



Bermagui Community Portrait

2006

This Portrait uses data from the 2006 Census to examine the social and economic characteristics of the residents of Bermagui, looking at how this community differs from Bega Valley, and how it has changed since 2001.

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In this Portrait, Bermagui is the area defined in ABS terms as Bermagui (UCL 107400).

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prepared for Bega Valley Shire

Population

Population and growth

In the August 2006 Census, 1,298 residents were counted in Bermagui – 661 females and 637 males. Of these residents, 1,150 (88.6%) were at home on Census night, while 10 were staying elsewhere within the same locality and 137 were staying somewhere else in Australia. There were 75 visitors from elsewhere in Australia staying in Bermagui on Census night; these people are not included in this profile.

The counted resident population had decreased by 22 or 1.7% since the 2001 Census.

In Bega Valley, 96% of the estimated population completed the Census. If the same proportion did so in Bermagui, the resident population of Bermagui would be about 1,355.

Some 10.6% of residents were away from the local area on Census night (but completed a form elsewhere). Of these, there were 1.03 females per male. This very much is inconsistent with the general pattern that more men are away from home than women, likely due to more work trips.

Around 92% of Bermagui residents were Australian citizens, similar to Bega Valley.

Population	people in Bermagui				% in Bega V	Berm'i's difference	Bermagui 2006		
	2006	2001	2001-2006	2006 % of residents			males	females	ratio
at home on Census Night	1,150	1,199	dn 49	88.6%	92.9%	4.3% less	564	586	1.04 F:M
away from locality at Census	137	102	up 35	10.6%	5.5%	5.1% more	68	70	1.03 F:M
away from home (but local)	10	19	dn 9	0.8%	1.6%	0.8% less	5	5	1.01 F:M
counted residents	1,298	1,320	dn 22	99.9%	100.0%	dn 1.7%	637	661	1.04 F:M
Australian citizens	1,196	1,137	up 59	92.1%	92.2%	0.0% less	590	606	1.03 F:M
Estimated Resident Pop'n	n.a.	n.a.	n.a.	n.a.	104.4%	n.a.	n.a.	n.a.	n.a.

In all tables, negative numbers are in red, and where appropriate, extreme results (highs and lows) are bold. The gender ratio is blue if males dominate (eg 2.12 M:F), or red if females do (eg 1.30 F:M). Very small differences may show as, say '0.0% more' or '0% higher'; this means they are virtually zero, but slightly positive or negative.

Some averages

The median age of all people in Bermagui (where half are younger and half older) was 51 years, which was 6 years older than Bega Valley and 2 years older than in 2001.

Bermagui had an average of 2.2 residents per occupied dwelling, and 1.1 residents per bedroom. By comparison, Bega Valley averaged 2.4 residents per dwelling and 1.1 per bedroom.

The median individual income in mid-2006 was \$304 a week, 17% less than Bega Valley's \$368. The median family income was \$633 a week, 30% less than Bega Valley's \$898.

The median mortgage repayment in Bermagui in August 2006 was \$1,083 a month, 7% or \$73 more than Bega Valley's median. The median rent was \$165 a week, 3% or \$5 more than Bega Valley.

Some medians	2006		Berm'i's difference	2001		Berm'i's change from 2001
	Berm'i	Bega V		Berm'i	Bega V	
median age	51 yrs	45 yrs	6 y. older	49 yrs	42 yrs	2 y. older
av. persons per household	2.2	2.4	8% less	2.1	2.5	5% more
av. persons per bedroom	1.1	1.1	same	0.00	0.85	n.a.
individual weekly income	\$304	\$368	17% less	\$288	\$288	6% more
family weekly income	\$633	\$898	30% less	\$634	\$750	0% less
household weekly income	\$562	\$697	19% less	\$519	\$634	8% more
monthly mortgage payment	\$1,083	\$1,010	7% more	\$807	\$807	34% more
weekly rent	\$165	\$160	3% more	\$144	\$144	15% more
CPI @ 30 June	154.3			133.8		15% more

Note: the median incomes and housing payments in 2001 were given as ranges (eg \$400-\$499), not exact amounts as in 2006. The approximate median in 2006 dollars is calculated as the mid-point of the range (eg \$450), factored up by the CPI increase of 15% over 2001 to 2006. The 2006 average persons per bedroom is given in Census tables; the 2001 figure is calculated from 2001 Census data and may not be exactly compatible.



Age structure

This Age Tree illustrates the population's age profile, with each branch representing an age group; older age groups being higher up the tree. The length of each branch is proportional to the number of people in that age group – the shorter branches near the top of the tree show there are fewer older people. **Right-hand branches show males in blue; left branches show females in pink.**

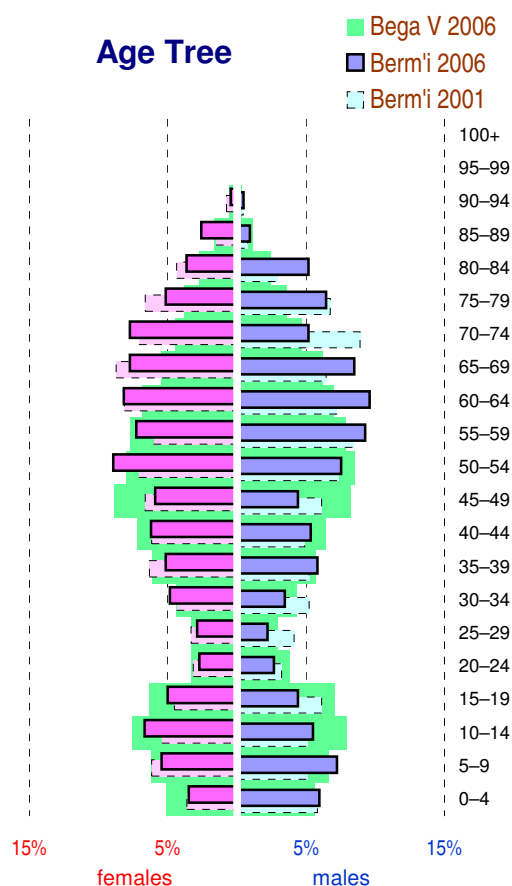
The largest age groups in Bermagui in 2006, shown by the longest branches, were people 60–64, 50–54 and 50–54 years old.

Compared with Bega Valley, Bermagui had relatively more people aged 65–69, 75–79 and 60–64 years, but fewer people aged 45–49, 15–19 and 10–14 years.

Over 2001 to 2006, the Bermagui age groups that increased most were 60–64, 50–54 and 50–54 years-old, while the 70–74, 45–49 and 25–29 age groups fell most as a proportion of the population.

The ratio of females to males rises rapidly over the age of 70, as women tend to live longer than men. In Bermagui, the ratio peaks at 2.83 women per man among those aged 85–89 years.

Among those under 70, females were most common among people aged 30–34 and 45–49 years, while males were more common among those aged 0–4, 5–9 and 55–59 years.



5-year age groups	Bermagui 2006				Bermagui 2006			Berm'i's	
	people	percent	% in Bega V	Berm'i's difference	males	females	ratio	Berm'i in 2001	change from 2001
0–4	61	4.7%	5.4%	0.7% less	38	23	1.65 M:F	4.7%	dn 0.0%
5–9	82	6.3%	6.4%	0.1% less	46	36	1.28 M:F	5.6%	up 0.7%
10–14	79	6.1%	7.7%	1.6% less	35	44	1.26 F:M	5.2%	up 0.9%
15–19	61	4.7%	6.7%	2.0% less	28	33	1.18 F:M	5.3%	dn 0.6%
20–24	35	2.7%	3.5%	0.8% less	17	18	1.06 F:M	3.2%	dn 0.5%
25–29	33	2.5%	3.1%	0.6% less	14	19	1.36 F:M	3.7%	dn 1.2%
30–34	54	4.2%	4.3%	0.2% less	22	32	1.45 F:M	4.8%	dn 0.6%
35–39	71	5.5%	5.9%	0.4% less	37	34	1.09 M:F	5.8%	dn 0.3%
40–44	75	5.8%	6.8%	1.0% less	34	41	1.21 F:M	5.5%	up 0.2%
45–49	67	5.2%	8.5%	3.4% less	28	39	1.39 F:M	6.4%	dn 1.2%
50–54	107	8.2%	8.2%	0.0% more	48	59	1.23 F:M	7.2%	up 1.0%
55–59	107	8.2%	7.8%	0.5% more	59	48	1.23 M:F	7.2%	up 1.0%
60–64	115	8.9%	6.9%	2.0% more	61	54	1.13 M:F	7.7%	up 1.2%
65–69	105	8.1%	5.8%	2.3% more	54	51	1.06 M:F	7.6%	up 0.5%
70–74	84	6.5%	4.5%	1.9% more	33	51	1.55 F:M	8.0%	dn 1.5%
75–79	75	5.8%	3.7%	2.1% more	41	34	1.21 M:F	6.7%	dn 0.9%
80–84	57	4.4%	2.6%	1.8% more	33	24	1.38 M:F	3.6%	up 0.8%
85–89	23	1.8%	1.4%	0.4% more	6	17	2.83 F:M	1.1%	up 0.6%
90–94	6	0.5%	0.4%	0.0% more	3	3	=	0.6%	dn 0.1%
95–99	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
100+	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
residents	1,297	100%	100%		637	660	1.04 F:M	1,317	2% less

In this and later tables, the most extreme results in a column (eg differences) are highlighted by bold font so they are easy to spot.

Life stages

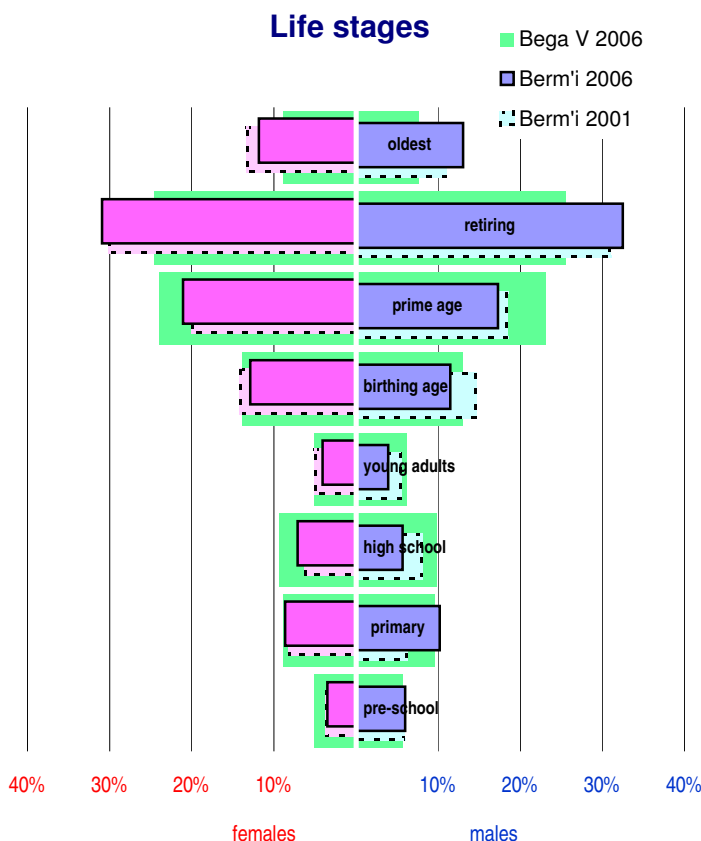
When planning for communities and their services, understanding changes in the numbers of people in key life stages is important. Four broad age groups - children, youth, adults and retirees - can each be divided into two life-stages, giving eight in all. They are pre-school and primary children, secondary and tertiary-age young people, birthing and prime-age adults, and retiring and the oldest people.

Over 2001 to 2006, the retiring (55–69 years) group grew most, as a proportion of Bermagui's residents, gaining another 2.7% of the population, with the primary school (5–11 years) group also growing, up by 2.3%. Offsetting this were declines in the relative size of other life stages, such as the birthing age (25–39 years) group, down by 2.1%, and the oldest (70+ years) group down by 1.2%.

Compared with Bega Valley, Bermagui's life stages that were proportionally larger were the oldest (70+ years), which had 6.1% more of the population, and retiring (55–69 years), with 4.7% more. Bermagui had relatively fewer people in the prime age (40–54 years) stage of life, with 4.4% less, and in the high school (12–17 years) stage, with 3.1% fewer.

For most communities with reasonably large populations, the number of males and females is within about 5% of each other. Over Bermagui, the male:female ratio is 1.04 females per male, reaching 1.06 males per female among those aged 70 or more.

The younger life stages with the biggest differences between the number of males and females were pre-school (0–4 years), where there were 1.65 males per female, and the high school (12–17 years) stage of life, with 1.31 females per male.



Life stages	Bermagui 2006		% in Bega V	Berm'i's difference	Bermagui 2006			Berm'i in 2001	difference from 2001
	people	percent			males	females	ratio		
pre-school (0–4 years)	61	4.7%	5.4%	0.7% less	6.0%	3.5%	1.65 M:F	4.7%	0.0% less
primary school (5–11 years)	122	9.4%	9.2%	0.2% more	10.2%	8.6%	1.14 M:F	7.1%	2.3% more
high school (12–17 years)	83	6.4%	9.5%	3.1% less	5.7%	7.1%	1.31 F:M	7.1%	0.7% less
young adult (18–24 years)	52	4.0%	5.6%	1.6% less	3.9%	4.1%	1.08 F:M	5.2%	1.2% less
birthing age (25–39 years)	158	12.2%	13.4%	1.2% less	11.5%	12.9%	1.16 F:M	14.3%	2.1% less
prime age (40–54 years)	249	19.2%	23.6%	4.4% less	17.3%	21.1%	1.26 F:M	19.1%	0.1% more
retiring (55–69 years)	327	25.2%	20.5%	4.7% more	27.3%	23.2%	1.01 M:F	22.5%	2.7% more
oldest (70+ years)	245	18.9%	12.8%	6.1% more	18.2%	19.5%	1.06 M:F	20.0%	1.2% less
residents	1,297	100%	100%		100%	100%	1.04 F:M	1,317	
aged 15+	1,236	95.3%	94.6%	0.7% more	599	637	1.06 F:M	95.3%	0.0% more

The male:female ratio is the ratio of their numbers, not their proportions.

Generations

Your generation is set by the period you are born in, and each generation has different aspirations and values. The relative sizes of generations in a community influences its overall culture. With no incoming population, older generations with higher mortality rates will decline proportionally, and younger generations will become a larger proportion of the population, and gain more influence on community culture as they age.

Statistically, generations are counted as 15 years long (three Censuses). The first 'named' generation, the *Baby-boomers*, was born between 1946 and 1961, followed by *Generation X*, born 1961 to 1976, and *Generation Y*, born 1976 to 1991. Before these were the *Wartime* generation (1931-1946) and the *Veterans* (1916-1931). The most recent generation, simply called *Children*, was born between 1991 and 2006, but only those counted in both of the last two Censuses (i.e. they were born between 1991 to 2001) are included here. Generations are dated as between Censuses (eg August 1946 to July 1961).

Bermagui is currently undergoing noticeable every generational change with Baby-boomers (45–59 years) and the Children (5–14 years) increasing their share of the population, mostly at the cost of Veteran (75–89 years) and to a lesser extent, Gen Y (15–29 years).

The Veterans generation, aged 75 to 89 in 2006, is mostly shrinking in size and as a proportion of the population. In Bermagui, there were 86 fewer veterans in 2006. Their proportion of the population fell by 6.0%. There were 1.07 males per female.

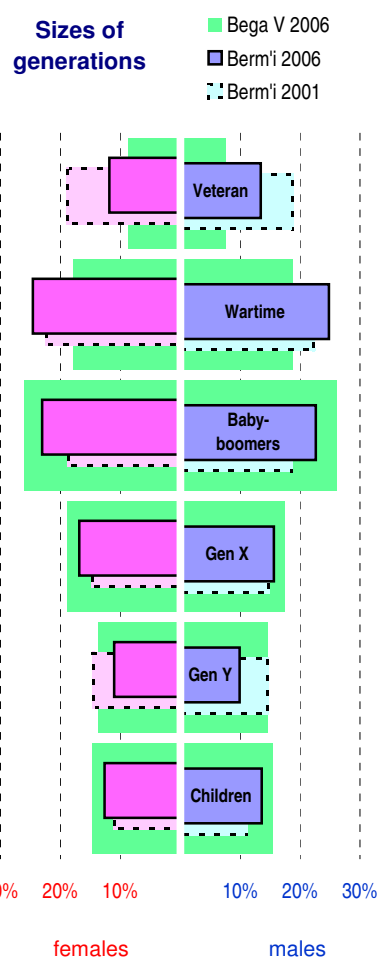
The Wartime generation, aged 60 to 74 in 2006, grew up through World War 2 then raised their baby-boom children. Their number increased by 8 and their population share increased by 1.8% over 2001 to 2006, likely an effect of falling population. The gender ratio was 1.05 females per male (more men are living past 75 than in the past).

Baby-boomers, aged 45 to 59 in 2006, made up the second largest generation in Bermagui with 281 residents, 23% of the population. Their numbers increased by 29 while their share of the population increased by 3.4% over 2001–2006. There were 1.08 females per male.

Generation X, aged 30–44 in 2006, was the third largest generation. Their population share increased by 1.7% since 2001 to 16.3%, while their numbers remained fairly stable. Their gender ratio was biased towards women, with 1.15 females per male.

The youngest full generation in 2001, Gen Y, numbered 129, which was 52 less than 2001, making it the sixth largest generation. Gen Y's share of the population fell by 3.5% since 2001 to 10%, which was 4% smaller than in Bega Valley. This generation has 1.19 females per male.

Over 2001–2006, the number in Children generation (those born from 1991 to 2001 who were 5–14 years old in 2006), rose by 25. Their proportion rose 2.6% since 2001, and was 2% smaller than Bega Valley.



Generations	Bermagui						Bega V, 2006		
	2006	2001	change	2006%	2001%	change	M / F ratio	share (%)	Berm'i has
Children (5–14 years)	161	136	+ 25	13.1%	10.5%	up 2.6%	1.01 M:F	15.0%	2.0% less
Gen Y (15–29 years)	129	181	- 52	10.5%	14.0%	dn 3.5%	1.19 F:M	14.2%	3.7% less
Gen X (30–44 years)	200	188	+ 12	16.3%	14.5%	up 1.7%	1.15 F:M	18.1%	1.9% less
Baby-boomers (45–59 years)	281	252	+ 29	22.8%	19.5%	up 3.4%	1.08 F:M	26.1%	3.2% less
Wartime (60–74 years)	304	296	+ 8	24.7%	22.9%	up 1.8%	1.05 F:M	18.4%	6.3% more
Veteran (75–89 years)	155	241	- 86	12.6%	18.6%	dn 6.0%	1.07 M:F	8.2%	4.4% more
residents aged 5–89	1,230	1,294	- 64	100%	100%	S.D.= 3.8%	1.06 F:M	100%	dn 4.9%
other residents	67	23	+ 44	5.4%	1.8%				

Note: there will generally be fewer residents aged 5-89 in 2006 than lived in 2001. The 2006 total excludes those aged 0-4 and those aged 90+, whereas the 2001 total includes the large age group 0-4 at the cost of the small age group 85-89, so the population will fall.

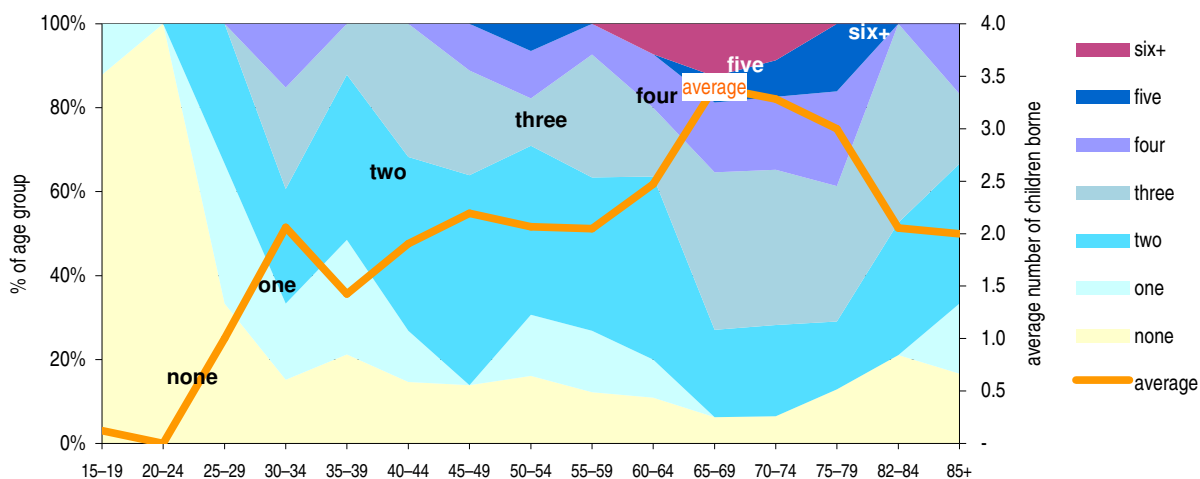
Number of children borne by women

Every decade, the Census asks women how many children they had ever given birth to. The pattern is charted below, with the solid line representing the average number of births for women of different ages, and the shaded areas the proportion who had one, two, or more children. It is clear that older women have had more children on average than do younger ones; the average number rises fairly consistently with the women's ages (in 2006).

In Bermagui, the average number of children borne by all women aged 15+ was 2.1, and the average borne by women who had borne children was 2.7. Across Bega Valley, the averages were similar at 2.1 and 2.7. The average number of births is strongly influenced by the age structure of the community. For example, all women in their seventies averaged 3.1 births each, compared with 2.0 for women in their forties, most of whom will have no more births.

Across their ages, women's birth numbers tend to fall into three broad patterns. Among women aged under 40, the average number of births increases with age, and the proportions with one, two or three children all grow. The rising birth rate plateaus around the age of 40; few women have babies after this age. Women aged from 45 to 60 (the baby boomer generation, when the Pill first became available) tend to have different birthing patterns from older women, with fewer births.

Number of children ever borne, by women's ages in 2006



Number of children ever born	Number of children ever born					average births per women this age			
	none	one	two	three	four +	all women		women who had child	
age of women in 2006						Berm'i	Bega V	Berm'i	Bega V
15-19 years	88%	12%	0%	0%	0%	0.12	0.04	1.00	1.42
20-24 years	100%	0%	0%	0%	0%	-	0.53	n.a.	1.65
25-29 years	33%	33%	33%	0%	0%	1.00	1.08	1.50	1.83
30-34 years	15%	18%	27%	24%	15%	2.06	1.80	2.43	2.25
35-39 years	21%	27%	39%	12%	0%	1.42	2.21	1.81	2.55
40-44 years	15%	12%	41%	32%	0%	1.90	2.14	2.23	2.48
45-49 years	14%	0%	50%	25%	11%	2.19	2.22	2.55	2.57
50-54 years	16%	15%	40%	11%	18%	2.06	2.17	2.46	2.54
55-59 years	12%	15%	37%	29%	7%	2.05	2.27	2.33	2.56
60-64 years	11%	9%	44%	16%	20%	2.47	2.48	2.78	2.77
65-69 years	6%	0%	21%	38%	35%	3.40	2.81	3.62	3.13
70-74 years	7%	0%	22%	37%	35%	3.28	3.02	3.51	3.29
75-79 years	13%	0%	16%	32%	39%	3.00	3.02	3.44	3.25
82-84 years	21%	0%	32%	47%	0%	2.05	2.83	2.60	3.17
85+ years	17%	17%	33%	17%	17%	2.00	2.51	2.40	2.91
Total	21%	10%	31%	23%	16%	2.14	2.09	2.69	2.68

Average births calculated from raw data assuming 7 births average for women with 6+ births.

most common for age

2 highest birth numbers

Households

The types of households

Households are the fundamental unit of a community, with three broad types - families, lone persons, and shared households. The Australian trend is towards more single person households, but locally the types of households are often a reflection of the sizes of dwellings available.

In 2006, Bermagui's residents lived in 521 households, of which 66% were family households, and 34% were lone persons or shared households of unrelated people.

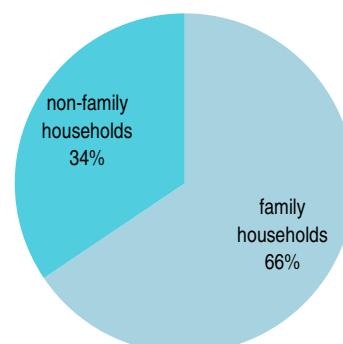
In the Census, people reported the number who usually live in their household, even if some were away on Census night. For Bermagui, the reported number of residents per household averaged 2.24, with the family households averaging 2.80 people.

Of the 342 family households, 60% had two members (who would be mainly couples), while 18% had three members and 22% had four or more members. By way of comparison, Bega Valley's family households had 53% with two members (7% fewer), 19% with three (similar), and 28% with four or more members (6% more).

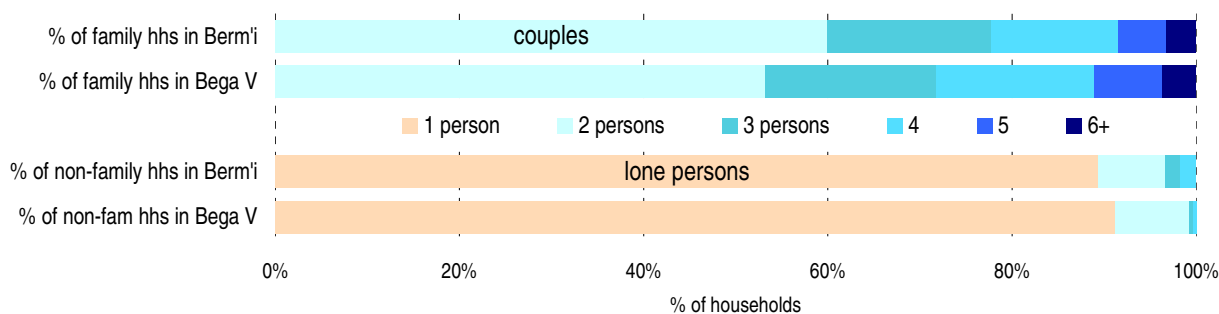
Of the other, non-family households in Bermagui, 160 or 89% reported just one usual resident. The rest were shared or group housing, with almost seven in every ten of these having two 'flat-mates' and over one in every ten having three members. Across Bega Valley, nine in every ten of non-family households had just one usual resident.

Since 2001, the average occupancy of all households had increased by 0.09 persons. That of family households increased by 0.14 while that of non-family households increased by 0.02.

Types of households



Numbers in households



Sizes of households	Number of households (dwellings) of each size						total dwellings	total residents	av. h/hold size
	1 person	2 persons	3 persons	4 persons	5 persons	6 or more			
family households		205	61	47	18	11	342	959	2.80
non-family households	160	13	3	3	0	0	179	207	1.16
all dwellings 2006	160	218	64	50	18	11	521	1,166	2.24
family households 2001 *		229	54	39	14	9	345	918	2.66
non-family households 2001 *	155	17	3	0	0	0	175	198	1.13
all dwellings 2001 *	155	246	57	39	14	9	520	1,116	2.15
2006									
% of family hhs in Bermagui		60%	18%	14%	5%	3%	100%	av. in 6+ person dwgs	
% of family hhs in Bega V		53%	19%	17%	7%	4%	100%	8.0 persons	
% of non-family hhs in Bermagui	89%	7%	2%	2%	0%	0%	100%		
% of non-fam hhs in Bega V	91%	8%	0%	0%	0%	0%	100%		

The total number of residents is calculated by multiplying the number of households by their sizes, assuming 8 persons per household for those recorded as '6 or more'. This assumption can be varied. The population so calculated will not exactly equal the Census count unless the assumed number of residents in 6+ person households is 20.0, due to data complexities.

The 2001 dwellings include non-visitor and non-classifiable households which the 2006 dwellings do not, so the numbers of dwellings is not comparable. The average household size should not vary much due to this variation.

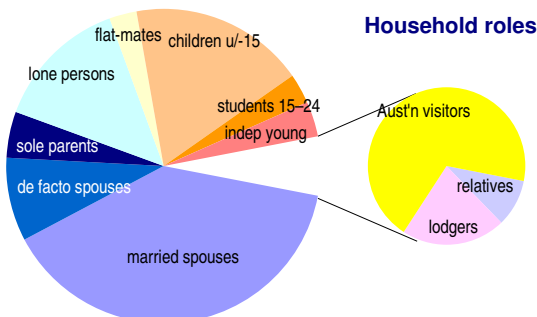
Roles in households

The social structure of a community can be better understood by looking at the different roles of people in households, and these differ between the sexes, from other places, and over time. In most places, the most common household role for adults is as a partner in a couple, while children are classified into three roles – children under 15, full-time students (aged 15 to 24), and independent young adults (who are aged 15 to 24 but not full-time students).

In Bermagui, 48% of residents lived as partners in a couple (one-fifth being de facto couples), and 5% lived as sole parents.

Children living with a parent made up 25% of Bermagui's residents, of whom 18% were under 15 years old, 3% were full-time students, and 4% were independent young adults.

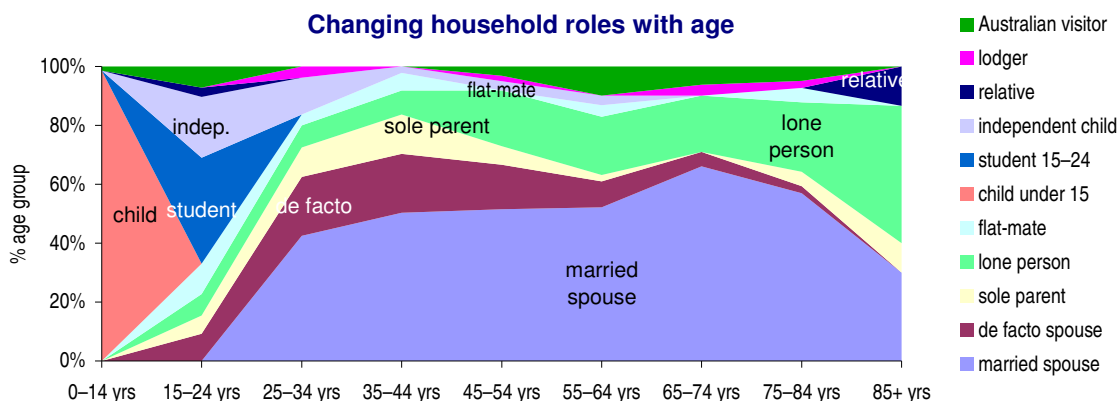
Other adults in Bermagui were mainly living alone, 14% of residents, or in shared housing, 3%, but 1% lived with relatives and 1% as lodgers.



Bermagui had more residents than Bega Valley who were lone persons (3% more) and flat-mates (1% more), but fewer married spouses (by 2%) and children under 15 (2% fewer).

Since 2001, the biggest changes in the relative sizes of the social groupings were that 2.8% more of the population were children under 15 and 2.0% more were de facto spouses, while 8.5% fewer were married spouses and 1.4% fewer lived as relatives.

The roles people have in their household changes as they age and move home. The chart below shows the proportions of different age groups in the main roles. The dominant feature is the proportion who are married spouses, which peaks at over half the people in their 60s. The proportion in de facto relationships peaks among those in their thirties, while the proportion who live alone tends to increase with age to being about half the oldest people.



Roles in households	Bermagui 2006				Bermagui 2006			2001 % in Berm'i		diff. from 2001
	no. of all ages	% of all ages	% in Bega V	Berm'i's difference	males	females	ratio	Berm'i		
married spouses	465	39.2%	41.7%	2.4% less	231	234	1.01 F:M	47.7%	dn 8.5%	
de facto spouses	103	8.7%	8.1%	0.6% more	54	49	1.10 M:F	6.7%	up 2.0%	
sole parents	55	4.6%	4.4%	0.3% more	11	44	4.00 F:M	4.4%	up 0.3%	
lone persons	164	13.8%	10.7%	3.1% more	81	83	1.02 F:M	14.2%	dn 0.4%	
flat-mates	34	2.9%	1.9%	1.0% more	15	19	1.27 F:M	3.9%	dn 1.0%	
children under 15	215	18.1%	19.8%	1.7% less	113	102	1.11 M:F	15.3%	up 2.8%	
full-time students (15-24)	35	3.0%	4.3%	1.3% less	18	17	1.06 M:F	2.0%	up 0.9%	
independent young adults	44	3.7%	4.2%	0.5% less	30	14	2.14 M:F	3.2%	up 0.5%	
relatives	7	0.6%	1.3%	0.7% less	0	7	F	1.9%	dn 1.4%	
lodgers	15	1.3%	0.6%	0.7% more	6	9	1.50 F:M	0.6%	up 0.7%	
Aust'n visitors	49	4.1%	3.1%	1.0% more	21	28	1.33 F:M	9.2%	dn 5.1%	
Total	1,186	100%	100%		580	606	1.04 F:M	100%		

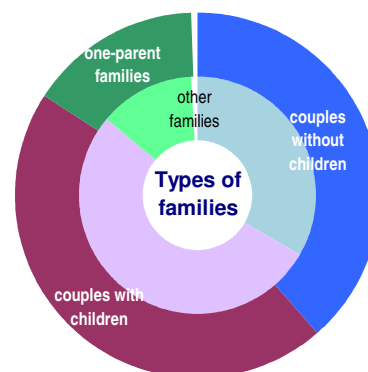
Children living with their families and not a partner are classified into one of three groups - children under 15, dependent children (who are full-time students), and non-dependent children (who may work or be part-time students, or neither). Flat-mates are unrelated people who share a household; Lodgers are unrelated residents living with a family.

Families

The families in Bermagui fall into three main types – 'nuclear' families consisting of a couple with children make up 46% of families; couples without children, who tend to be either young or old, are 39% of families; and 15% are one-parent families. In the Census, a family is a group of related people living in the same dwelling (or household).

The biggest difference from Bega Valley in the types of families is that Bermagui has more couples without children and fewer couples with children.

Since 2001, the proportion of couples with children has increased by 7.3% while the proportion of couples without children has decreased by 9.7%.



The outer, darker ring is Bermagui; the inner, lighter ring is Bega V.

Couples include same-sex couples, but gender imbalances within couples may not indicate the prevalence of same-sex couples. There is often a slight female bias in 'childless' couples because men are more likely to be away Census night (probably business trips). In Bermagui, there were 103 females per 100 males in couples without children. However, despite some men being away, there can be a male bias in couple families with children, as normally more children are male; here there were 115 males per 100 females in families with children.

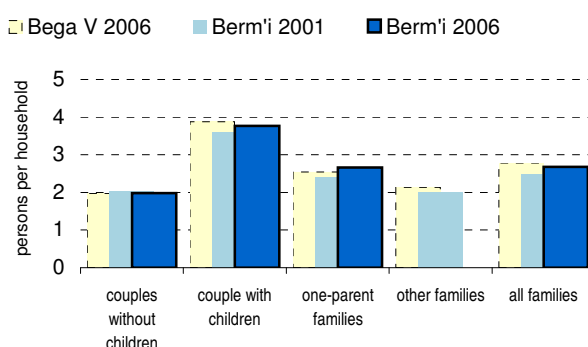
Types of families	Bermagui 2006		% in Bega V	Bermagui's difference	Bermagui 2006			Bermagui in 2001	Bermagui's change from 2001
	residents	percent			males	females	ratio		
couples without children	358	38.6%	33.2%	5.4% more	176	182	1.03 F:M	48.3%	dn 9.7%
couples with children	422	45.5%	52.8%	7.3% less	226	196	1.15 M:F	38.2%	up 7.3%
one-parent families	141	15.2%	13.2%	2.0% more	52	89	1.71 F:M	12.1%	up 3.1%
other families	6	0.6%	0.7%	0.1% less	0	6	F	1.4%	dn 0.7%
residents	927	100%	100%		454	473	1.04 F:M	100%	

Average family size

The average size of nuclear families in Bermagui in 2006 was 3.8 persons (ie 1.8 kids), which was 0.1 less than Bega Valley and 0.2 up from 2001.

Among single parent families, the average size families was 2.7 persons (ie 1.7 kids), 0.1 more than Bega Valley and 0.3 up from 2001.

Women nearly always outnumber men significantly among single parents. With Bermagui's single parents, there were 171 women per 100 men.



Family size	Bermagui 2006				Bermagui 2006		av. family size, Bega V	Bermagui's diff. from Bega V	Bermagui's change from 2001
	families	% of families	% in Bega V	Bermagui's difference	residents	av. family size			
couples without children	181	52.3%	46.8%	5.5% more	358	1.98	1.97	0.00 more	dn 0.04
couple with children	112	32.4%	37.8%	5.5% less	422	3.77	3.88	0.11 less	up 0.17
one-parent families	53	15.3%	14.5%	0.9% more	141	2.66	2.54	0.12 more	up 0.27
other families	0	0.0%	0.9%	0.9% less	6	#DIV/0!	2.14	#DIV/0!	n.a.
all families	346	100%	100%		927	2.68	2.78	0.10 less	up 0.20

Excludes family members temporarily absent on Census Night.

Marriage and family blending

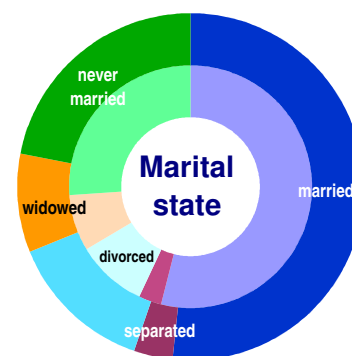
The high prevalence of divorce, coupled with a reluctance to marry amongst younger generations, has resulted in many families consisting of couples who may not be married to each other, living with children who may not be both of theirs by birth. A person's marital state can be a poor indicator of their lifestyle. To address this, the Census collects information on a person's legal marital status (eg married, divorced) and their social marital status (whether they live as a couple or a single). For children living with adults, the Census asked which adults were their parents, allowing families to be classified as either natural families (where children come from both parents, or were adopted), step-families (where all children came from one partner), or blended families (with children from each partner).

Of Bermagui's 1,077 residents aged 15+ in 2006, 52% were married, 22% had never married, and 26% were once married, now separated (3.4%), divorced (13.7%), or widowed (9.1%).

About 51% of residents in Bermagui reported they lived as a couple, which was similar to the 52% who were legally married. However, they may not be the same people.

Compared with Bega Valley, relatively more residents were divorced (4.2% more) and widowed (1.7% more), while fewer were never married (4.1% fewer) and married (2.0% fewer).

Over 2001 to 2006, the proportions of adults in Bermagui who were divorced rose by 2.7% and the proportion widowed rose by 0.6%. The proportion who were married fell by 3.3%.



The outer, darker ring is Berm'i; the inner, lighter ring is Bega V.

While the gender ratio of married couples should always be close to 1 to 1, it is often very imbalanced amongst other marital states. Generally, because women live longer, more tend to be widowed, but also separated and divorced. In Bermagui, among widowed people, there were 3.45 women per man, while there were 1.31 women per man among separated adults and 1.11 men per woman among divorced adults. People who have never married tend to be male; in Bermagui, there were 1.10 men per woman among those who had never married.

For the first time, the 2006 Census asked couple families whether they included step-children. In Bermagui, 17% of these families included at least one step child (not including adopted children) – 13.9% were step families (where the children had one natural parent in the couple), and 3.5% were blended families (with both step and natural children of the couple). For comparison, Bega Valley had 7.8% step-families, and 5.4% blended families. Overall, the proportion of blended or step families in Bermagui was 6.4% higher than for Bega Valley.

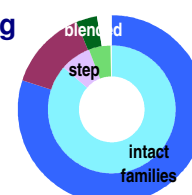
Legal marriage	Berm'i, 2006		% in Bega V	Berm'i's difference	Bermagui 2006			Berm'i in 2001	change from 2001
	people	percent			males	females	ratio		
married	557	51.7%	53.8%	2.0% less	279	278	1.00 M:F	55.0%	dn 3.3%
separated	37	3.4%	3.1%	0.3% more	16	21	1.31 F:M	3.9%	dn 0.5%
divorced	148	13.7%	9.6%	4.2% more	78	70	1.11 M:F	11.1%	up 2.7%
widowed	98	9.1%	7.4%	1.7% more	22	76	3.45 F:M	8.5%	up 0.6%
never married	237	22.0%	26.2%	4.1% less	124	113	1.10 M:F	21.6%	up 0.4%
residents aged 15+	1,077	100%	100%		519	558	1.08 F:M	100%	
Living situation									
married	468	50.8%	54.0%	3.2% less	229	239	1.04 F:M	n.a.	n.a.
de facto	106	11.5%	10.5%	1.0% more	54	52	1.04 M:F	n.a.	n.a.
single	347	37.7%	35.5%	2.2% more	160	187	1.17 F:M	n.a.	n.a.
residents aged 15+	921	100%	100%		443	478	1.08 F:M	n.a.	

These tables excludes those who were temporarily absent on Census night, and people living in 'visitors only' households or non-private dwellings (eg nursing homes, barracks).

Blended and step families	Berm'i, 2006		% in Bega V	Berm'i's difference
	families	%		
intact families	92	80.0%	86.4%	6.4% less
step families	16	13.9%	7.8%	6.1% more
blended families	4	3.5%	5.4%	2.0% less
other families	3	2.6%	0.4%	2.2% more
families	115	100%	100%	

Family blending

- intact families
- step families
- blended families
- other families



The outer, darker ring is Berm'i; the inner, lighter ring is Bega V.

Child caring

The 2006 Census asked people for the first time whether they voluntarily provided child care, either for their own child or another's, within the past fortnight. The results are illustrated below, showing how the proportion caring for a child rises to a peak with people in their forties, while the proportion caring for another's child peaks in the grandparent age.

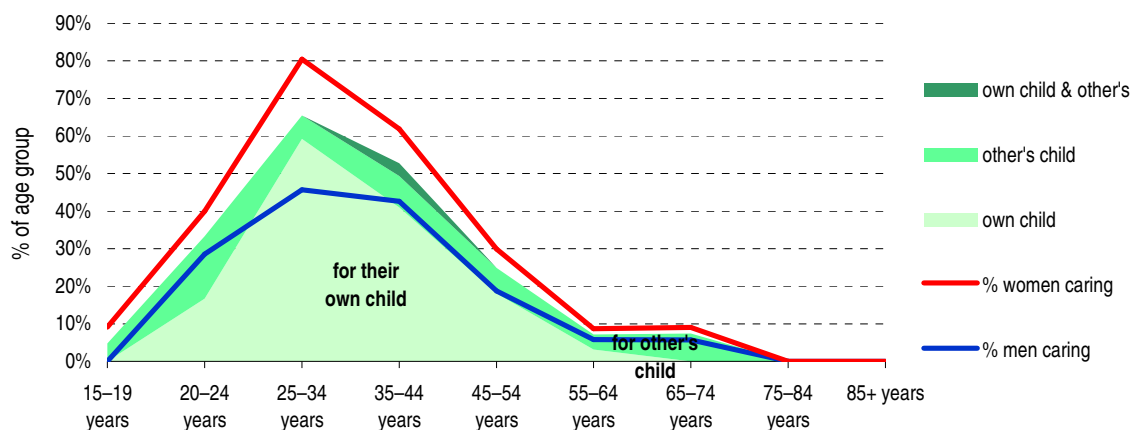
In Bermagui, 20% of adults (aged 15+) provided some voluntary child care, with 14% caring for their own child, 6% caring for another's child, and none caring for their own child and another's.

As might be expected, there is a noticeable difference between child care provision by men and women. This is shown on the chart by the lines representing men and women. At virtually all ages, more women care for children than men. In Bermagui, 25% of women provided voluntary child caring while 15% of men did. For Bega Valley overall, 30% of women and 22% of men provided child care.

Child caring peaked in Bermagui between the ages of 25–34 years when 65% of residents were providing child caring (80% of women and 46% of men). It was also higher among people aged 85+ years and 35–44 years.

Caring for others' children only was highest amongst residents aged 20–24 years with 17% caring for another's child (likely their relative). There were as many caring for their own child, in this age group. Caring was next most common among those aged 35–44 years, when 12% looked after another's child.

Proportion of age group who give child care



Child care given, residents aged 15+	Proportion of residents of each age who cared for ...					Bermagui		Bega Valley	
	own child	other's child	own child & other's	no child / unstated	any child (total)	% men caring	% women caring	% men caring	% women caring
15-19 years	0%	5%	0%	95%	5%	0%	9%	5%	11%
20-24 years	17%	17%	0%	67%	33%	29%	40%	11%	35%
25-34 years	59%	6%	0%	35%	65%	46%	80%	43%	66%
35-44 years	41%	8%	3%	47%	53%	43%	62%	56%	67%
45-54 years	18%	7%	0%	75%	25%	19%	30%	28%	30%
55-64 years	3%	4%	0%	93%	7%	6%	9%	11%	16%
65-74 years	0%	7%	0%	93%	7%	6%	9%	7%	10%
75-84 years	0%	0%	0%	100%	0%	0%	0%	2%	3%
85+ years	0%	0%	0%	0%	53%	0%	0%	0%	0%
all residents aged 15+	14%	6%	0%	80%	20%	15%	25%	22%	30%

Housework

The 2006 Census asked people how many hours housework (unpaid domestic work) they did in the last week, including cleaning, cooking, washing, shopping, gardening and maintenance. The pattern between the sexes is similar to child caring – women do more hours. In Bermagui, women averaged around 17 hours of domestic work a week, compared to 9 hours for men.

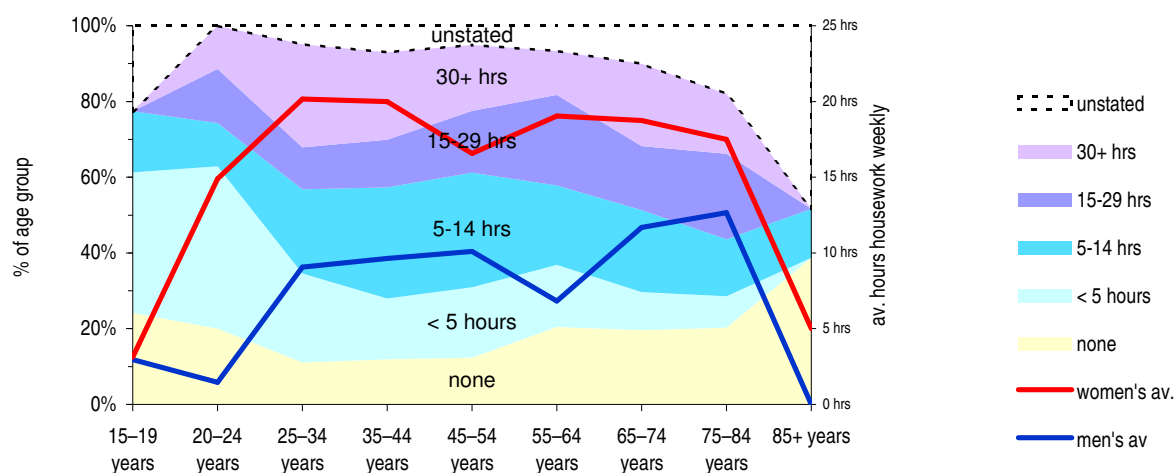
The chart below shows how the contribution to domestic labour changes with age and sex. The shaded areas represent the proportion of residents who did different amounts of housework (eg 5-14 hours a week), running from the youngest on the left to the oldest on the right. The blue and red lines represent the average hours work done by men and women, shown on the right axis.

On average, 18% of Bermagui residents did not do any housework. They include high proportions of teenagers (here 24% of them), with the proportion who did no housework falling to 11% among those aged 25–34 years, before rising with age to 39% among those 85+ years old.

Housework is strongly affected by having older children, with the peak housework hours usually occurring over the main child-rearing ages, particularly for women. Here, the peak housework age is around 25–34 years, when women average around 20 hours housework each week. Men of the same age averaged 9 hours.

Women tend to do more housework than men regardless of age. Their ratio of housework hours peaks amongst those aged 20–24 years, when women did around 10.2 times the housework each week, 15 hours to 1.5. It was similarly high amongst residents aged 55–64 years, when women did 2.8 times the housework, and 25–34 years, 2.2 times. By old age, housework tapers off for men and women, until the ratio of their weekly hours reaches all female hours, amongst those aged over 85.

Hours of housework, by age and sex



Housework by residents aged 15+	hours of unpaid domestic work per week					average hours housework			
	none	< 5 hours	5-14 hrs	15-29 hrs	30+ hrs	men's average	women's average	ratio of hours	ratio in Bega V
15–19 years	24%	37%	16%	0%	0%	3.0 hrs	3.1 hrs	1.06 F:M	1.31 F:M
20–24 years	20%	43%	11%	14%	11%	1.5 hrs	14.9 hrs	10.16 F:M	2.43 F:M
25–34 years	11%	23%	22%	11%	27%	9.1 hrs	20.2 hrs	2.22 F:M	2.41 F:M
35–44 years	12%	16%	29%	13%	23%	9.6 hrs	20.0 hrs	2.07 F:M	2.05 F:M
45–54 years	12%	19%	30%	16%	17%	10.1 hrs	16.6 hrs	1.64 F:M	1.85 F:M
55–64 years	20%	16%	21%	24%	12%	6.8 hrs	19.0 hrs	2.79 F:M	1.83 F:M
65–74 years	20%	10%	22%	17%	22%	11.7 hrs	18.7 hrs	1.60 F:M	1.54 F:M
75–84 years	20%	8%	15%	23%	16%	12.7 hrs	17.5 hrs	1.38 F:M	1.15 F:M
85+ years	39%	0%	13%	0%	0%		5.0 hrs	F	1.44 M:F
residents	18%	17%	22%	16%	17%	9.0 hrs	17.4 hrs	1.93 F:M	1.79 F:M

The average number of hours is estimated by multiplying the proportion in each range by an estimated average for that range, where there are more than 5 people. The averages used are 0 for none, 2 for <5 hours, 10 for 5-14 hours, 22 for 15-29 hours, and 35 for 30+ hours.

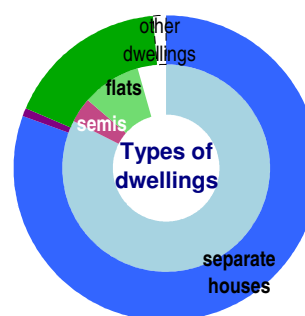
Housing

Types of dwellings

Each household occupies a private dwelling, and this Portrait focuses on resident households, which excludes dwellings occupied only by visitors and dwellings where the occupants did not complete a Census form, or were otherwise unclassifiable. However, the table below shows all occupied dwellings, which allows better tracking of dwelling stock (data on vacant dwellings is not available). This shows there were 545 occupied private dwellings in Bermagui, a decrease of 62 since 2001.

Some 81% of Bermagui's occupied dwellings were detached houses, which was 2% less than Bega Valley. The other occupied dwellings were 5 attached houses such as semi's and townhouses, 93 flats and units, 8 other dwellings, notably caravans or cabins.

Since 2001, many new dwellings across Australia have been flats or townhouses, to cater for smaller households. However, changes in the count of these dwellings are not necessarily accurate, because they can be classified differently at different Censuses.



The outer, darker ring is Bermagui; the inner, lighter ring is Bega V.

The count of occupied separate houses is fairly accurate, affected mainly by the return rate on the Census. In Bermagui, there was a loss of 46 houses from 2001 to 2006. With attached houses and flats/units, changes in numbers are less certain, as they can be classified as one then the other. Bermagui recorded a loss of 29 townhouses or semis, and a net increase of 35 flats or units.

Of Bermagui's occupied flats/units in 2006, 95% were low-rise (ground-floor or walk-up), and 5% were in buildings with four or more storeys. The 'other' dwellings' included the 8 caravans or cabins but no other named types.

Types of occupied private dwellings	occ. dwgs including non-resident dwgs				occupied dwellings including non-resident dwgs					
	Berm'i 2006	% Berm'i dwgs.	% Bega V dwgs.	Berm'i's difference	Berm'i 2001	change 2001-2006	change %	% change in Bega V	Berm'i's difference	
separate houses	439	81%	82%	2% less	485	- 46	dn 12%	up 8%	20% less	
semis/ townhouses	5	1%	4%	3% less	34	- 29	dn 100%	dn 41%	59% less	
• one storey	5	0.9%	2.8%	1.9% less	16	- 11	dn 100%	dn 10%	90% less	
• two or more storeys	0	0.0%	1.0%	1.0% less	18	- 18	dn 100%	dn 70%	30% less	
flats or units	93	17%	9%	8% more	58	+ 35	up 59%	dn 19%	78% more	
• in a 1-2 storey block	84	15.4%	8.7%	6.7% more	55	+ 29	up 51%	dn 16%	66% more	
• in a 3 storey block	4	0.7%	0.1%	0.7% more	0	+ 4	-	dn 60%	-	
• in a 4+ storey block	0	0.0%	0.0%	same	0	same	-	dn 100%	-	
• attached to a house	5	0.9%	0.2%	0.7% more	3	+ 2	up 100%	dn 54%	154% more	
other dwellings	8	1%	4.5%	3% less	27	- 19	dn 81%	dn 48%	33% less	
• caravan, cabin, houseboat	8	1.5%	3.6%	2.2% less	13	- 5	dn 62%	dn 8%	54% less	
• improvised home or tent	0	0.0%	0.5%	0.5% less	0	same	n.a.	up 94%	-	
• flat attached to a shop	0	0.0%	0.4%	0.4% less	14	- 14	dn 100%	dn 58%	42% less	
not stated	0	0.0%	0.2%	0.2% less	3	- 3	dn 100%	dn 76%	24% less	
Total	545	100%	100%		607	- 62	dn 14%	dn 2%	12% less	

The 2006 data is from the 2006 Place of Enumeration Profile (PEP) and includes dwellings occupied by visitors and non-classifiable households, which are not included in the other tables in this Portrait. Non-classifiable households would mainly be dwellings that appeared inhabited but where a Census form was not collected. The 2001 BCP data includes all occupied dwellings and is compatible with the 2006 PEP data but not the 2006 BCP data. Note that changes in the number of dwellings between the 2001 and 2006 Censuses can be caused by dwellings being classified differently (attached houses and flats can switch).

Dwelling tenures

The Census asks whether each occupied dwelling is owned, being bought (under a mortgage) or rented. The balance between these three forms of housing tenure gives some indications about the permanency, age and wealth of a community.

Overall, 46% of Bermagui's occupied dwellings were fully owned, which was quite similar to Bega Valley.

Another 17% of Bermagui's dwellings were being purchased, 10% less than Bega Valley, indicating fewer incoming residents.

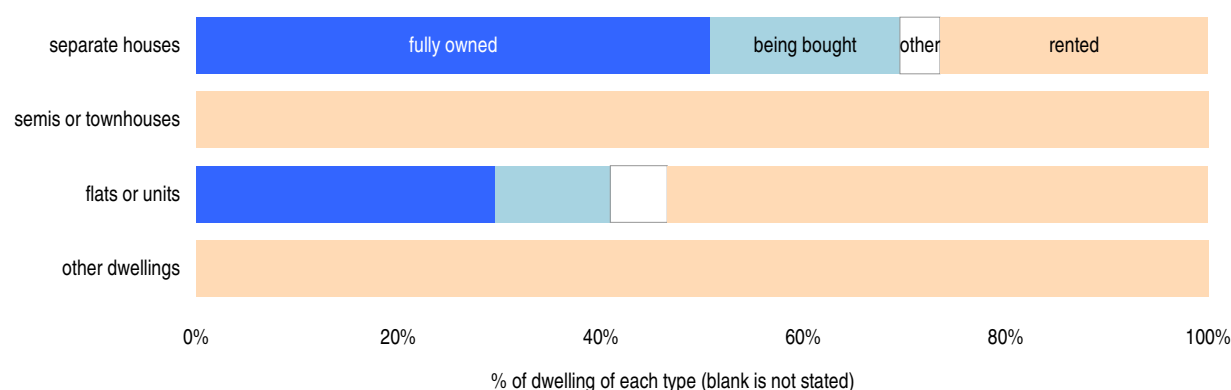
Most of the remaining dwellings were rented (32%), which was 8% higher than Bega Valley. More rental dwellings can indicate a lower-income, more transient population.

Tenures tend to vary with dwelling types, with people more likely to rent flats or units (particularly when they are young) but to own houses (when older). In Bermagui, 51% of houses were fully owned, compared with 30% of the flats or units. Conversely, 100% of the semis or townhouses were rented.

The proportion of dwellings being bought gives some indication of the incoming population, though some mortgages would be over 20 years old. In Bermagui, 19% of separate houses were being purchased, as were 11% of the flats or units.

Of the 32% of occupied dwellings that were rented, 19% were managed by real estate agents and 6% by individuals, most likely small investors; 3% had other private landlords. Another 4.0% of dwellings were public housing, 21 occupied homes in all. Of these, 8 were separate houses, and 13 were flats or units.

Tenure of dwellings, by type



Tenures of dwellings, by type	% of each dwelling type in each tenure				% under different landlords			public housing	
	fully owned	being bought	rented	not stated	estate agent	owner	public housing	2006	2001
separate houses	51%	19%	26%	4%	15.9%	6.3%	1.9%	8	5
semis or townhouses	0%	0%	100%	0%	100.0%	0.0%	0.0%	0	0
flats or units	30%	11%	53%	6%	30.7%	4.5%	14.8%	13	9
other dwellings	0%	0%	100%	0%	0.0%	0.0%	0.0%	0	0
occupied dwgs in Berm'i	46%	17%	32%	4%	18.7%	5.9%	4.0%	21	14
occupied dwgs in Bega V	45%	27%	24%	4%	11%	7%	3%	336	312
Berm'i diff. from Bega V	2% higher	10% lower	8% higher	0% higher	8% higher	1% lower	1% higher	dwellings	

The proportions under different landlords do not add to the total rental proportion due to the exclusion of smaller landlord types eg cooperative, not stated or other.

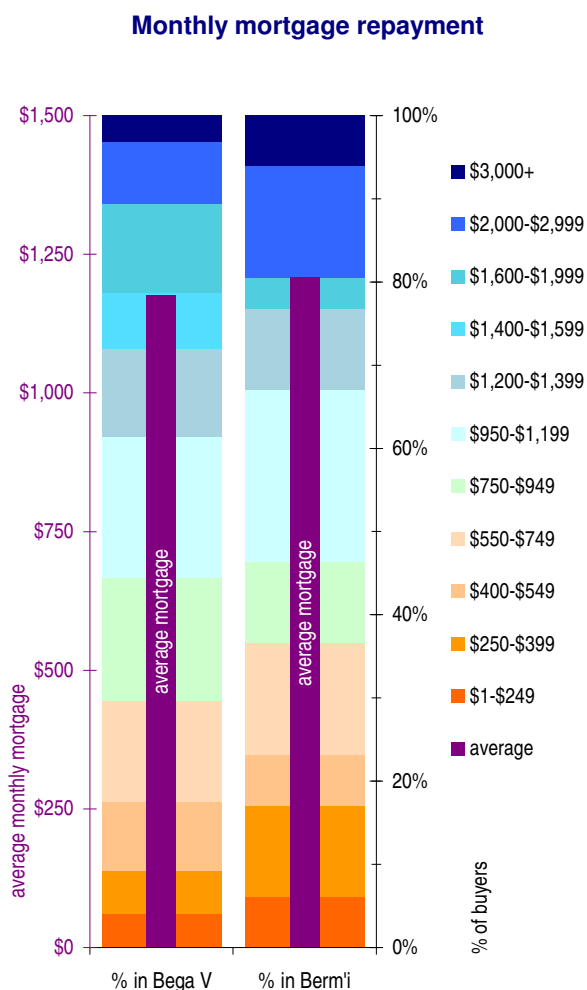
Mortgage payments

The average monthly mortgage paid by the 92 households who were paying off their home in 2006 was about \$1,210, which was 3% more than Bega Valley. The median mortgage, where half the households paid more and half less, was in the range \$950-\$1,199.

The average mortgage generally varies with the type of dwelling, and here ranges from about \$2,500 per month for other dwellings and \$1,200 for separate houses, down to \$325 for attached houses.

A rough comparison can be made with mortgages in 2001 by adjusting the mortgage ranges used in the 2001 Census to match those of the 2006 Census, then turning the resulting average into 2006 dollars by adjusting for CPI changes. This gives an average 2001 mortgage of around \$782, suggesting the average mortgage in Bermagui had risen by about \$426 or 55%.

Mortgages measured in 2006 can be also adjusted to reflect changes in interest rates from then. At the time of the Census, the Basic House Interest Rate was 7.25%. With interest rates at 9.00% repayments would be about 24% higher. The average monthly mortgage in Bermagui might have risen to \$1,500 by February 2008.



Monthly mortgage payments	occupied dwellings being purchased				% of dwelling type in mortgage range				% in Berm'i, 2001
	number in Berm'i	% in Berm'i	% in Bega V	Berm'i's difference	separate houses	attached houses	flats or units	other dwellings	
\$1-\$249	5	6%	4%	2.0% more	7%	0%	0%	0%	0%
\$250-\$399	9	11%	5%	6% more	8%	100%	0%	0%	10%
\$400-\$549	5	6%	8%	2% less	7%	0%	0%	0%	12%
\$550-\$749	11	13%	12%	1% more	15%	0%	0%	0%	34%
\$750-\$949	8	10%	15%	5% less	11%	0%	0%	0%	26%
\$950-\$1,199	17	21%	17%	4% more	17%	0%	100%	0%	6%
\$1,200-\$1,399	8	10%	10%	1% less	11%	0%	0%	0%	6%
\$1,400-\$1,599	0	0%	7%	7% less	0%	0%	0%	0%	0%
\$1,600-\$1,999	3	4%	11%	7% less	4%	0%	0%	0%	6%
\$2,000-\$2,999	11	13%	7%	6% more	11%	0%	0%	100%	0%
\$3,000+	5	6%	3%	3% more	7%	0%	0%	0%	0%
not stated	10	not included in percentages							
Total	92	100%	100%		100%	100%	100%	100%	100%
av. monthly mortgage	\$1,208		\$1,176	3% higher	\$1,200	\$325	\$1,075	\$2,500	\$782
Housing cost factors	CPI Aug 2001	133.8	CPI Aug 2006	154.3	Basic interest	August 2001	7.25%	Feb 2008	9.00%

The largest bands for each place and dwelling type are highlighted in bold. The basic house interest rate is as reported by the Reserve Bank. The mortgage ranges measured in the 2001 Census were different from the 2006 Census, so the number in each 2006 range (those shown in the table) is calculated by apportioning the 2001 ranges. The average is calculated from the number in the 2006 ranges using the same formula as 2006 averages, then increased by the CPI increase over 2001 to 2006, to show equivalent dollars.

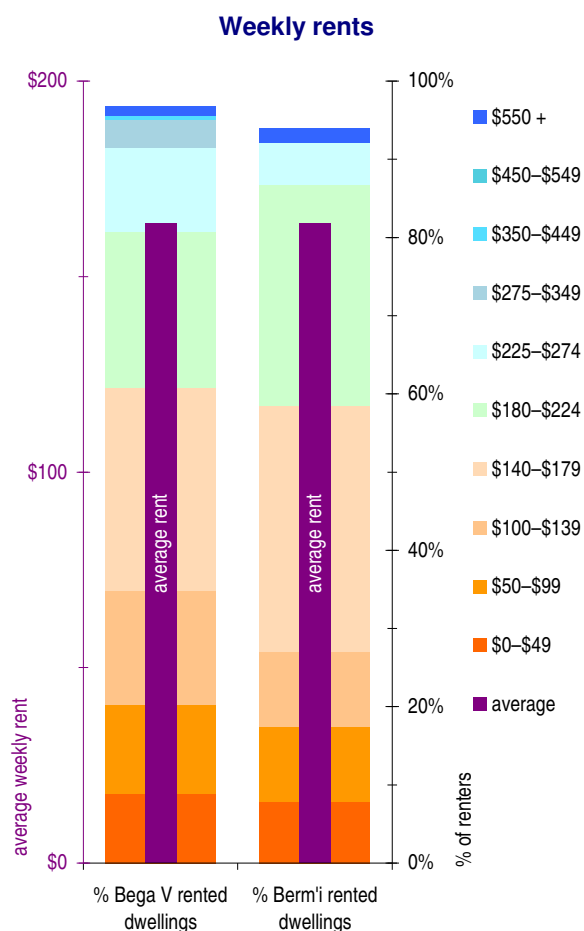
Weekly rents

The average rent paid by the 166 households renting in Bermagui in 2006 was \$164 a week, which was similar to the Bega Valley average. The median rent, where half the households paid more and half less, was in the range \$140–\$179.

The average rent was \$175 per week for dwellings managed by real estate agents and \$188 for those run by private landlords (ie people who live elsewhere or housing associations or charities) with \$101 weekly paid in public housing.

The most common rents in 2006 were in the range \$140–\$179, \$180–\$224 then \$50–\$99. These three ranges included 69% of rental households. In Bega Valley, the most common rent was \$140–\$179. In 2001 in Bermagui, it was in the range \$100–\$139 a week.

Rents in 2001 can be compared with 2006 by adjusting the rent ranges measured in the 2001 Census to match those of the 2006 Census, then turning the resultant average into 2006 dollars by adjusting for CPI changes. This gives an average 2001 rent of \$142, suggesting the average rent in Bermagui had increased by \$22 or 16% in real terms.



Weekly rent payments	occupied dwellings					% dwellings in each rent range, by landlord			
	number	% Berm'i rented dwellings	% Bega V rented dwellings	Berm'i's difference	% Berm'i in 2001	real estate agents	private* landlords	public housing	other or not stated
\$0-\$49	13	8%	9%	1% less	6%	0%	10%	0%	100%
\$50-\$99	16	10%	11%	2% less	14%	0%	18%	45%	0%
\$100-\$139	16	10%	15%	5% less	50%	13%	8%	0%	0%
\$140-\$179	52	31%	26%	5% more	19%	41%	21%	20%	0%
\$180-\$224	47	28%	20%	8% more	4%	37%	28%	0%	0%
\$225-\$274	9	5%	11%	5% less	0%	6%	8%	0%	0%
\$275-\$349	0	0%	3%	3% less	2%	0%	0%	0%	0%
\$350-\$449	0	0%	1%	1% less	0%	0%	0%	0%	0%
\$450-\$549	0	0%	0%	0% less	0%	0%	0%	0%	0%
\$550 +	3	2%	1%	1% more	0%	0%	8%	0%	0%
not stated	10	6%	3%	3% more	5%	3%	0%	35%	0%
Total	166	100%	100%	same	100%	100%	100%	100%	100%
average rent	\$164		\$164	0% higher	\$142	\$175	\$188	\$101	\$25

The most common rent ranges are have their data in bolded. The rent ranges measured in the 2001 Census were different from the 2006 Census, so the number in each 2006 range (those shown in the table) is calculated by apportioning the 2001 ranges. The average is calculated from the number in the 2006 ranges using the same formula as 2006 averages, then increased by the CPI increase over 2001 to 2006, to show equivalent dollars.

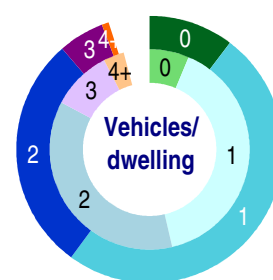
Vehicles

In August 2006, there was an average of 1.34 vehicles parked at each household in Bermagui, which was 18% or 0.29 vehicles per household less than Bega Valley, and little changed since 2001.

About 10% of Bermagui households had no vehicles, with most having one (50%) or two (29%), while 7% had three or more vehicles. The biggest differences from Bega Valley were Bermagui's greater proportion of households with one vehicle and lower proportion of households with two vehicles.

Since 2001, the proportion of households with two vehicles has grown most, up by 10.0%, while the proportion with number not stated fell by 11.1%.

Vehicles per dwelling	occupied dwellings with each number of vehicles					
	dwellings 2006	% Berm'i dwellings	% Bega V dwellings	Berm'i's difference	% Berm'i dwgs, 01	change in % dwgs
no vehicles	54	10%	6%	4.1% more	9%	up 1.7%
one vehicle	259	50%	40%	9.6% more	51%	dn 1.1%
two vehicles	149	29%	36%	8.0% less	18%	up 10.0%
three vehicles	30	6%	10%	3.8% less	6%	up 0.5%
four+ vehicles	4	1%	4%	2.7% less	n.a.	n.a.
number not stated	26	5%	4%	0.8% more	16%	dn 11.1%
Total dwellings	522	100%	100%		611	14.6% less
average vehicles / dwelling	1.34		1.63	0.29 less	1.33	up 0.01



The outer, darker ring is Berm'i; the inner, lighter ring is Bega V.

The average vehicles per dwelling is calculated assuming 4.5 vehicles average in dwellings with 4+ vehicles in 2006, and 3.5 vehicles average for dwellings with 3+ vehicle in 2001.

Internet connection

By August 2006, 49% of occupied dwellings in Bermagui were connected to the Internet, with 30% having a broadband connection and 19% still using a dial-up connection. Compared with Bega Valley, there were 6% more households with no Internet connection and 9% fewer households with a dial-up connection.

Overall, 70% of dwellings did not have a high-speed internet connection, compared with 73% for Bega Valley. Across housing types, the proportion without broadband ranged from 69% of houses to none of semis / townhouses and 82% of flats.

Internet connection	number	occupied dwellings			% of dwelling type with internet connection			
		% Berm'i dwellings	% Bega V dwellings	Berm'i's difference	separate houses	townhouses	flats	other dwelling
an Internet connection	258	49%	55%	6% less	51%	100%	35%	50%
no Internet connection	249	47%	41%	6% more	46%	0%	60%	0%
unstated connections	19	4%	3%	0% more	3%	0%	5%	50%
occupied dwellings	526	100%	100%		100%	100%	100%	100%
a broadband connection	157	30%	27%	3% more	31%	100%	18%	50%
a dial-up connection	98	19%	28%	9% less	20%	0%	17%	0%
another type of connection	3	1%	0%	0% more	1%	0%	0%	0%
no broadband connection	369	70%	73%	3% less	69%	0%	82%	50%

Other types of internet connection include mobile phone, but wireless is included in broadband.

Community Capital

Stability

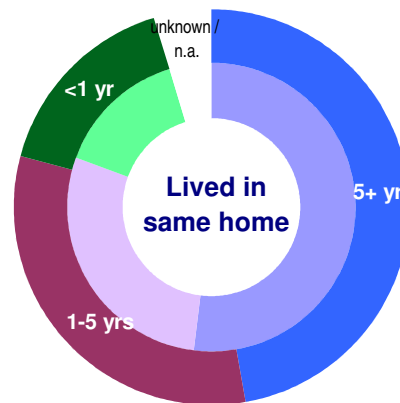
The time that residents have lived in a community affects the extent to which they develop relationships and networks with other residents, and build social capital. The longer that more residents have lived in a place, the stronger their community networks are likely to be. The Census provides valuable indicators of community stability by asking people where they lived one and five years ago.

In 2006, 47% of Bermagui's residents had lived in the same house for at least 5 years, compared with 52% in Bega Valley, and another 32% had been in their home for 1 to 5 years (29% for Bega Valley). Overall, if staying in the same home over a year is the indicator, local stability was almost the same as in Bega Valley.

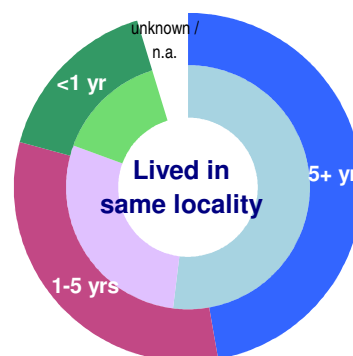
A better indicator of community stability is the proportion of residents who have stayed in the same locality for over five years, either in the same home or after moving. The locality measured by the Census is the Statistical Local Area, which is a small Local Government Area, or several suburbs of a large Council area (to town size).

Altogether, 66% of Bermagui's residents had lived in the same locality for more than 5 years, which was 5% lower than the average across Bega Valley. In total, 88% of current residents had lived in the same locality for at least a year, compared with Bega Valley at 90%.

Over the five years 2001 to 2006, the proportion of residents who had lived over 5 years in the same house stayed fairly constant. The proportion who moved home within the last year stayed fairly constant.



The outer, darker ring is Berm'i; the inner, lighter ring is Bega V.



The outer, darker ring is Berm'i; the inner, lighter ring is Bega V.

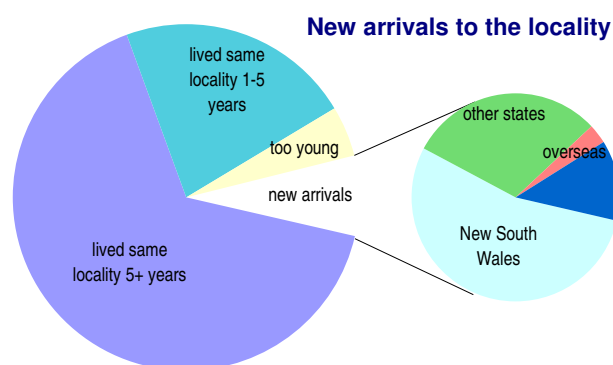
Residential stability	Bermagui 2006		% in Bega V	Berm'i's difference	Bermagui 2006			Berm'i in 2001	change from 2001
	people	percent			males	females	ratio		
lived same home 5+ years	614	47.3%	52.0%	4.7% less	46.6%	48.0%	1.03 F:M	47.2%	up 0.1%
lived same home 1-5 years	413	31.8%	28.6%	3.2% more	33.3%	30.4%	1.09 M:F	26.1%	up 5.7%
lived same home <1 year	208	16.0%	14.5%	1.5% more	14.8%	17.2%	1.17 F:M	14.2%	1.9% more
not stated / too young	63	4.9%	4.8%	0.0% more	5.3%	4.4%	1.22 M:F	12.5%	7.6% less
residents	1,298	100.0%	100.0%		100.0%	100.0%	1.04 F:M	100.0%	
lived same locality 5+ years	856	65.9%	70.5%	4.5% less	65.1%	66.7%	1.02 F:M	47.2%	up 18.8%
lived same locality 1-5 years	283	21.8%	19.2%	2.7% more	23.1%	20.6%	1.12 M:F	26.1%	dn 4.3%
lived same locality <1 year	96	7.4%	5.5%	1.9% more	6.4%	8.3%	1.29 F:M	14.2%	dn 6.8%
too young	63	4.9%	4.8%	0.0% more	5.3%	4.4%	1.22 M:F	12.5%	dn 7.6%

New arrivals and visitors

The new residents to the locality last year were mainly from New South Wales (52 people or 4.0% of Bermagui's residents), with 29 from other states and 12 from unstated. New residents from overseas could be immigrants or returning Australians. Overseas visitors who are not Australian residents are not included in this profile.

Compared with Bega Valley, Bermagui had 1.9% more of its population who were recent arrivals (within the last year), with the biggest difference being the greater proportion from New South Wales.

Over the last five years, the largest group of arrivals was from New South Wales, which provided 190 new residents (making 15% of the 2006 population). New residents from other states constituted another 8% of the population, up by 8% since 2001. The proportion of the population who had arrived from overseas within the last five years rose by 1.2% since 2001, to be 1.2% in 2006.



New residents to the locality	Bermagui 2006				Bermagui 2006			changed	
	people	% residents	% in Bega V	Bermi's difference	males	females	ratio	Bermi in 2001	share from 2001
Came last year from ...									
New South Wales	52	4.0%	2.8%	1.2% more	3.0%	5.0%	1.67 F:M	0.0%	up 4.0%
other states	29	2.2%	2.3%	0.0% less	1.7%	2.7%	1.58 F:M	0.0%	up 2.2%
overseas	3	0.2%	0.3%	0.1% less	0.5%	0.0%	M	0.0%	up 0.2%
unstated	12	0.9%	0.2%	0.8% more	1.3%	0.6%	2.08 M:F	0.0%	up 0.9%
new residents last year	96	7.4%	5.5%	1.9% more	6.4%	8.3%	1.29 F:M	14.2%	dn 6.8%
Came in last 5 years, from ...									
New South Wales	190	14.6%	10.6%	4.1% more	14.9%	14.4%	1.04 M:F	0.0%	up 14.6%
other states	98	7.6%	7.9%	0.4% less	7.5%	7.6%	1.00 F:M	0.0%	up 7.6%
overseas	15	1.2%	1.0%	0.1% more	0.9%	1.4%	1.45 F:M	0.0%	up 1.2%
unstated origins	8	0.6%	0.4%	0.2% more	0.5%	0.8%	1.61 F:M	0.0%	up 0.6%
newish residents, last 5 years	311	24.0%	19.9%	4.0% more	23.9%	24.1%	1.01 F:M	38.0%	dn 14.0%

There were 85 Australian visitors to Bermagui on Census night, August 2006, of whom 10 (one in every ten) were visitors from within the same locality (probably staying with friends). Most of the other visitors came from New South Wales, 35 in all.

Visitors on Census night	people in Bermagui			Bermagui 2006				Bermi's	
	2006	2001	change 2001-2006	number	% of	% in Bega V	Bermi's difference	Bermi in 2001	change from 2001
visiting on Census night	85	121	dn 36	85	6.5%	8.7%	2.2% less	9.2%	dn 2.6%
Visitors from ...					% visitors,			% visitors	
the local area	10	19	dn 9	10	12%	18%	6% less	15.7%	dn 3.9%
New South Wales	35	58	dn 23	35	41%	24%	17% more	47.9%	dn 6.8%
Victoria	30	32	dn 2	30	35%	48%	13% less	26.4%	up 8.8%
the ACT	6	3	up 3	6	7%	6%	1% more	2.5%	up 4.6%
South Australia	4	3	up 1	4	5%	1%	4% more	2.5%	up 2.2%
Queensland	0	6	dn 6	0	0%	2%	2% less	5.0%	dn 5.0%
Tasmania	0	0	same	0	0%	1%	1% less	0.0%	same
Western Australia	0	0	same	0	0%	1%	1% less	0.0%	same
the Northern Territory	0	0	same	0	0%	0%	same	0.0%	same
other Territories	0	0	same	0	0%	0%	same	0.0%	same
Total visitors	85	118	dn 33	85	100%	100%		100%	

Note: The column 'number any age' can be altered to a specific age group. When this is not the case, the numbers are the same as in the 2006 column.

Voluntary work

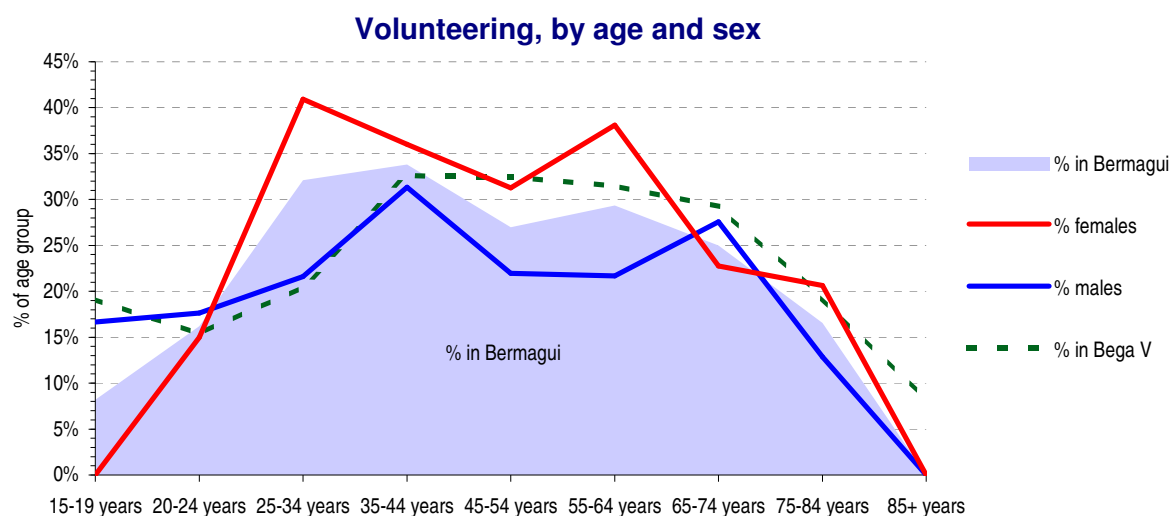
For the first time, the 2006 Census asked people (if aged 15+) whether they did any voluntary work for a group or organisation in the past year. In Bermagui, 268 residents said that they did (25%), 698 said that they did not (65%), and 112 or 10% did not answer. The proportion who volunteered was 2% lower than Bega Valley's average volunteering rate of 27%. Put another way, the rate of volunteering was 10% below the average rate across Bega Valley.

Volunteering tends to be highest amongst middle-aged people, and seems to only decline with incapacity as old age sets in. In Bermagui, the rate of volunteering was highest amongst those aged 35-44 years when 34% volunteered, and next highest in the 25-34 years and 55-64 years age groups, with 32% and 29% volunteering, respectively.

In terms of volunteer numbers, the largest groups of volunteers were 66 aged 55-64 years, 48 aged 35-44 years and 48 aged 45-54 years.

Volunteering also tends to be more common amongst women than men across most age groups. This could be influenced by women's lower labour force participation, but countering this is women's greater time commitment to housework and child care than men's. Where women spend longer hours doing paid work, housework and childcare than men, then their further commitment of time of community organisations may indicate greater community spirit or greater value placed on community services.

In 2006, there were 154 women and 114 men volunteering in Bermagui, 1.26 women per man. Overall, 28% of women and 22% of men were volunteers, meaning that women were 26% more likely to volunteer. This gender imbalance was highest amongst those aged 25-34 years when women were 89% more likely to volunteer than men that age, and those aged 55-64 years, when women were 76% more likely to volunteer than men. Local men's best volunteer performance relative to women was when aged 65-74 years when they were 21% more likely to volunteer.



Volunteering, by age	Bermagui 2006				Volunteers in Bermagui 2006				
	number volunteers	% of age group	% in Bega V	Berm's difference	males	females	% males	% females	ratio M% : F%
15-19 years	5	8%	19%	-11%	5	0	17%	0%	M
20-24 years	6	16%	15%	1%	3	3	18%	15%	1.2 M:F
25-34 years	26	32%	20%	12%	8	18	22%	41%	1.9 F:M
35-44 years	48	34%	33%	1%	21	27	31%	36%	1.1 F:M
45-54 years	48	27%	32%	-5%	18	30	22%	31%	1.4 F:M
55-64 years	66	29%	31%	-2%	26	40	22%	38%	1.8 F:M
65-74 years	47	25%	29%	-4%	24	23	28%	23%	1.2 M:F
75-84 years	22	17%	19%	-3%	9	13	13%	21%	1.6 F:M
85+ years	0	0%	8%	-8%	0	0	0%	0%	=
residents aged 15+	268	25%	27%	-2%	114	154	22%	28%	1.3 F:M

Need for disability assistance

The 2006 Census asked for the first time whether people needed assistance with three core activities in daily life – self-care, movement and communication – because of a disability, a health condition lasting six months or more, or old age. People with a profound or severe disability are defined as those who reported a need for assistance in self-care, mobility or communication.

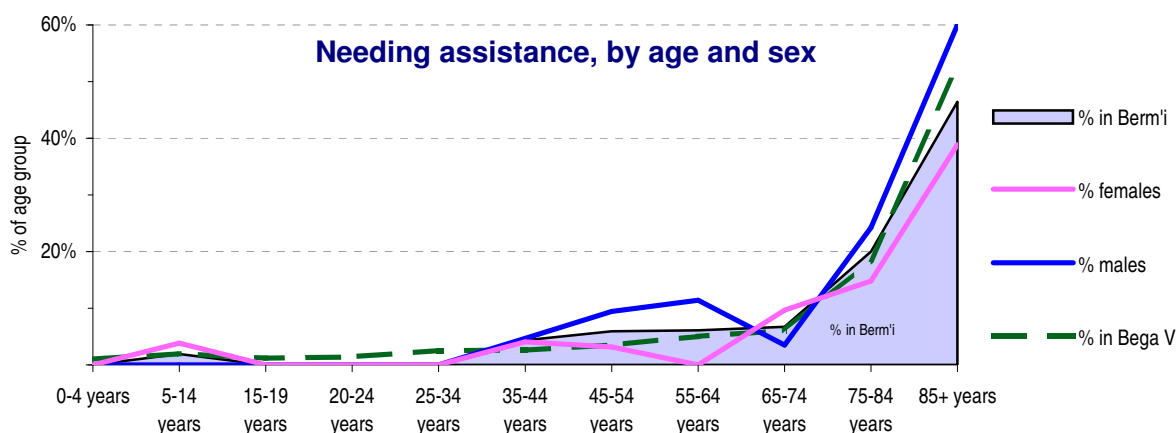
In Bermagui, the overall proportion needing assistance because of disability was 6.5%, which was 1.4% higher than Bega Valley. However, because disability rates increase so strongly with old age, the overall disability rate can be more a reflection of the community's age structure than any other factor.

The chart below shows, with the shaded area, how the proportion of people with a severe disability rises slowly from around none of infants to about half of the oldest people. In Bermagui, the disability rate reaches 46% among those aged 85+ years. The next highest rate is among 75-84 years at 20%.

The main differences in disability rates from other places tends to be in the older age groups, simply because the proportions at other age groups are so small. In this case, the biggest difference in disability rates between Bermagui and Bega Valley is that the proportion of those aged 45-54 years with a severe disability in Bermagui was 2.4% higher.

Males tend to have higher disability rates from birth than females, and this trend continues through adulthood due to their having more disabling accidents. With ageing, women's disability rates rise faster, until they exceed men's. Overall, 7.9% of males and 5.2% of females reported a severe or profound disability requiring assistance; the overall female disability rate was 34% lower than males'.

In Bermagui, the gender imbalance in disability rates is most biased towards women in the 65-74 years age group, who are 174% more likely to need assistance than men their age. Conversely, males aged 45-54 years are 3.0 times as likely than females their age to have a disability; those aged 75-84 years are 64% more so. However, the number of people with disabilities is small, which distorts male-female ratios.



Residents needing assistance with core activities	Berm'i in 2006				Bermagui, 2006					
	number	% of age group	% in Bega V	Berm'i's difference	males	females	% males	% females	ratio of %'s	
0-4 years	0	0.0%	1.0%	1.0% less	0	0	0.0%	0.0%	=	
5-14 years	3	1.9%	2.0%	0.0% less	0	3	0.0%	3.8%	F	
15-19 years	0	0.0%	1.2%	1.2% less	0	0	0.0%	0.0%	=	
20-24 years	0	0.0%	1.4%	1.4% less	0	0	0.0%	0.0%	=	
25-34 years	0	0.0%	2.5%	2.5% less	0	0	0.0%	0.0%	=	
35-44 years	6	4.3%	2.6%	1.7% more	3	3	4.7%	4.1%	1.16 M:F	
45-54 years	10	5.9%	3.5%	2.4% more	7	3	9.5%	3.2%	3.00 M:F	
55-64 years	13	6.1%	5.0%	1.0% more	13	0	11.4%	0.0%	M	
65-74 years	12	6.7%	6.1%	0.7% more	3	9	3.5%	9.7%	2.74 F:M	
75-84 years	24	20.0%	18.6%	1.4% more	16	8	24.2%	14.8%	1.64 M:F	
85+ years	13	46.4%	52.6%	6.2% less	6	7	60.0%	38.9%	1.54 M:F	
residents	81	6.5%	5.1%	1.4% more	48	33	7.9%	5.2%	1.52 M:F	

The total used for the percentages does not include those who did not state whether they needed assistance.

Disability care given

Many people in the community need assistance with core tasks of daily living, and this can require significant contributions from a number of people. The Census asked people aged 15 or more whether they provided unpaid care to people with profound or severe disabilities, within the previous fortnight, and found that on average about one person in every nine provided disability care.

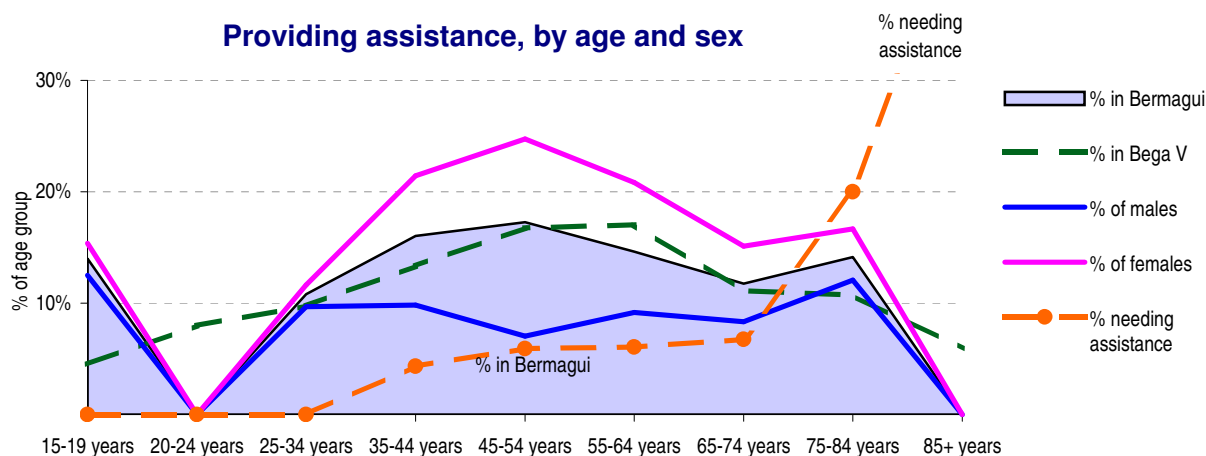
In Bermagui, 14% of residents aged 15+ gave unpaid care to another needing assistance, making 130 carers in all. This rate was 0.8% higher than Bega Valley. The rate differed more between men and women, with 9% of men but 18% of women being unpaid carers, meaning women were 105% more likely to be carers than men.

Caring is provided by people almost regardless of age. Among younger age groups, 14% of those aged 15-19 years and 11% of those aged 25-34 years were carers.

However, as with most other forms of domestic labour, the contribution tends to be highest from people in their mature years caring for an aged spouse or relative, or a child with a disability still at home. In Bermagui, the proportion who gave care was highest amongst those aged 45-54 years, when 17% were carers. And while 7% of men this age were carers, 25% of women were.

Women are more likely to be carers than men at most ages, with the ratio peaking in the 45-54 years age group, when women were 251% more likely to be carers. They were 127% more likely to be carers than men in the 55-64 years age group, and 118% more likely in the 35-44 years age group.

The ratio of carers to cared-for people in different age-sex group gives an indication of how caring is shared between the generations and the genders. Overall in Bermagui, there were 130 carers for 81 residents needing care, a ratio of 1.6 to 1. Among women there were 2.7 carers to each cared-for woman; among men, there were 0.9 per man. The ratio peaked for women in the 45-54 years age group, when women were 8.0 times more likely to be carers than cared for, and for men aged 65-74 years, who were 2.3 times more likely to be carers than cared for.



Provided disability assistance	Bermagui 2006				Bermagui 2006			Carers per cared-for	
	no. giving assistance	% of age group	% in Bega V	Berm's difference	% of males	% of females	ratio of percents	men	women
15-19 years	7	14.0%	4.5%	9.5% more	12.5%	15.4%	1.23 F:M	n.a.	n.a.
20-24 years	0	0.0%	8.0%	8.0% less	0.0%	0.0%	=	n.a.	n.a.
25-34 years	8	10.8%	9.7%	1.1% more	9.7%	11.6%	1.20 F:M	n.a.	n.a.
35-44 years	21	16.0%	13.3%	2.7% more	9.8%	21.4%	2.18 F:M	2.0	5.0
45-54 years	29	17.3%	16.8%	0.5% more	7.0%	24.7%	3.51 F:M	0.7	8.0
55-64 years	30	14.6%	17.0%	2.4% less	9.2%	20.8%	2.27 F:M	0.8	n.a.
65-74 years	20	11.8%	11.1%	0.6% more	8.3%	15.1%	1.81 F:M	2.3	1.4
75-84 years	15	14.2%	10.7%	3.4% more	12.1%	16.7%	1.38 F:M	0.4	1.0
85+ years	0	0.0%	5.9%	5.9% less	0.0%	0.0%	=	0	0
residents aged 15+	130	13.7%	12.9%	0.8% more	8.9%	18.2%	2.05 F:M	0.9	2.7

The carers per cared-for ratio is "n.a." if there are no cared-for of that age.

Education

Current schooling

In 2006, there were 204 school students living in Bermagui, of whom 23 were at pre-school, 113 were in primary/infants school, and 68 were at high school.

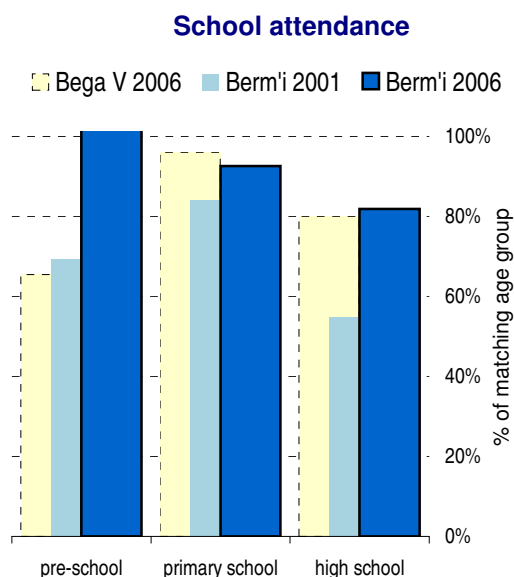
School attendance rates can be indicated by dividing the student population by their main age group. In Bermagui, 105% of the number of 3–4 year-old residents attended pre-school, 93% of the number of 5–11 year-olds attended primary school*, and 82% of the number of 12–17 year-olds attended high school.

Since 2001, attendance rates for 3–4 year-olds at pre-school had increased by 35%; attendance rates for primary-aged children increased by 9% and those for high-school aged increased by 27%.

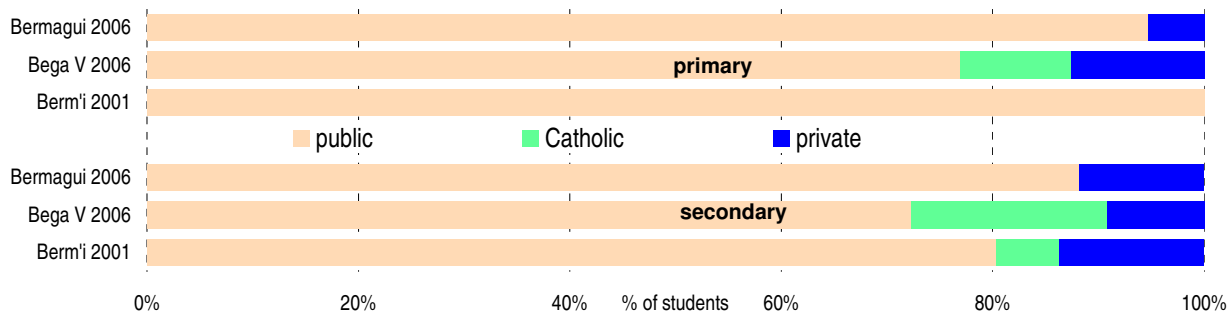
Compared with Bega Valley, the attendance rate at pre-school was 39% higher while attendance rate for primary-aged children was 3% lower, and that for high-school aged was 2% higher.

About 82% of all school students were in public schools (vs 68% for Bega Valley), while there were none at Catholic schools (vs 13%), and 7% were at other private schools (vs 10%). Since 2001, the proportion at private primary schools rose by 5.3% and that at public fell by 5.3%, while in secondary school, the proportion at public schools rose by 7.8% and that at Catholic fell by 5.9%.

Among school students, there were 102 females per 100 males, ranging from 112 males per 100 females among high school students to 156 females per 100 males among pre-school students.



Public or private schooling?



School education	Bermagui 2006		Bega V 2006		Bermagui 2006			Berm'i's change	
	students	% school pop'n	2006	Berm'i's difference	males	females	ratio	Berm'i 2001	from 2001
pre-school	23	104.5%	65.5%	39.1% more	9	14	1.56 F:M	69.2%	up 35.3%
primary school	113	92.6%	96.1%	3.4% less	56	57	1.02 F:M	84.0%	up 8.6%
high school	68	81.9%	80.1%	1.9% more	36	32	1.13 M:F	54.8%	up 27.1%
Students	204				101	103	1.02 F:M		
Primary		% students						% students	
public	107	94.7%	77.0%	17.7% more	53	54	1.02 F:M	100.0%	dn 5.3%
Catholic	0	0.0%	10.5%	10.5% less	0	0	=	0.0%	same
private	6	5.3%	12.6%	7.3% less	3	3	=	0.0%	up 5.3%
Secondary		% students						% students	
public	60	88.2%	72.3%	16.0% more	28	32	1.14 F:M	80.4%	up 7.8%
Catholic	0	0.0%	18.5%	18.5% less	0	0	=	5.9%	dn 5.9%
private	8	11.8%	9.2%	2.6% more	8	0	M	13.7%	dn 2.0%

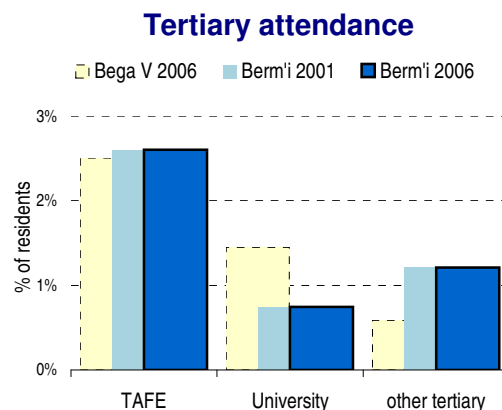
* The attendance rate at primary school should theoretically be 100% because primary school is compulsory, but here student numbers are divided by the number of 5 to 11 year olds. If some students start younger and others finish later, and the year age groups are different in size, the ratio can vary from 100%.

Tertiary studies

Bermagui residents included 49 tertiary students in 2006, of whom 8 were at university, 28 at TAFE, and 13 at other tertiary colleges.

These students constituted 4.6% of the population, which was very similar to Bega Valley. The biggest difference was in Bermagui's 0.6% higher proportion in other tertiary courses.

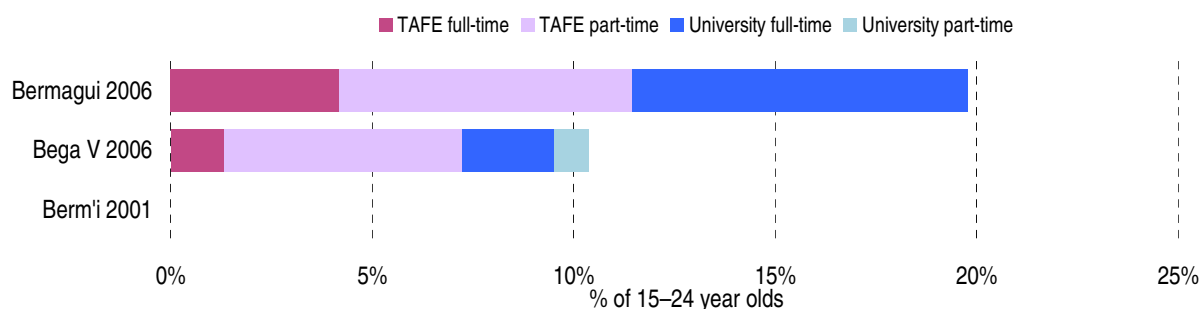
From 2001 to 2006, the number of residents enrolled in tertiary courses increased by 10. The proportion of the population aged 15+ who were tertiary students rose by 1.1%, while across Bega Valley it fell by 0.7%.



Among the 15 to 24 year-olds in Bermagui, 11% were at TAFE and 8% were at university. This compares with 7% at TAFE and 3% at university in Bega Valley. Full- and part-time attendance rates are not available for 2001 at this local level. Five-eighths of local younger TAFE students attended part-time. None of local university students attended part-time.

Young men and women tend to attend different courses and tertiary institutions, with men generally more likely to attend TAFE. While local tertiary attendance had 3.9 females per male, the gender ratio was only females student aged 15–24 at TAFE full-time and 3.7 females per male student aged 25–74 at TAFE part-time.

Tertiary attendance by 15–24 year olds



Tertiary education	Bermagui 2006				Bermagui 2006			Berm'i in 2001	
	people	% of 15+yrs	% in Bega V	Berm'i's difference	males	females	ratio	2001	change from 2001
TAFE	28	2.6%	2.5%	0.1% more	6	22	3.67 F:M	2.7%	dn 0.1%
University	8	0.7%	1.4%	0.7% less	0	8	F	0.3%	up 0.5%
other tertiary	13	1.2%	0.6%	0.6% more	4	9	2.25 F:M	0.5%	up 0.7%
tertiary students	49	4.6%	4.5%	0.0% more	10	39	3.90 F:M	3.5%	up 1.1%
15–24 year olds	% 15–24 yrs				% 15–24 yrs				
TAFE full-time	4	4.2%	1.3%	2.8% more	0	4	F	n.a.	
TAFE part-time	7	7.3%	5.9%	1.4% more	0	7	F	n.a.	
University full-time	8	8.3%	2.3%	6.1% more	0	8	F	n.a.	
University part-time	0	0.0%	0.9%	0.9% less	0	0	=	n.a.	
all 15–24 students	19	19.8%	10.4%	9.4% more	0	19	F	n.a.	
25+ year olds	% 25–74 yrs				% 25–74 yrs				
TAFE full-time	3	0.4%	0.2%	0.1% more	3	0	M	n.a.	
TAFE part-time	14	1.7%	1.8%	0.0% less	3	11	3.67 F:M	n.a.	
University full-time	0	0.0%	0.3%	0.3% less	0	0	=	n.a.	
University part-time	0	0.0%	1.0%	1.0% less	0	0	=	n.a.	
all 25+ students	17	2.1%	3.4%	1.3% less	6	11	1.83 F:M	n.a.	

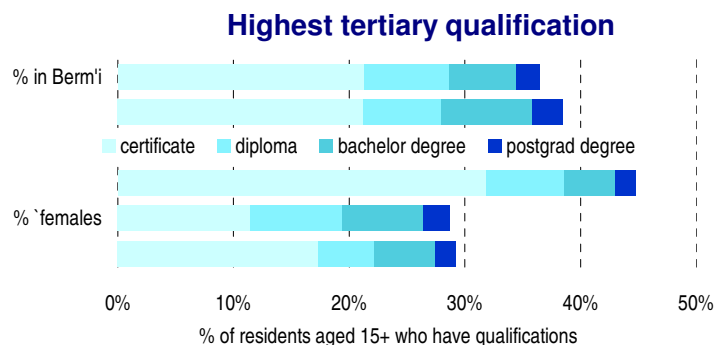
Note: 2001 data on part and full-time attendance by age groups is not available for small localities.

Level of education attained

Education is a strong determinant of income and social status. Two indicators of a community's education level are the proportions with tertiary qualifications and the average school leaving age. In Bermagui, 53% of residents aged 15+ stated they had a tertiary qualification, and the average schooling completed was 10 years one month. Similarly, Bega Valley had 51% with tertiary qualifications and average schooling of 10 years 3 months.

While overall the ratio of qualified males to females was 108 women per 100 men, this ranged from 2.77 men per woman having a certificate to 1.58 women per man having a bachelor degree.

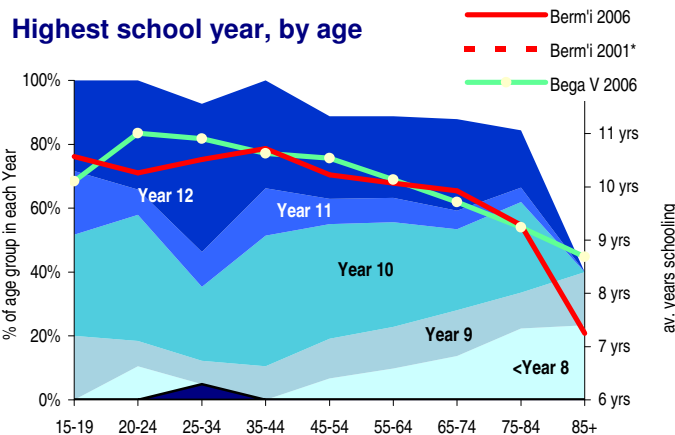
In 2001, 50% had a tertiary qualification, with the most noticeable changes since then being a 3.9% rise in the proportion with a certificate and a rise of 2.5% in the proportion with a diploma.



Highest tertiary qualifications	Bermagui 2006		Bermagui 2006		Bermagui 2006		Bermagui change from 2001		
	people aged 15+	% in Bermagui	% in Bega V	Bermagui's difference	% males	% females	ratio	Bermagui, 2001	change in %
postgraduate degree/diploma	22	2.0%	2.6%	1% less	1.7%	2.3%	1.34 F:M	1.8%	up 0.2%
bachelor degree	62	5.8%	7.9%	2% less	4.4%	7.0%	1.58 F:M	5.2%	up 0.6%
diploma or advanced diploma	79	7.3%	6.7%	1% more	6.8%	7.9%	1.17 F:M	4.9%	up 2.5%
certificate	229	21.3%	21.3%	0% more	31.9%	11.5%	2.77 M:F	17.4%	up 3.9%
inadequately described	174	16.2%	12.3%	4% more	14.3%	18.0%	1.26 F:M	20.9%	dn 4.7%
none or not stated	509	47.3%	49.2%	2% less	40.9%	53.3%	1.30 F:M	49.9%	dn 2.6%
Residents aged 15+	1,075	100.0%	24,999		518	557	1.08 F:M	100.0%	

The chart shows the highest year of school completed by residents of different ages. The shaded bands show the proportion of each age group who completed that year, and the lines show the average years schooling completed.

Under half the recent students finished Year 12, peaking at 46% of 25-34 year-olds. With older age groups, the proportions who finished Year 12 decreases, and the average number of years schooling falls to 7 years 3 months amongst 85+ year-olds.



Highest school year	Highest school year						average years schooling		
	Year 12	Year 11	Year 10	Year 9	<Year 8	Did not go to school	Bermagui 2006	Bega V 2006	Bermagui 2001*
15-19	28%	20%	32%	20%	0%	0%	10.6 yrs	10.1 yrs	n.a.
20-24	34%	8%	39%	8%	11%	0%	10.3 yrs	11.0 yrs	n.a.
25-34	46%	11%	23%	7%	0%	5%	10.5 yrs	10.9 yrs	n.a.
35-44	34%	15%	41%	11%	0%	0%	10.7 yrs	10.6 yrs	n.a.
45-54	26%	8%	36%	12%	7%	0%	10.2 yrs	10.5 yrs	n.a.
55-64	26%	8%	33%	13%	10%	0%	10.1 yrs	10.1 yrs	n.a.
65-74	29%	6%	25%	14%	14%	0%	9.9 yrs	9.7 yrs	n.a.
75-84	18%	4%	28%	11%	22%	0%	9.3 yrs	9.2 yrs	n.a.
85+	0%	0%	0%	17%	23%	0%	7.3 yrs	8.7 yrs	n.a.
residents	297	93	334	134	101	4	10.1 yrs	10.3 yrs	9.7 yrs

The average schooling is estimated by multiplying the proportions who finished each year by the number of years, taking the average for <Year 8 as Year 6, excluding non-stated.

* 2001 data is not available on people aged over 75 or for small areas (eg. suburbs).

The Local Economy

Individual incomes

In mid-2006, the average income from all sources of the adults (aged 15+) in Bermagui was around \$412 a week, which was \$73 lower than the \$485 average for Bega Valley. The average income of local women was \$349 and the average of local men was 38% higher than this at \$481. For most people this income is wages, but it can include government benefits, superannuation and dividends.

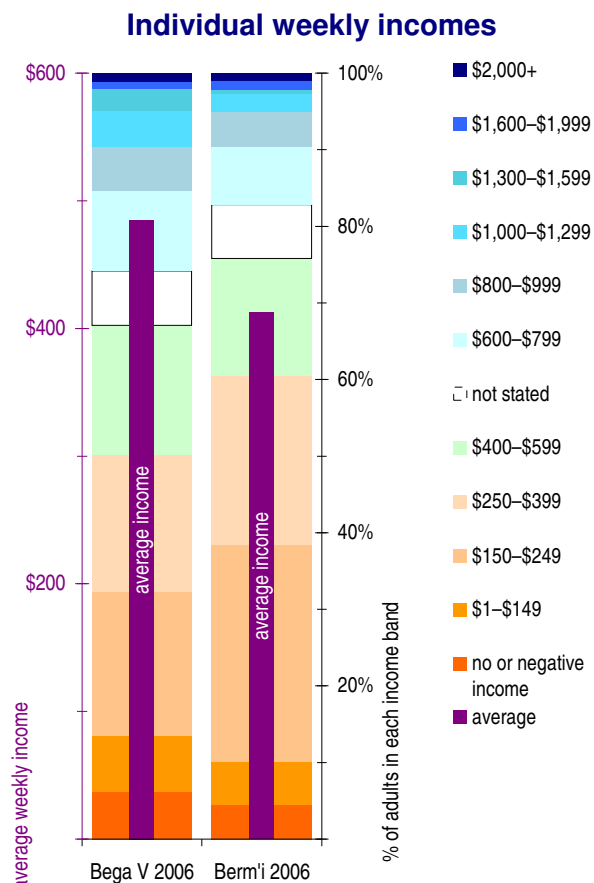
Since 2001, while average weekly earnings rose 24% across Australia, the average income in Bermagui rose by about the same (up 21%), suggesting that most incomes are wages. Male average incomes went from \$387 in 2001 to \$481 in 2006, up by 24%; women's from \$294 in 2001 to \$349 in 2006, up by 19%.

The income ranges measured in the 2006 Census can be aggregated into four broad income groups. Low income is less than 30% of average earnings, or \$250 a week (roughly the single pension); middle income lies up to 70% of average earnings (\$250 to \$600 pw); high income is from 70% to 120% of the average (\$600-\$999); and highest income is over 120% or \$1,000 a week.

In 2006, 38% of adults in Bermagui received low-incomes, 37% got middle-incomes, 12% got high-incomes, and 5% were in the highest income group. Bermagui had 6.1% more in the low income band than Bega Valley, and 4.5% fewer in the highest income band.

Almost without exception, there are more men than women in the higher income bands, and more women than men in the lower. In Bermagui, the sex ratio ranges from 2.27 men per woman earning \$800-\$999 to 2.00 women per man earning no or negative income.

The total value of personal incomes in Bermagui in 2006 was about \$23 million.



Incomes of people aged 15+ yrs	Bermagui 2006				Bermagui 2006			Berm'i's	
	no. aged 15+ yrs	% aged 15+ yrs	% in Bega V	Berm'i's difference	males 15+ yrs	females 15+ yrs	ratio	% in Berm'i in 2001	change from 2001
no or negative income	48	4.5%	6.2%	1.7% less	16	32	2.00 F:M	3.6%	up 0.9%
\$1-\$149	60	5.6%	7.4%	1.8% less	24	36	1.50 F:M	11.5%	dn 5.9%
\$150-\$249	306	28.4%	18.8%	9.6% more	136	170	1.25 F:M	26.1%	up 2.3%
\$250-\$399	238	22.1%	17.9%	4.2% more	101	137	1.36 F:M	19.8%	up 2.3%
\$400-\$599	164	15.2%	16.9%	1.6% less	83	81	1.02 M:F	14.5%	up 0.7%
\$600-\$799	81	7.5%	10.5%	3.0% less	50	31	1.61 M:F	5.0%	up 2.5%
\$800-\$999	49	4.5%	5.7%	1.2% less	34	15	2.27 M:F	2.5%	up 2.1%
\$1,000-\$1,299	26	2.4%	4.8%	2.4% less	14	12	1.17 M:F	1.0%	up 1.4%
\$1,300-\$1,599	6	0.6%	2.7%	2.2% less	6	0	M	0.7%	dn 0.1%
\$1,600-\$1,999	13	1.2%	1.0%	0.2% more	7	6	1.17 M:F	0.3%	up 0.9%
\$2,000+	10	0.9%	1.1%	0.2% less	10	0	M	0.3%	up 0.6%
not stated	76	7.1%	7.1%	0.1% less	38	38	=	14.6%	dn 7.6%
total	1,077	100%	100%		519	558	1.08 F:M	100%	
average weekly income		\$412	\$485	18% less	\$481	\$349	1.38 M:F	\$340	up 21%

The average weekly income is calculated by multiplying the mid-point of each income range by the number of people in that range, using \$2,500 for the \$2000+ range, and dividing by the number who stated their income. The 2001 average is calculated in the same way, after apportioning the numbers from the different 2001 income ranges to the 2006 ranges.

From August 2001 to August 2006, the average Australian adult total earnings increased from \$673 to \$837, by 24%. Men's earnings rose 25% from \$801 to \$1003, while women's rose 22% from \$535 to \$654.

Family incomes

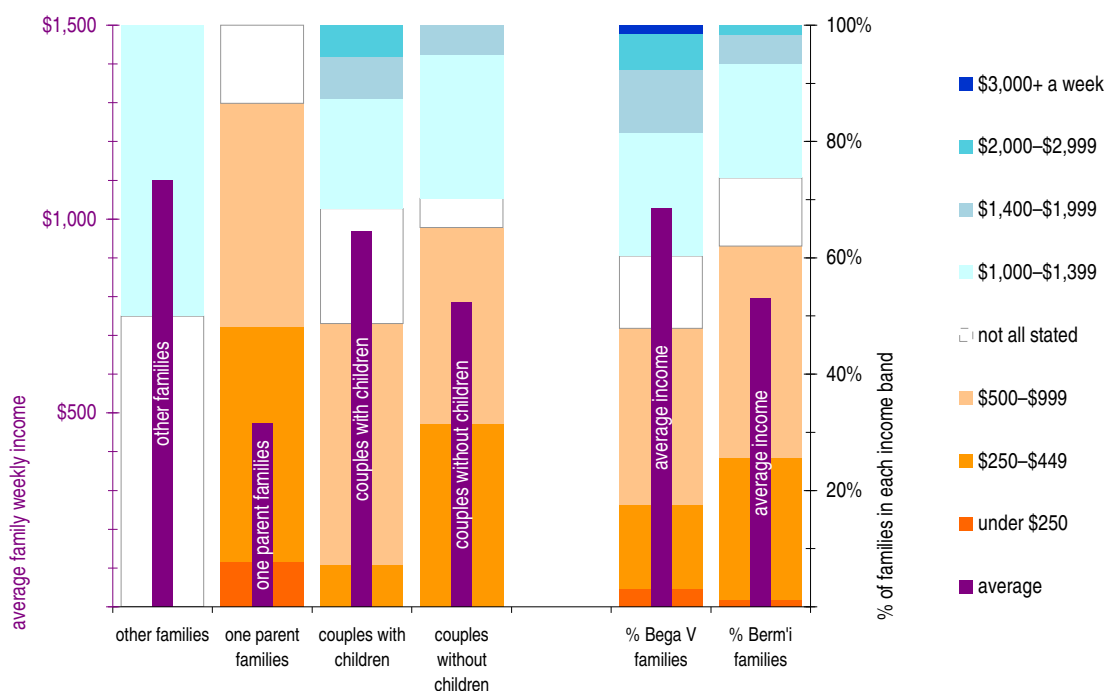
The average weekly family income in Bermagui in July 2006 was \$796, which was 23% or \$233 a week lower than the \$1,029 average for Bega Valley. The family income was equivalent to 1.9 individual incomes (2.1 in Bega Valley).

Average family incomes ranges across family types from \$1,100 for other families and \$969 for couples with children to \$786 for couples without children and \$472 for one parent families. The 'other' families here are households of related people where there is not a main parent, say an aunt with her nieces.

While the average family income was \$796, the median income for all families (where half earn more and half less) was in the range \$500–\$649. Generally, the more the average is above the median range, the more higher-income families there are, or vice versa.

The median income was \$800–\$999 a week for couples with children and \$500–\$649 for couples without children. One-parent families usually have fewer income earners than families with children, and hence lower family incomes. In Bermagui, one-parent families had a median income around \$350–\$499 a week. 'Other' families had a median of \$1,000–\$1,199.

Family weekly incomes



Family incomes	families in each income range				% of family types in each income range			
	number	% Berm'i families	% Bega V families	Berm'i's difference	couples without children	couples with children	one parent families	other families
under \$250	4	1%	3%	1.9% less	0%	0%	8%	0%
\$250-\$449	85	24%	15%	9.9% more	31%	7%	40%	0%
\$500-\$999	126	36%	30%	6.0% more	34%	41%	38%	0%
\$1,000-\$1,399	68	20%	21%	1.6% less	25%	19%	0%	50%
\$1,400-\$1,999	17	5%	11%	5.9% less	5%	7%	0%	0%
\$2,000-\$2,999	6	2%	6%	4.5% less	0%	5%	0%	0%
\$3,000+ a week	0	0%	1%	1.4% less	0%	0%	0%	0%
not all stated	41	12%	12%	0.7% less	5%	20%	13%	50%
Total	347	100%	100%		100%	100%	100%	100%
average weekly income		\$796	\$1,029	23% less	\$786	\$969	\$472	\$1,100
av. Inc. in Bega V					\$966	\$1,279	\$619	\$820

The average weekly income is calculated by multiplying the mid-point of each income range (\$3,500 for the \$3000+ range) by the number in that range, and dividing by the total in all ranges. The ranges shown in the table are summarised from a larger number. The larger income bands are highlighted by bolding.

Employment

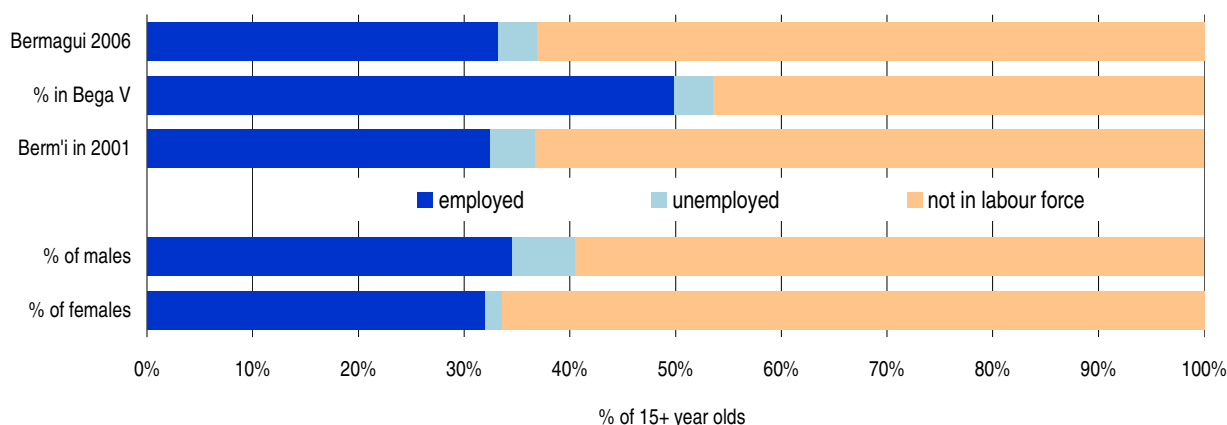
There were 399 residents of Bermagui in the workforce in 2006, 37% of the adult (aged 15+) population (this is called the workforce participation rate). About 33% of the adults were employed, and 4% were unemployed, giving an unemployment rate of 10.0% of the workforce.

Compared with Bega Valley, Bermagui's workforce participation rate in 2006 was 16.7% lower and its unemployment rate was 3.0% higher. Since 2001, the participation rate had stayed fairly stable and the unemployment rate had fallen by 1.7%.

Women tend to have lower workforce participation rates on average, with greater time spent in child raising, housework and caring. In Bermagui, women's workforce participation was at 34% compared with 40% for men. Women also tend to have lower attachment to the workforce, and to withdraw (by not seeking work) when unemployed. This can cause their measured unemployment rate to be lower. Here, however, women's unemployment in 2006 was 4.8% when men's was 14.7%.

Women's domestic responsibilities also make them more inclined towards working part-time. In Bermagui, 58% of female workers were part-timers, similar to 30% of the men. The same pattern can apply amongst those looking for part-time work. Here, 100% of unemployed women wanted part-time work, while 10% of unemployed men did. The overall proportion of unemployed residents wanting part-time work was 4.4% lower than in Bega Valley and 15.4% higher than in 2001.

Labour force status, adults 15+



Employment status	Bermagui 2006		Bermagui 2006		Bermagui 2006		Bermagui 2006		Bermagui in 2001	Bermagui's change from 2001
	number	% of adults	% in Bega V	Bermagui's difference	% of males	% of females	ratio of percents			
employed	359	33.2%	49.8%	16.6% less	34.5%	32.0%	1.08 M:F	32.4%	up 0.8%	
unemployed	40	3.7%	3.7%	0.0% less	6.0%	1.6%	3.70 M:F	4.3%	dn 0.6%	
labour force (participation rate)	399	36.9%	53.6%	16.7% less	40.5%	33.6%	1.21 M:F	36.8%	up 0.2%	
not in labour force	682	63.1%	46.4%	16.7% more	59.5%	66.4%	1.12 F:M	63.2%	dn 0.2%	
residents aged 15+	1,081	100.0%	100.0%		100.0%	100.0%	1.08 F:M	100.0%		
unemployment rate (% labour force)		10.0%	7.0%	3.0% more	14.7%	4.8%	3.07 M:F	11.8%	dn 1.7%	
full-time workers	170	47.4%	54.5%	7.1% less	63.3%	31.3%	2.02 M:F	55.3%	dn 7.9%	
part-time workers	157	43.7%	38.6%	5.2% more	30.0%	57.5%	1.92 F:M	43.1%	up 0.7%	
unemployed want full-time work	28	70.0%	65.6%	4.4% more	90.3%	0.0%	M	85.4%	dn 15.4%	
unemployed want part-time	12	30.0%	34.4%	4.4% less	9.7%	100.0%	10.33 F:M	14.6%	up 15.4%	

Industries employing residents

The main industries employing Bermagui residents in 2006 were:

- food and accommodation, with 21% of workers
- retail trade, 16%
- construction, 11%
- rural industries, 9%
- health & social care, 7%.

These main five industries together employed around 64% of working residents. Other significant industries for local workers were: manufacturing, with 6% of the workers; professional services, 6%; education and training, 4%; and education and training, 4%.

Industries that employed greater proportions of local residents than average for Bega Valley were food and accommodation (9.6% more), retail trade (1.9% more), and professional services (1.8% more).

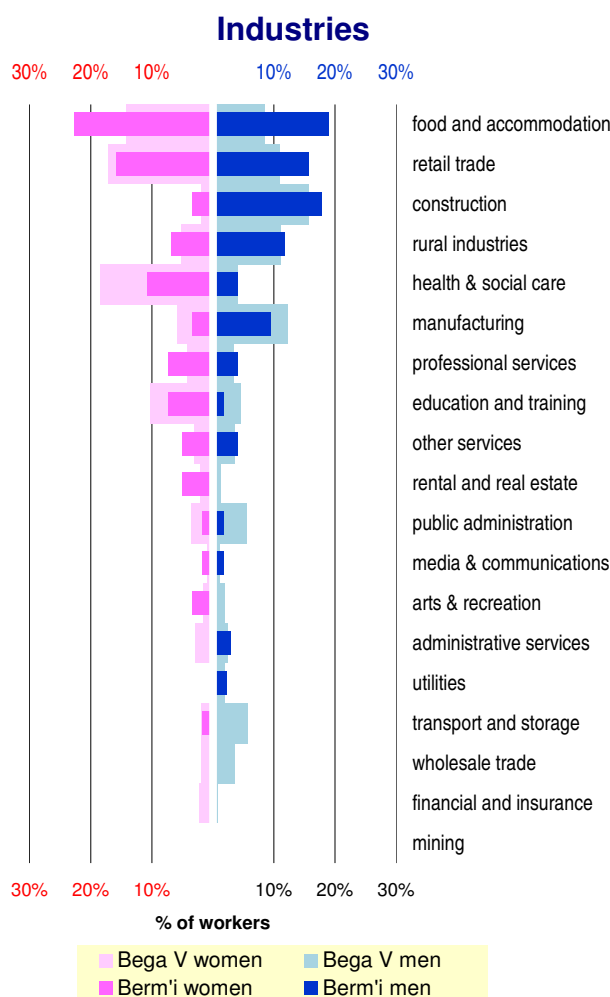
The industries that employed proportionally more local women were education and training (4.3 women per man), health & social care (2.7 women per man), and professional services (1.9 women per man). For men, they were construction (5.3 men per woman), manufacturing (2.8 men per woman), and rural industries (1.8 men per woman).

Since 2001, the fastest-growing employers were the food and accommodation, construction, and health & social care industries, whose share of local workers rose by 4.9%, 2.3% and 1.7%, respectively.

Note that industry classifications changed somewhat between 2001 and 2006.

Industry of employers	Bermagui 2006				Bermagui 2006			Bermagui 2001		Bermagui's change from 2001
	number	% of workers	% in Bega V	Bermagui's difference	males	females	ratio of workers	Bermagui in 2001		
food and accommodation	74	20.8%	11.2%	9.6% more	18.9%	22.7%	1.2 F:M	15.9%	up 4.9%	
retail trade	56	15.7%	13.8%	1.9% more	15.6%	15.9%	=	16.7%	dn 1.0%	
construction	38	10.7%	9.2%	1.5% more	17.8%	3.4%	5.3 M:F	8.4%	up 2.3%	
rural industries	33	9.3%	8.3%	1.0% more	11.7%	6.8%	1.8 M:F	11.1%	dn 1.9%	
health & social care	26	7.3%	10.8%	3.5% less	3.9%	10.8%	2.7 F:M	5.6%	up 1.7%	
manufacturing	23	6.5%	9.2%	2.8% less	9.4%	3.4%	2.8 M:F	7.5%	dn 1.1%	
professional services	20	5.6%	3.8%	1.8% more	3.9%	7.4%	1.9 F:M	n.a.	n.a.	
education and training	16	4.5%	7.2%	2.7% less	1.7%	7.4%	4.3 F:M	4.2%	up 0.3%	
other services	16	4.5%	3.3%	1.2% more	3.9%	5.1%	1.3 F:M	2.8%	up 1.7%	
rental and real estate	9	2.5%	1.6%	0.9% more	0.0%	5.1%	F	n.a.	n.a.	
public administration	6	1.7%	4.6%	2.9% less	1.7%	1.7%	=	1.7%	up 0.0%	
media & communications	6	1.7%	1.0%	0.7% more	1.7%	1.7%	=	2.5%	dn 0.8%	
arts & recreation	6	1.7%	1.8%	0.1% less	0.0%	3.4%	F	0.0%	up 1.7%	
administrative services	5	1.4%	2.6%	1.2% less	2.8%	0.0%	M	n.a.	n.a.	
utilities	4	1.1%	1.1%	0.0% more	2.2%	0.0%	M	0.0%	up 1.1%	
transport and storage	3	0.8%	3.9%	3.1% less	0.0%	1.7%	F	3.3%	dn 2.5%	
wholesale trade	0	0.0%	2.7%	2.7% less	0.0%	0.0%	=	6.1%	dn 6.1%	
financial and insurance	0	0.0%	1.5%	1.5% less	0.0%	0.0%	=	1.7%	dn 1.7%	
mining	0	0.0%	0.2%	0.2% less	0.0%	0.0%	=	0.0%	same	
inadequately described	15	4.2%	2.3%	1.9% more	5.0%	3.4%	1.5 M:F	4.2%	up 0.0%	
employed residents	356	100.0%	100.0%		100.0%	100.0%	=	91.6%		

Comparisons between 2001 and 2006 are difficult because the 2006 industry classification is different from the 2001 with new industries 'professional services', 'administrative services' and 'rental and real estate' replacing the 2001 'professional and business services', and minor adjustments in some other industries (eg media added to communications).



Occupations of employed residents

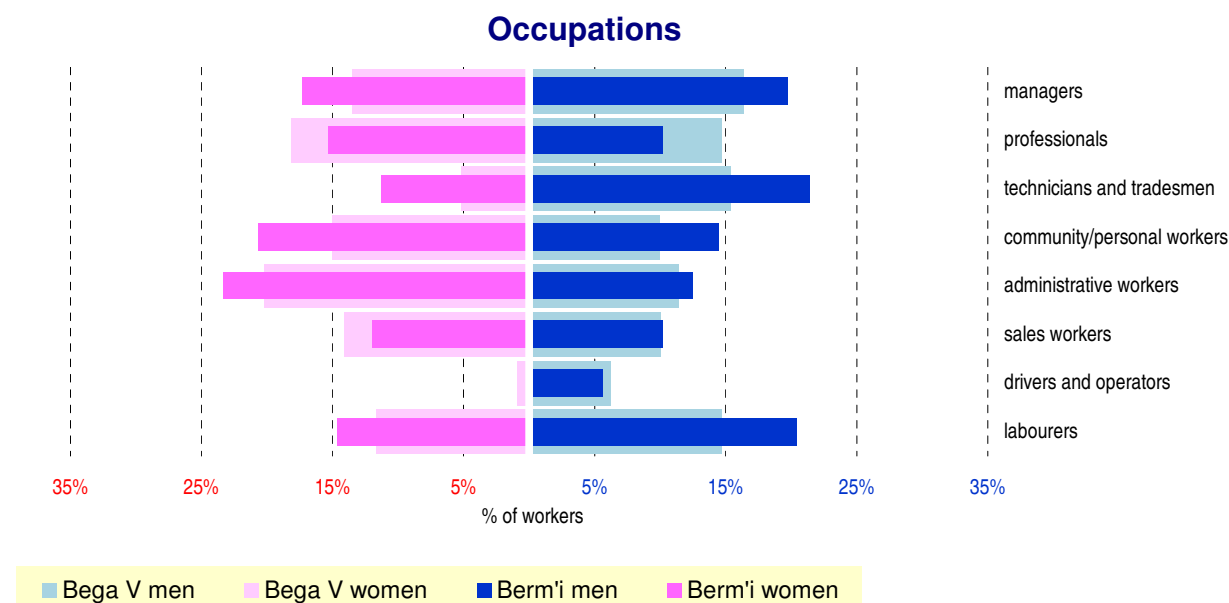
Occupations are a good indicator of socio-economic status, and communities with more people in more highly educated occupations tend to be wealthier. The occupational tree below shows the proportions of men and women in the eight occupational bands in Bermagui in 2006, with the more educated ones being higher branches. The more top-heavy the tree, the higher is the socio-economic status of the community. The lighter background tree shows Bega Valley's occupations for comparison.

Bermagui's had 26% workers in the top two occupational bands (17% were managers, including farmers and small business operators, and 9% professionals), compared with 31% for Bega Valley. The two lowest bands made up 22% of Bermagui's workers (5% were drivers / machine operators and 17% were labourers), while Bega Valley had 21% in these occupations.

Relative to Bega Valley, Bermagui had 3.0% more workers who were technicians and tradesmen and 2.8% more who were labourers, but 6.0% fewer workers who were professionals and 1.4% fewer who were drivers and operators.

Many occupations have a significant gender bias. In Bermagui, there were 1.9 men per woman among technicians and tradesmen and 1.4 men per woman among labourers but there were 1.9 women per man among administrative workers and 1.5 women per man among professionals.

Occupational changes since 2001 are difficult to measure at the local level because of changes to the classification system used in the 2006 Census. Some occupational classifications changed little; of those, managers gained about 12% of the workforce, but drivers and operators lost about 9%.



Occupations of employed residents	Bermagui 2006		Bermagui 2006		workers in Bermagui			Bermagui's change	
	number workers	% of workers	% in Bega V	Bermagui's difference	% of males	% of females	ratio of percents	Bermagui in 2001	change from 2001
managers	60	17%	16%	0.6% more	17%	15%	1.1 M:F	5%	up 12%
professionals	31	9%	15%	6.0% less	9%	13%	1.5 F:M	11%	dn 2%
technicians and tradesmen	65	18%	15%	3.0% more	18%	10%	1.9 M:F	30%	n.a.
community/personal workers	44	12%	10%	2.5% more	12%	18%	1.4 F:M	n.a.	n.a.
administrative workers	38	11%	11%	0.7% less	11%	20%	1.9 F:M	n.a.	n.a.
sales workers	31	9%	10%	1.3% less	9%	10%	1.2 F:M	n.a.	n.a.
drivers and operators	17	5%	6%	1.4% less	5%	0%	M	14%	dn 9%
labourers	62	17%	15%	2.8% more	17%	13%	1.4 M:F	9%	up 9%
unclear	7	2%	1%	0.5% more	2%	2%	1.2 M:F	2%	dn 0%
total employed residents	355	100%	100%	same	100%	100%	1.0 M:F	72%	

The 2006 occupations are coded to the 2006 Australian and New Zealand Standard Classification of Occupations (ANZSCO), which has replaced the 1996 Australian Standard Classification of Occupations (ASCO) used in the 2001 Census. Where reasonable, 2001 occupations have been matched to 2006 classifications, otherwise 'n.a.' is shown for 2001.

Travel to work

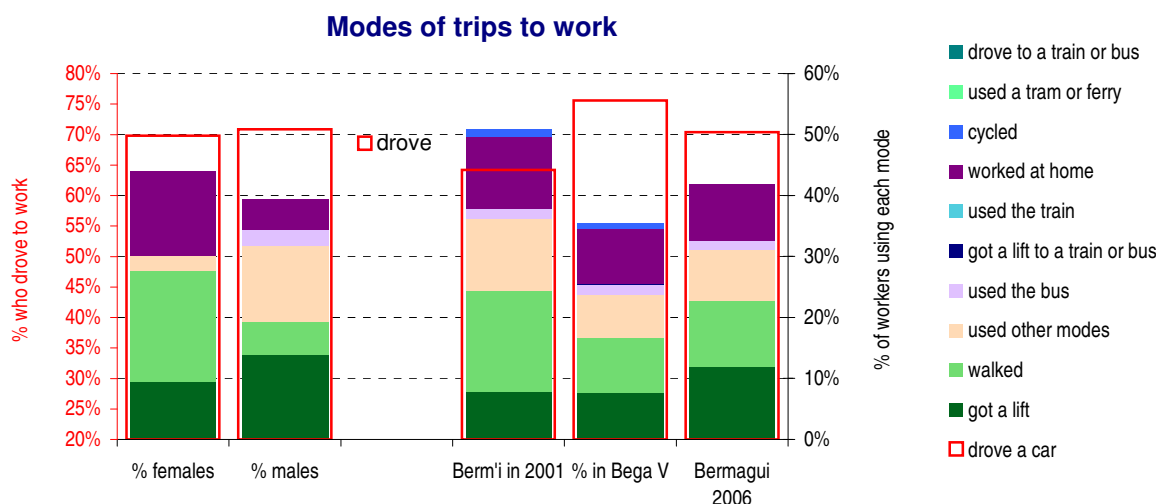
In the 2006 Census, people were asked how they travelled to work on Tuesday 8 August. In Bermagui, 75% of the 355 employed residents travelled to work that day, with 13% not going to work, and 9% working from home; some did not say.

Some workers' journeys involved multiple trips, often when they got a lift to the bus or train. The total trips taken to work by Bermagui workers was 275, which suggests an average of 1.03 trips per worker; most people used just one mode of transport to work.

The most common way to get to work nearly everywhere is by driving, and in Bermagui, 70% of travellers drove to work in 2006 (76% in Bega Valley). Since 2001, the proportion who drove rose by 6.2%. Driving is generally biased towards males; in Bermagui, there were 1.3 men per woman among drivers. Similarly male-biased were those who used other modes (7.3 men per woman), and who got a lift (1.9 men per woman).

Other than driving, the other main ways people travelled to work in Bermagui were that 12% of travellers got a lift, 11% walked, 8% used other modes, and 1% used the bus.

Women tend to use public transport to get to work more than men. In Bermagui, women were most numerous among those who worked at home, with 2.7 women per man doing this; or who walked, with 2.6 women per man; or who did not work on Census day, with 1.6 women per man.



Trips to work	Bermagui 2006				Bermagui 2006			Berm'i in 2001	
	workers	% travellers	% in Bega V	Berm'i's difference	% males	% females	ratio of workers	% of trips	change
drove a car	188	70.4%	75.6%	5.2% less	70.9%	69.8%	1.3 M:F	64.2%	up 6.2%
got a lift	32	12.0%	7.7%	4.3% more	13.9%	9.5%	1.9 M:F	7.8%	up 4.2%
walked	29	10.9%	9.0%	1.9% more	5.3%	18.1%	2.6 F:M	16.5%	dn 5.6%
used other modes	22	8.2%	7.0%	1.2% more	12.6%	2.6%	7.3 M:F	11.9%	dn 3.7%
used the bus	4	1.5%	1.6%	0.1% less	2.6%	0.0%	M	1.6%	dn 0.1%
cycled	0	0.0%	0.9%	0.9% less	0.0%	0.0%	=	1.2%	dn 1.2%
got a lift to a train or bus	0	0.0%	0.1%	0.1% less	0.0%	0.0%	=	0.0%	same
used the train	0	0.0%	0.0%	same	0.0%	0.0%	=	0.0%	same
used a tram or ferry	0	0.0%	0.0%	same	0.0%	0.0%	=	0.0%	same
drove to a train or bus	0	0.0%	0.0%	same	0.0%	0.0%	=	0.0%	same
Trips to work	275	103%	102%		105%	100%	1.3 M:F	103%	
Employed residents		% workers			% workers			% workers	
travelled to work	267	75%	77%	1.7% less	83%	67%	1.3 M:F	67%	up 8.5%
worked at home	33	9%	9%	0.2% more	5%	14%	2.7 F:M	12%	dn 2.5%
did not work on Census day	47	13%	12%	1.3% more	10%	17%	1.6 F:M	18%	dn 4.9%
not stated	8	2%	2%	0.2% more	2%	3%	1.7 F:M	3%	dn 1.0%
Employed residents	355	100%	100%		100%	100%	=	100%	

The top half of the table shows trips, not workers, and multiple-mode trips (eg lift to bus) are counted as several trips, where possible. The 'used other modes' category includes 0 taxi trips, 8 by truck, 0 by motorcycle, 6 by unnamed other modes, and 8 trips by multiple modes.

Community Cultures

Ancestry

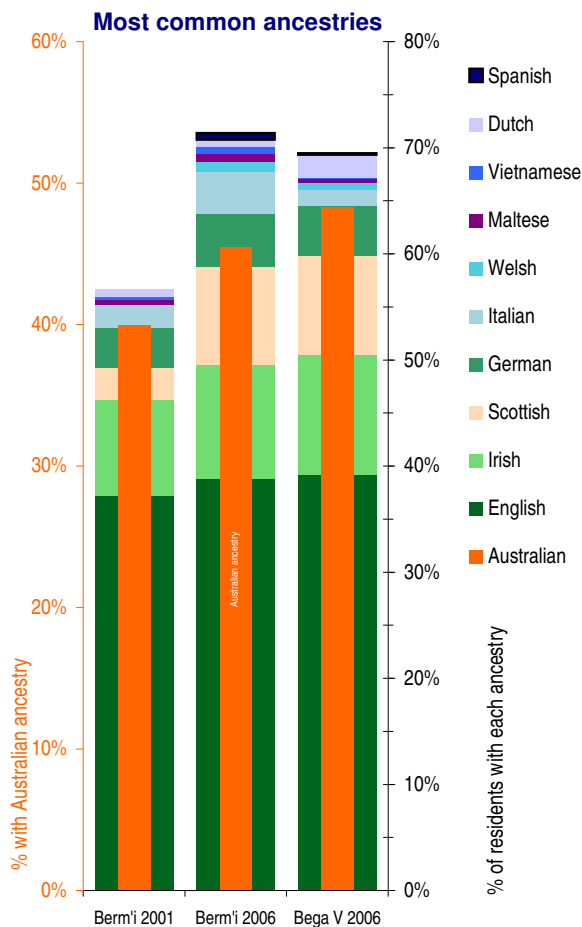
People's ancestry is a good indicator of their cultural heritage. While many people now give their heritage as 'Australian' (45% in Bermagui in 2006), they are a minority in most places.

People could give at most two ancestries on the Census form, which limits information on ancestry. About 34% of residents here named two ancestries. Only 6 ancestries were prompted with tick boxes (English, Irish, Italian, German, Chinese, Scottish and Australian); others had to be written in. This biases the results towards these 6 ancestries. The inclusion of Scottish in the named list in 2006, but not 2001, generally causes a leap in acknowledged Scots descendents.

The most commonly cited, non-Australian ancestries of Bermagui residents, and the proportion with that ancestry, were: English 39%; Irish 10.7%; Scottish 9.3%; German 4.9%; Italian 4.0%; and Welsh 0.9%.

Compared with Bega Valley, Bermagui had more people with Italian, Vietnamese, Australian Aboriginal, Spanish and Maltese ancestry.

Over the five years since 2001, three ancestries that became more common in Bermagui were Scottish, claimed by 6.3% more of the population than in 2001, Australian (5.5% more), and Italian (1.9% more).



Ancestry	Bermagui 2006		% in Bega V		Parents of Berm'i residents			Berm'i in 2001	Berm'i's change from 2001
	residents	percent		Berm'i's difference	both born overseas	one born overseas	both born Australia		
Australian	590	45.4%	48.3%	2.8% less	1%	14%	82%	40.0%	up 5.5%
Australian Aboriginal	13	1.0%	0.5%	0.5% more	0%	0%	100%	0.2%	up 0.8%
English	504	38.8%	39.2%	0.4% less	17%	13%	65%	37.1%	up 1.6%
Irish	139	10.7%	11.3%	0.6% less	12%	9%	76%	9.1%	up 1.6%
Scottish	121	9.3%	9.3%	0.0% less	18%	11%	71%	3.0%	up 6.3%
German	64	4.9%	4.7%	0.2% more	41%	5%	55%	3.8%	up 1.1%
Italian	52	4.0%	1.5%	2.5% more	37%	13%	50%	2.1%	up 1.9%
Welsh	12	0.9%	0.7%	0.3% more	42%	0%	58%	n.a.	n.a.
Maltese	10	0.8%	0.3%	0.4% more	100%	0%	0%	0.5%	up 0.3%
Vietnamese	9	0.7%	0.1%	0.6% more	100%	-	-	0.3%	up 0.4%
Dutch	8	0.6%	2.2%	1.6% less	63%	0%	38%	0.7%	dn 0.1%
Spanish	8	0.6%	0.2%	0.4% more	63%	38%	0%	n.a.	n.a.
Greek	6	0.5%	0.3%	0.1% more	50%	50%	0%	0.5%	up 0.0%
Polish	6	0.5%	0.4%	0.1% more	50%	0%	50%	0.2%	up 0.2%
French	6	0.5%	0.4%	0.0% more	0%	0%	100%	n.a.	n.a.
Hungarian	6	0.5%	0.2%	0.3% more	50%	0%	50%	n.a.	n.a.
Filipino	6	0.5%	0.3%	0.2% more	50%	50%	0%	0.6%	dn 0.1%
Total responses	1,657	127.6%	131.3%	3.7% less	19%	15%	87%	118.4%	up 9.1%
residents	1,299	100%	100%		15%	11%	68%	100%	

Note: the apparent growth in Scottish ancestry from 40 to 121 probably indicates that 67% of local Scots did not name this heritage in 2001 when unprompted, rather than that their number increased by 203%. Because Greek was offered as an ancestry option in 2001, but required a write-in in 2006, their count might fall as a result. In Bermagui, Greek ancestry was given by 6 in 2001 and 6 in 2006. Note also that the number writing in Indigenous ancestry is often low, because there is a specific Indigenous Census question (see later).

Indigenous residents

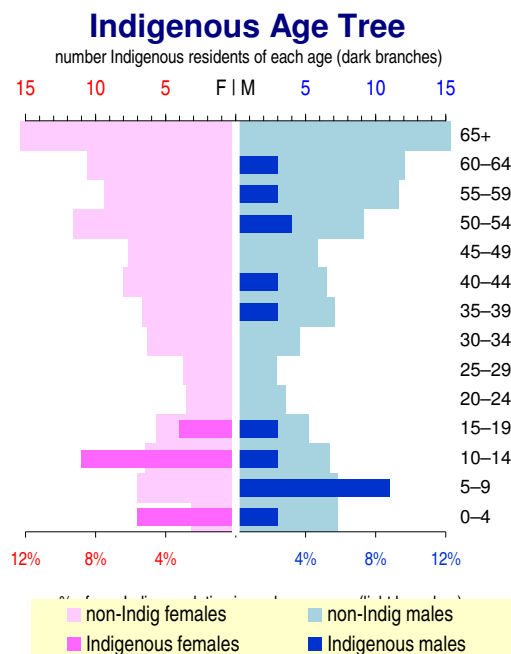
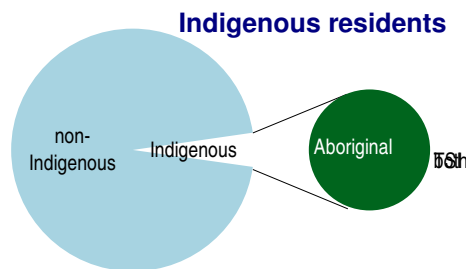
In 2006, Bermagui had 59 Indigenous residents, with all identifying as Aboriginal. Indigenous people constituted 4.5% of the residents, compared with 2.6% of Bega Valley.

The median (mid-point) age of local Indigenous people was 10–14 and the average was about 20 years. By comparison, non-Indigenous residents had an average age of about 46 and a median age of 50–54.

The age structure of the Indigenous population is very different from the non-indigenous community, due to higher mortality rates at most ages. Young people form a larger share of the Indigenous population, so the Indigenous age tree has wider lower branches and shorter upper branches than for non-indigenous people.

For example, 10–14 year-olds are 24% of Indigenous residents but just 5% of non-indigenous residents; 5–9 year-olds are 19% v. 6%, and 0–4 year-olds are 17% v. 4%. However, there are far fewer Indigenous people aged 65 or older (nil v. 28%).

In 2001, the median age of Bega Valley's Indigenous people was 15–19 and the average was about 23 years. Local Indigenous age data is not available for 2001.



Indigenous people	Bermagui 2006		% in Bega V	Bermi's difference	Bermagui 2006			Bermi in 2001	change from 2001
	number	% residents			males	females	ratio		
Aboriginal	59	4.5%	2.5%	2.0% more	32	27	1.19 M:F	2.5%	up 2.0%
Torres Strait Islander (TSI)	0	0.0%	0.1%	0.1% less	0	0	=	0.2%	dn 0.2%
Aboriginal and TSI	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Indigenous	59	4.5%	2.6%	1.9% more	32	27	1.19 M:F	2.7%	up 1.8%
non-Indigenous	1,239	95.5%	97.4%	1.9% less	605	634	1.05 F:M	97.3%	dn 1.8%
residents	1,298	100%	100%		637	661	1.04 F:M	100%	

Ages of Indigenous people	Bermagui 2006				Bermi Indigenous residents, 2006			Bermi in 2001	changed share
	Indigenous	% Indig.	% non-Indig	Indig. diff.	males	females	ratio		
0–4	10	17%	4%	13% more	3	7	2.3 F:M	n.a.	n.a.
5–9	11	19%	6%	13% more	11	0	M	n.a.	n.a.
10–14	14	24%	5%	19% more	3	11	3.7 F:M	n.a.	n.a.
15–19	7	12%	4%	8% more	3	4	1.3 F:M	n.a.	n.a.
20–24	0	0%	3%	3% less	0	0	=	n.a.	n.a.
25–29	0	0%	3%	3% less	0	0	=	n.a.	n.a.
30–34	0	0%	4%	4% less	0	0	=	n.a.	n.a.
35–39	3	5%	5%	0% less	3	0	M	n.a.	n.a.
40–44	3	5%	6%	1% less	3	0	M	n.a.	n.a.
45–49	0	0%	5%	5% less	0	0	=	n.a.	n.a.
50–54	4	7%	8%	1% less	4	0	M	n.a.	n.a.
55–59	3	5%	8%	3% less	3	0	M	n.a.	n.a.
60–64	3	5%	9%	4% less	3	0	M	n.a.	n.a.
65+	0	0%	28%	28% less	0	0	=	n.a.	n.a.
residents	58	100%	100%		36	22	1.64	0%	
average age		20.4 yrs	46.1 yrs	dn 25.6 yrs	27.0 yrs	9.7 yrs		n.a.	n.a.

Birthplaces

Of Bermagui residents, 81% were born in Australia and 13% were born overseas (in 14 of the 35 places listed in the Census table), with 6% not saying. The proportion born in Australia was 2% less than Bega Valley, and 5% more than in 2001.

The main overseas birthplaces, and the number and proportion of residents born there, were:

- United Kingdom – 68 or 5.2%;
- New Zealand – 16 or 1.2%;
- Germany – 15 or 1.2%;
- Italy – 8 or 0.6%;
- Vietnam – 7 or 0.5%;
- India – 6 or 0.5%.

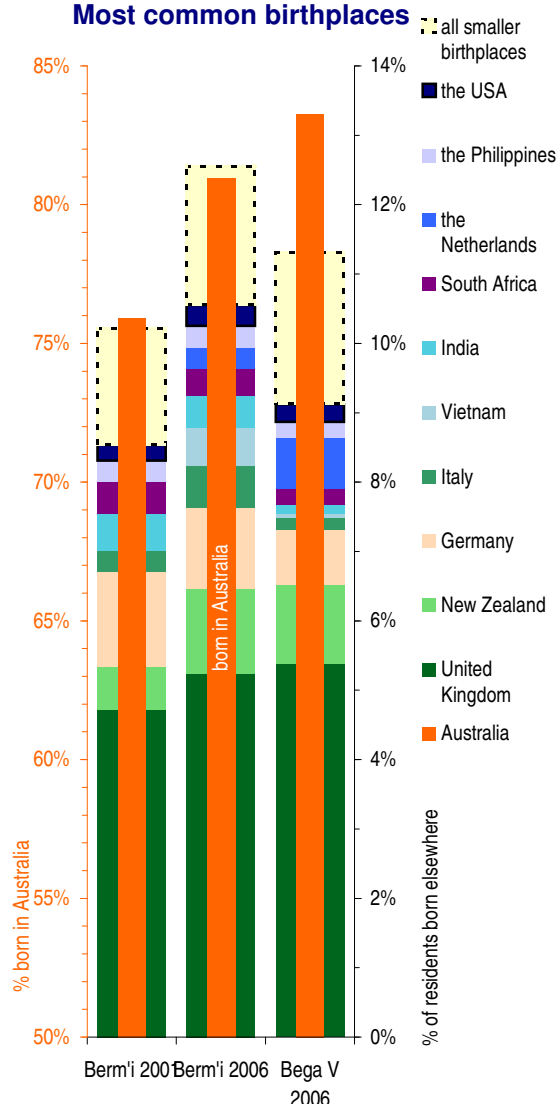
The birthplace that increased most as a proportion of the population over the previous five years was Australia, up 5.1%, with New Zealand up 0.6%, then Vietnam up 0.5%, United Kingdom up 0.5%, and Italy up 0.3%.

The birthplace which was significantly more common in Bermagui than in Bega Valley was Vietnam with 0.5% more of the population. Italy was also larger (0.4% more), as was Germany (0.4% more) and India (0.3% more).

Because Australians were born in many different countries, most places will have some very small 'birthplace' communities, where the male-female balance may become skewed and even unisex.

In Bermagui, birthplaces whose males most outnumbered females included Germany with 1.5 males per female and Vietnam with 1.3 males per female, while there were 1.2 females per male born in United Kingdom and only females born in the Philippines.

Most common birthplaces



Main birthplaces of residents	Bermagui 2006		% in Bega V	Bermagui's difference	Bermagui 2006			Bermagui in 2001	change from 2001
	people	percent			males	females	ratio		
Australia	1,051	81.0%	83.3%	2.3% less	517	534	1.0 F:M	75.9%	up 5.1%
United Kingdom	68	5.2%	5.4%	0.1% less	31	37	1.2 F:M	4.7%	up 0.5%
New Zealand	16	1.2%	1.1%	0.1% more	8	8	=	0.6%	up 0.6%
Germany	15	1.2%	0.8%	0.4% more	9	6	1.5 M:F	1.4%	dn 0.2%
Italy	8	0.6%	0.2%	0.4% more	8	0	M	0.3%	up 0.3%
Vietnam	7	0.5%	0.1%	0.5% more	4	3	1.3 M:F	0.0%	up 0.5%
India	6	0.5%	0.1%	0.3% more	3	3	=	0.5%	dn 0.1%
South Africa	5	0.4%	0.2%	0.2% more	5	0	M	0.5%	dn 0.1%
the Netherlands	4	0.3%	0.7%	0.4% less	4	0	M	0.0%	up 0.3%
the Philippines	4	0.3%	0.2%	0.1% more	0	4	F	0.3%	up 0.0%
the USA	4	0.3%	0.3%	0.0% more	0	4	F	0.2%	up 0.1%
Lebanon	4	0.3%	0.0%	0.3% more	0	4	F	0.0%	up 0.3%
Ireland	3	0.2%	0.2%	0.1% more	0	3	F	0.5%	dn 0.3%
a non-listed place	13	1.0%	1.0%	0.0% less	4	9	2.3 F:M	1.1%	dn 0.1%
all smaller birthplaces	26	2.0%	2.2%	0.2% less	4	22		-12.2%	up 14.2%
not stated	84	6.5%	5.4%	1.1% more	43	41	1.0 M:F	13.9%	dn 7.4%
overseas born	163	12.6%	11.3%	15 places	76	87	1.14 F:M	10.2%	up 2.3%

Not all birthplaces can be shown in this table due to space constrictions, smaller birthplaces are in an appendix. 'All smaller birthplaces' are those not shown in the table.

Languages

In 2006, 92% of Bermagui's residents spoke English at home, which was 7% more than in 2001, and 2% less than in Bega Valley. While 4% did not say what they spoke, 5% spoke another language at home (2% more than in Bega Valley), including 8 of the 35 most common languages listed in the Census report.

The main non-English languages spoken in Bermagui homes, and the number and proportion of residents speaking them, were:

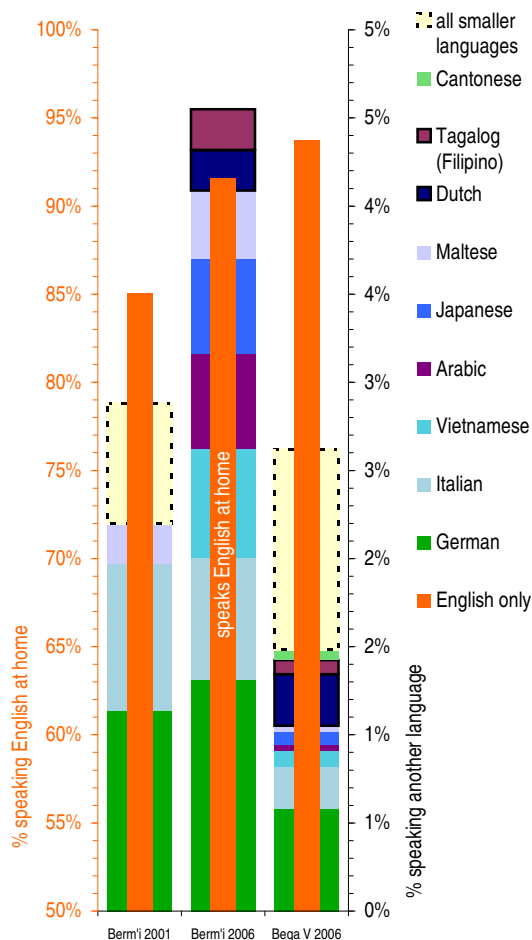
- German – 17 or 1.3%;
- Italian – 9 or 0.7%;
- Vietnamese – 8 or 0.6%;
- Arabic – 7 or 0.5%;

The main language whose use increased most between 2001 and 2006 was Vietnamese, up by 0.6% of the population; then Arabic, up 0.5%; Maltese, up 0.2%; German, up 0.2%.

The language spoken proportionally more in Bermagui than in Bega Valley was German (spoken by 0.7% more of the population) with Vietnamese spoken by 0.5% more; to a lesser extent, Arabic and Japanese.

Many places will have some languages spoken by just a few people, often a few families. These cases may have significant gender imbalances. In Bermagui, male speakers most outnumbered females among speakers of Vietnamese, with 1.7 males per female, and Arabic, by 1.3 males per female, while there were 1.8 females per male

Most common languages



Main languages spoken at home	Bermagui 2006		% in Bega V	Berm'i's difference	Bermagui 2006			Berm'i in 2001	change from 2001
	people	percent			males	females	ratio		
English only	1,188	91.6%	93.7%	2.2% less	583	605	1.0 F:M	85.1%	up 6.5%
another language	59	4.5%	2.6%	1.9% more	29	30	1.0 F:M	2.9%	up 1.7%
not stated	50	3.9%	3.6%	0.2% more	24	26	1.1 F:M	11.8%	dn 8.0%
residents	1,297	100%	100%	8 langs.	636	661	1.0 F:M	100%	
German	17	1.3%	0.6%	0.7% more	6	11	1.8 F:M	1.1%	up 0.2%
Italian	9	0.7%	0.2%	0.5% more	5	4	1.3 M:F	0.8%	dn 0.1%
Vietnamese	8	0.6%	0.1%	0.5% more	5	3	1.7 M:F	0.0%	up 0.6%
Arabic	7	0.5%	0.0%	0.5% more	4	3	1.3 M:F	0.0%	up 0.5%
Japanese	7	0.5%	0.1%	0.5% more	4	3	1.3 M:F	0.0%	up 0.5%
Maltese	5	0.4%	0.0%	0.4% more	5	0	M	0.2%	up 0.2%
Dutch	3	0.2%	0.3%	0.1% less	0	3	F	0.0%	up 0.2%
Tagalog (Filipino)	3	0.2%	0.1%	0.2% more	0	3	F	0.0%	up 0.2%
Cantonese	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Tamil	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
all smaller languages	0	0.0%	1.1%	1.1% less	0	0	=	0.7%	dn 0.7%
Total	59	3.9%	3.6%	0.2% more	24	26	1.1 F:M	11.8%	dn 8.0%

Not all languages can be shown in this table due to space constrictions, smaller languages are in an appendix. 'All smaller languages' are those not shown in the table.

Beliefs

The range of religious beliefs held within a community is a good indicator of cultural diversity, although nearly everywhere in Australia is majority Christian. Bermagui is no exception, with 68% of residents being Christian in 2006. Nonetheless, there has been a broad trend towards more people either having no religion (here, 17% of residents in 2006) or not stating their religion on the Census form (11%).

The main non-Christian beliefs in Bermagui in 2006, and the number and proportion of residents with these, were:

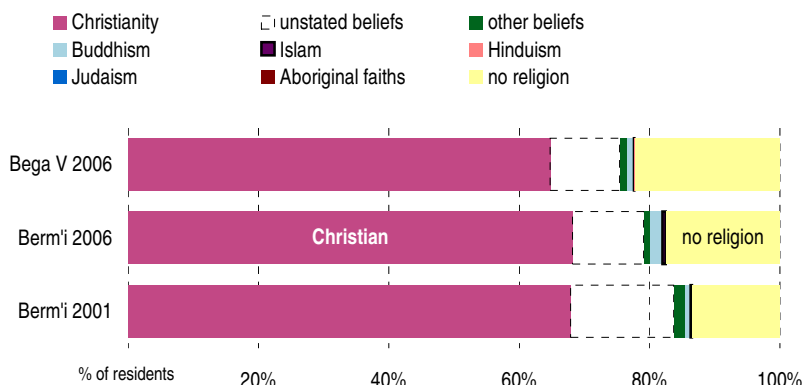
- Buddhism – 24 or 1.8%;
- Islam – 7 or 0.5%.

The fastest growing belief system over 2001 to 2006 was no religion with 4.0% more of the population, followed by Buddhism with 1.0% more

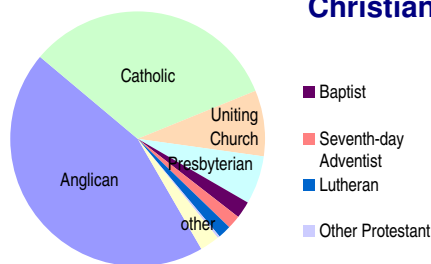
There were falls in the proportion who believed in other beliefs (down by 0.7% of the population).

The ratio of male to female believers varied amongst the beliefs. Among Christians generally in Bermagui, there were 109 women per 100 men, while there were 127 men per 100 women among those who did not have a religion. The gender ratio ranged from 133 men per 100 women among followers of Islam to 333 women per 100 men among followers of other beliefs.

Religious beliefs



Christians



Religious beliefs	Bermagui 2006		% in Bega V	Berm'i's difference	Bermagui 2006			2001 % Berm'i	change from 2001
	people	percent			males	females	ratio		
Christianity	885	68.2%	64.7%	3.4% more	424	461	1.09 F:M	67.9%	up 0.3%
no religion	227	17.5%	22.1%	4.7% less	127	100	1.27 M:F	13.5%	up 4.0%
Buddhism	24	1.8%	1.0%	0.9% more	9	15	1.67 F:M	0.8%	up 1.0%
Islam	7	0.5%	0.1%	0.4% more	4	3	1.33 M:F	0.2%	up 0.3%
Hinduism	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Judaism	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Aboriginal faiths	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
other beliefs	13	1.0%	1.1%	0.1% less	3	10	3.33 F:M	1.7%	dn 0.7%
unspoken beliefs	142	10.9%	10.7%	0.2% more	71	71	=	15.9%	dn 4.9%
total residents	1,298	100%	100%		638	660	1.03 F:M	100%	
Christians							=		
Anglican	393	30.3%	28.9%	1.4% more	189	204	1.08 F:M	29.4%	up 0.9%
Catholic	290	22.3%	20.9%	1.5% more	143	147	1.03 F:M	20.8%	up 1.6%
Uniting Church	73	5.6%	5.2%	0.4% more	33	40	1.21 F:M	5.4%	up 0.2%
Presbyterian	56	4.3%	3.8%	0.5% more	27	29	1.07 F:M	5.5%	dn 1.2%
Baptist	18	1.4%	1.2%	0.2% more	8	10	1.25 F:M	1.7%	dn 0.3%
Seventh-day Adventist	15	1.2%	0.4%	0.8% more	5	10	2.00 F:M	0.5%	up 0.7%
Lutheran	15	1.2%	0.7%	0.5% more	7	8	1.14 F:M	1.7%	dn 0.5%
Other Protestant	4	0.3%	0.1%	0.2% more	0	4	F	0.5%	dn 0.1%
Salvation Army	3	0.2%	0.3%	0.1% less	3	0	M	0.4%	dn 0.1%
Pentecostal	0	0.0%	0.3%	0.3% less	0	0	=	0.5%	dn 0.5%
Jehovah's Witnesses	0	0.0%	0.6%	0.6% less	0	0	=	0.0%	same
Eastern Orthodox	0	0.0%	0.3%	0.3% less	0	0	=	0.2%	dn 0.2%
Latter Day Saints	0	0.0%	0.2%	0.2% less	0	0	=	0.0%	same
other Christian	18	1.4%	1.9%	0.5% less	9	9	=	1.4%	dn 0.0%
all other Christian	18	1.4%	1.9%	0.6% less	9	9	=	1.4%	dn 0.0%
total Christians	885	68.2%	64.7%	3.4% more	424	461	1.09 F:M	67.9%	up 0.3%

Attachments

Other birthplaces of residents	Bermagui 2006		% in Bega V	Berm'i's difference	Bermagui 2006			Berm'i in 2001	change from 2001
	people	percent			males	females	ratio		
Ireland	3	0.2%	0.2%	0.1% more	0	3	F	0.5%	dn 0.3%
Croatia	3	0.2%	0.1%	0.2% more	0	3	F	0.0%	up 0.2%
Japan	3	0.2%	0.1%	0.2% more	0	3	F	0.0%	up 0.2%
India	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Malaysia	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Bosnia and Herzegovina	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Singapore	0	0.0%	0.0%	same	0	0	=	0.0%	same
Poland	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
China	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Sri Lanka	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Canada	0	0.0%	0.2%	0.2% less	0	0	=	0.0%	same
SE Europe	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Indonesia	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Papua New Guinea	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Greece	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Fiji	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Hong Kong	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Egypt	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Thailand	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Turkey	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
South Korea	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Macedonia (FYROM)	0	0.0%	0.0%	same	0	0	=	0.0%	same
Iraq	0	0.0%	0.0%	same	0	0	=	0.0%	same
a non-listed place	13	1.0%	1.0%	0.0% less	4	9	2.3 F:M	1.1%	dn 0.1%
all smaller birthplaces	26	2.0%	2.2%	0.2% less	4	22	F	-12.2%	up 14.2%
not stated	84	6.5%	5.4%	1.1% more	43	41	1.0 M:F	13.9%	dn 7.4%
overseas born	163	12.6%	11.3%	15 places	76	87	1.14 F:M	10.2%	up 2.3%

Other languages spoken at home	Bermagui 2006		% in Bega V	Berm'i's difference	Bermagui 2006			Berm'i in 2001	change from 2001
	people	percent			males	females	ratio		
Tamil	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Sinhalese	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Croatian	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
French	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Greek	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Spanish	0	0.0%	0.1%	0.1% less	0	0	=	0.2%	dn 0.2%
Filipino	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
other Chinese dialects	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Polish	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Mandarin	0	0.0%	0.0%	0.0% less	0	0	=	0.2%	dn 0.2%
Hungarian	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Russian	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Serbian	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Indigenous languages	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Samoan	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Turkish	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Hindi	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Indonesian	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Persian	0	0.0%	0.0%	same	0	0	=	0.0%	same
Korean	0	0.0%	0.0%	same	0	0	=	0.0%	same
Portuguese	0	0.0%	0.0%	same	0	0	=	0.0%	same
Dari (Persian)	0	0.0%	0.0%	same	0	0	=	0.0%	same
Khmer	0	0.0%	0.0%	same	0	0	=	0.0%	same
Macedonian	0	0.0%	0.0%	same	0	0	=	0.0%	same
other Persian languages	0	0.0%	0.0%	same	0	0	=	0.0%	same
other languages	0	0.0%	0.4%	0.4% less	0	0	=	0.2%	dn 0.2%
all smaller languages	0	0.0%	1.1%	1.1% less	0	0	=	0.7%	dn 0.7%
Total	59	3.9%	3.6%	0.2% more	24	26	1.08 F:M	11.8%	dn 8.0%