

Monash Regional Australia Project

Regional Victoria: Why the Bush is Hurting

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Regional Victoria: Why the Bush is Hurting

Introduction

This report details the results of preliminary work designed to chart the nature of the alleged ‘regional crisis’. While those debating the issue tend to take it for granted that the ‘bush is hurting’, there are counter claims. Some areas are doing well. They have a justified interest in challenging overall assessments about regional disadvantage. The tag of failure can be self-reinforcing if it encourages potential investors to look elsewhere.

In the run-up to the 1999 Victorian State election, spokespersons from both the Liberal and National Party were loud in their claims that regional Victoria as a whole was sharing in the economic recovery associated with the Kennett Government’s years in office (1992-1999). The results of the 1999 State election were interpreted as a resounding refutation of these counter claims. Nevertheless we have approached the issue with an open mind and have sought to provide an objective survey of the evidence about the level of economic activity and social well-being in regional Victoria. The hope is that this evidence will contribute to informed debate about both the extent of regional disadvantage and what might be done about it. From the point of view of the authors the research reported here is the starting point for further investigation.

Objectives and strategy of this report

It may seem presumptuous to suggest there is a need for a fact finding study, given the plethora of reports in existence on regional Victoria. Nevertheless our experience in trying to document the nature of the 'rural crisis' before pursuing more analytical studies suggests that there is such a need. It is not just that there are a multitude of conflicting claims and counter claims about the 'crisis'. The economic scene as it is reflected in regional Victoria is itself changing rapidly. Australia is currently in the midst of an economic boom which built on the recovery from the depths of the early 1990s recession. The recovery was expected, the sustained period of economic growth since the mid-1990s was not (especially given the Asian economic crisis). Most of the work on regional disadvantage has depended on data from the early 1990s, particularly that deriving from studies of the 1996 Census. Wherever possible, this report provides more recent statistical data. The main interest here has been to determine whether regional Victoria is sharing in the post-1996 boom.

Similarly, we have sought to provide indicators of social well-being which bring the Regional situation up-to-date. For this purpose, this study has utilised indicators developed by the Centre for Population and Urban Research. These include estimates of families with dependent children but with no breadwinner. This previously unpublished data provides a basis for firmer estimates of the extent of disadvantage in regional Victoria.

The assumption undergirding the report is that employment levels and opportunities in regional Victoria, relative to those in Melbourne and the rest of Australia, are fundamental in shaping regional social outcomes. In particular, it is assumed that population movements to and from regional Victoria are determined largely by economic factors. Although other factors, such as the desire for a 'sea change' in lifestyle or retirement, may also account for some movement to particular rural locations, the major shifts in population between Melbourne and regional Victoria are closely linked to changing patterns of economic growth and employment. Given this assumption (which is documented below), it makes sense to start with the employment situation, then lead into an analysis of population movements. If people follow economic opportunities any differential between metropolitan and regional Victoria should be reflected in these population movements.

A possible exception to the primacy of employment opportunities in influencing the decision to move is what has been referred to as ‘welfare-led migration’, where the lower cost of living — especially cheaper housing— may shape residential movement. Anyone familiar with discussions about regional Victoria will be aware of anecdotal accounts of a counter movement from Melbourne of people fleeing the relatively high costs of metropolitan housing. These include, so it is said, a significant number of single mothers who, because their income is largely derived from the sole parent pension, are free of job constraints should they wish to move from Melbourne to lower cost housing locations. The same point could apply to age and disability pensioners, though probably not in recent years to people on unemployment benefits, because of Centrelink’s current restrictions on movement to areas of relatively high unemployment. These issues are explored below in the discussion of population movements.

The analysis of social and economic well-being in regional Victoria builds on the economic and population data. If there are movements of the more economically resourceful to Melbourne (or elsewhere in Australia) and a reverse flow of low-income persons to regional Victoria, then these movements should have a bearing on indicators of welfare levels.

We conclude the report with some discussion of service delivery in regional Victoria. This is a controversial issue covering a wide variety of private and public services. The focus here is on health services. Information on medical services is provided which allows us to enter the debate over who is subsidising whom. It is sometimes assumed that regional Victoria is being subsidised by other taxpayers or customers, because of the alleged high cost of providing services to people living outside the metropolis. Thus, though we may all agree that the social costs of withdrawing or reducing services to the regions may be high, at least advocates of such measures can claim an underlying economic rationale. In the case of health services this assumption is incorrect.

This report has been largely restricted to comparisons between regional Victoria and Melbourne. We hold information on most of the indicators discussed to at least Local Government level and this will be utilised in subsequent research. At this stage it was decided to focus on the big picture for regional Victoria.

Employment

The foundation of the regional employment problem is well known. It is the state of the global commodity market. Australian farmers must sell into highly competitive world markets, where they are essentially ‘price-takers’. The real returns on commodities have been falling since the 1950s, yet costs for most farm inputs have been rising.¹ These pressures have been acute during the 1990s and have recently intensified with the Asian economic crisis. Successive financial surveys conducted by the Australian Bureau of Agricultural and Resource Economics (ABARE) have documented the low farm profit outcomes resulting from this situation.²

The resultant pressures to increase efficiency, which tend to translate into larger farm sizes and fewer farm workers, mean reduced employment in farming. This in turn reduces the demand for services in nearby rural towns. Regional areas have been battling for decades with this situation. One strategy has been to encourage the establishment of alternative industries. Victoria has a long history of this and has had some success, especially with assistance to the establishment of manufacturing industries in the 1950s and 1960s in decentralised locations. The problem currently is that many of these industries have also been hit hard by the actions of recent Australian Governments to make Australian industry more competitive through the reduction of tariff barriers and other impediments to imports.

Meanwhile, the job situation in Melbourne has been far more favourable. The overall employment outcome is described in Table 1. Since the recovery from the early 1990s recession, Melbourne has outstripped regional Victoria in job growth. Unfortunately it has proved difficult to go much beyond this aggregate level in analysis of recent employment data. Trend estimates of employment by detailed industry or occupation, even at the aggregate Melbourne/regional Victoria level, are fraught with problems because of the changes to occupation and industry classifications and population benchmarks introduced by the Australian Bureau of Statistics (ABS) in 1995. In addition there were boundary changes to many Local Governments in Victoria in 1993-94.³ Because of these qualifications, we have used the employment data sparingly. But readers should be aware that claims from whatever

source about recent employment trends in Melbourne and regional Victoria have to be treated with caution.

Nevertheless, the broad finding in Table 1, showing Melbourne outstripping regional Victoria in job growth during the 1990s, seems incontestable. The major reason for Melbourne's

Table 1: Employment in Melbourne and regional Victoria, 1991, 1996 and 1999 (for August each year)

	No. employed ('000s)			Percentage increase		
	1991	1996	1999	1991-96	1996-99	1991-99
Melbourne	1434.7	1541.8	1625.1	7.5	5.4	13.3
Regional Victoria	529.3	537.7	553.9	1.6	3.0	4.6

Source: Australian Bureau of Statistics, Labour Force Survey

progress is linked to the city's role (with Sydney) as one of the prime gateways or interfaces with international trade and commerce. These two cities have benefited directly from this because the firms providing higher level and higher paid business and financial services to the corporate sector, and indeed to the exporters of primary products, have a strong incentive to locate in such gateways. By far the most rapid growth in employment in Australia is in this business service sector, with much of it located in the major metropolises. Our Labor Force Survey data shows that over the period 1991 to 1996, when Melbourne first established its dominance of Victoria's job growth, over half of the net job creation in Melbourne was due to employment in the Property and Business Services industries. This pattern has been maintained since 1996. Over the May 1996 to May 1999 period, 71 per cent of all of Melbourne's net job growth was in the this sector, particularly in computer services and legal and accounting services. Regional Victoria has also benefited from employment growth in these areas, but from a much lower base than is the case for Melbourne. Another area of relatively rapid job growth in Melbourne was in the cultural and recreational services sector, which includes radio and TV services, gambling and sport.

Meanwhile employment levels in manufacturing have fallen during the 1990s in both Melbourne and regional Victoria, and in agriculture in regional Victoria. regional Victoria has also suffered more in employment terms from the rationalisation of Government services

initiated by the Kennett Government. Since 1991, employment in education and health services has held up better in Melbourne than it has in regional Victoria.

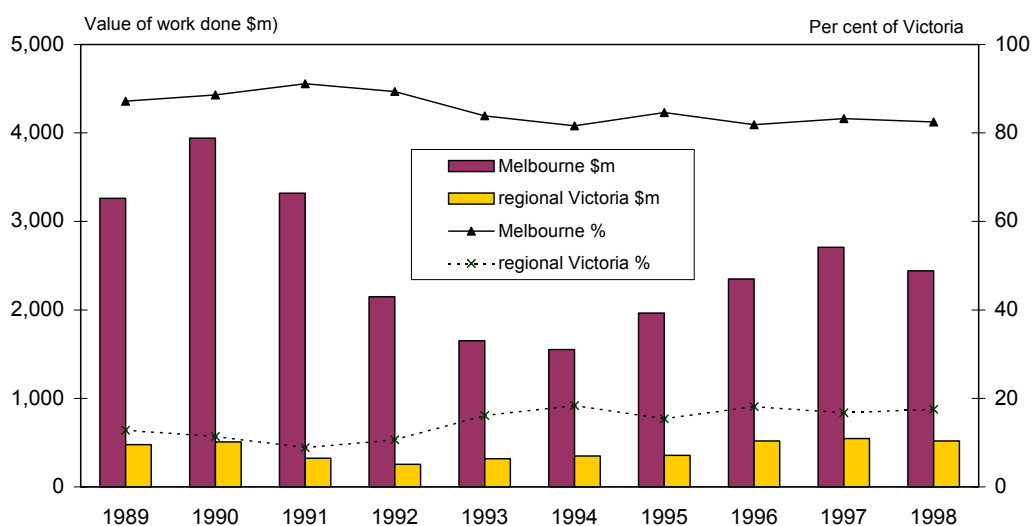
The underlying job creation trends do not look good for regional Victoria. Australia is currently in the midst of a consumer led boom which has contributed to significant overall job growth since the mid-1990s. Yet regional Victoria, as with Regional NSW, is benefiting marginally at best. Table 1 shows a three per cent increase in employment for regional Victoria between August 1996 and August 1999, but even this probably exaggerates the situation. Year average figures for 1995-96 and 1998-99 for employment growth in regional Victoria (which remove most of the statistical variability associated with monthly estimates) show no growth in employment at all.⁴ All the indicators of economic activity detailed below point to Melbourne's continuing dominance within Victoria. Melbourne appears to be caught in a virtuous circle in which its much greater population growth, itself the product partially of the job trends we have described, is adding heat to the current boom through its influence on construction activities and housing prices.

Indicators of economic activity

The focus here is on construction, first that deriving from the value of non-residential construction activity and second that represented by new housing approvals. The ABS non-residential construction activity data base has the advantage of offering a recent and consistent time series which distinguishes between different end uses (offices, factories etc) and between public and private financing and thus is a good indicator of any change in investment patterns.

As of mid-1998 some 28 per cent of Victoria's population were located in regional Victoria. But just 14 per cent of all public and private non-residential construction expenditure in Victoria occurred outside Melbourne over the 1989-98 period (see Table 2). Thus non-residential construction activity would have to double in regional Victoria if the region was to gain its share of such construction. However, one apparent sign of an improvement in economic activity in regional Victoria is that its share of construction has increased in the last few years, to reach 17.5 per cent in 1997-98. As Figure 1 indicates, this is an improvement on the 10 to 11 per cent level of the late 1980s. The improvement holds for both private and

Figure 1: Total non-residential construction: Melbourne and regional Victoria



Source: ABS, Building Activity Survey, unpublished

public-construction expenditure. However, as the figure shows, the value of construction work done in regional Victoria in recent years is no greater than the levels in the late 1980s. (Full details are given in Appendix I.) The main reason why the share of construction activity in regional Victoria has improved relative to Melbourne is that the office-building boom (located almost exclusively in Melbourne) which dominated construction activities in the late 1980s collapsed in the early 1990s. By the end of the 1990s, construction expenditure in this sector was barely a quarter of the level reached in the late 1980s.

Table 2 demonstrates the huge significance of offices in the total construction effort over the 1989-98 period, with \$8.7 billion out of \$29.5 billion in total non-residential construction expenditure in Victoria being invested in offices. As might be expected, given rapid

Table 2: Non-residential construction by type regions of Victoria, 1989-98

Total Private and Public (value of work done)		Value (\$m)	Share of Victoria
Office	Melbourne	8,315	95.3
	Regional Victoria	408	4.7
	Vic Total	8,724	100.0
Factories	Melbourne	2,932	79.8
	Regional Victoria	742	20.2
	Vic Total	3,674	100.0
Other Business Premises	Melbourne	2,933	87.2
	Regional Victoria	430	12.8
	Vic Total	3,364	100.0
Shops	Melbourne	3,478	85.8
	Regional Victoria	576	14.2
	Vic Total	4,054	100.0
Hotels	Melbourne	1,144	80.2
	Regional Victoria	282	19.8
	Vic Total	1,426	100.0
Health	Melbourne	1,447	74.0
	Regional Victoria	509	26.0
	Vic Total	1,955	100.0
Education	Melbourne	1,980	78.1
	Regional Victoria	557	21.9
	Vic Total	2,537	100.0
Entertainment	Melbourne	2,091	89.3
	Regional Victoria	250	10.7
	Vic Total	2,341	100.0
Miscellaneous	Melbourne	890	70.2
	Regional Victoria	378	29.8
	Vic Total	1,268	100.0
Total (incls Religious)	Melbourne	25,341	85.9
	Regional Victoria	4,186	14.1
	Vic Total	29,517	100

Source: ABS, Building Activity Survey, unpublished data

expansion in employment in the property and business services industries in Melbourne, almost all this office investment (95 per cent) occurred in Melbourne. Regional Victoria did somewhat better in factory, hotels and miscellaneous construction and in the mainly public-sector education and health areas. However, only in the health and miscellaneous sectors did regional Victoria come close to achieving the level of construction expenditure required to match its 28 per cent share of Victoria's population.

The housing approval statistics shown in Table 3 show a somewhat different story. In the late 1980s regional Victoria was doing well, since its share of housing approvals exceeded its share of Victoria's population. But since the early 1990s the metropolitan share has expanded, such that by 1997-98 some 77.5 per cent of all housing approvals were in Melbourne. The main impact of this changing pattern has been on the 'rest of regional Victoria' (regional Victoria excluding Geelong and the peri-urban fringe). In effect, Victoria's current housing boom has bypassed non-metropolitan Victoria.

Table 3: Housing Approvals, Victorian regions, 1987-88 to 1997-98

Area	1987-88	1989-90	1991-92	1992-93	1993-94	1994-95	1995-96	1996-97	1997-98
Share of Victoria									
Melbourne	66.4	62.0	64.9	67.1	68.7	72.9	72.5	76.3	77.5
Geelong and surrounding area	5.6	7.0	5.8	5.4	5.4	4.5	4.8	4.2	4.3
Peri-urban fringe of Melbourne	3.4	4.8	4.0	3.4	3.1	2.7	2.8	2.6	2.2
Rest of regional Victoria	24.6	26.2	25.3	24.0	22.8	19.9	19.9	16.9	16.0
Total regional Victoria	33.6	38.0	35.1	32.9	31.3	27.1	27.5	23.7	22.5
Victoria	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Victoria total	34,604	30,051	23,660	29,570	31,744	29,907	22,886	27,618	36,336

Source: ABS: Building Approvals (unpublished)

A self-reinforcing cycle?

Since the mid-1990s, Melbourne has consolidated its dominance of economic activity in Victoria. Almost all the net job growth in Victoria has been in Melbourne. This in turn has shaped population movements, with the great majority of Victoria's recent population growth

occurring in Melbourne. These demographic developments have given further impetus to the consumer boom, including new housing and housing upgrades, which is helping to drive current metropolitan economic growth. Buoyant job growth and extra population have contributed to an escalation of property prices which has boosted the wealth of the better-off in the metropolis. The consequent ‘wealth effect’ contributes to consumer demand in Melbourne.

By contrast, stagnant property prices in regional Victoria have the opposite effect. Regional Victoria cannot look to the impetus of growth in retirement or tourist centres. There has been no parallel in Victoria to the rapid growth in sunbelt coastal communities which has occurred in NSW and Queensland. While these sunbelt communities have not helped the overall situation of regional NSW and Queensland (indeed there was a significant net loss of people from inland areas of rural NSW to coastal areas between 1991 and 1996)⁵, they have provided a major stimulus to the coastal regions of these states. By contrast, in Victoria there has been moderate growth in some Victorian coastal communities, including Bairnsdale/Lakes Entrance, Phillip Island and the Surf Coast areas to the west of Geelong, but starting from a low base relative to the sunbelt communities in the northern states.

The consumer boom driving Melbourne’s growth creates a cycle which is to a degree self-reinforcing, because the economic activity resulting attracts more people from non-metropolitan areas, or deflects metropolitan residents from leaving — thus driving further consumer demand.

The reverse of this cycle is unfortunately familiar to residents of many regional Victorian communities. The recent tougher Government and private sector attitude to the maintenance of services in small communities⁶ has meant that many small towns have lost both services and the local employment previously required to provide them. This in turn has contributed to further loss of population. The result, as documented in the Victorian Department of Infrastructure’s invaluable report, *Towns in Time*, is that many small towns, especially in western and north-western Victoria, have lost people continuously over the 1981-96 period.⁷

Population

Since the early 1990s, the demographic pattern in Victoria has changed dramatically. As Table 4 shows, over the period 1986-91 Melbourne and regional Victoria grew at about the same rate of around six per cent. Since that time, Melbourne's rate of population growth has been considerably faster than that in regional Victoria. The most recent estimates by the ABS show that Melbourne grew by an average of 50,250 per year in the years 1996-97 and 1997-98 (double the level of the early 1990s).⁸ The same sequence of events has occurred in Sydney relative to regional NSW and for the same reason. Population movements fundamentally reflect job opportunities. Currently both metropolises are dominating the economic activity within their respective states and as a consequence are attracting more new residents and losing fewer of their existing residents than was the case in the past.

Table 4: Estimated Resident Population 1998 and population growth 1986-1998: metropolitan and regional Victoria, percentage change

	Population 1998	Percentage change		
		1986-91	1991-96	1996-98
Melbourne Statistical Division	3,371,308	6.4	4.0	2.7
Peri-urban fringe	113,960	18.6	7.2	2.3
Geelong and surrounding area	204,362	5.4	2.5	1.6
Large rural centres	256,928	8.4	2.7	2.0
Small rural centres	221,569	3.5	-0.7	0.9
Other rural areas	492,758	3.8	-1.1	0.0
Total rural Victoria	971,255	4.8	0.0	0.7
Total regional Victoria	1,289,577	5.9	1.0	1.0
Total Victoria	4,660,885	6.2	3.2	2.2

Source: Prepared by the Centre for Population and Urban Research, Monash University from ABS Estimated Resident Population. The peri-urban fringe includes the fringe SLAs of the metropolitan area that are rural in nature but show connections with the metropolitan area such as through commuting patterns. Large rural centres are those with urban centres of 25,000 or more. Small rural centres have urban centres of 10,000 or more. Other rural is the remaining pastoral land.

This is an outcome which some commentators are struggling to catch up with. For example, the 1999 report of the Productivity Commission on Regional Australia asserts that the proportion of Australia's population living in large cities has decreased over the last two decades.⁹ Yet in recent years both Melbourne and Sydney have increased their share of their respective state populations. In the early 1990s there was a significant exodus to northern sunbelt locations, particularly from Melbourne but also from regional Victoria. Many of

those who left had been hit hard during the early 1990s recession. At the time, the sunbelt seemed to offer the prospect of jobs and business opportunities. This has since proved to be something of an illusion. Residents (as opposed to holiday visitors) of the Sunshine Coast, parts of the Gold Coast and the north-east NSW coastal towns are amongst the poorest in Australia. As this reality has filtered through, and as economic prospects in Melbourne have improved, so the flow north has abated.

This is not to suggest that there are no reasons for people to leave Melbourne, but rather that the motives of those departing are more likely to relate to concerns about high housing costs in Melbourne than lack of economic opportunity. Older persons, early retirees and those dependent on welfare benefits are the most likely to be influenced by the housing factor. In this regard regional Victoria has something to offer in the ample low cost housing now available. We explore this issue with particular reference to sole parents below.

Table 4 shows that the rate of population growth in all parts of regional Victoria (with the partial exception of the peri-urban fringe, where employment patterns are largely shaped by what is happening in Melbourne) have fallen behind Melbourne. This generalisation includes the large rural centres, which prior to 1991 were growing faster than Melbourne. The small rural centres and other rural areas of regional Victoria have in total experienced a net loss of people since 1991. If these areas had retained their growth from natural increase (births over deaths), they would have grown at about one per cent per annum. The implication is that they are losing people to other locations. The statistics detailed in Table 4 reflect a variety of population flows, including movements to and from Melbourne and regional Victoria, interstate and overseas movements. All have contributed to the demographic turnaround which is responsible for Melbourne's increased share of Victoria's population. The major components are as follows.

Losses from Melbourne to regional Victoria have diminished

Prior to 1991 Melbourne was experiencing substantial net losses to regional Victoria (nearly 30,000 between 1986 and 1991).¹⁰ However, between 1991 and 1996 Melbourne experienced just a small net loss to regional Victoria of 4,921 (see Table 5; additional detail on these movements is given in Appendix II). When the intra-state movement between 1991 and 1996 is broken down by age, it shows that regional Victoria's small gain was a product of net gains from persons aged 45-64 and 65+ counterbalanced by net losses of young people and persons aged 25-44.

Table 5: Net movement of people aged 5+ years, 1991 to 1996

	Net
Melbourne lost to regional Victoria	-4,921
Melbourne lost to rest of Australia	-46,626
Regional Victoria gained from Melbourne	4,921
Regional Victoria lost to rest of Australia	-32,052
	Inflow only
Melbourne gained from overseas	130,166
Regional Victoria gained from overseas	11,524

Source: ABS customised matrix, unpublished

The rates of movement by age group between Melbourne, Gippsland and the rest of Victoria over the 1991-1996 period are shown in Table 6. The table confirms what most regional Victorians would know from the experience of their own or their neighbours' families, that is, that there is a serious outflow of young people. The table tells us that of all the young people aged 15-24 in 1996 who were living in regional Victoria in 1991, there was a net loss of 12.8 per cent of the males and 15.5 per cent of the females by 1996. While this loss is not new, the level of loss is considerably higher than it was in the 1981-86 and 1986-91 intercensal periods.¹¹ Detailed analysis of where young people from regional Victoria have gone (not shown in the table) indicates that most of the net loss was to Melbourne. It is believed that the attractions include the city's educational offerings, its job opportunities and perhaps its lifestyle. The higher net loss amongst young women compared with young men has contributed to a significant sex ratio imbalance amongst young people aged 15-24 in non-metropolitan Victoria. In 1996 there were 94 women in this age group per 100 men in Gippsland and 93 women per 100 men in the rest of regional Victoria.

The gains for regional Victoria and especially Gippsland in the 45-64 and 65+ aged groups are to be expected given the retirement factor. Though Victoria does not have any parallel to

Table 6: Proportion of people moving into and out of Melbourne and regional Victoria by sex and age group, 1991 to 1996

Age group	Melbourne		Gippsland		Rest of Victoria		Total regional Victoria	
	Male	Female	Male	Female	Male	Female	Male	Female
5-14	-3.5	-3.1	-3.1	-4.0	-0.1	-0.6	-0.7	-1.2
15-24	2.4	4.1	-18.2	-20.9	-11.6	-14.2	-12.8	-15.5
25-44	-3.1	-3.1	-5.5	-3.8	-1.5	-0.5	-2.2	-1.1
45-64	-3.0	-2.6	1.7	2.7	1.1	1.2	1.2	1.5
65+	-1.8	-1.0	3.0	2.0	1.6	1.1	1.8	1.3
Total	-2.1	-1.6	-4.3	-4.2	-1.9	-2.0	-2.4	-2.4

These proportions are calculated by taking the net movement (in-movement minus out-movement) as a percentage of the people who reported at the 1996 Census that they had lived in the location in 1991.

Source: 1996 Census customised matrix

the sunbelt zones of Northern NSW or Queensland, there is a small net flow to areas such as the Bairnsdale/Gippsland Lakes and Philip Island areas. As is shown below, this flow also includes a small number of people not in the labour market — including sole parents and others receiving government pensions and benefits. This issue is explored in more detail below.

Interstate losses from Victoria have declined — especially from Melbourne

Over the years 1991-96, both Melbourne and regional Victoria experienced large net losses to other states. Table 5 shows that the net interstate loss for Melbourne was 46,626 and for regional Victoria 32,052. Most of these net losses were to Queensland. However, in the last few years this interstate loss has diminished sharply, such that at the end of the 1990s there was almost no net loss from Victoria to Queensland. In 1997-98, the ABS estimates that for the first time in recent decades, Victoria made a small overall gain though interstate migration. No data is available at present concerning the relative rates of movement interstate from Melbourne and regional Victoria since 1996. Though it is difficult to put a figure on it,

these changes in the interstate migration flows are a significant contributor to Melbourne's relatively buoyant population growth.

Melbourne is the main location of increased overseas migration gains in Victoria

Since the mid-1990s net overseas migration to Australia has increased sharply, with most migrants settling in Sydney and Melbourne. These cities have long been the main settlement point for overseas migrants. Because all the major ethnic communities linked to recent migrant streams are located in Sydney and Melbourne, they will continue to offer the attraction of family, community and culture. This means that there is little chance of attracting new migrants in regional centres. As can be calculated from Table 5, Melbourne gained 130,166, or ninety-two per cent, of the persons who had been living overseas in 1991 and who had moved to Victoria during the period 1991-1996. There has been no change in this pattern since 1996, according to settlement data provided by the Department of Immigration and Multicultural Affairs.

The net effect of these three demographic components has been to give Melbourne a major population boost. As noted earlier, Melbourne's population increased by some 50,000 persons per annum in 1996-97 and 1997-98, nearly double the level of the early 1990s. Regional Victoria, by contrast, is estimated by the ABS to have grown by just 6,500 per annum over the same two years.

Indicators of well-being

Income

It will come as no surprise that families in non-metropolitan areas are less well-off than their big city counterparts. Table 7, which is based on household incomes as reported in successive Censuses, indicates that these income disparities are long-standing. The table allocates households according to their location in four quartiles (groups of 25 per cent) for all households according to the income they received between 1981 and 1996. The standard against which household incomes for residents of Melbourne and regional Victoria are evaluated is the overall pattern for Victoria.

The table shows that throughout this period a much higher proportion of regional Victorian households received income which puts them in the lowest quartile than is the case for households in Melbourne. For 1996, 31.1 per cent of regional Victorian households fall in this lowest quartile compared with 22.6 per cent of Melbourne households. Moreover, the disparity between metropolitan and regional households is increasing, particularly at the higher income end. The share of regional Victorian households in the top quartile of household incomes in Victoria has fallen from 19.2 per cent in 1981 to 16.2 per cent in 1996. The latter figure is way below that for households living in Melbourne, 28.5 per cent of whom receive incomes that put them in the State's top 25 per cent of household incomes.

Table 7: Household income in metropolitan and regional Victoria: quartile distribution, 1981-1996 (percentages)

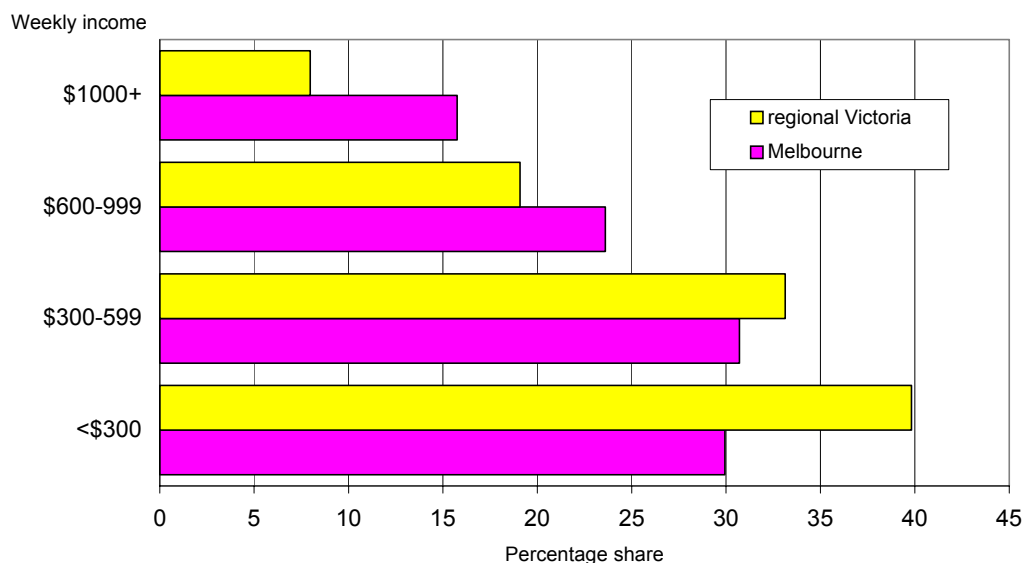
	1981	1986	1991	1996
<u>Melbourne</u>				
1st Quartile (Lowest)	23.1	22.7	22.6	22.6
2nd Quartile	24.0	23.4	23.4	23.3
3rd Quartile	25.7	25.7	25.6	25.6
4th Quartile (Highest)	27.2	28.2	28.4	28.5
<u>Regional Victoria</u>				
1st Quartile (Lowest)	30.1	30.6	30.9	31.1
2nd Quartile	27.7	29.0	28.8	29.2
3rd Quartile	23.0	23.3	23.5	23.6
4th Quartile (Highest)	19.2	17.1	16.9	16.2

Source: Infrastructure Victoria, unpublished

These data are at best a very rough indicator of the relative well-being of households in non-metropolitan Victoria. For more detailed analysis of income, we need to examine the situation of particular age and gender categories. For the present, we focus on men aged 45-64 years. Though the resulting statistics do not tell us about the family status of the men in question, they do provide an indicator of the relative income of one significant group of men in Melbourne and regional Victoria. Most of the men in question would be at a time in their lives when they would be expected to make a major contribution to the well being of their families. Moreover, men in this age group are less likely than younger men to move to other regions in search of employment opportunities, particularly if they are home owners.¹²

Figure 2 shows the distribution of individual weekly income for men in the 45-64 age group for Melbourne and regional Victoria. It indicates that those living in regional Victoria are poorer than those who live in the metropolitan area. A higher proportion of men aged 45-64 who live in regional Victoria (40 per cent) than Melbourne (30 per cent) receive incomes of less than \$300 per week. Not only are men in regional Victoria more likely to have low incomes they are only half as likely as Melbourne men to be in the high income bracket of \$1,000+ per week. This may mean stress in family relationships and pressures on spouses and

Figure 2: Weekly income of men aged 45-64 yrs Melbourne and regional Victoria, 1996



children to add to the family income. It also implies that the low income men in question and their families will have little or no capacity to save for their impending retirement years. As Figure 2 makes clear, the problem is not limited to regional Victoria, rather, it is just more acute outside Melbourne.

Table 8 provides additional detail on the labour force location of these men aged 45-64. It shows that in 1996, unemployment is only a small contributor to the lower income levels of men living in regional Victoria. In 1996, 7.1 per cent of non-metropolitan Victorian men aged 45-64 reported they were seeking yet unable to find work, compared with 6.5 per cent in Melbourne. A somewhat larger contributor to the income disparity was the lower share of Melbourne men not in the labour-force at all — 21.9 per cent in Melbourne compared to 25.2 per cent in the rest of Victoria. A more important factor was the much higher incomes earned by employed men in Melbourne to those employed in regional Victoria: 19 per cent of the latter received incomes of less than \$300 per week, compared with just nine per cent of their employed counterparts in Melbourne.

Table 8: Individual weekly income of men aged 45-64 by labour force status, Melbourne and regional Victoria, 1996

Labour force status	Weekly income (% of total declaring income)				Total declaring income	Labour force status (%)
	<\$300	\$300-599	\$600+	Total		
Melbourne						
Total employed	9	37	53	100	223,205	71.6
Unemployed	89	8	3	100	20,138	6.5
Not in labour force or not stated	80	15	5	100	68,340	21.9
Total	30	31	39	100	311,683	100.0
Regional Victoria						
Total employed	19	42	38	100	87,204	67.7
Unemployed	91	7	2	100	9,205	7.1
Not in labour force or not stated	80	16	3	100	32,402	25.2
Total	40	33	27	100	128,811	100.0

Source: 1996 Census customised matrix

In both areas less than five per cent of males aged 45-64 did not declare their income.

Table 9 indicates why this disparity occurs. It shows the incomes of men aged 45-64 by broad occupational group in Melbourne and regional Victoria and the proportion of men in each area employed in these occupational categories. Two conclusions can be drawn from the table. The first is that men living in regional Victoria tend to receive much lower incomes than their counterparts in the same occupational group who live in Melbourne. For example, whereas 35 per cent of those in the professional and associate-professional category in Melbourne earned \$1,000 per week or more, just 19 per cent of men in regional Victoria earned this much. In other words metropolitan jobs pay more. The second is that a higher proportion of men living in regional Victoria work in the lower paid occupational categories. Farmers, and farm managers, in particular, report very low incomes, with 42 per cent of farmers claiming incomes of less than \$300 per week. However, some caution is required in interpreting the responses of farmers (or any self-employed persons) to the Census question about income (which asks for income from all sources before tax — thus leaving open how farmers deal with their costs).

Table 9: Individual weekly income of men aged 45-64 by occupational status, Melbourne and regional Victoria, 1996

Occupation	Weekly income (% of total declaring income)				Total	Total declaring income	Occupational status (%)
	<\$300	\$300-599	\$600-999	\$1000+			
Melbourne							
Farmers & Farm Managers	34	43	16	7	100	1,405	0.6
Other Managers & Administrators	5	16	28	52	100	31,389	14.1
Professionals & Assoc. Prof.	8	19	38	35	100	69,460	31.1
Traderspersons	10	52	33	6	100	36,493	16.3
Clerks, Sales & Service	12	42	36	10	100	29,486	13.2
Labourers, Production & Transport workers	11	63	22	4	100	45,185	20.2
Rural workers	25	59	14	2	100	3,294	1.5
Total employed	9	37	32	22	100	223,205	100.0
Regional Victoria							
Farmers & Farm Managers	42	37	13	8	100	13,190	15.1
Other Managers & Administrators	9	23	32	37	100	7,293	8.4
Professionals & Assoc. Prof.	14	26	42	19	100	22,238	25.5
Traderspersons	15	53	26	6	100	12,339	14.1
Clerks, Sales & Service	18	50	28	5	100	9,113	10.5
Labourers, Production & Transport workers	14	60	21	4	100	16,772	19.2
Rural workers	32	59	8	1	100	3,612	4.1
Total employed	19	42	27	11	100	87,204	100.0

Source: 1996 Census customised matrix

Total employed includes some who did not state their occupation.

In both areas less than five per cent of males aged 45-64 did not declare their income.

The welfare of families in regional Victoria

The relatively low incomes of households and individuals in regional Victoria are reflected in the proportion of families assessed as needing income support in the Commonwealth Government's Greater than Minimum Family Allowance (FPG) system. Table 10 shows the proportion of children aged 0-15 who live in families in receipt of FPG payments as of September 1998. There are two ways for a family to qualify to receive this payment. One is if the mother is in receipt of a pension or benefit (the main categories of which are detailed in the table), the other is if the joint or single family income is low. In 1998, the means test cut in at a family taxable income of \$23,550 with the great majority of recipients reporting family incomes below \$30,000 per year. It is for this reason that income-based recipients are commonly called the 'working poor'. The parenting column in Table 10 refers to the stay-at-home mothers who qualify for an income-tested parenting benefit. The reason for separating the two is simply to draw attention to the parenting component because the families which receive it have to pass a very tight means test, thus indicating that such families are a particularly poor component of the 'working poor'.

The Greater than Minimum Family Allowance is a good indicator of family well being because the allowance is only provided to genuinely low-income families, because data on the recipients is available for recent times and because it is based on administrative rather than survey information and thus enables identification of the location of recipients. This locational data is matched to population estimates in order to calculate FPG recipient rates, thus making possible detailed comparisons of family well being by area.

The situation in regional Victoria reflects the job and income stories told above. Far more children live in families eligible for the FPG than is the case in Melbourne. Overall, 53 per cent of regional children aged 0-15 live in such families compared with 37 per cent in Melbourne. The main cause of this gulf is the relatively high share of 'working poor' families outside Melbourne. But the proportion of children living in families where parents depend on pensions and benefits, including sole parent pensions, is also higher in regional Victoria, particularly in the large urban centres.

Table 10 shows that there are sharp differences in the pattern of FPG payments in regional Victoria between the large urban centres (those with a population over 25,000), small rural centres (over 10,000 people) and the rest of regional Victoria. There is a much higher proportion of children living in families with parents who are welfare beneficiaries (most of whom are sole parent pensioners) in the large urban centres and to a lesser degree the small urban centres than is the case for the non-urban areas. On the other hand, a higher proportion of children live in 'working poor' families in the other rural areas. In these latter areas, which cover all of the farming areas of Victoria as well as small towns, the main problem of family welfare is simply low family income. Table 10 shows that a very high 30 per cent of all families with children aged 0-15 who live in 'other rural areas' live in families which meet the 'working poor' criteria.

Table 10: Proportion of population aged 0-15 yrs in families receiving Greater than Minimum Family Allowance (FPG) by basis of payment, Melbourne and regional Victoria, 1998

Area and type	Population aged 0-15yrs	Proportion of population (percentages*)							
		Dis-ability	Sole Parent	Unem-ployment	Other pension /benefit	Income tested	Parent-ing	Total FPG#	Total population aged 0-15 yrs
Melbourne	705,998	1.2	11.3	5.6	1.2	13.6	4.4	37.4	100.0
<u>Regional Victoria</u>									
Peri-urban fringe	30,549	1.0	11.5	5.1	1.0	18.5	4.8	41.9	100.0
Geelong and surrounds	45,236	1.4	14.4	6.9	1.1	13.9	4.3	42.0	100.0
<u>Rest of regional Victoria</u>									
Large urban centres	61,185	1.9	17.7	7.3	1.6	19.6	5.5	53.5	100.0
Small rural centres	53,816	2.0	16.0	7.8	1.6	19.0	5.6	52.0	100.0
Other rural areas	117,162	1.6	12.0	6.9	1.7	23.6	6.6	52.5	100.0
Total rest of Regional Vic.	232,163	1.8	14.5	7.2	1.7	21.5	6.1	52.7	100.0
Regional Victoria total	307,948	1.6	14.2	7.0	1.5	20.1	5.7	50.1	100.0
Victoria total	1,013,946	1.3	12.2	6.0	1.3	15.6	4.8	41.3	100.0

Source: Prepared by the Centre for Population and Urban Research, Monash University. The peri-urban fringe includes the fringe SLAs of the metropolitan area that are rural in nature but show connections with the metropolitan area such as through commuting patterns. (These SLAs have been removed from their Statistical Divisions in the bottom part of the table.) Large rural centres are those with urban centres of 25,000 or more. Small rural centres have urban centres of 10,000 or more. Other rural is towns with less than 10,000 people and the remaining rural area.

* Percentages may not add because of rounding.

The balance of children are in families who do not receive FPG. Most of these children will be in families who receive the Minimum Family Allowance. The remainder (about 20 per cent for Victoria) receive no Family Payment at all because they do not meet the means test.

In both large urban centres, small urban centres and other rural areas of regional Victoria, just over 50 per cent of children are living in families receiving FPG, but a much higher proportion of families are headed by parents receiving welfare benefits in the urban centres. In order to explore the implications of this finding, we need to analyse the locational pattern of poor families by family type more closely.

Families without breadwinners

The hard edge of disadvantage is to be found with families where there is no breadwinner at all, particularly those where there is only one parent. The definition of a family without a breadwinner used here is very stringent for if a parent reports any employment, even part-time employment, they are counted as a breadwinner. In the case of one-parent families where the parent is not a breadwinner, not only is family income inevitably low (because it will be based on the sole parent pension), but the parent — almost always the mother — may have to cope with child-rearing and supervising older children without the help of a partner. This reduces still further the possibility of seeking employment, which is already problematic in areas where cheap housing may be abundant but jobs scarce.

Table 11 provides estimates of the share of families without breadwinners by location. The estimates are based on Centrelink's Family Payment administrative data. These provide details on the family structure, employment situation and location of all families who receive any Family Payment (about 85 per cent of all families) whether the Minimum Family Payment (FPM) or the Greater than Minimum Family Allowance (FPG). FPM is paid to families which are not entitled to FPG but whose income does not exceed the upper threshold set by the income test: for families with one child, this threshold was \$65,941 in 1998. We estimate the circumstances of the remaining 15 per cent of families whose high income makes them ineligible even for the FPM.¹³

Table 11 shows that, in aggregate, 21 per cent of families in regional Victoria are without a breadwinner, compared with 18 per cent in Melbourne. It also shows the crucial role of sole parent families in this aggregate. For regional Victoria, 15.5 per cent of all families are

Table 11: Families without breadwinners, regions of Victoria, 1998

Area and type	Estimated number of families*	Per cent of families who are						Couple families	Families with no breadwinner	Total families
		Sole parent breadwinner	Sole parent without breadwinner	Sole parent families	Couple without breadwinner	Couple fam with breadwinner(s)	Couple families			
Melbourne Statistical Division	380,893	8.1	12.4	20.5	5.4	74.1	79.5	17.7	100.0	
Regional Victoria	15,053	7.3	12.5	19.7	4.1	76.2	80.5	16.5	100.0	
<i>Rest of regional Victoria</i>	23,609	7.8	15.9	23.7	5.6	70.7	76.3	21.4	100.0	
<i>Barwon</i>	2,003	6.3	14.3	20.7	4.2	75.1	79.3	18.5	100.0	
Peri-urban fringe of Melbourne	2,248	5.9	11.3	17.2	6.3	76.6	82.8	17.5	100.0	
small rural centres (Colac)	9,354	8.9	19.2	28.1	6.4	65.5	71.9	25.6	100.0	
other	4,129	5.7	15.3	21.0	7.6	71.3	78.9	22.9	100.0	
<i>Central Highlands</i>	4,526	7.9	16.2	24.1	6.1	69.8	75.9	22.3	100.0	
large rural centres (Sale and Baimsdale)	5,207	7.5	14.2	21.6	6.3	72.1	78.4	20.5	100.0	
other	9,139	8.0	19.3	27.4	8.2	64.5	72.6	27.5	100.0	
<i>Gippsland</i>	5,369	7.1	15.0	22.1	5.3	72.6	77.9	20.3	100.0	
small rural centres (Moe, Morwell, and Traralgon)	5,234	9.9	17.7	27.6	6.0	66.4	72.4	23.7	100.0	
other	1,287	8.9	17.3	26.1	4.2	69.7	73.9	21.5	100.0	
<i>Goulburn</i>	13,071	7.1	13.9	21.0	4.6	74.4	79.0	18.6	100.0	
large rural centres (Bendigo)	9,205	9.3	18.8	28.1	5.9	66.0	71.9	24.7	100.0	
other	5,611	7.5	16.9	24.4	7.2	68.5	75.7	24.0	100.1	
<i>Mallee</i>	5,417	7.9	16.4	24.3	6.7	69.0	75.7	23.1	100.0	
small rural centres (Mildura)	5,173	6.6	12.9	19.5	4.9	75.6	80.5	17.8	100.0	
other	4,037	10.3	19.6	29.9	5.5	64.6	70.1	25.1	100.0	
<i>Ovens-Murray</i>	1,928	10.2	20.2	30.4	4.1	65.5	69.7	24.4	100.1	
large rural centres (Wodonga)	5,071	6.2	10.5	16.8	4.0	79.2	83.3	14.6	100.0	
other	3,379	7.9	15.8	23.7	4.9	71.4	76.5	20.6	100.0	
<i>Western District</i>	1,345	7.6	16.7	24.2	5.3	70.5	75.8	21.9	100.0	
large rural centres (Warrnambool)	7,103	5.2	11.0	16.2	4.8	79.0	83.8	15.8	100.0	
other	1,549	7.7	17.5	25.2	3.6	71.2	74.8	21.1	100.0	
<i>Wimmera</i>	4,185	4.5	10.0	14.5	4.8	80.6	85.5	14.0	100.0	
small rural centres (Horsham)	31,205	9.2	18.5	27.8	5.9	66.3	72.2	24.5	100.0	
other	27,189	8.0	17.6	25.6	6.4	68.0	74.4	24.0	100.0	
<i>Total rest of regional Victoria</i>	57,174	6.5	13.3	19.8	5.4	74.9	80.2	18.6	100.0	
large rural centres	115,610	7.6	15.7	23.3	5.7	71.0	76.7	21.5	100.0	
small rural centres	154,464	7.6	15.5	23.1	5.6	71.4	77.0	21.5	100.0	
Total regional Victoria	533,976	8.0	13.3	21.3	5.4	73.3	78.7	18.7	100.0	

Source: Estimated from Centrelink and ABS Estimated Resident Population data by Centre for Population and Urban Research, Monash University

The peri-urban fringe includes the fringe SLAs of the metropolitan area that are rural in nature but show connections with the metropolitan area such as through commuting patterns. Note that these SLAs have been removed from the Statistical Division data in the bottom part of the table. Large rural centres are those with urban centres of 25,000 or more. Small rural centres are those with urban centres of 10,000 or more. Other rural centres have urban centres of less than 10,000 people and the remaining rural area.

* The number of families estimated by dividing the number of children aged 0-15 yrs by the mean number of children aged 0-15 yrs in families receiving Family Allowance for each area shown. As each area is calculated independently, the sum of the individual areas varies slightly from the calculated totals shown here. The variation is not sufficient to affect the percentages of families in the breadwinner categories.

headed by sole parents who are not breadwinners. The other 5.6 per cent are couple families where neither parent is earning any income from employment. By comparison, 'only' 12 per cent of families in Melbourne are headed by sole parents who are not breadwinners.

It is possible to calculate the proportion of sole parents who are not breadwinners from Table 11. In Melbourne, 60 per cent are in this category compared with 67 per cent in regional Victoria. In other words, sole parents located in regional Victoria, where jobs are scarcer, are less likely to be able to work and therefore more likely to be reliant on the sole parent pension.

The finding that just over one in five families with children aged 0-15 in regional Victoria is without a breadwinner is disturbing indeed. It shows that the hard edge of family deprivation is not just limited to a small minority of families. Moreover, in the regional urban areas, including Bendigo and Ballarat, the figure is around 25 per cent, or one in every four families. In each of these centres most of the families without breadwinners are sole parent families. In the cities of Ballarat, Bendigo, Wodonga and Wangaratta, just on one in every five families with children aged 0-15 is headed by a sole parent in this situation. This is not to say that regional Victoria is alone in having to deal with this issue. There are also some areas in Melbourne, including the local government areas of Maribyrnong and Greater Dandenong where about 30 per cent of all families with children aged 0-15 are without breadwinners.

While the focus here is on families without breadwinners, the aggregate figures for all families headed by sole parents demand attention. As suggested above, family tensions as manifested in the incidence of sole parent households probably reflect the broader job and income situation. The final column in Table 11 shows the total proportion of families in the statistical divisions of regional Victoria headed by a sole parent (whether the parent is a breadwinner or not). The share of such families in non-metropolitan Victoria, at 23 per cent, is very high and still higher in small and large urban centres, at 26 and 28 per cent. By comparison, in Melbourne it is 20.5 per cent.

Why is there a higher proportion of sole parent families in regional Victoria?

This is an important question because of the extent to which disadvantage is concentrated amongst sole parent families. The question also should be seen in the context of the continuing rise in the proportion of families with dependent children headed by sole parents in Australia. While statistical data, discussed below, suggest a link between sole parent status and stresses arising from financial difficulties within the household, other factors are clearly also implicated, since the proportion of sole parents has continued to increase even over the last few years when job growth has been rapid and unemployment levels falling. Between 1996 and 1998, Australian Bureau of Statistics survey data indicate that the percentage of families headed by sole parents has increased by about two percentage points to 22 per cent for Australia as a whole.

In Victoria (as shown in Table 12) there was a sharp increase of around 29 per cent in the number of families headed by sole parents between 1991 and 1996 in both Melbourne (to 17.3 per cent) and regional Victoria (to 18.9 per cent). The data from Centrelink, cited in Table 11, suggests that this upward trend has continued and resulted in an increase in the proportion of sole parents to 21.3 per cent in Melbourne and 23.1 per cent in regional Victoria. Because regional Victoria started with a higher percentage base — for reasons which deserve further study — the proportion of families headed by a sole parent is higher in regional Victoria. In what follows we outline some hypotheses for this situation and for the distribution of sole parents in regional Victoria.

Table 12: Number of lone parents* in Melbourne and regional Victoria, 1991 and 1996 and share of all families in 1996 who were headed by lone parents**

	Number of lone parents			Per cent increase 1991-96	Proportion of families headed by lone parents 1996
	1991	1996	Increase 1991-96		
Melbourne	46,058	59,732	13,674	29.7	17.3
Regional Victoria	21,106	27,258	6,152	29.1	18.9
Victoria	67,164	86,990	19,826	29.5	17.8

* These data are for all lone parents (male and female) with children aged 0-14 yrs.

** Families with children aged 0-14 yrs

Source: ABS, 1996 Census CDATA96

Low income and family stress in Regional Victoria

The high proportion of sole parent families, most headed by women, in regional Victoria is surprising in view of the high valuation on marriage which has been reported in previous research. For example, a study of ‘Smalltown’, an agricultural community in regional Victoria, showed that ‘social activities and public standing are more dependent on marriage than they are in metropolitan settlements.’ Moreover, a woman who leaves her husband loses her ‘social standing ...in the community, many of the specific social relationships built on the marriage, and most of all of her economic resources.’¹⁴

While Smalltown is not necessarily representative of all Victorian country towns in the 1980s and early 1990s, the picture presented was probably not uncommon and yet, in recent years, these towns have experienced the demographic shift to increasing proportions of sole parent families demonstrated above. A possible explanation for the regional Victorian trend is the worsening income and employment situation experienced by many men, particularly those who lack skills which would enable them to seek more secure and lucrative employment in the city.¹⁵ The low incomes and insecure employment experienced by many regional Victorian men may result in a high level of family stress which increases the risk of marriage or relationship breakdown. Low incomes and precarious employment may also inhibit men from taking on partnering or parenting responsibilities, especially in rural communities — such as Smalltown — where ‘men are typified as family providers ... and women as wives and mothers’.¹⁶

Statistical analyses for Australia as a whole show that men are less likely to be partnered and more likely to be separated or divorced if their incomes are low.¹⁷ The majority of women who become sole parents do so after a failed marriage or de facto partnership. Such breakdowns are more likely to occur with low-income men, almost certainly because of the family tensions associated with financial issues. A minority of women end up as sole parents in the aftermath of a relationship leading to a conception and birth, but not involving a stable partnership. This outcome too is more likely if the male partner’s income is low or insecure. It follows that one of the consequences of the regional employment situation and the accompanying low income distribution may be an increased incidence of sole parent families.

At this stage we can only say that the alleged linkage between the rural employment situation and the incidence of sole parent families is a plausible hypothesis. There may be other important factors involved in the higher regional level of sole parent families, such as domestic tensions deriving from the changing expectations of women. The willingness of women to play the traditional role expected of rural women may be in question now that more women hold post-school qualifications and are engaged in employment. Further research is required to establish the relative weight of these pathways to sole parent status in towns and rural areas of regional Victoria.

Migration, housing and sole parents

The discussion above examines factors intrinsic to regional areas — and other economically disadvantaged areas — which may produce family breakdown or failure to develop stable partnerships. Another possible explanation is that migration from Melbourne rather than family breakdown could be contributing to the higher proportion of sole parents in regional Victoria. In other words, these sole parents may be part of the movement of low-income individuals and families from the cities to regional Australia which has been identified in demographic research on ‘counter-urbanisation’ and ‘welfare-led migration’.¹⁸ It has been suggested that ‘a major draw-card’ for these low-income people, many of whom are social security recipients, is the lower cost of housing in non-metropolitan locations.¹⁹

There is some anecdotal evidence of sole parents relocating from Melbourne to regional Victoria because of the alleged attraction of cheaper housing, including public housing. The 1996 Census data on the housing situation of sole parents appears to support this view, since it shows that the proportion of such persons living in public housing in Melbourne was 12.5 per cent compared with 19.2 per cent in regional Victoria. To test if sole parents have been moving from Melbourne to regional Victoria, and the significance of public housing in encouraging this movement, a detailed analysis of the residential movements of lone mothers was conducted. A customised matrix was drawn from the 1996 Census which identifies the location and type of housing tenure of ‘lone mothers’ (women who in 1996 were single mothers with dependent children aged 0-14), showing where they lived in 1991 and 1996,

including whether they resided in public housing or other types of housing. Each of the major regional Victorian cities was identified so that it is possible to describe the extent of movement of such women to and from Melbourne, the regional cities, the rest of regional Victoria and elsewhere in Australia. A detailed analysis of these data is shown in Appendix III.

There was a small net inflow of lone mothers from Melbourne to regional Victoria and public housing appears to have been part of the attraction. Nearly 54 per cent of the net inflow of lone mothers from Melbourne lived in public housing in 1996. Particularly large proportions of the net inflow of lone mothers to the peri-urban fringe and to the large and small centres were public housing tenants. However, although data on movements of lone mothers suggest some may be influenced by cheaper housing, the number moving is small relative to the total growth of sole parent families in regional Victoria. Between 1991 and 1996 the total number of families with children aged 0-14 which were headed by a lone parent increased by 6,152 (see Table 12). However, Table 13 shows that when the net movements of lone mothers from Melbourne to regional Victoria are summed, they only account for 710 of this 6,152 increase. (Though not shown in Table 13, the small net movement of 710 lone mothers from Melbourne to regional Victoria over the five year period was the outcome of 2,384 moving from Melbourne to regional Victoria and 1,674 moving the other way.)

Table 13: Migration and public housing: net movements of lone mothers with dependents aged 0-14 yrs in 1996, from Melbourne to Victorian regions and rest of Australia, 1991-1996

	Net public housing*	Net total movement	Public housing as % of total net movement
Melbourne			
Geelong and surrounds	-37	-112	33.0
Peri-urban fringe	-34	-53	64.2
large centres	-119	-165	72.1
small centres	-75	-124	60.5
other rural	-116	-256	45.3
Total regional Victoria	-381	-710	53.7
Rest of Aust	-203	-930	21.8
Total net movements	-584	-1640	35.6

* Net movements of lone mothers who were living in public housing in 1996. No information is available about their housing status in 1991. The minus sign indicates a net outflow from Melbourne to these regions.

Source: ABS, 1996 Census customised matrix

Cheaper housing may be more important in keeping sole parents in regional areas — or in bringing them back after a short period away — than in attracting them from Melbourne. Of the 19,043 lone mothers who had remained in regional Victoria between 1991 and 1996, 19.2 per cent were living in public housing in 1996. This finding is suggestive of the attraction of low-cost housing, particularly public housing, for single mothers. Further analysis is required to identify other kinds of affordable housing occupied by sole parents, such as house purchase (cheaper rural prices would enable some women to buy housing after division of proceeds from sale of the matrimonial home) and low rental properties in country towns and on farms.

The distribution of sole parent families in regional Victoria

As shown in Table 11 above, families without breadwinners, and particularly those headed by sole parents, are concentrated in the major towns of regional Victoria, including both the large and small rural centres. This may be because migration by low-income families tends to flow from Melbourne to these centres rather than to the surrounding rural areas but, as demonstrated above, migration from Melbourne has resulted in only a small net inflow of lone mothers to regional Victoria since 1991. A more complex analysis of shifts in residence is provided by Table 14 which shows the net flows of women who were sole parents with dependents aged 0-14 yrs over the period 1991 to 1996, both to and within regions of Victoria. Surprisingly, the largest part of the net inflow of 710 sole parents from Melbourne to regional Victoria went to the 'other rural' area (256) rather than to the large centres (165). It is possible that some of this movement represents return migration of women of rural origin following a marriage or relationship breakdown. There is also anecdotal evidence of sole parent families moving to declining rural areas where cheap housing is available.

Another reason for the high incidence of sole parents in major regional towns may be the result of some movement of women from rural areas. When farming families break up, it is more likely that the male partner would remain on the farm because of the demands of the business and the greater availability of agricultural employment for men. At the same time, cheap rental housing (including public housing) may help to draw separated women to the

regional urban centres. This hypothesis appears to be supported by Table 14 which shows a significant net loss of lone mothers from 'other rural' areas to the large urban centres of

Table 14: Net movements of females who were lone parents with dependents aged 0-14 yrs in 1996, Victorian regions, 1991-1996

Net movement		Net movement	
Melbourne		Large centres	
Geelong and surrounds	-112	Melbourne	165
Peri-urban fringe	-53	Geelong and surrounds	10
large centres	-165	Peri-urban fringe	15
small centres	-124	small centres	58
other rural	-256	other rural	329
Rest of Aust	-930	Rest of Aust	-72
<u>Total net movements</u>	<u>-1640</u>	<u>Total net movements</u>	<u>505</u>
Geelong and surrounds		Small centres	
Melbourne	112	Melbourne	124
Peri-urban fringe	12	Geelong and surrounds	-29
large centres	-10	Peri-urban fringe	-2
small centres	29	large centres	-58
other rural	59	other rural	237
Rest of Aust	-19	Rest of Aust	-143
<u>Total net movements</u>	<u>183</u>	<u>Total net movements</u>	<u>129</u>
Peri-urban fringe		Other rural	
Melbourne	53	Melbourne	256
Geelong and surrounds	-12	Geelong and surrounds	-59
large centres	-15	Peri-urban fringe	21
small centres	2	large centres	-329
other rural	-21	small centres	-237
Rest of Aust	-44	Rest of Aust	-218
<u>Total net movements</u>	<u>-37</u>	<u>Total net movements</u>	<u>-566</u>

Source: ABS, 1996 Census customised matrix

Note: A negative number indicates a net outflow from the region in bold letters to the region listed,

regional Victoria, and to a lesser extent to smaller rural centres and the rest of Australia.

These recent movements of lone mothers are only able to provide a partial explanation for the higher incidence of sole parent families in regional centres since the great majority of sole parents who were resident in 1996 in the peri-urban fringe (65 per cent), large centres (67 per cent) and small centres (68 per cent) lived in the same kind of region in 1991. A longitudinal study of pre-1991 Census data is required to establish if there was a more substantial inflow

of sole parents in the 1980s, many of whom remain in the regional centres, or if families within these centres have experienced high rates of relationship breakdown.

Census data on housing tenure of lone mothers were examined to assess the contribution of public housing to the distribution of sole parents within regional Victoria. Single mothers tend to be given priority in public housing allocations. Since public housing in regional Victoria is located primarily in the larger centres, it is probably a factor in the relatively high sole parent concentrations in these centres. Certainly, the analysis of lone parent movements in Table 15 and in Appendix III indicates that public housing attracts a substantial proportion of lone mothers moving from the smallest rural towns and surrounding countryside. Some towns have quite large proportions of sole parents who are public housing tenants, notably Morwell with 35.7 per cent, Wodonga with 32.8 per cent and Wangaratta with 27.5 per cent of lone mothers and their families living in public housing. However, even in the centres with the highest proportion of sole parents living in public housing as of 1996, the great majority were not living in public housing. This indicates that those sole parents who have remained in the regional centres between 1991 and 1996 are more likely to occupy other types of housing, which could include rental housing, the former marital home or a house purchased with the proceeds from sale of the marital home.

The bottom line of this inquiry is that regional Victoria has large numbers of disadvantaged families. A significant minority of those locating in the area come from Melbourne, resulting in a concentration of people with very low incomes in areas with high rates of unemployment and little or no net growth in job opportunities.

Public services in regional Victoria

Concerns about the loss of public and private services in regional Victoria have been given a thorough airing. It is understandable why rural people would feel so sensitive about the matter. When they lose a service such as a bank it can be very damaging to the community since there are often no readily available alternatives. Where people have to travel to the nearest town with the service, they are likely to conduct their other business there, thus drawing away more economic activity from their home town, which contributes to a reduction in local employment levels.²⁰ The loss of business and professional services also results in a diminution of intellectual capital and leadership.

Nevertheless, in the debate on these issues there is often a more or less explicit assumption on the part of those driving the rationalisation of services that rural people are over-served relative to their numbers, or being subsidised because of the high cost of delivering the service. The implication is that it is at the expense of city people.

To explore this idea fully would require a detailed analysis of the main services involved. In order to shed some light on the issue, we examine the distribution of medical services in regional Victoria. This is a good test case because medical services are expensive and

Table 15: Rural migration and public housing: net movements of lone mothers with dependents aged 0-14 yrs in 1996, from other rural areas to other Victorian regions and rest of Australia, 1991-1996

	Net public housing*	Net total movement	Public housing as % of total net movement
Other rural			
Melbourne	116	256	45.3
Geelong and surrounds	3	-59	n.a.
Peri-urban fringe	5	21	23.8
large centres	-86	-329	26.1
small centres	-65	-237	27.4
Total regional Victoria	-27	-348	7.8
Rest of Aust	-36	-218	16.5
Total net movements	-63	-566	11.1

* Net movements of lone mothers who were living in public housing in 1996. No information is available about their housing status in 1991. The negative number indicates a net outflow from other rural to the regions listed, a positive number indicates a net inflow.

Source: ABS, 1996 Census customised matrix

largely paid for out of taxpayer funds.

The distribution of medical services in Victoria

Rural Victorians are in general older, sicker and more at risk of injury than people living in Melbourne, yet they have less access to doctors. It is not surprising then that for people living in regional Victoria, and especially those living in rural areas, the availability of general practitioner (GP) services and of access to a hospital have been identified as key health issues.²¹ Agriculture is a dangerous activity, with a high accident level, exacerbated in recent decades by increases in farm size and the pressure to increase productivity, combined with the decreasing ability of farmers to employ agricultural workers. Many rural workers now have to work alone at jobs which require two or more people to perform them with relative safety. Transport, mining and forestry are rural industries with high accident rates. Living in a rural environment is the most important predictor of premature mortality from injuries resulting from traffic accidents (104 per cent higher than for urban people), suicide, machinery accidents and drowning. Rural location appears to be more important in in-patient (hospital) separation for injury than any other category.²² People in rural Victoria are also more likely to die prematurely from the major killers — heart and lung disease — than people in the metropolis.

It is not surprising then that most rural communities have invested considerable energy and funds in the construction and maintenance of hospital facilities and in ensuring that they have ready access to GP services. In practice, the two are interrelated since General Practice is far more onerous where the doctor does not have the back-up of hospital services. There were nearly 60 small rural hospitals providing medical and nursing care in Victoria prior to the introduction of Casemix funding in 1993. Many of these were unable to survive under the new funding formula and were restructured away from the provision of acute medical services. They became staffed with nurses who provide a range of primary care services, under the management of the nearest surviving hospital. Most of the towns lost their resident doctor as a result of the restructure and now rely on visiting medical services. Medical emergencies are managed by an on-call nurse supported by the rural ambulance service. A

study of Victorian rural communities which experienced this restructuring of their hospitals showed that ‘the experience of change was extremely traumatic’.²³

Table 16 shows the distribution of people per GP in regional Victoria for 1997-98. The GP numbers are for full-time equivalent doctors (that is, adjusted for those doctors who work part-time). The source of the data is the Health Insurance Commission, and thus the statistics only refer to GPs who provide Medicare financed non-specialist services. The table confirms complaints about the availability of GP services in regional Victoria. When regional Victoria is divided into the broad areas denoted by General Practice Divisions, the calculation of population to doctor ratios shows that all areas of regional Victoria are worse off than Melbourne. On average, there are 40 per cent more people per doctor in regional Victoria than in Melbourne.

The reality behind this statistic is that metropolitan Victorians have far better access to GPs than do those in regional Victoria. Within regional Victoria the more rural the GP Division the worse this access becomes, with the Mallee Division being the worst off. The disadvantaged status of rural people in regard to access to the services of a GP helps explain their relatively low ratio of population to patients. As Table 16 shows, in 1997-98, fifteen per cent of regional Victorians did not claim a GP service, compared with five per cent of the residents of Melbourne. Access to hospital outpatient facilities has also been reduced in areas where consolidation of hospital services has resulted in patients having to travel long distances - an insuperable difficulty for people without their own vehicles, or unable to drive because of age or ill-health, in regions lacking public transport services.

It is clear that the distribution of GPs in Victoria does not reflect need. The ratio of persons who need the most services, that is those aged 65 plus, is higher in regional Victoria than Melbourne. Also, people living in regional areas require better rather than worse access to services to reflect their higher mortality levels for most diseases after adjustment for age compared to people living in metropolitan regions.²⁴ On this dimension of service, people living in regional Victoria have good reason to be grumpy. Moreover, they can legitimately claim that in this instance it is they who are subsidising the big city rather than the reverse. The distribution of doctors roughly equals the costs to the taxpayer for the non-referred services delivered by GPs. People living in Melbourne cost the Australian taxpayer about 40 per cent more per capita for such services than do people living in regional Victoria.

Table 16: Ratio of population to doctors (general and non-specialist practitioners) and proportion of population who are patients by General Practice Divisions, Victoria, 1997-98

Divisions of General Practice	Population	Full-time workload equivalent (FWE) doctors	Population per FWE doctor	Proportion of population who are patients
Total metropolitan Divisions	2,908,313	2,968	980	0.96
Divisions of Melbourne classified as rural				
(320) Lilydale and Yarra Valley Division of GP	113,097	80	1,411	0.80
(321) Sherbrooke and Pakenham Division of GP	67,691	47	1,444	0.74
MELBOURNE (ERP=3.37m)	3,089,101	3,095	998	0.95
Other rural Divisions in Victoria				
(317) General Practitioners Assoc. of Geelong Ltd	195,573	158	1,237	0.93
(330) West Vic Division of GP Inc	80,849	60	1,337	0.87
(325) Ballarat & District Division of GP Inc	105,416	78	1,348	0.87
(318) Central Highlands Division of GP	130,420	96	1,358	0.82
(331) Murray-Plains Division of GP	60,168	43	1,415	0.82
(324) Otway Division of GP	115,511	79	1,469	0.84
(323) Central-West Gippsland Division of GP Inc	101,059	68	1,477	0.86
(328) East Gippsland Division of GP	71,488	48	1,481	0.83
(326) The Bendigo and District Division Of GP	89,306	60	1,494	0.85
(329) The Border GP Division Pty Ltd	90,901	61	1,496	0.89
(322) South Gippsland Division of GP	54,696	36	1,536	0.79
(327) Goulburn Valley GP's - A Division of GP Ltd	92,798	59	1,574	0.83
(319) North-East Victorian Division of GP Pty Ltd	108,563	69	1,584	0.74
(332) Mallee Division of GP	81,155	50	1,633	0.83
(399) VIC - Not Allocated to a Division	2,999	0	****	0.00
Regional Victoria	1,380,902	964	1,432	0.85
Total AUSTRALIA	17,892,511	16,353	1,094	0.91

Source: Healthwiz

Conclusion

There is no doubt that there is a widening gap between the economic and social well being of residents in metropolitan and regional Victoria. It will not be easy to reverse the situation, since it is clear that the economic processes associated with the globalisation of Australia's economy are favouring Sydney and Melbourne relative to their regional hinterlands.

As a consequence, Melbourne is attracting a flow of job seekers from regional Victoria, particularly from the ranks of younger people. There is also a small net flow of older people and others dependent on welfare benefits (including single mothers) in the reverse direction. These people appear to be attracted by the lower costs of housing in regional Victoria. The net effect is an accumulation of low-income and otherwise disadvantaged people in regional Victoria. Our data have drawn particular attention to the high proportion of families with dependent children whose parents (or parent, in the case of sole parent families) were not breadwinners.

All this raises the question: what can be done about the situation? As stated at the outset, this report was intended as a fact-finding probe. It was designed to lay the groundwork for further inquiry and to contribute to the deliberations of policy-makers responsible for regional issues. It is obvious from this initial investigation that one part of the solution must be an increase in job-generating economic activity in regional Victoria. If this is to include activities at the more technical end of the service, rural and manufacturing sectors, then potential investors will need to be assured that a well trained workforce is available. Alternatively, it may mean that employers import skills, with the implication that locals will be left behind.

There are already anecdotal reports of difficulties in securing professional-level workers in regional centres. This is not surprising in view of the outflow of qualified people over recent years —attracted by the booming job market in the Melbourne and other metropolitan centres. Declining levels of service provision in regional centres may also be contributing to the exodus.

In identifying the problems facing regional Victoria, including gaps in service provision, we do not wish to suggest that there are no positive developments or that all areas are experiencing uniformly difficult circumstances. The variations within regional Victoria will be explored in more detail as this project progresses.

Future research directions

The Monash Regional Australia Project is currently following two main lines of inquiry:

1. Analyses of population, economic and social welfare trends, based on national and regional information.
2. Case studies of social, historical, community, economic and policy trends for specific regional localities. The first case study is based in the Gippsland region of Victoria.

Specific research topics planned include:

- a) *Education and training in regional Victoria.* An examination of the extent to which young people in regional Victoria are gaining the skills needed to provide the skilled workforce necessary to attract potential employers to regional locations.
- b) *Social and economic consequences of the metropolitan/non-metropolitan divide for rural and regional communities.* The analysis of movement of people in different income and occupational categories will be extended in 2000 through longitudinal studies of non-metropolitan areas of Victoria and other States, and will include modelling of the dynamics of the job changes in regional Australia.
- c) *Social and health consequences of the metropolitan / non-metropolitan divide:* links will be explored between the demographic circumstances established above and indicators of physical, psychological and social health.
- d) *Housing and migration* will explore the role of housing, in particular availability of public and low-rental housing and low house prices, in promoting or, conversely, in discouraging the movement of low-income people to areas with greater employment opportunities.
- e) *Technological change, investment decisions and economic restructuring* will examine the effects of economic and technological change on employment, community resources and cohesion in non-metropolitan communities.
- f) *Services in rural communities:* this collaborative project, with the Victorian Farmers' Federation (VFF) and the Commonwealth Bureau of Rural Sciences (BRS), will analyse national trends and case studies of service provision in rural communities across Australia.

g) Social dislocation and community stress: an ethnographic case study will be carried out in Gippsland — a region which has been experiencing withdrawal of services, local government consolidation, declining employment opportunities and increasing concentrations of people on low incomes. The study will also examine the implications of dairy deregulation and environmental regulation for farmers and rural and regional communities.

Appendix I: Non-residential building construction by Victorian regions and building sector, 1989-1988 financial years

	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1989-1998
Total public and private											
Melbourne	87.2	88.6	91.1	89.4	83.9	81.6	84.6	81.9	83.2	82.5	85.9
Regional Victoria	12.8	11.4	8.9	10.6	16.1	18.4	15.4	18.1	16.8	17.5	14.1
Victoria total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Value of work done (\$m)	3,741	4,450	3,643	2,404	1,971	1,902	2,322	2,870	3,252	2,960	29,517
Public											
Melbourne	80.1	83.4	89.0	82.8	77.4	82.1	81.8	77.9	75.1	78.9	81.3
Regional Victoria	19.9	16.6	11.0	17.2	22.6	17.9	18.2	22.1	24.9	21.1	18.7
Victoria total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Value of work done (\$m)	731	886	1,001	721	492	536	721	760	696	720	7,265
Private											
Melbourne	88.9	89.9	91.9	92.2	86.0	81.4	85.9	83.3	85.5	83.6	87.3
Regional Victoria	11.1	10.1	8.1	7.8	14.0	18.6	14.1	16.7	14.5	16.4	12.7
Victoria total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Value of work done (\$m)	3,010	3,564	2,642	1,684	1,479	1,366	1,601	2,110	2,556	2,240	22,252

Source: ABS, Building Activity Survey, unpublished data

Appendix II: Where people aged 5+yrs in 1996 lived in 1991

Residence 1991	Residence 1996			Total
	Melbourne	Regional Victoria	Rest of Australia	
Melbourne	2,551,746	73,850	118,430	2,744,026
Regional Victoria	68,929	996,212	71,025	1,136,166
Rest of Australia	71,804	38,973	11,182,250	11,293,027
Overseas	130,166	11,524	464,869	606,559
Not stated	119,929	43,460	544,860	708,249
Total	2,942,574	1,164,019	12,381,434	16,488,027

Source: 1996 Census customised matrix

Appendix III: Net movements of females who were lone parents with dependents aged 0-14 yrs in 1996, Victorian regions, 1991-1996

	Net public housing*	Net total movement		Net public housing*	Net total movement
Melbourne			Large centres		
Geelong and surrounds	-37	-112	Melbourne	119	165
Peri-urban fringe	-34	-53	Geelong and surrounds	9	10
large centres	-119	-165	Peri-urban fringe	3	15
small centres	-75	-124	small centres	12	58
other rural	-116	-256	other rural	86	329
Rest of Aust	-203	-930	Rest of Aust	13	-72
Total net movements	-584	-1,640	Total net movements	242	505
Geelong and surrounds			Small centres		
Melbourne	37	112	Melbourne	75	124
Peri-urban fringe	4	12	Geelong and surrounds	2	-29
large centres	-9	-10	Peri-urban fringe	6	-2
small centres	-2	29	large centres	-12	-58
other rural	-3	59	other rural	65	237
Rest of Aust	-4	-19	Rest of Aust	0	-143
Total net movements	23	183	Total net movements	136	129
Peri-urban fringe			Other rural		
Melbourne	34	53	Melbourne	116	256
Geelong and surrounds	-4	-12	Geelong and surrounds	3	-59
large centres	-3	-15	Peri-urban fringe	5	21
small centres	-6	2	large centres	-86	-329
other rural	-5	-21	small centres	-65	-237
Rest of Aust	-5	-44	Rest of Aust	-36	-218
Total net movements	11	-37	Total net movements	-63	-566

* Net movements of lone mothers who were living in public housing in 1996. No information is available about their housing status in 1991.

Source: ABS, 1996 Census customised matrix

Endnotes

1. Productivity Commission, *Impact of Competition Policy Reforms on Rural and Regional Australia*, Report no. 8, AGPS, Canberra, 1999, p. 66
2. Peter Martin, 'Financial performance of surveyed industries', *Australian Farm Surveys Report 1997*, ABARE, Canberra, 1997
3. In an attempt to overcome these difficulties, a concorded employment by industry data set was purchased. This adjusts for the changes in industry classification and was based on the ABS Labour Force Survey and covers the 1986 to 1999 period for Melbourne and regional Victoria. This data set, too, proved to be problematic because the ABS subsequently changed its population benchmarks for 1996 and later years to account for Melbourne's greater than expected population growth during the first half of the 1990s. In addition there are problems of statistical reliability for the 'employment by industry' data because of the small sample size, especially for regional Victoria.
4. Figures provided by *The Age* economist Tim Colebatch from unpublished ABS Labour Force Survey data.
5. Shane Nugent, 'Why Sydney keeps growing — trends in population distribution in New South Wales', 1991 to 1996', *People and Place*, vol. 6, no. 4, 1998, p. 29
6. Official views on this development as well as some detail on the consequences are detailed in Productivity Commission, *Impact of Competition Policy Reforms on Rural and Regional Australia*, *Inquiry Report*, Canberra, 1999; see especially pp 355-357.
7. *Towns in Time: Analysis*, Department of Infrastructure, Melbourne, 1999, p. 29
8. ABS, *Australian Demographic Statistics*, June Quarter 1999, issued 8 December 1999
9. Productivity Commission, op. cit., p. 18
10. John O'Leary, 'The resurgence of marvellous Melbourne — trends in population distribution in Victoria, 1991 to 1996', *People and Place*, vol. 7, no. 1, 1999, p. 37
11. Department of Infrastructure, unpublished data
12. Maryann Wulff and Martin Bell, *Internal Migration, Social Welfare And Settlement Patterns: Impacts On Households And Communities*, Department of Immigration and Multicultural Affairs, Belconnen, ACT, 1997, p. 20
13. The estimation method used takes the ABS estimates of children aged 0-15 in an area, subtracts from this number those living in families receiving the FPM and FPG, then divides the remainder by the average size of all families.
14. Ken Dempsey, *A Man's Town: Inequality Between Women and Men in Rural Australia*, Oxford University Press, Melbourne, 1992, pp. 268-269.
15. G. Hugo and M. Bell, 'The hypotheses of welfare-led migration to rural areas: the Australian case', in P. Boyle and K Halfacre (Eds), *Migration into Rural Areas: Theories and Issues*, John Wiley & Sons, Chichester, 1998, p. 127, refer to the evidence that: 'Good jobs' that demand high level skills but offer high wages and security are increasingly concentrated in a few locations (primarily the major metropolitan centres) ...
16. K. Dempsey, op. cit., p. 171

17. Bob Birrell and Virginia Rapson, *A Not So Perfect Match: the Growing Male/Female Divide 1986-1996*, Melbourne: Centre for Population and Urban Research, Monash University, 1998
18. M. Wulff and M. Bell, op.cit.
19. G. Hugo and M. Bell, op. cit., pp. 112-3
20. Cf. Senate Employment, Workplace Relations, Small Business and Education References Committee, *Jobs for the Regions*, Canberra: Commonwealth of Australia, 1999, p. 122, which mentions the 'negative multiplier effect' of withdrawal of government services. The Productivity Commission (1999: pp. xxxvii and 9-12) discusses the effect of bank branch closures and centralisation of government services.
21. D. Harvey, R. Strasser, S. Kelleher et al., *Health and Health Service Needs in Small Rural Communities*, Monash University Centre for Rural Health, Traralgon, Victoria, 1995.
22. Victorian Department of Human Services, Public Health and Development Division, *Victorian Burden of Disease Study: Mortality*, 1999; Carson, Norman, *A Profile of Rural Victorians' Health*, National Rural Public Health Forum Proceedings, National Rural Health Alliance, ACT, 1998
23. Lexia Bryant and Roger Strasser, 'The delivery of sustainable rural and remote health services', paper presented to the Regional Australia Summit, 1999; D. Campbell, R. P. Strasser, S. Kirkbright, *Survey of Victorian Rural General Practitioners in Towns without a Hospital*, Monash University Centre for Rural Health, Traralgon, Victoria, 1996
24. Colin Mathers, *Health Differentials among Adult Australians aged 25-64*, Australian Institute of Health and Welfare, 1994, Chapter 12