

**The Missing Link: Mutual Forms of
Organisation, Social Capital and
Community Regeneration in
Regional Australia**

Meryl McQueen

Mark Lyons

June 2001

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ACCORD

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Meryl McQueen is a PhD candidate with the School of Management at UTS.

Mark Lyons is a Professor of Social Economy at UTS and co-director of ACCORD.

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Abstract

There is evidence from overseas that nonprofit organisations, including mutual associations, are unevenly distributed across regions. That is to say, some communities (towns or suburbs) have more associations for a given number of people than do others. There is also a literature that claims (and provides some evidence for its claims) that the presence of relatively large numbers of nonprofit organisations in a community is a sign that that community is rich in social capital. It is also claimed that mutual organisations are better at reproducing social capital than are other sorts of nonprofits (e.g. charities). Finally, it is claimed that high levels of social capital underpin the economic resilience of a community. If these four claims are true then we might expect that communities with high numbers of mutual associations will be particularly resilient and adaptive to the several shocks that have been experienced by rural communities over the past decade or so. To test this conclusion would require, first of all that we could identify those communities that were rich in mutual associations (using a measure of organisational density) and those that were not. This paper reports an exploratory attempt to conduct such a test and to discover, tentatively, if some areas of rural New South Wales have a higher density of mutuals than others.

Introduction

Over the past two to three years, widespread public attention has been drawn to the plight of large areas of rural and regional Australia. The signs of this plight are well known: high unemployment; a declining, and aging population; the withdrawal of government and commercial services; the poor quality or limited availability of remaining services. Explanations for these problems are also well traversed. They are the product of global economic forces such as the industrialisation of agriculture and the lack of competitiveness of certain regionally based manufacturing and mining enterprises. They are the product of a desire to constrain government expenditure by cutting back or privatising government services in health, transport and utilities. Finally, they are the product of efficiency drives by banks and other national business enterprises whose managers judge, and are judged for, their success in maximising returns on shareholder funds. Many of these explanations are the linked by-products of a worldwide economic and social transformation known as globalisation.

A great deal of attention is given to arguing the most appropriate response that should be taken by governments to these developments. Far less attention has been paid to the collective organised responses of those living and working in rural and regional Australia. In particular, have groups of people formed organisations collectively to provide services previously provided by governments or business? Have they formed collective organisations that will rejuvenate their industry or town or region? In times past, Australians have responded to crises, to threats of crisis or simply to need, by joining together and organising a collective or mutual response. Volunteer bush fire brigades, country ambulance services, producer cooperatives, cooperative stores, land care, friendly societies, building societies, credit unions and registered clubs are all testimony to this capacity for private collective or community action. These are all mutual organisations. Many of these mutual organisations subsequently faded, abandoned when the needs that produced them had passed, or were satisfied in other ways. The contribution, real or potential, of mutual organisations to the current crisis in rural life deserves exploration.

The possible importance of mutuals in rural regeneration

Mutual organisations are established by groups of people to provide services that are not available from government or for-profit firms. Mostly, mutuals benefit only their members, though in some cases the wider public benefits as well. Mutual organisations vary greatly in size. Many are small and rely entirely on voluntary labour; some are larger and employ staff. Cooperatives are a form of mutual, as are registered clubs and credit unions. So too are local sports clubs, playgroups, bushfire brigades and landcare groups.

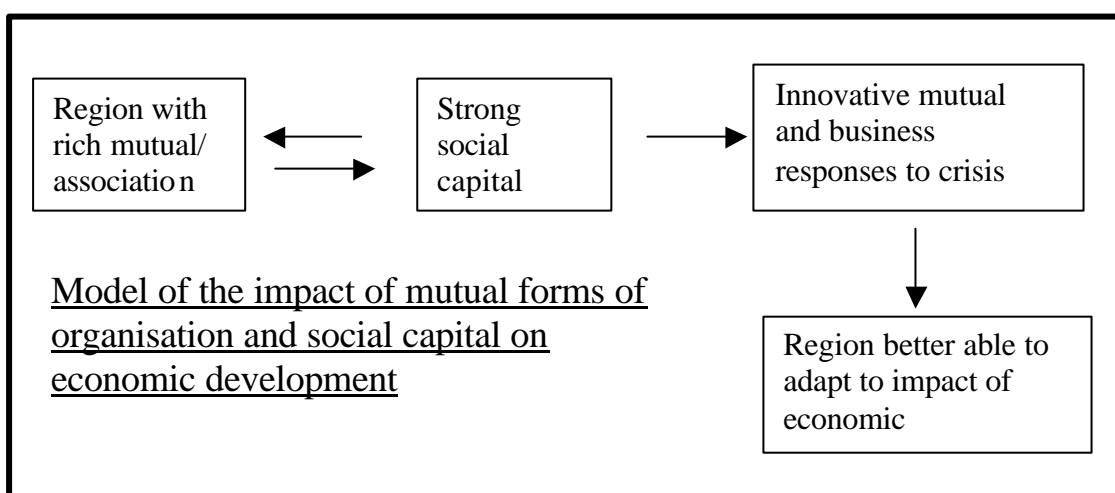
Although mutual organisations vary in scope, purpose, size and levels of participation, they all share a common practice of democratic governance, relatively flat structures, and a sense of self-ownership. Small mutuals may operate a form of direct democracy where the members take all decisions as a whole. Mostly, members elect a committee or board to run the organisation. Some mutuals may be incorporated under particular legislation; others are unincorporated but nonetheless retain resilient arrangements that enable individuals to share their enthusiasms and their concerns, to benefit themselves or others in the community.

Why is mutuality important? Mutual forms of organisation are associated with many desirable qualities, including innovation, flexibility, loyalty and horizontal or 'bonding' linkages. In situations where people feel disenfranchised and powerless, mutual forms of organisations provide a sense of ownership and control that may otherwise be absent. Mutual organisations enhance a community's capacity to organise. Mutuals provide connections, and membership by definition can be used as an indicator of social agency. Individuals who feel ownership of their mutual organisation may extend this proactive position into other community development activities. There is evidence that participation in one type of mutual organisation may be correlated with membership in multiple mutuals (Stecker 1999, Lyons and Hocking 2000).

These issues relate directly to a wider and very important international debate around social capital and civil society. For some, such as Robert Putnam (1993), a rich civic culture, one containing many voluntary associations such as choral groups, soccer clubs, industry groups etc, is testimony to the strength of a region's social capital; this

in turn ensures a strong democracy and a strong, adaptive economy. In his study of the introduction of regional government into Italy in the 1970s, Putnam showed that a region with a rich civic culture were regions with strong economic growth and strong democratic institutions. Putnam's examples of organisations that contribute to social capital are all mutual or member-serving associations. Despite Australia's rich history of such associations, especially in rural and regional Australia, there is no link recognised in this country between mutual organisations and economic prosperity in non-metropolitan regions.

This discussion suggests the possibility that there exists an interesting causal mechanism that can be expressed thus:



If this mechanism could be demonstrated to exist, the prospect of building social capital from a low base by facilitating the growth of various mutual associations has important implications for local and regional communities and government policy makers.

In the preliminary research reported here, we sought to discover whether the first component of the model could be demonstrated; that is, whether there are some areas richer in mutual organisations than others. This view is supported in the international literature and is often affirmed by people active in, for example, the co-operative movement, but needs to be demonstrated if next steps of the hypothesised causal chain are to be tested. If this precondition can be established, then we have available in work previously undertaken at UTS by Jenny Onyx and Paul Bullen, tools to enable us to test its supposed connection with social capital (Onyx and Bullen, 1997).

Aim

The goal in this project was to assess whether or not it was possible to identify different levels of mutual density in different areas of regional New South Wales using data obtained from central sources. We wanted to see if some communities were richer in mutual forms of organisation than were others. This was an important first step if we were ever to test our hypothesised relationship among mutuality, social capital and community economic development.

Methodology

There are three possible approaches to gathering information about the density of mutuals in regional New South Wales. They are:

1. Going out and counting mutuals in a representative sample of towns/districts.
2. Collecting data on associations held by council libraries as a community information service.
3. Using data held at the state level by peak bodies representing mutuals in different fields of activity.

We chose approach three. Approach one would have been too costly for this stage of the project. Data from approach two was likely to vary considerably in quality, depending upon the enthusiasm of the local library for this task. This led us to adopt three as the easiest, though very rough, guide.

Because this was only an exploratory project, we did not seek to be comprehensive. We included eight types of organisation in our investigation into the density of mutuals in rural communities in New South Wales: co-operatives, service clubs, Little Athletics, Landcare projects, LETS (Local Exchange and Trading Systems), genealogical societies, registered clubs and credit unions.

This list provides a variety of institutional types and includes broad participation from all segments of the population. We define mutual broadly as member-serving organisations. Some, such as service clubs, have a public-serving dimension to their work as well. Specific service organisations targeted for this survey include Apex, Freemasons and Rotary. Sports clubs include only Little Athletics clubs because of

inaccessibility of data from other peak sporting associations. Genealogical or family history societies are included because many of them are dedicated to the study of regional history in addition to local residents' genealogy. Cooperatives ranged from farmer owned buying or marketing cooperatives, to consumer cooperatives and taxi cooperatives in larger towns. We omitted registered clubs that were cooperatives as these were already included in that field.

LETS is a trading system which operates on a non-profit basis, using an alternative currency. People offer goods and services such as home-grown produce and babysitting in exchange for this alternative currency which they can use to purchase products or resources from other LETS members. This mechanism enables people who might be otherwise excluded from economic transactions to participate with others in their community. LETS are most useful in situations where there is a lack of cash flow, due to unemployment or underemployment, and can only thrive when all members are both producers and consumers in the system (Williams 1997). LETS membership tends to fluctuate, with debt accumulation, lack of co-ordination of supply and demand and transience of members cited as essential elements in these imbalances (Stecker 1999).

Landcare groups are formed by farmers and other interested people to contribute to the sustainable management of land, water, vegetation and biological diversity. Government estimates indicate that about 33% of farmers are members of a Landcare group. These Landcare groups vary in terms of membership, activity, scope of project and participation, but all fit into our definition of mutuals in the context of members joining for a common purpose under a democratic structure. The public sector is heavily involved in providing and supporting Landcare (Landcare 1999).

For the purposes of this study, which looked at mutual distribution by town, we included credit union branches except for those of some employer-based credit unions that did not list separate branches.

When collecting data, we presumed that the address given as the location of the organisation also described where its activities took place. The base of participation was assumed to be within the town and we used the postcode location for population comparison (Vinson 1999). The rationale behind this was that postcodes and the location of post offices reflect the focus on transport and local business traffic that many people would identify as the 'centre' of a given area. We excluded from the sample communities that were part of the Newcastle / Sydney / Wollongong conurbation. We took as our measure of mutual density the number of mutuals/1000 of population.

Findings

The data appear to support our contention that there are areas of relative mutual wealth and poverty in New South Wales.

The distribution of raw figures (Appendix A) reveals a range from 0.18 to 4.55 – i.e., one town has only 0.18 mutual organisations per 1000 people while another has 4.55. Or, to put it another way, some centres have only one mutual per 5400 people and others have one per 220 people.

A moment's reflection will suggest that smaller centres will have more mutuals per 1000 people than large centres. If, for example, 400 people in a centre are enough to sustain a particular type of organisation, 2000 people in another larger centre might also need no more than one organisation (though that organisation will have a larger membership). On the other hand, if it is true that some locations are richer in mutuals than others, then there will be a variation in our measure of mutual density, even when we compare centres of roughly equal size.

To test the influence of the size of each community, we stratified the sample according to size. This enabled us to compare communities of similar size to determine whether or not the density of mutual forms of organisation differed. We divided the data into ten population classifications:

Category 1	500 < 1000 people
Category 2	1001 < 2000
Category 3	2001 < 5000

Category 4	5001 < 7000
Category 5	7001 < 10000
Category 6	10001 < 12000
Category 7	12001 < 15000
Category 8	15001 < 20000
Category 9	20001 < 30000
Category 10	30001 < 50000

The following table shows the range of density of mutuals in each stratum. There appear to be significant differences in mutual density, even in communities of roughly similar size. For example, of the 14 communities in Category 7 (with a population range of 10 – 12 000), there was a range of mutuals per 1000 people of 0.29 to 1.25 from almost 800 people per mutual at the highest density of mutuals to almost 3500 per mutual at the lowest density.

TABLE 1: Mutual Density in Communities of Similar Size

Category	Number of communities in category	Mutuals per thousand people
1	15	1.05-4.55
2	32	0.57-4.43
3	49	0.21-3.29
4	18	0.18-2.47
5	21	0.24-1.54
6	9	0.34-1.70
7	14	0.29-1.25
8	8	0.33-1.28
9	14	0.45-0.89
10	10	0.35-0.86

It is worth noting that the size of towns does have a residual effect. The upper and lower numbers for the mutual density within each category generally falls as the size of towns in each stratum increases

These two points: the significant variations in our measure of mutual density within each category of township and the gradual decline in that measure overall can be seen if we look at the three highest and three lowest ranked of our towns in Categories 1, 9 and 10.

TABLE 2

Category 1	# Mutuals	Mutuals per thousand	Rank
Manildra	4	4.41	3
Rylestone	4	4.40	2
Ivanhoe	3	4.55	1
Eugowra	1	1.34	14
Collerenebri	1	1.09	15
Ganmain	1	1.05	16

TABLE 3

Category 9	# Mutuals	Mutuals per thousand	Rank
Nowra	25	0.84	2
Goulburn	23	0.89	1
Armidale	22	0.84	2
Cessnock	16	0.70	9
Ballina	15	0.62	10
Broken Hill	10	0.45	11

TABLE 4

Category 10	# Mutuals	Mutuals per thousand	Rank
Tamworth	35	0.86	2
Lismore	34	0.77	3
Coffs Harbour	28	0.86	1
Bathurst	17	0.50	8
Queanbeyan	15	0.45	9
Tweed Heads	12	0.35	10

These data show that within each population range, there are considerable variations in mutual density, but also that the density of mutuals decreases as the population grows. The data also show that even within a particular population range, being the town with the largest number of mutuals does not guarantee top ranking in mutual density. This is because even within each category there is still a limited variation in population size, so that a community with the highest number of mutuals might not have the highest mutual density if it is the very largest community in the category.

Overall, these findings echo the results of a United States study by Paarlberg and Gronbjerg (2000) which found considerable differentiation in the density of nonprofit organisations across counties in the state of Indiana. Densities differed by a factor of

3:1 (p. 17). This is far less than the variations of our study, but they were using counties as their unit of measurement, far more populous than our postcodes.

Limitations of the Data

There are several limitations to our data that reduce its descriptive power. We assume that our measure of mutual density indicates whether or not a community has a capacity to form and sustain mutuals – that is, whether or not it has a strong “mutual culture”. But the data provide a snapshot of the community and do not reveal whether the population is increasing or decreasing. Such population movements can distort the message that our mutual density measure might convey.

For example, a community that is shrinking in size may show a high mutual density as a number of organisations that were perhaps sustainable when it was more populous hang on with diminished numbers. It might not have had a high mutual density when it was larger, and have a no richer “mutual culture” when it is smaller. Its high ratio, rather, is a testimony to organisational survival. A community that is growing rapidly may experience the opposite effect, namely a low mutual density, as the new inhabitants join existing mutuals before they start new organisations. Paradoxically, the success of existing mutuals in attracting new members will indicate a weaker mutual culture by our simple measure.

We also assume that a high mutual density is probably a good thing – that it is probably a sign of high social capital and thus of community capacity for renewal. However, it is possible to imagine a community with a high mutual density for which this might not be true. This could be true of a community that long suffered deep divisions along racial, ethnic, religious, political or class lines. Instead of having one social club, for example, the community might support two, each struggling to survive, but each adding to the community’s mutual density.

Despite these limitations, we believe our mutual density measure is a useful guide to the strength or weakness of mutuals or associational culture in different communities.

Conclusion

Our initial attempt to map the distribution of a number of mutual forms of organisation across New South Wales suggests that there are some parts of the state that are richer in mutual organisations than are others. Although there are some methodological difficulties with this crude mapping, the findings are sufficiently robust to suggest that further, exploratory research is warranted. This research would take two or three mutuality-rich areas and two or three that seem to be poor in mutual forms of organisation and measure social capital in these areas. At the same time, a good deal of data could be collected by way of observation and interviews about the responsiveness of these regions to economic restructuring. This will require identifying more standardised measures. It will also require some prior interviews with Sydney-based officials with regional responsibilities.

This paper outlines the first steps towards understanding whether and how mutual forms of organisation can contribute to the social capital of a community, insulate communities from economic downturns, and promote economic adjustment in difficult situations. Future work should revolve around the structure, function, pervasiveness and emergence of mutual forms of organisation in comparative case studies of communities in rural New South Wales. ACCORD's continuing research objective will be to identify how mutual forms of organisation create sustainable alternatives to economic rationalist models. The life of a community is not only in the dollars it members earn and spend—it resides within the connections, relationships and associations that citizens nurture. Mutual organisations can be a valuable vehicle for this important process.

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Appendix A

Name of Town	Population	Category	No. of mutuals in list	Density
Aberdeen	2205	3	2	0.91
Adelong	1548	2	2	1.29
Albury	27558	9	22	0.8
Alstonville	9029	5	11	1.22
Armidale	26048	9	22	0.84
Ashford	1044	2	3	2.87
Ballina	24183	9	15	0.62
Balranald	1879	2	4	2.13
Bangalow	3775	3	4	1.06
Baradine	1388	2	3	2.16
Barellan	2266	3	1	0.44
Barham	2206	3	1	0.45
Barmedman	587	1	1	1.7
Barraba	2099	3	5	2.38
Bateman's Bay	14335	7	7	0.49
Bathurst	34358	10	17	0.49
Batlow	2010	3	4	1.99
Bega	15103	8	18	1.19
Bellingen	7725	5	10	1.29
Berrigan	1769	2	1	0.57
Berry	6347	4	5	0.79
Bingara	1841	2	5	2.72
Blayney	3593	3	4	1.11
Boggabri	1601	2	6	3.75
Bombala	1924	2	5	2.6
Booroowa	2137	3	4	1.87
Bourke	4115	3	9	2.19
Bowral	8823	5	12	1.36
Braidwood	2418	3	4	1.65
Brewarrina	1597	2	4	2.5
Broken Hill	22343	9	10	0.45
Bulahdelah	3246	3	3	0.92
Bulli	5407	4	1	0.18
Buronga	909	1	2	2.2
Byron Bay	10926	6	10	0.92
Camden	20767	9	5	0.24
Canowindra	2654	3	8	3.01
Cardiff	23216	9	10	0.43
Casino	17154	8	12	0.7
Cessnock	23165	9	16	0.69
Cobar	5184	4	9	1.74
Coffs Harbour	32488	10	28	0.86
Coleambally	930	1	3	3.23
Collerenebri	919	1	1	1.09

Condobolin	5049	4	7	1.39
Coolah	1492	2	3	2.01
Coolamon	1642	2	1	0.61
Cooma	14974	7	10	0.67
Coonabarabran	4804	3	12	2.5
Coonamble	3647	3	10	2.74
Cootamundra	7435	5	7	0.94
Corowa	6629	4	8	1.21
Cowra	10718	6	16	1.49
Crookwell	4421	3	2	0.45
Cudal	707	1	2	2.83
Deniliquin	11335	6	14	1.24
Denman	2746	3	7	2.55
Dorrigo	2661	3	7	2.63
Drake	923	1	2	2.17
Dubbo	36649	10	24	0.65
Dunedoo	1443	2	1	0.69
Dungog	4846	3	6	1.24
East Maitland	19724	8	9	0.46
Eden	3728	3	5	1.34
Eugowra	748	1	1	1.34
Evans Head	2615	3	5	1.91
Finley	2657	3	7	2.63
Forbes	9705	5	11	1.13
Forster	19457	8	17	0.87
Ganmain	956	1	1	1.05
Gerringong	4048	3	3	0.74
Geurie	2213	3	1	0.45
Gilgandra	4562	3	15	3.29
Glen Innes	7994	5	10	1.25
Gloucester	5053	4	8	1.58
Goulburn	26184	9	23	0.88
Grafton	29144	9	21	0.72
Grenfell	3464	3	4	1.15
Griffith	20410	9	16	0.78
Gulargambone	1063	2	4	3.76
Gulgong	3977	3	5	1.26
Gundagai	3256	3	4	1.23
Gunnedah	11145	6	13	1.17
Gunning	2200	3	1	0.45
Guyra	3259	3	8	2.45
Harden	3148	3	5	1.59
Henty	1685	2	4	2.37
Hillston	1662	2	2	1.2
Holbrook	3364	3	4	1.19
Iluka	1866	2	5	2.68
Inverell	12548	7	15	1.2

Ivanhoe	660	1	3	4.55
Jerilderie	1721	2	2	1.16
Junee	3686	3	7	1.9
Kempsey	23165	9	16	0.69
Kiama	13553	7	9	0.66
Kingscliff	7975	5	4	0.5
Kurri Kurri	6972	4	9	1.29
Kyogle	6614	4	7	1.06
Lake Cargelligo	1786	2	2	1.12
Laurieton	8093	5	7	0.86
Lavington	15105	8	5	0.33
Leeton	9068	5	14	1.54
Lightning Ridge	3354	3	1	0.3
Lismore	44203	10	34	0.77
Lithgow	14493	7	14	0.97
Lockhart	1624	2	2	1.23
Macksville	6386	4	8	1.25
Maclean	6071	4	15	2.47
Maitland	15677	8	20	1.28
Manildra	908	1	4	4.41
Manilla	3085	3	9	2.92
Mendooran	559	1	1	1.79
Menindee	533	1	1	1.88
Merimbula	6023	4	4	0.66
Merriwa	1876	2	5	2.67
Millthorpe	1537	2	1	0.65
Milton	4526	3	5	1.1
Mittagong	13751	7	4	0.29
Molong	2574	3	1	0.39
Moree	12158	7	11	0.9
Morriset	10132	6	7	0.69
Moruya	9001	5	11	1.22
Moss Vale	12098	7	11	0.91
Moulamein	1054	2	3	2.85
Mudgee	14366	7	18	1.25
Mullumbimby	5447	4	8	1.47
Mulwala	2208	3	1	0.45
Mungindi	1147	2	4	3.49
Murrurundi	1547	2	5	3.23
Murwillimbah	16896	8	14	0.83
Muswellbrook	12818	7	10	0.78
Nabiac	543	1	1	1.84
Nambucca Heads	8688	5	10	1.15
Narooma	8136	5	5	0.61
Narrabri	9360	5	9	0.96
Narrandera	8382	5	2	0.24
Narromine	4699	3	8	1.7

Nowra	29665	9	25	0.84
Nyngan	3058	3	7	2.29
Oberon	5710	4	2	0.35
Orange	36979	10	25	0.68
Pambula	2363	3	4	1.69
Parkes	12270	7	15	1.22
Peak Hill	1692	2	7	4.14
Port Macquarie	34162	10	21	0.61
Queanbeyan	33287	10	15	0.45
Quirindi	5227	4	6	1.15
Rylestone	909	1	4	4.4
Sawtell	13240	7	4	0.3
Scone	7564	5	7	0.93
Singleton	19646	8	13	0.66
Stroud	1942	2	3	1.54
Tamworth	40722	10	35	0.86
Taree	28312	9	22	0.78
Temora	5703	4	7	1.23
Tenterfield	5329	4	4	0.75
Toukeley	21151	9	7	0.33
Trangie	1579	2	7	4.43
Tumbarumba	2945	3	5	1.7
Tumut	7383	5	10	1.35
Tweed Heads	33964	10	12	0.35
Ulladalla	11499	6	7	0.61
Uralla	4417	3	6	1.36
Wagga Wagga	49437	10	27	0.55
Walcha	3521	3	5	1.42
Walgett	3612	3	6	1.66
Walla Walla	581	1	2	3.44
Wallerawang	2044	3	1	0.49
Warialda	1984	2	5	2.52
Warren	2937	3	6	2.04
Wauchope	9946	5	11	1.11
Wee Waa	2784	3	5	1.8
Wellington	7285	5	9	1.24
Werris Creek	1676	2	5	2.98
Wilcannia	1147	2	2	1.74
Wingham	10843	6	5	0.46
Woodburn	1761	2	4	2.27
Woolgoolga	11847	6	4	0.34
Wyalong	6218	4	4	0.64
Yamba	5339	4	7	1.31
Yass	8359	5	7	0.84
Young	10025	6	17	1.7