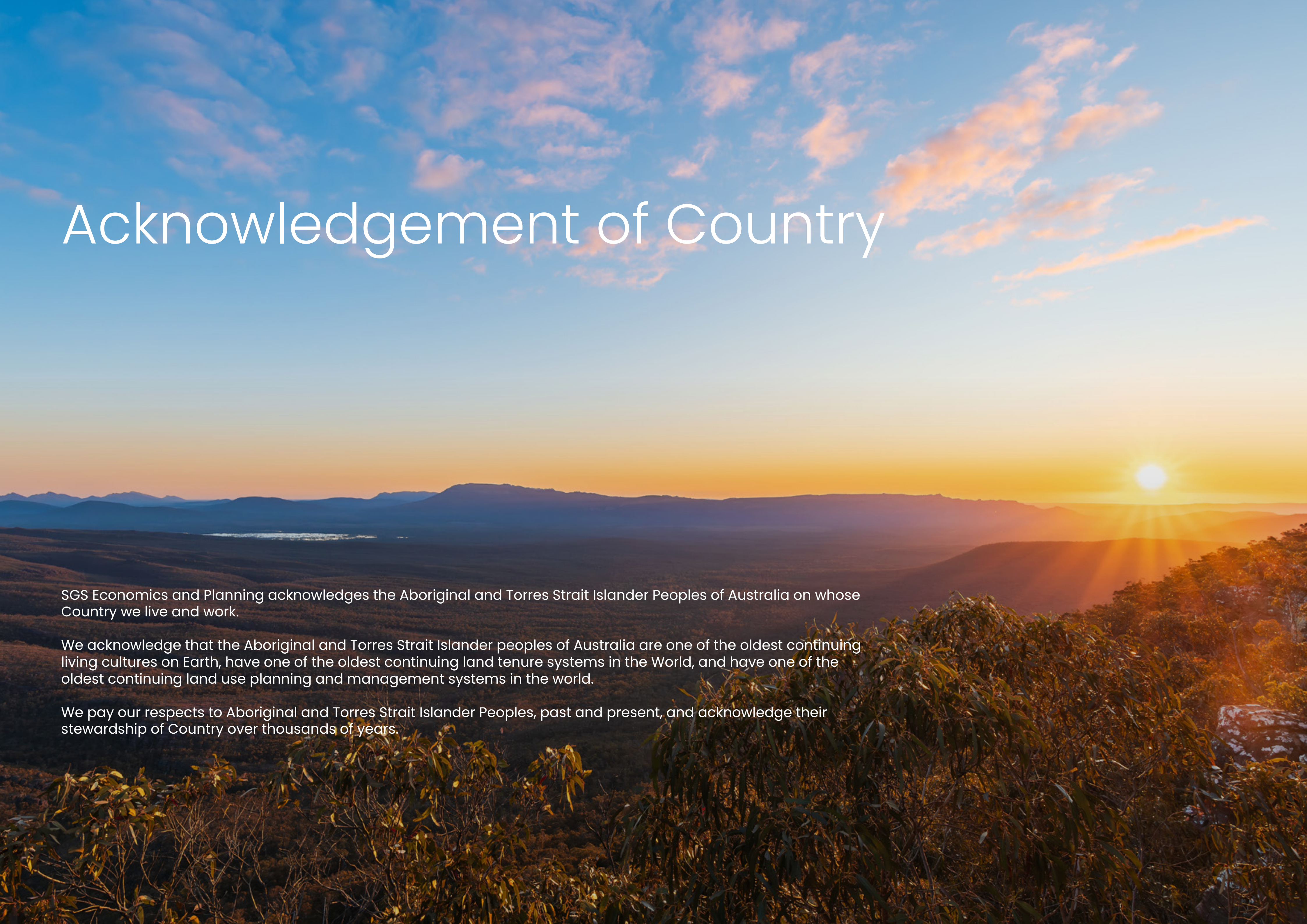
October 2025

SGS Cities & Regions Wellbeing Index

WELLBEING INSIGHTS TO INFORM POLICY AND INVESTMENT



Acknowledgement of Country

SGS Economics and Planning acknowledges the Aboriginal and Torres Strait Islander Peoples of Australia on whose Country we live and work.

We acknowledge that the Aboriginal and Torres Strait Islander peoples of Australia are one of the oldest continuing living cultures on Earth, have one of the oldest continuing land tenure systems in the World, and have one of the oldest continuing land use planning and management systems in the world.

We pay our respects to Aboriginal and Torres Strait Islander Peoples, past and present, and acknowledge their stewardship of Country over thousands of years.

Foreword

We all want to build a better life—for ourselves, for the people we care about, and for future generations. Whether it's through our work, our time, or the way we care for others, ultimately the goal to improve our overall wellbeing—it's that simple.

Yet traditionally, when we measure a society's progress, we focus on Gross Domestic Product (GDP) as the headline metric. While GDP is an extremely useful economic measure of what we produce within a given period, it was never intended to measure our welfare. It misses many of the things most important to us—our health, happiness, and environment—and says nothing about how resources are distributed across the population or the country. When it comes to understanding whether society is truly progressing, GDP is the wrong target.

Wellbeing measures aim to fill this gap by focusing on measuring what matters, helping industry and policymakers to make choices that actually drive progress for people and communities.

At SGS Economics and Planning, we're an employee-owned, for-purpose business that sees economic wellbeing as central to our mission. We aim to shape policy and investment decisions that build sustainable places, communities, and economies—and this focus is behind every piece of independent advice we provide.

For over a decade, we've reported on the spatial distribution of Australia's economic performance to reveal the stories behind the numbers—the patchwork economy that lies beneath the headline GDP figure.

In recent years, the SGS Cities and Regions Wellbeing Index has built on this work by breaking down broader wellbeing frameworks and research to the local level, using publicly available spatial data.

This helps close a long-standing gap in research and supports the growing movement towards wellbeing economics at a local level.

Our contribution draws on the expertise of our economists, planners, and data scientists. Together, they combine rigorous analysis with a deep understanding of the state and local government policy cycle to provide an objective measure of wellbeing across 7 dimensions at the local government scale.

Since its last release, the Index has informed investment decisions and shaped our submission to the Public Accounts Committee's inquiry into wellbeing frameworks for New South Wales. This year, we've aligned the Index with the national Census, shifting to a five-year update cycle.

This change allows us to report more accurately on long-term trends, overcoming limitations in annual data and strengthening the Index's value over time. Major updates will now follow each Census year, covering all 7 wellbeing indicators: health, community, environment, economy, finance, employment, and housing. In between, we'll publish interim snapshots—like this report—to keep wellbeing front and centre in both national and local conversations.

This new update cycle creates space for both incremental progress and transformative improvements, supported by developments in the broader wellbeing research field.

I hope you find this research insightful and it inspires you to champion wellbeing economics in your own context. Together, we can work toward a brighter future, one that puts people and the planet at the heart of how we define success—where we create a world that's more inclusive, fair, balanced, and fulfilling for everyone.

Julian Szafraniec
Chief Executive Officer

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01

Framing the challenge: shaping the response

Framing the challenge: shaping the response

In a time of rapid change and growing complexity, understanding what drives wellbeing has never been more urgent. Across Australia's cities and regions, communities are grappling with economic pressures, environmental disruptions, and shifting social dynamics. The SGS Cities and Regions Wellbeing Index responds to this with clarity and purpose. It offers an evidence-based lens to illuminate where people thrive, where they struggle, and where targeted action can make the greatest difference. This report is not just a snapshot of data; it's a call to place holistic wellbeing at the heart of Australian public policy.

1.1 About the SGS Cities and Regions Wellbeing Index

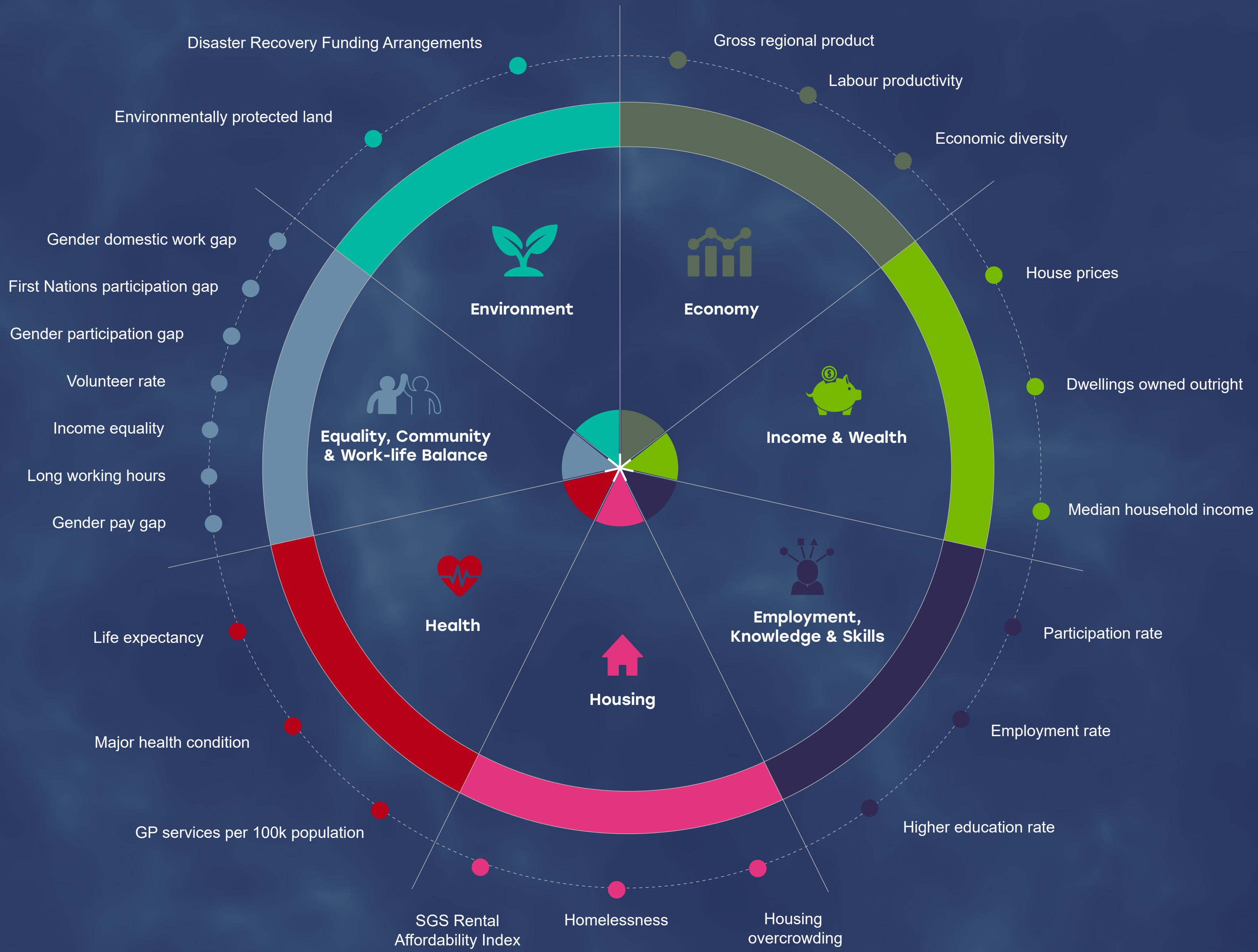
The SGS Cities and Regions Wellbeing Index (CRWI) is the only objective wellbeing framework in Australia that measures wellbeing outcomes at a spatial scale meaningful to communities and decision-makers, and in timeframes that support responsive policy and investment action.

Timely and place-based insights are critical to ensuring that all levels of the Australian government, policymakers, investors, and communities work with evidence that reveals areas of wellbeing progress and risks, and the places where targeted initiatives can deliver the greatest impact.

The CRWI tracks 7 dimensions and 24 indicators that matter to human, social and economic development:

1. **Economy** – A region's economic output, productivity and diversity show how well the local economy is performing.
2. **Income & Wealth** – Communities with higher incomes and greater levels of wealth provide greater levels of security, stability and opportunities.
3. **Employment, Knowledge & Skills** – Includes levels of education and engagement in the workforce, which can contribute to financial and broader personal satisfaction.
4. **Housing** – Rates of homelessness, affordability and overcrowding. Shelter is a basic human need, and issues around access to housing impact wellbeing and the ability to sustain stable employment and study.
5. **Health** – Considers life expectancy, rates of illness and levels of health care access.
6. **Equality, Community & Work Life Balance** – Including volunteer rates, work-life balance, income equality, and workforce participation by gender and First Nations status.
7. **Environment** – Activation history of disaster recovery funding, proportion of national parks, reserves or protected areas.

Dimensions of the Cities and Regions Wellbeing Index



1.2 SGS Cities and Regions Wellbeing Index over the years

For many years, SGS has been at the forefront of advancing a spatial understanding of socio-economic performance across Australian cities and regions. Since 2011, the *Economic Performance of Australian Cities and Regions* has filled a critical data gap, demonstrating the diversity and complexity of local and regional economies. In 2020 and 2021, we extended our analysis beyond traditional measures of progress such as Gross Domestic Product (GDP) and Gross Value Add (GVA) to highlight spatial trends in labour force participation by gender and industry output. The COVID-19 pandemic further affirmed the need for targeted policy, investment, and government stimulus to capture the uneven impacts of social and economic shocks arising across different communities and population groups.

Yet economic output is only one aspect of societal progress. Growth that fails to improve quality of life, or that comes at the expense of environmental health and the future of our children, cannot be considered genuine progress.

Recognising the need for a more holistic view, we significantly expanded our research agenda into the inaugural *SGS Cities and Regions Wellbeing Index* in 2022. The CRWI provides a multidimensional view of the factors that shape community wellbeing and highlights the need to connect expertise across multiple policy domains to shape sustainable development.

This CRWI 2024 report marks the latest edition in our ongoing commitment to deliver the insights that matter, helping to inform today's decisions to improve the lives of all Australians, now and into the future.

SGS Cities and Regions Wellbeing Index, then and now

2011 to 2019

Economic Peformance of Australia's Cities and Regions
Estimates of economic activity at the small area scale, highlighting the diversity and drivers of regional and local economies across the nation.

2020 to 2021

Australia's Economic Wellbeing
Estimates of economic activity by local and regional economy, as well as employment trends by gender and employment status.

2022 to present

SGS Cities and Regions Wellbeing Index
Significant expansion to include 6 additional wellbeing dimensions, building on a decade of economic insights to capture a richer picture of Australia's wellbeing.

1.3 Shaping the wellbeing agenda

Our leadership and experience in wellbeing measurement and valuation are helping to inform key public policy discussions. In addition to our address to the Public Accounts Committee Inquiry into establishing a framework for driving wellbeing outcomes in NSW and submission to the Australian Government Budget Statement on Measuring What Matters, we continue to engage actively with all levels of government and wider stakeholders.

We believe that an effective wellbeing ecosystem:

- Continually evolves a fit-for-purpose framework design and selection of indicators to ensure alignment with strategic government priorities and policy agenda.
- Delivers transparent and accessible insights, providing data that communities, businesses, and service providers can use to inform local action.
- Strengthens institutional capacity and resources to invest in quality data collections at the neighbourhood scale.
- Measures outcomes—not just activity, service or expenditure levels—which alone do not guarantee the achievement of policy objectives.
- Integrates wellbeing measurement into all stages of the policy cycle.
- Supports benchmarking and performance improvement, such as through jurisdictional and global alignment of wellbeing indicators.
- Highlights the inter-relationships across wellbeing dimensions to reveal how economic, social, environmental and other factors interact in the real world.

1.4 The shift to a Census-cycle approach

This release of the CRWI marks a pivotal shift in how we measure and understand wellbeing across Australia. By aligning with the national Census cycle, the framework evolves from static snapshots to dynamic, responsive insights—grounded in community outcomes. This strategic shift ensures that governments, planners, and service providers are equipped with timely, locally relevant data to drive meaningful change.

CRWI 2024 is part of a Census-cycle approach, which involves a major data refresh in the years following the Australian Bureau of Statistics' Census of Population and Housing (i.e. 2022; 2027) and a targeted refresh in the years in between (i.e. 2023 to 2026 in the current cycle) of all indicators that are available on an annual basis by local government area (LGA).

This ensures that the CRWI is based on the latest available data in any given reporting year. CRWI 2024 refreshes the following indicators: Gross Regional Product, Labour productivity, SGS Rental Affordability Index, Number of General Practitioners per capita*, and Disaster Recovery Funding Arrangements (DRFA) Activation History*. Asterisked indicators are new this year to strengthen the Health and Environmental dimensions:

- Number of General Practitioner Services per capita* (Health dimension). This dataset, maintained by HealthDirect Australia, is updated annually and reports the location of General Practitioner services across Australia in point format.
- Disaster Recovery Funding Arrangements (DRFA) Activation History* (Environment dimension). This dataset from the National Emergency Management Agency reports annual instances of DRFA assistance by local government area in response to natural disasters including bushfires, floods, cyclones and storms. The data provides insight into patterns of natural disaster exposure and structural vulnerabilities over time.

Furthermore, the indicator Environmental Hazards Index, drawn from a pre-2021 study of regional exposure to natural hazards (bushfire, flooding, earthquake, and storm), was removed, as the dataset was no longer current.

The Appendix of this report contains a list of all CRWI 2024 indicators, descriptions, source data, and source year.

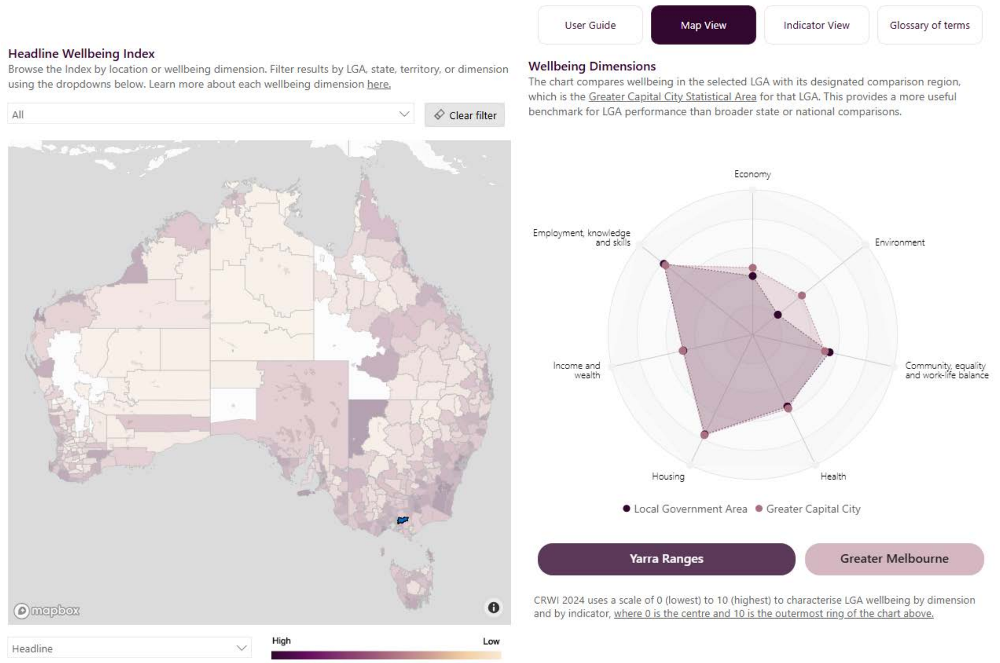
Explore the data

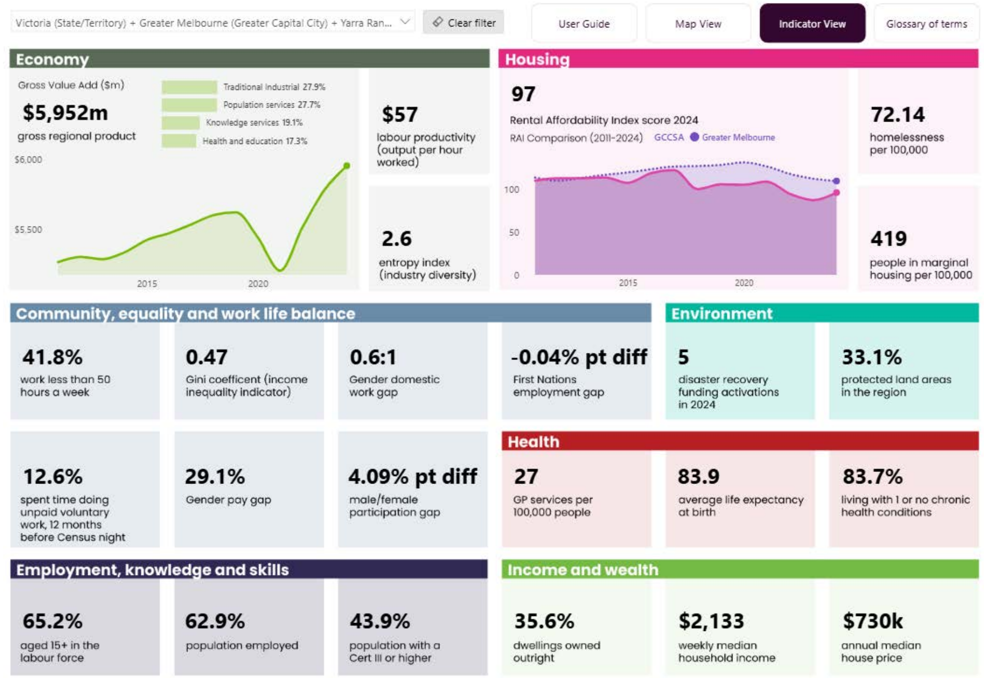
Our new and improved CRWI dashboard has 2 views:

1. **Map View:** Use this view to compare wellbeing performance between an LGA and its wider region (i.e. Greater Capital City Statistical Area).

2. **Indicator View:** Use this view to access LGA scale data for each of the 24 CRWI indicators.

Click here to explore the data





1.5 Frequently Asked Questions

How do I use this data?

SGS invests in the CRWI so that anyone, anywhere can explore what wellbeing looks like in their neighbourhood and how this compares to over 500 locations across Australia.

All levels of Australian government, community groups, businesses and members of the community can benefit from up-to-date, neighbourhood level data across multiple measures of wellbeing.

LGA scale data helps to inform community, economic and environmental development initiatives.
For example:

- Establishing a performance baseline: Understand what wellbeing looks like in your neighbourhood now, as a baseline for evaluating the wellbeing impacts of future policy and programs.
- Better targeting investment: Inform priority locations for place-based interventions, applying a wellbeing lens in budgeting and investment to demonstrate the links between expenditures and wider outcomes in health, wealth, education, and liveability.
- Benchmarking performance: Track and compare wellbeing outcomes to other LGAs across Australia with comparable population growth and economic profiles.
- Enhancing engagement and advocacy: Access timely evidence to inform deliberative engagement, outreach with community groups and service delivery partners, and stronger advocacy.
- Identifying impactful policy levers: Understand the local interplay between wellbeing dimensions to reveal which initiatives could generate the greatest wellbeing improvements.

I'm interested in using more detailed data, who should I contact?

SGS has developed over 10 years detailed data on rental affordability and small-area estimates of Gross Regional Product. During this time, Australia's cities and regions have navigated a series of profound shocks, from natural disasters to the COVID-19 pandemic, and shown remarkable resilience in building community wellbeing. The detailed economic and rental affordability data shows the impacts of these and other events as well as the spatial impacts of public policy.

Get in touch here to inquire about our data access options

Are all of Australia's 567 local government areas included in the analysis?

LGAs with fewer than 500 residents are excluded from the dashboard, as data quality may not be sufficiently reliable for a national comparison.

LGAs with between 500 and 2,000 residents are searchable in the dashboard, but excluded from the list of top and lowest performing LGAs by wellbeing dimension in Chapter 2.

The analysis shows that many locations with poorer wellbeing outcomes are remote and sparsely populated communities. There, local governing bodies and community groups contend with the distinct challenges of limited economies of scale, vast distances, thin markets, and other factors that influence community wellbeing over time. Rather than draw attention to these outcomes, SGS supports efforts to enhance fit-for-purpose governance and delivery models in these contexts.

Can I compare the findings to last year's results (CRWI 2023)?

Year-on-year LGA comparisons should be interpreted with caution as we continue to refine the framework's indicators and data sources. Changes in wellbeing performance at the LGA scale may be influenced by these refinements rather than real shifts in community wellbeing. For now, it is best to compare LGAs' wellbeing within each release rather than across the releases.

As the suite of CRWI indicators stabilises and as data quality improves, this will allow for more accurate comparison of LGAs' wellbeing performance over time. For example, there is over 10 years of detailed data behind the SGS Rental Affordability Index and in the Economic Dimension of the CRWI.

02

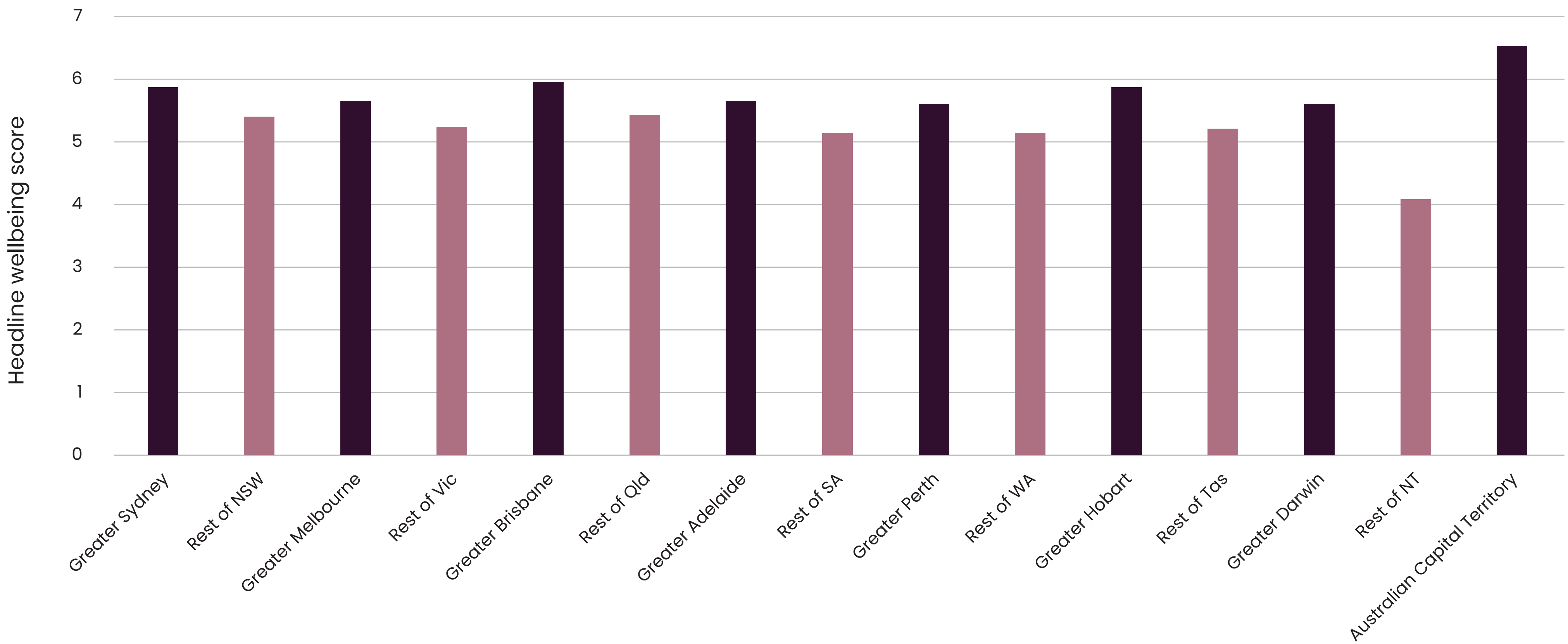
Overview of national wellbeing

Overview of national wellbeing

2.1 Headline index

Generally, capital city areas outperform their regional counterparts based on the headline wellbeing score (Figure 1). Table 1 also shows a mix of urban and regional locations in the top 5 highest and lowest areas by headline wellbeing.

FIGURE 1: HEADLINE WELLBEING BY GCCSA, 2024



Source: SGS Economics and Planning (2025).

TABLE 1: HIGHEST AND LOWEST WELLBEING LGAS BY STATE AND TERRITORY

State / Territory	Highest wellbeing levels	Lowest wellbeing levels
New South Wales	• Sydney • North Sydney • Lane Cove • Inner West • Northern Beaches	• Walgett • Gwydir • Warren • Moree Plains • Balranald
Northern Territory	• Darwin • Palmerston • Litchfield • Unincorporated NT • Alice Springs	• West Daly • East Arnhem • Central Desert • MacDonnell • Tiwi Islands
Queensland	• Brisbane • Redland • Cairns • Douglas • Gold Coast	• Palm Island • Yarrabah • Northern Peninsula Area • North Burnett • Torres Strait Island
South Australia	• Adelaide Hills • Mitcham • Prospect • West Torrens • Unley	• Anangu Pitjantjatjara Yunkunytjatjara • Barunga West • Goyder • Whyalla • Port Augusta
Tasmania	• Hobart • Kingborough • Clarence • Huon Valley • Glenorchy	• George Town • Dorset • Central Highlands (Tas.) • Devonport • Brighton
Victoria	• Melbourne • Yarra • Port Phillip • Stonnington • Boroondara	• Pyrenees • Central Goldfields • Loddon • Buloke • Latrobe (Vic.)
Western Australia	• Vincent • Subiaco • Cambridge • Perth • Cottesloe	• Halls Creek • Coolgardie • Derby-West Kimberley • East Pilbara • Northampton

Source: SGS Economics and Planning (2025). Note: Excludes LGAs with estimated resident population under 2,000.

2.2 Economy dimension

A healthy local economy can create more job opportunities for residents, reducing unemployment and improving their financial stability. A strong local economy can lead to higher wages, better working conditions, and a greater variety of goods and services available, all of which can improve the standard of living for residents.

CRWI 2024 contains 3 economy indicators:

- Gross Regional Product (GRP) ($m)
- Labour productivity (GDP per total hours worked)
- Entropy index (degree of industry diversity)

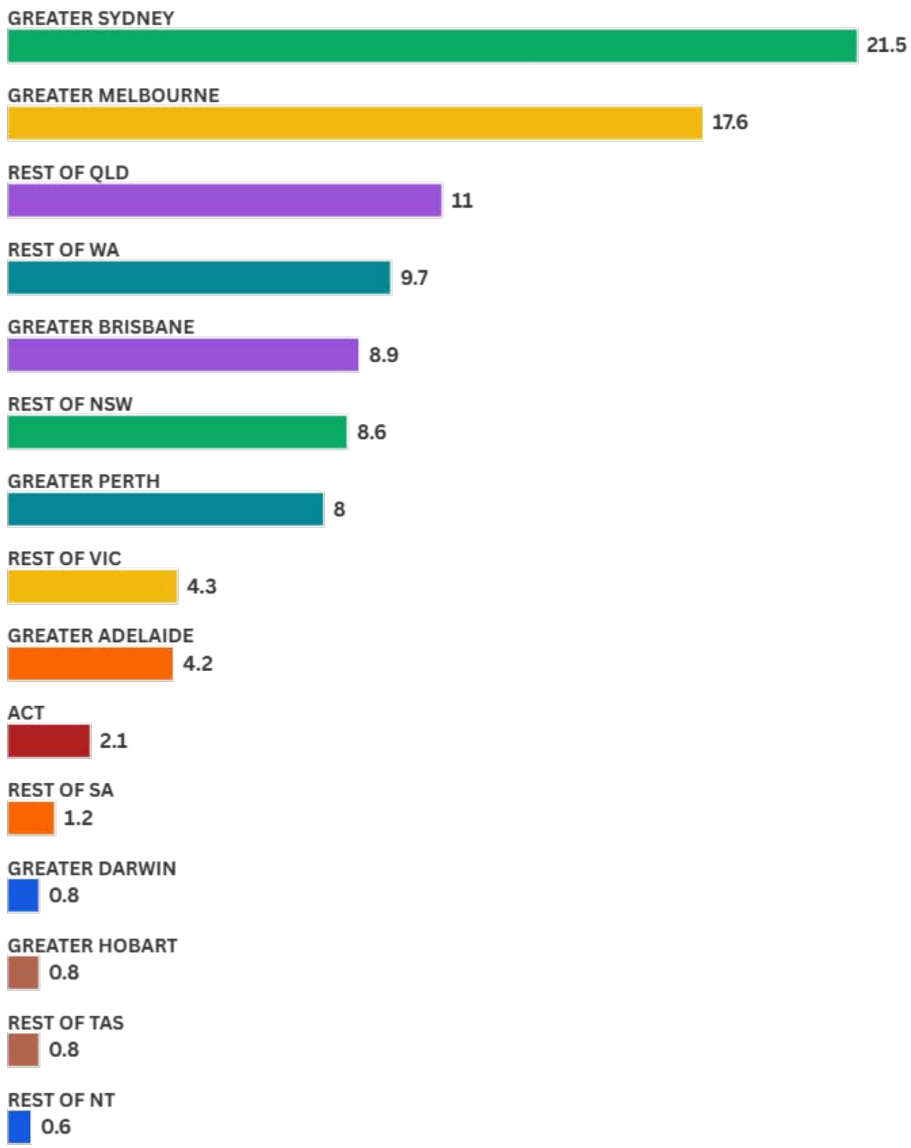
TABLE 2: HIGHEST AND LOWEST PERFORMING LGAS BY ECONOMY DIMENSION, 2024

Highest wellbeing levels LGAs in Australia	Lowest wellbeing levels LGAs in Australia
• Sydney	• Palm Island
• Melbourne	• Coolgardie
• Brisbane	• Southern Mallee
• Perth	• Gwydir
• Unincorporated ACT	• Yarrabah
• Gold Coast	• Carrathool
• North Sydney	• Torres Strait Island
• Karratha	• Balranald
• Port Phillip	• Walcha
• Adelaide	• Weddin

Note: Excludes LGAs with estimated resident population under 2,000.

In 2024, Greater Sydney and Greater Melbourne's economies combined represented 39% of the national economy. The remaining capital city economies combined represented almost 25% of the national economy. Western Australia's and Queensland's regional economies continue to contribute a greater share of GRP than their capital city counterparts.

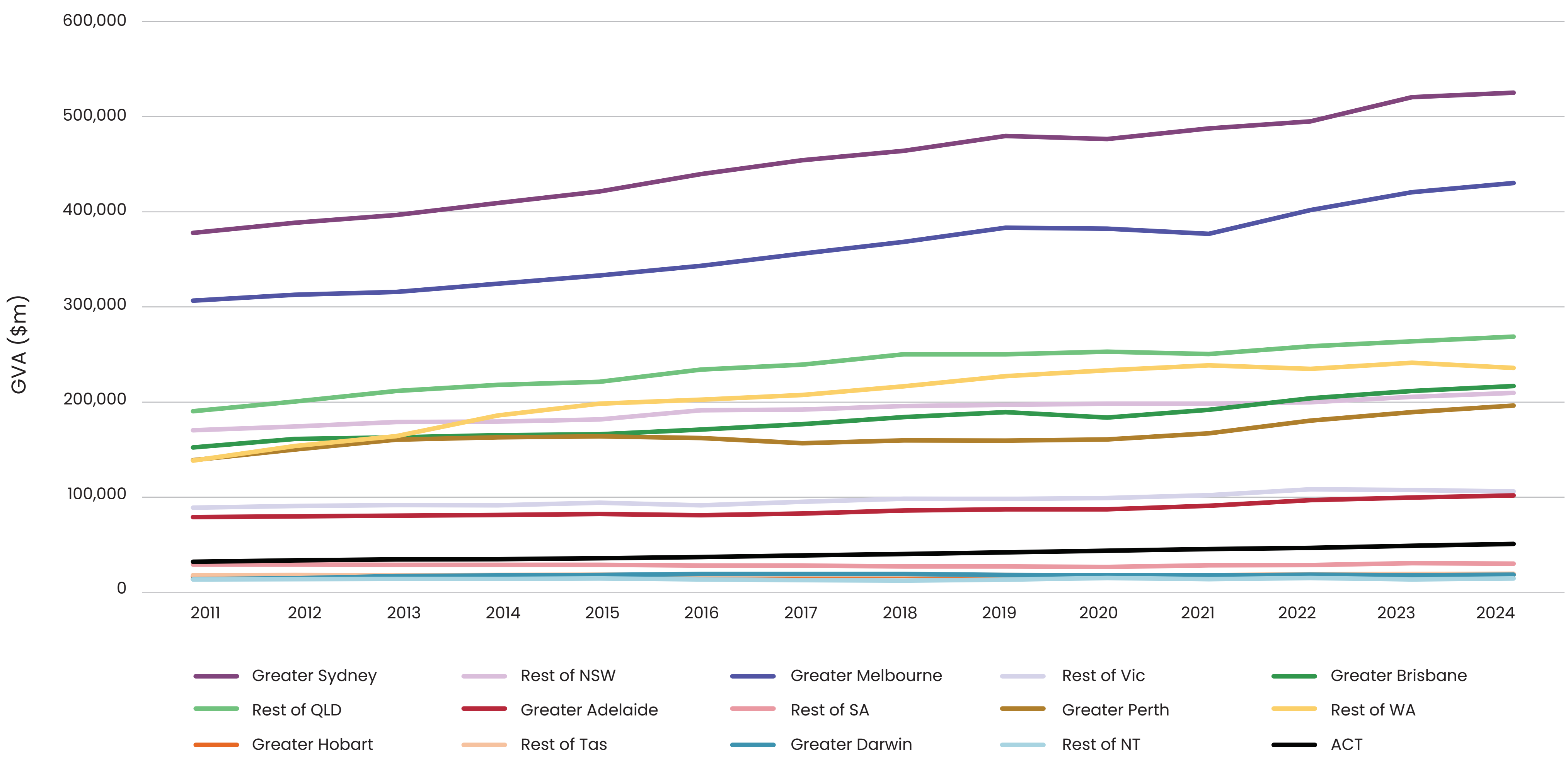
FIGURE 2: SHARE OF NATIONAL GDP BY GCCSA (%), 2024



Source: SGS Economics and Planning (2025).

Between 2011 and 2024, regional Western Australia's economy grew the fastest (70% GRP growth from $138.5 billion to $235.8 billion), followed by growth in the ACT economy (58% GRP growth from $32.2 billion to $50.8 billion). The relative share of regional and capital city economies within the national economy has remained relatively stable over the years.

FIGURE 3: GVA ($M) BY GCCSA, 2011 TO 2024



Source: SGS Economics and Planning (2025).

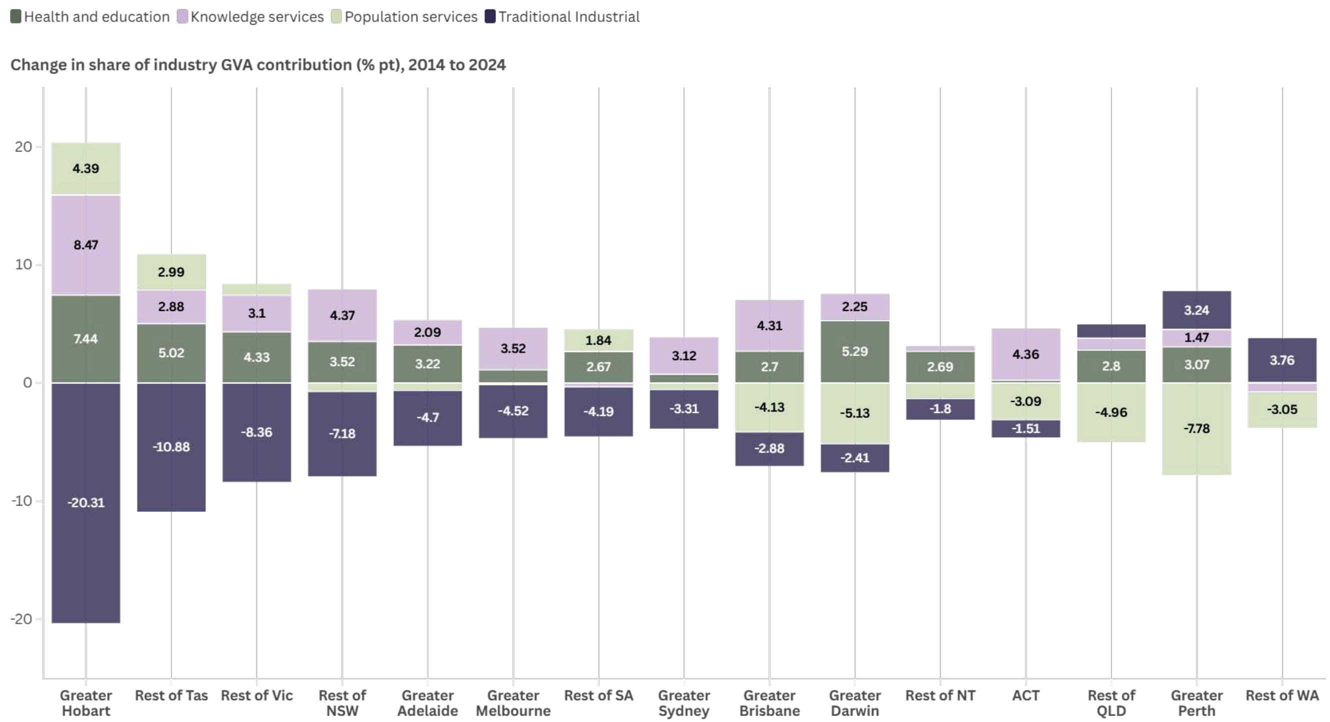
The size and growth of the economy matters, but so do changes in regional economic structures. This matters for the alignment of workers, jobs, skills and qualification requirements within the economy, which in turn affect quality of life and economic productivity.

The figure below looks at the percentage point change in industries' contribution to regional GRP in 2014 compared to 2024. It highlights that some regions (Greater Hobart, Rest of Tas, Rest of Victoria, Greater Darwin, and Greater Perth) have experienced much greater structural change than others (Greater Adelaide, Greater Melbourne, Greater Sydney, Rest of Northern Territory and Rest of Western Australia). This is shown by the height of the columns.

In terms of industry trends, the largest shifts were seen in Tasmania. Greater Hobart's traditional industrial industries, namely Agriculture Forestry and Fishing, Mining, Manufacturing, Electricity Gas Water and Waste Services, Wholesale Trade, and Transport Postal and Warehousing, represented 19% of the regional GRP in 2024 compared to 39% in 2014; a percentage point decline of over 20%. A similar trend in Rest of Tasmania saw traditional industries' contribution to regional GRP decline by over 10 percentage points, coinciding with the growing prosperity of Health and Education, Knowledge Services, and Population Services industries.

The opposite is seen in the Western Australian economy. During the same period, both Greater Perth and Rest of Western Australia economies experienced growth in traditional industries, particularly in Mining and Transport, Postal and Warehousing. This coincided with a decline in the relative GRP contribution of Population Serving industries by over 7 and 3 percentage points in Greater Perth and Rest of Western Australia respectively. Western Australia and Rest of Queensland were the only regions where traditional industries grew in their share of GRP contribution over the last decade.

FIGURE 4: AUSTRALIA'S CHANGING INDUSTRY MIX, 2014 TO 2024



Source: SGS Economics and Planning (2025).

Note: SGS has defined broad industry categories from the Australia and New Zealand Standard Industrial Classification (ANZSIC) Divisions where: 'Health and Education' comprises Education and Training and Health Care and Social Assistance; 'Knowledge Services' comprises Information Media and Telecommunications, Financial and Insurance Services, Rental Hiring and Real Estate Services, Professional Scientific and Technical Services, Administrative and Support Services, Public Administration and Safety; 'Population Services' comprises Construction, Retail Trade, Accommodation and Food Services, Arts and Recreation Services, and Other Services; 'Traditional Industrial' comprises Agriculture Forestry and Fishing, Mining, Manufacturing, Electricity Gas Water and Waste Services, Wholesale Trade, and Transport Postal and Warehousing.

2.3 Income and wealth dimension

Sufficient income is essential for access to basic needs such as food and shelter. Wealth can provide security and stability, which can reduce stress and anxiety, and enable access to education, employment, and discretionary products such as leisure activities, travel, and other forms of cultural enrichment.

CRWI 2024 contains 3 income and wealth indicators:

- Median weekly household income ($)
- % dwellings owned outright (owner occupier)
- House prices ($ '000s)

TABLE 3: HIGHEST AND LOWEST PERFORMING LGAS BY INCOME AND WEALTH DIMENSION, 2024

Highest wellbeing levels LGAs in Australia	Lowest wellbeing levels LGAs in Australia
• Hunters Hill • Ku-ring-gai • Mosman • Woollahra • Northern Beaches • Willoughby • Lane Cove • The Hills Shire • Waverley • Hornsby	• Tiwi Islands • West Daly • East Arnhem • Central Desert • Anangu Pitjantjatjara Yunkunytjatjara • Palm Island • Torres Strait Island • MacDonnell • West Arnhem • Barkly

Note: Excludes LGAs with estimated resident population under 2,000.

A national housing affordability crisis means that home ownership is increasingly unattainable for many Australians. In capital cities, the relationship between household income and outright home ownership is relatively weak, though positive. Many rely on renting – an option that is also rapidly decreasing in affordability – to live close to jobs, services and amenity.

Conversely, in some regional areas, communities with higher household incomes are generally associated with lower rates of outright home ownership. This phenomenon appears especially pronounced in Rest of New South Wales, shown by the close clustering of local government areas around the trend line. One possible factor is the high proportion of a non-local workforce who are renting and who are employed in major regional centres. While an interesting correlation, other factors specific to place, income and wealth may be influencing this.

FIGURE 5: MEDIAN HOUSEHOLD INCOME ($) AND RATES OF OUTRIGHT HOME OWNERSHIP (%)

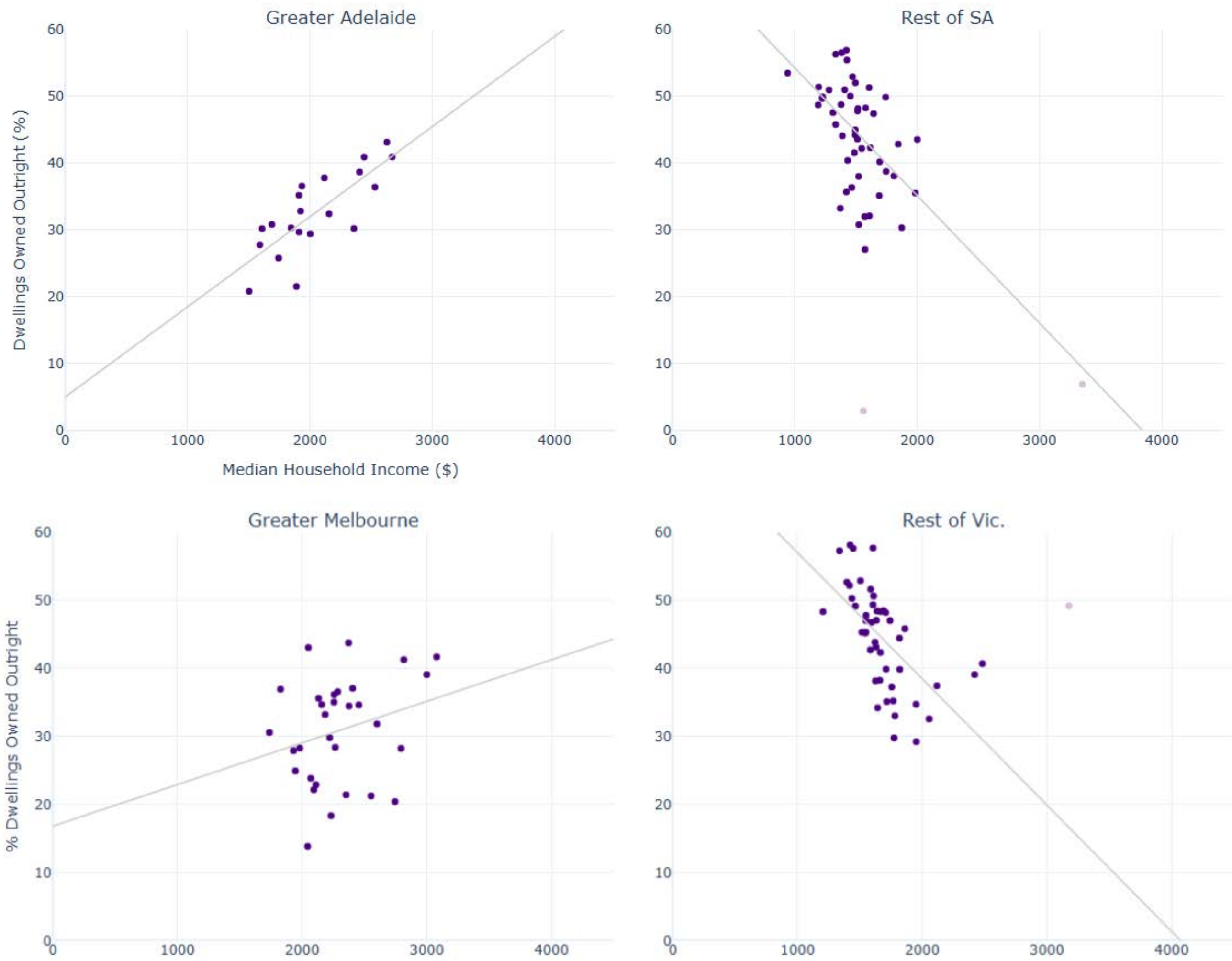
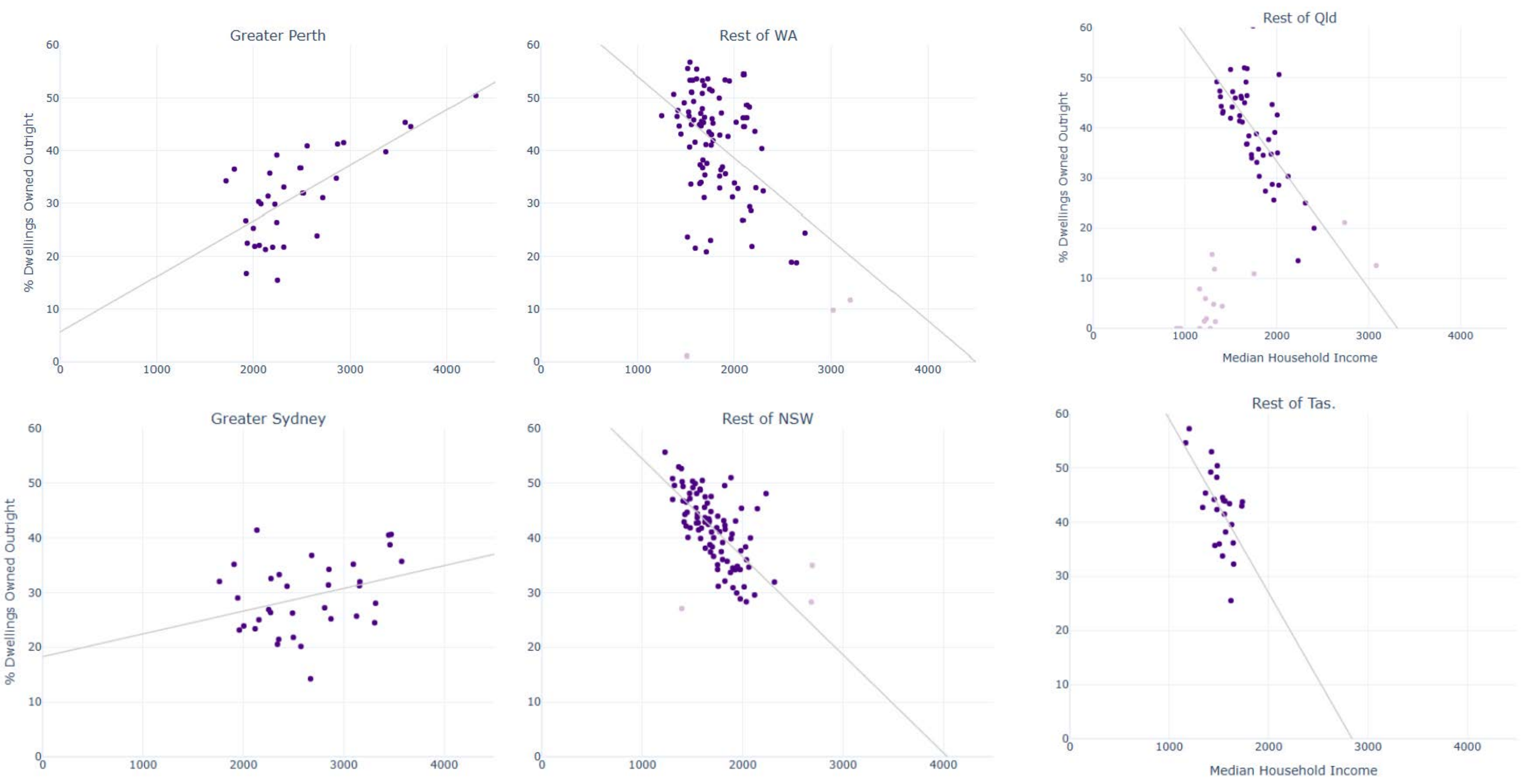


FIGURE 5: MEDIAN HOUSEHOLD INCOME ($) AND RATES OF OUTRIGHT HOME OWNERSHIP (%) (CONTINUED)



Source: SGS Economics and Planning (2025).

Note: Regions with fewer than 20 LGAs not shown. Outlier LGAs (light purple) are excluded from the trendline calculation but displayed on the chart for regional completeness. Many of these communities are characterised by high levels of socio-economic disadvantage that underpins low rates of home ownership and housing insecurity, or are communities with high proportions of a transient workforce, e.g. mining towns.

2.4 Employment, knowledge and skills dimension

Education provides the knowledge and skills that create better job opportunities and provides the tools that can help individuals deal with stress and overcome obstacles in life, and is positively associated with trust, civic engagement, and social networks and support. Stable employment results in financial stability, can provide a sense of purpose and identity, and opportunities to socialise.

CRWI 2024 contains 3 employment, knowledge and skills indicators:

- Labour force participation rate (%)
- Employment rate (%)
- Population with Certificate III or higher (%)

TABLE 4: HIGHEST AND LOWEST PERFORMING LGAS BY EMPLOYMENT, KNOWLEDGE & SKILLS DIMENSION, 2024

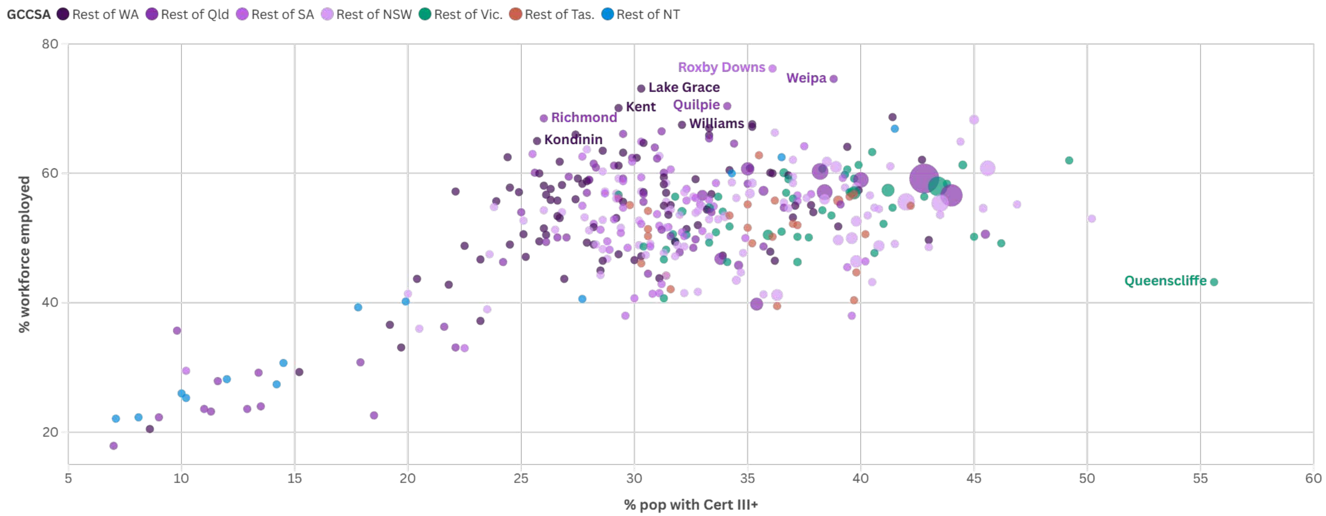
Highest wellbeing levels LGAs in Australia	Lowest wellbeing levels LGAs in Australia
• Yarra	• West Daly
• Vincent	• East Arnhem
• North Sydney	• Palm Island
• Port Phillip	• MacDonnell
• Lane Cove	• Tiwi Islands
• Stonnington	• Roper Gulf
• Melbourne	• Central Desert
• Sydney	• Yarrabah
• Waverley	• Anangu Pitjantjatjara Yunkunytjatjara
• Inner West	• Halls Creek

Note: Excludes LGAs with estimated resident population under 2,000.

The link between higher educational attainment and higher employment rates is well established. However, several rural communities buck this trend with high rates of employment and low rates of educational attainment among their population. The bubble chart shows this relationship for local government areas in regional Australia only, with larger bubbles indicating a larger population relative to other local government areas.

Between 65-73% of residents in Lake Grace, Kent and Kondinin in Rest of Western Australia are employed, but only 30% of residents hold a Certificate III qualification or higher. A similar trend is seen in the Rest of Queensland local government areas of Richmond, McKinlay, Quilpie and Weipa as well as in Roxby Downs and Wudinna in Rest of South Australia.

FIGURE 6: EMPLOYMENT RATES VS HIGHER EDUCATIONAL ATTAINMENT BY LGA, REGIONAL AUSTRALIA



Source: SGS Economics and Planning (2025).

These locations tend to be smaller, rural local government areas with a strong history of economic success from concentrated mining and primary industry activity. These specialisations continue to underpin local prosperity, however the prospects of structural change cannot be ignored. Many factors are at play, such as increased exposure to commodity cycles, political uncertainty, automation, and decarbonisation. Relatively low rates of educational attainment and/or skills specialisation in some locations raise questions around the readiness of some communities to support their workforce into emerging job opportunities in existing and nascent sectors.

There are far fewer outliers in the other direction, that is, communities with low employment rates and a highly educated population. Queenscliffe in Rest of Victoria is one example, with 43% employed and 56% with a Certificate III or higher, owing largely to its high retiree population.

2.5 Housing dimension

Having access to a stable and safe place to live is a basic human need. It provides a sense of security and belonging and supports an individual's access to social infrastructure, education and employment opportunities. On the other hand, living in overcrowded, poorly maintained, or unstable housing can contribute to feelings of insecurity, isolation, and depression. Housing also impacts economic wellbeing, as the cost of housing, including rent or mortgage payments, can make it difficult to afford other basic needs such as food and healthcare.

CRWI 2024 contains 3 housing indicators:

- SGS Rental Affordability Index
- Homelessness rate (per 100,000 population)
- Persons in marginal housing (per 100,000 population)

TABLE 5: HIGHEST AND LOWEST PERFORMING LGAS BY HOUSING DIMENSION, 2024

Highest wellbeing levels LGAs in Australia	Lowest wellbeing levels LGAs in Australia
• Karratha	• Yarrabah
• Hay	• East Arnhem
• Coonamble	• West Daly
• Cobar	• Alice Springs
• Coolgardie	• West Arnhem
• Gilgandra	• Katherine
• Bourke	• Barkly
• Kingston (SA)	• Mount Isa
• Narrogin	• Central Desert
• Katanning	• Darwin

Notes: Excludes LGAs with estimated resident population under 2,000. The Housing dimension for Northern Territory LGAs excludes the Rental Affordability Index as rental bond data is not available for calculation.

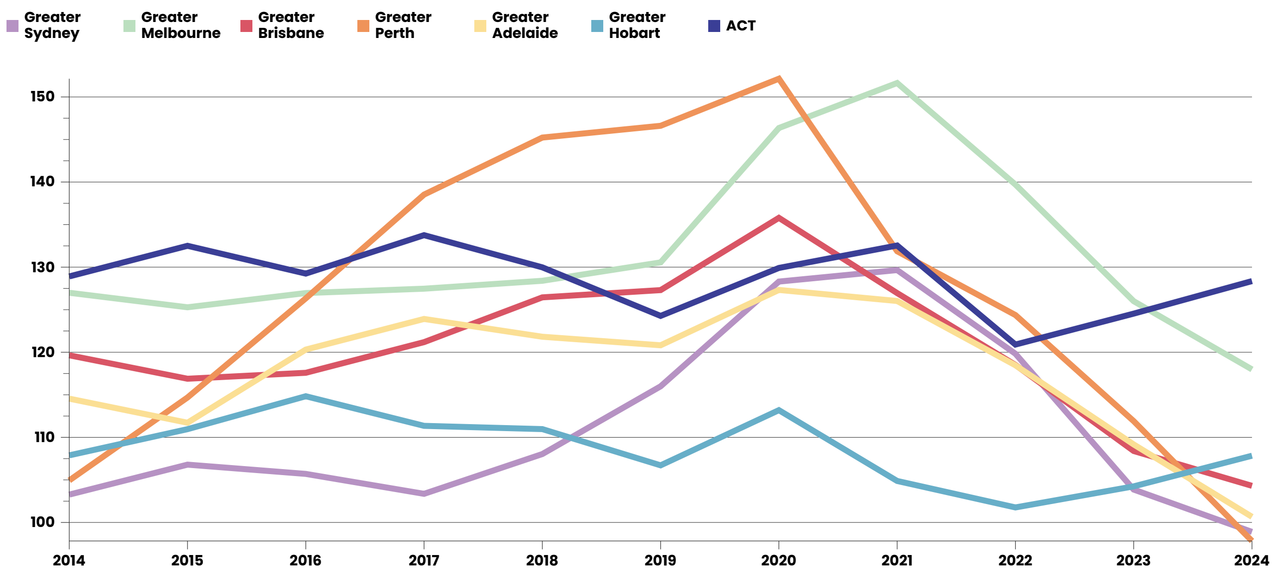
Rental affordability continues to decline in many parts of Australia. SGS's Rental Affordability Index tracks the impacts of rental affordability across places and between different household types.

Over the past year, major capital cities—Sydney, Melbourne, Brisbane, Perth, and Adelaide—have recorded their worst affordability scores since the Index's inception in 2011. Perth experienced the steepest decline in affordability, dropping by 13%, followed by Adelaide at 8%, Melbourne at 6%, Sydney at 5%, and Brisbane at 4%.

Tasmania and the ACT showed slight improvements in rental affordability; ACT's introduction of rental increase limits to no more than 10% above the growth in the rent component of the Consumer Price Index appears to be a contributing factor.

Rural areas in Australia are also some of the hotspots of rapidly decreasing rental affordability, particularly in New South Wales and in Western Australia. Note that rental affordability can vary significantly at the sub-LGA level. For postcode-level insights, head to the 2024 Rental Affordability Index dashboard and report to explore further.

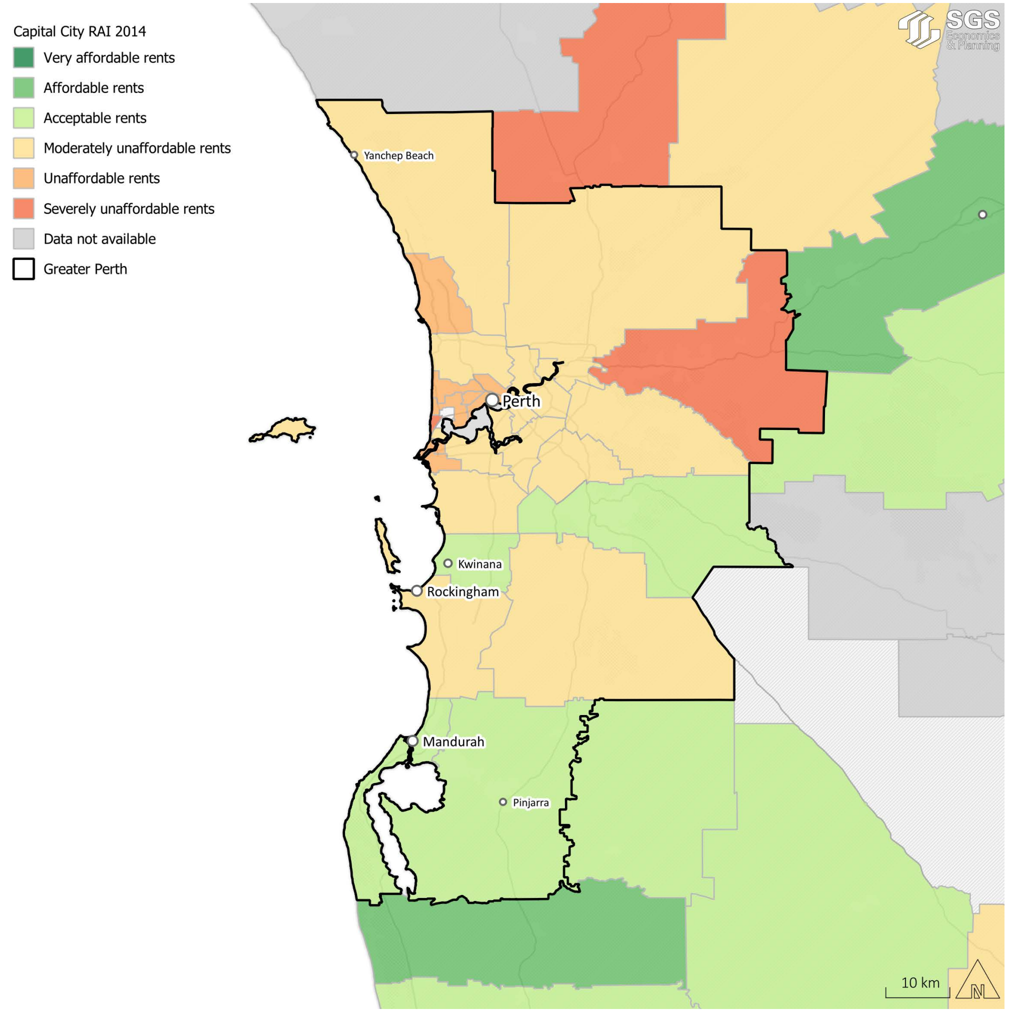
FIGURE 7: RENTAL AFFORDABILITY IN CAPITAL CITIES, 2014-24



Source: SGS Economics and Planning (2024).

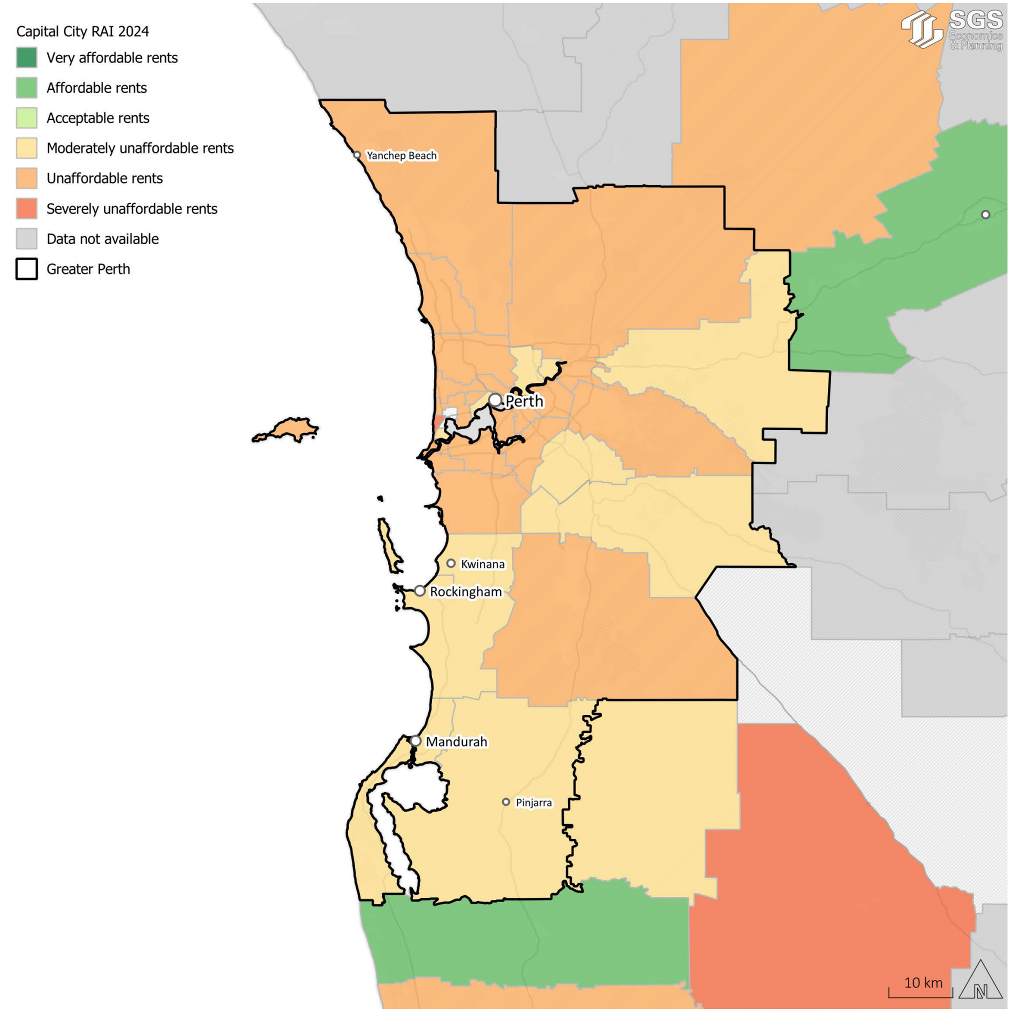
Perth's median rents have reached $629, consuming 31% of median incomes—a sharp increase from just four years ago, when rent accounted for only 20% of income. Sydney follows closely, with a median rent of $720, taking up 30% of median incomes.[1] The maps below show how rental affordability has shifted across Greater Perth and Greater Sydney (the two least affordable major cities nationally in 2024).

FIGURE 8: RENTAL AFFORDABILITY IN GREATER PERTH, 2014



Source: SGS Economics and Planning (2025).

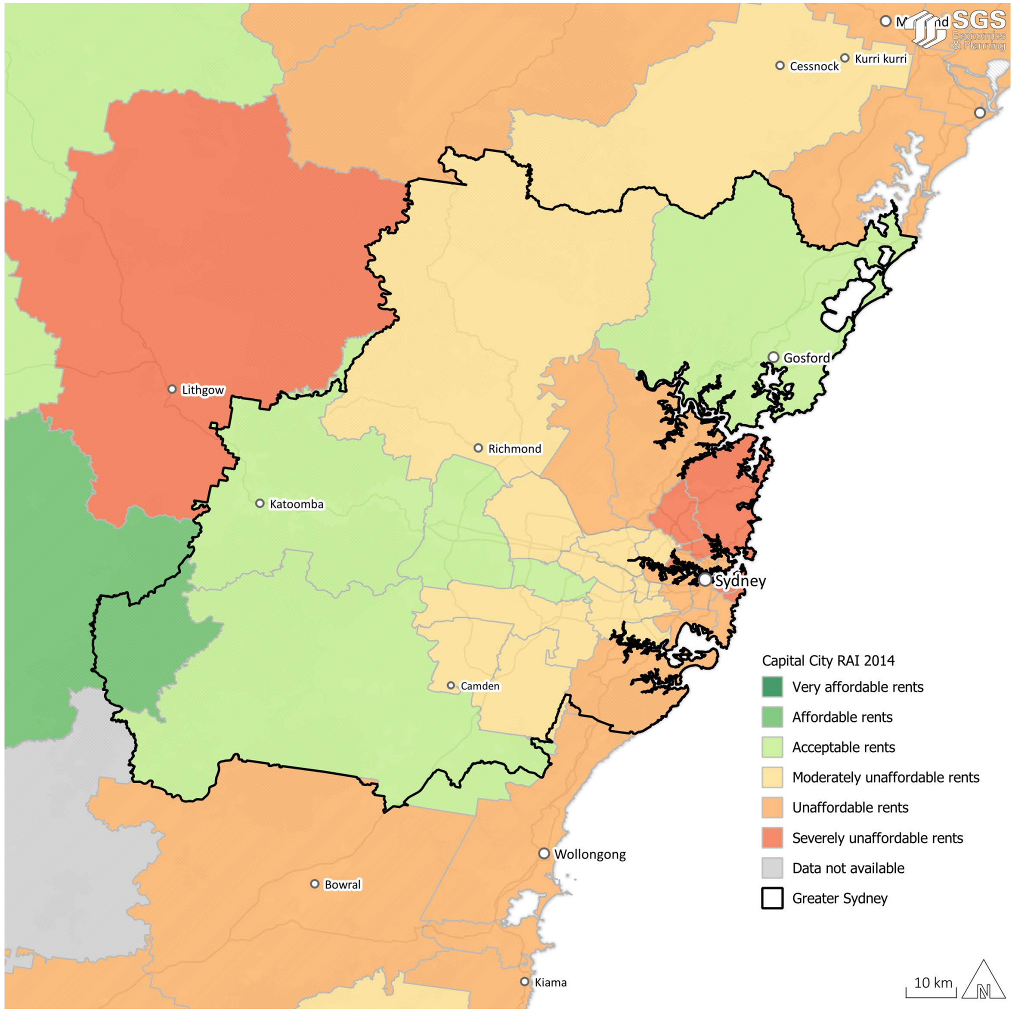
FIGURE 9: RENTAL AFFORDABILITY IN GREATER PERTH, 2024



Source: SGS Economics and Planning (2025).

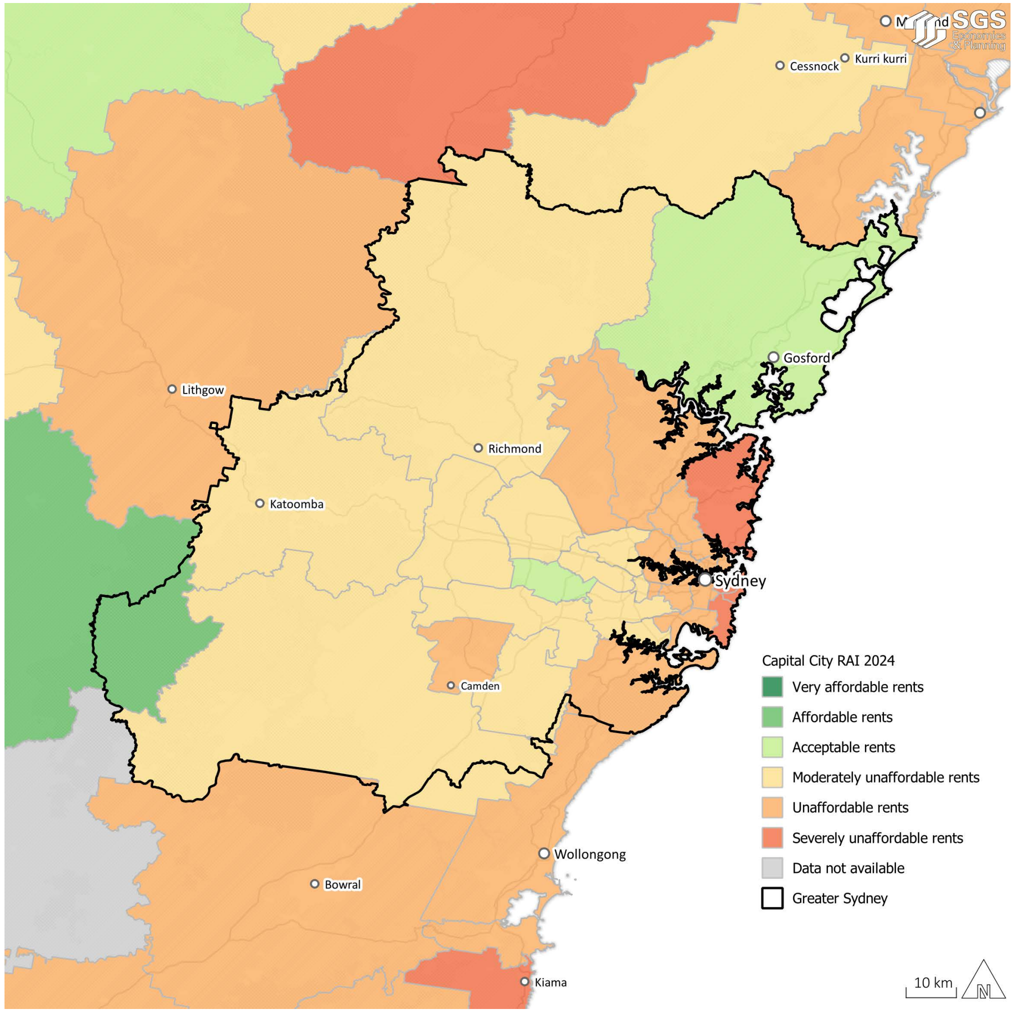
[1] https://sgsep.com.au/publications/insights/rental-affordability-index-2024

FIGURE 10: RENTAL AFFORDABILITY IN GREATER SYDNEY, 2014



Source: SGS Economics and Planning (2025).

FIGURE 11: RENTAL AFFORDABILITY IN GREATER SYDNEY, 2024



Source: SGS Economics and Planning (2025).

2.6 Health dimension

Chronic illness is a constraint to one's quality of life, and often contributes to other stressors such as financial security and the ability to manage employment and study. In contrast, longer life expectancy can lead to greater opportunities for personal growth and fulfilment and more diverse options for workforce engagement and civic participation. While indicators of primary healthcare availability, such as GPs per capita, are important, what also matters to population health outcomes is whether healthcare is accessible: physically, financially, and psychosocially.

CRWI 2024 contains 3 health indicators:

- Life expectancy (years)
- Population living with 1 or no chronic health conditions (%)
- GP services per 100,000 population

TABLE 6: HIGHEST AND LOWEST PERFORMING LGAS BY HEALTH DIMENSION, 2024

Highest wellbeing levels LGAs in Australia	Lowest wellbeing levels LGAs in Australia
• Willoughby • Ku-ring-gai • The Hills Shire • Lane Cove • North Sydney • Mosman • Ryde • Monash • Whitehorse • Northern Beaches	• Unincorporated NT • Walgett • Katherine • MacDonnell • Coolgardie • Narromine • East Pilbara • Junee • Derby-West Kimberley • Warrumbungle Shire

Note: Excludes LGAs with estimated resident population under 2,000.

Spatial trends in General Practitioner (GP) services density and long-term health outcomes highlight that both availability and accessibility of health services are needed. On average, regional Australia had fewer GP services overall, but a higher number of GP services per 100,000 population due to their lower population base. Yet population health in urban areas, measured here by the proportion of the community living with 1 or fewer long-term health conditions, was consistently higher than in regional and remote areas.

Structural challenges to healthcare access, such as the availability of transport, clinic opening hours, the costs of care and options for continuity of care, may rapidly diminish access to primary care in regional and remote contexts.

TABLE 7: GP SERVICE DENSITY AND POPULATION LONG-TERM HEALTH CONDITIONS BY GCCSA

Greater Capital City Statistical Area	Estimated Resident Population, 2024	Number of GP Services, 2024	Estimated GP services per 100k population	Number of people with 1 or no long-term health conditions, 2021	Share of population with 1 or no long-term health conditions (%)
Australian Capital Territory	473,855	105	22.16	389,292	82.15
Greater Adelaide	1,469,163	351	23.89	1,160,726	79.01
Rest of SA	408,848	122	29.84	305,573	74.74
Greater Brisbane	2,780,063	676	24.32	2,105,629	75.74
Rest of Qld	2,803,770	763	27.21	2,089,612	74.53
Greater Darwin	152,489	34	22.30	116,253	76.24
Rest of NT	102,580	63	61.42	73,631	71.78
Greater Melbourne	5,350,705	1316	24.59	4,200,021	78.49
Rest of Vic.	1,628,014	510	31.33	1,248,205	76.67
Greater Hobart	254,930	58	22.75	202,799	79.55
Rest of Tas.	320,566	85	26.52	244,255	76.19
Greater Perth	2,384,371	516	21.64	1,791,400	75.13
Rest of WA	580,707	179	30.82	418,755	72.11
Greater Sydney	5,557,233	1502	27.03	4,484,868	80.70
Rest of NSW	2,922,081	835	28.58	2,229,420	76.30

Note: Number of GP services is sourced from HealthDirect Australia's database of standard healthcare service types, updated several times each year. Estimated Resident Population is based on the 2024 Estimated resident population for the year ended 30 June 2024.

2.7 Equality, community, and work-life balance dimension

Equality underpins individual and collective wellbeing. A sense of community can provide individuals with a sense of belonging, and a support network. While work-life balance is important for maintaining physical, mental and emotional wellbeing, it is also essential for a satisfying and healthy life.

CRWI 2024 contains 7 equality, community and work-life balance indicators:

- Gender domestic work gap
- First Nations employment gap
- Male-female labour force participation gap
- Gender pay gap
- Rates of volunteering (%)
- Income inequality (Gini coefficient)
- Population working <50 hours per week (%)

TABLE 8: HIGHEST AND LOWEST PERFORMING LGAS BY EQUALITY, COMMUNITY & WORK-LIFE BALANCE DIMENSION, 2024

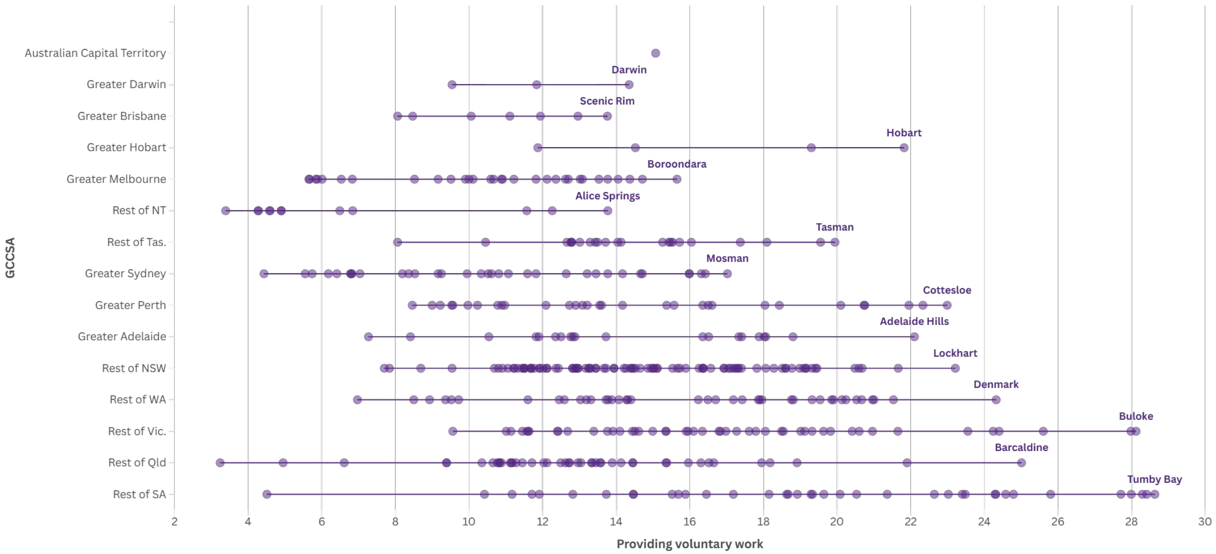
Highest wellbeing levels LGAs in Australia	Lowest wellbeing levels LGAs in Australia
• Kangaroo Island	• Central Desert
• Torres	• Coolgardie
• Cook	• Halls Creek
• Hobart	• West Arnhem
• Unincorporated ACT	• East Arnhem
• Yarra	• Port Hedland
• Queanbeyan-Palerang Regional	• Warren
• Kingborough	• Ravensthorpe
• Indigo	• Victoria Daly
• Darwin	• Mandurah

Note: Excludes LGAs with estimated resident population under 2,000.

Although the national trend in volunteering is in decline,[2] Australia still has among the highest rates of volunteerism on the world stage.[3] The Organisation for Economic Co-operation and Development's (OECD) 2024 report *Unleashing the potential of volunteering for local development* highlights the importance of volunteer rates in community for 'revitalising neighbourhoods, enhancing social cohesion, and bolstering community resilience to societal pressures and shocks, such as natural disasters'.[4]

So where are the highest rates of volunteerism in Australia? 2021 ABS data shows that many regional communities are leading the way, particularly in Tumby Bay, Barcaldine, Buloke, Denmark and Lockhart, where between 23% to 29% of their population spent time doing unpaid voluntary work for an organisation or group in the 12 months prior

FIGURE 12: RATES OF VOLUNTEERING BY LGA, 2021



to Census Night (Figure 12). In contrast, rates of volunteering were generally lower in most capital city contexts.

The OECD report also offers useful context about the cultural, institutional and historical factors that influence rates of volunteering.[5] Therefore the chart above may under-report the extent of volunteering, particularly in First Nations communities. Volunteering Victoria's 2022 report *Community Giving in First Nations Communities in Gippsland* notes that:

First Nations communities in Australia have a long history of giving their time to support their family, kinship groups, and broader community. Anecdotally, First Nations Peoples report giving their time through both direct support of community members and activities, and in structured roles, such as on organisational boards or advisory groups. However, First Nations communities do not necessarily relate to the concept of volunteering as a distinct practice, but rather see community giving as an intrinsic part of living in community.[6]

[2]https://www.abc.net.au/religion/volunteerism-australia-decline-reimagining-social-infrastructure/105118866
[3]https://www.oecd.org/content/dam/oecd/en/publications/reports/2024/12/unleashing-the-potential-of-volunteering-for-local-development_719f94b6/deab71bd-en.pdf
[4]Ibid.
[5]https://www.oecd.org/content/dam/oecd/en/publications/reports/2024/12/unleashing-the-potential-of-volunteering-for-local-development_719f94b6/deab71bd-en.pdf
[6]https://www.volunteeringvictoria.org.au/wp-content/uploads/2022/11/Community-Giving-in-First-Nations-Communities_Nov-2022.pdf

2.8 Environment dimension

The availability and quality of green spaces such as parks and reserves are an important influence on wellbeing. Spending time in nature has been linked with better physical health, lower levels of stress and positive mental health more broadly. Yet environmental risks, such as bushfire and floods, are linked with lower levels of wellbeing. Disasters can result in a loss of livelihood, such as employment or housing. They can impact social cohesion by making it harder for communities to recover from and build resilience to future disasters.

CRWI 2024 contains 2 environmental indicators:

- Number of DRFA Activations
- Land that is national park, reserve or protected (%)

TABLE 9: HIGHEST AND LOWEST PERFORMING LGAS BY ENVIRONMENT DIMENSION, 2024

Highest wellbeing levels LGAs in Australia	Lowest wellbeing levels LGAs in Australia
• Douglas	• Balonne
• West Coast	• Maranoa
• Derwent Valley	• Murrindindi
• Blue Mountains	• Western Downs
• Cassowary Coast	• Murweh
• Hawkesbury	• Macedon Ranges
• Denmark	• Yarra Ranges
• Huon Valley	• Bass Coast
• Exmouth	• North Burnett
• Cairns	• Ipswich

Note: Excludes LGAs with estimated resident population under 2,000.

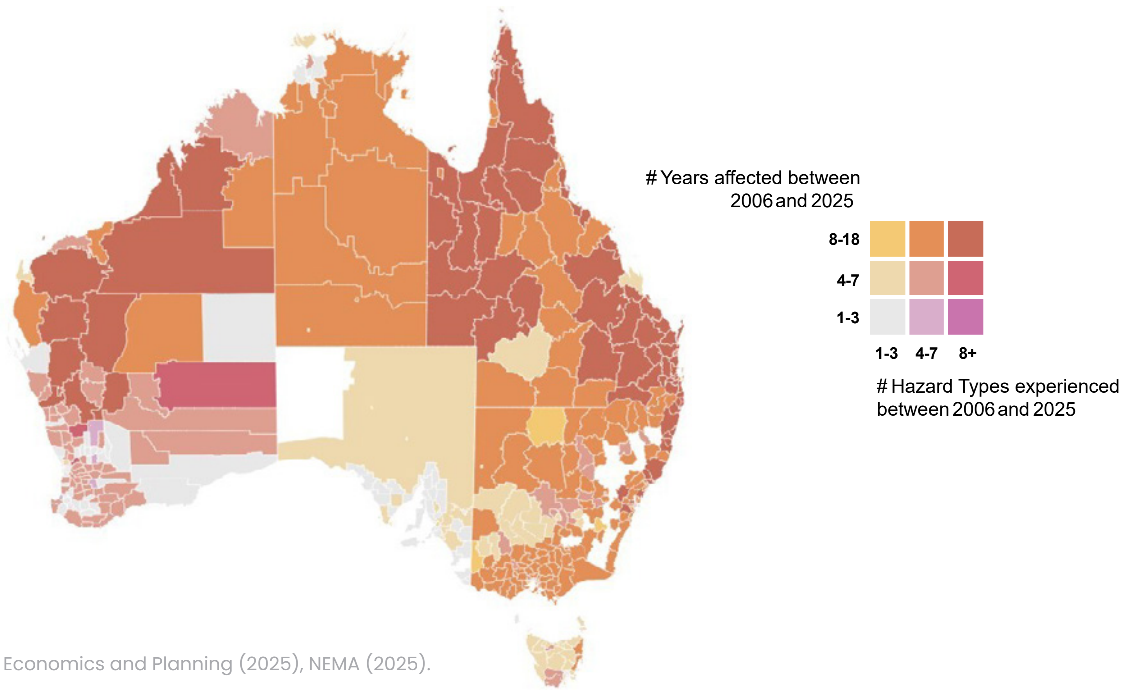
Successive natural disasters an diminish a community's ability fully recover and build resilience to future risks.

To understand a community's instances of exposure to natural disasters, the CRWI looks to the National Emergency Management Agency's Disaster Recovery Funding Arrangements (DRFA) dataset. The DRFA is 'a way through which the Australian Government provides funding to states and territories to share the financial burden of responding to a disaster'.[7] The data reports activations by LGA, year, and hazard type. Categories of hazard include bushfire, flood, rainfall, hailstorm, cyclone, storm, storm surge, low/tropical low, tornado, and trough/monsoonal trough.[8]

The map below categorises LGAs by the number of years between 2006 and 2025 where at least one natural disaster activation occurred that triggered an eligible assistance measure such as personal hardship, counter-disaster operations, and the reconstruction of essential public assets[9] and the number of distinct hazard types that occurred over the same period.

Much of the northern half of Australia has experienced 4 or more hazard types over a prolonged period: assistance measures have been activated in 29 LGAs across more than 15 years. The south-western and south-eastern parts of Australia have both been exposed to around 4-7 hazard types over the years, however New South Wales and Victoria appear to have experienced a greater duration of natural disaster exposure compared to southern Western Australia.

FIGURE 13: LGAS BY NUMBER OF DISASTER AFFECTED YEARS AND NUMBER OF DISTINCT HAZARD TYPES, 2006-25



Source: SGS Economics and Planning (2025), NEMA (2025).

[7] https://www.nema.gov.au/our-work/disaster-recovery/disaster-recovery-funding-arrangements
[8] https://www.qra.qld.gov.au/sites/default/files/2025-07/DRFA_and_SDRA_Information_Sheet.pdf
[9] https://www.nema.gov.au/our-work/disaster-recovery/disaster-recovery-funding-arrangements

Appendix: Indicators and data sources

Appendix: Indicators and sources

CRWI 2024 is based on the latest available data by indicator. LGAs with a population under 500 are also excluded from the analysis (there are 26 LGAs with in this category), due to the reliability of reporting indicators where the population sample is small. The table below provides further information on each indicator and the source data.

Dimension	Indicator	Description	Data source	Reference year
Economy	**Gross Regional Product**	The total value of goods and services produced in a regional economy.	View here	2024
	Labour productivity	Output per hour worked	ABS Australian National Accounts: State Accounts 2023-24; ABS Labour Force	2024
	Entropy index / industry diversity	A measure of industry diversity in the region, as indicated by relative employment by industry. Lower scores indicate a lack of industry diversity and higher scores indicate high diversity in the industry of employment	ABS Census – count of persons by Place of Work and Industry of Employment.	2021
Income and Wealth	**Median household income**	Population weighted average of weekly household incomes by LGA.	ABS Census – Total household income (weekly)	2021
	Dwellings owned outright	Proportion of dwellings in the LGA owned outright.	ABS Census – Count of dwellings by tenure type (TEND)	2021
	House prices	Weighted average price of dwelling transfers (established house and attached dwellings) by GCCSA.	ABS Census – Total value of dwellings	2024

Dimension	Indicator	Description	Data source	Reference year
Employment, Knowledge and Skills	**Labour force participation rate**	Population aged 15+ years employed, or unemployed but looking for work, as a proportion of total labour force.	ABS Census – Labour force status (LFSP)	2021
	Employment rate	Population aged 15+ years employed as a proportion of total labour force.	ABS Census – Labour force status (LFSP)	2021
	Population with Certificate III or above	Proportion of population who have attained a Certificate III or higher qualification.	ABS Census – Level of highest educational attainment (HEAP)	2021
Housing	**SGS Rental Affordability Index**	A measure of rental affordability relative to household incomes.	https://sgsep.com.au/projects/rental-affordability-index	2024
	Homelessness rate per 100k population	Number of persons living in improvised dwellings, tents, or sleeping out, plus persons in supported accommodation for the homeless.	ABS Census – Homelessness operational groups (OPGP)	2021
	Persons in marginal housing rate per 100k population	Number of persons staying temporarily with other households, living in boarding houses, in other temporary lodgings, and severely crowded dwellings.	ABS Census – Homelessness operational groups (OPGP)	2021
Health	**Life expectancy**	Average number of additional years from birth a person may expect to live.	ABS Life expectancy at birth by SA4	2021-23
	Population living with 1 or no chronic health conditions	Proportion of population reporting at most one health condition.	ABS Census – Count of selected long-term health conditions (CLTHP)	2021
	GP services per 100k population	Number of GP services per 100,000 population	National HealthDirect Health Facilities product	2024

Dimension	Indicator	Description	Data source	Reference year
Equality, Community & Work Life Balance	**Gender domestic work gap**	Ratio of total hours male persons spent in the week doing unpaid domestic work relative to female persons.	ABS Census – Unpaid domestic work (DOMP) by number of hours and sex	2021
	First Nations employment gap	First Nations employment rate minus non-First Nations employment rate.	ABS Census – Labour force status by Indigenous status	2021
	Male-female workforce participation gap	Proportion of males minus proportion of females who are in the labour force.	ABS Census – Labour force status by sex	2021
	Gender pay gap	Population-weighted difference between male and female weekly incomes as a proportion of weekly male income.	ABS Census – Total personal income (weekly) by sex	2021
	Volunteering rate	Proportion of population spent time doing unpaid voluntary work for an organisation or group in the twelve months prior to Census night.	ABS Census – Voluntary work for an organisation or group	2021
	Gini coefficient / income inequality	Degree of income inequality within a region. Lower values indicate lower inequality while higher values indicate higher levels of income inequality.	ABS Personal Income in Australia, Table 2 Total income distribution by geography 2020-21	2021
	Population working <50 hours per week	Proportion of population who work fewer than 50 hours per week.	ABS Census – Hours worked (HRSP)	2021
Environment	**Land that is national park, reserve or protected**	Proportion of total protected land area in a region (includes Indigenous protected land area, national parks, nature reserves and all other protected land areas).	ABS Data by region – Protected land areas	2022
	DRFA Activation History	Number of DRFA activations (the means through which Australian Government provides funding to states and territories to share the financial burden of responding to a natural disaster and to support the provision of urgent financial assistance to disaster affected communities) by local government area following instances of natural disaster.	NEMA DRFA Activation History by LGA, 2006 to 2025	2024

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