



Give Where You Live Foundation & Geelong Community Foundation

**Building Financial Capability for
vulnerable and marginalised
populations in the
Geelong / G21 region**

Progress Report

9th October 2020

Attachment 3: Data Analysis

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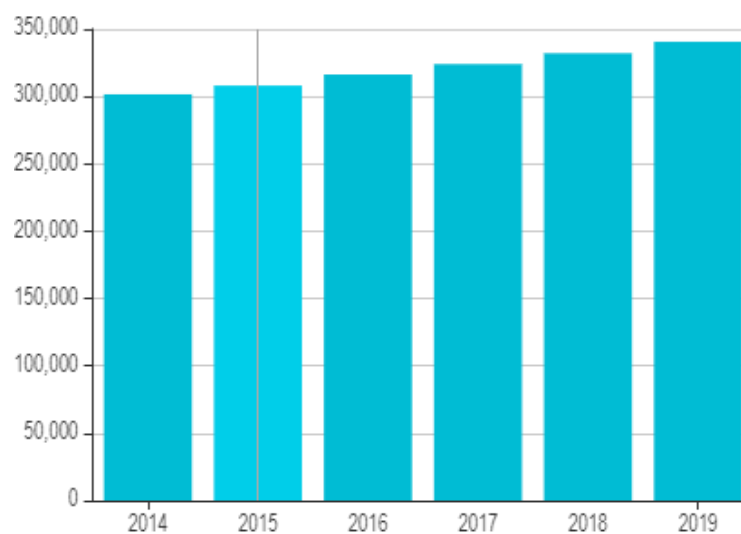


1.0 Introduction

This project comes during a time when, not just the G21 Region, but the entire global community has been significantly affected by COVID-19. This pandemic has not only impacted on our health and social wellbeing, but has also had a major effect on global, national and local economies. This section of the report will focus on the economic impact on the G21 Region labour market.

2.0 G21 Region – Community Profile

The 2019 estimated residential population for G21 Region is 340,616 people. This represents a 10.5% increase from 2016 when the population on Census night was 308,340 people. In 2011, the population was 278,858. The annualised population growth rate for G21 Region is 1.9%, compared to 1.9% for Victoria.¹



G21 Region population growth (REMPPLAN)

The G21 Region contains a mixture of advantaged and disadvantaged areas according to the ABS SEIFA Indexes of Advantage and Disadvantage (the higher the score, the more advantaged an area).

“Advantage” refers to items such as households with high incomes, high education levels, large dwellings, high numbers of motor vehicles, spare bedrooms and professional occupations which contribute to a higher score. “Disadvantage” relates to attributes such as low income, low educational attainment, high unemployment, jobs in relatively unskilled occupations and

1

<https://app.remplan.com.au/geelongregion/community/summary?state=P3wXurbPZHrJEaZUPkPMD5fmtNtLIP>



variables that broadly reflect disadvantage rather than measure specific aspects of disadvantage (e.g. Indigenous and Separated/Divorced).

Index of Relative Socio-economic Advantage and Disadvantage		
G21 Region's small areas and benchmark areas		
Area	2016 index	Percentile ²
Borough of Queenscliffe	1,070.0	89
Surf Coast Shire	1,064.0	87
Greater Melbourne	1,026.0	70
Victoria	1,009.0	61
Golden Plains Shire	1,004.0	57
Australia	1,003.1	57
G21 Region	987.7	47
City of Greater Geelong	980.0	43
Barwon South West Region	979.8	43
Regional VIC	959.0	32
Colac Otway Shire	939.0	22

Source: Australian Bureau of Statistics, [Census of Population and Housing](#) 2016.
Compiled and presented in profile.id by [.id](#), the population experts.³

3.0 G21 Region - PHIDU

Since its establishment with funding from the Australian Government in 1999, the Public Health Information Development Unit (PHIDU) has been committed to providing information on a broad range of health and other determinants across the lifespan.⁴

PHIDU provides data on a range of different cohorts, many of whom are likely to be clients of the service system dealing with those affected by poor financial literacy and financial vulnerability.

That information comes from a range of sources, including the 2016 ABS Census, which means that it is now four years out of date. However, it does give us a snapshot in time to better understand the demographics of those living in the five municipalities which make up the G21 Region.

² The percentile column indicates the approximate position of this small area in a ranked list of Australia's suburbs and localities. It's meant to give an indication of where the area sits within the whole nation. A higher number indicates a higher socio-economic status. For instance, a percentile of 72 indicates that approximately 72% of Australia's suburbs have a SEIFA index lower than this area (more disadvantaged), while 28% are higher.

³ <https://atlas.id.com.au/g21-region/maps/seifa-index>

⁴ <http://phidu.torrens.edu.au/about-phidu>



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BACK TO CONTENTS Link to Key		Link to Notes on the data -			Households in dwellings receiving rent assistance from the Australian Government			Aboriginal households in dwellings receiving rent assistance from the Australian Government		
		Link to Australian and State/ Territory totals			June 2017			June 2016		
Code	Name	Households in dwellings receiving rent assistance from the Australian Government	Total dwellings	% households in dwellings receiving rent assistance	Aboriginal households in dwellings receiving rent assistance from the Australian Government	Total dwellings with Aboriginal households	% Aboriginal households in dwellings receiving rent assistance			
VICTORIA										
21750	Colac-Otway (S)	1,151	8,005	14.4	24	132	18.2			
22490	Golden Plains (S)	487	7,184	6.8	15	100	15.0			
22750	Greater Geelong (C)	16,055	86,995	18.5	282	1,209	23.3			
26080	Queenscliffe (B)	125	1,181	10.6	#			
26490	Surf Coast (S)	974	10,163	9.6	11	88	12.5			
Victoria		302,838	2,112,706	14.3	5,787	23,783	24.3			
Greater Melbourne		208,405	1,574,474	13.2	2,498	12,518	20.0			
Rest of Victoria		94,083	538,228	17.5	3,289	11,263	29.2			
Rest of Victoria excluding Geelong		76,635	435,597	17.6	2,988	9,906	30.2			



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BACK TO CONTENTS Link to Key		Link to Notes on the data Link to Australian and State/ Territory totals			Social housing (persons in rented dwellings) Mortgage stress		
					2016		
Code	Name	Persons living in social housing	Total persons in private dwellings	% persons living in social housing	Low income households (households in bottom 40% of income distribution) with mortgage stress	Mortgaged private dwellings	% mortgage stress
VICTORIA							
21750	Colac-Otway (S)	622	18,672	3.3	302	2,599	11.6
22490	Golden Plains (S)	14	20,254	0.1	399	3,888	10.3
22750	Greater Geelong (C)	6,679	212,003	3.2	2,510	29,844	8.4
26080	Queenscliffe (B)	17	2,407	0.7	21	225	9.3
26490	Surf Coast (S)	122	26,434	0.5	303	3,845	7.9
	Victoria	131,059	5,479,616	2.4	76,908	750,389	10.2
	Greater Melbourne	90,381	4,195,826	2.2	59,866	570,253	10.5
	Rest of Victoria	40,681	1,283,791	3.2	17,081	180,124	9.5
	Rest of Victoria excluding Geelong	33,848	1,030,577	3.3	14,013	143,815	9.7



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BACK TO CONTENTS Link to Key		Link to Notes on the data Link to Australian and State/ Territory totals					
		Rental stress			Financial stress from mortgage or rent		
		2016			2016		
Code	Name	Low income households (households in bottom 40% of income distribution) with rental stress	Rented private dwellings	% rental stress	Low income households (households in bottom 40% of income distribution) under financial stress from mortgage or rent	Total low income households	% Low income households under financial stress from mortgage or rent
VICTORIA							
21750	Colac-Otway (S)	516	1,745	29.6	818	4,073	20.1
22490	Golden Plains (S)	188	545	34.5	587	3,032	19.4
22750	Greater Geelong (C)	7,611	23,735	32.1	10,121	38,901	26.0
26080	Queenscliffe (B)	73	208	35.1	94	479	19.6
26490	Surf Coast (S)	477	2,033	23.5	780	3,592	21.7
	Victoria	162,885	597,841	27.2	239,793	863,794	27.8
	Greater Melbourne	123,048	467,006	26.3	182,914	598,386	30.6
	Rest of Victoria	39,829	130,816	30.4	56,910	265,403	21.4
	Rest of Victoria excluding Geelong	31,532	104,453	30.2	45,545	220,738	20.6



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BACK TO CONTENTS Link to Key		Link to Notes on the data - Link to Australian and State/ Territory totals			Persons living in severely crowded dwellings		
		Low income households			2016		
		2016			2016		
Code	Name	Low income households (households in bottom 40% of income distribution)	Total private dwellings	% Low income households	Persons living in severely crowded dwellings	Total persons in private dwellings	Rate per 10,000
VICTORIA							
21750	Colac-Otway (S)	4,073	8,005	47.0	0	18,672	0.0
22490	Golden Plains (S)	3,032	7,184	40.1	0	20,254	0.0
22750	Greater Geelong (C)	38,901	86,995	42.4	162	212,003	7.6
26080	Queenscliffe (B)	479	1,181	37.0	0	2,407	0.0
26490	Surf Coast (S)	3,592	10,163	33.0	21	26,434	7.9
	Victoria	863,794	2,112,706	40.9	9,115	5,479,611	16.6
	Greater Melbourne	598,386	1,574,548	38.0	8,205	4,195,865	19.6
	Rest of Victoria	265,403	538,203	49.3	910	1,283,746	7.1
	Rest of Victoria excluding Geelong	220,738	435,589	50.7	730	1,030,538	7.1



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BACK TO CONTENTS Link to Key		Link to Notes on the data Link to Australian and State/ Territory totals		Aboriginal persons living in crowded dwellings 2016		Aboriginal persons living in severely crowded dwellings 2016	
Code	Name	Aboriginal persons living in crowded dwellings	Total Aboriginal persons in private dwellings	% Aboriginal persons living in crowded dwellings	Aboriginal persons living in severely crowded dwellings	Total Aboriginal persons in private dwellings	Rate per 10,000
VICTORIA							
21750	Colac-Otway (S)	18	246	7.3	0	246	0.0
22490	Golden Plains (S)	15	205	7.3	0	205	0.0
22750	Greater Geelong (C)	210	2,252	9.3	12	2,252	53.3
26080	Queenscliffe (B)	0	7	0.0	0	7	0.0
26490	Surf Coast (S)	8	187	4.3	0	187	0.0
	Victoria	5,123	45479.0	11.3	111	45479.0	24.4
	Greater Melbourne	2,488	23023.0	10.8	54	23023.0	23.5
	Rest of Victoria	2,632	22453.0	11.7	57	22453.0	25.4
	Rest of Victoria excluding Geelong	2,392	19,891	12.0	50	19,891	25.1



The PHIDU datasets provide information on low income families and the problems they face in the regional economy. Usually, when examining data on low income families, one of the factors which is often seen as contributing to that low income is low education. Interestingly, profile.id data from the 2016 Census shows that ‘Overall, 37.4% of people in low income households aged 15 and over held educational qualifications, and 56.0% had no qualifications, compared with 34.5% and 58.1% respectively for Regional Victoria.’

The major differences between the qualifications held by people in low income households in the G21 Region and Regional VIC are:

- A larger percentage of people with Bachelor or Higher degrees (9.3% compared to 7.1%)
- A smaller percentage of people with No qualifications (56.0% compared to 58.1%)

The largest changes in the qualifications held by people in low income households in the G21 Region between 2011 and 2016 were in those with:

- No qualifications (+3,654 persons)
- Vocational qualifications (+3,205 persons)
- Bachelor or Higher degrees (+1,837 persons)
- Advanced Diploma or Diplomas (+1,419 persons).⁵

It is possible that, given today’s complex and volatile labour markets, these individuals may have had to take casual, entry-level jobs and are therefore part of the precarious workforce who face continual financial vulnerability.

Housing issues also feature heavily. The PHIDU data also shows information on the numbers of residents experiencing either mortgage or rental stress. Whilst these numbers should be a cause of concern for leaders within the G21 Region, more recent data based on the impact of COVID-19 shows truly alarming projected national figures for those facing mortgage or rental stress, with the ABC News reporting that ‘Mortgage stress levels among Australians have continued to soar amid the global outbreak of COVID-19, with data showing more than 1.4 million Australian households are now in mortgage stress and almost 100,000 could soon default on their loans.’ The article goes on to make the following points:

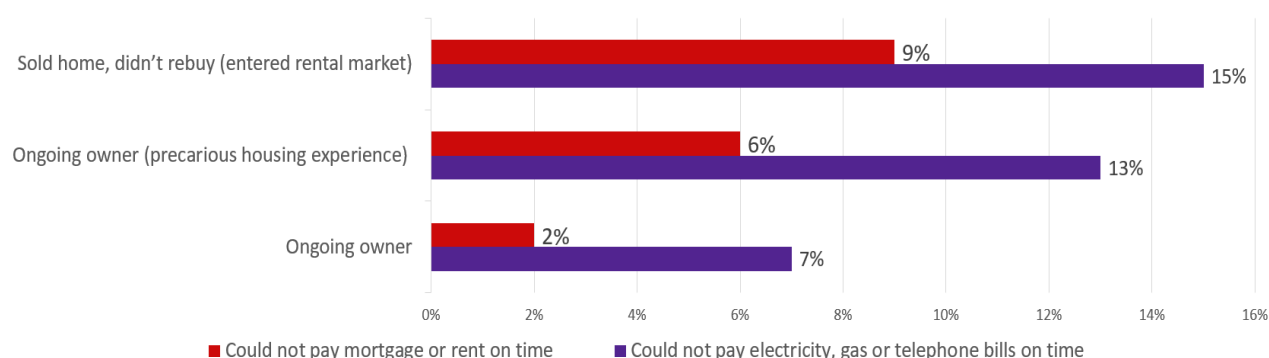
- ‘Young families and first-time buyers are among those most exposed to defaulting on their home loans
- There are fears the situation will worsen when the JobKeeper subsidy and mortgage repayment holidays are removed
- Analysts predict a spike in unemployment could trigger debt servicing problems and forced sales
- The mix of households in stress are changing, as a larger number of affluent households are finding their finances are under pressure.’⁶

⁵ <https://profile.id.com.au/g21-region/qualifications?SeifaKey=40002>

⁶ <https://www.abc.net.au/news/2020-06-04/covid-recession-mortgage-stress-default-home-loans-jobkeeper/12318274>



Another article from the Australian Housing and Urban Research Institute (AHURI) reports the same large numbers of Australians facing mortgage or rental stress and states that ‘the Australian Banking Association reported that 485,063 home loan mortgages had been deferred at a total value of \$175.5 billion. It is anticipated that when Government welfare supports such as JobSeeker and JobKeeper wind back in September 2020 the economic situation for many households will deteriorate even further.’⁷ They go on to discuss the mental health issues caused by this financial stress, and provide data on the growth in financial vulnerability of those who leave home ownership for rental accommodation compared to those who persist with home ownership.



Not only does the level of current financial vulnerability mean that many people will lose their homes and be forced into rental accommodation, but a significant number will be even more severely affected when they are unable to either compete for the lower number of available rental properties or be able to afford the rent if they are lucky enough to find a property. This will continue to exacerbate the growing homelessness problem with all of its attendant issues.

In calculating the approximate costs of homelessness, one writer noted that ‘*The kind of money it would take to solve the homeless problem could well be less than the kind of money it took to ignore it.*’⁸

Beyond the human tragedy, what most passers-by fail to see is the cost of homelessness to us all. It includes the bills for police and ambulance call-outs, prison nights, visits to emergency departments, hospital stays and mental health and drying out clinics. These expenses are rarely collated and tabulated to find the true cost of homelessness to the public. The costs are dispersed over so many

⁷ <https://www.ahuri.edu.au/research/covid-19/covid-19-mortgage-stress-creating-uncertain-housing-futures>

⁸ https://theconversation.com/if-we-realised-the-true-cost-of-homelessness-wed-fix-it-overnight-143998?utm_medium=email&utm_campaign=Latest%20from%20The%20Conversation%20for%20September%2023%202020%20-%201739116834&utm_content=Latest%20from%20The%20Conversation%20for%20September%2023%202020-%201739116834+CID_aaceea4e7aead65c719121ec10beb646&utm_source=campaign_monitor&utm_term=If%20we%20realised%20the%20true%20cost%20of%20homelessness%20wed%20fix%20it%20overnight



government agencies and facilities that they are managed in a piecemeal way, as they always have been in Australia. The result is a hefty hit to the public purse.⁹

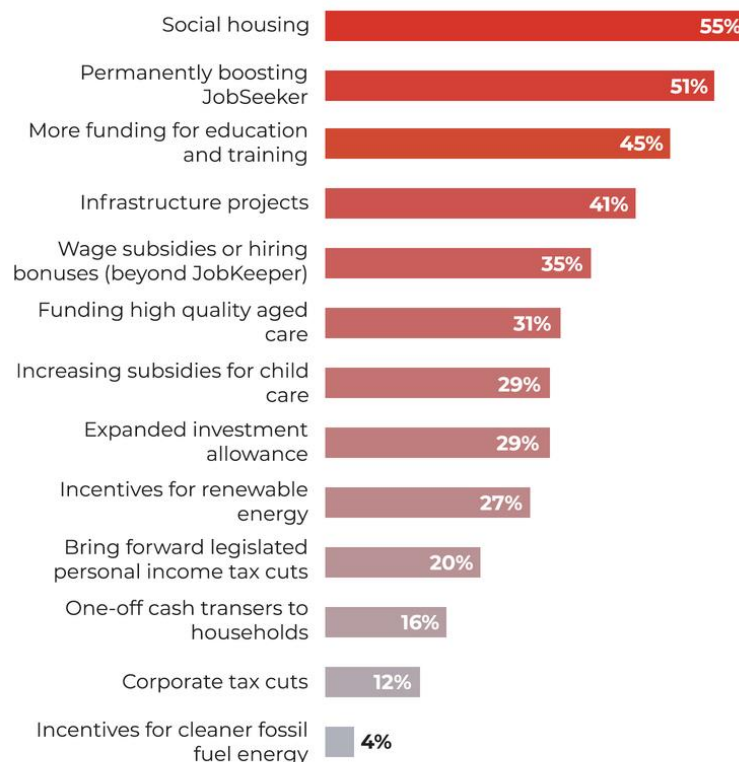
In one Australian study of 44 individuals who were provided with housing, the results showed that 'emergency admissions were reduced by 57% and overnight stays by 53%. The overall health-care saving was A\$404,028'.

The article goes on to identify the benefits for those suffering mental health problems and found that criminal offending was also likely to reduce. Overall, the literature showed that once offenders were provided with housing and relevant support services, that police contacts fell by 99% and health costs fell by 85%.

It was for all of these reasons that 49 of Australia's top economists suggested that the Federal Government focus on boosts to JobSeeker and social housing in their 2020 budget rather than tax cuts. When asked to rate where money should be spent, they came up with the following recommendations:

Responses from 49 economists to the question:

"The October budget will see the government announce additional policies to support recovery. Please nominate the four programs you think would be the most effective (for an intervention of a given size) over the next two years."



⁹ ibid



Social housing would leave us with something worthwhile (as did the school hall building program during the global financial crisis) in addition to providing work for the building industry. Alleviating homelessness would be a lasting benefit.

The second most popular option, endorsed by 51%, was permanently boosting JobSeeker, previously known Newstart. The temporary boost in the A\$282.85 per week payment was wound back last week and will end in December. Melbourne University economist John Freebairn pointed out that with no real increase in Newstart since 1993 and many on it in demonstrable poverty, every extra cent spent on it will be spent rather than saved.

Supported by fewer than half of those surveyed, but third most popular at 45%, was more funding for education and training.¹⁰

Those on Government welfare continue to be demonised by the Federal Government and the media with:

the cut of A\$150 per week in JobSeeker payments coinciding with the sudden volley of media reports about unemployed people refusing jobs, including fruit picking. This narrative is jarring when there are 19 people unemployed or underemployed for every vacancy and only 3% of employers report that they are recruiting but can't find enough applicants.

Are unemployment payments really that cosy since they almost doubled in April from \$282.85 to \$557.85 a week? \$557.85 a week for a single adult is around 80% of the full-time minimum after-tax wage of \$669 per week, and a good less again as a proportion of what most entry level jobs pay, because most pay more than the minimum wage.¹¹

¹⁰ https://theconversation.com/top-economists-back-boosts-to-jobseeker-and-social-housing-over-tax-cuts-in-pre-budget-poll-146914?utm_medium=email&utm_campaign=Latest%20from%20The%20Conversation%20for%20September%2028%202020%20-%201743116879&utm_content=Latest%20from%20The%20Conversation%20for%20September%2028%202020%20-%201743116879+CID_3a9787fbf7bf1de9e6ca0ccf2bc3e4ea&utm_source=campaign_monitor&utm_term=Top%20economists%20back%20boosts%20to%20JobSeeker%20and%20social%20housing%20over%20tax%20cuts%20in%20pre-budget%20poll

¹¹ https://theconversation.com/if-jobseeker-was-cut-the-unemployed-would-be-picking-fruit-why-thats-not-true-145951?utm_medium=email&utm_campaign=The%20Weekend%20Conversation%20-%201741616863&utm_content=The%20Weekend%20Conversation%20-%201741616863+CID_cf98fc2913a802d5c915bdcca763898b&utm_source=campaign_monitor&utm_term=If%20JobSeeker%20was%20cut%20the%20unemployed%20would%20be%20picking%20fruit%20Why%20thats%20Not%20true



4.0 The G21 Region – Economic/Employment/Education Profile

At the 2016 Census, the following data was recorded with regard to engagement with the G21 Region labour market:

Cohorts	G21 Region
Employed, worked full-time	78,549
Employed, worked part-time	51,740
Employed, away from work	8,148
Unemployed, looking for full-time work	4,684
Unemployed, looking for part-time work	3,864
Not in the labour force	88,893
Not stated	15,197
Subtotal	251,075
Balance	57,265
Total	308,340

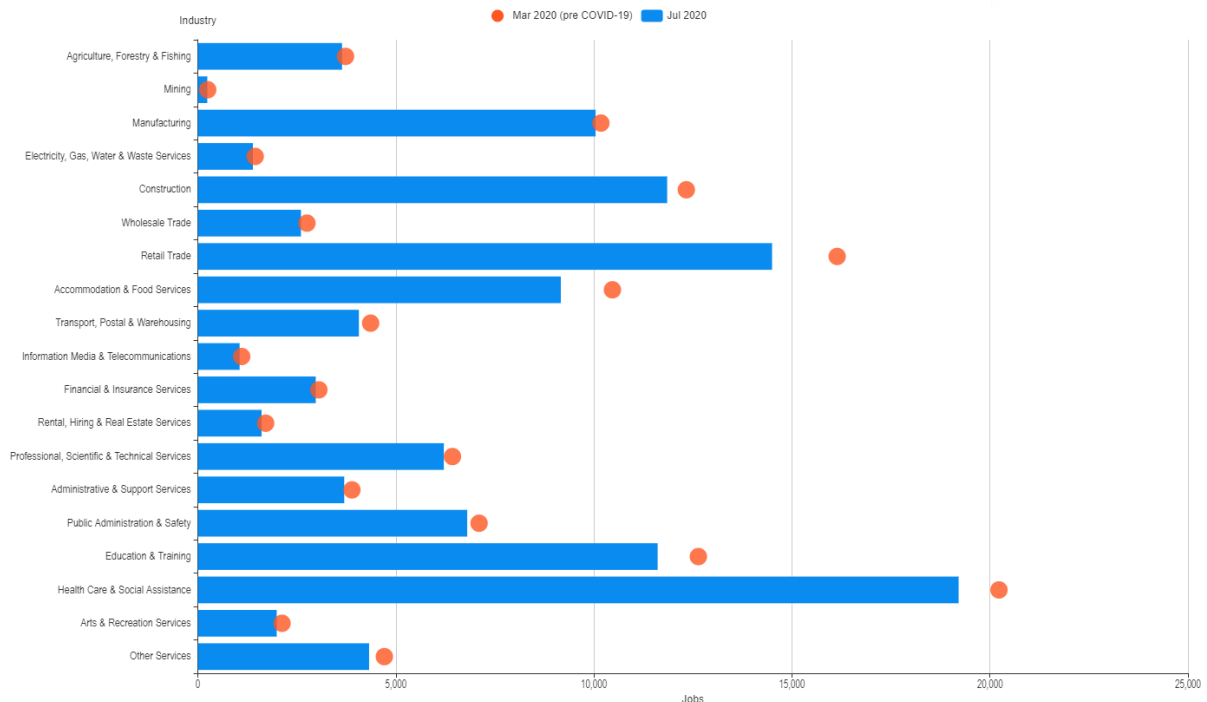
Cohorts: All except 'Not applicable'¹²

'In G21 Region, prior to COVID-19 and the introduction of social lockdown measures to manage the pandemic, the total employment across all local industry sectors was estimated at 124,645. For **July 2020**, total employment is estimated at 116,958, **a fall of 6.2%**.'¹³

The following chart shows the difference in G21 Region employment by industry between March and July 2020. As can be seen, there has been a drop in employment in most industries. Even the Health Care & Social Assistance sector has seen a reduction of over 1,000 jobs.

¹²<file:///C:/Users/user/Documents/Work/Futureworking/Projects/Give%20Where%20You%20Live%20Financia%20Literacy/Data/REMPAN/G21/G21%20Region%20Alliance%20Community%20Profile%20%20Labour%20Force%20Status,%20Work%20%20REMPAN.html>

¹³ <https://app.rempplan.com.au/geelongregion/economy/covid-19/impact-on-employment?state=9J4NFv!5JkWFKjWbFdqr57fqo1ObhViphaQYHGhYhBhJKHrhMUKKEZUVq4>



Actual employment numbers are shown in the table below:

Industry	Mar 2020 (pre COVID-19)	Apr 2020	May 2020	Jun 2020	Jul 2020
Agriculture, Forestry & Fishing	3,728	3,713	3,690	3,646	3,640
Mining	248	243	240	238	237
Manufacturing	10,176	10,102	10,064	10,055	10,042
Electricity, Gas, Water & Waste Services	1,447	1,429	1,415	1,409	1,389
Construction	12,333	12,092	11,960	11,934	11,849
Wholesale Trade	2,754	2,679	2,637	2,625	2,602
Retail Trade	16,142	15,127	14,693	14,808	14,498
Accommodation & Food Services	10,467	9,476	9,265	9,352	9,164
Transport, Postal & Warehousing	4,362	4,229	4,141	4,124	4,065
Information Media & Telecommunications	1,106	1,075	1,061	1,058	1,054
Financial & Insurance Services	3,055	3,003	2,978	2,975	2,976
Rental, Hiring & Real Estate Services	1,711	1,635	1,622	1,619	1,608
Professional, Scientific & Technical Services	6,428	6,347	6,285	6,273	6,210
Administrative & Support Services	3,890	3,790	3,727	3,705	3,695
Public Administration & Safety	7,100	7,022	6,993	6,882	6,800
Education & Training	12,637	12,027	11,725	11,675	11,608
Health Care & Social Assistance	20,228	19,621	19,355	19,360	19,208
Arts & Recreation Services	2,125	2,004	1,992	1,993	1,990
Other Services	4,708	4,459	4,372	4,363	4,323
Total	124,645	120,073	118,215	118,094	116,958



With regard to education levels in the G21 Region, the 2016 Census provided the following information:

‘In the G21 Region, 46.1% of people aged over 15 years had completed Year 12 schooling (or equivalent) as of 2016. This was greater than Regional Victoria. The G21 Region's school completion data is a useful indicator of socio-economic status. With other indicators, such as Proficiency in English, the data informs planners and decision-makers about people's ability to access services. Combined with Educational Qualifications it also allows assessment of the skill base of the population.’¹⁴

Highest level of secondary schooling completed							
G21 Region - Total persons (Usual residence)	2016			2011			Change
Level of schooling	Number	%	Regional VIC %	Number	%	Regional VIC %	2011 to 2016
Year 8 or below	14,472	5.8	6.7	16,361	7.2	8.5	-1,889
Year 9 or equivalent	17,900	7.1	8.5	18,720	8.3	9.6	-820
Year 10 or equivalent	40,876	16.3	19.0	40,108	17.8	20.4	+768
Year 11 or equivalent	38,899	15.5	16.0	37,792	16.7	16.9	+1,107
Year 12 or equivalent	115,809	46.1	38.9	93,540	41.4	35.6	+22,269
Did not go to school	1,405	0.6	0.5	1,235	0.5	0.5	+170
Not stated	21,703	8.6	10.4	17,998	8.0	8.6	+3,705
Total persons aged 15+	251,064	100.0	100.0	225,754	100.0	100.0	+25,310

Source: Australian Bureau of Statistics, [Census of Population and Housing](#) 2011 and 2016.



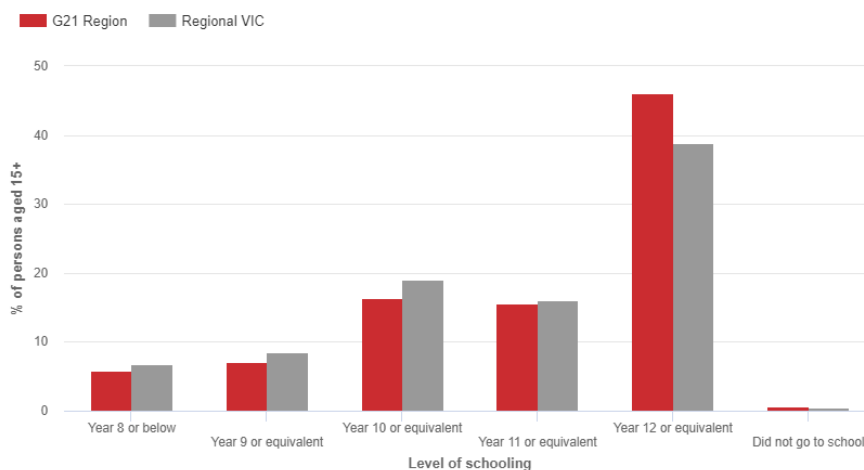
Compiled and presented by [.id](#), the population experts.

¹⁴ <https://profile.id.com.au/g21-region/qualifications?SeifaKey=40002>



Highest level of schooling completed, 2016

export



Source: Australian Bureau of Statistics, Census of Population and Housing, 2016 (Usual residence data). Compiled and presented in profile.id by .id, the population experts.

Overall, 29.7% of the population left school at Year 10 or below, and 46.1% went on to complete Year 12 or equivalent, compared with 34.7% and 38.9% respectively for Regional Victoria. The major differences between the level of schooling attained by the population in the G21 Region and Regional Victoria were:

- A larger percentage of persons who completed year 12 or equivalent (46.1% compared to 38.9%)
- A smaller percentage of persons who completed year 10 or equivalent (16.3% compared to 19.0%)
- A smaller percentage of persons who completed year 9 or equivalent (7.1% compared to 8.5%)

The largest changes in the level of schooling attained by the population in the G21 Region, between 2011 and 2016 were:

- Year 12 or equivalent (+22,269 persons)
- Year 8 or below (-1,889 persons)
- Year 11 or equivalent (+1,107 persons)
- Year 9 or equivalent (-820 persons)

With regard to post-school education, the following table shows the highest level of qualification held by G21 Region residents:

Highest qualification achieved							
G21 Region – Persons aged 15+ (Usual residence)	2016			2011			Change
Qualification level	Number	%	Regional VIC %	Number	%	Regional VIC %	2011 to 2016
Bachelor or Higher degree	47,263	18.8	14.5	35,855	15.9	12.5	+11,408



Advanced Diploma or Diploma	24,273	9.7	8.5	18,872	8.4	7.2	+5,401
Vocational	53,307	21.2	22.0	45,775	20.3	20.7	+7,532
No qualification	100,083	39.9	42.8	101,868	45.1	48.4	-1,785
Not stated	26,155	10.4	12.2	23,392	10.4	11.1	+2,763
Total persons aged 15+	251,081	100.0	100.0	225,762	100.0	100.0	+25,319

Source: Australian Bureau of Statistics, [Census of Population and Housing](#) 2011 and 2016.
Compiled and presented by [.id](#), the population experts.



If Australians are to be prepared for the jobs of the future, then they will need to undertake with life long and life wide learning as many of the new jobs being created require high skill, high qualifications. However, as the Australian Government and Australian industry continues to withdraw money from the higher education sector and as international students continue to decline, universities will find it increasingly difficult to fund a wide range of courses without raising student fees again and again, much less engage in research to keep themselves rating highly from a global ranking perspective.

Universities spent A\$12.2 billion on research in 2018. Discretionary income used to fund Australian university research that year amounted to \$6 billion, of which \$3.1 billion came from international student fees. This means international student fees made up 51% of all the externally sourced research income. We have estimated the loss of international student revenue due to COVID-19 will mean the discretionary income available to support research will decline to less than 30% of external



funding for 2020 and beyond. This is equivalent to a decrease of between \$6.4 billion and \$7.6 billion from 2020–24. The associated reduction in the Australian university research workforce will be in the range 5,100 to 6,100 researchers. This includes graduate research students, research assistants and academic research leaders. This amounts to around 11% of the current research force.¹⁵

The article identifies those universities which commit a significant proportion of their discretionary funding to research and finds that UTS, Deakin and Macquarie are at extremely high risk; with risk being very high for Sydney, Melbourne, UNSW, QUT, Griffith and Queensland; and for Monash, Adelaide, ANU and UWA, risks being moderately high. The authors believe that ‘research rankings and global university reputations are at risk if effective mitigation actions are not achieved.’¹⁶

Estimates are that COVID-19 could result in the loss of 10,000 higher education jobs as well as ‘estimates [that] revenue will drop by at least A\$3 billion in 2020 due to the pandemic, and the decline could be as high as A\$4.6 billion.’¹⁷

Almost half of Australia’s 164,000 researchers are academic staff and postgraduate research students. Universities expect to lose up to 21,000 full-time equivalent staff over the next six months, of which an estimated 7,000 could be research-related. Postgraduate research students work in research while earning their higher degree. They’re 57% of the university workforce and 6,000 could lose their jobs. In medical research institutes, around 3,000 jobs are projected to go. There is widespread concern the diversity crucial to innovation will be lost along with these jobs.

If the higher education sector is to recover, universities will need to form stronger relationships and partnerships with prospective funding bodies, mainly industry specific peak organisations.

At the same time that the research sector is being hit so hard, the Australian Government is also looking to eliminate more than A\$700 million from the amount they provide to universities to partially fund courses.¹⁸ These radical changes are nested in a proposed bill to bring in the “Job

¹⁵ https://theconversation.com/7-6-billion-and-11-of-researchers-our-estimate-of-how-much-australian-university-research-stands-to-lose-by-2024-146672?utm_medium=email&utm_campaign=Latest%20from%20The%20Conversation%20for%20September%2023%202020%20-%201739116834&utm_content=Latest%20from%20The%20Conversation%20for%20September%2023%202020%20-%201739116834+CID_aaceea4e7aead65c719121ec10beb646&utm_source=campaign_monitor&utm_term=76%20billion%20and%2011%20of%20researchers%20our%20estimate%20of%20how%20much%20Australian%20university%20research%20stands%20to%20lose%20by%202024

¹⁶ *ibid*

¹⁷ <https://theconversation.com/more-than-10-000-job-losses-billions-in-lost-revenue-coronavirus-will-hit-australias-research-capacity-harder-than-the-gfc-138210>

¹⁸ https://theconversation.com/universities-can-help-australias-economic-recovery-but-thats-all-at-risk-if-the-job-ready-graduates-bill-passes-146582?utm_medium=email&utm_campaign=Latest%20from%20The%20Conversation%20for%20September%2025%202020%20-%201739116834&utm_content=Latest%20from%20The%20Conversation%20for%20September%2023%202020%20-%201739116834+CID_aaceea4e7aead65c719121ec10beb646&utm_source=campaign_monitor&utm_term=76%20billion%20and%2011%20of%20researchers%20our%20estimate%20of%20how%20much%20Australian%20university%20research%20stands%20to%20lose%20by%202024



Ready Graduates” legislation which is currently before a Senate Committee for inquiry, with over 277 submissions already lodged, many of which are against the proposal.

The government says the package will create 100,000 new university places by 2030. In reality, the package wants universities to take 100,000 students by 2030 — at no extra cost to the Commonwealth, with estimates that, on average, student fees will increase by 7% while average Commonwealth funding per student will fall by 15%. The value of the cut will likely grow over time in the absence of any additional public investment.

Education Minister Dan Tehan wants to encourage students to take what he describes as “job ready degrees” in fields such as science and engineering, by reducing their fees and doubling costs for some humanities courses. The University of Sydney estimates a funding cut of A\$27 million for its science, engineering, medicine and health courses once the transition arrangements end in 2024. This is because the extra money paid by humanities students will not be enough to offset the reduced fees students will pay for the more “job-ready” courses, which are more expensive to deliver. And this is at a time of collapsing revenues from international students. The legislation will make a bad situation worse. It may entrench perverse incentives for universities to load up more students in the higher paying humanities courses — potentially graduating more students in the very fields the government wants to de-incentivise.¹⁹

If Australia is not to fall further and further behind other countries in preparing its residents for the changing nature of work with its concurrent requirement for more, and higher, educational qualifications, then this eroding of the education system must be challenged. Not only will it force whole new cohorts into financial vulnerability, but it will further put at risk those already vulnerable in the labour market as opportunities to improve their job ready ability through further education becomes increasingly expensive and prescriptive.

The remainder of this section of the report will deal with the individual municipalities which form the G21 Alliance. However, rather than repeat much of the data which has already been provided for the G21 Region section of the report, the sections below will only detail the data which shows the impact COVID-19 has had on the LGA.

[%201741016855&utm_content=Latest%20from%20The%20Conversation%20for%20September%2025%202020%20-%201741016855+CID_fd145caae092ce53bcc740f9fb01cb3&utm_source=campaign_monitor&utm_term=Universities%20can%20help%20Australias%20economic%20recovery%20but%20thats%20all%20at%20risk%20if%20the%20job-ready%20graduates%20bill%20passes](#)

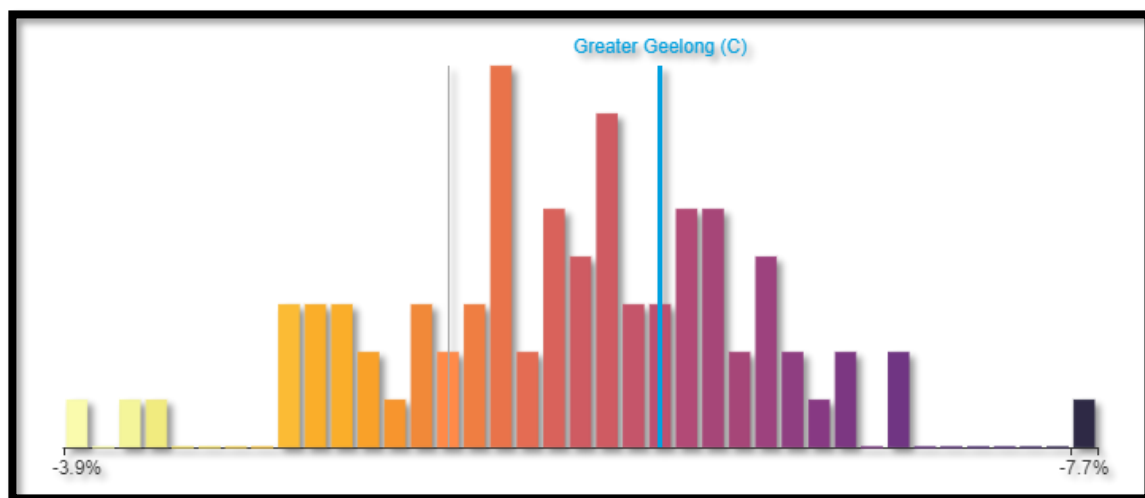
¹⁹ *ibid*



5.0 City of Greater Geelong

In Greater Geelong, prior to COVID-19 and the introduction of social lockdown measures to manage the pandemic, total employment across all local industry sectors was estimated at 100,666 jobs. For July 2020, total employment is estimated at 94,485 jobs, a fall of 6.1%. Across Australia, the median fall in employment over this period was 2.4%.

In Victoria:



Across Victoria, the median fall in employment over this period was 5.8%.

Greater Geelong is:

- Ranked 25 out of 79 local government areas in Victoria with:
 - 24 local government areas in Victoria experiencing higher impact.
 - 54 local government areas in Victoria were less impacted.²⁰

In Geelong, the industry sectors hardest hit by COVID-19 are Retail Trade (in numbers employed) and Accommodation and Food Services (by percentage).²¹

Industry	Mar 2020 (pre COVID-19)	Apr 2020	May 2020	Jun 2020	Jul 2020
Agriculture, Forestry & Fishing	1,068	1,063	1,056	1,042	1,040

²⁰ https://app.remplan.com.au/public/covid-impacts;m=5;s=0;r=2;z=au2018lga_22750

²¹ <https://app.remplan.com.au/geelong/economy/covid-19/impact-on-employment?state=R2RYFn!3J4VFV2Y8C7Qe7XuKj3XofJcZh9dVcEhVhDhl3uGhRUjjOWi3Gn>



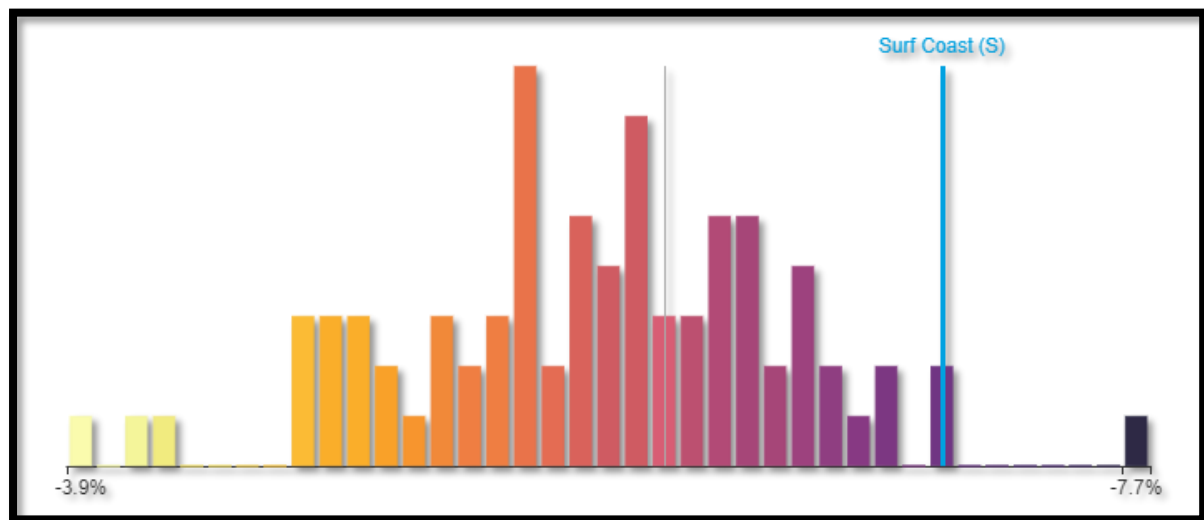
Mining	157	154	152	151	150
Manufacturing	8,085	8,029	8,001	7,994	7,984
Electricity, Gas, Water & Waste Services	1,316	1,300	1,287	1,281	1,264
Construction	9,667	9,478	9,374	9,354	9,287
Wholesale Trade	2,156	2,098	2,065	2,056	2,038
Retail Trade	13,663	12,793	12,420	12,519	12,253
Accommodation & Food Services	7,727	7,066	6,926	6,984	6,858
Transport, Postal & Warehousing	3,672	3,559	3,484	3,469	3,419
Information Media & Telecommunications	920	895	883	880	877
Financial & Insurance Services	2,730	2,685	2,663	2,661	2,661
Rental, Hiring & Real Estate Services	1,352	1,292	1,282	1,279	1,271
Professional, Scientific & Technical Services	5,335	5,268	5,217	5,207	5,155
Administrative & Support Services	2,957	2,880	2,831	2,814	2,806
Public Administration & Safety	5,623	5,561	5,538	5,450	5,385
Education & Training	10,997	10,465	10,202	10,157	10,100
Health Care & Social Assistance	17,668	17,142	16,911	16,916	16,784
Arts & Recreation Services	1,678	1,585	1,576	1,576	1,574
Other Services	3,895	3,691	3,620	3,612	3,579
Total	100,666	97,004	95,488	95,402	94,485



6.0 Surf Coast Shire

In Surf Coast, prior to COVID-19 and the introduction of social lockdown measures to manage the pandemic, total employment across all local industry sectors was estimated at 9,293 jobs. For July 2020, total employment is estimated at 8,639 jobs, a fall of 7%. Across Australia, the median fall in employment over this period was 2.4%.

Within Victoria:



Across Victoria, the median fall in employment over this period was 5.8%.

Surf Coast is:

- Ranked 2 out of 79 local government areas in Victoria with:
 - 1 local government area in Victoria experiencing higher impact.
 - 77 local government areas in Victoria were less impacted.

In Surf Coast Shire, the industry sector hardest hit by COVID-19 in both numbers employed and percentage is Accommodation and Food Services (by percentage).²²

²² <https://app.remplan.com.au/surfcoast/economy/covid-19/impact-on-employment?state=PBQOFp!y9j5F7n2AFk3bLZUNlgPKCDskI23eUMIzl7IPqTEI5hkkNWTk0r>



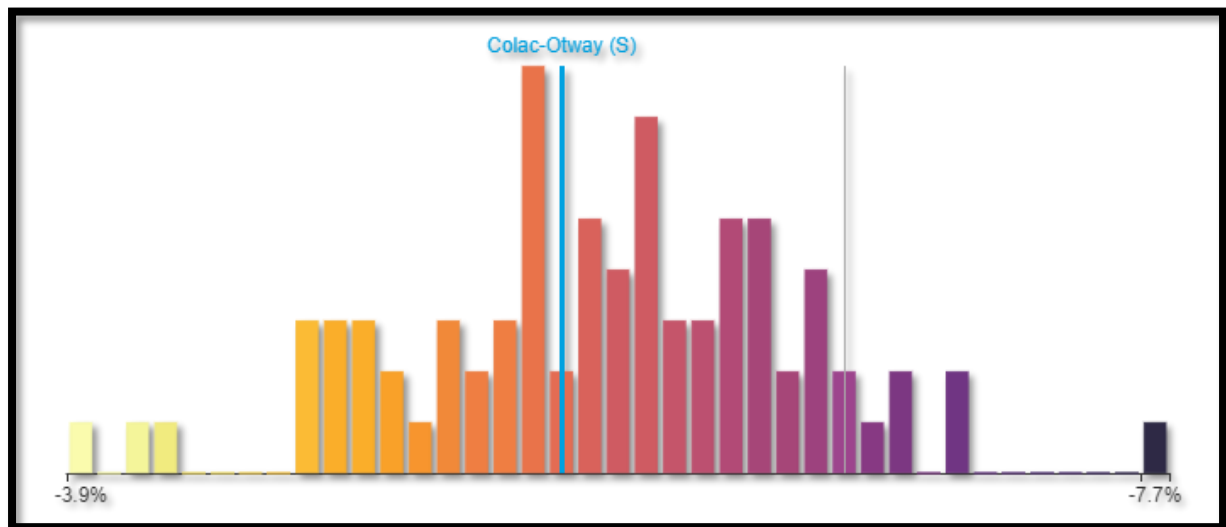
Industry	Mar 2020 (pre COVID-19)	Apr 2020	May 2020	Jun 2020	Jul 2020
Agriculture, Forestry & Fishing	544	542	539	532	531
Mining	20	20	19	19	19
Manufacturing	366	363	362	362	361
Electricity, Gas, Water & Waste Services	22	22	22	21	21
Construction	1,350	1,324	1,310	1,307	1,298
Wholesale Trade	337	327	322	320	317
Retail Trade	1,135	1,068	1,040	1,048	1,027
Accommodation & Food Services	1,486	1,319	1,284	1,298	1,267
Transport, Postal & Warehousing	109	106	105	104	103
Information Media & Telecommunications	67	65	64	64	64
Financial & Insurance Services	148	145	144	144	144
Rental, Hiring & Real Estate Services	180	171	170	169	168
Professional, Scientific & Technical Services	595	588	582	581	575
Administrative & Support Services	414	403	396	394	393
Public Administration & Safety	430	425	423	417	412
Education & Training	646	614	598	596	592
Health Care & Social Assistance	854	826	814	814	807
Arts & Recreation Services	254	239	237	237	237
Other Services	336	315	307	306	303
Total	9,293	8,882	8,738	8,733	8,639



7.0 Colac Otway Shire

In Colac-Otway, prior to COVID-19 and the introduction of social lockdown measures to manage the pandemic, total employment across all local industry sectors was estimated at 9,857 jobs. For July 2020, total employment is estimated at 9,309 jobs, a fall of 5.6%. Across Australia, the median fall in employment over this period was 2.4%.

Within Victoria:



Across Victoria, the median fall in employment over this period was 5.8%.

Colac-Otway is:

- Ranked 47 out of 79 local government areas in Victoria with:
 - 46 local government areas in Victoria experiencing higher impact.
 - 32 local government areas in Victoria were less impacted.²³

In Colac Otway Shire, the industry sector hardest hit by COVID-19 in both numbers employed and percentage is Accommodation and Food Services (by percentage).²⁴

²³ https://app.remplan.com.au/public/covid-impacts;m=5;s=0;r=2;z=au2018lga_21750

²⁴ <https://app.remplan.com.au/colacotway/economy/covid-19/impact-on-employment?state=00KQCy!qbroHOIA0HK3o2RtdE7Q9SkF9fnY4uvfafNfwal1fkhYYy0T3Yk>



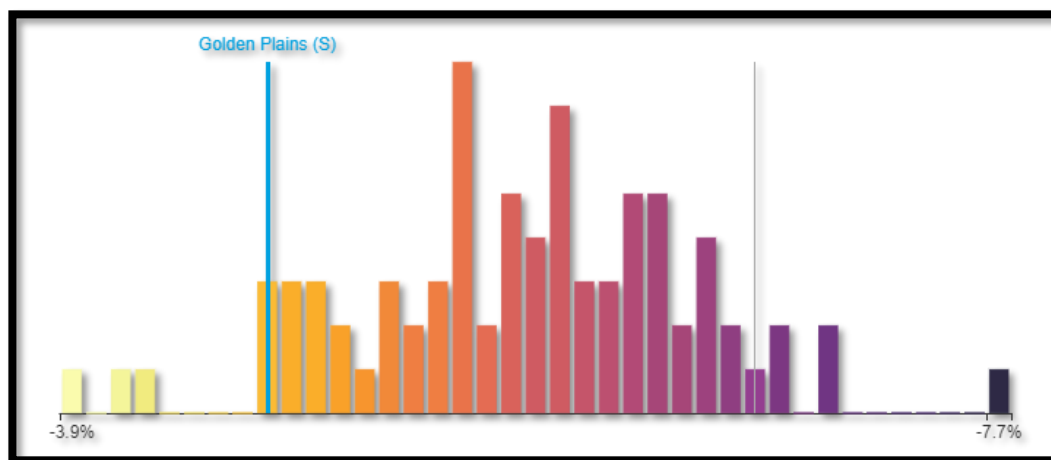
Industry	Mar 2020 (pre COVID-19)	Apr 2020	May 2020	Jun 2020	Jul 2020
Agriculture, Forestry & Fishing	1,284	1,280	1,273	1,260	1,258
Mining	22	22	21	21	21
Manufacturing	1,440	1,426	1,419	1,417	1,415
Electricity, Gas, Water & Waste Services	89	88	87	87	85
Construction	734	720	712	710	705
Wholesale Trade	193	188	185	184	182
Retail Trade	936	881	857	863	846
Accommodation & Food Services	876	780	760	768	750
Transport, Postal & Warehousing	339	329	323	321	317
Information Media & Telecommunications	92	89	88	88	88
Financial & Insurance Services	140	137	135	135	135
Rental, Hiring & Real Estate Services	79	75	74	74	74
Professional, Scientific & Technical Services	290	286	283	283	280
Administrative & Support Services	367	358	352	350	350
Public Administration & Safety	578	572	569	560	553
Education & Training	651	622	607	604	601
Health Care & Social Assistance	1,341	1,300	1,283	1,283	1,273
Arts & Recreation Services	101	94	94	94	94
Other Services	305	290	285	285	282
Total	9,857	9,537	9,407	9,387	9,309



8.0 Golden Plains Shire

In Golden Plains, prior to COVID-19 and the introduction of social lockdown measures to manage the pandemic, total employment across all local industry sectors was estimated at 3,494 jobs. For July 2020, total employment is estimated at 3,329 jobs, a fall of 4.7%. Across Australia, the median fall in employment over this period was 2.4%.

Within Victoria:



Across Victoria, the median fall in employment over this period was 5.8%.

Golden Plains is:

- Ranked 74 out of 79 local government areas in Victoria with:
 - 73 local government areas in Victoria experiencing higher impact.
 - 5 local government areas in Victoria were less impacted.²⁵

The greatest decrease in employment is in Retail Trade. In percentage terms, it's Accommodation & Food Services.

²⁵ https://app.remplan.com.au/public/covid-impacts;m=5;s=0;z=au2018lga_22490



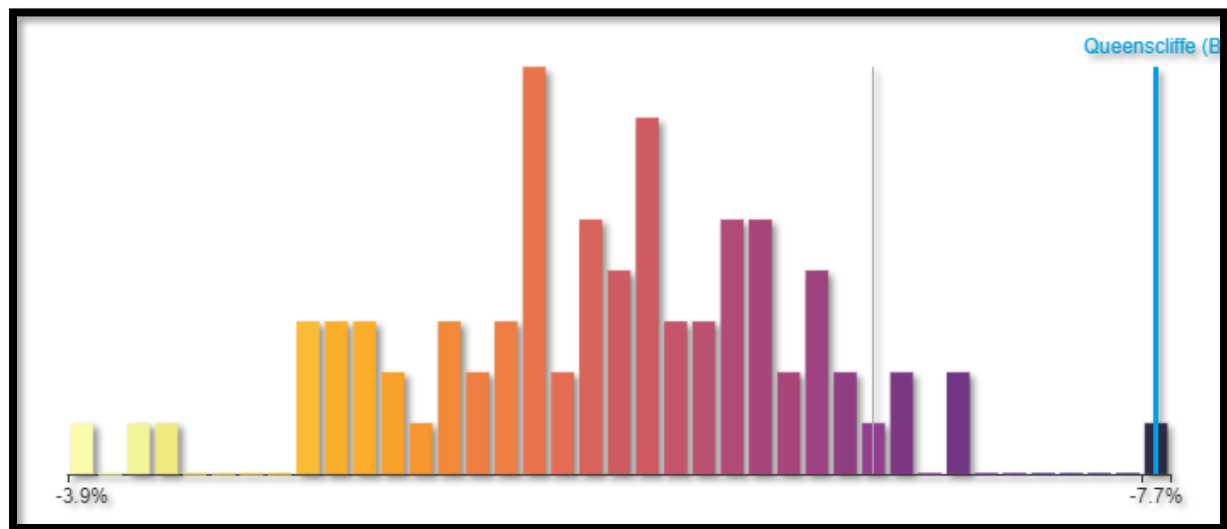
Industry	Mar 2020 (pre COVID-19)	Apr 2020	May 2020	Jun 2020	Jul 2020
Agriculture, Forestry & Fishing	811	808	802	792	791
Mining	49	48	47	47	47
Manufacturing	256	254	252	252	252
Electricity, Gas, Water & Waste Services	20	20	20	20	19
Construction	497	487	482	481	477
Wholesale Trade	68	66	66	65	65
Retail Trade	260	246	240	242	237
Accommodation & Food Services	133	123	120	121	119
Transport, Postal & Warehousing	125	122	120	120	119
Information Media & Telecommunications	12	12	11	11	11
Financial & Insurance Services	19	19	18	18	18
Rental, Hiring & Real Estate Services	67	65	65	65	65
Professional, Scientific & Technical Services	152	150	148	148	146
Administrative & Support Services	112	110	109	108	108
Public Administration & Safety	244	241	240	236	234
Education & Training	283	270	263	262	261
Health Care & Social Assistance	220	212	209	209	207
Arts & Recreation Services	39	36	36	36	36
Other Services	127	121	119	118	117
Total	3,494	3,410	3,367	3,351	3,329



9.0 Borough of Queenscliffe

In Queenscliffe, prior to COVID-19 and the introduction of social lockdown measures to manage the pandemic, total employment across all local industry sectors was estimated at 1,335 jobs. For July 2020, total employment is estimated at 1,232 jobs, a fall of 7.7%. Across Australia, the median fall in employment over this period was 2.4%.

Within Victoria:



Across Victoria, the median fall in employment over this period was 5.8%.

Queenscliffe is:

- Ranked 1 out of 79 local government areas in Victoria with:
 - 78 local government areas in Victoria were less impacted.²⁶

Unfortunately, as the Borough of Queenscliffe is such a small LGA, it does not subscribe to REMPLAN, so this report is unable to provide detailed employment figures by industry sector.

As can be seen from the data above, the Borough of Queenscliffe (ranked first), Surf Coast Shire (ranked second), the City of Greater Geelong (ranked 25) and Colac Otway (ranked 42) have been significantly affected by COVID-19 with regards to the numbers employed.

In the case of both Queenscliffe and Surf Coast Shire, the major labour market factor is tourism so that those local residents who are employed in both Retail Trade and Accommodation & Food Services have been seriously affected. The local labour markets for these two municipalities are

²⁶ https://app.remplan.com.au/public/covid-impacts;m=5;s=0;z=au2018lga_26080



small, with many residents commuting to Geelong or Melbourne for work, meaning that the effects on the local populations are not reflected in the local labour markets.

Again, the City of Greater Geelong, despite its large and highly diverse labour market, does not include reporting on those residents who commute to Melbourne for work.

Colac Otway Shire despite being one of the lower SES areas in the region has actually been less affected than might have been expected, mainly due to the completion of the duplicated highway between Geelong and Colac, making that LGA much more accessible than had previously been the case.

Golden Plains is the least affected municipality in the G21 Region (ranked 74). This is mainly because the Shire very highly represented in the cohort who commute to Melbourne, Geelong or Ballarat.

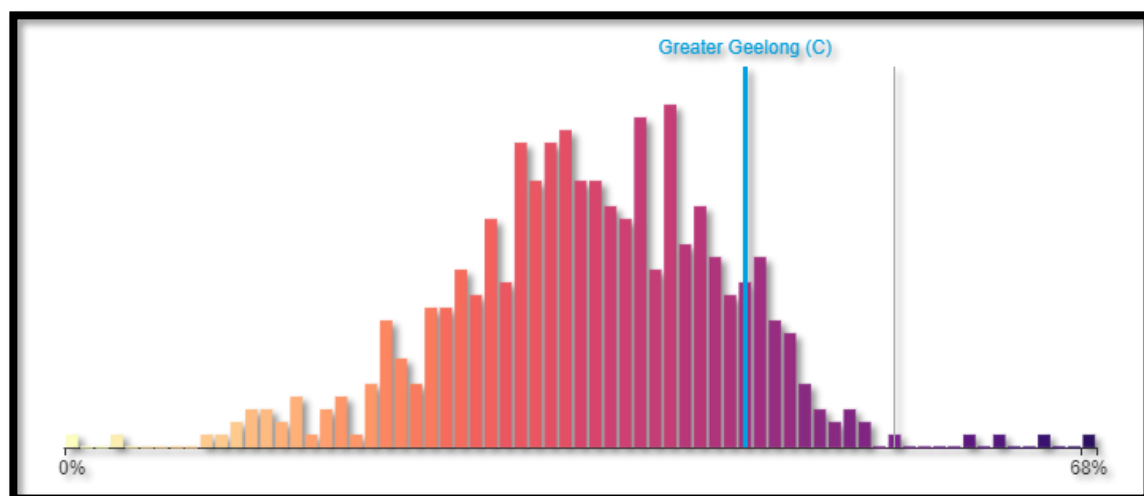
10. JobKeeper

To assist local economies to cope with the loss of business caused by the pandemic, the following shows the level of JobKeeper applications within the LGAs which make up the G21 Region.

‘Businesses eligible for JobKeeper have experienced a decline in revenue of at least 30%. Higher levels of JobKeeper applications are a likely indicator of greater negative economic impacts from COVID-19.

10. 1 JobKeeper in the City of Greater Geelong

In Greater Geelong (C) it is estimated that **44.5%** of local businesses have applied for JobKeeper support.



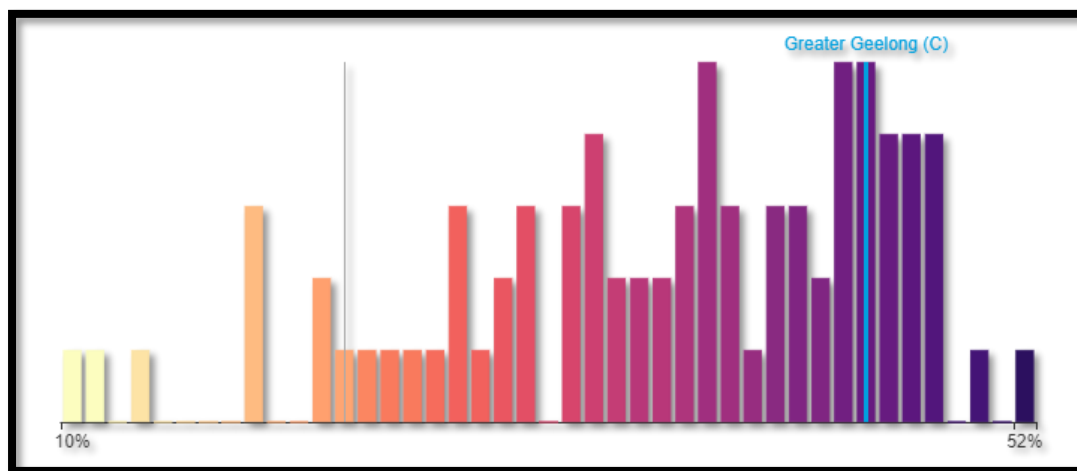
Greater Geelong (C) JobKeeper applications as a percentage of total local businesses



Overall, the City of Greater Geelong:

- Ranked 67 out of 535 local government areas in Australia.
- 66 local government areas in Australia have more applications
- 468 local government areas in Australia have less applications.²⁷

Within Victoria:

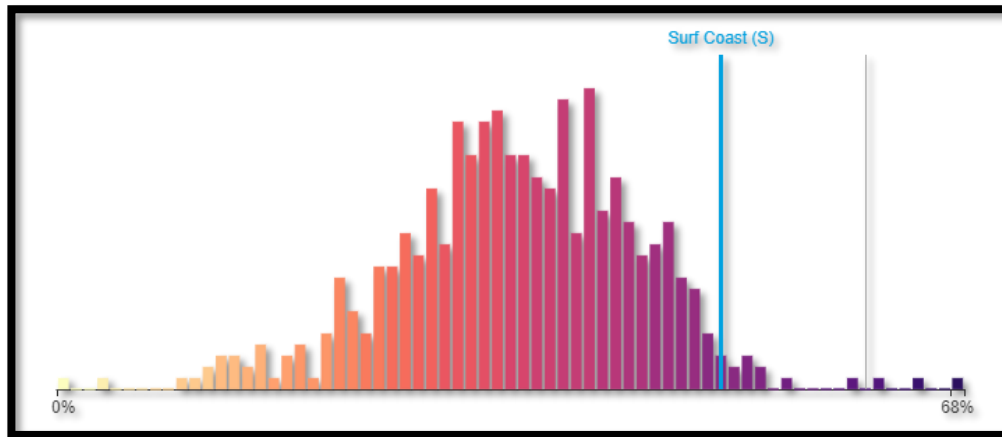


- Ranked 19 out of 79 local government areas in Victoria.
- 18 local government areas in Victoria have more applications
- 60 local government areas in Victoria have less applications.

²⁷ https://app.remplan.com.au/public/jobkeeper;m=3;z=au2018lga_22750



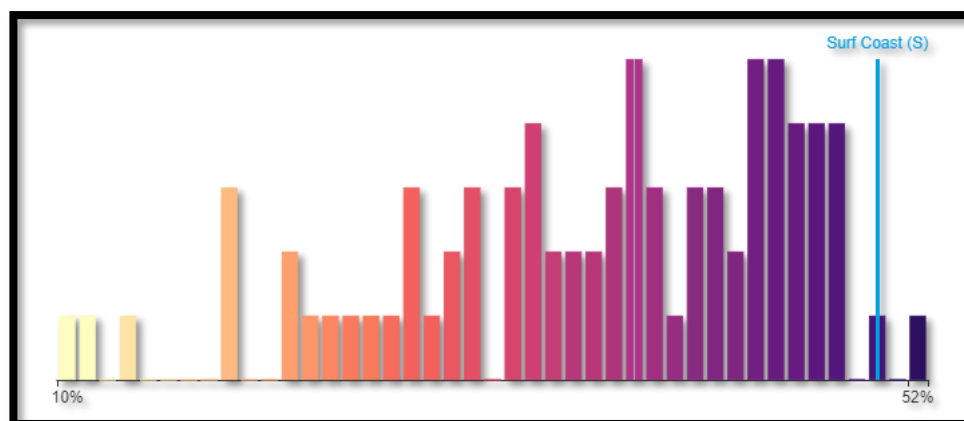
10.2 JobKeeper in the Surf Coast Shire



In Surf Coast (S) it is estimated that **50.4%** of local businesses have applied for JobKeeper support. Surf Coast (S) JobKeeper applications as a percentage of total local businesses:

- Ranked 13 out of 535 local government areas in Australia.
- 12 local government areas in Australia have more applications
- 522 local government areas in Australia have less applications.²⁸

Within Victoria:



Surf Coast (S) JobKeeper applications as a percentage of total local businesses:

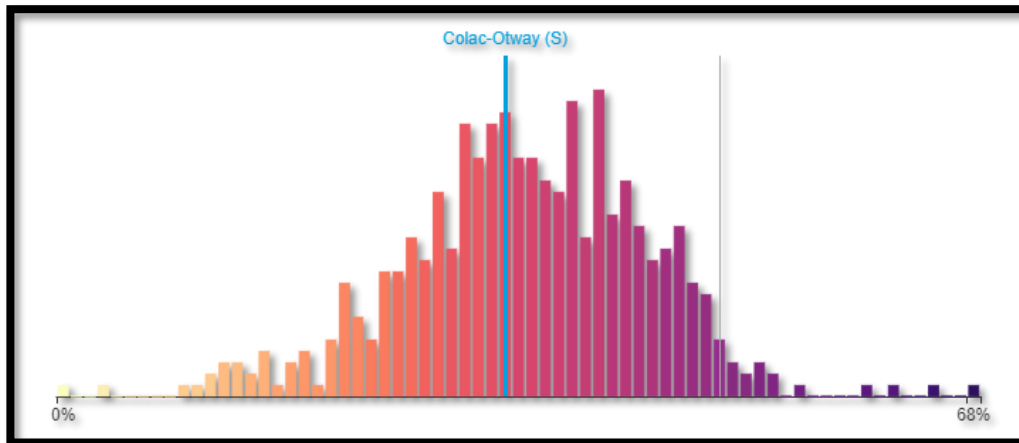
- Ranked 2 out of 79 local government areas in Victoria.
- 1 local government area in Victoria has more applications
- 77 local government areas in Victoria have less applications.

²⁸ https://app.remplan.com.au/public/jobkeeper;m=3;z=au2018lga_26490



10.3 Colac Otway Shire

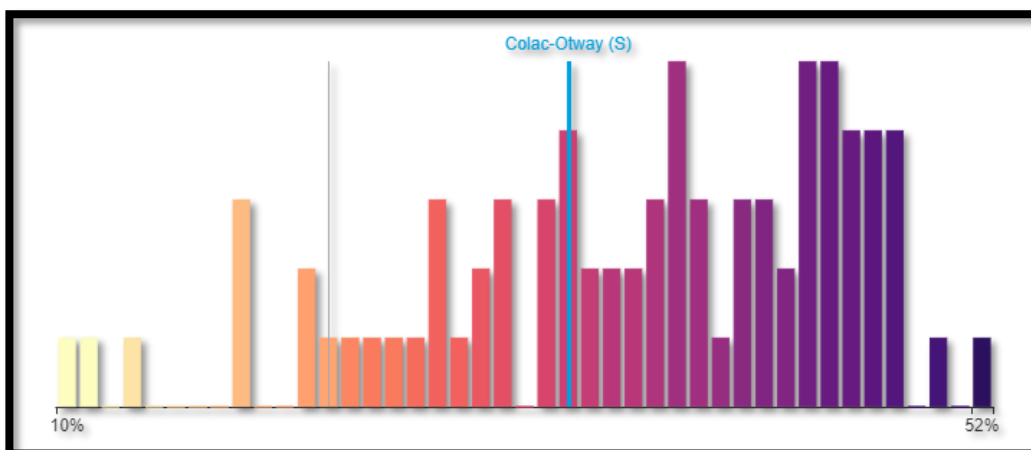
In Colac-Otway (S) it is estimated that **33.3%** of local businesses have applied for JobKeeper support.



Colac-Otway (S) JobKeeper applications as a percentage of total local businesses:

- Ranked 281 out of 535 local government areas in Australia.
- 280 local government areas in Australia have more applications
- 254 local government areas in Australia have less applications.²⁹

Within Victoria:



²⁹ https://app.remplan.com.au/public/jobkeeper;m=3;z=au2018lga_21750

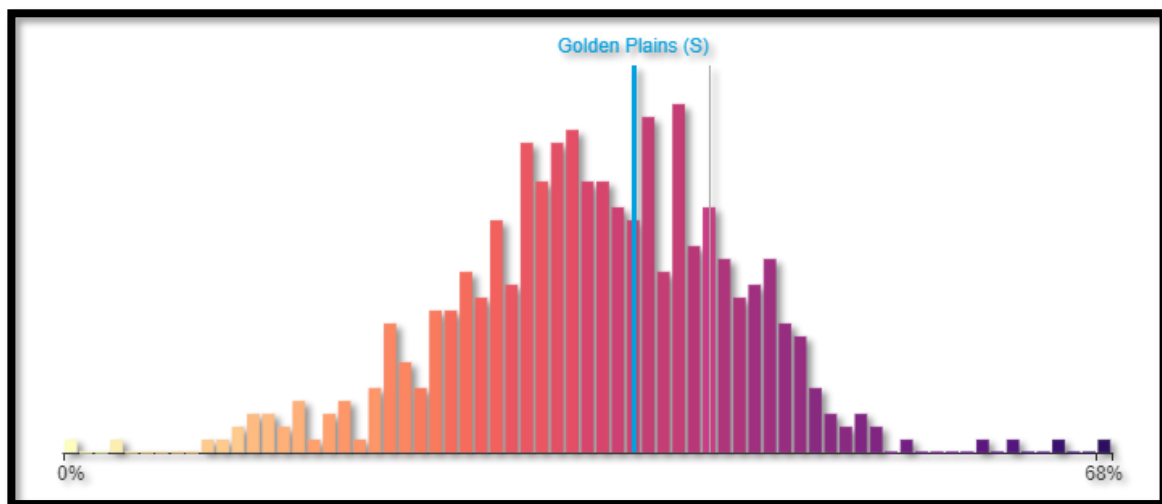


Colac-Otway (S) JobKeeper applications as a percentage of total local businesses:

- Ranked 52 out of 79 local government areas in Victoria.
- 51 local government areas in Victoria have more applications
- 27 local government areas in Victoria have less applications.

10.4 Golden Plains Shire

In Golden Plains (S) it is estimated that **36.8%** of local businesses have applied for JobKeeper support.

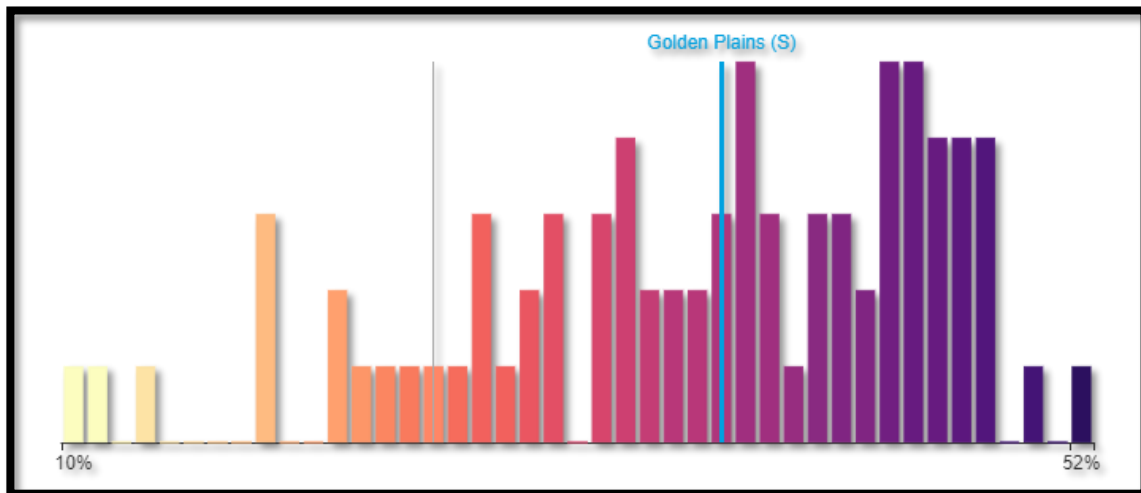


Golden Plains (S) JobKeeper applications as a percentage of total local businesses:

- Ranked 209 out of 535 local government areas in Australia.
- 208 local government areas in Australia have more applications
- 326 local government areas in Australia have less applications.³⁰

Within Victoria:

³⁰ https://app.remplan.com.au/public/jobkeeper;m=3;z=au2018lga_22490

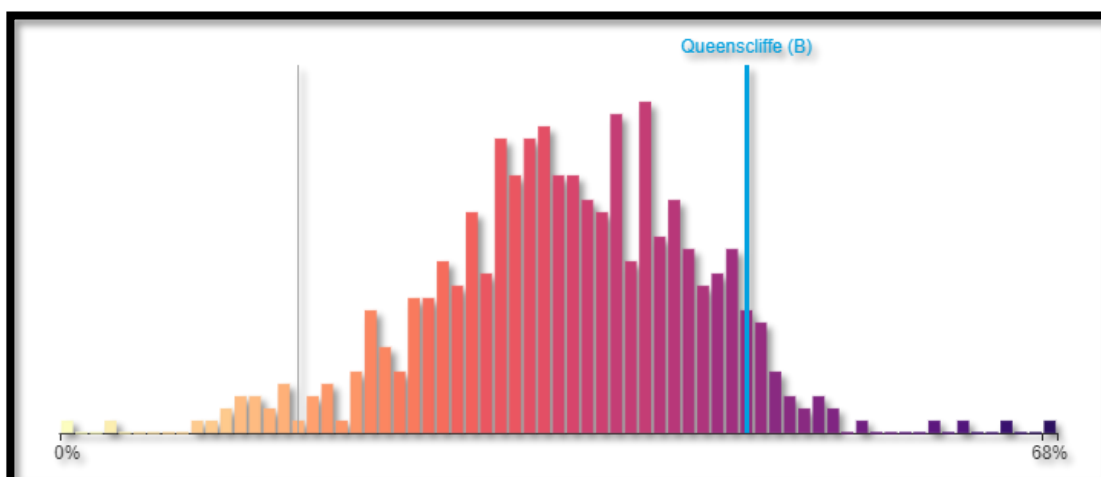


Golden Plains (S) JobKeeper applications as a percentage of total local businesses:

- Ranked 44 out of 79 local government areas in Victoria.
- 43 local government areas in Victoria have more applications
- 35 local government areas in Victoria have less applications.

10.5 Borough of Queenscliffe

In Queenscliffe (B) it is estimated that **47.1%** of local businesses have applied for JobKeeper support.

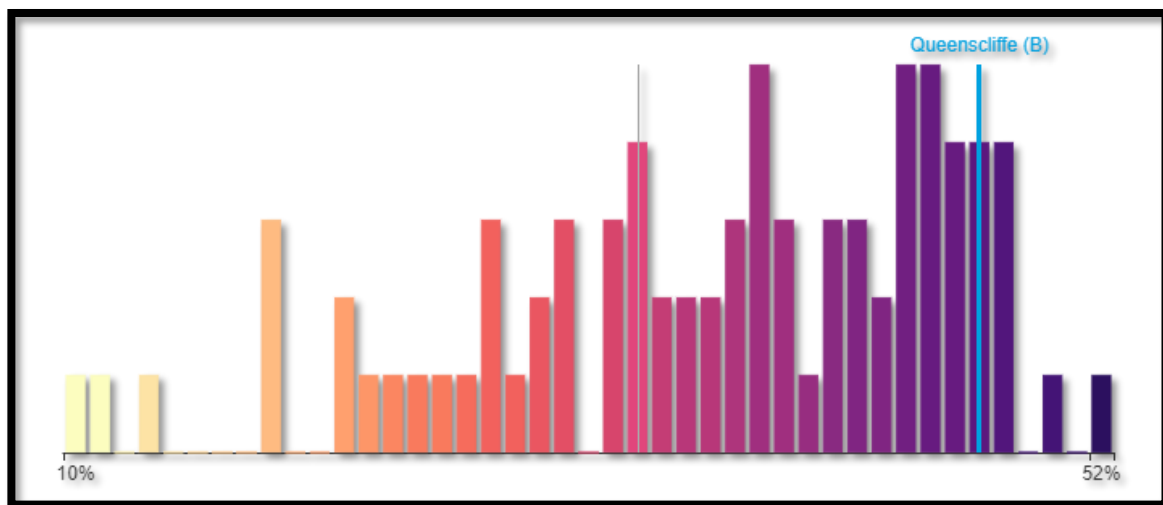




Queenscliffe (B) JobKeeper applications as a percentage of total local businesses:

- Ranked 35 out of 535 local government areas in Australia.
- 34 local government areas in Australia have more applications
- 500 local government areas in Australia have less applications.

Within Victoria:



Queenscliffe (B) JobKeeper applications as a percentage of total local businesses:

- Ranked 9 out of 79 local government areas in Victoria.
- 8 local government areas in Victoria have more applications
- 70 local government areas in Victoria have less applications.

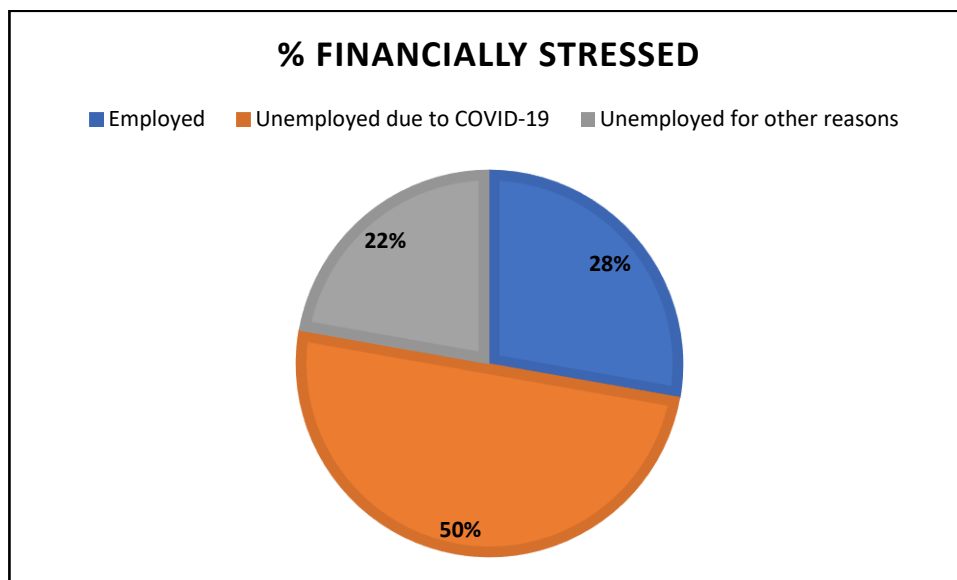
As can be seen from the individual LGA data, both Surf Coast Shire and Borough of Queenscliffe rate very highly at both national and state levels with regard to the number of JobKeeper applications. This could be indicative of the number of SME's located in both municipalities. Interestingly, both LGA's are mainly 'feeder' locations with many of their residents working in either Geelong or Melbourne. This means that JobKeeper applications for those workers would be submitted by the locality of their work.



11.0 COVID Impact on Young People

Whilst the health impacts of COVID-19 hit the elderly hardest, young people (aged 18-24) have been most severely affected economically and psychologically. 'ABS figures show almost 600,000 of Australian workers – about 3% of the workforce – lost their jobs. Our data shows these losses were concentrated among young workers, with almost one in three (28%) workers aged 18-24 losing their jobs. While things have since improved (with the end of lockdowns in most states), the employment rate of young Australian adults remains just under 60% (though with distinct state differences).'

Young people are also under great financial hardship with 50% of unemployed 18-24 year olds having lost their jobs due to COVID-19.³¹



The impact of COVID-19 has been devastating for many individuals, but also just as horrendous for business owners, particularly in those industry sectors which have been hardest hit by the pandemic. These include hospitality, tourism and retail, as well as culture and the arts. Unfortunately, we have not yet seen the worst of these effects with a moratorium on those businesses which cannot recover having to declare bankruptcy. Since it was introduced in March, the number of companies entering external administration has been unusually low compared to earlier years (at a time of unusually bad conditions) suggesting a build-up of “zombie” companies waiting to die.

³¹ <https://theconversation.com/5-charts-on-how-covid-19-is-hitting-australias-young-adults-hard-147254>



The new rules will allow insolvent small businesses with liabilities of less than A\$1 million to keep trading under the eye of a small business restructuring practitioner for 20 days while they develop a restructuring plan to put to creditors rather than surrender control to an external administrator.

More detail is needed to determine how successful the scheme might be in assisting businesses to return to solvency once the pandemic passes, but it is worth exploring if it can help the economy and the businesses and individuals who have made that economy successful in the past transition into better times.³²

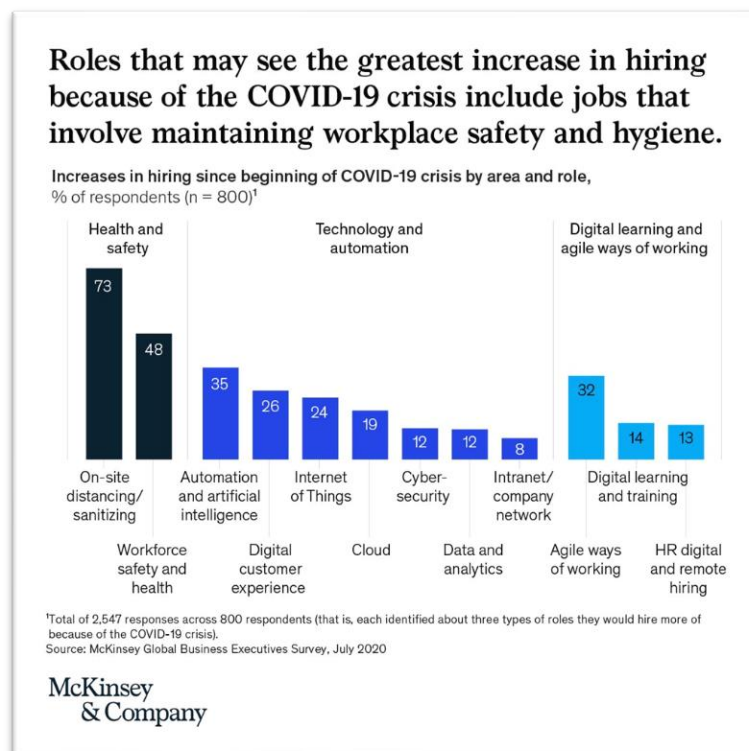
However, more than just focussing on trading out of debt will be needed if we are not to make the same mistakes which have seen our economy and employment so vulnerable to global shocks. As business owners begin to re-open and hope to recover by returning to “business as usual”, they leave themselves and their employees open to continuing financial vulnerability. The same refers to those on low incomes or government welfare. Federal, State and Local Governments, as well as the private sector, need to consider ways to minimise the future shocks which are sure to come, whether through further health risks, environmental disasters or a repeat of the global financial crisis. Business development and entrepreneurship programs should contain a component of futures thinking, as should personal and financial development programs, so that local communities are better placed to be more agile and forward thinking.

³² https://theconversation.com/were-facing-an-insolvency-tsunami-with-luck-these-changes-will-avert-the-worst-of-it-146833?utm_medium=email&utm_campaign=Latest%20from%20The%20Conversation%20for%20September%2029%202020%20-%201744016886&utm_content=Latest%20from%20The%20Conversation%20for%20September%2029%202020%20-%201744016886+CID_7171e325a4bd10f2317d7dbbdc4c74c0&utm_source=campaign_monitor&utm_term=Were%20facing%20an%20insolvency%20tsunami%20With%20luck%20these%20changes%20will%20avert%20the%20worst%20of%20it



This includes considerations of different scenarios to enable disaster preparedness, as currently occurs in emergency response sector.

Businesses should also be mentored to consider technological solutions to business problems as well as the implications of those solutions for those who work there. Future jobs and ways of working also need to be considered. According to McKinsey & Company, as well as technology, there will be an increase in health, safety and on-site distancing jobs.



The education system will also need to be completely overhauled if it is to effectively prepare the whole community, particularly those who are currently financially vulnerable and, perhaps, financially illiterate.