



# Merimbula Community Portrait

## 2006

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

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In this Portrait, Merimbula is the area defined in ABS terms as Merimbula (UCL 152200).

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prepared for Bega Valley Shire

# Population

## Population and growth

In the August 2006 Census, 3,851 residents were counted in Merimbula – 1,959 females and 1,892 males. Of these residents, 3,536 (91.8%) were at home on Census night, while 52 were staying elsewhere within the same locality and 263 were staying somewhere else in Australia. There were 1,107 visitors from elsewhere in Australia staying in Merimbula on Census night; these people are not included in this profile.

The counted resident population had decreased by 1,032 or 21.1% since the 2001 Census.

In Bega Valley, 96% of the estimated population completed the Census. If the same proportion did so in Merimbula, the resident population of Merimbula would be about 4,021.

Some 6.8% of residents were away from the local area on Census night (but completed a form elsewhere). Of these, there were 1.13 males per female. This is consistent with the general pattern that more men are away from home than women, likely due to more work trips.

Around 91% of Merimbula residents were Australian citizens, similar to Bega Valley.

Population	people in Merimbula				Merimbula 2006		Merimbula 2006		
	2006	2001	2001-2006 change	2006 % of residents	% in Bega V	M'bula's difference	males	females	ratio
at home on Census Night	3,536	3,428	up 108	91.8%	92.9%	<b>1.1% less</b>	1,725	1,811	<b>1.05 F:M</b>
away from locality at Census	263	1,378	<b>dn 1,115</b>	6.8%	5.5%	1.3% more	139	124	<b>1.13 M:F</b>
away from home (but local)	52	61	<b>dn 9</b>	1.4%	1.6%	<b>0.2% less</b>	28	24	<b>1.13 M:F</b>
<b>counted residents</b>	<b>3,851</b>	<b>4,883</b>	<b>dn 1,032</b>	100.0%	<b>100.0%</b>	<b>dn 21.1%</b>	<b>1,892</b>	<b>1,959</b>	<b>1.04 F:M</b>
Australian citizens	3,522	4,490	<b>dn 968</b>	91.5%	92.2%	<b>0.7% less</b>	1,738	1,784	<b>1.03 F:M</b>
<b>Estimated Resident Pop'n</b>	n.a.	n.a.	n.a.	n.a.	<b>104.4%</b>	<b>n.a.</b>	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 Merimbula (where half are younger and half older) was 48 years, which was 3 years older than Bega Valley and 4 years younger than in 2001.

Merimbula 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 \$393 a week, 7% more than Bega Valley's \$368. The median family income was \$960 a week, 7% more than Bega Valley's \$898.

The median mortgage repayment in Merimbula in August 2006 was \$1,170 a month, 16% or \$160 more than Bega Valley's median. The median rent was \$170 a week, 6% or \$10 more than Bega Valley.

Some medians	2006			2001		M'bula's change from 2001	Merimbula v. Bega V	
	M'bula	Bega V	M'bula's difference	M'bula	Bega V		occ	hhld \$
median age	48 yrs	45 yrs	<b>3 y. older</b>	52 yrs	42 yrs	<b>4 y. younger</b>		age
av. persons per household	2.2	2.4	<b>8% less</b>	2.2	2.5	same		BR
av. persons per bedroom	1.1	1.1	same	0.00	0.85	n.a.		ind. \$
individual weekly income	\$393	\$368	<b>7% more</b>	\$404	\$288	<b>3% less</b>		fam \$
family weekly income	\$960	\$898	<b>7% more</b>	\$750	\$750	28% more		mortg
household weekly income	\$664	\$697	<b>5% less</b>	\$634	\$634	5% more		rent
monthly mortgage payment	\$1,170	\$1,010	<b>16% more</b>	\$1,038	\$807	<b>13% more</b>		
weekly rent	\$170	\$160	<b>6% more</b>	\$202	\$144	<b>16% less</b>		
<b>CPI @ 30 June</b>	<b>154.3</b>			<b>133.8</b>		<b>15% more</b>		

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.**

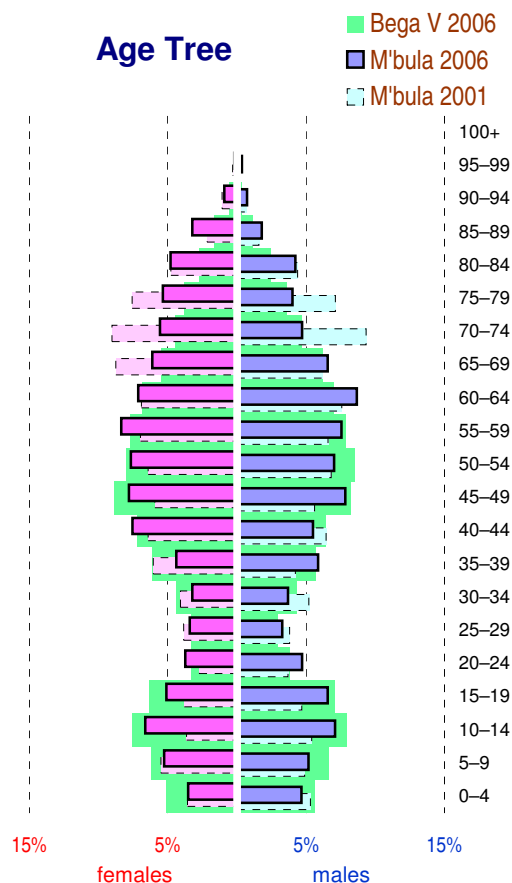
The largest age groups in Merimbula in 2006, shown by the longest branches, were people 55–59, 60–64 and 45–49 years old.

Compared with Bega Valley, Merimbula had relatively more people aged 80–84, 85–89 and 75–79 years, but fewer people aged 0–4, 5–9 and 30–34 years.

Over 2001 to 2006, the Merimbula age groups that increased most were 10–14, 45–49 and 15–19 years-old, while the 70–74, 75–79 and 30–34 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 Merimbula, the ratio peaks at 1.85 women per man among those aged 85–89 years.

Among those under 70, females were most common among people aged 40–44 and 55–59 years, while males were more common among those aged 35–39, 0–4 and 15–19 years.



5-year age groups	Merimbula 2006				Merimbula 2006			M'bula's change	
	people	percent	% in Bega V	M'bula's difference	males	females	ratio	M'bula in 2001	from 2001
0–4	157	4.1%	5.4%	<b>1.3% less</b>	88	69	<b>1.28 M:F</b>	4.4%	dn 0.3%
5–9	201	5.2%	6.4%	<b>1.2% less</b>	98	103	<b>1.05 F:M</b>	5.2%	up 0.0%
10–14	264	6.9%	7.7%	<b>0.9% less</b>	134	130	<b>1.03 M:F</b>	4.5%	up 2.3%
15–19	224	5.8%	6.7%	<b>0.9% less</b>	124	100	<b>1.24 M:F</b>	4.2%	up 1.6%
20–24	162	4.2%	3.5%	0.7% more	89	73	<b>1.22 M:F</b>	3.2%	up 1.0%
25–29	129	3.3%	3.1%	0.2% more	62	67	<b>1.08 F:M</b>	3.8%	dn 0.5%
30–34	133	3.5%	4.3%	<b>0.9% less</b>	70	63	<b>1.11 M:F</b>	4.6%	dn 1.2%
35–39	197	5.1%	5.9%	<b>0.8% less</b>	111	86	<b>1.29 M:F</b>	5.2%	dn 0.0%
40–44	252	6.5%	6.8%	<b>0.3% less</b>	104	148	<b>1.42 F:M</b>	6.4%	up 0.1%
45–49	301	<b>7.8%</b>	<b>8.5%</b>	<b>0.7% less</b>	148	153	<b>1.03 F:M</b>	5.8%	up 2.0%
50–54	283	7.3%	<b>8.2%</b>	<b>0.9% less</b>	133	150	<b>1.13 F:M</b>	6.6%	up 0.7%
55–59	307	<b>8.0%</b>	<b>7.8%</b>	0.2% more	143	164	<b>1.15 F:M</b>	6.8%	up 1.2%
60–64	304	<b>7.9%</b>	6.9%	1.0% more	164	140	<b>1.17 M:F</b>	7.2%	up 0.7%
65–69	244	6.3%	5.8%	0.5% more	124	120	<b>1.03 M:F</b>	7.5%	dn 1.2%
70–74	198	5.1%	4.5%	0.6% more	89	109	<b>1.22 F:M</b>	9.2%	dn 4.0%
75–79	181	4.7%	3.7%	<b>1.0% more</b>	76	105	<b>1.38 F:M</b>	7.4%	dn 2.7%
80–84	174	4.5%	2.6%	<b>1.9% more</b>	80	94	<b>1.18 F:M</b>	4.6%	dn 0.1%
85–89	97	2.5%	1.4%	<b>1.1% more</b>	34	63	<b>1.85 F:M</b>	1.9%	up 0.6%
90–94	32	0.8%	0.4%	0.4% more	14	18	<b>1.29 F:M</b>	0.9%	dn 0.0%
95–99	11	0.3%	0.1%	0.2% more	7	4	<b>1.75 M:F</b>	0.2%	up 0.1%
100+	0	0.0%	0.0%	<b>0.0% less</b>	0	0	=	0.0%	same
<b>residents</b>	<b>3,851</b>	<b>100%</b>	<b>100%</b>		<b>1,892</b>	<b>1,959</b>	<b>1.04 F:M</b>	<b>4,883</b>	<b>21% less</b>

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

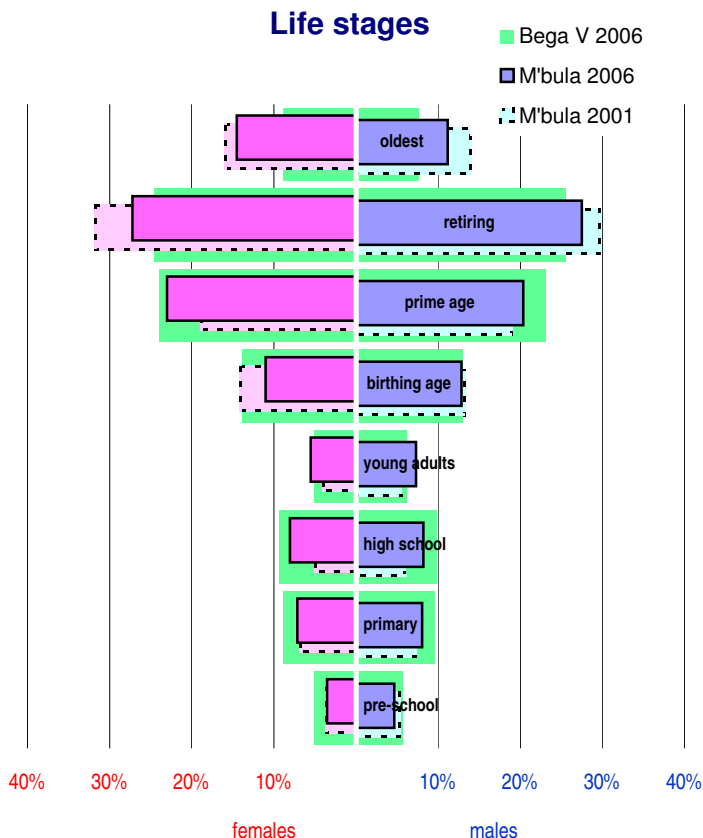
When planning for communities and their services, understanding changes in the numbers of people in key life stages is important. Four broad age groups - children, youth, adults and retirees - can each be divided into two life-stages, giving eight in all. They are pre-school and primary children, secondary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

Over 2001 to 2006, the prime age (40–54 years) group grew most, as a proportion of Merimbula's residents, gaining another 2.9% of the population, with the high school (12–17 years) group also growing, up by 2.7%. Offsetting this were declines in the relative size of other life stages, such as the oldest (70+ years) group, down by 6.1%, and the birthing age (25–39 years) group down by 1.7%.

Compared with Bega Valley, Merimbula's life stages that were proportionally larger were the oldest (70+ years), which had 5.2% more of the population, and retiring (55–69 years), with 1.7% more. Merimbula had relatively fewer people in the prime age (40–54 years) stage of life, with 1.8% less, and in the primary school (5–11 years) stage, with 1.7% fewer.

For most communities with reasonably large populations, the number of males and females is within about 5% of each other. Over Merimbula, the male:female ratio is 1.04 females per male, reaching 1.35 females per male among those aged 70 or more.

The younger life stages with the biggest differences between the number of males and females were young adult (18–24 years), where there were 1.28 males per female, and the prime age (40–54 years) stage of life, with 1.17 females per male.



Life stages	Merimbula 2006		% in Bega V	M'bula's difference	Merimbula 2006			M'bula in 2001	difference from 2001
	people	percent			males	females	ratio		
pre-school (0–4 years)	157	4.1%	5.4%	1.3% less	4.7%	3.5%	1.28 M:F	4.4%	0.3% less
primary school (5–11 years)	292	7.6%	9.2%	1.7% less	8.0%	7.1%	1.09 M:F	7.0%	0.6% more
high school (12–17 years)	313	8.1%	9.5%	1.4% less	8.2%	8.1%	1.02 F:M	5.4%	2.7% more
young adult (18–24 years)	246	6.4%	5.6%	0.8% more	7.3%	5.5%	1.28 M:F	4.7%	1.7% more
birthing age (25–39 years)	459	11.9%	13.4%	1.5% less	12.8%	11.0%	1.13 M:F	13.6%	1.7% less
prime age (40–54 years)	836	21.7%	23.6%	1.8% less	20.3%	23.0%	1.17 F:M	18.8%	2.9% more
retiring (55–69 years)	855	22.2%	20.5%	1.7% more	22.8%	21.6%	1.03 F:M	21.5%	0.7% more
oldest (70+ years)	693	18.0%	12.8%	5.2% more	15.9%	20.1%	1.35 F:M	24.1%	6.1% less
<b>residents</b>	<b>3,851</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>	<b>1.04 F:M</b>	<b>4,883</b>	
aged 15+	3,694	95.9%	94.6%	1.3% more	1,804	1,890	1.05 F:M	95.6%	0.3% 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).

Merimbula 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, Wartime (60–74 years).

The Veterans generation, aged 75 to 89 in 2006, is mostly shrinking in size and as a proportion of the population. In Merimbula, there were 579 fewer veterans in 2006. Their proportion of the population fell by 9.4%. There were 1.38 females per male.

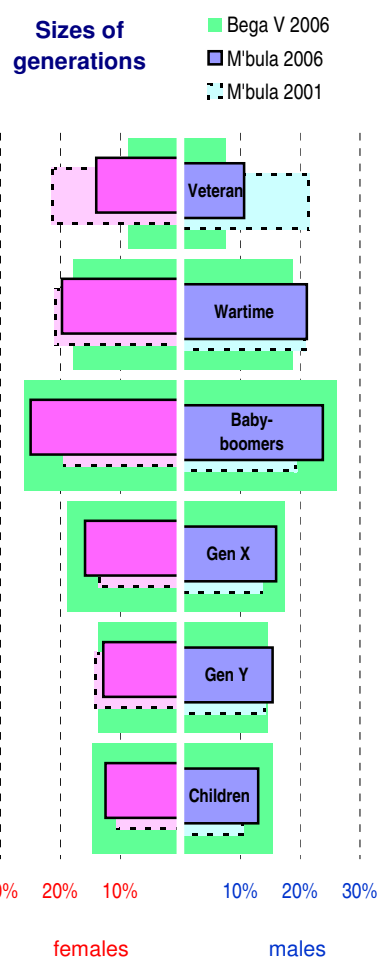
The Wartime generation, aged 60 to 74 in 2006, grew up through World War 2 then raised their baby-boom children. Their number decreased by 304 and their population share decreased by 1.7% over 2001 to 2006. The gender ratio was 1.02 males per female (more men are living past 75 than in the past).

Baby-boomers, aged 45 to 59 in 2006, made up the largest generation in Merimbula with 891 residents, 24% of the population. Their numbers decreased by 28 while their share of the population increased by 5.0% over 2001–2006. There were 1.10 females per male.

Generation X, aged 30–44 in 2006, was the third largest generation. Their population share increased by 1.9% since 2001 to 15.9%, while their numbers fell by 83. Their gender ratio was reasonably balanced, with 1.04 females per male.

The youngest full generation in 2001, Gen Y, numbered 515, which was 68 less than 2001, making it the fourth largest generation. Gen Y's share of the population rose by 1.8% since 2001 to 14%, which was of similar size to Bega Valley. This generation has 1.15 males per female.

Over 2001–2006, the number in Children generation (those born from 1991 to 2001 who were 5–14 years old in 2006), remained fairly stable. Their proportion rose 2.8% since 2001, and was 2% smaller than Bega Valley.



Generations	Merimbula						Bega V, 2006	
	2006	2001	change	2006%	2001%	change	M / F ratio	share (%) M'bula has
Children (5–14 years)	465	470	- 5	12.7%	9.9%	up 2.8%	1.00 F:M	15.0% <b>2.3% less</b>
Gen Y (15–29 years)	515	583	- 68	14.1%	12.3%	up 1.8%	1.15 M:F	14.2% <b>0.1% less</b>
Gen X (30–44 years)	582	665	- 83	15.9%	14.0%	up 1.9%	1.04 F:M	18.1% <b>2.2% less</b>
Baby-boomers (45–59 years)	891	919	- 28	24.4%	19.4%	up 5.0%	1.10 F:M	26.1% <b>1.7% less</b>
Wartime (60–74 years)	746	1,050	- 304	20.4%	22.2%	dn 1.7%	1.02 M:F	18.4% <b>2.0% more</b>
Veteran (75–89 years)	452	1,031	- 579	12.4%	21.8%	dn 9.4%	1.38 F:M	8.2% <b>4.2% more</b>
<b>residents aged 5–89</b>	<b>3,651</b>	<b>4,718</b>	<b>- 1,067</b>	<b>100%</b>	<b>100%</b>	<b>S.D.= 5.1%</b>	<b>1.05 F:M</b>	<b>100% dn 22.6%</b>
other residents	200	146	+ 54	5.5%	3.1%			

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.

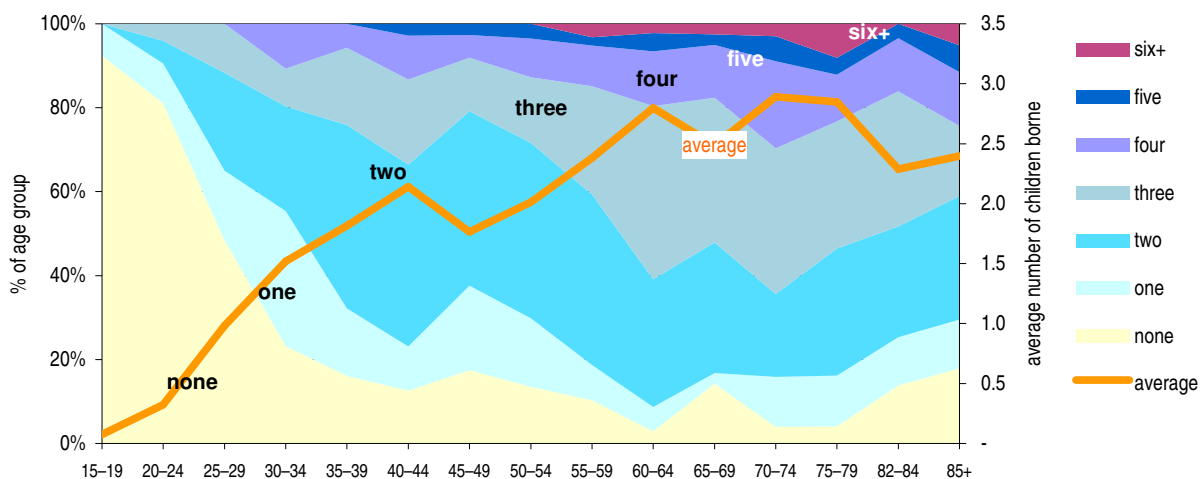
## Number of children borne by women

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 Merimbula, the average number of children borne by all women aged 15+ was 2.0, and the average borne by women who had borne children was 2.6. 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 2.9 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						M'bula	Bega V	M'bula	Bega V
15-19 years	92%	8%	0%	0%	0%	0.08	0.04	1.00	1.42
20-24 years	81%	9%	5%	4%	0%	0.32	0.53	1.71	1.65
25-29 years	48%	17%	23%	12%	0%	0.98	1.08	1.90	1.83
30-34 years	23%	32%	25%	9%	11%	1.52	1.80	1.98	2.25
35-39 years	16%	16%	44%	18%	6%	1.82	2.21	2.16	2.55
40-44 years	13%	10%	43%	20%	13%	2.14	2.14	2.45	2.48
45-49 years	17%	20%	42%	13%	8%	1.77	2.22	2.14	2.57
50-54 years	13%	16%	42%	16%	13%	2.01	2.17	2.33	2.54
55-59 years	10%	8%	41%	26%	15%	2.38	2.27	2.65	2.56
60-64 years	3%	6%	30%	41%	20%	2.80	2.48	2.88	2.77
65-69 years	14%	3%	31%	34%	18%	2.49	2.81	2.90	3.13
70-74 years	4%	12%	20%	35%	30%	2.89	3.02	3.01	3.29
75-79 years	4%	12%	30%	30%	23%	2.85	3.02	2.97	3.25
82-84 years	14%	11%	26%	32%	16%	2.29	2.83	2.65	3.17
85+ years	18%	12%	29%	17%	24%	2.40	2.51	2.92	2.91
<b>Total</b>	<b>21%</b>	<b>12%</b>	<b>31%</b>	<b>22%</b>	<b>14%</b>	<b>2.02</b>	<b>2.09</b>	<b>2.57</b>	<b>2.68</b>

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, Merimbula's residents lived in 1,596 households, of which 64% were family households, and 36% were lone persons or shared households of unrelated people.

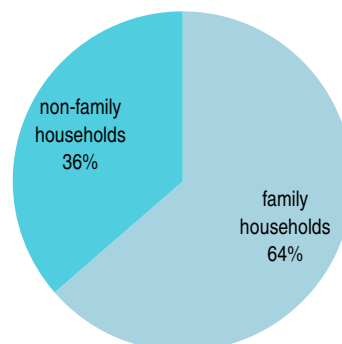
In the Census, people reported the number who usually live in their household, even if some were away on Census night. For Merimbula, the reported number of residents per household averaged 2.16, with the family households averaging 2.77 people.

Of the 1,014 family households, 59% had two members (who would be mainly couples), while 18% had three members and 23% had four or more members. By way of comparison, Bega Valley's family households had 53% with two members (6% fewer), 19% with three (similar), and 28% with four or more members (6% more).

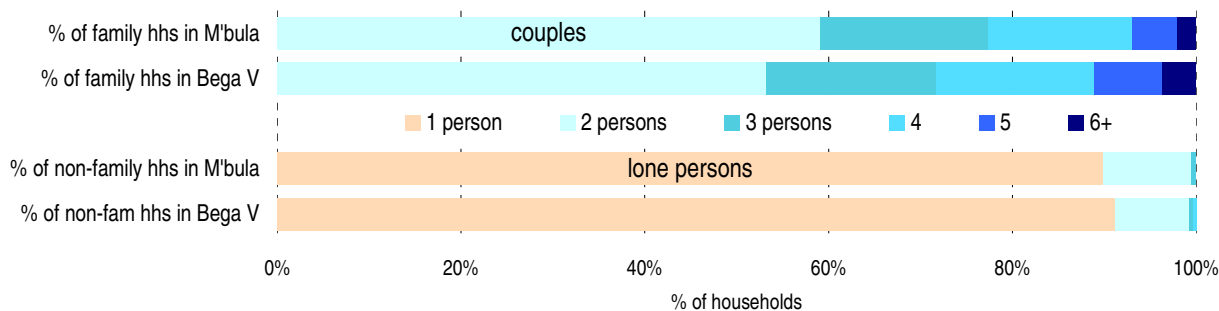
Of the other, non-family households in Merimbula, 523 or 90% reported just one usual resident. The rest were shared or group housing, with over nine in every ten of these having two 'flat-mates' and about one in every twenty having three members. Across Bega Valley, nine in every ten of non-family households had just one usual resident.

Since 2001, the average occupancy of all households had decreased by 0.02 persons. That of family households decreased by 0.01 while that of non-family households decreased by 0.01.

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		599	186	158	50	21	1,014	2,806	2.77
non-family households	523	56	3	0	0	0	582	644	1.11
<b>all dwellings 2006</b>	<b>523</b>	<b>655</b>	<b>189</b>	<b>158</b>	<b>50</b>	<b>21</b>	<b>1,596</b>	<b>3,450</b>	<b>2.16</b>
family households 2001 *		593	185	145	66	18	1,007	2,795	2.78
non-family households 2001 *	503	50	4	3	0	0	560	627	1.12
<b>all dwellings 2001 *</b>	<b>503</b>	<b>643</b>	<b>189</b>	<b>148</b>	<b>66</b>	<b>18</b>	<b>1,567</b>	<b>3,422</b>	<b>2.18</b>
<b>2006</b>									
% of family hhs in M'bula		59%	18%	16%	5%	2%	100%		av. in 6+ person dwgs
% of family hhs in Bega V		53%	19%	17%	7%	4%	100%		<b>8.0 persons</b>
% of non-family hhs in M'bula	90%	10%	1%	0%	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 27.1, 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.

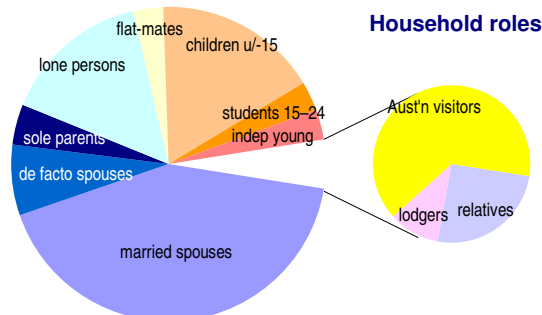
## Roles in households

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 Merimbula, 49% of residents lived as partners in a couple (one-seventh being de facto couples), and 4% lived as sole parents.

Children living with a parent made up 23% of Merimbula's residents, of whom 17% were under 15 years old, 3% were full-time students, and 3% were independent young adults.

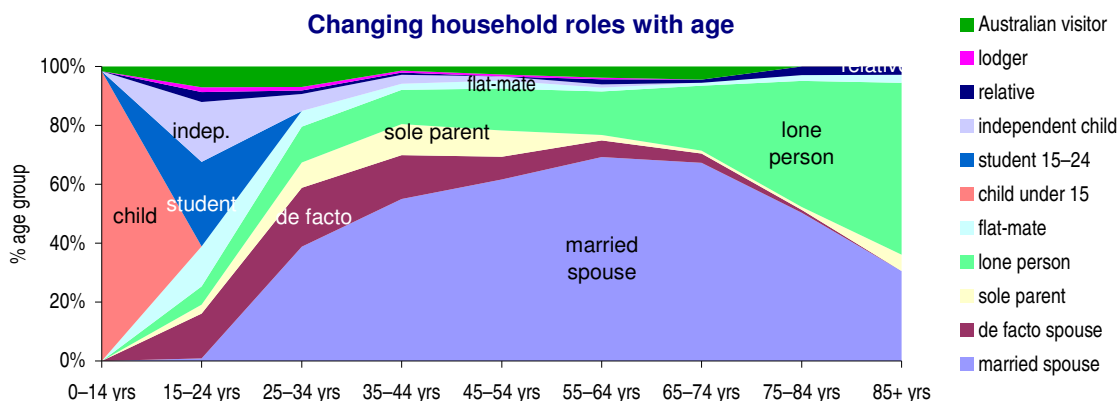
Other adults in Merimbula were mainly living alone, 15% of residents, or in shared housing, 3%, but 1% lived with relatives and 1% as lodgers.



Merimbula had more residents than Bega Valley who were lone persons (5% more) and flat-mates (1% more), but fewer children under 15 (by 3%) and full-time students (15–24) (1% fewer).

Since 2001, the biggest changes in the relative sizes of the social groupings were that 1.0% more of the population were de facto spouses and 0.2% more were lodgers, while 3.0% fewer were married spouses and 0.6% fewer lived as children under 15.

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	Merimbula 2006				Merimbula 2006			2001 % in M'bula		diff. from 2001
	no. of all ages	% of all ages	% in Bega V	M'bula's difference	males	females	ratio			
married spouses	1,457	42.1%	41.7%	0.4% more	730	727	1.00 M:F	45.1%	dn 3.0%	
de facto spouses	251	7.3%	8.1%	0.9% less	127	124	1.02 M:F	6.2%	up 1.0%	
sole parents	145	4.2%	4.4%	0.2% less	34	111	3.26 F:M	4.3%	dn 0.1%	
lone persons	530	15.3%	10.7%	4.6% more	225	305	1.36 F:M	15.2%	up 0.1%	
flat-mates	104	3.0%	1.9%	1.1% more	58	46	1.26 M:F	3.4%	dn 0.4%	
children under 15	591	17.1%	19.8%	2.7% less	311	280	1.11 M:F	17.7%	dn 0.6%	
full-time students (15–24)	102	2.9%	4.3%	1.3% less	56	46	1.22 M:F	3.0%	dn 0.0%	
independent young adults	112	3.2%	4.2%	1.0% less	72	40	1.80 M:F	3.3%	dn 0.1%	
relatives	43	1.2%	1.3%	0.1% less	18	25	1.39 F:M	1.4%	dn 0.2%	
lodgers	18	0.5%	0.6%	0.0% less	15	3	5.00 M:F	0.3%	up 0.2%	
Aust'n visitors	109	3.1%	3.1%	0.1% more	54	55	1.02 F:M	36.6%	dn 33.5%	
<b>Total</b>	<b>3,462</b>	<b>100%</b>	<b>100%</b>		<b>1,700</b>	<b>1,762</b>	<b>1.04 F:M</b>	<b>100%</b>		

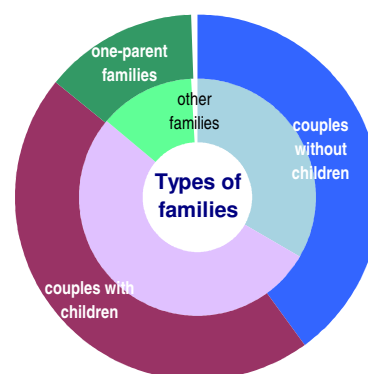
Children living with their families and not a partner are classified into one of three groups - children under 15, dependent children (who are full-time students), and non-dependent children (who may work or be part-time students, or neither). Flat-mates are unrelated people who share a household; Lodgers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

## Families

The families in Merimbula 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 40% of families; and 14% 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 Merimbula has more couples without children and fewer couples with children.

Since 2001, the proportion of one-parent families has increased by 0.5% while the proportion of couples with children has decreased by 0.2%.



The outer, darker ring is M'bula; 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 Merimbula, there were 101 males per 100 females 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 107 males per 100 females in families with children.

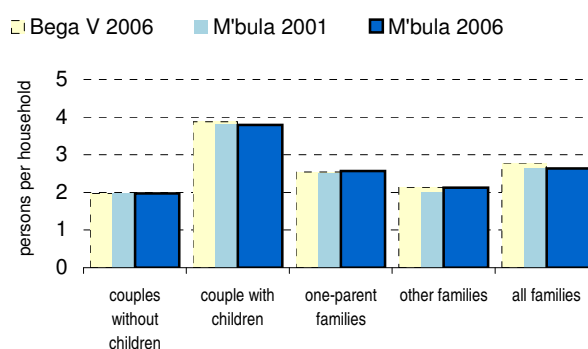
Types of families	Merimbula 2006		% in Bega V	M'bula's difference	Merimbula 2006			M'bula in 2001	M'bula's change from 2001
	residents	percent			males	females	ratio		
couples without children	1,081	40.1%	33.2%	6.8% more	544	537	1.01 M:F	40.3%	dn 0.2%
couples with children	1,233	45.7%	52.8%	7.1% less	637	596	1.07 M:F	45.9%	dn 0.2%
one-parent families	367	13.6%	13.2%	0.4% more	155	212	1.37 F:M	13.1%	up 0.5%
other families	17	0.6%	0.7%	0.1% less	8	9	1.13 F:M	0.7%	dn 0.1%
<b>residents</b>	<b>2,698</b>	<b>100%</b>	<b>100%</b>		<b>1,344</b>	<b>1,354</b>	<b>1.01 F:M</b>	<b>100%</b>	

### Average family size

The average size of nuclear families in Merimbula in 2006 was 3.8 persons (ie 1.8 kids), which was very similar to Bega Valley and virtually unchanged from 2001.

Among single parent families, the average size families was 2.6 persons (ie 1.6 kids), very close to Bega Valley and 0.1 up from 2001.

Women nearly always outnumber men significantly among single parents. With Merimbula's single parents, there were 137 women per 100 men.



Family size	Merimbula 2006		% in Bega V	M'bula's difference	Merimbula 2006		av. family size, Bega V	M'bula's diff. from Bega V	M'bula's change from 2001
	families	% of families			residents	av. family size			
couples without children	548	53.5%	46.8%	6.7% more	1,081	1.97	1.97	0.00 less	dn 0.01
couple with children	325	31.7%	37.8%	6.1% less	1,233	3.79	3.88	0.08 less	dn 0.00
one-parent families	143	14.0%	14.5%	0.5% less	367	2.57	2.54	0.03 more	up 0.07
other families	8	0.8%	0.9%	0.1% less	17	2.13	2.14	0.01 less	up 0.13
<b>all families</b>	<b>1,024</b>	<b>100%</b>	<b>100%</b>		<b>2,698</b>	<b>2.63</b>	<b>2.78</b>	<b>0.14 less</b>	<b>up 0.00</b>

Excludes family members temporarily absent on Census Night.

## Marriage and family blending

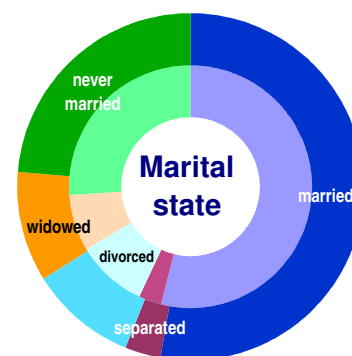
The high prevalence of divorce, coupled with a reluctance to marry amongst younger generations, has resulted in many families consisting of couples who may not be married to each other, living with children who may not be both of theirs by birth. A person's marital state can be a poor indicator of their 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 Merimbula's 3,230 residents aged 15+ in 2006, 53% were married, 24% had never married, and 23% were once married, now separated (3.3%), divorced (10.0%), or widowed (10.2%).

About 53% of residents in Merimbula reported they lived as a couple, which was similar to the 53% who were legally married. However, they may not be the same people.

Compared with Bega Valley, relatively more residents were widowed (2.8% more), while fewer were never married (2.5% fewer) and married (0.9% fewer).

Over 2001 to 2006, the proportions of adults in Merimbula who were never married rose by 5.3% and the proportion divorced rose by 2.5%. The proportion who were married fell by 8.8%.



The outer, darker ring is M'bula; 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 Merimbula, among widowed people, there were 3.51 women per man, while there were 1.30 women per man among separated adults and 1.13 women per man among divorced adults. People who have never married tend to be male; in Merimbula, there were 1.33 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 Merimbula, 9% of these families included at least one step child (not including adopted children) – 5.8% were step families (where the children had one natural parent in the couple), and 2.7% 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 Merimbula was 4.2% lower than for Bega Valley.

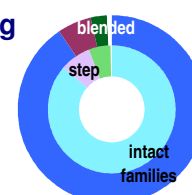
Legal marriage	M'bula, 2006		% in Bega V	M'bula's difference	Merimbula 2006			M'bula in 2001	change from 2001
	people	percent			males	females	ratio		
married	1,708	52.9%	53.8%	0.9% less	862	846	1.02 M:F	61.7%	dn 8.8%
separated	106	3.3%	3.1%	0.1% more	46	60	1.30 F:M	3.2%	up 0.1%
divorced	322	10.0%	9.6%	0.4% more	151	171	1.13 F:M	7.4%	up 2.5%
widowed	329	10.2%	7.4%	2.8% more	73	256	3.51 F:M	9.3%	up 0.9%
never married	765	23.7%	26.2%	2.5% less	436	329	1.33 M:F	18.4%	up 5.3%
<b>residents aged 15+</b>	<b>3,230</b>	<b>100%</b>	<b>100%</b>		<b>1,568</b>	<b>1,662</b>	<b>1.06 F:M</b>	<b>100%</b>	
Living situation									
married	1,457	52.7%	54.0%	1.3% less	728	729	1.00 F:M	n.a.	n.a.
de facto	254	9.2%	10.5%	1.3% less	127	127	=	n.a.	n.a.
single	1,054	38.1%	35.5%	2.6% more	483	571	1.18 F:M	n.a.	n.a.
<b>residents aged 15+</b>	<b>2,765</b>	<b>100%</b>	<b>100%</b>		<b>1,338</b>	<b>1,427</b>	<b>1.07 F:M</b>	<b>n.a.</b>	

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	M'bula, 2006		% in Bega V	M'bula's difference
	families	%		
intact families	297	90.5%	86.4%	4.2% more
step families	19	5.8%	7.8%	2.0% less
blended families	9	2.7%	5.4%	2.7% less
other families	3	0.9%	0.4%	0.5% more
<b>families</b>	<b>328</b>	<b>100%</b>	<b>100%</b>	

### Family blending

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



The outer, darker ring is M'bula; 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.

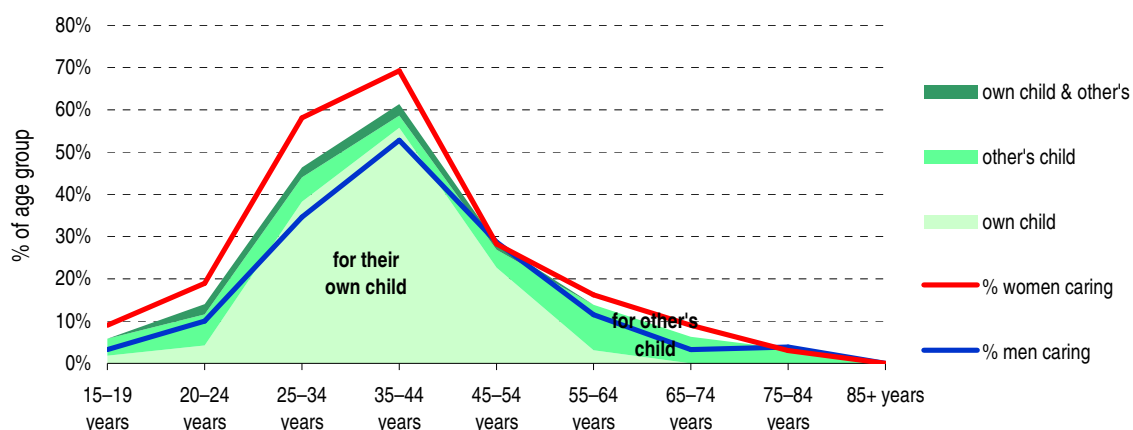
In Merimbula, 22% of adults (aged 15+) provided some voluntary child care, with 16% caring for their own child, 6% caring for another's child, and 1% caring for their own child and another's.

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 Merimbula, 25% of women provided voluntary child caring while 19% of men did. For Bega Valley overall, 30% of women and 22% of men provided child care.

Child caring peaked in Merimbula between the ages of 85+ years when 83% of residents were providing child caring (none of women and none of men). It was also higher among people aged 35–44 years and 25–34 years.

Caring for others' children only was highest amongst residents aged 55–64 years with 11% caring for another's child (likely their grandchild). There were 3.5 times more looking after another's child as caring for their own child, in this age group. Caring was next most common among those aged 20–24 years, when 10% 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 ...					Merimbula		Bega Valley	
	own child	other's child	own child & other's	no child / un stated	any child (total)	% men caring	% women caring	% men caring	% women caring
15-19 years	2%	4%	0%	94%	6%	3%	9%	5%	11%
20-24 years	4%	7%	2%	86%	14%	10%	19%	11%	35%
25-34 years	38%	6%	2%	54%	46%	35%	58%	43%	66%
35-44 years	56%	3%	3%	39%	61%	53%	69%	56%	67%
45-54 years	23%	4%	2%	72%	28%	29%	28%	28%	30%
55-64 years	3%	11%	0%	86%	14%	12%	16%	11%	16%
65-74 years	0%	6%	0%	94%	6%	3%	9%	7%	10%
75-84 years	0%	3%	0%	97%	3%	4%	3%	2%	3%
85+ years	0%	0%	0%	0%	83%	0%	0%	0%	0%
<b>all residents aged 15+</b>	<b>16%</b>	<b>6%</b>	<b>1%</b>	<b>78%</b>	<b>22%</b>	<b>19%</b>	<b>25%</b>	<b>22%</b>	<b>30%</b>

## 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 Merimbula, women averaged around 15 hours of domestic work a week, compared to 9 hours for men.

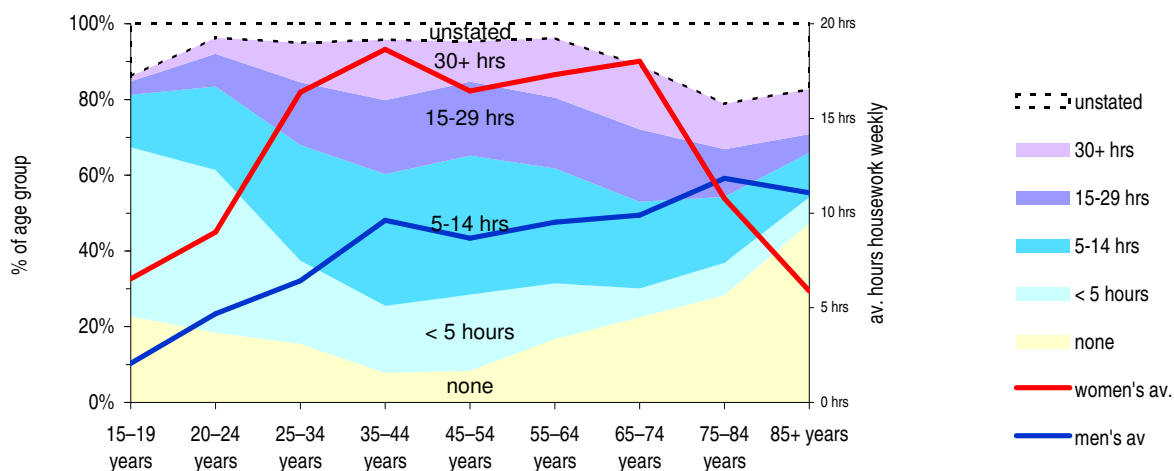
The chart below shows how the contribution to domestic labour changes with age and sex. The shaded areas represent the proportion of residents who did different amounts of housework (eg 5-14 hours a week), running from the youngest on the left to the oldest on the right. The blue and red lines represent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

On average, 18% of Merimbula residents did not do any housework. They include high proportions of teenagers (here 23% of them), with the proportion who did no housework falling to 8% among those aged 35–44 years, before rising with age to 47% 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 35–44 years, when women average around 19 hours housework each week. Men of the same age averaged 10 hours.

Women tend to do more housework than men regardless of age. Their ratio of housework hours peaks amongst those aged 15–19 years, when women did around 3.2 times the housework each week, 7 hours to 2.1. It was similarly high amongst residents aged 25–34 years, when women did 2.6 times the housework, and 35–44 years, 1.9 times. By old age, housework tapers off for men and women, until the ratio of their weekly hours reaches 1.9 male to 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	23%	45%	14%	4%	1%	2.1 hrs	6.5 hrs	<b>3.18 F:M</b>	<b>1.31 F:M</b>
20–24 years	18%	43%	22%	9%	4%	4.7 hrs	9.0 hrs	<b>1.92 F:M</b>	<b>2.43 F:M</b>
25–34 years	15%	22%	31%	17%	10%	6.4 hrs	16.4 hrs	<b>2.55 F:M</b>	<b>2.41 F:M</b>
35–44 years	8%	18%	35%	20%	16%	9.6 hrs	<b>18.6 hrs</b>	<b>1.94 F:M</b>	<b>2.05 F:M</b>
45–54 years	8%	20%	37%	20%	11%	8.7 hrs	16.4 hrs	<b>1.90 F:M</b>	<b>1.85 F:M</b>
55–64 years	17%	15%	30%	19%	16%	9.5 hrs	17.3 hrs	<b>1.82 F:M</b>	<b>1.83 F:M</b>
65–74 years	22%	8%	23%	19%	17%	9.9 hrs	<b>18.0 hrs</b>	<b>1.82 F:M</b>	<b>1.54 F:M</b>
75–84 years	28%	9%	17%	13%	12%	<b>11.8 hrs</b>	10.8 hrs	<b>1.10 M:F</b>	<b>1.15 F:M</b>
85+ years	47%	7%	12%	5%	12%	<b>11.1 hrs</b>	5.9 hrs	<b>1.88 M:F</b>	<b>1.44 M:F</b>
<b>residents</b>	<b>18%</b>	<b>18%</b>	<b>27%</b>	<b>16%</b>	<b>12%</b>	<b>8.6 hrs</b>	<b>15.1 hrs</b>	<b>1.76 F:M</b>	<b>1.79 F:M</b>

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.

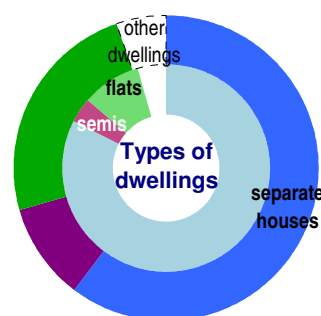
# Housing

## 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 1,765 occupied private dwellings in Merimbula, a decrease of 328 since 2001.

Some 60% of Merimbula's occupied dwellings were detached houses, which was 22% less than Bega Valley. The other occupied dwellings were 183 attached houses such as semi's and townhouses, 425 flats and units, 92 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 M'bula; 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 Merimbula, there was a net increase of 130 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. Merimbula recorded a net increase of 9 townhouses or semis, and a loss of 413 flats or units.

Of Merimbula's occupied flats/units in 2006, 100% were low-rise (ground-floor or walk-up), and none were in buildings with four or more storeys. The 'other' dwellings included the 87 caravans or cabins with 5 flats attached to a shop

Types of occupied private dwellings	occ. dwgs including non-resident dwgs				occupied dwellings including non-resident dwgs					
	M'bula 2006	% M'bula dwgs.	% Bega V dwgs.	M'bula's difference	M'bula 2001	change 2001-2006	% change	% change in Bega V	M'bula's difference	
<b>separate houses</b>	<b>1,062</b>	<b>60%</b>	<b>82%</b>	<b>22% less</b>	<b>932</b>	<b>+ 130</b>	up 9%	up 8%	1% more	
<b>semis/ townhouses</b>	<b>183</b>	<b>10%</b>	<b>4%</b>	<b>6% more</b>	<b>174</b>	<b>+ 9</b>	dn 2%	dn 41%	<b>40% more</b>	
• one storey	112	6.3%	2.8%	3.5% more	76	+ 36	up 46%	dn 10%	56% more	
• two or more storeys	71	4.0%	1.0%	3.0% more	98	- 27	dn 39%	dn 70%	32% more	
<b>flats or units</b>	<b>425</b>	<b>24%</b>	<b>9%</b>	<b>15% more</b>	<b>838</b>	<b>- 413</b>	dn 55%	dn 19%	<b>36% less</b>	
• in a 1-2 storey block	420	23.8%	8.7%	15.1% more	796	- 376	dn 54%	dn 16%	38% less	
• in a 3 storey block	5	0.3%	0.1%	0.2% more	19	- 14	dn 63%	dn 60%	3% less	
• in a 4+ storey block	0	0.0%	0.0%	same	15	- 15	dn 100%	dn 100%	same	
• attached to a house	0	0.0%	0.2%	0.2% less	8	- 8	dn 100%	dn 54%	46% less	
<b>other dwellings</b>	<b>92</b>	<b>5%</b>	<b>4.5%</b>	<b>1% more</b>	<b>127</b>	<b>- 35</b>	dn 74%	dn 48%	<b>26% less</b>	
• caravan, cabin, houseboat	87	4.9%	3.6%	1.3% more	118	- 31	dn 78%	dn 8%	70% less	
• improvised home or tent	0	0.0%	0.5%	0.5% less	0	same	n.a.	up 94%	-	
• flat attached to a shop	5	0.3%	0.4%	0.1% less	9	- 4	dn 22%	dn 58%	36% more	
not stated	3	0.2%	0.2%	0.0% less	22	- 19	dn 86%	dn 76%	10% less	
<b>Total</b>	<b>1,765</b>	<b>100%</b>	<b>100%</b>		<b>2,093</b>	<b>- 328</b>	dn 24%	dn 2%	<b>22% less</b>	

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, 40% of Merimbula's occupied dwellings were fully owned, which was 5% less than Bega Valley, indicating fewer long-term residents.

Another 21% of Merimbula's dwellings were being purchased, 6% less than Bega Valley, indicating fewer incoming residents.

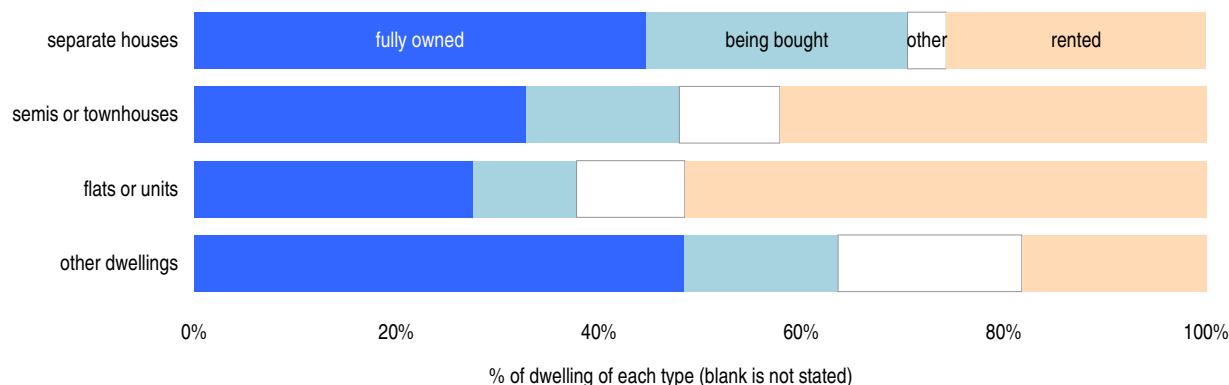
Most of the remaining dwellings were rented (33%), which was 9% higher than Bega Valley. More rental dwellings can indicate a lower-income, more transient population.

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 Merimbula, 45% of houses were fully owned, compared with 48% of the other dwellings and 33% of the semis or townhouses. Conversely, 51% of the flats or units were rented as were 45% of the separate houses.

The proportion of dwellings being bought gives some indication of the incoming population, though some mortgages would be over 20 years old. In Merimbula, 26% of separate houses were being purchased, as were 15% of the semis or townhouses.

Of the 33% of occupied dwellings that were rented, 19% were managed by real estate agents and 8% by individuals, most likely small investors; 5% had other private landlords. Another 1.2% of dwellings were public housing, 19 occupied homes in all. Of these, 3 were separate houses, 3 were semi's or townhouses, 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	45%	26%	26%	4%	16.5%	7.1%	0.3%	3	8
semis or townhouses	33%	15%	42%	10%	21.6%	7.6%	1.8%	3	4
flats or units	28%	10%	51%	11%	27.6%	11.3%	3.5%	13	11
other dwellings	48%	15%	18%	18%	0.0%	0.0%	0.0%	0	0
<b>occupied dwgs in M'bula</b>	<b>40%</b>	<b>21%</b>	<b>33%</b>	<b>6%</b>	<b>19.3%</b>	<b>7.9%</b>	<b>1.2%</b>	<b>19</b>	<b>23</b>
occupied dwgs in Bega V	45%	27%	24%	4%	11%	7%	3%	336	312
<b>M'bula diff. from Bega V</b>	<b>5% lower</b>	<b>6% lower</b>	<b>9% higher</b>	<b>2% higher</b>	<b>8% higher</b>	<b>1% higher</b>	<b>2% lower</b>	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.

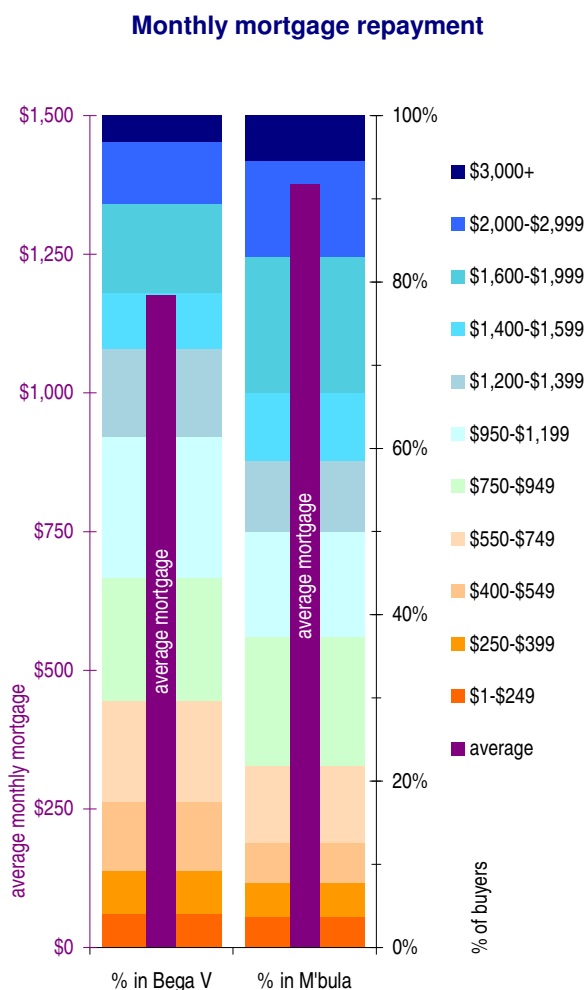
## Mortgage payments

The average monthly mortgage paid by the 332 households who were paying off their home in 2006 was about \$1,380, which was 17% more than Bega Valley. The median mortgage, where half the households paid more and half less, was in the range \$1,200-\$1,399.

The average mortgage generally varies with the type of dwelling, and here ranges from about \$1,460 per month for separate houses and \$1,230 for attached houses, down to \$325 for other dwellings.

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 \$1,040, suggesting the average mortgage in Merimbula had risen by about \$331 or 32%.

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 Merimbula might have risen to \$1,710 by February 2008.



Monthly mortgage payments	occupied dwellings being purchased				% of dwelling type in mortgage range				% in M'bula, 2001
	number in M'bula	% in M'bula	% in Bega V	M'bula's difference	separate houses	attached houses	flats or units	other dwellings	
\$1-\$249	11	4%	4%	0.4% less	2%	13%	10%	0%	4%
\$250-\$399	12	4%	5%	1% less	3%	0%	10%	100%	7%
\$400-\$549	14	5%	8%	4% less	5%	0%	10%	0%	11%
\$550-\$749	27	9%	12%	3% less	9%	21%	0%	0%	22%
\$750-\$949	46	16%	15%	1% more	16%	17%	17%	0%	16%
\$950-\$1,199	37	13%	17%	4% less	11%	25%	13%	0%	16%
\$1,200-\$1,399	25	9%	10%	2% less	8%	0%	20%	0%	7%
\$1,400-\$1,599	24	8%	7%	1% more	8%	0%	20%	0%	4%
\$1,600-\$1,999	48	16%	11%	6% more	19%	13%	0%	0%	5%
\$2,000-\$2,999	34	12%	7%	4% more	14%	0%	0%	0%	2%
\$3,000+	16	5%	3%	2% more	5%	13%	0%	0%	6%
not stated	38	not included in percentages							
<b>Total</b>	<b>332</b>	100%	100%		100%	100%	100%	100%	100%
av. monthly mortgage	\$1,376		\$1,176	17% higher	\$1,459	\$1,227	\$940	\$325	\$1,045
<b>Housing cost factors</b>	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.

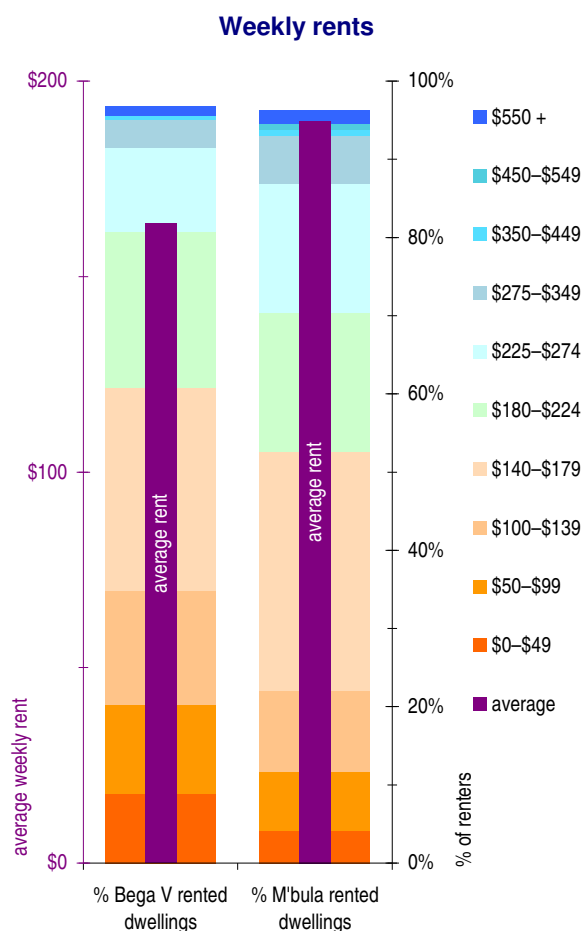
## Weekly rents

The average rent paid by the 531 households renting in Merimbula in 2006 was \$190 a week, which was 16% more than 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 \$205 per week for dwellings managed by real estate agents and \$181 for those run by private landlords (ie people who live elsewhere or housing associations or charities) with \$121 weekly paid in public housing.

The most common rents in 2006 were in the range \$140–\$179, \$180–\$224 then \$225–\$274. These three ranges included 65% of rental households. In Bega Valley, the most common rent was \$140–\$179. In 2001 in Merimbula, 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 \$215, suggesting the average rent in Merimbula had decreased by \$25 or 12% in real terms.



Weekly rent payments	occupied dwellings					% dwellings in each rent range, by landlord			
	number	% M'bula rented dwellings	% Bega V rented dwellings	M'bula's difference	% M'bula in 2001	real estate agents	private* landlords	public housing	other or not stated
\$0–\$49	22	4%	9%	<b>5% less</b>	3%	1%	4%	0%	<b>50%</b>
\$50–\$99	40	8%	11%	<b>4% less</b>	10%	2%	11%	<b>61%</b>	<b>15%</b>
\$100–\$139	55	10%	<b>15%</b>	<b>4% less</b>	<b>25%</b>	6%	<b>19%</b>	<b>17%</b>	0%
\$140–\$179	162	<b>31%</b>	<b>26%</b>	<b>5% more</b>	<b>20%</b>	<b>39%</b>	<b>22%</b>	0%	0%
\$180–\$224	95	<b>18%</b>	<b>20%</b>	<b>2% less</b>	<b>16%</b>	<b>20%</b>	<b>18%</b>	0%	0%
\$225–\$274	87	<b>16%</b>	11%	<b>6% more</b>	9%	<b>20%</b>	11%	<b>22%</b>	0%
\$275–\$349	33	6%	3%	3% more	6%	10%	2%	0%	0%
\$350–\$449	4	1%	1%	0% more	3%	0%	2%	0%	0%
\$450–\$549	4	1%	0%	1% more	2%	1%	0%	0%	0%
\$550 +	9	2%	1%	1% more	1%	1%	3%	0%	0%
not stated	20	4%	3%	1% more	5%	0%	7%	0%	<b>35%</b>
<b>Total</b>	531	100%	100%	same	100%	100%	100%	100%	100%
<b>average rent</b>	<b>\$190</b>		<b>\$164</b>	<b>16% higher</b>	<b>\$215</b>	<b>\$205</b>	<b>\$181</b>	<b>\$121</b>	<b>\$37</b>

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.

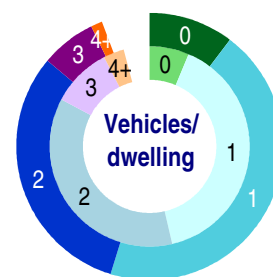
## Vehicles

In August 2006, there was an average of 1.42 vehicles parked at each household in Merimbula, which was 13% or 0.21 vehicles per household less than Bega Valley, and 0.03 vehicles per household higher than in 2001.

About 10% of Merimbula households had no vehicles, with most having one (44%) or two (31%), while 8% had three or more vehicles. The biggest differences from Bega Valley were Merimbula'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 7.7%, while the proportion with one vehicle fell by 10.2%.

Vehicles per dwelling	occupied dwellings with each number of vehicles					
	dwellings 2006	% M'bula dwellings	% Bega V dwellings	M'bula's difference	% M'bula dwgs, 01	change in % dwgs
no vehicles	164	10%	6%	4.0% more	10%	up 0.5%
one vehicle	711	44%	40%	4.4% more	55%	dn 10.2%
two vehicles	503	31%	36%	5.0% less	24%	up 7.7%
three vehicles	106	7%	10%	2.9% less	5%	up 2.7%
four+ vehicles	23	1%	4%	2.1% less	n.a.	n.a.
number not stated	92	6%	4%	1.6% more	6%	dn 0.7%
<b>Total dwellings</b>	<b>1,599</b>	<b>100%</b>	<b>100%</b>		<b>2,091</b>	<b>23.5% less</b>
<b>average vehicles / dwelling</b>	<b>1.42</b>		<b>1.63</b>	<b>0.21 less</b>	<b>1.39</b>	<b>up 0.03</b>



The outer, darker ring is M'bula; 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, 51% of occupied dwellings in Merimbula were connected to the Internet, with 32% having a broadband connection and 19% still using a dial-up connection. Compared with Bega Valley, there were 5% more households with a broadband connection and 9% fewer households with a dial-up connection.

Overall, 68% 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 61% of houses to 78% of flats.

Internet connection	number	occupied dwellings			% of dwelling type with internet connection			
		% M'bula dwellings	% Bega V dwellings	M'bula's difference	separate houses	townhouse s	flats	other dwelling
an Internet connection	817	51%	55%	4% less	61%	43%	31%	36%
no Internet connection	704	44%	41%	3% more	37%	50%	60%	42%
unstated connections	78	5%	3%	2% more	2%	6%	10%	21%
<b>occupied dwellings</b>	<b>1,599</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
a broadband connection	517	32%	27%	5% more	39%	22%	21%	12%
a dial-up connection	297	19%	28%	9% less	22%	19%	10%	24%
another type of connection	3	0%	0%	0% less	0%	2%	0%	0%
<b>no broadband connection</b>	<b>1,082</b>	<b>68%</b>	<b>73%</b>	<b>5% less</b>	<b>61%</b>	<b>78%</b>	<b>79%</b>	<b>88%</b>

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

# Community Capital

## Stability

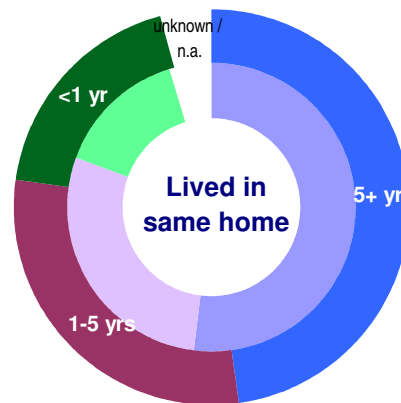
The time that residents have lived in a community affects the extent to which they develop relationships and networks with other residents, and build social capital. The longer that more residents have lived in a place, the stronger their community networks are likely to be. The Census provides valuable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

In 2006, 48% of Merimbula's residents had lived in the same house for at least 5 years, compared with 52% in Bega Valley, and another 29% 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 lower than Bega Valley.

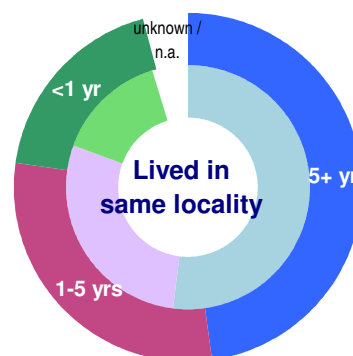
A better indicator of community stability is the proportion of residents who have stayed in the same locality for over five years, either in the same home or after moving. The locality measured by the Census is the Statistical Local Area, which is a small Local Government Area, or several suburbs of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

Altogether, 69% of Merimbula's residents had lived in the same locality for more than 5 years, which was 1% lower than the average across Bega Valley. In total, 88% of current residents had lived in the same locality for at least a year, similar to 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 fell by 4%.



The outer, darker ring is M'bula; the inner, lighter ring is Bega V.



The outer, darker ring is M'bula; the inner, lighter ring is Bega V.

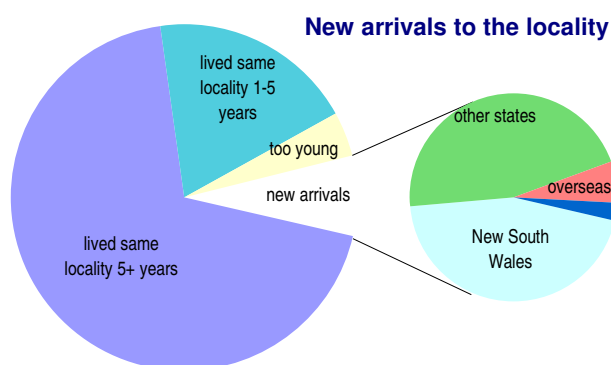
Residential stability	Merimbula 2006		% in Bega V	M'bula's difference	Merimbula 2006			M'bula in 2001	change from 2001
	people	percent			males	females	ratio		
lived same home 5+ years	1,842	47.8%	52.0%	4.2% less	47.6%	48.1%	1.01 F:M	46.6%	up 1.2%
lived same home 1-5 years	1,127	29.3%	28.6%	0.6% more	28.8%	29.7%	1.03 F:M	27.1%	up 2.2%
lived same home <1 year	718	18.6%	14.5%	4.1% more	18.8%	18.5%	1.02 M:F	22.5%	3.9% less
not stated / too young	164	4.3%	4.8%	0.6% less	4.8%	3.7%	1.29 M:F	3.8%	0.5% more
<b>residents</b>	<b>3,851</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>	<b>1.04 F:M</b>	<b>100.0%</b>	
lived same locality 5+ years	2,667	69.3%	70.5%	1.2% less	68.6%	69.9%	1.02 F:M	46.6%	up 22.6%
lived same locality 1-5 years	733	19.0%	19.2%	0.1% less	19.3%	18.7%	1.03 M:F	27.1%	dn 8.1%
lived same locality <1 year	287	7.5%	5.5%	1.9% more	7.3%	7.6%	1.04 F:M	22.5%	dn 15.1%
too young	164	4.3%	4.8%	0.6% less	4.8%	3.7%	1.29 M:F	3.8%	up 0.5%

## New arrivals and visitors

The new residents to the locality last year were mainly from other states (132 people or 3.4% of Merimbula's residents), with 129 from New South Wales and 18 from overseas. 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, Merimbula had 1.9% more of its population who were recent arrivals (within the last year), with the biggest difference being the greater proportion from other states.

Over the last five years, the largest group of arrivals was from other states, which provided 451 new residents (making 12% of the 2006 population). New residents from New South Wales constituted another 10% of the population, up by 10% 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	Merimbula 2006				Merimbula 2006			changed	
	people	% residents	% in Bega V	M'bula's difference	males	females	ratio	M'bula in 2001	share from 2001
<b>Came last year from ...</b>									
New South Wales	129	3.3%	2.8%	0.6% more	3.3%	3.4%	1.04 F:M	0.0%	up 3.3%
other states	132	3.4%	2.3%	1.1% more	3.5%	3.4%	1.04 M:F	0.0%	up 3.4%
overseas	18	0.5%	0.3%	0.2% more	0.3%	0.7%	2.51 F:M	0.0%	up 0.5%
unstated	8	0.2%	0.2%	0.0% more	0.3%	0.2%	1.73 M:F	0.0%	up 0.2%
<b>new residents last year</b>	<b>287</b>	<b>7.5%</b>	<b>5.5%</b>	<b>1.9% more</b>	<b>7.3%</b>	<b>7.6%</b>	<b>1.04 F:M</b>	<b>22.5%</b>	<b>dn 15.1%</b>
<b>Came in last 5 years, from ...</b>									
New South Wales	367	9.5%	10.6%	1.0% less	9.1%	9.9%	1.08 F:M	0.0%	up 9.5%
other states	451	11.7%	7.9%	3.8% more	11.8%	11.6%	1.01 M:F	0.0%	up 11.7%
overseas	48	1.2%	1.0%	0.2% more	1.1%	1.4%	1.24 F:M	0.0%	up 1.2%
unstated origins	20	0.5%	0.4%	0.1% more	0.7%	0.4%	1.92 M:F	0.0%	up 0.5%
<b>newish residents, last 5 years</b>	<b>886</b>	<b>23.0%</b>	<b>19.9%</b>	<b>3.1% more</b>	<b>22.7%</b>	<b>23.3%</b>	<b>1.02 F:M</b>	<b>45.9%</b>	<b>dn 22.9%</b>

There were 1,159 Australian visitors to Merimbula on Census night, August 2006, of whom 52 (about one in every twenty) were visitors from within the same locality (probably staying with friends). Most of the other visitors came from Victoria, 889 in all.

Visitors on Census night	people in Merimbula			Merimbula 2006				M'bula in 2001	M'bula's change from 2001
	2006	2001	change 2001-2006	number	% of	% in Bega V	M'bula's difference		
visiting on Census night	1,159	1,439	dn 280	1,159	30.1%	8.7%	21.4% more	29.5%	up 0.6%
<b>Visitors from ...</b>					% visitors,			% visitors	
the local area	52	61	dn 9	52	4%	18%	14% less	4.2%	up 0.2%
Victoria	889	1,098	dn 209	889	77%	48%	28% more	76.3%	up 0.4%
New South Wales	154	210	dn 56	154	13%	24%	11% less	14.6%	dn 1.3%
the ACT	38	48	dn 10	38	3%	6%	2% less	3.3%	dn 0.1%
Western Australia	9	3	up 6	9	1%	1%	0% more	0.2%	up 0.6%
Tasmania	8	6	up 2	8	1%	1%	0% less	0.4%	up 0.3%
South Australia	5	7	dn 2	5	0%	1%	0% less	0.5%	dn 0.1%
Queensland	4	6	dn 2	4	0%	2%	1% less	0.4%	dn 0.1%
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
<b>Total visitors</b>	<b>1,159</b>	<b>1,420</b>	<b>dn 261</b>	<b>1,159</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	

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 Merimbula, 771 residents said that they did (24%), 2,216 said that they did not (69%), and 241 or 7% did not answer. The proportion who volunteered was 3% lower than Bega Valley's average volunteering rate of 27%. Put another way, the rate of volunteering was 14% below the average rate across Bega Valley.

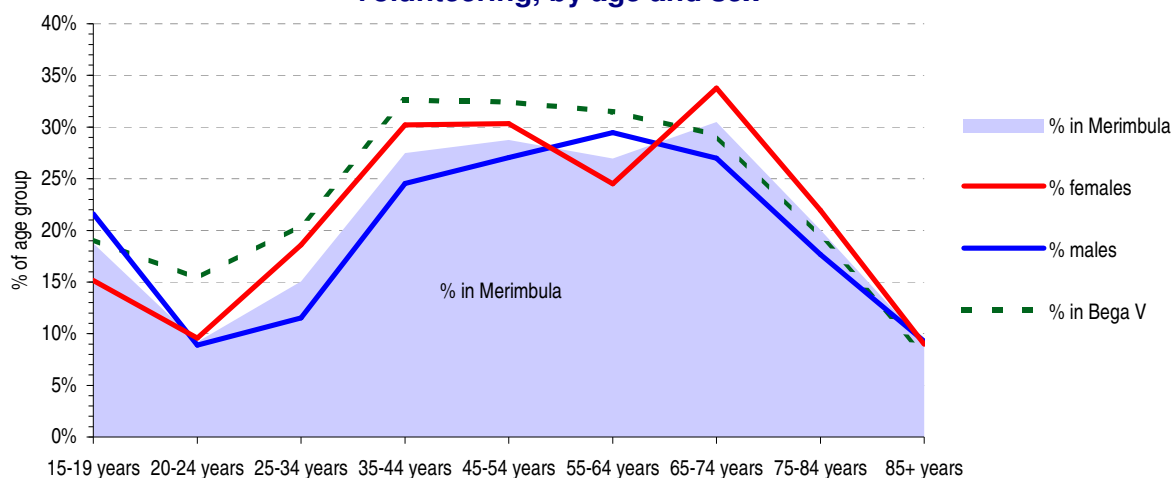
Volunteering tends to be highest amongst middle-aged people, and seems to only decline with incapacity as old age sets in. In Merimbula, the rate of volunteering was highest amongst those aged 65-74 years when 30% volunteered, and next highest in the 45-54 years and 35-44 years age groups, with 29% and 27% volunteering, respectively.

In terms of volunteer numbers, the largest groups of volunteers were 167 aged 45-54 years, 165 aged 55-64 years and 136 aged 65-74 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 413 women and 358 men volunteering in Merimbula, 1.09 women per man. Overall, 25% of women and 23% of men were volunteers, meaning that women were 9% more likely to volunteer. This gender imbalance was highest amongst those aged 25-34 years when women were 61% more likely to volunteer than men that age, and those aged 65-74 years, when women were 25% more likely to volunteer than men. Local men's best volunteer performance relative to women was when aged 15-19 years when they were 43% more likely to volunteer.

**Volunteering, by age and sex**



Volunteering, by age	Merimbula 2006				Volunteers in Merimbula 2006				
	number volunteers	% of age group	% in Bega V	M'bula's difference	males	females	% males	% females	ratio M% : F%
15-19 years	42	19%	19%	0%	27	15	22%	15%	1.4 M:F
20-24 years	15	9%	15%	-6%	8	7	9%	10%	1.1 F:M
25-34 years	39	15%	20%	-5%	15	24	12%	19%	1.6 F:M
35-44 years	124	27%	33%	-5%	53	71	25%	30%	1.2 F:M
45-54 years	167	29%	32%	-4%	76	91	27%	30%	1.1 F:M
55-64 years	165	27%	31%	-5%	89	76	29%	25%	1.2 M:F
65-74 years	136	30%	29%	1%	58	78	27%	34%	1.3 F:M
75-84 years	70	20%	19%	1%	27	43	18%	22%	1.2 F:M
85+ years	13	9%	8%	1%	5	8	9%	9%	1.0 M:F
<b>residents aged 15+</b>	<b>771</b>	<b>24%</b>	<b>27%</b>	<b>-3%</b>	<b>358</b>	<b>413</b>	<b>23%</b>	<b>25%</b>	<b>1.1 F:M</b>

## 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.

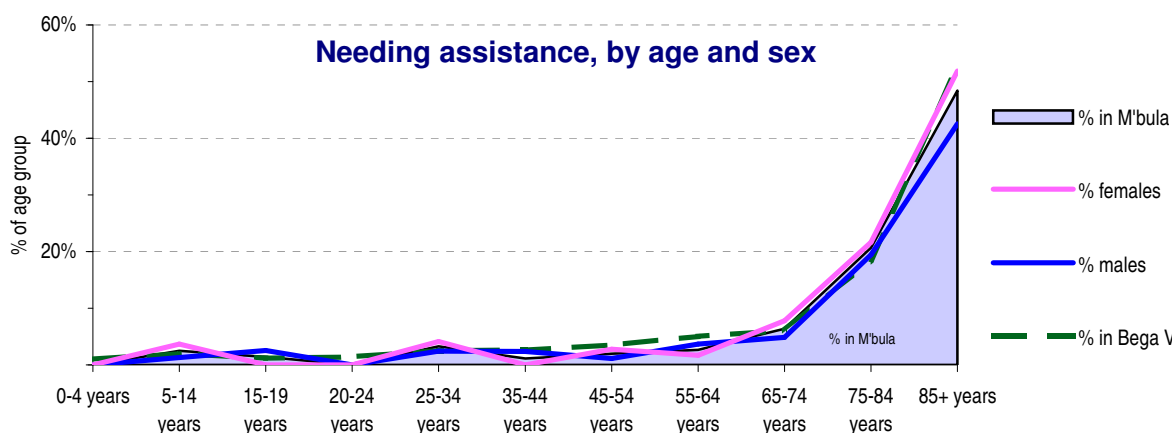
In Merimbula, the overall proportion needing assistance because of disability was 5.7%, which was 0.6% higher than Bega Valley. However, because disability rates increase so strongly with old age, the overall disability rate can be more a reflection of the community's age structure than any other factor.

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 Merimbula, the disability rate reaches 48% among those aged 85+ years. The next highest rate is among those aged 75-84 years at 21%.

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 Merimbula and Bega Valley is that the proportion of those aged 75-84 years with a severe disability in Merimbula was 2.1% 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, 4.8% of males and 6.7% of females reported a severe or profound disability requiring assistance; the overall female disability rate was 39% higher than males'.

In Merimbula, the gender imbalance in disability rates is most biased towards women in the 5-14 years age group, who are 178% more likely to need assistance than men their age; those aged 45-54 years are 147% more likely. Conversely, males aged 55-64 years are 2.2 times as likely than females their age to have a disability.



Residents needing assistance with core activities	M'bula in 2006				Merimbula, 2006					
	number	% of age group	% in Bega V	M'bula'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	11	2.5%	2.0%	0.5% more	3	8	1.3%	3.7%	2.78 F:M	
15-19 years	3	1.4%	1.2%	0.3% more	3	0	2.6%	0.0%	M	
20-24 years	0	0.0%	1.4%	1.4% less	0	0	0.0%	0.0%	=	
25-34 years	8	3.3%	2.5%	0.7% more	3	5	2.4%	4.1%	1.68 F:M	
35-44 years	5	1.1%	2.6%	1.5% less	5	0	2.4%	0.0%	M	
45-54 years	11	2.0%	3.5%	1.6% less	3	8	1.1%	2.7%	2.47 F:M	
55-64 years	16	2.7%	5.0%	2.4% less	11	5	3.7%	1.7%	2.19 M:F	
65-74 years	27	6.4%	6.1%	0.3% more	10	17	4.9%	7.8%	1.60 F:M	
75-84 years	69	20.7%	18.6%	2.1% more	29	40	19.5%	21.6%	1.11 F:M	
85+ years	62	48.4%	52.6%	4.1% less	20	42	42.6%	51.9%	1.22 F:M	
<b>residents</b>	<b>212</b>	<b>5.7%</b>	<b>5.1%</b>	<b>0.6% more</b>	<b>87</b>	<b>125</b>	<b>4.8%</b>	<b>6.7%</b>	<b>1.39 F:M</b>	

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.

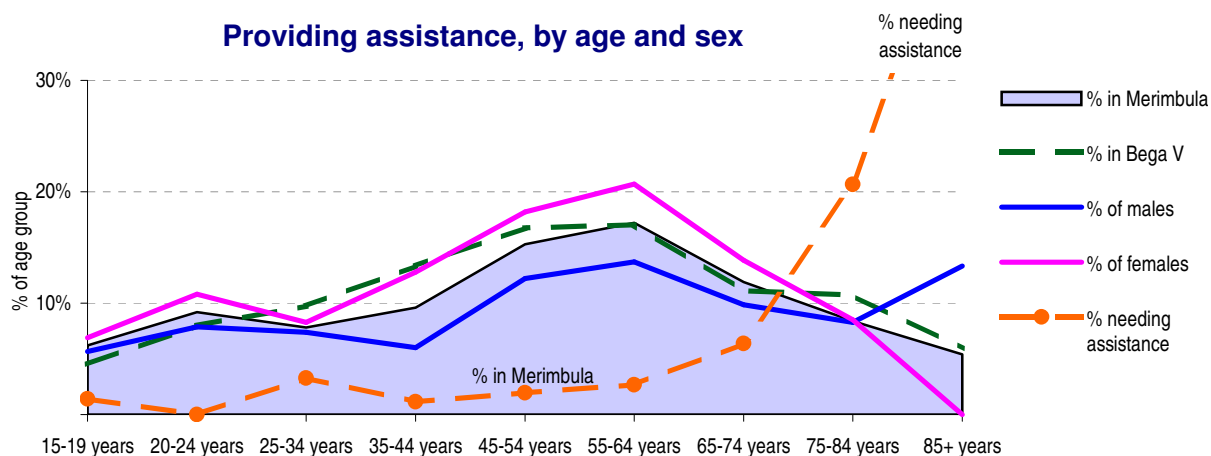
In Merimbula, 12% of residents aged 15+ gave unpaid care to another needing assistance, making 349 carers in all. This rate was 1.1% lower than Bega Valley. The rate differed more between men and women, with 10% of men but 14% of women being unpaid carers, meaning women were 39% more likely to be carers than men.

Caring is provided by people almost regardless of age. Among younger age groups, 9% of those aged 20-24 years and 8% of those aged 25-34 years were carers. Similarly, 5% of those aged 85 or more 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 Merimbula, the proportion who gave care was highest amongst those aged 55-64 years, when 17% were carers. And while 14% of men this age were carers, 21% of women were.

Women are more likely to be carers than men at most ages, with the ratio peaking in the 35-44 years age group, when women were 113% more likely to be carers. They were 51% more likely to be carers than men in the 55-64 years age group, and 49% more likely in the 45-54 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 Merimbula, there were 349 carers for 212 residents needing care, a ratio of 1.6 to 1. Among women there were 1.7 carers to each cared-for woman; among men, there were 1.6 per man. The ratio peaked for women in the 55-64 years age group, when women were 12.2 times more likely to be carers than cared for, and for men aged 45-54 years, who were 11.0 times more likely to be carers than cared for.



Provided disability assistance	Merimbula 2006				Merimbula 2006			Carers per cared-for	
	no. giving assistance	% of age group	% in Bega V	M'bula's difference	% of males	% of females	ratio of percents	men	women
15-19 years	12	6.2%	4.5%	1.7% more	5.7%	6.9%	1.22 F:M	2.0	n.a.
20-24 years	15	9.2%	8.0%	1.2% more	7.9%	10.8%	1.37 F:M	n.a.	n.a.
25-34 years	19	7.8%	9.7%	1.9% less	7.4%	8.3%	1.12 F:M	3.0	2.0
35-44 years	41	9.6%	13.3%	3.7% less	6.0%	12.8%	2.13 F:M	2.4	n.a.
45-54 years	85	15.3%	16.8%	1.5% less	12.2%	18.2%	1.49 F:M	11.0	6.5
55-64 years	101	17.2%	17.0%	0.2% more	13.7%	20.7%	1.51 F:M	3.6	12.2
65-74 years	47	11.9%	11.1%	0.8% more	9.8%	13.9%	1.41 F:M	1.9	1.6
75-84 years	23	8.4%	10.7%	2.3% less	8.3%	8.5%	1.03 F:M	0.3	0.3
85+ years	6	5.4%	5.9%	0.5% less	13.3%	0.0%	M	0.3	0
<b>residents aged 15+</b>	<b>349</b>	<b>11.8%</b>	<b>12.9%</b>	<b>1.1% less</b>	<b>9.9%</b>	<b>13.7%</b>	<b>1.39 F:M</b>	<b>1.6</b>	<b>1.7</b>

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 598 school students living in Merimbula, of whom 55 were at pre-school, 288 were in primary/infants school, and 255 were at high school.

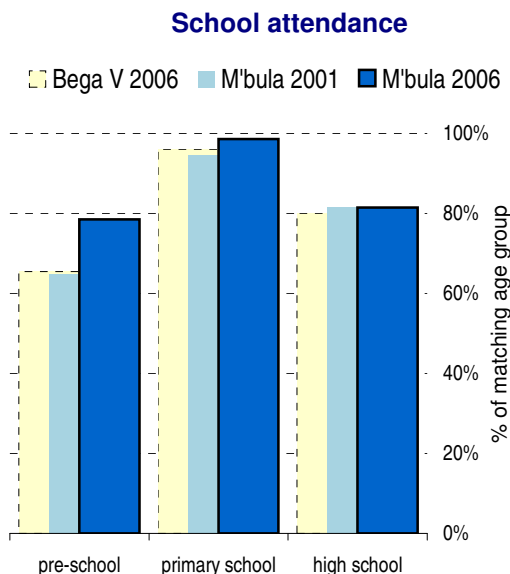
School attendance rates can be indicated by dividing the student population by their main age group. In Merimbula, 79% of the number of 3–4 year-old residents attended pre-school, 99% of the number of 5–11 year-olds attended primary school\*, and 81% of the number of 12–17 year-olds attended high school.

Since 2001, attendance rates for 3–4 year-olds at pre-school had increased by 14%; attendance rates for primary-aged children increased by 4% and those for high-school aged remained stable.

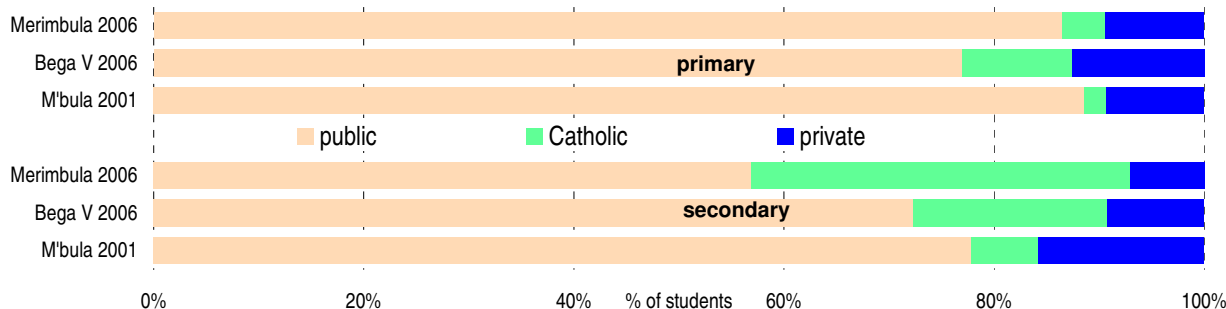
Compared with Bega Valley, the attendance rate at pre-school was 13% higher while attendance rate for primary-aged children was 3% higher, and that for high-school aged was 1% higher.

About 66% of all school students were in public schools (vs 68% for Bega Valley), while there were 17% at Catholic schools (vs 13%), and 8% were at other private schools (vs 10%). Since 2001, the proportion at Catholic primary schools rose by 2.0% and that at public fell by 2.1%, while in secondary school, the proportion at Catholic schools rose by 29.6% and that at public fell by 20.9%.

Among school students, there were 105 males per 100 females, ranging from 129 males per 100 females among pre-school students to 102 females per 100 males among high school students.



## Public or private schooling?



School education	Merimbula 2006		Bega V 2006		Merimbula 2006			M'bula's change	
	students	% school pop'n	2006	M'bula's difference	males	females	ratio	M'bula 2001	change from 2001
pre-school	55	78.6%	65.5%	13.1% more	31	24	1.29 M:F	64.9%	up 13.6%
primary school	288	98.6%	96.1%	2.6% more	149	139	1.07 M:F	94.4%	up 4.2%
high school	255	81.5%	80.1%	1.4% more	126	129	1.02 F:M	81.5%	dn 0.0%
<b>Students</b>	<b>598</b>				<b>306</b>	<b>292</b>	<b>1.05 M:F</b>		
<b>Primary</b>	% students				% students				
public	249	86.5%	77.0%	9.5% more	128	121	1.06 M:F	88.5%	dn 2.1%
Catholic	12	4.2%	10.5%	6.3% less	5	7	1.40 F:M	2.2%	up 2.0%
private	27	9.4%	12.6%	3.2% less	16	11	1.45 M:F	9.3%	up 0.1%
<b>Secondary</b>	% students				% students				
public	145	56.9%	72.3%	15.4% less	70	75	1.07 F:M	77.8%	dn 20.9%
Catholic	92	36.1%	18.5%	17.6% more	46	46	=	6.5%	up 29.6%
private	18	7.1%	9.2%	2.1% less	10	8	1.25 M:F	15.7%	dn 8.7%

\* 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

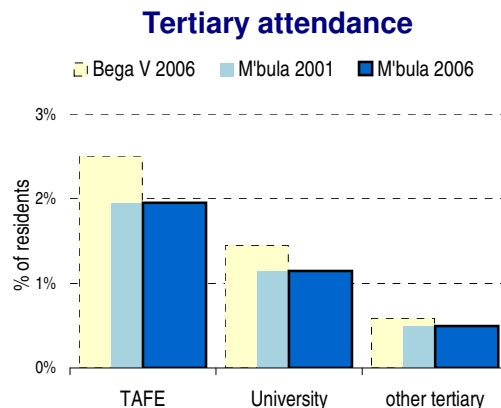
Merimbula residents included 116 tertiary students in 2006, of whom 37 were at university, 63 at TAFE, and 16 at other tertiary colleges.

These students constituted 3.6% of the population, which was 0.9% lower than Bega Valley. The biggest difference was in Merimbula's 0.6% lower proportion at TAFE courses.

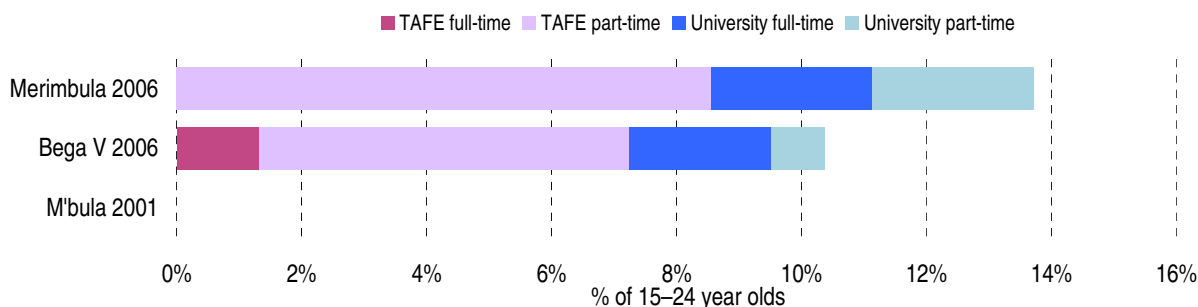
From 2001 to 2006, the number of residents enrolled in tertiary courses decreased by 49. The proportion of the population aged 15+ who were tertiary students stayed fairly constant, while across Bega Valley it fell by 0.7%.

Among the 15 to 24 year-olds in Merimbula, 9% were at TAFE and 5% 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. All of local younger TAFE students attended part-time. Half 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 1.2 females per male, the gender ratio was 2.3 males per female student aged 15–24 at TAFE part-time and 1.8 females per male student aged 25–74 at University part-time.



### Tertiary attendance by 15–24 year olds



Tertiary education	Merimbula 2006				Merimbula 2006			Merimbula 2006	
	people	% of 15+ yrs	% in Bega V	M'bula's difference	males	females	ratio	M'bula in 2001	change from 2001
TAFE	63	2.0%	2.5%	0.6% less	39	24	1.63 M:F	2.2%	dn 0.2%
University	37	1.1%	1.4%	0.3% less	10	27	2.70 F:M	0.9%	up 0.2%
other tertiary	16	0.5%	0.6%	0.1% less	3	13	4.33 F:M	0.9%	dn 0.4%
<b>tertiary students</b>	<b>116</b>	<b>3.6%</b>	<b>4.5%</b>	<b>0.9% less</b>	<b>52</b>	<b>64</b>	<b>1.23 F:M</b>	<b>3.9%</b>	<b>dn 0.3%</b>
<b>15–24 year olds</b>	% 15–24 yrs				% 15–24 yrs				
TAFE full-time	0	0.0%	1.3%	1.3% less	0	0	=	n.a.	
TAFE part-time	33	8.5%	5.9%	2.6% more	23	10	2.30 M:F	n.a.	
University full-time	10	2.6%	2.3%	0.3% more	0	10	F	n.a.	
University part-time	10	2.6%	0.9%	1.7% more	4	6	1.50 F:M	n.a.	
<b>all 15–24 students</b>	<b>53</b>	<b>13.7%</b>	<b>10.4%</b>	<b>3.4% more</b>	<b>27</b>	<b>26</b>	<b>1.04 M:F</b>	<b>n.a.</b>	
<b>25+ year olds</b>	% 25–74 yrs				% 25–74 yrs				
TAFE full-time	6	0.3%	0.2%	0.0% more	3	3	=	n.a.	
TAFE part-time	24	1.0%	1.8%	0.7% less	13	11	1.18 M:F	n.a.	
University full-time	0	0.0%	0.3%	0.3% less	0	0	=	n.a.	
University part-time	17	0.7%	1.0%	0.3% less	6	11	1.83 F:M	n.a.	
<b>all 25+ students</b>	<b>47</b>	<b>2.0%</b>	<b>3.4%</b>	<b>1.4% less</b>	<b>22</b>	<b>25</b>	<b>1.14 F:M</b>	<b>n.a.</b>	

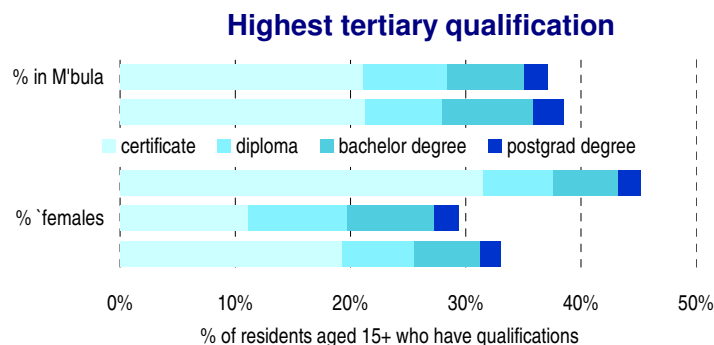
Note: 2001 data on part and full-time attendance by age groups is not available for small localities.

## 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 Merimbula, 50% of residents aged 15+ stated they had a tertiary qualification, and the average schooling completed was 10 years 5 months. 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 105 women per 100 men, this ranged from 2.84 men per woman having a certificate to 1.43 women per man having a diploma or advanced diploma.

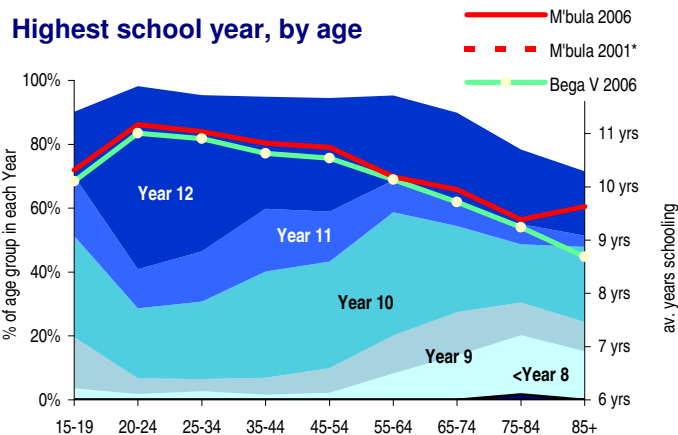
In 2001, 45% had a tertiary qualification, with the most noticeable changes since then being a 1.7% rise in the proportion with a certificate and a rise of 1.2% in the proportion with a diploma.



Highest tertiary qualifications	Merimbula 2006		Merimbula 2006		Merimbula 2006		M'bula change from 2001		
	people aged 15+	% in M'bula	% in Bega V	M'bula's difference	% males	% females	ratio	M'bula, 2001	change in %
postgraduate degree/diploma	66	2.0%	2.6%	1% less	2.0%	2.1%	1.07 F:M	1.8%	up 0.2%
bachelor degree	214	6.6%	7.9%	1% less	5.7%	7.5%	1.33 F:M	5.7%	up 0.9%
diploma or advanced diploma	238	7.4%	6.7%	1% more	6.0%	8.6%	1.43 F:M	6.2%	up 1.2%
certificate	680	21.1%	21.3%	0% less	31.6%	11.1%	2.84 M:F	19.3%	up 1.7%
inadequately described	412	12.8%	12.3%	0% more	10.3%	15.1%	1.46 F:M	11.7%	up 1.0%
none or not stated	1,619	50.1%	49.2%	1% more	44.5%	55.5%	1.25 F:M	55.2%	dn 5.1%
<b>Residents aged 15+</b>	<b>3,229</b>	<b>100.0%</b>	<b>24,999</b>		<b>1,572</b>	<b>1,657</b>	<b>1.05 F:M</b>	<b>100.0%</b>	

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.

Most recent students finished Year 12, peaking at 57% of 20-24 year-olds. With older age groups, the proportions who finished Year 12 decreases, and the average number of years schooling falls to 9 years 5 months amongst 75-84 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	M'bula 2006	Bega V 2006	M'bula 2001*
15-19	20%	19%	32%	16%	4%	0%	10.3 yrs	10.1 yrs	n.a.
20-24	57%	12%	22%	5%	2%	0%	11.2 yrs	11.0 yrs	n.a.
25-34	49%	16%	24%	4%	3%	0%	11.0 yrs	10.9 yrs	n.a.
35-44	35%	20%	33%	5%	2%	0%	10.8 yrs	10.6 yrs	n.a.
45-54	36%	16%	33%	8%	2%	0%	10.7 yrs	10.5 yrs	n.a.
55-64	27%	10%	39%	12%	8%	0%	10.2 yrs	10.1 yrs	n.a.
65-74	29%	7%	27%	13%	14%	0%	9.9 yrs	9.7 yrs	n.a.
75-84	23%	6%	18%	10%	19%	2%	9.4 yrs	9.2 yrs	n.a.
85+	20%	3%	24%	9%	15%	0%	9.6 yrs	8.7 yrs	n.a.
<b>residents</b>	<b>1,033</b>	<b>399</b>	<b>967</b>	<b>304</b>	<b>238</b>	<b>6</b>	<b>10.4 yrs</b>	<b>10.3 yrs</b>	<b>9.9 yrs</b>

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 Merimbula was around \$511 a week, which was \$26 higher than the \$485 average for Bega Valley. The average income of local women was \$439 and the average of local men was 34% higher than this at \$586. For most people this income is wages, but it can include government benefits, superannuation and dividends.

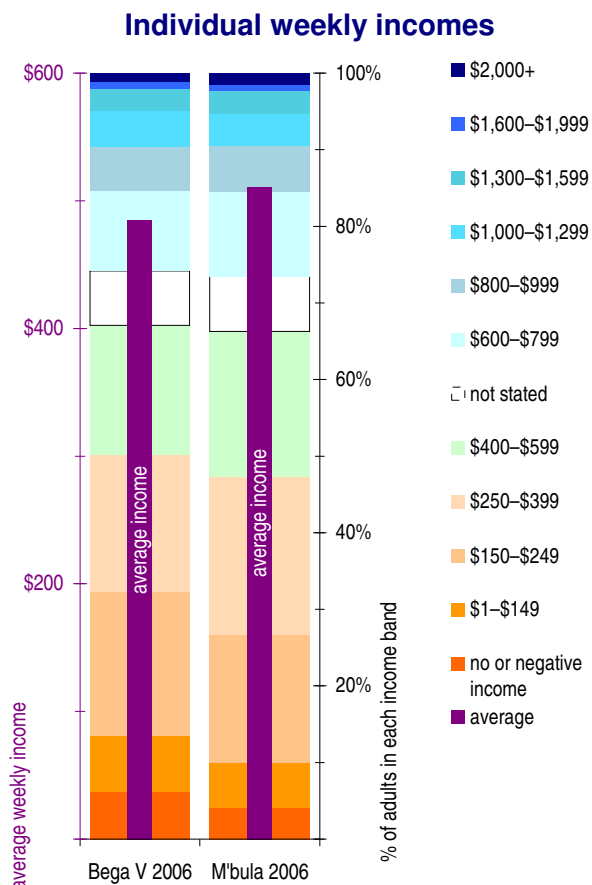
Since 2001, while average weekly earnings rose 24% across Australia, the average income in Merimbula rose by about the same (up 23%), suggesting that most incomes are wages. Male average incomes went from \$503 in 2001 to \$586 in 2006, up by 17%; women's from \$336 in 2001 to \$439 in 2006, up by 31%.

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, 27% of adults in Merimbula received low-incomes, 39% got middle-incomes, 17% got high-incomes, and 10% were in the highest income group. Merimbula had 4.7% more in the middle income band than Bega Valley, and 5.6% fewer in the low 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 Merimbula, the sex ratio ranges from 1.82 men per woman earning \$1,000-\$1,299 to 1.66 women per man earning \$1-\$149.

The total value of personal incomes in Merimbula in 2006 was about \$83 million.



Incomes of people aged 15+ yrs	Merimbula 2006				Merimbula 2006			% in M'bula in 2001	M'bula's change from 2001
	no. aged 15+ yrs	% aged 15+ yrs	% in Bega V	M'bula's difference	males 15+ yrs	females 15+ yrs	ratio		
no or negative income	132	4.1%	6.2%	<b>2.1% less</b>	56	76	<b>1.36 F:M</b>	4.0%	up 0.1%
\$1-\$149	189	5.9%	7.4%	<b>1.5% less</b>	71	118	<b>1.66 F:M</b>	10.5%	<b>dn 4.7%</b>
\$150-\$249	543	16.8%	18.8%	<b>2.0% less</b>	220	323	<b>1.47 F:M</b>	22.1%	<b>dn 5.3%</b>
\$250-\$399	664	20.6%	17.9%	<b>2.7% more</b>	281	383	<b>1.36 F:M</b>	21.9%	<b>dn 1.3%</b>
\$400-\$599	611	18.9%	16.9%	<b>2.1% more</b>	300	311	<b>1.04 F:M</b>	17.2%	up 1.8%
\$600-\$799	356	11.0%	10.5%	0.5% more	209	147	<b>1.42 M:F</b>	7.8%	<b>up 3.2%</b>
\$800-\$999	193	6.0%	5.7%	0.2% more	123	70	<b>1.76 M:F</b>	4.7%	up 1.3%
\$1,000-\$1,299	138	4.3%	4.8%	<b>0.5% less</b>	89	49	<b>1.82 M:F</b>	2.2%	<b>up 2.0%</b>
\$1,300-\$1,599	96	3.0%	2.7%	0.2% more	59	37	<b>1.59 M:F</b>	1.5%	up 1.5%
\$1,600-\$1,999	27	0.8%	1.0%	<b>0.2% less</b>	27	0	<b>M</b>	0.9%	<b>dn 0.0%</b>
\$2,000+	47	1.5%	1.1%	0.4% more	30	17	<b>1.76 M:F</b>	0.9%	up 0.6%
not stated	234	7.2%	7.1%	0.1% more	103	131	<b>1.27 F:M</b>	6.3%	up 0.9%
<b>total</b>	<b>3,230</b>	<b>100%</b>	<b>100%</b>		<b>1,568</b>	<b>1,662</b>	<b>1.06 F:M</b>	<b>100%</b>	
<b>average weekly income</b>		<b>\$511</b>	<b>\$485</b>	<b>5% more</b>	<b>\$586</b>	<b>\$439</b>	<b>1.34 M:F</b>	<b>\$417</b>	<b>up 23%</b>

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

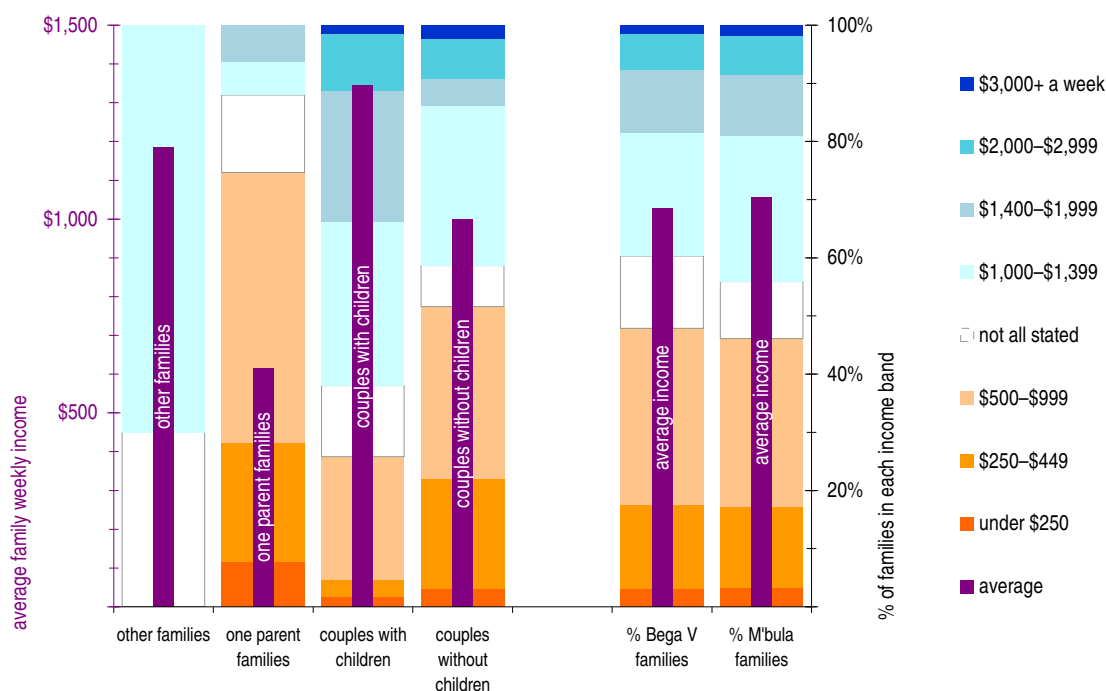
The average weekly family income in Merimbula in July 2006 was \$1,056, which was 3% or \$27 a week higher than the \$1,029 average for Bega Valley. The family income was equivalent to 2.1 individual incomes (also 2.1 in Bega Valley).

Average family incomes ranges across family types from \$1,344 for couples with children and \$1,186 for other families to \$998 for couples without children and \$616 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 \$1,056, the median income for all families (where half earn more and half less) was in the range \$800–\$999. Generally, the more the average is above the median range, the more higher-income families there are, or vice versa.

The median income was \$1,200–\$1,399 a week for couples with children and \$800–\$999 for couples without children. One-parent families usually have fewer income earners than families with children, and hence lower family incomes. In Merimbula, one-parent families had a median income around \$500–\$649 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	% M'bula families	% Bega V families	M'bula's difference	couples without children	couples with children	one parent families	other families
under \$250	34	3%	3%	0.3% more	3%	2%	8%	0%
\$250–\$449	142	14%	15%	0.7% less	19%	3%	20%	0%
\$500–\$999	296	29%	30%	1.4% less	29%	21%	46%	0%
\$1,000–\$1,399	257	25%	21%	3.9% more	27%	28%	6%	70%
\$1,400–\$1,999	108	11%	11%	0.2% less	5%	22%	6%	0%
\$2,000–\$2,999	69	7%	6%	0.5% more	7%	10%	0%	0%
\$3,000+ a week	18	2%	1%	0.4% more	2%	2%	0%	0%
not all stated	101	10%	12%	2.6% less	7%	12%	13%	30%
<b>Total</b>	<b>1,025</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>
<b>average weekly income</b>		<b>\$1,056</b>	<b>\$1,029</b>	<b>3% more</b>	<b>\$998</b>	<b>\$1,344</b>	<b>\$616</b>	<b>\$1,186</b>
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

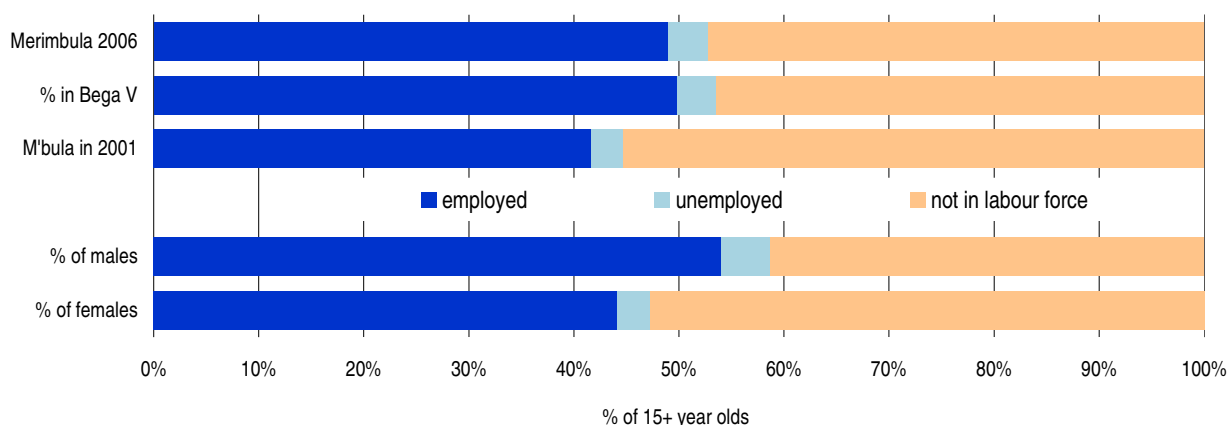
There were 1,705 residents of Merimbula in the workforce in 2006, 53% of the adult (aged 15+) population (this is called the workforce participation rate). About 49% of the adults were employed, and 4% were unemployed, giving an unemployment rate of 7.3% of the workforce.

Compared with Bega Valley, Merimbula's workforce participation rate in 2006 was 0.8% lower and its unemployment rate was 0.3% higher. Since 2001, the participation rate had risen by 8.1% and the unemployment rate had risen by 0.5%.

Women tend to have lower workforce participation rates on average, with greater time spent in child raising, housework and caring. In Merimbula, women's workforce participation was at 47% compared with 59% 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 6.5% when men's was 7.9%.

Women's domestic responsibilities also make them more inclined towards working part-time. In Merimbula, 55% of female workers were part-timers, compared with 26% of the men. The same pattern can apply amongst those looking for part-time work. Here, 53% of unemployed women wanted part-time work, while 11% of unemployed men did. The overall proportion of unemployed residents wanting part-time work was 6.1% lower than in Bega Valley and 3.5% lower than 2001.

**Labour force status, adults 15+**



Employment status	Merimbula 2006		Merimbula 2006		Merimbula 2006		M'bula in 2001	M'bula's change from 2001
	number	% of adults	% in Bega V	M'bula's difference	% of males	% of females		
employed	1,581	49.0%	49.8%	0.9% less	54.0%	44.2%	1.22 M:F	41.7% up 7.3%
unemployed	124	3.8%	3.7%	0.1% more	4.7%	3.1%	1.51 M:F	3.0% up 0.8%
labour force (participation rate)	1,705	52.8%	53.6%	0.8% less	58.7%	47.3%	1.24 M:F	44.7% up 8.1%
not in labour force	1,523	47.2%	46.4%	0.8% more	41.3%	52.7%	1.28 F:M	55.3% dn 8.1%
<b>residents aged 15+</b>	<b>3,228</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>	<b>1.05 F:M</b>	<b>100.0%</b>
unemployment rate (% labour force)		7.3%	7.0%	0.3% more	7.9%	6.5%	1.22 M:F	6.7% up 0.5%
full-time workers	872	55.2%	54.5%	0.7% more	68.9%	39.3%	1.75 M:F	54.1% up 1.0%
part-time workers	623	39.4%	38.6%	0.8% more	25.7%	55.3%	2.15 F:M	42.7% dn 3.2%
unemployed want full-time work	89	71.8%	65.6%	6.1% more	89.0%	47.1%	1.89 M:F	68.3% up 3.5%
unemployed want part-time	35	28.2%	34.4%	6.1% less	11.0%	52.9%	4.83 F:M	31.7% dn 3.5%

## Industries employing residents

The main industries employing Merimbula residents in 2006 were:

- food and accommodation, with 22% of workers
- retail trade, 15%
- construction, 11%
- health & social care, 9%
- manufacturing, 5%.

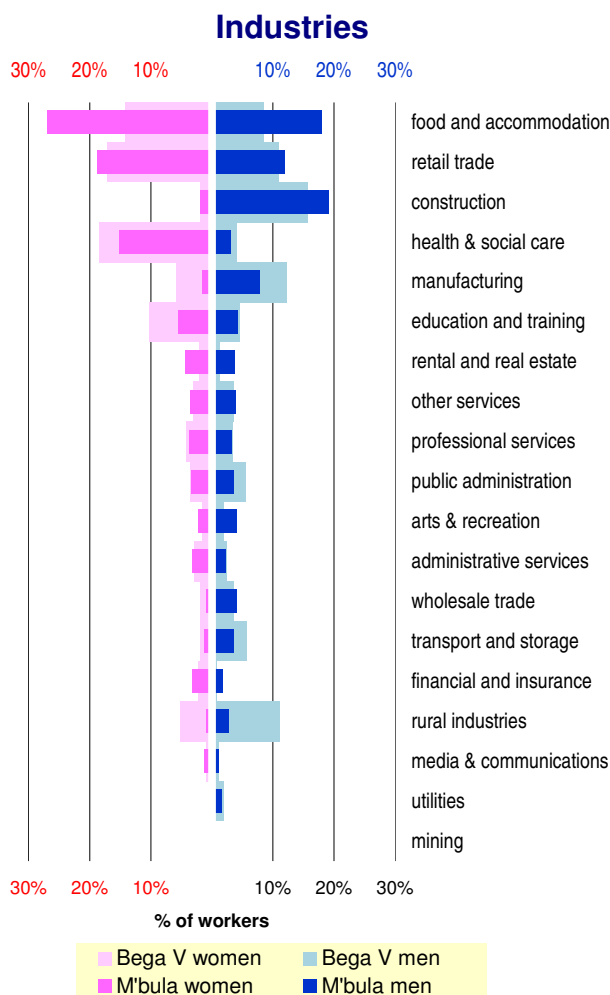
These main five industries together employed around 62% of working residents. Other significant industries for local workers were: education and training, with 5% of the workers; rental and real estate, 4%; other services, 4%; and professional services, 3%.

Industries that employed greater proportions of local residents than average for Bega Valley were food and accommodation (10.9% more), rental and real estate (2.4% more), and construction (1.9% more).

The industries that employed proportionally more local women were health & social care (4.4 women per man), financial and insurance (1.7 women per man), and retail trade (1.4 women per man). For men, they were construction (11.5 men per woman), manufacturing (5.4 men per woman), and wholesale trade (4.9 men per woman).

Since 2001, the fastest-growing employers were the food and accommodation, construction, and public administration industries, whose share of local workers rose by 3.7%, 3.3% and 1.1%, respectively.

Note that industry classifications changed somewhat between 2001 and 2006.



Industry of employers	Merimbula 2006				Merimbula 2006			M'bula's	
	number	% of workers	% in Bega V	M'bula's difference	males	females	ratio of workers	M'bula in 2001	change from 2001
food and accommodation	349	22.1%	11.2%	<b>10.9% more</b>	17.8%	27.0%	<b>1.3 F:M</b>	18.5%	up 3.7%
retail trade	238	15.1%	13.8%	1.3% more	11.8%	18.8%	<b>1.4 F:M</b>	17.8%	dn 2.7%
construction	175	11.1%	9.2%	<b>1.9% more</b>	19.0%	1.9%	<b>11.5 M:F</b>	7.8%	up 3.3%
health & social care	136	8.6%	10.8%	<b>2.2% less</b>	3.0%	15.1%	<b>4.4 F:M</b>	9.5%	dn 0.9%
manufacturing	77	4.9%	9.2%	<b>4.4% less</b>	7.7%	1.6%	<b>5.4 M:F</b>	6.8%	dn 1.9%
education and training	76	4.8%	7.2%	<b>2.4% less</b>	4.1%	5.6%	<b>1.2 F:M</b>	4.4%	up 0.4%
rental and real estate	63	4.0%	1.6%	<b>2.4% more</b>	3.7%	4.4%	<b>1.0 F:M</b>	n.a.	n.a.
other services	58	3.7%	3.3%	0.4% more	3.8%	3.5%	<b>1.2 M:F</b>	4.9%	dn 1.3%
professional services	54	3.4%	3.8%	<b>0.4% less</b>	3.2%	3.7%	=	n.a.	n.a.
public administration	54	3.4%	4.6%	<b>1.2% less</b>	3.4%	3.4%	<b>1.2 M:F</b>	2.3%	up 1.1%
arts & recreation	50	3.2%	1.8%	1.4% more	3.9%	2.3%	<b>1.9 M:F</b>	2.5%	up 0.7%
administrative services	43	2.7%	2.6%	0.1% more	2.2%	3.3%	<b>1.3 F:M</b>	n.a.	n.a.
wholesale trade	41	2.6%	2.7%	<b>0.1% less</b>	4.0%	1.0%	<b>4.9 M:F</b>	4.5%	dn 1.9%
transport and storage	39	2.5%	3.9%	<b>1.5% less</b>	3.5%	1.2%	<b>3.3 M:F</b>	3.2%	dn 0.7%
financial and insurance	38	2.4%	1.5%	1.0% more	1.7%	3.3%	<b>1.7 F:M</b>	2.4%	up 0.0%
rural industries	30	1.9%	8.3%	<b>6.4% less</b>	2.7%	1.0%	<b>3.3 M:F</b>	3.7%	dn 1.8%
media & communications	18	1.1%	1.0%	0.1% more	1.1%	1.2%	=	0.7%	up 0.4%
utilities	16	1.0%	1.1%	<b>0.1% less</b>	1.5%	0.4%	<b>4.3 M:F</b>	0.2%	up 0.8%
mining	3	0.2%	0.2%	0.0% more	0.4%	0.0%	<b>M</b>	0.0%	up 0.2%
inadequately described	21	1.3%	2.3%	<b>1.0% less</b>	1.4%	1.2%	<b>1.3 M:F</b>	1.9%	dn 0.5%
<b>employed residents</b>	<b>1,579</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>	<b>=</b>	<b>91.0%</b>	

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

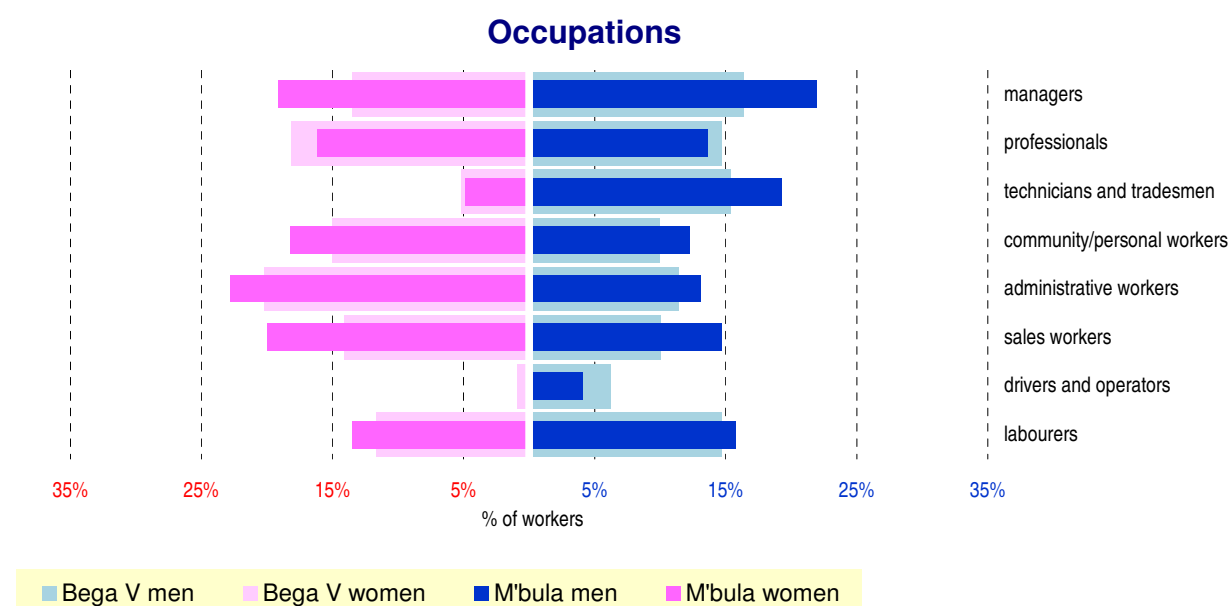
Occupations are a good indicator of socio-economic status, and communities with more people in more highly educated occupations tend to be wealthier. The occupational tree below shows the proportions of men and women in the eight occupational bands in Merimbula in 2006, with the more educated ones being 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.

Merimbula's had 30% workers in the top two occupational bands (19% were managers, including farmers and small business operators, and 12% professionals), similar to 31% for Bega Valley. The two lowest bands made up 17% of Merimbula's workers (3% were drivers / machine operators and 13% were labourers), while Bega Valley had 21% in these occupations.

Relative to Bega Valley, Merimbula had 2.5% more workers who were sales workers and 2.4% more who were managers, but 3.0% fewer workers who were professionals and 2.7% fewer who were drivers and operators.

Many occupations have a significant gender bias. In Merimbula, there were 3.9 men per woman among technicians and tradesmen and 1.2 men per woman among labourers but there were 1.7 women per man among administrative workers and 1.5 women per man among community/personal workers.

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 11% of the workforce, but drivers and operators lost about 2%.



Occupations of employed residents	Merimbula 2006				workers in Merimbula			M'bula's change	
	number workers	% of workers	% in Bega V	M'bula's difference	% of males	% of females	ratio of percents	M'bula in 2001	change from 2001
managers	298	19%	16%	<b>2.4% more</b>	19%	16%	<b>1.1 M:F</b>	8%	up 11%
professionals	185	12%	15%	<b>3.0% less</b>	12%	14%	<b>1.2 F:M</b>	13%	dn 1%
technicians and tradesmen	262	17%	15%	1.2% more	17%	4%	<b>3.9 M:F</b>	34%	n.a.
community/personal workers	166	10%	10%	0.5% more	10%	16%	<b>1.5 F:M</b>	n.a.	n.a.
administrative workers	178	11%	11%	<b>0.2% less</b>	11%	20%	<b>1.7 F:M</b>	n.a.	n.a.
sales workers	199	13%	10%	<b>2.5% more</b>	13%	17%	<b>1.4 F:M</b>	n.a.	n.a.
drivers and operators	55	3%	6%	<b>2.7% less</b>	3%	0%	<b>M</b>	6%	dn 2%
labourers	214	13%	15%	<b>1.2% less</b>	13%	12%	<b>1.2 M:F</b>	10%	up 4%
unclear	29	2%	1%	0.4% more	2%	2%	<b>1.1 M:F</b>	2%	dn 1%
<b>total employed residents</b>	<b>1,586</b>	<b>100%</b>	<b>100%</b>	<b>same</b>	<b>100%</b>	<b>100%</b>	<b>1.2 M:F</b>	<b>73%</b>	

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 Merimbula, 78% of the 1,585 employed residents travelled to work that day, with 10% not going to work, and 10% working from home; some did not say.

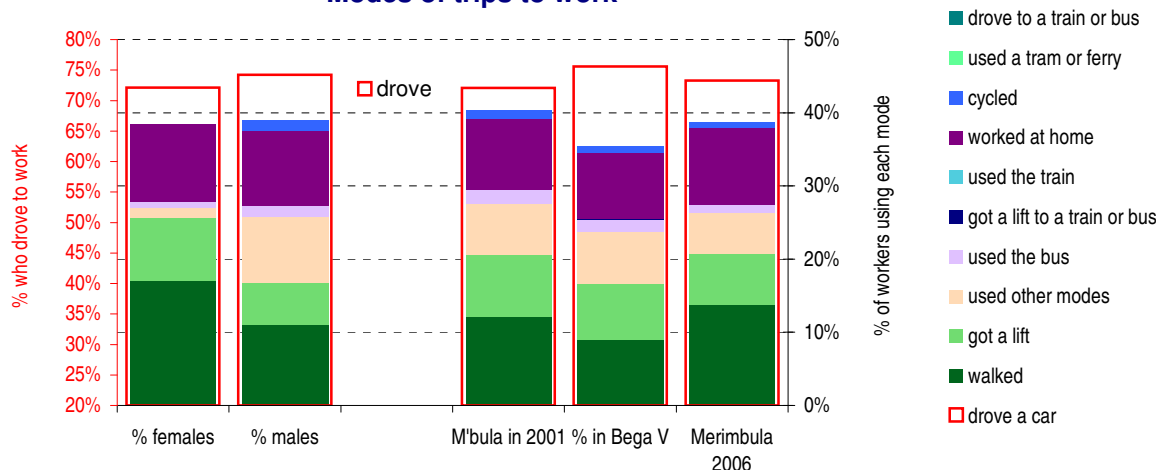
Some workers' journeys involved multiple trips, often when they got a lift to the bus or train. The total trips taken to work by Merimbula workers was 1,256, which suggests an average of 1.02 trips per worker; most people used just one mode of transport to work.

The most common way to get to work nearly everywhere is by driving, and in Merimbula, 73% of travellers drove to work in 2006 (76% in Bega Valley). Since 2001, the proportion who drove rose by 1.2%. Driving is generally biased towards males; in Merimbula, there were 1.3 men per woman among drivers. Similarly male-biased were those who used other modes (9.7 men per woman), and who used the bus (2.0 men per woman).

Other than driving, the other main ways people travelled to work in Merimbula were that 14% of travellers walked, 7% got a lift, 6% used other modes, and 1% used the bus. Less common were those who cycled (1%).

Women tend to use public transport to get to work more than men. In Merimbula, women were most numerous among those who did not work on Census day, with 1.4 women per man doing this; or who walked, with 1.3 women per man; or who got a lift, with 1.2 women per man.

Modes of trips to work



Trips to work	Merimbula 2006				Merimbula 2006			M'bula in 2001	
	workers	% travellers	% in Bega V	M'bula's difference	% males	% females	ratio of workers	% of trips	change
drove a car	906	73.3%	75.6%	2.3% less	74.2%	72.2%	1.3 M:F	72.1%	up 1.2%
walked	169	13.7%	9.0%	4.7% more	11.0%	17.0%	1.3 F:M	12.1%	up 1.6%
got a lift	88	7.1%	7.7%	0.6% less	5.9%	8.7%	1.2 F:M	8.4%	dn 1.3%
used other modes	68	5.5%	7.0%	1.5% less	8.9%	1.3%	9.7 M:F	7.0%	dn 1.5%
used the bus	15	1.2%	1.6%	0.4% less	1.5%	0.9%	2.0 M:F	2.0%	dn 0.8%
cycled	10	0.8%	0.9%	0.1% less	1.5%	0.0%	M	1.2%	dn 0.4%
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
<b>Trips to work</b>	<b>1,256</b>	<b>102%</b>	<b>102%</b>		<b>103%</b>	<b>100%</b>	<b>1.2 M:F</b>	<b>103%</b>	
<b>Employed residents</b>		% workers			% workers			% workers	
travelled to work	1,236	78%	77%	1.1% more	80%	75%	1.2 M:F	66%	up 11.9%
worked at home	165	10%	9%	1.3% more	10%	11%	1.1 M:F	10%	up 0.8%
did not work on Census day	163	10%	12%	1.7% less	8%	13%	1.4 F:M	22%	dn 11.8%
not stated	21	1%	2%	0.7% less	1%	1%	1.1 M:F	2%	dn 0.9%
<b>Employed residents</b>	<b>1,585</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>	<b>=</b>	<b>100%</b>	

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 3 taxi trips, 22 by truck, 8 by motorcycle, 15 by unnamed other modes, and 20 trips by multiple modes.

# Community Cultures

## Ancestry

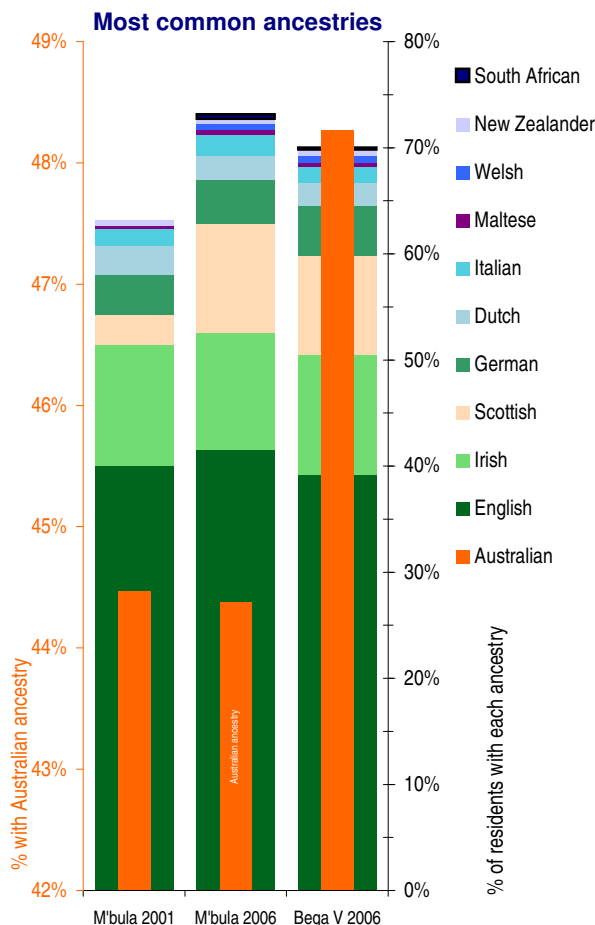
People's ancestry is a good indicator of their cultural heritage. While many people now give their heritage as 'Australian' (44% in Merimbula in 2006), they are a minority in most places.

People could give at most two ancestries on the Census form, which limits information on ancestry. About 37% 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 Merimbula residents, and the proportion with that ancestry, were: English 41%; Irish 11.1%; Scottish 10.3%; German 4.2%; Dutch 2.2%; and Italian 2.0%.

Compared with Bega Valley, Merimbula had more people with English, Scottish, Italian, South African and Spanish ancestry.

Over the five years since 2001, three ancestries that became more common in Merimbula were Scottish, claimed by 7.5% more of the population than in 2001, English (1.5% more), and Italian (0.5% more).



Ancestry	Merimbula 2006		% in Bega V		Parents of M'bula residents			M'bula in 2001	M'bula's change from 2001
	residents	percent		M'bula's difference	both born overseas	one born overseas	both born Australia		
Australian	1,709	44.4%	48.3%	<b>3.9% less</b>	1%	14%	82%	44.5%	dn 0.1%
Australian Aboriginal	3	0.1%	0.5%	<b>0.4% less</b>	0%	0%	100%	0.1%	up 0.0%
English	1,598	41.5%	39.2%	<b>2.3% more</b>	23%	13%	62%	40.0%	up 1.5%
Irish	426	11.1%	11.3%	<b>0.2% less</b>	11%	8%	81%	11.5%	dn 0.4%
Scottish	396	10.3%	9.3%	1.0% more	22%	13%	64%	2.8%	up 7.5%
German	160	4.2%	4.7%	<b>0.6% less</b>	23%	16%	61%	3.8%	up 0.4%
Dutch	86	2.2%	2.2%	0.1% more	67%	12%	21%	2.8%	dn 0.5%
Italian	77	2.0%	1.5%	0.5% more	36%	12%	52%	1.5%	up 0.5%
Maltese	20	0.5%	0.3%	0.2% more	50%	20%	30%	0.3%	up 0.2%
Welsh	19	0.5%	0.7%	<b>0.2% less</b>	47%	26%	26%	n.a.	n.a.
New Zealander	18	0.5%	0.6%	<b>0.1% less</b>	67%	33%	0%	0.5%	dn 0.0%
South African	17	0.4%	0.2%	0.2% more	<b>82%</b>	0%	18%	n.a.	n.a.
Chinese	15	0.4%	0.4%	0.0% more	40%	27%	33%	0.2%	up 0.2%
Spanish	15	0.4%	0.2%	0.2% more	53%	20%	27%	n.a.	n.a.
Polish	14	0.4%	0.4%	<b>0.0% less</b>	<b>100%</b>	0%	0%	0.3%	up 0.1%
Filipino	13	0.3%	0.3%	0.1% more	<b>100%</b>	0%	0%	0.2%	up 0.2%
Greek	12	0.3%	0.3%	<b>0.0% less</b>	75%	0%	25%	0.2%	up 0.1%
<b>Total responses</b>	4,976	129.2%	131.3%	<b>2.1% less</b>	22%	17%	86%	118.5%	up 10.8%
<b>residents</b>	<b>3,851</b>	<b>100%</b>	<b>100%</b>		<b>18%</b>	<b>10%</b>	<b>66%</b>	<b>100%</b>	

Note: the apparent growth in Scottish ancestry from 137 to 396 probably indicates that 65% of local Scots did not name this heritage in 2001 when unprompted, rather than that their number increased by 189%. 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 Merimbula, Greek ancestry was given by 11 in 2001 and 12 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

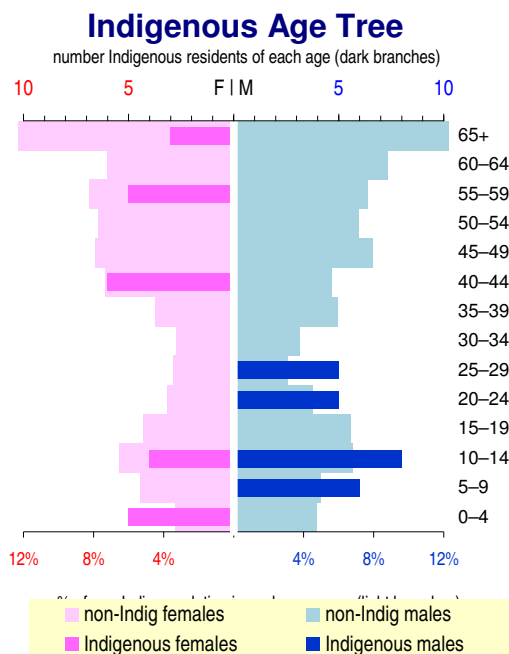
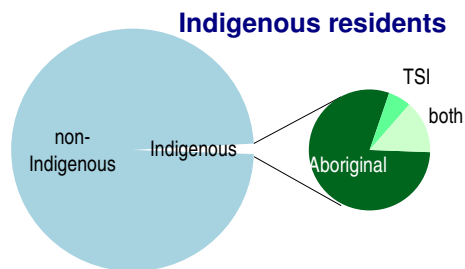
In 2006, Merimbula had 49 Indigenous residents, with 39 identifying as Aboriginal; 3 identifying as Torres Strait Islanders (TSI); and 7 identifying as both. Indigenous people constituted 1.3% of the residents, compared with 2.6% of Bega Valley.

The median (mid-point) age of local Indigenous people was 20–24 and the average was about 25 years. By comparison, non-Indigenous residents had an average age of about 44 and a median age of 45–49.

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 26% of Indigenous residents but just 7% of non-indigenous residents; 5–9 year-olds are 13% v. 5%, and 25–29 year-olds are 11% v. 3%. However, there are far fewer Indigenous people aged 65 or older (6% v. 25%).

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	Merimbula 2006			M'bula's difference	Merimbula 2006			M'bula in 2001	change from 2001
	number	% residents	% in Bega V		males	females	ratio		
Aboriginal	39	1.0%	2.5%	1.5% less	21	18	1.17 M:F	0.5%	up 0.5%
Torres Strait Islander (TSI)	3	0.1%	0.1%	0.0% less	0	3	F	0.1%	up 0.0%
Aboriginal and TSI	7	0.2%	0.0%	0.1% more	4	3	1.33 M:F	0.0%	up 0.2%
<b>Indigenous</b>	<b>49</b>	<b>1.3%</b>	<b>2.6%</b>	<b>1.4% less</b>	<b>25</b>	<b>24</b>	<b>1.04 M:F</b>	<b>0.6%</b>	<b>up 0.7%</b>
non-Indigenous	3,802	98.7%	97.4%	1.4% more	1,867	1,935	1.04 F:M	99.4%	dn 0.7%
<b>residents</b>	<b>3,851</b>	<b>100%</b>	<b>100%</b>		<b>1,892</b>	<b>1,959</b>	<b>1.04 F:M</b>	<b>100%</b>	

Ages of Indigenous people	Merimbula 2006				M'bula Indigenous residents, 2006			M'bula in 2001	changed share
	Indigenous	% Indig.	% non-Indig	Indig. diff.	males	females	ratio		
0–4	5	11%	4%	7% more	0	5	F	n.a.	n.a.
5–9	6	13%	5%	8% more	6	0	M	n.a.	n.a.
10–14	12	26%	7%	19% more	8	4	2.0 M:F	n.a.	n.a.
15–19	0	0%	6%	6% less	0	0	=	n.a.	n.a.
20–24	5	11%	4%	7% more	5	0	M	n.a.	n.a.
25–29	5	11%	3%	7% more	5	0	M	n.a.	n.a.
30–34	0	0%	3%	3% less	0	0	=	n.a.	n.a.
35–39	0	0%	5%	5% less	0	0	=	n.a.	n.a.
40–44	6	13%	6%	6% more	0	6	F	n.a.	n.a.
45–49	0	0%	8%	8% less	0	0	=	n.a.	n.a.
50–54	0	0%	7%	7% less	0	0	=	n.a.	n.a.
55–59	5	11%	8%	3% more	0	5	F	n.a.	n.a.
60–64	0	0%	8%	8% less	0	0	=	n.a.	n.a.
65+	3	6%	25%	18% less	0	3	F	n.a.	n.a.
<b>residents</b>	<b>47</b>	<b>100%</b>	<b>100%</b>		<b>24</b>	<b>23</b>	<b>1.04</b>	<b>0%</b>	
<b>average age</b>		<b>25.3 yrs</b>	<b>44.0 yrs</b>	<b>dn 18.8 yrs</b>	<b>16.0 yrs</b>	<b>35.0 yrs</b>		<b>n.a.</b>	<b>n.a.</b>

## Birthplaces

Of Merimbula residents, 81% were born in Australia and 14% were born overseas (in 18 of the 35 places listed in the Census table), with 5% not saying. The proportion born in Australia was 2% less than Bega Valley, and 1% lower than in 2001.

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

- United Kingdom – 266 or 6.9%;
- New Zealand – 56 or 1.5%;
- the Netherlands – 36 or 0.9%;
- Germany – 31 or 0.8%;
- South Africa – 25 or 0.6%;
- Ireland – 16 or 0.4%.

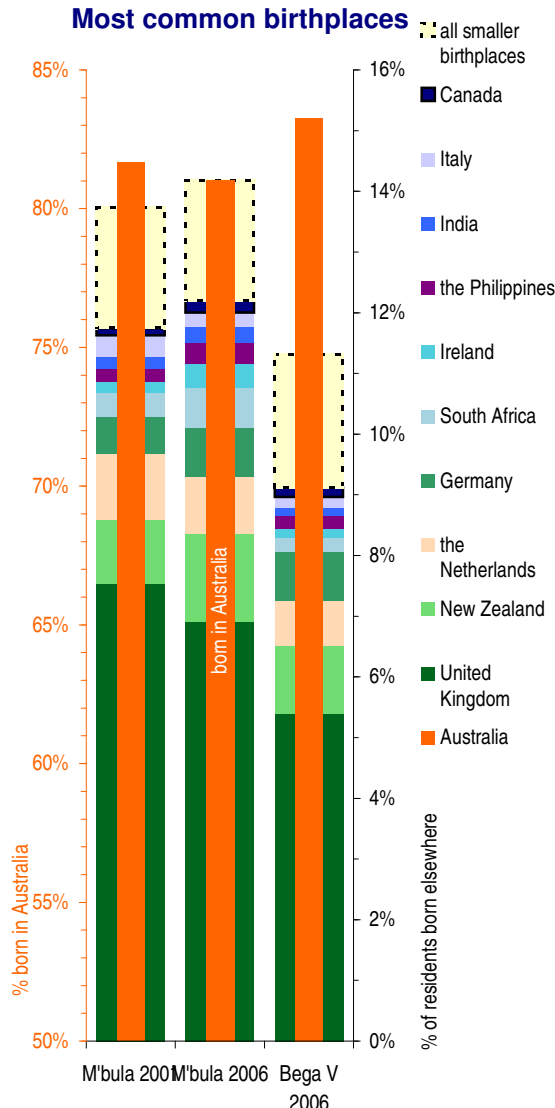
The birthplace that increased most as a proportion of the population over the previous five years was New Zealand, up 0.4%, with South Africa up 0.3%, then Ireland up 0.2%, Germany up 0.2%, and the Philippines up 0.1%.

The birthplace which was significantly more common in Merimbula than in Bega Valley was United Kingdom with 1.5% more of the population. South Africa was also larger (0.4% more), as was New Zealand (0.3% more) and Ireland (0.3%

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 Merimbula, birthplaces whose males most outnumbered females included India with 2.3 males per female and Italy with 2.0 males per female, while there were 2.4 females per male born in Germany and 2.3 females per male born in the Philippines.

Most common birthplaces



Main birthplaces of residents	Merimbula 2006		% in Bega V	M'bula's difference	Merimbula 2006			M'bula in 2001	change from 2001
	people	percent			males	females	ratio		
Australia	3,121	81.0%	83.3%	<b>2.2% less</b>	1,544	1,577	1.0 F:M	81.7%	dn 0.6%
United Kingdom	266	6.9%	5.4%	<b>1.5% more</b>	121	145	1.2 F:M	7.5%	dn 0.6%
New Zealand	56	1.5%	1.1%	<b>0.3% more</b>	29	27	1.1 M:F	1.0%	up 0.4%
the Netherlands	36	0.9%	0.7%	0.2% more	16	20	1.3 F:M	1.1%	dn 0.2%
Germany	31	0.8%	0.8%	0.0% more	9	22	2.4 F:M	0.6%	up 0.2%
South Africa	25	0.6%	0.2%	<b>0.4% more</b>	11	14	1.3 F:M	0.4%	up 0.3%
Ireland	16	0.4%	0.2%	<b>0.3% more</b>	6	10	1.7 F:M	0.2%	up 0.2%
the Philippines	13	0.3%	0.2%	0.1% more	4	9	2.3 F:M	0.2%	up 0.1%
India	10	0.3%	0.1%	0.1% more	7	3	2.3 M:F	0.2%	up 0.1%
Italy	9	0.2%	0.2%	0.1% more	6	3	2.0 M:F	0.3%	dn 0.1%
Canada	8	0.2%	0.2%	0.0% more	5	3	1.7 M:F	0.1%	up 0.1%
the USA	5	0.1%	0.3%	<b>0.1% less</b>	0	5	F	0.1%	up 0.0%
China	4	0.1%	0.1%	0.0% more	0	4	F	0.1%	up 0.0%
a non-listed place	47	1.2%	1.0%	0.2% more	26	21	1.2 M:F	1.1%	up 0.1%
<b>all smaller birthplaces</b>	76	2.0%	2.2%	<b>0.2% less</b>	40	36		-2.5%	<b>up 4.5%</b>
not stated	184	4.8%	5.4%	<b>0.6% less</b>	93	91	1.0 M:F	4.5%	up 0.3%
<b>overseas born</b>	<b>546</b>	<b>14.2%</b>	<b>11.3%</b>	<b>19 places</b>	<b>254</b>	<b>292</b>	<b>1.15 F:M</b>	<b>13.7%</b>	<b>up 0.4%</b>

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, 94% of Merimbula's residents spoke English at home, which was 1% more than in 2001, and also very similar to Bega Valley. While 3% did not say what they spoke, 3% spoke another language at home (like Bega Valley), including 14 of the 35 most common languages listed in the Census report.

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

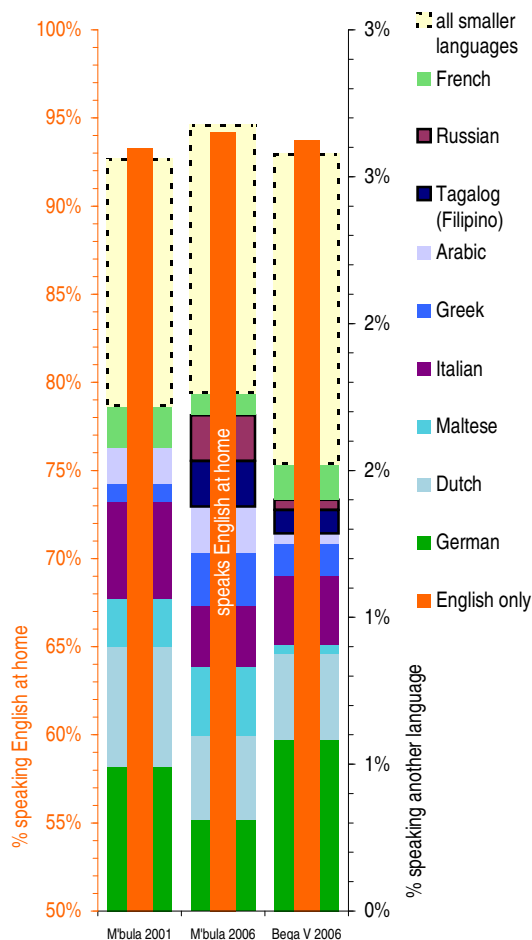
- German – 12 or 0.3%;
- Dutch – 11 or 0.3%;
- Maltese – 9 or 0.2%;
- Italian – 8 or 0.2%;

The main language whose use increased most between 2001 and 2006 was Tagalog (Filipino), up by 0.2% of the population.

The language spoken proportionally more in Merimbula than in Bega Valley was Maltese (spoken by 0.2% more of the population) with Arabic spoken by 0.1% more; to a lesser extent, Arabic.

Many places will have some languages spoken by just a few people, often a few families. These cases may have significant gender imbalances. In Merimbula, male speakers most outnumbered females among speakers of Maltese, with 2.0 males per female, and Italian, by 1.7 males per female, while there were 1.8 females per male

Most common languages



Main languages spoken at home	Merimbula 2006		% in Bega V	M'bula's difference	Merimbula 2006			M'bula in 2001	change from 2001
	people	percent			males	females	ratio		
English only	3,627	94.2%	93.7%	0.4% more	1,788	1,839	1.0 F:M	93.3%	up 0.9%
another language	106	2.8%	2.6%	0.1% more	45	61	1.4 F:M	2.6%	up 0.1%
not stated	118	3.1%	3.6%	0.6% less	57	61	1.1 F:M	3.7%	dn 0.6%
<b>residents</b>	<b>3,851</b>	<b>100%</b>	<b>100%</b>	<b>14 langs.</b>	<b>1,890</b>	<b>1,961</b>	<b>1.0 F:M</b>	<b>100%</b>	
German	12	0.3%	0.6%	0.3% less	7	5	1.4 M:F	0.5%	dn 0.2%
Dutch	11	0.3%	0.3%	0.0% less	4	7	1.8 F:M	0.4%	dn 0.1%
Maltese	9	0.2%	0.0%	0.2% more	6	3	2.0 M:F	0.2%	up 0.1%
Italian	8	0.2%	0.2%	0.0% less	5	3	1.7 M:F	0.3%	dn 0.1%
Greek	7	0.2%	0.1%	0.1% more	4	3	1.3 M:F	0.1%	up 0.1%
Arabic	6	0.2%	0.0%	0.1% more	3	3	=	0.1%	up 0.0%
Tagalog (Filipino)	6	0.2%	0.1%	0.1% more	3	3	=	0.0%	up 0.2%
Russian	6	0.2%	0.0%	0.1% more	3	3	=	0.0%	up 0.2%
French	3	0.1%	0.1%	0.0% less	0	3	F	0.1%	dn 0.1%
Filipino	3	0.1%	0.1%	0.0% more	0	3	F	0.1%	dn 0.0%
all smaller languages	35	0.9%	1.1%	0.1% less	10	25	2.5 F:M	0.8%	up 0.1%
<b>Total</b>	<b>106</b>	<b>3.1%</b>	<b>3.6%</b>	<b>0.6% less</b>	<b>57</b>	<b>61</b>	<b>1.1 F:M</b>	<b>3.7%</b>	<b>dn 0.6%</b>

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. Merimbula is no exception, with 69% of residents being Christian in 2006. Nonetheless, there has been a broad trend towards more people either having no religion (here, 19% of residents in 2006) or not stating their religion on the Census form (10%).

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

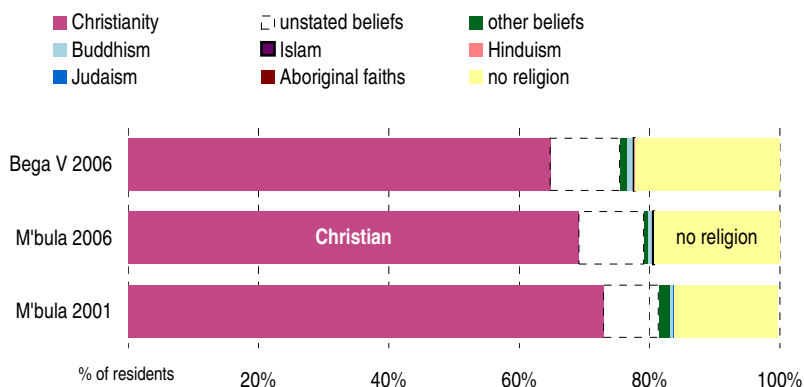
- Buddhism – 26 or 0.7%;
- Islam – 6 or 0.2%.

The fastest growing belief system over 2001 to 2006 was no religion with 3.4% more of the population, followed by Buddhism with 0.3% more

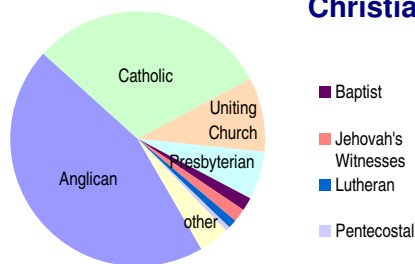
There were falls in the proportion who believed in Christianity (down by 3.8% of the population) and in other beliefs (down 1.1%).

The ratio of male to female believers varied amongst the beliefs. Among Christians generally in Merimbula, there were 112 women per 100 men, while there were 115 men per 100 women among those who did not have a religion. The gender ratio ranged from 190 men per 100 women among followers of other beliefs to 167 women per 100 men among followers of Jehovah's Witnesses.

### Religious beliefs



### Christians



Religious beliefs	Merimbula 2006		% in Bega V	M'bula's difference	Merimbula 2006			2001 % M'bula	change from 2001
	people	percent			males	females	ratio		
Christianity	2,663	69.1%	64.7%	<b>4.4% more</b>	1,259	1,404	<b>1.12 F:M</b>	72.9%	<b>dn 3.8%</b>
no religion	743	19.3%	22.1%	<b>2.9% less</b>	397	346	<b>1.15 M:F</b>	15.9%	<b>up 3.4%</b>
Buddhism	26	0.7%	1.0%	<b>0.3% less</b>	14	12	<b>1.17 M:F</b>	0.4%	up 0.3%
Islam	6	0.2%	0.1%	<b>0.0% more</b>	3	3	=	0.0%	up 0.2%
Hinduism	0	0.0%	0.1%	<b>0.1% less</b>	0	0	=	0.0%	same
Judaism	0	0.0%	0.1%	<b>0.1% less</b>	0	0	=	0.1%	<b>dn 0.1%</b>
Aboriginal faiths	0	0.0%	0.0%	<b>0.0% less</b>	0	0	=	0.0%	same
other beliefs	29	0.8%	1.1%	<b>0.4% less</b>	19	10	<b>1.90 M:F</b>	1.8%	<b>dn 1.1%</b>
unspoken beliefs	385	10.0%	10.7%	<b>0.7% less</b>	200	185	<b>1.08 M:F</b>	8.5%	<b>up 1.5%</b>
<b>total residents</b>	<b>3,852</b>	<b>100%</b>	<b>100%</b>		<b>1,892</b>	<b>1,960</b>	<b>1.04 F:M</b>	<b>100%</b>	
<b>Christians</b>							=		
Anglican	1,199	31.1%	28.9%	<b>2.2% more</b>	555	644	<b>1.16 F:M</b>	30.8%	up 0.3%
Catholic	813	21.1%	20.9%	0.2% more	413	400	<b>1.03 M:F</b>	19.9%	<b>up 1.2%</b>
Uniting Church	252	6.5%	5.2%	<b>1.3% more</b>	105	147	<b>1.40 F:M</b>	9.5%	<b>dn 2.9%</b>
Presbyterian	162	4.2%	3.8%	0.4% more	75	87	<b>1.16 F:M</b>	6.2%	<b>dn 2.0%</b>
Baptist	48	1.2%	1.2%	0.0% more	24	24	=	1.8%	<b>dn 0.5%</b>
Jehovah's Witnesses	40	1.0%	0.6%	<b>0.5% more</b>	15	25	<b>1.67 F:M</b>	1.0%	up 0.1%
Lutheran	34	0.9%	0.7%	0.2% more	19	15	<b>1.27 M:F</b>	0.7%	up 0.2%
Pentecostal	14	0.4%	0.3%	0.0% more	8	6	<b>1.33 M:F</b>	0.8%	<b>dn 0.4%</b>
Eastern Orthodox	11	0.3%	0.3%	0.0% more	7	4	<b>1.75 M:F</b>	0.2%	up 0.1%
Salvation Army	6	0.2%	0.3%	<b>0.1% less</b>	0	6	F	0.2%	<b>dn 0.0%</b>
Latter Day Saints	4	0.1%	0.2%	<b>0.1% less</b>	0	4	F	0.2%	<b>dn 0.1%</b>
Other Protestant	3	0.1%	0.1%	<b>0.0% less</b>	0	3	F	0.1%	<b>dn 0.1%</b>
Churches of Christ	0	0.0%	0.1%	<b>0.1% less</b>	0	0	=	0.2%	<b>dn 0.2%</b>
other Christian	77	2.0%	1.9%	0.1% more	38	39	<b>1.03 F:M</b>	1.2%	up 0.8%
all other Christian	77	2.0%	2.2%	<b>0.2% less</b>	38	39	<b>1.03 F:M</b>	1.4%	up 0.6%
<b>total Christians</b>	<b>2,663</b>	<b>69.1%</b>	<b>64.7%</b>	<b>4.4% more</b>	<b>1,259</b>	<b>1,404</b>	<b>1.12 F:M</b>	<b>72.9%</b>	<b>dn 3.8%</b>

## Attachments

Other birthplaces of residents	Merimbula 2006		% in Bega V	M'bula's difference	Merimbula 2006			M'bula in 2001	change from 2001
	people	percent			males	females	ratio		
China	4	0.1%	0.1%	0.0% more	0	4	F	0.1%	up 0.0%
Hong Kong	4	0.1%	0.0%	0.1% more	4	0	M	0.0%	up 0.1%
Egypt	4	0.1%	0.0%	0.1% more	4	0	M	0.0%	same
SE Europe	3	0.1%	0.1%	0.0% more	3	0	M	0.0%	up 0.1%
India	3	0.1%	0.1%	0.0% more	3	0	M	0.1%	dn 0.0%
Poland	3	0.1%	0.1%	0.0% less	0	3	F	0.1%	dn 0.0%
Thailand	3	0.1%	0.0%	0.1% more	0	3	F	0.0%	up 0.1%
Croatia	0	0.0%	0.1%	0.1% less	0	0	=	0.1%	dn 0.1%
Japan	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Greece	0	0.0%	0.0%	0.0% less	0	0	=	0.1%	dn 0.1%
Malaysia	0	0.0%	0.1%	0.1% less	0	0	=	0.1%	dn 0.1%
Turkey	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Vietnam	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Lebanon	0	0.0%	0.0%	same	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	=	0.1%	dn 0.1%
Sri Lanka	0	0.0%	0.0%	0.0% less	0	0	=	0.1%	dn 0.1%
Indonesia	0	0.0%	0.0%	0.0% less	0	0	=	0.1%	dn 0.1%
Papua New Guinea	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
South Korea	0	0.0%	0.0%	0.0% less	0	0	=	0.1%	dn 0.1%
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	47	1.2%	1.0%	0.2% more	26	21	1.2 M:F	1.1%	up 0.1%
<b>all smaller birthplaces</b>	<b>76</b>	<b>2.0%</b>	<b>2.2%</b>	<b>0.2% less</b>	<b>40</b>	<b>36</b>	<b>F</b>	<b>-2.5%</b>	<b>up 4.5%</b>
not stated	184	4.8%	5.4%	0.6% less	93	91	1.0 M:F	4.5%	up 0.3%
<b>overseas born</b>	<b>546</b>	<b>14.2%</b>	<b>11.3%</b>	<b>19 places</b>	<b>254</b>	<b>292</b>	<b>1.15 F:M</b>	<b>13.7%</b>	<b>up 0.4%</b>

Other languages spoken at home	Merimbula 2006		% in Bega V	M'bula's difference	Merimbula 2006			M'bula in 2001	change from 2001
	people	percent			males	females	ratio		
Filipino	3	0.1%	0.1%	0.0% more	0	3	F	0.1%	dn 0.0%
Spanish	3	0.1%	0.1%	0.0% more	0	3	F	0.1%	up 0.0%
Polish	3	0.1%	0.0%	0.0% more	0	3	F	0.1%	dn 0.1%
Hungarian	3	0.1%	0.0%	0.0% more	0	3	F	0.0%	up 0.1%
Samoan	3	0.1%	0.0%	0.1% more	0	3	F	0.0%	up 0.1%
Croatian	0	0.0%	0.1%	0.1% less	0	0	=	0.0%	same
Cantonese	0	0.0%	0.1%	0.1% less	0	0	=	0.1%	dn 0.1%
other Chinese dialects	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
Japanese	0	0.0%	0.1%	0.1% less	0	0	=	0.1%	dn 0.1%
Turkish	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Vietnamese	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
Sinhalese	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Mandarin	0	0.0%	0.0%	0.0% less	0	0	=	0.0%	same
Serbian	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	=	0.1%	dn 0.1%
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	23	0.6%	0.4%	0.2% more	10	13	1.30 F:M	0.5%	up 0.1%
<b>all smaller languages</b>	<b>35</b>	<b>0.9%</b>	<b>1.1%</b>	<b>0.1% less</b>	<b>10</b>	<b>25</b>	<b>2.50 F:M</b>	<b>0.8%</b>	<b>up 0.1%</b>
<b>Total</b>	<b>106</b>	<b>3.1%</b>	<b>3.6%</b>	<b>0.6% less</b>	<b>57</b>	<b>61</b>	<b>1.07 F:M</b>	<b>3.7%</b>	<b>dn 0.6%</b>