	4,281	4,839	-0.5%	-5.4%
Interest Paid	540	574	676	826	734	683	2,389	2,513	2,928	3,528	3,107	2,870	15.2%	-9.1%
Property Income	931	1,012	984	1,082	907	935	4,119	4,431	4,261	4,623	3,837	3,932	5.2%	-7.0%
Disposable Income	6,370	6,552	6,655	6,941	7,031	7,125	28,196	28,683	28,814	29,647	29,740	29,950	2.9%	1.3%
Rank							27	29	38	32	38	34		
%Rank #1							63%	62%	55%	57%	55%	55%		
Business Value Added	5,195	5,316	5,296	5,442	5,158	5,228	22,993	23,274	22,929	23,241	21,818	21,976	1.6%	-2.0%
Rank							41	42	46	49	54	52		
%Rank #1							53%	53%	49%	49%	45%	45%		
Business Productivity							49,414	49,942	49,823	51,270	48,940	48,152	1.2%	-3.1%
Rank							50	49	51	49	50	52		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# VIC North East

## SOCIAL SECURITY

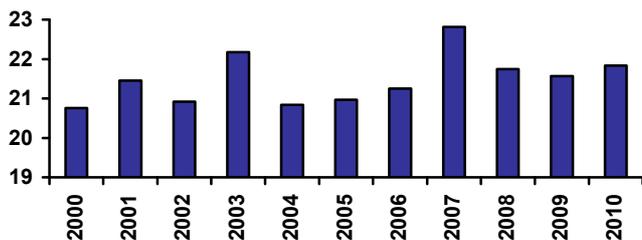
	% Pop	Australian Average
Disability Support (aged 15-20)	0.09%	0.08%
Disability Support (aged 21-24)	0.15%	0.14%
Disability Support (aged 25+)	3.99%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.20%	0.20%
Parenting Payment - Single (aged 25+)	1.56%	1.28%
Unemployed Long Term	1.57%	1.29%
Unemployed Short Term	1.09%	1.16%
Youth Allowance - Non Student	0.51%	0.43%
Youth Allowance - Student	1.31%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	25.7%	8
2009	27.6%	7
2008	21.9%	8
2007	20.1%	13
2006	18.4%	18
2005	19.4%	14

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	30.2%	29.0%	27.5%	25.2%
Age 20-29	12.0%	10.8%	10.3%	11.7%
Age 30-54	35.0%	35.5%	34.4%	32.9%
Age 55+	22.8%	24.7%	27.8%	30.2%
Population Change (average between years)				
Age 0-19		133	-321	-519
Age 20-29		-249	-101	901
Age 30-54		995	-57	-22
Age 55+		1,327	1,741	1,743
Average Annual Growth		1.0%	0.6%	0.9%

### Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	21	21	21	22	21	21	21	23	22	22	22
Rank	46	47	46	45	46	48	45	44	46	44	46

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	911	846	694	553	814	871	779	474	590	603	833
Rank	27	28	41	43	21	27	23	47	43	42	30

## POPULATION

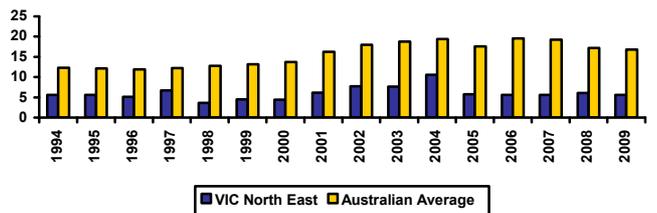
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	206	208	209	209	210	211	213	215	217	219	222	223	224	225	226	228	231	234	236	238

## PATENT APPLICATIONS

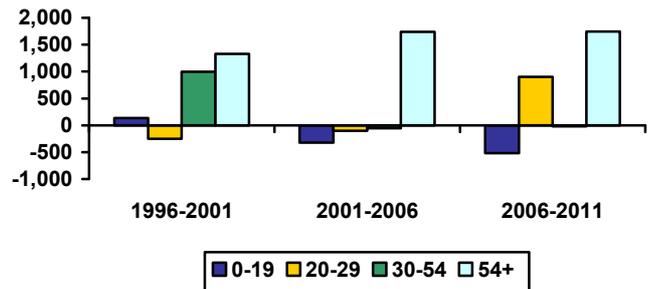
	No	Aust Avg	Rank
Average p.a. (1994-2009)	13.39	3,109.81	49
Average p.a. per capita	6.03	15.69	53
Hi Tech p.a. (1994-2009)	1.41	864.69	52
Hi Tech p.a. per capita	0.64	4.33	59
Info. Tech p.a. (1994-2009)	0.68	342.17	43
Info. Tech p.a. per capita	0.31	1.70	44
Average per capita (1994-2001)	5.22	13.06	54
Average per capita (2001-2009)	6.77	18.09	53
2001-09 avg./1994-00 avg.	1.30	1.39	35

Note: Per capita = 100,000 people

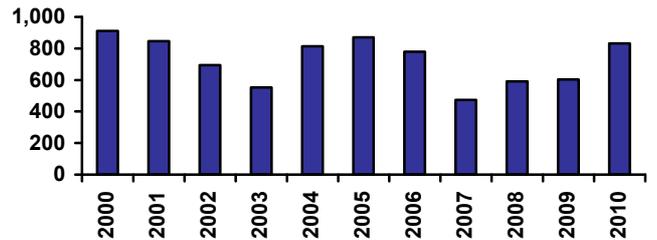
### Patent Applications per 100,000 residents



### Population Change by Age Group



### Annual Rainfall



# VIC North East

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	307	456	602	33	39	39	22%	25%	24%
Value of Property and Unincorporated Business	216	337	487	41	49	51	24%	28%	33%
Value of Financial Assets	189	243	236	19	24	32	31%	30%	19%
Value of Household Liabilities	99	123	121	24	46	59	66%	54%	30%
Disposable Income after Debt Service Costs	76	83	86	31	37	42	63%	54%	49%
Household Debt Service Ratio	15%	17%	17	10	32	44	69%	68%	55%
Household Debt to Gross Income Ratio	1.15	1.29	1	19	41	57	79%	72%	53%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	266	315	319	325	345	315	308	365	0%
Non Residential	152	149	174	227	223	185	170	188	-13%
Total	418	465	493	552	568	499	478	554	-5%
Value per capita \$2007/08									
Residential	1,192	1,404	1,410	1,423	1,496	1,344	1,302	1,536	-3%
Non Residential	683	665	771	993	963	789	721	792	-16%
Total	1,874	2,069	2,181	2,416	2,459	2,133	2,023	2,328	-8%
Rank (value per capita)									
Residential	36	34	35	32	32	32	37	29	
Non Residential	31	44	32	28	31	50	50	39	
Total	35	37	37	30	34	44	39	31	

## FARM INSTITUTE ACCESSIBILITY

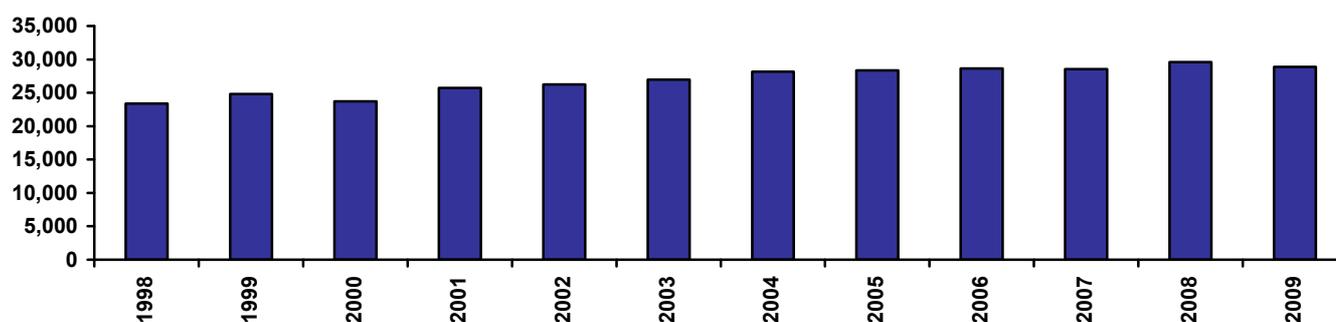
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	22.2	5.52	42.0	39	37	40
widespread	7.2	1.87	16.2	45	16	39
centralised	45.9	11.20	82.2	39	37	40
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	37.8	10.27	68.7	12	11	10
widespread	23.2	5.70	38.9	12	13	13
centralised	60.5	17.27	113.1	12	11	10

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,987	5,332	5,143	5,647	5,829	6,004	6,300	6,371	6,466	6,521	6,836	6,757	2.8%
Consumption Per Cap (\$2007/08)	23,381	24,820	23,723	25,734	26,245	26,965	28,176	28,357	28,618	28,549	29,598	28,858	1.9%
Consumption Per Cap Rank	37	36	43	33	35	32	31	30	33	44	37	39	40

Note: All years stated above are calendar years.

Consumption per capita



# VIC North East

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	121.3	120.6	123.4	139.7	228.3	214.7	48	55	4.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.7	3.0	5.2	3.8	36	55	2.7%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	18.1	19.7	34.5	25.1	36	55	2.7%
Ratio of greenfield construction costs to average dwelling price	2.6	2.5	2.5	2.6	1.6	1.7	20	12	-2.8%
Ratio of mortgage burden on new construction to income	n/a	n/a	44.6	50.7	54.8	43.6	22	25	-0.2%
Adult population per dwelling	2.1	2.2	2.2	2.2	2.2	2.2	38	55	0.0%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	206	222	227	238	248	255	239	233	249	256
Percent of population aged 0 to 17	29.1%	26.5%	25.2%	23.7%	21.6%	20.3%	22.3%	21.7%	21.6%	20.3%
Percent of population aged 18 to 64 (working age pop)	58.9%	59.0%	59.4%	59.7%	60.0%	59.8%	58.7%	56.5%	59.8%	58.7%
Percent of population aged 65 and over	12.0%	14.4%	15.4%	16.5%	18.4%	19.9%	19.0%	21.8%	18.6%	21.0%
Annual hours of work working age residents	1276	1193	1363	1292	1285	1348	1320	1454	1296	1384
Adult population per occupied dwelling	2.26	2.18	2.16	2.17	2.20	2.20	2.10	1.97	2.21	2.21
Dwelling shortage - (000's)				0.0	0.6	0.7	0.0	0.0	1.0	1.1
Unsatisfactorily housed population - percent of population				0.0%	0.5%	0.6%	0.0%	0.0%	0.8%	0.8%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	3.6	2.4	4.5	4.6	4.1	2.9	1.1	4.8	4.2
Average net migration inflows - percent of population	1.7%	1.1%	1.9%	1.9%	1.6%	1.2%	0.4%	2.0%	1.7%
Average net POPULATION CHANGE - (000's)	1.77	0.87	2.34	1.89	1.41	0.21	-1.33	2.11	1.45
Average annual population growth rate - percent	0.8%	0.4%	1.0%	0.8%	0.6%	0.1%	-0.6%	0.9%	0.6%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	84,851	90,746	90,486	108,529	109,084	34	34	39	39	42
UR Hours Total (000's/quarter)	38,793	40,898	39,140	46,910	45,497	34	34	40	38	43
UR Income Total (\$2007/08m/quarter)	973	1,093	1,276	1,418	1,436	35	34	34	41	43
JTW Emp Total	105,422	117,080	121,903	105,265	105,366	21	21	25	34	39
JTW Hours Total (000's/quarter)	49,153	53,010	52,800	45,545	44,111	21	20	26	32	40
JTW Income Total (\$2007/08m/quarter)	1,310	1,485	1,639	1,384	1,396	21	20	26	38	40
UR Avg Weekly Hours Per Employee	35.2	34.7	33.3	33.2	32.1	22	23	34	32	42
UR Avg Hourly Rate Per Employee (\$2007/08)	25.1	26.7	32.6	30.2	31.6	38	39	21	52	51
JTW Avg Weekly Hours Per Employee	35.9	34.8	33.3	33.3	32.2	14	13	31	26	40
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.7	28.0	31.0	30.4	31.6	29	26	29	50	48

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	16,327	15,169	13,746	13,004	17,874	15,479	13,024	14,378	13,011	17,793
B Mining	142	140	159	221	121	338	44	262	175	106
C Manufacturing	10,182	12,301	12,751	15,074	13,503	14,385	20,313	18,101	15,423	13,112
D Electricity, Gas, Water & Waste Services	980	1,215	885	1,526	1,142	3,207	2,003	1,189	1,608	1,175
E Construction	4,765	5,001	5,507	9,339	9,327	6,677	6,363	8,227	8,986	8,675
F Wholesale Trade	3,284	3,379	3,137	3,290	5,685	4,303	3,886	3,494	3,122	5,181
G Retail Trade	10,392	10,139	10,712	12,062	12,883	12,233	12,835	14,216	11,690	12,227
H Accommodation and Food Services	5,258	6,244	6,072	7,310	6,783	5,715	8,710	9,807	6,427	6,025
I Transport, Postal and Warehousing	3,691	3,714	3,743	4,286	5,042	4,692	5,477	4,447	3,992	4,912
J Information Media and Telecoms	1,347	1,139	1,076	1,196	774	909	870	1,115	1,210	954
K Financial and Insurance Services	1,915	1,823	1,479	1,851	1,796	3,564	4,978	1,870	1,692	1,757
L Rental, Hiring and Real Estate Services	583	776	893	1,279	643	895	1,168	1,055	1,169	652
M Prof, Scientific & Technical Services	2,205	2,841	2,851	3,847	3,220	2,183	3,080	2,832	3,644	2,949
N Administrative and Support Services	1,006	1,760	2,293	2,827	1,924	2,223	2,914	3,372	2,789	2,007
O Public Administration and Safety	6,163	5,503	4,753	6,430	3,116	8,362	6,777	6,595	6,096	3,450
P Education and Training	5,330	6,169	6,178	7,497	7,481	7,087	8,183	9,785	7,344	7,478
Q Health Care and Social Assistance	7,130	8,835	9,854	12,217	12,657	9,310	10,868	15,288	11,919	11,998
R Arts and Recreation Services	1,229	832	922	1,078	652	1,341	1,044	1,264	1,014	669
S Other Services	2,920	3,766	3,476	4,194	4,460	2,520	4,543	4,608	3,953	4,246
Hi Tech	3,831	5,505	5,183	6,763	5,687	4,552	7,257	5,466	6,764	5,417
Hi Income	4,694	5,540	5,317	7,086	5,951	6,709	9,188	6,117	6,670	5,662
Infrastructure Services	13,690	15,836	16,954	20,792	20,790	17,738	20,095	26,337	20,278	20,145

# VIC West



For most of the twentieth century the basalt plain west of Melbourne was known for its wealthy squatters, but the declining price of wool has forced a gradual diversification. Intensive agriculture is well-established in the strip from Colac to Warrnambool, while in the southern part of the region the Otway ranges are forested. The coast is graced by a series of resorts. The Surf Coast resorts at the eastern end of the region are within commuter range of Geelong and weekend resort range of Melbourne. At the western end, Portland combines a bulk port, heavy industry and tourism, while Warrnambool is a major commercial centre with some manufacturing.

## Major centres:

Colac, Warrnambool, Hamilton, Portland

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	161	163	166	169	172	173	1.2%	1.6%	1.6%	1.8%	0.8%	1.5%	1.3%
No. Households	55	56	56	57	57	58	1.3%	1.1%	1.1%	1.0%	1.0%	1.2%	1.0%
NIEIR Workforce	82	82	84	84	88	93	0.6%	2.1%	-0.1%	4.5%	5.8%	0.9%	5.1%
NIEIR Employment	75	76	77	78	82	85	1.5%	1.7%	1.1%	5.0%	3.8%	1.4%	4.4%
NIEIR Unemployment	7.2	6.5	7.0	6.1	5.9	7.9	-9.0%	6.8%	-12.5%	-2.5%	32.8%	-5.2%	13.8%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	8.7%	7.9%	8.3%	7.2%	6.7%	8.5%	-0.8	0.4	-1.0	-0.5	1.7	-0.5	0.6
Headline U/E	6.0%	5.4%	4.9%	3.6%	3.6%	5.5%	-0.6	-0.5	-1.3	0.0	1.9	-0.8	1.0
NIEIR Structural U/E	11.4%	11.2%	11.1%	11.0%	10.6%	10.5%	-0.2	-0.1	-0.1	-0.4	-0.1	-0.1	-0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	2,729	2,885	3,018	3,034	3,174	3,130	16,897	17,660	18,181	17,987	18,482	18,077	3.6%	1.6%
Taxes Paid	922	902	812	877	768	772	5,710	5,521	4,895	5,199	4,470	4,460	-1.7%	-6.2%
Benefits	782	783	874	1,049	1,397	1,375	4,840	4,796	5,268	6,218	8,135	7,942	10.3%	14.5%
Business Income	1,362	1,247	1,212	1,357	989	1,267	8,436	7,631	7,299	8,044	5,760	7,319	-0.1%	-3.4%
Interest Paid	352	376	445	545	482	446	2,180	2,299	2,679	3,229	2,806	2,574	15.7%	-9.5%
Property Income	723	788	792	872	732	767	4,478	4,822	4,773	5,167	4,263	4,431	6.4%	-6.2%
Disposable Income	4,833	4,947	5,171	5,486	5,554	5,887	29,930	30,283	31,152	32,520	32,345	33,998	4.3%	3.6%
Rank							20	23	22	18	18	13		
%Rank #1							67%	65%	60%	63%	60%	63%		
Business Value Added	4,091	4,132	4,230	4,391	4,163	4,397	25,334	25,291	25,480	26,031	24,242	25,395	2.4%	0.1%
Rank							25	29	31	31	34	28		
%Rank #1							59%	57%	54%	55%	50%	52%		
Business Productivity							54,676	54,377	54,716	56,211	51,000	52,038	0.9%	-3.8%
Rank							21	23	25	23	44	34		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# VIC West

## SOCIAL SECURITY

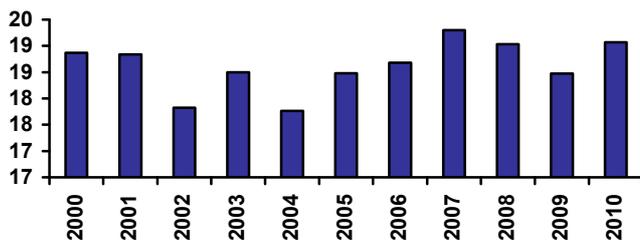
	% Pop	Australian Average
Disability Support (aged 15-20)	0.09%	0.08%
Disability Support (aged 21-24)	0.15%	0.14%
Disability Support (aged 25+)	3.37%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.14%	0.20%
Parenting Payment - Single (aged 25+)	1.24%	1.28%
Unemployed Long Term	1.32%	1.29%
Unemployed Short Term	1.00%	1.16%
Youth Allowance - Non Student	0.40%	0.43%
Youth Allowance - Student	1.31%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	23.4%	13
2009	25.2%	13
2008	19.1%	17
2007	16.9%	26
2006	15.8%	33
2005	16.2%	35

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	30.3%	29.1%	28.1%	25.3%
Age 20-29	11.8%	10.5%	10.1%	11.9%
Age 30-54	34.8%	35.8%	35.0%	33.8%
Age 55+	23.1%	24.5%	26.8%	29.0%
Population Change (average between years)				
Age 0-19		-50	18	-377
Age 20-29		-298	-13	845
Age 30-54		706	155	353
Age 55+		687	1,022	1,368
Average Annual Growth		0.7%	0.7%	1.3%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	19	19	18	18	18	18	19	19	19	18	19
Rank	60	61	61	61	61	61	61	61	61	61	61

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	629	708	761	642	760	681	600	567	635	617	697
Rank	50	40	32	37	30	42	45	38	39	40	39

## POPULATION

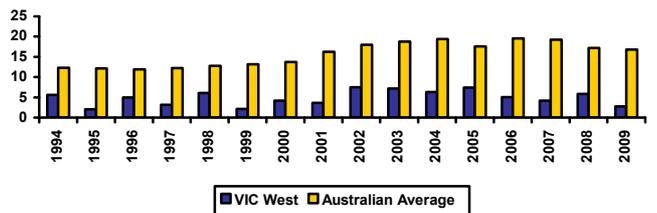
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	152	153	153	152	152	152	153	154	155	156	157	158	159	160	161	163	166	169	172	173

## PATENT APPLICATIONS

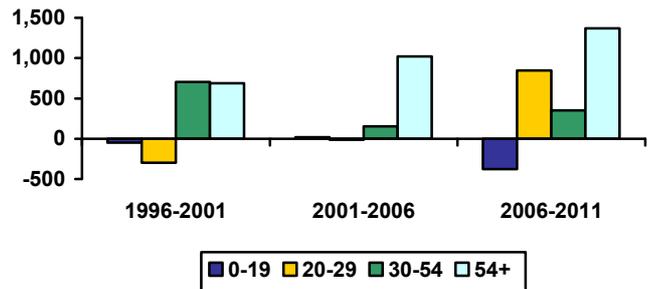
	No	Aust Avg	Rank
Average p.a. (1994-2009)	7.76	3,109.81	56
Average p.a. per capita	4.88	15.69	59
Hi Tech p.a. (1994-2009)	0.78	864.69	58
Hi Tech p.a. per capita	0.50	4.33	61
Info. Tech p.a. (1994-2009)	0.23	342.17	54
Info. Tech p.a. per capita	0.14	1.70	54
Average per capita (1994-2001)	3.98	13.06	60
Average per capita (2001-2009)	5.55	18.09	59
2001-09 avg./1994-00 avg.	1.39	1.39	20

Note: Per capita = 100,000 people

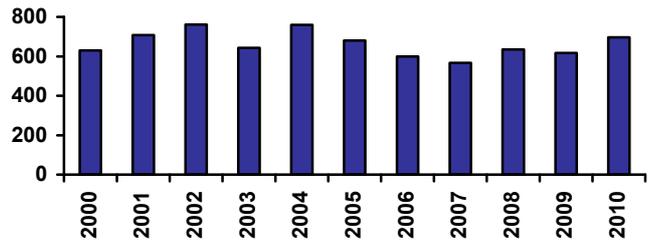
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# VIC West

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	368	569	815	24	23	19	26%	32%	33%
Value of Property and Unincorporated Business	253	407	664	30	33	25	28%	34%	45%
Value of Financial Assets	216	287	290	15	15	19	36%	36%	24%
Value of Household Liabilities	101	126	139	21	42	48	67%	55%	34%
Disposable Income after Debt Service Costs	82	89	101	21	27	17	68%	59%	57%
Household Debt Service Ratio	13%	15%	15	25	45	57	63%	62%	49%
Household Debt to Gross Income Ratio	1.09	1.23	1	29	50	58	75%	68%	52%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001-2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change:
									2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	231	294	311	339	340	318	340	368	4%
Non Residential	98	117	113	140	171	166	135	140	4%
Total	329	410	424	480	510	484	475	508	4%
Value per capita \$2007/08									
Residential	1,462	1,837	1,928	2,077	2,047	1,884	1,978	2,126	-1%
Non Residential	619	729	700	859	1,027	987	789	809	0%
Total	2,081	2,566	2,628	2,936	3,075	2,871	2,767	2,935	-1%
Rank (value per capita)									
Residential	23	16	20	17	16	18	14	14	
Non Residential	36	31	40	35	28	32	42	34	
Total	27	24	22	21	20	21	22	20	

## FARM INSTITUTE ACCESSIBILITY

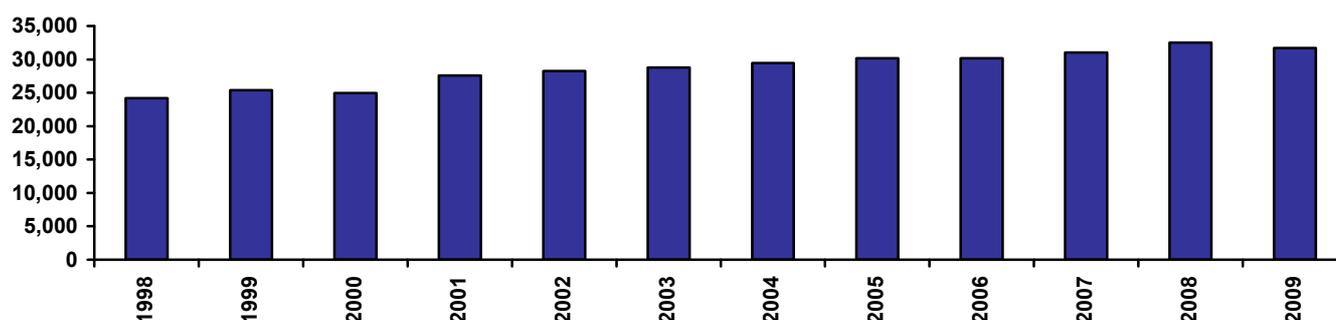
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	22.0	5.48	43.6	38	35	41
widespread	5.2	1.32	12.7	33	2	8
centralised	48.0	11.79	90.4	40	40	43
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	36.3	10.05	66.8	10	10	9
widespread	21.7	5.46	37.8	11	9	11
centralised	59.0	17.03	109.2	10	10	9

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	3,700	3,901	3,862	4,305	4,449	4,550	4,676	4,825	4,874	5,066	5,401	5,344	3.4%
Consumption Per Cap (\$2007/08)	24,180	25,385	24,980	27,606	28,258	28,784	29,462	30,177	30,183	31,010	32,535	31,679	2.5%
Consumption Per Cap Rank	30	30	35	20	19	23	25	24	25	22	22	20	21

Note: All years stated above are calendar years.

Consumption per capita



# VIC West

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	110.6	116.4	117.7	160.0	264.0	270.3	53	47	6.9%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.3	2.7	4.4	3.7	55	57	4.0%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	15.0	18.0	29.4	24.6	55	57	4.0%
Ratio of greenfield construction costs to average dwelling price	2.9	2.6	2.6	2.2	1.4	1.4	17	27	-4.9%
Ratio of mortgage burden on new construction to income	n/a	n/a	38.7	40.5	40.4	33.9	33	53	-1.1%
Adult population per dwelling	2.2	2.2	2.2	2.2	2.2	2.2	35	47	0.2%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	152	158	162	174	180	186	174	170	181	187
Percent of population aged 0 to 17	28.8%	26.7%	25.8%	24.3%	22.4%	20.7%	23.0%	22.1%	22.3%	20.7%
Percent of population aged 18 to 64 (working age pop)	58.5%	58.8%	59.4%	60.0%	59.7%	59.5%	58.4%	56.2%	59.5%	58.4%
Percent of population aged 65 and over	12.8%	14.5%	14.8%	15.7%	18.0%	19.8%	18.6%	21.7%	18.2%	20.9%
Annual hours of work working age residents	1202	1095	1354	1344	1338	1390	1382	1523	1347	1422
Adult population per occupied dwelling	2.26	2.19	2.18	2.24	2.26	2.27	2.17	2.04	2.27	2.28
Dwelling shortage - (000's)				1.0	1.6	2.0	0.0	0.0	1.8	2.2
Unsatisfactorily housed population - percent of population				1.2%	1.8%	2.1%	0.0%	0.0%	2.0%	2.4%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	2.0	1.9	3.8	3.2	3.3	1.9	1.0	3.4	3.3
Average net migration inflows - percent of population	1.3%	1.2%	2.3%	1.8%	1.8%	1.1%	0.6%	1.9%	1.8%
Average net POPULATION CHANGE - (000's)	0.60	0.87	2.32	1.22	1.28	0.03	-0.72	1.42	1.31
Average annual population growth rate - percent	0.4%	0.5%	1.4%	0.7%	0.7%	0.0%	-0.4%	0.8%	0.7%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	58,906	60,782	58,927	77,777	84,990	49	51	53	50	51
UR Hours Total (000's/quarter)	26,730	27,454	25,373	33,763	34,542	49	51	53	51	51
UR Income Total (\$2007/08m/quarter)	717	806	982	1,128	1,212	47	49	48	50	51
JTW Emp Total	69,894	80,330	83,925	69,285	74,452	44	44	47	53	53
JTW Hours Total (000's/quarter)	32,694	37,016	37,044	30,262	30,431	43	41	46	53	53
JTW Income Total (\$2007/08m/quarter)	869	1,019	1,182	995	1,057	44	39	40	53	53
UR Avg Weekly Hours Per Employee	34.9	34.7	33.1	33.4	31.3	26	22	38	26	53
UR Avg Hourly Rate Per Employee (\$2007/08)	26.8	29.4	38.7	33.4	35.1	25	19	10	31	22
JTW Avg Weekly Hours Per Employee	36.0	35.4	34.0	33.6	31.4	12	6	16	21	53
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.6	27.5	31.9	32.9	34.7	31	33	15	28	23

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	13,935	13,598	11,570	12,327	6,829	17,977	16,660	17,898	12,518	7,028
B Mining	130	103	120	492	741	67	35	121	595	853
C Manufacturing	6,971	6,651	6,333	8,740	9,604	7,224	9,261	8,750	7,059	7,796
D Electricity, Gas, Water & Waste Services	580	575	476	890	845	2,730	2,643	686	880	823
E Construction	3,423	3,462	3,920	7,128	9,572	5,107	5,753	6,889	6,818	9,089
F Wholesale Trade	1,879	2,351	2,033	2,669	3,660	2,483	3,465	2,625	2,456	3,338
G Retail Trade	6,687	6,496	6,546	8,319	9,657	6,890	8,280	9,099	7,378	8,545
H Accommodation and Food Services	2,975	3,945	4,172	5,182	3,391	3,176	4,913	6,517	5,039	3,371
I Transport, Postal and Warehousing	2,542	2,262	2,292	3,040	2,619	3,723	3,262	3,254	2,566	2,231
J Information Media and Telecoms	952	808	684	926	1,609	507	467	606	619	1,073
K Financial and Insurance Services	1,268	1,047	898	1,222	2,434	1,229	1,041	1,062	1,008	1,968
L Rental, Hiring and Real Estate Services	364	463	582	890	1,431	494	636	693	825	1,279
M Prof, Scientific & Technical Services	1,455	1,790	1,784	2,715	2,056	1,220	1,805	1,650	2,154	1,659
N Administrative and Support Services	605	1,049	1,560	1,885	2,756	971	1,724	1,812	1,600	2,330
O Public Administration and Safety	2,634	2,714	2,373	3,536	4,793	2,546	3,484	3,324	3,025	4,079
P Education and Training	4,413	4,363	4,267	5,591	7,070	5,400	5,877	6,192	4,535	5,758
Q Health Care and Social Assistance	5,211	6,114	6,605	8,593	11,516	5,736	7,569	9,305	7,143	9,523
R Arts and Recreation Services	683	625	659	903	604	647	661	667	768	520
S Other Services	2,199	2,366	2,053	2,728	3,804	1,767	2,793	2,776	2,297	3,190
Hi Tech	2,467	3,077	2,693	4,545	3,894	2,051	2,730	3,252	3,484	2,986
Hi Income	3,110	3,354	3,367	5,272	6,474	2,776	3,400	3,431	4,476	5,534
Infrastructure Services	10,307	11,102	11,531	15,088	19,189	11,784	14,107	16,164	12,447	15,801

# SEQ Brisbane City



The boundaries of the City of Brisbane were drawn not long after the First World War to encompass the then city with plenty of room for expansion. With the exception of its north-west quarter, which is a water reserve and too hilly for urban expansion, the urban area has now overflowed its boundaries. It comprises a large and heterogeneous metropolitan region, roughly equivalent to the central and middle regions in Melbourne or Sydney. The region includes the rapidly-developing Brisbane CBD, the down-river port and adjacent airport with substantial areas of flat land reserved for manufacturing and logistics, and large areas of rather hilly commuter suburbs. The knowledge economy is flourishing around Brisbane CBD, but the new manufacturing and logistics areas are vulnerable to sea level should it rise.

## Major centres:

Brisbane, Garden City, Chermside

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	974	991	1,010	1,031	1,052	1,073	1.8%	1.9%	2.1%	2.1%	1.9%	1.9%	2.0%
No. Households	346	351	354	358	361	364	1.2%	1.0%	1.1%	0.7%	0.9%	1.1%	0.8%
NIEIR Workforce	565	581	602	617	636	645	2.8%	3.6%	2.6%	3.0%	1.4%	3.0%	2.2%
NIEIR Employment	533	552	577	594	613	612	3.5%	4.5%	3.0%	3.2%	-0.1%	3.6%	1.5%
NIEIR Unemployment	31.7	28.9	25.0	23.6	23.4	32.7	-8.7%	-13.5%	-5.8%	-0.6%	39.5%	-9.4%	17.7%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	5.6%	5.0%	4.2%	3.8%	3.7%	5.1%	-0.6	-0.8	-0.3	-0.1	1.4	-0.6	0.6
Headline U/E	4.8%	4.3%	3.5%	3.2%	3.2%	4.8%	-0.5	-0.8	-0.3	0.0	1.6	-0.5	0.8
NIEIR Structural U/E	7.7%	7.1%	6.6%	6.3%	6.2%	6.5%	-0.6	-0.4	-0.3	-0.1	0.3	-0.4	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	23,255	25,210	27,425	29,099	29,375	28,849	23,878	25,432	27,141	28,216	27,911	26,897	7.8%	-0.4%
Taxes Paid	6,990	7,486	7,277	8,136	7,900	7,395	7,177	7,552	7,201	7,889	7,507	6,895	5.2%	-4.7%
Benefits	3,831	3,786	3,879	3,917	4,763	4,269	3,933	3,820	3,839	3,798	4,526	3,980	0.7%	4.4%
Business Income	4,148	4,230	4,572	4,232	4,613	4,722	4,259	4,267	4,524	4,103	4,383	4,402	0.7%	5.6%
Interest Paid	2,990	3,469	4,400	5,764	5,197	5,003	3,070	3,499	4,354	5,589	4,938	4,664	24.5%	-6.8%
Property Income	5,662	6,274	6,503	7,178	6,406	6,478	5,813	6,329	6,436	6,960	6,087	6,040	8.2%	-5.0%
Disposable Income	28,924	31,119	33,315	33,294	35,564	35,514	29,698	31,393	32,970	32,284	33,792	33,111	4.8%	3.3%
Rank							21	19	15	20	14	18		
%Rank #1							66%	68%	63%	63%	63%	61%		
Business Value Added	27,403	29,440	31,997	33,331	33,988	33,571	28,137	29,699	31,665	32,319	32,294	31,299	6.7%	0.4%
Rank							15	15	12	13	11	11		
%Rank #1							65%	67%	67%	68%	66%	64%		
Business Productivity							51,374	53,349	55,492	56,133	55,978	54,879	3.0%	-1.1%
Rank							36	29	22	24	24	23		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# SEQ Brisbane City

## SOCIAL SECURITY

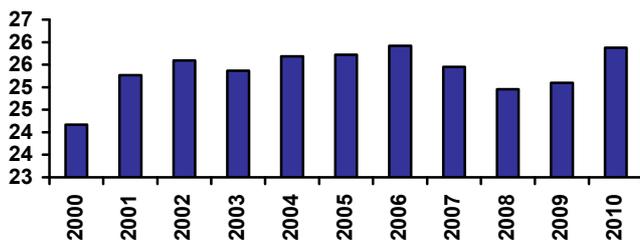
	% Pop	Australian Average
Disability Support (aged 15-20)	0.08%	0.08%
Disability Support (aged 21-24)	0.13%	0.14%
Disability Support (aged 25+)	2.34%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.15%	0.20%
Parenting Payment - Single (aged 25+)	0.85%	1.28%
Unemployed Long Term	0.82%	1.29%
Unemployed Short Term	1.05%	1.16%
Youth Allowance - Non Student	0.30%	0.43%
Youth Allowance - Student	1.16%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	12.0%	51
2009	13.4%	51
2008	11.8%	52
2007	11.6%	54
2006	12.2%	53
2005	13.2%	53

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	25.3%	25.2%	24.5%	22.9%
Age 20-29	18.7%	17.4%	17.8%	18.0%
Age 30-54	35.1%	36.6%	36.4%	37.3%
Age 55+	20.8%	20.9%	21.3%	21.7%
Population Change (average between years)				
Age 0-19		3,384	3,442	1,395
Age 20-29		308	4,055	4,130
Age 30-54		7,637	6,571	9,400
Age 55+		3,135	4,854	5,152
Average Annual Growth		1.7%	2.0%	1.9%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	25	26	25	26	26	26	25	25	25	26
Rank	19	16	15	17	15	15	15	17	16	16	16

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,046	775	915	1,207	661	890	1,011	674	792	1,012	676
Rank	19	34	18	6	39	25	13	31	32	20	46

## POPULATION

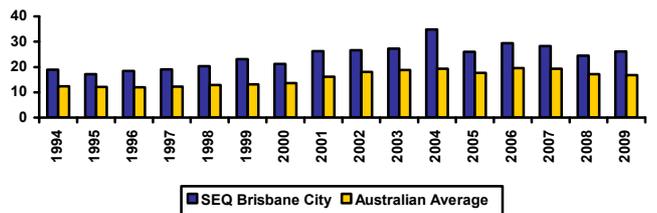
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	769	776	786	797	808	824	836	851	864	879	897	918	939	958	974	991	1010	1031	1052	1073

## PATENT APPLICATIONS

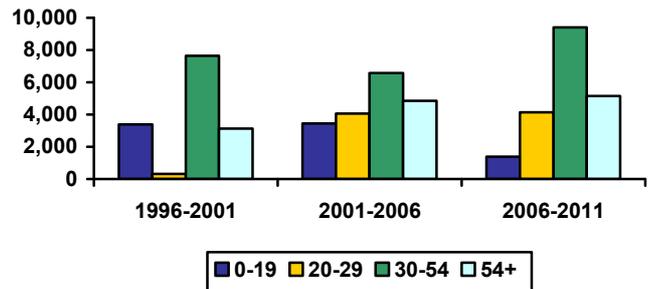
	No	Aust Avg	Rank
Average p.a. (1994-2009)	224.11	3,109.81	3
Average p.a. per capita	24.21	15.69	8
Hi Tech p.a. (1994-2009)	66.07	864.69	3
Hi Tech p.a. per capita	6.99	4.33	7
Info. Tech p.a. (1994-2009)	21.92	342.17	3
Info. Tech p.a. per capita	2.30	1.70	12
Average per capita (1994-2001)	20.56	13.06	7
Average per capita (2001-2009)	27.68	18.09	8
2001-09 avg./1994-00 avg.	1.35	1.39	24

Note: Per capita = 100,000 people

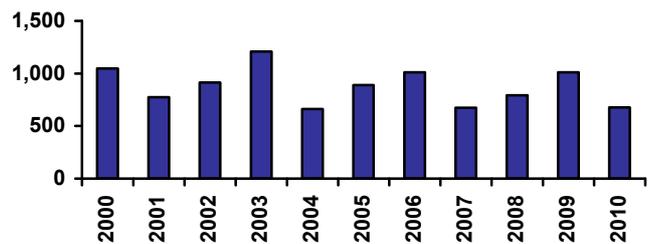
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# SEQ Brisbane City

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	513	724	949	12	12	11	36%	40%	38%
Value of Property and Unincorporated Business	331	532	800	17	14	16	37%	45%	54%
Value of Financial Assets	255	342	351	12	12	12	42%	42%	29%
Value of Household Liabilities	74	150	203	54	26	13	49%	65%	50%
Disposable Income after Debt Service Costs	74	90	101	36	24	18	61%	59%	57%
Household Debt Service Ratio	12%	19%	23	46	14	8	56%	77%	75%
Household Debt to Gross Income Ratio	0.85	1.39	2	55	31	21	58%	77%	72%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	2,064	2,379	2,345	2,155	2,245	2,048	1,978	1,720	-15%
Non Residential	1,694	1,891	1,969	2,253	2,397	2,698	2,957	2,850	29%
Total	3,758	4,269	4,314	4,408	4,642	4,746	4,934	4,571	7%
Value per capita \$2007/08									
Residential	2,241	2,483	2,408	2,174	2,222	1,986	1,879	1,604	-20%
Non Residential	1,845	1,974	2,021	2,272	2,372	2,616	2,809	2,658	21%
Total	4,086	4,457	4,430	4,447	4,594	4,602	4,688	4,261	1%
Rank (value per capita)									
Residential	8	7	6	11	14	15	20	26	
Non Residential	3	4	4	5	5	5	6	5	
Total	3	5	7	8	9	8	7	7	

## FARM INSTITUTE ACCESSIBILITY

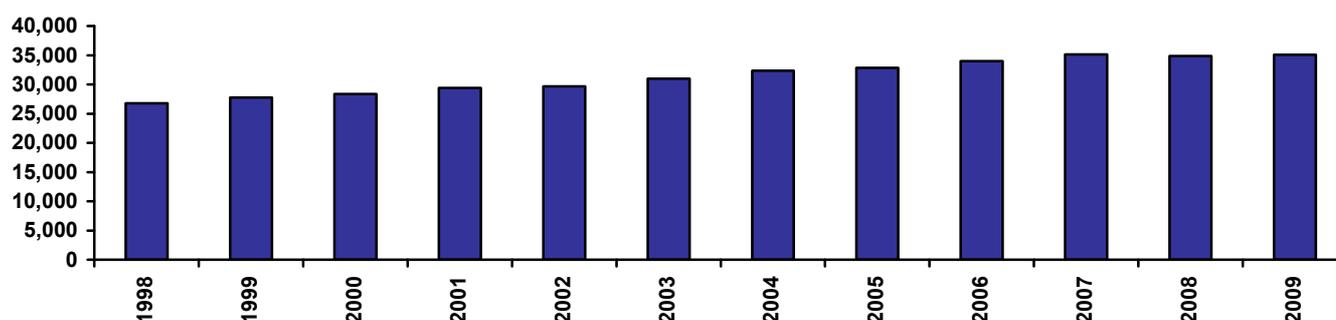
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	2.7	3.78	14.5	6	22	4
widespread	1.8	3.27	12.2	5	46	5
centralised	4.1	4.50	18.0	8	11	7
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	22,390	23,596	24,526	25,812	26,618	28,441	30,397	31,461	33,129	34,804	35,227	36,183	4.5%
Consumption Per Cap (\$2007/08)	26,778	27,742	28,378	29,375	29,687	30,997	32,370	32,844	34,016	35,111	34,862	35,085	2.5%
Consumption Per Cap Rank	15	14	13	14	14	10	12	13	12	12	14	11	20

Note: All years stated above are calendar years.

Consumption per capita



# SEQ Brisbane City

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	182.5	190.9	198.2	238.4	406.7	444.4	15	13	6.7%
Ratio of average dwelling prices to household disposable income	n/a	n/a	4.0	4.3	6.2	6.5	15	15	4.0%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	26.7	28.4	41.5	43.4	15	15	4.0%
Ratio of greenfield construction costs to average dwelling price	1.5	1.4	1.3	1.2	0.8	0.8	56	58	-3.9%
Ratio of mortgage burden on new construction to income	n/a	n/a	34.4	33.1	33.4	34.1	46	51	-0.1%
Adult population per dwelling	2.0	2.2	2.2	2.2	2.2	2.3	39	38	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	771	902	978	1088	1281	1433	1237	1308	1295	1443
Percent of population aged 0 to 17	22.7%	21.8%	21.5%	22.1%	24.8%	27.0%	25.5%	28.7%	24.7%	27.2%
Percent of population aged 18 to 64 (working age pop)	64.3%	66.2%	67.0%	66.0%	63.0%	60.4%	61.9%	57.5%	63.1%	59.8%
Percent of population aged 65 and over	13.0%	12.0%	11.5%	11.9%	12.1%	12.6%	12.6%	13.8%	12.2%	13.0%
Annual hours of work working age residents	1316	1339	1467	1468	1458	1484	1473	1529	1451	1495
Adult population per occupied dwelling	2.26	2.15	2.21	2.32	2.49	2.53	2.38	2.26	2.50	2.55
Dwelling shortage - (000's)				24.6	51.2	61.7	34.7	17.3	54.0	64.1
Unsatisfactorily housed population - percent of population				4.5%	8.0%	8.6%	5.6%	2.6%	8.3%	8.9%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	21.0	21.3	28.7	46.3	38.2	37.4	20.3	49.1	37.5
Average net migration inflows - percent of population	2.5%	2.3%	2.8%	3.9%	2.8%	2.8%	1.6%	3.8%	2.7%
Average net POPULATION CHANGE - (000's)	14.55	15.30	22.04	38.43	30.41	29.72	14.24	41.22	29.63
Average annual population growth rate - percent	1.8%	1.6%	2.2%	3.3%	2.3%	2.6%	1.1%	3.5%	2.2%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	372,450	418,066	465,098	573,372	612,095	1	1	1	1	1
UR Hours Total (000's/quarter)	163,103	185,186	199,810	248,433	261,990	1	1	1	1	1
UR Income Total (\$2007/08m/quarter)	4,079	4,904	6,174	8,455	9,054	1	1	1	1	1
JTW Emp Total	455,281	462,944	517,865	747,612	797,455	3	3	2	2	2
JTW Hours Total (000's/quarter)	201,046	207,293	225,353	325,608	343,092	3	3	2	2	2
JTW Income Total (\$2007/08m/quarter)	4,848	5,192	6,595	10,708	11,496	3	3	3	3	3
UR Avg Weekly Hours Per Employee	33.7	34.1	33.0	33.3	32.9	49	42	40	27	28
UR Avg Hourly Rate Per Employee (\$2007/08)	25.0	26.5	30.9	34.0	34.6	40	40	33	23	28
JTW Avg Weekly Hours Per Employee	34.0	34.4	33.5	33.5	33.1	44	25	26	23	21
JTW Avg Hourly Rate Per Employee (\$2007/08)	24.1	25.0	29.3	32.9	33.5	52	51	44	29	33

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	1,738	2,391	3,486	1,945	1,129	179	235	730	1,882	1,456
B Mining	1,145	1,690	2,008	4,306	7,249	632	911	1,475	5,269	8,922
C Manufacturing	39,445	41,404	42,879	46,587	56,729	49,803	47,563	51,841	70,842	73,509
D Electricity, Gas, Water & Waste Services	4,327	3,131	3,670	5,690	4,359	4,890	2,827	3,823	8,553	7,586
E Construction	24,167	25,643	27,610	42,916	40,161	29,812	30,044	31,616	60,736	61,592
F Wholesale Trade	23,644	22,404	20,083	22,034	22,137	35,705	33,318	28,402	32,641	29,349
G Retail Trade	48,437	45,648	54,040	59,718	69,729	47,195	36,729	46,880	73,253	83,252
H Accommodation and Food Services	20,683	28,786	34,841	36,409	33,890	21,334	26,307	28,138	41,326	41,336
I Transport, Postal and Warehousing	21,995	21,770	22,367	30,942	36,466	26,824	27,624	28,403	51,995	65,786
J Information Media and Telecoms	10,458	10,586	11,316	14,208	18,937	17,340	16,085	17,057	19,229	22,528
K Financial and Insurance Services	17,057	19,127	19,117	24,096	14,710	23,945	25,037	26,585	31,697	27,248
L Rental, Hiring and Real Estate Services	6,185	8,713	9,341	14,867	14,873	8,186	8,724	11,465	17,796	16,397
M Prof, Scientific & Technical Services	29,075	36,274	40,956	59,730	61,008	44,162	50,310	58,408	71,847	77,461
N Administrative and Support Services	7,647	13,541	16,495	20,585	15,677	8,300	12,806	22,323	27,212	23,258
O Public Administration and Safety	25,334	27,456	30,691	45,657	45,865	36,872	35,546	36,721	61,851	61,402
P Education and Training	30,814	36,804	43,011	50,968	59,897	27,699	33,163	36,121	53,434	63,426
Q Health Care and Social Assistance	37,194	46,084	55,609	62,065	74,468	42,486	43,780	55,162	77,538	90,503
R Arts and Recreation Services	6,462	7,823	8,673	9,178	10,563	6,202	7,700	9,654	10,946	12,041
S Other Services	16,643	18,790	18,906	21,470	24,250	23,715	24,236	23,062	29,567	30,402
Hi Tech	43,620	48,722	54,503	74,349	79,345	64,305	66,461	77,162	94,052	101,156
Hi Income	51,147	65,486	72,101	101,760	92,652	74,146	85,998	101,341	125,405	126,453
Infrastructure Services	74,469	90,712	107,293	122,211	144,927	76,387	84,643	100,936	141,918	165,969

# SEQ Brisbane South



The suburbs between Brisbane and the Gold Coast are pleasantly hilly, with flat areas chiefly along the Logan River. The hills are eminently suited to residential development and have become commuter suburbs, but there has been some decentralisation of manufacturing, logistics and knowledge-based business. To the east, the region includes the Moreton Bay islands, which have somehow avoided conversion to tourist resorts. It also includes patches of remnant agriculture and water reserves.

## Major centres:

Browns Plains, Beenleigh, Cleveland

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	385	391	399	408	418	425	1.6%	1.9%	2.4%	2.4%	1.7%	2.0%	2.1%
No. Households	126	127	129	131	132	133	1.2%	1.3%	1.5%	1.0%	0.7%	1.3%	0.9%
NIEIR Workforce	212	218	227	232	237	241	2.5%	4.5%	2.0%	2.0%	2.0%	3.0%	2.0%
NIEIR Employment	194	201	210	215	219	220	3.5%	4.2%	2.7%	2.0%	0.3%	3.4%	1.1%
NIEIR Unemployment	18.0	16.5	17.9	16.8	17.1	21.3	-8.0%	8.6%	-6.1%	1.9%	24.3%	-2.1%	12.6%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	8.5%	7.6%	7.9%	7.3%	7.2%	8.8%	-0.9	0.3	-0.6	0.0	1.6	-0.4	0.8
Headline U/E	6.2%	5.2%	5.6%	4.9%	4.8%	6.5%	-1.0	0.4	-0.7	-0.1	1.7	-0.4	0.8
NIEIR Structural U/E	11.3%	10.5%	9.9%	9.6%	9.5%	9.9%	-0.8	-0.7	-0.3	-0.1	0.3	-0.6	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	7,411	8,020	8,720	9,176	9,249	8,993	19,254	20,501	21,864	22,473	22,113	21,136	7.4%	-1.0%
Taxes Paid	1,883	1,987	1,947	2,140	2,060	1,897	4,893	5,079	4,882	5,242	4,924	4,458	4.4%	-5.9%
Benefits	1,427	1,413	1,439	1,446	1,740	1,540	3,706	3,612	3,608	3,542	4,159	3,619	0.5%	3.2%
Business Income	1,218	1,272	1,324	1,261	1,334	1,339	3,165	3,252	3,321	3,088	3,190	3,148	1.2%	3.1%
Interest Paid	627	704	864	1,123	1,007	965	1,629	1,799	2,166	2,751	2,408	2,267	21.5%	-7.3%
Property Income	1,078	1,194	1,227	1,271	1,161	1,227	2,801	3,053	3,077	3,113	2,776	2,885	5.6%	-1.7%
Disposable Income	9,333	9,944	10,788	10,863	11,440	11,291	24,247	25,417	27,048	26,607	27,351	26,538	5.2%	2.0%
Rank							56	54	53	56	55	54		
%Rank #1							54%	55%	52%	52%	51%	49%		
Business Value Added	8,629	9,293	10,044	10,436	10,584	10,332	22,419	23,752	25,185	25,561	25,304	24,284	6.5%	-0.5%
Rank							46	37	33	33	31	34		
%Rank #1							52%	54%	53%	54%	52%	50%		
Business Productivity							44,404	46,212	47,939	48,512	48,176	47,079	3.0%	-1.5%
Rank							60	56	55	56	54	56		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# SEQ Brisbane South

## SOCIAL SECURITY

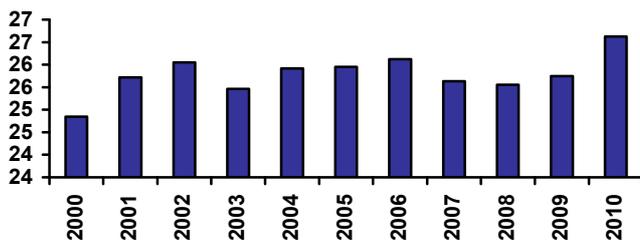
	% Pop	Australian Average
Disability Support (aged 15-20)	0.12%	0.08%
Disability Support (aged 21-24)	0.17%	0.14%
Disability Support (aged 25+)	3.15%	3.22%
Parenting Payment - Single (aged 15-20)	0.06%	0.04%
Parenting Payment - Single (aged 21-24)	0.32%	0.20%
Parenting Payment - Single (aged 25+)	1.66%	1.28%
Unemployed Long Term	1.13%	1.29%
Unemployed Short Term	1.48%	1.16%
Youth Allowance - Non Student	0.61%	0.43%
Youth Allowance - Student	0.78%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	13.6%	46
2009	15.2%	46
2008	13.3%	43
2007	13.3%	44
2006	14.2%	41
2005	15.3%	39

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	33.8%	32.5%	30.6%	29.0%
Age 20-29	15.0%	13.5%	13.3%	12.8%
Age 30-54	37.6%	37.4%	35.8%	34.6%
Age 55+	13.5%	16.6%	20.2%	23.6%
Population Change (average between years)				
Age 0-19		906	920	1,101
Age 20-29		-241	878	669
Age 30-54		1,942	1,487	1,894
Age 55+		2,923	4,065	4,543
Average Annual Growth		1.6%	2.0%	2.0%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	25	26	26	25	26	26	26	26	26	26	27
Rank	12	13	13	15	13	14	14	15	12	12	10

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	922	843	854	1,083	871	941	968	694	985	1,586	1,096
Rank	24	29	26	14	13	22	14	28	28	8	12

## POPULATION

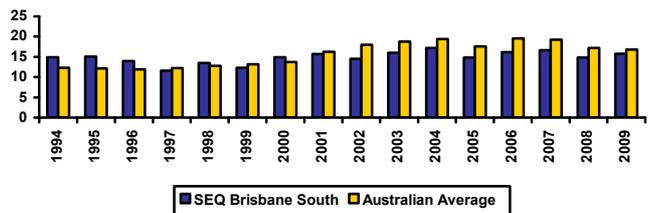
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	269	280	292	302	313	321	328	333	339	346	354	362	370	378	385	391	399	408	418	425

## PATENT APPLICATIONS

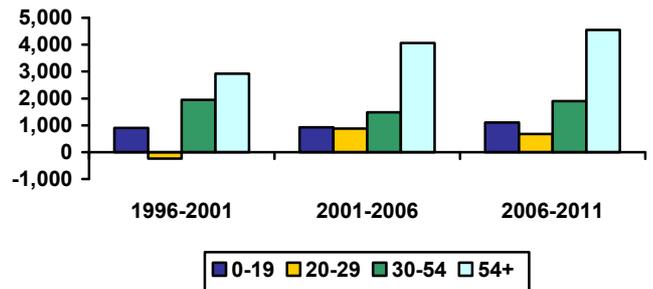
	No	Aust Avg	Rank
Average p.a. (1994-2009)	53.72	3,109.81	18
Average p.a. per capita	14.88	15.69	16
Hi Tech p.a. (1994-2009)	9.93	864.69	19
Hi Tech p.a. per capita	2.72	4.33	19
Info. Tech p.a. (1994-2009)	3.81	342.17	20
Info. Tech p.a. per capita	1.02	1.70	18
Average per capita (1994-2001)	14.00	13.06	14
Average per capita (2001-2009)	15.75	18.09	16
2001-09 avg./1994-00 avg.	1.13	1.39	55

Note: Per capita = 100,000 people

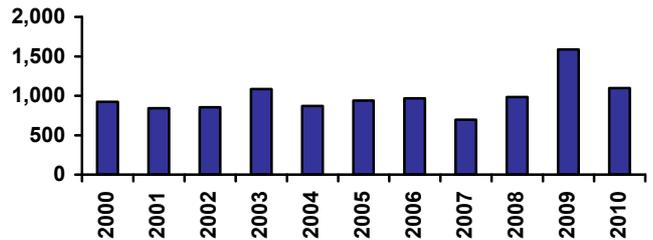
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# SEQ Brisbane South

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	260	469	637	48	37	33	18%	26%	26%
Value of Property and Unincorporated Business	242	457	665	32	25	24	27%	39%	45%
Value of Financial Assets	122	165	165	64	61	62	20%	20%	13%
Value of Household Liabilities	104	153	192	14	21	22	70%	67%	47%
Disposable Income after Debt Service Costs	66	78	83	54	51	48	54%	51%	47%
Household Debt Service Ratio	14%	18%	20	13	22	22	67%	72%	66%
Household Debt to Gross Income Ratio	1.38	1.67	2	4	9	10	95%	93%	82%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	485	640	557	490	521	564	503	404	-6%
Non Residential	190	256	328	428	511	461	344	290	-14%
Total	675	897	885	918	1,032	1,024	847	693	-10%
Value per capita \$2007/08									
Residential	1,334	1,693	1,446	1,252	1,307	1,380	1,203	949	-12%
Non Residential	524	678	853	1,095	1,280	1,129	822	680	-18%
Total	1,858	2,371	2,299	2,347	2,587	2,509	2,024	1,630	-15%
Rank (value per capita)									
Residential	27	21	33	42	36	31	41	48	
Non Residential	49	39	24	21	20	25	39	48	
Total	34	27	29	31	31	30	38	51	

## FARM INSTITUTE ACCESSIBILITY

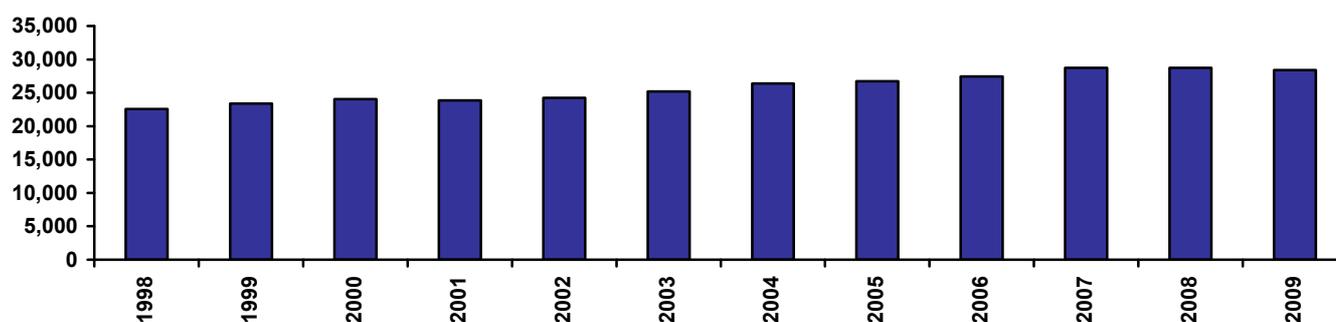
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	6.1	2.85	20.6	19	3	18
widespread	3.5	1.53	12.1	18	9	3
centralised	10.0	4.87	33.8	21	16	21
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	7,403	7,789	8,139	8,243	8,595	9,131	9,778	10,113	10,564	11,234	11,453	11,587	4.2%
Consumption Per Cap (\$2007/08)	22,579	23,401	24,034	23,841	24,245	25,220	26,393	26,730	27,445	28,714	28,717	28,379	2.1%
Consumption Per Cap Rank	45	46	41	48	50	48	47	44	44	41	44	46	32

Note: All years stated above are calendar years.

Consumption per capita



# SEQ Brisbane South

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	146.6	154.0	154.7	167.4	327.9	364.5	31	27	7.1%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.0	3.0	5.1	5.5	29	27	5.0%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	19.8	20.3	33.9	36.7	29	27	5.0%
Ratio of greenfield construction costs to average dwelling price	1.8	1.7	1.7	1.7	1.0	1.0	43	46	-4.3%
Ratio of mortgage burden on new construction to income	n/a	n/a	32.7	33.7	33.7	35.1	48	50	0.6%
Adult population per dwelling	1.8	2.2	2.2	2.1	2.2	2.4	36	28	0.6%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	279	356	386	434	468	504	481	542	471	515
Percent of population aged 0 to 17	32.8%	29.2%	27.8%	27.2%	28.3%	28.4%	27.7%	27.1%	28.3%	28.1%
Percent of population aged 18 to 64 (working age pop)	61.0%	62.7%	63.1%	61.9%	57.0%	53.8%	58.1%	56.3%	56.9%	54.5%
Percent of population aged 65 and over	6.2%	8.1%	9.1%	10.9%	14.7%	17.9%	14.3%	16.6%	14.8%	17.4%
Annual hours of work working age residents	1305	1365	1468	1404	1485	1602	1464	1530	1496	1593
Adult population per occupied dwelling	2.26	2.15	2.22	2.37	2.41	2.45	2.38	2.39	2.41	2.46
Dwelling shortage - (000's)				11.9	14.4	17.9	13.3	15.9	14.8	18.8
Unsatisfactorily housed population - percent of population				5.5%	6.2%	7.1%	5.5%	5.9%	6.3%	7.3%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	10.0	7.8	11.9	9.9	10.4	12.6	16.0	10.5	12.1
Average net migration inflows - percent of population	3.2%	2.1%	2.9%	2.2%	2.1%	2.6%	3.1%	2.1%	2.5%
Average net POPULATION CHANGE - (000's)	8.57	6.03	9.59	6.78	7.14	9.40	12.15	7.39	8.70
Average annual population growth rate - percent	2.7%	1.6%	2.4%	1.5%	1.5%	2.1%	2.4%	1.6%	1.8%

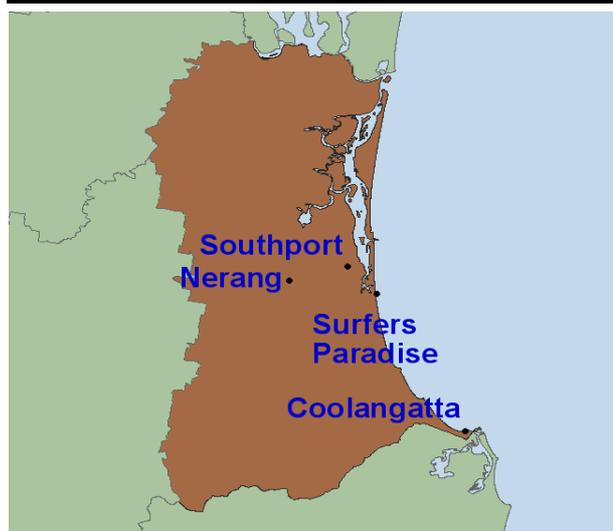
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	121,741	150,557	172,523	208,670	219,223	26	24	22	20	20
UR Hours Total (000's/quarter)	55,554	68,386	76,274	91,392	94,454	25	21	22	20	20
UR Income Total (\$2007/08m/quarter)	1,310	1,574	1,895	2,552	2,760	27	27	28	26	26
JTW Emp Total	57,516	80,616	100,064	131,485	139,800	53	43	34	24	24
JTW Hours Total (000's/quarter)	25,558	36,063	43,318	56,727	59,175	54	44	34	24	24
JTW Income Total (\$2007/08m/quarter)	582	842	1,151	1,617	1,760	57	50	42	26	27
UR Avg Weekly Hours Per Employee	35.1	34.9	34.0	33.7	33.1	24	16	21	18	22
UR Avg Hourly Rate Per Employee (\$2007/08)	23.6	23.0	24.8	27.9	29.2	55	63	63	64	61
JTW Avg Weekly Hours Per Employee	34.2	34.4	33.3	33.2	32.6	41	27	32	31	31
JTW Avg Hourly Rate Per Employee (\$2007/08)	22.8	23.3	26.6	28.5	29.7	63	61	59	61	58

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	2,257	2,851	2,975	2,035	3,549	629	742	1,237	1,487	2,427
B Mining	510	657	666	1,159	1,992	199	344	57	504	804
C Manufacturing	18,100	21,582	25,478	26,730	24,059	8,404	10,370	13,142	13,701	13,165
D Electricity, Gas, Water & Waste Services	1,243	1,234	1,346	1,893	1,470	233	695	556	850	859
E Construction	13,199	15,155	17,296	26,873	34,301	8,638	9,477	9,478	17,741	20,780
F Wholesale Trade	9,751	9,974	10,019	10,439	5,640	3,470	4,379	5,354	5,863	4,470
G Retail Trade	18,468	19,432	23,643	26,592	26,476	9,715	10,648	16,009	21,380	21,970
H Accommodation and Food Services	5,346	8,644	10,167	11,778	15,432	2,704	5,166	6,482	9,009	11,401
I Transport, Postal and Warehousing	7,900	9,975	10,762	14,369	18,725	2,589	4,292	3,716	5,733	6,887
J Information Media and Telecoms	2,732	2,764	2,982	3,440	2,139	754	964	1,540	1,576	1,031
K Financial and Insurance Services	4,239	4,772	4,609	5,479	4,195	1,470	2,128	2,240	2,591	2,203
L Rental, Hiring and Real Estate Services	2,089	3,029	2,761	4,973	2,398	1,580	2,709	2,221	3,676	2,573
M Prof, Scientific & Technical Services	6,142	7,273	7,749	10,510	14,678	2,131	2,751	3,415	5,503	7,194
N Administrative and Support Services	2,479	4,550	6,132	7,378	10,063	1,345	3,031	3,702	4,782	5,600
O Public Administration and Safety	5,538	7,050	8,054	11,083	12,350	1,181	2,450	3,643	5,416	6,221
P Education and Training	6,526	9,127	10,738	12,884	12,616	5,427	7,408	9,796	11,388	11,945
Q Health Care and Social Assistance	8,143	11,955	15,849	18,550	18,585	4,078	7,372	10,808	12,420	12,947
R Arts and Recreation Services	1,667	2,186	2,267	2,854	3,246	920	1,229	1,505	1,711	1,937
S Other Services	5,412	8,347	9,032	9,653	7,311	2,047	4,461	5,163	6,155	5,386
Hi Tech	12,865	13,941	15,992	18,951	22,481	5,613	6,137	7,064	9,851	11,482
Hi Income	11,770	14,888	15,611	20,827	25,404	4,198	6,412	7,087	11,120	12,833
Infrastructure Services	16,335	23,268	28,854	34,288	34,447	10,425	16,009	22,109	25,520	26,828

# SEQ Gold Coast



The Gold Coast region consists of a single LGA bounded to the east by the famous beaches and to the west and south by the slopes of Mt Tambourine and the Lamington plateau. Though Brisbane is nearby, transport capacity is limited by a series of rivers requiring bridges. The Gold Coast was developed since the motor vehicle became the predominant mode of urban transport but has already been retrofitted with a trunk railway to Brisbane. The City began with tourism and retirement, but is increasingly a knowledge-economy centre in its own right. Much of it is low-lying and would be vulnerable were sea level to rise.

## Major centres:

Coolangatta, Surfers Paradise, Southport, Nerang

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	450	466	485	500	515	524	3.5%	3.9%	3.1%	3.1%	1.8%	3.5%	2.5%
No. Households	152	155	158	161	163	164	1.8%	2.0%	2.0%	1.2%	0.5%	1.9%	0.9%
NIEIR Workforce	229	238	249	258	264	270	3.9%	4.8%	3.6%	2.2%	2.1%	4.1%	2.2%
NIEIR Employment	213	223	236	247	250	250	5.1%	5.8%	4.3%	1.2%	0.3%	5.1%	0.7%
NIEIR Unemployment	16.3	14.5	13.0	11.8	14.7	19.6	-10.9%	-10.3%	-8.9%	24.2%	33.2%	-10.0%	28.6%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.1%	6.1%	5.2%	4.6%	5.6%	7.3%	-1.0	-0.9	-0.6	1.0	1.7	-0.8	1.3
Headline U/E	4.9%	4.0%	3.7%	3.3%	4.2%	5.8%	-0.9	-0.3	-0.4	0.9	1.6	-0.5	1.3
NIEIR Structural U/E	10.3%	9.4%	8.9%	8.6%	8.6%	9.1%	-0.9	-0.5	-0.3	0.0	0.5	-0.6	0.3

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	7,665	8,409	9,286	9,851	9,850	9,557	17,016	18,029	19,161	19,720	19,120	18,224	8.7%	-1.5%
Taxes Paid	2,125	2,215	2,199	2,362	2,316	2,115	4,717	4,749	4,537	4,728	4,495	4,034	3.6%	-5.4%
Benefits	1,705	1,735	1,808	1,901	2,386	2,200	3,785	3,721	3,730	3,805	4,632	4,196	3.7%	7.6%
Business Income	1,931	1,951	2,130	2,028	2,155	2,195	4,286	4,183	4,396	4,059	4,183	4,186	1.6%	4.1%
Interest Paid	1,414	1,694	2,218	2,968	2,706	2,633	3,140	3,632	4,576	5,942	5,252	5,021	28.0%	-5.8%
Property Income	1,810	1,975	2,121	2,302	2,020	2,002	4,018	4,234	4,377	4,609	3,921	3,818	8.3%	-6.7%
Disposable Income	10,015	10,616	11,371	11,124	11,984	11,711	22,231	22,760	23,464	22,269	23,264	22,332	3.6%	2.6%
Rank							62	62	62	63	63	62		
%Rank #1							49%	49%	45%	43%	43%	41%		
Business Value Added	9,596	10,360	11,417	11,878	12,005	11,752	21,302	22,212	23,557	23,779	23,303	22,410	7.4%	-0.5%
Rank							54	52	40	42	42	46		
%Rank #1							49%	50%	50%	50%	48%	46%		
Business Productivity							45,116	46,361	48,282	48,157	47,948	46,939	2.2%	-1.3%
Rank							54	54	54	57	57	57		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# SEQ Gold Coast

## SOCIAL SECURITY

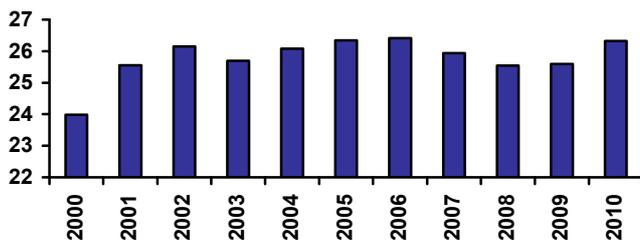
	% Pop	Australian Average
Disability Support (aged 15-20)	0.07%	0.08%
Disability Support (aged 21-24)	0.11%	0.14%
Disability Support (aged 25+)	2.54%	3.22%
Parenting Payment - Single (aged 15-20)	0.04%	0.04%
Parenting Payment - Single (aged 21-24)	0.17%	0.20%
Parenting Payment - Single (aged 25+)	1.38%	1.28%
Unemployed Long Term	1.14%	1.29%
Unemployed Short Term	1.75%	1.16%
Youth Allowance - Non Student	0.46%	0.43%
Youth Allowance - Student	1.02%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	18.8%	25
2009	19.9%	27
2008	17.1%	26
2007	15.9%	31
2006	16.3%	31
2005	17.0%	32

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	25.2%	25.3%	24.6%	23.1%
Age 20-29	16.0%	14.2%	14.3%	13.9%
Age 30-54	35.6%	36.0%	35.4%	35.2%
Age 55+	23.2%	24.4%	25.7%	27.8%
Population Change (average between years)				
Age 0-19		3,198	3,323	1,728
Age 20-29		611	2,365	1,446
Age 30-54		4,721	5,086	4,552
Age 55+		3,797	5,091	5,613
Average Annual Growth		3.5%	3.8%	2.7%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	26	26	26	26	26	26	26	26	26	26
Rank	22	14	12	14	12	12	12	13	13	13	12

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,629	1,300	1,159	1,493	857	1,510	2,202	1,145	1,719	2,849	1,063
Rank	6	9	8	4	15	5	3	15	5	1	13

## POPULATION

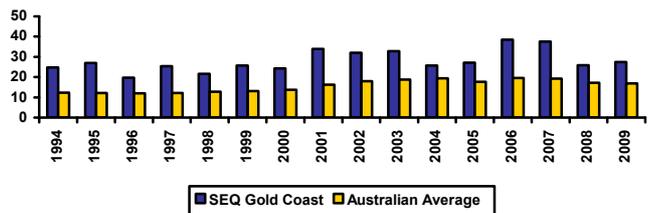
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	264	276	288	301	319	330	342	352	364	376	387	404	421	436	450	466	485	500	515	524

## PATENT APPLICATIONS

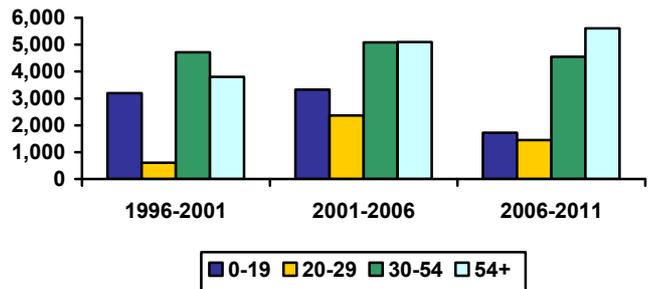
	No	Aust Avg	Rank
Average p.a. (1994-2009)	114.84	3,109.81	6
Average p.a. per capita	28.07	15.69	5
Hi Tech p.a. (1994-2009)	23.27	864.69	11
Hi Tech p.a. per capita	5.54	4.33	11
Info. Tech p.a. (1994-2009)	14.23	342.17	5
Info. Tech p.a. per capita	3.27	1.70	5
Average per capita (1994-2001)	25.31	13.06	4
Average per capita (2001-2009)	31.17	18.09	5
2001-09 avg./1994-00 avg.	1.23	1.39	47

Note: Per capita = 100,000 people

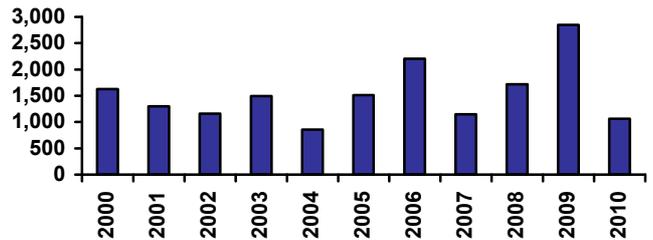
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# SEQ Gold Coast

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	484	729	913	14	10	16	34%	41%	37%
Value of Property and Unincorporated Business	363	618	847	14	10	11	40%	52%	57%
Value of Financial Assets	188	266	267	21	19	24	31%	33%	22%
Value of Household Liabilities	66	154	201	62	20	14	44%	67%	49%
Disposable Income after Debt Service Costs	58	69	72	61	60	60	48%	45%	41%
Household Debt Service Ratio	14%	25%	30	22	1	1	66%	100%	100%
Household Debt to Gross Income Ratio	0.95	1.74	2	50	4	6	65%	97%	89%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	1,185	1,698	1,597	1,551	1,658	1,669	1,456	1,252	-9%
Non Residential	348	535	678	800	910	821	674	649	-10%
Total	1,533	2,233	2,275	2,351	2,568	2,490	2,130	1,902	-9%
Value per capita \$2007/08									
Residential	2,918	3,896	3,545	3,324	3,421	3,342	2,827	2,388	-17%
Non Residential	865	1,228	1,506	1,715	1,878	1,643	1,308	1,238	-18%
Total	3,783	5,125	5,050	5,039	5,299	4,985	4,135	3,626	-17%
Rank (value per capita)									
Residential	4	3	4	3	2	2	5	9	
Non Residential	16	9	8	8	7	12	15	14	
Total	5	4	4	3	4	6	10	12	

## FARM INSTITUTE ACCESSIBILITY

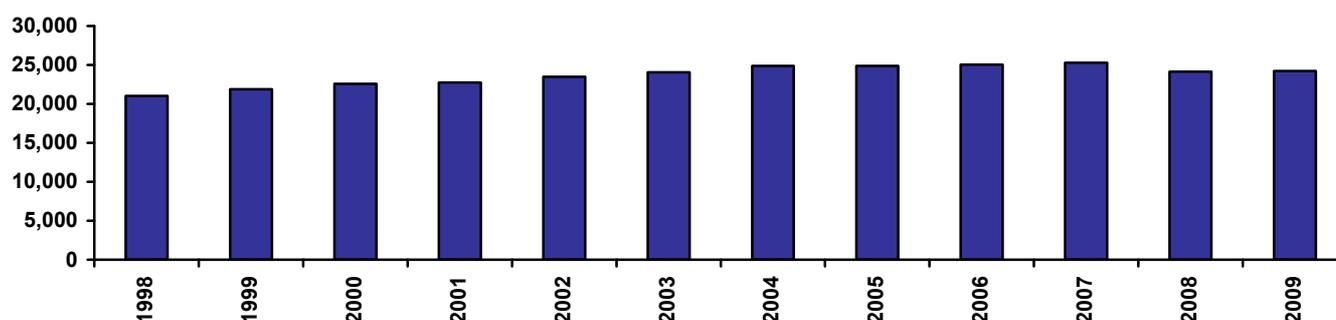
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	6.3	2.78	22.9	21	2	23
widespread	3.0	1.25	10.8	16	1	1
centralised	11.5	5.18	42.2	25	19	27
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	7,199	7,704	8,208	8,563	9,093	9,707	10,474	10,836	11,271	11,800	11,692	12,102	4.8%
Consumption Per Cap (\$2007/08)	21,034	21,873	22,567	22,760	23,490	24,053	24,880	24,867	25,021	25,298	24,124	24,228	1.3%
Consumption Per Cap Rank	56	55	53	53	53	56	54	58	60	61	62	62	57

Note: All years stated above are calendar years.

Consumption per capita



# SEQ Gold Coast

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	195.4	217.1	220.6	249.9	455.4	434.8	10	16	5.6%
Ratio of average dwelling prices to household disposable income	n/a	n/a	5.2	5.3	8.4	7.9	8	9	3.4%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	34.4	35.1	56.2	52.4	8	9	3.4%
Ratio of greenfield construction costs to average dwelling price	1.4	1.2	1.2	1.1	0.7	0.8	58	57	-2.9%
Ratio of mortgage burden on new construction to income	n/a	n/a	39.8	39.1	40.3	42.1	31	29	0.4%
Adult population per dwelling	1.7	2.2	2.2	2.2	2.4	2.5	34	10	1.1%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	260	391	454	536	580	641	602	699	583	659
Percent of population aged 0 to 17	23.1%	22.6%	22.0%	21.8%	22.8%	23.0%	22.1%	22.0%	22.7%	22.7%
Percent of population aged 18 to 64 (working age pop)	62.6%	63.4%	64.1%	63.4%	59.5%	57.9%	60.8%	60.5%	59.5%	58.5%
Percent of population aged 65 and over	14.3%	14.0%	13.9%	14.8%	17.7%	19.1%	17.0%	17.5%	17.7%	18.8%
Annual hours of work working age residents	1166	1243	1315	1234	1290	1330	1283	1321	1301	1329
Adult population per occupied dwelling	2.21	2.16	2.32	2.53	2.59	2.67	2.55	2.55	2.59	2.69
Dwelling shortage - (000's)				23.9	28.9	36.8	28.2	32.9	29.4	39.1
Unsatisfactorily housed population - percent of population				8.9%	10.0%	11.5%	9.4%	9.4%	10.1%	11.9%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	17.0	15.7	20.3	13.2	17.4	17.8	25.2	13.9	20.5
Average net migration inflows - percent of population	5.2%	3.7%	4.1%	2.4%	2.9%	2.9%	3.9%	2.2%	3.3%
Average net POPULATION CHANGE - (000's)	14.51	12.66	16.33	8.69	12.21	13.28	19.23	9.41	15.13
Average annual population growth rate - percent	4.6%	3.0%	3.4%	1.6%	2.0%	2.4%	3.0%	1.7%	2.5%

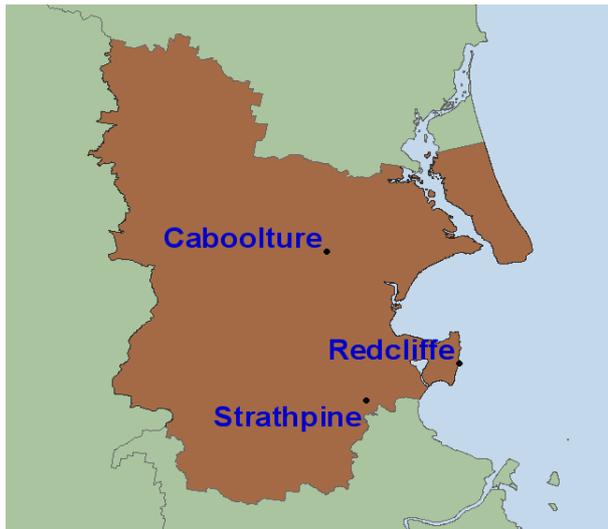
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	106,509	141,481	176,390	229,718	250,152	28	26	21	19	16
UR Hours Total (000's/quarter)	47,584	63,721	77,066	99,207	104,958	28	26	20	17	16
UR Income Total (\$2007/08m/quarter)	1,256	1,511	2,022	2,949	3,159	28	28	25	22	21
JTW Emp Total	97,052	139,544	157,654	226,305	245,610	24	14	15	10	10
JTW Hours Total (000's/quarter)	42,042	61,899	67,381	97,508	102,827	28	14	15	10	10
JTW Income Total (\$2007/08m/quarter)	955	1,428	1,748	2,851	3,059	34	23	22	13	12
UR Avg Weekly Hours Per Employee	34.4	34.6	33.6	33.2	32.3	34	24	27	34	40
UR Avg Hourly Rate Per Employee (\$2007/08)	26.4	23.7	26.2	29.7	30.1	27	59	59	54	58
JTW Avg Weekly Hours Per Employee	33.3	34.1	32.9	33.1	32.2	54	39	47	34	39
JTW Avg Hourly Rate Per Employee (\$2007/08)	22.7	23.1	25.9	29.2	29.8	64	63	65	55	57

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	1,077	1,471	1,883	1,111	2,173	156	312	527	968	1,796
B Mining	202	412	398	903	655	111	217	92	596	584
C Manufacturing	9,765	13,834	16,441	21,010	20,697	8,990	13,608	14,838	21,628	21,064
D Electricity, Gas, Water & Waste Services	614	730	818	1,248	1,596	331	534	520	1,139	1,383
E Construction	13,371	15,421	17,720	31,759	32,019	12,916	15,605	13,403	31,452	32,994
F Wholesale Trade	5,395	6,338	6,876	8,539	11,262	3,873	5,301	5,214	7,925	9,391
G Retail Trade	16,897	19,324	25,519	31,245	31,447	12,830	16,056	21,641	30,760	31,089
H Accommodation and Food Services	12,026	15,250	21,020	21,914	29,934	10,296	15,282	21,753	22,651	30,449
I Transport, Postal and Warehousing	4,294	5,953	6,426	9,537	6,236	3,054	4,325	4,267	8,117	6,138
J Information Media and Telecoms	2,236	2,914	3,852	5,158	1,384	2,526	4,097	4,556	5,145	1,893
K Financial and Insurance Services	3,593	4,307	5,241	6,427	7,737	3,090	4,716	4,728	5,917	6,713
L Rental, Hiring and Real Estate Services	4,107	5,487	5,687	8,621	11,267	4,374	4,137	5,216	8,701	10,466
M Prof, Scientific & Technical Services	6,367	7,388	9,429	13,100	17,208	5,953	7,483	7,935	12,496	16,477
N Administrative and Support Services	2,989	5,375	7,465	8,960	7,041	2,491	6,788	6,680	8,839	7,603
O Public Administration and Safety	3,370	4,759	6,090	9,305	14,774	2,161	3,654	4,562	8,215	11,970
P Education and Training	4,830	8,083	10,979	13,844	14,818	5,336	8,559	10,421	14,478	15,571
Q Health Care and Social Assistance	6,890	11,673	15,948	20,124	19,948	7,330	12,480	15,539	19,996	20,133
R Arts and Recreation Services	3,737	5,453	6,335	7,008	8,137	7,822	9,045	8,500	7,560	8,706
S Other Services	4,750	7,309	8,263	9,905	11,818	3,412	7,345	7,262	9,721	11,192
Hi Tech	9,747	11,208	14,862	20,301	24,417	9,561	11,293	12,999	19,676	23,607
Hi Income	11,897	15,272	19,185	25,431	29,204	10,365	16,867	16,328	23,846	27,542
Infrastructure Services	15,457	25,209	33,263	40,976	42,903	20,488	30,084	34,460	42,034	44,410

# SEQ Moreton Bay



Local government reform in Queensland has combined the councils between Brisbane and the Sunshine Coast in a single regional council which has taken the name Moreton Bay – hence the name of this region which, however, covers only the northern part of the Moreton Bay foreshore. The region consists of the coastal plain below the D'Aguilar Range. The plain is divided into segments by short but wide rivers, and the cost of bridges constricts the natural traffic flow southwards into Brisbane City. The region consists largely of commuter suburbs, with some decentralisation of jobs and knowledge-economy activities.

## Major centres:

Strathpine, Redcliffe, Caboolture

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	325	333	345	358	371	384	2.4%	3.6%	3.8%	3.7%	3.5%	3.3%	3.6%
No. Households	109	112	115	118	121	124	2.4%	2.6%	2.8%	2.4%	2.5%	2.6%	2.5%
NIEIR Workforce	171	177	186	191	195	200	3.8%	5.1%	2.7%	2.0%	2.8%	3.9%	2.4%
NIEIR Employment	159	166	175	182	185	186	4.0%	5.8%	3.6%	1.8%	0.6%	4.5%	1.2%
NIEIR Unemployment	11.4	11.5	10.9	9.6	10.1	14.5	0.7%	-5.2%	-12.3%	6.1%	42.8%	-5.7%	23.1%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	6.7%	6.5%	5.9%	5.0%	5.2%	7.2%	-0.2	-0.6	-0.9	0.2	2.0	-0.6	1.1
Headline U/E	4.1%	4.0%	3.7%	2.9%	3.2%	5.3%	-0.1	-0.3	-0.8	0.3	2.1	-0.4	1.2
NIEIR Structural U/E	11.4%	10.6%	10.0%	9.8%	9.7%	10.1%	-0.8	-0.6	-0.2	0.0	0.4	-0.6	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	6,178	6,717	7,430	7,932	7,979	7,787	19,006	20,180	21,542	22,164	21,496	20,268	8.7%	-0.9%
Taxes Paid	1,580	1,689	1,702	1,904	1,823	1,683	4,861	5,075	4,936	5,319	4,912	4,381	6.4%	-6.0%
Benefits	1,176	1,178	1,206	1,193	1,432	1,268	3,617	3,540	3,496	3,333	3,858	3,300	0.5%	3.1%
Business Income	929	980	1,060	1,013	1,073	1,079	2,859	2,943	3,072	2,831	2,891	2,809	2.9%	3.2%
Interest Paid	376	420	514	678	614	594	1,156	1,263	1,490	1,895	1,655	1,546	21.7%	-6.4%
Property Income	954	1,065	1,115	1,236	1,112	1,128	2,936	3,200	3,232	3,454	2,996	2,935	9.0%	-4.5%
Disposable Income	7,901	8,543	9,492	9,764	10,185	10,007	24,307	25,667	27,523	27,282	27,440	26,046	7.3%	1.2%
Rank							54	53	49	51	54	56		
%Rank #1							54%	55%	53%	53%	51%	48%		
Business Value Added	7,107	7,697	8,489	8,945	9,051	8,867	21,865	23,123	24,615	24,994	24,387	23,077	8.0%	-0.4%
Rank							50	43	35	36	33	39		
%Rank #1							51%	52%	52%	53%	50%	47%		
Business Productivity							44,658	46,479	48,459	49,276	48,966	47,908	3.3%	-1.4%
Rank							57	53	53	54	49	53		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# SEQ Moreton Bay

## SOCIAL SECURITY

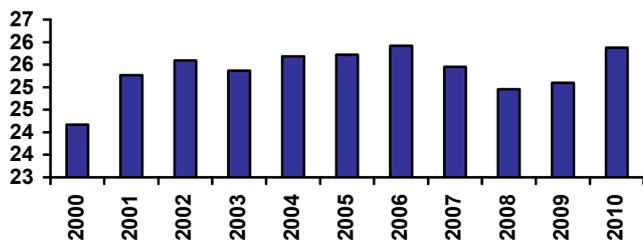
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.15%	0.14%
Disability Support (aged 25+)	3.13%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.27%	0.20%
Parenting Payment - Single (aged 25+)	1.49%	1.28%
Unemployed Long Term	0.98%	1.29%
Unemployed Short Term	1.27%	1.16%
Youth Allowance - Non Student	0.50%	0.43%
Youth Allowance - Student	0.64%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	12.7%	49
2009	14.1%	49
2008	12.2%	51
2007	12.7%	48
2006	13.8%	44
2005	14.9%	44

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.9%	30.6%	29.4%	28.2%
Age 20-29	14.0%	12.2%	11.7%	11.2%
Age 30-54	36.7%	36.8%	35.6%	34.9%
Age 55+	17.5%	20.4%	23.3%	25.7%
Population Change (average between years)				
Age 0-19		1,186	2,022	2,822
Age 20-29		-187	764	1,138
Age 30-54		2,264	2,651	3,994
Age 55+		2,725	3,829	4,917
Average Annual Growth		2.2%	3.0%	3.6%

### Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	25	26	25	26	26	26	25	25	25	26
Rank	19	16	15	17	15	15	15	17	16	16	16

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,113	975	801	1,142	1,112	956	1,020	736	1,043	1,703	1,313
Rank	17	23	28	12	8	20	12	25	25	7	8

## POPULATION

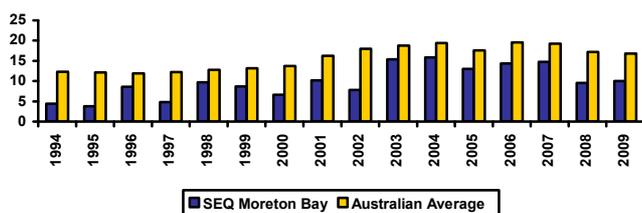
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	210	220	231	240	249	257	263	269	275	281	287	295	305	316	325	333	345	358	371	384

## PATENT APPLICATIONS

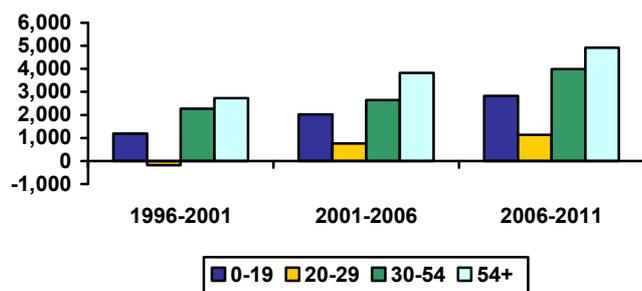
	No	Aust Avg	Rank
Average p.a. (1994-2009)	30.27	3,109.81	30
Average p.a. per capita	9.84	15.69	28
Hi Tech p.a. (1994-2009)	6.13	864.69	31
Hi Tech p.a. per capita	1.97	4.33	28
Info. Tech p.a. (1994-2009)	3.02	342.17	24
Info. Tech p.a. per capita	0.97	1.70	20
Average per capita (1994-2001)	7.09	13.06	41
Average per capita (2001-2009)	12.32	18.09	24
2001-09 avg./1994-00 avg.	1.74	1.39	2

Note: Per capita = 100,000 people

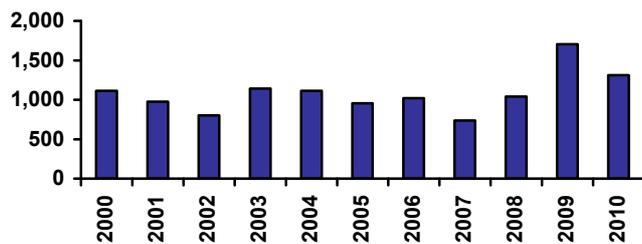
### Patent Applications per 100,000 residents



### Population Change by Age Group



### Annual Rainfall



# SEQ Moreton Bay

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	280	457	636	40	38	34	20%	25%	26%
Value of Property and Unincorporated Business	240	438	667	33	29	23	27%	37%	45%
Value of Financial Assets	135	168	164	57	60	63	22%	21%	13%
Value of Household Liabilities	94	148	194	32	28	19	63%	64%	47%
Disposable Income after Debt Service Costs	64	76	79	55	54	55	53%	50%	45%
Household Debt Service Ratio	13%	16%	19	40	36	32	60%	66%	64%
Household Debt to Gross Income Ratio	1.31	1.69	2	8	7	5	90%	94%	90%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	425	759	778	693	718	799	733	786	6%
Non Residential	132	164	210	243	271	318	362	325	39%
Total	557	923	988	936	990	1,117	1,095	1,111	14%
Value per capita \$2007/08									
Residential	1,426	2,406	2,393	2,082	2,083	2,233	1,975	2,046	-5%
Non Residential	449	520	645	731	787	888	976	845	25%
Total	1,875	2,926	3,038	2,813	2,870	3,121	2,951	2,891	3%
Rank (value per capita)									
Residential	26	8	8	16	15	12	15	15	
Non Residential	54	60	49	46	47	40	26	31	
Total	34	17	16	23	24	20	20	22	

## FARM INSTITUTE ACCESSIBILITY

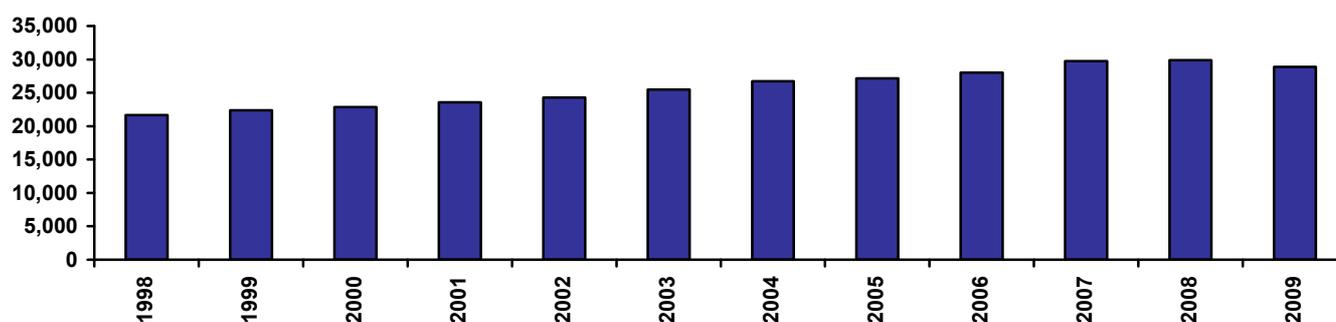
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	7.4	3.40	27.5	27	14	27
widespread	4.4	1.72	14.0	24	12	21
centralised	12.1	6.08	49.0	28	30	28
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	5,698	6,027	6,281	6,620	6,964	7,507	8,149	8,569	9,106	9,904	10,311	10,336	5.6%
Consumption Per Cap (\$2007/08)	21,668	22,393	22,835	23,594	24,305	25,490	26,738	27,160	28,013	29,755	29,899	28,880	2.6%
Consumption Per Cap Rank	50	52	51	49	49	45	42	41	40	31	34	38	15

Note: All years stated above are calendar years.

Consumption per capita



# SEQ Moreton Bay

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	140.8	153.0	153.5	170.0	327.4	369.5	33	24	7.3%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.2	3.2	5.2	6.0	26	22	5.2%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	21.1	21.4	34.9	39.7	26	22	5.2%
Ratio of greenfield construction costs to average dwelling price	1.9	1.7	1.7	1.6	1.0	0.9	42	47	-4.4%
Ratio of mortgage burden on new construction to income	n/a	n/a	35.1	35.0	34.8	37.5	44	43	0.5%
Adult population per dwelling	1.7	2.2	2.2	2.1	2.2	2.3	41	37	0.5%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	212	288	327	389	426	453	436	478	428	463
Percent of population aged 0 to 17	30.4%	27.7%	26.8%	25.8%	24.1%	23.0%	23.5%	21.9%	24.0%	22.6%
Percent of population aged 18 to 64 (working age pop)	59.9%	61.3%	61.6%	61.3%	58.8%	56.1%	59.8%	58.3%	58.9%	57.5%
Percent of population aged 65 and over	9.7%	10.9%	11.6%	12.9%	17.1%	20.9%	16.7%	19.8%	17.1%	19.9%
Annual hours of work working age residents	1264	1286	1421	1319	1380	1522	1331	1386	1380	1477
Adult population per occupied dwelling	2.25	2.14	2.18	2.32	2.41	2.46	2.36	2.35	2.41	2.47
Dwelling shortage - (000's)				8.7	14.4	18.0	12.3	13.5	14.7	19.2
Unsatisfactorily housed population - percent of population				4.5%	6.8%	7.9%	5.7%	5.6%	6.9%	8.3%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	10.0	9.6	15.1	11.2	9.7	13.2	13.4	11.6	11.5
Average net migration inflows - percent of population	4.0%	3.1%	4.2%	2.7%	2.2%	3.0%	2.9%	2.6%	2.6%
Average net POPULATION CHANGE - (000's)	8.47	7.70	12.50	7.27	5.42	9.22	8.59	7.72	7.00
Average annual population growth rate - percent	3.5%	2.5%	3.6%	1.8%	1.2%	2.3%	1.9%	1.9%	1.6%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	89,208	113,160	131,049	171,871	184,955	33	29	29	26	26
UR Hours Total (000's/quarter)	40,167	50,586	56,880	74,306	78,499	32	29	29	26	24
UR Income Total (\$2007/08m/quarter)	996	1,197	1,504	2,162	2,369	31	31	31	29	29
JTW Emp Total	43,608	56,156	67,156	102,333	109,061	63	60	57	40	37
JTW Hours Total (000's/quarter)	19,632	25,064	29,039	43,821	45,555	63	60	56	39	37
JTW Income Total (\$2007/08m/quarter)	439	573	765	1,242	1,328	64	62	60	45	44
UR Avg Weekly Hours Per Employee	34.6	34.4	33.4	33.3	32.6	30	34	33	31	36
UR Avg Hourly Rate Per Employee (\$2007/08)	24.8	23.7	26.4	29.1	30.2	41	60	56	58	57
JTW Avg Weekly Hours Per Employee	34.6	34.3	33.3	32.9	32.1	31	32	34	37	42
JTW Avg Hourly Rate Per Employee (\$2007/08)	22.3	22.9	26.4	28.3	29.1	65	65	61	63	61

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	1,936	3,046	3,399	2,363	1,813	452	604	1,256	2,335	1,850
B Mining	220	418	405	1,034	2,356	63	17	67	319	686
C Manufacturing	12,131	14,489	15,946	18,778	13,790	7,407	7,814	8,791	10,891	9,111
D Electricity, Gas, Water & Waste Services	1,128	1,039	1,164	1,989	1,930	166	266	293	677	682
E Construction	8,579	10,115	11,622	19,986	19,237	5,749	6,325	6,493	13,765	13,438
F Wholesale Trade	5,930	6,310	6,072	6,812	4,762	2,130	2,456	2,691	3,574	2,685
G Retail Trade	13,675	14,229	17,645	21,724	21,426	7,506	7,255	10,695	15,922	16,025
H Accommodation and Food Services	3,466	6,363	8,315	9,271	13,512	2,105	3,727	3,753	7,052	9,876
I Transport, Postal and Warehousing	5,881	7,114	7,705	11,772	19,594	1,540	1,723	1,977	4,003	6,444
J Information Media and Telecoms	2,535	2,743	2,498	3,289	3,472	513	654	718	918	974
K Financial and Insurance Services	3,454	3,849	3,635	4,695	10,445	977	1,155	1,131	1,607	3,129
L Rental, Hiring and Real Estate Services	1,405	2,187	2,214	4,096	2,542	1,049	1,956	1,366	2,805	1,861
M Prof, Scientific & Technical Services	4,065	5,858	6,355	9,126	12,435	1,212	1,756	2,208	4,165	5,501
N Administrative and Support Services	1,492	3,329	4,255	5,696	4,136	926	1,995	2,409	3,165	2,380
O Public Administration and Safety	5,850	6,653	8,140	12,271	8,305	1,219	1,624	2,884	4,769	3,638
P Education and Training	4,798	6,895	8,887	11,084	17,262	4,306	5,778	6,556	8,976	12,950
Q Health Care and Social Assistance	7,481	10,946	14,365	17,926	20,868	3,991	6,832	8,764	11,110	12,986
R Arts and Recreation Services	1,294	1,554	1,913	2,048	1,429	498	774	1,000	1,202	941
S Other Services	3,887	6,021	6,515	7,909	5,641	1,800	3,444	4,103	5,079	3,905
Hi Tech	8,810	10,642	11,421	15,315	17,093	3,924	4,152	5,208	7,688	8,497
Hi Income	8,292	11,800	12,322	17,593	27,029	2,433	3,395	4,095	7,665	10,388
Infrastructure Services	13,573	19,396	25,165	31,058	39,559	8,795	13,384	16,320	21,288	26,877

# SEQ Sunshine Coast



The Sunshine Coast, for years a distinctive region, has under recent reforms become a single regional council. It lies between the coast and the Blackall Range. The older towns along the railway line which follows the foot of the range were built to serve the region's intensive agricultural developments, a function which they still perform though agriculture is gradually giving way to exurban housing. Over the past three decades, however, the major urban developments in the region have been along the coast, prompted by tourism and retirement. The region has ambitions to emulate the Gold Coast in a shift into the knowledge economy, but is still at the beginning of this transition.

## Major centres:

Caloundra, Nambour, Maroochydore, Noosa Heads

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	287	295	304	314	323	332	3.0%	3.0%	3.2%	3.0%	2.6%	3.1%	2.8%
No. Households	98	100	102	104	106	107	1.8%	1.7%	2.0%	1.6%	1.4%	1.9%	1.5%
NIEIR Workforce	138	143	150	152	155	158	3.7%	5.0%	1.3%	1.4%	1.9%	3.3%	1.7%
NIEIR Employment	126	131	139	142	144	143	4.2%	5.5%	2.7%	1.4%	-1.0%	4.1%	0.2%
NIEIR Unemployment	12.1	11.9	11.9	10.2	10.4	14.8	-1.3%	-0.1%	-14.6%	2.4%	41.9%	-5.6%	20.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	8.7%	8.3%	7.9%	6.7%	6.7%	9.4%	-0.4	-0.4	-1.2	0.1	2.6	-0.7	1.4
Headline U/E	6.1%	5.8%	5.6%	4.5%	4.6%	7.4%	-0.3	-0.2	-1.1	0.1	2.8	-0.5	1.4
NIEIR Structural U/E	12.5%	11.5%	10.7%	10.4%	10.4%	10.9%	-1.1	-0.8	-0.3	0.0	0.4	-0.7	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	4,214	4,581	5,053	5,344	5,343	5,187	14,705	15,526	16,619	17,027	16,520	15,637	8.2%	-1.5%
Taxes Paid	1,134	1,177	1,199	1,321	1,243	1,139	3,956	3,989	3,944	4,210	3,842	3,434	5.2%	-7.1%
Benefits	1,250	1,270	1,293	1,293	1,567	1,398	4,361	4,304	4,251	4,120	4,845	4,215	1.1%	4.0%
Business Income	1,195	1,161	1,252	1,226	1,237	1,266	4,171	3,933	4,119	3,905	3,826	3,816	0.8%	1.6%
Interest Paid	227	271	354	470	428	417	793	920	1,165	1,498	1,325	1,257	27.4%	-5.8%
Property Income	1,071	1,186	1,228	1,366	1,221	1,241	3,736	4,019	4,038	4,352	3,774	3,740	8.5%	-4.7%
Disposable Income	6,553	6,974	7,668	7,920	8,142	7,956	22,864	23,635	25,219	25,236	25,175	23,982	6.5%	0.2%
Rank							60	61	60	60	60	60		
%Rank #1							51%	51%	49%	49%	47%	44%		
Business Value Added	5,410	5,742	6,306	6,570	6,580	6,453	18,876	19,458	20,738	20,932	20,346	19,454	6.7%	-0.9%
Rank							61	61	58	61	60	61		
%Rank #1							44%	44%	44%	44%	42%	40%		
Business Productivity							42,928	43,737	45,529	46,185	45,684	44,999	2.5%	-1.3%
Rank							65	65	64	64	64	63		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# SEQ Sunshine Coast

## SOCIAL SECURITY

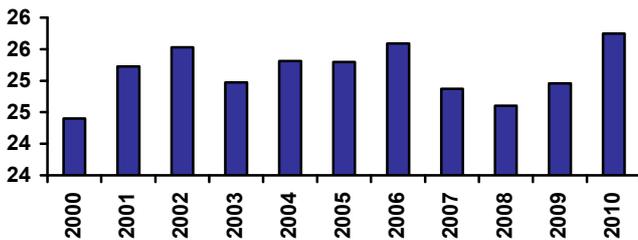
	% Pop	Australian Average
Disability Support (aged 15-20)	0.07%	0.08%
Disability Support (aged 21-24)	0.11%	0.14%
Disability Support (aged 25+)	2.94%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.17%	0.20%
Parenting Payment - Single (aged 25+)	1.44%	1.28%
Unemployed Long Term	1.24%	1.29%
Unemployed Short Term	1.50%	1.16%
Youth Allowance - Non Student	0.50%	0.43%
Youth Allowance - Student	0.99%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	17.6%	30
2009	19.2%	29
2008	16.3%	32
2007	16.9%	27
2006	18.2%	20
2005	19.1%	16

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	28.0%	26.9%	25.8%	23.9%
Age 20-29	11.8%	10.4%	10.3%	10.1%
Age 30-54	35.9%	35.7%	34.8%	33.6%
Age 55+	24.3%	27.0%	29.1%	32.4%
Population Change (average between years)				
Age 0-19		1,494	1,948	1,008
Age 20-29		214	920	805
Age 30-54		2,529	2,879	2,290
Age 55+		3,109	3,836	4,842
Average Annual Growth		3.3%	3.6%	2.9%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	25	26	25	25	25	26	25	25	25	26
Rank	16	18	17	19	18	18	17	20	20	18	18

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,795	1,326	1,058	1,734	1,421	1,056	1,695	1,015	1,914	1,458	2,168
Rank	4	8	11	2	4	12	6	20	3	9	1

## POPULATION

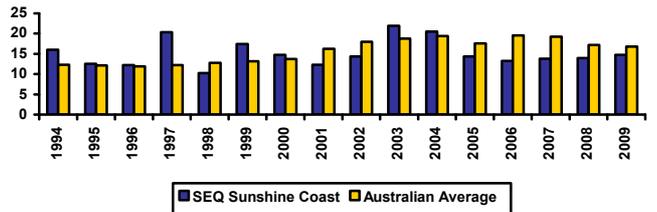
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	161	171	181	191	202	210	218	226	233	240	247	256	268	278	287	295	304	314	323	332

## PATENT APPLICATIONS

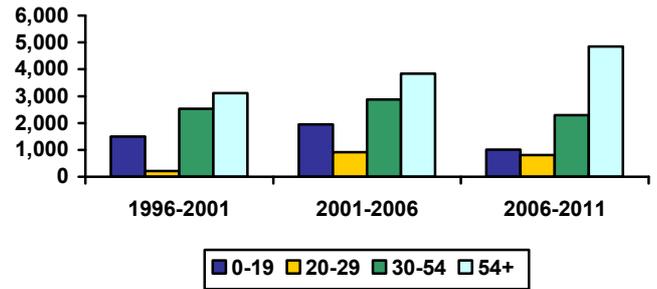
	No	Aust Avg	Rank
Average p.a. (1994-2009)	38.86	3,109.81	26
Average p.a. per capita	15.17	15.69	14
Hi Tech p.a. (1994-2009)	7.71	864.69	27
Hi Tech p.a. per capita	2.87	4.33	18
Info. Tech p.a. (1994-2009)	2.56	342.17	26
Info. Tech p.a. per capita	0.93	1.70	22
Average per capita (1994-2001)	14.47	13.06	10
Average per capita (2001-2009)	15.47	18.09	17
2001-09 avg./1994-00 avg.	1.07	1.39	58

Note: Per capita = 100,000 people

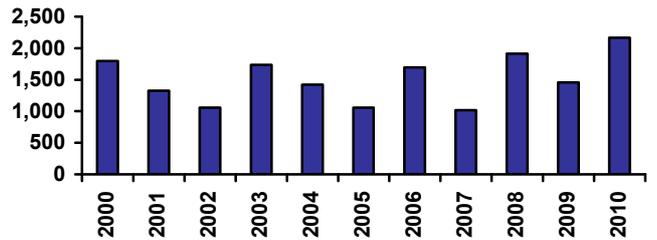
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# SEQ Sunshine Coast

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	420	725	932	19	11	12	30%	40%	38%
Value of Property and Unincorporated Business	326	623	845	19	9	12	36%	53%	57%
Value of Financial Assets	158	242	273	43	25	23	26%	30%	22%
Value of Household Liabilities	64	140	187	63	32	25	43%	61%	46%
Disposable Income after Debt Service Costs	56	70	74	63	58	59	47%	46%	42%
Household Debt Service Ratio	9%	15%	19	60	44	36	42%	62%	62%
Household Debt to Gross Income Ratio	0.98	1.70	2	46	6	4	67%	95%	92%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	772	1,251	1,246	926	885	926	908	801	-14%
Non Residential	225	294	323	408	450	417	344	334	-7%
Total	998	1,545	1,569	1,333	1,335	1,343	1,251	1,135	-12%
Value per capita \$2007/08									
Residential	2,988	4,503	4,347	3,136	2,910	2,950	2,807	2,414	-21%
Non Residential	878	1,059	1,127	1,381	1,481	1,329	1,063	1,007	-15%
Total	3,866	5,562	5,475	4,518	4,391	4,279	3,870	3,421	-20%
Rank (value per capita)									
Residential	3	2	1	4	3	5	6	8	
Non Residential	16	14	12	12	15	18	22	21	
Total	4	3	3	6	10	11	12	15	

## FARM INSTITUTE ACCESSIBILITY

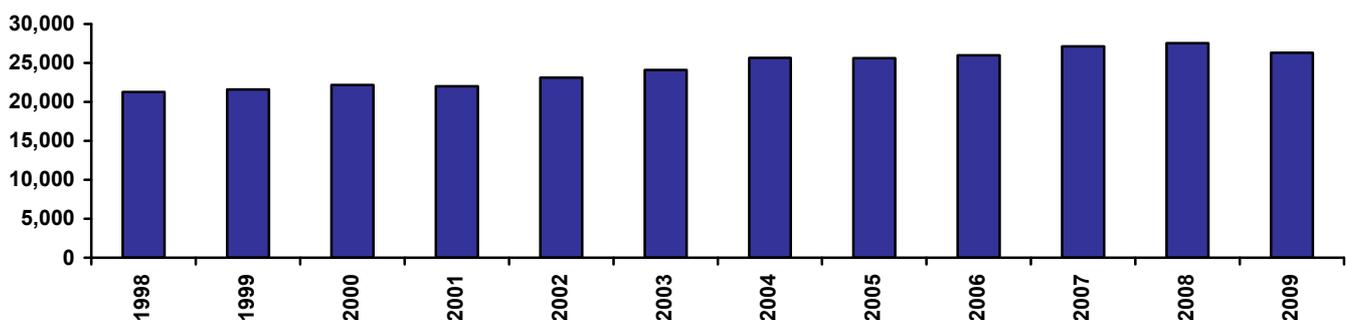
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	13.2	4.04	33.7	34	27	34
widespread	5.2	1.47	13.8	32	6	20
centralised	25.7	7.96	64.4	35	35	35
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,641	4,874	5,153	5,277	5,709	6,177	6,865	7,118	7,447	8,010	8,372	8,264	5.4%
Consumption Per Cap (\$2007/08)	21,273	21,603	22,159	22,005	23,097	24,089	25,653	25,622	25,983	27,146	27,533	26,329	2.0%
Consumption Per Cap Rank	54	57	55	57	57	55	49	53	55	53	53	58	36

Note: All years stated above are calendar years.

Consumption per capita



# SEQ Sunshine Coast

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	165.1	188.5	193.3	218.5	425.8	426.7	17	18	6.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	4.5	4.6	8.1	7.8	10	10	4.5%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	29.9	30.9	53.6	51.9	10	10	4.5%
Ratio of greenfield construction costs to average dwelling price	1.6	1.4	1.3	1.3	0.8	0.8	53	54	-3.8%
Ratio of mortgage burden on new construction to income	n/a	n/a	39.5	39.4	41.1	42.4	32	28	0.6%
Adult population per dwelling	1.6	2.1	2.1	2.1	2.3	2.4	47	23	0.9%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	163	249	289	336	356	378	367	410	358	389
Percent of population aged 0 to 17	26.7%	24.5%	23.5%	22.5%	20.9%	19.6%	20.4%	18.7%	20.9%	19.2%
Percent of population aged 18 to 64 (working age pop)	58.8%	59.7%	60.3%	59.8%	56.8%	54.7%	58.0%	57.6%	56.7%	55.4%
Percent of population aged 65 and over	14.5%	15.8%	16.1%	17.7%	22.3%	25.7%	21.6%	23.7%	22.4%	25.4%
Annual hours of work working age residents	1064	1165	1263	1172	1217	1296	1215	1283	1230	1298
Adult population per occupied dwelling	2.21	2.14	2.24	2.40	2.45	2.50	2.41	2.40	2.46	2.52
Dwelling shortage - (000's)				11.0	14.0	17.1	12.9	14.0	14.3	18.5
Unsatisfactorily housed population - percent of population				6.5%	7.9%	9.0%	7.0%	6.8%	8.0%	9.5%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	11.1	9.8	12.3	8.1	9.2	10.5	13.7	8.5	11.0
Average net migration inflows - percent of population	5.4%	3.7%	3.9%	2.3%	2.5%	2.8%	3.5%	2.2%	3.0%
Average net POPULATION CHANGE - (000's)	9.57	7.85	9.38	4.03	4.51	6.37	8.54	4.44	6.19
Average annual population growth rate - percent	4.8%	3.0%	3.1%	1.2%	1.2%	1.8%	2.2%	1.3%	1.7%

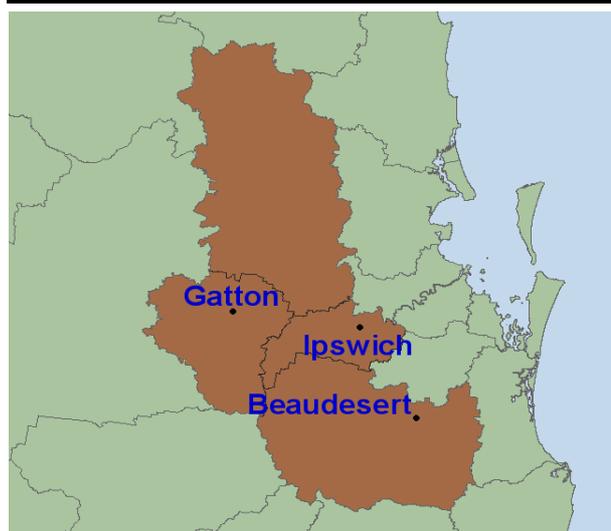
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	58,229	81,272	103,363	135,951	143,160	50	44	33	31	30
UR Hours Total (000's/quarter)	25,576	35,251	43,408	57,104	58,990	52	45	33	30	30
UR Income Total (\$2007/08m/quarter)	703	846	1,126	1,641	1,738	49	48	41	31	32
JTW Emp Total	44,088	70,849	82,491	127,637	134,074	62	52	49	25	25
JTW Hours Total (000's/quarter)	19,265	31,376	35,188	53,485	55,058	64	52	48	25	25
JTW Income Total (\$2007/08m/quarter)	445	721	924	1,523	1,610	63	58	54	30	30
UR Avg Weekly Hours Per Employee	33.8	33.4	32.3	32.3	31.7	46	56	59	55	48
UR Avg Hourly Rate Per Employee (\$2007/08)	27.5	24.0	25.9	28.7	29.5	22	57	61	60	60
JTW Avg Weekly Hours Per Employee	33.6	34.1	32.8	32.2	31.6	50	42	51	55	49
JTW Avg Hourly Rate Per Employee (\$2007/08)	23.1	23.0	26.3	28.5	29.2	61	64	62	62	60

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	3,259	4,426	4,911	3,455	2,300	786	941	2,243	3,389	2,309
B Mining	150	320	316	855	835	32	17	53	293	308
C Manufacturing	4,618	6,869	8,097	9,292	13,132	3,951	5,621	5,877	8,515	11,916
D Electricity, Gas, Water & Waste Services	498	617	602	865	743	264	422	351	751	675
E Construction	8,185	9,431	10,874	19,815	22,853	6,826	8,727	7,287	18,224	20,850
F Wholesale Trade	2,783	3,259	3,791	4,133	3,036	1,686	2,352	2,593	3,790	2,848
G Retail Trade	8,849	11,296	15,078	19,213	18,658	6,069	8,824	12,259	18,935	18,386
H Accommodation and Food Services	5,432	8,168	11,240	12,419	12,993	4,172	7,917	10,411	12,215	12,812
I Transport, Postal and Warehousing	2,321	3,046	3,613	5,123	7,626	1,570	2,334	2,117	4,342	6,383
J Information Media and Telecoms	1,445	1,734	1,728	2,221	1,142	1,095	1,625	1,676	1,980	1,041
K Financial and Insurance Services	1,773	2,237	2,446	3,395	2,621	1,395	2,284	2,187	3,197	2,528
L Rental, Hiring and Real Estate Services	1,680	2,735	2,710	4,630	3,699	1,424	2,242	2,193	4,519	3,615
M Prof, Scientific & Technical Services	2,897	3,673	4,858	7,219	8,158	2,209	3,685	3,605	6,727	7,627
N Administrative and Support Services	1,088	2,427	3,670	4,561	4,882	954	2,537	2,964	4,313	4,596
O Public Administration and Safety	2,007	2,721	3,852	6,303	6,895	1,254	2,067	2,977	5,339	5,807
P Education and Training	3,192	5,493	7,790	10,004	6,636	3,091	5,669	7,126	9,466	6,511
Q Health Care and Social Assistance	4,290	7,709	11,371	14,279	17,327	3,825	8,131	10,738	13,681	16,572
R Arts and Recreation Services	929	1,238	1,826	2,289	2,850	1,256	1,481	1,833	2,263	2,782
S Other Services	2,833	3,872	4,589	5,881	6,774	2,227	3,974	4,000	5,699	6,509
Hi Tech	4,282	5,384	6,920	9,572	11,573	3,831	5,244	5,076	8,888	10,723
Hi Income	5,282	7,412	9,190	13,380	13,443	3,920	7,033	6,957	12,035	12,195
Infrastructure Services	8,411	14,440	20,987	26,572	26,814	8,172	15,281	19,698	25,410	25,865

# SEQ West Moreton



The West Moreton region centres on Ipswich, which has long regarded itself as independent of Brisbane 40 km to the east. Manufacturing industry and power production were originally based on local coal mines, and the region also attracted defence facilities. In more recent times commuting has increased, but the hills are hot in summer and have not proved attractive to hobby farmers. Intensive agriculture is practised in the several fertile valleys of tributaries of the Brisbane river, though drought has threatened their groundwater supply.

## Major centres:

Ipswich

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	223	229	237	246	257	267	2.8%	3.4%	3.8%	4.6%	3.8%	3.4%	4.2%
No. Households	72	74	76	78	81	83	2.8%	2.6%	3.4%	3.2%	2.9%	3.0%	3.0%
NIEIR Workforce	116	121	127	131	134	136	3.9%	5.0%	2.9%	2.4%	1.4%	4.0%	1.9%
NIEIR Employment	104	109	115	119	123	124	4.4%	5.7%	4.0%	3.0%	0.8%	4.7%	1.9%
NIEIR Unemployment	12.3	12.3	12.2	11.2	10.8	11.7	-0.5%	-0.7%	-7.7%	-3.9%	8.2%	-3.0%	2.0%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	10.6%	10.1%	9.6%	8.6%	8.1%	8.6%	-0.4	-0.6	-1.0	-0.5	0.5	-0.7	0.0
Headline U/E	6.0%	5.9%	5.7%	4.8%	4.5%	5.2%	-0.1	-0.2	-0.9	-0.3	0.7	-0.4	0.2
NIEIR Structural U/E	15.0%	14.1%	13.4%	13.1%	13.1%	13.6%	-0.9	-0.6	-0.3	-0.1	0.5	-0.6	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	3,876	4,215	4,663	4,976	5,085	4,963	17,418	18,418	19,707	20,251	19,784	18,608	8.7%	-0.1%
Taxes Paid	978	1,032	1,011	1,131	1,087	1,003	4,394	4,510	4,273	4,603	4,229	3,761	5.0%	-5.8%
Benefits	821	826	878	918	1,146	1,054	3,689	3,611	3,709	3,736	4,457	3,951	3.8%	7.1%
Business Income	737	751	722	753	703	696	3,313	3,284	3,052	3,064	2,737	2,608	0.7%	-3.9%
Interest Paid	722	785	933	1,224	1,100	1,056	3,244	3,429	3,941	4,982	4,280	3,958	19.2%	-7.1%
Property Income	624	695	716	805	722	734	2,804	3,039	3,027	3,277	2,809	2,753	8.9%	-4.5%
Disposable Income	4,752	5,089	5,534	5,613	6,023	5,947	21,355	22,240	23,384	22,846	23,434	22,295	5.7%	2.9%
Rank							63	63	63	62	62	63		
%Rank #1							48%	48%	45%	44%	43%	41%		
Business Value Added	4,614	4,966	5,386	5,729	5,789	5,659	20,731	21,702	22,759	23,315	22,521	21,216	7.5%	-0.6%
Rank							56	56	48	46	47	56		
%Rank #1							48%	49%	48%	49%	46%	44%		
Business Productivity							44,413	45,771	46,961	48,021	46,812	45,579	2.6%	-2.6%
Rank							58	59	57	58	61	61		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# SEQ West Moreton

## SOCIAL SECURITY

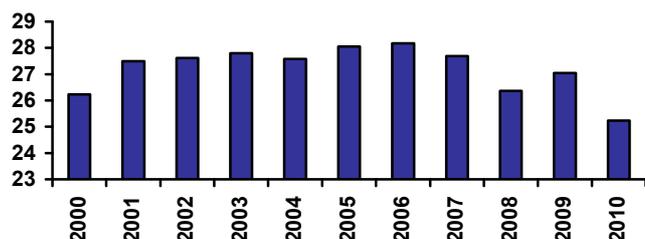
	% Pop	Australian Average
Disability Support (aged 15-20)	0.12%	0.08%
Disability Support (aged 21-24)	0.20%	0.14%
Disability Support (aged 25+)	4.30%	3.22%
Parenting Payment - Single (aged 15-20)	0.08%	0.04%
Parenting Payment - Single (aged 21-24)	0.38%	0.20%
Parenting Payment - Single (aged 25+)	1.79%	1.28%
Unemployed Long Term	1.18%	1.29%
Unemployed Short Term	1.42%	1.16%
Youth Allowance - Non Student	0.66%	0.43%
Youth Allowance - Student	0.72%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	17.7%	28
2009	19.0%	31
2008	16.4%	31
2007	15.9%	32
2006	16.2%	32
2005	17.3%	31

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	32.5%	31.5%	30.1%	29.3%
Age 20-29	14.9%	12.5%	12.5%	12.7%
Age 30-54	35.4%	36.1%	35.2%	34.4%
Age 55+	17.3%	19.9%	22.1%	23.7%
Population Change (average between years)				
Age 0-19		99	1,034	2,386
Age 20-29		-733	668	1,290
Age 30-54		855	1,480	2,873
Age 55+		1,358	2,053	2,972
Average Annual Growth		0.8%	2.5%	3.9%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	26	27	28	28	28	28	28	28	26	27	25
Rank	10	10	11	10	10	10	9	10	11	10	20

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	735	666	685	744	730	728	847	683	850	1,038	860
Rank	39	45	42	28	32	40	17	30	31	19	26

## POPULATION

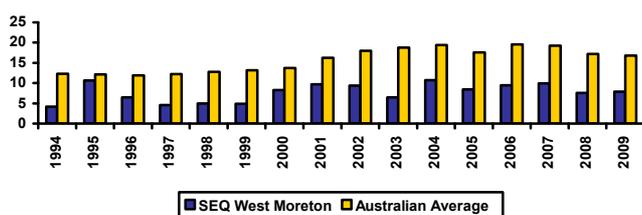
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	175	179	184	189	192	195	197	198	198	200	203	206	210	215	223	229	237	246	257	267

## PATENT APPLICATIONS

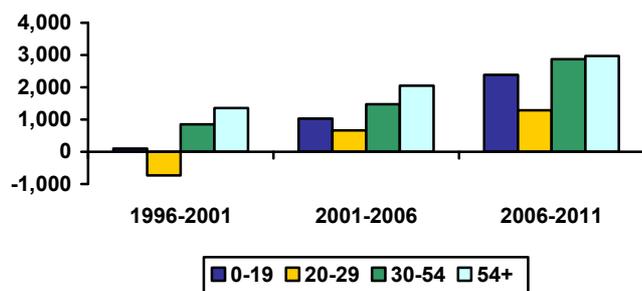
	No	Aust Avg	Rank
Average p.a. (1994-2009)	16.53	3,109.81	42
Average p.a. per capita	7.72	15.69	44
Hi Tech p.a. (1994-2009)	2.98	864.69	38
Hi Tech p.a. per capita	1.39	4.33	42
Info. Tech p.a. (1994-2009)	0.45	342.17	48
Info. Tech p.a. per capita	0.22	1.70	50
Average per capita (1994-2001)	6.72	13.06	44
Average per capita (2001-2009)	8.83	18.09	42
2001-09 avg./1994-00 avg.	1.31	1.39	30

Note: Per capita = 100,000 people

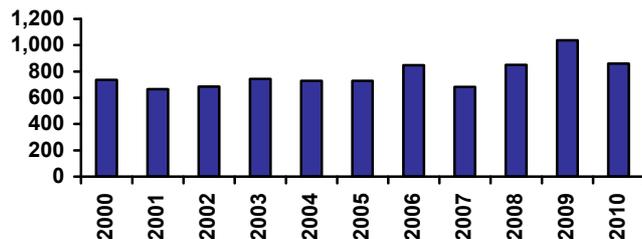
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# SEQ West Moreton

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	207	406	538	64	52	48	15%	23%	22%
Value of Property and Unincorporated Business	183	380	564	59	41	38	20%	32%	38%
Value of Financial Assets	130	160	146	60	65	65	22%	20%	12%
Value of Household Liabilities	106	134	172	11	35	34	71%	58%	42%
Disposable Income after Debt Service Costs	60	69	72	57	59	62	50%	46%	41%
Household Debt Service Ratio	21%	23%	27	1	2	4	100%	95%	88%
Household Debt to Gross Income Ratio	1.46	1.56	2	1	13	11	100%	87%	82%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	174	282	418	418	453	487	540	536	21%
Non Residential	111	117	131	234	375	440	483	602	106%
Total	284	399	549	652	828	927	1,023	1,138	52%
Value per capita \$2007/08									
Residential	838	1,310	1,877	1,826	1,912	1,981	2,101	2,010	9%
Non Residential	536	544	590	1,022	1,586	1,791	1,878	2,256	85%
Total	1,374	1,854	2,467	2,848	3,498	3,772	3,980	4,266	36%
Rank (value per capita)									
Residential	52	39	22	22	18	16	11	16	
Non Residential	48	59	53	24	12	9	9	8	
Total	52	45	27	22	15	14	11	6	

## FARM INSTITUTE ACCESSIBILITY

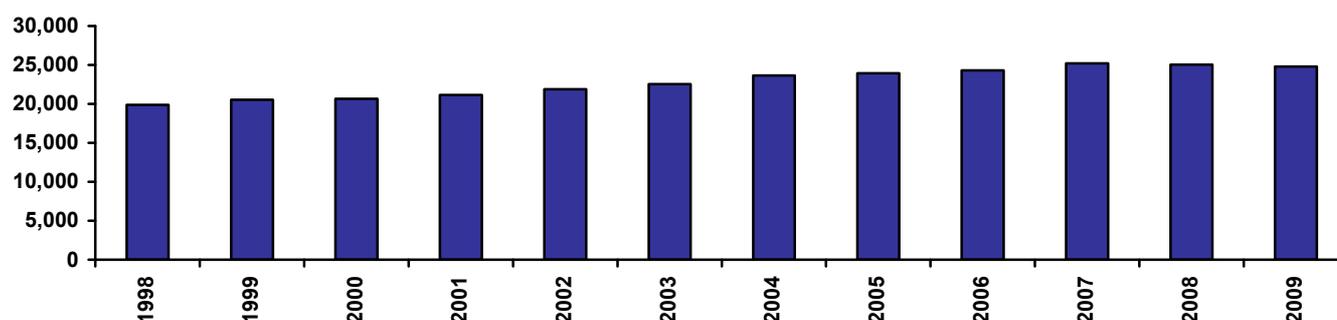
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	8.5	5.05	31.4	30	33	32
widespread	5.8	3.37	18.7	36	49	51
centralised	12.6	7.66	51.3	29	33	30
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	25.5	8.89	59.5	5	7	5
widespread	18.2	4.73	34.0	5	5	6
centralised	36.9	15.49	98.7	5	8	6

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	3,903	4,052	4,096	4,232	4,439	4,648	4,974	5,156	5,412	5,772	5,929	6,093	4.1%
Consumption Per Cap (\$2007/08)	19,860	20,514	20,663	21,140	21,903	22,529	23,652	23,949	24,318	25,225	25,054	24,796	2.0%
Consumption Per Cap Rank	62	62	62	62	61	63	62	61	62	62	61	61	34

Note: All years stated above are calendar years.

Consumption per capita



# SEQ West Moreton

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	121.2	123.3	123.0	125.5	269.2	307.4	50	40	7.6%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.7	2.5	4.7	5.5	39	28	6.0%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	17.7	16.9	31.5	36.5	39	28	6.0%
Ratio of greenfield construction costs to average dwelling price	2.2	2.1	2.1	2.2	1.2	1.1	30	34	-4.7%
Ratio of mortgage burden on new construction to income	n/a	n/a	36.7	37.4	38.3	41.5	39	32	1.0%
Adult population per dwelling	2.0	2.2	2.2	2.2	2.2	2.3	22	29	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	175	204	224	272	314	362	329	406	317	375
Percent of population aged 0 to 17	30.5%	28.5%	27.5%	26.7%	24.1%	21.9%	23.2%	20.6%	24.0%	21.4%
Percent of population aged 18 to 64 (working age pop)	60.4%	61.0%	61.4%	60.3%	57.9%	56.3%	59.6%	60.0%	57.8%	57.0%
Percent of population aged 65 and over	9.1%	10.5%	11.1%	13.1%	18.0%	21.8%	17.1%	19.4%	18.2%	21.6%
Annual hours of work working age residents	1281	1270	1387	1332	1388	1464	1393	1449	1401	1457
Adult population per occupied dwelling	2.36	2.20	2.24	2.37	2.47	2.54	2.42	2.43	2.48	2.56
Dwelling shortage - (000's)				5.6	10.1	14.8	8.8	11.9	10.5	16.1
Unsatisfactorily housed population - percent of population				4.1%	6.4%	8.2%	5.4%	5.8%	6.6%	8.6%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	4.4	5.3	11.3	11.1	13.5	14.3	19.9	11.9	15.6
Average net migration inflows - percent of population	2.3%	2.5%	4.5%	3.8%	4.0%	4.1%	5.4%	3.3%	4.5%
Average net POPULATION CHANGE - (000's)	3.12	4.11	9.56	8.35	9.70	11.47	15.43	9.07	11.57
Average annual population growth rate - percent	1.7%	1.9%	3.9%	2.9%	2.9%	3.9%	4.3%	3.1%	3.4%

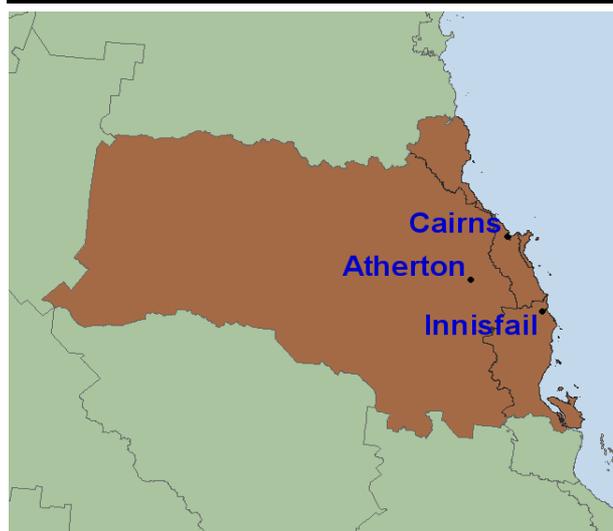
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	73,999	85,535	89,635	112,143	124,146	44	40	41	34	32
UR Hours Total (000's/quarter)	33,948	38,698	39,425	49,417	54,313	44	39	38	33	32
UR Income Total (\$2007/08m/quarter)	727	875	1,025	1,394	1,519	46	46	47	44	39
JTW Emp Total	45,709	56,318	61,708	89,257	99,382	61	59	59	46	44
JTW Hours Total (000's/quarter)	20,685	25,225	26,995	39,217	43,369	61	59	59	46	42
JTW Income Total (\$2007/08m/quarter)	484	614	747	1,119	1,219	61	60	61	49	48
UR Avg Weekly Hours Per Employee	35.3	34.8	33.8	33.9	33.7	18	21	24	14	14
UR Avg Hourly Rate Per Employee (\$2007/08)	21.4	22.6	26.0	28.2	28.0	64	64	60	62	63
JTW Avg Weekly Hours Per Employee	34.8	34.5	33.7	33.8	33.6	27	24	22	16	14
JTW Avg Hourly Rate Per Employee (\$2007/08)	23.4	24.3	27.7	28.5	28.1	56	55	54	60	63

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	4,463	5,556	6,668	5,179	7,613	1,951	2,099	3,459	5,659	8,290
B Mining	583	662	515	775	1,784	284	254	163	542	1,123
C Manufacturing	12,386	13,785	13,805	16,831	11,648	8,844	9,753	10,631	13,744	11,215
D Electricity, Gas, Water & Waste Services	1,083	1,114	844	1,412	3,644	520	622	542	1,123	2,457
E Construction	5,457	5,986	6,002	10,635	12,142	3,120	3,672	3,836	8,142	9,231
F Wholesale Trade	3,907	3,894	4,301	4,503	4,353	1,729	1,630	2,566	2,586	2,395
G Retail Trade	9,283	9,183	9,990	12,595	16,667	5,146	4,838	6,421	10,122	12,935
H Accommodation and Food Services	2,784	3,833	5,032	5,419	5,339	1,677	2,474	2,939	4,754	4,864
I Transport, Postal and Warehousing	4,711	5,332	4,968	7,954	10,040	4,510	5,671	2,447	5,065	6,224
J Information Media and Telecoms	1,367	1,217	1,248	1,399	1,052	495	428	510	815	669
K Financial and Insurance Services	1,981	1,914	1,734	2,207	4,246	806	914	930	1,190	1,989
L Rental, Hiring and Real Estate Services	717	1,185	1,068	2,016	1,516	517	1,093	763	1,701	1,281
M Prof, Scientific & Technical Services	2,635	3,332	2,930	4,507	4,176	997	1,276	1,603	3,239	3,277
N Administrative and Support Services	943	1,974	2,566	3,156	3,863	714	1,117	1,392	2,035	2,429
O Public Administration and Safety	6,381	6,972	6,452	8,643	9,495	4,112	5,766	6,103	6,952	7,555
P Education and Training	5,214	6,076	6,564	7,714	8,996	4,234	5,892	6,750	8,510	9,859
Q Health Care and Social Assistance	6,274	8,604	9,882	11,449	12,202	4,044	6,407	7,814	9,099	9,815
R Arts and Recreation Services	860	907	1,101	1,133	813	360	433	624	897	767
S Other Services	2,970	4,008	3,968	4,616	4,557	1,650	1,979	2,215	3,084	3,007
Hi Tech	6,966	7,535	6,770	9,049	7,329	4,177	4,296	4,469	7,104	6,524
Hi Income	5,431	6,842	6,240	8,870	11,738	2,254	2,837	3,161	5,910	7,394
Infrastructure Services	12,348	15,587	17,547	20,297	22,012	8,639	12,732	15,188	18,506	20,441

# QLD Cairns



The City of Cairns lies on the coast, with the Great Barrier Reef offshore. Inland, a tropical rain forest grows on the scarp up to the Atherton and Evelyn tablelands. The reef, the forest and the beaches provide the basis of a vibrant tourist trade, though sadly all three are threatened by climate change. Both the coastal strip and the tablelands are well-watered and fertile and support intensive agriculture, particularly sugar, though many of the former canefields and several sugar mills have been sacrificed to urban expansion. The hinterland of Cairns and the Far North planning region extend into Cape Yorke Peninsula, but have not been included in the Cairns region because of their fundamentally different economic structure.

## Major centres:

Cairns, Innisfail, Atherton

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	217	223	230	238	244	249	2.7%	2.9%	3.5%	2.8%	1.7%	3.0%	2.3%
No. Households	71	72	74	76	77	77	1.8%	2.3%	2.4%	1.4%	0.7%	2.2%	1.1%
NIEIR Workforce	116	121	127	128	132	139	4.4%	4.7%	1.2%	3.0%	5.0%	3.4%	4.0%
NIEIR Employment	107	111	117	120	121	121	3.6%	5.5%	1.8%	0.9%	0.3%	3.6%	0.6%
NIEIR Unemployment	8.6	9.9	9.5	8.9	11.7	18.0	15.1%	-4.2%	-6.2%	31.7%	53.3%	1.1%	42.1%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.4%	8.2%	7.5%	6.9%	8.9%	12.9%	0.8	-0.7	-0.5	1.9	4.1	-0.2	3.0
Headline U/E	5.2%	6.4%	5.3%	4.5%	6.4%	11.1%	1.2	-1.1	-0.8	1.9	4.7	-0.2	3.3
NIEIR Structural U/E	12.8%	11.5%	11.2%	11.3%	11.3%	11.8%	-1.3	-0.2	0.1	0.0	0.5	-0.5	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	3,853	4,166	4,594	4,787	4,744	4,639	17,727	18,661	20,004	20,136	19,417	18,658	7.5%	-1.6%
Taxes Paid	1,096	1,139	1,139	1,195	1,117	1,040	5,043	5,102	4,961	5,026	4,570	4,185	2.9%	-6.7%
Benefits	994	1,036	1,026	972	1,117	959	4,575	4,642	4,467	4,089	4,571	3,859	-0.8%	-0.7%
Business Income	1,187	1,194	1,301	1,190	1,044	1,088	5,461	5,347	5,663	5,007	4,274	4,376	0.1%	-4.4%
Interest Paid	490	542	654	884	803	778	2,256	2,426	2,847	3,718	3,284	3,129	21.7%	-6.2%
Property Income	668	731	766	835	730	744	3,074	3,273	3,334	3,512	2,987	2,993	7.7%	-5.6%
Disposable Income	5,680	6,008	6,513	6,361	6,409	6,341	26,131	26,910	28,360	26,759	26,231	25,504	3.9%	-0.2%
Rank							48	48	42	54	58	58		
%Rank #1							58%	58%	55%	52%	49%	47%		
Business Value Added	5,040	5,360	5,895	5,977	5,789	5,727	23,188	24,008	25,667	25,143	23,691	23,035	5.9%	-2.1%
Rank							37	34	30	35	38	40		
%Rank #1							54%	54%	54%	53%	49%	47%		
Business Productivity							46,901	48,149	50,190	49,998	48,107	47,277	2.2%	-2.8%
Rank							52	52	49	53	55	54		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# QLD Cairns

## SOCIAL SECURITY

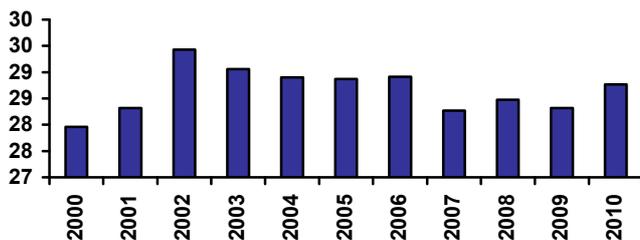
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.11%	0.14%
Disability Support (aged 25+)	3.43%	3.22%
Parenting Payment - Single (aged 15-20)	0.08%	0.04%
Parenting Payment - Single (aged 21-24)	0.33%	0.20%
Parenting Payment - Single (aged 25+)	1.80%	1.28%
Unemployed Long Term	1.82%	1.29%
Unemployed Short Term	1.99%	1.16%
Youth Allowance - Non Student	0.73%	0.43%
Youth Allowance - Student	0.56%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	15.1%	37
2009	17.4%	34
2008	15.3%	34
2007	15.8%	33
2006	17.3%	28
2005	17.5%	29

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	29.4%	29.1%	28.0%	25.7%
Age 20-29	16.4%	13.6%	12.3%	12.2%
Age 30-54	37.8%	38.3%	37.9%	37.2%
Age 55+	16.4%	18.9%	21.8%	24.9%
Population Change (average between years)				
Age 0-19		459	770	485
Age 20-29		-828	45	671
Age 30-54		956	1,486	1,868
Age 55+		1,342	2,089	2,854
Average Annual Growth		1.0%	2.1%	2.5%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	28	28	29	29	29	29	29	28	28	28	29
Rank	6	7	7	7	8	8	8	9	7	8	8

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	3,567	2,759	1,348	1,188	2,298	1,718	2,427	2,014	2,054	2,455	2,101
Rank	1	1	3	7	1	2	2	2	2	3	2

## POPULATION

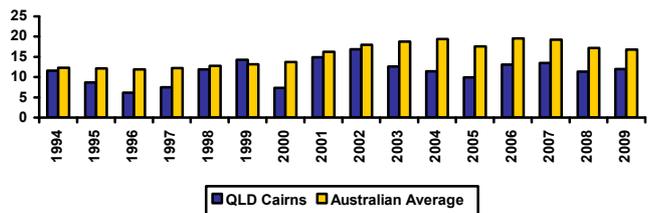
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	163	168	173	179	186	192	194	197	198	200	201	204	209	212	217	223	230	238	244	249

## PATENT APPLICATIONS

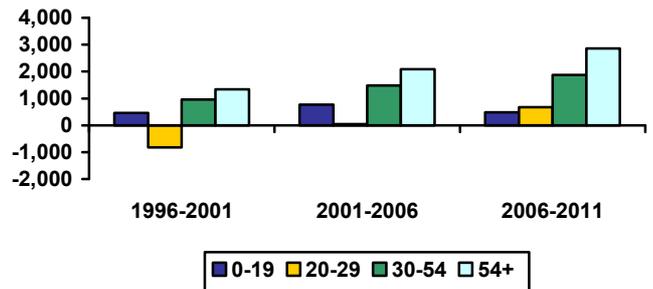
	No	Aust Avg	Rank
Average p.a. (1994-2009)	23.91	3,109.81	35
Average p.a. per capita	11.44	15.69	22
Hi Tech p.a. (1994-2009)	3.86	864.69	36
Hi Tech p.a. per capita	1.80	4.33	32
Info. Tech p.a. (1994-2009)	2.10	342.17	31
Info. Tech p.a. per capita	0.96	1.70	21
Average per capita (1994-2001)	10.28	13.06	19
Average per capita (2001-2009)	12.85	18.09	23
2001-09 avg./1994-00 avg.	1.25	1.39	42

Note: Per capita = 100,000 people

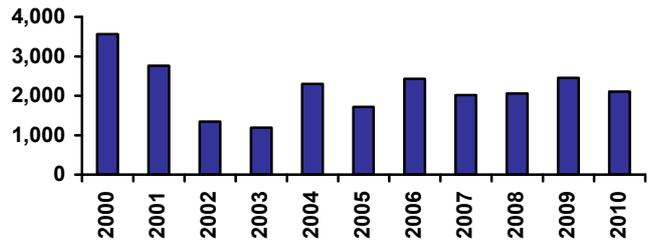
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# QLD Cairns

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	300	480	615	36	34	38	21%	27%	25%
Value of Property and Unincorporated Business	255	433	588	28	30	35	28%	37%	39%
Value of Financial Assets	143	183	194	48	54	53	24%	23%	16%
Value of Household Liabilities	98	137	167	26	33	37	65%	59%	41%
Disposable Income after Debt Service Costs	73	83	81	39	38	52	61%	54%	46%
Household Debt Service Ratio	14%	18%	22	17	25	10	66%	72%	72%
Household Debt to Gross Income Ratio	1.17	1.41	2	18	27	20	80%	78%	74%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	257	368	435	569	548	688	548	366	3%
Non Residential	190	233	227	293	355	259	366	465	25%
Total	446	600	662	863	903	947	914	831	11%
Value per capita \$2007/08									
Residential	1,252	1,731	2,002	2,551	2,388	2,893	2,243	1,472	-5%
Non Residential	927	1,096	1,043	1,313	1,544	1,090	1,499	1,871	14%
Total	2,179	2,827	3,044	3,864	3,932	3,982	3,743	3,343	2%
Rank (value per capita)									
Residential	31	19	15	7	7	6	9	31	
Non Residential	14	13	16	14	13	26	12	9	
Total	23	18	15	13	13	13	13	16	

## FARM INSTITUTE ACCESSIBILITY

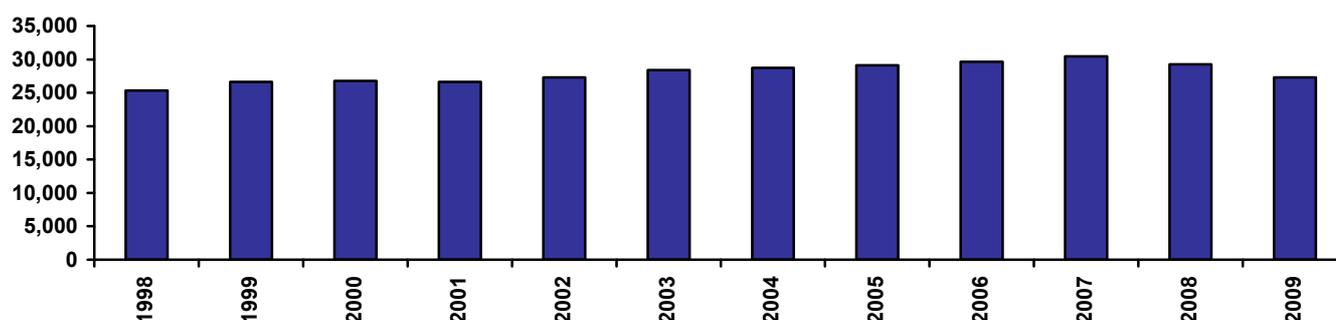
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	63.7	5.88	44.1	57	40	43
widespread	6.0	1.61	15.3	39	10	33
centralised	159.6	13.25	92.6	58	42	44
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	91.4	13.62	89.3	28	18	22
widespread	29.2	6.93	47.3	18	17	18
centralised	193.4	24.50	154.7	30	20	23

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,923	5,231	5,301	5,329	5,492	5,808	5,998	6,180	6,438	6,799	6,719	6,493	2.5%
Consumption Per Cap (\$2007/08)	25,327	26,611	26,768	26,651	27,284	28,408	28,760	29,103	29,621	30,454	29,257	27,312	0.7%
Consumption Per Cap Rank	22	24	24	27	27	25	28	27	28	27	38	55	63

Note: All years stated above are calendar years.

Consumption per capita



# QLD Cairns

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	142.7	176.9	173.3	164.2	318.0	310.2	25	38	4.8%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.2	2.9	5.0	5.2	24	33	3.9%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	21.4	19.1	32.9	34.3	24	33	3.9%
Ratio of greenfield construction costs to average dwelling price	1.9	1.5	1.5	1.7	1.0	1.1	49	36	-2.1%
Ratio of mortgage burden on new construction to income	n/a	n/a	31.5	32.4	33.9	38.6	52	39	1.6%
Adult population per dwelling	1.9	2.2	2.2	2.2	2.3	2.4	23	26	0.5%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	164	202	219	251	265	277	271	293	266	280
Percent of population aged 0 to 17	28.3%	26.7%	25.8%	25.4%	25.6%	25.1%	25.1%	23.9%	25.6%	25.1%
Percent of population aged 18 to 64 (working age pop)	62.8%	63.4%	63.6%	62.4%	58.6%	55.4%	59.4%	57.7%	58.3%	55.5%
Percent of population aged 65 and over	8.8%	9.9%	10.6%	12.2%	15.9%	19.5%	15.5%	18.4%	16.1%	19.4%
Annual hours of work working age residents	1380	1466	1449	1383	1503	1661	1477	1574	1514	1665
Adult population per occupied dwelling	2.26	2.19	2.27	2.39	2.44	2.46	2.44	2.48	2.44	2.45
Dwelling shortage - (000's)				6.3	8.0	8.9	8.4	10.4	8.1	8.9
Unsatisfactorily housed population - percent of population				5.0%	6.0%	6.4%	6.2%	7.1%	6.1%	6.4%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	5.4	4.5	8.0	5.3	4.6	6.4	7.0	5.5	5.0
Average net migration inflows - percent of population	2.9%	2.2%	3.4%	2.0%	1.7%	2.3%	2.5%	2.0%	1.8%
Average net POPULATION CHANGE - (000's)	4.18	3.35	6.36	2.94	2.30	4.07	4.47	3.16	2.64
Average annual population growth rate - percent	2.3%	1.6%	2.8%	1.1%	0.9%	1.6%	1.6%	1.2%	1.0%

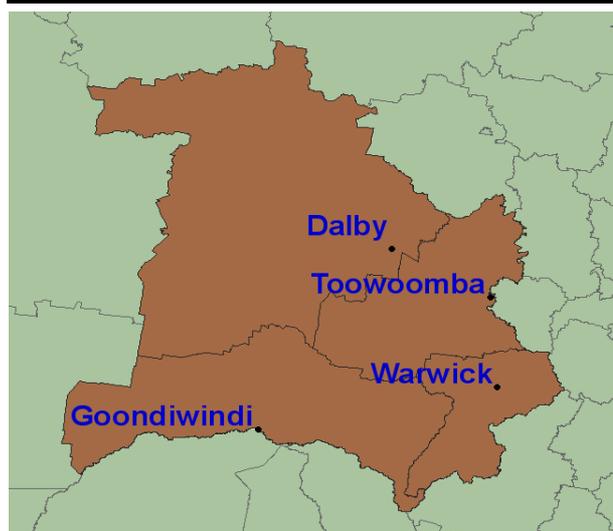
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	76,380	96,113	104,347	115,925	121,183	41	33	32	32	34
UR Hours Total (000's/quarter)	35,666	44,434	46,928	51,655	53,843	38	32	31	32	33
UR Income Total (\$2007/08m/quarter)	863	1,037	1,159	1,509	1,535	39	35	37	36	38
JTW Emp Total	62,649	87,741	98,923	114,369	119,279	48	39	35	27	27
JTW Hours Total (000's/quarter)	28,561	39,646	42,707	50,844	52,848	48	39	36	26	27
JTW Income Total (\$2007/08m/quarter)	663	933	1,132	1,477	1,499	52	45	43	32	35
UR Avg Weekly Hours Per Employee	35.9	35.6	34.6	34.3	34.2	8	9	13	12	11
UR Avg Hourly Rate Per Employee (\$2007/08)	24.2	23.3	24.7	29.2	28.5	48	62	64	57	62
JTW Avg Weekly Hours Per Employee	35.1	34.8	33.2	34.2	34.1	20	16	38	12	11
JTW Avg Hourly Rate Per Employee (\$2007/08)	23.2	23.5	26.5	29.0	28.4	59	59	60	57	62

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	7,441	9,656	10,091	6,685	8,974	3,588	4,214	6,625	6,625	8,912
B Mining	760	953	661	1,419	1,700	625	299	113	657	762
C Manufacturing	5,850	7,311	6,867	6,877	8,688	5,749	7,498	5,909	6,788	8,562
D Electricity, Gas, Water & Waste Services	490	784	799	1,166	2,145	341	568	547	1,161	2,121
E Construction	6,052	7,797	7,423	12,409	21,367	5,485	7,316	6,931	12,346	21,000
F Wholesale Trade	3,727	3,593	3,632	3,151	5,076	3,125	3,263	3,021	3,080	4,956
G Retail Trade	10,281	11,210	13,558	14,440	13,158	7,474	8,488	11,692	14,426	13,161
H Accommodation and Food Services	8,696	10,290	11,617	11,639	11,323	7,815	11,599	15,893	11,701	11,394
I Transport, Postal and Warehousing	4,621	6,451	6,798	8,728	5,346	3,860	5,764	6,089	8,565	5,290
J Information Media and Telecoms	1,363	1,213	1,232	1,383	463	1,042	1,055	1,104	1,383	478
K Financial and Insurance Services	1,984	2,095	1,775	1,946	2,377	1,905	2,160	1,811	1,951	2,381
L Rental, Hiring and Real Estate Services	1,564	1,970	1,793	2,879	4,234	1,080	1,950	1,600	2,867	4,207
M Prof, Scientific & Technical Services	3,440	3,753	3,941	5,002	3,648	2,792	3,763	3,124	4,953	3,628
N Administrative and Support Services	2,170	3,588	4,178	4,514	7,707	1,661	4,559	4,234	4,444	7,555
O Public Administration and Safety	4,151	5,650	6,842	8,975	6,545	3,728	5,553	6,418	8,845	6,488
P Education and Training	4,328	5,919	7,376	7,842	3,345	4,496	5,869	7,587	7,798	3,354
Q Health Care and Social Assistance	5,280	7,605	9,448	10,318	9,917	5,008	7,609	9,921	10,243	9,854
R Arts and Recreation Services	1,190	1,891	2,085	1,964	1,255	870	1,887	2,398	1,944	1,247
S Other Services	2,991	4,385	4,232	4,586	3,916	2,004	4,327	3,906	4,590	3,929
Hi Tech	5,284	5,735	5,977	6,827	5,984	4,649	5,863	4,769	6,752	5,925
Hi Income	7,718	9,208	8,890	10,875	11,658	6,160	9,442	7,678	10,032	10,630
Infrastructure Services	10,798	15,415	18,909	20,124	14,516	10,374	15,364	19,907	19,986	14,456

# QLD Darling Downs



Toowoomba is only 120 km inland from Brisbane, at the top of a short steep climb. From here the creeks flow at gentle gradients westward into the Darling Basin, and some of Australia's best farming country is devoted to intensive agriculture. The roads fan out from Toowoomba, making it the chief commercial centre for the downs and a centre for agricultural processing. To the south, the region includes the northern end of the New England granite massif, well known for its orchards, while to the west the country becomes drier and harvests less guaranteed. Export coal mining has commenced, and the region boasts several new power stations, some based on local coal and others on coal seam methane.

## Major centres:

Toowoomba, Warwick, Dalby

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	222	226	229	232	237	242	1.8%	1.3%	1.5%	2.1%	2.1%	1.6%	2.1%
No. Households	74	75	76	77	78	79	1.6%	1.4%	1.2%	0.8%	1.3%	1.4%	1.0%
NIEIR Workforce	108	110	112	111	113	114	1.6%	1.5%	-0.9%	1.5%	1.2%	0.8%	1.3%
NIEIR Employment	101	103	104	104	106	107	2.3%	1.3%	-0.6%	2.3%	0.7%	1.0%	1.5%
NIEIR Unemployment	7.9	7.4	7.8	7.4	6.6	7.2	-6.7%	5.3%	-5.1%	-10.0%	8.6%	-2.3%	-1.1%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.3%	6.7%	6.9%	6.6%	5.9%	6.3%	-0.6	0.3	-0.3	-0.8	0.4	-0.2	-0.2
Headline U/E	4.2%	3.8%	3.8%	3.2%	2.3%	2.6%	-0.4	0.0	-0.6	-0.9	0.3	-0.3	-0.3
NIEIR Structural U/E	12.8%	12.2%	12.2%	12.2%	12.2%	12.5%	-0.5	0.0	0.0	0.0	0.3	-0.2	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	3,548	3,808	4,016	4,081	4,148	4,045	16,002	16,866	17,551	17,563	17,488	16,709	4.8%	-0.4%
Taxes Paid	1,124	1,150	1,013	1,067	968	892	5,069	5,094	4,427	4,592	4,080	3,685	-1.7%	-8.6%
Benefits	916	957	1,002	1,110	1,392	1,288	4,131	4,240	4,379	4,776	5,868	5,319	6.6%	7.7%
Business Income	1,561	1,512	1,209	1,139	860	865	7,039	6,696	5,285	4,901	3,625	3,574	-10.0%	-12.8%
Interest Paid	69	75	89	117	106	102	311	331	388	503	446	423	19.3%	-6.5%
Property Income	633	688	656	711	621	629	2,854	3,045	2,868	3,061	2,620	2,596	4.0%	-6.0%
Disposable Income	6,077	6,370	6,425	6,575	6,611	6,509	27,406	28,210	28,076	28,296	27,868	26,885	2.7%	-0.5%
Rank							35	35	45	43	53	53		
%Rank #1							61%	61%	54%	55%	52%	50%		
Business Value Added	5,109	5,320	5,226	5,220	5,008	4,911	23,041	23,562	22,836	22,464	21,113	20,282	0.7%	-3.0%
Rank							38	39	47	57	58	60		
%Rank #1							53%	53%	48%	47%	43%	42%		
Business Productivity							50,804	51,732	50,179	50,409	46,846	45,751	-0.3%	-4.7%
Rank							41	41	50	50	60	60		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# QLD Darling Downs

## SOCIAL SECURITY

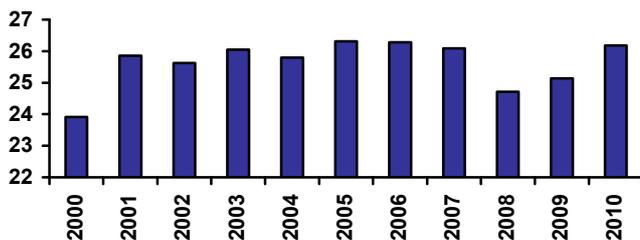
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.15%	0.14%
Disability Support (aged 25+)	3.78%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.27%	0.20%
Parenting Payment - Single (aged 25+)	1.38%	1.28%
Unemployed Long Term	1.00%	1.29%
Unemployed Short Term	0.94%	1.16%
Youth Allowance - Non Student	0.46%	0.43%
Youth Allowance - Student	0.72%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	19.8%	23
2009	21.1%	23
2008	16.9%	28
2007	15.6%	34
2006	15.0%	37
2005	15.1%	42

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.3%	30.4%	29.2%	27.8%
Age 20-29	14.2%	12.9%	12.3%	12.6%
Age 30-54	33.2%	34.0%	33.2%	32.2%
Age 55+	21.3%	22.7%	25.2%	27.5%
Population Change (average between years)				
Age 0-19		280	478	514
Age 20-29		-261	187	634
Age 30-54		1,035	794	881
Age 55+		1,047	1,909	2,171
Average Annual Growth		1.0%	1.6%	1.8%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	26	26	26	26	26	26	26	25	25	26
Rank	23	12	14	12	14	13	13	12	18	15	13

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	529	523	654	678	608	545	541	527	674	687	495
Rank	55	57	46	33	47	54	52	42	38	35	56

## POPULATION

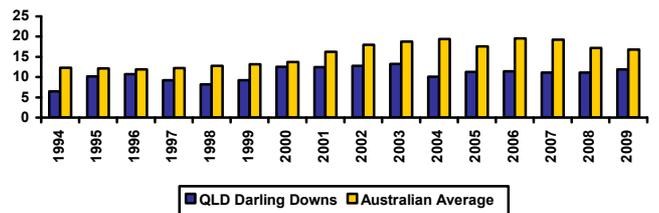
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	193	194	196	197	198	198	200	202	203	206	209	212	214	217	222	226	229	232	237	242

## PATENT APPLICATIONS

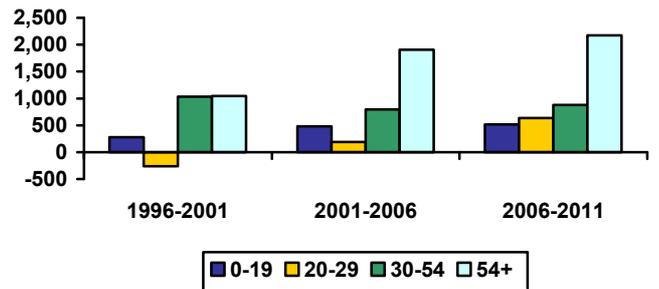
	No	Aust Avg	Rank
Average p.a. (1994-2009)	22.95	3,109.81	36
Average p.a. per capita	10.74	15.69	25
Hi Tech p.a. (1994-2009)	2.96	864.69	39
Hi Tech p.a. per capita	1.40	4.33	40
Info. Tech p.a. (1994-2009)	0.69	342.17	42
Info. Tech p.a. per capita	0.32	1.70	41
Average per capita (1994-2001)	9.87	13.06	21
Average per capita (2001-2009)	11.71	18.09	26
2001-09 avg./1994-00 avg.	1.19	1.39	52

Note: Per capita = 100,000 people

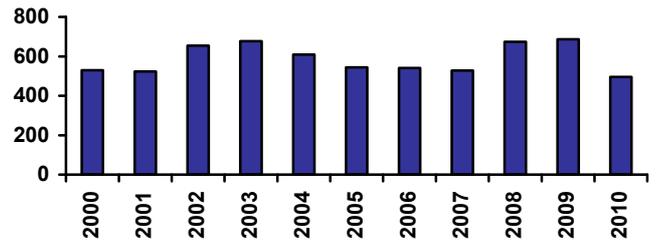
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# QLD Darling Downs

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	256	424	530	54	48	51	18%	24%	21%
Value of Property and Unincorporated Business	202	361	497	45	46	49	22%	31%	33%
Value of Financial Assets	129	176	177	61	56	55	21%	22%	14%
Value of Household Liabilities	75	113	145	53	52	46	50%	49%	35%
Disposable Income after Debt Service Costs	70	84	80	48	35	54	58%	55%	45%
Household Debt Service Ratio	8%	10%	12	62	65	63	37%	39%	41%
Household Debt to Gross Income Ratio	0.98	1.23	2	45	49	32	67%	68%	69%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	200	249	283	335	372	298	249	263	-18%
Non Residential	141	150	144	173	220	210	155	146	-5%
Total	341	398	427	508	592	507	403	409	-14%
Value per capita \$2007/08									
Residential	943	1,145	1,275	1,484	1,625	1,281	1,048	1,086	-22%
Non Residential	666	688	651	767	963	902	651	605	-9%
Total	1,609	1,833	1,927	2,251	2,588	2,184	1,699	1,691	-18%
Rank (value per capita)									
Residential	46	47	43	30	26	38	46	43	
Non Residential	35	38	47	45	32	37	58	59	
Total	44	48	48	36	30	40	50	50	

## FARM INSTITUTE ACCESSIBILITY

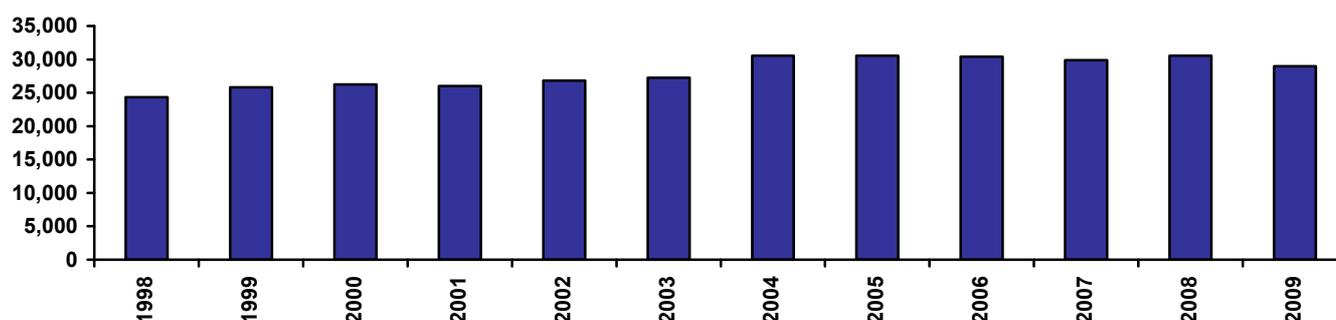
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	19.2	5.80	41.3	37	39	39
widespread	7.2	2.26	16.7	46	30	42
centralised	37.7	11.25	79.4	37	38	39
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	64.0	15.85	99.8	21	23	25
widespread	41.0	9.22	59.2	28	27	27
centralised	99.2	25.93	159.4	20	21	24

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,868	5,204	5,339	5,361	5,603	5,769	6,553	6,641	6,740	6,744	6,987	6,738	3.0%
Consumption Per Cap (\$2007/08)	24,349	25,821	26,246	26,020	26,813	27,248	30,565	30,548	30,398	29,865	30,531	28,998	1.6%
Consumption Per Cap Rank	29	26	26	32	32	30	18	21	24	29	31	36	50

Note: All years stated above are calendar years.

Consumption per capita



# QLD Darling Downs

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	118.1	121.5	127.2	127.9	246.0	261.1	46	50	5.9%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.5	2.2	3.9	4.1	49	46	4.3%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	16.3	14.9	25.9	27.6	49	46	4.3%
Ratio of greenfield construction costs to average dwelling price	2.3	2.2	2.0	2.2	1.3	1.3	33	28	-3.2%
Ratio of mortgage burden on new construction to income	n/a	n/a	32.7	32.4	34.4	36.8	47	48	0.9%
Adult population per dwelling	2.1	2.1	2.1	2.1	2.2	2.3	48	39	0.5%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	193	210	223	247	283	313	276	296	285	315
Percent of population aged 0 to 17	29.5%	27.4%	26.6%	26.2%	26.4%	26.6%	27.0%	27.7%	26.4%	26.8%
Percent of population aged 18 to 64 (working age pop)	58.5%	59.5%	59.6%	58.8%	56.7%	55.1%	55.7%	52.9%	56.5%	54.0%
Percent of population aged 65 and over	12.0%	13.0%	13.8%	15.0%	16.9%	18.3%	17.3%	19.3%	17.1%	19.2%
Annual hours of work working age residents	1318	1247	1411	1312	1316	1344	1338	1403	1325	1371
Adult population per occupied dwelling	2.26	2.15	2.20	2.29	2.36	2.41	2.28	2.24	2.36	2.41
Dwelling shortage - (000's)				4.3	7.2	9.7	4.6	3.3	7.5	9.7
Unsatisfactorily housed population - percent of population				3.5%	5.1%	6.2%	3.3%	2.2%	5.3%	6.2%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	3.5	4.0	6.7	9.7	8.8	8.3	6.5	10.3	8.7
Average net migration inflows - percent of population	1.7%	1.9%	2.9%	3.7%	3.0%	2.8%	2.3%	3.5%	2.9%
Average net POPULATION CHANGE - (000's)	1.85	2.62	4.82	7.19	6.06	5.81	3.99	7.71	5.86
Average annual population growth rate - percent	0.9%	1.2%	2.1%	2.8%	2.1%	2.3%	1.4%	2.9%	2.0%

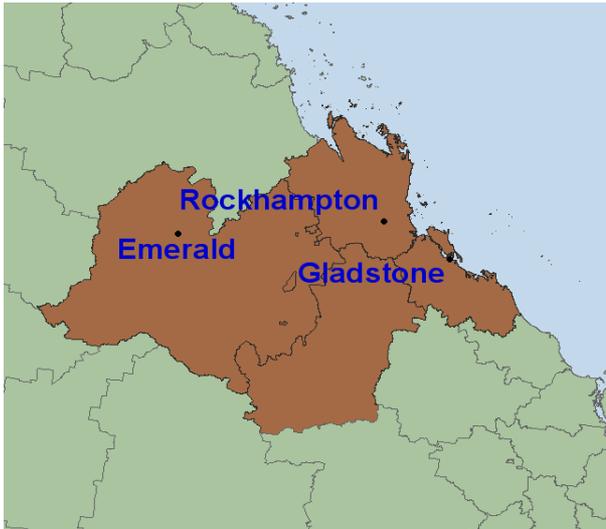
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	79,319	86,127	88,008	106,827	107,325	38	39	44	41	45
UR Hours Total (000's/quarter)	37,183	39,150	38,882	47,736	47,260	36	38	41	36	39
UR Income Total (\$2007/08m/quarter)	798	959	1,140	1,328	1,314	43	41	38	46	47
JTW Emp Total	66,932	79,082	91,045	108,745	109,306	45	45	42	32	36
JTW Hours Total (000's/quarter)	31,386	36,133	40,302	48,486	48,024	45	43	40	28	32
JTW Income Total (\$2007/08m/quarter)	742	877	1,125	1,351	1,342	48	49	44	41	43
UR Avg Weekly Hours Per Employee	36.1	35.0	34.0	34.4	33.9	6	14	22	11	13
UR Avg Hourly Rate Per Employee (\$2007/08)	21.5	24.5	29.3	27.8	27.8	63	55	42	65	64
JTW Avg Weekly Hours Per Employee	36.1	35.1	34.1	34.3	33.8	11	11	14	11	12
JTW Avg Hourly Rate Per Employee (\$2007/08)	23.7	24.3	27.9	27.9	27.9	55	57	53	65	64

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	13,446	14,918	14,983	13,055	12,927	8,407	9,167	10,505	12,917	12,782
B Mining	238	344	283	1,021	1,643	101	92	155	915	1,455
C Manufacturing	7,622	8,889	8,167	10,649	5,211	7,178	9,205	9,089	10,853	5,576
D Electricity, Gas, Water & Waste Services	698	691	564	1,057	757	469	447	508	1,051	888
E Construction	5,332	5,312	5,653	9,172	6,106	4,773	5,136	7,002	9,734	6,867
F Wholesale Trade	4,433	3,530	3,819	3,706	5,039	4,722	3,761	4,309	3,760	5,054
G Retail Trade	10,758	9,924	10,573	12,827	10,972	8,137	8,240	10,498	13,118	11,255
H Accommodation and Food Services	3,923	4,737	5,454	5,709	5,763	3,187	4,327	4,860	5,822	5,879
I Transport, Postal and Warehousing	4,377	4,366	4,025	5,390	5,896	3,895	4,237	3,959	5,317	5,784
J Information Media and Telecoms	1,437	1,066	1,246	1,180	1,173	1,322	1,128	1,213	1,230	1,189
K Financial and Insurance Services	1,892	1,918	1,543	2,613	5,663	1,861	2,355	2,294	2,705	5,712
L Rental, Hiring and Real Estate Services	630	926	865	1,584	1,100	591	1,151	1,213	1,641	1,153
M Prof, Scientific & Technical Services	2,455	2,646	2,888	3,981	3,055	2,145	2,946	3,221	4,090	3,212
N Administrative and Support Services	769	1,454	1,771	2,011	3,566	774	1,246	1,896	2,024	3,520
O Public Administration and Safety	4,195	4,539	4,475	6,987	5,174	3,886	4,929	5,634	7,081	5,347
P Education and Training	6,490	7,757	7,687	9,474	12,231	5,870	7,743	9,077	9,577	12,229
Q Health Care and Social Assistance	6,853	8,636	9,470	11,087	10,564	6,419	8,933	11,004	11,480	10,982
R Arts and Recreation Services	881	787	871	886	1,765	630	540	697	885	1,719
S Other Services	2,890	3,689	3,674	4,438	8,718	2,565	3,500	3,909	4,545	8,702
Hi Tech	4,627	4,968	5,111	6,688	4,394	4,276	5,743	5,827	6,827	4,623
Hi Income	4,780	5,592	5,472	8,458	11,695	4,318	5,915	6,383	8,555	11,695
Infrastructure Services	14,224	17,180	18,027	21,448	24,560	12,920	17,216	20,779	21,943	24,930

# QLD Fitzroy



Over the past thirty years the Fitzroy region has been transformed by the growth of the coal trade. Coal is mined in the Bowen Basin, the southern part of which lies in the west of the region, and railed to the port of Gladstone for export and to fire the energy-intensive industries which have developed there. Recently coal production has been supplemented by coal seam methane, which also fuels industry in Gladstone and there are expectations that an export trade will develop. As the long-standing commercial capital of the region, Rockhampton has also benefited from these developments. Intensive agriculture is practised on the downs round Biloela and Emerald, with the rest of the region utilised for extensive cattle grazing. The coast comprises beaches, rocky headlands and rocky offshore islands, all of which combine with the Great Barrier Reef to underwrite the region's tourist trade.

## Major centres:

Rockhampton, Gladstone

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005-2008	2008-2010
Population	201	206	211	215	221	224	2.5%	2.3%	2.2%	2.4%	1.4%	2.3%	1.9%
No. Households	64	65	66	67	68	68	1.3%	1.8%	1.9%	1.2%	0.8%	1.7%	1.0%
NIEIR Workforce	104	108	111	112	114	117	3.9%	3.3%	0.7%	2.3%	2.1%	2.6%	2.2%
NIEIR Employment	95	100	104	105	106	107	5.6%	4.1%	0.6%	1.1%	0.6%	3.4%	0.9%
NIEIR Unemployment	8.6	7.3	6.7	6.8	8.2	9.9	-15.2%	-8.5%	2.0%	20.4%	20.6%	-7.5%	20.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005-2008	2008-2010
NIEIR Unemployment	8.3%	6.8%	6.0%	6.1%	7.2%	8.5%	-1.5	-0.8	0.1	1.1	1.3	-0.7	1.2
Headline U/E	5.7%	4.6%	3.8%	3.7%	4.7%	6.1%	-1.1	-0.8	-0.1	1.0	1.4	-0.7	1.2
NIEIR Structural U/E	11.5%	10.5%	10.0%	10.0%	9.8%	10.1%	-1.0	-0.5	0.0	-0.2	0.3	-0.5	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005-2008	2008-2010
Wages/Salaries	4,152	4,666	5,084	5,211	5,271	5,176	20,639	22,628	24,103	24,185	23,884	23,134	7.9%	-0.3%
Taxes Paid	1,255	1,390	1,320	1,464	1,332	1,257	6,240	6,740	6,260	6,794	6,036	5,618	5.3%	-7.3%
Benefits	805	798	782	796	979	890	3,999	3,869	3,705	3,692	4,435	3,977	-0.4%	5.8%
Business Income	863	944	888	988	675	750	4,289	4,578	4,212	4,584	3,059	3,352	4.6%	-12.9%
Interest Paid	135	145	171	229	207	199	669	704	811	1,065	936	888	19.4%	-6.9%
Property Income	567	649	672	757	693	736	2,819	3,147	3,184	3,512	3,138	3,290	10.1%	-1.4%
Disposable Income	5,588	6,142	6,598	6,837	6,891	6,962	27,774	29,785	31,280	31,733	31,221	31,117	7.0%	0.9%
Rank							30	25	21	23	27	25		
%Rank #1							62%	64%	60%	61%	58%	57%		
Business Value Added	5,015	5,610	5,973	6,199	5,947	5,926	24,929	27,205	28,315	28,769	26,943	26,486	7.3%	-2.2%
Rank							29	21	18	21	25	24		
%Rank #1							58%	62%	60%	61%	55%	54%		
Business Productivity							52,796	55,906	57,166	58,988	55,439	55,030	3.8%	-3.4%
Rank							29	19	17	17	26	22		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# QLD Fitzroy

## SOCIAL SECURITY

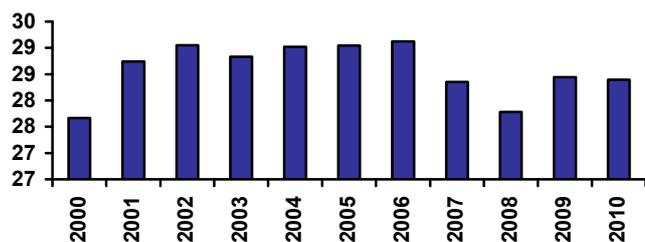
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.13%	0.14%
Disability Support (aged 25+)	2.96%	3.22%
Parenting Payment - Single (aged 15-20)	0.07%	0.04%
Parenting Payment - Single (aged 21-24)	0.28%	0.20%
Parenting Payment - Single (aged 25+)	1.32%	1.28%
Unemployed Long Term	1.22%	1.29%
Unemployed Short Term	1.24%	1.16%
Youth Allowance - Non Student	0.55%	0.43%
Youth Allowance - Student	0.43%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	12.8%	48
2009	14.2%	47
2008	11.6%	53
2007	11.8%	52
2006	13.0%	50
2005	14.4%	48

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	32.5%	31.5%	29.9%	29.0%
Age 20-29	15.0%	13.1%	13.2%	12.9%
Age 30-54	35.8%	36.2%	36.0%	35.5%
Age 55+	16.8%	19.2%	20.9%	22.5%
Population Change (average between years)				
Age 0-19		-117	606	801
Age 20-29		-572	573	404
Age 30-54		457	1,322	1,250
Age 55+		1,052	1,434	1,609
Average Annual Growth		0.4%	2.0%	1.9%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	28	29	29	29	29	29	29	28	28	28	28
Rank	7	6	8	8	7	7	7	7	9	7	9

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	721	827	714	547	683	855	560	536	888	696	678
Rank	42	30	38	44	35	31	48	41	30	33	45

## POPULATION

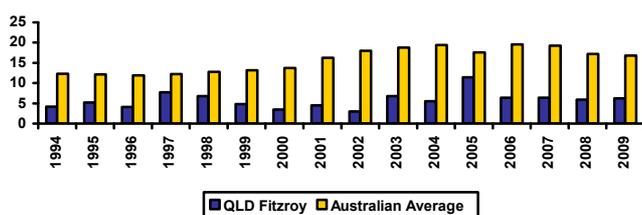
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	172	174	176	178	180	182	183	184	185	185	187	190	193	197	201	206	211	215	221	224

## PATENT APPLICATIONS

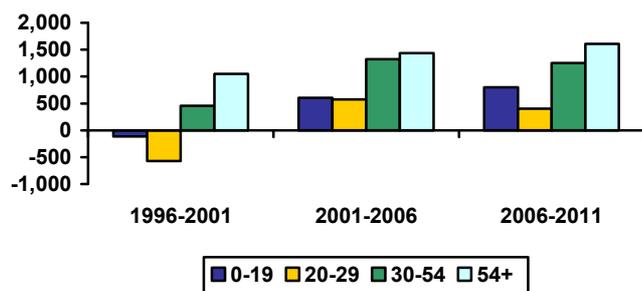
	No	Aust Avg	Rank
Average p.a. (1994-2009)	11.29	3,109.81	50
Average p.a. per capita	5.78	15.69	55
Hi Tech p.a. (1994-2009)	2.06	864.69	49
Hi Tech p.a. per capita	1.03	4.33	48
Info. Tech p.a. (1994-2009)	0.26	342.17	53
Info. Tech p.a. per capita	0.14	1.70	55
Average per capita (1994-2001)	5.10	13.06	55
Average per capita (2001-2009)	6.24	18.09	56
2001-09 avg./1994-00 avg.	1.22	1.39	48

Note: Per capita = 100,000 people

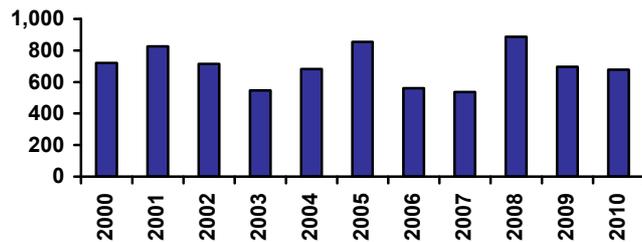
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# QLD Fitzroy

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	222	433	624	62	45	35	16%	24%	25%
Value of Property and Unincorporated Business	195	401	584	50	36	37	22%	34%	39%
Value of Financial Assets	122	165	212	63	63	49	20%	20%	17%
Value of Household Liabilities	95	133	172	31	37	33	64%	58%	42%
Disposable Income after Debt Service Costs	79	94	98	28	16	24	65%	62%	56%
Household Debt Service Ratio	10%	11%	13	57	63	60	46%	45%	43%
Household Debt to Gross Income Ratio	1.10	1.27	2	26	44	39	76%	70%	66%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	167	260	267	282	365	426	350	252	13%
Non Residential	166	122	111	134	167	191	206	206	46%
Total	333	382	378	416	532	617	556	458	23%
Value per capita \$2007/08									
Residential	879	1,316	1,326	1,367	1,729	1,978	1,586	1,125	6%
Non Residential	874	617	551	651	791	885	933	922	37%
Total	1,753	1,933	1,877	2,018	2,520	2,863	2,518	2,046	16%
Rank (value per capita)									
Residential	49	38	40	36	25	17	27	42	
Non Residential	18	53	57	53	46	41	28	25	
Total	38	44	49	46	32	22	27	38	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	52.5	10.42	72.1	53	53	53
widespread	9.8	2.15	17.1	53	28	45
centralised	117.4	22.70	153.8	53	53	54

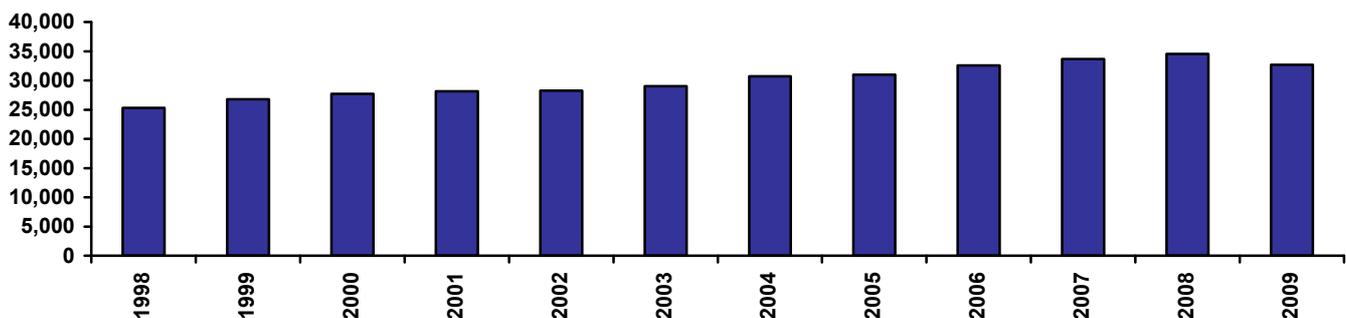
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	93.5	20.26	126.9	29	30	30
widespread	49.4	10.51	65.2	30	31	31
centralised	160.7	34.61	215.6	28	30	30

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,641	4,932	5,124	5,207	5,265	5,503	5,926	6,119	6,557	6,944	7,281	7,046	3.9%
Consumption Per Cap (\$2007/08)	25,293	26,762	27,721	28,140	28,224	29,023	30,696	30,986	32,594	33,674	34,516	32,703	2.4%
Consumption Per Cap Rank	23	21	18	18	21	17	17	18	17	16	17	17	26

Note: All years stated above are calendar years.

Consumption per capita



# QLD Fitzroy

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	111.5	128.7	130.3	126.1	290.1	306.3	44	41	7.1%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.3	2.1	4.0	4.2	54	45	4.8%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	15.5	13.8	26.8	27.9	54	45	4.8%
Ratio of greenfield construction costs to average dwelling price	2.4	2.0	2.0	2.2	1.1	1.1	35	33	-4.2%
Ratio of mortgage burden on new construction to income	n/a	n/a	30.3	30.4	30.1	31.8	55	60	0.4%
Adult population per dwelling	2.1	2.2	2.2	2.2	2.3	2.4	26	19	0.7%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	172	187	202	229	257	288	251	273	260	295
Percent of population aged 0 to 17	30.2%	28.5%	27.4%	27.4%	28.2%	27.8%	28.9%	29.1%	28.2%	27.7%
Percent of population aged 18 to 64 (working age pop)	61.3%	61.3%	62.0%	61.1%	58.2%	57.4%	57.3%	55.3%	58.0%	56.8%
Percent of population aged 65 and over	8.5%	10.2%	10.6%	11.5%	13.6%	14.8%	13.9%	15.7%	13.8%	15.5%
Annual hours of work working age residents	1331	1367	1421	1393	1432	1453	1453	1511	1444	1487
Adult population per occupied dwelling	2.37	2.19	2.30	2.42	2.49	2.54	2.41	2.36	2.49	2.55
Dwelling shortage - (000's)				6.4	8.6	11.3	6.3	5.5	9.0	11.9
Unsatisfactorily housed population - percent of population				5.6%	6.7%	7.8%	5.1%	4.0%	6.9%	8.1%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	2.8	4.1	6.8	7.3	8.3	6.1	6.1	7.9	9.1
Average net migration inflows - percent of population	1.5%	2.1%	3.2%	3.0%	3.0%	2.3%	2.3%	2.9%	3.3%
Average net POPULATION CHANGE - (000's)	1.66	3.03	5.38	5.54	6.30	4.32	4.35	6.05	7.08
Average annual population growth rate - percent	0.9%	1.6%	2.5%	2.3%	2.3%	1.8%	1.7%	2.5%	2.6%

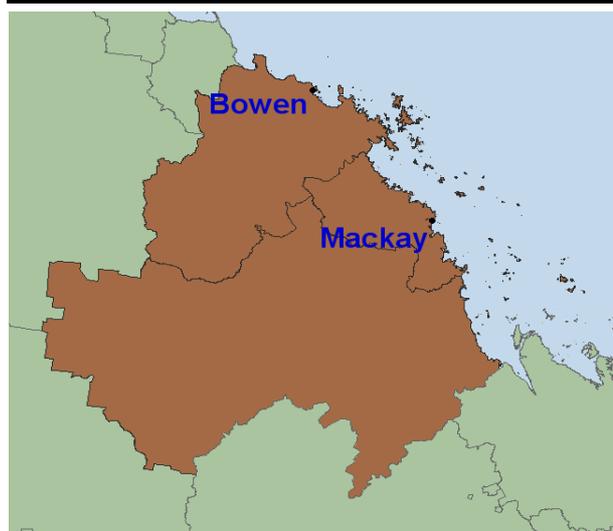
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	76,258	83,903	88,467	101,965	107,673	42	41	42	44	43
UR Hours Total (000's/quarter)	35,137	38,046	39,250	45,831	48,587	39	40	39	40	36
UR Income Total (\$2007/08m/quarter)	794	954	1,128	1,506	1,580	44	42	39	37	36
JTW Emp Total	75,095	83,717	93,338	104,614	110,612	41	40	40	35	34
JTW Hours Total (000's/quarter)	35,220	38,494	42,058	47,091	49,980	39	40	38	31	29
JTW Income Total (\$2007/08m/quarter)	870	989	1,198	1,547	1,631	43	41	39	29	29
UR Avg Weekly Hours Per Employee	35.4	34.9	34.1	34.6	34.7	14	17	19	9	9
UR Avg Hourly Rate Per Employee (\$2007/08)	22.6	25.1	28.7	32.9	32.5	61	52	45	35	44
JTW Avg Weekly Hours Per Employee	36.1	35.4	34.7	34.6	34.8	10	8	7	9	9
JTW Avg Hourly Rate Per Employee (\$2007/08)	24.7	25.7	28.5	32.8	32.6	49	48	49	31	40

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	6,619	7,188	8,449	6,020	7,350	4,398	2,988	6,890	5,996	7,268
B Mining	3,745	4,432	3,389	6,596	8,636	3,097	3,347	3,037	7,395	9,740
C Manufacturing	7,957	8,938	8,539	10,343	7,358	9,058	12,189	9,887	10,457	7,546
D Electricity, Gas, Water & Waste Services	1,593	2,141	1,671	2,322	4,174	1,333	1,486	1,567	2,360	4,192
E Construction	6,539	6,526	6,566	11,403	11,265	8,170	7,902	10,166	12,286	12,159
F Wholesale Trade	3,409	2,834	3,694	2,810	2,387	3,856	2,982	3,817	2,839	2,420
G Retail Trade	9,747	9,397	10,275	10,958	9,040	7,642	7,079	9,013	11,113	9,199
H Accommodation and Food Services	5,136	5,878	7,163	6,703	5,487	4,431	4,833	6,274	6,895	5,705
I Transport, Postal and Warehousing	5,513	5,858	5,172	6,056	5,952	6,251	6,851	5,993	6,170	6,060
J Information Media and Telecoms	1,332	1,107	965	988	1,159	1,223	1,100	854	990	1,147
K Financial and Insurance Services	1,811	1,704	1,436	1,616	1,204	1,796	1,961	1,712	1,622	1,224
L Rental, Hiring and Real Estate Services	757	1,304	1,161	2,021	2,278	1,023	1,717	1,462	2,018	2,264
M Prof, Scientific & Technical Services	2,159	2,860	2,989	4,015	5,200	2,217	3,483	3,269	4,056	5,225
N Administrative and Support Services	1,060	1,903	2,395	2,560	2,633	1,584	2,267	2,851	2,587	2,669
O Public Administration and Safety	3,509	3,744	4,154	5,885	9,315	3,655	4,434	4,209	5,875	9,241
P Education and Training	5,721	6,855	7,755	8,402	8,168	5,643	7,281	8,429	8,520	8,310
Q Health Care and Social Assistance	5,584	7,026	8,154	8,462	10,246	5,946	7,587	8,653	8,526	10,308
R Arts and Recreation Services	799	742	848	696	661	640	494	593	710	691
S Other Services	3,268	3,466	3,694	4,111	5,157	3,132	3,736	4,664	4,198	5,245
Hi Tech	4,495	4,692	4,727	5,892	6,587	3,958	5,165	5,559	5,972	6,666
Hi Income	8,027	9,936	8,917	13,446	16,164	7,714	9,757	9,306	14,309	17,331
Infrastructure Services	12,104	14,623	16,757	17,560	19,075	12,230	15,361	17,675	17,757	19,308

# QLD Mackay



The Pioneer River has significant flow because it drains high-rainfall country on the windward side of the Eungella Range. The Pioneer Valley is therefore an important sugar area. The City of Mackay is located by the river about ten kilometres inland. Offshore the Whitsunday Islands and Great Barrier Reef attract tourists, while inland, over the Range, the large coal mines of the northern part of the Bowen Basin supply the world through the ports of Dalrymple Bay/Hay Point and Abbot Point – one to the north of Mackay and one to the south, and both located so that the supplying rail lines avoid the highest parts of the ranges.

## Major centres:

Mackay, Bowen

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	154	160	164	168	173	177	3.8%	2.4%	2.8%	2.7%	2.4%	3.0%	2.5%
No. Households	47	49	50	51	52	53	2.5%	2.5%	2.2%	1.7%	1.7%	2.4%	1.7%
NIEIR Workforce	84	89	92	92	94	96	5.2%	3.5%	0.0%	2.3%	2.0%	2.9%	2.1%
NIEIR Employment	78	84	88	88	90	90	7.5%	5.0%	0.2%	1.9%	0.8%	4.2%	1.3%
NIEIR Unemployment	6.4	4.9	3.8	3.6	4.1	5.2	-23.3%	-22.1%	-5.6%	13.0%	28.5%	-17.4%	20.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.6%	5.5%	4.2%	3.9%	4.3%	5.5%	-2.1	-1.4	-0.2	0.4	1.1	-1.2	0.8
Headline U/E	5.3%	4.0%	2.9%	2.7%	3.3%	4.6%	-1.3	-1.1	-0.2	0.6	1.3	-0.9	0.9
NIEIR Structural U/E	9.0%	7.8%	7.3%	7.0%	6.9%	7.1%	-1.1	-0.5	-0.3	0.0	0.1	-0.7	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	3,560	4,051	4,445	4,571	4,673	4,623	23,115	25,353	27,166	27,174	27,054	26,145	8.7%	0.6%
Taxes Paid	1,072	1,204	1,139	1,298	1,174	1,102	6,958	7,534	6,962	7,716	6,799	6,230	6.6%	-7.9%
Benefits	643	545	543	539	657	591	4,177	3,413	3,317	3,207	3,806	3,341	-5.7%	4.6%
Business Income	758	864	762	989	629	638	4,920	5,405	4,658	5,876	3,644	3,610	9.3%	-19.6%
Interest Paid	326	367	451	609	549	528	2,119	2,294	2,756	3,618	3,177	2,988	23.1%	-6.8%
Property Income	517	597	636	709	629	646	3,354	3,733	3,885	4,212	3,641	3,656	11.1%	-4.5%
Disposable Income	4,503	4,958	5,322	5,521	5,489	5,515	29,236	31,024	32,522	32,819	31,778	31,189	7.0%	-0.1%
Rank							23	21	16	17	24	24		
%Rank #1							65%	67%	63%	64%	59%	58%		
Business Value Added	4,318	4,915	5,207	5,560	5,303	5,262	28,036	30,758	31,825	33,050	30,697	29,755	8.8%	-2.7%
Rank							17	13	11	11	15	16		
%Rank #1							65%	70%	67%	70%	63%	61%		
Business Productivity							55,452	58,702	59,225	63,077	58,583	57,822	4.4%	-4.3%
Rank							18	13	15	14	17	16		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# QLD Mackay

## SOCIAL SECURITY

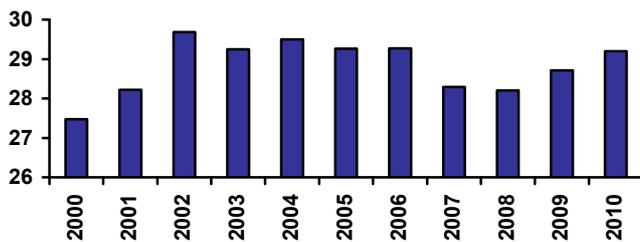
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.12%	0.14%
Disability Support (aged 25+)	2.26%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.21%	0.20%
Parenting Payment - Single (aged 25+)	0.98%	1.28%
Unemployed Long Term	0.78%	1.29%
Unemployed Short Term	1.13%	1.16%
Youth Allowance - Non Student	0.43%	0.43%
Youth Allowance - Student	0.37%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	10.7%	56
2009	12.0%	56
2008	9.8%	57
2007	10.2%	56
2006	11.0%	56
2005	14.3%	49

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.4%	30.2%	28.2%	26.6%
Age 20-29	15.2%	13.2%	13.9%	13.3%
Age 30-54	37.7%	38.3%	38.0%	38.1%
Age 55+	15.7%	18.3%	20.0%	22.0%
Population Change (average between years)				
Age 0-19		-85	697	618
Age 20-29		-429	798	375
Age 30-54		468	1,622	1,628
Age 55+		863	1,335	1,576
Average Annual Growth		0.6%	3.0%	2.5%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	27	28	30	29	30	29	29	28	28	29	29
Rank	8	8	6	6	6	6	6	8	8	6	6

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,176	1,292	724	802	826	839	770	1,270	1,564	1,329	1,359
Rank	13	10	34	25	19	32	24	9	9	12	7

## POPULATION

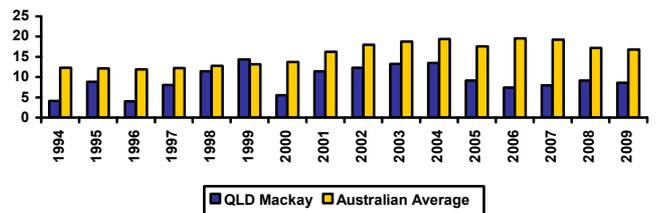
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	124	125	127	128	130	133	135	135	136	136	138	141	145	149	154	160	164	168	173	177

## PATENT APPLICATIONS

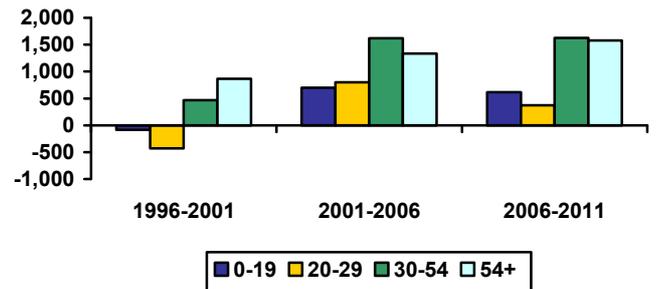
	No	Aust Avg	Rank
Average p.a. (1994-2009)	13.56	3,109.81	48
Average p.a. per capita	9.32	15.69	34
Hi Tech p.a. (1994-2009)	2.22	864.69	48
Hi Tech p.a. per capita	1.51	4.33	38
Info. Tech p.a. (1994-2009)	0.19	342.17	55
Info. Tech p.a. per capita	0.13	1.70	56
Average per capita (1994-2001)	8.48	13.06	31
Average per capita (2001-2009)	10.30	18.09	33
2001-09 avg./1994-00 avg.	1.22	1.39	51

Note: Per capita = 100,000 people

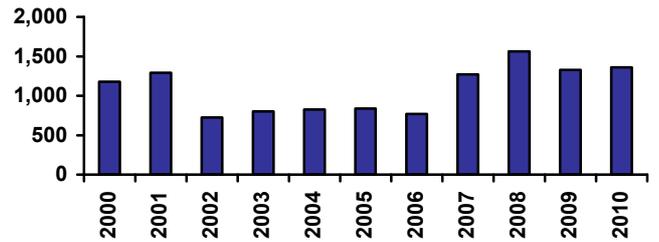
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# QLD Mackay

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	262	583	708	47	21	26	18%	32%	29%
Value of Property and Unincorporated Business	224	523	670	36	15	22	25%	44%	45%
Value of Financial Assets	134	208	215	58	46	47	22%	26%	18%
Value of Household Liabilities	96	149	177	30	27	29	64%	65%	43%
Disposable Income after Debt Service Costs	79	101	101	26	14	16	65%	67%	57%
Household Debt Service Ratio	13%	15%	18	39	46	39	60%	62%	58%
Household Debt to Gross Income Ratio	1.06	1.25	1	34	46	42	73%	70%	62%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	201	244	324	443	469	462	363	331	-6%
Non Residential	105	128	111	175	217	220	243	234	39%
Total	305	372	435	618	686	682	606	565	7%
Value per capita \$2007/08									
Residential	1,417	1,645	2,101	2,774	2,864	2,744	2,102	1,871	-13%
Non Residential	744	859	722	1,095	1,326	1,307	1,406	1,325	28%
Total	2,161	2,504	2,823	3,869	4,190	4,052	3,508	3,196	-1%
Rank (value per capita)									
Residential	23	25	12	5	5	7	10	17	
Non Residential	25	19	37	20	18	19	13	12	
Total	24	25	20	12	11	12	15	17	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	71.3	12.40	83.5	59	56	56
widespread	12.9	3.03	22.4	56	41	55
centralised	162.4	26.59	175.8	59	56	56

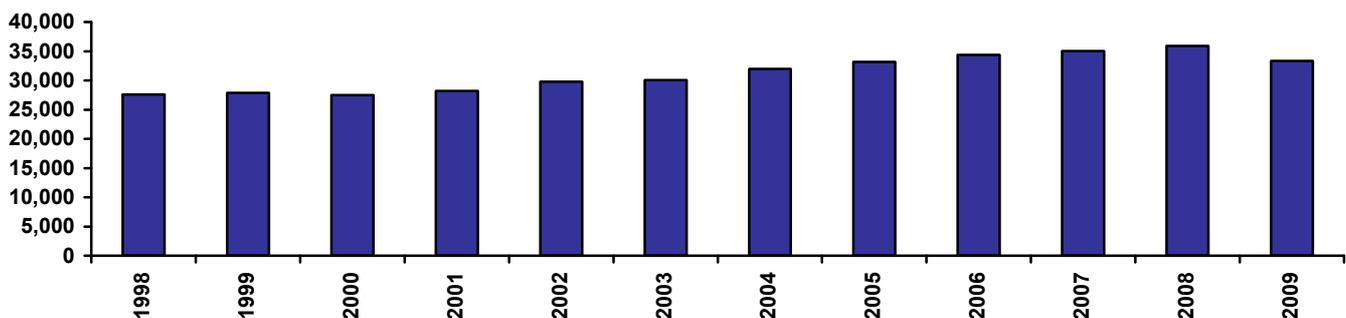
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	105.1	20.69	129.5	31	31	31
widespread	46.4	9.87	63.1	29	28	28
centralised	196.5	36.97	227.0	31	31	31

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	3,714	3,760	3,727	3,843	4,093	4,246	4,626	4,930	5,291	5,597	5,874	5,605	3.8%
Consumption Per Cap (\$2007/08)	27,606	27,843	27,488	28,190	29,758	30,051	31,956	33,195	34,357	35,022	35,899	33,319	1.7%
Consumption Per Cap Rank	13	13	19	17	12	15	13	12	11	13	10	15	44

Note: All years stated above are calendar years.

Consumption per capita



# QLD Mackay

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	115.3	145.5	146.3	140.0	374.3	360.1	38	28	7.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.5	2.2	5.1	4.9	48	36	5.7%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	16.3	14.7	33.9	32.7	48	36	5.7%
Ratio of greenfield construction costs to average dwelling price	2.4	1.8	1.7	2.0	0.9	1.0	37	44	-4.6%
Ratio of mortgage burden on new construction to income	n/a	n/a	28.5	29.3	29.6	31.7	58	61	0.8%
Adult population per dwelling	2.0	2.3	2.3	2.2	2.4	2.5	18	9	1.0%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	124	138	155	181	210	243	206	231	213	246
Percent of population aged 0 to 17	30.5%	27.5%	26.0%	25.1%	24.6%	23.7%	25.0%	24.6%	24.4%	23.7%
Percent of population aged 18 to 64 (working age pop)	61.8%	63.0%	64.4%	64.6%	63.3%	62.3%	62.5%	60.8%	63.3%	61.7%
Percent of population aged 65 and over	7.7%	9.5%	9.6%	10.3%	12.2%	14.0%	12.4%	14.6%	12.3%	14.6%
Annual hours of work working age residents	1426	1375	1473	1464	1455	1474	1471	1526	1464	1497
Adult population per occupied dwelling	2.32	2.24	2.41	2.55	2.62	2.67	2.55	2.51	2.63	2.68
Dwelling shortage - (000's)				6.2	8.7	11.2	7.0	7.1	9.0	11.6
Unsatisfactorily housed population - percent of population				6.8%	8.3%	9.3%	6.8%	6.1%	8.4%	9.4%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	2.3	4.2	6.2	7.3	8.3	6.4	6.8	7.9	8.5
Average net migration inflows - percent of population	1.8%	2.9%	3.7%	3.7%	3.7%	2.9%	3.1%	3.5%	3.7%
Average net POPULATION CHANGE - (000's)	1.59	3.40	5.08	5.88	6.45	4.98	5.07	6.42	6.55
Average annual population growth rate - percent	1.2%	2.3%	3.1%	3.1%	2.9%	2.6%	2.3%	3.3%	2.9%

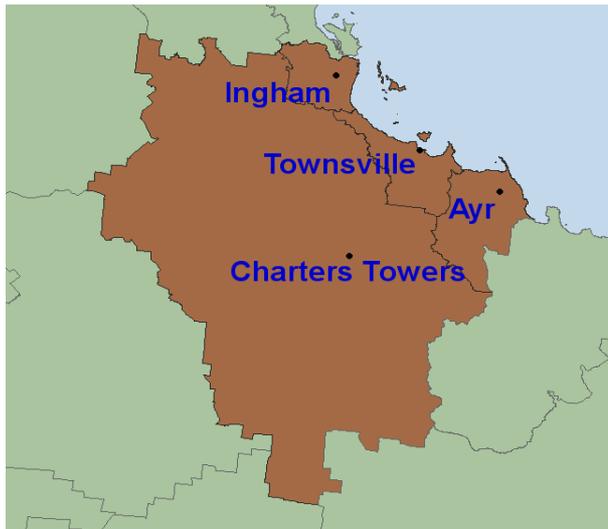
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	57,282	65,944	65,606	83,855	91,010	51	50	50	49	49
UR Hours Total (000's/quarter)	27,365	30,769	30,015	38,548	42,433	48	49	50	48	47
UR Income Total (\$2007/08m/quarter)	663	798	892	1,310	1,402	53	51	52	47	45
JTW Emp Total	54,798	64,771	70,578	86,489	93,977	55	56	55	48	47
JTW Hours Total (000's/quarter)	26,102	30,068	31,993	39,802	43,824	53	54	54	43	41
JTW Income Total (\$2007/08m/quarter)	657	799	923	1,352	1,452	53	56	55	40	37
UR Avg Weekly Hours Per Employee	36.7	35.9	35.2	35.4	35.9	3	6	4	3	2
UR Avg Hourly Rate Per Employee (\$2007/08)	24.2	25.9	29.7	34.0	33.0	47	43	38	24	37
JTW Avg Weekly Hours Per Employee	36.6	35.7	34.9	35.4	35.9	5	4	2	4	3
JTW Avg Hourly Rate Per Employee (\$2007/08)	25.2	26.6	28.9	34.0	33.1	46	44	47	20	35

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	6,458	7,847	8,364	5,857	7,738	3,072	3,932	5,334	5,972	7,879
B Mining	5,010	5,291	4,322	9,794	13,349	4,620	5,008	3,733	10,632	14,268
C Manufacturing	5,469	6,045	5,126	6,278	4,785	5,827	7,192	5,979	6,368	4,906
D Electricity, Gas, Water & Waste Services	467	649	544	726	1,338	339	454	433	767	1,391
E Construction	4,336	5,232	4,859	9,478	9,441	5,506	5,807	7,060	10,415	10,520
F Wholesale Trade	3,051	2,733	2,939	3,016	2,606	3,657	3,181	3,910	3,004	2,626
G Retail Trade	7,066	6,746	7,533	9,245	7,774	5,501	5,104	6,904	9,277	7,821
H Accommodation and Food Services	4,839	5,814	5,719	6,731	5,530	4,915	6,552	6,901	7,069	5,908
I Transport, Postal and Warehousing	4,231	5,369	4,269	5,431	5,228	4,246	5,381	5,159	5,448	5,278
J Information Media and Telecoms	984	777	650	639	781	765	684	527	650	782
K Financial and Insurance Services	1,287	1,389	1,061	1,258	966	1,440	1,578	1,386	1,254	977
L Rental, Hiring and Real Estate Services	610	982	906	1,771	2,023	873	1,482	1,317	1,809	2,063
M Prof, Scientific & Technical Services	1,708	1,987	2,249	3,451	4,541	1,833	2,418	2,553	3,534	4,610
N Administrative and Support Services	782	1,325	1,837	2,160	2,264	951	1,461	2,082	2,181	2,288
O Public Administration and Safety	1,841	1,919	2,139	3,258	5,308	1,880	1,966	2,272	3,270	5,278
P Education and Training	3,186	3,980	4,361	4,805	4,895	3,775	4,165	4,637	4,782	4,864
Q Health Care and Social Assistance	3,382	4,321	5,303	5,651	7,035	3,452	4,174	5,651	5,671	7,040
R Arts and Recreation Services	648	543	542	556	544	348	467	538	573	566
S Other Services	1,928	2,996	2,883	3,752	4,863	1,799	3,764	4,203	3,813	4,909
Hi Tech	3,268	3,537	3,856	5,373	6,038	3,167	4,668	4,720	5,474	6,135
Hi Income	8,291	9,324	8,487	15,588	19,891	8,274	9,762	8,862	16,513	20,898
Infrastructure Services	7,216	8,843	10,206	11,012	12,474	7,574	8,805	10,826	11,026	12,470

# QLD North



North Queensland is centred on Townsville, a major city and port with an economic base emphasising defence and minerals processing. The region includes two intensive agricultural areas roughly equidistant north and south of Townsville and both originally developed for sugar: the Burdekin Delta and the Herbert River Valley. At a similar distance inland, Charters Towers was originally founded in a gold rush and survives as a commercial and educational centre. Despite nearby Magnetic Island and the Barrier Reef, the region is less involved in tourism than the other Queensland east coast regions.

## Major centres:

Townsville, Ingham, Ayr, Charters Towers

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	205	210	215	221	227	232	2.5%	2.6%	2.8%	2.7%	2.1%	2.6%	2.4%
No. Households	66	67	69	70	71	72	1.9%	1.8%	2.3%	1.5%	1.3%	2.0%	1.4%
NIEIR Workforce	111	115	121	122	124	127	3.8%	5.5%	0.7%	2.1%	1.9%	3.3%	2.0%
NIEIR Employment	103	107	113	115	118	120	3.9%	6.2%	1.7%	2.7%	1.0%	3.9%	1.9%
NIEIR Unemployment	7.7	7.8	7.6	6.5	6.0	7.2	1.5%	-3.1%	-14.7%	-7.5%	19.8%	-5.7%	5.3%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.0%	6.8%	6.3%	5.3%	4.8%	5.7%	-0.2	-0.6	-1.0	-0.5	0.8	-0.6	0.2
Headline U/E	5.2%	5.0%	4.9%	3.7%	3.1%	4.1%	-0.2	-0.1	-1.2	-0.6	1.0	-0.5	0.2
NIEIR Structural U/E	10.4%	9.4%	8.9%	8.8%	8.7%	9.1%	-1.0	-0.5	-0.1	-0.1	0.3	-0.5	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	4,244	4,614	5,089	5,276	5,344	5,191	20,720	21,981	23,630	23,832	23,507	22,372	7.5%	-0.8%
Taxes Paid	1,203	1,251	1,226	1,337	1,313	1,174	5,874	5,961	5,694	6,039	5,774	5,060	3.6%	-6.3%
Benefits	871	803	818	823	1,001	897	4,254	3,825	3,797	3,717	4,404	3,867	-1.9%	4.4%
Business Income	989	933	900	947	994	833	4,828	4,443	4,181	4,277	4,372	3,588	-1.4%	-6.2%
Interest Paid	307	336	403	542	487	467	1,501	1,602	1,871	2,448	2,142	2,013	20.8%	-7.2%
Property Income	605	665	690	760	687	688	2,955	3,167	3,204	3,432	3,024	2,965	7.9%	-4.8%
Disposable Income	5,811	6,066	6,554	6,656	7,078	6,789	28,369	28,901	30,430	30,062	31,133	29,256	4.6%	1.0%
Rank							25	27	26	30	29	39		
%Rank #1							63%	62%	59%	58%	58%	54%		
Business Value Added	5,233	5,547	5,990	6,223	6,338	6,024	25,548	26,424	27,811	28,109	27,878	25,960	5.9%	-1.6%
Rank							24	24	23	24	21	27		
%Rank #1							59%	60%	59%	59%	57%	53%		
Business Productivity							50,891	51,902	52,790	53,936	53,236	50,427	2.0%	-3.3%
Rank							38	38	36	38	35	45		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# QLD North

## SOCIAL SECURITY

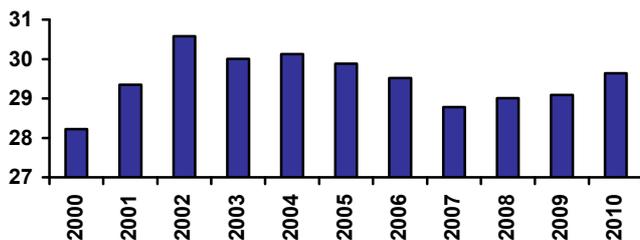
	% Pop	Australian Average
Disability Support (aged 15-20)	0.08%	0.08%
Disability Support (aged 21-24)	0.12%	0.14%
Disability Support (aged 25+)	2.68%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.30%	0.20%
Parenting Payment - Single (aged 25+)	1.41%	1.28%
Unemployed Long Term	1.19%	1.29%
Unemployed Short Term	1.33%	1.16%
Youth Allowance - Non Student	0.59%	0.43%
Youth Allowance - Student	0.68%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	13.2%	47
2009	14.1%	48
2008	12.4%	49
2007	12.5%	50
2006	13.2%	49
2005	15.0%	43

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.2%	30.4%	29.2%	28.0%
Age 20-29	17.3%	15.9%	15.2%	15.5%
Age 30-54	34.8%	35.7%	35.2%	34.3%
Age 55+	16.6%	18.0%	20.4%	22.1%
Population Change (average between years)				
Age 0-19		395	674	1,010
Age 20-29		-163	341	944
Age 30-54		1,119	1,206	1,450
Age 55+		897	1,708	1,922
Average Annual Growth		1.2%	2.0%	2.4%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	28	29	31	30	30	30	30	29	29	29	30
Rank	5	5	5	5	5	5	5	5	5	5	5

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,651	1,556	894	761	1,129	862	1,445	1,213	1,496	2,518	1,428
Rank	5	5	21	27	7	28	7	13	10	2	4

## POPULATION

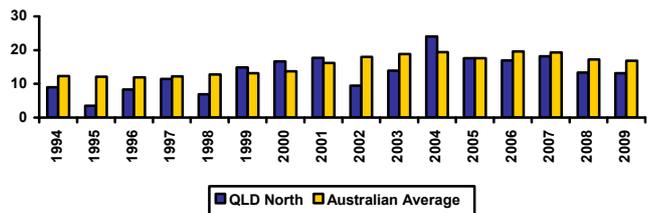
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	169	170	173	175	177	179	180	182	184	187	190	194	197	200	205	210	215	221	227	232

## PATENT APPLICATIONS

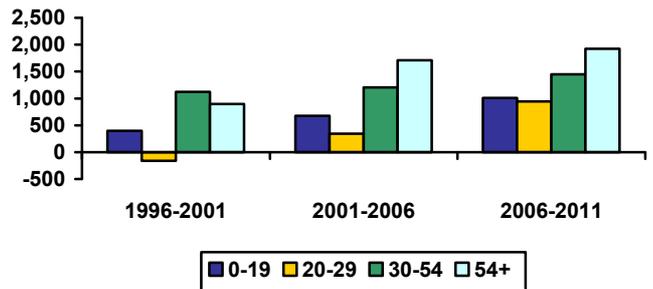
	No	Aust Avg	Rank
Average p.a. (1994-2009)	26.64	3,109.81	32
Average p.a. per capita	13.44	15.69	17
Hi Tech p.a. (1994-2009)	6.20	864.69	30
Hi Tech p.a. per capita	3.09	4.33	15
Info. Tech p.a. (1994-2009)	2.65	342.17	25
Info. Tech p.a. per capita	1.31	1.70	14
Average per capita (1994-2001)	11.05	13.06	17
Average per capita (2001-2009)	16.03	18.09	15
2001-09 avg./1994-00 avg.	1.45	1.39	15

Note: Per capita = 100,000 people

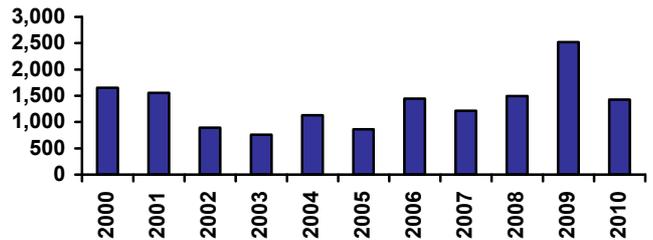
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# QLD North

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	265	417	593	46	49	40	19%	23%	24%
Value of Property and Unincorporated Business	224	375	595	37	42	33	25%	32%	40%
Value of Financial Assets	126	174	178	62	57	54	21%	21%	15%
Value of Household Liabilities	85	132	179	46	38	28	57%	57%	44%
Disposable Income after Debt Service Costs	74	89	91	37	26	33	61%	59%	52%
Household Debt Service Ratio	11%	14%	17	50	53	41	53%	57%	57%
Household Debt to Gross Income Ratio	1.01	1.30	2	43	40	23	69%	72%	72%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	277	320	406	450	505	520	529	398	6%
Non Residential	264	289	220	270	359	428	422	414	49%
Total	541	610	627	720	864	948	951	812	23%
Value per capita \$2007/08									
Residential	1,427	1,601	1,984	2,144	2,346	2,348	2,327	1,716	-1%
Non Residential	1,367	1,445	1,075	1,286	1,665	1,935	1,857	1,783	38%
Total	2,794	3,046	3,060	3,430	4,012	4,283	4,184	3,499	14%
Rank (value per capita)									
Residential	24	30	16	13	10	10	7	22	
Non Residential	6	8	14	15	11	8	10	10	
Total	13	14	14	14	12	10	9	14	

## FARM INSTITUTE ACCESSIBILITY

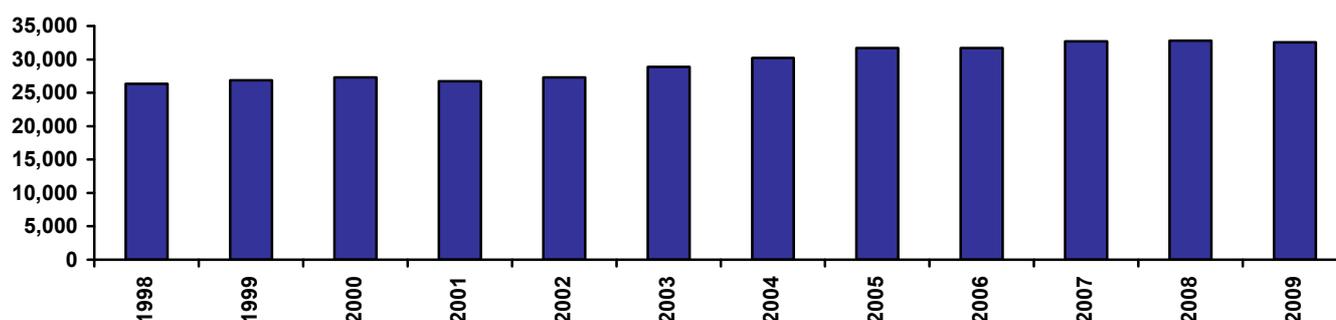
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	59.6	8.72	62.2	55	49	51
widespread	4.8	1.50	12.8	27	7	11
centralised	147.3	19.88	138.0	57	51	52
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	95.1	16.28	104.6	30	27	28
widespread	37.3	8.29	54.1	25	25	24
centralised	187.3	28.63	180.6	29	25	27

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,746	4,884	5,026	5,008	5,191	5,595	5,950	6,340	6,494	6,868	7,060	7,209	3.9%
Consumption Per Cap (\$2007/08)	26,348	26,890	27,293	26,734	27,281	28,878	30,228	31,688	31,707	32,721	32,780	32,560	1.9%
Consumption Per Cap Rank	17	20	21	25	28	22	21	16	18	18	21	18	37

Note: All years stated above are calendar years.

Consumption per capita



# QLD North

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	120.4	143.2	148.0	148.2	280.9	316.5	34	37	6.3%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.6	2.5	4.0	4.5	45	43	4.7%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	17.1	16.6	26.6	30.2	45	43	4.7%
Ratio of greenfield construction costs to average dwelling price	2.3	1.8	1.7	1.9	1.2	1.1	38	40	-3.5%
Ratio of mortgage burden on new construction to income	n/a	n/a	29.5	31.1	30.9	33.3	56	55	1.0%
Adult population per dwelling	2.1	2.3	2.2	2.2	2.3	2.4	21	18	0.6%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	169	191	206	240	281	325	275	309	285	329
Percent of population aged 0 to 17	28.8%	27.1%	26.3%	26.3%	28.2%	29.0%	28.8%	30.1%	28.2%	29.2%
Percent of population aged 18 to 64 (working age pop)	62.6%	63.3%	63.5%	62.7%	59.1%	57.4%	58.3%	55.6%	59.0%	56.4%
Percent of population aged 65 and over	8.6%	9.6%	10.2%	11.0%	12.6%	13.6%	12.9%	14.3%	12.8%	14.4%
Annual hours of work working age residents	1380	1385	1446	1423	1432	1461	1448	1504	1442	1479
Adult population per occupied dwelling	2.37	2.22	2.28	2.43	2.50	2.54	2.42	2.38	2.51	2.55
Dwelling shortage - (000's)				5.9	8.7	11.2	6.3	5.5	9.0	11.7
Unsatisfactorily housed population - percent of population				4.9%	6.2%	6.9%	4.6%	3.5%	6.3%	7.1%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	3.6	4.1	8.2	10.1	10.8	8.8	8.6	10.8	11.1
Average net migration inflows - percent of population	2.0%	2.1%	3.7%	3.9%	3.6%	2.9%	2.9%	3.6%	3.6%
Average net POPULATION CHANGE - (000's)	2.40	3.00	6.76	8.27	8.74	7.02	6.79	8.94	8.96
Average annual population growth rate - percent	1.3%	1.5%	3.1%	3.2%	2.9%	2.8%	2.4%	3.5%	3.0%

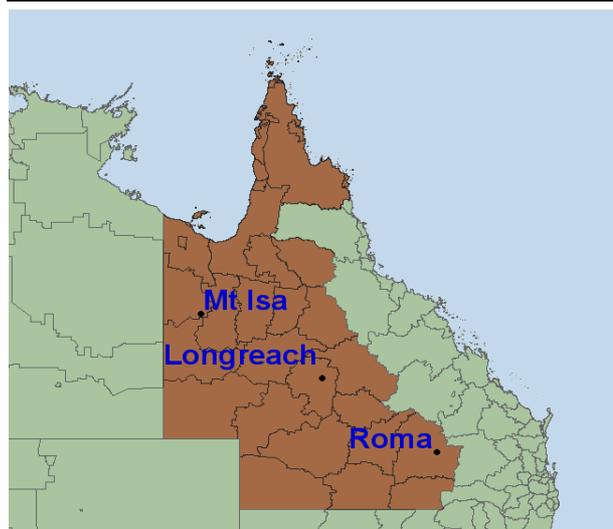
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	80,585	89,078	96,476	111,185	119,425	36	36	34	36	35
UR Hours Total (000's/quarter)	36,600	39,855	41,890	49,302	53,374	37	36	34	34	34
UR Income Total (\$2007/08m/quarter)	839	1,009	1,104	1,509	1,606	41	36	44	35	33
JTW Emp Total	96,169	101,353	96,530	108,374	116,736	25	31	38	33	29
JTW Hours Total (000's/quarter)	43,094	44,524	41,670	47,871	52,028	26	31	39	30	28
JTW Income Total (\$2007/08m/quarter)	999	1,157	1,164	1,449	1,560	33	35	41	35	33
UR Avg Weekly Hours Per Employee	34.9	34.4	33.4	34.1	34.4	25	33	31	13	10
UR Avg Hourly Rate Per Employee (\$2007/08)	22.9	25.3	26.4	30.6	30.1	59	49	57	50	59
JTW Avg Weekly Hours Per Employee	34.5	33.8	33.2	34.0	34.3	36	49	39	14	10
JTW Avg Hourly Rate Per Employee (\$2007/08)	23.2	26.0	27.9	30.3	30.0	60	47	52	51	55

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	5,101	5,928	6,401	4,719	8,048	3,321	4,928	5,014	4,580	7,723
B Mining	1,218	1,726	1,850	3,658	2,339	727	2,688	696	1,939	1,297
C Manufacturing	7,250	8,186	7,804	9,185	13,443	7,895	9,370	8,725	8,973	13,041
D Electricity, Gas, Water & Waste Services	924	1,144	923	1,567	2,121	836	779	846	1,529	2,077
E Construction	5,704	6,266	7,364	11,660	20,291	6,131	5,941	8,040	11,695	20,043
F Wholesale Trade	4,165	3,752	3,383	3,031	5,717	3,949	3,364	3,058	2,959	5,563
G Retail Trade	10,952	10,208	11,756	12,268	11,229	22,505	20,113	13,954	12,129	11,102
H Accommodation and Food Services	4,543	5,828	7,056	7,211	6,513	3,970	4,644	5,672	7,066	6,396
I Transport, Postal and Warehousing	5,091	4,846	4,673	5,653	6,538	5,582	4,977	4,323	5,589	6,458
J Information Media and Telecoms	1,475	1,489	1,652	1,931	898	1,758	1,820	1,736	1,925	908
K Financial and Insurance Services	2,009	1,928	1,689	1,853	3,930	4,590	4,558	1,985	1,834	3,855
L Rental, Hiring and Real Estate Services	920	1,324	1,275	2,102	1,713	829	1,457	1,307	2,104	1,720
M Prof, Scientific & Technical Services	3,683	3,665	3,639	4,797	2,533	3,884	4,137	3,491	4,823	2,629
N Administrative and Support Services	1,161	2,183	2,980	3,188	4,114	1,714	2,053	2,647	3,116	4,017
O Public Administration and Safety	9,019	8,919	10,173	12,197	8,292	11,096	9,885	10,675	12,013	8,219
P Education and Training	6,171	7,298	8,210	9,000	4,922	6,311	6,791	8,081	8,967	4,940
Q Health Care and Social Assistance	6,245	8,446	10,073	11,626	10,022	6,920	8,699	10,806	11,622	10,049
R Arts and Recreation Services	1,749	2,056	1,517	1,357	2,704	1,612	1,794	1,494	1,337	2,647
S Other Services	3,205	3,885	4,058	4,183	4,056	2,541	3,355	3,980	4,174	4,051
Hi Tech	5,653	5,713	5,643	6,759	5,584	5,368	5,815	5,221	6,742	5,587
Hi Income	7,319	8,467	8,628	11,905	10,685	9,979	12,454	7,383	10,158	9,621
Infrastructure Services	14,165	17,800	19,800	21,983	17,648	14,843	17,284	20,382	21,926	17,637

# QLD Resource region



Inland Queensland and the Gulf Country comprise a vast expanse of sparsely-populated country, most of which is devoted to extensive pastoral production. However, a high proportion of total production by value comes from minerals: natural gas from the sedimentary basins of the south, base metals from the rocky country round Mt Isa, and bauxite from the red cliffs overlooking the Gulf. There is some mineral processing, particularly at Mt Isa, but the urban imprint of the mining industry is light – many of its labour needs are served fly-in fly-out. In the winter months the region attracts outback tourism, though transport costs discourage travel to the more distant destinations. The Aboriginal proportion of the population increases as one travels north, and at the northern extremity of the region lies the homeland of the Torres Strait Islanders.

## Major centres:

Roma, Longreach, Mt Isa

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	96	96	97	98	98	98	0.0%	0.6%	1.2%	-0.1%	0.4%	0.6%	0.1%
No. Households	27	27	27	27	27	26	-0.6%	-0.6%	-0.6%	-0.6%	-0.7%	-0.6%	-0.7%
NIEIR Workforce	45	45	47	47	47	50	1.1%	3.5%	-0.7%	0.3%	5.9%	1.3%	3.1%
NIEIR Employment	42	43	43	43	43	45	1.6%	1.9%	-0.5%	0.0%	3.6%	1.0%	1.8%
NIEIR Unemployment	3.1	2.9	3.7	3.6	3.7	4.9	-5.5%	26.0%	-3.0%	4.5%	32.1%	4.9%	17.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	6.9%	6.4%	7.8%	7.7%	8.0%	10.0%	-0.5	1.4	-0.2	0.3	2.0	0.3	1.1
Headline U/E	4.9%	5.0%	4.8%	4.4%	4.7%	6.9%	0.1	-0.2	-0.4	0.3	2.2	-0.2	1.3
NIEIR Structural U/E	13.1%	12.6%	12.5%	12.2%	12.3%	12.8%	-0.5	-0.1	-0.3	0.1	0.4	-0.3	0.3

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	1,654	1,765	1,916	1,962	1,958	1,935	17,204	18,359	19,814	20,041	20,016	19,706	5.9%	-0.7%
Taxes Paid	610	615	533	597	517	507	6,350	6,393	5,506	6,101	5,287	5,165	-0.7%	-7.9%
Benefits	644	682	733	717	868	785	6,702	7,096	7,576	7,319	8,873	8,000	3.6%	4.7%
Business Income	1,079	1,006	735	844	579	672	11,218	10,464	7,602	8,621	5,922	6,845	-7.8%	-10.8%
Interest Paid	241	249	279	358	325	305	2,502	2,586	2,887	3,659	3,318	3,102	14.2%	-7.8%
Property Income	258	272	265	297	259	280	2,682	2,827	2,742	3,035	2,652	2,848	4.8%	-3.0%
Disposable Income	3,187	3,268	3,211	3,286	3,212	3,313	33,146	33,980	33,201	33,566	32,830	33,745	1.0%	0.4%
Rank							12	13	14	14	15	14		
%Rank #1							74%	73%	64%	65%	61%	62%		
Business Value Added	2,733	2,772	2,652	2,806	2,538	2,607	28,422	28,824	27,416	28,661	25,938	26,552	0.9%	-3.6%
Rank							14	16	24	23	28	23		
%Rank #1							66%	65%	58%	60%	53%	55%		
Business Productivity							65,314	65,186	61,178	65,098	58,571	59,691	-0.1%	-4.2%
Rank							9	9	10	11	18	12		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# QLD Resource region

## SOCIAL SECURITY

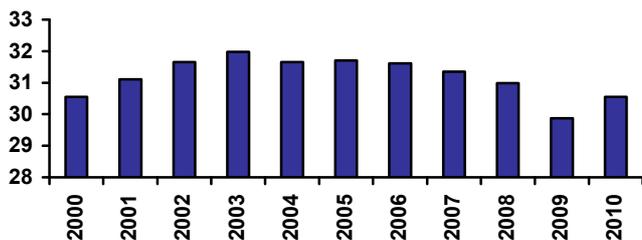
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.10%	0.14%
Disability Support (aged 25+)	2.94%	3.22%
Parenting Payment - Single (aged 15-20)	0.09%	0.04%
Parenting Payment - Single (aged 21-24)	0.42%	0.20%
Parenting Payment - Single (aged 25+)	1.59%	1.28%
Unemployed Long Term	2.24%	1.29%
Unemployed Short Term	1.68%	1.16%
Youth Allowance - Non Student	0.79%	0.43%
Youth Allowance - Student	0.38%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	23.7%	11
2009	27.0%	11
2008	21.8%	10
2007	22.8%	5
2006	20.9%	8
2005	20.2%	13

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	33.2%	33.1%	32.0%	29.8%
Age 20-29	17.7%	15.7%	15.0%	15.0%
Age 30-54	34.8%	35.9%	35.4%	35.9%
Age 55+	14.3%	15.2%	17.5%	19.3%
Population Change (average between years)				
Age 0-19		165	-320	-294
Age 20-29		-296	-186	68
Age 30-54		398	-207	247
Age 55+		267	396	428
Average Annual Growth		0.6%	-0.3%	0.5%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	31	31	32	32	32	32	32	31	31	30	31
Rank	4	4	4	4	4	4	4	4	4	4	4

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,516	1,628	1,113	970	1,296	1,049	1,307	1,043	1,248	1,426	1,262
Rank	8	3	9	18	6	13	8	19	13	11	10

## POPULATION

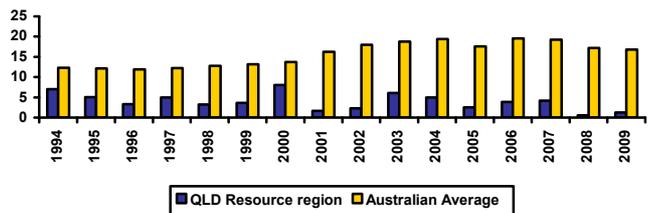
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	100	99	98	97	95	95	95	95	96	97	98	97	97	96	96	96	97	98	98	98

## PATENT APPLICATIONS

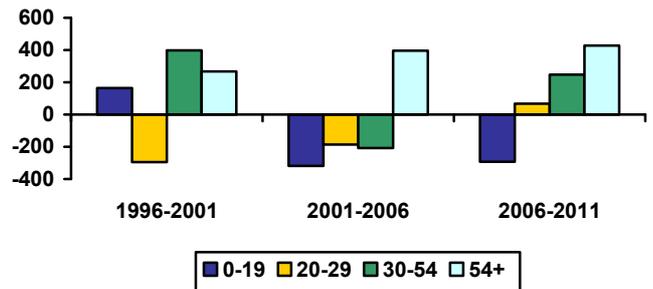
	No	Aust Avg	Rank
Average p.a. (1994-2009)	3.76	3,109.81	63
Average p.a. per capita	3.91	15.69	63
Hi Tech p.a. (1994-2009)	0.73	864.69	59
Hi Tech p.a. per capita	0.76	4.33	55
Info. Tech p.a. (1994-2009)	0.31	342.17	52
Info. Tech p.a. per capita	0.32	1.70	42
Average per capita (1994-2001)	4.61	13.06	58
Average per capita (2001-2009)	3.04	18.09	64
2001-09 avg./1994-00 avg.	0.66	1.39	65

Note: Per capita = 100,000 people

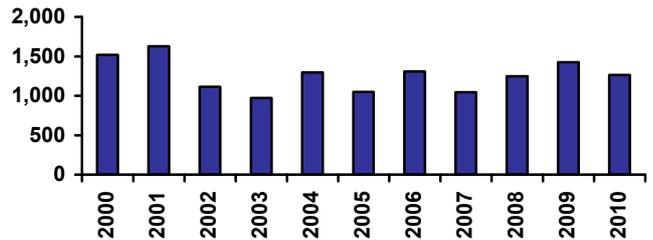
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# QLD Resource region

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	231	327	474	60	63	58	16%	18%	19%
Value of Property and Unincorporated Business	201	286	453	46	57	55	22%	24%	30%
Value of Financial Assets	135	160	172	56	64	58	22%	20%	14%
Value of Household Liabilities	105	119	150	13	49	44	70%	52%	37%
Disposable Income after Debt Service Costs	106	120	122	8	7	8	87%	79%	69%
Household Debt Service Ratio	13%	13%	15	37	59	56	60%	53%	50%
Household Debt to Gross Income Ratio	0.88	0.88	1	52	64	62	60%	49%	46%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage
									Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	55	42	39	60	55	55	52	53	3%
Non Residential	71	55	46	49	58	67	83	75	47%
Total	125	97	85	110	113	122	135	128	25%
Value per capita \$2007/08									
Residential	564	441	406	629	568	557	532	535	1%
Non Residential	726	568	481	513	601	688	845	767	44%
Total	1,290	1,009	888	1,142	1,169	1,246	1,377	1,302	23%
Rank (value per capita)									
Residential	61	65	65	63	64	62	61	63	
Non Residential	33	56	61	60	58	56	36	40	
Total	52	64	65	64	63	63	60	62	

## FARM INSTITUTE ACCESSIBILITY

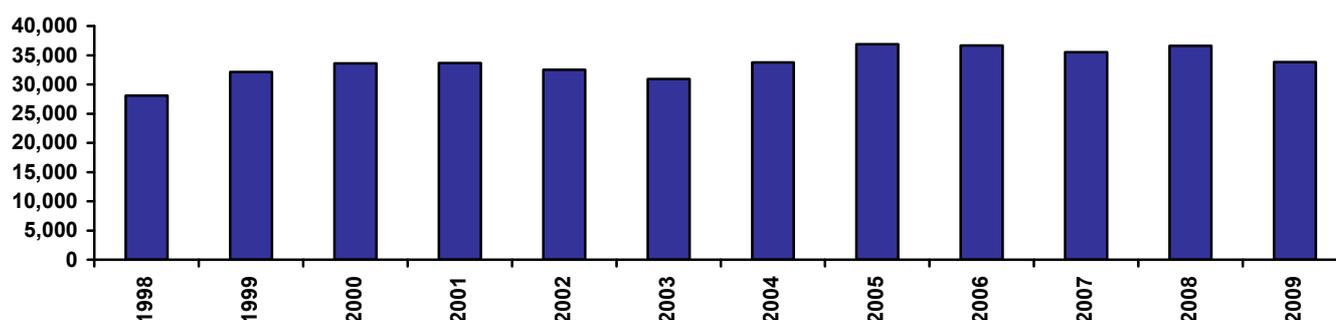
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	225.9	42.01	283.6	63	63	63
widespread	62.0	17.19	109.3	63	63	63
centralised	482.2	78.27	542.7	63	63	63
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	280.9	49.42	318.7	36	36	36
widespread	163.7	33.80	201.3	36	36	36
centralised	463.6	71.73	489.2	35	34	36

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	2,675	3,067	3,224	3,252	3,180	3,011	3,262	3,542	3,523	3,415	3,539	3,313	2.0%
Consumption Per Cap (\$2007/08)	28,096	32,116	33,623	33,660	32,534	30,950	33,772	36,896	36,645	35,512	36,591	33,835	1.7%
Consumption Per Cap Rank	10	6	6	7	8	11	10	8	8	10	9	14	46

Note: All years stated above are calendar years.

Consumption per capita



# QLD Resource region

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	85.4	106.2	107.8	107.3	182.6	210.3	56	59	5.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	1.8	1.6	2.4	2.5	61	63	2.7%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	12.0	10.6	16.1	16.8	61	63	2.7%
Ratio of greenfield construction costs to average dwelling price	3.2	2.5	2.4	2.6	1.8	1.7	25	17	-2.8%
Ratio of mortgage burden on new construction to income	n/a	n/a	28.4	27.6	28.9	27.8	59	62	-0.2%
Adult population per dwelling	2.5	2.4	2.4	2.4	2.5	2.6	7	5	0.6%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	100	98	96	101	112	118	109	112	112	119
Percent of population aged 0 to 17	31.3%	30.3%	29.5%	30.4%	35.4%	36.2%	36.0%	37.4%	35.7%	36.6%
Percent of population aged 18 to 64 (working age pop)	63.2%	62.3%	62.5%	58.6%	49.8%	47.2%	48.9%	45.1%	48.8%	45.3%
Percent of population aged 65 and over	5.5%	7.4%	8.0%	11.0%	14.8%	16.7%	15.1%	17.5%	15.5%	18.1%
Annual hours of work working age residents	1406	1284	1384	1361	1505	1602	1538	1689	1531	1659
Adult population per occupied dwelling	2.58	2.44	2.50	2.63	2.67	2.74	2.59	2.55	2.68	2.73
Dwelling shortage - (000's)				1.8	2.2	2.8	1.5	1.1	2.2	2.8
Unsatisfactorily housed population - percent of population				3.5%	3.9%	4.8%	2.7%	1.9%	3.9%	4.7%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	0.4	0.1	1.5	2.8	2.0	2.4	1.2	3.0	2.1
Average net migration inflows - percent of population	0.4%	0.1%	1.5%	2.6%	1.7%	2.1%	1.1%	2.7%	1.8%
Average net POPULATION CHANGE - (000's)	-0.22	-0.29	1.02	2.08	1.23	1.62	0.55	2.22	1.33
Average annual population growth rate - percent	-0.2%	-0.3%	1.0%	2.0%	1.1%	1.6%	0.5%	2.1%	1.2%

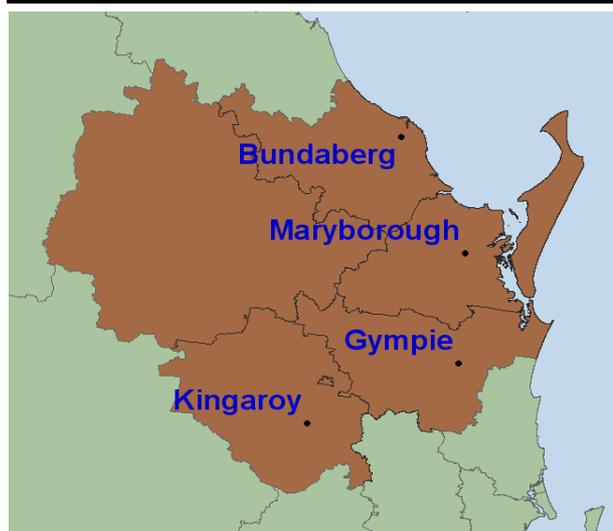
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	45,022	43,951	41,800	44,531	43,703	61	61	60	62	62
UR Hours Total (000's/quarter)	22,181	21,019	19,531	20,820	20,417	58	59	59	59	61
UR Income Total (\$2007/08m/quarter)	483	585	673	669	697	63	59	59	59	60
JTW Emp Total	124,471	134,836	162,749	50,642	50,214	14	16	14	59	62
JTW Hours Total (000's/quarter)	56,082	58,481	69,963	23,854	23,582	14	17	14	59	60
JTW Income Total (\$2007/08m/quarter)	1,358	1,460	1,908	786	813	17	21	17	58	58
UR Avg Weekly Hours Per Employee	37.9	36.8	35.9	36.0	35.9	1	1	1	1	1
UR Avg Hourly Rate Per Employee (\$2007/08)	21.8	27.8	34.5	32.1	34.1	62	28	14	42	30
JTW Avg Weekly Hours Per Employee	34.7	33.4	33.1	36.2	36.1	30	58	42	1	2
JTW Avg Hourly Rate Per Employee (\$2007/08)	24.2	25.0	27.3	33.0	34.5	50	53	57	27	26

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	8,671	8,292	8,245	7,498	8,405	22,778	24,005	19,726	8,146	9,132
B Mining	5,703	5,778	3,507	4,309	3,287	5,377	5,381	6,027	6,992	5,974
C Manufacturing	1,391	1,428	1,617	2,240	2,289	1,464	2,219	8,658	2,607	2,787
D Electricity, Gas, Water & Waste Services	472	356	308	418	505	2,463	3,590	2,394	445	542
E Construction	2,682	2,665	2,947	2,797	3,674	4,196	7,037	11,737	3,609	4,661
F Wholesale Trade	1,331	1,053	1,064	927	1,404	2,083	1,437	2,378	1,053	1,569
G Retail Trade	4,232	3,354	3,225	3,770	3,259	36,441	42,493	41,909	3,915	3,386
H Accommodation and Food Services	2,940	2,356	2,473	2,277	1,973	17,518	15,377	21,395	2,579	2,275
I Transport, Postal and Warehousing	2,635	2,454	1,864	2,165	2,160	7,475	6,986	15,149	2,306	2,275
J Information Media and Telecoms	720	438	318	320	233	742	475	585	341	245
K Financial and Insurance Services	751	538	397	351	624	2,182	1,477	2,567	354	629
L Rental, Hiring and Real Estate Services	236	319	356	473	387	342	578	940	499	420
M Prof, Scientific & Technical Services	747	728	739	720	529	609	749	1,471	810	625
N Administrative and Support Services	461	707	906	807	1,145	989	2,248	2,935	932	1,279
O Public Administration and Safety	3,107	4,626	5,888	6,886	5,675	3,403	5,849	8,288	7,057	5,831
P Education and Training	2,786	3,152	3,073	3,203	2,433	4,333	4,453	5,732	3,301	2,520
Q Health Care and Social Assistance	2,783	4,054	3,222	3,855	3,734	4,115	7,269	6,969	4,112	3,998
R Arts and Recreation Services	366	299	294	291	417	579	1,273	963	290	413
S Other Services	3,006	1,353	1,358	1,225	1,569	7,383	1,941	2,923	1,293	1,652
Hi Tech	1,200	1,102	1,201	1,078	980	904	990	2,154	1,270	1,211
Hi Income	7,368	7,410	5,092	5,775	4,942	8,673	8,968	11,633	8,615	7,793
Infrastructure Services	5,935	7,505	6,589	7,349	6,584	9,027	12,995	13,665	7,703	6,931

# QLD Wide Bay Burnett



The coast of Wide Bay is sandy, lending itself to sweeping beaches and including the great forested sand dune of Fraser Island – all of which support tourism, with retirement settlement on the mainland. Inland much of the region comprises dry rocky hills, but intensive agriculture is practised on the downs round Kingaroy and made possible by irrigation from the Burnett on the plains round Bundaberg, as well as in several other pockets along the river. Kingaroy is known for peanuts and Bundaberg for sugar and its derivative rum. The chief rival to Bundaberg as a regional centre is Maryborough, which started out as a port for the Gympie gold rush but keeps going as a centre for engineering and commerce.

## Major centres:

Kingaroy, Gympie, Maryborough, Bundaberg

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	256	264	271	279	287	294	3.1%	2.7%	2.8%	3.1%	2.2%	2.9%	2.6%
No. Households	88	90	93	95	97	99	2.9%	2.7%	2.7%	1.9%	1.7%	2.7%	1.8%
NIEIR Workforce	116	119	122	121	126	129	2.4%	2.5%	-0.5%	3.8%	2.8%	1.5%	3.3%
NIEIR Employment	98	102	106	106	109	110	3.8%	3.9%	0.2%	3.0%	0.8%	2.6%	1.9%
NIEIR Unemployment	17.6	16.7	15.7	14.8	16.3	18.9	-5.4%	-5.9%	-5.4%	10.0%	16.0%	-5.6%	13.0%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	15.2%	14.0%	12.9%	12.3%	13.0%	14.6%	-1.2	-1.2	-0.6	0.7	1.7	-1.0	1.2
Headline U/E	8.9%	7.5%	6.8%	5.4%	6.0%	7.5%	-1.4	-0.7	-1.4	0.6	1.5	-1.2	1.0
NIEIR Structural U/E	21.3%	20.5%	20.2%	20.6%	20.2%	20.9%	-0.8	-0.3	0.4	-0.4	0.7	-0.2	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	3,260	3,537	3,864	3,941	4,019	3,922	12,729	13,395	14,240	14,131	13,983	13,356	6.5%	-0.2%
Taxes Paid	905	979	915	978	883	811	3,534	3,707	3,374	3,506	3,073	2,762	2.6%	-8.9%
Benefits	1,264	1,280	1,315	1,399	1,776	1,659	4,936	4,846	4,848	5,015	6,180	5,651	3.4%	8.9%
Business Income	1,025	1,112	1,001	1,088	785	779	4,004	4,210	3,690	3,900	2,732	2,653	2.0%	-15.4%
Interest Paid	363	408	502	677	621	608	1,416	1,544	1,851	2,426	2,159	2,070	23.1%	-5.2%
Property Income	715	803	804	874	747	752	2,794	3,041	2,963	3,134	2,598	2,560	6.9%	-7.3%
Disposable Income	5,383	5,747	6,031	6,141	6,259	6,128	21,021	21,764	22,230	22,017	21,777	20,871	4.5%	-0.1%
Rank							64	64	64	64	64	64		
%Rank #1							47%	47%	43%	43%	40%	39%		
Business Value Added	4,285	4,649	4,865	5,029	4,804	4,700	16,733	17,604	17,931	18,031	16,715	16,009	5.5%	-3.3%
Rank							63	63	63	63	64	65		
%Rank #1							39%	40%	38%	38%	34%	33%		
Business Productivity							43,609	45,571	45,893	47,335	43,671	42,553	2.8%	-5.2%
Rank							63	60	62	60	65	65		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# QLD Wide Bay Burnett

## SOCIAL SECURITY

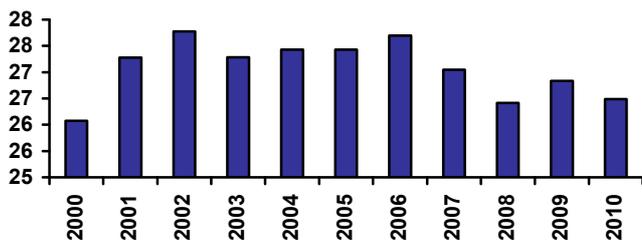
	% Pop	Australian Average
Disability Support (aged 15-20)	0.14%	0.08%
Disability Support (aged 21-24)	0.19%	0.14%
Disability Support (aged 25+)	5.79%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.30%	0.20%
Parenting Payment - Single (aged 25+)	1.71%	1.28%
Unemployed Long Term	2.02%	1.29%
Unemployed Short Term	1.71%	1.16%
Youth Allowance - Non Student	0.88%	0.43%
Youth Allowance - Student	0.78%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	27.1%	4
2009	28.4%	4
2008	22.8%	5
2007	21.8%	8
2006	22.3%	5
2005	23.5%	4

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	29.9%	28.3%	26.8%	25.5%
Age 20-29	11.4%	9.9%	9.4%	8.9%
Age 30-54	34.4%	33.9%	32.5%	31.1%
Age 55+	24.3%	27.9%	31.2%	34.6%
Population Change (average between years)				
Age 0-19		-41	1,017	1,116
Age 20-29		-415	377	317
Age 30-54		567	1,462	1,432
Age 55+		2,239	3,559	4,230
Average Annual Growth		1.0%	2.6%	2.6%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	26	27	28	27	27	27	28	27	26	27	26
Rank	11	11	10	11	11	11	10	11	10	11	11

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	783	789	790	813	965	771	749	687	1,116	924	962
Rank	35	33	30	24	11	37	26	29	21	24	18

## POPULATION

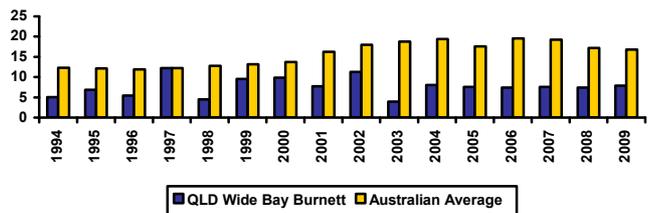
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	193	197	204	211	216	220	223	225	227	229	232	236	242	249	256	264	271	279	287	294

## PATENT APPLICATIONS

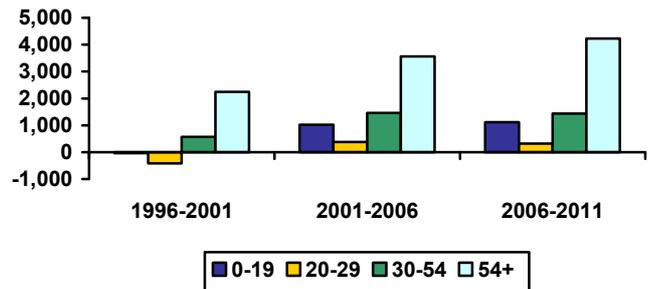
	No	Aust Avg	Rank
Average p.a. (1994-2009)	18.52	3,109.81	40
Average p.a. per capita	7.65	15.69	45
Hi Tech p.a. (1994-2009)	2.36	864.69	46
Hi Tech p.a. per capita	0.97	4.33	52
Info. Tech p.a. (1994-2009)	1.07	342.17	36
Info. Tech p.a. per capita	0.42	1.70	37
Average per capita (1994-2001)	7.65	13.06	38
Average per capita (2001-2009)	7.66	18.09	50
2001-09 avg./1994-00 avg.	1.00	1.39	61

Note: Per capita = 100,000 people

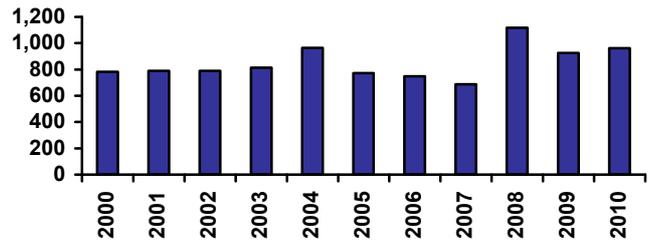
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# QLD Wide Bay Burnett

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	226	434	520	61	44	53	16%	24%	21%
Value of Property and Unincorporated Business	182	373	508	60	43	46	20%	32%	34%
Value of Financial Assets	117	165	147	65	62	64	19%	20%	12%
Value of Household Liabilities	72	104	135	56	58	49	48%	45%	33%
Disposable Income after Debt Service Costs	55	64	63	65	65	65	45%	42%	36%
Household Debt Service Ratio	13%	16%	21	32	38	18	61%	65%	68%
Household Debt to Gross Income Ratio	1.18	1.41	2	16	28	12	81%	78%	79%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	235	374	497	554	643	578	516	421	-11%
Non Residential	139	126	145	229	262	198	182	198	-9%
Total	374	500	641	783	905	776	698	619	-10%
Value per capita \$2007/08									
Residential	988	1,504	1,940	2,098	2,371	2,072	1,794	1,433	-17%
Non Residential	589	508	565	866	965	711	633	676	-16%
Total	1,577	2,012	2,505	2,964	3,336	2,783	2,427	2,109	-17%
Rank (value per capita)									
Residential	44	33	19	15	8	14	22	33	
Non Residential	41	61	55	34	30	55	59	50	
Total	46	39	25	20	16	25	29	37	

## FARM INSTITUTE ACCESSIBILITY

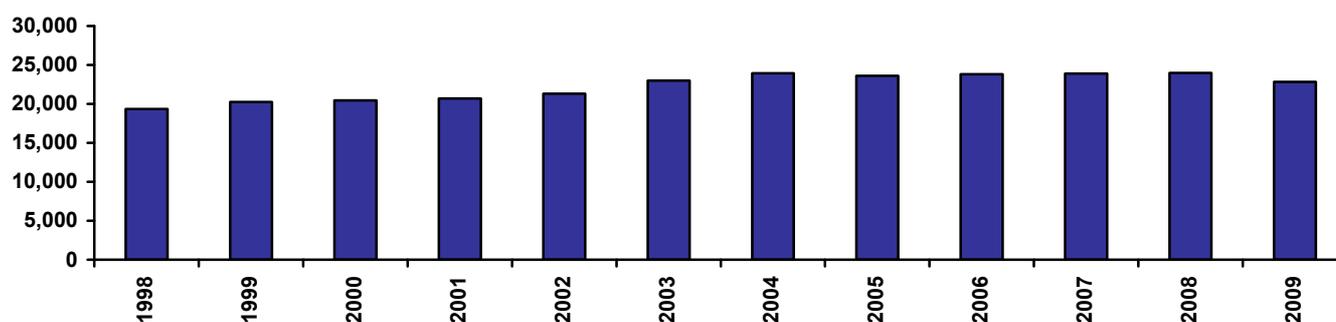
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	27.7	7.14	53.7	45	46	49
widespread	5.6	1.88	15.9	35	18	37
centralised	61.7	15.07	111.0	46	47	50
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	46.9	12.17	80.6	14	13	15
widespread	25.2	6.10	42.2	14	15	15
centralised	80.2	21.40	137.4	15	15	18

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,319	4,561	4,640	4,735	4,946	5,435	5,792	5,864	6,097	6,309	6,505	6,363	3.6%
Consumption Per Cap (\$2007/08)	19,359	20,245	20,432	20,683	21,317	23,005	23,950	23,594	23,806	23,890	23,978	22,816	1.5%
Consumption Per Cap Rank	64	63	64	64	64	61	60	63	64	64	64	64	54

Note: All years stated above are calendar years.

Consumption per capita



# QLD Wide Bay Burnett

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	111.9	119.9	116.9	116.9	255.6	267.4	54	48	6.8%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.8	2.6	5.1	5.4	33	30	5.5%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	18.5	17.4	34.0	36.2	33	30	5.5%
Ratio of greenfield construction costs to average dwelling price	2.4	2.2	2.2	2.4	1.3	1.3	27	29	-4.0%
Ratio of mortgage burden on new construction to income	n/a	n/a	40.5	41.4	43.4	47.2	29	17	1.2%
Adult population per dwelling	1.9	2.2	2.1	2.1	2.2	2.3	46	42	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	194	233	258	298	325	354	316	331	328	360
Percent of population aged 0 to 17	28.5%	26.0%	24.8%	24.1%	22.4%	20.6%	22.9%	21.7%	22.3%	20.6%
Percent of population aged 18 to 64 (working age pop)	58.0%	58.3%	58.3%	57.3%	55.4%	55.2%	54.1%	52.4%	55.2%	54.2%
Percent of population aged 65 and over	13.5%	15.7%	16.9%	18.6%	22.3%	24.2%	22.9%	25.9%	22.5%	25.2%
Annual hours of work working age residents	1146	1096	1185	1109	1161	1200	1181	1262	1166	1217
Adult population per occupied dwelling	2.26	2.13	2.19	2.27	2.34	2.37	2.26	2.18	2.35	2.39
Dwelling shortage - (000's)				5.9	9.2	11.8	5.7	2.7	9.7	12.6
Unsatisfactorily housed population - percent of population				4.0%	5.7%	6.7%	3.6%	1.6%	5.9%	7.0%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	6.3	6.9	10.8	9.6	10.4	7.7	7.1	10.2	11.0
Average net migration inflows - percent of population	3.0%	2.8%	3.9%	3.1%	3.1%	2.3%	2.2%	3.1%	3.2%
Average net POPULATION CHANGE - (000's)	4.37	5.00	7.93	5.47	5.88	3.65	2.96	6.10	6.31
Average annual population growth rate - percent	2.1%	2.1%	2.9%	1.8%	1.7%	1.2%	0.9%	2.0%	1.9%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	68,848	79,313	85,439	105,390	110,453	46	46	47	43	41
UR Hours Total (000's/quarter)	32,214	35,603	37,243	45,610	47,179	46	44	46	41	40
UR Income Total (\$2007/08m/quarter)	665	801	953	1,275	1,266	52	50	49	48	49
JTW Emp Total	53,234	77,360	78,130	103,847	108,849	57	48	51	37	38
JTW Hours Total (000's/quarter)	25,027	34,998	34,305	44,873	46,405	55	47	50	34	33
JTW Income Total (\$2007/08m/quarter)	604	882	943	1,256	1,246	56	48	53	43	46
UR Avg Weekly Hours Per Employee	36.0	34.5	33.5	33.3	32.9	7	28	29	29	32
UR Avg Hourly Rate Per Employee (\$2007/08)	20.6	22.5	25.6	28.0	26.8	65	65	62	63	65
JTW Avg Weekly Hours Per Employee	36.2	34.8	33.8	33.2	32.8	9	14	19	28	28
JTW Avg Hourly Rate Per Employee (\$2007/08)	24.1	25.2	27.5	28.0	26.9	51	50	56	64	65

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	11,156	12,339	13,877	10,997	8,394	3,915	6,068	8,676	11,115	8,605
B Mining	376	646	507	1,380	1,742	896	1,655	466	877	1,123
C Manufacturing	7,728	8,142	7,870	9,651	15,648	7,641	9,003	8,564	9,542	15,306
D Electricity, Gas, Water & Waste Services	1,107	1,189	867	1,550	1,856	754	979	811	1,541	1,825
E Construction	5,519	5,704	5,547	10,855	8,779	4,640	5,266	5,294	10,399	8,566
F Wholesale Trade	2,993	3,017	3,127	2,920	4,992	2,355	2,777	2,640	2,903	4,878
G Retail Trade	9,681	9,673	11,462	13,772	9,513	6,506	8,314	9,746	13,711	9,542
H Accommodation and Food Services	3,732	5,494	6,494	7,360	7,126	2,713	5,092	5,576	7,283	7,063
I Transport, Postal and Warehousing	3,255	3,576	3,378	4,513	3,380	3,009	3,708	2,753	4,346	3,329
J Information Media and Telecoms	1,402	1,088	958	1,155	313	1,270	1,388	962	1,153	339
K Financial and Insurance Services	1,597	1,582	1,281	1,578	1,865	1,442	1,916	1,534	1,591	1,879
L Rental, Hiring and Real Estate Services	963	1,380	1,106	2,182	2,742	798	1,442	947	2,153	2,695
M Prof, Scientific & Technical Services	2,026	2,566	2,204	3,278	4,628	1,369	2,584	1,663	3,196	4,490
N Administrative and Support Services	930	1,597	2,228	2,942	3,107	1,250	2,506	2,204	2,929	3,092
O Public Administration and Safety	2,824	3,403	3,891	6,488	7,811	2,405	4,076	4,013	6,462	7,746
P Education and Training	4,806	6,204	6,854	8,216	10,813	4,883	6,995	7,657	8,209	10,721
Q Health Care and Social Assistance	5,606	7,662	9,485	11,602	13,430	5,170	9,422	10,743	11,642	13,464
R Arts and Recreation Services	624	656	817	732	1,280	380	557	684	694	1,206
S Other Services	2,524	3,397	3,486	4,220	3,034	1,840	3,613	3,196	4,103	2,980
Hi Tech	4,223	4,782	4,211	5,397	8,074	3,410	5,476	3,612	5,313	7,893
Hi Income	4,397	5,586	5,022	7,561	9,492	4,080	7,387	4,542	6,990	8,747
Infrastructure Services	11,035	14,522	17,156	20,550	25,523	10,433	16,973	19,085	20,545	25,391

# Adelaide Inner



The Adelaide CBD reflects the vision of Colonel Light, who placed it half-way between the port and the Mt Lofty scarp. Adelaide has always cherished its gardens, and these are particularly well looked after in the suburbs between the CBD and the scarp – suburbs which are also responsible for a high proportion of South Australia's research and development activity. Adelaide airport lies within the region, close to the CBD at the price of a rather restricted site. The gracious beach-side suburbs of Holdfast Bay are nearby. The CBD provides the economic base of the region, with much of the rest comprising commuter suburbs.

## Major centres:

Adelaide, Glenelg

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	372	376	380	383	386	389	1.1%	1.0%	0.8%	0.9%	0.7%	1.0%	0.8%
No. Households	146	146	147	147	147	148	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%
NIEIR Workforce	202	206	209	214	217	220	1.9%	1.6%	2.4%	1.1%	1.6%	2.0%	1.3%
NIEIR Employment	189	193	198	203	205	207	2.4%	2.4%	2.7%	1.0%	1.1%	2.5%	1.0%
NIEIR Unemployment	13.7	12.9	11.6	11.4	11.8	13.0	-5.2%	-10.7%	-1.6%	3.9%	9.7%	-5.9%	6.7%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	6.8%	6.3%	5.5%	5.3%	5.5%	5.9%	-0.5	-0.8	-0.2	0.1	0.4	-0.5	0.3
Headline U/E	4.7%	4.4%	3.9%	3.7%	3.9%	4.5%	-0.3	-0.5	-0.2	0.2	0.6	-0.3	0.4
NIEIR Structural U/E	9.8%	9.1%	8.8%	8.6%	8.6%	8.6%	-0.7	-0.3	-0.2	-0.1	0.1	-0.4	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	8,233	8,579	9,001	9,375	9,489	9,194	22,148	22,823	23,700	24,485	24,554	23,636	4.4%	-1.0%
Taxes Paid	2,622	2,722	2,607	2,744	2,603	2,387	7,053	7,241	6,864	7,166	6,735	6,138	1.5%	-6.7%
Benefits	1,799	1,750	1,779	1,773	2,161	1,921	4,841	4,654	4,684	4,631	5,593	4,940	-0.5%	4.1%
Business Income	1,821	1,889	2,154	2,060	2,073	2,045	4,898	5,024	5,672	5,381	5,363	5,256	4.2%	-0.4%
Interest Paid	792	921	1,195	1,573	1,437	1,380	2,131	2,450	3,145	4,109	3,718	3,549	25.7%	-6.3%
Property Income	2,271	2,476	2,559	2,790	2,476	2,469	6,108	6,586	6,738	7,288	6,408	6,346	7.1%	-5.9%
Disposable Income	11,653	12,056	12,747	12,774	13,461	12,969	31,348	32,072	33,560	33,360	34,833	33,340	3.1%	0.8%
Rank							15	15	12	15	12	16		
%Rank #1							70%	69%	65%	65%	65%	62%		
Business Value Added	10,054	10,468	11,156	11,436	11,561	11,239	27,046	27,847	29,372	29,866	29,918	28,892	4.4%	-0.9%
Rank							20	18	14	17	16	17		
%Rank #1							63%	63%	62%	63%	61%	59%		
Business Productivity							53,336	54,215	56,400	56,318	56,321	54,678	1.8%	-1.5%
Rank							26	24	19	22	23	24		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Adelaide Inner

## SOCIAL SECURITY

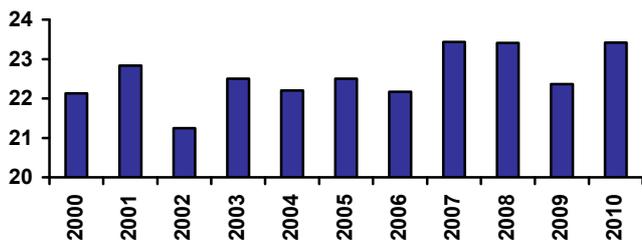
	% Pop	Australian Average
Disability Support (aged 15-20)	0.09%	0.08%
Disability Support (aged 21-24)	0.15%	0.14%
Disability Support (aged 25+)	3.14%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.12%	0.20%
Parenting Payment - Single (aged 25+)	0.77%	1.28%
Unemployed Long Term	1.05%	1.29%
Unemployed Short Term	0.86%	1.16%
Youth Allowance - Non Student	0.28%	0.43%
Youth Allowance - Student	1.37%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	14.8%	39
2009	16.1%	41
2008	13.9%	40
2007	14.0%	41
2006	14.5%	39
2005	15.4%	37

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	22.0%	21.7%	21.3%	19.3%
Age 20-29	15.6%	14.3%	15.2%	17.1%
Age 30-54	34.6%	35.5%	34.4%	34.9%
Age 55+	27.8%	28.5%	29.0%	28.7%
Population Change (average between years)				
Age 0-19		90	378	-892
Age 20-29		-721	1,122	1,910
Age 30-54		1,152	264	1,404
Age 55+		911	1,252	628
Average Annual Growth		0.4%	0.8%	0.8%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	22	23	21	22	22	23	22	23	23	22	23
Rank	39	39	44	43	43	41	43	35	28	41	33

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	643	557	555	545	527	579	627	452	390	499	523
Rank	49	53	51	45	52	52	43	49	57	52	54

## POPULATION

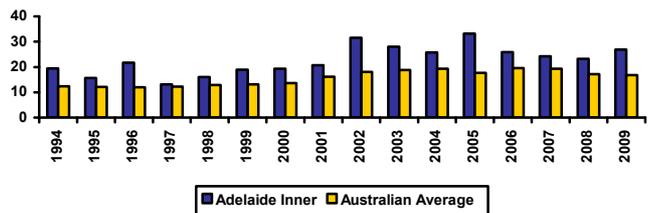
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	355	355	353	353	352	354	355	356	358	359	361	364	366	369	372	376	380	383	386	389

## PATENT APPLICATIONS

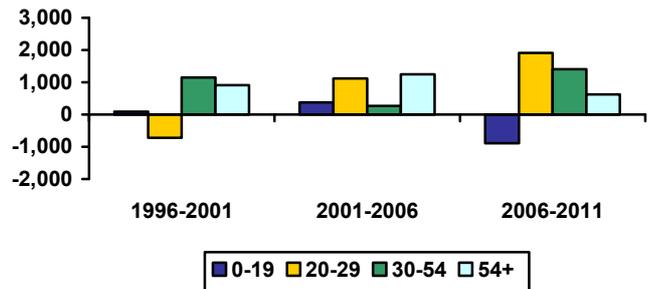
	No	Aust Avg	Rank
Average p.a. (1994-2009)	83.28	3,109.81	10
Average p.a. per capita	22.71	15.69	9
Hi Tech p.a. (1994-2009)	30.79	864.69	7
Hi Tech p.a. per capita	8.35	4.33	5
Info. Tech p.a. (1994-2009)	9.63	342.17	10
Info. Tech p.a. per capita	2.62	1.70	8
Average per capita (1994-2001)	18.10	13.06	9
Average per capita (2001-2009)	26.58	18.09	9
2001-09 avg./1994-00 avg.	1.47	1.39	14

Note: Per capita = 100,000 people

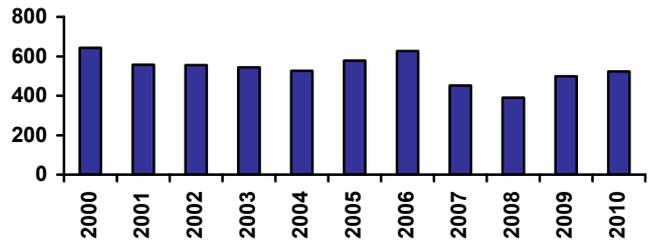
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Adelaide Inner

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	515	710	921	11	13	14	36%	40%	37%
Value of Property and Unincorporated Business	286	458	672	23	24	21	32%	39%	45%
Value of Financial Assets	290	377	422	9	9	8	48%	47%	34%
Value of Household Liabilities	61	124	173	65	44	32	41%	54%	42%
Disposable Income after Debt Service Costs	72	82	88	41	39	38	60%	54%	50%
Household Debt Service Ratio	9%	15%	20	59	43	27	42%	62%	65%
Household Debt to Gross Income Ratio	0.73	1.26	2	62	45	30	50%	70%	70%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	485	605	576	518	545	561	567	556	3%
Non Residential	428	535	673	613	482	521	730	903	22%
Total	913	1,141	1,249	1,131	1,027	1,082	1,297	1,459	13%
Value per capita \$2007/08									
Residential	1,334	1,640	1,549	1,377	1,435	1,465	1,468	1,428	0%
Non Residential	1,177	1,451	1,810	1,631	1,268	1,361	1,889	2,321	18%
Total	2,511	3,092	3,360	3,008	2,703	2,826	3,357	3,750	10%
Rank (value per capita)									
Residential	26	26	28	35	33	30	30	34	
Non Residential	8	7	6	10	21	16	8	7	
Total	16	13	10	18	28	23	17	11	

## FARM INSTITUTE ACCESSIBILITY

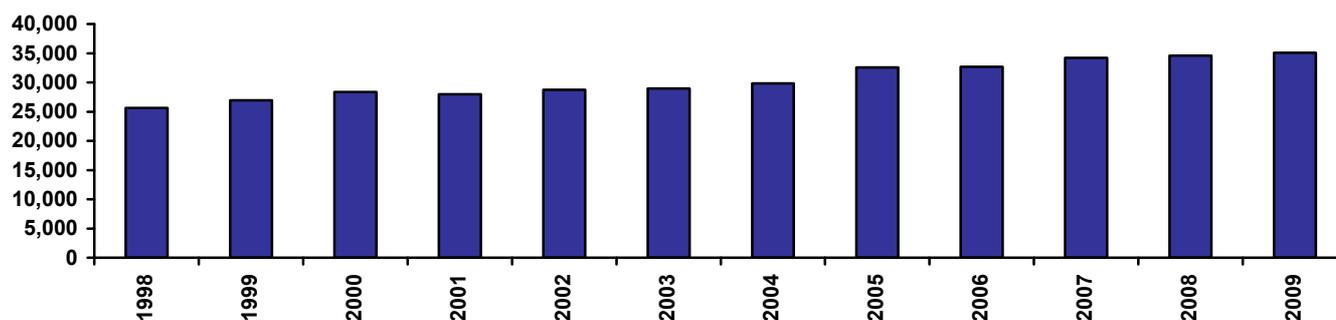
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	2.2	3.61	13.6	5	19	2
widespread	1.7	3.20	12.2	4	44	6
centralised	3.1	4.21	15.8	4	8	3
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	9,088	9,582	10,136	10,042	10,369	10,533	10,920	12,021	12,146	12,868	13,142	13,432	3.6%
Consumption Per Cap (\$2007/08)	25,629	26,952	28,343	27,978	28,736	28,973	29,811	32,583	32,675	34,232	34,603	35,079	2.9%
Consumption Per Cap Rank	20	19	14	19	18	19	23	14	16	15	16	12	9

Note: All years stated above are calendar years.

Consumption per capita



# Adelaide Inner

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	197.6	179.3	184.8	249.4	391.3	444.4	21	12	7.3%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.7	4.9	7.0	7.6	20	11	5.9%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	24.4	32.3	46.7	50.3	20	11	5.9%
Ratio of greenfield construction costs to average dwelling price	1.5	1.5	1.5	1.3	0.9	0.8	48	56	-4.7%
Ratio of mortgage burden on new construction to income	n/a	n/a	36.2	42.2	41.8	40.8	42	34	0.9%
Adult population per dwelling	2.1	2.0	2.0	2.0	2.1	2.2	65	57	0.5%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	355	361	373	392	416	438	414	435	418	442
Percent of population aged 0 to 17	19.1%	18.8%	18.4%	18.4%	20.3%	22.3%	20.3%	22.3%	20.4%	22.5%
Percent of population aged 18 to 64 (working age pop)	62.5%	62.6%	63.6%	63.7%	61.1%	58.3%	60.9%	58.1%	60.9%	57.9%
Percent of population aged 65 and over	18.5%	18.6%	17.9%	17.9%	18.7%	19.5%	18.7%	19.6%	18.7%	19.6%
Annual hours of work working age residents	1247	1355	1357	1320	1298	1385	1297	1381	1317	1420
Adult population per occupied dwelling	2.15	2.03	2.08	2.16	2.21	2.22	2.17	2.18	2.21	2.23
Dwelling shortage - (000's)				7.7	10.9	12.3	8.8	9.7	11.2	12.9
Unsatisfactorily housed population - percent of population				3.9%	5.2%	5.6%	4.2%	4.4%	5.3%	5.8%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	4.7	5.4	7.6	8.3	7.8	8.0	7.6	8.8	8.1
Average net migration inflows - percent of population	1.3%	1.5%	2.0%	2.1%	1.8%	1.9%	1.8%	2.1%	1.9%
Average net POPULATION CHANGE - (000's)	0.71	2.27	3.79	4.79	4.55	4.44	4.31	5.25	4.78
Average annual population growth rate - percent	0.2%	0.6%	1.0%	1.2%	1.1%	1.1%	1.0%	1.3%	1.1%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	164,030	168,460	183,732	197,120	205,791	17	19	20	22	22
UR Hours Total (000's/quarter)	69,175	71,625	76,698	82,249	82,611	18	20	21	23	22
UR Income Total (\$2007/08m/quarter)	1,990	2,138	2,391	2,969	3,042	18	20	22	21	22
JTW Emp Total	241,317	231,784	233,223	305,722	320,148	6	8	8	7	7
JTW Hours Total (000's/quarter)	100,038	98,371	97,568	126,791	127,354	7	8	8	7	7
JTW Income Total (\$2007/08m/quarter)	2,816	2,868	3,106	4,361	4,491	6	7	9	7	8
UR Avg Weekly Hours Per Employee	32.4	32.7	32.1	32.1	30.9	63	61	63	58	61
UR Avg Hourly Rate Per Employee (\$2007/08)	28.8	29.8	31.2	36.1	36.8	14	16	30	13	14
JTW Avg Weekly Hours Per Employee	31.9	32.6	32.2	31.9	30.6	63	62	62	59	61
JTW Avg Hourly Rate Per Employee (\$2007/08)	28.1	29.2	31.8	34.4	35.3	13	12	16	17	17

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	964	1,729	2,186	1,358	1,697	89	91	504	940	1,191
B Mining	620	759	1,125	2,110	2,531	175	433	956	3,012	3,248
C Manufacturing	18,342	17,510	17,568	16,771	15,602	23,736	21,649	19,345	20,308	19,253
D Electricity, Gas, Water & Waste Services	1,387	1,387	1,722	2,210	2,413	1,387	1,376	1,953	4,124	4,700
E Construction	6,354	6,796	8,826	11,878	14,967	9,241	8,144	10,049	17,343	20,158
F Wholesale Trade	9,089	7,538	6,524	7,171	7,730	13,565	9,944	7,685	9,384	9,535
G Retail Trade	20,593	17,972	21,044	21,332	22,695	29,430	22,481	24,254	32,442	34,005
H Accommodation and Food Services	11,296	11,733	13,917	12,938	13,358	15,783	15,337	16,378	19,095	20,295
I Transport, Postal and Warehousing	5,660	5,974	6,040	6,689	7,746	9,604	8,952	8,544	10,964	12,852
J Information Media and Telecoms	4,683	3,969	4,134	5,054	4,054	5,170	5,509	6,138	9,723	7,906
K Financial and Insurance Services	9,581	7,611	7,945	8,438	8,911	18,569	15,577	15,353	17,418	18,254
L Rental, Hiring and Real Estate Services	2,581	3,191	3,260	3,870	3,706	3,496	2,936	4,174	5,401	5,306
M Prof, Scientific & Technical Services	10,625	12,918	14,717	17,292	19,301	19,025	22,013	23,404	27,519	30,881
N Administrative and Support Services	4,390	5,685	6,996	6,749	5,959	5,882	8,669	11,503	13,025	12,700
O Public Administration and Safety	9,546	9,187	10,821	14,982	14,630	18,841	16,478	15,889	27,698	27,332
P Education and Training	14,174	16,780	17,842	19,196	20,969	15,352	18,321	16,595	23,408	24,968
Q Health Care and Social Assistance	23,626	26,629	28,060	28,710	29,101	33,948	36,538	35,149	46,677	49,144
R Arts and Recreation Services	3,356	3,399	3,436	3,264	3,629	5,548	4,936	4,835	5,181	6,125
S Other Services	7,163	7,695	7,570	7,108	6,793	12,475	12,399	10,517	12,059	12,296
Hi Tech	18,898	20,963	22,422	24,234	25,737	29,882	32,776	31,817	36,379	39,182
Hi Income	23,962	25,001	28,298	32,049	34,487	41,835	44,157	47,222	55,161	59,447
Infrastructure Services	41,156	46,807	49,338	51,169	53,699	54,848	59,795	56,579	75,266	80,237

# Adelaide North



The northern suburbs of Adelaide are mainly flat, but rise into the hills at Tea Tree Gully. The Port is as old as the state, and the town of Gawler at the northern edge of the region similarly, but much of the region comprises post-war planned suburbs in which public housing was provided to house workers in new manufacturing industries. These have since declined, and despite a number of high-profile research locations the region has had difficulty in converting to knowledge-based industry. The suburbs close to Adelaide Inner have experienced some gentrification, but not yet much decentralisation of inner-city activities.

## Major centres:

Port Adelaide, Salisbury, Elizabeth

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	487	492	500	508	517	524	1.2%	1.5%	1.6%	1.7%	1.3%	1.4%	1.5%
No. Households	181	183	184	186	188	190	0.7%	0.8%	1.1%	1.2%	1.0%	0.9%	1.1%
NIEIR Workforce	250	255	261	269	274	280	1.9%	2.3%	3.0%	1.8%	2.3%	2.4%	2.1%
NIEIR Employment	221	228	234	242	245	246	3.1%	2.6%	3.1%	1.2%	0.6%	3.0%	0.9%
NIEIR Unemployment	29.1	27.0	26.9	27.3	29.2	34.0	-7.2%	-0.7%	1.6%	7.0%	16.6%	-2.2%	11.7%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	11.6%	10.6%	10.3%	10.1%	10.7%	12.2%	-1.0	-0.3	-0.1	0.5	1.5	-0.5	1.0
Headline U/E	8.0%	6.8%	6.9%	6.7%	7.2%	9.1%	-1.2	0.1	-0.2	0.5	1.9	-0.4	1.2
NIEIR Structural U/E	17.2%	16.6%	16.4%	16.0%	15.8%	16.0%	-0.6	-0.3	-0.4	-0.2	0.2	-0.4	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	8,826	9,227	9,705	10,140	10,283	10,013	18,128	18,736	19,409	19,957	19,895	19,115	4.7%	-0.6%
Taxes Paid	2,265	2,361	2,238	2,374	2,253	2,080	4,653	4,794	4,477	4,672	4,360	3,970	1.6%	-6.4%
Benefits	2,489	2,471	2,563	2,517	3,045	2,685	5,112	5,018	5,125	4,955	5,891	5,126	0.4%	3.3%
Business Income	1,004	1,060	1,170	1,208	1,190	1,196	2,062	2,153	2,340	2,378	2,302	2,283	6.4%	-0.5%
Interest Paid	950	1,053	1,303	1,691	1,538	1,471	1,951	2,138	2,606	3,329	2,975	2,808	21.2%	-6.7%
Property Income	1,636	1,831	1,877	2,067	1,865	1,895	3,361	3,718	3,753	4,068	3,608	3,617	8.1%	-4.2%
Disposable Income	11,769	12,299	12,953	13,070	13,979	13,471	24,173	24,973	25,907	25,723	27,047	25,716	3.6%	1.5%
Rank							57	57	57	58	57	57		
%Rank #1							54%	54%	50%	50%	50%	47%		
Business Value Added	9,829	10,288	10,875	11,348	11,473	11,209	20,190	20,889	21,750	22,335	22,197	21,398	4.9%	-0.6%
Rank							57	58	57	58	52	55		
%Rank #1							47%	47%	46%	47%	45%	44%		
Business Productivity							44,411	45,065	46,418	46,974	47,187	46,068	1.9%	-1.0%
Rank							59	62	61	63	58	59		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Adelaide North

## SOCIAL SECURITY

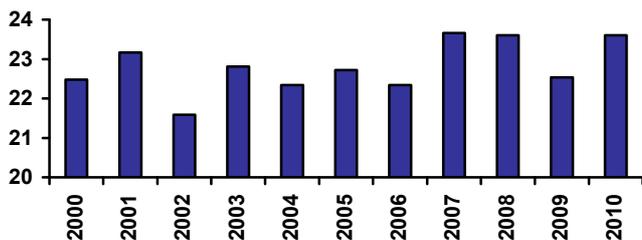
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.20%	0.14%
Disability Support (aged 25+)	5.20%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.30%	0.20%
Parenting Payment - Single (aged 25+)	1.77%	1.28%
Unemployed Long Term	1.97%	1.29%
Unemployed Short Term	1.35%	1.16%
Youth Allowance - Non Student	0.62%	0.43%
Youth Allowance - Student	1.34%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	19.9%	22
2009	21.8%	21
2008	19.3%	16
2007	19.8%	14
2006	20.1%	12
2005	21.1%	9

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	26.7%	26.2%	25.2%	24.0%
Age 20-29	15.8%	13.8%	14.1%	15.3%
Age 30-54	34.6%	36.0%	35.3%	35.3%
Age 55+	22.9%	24.0%	25.4%	25.3%
Population Change (average between years)				
Age 0-19		192	21	657
Age 20-29		-1,525	857	2,357
Age 30-54		2,114	677	2,695
Age 55+		1,551	2,336	1,866
Average Annual Growth		0.5%	0.8%	1.5%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	22	23	22	23	22	23	22	24	24	23	24
Rank	33	34	43	40	42	39	42	31	25	37	31

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	547	458	517	465	426	527	513	412	336	461	480
Rank	54	59	53	50	59	56	53	54	62	53	57

## POPULATION

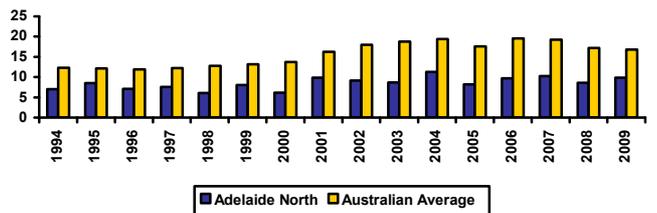
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	459	461	460	460	461	461	464	467	469	471	473	476	480	483	487	492	500	508	517	524

## PATENT APPLICATIONS

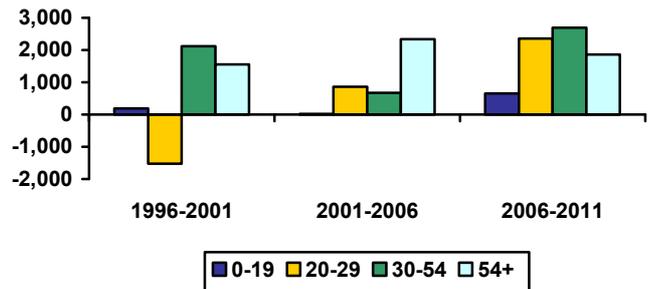
	No	Aust Avg	Rank
Average p.a. (1994-2009)	40.91	3,109.81	24
Average p.a. per capita	8.50	15.69	39
Hi Tech p.a. (1994-2009)	9.22	864.69	22
Hi Tech p.a. per capita	1.91	4.33	30
Info. Tech p.a. (1994-2009)	4.00	342.17	19
Info. Tech p.a. per capita	0.82	1.70	24
Average per capita (1994-2001)	7.53	13.06	39
Average per capita (2001-2009)	9.52	18.09	38
2001-09 avg./1994-00 avg.	1.26	1.39	41

Note: Per capita = 100,000 people

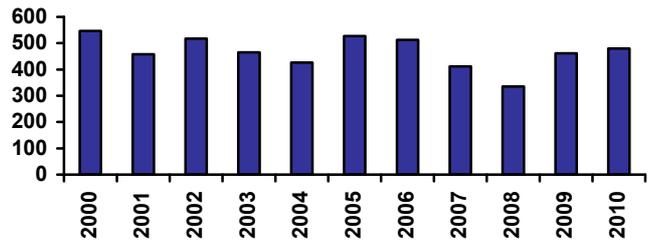
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Adelaide North

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	246	374	499	55	59	55	17%	21%	20%
Value of Property and Unincorporated Business	185	312	473	58	54	53	21%	26%	32%
Value of Financial Assets	133	172	173	59	58	57	22%	21%	14%
Value of Household Liabilities	72	110	147	57	54	45	48%	48%	36%
Disposable Income after Debt Service Costs	60	67	71	58	63	63	50%	44%	40%
Household Debt Service Ratio	13%	17%	21	35	26	16	61%	69%	68%
Household Debt to Gross Income Ratio	1.05	1.39	2	36	32	15	72%	77%	75%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	330	441	531	515	535	668	672	652	26%
Non Residential	258	393	468	399	427	436	413	498	4%
Total	588	833	999	914	961	1,104	1,085	1,149	16%
Value per capita \$2007/08									
Residential	692	913	1,090	1,046	1,069	1,315	1,300	1,244	20%
Non Residential	542	813	962	810	854	858	799	950	-1%
Total	1,233	1,726	2,052	1,856	1,923	2,173	2,100	2,194	11%
Rank (value per capita)									
Residential	57	58	50	50	51	36	38	38	
Non Residential	45	21	18	41	43	44	41	23	
Total	57	53	41	51	48	41	37	33	

## FARM INSTITUTE ACCESSIBILITY

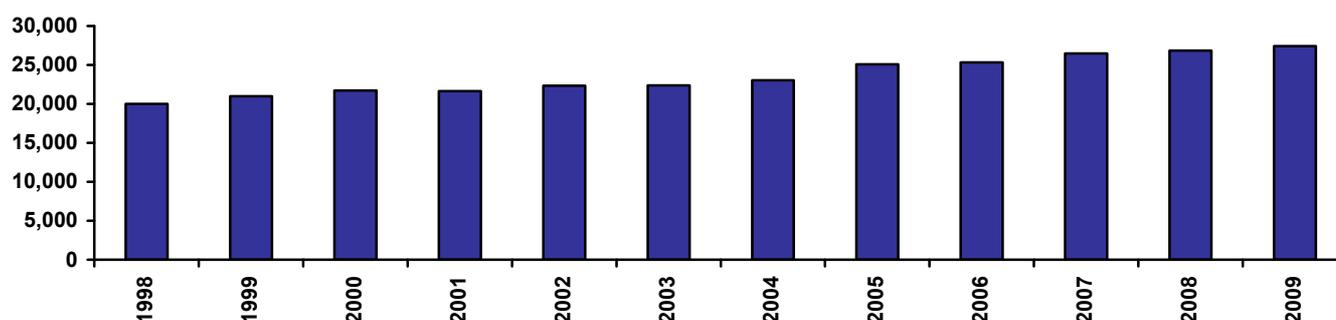
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	3.8	3.14	16.7	13	10	12
widespread	2.3	2.08	11.5	10	24	2
centralised	6.2	4.75	24.6	14	14	13
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	9,270	9,796	10,179	10,189	10,567	10,659	11,052	12,111	12,328	13,040	13,416	13,925	3.8%
Consumption Per Cap (\$2007/08)	19,987	20,976	21,713	21,639	22,339	22,369	23,030	25,083	25,322	26,477	26,833	27,407	2.9%
Consumption Per Cap Rank	61	60	57	60	59	64	64	56	58	57	58	54	7

Note: All years stated above are calendar years.

Consumption per capita



# Adelaide North

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	141.1	126.1	128.2	162.6	274.8	321.1	45	35	7.6%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.7	3.5	5.3	6.1	37	19	6.7%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	18.0	22.9	35.4	40.7	37	19	6.7%
Ratio of greenfield construction costs to average dwelling price	2.1	2.2	2.1	2.0	1.3	1.1	28	37	-5.0%
Ratio of mortgage burden on new construction to income	n/a	n/a	38.5	46.0	45.1	45.7	36	21	1.4%
Adult population per dwelling	2.0	2.1	2.1	2.0	2.1	2.1	64	59	0.3%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	460	474	488	527	550	576	553	579	555	587
Percent of population aged 0 to 17	24.4%	23.4%	22.6%	22.1%	22.0%	22.1%	21.9%	22.1%	21.9%	21.9%
Percent of population aged 18 to 64 (working age pop)	63.0%	62.1%	62.6%	62.6%	60.8%	59.4%	61.1%	59.5%	61.0%	59.5%
Percent of population aged 65 and over	12.6%	14.5%	14.8%	15.3%	17.1%	18.4%	17.0%	18.4%	17.1%	18.6%
Annual hours of work working age residents	1159	1216	1254	1188	1153	1201	1153	1246	1162	1217
Adult population per occupied dwelling	2.17	2.05	2.08	2.14	2.17	2.20	2.16	2.18	2.18	2.22
Dwelling shortage - (000's)				7.9	10.5	13.5	9.8	11.5	11.5	15.1
Unsatisfactorily housed population - percent of population				3.0%	3.8%	4.7%	3.5%	4.0%	4.1%	5.1%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	5.4	6.1	11.7	8.7	9.4	9.4	9.4	9.8	10.8
Average net migration inflows - percent of population	1.2%	1.3%	2.3%	1.6%	1.7%	1.7%	1.7%	1.7%	1.9%
Average net POPULATION CHANGE - (000's)	1.56	2.89	7.67	4.60	5.27	5.28	5.19	5.65	6.51
Average annual population growth rate - percent	0.3%	0.6%	1.5%	0.9%	0.9%	1.0%	0.9%	1.1%	1.1%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	192,829	198,057	210,731	231,610	243,575	12	14	18	18	17
UR Hours Total (000's/quarter)	83,839	85,986	89,424	98,145	98,465	12	16	18	18	19
UR Income Total (\$2007/08m/quarter)	2,015	2,166	2,356	2,908	3,027	16	19	23	23	23
JTW Emp Total	143,276	150,463	164,844	210,678	220,046	12	12	13	14	13
JTW Hours Total (000's/quarter)	62,496	65,932	70,338	90,463	90,275	12	12	13	13	14
JTW Income Total (\$2007/08m/quarter)	1,623	1,767	2,033	2,686	2,812	12	13	14	15	15
UR Avg Weekly Hours Per Employee	33.4	33.4	32.6	32.6	31.1	53	53	50	51	56
UR Avg Hourly Rate Per Employee (\$2007/08)	24.0	25.2	26.3	29.6	30.7	51	51	58	55	56
JTW Avg Weekly Hours Per Employee	33.6	33.7	32.8	33.0	31.6	51	53	49	36	50
JTW Avg Hourly Rate Per Employee (\$2007/08)	26.0	26.8	28.9	29.7	31.2	38	38	46	54	52

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	2,077	3,690	3,823	2,674	4,000	519	615	1,078	2,339	3,483
B Mining	434	658	735	1,500	1,233	209	73	130	844	774
C Manufacturing	39,439	35,624	35,296	37,834	34,966	41,339	38,329	38,573	46,269	43,316
D Electricity, Gas, Water & Waste Services	2,717	2,175	2,240	2,734	3,054	1,529	1,500	1,369	2,089	2,613
E Construction	10,530	10,498	13,451	17,714	19,129	8,209	9,567	10,899	18,969	20,086
F Wholesale Trade	12,436	10,534	10,004	10,740	9,280	12,441	11,642	11,069	12,822	12,054
G Retail Trade	26,453	23,598	26,323	27,588	26,199	20,086	18,317	20,741	24,358	23,552
H Accommodation and Food Services	10,128	12,056	14,353	13,386	15,255	6,020	7,238	8,068	9,624	11,010
I Transport, Postal and Warehousing	9,152	10,549	11,141	12,906	15,111	6,663	8,557	9,421	13,609	15,904
J Information Media and Telecoms	4,699	3,627	3,657	4,714	4,224	1,100	1,235	1,767	2,771	2,238
K Financial and Insurance Services	7,110	5,917	5,912	6,520	5,878	2,077	1,688	1,508	1,934	1,919
L Rental, Hiring and Real Estate Services	1,824	2,514	2,540	3,281	2,989	1,450	2,649	2,266	2,880	2,970
M Prof, Scientific & Technical Services	6,648	8,204	8,713	10,640	12,460	2,558	4,372	4,592	6,226	6,947
N Administrative and Support Services	4,714	7,296	8,990	8,898	10,081	2,947	3,319	5,224	5,842	6,310
O Public Administration and Safety	12,090	11,264	12,120	16,107	16,812	7,087	7,112	8,538	12,667	13,434
P Education and Training	10,461	12,735	12,923	14,815	15,477	7,870	9,506	11,090	14,788	15,781
Q Health Care and Social Assistance	20,609	22,969	24,655	26,732	30,915	14,734	14,954	18,171	21,723	24,050
R Arts and Recreation Services	2,712	3,159	3,131	2,819	3,954	1,294	1,860	2,158	1,985	2,610
S Other Services	8,597	10,989	10,723	10,006	12,559	5,145	7,930	8,181	8,940	10,994
Hi Tech	24,565	25,501	25,369	28,736	28,917	24,419	26,314	25,988	27,582	26,541
Hi Income	16,241	18,267	19,415	23,024	24,597	6,543	7,612	8,600	11,896	12,798
Infrastructure Services	33,782	38,864	40,708	44,367	50,346	23,898	26,320	31,420	38,496	42,441

# Adelaide South



The Mt Lofty ranges are bounded by scarps on both their eastern and western sides. The Western scarp reaches the shore of St Vincent's Gulf at Brighton, and south of here the shoreline is marked by cliffs. Similarly the southern shore of the region is picturesque and provides the site for a row of retirement resorts. The hills near the summit of Mt Lofty have relatively high rainfall, beautiful gardens and mansions, while in the other parts of the region close to Adelaide viticulture is being pushed aside by commuter suburban developments.

## Major centres:

Noarlunga Centre, Victor Harbor, Mt Barker

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	356	359	363	367	372	376	0.9%	1.0%	1.2%	1.2%	1.1%	1.0%	1.1%
No. Households	125	126	127	128	129	130	0.8%	0.7%	0.8%	0.9%	1.0%	0.8%	1.0%
NIEIR Workforce	193	196	200	202	207	209	1.8%	1.7%	1.2%	2.2%	1.4%	1.5%	1.8%
NIEIR Employment	177	181	184	187	191	193	2.3%	1.8%	1.2%	2.3%	1.3%	1.8%	1.8%
NIEIR Unemployment	16.1	15.4	15.5	15.5	15.8	16.2	-4.1%	0.2%	0.4%	1.7%	2.7%	-1.2%	2.2%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	8.3%	7.9%	7.7%	7.7%	7.6%	7.7%	-0.5	-0.1	-0.1	0.0	0.1	-0.2	0.0
Headline U/E	5.0%	4.6%	4.5%	4.2%	4.1%	4.4%	-0.4	-0.1	-0.3	-0.1	0.3	-0.3	0.1
NIEIR Structural U/E	11.2%	10.8%	10.5%	10.4%	10.3%	10.5%	-0.4	-0.2	-0.1	-0.2	0.2	-0.3	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	6,959	7,217	7,541	7,767	7,968	7,785	19,540	20,085	20,774	21,147	21,440	20,724	3.7%	0.1%
Taxes Paid	1,858	1,915	1,815	1,919	1,816	1,695	5,219	5,330	5,000	5,223	4,887	4,511	1.1%	-6.0%
Benefits	1,629	1,664	1,675	1,606	1,908	1,658	4,574	4,632	4,616	4,373	5,135	4,414	-0.5%	1.6%
Business Income	1,124	1,174	1,262	1,313	1,240	1,271	3,156	3,268	3,477	3,573	3,338	3,385	5.3%	-1.6%
Interest Paid	805	869	1,047	1,347	1,221	1,165	2,260	2,418	2,883	3,667	3,286	3,101	18.7%	-7.0%
Property Income	1,313	1,444	1,489	1,604	1,424	1,433	3,688	4,020	4,103	4,367	3,833	3,816	6.9%	-5.5%
Disposable Income	9,159	9,594	10,053	10,012	10,585	10,273	25,718	26,702	27,693	27,260	28,483	27,346	3.0%	1.3%
Rank							50	49	48	52	49	52		
%Rank #1							57%	58%	53%	53%	53%	50%		
Business Value Added	8,083	8,391	8,803	9,080	9,208	9,057	22,695	23,353	24,251	24,720	24,778	24,109	4.0%	-0.1%
Rank							45	41	37	37	32	35		
%Rank #1							53%	53%	51%	52%	51%	50%		
Business Productivity							45,674	46,351	47,752	48,650	48,092	46,782	2.1%	-1.9%
Rank							53	55	56	55	56	58		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Adelaide South

## SOCIAL SECURITY

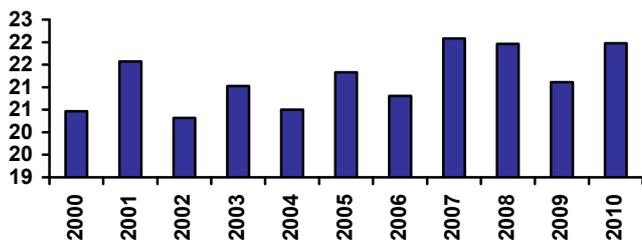
	% Pop	Australian Average
Disability Support (aged 15-20)	0.09%	0.08%
Disability Support (aged 21-24)	0.15%	0.14%
Disability Support (aged 25+)	3.55%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.17%	0.20%
Parenting Payment - Single (aged 25+)	1.37%	1.28%
Unemployed Long Term	1.24%	1.29%
Unemployed Short Term	0.93%	1.16%
Youth Allowance - Non Student	0.37%	0.43%
Youth Allowance - Student	1.02%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	16.1%	34
2009	18.0%	33
2008	16.0%	33
2007	16.7%	29
2006	17.3%	27
2005	17.8%	27

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	30.3%	28.5%	26.7%	24.7%
Age 20-29	13.4%	12.2%	11.9%	12.0%
Age 30-54	38.6%	38.2%	35.9%	34.5%
Age 55+	17.7%	21.1%	25.6%	28.8%
Population Change (average between years)				
Age 0-19		-168	-586	-403
Age 20-29		-402	95	611
Age 30-54		1,138	-715	383
Age 55+		3,027	3,785	3,419
Average Annual Growth		1.1%	0.7%	1.1%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	20	22	20	21	21	21	21	22	22	21	22
Rank	49	45	49	47	47	45	46	46	44	45	45

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	661	652	653	655	614	624	703	558	488	576	686
Rank	45	47	47	35	46	47	33	40	51	45	44

## POPULATION

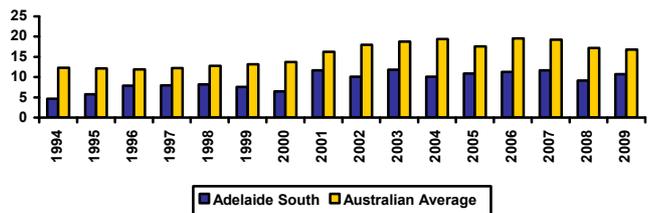
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	300	308	315	320	325	328	332	336	340	343	346	349	352	354	356	359	363	367	372	376

## PATENT APPLICATIONS

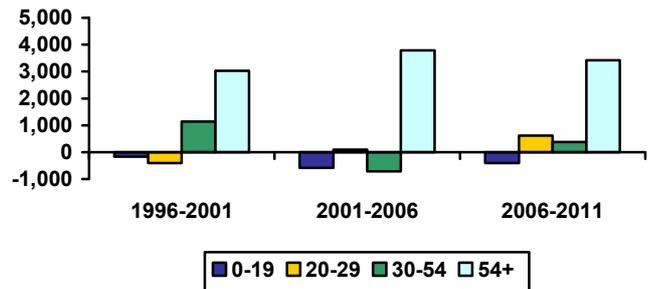
	No	Aust Avg	Rank
Average p.a. (1994-2009)	31.87	3,109.81	28
Average p.a. per capita	9.13	15.69	35
Hi Tech p.a. (1994-2009)	8.19	864.69	26
Hi Tech p.a. per capita	2.34	4.33	21
Info. Tech p.a. (1994-2009)	1.00	342.17	37
Info. Tech p.a. per capita	0.29	1.70	46
Average per capita (1994-2001)	7.53	13.06	40
Average per capita (2001-2009)	10.83	18.09	31
2001-09 avg./1994-00 avg.	1.44	1.39	17

Note: Per capita = 100,000 people

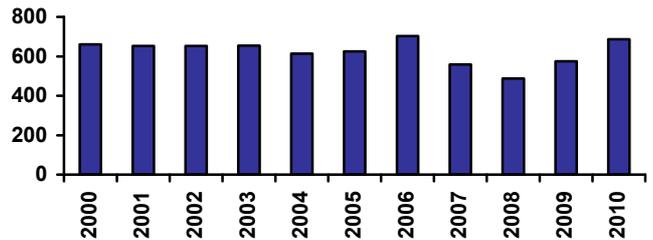
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Adelaide South

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	268	414	537	44	51	49	19%	23%	22%
Value of Property and Unincorporated Business	202	336	498	44	50	48	22%	28%	33%
Value of Financial Assets	165	207	203	37	47	51	27%	26%	17%
Value of Household Liabilities	100	130	163	23	39	38	67%	56%	40%
Disposable Income after Debt Service Costs	70	76	79	49	53	56	58%	50%	45%
Household Debt Service Ratio	15%	18%	21	8	23	13	71%	72%	69%
Household Debt to Gross Income Ratio	1.23	1.43	2	10	25	18	84%	80%	74%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	373	386	404	403	401	459	435	468	13%
Non Residential	101	119	128	152	195	194	183	227	27%
Total	474	505	533	555	596	653	617	695	17%
Value per capita \$2007/08									
Residential	1,067	1,092	1,136	1,122	1,104	1,249	1,169	1,246	9%
Non Residential	288	337	360	423	537	528	491	605	23%
Total	1,355	1,429	1,496	1,546	1,641	1,777	1,661	1,851	13%
Rank (value per capita)									
Residential	42	50	49	47	49	40	45	37	
Non Residential	64	65	65	64	61	63	63	60	
Total	54	57	56	58	56	54	53	45	

## FARM INSTITUTE ACCESSIBILITY

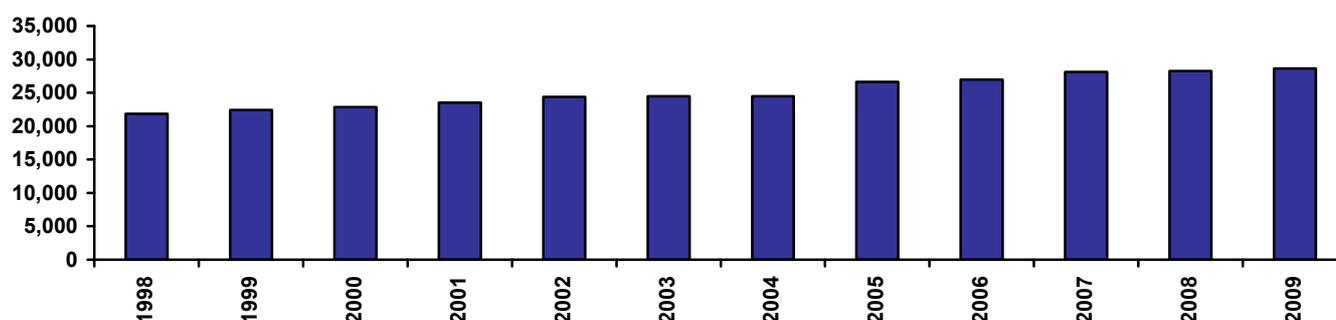
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	7.2	3.09	21.4	26	6	21
widespread	4.2	1.42	12.8	22	5	12
centralised	11.9	5.67	34.4	26	24	22
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	18.1	7.13	44.6	2	2	2
widespread	12.7	3.92	27.1	2	2	2
centralised	26.6	12.12	70.8	2	3	2

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	7,255	7,527	7,759	8,086	8,449	8,552	8,609	9,412	9,603	10,105	10,257	10,514	3.4%
Consumption Per Cap (\$2007/08)	21,854	22,414	22,835	23,547	24,390	24,492	24,482	26,618	26,966	28,123	28,258	28,625	2.5%
Consumption Per Cap Rank	49	51	50	50	48	50	58	47	51	48	49	43	22

Note: All years stated above are calendar years.

Consumption per capita



# Adelaide South

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	142.9	132.6	134.2	169.4	276.9	318.2	43	36	7.2%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.4	3.1	4.8	5.5	53	29	6.9%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	15.9	20.6	32.1	36.4	53	29	6.9%
Ratio of greenfield construction costs to average dwelling price	2.0	2.1	2.0	1.9	1.3	1.1	32	35	-4.6%
Ratio of mortgage burden on new construction to income	n/a	n/a	32.5	39.7	40.6	41.2	49	33	1.9%
Adult population per dwelling	1.9	2.2	2.1	2.1	2.2	2.2	44	51	0.2%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	302	347	357	377	389	403	391	405	393	411
Percent of population aged 0 to 17	29.3%	25.5%	24.1%	22.9%	22.1%	21.5%	22.0%	21.4%	22.1%	21.4%
Percent of population aged 18 to 64 (working age pop)	62.3%	63.1%	63.3%	62.9%	61.6%	60.3%	61.8%	60.5%	61.6%	60.1%
Percent of population aged 65 and over	8.4%	11.3%	12.6%	14.2%	16.3%	18.2%	16.2%	18.1%	16.4%	18.4%
Annual hours of work working age residents	1270	1252	1337	1316	1340	1456	1338	1438	1350	1470
Adult population per occupied dwelling	2.25	2.14	2.16	2.21	2.23	2.25	2.22	2.21	2.24	2.26
Dwelling shortage - (000's)				3.8	4.8	6.2	4.3	4.2	5.2	7.1
Unsatisfactorily housed population - percent of population				2.0%	2.5%	3.1%	2.2%	2.1%	2.7%	3.4%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	6.8	3.7	6.6	5.4	5.6	5.7	5.7	6.1	6.7
Average net migration inflows - percent of population	2.1%	1.1%	1.8%	1.4%	1.4%	1.4%	1.4%	1.5%	1.7%
Average net POPULATION CHANGE - (000's)	4.99	1.97	4.07	2.33	2.74	2.66	2.85	3.08	3.65
Average annual population growth rate - percent	1.6%	0.6%	1.1%	0.6%	0.7%	0.7%	0.7%	0.8%	0.9%

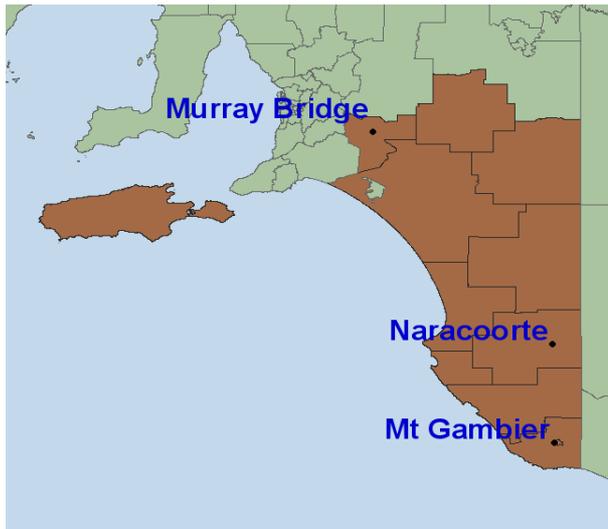
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	136,884	152,751	162,538	184,632	194,201	23	22	25	24	24
UR Hours Total (000's/quarter)	59,769	66,114	68,559	77,278	77,970	24	22	25	24	25
UR Income Total (\$2007/08m/quarter)	1,681	1,805	1,983	2,338	2,446	25	25	27	28	28
JTW Emp Total	55,228	65,176	83,651	96,947	103,469	54	55	48	42	42
JTW Hours Total (000's/quarter)	24,301	27,999	34,810	40,289	41,325	56	57	49	42	45
JTW Income Total (\$2007/08m/quarter)	614	749	999	1,178	1,217	55	57	50	47	49
UR Avg Weekly Hours Per Employee	33.6	33.3	32.4	32.2	30.9	51	58	55	56	60
UR Avg Hourly Rate Per Employee (\$2007/08)	28.1	27.3	28.9	30.3	31.4	17	34	43	51	52
JTW Avg Weekly Hours Per Employee	33.8	33.0	32.0	32.0	30.7	46	60	64	56	59
JTW Avg Hourly Rate Per Employee (\$2007/08)	25.3	26.8	28.7	29.2	29.5	45	39	48	56	59

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	4,948	7,434	7,817	5,513	6,572	2,477	3,078	4,743	5,726	6,760
B Mining	544	690	888	1,837	2,154	10	37	137	431	495
C Manufacturing	21,828	23,131	22,850	24,000	23,889	8,249	9,436	11,614	12,313	12,718
D Electricity, Gas, Water & Waste Services	1,668	1,620	1,594	2,203	3,003	334	297	439	856	1,131
E Construction	8,546	9,432	11,692	17,255	17,050	4,595	5,668	6,710	10,256	10,670
F Wholesale Trade	8,380	7,225	6,153	6,749	7,178	2,168	1,828	2,098	2,475	2,765
G Retail Trade	19,208	18,221	20,736	22,761	24,655	10,905	10,679	14,076	15,394	16,486
H Accommodation and Food Services	6,722	8,309	9,890	9,857	11,068	4,448	5,351	6,833	7,152	8,036
I Transport, Postal and Warehousing	5,578	6,322	6,339	7,738	9,219	1,824	2,315	2,215	2,970	3,252
J Information Media and Telecoms	3,476	2,945	2,780	3,393	2,433	334	254	405	777	742
K Financial and Insurance Services	6,643	5,557	5,225	5,738	6,954	1,256	1,275	1,396	1,467	1,616
L Rental, Hiring and Real Estate Services	1,507	2,116	2,220	2,765	3,588	591	1,487	1,165	1,701	2,082
M Prof, Scientific & Technical Services	5,517	7,064	7,272	8,702	9,183	1,009	1,509	2,069	3,012	3,440
N Administrative and Support Services	2,805	4,818	6,193	6,493	6,077	967	1,942	3,034	3,289	3,213
O Public Administration and Safety	8,203	8,291	9,043	12,863	12,804	1,399	1,542	3,023	3,858	3,757
P Education and Training	8,655	10,645	11,353	13,276	14,052	5,989	6,971	8,036	9,032	9,592
Q Health Care and Social Assistance	15,210	18,873	20,138	23,204	23,853	5,370	6,712	9,541	10,696	11,206
R Arts and Recreation Services	2,057	2,226	2,347	2,226	2,393	854	966	1,325	1,158	1,278
S Other Services	5,388	7,834	8,006	8,059	8,075	2,448	3,829	4,794	4,383	4,232
Hi Tech	15,867	18,653	18,194	19,195	19,294	4,741	5,560	7,071	8,168	8,572
Hi Income	14,270	15,793	16,373	19,452	21,349	2,597	3,398	4,689	6,524	7,161
Infrastructure Services	25,921	31,744	33,838	38,706	40,298	12,213	14,649	18,902	20,886	22,076

# SA Mallee South East



Though flat, the South East of South Australia is limestone country with the remnants of volcanic activity. Further north, the sand ridges and swamps give way to the sand dunes of the SA mallee. The plantation forestry and grazing in the south of the region gives way to wheat and barley as one travels north. Mt Gambier is a centre for timber processing, while the Coonawarra limestone belt is known for its fine wines. At the other end of the region, Murray Bridge is the gateway from Adelaide into the region. The region also includes Kangaroo Island, a tourist-oriented island too small to form a region by itself.

## Major centres:

Mt Gambier, Naracoorte, Murray Bridge

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	96	97	97	98	99	100	0.6%	0.7%	1.0%	0.9%	1.0%	0.7%	0.9%
No. Households	34	34	35	35	35	36	1.1%	0.9%	0.9%	1.1%	1.2%	1.0%	1.2%
NIEIR Workforce	48	48	48	49	50	51	0.1%	0.8%	1.2%	1.8%	1.4%	0.7%	1.6%
NIEIR Employment	44	45	44	45	45	46	0.6%	-0.4%	1.2%	1.4%	0.5%	0.5%	0.9%
NIEIR Unemployment	3.6	3.4	4.0	4.0	4.3	4.8	-5.7%	16.2%	1.6%	6.4%	11.4%	3.7%	8.9%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.6%	7.1%	8.2%	8.3%	8.6%	9.5%	-0.4	1.1	0.0	0.4	0.8	0.2	0.6
Headline U/E	4.0%	3.7%	4.4%	4.0%	4.2%	5.2%	-0.3	0.7	-0.4	0.2	1.0	0.0	0.6
NIEIR Structural U/E	13.2%	13.3%	13.2%	12.9%	12.9%	13.3%	0.1	-0.1	-0.3	-0.1	0.5	-0.1	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	1,550	1,584	1,643	1,685	1,723	1,758	16,125	16,382	16,885	17,144	17,366	17,556	2.8%	2.1%
Taxes Paid	525	513	459	523	428	455	5,464	5,303	4,714	5,322	4,312	4,542	-0.1%	-6.8%
Benefits	475	482	527	600	788	778	4,941	4,988	5,414	6,103	7,944	7,763	8.1%	13.8%
Business Income	725	680	636	826	503	692	7,542	7,036	6,538	8,399	5,071	6,914	4.4%	-8.4%
Interest Paid	176	187	222	286	262	252	1,828	1,932	2,278	2,907	2,638	2,518	17.6%	-6.1%
Property Income	345	365	360	408	339	364	3,587	3,778	3,702	4,153	3,422	3,636	5.8%	-5.5%
Disposable Income	2,736	2,761	2,837	3,152	3,037	3,324	28,459	28,553	29,146	32,066	30,620	33,187	4.8%	2.7%
Rank							24	31	34	22	33	17		
%Rank #1							63%	62%	56%	62%	57%	61%		
Business Value Added	2,275	2,264	2,280	2,511	2,226	2,451	23,667	23,418	23,422	25,543	22,437	24,470	3.3%	-1.2%
Rank							34	40	42	34	48	33		
%Rank #1							55%	53%	50%	54%	46%	50%		
Business Productivity							51,403	50,854	51,422	55,957	48,804	51,127	2.9%	-4.4%
Rank							35	45	47	25	52	41		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# SA Mallee South East

## SOCIAL SECURITY

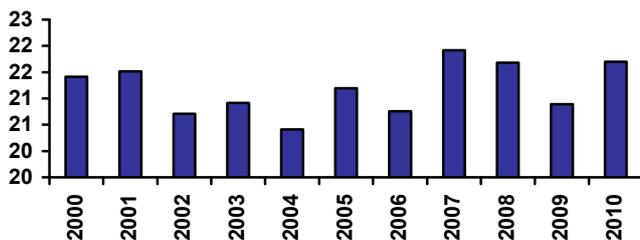
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.17%	0.14%
Disability Support (aged 25+)	3.92%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.21%	0.20%
Parenting Payment - Single (aged 25+)	1.41%	1.28%
Unemployed Long Term	1.68%	1.29%
Unemployed Short Term	1.00%	1.16%
Youth Allowance - Non Student	0.42%	0.43%
Youth Allowance - Student	0.91%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	23.4%	12
2009	25.9%	12
2008	19.0%	19
2007	18.6%	18
2006	17.5%	25
2005	17.4%	30

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	29.5%	28.7%	27.3%	25.6%
Age 20-29	13.2%	11.3%	11.3%	12.0%
Age 30-54	35.8%	36.7%	35.5%	34.2%
Age 55+	21.5%	23.2%	26.0%	28.2%
Population Change (average between years)				
Age 0-19		-155	-90	-113
Age 20-29		-348	62	245
Age 30-54		169	-7	60
Age 55+		320	687	674
Average Annual Growth		0.0%	0.7%	0.9%

### Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	21	22	21	21	20	21	21	22	22	21	22
Rank	44	46	48	50	49	46	47	47	47	46	47

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	559	572	513	571	519	494	498	416	435	533	577
Rank	53	52	54	41	53	58	55	53	54	49	52

## POPULATION

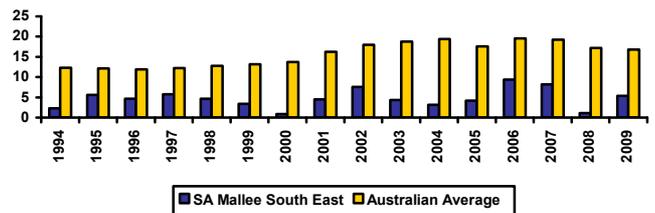
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	94	94	94	94	94	93	94	93	94	93	93	94	94	95	96	97	97	98	99	100

## PATENT APPLICATIONS

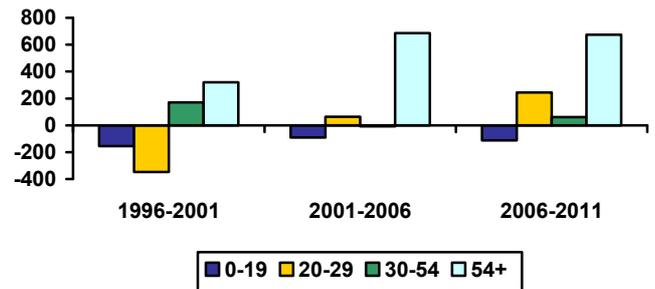
	No	Aust Avg	Rank
Average p.a. (1994-2009)	4.45	3,109.81	62
Average p.a. per capita	4.68	15.69	62
Hi Tech p.a. (1994-2009)	0.39	864.69	63
Hi Tech p.a. per capita	0.41	4.33	62
Info. Tech p.a. (1994-2009)	0.06	342.17	62
Info. Tech p.a. per capita	0.07	1.70	60
Average per capita (1994-2001)	3.96	13.06	61
Average per capita (2001-2009)	5.30	18.09	60
2001-09 avg./1994-00 avg.	1.34	1.39	27

Note: Per capita = 100,000 people

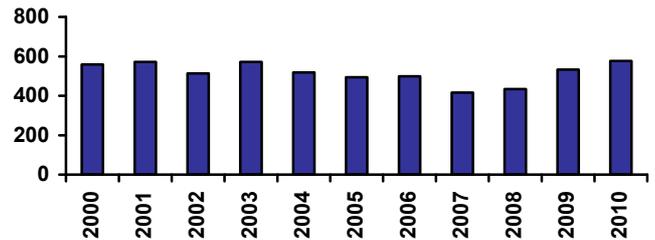
### Patent Applications per 100,000 residents



### Population Change by Age Group



### Annual Rainfall



# SA Mallee South East

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	241	365	435	58	61	62	17%	20%	18%
Value of Property and Unincorporated Business	160	253	330	64	62	63	18%	21%	22%
Value of Financial Assets	167	213	225	36	44	40	28%	26%	18%
Value of Household Liabilities	86	101	120	44	62	60	57%	44%	29%
Disposable Income after Debt Service Costs	79	80	92	27	45	30	65%	53%	52%
Household Debt Service Ratio	12%	14%	15	45	56	58	56%	56%	48%
Household Debt to Gross Income Ratio	0.98	1.11	1	48	55	61	67%	61%	50%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	72	98	110	127	111	116	116	120	1%
Non Residential	48	74	84	69	59	62	58	62	-14%
Total	120	172	194	196	170	178	174	182	-5%
Value per capita \$2007/08									
Residential	763	1,036	1,149	1,310	1,140	1,179	1,172	1,195	-1%
Non Residential	510	775	869	715	604	631	582	623	-16%
Total	1,273	1,810	2,018	2,025	1,743	1,810	1,755	1,819	-7%
Rank (value per capita)									
Residential	54	52	48	40	45	45	44	41	
Non Residential	51	27	21	48	57	58	61	56	
Total	57	50	43	45	54	52	47	47	

## FARM INSTITUTE ACCESSIBILITY

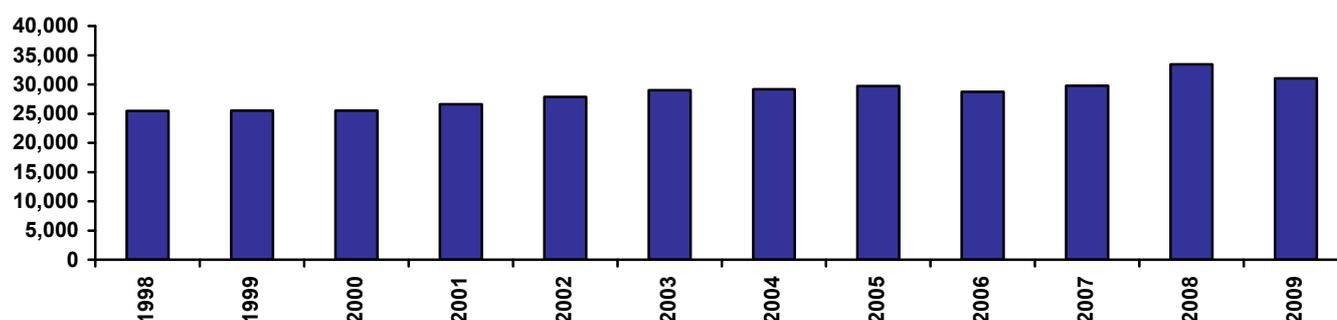
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	45.2	10.82	73.4	50	54	55
widespread	8.4	1.87	15.7	50	17	35
centralised	102.2	24.38	159.8	51	55	55
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	71.6	15.69	97.8	24	22	24
widespread	38.2	7.93	48.5	26	23	19
centralised	123.3	27.43	170.5	24	23	26

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	2,381	2,381	2,387	2,487	2,606	2,726	2,757	2,825	2,764	2,877	3,252	3,049	2.3%
Consumption Per Cap (\$2007/08)	25,457	25,512	25,515	26,600	27,895	28,998	29,181	29,736	28,758	29,755	33,417	31,017	1.8%
Consumption Per Cap Rank	21	28	29	28	22	18	26	25	31	30	19	24	42

Note: All years stated above are calendar years.

Consumption per capita



# SA Mallee South East

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	92.6	99.6	98.0	109.5	186.3	191.6	60	62	5.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	1.7	2.0	3.5	3.0	64	62	4.7%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	11.1	13.3	23.4	19.7	64	62	4.7%
Ratio of greenfield construction costs to average dwelling price	3.1	2.8	2.8	3.0	1.9	1.9	13	9	-3.1%
Ratio of mortgage burden on new construction to income	n/a	n/a	31.0	39.7	43.9	37.1	53	47	1.4%
Adult population per dwelling	2.1	2.1	2.1	2.1	2.1	2.1	52	62	0.0%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	94	94	96	101	105	108	105	106	106	108
Percent of population aged 0 to 17	28.7%	26.3%	25.1%	23.8%	21.9%	20.9%	22.0%	21.0%	21.9%	20.9%
Percent of population aged 18 to 64 (working age pop)	59.9%	60.4%	60.8%	61.0%	61.7%	61.1%	61.4%	60.8%	61.5%	60.8%
Percent of population aged 65 and over	11.4%	13.3%	14.1%	15.3%	16.4%	18.0%	16.5%	18.2%	16.6%	18.3%
Annual hours of work working age residents	1244	1213	1343	1373	1363	1479	1363	1447	1384	1515
Adult population per occupied dwelling	2.22	2.10	2.12	2.14	2.22	2.25	2.19	2.19	2.22	2.25
Dwelling shortage - (000's)				0.5	1.7	2.2	1.3	1.4	1.8	2.3
Unsatisfactorily housed population - percent of population				1.0%	3.3%	4.1%	2.6%	2.6%	3.5%	4.3%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	0.7	1.1	1.7	1.8	1.3	1.7	1.2	1.9	1.4
Average net migration inflows - percent of population	0.7%	1.2%	1.7%	1.8%	1.2%	1.6%	1.2%	1.8%	1.3%
Average net POPULATION CHANGE - (000's)	-0.05	0.54	0.96	0.88	0.42	0.71	0.34	0.95	0.49
Average annual population growth rate - percent	-0.1%	0.6%	1.0%	0.9%	0.4%	0.7%	0.3%	0.9%	0.5%

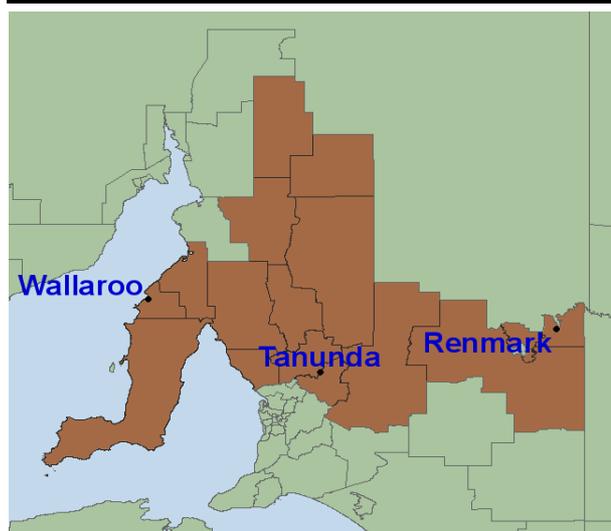
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	38,414	40,152	39,569	45,785	48,444	63	62	61	60	60
UR Hours Total (000's/quarter)	17,548	18,024	17,107	20,037	20,718	63	63	61	61	60
UR Income Total (\$2007/08m/quarter)	530	569	577	601	664	61	61	62	63	63
JTW Emp Total	51,966	55,905	61,103	46,888	49,591	58	61	60	63	63
JTW Hours Total (000's/quarter)	23,507	24,972	26,383	20,498	21,168	57	61	60	63	63
JTW Income Total (\$2007/08m/quarter)	648	690	822	618	683	54	59	58	62	62
UR Avg Weekly Hours Per Employee	35.1	34.5	33.3	33.7	32.9	23	29	35	19	30
UR Avg Hourly Rate Per Employee (\$2007/08)	30.2	31.6	33.7	30.0	32.1	10	10	17	53	46
JTW Avg Weekly Hours Per Employee	34.8	34.4	33.2	33.6	32.8	28	31	37	19	26
JTW Avg Hourly Rate Per Employee (\$2007/08)	27.6	27.6	31.1	30.2	32.3	16	30	28	52	44

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	9,092	11,407	10,633	9,939	9,558	9,897	11,991	14,110	10,058	9,681
B Mining	74	118	82	200	201	4	42	37	135	136
C Manufacturing	7,082	5,626	5,298	6,730	8,710	10,768	9,915	8,618	6,892	8,834
D Electricity, Gas, Water & Waste Services	439	326	285	345	625	520	328	243	395	683
E Construction	1,526	1,877	2,082	3,147	3,466	2,182	2,550	3,651	3,146	3,469
F Wholesale Trade	1,784	1,471	1,552	1,651	2,406	2,601	2,071	2,454	1,698	2,468
G Retail Trade	4,644	4,039	4,329	5,351	5,183	6,026	6,536	7,143	5,481	5,321
H Accommodation and Food Services	2,268	2,319	2,512	2,703	3,174	2,750	3,368	4,287	2,753	3,212
I Transport, Postal and Warehousing	1,257	1,433	1,635	1,983	914	2,148	2,340	2,765	2,065	1,022
J Information Media and Telecoms	656	480	330	475	645	335	421	319	457	619
K Financial and Insurance Services	873	752	569	629	299	3,512	1,239	1,814	639	312
L Rental, Hiring and Real Estate Services	193	341	349	490	446	264	437	435	485	439
M Prof, Scientific & Technical Services	586	710	734	959	1,490	539	738	786	984	1,515
N Administrative and Support Services	398	720	1,032	1,234	1,551	727	1,342	1,499	1,263	1,580
O Public Administration and Safety	1,451	1,284	1,214	1,789	1,866	1,592	1,682	1,879	1,947	2,035
P Education and Training	1,843	2,154	1,960	2,526	2,247	3,122	3,743	3,724	2,692	2,415
Q Health Care and Social Assistance	2,760	3,064	3,074	3,682	4,158	3,199	4,151	4,610	3,829	4,308
R Arts and Recreation Services	376	388	414	295	261	599	520	437	308	276
S Other Services	1,113	1,643	1,486	1,657	1,246	1,180	2,490	2,294	1,662	1,265
Hi Tech	1,272	1,335	1,375	1,598	2,351	1,584	1,815	1,417	1,705	2,462
Hi Income	1,732	1,891	1,794	2,431	2,796	4,500	2,856	3,398	2,415	2,785
Infrastructure Services	4,979	5,606	5,448	6,504	6,666	6,920	8,415	8,770	6,829	7,000

# SA Mid North Riverland



The belt from Yorke Peninsula to the Victorian border is basically dry farming country. The western part, north of Adelaide, is gently hilly. Some of the hills attract enough rain to support vine growing, and the Barossa and Clare valleys are both major wine regions. Grapes are also cultivated under irrigation along the Murray in the Riverland, and several of the towns here are developing a name in wine as well as in fruit juice. It is now many years since the mining industry was fundamental to the region's economy, but it has left a heritage of old towns which are much visited by tourists.

## Major centres:

Wallaroo, Tanunda, Renmark

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	136	137	139	140	141	142	0.9%	1.1%	0.7%	0.9%	0.5%	0.9%	0.7%
No. Households	48	48	49	50	50	51	1.5%	1.2%	1.2%	1.1%	1.0%	1.3%	1.1%
NIEIR Workforce	63	64	64	65	66	67	1.0%	0.7%	1.2%	1.7%	1.2%	1.0%	1.4%
NIEIR Employment	58	59	59	59	60	61	2.2%	-0.4%	0.6%	1.5%	0.9%	0.8%	1.2%
NIEIR Unemployment	5.1	4.5	5.2	5.6	5.8	6.1	-12.1%	15.8%	8.0%	3.5%	4.0%	3.2%	3.8%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	8.1%	7.1%	8.1%	8.7%	8.8%	9.1%	-1.1	1.1	0.5	0.2	0.2	0.2	0.2
Headline U/E	4.1%	3.4%	3.8%	3.8%	3.9%	4.2%	-0.7	0.4	0.0	0.1	0.3	-0.1	0.2
NIEIR Structural U/E	14.9%	14.7%	14.8%	14.4%	14.4%	14.8%	-0.1	0.1	-0.4	0.0	0.4	-0.2	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	2,027	2,121	2,187	2,247	2,297	2,302	14,894	15,447	15,761	16,074	16,286	16,237	3.5%	1.2%
Taxes Paid	707	708	611	689	564	568	5,194	5,154	4,403	4,927	3,998	4,006	-0.9%	-9.2%
Benefits	657	661	691	832	1,100	1,068	4,824	4,817	4,976	5,951	7,797	7,531	8.2%	13.3%
Business Income	1,071	1,048	882	1,131	695	854	7,870	7,633	6,357	8,089	4,929	6,022	1.8%	-13.1%
Interest Paid	240	261	315	409	373	358	1,765	1,898	2,272	2,926	2,644	2,524	19.4%	-6.5%
Property Income	505	541	532	589	478	494	3,714	3,943	3,834	4,215	3,385	3,483	5.2%	-8.5%
Disposable Income	3,745	3,846	3,777	4,217	4,052	4,240	27,515	28,020	27,217	30,165	28,726	29,908	4.0%	0.3%
Rank							34	38	52	29	44	35		
%Rank #1							61%	60%	52%	58%	53%	55%		
Business Value Added	3,098	3,168	3,070	3,378	2,993	3,156	22,764	23,080	22,118	24,163	21,215	22,259	2.9%	-3.3%
Rank							44	45	53	41	57	48		
%Rank #1							53%	52%	47%	51%	43%	46%		
Business Productivity							53,383	53,415	51,984	56,877	49,552	50,543	2.1%	-5.7%
Rank							25	28	44	20	46	44		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# SA Mid North Riverland

## SOCIAL SECURITY

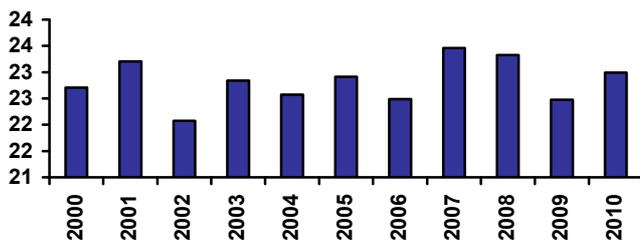
	% Pop	Australian Average
Disability Support (aged 15-20)	0.07%	0.08%
Disability Support (aged 21-24)	0.11%	0.14%
Disability Support (aged 25+)	4.79%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.11%	0.20%
Parenting Payment - Single (aged 25+)	1.10%	1.28%
Unemployed Long Term	1.36%	1.29%
Unemployed Short Term	0.89%	1.16%
Youth Allowance - Non Student	0.35%	0.43%
Youth Allowance - Student	0.85%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	25.2%	9
2009	27.1%	10
2008	19.7%	15
2007	18.3%	19
2006	17.2%	29
2005	17.5%	28

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	28.3%	27.2%	26.2%	24.5%
Age 20-29	10.7%	9.5%	9.1%	9.2%
Age 30-54	35.7%	36.2%	35.0%	33.1%
Age 55+	25.3%	27.1%	29.7%	33.1%
Population Change (average between years)				
Age 0-19		-152	41	-201
Age 20-29		-263	2	126
Age 30-54		306	80	-164
Age 55+		603	1,039	1,256
Average Annual Growth		0.4%	0.9%	0.7%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	23	23	22	23	23	23	22	23	23	22	23
Rank	31	32	41	39	39	38	40	33	30	38	39

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	437	383	375	321	304	372	433	345	285	363	397
Rank	63	61	61	60	64	60	60	59	63	62	63

## POPULATION

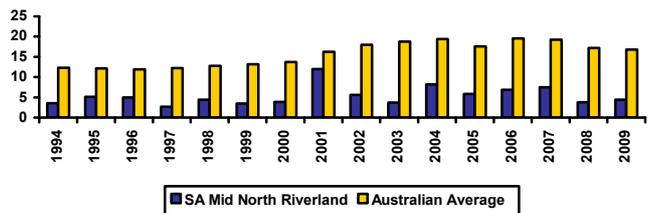
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	126	126	127	128	128	129	130	130	130	131	131	132	133	135	136	137	139	140	141	142

## PATENT APPLICATIONS

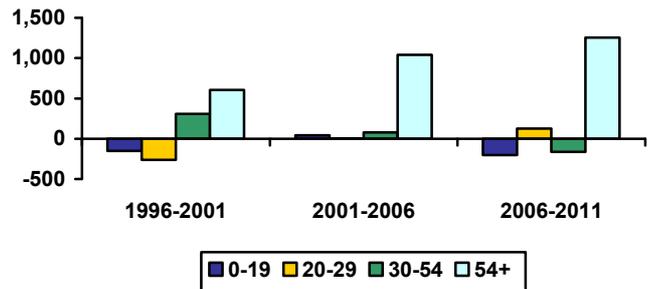
	No	Aust Avg	Rank
Average p.a. (1994-2009)	7.17	3,109.81	58
Average p.a. per capita	5.37	15.69	57
Hi Tech p.a. (1994-2009)	0.49	864.69	62
Hi Tech p.a. per capita	0.37	4.33	63
Info. Tech p.a. (1994-2009)	0.14	342.17	57
Info. Tech p.a. per capita	0.10	1.70	58
Average per capita (1994-2001)	5.00	13.06	56
Average per capita (2001-2009)	6.44	18.09	54
2001-09 avg./1994-00 avg.	1.29	1.39	36

Note: Per capita = 100,000 people

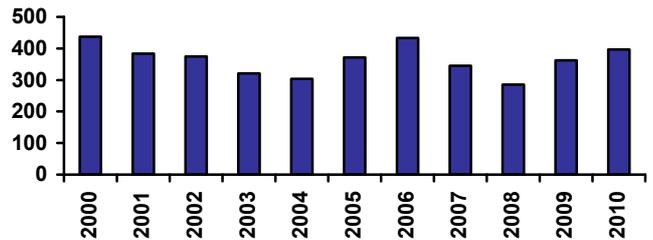
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# SA Mid North Riverland

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	271	402	460	43	55	60	19%	22%	19%
Value of Property and Unincorporated Business	165	283	385	63	59	57	18%	24%	26%
Value of Financial Assets	185	220	200	24	39	52	31%	27%	16%
Value of Household Liabilities	78	101	124	51	61	56	52%	44%	30%
Disposable Income after Debt Service Costs	80	79	83	22	48	47	66%	52%	47%
Household Debt Service Ratio	11%	14%	16	53	55	51	50%	56%	53%
Household Debt to Gross Income Ratio	0.87	1.11	1	54	54	53	60%	62%	56%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	120	158	191	222	190	209	184	182	-5%
Non Residential	71	91	98	94	86	84	89	106	0%
Total	191	248	290	316	276	293	273	288	-3%
Value per capita \$2007/08									
Residential	907	1,171	1,407	1,614	1,370	1,493	1,306	1,285	-7%
Non Residential	534	674	722	687	618	603	629	749	-2%
Total	1,441	1,845	2,129	2,301	1,988	2,096	1,935	2,034	-5%
Rank (value per capita)									
Residential	47	44	36	27	35	29	36	36	
Non Residential	47	41	36	52	56	61	60	45	
Total	50	47	38	34	45	45	43	39	

## FARM INSTITUTE ACCESSIBILITY

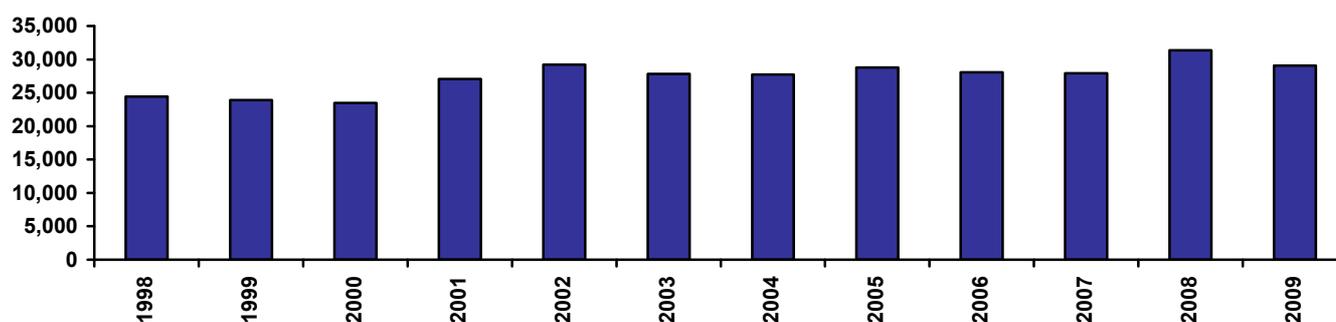
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	48.3	11.49	72.7	52	55	54
widespread	17.2	3.58	25.1	57	54	58
centralised	96.9	23.84	145.5	50	54	53
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	50.8	13.18	82.7	18	17	17
widespread	29.8	6.80	44.3	21	16	16
centralised	83.5	23.03	140.1	18	18	20

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	3,167	3,113	3,063	3,545	3,838	3,683	3,699	3,870	3,817	3,833	4,353	4,064	2.3%
Consumption Per Cap (\$2007/08)	24,423	23,918	23,468	27,039	29,195	27,818	27,719	28,764	28,046	27,924	31,365	29,076	1.6%
Consumption Per Cap Rank	28	41	46	23	17	28	34	29	38	50	25	34	51

Note: All years stated above are calendar years.

Consumption per capita



# SA Mid North Riverland

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	91.0	98.8	97.6	107.7	199.5	215.7	63	54	6.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	1.7	1.9	4.0	3.6	63	58	6.3%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	11.3	12.9	26.3	24.1	63	58	6.3%
Ratio of greenfield construction costs to average dwelling price	3.2	2.8	2.8	3.0	1.8	1.7	11	15	-4.1%
Ratio of mortgage burden on new construction to income	n/a	n/a	31.7	39.2	46.2	40.2	51	37	1.9%
Adult population per dwelling	2.1	2.2	2.2	2.2	2.2	2.1	32	58	-0.2%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	126	132	136	143	147	148	145	149	147	151
Percent of population aged 0 to 17	26.9%	25.1%	24.2%	22.9%	20.5%	18.7%	20.6%	18.4%	20.5%	18.5%
Percent of population aged 18 to 64 (working age pop)	59.1%	59.2%	59.5%	59.4%	59.7%	58.7%	59.3%	59.2%	59.5%	58.9%
Percent of population aged 65 and over	14.0%	15.7%	16.4%	17.7%	19.8%	22.6%	20.0%	22.4%	20.0%	22.5%
Annual hours of work working age residents	1213	969	1237	1288	1307	1453	1312	1418	1329	1487
Adult population per occupied dwelling	2.29	2.16	2.16	2.15	2.21	2.22	2.18	2.15	2.22	2.24
Dwelling shortage - (000's)				0.0	1.1	1.2	0.4	0.0	1.2	1.7
Unsatisfactorily housed population - percent of population				0.0%	1.4%	1.6%	0.5%	0.0%	1.7%	2.2%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	1.8	1.9	2.6	2.6	2.0	2.4	2.6	2.8	2.5
Average net migration inflows - percent of population	1.4%	1.4%	1.9%	1.8%	1.4%	1.6%	1.7%	1.9%	1.7%
Average net POPULATION CHANGE - (000's)	0.64	0.94	1.25	0.82	0.21	0.53	0.79	0.93	0.71
Average annual population growth rate - percent	0.5%	0.7%	0.9%	0.6%	0.1%	0.4%	0.5%	0.6%	0.5%

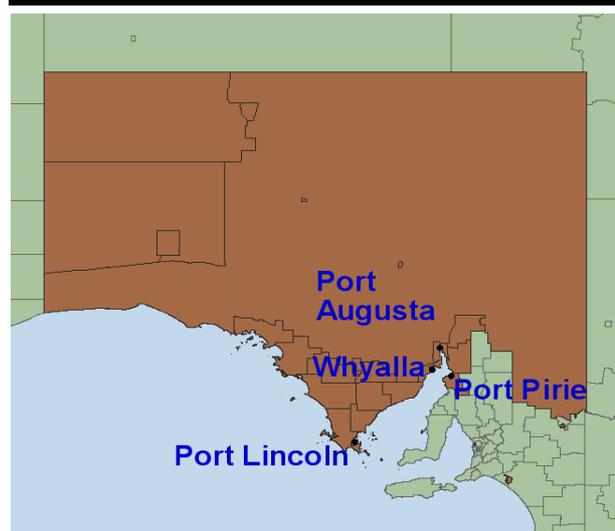
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	48,868	50,860	43,275	60,038	62,900	57	57	59	55	55
UR Hours Total (000's/quarter)	22,603	22,860	18,863	26,394	26,893	57	58	60	55	54
UR Income Total (\$2007/08m/quarter)	695	748	841	813	856	50	54	53	56	56
JTW Emp Total	58,100	74,969	71,419	54,798	57,270	52	49	53	58	57
JTW Hours Total (000's/quarter)	27,139	33,519	30,672	24,174	24,621	49	49	55	58	59
JTW Income Total (\$2007/08m/quarter)	747	943	959	739	776	47	43	52	59	60
UR Avg Weekly Hours Per Employee	35.6	34.6	33.5	33.8	32.9	12	27	30	16	31
UR Avg Hourly Rate Per Employee (\$2007/08)	30.7	32.7	44.6	30.8	31.8	8	9	2	49	48
JTW Avg Weekly Hours Per Employee	35.9	34.4	33.0	33.9	33.1	13	28	44	15	22
JTW Avg Hourly Rate Per Employee (\$2007/08)	27.5	28.1	31.3	30.6	31.5	17	23	25	49	49

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	12,934	15,950	12,586	13,051	11,979	14,345	21,340	16,387	13,303	12,471
B Mining	209	300	194	644	388	682	29	10	294	199
C Manufacturing	6,991	5,838	5,518	8,211	10,082	9,404	7,952	8,029	7,655	8,978
D Electricity, Gas, Water & Waste Services	690	495	397	622	930	619	527	410	502	740
E Construction	1,805	2,140	2,177	4,031	4,438	2,165	2,877	4,178	3,642	3,918
F Wholesale Trade	2,770	2,366	1,759	1,991	2,596	3,976	3,820	3,015	1,804	2,243
G Retail Trade	4,859	4,235	3,958	6,054	6,014	5,895	7,631	7,589	5,270	5,251
H Accommodation and Food Services	2,878	2,585	2,383	3,369	3,464	3,055	4,359	5,726	3,300	3,388
I Transport, Postal and Warehousing	1,704	1,840	1,633	2,718	1,639	1,866	3,099	2,913	2,300	1,524
J Information Media and Telecoms	773	528	320	491	692	332	401	325	372	502
K Financial and Insurance Services	1,058	891	518	806	796	1,560	1,253	987	631	697
L Rental, Hiring and Real Estate Services	255	448	365	614	663	223	704	564	522	577
M Prof, Scientific & Technical Services	719	900	813	1,340	2,230	421	813	987	1,081	1,764
N Administrative and Support Services	492	851	1,117	2,224	2,716	1,719	3,021	3,028	2,121	2,541
O Public Administration and Safety	1,915	1,721	1,358	2,460	2,682	1,778	2,293	2,340	1,847	2,037
P Education and Training	2,959	3,172	2,517	3,698	3,883	4,087	5,559	5,397	3,527	3,810
Q Health Care and Social Assistance	3,939	4,294	3,769	5,479	5,802	4,056	5,908	6,626	4,730	4,949
R Arts and Recreation Services	448	398	377	361	395	606	864	495	299	328
S Other Services	1,471	1,908	1,515	1,873	1,511	1,311	2,517	2,413	1,598	1,354
Hi Tech	1,909	2,167	1,861	2,980	4,224	1,518	2,293	2,113	2,710	3,558
Hi Income	2,225	2,423	1,988	3,340	4,136	2,876	2,494	2,426	2,547	3,339
Infrastructure Services	7,346	7,864	6,664	9,538	10,080	8,749	12,331	12,518	8,555	9,087

# SA Spencer Gulf



The three industrial towns of Port Pirie, Port Augusta and Whyalla form the Iron Triangle at the head of Spencer Gulf. The winter tourist playground of the Flinders Ranges lies to the north-east, while the wheat country of Eyre Peninsula lies to the south-west. Iron ore is mined back of Whyalla, and an export trade is developing as well as supply to the domestic steel industry. However, the really big mine in the region is that at Olympic Dam. The northern two-thirds of the region comprises a vast dry outback, much of which is Aboriginal land.

## Major centres:

Port Pirie, Port Augusta, Whyalla, Port Lincoln

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	106	106	107	108	108	109	0.6%	0.6%	0.7%	0.7%	0.5%	0.6%	0.6%
No. Households	37	37	38	38	38	38	0.7%	0.7%	0.8%	0.9%	0.8%	0.7%	0.9%
NIEIR Workforce	49	49	51	52	52	53	0.2%	2.4%	1.8%	1.8%	0.6%	1.5%	1.2%
NIEIR Employment	43	44	45	46	46	47	2.7%	1.8%	1.1%	1.4%	2.0%	1.9%	1.7%
NIEIR Unemployment	6.2	5.1	5.5	5.9	6.2	5.6	-17.6%	7.8%	7.3%	5.1%	-9.6%	-1.6%	-2.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	12.5%	10.3%	10.8%	11.4%	11.8%	10.6%	-2.2	0.5	0.6	0.4	-1.2	-0.4	-0.4
Headline U/E	7.1%	4.9%	4.9%	5.3%	6.0%	4.9%	-2.2	0.0	0.4	0.7	-1.2	-0.6	-0.2
NIEIR Structural U/E	19.2%	18.7%	18.6%	18.0%	17.7%	18.1%	-0.5	-0.1	-0.6	-0.3	0.4	-0.4	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	1,762	1,851	1,986	2,072	2,129	2,106	16,688	17,431	18,582	19,248	19,639	19,338	5.5%	0.8%
Taxes Paid	532	548	507	573	529	498	5,038	5,161	4,742	5,322	4,877	4,570	2.5%	-6.8%
Benefits	673	670	684	693	838	749	6,371	6,303	6,401	6,437	7,731	6,873	1.0%	4.0%
Business Income	429	459	364	477	389	379	4,066	4,322	3,404	4,429	3,587	3,482	3.5%	-10.8%
Interest Paid	182	196	238	310	283	273	1,720	1,849	2,224	2,878	2,613	2,503	19.5%	-6.2%
Property Income	356	381	390	431	376	378	3,369	3,586	3,651	4,004	3,467	3,467	6.6%	-6.4%
Disposable Income	2,828	2,966	3,016	3,190	3,344	3,243	26,787	27,922	28,217	29,637	30,842	29,776	4.1%	0.8%
Rank							43	40	43	33	30	36		
%Rank #1							60%	60%	54%	57%	57%	55%		
Business Value Added	2,191	2,311	2,350	2,548	2,518	2,485	20,754	21,754	21,987	23,676	23,226	22,820	5.2%	-1.2%
Rank							55	55	55	43	43	42		
%Rank #1							48%	49%	47%	50%	48%	47%		
Business Productivity							50,731	52,068	52,008	55,763	53,944	52,341	3.2%	-3.1%
Rank							42	36	43	26	31	32		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# SA Spencer Gulf

## SOCIAL SECURITY

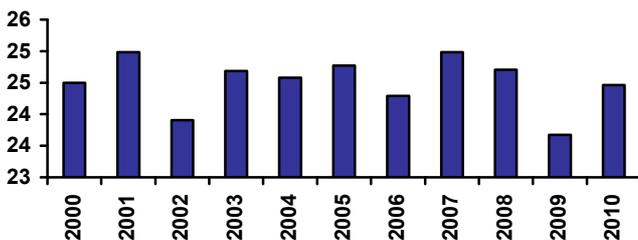
	% Pop	Australian Average
Disability Support (aged 15-20)	0.12%	0.08%
Disability Support (aged 21-24)	0.23%	0.14%
Disability Support (aged 25+)	5.01%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.34%	0.20%
Parenting Payment - Single (aged 25+)	1.59%	1.28%
Unemployed Long Term	2.43%	1.29%
Unemployed Short Term	1.27%	1.16%
Youth Allowance - Non Student	0.77%	0.43%
Youth Allowance - Student	0.75%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	23.1%	14
2009	25.1%	14
2008	21.7%	11
2007	22.7%	6
2006	22.6%	4
2005	23.8%	3

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	30.4%	29.4%	27.9%	26.4%
Age 20-29	14.1%	12.3%	11.7%	12.2%
Age 30-54	35.6%	35.9%	35.4%	34.3%
Age 55+	19.9%	22.3%	25.0%	27.1%
Population Change (average between years)				
Age 0-19		-316	-338	-164
Age 20-29		-429	-141	191
Age 30-54		-41	-133	-14
Age 55+		453	548	610
Average Annual Growth		-0.3%	-0.1%	0.6%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	25	24	25	25	25	24	25	25	24	24
Rank	14	21	23	21	21	21	21	19	19	29	24

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	330	354	352	279	298	301	373	303	263	383	358
Rank	65	63	62	64	65	65	63	64	65	60	64

## POPULATION

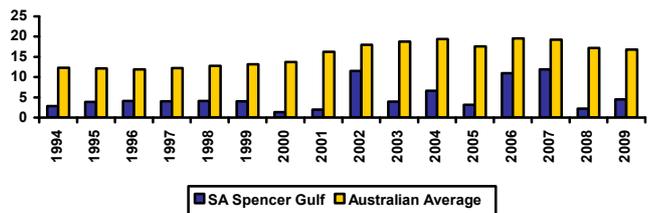
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	113	112	111	110	109	108	108	108	108	107	107	106	106	105	106	106	107	108	108	109

## PATENT APPLICATIONS

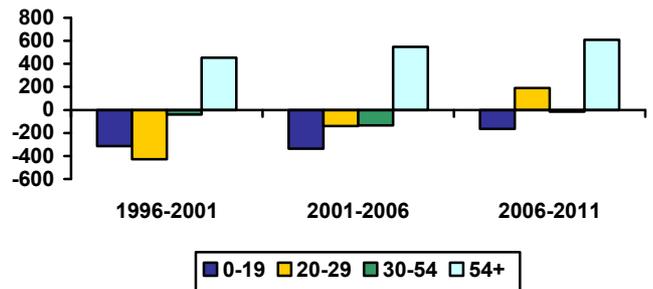
	No	Aust Avg	Rank
Average p.a. (1994-2009)	5.42	3,109.81	59
Average p.a. per capita	5.07	15.69	58
Hi Tech p.a. (1994-2009)	1.03	864.69	55
Hi Tech p.a. per capita	0.97	4.33	51
Info. Tech p.a. (1994-2009)	0.33	342.17	51
Info. Tech p.a. per capita	0.31	1.70	43
Average per capita (1994-2001)	3.28	13.06	63
Average per capita (2001-2009)	6.31	18.09	55
2001-09 avg./1994-00 avg.	1.92	1.39	1

Note: Per capita = 100,000 people

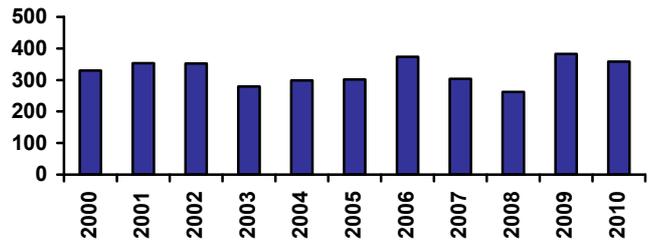
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# SA Spencer Gulf

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	213	309	361	63	65	65	15%	17%	15%
Value of Property and Unincorporated Business	146	224	310	65	64	64	16%	19%	21%
Value of Financial Assets	138	179	166	53	55	61	23%	22%	14%
Value of Household Liabilities	71	93	115	58	64	61	47%	41%	28%
Disposable Income after Debt Service Costs	76	80	84	32	47	45	62%	53%	48%
Household Debt Service Ratio	11%	13%	16	54	57	55	50%	54%	51%
Household Debt to Gross Income Ratio	0.84	1.04	1	56	61	59	58%	58%	52%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	55	56	75	97	111	123	131	118	31%
Non Residential	40	44	52	68	100	114	83	88	29%
Total	96	100	127	164	210	237	214	205	31%
Value per capita \$2007/08									
Residential	524	530	712	909	1,035	1,139	1,207	1,081	29%
Non Residential	379	421	493	639	934	1,061	764	804	27%
Total	903	952	1,205	1,549	1,969	2,200	1,971	1,884	28%
Rank (value per capita)									
Residential	61	62	61	56	52	46	40	44	
Non Residential	60	63	60	54	36	28	46	35	
Total	62	65	63	57	47	38	41	41	

## FARM INSTITUTE ACCESSIBILITY

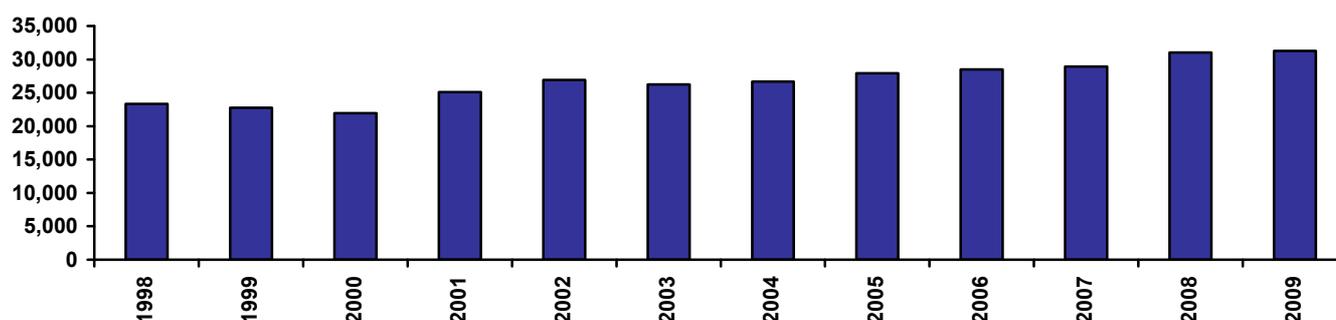
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	60.1	13.16	88.4	56	57	57
widespread	18.0	3.84	27.4	58	55	59
centralised	124.2	27.24	180.1	54	57	57
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	204.6	38.54	249.1	33	33	34
widespread	126.6	25.63	154.6	34	34	34
centralised	325.2	57.14	387.0	33	33	33

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	2,516	2,453	2,360	2,690	2,866	2,769	2,817	2,947	3,009	3,074	3,318	3,365	2.7%
Consumption Per Cap (\$2007/08)	23,351	22,770	21,947	25,083	26,897	26,238	26,695	27,933	28,496	28,943	31,045	31,262	2.7%
Consumption Per Cap Rank	38	49	56	37	31	41	44	34	34	36	28	22	14

Note: All years stated above are calendar years.

Consumption per capita



# SA Spencer Gulf

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	90.5	93.9	97.9	103.4	176.8	190.9	61	63	5.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.1	2.3	4.4	3.8	59	54	5.0%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	13.8	15.4	29.3	25.3	59	54	5.0%
Ratio of greenfield construction costs to average dwelling price	3.2	2.9	2.8	3.2	2.0	1.9	12	8	-3.1%
Ratio of mortgage burden on new construction to income	n/a	n/a	38.6	48.4	58.1	47.8	35	16	1.7%
Adult population per dwelling	2.2	2.1	2.1	2.1	2.1	2.1	54	61	0.0%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	113	106	106	110	115	117	114	114	115	118
Percent of population aged 0 to 17	28.9%	27.0%	25.7%	24.5%	22.4%	21.1%	22.5%	21.3%	22.4%	21.1%
Percent of population aged 18 to 64 (working age pop)	61.7%	60.7%	61.1%	60.9%	61.9%	61.7%	61.6%	61.0%	61.7%	61.4%
Percent of population aged 65 and over	9.5%	12.3%	13.2%	14.6%	15.7%	17.3%	15.9%	17.6%	15.9%	17.5%
Annual hours of work working age residents	1189	990	1166	1191	1198	1319	1204	1249	1217	1343
Adult population per occupied dwelling	2.21	2.12	2.12	2.13	2.23	2.27	2.19	2.21	2.24	2.29
Dwelling shortage - (000's)				0.2	1.7	2.5	1.1	1.4	1.8	2.7
Unsatisfactorily housed population - percent of population				0.3%	3.0%	4.2%	2.0%	2.5%	3.1%	4.5%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	0.2	0.5	1.7	1.9	1.4	1.7	1.1	2.0	1.6
Average net migration inflows - percent of population	0.1%	0.5%	1.5%	1.7%	1.2%	1.5%	0.9%	1.8%	1.3%
Average net POPULATION CHANGE - (000's)	-0.71	-0.11	0.83	0.97	0.44	0.77	0.14	1.06	0.56
Average annual population growth rate - percent	-0.6%	-0.1%	0.8%	0.9%	0.4%	0.7%	0.1%	0.9%	0.5%

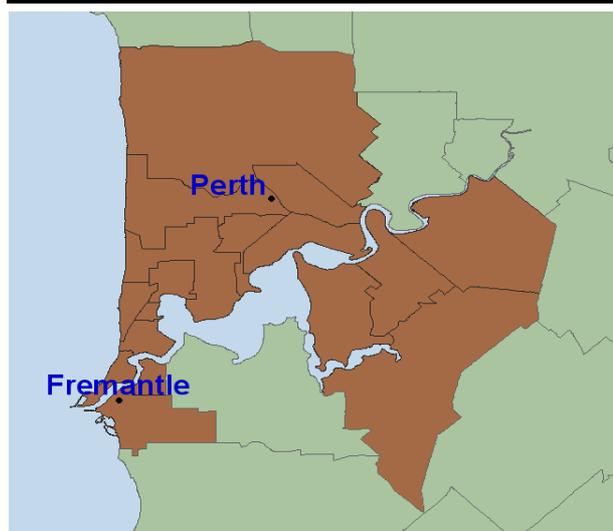
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	46,475	44,120	37,359	45,049	47,691	58	60	62	61	61
UR Hours Total (000's/quarter)	20,659	19,533	15,948	19,831	19,869	60	61	63	62	62
UR Income Total (\$2007/08m/quarter)	545	585	596	623	671	60	60	61	61	62
JTW Emp Total	83,283	79,042	65,625	48,451	51,527	34	46	58	62	60
JTW Hours Total (000's/quarter)	40,093	35,274	28,478	21,493	21,696	30	46	58	61	62
JTW Income Total (\$2007/08m/quarter)	1,164	1,053	899	672	736	27	37	56	61	61
UR Avg Weekly Hours Per Employee	34.2	34.1	32.8	33.9	32.0	36	43	46	15	43
UR Avg Hourly Rate Per Employee (\$2007/08)	26.4	29.9	37.4	31.4	33.8	28	15	12	45	32
JTW Avg Weekly Hours Per Employee	37.0	34.3	33.4	34.1	32.4	3	34	28	13	36
JTW Avg Hourly Rate Per Employee (\$2007/08)	29.0	29.8	31.6	31.3	33.9	7	9	20	45	29

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	5,546	6,742	5,109	5,870	5,106	8,913	10,905	7,810	5,957	5,195
B Mining	1,023	1,681	1,481	3,910	1,796	1,960	4,131	3,062	5,531	3,726
C Manufacturing	5,683	4,971	3,883	4,669	4,079	9,679	7,376	5,863	4,908	4,339
D Electricity, Gas, Water & Waste Services	1,112	705	570	787	779	5,163	3,255	2,897	953	975
E Construction	2,089	2,392	2,122	2,985	3,568	4,810	4,931	5,378	3,574	4,201
F Wholesale Trade	1,600	1,099	1,041	1,002	1,119	2,228	1,490	1,412	1,031	1,155
G Retail Trade	5,978	4,814	4,511	4,829	5,279	7,332	6,253	5,931	4,890	5,346
H Accommodation and Food Services	3,568	3,042	2,704	2,754	2,395	4,390	4,777	5,090	2,880	2,543
I Transport, Postal and Warehousing	3,092	2,212	1,648	1,771	1,681	4,227	3,665	2,363	1,849	1,776
J Information Media and Telecoms	938	564	293	375	555	12,385	6,978	4,177	374	548
K Financial and Insurance Services	1,078	796	556	572	1,169	969	916	716	577	1,176
L Rental, Hiring and Real Estate Services	351	499	377	481	812	553	706	495	476	804
M Prof, Scientific & Technical Services	646	836	693	874	1,849	900	1,096	1,243	964	1,924
N Administrative and Support Services	1,024	1,252	1,503	1,307	2,223	1,969	3,292	2,484	1,341	2,242
O Public Administration and Safety	2,153	1,789	2,090	2,806	3,421	3,284	2,902	2,988	2,880	3,493
P Education and Training	3,376	3,367	2,766	3,397	4,990	4,700	4,591	4,254	3,460	5,047
Q Health Care and Social Assistance	4,869	5,316	4,259	4,934	4,910	6,506	8,363	6,058	5,038	5,020
R Arts and Recreation Services	323	299	265	241	501	290	829	854	246	513
S Other Services	2,025	1,744	1,486	1,485	1,458	3,026	2,587	2,551	1,521	1,504
Hi Tech	1,494	1,456	1,468	1,670	2,601	2,881	1,938	2,797	1,851	2,772
Hi Income	3,172	3,898	3,422	6,018	5,962	4,914	8,272	6,404	7,758	7,989
Infrastructure Services	8,568	8,982	7,290	8,572	10,401	11,496	13,783	11,165	8,744	10,580

# Perth Central



For its first century, what is now metropolitan Perth included several distinct population centres – Fremantle, Perth and others up-river to Guildford. All this was filled in after the second world war, and our region of Perth Central includes all the old centres and all that is between. It thus includes the container port, the established eastern and inner southern suburbs, and long-established manufacturing areas. Though the region is diverse, the city centre dominates its economic base. The city centre shares educational, cultural and tourism functions with Fremantle.

## Major centres:

Perth, Fremantle

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	528	536	548	561	576	586	1.5%	2.2%	2.5%	2.7%	1.6%	2.0%	2.1%
No. Households	198	199	201	203	204	204	0.8%	0.9%	0.8%	0.6%	0.3%	0.8%	0.4%
NIEIR Workforce	295	307	311	323	333	341	4.1%	1.2%	3.8%	2.9%	2.5%	3.0%	2.7%
NIEIR Employment	277	291	299	312	321	323	5.2%	2.6%	4.4%	2.7%	0.7%	4.1%	1.7%
NIEIR Unemployment	18.3	16.0	12.1	10.9	11.9	17.7	-12.4%	-24.1%	-10.5%	9.3%	48.8%	-15.9%	27.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	6.2%	5.2%	3.9%	3.4%	3.6%	5.2%	-1.0	-1.3	-0.5	0.2	1.6	-0.9	0.9
Headline U/E	5.5%	4.7%	3.7%	3.2%	3.6%	5.5%	-0.8	-1.0	-0.5	0.4	1.9	-0.8	1.2
NIEIR Structural U/E	8.6%	7.5%	7.2%	6.8%	6.6%	6.7%	-1.1	-0.3	-0.4	-0.2	0.1	-0.6	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	12,443	13,328	14,487	16,109	17,586	17,545	23,555	24,868	26,457	28,704	30,505	29,964	9.0%	4.4%
Taxes Paid	3,957	4,217	4,342	5,071	5,090	4,894	7,490	7,868	7,930	9,035	8,828	8,358	8.6%	-1.8%
Benefits	2,315	2,322	2,357	2,440	2,961	2,637	4,383	4,333	4,304	4,348	5,136	4,504	1.8%	4.0%
Business Income	3,535	3,496	3,809	3,670	3,756	3,797	6,691	6,523	6,956	6,539	6,516	6,484	1.3%	1.7%
Interest Paid	1,404	1,668	2,190	3,151	2,875	2,935	2,659	3,113	4,000	5,615	4,986	5,012	30.9%	-3.5%
Property Income	3,043	3,352	3,506	3,920	3,492	3,570	5,760	6,255	6,403	6,985	6,057	6,097	8.8%	-4.6%
Disposable Income	17,496	18,220	19,594	19,920	22,285	22,344	33,121	33,996	35,784	35,494	38,657	38,161	4.4%	5.9%
Rank							13	12	10	10	9	9		
%Rank #1							74%	73%	69%	69%	72%	70%		
Business Value Added	15,977	16,824	18,296	19,779	21,342	21,341	30,247	31,391	33,413	35,243	37,021	36,449	7.4%	3.9%
Rank							11	10	9	8	8	8		
%Rank #1							70%	71%	71%	74%	76%	75%		
Business Productivity							57,663	57,731	61,169	63,336	66,532	65,801	3.2%	1.9%
Rank							15	15	11	13	9	9		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Perth Central

## SOCIAL SECURITY

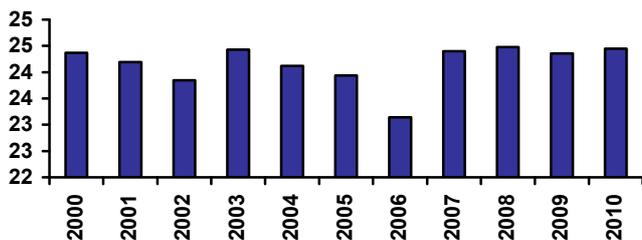
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.10%	0.14%
Disability Support (aged 25+)	2.43%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.16%	0.20%
Parenting Payment - Single (aged 25+)	0.82%	1.28%
Unemployed Long Term	0.81%	1.29%
Unemployed Short Term	1.03%	1.16%
Youth Allowance - Non Student	0.25%	0.43%
Youth Allowance - Student	1.10%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	11.8%	53
2009	13.3%	52
2008	12.2%	50
2007	12.0%	51
2006	12.7%	51
2005	13.2%	54

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	23.8%	23.4%	22.4%	20.4%
Age 20-29	18.1%	16.7%	17.1%	18.1%
Age 30-54	35.2%	36.5%	35.9%	37.0%
Age 55+	22.8%	23.4%	24.6%	24.5%
Population Change (average between years)				
Age 0-19		442	559	199
Age 20-29		-742	1,473	3,210
Age 30-54		2,562	1,778	5,400
Age 55+		1,468	2,798	2,642
Average Annual Growth		0.8%	1.3%	2.0%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	24	24	24	24	24	23	24	24	24	24
Rank	17	23	26	24	24	23	35	24	21	21	25

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	857	620	826	735	738	943	543	570	942	610	801
Rank	30	50	27	29	31	21	51	37	29	41	35

## POPULATION

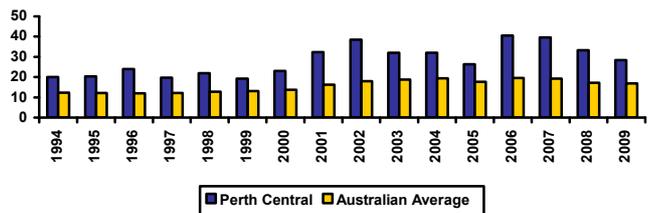
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	476	476	475	475	479	484	488	491	495	498	503	509	516	522	528	536	548	561	576	586

## PATENT APPLICATIONS

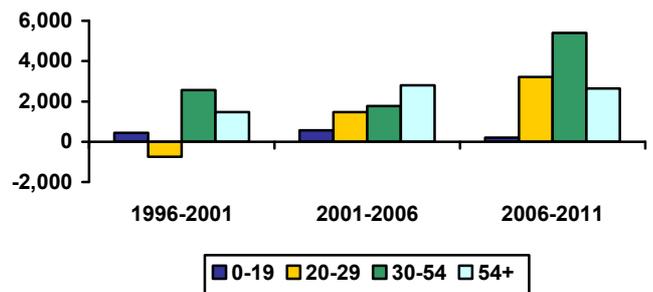
	No	Aust Avg	Rank
Average p.a. (1994-2009)	146.10	3,109.81	4
Average p.a. per capita	28.21	15.69	4
Hi Tech p.a. (1994-2009)	45.21	864.69	5
Hi Tech p.a. per capita	8.67	4.33	4
Info. Tech p.a. (1994-2009)	12.25	342.17	8
Info. Tech p.a. per capita	2.35	1.70	11
Average per capita (1994-2001)	22.58	13.06	5
Average per capita (2001-2009)	33.67	18.09	4
2001-09 avg./1994-00 avg.	1.49	1.39	10

Note: Per capita = 100,000 people

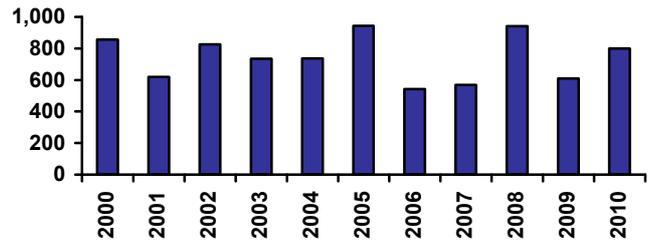
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Perth Central

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	483	841	960	15	8	10	34%	47%	39%
Value of Property and Unincorporated Business	300	645	804	20	7	15	33%	54%	54%
Value of Financial Assets	263	365	421	10	10	9	44%	45%	34%
Value of Household Liabilities	81	169	265	48	12	5	54%	73%	65%
Disposable Income after Debt Service Costs	73	91	110	40	20	13	60%	60%	62%
Household Debt Service Ratio	12%	19%	25	48	17	6	55%	76%	81%
Household Debt to Gross Income Ratio	0.96	1.55	2	49	15	7	66%	86%	87%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	1,270	1,317	1,270	1,412	1,575	1,674	1,660	1,445	12%
Non Residential	733	887	968	888	973	1,256	1,701	1,408	54%
Total	2,003	2,204	2,238	2,300	2,548	2,930	3,360	2,853	29%
Value per capita \$2007/08									
Residential	2,493	2,524	2,404	2,635	2,876	2,983	2,879	2,467	5%
Non Residential	1,437	1,700	1,833	1,657	1,778	2,238	2,950	2,406	44%
Total	3,930	4,224	4,237	4,292	4,654	5,221	5,829	4,873	21%
Rank (value per capita)									
Residential	6	6	7	6	4	4	4	7	
Non Residential	5	6	5	9	9	7	5	6	
Total	4	6	8	9	8	5	3	5	

## FARM INSTITUTE ACCESSIBILITY

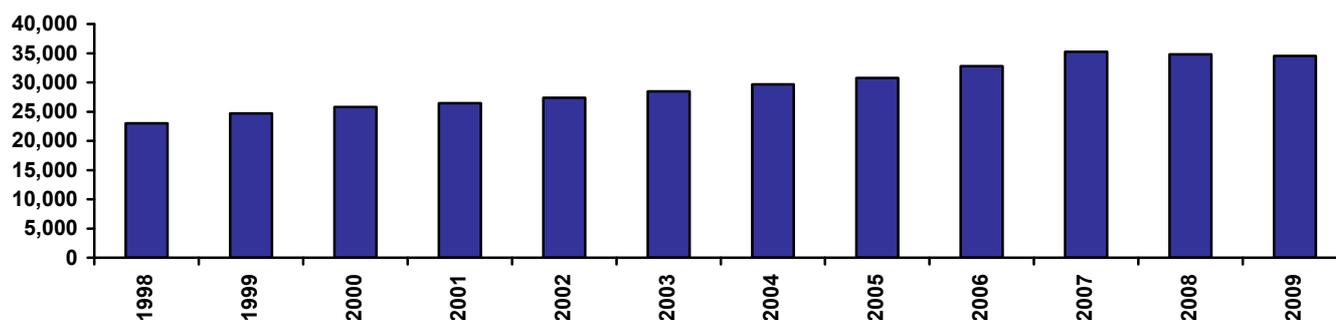
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	2.7	3.66	15.0	7	21	7
widespread	2.2	3.35	13.4	9	48	16
centralised	3.6	4.08	17.3	6	7	6
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	11,221	12,132	12,765	13,178	13,775	14,513	15,298	16,041	17,316	18,880	19,055	19,381	5.1%
Consumption Per Cap (\$2007/08)	22,985	24,700	25,785	26,455	27,388	28,487	29,672	30,740	32,780	35,227	34,800	34,533	3.8%
Consumption Per Cap Rank	40	38	28	29	25	24	24	19	15	11	15	13	2

Note: All years stated above are calendar years.

Consumption per capita



# Perth Central

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	167.3	210.7	218.2	277.5	572.9	548.1	11	7	7.6%
Ratio of average dwelling prices to household disposable income	n/a	n/a	4.7	5.1	8.6	7.2	9	14	3.4%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	31.3	33.7	57.1	47.7	9	14	3.4%
Ratio of greenfield construction costs to average dwelling price	1.3	1.1	1.0	0.9	0.6	0.7	63	61	-3.3%
Ratio of mortgage burden on new construction to income	n/a	n/a	32.0	31.3	36.7	32.1	50	59	0.0%
Adult population per dwelling	2.0	2.1	2.1	2.1	2.2	2.3	61	32	0.9%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	477	505	531	601	672	735	659	728	677	759
Percent of population aged 0 to 17	21.4%	20.1%	19.5%	19.4%	21.7%	24.1%	22.1%	24.2%	21.8%	23.8%
Percent of population aged 18 to 64 (working age pop)	64.6%	65.9%	66.6%	66.5%	63.4%	60.2%	62.7%	59.9%	63.1%	60.5%
Percent of population aged 65 and over	14.0%	14.0%	13.9%	14.1%	14.9%	15.7%	15.2%	15.9%	15.1%	15.7%
Annual hours of work working age residents	1204	1308	1383	1390	1431	1528	1459	1515	1461	1536
Adult population per occupied dwelling	2.20	2.09	2.16	2.36	2.47	2.53	2.35	2.39	2.49	2.57
Dwelling shortage - (000's)				22.5	33.0	39.1	23.4	27.6	34.3	43.5
Unsatisfactorily housed population - percent of population				7.5%	9.8%	10.6%	7.1%	7.6%	10.1%	11.5%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	7.4	8.6	18.1	18.4	15.9	15.8	17.1	19.4	20.0
Average net migration inflows - percent of population	1.5%	1.7%	3.2%	2.9%	2.3%	2.3%	2.5%	2.8%	2.8%
Average net POPULATION CHANGE - (000's)	3.15	5.07	14.00	14.31	12.55	11.75	13.76	15.37	16.29
Average annual population growth rate - percent	0.6%	1.0%	2.5%	2.3%	1.8%	1.9%	2.0%	2.4%	2.3%

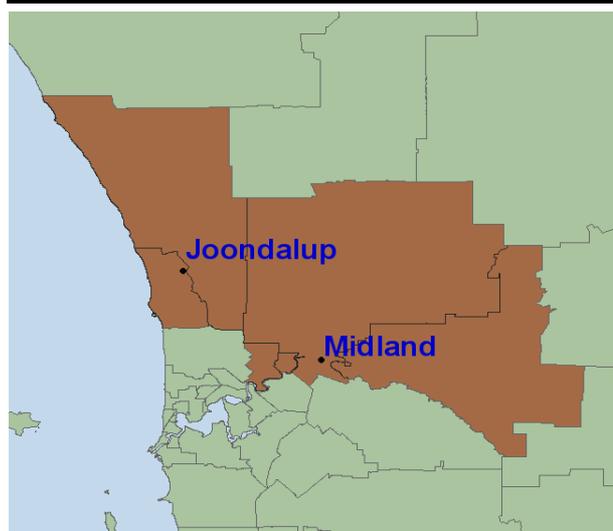
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	216,557	235,893	257,563	296,824	325,872	8	8	8	7	3
UR Hours Total (000's/quarter)	92,793	103,333	108,835	125,749	136,148	10	8	8	7	5
UR Income Total (\$2007/08m/quarter)	2,252	2,784	3,497	4,841	5,738	13	12	9	5	3
JTW Emp Total	330,578	368,455	372,848	486,504	532,522	4	4	4	4	4
JTW Hours Total (000's/quarter)	143,644	162,125	157,779	206,568	223,794	4	4	4	4	4
JTW Income Total (\$2007/08m/quarter)	3,597	4,313	4,845	7,591	8,977	4	4	4	4	4
UR Avg Weekly Hours Per Employee	33.0	33.7	32.5	32.6	32.1	58	49	53	52	41
UR Avg Hourly Rate Per Employee (\$2007/08)	24.3	26.9	32.1	38.5	42.1	46	37	24	8	8
JTW Avg Weekly Hours Per Employee	33.4	33.8	32.6	32.7	32.3	53	45	56	43	37
JTW Avg Hourly Rate Per Employee (\$2007/08)	25.0	26.6	30.7	36.7	40.1	48	43	32	9	8

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	1,685	2,206	2,734	2,310	2,460	206	306	1,317	2,017	2,153
B Mining	3,713	5,102	7,249	12,032	14,160	2,703	5,008	5,022	16,703	20,940
C Manufacturing	18,259	18,309	19,484	21,291	26,917	29,653	28,329	30,146	35,230	40,925
D Electricity, Gas, Water & Waste Services	2,353	2,048	2,355	3,597	6,268	2,164	2,411	3,100	7,163	10,810
E Construction	12,593	15,722	16,416	23,101	21,676	18,318	23,065	20,994	37,143	36,902
F Wholesale Trade	11,390	10,682	10,489	10,899	11,050	21,286	22,442	20,426	21,372	24,840
G Retail Trade	27,267	26,543	29,729	29,891	34,593	38,861	37,429	39,522	46,334	51,798
H Accommodation and Food Services	14,682	16,361	19,237	18,944	23,584	20,290	25,101	25,631	28,036	32,958
I Transport, Postal and Warehousing	10,622	9,390	9,396	10,718	14,489	18,026	17,670	17,061	23,117	28,934
J Information Media and Telecoms	5,850	5,754	5,555	6,465	4,980	12,858	13,847	12,022	13,374	10,782
K Financial and Insurance Services	9,833	9,970	9,907	10,846	13,569	18,387	22,092	20,335	21,119	24,265
L Rental, Hiring and Real Estate Services	5,116	5,400	5,981	6,564	7,663	6,913	5,435	8,285	9,885	10,037
M Prof, Scientific & Technical Services	16,730	21,222	24,296	33,953	29,659	31,382	40,304	42,249	54,333	53,127
N Administrative and Support Services	5,814	8,335	9,475	10,635	10,270	7,312	12,262	16,019	19,351	18,815
O Public Administration and Safety	11,885	12,745	13,859	19,738	20,583	23,523	25,221	22,481	37,421	41,019
P Education and Training	19,320	22,137	24,091	25,245	26,736	22,219	27,342	24,651	30,569	33,903
Q Health Care and Social Assistance	25,230	28,027	31,164	34,321	39,235	35,180	34,852	39,806	55,768	60,853
R Arts and Recreation Services	4,323	5,112	5,459	5,480	5,711	6,769	8,052	8,755	8,792	9,743
S Other Services	9,892	10,828	10,689	10,795	12,270	14,528	17,286	15,027	18,778	19,720
Hi Tech	22,430	27,493	30,482	40,598	37,847	41,111	50,985	52,616	65,646	65,807
Hi Income	33,780	41,281	47,030	63,080	63,578	57,647	76,666	78,565	102,770	108,926
Infrastructure Services	48,874	55,276	60,714	65,046	71,682	64,169	70,247	73,212	95,129	104,498

# Perth Outer North



The Outer North of Perth comprises a coastal strip of commuter suburbs developed over the last few decades, plus, inland, the older-established Shires of Swan and Mundaring. The area is largely a commuter zone, but manufacturing industries and high-intensity rural production are found in the eastern part of the region. Above the scarp of the Darling Ranges is an important water catchment. There are grave concerns that this catchment is drying out as a result of climate change.

## Major centres:

Joondalup, Midland

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	467	481	496	513	530	543	2.9%	3.1%	3.5%	3.5%	2.4%	3.1%	2.9%
No. Households	154	157	161	164	167	169	2.2%	2.3%	2.1%	1.6%	1.5%	2.2%	1.6%
NIEIR Workforce	262	275	282	290	299	302	5.3%	2.5%	2.9%	3.0%	0.8%	3.5%	1.9%
NIEIR Employment	247	261	270	280	288	285	5.9%	3.2%	3.6%	3.0%	-0.9%	4.3%	1.0%
NIEIR Unemployment	14.8	13.9	12.3	10.6	11.0	16.1	-5.9%	-11.5%	-13.4%	3.1%	46.9%	-10.3%	23.1%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	5.6%	5.0%	4.4%	3.7%	3.7%	5.3%	-0.6	-0.7	-0.7	0.0	1.7	-0.7	0.8
Headline U/E	4.4%	3.9%	3.4%	2.7%	2.7%	4.6%	-0.5	-0.5	-0.7	0.0	1.9	-0.6	1.0
NIEIR Structural U/E	8.1%	7.0%	6.7%	6.5%	6.3%	6.5%	-1.0	-0.3	-0.2	-0.1	0.2	-0.5	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	10,050	10,839	11,886	13,144	14,455	14,135	21,511	22,557	23,984	25,635	27,251	26,017	9.4%	3.7%
Taxes Paid	2,665	2,883	2,997	3,528	3,565	3,329	5,704	6,000	6,048	6,881	6,721	6,127	9.8%	-2.9%
Benefits	1,832	1,810	1,850	1,863	2,246	1,988	3,922	3,767	3,732	3,633	4,234	3,659	0.5%	3.3%
Business Income	2,160	2,211	2,397	2,403	2,418	2,372	4,622	4,600	4,837	4,686	4,559	4,365	3.6%	-0.6%
Interest Paid	1,368	1,573	1,998	2,882	2,606	2,638	2,929	3,274	4,032	5,621	4,914	4,855	28.2%	-4.3%
Property Income	1,719	1,882	1,998	2,243	2,030	2,078	3,680	3,916	4,031	4,374	3,827	3,825	9.3%	-3.7%
Disposable Income	12,927	13,581	14,611	14,939	16,952	16,596	27,670	28,263	29,480	29,137	31,959	30,545	4.9%	5.4%
Rank							31	33	29	38	22	29		
%Rank #1							62%	61%	57%	56%	59%	56%		
Business Value Added	12,209	13,050	14,283	15,546	16,873	16,507	26,134	27,157	28,820	30,321	31,810	30,382	8.4%	3.0%
Rank							22	22	17	16	12	14		
%Rank #1							61%	61%	61%	64%	65%	63%		
Business Productivity							49,480	49,920	52,927	55,601	58,614	58,095	4.0%	2.2%
Rank							49	50	35	30	16	15		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Perth Outer North

## SOCIAL SECURITY

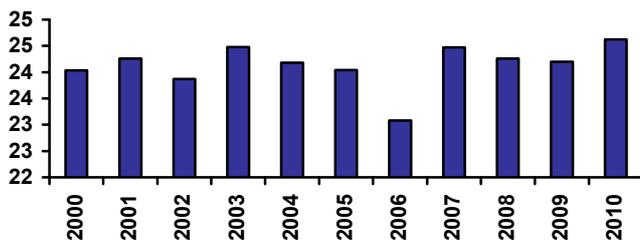
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.10%	0.14%
Disability Support (aged 25+)	2.06%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.18%	0.20%
Parenting Payment - Single (aged 25+)	1.18%	1.28%
Unemployed Long Term	0.70%	1.29%
Unemployed Short Term	0.99%	1.16%
Youth Allowance - Non Student	0.28%	0.43%
Youth Allowance - Student	0.82%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	12.0%	52
2009	13.2%	53
2008	12.5%	48
2007	12.7%	49
2006	13.3%	48
2005	14.2%	50

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	32.1%	30.5%	29.0%	27.0%
Age 20-29	14.4%	13.2%	13.2%	13.2%
Age 30-54	38.6%	39.0%	37.6%	37.4%
Age 55+	14.9%	17.2%	20.2%	22.3%
Population Change (average between years)				
Age 0-19		1,412	1,502	2,235
Age 20-29		247	1,281	1,979
Age 30-54		3,790	2,475	5,464
Age 55+		3,346	4,555	5,355
Average Annual Growth		2.2%	2.2%	2.9%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	24	24	24	24	24	23	24	24	24	25
Rank	21	22	24	22	23	22	37	23	22	22	22

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	933	669	900	872	858	1,028	652	767	1,100	770	850
Rank	23	44	20	22	14	14	41	23	23	29	29

## POPULATION

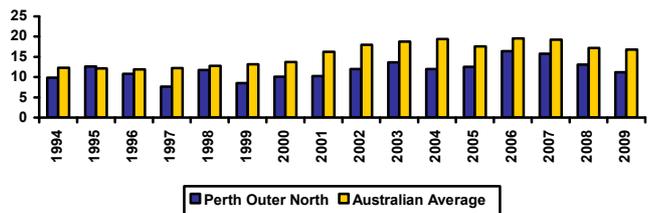
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	330	340	352	366	378	387	397	407	416	423	431	439	448	458	467	481	496	513	530	543

## PATENT APPLICATIONS

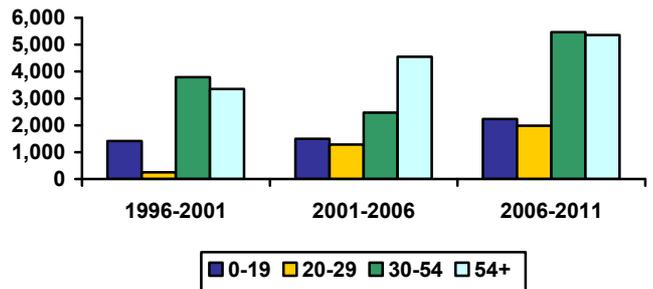
	No	Aust Avg	Rank
Average p.a. (1994-2009)	52.33	3,109.81	19
Average p.a. per capita	11.77	15.69	20
Hi Tech p.a. (1994-2009)	9.62	864.69	21
Hi Tech p.a. per capita	2.15	4.33	24
Info. Tech p.a. (1994-2009)	3.22	342.17	22
Info. Tech p.a. per capita	0.71	1.70	26
Average per capita (1994-2001)	10.20	13.06	20
Average per capita (2001-2009)	12.99	18.09	22
2001-09 avg./1994-00 avg.	1.27	1.39	39

Note: Per capita = 100,000 people

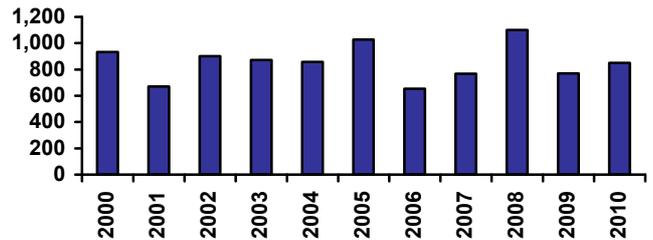
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Perth Outer North

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	242	484	555	56	33	47	17%	27%	22%
Value of Property and Unincorporated Business	204	465	612	43	22	30	23%	39%	41%
Value of Financial Assets	156	206	222	45	49	41	26%	25%	18%
Value of Household Liabilities	118	187	280	6	9	2	79%	81%	68%
Disposable Income after Debt Service Costs	74	87	98	38	29	25	61%	57%	56%
Household Debt Service Ratio	17%	22%	29	3	4	2	80%	91%	94%
Household Debt to Gross Income Ratio	1.39	1.80	2	3	1	1	95%	100%	100%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	931	936	918	1,032	1,104	1,154	1,041	1,184	11%
Non Residential	284	332	324	394	505	526	438	351	8%
Total	1,215	1,268	1,243	1,426	1,608	1,681	1,479	1,535	10%
Value per capita \$2007/08									
Residential	2,115	2,043	1,966	2,147	2,227	2,252	1,963	2,180	1%
Non Residential	645	725	695	819	1,018	1,026	825	646	-1%
Total	2,760	2,768	2,660	2,967	3,245	3,278	2,788	2,826	0%
Rank (value per capita)									
Residential	9	13	17	12	13	11	16	11	
Non Residential	34	32	41	39	29	29	38	55	
Total	13	19	21	19	18	16	21	23	

## FARM INSTITUTE ACCESSIBILITY

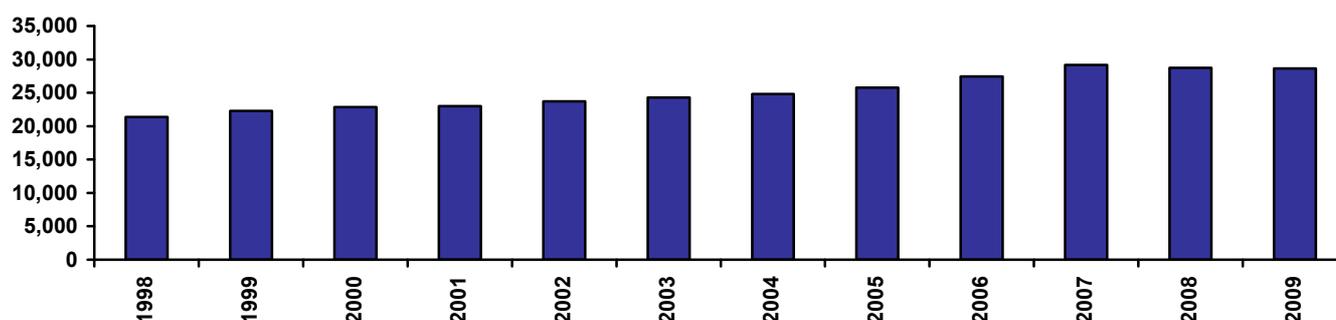
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	6.2	3.18	19.5	20	11	16
widespread	4.6	2.27	14.8	26	32	30
centralised	8.5	4.53	26.8	18	12	17
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	8,500	9,053	9,493	9,719	10,228	10,666	11,136	11,793	12,821	14,009	14,235	14,697	5.1%
Consumption Per Cap (\$2007/08)	21,390	22,259	22,847	22,981	23,705	24,270	24,833	25,750	27,444	29,153	28,723	28,664	2.7%
Consumption Per Cap Rank	53	53	49	52	52	52	55	51	45	33	43	42	13

Note: All years stated above are calendar years.

Consumption per capita



# Perth Outer North

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	132.4	152.4	158.7	190.4	432.6	424.3	29	19	8.2%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.9	3.2	6.2	5.7	31	24	5.6%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	19.2	21.3	41.1	38.1	31	24	5.6%
Ratio of greenfield construction costs to average dwelling price	1.7	1.5	1.4	1.4	0.9	0.9	52	51	-3.8%
Ratio of mortgage burden on new construction to income	n/a	n/a	27.0	28.9	35.0	33.1	61	56	1.7%
Adult population per dwelling	1.8	2.2	2.2	2.2	2.3	2.4	28	21	0.7%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	333	434	470	552	619	693	624	684	629	708
Percent of population aged 0 to 17	30.7%	27.4%	26.0%	25.3%	24.5%	23.9%	24.4%	24.3%	24.4%	23.9%
Percent of population aged 18 to 64 (working age pop)	62.1%	63.8%	64.4%	64.3%	63.1%	61.9%	63.3%	61.3%	63.0%	61.3%
Percent of population aged 65 and over	7.2%	8.8%	9.6%	10.5%	12.4%	14.2%	12.3%	14.4%	12.6%	14.8%
Annual hours of work working age residents	1325	1400	1452	1381	1437	1475	1438	1527	1458	1540
Adult population per occupied dwelling	2.25	2.20	2.25	2.42	2.49	2.54	2.44	2.46	2.50	2.56
Dwelling shortage - (000's)				14.2	20.9	26.9	17.8	20.5	21.8	28.8
Unsatisfactorily housed population - percent of population				5.1%	6.8%	7.8%	5.7%	6.0%	6.9%	8.1%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	13.0	9.4	19.4	17.2	19.1	18.2	16.1	19.2	20.3
Average net migration inflows - percent of population	3.4%	2.1%	3.8%	2.9%	2.9%	2.8%	2.5%	2.9%	3.0%
Average net POPULATION CHANGE - (000's)	11.17	7.36	16.37	13.40	14.83	14.31	12.01	15.28	15.79
Average annual population growth rate - percent	3.0%	1.6%	3.3%	2.3%	2.3%	2.5%	1.9%	2.6%	2.4%

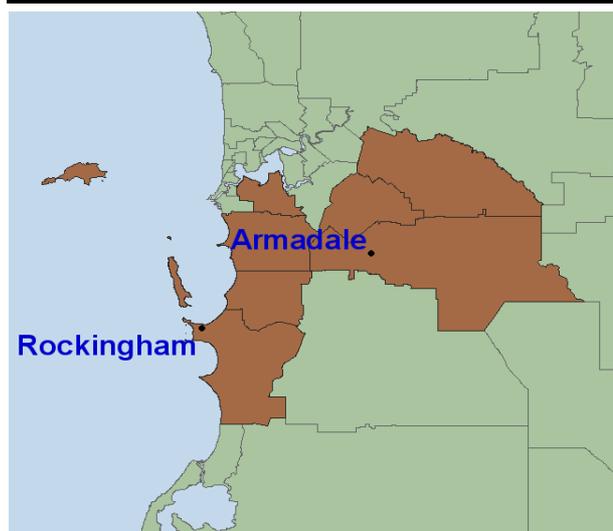
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	153,657	194,452	225,678	264,811	284,152	19	16	14	11	14
UR Hours Total (000's/quarter)	68,502	86,732	96,869	113,225	121,109	19	15	14	12	10
UR Income Total (\$2007/08m/quarter)	1,796	2,220	2,661	3,752	4,426	22	18	17	16	11
JTW Emp Total	47,684	81,899	116,967	162,043	174,544	60	41	26	19	19
JTW Hours Total (000's/quarter)	21,635	36,475	49,604	68,827	73,634	59	42	27	17	18
JTW Income Total (\$2007/08m/quarter)	504	886	1,372	2,199	2,580	60	47	31	21	18
UR Avg Weekly Hours Per Employee	34.3	34.3	33.0	32.9	32.8	35	37	42	40	34
UR Avg Hourly Rate Per Employee (\$2007/08)	26.2	25.6	27.5	33.1	36.5	29	48	54	34	17
JTW Avg Weekly Hours Per Employee	34.9	34.3	32.6	32.7	32.5	25	36	53	42	34
JTW Avg Hourly Rate Per Employee (\$2007/08)	23.3	24.3	27.7	32.0	35.0	58	56	55	41	19

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	2,554	3,708	3,860	3,629	4,400	656	534	1,429	2,988	3,591
B Mining	2,438	3,883	5,193	9,072	10,377	228	145	426	1,604	1,976
C Manufacturing	15,603	18,992	22,460	25,288	26,834	7,753	10,893	15,234	20,060	22,037
D Electricity, Gas, Water & Waste Services	1,813	2,026	2,148	3,307	4,999	321	408	470	952	1,439
E Construction	11,999	18,217	20,831	31,962	34,341	4,313	10,309	11,401	22,383	23,913
F Wholesale Trade	9,167	10,082	10,565	11,083	14,358	3,543	4,778	6,240	7,282	8,990
G Retail Trade	22,240	25,452	30,298	30,563	29,703	9,121	14,958	19,572	23,056	22,824
H Accommodation and Food Services	7,875	10,925	14,418	14,043	13,613	1,946	3,926	6,102	9,428	9,491
I Transport, Postal and Warehousing	9,322	9,285	10,480	11,845	15,119	2,717	2,897	4,076	6,461	8,299
J Information Media and Telecoms	4,634	4,892	4,740	5,463	3,538	497	519	1,303	1,616	1,059
K Financial and Insurance Services	7,297	8,250	8,163	8,471	8,547	829	1,329	2,086	2,614	2,706
L Rental, Hiring and Real Estate Services	2,767	3,561	4,226	4,888	3,990	713	2,369	2,635	3,320	2,915
M Prof, Scientific & Technical Services	8,581	11,401	13,426	17,743	20,458	977	2,074	3,549	6,454	7,314
N Administrative and Support Services	3,354	6,238	8,059	9,804	8,158	1,031	2,562	3,949	5,142	4,413
O Public Administration and Safety	9,540	11,345	12,569	17,694	23,049	2,060	3,451	5,676	8,621	10,566
P Education and Training	10,228	14,009	16,241	17,639	21,197	4,760	7,938	11,918	14,506	17,033
Q Health Care and Social Assistance	14,383	18,514	22,818	26,284	23,110	3,595	5,648	11,456	14,810	13,893
R Arts and Recreation Services	2,598	3,198	4,031	3,785	5,290	544	1,097	2,047	2,074	2,823
S Other Services	7,264	10,473	11,151	12,247	13,072	2,080	6,063	7,396	8,673	9,264
Hi Tech	13,779	18,246	21,104	26,042	28,906	3,649	5,944	8,989	12,900	14,132
Hi Income	19,998	26,642	30,877	40,404	43,726	2,532	4,273	7,456	13,355	14,355
Infrastructure Services	27,209	35,722	43,091	47,708	49,597	8,898	14,683	25,422	31,391	33,749

# Perth Outer South



Though Rockingham, at the far end of the Outer South of Perth, is a seaside suburb which bears comparison with the Outer North, the waterfront along Cockburn Sound is industrial, with bulk port facilities. There are also industrial and transport-oriented areas in the inland part of the region, as well as extensive commuter residential areas and several higher educational facilities. In overall socio-economic status, the region is probably lower than the other two Perth regions, and it is less dependent on central city commuting for its economic base, though this may change with completion of the new fast rail connection.

## Major centres:

Armadale, Rockingham

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	477	489	502	518	536	550	2.4%	2.6%	3.1%	3.5%	2.7%	2.7%	3.1%
No. Households	159	163	166	168	171	174	2.0%	2.0%	1.6%	1.5%	1.6%	1.8%	1.5%
NIEIR Workforce	257	270	275	286	301	309	4.8%	2.0%	4.1%	5.1%	2.5%	3.6%	3.8%
NIEIR Employment	242	255	263	275	288	290	5.7%	3.1%	4.3%	4.9%	0.6%	4.3%	2.7%
NIEIR Unemployment	15.8	14.4	11.8	11.9	13.1	19.1	-8.8%	-18.3%	1.0%	10.2%	45.6%	-9.0%	26.7%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	6.1%	5.4%	4.3%	4.2%	4.4%	6.2%	-0.8	-1.1	-0.1	0.2	1.8	-0.7	1.0
Headline U/E	4.9%	4.4%	3.3%	3.3%	3.7%	5.9%	-0.5	-1.1	0.0	0.4	2.2	-0.5	1.3
NIEIR Structural U/E	9.3%	8.2%	7.9%	7.5%	7.2%	7.4%	-1.1	-0.3	-0.4	-0.3	0.2	-0.6	-0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	10,160	10,929	11,932	13,296	14,832	14,703	21,281	22,354	23,779	25,689	27,694	26,726	9.4%	5.2%
Taxes Paid	2,684	2,914	3,012	3,558	3,675	3,492	5,621	5,960	6,002	6,874	6,861	6,346	9.9%	-0.9%
Benefits	1,865	1,877	1,907	1,938	2,348	2,091	3,907	3,838	3,800	3,744	4,384	3,801	1.3%	3.9%
Business Income	1,897	1,919	2,055	2,010	2,055	2,068	3,974	3,925	4,094	3,883	3,837	3,760	1.9%	1.4%
Interest Paid	1,307	1,497	1,894	2,709	2,455	2,489	2,737	3,062	3,774	5,234	4,583	4,523	27.5%	-4.2%
Property Income	1,803	2,021	2,129	2,383	2,152	2,196	3,776	4,134	4,242	4,603	4,019	3,992	9.7%	-4.0%
Disposable Income	12,928	13,644	14,633	15,088	17,320	17,240	27,078	27,906	29,160	29,152	32,340	31,337	5.3%	6.9%
Rank							38	41	33	37	19	23		
%Rank #1							60%	60%	56%	56%	60%	58%		
Business Value Added	12,057	12,848	13,987	15,306	16,887	16,772	25,255	26,279	27,873	29,572	31,530	30,485	8.3%	4.7%
Rank							26	26	22	18	14	13		
%Rank #1							59%	59%	59%	62%	65%	63%		
Business Productivity							49,903	50,323	53,128	55,755	58,796	58,147	3.8%	2.1%
Rank							48	48	32	28	15	14		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# Perth Outer South

## SOCIAL SECURITY

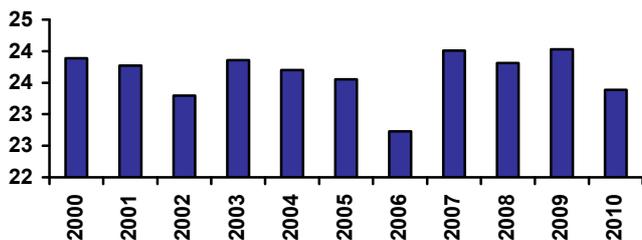
	% Pop	Australian Average
Disability Support (aged 15-20)	0.07%	0.08%
Disability Support (aged 21-24)	0.11%	0.14%
Disability Support (aged 25+)	2.42%	3.22%
Parenting Payment - Single (aged 15-20)	0.05%	0.04%
Parenting Payment - Single (aged 21-24)	0.24%	0.20%
Parenting Payment - Single (aged 25+)	1.28%	1.28%
Unemployed Long Term	0.76%	1.29%
Unemployed Short Term	1.12%	1.16%
Youth Allowance - Non Student	0.33%	0.43%
Youth Allowance - Student	0.74%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	12.1%	50
2009	13.6%	50
2008	12.8%	45
2007	13.0%	46
2006	13.8%	45
2005	14.4%	47

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.1%	29.8%	28.2%	26.4%
Age 20-29	14.8%	13.6%	13.8%	14.2%
Age 30-54	36.3%	36.7%	35.6%	35.7%
Age 55+	17.7%	19.9%	22.3%	23.7%
Population Change (average between years)				
Age 0-19		920	941	2,271
Age 20-29		-119	1,389	2,505
Age 30-54		2,811	1,971	5,533
Age 55+		3,118	4,098	4,875
Average Annual Growth		1.6%	1.8%	2.9%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	24	23	24	24	24	23	24	24	24	23
Rank	24	27	30	29	29	28	39	27	24	23	34

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	834	685	881	715	803	1,000	548	645	997	670	870
Rank	31	42	22	30	22	17	50	34	26	36	23

## POPULATION

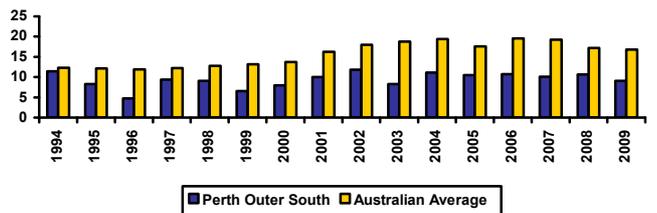
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	375	383	390	396	405	413	420	426	434	440	447	453	460	468	477	489	502	518	536	550

## PATENT APPLICATIONS

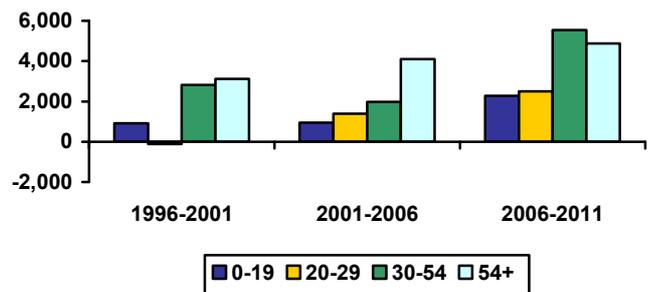
	No	Aust Avg	Rank
Average p.a. (1994-2009)	42.81	3,109.81	22
Average p.a. per capita	9.35	15.69	33
Hi Tech p.a. (1994-2009)	8.59	864.69	23
Hi Tech p.a. per capita	1.86	4.33	31
Info. Tech p.a. (1994-2009)	2.40	342.17	28
Info. Tech p.a. per capita	0.51	1.70	36
Average per capita (1994-2001)	8.43	13.06	32
Average per capita (2001-2009)	10.25	18.09	34
2001-09 avg./1994-00 avg.	1.22	1.39	50

Note: Per capita = 100,000 people

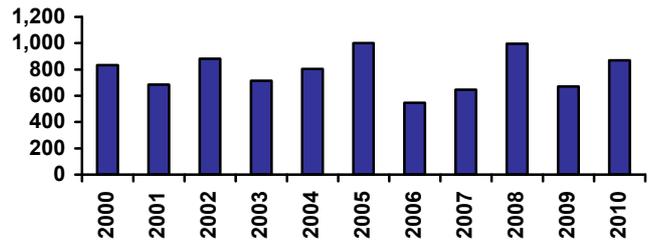
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# Perth Outer South

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	259	508	575	51	31	44	18%	28%	23%
Value of Property and Unincorporated Business	199	451	595	47	26	32	22%	38%	40%
Value of Financial Assets	167	230	242	35	36	31	28%	28%	20%
Value of Household Liabilities	108	173	262	10	10	6	72%	75%	64%
Disposable Income after Debt Service Costs	71	84	100	47	34	20	59%	55%	56%
Household Debt Service Ratio	16%	21%	27	6	6	5	76%	87%	88%
Household Debt to Gross Income Ratio	1.32	1.73	2	7	5	2	90%	96%	94%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	810	982	1,104	1,150	1,171	1,087	1,121	1,406	6%
Non Residential	259	307	323	375	469	586	601	538	48%
Total	1,069	1,289	1,426	1,525	1,640	1,673	1,723	1,944	16%
Value per capita \$2007/08									
Residential	1,785	2,098	2,312	2,351	2,333	2,100	2,094	2,555	-4%
Non Residential	573	656	676	768	935	1,132	1,123	978	36%
Total	2,357	2,753	2,988	3,119	3,268	3,232	3,216	3,533	6%
Rank (value per capita)									
Residential	13	11	9	8	11	13	12	5	
Non Residential	45	47	43	44	35	24	21	22	
Total	19	20	17	17	17	17	18	13	

## FARM INSTITUTE ACCESSIBILITY

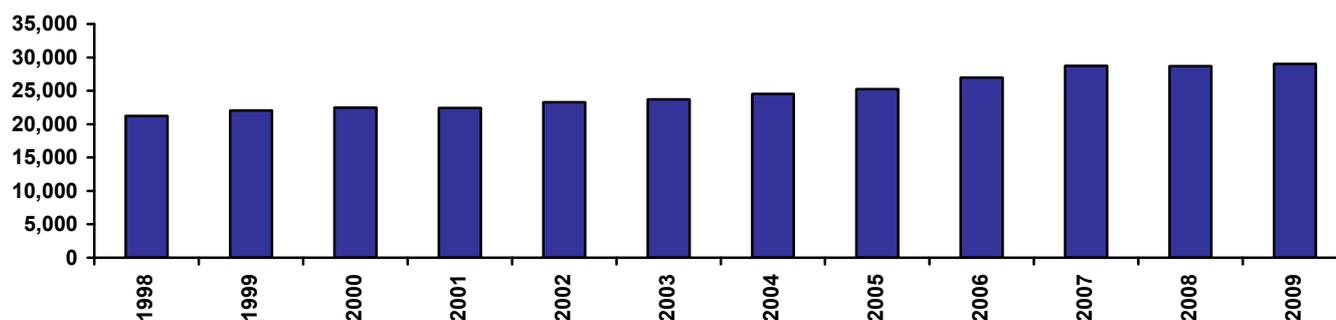
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	6.4	3.51	22.6	22	17	22
widespread	4.2	2.40	15.3	21	33	31
centralised	9.6	5.10	33.4	20	18	20
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	8,915	9,402	9,750	9,882	10,410	10,745	11,271	11,813	12,879	14,052	14,391	15,032	4.9%
Consumption Per Cap (\$2007/08)	21,213	22,049	22,477	22,435	23,295	23,719	24,519	25,241	26,975	28,741	28,678	29,044	2.9%
Consumption Per Cap Rank	55	54	54	56	54	57	57	54	50	40	45	35	8

Note: All years stated above are calendar years.

Consumption per capita



# Perth Outer South

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	136.9	154.9	157.8	182.9	418.0	410.5	30	21	7.9%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.0	3.2	6.3	5.6	28	26	5.1%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	19.9	21.5	42.2	37.2	28	26	5.1%
Ratio of greenfield construction costs to average dwelling price	1.6	1.5	1.4	1.4	0.9	0.9	51	48	-3.6%
Ratio of mortgage burden on new construction to income	n/a	n/a	28.1	30.4	37.2	33.4	60	54	1.4%
Adult population per dwelling	1.9	2.2	2.2	2.2	2.3	2.4	33	24	0.7%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	376	448	480	559	620	693	631	683	632	708
Percent of population aged 0 to 17	29.5%	26.7%	25.3%	24.3%	23.7%	23.3%	23.4%	23.7%	23.5%	23.3%
Percent of population aged 18 to 64 (working age pop)	61.8%	62.6%	63.2%	63.5%	62.2%	61.3%	62.8%	60.7%	62.5%	60.9%
Percent of population aged 65 and over	8.7%	10.7%	11.5%	12.1%	14.0%	15.4%	13.8%	15.6%	14.1%	15.8%
Annual hours of work working age residents	1288	1377	1425	1397	1443	1501	1427	1518	1453	1531
Adult population per occupied dwelling	2.27	2.19	2.24	2.41	2.49	2.55	2.46	2.47	2.51	2.57
Dwelling shortage - (000's)				15.4	22.7	29.7	20.9	23.3	24.2	31.7
Unsatisfactorily housed population - percent of population				5.5%	7.3%	8.6%	6.6%	6.8%	7.7%	8.9%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	10.2	8.6	19.2	16.3	18.5	18.4	14.0	18.7	19.7
Average net migration inflows - percent of population	2.5%	1.9%	3.7%	2.8%	2.8%	2.8%	2.1%	2.8%	2.9%
Average net POPULATION CHANGE - (000's)	7.96	6.32	15.92	12.26	14.53	14.28	10.48	14.53	15.21
Average annual population growth rate - percent	2.0%	1.4%	3.1%	2.1%	2.2%	2.4%	1.6%	2.5%	2.3%

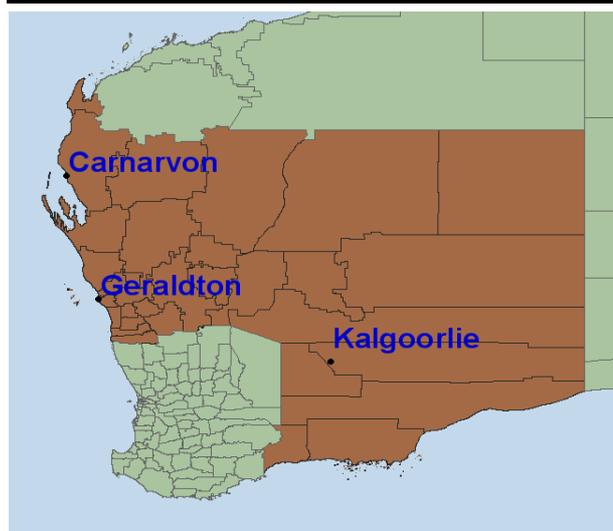
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	169,158	200,832	225,835	259,289	289,428	15	13	13	14	11
UR Hours Total (000's/quarter)	74,873	89,416	96,610	110,843	122,161	16	12	15	15	8
UR Income Total (\$2007/08m/quarter)	1,854	2,291	2,656	3,682	4,496	19	16	18	18	9
JTW Emp Total	90,743	92,822	106,804	160,063	176,681	30	37	30	20	18
JTW Hours Total (000's/quarter)	39,490	41,396	45,274	68,034	73,891	32	37	32	19	17
JTW Income Total (\$2007/08m/quarter)	951	1,034	1,268	2,226	2,629	37	38	35	20	16
UR Avg Weekly Hours Per Employee	34.0	34.2	32.9	32.9	32.5	41	38	43	41	37
UR Avg Hourly Rate Per Employee (\$2007/08)	24.8	25.6	27.5	33.2	36.8	42	47	53	32	15
JTW Avg Weekly Hours Per Employee	33.5	34.3	32.6	32.7	32.2	52	35	54	40	41
JTW Avg Hourly Rate Per Employee (\$2007/08)	24.1	25.0	28.0	32.7	35.6	53	52	51	33	15

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	3,423	4,430	4,124	3,474	3,392	744	682	1,601	2,978	2,908
B Mining	3,144	3,866	5,083	9,127	14,899	530	584	484	2,471	3,793
C Manufacturing	21,935	23,802	26,970	30,709	31,265	14,699	15,645	13,408	22,063	22,105
D Electricity, Gas, Water & Waste Services	2,037	2,222	2,265	3,382	3,674	587	510	826	2,257	2,711
E Construction	12,683	18,109	18,948	28,046	27,688	9,309	12,063	10,378	21,796	21,988
F Wholesale Trade	10,421	11,247	11,476	11,284	14,279	4,433	3,695	3,912	4,791	5,811
G Retail Trade	24,692	25,012	29,349	29,858	35,284	18,292	14,799	17,842	20,834	24,623
H Accommodation and Food Services	7,748	11,019	14,362	13,363	15,808	3,566	3,847	4,981	8,061	9,576
I Transport, Postal and Warehousing	12,282	11,919	13,209	15,142	17,075	5,350	3,992	4,954	8,229	9,689
J Information Media and Telecoms	3,692	3,811	3,392	3,938	4,290	788	532	657	1,033	1,094
K Financial and Insurance Services	6,246	6,232	6,344	6,344	7,134	1,974	1,446	1,840	2,059	2,321
L Rental, Hiring and Real Estate Services	2,766	3,774	4,207	4,872	3,699	1,740	2,577	2,316	3,257	2,584
M Prof, Scientific & Technical Services	8,775	11,496	12,286	16,094	18,141	3,044	3,310	4,185	7,275	8,094
N Administrative and Support Services	3,381	6,373	7,968	8,775	10,776	1,715	3,004	3,457	4,592	5,683
O Public Administration and Safety	9,452	11,145	12,719	17,319	17,161	3,022	3,870	5,125	8,891	9,072
P Education and Training	11,517	14,047	16,329	17,396	21,052	8,848	9,529	12,297	15,131	17,944
Q Health Care and Social Assistance	14,949	18,845	22,498	25,259	30,869	6,756	6,582	11,204	15,274	18,524
R Arts and Recreation Services	2,322	3,041	3,368	3,395	3,342	995	1,020	1,456	1,789	1,782
S Other Services	7,694	10,440	10,938	11,510	9,601	4,351	5,136	5,882	7,282	6,381
Hi Tech	15,188	20,264	21,161	26,081	27,885	7,567	9,068	9,655	14,229	14,777
Hi Income	19,841	24,746	27,610	35,835	45,605	5,962	5,865	7,453	14,032	17,028
Infrastructure Services	28,788	35,934	42,195	46,050	55,263	16,599	17,131	24,957	32,194	38,251

# WA Gascoyne Goldfields



The Gascoyne/Goldfields region comprises the three low-population WA planning regions centred on Carnarvon, Geraldton and Kalgoorlie. With the exception of the wheat country back of Geraldton and in the immediate vicinity of Esperance, rural production is confined to extensive pastoralism, which peters out inland. The region includes two major mineral provinces, the Eastern Goldfields centred on Kalgoorlie and the Murchison region. Though Kalgoorlie is a major supply and mineral processing centre, many of the mines are worked by fly-in fly-out workforces based in Perth.

## Major centres:

Carnarvon, Geraldton, Kalgoorlie

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	116	117	119	122	124	125	0.7%	2.0%	2.4%	1.5%	1.1%	1.7%	1.3%
No. Households	35	35	35	35	35	35	0.2%	0.4%	0.5%	0.6%	0.7%	0.3%	0.6%
NIEIR Workforce	56	58	59	60	61	62	3.2%	2.2%	1.9%	0.1%	2.7%	2.4%	1.4%
NIEIR Employment	52	54	56	57	57	58	4.2%	3.0%	2.0%	0.1%	0.7%	3.1%	0.4%
NIEIR Unemployment	4.2	3.8	3.4	3.5	3.4	4.6	-9.9%	-9.5%	0.7%	-0.7%	34.6%	-6.4%	15.6%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	7.5%	6.5%	5.8%	5.7%	5.7%	7.4%	-1.0	-0.7	-0.1	0.0	1.8	-0.6	0.9
Headline U/E	4.8%	4.2%	3.7%	3.8%	3.9%	5.7%	-0.6	-0.5	0.1	0.1	1.8	-0.3	1.0
NIEIR Structural U/E	11.2%	10.3%	10.2%	10.0%	10.2%	10.7%	-0.9	-0.1	-0.2	0.1	0.6	-0.4	0.3

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	2,273	2,405	2,624	2,852	3,054	3,007	19,622	20,607	22,058	23,412	24,712	24,060	7.9%	2.7%
Taxes Paid	735	795	717	912	791	768	6,341	6,811	6,027	7,490	6,403	6,145	7.5%	-8.3%
Benefits	493	518	541	529	667	644	4,254	4,435	4,550	4,345	5,399	5,155	2.4%	10.3%
Business Income	975	1,065	703	1,112	623	724	8,420	9,123	5,909	9,131	5,041	5,797	4.5%	-19.3%
Interest Paid	294	318	379	549	504	518	2,538	2,721	3,186	4,511	4,081	4,145	23.2%	-2.9%
Property Income	401	434	431	483	387	390	3,465	3,716	3,619	3,965	3,136	3,118	6.4%	-10.2%
Disposable Income	3,576	3,827	3,685	4,127	3,983	4,075	30,871	32,797	30,977	33,885	32,230	32,608	4.9%	-0.6%
Rank							16	14	24	13	20	20		
%Rank #1							69%	71%	60%	66%	60%	60%		
Business Value Added	3,248	3,469	3,327	3,964	3,677	3,731	28,042	29,730	27,967	32,543	29,752	29,857	6.9%	-3.0%
Rank							16	14	20	12	17	15		
%Rank #1							65%	67%	59%	69%	61%	61%		
Business Productivity							62,387	63,917	59,513	69,500	63,887	64,771	3.7%	-3.5%
Rank							11	11	13	9	11	10		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# WA Gascoyne Goldfields

## SOCIAL SECURITY

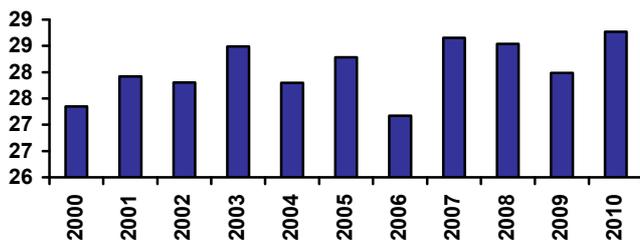
	% Pop	Australian Average
Disability Support (aged 15-20)	0.05%	0.08%
Disability Support (aged 21-24)	0.13%	0.14%
Disability Support (aged 25+)	2.69%	3.22%
Parenting Payment - Single (aged 15-20)	0.07%	0.04%
Parenting Payment - Single (aged 21-24)	0.29%	0.20%
Parenting Payment - Single (aged 25+)	1.47%	1.28%
Unemployed Long Term	1.50%	1.29%
Unemployed Short Term	1.30%	1.16%
Youth Allowance - Non Student	0.58%	0.43%
Youth Allowance - Student	0.37%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	15.8%	35
2009	16.8%	36
2008	12.8%	46
2007	14.7%	37
2006	13.5%	47
2005	13.8%	51

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.6%	31.2%	30.1%	28.9%
Age 20-29	18.3%	14.6%	13.3%	12.9%
Age 30-54	36.4%	38.2%	37.5%	36.8%
Age 55+	13.7%	16.0%	19.1%	21.4%
Population Change (average between years)				
Age 0-19		-49	-204	281
Age 20-29		-854	-270	147
Age 30-54		453	-99	550
Age 55+		555	737	948
Average Annual Growth		0.1%	0.1%	1.6%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	27	28	28	28	28	28	27	29	29	28	29
Rank	9	9	9	9	9	9	11	6	6	9	7

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	497	342	322	295	374	358	375	245	355	335	299
Rank	59	64	63	63	61	62	62	65	61	65	65

## POPULATION

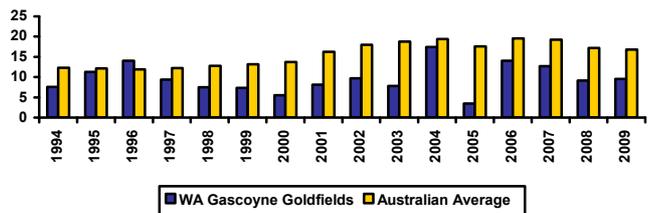
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	111	111	111	112	114	115	116	117	116	116	116	116	116	115	116	117	119	122	124	125

## PATENT APPLICATIONS

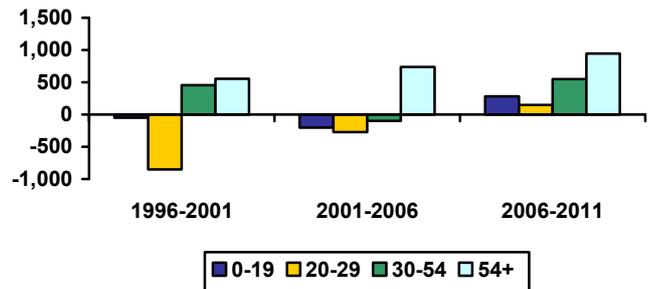
	No	Aust Avg	Rank
Average p.a. (1994-2009)	11.27	3,109.81	51
Average p.a. per capita	9.66	15.69	30
Hi Tech p.a. (1994-2009)	0.86	864.69	57
Hi Tech p.a. per capita	0.74	4.33	56
Info. Tech p.a. (1994-2009)	0.13	342.17	58
Info. Tech p.a. per capita	0.12	1.70	57
Average per capita (1994-2001)	8.84	13.06	27
Average per capita (2001-2009)	10.21	18.09	35
2001-09 avg./1994-00 avg.	1.16	1.39	53

Note: Per capita = 100,000 people

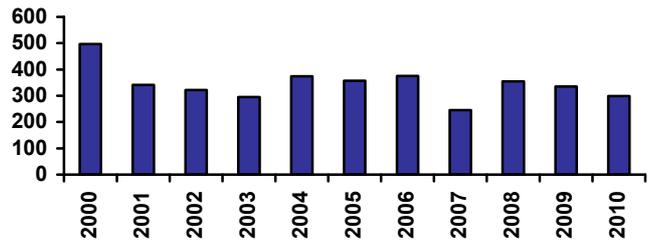
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# WA Gascoyne Goldfields

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	207	403	410	65	54	64	15%	22%	17%
Value of Property and Unincorporated Business	175	343	491	61	48	50	19%	29%	33%
Value of Financial Assets	163	223	177	39	38	56	27%	28%	14%
Value of Household Liabilities	131	163	258	3	16	7	88%	71%	63%
Disposable Income after Debt Service Costs	86	110	114	14	9	10	71%	73%	65%
Household Debt Service Ratio	16%	16%	24	4	35	7	78%	67%	79%
Household Debt to Gross Income Ratio	1.34	1.31	2	5	39	9	92%	73%	83%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	130	118	117	167	207	224	225	230	38%
Non Residential	99	95	121	144	150	165	166	143	14%
Total	229	213	238	311	357	389	391	372	27%
Value per capita \$2007/08									
Residential	1,118	1,028	1,011	1,433	1,741	1,841	1,820	1,837	31%
Non Residential	853	821	1,042	1,235	1,260	1,354	1,344	1,142	9%
Total	1,971	1,849	2,053	2,668	3,001	3,196	3,164	2,979	21%
Rank (value per capita)									
Residential	40	53	53	31	24	20	21	18	
Non Residential	17	20	17	17	22	17	14	17	
Total	32	46	40	26	22	19	19	19	

## FARM INSTITUTE ACCESSIBILITY

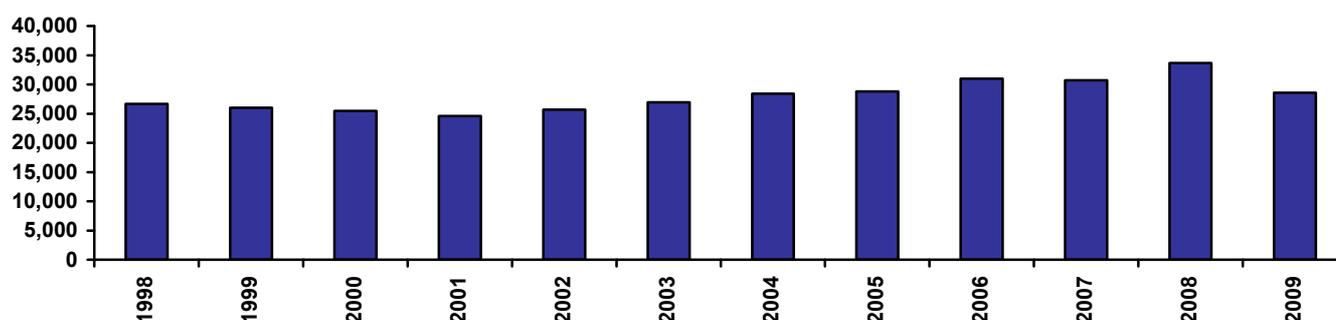
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	111.8	22.85	150.5	61	61	61
widespread	21.2	4.22	30.2	60	56	60
centralised	248.3	50.61	330.0	61	61	61
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	250.0	46.22	295.0	35	35	35
widespread	152.8	28.66	170.7	35	35	35
centralised	398.6	71.86	478.0	34	35	35

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	3,103	3,034	2,960	2,852	2,979	3,119	3,305	3,320	3,586	3,587	4,006	3,484	1.1%
Consumption Per Cap (\$2007/08)	26,674	25,989	25,468	24,612	25,709	26,929	28,429	28,801	30,959	30,737	33,674	28,602	0.6%
Consumption Per Cap Rank	16	25	30	43	40	33	29	28	23	24	18	44	64

Note: All years stated above are calendar years.

Consumption per capita



# WA Gascoyne Goldfields

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	114.4	141.0	147.5	144.2	267.9	301.9	36	42	5.9%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.4	2.6	4.3	4.0	52	50	4.2%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	15.9	17.3	28.5	26.6	52	50	4.2%
Ratio of greenfield construction costs to average dwelling price	2.0	1.6	1.5	1.8	1.4	1.2	47	32	-1.7%
Ratio of mortgage burden on new construction to income	n/a	n/a	24.1	31.0	39.2	32.5	63	58	2.4%
Adult population per dwelling	2.3	2.4	2.4	2.4	2.4	2.6	4	6	0.4%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	111	116	116	127	133	139	132	140	134	141
Percent of population aged 0 to 17	30.2%	28.8%	27.9%	26.8%	26.0%	25.1%	26.2%	24.8%	26.1%	25.2%
Percent of population aged 18 to 64 (working age pop)	64.0%	63.2%	63.2%	63.1%	62.4%	61.6%	62.0%	62.0%	61.9%	60.8%
Percent of population aged 65 and over	5.8%	7.9%	8.9%	10.1%	11.6%	13.3%	11.7%	13.2%	11.9%	14.0%
Annual hours of work working age residents	1283	1288	1379	1297	1350	1433	1361	1401	1372	1437
Adult population per occupied dwelling	2.56	2.36	2.42	2.60	2.67	2.72	2.60	2.61	2.67	2.74
Dwelling shortage - (000's)				3.1	4.2	5.0	3.3	3.7	4.3	5.4
Unsatisfactorily housed population - percent of population				4.9%	6.3%	7.2%	5.0%	5.3%	6.3%	7.6%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	1.2	0.5	2.9	2.1	2.0	1.8	2.4	2.2	2.2
Average net migration inflows - percent of population	1.0%	0.4%	2.4%	1.6%	1.5%	1.3%	1.8%	1.6%	1.6%
Average net POPULATION CHANGE - (000's)	0.57	0.03	2.25	1.24	1.17	0.98	1.64	1.40	1.37
Average annual population growth rate - percent	0.5%	0.0%	1.9%	1.0%	0.9%	0.8%	1.2%	1.1%	1.0%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	49,509	55,526	52,210	55,850	57,771	55	55	55	57	57
UR Hours Total (000's/quarter)	22,702	26,067	23,568	25,628	26,271	56	52	54	56	55
UR Income Total (\$2007/08m/quarter)	643	793	740	869	999	55	52	58	55	55
JTW Emp Total	87,689	115,469	106,252	65,581	70,027	32	22	31	54	54
JTW Hours Total (000's/quarter)	38,832	51,847	47,464	30,497	32,423	35	22	29	52	52
JTW Income Total (\$2007/08m/quarter)	1,105	1,576	1,499	1,072	1,346	30	18	28	51	42
UR Avg Weekly Hours Per Employee	35.3	36.1	34.7	35.3	35.0	19	5	8	4	6
UR Avg Hourly Rate Per Employee (\$2007/08)	28.3	30.4	31.4	33.9	38.0	15	13	28	25	11
JTW Avg Weekly Hours Per Employee	34.1	34.5	34.4	35.8	35.6	43	22	10	3	4
JTW Avg Hourly Rate Per Employee (\$2007/08)	28.4	30.4	31.6	35.2	41.5	9	6	19	13	7

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	6,550	7,428	6,543	6,636	4,873	10,816	11,373	8,915	6,756	5,032
B Mining	8,138	8,619	7,023	7,853	9,378	12,595	12,400	12,788	14,118	17,833
C Manufacturing	2,136	2,389	2,598	3,026	2,448	2,583	3,516	6,878	3,690	3,162
D Electricity, Gas, Water & Waste Services	554	535	478	631	386	408	4,736	3,036	684	456
E Construction	3,185	5,084	4,071	4,918	7,910	5,458	10,081	11,973	6,407	9,482
F Wholesale Trade	1,947	2,107	1,926	1,618	977	2,715	2,858	3,038	1,685	1,059
G Retail Trade	5,592	5,156	5,301	5,512	5,166	8,069	6,756	7,940	5,592	5,262
H Accommodation and Food Services	3,597	3,383	3,571	3,214	4,648	6,097	5,881	9,236	3,442	4,867
I Transport, Postal and Warehousing	2,880	2,737	2,630	3,063	2,387	4,577	3,917	6,952	3,221	2,602
J Information Media and Telecoms	720	640	478	491	178	763	553	497	495	190
K Financial and Insurance Services	873	843	744	736	1,058	1,100	821	1,081	722	1,035
L Rental, Hiring and Real Estate Services	591	771	820	900	848	2,054	2,232	1,420	899	848
M Prof, Scientific & Technical Services	1,648	2,016	1,608	1,676	1,551	1,965	1,818	2,034	1,782	1,666
N Administrative and Support Services	725	1,282	1,559	1,495	1,144	2,504	2,979	3,519	1,717	1,383
O Public Administration and Safety	2,342	2,359	2,676	3,306	2,777	3,314	2,998	4,422	3,355	2,848
P Education and Training	2,941	3,600	3,640	3,781	4,386	4,375	4,861	5,498	3,829	4,441
Q Health Care and Social Assistance	3,064	3,825	3,831	4,235	3,532	13,370	33,334	11,987	4,338	3,650
R Arts and Recreation Services	329	418	504	390	806	360	346	543	386	786
S Other Services	1,698	2,333	2,209	2,369	3,321	4,568	4,010	4,496	2,461	3,425
Hi Tech	2,295	2,861	2,653	2,573	2,247	2,465	2,584	3,364	2,869	2,567
Hi Income	11,027	12,207	10,209	10,938	12,514	16,959	16,855	17,534	17,409	21,186
Infrastructure Services	6,334	7,843	7,976	8,406	8,724	18,105	38,540	18,029	8,553	8,878

# WA Peel South West



The Peel/South West region comprises the two WA planning regions on the coast south of Perth. The first is centred on the resort town of Mandurah, and is increasingly being incorporated into the Perth metropolitan area particularly since the completion of a fast rail connection. The second is centred on Bunbury, which is a bulk freight port. The region is noted for its resource-based industries: bauxite and alumina, coal and power, and forestry and timber products. The coastal strip is intensively farmed, by WA standards, and Margaret River is known for its viticulture. In addition, much of the coastline, especially Mandurah and Busselton, is a resort and retirement area which bears comparison with the NSW coast. In the timber country there is conflict between the timber industry and conservation with its allies in tourism.

## Major centres:

Mandurah, Bunbury

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005-2008	2008-2010
Population	226	233	241	252	263	269	3.1%	3.4%	4.4%	4.2%	2.5%	3.6%	3.4%
No. Households	74	76	79	81	83	85	3.2%	3.5%	3.2%	2.3%	1.7%	3.3%	2.0%
NIEIR Workforce	111	117	119	123	128	131	5.3%	2.0%	2.7%	4.1%	2.8%	3.3%	3.4%
NIEIR Employment	104	111	114	117	121	122	6.7%	2.9%	2.9%	3.7%	0.9%	4.2%	2.3%
NIEIR Unemployment	7.6	6.6	5.7	5.5	6.2	8.7	-14.1%	-13.8%	-2.8%	12.2%	40.5%	-10.4%	25.5%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005-2008	2008-2010
NIEIR Unemployment	6.9%	5.6%	4.7%	4.5%	4.8%	6.6%	-1.3	-0.9	-0.3	0.3	1.8	-0.8	1.1
Headline U/E	5.2%	4.4%	3.4%	3.2%	3.5%	5.3%	-0.8	-1.0	-0.2	0.3	1.8	-0.7	1.1
NIEIR Structural U/E	11.2%	10.1%	9.9%	9.8%	9.5%	9.7%	-1.1	-0.2	-0.1	-0.3	0.2	-0.5	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005-2008	2008-2010
Wages/Salaries	4,114	4,481	4,852	5,329	5,862	5,828	18,168	19,204	20,100	21,145	22,315	21,642	9.0%	4.6%
Taxes Paid	1,173	1,301	1,288	1,503	1,480	1,413	5,182	5,575	5,335	5,964	5,632	5,247	8.6%	-3.0%
Benefits	895	911	934	965	1,202	1,100	3,954	3,905	3,868	3,829	4,577	4,087	2.5%	6.8%
Business Income	1,243	1,337	1,296	1,393	1,204	1,251	5,490	5,731	5,369	5,529	4,584	4,648	3.9%	-5.2%
Interest Paid	541	636	828	1,220	1,117	1,128	2,388	2,727	3,430	4,841	4,252	4,189	31.2%	-3.8%
Property Income	825	948	968	1,069	930	947	3,645	4,063	4,009	4,241	3,540	3,519	9.0%	-5.8%
Disposable Income	5,897	6,353	6,570	6,804	7,432	7,440	26,042	27,226	27,221	27,000	28,293	27,628	4.9%	4.6%
Rank							49	47	51	53	50	49		
%Rank #1							58%	59%	52%	52%	52%	51%		
Business Value Added	5,358	5,819	6,148	6,722	7,066	7,079	23,659	24,935	25,469	26,674	26,899	26,289	7.9%	2.6%
Rank							35	32	32	28	26	26		
%Rank #1							55%	56%	54%	56%	55%	54%		
Business Productivity							51,725	52,652	54,043	57,401	58,181	57,731	3.5%	0.3%
Rank							34	33	27	19	19	17		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# WA Peel South West

## SOCIAL SECURITY

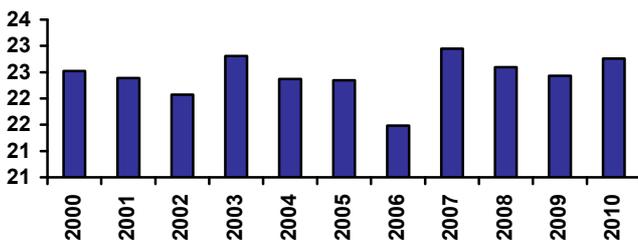
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.11%	0.14%
Disability Support (aged 25+)	2.83%	3.22%
Parenting Payment - Single (aged 15-20)	0.04%	0.04%
Parenting Payment - Single (aged 21-24)	0.22%	0.20%
Parenting Payment - Single (aged 25+)	1.37%	1.28%
Unemployed Long Term	0.92%	1.29%
Unemployed Short Term	1.15%	1.16%
Youth Allowance - Non Student	0.37%	0.43%
Youth Allowance - Student	0.55%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	14.8%	40
2009	16.2%	40
2008	14.2%	37
2007	14.2%	40
2006	14.3%	40
2005	15.2%	40

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.3%	29.5%	27.7%	25.7%
Age 20-29	12.0%	11.0%	10.2%	10.0%
Age 30-54	35.7%	36.4%	35.3%	33.8%
Age 55+	21.0%	23.0%	26.8%	30.4%
Population Change (average between years)				
Age 0-19		1,048	765	1,232
Age 20-29		296	214	766
Age 30-54		2,311	1,475	2,198
Age 55+		2,002	3,051	4,252
Average Annual Growth		3.0%	2.5%	3.4%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	23	22	22	23	22	22	21	23	23	22	23
Rank	32	42	40	41	41	43	44	39	38	39	43

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	909	771	722	820	782	872	710	729	996	762	793
Rank	28	35	35	23	26	26	31	27	27	30	36

## POPULATION

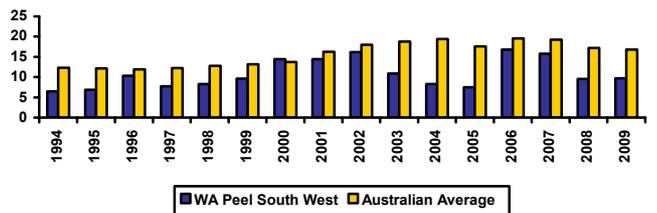
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	154	158	162	166	172	177	183	189	194	200	206	209	213	219	226	233	241	252	263	269

## PATENT APPLICATIONS

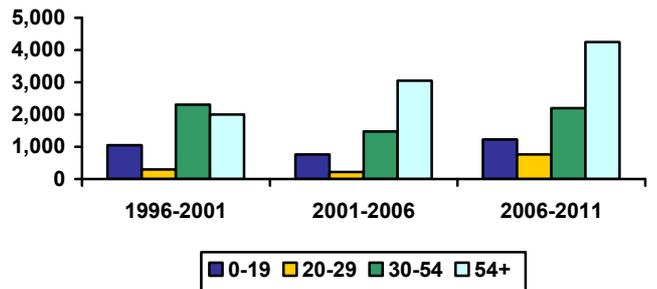
	No	Aust Avg	Rank
Average p.a. (1994-2009)	22.94	3,109.81	37
Average p.a. per capita	10.81	15.69	24
Hi Tech p.a. (1994-2009)	4.60	864.69	33
Hi Tech p.a. per capita	2.15	4.33	23
Info. Tech p.a. (1994-2009)	0.53	342.17	45
Info. Tech p.a. per capita	0.25	1.70	48
Average per capita (1994-2001)	9.78	13.06	22
Average per capita (2001-2009)	12.13	18.09	25
2001-09 avg./1994-00 avg.	1.24	1.39	46

Note: Per capita = 100,000 people

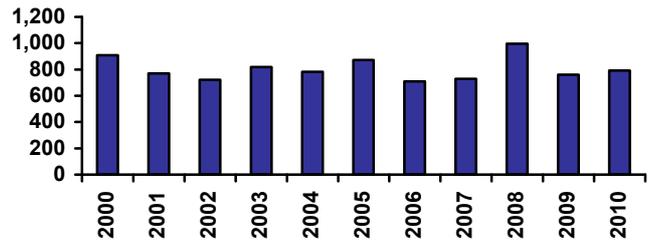
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# WA Peel South West

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	260	560	581	49	24	43	18%	31%	23%
Value of Property and Unincorporated Business	190	475	600	52	21	31	21%	40%	40%
Value of Financial Assets	157	236	215	44	27	46	26%	29%	18%
Value of Household Liabilities	87	152	234	41	24	9	58%	66%	57%
Disposable Income after Debt Service Costs	69	84	88	51	36	37	57%	55%	50%
Household Debt Service Ratio	14%	19%	27	21	12	3	66%	78%	89%
Household Debt to Gross Income Ratio	1.11	1.53	2	24	16	3	76%	85%	94%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	581	738	867	930	1,002	1,063	919	880	2%
Non Residential	165	178	193	220	267	324	329	245	32%
Total	746	915	1,060	1,150	1,269	1,388	1,249	1,124	8%
Value per capita \$2007/08									
Residential	2,772	3,368	3,829	3,983	4,151	4,220	3,499	3,266	-8%
Non Residential	790	811	854	943	1,108	1,287	1,254	908	19%
Total	3,562	4,179	4,683	4,926	5,259	5,507	4,753	4,175	-3%
Rank (value per capita)									
Residential	4	5	3	1	1	1	2	3	
Non Residential	21	22	23	29	25	20	17	26	
Total	7	7	6	4	5	3	6	8	

## FARM INSTITUTE ACCESSIBILITY

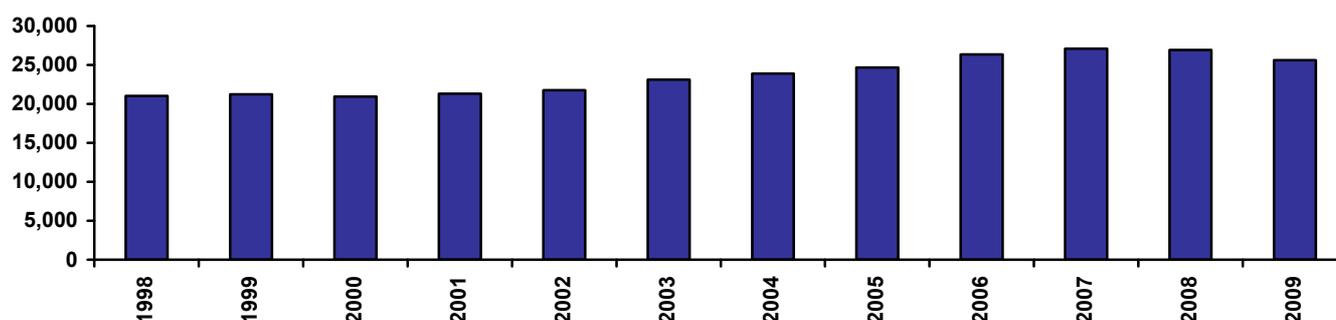
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	25.1	6.93	52.1	41	45	48
widespread	7.8	2.14	17.9	49	27	46
centralised	51.2	14.11	103.6	41	45	49
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	50.0	12.80	82.8	17	15	18
widespread	24.8	5.69	40.1	13	12	14
centralised	88.2	23.59	146.2	19	19	22

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	3,839	4,005	4,066	4,271	4,481	4,830	5,089	5,403	5,964	6,323	6,498	6,453	4.8%
Consumption Per Cap (\$2007/08)	21,007	21,231	20,945	21,314	21,770	23,118	23,898	24,665	26,337	27,095	26,921	25,607	1.8%
Consumption Per Cap Rank	57	58	61	61	62	60	61	60	54	54	57	59	41

Note: All years stated above are calendar years.

Consumption per capita



# WA Peel South West

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	121.5	140.7	141.0	157.2	395.6	364.6	40	26	7.9%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.8	3.0	6.6	5.7	34	25	6.0%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	18.3	20.2	43.6	37.8	34	25	6.0%
Ratio of greenfield construction costs to average dwelling price	1.8	1.6	1.6	1.6	0.9	1.0	45	43	-3.5%
Ratio of mortgage burden on new construction to income	n/a	n/a	29.0	33.2	40.6	38.2	57	40	2.2%
Adult population per dwelling	1.9	2.2	2.2	2.2	2.3	2.4	24	20	0.6%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	155	207	228	272	306	342	309	362	311	353
Percent of population aged 0 to 17	29.7%	27.0%	25.5%	24.2%	21.6%	19.8%	21.4%	18.8%	21.5%	19.6%
Percent of population aged 18 to 64 (working age pop)	58.8%	60.0%	60.1%	59.8%	59.5%	58.7%	59.9%	60.8%	59.5%	58.8%
Percent of population aged 65 and over	11.4%	13.0%	14.4%	16.1%	18.9%	21.5%	18.7%	20.4%	19.1%	21.6%
Annual hours of work working age residents	1202	1203	1327	1320	1426	1544	1386	1452	1442	1563
Adult population per occupied dwelling	2.34	2.25	2.29	2.42	2.49	2.53	2.47	2.49	2.51	2.56
Dwelling shortage - (000's)				5.5	8.9	11.6	8.4	10.8	9.6	13.1
Unsatisfactorily housed population - percent of population				4.0%	5.8%	6.8%	5.4%	6.0%	6.2%	7.4%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	7.0	5.6	11.0	9.9	11.1	10.5	14.6	10.9	12.5
Average net migration inflows - percent of population	3.9%	2.6%	4.4%	3.4%	3.4%	3.2%	4.4%	3.2%	3.8%
Average net POPULATION CHANGE - (000's)	5.74	4.29	8.87	6.69	7.26	7.26	10.57	7.61	8.44
Average annual population growth rate - percent	3.2%	2.0%	3.6%	2.3%	2.3%	2.5%	3.2%	2.7%	2.6%

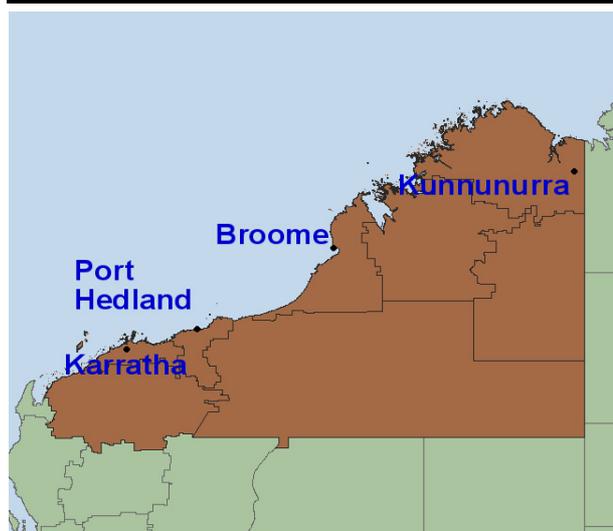
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	61,321	76,879	87,260	111,091	123,170	47	47	46	38	33
UR Hours Total (000's/quarter)	27,437	34,301	37,250	47,620	52,676	47	47	45	37	35
UR Income Total (\$2007/08m/quarter)	764	945	1,096	1,626	1,903	45	44	45	32	31
JTW Emp Total	63,924	69,098	85,827	103,610	113,697	47	54	44	38	30
JTW Hours Total (000's/quarter)	29,178	31,016	37,192	44,183	48,218	46	53	45	37	31
JTW Income Total (\$2007/08m/quarter)	790	822	1,083	1,475	1,684	45	53	46	33	28
UR Avg Weekly Hours Per Employee	34.4	34.3	32.8	33.0	32.9	32	36	45	38	29
UR Avg Hourly Rate Per Employee (\$2007/08)	27.8	27.5	29.4	34.1	36.1	20	31	41	22	19
JTW Avg Weekly Hours Per Employee	35.1	34.5	33.3	32.8	32.6	19	23	30	38	29
JTW Avg Hourly Rate Per Employee (\$2007/08)	27.1	26.5	29.1	33.4	34.9	22	45	45	24	20

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	7,866	9,223	9,100	9,629	9,298	4,645	4,949	8,407	9,648	9,326
B Mining	3,576	3,985	4,233	5,812	7,898	3,079	2,477	2,353	3,507	4,643
C Manufacturing	7,686	9,529	9,703	13,203	11,181	8,415	10,172	10,979	12,422	10,210
D Electricity, Gas, Water & Waste Services	1,380	1,362	1,118	1,664	955	3,459	966	928	1,467	746
E Construction	4,510	7,463	8,619	15,762	21,441	4,755	6,793	8,166	14,615	19,520
F Wholesale Trade	2,106	2,424	3,123	2,737	1,668	1,959	2,019	2,622	2,372	1,408
G Retail Trade	7,569	8,615	10,939	12,836	14,099	8,410	9,836	11,649	12,777	14,177
H Accommodation and Food Services	3,963	4,950	6,630	6,888	5,134	3,493	4,552	6,572	6,940	5,298
I Transport, Postal and Warehousing	2,414	2,628	3,063	3,984	7,338	2,796	2,621	3,117	3,435	6,301
J Information Media and Telecoms	1,086	922	862	1,089	1,254	1,024	606	664	953	1,099
K Financial and Insurance Services	1,241	1,313	1,424	1,568	713	4,057	1,161	1,489	1,458	693
L Rental, Hiring and Real Estate Services	780	1,382	1,637	2,285	3,239	750	1,165	1,673	2,162	3,064
M Prof, Scientific & Technical Services	2,446	2,678	2,692	4,001	3,861	2,253	2,195	2,192	3,451	3,301
N Administrative and Support Services	1,086	2,052	2,853	3,346	3,005	1,142	2,598	2,431	3,034	2,850
O Public Administration and Safety	2,118	2,788	3,363	5,280	4,695	2,064	2,575	3,744	4,931	4,543
P Education and Training	3,761	5,480	5,962	6,647	7,677	4,519	6,143	6,693	6,581	7,608
Q Health Care and Social Assistance	4,738	5,919	7,376	8,853	12,415	3,984	4,457	7,592	8,719	12,137
R Arts and Recreation Services	708	908	1,137	1,150	794	996	927	1,174	1,125	802
S Other Services	2,289	3,257	3,428	4,356	6,504	2,122	2,885	3,383	4,012	5,970
Hi Tech	3,427	4,062	4,236	5,767	5,367	3,062	2,947	3,469	5,194	4,713
Hi Income	7,922	8,975	9,649	12,684	13,661	9,731	6,600	6,771	9,606	9,782
Infrastructure Services	9,207	12,307	14,474	16,650	20,886	9,499	11,527	15,459	16,426	20,547

# WA Pilbara Kimberley



The Pilbara and Kimberley are two WA planning regions, here brought together. Their output is dominated by minerals: offshore oil and gas, and onshore iron ore. The extensive pastoral stations first settled in the nineteenth century are still there, and so is a significant Aboriginal population. The region has a dry-season tourist trade. Towns in the Pilbara accommodate workers in the mining and petroleum industries, while those in the Kimberley are more involved with tourism, administration and in the case of Kununurra, agriculture. However, an increasing proportion of the workforce flies in and out from Perth. N.B Unemployment figures in remote regions can display excess variation.

## Major centres:

Karratha, Port Hedland, Broome, Kununurra

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	75	76	78	80	83	85	1.9%	3.2%	2.5%	2.7%	2.9%	2.5%	2.8%
No. Households	17	17	18	18	18	18	0.2%	0.6%	1.0%	1.3%	2.0%	0.6%	1.7%
NIEIR Workforce	38	39	40	41	42	43	3.0%	2.2%	2.3%	2.1%	2.0%	2.5%	2.1%
NIEIR Employment	35	37	37	38	39	39	4.1%	2.1%	2.0%	1.6%	-0.8%	2.7%	0.4%
NIEIR Unemployment	2.6	2.3	2.4	2.6	2.9	4.0	-11.8%	4.9%	7.3%	10.6%	39.4%	-0.2%	24.2%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	6.9%	6.0%	6.1%	6.4%	6.9%	9.5%	-1.0	0.2	0.3	0.5	2.5	-0.2	1.5
Headline U/E	4.1%	3.8%	3.6%	3.9%	4.3%	6.4%	-0.3	-0.2	0.3	0.4	2.1	-0.1	1.3
NIEIR Structural U/E	11.5%	10.6%	11.1%	11.5%	11.5%	12.7%	-0.8	0.4	0.5	-0.1	1.2	0.0	0.6

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	1,922	2,051	2,215	2,415	2,611	2,601	25,752	26,980	28,234	30,049	31,639	30,620	7.9%	3.8%
Taxes Paid	561	612	612	724	714	679	7,519	8,053	7,801	9,006	8,656	7,994	8.9%	-3.2%
Benefits	401	410	439	412	504	458	5,378	5,400	5,592	5,129	6,100	5,391	0.9%	5.4%
Business Income	311	318	314	331	319	294	4,169	4,181	4,006	4,119	3,864	3,461	2.1%	-5.8%
Interest Paid	174	195	242	355	327	337	2,328	2,565	3,090	4,419	3,965	3,971	26.9%	-2.6%
Property Income	318	346	363	414	395	447	4,266	4,551	4,629	5,154	4,784	5,264	9.2%	3.9%
Disposable Income	2,498	2,650	2,836	2,885	3,228	3,263	33,468	34,857	36,156	35,894	39,115	38,415	4.9%	6.3%
Rank							11	11	9	9	8	8		
%Rank #1							74%	75%	70%	69%	72%	71%		
Business Value Added	2,233	2,369	2,529	2,746	2,930	2,895	29,921	31,161	32,240	34,168	35,502	34,082	7.1%	2.7%
Rank							12	11	10	9	9	9		
%Rank #1							69%	71%	68%	72%	73%	70%		
Business Productivity							63,278	64,504	67,463	71,850	75,387	73,948	4.3%	1.4%
Rank							10	10	8	7	5	4		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# WA Pilbara Kimberley

## SOCIAL SECURITY

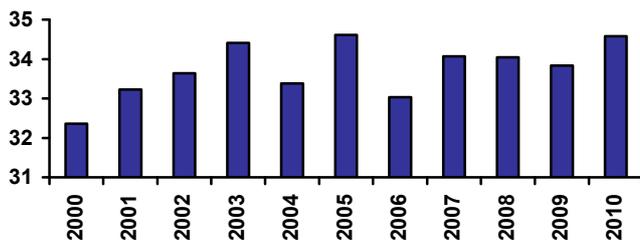
	% Pop	Australian Average
Disability Support (aged 15-20)	0.07%	0.08%
Disability Support (aged 21-24)	0.14%	0.14%
Disability Support (aged 25+)	3.33%	3.22%
Parenting Payment - Single (aged 15-20)	0.04%	0.04%
Parenting Payment - Single (aged 21-24)	0.44%	0.20%
Parenting Payment - Single (aged 25+)	1.44%	1.28%
Unemployed Long Term	1.79%	1.29%
Unemployed Short Term	1.44%	1.16%
Youth Allowance - Non Student	0.82%	0.43%
Youth Allowance - Student	0.30%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	14.0%	45
2009	15.6%	45
2008	14.3%	35
2007	15.5%	35
2006	15.5%	35
2005	16.1%	36

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	35.4%	34.4%	31.9%	28.2%
Age 20-29	19.0%	17.6%	16.8%	14.6%
Age 30-54	38.6%	39.5%	40.9%	43.3%
Age 55+	7.0%	8.4%	10.3%	13.9%
Population Change (average between years)				
Age 0-19		289	-107	71
Age 20-29		33	18	-5
Age 30-54		602	523	1,333
Age 55+		284	352	859
Average Annual Growth		1.8%	1.1%	2.8%

### Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	32	33	34	34	33	35	33	34	34	34	35
Rank	1	1	1	1	1	1	1	1	1	1	1

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,361	1,010	860	684	1,071	529	1,076	737	754	688	604
Rank	10	20	25	32	10	55	11	24	33	34	50

## POPULATION

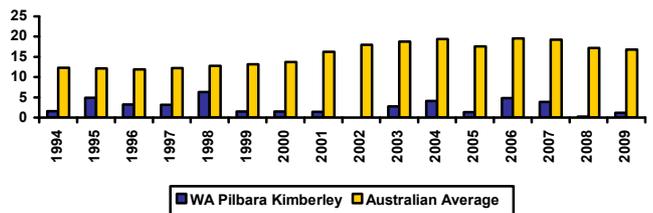
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	70	69	67	66	66	66	68	69	71	71	72	73	73	74	75	76	78	80	83	85

## PATENT APPLICATIONS

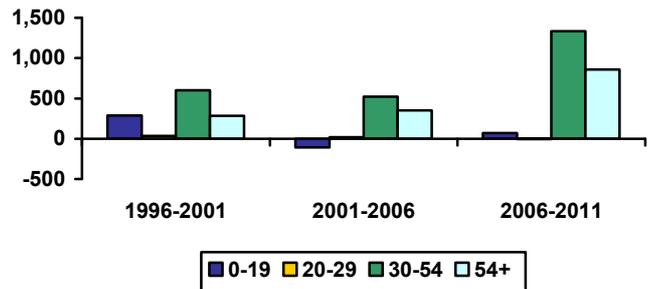
	No	Aust Avg	Rank
Average p.a. (1994-2009)	1.87	3,109.81	65
Average p.a. per capita	2.61	15.69	65
Hi Tech p.a. (1994-2009)	0.13	864.69	65
Hi Tech p.a. per capita	0.17	4.33	65
Info. Tech p.a. (1994-2009)	0.00	342.17	64
Info. Tech p.a. per capita	0.00	1.70	64
Average per capita (1994-2001)	2.95	13.06	64
Average per capita (2001-2009)	2.19	18.09	65
2001-09 avg./1994-00 avg.	0.74	1.39	64

Note: Per capita = 100,000 people

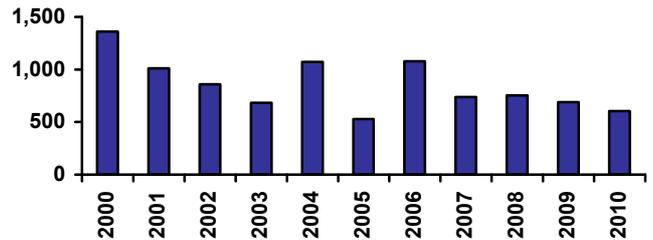
### Patent Applications per 100,000 residents



### Population Change by Age Group



### Annual Rainfall



# WA Pilbara Kimberley

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	259	448	696	50	41	27	18%	25%	28%
Value of Property and Unincorporated Business	221	424	805	40	32	14	25%	36%	54%
Value of Financial Assets	187	249	300	22	21	16	31%	31%	24%
Value of Household Liabilities	150	225	409	1	2	1	100%	98%	100%
Disposable Income after Debt Service Costs	118	152	176	2	1	1	97%	100%	100%
Household Debt Service Ratio	13%	16%	23	27	39	9	63%	64%	75%
Household Debt to Gross Income Ratio	1.12	1.32	2	23	38	8	77%	73%	87%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	114	126	141	179	217	268	322	458	95%
Non Residential	69	71	96	137	242	402	406	345	143%
Total	182	197	237	316	459	670	728	803	118%
Value per capita \$2007/08									
Residential	1,563	1,705	1,892	2,351	2,760	3,336	3,902	5,394	80%
Non Residential	946	962	1,283	1,807	3,088	4,999	4,918	4,063	126%
Total	2,508	2,667	3,175	4,158	5,849	8,335	8,820	9,457	102%
Rank (value per capita)									
Residential	18	20	21	9	6	3	1	1	
Non Residential	14	16	10	7	4	2	2	2	
Total	17	21	12	11	2	2	2	2	

## FARM INSTITUTE ACCESSIBILITY

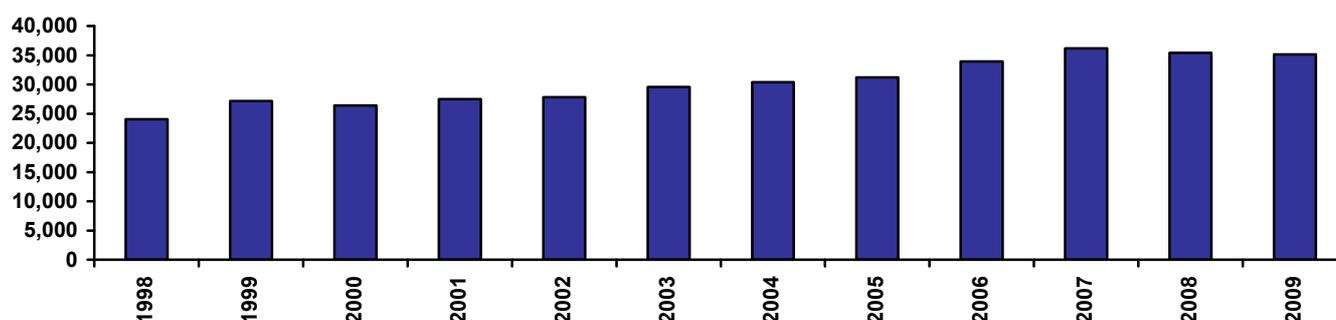
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	421.4	83.75	537.8	65	65	65
widespread	211.1	52.33	316.5	65	65	65
centralised	736.7	127.12	851.9	65	65	65
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	498.3	88.89	573.3	38	38	38
widespread	289.0	59.69	353.3	38	38	38
centralised	814.5	129.24	888.7	38	38	38

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	1,630	1,885	1,862	1,958	2,007	2,153	2,222	2,308	2,534	2,752	2,778	2,826	5.1%
Consumption Per Cap (\$2007/08)	24,061	27,160	26,406	27,493	27,835	29,548	30,378	31,207	33,961	36,201	35,411	35,156	3.5%
Consumption Per Cap Rank	31	17	25	21	23	16	19	17	13	8	11	10	4

Note: All years stated above are calendar years.

Consumption per capita



# WA Pilbara Kimberley

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	140.5	194.7	202.3	173.7	392.4	538.0	14	9	8.1%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.7	2.1	3.5	4.7	40	42	4.6%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	17.6	13.7	23.4	31.0	40	42	4.6%
Ratio of greenfield construction costs to average dwelling price	1.6	1.2	1.1	1.5	0.9	0.7	59	60	-3.7%
Ratio of mortgage burden on new construction to income	n/a	n/a	19.4	20.3	22.0	21.2	65	65	0.7%
Adult population per dwelling	2.7	2.7	2.7	2.8	3.1	3.3	2	2	1.5%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	70	72	75	86	99	109	98	114	100	110
Percent of population aged 0 to 17	34.2%	31.6%	29.7%	28.0%	26.8%	25.5%	27.0%	24.5%	26.8%	25.6%
Percent of population aged 18 to 64 (working age pop)	64.0%	65.5%	67.1%	68.3%	67.8%	66.6%	67.5%	67.9%	67.6%	66.0%
Percent of population aged 65 and over	1.8%	2.9%	3.2%	3.7%	5.4%	8.0%	5.5%	7.6%	5.6%	8.4%
Annual hours of work working age residents	1468	1270	1381	1141	1140	1162	1145	1193	1139	1161
Adult population per occupied dwelling	2.76	2.80	3.02	3.33	3.43	3.48	3.40	3.30	3.45	3.52
Dwelling shortage - (000's)				3.0	4.1	4.8	3.8	3.9	4.2	5.1
Unsatisfactorily housed population - percent of population				6.9%	8.2%	8.8%	7.7%	6.9%	8.4%	9.2%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	0.6	0.8	2.5	2.8	2.3	2.7	3.4	3.0	2.5
Average net migration inflows - percent of population	0.8%	1.1%	3.2%	3.1%	2.2%	2.6%	3.2%	2.8%	2.4%
Average net POPULATION CHANGE - (000's)	0.30	0.53	2.26	2.59	1.98	2.41	3.07	2.70	2.07
Average annual population growth rate - percent	0.4%	0.7%	2.8%	2.8%	1.9%	2.6%	2.9%	2.9%	2.0%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	35,596	35,120	32,856	37,728	39,301	64	64	65	64	63
UR Hours Total (000's/quarter)	16,369	16,501	15,035	17,406	18,263	64	64	65	64	63
UR Income Total (\$2007/08m/quarter)	374	463	491	660	773	64	64	63	60	59
JTW Emp Total	60,580	56,923	56,183	49,575	53,998	49	58	61	60	59
JTW Hours Total (000's/quarter)	27,015	26,291	24,835	23,181	25,493	50	58	61	60	58
JTW Income Total (\$2007/08m/quarter)	769	808	766	895	1,166	46	55	59	56	51
UR Avg Weekly Hours Per Employee	35.4	36.1	35.2	35.5	35.7	16	4	3	2	3
UR Avg Hourly Rate Per Employee (\$2007/08)	22.8	28.1	32.7	37.9	42.3	60	27	20	10	7
JTW Avg Weekly Hours Per Employee	34.3	35.5	34.0	36.0	36.3	38	5	15	2	1
JTW Avg Hourly Rate Per Employee (\$2007/08)	28.5	30.7	30.9	38.6	45.7	8	5	31	7	3

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	1,453	1,599	1,681	1,407	963	914	1,569	1,861	1,633	1,236
B Mining	8,843	7,206	5,974	8,554	9,564	12,988	12,790	7,555	14,852	18,162
C Manufacturing	1,631	1,625	1,467	1,405	1,125	1,975	4,454	3,153	1,656	1,386
D Electricity, Gas, Water & Waste Services	875	395	455	489	292	1,190	410	565	576	388
E Construction	2,520	3,018	2,812	3,979	6,192	5,188	5,224	7,950	6,423	8,873
F Wholesale Trade	933	848	1,008	654	378	1,718	923	1,748	746	472
G Retail Trade	3,215	2,838	2,736	2,877	2,610	4,897	2,940	4,200	2,997	2,737
H Accommodation and Food Services	2,919	2,268	2,183	2,175	2,955	5,865	3,636	6,194	2,783	3,617
I Transport, Postal and Warehousing	2,201	1,942	1,591	2,009	1,430	6,255	7,986	2,808	2,435	1,972
J Information Media and Telecoms	365	256	282	339	124	559	182	464	390	179
K Financial and Insurance Services	426	351	264	240	321	666	268	324	255	330
L Rental, Hiring and Real Estate Services	559	519	524	695	670	790	862	1,120	739	714
M Prof, Scientific & Technical Services	749	824	801	861	781	825	614	1,277	1,122	1,062
N Administrative and Support Services	556	852	1,210	1,463	1,070	2,637	2,021	2,804	1,712	1,316
O Public Administration and Safety	1,533	1,863	3,392	2,909	2,455	2,258	1,826	3,619	3,175	2,717
P Education and Training	2,352	2,708	2,456	2,586	2,942	3,315	2,809	3,644	2,637	2,994
Q Health Care and Social Assistance	2,208	4,274	2,373	3,390	2,859	3,309	5,211	3,755	3,538	3,026
R Arts and Recreation Services	227	213	267	247	517	317	547	457	289	571
S Other Services	2,030	1,518	1,381	1,449	2,052	4,914	2,652	2,686	1,618	2,247
Hi Tech	1,619	1,929	1,372	1,239	1,067	1,983	4,259	1,997	1,565	1,417
Hi Income	10,283	8,801	7,721	10,421	11,250	16,015	14,587	10,679	17,124	20,268
Infrastructure Services	4,787	7,196	5,096	6,222	6,318	6,941	8,567	7,856	6,465	6,590

# WA Wheatbelt Great Southern



The WA Wheat Belt and Great Southern are here brought together as broad-acre farming regions. Relative to the Eastern States, towns in the WA wheat belt are few and small; the largest are Northam and Narrogin. Much of the area depends directly on Perth for higher-order retail and administrative functions. By contrast, the Great Southern comprises the hinterland of Albany, a town of some size and long history. The strip close to Albany is better watered than the rest of the region and has plantation forestry, while the areas close to Perth are gaining commuters and hobby farms.

## Major centres:

Albany, Narrogin, Northam

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	127	128	129	131	134	135	0.4%	1.0%	1.6%	1.9%	0.8%	1.0%	1.3%
No. Households	42	42	43	43	44	44	1.0%	1.1%	1.0%	0.7%	0.6%	1.0%	0.6%
NIEIR Workforce	57	58	58	59	60	61	2.5%	-1.2%	1.9%	1.5%	2.3%	1.1%	1.9%
NIEIR Employment	52	54	54	55	56	56	3.9%	-0.9%	2.0%	1.8%	0.8%	1.7%	1.3%
NIEIR Unemployment	4.9	4.3	4.0	4.0	3.9	4.9	-12.6%	-4.9%	0.1%	-2.7%	23.6%	-6.0%	9.6%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	8.6%	7.3%	7.0%	6.9%	6.6%	8.0%	-1.3	-0.3	-0.1	-0.3	1.4	-0.6	0.5
Headline U/E	4.5%	3.8%	3.1%	3.1%	3.3%	4.5%	-0.7	-0.7	0.0	0.2	1.2	-0.5	0.7
NIEIR Structural U/E	12.3%	11.5%	11.9%	11.5%	11.6%	11.9%	-0.7	0.4	-0.4	0.1	0.3	-0.3	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	1,722	1,817	1,920	2,083	2,262	2,247	13,525	14,204	14,857	15,866	16,914	16,670	6.5%	3.9%
Taxes Paid	872	849	710	871	717	699	6,845	6,640	5,493	6,633	5,362	5,189	0.0%	-10.4%
Benefits	523	518	541	580	748	725	4,104	4,048	4,185	4,414	5,592	5,379	3.5%	11.9%
Business Income	2,360	2,205	1,731	2,118	1,459	1,546	18,534	17,236	13,395	16,133	10,907	11,473	-3.5%	-14.6%
Interest Paid	261	284	343	494	451	461	2,053	2,224	2,657	3,765	3,373	3,418	23.7%	-3.4%
Property Income	514	539	495	546	428	426	4,040	4,211	3,831	4,160	3,198	3,164	2.0%	-11.6%
Disposable Income	4,627	4,580	4,183	4,646	4,295	4,399	36,332	35,807	32,377	35,393	32,111	32,639	0.1%	-2.7%
Rank							9	9	17	11	21	19		
%Rank #1							81%	77%	62%	69%	60%	60%		
Business Value Added	4,082	4,021	3,650	4,201	3,721	3,793	32,058	31,439	28,252	31,999	27,821	28,143	1.0%	-5.0%
Rank							8	9	19	14	22	20		
%Rank #1							74%	71%	60%	67%	57%	58%		
Business Productivity							78,603	74,488	68,204	76,921	66,685	67,383	-0.7%	-6.4%
Rank							1	2	7	4	8	8		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# WA Wheatbelt Great Southern

## SOCIAL SECURITY

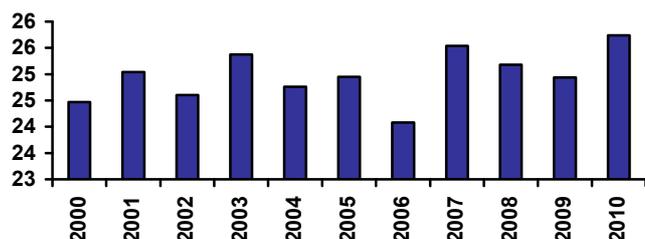
	% Pop	Australian Average
Disability Support (aged 15-20)	0.05%	0.08%
Disability Support (aged 21-24)	0.10%	0.14%
Disability Support (aged 25+)	3.23%	3.22%
Parenting Payment - Single (aged 15-20)	0.03%	0.04%
Parenting Payment - Single (aged 21-24)	0.17%	0.20%
Parenting Payment - Single (aged 25+)	1.30%	1.28%
Unemployed Long Term	1.20%	1.29%
Unemployed Short Term	1.09%	1.16%
Youth Allowance - Non Student	0.33%	0.43%
Youth Allowance - Student	0.51%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	16.5%	33
2009	17.4%	35
2008	12.5%	47
2007	12.9%	47
2006	11.3%	55
2005	11.3%	56

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	30.9%	29.4%	27.5%	25.9%
Age 20-29	12.4%	10.7%	9.8%	10.0%
Age 30-54	36.3%	37.0%	35.8%	33.6%
Age 55+	20.4%	22.9%	26.9%	30.4%
Population Change (average between years)				
Age 0-19		-71	-380	-4
Age 20-29		-301	-200	210
Age 30-54		506	-155	-40
Age 55+		819	1,107	1,373
Average Annual Growth		0.8%	0.3%	1.2%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	24	25	25	25	25	25	24	26	25	25	26
Rank	15	19	20	16	20	19	23	16	15	19	19

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	528	336	410	427	448	499	403	348	448	447	435
Rank	56	65	59	52	58	57	61	58	53	55	61

## POPULATION

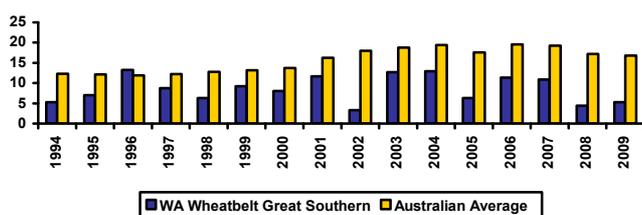
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	121	121	121	121	121	121	122	124	125	125	126	127	127	127	127	128	129	131	134	135

## PATENT APPLICATIONS

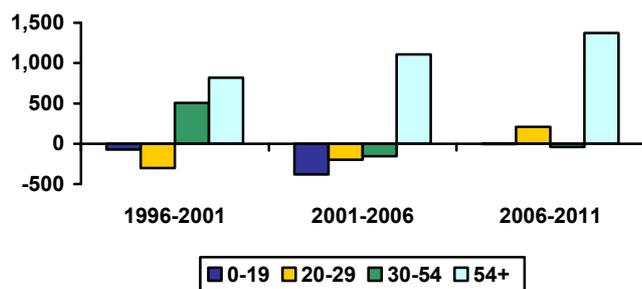
	No	Aust Avg	Rank
Average p.a. (1994-2009)	10.74	3,109.81	52
Average p.a. per capita	8.54	15.69	38
Hi Tech p.a. (1994-2009)	1.28	864.69	53
Hi Tech p.a. per capita	1.02	4.33	49
Info. Tech p.a. (1994-2009)	0.33	342.17	50
Info. Tech p.a. per capita	0.26	1.70	47
Average per capita (1994-2001)	8.69	13.06	29
Average per capita (2001-2009)	8.76	18.09	43
2001-09 avg./1994-00 avg.	1.01	1.39	60

Note: Per capita = 100,000 people

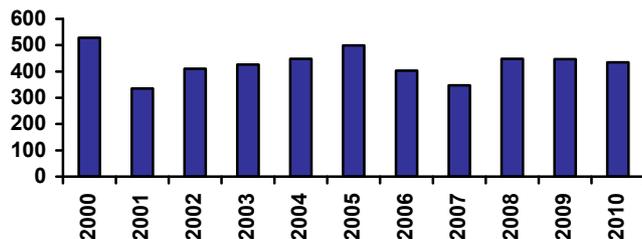
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# WA Wheatbelt Great Southern

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	267	518	489	45	28	57	19%	29%	20%
Value of Property and Unincorporated Business	185	369	478	57	44	52	21%	31%	32%
Value of Financial Assets	187	275	209	23	16	50	31%	34%	17%
Value of Household Liabilities	105	125	198	12	43	16	70%	54%	48%
Disposable Income after Debt Service Costs	80	108	99	23	12	23	66%	71%	56%
Household Debt Service Ratio	14%	13%	21	15	60	17	67%	53%	68%
Household Debt to Gross Income Ratio	1.17	1.05	2	17	60	17	80%	58%	74%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	168	157	168	210	230	238	213	235	13%
Non Residential	82	89	84	89	90	87	99	100	9%
Total	249	246	251	299	319	325	312	335	12%
Value per capita \$2007/08									
Residential	1,325	1,242	1,317	1,639	1,779	1,816	1,593	1,746	9%
Non Residential	645	704	657	699	693	660	743	740	5%
Total	1,970	1,946	1,973	2,338	2,472	2,477	2,336	2,487	8%
Rank (value per capita)									
Residential	28	42	41	26	23	23	26	21	
Non Residential	35	35	45	49	50	57	48	46	
Total	30	43	46	33	33	32	31	28	

## FARM INSTITUTE ACCESSIBILITY

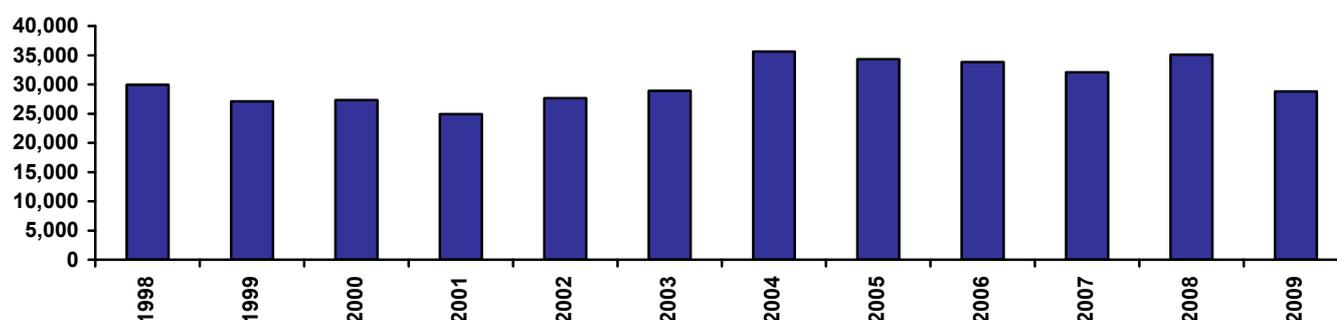
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	68.1	16.21	105.8	58	59	59
widespread	18.3	3.22	23.6	59	45	57
centralised	143.0	35.80	229.2	56	59	59
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	88.0	19.57	120.1	27	29	29
widespread	56.4	10.47	64.5	31	30	29
centralised	135.9	33.38	202.4	26	29	29

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	3,665	3,350	3,405	3,122	3,486	3,657	4,526	4,340	4,308	4,102	4,532	3,777	0.3%
Consumption Per Cap (\$2007/08)	29,953	27,106	27,341	24,891	27,650	28,902	35,623	34,294	33,827	32,073	35,081	28,773	-0.4%
Consumption Per Cap Rank	6	18	20	40	24	21	8	10	14	19	13	40	65

Note: All years stated above are calendar years.

Consumption per capita



# WA Wheatbelt Great Southern

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	114.9	117.2	121.3	127.2	270.6	266.0	51	49	6.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	1.8	2.3	4.1	4.0	62	49	6.7%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	11.9	15.6	27.4	26.8	62	49	6.7%
Ratio of greenfield construction costs to average dwelling price	1.9	1.9	1.8	2.0	1.4	1.4	36	26	-2.2%
Ratio of mortgage burden on new construction to income	n/a	n/a	22.0	31.6	37.4	37.2	64	44	4.3%
Adult population per dwelling	2.1	2.2	2.2	2.2	2.2	2.3	25	35	0.3%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	121	126	127	137	146	151	144	152	147	159
Percent of population aged 0 to 17	30.6%	27.3%	25.8%	24.6%	22.8%	21.4%	23.1%	21.4%	23.0%	21.1%
Percent of population aged 18 to 64 (working age pop)	60.1%	60.4%	60.5%	59.7%	59.3%	57.4%	58.6%	57.7%	58.5%	57.9%
Percent of population aged 65 and over	9.3%	12.3%	13.7%	15.7%	18.0%	21.1%	18.3%	20.9%	18.5%	21.0%
Annual hours of work working age residents	1157	1057	1311	1272	1379	1551	1385	1536	1416	1567
Adult population per occupied dwelling	2.34	2.23	2.24	2.32	2.38	2.36	2.31	2.22	2.39	2.38
Dwelling shortage - (000's)				1.5	2.7	2.6	1.4	0.0	2.9	2.9
Unsatisfactorily housed population - percent of population				2.2%	3.7%	3.4%	2.0%	0.0%	3.9%	3.7%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	1.4	0.9	2.9	3.6	2.9	3.0	4.3	3.8	4.1
Average net migration inflows - percent of population	1.1%	0.7%	2.2%	2.5%	2.0%	2.1%	2.9%	2.5%	2.7%
Average net POPULATION CHANGE - (000's)	0.56	0.25	1.90	1.85	0.94	1.34	1.73	2.04	2.30
Average annual population growth rate - percent	0.5%	0.2%	1.5%	1.3%	0.6%	1.0%	1.2%	1.4%	1.5%

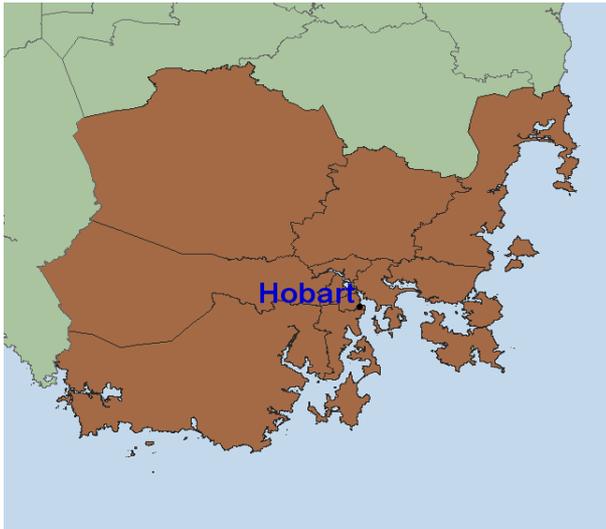
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	45,235	49,031	45,165	54,904	56,535	60	58	58	58	58
UR Hours Total (000's/quarter)	21,055	23,312	20,100	25,182	25,521	59	57	58	58	58
UR Income Total (\$2007/08m/quarter)	704	872	806	961	1,029	48	47	56	54	54
JTW Emp Total	83,004	104,443	116,687	55,267	56,794	35	25	27	57	58
JTW Hours Total (000's/quarter)	39,301	50,897	52,815	25,388	25,694	33	23	25	56	57
JTW Income Total (\$2007/08m/quarter)	1,176	1,635	1,717	968	1,023	26	17	24	54	55
UR Avg Weekly Hours Per Employee	35.8	36.6	34.2	35.3	34.7	10	2	17	5	8
UR Avg Hourly Rate Per Employee (\$2007/08)	33.4	37.4	40.1	38.2	40.3	5	2	6	9	10
JTW Avg Weekly Hours Per Employee	36.4	37.5	34.8	35.3	34.8	7	1	3	5	8
JTW Avg Hourly Rate Per Employee (\$2007/08)	29.9	32.1	32.5	38.1	39.8	3	3	6	8	9

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	16,491	18,066	13,827	17,329	15,311	39,521	47,440	26,951	18,425	16,534
B Mining	639	882	603	1,166	1,484	685	1,139	10,077	1,088	1,360
C Manufacturing	2,150	2,350	2,254	3,011	2,470	2,943	4,084	6,950	2,988	2,527
D Electricity, Gas, Water & Waste Services	617	522	395	635	367	1,212	728	911	630	373
E Construction	1,954	2,774	2,922	4,168	6,245	2,425	3,655	7,549	4,029	5,741
F Wholesale Trade	1,645	1,559	1,478	1,739	992	3,199	2,931	3,442	1,659	995
G Retail Trade	4,300	4,207	4,129	5,001	5,141	6,459	8,548	10,843	4,967	5,121
H Accommodation and Food Services	2,141	2,259	2,600	2,392	2,418	2,858	3,974	6,678	2,395	2,384
I Transport, Postal and Warehousing	2,300	1,747	1,798	2,354	3,206	5,401	4,903	7,596	2,357	3,277
J Information Media and Telecoms	702	545	416	422	370	875	568	1,560	386	360
K Financial and Insurance Services	862	776	698	804	633	1,199	1,360	2,865	781	585
L Rental, Hiring and Real Estate Services	258	412	435	603	742	384	2,965	628	564	694
M Prof, Scientific & Technical Services	986	1,127	1,181	1,497	1,429	937	1,382	2,598	1,449	1,376
N Administrative and Support Services	429	800	1,027	994	860	442	1,093	1,585	990	863
O Public Administration and Safety	2,042	2,111	2,202	3,076	2,751	2,536	3,825	6,282	2,961	2,680
P Education and Training	3,135	3,601	3,597	3,531	4,117	6,056	7,368	7,715	3,600	4,184
Q Health Care and Social Assistance	2,976	2,933	3,527	4,043	4,887	3,795	4,202	8,557	4,013	4,877
R Arts and Recreation Services	295	232	332	359	454	694	1,128	479	300	370
S Other Services	1,312	2,126	1,742	1,780	2,659	1,383	3,148	3,422	1,685	2,495
Hi Tech	1,335	1,741	1,724	2,135	1,929	1,763	2,782	4,661	2,124	1,928
Hi Income	2,756	3,207	2,922	3,896	3,922	3,026	4,408	16,178	3,747	3,700
Infrastructure Services	6,406	6,766	7,457	7,933	9,457	10,545	12,699	16,751	7,913	9,431

# TAS Hobart-South



Southern Tasmania includes all of Hobart, plus its commuter zone and a fringe of purely rural areas and forests. It accordingly has a greater mix of economic base than the capital city regions of the mainland states. The regional economic base includes city centre functions, manufacturing (much of which is resource-related), agriculture, fishing, forestry and tourism, the latter based on both natural attractions and the region's urban heritage. The region extends into high country exploited for hydro-electricity.

## Major centres:

Hobart

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	239	242	244	246	249	252	1.0%	0.9%	1.1%	1.3%	0.9%	1.0%	1.1%
No. Households	87	88	89	90	91	92	1.0%	1.1%	1.2%	1.2%	1.3%	1.1%	1.2%
NIEIR Workforce	122	127	128	131	134	133	3.9%	0.7%	2.3%	2.9%	-1.2%	2.3%	0.8%
NIEIR Employment	109	113	115	119	122	119	4.3%	1.5%	3.3%	3.0%	-2.6%	3.0%	0.2%
NIEIR Unemployment	13.4	13.5	12.8	11.8	12.1	13.6	0.8%	-5.7%	-7.4%	2.1%	12.8%	-4.2%	7.3%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	11.0%	10.7%	10.0%	9.1%	9.0%	10.3%	-0.3	-0.7	-0.9	-0.1	1.3	-0.7	0.6
Headline U/E	6.1%	6.2%	5.3%	4.4%	4.1%	5.3%	0.1	-0.9	-0.9	-0.3	1.2	-0.6	0.4
NIEIR Structural U/E	16.6%	15.7%	15.2%	15.0%	14.6%	15.3%	-0.9	-0.5	-0.3	-0.4	0.7	-0.6	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	4,070	4,366	4,540	4,887	5,142	5,088	17,006	18,071	18,628	19,837	20,609	20,204	6.3%	2.0%
Taxes Paid	1,187	1,234	1,184	1,254	1,191	1,115	4,958	5,107	4,858	5,089	4,774	4,429	1.9%	-5.7%
Benefits	1,243	1,225	1,270	1,314	1,636	1,483	5,192	5,072	5,212	5,333	6,559	5,889	1.9%	6.2%
Business Income	717	741	810	790	793	823	2,998	3,068	3,325	3,206	3,179	3,268	3.3%	2.1%
Interest Paid	412	461	574	736	675	636	1,722	1,906	2,357	2,987	2,704	2,526	21.3%	-7.0%
Property Income	949	1,034	1,067	1,163	1,039	1,044	3,965	4,279	4,379	4,720	4,166	4,148	7.0%	-5.2%
Disposable Income	5,851	6,209	6,578	6,878	7,554	7,434	24,448	25,699	26,989	27,919	30,280	29,521	5.5%	4.0%
Rank							53	52	54	47	35	38		
%Rank #1							54%	55%	52%	54%	56%	55%		
Business Value Added	4,787	5,107	5,351	5,677	5,935	5,910	20,004	21,139	21,953	23,042	23,788	23,472	5.8%	2.0%
Rank							58	57	56	51	37	36		
%Rank #1							46%	48%	46%	49%	49%	48%		
Business Productivity							44,117	45,137	46,578	47,816	48,815	49,681	2.7%	1.9%
Rank							61	61	60	59	51	49		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# TAS Hobart-South

## SOCIAL SECURITY

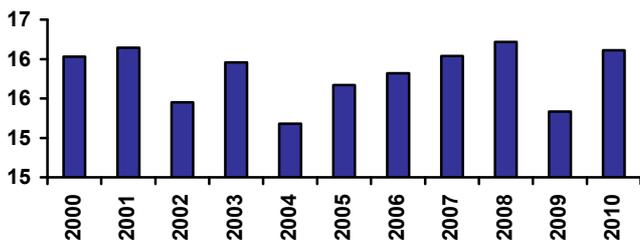
	% Pop	Australian Average
Disability Support (aged 15-20)	0.12%	0.08%
Disability Support (aged 21-24)	0.19%	0.14%
Disability Support (aged 25+)	4.97%	3.22%
Parenting Payment - Single (aged 15-20)	0.07%	0.04%
Parenting Payment - Single (aged 21-24)	0.33%	0.20%
Parenting Payment - Single (aged 25+)	1.57%	1.28%
Unemployed Long Term	1.80%	1.29%
Unemployed Short Term	1.13%	1.16%
Youth Allowance - Non Student	0.64%	0.43%
Youth Allowance - Student	1.29%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	19.9%	21
2009	21.7%	22
2008	19.1%	18
2007	19.3%	15
2006	19.7%	13
2005	21.2%	8

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	29.2%	27.9%	26.2%	24.1%
Age 20-29	14.1%	12.5%	12.6%	12.9%
Age 30-54	35.6%	36.1%	35.1%	34.3%
Age 55+	21.2%	23.5%	26.1%	28.7%
Population Change (average between years)				
Age 0-19		-491	-251	-463
Age 20-29		-682	295	468
Age 30-54		364	208	486
Age 55+		1,144	1,700	1,988
Average Annual Growth		0.1%	0.8%	1.0%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	16	16	15	16	15	16	16	16	16	15	16
Rank	64	65	65	65	65	65	65	65	65	65	65

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	476	616	730	602	689	601	676	522	505	653	698
Rank	61	51	33	39	34	48	37	43	50	37	38

## POPULATION

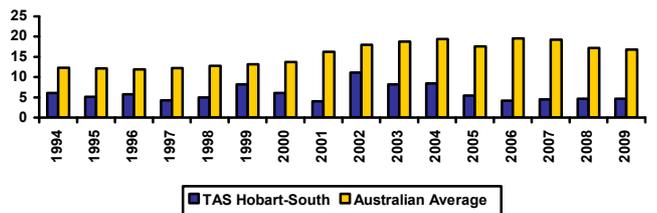
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	224	226	227	229	229	230	230	230	231	231	232	233	235	238	239	242	244	246	249	252

## PATENT APPLICATIONS

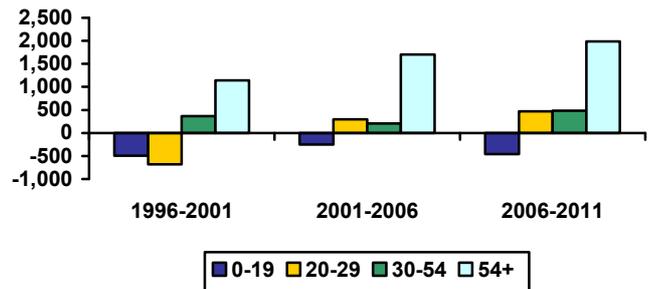
	No	Aust Avg	Rank
Average p.a. (1994-2009)	14.05	3,109.81	46
Average p.a. per capita	5.98	15.69	54
Hi Tech p.a. (1994-2009)	3.81	864.69	37
Hi Tech p.a. per capita	1.62	4.33	35
Info. Tech p.a. (1994-2009)	0.92	342.17	39
Info. Tech p.a. per capita	0.39	1.70	38
Average per capita (1994-2001)	5.57	13.06	53
Average per capita (2001-2009)	6.13	18.09	57
2001-09 avg./1994-00 avg.	1.10	1.39	56

Note: Per capita = 100,000 people

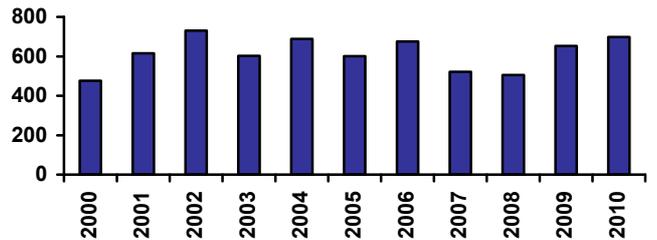
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# TAS Hobart-South

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	377	525	618	23	26	37	27%	29%	25%
Value of Property and Unincorporated Business	263	396	515	26	37	45	29%	33%	35%
Value of Financial Assets	182	233	234	25	33	35	30%	29%	19%
Value of Household Liabilities	67	104	131	61	59	54	45%	45%	32%
Disposable Income after Debt Service Costs	55	70	80	64	56	53	46%	46%	46%
Household Debt Service Ratio	12%	15%	17	42	48	45	59%	61%	55%
Household Debt to Gross Income Ratio	1.03	1.24	1	40	47	45	71%	69%	60%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	170	302	283	264	277	304	294	312	10%
Non Residential	140	165	201	241	210	210	261	238	9%
Total	310	467	484	506	487	514	554	550	10%
Value per capita \$2007/08									
Residential	729	1,273	1,183	1,095	1,138	1,234	1,178	1,240	7%
Non Residential	600	694	839	999	861	853	1,045	944	5%
Total	1,329	1,967	2,022	2,094	1,998	2,086	2,223	2,184	6%
Rank (value per capita)									
Residential	56	41	47	49	46	41	43	39	
Non Residential	39	37	26	27	41	46	23	24	
Total	55	41	42	41	43	46	35	35	

## FARM INSTITUTE ACCESSIBILITY

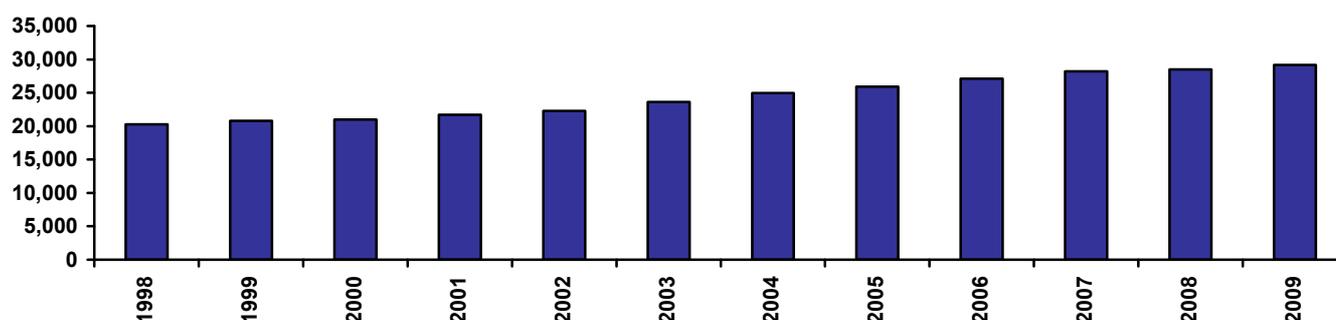
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	46.1	9.55	37.9	51	51	37
widespread	5.0	3.44	19.8	28	52	53
centralised	107.6	18.52	65.3	52	50	36
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	72.7	16.81	85.1	26	28	20
widespread	30.8	7.93	54.3	22	22	25
centralised	135.9	30.18	130.2	27	28	17

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	4,672	4,788	4,844	5,020	5,165	5,492	5,858	6,153	6,485	6,818	6,947	7,190	4.0%
Consumption Per Cap (\$2007/08)	20,271	20,785	21,013	21,729	22,279	23,611	24,939	25,904	27,096	28,218	28,502	29,185	3.4%
Consumption Per Cap Rank	60	61	60	59	60	58	53	50	49	46	47	33	5

Note: All years stated above are calendar years.

Consumption per capita



# TAS Hobart-South

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	136.8	145.2	147.7	152.8	269.7	287.9	35	45	5.5%
Ratio of average dwelling prices to household disposable income	n/a	n/a	3.8	3.7	5.7	5.1	18	34	2.4%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	25.2	24.7	37.9	33.9	18	34	2.4%
Ratio of greenfield construction costs to average dwelling price	1.9	1.8	1.7	1.8	1.3	1.2	40	31	-2.7%
Ratio of mortgage burden on new construction to income	n/a	n/a	43.2	44.3	48.3	41.6	23	31	-0.3%
Adult population per dwelling	2.0	2.1	2.1	2.1	2.1	2.1	60	63	0.0%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	224	232	240	254	263	271	263	272	268	282
Percent of population aged 0 to 17	27.3%	24.9%	23.6%	22.9%	22.7%	22.8%	22.7%	22.8%	22.7%	22.7%
Percent of population aged 18 to 64 (working age pop)	60.9%	61.5%	62.4%	61.9%	59.9%	57.6%	59.9%	57.6%	59.9%	57.7%
Percent of population aged 65 and over	11.8%	13.6%	14.0%	15.2%	17.3%	19.6%	17.3%	19.6%	17.4%	19.7%
Annual hours of work working age residents	1151	1109	1165	1188	1203	1283	1204	1285	1213	1300
Adult population per occupied dwelling	2.18	2.06	2.09	2.10	2.10	2.11	2.10	2.10	2.11	2.13
Dwelling shortage - (000's)				1.4	1.5	1.7	1.4	1.3	1.9	2.9
Unsatisfactorily housed population - percent of population				1.1%	1.2%	1.2%	1.1%	1.0%	1.4%	2.1%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	2.8	3.2	4.8	4.0	3.8	4.0	3.9	5.0	5.1
Average net migration inflows - percent of population	1.2%	1.3%	2.0%	1.6%	1.4%	1.5%	1.4%	1.9%	1.8%
Average net POPULATION CHANGE - (000's)	0.85	1.59	2.76	1.83	1.73	1.86	1.77	2.78	2.87
Average annual population growth rate - percent	0.4%	0.7%	1.1%	0.7%	0.6%	0.7%	0.7%	1.1%	1.1%

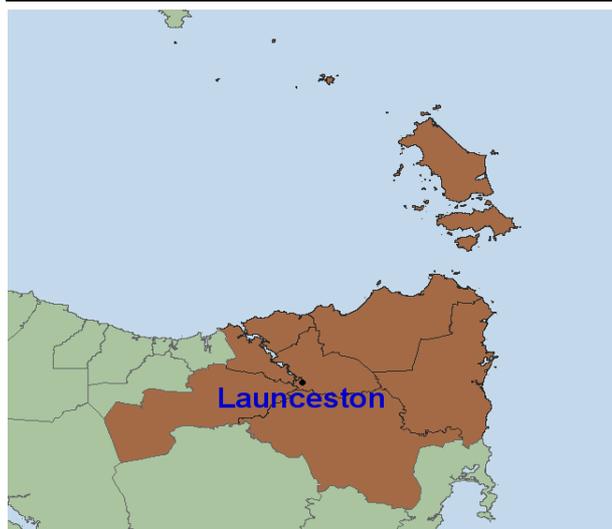
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	94,691	98,291	95,243	112,581	119,261	30	32	36	33	36
UR Hours Total (000's/quarter)	39,292	41,595	39,544	45,432	46,406	33	33	37	42	41
UR Income Total (\$2007/08m/quarter)	983	982	1,070	1,414	1,593	34	39	46	43	34
JTW Emp Total	91,629	98,543	92,921	112,230	118,975	29	33	41	28	28
JTW Hours Total (000's/quarter)	37,627	41,436	38,452	45,313	46,311	36	36	42	33	34
JTW Income Total (\$2007/08m/quarter)	953	994	1,025	1,409	1,589	35	40	49	37	32
UR Avg Weekly Hours Per Employee	31.9	32.6	31.9	31.0	29.9	65	64	65	64	65
UR Avg Hourly Rate Per Employee (\$2007/08)	25.0	23.6	27.1	31.1	34.3	39	61	55	48	29
JTW Avg Weekly Hours Per Employee	31.6	32.3	31.8	31.1	29.9	64	65	65	64	65
JTW Avg Hourly Rate Per Employee (\$2007/08)	25.3	24.0	26.7	31.1	34.3	43	58	58	46	28

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	4,217	5,009	5,110	4,868	3,048	3,560	4,231	4,966	4,878	3,090
B Mining	206	214	124	274	221	65	97	38	196	155
C Manufacturing	9,453	8,723	8,445	9,200	11,840	9,118	8,360	8,256	9,162	11,752
D Electricity, Gas, Water & Waste Services	2,198	1,111	1,370	2,053	3,285	2,270	1,240	1,303	2,065	3,291
E Construction	6,180	5,686	4,975	8,688	7,768	5,885	5,737	4,548	8,624	7,759
F Wholesale Trade	4,283	3,157	3,111	3,473	1,964	4,101	3,309	3,257	3,450	1,964
G Retail Trade	12,824	11,099	11,488	13,211	17,596	11,998	10,726	10,973	13,242	17,589
H Accommodation and Food Services	6,549	7,030	6,951	8,504	11,005	6,589	7,716	7,016	8,480	10,923
I Transport, Postal and Warehousing	3,574	3,440	3,347	4,640	4,846	2,920	3,340	3,392	4,586	4,785
J Information Media and Telecoms	2,730	2,138	2,404	2,332	1,421	2,960	2,399	2,543	2,349	1,451
K Financial and Insurance Services	3,288	3,511	2,536	2,979	2,819	3,466	4,626	3,097	2,952	2,798
L Rental, Hiring and Real Estate Services	751	1,099	1,176	1,708	948	731	1,054	1,266	1,710	960
M Prof, Scientific & Technical Services	3,038	4,363	5,259	5,693	4,690	3,541	4,830	5,612	5,654	4,681
N Administrative and Support Services	1,812	2,074	2,611	2,841	2,023	1,331	1,857	2,475	2,827	2,024
O Public Administration and Safety	10,055	11,455	8,417	12,058	11,771	10,702	11,603	8,086	12,053	11,803
P Education and Training	7,579	9,161	8,631	9,689	5,960	7,188	9,177	7,860	9,649	5,972
Q Health Care and Social Assistance	10,791	12,110	13,411	14,054	20,425	10,060	11,295	12,047	14,047	20,365
R Arts and Recreation Services	1,644	2,164	1,994	2,115	1,608	1,613	2,145	2,309	2,128	1,624
S Other Services	3,518	4,747	3,884	4,202	6,022	3,532	4,802	3,875	4,178	5,987
Hi Tech	4,481	6,295	7,052	7,333	7,044	5,080	6,930	7,423	7,290	7,017
Hi Income	7,483	9,038	9,324	10,367	8,858	7,707	10,338	10,042	10,220	8,765
Infrastructure Services	20,014	23,435	24,035	25,858	27,993	18,862	22,617	22,216	25,824	27,961

# TAS North



Northern Tasmania comprises the north east part of the island. Its chief city, Launceston, rivals Hobart as a retail centre. The region includes areas of intensive farming with associated agricultural processing, and attracts its share of the tourist trade. The northern midlands and east coast are relatively dry, and are devoted to livestock rather than crop production. It has some manufacturing, with a nucleus of heavy industry at the port of Bell Bay.

## Major centres:

Launceston

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	138	139	139	140	141	142	0.5%	0.5%	0.7%	0.7%	0.5%	0.6%	0.6%
No. Households	50	51	51	52	52	53	1.0%	0.9%	1.0%	1.1%	1.1%	1.0%	1.1%
NIEIR Workforce	67	68	69	70	71	71	1.5%	0.4%	1.6%	1.1%	0.4%	1.2%	0.7%
NIEIR Employment	60	62	62	63	65	64	2.8%	0.1%	2.2%	2.1%	-0.1%	1.7%	1.0%
NIEIR Unemployment	7.4	6.7	6.9	6.6	6.1	6.5	-9.5%	3.3%	-3.5%	-8.6%	6.3%	-3.4%	-1.4%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	10.9%	9.7%	10.0%	9.5%	8.6%	9.1%	-1.2	0.3	-0.5	-0.9	0.5	-0.5	-0.2
Headline U/E	6.3%	5.3%	5.6%	5.0%	4.0%	4.6%	-1.0	0.3	-0.6	-1.0	0.6	-0.4	-0.2
NIEIR Structural U/E	16.9%	16.2%	15.9%	15.5%	15.5%	15.9%	-0.7	-0.3	-0.4	-0.1	0.5	-0.5	0.2

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	2,142	2,258	2,328	2,491	2,586	2,561	15,516	16,280	16,701	17,743	18,284	18,026	5.2%	1.4%
Taxes Paid	641	649	605	658	596	563	4,641	4,678	4,336	4,687	4,217	3,960	0.9%	-7.5%
Benefits	733	748	745	763	932	828	5,313	5,392	5,343	5,433	6,588	5,827	1.3%	4.2%
Business Income	468	482	450	488	417	436	3,391	3,476	3,231	3,475	2,950	3,070	1.4%	-5.4%
Interest Paid	225	245	299	383	352	333	1,626	1,770	2,147	2,728	2,490	2,344	19.5%	-6.8%
Property Income	480	529	533	597	530	541	3,478	3,814	3,824	4,251	3,746	3,806	7.5%	-4.8%
Disposable Income	3,271	3,460	3,534	3,738	3,984	3,919	23,697	24,943	25,349	26,628	28,169	27,581	4.5%	2.4%
Rank							58	58	59	55	52	50		
%Rank #1							53%	54%	49%	52%	52%	51%		
Business Value Added	2,610	2,740	2,779	2,979	3,003	2,997	18,907	19,757	19,932	21,218	21,233	21,096	4.5%	0.3%
Rank							60	60	61	60	56	57		
%Rank #1							44%	45%	42%	45%	43%	43%		
Business Productivity							43,414	44,330	44,929	47,115	46,673	47,183	2.8%	0.1%
Rank							64	64	65	62	62	55		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# TAS North

## SOCIAL SECURITY

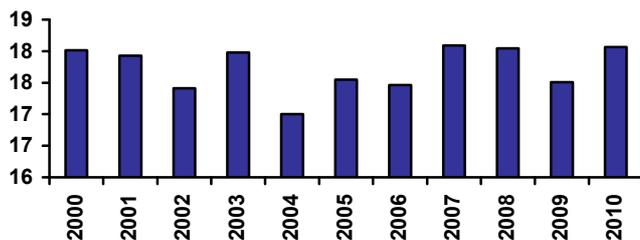
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.14%	0.14%
Disability Support (aged 25+)	4.54%	3.22%
Parenting Payment - Single (aged 15-20)	0.08%	0.04%
Parenting Payment - Single (aged 21-24)	0.27%	0.20%
Parenting Payment - Single (aged 25+)	1.55%	1.28%
Unemployed Long Term	2.22%	1.29%
Unemployed Short Term	1.37%	1.16%
Youth Allowance - Non Student	0.69%	0.43%
Youth Allowance - Student	1.42%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	21.1%	19
2009	23.4%	17
2008	20.4%	12
2007	21.1%	11
2006	21.6%	7
2005	22.4%	7

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	29.2%	28.1%	26.8%	24.7%
Age 20-29	13.9%	12.2%	11.8%	12.8%
Age 30-54	34.8%	35.5%	34.4%	32.5%
Age 55+	22.0%	24.2%	27.0%	30.0%
Population Change (average between years)				
Age 0-19		-349	-62	-388
Age 20-29		-491	33	379
Age 30-54		102	98	-264
Age 55+		551	1,048	1,055
Average Annual Growth		-0.1%	0.8%	0.6%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	18	18	17	18	17	18	17	18	18	18	18
Rank	62	62	62	62	62	62	62	62	62	62	62

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	757	854	719	932	816	590	814	593	613	718	922
Rank	37	27	36	20	20	49	19	36	41	32	21

## POPULATION

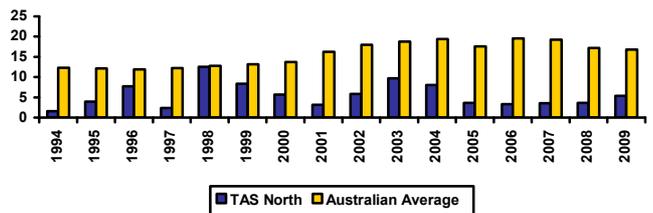
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	131	132	133	133	134	134	134	133	133	133	133	134	135	137	138	139	139	140	141	142

## PATENT APPLICATIONS

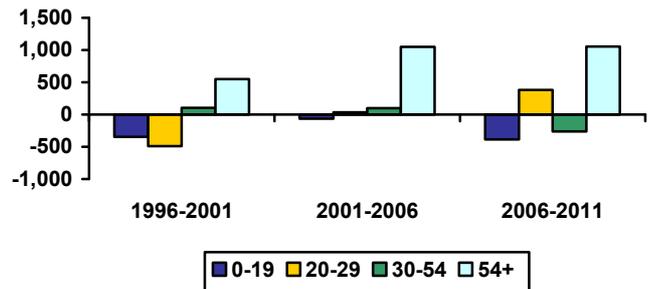
	No	Aust Avg	Rank
Average p.a. (1994-2009)	7.49	3,109.81	57
Average p.a. per capita	5.53	15.69	56
Hi Tech p.a. (1994-2009)	0.99	864.69	56
Hi Tech p.a. per capita	0.73	4.33	57
Info. Tech p.a. (1994-2009)	0.06	342.17	63
Info. Tech p.a. per capita	0.05	1.70	62
Average per capita (1994-2001)	5.68	13.06	52
Average per capita (2001-2009)	5.14	18.09	62
2001-09 avg./1994-00 avg.	0.91	1.39	63

Note: Per capita = 100,000 people

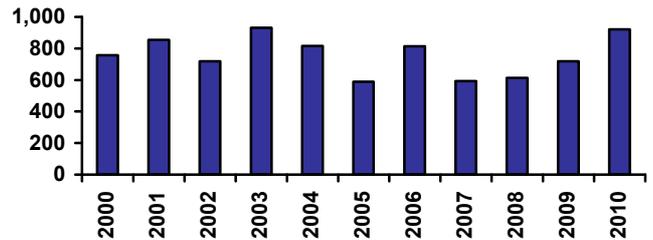
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# TAS North

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	290	450	534	38	40	50	20%	25%	22%
Value of Property and Unincorporated Business	196	335	414	49	51	56	22%	28%	28%
Value of Financial Assets	163	209	234	40	45	36	27%	26%	19%
Value of Household Liabilities	69	94	114	59	63	62	46%	41%	28%
Disposable Income after Debt Service Costs	57	68	74	62	62	58	47%	45%	42%
Household Debt Service Ratio	13%	14%	16	36	51	50	60%	58%	53%
Household Debt to Gross Income Ratio	1.05	1.18	1	35	53	51	72%	65%	57%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	89	128	117	137	123	134	136	140	9%
Non Residential	50	61	80	85	79	101	127	126	45%
Total	139	189	197	222	202	236	263	266	23%
Value per capita \$2007/08									
Residential	663	933	850	988	882	955	959	989	7%
Non Residential	372	447	577	615	564	723	899	883	43%
Total	1,036	1,380	1,427	1,603	1,446	1,678	1,857	1,872	21%
Rank (value per capita)									
Residential	59	55	58	54	55	54	48	46	
Non Residential	61	62	54	56	60	54	32	29	
Total	61	58	59	54	58	55	45	42	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	36.5	8.44	37.2	47	48	36
widespread	6.4	2.13	17.9	41	26	47
centralised	81.7	17.68	66.0	47	48	37

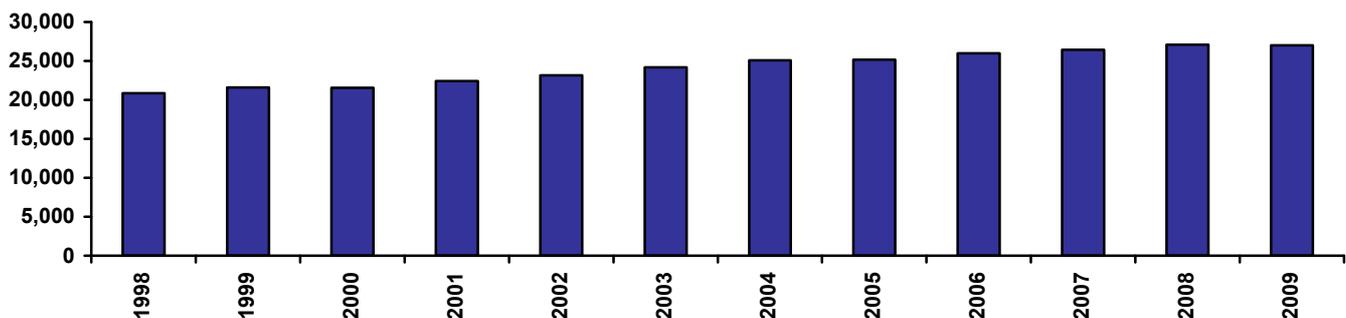
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	64.0	16.03	80.0	22	25	14
widespread	29.6	7.24	49.7	19	18	20
centralised	116.1	29.28	125.1	23	27	15

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	2,785	2,876	2,867	2,985	3,085	3,234	3,393	3,441	3,586	3,664	3,777	3,791	2.8%
Consumption Per Cap (\$2007/08)	20,841	21,614	21,542	22,437	23,176	24,197	25,086	25,157	25,977	26,418	27,091	27,005	2.4%
Consumption Per Cap Rank	58	56	59	55	56	53	52	55	56	58	56	56	25

Note: All years stated above are calendar years.

Consumption per capita



# TAS North

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	98.9	102.8	104.3	109.5	219.5	230.9	58	52	6.6%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.6	2.5	4.7	4.4	46	44	4.5%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	17.0	16.9	31.2	29.5	46	44	4.5%
Ratio of greenfield construction costs to average dwelling price	2.6	2.5	2.4	2.5	1.6	1.5	22	22	-3.6%
Ratio of mortgage burden on new construction to income	n/a	n/a	41.4	42.3	48.8	45.1	27	23	0.7%
Adult population per dwelling	2.0	2.1	2.1	2.1	2.1	2.1	62	64	0.0%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	131	133	138	143	148	152	148	152	150	157
Percent of population aged 0 to 17	27.2%	25.3%	24.2%	23.4%	22.4%	22.2%	22.4%	22.2%	22.3%	22.0%
Percent of population aged 18 to 64 (working age pop)	60.3%	60.6%	61.1%	60.5%	59.9%	58.7%	59.9%	58.7%	59.9%	58.5%
Percent of population aged 65 and over	12.5%	14.1%	14.7%	16.1%	17.6%	19.1%	17.6%	19.1%	17.8%	19.5%
Annual hours of work working age residents	1179	1092	1166	1217	1255	1340	1254	1337	1254	1332
Adult population per occupied dwelling	2.18	2.05	2.09	2.07	2.09	2.11	2.09	2.10	2.11	2.14
Dwelling shortage - (000's)				0.5	0.9	1.3	0.8	1.1	1.3	2.0
Unsatisfactorily housed population - percent of population				0.7%	1.3%	1.8%	1.1%	1.4%	1.8%	2.6%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	1.4	2.0	2.2	2.1	2.1	2.1	2.1	2.7	2.7
Average net migration inflows - percent of population	1.1%	1.4%	1.6%	1.5%	1.4%	1.4%	1.4%	1.8%	1.8%
Average net POPULATION CHANGE - (000's)	0.20	1.00	1.00	0.88	0.95	0.88	0.95	1.45	1.39
Average annual population growth rate - percent	0.2%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	1.0%	0.9%

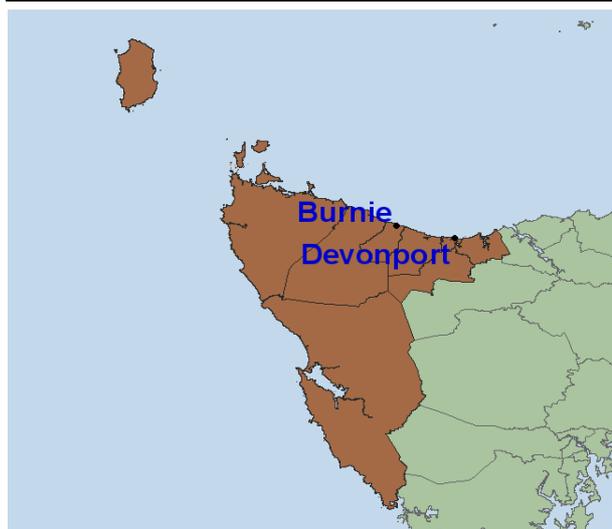
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	54,615	55,544	52,968	62,030	63,791	53	54	54	54	54
UR Hours Total (000's/quarter)	23,337	23,606	22,032	25,565	26,054	55	56	56	57	57
UR Income Total (\$2007/08m/quarter)	562	562	606	733	808	57	62	60	58	58
JTW Emp Total	53,279	54,480	55,181	61,474	63,151	56	62	62	55	55
JTW Hours Total (000's/quarter)	22,714	23,161	23,024	25,345	25,788	58	62	64	57	56
JTW Income Total (\$2007/08m/quarter)	543	540	599	727	802	58	63	64	60	59
UR Avg Weekly Hours Per Employee	32.9	32.7	32.0	31.7	31.4	60	62	64	61	51
UR Avg Hourly Rate Per Employee (\$2007/08)	24.1	23.8	27.5	28.7	31.0	50	58	52	61	54
JTW Avg Weekly Hours Per Employee	32.8	32.7	32.1	31.7	31.4	59	61	63	60	54
JTW Avg Hourly Rate Per Employee (\$2007/08)	23.9	23.3	26.0	28.7	31.1	54	62	63	59	53

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	4,468	4,646	4,457	4,969	4,255	3,978	4,196	5,137	4,951	4,267
B Mining	184	307	299	522	420	161	313	240	459	382
C Manufacturing	7,206	7,113	6,228	6,746	5,308	6,841	6,979	6,143	6,696	5,274
D Electricity, Gas, Water & Waste Services	578	371	399	634	276	383	395	347	635	293
E Construction	3,514	3,010	2,736	4,743	7,981	3,701	2,937	2,861	4,707	7,830
F Wholesale Trade	3,283	2,429	2,436	3,003	2,317	3,420	2,563	2,587	2,970	2,306
G Retail Trade	7,941	6,850	6,794	7,331	5,443	7,748	6,857	6,940	7,284	5,425
H Accommodation and Food Services	3,720	4,064	3,680	4,494	3,522	3,422	3,944	3,904	4,468	3,517
I Transport, Postal and Warehousing	2,538	2,529	2,509	2,945	2,847	3,466	3,361	2,810	2,843	2,762
J Information Media and Telecoms	1,242	1,300	869	1,038	1,860	1,242	1,284	1,246	1,021	1,819
K Financial and Insurance Services	1,420	1,540	1,415	1,884	2,426	1,423	1,491	1,553	1,875	2,414
L Rental, Hiring and Real Estate Services	401	549	613	868	1,321	453	647	661	863	1,305
M Prof, Scientific & Technical Services	1,449	1,848	1,892	2,126	2,598	1,299	1,844	1,964	2,099	2,573
N Administrative and Support Services	974	1,094	1,561	1,652	1,973	915	1,004	1,528	1,621	1,929
O Public Administration and Safety	2,638	2,467	2,292	3,336	5,973	1,839	1,757	2,008	3,270	5,810
P Education and Training	4,197	4,547	4,649	5,278	7,709	4,072	4,198	4,872	5,278	7,660
Q Health Care and Social Assistance	6,002	6,968	7,047	7,303	4,639	5,674	6,338	7,323	7,302	4,676
R Arts and Recreation Services	1,042	1,223	863	916	620	1,397	1,707	827	897	610
S Other Services	1,817	2,689	2,228	2,241	2,304	1,845	2,666	2,229	2,236	2,301
Hi Tech	2,920	3,147	3,096	2,991	3,378	2,383	2,551	2,902	2,960	3,353
Hi Income	3,557	4,229	4,489	5,478	6,681	3,410	4,298	4,770	5,364	6,580
Infrastructure Services	11,241	12,738	12,559	13,497	12,967	11,143	12,244	13,022	13,476	12,947

# TAS North West



North West Tasmania comprises the urban strip along the Cradle Coast (Devonport to Ulverstone, Burnie and Wynyard, with Stanley and Smithton beyond) plus the hinterland of this strip including the West Coast. The coastal North West is dairy farming country, while further inland plantation forestry is in conflict with the conservation of native forest and so with the tourist industry. The West Coast has a history of more than a century of mining, but tourism now overshadows mining as its economic base. Extensive tree plantations were originally started to support a paper industry, but the two industries have become disconnected and much of the product of the plantations is exported as woodchips.

## Major centres:

Burnie, Devonport

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	109	110	110	111	112	113	0.6%	0.4%	1.0%	1.1%	0.7%	0.7%	0.9%
No. Households	40	40	41	41	42	42	1.1%	1.1%	1.3%	1.3%	1.3%	1.2%	1.3%
NIEIR Workforce	54	55	56	57	58	57	2.4%	1.3%	1.3%	2.5%	-2.2%	1.7%	0.1%
NIEIR Employment	47	48	48	50	51	50	2.0%	0.3%	2.9%	3.2%	-2.6%	1.7%	0.3%
NIEIR Unemployment	6.8	7.2	7.7	7.0	6.8	6.9	5.2%	7.6%	-9.0%	-2.5%	0.6%	1.0%	-1.0%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	12.6%	12.9%	13.7%	12.3%	11.7%	12.1%	0.3	0.8	-1.4	-0.6	0.3	-0.1	-0.1
Headline U/E	6.6%	6.9%	8.2%	6.9%	6.3%	6.6%	0.3	1.3	-1.3	-0.6	0.3	0.1	-0.2
NIEIR Structural U/E	18.9%	18.0%	17.3%	16.7%	16.5%	17.5%	-0.9	-0.7	-0.6	-0.2	1.0	-0.8	0.4

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	1,709	1,805	1,867	2,032	2,184	2,160	15,684	16,462	16,966	18,280	19,433	19,080	5.9%	3.1%
Taxes Paid	516	537	494	561	506	476	4,733	4,901	4,488	5,044	4,503	4,203	2.8%	-7.9%
Benefits	607	603	623	625	764	679	5,573	5,502	5,666	5,619	6,794	5,996	0.9%	4.2%
Business Income	415	421	393	469	337	348	3,811	3,844	3,567	4,223	2,999	3,071	4.2%	-13.9%
Interest Paid	191	206	249	324	298	281	1,750	1,883	2,266	2,913	2,648	2,483	19.3%	-6.8%
Property Income	331	371	375	423	370	373	3,039	3,385	3,411	3,801	3,294	3,292	8.5%	-6.1%
Disposable Income	2,644	2,771	2,854	3,065	3,273	3,196	24,262	25,277	25,939	27,572	29,124	28,236	5.1%	2.1%
Rank							55	55	56	48	41	43		
%Rank #1							54%	54%	50%	53%	54%	52%		
Business Value Added	2,124	2,226	2,260	2,502	2,521	2,508	19,495	20,307	20,533	22,502	22,432	22,151	5.6%	0.1%
Rank							59	59	59	56	49	50		
%Rank #1							45%	46%	43%	47%	46%	46%		
Business Productivity							44,848	46,083	46,623	50,142	48,179	48,958	3.8%	-1.2%
Rank							55	57	59	52	53	50		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# TAS North West

## SOCIAL SECURITY

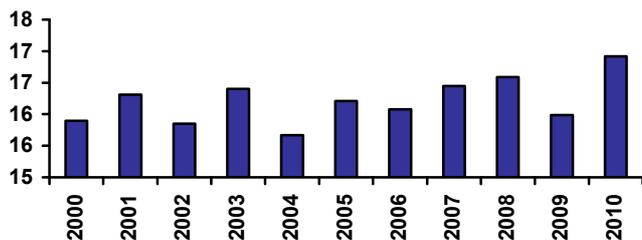
	% Pop	Australian Average
Disability Support (aged 15-20)	0.13%	0.08%
Disability Support (aged 21-24)	0.20%	0.14%
Disability Support (aged 25+)	5.42%	3.22%
Parenting Payment - Single (aged 15-20)	0.06%	0.04%
Parenting Payment - Single (aged 21-24)	0.29%	0.20%
Parenting Payment - Single (aged 25+)	1.56%	1.28%
Unemployed Long Term	2.11%	1.29%
Unemployed Short Term	1.58%	1.16%
Youth Allowance - Non Student	0.71%	0.43%
Youth Allowance - Student	1.07%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	21.2%	18
2009	23.3%	18
2008	20.4%	13
2007	21.8%	7
2006	21.8%	6
2005	23.0%	5

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	30.3%	28.9%	27.2%	25.8%
Age 20-29	13.2%	11.0%	10.6%	10.7%
Age 30-54	35.2%	35.7%	34.5%	32.4%
Age 55+	21.4%	24.4%	27.7%	31.1%
Population Change (average between years)				
Age 0-19		-511	-193	-93
Age 20-29		-552	-44	115
Age 30-54		-127	-73	-173
Age 55+		497	872	1,015
Average Annual Growth		-0.6%	0.5%	0.8%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	16	16	16	16	16	16	16	16	17	16	17
Rank	65	64	64	64	64	64	64	64	64	64	64

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	1,045	1,213	1,245	1,148	1,320	971	1,239	915	1,100	1,077	1,276
Rank	20	13	5	11	5	19	10	22	22	17	9

## POPULATION

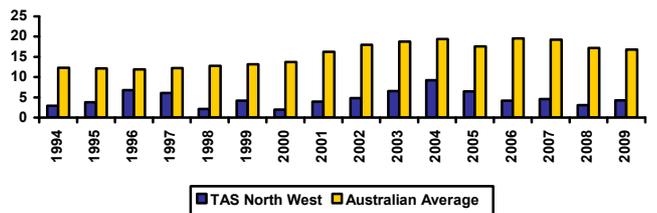
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	112	112	112	111	110	110	109	109	108	107	107	107	108	108	109	110	110	111	112	113

## PATENT APPLICATIONS

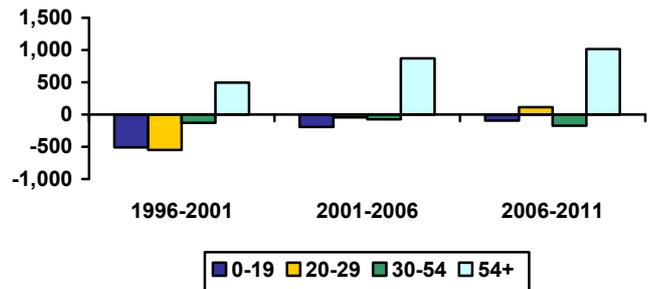
	No	Aust Avg	Rank
Average p.a. (1994-2009)	5.11	3,109.81	60
Average p.a. per capita	4.68	15.69	61
Hi Tech p.a. (1994-2009)	0.61	864.69	61
Hi Tech p.a. per capita	0.56	4.33	60
Info. Tech p.a. (1994-2009)	0.00	342.17	64
Info. Tech p.a. per capita	0.00	1.70	64
Average per capita (1994-2001)	3.98	13.06	59
Average per capita (2001-2009)	5.22	18.09	61
2001-09 avg./1994-00 avg.	1.31	1.39	31

Note: Per capita = 100,000 people

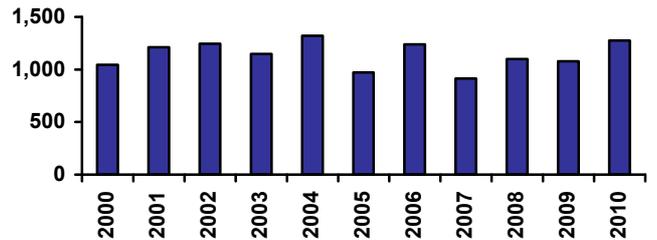
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# TAS North West

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	239	355	432	59	62	63	17%	20%	17%
Value of Property and Unincorporated Business	168	269	375	62	60	59	19%	23%	25%
Value of Financial Assets	139	171	168	51	59	60	23%	21%	14%
Value of Household Liabilities	68	86	111	60	65	64	46%	37%	27%
Disposable Income after Debt Service Costs	58	69	75	59	61	57	48%	45%	43%
Household Debt Service Ratio	13%	14%	16	31	52	49	62%	57%	53%
Household Debt to Gross Income Ratio	1.02	1.08	1	42	58	55	70%	60%	55%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	48	78	90	94	95	110	111	110	19%
Non Residential	29	45	49	48	51	68	87	87	64%
Total	77	123	139	141	146	178	198	197	34%
Value per capita \$2007/08									
Residential	450	719	822	853	862	989	984	974	16%
Non Residential	268	411	451	437	461	611	775	766	59%
Total	718	1,130	1,273	1,290	1,323	1,600	1,759	1,740	31%
Rank (value per capita)									
Residential	63	60	59	58	57	52	47	47	
Non Residential	64	64	63	63	63	60	44	41	
Total	65	62	61	62	62	57	46	49	

## FARM INSTITUTE ACCESSIBILITY

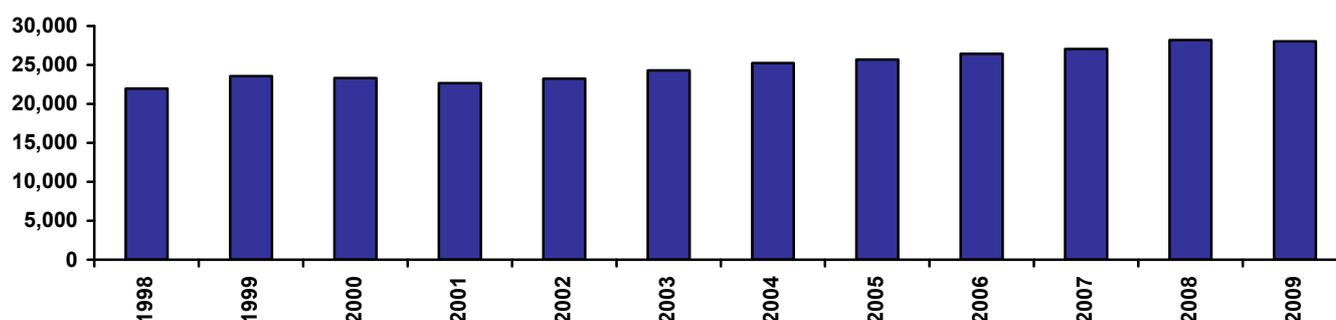
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	38.7	9.78	46.5	48	52	44
widespread	5.3	1.50	14.2	34	8	23
centralised	89.4	22.16	96.4	49	52	47
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	56.6	14.43	72.1	20	20	13
widespread	21.0	5.52	37.8	9	10	10
centralised	110.9	27.81	124.3	22	24	13

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	2,405	2,558	2,514	2,435	2,484	2,588	2,714	2,786	2,882	2,964	3,101	3,117	2.4%
Consumption Per Cap (\$2007/08)	21,971	23,566	23,319	22,683	23,256	24,301	25,240	25,681	26,450	27,032	28,178	28,036	2.2%
Consumption Per Cap Rank	47	45	47	54	55	51	50	52	53	55	51	51	29

Note: All years stated above are calendar years.

Consumption per capita



# TAS North West

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	80.7	88.6	91.1	94.8	186.2	213.0	64	56	7.0%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.1	2.2	3.9	3.9	58	52	5.2%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	13.9	14.3	25.7	26.3	58	52	5.2%
Ratio of greenfield construction costs to average dwelling price	3.2	2.9	2.8	2.9	1.8	1.7	14	18	-4.1%
Ratio of mortgage burden on new construction to income	n/a	n/a	38.7	41.5	47.5	43.5	34	26	0.9%
Adult population per dwelling	2.1	2.1	2.1	2.0	2.0	2.0	63	65	-0.1%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	112	107	109	114	115	115	115	114	116	117
Percent of population aged 0 to 17	28.9%	26.3%	25.0%	23.9%	22.4%	21.3%	22.4%	21.4%	22.5%	21.4%
Percent of population aged 18 to 64 (working age pop)	59.8%	59.8%	59.9%	59.4%	58.5%	57.0%	58.5%	56.9%	58.1%	56.5%
Percent of population aged 65 and over	11.3%	13.9%	15.1%	16.7%	19.1%	21.7%	19.1%	21.7%	19.4%	22.2%
Annual hours of work working age residents	1152	1270	1188	1301	1319	1408	1320	1410	1330	1407
Adult population per occupied dwelling	2.17	2.04	2.04	2.03	2.03	2.03	2.03	2.02	2.05	2.05
Dwelling shortage - (000's)				0.0	0.0	0.0	0.0	0.0	0.2	0.3
Unsatisfactorily housed population - percent of population				0.0%	0.0%	0.0%	0.0%	0.0%	0.3%	0.5%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	0.3	1.2	2.0	1.3	1.1	1.3	1.0	1.5	1.4
Average net migration inflows - percent of population	0.3%	1.1%	1.7%	1.1%	0.9%	1.1%	0.9%	1.3%	1.2%
Average net POPULATION CHANGE - (000's)	-0.60	0.49	0.98	0.13	-0.03	0.10	-0.06	0.33	0.29
Average annual population growth rate - percent	-0.6%	0.5%	0.9%	0.1%	0.0%	0.1%	-0.1%	0.3%	0.3%

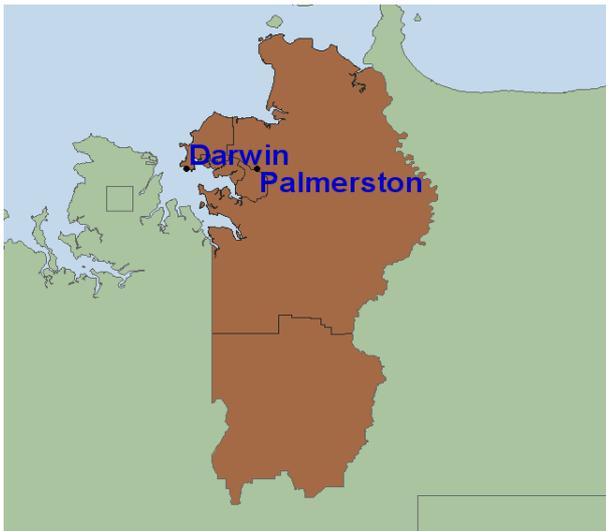
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	46,161	45,896	47,923	48,921	51,347	59	59	57	59	59
UR Hours Total (000's/quarter)	19,318	19,745	20,264	20,554	21,925	62	60	57	60	59
UR Income Total (\$2007/08m/quarter)	496	495	487	594	675	62	63	64	64	61
JTW Emp Total	50,051	46,663	45,820	48,900	51,295	59	64	65	61	61
JTW Hours Total (000's/quarter)	21,295	20,300	19,546	20,566	21,884	60	65	65	62	61
JTW Income Total (\$2007/08m/quarter)	535	498	508	594	674	59	64	65	64	63
UR Avg Weekly Hours Per Employee	32.2	33.1	32.5	32.3	32.8	64	59	52	54	33
UR Avg Hourly Rate Per Employee (\$2007/08)	25.7	25.1	24.0	28.9	30.8	36	53	65	59	55
JTW Avg Weekly Hours Per Employee	32.7	33.5	32.8	32.4	32.8	61	57	50	51	27
JTW Avg Hourly Rate Per Employee (\$2007/08)	25.1	24.5	26.0	28.9	30.8	47	54	64	58	54

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	4,444	4,879	6,456	4,562	7,723	4,126	4,350	4,912	4,592	7,679
B Mining	1,213	1,484	1,080	1,804	2,145	1,419	1,662	1,060	1,737	2,036
C Manufacturing	8,096	6,114	6,156	6,853	4,351	9,187	7,513	6,806	6,822	4,368
D Electricity, Gas, Water & Waste Services	632	723	334	413	321	577	504	237	409	315
E Construction	2,834	2,629	2,704	3,668	4,455	3,239	2,801	3,082	3,653	4,453
F Wholesale Trade	2,456	1,731	1,963	1,924	3,880	2,839	1,624	1,905	1,935	3,861
G Retail Trade	6,294	5,505	5,751	5,657	3,535	6,869	5,538	5,507	5,647	3,551
H Accommodation and Food Services	2,860	3,439	3,188	3,402	1,697	3,572	3,615	3,034	3,369	1,700
I Transport, Postal and Warehousing	1,905	2,350	2,455	2,815	3,752	2,143	2,331	2,416	2,925	3,834
J Information Media and Telecoms	638	471	532	430	699	454	314	356	439	704
K Financial and Insurance Services	905	1,063	756	636	527	923	943	598	637	530
L Rental, Hiring and Real Estate Services	251	557	514	524	717	291	526	419	524	705
M Prof, Scientific & Technical Services	926	1,105	1,261	1,281	3,460	852	1,040	1,226	1,297	3,436
N Administrative and Support Services	621	941	1,436	1,706	1,777	1,352	1,498	1,990	1,704	1,773
O Public Administration and Safety	2,540	2,014	2,009	2,605	2,261	2,309	1,468	1,675	2,560	2,253
P Education and Training	3,258	3,531	3,543	3,533	4,842	3,690	3,575	3,579	3,535	4,854
Q Health Care and Social Assistance	4,436	4,864	5,327	4,982	3,242	4,629	5,071	4,873	4,980	3,266
R Arts and Recreation Services	358	368	403	355	489	326	356	272	350	482
S Other Services	1,494	2,128	2,056	1,771	1,473	1,252	1,933	1,873	1,787	1,495
Hi Tech	1,518	2,084	2,369	2,775	4,606	1,845	2,581	2,760	2,784	4,581
Hi Income	3,391	4,073	3,911	4,755	7,351	3,969	4,281	3,933	4,697	7,211
Infrastructure Services	8,052	8,763	9,273	8,870	8,573	8,645	9,002	8,724	8,865	8,602

# NT Darwin



As the smallest of the capitals (though growing faster than the rest), Darwin comprises a single region which includes the CBD, all the suburbs and virtually all of the commuter and hobby farm belt – its precise boundary having recently been redrawn in the process of local government reform. Darwin's economic base includes the provision of urban functions for the Top End and government functions for the whole of the NT. Tourism is important, and defence very important. Darwin is also the service port for offshore oil and gas fields, and expects to gain gas-processing industries.

## Major centres:

Darwin, Palmerston

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	112	115	118	122	125	128	2.8%	2.5%	3.1%	3.0%	2.5%	2.8%	2.7%
No. Households	34	35	35	36	36	37	1.7%	1.6%	1.4%	1.0%	1.4%	1.6%	1.2%
NIEIR Workforce	74	77	79	86	89	91	3.2%	3.1%	8.3%	4.3%	2.3%	4.8%	3.3%
NIEIR Employment	71	74	77	83	87	88	3.5%	4.1%	8.7%	4.1%	1.8%	5.4%	3.0%
NIEIR Unemployment	3.4	3.3	2.7	2.6	2.9	3.3	-3.6%	-18.5%	-3.4%	11.3%	14.8%	-8.8%	13.0%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	4.5%	4.2%	3.4%	3.0%	3.2%	3.6%	-0.3	-0.9	-0.4	0.2	0.4	-0.5	0.3
Headline U/E	3.7%	3.2%	2.6%	2.3%	2.1%	2.4%	-0.5	-0.6	-0.3	-0.2	0.3	-0.5	0.1
NIEIR Structural U/E	8.9%	8.1%	7.6%	7.2%	7.0%	7.1%	-0.8	-0.5	-0.4	-0.2	0.1	-0.6	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	3,262	3,480	3,719	4,152	4,356	4,322	29,126	30,231	31,507	34,116	34,738	33,638	8.4%	2.0%
Taxes Paid	803	823	806	904	833	798	7,170	7,146	6,832	7,431	6,640	6,209	4.0%	-6.1%
Benefits	300	296	284	321	398	356	2,681	2,570	2,404	2,640	3,172	2,772	2.3%	5.3%
Business Income	505	503	477	485	456	468	4,509	4,370	4,045	3,982	3,635	3,642	-1.4%	-1.7%
Interest Paid	134	158	205	285	268	268	1,194	1,373	1,739	2,338	2,137	2,082	28.6%	-3.0%
Property Income	546	592	599	678	631	649	4,879	5,144	5,073	5,569	5,031	5,054	7.4%	-2.1%
Disposable Income	4,104	4,338	4,537	4,962	5,315	5,339	36,645	37,682	38,436	40,770	42,389	41,556	6.5%	3.7%
Rank							8	7	7	6	6	6		
%Rank #1							82%	81%	74%	79%	79%	77%		
Business Value Added	3,767	3,983	4,196	4,637	4,812	4,790	33,635	34,601	35,552	38,098	38,372	37,281	7.2%	1.6%
Rank							7	7	7	7	7	7		
%Rank #1							78%	78%	75%	80%	79%	77%		
Business Productivity							53,042	54,180	54,854	55,763	55,611	54,342	1.7%	-1.3%
Rank							28	26	23	27	25	26		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NT Darwin

## SOCIAL SECURITY

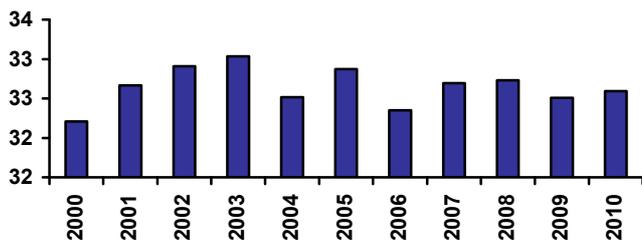
	% Pop	Australian Average
Disability Support (aged 15-20)	0.10%	0.08%
Disability Support (aged 21-24)	0.16%	0.14%
Disability Support (aged 25+)	2.87%	3.22%
Parenting Payment - Single (aged 15-20)	0.10%	0.04%
Parenting Payment - Single (aged 21-24)	0.33%	0.20%
Parenting Payment - Single (aged 25+)	1.27%	1.28%
Unemployed Long Term	1.05%	1.29%
Unemployed Short Term	1.11%	1.16%
Youth Allowance - Non Student	0.48%	0.43%
Youth Allowance - Student	0.36%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	6.7%	65
2009	7.5%	65
2008	6.5%	64
2007	6.3%	64
2006	6.8%	64
2005	7.3%	64

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	31.5%	30.3%	28.9%	27.5%
Age 20-29	19.2%	17.2%	16.0%	15.0%
Age 30-54	40.4%	41.1%	39.9%	38.9%
Age 55+	8.9%	11.4%	15.1%	18.7%
Population Change (average between years)				
Age 0-19		399	156	565
Age 20-29		-9	-17	262
Age 30-54		1,025	354	1,036
Age 55+		715	1,035	1,444
Average Annual Growth		2.1%	1.4%	2.7%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	32	33	33	33	33	33	32	33	33	33	33
Rank	2	2	2	2	2	2	2	2	2	2	2

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	3,004	1,962	1,810	2,147	2,095	2,018	2,427	2,253	2,563	2,204	1,584
Rank	2	2	1	1	2	1	1	1	1	4	3

## POPULATION

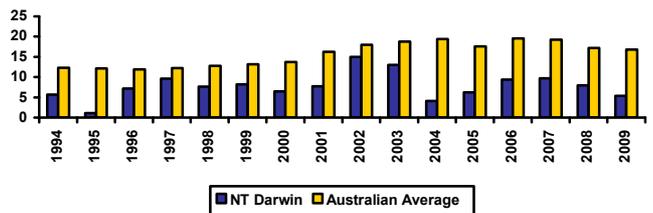
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	87	89	91	92	94	97	100	102	104	106	107	108	108	109	112	115	118	122	125	128

## PATENT APPLICATIONS

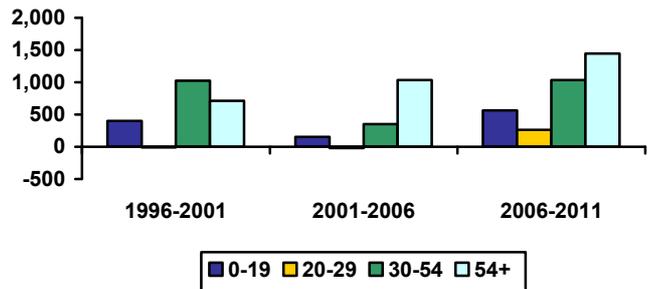
	No	Aust Avg	Rank
Average p.a. (1994-2009)	8.41	3,109.81	55
Average p.a. per capita	7.76	15.69	42
Hi Tech p.a. (1994-2009)	1.69	864.69	50
Hi Tech p.a. per capita	1.52	4.33	37
Info. Tech p.a. (1994-2009)	0.89	342.17	40
Info. Tech p.a. per capita	0.79	1.70	25
Average per capita (1994-2001)	6.69	13.06	45
Average per capita (2001-2009)	8.71	18.09	44
2001-09 avg./1994-00 avg.	1.30	1.39	33

Note: Per capita = 100,000 people

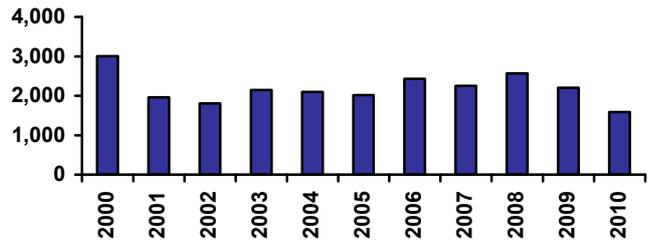
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# NT Darwin

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	396	708	890	21	14	17	28%	39%	36%
Value of Property and Unincorporated Business	274	556	765	24	13	17	30%	47%	51%
Value of Financial Assets	209	296	314	17	14	13	35%	37%	26%
Value of Household Liabilities	87	145	189	43	30	23	58%	63%	46%
Disposable Income after Debt Service Costs	107	125	145	7	5	4	88%	82%	82%
Household Debt Service Ratio	7%	10%	12	64	64	64	34%	43%	41%
Household Debt to Gross Income Ratio	0.73	1.03	1	61	62	60	50%	57%	50%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	167	174	205	245	278	293	261	285	15%
Non Residential	172	195	201	245	276	294	271	209	7%
Total	339	368	406	490	554	587	532	493	11%
Value per capita \$2007/08									
Residential	1,552	1,589	1,834	2,132	2,355	2,406	2,081	2,216	6%
Non Residential	1,594	1,781	1,794	2,124	2,339	2,419	2,165	1,624	-1%
Total	3,146	3,369	3,627	4,257	4,694	4,825	4,246	3,840	3%
Rank (value per capita)									
Residential	19	32	23	14	9	9	13	10	
Non Residential	5	5	7	6	6	6	7	11	
Total	9	9	9	10	7	7	8	10	

## FARM INSTITUTE ACCESSIBILITY

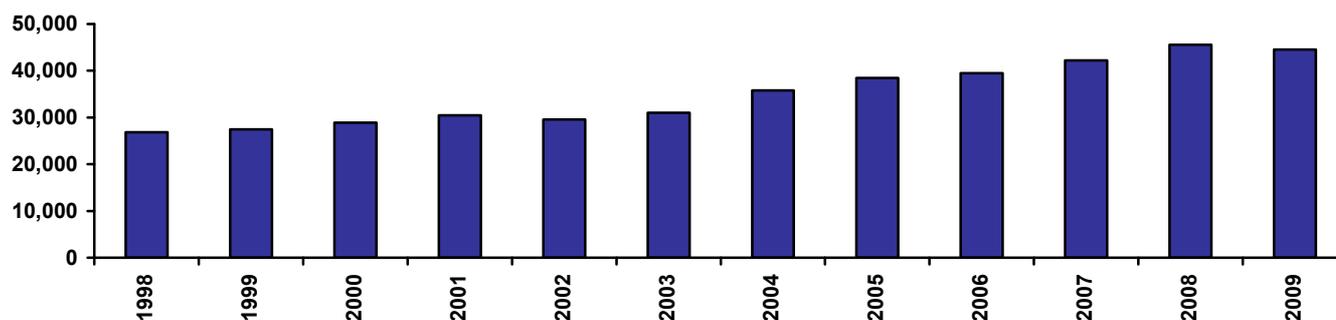
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	205.3	32.58	205.7	62	62	62
widespread	42.5	6.92	43.4	62	62	62
centralised	456.3	70.57	444.2	62	62	62
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	241.6	41.00	241.8	34	34	33
widespread	83.5	16.00	95.2	33	33	33
centralised	488.3	78.99	461.7	36	36	34

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	2,680	2,800	2,999	3,221	3,181	3,353	3,870	4,207	4,425	4,861	5,382	5,423	6.6%
Consumption Per Cap (\$2007/08)	26,842	27,438	28,866	30,437	29,600	31,015	35,795	38,488	39,512	42,224	45,594	44,557	4.7%
Consumption Per Cap Rank	14	16	12	10	16	9	7	5	5	5	3	4	1

Note: All years stated above are calendar years.

Consumption per capita



# NT Darwin

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	146.5	206.9	209.3	209.8	343.0	437.0	13	15	6.1%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.9	2.7	3.8	4.1	30	47	2.8%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	19.4	18.1	25.2	27.4	30	47	2.8%
Ratio of greenfield construction costs to average dwelling price	1.7	1.3	1.3	1.4	1.0	0.9	54	49	-3.0%
Ratio of mortgage burden on new construction to income	n/a	n/a	25.2	24.8	26.1	24.4	62	64	-0.3%
Adult population per dwelling	2.1	2.4	2.4	2.4	2.4	2.6	6	4	0.6%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	88	108	113	130	138	151	139	147	141	156
Percent of population aged 0 to 17	29.9%	27.5%	26.7%	25.0%	23.5%	21.8%	23.2%	22.1%	23.2%	21.5%
Percent of population aged 18 to 64 (working age pop)	67.4%	68.3%	68.4%	68.3%	67.0%	66.1%	67.4%	65.5%	67.1%	66.0%
Percent of population aged 65 and over	2.7%	4.1%	5.0%	6.7%	9.5%	12.0%	9.4%	12.3%	9.7%	12.5%
Annual hours of work working age residents	1585	1573	1673	1750	1703	1832	1699	1904	1700	1858
Adult population per occupied dwelling	2.50	2.38	2.41	2.63	2.66	2.78	2.57	2.48	2.70	2.80
Dwelling shortage - (000's)				3.3	3.9	6.0	2.7	1.5	4.6	6.5
Unsatisfactorily housed population - percent of population				5.0%	5.7%	8.0%	3.9%	2.1%	6.5%	8.3%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	2.6	1.4	4.1	2.6	3.4	2.9	2.8	3.3	4.3
Average net migration inflows - percent of population	2.7%	1.3%	3.4%	1.9%	2.3%	2.0%	1.9%	2.3%	2.9%
Average net POPULATION CHANGE - (000's)	2.23	1.02	3.36	1.60	2.70	1.96	1.58	2.29	3.06
Average annual population growth rate - percent	2.3%	0.9%	2.8%	1.2%	1.9%	1.5%	1.1%	1.7%	2.1%

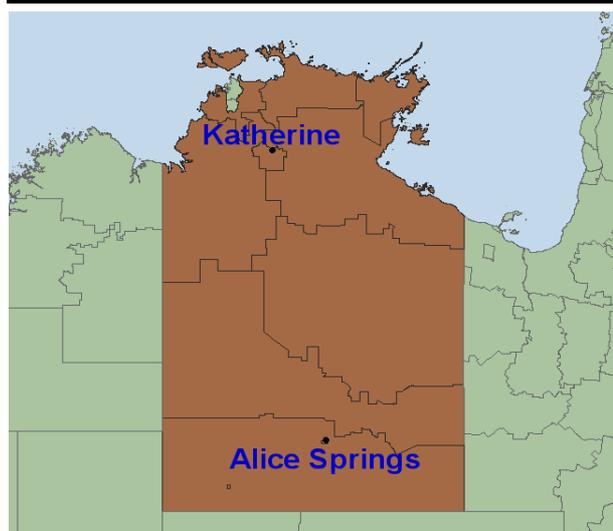
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	49,349	56,093	63,684	76,328	87,095	56	53	52	51	50
UR Hours Total (000's/quarter)	23,389	26,051	28,946	34,700	40,277	54	53	51	50	49
UR Income Total (\$2007/08m/quarter)	552	630	820	1,085	1,278	59	57	54	52	48
JTW Emp Total	43,246	44,985	53,480	72,998	82,503	64	65	64	51	50
JTW Hours Total (000's/quarter)	20,565	20,716	23,771	33,055	37,934	62	64	63	50	48
JTW Income Total (\$2007/08m/quarter)	473	485	673	1,017	1,131	62	65	63	52	52
UR Avg Weekly Hours Per Employee	36.5	35.7	35.0	35.0	35.6	5	7	5	7	4
UR Avg Hourly Rate Per Employee (\$2007/08)	23.6	24.2	28.3	31.3	31.7	54	56	47	46	49
JTW Avg Weekly Hours Per Employee	36.6	35.4	34.2	34.8	35.4	6	7	12	7	6
JTW Avg Hourly Rate Per Employee (\$2007/08)	23.0	23.4	28.3	30.8	29.8	62	60	50	48	56

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	229	1,000	1,414	1,122	1,163	145	210	724	999	1,039
B Mining	1,525	1,387	719	1,332	2,765	427	330	121	550	1,125
C Manufacturing	1,538	2,073	2,378	2,777	3,090	1,459	1,668	1,858	2,512	2,796
D Electricity, Gas, Water & Waste Services	465	283	638	785	879	366	183	462	685	768
E Construction	4,439	4,876	4,512	7,165	9,295	3,255	3,077	2,619	6,490	8,395
F Wholesale Trade	2,058	2,022	2,115	2,032	2,042	1,958	1,854	1,786	1,848	1,855
G Retail Trade	6,046	5,507	6,388	6,176	7,566	4,904	4,507	5,356	6,123	7,486
H Accommodation and Food Services	2,656	4,329	4,366	5,867	4,450	2,262	3,257	3,093	5,863	4,472
I Transport, Postal and Warehousing	2,151	2,444	3,584	4,349	4,015	1,859	1,881	2,673	3,925	3,627
J Information Media and Telecoms	1,416	1,259	1,114	1,674	1,331	1,569	1,478	1,139	1,643	1,312
K Financial and Insurance Services	1,970	1,267	1,326	1,696	1,672	1,979	1,335	1,385	1,672	1,657
L Rental, Hiring and Real Estate Services	391	984	1,014	1,227	1,577	380	786	979	1,235	1,577
M Prof, Scientific & Technical Services	3,238	2,742	3,476	3,233	4,115	3,643	2,715	3,399	3,198	4,054
N Administrative and Support Services	1,117	1,407	1,877	2,795	2,727	927	1,068	1,693	2,722	2,656
O Public Administration and Safety	9,616	9,417	13,966	15,957	18,156	9,545	8,700	14,279	15,525	17,627
P Education and Training	4,142	4,480	6,091	6,666	8,135	3,149	3,478	4,757	6,583	8,017
Q Health Care and Social Assistance	3,340	5,432	5,060	6,821	8,341	2,951	4,101	4,070	6,801	8,306
R Arts and Recreation Services	1,236	2,046	1,271	1,707	2,118	1,177	1,876	1,179	1,739	2,153
S Other Services	1,775	3,140	2,375	2,947	3,658	1,290	2,481	1,910	2,886	3,582
Hi Tech	3,821	3,550	4,230	4,193	5,082	4,215	3,368	4,039	4,061	4,925
Hi Income	6,939	6,225	6,493	7,696	9,805	6,306	5,089	5,842	6,818	8,059
Infrastructure Services	8,718	11,957	12,421	15,194	18,594	7,278	9,454	10,006	15,123	18,476

# NT Lingiari



Outside Darwin, the Northern Territory comprises conservation reserves and low-productivity pastoral country. Production statistics are dominated by offshore oil and gas and onshore minerals, but these do not yield much in employment or local income. In the two main towns, Katherine and Alice Springs, defence and tourism are important parts of the economic base. Outside the towns and mining settlements, the people are predominantly Aboriginal, and mostly live in communities which, due to lack of economic base, are heavily dependent on social security – though there is some employment in mining, public works and conservation. N.B Unemployment figures in remote regions can display excess variation.

## Major centres:

Alice Springs, Katherine

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	94	96	97	99	101	102	1.2%	1.3%	2.1%	1.8%	1.4%	1.5%	1.6%
No. Households	19	19	19	19	19	19	-0.3%	-0.2%	-0.3%	-0.3%	-0.1%	-0.3%	-0.2%
NIEIR Workforce	31	32	34	34	36	37	4.8%	4.4%	1.0%	5.6%	3.1%	3.3%	4.3%
NIEIR Employment	26	27	29	29	30	31	2.3%	7.9%	-1.3%	4.2%	1.9%	2.9%	3.0%
NIEIR Unemployment	4.4	5.3	4.6	5.3	6.0	6.6	19.6%	-13.6%	15.4%	13.0%	9.5%	6.0%	11.3%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	14.4%	16.4%	13.6%	15.5%	16.6%	17.7%	2.0	-2.8	1.9	1.1	1.0	0.4	1.1
Headline U/E	10.0%	9.5%	7.5%	7.6%	6.8%	6.6%	-0.5	-2.0	0.1	-0.8	-0.3	-0.8	-0.5
NIEIR Structural U/E	29.5%	27.6%	26.7%	27.7%	26.4%	27.7%	-1.9	-0.9	1.0	-1.2	1.3	-0.6	0.0

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	1,182	1,252	1,376	1,421	1,494	1,480	12,527	13,111	14,214	14,381	14,856	14,515	6.3%	2.1%
Taxes Paid	298	307	304	324	283	273	3,160	3,216	3,146	3,276	2,810	2,680	2.8%	-8.1%
Benefits	335	338	360	346	421	382	3,553	3,536	3,716	3,500	4,183	3,743	1.0%	5.1%
Business Income	284	272	254	291	208	222	3,005	2,847	2,623	2,947	2,071	2,178	0.9%	-12.7%
Interest Paid	154	166	194	249	232	227	1,634	1,740	2,001	2,524	2,309	2,225	17.4%	-4.6%
Property Income	215	239	240	256	231	242	2,282	2,497	2,479	2,594	2,299	2,377	6.0%	-2.8%
Disposable Income	1,786	1,831	1,967	1,975	2,069	2,068	18,924	19,171	20,329	19,995	20,581	20,278	3.4%	2.3%
Rank							65	65	65	65	65	65		
%Rank #1							42%	41%	39%	39%	38%	37%		
Business Value Added	1,466	1,524	1,629	1,712	1,702	1,702	15,532	15,958	16,838	17,329	16,927	16,693	5.3%	-0.3%
Rank							65	65	65	64	63	63		
%Rank #1							36%	36%	36%	37%	35%	34%		
Business Productivity							55,539	56,449	55,930	59,553	56,715	55,743	2.4%	-3.3%
Rank							16	18	20	15	21	21		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# NT Lingiari

## SOCIAL SECURITY

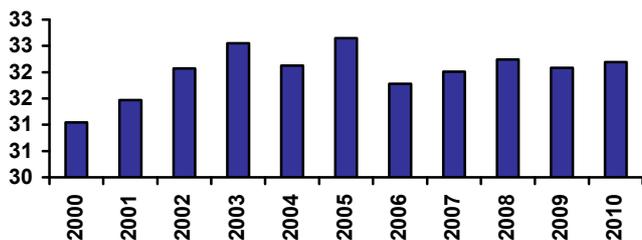
	% Pop	Australian Average
Disability Support (aged 15-20)	0.13%	0.08%
Disability Support (aged 21-24)	0.26%	0.14%
Disability Support (aged 25+)	4.28%	3.22%
Parenting Payment - Single (aged 15-20)	0.19%	0.04%
Parenting Payment - Single (aged 21-24)	0.52%	0.20%
Parenting Payment - Single (aged 25+)	1.58%	1.28%
Unemployed Long Term	4.17%	1.29%
Unemployed Short Term	2.01%	1.16%
Youth Allowance - Non Student	1.48%	0.43%
Youth Allowance - Student	0.16%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	18.5%	26
2009	20.3%	25
2008	17.5%	25
2007	18.3%	20
2006	18.4%	16
2005	18.8%	19

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	38.2%	37.1%	35.3%	30.4%
Age 20-29	20.2%	17.8%	17.1%	15.4%
Age 30-54	34.2%	36.1%	36.4%	38.7%
Age 55+	7.4%	9.1%	11.1%	15.6%
Population Change (average between years)				
Age 0-19		207	49	-469
Age 20-29		-228	62	-92
Age 30-54		703	448	1,038
Age 55+		373	486	1,107
Average Annual Growth		1.2%	1.1%	1.6%

## Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	31	31	32	33	32	33	32	32	32	32	32
Rank	3	3	3	3	3	3	3	3	3	3	3

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	2,017	1,614	1,546	1,537	1,624	1,622	1,734	1,592	1,575	1,440	1,108
Rank	3	4	2	3	3	3	5	5	8	10	11

## POPULATION

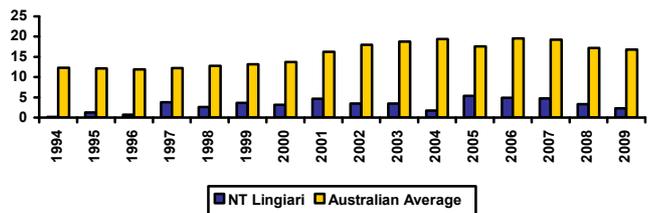
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	78	80	80	81	84	85	87	88	89	90	90	91	92	93	94	96	97	99	101	102

## PATENT APPLICATIONS

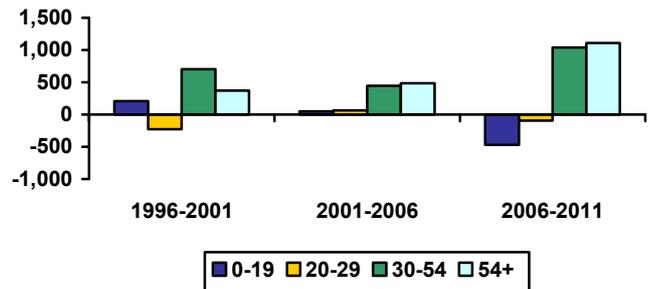
	No	Aust Avg	Rank
Average p.a. (1994-2009)	2.85	3,109.81	64
Average p.a. per capita	3.08	15.69	64
Hi Tech p.a. (1994-2009)	0.62	864.69	60
Hi Tech p.a. per capita	0.66	4.33	58
Info. Tech p.a. (1994-2009)	0.17	342.17	56
Info. Tech p.a. per capita	0.18	1.70	52
Average per capita (1994-2001)	2.51	13.06	65
Average per capita (2001-2009)	3.77	18.09	63
2001-09 avg./1994-00 avg.	1.50	1.39	9

Note: Per capita = 100,000 people

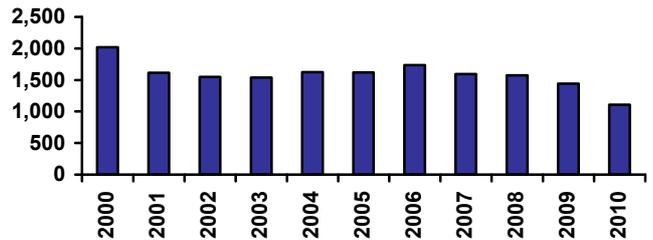
## Patent Applications per 100,000 residents



## Population Change by Age Group



## Annual Rainfall



# NT Lingiari

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	333	442	769	28	42	24	23%	25%	31%
Value of Property and Unincorporated Business	223	329	718	39	53	19	25%	28%	48%
Value of Financial Assets	188	218	234	20	41	37	31%	27%	19%
Value of Household Liabilities	79	106	182	50	56	26	53%	46%	45%
Disposable Income after Debt Service Costs	88	96	111	13	15	11	73%	64%	63%
Household Debt Service Ratio	12%	15%	19	47	49	35	56%	59%	63%
Household Debt to Gross Income Ratio	0.79	0.96	1	59	63	41	54%	53%	62%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	66	60	62	78	71	62	50	57	-20%
Non Residential	59	59	61	67	58	80	118	92	57%
Total	124	119	122	144	129	142	168	149	16%
Value per capita \$2007/08									
Residential	718	650	653	812	734	630	498	557	-23%
Non Residential	642	632	641	698	600	813	1,175	903	49%
Total	1,360	1,282	1,295	1,509	1,334	1,442	1,673	1,460	11%
Rank (value per capita)									
Residential	55	61	62	60	61	61	63	62	
Non Residential	35	49	50	50	59	49	20	27	
Total	53	60	60	60	60	60	51	56	

## FARM INSTITUTE ACCESSIBILITY

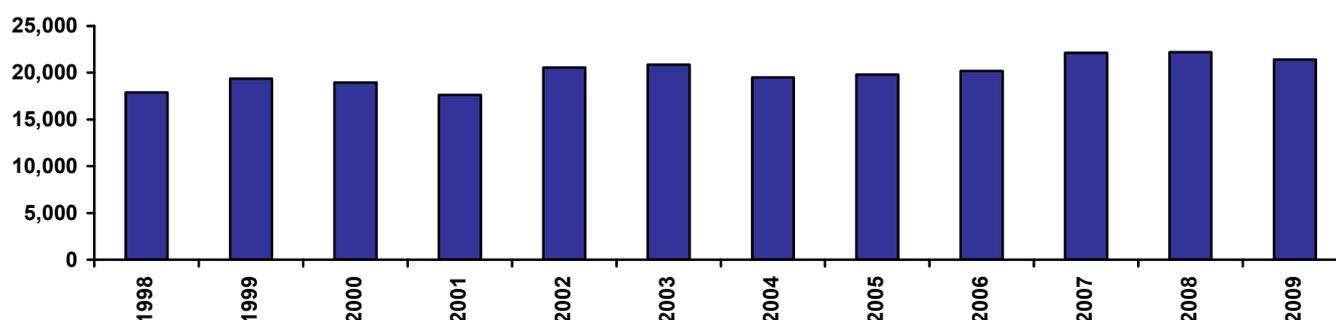
Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	313.3	60.37	394.8	64	64	64
widespread	75.8	20.69	131.4	64	64	64
centralised	671.5	117.16	775.8	64	64	64
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	404.6	70.72	452.6	37	37	37
widespread	200.4	40.20	239.5	37	37	37
centralised	717.9	114.34	761.8	37	37	37

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	1,559	1,700	1,685	1,580	1,858	1,905	1,793	1,837	1,906	2,114	2,149	2,114	2.8%
Consumption Per Cap (\$2007/08)	17,901	19,360	18,967	17,613	20,573	20,859	19,511	19,805	20,195	22,135	22,203	21,397	1.6%
Consumption Per Cap Rank	65	65	65	65	65	65	65	65	65	65	65	65	49

Note: All years stated above are calendar years.

Consumption per capita



# NT Lingiari

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	127.7	169.0	170.1	165.8	206.9	365.4	27	25	6.3%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.7	2.4	3.2	4.8	38	38	4.9%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	17.8	15.8	21.4	32.2	38	38	4.9%
Ratio of greenfield construction costs to average dwelling price	3.6	2.6	2.7	3.1	2.6	1.5	15	23	-4.4%
Ratio of mortgage burden on new construction to income	n/a	n/a	47.1	48.8	55.6	48.4	19	15	0.2%
Adult population per dwelling	2.9	3.2	3.2	3.1	3.4	3.7	1	1	1.2%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	79	91	95	102	112	115	110	119	114	121
Percent of population aged 0 to 17	35.5%	33.6%	32.5%	30.5%	29.1%	29.0%	29.6%	28.5%	29.2%	28.9%
Percent of population aged 18 to 64 (working age pop)	62.0%	63.1%	63.9%	64.7%	64.8%	63.3%	64.2%	64.1%	64.1%	62.5%
Percent of population aged 65 and over	2.5%	3.3%	3.6%	4.9%	6.1%	7.6%	6.2%	7.4%	6.7%	8.6%
Annual hours of work working age residents	1121	1056	826	884	1066	1186	1053	1122	1089	1181
Adult population per occupied dwelling	3.13	3.10	3.35	3.71	3.97	4.00	3.81	3.85	4.00	4.14
Dwelling shortage - (000's)				3.2	4.8	5.0	3.9	4.6	5.0	5.9
Unsatisfactorily housed population - percent of population				6.2%	8.5%	8.7%	7.1%	7.6%	8.7%	9.8%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	1.9	1.4	2.1	2.6	1.6	2.2	2.1	2.9	2.0
Average net migration inflows - percent of population	2.2%	1.5%	2.2%	2.4%	1.4%	2.0%	1.9%	2.5%	1.7%
Average net POPULATION CHANGE - (000's)	1.30	0.82	1.49	2.00	0.67	1.63	1.78	2.30	1.40
Average annual population growth rate - percent	1.5%	0.9%	1.5%	1.9%	0.6%	1.5%	1.6%	2.2%	1.2%

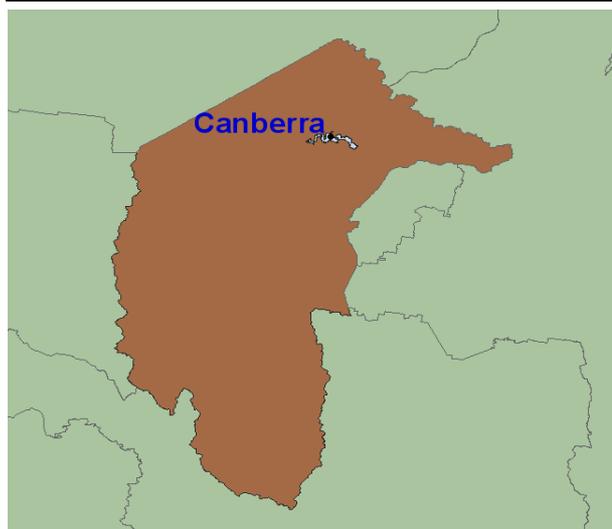
## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	29,918	31,941	34,482	28,406	30,171	65	65	64	65	65
UR Hours Total (000's/quarter)	13,708	14,633	15,103	12,933	13,817	65	65	64	65	65
UR Income Total (\$2007/08m/quarter)	320	365	448	423	450	65	65	65	65	65
JTW Emp Total	40,946	50,167	54,433	34,266	37,314	65	63	63	65	65
JTW Hours Total (000's/quarter)	18,403	23,050	24,542	15,667	17,205	65	63	62	65	65
JTW Income Total (\$2007/08m/quarter)	429	581	723	525	620	65	61	62	65	64
UR Avg Weekly Hours Per Employee	35.2	35.2	33.7	35.0	35.2	20	10	26	6	5
UR Avg Hourly Rate Per Employee (\$2007/08)	23.3	24.9	29.7	32.7	32.6	56	54	39	37	43
JTW Avg Weekly Hours Per Employee	34.6	35.3	34.7	35.2	35.5	33	9	6	6	5
JTW Avg Hourly Rate Per Employee (\$2007/08)	23.3	25.2	29.5	33.5	36.0	57	49	43	23	14

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	472	1,102	1,690	1,179	1,045	396	1,771	2,300	1,415	1,290
B Mining	4,284	2,618	1,283	668	1,248	5,107	3,742	2,055	1,731	3,056
C Manufacturing	466	631	926	924	1,224	455	1,043	1,849	1,374	1,707
D Electricity, Gas, Water & Waste Services	236	218	363	216	225	233	272	617	309	323
E Construction	2,373	1,633	1,995	1,937	2,344	4,271	4,124	4,957	3,463	4,138
F Wholesale Trade	547	481	588	369	366	719	614	1,036	569	565
G Retail Trade	3,070	2,403	2,522	2,126	2,467	4,205	3,131	3,489	2,259	2,613
H Accommodation and Food Services	1,751	2,680	2,643	3,034	1,871	2,543	4,495	4,961	3,221	2,055
I Transport, Postal and Warehousing	1,054	1,061	1,321	1,152	1,001	1,209	1,866	2,761	1,623	1,444
J Information Media and Telecoms	487	544	287	326	274	504	542	453	366	306
K Financial and Insurance Services	535	335	276	304	334	771	461	438	324	353
L Rental, Hiring and Real Estate Services	110	318	288	273	329	157	511	373	299	359
M Prof, Scientific & Technical Services	1,570	963	829	967	1,102	2,011	1,595	1,892	1,131	1,291
N Administrative and Support Services	686	796	926	1,006	885	904	1,427	1,464	1,152	1,060
O Public Administration and Safety	3,707	5,702	10,662	5,947	6,324	4,525	8,477	13,801	6,620	7,086
P Education and Training	2,269	2,329	2,920	2,536	2,901	3,683	3,781	4,830	2,657	3,054
Q Health Care and Social Assistance	1,992	5,537	3,063	3,831	4,341	2,531	8,414	4,363	4,012	4,548
R Arts and Recreation Services	476	820	647	564	661	755	1,249	968	581	699
S Other Services	3,832	1,771	1,254	1,047	1,229	5,969	2,653	1,826	1,161	1,365
Hi Tech	1,689	1,156	976	1,108	1,239	2,117	1,955	2,187	1,421	1,583
Hi Income	6,584	4,488	2,918	2,506	3,138	8,086	6,792	5,268	3,822	5,233
Infrastructure Services	4,736	8,686	6,629	6,931	7,903	6,969	13,444	10,162	7,250	8,302

# ACT



Canberra was founded less than a century ago as Australia's federal capital. It is located among low hills at an altitude guaranteed to cause frosts in winter. The urban area extends beyond the limits of the capital territory, but it remains a government rather than a commercial city, with an inheritance of strong town planning and a monumental core known as the parliamentary triangle. Administration is still a major part of the economic base, though there has been some diversification, chiefly into knowledge industries. The urban area now extends to the foot of the forested water-catchment hills which comprise the rest of the ACT.

## Major centres:

Canberra

## LABOUR FORCE

	Number ('000s)						Percentage Change					%p.a. growth	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
Population	330	334	341	346	352	357	1.2%	2.1%	1.5%	1.7%	1.5%	1.6%	1.6%
No. Households	115	116	117	118	119	121	0.9%	0.7%	0.7%	0.9%	1.5%	0.8%	1.2%
NIEIR Workforce	192	195	202	202	204	207	1.7%	3.5%	0.2%	0.8%	1.4%	1.8%	1.1%
NIEIR Employment	182	186	194	194	196	197	2.2%	4.0%	0.4%	0.7%	0.7%	2.2%	0.7%
NIEIR Unemployment	9.7	8.9	8.4	8.0	8.2	9.7	-7.5%	-6.4%	-4.3%	2.9%	17.4%	-6.1%	9.9%

## UNEMPLOYMENT

	Percentage						Percentage Point Change					Average % Point Change pa	
	2005	2006	2007	2008	2009	2010	2005 to 2006	2006 to 2007	2007 to 2008	2008 to 2009	2009 to 2010	2005 -2008	2008 -2010
NIEIR Unemployment	5.0%	4.6%	4.1%	4.0%	4.0%	4.7%	-0.5	-0.4	-0.2	0.1	0.6	-0.4	0.4
Headline U/E	3.7%	3.3%	3.0%	2.8%	2.8%	3.5%	-0.4	-0.3	-0.2	0.0	0.7	-0.3	0.4
NIEIR Structural U/E	6.2%	5.7%	5.4%	5.4%	5.5%	5.6%	-0.5	-0.3	0.0	0.0	0.1	-0.3	0.1

## INCOME FLOWS & PRODUCTIVITY

	Level 2007/08 \$m						Per Capita \$2007/08						%p.a. Growth of Level	
	2005	2006	2007	2008	2009	2010	2005	2006	2007	2008	2009	2010	2005 -2008	2008 -2010
Wages/Salaries	11,674	12,107	12,820	13,741	14,198	14,110	35,360	36,236	37,589	39,681	40,314	39,489	5.6%	1.3%
Taxes Paid	3,005	3,085	3,062	3,334	3,020	2,891	9,101	9,233	8,979	9,627	8,574	8,090	3.5%	-6.9%
Benefits	1,212	1,205	1,240	1,259	1,531	1,395	3,670	3,606	3,636	3,637	4,347	3,905	1.3%	5.3%
Business Income	1,237	1,233	1,349	1,315	1,423	1,471	3,747	3,691	3,956	3,796	4,041	4,116	2.1%	5.8%
Interest Paid	860	928	1,141	1,417	1,240	1,150	2,606	2,777	3,346	4,091	3,520	3,219	18.1%	-9.9%
Property Income	2,318	2,562	2,634	2,892	2,552	2,606	7,021	7,669	7,724	8,350	7,246	7,293	7.6%	-5.1%
Disposable Income	13,998	14,602	15,468	16,345	17,429	17,860	42,398	43,704	45,353	47,199	49,487	49,983	5.3%	4.5%
Rank							2	2	4	2	2	2		
%Rank #1							94%	94%	87%	91%	92%	92%		
Business Value Added	12,911	13,340	14,169	15,056	15,621	15,581	39,106	39,927	41,545	43,477	44,355	43,606	5.3%	1.7%
Rank							4	4	4	4	3	2		
%Rank #1							91%	90%	88%	92%	91%	90%		
Business Productivity							70,926	71,691	73,197	77,458	79,806	79,035	3.0%	1.0%
Rank							7	6	5	2	2	2		

Note: (1) All years stated above are fiscal year ending.

(2) Figures for wages/salaries include superannuation supplements.

(3) Figures for disposable income (less depreciation expense) include imputed income from ownership of dwellings.

(4) Figures for business productivity are per employee.

# ACT

## SOCIAL SECURITY

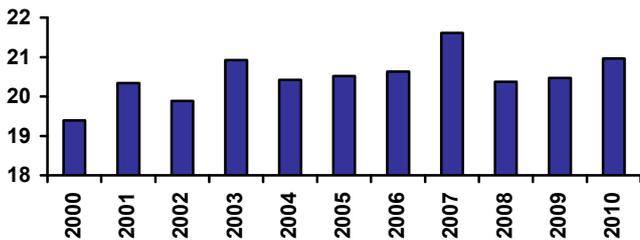
	% Pop	Australian Average
Disability Support (aged 15-20)	0.06%	0.08%
Disability Support (aged 21-24)	0.11%	0.14%
Disability Support (aged 25+)	1.94%	3.22%
Parenting Payment - Single (aged 15-20)	0.02%	0.04%
Parenting Payment - Single (aged 21-24)	0.13%	0.20%
Parenting Payment - Single (aged 25+)	0.79%	1.28%
Unemployed Long Term	0.64%	1.29%
Unemployed Short Term	0.59%	1.16%
Youth Allowance - Non Student	0.23%	0.43%
Youth Allowance - Student	1.06%	1.09%

Cash Benefits Share of Disposable Income	Share	Rank
2010	7.8%	62
2009	8.8%	61
2008	7.7%	60
2007	8.0%	60
2006	8.3%	60
2005	8.7%	60

## POPULATION CHANGE

	1996	2001	2006	2011
Share of Population				
Age 0-19	30.1%	28.2%	26.1%	23.5%
Age 20-29	17.7%	16.4%	17.1%	17.1%
Age 30-54	38.1%	38.3%	36.9%	37.2%
Age 55+	14.1%	17.1%	20.0%	22.1%
Population Change (average between years)				
Age 0-19		-550	-582	-424
Age 20-29		-452	932	979
Age 30-54		1,004	165	2,312
Age 55+		2,212	2,446	2,654
Average Annual Growth		0.7%	0.9%	1.6%

### Average Temperature



## TEMPERATURE

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Temperature (Avg)	19	20	20	21	20	21	21	22	20	20	21
Rank	57	53	53	49	48	51	51	49	55	51	53

## RAINFALL

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Rainfall (mm)	736	645	707	344	498	664	652	441	506	553	692
Rank	38	48	40	58	55	43	42	51	49	48	41

## POPULATION

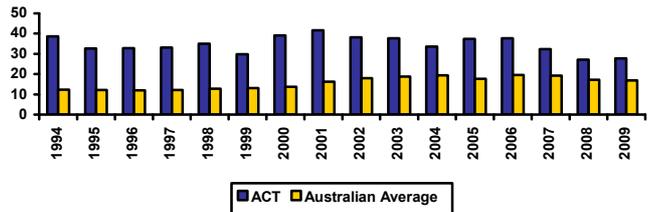
	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Population	289	295	299	301	305	308	309	310	312	315	319	323	326	327	330	334	341	346	352	357

## PATENT APPLICATIONS

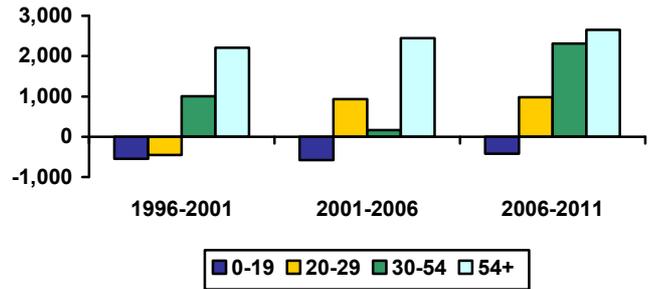
	No	Aust Avg	Rank
Average p.a. (1994-2009)	111.57	3,109.81	7
Average p.a. per capita	34.67	15.69	3
Hi Tech p.a. (1994-2009)	52.25	864.69	4
Hi Tech p.a. per capita	16.22	4.33	3
Info. Tech p.a. (1994-2009)	15.72	342.17	4
Info. Tech p.a. per capita	4.83	1.70	3
Average per capita (1994-2001)	35.35	13.06	3
Average per capita (2001-2009)	34.84	18.09	3
2001-09 avg./1994-00 avg.	0.99	1.39	62

Note: Per capita = 100,000 people

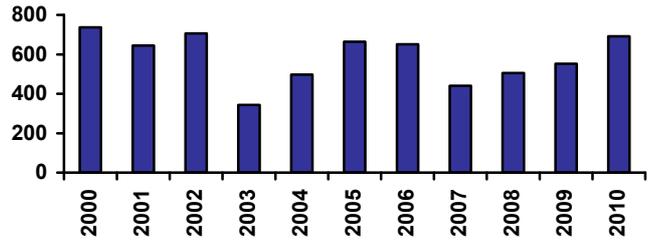
### Patent Applications per 100,000 residents



### Population Change by Age Group



### Annual Rainfall



# ACT

## HOUSEHOLD WEALTH & DEBT

Indicator	Year			Rank			%Rank 1		
	2001	2006	2010	2001	2006	2010	2001	2006	2010
Wealth per Household (\$2007/08 '000s)	518	697	885	10	15	18	36%	39%	36%
Value of Property and Unincorporated Business	269	406	588	25	34	36	30%	34%	39%
Value of Financial Assets	351	442	472	5	7	7	58%	55%	38%
Value of Household Liabilities	102	152	174	19	23	30	68%	66%	43%
Disposable Income after Debt Service Costs	110	126	148	4	3	3	91%	83%	84%
Household Debt Service Ratio	10%	13%	13	55	58	61	48%	53%	43%
Household Debt to Gross Income Ratio	0.83	1.07	1	57	59	63	57%	59%	46%

## RESIDENTIAL AND NON-RESIDENTIAL BUILDING CONSTRUCTION

	2001 -2003	2004	2005	2006	2007	2008	2009	2010	Percentage Change: 2006-07 to 2008-10
Value \$m2007/08 per annum									
Residential	515	578	552	559	619	532	665	894	21%
Non Residential	415	399	432	928	1,192	1,055	1,189	1,004	27%
Total	930	977	984	1,487	1,811	1,587	1,854	1,898	25%
Value per capita \$2007/08									
Residential	1,594	1,765	1,672	1,673	1,815	1,536	1,887	2,501	15%
Non Residential	1,288	1,217	1,308	2,779	3,496	3,047	3,376	2,811	22%
Total	2,882	2,982	2,980	4,452	5,311	4,584	5,263	5,312	19%
Rank (value per capita)									
Residential	18	17	25	25	21	27	19	6	
Non Residential	7	10	9	3	2	4	4	4	
Total	12	15	18	7	3	9	5	4	

## FARM INSTITUTE ACCESSIBILITY

Urban Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	5.5	3.48	16.9	18	15	13
widespread	2.4	2.93	12.1	12	40	4
centralised	10.6	4.38	24.7	23	10	14

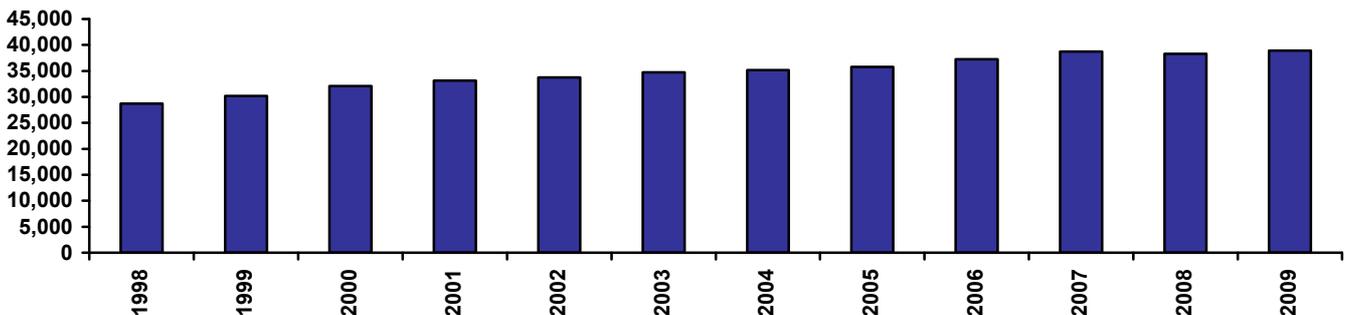
Rural Region Service Type	Distance (km)	Cost (\$2007/08)	Time (Mins)	Distance Rank	Cost Rank	Time Rank
overall	n/a	n/a	n/a	n/a	n/a	n/a
widespread	n/a	n/a	n/a	n/a	n/a	n/a
centralised	n/a	n/a	n/a	n/a	n/a	n/a

## CONSUMPTION

Indicator	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	Growth
Consumption (\$2007/08m)	8,867	9,353	10,014	10,435	10,780	11,203	11,449	11,709	12,292	12,948	13,054	13,477	3.9%
Consumption Per Cap (\$2007/08)	28,692	30,183	32,061	33,105	33,760	34,718	35,157	35,754	37,231	38,752	38,276	38,917	2.8%
Consumption Per Cap Rank	8	9	7	8	7	7	9	9	7	7	7	7	12

Note: All years stated above are calendar years.

Consumption per capita



# ACT

## HOUSING

Housing Indicator	1991.3	1996.3	1997.3	2001.3	2006.3	2010.1	1997.3 Rank	2010.1 Rank	Annual Growth 1997-10
Average value of dwellings (\$2007/08 '000s)	193.2	187.2	187.0	266.1	420.4	427.3	20	17	6.8%
Ratio of average dwelling prices to household disposable income	n/a	n/a	2.7	3.3	4.8	4.1	35	48	3.3%
Ratio of mortgage burden on average dwelling purchase	n/a	n/a	18.2	22.1	32.0	27.4	35	48	3.3%
Ratio of greenfield construction costs to average dwelling price	1.8	1.7	1.7	1.4	1.0	1.0	41	45	-4.4%
Ratio of mortgage burden on new construction to income	n/a	n/a	30.9	30.9	31.2	26.5	54	63	-1.2%
Adult population per dwelling	2.0	2.2	2.2	2.2	2.2	2.3	40	36	0.5%

## POPULATION PROJECTION SCENARIOS

Indicator	1991.3	2000.3	2005.3	2010.3	BAU 2015.3	BAU 2020.2	HSC 2015.3	HSC 2020.2	ENSW 2015.3	ENSW 2020.2
Population - (000's)	290	320	331	360	376	390	376	390	379	397
Percent of population aged 0 to 17	28.5%	24.8%	23.2%	22.2%	21.8%	21.5%	21.8%	21.5%	21.8%	21.4%
Percent of population aged 18 to 64 (working age pop)	65.2%	66.6%	67.4%	67.0%	65.6%	64.2%	65.6%	64.2%	65.5%	64.0%
Percent of population aged 65 and over	6.3%	8.6%	9.4%	10.7%	12.6%	14.3%	12.6%	14.3%	12.8%	14.5%
Annual hours of work working age residents	1304	1384	1393	1409	1450	1495	1450	1495	1450	1491
Adult population per occupied dwelling	2.30	2.19	2.21	2.30	2.31	2.32	2.29	2.28	2.32	2.34
Dwelling shortage - (000's)				5.3	6.1	7.0	5.2	4.9	6.5	7.6
Unsatisfactorily housed population - percent of population				2.9%	3.2%	3.6%	2.8%	2.5%	3.4%	3.8%

Indicator	1991-00	2000-05	2005-10	BAU 2010-15	BAU 2015-20	HSC 2010-15	HSC 2015-20	ENSW 2010-15	ENSW 2015-20
Average net migration inflows - (000's)	-0.4	-0.1	2.6	0.3	0.1	0.3	0.1	1.0	0.9
Average net migration inflows - percent of population	-0.1%	0.0%	0.8%	0.1%	0.0%	0.1%	0.0%	0.3%	0.2%
Average net POPULATION CHANGE - (000's)	3.26	2.24	5.73	3.27	2.76	3.27	2.76	3.94	3.49
Average annual population growth rate - percent	1.1%	0.7%	1.7%	0.9%	0.7%	0.9%	0.7%	1.1%	0.9%

## EMPLOYED, HOURS WORKED AND INCOME (UR=Place of Residence, JTW=Place of Work)

Indicator	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3 Rank	1996.3 Rank	2001.3 Rank	2006.3 Rank	2010.1 Rank
UR Emp Total	144,433	153,200	172,167	194,567	198,100	21	21	23	23	23
UR Hours Total (000's/quarter)	61,449	64,437	71,993	82,499	79,563	22	25	24	22	23
UR Income Total (\$2007/08m/quarter)	2,220	2,613	3,044	3,721	4,292	14	13	13	17	13
JTW Emp Total	159,446	166,276	185,516	213,059	219,842	10	11	11	11	14
JTW Hours Total (000's/quarter)	67,837	70,205	77,808	90,302	88,842	10	11	11	14	15
JTW Income Total (\$2007/08m/quarter)	2,467	2,846	3,281	4,011	4,589	9	9	8	10	7
UR Avg Weekly Hours Per Employee	32.7	32.4	32.2	32.6	30.9	62	65	60	50	59
UR Avg Hourly Rate Per Employee (\$2007/08)	36.1	40.6	42.3	45.1	53.9	2	1	3	6	1
JTW Avg Weekly Hours Per Employee	32.7	32.5	32.3	32.6	31.1	62	64	61	45	55
JTW Avg Hourly Rate Per Employee (\$2007/08)	36.4	40.5	42.2	44.4	51.7	1	1	1	2	1

## INDUSTRY GROUPS

	Place of Residence (UR)					Place of Work (JTW)				
	1991.3	1996.3	2001.3	2006.3	2010.1	1991.3	1996.3	2001.3	2006.3	2010.1
A Agriculture, Forestry and Fishing	501	500	501	400	300	315	313	352	374	336
B Mining	0	0	0	0	0	0	0	0	6	6
C Manufacturing	3,908	3,603	4,706	5,101	5,103	4,035	3,707	4,869	5,208	5,041
D Electricity, Gas, Water & Waste Services	401	400	901	1,400	1,301	375	406	860	1,400	1,311
E Construction	8,518	8,407	8,410	12,703	12,608	8,912	8,711	8,567	13,305	12,982
F Wholesale Trade	4,409	3,503	2,904	2,501	3,202	4,997	3,804	3,132	2,937	3,972
G Retail Trade	15,934	15,513	17,922	16,204	15,610	16,488	15,873	18,331	17,483	16,902
H Accommodation and Food Services	7,315	11,610	11,814	10,802	10,907	7,727	12,178	12,237	11,501	11,396
I Transport, Postal and Warehousing	4,209	5,204	4,906	5,001	4,603	4,352	5,432	5,099	5,411	4,801
J Information Media and Telecoms	4,209	3,903	4,506	4,401	4,903	4,997	4,704	5,472	5,137	5,490
K Financial and Insurance Services	4,109	3,603	4,005	3,901	3,402	5,012	4,449	5,041	4,243	4,146
L Rental, Hiring and Real Estate Services	1,102	2,002	2,303	3,101	2,302	1,269	2,093	2,590	3,261	2,412
M Prof, Scientific & Technical Services	9,420	12,811	17,922	19,604	22,115	11,741	15,865	22,163	21,777	24,486
N Administrative and Support Services	5,812	3,903	5,907	5,201	4,803	6,220	4,186	6,573	5,832	5,220
O Public Administration and Safety	41,788	40,834	41,050	61,013	60,941	47,068	44,602	43,288	68,286	71,755
P Education and Training	14,130	13,812	16,220	16,404	18,112	15,686	15,091	17,154	17,553	19,656
Q Health Care and Social Assistance	10,779	13,737	17,328	16,674	17,501	11,545	14,123	18,058	18,163	18,800
R Arts and Recreation Services	2,809	3,146	4,111	3,570	3,650	3,122	3,445	4,559	3,846	3,883
S Other Services	5,080	6,709	6,751	6,587	6,735	5,585	7,294	7,172	7,338	7,247
Hi Tech	10,522	13,812	19,224	20,905	23,416	12,931	16,921	23,539	23,134	25,808
Hi Income	15,934	18,315	24,931	26,506	27,919	19,529	22,543	30,765	29,228	31,173
Infrastructure Services	27,717	30,694	37,659	36,648	39,263	30,352	32,658	39,771	39,561	42,339



## **APPENDIX 4**

# **INDEX OF LOCAL GOVERNMENT AREAS AND REGION MEMBERSHIP**

## A4.1 Index of Local Government Areas

Local Government Area	SOR Region
Adelaide (C)	Adelaide Inner
Adelaide Hills (DC)	Adelaide South
Albany (C)	WA Wheatbelt Great Southern
Albury (C)	NSW Riverina
Alexandrina (DC)	Adelaide South
Alice Springs (T)	NT Lingiari
Alpine (S)	VIC North East
Anangu Pitjantjatjara (AC)	SA Spencer Gulf
Ararat (RC)	VIC Ballarat
Armadale (C)	Perth Outer South
Armidale Dumaresq (A)	NSW North
Ashburton (S)	WA Pilbara Kimberley
Ashfield (A)	Sydney Old West
Auburn (A)	Sydney Parramatta-Bankstown
Augusta-Margaret River (S)	WA Peel South West
Aurukun (S)	QLD Resource region
Ballarat (C)	VIC Ballarat
Ballina (A)	NSW Richmond Tweed
Balonne (S)	QLD Resource region
Balranald (A)	NSW Far West
Banana (S)	QLD Fitzroy
Bankstown (C)	Sydney Parramatta-Bankstown
Banyule (C)	Melbourne North East
Barcaldine (R)	QLD Resource region
Barcoo (S)	QLD Resource region
Barkly (S)	NT Lingiari
Barossa (DC)	SA Mid North Riverland
Barunga West (DC)	SA Mid North Riverland
Bass Coast (S)	VIC Gippsland
Bassendean (T)	Perth Outer North
Bathurst Regional (A)	NSW Central West
Baw Baw (S)	VIC Gippsland
Bayside (C)	Melbourne Mid South East
Bayswater (C)	Perth Outer North
Bega Valley (A)	NSW Southern Tablelands
Bellingen (A)	NSW Mid North Coast
Belmont (C)	Perth Central
Belyuen (S)	NT Lingiari
Benalla (RC)	VIC North East
Berri and Barmera (DC)	SA Mid North Riverland
Berrigan (A)	NSW Riverina
Beverley (S)	WA Wheatbelt Great Southern
Blackall Tambo (R)	QLD Resource region
Blacktown (C)	Sydney Outer West
Bland (A)	NSW Central West

Local Government Area	SOR Region
Blayney (A)	NSW Central West
Blue Mountains (C)	Sydney Outer West
Boddington (S)	WA Peel South West
Bogan (A)	NSW Far West
Bombala (A)	NSW Southern Tablelands
Boorowa (A)	NSW Southern Tablelands
Boroondara (C)	Melbourne East
Botany Bay (C)	Sydney Central
Boulia (S)	QLD Resource region
Bourke (A)	NSW Far West
Boyup Brook (S)	WA Peel South West
Break O'Day (M)	TAS North
Brewarrina (A)	NSW Far West
Bridgetown-Greenbushes (S)	WA Peel South West
Brighton (M)	TAS Hobart-South
Brimbank (C)	Melbourne West
Brisbane (C)	SEQ Brisbane City
Broken Hill (C)	NSW Far West
Brookton (S)	WA Wheatbelt Great Southern
Broome (S)	WA Pilbara Kimberley
Broomehill-Tambellup (S)	WA Wheatbelt Great Southern
Bruce Rock (S)	WA Wheatbelt Great Southern
Bulloo (S)	QLD Resource region
Buloke (S)	VIC Mallee Wimmera
Bunbury (C)	WA Peel South West
Bundaberg (R)	QLD Wide Bay Burnett
Burdekin (S)	QLD North
Burke (S)	QLD Resource region
Burnie (C)	TAS North West
Burnside (C)	Adelaide Inner
Burwood (A)	Sydney Old West
Busselton (S)	WA Peel South West
Byron (A)	NSW Richmond Tweed
Cabonne (A)	NSW Central West
Cairns (R)	QLD Cairns
Cambridge (T)	Perth Central
Camden (A)	Sydney Outer South West
Campaspe (S)	VIC Bendigo
Campbelltown (C)	Adelaide North
Campbelltown (C)	Sydney Outer South West
Canada Bay (A)	Sydney Central
Canning (C)	Perth Central
Canterbury (C)	Sydney Old West
Capel (S)	WA Peel South West
Cardinia (S)	Melbourne Outer South East
Carnamah (S)	WA Gascoyne Goldfields

Local Government Area	SOR Region
Carnarvon (S)	WA Gascoyne Goldfields
Carpentaria (S)	QLD Resource region
Carrathool (A)	NSW Far West
Casey (C)	Melbourne Outer South East
Cassowary Coast (R)	QLD Cairns
Ceduna (DC)	SA Spencer Gulf
Central Coast (M)	TAS North West
Central Darling (A)	NSW Far West
Central Desert (S)	NT Lingiari
Central Goldfields (S)	VIC Ballarat
Central Highlands (M)	TAS Hobart-South
Central Highlands (R)	QLD Fitzroy
Cessnock (C)	NSW Hunter
Chapman Valley (S)	WA Gascoyne Goldfields
Charles Sturt (C)	Adelaide North
Charters Towers (R)	QLD North
Cherbourg (S)	QLD Wide Bay Burnett
Chittering (S)	WA Wheatbelt Great Southern
Circular Head (M)	TAS North West
Clare and Gilbert Valleys (DC)	SA Mid North Riverland
Claremont (T)	Perth Central
Clarence (C)	TAS Hobart-South
Clarence Valley (A)	NSW Mid North Coast
Cleve (DC)	SA Spencer Gulf
Cloncurry (S)	QLD Resource region
Cobar (A)	NSW Far West
Cockburn (C)	Perth Outer South
Coffs Harbour (C)	NSW Mid North Coast
Colac-Otway (S)	VIC West
Collie (S)	WA Peel South West
Conargo (A)	NSW Far West
Cooper Pedy (DC)	SA Spencer Gulf
Cook (S)	QLD Resource region
Coolamon (A)	NSW Riverina
Coolgardie (S)	WA Gascoyne Goldfields
Cooma-Monaro (A)	NSW Southern Tablelands
Coomalie (S)	NT Darwin
Coonamble (A)	NSW Far West
Coorow (S)	WA Gascoyne Goldfields
Cootamundra (A)	NSW Riverina
Copper Coast (DC)	SA Mid North Riverland
Corangamite (S)	VIC West
Corowa Shire (A)	NSW Riverina
Corrigin (S)	WA Wheatbelt Great Southern
Cottesloe (T)	Perth Central
Cowra (A)	NSW Central West
Cranbrook (S)	WA Wheatbelt Great Southern
Croydon (S)	QLD Resource region
Cuballing (S)	WA Wheatbelt Great Southern

Local Government Area	SOR Region
Cue (S)	WA Gascoyne Goldfields
Cunderdin (S)	WA Wheatbelt Great Southern
Dalby (R)	QLD Darling Downs
Dalwallinu (S)	WA Wheatbelt Great Southern
Dandaragan (S)	WA Wheatbelt Great Southern
Dardanup (S)	WA Peel South West
Darebin (C)	Melbourne North
Darwin (C)	NT Darwin
Darwin Rates Area	NT Darwin
Deniliquin (A)	NSW Far West
Denmark (S)	WA Wheatbelt Great Southern
Derby-West Kimberley (S)	WA Pilbara Kimberley
Derwent Valley (M)	TAS Hobart-South
Devonport (C)	TAS North West
Diamantina (S)	QLD Resource region
Donnybrook-Balingup (S)	WA Peel South West
Doomadgee (S)	QLD Resource region
Dorset (M)	TAS North
Dowerin (S)	WA Wheatbelt Great Southern
Dubbo (C)	NSW Central West
Dumbleyung (S)	WA Wheatbelt Great Southern
Dundas (S)	WA Gascoyne Goldfields
Dungog (A)	NSW Hunter
East Arnhem (S)	NT Lingiari
East Fremantle (T)	Perth Central
East Gippsland (S)	VIC Gippsland
East Pilbara (S)	WA Pilbara Kimberley
Elliston (DC)	SA Spencer Gulf
Esperance (S)	WA Gascoyne Goldfields
Etheridge (S)	QLD Resource region
Eurobodalla (A)	NSW Southern Tablelands
Exmouth (S)	WA Gascoyne Goldfields
Fairfield (C)	Sydney Parramatta-Bankstown
Flinders (M)	TAS North
Flinders (S)	QLD Resource region
Flinders Ranges (DC)	SA Spencer Gulf
Forbes (A)	NSW Central West
Franklin Harbour (DC)	SA Spencer Gulf
Frankston (C)	Melbourne Outer South East
Fraser Coast (R)	QLD Wide Bay Burnett
Fremantle (C)	Perth Central
Gannawarra (S)	VIC Mallee Wimmera
Gawler (T)	Adelaide North
George Town (M)	TAS North
Geraldton-Greenough (C)	WA Gascoyne Goldfields
Gilgandra (A)	NSW Central West
Gingin (S)	WA Wheatbelt Great Southern
Gladstone (R)	QLD Fitzroy
Glamorgan/Spring Bay (M)	TAS Hobart-South

<b>Local Government Area</b>	<b>SOR Region</b>
Glen Eira (C)	Melbourne Central
Glen Innes Severn (A)	NSW North
Glenelg (S)	VIC West
Glenorchy (C)	TAS Hobart-South
Gloucester (A)	NSW Hunter
Gnowangerup (S)	WA Wheatbelt Great Southern
Gold Coast (C)	SEQ Gold Coast
Golden Plains (S)	VIC West
Goomalling (S)	WA Wheatbelt Great Southern
Goondiwindi (R)	QLD Darling Downs
Gosford (C)	NSW Central Coast
Gosnells (C)	Perth Outer South
Goulburn Mulwaree (A)	NSW Southern Tablelands
Goyder (DC)	SA Mid North Riverland
Grant (DC)	SA Mallee South East
Great Lakes (A)	NSW Hunter
Greater Bendigo (C)	VIC Bendigo
Greater Dandenong (C)	Melbourne Mid South East
Greater Geelong (C)	VIC Geelong
Greater Hume Shire (A)	NSW Riverina
Greater Shepparton (C)	VIC North East
Greater Taree (C)	NSW Mid North Coast
Griffith (C)	NSW Riverina
Gundagai (A)	NSW Southern Tablelands
Gunnedah (A)	NSW North
Guyra (A)	NSW North
Gwydir (A)	NSW North
Gympie (R)	QLD Wide Bay Burnett
Halls Creek (S)	WA Pilbara Kimberley
Harden (A)	NSW Southern Tablelands
Harvey (S)	WA Peel South West
Hawkesbury (C)	Sydney Outer West
Hay (A)	NSW Far West
Hepburn (S)	VIC Ballarat
Hinchinbrook (S)	QLD North
Hindmarsh (S)	VIC Mallee Wimmera
Hobart (C)	TAS Hobart-South
Hobsons Bay (C)	Melbourne West
Holdfast Bay (C)	Adelaide Inner
Holroyd (C)	Sydney Parramatta-Bankstown
Hope Vale (S)	QLD Resource region
Hornsby (A)	Sydney Outer North
Horsham (RC)	VIC Mallee Wimmera
Hume (C)	Melbourne North
Hunters Hill (A)	Sydney Central
Huon Valley (M)	TAS Hobart-South
Hurstville (C)	Sydney South
Indigo (S)	VIC North East
Inverell (A)	NSW North
Ipswich (C)	SEQ West Moreton

<b>Local Government Area</b>	<b>SOR Region</b>
Irwin (S)	WA Gascoyne Goldfields
Isaac (R)	QLD Mackay
Jerilderie (A)	NSW Far West
Jerramungup (S)	WA Wheatbelt Great Southern
Joondalup (C)	Perth Outer North
Junea (A)	NSW Riverina
Kalamunda (S)	Perth Outer South
Kalgoorlie/Boulder (C)	WA Gascoyne Goldfields
Kangaroo Island (DC)	SA Mallee South East
Karoonda East Murray (DC)	SA Mallee South East
Katanning (S)	WA Wheatbelt Great Southern
Katherine (T)	NT Lingiari
Kellerberrin (S)	WA Wheatbelt Great Southern
Kempsey (A)	NSW Mid North Coast
Kent (S)	WA Wheatbelt Great Southern
Kentish (M)	TAS North West
Kiama (A)	NSW Illawarra
Kimba (DC)	SA Spencer Gulf
King Island (M)	TAS North West
Kingborough (M)	TAS Hobart-South
Kingston (C)	Melbourne Mid South East
Kingston (DC)	SA Mallee South East
Knox (C)	Melbourne East
Kogarah (C)	Sydney South
Kojoonup (S)	WA Wheatbelt Great Southern
Kondinin (S)	WA Wheatbelt Great Southern
Koorda (S)	WA Wheatbelt Great Southern
Kowanyama (S)	QLD Resource region
Ku-ring-gai (A)	Sydney Outer North
Kulin (S)	WA Wheatbelt Great Southern
Kwinana (T)	Perth Outer South
Kyogle (A)	NSW Richmond Tweed
Lachlan (A)	NSW Far West
Lake Grace (S)	WA Wheatbelt Great Southern
Lake Macquarie (C)	NSW Hunter
Lane Cove (A)	Sydney Central
Latrobe (C)	VIC Gippsland
Latrobe (M)	TAS North West
Launceston (C)	TAS North
Laverton (S)	WA Gascoyne Goldfields
Leeton (A)	NSW Riverina
Leichhardt (A)	Sydney Central
Leonora (S)	WA Gascoyne Goldfields
Light (RegC)	SA Mid North Riverland
Lismore (C)	NSW Richmond Tweed
Litchfield (M)	NT Darwin
Lithgow (C)	NSW Central West
Liverpool (C)	Sydney Outer South West

Local Government Area	SOR Region
Liverpool Plains (A)	NSW North
Lockhart (A)	NSW Riverina
Lockhart River (S)	QLD Resource region
Lockyer Valley (R)	SEQ West Moreton
Loddon (S)	VIC Bendigo
Logan (C)	SEQ Brisbane South
Longreach (R)	QLD Resource region
Lower Eyre Peninsula (DC)	SA Spencer Gulf
Loxton Waikerie (DC)	SA Mid North Riverland
MacDonnell (S)	NT Lingiari
Macedon Ranges (S)	VIC Bendigo
Mackay (R)	QLD Mackay
Maitland (C)	NSW Hunter
Mallala (DC)	SA Mid North Riverland
Mandurah (C)	WA Peel South West
Manjimup (S)	WA Peel South West
Manly (A)	Sydney Northern Beaches
Manningham (C)	Melbourne North East
Mansfield (S)	VIC North East
Mapoon (S)	QLD Resource region
Maralinga Tjarutja (AC)	SA Spencer Gulf
Maribyrnong (C)	Melbourne West
Marion (C)	Adelaide Inner
Maroondah (C)	Melbourne East
Marrickville (A)	Sydney Old West
McKinlay (S)	QLD Resource region
Meander Valley (M)	TAS North
Meekatharra (S)	WA Gascoyne Goldfields
Melbourne (C)	Melbourne Central
Melton (S)	Melbourne West
Melville (C)	Perth Outer South
Menzies (S)	WA Gascoyne Goldfields
Merredin (S)	WA Wheatbelt Great Southern
Mid-Western Regional (A)	NSW Central West
Mid Murray (DC)	SA Mid North Riverland
Mildura (RC)	VIC Mallee Wimmera
Mingenew (S)	WA Gascoyne Goldfields
Mitcham (C)	Adelaide Inner
Mitchell (S)	VIC Bendigo
Moira (S)	VIC North East
Monash (C)	Melbourne Mid South East
Moonee Valley (C)	Melbourne North
Moora (S)	WA Wheatbelt Great Southern
Moorabool (S)	VIC Ballarat
Morawa (S)	WA Gascoyne Goldfields
Moree Plains (A)	NSW North
Moreland (C)	Melbourne North
Moreton Bay (R)	SEQ Moreton Bay
Mornington (S)	QLD Resource region

Local Government Area	SOR Region
Mornington Peninsula (S)	Melbourne Outer South East
Mosman (A)	Sydney Northern Beaches
Mosman Park (T)	Perth Central
Mount Alexander (S)	VIC Bendigo
Mount Barker (DC)	Adelaide South
Mount Gambier (C)	SA Mallee South East
Mount Isa (C)	QLD Resource region
Mount Magnet (S)	WA Gascoyne Goldfields
Mount Marshall (S)	WA Wheatbelt Great Southern
Mount Remarkable (DC)	SA Spencer Gulf
Moynes (S)	VIC West
Mukinbudin (S)	WA Wheatbelt Great Southern
Mullewa (S)	WA Gascoyne Goldfields
Mundaring (S)	Perth Outer North
Murchison (S)	WA Gascoyne Goldfields
Murray (A)	NSW Far West
Murray (S)	WA Peel South West
Murray Bridge (RC)	SA Mallee South East
Murrindindi (S)	VIC North East
Murrumbidgee (A)	NSW Riverina
Murweh (S)	QLD Resource region
Muswellbrook (A)	NSW Hunter
Nambucca (A)	NSW Mid North Coast
Nannup (S)	WA Peel South West
Napranum (S)	QLD Resource region
Naracoorte and Lucindale (DC)	SA Mallee South East
Narembene (S)	WA Wheatbelt Great Southern
Narrabri (A)	NSW North
Narrandera (A)	NSW Riverina
Narrogin (S)	WA Wheatbelt Great Southern
Narrogin (T)	WA Wheatbelt Great Southern
Narromine (A)	NSW Central West
Nedlands (C)	Perth Central
Newcastle (C)	NSW Hunter
Ngaanyatjarraku (S)	WA Gascoyne Goldfields
Nillumbik (S)	Melbourne North East
North Burnett (R)	QLD Wide Bay Burnett
North Sydney (A)	Sydney Central
Northam (S)	WA Wheatbelt Great Southern
Northampton (S)	WA Gascoyne Goldfields
Northern Areas (DC)	SA Mid North Riverland
Northern Grampians (S)	VIC Mallee Wimmera
Northern Midlands (M)	TAS North
Northern Peninsula Area (R)	QLD Resource region
Norwood Payneham St Peters (C)	Adelaide Inner
Nungarin (S)	WA Wheatbelt Great Southern
Oberon (A)	NSW Central West
Onkaparinga (C)	Adelaide South

Local Government Area	SOR Region
Orange (C)	NSW Central West
Orroroo/Carrieton (DC)	SA Mid North Riverland
Palerang (A)	NSW Southern Tablelands
Palm Island (S)	QLD North
Palmerston (C)	NT Darwin
Parkes (A)	NSW Central West
Paroo (S)	QLD Resource region
Parramatta (C)	Sydney Parramatta-Bankstown
Penrith (C)	Sydney Outer West
Peppermint Grove (S)	Perth Central
Perenjori (S)	WA Gascoyne Goldfields
Perth (C)	Perth Central
Peterborough (DC)	SA Mid North Riverland
Pingelly (S)	WA Wheatbelt Great Southern
Pittwater (A)	Sydney Northern Beaches
Plantagenet (S)	WA Wheatbelt Great Southern
Playford (C)	Adelaide North
Pormpuraaw (S)	QLD Resource region
Port Adelaide Enfield (C)	Adelaide North
Port Augusta (C)	SA Spencer Gulf
Port Hedland (T)	WA Pilbara Kimberley
Port Lincoln (C)	SA Spencer Gulf
Port Macquarie-Hastings (A)	NSW Mid North Coast
Port Phillip (C)	Melbourne Central
Port Pirie City and Dists (M)	SA Spencer Gulf
Port Stephens (A)	NSW Hunter
Prospect (C)	Adelaide North
Pyrenees (S)	VIC Ballarat
Quairading (S)	WA Wheatbelt Great Southern
Queanbeyan (C)	NSW Southern Tablelands
Queenscliffe (B)	VIC Geelong
Quilpie (S)	QLD Resource region
Randwick (C)	Sydney Eastern Beaches
Ravensthorpe (S)	WA Gascoyne Goldfields
Redland (C)	SEQ Brisbane South
Renmark Paringa (DC)	SA Mid North Riverland
Richmond (S)	QLD Resource region
Richmond Valley (A)	NSW Richmond Tweed
Robe (DC)	SA Mallee South East
Rockdale (C)	Sydney South
Rockhampton (R)	QLD Fitzroy
Rockingham (C)	Perth Outer South
Roebourne (S)	WA Pilbara Kimberley
Roma (R)	QLD Resource region
Roper Gulf (S)	NT Lingiari
Roxby Downs (M)	SA Spencer Gulf
Ryde (C)	Sydney Central
Salisbury (C)	Adelaide North

Local Government Area	SOR Region
Sandstone (S)	WA Gascoyne Goldfields
Scenic Rim (R)	SEQ West Moreton
Serpentine-Jarrahdale (S)	WA Peel South West
Shark Bay (S)	WA Gascoyne Goldfields
Shellharbour (C)	NSW Illawarra
Shoalhaven (C)	NSW Illawarra
Singleton (A)	NSW Hunter
Snowy River (A)	NSW Southern Tablelands
Somerset (R)	SEQ West Moreton
Sorell (M)	TAS Hobart-South
South Burnett (R)	QLD Wide Bay Burnett
South Gippsland (S)	VIC Gippsland
South Perth (C)	Perth Central
Southern Downs (R)	QLD Darling Downs
Southern Grampians (S)	VIC West
Southern Mallee (DC)	SA Mallee South East
Southern Midlands (M)	TAS Hobart-South
Stirling (C)	Perth Central
Stonnington (C)	Melbourne Central
Strathbogie (S)	VIC North East
Strathfield (A)	Sydney Old West
Streaky Bay (DC)	SA Spencer Gulf
Subiaco (C)	Perth Central
Sunshine Coast (R)	SEQ Sunshine Coast
Surf Coast (S)	VIC West
Sutherland Shire (A)	Sydney South
Swan (C)	Perth Outer North
Swan Hill (RC)	VIC Mallee Wimmera
Sydney (C)	Sydney Central
Tablelands (R)	QLD Cairns
Tammin (S)	WA Wheatbelt Great Southern
Tamworth Regional (A)	NSW North
Tasman (M)	TAS Hobart-South
Tatiara (DC)	SA Mallee South East
Tea Tree Gully (C)	Adelaide South
Temora (A)	NSW Riverina
Tenterfield (A)	NSW North
The Coorong (DC)	SA Mallee South East
The Hills Shire (A)	Sydney Outer North
Three Springs (S)	WA Gascoyne Goldfields
Tiwi Islands (S)	NT Lingiari
Toodyay (S)	WA Wheatbelt Great Southern
Toowoomba (R)	QLD Darling Downs
Torres (S)	QLD Resource region
Torres Strait Island (R)	QLD Resource region
Townsville (C)	QLD North
Towong (S)	VIC North East
Trayning (S)	WA Wheatbelt Great Southern
Tumbarumba (A)	NSW Southern Tablelands
Tumby Bay (DC)	SA Spencer Gulf

Local Government Area	SOR Region
Tumut Shire (A)	NSW Southern Tablelands
Tweed (A)	NSW Richmond Tweed
Unincorporated ACT	ACT
Unincorporated NSW	NSW Far West
Unincorporated NT	NT Lingiari
Unincorporated SA	SA Spencer Gulf
Unley (C)	Adelaide Inner
Upper Gascoyne (S)	WA Gascoyne Goldfields
Upper Hunter Shire (A)	NSW Hunter
Upper Lachlan Shire (A)	NSW Southern Tablelands
Uralla (A)	NSW North
Urana (A)	NSW Riverina
Victor Harbor (C)	Adelaide South
Victoria-Daly (S)	NT Lingiari
Victoria Park (T)	Perth Central
Victoria Plains (S)	WA Wheatbelt Great Southern
Vincent (T)	Perth Central
Wagait (S)	NT Lingiari
Wagga Wagga (C)	NSW Riverina
Wagin (S)	WA Wheatbelt Great Southern
Wakefield (DC)	SA Mid North Riverland
Wakool (A)	NSW Far West
Walcha (A)	NSW North
Walgett (A)	NSW Far West
Walkerville (M)	Adelaide Inner
Wandering (S)	WA Wheatbelt Great Southern
Wangaratta (RC)	VIC North East
Wanneroo (C)	Perth Outer North
Waratah/Wynyard (M)	TAS North West
Waroon (S)	WA Peel South West
Warren (A)	NSW Far West
Warringah (A)	Sydney Northern Beaches
Warrnambool (C)	VIC West
Warrumbungle Shire (A)	NSW Central West
Wattle Range (DC)	SA Mallee South East
Waverley (A)	Sydney Eastern Beaches
Weddin (A)	NSW Central West
Weipa (T)	QLD Resource region
Wellington (A)	NSW Central West
Wellington (S)	VIC Gippsland
Wentworth (A)	NSW Far West
West Arnhem (S)	NT Lingiari
West Arthur (S)	WA Wheatbelt Great Southern
West Coast (M)	TAS North West
West Tamar (M)	TAS North
West Torrens (C)	Adelaide Inner
West Wimmera (S)	VIC Mallee Wimmera
Westonia (S)	WA Wheatbelt Great Southern
Whitehorse (C)	Melbourne East
Whitsunday (R)	QLD Mackay

Local Government Area	SOR Region
Whittlesea (C)	Melbourne North East
Whyalla (C)	SA Spencer Gulf
Wickepin (S)	WA Wheatbelt Great Southern
Williams (S)	WA Wheatbelt Great Southern
Willoughby (C)	Sydney Central
Wiluna (S)	WA Gascoyne Goldfields
Wingecarribee (A)	NSW Illawarra
Winton (S)	QLD Resource region
Wodonga (RC)	VIC North East
Wollondilly (A)	Sydney Outer South West
Wollongong (C)	NSW Illawarra
Wongan-Ballidu (S)	WA Wheatbelt Great Southern
Woodanilling (S)	WA Wheatbelt Great Southern
Woollahra (A)	Sydney Eastern Beaches
Woorabinda (S)	QLD Fitzroy
Wudinna (DC)	SA Spencer Gulf
Wujal Wujal (S)	QLD Resource region
Wyalkatchem (S)	WA Wheatbelt Great Southern
Wyndham-East Kimberley (S)	WA Pilbara Kimberley
Wyndham (C)	Melbourne West
Wyong (A)	NSW Central Coast
Yalgoo (S)	WA Gascoyne Goldfields
Yankalilla (DC)	Adelaide South
Yarra (C)	Melbourne Central
Yarra Ranges (S)	Melbourne North East
Yarrabah (S)	QLD Cairns
Yarriambiack (S)	VIC Mallee Wimmera
Yass Valley (A)	NSW Southern Tablelands
Yilgarn (S)	WA Wheatbelt Great Southern
York (S)	WA Wheatbelt Great Southern
Yorke Peninsula (DC)	SA Mid North Riverland
Young (A)	NSW Southern Tablelands

## Abbreviations

A Shire or municipality

AC Aboriginal council

B Borough

C City

DC District Council

M Municipality

R Regional Council

RC Rural city

S Shire

T Town

## A4.2 Index of region membership

Region	Local Government Area
ACT	Unincorporated ACT
Adelaide Inner	Adelaide (C) Burnside (C) Holdfast Bay (C) Marion (C) Mitcham (C) Norwood Payneham St Peters (C) Unley (C) Walkerville (M) West Torrens (C)
Adelaide North	Campbelltown (C) Charles Sturt (C) Gawler (T) Playford (C) Port Adelaide Enfield (C) Prospect (C) Salisbury (C)
Adelaide South	Adelaide Hills (DC) Alexandrina (DC) Mount Barker (DC) Onkaparinga (C) Tea Tree Gully (C) Victor Harbor (C) Yankalilla (DC)
Melbourne Central	Glen Eira (C) Melbourne (C) Port Phillip (C) Stonnington (C) Yarra (C)
Melbourne East	Boroondara (C) Knox (C) Maroondah (C) Whitehorse (C)
Melbourne Mid South East	Bayside (C) Greater Dandenong (C) Kingston (C) Monash (C)
Melbourne North	Darebin (C) Hume (C) Moonee Valley (C) Moreland (C)
Melbourne North East	Banyule (C) Manningham (C) Nillumbik (S) Whittlesea (C) Yarra Ranges (S)

Region	Local Government Area
Melbourne Outer South East	Cardinia (S) Casey (C) Frankston (C) Mornington Peninsula (S)
Melbourne West	Brimbank (C) Hobsons Bay (C) Maribyrnong (C) Melton (S) Wyndham (C)
NSW Central Coast	Gosford (C) Wyong (A)
NSW Central West	Bathurst Regional (A) Bland (A) Blayney (A) Cabonne (A) Cowra (A) Dubbo (C) Forbes (A) Gilgandra (A) Lithgow (C) Mid-Western Regional (A) Narromine (A) Oberon (A) Orange (C) Parkes (A) Warrumbungle Shire (A) Weddin (A) Wellington (A)
NSW Far West	Balranald (A) Bogan (A) Bourke (A) Brewarrina (A) Broken Hill (C) Carrathool (A) Central Darling (A) Cobar (A) Conargo (A) Coonamble (A) Deniliquin (A) Hay (A) Jerilderie (A) Lachlan (A) Murray (A) Unincorporated NSW Wakool (A) Walgett (A)

Region	Local Government Area
NSW Hunter	Warren (A)
	Wentworth (A)
	Cessnock (C)
	Dungog (A)
	Gloucester (A)
	Great Lakes (A)
	Lake Macquarie (C)
	Maitland (C)
	Muswellbrook (A)
	Newcastle (C)
	Port Stephens (A)
NSW Illawarra	Singleton (A)
	Upper Hunter Shire (A)
	Kiama (A)
	Shellharbour (C)
	Shoalhaven (C)
NSW Mid North Coast	Wingecarribee (A)
	Wollongong (C)
	Bellingen (A)
	Clarence Valley (A)
	Coffs Harbour (C)
	Greater Taree (C)
	Kempsey (A)
NSW North	Nambucca (A)
	Port Macquarie-Hastings (A)
	Armidale Dumaresq (A)
	Glen Innes Severn (A)
	Gunnedah (A)
	Guyra (A)
	Gwydir (A)
	Inverell (A)
	Liverpool Plains (A)
	Moree Plains (A)
	Narrabri (A)
	Tamworth Regional (A)
	Tenterfield (A)
	Uralla (A)
NSW Richmond Tweed	Walcha (A)
	Ballina (A)
	Byron (A)
	Kyogle (A)
	Lismore (C)
	Richmond Valley (A)
NSW Riverina	Tweed (A)
	Albury (C)
	Berrigan (A)
	Coolamon (A)
	Cootamundra (A)
	Corowa Shire (A)
	Greater Hume Shire (A)

Region	Local Government Area
NSW Southern Tablelands	Griffith (C)
	Junee (A)
	Leeton (A)
	Lockhart (A)
	Murrumbidgee (A)
	Narrandera (A)
	Temora (A)
	Urana (A)
	Wagga Wagga (C)
	Bega Valley (A)
	Bombala (A)
	Boorowa (A)
	Cooma-Monaro (A)
	Eurobodalla (A)
	Goulburn Mulwaree (A)
	Gundagai (A)
	Harden (A)
	Palerang (A)
	Queanbeyan (C)
Snowy River (A)	
NT Darwin	Tumbarumba (A)
	Tumut Shire (A)
	Upper Lachlan Shire (A)
	Yass Valley (A)
	Young (A)
	Coomalie (S)
	Darwin (C)
	Darwin Rates Area
	Litchfield (M)
	Palmerston (C)
NT Lingiari	Alice Springs (T)
	Barkly (S)
	Belyuen (S)
	Central Desert (S)
	East Arnhem (S)
	Katherine (T)
	MacDonnell (S)
	Roper Gulf (S)
	Tiwi Islands (S)
	Unincorporated NT
	Victoria-Daly (S)
Perth Central	Wagait (S)
	West Arnhem (S)
	Belmont (C)
	Cambridge (T)
	Canning (C)
	Claremont (T)
	Cottesloe (T)
	East Fremantle (T)
	Fremantle (C)

Region	Local Government Area
Perth Outer North	Mosman Park (T)
	Nedlands (C)
	Peppermint Grove (S)
	Perth (C)
	South Perth (C)
	Stirling (C)
	Subiaco (C)
	Victoria Park (T)
	Vincent (T)
	Bassendean (T)
	Bayswater (C)
	Joondalup (C)
	Mundaring (S)
	Swan (C)
Wanneroo (C)	
Perth Outer South	Armadale (C)
	Cockburn (C)
	Gosnells (C)
	Kalamunda (S)
	Kwinana (T)
	Melville (C)
	Rockingham (C)
QLD Cairns	Cairns (R)
	Cassowary Coast (R)
	Tablelands (R)
QLD Darling Downs	Yarrabah (S)
	Dalby (R)
	Goondiwindi (R)
	Southern Downs (R)
QLD Fitzroy	Toowoomba (R)
	Banana (S)
	Central Highlands (R)
	Gladstone (R)
	Rockhampton (R)
QLD Mackay	Woorabinda (S)
	Isaac (R)
	Mackay (R)
	Whitsunday (R)
QLD North	Burdekin (S)
	Charters Towers (R)
	Hinchinbrook (S)
	Palm Island (S)
	Townsville (C)
	Aurukun (S)
QLD Resource region	Balonne (S)
	Barcaldine (R)
	Barcoo (S)
	Blackall Tambo (R)
	Boulia (S)

Region	Local Government Area	
QLD Wide Bay Burnett	Bulloo (S)	
	Burke (S)	
	Carpentaria (S)	
	Cloncurry (S)	
	Cook (S)	
	Croydon (S)	
	Diamantina (S)	
	Doomadgee (S)	
	Etheridge (S)	
	Flinders (S)	
	Hope Vale (S)	
	Kowanyama (S)	
	Lockhart River (S)	
	Longreach (R)	
	Mapoon (S)	
	McKinlay (S)	
	Mornington (S)	
	Mount Isa (C)	
	Murweh (S)	
	Napranum (S)	
	Northern Peninsula Area (R)	
	Paroo (S)	
	Pormpuraaw (S)	
	Quilpie (S)	
	Richmond (S)	
	Roma (R)	
	Torres (S)	
	Torres Strait Island (R)	
	Weipa (T)	
	Winton (S)	
	Wujal Wujal (S)	
	Bundaberg (R)	
	Cherbourg (S)	
	Fraser Coast (R)	
	Gympie (R)	
	North Burnett (R)	
	South Burnett (R)	
	SA Mallee South East	Grant (DC)
		Kangaroo Island (DC)
		Karoonda East Murray (DC)
		Kingston (DC)
		Mount Gambier (C)
		Murray Bridge (RC)
		Naracoorte and Lucindale (DC)
		Robe (DC)
		Southern Mallee (DC)
		Tatiara (DC)
The Coorong (DC)		
Wattle Range (DC)		

Region	Local Government Area	
SA Mid North Riverland	Barossa (DC)	
	Barunga West (DC)	
	Berri and Barmera (DC)	
	Clare and Gilbert Valleys (DC)	
	Copper Coast (DC)	
	Goyder (DC)	
	Light (RegC)	
	Loxton Waikerie (DC)	
	Mallala (DC)	
	Mid Murray (DC)	
	Northern Areas (DC)	
	Orroroo/Carrieton (DC)	
	Peterborough (DC)	
	Renmark Paringa (DC)	
	Wakefield (DC)	
	Yorke Peninsula (DC)	
	SA Spencer Gulf	Anangu Pitjantjatjara (AC)
		Ceduna (DC)
		Cleve (DC)
		Cooper Pedy (DC)
Elliston (DC)		
Flinders Ranges (DC)		
Franklin Harbour (DC)		
Kimba (DC)		
Lower Eyre Peninsula (DC)		
Maralinga Tjarutja (AC)		
Mount Remarkable (DC)		
Port Augusta (C)		
Port Lincoln (C)		
Port Pirie City and Dists (M)		
Roxby Downs (M)		
Streaky Bay (DC)		
Tumby Bay (DC)		
Unincorporated SA		
Whyalla (C)		
Wudinna (DC)		
SEQ Brisbane City	Brisbane (C)	
SEQ Brisbane South	Logan (C)	
	Redland (C)	
SEQ Gold Coast	Gold Coast (C)	
SEQ Moreton Bay	Moreton Bay (R)	
SEQ Sunshine Coast	Sunshine Coast (R)	
SEQ West Moreton	Ipswich (C)	
	Lockyer Valley (R)	
	Scenic Rim (R)	
	Somerset (R)	
Sydney Central	Botany Bay (C)	
	Canada Bay (A)	
	Hunters Hill (A)	

Region	Local Government Area
Sydney Eastern Beaches	Lane Cove (A)
	Leichhardt (A)
	North Sydney (A)
	Ryde (C)
	Sydney (C)
	Willoughby (C)
	Randwick (C)
	Waverley (A)
	Woollahra (A)
	Sydney Northern Beaches
	Mosman (A)
	Pittwater (A)
	Warringah (A)
Sydney Old West	Ashfield (A)
	Burwood (A)
	Canterbury (C)
	Marrickville (A)
	Strathfield (A)
Sydney Outer North	Hornsby (A)
	Ku-ring-gai (A)
	The Hills Shire (A)
Sydney Outer South West	Camden (A)
	Campbelltown (C)
	Liverpool (C)
	Wollondilly (A)
Sydney Outer West	Blacktown (C)
	Blue Mountains (C)
	Hawkesbury (C)
	Penrith (C)
Sydney Parramatta-Bankstown	Auburn (A)
	Bankstown (C)
	Fairfield (C)
	Holroyd (C)
	Parramatta (C)
Sydney South	Hurstville (C)
	Kogarah (C)
	Rockdale (C)
	Sutherland (A)
TAS Hobart-South	Brighton (M)
	Central Highlands (M)
	Clarence (C)
	Derwent Valley (M)
	Glamorgan/Spring Bay (M)
	Glenorchy (C)
	Hobart (C)
	Huon Valley (M)
	Kingborough (M)
	Sorell (M)
	Southern Midlands (M)

Region	Local Government Area
TAS North	Tasman (M)
	Break O'Day (M)
	Dorset (M)
	Flinders (M)
	George Town (M)
	Launceston (C)
	Meander Valley (M)
	Northern Midlands (M)
	West Tamar (M)
	TAS North West
Central Coast (M)	
Circular Head (M)	
Devonport (C)	
Kentish (M)	
King Island (M)	
Latrobe (M)	
Waratah/Wynyard (M)	
West Coast (M)	
VIC Ballarat	
	Ballarat (C)
	Central Goldfields (S)
	Hepburn (S)
	Moorabool (S)
	Pyrenees (S)
VIC Bendigo	Campaspe (S)
	Greater Bendigo (C)
	Loddon (S)
	Macedon Ranges (S)
	Mitchell (S)
	Mount Alexander (S)
VIC Geelong	Greater Geelong (C)
	Queenscliffe (B)
VIC Gippsland	Bass Coast (S)
	Baw Baw (S)
	East Gippsland (S)
	Latrobe (C)
	South Gippsland (S)
	Wellington (S)
VIC Mallee Wimmera	Buloke (S)
	Gannawarra (S)
	Hindmarsh (S)
	Horsham (RC)
	Mildura (RC)
	Northern Grampians (S)
	Swan Hill (RC)
	West Wimmera (S)
	Yarriambiack (S)
	VIC North East
Benalla (RC)	
Greater Shepparton (C)	

Region	Local Government Area
VIC West	Indigo (S)
	Mansfield (S)
	Moira (S)
	Murrindindi (S)
	Strathbogie (S)
	Towong (S)
	Wangaratta (RC)
	Wodonga (RC)
	Colac-Otway (S)
	Corangamite (S)
WA Gascoyne Goldfields	Glenelg (S)
	Golden Plains (S)
	Moyne (S)
	Southern Grampians (S)
	Surf Coast (S)
	Warrnambool (C)
	Carnamah (S)
	Carnarvon (S)
	Chapman Valley (S)
	Coolgardie (S)
Coorow (S)	
WA Peel South West	Cue (S)
	Dundas (S)
	Esperance (S)
	Exmouth (S)
	Geraldton-Greenough (C)
	Irwin (S)
	Kalgoorlie/Boulder (C)
	Laverton (S)
	Leonora (S)
	Meekatharra (S)
Menzies (S)	
Mingenew (S)	
VIC North East	Morawa (S)
	Mount Magnet (S)
	Mullewa (S)
	Murchison (S)
	Ngaanyatjarraku (S)
	Northampton (S)
	Perenjori (S)
	Ravensthorpe (S)
	Sandstone (S)
	Shark Bay (S)
Three Springs (S)	
Upper Gascoyne (S)	
VIC North East	Wiluna (S)
	Yalgoo (S)
	Augusta-Margaret River (S)
VIC North East	Boddington (S)
	Boyup Brook (S)

Region	Local Government Area
WA Pilbara Kimberley	Bridgetown-Greenbushes (S)
	Bunbury (C)
	Busselton (S)
	Capel (S)
	Collie (S)
	Dardanup (S)
	Donnybrook-Balingup (S)
	Harvey (S)
	Mandurah (C)
	Manjimup (S)
	Murray (S)
	Nannup (S)
	Serpentine-Jarrahdale (S)
	Waroona (S)
	Ashburton (S)
	Broome (S)
	Derby-West Kimberley (S)
	East Pilbara (S)
	Halls Creek (S)
	Port Hedland (T)
Roebourne (S)	
Wyndham-East Kimberley (S)	
WA Wheatbelt Great Southern	Albany (C)
	Beverley (S)
	Brookton (S)
	Broomehill-Tambellup (S)
	Bruce Rock (S)
	Chittering (S)
	Corrigin (S)
	Cranbrook (S)
	Cuballing (S)
	Cunderdin (S)
	Dalwallinu (S)
	Dandaragan (S)
	Denmark (S)
	Dowerin (S)
	Dumbleyung (S)
	Gingin (S)
	Gnowangerup (S)
	Goomalling (S)
	Jerramungup (S)
	Katanning (S)
	Kellerberrin (S)
	Kent (S)
	Kojonup (S)
	Kondinin (S)
	Koorda (S)

Region	Local Government Area
	Kulin (S)
	Lake Grace (S)
	Merredin (S)
	Moora (S)
	Mount Marshall (S)
	Mukinbudin (S)
	Narembeen (S)
	Narrogin (S)
	Narrogin (T)
	Northam (S)
	Nungarin (S)
	Pingelly (S)
	Plantagenet (S)
	Quairading (S)
	Tammin (S)
	Toodyay (S)
	Trayning (S)
	Victoria Plains (S)
	Wagin (S)
	Wandering (S)
	West Arthur (S)
	Westonia (S)
	Wickepin (S)
	Williams (S)
	Wongan-Ballidu (S)
	Woodanilling (S)
Wyalkatchem (S)	
Yilgarn (S)	
York (S)	

## A4.3 Zone to SOR region

Zone name	SOR region
Dispersed metro	Adelaide North
	Adelaide South
	Melbourne East
	Melbourne North
	Melbourne North East
	Melbourne Outer South East
	Melbourne West
	Perth Outer North
	Perth Outer South
	SEQ Brisbane South
	SEQ Moreton Bay
	SEQ West Moreton
	Sydney Old West
	Sydney Outer North
	Sydney Outer South West
	Sydney Outer West
	Sydney South
	Independent city
NSW Illawarra	
NT Darwin	
QLD Cairns	
QLD Darling Downs	
QLD North	
TAS Hobart-South	
VIC Ballarat	
VIC Bendigo	
VIC Geelong	
Knowledge-intensive regions	ACT
	Adelaide Inner
	Melbourne Central
	Melbourne Mid South East
	Perth Central
	SEQ Brisbane City
	SEQ Gold Coast
	Sydney Central
	Sydney Eastern Beaches
	Sydney Northern Beaches
	Sydney Parramatta-Bankstown

Zone name	SOR region
Lifestyle regions	NSW Central Coast
	NSW Mid North Coast
	NSW Richmond Tweed
	QLD Wide Bay Burnett
	SEQ Sunshine Coast
Resource-based	NSW Far West
	NT Lingiari
	QLD Fitzroy
	QLD Resource region
	SA Spencer Gulf
	WA Gascoyne Goldfields
	WA Pilbara Kimberley
Rural	NSW Central West
	NSW North
	NSW Riverina
	NSW Southern Tablelands
	QLD Mackay
	SA Mallee South East
	SA Mid North Riverland
	TAS North
	TAS North West
	VIC Gippsland
	VIC Mallee Wimmera
	VIC North East
	VIC West
WA Peel South West	
WA Wheatbelt Great Southern	

## **APPENDIX 5**

# **INDICATOR EXPLANATIONS**

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## Appendix 5: Indicator explanations

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### A5.1 Regional indicators

#### *Population*

Residential population by region for 2003 to 2007 is taken from the *ABS estimated resident population* (ERP) series. The 2008 population was derived from the household growth for 2007/2008 and constrained to 2008 state population growth. The 2008 household total was derived by increasing the 2007 household total by the number of dwelling approvals.

#### *No. of Households*

The number of households per region uses the *ABS Census* for 2001 and 2006. From the 2006 benchmark, new residential building approvals data is used to grow the stock of houses in a region. This data is provided by the ABS and reported quarterly. If however, the new building approvals data is added to the stock in 2006 an over estimation will occur, due to the demolition of old houses. Therefore, National Economics uses estimated demolition rates to ensure no double counting occurs.

#### *Workforce*

Before 2005 the workforce is based on NIEIR's unemployment level plus employment based on the tax statistics. This is driven forward using a measure of the labour force adjusted for the movement of people from the workforce to Disability Support Pensions (DSP). The labour force estimates are produced by the *Department of Education, Employment and Workplace Relations* (DEEWR). The information is contained in the *Small Area Labour Markets* publication that is produced quarterly. The labour force is defined as the yearly average level for 2003 to 2008. The average DEEWR figure is added to the excess movement to disability support pensions. Excess movement is defined as any growth in excess of the rate of growth in the general population. It therefore assumes that there is a natural level of people (expressed as a per cent of the population) who need to access the DSP. The DSP data is ascertained from the Department of Social Security (Centrelink). The rationale for adding in people who move from unemployment benefits to disability support is to measure the real labour force. If a person is receiving unemployment benefits, they are counted as part of the labour force, however when people move from unemployment benefits to the DSP they are excluded. This impacts on the unemployment rate which is defined as the number of unemployed divided by the labour force.

#### *Employment*

Before 2005 this is based on the tax statistics adjusted to NIEIR definitions. This National Economics' measure of employment is the adjusted labour force as defined above, minus the estimated National Economics unemployment level. This means that since some unemployed people will be working a small number of hours, the NIEIR employment estimates exclude those employees who are on benefits while working a small number of hours.

## ***Unemployment***

This is a National Economics' measure derived from Centrelink data. It includes all people receiving Newstart allowance, Mature Age Allowance, excess growth in DSP (that is, at a level greater than population growth), youth allowance as a non-student and an estimate of students on youth allowance who are, for example, unemployed and undertaking compulsory training. This latter measure is based on demographic trends and microsimulation. This measure was discussed at length in *State of the Regions 2005-06* Chapters 10 and 11.

### ***Headline unemployment***

This is the unemployment rate produced by the *Department of Education, Employment and Workplace Relations* (DEEWR). Their *Small Area Labour Markets* publication contains estimates of employment, labour force participation, unemployment and the unemployment rate by Statistical Local Areas (SLAs). NIEIR does additional adjustments to the data to smooth the series. Hence, it is now designated the headline unemployment rate to denote that it is not exactly equal to the DEEWR series.

### ***NIEIR structural unemployment***

This is a measure of the level of long-term unemployed as a percentage of the NIEIR workforce. It includes all those classified as long-term unemployed, those receiving disability support pensions, 50 per cent of people from a non-English speaking background receiving Newstart allowance, 50 per cent of people receiving single parent's benefits and all people receiving the mature age allowance. This measure excludes people on Newstart allowance short-term and anyone receiving youth allowance. It therefore assumes that none of the youth are structurally unemployed.

### ***Income flows and productivity***

*Source: ATO Taxation Statistics, National Accounts Data*

This panel uses National Accounts definitions. All state totals are reconciled to the household accounts in the Australian Bureau of Statistics' "State Accounts".

The household disposable income indicator for each region is household disposable income from wages and salaries (including supplements, e.g. superannuation contributions) plus benefits and business income (adjusted to gross operating surplus basis consistent with the State Accounts) and interest and dividends received (including superannuation accrued earnings) and rent income less direct taxes, interest paid and depreciation expenses. The ABS 'other income' is treated as a balancing item. All data are in real dollars, which for this year are in 2005-06 prices.

To 2006 all data are derived from the postcode tax statistics. The data is estimated for 2006-07 and 2007-08 using the following methods.

### ***Wages/salaries***

The following dot points outline the calculation of the non-farm components of wages and salaries income.

- Recent growth in income from taxation records provides the trend in income per person that can be expected in each region. This measure is required due to the very large differences in wage growth at the regional level.

- ❑ Growth in employment at the local area level is combined with growth in income per employee and the base levels of income from Taxation Statistics to produce updates of income at the regional level.
- ❑ State and national account control totals are then used to balance wages and income growth.
- ❑ As with all information collected from taxation Statistics the data is converted from postcode definitions to ABS regions using the 2001 Postcode to Statistical Local Area concordance provide by the ABS.

Again, farm income is estimated using rainfall data as a proxy for the impact of the drought on regional incomes. The change in rainfall from long-term average is used as a basis for allocating farm income on a regional basis. Farm income cannot be derived from declared taxable income from primary production due to problems of declaration and the transfer of losses between tax years. Instead, the NIEIR estimate is based on the most recent measure of gross agricultural output converted to a realised income measure consistent with national accounts. In this process differences between the relative income generating capacity of various agricultural activities are accounted for. By varying the incomes derived by our estimate of the impact of drought we obtain a reasonably accurate distribution of incomes for 2008.

### ***Taxes paid***

This total income tax paid is the net tax paid after deductions and rebates. It includes the Medicare levy as well as the additional Medicare levy for high-income taxpayers. The 2003 to 2006 figure is based on reported taxation statistics. The 2007 and 2008 figures have been adjusted by state control totals, and using estimates of income created earlier.

### ***Benefits***

This figure is an estimate of the total amount of benefits received at the local level. The mount includes all benefits and allowances received from Centrelink and an indicative assessment of the contribution of Community Development Employment Program income in remote areas. Figures for all years are based on recipient data. This measure does not include the income derived from Department of Veterans Affairs (DVA) benefits.

### ***Business income***

The business income for a region is effectively based on the value of the businesses that operate in the region and the relative performance of the economy as a whole. Unfortunately the net business income as reported in Taxation Statistics does not adequately capture the total impact of business income. National Economics utilises small area microsimulation of the value of unincorporated businesses based on realised cash flows. Using state control totals and the estimated value of business assets the destination of business income can be adequately measured. The changes in business income reflect both the evolution of business values through time as well as the macro-economic trends captured in economy wide reported values of business income.

### ***Interest paid***

The amount of interest paid by the household sector is a function of the stock of debt, the nature of the debt and interest rates applied. In order to keep abreast of the impacts that the rising level of household debt in the late 1990's National Economics developed a Household Debt Model which estimates the impact of debt at the local level. One of the measures derived from such modelling is the amount of interest that is paid by the household sector on debt. The debts incurred in running unincorporated businesses are not included, but rather used in the net business income estimates presented in the table.

The debt included covers housing, personal finance and credit card debt. These model estimates are balanced to state and national control totals automatically. The relatively large increase in the amount of interest paid across the period 2003 to 2008 reflects the continued strong growth in household debt throughout the same period.

### ***Net property income***

Net property income is derived from Taxation Statistics, and balanced to state control totals. This small measure cannot be updated at the local levels and hence National Economics relies on state trends to derive the 2007 and 2008 estimates.

### ***Household disposable income***

The household disposable income estimates are benchmarked to the ABS net (that is after depreciation) household disposable income estimates in ABS State Accounts.

This means an estimate for superannuation supplements is added to wages. Also required (other than what has been outlined above) are estimates for:

- (i) imputed owner occupier rental income; and
- (ii) depreciation.

Imputed owner occupier rental income is based on the value of owner occupied property in a region. Depreciation State totals are allocated to LGAs on the basis of a weighted average of the replacement value of the dwelling stock by LGA and the market value of the dwelling stock, and aggregated to regions.

### ***Business value added***

Business value added is wages and salaries plus business income. Business value added excludes the gross surplus of companies, since this is difficult to allocate to any small geographic area. The measures in this table are on a residential basis, and hence represent value added by the businesses in which the residents work rather than value added by businesses located in the region. For isolated regions, business value added represents the region's capture of gross regional product. For regions in major metropolitan areas, this is not necessarily the case because of commuting.

### ***Business productivity***

Business productivity is business value added divided by NIEIR employment, again on a residential basis.

### ***Social Security***

*Source: Centrelink*

Summarised from data provided by Centrelink. The original data are by postcode, and are converted to LGAs, added to regions and divided by population.

## ***Population change***

*Source: ABS Census*

Based on ABS Census and National Economics' population and migration modelling program called PopInfo.

## ***Patent applications***

### **Patent applications per 100,000 people**

This indicator measures the number of patent applications from businesses and individuals over a ten-year period. It is an average from 1994 to 2007, expressed as the number of patents per 100,000 residents. Expressing the measure in these terms allows for regional comparisons.

The patent data is provided by the Australian patent office (IP Australia). The number of applications was chosen over patents granted, due to the long delays associated with the granting of patents. In some cases this can be up to 5 years.

This measure acts as a proxy for scientific innovation, knowledge endowment and entrepreneurial dynamism. Regions with a high value for this indicator will generally prosper, as innovation leads to greater value added and wealth creation.

### **Hi-Tech and IT applications per 100,000 people**

The patent application data is grouped into 31 different classifications. The following classifications were identified as 'Hi-Tech':

- Electrical devices and engineering
- Information technology
- Optics
- Instrumentation
- Medical engineering
- Polymers
- Pharmaceuticals
- Biotechnology
- Environmental processes
- Nuclear engineering
- Space technology, weapons

## ***Temperature***

*Source: Commonwealth Bureau of Meteorology, National, Climate Centre.*

Numbers given are the average maximum daily temperature for meteorological stations in the region. NB: as with all other series in this report, averages are for financial years.

## ***Rainfall***

*Source: Commonwealth Bureau of Meteorology, National, Climate Centre, Australian Monthly Rainfall.*

Specially requested monthly rainfall data from each available Australian weather station is assigned into the appropriate region and then totalled and averaged to generate the average annual rainfall for each region. As for all other series in this report, rainfall is for financial years.

## ***Population***

*Source: ABS Estimated regional population*

The ABS publication provides regional estimates to 2008 and state estimates to 2009. Figures for 2009 and 2010 are NIEIR estimates.

## ***Household wealth and debt***

All wealth and debt estimates are benchmarked back to the ABS Australian National Accounts – Financial Accounts and National ABS estimates for dwelling stock and value of unincorporated business assets.

National financial assets are divided into two types, namely direct income generating financial assets and financial assets on which an imputed income is added to household income, namely superannuation assets for working households. Direct financial assets are allocated to LGAs on the basis of the Taxation Statistics' interest received data.

Imputed financial assets are allocated to LGAs using microsimulation modelling based on the ABS Household Income Survey (HES) unit and data for 2003-04 and earlier HES years. The same procedure is adopted for allocating household total liabilities. For the benchmark years, e.g. 2006, a key Census variable in the microsimulation modelling is household mortgage debt service costs.

The value of unincorporated business assets is derived from the SOR LGA business income estimates, which in turn are based on the Taxation Statistics and ABS State Income Accounts. The value of housing is based on property values outlined below and Census benchmarks for average rent paid by renters. The rental property is allocated back to the LGA of the owners based on rental income estimates, which in turn is derived from Tax Statistics.

The wealth indicator in the tables is equal to value of dwellings owned by residents of an LGA plus holdings of financial assets less stock of household liabilities.

The household debt service ratio equals interest paid on debt plus 0.07 of the outstanding stock of liabilities to allow for repayments divided by disposable income.

The household income measure used for the debt to income ratio is household disposable income plus depreciation plus interest paid.

## ***Residential and non-residential building and construction***

*Source: ABS publication 8731.0 – Building Approvals Australia*

Building approvals data is converted to constant price values. Forecasts are derived using National Economics construction models.

## ***Farm Institute Accessibility***

*Source: NIEIR study for the National Farm Institute: Essential services in urban and regional Australia: a quantitative comparison*

The Farm Institute accessibility indices are measures of the straight-line one-way distances separating dwellings from the service delivery outlets. For each service covered, the distance from each dwelling to the nearest service outlet is calculated, and averaged for all dwellings in a region. To allow a degree of choice, for many services distance is also measured to the second-nearest, third-nearest etc. outlet.

The overall index is a weighted average of distances from dwellings to service outlets for a broad and representative range of education, health and welfare services. Estimates are also given for two components. Widespread services are those where most country towns offer service outlets, with a choice of outlets where appropriate – examples include Centrelink offices, primary schools, general practitioners and pharmacists. The remaining services are classified as centralised, and include secondary schools and all higher education and specialised health services. The index weights are derived from national employment data for each service – the more the number of people providing the service, the greater the weight in the index.

Values are provided for dwellings in the urban parts of a region and for dwellings in the rural parts, where the former are defined as all dwellings located in urban areas with populations of 1000 and above, and the latter include dwellings located in townships with less than 1000 population as well as those on rural properties.

The primary index is measured as average kilometre distance for one-way trips from dwellings to service outlets. Estimates are also provided for the time taken and cost, using motor vehicle transport. For discussion of these indicators see Ch 9, and for more detailed definitions see the report published by the Farm Institute.

## ***Consumption***

Consumption is defined as in the ABS National Accounts, state accounts. NIEIR has allocated state consumption, as estimated by the ABS, to regions according to regional population characteristics and incomes, using microsimulation methodology based on the Household Expenditure Survey.

## ***Housing***

*Source: Real Estate and Stock Institute of Australia; various derived statistics on dwellings and income*

The average value of dwellings is the average value of dwellings sold in the region (both houses and flats) as reported by the Real Estate and Stock Institute. It has been deflated by the National Accounts consumption deflator.

The ratio of average dwelling price to household disposable income is calculated using average household disposable income for the region.

The ratio of mortgage burden on average dwelling purchase is derived from the ratio of average dwelling price to household disposable income, by assuming that a household purchases a dwelling at the average regional price financed by a mortgage at an interest rate of 7.2 per cent with a deposit of 25 per cent of value. The mortgage thus calculated is reported as a percentage of average household disposable income for the region.

Greenfield construction costs have been calculated from benchmark costings prepared for the five largest metropolitan areas by the National Housing Supply Council. The costings are valid for 2008, and have been forward and back-projected using a combination of the ABS price indices for new project homes and house prices. The average cost so calculated is divided by the RESI average value of all dwellings sold in the region. The comparison is valid for the 2000s, but owing to the uncertainties of back-projection the 1990s values should be treated with caution – see discussion in Chapter 5.

The mortgage burden on new construction is derived from greenfield construction costs using the same methodology as for the ratio of mortgage payments to disposable income for the average house purchase. The caution concerning 1990s value applies here also.

Adult population per dwelling derives from the ABS Estimated regional populations, projected by NIEIR to 2010.

### ***Population projections***

*Source: ABS Estimated Regional Population*

The population data are primarily based on the ABS Estimated Resident Population (ERP) series by age 2003 to 2008, and National Economics' population and migration modelling program called PopInfo.

### ***Hours and dollars per hour***

The starting point for estimating hours and dollars per hour is the estimation of hours and dollars per hour at the 1-digit ANZSIC 2006 level at the State/Territory level. This is done by deriving total hours worked per quarter by industry and State/Territory from the ABS Labour Force Bulletin. The wages and salaries plus mixed income series are tables from the ABS Annual State Accounts Bulletin, converted to \$/hour by dividing by the estimates of total hours worked by industry. The annual series have then been converted to quarterly series by ensuring that the total industry quarterly estimates sum to state wages and salaries plus mixed income series from the ABS Quarterly State Accounts.

Hours of work by industry and dollars per hours at the LGA level for usual residents were estimated from a country-wide calculation, per quarter, where the LGA hours and \$/hour column income constraints were derived as outlined above. The row constraints were the state industry totals as outlined above. There were also group LGA constraints imposed at the 1-digit industry level derived from the quarterly regional estimates from the ABS Labour Force Bulletin.

The base matrix was derived for 2006.3 from the Census.

Industry estimates of employment hours of work and \$/hour by employment location, were obtained by projecting workplace employment from the 2006.3 Census benchmark. Floorspace completion estimates by building type and by LGA were used to update the 2006.3 matrix of employment by location by industry. The employment location estimates were then estimated by 'back engineering' via the updated journey to work matrix based on usual residents, employment, hours and dollars per hour.

Finally, because of the erratic nature of the Labour Force data, five and seven quarter moving averages were passed through the data.