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Understanding the lived experience and benefits of regional cities

From the AHURI Inquiry: Inquiry into population growth in Australia's smaller cities

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Acronyms and abbreviations used in this report

ABS   Australian Bureau of Statistics

AHURI   Australian Housing and Urban Research Institute Limited

AIHW   Australian Institute of Health and Welfare

BHP   Broken Hill Proprietary Company Ltd.

COAG   Council of Australian Governments

JCU   James Cook University

NSW   New South Wales

Qld   Queensland

SA   South Australia

UoW   University of Wollongong

Vic   Victoria

Executive summary

Key points

- This study investigates the lived experience of regional city residents to: understand how the benefits and disadvantages of regional city life are perceived; and explore attitudes towards population growth.

- The study involved interviewing residents and policy stakeholders in five regional cities across Australia: Albury-Wodonga (Vic/NSW), Cairns (Qld), Mildura (Vic), Whyalla (SA) and Wollongong (NSW).

- The case studies reflect a broad range of different regional city circumstances and issues, including remoteness, industrial strengths, population trends, size and environmental vulnerabilities.

- Key benefits of regional city living were housing types and affordability, community connections, access to nature, and the ease of travel within the city, particularly work commutes.

- Reduced employment and career development options were seen as a downside of relocating to regional cities, particularly for private sector workers. In some sectors, the lower incomes available in regional cities also reduced the economic benefits of lower housing costs.

- Other disadvantages of regional living included lack of access to specialised services (particularly health services) and major city events, as well as concerns about limited public transport.

- Many regional residents questioned whether population growth would benefit them, as it was likely to affect the amenity and lifestyle-based benefits they valued. By contrast, policy stakeholders were more optimistic about growth, seeing it as opening up new opportunities.

- **Many residents (and some policy stakeholders) perceived that policies relating to regional areas were made by metropolitan decision-makers, and were not always informed by sufficient local knowledge.**

- **The findings highlight the need for regional population growth to be designed to benefit regional cities and their residents, as opposed to being perceived as something that happens to regional cities, to which they can merely react.**

- **Regional population growth needs to be supported by long-term strategic planning that addresses specific and place-based development goals for regional cities. This will help to ensure that any growth is of benefit to regional communities, and can reflect the wide variations and diversity in regional conditions.**

Key findings

This research into the lived experience of regional city residents raises questions about the implications of population growth for Australia's regions. The five case studies provide insights into why people choose to live in regional cities, their views on what population growth may mean for them, and whether this growth may impact their preference for regional city living. Cheaper housing, access to nature and open spaces, friendly communities and the comparative ease of local travel were all seen as key positives of living in regional cities, including by metropolitan migrants.

While some shared experiences and concerns emerged from the five cases, there was also variation across the cities, providing further evidence of the different circumstances across regional Australia. For example, Whyalla residents see population growth as vital for the city's ongoing viability given a declining population. In contrast, ongoing growth was often questioned by residents of Cairns, Mildura and Albury-Wodonga due to concerns about diminishing amenity and additional demands on existing services. Wollongong respondents were conscious of the city's growing integration with Sydney, with concerns focused on housing affordability and whether continued growth was sustainable. These variations offer support for arguments in favour of place-based policies for regional city growth that are able to respond to specific local circumstances and development goals.

Three main themes were shared across the case studies. First, regional residents were concerned about growth diminishing the lifestyle appeal of their cities. Even in Whyalla, where residents saw population growth as important to the city's ongoing viability, residents suggested that there was a limit to how much growth the city could handle before it would diminish amenity. Participants used phrases such as 'village feel' and 'small town' to encapsulate the lifestyle they value and why they are reticent about growth. This sense of disquiet indicates that regional growth policies need to show how population growth will benefit regional communities, rather than be something that just happens to them.

Second, the concern regarding population growth was evident in participant views on essential services. Many participants were frustrated with existing levels of service provision and raised concerns about the likelihood of increasing demands on health and education as a result of population growth. This indicates that residents see governments as unlikely to provide the additional investment needed to manage growth effectively. Recurring examples included reports of an undersupply of general practitioners across regional Australia, and limited access to specialised services in both health and education. The latter was a particularly pronounced issue in remote locations due to the time and costs of travel to major cities, where these services predominate.

Third, affordable and spacious housing and house blocks were seen as an essential element of regional city living, and are of considerable appeal to residents arriving from the larger cities, particularly young families. The availability of this traditional housing offer in regional cities was seen as a crucial part of maintaining the appeal of regional living for some participants. However, the difference between metropolitan and regional housing costs was felt to have lessened as a result of regional population growth during COVID-19. Participants also noted that while regional housing markets are often more affordable, it is not always possible to maintain income levels when moving from a major metropolitan area to a regional city. Some participants who had relocated from metropolitan areas found they had to adjust their expectations of work and career when faced with regional labour markets. While some regional stakeholders related how they had built a successful career in local government or the health sector in regional cities, others referred to adjusting expectations, 'parking their ego' and also to planning a return to metropolitan areas in response to employment and career opportunities. This made assessments of the greater affordability benefits of regional living versus metropolitan living more complex than they might initially appear.

These key findings from the research indicate challenges for policy makers responsible for regional population growth policies. For pro-growth policies to be well-received in regional areas, it is essential that they are perceived as beneficial by local residents. There is already a perception amongst regional communities that growth will diminish key aspects of their lived experience: the small town feel and community connections. The research also indicates that a primary focus for growth policy should be on improving regional labour markets, which would then attract population. This extends further than providing more jobs, and includes the need to consider how long-term career aspirations can be fulfilled in non-metropolitan Australia. More broadly, the findings indicate that policy making needs to be approached from a regional perspective, with the goal of making regional Australia an attractive place to live and work, rather than approached as a solution to metropolitan population pressures.

Policy development options

As stated above, a key insight from the research is the importance of making clear what the benefits of population growth are for regional cities and communities. Translated into policy recommendations, this means it is important to clearly define what problems are being addressed by regional population growth. The difference between current metropolitan and regional city populations means there is limited capacity for regional population redistribution to significantly minimise metropolitan population pressures, at least in the short- to medium-term. The focus, therefore, should be on how population growth may address regional issues.

A second key policy recommendation is to adopt long-term strategic planning for regional Australia, including consideration of the economic and social roles that regional cities play in the national settlement system. Planning for regional growth will ensure that benefits from additional population (e.g. better services and stronger economies) can be realised, while minimising the diseconomies of scale and the impact on the 'village feel' of regional cities. Demonstrated long-term commitments to goal-oriented plans may also address the reticence of regional residents towards population growth, by making clear the benefits and providing assurance that they will be realised.

The variations between regional cities affirms previous recommendations for place-based policies for regional city growth and development. While five case studies cannot be representative of all regional cities in Australia, the evidence from the places included in this research underscores the importance of policies responding to individual circumstances and goals. This extends the focus on regional problem solving discussed above, as it suggests that these problems are location specific, not generic to all regional areas.

The lived experience of regional residents also provides insights for policy that may serve to attract migrants from major cities in Australia. A key motivator for regional relocation is an existing connection to the regional city, including family, friends and previous tourism-based experiences in the area. As noted above, the major concern reported was employment, with the quality of jobs and prospects for career development seen as a shortcoming of regional cities. This was particularly the case for people who had relocated from major cities and worked in the private sector. The lower wages on offer were also seen to diminish the advantage of cheaper housing in regional cities. Other disadvantages metropolitan migrants encountered were reduced access to entertainment and sporting

events, and the challenges some new residents encountered establishing friendships, networks and connections in regional cities. This indicates that regional attraction policy needs to be seen as a comparison between the migration destination and origin cities. Policy should also target people whose stage-of-life most closely aligns with the attractions of larger housing, community activities and easier commutes, such as young families.

The research also indicates a limited capacity for smaller cities to substantially affect population-related issues in Australia, even as the COVID-19 pandemic has stalled international migration and thus national population growth. Issues associated with population growth have been felt most acutely in the capital cities, particularly Sydney, Melbourne and Brisbane. The significant difference in the population of those cities in comparison to smaller regional cities underscores the limited effect regional relocations may have. Based on the evidence from Wollongong, population growth in locations close to metropolitan centres seems to be transferring metropolitan growth issues to regional cities, increasing housing costs and congestion in particular. Therefore, population settlement policies needs to tackle these issues, while also benefitting the parts of regional Australia where population is stagnant or in decline, such as Whyalla. For the national settlement structure, an underlying issue indicated by this research is that the gap between Australia's major cities and smaller cities means that there are few 'middle ground' options available, which could provide both diverse career opportunities and the lifestyle and housing benefits of regional areas.

The study

Inquiry

This research is part of a wider AHURI *Inquiry into population growth in Australia's smaller cities.*

The Inquiry responds to two overarching research questions:

1. What is the capacity of Australia's smaller cities to assist in managing national population growth, including international and national migration?

2. Which policy instruments and programs are most likely able to redirect population movements to these locations?

This study

In order to help address these two Inquiry questions, this project was designed to inform future policies supporting sustainable long-term regional growth by: identifying key factors shaping the lived experience of residents in regional cities; and determining how these experiences contribute to resident attraction and retention.

The task of achieving sustainable growth in regional cities as part of a broader population settlement strategy involves multiple interconnected challenges for policy makers. Understanding the on-the-ground complexities of these interconnected challenges, and how they play out differently in different regional areas, is an essential part of developing effective and targeted population settlement strategies. This project is designed to inform this policy making process by examining the perspectives of both residents and stakeholders across a diverse mix of regional cities. It looks at both the key drivers of migration decisions – employment, housing and amenity – and the factors that shape decisions whether or not to stay in smaller cities, including local services and social connectedness. In addition, it considers how regional residents feel about the prospect of regional growth.

To achieve this, the project addresses two research questions:

1. What are the place-based experiences of residents in regional centres?

2. To what degree do residents of smaller cities benefit in terms of housing and employment outcomes, as well as incomes? How are these benefits perceived, and do they assist in retaining residents and employers?

Five case studies were selected across four states: Albury-Wodonga (NSW/Vic), Cairns (QLD), Mildura (Vic), Whyalla (SA), and Wollongong (NSW). These case studies were selected to reflect a broad range of defining features, including:

- size: from Whyalla with 21,501 residents to Wollongong with 261,896 (in 2016)

- economic drivers (including key regional industries): tourism (Cairns), resources/manufacturing (Whyalla), agriculture (Mildura), metropolitan satellite (Wollongong) and key anchor institutions (defence) (Albury-Wodonga)

- current growth dynamics, including cities that were both growing rapidly (Cairns, Wollongong) and shrinking (Whyalla).

In each case study city, a resident focus group was conducted, involving between 7—14 local residents, followed by longer one-on-one interviews with 2—3 selected focus group participants. In addition, in each city, 4—6 stakeholder interviews were conducted with a selection of representatives from local government, the social services sector, key industry groups, and community groups. In total, the project involved 43 focus group participants and 26 stakeholder interviews, conducted between November 2020 and May 2021.

1. Introduction: getting to the heart of regional lived experiences

This chapter sets out the foundations of this research, including its purpose, the policy context, existing research into regional population growth and the research methods.

The project aim was to shed light on people's experiences of moving to, and residing in, regional cities, to inform population settlement and regional development policies. It is informed by policy debates and research findings into migration and regional cities, including:

- Population has been a contentious topic in Australia in recent years, particularly due to rapid population growth in metropolitan areas, as well as decline or stagnation in parts of regional Australia.

- Policy responses to population growth pressures have been largely reactive, focused on infrastructure and service provision to reduce the impact, rather than addressing population issues directly.

- Migration decisions are shaped by a range of factors, including macro-contexts, stage-of-life changes, location and housing preferences, and available resources.

- Attraction to regional cities is a result of multiple factors, including amenity, previous connections and housing affordability.

- Regional population growth policies need to be considered alongside wider economic factors, including employment and the functional role of the regional city.

The approach included two phases of qualitative research:

- **workshops with regional city residents, supported with extended interviews with selected participants**

- **interviews with regional stakeholders (e.g. local government, regional development, social services and industry groups).**

The interview and workshop data provides an understanding of the housing, employment, lifestyle motivations and experiences of residents in the five cities. The stakeholder interviews provide an insight into how policy settings impact regional cities and populations.

This project was designed to identify key factors shaping the lived experience of residents in regional cities and determine how these experiences contribute to resident retention.

Achieving sustainable growth in regional cities as part of a broader population settlement strategy involves multiple interconnected challenges for policy makers. To the extent that regional population settlement has been an active area of recent policy discussion, the focus has often been on strategies to attract new residents to regional cities, such as the use of regional visas to attract international immigrants, and place-branding efforts like NSW's Evocities campaign. Such mechanisms play an important role in achieving sustainable regional growth but are only part of the story. Regional population growth relies on not just encouraging migration but also ensuring longer-term retention, without which migration strategies generate only a temporary boost to local populations and economies (Wulff and Dharmalingam 2008).

Existing research on these questions demonstrates that the experiences of different migrant and local resident cohorts vary significantly. The availability of services and socio-cultural qualities of regional cities is highly diverse, meaning there is no typical 'regional city experience'. At the moment, however, much of the existing research focuses on the experiences of a specific migrant group in isolation, in a select few regional locations (Boese 2015). This project adopts a broader approach, examining the perspectives of multiple resident cohorts across a diverse mix of regional cities. It also looks at both the key drivers of migration decisions – employment, housing and amenity – and the factors that shape decisions whether or not to stay in smaller cities, including local services and social connectedness.

A better understanding of the experiences and decision-making processes of a broad cross-section of regional residents over time, and across different regions, will help to support better retention strategies and sustainable growth outcomes. The mixed success of population settlement policy approaches reinforces that more research is needed to understand regional resident decision-making in the longer term, comparing experiences in different regional cities. To address this goal, this project provides a multi-city perspective on regional quality-of-life issues as perceived by residents, to identify policy priorities to support sustainable regional growth in the longer term.

1.1 Population distribution and national policy responses

Population has been as a prominent discussion in Australia over the 21st century. This is due to high growth rates, predominantly a result of international migration, and the concentration of this growth in the major cities. At the same time, many of the more remote areas of inland Australia have been stagnant, or experienced population decline In 2018—19, the last full year prior to the COVID-19 pandemic (which has significantly curtailed international migration), the Australian capital cities accounted for 79 per cent of national population growth (ABS 2020). As a result, there are two policy concerns regarding the distribution of population and growth in Australia: the need to ameliorate metropolitan population pressures by redirecting population growth out of the cities, and the uncertain futures of many parts of regional Australia that are not currently growing (McGuirk and Argent 2011).

Urbanisation has long been a concern in Australia (McManus 2005), and there was intermittent interest in redistributing metropolitan population in the 20th century (Collits 2012; Collits 2014). Long-term discussions of population growth in Australia have focused on the role of immigration, given low national fertility rates, as well as the increasing concentration of population on the eastern seaboard and in the major cities (Jones 1997). In recent years, the policy debate re-emerged with the 'Big Australia' debates initiated by Prime Minister Rudd (e.g. 2009), promoting continued growth of the capital cities. Sustained high rates of international migration and rapid growth in the metropolitan cities prompted Gleeson (2017: 197) to observe that:

> On the surface, the cities continue to function with reasonable accord and to attract international migrants in vast numbers in a troubled world. On closer inspection however, and at a level not lost to everyday commentary or increasingly to political concern, Australian cities are beset by mounting and increasingly chronic problems of housing affordability, congestion, pollution, economic dysfunction, cultural tension and manifold forms of social inequality.

These issues have underpinned the increased interest in population policy at a Commonwealth level.

In a review of approaches to population policy, Jones (1997: np) considered such policies could either be activist, setting out goals for population growth, or responsive, which is "essentially to let demographic trends and patterns take their course, to monitor them and to bend social and economic policy to adapt to them". Given the divisive and heated debate in Australia over population (e.g. Grattan 2018), government responses to population issues have been predominantly responsive. The Australian Government (2019: 18) policy document on population, *Planning for Australia's Future Population*, includes a reduction of the migration intake to 120,000 places over a four-year period. However, the main focus is on planning and infrastructure to better manage growth. The main initiatives of interest for this research are found in the 'Investing in our regions' section, which lists seven actions:

1. Regional Deals
2. Decentralisation agenda
3. Designated Area Migration Agreements
4. Regional provisional visas
5. Destination Australia Scholarships
6. Extending the Temporary Graduate visa for regional students
7. Roads of Strategic Importance (Australian Government 2019: 18).

The recent COAG (2020) National Population and Planning Framework also takes a responsive approach to population planning, outlining approaches to coordination across the tiers of government and jurisdictions in forming population plans. The policy places responsibility on the Australian Government's Centre for Population to produce population plans, which would include a cost benefit analysis of population change.

A key aspect of the regional growth strategy in this policy document is improving regional rail services, particularly to metropolitan-proximate regional cities such as Geelong, Wollongong, the Gold Coast and the Sunshine Coast, and has been supported by the funding of business cases for faster rail proposals (McCormack 2018). However, the effectiveness of rail investment in redirecting population growth and as a regional development initiative has been questioned, particularly given the costs associated with these proposals (Denham 2018; Tomaney 2013). It can also be seen as a regional extension of the 'infrastructure turn' in metropolitan planning in Australia, as spatial planning at a regional scale is enacted through infrastructure provision (Dodson 2009).

A second policy aimed at regional population growth has been regional-specific migration programs. Migrants to Australia have largely lived in the capital cities, at a proportion of 81 per cent in the last two decades. However, there is indication that some migrants will move to regional Australia after starting their residency in one of the major cities (Hugo et al. 2015). In 2018—19, the regional outcomes as a result of migration programs were 8,987 Regional Sponsored Migration Scheme places and 647 in the Skilled Regional Migration Scheme (Department of Home Affairs 2019: 9,13). While this does not represent the entirety of regional international migration, it suggests a marginal effect on regional population growth and labour force distribution for a program described in policy documents as helping "businesses in regional, remote or low population growth areas to manage and grow by recruiting skilled workers and addressing labour shortages" (McCormack and McVeigh 2018: 115).

Resident retention in regional areas has also proven a challenge across a range of policy contexts, and government initiatives have had mixed success at retaining migrant populations. For example, many international and domestic migrants who are required to relocate for employment move back to major centres when the contract or placement is over (Argent and Tonts 2015; Hugo 2008). Graduate visa holders are more likely to move to metropolitan areas, despite government incentives to stay in regional areas (Rowe et al. 2013). Other workers avoid residing in regional locations altogether through fly-in-fly-out arrangements (Kelly and Haslam-McKenzie 2005). While decentralisation is clearly on the Australian Government's policy agenda, ensuring long-term relocation of government workers has been identified as a key challenge (Australian Government 2018a).

The COVID-19 pandemic has disrupted migration to Australia, with long-term implications for the economy, population growth and demography (Commonwealth of Australia 2021). The cessation of inbound migration has provided an opportunity to rethink the structure and purpose of migration (e.g. Coates et al. 2021). However, how changes to migration policy will affect regional population growth and labour markets is not a prominent consideration in these discussions. Another factor in regional population growth as a result of the pandemic is people relocating from metropolitan areas. Whether this is a long-term trend is unclear, and likely to depend on the extent of what has been referred to as 'social scarring' (a desire for greater distance from others to protect against health risks) (Florida et al. 2021). Net internal migration out of metropolitan areas went from -3,847 in the December 2019 quarter to -11,247 in the September 2020 quarter (ABS 2021a). However, further detail shows that this decline is a result of reduced migration into the major cities from regional areas. A second point is that the majority of migration out of the major cities has been to the nearby areas (Regional Australia Institute 2021). This peri-urban population growth has been seen as a likely outcome of increased working from home post-pandemic, due to the need to maintain connections to the cities (Denham 2021).

The lived experience of regional cities is shaped by a plethora of policy and spending decisions, but the relative importance of these policy priorities for long-term stability and growth is still not well understood. This has been further complicated by the COVID-19 pandemic, which may reshape regional growth in ways that are hard to predict. The policy needs of different regional cohorts also vary significantly, as do the needs of different regional cities (Beer et al. 2020). However, much of the policy for regional Australia can been seen as approaching the issue from a metropolitan perspective, concerned more with encouraging people to move *from* the major cities rather than *to* places in regional Australia where population growth, amongst other factors, is an issue. This case study based research of the lived experience of five disparate regional cities underscores the need for greater differentiation in approaches to regional development and population settlement policy.

1.2 Regional cities and population dynamics

This section considers key factors in regional city population growth. Given the prevailing low birth rates in Australia and the associated minimal impact on population growth (Centre for Population 2020), the first section is concerned with the drivers of regional migration, including household decisions to move and aspects of regional cities that may attract people to them. The second section provides a more abstract appraisal of regional growth, based on theoretical connections between regional economic functions and performance and city size, placing regional population growth in a wider regional development policy context.

1.2.1 Regional migration

Decisions to live in, or move to, regional cities are a response to a range of factors, including macro-factors, life situations, individual constraints and resources, as depicted in Figure 1. Certain stages of life are associated with greater propensity to relocate, such as the transition from secondary education to employment or further education, family formation, and retirement (Mulder and Hooimeijer 1999; Sander and Bell 2016).

Figure 1: Mobility and migration: a theoretical framework
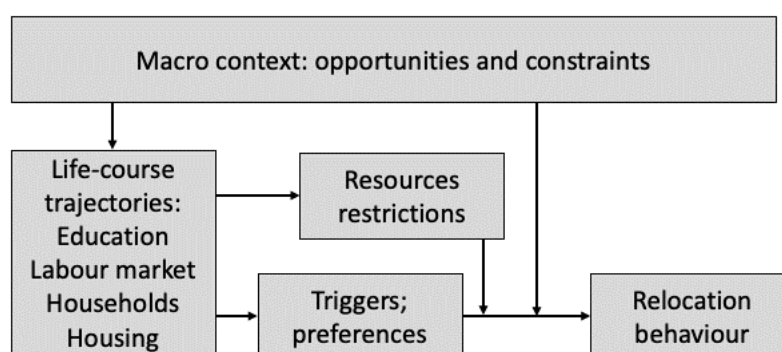
Source: Mulder and Hooimeijer (1999: 164).

Stages of life that are most likely to result in migration are leaving secondary school, family formation and having children, and retirement. However, there is some evidence that mid-life mobility is increasing as a result of divorce, separation and 'empty nests' as adult children leave home (Wulff et al. 2010).

There is also extensive literature on the relationships between employment and migration, indicating that there are causalities in both directions (Greenwood 1985; Greenwood and Hunt 1989; Muth 1971). Trendle (2009: 306) found evidence of population creating employment growth and vice-versa in an analysis of regional Queensland, but concluded that "while there is some evidence of simultaneity, the results are much stronger for the explanation that employment change drives population change i.e., that people follow jobs". As people change jobs more regularly, it is also likely that careers and opportunities for further advancement are important in people's migration decisions. The distinction between jobs and careers can be seen in Glaeser's (2011) argument that poor people move to large cities for greater opportunity even though the costs of living are higher. More recently, it has been argued that there is a cumulative causation process underway as the distinctions between regional and metropolitan employment markets attract skilled workers to major cities (Kemeny and Storper 2020). From an Australian perspective, a detailed study of migration patterns of 1,000 skilled workers in the regional cities of Ballarat and Bendigo concluded:

> … a challenge for those working in professional roles is that the smaller job markets of regional cities (compared to metropolitan areas) makes it less likely that a wide selection of alternative jobs are available. This is a particular issue for workers at the start of their career. This is likely to explain why respondents from IBM (with its younger age profile) tended to have higher levels of uncertainty about whether they would stay in Ballarat, and a greater likelihood to report the lack of employment opportunities in Ballarat as a problem (McKenzie 2018: 10).

This research also provided evidence of another frequently identified factor in regional relocations, that of existing family connections to the area. For the research participants who had relocated to Bendigo or Ballarat, family connections were the most common reason, including "following a spouse or partner; wishing to raise children in a non-metropolitan location; or a desire to return to their region of birth" (McKenzie 2018: 9).

The lived experience of regional cities can affect retention rates, as well as prospects for attracting new residents. For example, Drozdzewski (2014) and Gurran (2008) note that the regional lifestyle does not always meet the expectations of lifestyle migrants, making them more likely to move back to major centres, or stay only seasonally in regional locations. Similarly, Wickramaarachchi and Butt (2014) argue it is important to examine skilled migrants' lived experiences in regional areas and residential satisfaction post-migration, to understand whether they are likely to remain and why. To date, however, there is limited research bringing together the lived experience of the diverse cohorts who may move to regional cities, including lifestyle movers, welfare migrants, resettled refugees, decentralised workers and skilled migrants. Furthermore, a focus on migrant experiences can obscure the equally important question of why existing regional communities choose to stay, and their role in ensuring regional stability.

While factors like housing and employment are often central to migration decisions (Davies et al. 2009; McManus 2012), research shows they also play an ongoing role in decisions to stay in regional areas (Burnley et al. 2007). Recognised issues include the limited range of housing options in some regional areas (McDonald-Wilmsen et al. 2009), which may present an ongoing challenge as residents' housing needs change over time (Kivunja et al. 2014). Similarly, job opportunities are a significant factor in retention rates, with research showing that migrants who would prefer to remain in regional cities are more likely to leave if they cannot find adequate employment (Wickramaarachchi and Butt 2014). Providing ongoing employment trajectories for skilled workers, and appropriate employment for their spouses, has also proven an impediment to the long-term success of government decentralisation programs (Australian Government 2018a).

As well as these key quality-of-life factors, research shows that social and cultural services play an important role in retaining migrants (Wulff and Dharmalingam 2008). Access to healthcare, education and government services can be difficult in regional areas, but plays a crucial role in shaping migrant experiences settling into regional cities (Terry et al. 2011). The cultural qualities of some regional areas have proven very useful in retaining lifestyle migrants, despite not being drivers for the initial migration event (Verdich 2010). Some skilled migrants consider social inclusion more important than the economic benefits of regional living, and see regional cities as fostering greater social connectedness than major cities (Townsend et al. 2014; Webb et al. 2013). Social capital is also important for the long-term resilience of host communities, as well as migrant outcomes (Woodhouse 2006).

However, research also suggests that positive socio-cultural experiences are not a given in regional areas. For example, strong social bonds in the host community can be a barrier to including new arrivals (Carrington and Marshall 2008). Tensions can arise between lifestyle migrants and existing residents, due to different needs and hopes for the area's future (Costello 2007). International migrants can find regional communities unwelcoming (Townsend et al. 2014), while establishing social networks can be difficult if there is no pre-existing community from the same cultural background (McDonald-Wilmsen et al. 2009). Despite these challenges, there is potential for targeted policy interventions to improve settlement outcomes. For example, programs to involve new residents in community activities and religious organisations can help foster social connectedness (Kivunja et al. 2014), although it is clear that the same settlement strategies do not necessarily work in different locations (Carrington and Marshall 2008; McDonald-Wilmsen et al. 2009).

Migration to, and retention in, regional cities can be seen as a result of a range of social and economic factors like employment, housing, stage-of-life and cultural considerations, which are negotiated by households, not individuals. Therefore, the lived experience of regional city residents needs to be understood from these key perspectives if it is to inform the development of policy and initiatives to promote regional population growth by encouraging relocation and retention.

1.2.2 Regional city growth, size and functions

A distinctive feature of the Australian settlement system and population distribution is the strong tendency towards monocentricity in each of the states and the significant gaps in population size between the state capitals and secondary cities. That is:

> Unlike many other comparable countries, Australia lacks the medium-sized cities (500,000–1,000,000 inhabitants) that could provide alternatives to households seeking to avoid high housing costs in the largest cities, while still offering the range of job opportunities that cannot be supported in smaller towns (Reserve Bank of Australia 2014: 9).

The recommendation to develop larger secondary cities has been made as a result of earlier analysis of the Australian settlement system (Neutze 1968). The gap in the settlement structure of medium sized cities is also evident in the comparison between the largest and second largest city by population in each state, which ranges from a low of 2.4 in Tasmania, through to 44.5 in South Australia (as shown in Table 1). This highlights the point made by the Reserve Bank above, particularly as the largest of the second cities, the Gold Coast, is part of the extensive conurbation across Brisbane and southeast Queensland. Similar claims have also been made regarding Sydney and Newcastle, and Melbourne and Geelong (Steele et al. 2011).

Table 1: Population of largest and second largest city by state - 2016

State/Territory	Largest City		Second Largest City		Ratio
NSW	Sydney	4,446,805	Newcastle	463,052	9.6
Vic	Melbourne	4,323,072	Geelong	247,458	17.5
Qld	Brisbane	2,192,715	Gold Coast*	551,489	4.0
WA	Perth	1,907,836	Bunbury	72,396	26.4
SW	Adelaide	1,277,432	Mount Gambier	28,685	44.5
Tas	Hobart	204,009	Launceston	84,150	2.4
NT	Darwin	123,577	Alice Springs	24,751	5.0

Source: ABS (2016), place of usual residence by UC/L. *Only Queensland population for the Gold Coast-Tweed Heads urban area. ACT omitted, as Canberra is the only UC/L.

While there is a range of definitions for secondary and regional cities (Correia and Denham 2016), cities of medium population sizes in Europe have been shown to have more vibrant economies, due to the balance of economies and diseconomies of scale (Camagni and Capello 2015; Camagni et al. 2015; Naylor 2015). Agglomeration economies, the increase in productivity as a result of city size and the interaction of industries in proximity (Scott 2006), would suggest that the greatest advantage is in increasing large city size. This has led some Australian commentators to argue for continuing growth of the major cities to increase global competitiveness (e.g. Sloan 2010). However, the relationship to national economic growth and the distribution of city sizes is not necessarily linear. There is evidence that more equitable distributions of city size are associated with greater growth, with factors such as national population and industry mix influencing the outcome (Camagni et al. 2013; Frick and Rodríguez-Pose 2018). The contention that smaller cities can be more productive is founded in the impact of diseconomies of scale that increase in city size, such as pollution, living costs and congestion, as well as the benefits of specialised city functions.

In this regard, Henderson (1974); (1997) provides theoretical arguments that medium-sized city population is linked to the productivity of industrial specialisations. This is because the benefits of localisation economies for producers connected with the specialisation sector will crowd out other industries by being willing to pay higher prices for labour and rents. It can be argued that such theories are economistic and, to some degree, dated due to the transition to information and services based economies. However, there is evidence that regional and post-industrial cities have grown as a result of a focus on knowledge-intensive industries, such as medical research in Cleveland (Correia and Denham 2016).

Employment and the strength of regional economies is an important factor in their ability to support and attract population. The connections between city size and agglomeration benefits are well established, as are the diseconomies of scale that accompany growth. Cities of different sizes offer a different balance between these two influences. While factors such as amenity and services contribute to population growth, as does access to metropolitan labour markets (Denham 2017), the capacity for regional economies and labour markets to support additional population is arguably the central consideration. Productivity benefits as a result of agglomeration are due to the co-location of industries, not residents. Therefore, there is a distinction between the redistribution of people amongst the settlement system and the development of regional economic activity and productivity, and functionality that leads to a more efficient and equitable outcome (Hall 2010). This indicates that population growth needs to be seen as an element of regional development policy, alongside economic initiatives in particular.

1.3 Research methods

Understanding resident perceptions, experiences and decision-making requires engaging in in-depth discussions that allow for the exploration of opinions, uncertainties, tensions and complexities. For this reason, a qualitative approach involving interviews and focus groups was adopted, to allow for the collection of rich data. In addition, it was recognised that in-depth qualitative data of this kind would provide a valuable complement to the quantitative analysis undertaken in Inquiry Projects A and B.

The fieldwork involved two stages, focusing on:

1. understanding the lived experience of regional residents, and what they perceive as the key benefits of regional life

2. identifying policy options to improve the lived experience of residents and support the sustainable long-term growth of regional communities.

Stage 1: understanding the lived experience of regional residents

This stage involved *a series of focus groups* that explored the housing, employment and lifestyle motivations and experiences of residents in the five cities. Focus groups involved 43 residents in total (between seven and 14 in each city), from different cohorts including existing residents, overseas migrants and domestic migrants. Recruitment was conducted via social and local media advertisements and through local contacts.

Focus group discussions examined:

*   participant motivations for moving to and staying in regional centres;

*   whether migrant expectations (especially regarding housing and employment) were fulfilled;

*   how participants make trade-offs between personal, economic and cultural incentives;

*   whether the key factors in residential decision-making change over time; and

*   how different policy decisions shape participants' choices.

From each focus group, two or three participants were selected for an *extended personal interview*, to provide additional depth to the data gathered regarding local experiences. The 11 extended interviews across five cities provided an opportunity to capture a mixture of detailed stories about the lived experience of regional cities. Interviewees were selected to ensure a diverse range of experiences, including international migrants, domestic migrants and long-term residents.

Stage 2: identifying policy settings that support sustainable growth

Stage 2 comprised *interviews with key stakeholders in policy domains* that shape the lived experience of residents and may therefore influence longer-term sustainable growth. A total of 26 interviews were conducted across the five cities, i.e. between 4—6 in each city, informed by local policy analysis. This provided a better appreciation of how the lived experience of regional cities is considered within various policy domains and spending decisions, and ensured regional perspectives are fed back into the policy discussion in the Inquiry.

The stakeholders interviewed for each city were selected to reflect local context and ensure a diverse range of resident perspectives. Key stakeholders groups approached included local government, major employers, anchor institutions, chambers of commerce, government service providers, migrant support groups, and community and cultural organisations.

Table 2: Research questions, data sources and methodology

Research question	Data sources	Methodology (including data sources)
What are the place-based experiences of residents in regional centres?	Primary data	• Focus groups in five cities with between 7—14 residents (43 total) representing a mix of key cohorts (e.g. domestic migrants, international migrants, existing and returning residents). • In-depth interviews with 2—3 focus group participants per city (11 total), to unpack key aspects of lived experience in detail.
To what degree do residents of smaller cities benefit in terms of housing and employment outcomes, as well as incomes? How are these benefits perceived, and do they assist in retaining residents and employers?	Primary data	• Focus groups (as above). • Interviews with 4—6 key stakeholders from local policy community in each city (26 total), including (as relevant): local government officials, business groups, key employers, migrant support groups, cultural and community groups.

Source: Authors.

The interview and focus group discussions were recorded and transcribed. Transcriptions were then assessed using key content analysis, informed by the framework for each of the case studies:

• reasons for migration

• housing

• jobs

• services

• amenity.

The interview and focus group data is reported anonymously, and is identified in this report using the following tags:

• stakeholder interviews: *(Int [City code AW/C/M/Wh/Wo] S[1/2/3/4/5/6/7])*

• follow up resident interviews: *(Int [City code AW/C/M/Wh/Wo] R[1/2/3])*

• focus group responses: *(Focus Group).*

Choice of case studies

The five case study cities selected were Albury-Wodonga (NSW/Vic), Cairns (QLD), Mildura (Vic), Whyalla (SA), and Wollongong (NSW) (see Figure 2).

These cases were selected to reflect a broad range of defining features, including:

- size: from Whyalla with 21,505 residents to Wollongong with 261,896 in 2016

- economic drivers, including key regional industries: tourism and defence (Cairns), resources/manufacturing (Whyalla), agriculture (Mildura), metropolitan satellite (Wollongong) and anchor institutions (Albury-Wodonga)

- current growth dynamics, including cities that were both growing rapidly (Cairns, Wollongong) and shrinking (Whyalla).

The map in Figure 2 shows the location of the five case studies, and their distance to the capital cities of each state and territory.

Figure 2: Location of case study cities
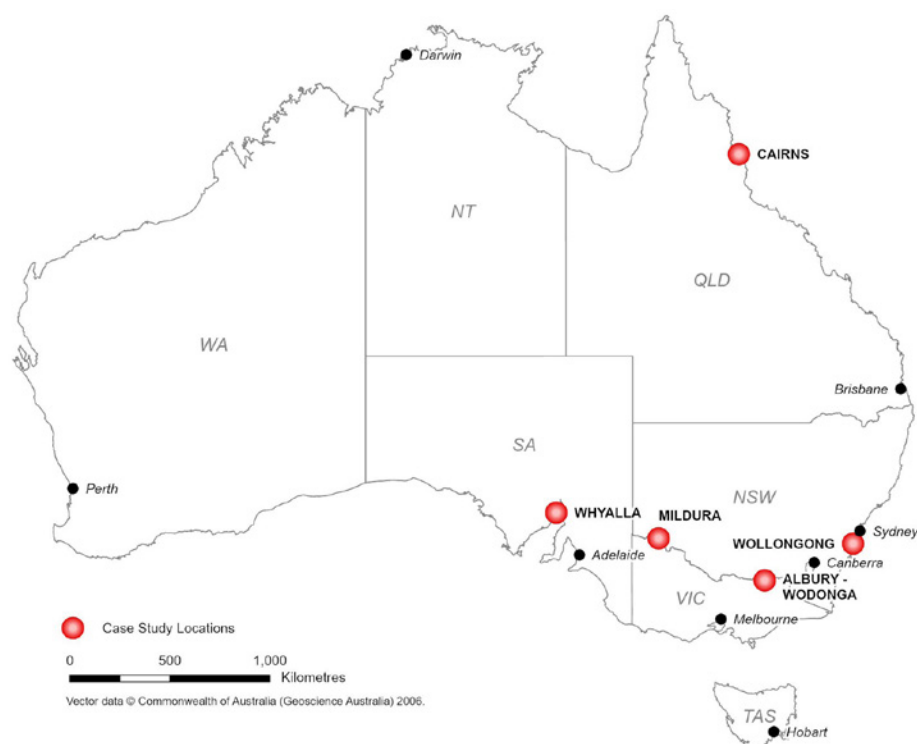
Source: Authors.

The data in Table 3 provides further indication of the distinct attributes of the five regional case study cities across population growth and size, demographics, income, housing affordability and educational attainment. For example, the comparison of median household income and rent for Wollongong indicates that it is above national averages, while these median rates are below the national average in Whyalla. Whyalla also has an older population when compared to the national median age, while the population of Cairns is younger. The percentage of the population that identifies as Aboriginal or Torres Strait Islander is higher than the national average in all of the case studies except Albury-Wodonga, and is more than three times the national level in Cairns. Wollongong has the highest proportion of tertiary educated residents, but all five cities are lower than the Australian average.

These five cities were also categorised in alignment to the regional city typology developed in the associated project for this Inquiry (Li et al. 2022):

- **Albury-Wodonga and Mildura:** Regional service centres, the largest cluster in the typology and thus represented by two cities

- **Cairns:** Part of a group of 10 cities in northern Queensland, with high levels of public sector employment

- **Whyalla:** One of 28 industrial centres, with high levels of employment in manufacturing and mining

- **Wollongong:** Included in a cluster of the five largest regional cities in Australia, all of which are close to the state capitals and have experienced strong growth in recent years.

In addition, the project sought to include cities in as many states and territories as possible, within the limits of the available project resourcing and staffing.

Table 3: Case study summary data

	Albury - Wodonga	Cairns	Mildura	Whyalla	Wollongong	Australia
Distance by road to state capital (kms)	553/327*	1,681	542	385	85	
Population - 2016	89,007	144,733	33,445	21,501	261,896	23.4m
Population Growth 2006—2016	13%	27%	11%	2%	12%	18%
Median Age	38	37	39	40	39	38
Indigenous population	2.8%	8.9%	4.6%	4.8%	3%	2.8%
Migrant population	11%	22%	13%	19%	21%	26%
Median weekly household income	$1,213	$1,339	$1,022	$982	$1,318	$1,438
Median monthly mortgage repayments	$1,408	$1,668	$1,232	$1,213	$1,928	$1,755
Median weekly rent	$245	$300	$225	$178	$325	$335
Median weekly rent/weekly household income	0.20	0.22	0.22	0.18	0.25	0.23
Tertiary educated residents	12%	13%	9%	7%	14%	18%

Source: ABS Quickstats 2016, Highest educational attainment (HEAP), Year of Arrival in Australia (YARRP), distance by road to state capital Google Maps UC/L and SUA for Albury-Wodonga. *Distances are Albury-Sydney and Wodonga-Melbourne.

Participant recruitment

Regional stakeholders were approached by email to participate in the study. They were selected to represent key public and private sector organisations in each of the cities, to provide perspectives on a broad range of policy issues within the cities. Workshop and extended interview subjects were sourced through notices in regional communications networks, such as social media platforms, council newsletters and interviews on regional radio stations. Participation was a self-selection process, which resulted in diverse respondents in each city, but is also likely to have resulted in some bias in the data. While the bias cannot be assessed, it is likely that participants were active in their communities and saw contributing to the research as valuable. These traits indicate that the information obtained is likely to be reflective of residents who are engaged with their city and its development, either positively or negatively. Participants were also existing residents of the city, and thus reasons for leaving regional cities were not included in the research.

Limitations

In addition to the limitations noted above regarding the geographic spread of the case studies (located in four of Australia's eight states and territories) and participant recruitment, this project encountered significant challenges due to the COVID-19 pandemic. Fieldwork for this project was due to begin in July 2020, by which time state and territory border closures and travel restrictions made regional travel in Australia largely impossible. This significantly delayed the commencement of the fieldwork, as border closures continued into 2021. To keep the project moving forward, the decision was made to conduct the stakeholder interviews (Stage Two) online, via Teams and Zoom calls. The first resident focus group (in Whyalla) was delayed until February 2021, and the remaining focus groups were completed between March 2021 and May 2021 (with rescheduling required due to a localised COVID-19 outbreak on one occasion). Follow-up interviews with focus group participants were also shifted online, which allowed more flexibility to complete these after the researchers' visit to the case study city had been completed.

These adjustments to the planned fieldwork meant that researchers spent less time 'on the ground' in the case study cities, and also created challenges for recruiting focus group participants (particularly as it meant less lead time before each event, and less certainty that the focus group would actually go ahead). All possible precautions were taken to protect against COVID-19 risks in undertaking the focus groups (and all government restrictions complied with). However, it is nonetheless likely that some potential participants chose not to participate due to concerns about the safety of public gatherings.

While these interruptions were frustrating and may have reduced the number of participants the project attracted, the fieldwork that was completed clearly demonstrates the value of localised engagement with regional communities in research on regional planning and development. Thus, while much research work in 2021 remains online, the researchers stress the need for future research to incorporate in-person engagement with local communities as a key component of the research design.

2. Albury-Wodonga

- **The twin cities of Albury (NSW) and Wodonga (Vic) sit on either side of the Murray River, which also forms the New South Wales-Victoria state border. Together, Albury-Wodonga[1] is Australia's 20th largest city by population, with approximately 89,000 residents.**

- **Work and amenity were the two main reasons participants had moved to Albury-Wodonga, with the key benefits identified including the friendly community, the natural environment, and well-developed cultural and active living infrastructure (e.g. bike paths).**

- **Key concerns raised included access to specialist health services, a mixed job market, and administrative complexities and inequities created by the cross-border location (exacerbated by COVID-19).**

- **Local attitudes towards growth were mixed, with stakeholders generally more enthusiastic than residents. Participants acknowledged that growth would bring additional services, but also held concerns that house prices were now rising fast due to domestic migration.**

2.1 Brief history and demographics

2.1.1 A short history of Albury-Wodonga

The twin cities of Albury and Wodonga are located on opposite sides of the Murray River, which also serves as the state border, and is strategically located just off the Hume Highway, Albury-Wodonga is Australia's 20th largest city by population. Albury Airport provides direct flights to Brisbane, Melbourne, Sydney and Wagga Wagga. The heritage-listed Albury railway station has train services to Sydney and Melbourne, and is the terminus for coach services to Adelaide, Canberra, Echuca, Kerang, Seymour and Wangaratta.

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1   The two cities, while separated by a state border and river, are frequently referred to collectively as Albury-Wodonga, however the hyphen is not always present. In this report, Albury-Wodonga is used except for names where the hyphen is omitted, e.g. the Albury Wodonga Health Hospital.

The area was known as Bungambrawatha ('homeland') by the original inhabitants, the Waradjuri people, with the first Europeans establishing a town in what would become known as Albury in 1839 (Ryan n.d.). Wodonga retained its Waywurru name (meaning 'bulrushes'), although in the 1850s and 1860s it was renamed Belvoir, before returning to Wodonga (Clark and Heydon 2002).

The first European settlers to the area were cattle farmers, taking advantage of the fertile riverine flatlands. The first permanent dwellings were built in the 1830s, and the settlement was formally established in 1839. The establishment of a state border in 1851 split the settlement in two, prompting the formal founding of Wodonga in 1852. 1851 also saw the discovery of gold in the nearby Black Range mountains (Lee n.d.).

The Murray River aided in the development of Albury-Wodonga as a commercial centre, with steamer boats transporting regional produce to Adelaide. Agricultural produce at this time included wool, wheat and wine. Key moments in the region's subsequent development include the railroad's arrival in 1881, construction of the Hume Dam from 1919 to 1939, and the development during WWII of a military base at Bandiana and Bonegilla (Lee n.d.). Bonegilla was subsequently used in the post-war period as a migrant temporary housing centre, accommodating some 320,000 people over 24 years (Bonegilla Migrant Experience n.d.), and defence facilities remain a key anchor institution for the area today.

Albury-Wodonga was one of four locations selected by the Australian Government in the early 1970s as sites to redistribute population from the state capitals. Plans to support long-term growth through the relocation of public sector services were cancelled with the change of government in 1975, but the corporation instituted to support land development continued to 2003. The limited outcomes of this initiative highlight the need for long-term commitment to redevelopment (Pennay 2005).

2.1.2 Albury-Wodonga today: in numbers

The population of the twin cities of Albury-Wodonga was 89,007 at the 2016 census, showing an increase of 9,600 from 2006 (ABS 2006; 2016). The median age is identical to that across Australia, and there is a slightly higher number of children per family. The average number of people per household is lower than Australia-wide (see Table 4).

Table 4: Albury-Wodonga quickstats, 2016

	Albury-Wodonga	Australia
People	89,007	
Male	48.60%	49.30%
Female	51.40%	50.70%
Median age	38	38
Indigenous population	2.8%	2.8%
Migrant population	11%	28%
Families	22,649	
Average children per family:		
for families with children	1.9	1.8
for all families	0.7	0.8
All private dwellings	39,378	
Average people per household	2.4	2.6
Median weekly household income	$1,213	$1,438
Median monthly mortgage repayments	$1,408	$1,755

	Albury-Wodonga	Australia
Median weekly rent	$245	$335
Median weekly rent/weekly household income	0.20	0.23
Average motor vehicles per dwelling	1.7	1.8
Highest level of Educational Attainment		
Tertiary	12%	18%
TAFE	24%	20%
Secondary	33%	32%

Source: 2016 Census Quickstat (ABS), Albury-Wodonga SUA.

Median incomes, mortgage repayments and rents were all significantly lower than Australia overall, with the ratio of median weekly household income to median weekly rent being lower as well.

Between 2006 and 2016, the population of Albury-Wodonga increased by just over 11 per cent, with the greatest increase in population in the 60 to 74 year age bracket (47% of the population increase, as shown in Figure 3). This reflects both a broad trend toward an ageing population in regional Australia, as well as the attractiveness of the area for retirees (AIHW 2018). The area also saw a decline in the number of school aged children, particularly those aged ten to 19.

Figure 3: Population change by five-year age groups, Albury-Wodonga 2016
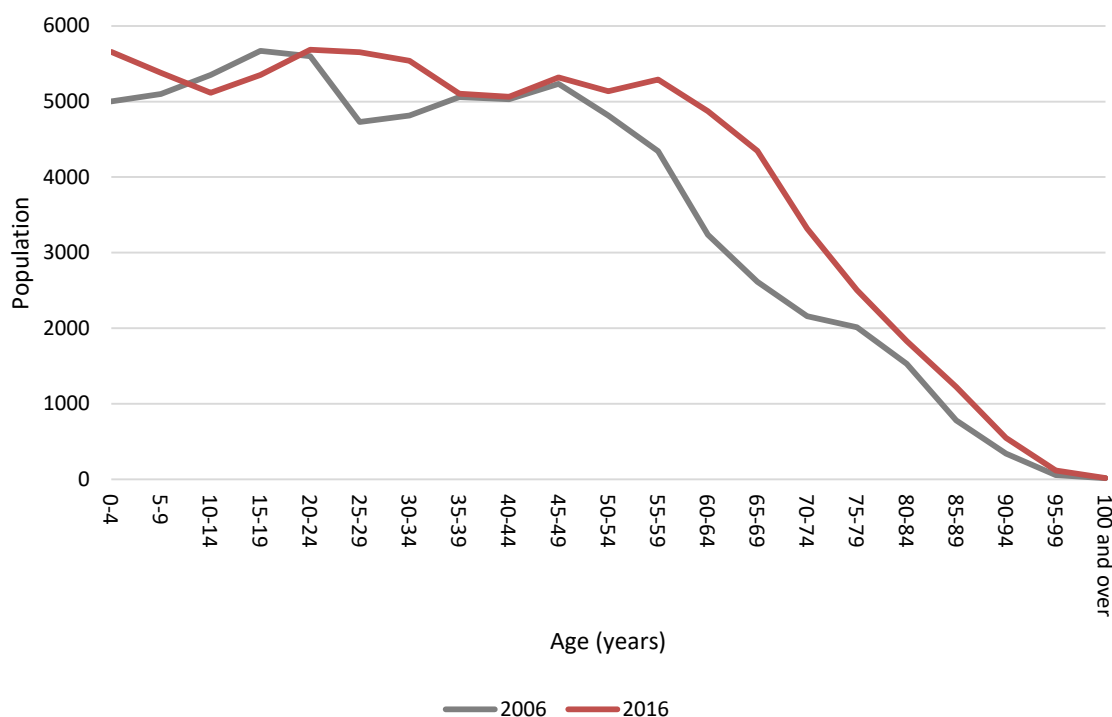
Source: ABS Census of Population and Housing (2006, 2016), Albury-Wodonga (Albury part) UC/L and Albury-Wodonga (Wodonga part) UC/L.

Employment in Albury-Wodonga by industry (see Figure 4) reflects the area's strong position as a health care hub for the wider region, as well as its role as a tertiary education provider with campuses of both Charles Sturt and La Trobe universities together with two TAFEs. The percentage of employment in the manufacturing and public administration and safety sectors is significantly higher than the Australian average, due to the presence of a number of key major secondary industries in the area, including the Australian corporate headquarters for Mars Inc., as well as their pet food factory, packaging company Visy, the regional headquarters for the Australian Tax Office, the Norske Skog newsprint paper mill, and Asahi Beverages. The wider Albury-Wodonga region is extensively farmed (ABARES 2021), which is not apparent in the data for the urban centres of Albury and Wodonga in Table 4, as it excludes the rural hinterlands.

Figure 4: Employment by industry, Albury-Wodonga 2016
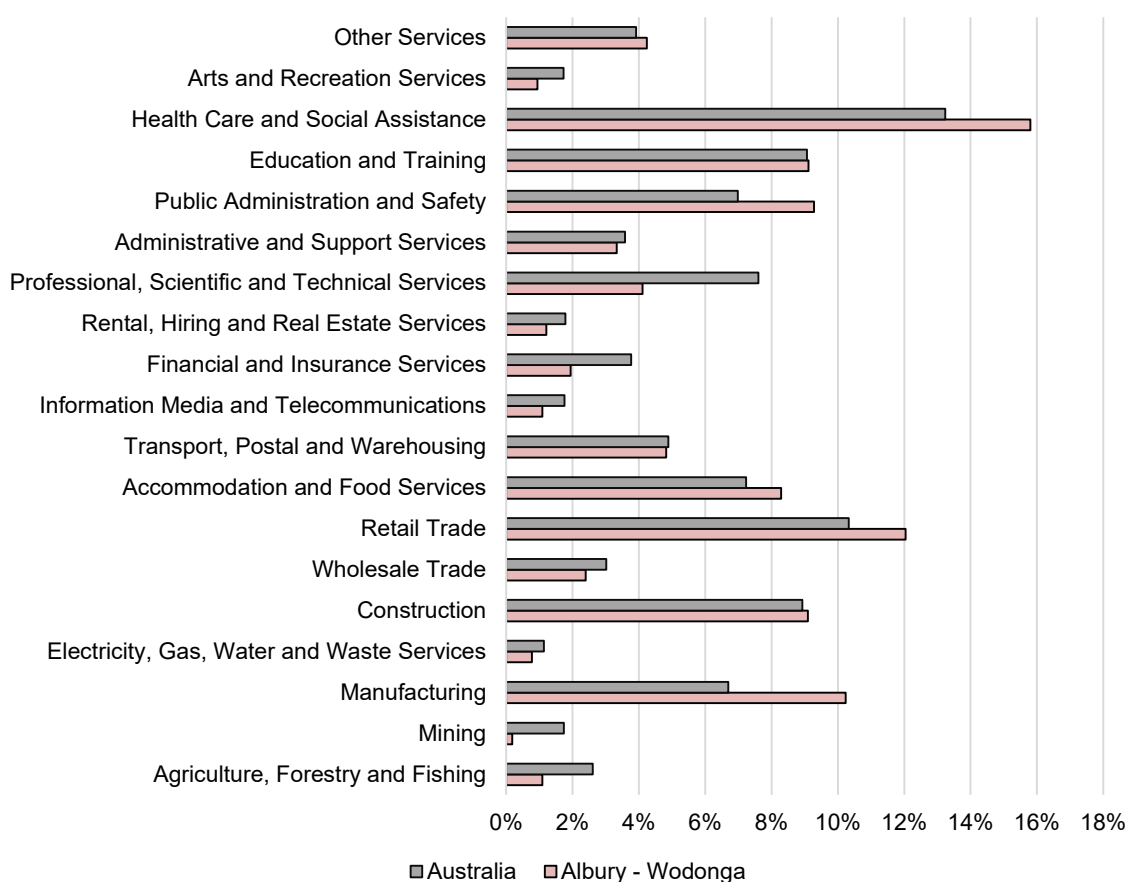
Source: ABS Census of Population and Housing (2016), Australia and Albury-Wodonga (Albury part) UC/L and Albury-Wodonga (Wodonga part) UC/L. Industry of employment by ANZSIC Level 1.

The occupation of workers in Albury-Wodonga (see Figure 5) reflects the prominence of the health care, education and public administration industries, with higher proportions of people working in professional sector jobs. The higher than average percentage of technicians and trades is due to the location of a large logistics and warehousing hub in the area, together with the Army Logistic Training Centre at Latchford and Gaza Ridge Barracks, to the east of the city. This also explains the high proportion of public administration and safety workers (see Figure 4).

Figure 5: Employment by occupation, Albury-Wodonga 2016
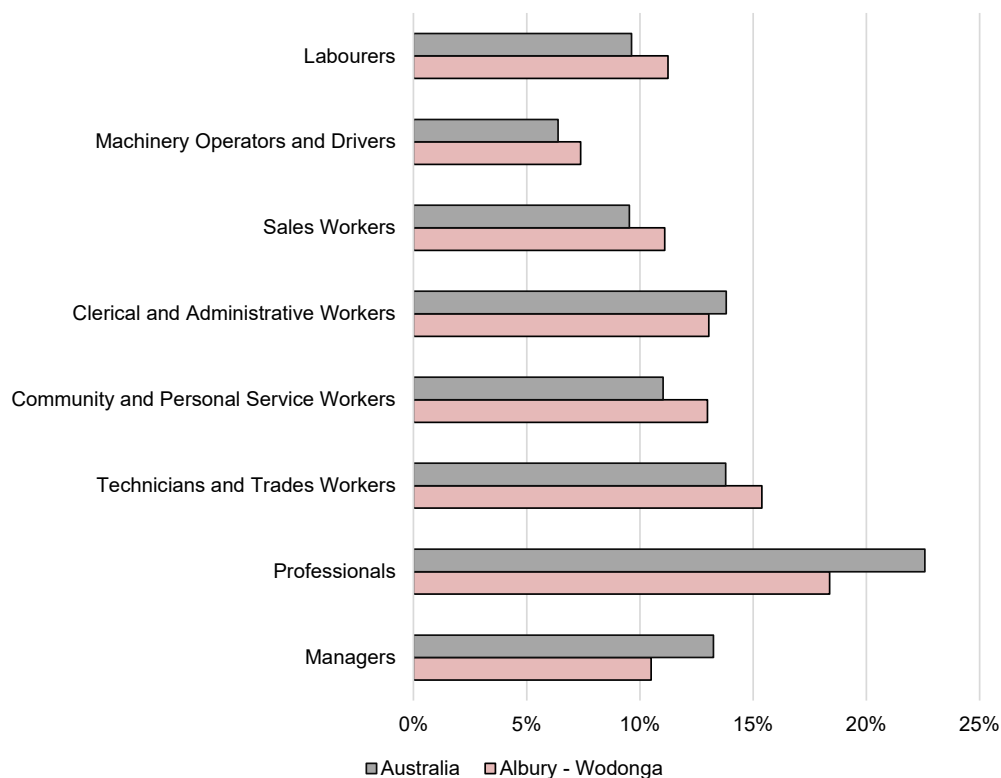
Source: ABS Census of Population and Housing (2016), Australia and Albury-Wodonga (Albury part) UC/L and Albury-Wodonga (Wodonga part) UC/L. Occupation of employment by ANZSIC Level 1.

2.2 Key factors in regional lived experiences

2.2.1 Reasons for migration

All residents and stakeholders interviewed had moved into the area from elsewhere, with the main reason being for work, followed closely by lifestyle and amenity. Some had family connections in the area, including children who had moved for employment. One resident was drawn to the area after viewing promotional material distributed by Wodonga Council and was impressed by the council's long-term vision for the area. All agreed that lifestyle was a key factor influencing their move and that the amenity on offer, together with the friendliness and sense of community, played a role in keeping them in Albury-Wodonga.

> Albury-Wodonga is just such an amazing place. It's very, very hard to compete with when you've lived here, and you've had the benefit of actually enjoying it firsthand. (Int AW S1)

> People here don't tend to be arrogant; they tend to be really nice people. Everyone says hello to you when you go for a walk. (Focus group)

> I lived most of my life in Sydney after moving up from Adelaide and various other parts, but when I first moved regional, I was genuinely freaked out when I went to a Kmart and the person serving me was friendly and nice and when they asked me how I was. (Focus group)

> But I think what actually did surprise me was the people. We were talking about this the other day of how nice they are, they're friendly. You don't seem to get that in the city and that did surprise me, because I wasn't expecting that, having got used to city living, so that was a nice surprise. (Int AW R3)

There was a sense among all participants that it was easy to form connections and develop social networks with people already established in Albury-Wodonga. One stakeholder indicated that the history of having a transient population moving through the area due to the large army barracks may play a factor in local residents being more welcoming to people who might only stay a few years. The small population size was also considered as a factor in this friendliness:

> … the smaller the community that's often more welcoming. People are more visible for one thing because it's a smaller town. Everyone knows everyone else pretty much. (Int AW S2)

> In Wodonga we'd made all those connections and networks and you could walk down the road, go to the supermarket, you'd run into people you knew, you felt that sense of belonging. (Int AW S3)

The presence of a range of community organisations offered opportunities for community integration, for example Probus Club for retirees, and a Men's Shed in Wodonga and Thurgoona (a suburb of Albury). There are also five community centres in Albury and two in Wodonga, offering social, recreational and sporting facilities.

2.2.2 Housing

A key theme arising from the discussions with participants was the affordability of the housing, particularly for those moving from one of the major cities.

> Cost of housing is really good up here and what people can get, four-bedroom, two living areas on a golf course in comparison to major cities, is unreal. (Int AW S4)

> So I knew the cost of housing would be cheaper, which it is, so yeah, that was a real bonus for me. (Int AW R3)

> I mean the rent here is at least less than half of whatever you're paying in Sydney, so at least 50 per cent. (Int AW R1)

Once in the property market, however, the perception of affordability changed. Residents raised concerns that the cost of housing was being driven up by people migrating from the cities, more noticeably since the COVID-19 pandemic began.

> So, I think affordability is certainly an issue at the moment and I probably wouldn't have said that so much, even 12 months ago. (Int AW R2)

> But I know for a fact that there's so much land here, there's so much expansion going on, but the prices have gone up quite dramatically in the last 12 months, which might be an issue now for young people. (Int AW R3)

The perceived reasons for rising housing costs were two-fold. The first was the interest in people from the cities looking to move to regional areas, and the second was speculation by developers, anticipating a rise in market prices.

> One of the challenges that we are already hearing though as a result, property prices are going up again. Our prices, whilst compared to metro prices, are still very attractive. That pressure that's coming from external market interest is pushing prices up, along with the government's construction support program or stimulus program. So for a lot of first-time buyers, it's really pushing them out of the market. (Int AW S1)

> It's relying on your developers to release land and not hold it back so they can push the prices up. It's about making sure that there's a reasonable supply of land coming through all the time and particularly in our growth front. So, too, it's around our planning team and how they roll out the red carpet to the developers and understand that we need this land being released, so you've got to work with the developers to be able to get that land out. (Int AW S3)

Rental housing supply was also a concern in terms of affordability. One interviewee expressed surprise that when he arrived a few years ago, the house he rented had been available for three months and that he was the only person viewing it. He compared this to the Sydney rental market where open days could see 20 to 30 potential tenants per vacant property.

> Here, three months vacant and I'm the only person looking. Yeah, quite different. (Int AW R1)

There was a sense that this situation had now changed and demand for rental properties had increased over the past two years, leading to a rise in rental price. For one stakeholder, the impact of COVID-19 had been positive in that it shone a spotlight on Albury-Wodonga as a desirable place to live. This had a knock-on positive effect on the availability of rental properties.

> Yeah, look, interestingly enough, despite the border closure, the attention that's put on Albury-Wodonga has been both positive and negative. Our rental vacancy rates are below one per cent, so it's almost impossible to get a rental. (Stakeholder Int AW S1)

The availability of housing stock is expanding across Albury-Wodonga, with the number of completed developments steadily increasing year-on-year between 2015 and 2021, with COVID-19 having little impact on completions (Albury City Council 2021). Expansion is taking place to the north-east of Albury in Thurgoona, identified as an Urban Release Area, and south-east of Wodonga in Baranduda. The Urban Release Area of Thurgoona is anticipated to support a population of 50,000 additional residents by 2063 (Albury City Council 2013). Residents expressed concerns about the growth, particularly around the lack of infrastructure to support the new developments, as well as the decrease in plot size.

> But one of the things out at Baranduda that everyone complains about is that all the new estates, the lots are getting smaller and smaller, and it's taking away from the essence of what Baranduda was supposed to be. (Focus group)

> The problem on our side - I live at Thurgoona - is that that's the biggest expansion of all, is Thurgoona, where I live. And the council, when they decided to develop Thurgoona, put in a single lane roundabout at a major intersection, which is an absolute nightmare. There are two schools up that road, the university is up that road, the TAFE is up that road, and it was, we didn't have the foresight, if they'd put in a dual lane roundabout, we wouldn't have had to go through the last nine months of hell while they decide to rip up the roundabout and put in traffic lights. (Focus group)

Diversity of housing stock was not a particular concern to participants, as there was the perception that people moving to the area were looking to move into a house with some land. There was an acknowledgement that smaller apartments were lacking, but this was not seen as an issue.

> There aren't a lot of small apartments, I don't think. I think most people tend to rent for a bit and save money and then start building and quite often they'll buy a block of land and sit on it for a couple of years and then build a house. That seems to be the thing, the young people I know, is what they're doing. (Int AW R3)

A stakeholder who worked in one of the local councils confirmed this historical lack of demand for apartment dwelling but indicated that this was changing, with developers looking at providing greater housing choice, particularly around the central business district.

> But we do have a little bit of a demand for two-bedroom apartments, one and two-bedroom apartments just starting to emerge now, particularly for the single person, or the person who's divorced, or particularly single men, who may have had a separation, that sort of stuff as well. So, there's more of a demand for that. (Int AW S3)

2.2.3 Jobs

Resident perspectives on the job market in Albury-Wodonga were mixed. All agreed that while wages were much lower than in the capital cities, so too was cost of living, particularly housing as discussed above. One resident indicated that on moving to the area he had taken a 30 per cent salary cut. This low salary, together with a lack of available career progression, was a driving factor behind not wanting to stay in Albury-Wodonga.

> To move here I took a pay cut of about 30, 40 per cent which in hindsight perhaps I wouldn't have done. If I look at jobs in Canberra, Sydney, Melbourne, even Adelaide, then it's looking at another 50 per cent increase in pay. So I have to sort of factor in, yes, the rent is cheaper but the opportunities are less and even the career choices are less. Essentially, I've been told that to advance in my job, someone has to die or retire. (Focus group)

Industry sector played a role in the availability of jobs. Residents acknowledged that while there was a diversity of roles available within the regional area, the number of jobs available was not as high as in the capital cities. The unemployment rate in Albury-Wodonga sits at 6.5 per cent, which is below that for Australia (ABS 2016).

> If you've got a specialist area it's hard. If you've got a trade, it's probably very easy, because particularly at the moment, there's a massive building boom down here and hospitality seems to be reasonably easy to get work in. (Int AW R3)

For some residents there was acknowledgement of the opportunities for retraining and moving into different sectors. As discussed further in Section 2.2.4, having two university campuses as well as two TAFEs was seen as beneficial to creating these opportunities.

> I've worked in different fields, including fitting and also in accounting, I've got my diploma in accounting and also, I'm just doing a diploma in remedial massage. So that would be another small business in Wodonga. (Focus group)

A concern raised and echoed by a number of residents was perceived ageism in the job market.

> I've now retired, well, gently out the door, and didn't imagine that it would be so difficult to get another full-time job. July it was seven years since I left [my government role] and I have not been able to get new full-time work. I think they work out that I'm late 50s/60s and just put a cross through me. (Focus group)

> I never had any problem getting a job, even though when I was in my forties when I first came here there was a bit of ageism but in 2015, I was retrenched from my job of 12 years. I'm 58 now and I gave up. I actually started my own business, however, there's not a lot of financial help. (Focus group)

An important issue raised by stakeholders was that of different legislative requirements for working across two states.

> I was speaking to a local building company and - because they work cross-border, they have one full-time employee just to work out superannuation because it's different in New South Wales to Victoria. So one that says no, for this fortnight, you've worked 80 per cent in Victoria and 20 per cent over there so - like, it's just ridiculous. One full-time employee. She pays this person $65,000 to work that out. (Int AW S4)

> Living on the border has got its challenges. A lot of that is in relation to the two different state governments and legislation and regulation. Some of it is myth, too, people just think you can't do certain things, because that's what they've done for a very long time. But it's things like if you're a builder you have to have a New South Wales licence and a Victorian licence. If you want a [Responsible Service of Alcohol licence], you have to have one for Victoria and one for New South Wales, even though, really, we're five minutes apart and we have people in Albury working in Wodonga and vice versa. (Int AW S3)

For one resident there was a perception that Albury Council offered better incentives to new businesses, which resulted in a differentiation between Albury and Wodonga, with the latter being more of a residential area, rather than employment focused:

> So what happens? Albury gets the businesses, et cetera, and Wodonga tends to be more the residential, which is what I like anyway. Albury can have all the stinky businesses. (Focus group)

The border closure due to COVID-19 lockdowns raised additional issues, particularly for residents who lived in one city but worked in another.

> But what [the border closure] did to families! My daughter lives in Wodonga but she works in Albury. Every single day the cops held her up for 20 minutes because they hadn't decided whether her four year old and one year old at the time would go shopping on their own. (Focus group)

> We had people staying in different cities, because they couldn't go back home, because they [couldn't] open their business for example, so they had to stay wherever they were trapped, type of thing. (Int AW S3)

For some participants, the border issues were a symptom of a broader disconnect between decision-makers based in the state capitals and what was needed in the regions.

> So there is this huge gap between their understanding in Melbourne and Sydney [and] what is happening at the border. (Focus group)

While some issues are being alleviated through the introduction of Cross Border Commissioners for NSW and Victoria and the Two Cities One Community partnership agreement between Albury and Wodonga, challenges clearly remain.

2.2.4 Services

There were concerns raised about the health and education services in Albury-Wodonga. For health, the main concern was the lack of specialist care and the waiting time for referrals. The area is served by the Albury Wodonga Health Hospital (in both Albury and Wodonga) and Albury Wodonga Regional Cancer Centre (in Albury). The health and social assistance sector is the largest employer within the region, in part due to Albury-Wodonga serving as the regional hub for health services.

The lack of diversity in secondary schooling was the main concern for the education sector. A number of tertiary institutions serve Albury-Wodonga and act as economic anchors for the area, including campuses for Charles Sturt University (Albury Campus), La Trobe University (Wodonga Campus), UNSW Medical School, TAFE NSW and Wodonga TAFE.

The availability of these services was seen both positively and negatively by participants. Key concerns focused on two main aspects: firstly, the lack of sufficient specialist education and healthcare and, secondly, the division across the state border. Residents, for the most part, viewed the division between Albury and Wodonga as artificial and considered the twin cities as one entity.

> It doesn't matter who you talk to its Albury-Wodonga. That's how everyone knows us. So we're one city. (Focus group)

> The recent example of border closures has put that into sharp focus hasn't it because we don't recognise the border from a community perspective. We just get on with it. But when you slam it shut like when serious stuff goes down, people can't get to work, families can't see each other, so a big impact on the community and the economy. (Int AW S2)

Health services were a major area of concern during the focus group workshop. While residents viewed both the availability and level of service provided by GPs in the area to be satisfactory, there was concern over the lack of specialist and allied health care. Residents found the requirement for GPs from overseas to spend a period of time in a regional or rural area to be beneficial in providing a good level of general health care.

Residents saw the issues with education, specialist health services and job diversity as being interrelated. There was concern that tertiary institutions in the area did not offer a sufficient range of courses, particularly those leading to roles in in-demand specialist industries such as engineering, health specialists and allied health professions. In a similar vein, a lack of existing roles in these industries meant that students were unable to obtain on-the-job training, leading to them moving to larger cities where there was greater availability and opportunity.

> What are the universities here actually delivering? They are not delivering some of the key components that are required up here: mechanical engineering, civil engineering, education for health specialists, ophthalmology and all those sorts of things because they can't because there's nowhere in the teaching ward where they can do the practice I suppose. (Focus group)

> Once they reach that high school, there are a few good high schools here but what comes after that? What universities have we got? What colleges have we got? What's their broad spectrum of educational opportunities without going to Melbourne? (Focus group)

This was echoed by one stakeholder:

> What we're trying to do is really have a stronger reliance between the tertiary educators in our two cities and our industry and businesses, so we can hopefully try and open up opportunities so our children don't have to go away. (Int AW S3)

In addition to concerns around the availability of specialist education and health care, there were also issues around public transport, both within Albury and Wodonga, as well as between the two cities. Issues were raised both around coverage, particularly of bus services, and availability.

> So, there are buses, but they don't run on the weekends. They don't run after about six in the evening. There are holes in the timetable where all of the buses go off to pick up and to do school runs. (Int AW R2)

The unavailability of public transport infrastructure was viewed as impacting on the student experience, particularly with the campuses of both Charles Sturt University and La Trobe University located on the city outskirts.

> If you're a uni student living in Wodonga, and you want to go out Saturday for a good night, then you're struggling to get home again. (Focus group)

Transportation options into and out of Albury-Wodonga were also areas of concern, both in terms of the cost of flights, and the reliability of the train service to Melbourne.

> The Victorian line is often not on time or not running - yeah, I think an efficient rail service would be excellent. (Focus group)

> Well, we always say here, we just want a train service that works. We don't care whether it's high speed or not. We would love high speed, because it would open our regions up to work in the cities and live in the country and in the regions. (Int AW S3)

Despite the cost of airfares being perceived as too high, having a commercial airport was seen as a positive, making it possible to fly to the capital cities and on to overseas destinations, rather than needing to travel by train or car to a capital city airport.

> I think one of the negatives that probably wasn't mentioned was getting to Melbourne or Sydney, the cost of airfares is quite expensive, compared to going – like I mean Jetstar were offering $42 airfares to places, we're paying $200 each way, which is quite expensive, so maybe more competition there. (Int AW R3)

> [Y]ou can jump on a plane in Albury and check your baggage all the way through to Heathrow. (Focus group)

2.2.5 Amenity

The rural and agricultural setting of Albury-Wodonga, located along the banks of the Murray River and in close proximity to the Hume Dam, are strong attractors to the region. Residents felt that Albury-Wodonga offered the best of both worlds, with all the amenities of a larger city but within a rural setting.

> … it's got much more of an urban vibe than a lot of other regional cities. So it feels like you're genuinely living in a small city not a big country town. (Int AW S1)

Access to the natural environment and the benefits that an outdoor and active lifestyle brings was a strong drawcard, with residents commenting on the availability of lakes, rivers, mountains for winter sports and mountain biking, and wineries in the surrounding countryside, as well as good infrastructure encouraging outdoor pursuits like cycling.

> The councils have done a lot with paths and bike tracks and things like that. (Focus group)

> I think the other thing I noticed a lot down here was the council had set up lots of bike paths and walking paths … (Int AW R3)

> it is such a beautiful area that there [are] bike paths connecting everywhere, the amount of people […] like it is amazing how many people like the active lifestyle, I think, in this region (Int AW S4)

The availability of a range of arts and cultural activities also contributed to the attractiveness of Albury-Wodonga as a place to live. The redeveloped Murray Art Museum Albury (completed in 2015) attracts funding from local donors, businesses and the Australian Government. It hosts both national and international exhibitions and serves as the cultural heart of Albury.

2.3 Local perspectives on growth

Overall, the focus group participants did not want to see significant growth in the area. However, there was some recognition that growth may be necessary for improvements in infrastructure, education facilities and specialist services:

> Getting bigger is a good thing overall, because if you get into the first four points that we discussed, the health side of it, the specialist side of it, you've got to have a certain population to have the specialists here. You've got to have a certain sized population to get that job variety here. (Focus group)

The perspective of local government stakeholders differed from that of residents, with growth seen as both positive and inevitable. However, there was an acknowledgment of the tension between retaining the 'country feel' of a smaller population while providing the level of service, infrastructure and diversity of housing options of a larger city:

> We have a part of our community that doesn't want us to grow, because of course they want that country feel. So, it's always that balance between growth and still not losing the sense of the identity of who you are. But we have to ensure that we're going to grow, that we do have those services, in order to - we have the investment in things like the infrastructure, in industries, in services. But it takes that future planning. For us, we're probably only looking at maybe 50,000 to 100,000 more people … (Int AW S3)

A local council worker highlighted that Albury-Wodonga has capacity for growth, based on existing infrastructure provision. The Wodonga Growth Strategy identifies that the city has current capacity to support a population of 100,000, which would represent an increase of just over 60 per cent (Wodonga Council 2016).

2.4 What are the policy development options for Albury-Wodonga?

While the timing of the research no doubt increased the focus on cross-border administrative issues, it is clear that this is a longstanding issue for Albury-Wodonga. Despite some benefits associated with competition between the two cities (and their associated State Governments), overall there was a strong feeling among both the focus group residents and the stakeholder interviewees that policy decisions and development should take into account the close relationship between Albury and Wodonga, and treat the twin cities as a single unit. The impact of COVID-19 highlighted the cities' special relationship status, with many residents being affected by disruptions caused by the border closures and being unable to access work, healthcare, or education.

Underpinning these frustrations was a broader concern that, with both cities being relatively remote from their respective state capitals, they were often ignored or subject to decision-making that wasn't well informed by an understanding of local context. However, there was some hope that these issues were slowly improving, despite the setbacks during the COVID-19 response. The two cities now have in place a joint Two Cities, One Community Strategic Plan and both councils welcomed moves by the federal and state governments to establish a Regional Deal. The Regional Deal is aimed at not only growing the local economy of the area and creating new jobs, but also reducing economic barriers between the two states when it comes to the border cities. There was, however, sentiment from residents that there still appeared to be a disconnect between policy decision-makers in the capitals and what was needed in the regions.

In terms of more specific policy issues, the priority areas for Albury-Wodonga seem to be more accessible healthcare services, improved transport and more diverse educational offerings. While housing price pressures were not yet severe, there was a recognition that the region needed to find ways to scale up housing supply and improve diversity to respond to growing demands. The availability of rental housing also needs close consideration. Finally, the availability of jobs was a focus point, suggesting a thinness of the job market in certain industries and the need for more well-paid, stable employment opportunities. While work was generally felt to be available, the options for establishing a long-term career in the region were more limited. Tackling this will be an important challenge for ensuring retention of new arrivals attracted through successful schemes like the EvoCities campaign.

3. Cairns

- Cairns is both the most remote (in terms of distance from the state capital) and the most globally-connected of the five case study cities, thanks to its international airport.

- Residents identified the city's natural environment and the benefits of having both a more relaxed lifestyle and international access and cultural influences as key factors in their decision to live in Cairns.

- Major concerns included the challenges of finding appropriate and affordable housing, as well as inadequate services to support disadvantaged residents.

- While the reaction to growth prospects was not explicitly negative, acceptance of growth was conditional on it being matched by improvements in local services, infrastructure and amenity.

- The key policy challenges for Cairns include the need to accommodate growth while miminising the impact on the natural environment, and ensuring the housing market caters for both locals and tourists. There is also a need to ensure services and infrastructure keep up with the city's growth and can also support the broader Cape York region.

3.1 Brief history and demographics

3.1.1 A short history of Cairns

Cairns sits on the traditional lands of the Bama Aboriginal people. Today, the region remains home to Aboriginal people from three main language groups and 15 clan groups. European settlers arrived in the 1860s, with Cairns officially founded as a settlement in 1876. The city was named after the Queensland Governor, Sir William Wellington Cairns. Fishing and the discovery of gold drove the city's early development, attracting both European and Chinese settlers (Cairns Regional Council 2020). New industries in agriculture (particularly sugarcane and fruit) and tin and copper mining soon flourished. Rail development in the 1880s led to further growth, which drove the relocation of many of the region's Aboriginal people to reserves and missions (McKenzie et al. 2011).

Cairns was declared an official township in 1903, with a documented population of 3,500 (Cairns Regional Council 2020). Today, the population is almost 150,000 (see Table 5 below) and while mining now provides only a small share of the region's jobs, agriculture remains a significant feature of the regional economy. Tourism has also developed as an important player in the region's economy, with key drawcards being the nearby Great Barrier Reef and Daintree Forest World Heritage sites. Cairns is the only one of the five case study cities with an international airport, which services Japan, Indonesia, Singapore and New Zealand.

Cairns is also the most remote of the five case studies when measured by distance to the state capital (Table 3), with the drive to Brisbane taking approximately 19 hours. It is the largest city in the region known as Far North Queensland, and acts as a major service hub for populations in the Cape York peninsula to the north.

3.1.2 Cairns today: in numbers

The population of Cairns is similar to the national population in gender split and median age, but is distinguished by a significantly higher proportion of the population who are Indigenous. Median incomes and housing costs sit slightly below national levels, but it is notable that median incomes in Cairns are the highest of the five case studies (see Table 3). This is despite Cairns having a smaller population than Wollongong.

Table 5: Cairns quickstats, 2016

	Cairns	Australia
People	144,730	
Male	49.20%	49.30%
Female	50.80%	50.70%
Median age	37	38
Indigenous population	8.9%	2.8%
Migrant population	22%	28%
Families	36,216	
Average children per family:		
for families with children	1.8	1.8
for all families	0.7	0.8
All private dwellings	63,509	
Average people per household	2.5	2.6
Median weekly household income	$1,339	$1,438
Median monthly mortgage repayments	$1,668	$1,755
Median weekly rent	$300	$335
Median weekly rent/weekly household income		
Average motor vehicles per dwelling	1.7	1.8
Highest level of Educational Attainment		
Tertiary	13%	18%
TAFE	23%	20%
Secondary	30%	32%

Source: 2016 Census Quickstat (ABS), Cairns UC/L.

Cairns was also the fastest growing of the case study cities in the period 2006—2016, with a 26 per cent increase in population (see Table 3). This population growth was relatively evenly spread across age groups, as Figure 6 demonstrates.

Figure 6: Population change by five-year age groups, Cairns 2006-2016
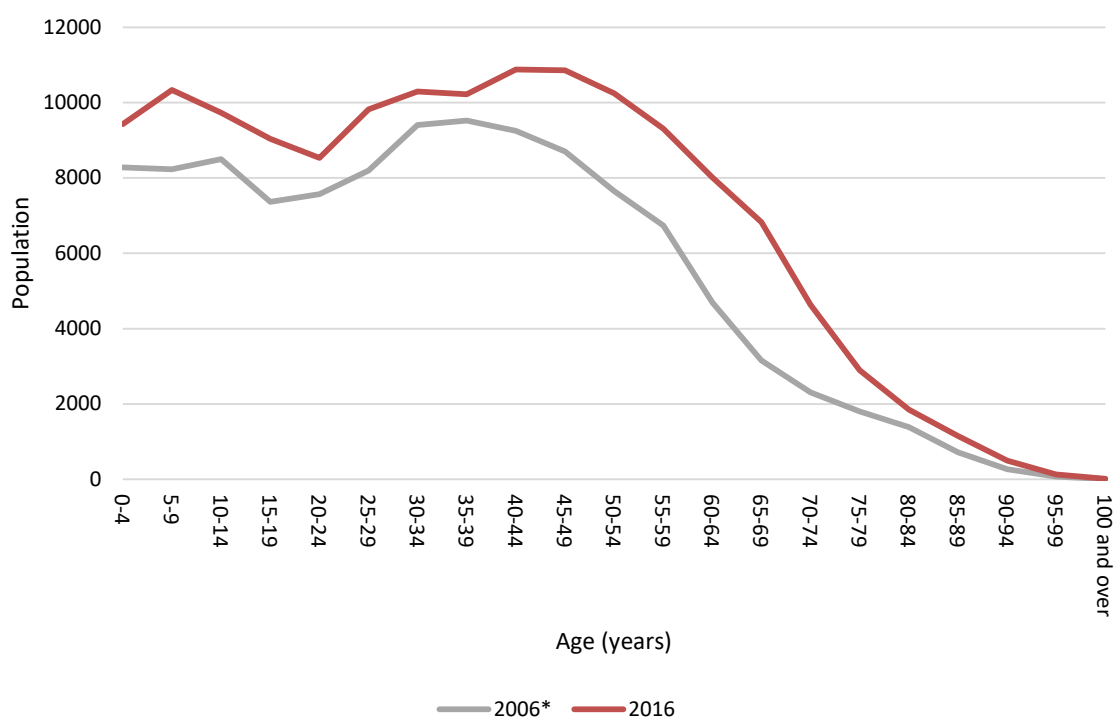
Source: ABS Census of Population and Housing (2006), Cairns and Cairns (Northern Beaches) UC/Ls; Census of Population and Housing (2016) Cairns UC/L

Healthcare and social assistance is now the largest industry by employment, accounting for over 15 per cent of jobs in Cairns (Figure 7). This is followed by Retail and Accommodation and Food Services, reflecting the importance of the tourism industry to the local employment market. While agriculture remains an important sector in the regional economy, it is not a significant employer, providing only 1 per cent of the available jobs.

Figure 7: Employment by industry, Cairns 2016
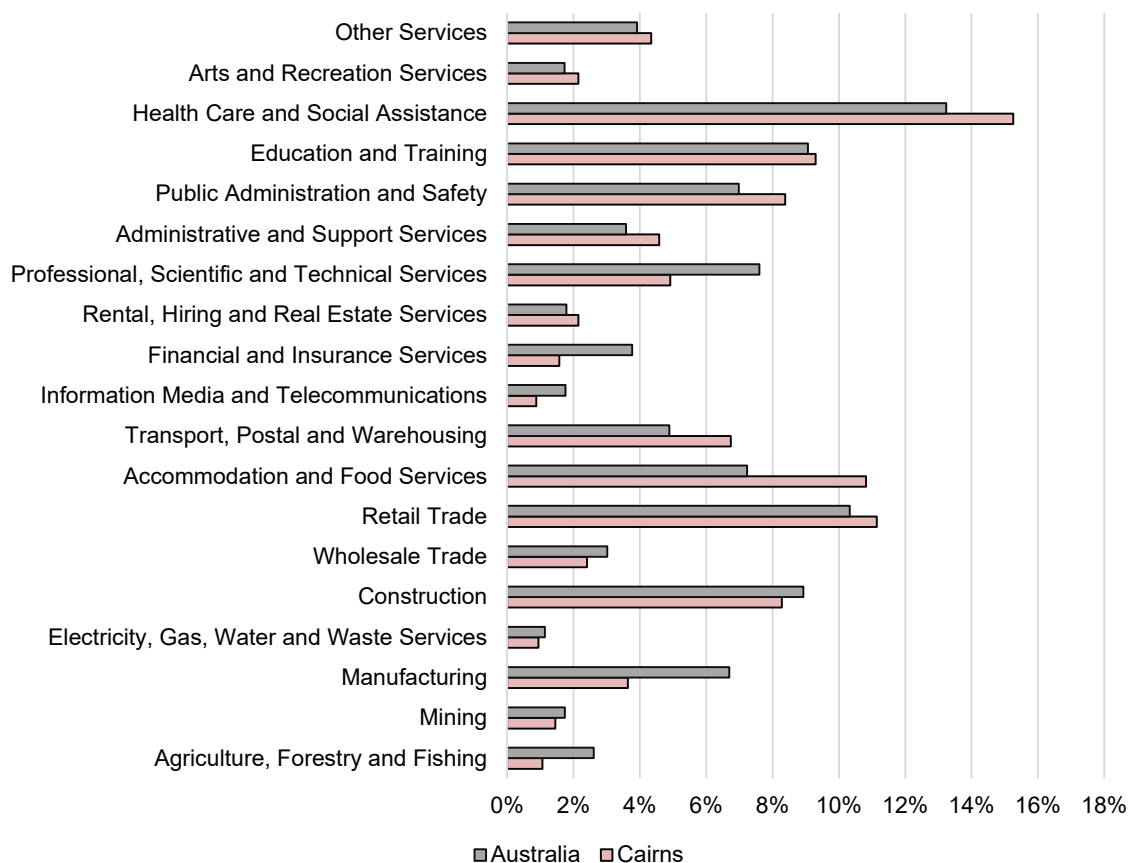
Source: ABS Census of Population and Housing (2016), Cairns UC/L. Industry of employment by ANZSIC Level 1.

The distinctive industry dynamics in Cairns are reflected in the fact that Sales and Community and Personal Service Work roles are more plentiful than they are nation-wide (Figure 8). Professional roles are the most common occupation overall, although at slightly below national levels.

Figure 8: Employment by occupation, Cairns 2016

Source: ABS Census of Population and Housing (2016), Cairns UC/L. Occupation of employment by ANZSIC Level 1.

3.2 Key factors in regional lived experiences

3.2.1 Reasons for migration

Cairns has a very distinctive amenity and lifestyle appeal that intersects with a comparative diversity of key industries in the area. The economic profile of Cairns and its direct connections to global economies distinguish it from many other regional cities across Australia. Combined with environmental qualities, this underpins many of our participants' decisions to migrate to Cairns. There were three main reasons for migration that emerged: lifestyle, family and international connections.

Lifestyle and quality of life opportunities were a central motivator for participants relocating to the region. This included access to cheaper housing, shorter commutes and overall better work life balance. As one interviewee explained, these benefits no longer seemed attainable in a large city like Sydney:

> I decided - looking at all the other people in the same industry sector as I was - that there was no quality of life. I watched people having to strive to make huge incomes and not being able to afford their lifestyle. I watched people do it and I saw them all fail and be miserable. So, my husband's family were from up here, an hour and a half inland, so we decided to see if we could be closer to family support … it was lifestyle. I did not want to be working in the big city, commuting an hour, raising children (Int C S4)

Cairns is well known for its climate and access to world-renowned environments, so it comes as no surprise that many people mentioned the environment and the wider region's attractions as a key factor influencing their decision to relocate. This was seen as part and parcel of the lifestyle amenity that the region offered, and for many this was a key reason for selecting Cairns beyond any other region of Queensland or Australia.

> So we'd worked our way around Australia, so I had worked at other places around Australia as we went our way around … but when we drove into Cairns, I was just sitting in the car going, oh my god, this is it. There were mountains, it was so green, it was – just that feeling, I just felt like I was coming home, even though I'd never been here before. (Int C S5)

> Cairns attracts people that, maybe, are interested in that a little bit. They're, maybe, interested in the environment or being somewhere that's a bit further from the cities. Has a connection with the landscape. (Int C S6)

The second major reason participants expressed was family connection to the region. As in other case studies, existing social relationships were often a key factor in both the attraction and retention of migrants:

> So, fifth generation. My father had a taxi business here, so my brothers live here. I left when I was 19, went around the world, lived in Sydney for 30-something years. Came back six years ago. So, we came back to retire here, and I still catch up with people I went to kindergarten with. So, yeah, lots of old Cairns friends. (Focus group)

> So [I run] a recruitment company, [and] the first question we say to people who are applying from out of town is why are you interested in Cairns? Often, they say 'well I've never lived there, I've never even been there, but decided it's something I want to do'. They don't move. If they have – 'I went to university there or my children have just moved there or my aunty is there and we used to go there every year for holiday', then they might just have a connection. (Int C S4)

As these quotes suggest, it is not just about people returning after periods away, but having any kind of personal or social connection to the area. Notably, for the recruitment specialist, having this connection was not just about attraction, but was also an indicator of retention potential. People were more likely to stay if they already had some ties.

Finally, a factor unique to Cairns was the presence of an international airport with direct connections into Asia. Participants with family and connections in other countries all cited this as an important factor in their decision to locate to Cairns:

> I'm travelling everywhere and Cairns is a really nice place because there is a direct flight all the way to Japan. (Focus group)

> For me, it was very important to come to a … [regional] centre that had an international airline … to have an international airport on my doorstep was critical. I wouldn't have moved here otherwise. (Int C S4)

This international connection has been part of the evolution of the tourist industry in Cairns, which has delivered more diversity in cultural offerings through things like restaurants, retail and events. For many, including retiree residents who spent part of their lives in larger cities, this created additional lifestyle incentives and attraction to living permanently in the region.

> … there's quite an international flavour because of the tourists and usually you can go to 50 different beautiful restaurants and you can do all sorts of things like that. That's why I came. And the weather. (Int C S4)

While all these factors were important, securing employment was a necessary factor or pre-condition of migration for many. With the exception of retirees, these underlying social reasons for wanting to move to the region needed to be matched with offers of employment to at least one member of the household.

> I've been in Cairns for about two-and-a-half years. Originally from Melbourne, moved up for work, and originally came here, thought it would only be for a year then catch you later, move on, but nearly three years now, sitting here going, oh, why can't I leave this place? (Focus group)

Employment is addressed in more detail in the section 3.2.3.

3.2.2 Housing

Cairns has one of the highest growth rates of any region in Queensland and consequently there is considerable pressure around housing. There was a presumption by many moving to the region that housing would be available and cheaper than capital cities, as this is part of the discourse around quality-of-life benefits of a regional move. However, all participants, and especially more recent arrivals, noted the challenges of securing housing. This was particularly the case in rental housing where issues of availability (more than affordability) were apparent, and challenges confronted even for people commanding considerable incomes.

> [One acquaintance of mine] has made a decision to buy somewhere because he couldn't rent and now, he has got two professional incomes, probably both on over $200K, they were rejected from the rentals and they are in their fifties I would imagine. No children. […] They haven't been able to find anywhere. So they've bought somewhere, but in the meantime, until the paperwork settles, he is moving. He's doing one-week Airbnbs wherever he can and everything is living in his car. He said he cannot believe it. (Int C S4)

This quote also highlights a related issue of short-term accommodation affecting rental housing availability in popular tourist destinations. While this person was able to use Airbnb prior to securing a longer-term option, like other regional tourist locations in Australia, short-term rental likely takes some supply out of the long-term rental market.

This problem is also compounded, at least in part, by new dwelling construction that is more geared toward a tourist accommodation market than it is to long-term occupation. One community member suggested that much of Cairns' new housing is too small and works against the amenity and lifestyle factors that attract people in the first place.

> They have these tourist sections, and then they build these 55-square-metre units, and they're mainly for tourists. So, there aren't many units to live in … So, you have no cheap - you've got lots of these little houses, but you've got very [few] rental units. (Focus group)

While having appropriate accommodation for tourists is important when a large part of the local economy is focused on tourism, this does reveal some inadequacies in the way new housing is planned and delivered. Other participants also pointed to challenges due to constraints on the building industry, including a lack of available tradespeople, as well as available land.

> We've run out of subdivided lots that are available right now. Because it was a real run … there was a boom. They weren't able to get enough land for the house land packages […] Because, I think, we got the building approval statistics close to highest ever in the last six months or so. (Int C S6)

As in other regional cities, these concerns highlight the challenges areas outside major metropolitan centres face in trying to scale up housing provision to respond to rapid growth pressures.

3.2.3 Jobs

Cairns has a younger age profile compared to other regional locations in Queensland and Australia. This points to its relative success at attracting working age population, while other locations grow through tree-change/sea-change migration (i.e. older populations seeking amenity and lifestyle, especially in retirement). The role of jobs in driving growth is a reflection of both the size of Cairns and the labour-dependent nature of its key industries. Health and Tourism industries offer a range of professional and service-based employment options, and have been growing in terms of employment offerings over recent years.

Securing employees and attracting people to the region to take up these roles, however, is not without challenges. Participants noted a mismatch between the employment opportunities that exist and the industries historically and culturally associated with the region. This resulted in a fragmentation of effort across different industries, and poor alignment of strategic intent with the characteristics of the job market as a whole.

> I think employment is the biggest issue here. Jobs, especially for highly - I mean, where the employment growth [is] and where the economic leaders think the jobs are, are too different. So, our largest industry up in this region is health and in-services whereas a lot of the effort goes into tourism and agriculture. Agriculture employs three per cent of the population but it grows - it's an income wealth generator and it's part of the identity, that rural idyllic image et cetera. (Int C S1)

Moreover, two of the key sectors, agriculture and tourism, have relied heavily on a more itinerant workforce, reflecting the nature and seasonality of much of the work.

> Tourism is very, very dependent on itinerant travellers. You come here as a backpacker, I came here as a backpacker. You don't give a monkey's about the job. You're just trying to earn a few quid (Focus group)

On the one hand, this reflects Cairns' global appeal due to its environmental qualities, with backpackers seeking out this experience in a location where they can also pick up work. This results in a kind of symbiotic relationship between tourism work and the tourists Cairns attracts. At the same time, however, participants noted that this model is problematic in that there is a lack of career prospects within tourism generally. If attracting longer term residents is desired, then as a major employer, tourism needs to generate more long-term job options. Currently, there is a tension between the need for long-term stable employment to retain residents, and a tourism industry geared around flexibility and seasonality.

Tourism is not the only industry to rely heavily on migrant labour (both domestic and international), with key roles in health services also dependent on attracting workers from outside the region. This has become problematic during COVID-19, with many of the main sources of labour effectively cut off because of border closures.

> [One] allied health recruitment company based here, they last week got something like 30 new jobs and they can't find people. That's in sonography, radiography, physios, speech therapists, occupational therapists and that's recruiting throughout the whole country … we can't - we were bringing people out all the time from the UK. UK, South Africa and New Zealand. So those professionals, you'd tend to get quite a lot of those allied health professionals who go from here to the UK because we refer them to a couple of agencies over there, they're crying out for people too and we can't get the people back over here. It's a major issue … but also domestically a lot of them, you know, before you might have a sonographer in WA who might do three months there and then go to Northern Territory for three months and then they go here, but they can't travel at the moment or they're resistant to travel because what if the borders shut? Then they're going to have to be in quarantine, so there's a lot of resistance to the locuming. (Int C S4)

These quotes reflect the particular challenges of COVID-19 and were not unique to health, with tourism facing labour shortages that have meant businesses such as cafes and restaurants were having to close a few days per week for lack of staff.

> Well, there's also a massive shortage of people working for the cafes. Tourist business is - you've got hotels up in Port Douglas who are busy as buggery and running at 70 or 80 per cent when they could be 100 per cent. They don't have the staff. (Focus group)

> [T]here are restaurants … only trading five days a week, five nights a week. [They] cannot find staff for seven nights so [they've] decided to stick with [their] team and give them time off so [they've] reduced the opening hours. (Int C S4)

Broadly, this also reflects a dependence on imported labour to fill key functions in key industries. One stakeholder representing these industries suggested there needed to be a stronger focus on local training through the tertiary education sector – university and TAFE – to meet the future needs of the region, rather than relying on outside resources.

3.2.4 Services

The range and level of services offered in Cairns was seen as one of the positive attributes of living in the area. Health services were singled out, which aligns with the key employment opportunities in the region. One participant noted that Brisbane is closer to Sydney than it is to Cairns, meaning that a level of independence is required because of the remoteness. Moreover, Cairns health services serve a large geographic area covering the whole Cape York peninsula, making health services of regional significance beyond Cairns itself.

> We stand alone in that we are 19 hours' drive from Brisbane and so you have the misconception at times of how far the distance is between the cities and the regional areas and then within our own regional area. Our furthest point of away, we service the Croydon Hospital, and that's six and a half hours drive from Cairns … So all of those regional areas that if the patient, depending on the type of requirement of the patients from those areas, have to come to Cairns either by road or by helicopter. (Int C S3)

While health services were considered one of Cairns' strengths, a commonly raised deficiency in local service provision was transport. Commentary tended to pivot around two aspects of transport: roads and public transport. As noted in Section 3.3 below, congestion has become a major issue for the local community, with some suggesting it is threatening the lifestyle factors that attracted them in the first place. There are major road projects underway to the north of Cairns that will likely improve travel times, but other routes into the tablelands north-west of Cairns were also identified as deficient.

Not everyone suggested that more road building projects were the solution, with the viability of public transport also raised as a problem.

> It's not demand. It's about having the right routes, and having the right size bus, and having the right timetable. So, you have all these big buses. When you get on a bus at Trinity you have to go via the university … JCU. Then you've got to go via a shopping centre, and then you go into town. So, nobody's going to get on those buses. Not unless you've got nothing to do for the day, then get on the bus. (Focus group)

Similar concerns were raised in Wollongong, where participants indicated that the available public transport was not well-used because it was inefficient. This highlights the fact that as regional cities scale up, the importance of public transport increases, but remains difficult to provide effectively without significant public subsidisation.

The other area where services were seen as deficient related to support services for disadvantaged members of the community, with particular concerns noted regarding the impact of housing pressures and limited supplies of social and affordable housing. These concerns were raised in the context of discussions around the perception that crime was becoming more prevalent in Cairns, and that more resources and more comprehensive strategies were required to address the structural causes of disadvantage and crime.

3.2.5 Amenity

As noted above, environmental quality and amenity was a key attractor for many of the participants. The Great Barrier Reef, Daintree Rainforest and the variety of outdoor activities available in the area, combined with the tropical climate, make it a highly attractive area to live. Because of tourism in the region, many of these resources have been developed by local councils and others in a way that make them highly accessible.

> They've got a little hill. The young people just run up them and run down them, and there's cycling tracks. There's so much outdoor stuff, really. The council's put in free exercises all along, equipment. Just about every park around the place has got something in it … and you'll find lots of yoga groups here and all that sort of lifestyle change, there's a lot of that. (Focus group)

However, as discussed below in relation to perspectives on growth, there are some concerns that these amenities are under threat from population growth.

3.3 Local perspectives on growth

Perspectives on growth ranged from ambivalent to supportive, and there were few strongly negative reactions. However, participants' acceptance of growth was conditional on it being matched by improvements in local services and infrastructure, and minimal impacts on amenity.

> I actually told a few people about the [focus group] and talked to them about it, and they all said to me 'don't speak to them, they'll all want to come and live here!' … I think there is a feeling that Cairns has grown big enough, and some people mentioned things like the water supply, and infrastructure and things like that, and whether more growth was not beneficial for the whole area. But, I don't know how you stop that. (Int C R2)

> But so, development per se is not a bad thing. Poor development is a bad thing. No matter how small scale it is. Good development can be a good thing on a larger scale. But it has to be planned and thought about and prepared and it can't be done ad hoc off the back of an envelope and I sometimes think that's how it's been done. (Focus group)

> I'd agree with it if we had great transport systems, great roads, hospital could cope, schools, I mean, everything has to happen and we're one place. (Focus group)

> What they're trying to do is grow the population and then wonder about how to adapt, whereas they should actually, if they were actually planning it, pretty much everyone here has said they'd actually build the facilities and infrastructure, except there isn't a population base for it. But then, as the population grows, they'll end up utilising those facilities. They'd rather invite people to come in and fight over the scraps, and I think there's a horse and cart scenario. If they want to do it, they can do it properly by investing money and accepting that there won't be an immediate return. It will take time. (Focus group)

There was little appetite for growth for growth's sake, with most stressing the need for development to bring positive change to the region.

> What they think is economic development, economic growth, that's very narrow. Right across Australia in the regions I would say. It's not just unique to Cairns. There's a difference between economic development and economic growth and we're on the growth agenda, not the development agenda. (Int C S1)

The above quote reflects the general tendency in policy discourse to conflate economic growth with an improvement in employment outcomes and living conditions. Yet, over the past decade right across Australia, wages have stagnated, and conditions have become more precarious (Melbourne Institute 2019), all while growth has occurred. This interviewee suggested that if growing regional cities is the goal, then emphasis needs to be placed on delivering better employment conditions and opportunity.

For many, the growth experienced in Cairns over recent years has introduced pressures that are more familiar to larger urban contexts. These included congestion, lack of infrastructure, lack of open space, lack of schools and strain on health services.

> There's a big conflict about the amount of time it takes to get into work. You know, somebody 15 years ago would have taken 15 minutes, and now they're on a 45 minute journey. (Int C R2)

> I think the council said they want to grow it to 400,000-and something by … 435,000 in 20 years or 30 years. But on the north side, they're taking so much land for housing, there's no green space. You know? So, they've got a couple of sports fields, but if you went and said, 'oh, we need a new school, or we need a hospital up on the northern beaches to cope with the north part of Cairns', there's no route. (Focus group)

There was also a general concern that growth may threaten the very lifestyle appeal for which Cairns is famous. For example, one interviewee noted that urban development is threatening the natural environments that make Cairns both an attractive place to live, and also an environmentally significant area of national importance.

> Rapid growth means that people are starting to get really worried about some of the environmentally protected regions around that area, especially on the hills. […] The environmental pressures are very much more acute. I think that it's both a mixture of environmental amenity, but also social amenity as well. I think people have moved here for a particular purpose and a particular thing and they want to protect that from being lost. [Int C S2]

Some suggested there was a need for changing development models in favour of higher density housing in the city centre, reflecting the same kind of growth discourse present in major cities. Others were more critical of this approach, although not altogether dismissive. This suggests that the approach needs to be tailored to the region.

> But high density with reasonably sized units. I mean, 85 square metres is - I know in the cities they have it, but people aren't going to come up here and live in an 85-square-metre unit unless they're on holidays. So, you've got to make a decent living [space]. (Focus group)

This respondent pointed towards the tension between growth being delivered in support of the Tourist industry, and growth being delivered in support of long-term residents. This points to a tension in the development model, consistent with major city counterparts, where higher density development is being driven by, and delivered for, a predominantly investor market (Troy et al. 2020). In the case of Cairns, this means a strong focus on dwellings for short-term accommodation.

Others offered a more nuanced view of growth, and emphasised that it needed to come in the form of human-led development, rather than physical infrastructure.

> So, infrastructure is a real big issue but to me, infrastructure led development isn't the answer. Human-led development in the regions is the answer. Because infrastructure requires upkeep, it requires use, it requires ways to pay for it. Some of the infrastructure like water infrastructure and the council haven't been upgraded for 20 years. Some areas were failing in drinking water. So, infrastructure, a lot of the leaders emphasises infrastructure, of course it's one of the enablers, it's critical. But it's not the way to change. It's not the way to development of the regions. It has to be people and services and other capacity building and then the infrastructure will come in as part of that enabling process. (Int C S1)

This participant linked this observation to how the Australian Government and state and territory governments procure and deliver services. With outsourcing and time-limited service contracts, invariably consultants are used rather than resources being directed towards building local capacity and institutional knowledge (this was also flagged as an issue in Whyalla).

Resourcing models were also an issue in the health system, where population size and growth translate to locally embedded services and personnel. A stakeholder from the health sector noted that offering particular kinds of procedures was not possible because of current approaches to resource allocations.

> To get economies of scale we need to have all the services like you would get in Brisbane, we need to have a population I believe, of round about 300,000 to 325,000. That way we could be a class 6 hospital where you could do brain surgery, open heart surgery and all that. Until we get to that scale of population, I don't think that we can justify being able to do open heart surgery because a doctor who can do that has to do a certain number of operations a year and we wouldn't have the patients with the amount of people that we've got now. (Int C S3)

In other words, as has been noted in previous research (Tonts and Haslam-McKenzie 2005; Tonts and Jones 1997), the way in which the Australian Government and state and territory governments have rationalised and centralised services over a long period of time directly impacts on the capacity of regions to grow, and in many cases actively works against population growth aspirations and agendas.

3.4 What are the policy development options for Cairns?

While tensions between growth and environmental protection are present in all of the case study cities, they are particularly salient in Cairns, given the strong appeal of the region's environment for new arrivals, and the importance of the environment for one of the city's key industries. More broadly, the city's reliance on tourism can be seen as both a blessing and a curse: it provides significant employment and brings a diverse population to Cairns, but also adds to housing market pressures and provides a limited number of appealing long-term career options. To counter the negative impacts of this, the policy focus in Cairns needs to include:

- housing policies to tackle affordability pressures, with a particular focus on social and affordable housing, and strategies to minimise the impact of tourism accommodation on the availability of long-term housing for locals

- a focus on retaining social capital and knowledge within the region, which includes making sure government expenditure on services goes to the region, rather than temporary workforces located in Brisbane or elsewhere

- more strategic, engaged and community-based responses to addressing disadvantage in the region and to tackling underlying structural causes

- an ongoing focus on planning for growth that recognises Cairns' role in supporting the Cape York region, and delivers connectivity and services to enable this.

4. Mildura

- Mildura has more than 33,000 residents and is located on the NSW border in the far north-east of Victoria, closer to Adelaide than Melbourne. It is an important regional hub for the surrounding agricultural communities, which produce significant grape, almond and citrus crops for domestic and international markets.

- Key benefits identified in the case study included great local produce, lots of community activities, easy access to natural attractions, large house and lot sizes, and the ease of getting around.

- Key concerns included a perceived lack of specialist health and education services, a tight rental market, the need for faster and more affordable transport to Adelaide and Melbourne, and administrative complexities created by proximity to two state borders.

- Attitudes towards growth were hesitant, with concerns that growth would result in Mildura losing its 'town feel'. However, there was also an acknowledgement that growth may lead to additional government investment and improved services.

- The key policy question raised by this case study is: who does growth benefit? While modest growth may support service improvements, it is unlikely to play a meaningful role in reducing capital city population pressures. By contrast, dramatic population growth would undermine Mildura's amenity benefits, and put significant pressure on agricultural land and scarce water supplies. This highlights the need for regional growth policies to be tailored to reflect regional needs and benefits.

4.1 Brief history and demographics

4.1.1 A short history of Mildura

Mildura is located on the Murray River in the far west of Victoria, approximately 100 kilometres from the South Australian border and more than 500 kilometres by road to Melbourne. It services a wide area across north-west Victoria, south-west NSW and the north-east of South Australia. The closest state capital is Adelaide, approximately 400 kilometres to the south-west. The local airport has direct flights to Melbourne and Sydney.

Mildura and its surrounds have significant Indigenous heritage, which is an ongoing part of the city and its culture, with strong connections to the Murray River. Mildura is the closest regional city to the World Heritage Listed Lake Mungo, where there is evidence of human habitation from 45,000 to 60,000 years ago (UNESCO n.d.).

European settlement began with sheep farming in the 1850s but was initially unsuccessful due to extended droughts. The introduction of irrigation in the 1880s by the Chaffey brothers was a pivotal moment in the development of Mildura. Irrigated farming has since been central to the region's economic development, including soldier settlements after both World Wars (Blainey 2013).

Today, grapes and citrus crops remain prominent in the regional economy, along with a manufacturing sector for processing these products. The region produces 99.9 per cent of Victoria's dried and table grapes, 99.6 per cent of its almonds, 86.2 per cent of its citrus and 75.5 per cent its wine grapes (REMPLAN 2021).

4.1.2 Mildura today: in numbers

In 2016, the population in the urban centre of Mildura was 33,444, an increase of 3,427 from 2006 (ABS 2006; ABS 2016).

Table 6: Mildura quickstats, 2016

	Mildura	Australia
People	33,444	
Male	48.10%	49.30%
Female	51.90%	50.70%
Median age	39	38
Indigenous population	4.6%	2.8%
Migrant population	13%	28%
Families	8,408	
Average children per family:		
for families with children	1.9	1.8
for all families	0.7	0.8
All private dwellings	15,320	
Average people per household	2.4	2.6
Median weekly household income	$1,022	$1,438
Median monthly mortgage repayments	$1,232	$1,755
Median weekly rent	$225	$335
Median weekly rent/weekly household income	0.22	0.23
Average motor vehicles per dwelling	1.7	1.8

	Mildura	Australia
Highest level of educational Attainment		
Tertiary	9%	18%
TAFE	20%	20%
Secondary	38%	32%

Source: 2016 Census Quickstat (ABS), Mildura-Buronga (Mildura part) UC/L.

The median age in Mildura was higher than for Australia overall (see Table 6), while the city has a lower average number of children for all families and average people per household. Median incomes, mortgage repayments and rent were all significantly lower than Australia overall. However, the ratio of median weekly household income to median weekly rent is only slightly lower.

While the population of Mildura grew between 2006 and 2016, population in the city's catchment declined, indicating that the region's population is concentrating within the city (Li et al. 2022). Figure 9 indicates that population growth in Mildura from 2006—2016 was mainly due to increased residents in their 20s and those over 50, aligning with the broad trend towards population ageing in regional Australia (AIHW 2018).

Figure 9: Population change by five-year age groups, Mildura 2006—2016
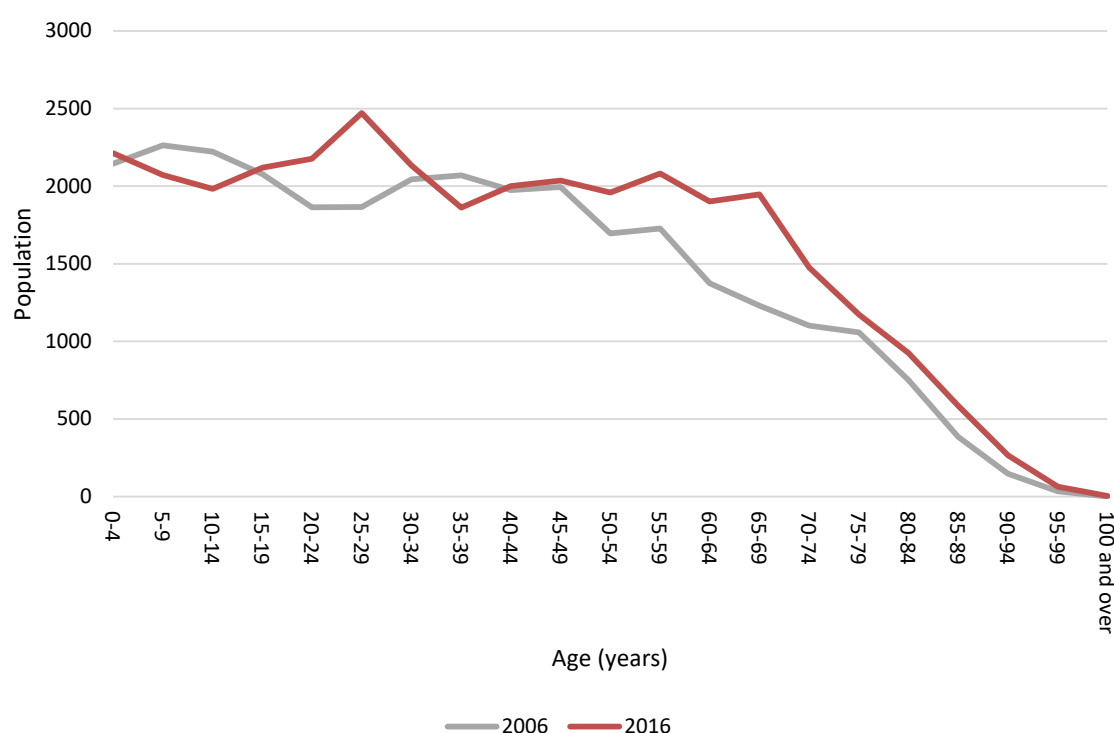
Source: ABS Census of Population and Housing (2006,2016), Mildura-Buronga (Mildura part) UC/L.

Employment in Mildura reflects both the region's strong agricultural sector, as well as its role as a service hub for the surrounding region. As Figure 10 shows, the percentage of employment in Mildura's agriculture, health and retail sectors is noticeably above the national average. The higher percentage of employment in accommodation and food services reflects the strong tourism sector, which has been strongly associated with the Murray River. However, there are significantly fewer people employed in professional, scientific and technical services and finance and insurance services.

Figure 10: Employment by industry, Mildura 2016
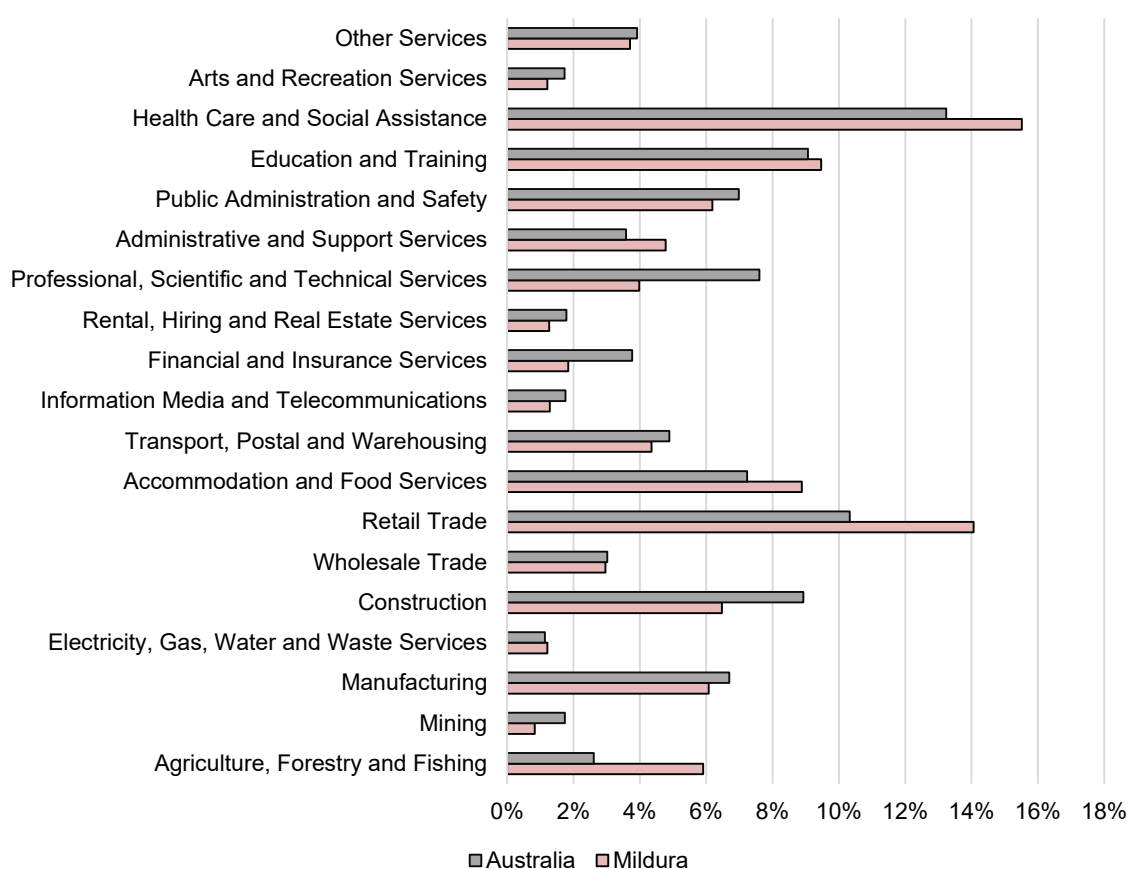
Source: ABS Census of Population and Housing (2006,2016), Mildura-Buronga (Mildura part) UC/L. Industry by ANZSIC level 1.

The occupations of Mildura workers also reflect the prominence of agriculture and service hub industries, with higher proportions of people working as labourers, community and personal services workers, and sales workers. There is also a lower percentage of professionals and managers in Mildura, which along with the industry data indicates differences to capital city labour markets. The labour market experiences of people relocating to Mildura are discussed further in Section 4.2.2.

Figure 11: Employment by occupation, Mildura 2016

Source: ABS Census of Population and Housing (2006,2016), Mildura-Buronga (Mildura part) UC/L. Occupation by ANZSIC level 1.

4.2 Key factors in regional lived experiences

4.2.1 Reasons for migration

The main reason participants migrated to Mildura was family connection. These connections, combined with stage-of-life factors, trigger migration; these factors included family formation, children reaching school age and the need to care for ageing parents. One workshop attendee had been able to re-establish friendships from school, which helped her settle back into the community. Other participants had previously holidayed in Mildura and had formed an understanding of what the city had to offer. A third group had come to Mildura for work opportunities, progressing an existing career in public service or related organisations, mainly in regional areas.

The region's rich agricultural produce was also seen as part of the appeal of Mildura. One resident saw the variety of locally grown produce as a feature, and another pointed to food and wine along with the city's services:

> It has good food, good wine. It has good medical and it's an hour from Melbourne on the plane. People say too … [one recent migrant] said to me, one of the reasons that she decided to come to Mildura was because it had a university campus (Int M S1).

From a policy perspective, the regional expos held in Melbourne were seen as being of benefit by one participant:

> In my role as part of economic development up here, this state government used to run their regional jobs expo at Jeff's Shed, the exhibition centre in Melbourne […] Over a period of years, we developed a very good rapport with attracting professionals to our area. We took down job descriptions, we took down tourism, business, housing. We took a whole lot of stuff with us to encourage people to think about the north of the state, as an option for them as a professional. So, we actually spoke with employers, we spoke with the universities […] Over those four or five years, I reckon we had about 30 or 35 people, doesn't sound like a lot, that actually – professionals that relocated. A lot of investment, a lot of people bought houses, a whole lot of other stuff that happened. (Int M S2).

One respondent saw the loss of residents post-school as somewhat inevitable, but the goal was to have them return when it was time to settle down.

> So in my mind - finish school, if you want to go travel, do whatever you want but you hope the destination or that the regional centre has the pull to bring people back to settle for family or that longer term planning. That's what you hope. That's certain, there is evidence of that here and there certainly is elsewhere (Int M S3).

A workshop attendee also observed similar life-course factors in migration decisions:

> You can bet that at least 80 per cent will leave at some point, because we're all human. We all want to see what's … on the other side. Most of us have left and come back, but you can almost, of that 80 per cent that leave, about 50 per cent of them come back and have babies, because they had such a great childhood. So I think that's a testament to what childhood is like here, that people are actually wanting to bring their families back to have children (Focus Group).

This view aligns with the stage-of-life triggers for migration decisions, as well as the evidence that leaving regional areas is a 'rite of passage' for many young residents (Dalley-Trim and Alloway 2010; Mulder and Hooimeijer 1999).

4.2.2 Housing

Housing supply, particularly in the rental market, was seen as an issue for Mildura. Interviewees noted the difficulty in finding rental accommodation, and one participant took a year to find a property to rent:

> Finding a place to rent up here is definitely difficult. I mean, yeah, I pretty much just got lucky because my [family connection], he works at a real estate place. So … I got very lucky, but before he stepped in and helped us, we were looking for probably a year or so - so, yeah, that's probably another thing that, up here, there's definitely no housing (Int M S4).

The owner-occupier market had also been tight in the past year, with participants suggesting this may be due to increased interest in regional relocation due to COVID-19. One stakeholder saw a link between tourism and migration due to the pandemic:

> So what COVID has highlighted is the opportunities that exist within not only us as a brand, in attracting people – and part of what – we've heavily invested in marketing for a tourism perspective, but what that does is it also highlights the brand from an attraction-to-live perspective … I'm convinced that a lot of that was because of the marketing that we did for a tourism perspective. People just saw it and went, you know what? I'm going to go and live there. I might have visited there 30 years ago … People were buying property without even visiting the place, to get out of capital cities. You cash in your $1.2 million property in Berwick and you can buy a property on the river here and – as well as your boat and your everything else, and still have a few hundred thousand to play with (Int M S5).

One stakeholder reported that there is a 15 month wait for a builder to build a home in Mildura, and the current lack of available housing was a deterrent to people relocating there. Organisations have had to fill this gap. For example, the regional health service has some units for staff moving into the area, to help people settle in and support them while they find suitable accommodation in the constrained market.

A focus group participant saw the divergent housing costs between Mildura and Melbourne as a barrier to eventually returning to Melbourne, highlighting that while moving to a regional area provides advantages in terms of housing costs, it makes decisions to relocate somewhat irreversible.

> … when I came back to Mildura in 2006, a year later, we had the global financial crisis, and house prices in Melbourne just seemed to skyrocket, and I just looked at - even the rentals - and I just thought, 'oh well, that's it [laughs], I'll see you, Melbourne'. I'll probably never be able to live there again. It became very apparent that the gulf between the cost of living here versus the cost of living, and housing affordability in Melbourne just was out of reach (Focus Group).

Whether housing in Mildura is affordable was a question that prompted mixed responses. While comparatively lower housing costs were generally seen as part of Mildura's appeal, migrants from Melbourne noted that the lower incomes on offer in the region needed to be taken into account. The growth of Mildura while the broader region is losing population means that housing is more affordable in the surrounding areas like Red Cliffs and Merbein. Overall household expenses were also seen to be more expensive in Mildura, with the cost of food seen to be higher than in Melbourne. Council rates were also seen as comparatively expensive, as a result of the lower population density than for metropolitan councils.

There was some debate in the focus group about lot sizes and what type of housing should be provided in Mildura.

> One of the things that I think about - you're talking about moving and houses, and what have you. I think one of the things that we haven't necessarily quite got right here is that we are a regional location, and a house - the size of house blocks, some of them are the same as in the city, like Melbourne, and there's no need for that. That's - there's probably a time and place to have some of them, but I think the town planners perhaps could rethink the opportunity just to add a few more square metres. Because I think otherwise you really urbanise a regional area, and I think we don't want to lose our regional identity (Focus Group).

There are higher density developments being built, including multi-level apartment buildings near the river and in the inner city, but there was some doubt as to who these were for, as well as whether they were attracting buyers. One resident suggested that this kind of development was evidence of a shifting dynamic as Mildura grew.

> I think the community is a little conflicted in terms of there are people that have moved here that don't have a connection with the land and their needs and their expectations are very much the same as [those who live] in a city. If you spoke to the people that live in the satellite towns around Mildura they would have different expectations. You've very much got a mixed bag living all together. (Int M R2)

For our focus group participants, the appeal of Mildura was seen to be strongly connected to the lifestyle large houses and blocks afford: swimming pools, trampolines in the back yard, and space for kids to play. One workshop attendee recommended more rural lifestyle-type blocks be offered on the edge of the city, as this type of housing was central to the appeal of the city. While these ideas contradict planning orthodoxy, as well as climate change mitigation efforts, the ability to live in semi-rural settings or on larger city blocks is part of what was attractive to metropolitan migrants who participated in this research.

The need for more social housing was also touched on by participants, with the recent State Government announcement of $40 million in funding for social housing in Mildura seen as a positive for housing supply and dealing with some of the city's social issues.

4.2.3 Jobs

There were three distinct perspectives on the employment market in Mildura. The first group was those discussed above in Section 4.2.1: the stakeholders who had moved to Mildura to take up senior positions. The second group involved people who had lived in Mildura or regional areas and saw opportunities in the city; that there was a job for everyone that wanted one, particularly in connection to the region's prominent agriculture and food production sector. The third group involved people who had relocated from Melbourne and experienced some difficulty in finding an appropriate job. As one participant observed, "you have to park your ego" *(Int M R1)* when moving to regional labour market. Also, the focus group included a discussion on whether local businesses were prepared to pay appropriate wages and provide permanent employment, which was important to attract employees.

The retention of skilled workers was also raised as an issue. Mildura was seen by one stakeholder as a place where people come to gain a range of experience quickly, and then return to the major cities to a better job.

> … the first question that was asked of me, how long are you staying? Are you coming up for two years? Or three years, or five years, and you're going back? We see a lot of that. We do see a lot of people come up as the stepping stone, and then they move back to the capital cities, to that next level job. We were very clear in saying we are here to stay, and those questions stopped pretty much straight away. But you see a lot of people come into council or come into some of the firms, that they're here for a short time, and they bounce back to the capital cities.

> Or they're – you get students that have finished their university degrees, they come up here for a couple of years, get a bit of experience and then they're almost – they're really well sought [after] … Up here you do the lot. You have to be a Jack or a Jill of all trades, and those skills are really well sought after back in the city. Really well sought after (Int M S3).

Another participant also raised retention, noting that it was also related to partners' opportunities and that a network established to place partners in the city.

> If they have a partner and the partner doesn't get work or the partner doesn't become socialised, then they'll leave. So that's another thing that CEOs would say, if they're bringing somebody in to fill a position that they haven't been able to fill, they'll actually say, so-and-so has a wife who's got this qualification, do you need anyone? So we have a CEO network. We all work together around supporting each other (Int M S1).

A number of participants had left successful metropolitan careers to relocate to Mildura, and had difficulty in securing suitable employment in the city.

> I'm quite fortunate, I've got a couple of uni degrees and an MBA. I guess coming to a town like this, it was - I don't know what the right word is but - unappealing I guess, the jobs market, compared to what would be available in a Melbourne or Sydney or even Adelaide for that matter. So you can see why young people leave. I certainly didn't move here for work, it was for family reasons and everything, which were the right decisions for us as a family, but […] I've learnt to be probably more complacent career-wise (Int M R1).

> I certainly would have had a different career path had I stayed [in the metropolitan area]. So, has it been all bad? No, no. Were there elements of it that were frustrating? Yes (Int M R2).

The agricultural sector was seen as an important industry for the region. As Figure 10 indicates, agriculture provides approximately 6 per cent of employment within the city and is likely to be more important due to the flow-on effects in sectors such as manufacturing and transport. A regional stakeholder suggested that the large agri-business should prioritise local procurement to increase local employment.

One positive employment example was a focus group participant who had established a largely online consulting practice, serving markets across eastern Australia.

4.2.4 Services

Residents viewed the services available in Mildura in both a positive and negative light. The city's remoteness means it has to provide many of its own services, as it is too far to regularly travel to a capital city. On the other hand, focus group participants whose family members had specialised health or educational needs were critical of the level of services available. One participant summed up the situation as "if you don't need specific things Mildura is okay, but when you get into more specialised service needs it becomes difficult" (Int M R2).

Some services had also been lost. For example, one participant had to travel to Adelaide for their citizenship process, as there was no longer a service provided in Mildura. The implication is that the services in Mildura are sufficient for standard requirements, but as needs become more specialised there are limitations. These are exacerbated by the distance to a centre with a greater range of specialist and niche providers.

Health services were a major topic of discussion in the focus group. The local hospital had recently returned to the public system after being run by a private company for some time. While responses were mixed, there was a general view that services had improved as a result of the change, and there was an expectation that they would continue to do so. The main concern was the shortage of GPs in the city, an issue across regional Australia (Wakerman and Humphreys 2019). For residents of NSW, the cross-border issues of accessing health services in Victoria were raised, as well as accessing higher order services in the nearest state capital, Adelaide.

> I work in health in New South Wales, just across the border. We deal with all the doctors and medicos on this side of the river, and a lot of our patients end up also having to go to South Australia. So you're dealing with three states, all with different forms and documentation (Focus Group).

Limited opportunities to train as a doctor in Mildura were seen as a barrier to retaining doctors in the city.

> A doctor will finish medicine, first year they're an intern so they are PGY1. There is no clear pathway to PGY2 so you can imagine the PGY1 doctor comes to Mildura, their vision isn't really that first year, they're thinking where am I going second year and third year and so forth. Third year on it's sorted. So I think a lot of pathway work needs to be done to continue to support and it's being done to support that Year 1 to Year 2 retention. I think that's a real risk. If we can keep them there, I think they do become heavily entrenched in the community and ultimately buy a house and become your longer-term clinicians (Int M S2).

Given participants concerns about GP shortages, addressing this training gap seems important for the city.

The education services in the city were also a source of criticism in the focus group. The growth in population has resulted in schools operating at overcapacity, but there was some acknowledgement that there was now capacity in the surrounding region. As with investment in health services, this distinction between city and regional growth may impact on government decisions to fund additional services, a problem that was acknowledged by participants. In addition to overcrowding, the standard of education was seen as below that of private schools and metropolitan public schools, at least in well-resourced suburbs. The issue of specialised services was also raised in relation to special needs children, where one participant discussed the difficulty in finding a suitable school for their child.

The post-secondary offerings in Mildura, consisting of Suni-TAFE and a La Trobe University campus, were seen as a valuable community resource. However, their benefits were limited by the courses on offer. Current fields of study include health, education, social work and business. Participants saw the university as providing a particularly important opportunity for local students with no family history in tertiary education to obtain a degree, and it was recognised that local graduates generally stay in Mildura, as "it's not seen as a ticket out" (Int M 1). However, there were missed opportunities to encourage more students to study locally and thus support local development.

> It was a bit disappointing when the government gave the $5,000 scholarships to people who had to leave home to study, whereas they really should be rewarding students who are staying local and studying (Int M S1).

Given Mildura's isolation, transport connections to major cities was a major theme in the interviews and focus group. Mildura previously had an overnight passenger train service to Melbourne, and its closure was seen as a loss for the city. One workshop attendee did observe that patronage had been low, and this contributed to the closure. Another part of the problem was that Mildura was the end of the line; connecting into a wider network would allow greater benefits from the existing freight service, as well as reinstated passenger services. The eight-hour bus trip to Adelaide was also mentioned, as it is the closest major city and where many residents go for services such as specialist health care. The second transport issue was the air services for Mildura, connecting the city to Adelaide, Melbourne and Sydney. The costs of flights, as well as the limited scheduling, was seen as diminishing the appeal of the city as a place to live. By contrast, the ease of local travel was seen as a benefit of living in Mildura, as you could get anywhere in the city "in eight minutes". One ex-Melburnian saw the irony in the fact that he now sees three car bank-ups at roundabouts as "bad traffic".

4.2.5 Amenity

Amenity was a crucial aspect of the appeal of Mildura. The good weather (significantly warmer than Melbourne), large houses and blocks, ease of getting around, and community activities and sports on offer were mentioned in both interviews and the focus group. There is an element of balance to this, as Mildura is large enough to support a range of activities but small enough to retain a 'town feel'. This presents a challenge for Mildura if it is to grow significantly, as there is a risk in diminishing the fundamental basis of its appeal.

While community connections were often mentioned as a positive aspect of living in Mildura, two participants indicated that they had found it difficult to develop connections when they moved to the city. One, a recent migrant who had taken a job in Mildura and moved as a single person, reported that after 19 months they had just reached a point where they could ask someone to meet for a coffee. This points to opportunities to make the arrival period more welcoming for new migrants, particularly those who do not come with family connections or who are in a different stage-of-life.

While the city's remoteness underpinned the city's amenity in many ways, it also has some downsides. Most commented on was the need to travel long distances to attend events that are only on offer in capital cities:

> I really struggled when I moved here, because I loved going to the football and I loved going to big sporting events, concerts, all that sort of stuff, and there'd be a concert on, on a Tuesday night [in Melbourne] - I've got to take two days off work to go to a concert (Focus Group).

> Sporting events. We're always travelling to the city to see the soccer, the football - any events. There's nothing here, and anything they have here, it's not really worth going to (Focus Group).

Remoteness was also linked to the range of activities on offer in the city, indicating that the distance to Melbourne or Adelaide has benefits as well as disadvantages.

> I find Mildura's got a lot of aspects to its community that we have the - if Mildura was an hour from Melbourne, we wouldn't have it … The distance actually gives you more to do, but it's at a community level, rather than that big scale or structured [events] (Focus Group).

There was some debate in the focus group on whether the city provided enough activities for teenagers. These concerns reflected the fact that several entertainment businesses had recently closed, such as roller skating and a go-kart track. Others countered that there remained a wide range of sports and clubs, and opportunities to explore the countryside on bikes, although it was noted that these activities do not appeal to all children.

4.3 Local perspectives on growth

Despite the recent loss of businesses like these, the workshop participants generally did not want the city to grow. They were content with its current size, which they saw as small (one focus group participant said they considered Mildura a town, not a 'city'). Participants thought that population growth would diminish the aspects of Mildura they

liked the most: ease of movement, community connections, and large house blocks. However, there was also a concern that Mildura was forgotten by the State Government and that infrastructure and service investment had not kept pace with population growth in recent years. This led to an acknowledgement that a larger population would likely bring greater investment to the region.

These responses suggest that while they would like better services, many residents are wary of further population growth that may lead to their provision. Part of the appeal of living in Mildura would diminish if the city grew larger, and it would lose its 'town feel'. This reluctance to grow was exemplified by one participant.

> I think it was two years ago they voted no to bring a casino up here, which would have definitely made the place explode, for good and bad reasons. But I think they just put a cap on - I think they're only allowing 300 homes to be built a year here. So it's definitely expanding. It's very - it's getting very big, but I think they're trying to slow the growth a little bit [laughs]. I think it's growing too fast … (Int M S4).

By contrast, regional stakeholders saw growth as vital to enable the city to become more prosperous.

> Absolutely needs to grow because with growth [comes] critical population. If you look at it, from what I hear, the schools are oversubscribed and there is growth already. So I have no doubt that it needs to grow to keep bringing in that critical mass of people we need to support the community. Growth brings wealth, let's be frank about that so if you want to keep growing your community and improving the wealth in the community, you need growth and demand (Int M S2).

From an economic perspective, there was support for continued development of the agricultural sector and recognition of the substantial contribution it makes to the regional economy. Risks to the crucial water supply for irrigation posed by climate change were not raised as a concern, although reduced flows through the Murray and Darling are predicted to impact on the viability of the region's intensive agriculture, including nuts, grapes and citrus (Whetton and Chiew 2021).

4.4 What are the policy development options for Mildura?

The prevailing question arising from the interviews and focus group in Mildura is what is the reason to grow? There was not overwhelming support for population growth, and the acknowledgement that increased population may lead to more government investment in services and infrastructure was countered by a concern that it would alter the character of the city.

There was also a sense of Mildura being forgotten or not considered when state policies are developed. As one focus group participant put it:

> … Victoria finishes at Bendigo, and everyone else is just a satellite (Focus Group).

Another saw the experience of COVID-19 as further evidence of a metropolitan or inner regional-centric view:

> COVID highlighted major issues in the government, too. Like [Premier] Dan Andrews didn't even know this was part of Victoria (Focus Group).

These reflections suggested that residents were doubtful that population growth in the city would necessarily be accompanied by the requisite additional funding for services and infrastructure.

While not strongly evident in the interviews for this research, whether the city can sustain its population needs to be a consideration for developing policy for Mildura. The population of the functional economic region is in decline, and the current growth may not continue if it results from consolidation from the surrounding settlements (Li et al. 2022). The future prospect of less water for irrigation indicates a risk to the intensity of agriculture, reducing the amount of work available, as well as the support agriculture provides to other sectors in the Mildura economy.

5. Whyalla

- Located 400 kilometres from Adelaide, Whyalla (population 21,501) remains South Australia's largest industrial city and third largest city overall, despite having lost a third of its population since the 1970s. The steelworks are a key employer and underpin the city's economic trajectory. The city is also an important regional service hub.

- Employment opportunities were a key driver of participants' decisions to move to Whyalla. Benefits that convinced them to stay included the friendly and connected community, the ease of movement and the proximity of outback and coastal landscapes. The recent focus on improving educational facilities also added to the city's appeal.

- While participants felt that services were good, concerns included limited access to specialist health services, ageing infrastructure, and the need for economic diversification to ensure the city's longevity.

- While housing is more affordable than in other case study cities, much of the stock is no longer fit-for-purpose, and lending restrictions mean purchasing can still be challenging.

- Local attitudes towards growth were almost uniformly positive; participants recognised that a shrinking population made it difficult to upgrade services and diversify the economy. Given recent population decline, there was little concern that existing infrastructure would struggle to cope with growth, at least in the short-term.

- The main policy challenge for Whyalla is the regional economy and its ongoing dependence on a single industry. Economic growth and diversification will support the case for increased investment in new services and facilitate the growth of new retail and entertainment venues, strengthening the city's tourist appeal.

5.1 Brief history and demographics

5.1.1 A short history of Whyalla

Whyalla, located on the Eyre Peninsula's Spencer Gulf approximately 400 kilometres from Adelaide, is the largest industrial city in South Australia. Nearly three quarters of the Eyre Peninsula region's manufacturing jobs are located in Whyalla, which produces a range of products including rail lines and steel sleepers. Whyalla Airport, operated by Whyalla City Council, has direct flights to Adelaide. Whyalla's railways and port serve the mining and manufacturing industries with no provision for passenger transport.

Whyalla is located on the traditional lands of the Barngarla people and today has the largest population of Indigenous peoples of the regional centres in the Eyre Peninsula (1,032 people at the 2016 Census). The European settlement in Whyalla dates to the mid-1800s, following the discovery of iron ore at Iron Knob. Whyalla, formerly called Hummock Hill, was initially established as a work camp by the Broken Hill Proprietary Company Ltd. (BHP) in 1901. The town's population remained small until 1939, when BHP constructed a blast furnace and harbour as well as a shipyard, to produce patrol ships for World War II. To support the associated influx of workers, key services such as a hospital and a primary school were founded in the early 1940s (City of Whyalla n.d.).

Whyalla continued to grow with the expansion of the BHP site into an integrated steelworks in the 1960s. The population peaked in the 1970s, followed by fluctuations caused by the closure of the shipyards and global downturns in the steel industry (Beer et al. 2021). These fluctuations continue, with uncertainties regarding the future of the Whyalla steelworks due to financial challenges experienced by the owner companies.

5.1.2 Whyalla today: by the numbers

In 2016, the population in the urban centre of Whyalla was 21,501, an increase of 399 (1.9%) from 2006, as shown in Table 7.

Table 7: Whyalla quickstats, 2016

	Whyalla	Australia
People	21,501	
Male	49.90%	49.30%
Female	50.10%	50.70%
Median age	40	38
Indigenous population	4.8%	2.8%
Migrant population	19%	28%
Families	5,525	
Average children per family:		
for families with children	1.8	1.8
for all families	0.6	0.8
All private dwellings	11,023	
Average people per household	2.2	2.6
Median weekly household income	$982	$1,438
Median monthly mortgage repayments	$1,213	$1,755
Median weekly rent	$178	$335
Median weekly rent/weekly household income	0.18	0.23
Average motor vehicles per dwelling	1.6	1.8

	Whyalla	Australia
Highest level of educational attainment		
Tertiary	7%	18%
TAFE	23%	20%
Secondary	39%	32%

Source: 2016 Census Quickstat (ABS), Whyalla UC/L.

The median age was higher than that for Australia as a whole, which aligns with the lower average number of children for all families and the average people per household in comparison to the national average. Median incomes, mortgage repayments and rent were all noticeably lower than nation-wide, as is the ratio of median weekly rent to median weekly household income.

As Figure 12 shows, between 2006 and 2016 the number of people in the 35 to 39 age group declined noticeably, as did younger age groups such as school aged children. The decline in these age groups was partially compensated for by the growth in the number of 20 to 34 year olds. Figure 12 also highlights an increase in residents aged over 50, aligning with the broad trend towards regional population ageing (AIHW 2018).

Figure 12: Population change by five-year age groups, Whyalla 2006-2016
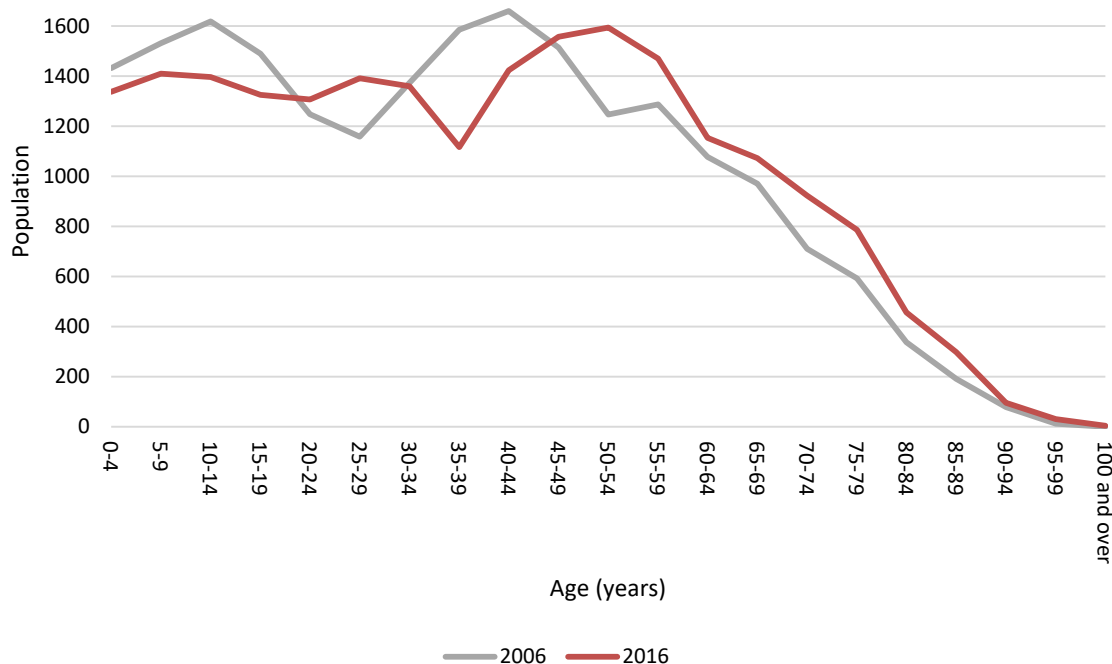
Source: ABS Census of Population and Housing (2006, 2016), Whyalla UC/L.

Employment in Whyalla by industry reflects both the region's strong manufacturing, mining and health care sectors, as well as its role as a service hub for the Eyre Peninsula region. As Figure 13 shows, the percentage of employment in Whyalla's manufacturing and mining sectors is significantly higher than the national rates, indicating the dependence on these sectors. Similarly, the percentage of employment in the health care sector is noticeably higher, reflecting the wide catchment area of Whyalla Hospital and the strong focus on related courses by both TAFE and the Whyalla campus of University of South Australia. However, there are significantly fewer people employed in the professional, scientific and technical services, and construction sectors.

Figure 13: Employment by industry, Whyalla 2016
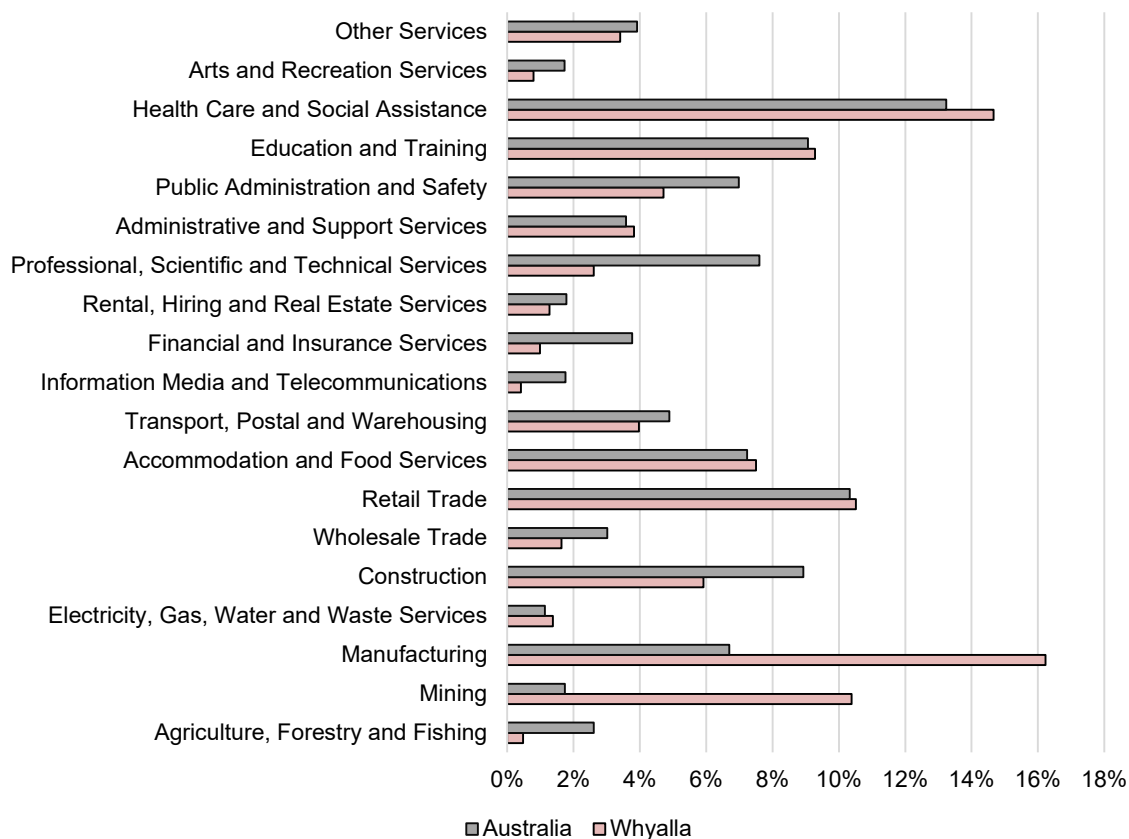
Source: ABS Census of Population and Housing (2006,2016), Whyalla UC/L Industry by ANZSIC level 1.

The occupations of Whyalla workers also reflect the prominence of the manufacturing and mining industries in the city, with higher proportions of people working as machinery operators, technicians, trade workers and labourers. There is also a lower percentage of professionals and managers in Whyalla, highlighting key differences to metropolitan labour markets. The labour market experiences of people relocating to Whyalla are discussed further in Section 5.2.3.

Figure 14: Employment by occupation, Whyalla 2016
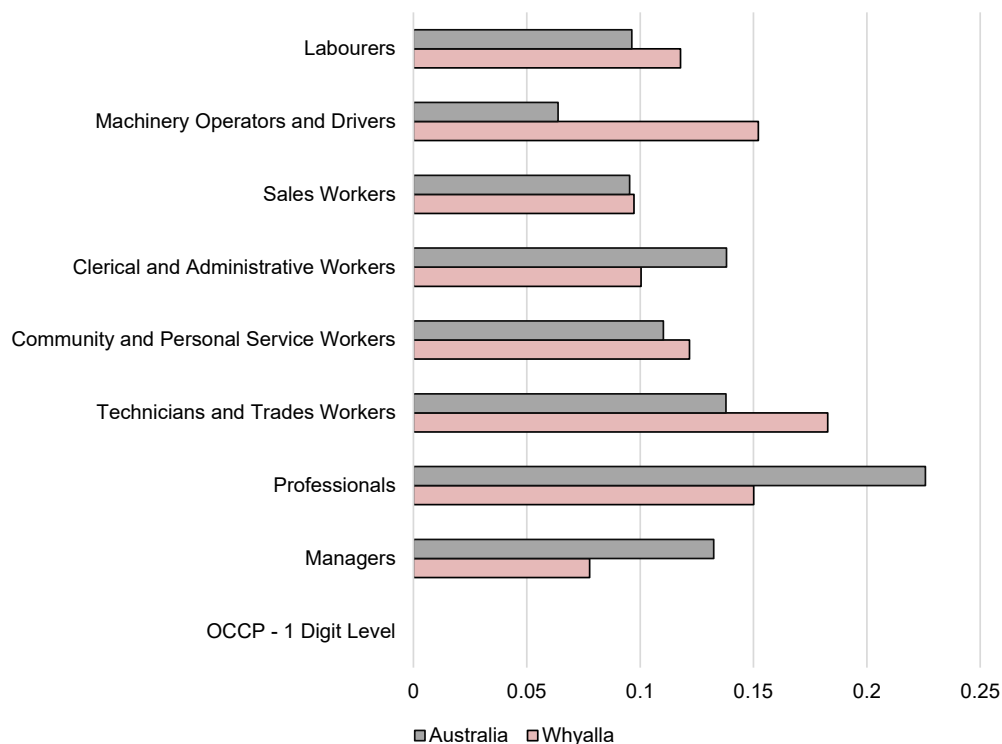
Source: ABS Census of Population and Housing (2006,2016), Whyalla UC/L. Occupation by ANZSIC level 1.

5.2 Key factors in regional lived experiences

5.2.1 Reasons for migration

The research participants cited a wide range of social and economic reasons for moving to, and staying in, Whyalla. Employment opportunities were a common driver, particularly those associated with the steelworks and the education and health sectors. Community connectedness, multi-culturalism, ease of movement and natural amenity were frequently mentioned as factors contributing to decisions to stay in Whyalla. As a long-term resident explained:

> Well, I guess if you could attract them here is the main thing because once they get here and they realise that it is a nice place to live. Behind the scenes council has done a lot around liveability with our foreshore redevelopment and our open space redevelopments so it's actually quite attractive, well, I think our beach is very attractive so I think once people do come here and they realise 'ooh it's actually – ooh I didn't even know they had a beach' (Int Wh S1).

> I think that once they [are] here, especially overseas people, I think that Whyalla is a really friendly place and it has got all of the networks you need even though on a small scale with your day care, your schooling so it's got all of those support networks for families and it's safe (Int Wh S1).

A participant who initially moved to Whyalla for a few years on a fixed-term employment contract and stayed for nearly two decades stated:

> Yeah, look, for a young 26-year-old coming into a community, I had no connections at all. I did find the first six to 12 months quite challenging and it was - there were many occasions when I went, 'I'm out of here, I'm out of here' before even […] my three years are up. But once you make a connection, that's a critical point (Int Wh S2).

In a similar vein, another participant stressed the importance of community connectedness as a major benefit and point of difference to the capital cities:

> Now, that's one of the benefits of living in a regional city, is you're not really just a number. Once you're in that community that you know, you make networks and those networks are there for a long time (Int Wh S3).

From a policy-making perspective, the organisation of various social and cultural activities was highlighted as an important initiative to attract people to Whyalla, and to influence short-term residents to stay. One stakeholder emphasised the importance of bringing 'tier one' music or sporting events in attracting new people and helping others who already live in Whyalla to stay here, as these initiatives minimise the need to travel to Adelaide on weekends. The same stakeholder also highlighted the importance of social infrastructure, such as high quality schools in attracting and retaining people in Whyalla.

> We've got people coming here from Newcastle, Sydney, Illawarra and Mount Isa, Perth, so we've got people coming from all over Australia, so what's going to make them move their families to Whyalla? Again, there's a new $100 million school being built here, so education is part of it, there's tourism which brings in - I guess it brings in different people and it gives the town a different feel than the locals. So, those are probably some of the ways that we at a higher level trying to influence attracting and retaining people in Whyalla (Int Wh S5).

Finally, the friendliness of the Whyalla community was commonly mentioned by focus group participants as contributing to decisions to stay in Whyalla. For example, one overseas migrant mentioned that she and her family initially faced significant challenges due to cultural and institutional (e.g. education system) differences, but the support of the local community had been pivotal in overcoming these challenges.

5.2.2 Housing

Initially built to accommodate BHP workers, housing in Whyalla still reflects this history, with rows of worker's cottages dotted along the streets in the old city centre. The proportion of rental properties in Whyalla is 40 per cent compared to the South Australian average of 29 per cent, with properties leased by the Housing Trust (an independent statutory authority) making up nearly half of the rental stock in the urban centre of Whyalla (ABS 2016).

Participants frequently referred to the ongoing influence of Whyalla's work camp origins on current housing supply. The key housing issues included the ageing housing stock and the lack of fit-for-purpose of housing. As one stakeholder commented:

> When people talk about housing in regional Australia being affordable, so that should be a great incentive for people to move […] In my view, in most regional areas, there is often excessive housing. Sometimes there's a shortage. It's often excessive. But it's not fit-for-purpose. If you look at Whyalla, they're very, again, typical of their era … their biggest growth [era] … through the '50s, '60s and early '70s. So a huge amount of public housing put in there. So the old South Australian Housing Trust, maisonettes - so lots of social housing provided back then for the 10-pound Pommy workforce. So gearing up for BHP, ship building, steel making and mining. It worked back then but now that's really - that's just trash (Int Wh 6).

In addition to ageing stock, housing diversity was a common issue. One stakeholder emphasised the mismatch between the size and type of existing housing stock and changing social needs, which is only now being addressed:

> I think in terms of variety, yes, there is an increased type of housing that's being done that has one and two bedrooms. A lot of the public housing was really large; three, four bedrooms at some stages, and so they were having a mismatch between what the clientele was and what the housing stock was available for them (Int Wh S2).

In a similar vein, another stakeholder commented on the unsuitability of the size and associated maintenance costs of the available public housing:

> We do have a mixture but what I find is the SA Housing trust houses are on quite big allotments. The old-fashioned allotment and it's probably big enough for two houses […] the people that live in those houses, not all but some of them can't afford the water. They're not looking after the gardens so you could actually have two houses rather than one (Int Wh S1).

While affordable housing has been highlighted as a benefit of living in regional cities, several participants noted that the cheap house prices are often offset by stricter limits on accessing finance, such as higher deposit rates due to poor resale prospects. As one stakeholder commented:

> So beware when people tell you there's lots of housing. That's true, there is. Do people want to live in it? No, they don't. Can you resell it if you buy it? Very difficult. When you are trying to buy it, depending on the economic cycle, you've got risk measures in banks that reflect high entry in terms of deposits. Living in the city, you might have a 10 per cent deposit requirement. You might be buying a $500,000 house, 10 per cent, 50 grand deposit. Places like Whyalla, you might need 30 or 40 per cent deposit on a $300,000 house or a $200,000 house and really have to shop around to find a bank that will go there (Int Wh S6).

The city's fluctuating economic fortune also created challenges, as it led to a highly reactive and variable real estate market seen as high-risk by the banks. Similarly, a resident commented on the challenges of accessing housing finance in Whyalla:

> The big four banks have labelled Whyalla as high-risk. For example, Credit Union say, you need to have a minimum of 5 per cent of a deposit to buy a house whereas the big four are basically saying, you need 20 per cent of the deposit or greater to buy a house. That puts significant restrictions on people who want this to become home (Focus Group).

These financing challenges also restricted housing choice by preventing people from moving within Whyalla, and from undertaking renovations.

> There's more private rental now than there's ever been. People are renting out their property because they can't sell it. Some people who want to move to a bigger house, they're finding that they can't sell their house to move to a bigger house. If they want to put in an extension because they need a bigger house, the banks don't give them the money. (Int Wh S3).

As a result of these issues, Whyalla was not necessarily as affordable as it may seem, particularly for those who were keen to buy rather than rent.

5.2.3 Jobs

Whyalla's employment market continues to be fragile, due to the ongoing uncertainty of its primary industry. Fluctuations in population directly coincide with the upswings and downswings within the steel industry. As one stakeholder explained, there is always a residual population that stays despite the recessions in the steel industry. However, this baseline population cannot support the economies of scale in a city built for 40,000 people.

Awareness of the risks of over-reliance on a single industry featured strongly across the stakeholder interviews and workshop. As one stakeholder outlined:

> At a time when we had the Arrium crisis, when it looked like - there was a very real possibility that the steel mill would close. The need to diversify has never been more required, more urgent (Int Wh S6).

Participants acknowledged the growing market share of education and the health sector as diversifying the local economy. One stakeholder claimed that Whyalla is in a unique position as the second largest city outside metropolitan Adelaide, and its education and health industries have the potential to achieve the diversification needed. It was recognised that this diversification was still in its early stages, however, and more effort was needed to drive this process.

> So having that lack of diversity […] the main challenge there from an economic sustainability and also a community or population sustainability point of view is to diversify beyond steel manufacturing (Int Wh S6).

> So you've got to have that balance between the different socioeconomic sectors and I would say that that's not there, and the diversification in that workforce sector needs to be about other business opportunities. So, for example, we - the focus of the Whyalla community has been very much about industry. It's about supporting the business, about having contractors and services that can work with the business. (Int Wh S2)

This stakeholder went on to highlight the recent investment in the education sector as a key driver of diversification, including the construction of a new high school that consolidates three existing secondary schools. This facility is co-located with TAFE SA and the University of South Australia to form an education and innovation precinct.

> Now, they're currently building a - I won't call it a super school, but it's the - the high school is being developed so that it is one high school. And then you've got - the university's being very proactive about offering up newer - different courses and that over the last few years (Int Wh S2).

In relation to the growing importance of the health sector, some participants highlighted the gaps associated with the ageing population and the increased need for carers. Participants also identified sectors such as tourism and aquaculture as potential pathways for diversifying the economy and creating new jobs. They also believed that investments in major infrastructure projects such as the new jetty serve to re-brand Whyalla and were key to achieving this diversification. However, participants also recognised the challenges due to the competition with other regional cities such as Port Lincoln, which has a higher socio-economic standing with an established seafood industry. In the context of obstacles to advancing the tourism industry in Whyalla, one stakeholder discussed the spatial layout and infrastructure as well as the socio-economic conditions:

> Now the restricting factors around our community and diversification away from industry is how we are geographically located. So we have industry to the north of the town, we have pastoral properties to west and to the south of the town. So we actually don't have that hinterland that some other regional towns have that allow for hobby farming or small scale businesses to occur. We don't have permanent - well, we have permanent water supply but it's via a pipeline. So there is - and so there are some factors that have to be taken into consideration as to what could add to variety. If you look at Port Lincoln, for example, it has a much bigger hinterland. It has a farming community,

> it has the fishing sector, it has retail and it has other sort of tourism-type attractions. So they're the sorts of the things - the tourism aspect, the diversification of other businesses, whether there's pop-up businesses around, for example - I don't know, gin making or beer making or whatnot, we haven't seen any of those sorts of variations to the theme. Whether or not that's because there's nobody in the community that has the financial rigor to want to do that sort of thing, or whether it's primarily because of our focus has very much been about maintaining and supporting the industry; the steelworks and the mining sector (Int Wh S2).

From a policy perspective, a stakeholder emphasised the importance of getting the diversification right through the careful selection of new industries with values that align with those of the Whyalla community:

> So, I don't think we are against different industries coming, but we do want to make sure that they are going to add to Whyalla rather than see us as - and again to be blunt, we are 400 kilometres west of Adelaide in the middle of nowhere, can I bring my dirty business to your town and do it there because no one cares? A bit out of mind out of sight, and I guess locally the community has said that that's not what they are after, they are after proper businesses with some good values (Int Wh S5).

Several participants also acknowledged the importance of diversifying the workforce with a shift from a fly-in fly-out model to a permanent local workforce, in order to achieve social and economic sustainability. This aligned with observations about the importance of local organisations making a clearer commitment to nurturing local talent, rather than opting for external candidates who often did not end up moving or staying in the community for long.

5.2.4 Services

Given the history of Whyalla as a city originally developed for a larger population, the under-utilisation of some key infrastructure and services emerged as a strong theme throughout the interviews and the workshop. As one stakeholder outlined:

> Our town peaked […] back in the late 70s, and all of our facilities are built […] for a population of 45,000 people. So, we've got some big wide roads, we've got some big parklands, we've got lots of ovals - we do have good facilities, even though they are ageing and tired, so the town space and services does have the ability to service a lot more people (Int Wh S5).

In terms of key services, most participants agreed that Whyalla was well served for education and health facilities. The new high school (to be opened in 2022) was frequently mentioned as a positive step forward, especially in its pivotal role to attract families with children and create better pathways and training opportunities. Another stakeholder highlighted the mix of schooling available as a strength:

> In Whyalla we've got a mixture of the private and state government schools. The private school […] well there's two, the Christian school and a Catholic system so you've got the mixture and being Catholic schools there actually more of the – almost like the neighbourhood family kind of schools … The fees are nowhere near like the big private schools in Adelaide. (Int Wh S1).

In terms of health services, there was general agreement that Whyalla Hospital's facilities were under-utilised given its capacity to serve up to 60,000 people. Staffing was more challenging, however, with several participants expressing strong concern about the lack of specialist services and the challenges of retaining specialist physicians. For example, one stakeholder stated:

> So that's a real disadvantage. Places like Whyalla too, the health services - they'll have some specialists fly over, might be available one or two days a week. Come over from Adelaide into a very good hospital. However, the ability to retain specialists in the community now is very difficult. So they'll sort of fly in, fly out. So again, getting access to that sort of specialist healthcare can be a problem (Int Wh S6).

One resident commented that although access to specialist services such as radiology has improved in recent years, they still have to rely on Adelaide hospitals for several services. Another resident pointed out the decline over the last few decades:

> The services, the health services, I feel like over the years, and having worked for them for 30 years, it certainly has declined in regards to the fact that you now have a rotating, visiting obstetrician, rotating, visiting surgeon. We don't have a resident specialist. When I first started here, it was a 210-bed hospital, and we had physicians, we had obstetricians, we had specialists, we had everything here. It's just been dwindle, dwindle, dwindle. (Focus Group)

A stakeholder added that certain surgeons do not come to Whyalla, which results in long waiting lists. The situation is particularly troublesome for those who don't have private health insurance and can't afford to go to Adelaide:

> We've got this beautiful new hospital and we can't get people to come […] there's doctors out there. We need to get them to come to the country, but we just can't get them to come up to Whyalla (Int Wh S3).

In addition to education and health, most residents praised the easily accessible recreational activities in Whyalla, drawing a link between the involvement in sports and community cohesion.

Transport was also frequently mentioned throughout the interviews and the workshop. While all participants agreed on the ease of getting around Whyalla, they acknowledged the limited access to Adelaide, which is four hours' drive away. As one stakeholder noted:

> The downside of that with Whyalla of course is that the airport, which is - has two carriers. One is Qantas and one is Rex Airlines. […] The airport has about 80,000 passenger movements per annum. Port Lincoln airport, which has the two same carriers, would average about 180,000 (Int Wh S6).

5.2.5 Amenity

Amenities seen as important for Whyalla were the redeveloped jetty and the foreshore, close proximity to both the outback and the coast, and the ease of getting around. Workshop participants felt the city's environment had improved significantly, particularly the improved air quality due to steelwork upgrades mitigating red dust. However, several residents mentioned that the red dust has now been replaced with fine black dust in some areas uptown. A resident noted the presence of dolphins and the return of cuttlefish as evidence of the improvement in environmental conditions.

One stakeholder noted that while Whyalla strongly appeals to retirees because of its close proximity to the outback, this appeal is limited for those who are not interested in fishing and camping. However, all participants agreed on the appeal of Whyalla's natural amenities, especially the beachfront. One resident who moved from overseas stated:

> Our dream [was] to be close to the ocean and here we were. So that was a big bonus, and it was so child friendly at the beach here, which is great (Int Wh R1).

Several participants expressed frustration that Whyalla was still seen as a 'dirty mining town' by outsiders. For example, they reported that first-time visitors are often surprised by the beauty of the foreshore, which is something that should be promoted further to attract future populations.

> My son and daughter-in-law live on the Sunshine Coast. They came here and her first comment was, 'gee, it's so clean'. That was down the beach. I think they imagined that with all the stuff going on and the advertising, they thought the water would be red. There was none of that (Focus Group).

A stakeholder argued:

> I do believe that if we sold the fact that - even that we do have a beach here and some of the lovely photos we have of the pretty open spaces that we do have. I think that people would say 'ooh!' […] And people when they do come up here for work will come for meetings and […] say, 'yeah, I didn't realise that the beach was so nice' (Int Wh S1).

In a similar vein, another stakeholder took pride in the beauty of the Whyalla beach, while emphasising the need for further investment to improve its use:

> We need more support from government for the investors that talk about coming. There's talk about this brand-new hotel being built, about affordable housing being built, about doing something with our laguna, but we need the local council […] and we need state government, and we need national government all to support these investors because they can't do it themselves. Once it's done, it will draw people here. We have got the most beautiful beach there with this lovely jetty, but you can't buy a bucket and spade down there. There is nothing like that down there. We need shops. We need a café. We've got a nice café, but it's tiny. It's not big enough. We need a pub where people can go and sit in the open air and watch the sea. That kind of infrastructure I think is needed by government and local council (Int Wh S3).

5.3 Local perspectives on growth

Overall, all participants expressed a strong appetite for population growth in Whyalla. Many expressed concerns about the ongoing population decline associated with the intermittent recessions in the steelworks industry, and recalled the benefits and vibrancy a larger population had provided in past decades. There was a strong awareness of the link between social and economic sustainability and population growth. It was agreed that population decline had left various social and physical infrastructures under-utilised and further growth was essential to revitalise these services. Some respondents also linked the failure of small businesses or large-scale investments to the small and ageing population. As one participant put it:

> On the population of Whyalla, it's probably right at the threshold, if it goes down any further then there'll be more and more things like we're talking about will fall off the radar. We're just hanging on, we're struggling. Struggle street is pretty common across sporting clubs, across arts groups, music. […] An injection of 5,000 or 6,000 or 10,000 people would do this place wonders, it would be amazing. (Focus group)

As well as the loss of existing services and community infrastructure, participants described the frustration and disappointment of repeatedly watching proposed new developments fail to progress past the ideas phase.

> It is true that Whyalla quite often gets excited when someone comes up with a great idea, newspapers happening and then everyone's like 'when is that happening? Have you heard anything yet?' No. Then eventually it's like 'oh, you know'. (Focus group)

The interest of residents in seeing growth in Whyalla was also evident in the fact that they were actively considering options for supporting the recruitment of new residents to the city. For example, one resident proposed a strategy to help new arrivals make social connections more easily:

> So from a community perspective […] with COVID hitting, companies like BHP, Atlassian – a couple of my friends got jobs with them and what they sent was an immediate welcome kit … a whole bunch of goodies … to basically say welcome aboard. […] So I'm wondering whether that's something the community, Whyalla City Council might have to think about. So if you're a new person moving to town you can apply for this welcome kit and this welcome kit gives you a map, gives you clubs and societies, gives you numbers that you can ring, and actually sort of follows up

with that. Basically says, by getting this welcome pack, we'll set up these three meetings for you – you'll meet someone from Whyalla City Council, to get you on board. […] You'll meet someone from a club. […] Start building up that relationship, in that sense, and that immediate connection. (Int Wh R2)

The participants' views on how much Whyalla needed to grow were largely consistent across the interview and workshop participants. Firstly, it was recognised that the current population was a threshold for viability. Secondly, during the workshop, the residents agreed that a population of 30,000 to 40,000 people would be ideal for Whyalla. They argued that a population larger than 40,000 could pose challenges to maintain the existing 'village like' community cohesion. However, these challenges could be managed if growth were to occur slowly.

5.4 What are the policy development options for Whyalla?

Overall, the key finding is that population growth is crucial for Whyalla to have a socially and economically sustainable future. The appetite for growth was strongly voiced by both residents and key stakeholders. There was consensus that almost doubling the population, even over a short period of time, could be well managed with minimal implications for the existing social and physical infrastructure.

There were two key explanations for this readiness for growth. Firstly, Whyalla previously experienced this scale of population during the 1970s throughout the steel industry's boom years. Secondly, there has long been the anticipation of a significant population growth due to planned expansions of the steel industry that have yet to proceed. For example, in 2018 there were predictions that plant upgrades would lead to the population of Whyalla reaching 80,000 people (Fedorowytsch and Keene 2018). This anticipation underpinned the planning of a range of large-scale developments. Some of these developments are now underway (e.g. the education and innovation precinct), while others are currently on hold (e.g. the Six Star $500 million International Holiday Resort).

The main policy challenge for Whyalla is the regional economy and its dependence on a single industry. The city grew substantially as a result of investment in mining and steel production and, much like other cities 'locked-in' to a single industry, is prone to periods of decline as industrial and economic circumstances change (e.g. Barton et al. 2019). Typically sectors such as health, education and government services follow demand and population growth rather than act as a lead for development. While changes in social preferences, such as increased levels of education and the greater health care demands of an ageing population can lead to employment growth in these sectors, they are unlikely to sustain Whyalla in the event of further decline in the steel sector. Participants noted the need for economic diversification, highlighting the opportunities for tourism in particular, which has the benefit of being a labour-intensive sector. However, Whyalla is in direct competition with Port Lincoln and Port Augusta in tourism as well as other aspects of regional development.

In addition to diversifying the local economy, a number of underlying issues need to be addressed in future policies to support growth in the city, including:

- the ageing population, particularly the decline in the 0—19 and 35—44 age groups, and the need for a skilled, locally based workforce, especially as technological advances reduce the labour requirements of the steel industry

- the ageing housing stock and lack of diverse housing

- a high-risk rating by financiers leading to financing restrictions, creating housing affordability challenges and potentially hindering future investment in Whyalla

- the need to dispel lingering misconceptions of Whyalla being an old, dusty mining town, and to better promote the city's natural amenities like the beach front.

Increasing employment in the city, either through diversification or growth in existing industries, will also serve to address some of these challenges through attracting young and skilled workers. This would also provide greater assurance of long-term demand for housing in Whyalla and make financial institutions more supportive of loans to support development and refurbishment of the city's housing stock.

6. Wollongong

- A 20th century industrial powerhouse, today Wollongong has a service and innovation-based economy and is growing fast. It is the largest of the five case study cities, with the highest housing prices. Over 13 per cent of the population commutes to Sydney daily for work.

- Participants identified the city's key benefits as the coastal lifestyle, easy access to diverse regional attractions, high quality education, and proximity to Sydney's services and entertainment.

- Key concerns included diminishing housing affordability, limited public transport, and employment market dynamics (particularly a mismatch between workers and available service sector roles, and thinness in professional labour markets).

- Attitudes towards growth reflected a mix of (i) feeling it was inevitable given the city's proximity to Sydney; (ii) acknowledging that growth had helped the city transition to a more diverse economy; and (iii) concern that Wollongong was at a tipping point, where further growth would undermine amenity benefits.

- Overall, the case study highlights a sense that Wollongong is on the cusp of transition from a larger small city to a smaller major centre, and that this brings new challenges for policy makers. In particular, the threat of rising inequality is putting significant pressure on lower income residents. Policy makers need to ensure that the effects of inequality are central to discussions on managing future growth.

- In particular, housing affordability and transport issues must be addressed to ensure lower income workers can continue to live in the region and access work and services.

6.1 Brief history and demographics

6.1.1 A short history of Wollongong

Located 68 kilometres south of Sydney, Wollongong sits on the lands of the Dharawal people. Its name is understood to be a derivation of the Aboriginal word *Woolyungah*, meaning five islands (Wollongong City Council 2021a). The Wodi Wodi group of the Dharawal have been in the Illawarra region for at least 30,000 years. European engagement in the region began from the late 1700s onwards, with the first land grants issued to settlers in 1817, primarily for farming and running cattle. Establishment of a township began in the late 1820s, and by the mid-1800s the settlement had approximately 500 residents. The area was one of the first in the colony to establish local government, with the Wollongong Municipality formed in February 1859 (Kass 2010).

Coal mining began in the escarpment behind Wollongong from the mid-1800s, and by the late 1800s Port Kembla was established as a significant coal-loading facility. Industrialisation soon followed, with metal manufacturing a driving force in the city's economy from the 1920s onwards. As the metalworks grew, so did Wollongong, and by mid-century the city was one of the fastest growing regions of Australia. New arrivals included international migrants, with significant populations arriving in the post-war period taking the city's foreign-born population from 13.25 per cent in 1947, to 27.4 per cent by 1961 (Kass 2010). In 1947, when four local government areas were combined to form the City of Wollongong, the total population was 62,960; by 1961 it had swelled to 131,754 (Kass 2010).

Over this period, Wollongong had become known as one of Australia's 'steel cities', both renowned and reviled for its industrial skyline, strong unions and problematic pollution levels (Glenn 2010). But, by the 1970s and 1980s, a downturn in demand and greater international competition was undermining the profitability of the region's steel manufacturing operations, prompting significant layoffs. In the decades since, Wollongong has diversified its economy, with the leading industries for employment today being health services, education, retail and construction, reflecting strong population growth in the city. The establishment of the University of Wollongong – first as part of the NSW University of Technology in 1951, then an independent university in 1975 – has played an important role in this reorientation from heavy industry to an innovation and services-based economy (University of Wollongong 2021).

Recent years have also seen Wollongong's role as a satellite city and commuter catchment for Sydney grow, with at least 13 per cent of the population now making the 90 minute daily commute north (Wollongong City Council 2018). When asked about the impact of further jobs losses in Wollongong's steel industry in 2015, the mayor replied that Wollongong had become a "lifestyle city", attracting residents from Sydney due to its easier pace of living, housing affordability and access to the beach (Lord Mayor Cr. Gordon Bradbery OAM 2015).

6.1.2 Wollongong today: by the numbers

Wollongong is once again undergoing significant growth, with the population increasing from 234,482 in 2006 to 261,896 in 2016 (ABS 2006; 2016). As Table 8 shows, in many respects, the population of Wollongong today reflects the demographics of Australia as a whole, including median age, family size and household size. While median household incomes are slightly below national levels, it is noticeable that even before COVID-19 median mortgage payments in Wollongong were outstripping the national median, while median weekly rents sat just below the national rate.

Table 8: Wollongong quickstats, 2016

	Wollongong	Australia
People	261,896	
Male	49.20%	49.30%
Female	50.80%	50.70%
Median age	39	38
Indigenous population	3%	2.8%
Migrant population	21%	28%
Families	69,336	
Average children per family:		
for families with children	1.8	1.8
for all families	0.8	0.8
All private dwellings	106,744	
Average people per household	2.6	2.6
Median weekly household income	$1,318	$1,438
Median monthly mortgage repayments	$1,928	$1,755
Median weekly rent	$325	$335
Median weekly rent/weekly household income	0.25	0.23
Average motor vehicles per dwelling	1.8	1.8
Highest level of educational attainment		
Tertiary	14%	18%
TAFE	23%	20%
Secondary	34%	32%

Source: 2016 Census Quickstat (ABS), Wollongong UC/L

The ratio of median weekly rent to household income is higher in Wollongong than for Australia. While this indicates a housing affordability issue, it also reflects the increasing connection to the Sydney labour market, particularly as long-distance commuters are likely to be higher earners than regional workers (Denham 2017; Flood and Barbato 2005). It is also likely to be still cheaper in comparison to Sydney, the most expensive city for housing in Australia.

Recent population growth in Wollongong has been in two main age brackets – young adults (20—29) and over-50s. This growth in the over-50s age bracket aligns with the broad trend towards population ageing in regional Australia (AIHW 2018) noted above (see Figure 15). This growth pattern also reflects similar patterns seen in Mildura and Albury-Wodonga.

Figure 15: Population change by five-year age groups, Wollongong 2006-2016
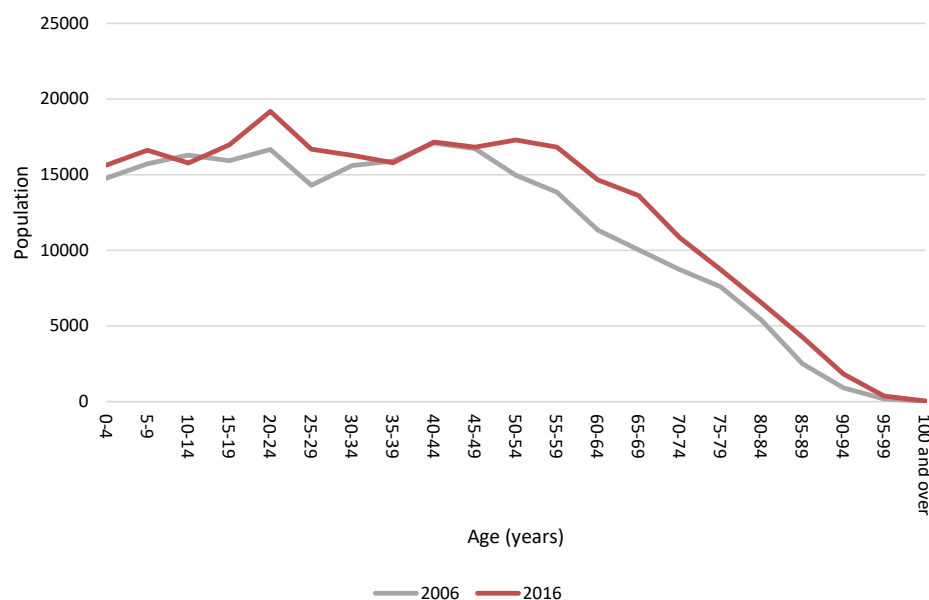
Source: ABS Census of Population and Housing (2006,2016), Wollongong UC/L.

The four biggest employment sectors in Wollongong reflect patterns Australia-wide (see Figure 16), although the percentage of workers employed in these sectors in Wollongong outstrips the Australian figures in all four sectors (health care and social assistance, education and training, retail trade, and construction). It is notable that the percentage of workers employed in manufacturing in Wollongong is now slightly below the percentage nation-wide, highlighting the significant shift in the city's economy since the mid-20th century.

Figure 16: Industry of employment, Wollongong 2016
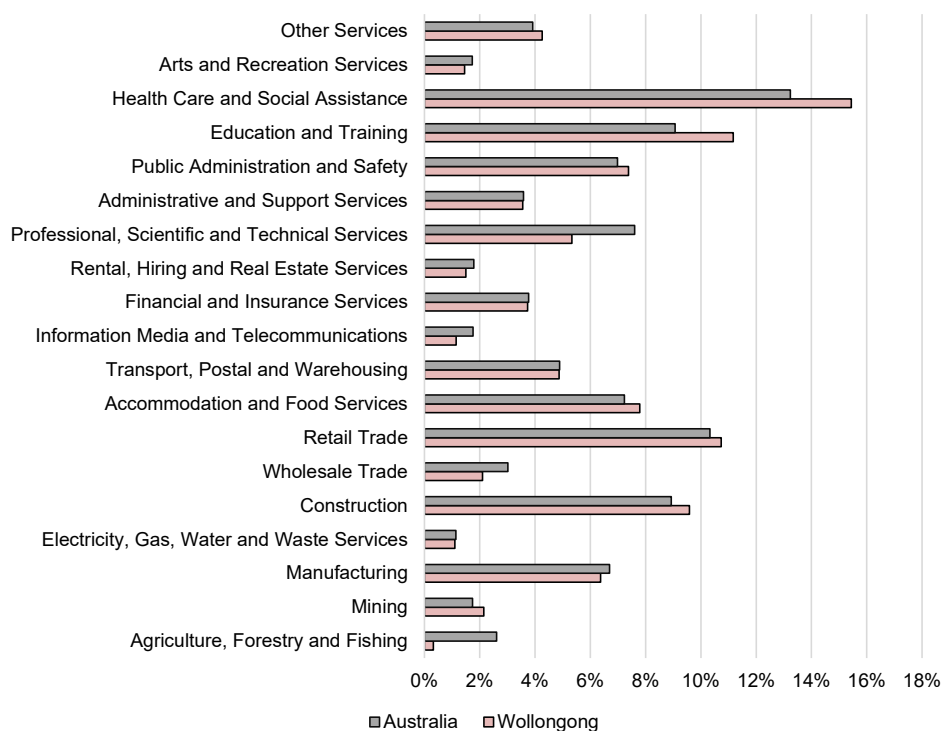
Source: ABS Census of Population and Housing (2006,2016), Wollongong UC/L. Industry by ANZSIC level 1.

Looking at employment by occupation, it is also notable that the percentage of Wollongong workers employed in professional and managerial roles is slightly below the national rate, while the percentage of community and personal service workers and technicians and trades workers outstrip national levels (see Figure 17).
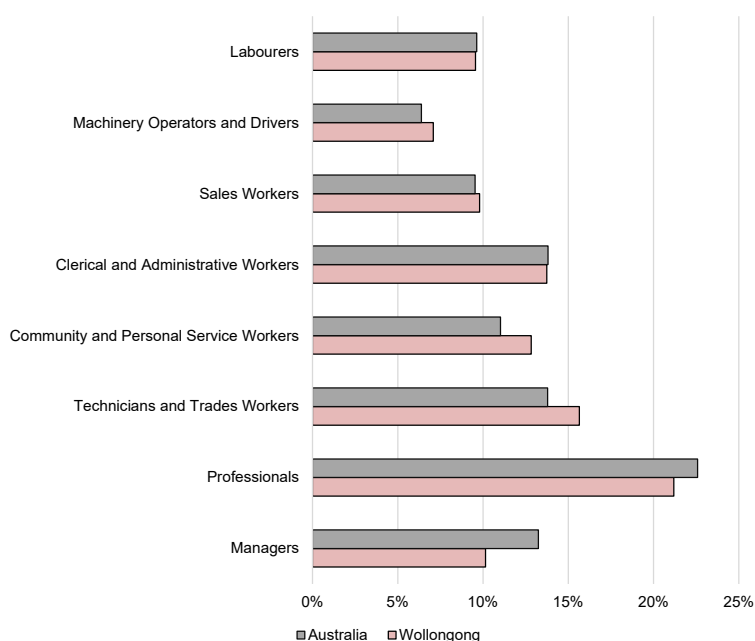
Figure 17: Employment by occupation, Wollongong 2016

Source: ABS Census of Population and Housing (2006,2016), Wollongong UC/L. Occupation by ANZSIC level 1.

6.2 Key factors in regional lived experiences

6.2.1 Reasons for migration

Participants had moved to Wollongong for a range of reasons. High on the list were the coastal lifestyle, the high quality education offerings, and the relative affordability.

> I've been living in Wollongong for almost five years now. I moved here back in … end of 2016. I came here from New Zealand, that's for a job, and for the great beaches … and the climate - it's beautiful. (Focus group)

> I had never been to Wollongong before I moved here [from the UK], so moved here totally blind … I'd never been to Wollongong before but I had been a backpacker for two years round Australia, so I had a dream that I was going to live in Sydney, and then I arrived and the cost of living in Sydney … was a little shocking at the time, so I thought Wollongong was a lot cheaper, and I liked the idea that there was TAFEs and unis and lots of opportunity for my daughter, as well. That was really important for me, and she's now at [University of Wollongong], at the moment, she's at the college. (Focus group)

Education was a more prominent theme than in other case studies, with both stakeholders and focus group participants highlighting the role the University of Wollongong plays in supporting the city's growth. This includes not only attracting international students, but also as an option for those in more rural areas for whom a move to a major metropolitan centre may not be viable or appealing.

> I was looking for an education, I was also looking at major regional universities. I was … coming from a country background, so I was targeting regional universities. I was looking at Armidale, Canberra, Wollongong, and I chose Wollongong because I got a part scholarship. (Focus group)

Access to Sydney was also clearly a drawcard, with participants noting that being able to commute had contributed to their decision to move to or stay in Wollongong.

> For us, I guess, it's certainly about proximity to the city whilst not being in the city, and getting the coastal lifestyle, and a place where you can get everything you want and need within five minutes. (Int Wo S3)

> Oh, Wollongong is not too far away, yes, that's right. That's why I pick … Wollongong instead of other cities [when first migrating from overseas]. I have the thinking before I made that decision to come to Wollongong initially because even if I'm no longer with the Wollongong job, I can move up to Sydney, it's just like a one-and-a-half-hour travel and we can work something out. (Int Wo R1)

As this last quote indicates, the proximity to Sydney makes Wollongong a less risky choice than more remote regional centres, as it allows residents to retain access to many of the amenities and benefits the capital cities provide.

6.2.2 Housing

The flipside of this proximity was also evident to participants, most notably in the impact on housing prices. Given that Wollongong has the highest median weekly rent and median mortgage repayments of the five case study cities, it is not surprising that housing affordability was a topic of concern. While many focus group participants had been able to buy in the past, they recognised that this had now become more difficult. This concern was echoed by all stakeholders, particularly those working with lower income and disadvantaged communities. These issues pre-dated COVID-19, but had been exacerbated by more people working from home in 2020—21.

> Look [housing affordability] was already an issue in Wollongong. For sure, the northern suburbs of Wollongong are the southern suburbs of Sydney really. It's completely unaffordable for most people, even if you've got a good job in a regional centre because regional salaries are generally lower than city salaries. So it was pushing a lot of people on average or below average incomes […] much further out into the suburbs, but people with no income could afford to live in the region, in Wollongong. But certainly post-COVID we've seen the affordability issue escalate right across the whole of the southern area … the housing affordability is out of control. (Int Wo S4)

> So, yeah, housing has been a huge challenge that community members have been facing for the entirety of [our organisation's] existence, but more so in this recent time where we've seen that people's leases have ended and they haven't been able to afford a property of a similar type in that area anymore. (Int Wo S2)

> So regionally, our region now has, from a land economics perspective, I think the second highest regional value in Australia. I think that's only behind Mandurah in Perth, it's beyond Sunshine Coast now, and the Gold Coast, in terms of land economics. (Int Wo S1)

For stakeholders from the social services sector, housing unaffordability was a particular concern, given the role of stable housing in underpinning other social services.

> We survey [the services sector] quite often and like I said, there's massive diversity [among respondents] … disability, housing, homelessness, women's services, children and family, aged care … And every year, it comes back housing, number one. Number one issue. Because you cannot support someone with their mental health. No one can address their mental health unless they've got a stable place to live and a woman cannot escape a violent relationship unless there's a stable home to go to. She will not take her children out of a home and into homelessness. It's the same for people with disability, they want a home. So it's the same for everyone. So, for me, we absolutely have to address the issue of housing affordability. (Int Wo S4)

And while increasing purchase prices were frustrating those keen to buy, the greatest pressure point was the increasing cost and reduced availability of rental properties.

> [When] I talk about housing affordability, [it's] less so about purchase but about rental because for most of my members the people they work with, home ownership would be so far out of their realm it's not even a thing to talk about. To have a secure rental would be a dream for most of them and so we've just seen house prices escalate right across the region … there's just no rental. There's zero rental in those areas and, as I said, the increased homelessness in regional areas post-COVID is out of control and it is just so sad. It is just so sad. (Int Wo S4)

This reflects similar concerns raised in Mildura and Albury-Wodonga, with those in the rental market bearing the biggest burden of rising house prices in many regional areas.

6.2.3 Jobs

Employment was also a concern in Wollongong, both in terms of the availability of jobs and the types of jobs on offer. Access to suitable employment opportunities was a particular concern for stakeholders who worked with disadvantaged groups.

> While there might be benefits from a community and social inclusion perspective due to the size of Wollongong and ability to integrate into the community, being a regional area then does lead to other challenges [for refugee resettlement], and employment is a really clear example of that where Wollongong is already an area that struggles with under or unemployment. (Int Wo S2)

The issue here was not simply about the number of jobs available, but also the mismatch between the skills of those seeking work and the roles available. Similarly, another stakeholder in the social services sector noted that staffing was a challenge, as the available jobs did not pay sufficiently for potential staff to remain in Wollongong.

> If you asked our age and disability providers, their number one issue is workforce. They cannot attract a workforce. We have jobs everywhere. Cannibalisation of workforce is chronic in our region because there is such a small pool of workers. So yeah, we absolutely can't attract the workforce and that only exacerbates further down the coast so we can't attract a workforce. One of the big impacts of people moving out of Sydney and moving into an area like Wollongong and now since COVID more people moving further south because they are working remotely, the cost of housing has skyrocketed and the people who work in social services are amongst the lowest paid. So, they are being pushed out of the places where they would live and therefore are just not able to work as well. (Int Wo S4)

In this lower end of the employment market, the proximity to Sydney was of little value, as the work available was unlikely to make the commute worthwhile. As a stakeholder involved in helping to find work opportunities for clients explained:

> Ideally, we are looking for employment in the Illawarra. It really depends on the individual. Some people are willing to travel further for work, but again, with complex family commitments and transport being a huge barrier for a lot of people, it's just not an option … for the most part, a lot of people see it as too far and while there might be more work opportunities, sometimes that's for low paying work or it would require people to get up at 4:00am and that's got to co-ordinate with dropping kids at school and all the rest. (Int Wo S2)

These comments offer a useful reminder that, much like decisions around moving to a regional area, decisions around taking up employment opportunities often involve balancing complex competing demands, such as housing, family and other commitments.

Employment was also raised as a potential barrier to long-term residence in Wollongong for some participants in professional roles. In this context, the issue was the relative thinness of the options available, compared to a capital city. While our interviewees had found a suitable position for the moment, they recognised that the next opportunity might be difficult to find, and that they would have more options elsewhere.

> Because the big cities have the big dreams and big opportunity and the perspective, so I think [I might move in the future]. There's still the big city drag … it depends on what you're doing. If you're doing servicing, teacher, nurses, maybe Wollongong you can stay here for long, but if you're like me and doing a lot of professional services, so the market is pretty level. So, you want to feel like a career achievement … it's small. I would admit that kind of, I'm thinking about that, because I cannot [retire] for ages. (Int Wo R1)

Another saw a need to adjust expectations of what their career would be upon relocating to Wollongong:

> I think about this a fair bit, actually, as far as career and the pros and cons … I guess it was bit of a con in that job opportunities were different, and I did have to shift the focus of my career. You know, working in international development before, there's not really any opportunity to do that unless I was going to travel in and out of Sydney, which I wouldn't want to do. Yeah. So that definitely meant a shift. To be honest, there – I still have a lot of friends that are working in that space, and yeah, there are times that I'm envious of what that was … I guess I just felt it was more my cup of tea. Not that this isn't, and I'm actually really enjoying what I'm doing now, but yeah. (Int Wo S3)

This respondent also noted that in addition to the jobs currently on offer, there were fewer pathways to develop a career in regional contexts:

> The opportunity that … if you're in the city … if you're going up a branch – I'm using a poor metaphor here, but – or going up a tree, there's a whole heap of branches. Here it's like, well, there's the trunk of the tree, and there's not a whole heap [outside] of that. You can follow this line, and there aren't that many employers. (Int Wo S3)

These comments highlight the fact that diverse employment opportunities and career development opportunities are essential not just for encouraging new migrants to regional areas, but for keeping them longer-term.

6.2.4 Services

Overall, participants were relatively satisfied with the services available in Wollongong. In particular, access to health services was less of a concern than in more remote regional centres. As one stakeholder explained:

> I would say in a town like Wollongong that there is a good variety of human services and that's both not-for-profit NGOs, but also even things like Allied Health. You can get all of those in a regional centre like Wollongong. You can even get most of them in a regional centre that's much smaller like Nowra, but outside of those areas it is just really difficult. (Int Wo S4)

The proximity to Sydney meant most participants felt more specialised services could be accessed if necessary, in a way that was unusual for a regional centre.

> It'd be interesting how you define a regional centre because we are in such close proximity to Sydney. When I told my kids 'oh I'm doing a focus session on being in a regional centre' they're like 'is Wollongong a regional centre?' […] I guess, having my background, being from a very rural, very small [town] and that distance is quite – you would have had that come out with your [Whyalla case] and your other discussions on non-access to essential services and geographic isolation. They're huge, huge issues which luckily we can just pop on a train and we're in Sydney in an hour and it's not costly or time consuming. I feel we've got the best of both worlds in some respect in Wollongong and maybe that would be similar profile to Newcastle as well. But then all your other major regional centres, they're really – there's that [tyranny] of distance. (Int Wo R2)

There was also an acknowledgement that educational opportunities were one of the city's strengths, both due to the presence of the University of Wollongong and the broader vocational offerings available.

> I think from an education perspective it is quite supportive in that sense because it's got the university here and what we see with a lot of first generation migrations, they are often trapped in that survival mode or difficulty of getting qualifications recognised or retraining. But we do see that elsewhere it's often the children or the second generation that have that opportunity to start again or go through the education system. So the fact that there is really supportive education supports at all stages and the pathway to transitioning to higher education, whether that be at TAFE or through [Registered Training Organisations] or the university, I think is a positive that does keep a lot of people here when they can access those opportunities. (Int Wo S2)

While there was a sense that the availability of services in Wollongong was quite good, there were some concerns raised about whether all residents have easy access to these services. This came back to two underlying concerns: *housing affordability* (as discussed above), which was pushing lower income residents further away from required services; and *public transport*, which is becoming increasingly important as the city expands.

> From some of the outer suburbs, to get into Wollongong [by public transport] is nearly impossible. If we extend that further down the coast, public transport is all but non-existent in a lot of those areas and travelling to services is therefore really impossible. (Int Wo S4)

While parts of the city are underserviced by the transport network, in other areas public transport is available, but does not provide a sufficiently appealing offering to encourage uptake.

> I caught the bus home last night, and I was the only person on the bus. This is – it was a 45 minute bus trip to get home, which is six kilometres away. So, you know. That's an issue, I think. (Int Wo S3)

> My son, I said to him, 'why don't you just take the train to work?' Because he works in Unanderra, has to catch it from north [Wollongong] down to Unanderra. He said, 'Mum, because it will cost me $50 a week to take the train return to Unanderra, plus I have to walk the kilometre and a half each way, to get to work.' He said, 'it's 20 bucks worth of petrol.' [Laughs]. I go, right, well, then, okay, that makes sense. So I think somewhere along the line we've forgotten that it's actually our transport system is actually - they've all gone, user pay, user pay, but how about we subsidise it like we used to? (Focus group)

As this comment suggests, at present Wollongong remains relatively easy to drive around, and some participants clearly valued this as a benefit of living in a smaller city. However, it also seems clear that the city is reaching the size where limited public transport will put those without access to a car at an increasing disadvantage.

6.2.5 Amenity

Driveability was not the only amenity aspect of Wollongong that appealed to participants. Wollongong's coastal setting is a major drawcard, as is the easy access to a diverse range of attractions close to the city.

> If you want to go in the city, you can; mountains, wineries, everything is within half an hour away. (Focus Group)

These amenity features both attract new residents to the area, and are a consideration in their decisions to stay. However, they are unlikely to be decisive if other basic requirements cannot be met, as a stakeholder who works with new migrants noted:

> It's so often that people will say, 'nobody settles in Wollongong and hates it'. It's a nice place to live … But yeah, generally people reflect really positively on their settlement in Wollongong and the Wollongong community and environment, but employment is very commonly listed as - if there were more jobs then we would love to stay here. (Int Wo S2)

Community was also a drawcard for participants, who noted that the benefits of small-town living still existed in Wollongong, despite being a large regional city.

> It just seems to be that there's always connections and that it's not - it's big enough, and everything is here, but yeah, there's still those connections, 'oh, I went to uni with that person, or, I'm friends with that person', and you're always in conversation. Seem to have common contacts in the community. I've found that quite interesting, even though it seems to be quite big, somehow, everyone still knows each other. (Focus Group)

> There's a lot of community activity, where people pitch in if somebody's faced a hardship. There'll be a fundraising drive. I never saw that when I lived in Sydney. Maybe it was where I lived, but that's always going on here. You can just feel that positive side of being parochial. (Focus Group)

More than other case study cities, there was also a sense that Wollongong can cater for residents across their lifespan. This includes two groups for whom regional living is often seen to have shortcomings: young people, and the elderly.

> I feel like, over time, my needs have changed and what I want out of the city, as well. Like, as I've had kids, I'm not looking at the same thing … what I wanted 10 years ago is not what I want out of a city now. I still felt that Wollongong can still meet my needs. It's got nice parks for kids. The schools are nice. The sport … we've not really found anything that we wanted that we couldn't get in Wollongong. Like health - there's nothing we've had to really - although some specialised things you have to go to Sydney for. (Focus group)

6.3 Local perspectives on growth

Attitudes towards growth in Wollongong reflected a mix of:

- recognition that it was going to happen, no matter what, particularly given the city's proximity to Sydney

- acknowledgement that growth and change had helped Wollongong to transition from a declining industrial economy to a more diverse economy

- concern that Wollongong was at a tipping point, where further growth would start to undermine the amenity benefits of living in a smaller city.

One stakeholder captured how these perspectives play off against each other:

> I think there's an opportunity for [growth]. I probably don't want to over represent the tension. I actually think that the city is now - it's a careful what you wish for situation. It's had this incredible desire to transform … and be acknowledged and recognised, and I think that's actually happening. But I think it's some of those people with some loud voices going 'oh, careful, don't go too close'. Whereas the majority of the region is about going 'this is great, our kids have got jobs at local cafes, the cafes are pretty cool. Wow we've got different opportunities, there's galleries here.' I think that there's a nice balancing act there. I don't feel like I'm overwhelmed by the naysayers. (Int Wo S1).

Some acknowledged that more growth could also bring more benefits, particularly the cultural amenities that are less available regionally:

> There are some things that would improve in Wollongong if we had more people. Sometimes [events] are put on, and they don't get the response, the numbers of people … On occasions they've been cancelled through lack of interest, or else they go ahead and they're very small and not sustainable, so they don't happen again. That would extend to the range of restaurants. If we had more people, maybe we'd have another theatre. We haven't even got a cinema in - well, we've got one … (Focus group)

Similarly, another stakeholder noted that there was a recognition that the city's past growth had brought benefits, but that further growth still prompted hesitance:

> People are conscious of the … more conscious than I think they are of the sweet spot, and … there's the fear of like oh, that – something might change that sweet spot that we're in. You know, the relative quietness, but the getting access to amenities and … all the fun stuff. It is a pretty sweet spot. I think that growth and the potential for that to go on is probably something that does freak people out a little bit around here. (Int Wo S3)

These concerns were not simply driven by parochialism, but by genuine doubts about whether the benefits of growth would continue to outweigh the downsides.

> If it was like, okay, we're going to have 50,000 new people living here, but there's going to be 45,000 new jobs, then people would probably go, 'oh, okay, I could live with that'. But when you have 50,000 more people and 10,000 more jobs, then maybe that's a different case. (Int Wo S3)

> I know that growth is often seen as good for regional areas, but it worries me that it's going to change the nature and the friendliness and the community feel we were talking about. (Focus Group)

As in Cairns and Mildura, participants recognised that there are also geographical and environmental barriers to growth in Wollongong, which may make the challenge of balancing growth and amenity more complex.

> So, I think, again, looking at that, there's a limit to the growth to the [west] … urban sprawl, I guess, you can have in Wollongong. It's probably almost – like once that development is done, there's no more land. There's no more land … so then it has to go up. Which again, is very different to most other regional cities. (Int Wo S3)

Compared to some other case studies, the attitude towards high density development was more mixed – perhaps reflecting the fact that it has been a feature of Wollongong's development landscape for some time. As one long-standing resident explained:

> A lot of my generation, parents seem to be retiring and buying a nice unit, here, overlooking the - near the beach. They could walk to everywhere, so they don't even need to worry about transport. So, once they've retired, they're retiring to an inner city, Wollongong central apartment. (Focus group)

This indicates that there is the possibility for growth and development to be popular with locals, if done in a way that still offers good amenity, and in a way that doesn't leave disadvantaged residents even further behind. Summing this perspective up, one stakeholder again captured the sense that Wollongong feels poised at a point of significant change, which engenders complex, mixed emotions among locals:

> I think from a regional perspective, the expectations of the community - I think the community is a real mixture of being very parochial and very connected. So from our perspective there's no escaping the expectations of the community and therefore their expectations are sometimes a bit city like and then sometimes the parochial localism. It's a real interesting mixed bag for me. (Int Wo S1)

A pro-growth perspective was provided by two participants, but in both cases with caveats regarding how additional growth is planned for and serviced within the city.

> There are lots of things that scale of population would improve. The shopping would improve, I think. A lot of the reasons that things don't take off, because there aren't the number of people you'd get in, say, a place like Sydney, a borough of Sydney, so I think that growth can be good. How it's done is always the issue. (Focus Group)

I don't think I've got an issue with more development and more high-rises, because I think that might be a nice place to retire for myself. When I'm 60 and I can just go, walk everywhere and go to the theatre and everything. As long as everything's matched with more infrastructure. I think we have it pretty good in Wollongong, compared to a lot of places. Even when you think internationally, of the sheer number of people they feed into Los Angeles, or the whole - how many million people they have, it seems like there's a huge potential to be create - we are an expanding population and there's a huge opportunity to do that. I don't see an issue with that, as long as it's always matched with more infrastructure and more services, and you're catering for life - the overall … lifecycle of the community. From kids to teenagers to young people … that's how you retain your population, you meet their needs of their whole lifecycle. (Focus Group)

6.4 What are the policy development options for Wollongong?

Underpinning much of the discussion about Wollongong's future was a sense that the city is on the cusp of transition from a larger small city to a smaller major centre, and that with this transition comes new challenges for policy makers. In particular, the threat of rising inequality driven by rapidly increasing house prices and an influx of new residents from Sydney, bringing with them Sydney incomes, is putting significant pressure on lower income residents. Policy makers need to ensure that the interests of these cohorts are front and centre in discussions around managing future growth. At present, stakeholders in the social services sector see room for improvement:

I try and see things through a positive lens but, yes, in all honesty the reality of hearing policies like that that are about encouraging regional growth and whatever, I just feel that so many policy makers are incredibly positive and well meaning, but not always really informed about what the impact will be … They are thinking about growing regional economies and things like that, but if we think of community as a whole, we have to think always about what the impact is going to be on the most disadvantaged people … if we increasingly bring more people into the region without really thinking about well how are we going to grow our affordable housing stock in the face of incredible housing unaffordability, we're just going to see more people [made homeless]. There will be people who work in our industry, people who have jobs, who will end up homeless because they just cannot compete with the people who are moving into the regions. (Int Wo S4)

Overall, there was a perception that Wollongong Council was doing a good job of making people across the socio-economic spectrum and from diverse backgrounds feel welcome, particularly through targeted events and messaging. However, there was also the sense that this needed to translate through to more practical assistance to ensure disadvantaged communities could thrive.

Wollongong is built on the back on migrant labour in the steelworks and it's such a multicultural and diverse city at its origin, and that's what makes it such a great place to live for so many people. But you really want to see that channel through to opportunities that are created for people and recognising that there are additional barriers that people face and as a result of that we need dedicated opportunities to create a bit more equality. So I think that's the next step. It's really great to have a welcoming city that's really proud to be inclusive and multicultural and vibrant but you also want to see attached to that dedicated creation of resources and opportunities. (Int Wo S2)

In terms of specific policy areas, the two that stood out from both the stakeholder interviews and focus group were the need to tackle housing affordability (particularly by providing more social and affordable housing), and the need to improve public transport connections (especially in the outer suburbs). These issues should be central to planning for new developments, such as the West Dapto redevelopment area (currently the fastest-growing residential area in regional NSW, with 19,000 new homes planned) (Wollongong City Council 2021b). Unfortunately, one stakeholder in the social services sector cast doubt on whether these issues are getting the attention they require:

Nobody consults us. No, I would say no. […] I know them. I know the Lord Mayor and the General Manager and whatever. So at every opportunity I'll talk to them about it but in terms of whether the planners would come and have a conversation about it, no. (Int Wo S4)

Shifting these issues to the forefront of planning and policy discussions about Wollongong's future growth will be essential if the city is to avoid the growing pains the nation's capital cities have experienced in recent decades. This need for planning was raised by another participant, recognising the need for a long-term and strategic focus that clearly recognises regional difference:

> It's almost like there needs to be a – some sort of vision for what each regional city – like, what's the purpose of it? Because if Wollongong is as a – an overflow for Sydney, then maybe we should […] then obviously connectivity is a massive part of that. But if it's not, then don't do it, and don't encourage it. I guess research would inform that, but it does feel like you almost need to say, well, what's the point of that city? What's the point of that place? (Int Wo S3)

Given Wollongong's recent transition in purpose from a 'steel city' to more of a 'lifestyle city', the value in defining a regional city's purpose and future trajectory may be more clearly apparent to local residents, and accords with the recommendations for a national settlement strategy (Australian Government 2018a).

7. Discussion

The aim of the five case studies was to explore the place-based experiences of regional city residents, their housing and employment experiences, and local perspectives on growth. This chapter reviews the case study findings in aggregate, identifying a number of key points:

- The amenity of regional cities was an important aspect of participants' lived experiences. Key benefits included larger housing and more space, shorter commutes and greater ease of movement, appealing leisure activities and access to nature, and the 'small town feel' of their communities.

- Lower housing costs in regional cities were also a real benefit. However, these were sometimes mitigated by lower incomes and more limited career opportunities.

- The prospect of population growth was viewed with ambivalence by many participants. Concerns included the loss of community and the risk of a strain on services. The exception was Whyalla, where long-term population decline has led to viability concerns. Regional stakeholders were more optimistic about growth, based on the prospect of increasing prosperity and attracting better services.

- While the long-term impacts of COVID-19 are not yet clear, there have been two significant consequences for regional cities (even though case numbers have been low): increasing regional housing costs, and the impact of border closures on the cross-border communities in Albury-Wodonga and Mildura.

This chapter considers the evidence presented by the five case studies in order to respond to the two research questions that guided the research:

1. What are the place-based experiences of residents in regional centres?

2. To what degree do residents of smaller cities benefit in terms of housing and employment outcomes, as well as incomes, how are these benefits perceived, and do they assist in retaining residents and employers?

In addition, throughout the course of the fieldwork, two other significant issues arose which are worthy of consideration:

1. How do regional residents feel about the prospect of growth?

2. What has been the impact of COVID-19 pandemic on regional cities and their residents' place-based experiences?

7.1 Place-based experiences

This section summarises the case study insights into regional city lived experiences of amenity, community and services, with reference to how these factors support regional attraction and retention.

7.1.1 Amenity

All five of the case studies support the conclusion that amenity factors play an important role in attracting new residents to regional cities, and also in resident retention. Of particular importance in discussions about amenity were the affordability of larger homes and blocks of land, reduced commuting times, and access to natural areas and leisure activities. These drivers are similar to what has been noted in previous literature on regional relocation in Australia (Drozdzewski 2014; Gurran 2008).

While people's decisions about where to live involve a complex act of balancing competing objectives, it is clear that amenity is a significant factor, and should be central to policy makers' thinking about how to plan for future growth. In many respects amenity is the 'it factor' – it is the drawcard that prompts people to consider whether they can make the other considerations work. Amenity is the primary point of differentiation between regional cities and major metropolitan centres, and without it the logic of regional living looks very different. This is something policy makers need to remain acutely aware of when making decisions around growth in regional areas, as poorly managed growth will undoubtedly undermine the amenity that is central to the appeal of regional living. However, it is also of note that amenity was seen as a feature of regional cities ranging from Whyalla (with 22,000 residents) to Wollongong (with more than 260,000), indicating there is not necessarily a linear relationship between size and appeal.

7.1.2 Community

Community connections were also seen as a benefit of living in regional cities, and were an important factor in many participants' decisions to move in the first place. This took a number of forms:

• those with pre-existing connections to an area cited these links as a significant factor in their decision to move

• those who moved without these links described the importance of building close networks in their decision to stay longer term.

Having family currently living in the area was an important driver for regional city migration (see Mildura, for example). However, the role of family connections went beyond this, with participants who grew up in regional areas expressing a sense of familiarity with regional living that made the decision to move easier, even if family was no longer nearby. One participant referred to locally-born people having "a little GPS" that eventually pulled them back to Wollongong, while Mildura was seen as a place to return with family as it was a good place to raise children. This reaffirms previous research that identified family connections as a factor in regional relocations (McKenzie 2018). The importance of these personal connections in shaping peoples' decisions to actually make the move to a regional area, or to stay there longer term, is arguably underplayed in current policy settings.

For those without some existing connection to a regional city, the importance of developing personal connections was also apparent, particularly for retention. In Whyalla, for example, one participant described how sport provided an 'in' to meet local residents, and this in turn led to friendships that were key to decisions to stay long-term. An interviewee from Mildura noted that the community often sought to introduce new young professionals who moved to the city to potential partners, in the hope they would start a family in the area and increase the likelihood of retention.

While match-making may beyond the remit of policy makers, there is an important lesson here that seems underemphasised in current policy settings, many of which focus on encouraging new migrants to settle in regional areas, such as visa schemes and employment relocation grants. A greater emphasis on encouraging people with existing connections to regional areas to return may yield more success, particularly in longer-term retention, even though there is a smaller population base to target with such strategies. For example, one Whyalla participant noted that while there are programs in place to support metropolitan students to undertake rotations in regional areas, there was little by way of government support for regional students to gain metropolitan experience and exposure before returning to regional areas. A scholarship program to support this – tied to obligations to return to the regional area after completing the metropolitan training – could support greater regional retention.

This could also be complemented by a greater focus at the local government level on providing support for new arrivals to integrate successfully. Interestingly, interviews in Whyalla suggested that BHP played this role quite successfully in the past, providing comprehensive support for new arrivals to find housing, make social connections, and navigate bureaucratic hurdles. While the resources available to local government are undoubtedly different to those of BHP during the steelworks' heyday, there may still be opportunities to step into this role more actively in future. This approach was also echoed in Mildura, where a network of regional CEOs had been established to help identify jobs for the partners of new arrivals, which was seen as an important initiative for retaining skilled workers to the city. This also reiterates the importance of focusing on households, not individuals, in regional relocation and retention strategies.

7.1.3 Services

The three services that were most discussed across the case studies were health, education and transport. Health and education are important not only for the essential community services they provide, but are also prominent sources of employment in each of the five cities.

Health services were generally viewed as reasonable across the case studies, but two issues were raised. First, the lack of specialist services in regional cities was seen as problematic (radiologists in Whyalla, for example). The issue was a greater problem in remote cities like Mildura than in Wollongong, which has ready access to the Sydney health system. The second issue is access to GPs, which meant long waiting times for an appointment and difficulty in attaining appointments at appropriate times. This is a recognised issue across regional Australia, with Australian Government strategies in place to address this shortage (Biggs 2019). In Mildura, the inability of doctors to progress their training in the city was seen as a major issue for retention. Participants from Albury-Wodonga noted that the immigration program that requires GPs to work in regional areas had provided doctors to the region.

The five cities had a range of different post-secondary education providers. James Cook University and the University of Wollongong were seen as major assets for Cairns and Wollongong respectively, bringing in both international and domestic students (particularly from more remote areas). The other three cities all had regional campuses and saw them as providing a useful service, albeit one hampered by the limited range of programs on offer. While these satellite campuses were not seen as significant attractors in the way James Cook University and the University of Wollongong were, they still provided benefits by reducing the outflow of people from the city. Regional campuses also opened up access to a broader population, as they provide more affordable options for locals who cannot afford to relocate to a major city to study. Participants from Wollongong and Mildura noted the high proportion of students who are the first in their family to undertake tertiary education, highlighting the social benefit of regional tertiary education delivery. Similarly, TAFE was seen as providing an important conduit into local employment opportunities and having a positive influence on population retention in regional cities, particularly in health care as a sector of employment growth in regional Australia (Toner et al. 2019).

The ease of travel within regional cities was identified as a positive across the study sites. In particular, the significantly shorter commuting times in comparison to major cities was referred to by many participants. The discussions were predominantly about car-based travel around regional cities, with few participants heavily reliant on public transport. Those who did use public transport noted its limitations, being both less convenient and more costly than car travel. For Wollongong, however, the balance was starting to shift, as the city's rapid rate of population growth meant congestion would increasingly become an issue without adequate investment in public transport.

For the more remote cities of Whyalla and Mildura, access to state capitals was a major topic of discussion. For both cities, the nearest state capital of Adelaide is more than four hours' drive and longer by bus, which is an issue for those needing access for essential services. Having a commercial airport was an important resource for these cities in overcoming this tyranny of distance, but the high cost of flights posed a barrier to regular use for many residents. Wollongong provides the opposite experience, where the proximity to Sydney—while still retaining regional city amenity—was seen as a major benefit. Interestingly, the remoteness of Cairns was also less of a concern, perhaps because the city's size and role as a regional hub supports a level of service provision that is more akin to that of Wollongong than Whyalla or Mildura. The differences between these experiences, and the nuanced discussion of these factors in each city, indicates the complexity of trade-offs made between distance and services. While more remote communities may provide more services than their population would indicate, when specialised, metropolitan-based services are needed, the costs are higher.

7.2 Housing and employment in regional cities

While amenity benefits and a sense of personal connection are important perceived benefits of regional living, they are inevitably weighed up against a number of other key factors in decisions to move to or stay in a regional centre. Two of the most significant are the availability and affordability of housing, and the availability of suitable employment. These two aspects of regional cities are considered together due to the connection between income and housing affordability.

7.2.1 Housing

More affordable housing was clearly a drawcard for many participants when considering a move to a regional area, and most felt that housing remained more affordable despite rising prices. There was significant concern that this benefit would not hold for much longer, however, and that COVID-19 had exacerbated housing price and rent increases. The tightness of the rental market in regional centres was of particular concern, and there was anecdotal evidence of this presenting a barrier to new arrivals who couldn't (or didn't want to) purchase a property immediately. There were also reports of housing affordability issues for existing residents, with those on low incomes being pushed out to more remote regional areas. These findings highlight the need to develop a greater understanding of local housing markets and their interaction with regional employment, residential attraction and the needs of changing demographics in regional cities. While regional cities are generally still cheaper than metropolitan markets, as the gap shrinks so does their relative appeal.

Notably, the issue of affordability arose even in Whyalla, despite the city's shrinking population. This population decline, alongside ongoing uncertainty regarding its primary industry, has impacted on the willingness for banks to finance housing purchases and renovations: the city is seen as a high-risk housing market. This has translated to more rental housing on offer as people are unable to sell their homes. There is also a suggestion that the housing built for workers in the 1970s, on large blocks and with three or four bedrooms, are no longer suited to the Whyalla population and are costly to maintain. A counterintuitive outcome is the impact of this on housing affordability, due to the demand from banks for high deposits to purchase houses in Whyalla. It is likely that other regional cities with declining populations have similar issues in their housing markets, with an impasse between unsuitable or poor quality housing stock and difficulty in accessing finance to address these issues. This highlights the importance of policy makers recognising the diversity of economic conditions in regional cities, and developing policies that draw on, and adapt to, local experiences.

There was also a concern in some regional areas that housing pressures were driving a trend towards smaller subdivisions and higher density development. Participants raising this issue felt that these housing options were not well-matched with what regional residents wanted (space, privacy, and so on), and that larger housing lots were central to the appeal of regional city living. These views were strongly connected to stage-of-life motivations for regional relocation, such as space for younger children to play in backyards. This presents a challenge for policy makers, as large allotments become more problematic as cities grow, requiring more resources to service and driving greater car dependency and the conversion of productive landscapes to residential use. There were also participants in the research who had relocated to regional cities by themselves and found it difficult to locate suitable housing, suggesting there is a need for variety in housing supply. Policy makers pursuing this goal will likely have to contend with some community resistance to higher density development. However, it is worth noting that this sentiment seemed to have shifted in Wollongong, where there is demand for smaller housing units from segments of the community such as retirees.

Despite these concerns, it is clear that for someone coming from a major metropolitan centre, housing affordability remains a drawcard in most regional centres despite rapidly rising prices in many areas. More challenging is the process of finding suitable employment, and some respondents noted that housing affordability benefits were diminished by the lower wages on offer. In this regard, there was clear evidence that many who had moved from major metropolitan areas had made what they perceived as a trade-off with regards to their employment prospects, in order to take advantage of the preferable housing opportunities available in regional cities.

7.2.2 Employment

A key observation arising from the research is the difference between regional and metropolitan labour markets. The perception from workers who had moved from capital cities is that moving to a regional city required a trade-off in employment opportunities, most notably for professionals. These trade-offs took a range of forms, including:

- lower income for similar work

- less challenging or rewarding work

- reduced opportunities for future development

- some career pathways being simply unavailable

- partners having to accept a less suitable role in order to both find jobs in the same location.

There were reports from several cities that new arrivals had to adjust their expectations of what was on offer in regional employment markets. As migrants to Mildura, Albury-Wodonga and Wollongong all explained, there was a need to change their career aspirations. Some interviewees described these issues as partly a matter of perception. For example, one Mildura interviewee explained that his career path had looked very different from what he might have envisaged when he was younger, but had still proven satisfying overall. There was also some indication that regional workplaces could offer more diverse experiences than those available in larger metropolitan firms.

Alternatively, one stakeholder had observed people moving to Mildura for short periods due to the wider range of experiences on offer, which advanced their careers when returning to metropolitan employment. For others, however, the lost employment opportunities were more significant, and were a real factor in participants contemplating moving back to a capital city. While the general impression from participants was that there was work available in regional centres, these experiences highlight that there may often be a mismatch between the type of work on offer and the aspirations of the metro-migrant workforce.

The interviews with regional stakeholders, largely senior employees within public sector or non-government organisations, provided a contrasting view. In Mildura, these stakeholders had built regional careers and gained wider experiences than would have been on offer in metropolitan areas. Councils, government departments, hospitals and education facilities represent larger workplaces in many regional cities, and therefore have demand for specialists in areas such as IT and HR, as well as senior management.

While housing and employment were largely discussed as separate issues, there were indications of how they interact in regional cities that provide additional insights into the experience of regional living. In general, the benefits of lower housing costs need to be considered against the lower wages on offer in regional cities. By contrast, in the one case study (Wollongong) where accessing the employment opportunities of a major metropolitan area was possible, the benefits were balanced out by increasing housing costs due to the proximity to Sydney. It remains to be seen whether the opportunities for permanent remote work in a post-pandemic world mean more professionals can work a 'big city' job while enjoying a regional city lifestyle. Meanwhile, a third distinct example of the interaction between housing and employment markets is found in Whyalla, where economic and employment uncertainty has made accessing housing finance difficult. The interplay between regional growth and housing and employment markets is context specific. If it is to be an attractor to regional cities, it also needs to be considered in relation to the metropolitan equivalents. The perspectives of participants who had relocated from metropolitan areas is important in this regard, highlighting that housing is not necessarily significantly more affordable in weaker labour markets. This is particularly the case when long-term career options form part of the decision-making process for relocation, not just the current employment on offer.

7.3 Perspectives on growth

There was far from unanimous support for growth across the five cities. Participants regularly referred to the case studies as 'towns' rather than 'cities' and praised their 'village feel', noting that this was central to their experience of living in regional cities.

A notable difference in the perspectives of growth was evident between residents who participated in the focus groups and representatives from local government. In Albury-Wodonga, for example, local government representatives saw population growth as positive and inevitable, while residents were largely against further growth. Similar dichotomies were evident in Mildura, where regional stakeholders saw growth as an avenue to wealth creation, while residents were concerned with maintaining amenity.

Of the case studies, the city with the most unequivocal support for population growth was Whyalla, where the support is in direct response to the declining and ageing population. Participants saw the current population of 22,000 people as a threshold for viability, and that the declining population had deterred investment in the city. However, it is notable that even in Whyalla there was a widely held opinion that there was a limit to the benefits of growth, and that if the population reached over 40,000 there would be impacts on community cohesion and the 'village feel'. Similar views were expressed in Mildura, which is growing and currently has a population of more than 33,000. Similarly, in Wollongong there were concerns the city had reached a 'tipping point' and further growth could impact on the city's amenity.

While expressing these concerns about growth, residents also acknowledged that there were benefits to increased population, in terms of service provision, investment attraction and the range of retail and activities on offer. In this regard, it is illuminating to compare Whyalla and Wollongong as post-industrial cities. Population growth in Wollongong was seen as ameliorating the impacts of the decline in the city's steel sector. Whyalla's steel industry has also declined, but because the city has not transitioned to new economic foundations there has been an impact on the city's ability to provide services, as well as entertainment and food venues.

The physical and environmental limits of growth of regional cities was also raised in Cairns, Mildura and Wollongong, albeit for different reasons. For Cairns, the particular significance of nearby World Heritage sites and the importance of the natural environment as an attractor for residents and tourists added to concerns about ongoing growth. Wollongong is wedged between the Pacific Ocean and the Illawarra Escarpment, limiting the available land for residential development and outward expansion. The debate in Mildura was whether additional residential development would impinge on the irrigated farmlands surrounding the city: whether this was an issue of concern was questioned due to the extensive amount of land under irrigation.

This summary of growth perspectives provides the following insights for policy:

1. There is a negative, albeit loose, relationship between positive attitudes towards growth and current population trajectories: Whyalla wants to grow, while the faster growing cities were more circumspect.

2. Population growth is not seen as a benefit in and of itself. Where there was support for additional population in regional cities it was tied to associated benefits: better services, entertainment and prosperity in particular.

3. The primary concern is that population growth will reduce the appeal of regional city living, impacting on commutes, community connections and the 'village feel'.

4. If population growth is to be positive for regional cities, it needs to be well-planned and appropriately serviced, indicating the need for strong government investment.

The implication is that there needs to be a purpose for regional population growth that supports long-term development goals and is supported by locally-based strategic planning and investment in services. The perspectives presented in this chapter indicate that regional development policy needs to place-specific, responding to the differing circumstances and trajectories across regional Australia. Further to this, it also suggests that rather than population settlement policies being based on moving people out of metropolitan areas, the focus should be on distributing population to places where it is most needed and supports regional development goals.

7.4 Regional cities and COVID-19

As discussed in Section 1.3, the research for this project was disrupted by the COVID-19 pandemic and the lockdowns and border closures during 2020 and 2021. As a result, the impact of the pandemic on regional cities was frequently raised in the interviews and workshops. The case study cities had few—if any—locally acquired cases of COVID-19 at the time of the research, with Wollongong's 36 cases the largest tally (Illawarra Shoalhaven Local Health District 2021)[2]. While the direct impacts of COVID-19 were minor, two indirect effects were noted: rising housing costs and the disruptive impact of border closures.

There have been widespread reports of metropolitan residents relocating to regional Australia during the pandemic, which can be seen as a response to the effects of lockdowns in the metropolitan areas. Regional migration data indicates the net outflows from metropolitan areas have been marginal, with a total capital city net outflow of between 10,142 and 11,247 per quarter in 2020 (ABS 2021b). Nonetheless, the view from participants was that regional housing markets had tightened during 2020 and affordability and availability had declined. As reported in Wollongong, working from home meant people were moving into the area and housing costs increased. The flow-on effect was that low-income workers had been displaced, and were forced to move further south, an outcome of regional property market inflation during COVID-19 reported elsewhere (Borello 2021; Chvastek 2021).

The second effect was the impact of state border closures on Mildura and Albury-Wodonga. Normally, border crossings are of minimal inconvenience to residents of these cities. There are no checkpoints and many people cross daily for work, social reasons and to access services. The inability to do this has made regional living far more stressful for residents of border cities than for residents in most other regional areas.

At the time of writing, public health responses to COVID-19 such as lockdowns and border closures continue to be put in place as break-outs occur. While cross-border issues are likely to be temporary, it is unclear whether the housing impacts in regional communities represent a lasting change or a temporary shift. While some residents of regional cities, particularly real estate owners and the property industry, will benefit from the impact on housing markets, the difference between metropolitan and regional housing costs that is seen as an attractor to regional cities is being eroded. The evidence of displacement of low-income workers and welfare recipients is also a real concern, indicating processes of gentrification and social displacement as people are forced to leave communities (Denham 2021). For those forced out of our larger regional cities, the only option will be to shift to smaller and more remote areas, where services are even more inaccessible and job prospects further diminished.

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2   Locally acquired cases in Wollongong as of the 12 July 2021.

8. Policy options for regional cities

This chapter provides recommendations for sustainable population growth from a regional city perspective, including clearly defining the issues that population growth addresses, the need for long-term planning based on development goals, and place-based policies.

In addition, it provides insights into residential attraction strategies for regional cities. The policy options should reflect the importance of existing connections, housing, amenity and nature as key aspects of regional appeal. The research supports earlier studies that find stage-of-life is important in regional relocations, and regional cities may appeal most to households forming families and having children. Regional attraction policies need to be informed by reasons for relocation, as well as why people leave or do not move to regional cities, with the evidence from this study indicating employment is a major issue. This indicates that further research is needed to understand why people are not moving to regional cities.

Finally, this chapter reflects on what regional residents' ambivalence about growth indicates for development policy and the distribution of population across Australia. The research findings are considered in the context of Australia's lack of medium-sized cities (between 500,000 and 1 million residents), and the impact this has on employment and housing markets. For many households, the leap from the largest to the second largest city in a state or territory may be too great in terms of the trade-offs required. If so, we will likely see continuing divergence between metropolitan and regional populations.

8.1 Planning for sustainable regional growth

The first section of this chapter focuses on sustainable growth, taking a regional perspective that draws on the discussion in Chapter Seven. It tackles the key questions raised by the residents of regional cities: who is regional growth for, and what are the benefits for regional cities?

8.1.1 Who is regional growth for, and does it benefit regional cities?

Chapter One sets out the policy debates regarding population growth and distribution in Australia, and the arguments for redirecting population growth from metropolitan to regional cities. In short, rapid population growth has impacted on the liveability of the capital cities, while some areas of regional Australia are in decline. On the evidence provided by the participants in this research, the problems to be solved through population redistribution need to be more clearly defined, particularly for regional cities.

While not directly discussed in the workshops or with stakeholders, the capacity for regional city growth to provide a solution to metropolitan population pressures is also questionable, at least in the short- to medium-term (Denham and Dodson 2019). To elucidate, Wollongong's population grew by 27,414 people between 2006 and 2016. In the same period, Sydney's population grew by 680,115 people, to a total of 4.3 million. The population growth in Wollongong represents less than 1 per cent of the Sydney population in 2016 in absolute terms, indicating the marginal impact of regional city growth on metropolitan population or the need for infrastructure and investment.

These uncertainties provide more support for the conclusion that the success of regional growth strategies should be judged based on how they benefit regional communities, rather than the flow-on effect for metropolitan areas. This aligns with the findings from this research that regional residents want to feel that growth is happening *for* them rather than *to* them. The research offers two key insights into how this can be achieved: through long-term planning for regional development, and through the use of place-based policies.

8.1.2 Long-term planning for regional development

There have been widespread calls for a national settlement strategy to address the issues with population distribution across Australian cities and towns; and to provide a strategic and integrated approach to population, employment, infrastructure and land use (Australian Government 2018a). The outcomes of this project provide further support for such a strategy, as the evidence indicates the need for longer term and purposeful planning for regional city development. While Mildura and Cairns have obvious roles in supporting their broader regions and their strong agribusiness industries, Whyalla and Wollongong have less clear functions as their traditional sectors have declined. Wollongong can be seen as becoming a satellite city within a 'greater' Greater Sydney, with significant implications for regional employment, housing affordability and sustainability. As suggested in Albury-Wodonga, continued growth is expected and needs to be responded to proactively to minimise negative side-effects. The lack of long-term planning for regional cities and their populations and economies can be seen as an outcome of the prevailing neo-liberalism, particularly in regional development policy (Tonts and Haslam-McKenzie 2005; Tonts and Horsley 2019).

The case studies highlight two points that offer support for long-term, objective-focused strategic planning for regional city growth:

1. The benefits of growth in cities, such as the wealth and service provision highlighted by regional stakeholders, are unlikely to be fully realised without coordinated planning. The concerns of residents were related to diseconomies of scale as cities grow, which can be mitigated by ensuring services and infrastructure are in place to support additional population. And while planning may not be so well placed to address concerns regarding the loss of factors such as community, the fact that Wollongong participants still pointed to strong community as a feature of their city suggests that many regional cities can grow significantly before this is threatened.

2. The responses from regional residents indicate that if they are to support population growth, it needs to be linked to achieving other long-term objectives for regional development. In addition to having experienced population decline, Whyalla participants also connected population attraction to other objectives: viability, investment and the success of small business in the city. From another perspective, Wollongong participants recognised what growth had brought to the city but were cautious about further growth if it was not associated with appropriate planning and infrastructure. Population growth needs to be seen as a means to achieve other regional city benefits or objectives if it is to be supported: better services, better infrastructure, better employment opportunities and a more prosperous community.

As discussed in research associated with this Inquiry by Li et al. (2022), there is a need for a greater focus on developing regional economies and employment markets to support regional population growth. This can be seen as a reversal of current policy directions, where investment in projects like high speed rail aim to attract residents to regional cities to then stimulate local economies (McCormack 2018).

8.1.3 Place-based policy

As Section 1.1 of this report highlighted, a major impetus for population debates in Australia has been the rapid growth of the nation's three largest cities in recent years. The need for governments to be at least seen to be responding to concerns regarding housing affordability, congestion and reduced amenity in the metropolitan areas underpins the drive for regional population growth. As stated above, this research suggests that if regional population growth is to be achieved sustainably, policy debates must be reframed to focus on how growth will benefit regional areas, rather than being something that just happens *to* them in order to reduce metropolitan pressures. This reframing would then lead to policies that are place-based, as a member of the expert committee for the Australian Government's Select Committee on Regional Development and Decentralisation observed:

> … there's a growing understanding, which is the place-based notion, that communities and local areas and regions have a story of their own around which they can build an identity, and around that they can build a future. More and more I hear people describing the unique characteristics of where they are and what their story is and what their strengths are. So I think there are real possibilities to build on that if we can move away from the idea that there is one solution for the whole of Australia (Dunn, cited in Australian Government 2018b: 128)

Examples of regional variations are evident in the case studies, including:

- the impacts of administrative complexities for the border cities of Albury-Wodonga and Mildura, exacerbated by COVID-19

- the important role of some cities as major support hubs for broader regions, such as Cairns for Cape York and Mildura for Sunraysia

- the different experiences of, and outcomes from industrial decline in Whyalla and Wollongong, including the loss of support systems such as migrant settlement support formerly provided by major companies

- the specific challenges in satellite cities associated with growth driven by commuters in Wollongong, compared to the challenges of remoteness and access to services in Mildura and Whyalla.

This argument for differentiated and place-based approaches, that respond to local circumstances, capabilities and objectives is a recurrent theme in Australian regional development (Beer et al. 2020; Li et al. 2022). Eversole (2017: 1) contends that:

> There is no place called regional Australia. Regional Australia is a cultural imaginary: in practice, every region is different.

The findings of this report once again reinforce the need for the diversity of regional Australia to be clearly recognised in the development of population settlement strategies and regional development strategies going forward.

8.2 Residential attraction strategies

While the research results point to the need to reframe regional growth policies around the needs of regional areas, this does not diminish the role of resident attraction strategies as a valuable part of the policy mix. The research findings highlight a number of insights into the key features that attract residents to regional cities, as well as issues that need to be addressed to support attraction and retention.

For most of the participants who had left major cities, migration decisions were related to existing connections to the regional city, while also aligning with previous studies that indicate stage-of-life factors are important drivers in migration (Mulder and Hooimeijer 1999). Returning to a regional city to raise children or look after elderly parents was a frequent explanation for relocation. Policies focused on driving more regional 'returns' could have small but meaningful impacts on regional growth, and may result in better retention rates than policies targeting those with no regional 'roots'.

Beyond existing connections, the main advantages of relocating to a regional city were:

- lower cost housing, for family-oriented larger houses and blocks (although there is evidence of tightening regional housing markets, particularly in the rental sector)

- amenity and access to nature

- significantly shorter commute times, and greater ease of movement for other purposes

- the small town feel and perception of stronger communities.

While there are frequent reports of job vacancies across regional Australia (e.g. Houghton 2021), differences between regional and metropolitan employment was the prime issue for relocators, meaning it was necessary to adjust expectations. The issue is more than finding a job on arrival, with longer term career prospects in regional cities cited as an issue, including fewer options for promotion and having to wait for more senior staff to retire. Trendle's (2009) conclusion that people follow jobs rather than jobs following people adds weight to the argument that improving employment opportunities would attract new residents to regional cities.

Additional factors seen as adverse outcomes from living in regional cities were:

- access to specialised services, especially education and health

- for remote cities, the difficulty in attending major sporting and entertainment events that only occur in capital cities

- the challenges some relocators experienced in trying to establish friendships and networks in regional cities as an outsider

- the need to assess cheaper housing against lower incomes, as well as some other living costs being more expensive.

Residential attraction is therefore relative, based on differences in livelihoods and lifestyles between current and prospective places of residence. It requires understanding why people are attracted to major cities as well as the appeal of regional cities, and determining how those attractions translate into migration decisions. This highlights the importance of research such as that conducted by Vij. et al. (2022) for this Inquiry, which examines how individuals weigh up different factors in considering a regional move. It also indicates the need for a holistic approach to developing residential attraction policies, which factor in as many of the multiple considerations that shape individual relocation decisions as possible.

8.2.1 Further research

This research has focused on the lived experience of people currently residing in regional cities, to understand why people move to and remain in them. The conclusions could be further developed by understanding the motivations of people choosing to leave and similarly those who have no intention of moving to regional cities. Based on the evidence presented here, such additional research should have labour markets as a primary focus, particularly high-value jobs and career trajectories. This would address the questions of why people leave regional cities, as policy for regional population growth and residential attraction needs to understand both directions of migration decisions and the salient factors in household decision-making.

It is also important to note that this research does not capture the specific perspectives of Indigenous residents in regional cities, despite the fact that they often make up a larger share of the population in regional cities than the population Australia-wide. This should be rectified with targeted research in future (as such, we are pleased to see this as a focus of proposed research in the most recent AHURI funding round).

8.3 Final remarks

Regional growth as an objective for Australian policy makers has rarely been questioned in recent years, if not decades, and has been prominent in considerations of how to respond to rapid population growth in Australia's metropolises. The responses of regional city residents to population growth in this report raise questions about who this growth is for and whether or not such growth is of benefit to residents of regional Australia, particularly in areas already experiencing rapid growth. Concerns about community, congestion and access to services indicate what might be lost as a result of growth, and generally seem to outweigh positivity about the prospect of more investment and access to better services that may come with increased size.

This ambivalence suggests the need for a strategic and differentiated approach to regional population growth and land use planning, beginning with clearly defining the problems to be solved. The concerns of residents relate to failures to meet population growth with investment in services and infrastructure to meet increased demands, as well as understanding what population growth means for the interrelated and crucial employment and housing markets. Well planned population growth can be a vehicle for regional prosperity and improved living standards, but it is an input to achieving other goals rather than an end to itself. It is also important to note that the concerns regarding population growth were not universally held. For example, Whyalla residents were supportive of additional population growth to ensure the city's viability, albeit with a limit, and regional stakeholders were more accepting of growth and its capacity to promote prosperity.

These variations provide affirmation for the need to consider regional Australia as many places with unique circumstances and aspirations, which would be best served by regional development policies that respond directly to their individual contexts. This brings to light a theme that is apparent throughout much of Australia's regional policy and population debate: it is undertaken from a metropolitan perspective, with regional Australia seen as providing opportunities to solve metropolitan issues. A population settlement strategy that approaches the issue from this perspective is unlikely to gain support in regional areas, where there is already a perception that too often decisions are made for them, not with them.

The experiences of people who have moved to regional cities from Australia's major cities and state capitals also add further weight to the argument that it is not that the capital cities are too big, the problem is the lack of medium sized cities, generally between 500,000 and a million residents (Neutze 1968; Reserve Bank of Australia 2014). If regional relocation decisions are the result of household trade-offs between housing and labour markets, tempered by social factors and preferences, then the participants' experiences of employment and careers in regional cities indicate that the difference between Australia's largest cities and their regional counterparts is a disincentive to regional relocation. Rather than being able to make detailed decisions about housing and labour markets across a continuum of options, for many workers the gap between metropolitan and regional careers and opportunities is significant, even in larger regional cities such as Wollongong. This insight provides an explanation as to why Australia's major cities are growing more rapidly than other parts of the country, as it indicates a process of cumulative causation in city growth and development. Further research into why people leave regional cities would provide additional insights into the effect of labour markets in regional-metropolitan location decisions. It is also unlikely that filling the medium-sized city gap in the Australia's settlement hierarchy will occur without concentrated and coordinated interventions from all tiers of government and the private sector, across land-use planning, fiscal policy, public sector procurement and infrastructure investments.

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