

## **MEDIA RELEASE**

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### **Escape to the cities for best quality of life**

- Melbourne is Australia's most liveable city.
- Sydney is Australia's best paid city.
- Queensland is Australia's jobs state with Barcoo in the central-west boasting 100 per cent employment.
- Western Australia is the education state with thirteen local council areas having 100% of 16-year-olds attending secondary school.
- South Australia is the nation's 'Good Samaritan' state with the highest volunteering rates in the country.

Today's obsession with moving to the coast to escape the stress of modern living has proven to be a myth, with groundbreaking research showing the best quality of life is in our cities.

The inaugural BankWest Quality of Life Index shows 21 of Australia's 25 most liveable communities are in our urban suburbs, rather than coastal towns, dispelling the 'sea-change' and 'tree-change' dream.

Five hundred and ninety local government areas (LGAs) across Australia were ranked against 10 key criteria including employment levels, crime rates, internet access, health, education levels, earnings, home ownership rates, house size, proportion of empty homes and community involvement.

Residents of Ku-ring-gai in Sydney's northern suburbs have the best quality of life in Australia, followed by those in Hunter's Hill in Sydney and Nillumbik in Melbourne.

Melbourne is Australia's most liveable city with four of ten top communities. Of the 25 top communities nationally, eight are in Sydney, six in Melbourne, four in Perth, two in Adelaide and one in Canberra.

Halls Creek in Western Australia has the lowest quality of life in Australia, followed by Woorabinda in Queensland and Meekatharra in Western Australia.

"Although many Australians dream of living on the coast or in the country, in reality the best quality of life in Australia is found in the suburbs, particularly in Sydney's north, Melbourne's east and western Perth," BankWest Retail Chief Executive Ian Corfield said.

"In the suburbs of Australia's capital cities, residents often have the best of all worlds with access to good schools, modern hospitals and reliable jobs but also large houses, fast internet connections and low crime rates.

"Victoria boasts four of the top 10 communities in Australia for overall quality of life, while Queensland is home to the areas with the highest employment levels. South Australia has the areas with the highest proportion of volunteers, which serves as a barometer of community involvement.

"Western Australia has the best education record with 13 communities having 100% of their 16-year-olds in high school."

To derive the rankings in the BankWest Quality of Life Index each LGA was systemically scored out of 10 for each of the 10 variables contained in the index. These scores were then summed to create an overall quality of life score and ranking by LGA.

Data used in the BankWest Quality of Life Index has been gathered from official government sources including the National Census, Australian Bureau of Statistics, the Australian Tax Office and the Public Health Information Development Unit.

**Top rating communities against 10 quality of life criteria:**

- Home ownership rates are highest in Golden Plains (92%) in Victoria.
- Health rates are highest for Snowy Mountains residents in NSW with 88% in good health.
- Property related crime rates are lowest in Golden Plains in Victoria with only 1.3% of the local population impacted in 2006/07.
- Volunteering rates are highest in Kimba (54%) in South Australia.
- High school enrolment rates are highest in Western Australia, South Australia and Queensland. Twenty-one LGAs have 100% of 16-year-olds attending secondary school, including 13 communities in Western Australia and three each in South Australia and Queensland.
- The best jobs market is in Barcoo in Queensland where 100% of the local labour force is employed.
- Broadband internet connection rates are highest in Ku-ring-gai in Sydney (69%).
- The lowest proportion of vacant homes in the country is in Brighton (3.5%) in Tasmania. This is recognised as an important disincentive against crime.
- The greatest proportion of detached houses is in Broomehill (100%) and Tammin (100%) in Western Australia.
- The highest average taxable income is in Mosman (\$126,884) in Sydney.

**Table 1 Quality of Life Rankings – Top 25 LGAs in Australia**

<b>LGA</b>	<b>Region</b>	<b>State</b>	<b>Quality of Life Ranking</b>
Ku-ring-gai	Sydney	NSW	1
Hunter's Hill	Sydney	NSW	2
Nilfumbik	Melbourne	VIC	3
Peppermint Grove	Perth	WA	4
Mosman	Sydney	NSW	5
Nedlands	Perth	WA	6
Manningham	Melbourne	VIC	7
Bayside	Melbourne	VIC	8
Boroondara	Melbourne	VIC	9
Adelaide Hills	Adelaide	SA	10
Cottesloe	Perth	WA	11
Baulkham Hills	Sydney	NSW	12
Macedon Ranges	Loddon	VIC	13
Pittwater	Sydney	NSW	14
Indigo	Ovens-Murray	VIC	15
Weston Creek	ACT	ACT	16
Lane Cove	Sydney	NSW	17
Hornsby	Sydney	NSW	18
Golden Plains	Barwon	VIC	19
Cambridge	Perth	WA	20
Woollahra	Sydney	NSW	21
Walkerville	Adelaide	SA	22
Cambooya	Darling Downs	QLD	23
Whitehorse	Melbourne	VIC	24
Yarra Ranges	Melbourne	VIC	25

**Table 2 Quality of Life Rankings – Bottom 25 LGAs in Australia**

LGA	Region	State	Quality of Life Ranking
Halls Creek	Kimberley	WA	590
Woorabinda	Fitzroy	QLD	589
Meekatharra	Central	WA	588
Brewarrina	North Western	NSW	587
Tennant Creek	Northern Territory	NT	586
Lockhart River	Far North	QLD	585
Doomadgee	North West	QLD	584
Borroloola	Northern Territory	NT	583
Laverton	South Eastern	WA	582
Walgett	North Western	NSW	581
Mount Magnet	Central	WA	580
Central Highlands	Southern	TAS	579
Wiluna	Central	WA	578
Tasman	Southern	TAS	577
Pormpuraaw	Far North	QLD	576
Central Darling	Far West	NSW	575
Melbourne CBD	Melbourne	VIC	574
Sydney CBD	Sydney	NSW	573
Bourke	North Western	NSW	572
Cue	Central	WA	571
Coober Pedy	Northern	SA	570
Jabiru	Northern Territory	NT	569
Leonora	South Eastern	WA	568
Derby-West Kimberley	Kimberley	WA	567
Moree Plains	Northern	NSW	566

**Table 3 Quality of Life Rankings – Best Performer by category**

Quality of Life Variable	LGA	State	Result
Average annual Taxable Income \$	Mosman	NSW	126,884
Employment rate % of labour force	Barcoo	QLD	100%
Owner Occupation rate %	Golden Plains	VIC	92%
% of dwelling stock which are detached houses	Broomehill	WA	100%
Crimes against property per 100,000 population	Golden Plains	VIC	1,269
% of 16yr olds enrolled in secondary school	Jerilderie	NSW	100%
% of households with broadband internet connection	Ku-ring-gai	NSW	69%
% in good health	Snowy River	NSW	88.4%
% of Dwelling stock which is vacant	Brighton	TAS	3.5%
% of over 15 yrs who volunteer	Kimba	SA	54.5%

## KEY NATIONAL FINDINGS FOR THE QUALITY OF LIFE SURVEY

- Twenty one of the top 25 Local Government Areas (LGA) for quality of life are located in capital cities. Eight are in Sydney with six in Melbourne, four in Perth, two in Adelaide and one in Canberra.
- The best quality of life in a regional area is in Victoria's Macedon Ranges (13<sup>th</sup>), followed by Indigo (15<sup>th</sup>) and Golden Plains (19<sup>th</sup>), also in Victoria and Cambooya (23<sup>rd</sup>) in Queensland's Darling Downs.
- Of the top 10% of LGAs (59) nationwide, 36% are located in Victoria, 24% in NSW, 14% in Western Australia and 12% in South Australia.

## QUALITY OF LIFE AND HOUSE PRICES

- Four of the top five LGAs with the best quality of life in Australia have a median house price above \$1,000,000. The median house price in Ku-ring-gai (1<sup>st</sup>) is \$1,024,500. The LGA with the highest house prices in Australia, Peppermint Grove (\$3,991,000) is ranked fourth for the quality of life.
- Of the top 10% of areas for the quality of life in Australia, 20 out of these 59 have a median house price below the median house price in their state and potentially represent good value. Ten of the 20 good value LGAs are located in Victoria with three in South Australia and two each in NSW, Queensland and the ACT.
- The best value for money LGA is Indigo in northern Victoria, ranked 15th in the Quality of Life Index with a median house price of \$228,500, \$88,410 or 28% less than the median Victorian house price.
- The best value for money LGA in a capital city is the Yarra Ranges in outer Melbourne. It is ranked 25<sup>th</sup> for the quality of life and has a median house price of \$315,000, a discount of \$87,500 or 22% to the median Melbourne house price.
- The median house price in 21 of the 25 LGAs with the best quality of life is higher than the median house price in their state. On average, this premium to state house prices is \$613,910 or 156%.

## KEY STATE FINDINGS FOR THE QUALITY OF LIFE SURVEY

(national ranking in brackets)

- The best quality of life in NSW is found in Ku-ring-gai (1<sup>st</sup>), followed by Hunter's Hill (2<sup>nd</sup>) and Mosman (5<sup>th</sup>) – all in Sydney. Nine of the top 10 NSW communities are in Sydney. The regional areas with the best quality of life are Greater Hume (34<sup>th</sup>) in the Murray region and the Yass Valley (35<sup>th</sup>) in South Eastern NSW.
- The best quality of life in Victoria is in Nilumbik (3<sup>rd</sup>) in Melbourne, followed by Manningham (7<sup>th</sup>) and Bayside (8<sup>th</sup>), also in Melbourne. Seven of the top 10 communities in Victoria are in Melbourne. The Macedon Ranges (14<sup>th</sup>) is the top rated regional area in Victoria.
- The best quality of life rankings in Western Australia are in Peppermint Grove (4<sup>th</sup>), Nedlands (6<sup>th</sup>) and Cottesloe (11<sup>th</sup>). Nine of the top 10 communities in Western Australia are located in Perth, including the top three.

- The best quality of life in Queensland is in Cambooya (23<sup>rd</sup>) in the Darling Downs, followed by Pine Rivers (32<sup>nd</sup>) in Brisbane and Crow’s Nest in the Darling Downs. Eight of the top 10 communities in Queensland are located outside of Brisbane.
- The best quality of life in South Australia is in the Adelaide Hills (12<sup>th</sup>), followed by Walkerville (22<sup>nd</sup>), Burnside (27<sup>th</sup>), all LGAs of Adelaide. Kimba (41<sup>st</sup>) in the Eyre region is the top ranked regional community in South Australia.
- The ACT rates highly for the quality of life with six out of the seven LGAs ranking in the top 10% of the nation. The best quality of life is in Weston Creek (16<sup>th</sup>), followed by Tuggeranong (30<sup>th</sup>) and Woden Valley (36<sup>th</sup>).
- The best quality of life in Tasmania is in Kingborough (118<sup>th</sup>) in Hobart, followed by West Tamar (120<sup>th</sup>) and Meander Valley (140<sup>th</sup>) in the northern region.
- The best quality of life in the Northern Territory is in Litchfield in Darwin (284<sup>th</sup>).

## **BEST PERFORMANCE BY QUALITY OF LIFE VARIABLE**

### **Home ownership**

- Home ownership rates are highest in Golden Plains in Victoria with 92% of households owner occupiers, followed by Nilumbik in Victoria (90%) and Woocoo in Queensland.
- Of the 25 areas with the highest home ownership rates seven are in Western Australia and six in Victoria.
- Seventy-seven communities have home ownership rates exceeding 80%, 10 percentage points more than the national average of 70%.

### **Detached housing**

- All dwellings in Broomehill (100%) and Tammin (100%) in Western Australia are detached houses. Ninety nine percent of dwellings are detached houses in Conargo in NSW, Cambooya in Queensland and Narrogin in Western Australia.
- Across Australia 74% of dwellings are detached houses.
- Detached housing is seen as desirable because they are generally larger than apartments and have less noise issues.

### **Employment**

- Barcoo in Queensland has the highest employment rate in the nation with 100% of the local labour force employed. Three other LGAs have employment rates of more than 99% – Jabiru in Northern Territory, Bungil in Queensland and Narrogin in Western Australia.
- 25 LGAs have at least 98% of the labour force employed. The national average employment rate is 94.8%.

## Income Levels

- Across Australia the average taxable income in 2005-06 was \$47,064. By LGA taxable incomes range from \$32,170 to \$126,884. There are 82 LGAs with an average taxable income above \$50,000. Twenty five of these LGAs are located in NSW with 22 in Western Australia.
- Mosman (\$126,884) in Sydney has the highest average taxable income, followed by Hunter's Hill (\$125,177) and Woolahra (\$114,191), also both in Sydney.

## Broadband Internet Access

- 69% of households in Ku-ring-gai in Sydney have a broadband internet connection, the highest proportion in Australia. This was followed by Peppermint Grove (67%) in Perth and Willoughby (65%) in Sydney.
- Fifteen of the top 25 LGAs for broadband connections are in Sydney.
- 40% of household across Australia have a broadband internet connection.

## Proportion of Empty Homes in an area

- Brighton (3.5%) in Tasmania has the lowest proportion of vacant homes in the country, followed by Cue (4.0%) in Western Australia and Litchfield (4.1%) in Northern Territory (4.1%).
- There are fifteen LGAs with less than 5.0% of private dwellings vacant. Four of these are located in NSW and also in Victoria.
- Across Australia 10% of dwellings were vacant during the census.

## Volunteering Rates

- The greatest proportion of volunteers in Australia is in Kimba (54%) in South Australia followed by Cleve (53%) in SA and Wickopin (53%) in Western Australia.
- There are 53 LGAs where at least 40% of adults are volunteers.
- Across Australia 20% of adults volunteer in the community.

## School enrolments for sixteen year olds

- There are 21 LGAs where 100% of 16 year olds attend secondary school.
- Thirteen of these LGAs are in Western Australia with three each in South Australia and Queensland.
- Across Australia 75% of 16 year olds attend secondary school.

## Proportion of the Population in Good Health

- Residents of the Snowy Mountains in NSW are the healthiest in Australia with 88% in good health. This was followed by 87% in good health in the Sydney LGAs of Mosman, Ku-ring-gai and North Sydney.
- There are 32 LGAs in Australia where more than 85% of residents are in good health.
- Across Australia 81.6% of households indicate they are in good health.

## Property related crime rates

- Property related crime rates are lowest in Golden Plains and West Wimmera in Victoria with only 1.3% and 1.4% of the local population impacted in 2006/07.
- Across Australia 6.2% of households were impacted by household crime in 2005.

**Table 4 Quality of Life Rankings – Top LGAs by state**

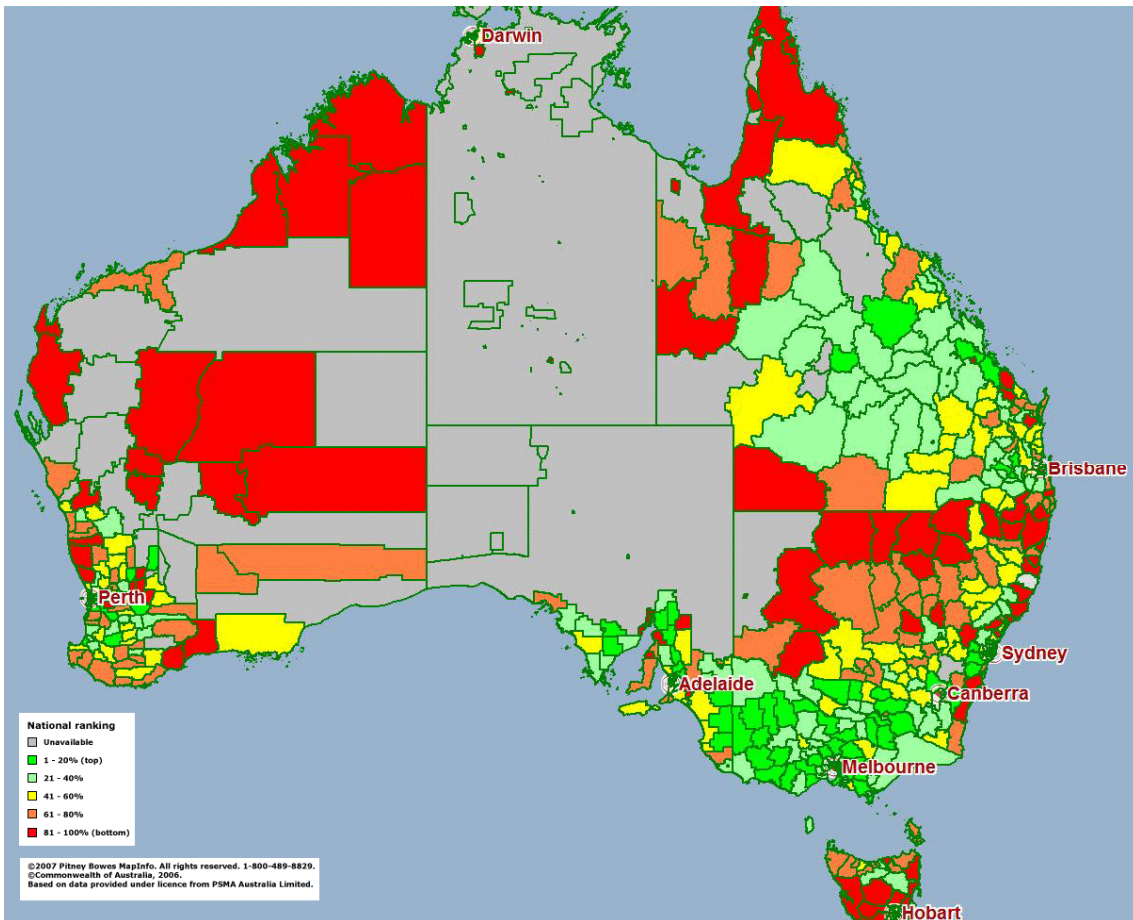
LGA	Region	State	Quality of life ranking
Ku-ring-gai	Sydney	NSW	1
Nilumbik	Melbourne	VIC	3
Peppermint Grove	Perth	WA	4
Adelaide Hills	Adelaide	SA	10
Weston Creek	ACT	ACT	16
Cambooya	Darling Downs	QLD	23
Kingborough	Greater Hobart	TAS	118
Litchfield	Darwin	NT	284

**Table 5 Best value for money LGAs\***

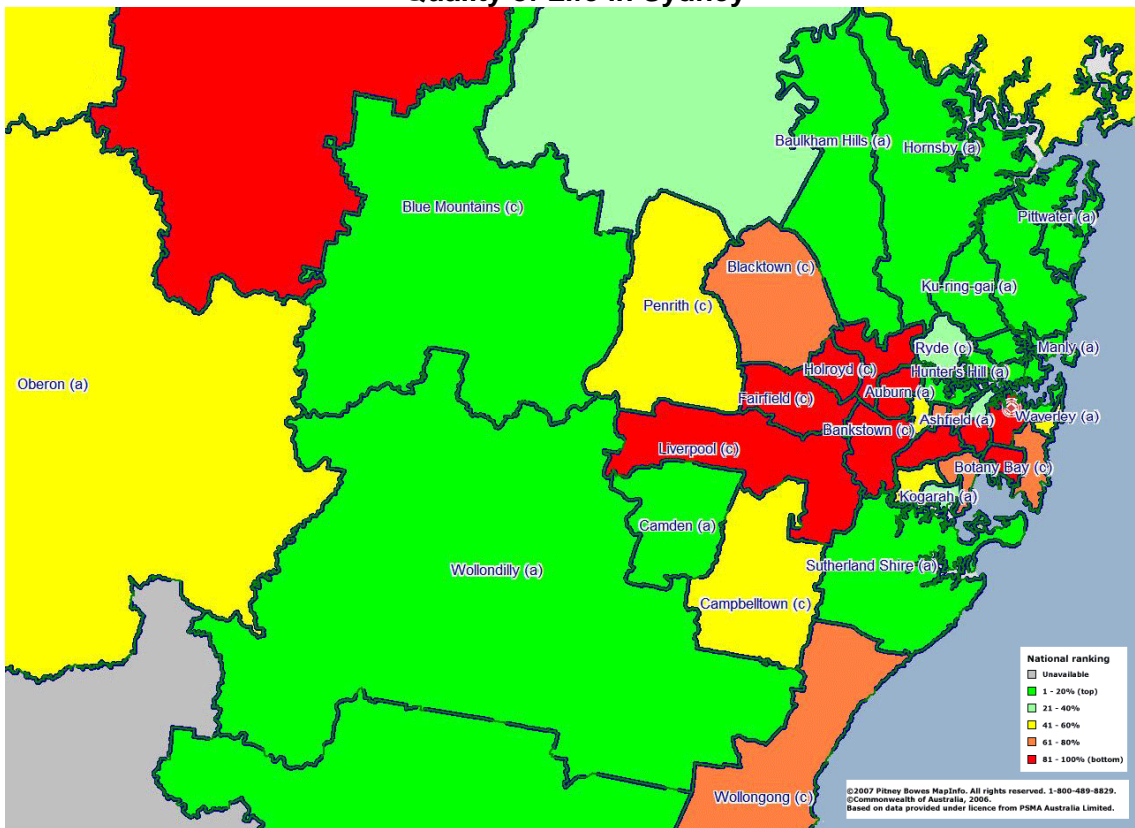
LGA	Region	State	Quality of Life ranking	Median house price \$ (2007)	Discount to state median house price \$ (2007)	Discount to state median house price % (2007)
Indigo	Ovens-Murray	VIC	15	228,500	-88,410	-28%
Golden Plains	Barwon	VIC	19	230,500	-86,410	-27%
Cambooya	Darling Downs	QLD	23	272,500	-95,886	-26%
Yarra Ranges	Melbourne	VIC	25	315,000	-1,910	-1%
Buloke	Mallee	VIC	28	75,500	-241,410	-76%
Tuggernong	ACT	ACT	30	390,000	-40,000	-9%
Pine Rivers	Brisbane	QLD	32	365,000	-3,386	-1%
Towong	Ovens-Murray	VIC	33	164,500	-152,410	-48%
Greater Hume Shire	Murray	NSW	34	168,000	-206,424	-55%
Yass Valley	South Eastern	NSW	35	270,500	-103,924	-28%
Cardinia	Melbourne	VIC	37	260,500	-56,410	-18%
Kimba	Eyre	SA	40	113,000	-178,442	-61%
Moyne	Western District	VIC	42	278,000	-38,910	-12%
Belconnen	ACT	ACT	44	382,000	-48,000	-11%
West Wimmera	Wimmera	VIC	47	88,000	-228,910	-72%
Yarriambiack	Wimmera	VIC	48	74,500	-242,410	-76%
Mundaring	Perth	WA	49	442,000	-4,099	-1%
Barossa	Outer Adelaide	SA	53	267,000	-24,442	-8%
Cleve	Eyre	SA	58	173,000	-118,442	-41%
Southern Grampians	Western District	VIC	59	171,500	-145,410	-46%

\*Top 10% for the quality of life and below median house prices

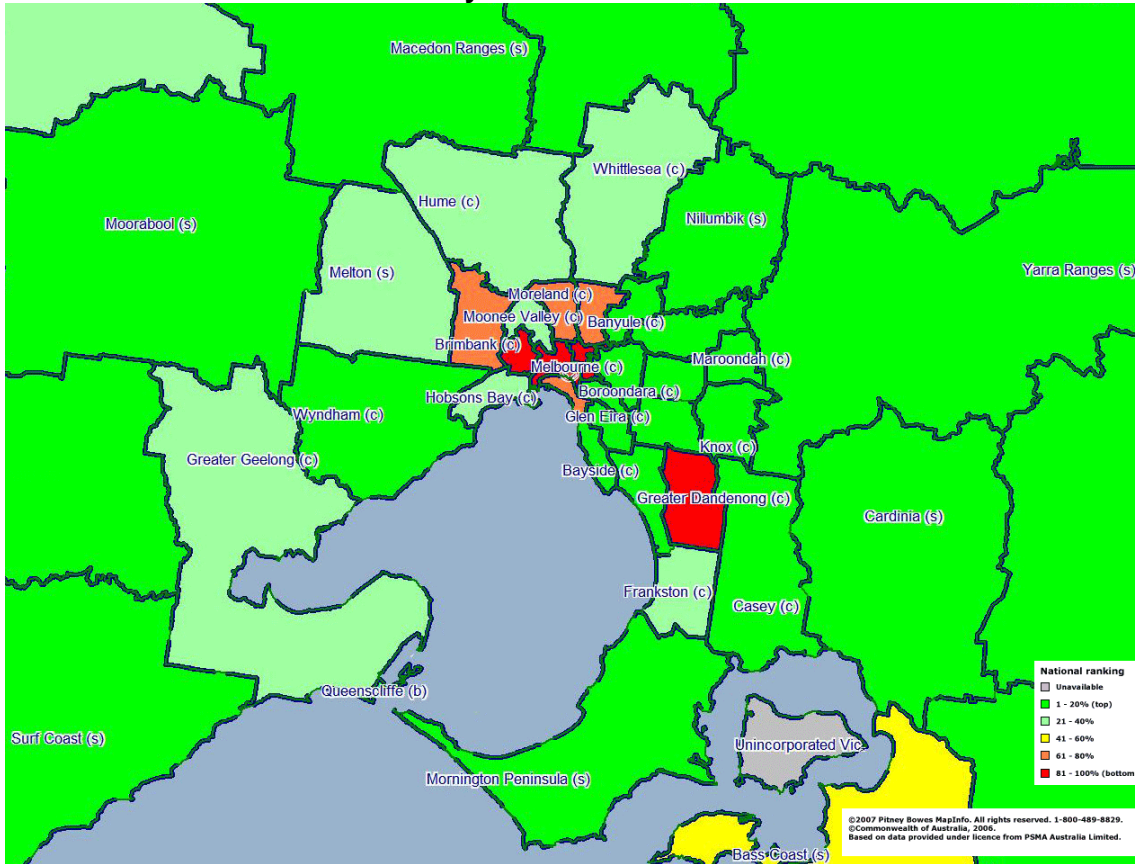
### Quality of Life across Australia



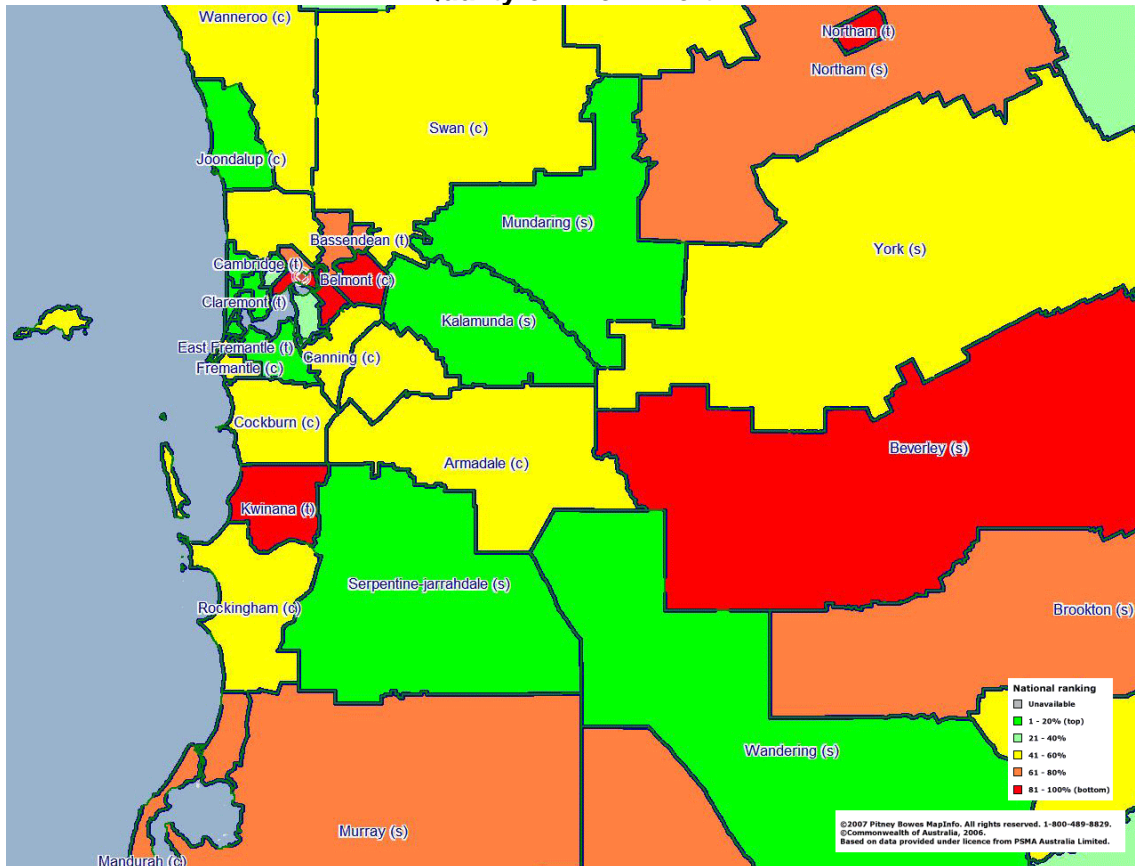
### Quality of Life in Sydney



### Quality of Life in Melbourne

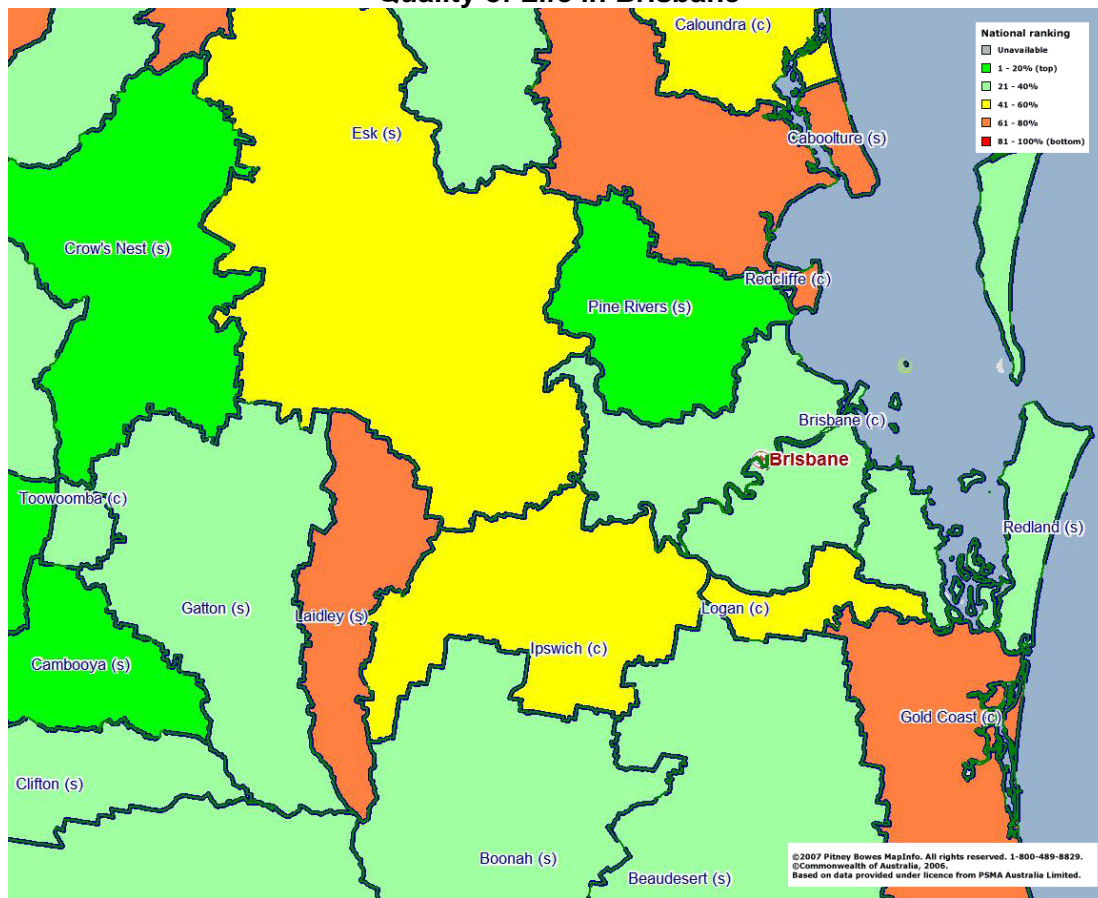


### Quality of Life in Perth

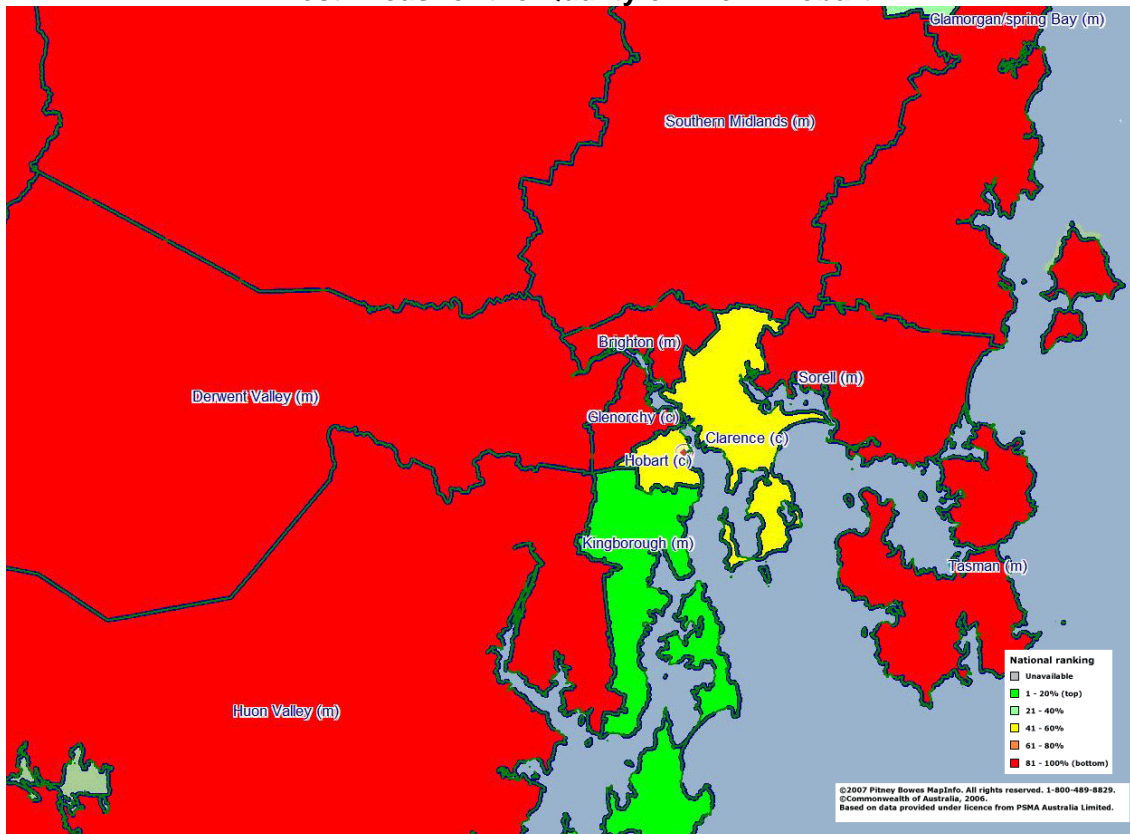




### Quality of Life in Brisbane

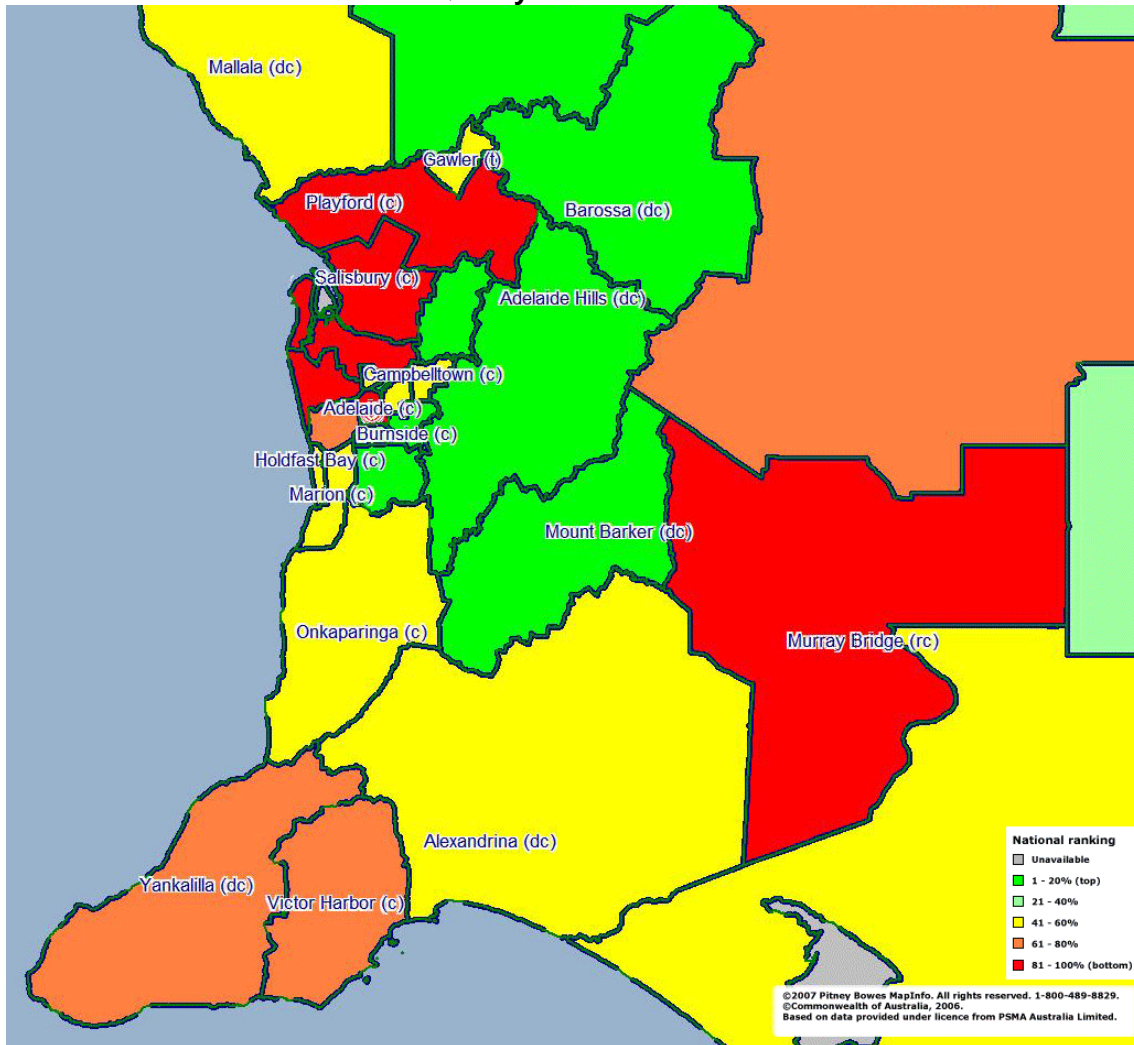


### Best Areas for the Quality of Life in Hobart





Quality of Life in Adelaide



**EDITORS NOTES**

The **BankWest Quality of Life Survey** tracks where living standards are highest in Australia by ranking local performance across key indicators of the labour market, the housing market, the environment, education and health. The index examines data at a local authority level (LGA) for 590 LGAs across Australia. Data has been gathered from sources including the Australian Bureau of Statistics, the Australian Tax Office, the Public Health Information Development Unit and various state police departments.

Each local government area (LGA) is given a score out of 10 for each variable contained in the index. Scores for each variable are summed to create an overall quality of life score.

**Scoring process**

The following formulae have been used to derive individual quality of life scores.

$$S_a = 5 * V_a / [(V_{max} - V_{min})/2 + V_{min}]$$

$$S_i = S_a + (V_i - V_a) / s.d.(V_n)$$

Max = 10, Min = 0

$$Q_i = \sum S_i$$

$S_a$  = average score,  $V_a$  = average value,  $V_{max}$  = highest reading,  $V_{min}$  = lowest reading

$S_i$  = individual score,  $V_i$  = individual value,  $V_n$  = all values, s.d. = standard deviation

$n$  = number of values,  $Q_i$  = Quality of Life score

Statistical sub-divisions have been used in the ACT in place of LGAs.

House prices are sourced from Residex and refer to calendar years 2002 and 2007.

See more detailed BankWest Quality of Life Report 2008 for more information on methodology and data sources, available at [www.BankWest.com.au](http://www.BankWest.com.au). A list of quality of life rankings by LGA is also available at [www.BankWest.com.au](http://www.BankWest.com.au)

**Composition of the Quality of Life Index**

Variable	Period covered
Average Taxable Income	2005/06
Employment rate % of labour force	2006 Census
Owner Occupation rate %	2006 Census
% of dwelling stock which are detached houses	2006 Census
Crimes against property per 100,000 population	2005-06
% of 16yr olds enrolled in secondary school	2006 Census
% of households with broadband internet connection	2006 Census
% in good health	2001
% of Dwelling stock vacant	2006 Census
% of over 15 yrs who volunteer	2006 Census

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**About BankWest**

BankWest is a wholly owned subsidiary of HBOS plc, one of the world’s largest financial services groups, with assets of about AUD\$800 billion (£380 billion). BankWest is a full service bank which originated in Western Australia in 1895 and services more than 860,000 customers. Nationally, BankWest promotes a range of products using cost-effective direct and third party distribution channels, including 24-hour telephone and internet services and mortgage brokers. In WA, BankWest is a market leader with about one quarter of all bank advances and deposits and an extensive network of branches. Standard & Poors short-term credit rating for BankWest is “A-1+” and “AA-” for the long term, providing customers with investment grade security.