Capacity to Pay

Colac Otway Shire Council

October 2021

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Executive summary

Colac Otway Shire Council ('Council') is currently in the process of reviewing its rating structure and has engaged Morrison Low to review the demographic and major industry trends in the region. It is key for Council to have a good understanding of its ratepayers, including what and how services are used and by whom. A number of factors are considered in the determination of Council's rate structure, including equity, efficiency and capacity to pay. This report puts due emphasis on the capacity to pay principle, given that some ratepayers have more ability to pay rates than others.

Social disadvantage

In reviewing the demographic characteristics, we begin to identify the factors that contribute to each area's Socio-Economic Indexes for Areas (SEIFA) score, i.e. an indicator of advantage and disadvantage in a community, whereby the average Australian is representative of the 50^{th} percentile

Table 1 IRSAD Summary

Region	SEIFA IRSAD percentile
Colac Central	8%
Colac East	8%
Colac West	9%
Elliminyt	51%
Great Ocean Road/Otway	43%
Rural North	42%
Rural South	47%

Key factors:

- Proportion of population of working age – typically a high proportion of working age residents corelates to higher levels of advantage within an area, this in particular can be seen within Elliminyt and the inverse can be seen in Colac Central, which has the highest proportion of retirees throughout the local government area (LGA).
- Vulnerable households – lone individual households and single parent households are considered to be more vulnerable to the impacts of income shocks due to a reduced/singular source of income. We note that Colac has a significantly higher proportion of vulnerable households than the rest of the LGA.
- Equivalised household income – the level of household income is one the leading indicators of advantage and disadvantage in a household. We observe that Elliminyt had a disproportionately higher level of income that the other areas, followed by the Rural North and South, and then the remaining areas had similar levels of equivalised household income.

Vulnerable groups and individuals

We then consider whether there are any spatial patterns of individuals or groups who either need additional community services or are more sensitive to a change in rates.

Key factors:

- Unemployment – while we noted higher unemployment within Colac relative to the rest of the LGA, this was below the regional Victoria (VIC) average and in line with expectations.
- Core assistance required – we observe high levels of individuals requiring assistance in Colac Central (9.6%) and Colac East (11.5%), likely due to the location of ancillary support services in the urban centre. However, it is of note that these levels are far greater than the regional Victoria average (6%).
- Housing stress - we observe that housing stress levels within Colac Otway's Shire Council are overall on par with the regional VIC average of 10.46%, with only Colac East (12.75%) and Great Ocean Road/Otway (13.13%) higher than the regional Vic average. We note that Elliminyt and the Rural North and South areas are well below with housing stress levels of 6%, 7.5% and 7.9% respectively.

Key trends

- Dairy – there has been a favourable environment for the dairy industry in the past three years and this trend is expected to continue with over 92% of farmers having made a profit in the previous year and 93% of farmers expecting similar outcomes in the following year. Of note, however, is that there has been a clear trend for smaller properties to be absorbed and consolidated. Further it should be noted that the strength of the dairy industry has been a key factor for the resilience of the shire in response to COVID-19.
- Livestock – In the previous year there has been good recovery in this sector and while it is expected for farmers to rebuild stock, there is a strong increase in international demand with 10% forecast over the next 3 years.
- Great Ocean Road tourism – while this sector has been impacted by COVID-19, prior to the pandemic there was strong growth in this sector and this is expected to continue, particularly with the opening of international borders. Correspondingly there will also be an increased demand in complimentary services such as Short-Term Rental Accommodation and Council should consider the impact of this on the services provided to the community going forward.

As such, in setting the new rates structure, Council should be mindful of the inequalities currently experienced in the LGA. In particular there is a significant disparity between the urban areas of Colac and Elliminyt. Further, Council should seek to leverage the favourable conditions in its key driver industries while being mindful of vulnerable organisations and households as to not disproportionally impact them with the change in rating structure.

Introduction

Colac Otway Shire Council is currently in the process of reviewing its rating structure and has engaged Morrison Low to review the demographic and major industry trends in the region. It is key for Council to have a good understanding of its ratepayers, including what and how services are used and by whom. A number of factors are considered in the determination of Council's rate structure, including equity, efficiency and capacity to pay. This report puts due emphasis on the capacity to pay principle, given that some ratepayers have more ability to pay rates than others.

This report provides an analysis and evaluation of relative wealth and financial capacity; it looks at the financial vulnerability and exposure of different community groups within the LGA.

Key considerations include:

- regions of social disadvantage
- particularly vulnerable groups of individuals
- impacts on industry (including COVID-19).

These findings will then be compared to proposed rate increases to identify whether there are any groups or individuals that are being particularly impacted and/or marginalised.

Data for this review was obtained from the following sources:

- Agriculture Victoria, 2020, *Dairy Farm Monitor Project Annual Report*.
- Agriculture Victoria, 2020, *Live StockMonitor Project Annual Report*.
- AirDNA, 2020, *Market Minder*, 'Accommodation Data'.
- Australian Bureau of Statistics, 2016, *2016 Census Data*, 'Data by Regions'.
- Dairy Industry Australia, 2020, *In Focus 2020*.
- Deloitte Access Economics, 2018, *Visitor and Accommodation Forecast - Great Ocean Road*.
- .id, 2021, *Profile.ID*, 'Colac Otway Shire Council Community/Social/Economic Profiles'. Retrieved from: *https://profile.id.com.au/*.
- Housing and Homelessness Policy Consortium (ACT Shelter, ACTCOSS, Women's Centre for Health Matters, Youth Coalition of Act), 2016, *Snapshot: Housing stress and its effects*.
- REMPLAN, Colac Otway Shire Council.
- TEVE Research Unit, 2021, *Great Ocean Road Tourism Summary*.
- Meat and Live Stock Australia – Industry Projections 2021

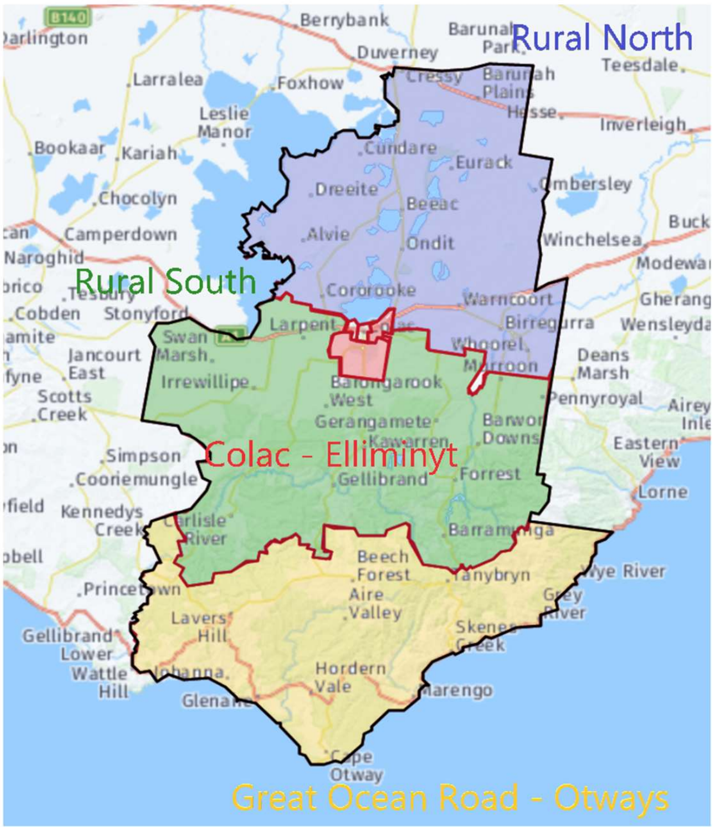
Background

Colac Otway Shire Council has been divided into seven areas, four of which comprise the Colac and Elliminyt Urban Centre and the remaining three being the surrounding regional areas. Council is looking to ensure that through the rates structuring process, community groups are not significantly disadvantaged and that relative equity is promoted as each region has differing economic and socio-economic profiles. A summary of the areas has been provided in the following table 2 and figure 1 below.

Table 2 Colac Otway Shire Council area summary

Areas	Population (21)
Colac Otway Shire	**21,662**
Colac Central	3,592
Colac East	2,800
Colac West	3,088
Elliminyt	3,028
Great Ocean Road/Otway	2,870
Rural North	3,317
Rural South	2,923

Figure 1 Colac Otway Shire Council areas



Methodology

Our methodology in examining the relative wealth between the different areas focuses on the following:

- **Areas of social disadvantage**

  First, we looked into the different characteristics and make up of each area to determine whether there were any particular areas of social disadvantage. This included an investigation into:

  - the age structure of each region
  - the typical make up of each household
  - household income, including the effect of dependants
  - SEIFA rankings.

- **Particularly vulnerable groups of individuals**

  Then we investigated whether there were any particular groups within each area that, despite the overall wealth of the area, would be particularly vulnerable and affected by a change in rates. These included:

  - persons who have or need core assistance
  - individuals who are currently unemployed
  - households currently under housing stress
  - pensioners.

- **Industry trends**

  Then we examined trends in the major industries within the shire.

- **Impacts of Covid-19**

  Next, we looked into the impact that the global pandemic COVID-19 has had on industries and residents within the Colac Otway Shire LGA.

These findings were then compared to highlight whether there are any particular groups or individuals that would be impacted.

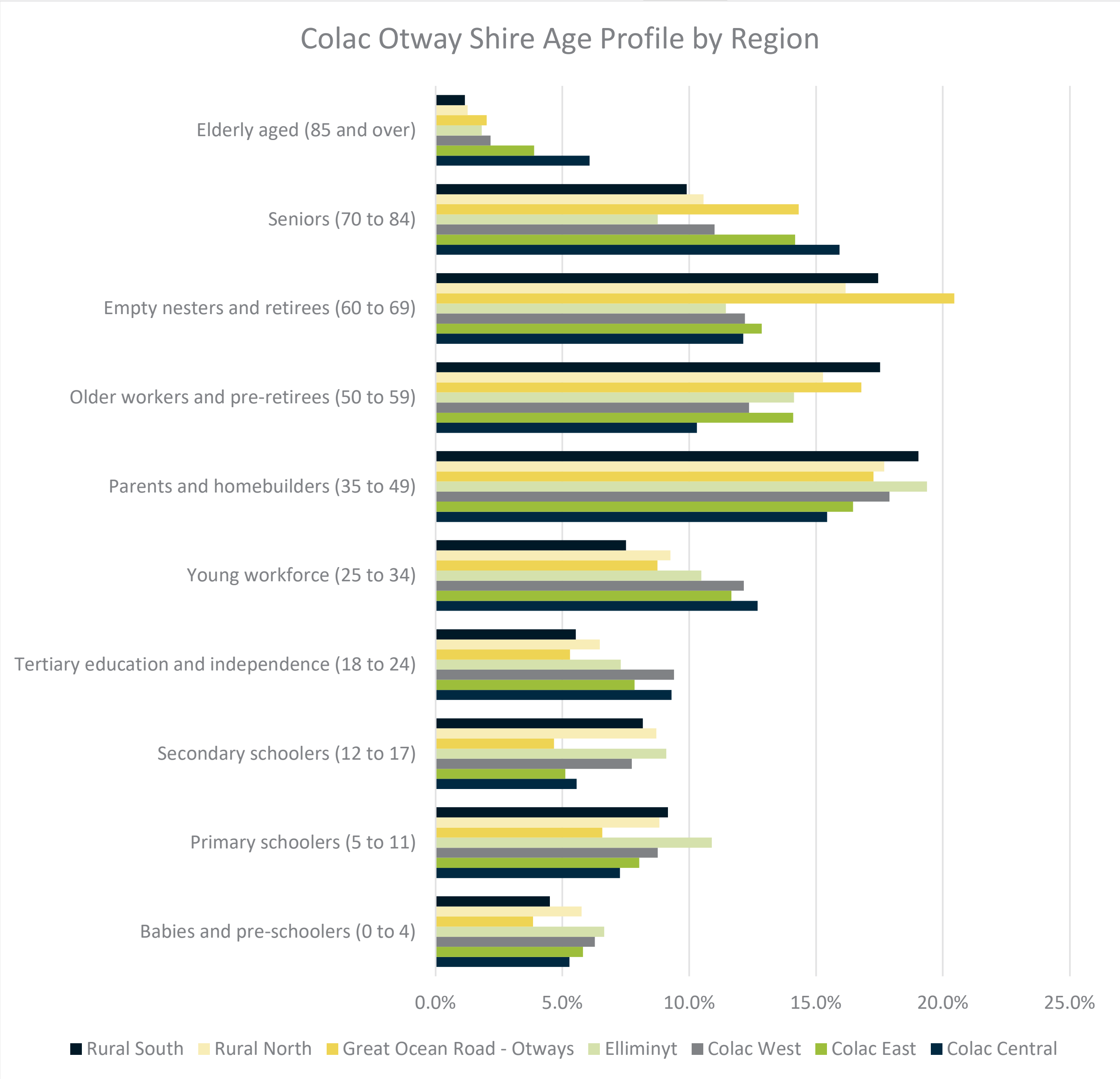
Areas of social disadvantage

Each area has differing demographic characteristics and we first want to identify 'who are the people' that make up each area, 'what do they do' and 'how do they live'.

Service age groups

Age profiles are used to understand the demand for aged-based services as well as the income earning status of the population. Data has been broken into groups which are reflective of typical life stages. This provides insight into the number of dependants, size of the workforce and number of retirees in each area.

Figure 2 Service age groups



Grouping these results in terms of the following categories (dependants, workforce, and retirees) and ranking them in terms of proportion of population (with 1 representing the largest proportion) generates the following results.

Table 3 Service age rankings

Rank	Colac Central	Colac East	Colac West	Elliminyt	Great Ocean Road/ Otway	Rural North	Rural South
Dependants	6	5	3	1	7	2	4
Working age	7	3	1	2	6	5	4
Retirees	2	3	6	7	1	5	4

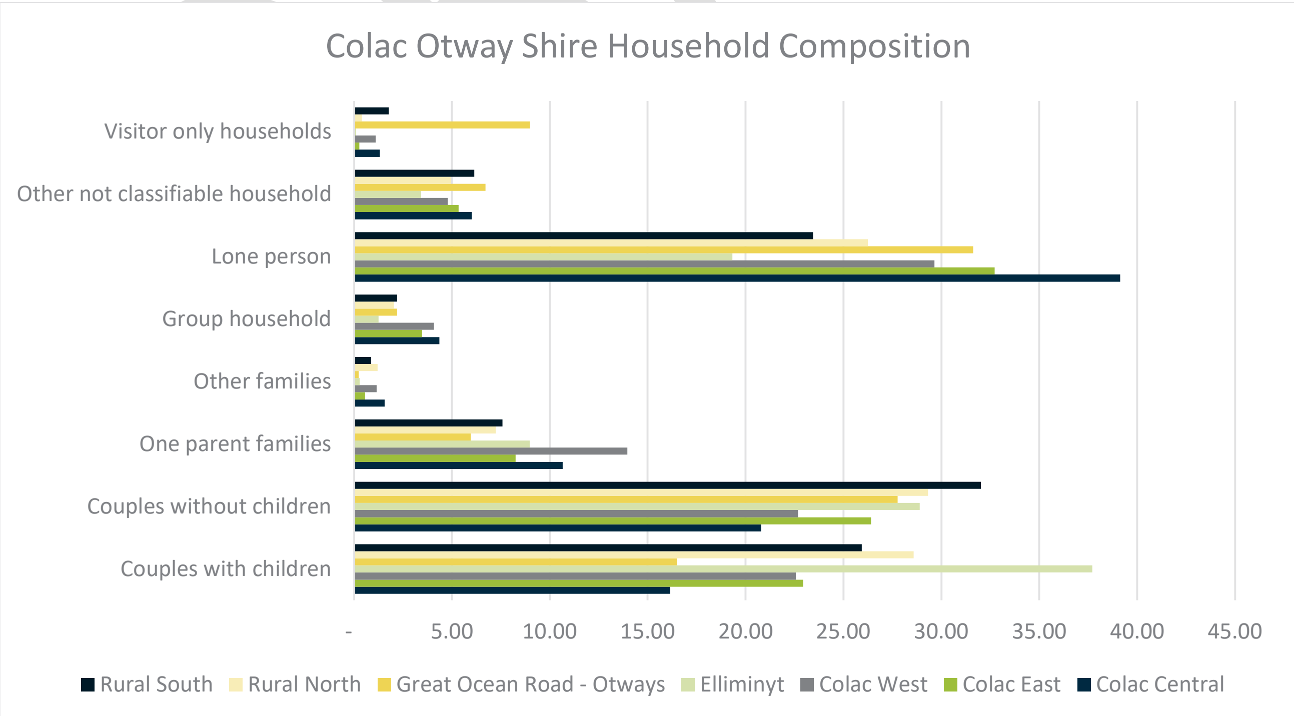
From these results, we observe the following:

- We observe that urban centres of Colac West, Elliminyt and Colac East have the largest proportion of residents within the working age demographic group, in particular the highest proportion of residents in the young workforce.
- In contrast, we observe that the Great Ocean Road – Otway's region has the largest proportion of retirees and lowest proportion of dependant and working age residents.
- Interestingly, we also observe that Colac Central's demographic profile is representative of the regional areas of the LGA.

Household types

Alongside the age structure of each region, it is important to determine the typical trends in the make-up of households. This provides a more complete picture of the people, families and communities in each area. A summary of household type is provided in the figure below.

Figure 3 Household composition



The ‘lone person’ and ‘one parent family’ households are considered to be more vulnerable to the impacts of rate increases due to a reduced/singular income stream. Combining these categories together into an ‘at risk’ group shows that there is a greater proportion of at-risk households in the urban centres of Colac with all 3 regions having a significant portion of their population (ranging from 41% in Colac East to just under 50% in Colac Central) which is being driven by both high levels of lone individual households and single parent households relative to the other areas in the LGA. Interestingly, however, we note that the neighbouring urban area of Elliminyt has the lowest level of disadvantaged households in the LGA.

	Colac Otway Shire	Regional VIC	G21 Region
Couples with children	23.54	25.31	28.58
Couples without children	26.31	27.07	25.98
One parent families	9.40	10.10	10.41
Other families	0.99	0.83	0.90
Group household	2.98	2.89	3.18
Lone person	29.20	26.97	25.39
Other not classifiable household	5.32	5.22	4.29
Visitor only households	2.26	1.62	1.27
Total households	100	100	100

When compared against the regional average, we observe that lone person households in Colac Central and Colac East in particular are well beyond the regional averages. We also note that one parent families are observably higher than the other areas in the LGA and the regional averages.

Housing tenure

By observing housing tenure levels in the community, we are able to identify which areas would be most impacted by a change in council rates, i.e. the direct impact of a change in rates will be felt by homeowners whereas renters may experience an indirect increase/decrease dependant on their lease agreement/decisions of their landlord. Furthermore, individuals in social housing are unlikely to be impacted by a change in rates.

Table 4 Council housing tenure

Age groups - number	Colac Central	Colac East	Colac West	Elliminyt	Great Ocean Road/Otway	Rural North	Rural South
Fully owned	**36%**	**39%**	**35%**	**42%**	**39%**	**42%**	**43%**
Mortgage	**21%**	**31%**	**32%**	**41%**	**22%**	**35%**	**35%**
Renting - total	**32%**	**20%**	**26%**	**13%**	**26%**	**15%**	**13%**
Renting - social housing	6.54%	3.34%	8.07%	0.30%	2.04%	0.00%	0.00%
Renting - private	25%	16%	18%	12%	23%	14%	12%
Renting - not stated	1%	1%	0%	0%	1%	1%	1%
Other tenure type	0%	1%	0%	0%	1%	1%	1%
Not stated	11%	9%	8%	5%	12%	8%	8%
Total households	100%	100%	100%	100%	100%	100%	100%

Table 4 highlights that homeownership levels are noticeably higher in the Elliminyt, Rural North and Rural South relative to the other regions, with ownership levels of 82%, 77% and 76%% respectively, whereas the

LGA average sits just above 70%. We observe relatively high levels of social housing in Colac West (8%) and Colac Central (6.5%) which are well above the LGA average of around 2.9%.

Table 5 Regional Housing Tenure

	Colac Otway Shire	G21 Region	Regional VIC
Fully owned	38.55	34.22	35.69
Mortgage	30.00	33.61	31.18
Renting - Total	**21.62**	**24.36**	**23.86**
Renting - Social housing	3.35	3.06	3.35
Renting - Private	17.46	20.78	19.82
Renting - Not stated	0.82	0.52	0.68
Other tenure type	0.82	0.80	0.83
Not stated	9.00	7.02	8.45
Total households	**100.00**	**100.00**	**100.00**

When compared to the regional averages, we observe that levels of Home Ownership in Council are greater than that of regional VIC and the G21 region.

Equivalised household income

Equivalised household income can be viewed as an indicator of the economic resources available to a standardised household. It is calculated by dividing total household income by an equivalence factor. The factor is calculated in the following way:

- first adult = 1
- each additional adult + child over 15 = + 0.5
- each child under 15 = + 0.3.

Dividing by the equivalence factor, household income becomes comparable to that of a lone individual, thereby making households with dependants and multiple occupants comparable to those without. By factoring in dependants into household incomes we are provided with a better indicator of the resources available to a household.

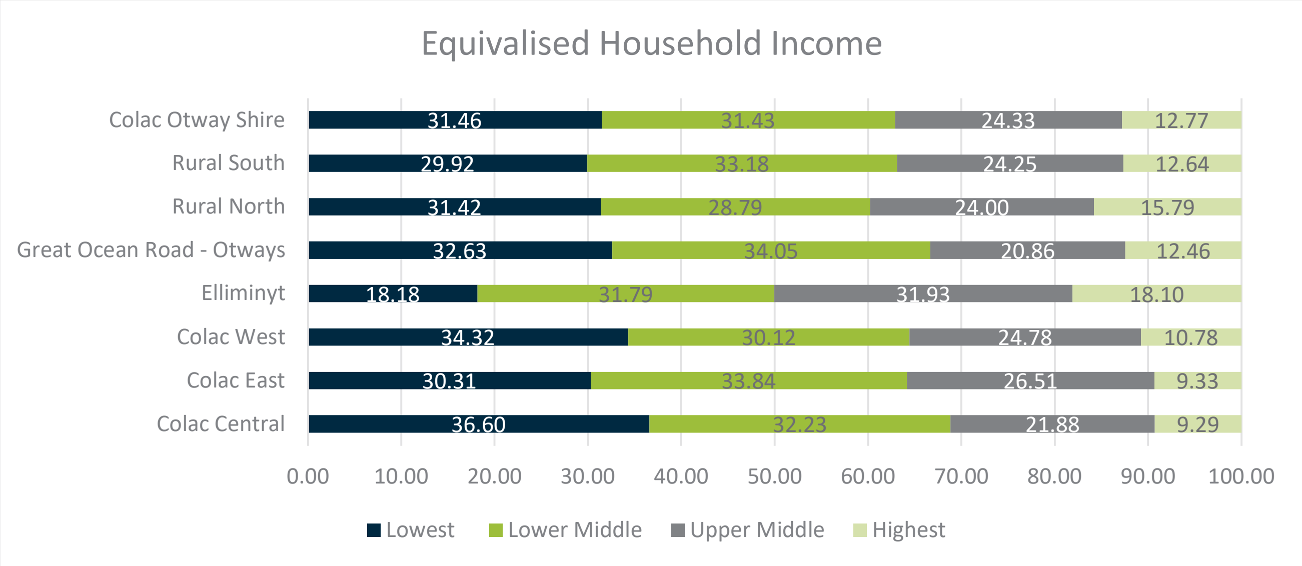
As this is a relative comparison, data has been presented in quartiles; regions of disadvantage will have a higher proportion of households in the bottom two quartiles than those of greater wealth and advantage. These quartiles were determined by reviewing the distribution of household incomes within Victoria (VIC) and then dividing them into four equal groups or quartiles.

The data has been presented in ranges for the following equivalised weekly income levels:

- Lowest: $0 - $494 – this range is representative of the bottom 25% of all equivalised household incomes in VIC.
- Medium lowest: $495 - $864 – this range is representative of the bottom 25% - 50% of all equivalised household incomes in VIC.
- Medium highest: $865 - $1,392 – this range is representative of the top 25% - 50% of all equivalised household incomes in VIC.
- Highest: $1,393 and over – this range is representative of the top 25% of all equivalised household incomes in VIC.

Figure 4 summarises the equivalised household income ranges for each area.

Figure 4 Equivalised household income



We can make the following observations from the data:

- Elliminyt had the highest proportion of households in the highest income brackets (50.03%).
- Relative to the other areas, Colac Central had a disproportionate percentage of households in the Lowest income brackets (68.83%).
- We observe a skew towards higher households' incomes in the rural north and rural south areas relative to the Colac urban centre. Further, we also note that the Great Ocean Road's region ranked second lowest with respect to household incomes in the LGA.

Table 6 Equivalised income rankings

Ranking	Disadvantage	Middle	Advantage
Colac Central	1	6	7
Colac East	4	2	4
Colac West	3	5	5
Elliminyt	7	1	1
Great Ocean Road/Otways	2	4	6
Rural North	6	7	2
Rural South	5	3	3

Table 7 Regional comparison of equivalised household income

Area	Colac Otway Shire	G21 Region	Regional VIC	VIC
Lowest	31.46	26.62	30.66	25.00
Lower middle	31.43	27.87	29.16	25.00
Upper middle	24.33	25.67	23.94	25.00
Highest	12.77	19.84	16.24	25.00

From Table 6 we observe a significant shift towards the lower and lower middle equivalised income brackets relative to the G21[1] region, with equivalised household incomes in Colac Otway Shire representative of regional Victoria rather than the G21 region.

Socio-economic index

The Socio-Economic Indexes for Areas is an economic tool developed by the Australian Bureau of Statistic (ABS) to rank areas in Australia according to their relative socio-economic advantage and disadvantage. It takes into consideration a broad range of variables such as income, education, employment, occupation, housing, etc and is standardised such that the average Australian represents a score of 1,000.

In our research we explored two of the indexes published by the ABS:

- **Index of Relative Socio-Economic Disadvantage (IRSD)**

  This index ranks areas from most disadvantaged to least disadvantaged, i.e. a lower score will have a greater proportion of relatively disadvantaged people in the area.

  From this score however you cannot conclude whether a high-ranking area will have a large portion of relatively advantaged people, just that it has a low proportion of disadvantage.

- **Index of Relative Socio-Economic Advantage and Disadvantage (IRSAD)**

  This index considers variables of both advantage and disadvantage and, as such, scores and ranks areas from most disadvantaged to most advantage.

The ABS has also published the variables which have the most impact on both indices, these include:

- IRSD variables of disadvantage:
  - low equivalised household incomes
  - households with children and unemployed parents
  - percentage of occupied dwellings with no internet connection
  - percentage of employed people classified as labourers.
- IRSAD variables of advantage only (disadvantage similar to IRSD):
  - high equivalised household incomes
  - percentage of households making high mortgage repayments
  - percentage of employed people classified as professionals
  - percentage of employed people classified as managers.

[1] Geelong Region Alliance – Regional Alliance including the following municipalities: Colac Otway, Golden Plains, Greater Geelong, Queenscliffe and Surf Coast

Further analysis of these factors is provided in the discussion section below. A regional summary, including national percentiles is provided in the table below.

Table 8 Regional SEIFA scores and percentiles

Region	SEIFA - IRSD	Percentile	SEIFA - IRSAD	Percentile
Colac Otway Shire	961.00	25	939.00	22
G21 Region	1,003.30	47	987.70	47
Regional VIC	977.00	32	959.00	32
Victoria	1010	51	1009	61
Australia	1,001.90	46	1,003.10	57

In reviewing both the IRSD and IRSAD indexes, we observe that Council has levels of disadvantage well below the G21 region and regional VIC average. Further, a fall in the percentile score between the IRSD and IRSAD indices is indicative of less opportunities within the LGA. A region-level summary including national percentiles is provided in the table below.

Table 9 Ward level SEIFA scores and percentiles

Region	SEIFA - IRSD	Percentile	SEIFA - IRSAD	Percentile
Colac Central	894.00	9	878.70	8
Colac East	895.80	9	879.90	8
Colac West	912.20	12	886.50	9
Elliminyt	1029.8	63	993.4	51
Great Ocean Road/Otways	1,001.90	46	980.20	43
Rural North	1,000.90	45	978.50	42
Rural South	1,004.10	48	987.20	47

By reviewing the SIEFA rankings at a regional level, we see a broad distribution of advantage and disadvantage through the LGA. This ranges from Elliminyt (51% IRSAD) to Colac Central (8% IRSAD). This highlights a significant level of inequality with the LGA. Further, we note that on average there is a minor negative shift (with the exception of Elliminyt where there is a 12% change) between the IRSD and IRSAD indices highlighting Intra-Regional inequality.

Vulnerable groups or individuals

This section of the report considers whether there are any spatial patterns of individuals or groups who either need additional community services or are more sensitive to a change in rates.

Workforce status

The levels of full or part-time employment and unemployment are indicative of the strength of the local economy and social characteristics of the population.

Table 10 Community workforce status

Status	Colac Central	Colac East	Colac West	Elliminyt	Great Ocean Road/Otways	Rural North	Rural South
Employed	94.9	95.1	95.3	96.5	97.3	97.3	96.0
Employed full-time	49.8	52.1	56.0	56.2	45.3	55.8	54.8
Employed part-time	42.7	40.8	37.5	39.2	50.4	38.8	39.6
Hours worked not stated	2.3	2.2	1.9	1.1	1.7	2.6	1.6
Unemployed (Unemployment rate)	5.1	4.9	4.7	3.5	2.7	2.7	4.0
Looking for full-time work	3.6	3.4	2.9	2.0	2.0	1.2	1.9
Looking for part-time work	1.5	1.6	1.8	1.4	0.6	1.6	2.1
Total labour force	100.0	100.0	100.0	100.0	100.0	100.0	100.0

From table 9 above, we observe that unemployment rates throughout the LGA are typically below the regional VIC average of 6%. Also of note is low level of unemployment in the Rural North and Great Ocean Road/Otway region.

Table 11 Regional Workforce Status

	Colac Otway Shire	G21 Region	Regional VIC
Employed	**96.0**	**94.2**	**94.0**
Employed full-time	53.0	53.4	53.8
Employed part-time	40.9	39.0	38.3
Hours worked not stated	2.1	1.7	1.9
Unemployed (Unemployment rate)	4.0	5.8	6.0
Looking for full-time work	2.5	3.2	3.5
Looking for part-time work	1.5	2.6	2.5
Total labour force	**100.0**	**100.0**	**100.0**

A high-level view of the key industries within the LGA show the importance of dairy to the Colac-Otway LGA, with four of the top ten industries by employment percentage being directly related to the dairy industry. As such, a significant proportion of businesses and jobs are impacted by events effecting the industry.

Table 12 LGA top ten employing industries - direct industries

Industry	Sub-category	Employment %
Agriculture, Forestry and Fishing	Dairy Cattle Farming	5.2
Education and Training	School Education	5.2
Health Care and Social Assistance	Hospitals	4.6
Manufacturing	Dairy Product Manufacturing	4.5
Accommodation and Food Services	Cafes, Restaurants and Takeaway Food Services	4.5
Agriculture, Forestry and Fishing	Sheep, Beef Cattle and Grain Farming	3.7
Manufacturing	Meat and Meat Product Manufacturing	3.7
Manufacturing	Log Sawmilling and Timber Dressing	3.0
Retail Trade	Supermarket and Grocery Stores	2.8
Accommodation and Food Services	Accommodation	2.8

A summary of resident worker industries has been supplied in Appendix A.

Further, we can observe the proportion of workers in the key industry categories per region in the table below.

Table 13 Proportion of Workers in each industry per area

Industry	Colac Central	Colac East	Colac West	Elliminyt	Great Ocean Road/ Otway	Rural North	Rural South	Colac Otway Shire
Agriculture, Forestry and Fishing	5.14	3.99	4.90	4.30	8.16	27.96	29.04	12.47
Mining		0.36			0.24	0.19	0.07	0.37
Manufacturing	18.73	19.58	20.81	17.23	4.24	9.29	9.01	13.51
Electricity, Gas, Water and Waste Services	0.23	1.49	0.94	0.78	0.71	0.91	0.43	0.93
Construction	7.57	6.56	6.96	7.71	10.28	7.56	5.91	7.24
Wholesale trade	1.30	1.85	2.89	2.10	0.88	2.56	1.90	1.92
Retail Trade	12.63	9.38	11.26	11.86	8.29	5.78	6.22	9.13
Accommodation and Food Services	9.21	7.37	7.22	5.20	24.15	4.86	5.63	8.74
Transport, Postal and Warehousing	2.81	5.12	3.51	5.29	3.82	4.67	2.96	3.87
Information Media and Telecommunications	1.28	1.18	0.80	1.20	0.56		0.07	1.04
Financial and Insurance Services	0.69	0.54	1.48	1.99	0.64	0.67	0.05	1.17
Rental, Hiring and Real Estate Services	0.45	0.71	0.86	0.64	2.07	1.38	0.38	0.89
Professional, Scientific and Technical Services	2.48	3.32	1.99	3.24	4.25	2.25	2.89	3.01
Administrative and Support Services	3.57	5.50	2.49	2.41	5.98	1.77	3.19	3.43

Industry	Colac Central	Colac East	Colac West	Elliminyt	Great Ocean Road/ Otway	Rural North	Rural South	Colac Otway Shire
Public Administration and Safety	5.90	4.63	4.36	6.33	3.40	3.03	6.51	4.91
Education and Training	5.88	5.47	5.01	9.23	6.91	5.67	5.87	6.27
Health Care and Social Assistance	12.86	14.44	14.23	14.20	9.37	12.13	11.72	12.65
Arts and Recreation Services	0.62	0.52	1.04	0.74	1.59	0.20	0.92	1.07
Other Services	3.08	3.23	4.44	3.27	0.96	2.87	3.15	2.93
Inadequately described or not stated	5.57	4.77	4.80	2.28	3.50	6.26	4.08	4.45

We observe the following:

- agricultural, forestry and fishing activities are expectantly concentrated in the Rural North and Rural South areas of the LGA
- all areas (with the exception of Great Ocean Road/Otway) have a similar distribution of workers in healthcare
- retail and manufacturing are concentrated in the urban hubs of Colac and Elliminyt
- a significant proportion of workers in accommodation and food services in the Great Ocean Road/Otway area relative to the rest of the LGA.

Table 14 Industry Summary by Region

Industry	Colac Otway Shire	G21 Region	Regional VIC
Agriculture, Forestry and Fishing	12.47	2.58	7.68
Mining	0.37	0.34	0.75
Manufacturing	13.51	7.77	8.14
Electricity, Gas, Water and Waste Services	0.93	1.19	1.53
Construction	7.24	9.96	8.81
Wholesale trade	1.92	2.35	2.22
Retail Trade	9.13	11.24	10.57
Accommodation and Food Services	8.74	7.34	7.04
Transport, Postal and Warehousing	3.87	4.14	3.95
Information Media and Telecommunications	1.04	1.17	1.01
Financial and Insurance Services	1.17	2.62	1.90
Rental, Hiring and Real Estate Services	0.89	1.30	1.10
Professional, Scientific and Technical Services	3.01	5.36	4.20
Administrative and Support Services	3.43	3.04	2.84
Public Administration and Safety	4.91	6.13	6.15
Education and Training	6.27	9.61	8.65
Health Care and Social Assistance	12.65	14.72	14.34
Arts and Recreation Services	1.07	1.70	1.49

Other Services	2.93	3.51	3.63
Inadequately described or not stated	4.45	3.93	4.03

It is interesting to note the relative significance of Agriculture, Forestry and Fishing and Manufacturing within Colac Shire Council when compared against the other regions.

Core assistance

Table 12 highlights the areas within the LGA that have higher concentrations of people who need assistance in their day-to-day lives, with self-care, body movements or communication, because of a disability, long-term health condition or old age.

Table 15 Number of people requiring core assistance

Assistance Required	Number of Persons[16]'	Percentage of Area Population
Colac Central	338	9.60%
Colac East	321	11.50%
Colac West	182	6.20%
Elliminyt	129	4.40%
Great Ocean Road/Otway	117	4.30%
Rural North	142	4.40%
Rural South	113	4.00%
Colac Otway Shire	1,333	6.40%
Regional Vic		6.00%

Overall, we observe levels of core assistance required are just above the regional Victoria average of 6%, however, there are a significant number of individuals in the Colac Central and Colac East areas that require additional assistance.

Housing stress

The National Centre for Social and Economic Modelling (NATSEM) defines households experiencing 'housing stress' as those that satisfy both of the following criteria:

- equivalised household income is within the lowest 40% of the state's income distribution
- housing costs (i.e. mortgage and/or rent repayments) are greater than 30% of household income.

Research funded by the ACT Government on housing and homelessness issues in the ACT found that, due to financial pressures:

- 19% of households facing housing stress compromised a lot on their grocery spend over a 12-month period
- 24% of households facing housing stress found rent/mortgage repayments quite/very difficult in the last three months.

Households facing housing stress are highly likely to be in significant financial stress and vulnerable to sudden increases in council rates. A comparison of the levels of housing stress currently experienced in each area is provided in table 13 and at a region level in table 14.

Table 16 Breakdown of housing stress in regions

Stressed households	Stressed households	Total households	Percent %
Colac Otway Shire	878	8,659	10.14%
G21 Region	13,271	120,178	11.04%
Regional Vic	60,403	577,736	10.46%
VIC	255,657	2,242,285	11.40%
Australia	1,014,220	8,861,642	11.45%

Table 17 Housing stress by region

Stressed households	Stressed households	Total households	Percent %
Colac Central	177	1,598	11.08%
Colac East	142	1,114	12.75%
Colac West	109	1,263	8.63%
Elliminyt	61	1,019	5.99%
Great Ocean Road/Otway	162	1,234	13.13%
Rural North	95	1,266	7.50%
Rural South	88	1,112	7.91%

We observe that housing stress levels within Colac Otway Shire Council are overall on par with the regional VIC average of 10.46%, with only Colac East (12.75%) and Great Ocean Road/Otway (13.13%) higher than the regional VIC average. We note that Elliminyt and the Rural North and South areas are well below, with housing stress levels of 6%, 7.5% and 7.9% respectively.

Key industry trends

Dairy

As previously highlighted, the dairy industry is a significant employer and generator of gross regional product (GRP) for the Colac Otway Shire LGA. The Australian Dairy Industry's *In Focus 2020* report highlights the broad changes which are currently occurring throughout the industry and notes that while in the long term the value of farm production and exports has gone up, there has been a consistent decrease in the number of dairy farms, which are being rationalised and consolidated. This has meant that large producers are taking a larger share of milk production and while the number of farms has decreased, the average farm size has seen an increase.

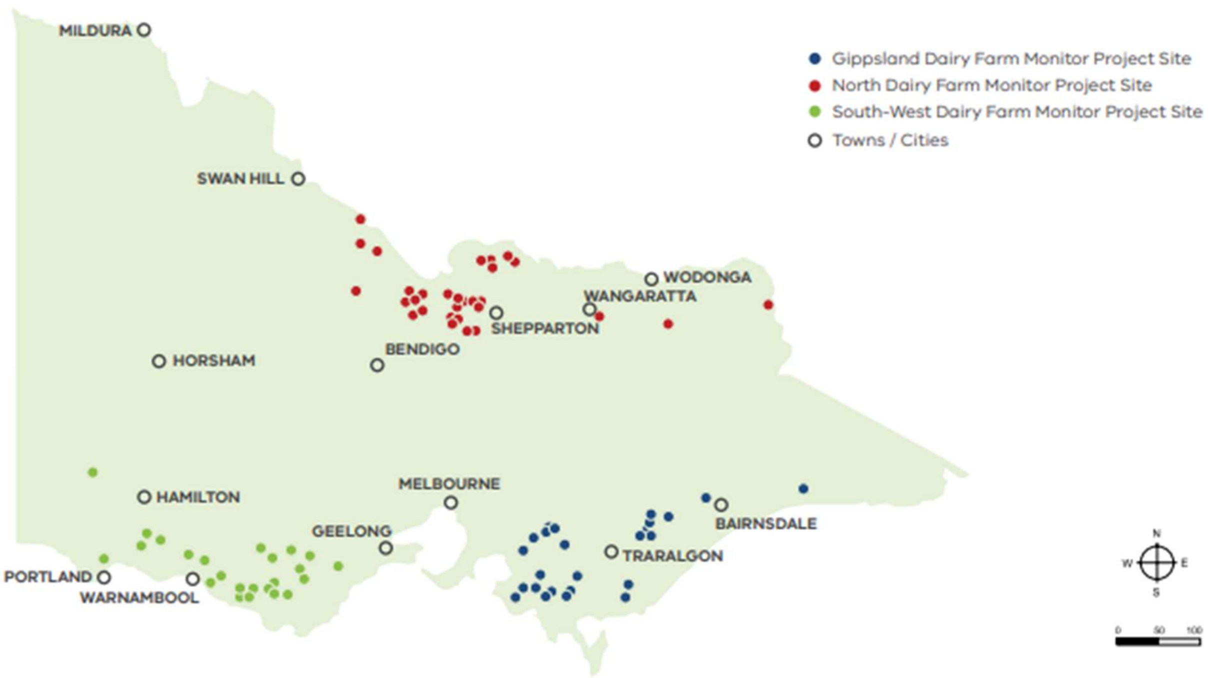


Figure 5 Dairy Farm Monitor Project Farming Regions

This is reinforced in the 'June 2021 Outlook' whereby 7% of WestVic Dairy farmers are expecting to exit the industry within the next two years; it was noted that these farms are likely to have a herd size of less than 150. Conversely, however, we see that favourable seasonal conditions, prices and demand have seen a boost in confidence in remainder of the WestVic Dairy farms with 67% of farms achieving a profit higher than the five-year average.

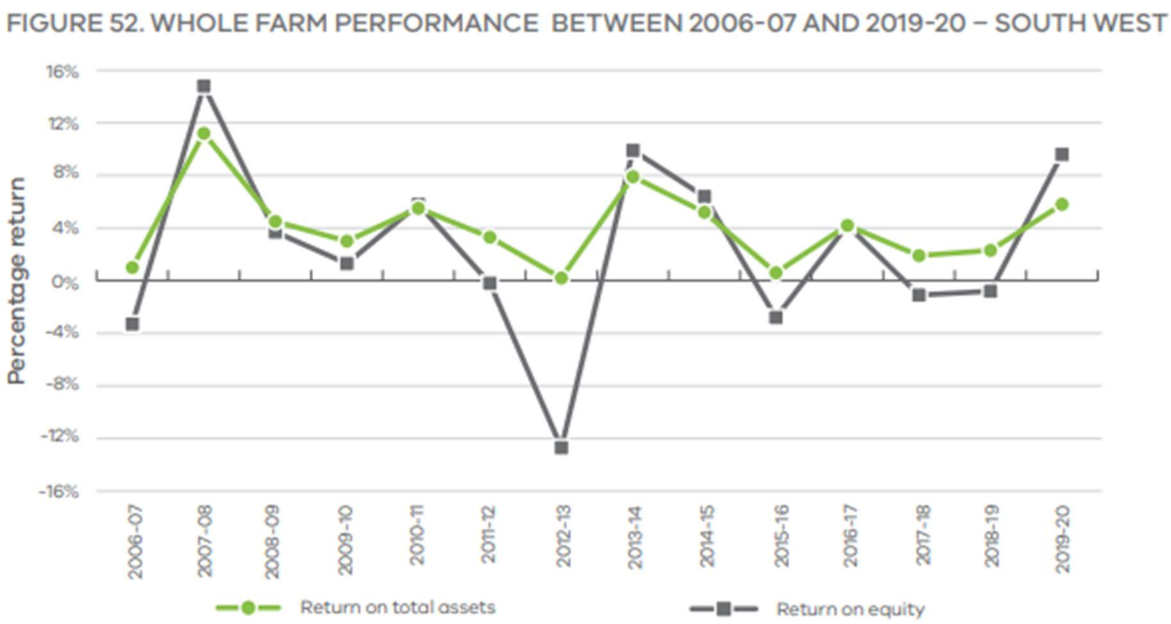
Figure 6 Australian Dairy Industry 'June 2021 Outlook' profitability and investment

Profitability and investment

92%	Made profit 2019/20	92%	Invested on farm 2019–21
93%	Expect profit 2020/21	84%	Intend to invest 2021–23
67%	Profit higher than 5-year average	28%	Invest in machinery
22%	Profit about same	20%	Invest in dairy plant
7%	Profit lower than 5-year average	16%	Invest in land

A ten-year overview by the Dairy Farm Monitor Project, on whole farm performance, shows a positive return trend in the past five years in participating South West VIC dairy farms, with a significant payback of liabilities in 2019/20 due to favourable season and earnings.

Figure 7 Whole farm performance between 2006-07 and 2019-20 - South West



As such, given the recent conditions and expected industry outlook, it is expected that dairy farmers will have an increased capacity to pay.

Livestock

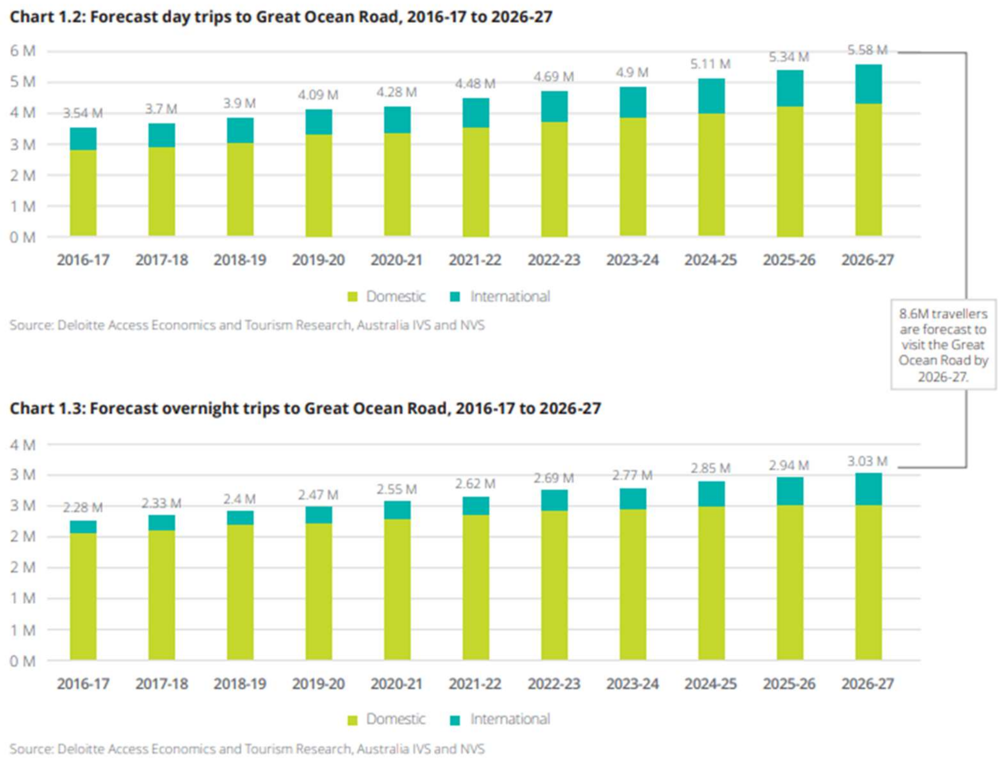
Similarly, favourable industry conditions have resulted in strong performance in the livestock sector. The Livestock Farm Monitor Project highlights that surveyed farms located in South West Victoria recorded the highest average returns in the state following consecutive years of profit decreases. *"Surveyed farms in south western Victoria were well positioned to take advantage of the excellent operating conditions during 2019-20. Having maintained quality on-farm pasture and high stocking rates after avoiding the worst of the dry seasonal conditions in 2018-19, producers were able to increase average wool production, beef and lamb* *sales."*[2]

Further it is noted in the Meat and Livestock Australia 2021 Industry projections that current record prices for cattle are expected to retreat as national supply increases and restocking demand eases, with the size of the decline likely dictated by the demand for beef in key overseas and domestic markets. However, it is noted that while Cattle supply is expected to tighten as producers intend to rebuild stock, export demand is expected to increase with a 10% forecast increase over the next 3 years. As such the meat production and livestock industry should be well positioned in the short term.

Tourism and short-term rental accommodation

The Great Ocean Road is a is a key drawcard and tourism generator for Victoria with around 6.6 million domestic and international visitors and $1.5 billion in estimated visitor spend in 2019. Visitation to the region is expected to increase in the coming years, particularly international visitors. The Deloitte Economics forecasting of the Great Ocean Road estimated an average growth rate of around 4% per annum reaching 8.6 million travellers by 2026/27.

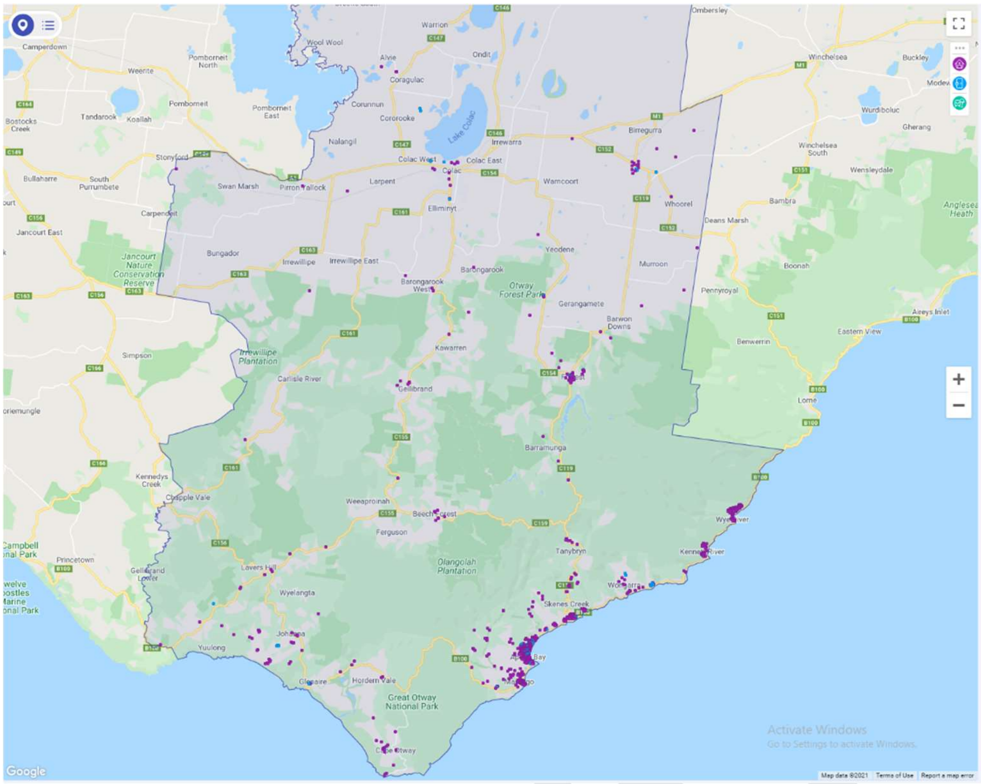
Figure 8 Deloitte Economics forecasting - Great Ocean Road tourism



It is important to note that these estimates were derived prior to the COVID-19 pandemic, and as such do not account for the significant impact on the visitor economy. However, a recovery is expected to pre-pandemic visitation levels in the short term. As such we expect demand to accommodate the growth to increase correspondingly, in particular with respect to visitor accommodation.

[2] "Livestock Farm Monitor Project Victoria Annual Report 19/20

Figure 9 AirDNA - Colac Otway locations of short-term rental accommodation



Data collected by AIRDNA shows the number of short-term rental accommodation (STRAs) currently listed on Airbnb or Vrbo that have had at least one reserved or available day in the past month (September 2021). It is clear that there is higher concentration of STRA's within the Great Ocean Roads / Otway area located along the coast of the Shire.

Table 18 AIRDNA - Colac Otway Shire data

Area	Number of STRA
Colac Otway Shire (LGA)	875
Apollo Bay	404
Marengo	71
Skenes Creek	70
Wye River	61
Forrest	31
Johanna	26
Sugarloaf	25
Separation Creek	24
Cape Otway	18
Kennet River	18
Wongarra	14
Birreguura	13
Skenes Creek North	12
Other	88

As such with the expected growth in visitation in the region, demand for ancillary services will correspondingly continue to grow highlighting an increase in capacity to pay in this sector.

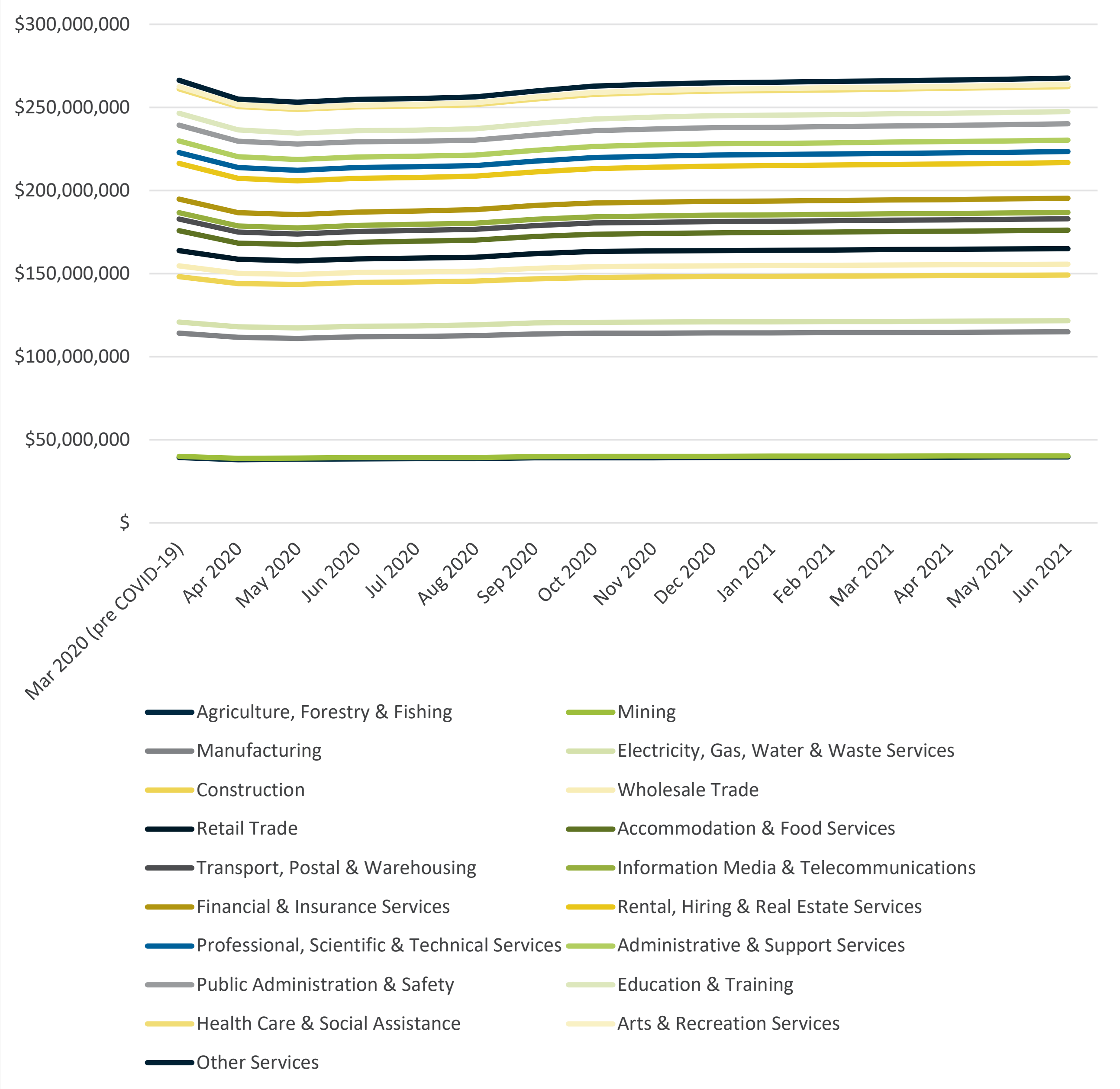
COVID-19

The COVID-19 global pandemic has had significant impacts on the global economy. REMPLAN has analysed modelling data prepared by the National Institute of Economic and Industry Research (NIEIR) and has highlighted the impact on the Colac Otway Shire local economy in terms of regional output and the impact on wages.

Economic impact on industry

The graph below shows the change in total sales of each industry in the within the Colac Otway Shire LGA.

Figure 10 COVID-19 economic output



When represented as a percentage relative to the March (pre COVID-19) value, we can observe which industries have recovered.

Table 19 COVID-19 output as a relative percentage

Industry	Mar 2020 (pre COVID-19)	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021	May 2021	Jun 2021
Agriculture, Forestry & Fishing	100%	97%	98%	98%	98%	98%	100%	100%	100%	100%	100%	100%	100%	101%	101%	101%
Mining	100%	96%	94%	95%	95%	97%	98%	98%	98%	99%	99%	99%	100%	100%	100%	100%
Manufacturing	100%	98%	97%	98%	98%	99%	100%	100%	100%	100%	100%	100%	100%	100%	100%	101%
Electricity, Gas, Water & Waste Services	100%	98%	96%	98%	97%	98%	100%	101%	102%	102%	102%	102%	102%	102%	103%	103%
Construction	100%	95%	96%	96%	96%	96%	97%	99%	99%	100%	100%	100%	100%	100%	100%	100%
Wholesale Trade	100%	94%	92%	92%	91%	92%	96%	98%	98%	98%	99%	99%	100%	100%	101%	101%
Retail Trade	100%	92%	88%	89%	90%	91%	97%	100%	100%	100%	101%	101%	101%	102%	102%	102%
Accommodation & Food Services	100%	80%	82%	84%	85%	85%	86%	87%	88%	89%	89%	90%	91%	91%	92%	92%
Transport, Postal & Warehousing	100%	97%	93%	93%	94%	94%	95%	97%	97%	98%	98%	98%	99%	99%	99%	99%
Information Media & Telecommunications	100%	95%	93%	93%	94%	94%	97%	97%	97%	97%	97%	97%	98%	98%	98%	98%
Financial & Insurance Services	100%	98%	98%	99%	99%	101%	101%	101%	102%	102%	102%	102%	102%	103%	103%	103%
Rental, Hiring & Real Estate Services	100%	97%	95%	95%	94%	94%	95%	97%	99%	99%	100%	100%	100%	100%	100%	101%
Professional, Scientific & Technical Services	100%	98%	96%	97%	97%	97%	98%	100%	101%	101%	101%	101%	101%	101%	101%	102%
Administrative & Support Services	100%	93%	91%	91%	90%	90%	92%	94%	95%	95%	95%	96%	96%	96%	97%	97%
Public Administration & Safety	100%	98%	98%	95%	95%	95%	97%	101%	102%	102%	102%	102%	102%	103%	103%	103%
Education & Training	100%	94%	92%	93%	94%	95%	97%	99%	99%	100%	101%	101%	102%	102%	103%	103%
Health Care & Social Assistance	100%	96%	97%	98%	98%	99%	100%	101%	101%	101%	102%	102%	102%	102%	102%	103%

Industry	Mar 2020 (pre COVID-19)	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021	May 2021	Jun 2021
Arts & Recreation Services	100%	83%	84%	84%	84%	85%	88%	91%	92%	92%	93%	94%	94%	94%	95%	95%
Other Services	100%	91%	88%	92%	91%	92%	95%	99%	99%	101%	101%	101%	101%	101%	101%	101%

From the table above, red percentages are indicative of an output level below the March 2020 benchmark level, while a green percentage is indicative of an output level greater than the benchmark. We observe an overall $1.5 million increase in sales from June 2021 - March 2020, however this has been driven by growth in agriculture ($365,000), manufacturing ($396,000), public administration and safety ($320,000), education ($242,000) and health care sectors ($381,000). Conversely, we observe a significant shortfall of $920,000 in accommodation and food services as well as in administrative and support services ($218,000).

Impact on jobs

We observe a similar COVID impact on the current employment in Council. Figure 11 below shows the change in the number of jobs per industry relative to the same quarter in the past financial year of residents in the LGA. The modelling shows there has been a net gain of nine jobs within the LGA. Further, we observe that the greatest impacts have been in the accommodation and food services, and administrative and support services.

Figure 11 COVID-19 impact on resident employment

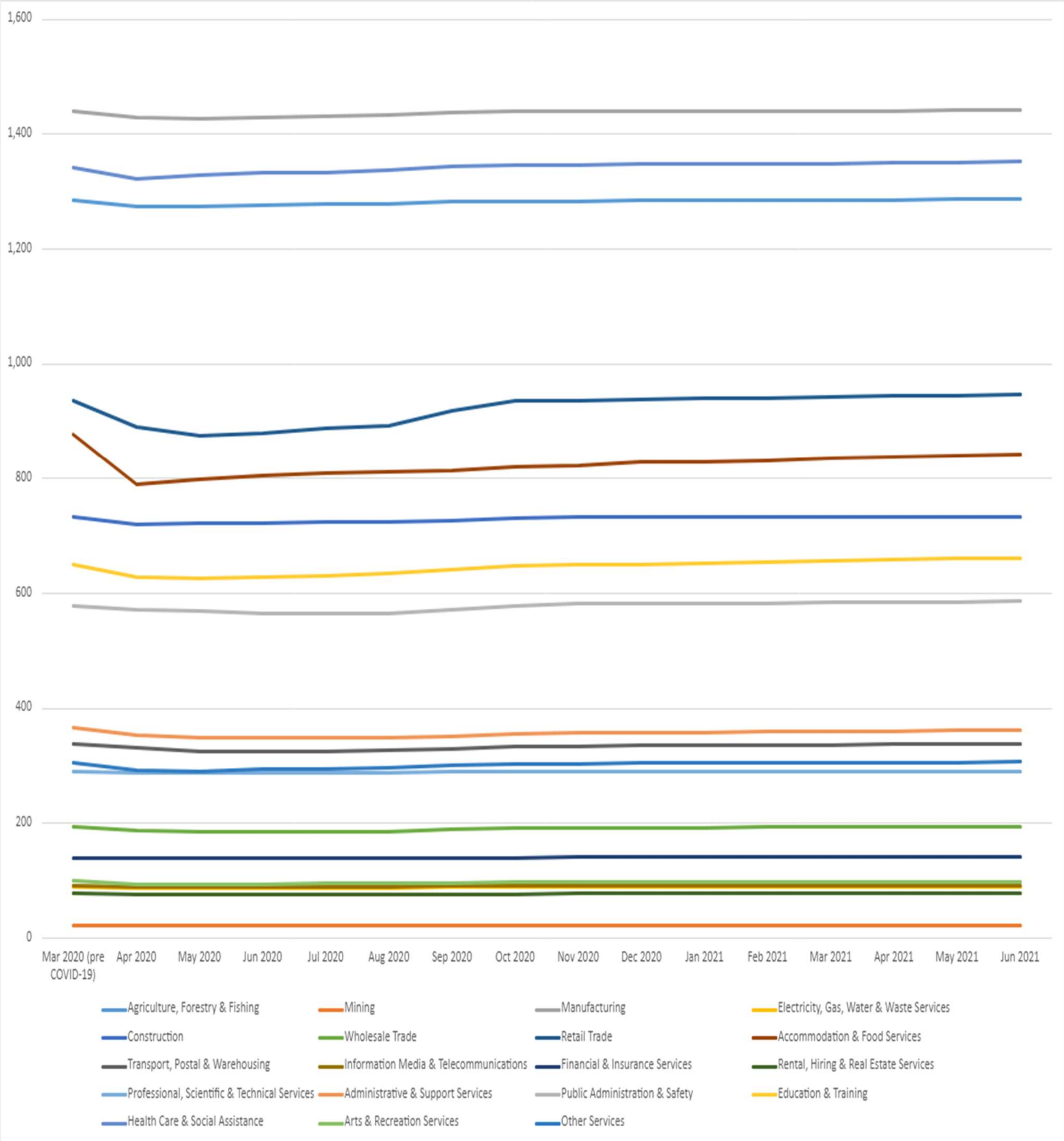


Table 20 Relative change in FTE

Industry	Mar 2020 (pre COVID-19)	Apr 2020	May 2020	Jun 2020	Jul 2020	Aug 2020	Sep 2020	Oct 2020	Nov 2020	Dec 2020	Jan 2021	Feb 2021	Mar 2021	Apr 2021	May 2021	Jun 2021
Agriculture, Forestry & Fishing	0	-10	-9	-7	-6	-6	-1	-1	-1	0	0	1	1	2	3	3
Mining	0	0	-1	0	0	0	0	0	0	0	0	0	0	0	0	0
Manufacturing	0	-12	-14	-10	-8	-6	-2	0	0	0	1	1	1	1	2	3
Electricity, Gas, Water & Waste Services	0	-1	-1	-1	-1	-1	0	0	1	1	1	1	1	1	1	1
Construction	0	-14	-11	-11	-10	-10	-8	-4	-2	-1	-1	-1	-1	0	0	0
Wholesale Trade	0	-6	-7	-7	-7	-7	-3	-2	-1	-1	-1	0	0	0	0	1
Retail Trade	0	-46	-62	-57	-48	-44	-17	0	1	2	4	5	7	8	9	10
Accommodation & Food Services	0	-86	-78	-70	-66	-65	-62	-56	-53	-48	-47	-45	-41	-39	-37	-34
Transport, Postal & Warehousing	0	-7	-14	-14	-13	-12	-9	-6	-5	-4	-4	-3	-3	-2	-2	-1
Information Media & Telecommunications	0	-2	-3	-2	-2	-2	-1	-1	-1	-1	-1	-1	-1	-1	-1	-1
Financial & Insurance Services	0	-1	-1	0	0	0	0	0	1	1	1	1	1	1	1	1
Rental, Hiring & Real Estate Services	0	-3	-3	-3	-3	-3	-3	-2	-1	-1	0	0	0	0	0	0
Professional, Scientific & Technical Services	0	-3	-2	-2	-2	-2	-1	0	0	0	0	0	1	1	1	1
Administrative & Support Services	0	-14	-17	-17	-18	-18	-15	-11	-9	-9	-9	-8	-7	-7	-6	-6
Public Administration & Safety	0	-6	-8	-13	-13	-14	-7	1	4	4	5	5	6	7	7	8
Education & Training	0	-22	-25	-23	-20	-17	-10	-4	-2	0	2	4	6	8	9	11
Health Care & Social Assistance	0	-18	-13	-8	-9	-4	2	6	6	7	7	8	8	9	10	12
Arts & Recreation Services	0	-7	-7	-7	-6	-6	-5	-4	-3	-3	-3	-3	-3	-2	-2	-2
Other Services	0	-13	-14	-10	-11	-9	-5	-1	-1	1	1	1	1	1	1	2

Similarly, this table is representative of the number of jobs relative to benchmark level in March 2020. Red is indicative of fewer positions than the benchmark level and a green number indicates that there are more positions than the benchmark level. We observe a strong recovery in most industries by October/November of 2020, however, there still remains a shortfall in accommodation and food services staff (34) and administrative and support staff (six).

Discussion

In review of the socio-economic data, there were several differences emerging between the identified regions. This is most evident in the SEIFA rankings which show that there is a degree of inequality throughout the LGA. Between the areas, we observe a significant spread of advantage ranging from 51st percentile in the Elliminyt region down to the 8th percentile in Colac East and Colac Central. The LGA overall is in the 22nd percentile i.e. the bottom quarter of advantage and disadvantage within Australia.

Key aspects of the Elliminyt region, which contribute to its level of advantage:

- the area has a relatively young population with a low proportion of retirees
- the area had the lowest proportion of lone individuals and single parent households
- the area had the highest proportion of households in the top two bands of equivalised household income.

Contrasting observations can be made of the Colac Central area, which had a SEIFA IRSAD ranking of 8th percentile. These included:

- the area had the lowest proportion of residents in the working age group
- the area had the highest proportion of 'at risk' households within the LGA
- Colac Central had the highest proportion of households within the lower quartiles of equivalised household income within the LGA.

It is important to note that although there is a significant disparity between the most advantaged and disadvantaged areas within Council's LGA, with Colac in particularly being one of the most disadvantaged areas within Australia, i.e. comparable levels of unemployment, housing stress, equivalised income and other relevant factors.

As was observed from the review of SEIFA rankings within Council, the ABS identified the following factors as having the greatest impact on an area's SEIFA score:

- level of income
- type of employment
- vulnerable households.

These factors align closely with our common characteristics of disadvantaged/advantaged households:

- equivalised household income
- proportion of disadvantaged (lone individual/one parent) households
- proportion of vulnerable households (housing stress/unemployment/require core assistance).

Also, in setting Council's rate structure, Council should consider the impact and trajectory of its key industries. The dairy and livestock industries are an integral part of the LGA and is one of the main drivers behind the recovery from the economy shock from COVID-19. There have been consecutive years of favourable conditions in the dairy industry and strong recovery in the livestock sector and this is projected to continue in the near future. Council should be wary of smaller farmers and the recent trend of these properties being consolidated.

Another key consideration for Council is the strong expected growth in tourism and visitation in the Great Ocean Road / Otway area (e.g. half of all STRA's within the LGA are located in Apollo Bay). In particular there will be a continued demand for STRA' and Council should consider the impact of this and in what ways it impacts the services provided to the community.

Finally, Council should also take into consideration the impacts of COVID-19 and in particular the industries which are yet to recover to pre-pandemic levels of output and employment. While setting the rates structure is a forward-looking exercise, Council should be wary that businesses may face difficulty in the short term.

Conclusion

As such, in setting the new rates structure Council, should be mindful of the inequalities currently experienced in the LGA. In particular there is a significant disparity between the urban areas of Colac and Elliminyt. Further, Council should seek to leverage the favourable conditions in its key driver industries while being mindful of vulnerable organisations and households so as to not disproportionally impact them with the change in rating structure.

Appendix A Resident worker industries (2016 Census)

Industry	Subcategory	Number	%
Agriculture, Forestry and Fishing	Dairy Cattle Farming	487	5.2
Education and Training	School Education	489	5.2
Health Care and Social Assistance	Hospitals	430	4.6
Manufacturing	Dairy Product Manufacturing	421	4.50
Accommodation and Food Services	Cafes, Restaurants and Takeaway Food Services	419	4.5
Agriculture, Forestry and Fishing	Sheep, Beef Cattle and Grain Farming	345	3.70
Manufacturing	Meat and Meat Product Manufacturing	351	3.7
Manufacturing	Log Sawmilling and Timber Dressing	284	3
Retail Trade	Supermarket and Grocery Stores	265	2.8
Accommodation and Food Services	Accommodation	259	2.8
Public Administration and Safety	Local Government Administration	241	2.6
Health Care and Social Assistance	Other Social Assistance Services	229	2.4
Health Care and Social Assistance	Residential Care Services	192	2
Transport, Postal and Warehousing	Road Freight Transport	166	1.8
Administrative and Support Services	Building Cleaning, Pest Control and Gardening Services	166	1.8
Professional, Scientific and Technical Services	Legal and Accounting Services	146	1.6
Public Administration and Safety	State Government Administration	142	1.5
Health Care and Social Assistance	Allied Health Services	124	1.3
Manufacturing	Bakery Product Manufacturing	113	1.2
Construction	Building Installation Services	114	1.2
Construction	Building Completion Services	114	1.2
Other Services	Automotive Repair and Maintenance	109	1.2
Accommodation and Food Services	Pubs, Taverns and Bars	107	1.1
Construction	Residential Building Construction	95	1
Retail Trade	Pharmaceutical and Other Store-Based Retailing	96	1
Agriculture, Forestry and Fishing	Agriculture, nfd	84	0.9
Agriculture, Forestry and Fishing	Forestry and Logging	81	0.9
Retail Trade	Specialised Food Retailing	81	0.9
Public Administration and Safety	Public Order and Safety Services	84	0.9
Health Care and Social Assistance	Medical Services	89	0.9
Retail Trade	Hardware, Building and Garden Supplies Retailing	76	0.8
Retail Trade	Clothing, Footwear and Personal Accessory Retailing	75	0.8
Administrative and Support Services	Employment Services	73	0.8
Health Care and Social Assistance	Child Care Services	73	0.8
Financial and Insurance Services	Depository Financial Intermediation	62	0.7

Industry	Subcategory	Number	%
Rental, Hiring and Real Estate Services	Real Estate Services	63	0.7
Transport, Postal and Warehousing	Road Passenger Transport	54	0.6
Public Administration and Safety	Central Government Administration	56	0.6
Other Services	Personal Care Services	59	0.6
Construction	Building Structure Services	51	0.5
Wholesale Trade	Specialised Industrial Machinery and Equipment Wholesaling	46	0.5
Retail Trade	Motor Vehicle Retailing	46	0.5
Retail Trade	Recreational Goods Retailing	46	0.5
Retail Trade	Department Stores	51	0.5
Transport, Postal and Warehousing	Postal and Courier Pick-up and Delivery Services	43	0.5
Education and Training	Preschool Education	48	0.5
Agriculture, Forestry and Fishing	Agriculture and Fishing Support Services	39	0.4
Construction	Building Construction, nfd	34	0.4
Construction	Land Development and Site Preparation Services	33	0.4
Construction	Other Construction Services	37	0.4
Wholesale Trade	Timber and Hardware Goods Wholesaling	36	0.4
Retail Trade	Retail Trade, nfd	34	0.4
Professional, Scientific and Technical Services	Architectural, Engineering and Technical Services	37	0.4
Arts and Recreation Services	Sports and Physical Recreation Activities	37	0.4
Other Services	Machinery and Equipment Repair and Maintenance	38	0.4
Agriculture, Forestry and Fishing	Nursery and Floriculture Production	32	0.30
Agriculture, Forestry and Fishing	Mushroom and Vegetable Growing	31	0.3
Electricity, Gas, Water and Waste Services	Water Supply, Sewerage and Drainage Services	30	0.3
Construction	Non-Residential Building Construction	26	0.3
Wholesale Trade	Agricultural Product Wholesaling	27	0.3
Wholesale Trade	Grocery, Liquor and Tobacco Product Wholesaling	25	0.3
Retail Trade	Motor Vehicle Parts and Tyre Retailing	31	0.3
Retail Trade	Fuel Retailing	31	0.3
Retail Trade	Furniture, Floor Coverings, Houseware and Textile Goods Retailing	26	0.3
Retail Trade	Electrical and Electronic Goods Retailing	27	0.30
Accommodation and Food Services	Food and Beverage Services, nfd	25	0.3
Accommodation and Food Services	Clubs (Hospitality)	27	0.3
Financial and Insurance Services	Auxiliary Finance and Investment Services	25	0.3
Professional, Scientific and Technical Services	Veterinary Services	27	0.3
Administrative and Support Services	Other Administrative Services	26	0.3
Education and Training	Adult, Community and Other Education	28	0.3

Industry	Subcategory	Number	%
Health Care and Social Assistance	Health Care and Social Assistance, nfd	28	0.3
Arts and Recreation Services	Parks and Gardens Operations	25	0.3
Mining	Construction Material Mining	16	0.2
Manufacturing	Beverage Manufacturing	18	0.2
Manufacturing	Other Wood Product Manufacturing	18	0.2
Manufacturing	Cement, Lime, Plaster and Concrete Product Manufacturing	22	0.2
Manufacturing	Manufacturing, nfd	17	0.2
Electricity, Gas, Water and Waste Services	Electricity Distribution	20	0.2
Construction	Heavy and Civil Engineering Construction	21	0.2
Construction	Construction, nfd	22	0.2
Wholesale Trade	Mineral, Metal and Chemical Wholesaling	16	0.2
Information Media and Telecommunications	Newspaper, Periodical, Book and Directory Publishing	23	0.2
Information Media and Telecommunications	Telecommunications Services	20	0.2
Information Media and Telecommunications	Libraries and Archives	19	0.2
Professional, Scientific and Technical Services	Market Research and Statistical Services	17	0.2
Professional, Scientific and Technical Services	Management and Related Consulting Services	16	0.2
Professional, Scientific and Technical Services	Computer System Design and Related Services	18	0.2
Administrative and Support Services	Travel Agency and Tour Arrangement Services	23	0.2
Education and Training	Tertiary Education	15	0.2
Health Care and Social Assistance	Medical and Other Health Care Services, nfd	21	0.2
Health Care and Social Assistance	Pathology and Diagnostic Imaging Services	17	0.2
Health Care and Social Assistance	Social Assistance Services, nfd	20	0.2
Other Services	Other Personal Services	21	0.2
Other Services	Religious Services	18	0.2
Agriculture, Forestry and Fishing	Fruit and Tree Nut Growing	14	0.1
Agriculture, Forestry and Fishing	Poultry Farming	9	0.10
Agriculture, Forestry and Fishing	Other Livestock Farming	7	0.1
Agriculture, Forestry and Fishing	Fishing	11	0.1
Agriculture, Forestry and Fishing	Forestry Support Services	10	0.1
Agriculture, Forestry and Fishing	Agriculture, Forestry and Fishing, nfd	9	0.1
Manufacturing	Food Product Manufacturing, nfd	13	0.1
Manufacturing	Fruit and Vegetable Processing	6	0.1
Manufacturing	Wood Product Manufacturing, nfd	13	0.1
Manufacturing	Basic Ferrous Metal Manufacturing	14	0.1
Manufacturing	Motor Vehicle and Motor Vehicle Part Manufacturing	5	0.1
Manufacturing	Furniture Manufacturing	11	0.1

Industry	Subcategory	Number	%
Manufacturing	Other Non-Metallic Mineral Product Manufacturing	10	0.1
Electricity, Gas, Water and Waste Services	Waste Collection Services	14	0.1
Electricity, Gas, Water and Waste Services	Waste Treatment, Disposal and Remediation Services	5	0.1
Construction	Construction Services, nfd	7	0.1
Wholesale Trade	Other Machinery and Equipment Wholesaling	5	0.1
Wholesale Trade	Furniture, Floor Covering and Other Goods Wholesaling	7	0.1
Wholesale Trade	Commission-Based Wholesaling	7	0.1
Retail Trade	Food Retailing, nfd	13	0.1
Retail Trade	Other Store-Based Retailing, nfd	5	0.1
Transport, Postal and Warehousing	Other Transport Support Services	12	0.1
Transport, Postal and Warehousing	Transport, Postal and Warehousing, nfd	13	0.1
Information Media and Telecommunications	Motion Picture and Video Activities	6	0.1
Information Media and Telecommunications	Radio Broadcasting	11	0.1
Financial and Insurance Services	Finance, nfd	8	0.1
Financial and Insurance Services	Financial Asset Investing	11	0.1
Financial and Insurance Services	Health and General Insurance	8	0.1
Financial and Insurance Services	Auxiliary Insurance Services	8	0.1
Rental, Hiring and Real Estate Services	Other Goods and Equipment Rental and Hiring	7	0.1
Rental, Hiring and Real Estate Services	Property Operators and Real Estate Services, nfd	11	0.1
Professional, Scientific and Technical Services	Other Professional, Scientific and Technical Services	5	0.1
Public Administration and Safety	Public Administration, nfd	10	0.1
Public Administration and Safety	Justice	6	0.1
Education and Training	Education and Training, nfd	10	0.1
Health Care and Social Assistance	Other Health Care Services	13	0.1
Arts and Recreation Services	Creative and Performing Arts Activities	9	0.1
Arts and Recreation Services	Horse and Dog Racing Activities	8	0.1
Arts and Recreation Services	Gambling Activities	7	0.1
Other Services	Funeral, Crematorium and Cemetery Services	14	0.1
Other Services	Civic, Professional and Other Interest Group Services	7	0.1
Agriculture, Forestry and Fishing	Other Crop Growing	3	0
Manufacturing	Grain Mill and Cereal Product Manufacturing	3	0.00
Manufacturing	Textile Product Manufacturing	3	0
Manufacturing	Printing and Printing Support Services	4	0
Manufacturing	Basic Non-Ferrous Metal Manufacturing	3	0.00
Manufacturing	Structural Metal Product Manufacturing	3	0
Manufacturing	Other Fabricated Metal Product Manufacturing	3	0

Industry	Subcategory	Number	%
Manufacturing	Specialised Machinery and Equipment Manufacturing	3	0
Manufacturing	Other Machinery and Equipment Manufacturing	4	0
Manufacturing	Other Manufacturing	3	0
Electricity, Gas, Water and Waste Services	Electricity Supply, nfd	4	0
Electricity, Gas, Water and Waste Services	Gas Supply	4	0
Wholesale Trade	Motor Vehicle and Motor Vehicle Parts Wholesaling	3	0
Transport, Postal and Warehousing	Scenic and Sightseeing Transport	3	0
Transport, Postal and Warehousing	Warehousing and Storage Services	3	0
Information Media and Telecommunications	Publishing (except Internet and Music Publishing), nfd	3	0
Rental, Hiring and Real Estate Services	Rental and Hiring Services (except Real Estate), nfd	3	0
Rental, Hiring and Real Estate Services	Property Operators	3	0
Professional, Scientific and Technical Services	Professional, Scientific and Technical Services, nfd	4	0
Arts and Recreation Services	Museum Operation	3	0
Arts and Recreation Services	Amusement and Other Recreation Activities	4	0
Other Services	Repair and Maintenance, nfd	3	0
Other Services	Other Repair and Maintenance	4	0