



Regional
Development
Australia
RIVERINA NSW

Riverina Regional Profile

January, 2018

Riverina. The population of Riverina is estimated to be 169,856 (2016), equivalent to around 2.2% of the residents living within New South Wales.

**2.2%**

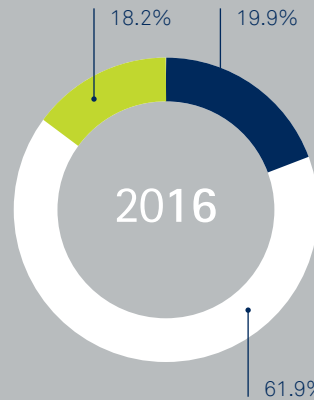
of New South Wales
residents live within
the Riverina

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The Riverina accounts for **12.7%** of New South Wales Agricultural output



- Infant & school age 0-14
- Working age 15-65
- Retirement age 65+

Population

The Riverina stretches from the foothills of the Snowy Mountains in the east through to the plains of Hay and Carrathool in the west. The Murrumbidgee River flows through the region, providing water to the irrigation areas around Griffith and Leeton. The regional city of Wagga Wagga is positioned on the main Sydney-Melbourne railway line, equally close to both state capitals.

The Riverina region enjoys unique advantages because of the combination of varied soil types and land forms, together with a warm climate, and an ample supply of water for irrigation. This has helped create an economy based on agricultural production, food and beverage manufacturing, and wood processing.

In the Riverina, 49.9% of the population are males, 50.1% females. The median age is 39. Over the period 2011-2016 the Riverina's population increased at an average rate of 0.5% (compared to 0.7% for Central West).

As of the 2016 Census almost two thirds (62%) of the population is of working age (15-64 years), while 20% are under the age of 15, and 18% are over the age of 65.

For the future, independent forecasts expect the region's population to grow by 14.5% from 2018 to 2036, to reach a total of 187,500. In comparison, the total

population of NSW is expected to grow 25% by 2036. By 2036, over 25% of the regions population is expected to be aged 65 or more, compared to 21.6% in NSW as a whole. This suggests an ageing population within the Riverina.

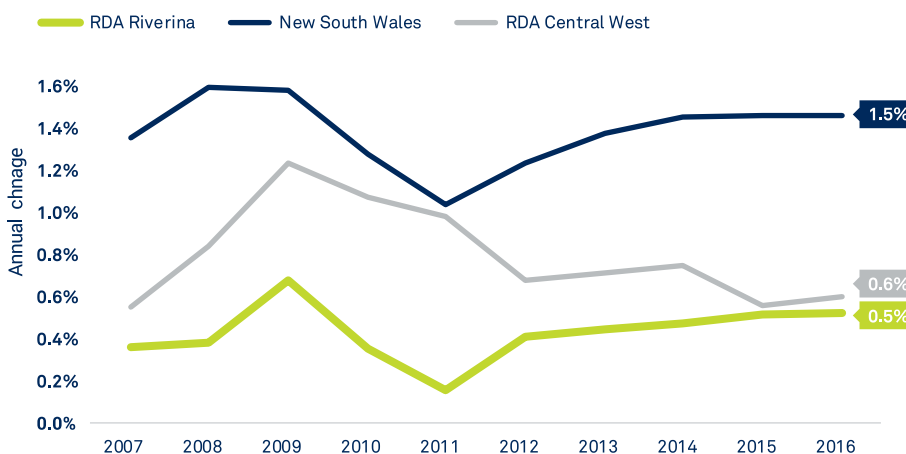
population to grow by **14.5%**

from 2018 to 2036, to reach a total of **187,500**.

Projected population



P 169,856



Demographics

Indigenous status 2016

The proportion of the Riverina's population who identified as Aboriginal in 2016 was 5.2%, compared to 5.4% for Central West, and 2.4% for NSW. The proportion of the Riverina's population who identify as Torres Strait Islander or both Aboriginal and Torres Strait Island in

2016 was 0.2%, compared to 0.2% for Central West and 0.1% for NSW.

There were 8,909 people who identified as Indigenous in 2016.

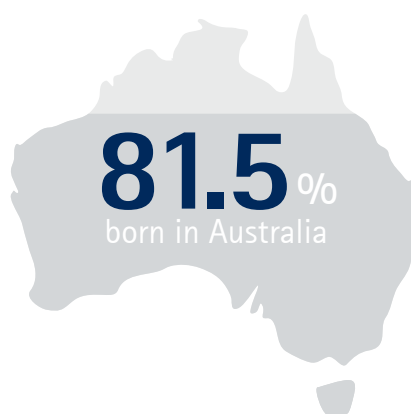
This number has increased from 6,241 people in 2006.

| Status | Riverina RDA (2016) | | New South Wales (2016) | |
|--|---------------------|--------|------------------------|--------|
| | | % | | % |
| Aboriginal | | 5.20% | | 2.77% |
| Torres Strait Islander | | 0.10% | | 0.06% |
| Both Aboriginal and Torres Strait Islander | | 0.08% | | 0.05% |
| Non-Indigenous | | 87.02% | | 91.26% |
| Not stated | | 7.60% | | 5.85% |

Place of birth, 2016

In the Riverina, 81.5% of the population are born in Australia, compared to 65.5% for New South Wales.

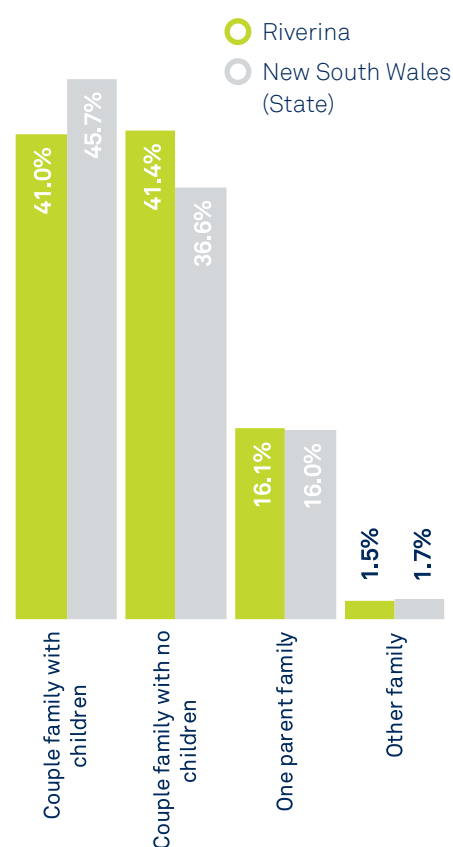
The most common places of birth for the Riverina residents other than Australia are Southern Asia (especially India), United Kingdom, New Zealand, Southern Europe and Maritime South-East Asia.



| Place of birth | Riverina | | New South Wales | |
|---|----------|-------|-----------------|-------|
| | 2011 | 2016 | 2011 | 2016 |
| Australia | 87.0% | 86.2% | 81.5% | 69.0% |
| Southern Asia | 1.1% | 1.5% | 2.4% | 3.4% |
| United Kingdom, Channel Islands and Isle of Man | 1.6% | 1.5% | 4.0% | 3.6% |
| New Zealand | 0.9% | 0.9% | 1.7% | 1.6% |
| Southern Europe | 1.1% | 0.9% | 1.2% | 1.1% |
| Maritime South-East Asia | 0.4% | 0.8% | 2.0% | 2.2% |

Family composition, 2016

There is a higher proportion of 'couple families with out children' in the Riverina (41.4%), compared to New South Wales (36.6%).



Family households, 2016

In the Riverina, 64.3% of households are composed of a single family (65.4% for New South Wales), and a further 1.8% are home to multiple families (4.5% for New South Wales). Households of unrelated occupants account for 26.5% of Riverina's total households (24.2% for New South Wales).

Language spoken at home, 2016

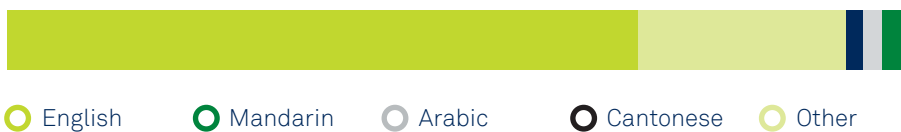
English is the language spoken at home by 84.4% the Riverina's population, compared to 68.5% for New South Wales. In the Riverina the top four languages spoken at home are English, Italian, various Indo-Aryan

languages and Mandarin. This is indicative of the increased migration to the area from India and China. Skilled migration programs are integral to the Riverina. These programs are helping to fill gaps in the labour market, assisting in strengthening the local economy.

Riverina



New South Wales



In Riverina the top four languages spoken at home are:

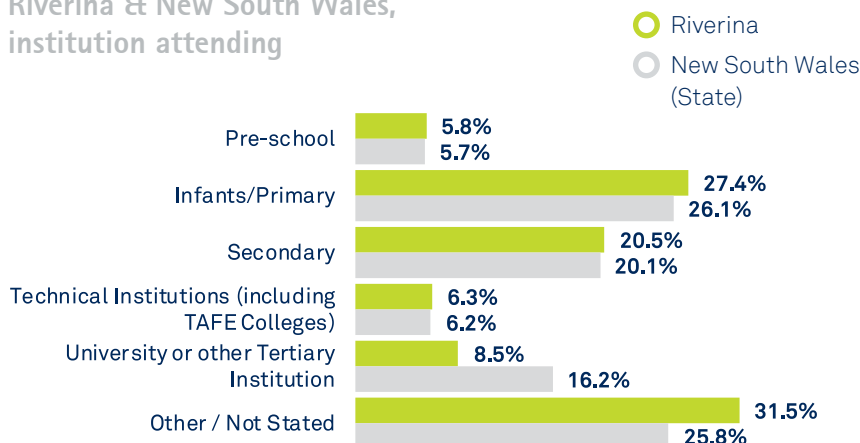
- English
- Italian
- Indo-Aryan
- Mandarin

Institution attending, 2016

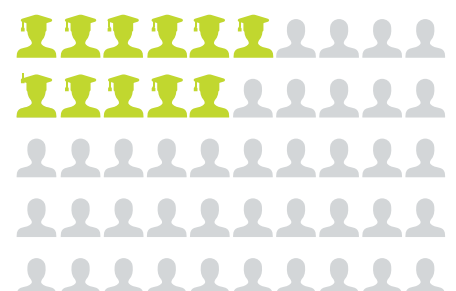
The Riverina has a relatively similar proportion of persons attending educational institutions (22.2%) as New South Wales (23.9%). However, the proportion of residents pursuing university or equivalent qualifications in the Riverina (8.5%) is nearly half the proportion of persons in New South Wales (16.2%).

A total of 36,841 persons in the Riverina attending educational institutions.

Riverina & New South Wales, institution attending

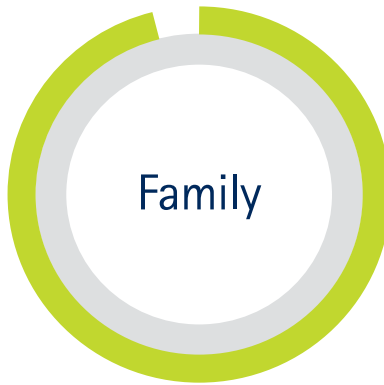


A total of **36,841** persons living in Riverina are attending educational institutions.



Social Indicators

Median Weekly incomes, 2016



\$696 Riverina
\$664 New South Wales

\$1,682 Riverina
\$1,780 New South Wales

\$1,354 Riverina
\$1,486 New South Wales

Weekly income, 2016

Of those 15 years or older in the Riverina, median personal income ranges between \$500 to \$696 per week. The Riverina has a higher proportion of middle income earners (\$400-1,499 per week) (49.8%), compared to New South Wales (44.8%), and a lower proportion of high income earners (11.5%) compared to New South Wales (17.0%)

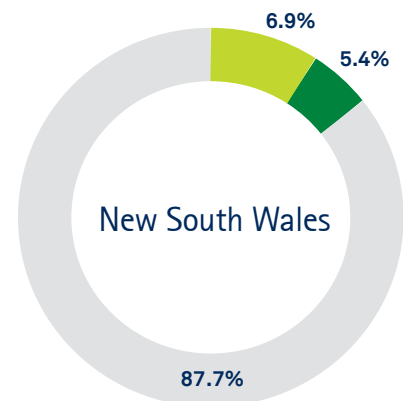
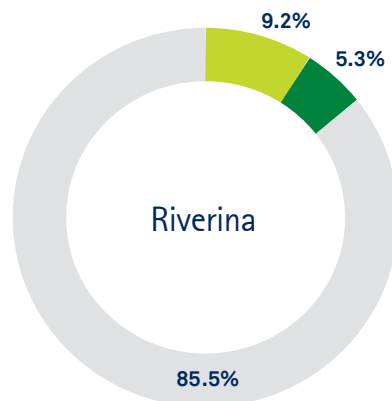
Need for assistance, 2016


Need for assistance describes residents who report requiring assistance due to a profound or severe disability. People with a profound or severe disability are defined as those people needing help or assistance in one or more of the three core activity areas of self-care, mobility and

communication, because of a disability, long term health condition (lasting six months or more) or old age. Of the Riverina's resident population 5.3% require assistance with core activities. This is slightly less than the rate of need for assistance in New South Wales (5.4%).

Need for assistance

- Has need for assistance with core activities
- Does not have need for assistance with core activities
- Not stated





74.5%
of dwellings are
connected to the
internet in 2016

The National Broadband Network is being rolled out across the Riverina, with many areas already connected.

SEIFA Index of disadvantage, 2011

The Socio Economic Indexes for Areas (SEIFA) index of disadvantage ranges from 121 to 1,193, with 121 having the highest level of disadvantage and 1,193 being least disadvantaged. The SEIFA index of disadvantage score for Riverina is 971, which indicates slightly less disadvantage compared to Central West with a SEIFA index of disadvantage score of 965.



Benefit payments

In 2016, it is estimated that Riverina accounted for 2.2% of the population of New South Wales. This is a useful reference when looking at benefit payments paid in the Riverina. The total number of Newstart recipients in the Riverina in 2016 was 6,050, which

accounted for 2.9% of all Newstart recipients for New South Wales. The total number of Family Benefit (parts A and B) recipients in the Riverina in 2016 was 25,947, which accounted for 3.1% of all Family Benefit recipients for New South Wales. 'ABSTUDY'

is income support for Aboriginal and Torres Strait Islander people who are in apprenticeships and/or studying. The total number of 'ABSTUDY' recipients in the Riverina in 2016 was 456, the total for New South Wales of this benefit was 10,252 recipients.

| Benefit payment recipients, 2016 | RDA Riverina | New South Wales | Riverina % of NSW |
|----------------------------------|--------------|-----------------|-------------------|
| Population (2016) | 169,856 | 7,739,274 | 2.2% |
| Newstart | 6,050 | 211,563 | 2.9% |
| Family Tax Benefit A | 14,501 | 465,687 | 3.1% |
| Family Tax Benefit B | 11,446 | 372,751 | 3.1% |
| Disability Support Pension | 8,001 | 251,917 | 3.2% |
| Low income card | 2,240 | 89,309 | 2.5% |
| Youth Allowance | 2,660 | 89,309 | 2.5% |
| ABSTUDY | 456 | 10,252 | 4.4% |
| Austudy | 211 | 11,848 | 1.8% |

Employment

Unemployment, 2016

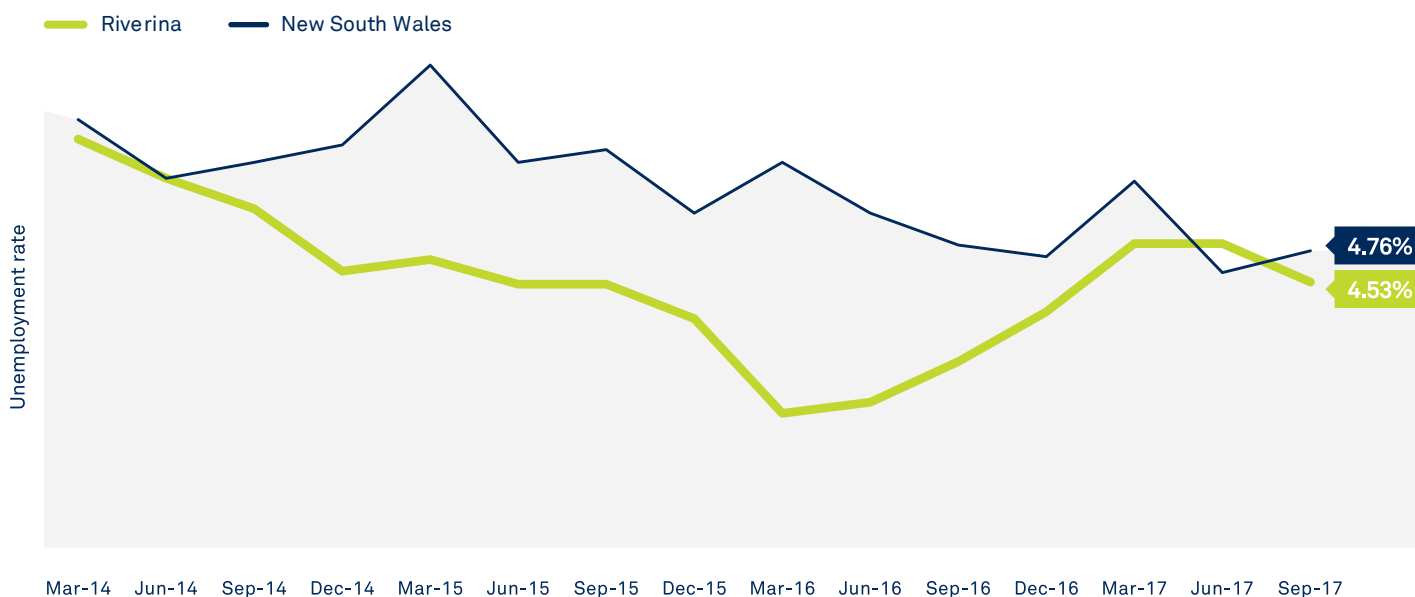
The average annual unemployment rate for the Riverina in 2016 was 3.7%, in comparison the unemployment rate was 5.4% for the Central West and 5.1% for NSW.

The unemployment rate for the Riverina as at September 2017 was 4.53%, having decreased from 4.86% in March 2017.

By comparison, unemployment for NSW was 4.76%. The Riverina has consistently maintained a lower unemployment rate than NSW between 2011 and 2017.

The Riverina offers significant employment opportunities in many sectors. There is a significant need

for skilled workers, especially in the agriculture and manufacturing industries. Skilled migration is helping to meet the demand for work. The low level of unemployment makes the Riverina an attractive place for people looking to move out of major cities and further their careers.



Labour Force, 2017

Analysis of the latest small area labour market data (Department of Jobs and Small Business) estimates the Riverina’s labour force consists of 87,480 people, of which 83,436 are employed.* The size of the Riverina’s workforce increased over the period 2012 to 2017, by 3.6%, and the number of employed persons over the same period increased by 4.2%.

The average annual employment rate has decreased from 5.2% in 2012 to 4.7% in 2017. Labour force

participation rate is a useful measure of a population’s participation in the workforce. The proportion of the Riverina’s population aged 15 years or more, who are in the labour force is estimated to be 64.4% as at September 2017. Therefore 64.4% of

Riverina residents aged 15 years or more are either working or actively looking for work.

The Riverina’s participation rate has decreased from 66.3% in 2016.

| | 2006 | 2011 | 2017 |
|------------------------|--------|--------|--------|
| Labour force (persons) | 87,762 | 84,349 | 87,480 |
| Unemployment rate | 5.5% | 6.5% | 4.6% |
| Participation rate | 71.2% | 66.9% | 64.4% |

**Small area labour data (Department of Jobs and Small Business) provides data on labour force and unemployment, an estimate of ‘employment’ has been derived and should be used for indicative purposes only.*

The following illustrate the profile of employed persons whose place of work is located within Riverina (RDA), which includes residents and non-residents.

Employment by industry, 2016

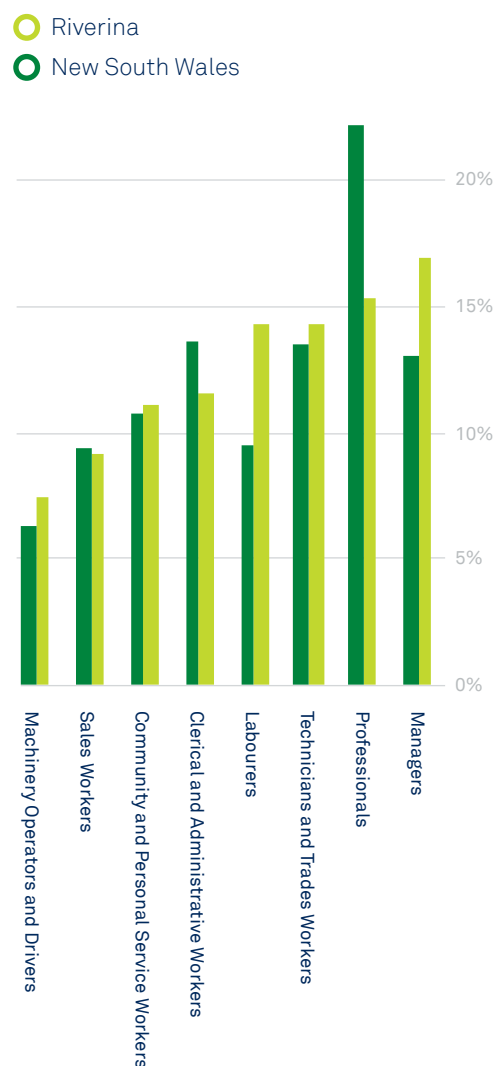
Total employment for the Riverina as at the 2016 Census was 72,168. The 'Agriculture, Forestry & Fishing' industry sector was the largest employer, employing 9,991, followed by 'Health Care and Social Assistance' (9,619 jobs) and 'Manufacturing' (7,887 jobs).

Agriculture continues to be the most important area for employment within the Riverina. It is a vital part of the economy and the ongoing growth of the region.

| Industry Sector | Riverina | |
|---|---------------|-------------|
| | Persons | % |
| Agriculture, Forestry and Fishing | 9,308 | 12.90% |
| Health Care and Social Assistance | 9,002 | 12.47% |
| Retail Trade | 7,222 | 10.01% |
| Manufacturing | 7,181 | 9.95% |
| Education and Training | 6,519 | 9.03% |
| Public Administration and Safety | 5,472 | 7.58% |
| Construction | 5,036 | 6.98% |
| Accommodation and Food Services | 4,591 | 6.36% |
| Transport, Postal and Warehousing | 3,097 | 4.29% |
| Other Services | 2,653 | 3.68% |
| Professional, Scientific and Technical Services | 2,465 | 3.42% |
| Administrative and Support Services | 2,028 | 2.81% |
| Inadequately described | 2,023 | 2.80% |
| Wholesale Trade | 1,560 | 2.16% |
| Financial and Insurance Services | 1,028 | 1.42% |
| Electricity, Gas, Water and Waste Services | 961 | 1.33% |
| Rental, Hiring and Real Estate Services | 661 | 0.92% |
| Arts and Recreation Services | 540 | 0.75% |
| Information Media and Telecommunications | 433 | 0.60% |
| Mining | 388 | 0.54% |
| Total | 72,168 | 100% |

Occupation, 2016

Management is the most common occupation in the Riverina, accounting for 16.95% of the workforce. The workforce in the Riverina has a higher proportion of 'Managers' and 'Labourers' compared to New South Wales.

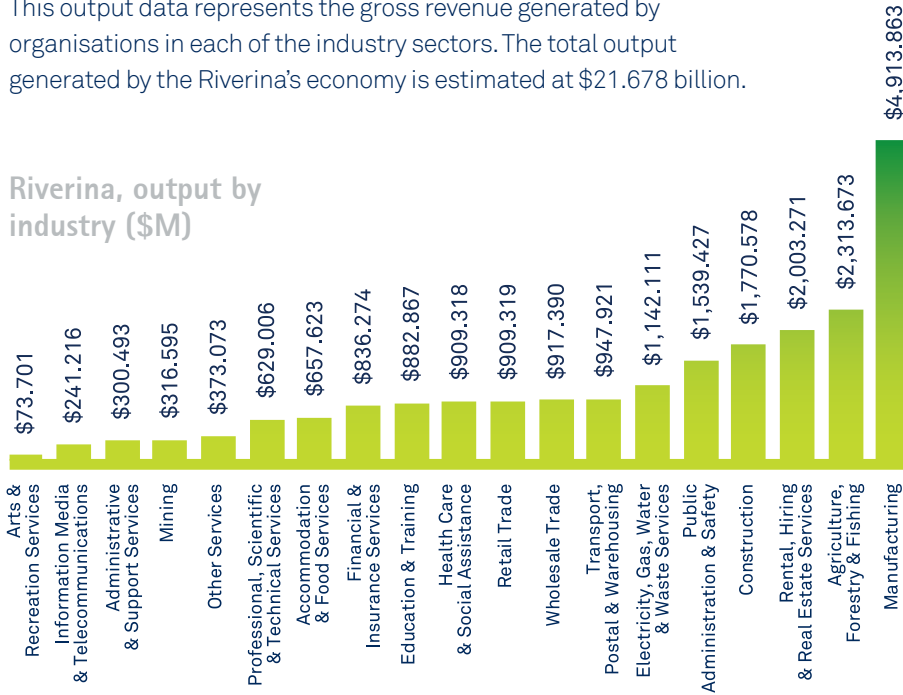


Industry

Output, 2016

This output data represents the gross revenue generated by organisations in each of the industry sectors. The total output generated by the Riverina's economy is estimated at \$21.678 billion.

Riverina, output by industry (\$M)



Manufacturing, Agriculture Forestry & Fishing

are the two key drivers of the Riverina's economy.

Riverina accounts for

2.1 %

of NSWGSP (value added)

Changes in jobs by industry sector, 2016

Between 2011 and 2016 Census periods, there was a net increase of 11,596 jobs (or 18.2%). The largest increase was in 'Health Care and Social Assistance' industry sector, increasing by 2,373 jobs (or 32.7%). 'Wholesale Trade' had the most significant decrease, reducing by 535 jobs (or 24.2%).

Value-added, 2016

This value-added data represents the marginal economic value added by each industry sector. Value-added can be calculated by subtracting local expenditure and expenditure on regional imports from the output generated by an industry sector, or alternatively, by adding the Wages & Salaries paid to local employees, the gross operating surplus and taxes on products and production.

Total value added generated by the Riverina's economy is \$9.9 billion. 'Manufacturing' accounts for \$1.1 billion, or 11.4% of total value-added, followed by 'Agriculture, Forestry & Fishing' (\$0.99 billion or 10%) and 'Public Administration & Safety' (\$0.99 billion or 10%).

Total value-added generated by Riverina's economy is

\$9.88 billion

Business

Business counts, 2016

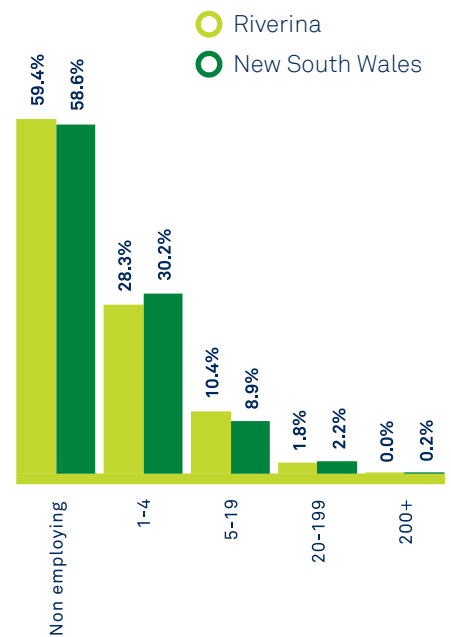
Between 2015 and 2016, the number of registered businesses in Riverina increased by 0.8% to 18,413. The annual turnover range which experienced the largest increase in business numbers over the year to June 2016 was the '\$100,000 less than \$200,000' range, which increased by 127 businesses (or 4.0%), followed by the '\$500,000 to less than \$2 million' range which increased by 50 businesses (or 1.4%).

There is a higher proportion of businesses in the '\$200,000 to less than \$500,000' range in Riverina (21.7%) compared to New South Wales (19.5%), and the '\$500,000 to less than \$2million' range in the Riverina (19.6%) compared to New South Wales (14.4%).

Riverina & NSW, businesses by turnover range, 2016



Riverina & NSW, businesses by employment base, 2016



One in four businesses employ 1-4 employees.

Over the year to June 2016, 127 new 'non-employing' businesses were registered in the Riverina, an increase of 1.2%; the largest increase by business size. The second largest increase in businesses by employee size was for businesses employing '1-4' staff, which is increased by 98 businesses (or 1.9%).

The profile of the registered businesses by employee size in Riverina is largely reflective of New South Wales, however the Riverina has a lower proportion of businesses with a staff base of '1-4' employees, 28.3% compared to 30.2% for New South Wales.

Between 2015 and 2016, the number of registered businesses in Riverina increased by

0.8%

to **18,413**

Tourism

Visitor numbers and changes, 2016-17

The total number of visitors that journeyed to the Riverina increased by 12.1% in the period 2016-17. This resulted in a total visitor expenditure of \$661 million, which is an expenditure increase of 11.4%. This significant increase can be largely attributed to the considerable increase in domestic day trip visitors to the region, up by 12.2%, from June 2016 to 1.062 million.

One of the major changes in purposes for visiting the Riverina has been the number of people coming to 'Sightsee'. This number increased 44% from 2016 to 2017, however the most popular reason given for travelling into the Riverina is to 'Eat out/dine at a restaurant and/or café'.

Visitor Expenditure 2016-17

Total visitor expenditure in the Riverina for 2017 is estimated to be \$661 million. Domestic overnight visitors, spending an average of \$361 per trip contributed a total of \$367 million. Domestic day visitors, spending an average of \$168 per trip contributed \$252 million to the total, while international visitors, spending an average of \$1,480 per trip, contributed \$42 million to the total visitor expenditure in the Riverina.

| | Inter-national | Domestic overnight | Domestic day | Total |
|-------------------------|----------------|--------------------|--------------|---------------|
| Visitors ('000) | 28.6 | 1,033 | 1,496 | 2557.6 |
| Average stay (nights) | 29.6 | 2.8 | - | 16.2 |
| Average spend per trip | \$1,480 | \$361 | \$168 | \$670 |
| Average spend per night | \$50 | \$129 | - | \$89.5 |

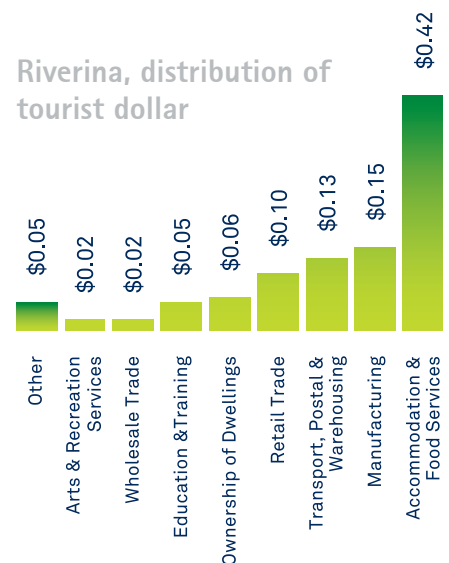
The following illustrates tourism data for the Riverina Region as defined by Tourism Research Australia.

Distribution of tourist dollar, 2016

For each dollar spent by a tourist in the Riverina, it is estimated that typically \$0.42 is spent on 'accommodation and food services', \$0.15 on 'manufacturing' and \$0.13 on 'transport, postal and warehousing'.

The high proportion of the tourist dollar that goes towards Accommodation and Food Services is reflected in the regions growing hospitality industry. There is an increased number of restaurants and cafés serving top quality, and often locally sourced, cuisine to both locals and guests in the area.

Riverina, distribution of tourist dollar



For each **dollar** spent by a tourist in Riverina

\$0.42  

is spent on 'accommodation and food services'

Housing

Dwelling approvals, 2016

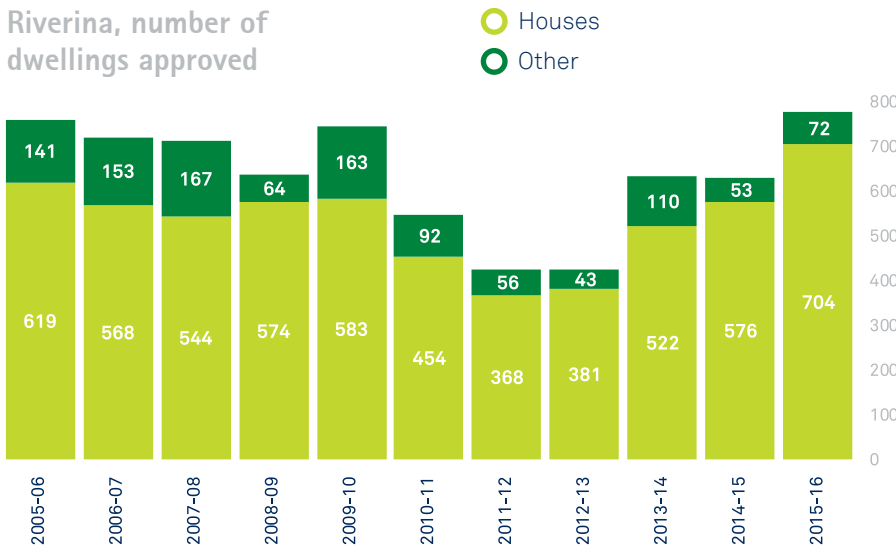
There were 776 new dwelling approvals during 2015-16, an increase of 147 approvals over the previous 12 months. Approvals for 2015-16 comprised 704 houses and 72 'other' dwelling types (i.e. units).

Approval for houses have returned to pre-GFC levels. The number of house

approvals have been increasing since 2011-12.

Approvals for 'other' dwelling types are yet to recover to the rates of approval seen ten years ago. The number of approvals for 'other' dwelling types in 2015-16 (72) have halved since 2005-06 (141).

Riverina, number of dwellings approved



Building approvals, 2016

The total value of building approvals the Riverina during 2015-16 was \$569.72 million, the second highest value in the past ten years after a peak in 2009-10 of \$566.57 million. Riverina's building approval value in 2015-16 is an increase of 38.8% from the previous year (\$410.34 million), which is a return to the pre-GFC trend.

The approval values in the Riverina are often driven by non-residential buildings, which on average account

for around half of total annual approvals. Non-residential buildings approvals in 2015-16 were the second largest value after 2009-10 in the last ten years.

Over the past ten years in the Riverina, the value of residential building approvals has averaged around \$191.39 million per year, and is reflective of the trend in dwelling approvals (above).

Home ownership, 2016

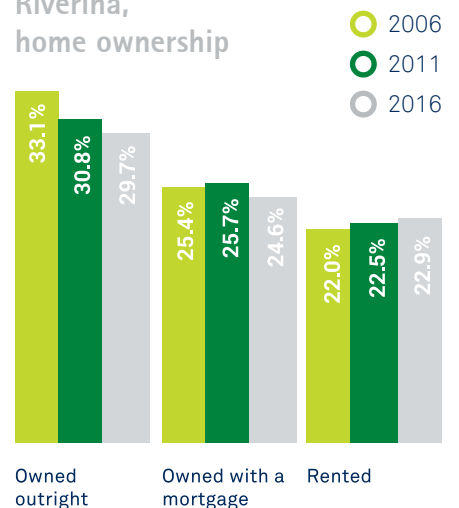
Over a quarter (29.7%) of occupied dwellings are owned outright in Riverina, this rate was higher in 2006 (33.1%). The proportion of dwellings owned with a mortgage has declined in 2016 (24.6%) despite an increase at the 2011 Census (25.7%).

The proportion of dwellings being rented increased slightly since 2006 and currently represents 22.9% of dwellings in Riverina.

Median house prices vary significantly throughout the region, from \$180,000 in Tumbarumba through to \$395,000 in Wagga Wagga.

A reasonably priced property market, as well as transient sections of the population (military, healthcare, university students) places the Riverina in good stead to become a potentially lucrative investment option outside of capital cities.

Riverina, home ownership



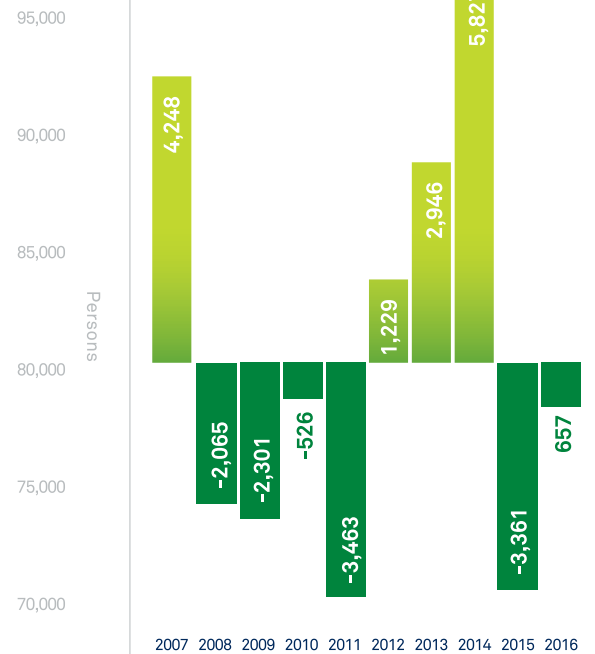
Trends

Riverina, labour force

- Employed
- Unemployed



Riverina, annual job growth



| | Employed | Labour force | Unemployment rate | Jobs growth | labour force growth |
|------|----------|--------------|-------------------|-------------|---------------------|
| 2007 | 87,233 | 90,934 | 4.1% | 5.1% | 3.6% |
| 2008 | 85,168 | 88,474 | 3.7% | -2.4% | -2.7% |
| 2009 | 82,866 | 86,879 | 4.6% | -2.7% | -1.8% |
| 2010 | 82,341 | 86,846 | 5.2% | -0.6% | 0.0% |
| 2011 | 78,878 | 84,349 | 6.5% | -4.2% | -2.9% |
| 2012 | 80,106 | 84,475 | 5.2% | 1.6% | 0.1% |
| 2013 | 83,052 | 88,120 | 5.7% | 3.7% | 4.3% |
| 2014 | 88,878 | 93,839 | 5.3% | 7.0% | 6.5% |
| 2015 | 85,518 | 89,512 | 4.5% | -3.8% | -4.6% |
| 2016 | 84,861 | 88,101 | 3.7% | -0.8% | -1.6% |
| 2017 | 83,436 | 87,480 | 4.6% | -1.7% | -0.7% |

*Numbers for 2017 are averaged across first three quarter up to and including to Sep-17 quarter from Small Area Labour Market (Australian Government Department of Jobs and Small Business)

Summary

| Indicator | Period | |
|---|---------|-----------------------------------|
| Estimated resident population | 2016 | 169,856 |
| Projected population | 2036 | 187,072 |
| Proportion of population of working age (15-64 years) | 2016 | 62% |
| Median weekly personal income | 2016 | \$500-696 |
| Median weekly family income | 2016 | \$1,280-\$1,682 |
| Proportion of dwellings with internet connection | 2016 | 74.5% |
| SEIFA index of disadvantage | 2011 | 971 |
| Unemployment rate (annual average) | 2016 | 3.7% |
| Employed persons | 2016 | 84,861 |
| Participation rate | 2016 | 66.3% |
| Largest employing industry | 2011 | Agriculture, Forestry and Fishing |
| Proportion of employees in largest employing industry | 2011 | 12.7% |
| Output | 2016 | \$24,650.194M |
| Gross regional product (value added) | 2016 | \$9,881.5M |
| GRP per worker | 2016 | \$170,997 |
| Registered businesses | 2016 | 18,413 |
| Annual increase in registered businesses | 2016 | 0.8% |
| TRA Tourism Region | | Riverina |
| Number of visitors | 2014-15 | 2.6 million |
| Annual increase in number of visitors | 2014-15 | 12.1% |
| Domestic day visitors | 2014-15 | 1.521 million |
| Domestic overnight visitors | 2014-15 | 1.05 million |
| International visitors | 2014-15 | 28,600 |
| Dwellings approved | 2015-16 | 776 |
| Annual increase in dwellings approved | 2015-16 | 23.4% |
| Value of building approvals | 2015-16 | \$570M |
| Annual increase in value of buildings approvals | 2015-16 | 38.8% |

Community Profile

The purpose of this paper is to provide a profile of the Riverina RDA. This profile has been prepared to provide an understanding of the social and economic context of Riverina RDA.

Data on Riverina has been compared with the data for the RDA Central West region, and NSW where appropriate.

RDA Riverina region

| | |
|---|---|
| Bland (A) | Murumbidgee (A) |
| Carrathool (A) | (combines previous LGAs of Jerilderie and Murrumbidgee) |
| Coolamon (A) | Narrandera (A) |
| Griffith (C) | Snowy Valleys (A) |
| Gundagai (A) (combines previous LGAs of Gundagai and Cootamundra) | (combines previous LGAs of Tumbarumba and Tumut Shire) |
| Hay (A) | Temora (A) |
| Junee (A) | Wagga Wagga (C) |
| Leeton (A) | |
| Lockhart (A) | |

Disclaimer

Figures and data presented in this document are based on a number of data sources. Forecast data was obtained from .id 'The population experts'. Tourism information was sourced through Destination NSW. All other figures and data were sourced from the Australian Bureau of Statistics (ABS), and other government agencies. Using ABS datasets, the regional economic software 'REMPLAN Economy' has been applied to generate industrial economic data estimates.

This document is provided in good faith with every effort made to provide accurate data and apply comprehensive knowledge. However, REMPLAN and RDA Riverina do not guarantee the accuracy of data nor the conclusions drawn from this information.



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