

IN THE FAIR WORK COMMISSION

AM 2014/190

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## **FOUR YEARLY REVIEW OF MODERN AWARDS - DISTRICT ALLOWANCES**

### **SUBMISSIONS OF NSWBC AND ABI**

**4 April 2018**

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## A. BACKGROUND

### 1. SUMMARY OF POSITION

- 1.1 These submissions are filed on behalf of Australian Business Industrial (**ABI**) and the NSW Business Chamber (**NSWBC**).
- 1.2 These submissions respond to the following materials:
- (a) submissions and witness statements filed by the Shop, Distributive and Allied Employee's Association (**SDA**) on 19 February 2018; and
  - (b) submissions and witness statements filed by the Australian Municipal, Administrative, Clerical and Services Union (**ASU**) on 26 February 2018.
- 1.3 The claims sought by the ASU and SDA are opposed.
- 1.4 In summary, the ABI and NSWBC position is as follows:
- (a) The Award Modernisation process served to (subject to a period of transition) remove district allowances from modern awards.
  - (b) The Award Modernisation process envisaged that the industrial tribunal would revisit the question whether of district allowances should be a feature of modern awards when the proper opportunity arose. These proceedings represent that proper opportunity.
  - (c) The current existence of a 'Broken Hill Allowance' does no more than establish that district or locality allowances are permissible in modern awards under s 139(1)(g)(iii) of the *Fair Work Act 2009* (Cth) (**FW Act**) as allowances for disabilities associated with the performance of particular tasks or work in particular conditions or locations.
  - (d) Any further district allowances which are now sought would need to be supported on a merit basis and be considered an appropriate element of the fair and relevant minimum safety net as established by the requirements of the FW Act.

- (e) In order to make that merit case out, the disability of work under a particular award in a particular location would need to be established as well as a rational identification of an appropriate allowance. A modern award inclusive of that allowance would then need to be assessed as to whether, alongside the NES, it met the modern awards objective, but only to the extent necessary.
- (f) The claims of the unions fail this standard given:
- (i) no sufficient evidentiary or substantive case has been made out as to the relative disability of working in regions subject to the claims, or why an award inclusive of an allowance to offset that disability would satisfy the modern awards objective within the scope of s 138; and
  - (ii) no attempt is made by either union to quantify the allowances claimed against the apparent disabilities complained of. This has resulted in the SDA making a claim which, as acknowledged in its submissions, goes further than necessary to satisfy the modern awards objective in some regions and the ASU making a claim which seeks merely to adopt the clearly inappropriate regime of the Australian Defence Force (**ADF**).
- (g) As cautioned by the Australian Industrial Relations Commission in Award Modernisation: *[w]ithout a rational system the inclusion of [district] allowances in modern awards could lead to inconsistency and consequent unfairness.*<sup>1</sup> The claims of the SDA and ASU fall into this category.

1.5 The claims should therefore be rejected.

## 2. THE 4 YEARLY REVIEW

2.1 The SDA and ASU claims are being advanced as part of the 4 Yearly Review of Modern Awards (**Review**). The legislative requirements relevant to the Review have been outlined many times. The most recent restatement of the relevant principles was made by the Full

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<sup>1</sup> [2008] AIRCFB 717 at [28]

Bench in its decision in *Family Friendly Working Arrangements* [2018] FWCFB 1692 at [36] to [70].

- 2.2 In the interests of providing the Commission with a concise and useful submission, it is not necessary to outline this restatement in full.
- 2.3 It is however useful to identify the following paragraphs of particular application (with our emphasis added):

*[51] In 4 Yearly Review of Modern Awards – Penalty Rates – Hospitality and Retail Sectors the Full Bench summarised the general propositions applying to the Commission’s task in the Review, as follows:*

*‘1. The Commission’s task in the Review is to determine whether a particular modern award achieves the modern awards objective. If a modern award is not achieving the modern awards objective then it is to be **varied such that it only includes terms that are ‘necessary to achieve the modern awards objective’ (s.138)**. In such circumstances regard may be had to the terms of any proposed variation, but the focal point of the Commission’s consideration is upon the terms of the modern award, as varied.*

*2. **Variations to modern awards must be justified on their merits.** The extent of the merit argument required will depend on the circumstances. Some proposed changes are obvious as a matter of industrial merit and in such circumstances it is unnecessary to advance probative evidence in support of the proposed variation. **Significant changes where merit is reasonably contestable should be supported by an analysis of the relevant legislative provisions and, where feasible, probative evidence.***

*3. In conducting the Review it is appropriate that the Commission take into account previous decisions relevant to any contested issue. For example, the Commission will proceed on the basis that **prima facie the modern award being reviewed achieved the modern awards objective at the time it was made.** The particular context in which those decisions were made will also need to be considered.*

4. *The particular context may be a cogent reason for not following a previous Full Bench decision, for example:*

- *the legislative context which pertained at that time may be materially different from the FW Act;*
- *the extent to which the relevant issue was contested and, in particular, the extent of the evidence and submissions put in the previous proceeding will bear on the weight to be accorded to the previous decision; or*
- *the extent of the previous Full Bench's consideration of the contested issue. The absence of detailed reasons in a previous decision may be a factor in considering the weight to be accorded to the decision.'*

*[References omitted]*

....

***[68] We conclude our general observations about the modern awards objective by noting that the nature of modern awards under the Act is quite different from the awards made under previous legislative regimes. In times past awards were made in settlement of industrial disputes. The content of these instruments was determined by the constitutional and legislative limits of the tribunal's jurisdiction, the matters put in issue by the parties (i.e. the 'ambit' of the dispute) and the policies of the tribunal as determined from time to time in wage fixing principles or test cases. An award generally only bound the employers, employer organisations and unions which had been parties to the industrial dispute that gave rise to the making of the award and were named as respondents. Modern awards are very different to awards of the past.***

*[References removed]*

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## **B: CONTEXT OF THE CURRENT CLAIMS**

### **3. INTRODUCTION**

- 3.1 Prior to an individual assessment of the union claims, it is important to assess district allowances in their historical and jurisdictional context.
- 3.2 Particularly given the claim advanced by the SDA, in order to properly assess the union claims, it is relevant to address the significance of:
- (a) the prior existence of district allowances;
  - (b) the treatment of district allowances in Award Modernisation;
  - (c) the sunseting of almost all district allowances in the Review;
  - (d) the retention of the 'Broken Hill Allowance'; and
  - (e) the decision of the Federal Court of Australia in respect of the 'Broken Hill Allowance'.

### **4. THE HISTORICAL EXISTENCE OF DISTRICT ALLOWANCES**

- 4.1 The origins of district, locality or remote area allowances was addressed by the Full Federal Court of Australia in *Australian Chamber of Commerce and Industry v Australian Council of Trade Unions* [2015] FCAFC 131 (**Federal Court Decision**). While we will address the substance of the Federal Court Decision below, it is useful at this point to reproduce his Honour Buchanan J's decision commencing at [15] as follows:

*District, locality, zone, isolation and climatic allowances have been features of the federal (and State) award landscape for a long time. They were variously justified as a means of compensation for additional difficulty or discomfort associated with particular work, or as a legitimate means of inducing employees to work in particular areas. ...*

*In 1932, Drake-Brockman J (sitting as the Commonwealth Court of Conciliation and Arbitration) referred to the second aspect (inducement) in connection with railway construction and development in *Commonwealth Railways Commissioner v Australian Workers Union* (1932) 31 CAR 815 at 820:*

... Zone, district, isolation or climatic allowances as they are variously called, have for many years been granted in Australia. Historically they appear to have been granted for the purpose of inducing labour to go to remote localities during the pioneering period. The tendency appears to have been for them to diminish in amount as the localities concerned became more settled and the social amenities increased and improved. These allowances being sums deemed sufficient to attract labour, they naturally have varied from time to time and from place to place. The only factor that has been consistent appears to have been, "What amount will induce the required labour to go to the locality concerned?" This factor naturally varied with the condition of the labour market in different localities and times. The factor mentioned seems to have been the prevailing influence during the period of railway construction in determining the varying amounts of the allowances which in the main still exist.

*Drake-Brockman J repeated this thesis seven years later when he observed in Australian Railways Union v Commissioner for Railways New South Wales (1939) 41 CAR 614 at 620:*

*The climatic allowance provided in the awards does, from the reading of the clauses, appear to be an allowance for disability of climate only—nothing else. However, from the evidence and argument in these proceedings, I think the word has been used loosely and a better one would have been "inducement".*

*.... it became commonplace, in federal awards and in federal and State public sector employment, for some form of loading to be paid for climatic conditions or isolation. For very many years, for example, special arrangements were made for some employees in the Northern Territory (such as federal public servants) and in New South Wales it was common for a "western district" allowance to be paid (e.g. to New South Wales public servants, including teachers).*

*In the industrial and award history of New South Wales, the County of Yancowinna (i.e. Broken Hill, together with the neighbouring town of Silverton and their surrounds) was a special case. New South Wales awards usually excluded the County of Yancowinna from*



*their coverage and operations altogether, leaving local arrangements to be negotiated directly with employers under the auspices of the Barrier Industrial Council. ...*

*Those special award arrangements no longer exist. ...*

- 4.2 As identified in the Family Friendly Decision extracted above, the nature of modern awards under the FW Act is quite different from the awards made under previous legislative regimes including those which produced awards containing district allowances.
- 4.3 The task of the Commission in these proceedings in ensuring the satisfaction of the modern awards objective is also different from the task faced by previous tribunals. Matters which were relevant for previous tribunals in the creation or variation of awards are not the same as those relevant for the Commission in its task now. Further, pre-modern awards simply were not required to do what the FW Act requires modern awards to do today.
- 4.4 What is immediately apparent from the Buchanan J's description of the history of district allowances is the central role that 'inducement' played in the creation and maintenance of historical district allowances. It is sufficient to note at this point that the role of inducement has no direct role in the modern awards objective, is not relevant to the types of allowances envisaged by s 139(1)(g)(iii) and is not specifically referred to within the scope FW Act.
- 4.5 We will expand on the significance of this below.

## **5. THE TREATMENT OF DISTRICT ALLOWANCES IN AWARD MODERNISATION**

- 5.1 The operation of district allowances was considered in Award Modernisation.
- 5.2 In its 12 September 2008 statement, the Full Bench of the Australian Industrial Relations Commissions (**AIRC**) invited industrial parties to the Part 10A Award Modernisation process to consider the operation of the many and varied forms of district allowances in force in pre-modern awards.
- 5.3 In Award Modernisation [2008] AIRCFB 717, the AIRC commented at [28] as follows:

*There is an unresolved issue concerning allowances variously described as district, locality or remote area. A number of pre-reform awards and NAPSA's contain such allowances.*

*Questions arise about such allowances. They are by nature confined to particular locations. In that connection it is relevant that modern awards will apply throughout Australia. If it is appropriate that these allowances be included in modern awards, which is a matter for discussion, there must be a consistent and fair national basis for their fixation and adjustment. Without a rational system the inclusion of these allowances in modern awards could lead to inconsistency and consequent unfairness. We would welcome views and proposals on these questions. The allowances have not been included in the exposure drafts.*

5.4 In *Award Modernisation* [2008] AIRCFB 1000, the Full Bench indicated that it would only focus on allowances in Western Australia and the Northern Territory for the reason that it was not aware of any specific allowances in other States '*which are of significant magnitude overall to require consideration*'.<sup>2</sup>

5.5 In relation to district allowances applying in Western Australia and the Northern Territory, the Award Modernisation Full Bench noted that, although historically the allowances were related to the cost of living in the relevant geographic areas, if such provisions were to be part of the modern award system there would need to be a consistent and fair national basis for their fixation and adjustment.<sup>3</sup> The Full Bench decided as follows:

*[81] In relation to the allowances in NAPSAs and pre-reform awards operating in Western Australia, it is appropriate that those should be maintained in modern awards until there is a proper opportunity to consider whether they should be a permanent feature of the awards and, if so, the basis for their fixation and adjustment. We do not intend to provide for any automatic adjustment at this stage. Because of the nature of the Northern Territory allowance, it cannot be maintained for more than five years and, because of the decision of the Full Bench, it should not be adjusted during that period. We shall provide that the district, locality or remote area allowances, described generally as district allowances, applying in Western Australia and the Northern Territory be preserved for a period of five years in a transitional provision. Most of the modern awards contain the following standard clause:*

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<sup>2</sup> Award Modernisation [2008] AIRCFB 1000 at [80]

<sup>3</sup> [2008] AIRCFB 1000 at [80]

*'1.1 Northern Territory*

*An employee in the Northern Territory is entitled to payment of a district allowance in accordance with the terms of an award made under the Workplace Relations Act 1996 (Cth):*

*(a) that would have applied to the employee immediately prior to 1 January 2010, if the employee had at that time been in their current circumstances of employment and no agreement made under that Act had applied to the employee; and*

*(b) that would have entitled the employee to payment of a district allowance.*

*1.2 Western Australia*

*An employee in Western Australia is entitled to payment of a district allowance in accordance with the terms of a NAPSA or an award made under the Workplace Relations Act 1996 (Cth):*

*(a) that would have applied to the employee immediately prior to 1 January 2010, if the employee had at that time been in their current circumstances of employment and no agreement made under that Act had applied to the employee; and*

*(b) that would have entitled the employee to payment of a district allowance.*

*1.3 This clause ceases to operate on 31 December 2014.'*

5.6 It can be seen that the Commission did not generally endorse or create a district allowance clause to form part of the minimum safety net but rather '*preserved*' various existing arrangements '*until the end of the transition period*' by which time it anticipated revisiting the issue:

*'[82] In order to assist those covered by the award, administrative arrangements will be made to prepare and publish a list of the relevant allowances. **There can be a full examination of all the matters relevant to the allowances sometime after 1 January***

***2010 either on application or as part of the review contemplated by the Fair Work Bill.***

(emphasis added)<sup>4</sup>

5.7 Despite the implicit suggestion of the ASU and the SDA Claims that somehow these proceedings present the opportunity to ‘re-animate’ previously applicable allowances, it should be uncontroversial to say that both union claims are entirely new.

## **6. THE SUNSETTING OF ALMOST ALL DISTRICT ALLOWANCES IN THE REVIEW**

6.1 On 1 July 2014, as a part of the Review, the Australian Council of Trade Unions (**ACTU**) filed an application to delete sunset provisions relating to district allowances (**Sunset Application**). By seeking the deletion of the sunset provisions, the Sunset Application sought to extend existing district allowance provisions beyond the ‘sunset date’ of 31 December 2014.

6.2 By decision [2014] FWCFB 7767 dated 31 October 2014 (**October Decision**), the Full Bench refused the Sunset Application and as a result, as at 1 January 2014, district allowances clauses ceased to apply in modern awards. The Full Bench’s relevant findings were as follows:

*[4] Given the operative periods for the transitional provisions in modern awards, we consider that it is appropriate for the Full Bench to announce our decision, at least in relation to some of the matters before us, as early as possible.*

*[5] We have decided not to grant the ACTU application to delete the sunset provisions in the transitional Accident Pay and District Allowance provisions in modern awards. We do not consider that the case has been made out for the continuation of those transitional provisions having regard to the basis on which they were inserted by the Award Modernisation Full Bench in 2008 and to the submissions and material presented in the proceedings before us.*

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<sup>4</sup> Award Modernisation [2008] AIRCFB 1000 at [82].

*[6]... We also note that no substantive case has been advanced such that the allowances applying in Western Australia and the Northern Territory “should be a permanent feature of the awards and, if so, the basis for their fixation and adjustment.”*

6.3 The October 2014 Decision is only relevant to these proceedings in so much that it marked (with one exception) the end of all district allowances in modern awards. Any further district allowances would need to be determined on merit and would, in the strict sense, be new entitlements.

## **7. THE RETENTION OF THE ‘BROKEN HILL ALLOWANCE’**

7.1 Notwithstanding the hearing of the Sunset Application, on 29 September 2014, various unions had filed correspondence indicating that they intended to file substantive claims to insert new district allowances provisions into various modern awards.

7.2 A further Decision and Reason for Decision, [2015] FWCFB 644 (**February 2015 Decision**) was issued on 12 February 2015. The February 2015 Decision provided further reasons for the October decision and included a further decision in relation to an allowance applying in Broken Hill.

7.3 Relevantly for these proceedings, the February 2015 Decision stated as follows:

*(b) District Allowances*

*[52] Having considered the submissions presented, we decided to reject the ACTU's applications to delete the sunset provisions in the transitional district allowance provisions in modern awards.*

*[53] The main reason for this decision is simply that the current transitional district allowances provisions cannot be retained in awards consistent with s.154 of the Act. ...*

*[54] Apart from this, we do not consider that those provisions can be retained in awards consistent with the modern awards objective (ss.134 and 138). In particular, we consider that the provisions in their present form are complex, difficult to understand and apply and*

*contrary to what is sought to be achieved through the modern award system (see s.134(1)(f) and (g)).*

*[55]...As we noted in our decision, no substantive case was advanced in the proceedings before us for the retention of the allowances applying in Western Australia. In this regard, it has been indicated that the ACTU and affiliated unions will seek to have provisions inserted into various modern awards which provide compensation for employees working in remote localities and/or under harsh conditions and which are drafted having regard to the relevant provisions of the Act. This may provide the opportunity for the “full examination of all matters relevant to the allowances” to be undertaken, as contemplated by the Award Modernisation Full Bench.*

*[56] The position regarding the Northern Territory allowances is somewhat different. We note that there were very limited submissions put to us which specifically addressed these allowances. Given the history of the allowances and the decisions taken by industrial tribunals regarding their nature and continuing relevance, we do not envisage that these allowances could be retained in modern awards.*

*[57] In relation to the ACTU applications, there are four awards which contain provision for Broken Hill allowance in the district allowance clause.*

....

*[59] There was little put by way of submission in the proceedings as to what should be the position regarding the Broken Hill allowance. The ACTU applications sought the removal of the sunset provision which would leave the Broken Hill allowance, together with the district allowances in Western Australia and the Northern Territory, in operation. We have rejected the ACTU applications for the removal of the sunset provisions so far as they relate to district allowances in Western Australia and the Northern Territory. We must however decide whether this should be the result also in relation to the Broken Hill allowance in the four modern awards.*

*[60] Little or no attention was given to this matter by most parties to the proceedings. The South Australia, Northern Territory and Broken Hill Branch of the SDA submitted that the*

*maintenance of the allowance meets the modern awards objective and in particular provides entitlements under the relevant awards for low-paid workers who would be adversely affected by the removal of the allowance.*

...

**[62]** *We note that the Broken Hill allowance is in different terms to the transitional provisions relating to district allowances in Western Australia and the Northern Territory. The entitlement to the allowance is specified in the four awards and is expressed as a percentage figure of the standard rate under the award. It does not require reference to any other instruments. The calculation of the allowance is therefore straightforward and the allowance is not a term or condition of employment determined by reference to State or Territory boundaries.*

**[63]** *In these circumstances, we cannot conclude on a similar basis as in relation to the district allowances in Western Australia and the Northern Territory that the Broken Hill allowance should not be maintained as part of the safety net for workers covered by the relevant awards. On the basis of the limited material before us, we are satisfied that the maintenance of the Broken Hill allowance in the awards is appropriate having regard to the modern awards objective (ss.134 and 138) and other relevant considerations. The allowance will therefore be retained in the awards.*

**[64]** *In so deciding, we note that some of the unions in the proceedings have made application for the inclusion of nationally applicable remote allowance provisions in modern awards and that the SDA has indicated its support for these claims. It may therefore be appropriate for the parties to the awards to revisit the Broken Hill allowance having regard to the outcome of such claims.*

7.4 In assessing the February 2015 Decision in respect of these proceedings, it is necessary only to identify as follows.

7.5 The February 2015 Decision can only be taken as an authority that a district allowance should apply in Broken Hill and that such an allowance was permissible under the FW Act given that the Commission was “*satisfied that the maintenance of the Broken Hill allowance*

*in the awards is appropriate having regard to the modern awards objective (ss.134 and 138) and other relevant considerations.”*

- 7.6 The February 2015 Decision does not express a general endorsement of the suitability of district allowances for remote regions, nor does it identify a general substantive endorsement that regions which were subject to pre-modern district allowances should retain those entitlements.
- 7.7 With the greatest of respect and using the Commission’s own words, the February 2015 Decision to create an enduring allowance applying in Broken Hill (**Broken Hill Allowance**) was made on the basis of “*limited material*” in circumstances where “*little was put by way of submission*” and “[*l*]ittle or no attention was given to this matter by most parties to the proceedings”.
- 7.8 As such, the February 2015 Decision does not outline any framework for the assessment of suitability for a district allowance or for setting and varying such allowance.
- 7.9 Nor, with respect, does the February 2015 Decision contain any specific detail as to the considerations taken into account by the Commission or the weight afforded to those considerations in creating an enduring Broken Hill Allowance. No assessment of the relevance or importance of the various apparent disabilities arising from working in Broken Hill is included in the decision nor is there any consideration or calculation of the quantum of the allowance.
- 7.10 Given the above, notwithstanding the considerable importance and reliance placed on it by the SDA and the ASU, the February 2015 Decision is of very limited assistance in the determination of these proceedings.
- 7.11 If anything, as noted by the Commission at [64] in the February 2015 Decision, it is *these* proceedings which may serve to influence the ongoing operation of the Broken Hill Allowance, giving the Commission the opportunity to ‘revisit’ the allowance and to conduct a proper assessment of its place in modern awards.



## 8. THE FEDERAL COURT DECISION

8.1 The question as to whether the Broken Hill Allowance created by the February 2015 Decision could be included in a modern award (specifically with respect to s 154 of the FW Act) was then taken to the Full Federal Court of Australia.

8.2 The Full Bench in the Federal Court Decision determined that:

- (a) the Broken Hill Allowance was a disability allowance for a particular location within the meaning of s 139(1)(g)(iii) of the *Fair Work Act 2009* (Cth) (**FW Act**) and was accordingly a term which may, prima facie at least, be included in a modern award.<sup>5</sup>
- (b) while historical additional allowances or rates may have contained an 'inducement element', the mere fact that historical additional allowances or rates contained an 'inducement element' did not, as a matter of substance or jurisdiction, necessarily disqualify an additional rate or allowance as disability allowance permissible under modern awards;<sup>6</sup>
- (c) section 154 of the FW Act, did not prohibit 'disability allowances' for *particular* locations, or for a particular location, such as Broken Hill;<sup>7</sup>
- (d) the Broken Hill Allowance was therefore permissible under the FW Act.<sup>8</sup>

8.3 The relevance of the Federal Court Decision for the Commission's determination in these proceedings should also not be overstated.

8.4 Flick J at [53] of the Federal Court Decision noted that:

*"If it can be established that there are in fact "disabilities associated with the performance of particular tasks or work in particular conditions or locations", s 139(1)(g)(iii) permits an allowance to be paid in recognition of the "disabilities" under which a worker is employed."*

8.5 This is plainly not a general endorsement for the introduction of district or disability

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<sup>5</sup> See [2015] FCAFC 131 at [30] per Buchanan J

<sup>6</sup> See [2015] FCAFC 131 at [27]-[29] per Buchanan J

<sup>7</sup> Ibid at [40]

<sup>8</sup> Ibid at [41]

allowances in modern awards. It does confirm that such allowances are *permissible*, however it should be noted that mere permissibility under ss 139 or 154 of the FW Act is insufficient within the context of the Review to warrant the inclusion of a proposed variation.

8.6 Accordingly, ABI and NSWBC cautions against an approach whereby the mere establishment of "*disabilities associated with the performance of particular tasks or work in particular conditions or locations*" would give rise to a successful claim in these proceedings. In fact, in the submission of ABI and NSWBC, the relevant task of the Full Bench in these proceedings is to determine whether:

- (a) the SDA and ASU have advanced a case as contemplated by the Preliminary Issues decision<sup>9</sup> such as to warrant the Commission exercising its discretion pursuant to s 139 of the FW Act; and
- (b) any such exercise of discretion is consistent with ss 134 and 138 of the FW Act.

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<sup>9</sup> See Preliminary Issues Decision [2014] FWCFB 1788, at [60]

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## C. NATURE OF THE CLAIMS

It is necessary to identify the scope of the unions' respective claims.

### 9. SDA CLAIM

9.1 The SDA makes claims in 5 awards:

- (a) General Retail Industry Award 2010;
- (b) Fast Food Industry Award 2010;
- (c) Vehicle Manufacturing, Repair, Services, Retail Award 2010 (**Vehicle Award**);
- (d) Pharmacy Industry Award 2010; and
- (e) Hair and Beauty Industry Award 2010.

#### (SDA Awards)

9.2 The SDA Claim applies to employees covered by the SDA Awards in the following 12 regions of Western Australia:

- (a) the Shire of Ashburton;
- (b) the Shire of Broome;
- (c) the Shire of Carnarvon;
- (d) the Shire of Derby-West Kimberley;
- (e) the Shire of East Pilbara;
- (f) the Shire of Exmouth;
- (g) the Shire of Halls Creek;
- (h) the City of Karratha;
- (i) the Town of Port Hedland;
- (j) the Shire of Shark Bay;
- (k) the Shire of Upper Gascoyne; and

(l) the Shire of Wyndham-East Kimberley.

**(SDA Regions)**

9.3 The SDA Claim seeks an hourly allowance under the SDA Awards for the exigencies of working in the SDA Regions of 4.28% of the standard rate.

9.4 This allowance is the equivalent of the Broken Hill Allowance currently applying in the SDA Awards (with the exception of the Vehicle Award).

**10. ASU CLAIM**

10.1 The ASU makes claims in 7 awards:

- (a) Airline Operations - Ground Staff Award 2010;
- (b) Clerks – Private Sector Award 2010;
- (c) Legal Services Award 2010;
- (d) Local Government Industry 2010;
- (e) Rail Industry Award 2010;
- (f) Social, Community, Home Care and Disability Services Industry Award 2010; and
- (g) Electrical Power Industry Award 2010

**(ASU Awards)**

10.2 The ASU Claim applies to employees covered by the SDA Awards in the following 33 local government areas:

*New South Wales*

- (a) Yancowinna County
- (b) Parkes Shire

*Northern Territory*

- (a) Alice Springs

- (b) Barkly Regional Council
- (c) City of Darwin
- (d) Jabiru Town Council
- (e) Katherine Town Council
- (f) Nhulunbuy Corporation

*Queensland*

- (a) Burdekin Shire Council
- (b) Cairns Regional Council
- (c) Cassowary Coast Regional Council
- (d) Charters Towers Regional Council
- (e) Hinchinbrook Shire Council
- (f) Maranoa Regional Council
- (g) Mount Isa City Council
- (h) Palm Island Shire Council
- (i) Shire of Bowen
- (j) Tablelands Regional Council
- (k) Torres Shire Council
- (l) Townsville City Council
- (m) Weipa Town Council

*Western Australia*

- (a) City of Kalgoorlie-Boulder
- (b) City of Karratha

- (c) Shire of Ashburton
- (d) Shire of Broome
- (e) Shire of Carnarvon
- (f) Shire of Derby-West Kimberley
- (g) Shire of East Pilbara
- (h) Shire of Wyndham-East Kimberley
- (i) Town of Port Hedland
- (j) Shire of Shark Bay
- (k) Shire of Halls Creek
- (l) Shire of Upper Gascoyne

**(ASU Regions)**

10.3 The ASU Regions list has been created by listing the town/locations that were eligible for a Australian Defence Force (**ADF**) District Allowance applicable in 2014, amended to include Local Government areas that would cover the Town/locations eligible for an ADF District Allowance in 2017. Three additional Western Australian Local Government areas are also listed: Shire of Shark Bay; Shire of Halls Creek; and Shire of Upper Gascoyne.

10.4 In terms of calculating the entitlement sought, the ASU has merely identified the relevant ADF District allowance referable to each of the ASU Regions and is seeking for that allowance to be incorporated into modern awards. These allowances vary in amount depending on the specific ASU Region:

- (a) in 12 ASU Regions the ASU Claim would entitle an employee covered by an ASU Award the payment of an additional \$920 per year;
- (b) in 1 ASU Region the ASU Claim would entitle an employee covered by an ASU Award the payment of an additional \$2,630 per year;

- (c) in 2 ASU Regions the ASU Claim would entitle an employee covered by an ASU Award the payment of an additional \$3,290 per year;
- (d) in 1 ASU Region the ASU Claim would entitle an employee covered by an ASU Award the payment of an additional \$4,610 per year;
- (e) in 17 ASU Regions the ASU Claim would entitle an employee covered by an ASU Award the payment of an additional \$5,270 per year.

10.5 Importantly, the ASU Claim also requires that where an employee has a dependent (defined as a spouse or de facto spouse or a child where there is no spouse or de facto spouse), the employee shall be paid double the allowance sought.

10.6 This means that:

- (a) in 12 ASU Regions the ASU Claim would entitle an employee with a dependent and covered by an ASU Award to the payment of an additional \$1,840 per year;
- (b) in 1 ASU Region the ASU Claim would entitle an employee with a dependent and covered by an ASU Award to the payment of an additional \$5,260 per year;
- (c) in 2 ASU Regions the ASU Claim would entitle an employee with a dependent and covered by an ASU Award to the payment of an additional \$6,580 per year;
- (d) in 1 ASU Region the ASU Claim would entitle an employee with a dependent and covered by an ASU Award to the payment of an additional \$9,220 per year; and
- (e) in 17 ASU Regions the ASU Claim would entitle an employee with a dependent and covered by an ASU Award to the payment of an additional \$10,540 per year.

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## **D. THE SDA CLAIM**

### **11. THE SDA'S CLAIM IN CONTEXT**

11.1 Having regard to the industrial and judicial history outlined above at Part B, ABI and NSWBC accept that no substantive decision is yet to be made as to the merits of including district allowances in modern awards, at least with the very limited exception of Broken Hill. The scope of that decision is identified above.

11.2 ABI and NSWBC have no difficulty with the proposition that the Commission's task in these proceedings is to assess the SDA Claim against the requirements of the FW Act and that:

*“the AIRC's expressed desire for a “rational system” setting out “a consistent and fair national basis for their fixation and adjustment” must be interpreted only as a reformulation of certain factors of the modern awards objective.”<sup>10</sup>*

11.3 That being said, it is essential however to assess the SDA Claim against a standard of rationality, consistency and fairness in the assessment of a fair and relevant minimum safety net.

### **12. ASSESSMENT OF THE SDA CLAIM**

12.1 The SDA Submission at [36(a)] states that the SDA Claim is “*not trivial*” [but is] “*not significant*”.

12.2 Such a submission seeks to characterise the SDA Claim as an insignificant re-introduction of modest allowances which were removed recently, potentially improperly.

12.3 This characterisation does not bear scrutiny.

12.4 In summary, this characterisation ignores the fact that:

- (a) the SDA Claim is for a uniform amount (chosen by way of apparent convenience) which has had no specific historical application in relation to the SDA Awards in the SDA Regions. The SDA Claim therefore seek allowances which are entirely new;

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<sup>10</sup> See SDA Submission at [34(d)]



- (b) no substantive decision has ever been made to include district allowances in the SDA Awards in the SDA Regions;
- (c) as identified above, the basis for the inclusion of district allowances in historical awards (particularly in relation to 'inducement') is not necessarily applicable under the FW Act; and
- (d) the SDA Claim will likely cover employees which have not historically been in receipt of district allowances.

12.5 Having identified that the SDA Claim is seeking a significant variation, it is necessary to understand the basis of the claim.

12.6 The SDA Claim is premised on the following propositions, variously adapted from the judicial and industrial history discussed above and the evidence the SDA has put before the Commission:

- (a) district allowances are permitted terms under s 139(1)(g) and are not "*state- based difference terms*" prohibited by s 154(1);
- (b) the SDA Regions are "*historical and well-recognised regions in remote North West of Australia that are routinely used by the WA Government in the coordination of service delivery and regional development.*"<sup>11</sup> These areas are described as sparsely populated and vast in geographic area;
- (c) district allowances have historically been part of the industrial relations safety net in the SDA Regions;
- (d) a district allowance already exists in relation to Broken Hill in the SDA Awards (save for the Vehicle Award);
- (e) district allowances have been removed from the SDA Awards in the SDA Regions during the modernisation and the transitional processes under a misapprehension of the operation of s154 of the FW Act;

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<sup>11</sup> See SDA Submissions at [10]

- (f) disabilities which have historically justified district allowances in the SDA Regions continue to exist particularly by reference to cost of living, climate and isolation; and
- (g) an allowance equivalent to the Broken Hill Allowance relating to the SDA Regions is necessary to the modern awards objective in the SDA Awards.

12.7 The conclusions at (e) to (g) above are contested by ABI and NSWBC.

12.8 We address the SDA Claim in respect of disability and payment below.

### **13. DISABILITY**

13.1 The materials filed in support of the SDA Claim, such as they are, seek to support the proposition that disabilities relating to work in the SDA Regions are material and worthy of compensation.

13.2 Our analysis of the witness statements called in support of this proposition is outlined later in these submissions.

13.3 Before we deal with this material specifically, three aspects of the SDA Claim must be addressed.

#### **Lack of any meaningful Comparative Assessment**

13.4 Firstly, no sufficient comparative case has been made out by the SDA to justify the introduction of district allowances in the SDA Regions in comparison to other regions of Australia (or indeed other modern awards). While the SDA is free to structure its claims as it sees fit, the Commission is required to ensure the maintenance of a fair and relevant minimum safety net at large.

13.5 As noted in the Family Friendly Decision extracted above; modern awards are very different to awards of the past in which it was a matter for parties to make application for their own specific geographical and industrial interests.

13.6 In the submission of ABI and NSWBC, prior to the introduction of new disability allowance, the Commission would need to be satisfied that a particular region or regions in receipt of

the new allowance experienced comparative disadvantage against regions not in receipt of the allowance. This is the submission of ABI and NSWBC goes to the central concept of fairness required in the safety net.

- 13.7 If, for example, a certain threshold of cost of living warrants a disability allowance in the SDA Regions, a fair and relevant safety net would require a similar allowance in other regions with the same cost of living.
- 13.8 If this is not correct, modern awards would be created which afforded certain employees allowances to compensate them for disabilities which were not provided to other employees experiencing the same disabilities. This would, in the submission of ABI and NSWBC, lead to the “*inconsistency and consequent unfairness*”<sup>12</sup> foreshadowed by the AIRC.
- 13.9 The Commission does not have the material before it to make such an assessment, nor has the SDA sought in any meaningful way to quantify its claims.

#### **Reliance on Continuity of Disability**

- 13.10 The SDA at [37] of the SDA Submission outlines its assessment of the test it must meet to make out its claim.
- 13.11 According to this test, the SDA Claim should be granted if the Commission is satisfied of the continued existence of disabilities that have historically justified district allowances in the SDA Regions, particularly by reference to cost of living, climate and isolation.
- 13.12 In setting up this extraordinarily modest (and legally incorrect) test, the SDA not only misunderstand the task of the Commission in this Review but seeks to address only one half of the concept of a disability allowance.
- 13.13 The first and obvious point to make is that the Commission is not required to create an ‘inducement’ to work in remote areas as part of its role in the Review.<sup>13</sup> To the extent that ‘inducement’ played a role in the establishment of historical district allowances (as identified

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<sup>12</sup> [2008] AIRCFB 717 at [28]

<sup>13</sup> The Annual Wage Review proceedings takes into account Regional differences [2015] FWCFB 3500 at [123]

by the Full Federal Court in the Federal Court Decision), the mere existence of historical district allowances cannot be called in support of their creation now.<sup>14</sup>

13.14 Not only is the relevant test as to whether a district allowance should be included in a modern award different but a real question arises as to whether the evidentiary position establishes that the disabilities experienced by those working in the SDA Regions have remained unchanged over time.

13.15 Clearly, some of the disabilities which were considered when establishing the existence of district allowances many decades ago either no longer apply or have significantly reduced including:

- (a) advances in standard of living and economic development;
- (b) advances in transportation of goods;
- (c) advances in personal air travel;
- (d) advances in air conditioning;
- (e) advances in the availability of vehicles; and
- (f) the revolutionary establishment of the internet and its uses including online shopping, online learning, online personal administration, online communication, online entertainment, online health applications and so on.

13.16 Some of these advances are apparent on the face of the evidence filed in this case.

13.17 This is not to say there are no comparative differences in life in the SDA Regions in comparison to other parts of Australia. It must be acknowledged however that any disabilities experienced in contemporary Australia cannot merely be assumed to equate to previous disabilities experienced in the SDA Regions.

13.18 While a comprehensive comparative analysis of regional and remote locations versus capital cities is not within the scope of these submissions, a number of factors provide

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<sup>14</sup> If anything, modern economic and employment conditions present a case to induce businesses to remote areas as rather than employees.

cause to seriously question the SDA's central assertion than the cost of living is greater in the SDA Regions than in other areas.

- 13.19 The cost of living evidence provided by the SDA largely focuses on an apparent disparity in the costs of some consumer goods, petrol and air-conditioning between capital cities and some regional/remote areas. Peripheral to the SDA's evidentiary position is any analysis of housing costs.
- 13.20 Annexed and marked "**Annexure A**" (**Housing Comparison Table**) is a table collated from ABS 2016 Census data identifying the median monthly mortgage repayments and median weekly rental amounts in capital cities and the SDA and ASU Regions. Annexed and marked "**Annexure B**" are copies of the 2016 Census 'QuickStats' pages for each capital city and each of the SDA and ASU Regions which provided the underlying data for the Housing Comparison Table.
- 13.21 The Housing Comparison Table discloses, perhaps unsurprisingly, that as a general proposition, capital cities have higher housing costs than the ASU and SDA Regions. While there is a degree of variation in this trend, only one location which is identified in the ASU and SDA Claims has both higher mortgage and rental costs than its equivalent capital city. For many of the ASU and SDA Regions, housing costs are significantly lower than the respective capital city, in some cases remarkably so.
- 13.22 While it is accepted that the cost of housing is not the sole determiner of living costs in Australia, it should be beyond argument that housing costs represent a significant proportion of household spending<sup>15</sup>.
- 13.23 As identified in Core Logic's *Housing Affordability Report December 2016* (attached at **Annexure C** and referred to hereafter as the **Affordability Report**) housing costs (either as a mortgage or by way of rent) as a proportion of income varies between regions however is a significant proportion of household income. Restricting the data set to the states and

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<sup>15</sup> ABC News Article, Australians spend a third of monthly income on mortgage repayments: Housing affordability report, Justine Parker 15 December 2015

territory subject to the Claims, the Affordability Report at page 6 outlines:

| Location                | Price to income ratio | % of household income required for a 20% deposit | % of household income required to service an 80% LVR mortgage | % of household income required to rent a home |
|-------------------------|-----------------------|--|---|---|
| Sydney                  | 8.3                   | 167.7%   | 44.5%   | 28.9%   |
| Regional NSW            | 6.6                   | 132.9%   | 35.2%   | 29.9%   |
| Brisbane                | 5.7                   | 114.1%   | 30.3%   | 25.4%   |
| Regional Qld            | 6.7                   | 134.0%   | 35.5%   | 30.0%   |
| Perth                   | 5.5                   | 110.9%   | 29.4%   | 22.2%   |
| Regional WA             | 5.1                   | 101.4%   | 26.9%   | 26.0%   |
| Darwin                  | 4.5                   | 89.7%  | 23.8%   | 22.2%   |
| Regional NT             | 4.7                   | 93.5%  | 24.8%   | 28.1%   |
| National                | 6.9                   | 138.9%   | 36.8%   | 29.0%   |
| Combined capital cities | 6.7                   | 133.8%   | 35.5%   | 25.7%   |
| Combined regional areas | 6.3                   | 125.3%   | 33.2%   | 28.6%   |

13.24 It is self-evident from the above that the economic reality of living in Australia is far more nuanced than the position put by the unions. Depending on a myriad of factors including size, population, type and extent of industry, housing, industrial history, climate and social factors, living and working in some areas will be different from others. Based on the materials filed, the Commission is simply not in a position where it can adequately identify that work in the SDA or ASU Regions warrants the unique treatment requested, particularly in comparison to other awards and regions where housing costs are significantly higher.

## 14. QUANTUM

14.1 In formulating its claim, the SDA acknowledges it would be '*essentially impossible*' to calculate a figure which exactly accounts for the disabilities caused by cost of living, climate and isolation.<sup>16</sup>

<sup>16</sup> See SDA submissions at [136]

14.2 As such the SDA has not attempted to identify what difference the payment of the SDA Claim would make to the disabilities purportedly experienced in the SDA Regions.

14.3 The SDA's reasoning then proceeds to

- (a) cite a Western Australian Industrial Relations Commission 1980 decision<sup>17</sup> to suggest that it is not necessary for the rate of a district allowance to be precisely or quantitatively determined<sup>18</sup>;
- (b) assert that a uniform allowance of 4.28% of the Standard Rate should be introduced given:
  - (i) that is the allowance currently applying in Broken Hill; and
  - (ii) such an allowance is 'within the range' of the allowances that applied in the SDA Regions in the Western Australian system;
  - (iii) such an allowance would "*partially address the disadvantages experienced by workers in the SDA Regions to an acceptable minimum level*"<sup>19</sup> and although there would be inconsistencies in the respective benefits gained in different areas, the allowance would achieve the modern awards objective.<sup>20</sup>

14.4 With respect, there are two fundamental issues with such an approach. If adopted by the Commission, this approach may lead the Commission into error.

**Issue 1: The selection of the Broken Hill Allowance as a Universal District Allowance**

14.5 The selection of the Broken Hill Allowance as the appropriate quantifier of the SDA Claim is arbitrary.

14.6 This rate has been selected purely on the basis that it is the only district allowance that currently exists in modern awards. Broken Hill is obvious not subject to the conditions

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<sup>17</sup> 60 WAIG 1141

<sup>18</sup> As noted by the Commission in the February 2015 Decision at [40] "*the decision the Commission in Court Session stated that they thought it was undesirable that there should be a permanent general prescription for district allowances and suggested that the matter be looked at on an award by award basis with regard to the nature of the employment in question under each award*" (see at page 1152)." This analysis appears to run counter to the SDA's claim.

<sup>19</sup> See SDA Submissions at [141]

<sup>20</sup> See SDA Submissions at [145]-[147]

experienced by the SDA Regions. Any correlation between the allowance sought and the disability experienced in the SDA Regions would be therefore a matter of coincidence.

14.7 Neither can it be said, and as developed above, that the quantum of the Broken Hill Allowance has been subject to any forensic calculation in the context of modern awards (even as it applies in Broken Hill). As noted in the SDA Submission, the Broken Hill Allowance in modern awards is merely a retention of the allowance applying in Broken Hill at the commencement of modern awards.

14.8 The SDA's submission that the 4.28% of the Standard Rate is 'within the range' of previously applied district allowances in the SDA Regions appears only to mean that there were pre-existing allowances both lower and higher than the allowance sought. No relevant relationship between the amount sought and the relevant disabilities is established.

**Issue Two: The interaction between s 134 and 138**

14.9 Assuming that the SDA can demonstrate that a disability exists which should be compensable through a disability allowance in order to satisfy s 134, s 138 of the FW Act requires that such an allowance only extend to that which is necessary to satisfy the modern awards objective.

14.10 It is with respect to this requirement that the SDA Claim fails most fundamentally.

14.11 On the basis of the SDA's own material, the SDA Regions differ in respect of almost every alleged relevantly factor of disability:

- (a) the price of food;<sup>21</sup>
- (b) the price of health and personal care;<sup>22</sup>
- (c) the availability of specific health services;<sup>23</sup> and
- (d) the availability of education and entertainment sources.

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<sup>21</sup> See SDA Submissions at [49]

<sup>22</sup> See SDA Submissions at [49]

<sup>23</sup> See Carter, Cheng, Brown, Churchill, Nolan, Giltrap



- 14.12 There would also presumably be an obvious variation in the relative isolation and climate of the SDA Regions.
- 14.13 Section 134 requires the Commission to ensure that the modern awards objective is satisfied. There is no scope, as may be inferred from the submission of the SDA, to 'partially address' disadvantages if such disadvantages mean that the modern awards objective is not satisfied.
- 14.14 What is equally clear is that the requirements of s 138 only permits the Commission to include terms only to the extent necessary to achieve the modern awards objective.
- 14.15 Given the operation of s 134 and s 138, the SDA should not be granted a claim which will reach a requisite minimum level in some regions (in satisfying the modern awards objective) but will go over and above what is necessary to satisfy the modern awards objective in others.
- 14.16 This is however precisely what the SDA identifies will happen if it is granted its claim.
- 14.17 The SDA submits that, while the effect of an allowance of 4.28% of the Standard Rate will be felt differently in different regions, the SDA Claim will "*partially address the disadvantages experienced by workers to an acceptable minimum level*" and therefore would achieve the modern awards objective.
- 14.18 Such an approach 'by definition' will extend beyond what is necessary to satisfy the modern awards objective. In effect, it seeks to erroneously apply a "Better Off than the Modern Awards Objective Test" to the introduction of District Allowances. This approach is not available and should be rejected.
- 14.19 It is of course acknowledged that the assessment of satisfaction of the modern awards objective is a '*value judgment*' and that the quantification of a region specific district allowances is not straightforward. This is apparent from the findings of the Award Modernisation process.

14.20 Despite this difficulty, the fact remains that the Commission must ensure that it does not go above what is necessary to satisfy the modern awards objective.

14.21 In encouraging the Commission to grant the SDA Claim on the basis that it will satisfy the modern awards objective in all regions but will more than satisfy it in others, the SDA Claim seeks to lead the Commission into error.

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## **E. ASU CLAIM**

### **15. GENERAL OBSERVATIONS**

15.1 The ASU Claim is also opposed. To the extent that the ASU rely on similar arguments to the SDA, our submissions above are also apposite here.

15.2 In opposing the ASU Claim, ABI and NSWBC additionally submit that:

- (a) in 'outsourcing' the selection of locality and quantum of disability allowances to the ADF, the ASU has not presented a case which can be assessed against the relevant requirements of FW Act and the Review;
- (b) in selecting the ADF, the ASU has selected a clearly inappropriate comparator for the creation of Modern Award allowances;
- (c) on the face of the entitlements claimed, the ASU Claim is manifestly excessive having regard to a fair and reasonable safety net; and
- (d) when applied in modern awards, would result in arbitrary results based on irrelevant considerations unique to the ADF which have not been explained.

### **16. RATIONALE FOR ITS CLAIM**

16.1 The reasoning put forward by the ASU for the adoption of its claim is, with respect, inadequate.

16.2 In short, the ASU Claim relies on the following logical progression:

- (a) because of the existence of the Broken Hill Allowance; "*the rationale for District Allowances in modern awards has already been established*";<sup>24</sup>
- (b) the question is not "*whether to include allowances in modern awards but where to pay them and how much to pay*";<sup>25</sup>
- (c) there are ASU workers under ASU Awards in locations as or more remote than Broken Hill<sup>26</sup>, who should get a district allowance too;

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<sup>24</sup> See ASU Submission at [29]

<sup>25</sup> See ASU Submission at [30]

- (d) there has been historical acceptance of district allowances;
- (e) ADF allowances are a modern, clear and consistent rationale for recognising remote locations and calculating an allowance which are not restricted by State or Territory boundaries or instruments;<sup>27</sup> and
- (f) therefore the Commission should adopt the ADF allowance system in the ASU Awards.

16.3 In answer to this argument, ABI and NSWBC submit as follows:

**The existence of the Broken Hill Allowance identifies that district allowances are permissible, payable in Broken Hill and nothing more**

16.4 As identified above, the Full Federal Court has indicated that district or disability allowances *can* form a part of a fair and relevant safety net within the scope of modern awards.

16.5 In the February 2015 Decision, the Commission determined that for workers working under certain modern awards in Broken Hill, a Broken Hill Allowance formed an appropriate part of the fair and relevant minimum safety net so as to satisfy the modern awards objective. The extent of the Commission's reasons in respect of this decision is outlined above.

16.6 These reasons, and the affirmation by the Full Federal Court that such allowances are *permissible* are not adequate to support a proposition that in other regions district allowances should be payable. Any determination of that kind would need to be demonstrated on a merit basis and be supported as to specific findings in respect of disability and quantum.

**The Question is whether to pay District Allowances**

16.7 With respect, the ASU's formulation of 'the question' posed by these proceedings is plainly wrong. The ASU posit that the question is not "*whether to include allowances in modern awards but where to pay them and how much to pay.*"<sup>28</sup>

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<sup>26</sup> See ASU Submission at [32]

<sup>27</sup> See ASU Submission at [14]

- 16.8 This misunderstands the merit case required to vary a modern awards.
- 16.9 The Commission and the Federal Court has not laid down any guiding principles as to a general requirement to insert district allowances into modern awards. As such, it is for the Commission in these proceedings to determine if further district or disability allowances should be inserted into modern awards.
- 16.10 If the ASU is to succeed in making out its claim, the Commission must be satisfied that the modern awards objective and the creation and/or maintenance of a fair and relevant safety net warrants the claims sought.

**An appeal to history is irrelevant given the nature of the ASU Claim**

- 16.11 The utility of a mere appeal to history in ‘maintaining’ historical disability allowances is even less persuasive in the case of the ASU than the case of the SDA discussed above.
- 16.12 This argument, such as it is, does not assist the ASU in its claim given that the ASU has chosen merely to adopt the ADF method of both identifying and calculating district allowances.
- 16.13 While there may be *some* commonality in respect of the areas covered by the ADF system and any pre-modern industrial position, this would be by way of coincidence only.
- 16.14 In terms of quantum of payment, there is presumably no correlation whatsoever with the amounts claimed and any pre-modern industrial position.

**The ADF is a Poor Comparator**

- 16.15 Given that no detail has been provided as to the rationale or calculation of the ADF district allowance scale, ABI and NSWBC cannot comment on whether such a scale is “*modern, clear and consistent rationale for recognising remote locations and calculating an allowance*”.

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<sup>28</sup> See ASU Submission at [30]

16.16 The ASU's approach does not identify:

- (a) how or why the ADF sought to identify specific areas as remote areas requiring the payment of an allowance;
- (b) the disabilities that such allowances sought to offset; and
- (c) the calculation method for the specific quantum of allowances sought.

16.17 Even if it that were the case, mere clarity or consistency in compensating members of the ADF should not be adopted as a proxy for the creation of a new element of the minimum safety net under industrial awards.

16.18 ABI and NSWBC do not suppose to have specialist expertise in military remuneration practice and theory. That being said, it should be common ground that in creating its pay scale and benefit systems, the ADF does not seek to establish a minimum safety net for its members. It, like any other organisation, balances the amount it can pay its members against the amount it needs to attract and retain members, reward members, accede to member expectations and ensure a perception of fairness amongst members as well as a myriad of other issues.

16.19 The ADF *is* unique in that it not only places extreme demands in respect of performance on some of its members, but requires attributes of sacrifice and courage that thankfully play no part in 'ordinary work' performed under the coverage of a modern award or otherwise. The remuneration and benefits provided to ADF personnel reflects this expectation. An approach which suggests that a component of the conditions of employment for members of the ADF in some way reflects a minimum acceptable standard to be applied universally appears to be wildly misplaced.

16.20 The case made by the SDA for the SDA Claim bears this out at [97] of the SDA Submission when it states:

*"it is worth noting that, even relatively well-paid workers such as employees of the Department of Defence, receive district allowances for working in the SDA Regions."*

- 16.21 In appealing to the fact that “even” the ADF receive district allowances; the SDA demonstrates the inappropriateness of the ASU’s selection of the ADF as a baseline for a minimum safety net.
- 16.22 Further, in respect of district allowances specifically, the ADF does not operate as the majority of businesses do in sourcing ‘local’ labour. It actively ‘posts’ members to remote locations as a requirement of service given the location of certain ADF installations and the requirement to staff these installations. The ‘hardship’ of being ‘posted’ to a remote location is compensated by payment of a district allowance. This is very different from an award covered businesses engaging award covered employees.
- 16.23 The selection of regions subject to the ASU Claim is also reflective of the unsuitability of the ADF as a comparator.
- 16.24 The ASU Regions listed are ADF locations. While the ASU has taken the liberty of ‘adding in’ three additional ASU Regions in WA, it has not forensically sought to assess whether any of the ASU Regions warrant district or disability allowances beyond the fact that they are listed by the ADF. As such, the Commission cannot be satisfied that the ASU Regions suffer from the disabilities which the allowances sought by the ASU Claim are apparently offsetting.

### **The Amounts Claims**

- 16.25 Finally, the ADF scale of payment is inappropriate in a fair and relevant minimum safety net. The amounts claimed by the ASU Claim, inclusive of the concept of a duplicated allowance for employees with ‘dependents’, range from \$920 per year to \$10,540 per year.
- 16.26 On any assessment of the fair and relevant safety net, even the minimum allowance sought would constitute a material change to an employee’s conditions. In respect of the upper limit, the ASU Claim could represent up to a 25% increase in the minimum safety net under the ASU Awards.

16.27 As noted above, the ADF does not (and should not) set out to identify and pay its members the minimum amount which a fair and relevant safety net would warrant. The ADF does not have regard to the modern awards objective, nor does it set its pay scales for anything other than its own purposes. The amounts it chooses to pay to its members in regional or remote bases are irrelevant to the Commission's assessment of a fair and relevant safety net and should not be adopted.

### **Adjustment**

16.28 The form of the clauses used in the ASU Claim also sits uncomfortably with the standard method for setting out allowances.

16.29 In Award Modernisation the Commission said about district allowances:

*...if they are to be part of the modern award system, there must be a consistent and fair national basis for their fixation and adjustment.*

16.30 Adjustment has not been addressed by the ASU.

16.31 If the intention of the ASU Claim is for the allowances to be varied periodically (and it seems to be the type of allowance that would be so varied), then s 149 of the FW Act applies, which states:

*If a modern award includes allowances that FWC considers are of a kind that should be varied when wage rates in the award are varied, the award must include terms providing for the automatic variation of those allowances when wage rates in the award are varied.*



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## **F. THE EVIDENCE**

### **17. THE EVIDENTIARY CASE OF THE UNIONS**

- 17.1 As noted above, the ASU and SDA Claims seek significant award changes which must be accompanied by probative evidence properly directed to demonstrating the facts supporting the proposed variation.
- 17.2 On any reasonable assessment, the evidentiary case put forward by the SDA and ASU to support their claims falls well short of this standard.
- 17.3 The probative value of this material can only be meaningfully assessed once the statements have been admitted into evidence and any necessary cross-examination has occurred.
- 17.4 Nonetheless it is worth making some observations in respect of the evidence as filed as part of these written submissions.

#### **Statements from Employees**

- 17.5 It is useful to identify a number of observations about the employee evidence filed.
- 17.6 Twelve statements have been filed from employees; the SDA filing nine and the ASU filing three. It appears that two of the ASU's statements are filed by non-national system employees<sup>29</sup>. The relevance of these statements is unclear to a review of modern awards.

#### **Location**

- 17.7 The union claims collectively seek entitlements in 34 regions.
- 17.8 In terms of the evidence filed, the Commission has before it evidence concerning the following 6 regions subject to the union claims:
- (a) the Town of Port Hedland;<sup>30</sup>
  - (b) the City of Karratha;<sup>31</sup>
  - (c) the Shire of Carnarvon;<sup>32</sup>

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<sup>29</sup> See statements of Parker and Rankin

<sup>30</sup> See 8 statements of Cheng, Brown, Giltrap, Churchill, Simons, Hughes-Gage, Bassett, Parker, Rankin.

<sup>31</sup> See statement of Nolan

- (d) the Shire of Broome,<sup>33</sup>
- (e) the Shire of Shire of Derby-West Kimberley<sup>34</sup>; and
- (f) Yancowinna County.<sup>35</sup>

### **Award Coverage**

17.9 While not clear on the face of the evidence filed, of 10 statements from employees in the Fair Work system, it appears that none of the statements are from employees whose terms of employment are covered by a modern award, with enterprise agreements covering all employees.

17.10 In terms of employees engaged under enterprise agreements which are *underpinned* by a modern awards:

- (a) 8 witnesses work in Retail (all SDA witnesses, with 7 working at Woolworths and 1 at Kmart);
- (b) 1 SDA witness works in the Fast Food Industry at McDonald's; and
- (c) 1 ASU employee works for Essential Energy under an enterprise agreement underpinned by the Electrical Power Industry Award 2010. This employee earns \$100,000 per year.

17.11 The union claims collectively cover 12 modern awards.

### **Characterisation of the union evidence as filed**

17.12 A comprehensive assessment of the unions' evidentiary position will be undertaken at hearing.

17.13 We address 3 short points in these written submissions.

### **The Witness Evidence is Limited in scope re Employers and Regions**

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<sup>32</sup> See statements of Carter and Bassett

<sup>33</sup> See statement of Simons

<sup>34</sup> See statement of Bassett

<sup>35</sup> See statement of Lenton

- 17.14 Firstly, it cannot be said that the witness statements filed by the unions are representative of those employees who will be affected by the unions' claims. Four national system employers are represented in the witness evidence over 6 regions and 3 awards.
- 17.15 This is particularly problematic in the context of these proceedings given the very specific claims made about the exigencies of working in specific areas as well as the very specific amounts claimed in compensation for those exigencies.
- 17.16 The evidence filed simply does not disclose that each of the regions subject to the claims is subject to the exigencies complained of.
- 17.17 While some findings of general application may be possible in relation to living in certain types of regional areas, the evidence before the Commission does not approach a level whereby the Commission could be satisfied of the claimed exigencies of the 34 claimed regions.
- 17.18 As above, this is particularly problematic for the ASU Claim given the variety of regions subject to the claims and the paucity of evidence to support it. This is of course unsurprising given the selection of the ASU Regions is largely left to the mere identification of those areas which have ADF residents.

#### **Trivialities and Preferences claimed as Disabilities**

- 17.19 Secondly, a number of the aspects of life complained of by the SDA's witnesses in the SDA Regions should not be compensated as part of a modern award. These complaints appear to either have much wider geographic application than life in the SDA Regions or are trivial when placed in the context of an industrial safety net.
- 17.20 A preference for a particular brand of glasses,<sup>36</sup> complaints that internet connection is not perfect,<sup>37</sup> inability to afford overseas travel,<sup>38</sup> lack of a university within commuting

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<sup>36</sup> See Cheng statement

<sup>37</sup> See Cheng statement

<sup>38</sup> See Brown statement

distance,<sup>39</sup> lack of squash and ten pin bowling facilities,<sup>40</sup> inability to make sporting teams,<sup>41</sup> the expense of cinemas<sup>42</sup> and lack of preferred employment,<sup>43</sup> while potentially personally frustrating, should not move the Commission toward the creation of a specialised disability allowance.

### **The Witness Evidence is Unconnected with Quantum Claimed**

- 17.21 Thirdly, as identified above, the evidence develops no sound or relevant basis (at least in the context of Modern Awards and the setting of a fair and relevant minimum safety net) for the amounts claimed.
- 17.22 There is an arbitrariness to the claims which should invoke considerable caution given the task of the Commission in completing the Review.
- 17.23 The SDA merely seek to adopt the allowance applying in Broken Hill to Western Australia.
- 17.24 The ASU merely seek to mirror those conditions applying in the ADF.
- 17.25 Regardless of what else is said about the witness evidence, it in no way established the merit of these approaches.

## **18. GENERAL EVIDENTIARY MATERIAL FILED**

- 18.1 In addition to the witness evidence, there is some general material before the Commission which relates to regional areas generally (by way of example a 'heat discomfort map' and Regional Price Index for Western Australia and an article about teachers mobility in Queensland) as well as one statement has been filed by a union official.
- 18.2 Even having regard to this information, the evidence before the Full Bench simply does not extend to each locality for which a claim is sought. In the vast majority of locations, **no evidence** has been filed. In these circumstances, at a threshold level, the claims cannot succeed.

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<sup>39</sup> See Brown statement

<sup>40</sup> See Carter statement

<sup>41</sup> See Carter statement

<sup>42</sup> See Simons statement

<sup>43</sup> See Churchill statement

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**G. ASSESSMENT OF THE CLAIMS AGAINST THE MODERN AWARDS OBJECTIVE**

**19. 134(1)(A) - RELATIVE LIVING STANDARDS AND THE NEEDS OF THE LOW PAID**

19.1 Section 134(1)(a) is of significance in these proceedings.

19.2 The SDA submits that:

- (a) its evidence establishes that the cost of living and quality of goods is significantly higher in the SDA Regions;
- (b) the climate of the SDA Regions and exigencies related to isolation also compromises standard of living in the SDA Regions;
- (c) in order to maintain a standard of living that is relative to that experienced by employees in less remote regions, employees in the SDA Regions are required to incur significantly greater costs.

19.3 Similar arguments are made by the ASU.

19.4 In summary it is sufficient to state in response:

- (a) there is no evidence before the Commission of the degree of award reliance for persons eligible for a district allowance. Given the scope of the ASU and SDA claims, it is difficult to quantify how many people will be entitled to the location allowances arising under the union claims and whether they will be “*low paid*”. From the evidence presented, including Mr O’Keeffe’s statement which identifies that less than 2% of the SDA’s membership in the SDA Regions are award reliant, it is appears this will be a very low number.
- (b) There is a paucity of evidence in relation to the “*relative living standards*” of the vast majority of locations which are subject to the claims.
- (c) With respect to both claims, no explanation, calculation, analysis or evidence has been provided as to how the quantum of the proposed allowance would effect to living standards or living costs of the low paid.

- 19.5 At a broader level, ABI and NSWBC note that the assessment of relative living standards focuses on the comparison between award reliant workers and other employed workers, especially non-managerial workers.<sup>44</sup> In seeking to create a comparison between 'remote' and non-remote employees, the SDA seem to be applying a different test.
- 19.6 It is of course trite that award reliant and non-award reliant employees are both subject to the same climatic conditions and isolation exigencies in the respective regions. Both groups of employees will also have the same quality of goods to purchase.
- 19.7 That which remains for consideration is the price of those goods and the relative ability to pay for those goods. As above, ABI and NSWBC do not consider that a comprehensive economic picture has been presented by the unions as to cost of living factors in the SDA and ASU Regions. Beyond a perceived lack of choice and complaints about quality, there does not appear to be any probative evidence that award-reliant employees needs are not being met in comparison to non-award reliant employees, or that their living standards are being compromised relative to non-award reliant employees

**20. 134(1)(B) - THE NEED TO ENCOURAGE COLLECTIVE BARGAINING**

- 20.1 The SDA have filed a statement from a union official, Peter O'Keeffe. Mr Keeffe's opinions about agreement negotiation go to the fact that he believes that unless district allowances are included in modern awards, they are difficult to bargain for.
- 20.2 The ASU and SDA have advanced no probative evidence as to how the ASU and SDA claims "*encourage*" enterprise bargaining.
- 20.3 Adding new matters such as location allowances to the minimum safety net cannot on any proper basis be said to "*encourage*" enterprise bargaining, indeed the inclusion of additional entitlements in modern awards raises the level at which the BOOT operates and also means that there is one less matter to be on the bargaining table.

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<sup>44</sup> [2016] FWCFB 3500 at [371]

**21. 134(1)(C) - THE NEED TO PROMOTE SOCIAL INCLUSION THROUGH INCREASED WORKFORCE PARTICIPATION**

21.1 Section 134(1)(c) requires that the Commission take into account '*the need to promote social inclusion through increased workforce participation*'. The use of the conjunctive 'through' makes it clear that in the context of s.134(1)(c), social inclusion is a concept to be promoted exclusively '*through increased workforce participation*', that is obtaining employment is the focus of s.134(1)(c).<sup>45</sup>

21.2 The ASU does not address this point and the SDA appear to make irrelevant submissions under this limb which go to the alternative principle of 'increased social inclusion through workforce participation' (in the form of increased rates). Submissions which identify that an increase of rates will allow employees more money to travel or educational opportunities are not relevant to this limb.

21.3 The SDA and ASU have advanced no evidence as to how their claims "*promote*" social inclusion through workforce participation. While the material in support of the ASU and SDA claims deal primarily in assertions, no evidence has been filed which demonstrates a link between location allowances and increased workforce participation.

21.4 Businesses and business owners in the SDA and ASU Regions are subject to precisely the same cost, climate and isolation conditions as employees in those areas. The existence of employers in these regions is critical to their ongoing viability. If granted, the allowances sought are likely to have negative effect on employment outcomes in remote areas.

**22. 134(1)(D)(DA)(E) - NEUTRAL CONSIDERATIONS**

**23. 134(1)(F) - THE LIKELY IMPACT ON EXERCISING MODERN AWARD POWERS ON BUSINESS INCLUDING ON PRODUCTIVITY, EMPLOYMENT COSTS AND THE REGULATORY BURDEN**

23.1 The ASU and SDA have not advanced sufficient evidence as to the likely "*impact*" of the

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<sup>45</sup> See [2017] FWCFB 1001 at [179]

Commission exercising its modern award powers in its favour.

23.2 In respect of the claims, the allowances sought are substantial (particularly in relation to the ASU and where dependents are involved) and will affect employers.

23.3 The SDA's submission that the addition of district allowances in modern awards can serve to incentivise remote employment to employers' benefit pays no regard to the fact that employers are the best placed persons to determine the appropriate incentives and inducements to attract workers to their undertakings. Established economic theories of supply and demand dictate that an employer will offer a wage sufficient to attract the labour it needs. If the wage offered is insufficient to attract supply, the employer will be left with no choice but to increase the wage to the level required. With such an axiomatic and prevailing process in place, there is no need for modern awards to include additional unnecessary inducements to attract employment. The inclusion of such inducements in modern awards would constitute terms that go further "*than is necessary*" to meet the modern awards objective (see s138 FW Act).

23.4 This conclusion is supported by the approach taken by the Full Bench of the Fair Work Commission in Four yearly review of modern awards - Penalty Rates [2017] FWCFB 1001, where the Full Bench held as follows in relation to a submission directed towards setting wage rates in order to attract sufficient labour:

*"We note that the Hospitality Employers also submit that the Sunday penalty rate should be set having regard to the need to attract labour. **We do not accept that submission.** Modern awards provide a minimum safety net of terms and conditions. A modern award penalty rate must be 'fair and relevant' and set having regard to the applicable provisions in the FW Act. **Considerations associated with the need to attract labour are best addressed through collective bargaining or the payment of overaward wages.**"*<sup>46</sup> (emphasis added)

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<sup>46</sup> Four yearly review of modern awards - Penalty Rates [2017] FWCFB 1001 at [879]



**24. 134(1)(G) - THE NEED TO ENSURE A SIMPLE, EASY TO UNDERSTAND STABLE AND SUSTAINABLE MODERN AWARD SYSTEM FOR AUSTRALIA THAT AVOIDS UNNECESSARY OVERLAP OF MODERN AWARDS**

24.1 The ASU and SDA have advanced no evidence as to their claims ensuring a simple, easy to understand stable and sustainable modern award system.

24.2 As to the ASU claim, the listing of 33 localities containing different rates which will require periodic updating can hardly be described as simple and easy to understand.

**25. 134(1)(H) - THE LIKELY IMPACT OF EXERCISING MODERN AWARD POWERS ON EMPLOYMENT GROWTH, INFLATION AND THE SUSTAINABILITY PERFORMANCE AND COMPETITIVENESS OF THE NATIONAL ECONOMY**

25.1 The ASU and SDA have advanced no evidence as to the likely “*impact*” of the Commission exercising its modern award powers in their favour on any of the matters relevant to s 134(1)(h).

25.2 The allowances sought are substantial (particularly in circumstances where dependents are involved) and apply to a number of locations. These will have effect on employers and depending and could conceivably have ‘flow-on’ effects in relation to the wider economy.

**26. CONCLUSION**

26.1 In light of the above, the SDA and ASU Claims should be dismissed.

## Annexure A

| Region                           | Monthly mortgage Repayments | Weekly Rent      |
|----------------------------------|-----------------------------|------------------|
| <b>Queensland</b>                |                             |                  |
| <b>Brisbane</b>                  | <b>\$ 1,861.00</b>          | <b>\$ 355.00</b> |
| Burdekin Shire Council           | \$ 1,300.00                 | \$ 210.00        |
| Cairns Regional Council          | \$ 1,665.00                 | \$ 300.00        |
| Cassowary Coast Regional Council | \$ 1,300.00                 | \$ 230.00        |
| Charters Towers Regional Council | \$ 1,300.00                 | \$ 200.00        |
| Hinchinbrook Shire Council       | \$ 1,300.00                 | \$ 180.00        |
| Maranoa Regional Council         | \$ 1,400.00                 | \$ 200.00        |
| Mount Isa City Council           | \$ 1,885.00                 | \$ 260.00        |
| Palm Island Shire Council        | \$ -                        | \$ 120.00        |
| Shire of Bowen                   | \$ 1,733.00                 | \$ 250.00        |
| Tablelands Regional Council      | \$ 1,352.00                 | \$ 240.00        |
| Torres Shire Council             | \$ 1,705.00                 | \$ 151.00        |
| Townsville City Council          | \$ 1,733.00                 | \$ 300.00        |
| Weipa Town Council               | \$ 2,200.00                 | \$ 450.00        |
| <b>Western Australia</b>         |                             |                  |
| <b>Perth</b>                     | <b>\$ 2,000.00</b>          | <b>\$ 360.00</b> |
| City of Kalgoorlie-Boulder       | \$ 1,800.00                 | \$ 290.00        |
| City of Karratha                 | \$ 2,600.00                 | \$ 220.00        |
| Shire of Ashburton               | \$ 2,000.00                 | \$ 32.00         |
| Shire of Broome                  | \$ 2,573.00                 | \$ 265.00        |
| Shire of Carnarvon               | \$ 1,517.00                 | \$ 200.00        |
| Shire of Derby-West Kimberley    | \$ 1,733.00                 | \$ 100.00        |
| Shire of East Pilbara            | \$ 457.00                   | \$ 100.00        |
| Shire of Wyndham-East Kimberley  | \$ 2,167.00                 | \$ 196.00        |
| Town of Port Hedland             | \$ 2,693.00                 | \$ 200.00        |
| Shire of Shark Bay               | \$ 1,380.00                 | \$ 170.00        |
| Shire of Halls Creek             | \$ 981.00                   | \$ 75.00         |
| Shire of Upper Gascoyne          | \$ -                        | \$ 30.00         |
| <b>Northern Territory</b>        |                             |                  |
| <b>City of Darwin</b>            | <b>\$ 2,167.00</b>          | <b>\$ 418.00</b> |
| Barkly Regional Council          | \$ 1,200.00                 | \$ 80.00         |
| Alice Springs                    | \$ 1,950.00                 | \$350.00         |
| Jabiru Town Council              | \$ -                        | \$ 37.00         |
| Katherine Town Council           | \$ 1,733.00                 | \$ 250.00        |
| Nhulunbuy Corporation            | \$ 1,733.00                 | \$ 8.00          |
| <b>NSW</b>                       |                             |                  |
| <b>Sydney</b>                    | <b>\$ 2,167.00</b>          | <b>\$ 440.00</b> |
| Yancowinna County (Broken Hill)  | \$ 953.00                   | \$ 190.00        |
| Parkes Shire                     | \$ 1,300.00                 | \$ 200.00        |
| <b>Other Capitals</b>            |                             |                  |
| <b>Melbourne</b>                 | <b>\$ 1,800.00</b>          | <b>\$ 350.00</b> |
| <b>Adelaide</b>                  | <b>\$ 1,517.00</b>          | <b>\$ 285.00</b> |
| <b>Hobart</b>                    | <b>\$ 1,402.00</b>          | <b>\$ 260.00</b> |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Greater Capital City Statistical Areas

### Greater Brisbane

Code 3GBRI (GCCSA)

|               |                  |
|---------------|------------------|
| <b>People</b> | <b>2,270,800</b> |
| Male          | 49.2%            |
| Female        | 50.8%            |
| Median age    | 35               |

|                             |                |
|-----------------------------|----------------|
| <b>Families</b>             | <b>591,505</b> |
| Average children per family |                |
| for families with children  | 1.9            |
| for all families            | 0.8            |

|                                     |                |
|-------------------------------------|----------------|
| <b>All private dwellings</b>        | <b>901,797</b> |
| Average people per household        | 2.7            |
| Median weekly household income      | \$1,562        |
| Median monthly mortgage repayments  | \$1,861        |
| Median weekly rent                  | \$355          |
| Average motor vehicles per dwelling | 1.8            |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Greater Brisbane | %    | Australia  | %    |
|--|------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                  |      |            |      |
| Male   | 1,117,452        | 49.2 | 11,546,638 | 49.3 |
| Female   | 1,153,351        | 50.8 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 54,158           | 2.4  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | State Suburbs

### Bowen

Code SSC30344 (SSC)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>10,377</b> |
| Male          | 51.4%         |
| Female        | 48.6%         |
| Median age    | 41            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>2,532</b> |
| Average children per family |              |
| for families with children  | 1.9          |
| for all families            | 0.6          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>5,250</b> |
| Average people per household        | 2.4          |
| Median weekly household income      | \$1,093      |
| Median monthly mortgage repayments  | \$1,733      |
| Median weekly rent                  | \$250        |
| Average motor vehicles per dwelling | 1.8          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| <b>People</b>  | <b>Bowen</b> | <b>%</b> | <b>Australia</b> | <b>%</b> |
|--|--------------|----------|------------------|----------|
| <i>Persons count based on place of usual residence on Census night</i> |              |          |                  |          |
| Male   | 5,335        | 51.4     | 11,546,638       | 49.3     |
| Female   | 5,048        | 48.6     | 11,855,248       | 50.7     |
| Aboriginal and/or Torres Strait Islander people                        | 953          | 9.2      | 649,171          | 2.8      |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Burdekin (S)

Code LGA31900 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>17,074</b> |
| Male          | 50.8%         |
| Female        | 49.2%         |
| Median age    | 44            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>4,560</b> |
| Average children per family |              |
| for families with children  | 1.9          |
| for all families            | 0.7          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>8,352</b> |
| Average people per household        | 2.4          |
| Median weekly household income      | \$1,177      |
| Median monthly mortgage repayments  | \$1,300      |
| Median weekly rent                  | \$210        |
| Average motor vehicles per dwelling | 1.9          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Burdekin (S) | %    | Australia  | %    |
|--|--------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |              |      |            |      |
| Male   | 8,673        | 50.8 | 11,546,638 | 49.3 |
| Female   | 8,402        | 49.2 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 974          | 5.7  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Cairns (R)

Code LGA32080 (LGA)

|               |                |
|---------------|----------------|
| <b>People</b> | <b>156,901</b> |
| Male          | 49.3%          |
| Female        | 50.7%          |
| Median age    | 37             |

|                             |               |
|-----------------------------|---------------|
| <b>Families</b>             | <b>39,456</b> |
| Average children per family |               |
| for families with children  | 1.8           |
| for all families            | 0.7           |

|                                     |               |
|-------------------------------------|---------------|
| <b>All private dwellings</b>        | <b>68,749</b> |
| Average people per household        | 2.5           |
| Median weekly household income      | \$1,336       |
| Median monthly mortgage repayments  | \$1,665       |
| Median weekly rent                  | \$300         |
| Average motor vehicles per dwelling | 1.7           |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Cairns (R) | %    | Australia  | %    |
|--|------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |            |      |            |      |
| Male   | 77,390     | 49.3 | 11,546,638 | 49.3 |
| Female   | 79,508     | 50.7 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 14,094     | 9.0  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Cassowary Coast (R)

Code LGA32260 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>28,726</b> |
| Male          | 51.4%         |
| Female        | 48.6%         |
| Median age    | 44            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>7,385</b> |
| Average children per family |              |
| for families with children  | 1.9          |
| for all families            | 0.6          |

|                                     |               |
|-------------------------------------|---------------|
| <b>All private dwellings</b>        | <b>14,393</b> |
| Average people per household        | 2.4           |
| Median weekly household income      | \$1,068       |
| Median monthly mortgage repayments  | \$1,300       |
| Median weekly rent                  | \$230         |
| Average motor vehicles per dwelling | 1.7           |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Cassowary Coast (R) | %    | Australia  | %    |
|--|---------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                     |      |            |      |
| Male   | 14,769              | 51.4 | 11,546,638 | 49.3 |
| Female   | 13,961              | 48.6 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 2,799               | 9.7  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Charters Towers (R)

Code LGA32310 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>11,876</b> |
| Male          | 49.5%         |
| Female        | 50.5%         |
| Median age    | 40            |

|   |              |
|---|--------------|
| <b>Families</b>   | <b>2,867</b> |
| Average children per family<br>for families with children | 2            |
| for all families  | 0.7          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>5,771</b> |
| Average people per household        | 2.4          |
| Median weekly household income      | \$1,047      |
| Median monthly mortgage repayments  | \$1,300      |
| Median weekly rent                  | \$200        |
| Average motor vehicles per dwelling | 1.9          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Charters Towers (R) | %    | Australia  | %    |
|--|---------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                     |      |            |      |
| Male   | 5,885               | 49.5 | 11,546,638 | 49.3 |
| Female   | 5,992               | 50.5 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 1,033               | 8.7  | 649,171    | 2.8  |





Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Hinchinbrook (S)

Code LGA33800 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>10,885</b> |
| Male          | 51%           |
| Female        | 49%           |
| Median age    | 50            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>2,959</b> |
| Average children per family |              |
| for families with children  | 1.8          |
| for all families            | 0.6          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>5,706</b> |
| Average people per household        | 2.3          |
| Median weekly household income      | \$1,041      |
| Median monthly mortgage repayments  | \$1,300      |
| Median weekly rent                  | \$180        |
| Average motor vehicles per dwelling | 1.9          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Hinchinbrook (S) | %    | Australia  | %    |
|--|------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                  |      |            |      |
| Male   | 5,556            | 51.0 | 11,546,638 | 49.3 |
| Female   | 5,332            | 49.0 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 660              | 6.1  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Maranoa (R)

Code LGA34860 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>12,666</b> |
| Male          | 51.4%         |
| Female        | 48.6%         |
| Median age    | 36            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>3,118</b> |
| Average children per family |              |
| for families with children  | 1.9          |
| for all families            | 0.7          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>6,508</b> |
| Average people per household        | 2.5          |
| Median weekly household income      | \$1,369      |
| Median monthly mortgage repayments  | \$1,400      |
| Median weekly rent                  | \$200        |
| Average motor vehicles per dwelling | 2.1          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Maranoa (R) | %    | Australia  | %    |
|--|-------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |             |      |            |      |
| Male   | 6,515       | 51.4 | 11,546,638 | 49.3 |
| Female   | 6,150       | 48.6 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 910         | 7.2  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Mount Isa (C)

Code LGA35300 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>18,671</b> |
| Male          | 51.7%         |
| Female        | 48.3%         |
| Median age    | 31            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>4,413</b> |
| Average children per family |              |
| for families with children  | 1.9          |
| for all families            | 0.8          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>8,555</b> |
| Average people per household        | 2.6          |
| Median weekly household income      | \$2,132      |
| Median monthly mortgage repayments  | \$1,885      |
| Median weekly rent                  | \$260        |
| Average motor vehicles per dwelling | 1.8          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Mount Isa (C) | %    | Australia  | %    |
|--|---------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |               |      |            |      |
| Male   | 9,656         | 51.7 | 11,546,638 | 49.3 |
| Female   | 9,012         | 48.3 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 3,149         | 16.9 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Palm Island (S)

Code LGA35790 (LGA)

|               |              |
|---------------|--------------|
| <b>People</b> | <b>2,446</b> |
| Male          | 49.5%        |
| Female        | 50.5%        |
| Median age    | 24           |

|                             |            |
|-----------------------------|------------|
| <b>Families</b>             | <b>496</b> |
| Average children per family |            |
| for families with children  | 2.5        |
| for all families            | 1.6        |

|                                     |            |
|-------------------------------------|------------|
| <b>All private dwellings</b>        | <b>512</b> |
| Average people per household        | 4.3        |
| Median weekly household income      | \$1,119    |
| Median monthly mortgage repayments  | \$0        |
| Median weekly rent                  | \$120      |
| Average motor vehicles per dwelling | 0.6        |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Palm Island (S) | %    | Australia  | %    |
|--|-----------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                 |      |            |      |
| Male   | 1,209           | 49.5 | 11,546,638 | 49.3 |
| Female   | 1,235           | 50.5 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 2,298           | 94.1 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Tablelands (R)

Code LGA36820 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>24,827</b> |
| Male          | 49.2%         |
| Female        | 50.8%         |
| Median age    | 47            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>6,594</b> |
| Average children per family |              |
| for families with children  | 1.9          |
| for all families            | 0.6          |

|                                     |               |
|-------------------------------------|---------------|
| <b>All private dwellings</b>        | <b>12,196</b> |
| Average people per household        | 2.4           |
| Median weekly household income      | \$977         |
| Median monthly mortgage repayments  | \$1,352       |
| Median weekly rent                  | \$240         |
| Average motor vehicles per dwelling | 1.8           |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Tablelands (R) | %    | Australia  | %    |
|--|----------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                |      |            |      |
| Male   | 12,214         | 49.2 | 11,546,638 | 49.3 |
| Female   | 12,617         | 50.8 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 1,823          | 7.3  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Torres (S)

Code LGA36950 (LGA)

|               |              |
|---------------|--------------|
| <b>People</b> | <b>3,610</b> |
| Male          | 49.5%        |
| Female        | 50.5%        |
| Median age    | 28           |

|                             |            |
|-----------------------------|------------|
| <b>Families</b>             | <b>678</b> |
| Average children per family |            |
| for families with children  | 2.4        |
| for all families            | 1.1        |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>1,163</b> |
| Average people per household        | 3.2          |
| Median weekly household income      | \$1,837      |
| Median monthly mortgage repayments  | \$1,705      |
| Median weekly rent                  | \$151        |
| Average motor vehicles per dwelling | 1.3          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Torres (S) | %    | Australia  | %    |
|--|------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |            |      |            |      |
| Male   | 1,788      | 49.5 | 11,546,638 | 49.3 |
| Female   | 1,826      | 50.5 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 2,482      | 68.6 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Townsville (C)

Code LGA37010 (LGA)

|               |                |
|---------------|----------------|
| <b>People</b> | <b>186,757</b> |
| Male          | 50%            |
| Female        | 50%            |
| Median age    | 34             |

|                             |               |
|-----------------------------|---------------|
| <b>Families</b>             | <b>47,645</b> |
| Average children per family |               |
| for families with children  | 1.9           |
| for all families            | 0.7           |

|                                     |               |
|-------------------------------------|---------------|
| <b>All private dwellings</b>        | <b>79,982</b> |
| Average people per household        | 2.6           |
| Median weekly household income      | \$1,424       |
| Median monthly mortgage repayments  | \$1,733       |
| Median weekly rent                  | \$300         |
| Average motor vehicles per dwelling | 1.8           |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Townsville (C) | %    | Australia  | %    |
|--|----------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                |      |            |      |
| Male   | 93,352         | 50.0 | 11,546,638 | 49.3 |
| Female   | 93,402         | 50.0 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 13,040         | 7.0  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Queensland | Local Government Areas

### Weipa (T)

Code LGA37300 (LGA)

|               |              |
|---------------|--------------|
| <b>People</b> | <b>3,905</b> |
| Male          | 53.7%        |
| Female        | 46.3%        |
| Median age    | 31           |

|                             |            |
|-----------------------------|------------|
| <b>Families</b>             | <b>907</b> |
| Average children per family |            |
| for families with children  | 2          |
| for all families            | 1          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>1,634</b> |
| Average people per household        | 2.9          |
| Median weekly household income      | \$2,484      |
| Median monthly mortgage repayments  | \$2,200      |
| Median weekly rent                  | \$450        |
| Average motor vehicles per dwelling | 2            |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Weipa (T) | %    | Australia  | %    |
|--|-----------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |           |      |            |      |
| Male   | 2,097     | 53.7 | 11,546,638 | 49.3 |
| Female   | 1,806     | 46.3 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 763       | 19.5 | 649,171    | 2.8  |





Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Greater Capital City Statistical Areas

### Greater Perth

Code 5GPER (GCCSA)

|               |                  |
|---------------|------------------|
| <b>People</b> | <b>1,943,858</b> |
| Male          | 49.6%            |
| Female        | 50.4%            |
| Median age    | 36               |

|                             |                |
|-----------------------------|----------------|
| <b>Families</b>             | <b>515,328</b> |
| Average children per family |                |
| for families with children  | 1.8            |
| for all families            | 0.8            |

|                                     |                |
|-------------------------------------|----------------|
| <b>All private dwellings</b>        | <b>818,081</b> |
| Average people per household        | 2.6            |
| Median weekly household income      | \$1,643        |
| Median monthly mortgage repayments  | \$2,000        |
| Median weekly rent                  | \$360          |
| Average motor vehicles per dwelling | 1.9            |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Greater Perth | %    | Australia  | %    |
|--|---------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |               |      |            |      |
| Male   | 963,536       | 49.6 | 11,546,638 | 49.3 |
| Female   | 980,326       | 50.4 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 31,214        | 1.6  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### Kalgoorlie/Boulder (C)

Code LGA54280 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>30,059</b> |
| Male          | 52.1%         |
| Female        | 47.9%         |
| Median age    | 33            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>7,241</b> |
| Average children per family |              |
| for families with children  | 1.9          |
| for all families            | 0.8          |

|                                     |               |
|-------------------------------------|---------------|
| <b>All private dwellings</b>        | <b>12,975</b> |
| Average people per household        | 2.7           |
| Median weekly household income      | \$2,080       |
| Median monthly mortgage repayments  | \$1,800       |
| Median weekly rent                  | \$290         |
| Average motor vehicles per dwelling | 2             |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Kalgoorlie/Boulder (C) | %    | Australia  | %    |
|--|------------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                        |      |            |      |
| Male   | 15,675                 | 52.1 | 11,546,638 | 49.3 |
| Female   | 14,384                 | 47.9 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 2,185                  | 7.3  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### Karratha (C)

Code LGA54310 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>21,473</b> |
| Male          | 55.6%         |
| Female        | 44.4%         |
| Median age    | 31            |

|   |              |
|---|--------------|
| <b>Families</b>   | <b>4,821</b> |
| Average children per family<br>for families with children | 2            |
| for all families  | 0.9          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>9,759</b> |
| Average people per household        | 2.8          |
| Median weekly household income      | \$2,626      |
| Median monthly mortgage repayments  | \$2,600      |
| Median weekly rent                  | \$220        |
| Average motor vehicles per dwelling | 2.1          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Karratha (C) | %    | Australia  | %    |
|--|--------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |              |      |            |      |
| Male   | 11,943       | 55.6 | 11,546,638 | 49.3 |
| Female   | 9,533        | 44.4 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 2,801        | 13.0 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### Ashburton (S)

Code LGA50250 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>13,026</b> |
| Male          | 72.4%         |
| Female        | 27.6%         |
| Median age    | 36            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>1,404</b> |
| Average children per family |              |
| for families with children  | 2            |
| for all families            | 0.9          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>3,529</b> |
| Average people per household        | 2.7          |
| Median weekly household income      | \$2,456      |
| Median monthly mortgage repayments  | \$2,000      |
| Median weekly rent                  | \$32         |
| Average motor vehicles per dwelling | 1.8          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Ashburton (S) | %    | Australia  | %    |
|--|---------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |               |      |            |      |
| Male   | 9,427         | 72.4 | 11,546,638 | 49.3 |
| Female   | 3,600         | 27.6 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 1,023         | 7.9  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### Broome (S)

Code LGA50980 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>16,222</b> |
| Male          | 50.1%         |
| Female        | 49.9%         |
| Median age    | 33            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>3,700</b> |
| Average children per family |              |
| for families with children  | 2            |
| for all families            | 0.8          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>8,785</b> |
| Average people per household        | 2.7          |
| Median weekly household income      | \$1,796      |
| Median monthly mortgage repayments  | \$2,573      |
| Median weekly rent                  | \$265        |
| Average motor vehicles per dwelling | 1.7          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Broome (S) | %    | Australia  | %    |
|--|------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |            |      |            |      |
| Male   | 8,117      | 50.1 | 11,546,638 | 49.3 |
| Female   | 8,098      | 49.9 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 4,571      | 28.2 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### Carnarvon (S)

Code LGA51540 (LGA)

|               |              |
|---------------|--------------|
| <b>People</b> | <b>5,528</b> |
| Male          | 52.2%        |
| Female        | 47.8%        |
| Median age    | 39           |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>1,229</b> |
| Average children per family |              |
| for families with children  | 1.9          |
| for all families            | 0.7          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>3,693</b> |
| Average people per household        | 2.4          |
| Median weekly household income      | \$1,261      |
| Median monthly mortgage repayments  | \$1,517      |
| Median weekly rent                  | \$200        |
| Average motor vehicles per dwelling | 1.8          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Carnarvon (S) | %    | Australia  | %    |
|--|---------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |               |      |            |      |
| Male   | 2,889         | 52.2 | 11,546,638 | 49.3 |
| Female   | 2,641         | 47.8 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 995           | 18.0 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### Derby-West Kimberley (S)

Code LGA52800 (LGA)

|               |              |
|---------------|--------------|
| <b>People</b> | <b>7,730</b> |
| Male          | 50.5%        |
| Female        | 49.5%        |
| Median age    | 30           |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>1,665</b> |
| Average children per family |              |
| for families with children  | 2.1          |
| for all families            | 0.9          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>3,616</b> |
| Average people per household        | 3.1          |
| Median weekly household income      | \$1,264      |
| Median monthly mortgage repayments  | \$1,733      |
| Median weekly rent                  | \$100        |
| Average motor vehicles per dwelling | 1.2          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Derby-West Kimberley (S) | %    | Australia  | %    |
|--|--------------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                          |      |            |      |
| Male   | 3,899                    | 50.5 | 11,546,638 | 49.3 |
| Female   | 3,828                    | 49.5 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 4,973                    | 64.3 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### East Pilbara (S)

Code LGA53220 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>10,591</b> |
| Male          | 66.7%         |
| Female        | 33.3%         |
| Median age    | 34            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>1,267</b> |
| Average children per family |              |
| for families with children  | 2.1          |
| for all families            | 1            |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>3,264</b> |
| Average people per household        | 3            |
| Median weekly household income      | \$2,353      |
| Median monthly mortgage repayments  | \$457        |
| Median weekly rent                  | \$100        |
| Average motor vehicles per dwelling | 1.7          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | East Pilbara (S) | %    | Australia  | %    |
|--|------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                  |      |            |      |
| Male   | 7,060            | 66.7 | 11,546,638 | 49.3 |
| Female   | 3,527            | 33.3 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 2,073            | 19.6 | 649,171    | 2.8  |





Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### Wyndham-East Kimberley (S)

Code LGA59340 (LGA)

|               |              |
|---------------|--------------|
| <b>People</b> | <b>7,148</b> |
| Male          | 49.4%        |
| Female        | 50.6%        |
| Median age    | 33           |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>1,576</b> |
| Average children per family |              |
| for families with children  | 2            |
| for all families            | 0.7          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>4,084</b> |
| Average people per household        | 2.7          |
| Median weekly household income      | \$1,704      |
| Median monthly mortgage repayments  | \$2,167      |
| Median weekly rent                  | \$196        |
| Average motor vehicles per dwelling | 1.7          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Wyndham-East Kimberley (S) | %    | Australia  | %    |
|--|----------------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                            |      |            |      |
| Male   | 3,534                      | 49.4 | 11,546,638 | 49.3 |
| Female   | 3,618                      | 50.6 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 2,338                      | 32.7 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### Port Hedland (T)

Code LGA57280 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>14,469</b> |
| Male          | 53.4%         |
| Female        | 46.6%         |
| Median age    | 31            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>3,191</b> |
| Average children per family |              |
| for families with children  | 1.9          |
| for all families            | 0.8          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>7,633</b> |
| Average people per household        | 2.7          |
| Median weekly household income      | \$2,563      |
| Median monthly mortgage repayments  | \$2,693      |
| Median weekly rent                  | \$200        |
| Average motor vehicles per dwelling | 2            |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Port Hedland (T) | %    | Australia  | %    |
|--|------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                  |      |            |      |
| Male   | 7,727            | 53.4 | 11,546,638 | 49.3 |
| Female   | 6,744            | 46.6 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 2,411            | 16.7 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### Shark Bay (S)

Code LGA57770 (LGA)

|               |            |
|---------------|------------|
| <b>People</b> | <b>946</b> |
| Male          | 54.1%      |
| Female        | 45.9%      |
| Median age    | 43         |

|                             |            |
|-----------------------------|------------|
| <b>Families</b>             | <b>218</b> |
| Average children per family |            |
| for families with children  | 1.9        |
| for all families            | 0.4        |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>1,073</b> |
| Average people per household        | 2.1          |
| Median weekly household income      | \$1,083      |
| Median monthly mortgage repayments  | \$1,380      |
| Median weekly rent                  | \$170        |
| Average motor vehicles per dwelling | 1.7          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Shark Bay (S) | %    | Australia  | %    |
|--|---------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |               |      |            |      |
| Male   | 510           | 54.1 | 11,546,638 | 49.3 |
| Female   | 433           | 45.9 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 67            | 7.0  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### Halls Creek (S)

Code LGA53920 (LGA)

|               |              |
|---------------|--------------|
| <b>People</b> | <b>3,269</b> |
| Male          | 49%          |
| Female        | 51%          |
| Median age    | 28           |

|   |            |
|---|------------|
| <b>Families</b>   | <b>564</b> |
| Average children per family<br>for families with children | 2.2        |
| for all families  | 1          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>1,395</b> |
| Average people per household        | 3.2          |
| Median weekly household income      | \$1,023      |
| Median monthly mortgage repayments  | \$981        |
| Median weekly rent                  | \$75         |
| Average motor vehicles per dwelling | 1            |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Halls Creek (S) | %    | Australia  | %    |
|--|-----------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                 |      |            |      |
| Male   | 1,599           | 49.0 | 11,546,638 | 49.3 |
| Female   | 1,662           | 51.0 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 2,425           | 74.2 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Western Australia | Local Government Areas

### Upper Gascoyne (S)

Code LGA58470 (LGA)

|               |            |
|---------------|------------|
| <b>People</b> | <b>278</b> |
| Male          | 57%        |
| Female        | 43%        |
| Median age    | 26         |

|                             |           |
|-----------------------------|-----------|
| <b>Families</b>             | <b>46</b> |
| Average children per family |           |
| for families with children  | 2         |
| for all families            | 0.9       |

|                                     |            |
|-------------------------------------|------------|
| <b>All private dwellings</b>        | <b>140</b> |
| Average people per household        | 3          |
| Median weekly household income      | \$966      |
| Median monthly mortgage repayments  | \$0        |
| Median weekly rent                  | \$30       |
| Average motor vehicles per dwelling | 1          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Upper Gascoyne (S) | %    | Australia  | %    |
|--|--------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                    |      |            |      |
| Male   | 158                | 57.0 | 11,546,638 | 49.3 |
| Female   | 119                | 43.0 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 164                | 58.4 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Northern Territory | Local Government Areas

### Darwin (C)

Code LGA71000 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>78,804</b> |
| Male          | 51.3%         |
| Female        | 48.7%         |
| Median age    | 34            |

|                             |               |
|-----------------------------|---------------|
| <b>Families</b>             | <b>18,703</b> |
| Average children per family |               |
| for families with children  | 1.8           |
| for all families            | 0.7           |

|                                     |               |
|-------------------------------------|---------------|
| <b>All private dwellings</b>        | <b>33,449</b> |
| Average people per household        | 2.6           |
| Median weekly household income      | \$2,164       |
| Median monthly mortgage repayments  | \$2,167       |
| Median weekly rent                  | \$418         |
| Average motor vehicles per dwelling | 1.8           |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Darwin (C) | %    | Australia  | %    |
|--|------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |            |      |            |      |
| Male   | 40,446     | 51.3 | 11,546,638 | 49.3 |
| Female   | 38,355     | 48.7 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 5,828      | 7.4  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Northern Territory | Local Government Areas

### Barkly (R)

Code LGA70420 (LGA)

|               |              |
|---------------|--------------|
| <b>People</b> | <b>6,655</b> |
| Male          | 51.5%        |
| Female        | 48.5%        |
| Median age    | 28           |

|   |              |
|---|--------------|
| <b>Families</b>   | <b>1,360</b> |
| Average children per family<br>for families with children | 2.2          |
| for all families  | 1            |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>2,849</b> |
| Average people per household        | 3.4          |
| Median weekly household income      | \$1,323      |
| Median monthly mortgage repayments  | \$1,200      |
| Median weekly rent                  | \$80         |
| Average motor vehicles per dwelling | 1.2          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Barkly (R) | %    | Australia  | %    |
|--|------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |            |      |            |      |
| Male   | 3,425      | 51.5 | 11,546,638 | 49.3 |
| Female   | 3,231      | 48.5 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 4,528      | 68.0 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Northern Territory | Local Government Areas

### Alice Springs (T)

Code LGA70200 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>24,753</b> |
| Male          | 49%           |
| Female        | 51%           |
| Median age    | 35            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>5,640</b> |
| Average children per family |              |
| for families with children  | 1.9          |
| for all families            | 0.7          |

|                                     |               |
|-------------------------------------|---------------|
| <b>All private dwellings</b>        | <b>11,162</b> |
| Average people per household        | 2.6           |
| Median weekly household income      | \$1,937       |
| Median monthly mortgage repayments  | \$1,950       |
| Median weekly rent                  | \$350         |
| Average motor vehicles per dwelling | 1.8           |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Alice Springs (T) | %    | Australia  | %    |
|--|-------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                   |      |            |      |
| Male   | 12,131            | 49.0 | 11,546,638 | 49.3 |
| Female   | 12,621            | 51.0 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 4,361             | 17.6 | 649,171    | 2.8  |





Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Northern Territory | Urban Centres and Localities

### Jabiru (L)

Code UCL721009 (UCL)

|               |              |
|---------------|--------------|
| <b>People</b> | <b>1,081</b> |
| Male          | 53.6%        |
| Female        | 46.4%        |
| Median age    | 34           |

|                             |            |
|-----------------------------|------------|
| <b>Families</b>             | <b>220</b> |
| Average children per family |            |
| for families with children  | 1.9        |
| for all families            | 0.7        |

|                                     |            |
|-------------------------------------|------------|
| <b>All private dwellings</b>        | <b>626</b> |
| Average people per household        | 2.5        |
| Median weekly household income      | \$2,127    |
| Median monthly mortgage repayments  | \$0        |
| Median weekly rent                  | \$37       |
| Average motor vehicles per dwelling | 1.5        |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Jabiru (L) | %    | Australia  | %    |
|--|------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |            |      |            |      |
| Male   | 577        | 53.6 | 11,546,638 | 49.3 |
| Female   | 500        | 46.4 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 263        | 24.3 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Northern Territory | Local Government Areas

### Katherine (T)

Code LGA72200 (LGA)

|               |              |
|---------------|--------------|
| <b>People</b> | <b>9,717</b> |
| Male          | 52.1%        |
| Female        | 47.9%        |
| Median age    | 33           |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>1,970</b> |
| Average children per family |              |
| for families with children  | 2            |
| for all families            | 0.8          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>4,038</b> |
| Average people per household        | 2.8          |
| Median weekly household income      | \$1,819      |
| Median monthly mortgage repayments  | \$1,733      |
| Median weekly rent                  | \$250        |
| Average motor vehicles per dwelling | 1.8          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Katherine (T) | %    | Australia  | %    |
|--|---------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |               |      |            |      |
| Male   | 5,062         | 52.1 | 11,546,638 | 49.3 |
| Female   | 4,658         | 47.9 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 2,145         | 22.1 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Northern Territory | Urban Centres and Localities

### Nhulunbuy

Code UCL715006 (UCL)

|               |              |
|---------------|--------------|
| <b>People</b> | <b>3,088</b> |
| Male          | 51.5%        |
| Female        | 48.5%        |
| Median age    | 32           |

|                             |            |
|-----------------------------|------------|
| <b>Families</b>             | <b>722</b> |
| Average children per family |            |
| for families with children  | 2          |
| for all families            | 1          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>1,408</b> |
| Average people per household        | 2.8          |
| Median weekly household income      | \$2,366      |
| Median monthly mortgage repayments  | \$1,733      |
| Median weekly rent                  | \$8          |
| Average motor vehicles per dwelling | 1.6          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Nhulunbuy | %    | Australia  | %    |
|--|-----------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |           |      |            |      |
| Male   | 1,591     | 51.5 | 11,546,638 | 49.3 |
| Female   | 1,500     | 48.5 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 328       | 10.6 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | New South Wales | Greater Capital City Statistical Areas

### Greater Sydney

Code 1GSYD (GCCSA)

|               |                  |
|---------------|------------------|
| <b>People</b> | <b>4,823,991</b> |
| Male          | 49.3%            |
| Female        | 50.7%            |
| Median age    | 36               |

|                             |                  |
|-----------------------------|------------------|
| <b>Families</b>             | <b>1,247,047</b> |
| Average children per family |                  |
| for families with children  | 1.9              |
| for all families            | 0.8              |

|                                     |                  |
|-------------------------------------|------------------|
| <b>All private dwellings</b>        | <b>1,855,734</b> |
| Average people per household        | 2.8              |
| Median weekly household income      | \$1,750          |
| Median monthly mortgage repayments  | \$2,167          |
| Median weekly rent                  | \$440            |
| Average motor vehicles per dwelling | 1.7              |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Greater Sydney | %    | Australia  | %    |
|--|----------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                |      |            |      |
| Male   | 2,376,766      | 49.3 | 11,546,638 | 49.3 |
| Female   | 2,447,221      | 50.7 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 70,135         | 1.5  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | New South Wales | Local Government Areas

### Broken Hill (C)

Code LGA11250 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>17,708</b> |
| Male          | 48.7%         |
| Female        | 51.3%         |
| Median age    | 45            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>4,536</b> |
| Average children per family |              |
| for families with children  | 1.8          |
| for all families            | 0.6          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>9,605</b> |
| Average people per household        | 2.2          |
| Median weekly household income      | \$965        |
| Median monthly mortgage repayments  | \$953        |
| Median weekly rent                  | \$190        |
| Average motor vehicles per dwelling | 1.5          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Broken Hill (C) | %    | Australia  | %    |
|--|-----------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                 |      |            |      |
| Male   | 8,615           | 48.7 | 11,546,638 | 49.3 |
| Female   | 9,091           | 51.3 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 1,500           | 8.5  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | New South Wales | Local Government Areas

### Parkes (A)

Code LGA16200 (LGA)

|               |               |
|---------------|---------------|
| <b>People</b> | <b>14,608</b> |
| Male          | 49.2%         |
| Female        | 50.8%         |
| Median age    | 41            |

|                             |              |
|-----------------------------|--------------|
| <b>Families</b>             | <b>3,671</b> |
| Average children per family |              |
| for families with children  | 2            |
| for all families            | 0.8          |

|                                     |              |
|-------------------------------------|--------------|
| <b>All private dwellings</b>        | <b>6,737</b> |
| Average people per household        | 2.4          |
| Median weekly household income      | \$1,088      |
| Median monthly mortgage repayments  | \$1,300      |
| Median weekly rent                  | \$200        |
| Average motor vehicles per dwelling | 1.8          |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Parkes (A) | %    | Australia  | %    |
|--|------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |            |      |            |      |
| Male   | 7,190      | 49.2 | 11,546,638 | 49.3 |
| Female   | 7,416      | 50.8 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 1,469      | 10.1 | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Victoria | Greater Capital City Statistical Areas

### Greater Melbourne

Code 2GMEL (GCCSA)

|               |                  |
|---------------|------------------|
| <b>People</b> | <b>4,485,211</b> |
| Male          | 49%              |
| Female        | 51%              |
| Median age    | 36               |

|                             |                  |
|-----------------------------|------------------|
| <b>Families</b>             | <b>1,161,643</b> |
| Average children per family |                  |
| for families with children  | 1.8              |
| for all families            | 0.8              |

|                                     |                  |
|-------------------------------------|------------------|
| <b>All private dwellings</b>        | <b>1,832,043</b> |
| Average people per household        | 2.7              |
| Median weekly household income      | \$1,542          |
| Median monthly mortgage repayments  | \$1,800          |
| Median weekly rent                  | \$350            |
| Average motor vehicles per dwelling | 1.7              |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Greater Melbourne | %    | Australia  | %    |
|--|-------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                   |      |            |      |
| Male   | 2,199,597         | 49.0 | 11,546,638 | 49.3 |
| Female   | 2,285,616         | 51.0 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 24,062            | 0.5  | 649,171    | 2.8  |



Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | South Australia | Greater Capital City Statistical Areas

### Greater Adelaide

Code 4GADE (GCCSA)

|               |                  |
|---------------|------------------|
| <b>People</b> | <b>1,295,714</b> |
| Male          | 48.9%            |
| Female        | 51.1%            |
| Median age    | 39               |

|                             |                |
|-----------------------------|----------------|
| <b>Families</b>             | <b>343,888</b> |
| Average children per family |                |
| for families with children  | 1.8            |
| for all families            | 0.7            |

|                                     |                |
|-------------------------------------|----------------|
| <b>All private dwellings</b>        | <b>562,147</b> |
| Average people per household        | 2.5            |
| Median weekly household income      | \$1,265        |
| Median monthly mortgage repayments  | \$1,517        |
| Median weekly rent                  | \$285          |
| Average motor vehicles per dwelling | 1.7            |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Greater Adelaide | %    | Australia  | %    |
|--|------------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                  |      |            |      |
| Male   | 633,888          | 48.9 | 11,546,638 | 49.3 |
| Female   | 661,823          | 51.1 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 18,403           | 1.4  | 649,171    | 2.8  |





Australian Bureau of Statistics

## 2016 Census QuickStats

Australia | Tasmania | Greater Capital City Statistical Areas

### Greater Hobart

Code 6GHOB (GCCSA)

|               |                |
|---------------|----------------|
| <b>People</b> | <b>222,356</b> |
| Male          | 48.5%          |
| Female        | 51.5%          |
| Median age    | 40             |

|                             |               |
|-----------------------------|---------------|
| <b>Families</b>             | <b>58,276</b> |
| Average children per family |               |
| for families with children  | 1.8           |
| for all families            | 0.7           |

|                                     |               |
|-------------------------------------|---------------|
| <b>All private dwellings</b>        | <b>99,009</b> |
| Average people per household        | 2.4           |
| Median weekly household income      | \$1,234       |
| Median monthly mortgage repayments  | \$1,402       |
| Median weekly rent                  | \$260         |
| Average motor vehicles per dwelling | 1.7           |

## People — demographics & education

People tables are based on a person's place of usual residence on Census night

| People   | Greater Hobart | %    | Australia  | %    |
|--|----------------|------|------------|------|
| <i>Persons count based on place of usual residence on Census night</i> |                |      |            |      |
| Male   | 107,930        | 48.5 | 11,546,638 | 49.3 |
| Female   | 114,422        | 51.5 | 11,855,248 | 50.7 |
| Aboriginal and/or Torres Strait Islander people                        | 8,534          | 3.8  | 649,171    | 2.8  |



# HOUSING AFFORDABILITY REPORT

DECEMBER 2016

# Introduction

Approaching its five year anniversary, the current upswing in housing values has shown unprecedented longevity. The past five years has seen national dwelling prices rise by 19%, while simultaneously, modelled income estimates from the ANU Centre for Social Research and Methods (ANU) suggest household incomes rose by just 9.2%.

The obvious divergence between dwelling values and income growth has occurred against a backdrop of lower mortgage rates, the lowest wages growth on record and disparate economic conditions across the states and territories.

Generally, Australian's demonstrate a high elasticity of demand for housing, with lower mortgage rates driving high levels of demand in certain dwelling markets which has contributed towards pushing housing values higher. As a result of low mortgage rates, we have seen a reduction in the costs associated with servicing a mortgage, while the 'deposit hurdle' has increased, creating a financial barrier for new entrants to the market.

The contrast between improved debt servicing and the larger 'deposit hurdle' is reflected in the CoreLogic affordability indicators. These latest indicators show improved affordability via measures that are sensitive to interest rates, such as the proportion of household income required to service a mortgage. However, other affordability measures which exclude the cost of debt, namely, the dwelling price to income ratio, or the proportion of household income required for a 20% deposit, are a worsening trend in housing affordability.

Other than the relationship between incomes, interest rates and housing prices, there are many additional factors impacting housing affordability. On the supply side, government policies associated with housing supply and land releases are known to have a profound impact on the cost of housing. Additionally,

developers pay significant fees to the government, which has a flow-on effect to the cost of new housing, as well as higher construction costs which have consistently risen at a faster pace than inflation.

From a demand side perspective, many factors have led to rapid growth in specific housing markets. Net overseas migration to Australia remains well above the long term average, despite the recent slowdown in migration into the mining states. High migration has increased dwelling demand, particularly in Sydney and Melbourne which are still seeing historically high rates of migration.

Another factor driving high housing demand is the disproportionate level of investment. Low interest rates, shallow returns from bonds and cash, as well as high volatility across equity and commodity markets have funneled investment demand into housing. The latest data from the Australian Bureau of Statistics shows investors comprise 47% of mortgage demand (excluding refinanced loans), with investors accounting for more than 55% of mortgage demand across the New South Wales market.

Another factor influencing affordability are high transaction costs. The expense of stamp duty is creating an additional barrier for new housing market entrants. Stamp duty costs on the median priced dwelling are now more than \$30,000 across both Sydney and Melbourne which is adding to the savings challenge for prospective buyers looking to participate in home ownership.

Finally, in city areas, a lack of decentralization in major working centres has focussed housing demand within close proximity to the largest capital cities which has in turn reduced affordability around city centres and driven the importance of efficient transport linkages in areas located further from the city centre. Insufficient transport linkages to outer

lying greenfield housing locations detracts from their desirability despite their more affordable housing profile.

Clearly, addressing the issue of housing affordability is a complex task which is multi-dimensional, multidisciplinary and requires the cooperation of local, state and federal governments as well as the private sector. What is particularly required is a coordinated housing policy coupled with a strategy that blends land release, zoning changes, infrastructure development and decentralizing employment opportunities into areas where housing costs are substantially lower.

Australia has multiple housing and finance arrangements which can be used in finding a place to live; measures of affordability should be diverse to reflect this.

This report includes four measures of housing affordability, including rental affordability, which show different outcomes. The commonality across each measure is that housing affordability shows substantial diversity from region-to-region, and across product types.

The four measures utilised by CoreLogic are outlined below. Each measure relies on median dwelling prices and rental rates calculated by CoreLogic, median household incomes which have been modelled by the Australian National University (ANU) and the cost of debt (we have used the average discounted variable mortgage rate).

- 1. The ratio of dwelling prices to annual household income.** Median house, unit and dwelling (ie combined houses and units) prices are compared with median household incomes to provide a ratio of dwelling prices to household income. For example, a dwelling price to income ratio of 5 implies that the typical household will spend five times their annual gross income to purchase the typical dwelling within the same region.

- 2. The proportion of household income required for a 20% deposit.** This analysis looks at the percentage of annual household income required to pay a deposit of 20% on the median priced dwelling. This measure is most relevant for new buyers who will generally need to save a deposit before purchasing.
- 3. The proportion of household income required to service an 80% loan to valuation ratio (LVR) mortgage.** This measure is based on mortgage serviceability and is more applicable for households that already own a dwelling. Assuming the owner has borrowed 80% of the median selling price and are paying the discounted variable mortgage rate, we measure the proportion of annual household income required to service the mortgage.
- 4. The proportion of household income required to pay the rent.** This component of affordability relies upon median rental rates and median household income to measure what percentage of household income is required to pay the rent.

The CoreLogic Affordability Report provides valuable insights, particularly when analysed over time. However, it is important to remember that the analysis considers the median household income and dwelling prices, and therefore may not capture all household demographics such as single income families, the quality of housing and housing size. Furthermore, measures of affordability can be skewed in some regions such as coastal and lifestyle markets, where a large proportion of retirees and/or absentee owners (holiday homes) can cause a downwards bias in household income measures.

# National affordability measures

**Housing affordability has generally worsened over recent years in Australia.**

## Price to income ratio

As at September 2016, the national price to income ratio was recorded at 6.9x (7.2x for houses and 6.4x for units). 15 years ago the national ratio was recorded at 4.3x (4.2x for houses and 4.8x for units). The recent slowing of median price growth has seen both measures actually fall a little from their recent peaks.

## Proportion of household income required for a 20% deposit

It took 138.9% of a households income in September 2016 for a 20% deposit on a home, 143.2% for a house and 128.9% for a unit. In September 2001 it took 85.9% of a households income to purchase a home, with figures of 83.4% for a house and 95.7% for a unit. The data shows that as property prices have continued to surge it has become increasingly difficult to save for a deposit especially considering minimal household income growth.

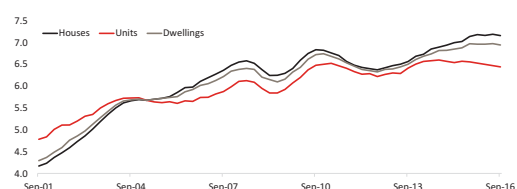
## Proportion of household income required to service an 80% LVR mortgage

36.8% of a household's income was required to service an 80% LVR mortgage for a home in September 2016 with the figures 38.0% for a house and 34.2% for units. In September 2001 it took 26.0% of household income with a figure of 26.0% for a house and 29.8% for units. This analysis is particularly influenced by interest rates. Although interest rates are currently the lowest they've been over the past 15 years, a mortgage is consuming as much of the household income as it was in March 2004 when interest rates were 215 basis points higher.

## Proportion of household income required to rent a home

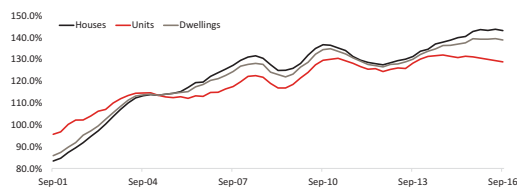
Renters spent 29.0% of their household income on rent in September 2016. The accompanying chart shows that over recent years there has been little change in the proportion of household income required to pay rent. This highlights that rental growth has generally tracked closely to household income growth (unlike property prices).

**National price to income ratio**



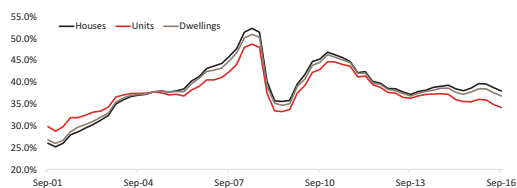
Source: CoreLogic, ANU

**National proportion of household income required for a 20% deposit**



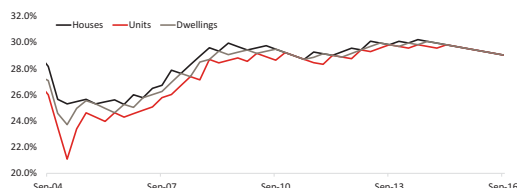
Source: CoreLogic, ANU

**National proportion of household income required to service an 80% LVR mortgage**



Source: CoreLogic, ANU

**National proportion of household income required to rent a home**

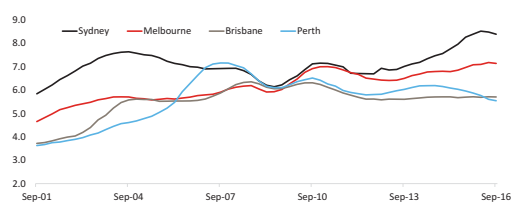


Source: CoreLogic, ANU

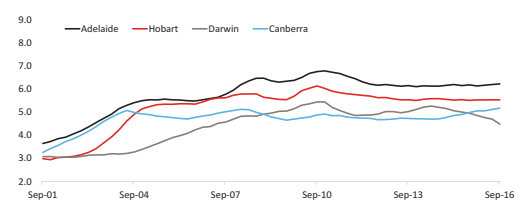
# Affordability measures across the capital cities

The following charts highlight the four affordability metrics over time across each of the capital city housing markets, highlighting that affordability trends differ immensely across the capitals.

### Capital city price to income ratio

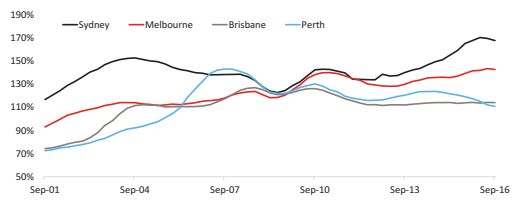


Source: CoreLogic, ANU

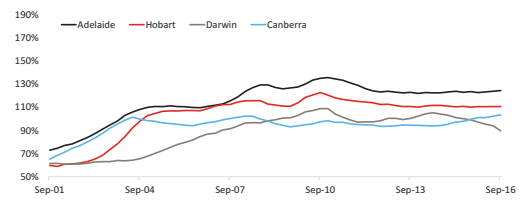


Source: CoreLogic, ANU

### Capital city proportion of household income required for a 20% deposit

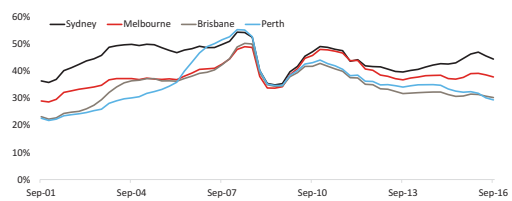


Source: CoreLogic, ANU

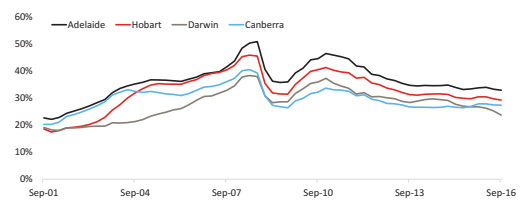


Source: CoreLogic, ANU

### Capital city proportion of household income required to service an 80% LVR mortgage

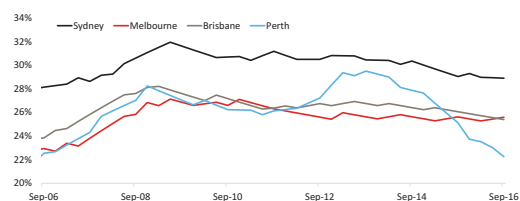


Source: CoreLogic, ANU

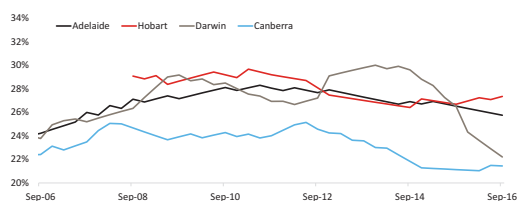


Source: CoreLogic, ANU

### Capital city proportion of household income required to rent a home



Source: CoreLogic, ANU



Source: CoreLogic, ANU

# Major region affordability measure summary

The table below shows the affordability measures across each of the major regions nationally. What becomes abundantly clear is that affordability pressures are much more prevalent in Sydney and Melbourne than they are elsewhere in the country. With property prices continuing to rise and income growth much lower, affordability continues to deteriorate.

Keep in mind that Sydney and Melbourne account for almost 40% of the national population so deteriorating affordability in these two cities impacts a large proportion of the overall population.

## Affordability measures across the regions as at September 2016

| Region                       | Price to income ratio | % of household income required for a 20% deposit | % of household income required to service an 80% LVR mortgage | % of household income required to rent a home |
|------------------------------|-----------------------|--|---|---|
| Sydney                       | 8.3                   | 167.7%   | 44.5%   | 28.9%   |
| Regional NSW                 | 6.6                   | 132.9%   | 35.2%   | 29.9%   |
| Melbourne                    | 7.1                   | 142.8%   | 37.9%   | 25.6%   |
| Regional Vic                 | 5.6                   | 111.2%   | 29.5%   | 27.0%   |
| Brisbane                     | 5.7                   | 114.1%   | 30.3%   | 25.4%   |
| Regional Qld                 | 6.7                   | 134.0%   | 35.5%   | 30.0%   |
| Adelaide                     | 6.2                   | 124.5%   | 33.0%   | 25.7%   |
| Regional SA                  | 4.8                   | 95.7%  | 25.4%   | 24.9%   |
| Perth                        | 5.5                   | 110.9%   | 29.4%   | 22.2%   |
| Regional WA                  | 5.1                   | 101.4%   | 26.9%   | 26.0%   |
| Hobart                       | 5.5                   | 110.7%   | 29.4%   | 27.4%   |
| Regional Tas                 | 5.0                   | 99.6%  | 26.4%   | 26.7%   |
| Darwin                       | 4.5                   | 89.7%  | 23.8%   | 22.2%   |
| Regional NT                  | 4.7                   | 93.5%  | 24.8%   | 28.1%   |
| Australian Capital Territory | 5.2                   | 103.5%   | 27.5%   | 21.4%   |
| National                     | 6.9                   | 138.9%   | 36.8%   | 29.0%   |
| Combined capital cities      | 6.7                   | 133.8%   | 35.5%   | 25.7%   |
| Combined regional areas      | 6.3                   | 125.3%   | 33.2%   | 28.6%   |

Source: CoreLogic, ANU







# New South Wales

The following charts highlight the four affordability metrics over time across each of the capital city housing markets, highlighting that affordability trends differ immensely across the capitals.



Median prices and household incomes (weekly)

**\$785k**

**\$1,800**

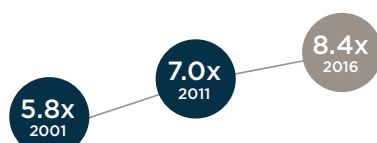
**\$405k**

**\$1,172**

Sydney

Regional NSW

Price to Income Ratio

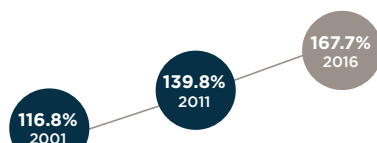


Sydney



Regional NSW

Proportion of household income required for a 20% deposit

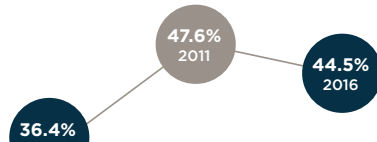


Sydney

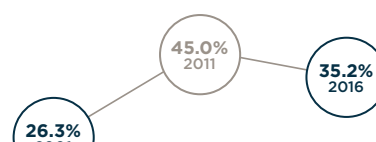


Regional NSW

Proportion of household income required to service an 80% LVR mortgage

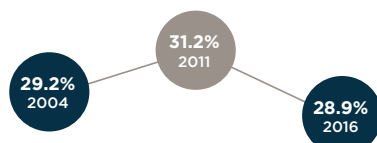


Sydney



Regional NSW

Proportion of household income required to rent a home



Sydney



Regional NSW

# Sydney



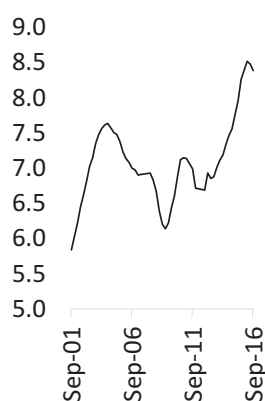
## MEDIAN DWELLING PRICE

**\$785,000** (five years ago: \$525,000)

Dwelling price to income ratio

**8.4**

(five years ago: 7.0)

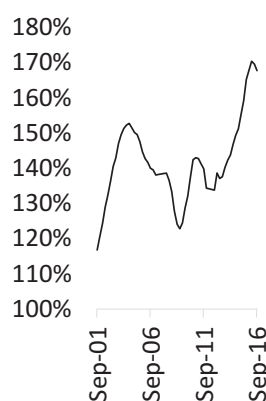


The median dwelling across Sydney costs 8.4 times the median annual household income.

% of annual household income required for a 20% deposit

**168%**

(five years ago: 140%)



A 20% deposit on the median priced dwelling now costs \$157,000 equating to 168% of the annual household income.

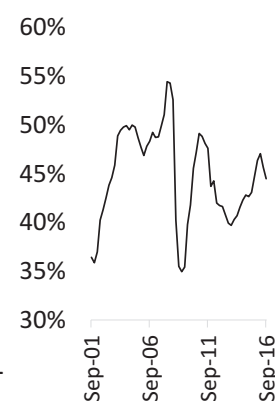
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$93,593** (five years ago: \$75,088)

% of annual household income required to service an 80% LVR mortgage

**44.5%**

(five years ago: 47.6%)

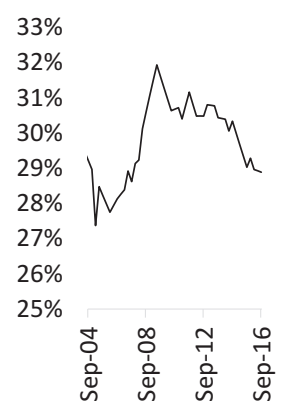


Annual loan repayments on the median priced dwelling with an 80% LVR is \$41,642, equating to 44.5% of the annual household income.

% of annual household income required to pay the rent

**28.9%**

(five years ago: 31.2%)



Annual rental payments on the median dwelling was \$27,040 in September 2016, comprising 28.9% of the annual household income.

# Regional NSW



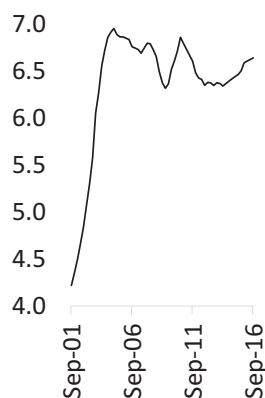
## MEDIAN DWELLING PRICE

**\$405,000** (five years ago: \$330,000)

Dwelling price to income ratio

**6.6**

(five years ago: 6.6)

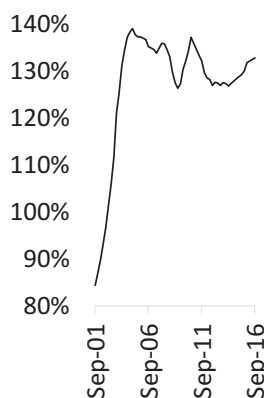


The median dwelling across Regional NSW costs 6.6 times the median annual household income

% of annual household income required for a 20% deposit

**133%**

(five years ago: 132%)



A 20% deposit on the median priced dwelling now costs \$81,000 equating to 133% of the annual household income.

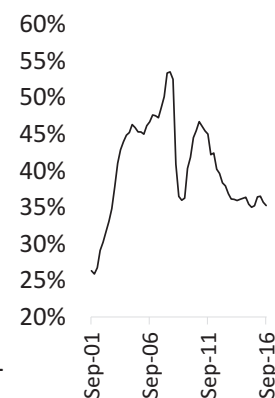
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$60,959** (five years ago: \$49,920)

% of annual household income required to service an 80% LVR mortgage

**35.2%**

(five years ago: 45%)

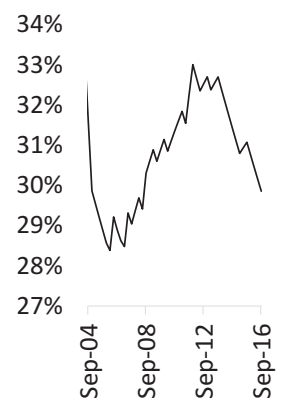


Annual loan repayments on the median priced dwelling with an 80% LVR is \$21,484, equating to 35.2% of the annual household income.

% of annual household income required to pay the rent

**29.9%**

(five years ago: 32.3%)



Annual rental payments on the median dwelling was \$18,200 in September 2016, comprising 29.9% of the annual household income.

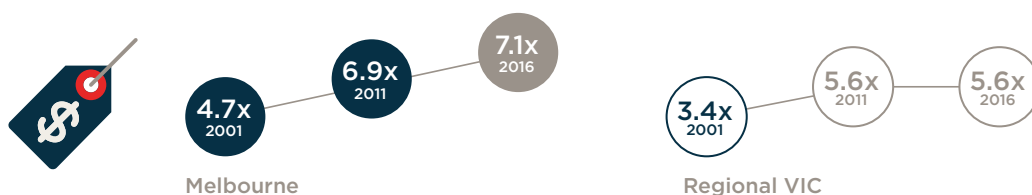


# Victoria

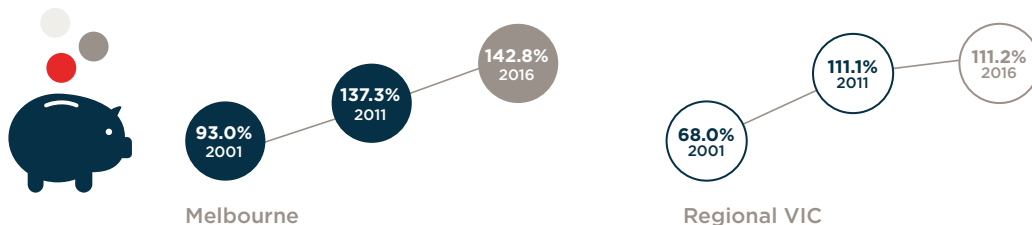
Median prices and household incomes (weekly)



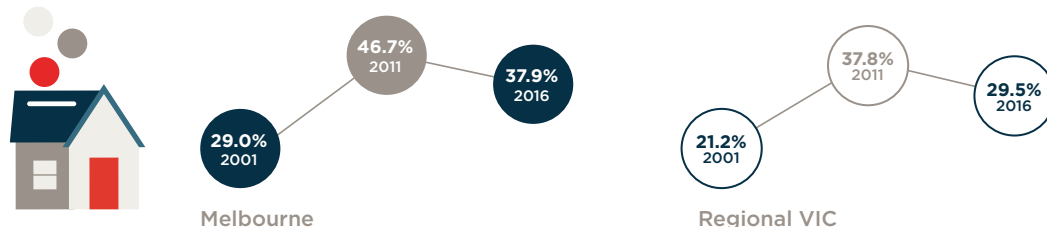
Price to Income Ratio



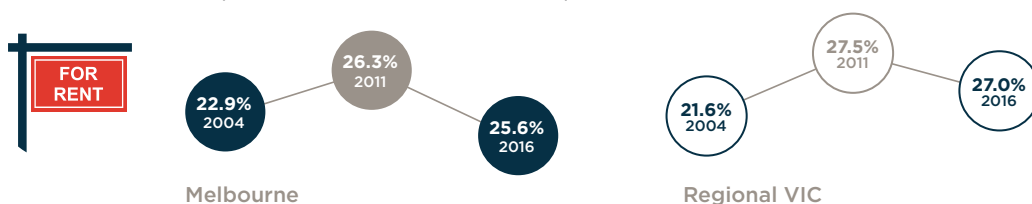
Proportion of household income required for a 20% deposit



Proportion of household income required to service an 80% LVR mortgage



Proportion of household income required to rent a home



# Melbourne



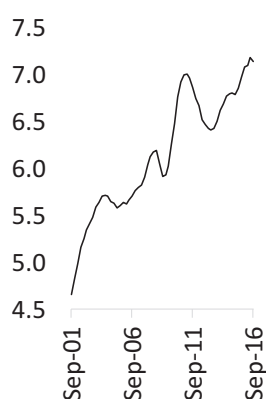
## MEDIAN DWELLING PRICE

**\$566,000** (five years ago: \$475,000)

Dwelling price to income ratio

**7.1**

(five years ago: 6.9)

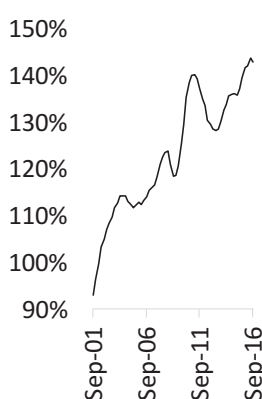


The median dwelling across Melbourne costs 7.1 times the median annual household income.

% of annual household income required for a 20% deposit

**143%**

(five years ago: 137%)



A 20% deposit on the median priced dwelling now costs \$113,200 equating to 143% of the annual household income.

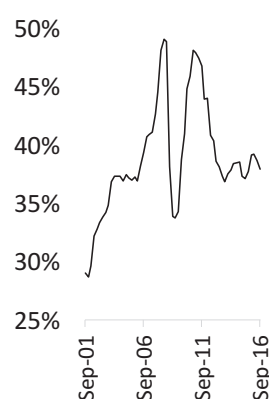
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$79,266** (five years ago: \$69,212)

% of annual household income required to service an 80% LVR mortgage

**37.9%**

(five years ago: 46.7%)

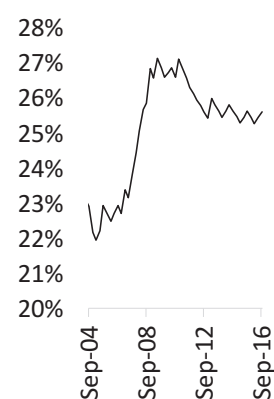


Annual loan repayments on the median priced dwelling with an 80% LVR is \$30,024, equating to 37.9% of the annual household income.

% of annual household income required to pay the rent

**25.6%**

(five years ago: 26.3%)



Annual rental payments on the median dwelling was \$20,280 in September 2016, comprising 25.6% of the annual household income.

# Regional VIC



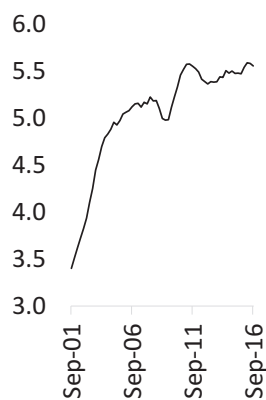
## MEDIAN DWELLING PRICE

**\$300,000** (five years ago: \$273,001)

Dwelling price to income ratio

**5.6**

(five years ago: 5.6)

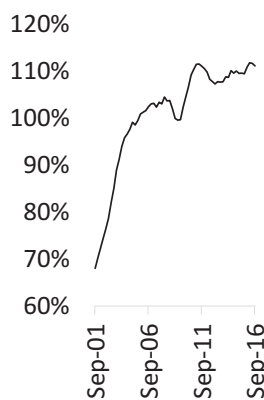


The median dwelling across Regional Vic costs 5.6 times the median annual household income.

% of annual household income required for a 20% deposit

**111%**

(five years ago: 111%)



A 20% deposit on the median priced dwelling now costs \$60,000 equating to 111% of the annual household income.

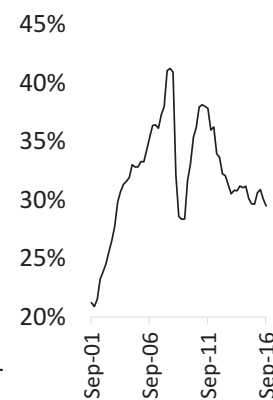
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$53,969** (five years ago: \$49,140)

% of annual household income required to service an 80% LVR mortgage

**29.5%**

(five years ago: 37.8%)

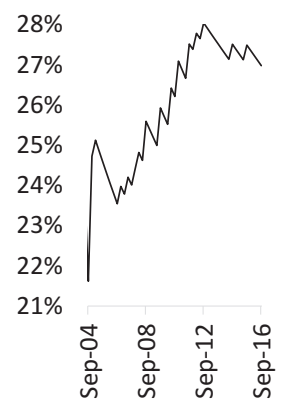


Annual loan repayments on the median priced dwelling with an 80% LVR is \$15,914, equating to 29.5% of the annual household income.

% of annual household income required to pay the rent

**27.0%**

(five years ago: 27.5%)



Annual rental payments on the median dwelling was \$14,560 in September 2016, comprising 27.0% of the annual household income.





# Queensland

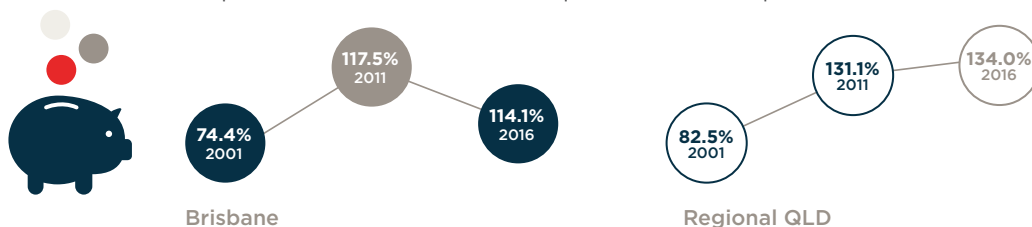
Median prices and household incomes (weekly)



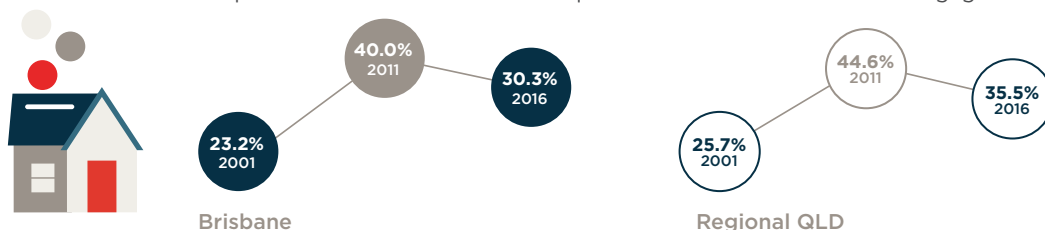
Price to Income Ratio



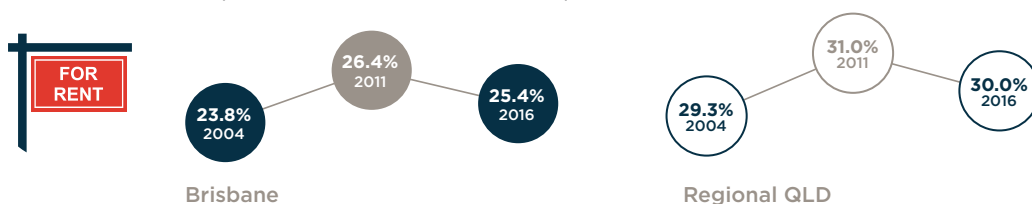
Proportion of household income required for a 20% deposit



Proportion of household income required to service an 80% LVR mortgage



Proportion of household income required to rent a home



# Brisbane



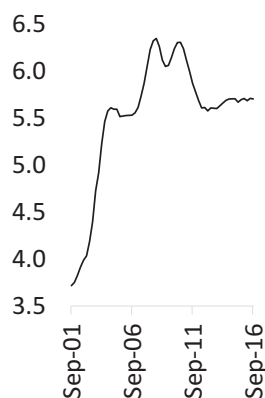
## MEDIAN DWELLING PRICE

**\$467,500** (five years ago: \$423,000)

Dwelling price to income ratio

**5.7**

(five years ago: 5.9)

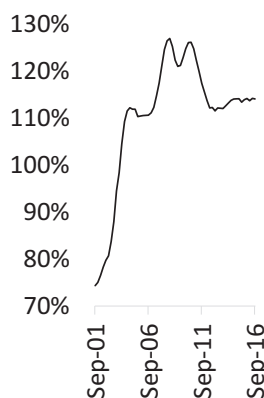


The median dwelling across Brisbane costs 5.7 times the median annual household income.

% of annual household income required for a 20% deposit

**114%**

(five years ago: 118%)



A 20% deposit on the median priced dwelling now costs \$93,500 equating to 114% of the annual household income.

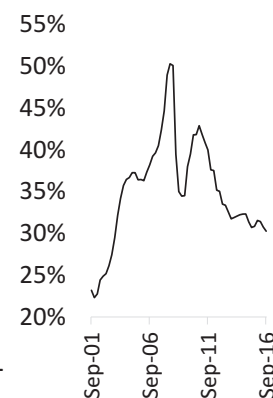
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$81,922** (five years ago: \$72,020)

% of annual household income required to service an 80% LVR mortgage

**30.3%**

(five years ago: 40.0%)

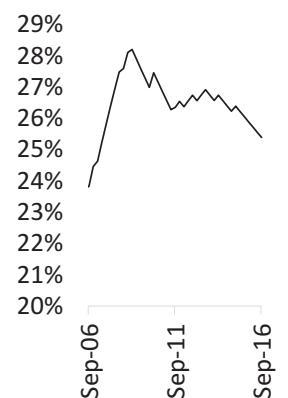


Annual loan repayments on the median priced dwelling with an 80% LVR is \$24,799, equating to 30.3% of the annual household income.

% of annual household income required to pay the rent

**25.4%**

(five years ago: 26.4%)



Annual rental payments on the median dwelling was \$20,540 in September 2016, comprising 25.4% of the annual household income.

# Regional QLD



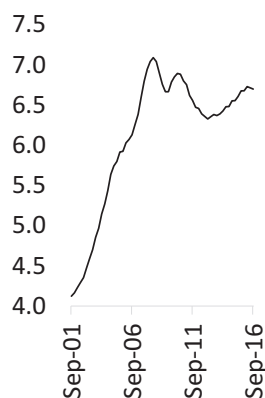
## MEDIAN DWELLING PRICE

**\$400,000** (five years ago: \$374,000)

Dwelling price to income ratio

**6.7**

(five years ago: 6.6)

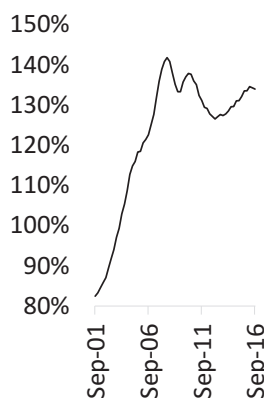


The median dwelling across Regional Qld costs 6.7 times the median annual household income.

% of annual household income required for a 20% deposit

**134%**

(five years ago: 131%)



A 20% deposit on the median priced dwelling now costs \$80,000 equating to 134% of the annual household income.

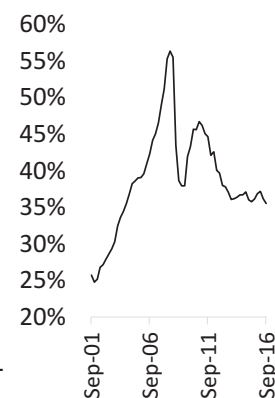
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$59,718** (five years ago: \$57,044)

% of annual household income required to service an 80% LVR mortgage

**35.5%**

(five years ago: 44.6%)

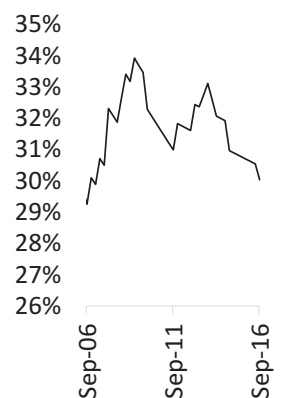


Annual loan repayments on the median priced dwelling with an 80% LVR is \$21,219, equating to 35.5% of the annual household income.

% of annual household income required to pay the rent

**30.0%**

(five years ago: 31.0%)



Annual rental payments on the median dwelling was \$17,680 in September 2016, comprising 30.0% of the annual household income.



# South Australia

Median prices and household incomes (weekly)

 **\$415k**

 **\$1,282**

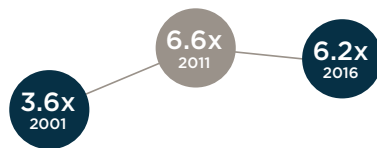
Adelaide

 **\$250k**

 **\$1,005**

Regional SA

Price to Income Ratio

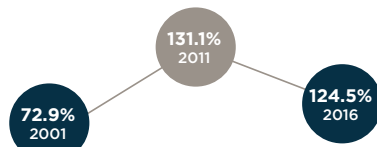


Adelaide



Regional SA

Proportion of household income required for a 20% deposit

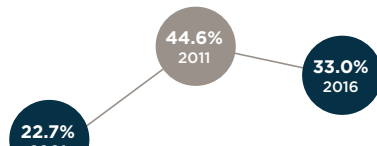


Adelaide



Regional SA

Proportion of household income required to service an 80% LVR mortgage

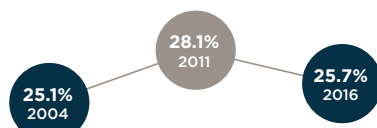


Adelaide



Regional SA

Proportion of household income required to rent a home



Adelaide



Regional SA

# Adelaide



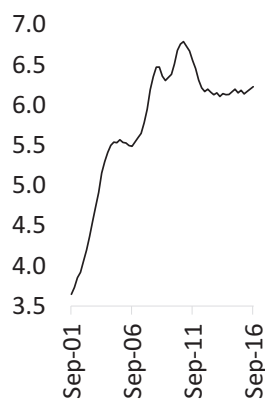
## MEDIAN DWELLING PRICE

**\$415,000** (five years ago: \$376,600)

Dwelling price to income ratio

**6.2**

(five years ago: 6.6)

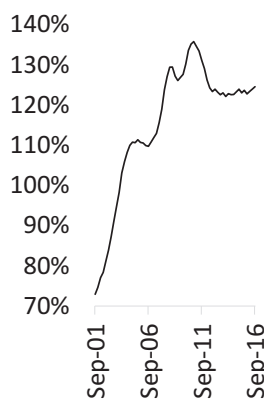


The median dwelling across Adelaide costs 6.2 times the median annual household income.

% of annual household income required for a 20% deposit

**125%**

(five years ago: 131%)



A 20% deposit on the median priced dwelling now costs \$83,000 equating to 125% of the annual household income.

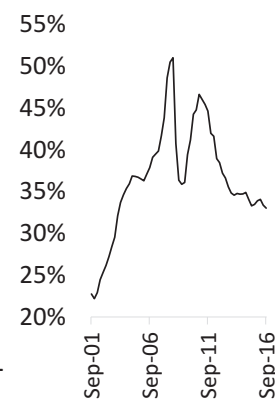
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$66,642** (five years ago: \$57,460)

% of annual household income required to service an 80% LVR mortgage

**33.0%**

(five years ago: 44.6%)

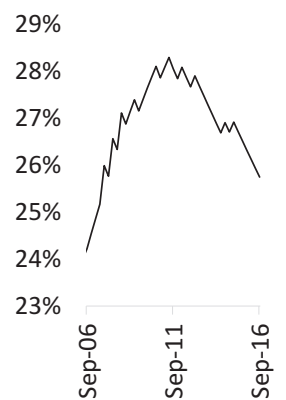


Annual loan repayments on the median priced dwelling with an 80% LVR is \$22,014, equating to 33.0% of the annual household income.

% of annual household income required to pay the rent

**25.7%**

(five years ago: 28.1%)



Annual rental payments on the median dwelling was \$17,420 in September 2016, comprising 25.7% of the annual household income.

# Regional SA



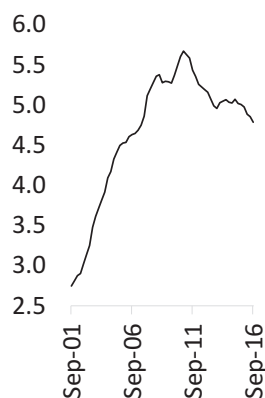
## MEDIAN DWELLING PRICE

**\$250,000** (five years ago: \$250,000)

Dwelling price to income ratio

**4.8**

(five years ago: 5.4)

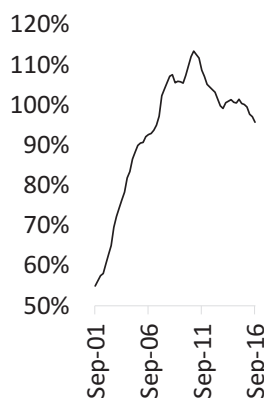


The median dwelling across Regional SA costs 4.8 times the median annual household income.

% of annual household income required for a 20% deposit

**96%**

(five years ago: 109%)



A 20% deposit on the median priced dwelling now costs \$50,000 equating to 96% of the annual household income.

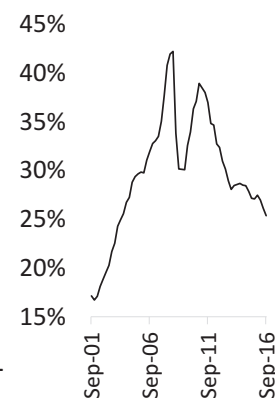
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$52,253** (five years ago: \$46,020)

% of annual household income required to service an 80% LVR mortgage

**25.4%**

(five years ago: 37.0%)

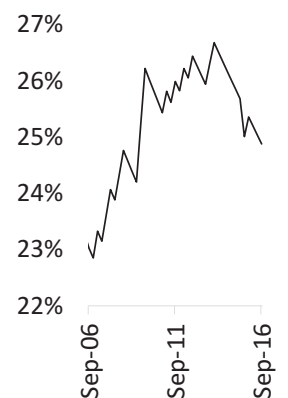


Annual loan repayments on the median priced dwelling with an 80% LVR is \$13,262, equating to 25.4% of the annual household income.

% of annual household income required to pay the rent

**24.9%**

(five years ago: 26.0%)



Annual rental payments on the median dwelling was \$12,740 in September 2016, comprising 24.9% of the annual household income.





# Western Australia

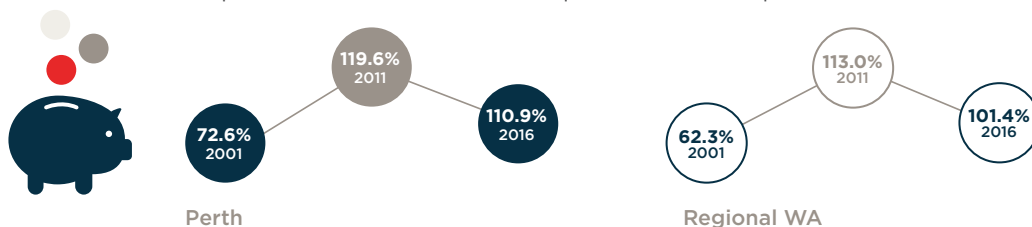
Median prices and household incomes (weekly)



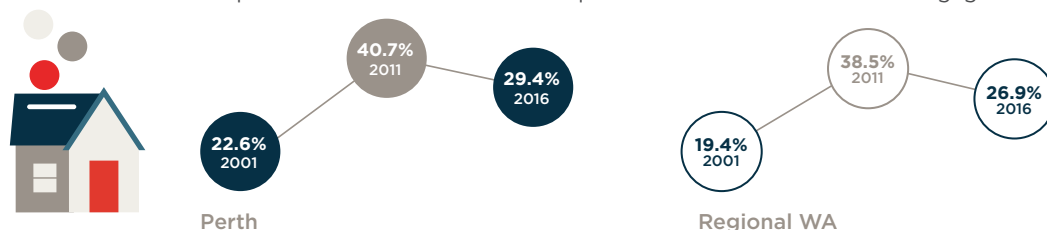
Price to Income Ratio



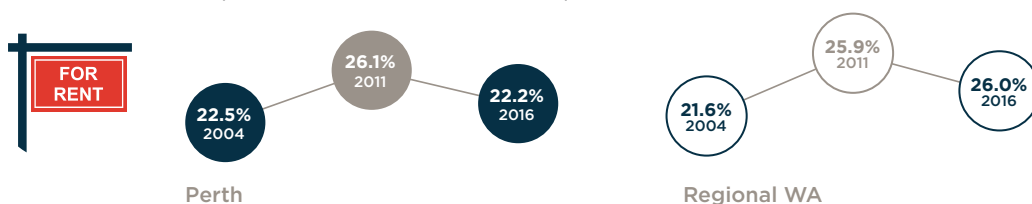
Proportion of household income required for a 20% deposit



Proportion of household income required to service an 80% LVR mortgage



Proportion of household income required to rent a home



# Perth



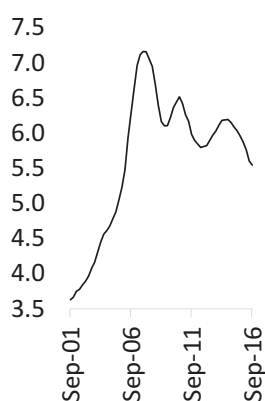
## MEDIAN DWELLING PRICE

**\$499,000** (five years ago: \$452,500)

Dwelling price to income ratio

**5.5**

(five years ago: 6.0)

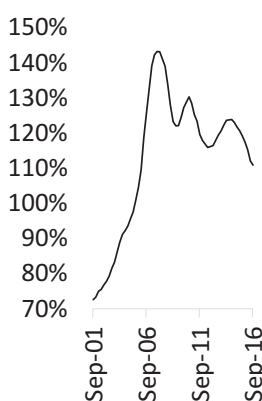


The median dwelling across Perth costs 5.5 times the median annual household income.

% of annual household income required for a 20% deposit

**111%**

(five years ago: 120%)



A 20% deposit on the median priced dwelling now costs \$99,800 equating to 111% of the annual household income.

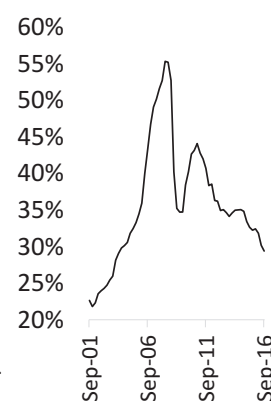
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$90,012** (five years ago: \$75,660)

% of annual household income required to service an 80% LVR mortgage

**29.4%**

(five years ago: 40.7%)

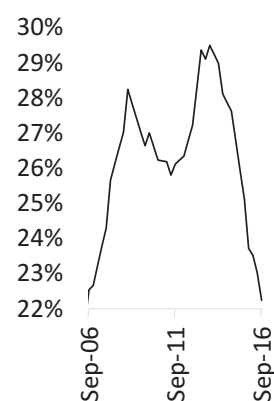


Annual loan repayments on the median priced dwelling with an 80% LVR is \$26,470, equating to 29.4% of the annual household income.

% of annual household income required to pay the rent

**22.2%**

(five years ago: 26.1%)



Annual rental payments on the median dwelling was \$19,240 in September 2016, comprising 22.2% of the annual household income.

# Regional WA



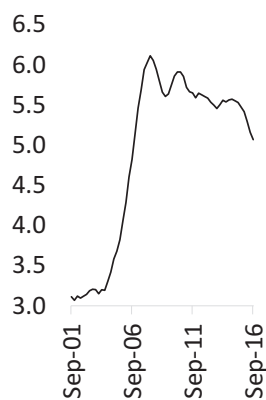
## MEDIAN DWELLING PRICE

**\$350,000** (five years ago: \$362,500)

Dwelling price to  
income ratio

**5.1**

(five years ago: 5.6)

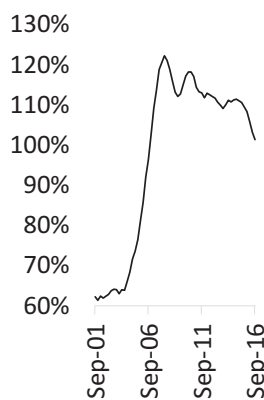


The median dwelling across Regional WA costs 5.1 times the median annual household income.

% of annual household  
income required for a  
20% deposit

**101%**

(five years ago: 113%)



A 20% deposit on the median priced dwelling now costs \$70,000 equating to 101% of the annual household income.

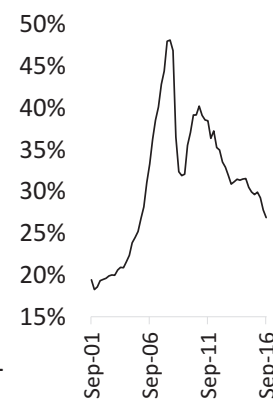
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$69,066** (five years ago: \$64,168)

% of annual household  
income required to  
service an 80% LVR  
mortgage

**26.9%**

(five years ago: 38.5%)

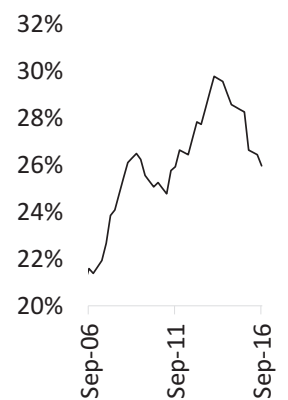


Annual loan repayments on the median priced dwelling with an 80% LVR is \$18,566, equating to 26.9% of the annual household income.

% of annual household  
income required to pay  
the rent

**26.0%**

(five years ago: 25.9%)



Annual rental payments on the median dwelling was \$17,160 in September 2016, comprising 26.0% of the annual household income.



# Tasmania

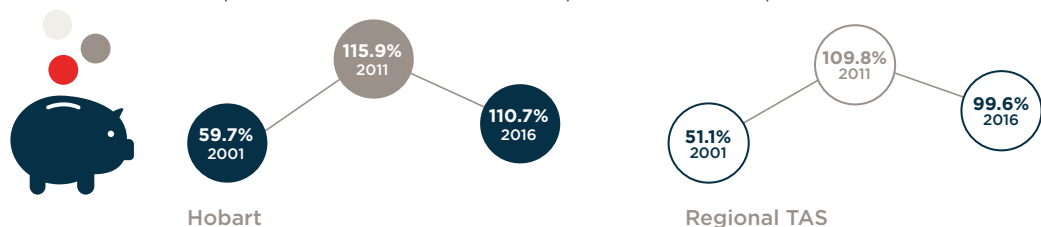
Median prices and household incomes (weekly)



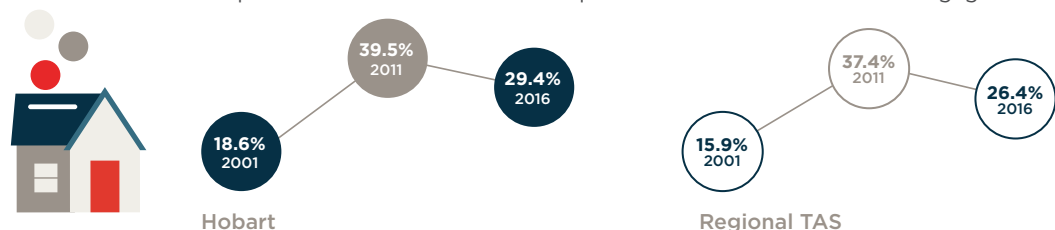
Price to Income Ratio



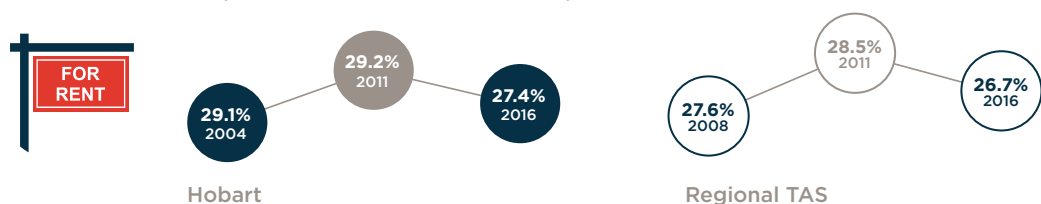
Proportion of household income required for a 20% deposit



Proportion of household income required to service an 80% LVR mortgage



Proportion of household income required to rent a home



# Hobart



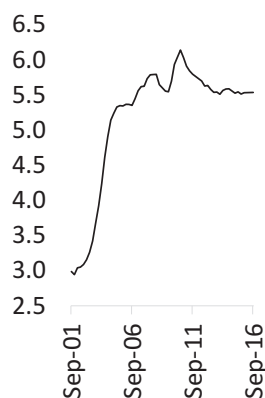
## MEDIAN DWELLING PRICE

**\$342,000** (five years ago: \$320,000)

Dwelling price to income ratio

**5.5**

(five years ago: 5.8)

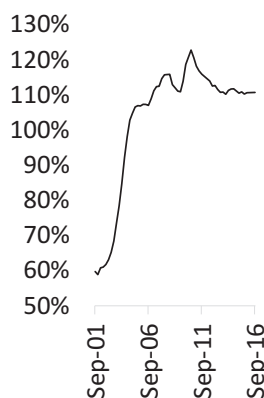


The median dwelling across Hobart costs 5.5 times the median annual household income.

% of annual household income required for a 20% deposit

**111%**

(five years ago: 116%)



A 20% deposit on the median priced dwelling now costs \$68,400 equating to 111% of the annual household income.

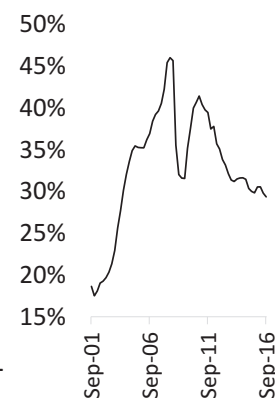
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$61,785** (five years ago: \$55,224)

% of annual household income required to service an 80% LVR mortgage

**29.4%**

(five years ago: 39.5%)

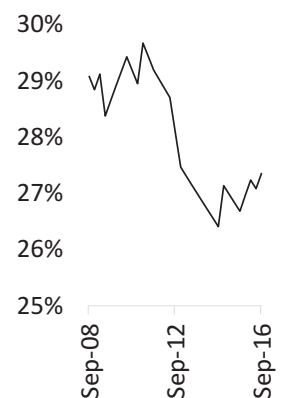


Annual loan repayments on the median priced dwelling with an 80% LVR is \$18,142, equating to 29.4% of the annual household income.

% of annual household income required to pay the rent

**27.4%**

(five years ago: 29.2%)



Annual rental payments on the median dwelling was \$16,640 in September 2016, comprising 27.4% of the annual household income.

# Regional TAS



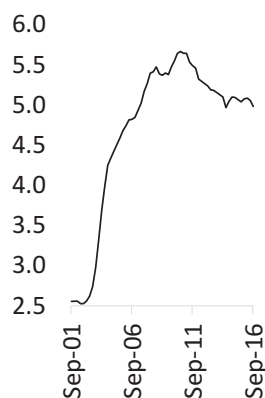
## MEDIAN DWELLING PRICE

**\$252,500** (five years ago: \$250,000)

Dwelling price to income ratio

**5.0**

(five years ago: 5.5)

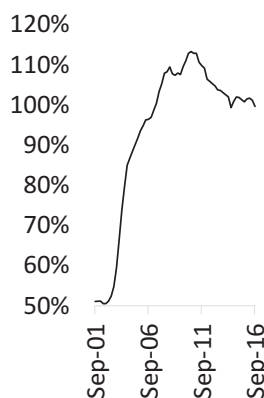


The median dwelling across Regional Tas costs 5.0 times the median annual household income.

% of annual household income required for a 20% deposit

**100%**

(five years ago: 110%)



A 20% deposit on the median priced dwelling now costs \$50,500 equating to 100% of the annual household income.

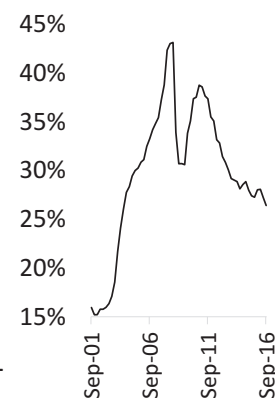
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$50,693** (five years ago: \$45,552)

% of annual household income required to service an 80% LVR mortgage

**26.4%**

(five years ago: 37.4%)

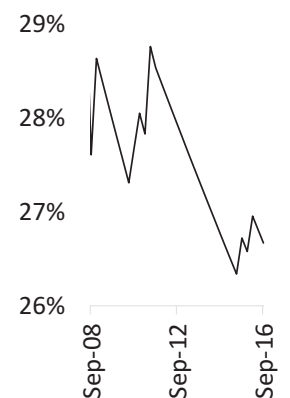


Annual loan repayments on the median priced dwelling with an 80% LVR is \$13,394, equating to 26.4% of the annual household income.

% of annual household income required to pay the rent

**26.7%**

(five years ago: 28.5%)



Annual rental payments on the median dwelling was \$13,394 in September 2016, comprising 26.7% of the annual household income.



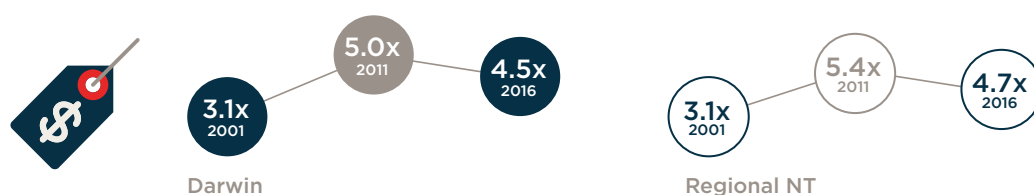


# Northern Territory

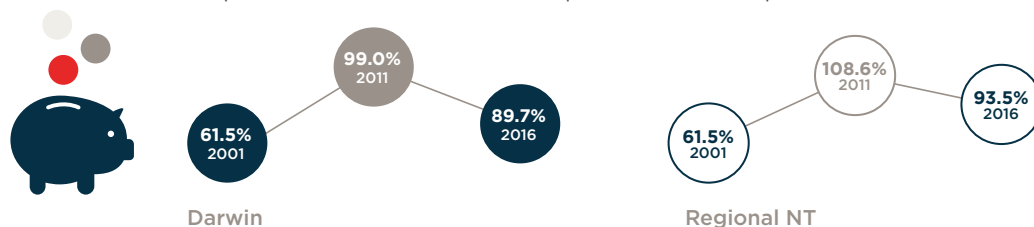
Median prices and household incomes (weekly)



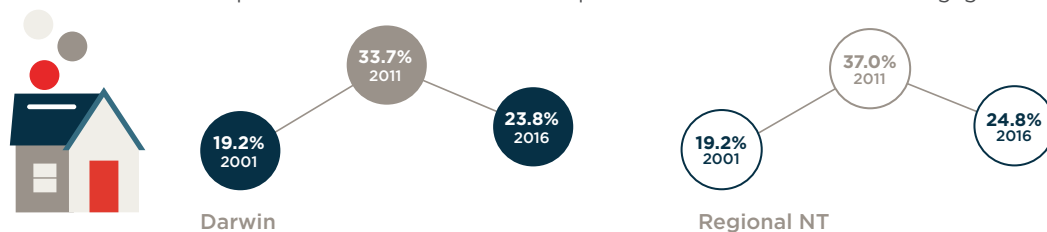
Price to Income Ratio



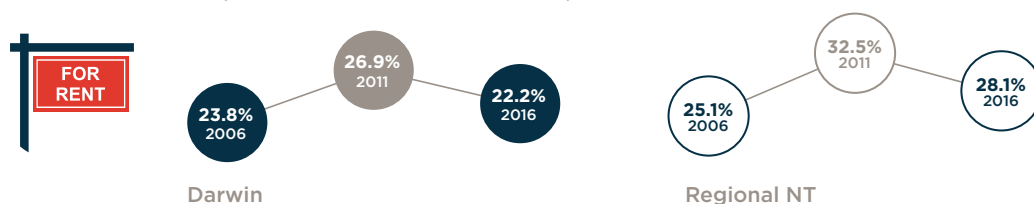
Proportion of household income required for a 20% deposit



Proportion of household income required to service an 80% LVR mortgage



Proportion of household income required to rent a home



# Darwin



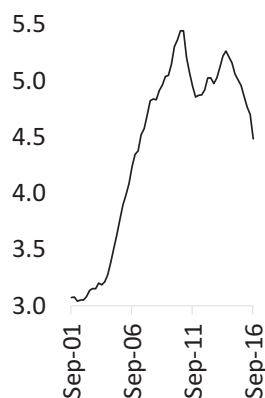
## MEDIAN DWELLING PRICE

**\$504,000** (five years ago: \$454,250)

Dwelling price to income ratio

**4.5**

(five years ago: 5.0)

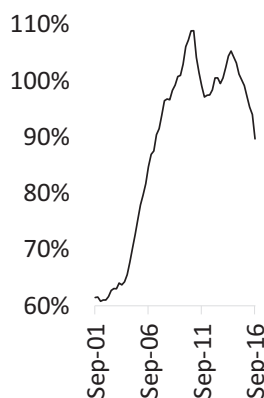


The median dwelling across Darwin costs 4.5 times the median annual household income.

% of annual household income required for a 20% deposit

**90%**

(five years ago: 99%)



A 20% deposit on the median priced dwelling now costs \$100,800 equating to 90% of the annual household income.

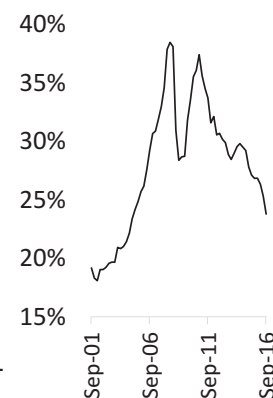
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$112,394** (five years ago: \$91,728)

% of annual household income required to service an 80% LVR mortgage

**23.8%**

(five years ago: 33.7%)

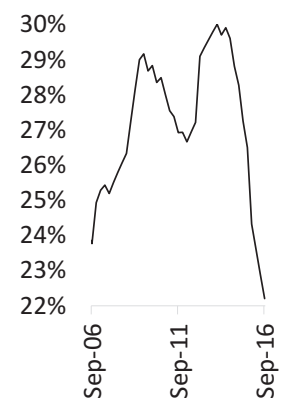


Annual loan repayments on the median priced dwelling with an 80% LVR is \$26,736, equating to 23.8% of the annual household income.

% of annual household income required to pay the rent

**22.2%**

(five years ago: 26.9%)



Annual rental payments on the median dwelling was \$23,400 in September 2016, comprising 22.2% of the annual household income.

# Regional NT



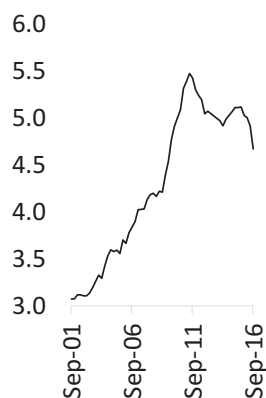
## MEDIAN DWELLING PRICE

**\$372,500** (five years ago: \$391,000)

Dwelling price to income ratio

**4.7**

(five years ago: 5.4)

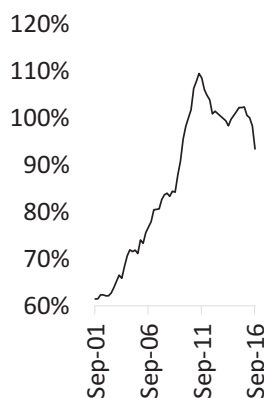


The median dwelling across Regional NT costs 4.7 times the median annual household income.

% of annual household income required for a 20% deposit

**94%**

(five years ago: 109%)



A 20% deposit on the median priced dwelling now costs \$74,500 equating to 94% of the annual household income.

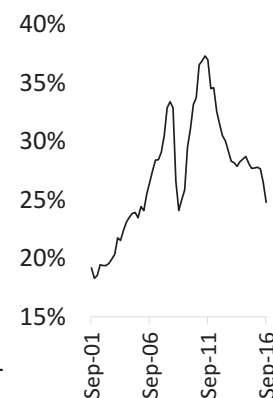
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$79,708** (five years ago: \$72,020)

% of annual household income required to service an 80% LVR mortgage

**24.8%**

(five years ago: 37.0%)

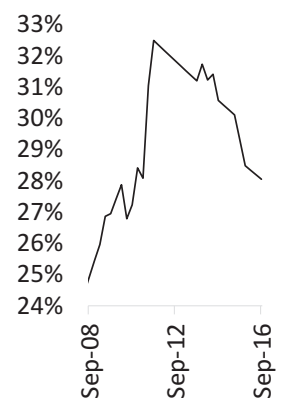


Annual loan repayments on the median priced dwelling with an 80% LVR is \$19,760, equating to 24.8% of the annual household income.

% of annual household income required to pay the rent

**28.1%**

(five years ago: 32.5%)



Annual rental payments on the median dwelling was \$21,840 in September 2016, comprising 28.1% of the annual household income.



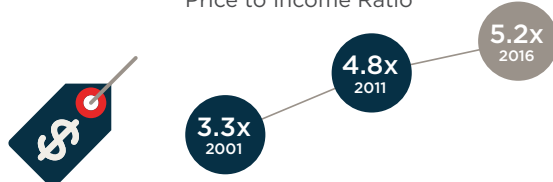
# Australian Capital Territory

Median prices and household incomes (weekly)

 **\$540k**     **\$2,006**

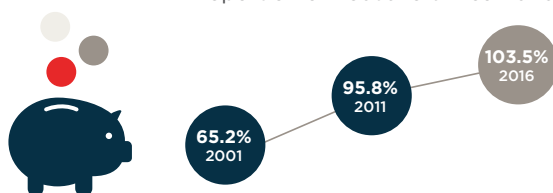
Canberra

Price to Income Ratio



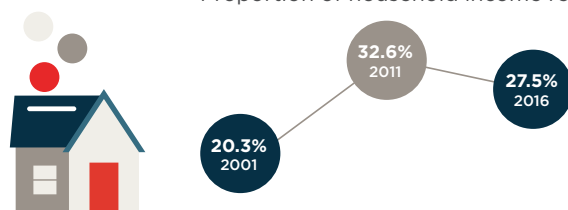
Canberra

Proportion of household income required for a 20% deposit



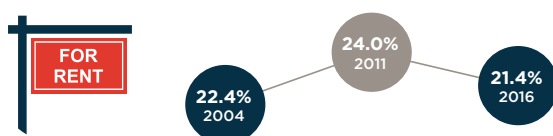
Canberra

Proportion of household income required to service an 80% LVR mortgage



Canberra

Proportion of household income required to rent a home



Canberra

# Canberra



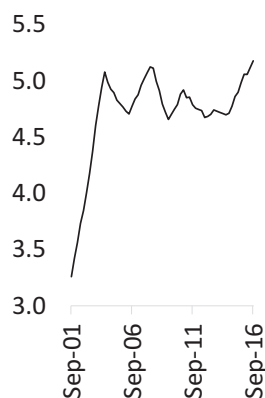
## MEDIAN DWELLING PRICE

**\$540,000** (five years ago: \$477,000)

Dwelling price to income ratio

**5.2**

(five years ago: 4.8)

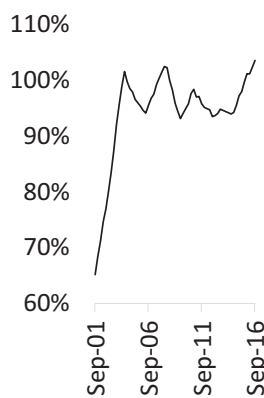


The median dwelling across Canberra costs 5.2 times the median annual household income.

% of annual household income required for a 20% deposit

**104%**

(five years ago: 96%)



A 20% deposit on the median priced dwelling now costs \$108,000 equating to 104% of the annual household income.

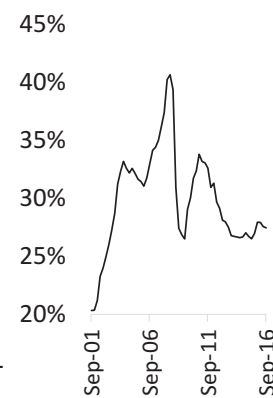
## MEDIAN ANNUAL HOUSEHOLD INCOME

**\$104,298** (five years ago: \$99,632)

% of annual household income required to service an 80% LVR mortgage

**27.5%**

(five years ago: 32.6%)

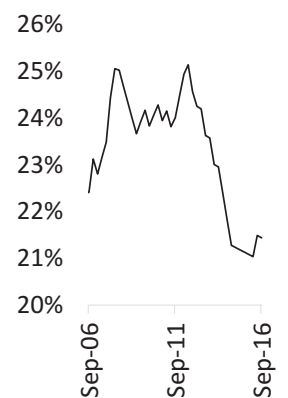


Annual loan repayments on the median priced dwelling with an 80% LVR is \$28,645, equating to 27.5% of the annual household income.

% of annual household income required to pay the rent

**21.4%**

(five years ago: 24.0%)



Annual rental payments on the median dwelling was \$22,360 in September 2016, comprising 21.4% of the annual household income.





# Appendix 1

## Affordability measures across the regions of Australia



## NEW SOUTH WALES & VICTORIA

| Region                                 | Price to income ratio | % of household income required for a 20% deposit | % of household income required to service an 80% LVR mortgage | % of household income required to rent a home |
|--|-----------------------|--|---|---|
| Capital Region                         | 5.7                   | 114.2%   | 30.5%   | 26.3%   |
| Central Coast                          | 8.8                   | 175.4%   | 46.8%   | 35.5%   |
| Central West                           | 4.9                   | 98.3%  | 26.2%   | 24.7%   |
| Coffs Harbour - Grafton                | 7.4                   | 147.8%   | 39.4%   | 36.5%   |
| Far West And Orana                     | 4.3                   | 86.4%  | 23.0%   | 25.7%   |
| Hunter Valley Exc Newcastle            | 5.1                   | 102.8%   | 27.4%   | 22.7%   |
| Illawarra                              | 8.4                   | 168.2%   | 44.8%   | 33.5%   |
| Mid North Coast                        | 8.1                   | 161.1%   | 43.0%   | 39.0%   |
| Murray                                 | 4.7                   | 94.5%  | 25.2%   | 25.1%   |
| New England And North West             | 5.1                   | 102.6%   | 27.4%   | 27.6%   |
| Newcastle And Lake Macquarie           | 6.5                   | 130.7%   | 34.9%   | 27.1%   |
| Richmond - Tweed                       | 8.6                   | 171.2%   | 45.6%   | 39.7%   |
| Riverina                               | 4.6                   | 92.1%  | 24.6%   | 25.5%   |
| Southern Highlands And Shoalhaven      | 8.9                   | 177.7%   | 47.4%   | 35.5%   |
| Sydney - Baulkham Hills And Hawkesbury | 8.6                   | 172.6%   | 46.0%   | 25.1%   |
| Sydney - Blacktown                     | 7.1                   | 142.5%   | 38.0%   | 24.7%   |
| Sydney - City And Inner South          | 8.4                   | 167.7%   | 44.7%   | 30.0%   |
| Sydney - Eastern Suburbs               | 11.0                  | 219.5%   | 58.5%   | 28.3%   |
| Sydney - Inner South West              | 11.3                  | 225.5%   | 60.1%   | 34.8%   |
| Sydney - Inner West                    | 10.3                  | 206.8%   | 55.1%   | 26.6%   |
| Sydney - North Sydney And Hornsby      | 9.0                   | 180.6%   | 48.1%   | 23.9%   |
| Sydney - Northern Beaches              | 10.8                  | 216.1%   | 57.6%   | 28.5%   |
| Sydney - Outer South West              | 6.6                   | 132.2%   | 35.3%   | 24.8%   |
| Sydney - Outer West And Blue Mountains | 7.0                   | 139.9%   | 37.3%   | 26.2%   |
| Sydney - Parramatta                    | 9.4                   | 187.0%   | 49.9%   | 30.4%   |
| Sydney - Ryde                          | 11.9                  | 237.5%   | 63.3%   | 26.7%   |
| Sydney - South West                    | 9.7                   | 193.0%   | 51.5%   | 32.7%   |
| Sydney - Sutherland                    | 8.6                   | 171.0%   | 45.6%   | 24.9%   |

Source: CoreLogic, ANU

| Region                     | Price to income ratio | % of household income required for a 20% deposit | % of household income required to service an 80% LVR mortgage | % of household income required to rent a home |
|----------------------------|-----------------------|--|---|---|
| Ballarat                   | 5.4                   | 108.0%   | 28.8%   | 25.7%   |
| Bendigo                    | 5.8                   | 116.5%   | 31.1%   | 26.2%   |
| Geelong                    | 6.7                   | 133.4%   | 35.6%   | 26.7%   |
| Hume                       | 5.3                   | 106.4%   | 28.4%   | 27.7%   |
| Latrobe - Gippsland        | 5.2                   | 103.4%   | 27.6%   | 25.3%   |
| Melbourne - Inner          | 7.0                   | 140.3%   | 37.4%   | 24.4%   |
| Melbourne - Inner East     | 12.0                  | 239.4%   | 63.8%   | 24.2%   |
| Melbourne - Inner South    | 9.6                   | 192.7%   | 51.4%   | 24.2%   |
| Melbourne - North East     | 7.0                   | 139.0%   | 37.1%   | 23.2%   |
| Melbourne - North West     | 6.5                   | 130.4%   | 34.8%   | 25.8%   |
| Melbourne - Outer East     | 7.9                   | 157.4%   | 42.0%   | 25.1%   |
| Melbourne - South East     | 7.1                   | 141.2%   | 37.6%   | 26.8%   |
| Melbourne - West           | 5.8                   | 116.4%   | 31.0%   | 23.8%   |
| Mornington Peninsula       | 7.9                   | 157.7%   | 42.0%   | 29.0%   |
| North West                 | 4.4                   | 87.6%  | 23.4%   | 27.4%   |
| Shepparton                 | 5.1                   | 102.0%   | 27.2%   | 28.4%   |
| Warrnambool And South West | 5.1                   | 102.1%   | 27.2%   | 25.6%   |

Source: CoreLogic, ANU

## QUEENSLAND, SOUTH AUSTRALIA & WESTERN AUSTRALIA

| Region                  | Price to income ratio | % of household income required for a 20% deposit | % of household income required to service an 80% LVR mortgage | % of household income required to rent a home |
|-------------------------|-----------------------|--|---|---|
| Brisbane - East         | 6.0                   | 119.5%   | 31.9%   | 26.5%   |
| Brisbane - North        | 5.9                   | 118.5%   | 31.6%   | 24.4%   |
| Brisbane - South        | 6.7                   | 133.1%   | 35.5%   | 24.8%   |
| Brisbane - West         | 5.5                   | 109.2%   | 29.1%   | 20.9%   |
| Brisbane Inner City     | 5.4                   | 107.2%   | 28.6%   | 20.4%   |
| Cairns                  | 6.5                   | 130.3%   | 34.7%   | 33.7%   |
| Darling Downs - Maranoa | 4.6                   | 91.8%  | 24.5%   | 23.9%   |
| Fitzroy                 | 3.6                   | 71.4%  | 19.0%   | 16.7%   |
| Gold Coast              | 7.7                   | 153.6%   | 40.9%   | 36.5%   |
| Ipswich                 | 5.1                   | 102.2%   | 27.2%   | 25.6%   |
| Logan - Beaudesert      | 5.4                   | 107.6%   | 28.7%   | 26.1%   |
| Mackay                  | 3.3                   | 65.3%  | 17.4%   | 14.8%   |
| Moreton Bay - North     | 6.7                   | 133.9%   | 35.7%   | 31.7%   |
| Moreton Bay - South     | 4.6                   | 92.5%  | 24.7%   | 20.8%   |
| Queensland - Outback    | 3.4                   | 68.1%  | 18.2%   | 24.2%   |
| Sunshine Coast          | 9.3                   | 185.1%   | 49.3%   | 41.8%   |
| Toowoomba               | 6.0                   | 120.3%   | 32.1%   | 26.9%   |
| Townsville              | 4.4                   | 88.4%  | 23.6%   | 21.9%   |
| Wide Bay                | 6.6                   | 131.3%   | 35.0%   | 34.7%   |

Source: CoreLogic, ANU

| Region                       | Price to income ratio | % of household income required for a 20% deposit | % of household income required to service an 80% LVR mortgage | % of household income required to rent a home |
|------------------------------|-----------------------|--|---|---|
| Adelaide - Central And Hills | 7.3                   | 146.0%   | 38.9%   | 24.3%   |
| Adelaide - North             | 5.4                   | 107.2%   | 28.6%   | 25.3%   |
| Adelaide - South             | 6.1                   | 122.5%   | 32.7%   | 25.7%   |
| Adelaide - West              | 7.2                   | 143.4%   | 38.2%   | 28.4%   |
| Barossa - Yorke - Mid North  | 4.7                   | 94.2%  | 25.1%   | 25.0%   |
| South Australia - Outback    | 3.7                   | 73.7%  | 19.6%   | 20.6%   |
| South Australia - South East | 5.4                   | 107.6%   | 28.7%   | 26.4%   |

Source: CoreLogic, ANU

| Region                         | Price to income ratio | % of household income required for a 20% deposit | % of household income required to service an 80% LVR mortgage | % of household income required to rent a home |
|--------------------------------|-----------------------|--|---|---|
| Bunbury                        | 6.0                   | 119.5%   | 31.9%   | 27.7%   |
| Mandurah                       | 7.0                   | 139.5%   | 37.2%   | 32.0%   |
| Perth - Inner                  | 6.4                   | 128.1%   | 34.1%   | 19.0%   |
| Perth - North East             | 5.5                   | 109.5%   | 29.2%   | 22.1%   |
| Perth - North West             | 5.5                   | 109.4%   | 29.2%   | 21.5%   |
| Perth - South East             | 5.5                   | 111.0%   | 29.6%   | 22.2%   |
| Perth - South West             | 5.4                   | 107.7%   | 28.7%   | 21.5%   |
| Western Australia - Outback    | 3.4                   | 68.0%  | 18.1%   | 20.3%   |
| Western Australia - Wheat Belt | 5.7                   | 114.6%   | 30.6%   | 31.8%   |

Source: CoreLogic, ANU

## TASMANIA, NORTHERN TERRITORY & AUSTRALIAN CAPITAL TERRITORY

| Region                    | Price to income ratio | % of household income required for a 20% deposit | % of household income required to service an 80% LVR mortgage | % of household income required to rent a home |
|---------------------------|-----------------------|--|---|---|
| Hobart                    | 5.5                   | 110.7%   | 29.5%   | 27.4%   |
| Launceston And North East | 5.0                   | 100.2%   | 26.7%   | 27.1%   |
| South East                | 5.7                   | 114.8%   | 30.6%   | 28.0%   |
| West And North West       | 4.6                   | 92.7%  | 24.7%   | 26.0%   |

Source: CoreLogic, ANU

| Region                       | Price to income ratio | % of household income required for a 20% deposit | % of household income required to service an 80% LVR mortgage | % of household income required to rent a home |
|------------------------------|-----------------------|--|---|---|
| Darwin                       | 4.5                   | 89.7%  | 23.9%   | 22.2%   |
| Northern Territory - Outback | 4.7                   | 93.5%  | 24.9%   | 28.1%   |

Source: CoreLogic, ANU

| Region                       | Price to income ratio | % of household income required for a 20% deposit | % of household income required to service an 80% LVR mortgage | % of household income required to rent a home |
|------------------------------|-----------------------|--|---|---|
| Australian Capital Territory | 5.2                   | 103.5%   | 27.6%   | 21.4%   |

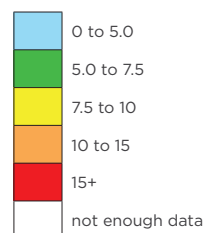
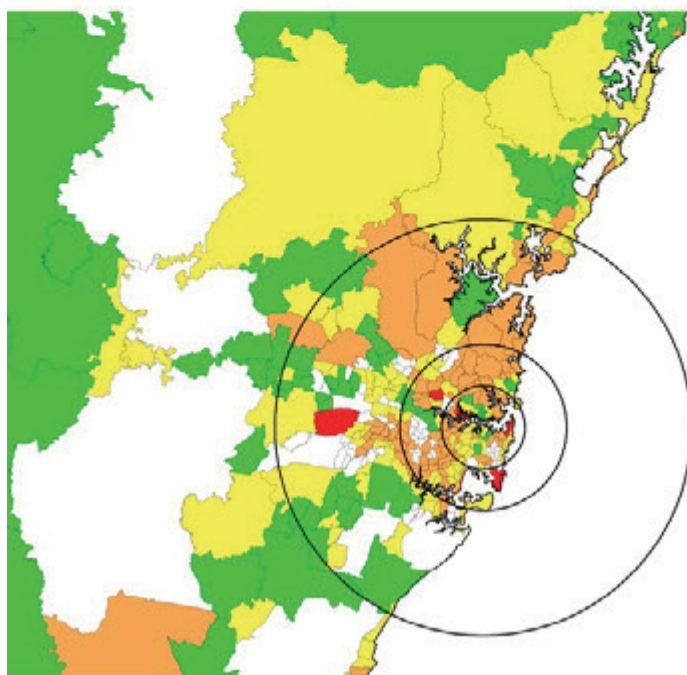
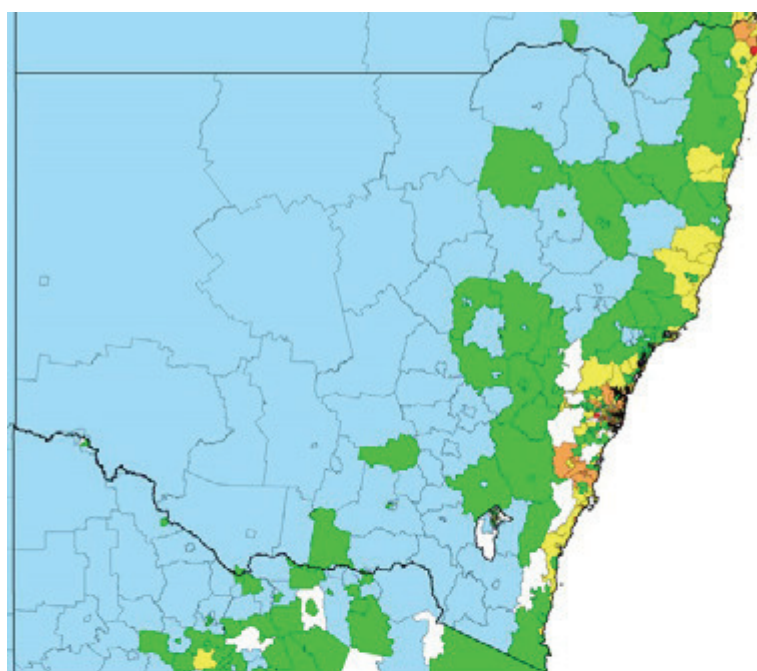
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# Appendix 2

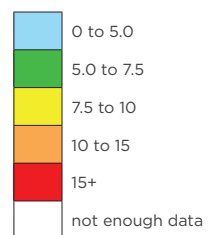
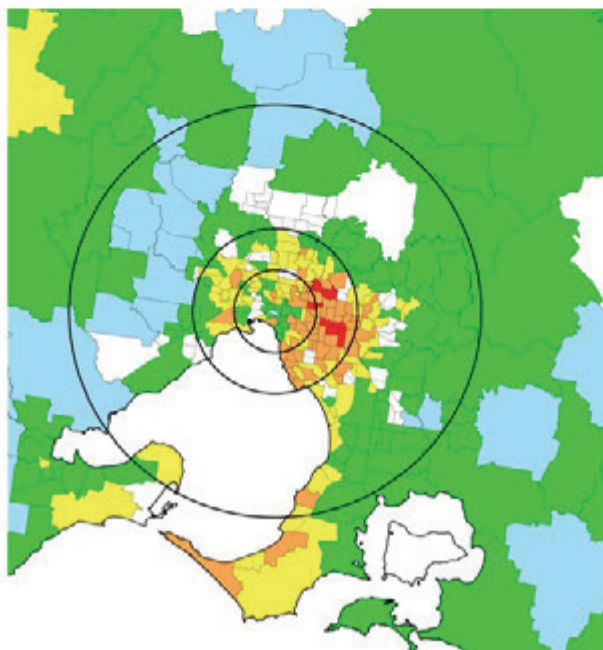
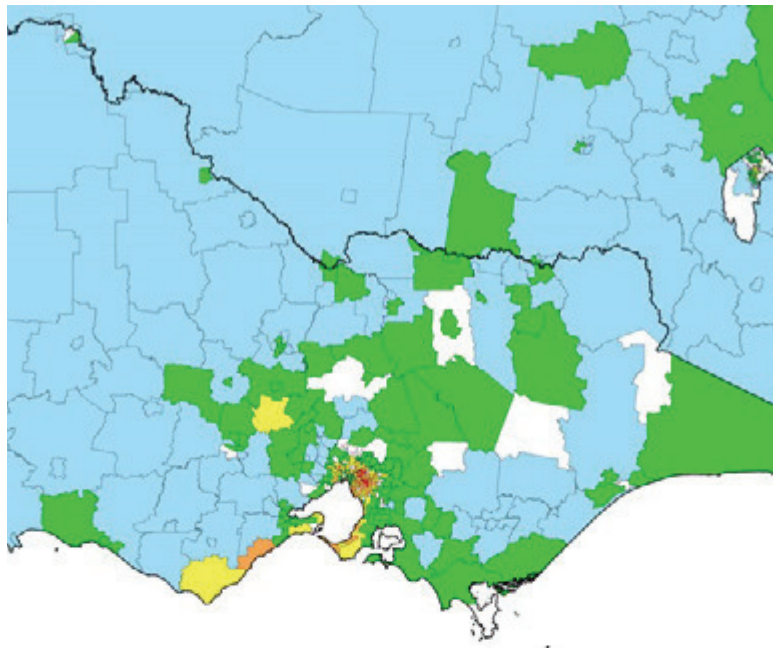
## Thematic maps of state and capital city dwelling price to income ratios



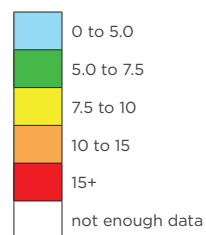
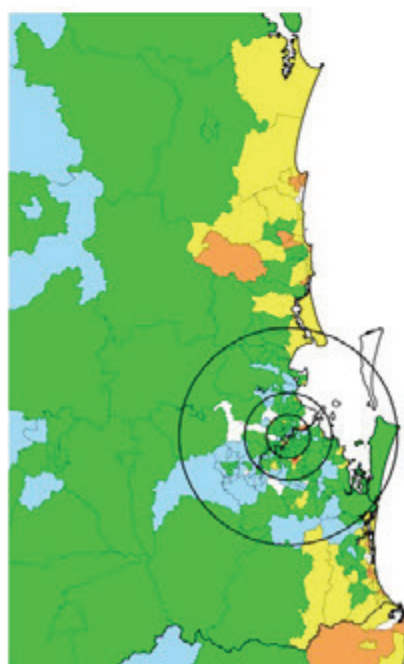
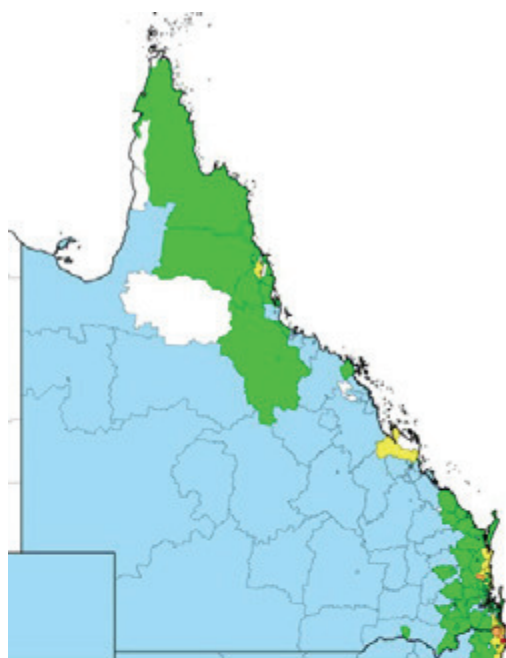
## NEW SOUTH WALES & SYDNEY



## VICTORIA & MELBOURNE

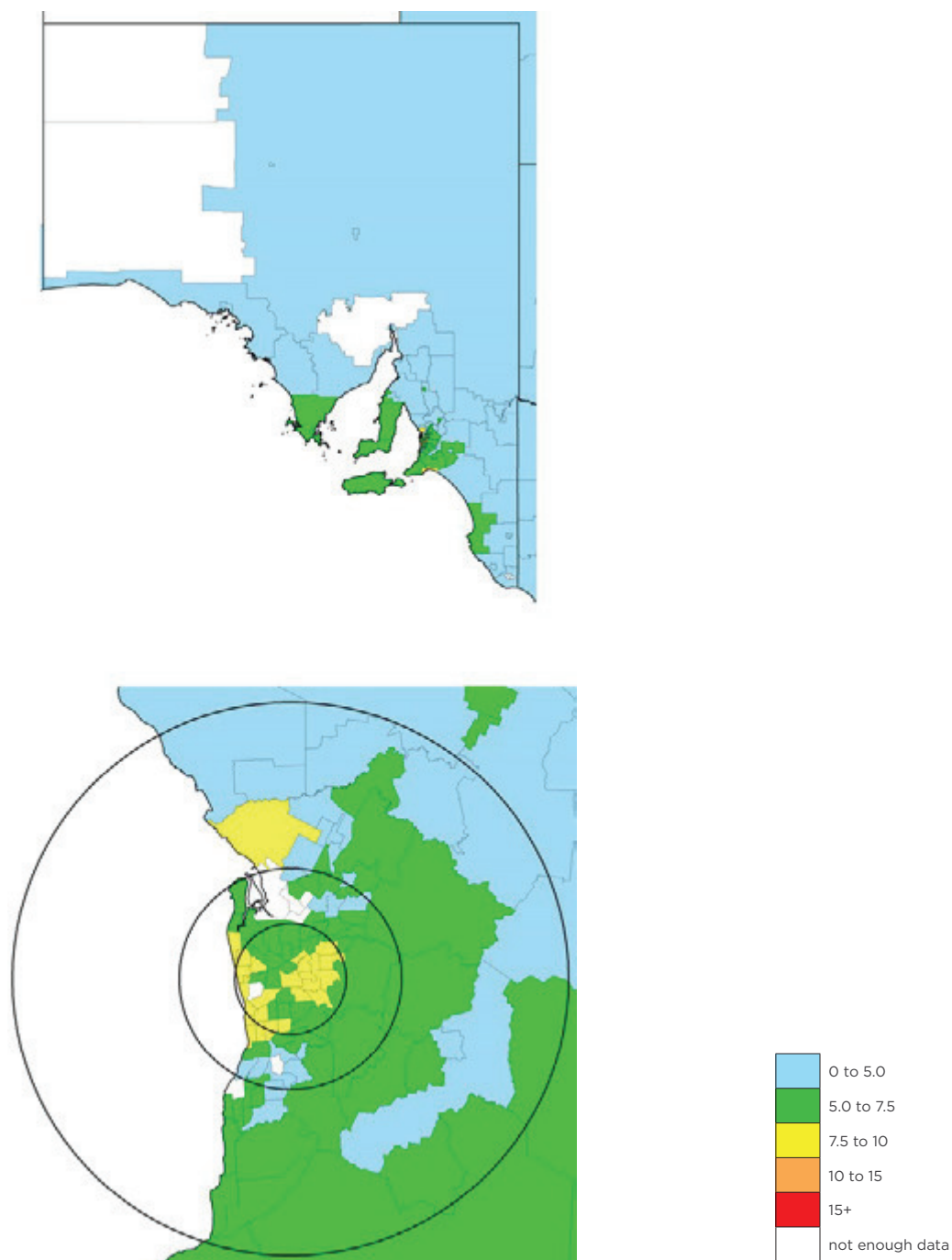


# QUEENSLAND & THE SOUTH-EAST CORNER

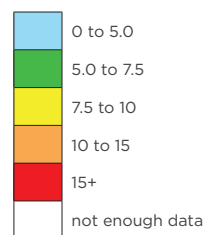
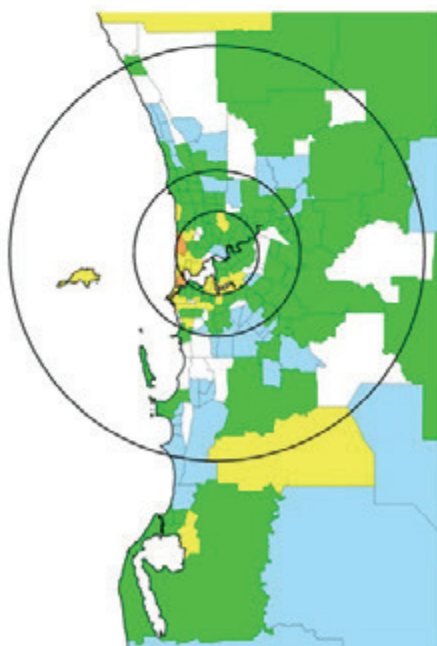




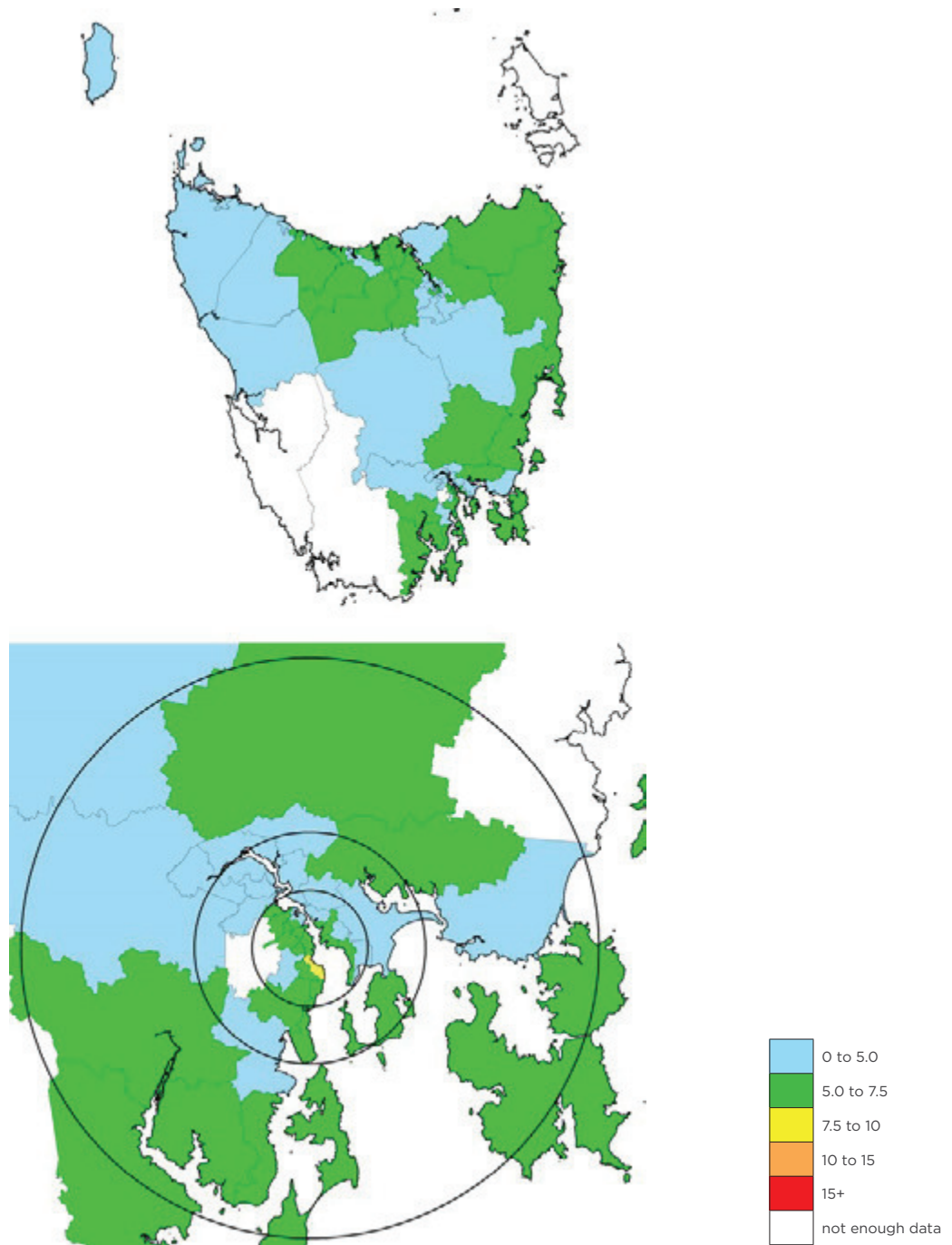
## SOUTH AUSTRALIA & ADELAIDE



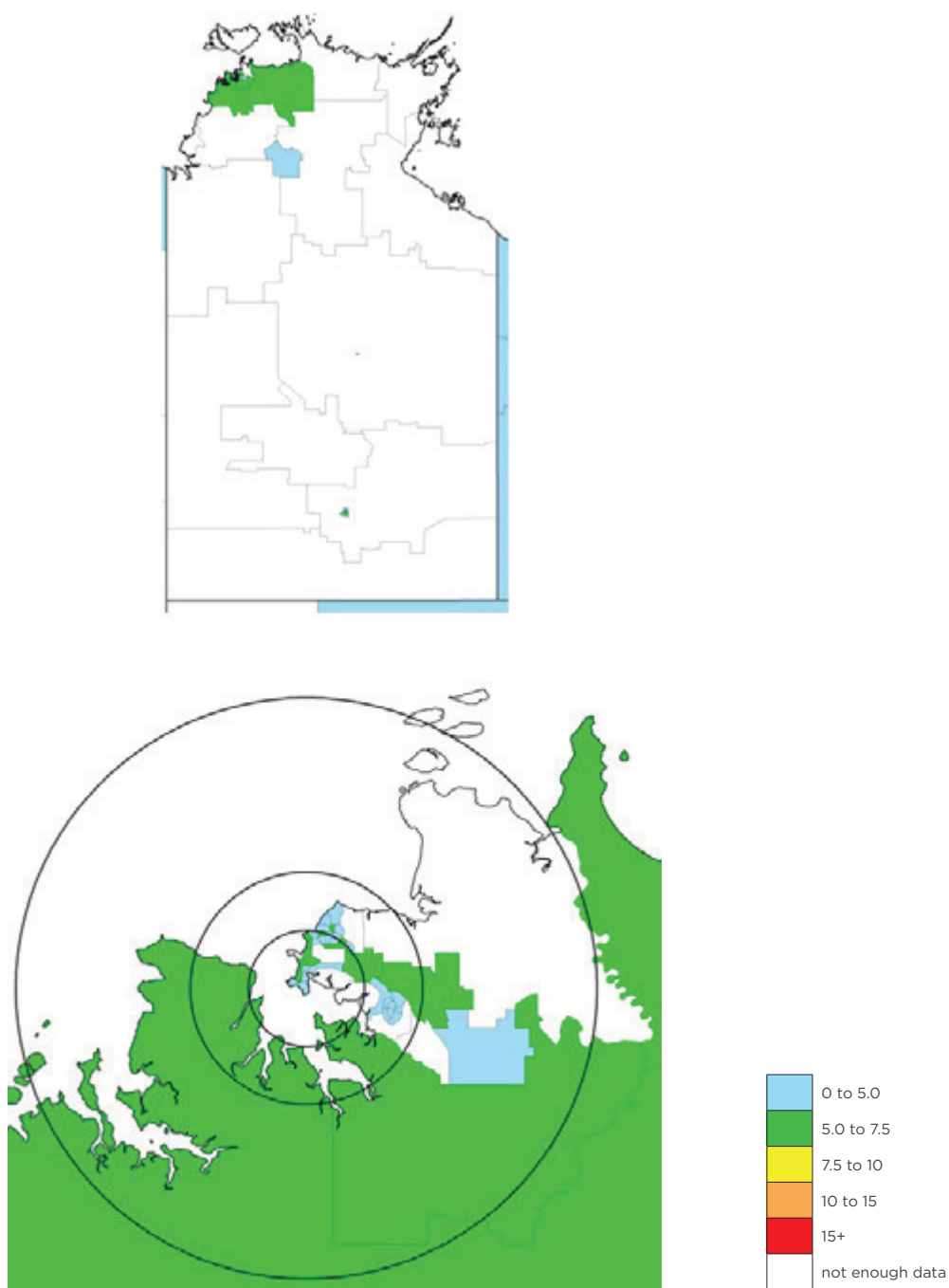
## WESTERN AUSTRALIA & PERTH



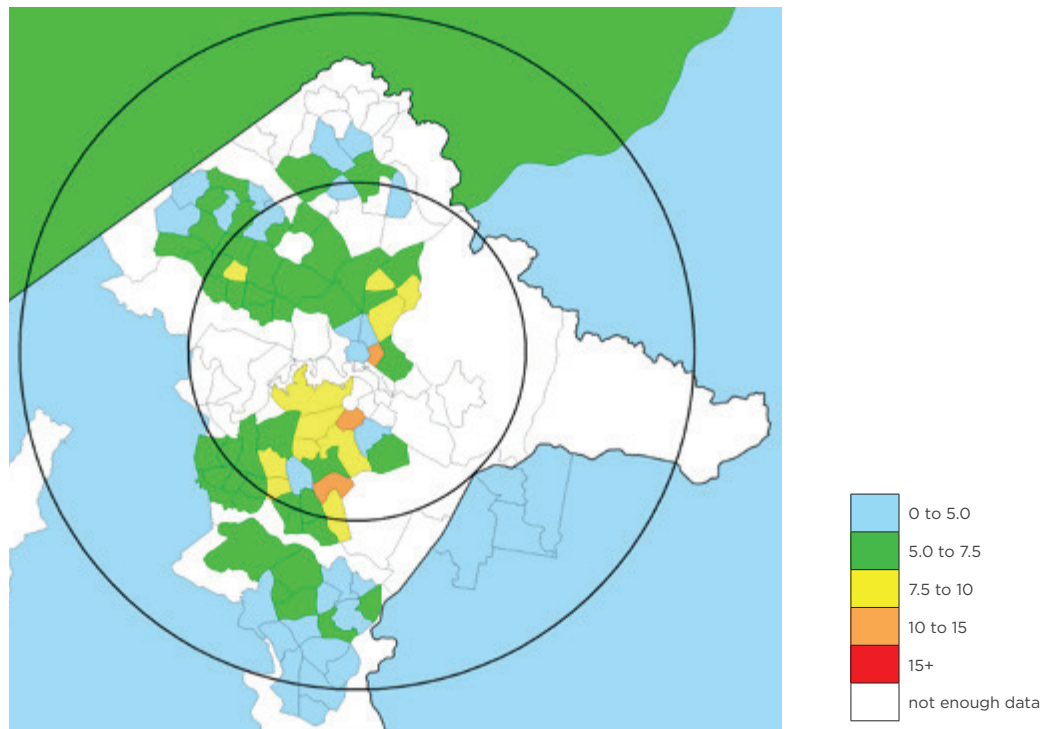
## TASMANIA & HOBART



## NORTHERN TERRITORY & DARWIN



# CANBERRA





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