

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





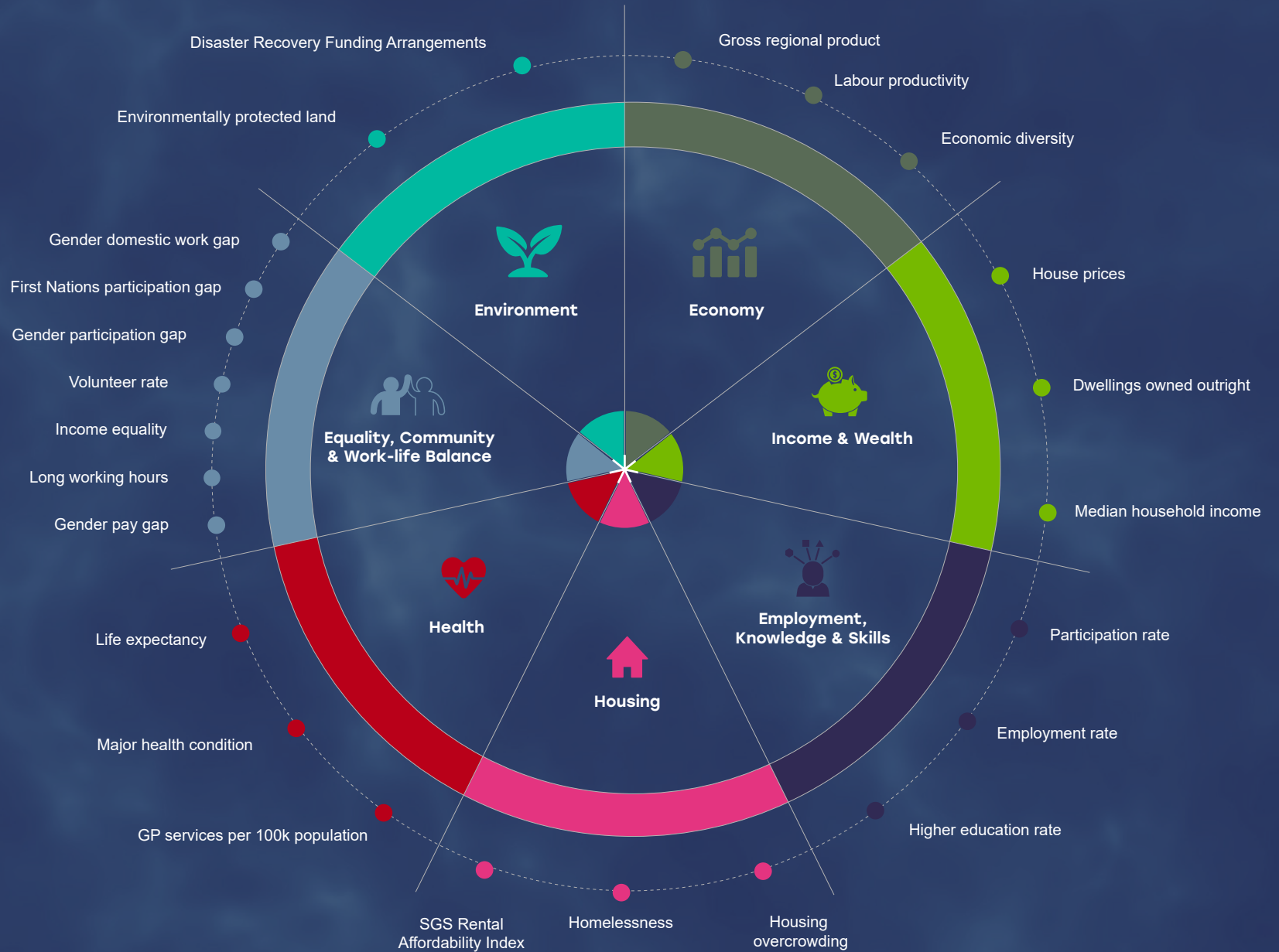


**01**

Framing the challenge:  
shaping the response



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 Performance 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**

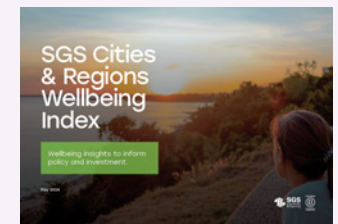
Estimates of economic activity by local and regional economy, as well as employment trends by gender and employment status.



#### 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.









**02**

# Overview of national wellbeing

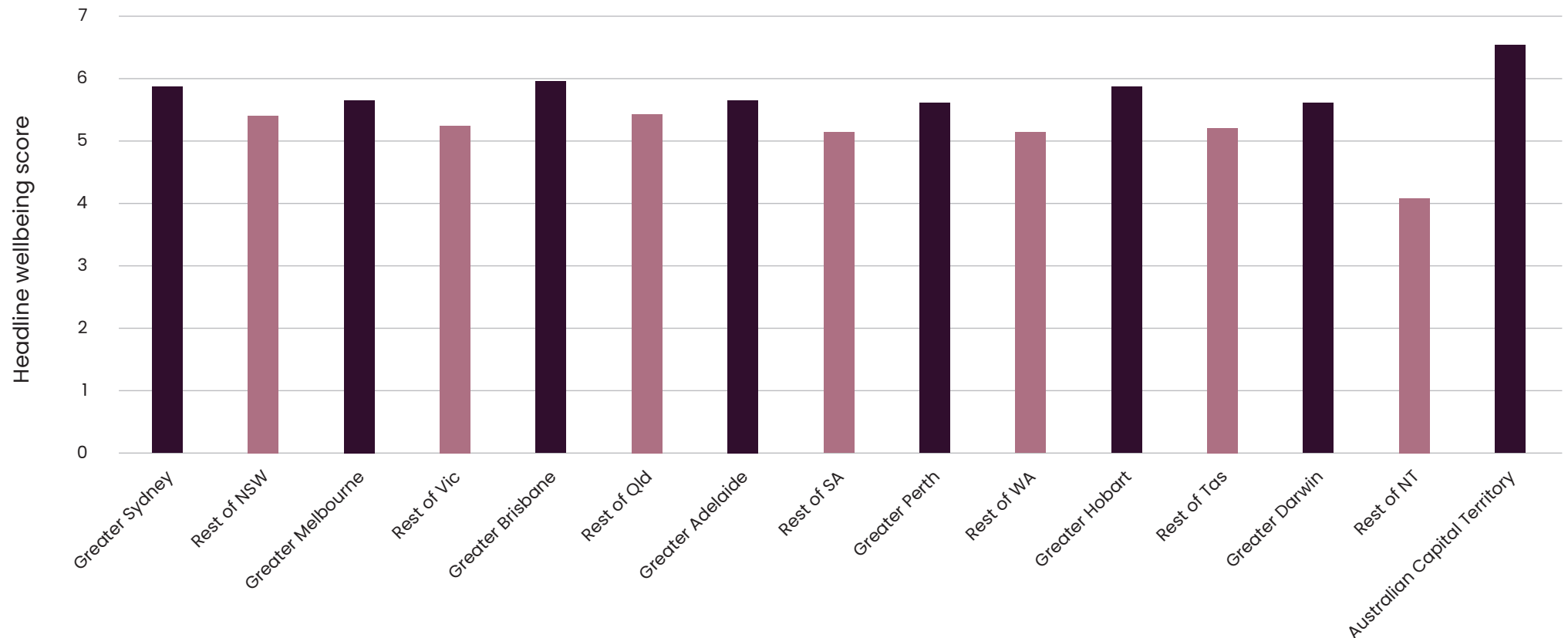


# Overview of national wellbeing

## 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



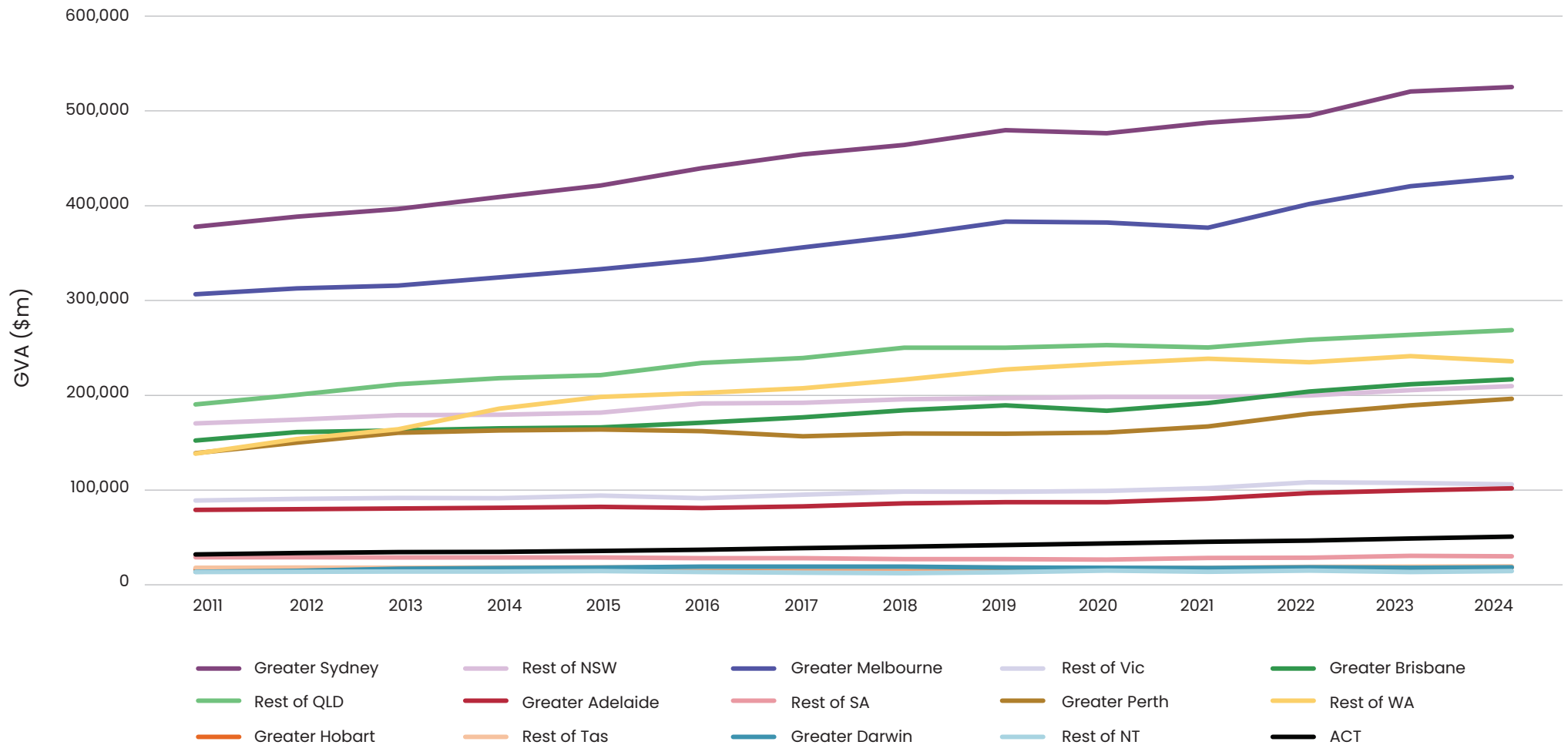
Source: SGS Economics and Planning (2025).





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

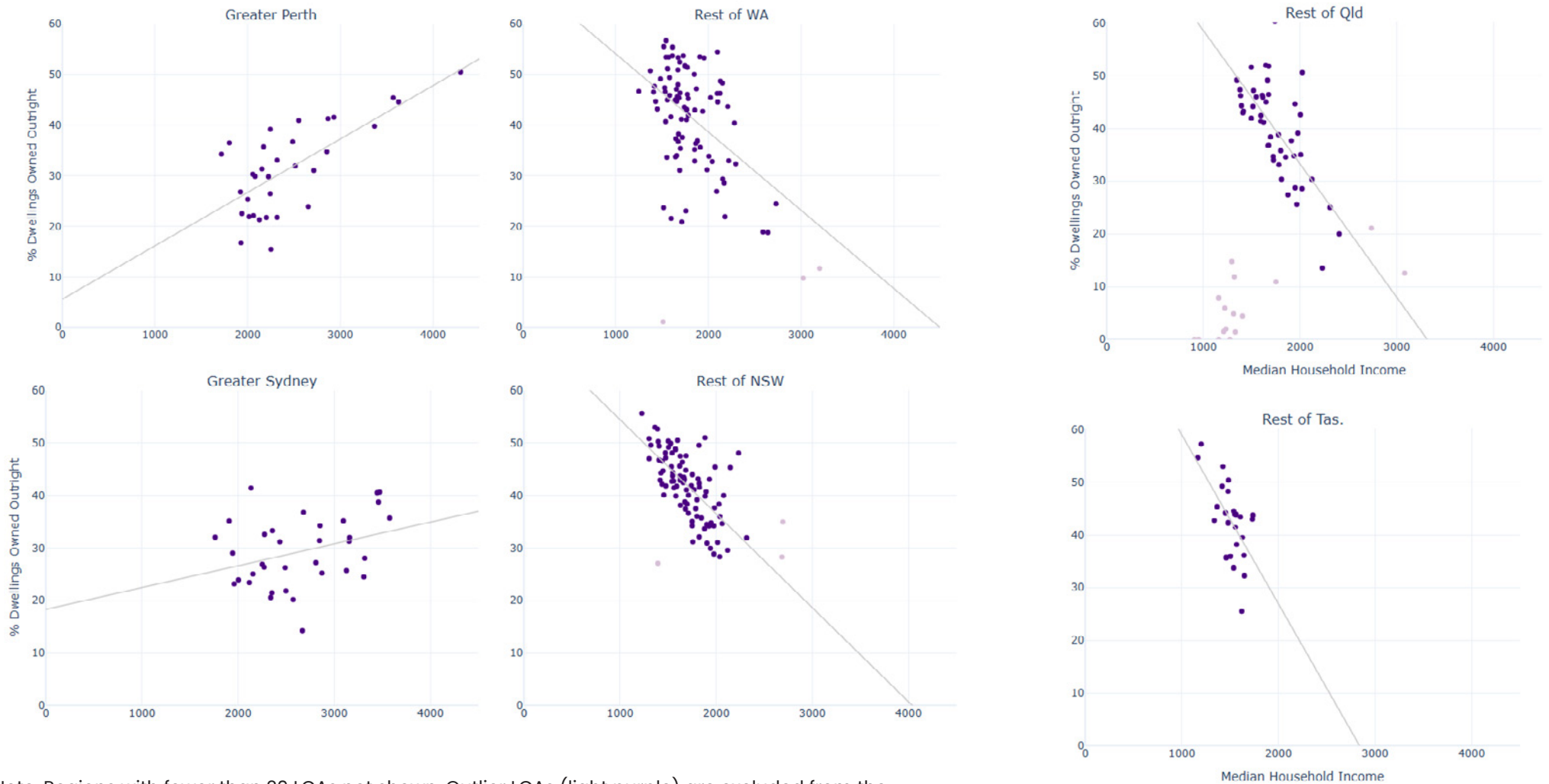


Source: SGS Economics and Planning (2025).





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



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.

Source: SGS Economics and Planning (2025).











## 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
<ul style="list-style-type: none"> <li>• Kangaroo Island</li> <li>• Torres</li> <li>• Cook</li> <li>• Hobart</li> <li>• Unincorporated ACT</li> <li>• Yarra</li> <li>• Queanbeyan-Palerang Regional</li> <li>• Kingborough</li> <li>• Indigo</li> <li>• Darwin</li> </ul>	<ul style="list-style-type: none"> <li>• Central Desert</li> <li>• Coolgardie</li> <li>• Halls Creek</li> <li>• West Arnhem</li> <li>• East Arnhem</li> <li>• Port Hedland</li> <li>• Warren</li> <li>• Ravensthorpe</li> <li>• Victoria Daly</li> <li>• Mandurah</li> </ul>

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

Although the national trend in volunteering is in decline,<sup>2</sup> Australia still has among the highest rates of volunteerism on the world stage.<sup>3</sup> 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'.<sup>4</sup>

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.<sup>5</sup> 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.*<sup>6</sup>

<sup>2</sup><https://www.abc.net.au/religion/volunteerism-australia-decline-reimagining-social-infrastructure/105118866>

<sup>3</sup>[https://www.oecd.org/content/dam/oecd/en/publications/reports/2024/12/unleashing-the-potential-of-volunteering-for-local-development\\_719f94b6/deab71bd-en.pdf](https://www.oecd.org/content/dam/oecd/en/publications/reports/2024/12/unleashing-the-potential-of-volunteering-for-local-development_719f94b6/deab71bd-en.pdf)

<sup>4</sup>Ibid.

<sup>5</sup>[https://www.oecd.org/content/dam/oecd/en/publications/reports/2024/12/unleashing-the-potential-of-volunteering-for-local-development\\_719f94b6/deab71bd-en.pdf](https://www.oecd.org/content/dam/oecd/en/publications/reports/2024/12/unleashing-the-potential-of-volunteering-for-local-development_719f94b6/deab71bd-en.pdf)

<sup>6</sup>[https://www.volunteeringvictoria.org.au/wp-content/uploads/2022/11/Community-Giving-in-First-Nations-Communities\\_Nov-2022.pdf](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
<ul style="list-style-type: none"> <li>• Douglas</li> <li>• West Coast</li> <li>• Derwent Valley</li> <li>• Blue Mountains</li> <li>• Cassowary Coast</li> <li>• Hawkesbury</li> <li>• Denmark</li> <li>• Huon Valley</li> <li>• Exmouth</li> <li>• Cairns</li> </ul>	<ul style="list-style-type: none"> <li>• Balonne</li> <li>• Maranoa</li> <li>• Murrindindi</li> <li>• Western Downs</li> <li>• Murweh</li> <li>• Macedon Ranges</li> <li>• Yarra Ranges</li> <li>• Bass Coast</li> <li>• North Burnett</li> <li>• Ipswich</li> </ul>

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

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

<sup>7</sup><https://www.nema.gov.au/our-work/disaster-recovery/disaster-recovery-funding-arrangements>  
<sup>8</sup>[https://www.qra.qld.gov.au/sites/default/files/2025-07/DRFA\\_and\\_SDRFA\\_Information\\_Sheet.pdf](https://www.qra.qld.gov.au/sites/default/files/2025-07/DRFA_and_SDRFA_Information_Sheet.pdf)  
<sup>9</sup><https://www.nema.gov.au/our-work/disaster-recovery/disaster-recovery-funding-arrangements>

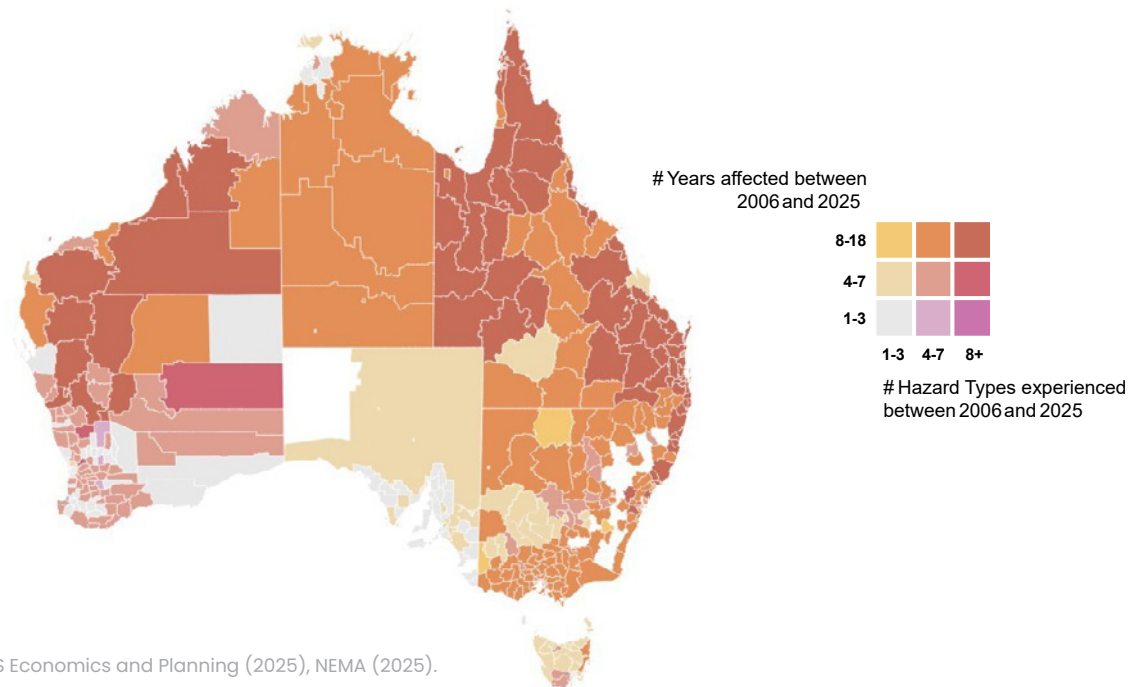
To understand a community's instances of exposure to natural disasters, the CRWI looks to the National Emergency Management Agency's Disaster Recovery Funding Arrangements (DRFA) dataset. The DRFA is 'a way through which the Australian Government provides funding to states and territories to share the financial burden of responding to a disaster'.<sup>7</sup> 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.<sup>8</sup>

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<sup>9</sup> 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).



# 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
<b>Economy</b>	<b>Gross Regional Product</b>	The total value of goods and services produced in a regional economy.	View <a href="#">here</a>	2024
	<b>Labour productivity</b>	Output per hour worked	ABS Australian National Accounts: State Accounts 2023-24; ABS Labour Force	2024
	<b>Entropy index / industry diversity</b>	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
<b>Income and Wealth</b>	<b>Median household income</b>	Population weighted average of weekly household incomes by LGA.	ABS Census – Total household income (weekly)	2021
	<b>Dwellings owned outright</b>	Proportion of dwellings in the LGA owned outright.	ABS Census – Count of dwellings by tenure type (TEND)	2021
	<b>House prices</b>	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
<b>Employment, Knowledge and Skills</b>	<b>Labour force participation rate</b>	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
	<b>Employment rate</b>	Population aged 15+ years employed as a proportion of total labour force.	ABS Census – Labour force status (LFSP)	2021
	<b>Population with Certificate III or above</b>	Proportion of population who have attained a Certificate III or higher qualification.	ABS Census – Level of highest educational attainment (HEAP)	2021
<b>Housing</b>	<b>SGS Rental Affordability Index</b>	A measure of rental affordability relative to household incomes.	<a href="https://sgsep.com.au/projects/rental-affordability-index">https://sgsep.com.au/projects/rental-affordability-index</a>	2024
	<b>Homelessness rate per 100k population</b>	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
	<b>Persons in marginal housing rate per 100k population</b>	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
<b>Health</b>	<b>Life expectancy</b>	Average number of additional years from birth a person may expect to live.	ABS Life expectancy at birth by SA4	2021-23
	<b>Population living with 1 or no chronic health conditions</b>	Proportion of population reporting at most one health condition.	ABS Census – Count of selected long-term health conditions (CLTHP)	2021
	<b>GP services per 100k population</b>	Number of GP services per 100,000 population	National HealthDirect Health Facilities product	2024

Dimension	Indicator	Description	Data source	Reference year
<b>Equality, Community &amp; Work Life Balance</b>	<b>Gender domestic work gap</b>	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
	<b>First Nations employment gap</b>	First Nations employment rate minus non-First Nations employment rate.	ABS Census – Labour force status by Indigenous status	2021
	<b>Male-female workforce participation gap</b>	Proportion of males minus proportion of females who are in the labour force.	ABS Census – Labour force status by sex	2021
	<b>Gender pay gap</b>	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
	<b>Volunteering rate</b>	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
	<b>Gini coefficient / income inequality</b>	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
	<b>Population working &lt;50 hours per week</b>	Proportion of population who work fewer than 50 hours per week.	ABS Census – Hours worked (HRSP)	2021
<b>Environment</b>	<b>Land that is national park, reserve or protected</b>	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
	<b>DRFA Activation History</b>	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

**CANBERRA / NGAMBRI / NGUNNAWAL**

Level 2, 28-36 Ainslie Place  
Canberra ACT 2601  
+61 2 6257 4525  
[sgsact@sgsep.com.au](mailto:sgsact@sgsep.com.au)

**HOBART / NIPALUNA**

PO Box 123  
Franklin TAS 7113  
+61 421 372 940  
[sgstas@sgsep.com.au](mailto:sgstas@sgsep.com.au)

**MELBOURNE / NAARM**

Level 14, 222 Exhibition Street  
Melbourne VIC 3000  
+61 3 8616 0331  
[sgsvic@sgsep.com.au](mailto:sgsvic@sgsep.com.au)

**SYDNEY / WARRANG**

Suite 2.01/50 Holt Street  
Surry Hills NSW 2010  
+61 2 8307 0121  
[sgsnsw@sgsep.com.au](mailto:sgsnsw@sgsep.com.au)