

An aerial photograph of a coastal region. The left side shows a city with a grid-like street pattern and some green spaces. The right side is dominated by a large body of water, likely a harbor or bay, with a small island in the middle. The water is a deep blue-green color. The overall image has a dark, slightly desaturated tone.

# **COUNCIL AREA PROFILE 2023**

**CITY OF VICTOR HARBOR**

OCTOBER 2023

### Proprietary Information Statement

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## **APPENDICES**

### *APPENDIX 1. MAPS OF GEOGRAPHIC AREAS*

## 1. INTRODUCTION

The City of Victor Harbor is a dynamic and vibrant regional coastal town, located approximately 84 kilometres south of the Adelaide City centre. Covering around 38,510 hectares, the City of Victor Harbor enjoys a high standard of living and has assets and experiences to offer residents and visitors alike.

The township of Victor Harbor is the largest in the Fleurieu Region, reflective of its regional status.

Victor Harbor has experienced continual and relatively consistent population growth over recent decades. Population growth is likely to continue as the Council area remains an attractive lifestyle destination for a broad cross section of the community. This is reinforced by the Greater Adelaide Regional Plan Discussion Paper which identifies Victor Harbor as an investigation area for future residential growth.

Continued population growth has strategic planning implications given the need to accommodate future housing and employment opportunities together with associated infrastructure and services whilst protecting the environment, heritage and, creating a desirable and sustainable lifestyle for the local community.

Of particular relevance to the City of Victor Harbor is the demographic and socio-economic profile. The City of Victor Harbor has traditionally had an older population as compared to Greater Adelaide. This characteristic has amplified in recent years as measured by median age over the last three Census periods.

The Council's *Urban Growth Management Strategy* (UGMS) was first completed in 2008 and subsequently updated in 2013 to provide an aspirational plan for Council and the community.

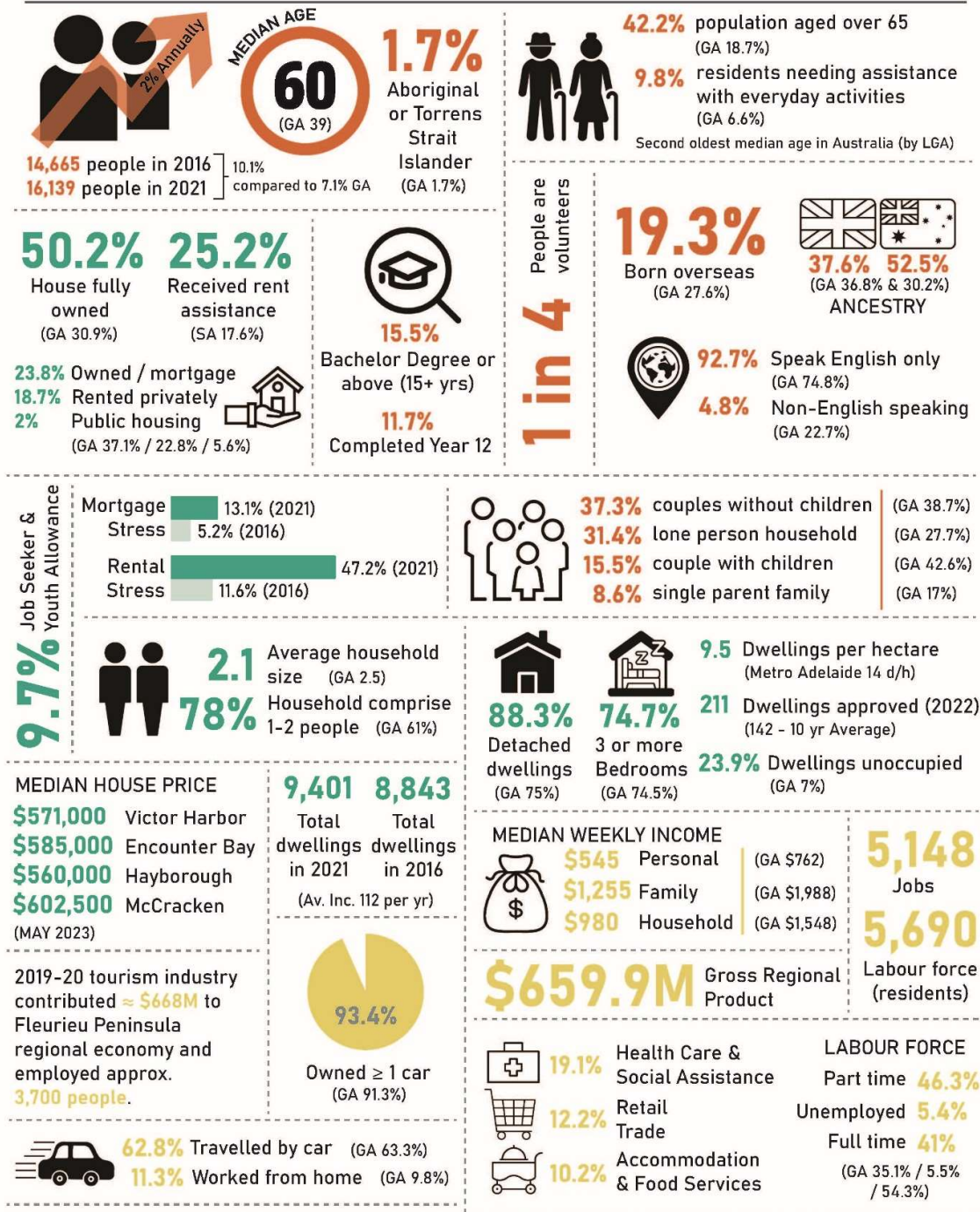
A completely refreshed UGMS is in the process of being prepared and will be, informed by numerous reports and investigations.

The purpose of this report is to establish a base of data which is of relevance to the UGMS and to inform the other associated investigations.



## 2. SOCIAL AND ECONOMIC SNAPSHOT<sup>1</sup>

# CITY OF VICTOR HARBOR



\*GA - Greater Adelaide

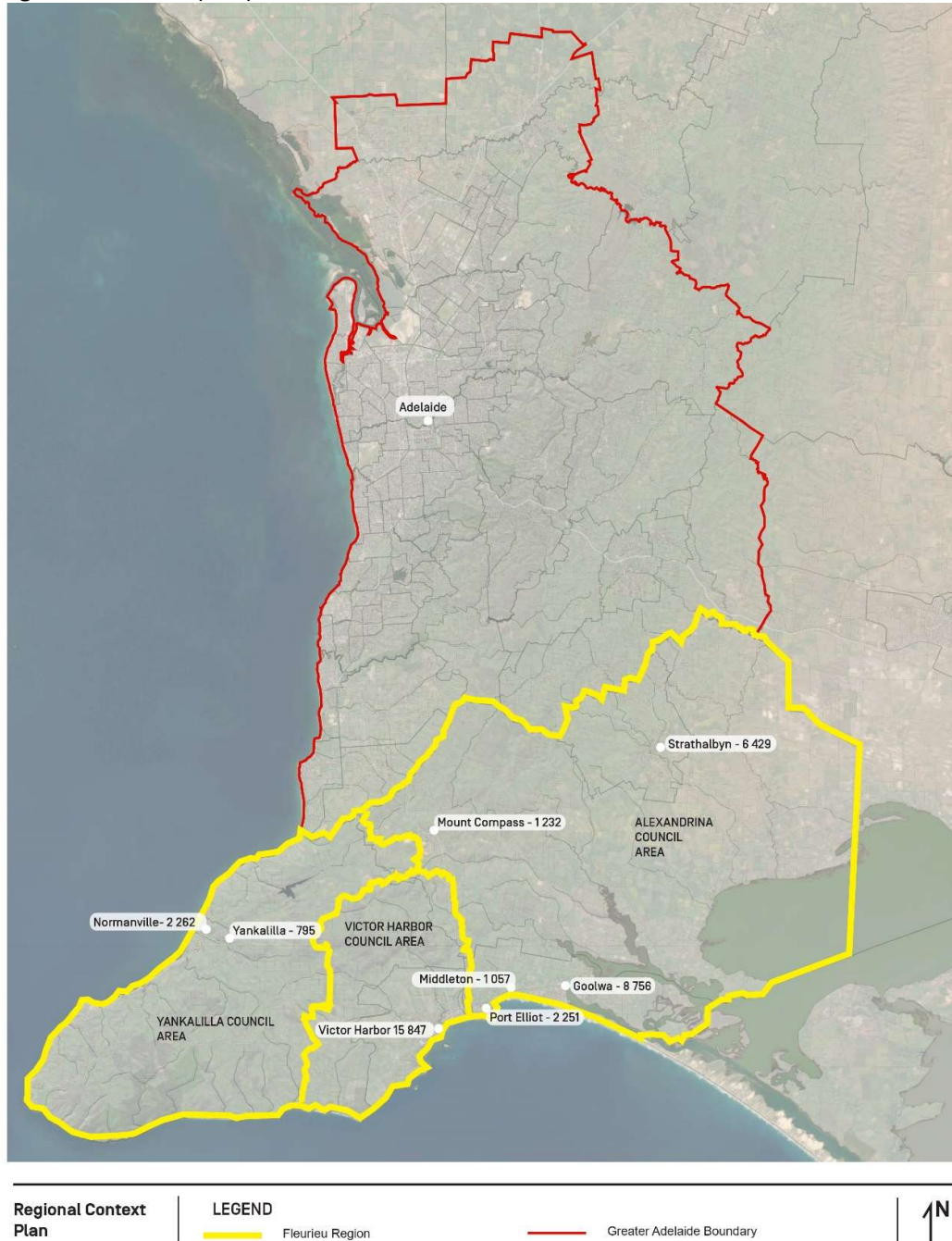
prepared on 30.04.2023

<sup>1</sup> Data sources: 2021 Census Data and 2021 PHIDU, Torrens University Australia

### 3. CONTEXT

The City of Victor Harbor shares a boundary with the District Council of Yankalilla to the north and west, the Alexandrina Council area to the east, and the Southern Ocean (Encounter Bay) to the south (refer Figure 3.1). The Ramindjeri and Ngarrindjeri Aboriginal people are the traditional owners of the land.

**Figure 3.1** *Township Population Patterns, 2021*



Victor Harbor provides a range of services, functions and facilities in the following sectors: retail, administration, government, tourism, culture and entertainment, community, business, education and recreation. Victor Harbor is the second most dominant Council area within the region behind Alexandrina, accounting for approximately 31.8% of the total region population in 2021. This predicted

to slightly decline by 2036, given the anticipated growth of townships within the Alexandrina Council area. As shown in Table 3.1 below, Alexandrina Council is forecast to grow by 5,673 people between 2021 and 2036 whilst the City of Victor Harbor is forecast to grow by 2,635 people over the same period. These population projections are currently being reviewed by the Department for Trade and Investment (DTI) and are expected to be released in 2023.

In the interim, DTI have released population projections for the whole Fleurieu region, which anticipate that the region will grow at a rate of 1.9% (medium growth) to 2.3% (high growth) between 2021 and 2041<sup>2</sup>. This is notably higher than the 1.1% predicted for the City of Victor Harbor and the Victor Harbor township when similar projections were prepared in 2019.

The Victor Harbor urban area accounts for 98.1% of the Council area's total population (Table 3.1), and is generally made up of the suburbs of Victor Harbor, Encounter Bay, McCracken and Hayborough. The remaining land within the Council area is categorised as rural and is quite scenic, with rolling hills and native vegetation.

**Table 3.1 Regional Settlement Patterns<sup>3</sup>**

Region	2016 Population (% of Region)	2021 Population (% of Region)	2036 Population <sup>4</sup> (% of Region)	2041 <sup>2</sup> Population
Victor Harbor Township <sup>5</sup>	14,378 (31.5%)	15,847 (31.3%)	18,503	
Goolwa-Middleton-Port Elliot-Hindmarsh Island (SA2)	11,126 (24.4%)	12,516 (24.7%)	14,112	
Strathalbyn (SA2)	7,096 (15.5%)	7,871 (15.5%)	9,951	
Mount Compass <sup>6</sup>	1,119 (2.4%)	1,232 (2.4%)		
Yankalilla (SA2)	5,732 (12.5%)	795 (1.6%)	7,490	
Normanville-Carrickalinga <sup>3</sup>	1,906 (4.2%)	2,262 (4.5%)		
<b>Victor Harbor Council area</b>	<b>14,665 (32.1%)</b>	<b>16,139 (31.8%)</b>	<b>18,774 (31.3%)</b>	
Alexandrina Council area	25,873 (56.6%)	28,730 (56.7%)	34,403 (57.3%)	
Yankalilla Council area	5,159 (11.3%)	5,834 (11.5%)	6,861 (11.4%)	
<b>Total Regional Population (based on 2016 data)</b>	<b>45,679</b>	<b>50,703</b>	<b>60,038</b>	<b>70,754</b>
<b>Additional growth based on 2021 data<sup>2</sup></b>			<b>+ 5,577 – 9,071 people</b>	
<b>Total Regional Population based on 2021 data</b>			<b>65,615 to 69,109</b>	

The population projections factor in potential dwelling growth, therefore, it is useful to summarise the potential allotment growth capacity in each township. Due to the large growth areas within Victor Harbor and Goolwa, growth in the Fleurieu region will be concentrated in these areas. It is evident from Figure 3.2 that the land supply data prepared by the State Government shows the adjoining Alexandrina

<sup>2</sup> Based on the Department projections released in August 2023, available here:

[https://plan.sa.gov.au/data/assets/excel\\_doc/0007/1236256/South-Australia-and-regional-projections-summary.xls](https://plan.sa.gov.au/data/assets/excel_doc/0007/1236256/South-Australia-and-regional-projections-summary.xls)

<sup>3</sup> ABS 2016 & 2021 Census of Population and Housing, 2016 and 2021 Department for Trade and Investment Population Projections

<sup>4</sup> Projections based on 2016 data. Projections for LGAs derived from 2021 data not available at time of writing.

<sup>5</sup> Defined as the Victor Harbor Statistical Area Level 2, a geographical boundary defined by the Australian Bureau of Statistics. Refer Appendix 1 for map

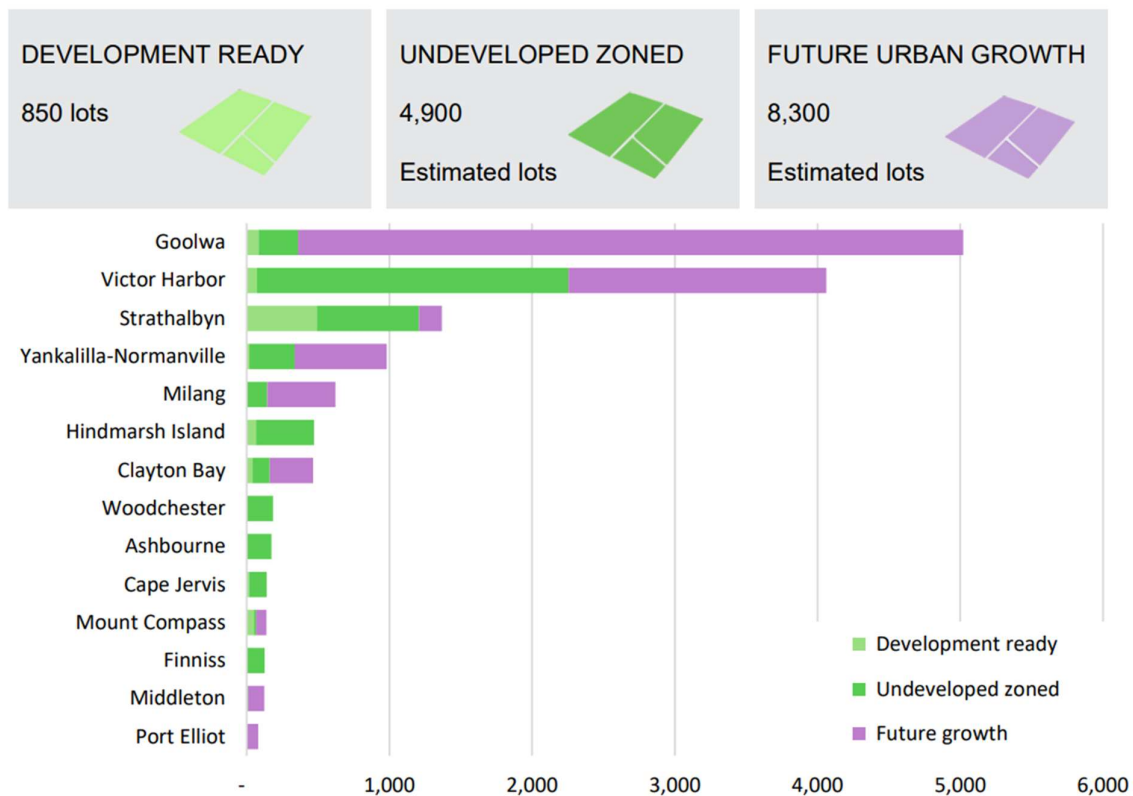
<sup>6</sup> Geographical Type: Urban Centres and Localities – Refer Appendix 1 for map



Council to have significantly greater theoretical future dwelling capacity as compared to the City of Victor Harbor.

It is important to note that the Regional Plan for Greater Adelaide (which includes the Fleurieu Region) is being reviewed and is likely to be replaced in 2025. As part of the review of the Regional Plan, a Discussion Paper has been released for feedback. This Discussion Paper identifies that there is sufficient land supply within Greater Adelaide for the next 15 years and that new growth areas will be required to accommodate approximately 100,000 homes over the next 16 to 30 years. Victor Harbor is one of the seven areas identified for further investigation in order to accommodate these new homes.

**Figure 3.2** Greenfield Land Supply for the Fleurieu Region<sup>7</sup>



The predominant land use within the urban area is low-density<sup>8</sup> residential. The gross dwelling density for Victor Harbor is 9.5 dwellings per hectare, this compares to 14 dwellings per hectare in metropolitan Adelaide. There are pockets of commercial, retail and industrial uses throughout the urban area and significant areas of conservation and open space (see Figure 3.3).

Zoning within the urban area is quite diverse (see Figure 3.4). Most residential-type zones within the Planning and Design Code are in place in Victor Harbor, including:

- Suburban Neighbourhood Zone;
- Hills Neighbourhood Zone;
- Master Planned Neighbourhood Zone;
- Golf Course Estate Zone;
- Waterfront Neighbourhood Zone;
- General Neighbourhood Zone;
- Residential Park Zone; and
- Rural Living Zone.

<sup>7</sup> Sourced from Government of South Australia, June 2023, Land Supply Report for South Australia, available here: [https://plan.sa.gov.au/\\_data/assets/pdf\\_file/0007/1267486/Residential-Land-Supply-Report-for-Greater-Adelaide.pdf](https://plan.sa.gov.au/_data/assets/pdf_file/0007/1267486/Residential-Land-Supply-Report-for-Greater-Adelaide.pdf)

<sup>8</sup> In the Planning and Design Code, low net residential density means less than 35 dwelling units per hectare

Figure 3.3 Land Use Map

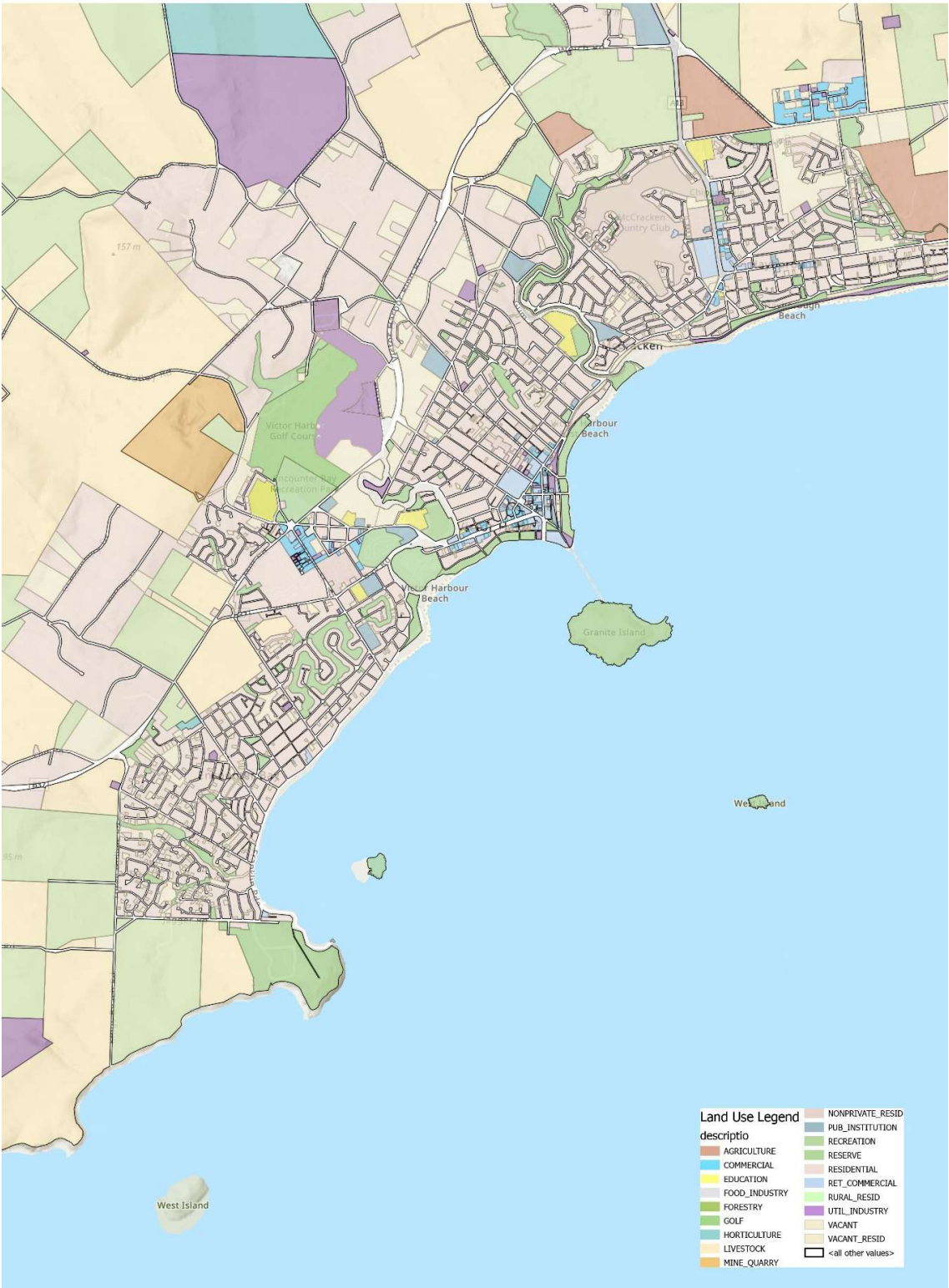




Figure 3.4 Zoning Map



Plan Production: 10/03/2023

Zoning Plan

LEGEND

Zone Boundary

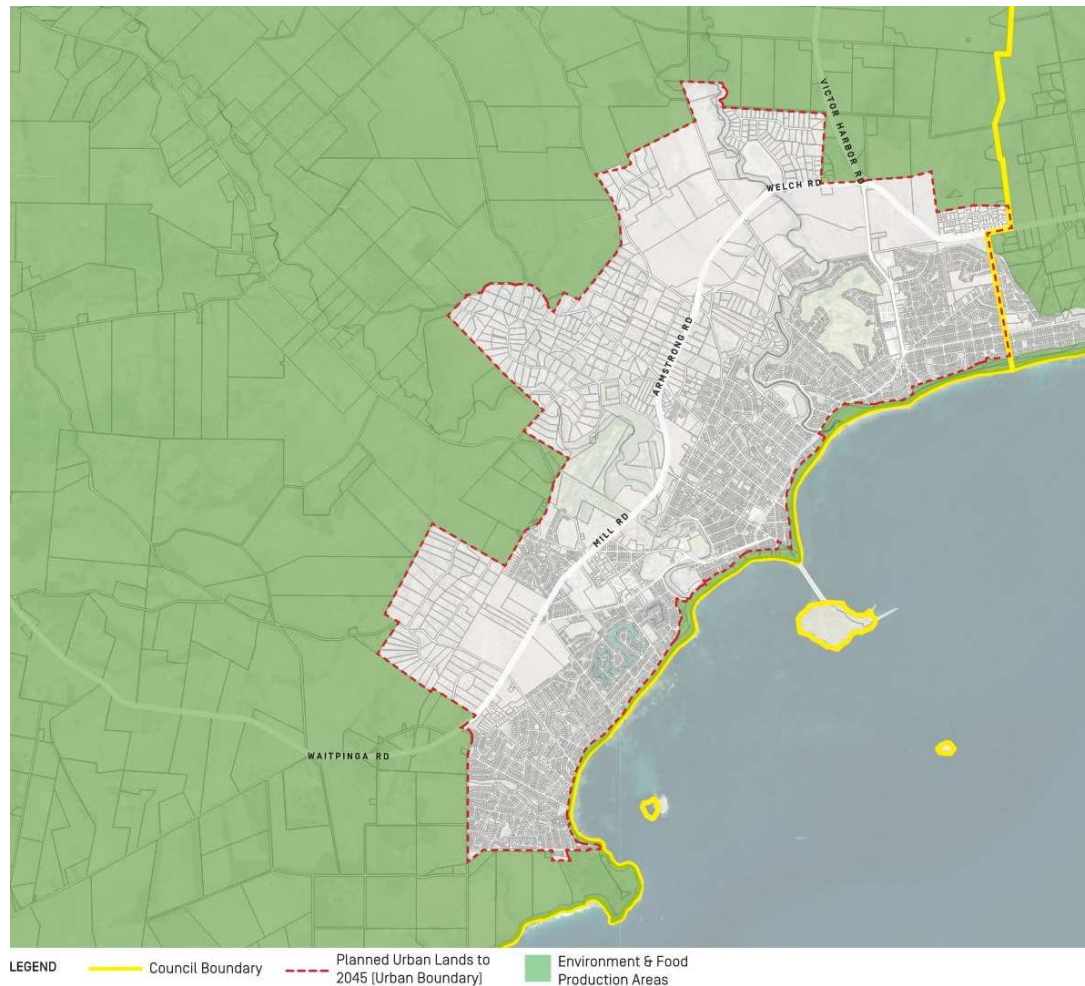
Growth Boundary

March 2023  
Revision A  
Scale 1:30 000 at A3



An Environment and Food Production Area (EFPA) wraps around the urban area (see Figure 3.5).

**Figure 3.5** *Environment and Food Production Area Boundary*



The EFPA protects vital agricultural lands from urban encroachment and acts as an urban growth boundary. Within the EFPA, land cannot be subdivided for residential purposes and therefore, the EFPA boundary would require amendment if growth was to occur outside of this boundary.

### 3.2 Data Selection

The majority of the data used in this report was taken from the Australian Bureau of Statistics, 2021 Census of Population and Housing. Tuesday, August 10, 2021 was the date of the 2021 Census. COVID-19 related restrictions for some residents were in place on Census Night.

A State wide lockdown was held in South Australia between 20 July and 27 July 2021. This has impacted data on a range of labour market indicators, such as the number of people working from home, the number of hours people worked (i.e. a person may have been stood down but still had a job, and therefore worked reduced or no hours that week) or whether someone considered themselves to be employed or unemployed during lockdown conditions.

The 2021 Census will be the first major data insight to show impacts of COVID-19 on the living and working arrangements of everyone in Australia. It will provide valuable insights into how the pandemic has changed life in Australia<sup>9</sup>.

<sup>9</sup> Australian Bureau of Statistics

## 4. POPULATION AND HOUSING<sup>1011</sup>

### 4.1 Population

At the 2021 Census, the resident population of the Victor Harbor township<sup>2</sup> was 15,847 people. The population of the City of Victor Harbor was 16,139, indicating that the Victor Harbor urban area accounts for 98.1% of the Council area's total population.

The City of Victor Harbor's population grew by 1474 persons, or 10.1% between the 2016 and 2021 Census periods. This represents an annual growth rate of 2.02%. This growth rate is greater than the preceding 5 years; between 2011 and 2016 Victor Harbor grew by 822 people or 1.19% annually.

By comparison, Greater Adelaide<sup>12</sup> grew by 91,576 persons between 2016 and 2021, which is 7.1% or 1.4% annually. Consequently, the Fleurieu Peninsula is experiencing faster growth as compared to Greater Adelaide. This has been a long-term trend with recent additional impetus supported by evidence of changed lifestyle choices post COVID-19.

Between 2016 and 2021, South Australia grew at an annual rate of 0.71%. Around 90% of South Australia's total population growth between 2016 and 2021 occurred in the Greater Adelaide Capital City region. The average annual growth rate of regional South Australia (i.e., all regions outside of Greater Adelaide) was 0.32%, less than half of the growth rate in Greater Adelaide.

While regional South Australia is growing slower than Greater Adelaide, the Fleurieu Peninsula is experiencing faster growth. This has been a long-term trend with recent additional impetus supported by evidence of changed lifestyle choices post COVID-19.

In 2021, 83% of residents were at the same address 1 year ago and 54% of residents were at the same address 5 years ago. This is consistent with Greater Adelaide. This indicates that at least half the residents are likely to move houses in a 5-year period.

### 4.2 Median Age

When comparing the median age of residents, Victor Harbor has the second oldest median age of any township in South Australia, behind of Port Elliot-Goolwa, and ahead of Moonta. Nationally, the LGA has the second oldest median age, behind one LGA in Victoria (Queenscliffe)<sup>13</sup>.

At the 2021 Census, the median age was 60, and there were 6,813 people over the age of 65, accounting for 42.2% of the city's population. In comparison, across Greater Adelaide<sup>14</sup>, the median age was 39 and 18.7% of the population were aged over 65. This indicates that Victor Harbor already has twice the proportion of older people in its population than Greater Adelaide.

The age profile and steady ageing of Victor Harbor's population has been evident for some time. This trend is continuing, however, with the median age increasing from 56 to 60 between the 2011 and 2021 Censuses. Similarly, the proportion of the population aged over 65 increased from 34.3% of the total population at the 2011 Census to 42.2% in 2021.

Figure 4.1 and Figure 4.2 demonstrate the ageing nature of the Council area's population and the way in which the proportion of older people in the population has increased in recent times, particularly in ages 70+. The lack of young workforce is a significant issue.

<sup>10</sup> All figures used are reflective of the City of Victor Harbor Local Government Area, unless otherwise indicated.

<sup>11</sup> Source throughout section is Australian Bureau of Statistics, Census of Population and Housing 2021 unless otherwise indicated

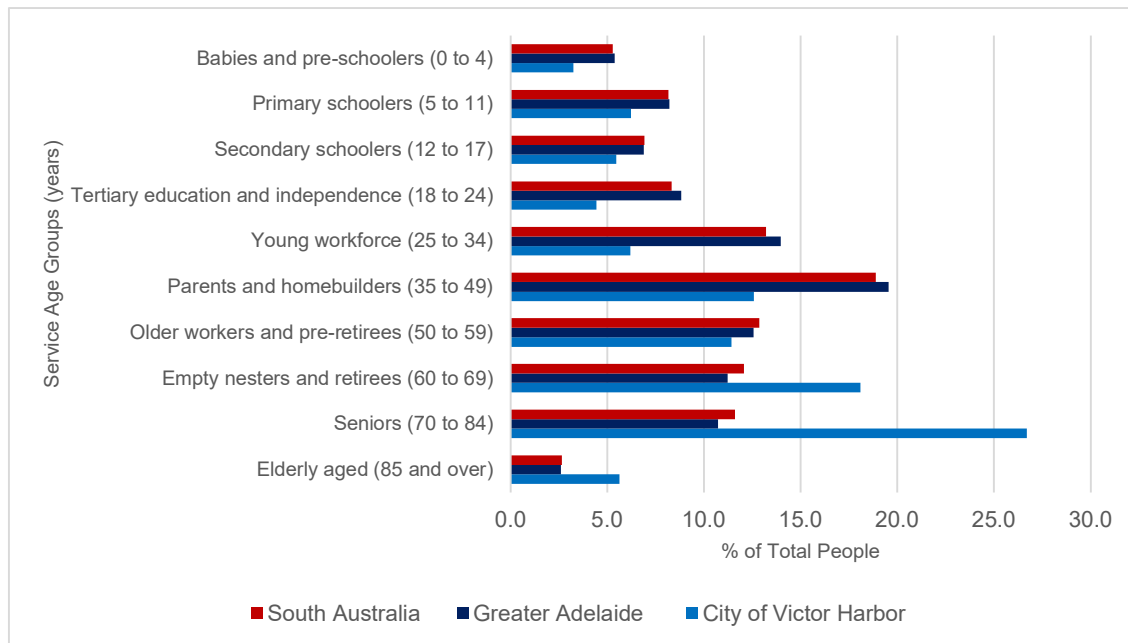
<sup>12</sup> Geographical type: Greater Capital City Statistical Areas

<sup>13</sup> Australian Bureau of Statistics - Median age, sex ratio and broad age groups, by Local Government Area (ASGS2021), 2021

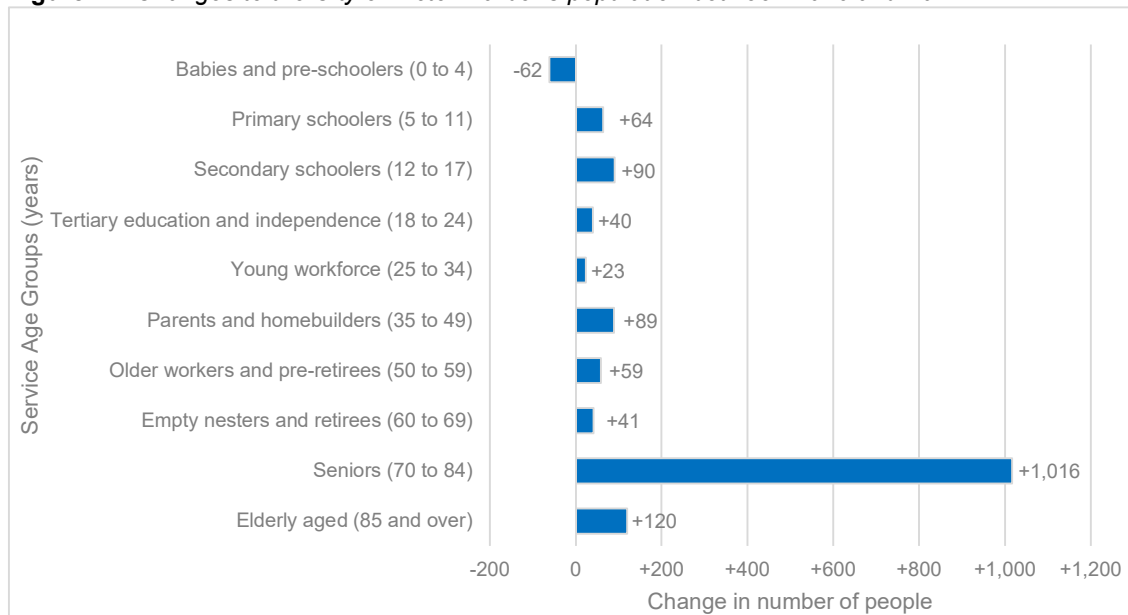
<sup>14</sup> Defined as per the ABS definition of the 'Greater Capital City Statistical Area'.



**Figure 4.1** Comparison of the City Victor Harbor's age structure with that of South Australia and Greater Adelaide



**Figure 4.2** Changes to the City of Victor Harbor's population between 2016 and 2021



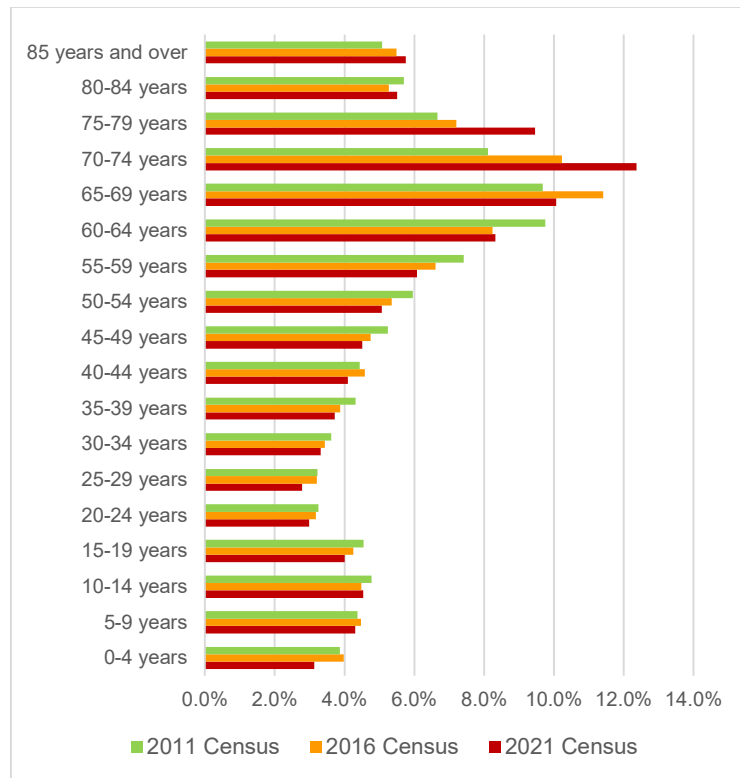
From 2016 to 2021, City of Victor Harbor's population increased by 1,474 people (10.1%). This represents an average annual population change of 2.02% per year over the period.

The largest changes in the age structure in this area between 2016 and 2021 were in the age cohorts:

- Seniors (70 to 84) (+1,016 people);
- Elderly aged (85 and over) (+120 people);
- Secondary schoolers (12 to 17) (+90 people); and
- Parents and homebuilders (35 to 49) (+89 people).

While the largest growth is in seniors and elderly people, there is also some growth in families and school aged children. This indicates that the draw of lifestyle in Victor Harbor is resulting in more family households and children calling Victor Harbor home. However, in terms of the dominant age groups, people aged 65 and over still represent the highest percentage of residents (Figure 4.3) and this is only increasing.

**Figure 4.3 Age Structure – 2011, 2016 and 2021 census periods**



### 4.3 Dwelling Growth

At the 2021 census, the City of Victor Harbor had 9,401 dwellings, this is up from 8,843 at the 2016 census.

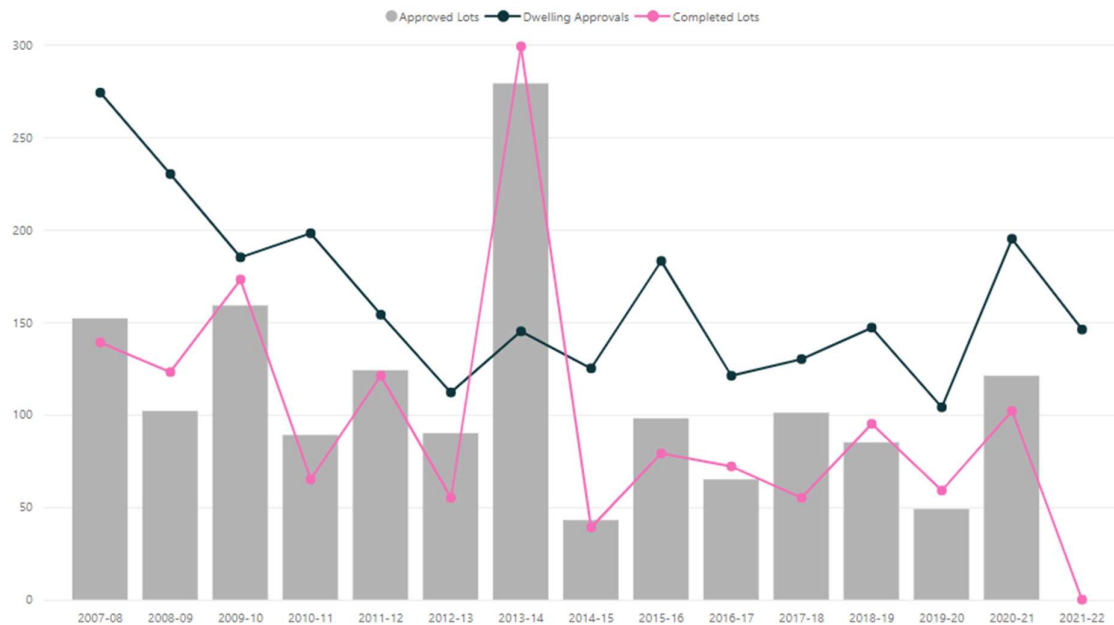
Council dwelling approvals between 2011-12 and 2021-22 averaged 142 per annum. Over the past 15 years, this has varied from 274 in 2007-08 to 104 in 2019-20 (see Figure 4.4 below for more detail).

**Table 4.1 Projected population growth based on 10-year average dwelling growth**

Business as usual population scenario	
2021 Population	16,139
Dwellings per annum	142
Persons per dwelling	2.1
Occupancy rate <sup>15</sup>	0.761 (23.9% unoccupied)
Additional persons per annum	226.9
<b>Total 2031</b>	<b>18,408</b>
<b>Total 2036</b>	<b>19,452</b>

<sup>15</sup> This is the percentage of homes occupied by residents, vs those that are vacant (e.g. holiday homes)

**Figure 4.4 Dwelling Approval rates in the City of Victor Harbor between 2007-08 and 2021-22<sup>16</sup>**



The occupancy rate in 2021 was 2.1 persons per dwelling, compared with the Greater Adelaide average of 2.4. Unoccupied dwellings comprised 23.9%, down from 29.1% in 2016. Based on these rates, Victor Harbor is expected to grow to 18,408 persons by 2031 and 19,452 by the year 2036 (see Table 4.1).

### Stimulus

In response to the COVID-19 pandemic and its potential impact on the housing industry, the Australian government introduced its HomeBuilder stimulus package on 4 June 2020.

Data shows that the grant provided a significant short-term boost for housing demand in South Australia with the number of grant applications far exceeding expectations. While the HomeBuilder stimulus has boosted short term housing demand, the longer-term impacts on housing demand are not yet clear. Housing demand is dependent on population growth which is being significantly impacted by stalled overseas migration<sup>17</sup>.

Overseas migration has commenced its recovery, primarily through the return of tertiary students, is likely to drive demand more in Greater Adelaide, as compared to Victor Harbor.

## 4.4 Unoccupied Dwellings

The City of Victor Harbor has a large 'absent' and 'part-time' population, with 23.9% of its dwellings being unoccupied<sup>18</sup>, compared to Greater Adelaide where just 7% of houses were unoccupied. In relation to the Victor Harbor township itself, 24.6% of dwellings were unoccupied during the 2021 census.

There was little change in the number of unoccupied dwellings between 2011 and 2016 (increased by 0.3%), however there was a notable reduction between 2016 and 2021 of 6.2% which could indicate the population is shifting towards a more permanent resident base. Potential drivers for this could be numerous, including a transitional population base due to the impact of ageing.

<sup>16</sup> Government of South Australia, 2022, data current up to quarter ending March 2022

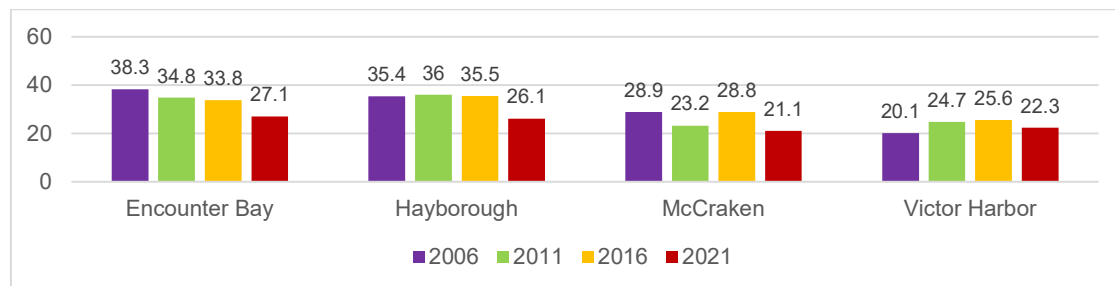
<sup>17</sup> Government of South Australia, June 2021, Land Supply Report for Greater Adelaide, Background & Context

<sup>18</sup> Based on the 2021 census results for the Victor Harbor SA2 (see Figure 4.1 in section 4.1 of this report)

An analysis of the proportion of unoccupied dwellings per suburb is provided in Figure 4.5 below and shows this trend is consistent for all four suburbs. Some caution should be taken in respect to projecting any long-term trend due to the presence of COVID at the time of the Census. However, in comparison to other coastal townships, the Victor Harbor to Goolwa area clearly has experienced a noticeable reduction in unoccupied dwellings<sup>19</sup>.

Council reviewed how many ratepayers resided outside the Council area and how many of these ratepayers held onto vacant residential land as part of their previous Urban Growth Management Strategy investigations. This review identified that up to 25% of land owners are holding on to vacant land, possibly with the intent to build once retired, and there are many others who either rent their properties to others or use them as 'holiday homes' for weekend getaways or summer holiday 'shacks'<sup>20</sup>. Over the summer holiday season most of the dwellings are occupied.

**Figure 4.5 Unoccupied Private Dwellings by Suburb<sup>21</sup>**



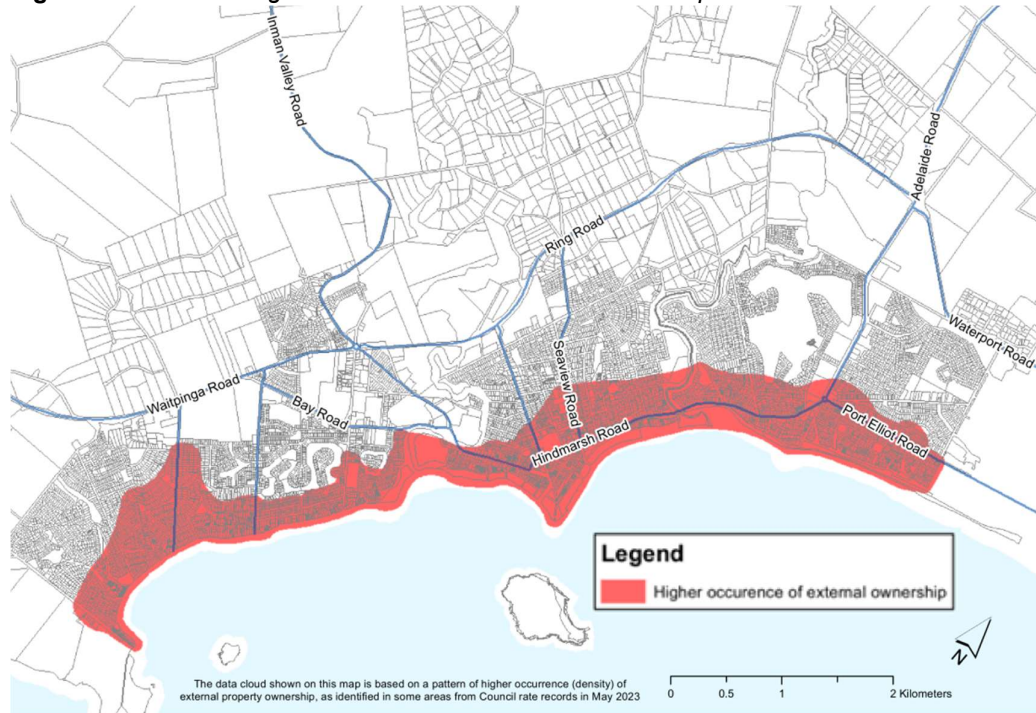
Council have reviewed the occurrence of external ownership and have identified that this is typically concentrated in the areas adjacent the coast, as shown in Figure 4.6.

<sup>19</sup> Normanville experienced a drop in unoccupied dwellings of 1.3%, Wallaroo 0.1%, Ardrossan 0.8%, and Goolwa-Port Elliot 4.9%.

<sup>20</sup> There are approximately 210 listings on AirBnB and approximately 379 listings on Stayz (April 2023) for short term leases.

<sup>21</sup> Based on State Suburb Census data, rather than Statistical Area 2 Data

**Figure 4.6** Areas of 'Higher Occurrence of External Ownership'



#### 4.5 Household Composition

Compared to South Australia as a whole, Victor Harbor households contain a very high proportion of couples without children (37.3%) and lone persons (31.4%) (Figure 4.7).

These percentages are also higher in comparison to Greater Adelaide where couples without children comprise 25.3% of households and lone persons comprise 26.8%. This correlates with the age profile of the population and relatively high median age.

Families comprising couples with children account for 15.5% and one parent families 8.6%, compared to 28.6% and 11.3% respectively for Greater Adelaide. These numbers remained fairly steady between 2021 and 2016.



**Figure 4.7 Household Composition**

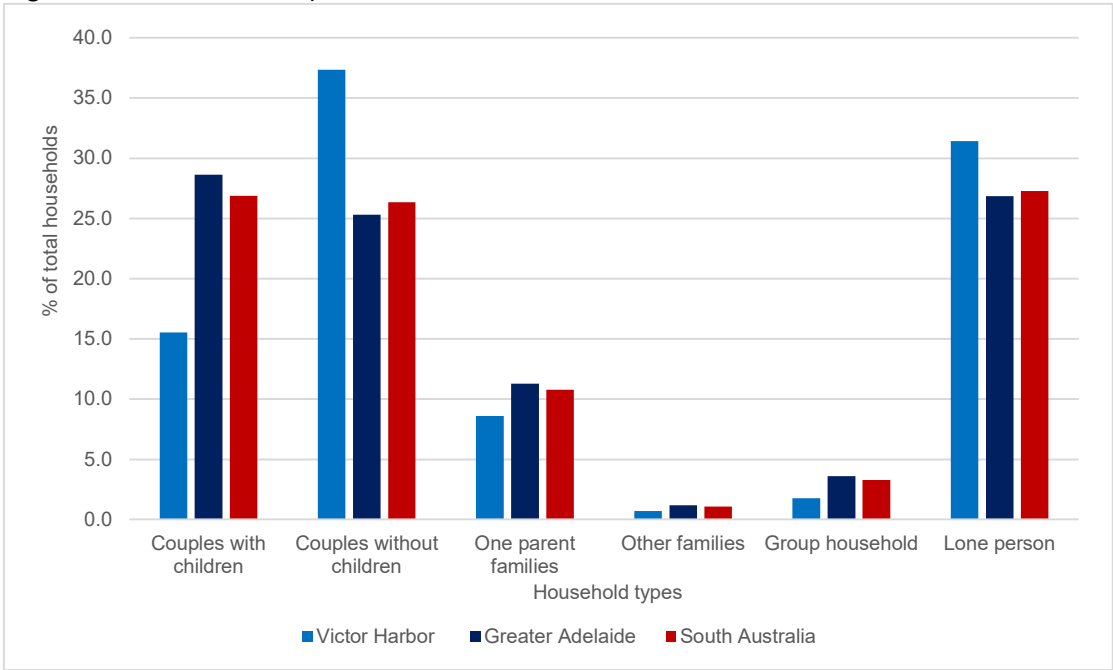
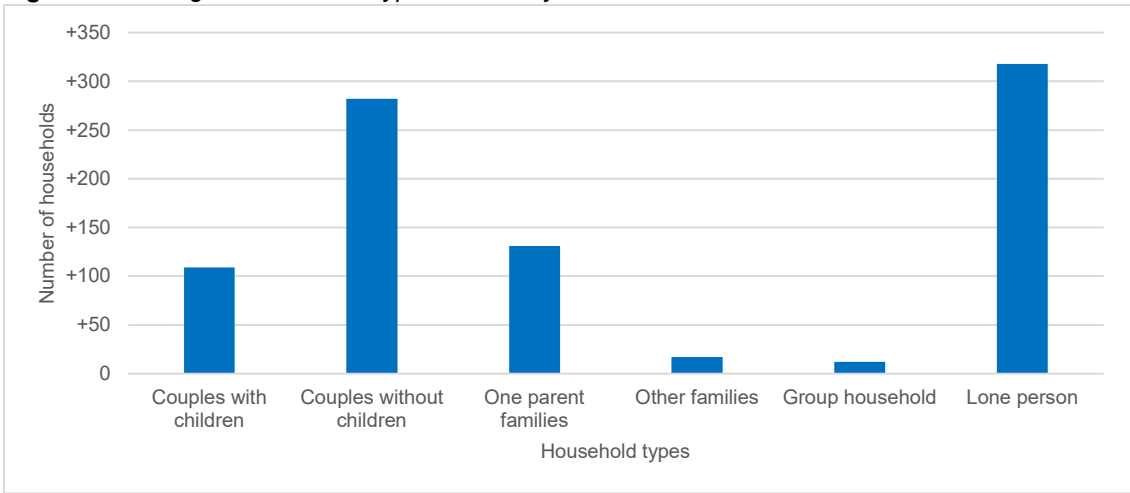


Figure 4.8 below summarises changes in household types in the Council area over the five years between 2016 and 2021, demonstrating the significant increase in couples without children and lone person households. This further emphasises the age and household demographics which reside in Victor Harbor.

**Figure 4.8 Change in household types in the City of Victor Harbor between 2016 and 2021**



## 4.6 Dwelling Types

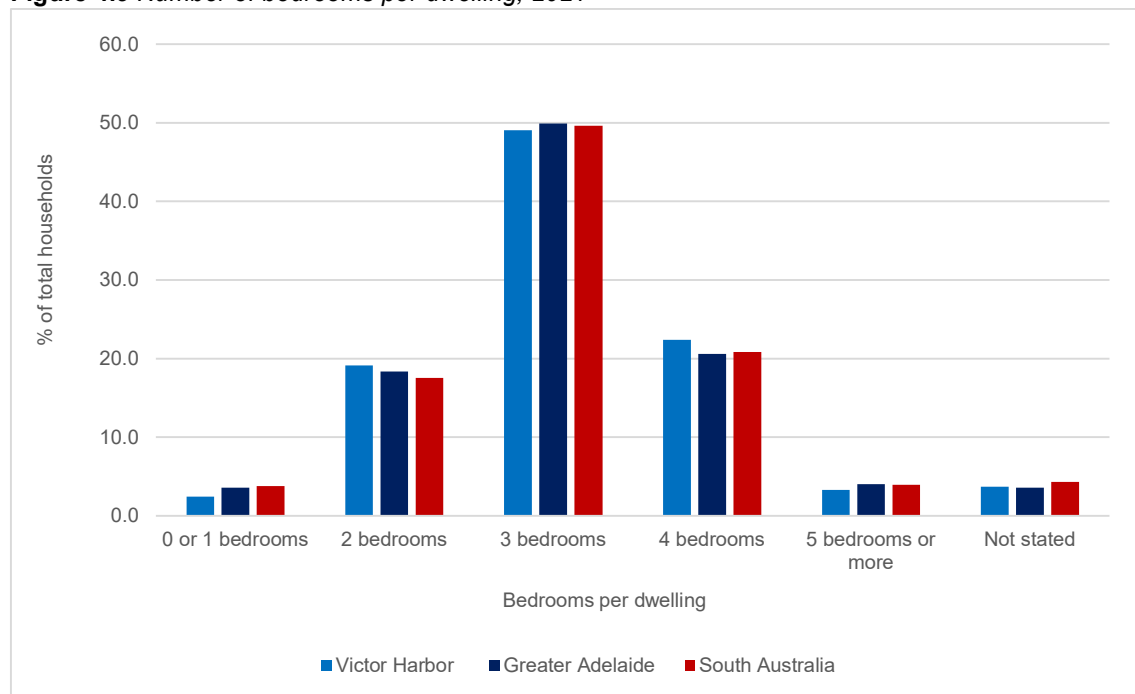
Detached dwellings are the most common dwelling type in Victor Harbor, comprising 88.3% of the total housing stock, compared with the Greater Adelaide average of 75%. Between 2011 and 2021, the proportion of detached dwellings in Victor Harbor increased slightly, while the trend across Greater Adelaide remained steady, indicating that a high degree of homogeneity in the housing stock remains.

The increase in detached dwelling stock is also reflective of the high proportion of housing demand being delivered through greenfield locations. The number of storeys is not captured by the Census for detached dwellings, however, data captured by the SA Planning Portal indicates that 30% of dwelling approvals are two-storey<sup>22</sup>.

### Number of bedrooms

While approximately 78% of households comprise just 1-2 people, the number of bedrooms per dwelling differs significantly, where almost 75% of dwellings had three or more bedrooms (refer Figure 4.9). This represents a mismatch between the number of bedrooms and residents or market preference to have additional or 'spare' bedrooms. The data for Victor Harbor was comparable with that for Greater Adelaide and South Australia.

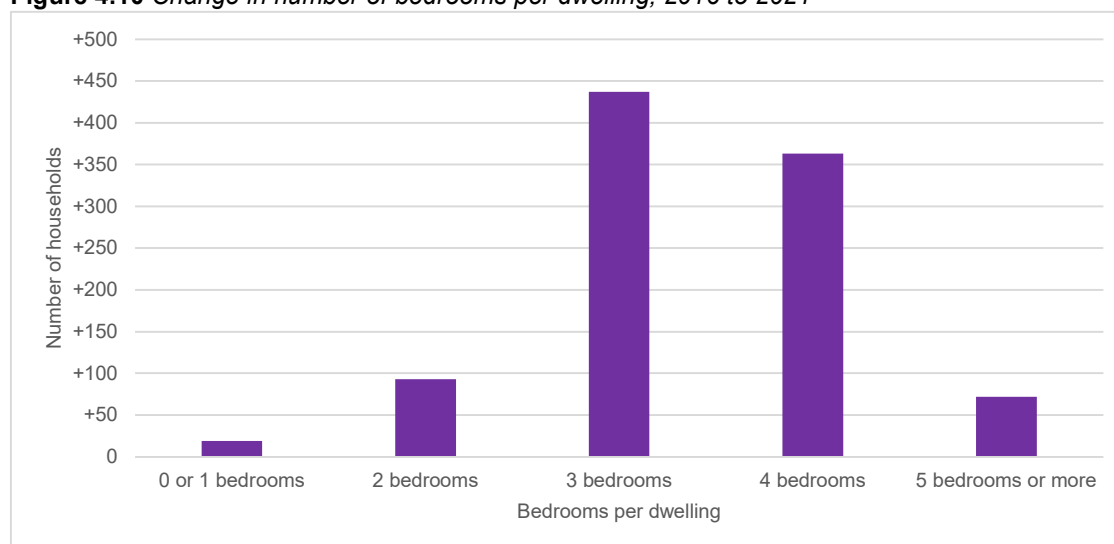
**Figure 4.9** Number of bedrooms per dwelling, 2021



Despite the large number of 1-2 person households, new housing continues to be built with 3-4 bedrooms. The change in the number of bedrooms between the 2016 and 2021 Census periods saw over 90% being either 3 or more bedrooms, as evident in Figure 4.10.

<sup>22</sup> Data from Development Assessment Processing (DAP) 2022 calendar year, noting data may not be 100% accurate as it relies on accurate data entry and development description was used to determine if a dwelling was two-storey

**Figure 4.10** Change in number of bedrooms per dwelling, 2016 to 2021



## 4.7 Housing Tenure and Affordability

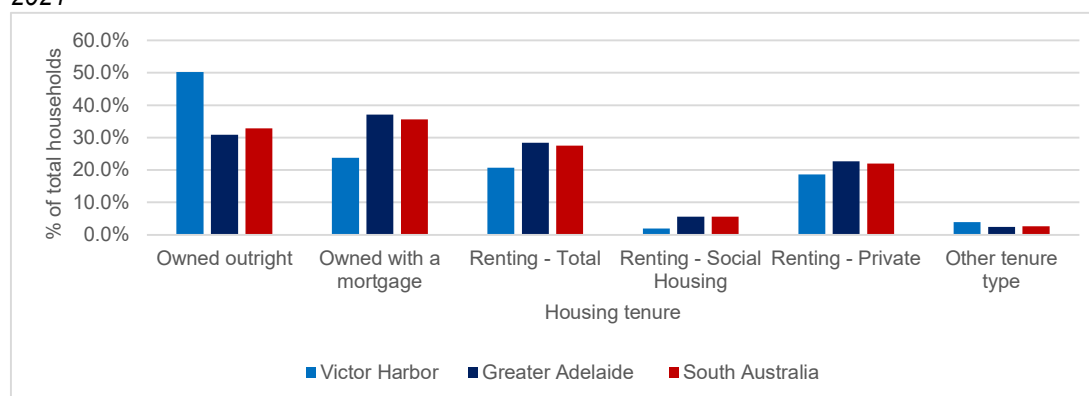
Victor Harbor has a much higher proportion of dwellings that are fully owned (50.2% in 2021) than the Greater Adelaide average (30.9%). Such is likely to be reflective of the older age profile of the population. Other dwellings are being purchased (23.8%) or rented privately (18.7%). These characteristics are illustrated in Figure 4.11 below.

Public housing comprises only 2% of housing stock in Victor Harbor, compared with the Greater Adelaide average of 5.6%.

Between 2016 and 2021, the proportion of households who either owned their home outright or were purchasing their home increased, while the proportion of renters slightly decreased.

In 2021, 13.1% of households with a mortgage experienced mortgage stress<sup>23</sup>, compared to only 5.2% in 2016 and 12.3% in Greater Adelaide. 47.2% of rental households experienced rental stress<sup>24</sup> in 2021, compared to 11.6% in 2016 and 31.5% in Greater Adelaide. These rates were higher than the rates across South Australia in 2021 (12% and 30.5% respectively), indicating that rental affordability is key challenge in Victor Harbor.

**Figure 4.11** Housing Tenure for the City of Victor Harbor, Greater Adelaide and South Australia in 2021



<sup>23</sup> Owner with mortgage households with mortgage repayments greater than 30% of household income, Australian Bureau of Statistics, Census of Population and Housing 2021

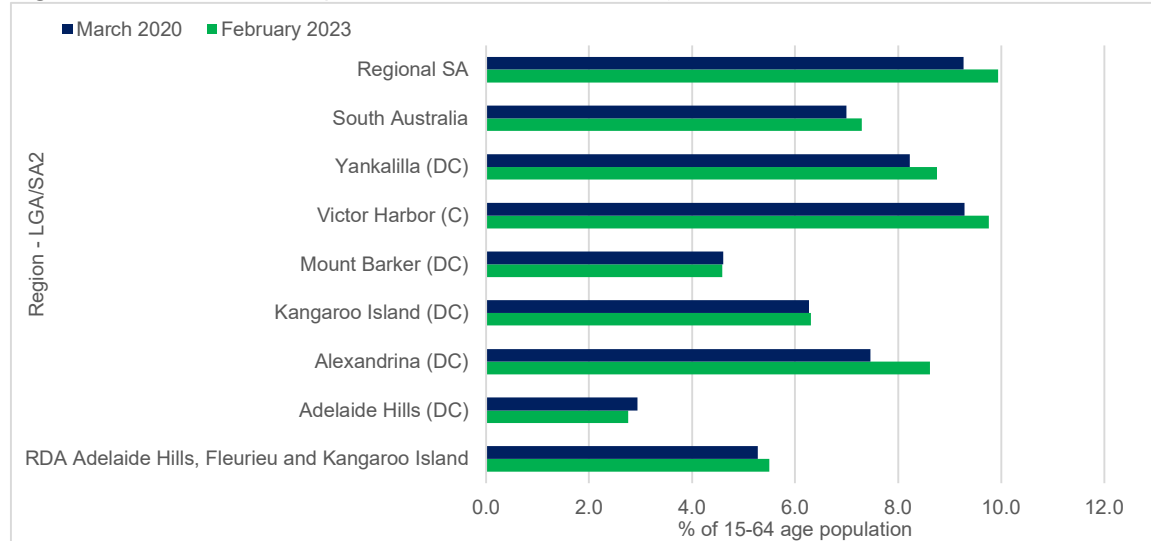
<sup>24</sup> Renter households with rent payments greater than 30% of household income, Australian Bureau of Statistics, Census of Population and Housing 2021

## 4.8 Government Assistance

As of June 2021, 1,803 households in dwellings were receiving rent assistance from the Australian Government<sup>25</sup>. This represents 25.2% of all occupied dwellings in Victor Harbor. This is higher than South Australia, where just 17.6% of households in occupied dwellings were receiving rent assistance.

Victor Harbor has a relatively high proportion of Job Seeker and Youth Allowance recipients (as at January 2023), with 9.7% of the 15-64 age population receiving the benefit (refer Figure 4.12). This is higher than other LGAs in the Fleurieu region and is higher than South Australia where just 7% of the 15-64 age population receive Job Seeker or Youth Allowance<sup>27</sup>.

**Figure 4.12 Jobseeker Recipients March 2020 and January 2023**



As evident by Table 4.2, there is a smaller percentage of low income, welfare-dependent families (with children) in the council area. This is probably reflective of the smaller number of families compared to South Australia.

Further, there is a larger proportion of Health Care Card holders, people receiving an Age Pension, and people receiving a Disability Support Pension.

This data is relevant to inform health and aged care planning, including medical facilities and services and ensuring there are adequate numbers of trained staff working in the council area.

As at June 2020, there were 274 residential care places, which represent just 5.7% of the population over the age of 70. This provision is consistent with nearby council areas. In Alexandrina, residential care places represent 5.5% of the population over the age of 70 and 5.3% in Yankalilla.

This data is useful in planning for aged care facilities, and is a pertinent issue given the increasing number of older persons in the council area.

<sup>25</sup> Commonwealth Rent Assistance is paid to families and individuals who are over the specified thresholds and are liable to pay rent for community housing or housing in the private rental market. These families or individuals must also be in receipt of: a social security or veterans' income support payment; and/or receive Family Tax Benefit Part A at greater than the base rate.

<sup>26</sup> 2021 PHIDU, Torrens University Australia

<sup>27</sup> Department of Social Services - JobSeeker and Youth Allowance recipients - monthly profile via data.gov.au. Compiled and presented by .id - informed decisions

**Table 4.2 Income Support Recipients<sup>28</sup>**

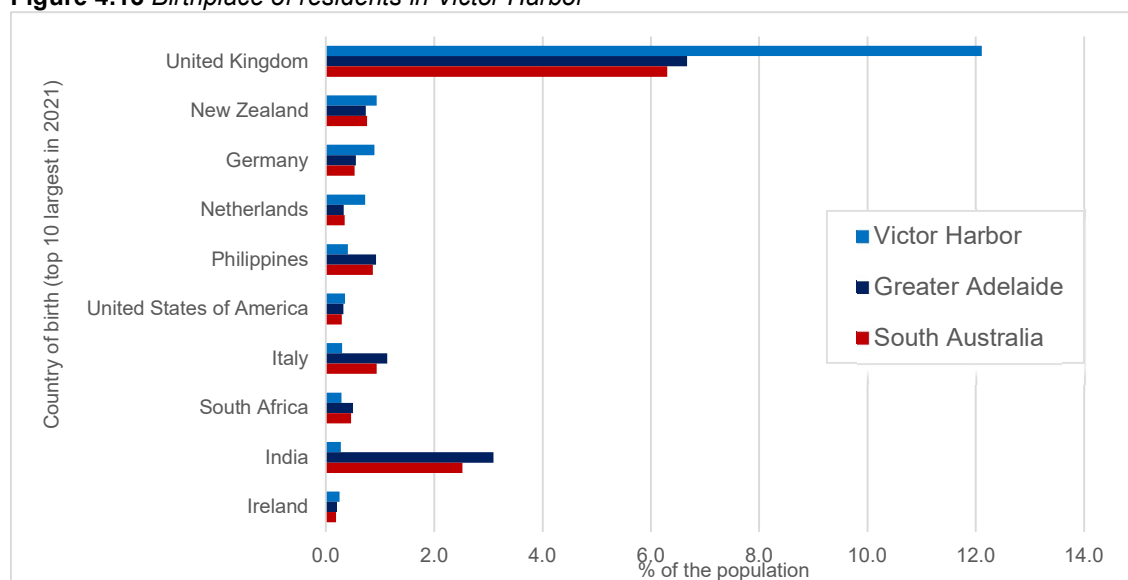
Income Support Type (as at June 2021)	City of Victor Harbor	South Australia (average across all LGAs)
% Low income, welfare-dependent families (with children)	4.4% of all families	5.3% of all families
Health Care Card holders <sup>29</sup>	9.8% of persons 0 to 64 years	8.8% of persons 0 to 64 years
People receiving an Age Pension <sup>30</sup>	4,618 or 72.5% of persons aged 65 years and over	61.1% of persons aged 65 years and over
People receiving a Disability Support Pension <sup>31</sup>	782 or 11% of persons aged 16 to 64 years	6.6% of persons aged 16 to 64 years

## 4.9 Ancestry and Heritage

In 2021, the most common ancestries of the Victor Harbor population were: English (52.5%) compared with 38% for the State and Australian (37.6%) compared with 32.5% for the State. Scottish, Irish and German were also prevalent.

19.3% of residents were born overseas, with the United Kingdom the most prevalent country of birth besides Australia. Such is evident from Figure 4.13.

**Figure 4.13 Birthplace of residents in Victor Harbor**



<sup>28</sup> 2021 PHIDU, Torrens University Australia

<sup>29</sup> You can get a Health Care Card if you are receiving ABSTUDY Living Allowance, Austudy, JobSeeker Payment, Parenting Payment partnered, Special Benefit, Youth Allowance, certain Carer Allowance or Payments, Mobility Allowance or the maximum rate of Family Tax Benefit A.

<sup>30</sup> The Age Pension is paid to people who meet age and residency requirements (66 years and 6 months as at July 2021). It is subject to an income test and an assets test.

<sup>31</sup> A person may be entitled to this payment if they have a physical, intellectual, or psychiatric condition that stops them from working or being retrained for work within the next 2 years



#### 4.10 Indigenous Population

Aboriginal and/or Torres Strait Islanders represent 1.7% of the population in the council area, this is compared to South Australia where they represent 2.4% of the population. At the 2021 census, there were 274 Aboriginal and/or Torres Strait Islanders living in the council area with a median age of 20.

There were 141 households and the average number of people per households was 3.3. 58.4% of this population were 24 years old or younger. 4.7% spoke an Australian indigenous language at home. There is a higher number of Aboriginal and/or Torres Strait Islanders who stated that they hold a bachelor degree or above in the council area; 8.3% compared to 6.6% in South Australia.

48.2% of the Aboriginal and/or Torres Strait Islander population is not in the labour force, however this is unsurprising given the lower median age, as younger people who live in the family home quite often do not work. The top five industries of employment were Hospitals (except Psychiatric Hospitals) (11.4%), Local Government Administration (7.6%), Other Social Assistance Services (5.1%), Supermarket and Grocery Stores (3.8%) and Secondary Education (3.8%). 25.3% of the population listed labourer as their occupation, followed by 17.7% for both Technicians and Trades Workers and Clerical and Administrative Workers.

14.9% owned their home outright, 35.5% owned with a mortgage and 47.5% were renting, compared to 50.2%, 23.8% and 20.7% respectively in the City of Victor Harbor generally.

#### 4.11 Language and English Proficiency

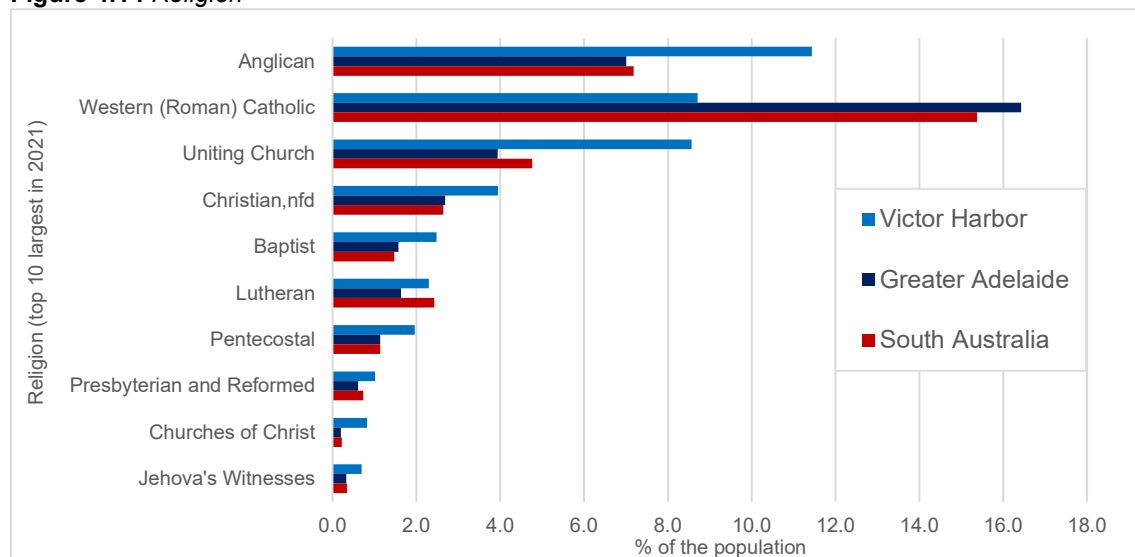
There is a larger proportion of people who speak English only in Victor Harbor compared to South Australia. 92.7% of Victor Harbor's population spoke English only, and 4.8% spoke a non-English language at home, compared with 77.6% and 19% respectively for South Australia. German, Dutch and Italian are the most prevalent languages besides English, however each of these languages are used by less than 0.5% of the population.

Just 0.3% of the population in Victor Harbor stated that they did not speak English well or at all, compared to 3% in both South Australia and Greater Adelaide.

#### 4.12 Religion

Religion is becoming less prevalent in Victor Harbor, with 48.2% of the population stating that they did not have a religion. In 2016, 35.5% of the population did not have a religion and in 2011, 26.6% did not have a religion. These numbers are comparable to South Australia (Figure 4.14), demonstrating affiliation to religious beliefs is generally becoming less prevalent in society.

**Figure 4.14 Religion**



#### 4.13 Education

Education levels are lower than that of Greater Adelaide. 15.5% of residents 15 years and over in the City of Victor Harbor had achieved a bachelor degree level or above, compared to 25.9% in Greater Adelaide. 11.7% of Victor Harbor residents had completed year 12 as their highest level of education, compared to 15.8% of Greater Adelaide.

Education institution attendance is similar to that of Greater Adelaide, with the exception of tertiary education, where just 15.2% attend tertiary education compared to 27.5% of Greater Adelaide. Such is evident from Table 4.3.

**Table 4.3** *Education institution attended*

<b>Educational institution</b>	<b>Victor Harbor (SA2)</b>	<b>Greater Adelaide</b>
Preschool	5.2%	5.7%
Primary	33.3%	29.6%
Secondary	21.9%	20.6%
Tertiary (including technical)	15.2%	27.5%

**Table 4.4** *Number of students 2011 – 2021 in the City of Victor Harbor*

<b>Educational institution</b>	<b>2011</b>	<b>2016</b>	<b>2021</b>
Preschool	105	141	168
Primary	902	949	1,067
Secondary	581	636	690
Tertiary (including technical)	368	370	487

As evident from Table 4.4, the number of students has been steadily increasing over the past three censuses. This further indicates a slight shift in demographics and greater need for educational services.

#### 4.14 Community Participation and Volunteering

There is a strong volunteer culture within the City of Victor Harbor. One in four people in the local government area volunteer in some capacity, and the council is fortunate to have a team of volunteers assisting with the delivery of services, programs and initiatives.

The high level of volunteerism results in a healthy number of thriving community groups, clubs and organisations, all of which provide important opportunities for people to feel valued and included. Sport and recreation is deeply embedded within the community, and encourages a healthy and active lifestyle as well as important social connections.

At the 2021 census, 22.4% of the population aged over 15 reported volunteering for an organisation or a group, much higher than the State-wide average of 17%. This is slightly lower than 2016, where 27.2% volunteered<sup>32</sup> (see note below re COVID).

As at February 2023, the City of Victor Harbor had 439 registered volunteers. Volunteers work in various programs including: Caring Neighbourhood Program, Coral Street Art Space, Fleurieu Families, Library, Muwerang Mosaic Project, Open Space, Southern Communities Transport Scheme, Southern Future Youth and Visitor Services (incorporating SA Whale Centre and Events).

In addition, two new programs are currently in the planning stage: Adopt A Dog Bag Dispenser Program and Advanced Care Directive Program.

There was a reduction in volunteer numbers during the COVID-19 pandemic (and generally across Australia), however most volunteers within the council area have now returned to their volunteering roles.

#### **4.15 Internet use**

In 2016, 18.7% of residents in Victor Harbor did not have an internet connection. This is down from 27.1% in 2011. This data was not captured in the 2021 census.

In Greater Adelaide, 15.5% of households did not have an internet connection at home. It is likely that the higher number of households without an internet connection at home in Victor Harbor is reflective of the older population.

While technology and internet use is part of everyday society, it is important to remember that some members of the community rely on more traditional methods of communication, such as hard copy newspapers and letters. This is particularly relevant in community engagement where non-electronic methods of gathering and distributing information should be incorporated into the engagement process.

#### **4.16 Need for assistance with everyday activities**

9.8% of residents recorded needing assistance with everyday activities, compared with 6.7% for the State and 6.6% in Greater Adelaide in 2021<sup>33</sup>.

This data measures the number of people with a profound or severe core activity limitation. People with a profound or severe core activity limitation are those needing assistance in their day to day lives in one or more of the three core activity areas of self-care, mobility and communication because of a long-term health condition (lasting six months or more), a disability (lasting six months or more), or old age.

#### **4.17 Long term health conditions**

Data relating to long term health conditions is helpful in planning for medical and community services. This data measures the number of people who reported that they have been told by a doctor or nurse that they have any of these long-term health conditions. It includes health conditions that have lasted or are expected to last six months or more, may occur from time to time, are controlled by medication or are in remission.

Unsurprisingly, as demonstrated by Table 4.5 there are higher rates of long-term health conditions in Victor Harbor than that of South Australia. This would be largely attributed to the older population and declining health as people age.

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<sup>32</sup> Australian Bureau of Statistics, Census of Population and Housing 2016 and 2021

<sup>33</sup> Australian Bureau of Statistics, Census of Population and Housing 2021

**Table 4.5 Long-term health conditions**

Type of long-term health condition <sup>34</sup>	Victor Harbor	Victor Harbor %	South Australia %
Arthritis	2,817	17.8	10.1
Asthma	1,535	9.7	8.9
Cancer (including remission)	960	6.1	3.2
Dementia (including Alzheimer's)	272	1.7	1
Diabetes (excluding gestational diabetes)	1,226	7.7	5.7
Heart disease (including heart attack or angina)	1,372	8.7	4.6
Kidney disease	197	1.2	0.9
Lung condition (including COPD <sup>35</sup> or emphysema)	551	3.5	2
Mental health condition (including depression or anxiety)	1,868	11.8	9.8
Stroke	289	1.8	1.1
Any other long-term health condition(s)	1,812	11.4	8.8
No long-term health condition(s)	7,209	45.5	57.9
Not stated	955	6	6.9

## 4.18 Wellbeing

The Southern and Hills LGA undertook a project called Community Wellbeing Indicators for South Australian Local Government<sup>36</sup>. This developed a model framework, with relevant indicators, measures and data sources, to inform action by local government on important issues of community wellbeing. The report, released in October 2021, developed 20 indicators of wellbeing, a roadmap of ideas for data development for data gaps, and case studies and links to more detailed data. The indicator framework covers three themes: the health of our environment, the opportunities in our places, the strength of our communities.

The 20 wellbeing indicators are:

1. Tree canopy coverage
2. Greenhouse gas emissions
3. Household recycling
4. Council use of recycled water
5. Growth of jobs and businesses
6. Internet access
7. Transport disadvantage
8. Cultural and community facilities – visits to libraries
9. Low-income households
10. Housing stress (mortgage & rental)
11. Those who do not feel safe on the street after dark
12. Discrimination
13. Accessibility of public spaces
14. Social isolation
15. Participation in community groups
16. Volunteering
17. Developmentally vulnerable in first year of school
18. Physical inactivity
19. Walkability
20. Opportunities to have a say – voting in local elections.

<sup>34</sup> Respondents had the option to record multiple long-term health conditions therefore the sum of total responses count will not equal the total person count

<sup>35</sup> 'COPD' refers to Chronic Obstructive Pulmonary Disease

<sup>36</sup> [https://www.lga.sa.gov.au/data/assets/pdf\\_file/0025/1057093/2019.68-Indicators-of-Community-Wellbeing-Framework-and-Report-August-2021.pdf](https://www.lga.sa.gov.au/data/assets/pdf_file/0025/1057093/2019.68-Indicators-of-Community-Wellbeing-Framework-and-Report-August-2021.pdf)

In April 2023, SGS released the first edition of the Cities & Regions Wellbeing Index<sup>37</sup>. SGS developed this index to provide socio-economic insights to inform policy and investment decisions. The index offers a view of our cities and regions based on seven objective wellbeing indicators:

- Economy – a region’s economic output, productivity and diversity shows how well the local economy is performing
- Income and Wealth – communities with higher incomes and greater levels of wealth provide greater levels of security, stability and opportunities
- Employment, Knowledge & Skills – includes levels of education and engagement in the workforce which can contribute to financial and broader personal satisfaction
- Housing – includes rates of homelessness, affordability and overcrowding. Shelter is a basic human need and issues around access to housing impact wellbeing
- Health – considers life expectancy and rates of illness which can be linked a range of access to healthcare and cultural factors
- Equality, Community & Work life – considers how things are balanced in a community. Including volunteer rates, work-life balance, income equality, gender and First Nations employment.
- Environment – assesses a location’s risk to environmental hazards versus their access to national parks, reserves or protected areas.

Each sub-index score ranges from 0 to 10, with 0 being the poorest (relative to other Level 3 Statistical Areas or ‘SA3s’) while 10 indicates the strongest performance. Each sub-index is also ranked from Excellent to Extremely Poor.

The City of Victor Harbor is within the Fleurieu – Kangaroo Island SA3 as shown in Figure 4.15. The scores and ranks for each sub-index are listed below, including a comparison to Greater Adelaide:

- Economy – 5.08 (Average) – Greater Adelaide 5
- Income and Wealth – 0.61 (Extremely Poor) – Greater Adelaide 3.3
- Employment, Knowledge & Skills – 3.10 (Extremely Poor) – Greater Adelaide 4.9
- Housing – 7.54 (Very Good) – Greater Adelaide 5.9
- Health – 4.57 (Extremely Poor) – Greater Adelaide 6
- Equality, Community & Work life – 6.44 (Excellent) – Greater Adelaide 4.6
- Environment – 6.48 (Very Good) – Greater Adelaide 4.8

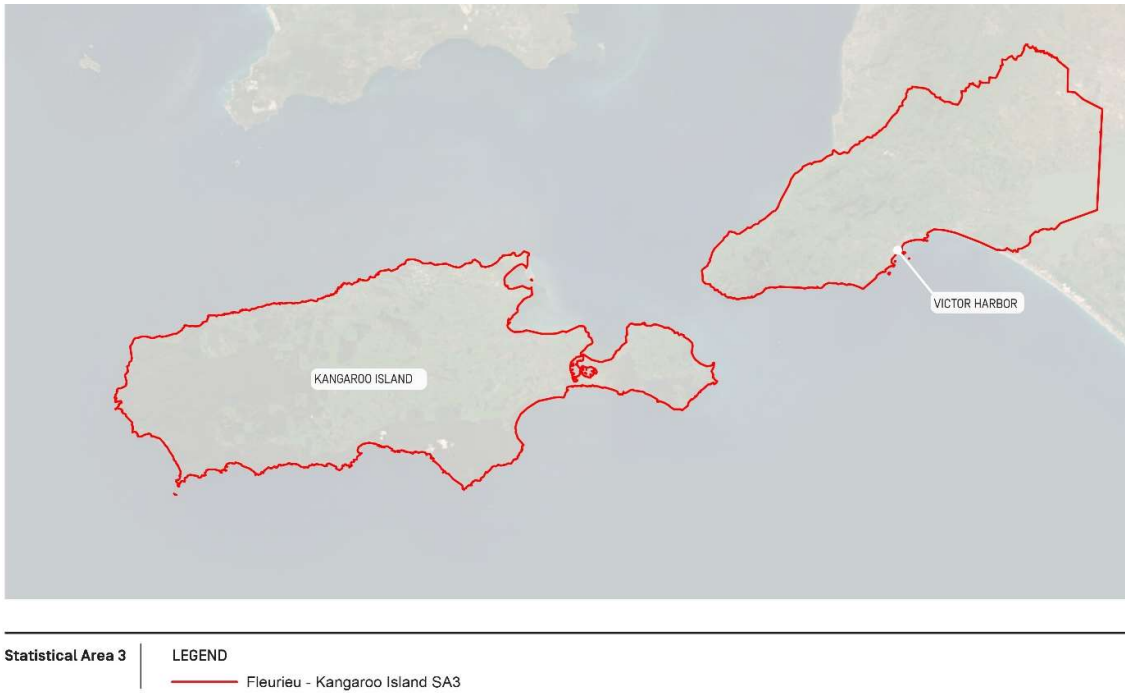
The overall headline wellbeing index score for the Fleurieu – Kangaroo Island SA3 is 4.83 (Average) – Greater Adelaide 4.9.

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<sup>37</sup> SGS Cities and Regions Wellbeing Index © 2023 by SGS Economics and Planning



**Figure 4.15** *Fleurieu – Kangaroo Island Statistical Area 3*



## 5. ECONOMY<sup>3839</sup>

### 5.1 Gross Regional Product

The Gross Regional Product for the City of Victor Harbor was calculated using both the Expenditure and Income methods. Both methods are displayed below.

#### **Expenditure Method**

GRP is the total value of final goods and services produced in the region over the period of one year. This includes exports but subtracts imports.

GRP can be measured by adding up all forms of final expenditure:

- consumption by households
- consumption by governments
- additions or increases to assets (minus disposals)
- exports (minus imports).

This calculation does not include intermediate expenditure as this would lead to double counting (the wheat and flour in a loaf of bread).

Table 5.1 shows the GRP using the Expenditure Method for the period 2019 to 2021.

**Table 5.1 Gross Regional Product over time using Expenditure method<sup>40</sup>**

GRP Expenditure Method \$M	Victor Harbor (C) (2021 Release 3)	Victor Harbor (C) (2021 Release 2)	Victor Harbor (C) (2020 Release 2)	Victor Harbor (C) (2019 Release 2)
Household Consumption	\$667.346	\$718.639	\$718.308	\$680.878
Government Consumption	\$224.513	\$237.346	\$207.329	\$189.243
Private Gross Fixed Capital Expenditure	\$187.507	\$198.142	\$191.362	\$196.052
Public Gross Fixed Capital Expenditure	\$55.520	\$58.694	\$56.249	\$50.659
<b>Gross Regional Expenses</b>	<b>\$1,134.886</b>	<b>\$1,212.821</b>	<b>\$1,173.249</b>	<b>\$1,116.832</b>
plus Regional Exports	\$267.649	\$251.372	\$229.057	\$222.462
minus Domestic Imports	-\$685.898	-\$772.825	-\$744.179	-\$670.376
minus Overseas Imports	-\$56.702	-\$43.704	-\$48.546	-\$46.138
<b>Gross Regional Product</b>	<b>\$659.936</b>	<b>\$647.664</b>	<b>\$609.581</b>	<b>\$622.780</b>
Population	16,139	14,661	14,661	14,661
Per Capita GRP	\$0.041	\$0.044	\$0.042	\$0.042
Per Worker GRP	\$0.121	\$0.141	\$0.133	\$0.136

#### **Income method**

The Gross Regional Product for the City of Victor Harbor was calculated using the Income method.

GRP can be measured by adding up all incomes:

- earned by individuals (wages and salaries)
- earned by firms (gross operating surplus or profits)
- collected by governments (taxes on products or services).

<sup>38</sup> Source throughout section is Australian Bureau of Statistics, Census of Population and Housing 2021 unless otherwise indicated

<sup>39</sup> All figures used are reflective of the City of Victor Harbor Local Government Area, unless otherwise indicated.

<sup>40</sup> Extracted from REMPLAN, 2023

Table 5.2 shows the GRP using the Income Method for the period 2019 to 2021.

**Table 5.2 Gross Regional Product over time using Income method<sup>41</sup>**

GRP Income Method \$M	Victor Harbor (C) (2021 Release 3)	Victor Harbor (C) (2021 Release 2)	Victor Harbor (C) (2020 Release 2)	Victor Harbor (C) (2019 Release 2)
Wages & Salaries	\$327.161	\$301.914	\$280.315	\$288.635
Gross Operating Surplus	\$255.125	\$261.867	\$234.504	\$236.804
Net Taxes - Products & Services	\$70.511	\$75.318	\$68.833	\$71.935
Net Taxes - Production	\$7.138	\$8.565	\$25.930	\$25.405
<b>Gross Regional Product</b>	<b>\$659.936</b>	<b>\$647.664</b>	<b>\$609.581</b>	<b>\$622.780</b>
Population	16,139	14,661	14,661	14,661
Per Capita GRP	\$0.041	\$0.044	\$0.042	\$0.042
Per Worker GRP	\$0.121	\$0.141	\$0.133	\$0.136

### Summary

GRP is increasing under both methods. This is a strong indicator that the local economy is strong and growing. The GRP in 2020 was lower, most likely due to the impacts of COVID, however, it appears that the local economy has fully recovered from this impact.

## 5.2 Labour Force<sup>42</sup> and Employment Status

There are approximately 5,148 jobs<sup>43</sup> in Victor Harbor and in 2021 Victor Harbor had a labour force of 5,690 residents.

In 2021, only 40% of residents in Victor Harbor participated in the labour force, compared to 60% in South Australia and 61.7% in Greater Adelaide. This rate has slightly risen over the past three censuses.

The unemployment rate was consistent with the rate in South Australia at 5.4% and 5.5% in Greater Adelaide.

Residents who were employed part-time represented 46.3% of the labour force, this compares to 35% for South Australia and Greater Adelaide. 41% of residents are employed full time, much lower than South Australia and Greater Adelaide where 54% of residents work full time. Over the past three census periods, the percentage of residents who were employed full time has lowered by 4% and employed part time has risen by around 5%.

Higher levels of part time employment combined with an older population is likely to be an indicator that people are combining retirement with some paid employment.

The health and community services sector also provides a high proportion of part-time jobs. This type of labour market suits older people and families wishing to combine other aspects of life including child care and volunteering.

## 5.3 Income and Expenditure

In 2021, 27.4% of households in Victor Harbor have less than \$650 total household weekly income (i.e., lower income households) and just 7.3% had more than \$3,000 total household weekly income (i.e. higher income households).

<sup>41</sup> Extracted from REMPLAN, 2023

<sup>42</sup> Labour force is the proportion of people aged 15 and over in the area.

<sup>43</sup> National Institute of Economic and Industry Research (NIEIR) National Institute of Economic and Industry Research (NIEIR) 2021. Compiled and presented in economy.id by .id (informed decisions)

This indicates much lower household incomes to Greater Adelaide, which are 18.3% and 19.4% respectively. This is likely to be a reflection of the high proportion of households which are not in the work force.

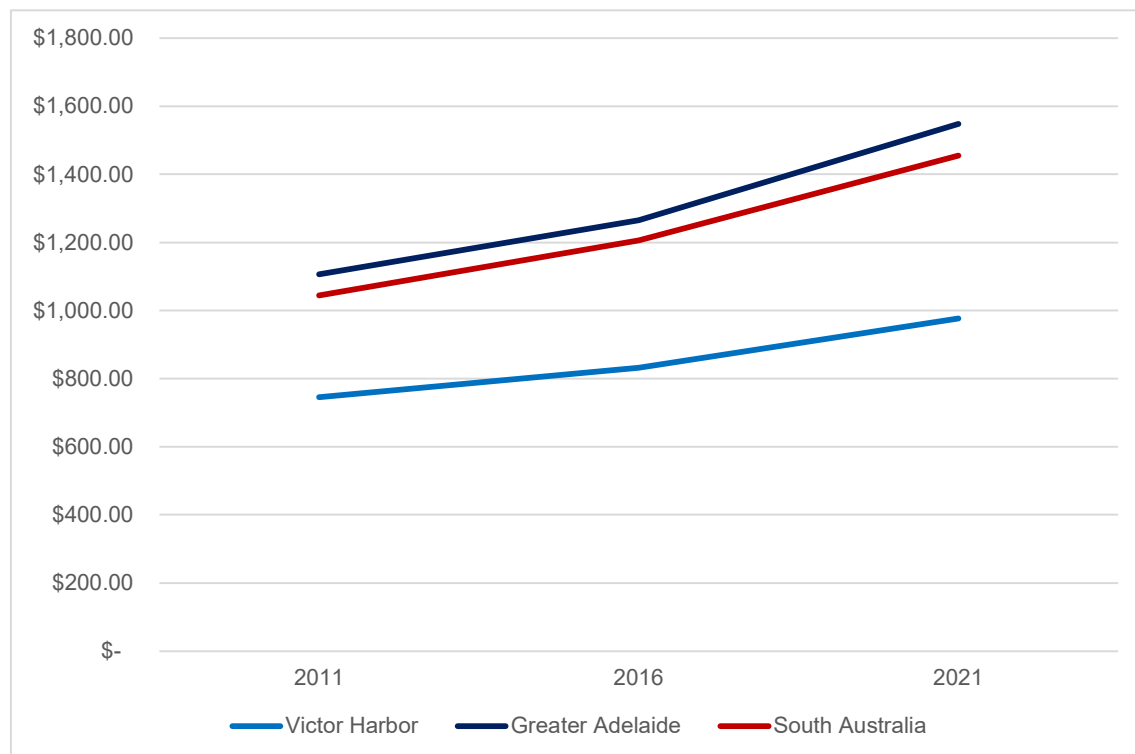
Median personal, family and household incomes are lower than medians across Greater Adelaide and South Australia, as evident by Table 5.3.

**Table 5.3 Household Income Comparison 2021**

Income	2021 Victor Harbor	2021 Greater Adelaide	2021 South Australia
Median total personal income (\$/weekly)	545	762	734
Median total family income (\$/weekly)	1,255	1,988	1,889
Median total household income (\$/weekly)	980	1,548	1,455

Median household incomes for Victor Harbor have increased between 2011 and 2021, as shown in Figure 5.1. However, they have not increased at the same rate as South Australia or Greater Adelaide, noting that the median household income has increased at an average of \$23.10 per annum for Victor Harbor, whilst it has increased at a rate of \$41.10 and \$44.20 for South Australia and Greater Adelaide respectively.

**Figure 5.1 Comparison of median total household income (\$/week) between 2011 to 2021, for Victor Harbor, Greater Adelaide and South Australia**

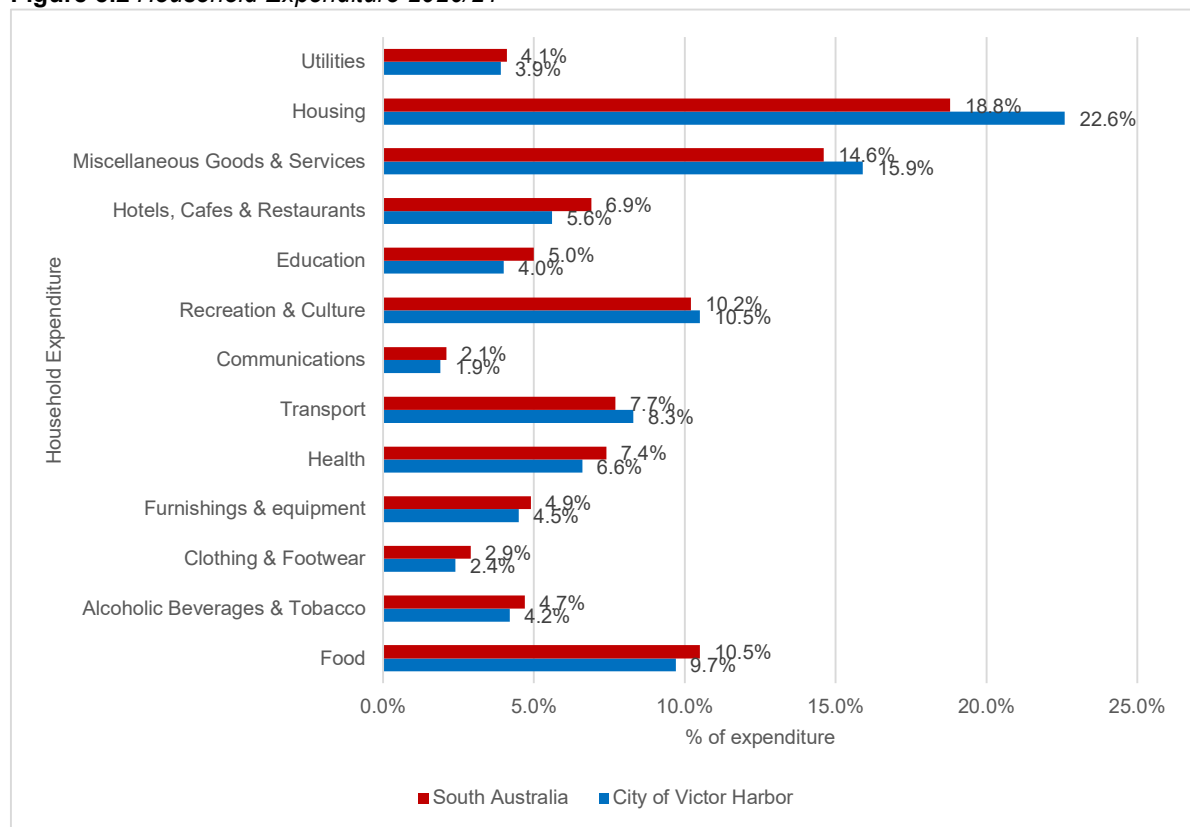


Victor Harbor residents spend approximately 22.6% of their income on housing (i.e. rent/mortgage), compared to 18.8% for South Australia as shown in Figure 5.2. 9.7% of expenditure is attributed to food and 10.5% is attributed to recreation and culture. Residents spend slightly less of their income on utilities (3.9%) and slightly more on transport (8.3%) compared to South Australia (4.1% and 7.7% respectively). Overall, household expenditure rates for Victor Harbor are largely similar to those of South Australia.

Future population forecasts are provided in section 6.4 of this report and anticipate that the population will grow between 165 and 185 households per annum. With this in mind, an estimate of the future expenditure can be calculated based on the assumption that the median household income continues to increase at a comparable rate (i.e. \$23.10 per annum) and household expenditure rates don't change. It is important to note that this only captures what household expenditure will be if there is no change to recorded income increases and household expenditure and as such is only a high-level projection.

The outcomes of these estimates are provided in Table 5.4 below and show that expenditure is estimated to nearly double for key sectors within Victor Harbor.

**Figure 5.2 Household Expenditure 2020/21**



**Table 5.4 Household Expenditure Estimates**

Household Expenditure	Rate (%)	Expenditure per Household (\$)		Total Expenditure (\$)		Increase in Total Expenditure from 2021 to 2038 (\$)
		2021	2038	2021	2038 <sup>44</sup>	
Miscellaneous Goods or Services	15.9	155	218	1,164,917	2,244,029 - 2,318,075	1,079,112 - 1,153,158
Hotels, Cafes and Restaurants	5.6	55	77	410,285	790,350 - 816,429	380,064 - 406,144
Recreation and Culture	10.5	103	144	769,285	1,481,906 - 1,530,804	712,621 - 761,519
Furnishings and Equipment	4.5	44	62	329,694	635,102 - 656,059	305,409 - 326,365
Clothing and Footwear	2.4	23	33	175,837	338,721 - 349,898	162,885 - 174,062
Alcoholic Beverages and Tobacco	4.2	41	58	307,714	592,762 - 612,322	285,048 - 304,608
Food	9.7	95	133	710,673	1,368,999 - 1,414,171	658,326 - 703,499

## 5.4 Retail Sector

The retail sector plays a significant employment role in the Victor Harbor economy. In 2021, it was the second largest industry of employment (behind health care and social assistance), employing 12.2% of the working population, this is higher than South Australia where 9.7% work in retail.

## 5.5 Industry of Employment

The three most prevalent industries of employment in Victor Harbor in 2021 were:

- Health Care and Social Assistance (19.1%);
- Retail Trade (12.2%); and
- Accommodation and Food Services (10.2%).

<sup>44</sup> Based on an increase of between 165 and 185 households per annum.

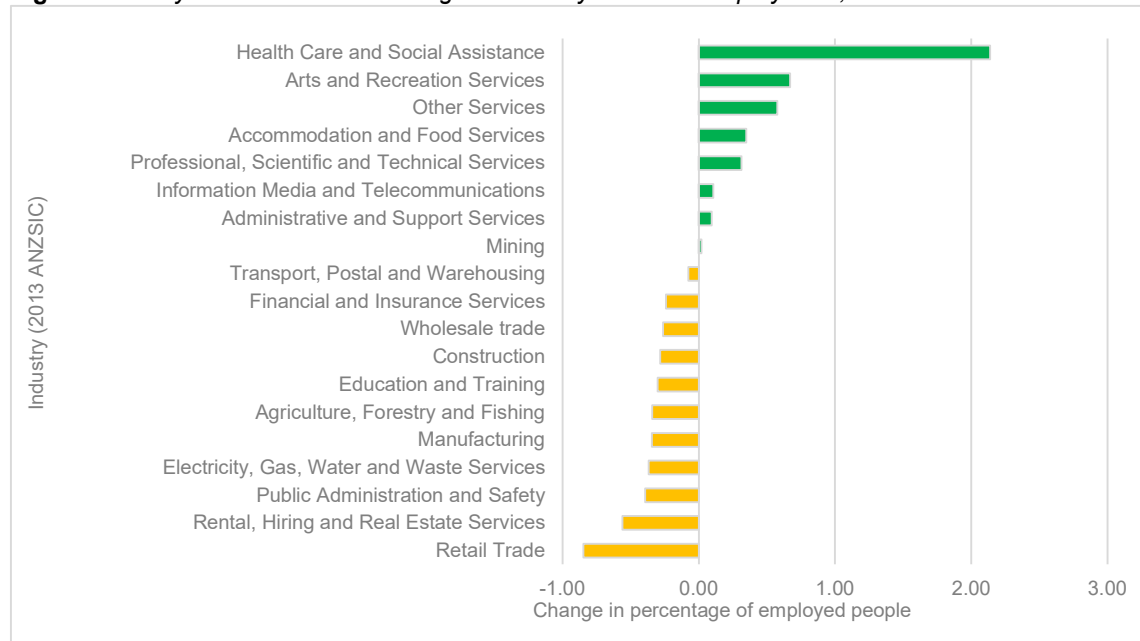


These three industries combined employed 2,226 people in total or 41.5% of the total employed resident population.

The fastest growing industry sector in Victor Harbor is Healthcare and Social Assistance, followed by Arts and Recreation Services and Accommodation and Food Services.

The slowest growing industry sector is Retail Trade, followed by Rental, Hiring and Real Estate Services. This is evident from Figure 5.3.

**Figure 5.3** City of Victor Harbor Change in industry sector of employment, 2016 to 2021<sup>45</sup>



This is similar to the changes to employment experienced for the Regional Development Australia's (RDA's) Adelaide Hills, Fleurieu and Kangaroo Island region which saw the most significant change in the following industries<sup>46</sup>:

- Health Care and Social Assistance (+1,222 local workers);
- Construction (+1,192 local workers);
- Accommodation and Food Services (+701 local workers); and
- Agriculture, Forestry and Fishing (+603 local workers).

Only four industries saw a decline in the number of employees within this region, which are:

- Mining (-111 local workers);
- Rental, Hiring and Real Estate Services (-45);
- Transport, Postal and Warehousing (-14); and
- Information Media and Telecommunications (-3).

This suggests that despite there being a minor decrease in several industries within the City of Victor Harbor, including retail trade, that this decline is not being experienced across the broader region.

<sup>45</sup> Data obtained from profile.id.com.au 2023

<sup>46</sup> Source: Economy Id, available here: <https://economy.id.com.au/rda-ahfki/employment-by-industry>

The RDA have also undertaken an analysis of the employment capacity of local industries to understand if the region could theoretically provide jobs for all its residents if they were to choose to work locally. The findings of this analysis are provided in Table 5.5.

Employment capacity is simply the number of local jobs in an industry, divided by the number of local residents employed (anywhere) in that industry. A figure over 1.0 means there are more jobs available than residents employed in that industry. Under 1.0 means there are more residents employed than jobs available in that sector.

This is a theoretical exercise as, even if there are enough jobs provided locally, there will always be some people who choose to commute out of the area.

This analysis has shown that most industries have more employed residents than local jobs, with the exception of accommodation and food services and agriculture, forestry and fishing. This suggests that there are locally skilled residents that are commuting outside of the region for employment. Notwithstanding this, it is acknowledged that loss of some residents to external job opportunities is inevitable as there are higher order commercial and employment areas<sup>47</sup> which service the whole State and accordingly, provide a wider variety of employment opportunities.

**Table 5.5** *Employment capacity by industry for the RDA Adelaide Hills, Fleurieu and Kangaroo Island region for 2016/17 to 2021/22<sup>48</sup>*

<b>RDA Adelaide Hills, Fleurieu and Kangaroo Island</b>	<b>2021/22</b>			<b>2016/17</b>		
<b>Industry</b>	<b>Local jobs</b>	<b>Employed residents</b>	<b>Ratio of jobs to residents</b>	<b>Local jobs</b>	<b>Employed residents</b>	<b>Ratio of jobs to residents</b>
Accommodation and Food Services	4,450	4,220	1.05	3,748	3,874	0.97
Agriculture, Forestry and Fishing	4,363	4,331	1.01	3,760	3,650	1.03
Retail Trade	5,326	5,972	0.89	5,065	6,298	0.80
Administrative and Support Services	1,801	2,223	0.81	1,717	2,282	0.75
Manufacturing	3,731	4,953	0.75	3,139	4,716	0.67
Arts and Recreation Services	888	1,185	0.75	817	1,147	0.71
Construction	4,852	6,902	0.70	3,659	5,282	0.69
Other Services	1,996	2,876	0.69	1,584	2,340	0.68
Education and Training	4,165	6,024	0.69	3,789	5,862	0.65
Health Care and Social Assistance	6,587	9,976	0.66	5,365	8,827	0.61
Rental, Hiring and Real Estate Services	628	1,063	0.59	673	1,134	0.59
Transport, Postal and Warehousing	1,306	2,330	0.56	1,320	2,328	0.57
Wholesale Trade	769	1,561	0.49	762	1,582	0.48

<sup>47</sup> Such as the employment precinct at Lonsdale and the Adelaide CBD, both shown on Figure 2.1 in Section 2 of this report.

<sup>48</sup> Source: National Institute of Economic and Industry Research (NIEIR)©2023. Compiled and presented in economy.id by.id (informed decisions). Available here: <https://economy.id.com.au/rda-ahfki/Employment-capacity>

<b>RDA Adelaide Hills, Fleurieu and Kangaroo Island</b>	<b>2021/22</b>			<b>2016/17</b>		
<b>Industry</b>	<b>Local jobs</b>	<b>Employed residents</b>	<b>Ratio of jobs to residents</b>	<b>Local jobs</b>	<b>Employed residents</b>	<b>Ratio of jobs to residents</b>
Professional, Scientific and Technical Services	2,109	4,502	0.47	1,718	3,859	0.45
Electricity, Gas, Water and Waste Services	417	926	0.45	359	864	0.42
Public Administration and Safety	1,880	4,569	0.41	1,666	3,994	0.42
Financial and Insurance Services	573	1,498	0.38	503	1,367	0.37
Information Media and Telecommunications	284	850	0.33	286	706	0.41
Mining	402	1,393	0.29	513	1,024	0.50
Total industries	46,527	67,351	0.69	40,444	61,138	0.66

## 5.6 Imports<sup>49</sup>

The total imports by businesses and organisations in Victor Harbor from the rest of Australia are estimated at \$219.542 million. The construction industry in Victor Harbor imports \$56 million worth of goods and services per annum from the rest of Australia, \$28 million of which is imported from the manufacturing sector.

The City of Victor Harbor's top 5 regional imports are:

- Construction - \$56.106M (20.4%);
- Manufacturing - \$44.410M (16.1%);
- Accommodation & Food Services - \$27.672M (10.1%);
- Health Care & Social Assistance - \$19.899M (7.2%);
- Agriculture, Forestry & Fishing - \$19.478M (7.1%).

## 5.7 Exports<sup>50</sup>

The Agriculture, Forestry & Fishing sector contributes \$45.526 million (17.1%) of total regional exports, specifically, the Sheep, Grains, Beef & Dairy Cattle sector, which makes up 92% of all agriculture exports.

The City of Victor Harbor's top 5 regional exports are:

- Agriculture, Forestry & Fishing - \$45.526M (17.1%);
- Construction - \$40.233M (15.1%);
- Accommodation & Food Services - \$30.927M (11.6%);
- Health Care & Social Assistance \$28.935M (10.9%); and

<sup>49</sup> All figures obtained from REMPLAN 2023

<sup>50</sup> All figures obtained from REMPLAN 2023

- Retail Trade \$24.364M (9.1%).

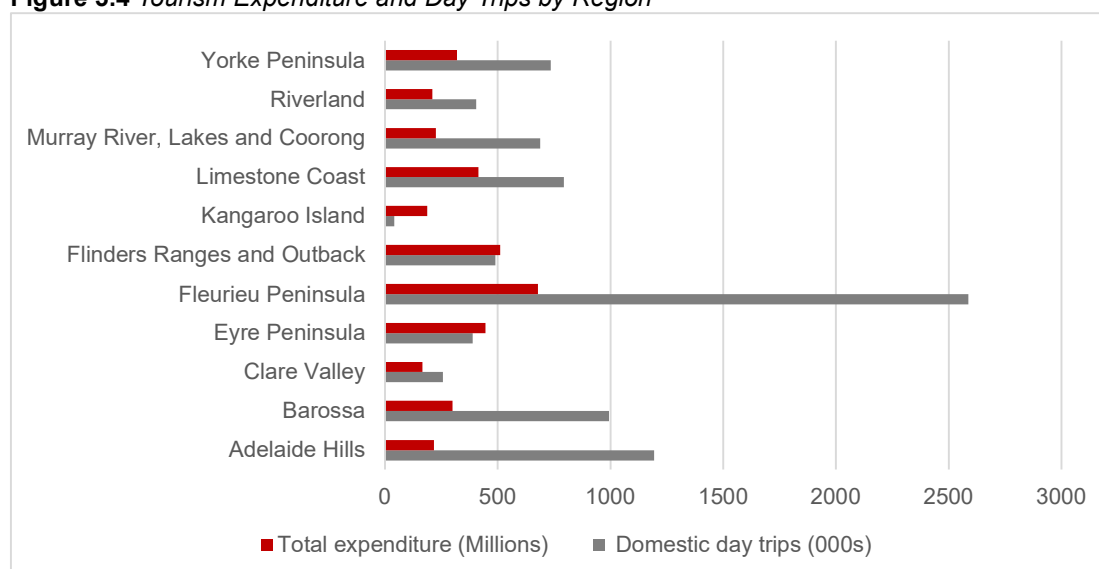
## 5.8 Productivity<sup>51</sup>

Average productivity in Victor Harbor in terms of value-added per worker is estimated at \$0.091 million compared to \$0.118 million per worker for South Australia. The most productive industries are finance, electricity, defence, water supply/sewage/drainage services.

## 5.9 Tourism

Victor Harbor is, historically, a favoured holiday place for South Australians. In 2021, the tourism industry contributed an estimated \$663 million to the Fleurieu Peninsula regional economy and directly employed approximately 3,700 people<sup>52</sup>. This economic contribution increased to an estimated \$679 million in September 2022<sup>53</sup>, which is significantly greater than any other South Australian region for the same period, as shown in Figure 5.4. The Fleurieu Peninsula has achieved their 2025 visitor strategy target of \$643 million and 82 percent of their 2030 target of \$807million<sup>54</sup> demonstrating that the COVID period did not significantly impact the region in terms of tourism.

**Figure 5.4 Tourism Expenditure and Day Trips by Region<sup>55</sup>**



The SA Tourism Commission estimates the Fleurieu Peninsula saw 893,000 domestic overnight visitors for the year end December 2021 and 2.6 million day trips were taken to the Fleurieu Peninsula for the year with a spend of \$230 million<sup>56</sup>.

The total value of tourism related output for the City of Victor Harbor is estimated at \$73.095 million<sup>57</sup>. This expenditure is largely attributed to accommodation and food services, ownership of dwellings or the retail trade (Figure 5.5).

<sup>51</sup> See footnote 42

<sup>52</sup> Fleurieu Peninsula Regional Profile, Prepared by the South Australian Tourism Commission, December 2021

<sup>53</sup> South Australia Visits to Regions, Prepared by the South Australian Tourism Commission, September 2022

<sup>54</sup> See footnote 43

<sup>55</sup> See footnote 46

<sup>56</sup> See footnote 45

<sup>57</sup> Data based on ABS 2021 Census of Population and Housing, compiled by REMPLAN

**Figure 5.5 All industry sectors in the City of Victor Harbor ranked by Tourism related Output**

Industry Sector	Victor Harbor (C) (2021 Release 3)	
	\$M	%
Accommodation & Food Services	\$44.814	61.3%
Ownership of Dwellings	\$8.942	12.2%
Retail Trade	\$7.146	9.8%
Manufacturing	\$3.547	4.9%
Administrative & Support Services	\$3.452	4.7%
Arts & Recreation Services	\$2.110	2.9%
Transport, Postal & Warehousing	\$1.264	1.7%
Rental, Hiring & Real Estate Services	\$0.710	1.0%
Other Services	\$0.414	0.6%
Wholesale Trade	\$0.295	0.4%
Health Care & Social Assistance	\$0.128	0.2%
Education & Training	\$0.116	0.2%
Information Media & Telecommunications	\$0.093	0.1%
Agriculture, Forestry & Fishing	\$0.063	0.1%
Mining	\$0.000	0.0%
Electricity, Gas, Water & Waste Services	\$0.000	0.0%
Construction	\$0.000	0.0%
Financial & Insurance Services	\$0.000	0.0%
Professional, Scientific & Technical Services	\$0.000	0.0%
Public Administration & Safety	\$0.000	0.0%
<b>Total</b>	<b>\$73.095</b>	<b>100.0%</b>

## 5.10 Journey to Work

At a regional level, approximately 90% of local workers live and work in the Fleurieu region. 61.9% indicated that they live and work in the same LGA<sup>58</sup>.

Journey to work data is captured in two ways. The number of employed people who reside in the City of Victor Harbor, with the total employment estimate for these employed people being 4,824 jobs. The other method is the number of employed people whose place of work is located within the City of Victor Harbor, with the total employment estimate for these employed people being 5,455 jobs<sup>59</sup>.

75.6% of people who live in the City of Victor Harbor also indicated that they work within the LGA (Table 5.6), 12.9% indicated that they travel to the Alexandrina Council to work and 2.9% work in Adelaide. These percentages show that almost 90% of residents within the LGA are working within the Fleurieu region and around 10% are choosing to live in the LGA but travel longer distances to work.

**Table 5.6 Number and percentage of residents who live in the City of Victor Harbor**

LGA of Usual Work	Live in City of Victor Harbor	
	Jobs	%
Victor Harbor	3,649	75.6%
Alexandrina	621	12.9%
Onkaparinga	174	3.6%
Adelaide	142	2.9%
Yankalilla	44	0.9%

<sup>58</sup> Australian Bureau of Statistics, Census of Population and Housing 2021. Compiled in profile.id by .id (informed decisions)

<sup>59</sup> Data based on ABS 2021 Census of Population and Housing, compiled by REMPLAN

66.9% of people employed in the City of Victor Harbor also indicated that they live within the LGA. Table 5.7 indicates that businesses within the LGA are having to source over 30% of their employees from other LGAs.

**Table 5.7** Number and percentage of residents who work in the City of Victor Harbor

LGA of Usual Residence	Work in City of Victor Harbor	
	Jobs	%
Victor Harbor	3,649	66.9%
Alexandrina	1,132	20.8%
Onkaparinga	388	7.1%
Yankalilla	136	2.5%

It is evident from Table 5.6 and 5.7 that the workforce is highly localised within only a small proportion of workers residing outside the Fleurieu region. Similarly, only a small proportion of current residents leave the Fleurieu region for work. Therefore, despite Table 5.5 in section 5.5 indicating that there are locally skilled residents leaving the region for work, in reality, it is only a small proportion of the population that are doing so.

## 5.11 Socio-Economic Indexes for Areas (SEIFA) <sup>6061</sup>

SEIFA provides measures of socio-economic conditions by geographic area.

SEIFA indexes are a good place to start to get a general view of the relative level of disadvantage in one area compared to others, but it is important to also look at these underlying characteristics as they can differ markedly between areas with similar SEIFA scores and shed light on the type of disadvantage being experienced.

SEIFA 2016 is the latest version of this product and consists of four indexes:

- The Index of Relative Socio-Economic Disadvantage (IRSD);
- The Index of Relative Socio-Economic Advantage and Disadvantage (IRSAD);
- The Index of Education and Occupation (IEO); and
- The Index of Economic Resources (IER).

### ***The Index of Relative Socio-Economic Disadvantage (IRSD)***

The IRSD summarises variables that indicate relative disadvantage. In the IRSD, a higher score on the index means a *lower* level of disadvantage. A low score indicates relatively greater disadvantage in general. For example, an area could have a low score if there are:

- many households with low income,
- many people with no qualifications, or
- many people in low skill occupations.

<sup>60</sup> Australian Bureau of Statistics, 2033.0.55.001 - Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2016

<sup>61</sup> Australian Bureau of Statistics – SEIFA Technical Paper – 2033.0.55.001 – 2016



Victor Harbor's IRSD SEIFA index is 958. This compares to Burnside which has the lowest level of disadvantage at 1,081 and Anangu Pitjantjatjara (APY lands) which has the highest level of disadvantage at 589<sup>62</sup>.

The LGA ranks 29th out of the 70 LGAs in South Australia and 210<sup>th</sup> out of the 544 LGAs in Australia, with 1 being the least advantaged.

### ***The Index of Relative Socio-Economic Advantage and Disadvantage (IRSAD)***

The IRSAD summarises variables that indicate either relative advantage or disadvantage. In the IRSAD, a higher score on the index means a *higher* level of advantage. A low score indicates relatively greater disadvantage and a lack of advantage in general. For example, an area could have a low score if there are:

- many households with low incomes, or many people in unskilled occupations, AND
- few households with high incomes, or few people in skilled occupations.

Victor Harbor's IRSAD SEIFA index is 933. This compares to Burnside which has the highest level of advantage at 1,100 and Anangu Pitjantjatjara (APY lands) which has the lowest level of advantage at 717.

The LGA ranks 23rd out of the 70 LGAs in South Australia and 160th out of the 544 LGAs in Australia, with 1 being the least advantaged

### ***The Index of Education and Occupation (IEO)***

The IEO summarises variables relating to the educational and occupational aspects of relative socio-economic advantage and disadvantage. This index focuses on the skills of the people in an area, both formal qualifications and the skills required to perform different occupations. A low score indicates that an area has a high proportion of people without qualifications, without jobs, and/or with low skilled jobs. A high score indicates many people with high qualifications and/or highly skilled jobs.

Victor Harbor's IEO SEIFA index is 938. This compares to Playford which has the lowest level of disadvantage at 851 and Maralinga Tjarutja (Aboriginal community) which has the highest level of disadvantage at 1,184. Note: the Aboriginal Community of Maralinga Tjarutja was included for this index.

The LGA ranks 25th out of the 70 LGAs in South Australia and 188th out of the 544 LGAs in Australia, with 1 being the most advantaged.

### ***The Index of Economic Resources (IER)***

The IER summarises variables relating to the financial aspects of relative socio-economic advantage and disadvantage. These include indicators of high and low income, as well as variables that correlate with high or low wealth. Areas with higher scores have relatively greater access to economic resources than areas with lower scores.

Victor Harbor's IER SEIFA index is 969. This compares to Adelaide Hills which has the lowest level of disadvantage at 1,082 and Anangu Pitjantjatjara (APY lands) which has the highest level of disadvantage at 585.

The LGA ranks 28th out of the 71 LGAs in South Australia and 197th out of the 544 LGAs in Australia, with 1 being the least advantaged. Note: The Aboriginal Community of Maralinga Tjarutja was included for this index.

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<sup>62</sup> Australian Bureau of Statistics, 2033.0.55.001 - Census of Population and Housing: Socio-Economic Indexes for Areas (SEIFA), Australia, 2016

## Summary

Victor Harbor ranks in the bottom 40% for the IRSD, IEO and IER and the bottom third for the IRSAD, meaning the council area is relatively disadvantaged.

### 5.12 House and rental prices over time

The real estate market has experienced rapid growth post-COVID. While this is slowing, real estate in Victor Harbor in both house sales and rentals continues to show steady growth. The LGA has median house price of \$608,064<sup>63</sup> is well above the current price point for affordable housing of \$417,000<sup>64</sup>.

There is strong demand for both houses to purchase and to rent. Rental vacancy rates are down to 2.3%<sup>65</sup> across Victor Harbor and Alexandrina Councils, noting that South Australia has a lower vacancy rate of 0.6% in December 2022<sup>66</sup>. House prices have risen by over 60% in the last 5 years, while metropolitan Adelaide has risen by 45% over the same period.

**Table 5.8 Real estate market performance<sup>67</sup>**

	Median House Price June 2022 - May 2023	Sales past 12 months	12-month Median Sales Increase	Interested buyers in past month (March 2023)	Leases in past 12 months	Median rental price (May 2023)	Interested renters in past month (March 2023)
Victor Harbor	\$571,000	110	20.8%	1439	51	\$450	192
Encounter Bay	\$585,000	184	11.6%	2032	128	\$480	247
Hayborough	\$560,000	53	8.0%	617	23	\$520	54
McCracken	\$602,500	42	15.3%	1003	25	\$510	35

Strong demand is pushing property prices up well above the median house price due to a lack of supply. There is a clear need for more housing to address the affordability issue. While house prices have started to steady in Metropolitan Adelaide, suburb prices in the council area are continuing to rise (Figure 5.6).

<sup>63</sup> Inquiry into South Australian Housing Affordability, Economic and Finance Committee, LGA Submission, February 2023 (median house price as of January 2023)

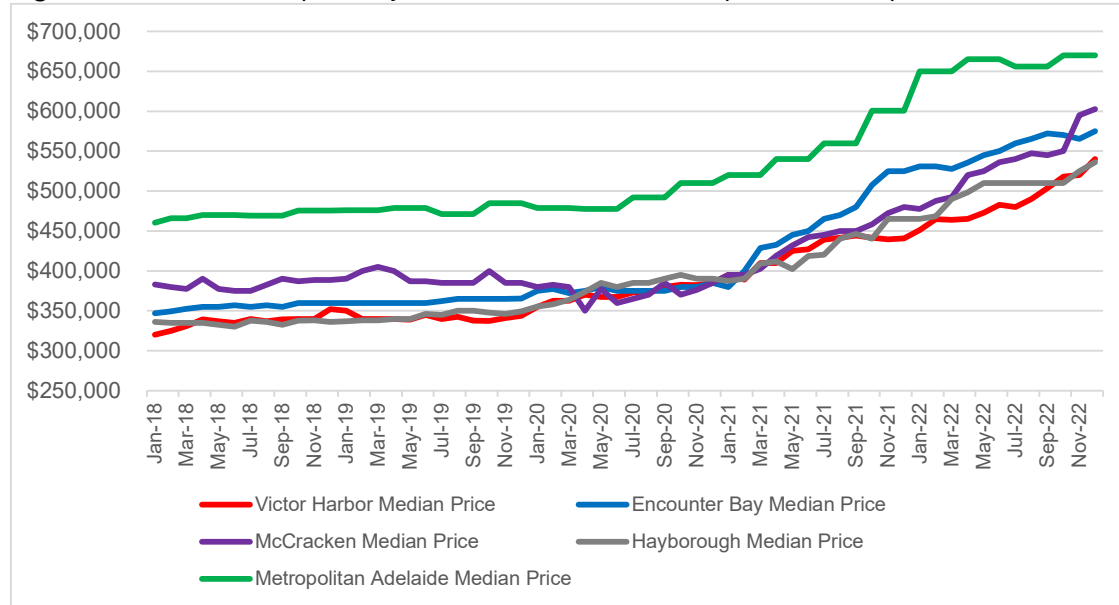
<sup>64</sup> SA Housing Authority 2023

<sup>65</sup> Inquiry into South Australian Housing Affordability, Economic and Finance Committee, LGA Submission, February 2023 (data as of January 2023)

<sup>66</sup> Economic and Finance Committee, South Australian Housing Availability Issues Paper

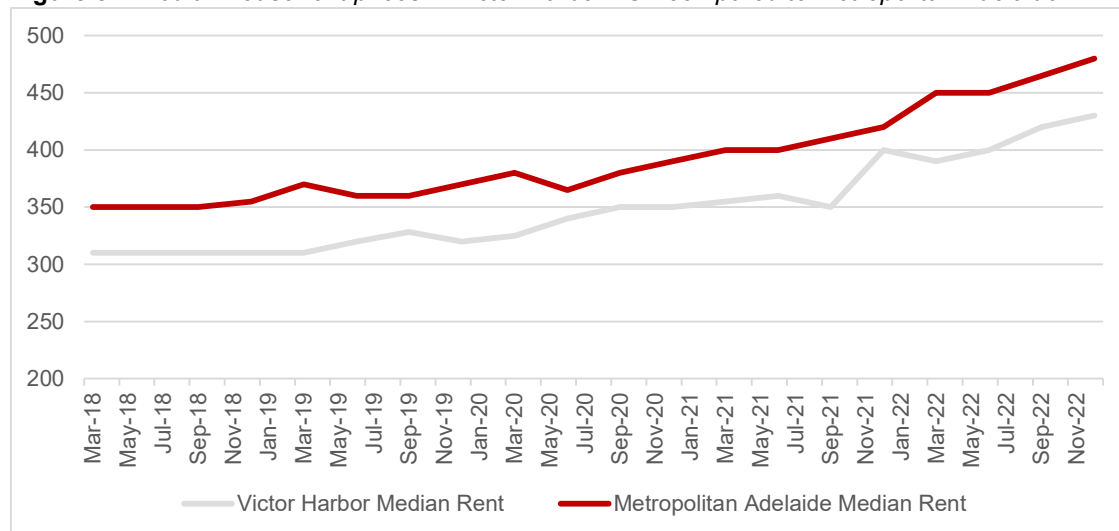
<sup>67</sup> Realestate.com.au March 2023

**Figure 5.6 Median house prices by suburb in Victor Harbor compared to Metropolitan Adelaide<sup>6869</sup>**



The rental market is still experiencing strong growth, with a 39% increase over the last 5 years, compared to 37% in metropolitan Adelaide. The growth has been steady over this period, however, the 12 months between December 2021 and December 2022 experienced a 23% increase in both Victor Harbor and Adelaide. These trends are shown in Figure 5.7.

**Figure 5.7 Median house rent prices in Victor Harbor LGA compared to Metropolitan Adelaide<sup>70</sup>**



At any given time, there are very few rental properties available for rent (i.e. only 18 listed from all four suburbs on 26/4/23) and the number of people actively looking for a rental is over 350. Victor Harbor is the most popular suburb with the most people actively looking and the shortest number of days a property remains listed (16 days). Encounter Bay is the second most popular suburb with over 200 people actively looking for a rental and properties being rented within 19 days. The least popular suburbs are Hayborough and McCracken where rents are slightly higher, however, rental

<sup>68</sup> Note Metropolitan Adelaide data is captured quarterly. Suburb medians within Victor Harbor LGA are shown monthly.

<sup>69</sup> RP Data and Valuer General Data – as recorded March 2023

<sup>70</sup> Rental Bond Data Set of the Tenancies Branch, Office of Consumer and Business Services, provided by Data Analytics, SA Housing Authority March 2018 – December 2022

properties are still remaining listed for less than a month and there are more people actively looking that available rental properties<sup>71</sup>.

In contrast, there are approximately 210 listings on AirBnB and approximately 379 listings on Stayz (April 2023) for short term leases. This is further exacerbating the shortage of rental properties as many owners clearly have a preference for higher income, short term stays over longer-term tenancies.

In relation to the type of demand, an analysis of house and land sales between 5 June 2022 and 5 June 2023 has confirmed that:

- The average allotment size (including vacant land and land occupied by a dwelling) sold during this period was 932 square metres and the median allotment size was 619 square metres;
- 19% of sales were for group dwellings or dwellings in residential flat buildings (i.e. dwellings in a Community or Strata Title arrangement); and
- 16% of sales were for residential land.

### 5.13 Car ownership and use

In 2021, 93.4% of Victor Harbor households owned at least one car, compared to 91.3% in Greater Adelaide. Method of travel to work is also consistent between Victor Harbor and Greater Adelaide. 62.8% of residents travelled to work by car (as driver) compared to 63.3% in Greater Adelaide.

Since COVID, working from home has become more prominent, particularly in the Fleurieu region. In 2016, 7.2% of residents worked from home and in 2021 that increased to 11.3%. This is much higher than Greater Adelaide and South Australia, as evident in Table 5.9.

**Table 5.9** *Work from home statistics*

Census year	City of Victor Harbor	Alexandrina Council	District Council of Yankalilla	Greater Adelaide	South Australia
2016	7.2%	7.9%	10.9%	3.6%	4.4%
2021	11.3%	11.9%	14.8%	9.8%	9.6%

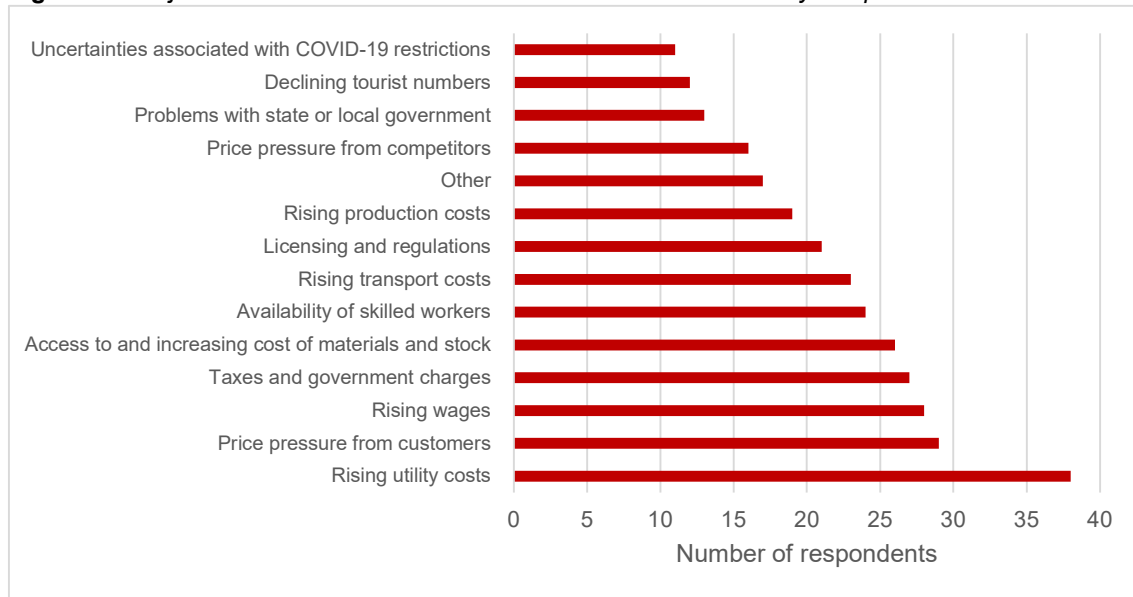
### 5.14 Business Survey

The Victor Harbor Business Survey is a collaboration between the City of Victor Harbor and Business Victor Harbor seeking to be better informed of the challenges and opportunities that face Victor Harbor businesses.

In 2022, rising utility costs, price pressure from customers and rising wages were listed as the top three factors businesses listed as growth constraints (Figure 5.8).

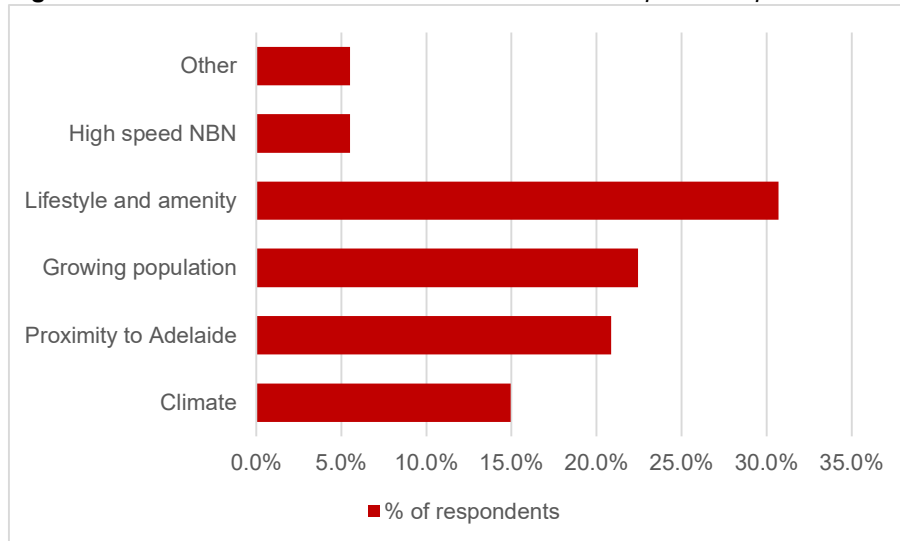
<sup>71</sup> Realestate.com.au (April 2023)

**Figure 5.8 Major Constraints on Growth of Business – Business Survey Respondents**



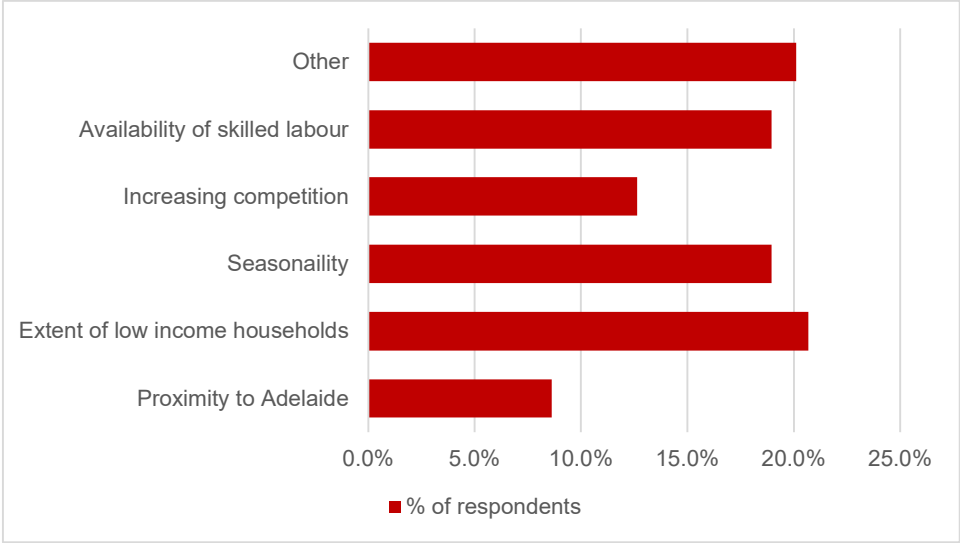
Businesses were asked what factors they felt made Victor Harbor an attractive place to operate a business. The results are shown in Figure 5.9. 30.7% indicated that lifestyle and amenity was a key factor, while 22.4% indicated a growing population.

**Figure 5.9 Factors that make Victor Harbor an attractive place to operate a business**



Businesses were asked what factors make it difficult to operate a business in Victor Harbor. The results are shown in Figure 5.10. Extent of low-income households, seasonality and availability of skilled labour were the most prevalent answers. More permanent, younger households are needed to curb this trend.

**Figure 5.10** *Factors that make it difficult to do business in Victor Harbor*





## 6. FUTURE POPULATION MODEL

### 6.1 Key Trends

In analysing the statistical data relevant to the City of Victor Harbor, it is evident that key trends are emerging. These trends have significant implications for the future population, infrastructure, services and growth generally. Table 6.1 provides a summary of the key trends and the considerations and implications that are arising as a result.

**Table 6.1** Key trends emerging from Victor Harbor statistical data analysis

Key trend	Correlating Data	Considerations and Implications
Ageing population	<p>Median age increased from 56 to 60 between 2016 and 2021</p> <p>The proportion of the population aged over 65 increased from 34.3% of the total population at the 2011 census to 42.2% in 2021</p> <p>Over 70 age cohort grew by 4.5% between 2016 and 2021</p>	<p>As the population continues to age, there will be increased pressure on health services and a higher need for skilled staff.</p> <p>Is there market demand to replace the traditional profile of retirees moving to Victor with younger professionals and families?</p>
High proportion of welfare recipients	<p>Job Seeker and Youth Allowance recipients (as at January 2023) 9.7%</p> <p>% Low income, welfare-dependent families (with children) 4.4% of all families</p> <p>Health Care Card holders 9.8% of persons 0 to 64 years</p> <p>People receiving an Age Pension 72.5% of persons aged 65 years and over</p> <p>People receiving a Disability Support Pension 11% of persons aged 16 to 64 years</p>	<p>While some retirees are living comfortably, it appears there is a significant portion of retirees who are relying on the aged pension to get by. Together with the high numbers of other welfare recipients, this can have an impact on local expenditure as recipients often do not have a high disposable income.</p> <p>Higher levels of disabilities and health issues within the community can result in increased need and demand for health, medical and specialist services as well as affordable, special needs and aged care housing.</p>

Key trend	Correlating Data	Considerations and Implications
Low participation in the labour force	<p>There are approximately 5,148 jobs in Victor Harbor and in 2021 Victor Harbor had a labour force of 5,690 residents</p> <p>In 2021, only 40% of residents in Victor Harbor participated in the labour force</p> <p>Residents who were employed part-time represented 46.3% of the labour force</p>	<p>More residents in the labour force than jobs will result in residents needing to travel outside of the LGA to access work and is unlikely to attract more workers into the area.</p> <p>There are jobs in certain sectors, such as health care and retail, however, there is not a significant variety of jobs within the LGA.</p> <p>Part-time or full-time work from home arrangements may help to alleviate this, however, more industries of employment are needed in order to shift the workforce dominance of health care and tourism.</p> <p>Continued growth in full-time employment is needed to attract and retain young people and younger families.</p>
Housing affordability is worsening	<p>House prices have risen by over 60% in the last 5 years, while metropolitan Adelaide has risen by 45% over the same period.</p> <p>The rental market is still experiencing strong growth, with a 39% increase over the last 5 years, compared to 37% in metropolitan Adelaide</p> <p>In 2021, 13.1% of households with a mortgage experienced mortgage stress, compared to only 5.2% in 2016.</p> <p>47.2% of rental households experienced rental stress in 2021, compared to 11.6% in 2016.</p>	<p>Data is showing that housing is becoming increasingly unaffordable. This may result in a need for low-income households to move out of the area and will not help to attract more permanent residents.</p> <p>There is an urgent need for more housing. More housing means more supply and can help to alleviate issues associated with housing shortages.</p> <p>Greater diversity in housing types can create housing choice and affordable options. Planning policy must remove barriers and facilitate this.</p>

## 6.2 Other Influencing factors

The most prevalent issues facing growth in South Australia and Greater Adelaide currently are:

- A lack of available housing (to rent or buy) and available land supply (that is development ready<sup>72</sup>);
- Data may indicate a relative supply of housing and land but this is actually unavailable (i.e. is not on the market, available to rent or buy, is a holiday home, AirBnB, being held for future retirement etc);
- Housing demand is dependent on population growth which is being significantly impacted by stalled overseas migration<sup>73</sup> which has commenced its recovery, primarily through the return of tertiary students and is likely to drive demand in Greater Adelaide, as compared to Victor Harbor;
- A shortage of building materials which is leading to extended building timeframes;
- High interest rates;
- Rising inflation and cost of living; and
- High fuel prices.

Key influencing factors specific to Victor Harbor are:

- Environment and Food Production Areas restricting land for future growth;
- A lack of housing and land supply more generally in the Fleurieu region;
- Upgrades to key infrastructure (i.e., duplication of Main South Road and Victor Harbor Road);
- The need to attract more families and younger households into Victor Harbor; and
- Large scale projects which could act as large attractors (i.e., a significant tourism development).

## 6.3 National and Global factors

National and Global factors that may influence population, housing and the economic environment in Victor Harbor include:

- changes to global economic markets;
- political change;
- changes to Federal or State Government policies, particularly in areas such as overseas migration, education, information and communication technology, trade and exports and health;
- technological change;
- rising petrol prices;
- rising energy prices;
- impact/costs of climate change;
- supply chain issues; and
- stimulus packages.

These external forces are not unique to Victor Harbor. They cannot be accurately predicted over long periods nor can they be readily influenced by local government. As such any change to National or Global trends beyond 2023 have not been factored into future population growth scenarios for Victor Harbor.

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<sup>72</sup> Development Ready refers to land that has a proposed or approved land subdivision plan lodged

<sup>73</sup> Government of South Australia, June 2021, Land Supply Report for Greater Adelaide, Background & Context

## 6.4 Future Population Model

A future population model has been developed with consideration of previous development rates and approvals. Short term activity has been considered as well as 10-year averages. Other key considerations include the number of persons per dwelling, the occupancy rate, land division proposals, previous population projections and actual population growth.

With this in mind, the following growth band scenarios are based on business as usual (actual) growth and peak growth, as experienced during the HomeBuilder stimulus.

**Table 6.2** *Growth Band Scenarios*

<b>Considerations</b>	<b>Business as Usual - 10-year average dwelling approvals</b>	<b>High Growth - dwelling approvals under growth stimulus package</b>
Dwellings approved per year	142	211
Persons per dwelling	2.1	2.1
Occupancy rate <sup>74</sup>	0.761	0.761
Persons per year based on new dwellings approved	<b>226.9</b>	<b>337.2</b>
10 Year Growth Scenario – Additional Persons	<b>2,269</b>	<b>3,372</b>
15 Year Growth Scenario – Additional Persons	<b>3,404</b>	<b>5,058</b>
30 Year Growth Scenario – Additional Persons	<b>6,807</b>	<b>10,116</b>

The mid-point between the 10-year average number of dwellings per annum and high growth under a stimulus is 176 dwellings per annum. Given it is unlikely that there will be another housing stimulus package or another scenario where demand is unprecedentedly high over the whole duration of the forward planning period, it is recommended two growth band scenarios be adopted for future planning to account for fluctuations in the number of dwellings constructed per annum. To establish the growth band, approximately 10 dwellings have been added (and subtracted) from the mid-point of 176 dwellings, resulting in two growth band scenarios of 165 and 185 dwellings per annum.

These two growth scenarios will see an additional 2,637-2,956 people over the next 10 years and 3,955-4,435 people over the next 15 years, bringing to the total population to between 18,776-19,095 in 2031 and 20,094-20,574 in 2036. A 30-year population scenario is also provided to align it to the Greater Adelaide Regional Plan timeframe.

<sup>74</sup> This is the percentage of homes occupied by residents, vs those that are vacant (e.g. holiday homes)

**Table 6.3 Recommended Growth Scenario**

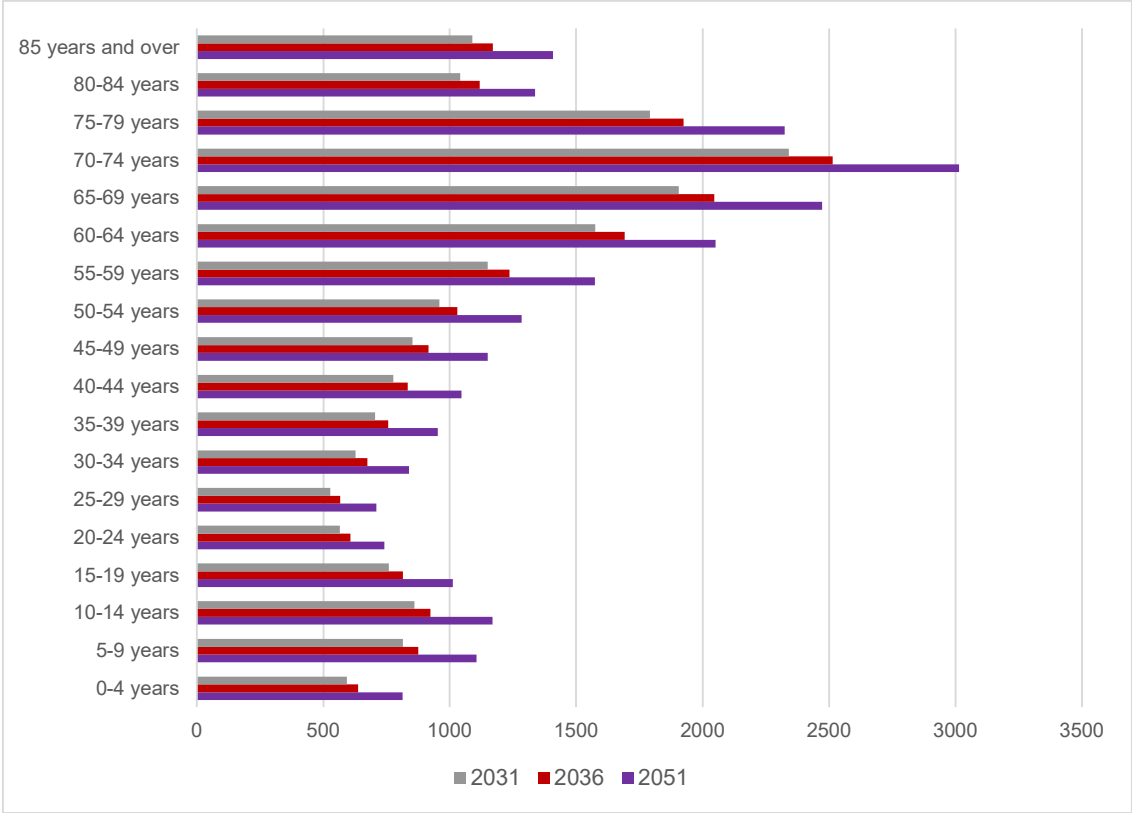
Considerations		Growth Scenario 1	Growth Scenario 2
Dwellings approved per year		165	185
Persons per dwelling		2.1	2.1
Occupancy rate		0.761	0.761
Persons per year based on new dwellings approved		<b>263.7</b>	<b>295.6</b>
<b>10 Year Growth Scenario</b>	Additional Persons	<b>2,637</b>	<b>2,956</b>
	Total Population	18,776	19,095
	% increase on 2021 population	16.3%	18.3%
<b>15 Year Growth Scenario</b>	Additional Persons	<b>3,955</b>	<b>4,435</b>
	Total Population	20,094	20,574
	% increase on 2021 population	24.5%	27.5%
<b>30 Year Growth Scenario</b>	Additional Persons	<b>7,911</b>	<b>8,868</b>
	Total Population	24,050	25,007
	% increase on 2021 population	49.0%	54.9%

Based on this population growth scenario and assuming the percentages of age cohorts remain the same, Table 6.4 and Figure 6.1 show the predicted number of additional persons using a high growth scenario of 185 dwellings approved per year.

**Table 6.4 Additional persons by age and year**

Age group	2031	2036	2051
0-4 years	96	144	289
5-9 years	131	196	392
10-14 years	138	207	414
15-19 years	120	180	359
20-24 years	88	131	263
25-29 years	84	126	252
30-34 years	99	149	297
35-39 years	113	169	338
40-44 years	124	186	371
45-49 years	136	204	408
50-54 years	152	228	456
55-59 years	186	279	558
60-64 years	243	364	728
65-69 years	293	439	877
70-74 years	357	535	1069
75-79 years	275	412	825
80-84 years	158	237	474
85 years and over	167	250	500

**Figure 6.1** *Future Projected Age Structure – 2031, 2036 and 2051*





## **APPENDIX 1. MAPS OF GEOGRAPHIC AREAS**

References to locations throughout the document unless otherwise indicated, refer to the following areas. These are also shown in maps.

- 'Victor Harbor Township' - Victor Harbor Statistical Area Level 2
- Goolwa-Middleton-Port Elliot - Statistical Area Level 2
- Strathalbyn - Statistical Area Level 2
- 'Mount Compass' – ABS Geographical Type: Urban Centres and Localities
- Yankalilla - Statistical Area Level 2
- Normanville-Carrickalinga – ABS Geographical Type: Urban Centres and Localities
- Victor Harbor Council area – LGA boundary
- Alexandrina Council area – LGA boundary
- Yankalilla Council area – LGA boundary
- Greater Adelaide – ABS Geographical type: Greater Capital City Statistical Areas
- Metropolitan Adelaide - Metropolitan Adelaide Boundary (Development Act 1993)
- Suburbs – Victor Harbor, Encounter Bay, McCracken, Hayborough



Council area map

LEGEND

 Council Boundary





Adelaide Area Map

- LEGEND
- Greater Capital City statistics boundary
  - Metro Adelaide boundary





**Statistical Area Map**

**LEGEND**

— Statistical Area Level 2 boundaries







**ABS Geographical  
Type**

**LEGEND**

Urban Centers and Localities



