

# COFFS HARBOUR CITY population profile

2009



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# foreword

Coffs Harbour is located on the Mid North Coast of NSW approximately 400 kilometres from Brisbane to the north and 500 kilometres from Sydney in the south. The LGA is bordered to the north-west by the Clarence Valley and to the south-west by Bellingen Shire and has a total land area of 1,175.1 km<sup>2</sup>. The 26 towns and villages situated within the Council area have continued to grow over time and now have a combined population of 64,910 persons.

The LGA encompasses the regional city hub of Coffs Harbour, the larger urban centres of Sawtell/Toormina and Woolgoolga, and a series of seaside settlements and inland villages, interspersed with rural lands, National Parks and State Forests.

Based on data collated from the 2006 Census of Population and Housing, the 2009 Coffs Harbour City Population Profile has been prepared to provide a demographic summary of Coffs Harbour, highlighting and explaining observable trends and changes in the local population, and drawing comparisons with State and Regional trends.

The Australian Bureau of Statistics has undertaken a Census of the Australian population every four years since 1911. The 2006 Census was conducted on 8 August 2006. On this night there was 66,610<sup>(i)</sup> people in Coffs Harbour of this figure 64,910<sup>(ii)</sup> persons were permanent residents of the LGA.

## Note:

Population statistics may be recorded in two ways:

- i) Place of Enumeration: The number of people present in Coffs Harbour on Census night. This figure will include domestic tourists, but exclude overseas visitors.
- ii) Estimated Resident Population: The number of people who are permanently resident in Coffs Harbour

All information provided in this profile is based on Estimated Resident Population figures, unless otherwise stated.



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# executive summary

The Coffs Harbour Population Profile 2009 provides information on the demographic standing of the LGA using the latest Census data provided by the Australian Bureau of Statistics. It is an update to the 2004 Profile and is intended to provide specific reference to Regional and State based comparisons

The profile is separated into four parts. Part 1 details the population trends for the greater NSW population, with a focus on population change, ageing, employment, income and housing. Part 2 provides an analysis of the defined Mid North Coast region with a view to express the population and migration trends occurring on a regional scale. Part 3 comprehensively analyses the past, present and future of demographic change on a local scale. The profile concludes with a review of the latest statistics for individual localities throughout the LGA in part 4.

The following summary provides information on the Coffs Harbour Local Government Area (LGA) population for the 1996, 2001 and 2006 Census periods.

## Summary – Coffs Harbour Statistics – 1996 to 2006

	1996	2001	2006
Estimated Resident Population – ERP (persons)	57,283	61,770	64,910
Annual growth rate (%)	2.4	1.6	1.0
Median Age (years)	36	39	41
Median weekly individual income	\$200-\$299	\$200-\$299	\$364
Median weekly household income	\$300-\$499	\$500-\$499	\$706
Unemployment rate (%)	16.8	13.2	8.8
Mean household size (occupancy rate)	2.6 persons	2.5 persons	2.5 persons

Source: ABS QuickStats 2006. Excludes overseas visitors

Some of the key findings of the Coffs Harbour City Population Profile 2008 are as follows:

- Projections published by the NSW Transport and Population Data Centre in 2007 indicate that Coffs Harbour will be home to an additional 33,800 persons by 2031.
- Coffs Harbour's population continues to age, the median age for 2006 has grown to 41 years, projections indicate that by 2031 the median age will have increased to 51. Significant growth in the 45 – 64 and 65+ age groups will continue to influence this trend.
- Migration is a significant element of population growth for the LGA, accounting for 17.4% of the population in the year to June 2006.



- The proportion of Aboriginal and Torres Strait Islanders in Coffs Harbour has continued to increase from 2.4% in 1996, to 2.9% in 2001 and to 3.6% in the 2006 Census. This compares to an Indigenous population of 4.3% for the Mid North Coast, and 2.2% for the State.
- In 2006, the unemployment rate for Coffs Harbour was estimated to be 8.8% of the labour force (people over 15 years of age), which is a decrease from 13.2% since 2001. Coffs Harbour LGA has a comparable rate of unemployment to that of the Mid North Coast; however the LGA still experiences higher unemployment than that estimated for NSW (5.9%).
- The number of dwellings in full ownership continues to decrease on 1996 and 2001 figures. The proportion of private dwellings being fully owned has decreased to 36.7% for the 2006 Census period. This reflects Regional and State figures alike which illustrate a trend toward decreasing affordability for home buyers.



# glossary

## ABS

Australian Bureau of Statistics, responsible for the collation of Census data

## Census

The Australian Census of Population and Housing is an official count of population and dwellings, and collects details of age, sex, and other characteristics of that population.

## CD

Collection District (CD), used in the Census of Population and Housing as the smallest unit for collection and processing.

## Estimated Resident Population

The Estimated Resident Population (ERP) is the official ABS estimate of the Australian population. The ERP is calculated based on usual residence Census counts, excluding overseas visitors in Australia, with an allowance for net Census undercount and the number of residents temporarily overseas at the Census date. Further adjustments taking into account births, death and migration are made to obtain the ERP at 30 June

## Internal Migration LGA

is the movement of people from one defined area to another within a country.

Local Government Area (LGA) is a geographical area under the responsibility of an incorporated local government council, or an incorporated Indigenous government council.

## Median

The median is the middle value in a set of values. Medians are used as an average because they are resistant to small numbers of high values.

## Place of Enumeration

The place of enumeration is the place at which the respondent is counted, this may or may not be their residential address

## SLA

Statistical local area, a spatial unit for Census collection.

Source: Australian Bureau of Statistics, Cat. No. 2901.01 – Census Dictionary (Re-issue)



# part 1: greater state trends

**Table 1:  
At a Glance – NSW – 2006 Census**

Median age	36 years
Median monthly housing loan repayments	\$1,517
Median weekly rent	\$210
Median weekly individual income	\$461
Median weekly family income	\$1,181
Median weekly household income	\$1,036
Mean household size	2.6 persons

Source: ABS QuickStats 2006. Excludes overseas visitors

## STATE WIDE GROWTH

At the time of the 2001 Census counts New South Wales had a total population of 6,371,745 persons. By 2006 this figure had increased to 6,549,177 persons, illustrating an increase of 177,432 (2.8%) persons since the last Census and an overall increase of 510,481 (8.5%) people since the 1996 Census.

The State has experienced steady population growth at an average annual growth rate of just over 0.5% since the 1996 Census. Population projections for NSW indicate that this growth will continue at an annual average growth rate of 1.1% or 75,000 people per year. The anticipated total population for 2036 is 9,066,100 persons.

## AGE

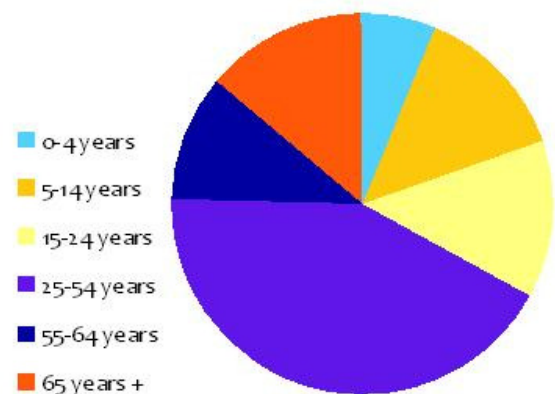
Australia as a nation is experiencing fundamental demographic change towards an ageing population. In connection with this trend the state's population has been characteristically ageing for an extended period of time.

Three factors contribute to the extent of this trend throughout NSW and Australia; these are; increasing life expectancy, declining fertility and the progression of the baby boomer generation (Transport and Population Data Centre, 2006).

The 2006 Census results demonstrate a continuation of this trend. The median age increased from 34 to 35 between 1996 and 2001 and then from 35 to 36 years between 2001 and 2006. The proportion of people aged 65 years and over increased from 13.1% in 2001 to 13.8% in 2006.

Forecasted age projections for the state anticipate a median age of 40 years by 2036.

**Figure 1:  
Age Distribution – NSW – 2006 Census**



## HOUSING AND OCCUPANCY

The 2006 Census results illustrate an observable reduction in private dwelling ownership since the 2001 Census. The proportion of occupied private dwellings being either fully owned or in the process of being purchased decreased from 64.4% (1,509,426) in 2001 to 63.2% (1,565,876) in 2006. A reduction in private ownership may be correlated with an increase in rented dwellings from 27.5% (645,319) in 2001 to 28.4% (700,654) in 2006.

Financial commitment for housing has increased since the 2001 Census. Median monthly mortgage repayments have increased from the \$1000-\$1,199 bracket to \$1517, likewise the median weekly rent has increased from the \$150 - \$199 bracket to \$210.

The average household size is detailed in the Census counts as the dwelling occupancy rate; in 2006 the occupancy rate remained

## INCOME

The median weekly income for individuals over 15 years in New South Wales grew to \$461 in 2006; this is a notable increase from the 2001 Census where the median weekly income was in the \$300 to \$399 bracket.

Similarly, the median weekly household income grew to \$1,036 in 2006, up from the \$800 to \$999 bracket in 2001.

In June 2005, the taxable income of all persons in New South Wales was \$147,000,000; the total income for the population was \$119,000,000.

**Figure 2:**  
Income Distribution – NSW – 2006 Census



## EMPLOYMENT

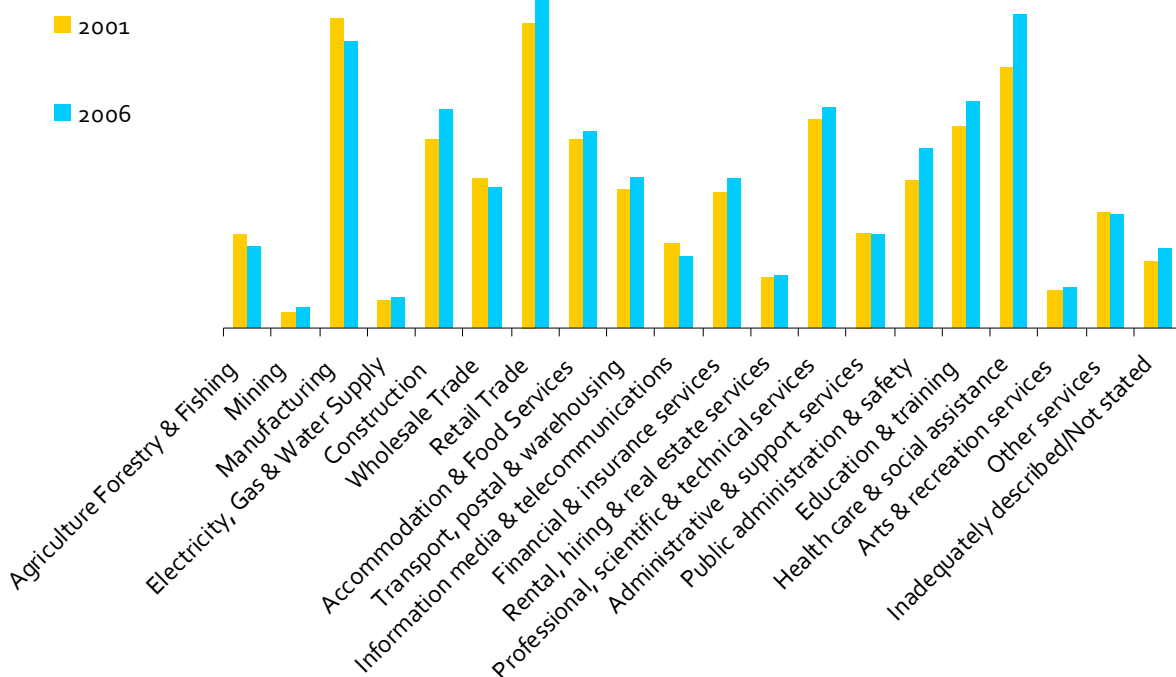
The New South Wales Labour Force increased sizeably between 2001 and 2006. In 2001, 2,961,592 persons were employed in New South Wales, in 2006 this figure had increased by 131, 008 persons to 3,092,600.

This growth in available labour was coupled with increased workforce participation. In 2006 the unemployment rate had declined by 1.3% to 5.9% of the total labour force.

In 2001, the most common industries of employment included Retail Trade (14.5%), Property and Business Services (12.35%), the Manufacturing sector (11.6%) and Health and Community Services (9.59%).

In 2006, the most popular industries of employment included the Retail Trade (11.3%), Health and Community Services (10.66%), Manufacturing (9.66%) and Education (7.76%).

**Figure 3:**  
Industries of Employment – NSW – 20

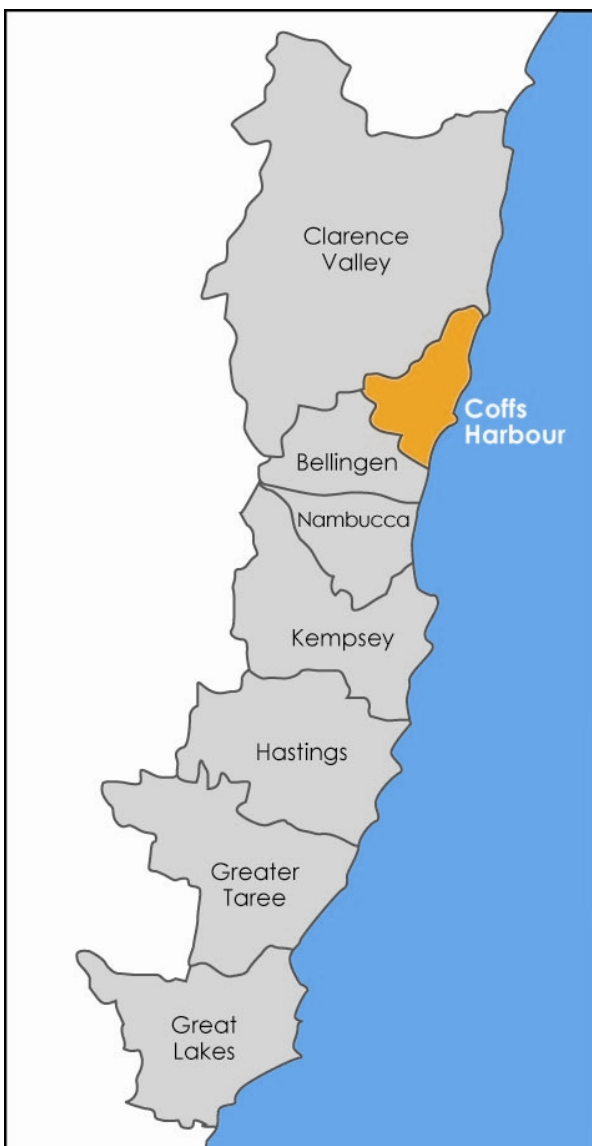


## part 2: regional trends

Situated between the Brisbane and Sydney State capitals the Mid North Coast Region stretches 532 kilometres along the eastern seaboard from Iluka in the north to Hawkes Nest in the south and out to Dorrigo and Stroud in the west (Department of Planning, 2006).

With a total land area of 28,943km<sup>2</sup>, the region consists of eight Local Government Areas (LGA), four major regional centres and is home to 297,006 people.

### Mid North Coast Regional Area Map



**Table 2:**  
**At a Glance – Mid North Coast – 2006 Census**

Median age	43 years
Median monthly housing loan repayments	\$1,083
Median weekly rent	\$165
Median weekly individual income	\$344
Median weekly family income	\$821
Median weekly household income	\$642
Mean household size	2.4 persons

Note: Definition of Mid North Coast using ABS Statistical Region boundaries – these figures do not represent the Department of Planning definition as they do not include the Great Lakes LGA.

Source: ABS QuickStats 2006. Excludes overseas visitors

## REGIONAL GROWTH

The 1970's in Australia experienced a general shift towards leisure-lifestyles characterised by retreat from the city, northward migration, suburbanisation and coastal migration. This Australia wide 'population turnaround' established an influx of new-settler populations to the Mid North Coast Region. The region has experienced sustained growth ever since, and is likened to continue this growth into the future.

In 2001 the Mid North Coast region had a total population of 274,059 persons; in 2006 this figure had increased by 8.4% to 297,006 people. Table 3 over page demonstrates the growth rates for all Mid North Coast LGA's since 2001. For all LGAs within the region, the fastest growth has been experienced in Hastings, Taree, Great Lakes and Coffs Harbour

**Table 3:  
Mid North Coast Growth Rates**

	Population 2001	Population 2002	Population 2003	Population 2004	Population 2005	Population 2006	Growth Rate (2001 – 2006)
Greater Taree	42,943	45 058	45 688	46 294	46 723	46 979	9.4%
Hastings	64,483	67 067	68 522	69 782	70 735	71 407	10.7%
Kempsey	26,934	27 525	27 698	27 872	28 354	28 474	5.7%
Nambucca	17,718	18 159	18 017	18 331	18 498	18 633	5.2%
Bellingen	12,208	12 786	12 842	12 799	12 885	12 985	6.4%
<b>Coffs Harbour</b>	<b>62,902</b>	<b>64,111</b>	<b>65,246</b>	<b>66,269</b>	<b>67,019</b>	<b>68,021</b>	<b>8.1%</b>
Clarence Valley*	NC	48 838	49 006	49 233	49 627	50 143	2.7%
Great Lakes	31,266	32,670	33,105	33,463	33,761	33,982	8.7%
<b>Mid North Coast*</b>	<b>274,059</b>	<b>283,911</b>	<b>287,381</b>	<b>290,938</b>	<b>294,203</b>	<b>297,006</b>	<b>8.4%</b>

\*Definition of Mid North Coast using ABS Statistical Region boundaries – these figures do not represent the Department of Planning definition as they do not include the Great Lakes LGA. Clarence Valley value not calculable due to amalgamation in 2004

Source: ABS, National Regional Profile – Mid North Coast

## MIGRATION

Population growth is stimulated by a variety of factors including natural increase, life expectancy and migration. Population growth in the Mid North Coast Region has been characterised by trends of in-migration and counter-urbanisation brought about by retirement migration and the sea/tree change phenomena.

Internal migration is the movement of people within different areas of a country. Internal migration figures bear particular relevance for the Mid North Coast region because they constitute a significant proportion of the region's population growth.

Population mobility data obtained from Census results provide the rates of internal migration for the Mid North Coast Region between 2001 and 2006.

Between 2001 and 2005 the Mid North Coast Region had a migration rate of 40.2%. In the year after 2005 to June 2006 the annual migration was 15.8%.

The LGA's receiving the largest rates of internal migration are Coffs Harbour, Hastings, Great Lakes and Nambucca. It is considered that continued coastal relocation characteristic of the 'Baby Boomer' generation and greater accessibility arising from upgrades to the Pacific Highway will continue to encourage migration to the Mid North Coast into the future (Department of Planning, 2006).

## POPULATION PROJECTIONS

The Mid North Coast Region has been the subject of substantial growth since the 1970's. Characterised as one of the faster growth regions of New South Wales (MNC Regional Strategy), it is projected that the Mid North Coast will continue to experience sustained growth and will have grown by an additional 90,094 persons to support a total population of 387,100 or 4.3% of the projected state population by 2036.

The Transport and Population Data Centre first released the *New South Wales Statistical Local Area Population Projections 2001 – 2031* in 2005, this release has since been updated with the most recent Census data and provides appropriate approximations for population growth on each LGA within the defined Mid North Coast region.

In 2008, the Department of Planning released the *New South Wales State and Regional Population Projections 2006-2036*, which provides detailed age and population projections for the Mid North Coast Region to 2036.

The projected population for all statistical local areas (SLA's) within the Mid North Coast Region are listed in Table 4 below. It is projected that the largest population pressure will be felt in the Coffs Harbour, Hastings and Great Lakes SLA's. All SLA's are projected to experience some degree of growth in the period to 2031, however the areas with notably lower projected growth include the Bellingen, Kempsey and Nambucca SLA's.

**Table 4:**  
**Mid North Coast Projected Population Growth**

	2001	2006	2011	2016	2021	2026	2031
Bellingen	12,730	12,850	13,060	13,240	13,410	13,560	13,670
Clarence Valley	48,490	50,110	51,780	53,320	54,820	56,230	57,460
Coffs Harbour	63,190	69,260	75,340	81,270	87,210	93,080	98,710
Greater Taree	44,740	46,640	47,510	48,260	48,990	49,650	50,140
Great Lakes	32,200	35,430	38,680	41,930	45,170	48,320	51,280
Hastings	65,380	71,940	78,370	84,510	90,510	96,270	101,600
Kempsey	27,370	28,390	29,080	29,620	30,150	30,630	30,990
Nambucca	18,170	18,750	19,250	19,690	20,060	20,340	20,540
MNC	280,440	296,900	313,700	339,500	346,600	361,700	375,300

Source: Transport Population Data Centre NSW Statistical Local Area Population Projections 2001-2031,

## AGE

In 2006 the median age of all persons in the region was 43, this reveals that not only is the Mid North Coast Region continuing to age, but that the region as a whole is ageing much faster than the state, which has a comparable median age of 37.

The age distribution of all LGAs within the defined Mid North Coast Region is illustrated in Table 5. For the region as a whole, Kempsey has the highest proportion of children aged between 0-14 years; Coffs Harbour has the highest proportion of young adults and 28-44 year olds. For the entire Mid North Coast Region Bellingen has a significant proportion (44%) of people aged over 65 years.

A time series analysis of population movement on the Mid North Coast is detailed in Table 6, from this, we can observe the trends in age distribution since the 1996 Census.

Continued reductions in the 0-14 and 30-44 age brackets over the ten years between 1996-2006 may be observed. Significant increases in the 45-64 and 65 years age bracket are indicative of an ageing population.

Table 7 illustrates the anticipated age distribution for the Mid North Coast to 2036. The Mid North Coast has traditionally experienced a deficit of young adults this is expected to continue into the future as School Leavers continue to migrate to capital cities in search of education and employment opportunities. The median age of the Mid North Coast is expected to increase to 53 by 2036. Of all Mid North Coast LGAs, Nambucca has the highest projected median age at 59 years and Coffs Harbour has the lowest at 51 years.

**Table 5:**  
Mid North Coast – Population by Age - 2006 Census

	Age Group				
	0-14	15-24	25-44	45-64	65+
Bellingen	2,504	1,212	4,691	1,737	8,132
Coffs Harbour	13,153	8,049	24,776	8,132	10,801
Greater Taree	9,073	4,981	15,970	6,405	8,716
Hastings	12,524	6,975	23,776	9,502	15,652
Kempsey	5,696	2,876	10,191	3,799	4,825
Nambucca	3,349	1,780	6,105	2,616	4,048
Great Lakes	5,267	2,868	10,398	5,139	9,093
<b>MNC</b>	<b>55,901</b>	<b>30,892</b>	<b>103,186</b>	<b>39,031</b>	<b>55,667</b>
<b>NSW</b>	<b>1,298,917</b>	<b>871,714</b>	<b>2,753,218</b>	<b>719,551</b>	<b>905,778</b>

Source: Australian Bureau of Statistics, 2006 Census of Population and Housing, QuickStats, Second Release

**Table 6:  
Mid North Coast – Population Movement by Age - 2006 Census**

Age Bracket	Population 1996	Population 2001	Change 1991-2001	Population 2006	Change 2001-2006
0-14	59,455	58,217	-2.1%	55,900	-3.9%
15-29	40,708	40,226	-1.2%	41,645	3.5%
30-44	55,256	52,734	-4.6%	49,772	-5.6%
45-64	58,743	69,704	18.7%	81,693	17.2%
65+	43,145	48,988	13.5%	55,666	13.6%

**Table 7:  
Mid North Coast – Projected Age Distribution - 2006 Census**

	2006	2011	2016	2021	2026	2031	2036
0-14	58,000	56,000	56,000	57,400	58,500	59,200	59,600
15-29	45,200	47,200	46,400	45,000	44,600	44,600	45,500
30-44	52,400	50,600	51,300	52,000	53,300	53,100	52,500
45-64	84,500	93,400	96,500	97,800	96,200	96,300	97,400
65+	56,800	66,700	80,100	94,300	109,300	122,100	132,300
Median age	43	45	47	49	51	52	53

Source: Australian Bureau of Statistics, 2006 QuickStats, Second Release, November 2007, Transport Population Data Centre NSW Statistical Local Area Population Projections 2001-2031, Department of Planning, NSW State and Regional Population Projections 2006-2036

## EMPLOYMENT

The Mid North Coast Labour Force increased sizeably between 2001 and 2006. In 2001, 92,071 persons were employed on the Mid North Coast; in 2006 this figure had increased by 10,801 persons to 102,872.

This growth in available labour was coupled with increased workforce participation. In 2006 the unemployment rate had declined by 3.3% to 9.9% of the total labour force.

In 2001, the most common industries of employment included Health Services (3.5%), Education (3.4%), Personal and Household Good Retailing (3.2%), Accommodation, Cafes and Restaurants (3.1%) and Food Retailing (3.0%).

In 2006, the most popular industries of employment included School Education (5.8%), Cafes, Restaurants and Takeaway Food Services (4.0%), Hospitals (3.8%), Supermarket and Grocery Stores (3.2%) and Residential Care Services (2.8%).

The Health and Education industries have experienced heightened employment growth since the 2001 Census.

## HOUSING AND OCCUPANCY

As a region, the Mid North Coast has experienced observable reductions in private dwelling ownership since the 2001 Census. The proportion of fully owned private dwellings has decreased since 2001 from 47.2% (51,032) to 41.8% (48,407), the number of dwellings in the process of being purchased has increased from 20.5% (22,211) to 25.9% (29,933). The proportion of rented private dwellings has increased marginally from 25.4% (27,455) to 26% (30,048).

Financial commitment for housing has increased since the 2001 Census; the median monthly mortgage repayment has increased from the \$600 - \$799 bracket to \$1,083. The median weekly rent has also increased from \$100-\$149 bracket to \$165 between the 2001 and 2006 Census period. For all LGA's within the defined Mid North Coast region, the LGA with the lowest housing costs is Nambucca, the most expensive LGA is Hastings.

The average household size for the Mid North Coast region has dropped from 2.5 persons in 2001 to 2.4 persons in 2006. This reflects a national trend to smaller household sizes.

## INCOME

The median weekly income for individuals over 15 years has grown to \$344 in 2006. This is a notable increase from the 2001 Census where the median weekly income was in the \$200 to \$299 bracket, but is still significantly lower than the state median of \$461.

Similarly, the median weekly household income has grown to \$642 in 2006, up from the \$500 to \$599 bracket in 2001; again this figure is still significantly lower than the greater state median of \$1,036.

In June 2005, the taxable income of all persons in the Mid North Coast was \$3,825.1 Million; the total income for the population was \$2,976.2 Million.

**Table 8:**  
**Housing Costs - Mid North Coast - 2006 Census**

	Median Weekly Rent Payment	Median Monthly Mortgage Payment
Bellingen	\$165	\$1,015
Clarence Valley	\$150	\$953
Coffs Harbour	\$180	\$1,170
Greater Taree	\$150	\$1,083
Great Lakes	\$171	\$1,161
Hastings	\$185	\$1,276
Kempsey	\$150	\$953
Nambucca	\$146	\$900
Mid North Coast	\$165	\$1,083
New South Wales	\$210	\$1,517

Source: Australian Bureau of Statistics, 2006 Census of Population and Housing, QuickStats, Second Release, November 2007

# part 3: local trends

## Changing Population

### GROWTH AND CHANGE

Table 10 below illustrates the population change and growth experienced on the Coffs Coast for the last 40 years. During the 1970's and 1980's, Coffs Harbour's population was burgeoning at over 4% per annum, ABS statistics released in 2006 identify that annual population growth has slowed to 1.01% in the 5 years after 2001. However the most recent estimated resident population figures indicate that the LGA's population for June 2007 is 68,992 persons, based on ERP figures this indicates an average annual growth rate of 1.4%.

Population growth on the Coffs Coast was at its height during the 1970's and 1980's when annual growth was above 4% per annum. Whilst annual growth has since slowed, sustained growth is projected to continue into the future. By 2031, Coffs Harbour will have a total population of 98,710 persons.

**Table 9:  
At a Glance – Mid North Coast – 2006 Census**

Median age	41 years
Median monthly housing loan repayments	\$1,170
Median weekly rent	\$180
Median weekly individual income	\$364
Median weekly family income	\$910
Median weekly household income	\$706
Mean household size	2.5 persons

Source: ABS QuickStats 2006. Excludes overseas visitors

Table 11 over page illustrates the projected population growth for the Coffs LGA to 2031. These projections are based on the NSW Transport and Population Data Centre's 2007 release of the New South Wales Statistical Local Area Population Projections 2001-2031.

**Table 10:  
Population Change 1966-2006**

Year	Census Count	Estimated Resident Population	Annual Growth Rate
1966	15,067	14,625	
1971	19,100	18,633	4.96%
1976	25,550	24,500	5.62%
1981	35,154	34,000	6.78%
1986	43,010	42,113	4.42%
1991	51,520	50,877	4.37%
1996	58,337	57,283	2.40%
2001*	62,902	61,770	1.6%
2006*	66,610	64,910	1.01%

Source: ABS Cat. No. 3218.0, \*This figure includes amalgamated Pristine Waters population (Red Rock & Corindi).

**Table 11**  
**Projected Population Growth – Coffs Harbour**

	Projected Population	Projected Average Annual Change
<b>2001</b>	63,190	
<b>2006</b>	69,260	1.9%
<b>2011</b>	75,340	1.7%
<b>2016</b>	81,720	1.5%
<b>2021</b>	87,210	1.4%
<b>2026</b>	93,080	1.3%
<b>2031</b>	98,710	1.2%

Source: Transport and Population Data Centre, NSW Statistical Local Area Population Projections 2001-2031, 2007 Release

## AGE

Trends in age distribution and change for Coffs Harbour reflect a greater state, regional and national trend towards an aging population. Between 2001 and 2006 the median age for the Coffs Harbour Local Government Area has increased from 39 to 41. This is two years younger than the Mid North Coast as a region, but 4 years older than the State median.

A time series analysis of population movement throughout the LGA is detailed in Table 12 over page; from this we can observe a movement in age distribution since the 1996 Census. The highest growth can be observed in the 45-64 and 65+ age brackets. Between 1996 and 2006 both age brackets experienced significant growth at 49.2% and 37% respectively.

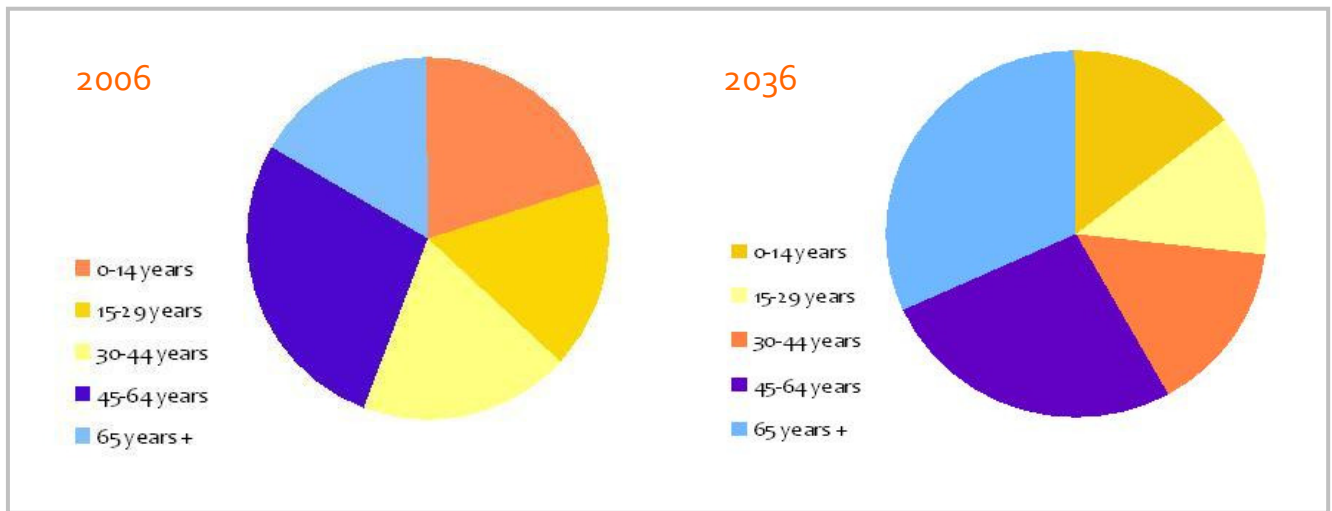
The proportion of 30-44 year olds has been continuously declining since 1996. There has been positive growth in the number of 15-29 year olds for the LGA between 2001 and 2006. Continued growth in the number of young adults is important to the viability of Coffs Harbour as a regional centre, and has the potential to increase participation in local education and employment.

Table 13 illustrates the anticipated age distribution for the Coffs Harbour LGA to 2031. Coffs Harbour is expected to experience continued migration of retirees to 2031 evidenced by a projected increase of 20,797 people aged over 65 by 2031. Forecasts indicate the smallest proportional growth will be experienced in the 0-14 and 15-29 years age bracket. The projected median age for 2031 is 51. This can be compared with a relative median age of 52 for the Mid North Coast and 40 for New South Wales.

Figure 5 illustrates the projected age distribution for the LGA in 2031. When compared with Figure 4, significant changes in Coffs Harbour's population dynamics over then next two decades can be observed.

By 2031, people aged over 45 will make up more than half of the Coffs Harbour population; the remaining 42% will be spread relatively evenly between the 0-14, 15-29 and 30-44 age brackets. These projections have significant implications for service provision and workforce participation for the LGA into the future.

**Figure 4 & 5:  
Age Distribution 2006 & 2036**



**Table 12  
Coffs Harbour – Population Movement by Age, Time Series Analysis**

Age Bracket	Population 1996	Population 2001	Change 1996-2001	Population 2006	Change 2001-2006
<b>0-14</b>	13,239	13,346	0.8%	13,150	-1.5%
<b>15-29</b>	10,077	10,081	0.04%	10,826	7.3%
<b>30-44</b>	12,794	12,446	-2.7%	12,035	-3.3%
<b>45-64</b>	12,127	15,108	25%	18,098	19.8%
<b>65+</b>	7,881	9,297	18%	10,803	16.2%

Source: ABS Census, 1996

**Table 13  
Projected Age Distribution – Coffs Harbour – 2001-2031**

	2001	2006	2011	2016	2021	2026	2031
<b>0-14</b>	13,770	13,560	13,360	13,300	13,540	13,910	14,210
<b>15-29</b>	10,760	11,540	12,390	12,710	12,570	12,460	12,510
<b>30-44</b>	13,150	13,000	12,680	12,950	13,520	14,240	14,580
<b>45-64</b>	15,820	19,340	22,280	23,720	24,770	25,140	25,800
<b>65+</b>	9,690	11,820	14,630	18,610	22,810	27,340	31,600
<b>Median age</b>	38	41	44	46	48	50	51

Source: Transport & Population Data Centre NSW Statistical Local Area Population Projections 2001-2031, 2007 Release

## CULTURAL DIVERSITY

The vast majority of Coffs Harbour residents were born in Australia (83%). This was proportionately higher than NSW (69%), but lower than the Mid North Coast (85%), indicating that whilst Coffs Harbour has a relatively low level of ethnic diversity compared to NSW, it is still more ethnically diverse than the Mid North Coast as a whole.

A total of 7,502 Coffs Harbour residents stated they were born overseas in the 2006 Census; this is an increase of 627 people since the last Census. A relatively small proportion of the population speak a language other than English at home (9.3%). Punjab, German and Italian were the most common language groups within all responses.

The proportion of Aboriginal and Torres Strait Islander persons in Coffs Harbour continues to increase from 1.8% in 1991. Comparatively, in 2006, the proportion of indigenous Australians had risen to 3.6%. The Mid North Coast and NSW have a comparative indigenous population of 4.3% and 2.2% respectively for the same period.

## INCOME

In 2006, income levels for the Coffs Harbour LGA were higher than the Mid North Coast average, but lower than the New South Wales median. The median weekly income for individuals over 15 in the LGA grew to \$364 in the period to 2006.

The median weekly household income also grew to \$706 in the period to 2006. Again, this is higher than Mid North Coast figures, but substantially lower than the State average. Median weekly family income follows this same pattern again, as illustrated in Table 14 below.

The number of high income households (weekly income greater than \$2500) is proportionately small, constituting only 3-4% of all households in the LGA. 30-31% of households throughout Coffs Harbour are low income households (weekly income less than \$500).

The taxable income of all persons in the LGA as at 30 June 2005 was \$931.7 million; the total income of all persons was \$753 million.

**Table 14**  
Income Categories – 2006 Census

	Median weekly individual income	Median weekly household income	Median weekly family income
<b>Coffs Harbour</b>	\$364	\$706	\$910
<b>Mid North Coast</b>	\$344	\$642	\$821
<b>New South Wales</b>	\$461	\$1,036	\$1,181

Source: Australian Bureau of Statistics, 2006 Census of Population and Housing, QuickStats, Second Release, November 2007

# Changing Lifestyles

## SETTLEMENT

### Housing & Occupancy

Continued reduction in dwelling ownership for the overall LGA is demonstrated by the latest Census statistics, as illustrated in Table 15. The number of dwellings in full ownership continues to decrease on 1996 and 2001 figures. The proportion of private dwellings being fully owned has decreased to 36.7% for the 2006 Census period. This reflects Regional and State figures alike which illustrate a trend toward decreasing affordability for home buyers.

Reduced home ownership coincides with an increase in the number of homes in the process of being purchased which was up to 27.1% in 2006. Contrary to regional and state trends there has been no relative expansion in the local rental market; rather the number of dwellings being rented decreased to 29.9% in 2006.

Associated housing costs have increased since the last Census period, the median monthly mortgage repayment increased from the \$800-\$999 bracket to \$1,170 in 2006.

21-26% of households in Coffs Harbour now commit 30% or more of their gross income to housing costs which has important implications for the population where the number of people with financial obligations to housing is increasing. The median weekly rent also grew from the \$100-\$149 bracket to \$180 between Census periods.

Housing costs for the LGA are slightly more expensive than the Mid North Coast as a region, but significantly cheaper than the State average. Of all LGA's in the defined Mid North Coast Region Coffs Harbour has the second highest cost associated with monthly mortgage and weekly rent payments. Housing throughout the LGA is relatively more affordable than other areas of New South Wales, but not within a regional setting.

The average household size for the LGA is unchanged at 2.5 persons per dwelling. This corresponds with occupancy rates for the Mid North Coast Region and State which are 2.4 and 2.6 respectively.

**Table 15**  
Proportional dwelling ownership – 2006 Census

	Coffs Harbour			Mid North Coast			NSW		
	1996	2001	2006	1996	2001	2006	1996	2001	2006
Dwellings in complete ownership	42.7%	41.1%	36.7%	49.5%	46.6%	41.8%	43.3%	41.1%	33.2%
Dwellings being purchased	21.8%	21.8%	27.1%	19.3%	20.2%	25.9%	23.1%	22.0%	30.2%
Rented dwellings	31.3%	30.6%	29.9%	26%	25.8%	26%	28.8%	27.5%	28.4%

Source: Australian Bureau of Statistics, 1996, 2001, 2006 Census of Population and Housing

## Migration

Migration on the Coffs Coast can be broadly categorised into two trends, counter-urbanisation of retirees and out-migration of young adults. Throughout the 1970's and 1980's Coffs Harbour's population was expanding at unprecedented rates, this growth, brought about by internal migration of retirees from major urban centres, has since slowed but continues to dominate migration to the LGA. Coinciding with this influx of rural retreaters and retirees is the departure of young adults away from the family home to larger urban centres in search of employment and education opportunities (Drozdowski, 2007).

Population mobility data can be used to identify internal migration rates to the LGA. Table 16 below illustrates the internal migration figures for Coffs Harbour as released by the Australian Bureau of Statistics in 2006. Coffs Harbour has had a net migration rate of 42.7% between 2001 and 2005 and an annual migration rate of 17.4% between June 2005 and June 2006. These rates are higher than both regional and state migration rates, demonstrating the significance of migration as part of Coffs Harbour's average annual growth.

## Population Distribution

As Coffs Harbour's population continues to grow population density will become an important lifestyle consideration. In 2006, Coffs Harbour had a population density of 57.9 persons per square kilometre. This compares with a density of 11.6 persons/km<sup>2</sup> for the Mid North Coast as a region, and 8.5 persons/km<sup>2</sup> for the State as a whole.

Within the LGA, approximately 86.7% of the population reside in urban areas and the remaining 13.3% of people living in rural areas.

The largest population centre in the LGA is Coffs Harbour city itself, which has a population of 22,734 people; the next largest centres are Toormina, Boambee East and Woolgoolga.

**Table 16**  
**Internal Migration Patterns – 2006**

	Total Population 2006	Migration Rate 2001-2005	Migration Rate 2005-2006
<b>Coffs Harbour</b>	68,021	42.7%	17.4%
<b>Mid North Coast</b>	297,006	40.2%	15.8%
<b>New South Wales</b>	6,817,812	34.5%	14.0%

Source: Australian Bureau of Statistics, 2006, National Regional Profile – NSW, Mid North Coast, Coffs Harbour

## ECONOMY

### Employment

The proportion of people employed throughout the LGA corresponds with regional and state trends. Table 17 below illustrates the labour force statistics for Coffs Harbour, the Mid North Coast and greater New South Wales. It is notable that Coffs Harbour has a higher proportion of people employed in part-time work than the greater regional and state population.

The LGA's unemployment rate is presently at 8.8%, this figure is greater than the state, but is lower than the regional rate of 9.9%.

Table 18 illustrates the labour force variation since the 1996 Census. An increase in the total labour force may be observed since 2001, this is coupled by reduced unemployment and increased workforce participation since 1996.

The most popular occupations for Coffs Harbour residents in 2006 were Professional services, Technicians and Trades, Clerical and Administration and Managerial roles. This is reflective of previous Census periods. Table 19 provides a time series analysis of occupation choice throughout the Coffs Harbour Local Government Area.

Table 20 provides an overview of the working hours of Coffs Harbour's employed population. It can be observed that Coffs residents worked longer hours in the 2006 period than 2001 Census results indicated.

**Table 17**  
**Labour Force Status – 2006 Census**

	Coffs Harbour		Mid North Coast		NSW	
	No.	%	No.	%	No.	%
<b>Employed:</b>						
Employed working full time	13,958	49.6	57,037	50.0	1,879,628	60.8
Employed working part time	9,973	35.4	38,671	33.8	842,714	27.3
Not stated	633	2.2	2,825	2.5	83,577	2.7
<b>Total employed</b>	<b>25,672</b>	<b>91.2</b>	<b>102,872</b>	<b>89.9</b>	<b>2,909,445</b>	<b>94.1</b>
<b>Unemployed:</b>						
Looking for full time work	1,616	5.7	7,624	6.7	115,164	3.7
Looking for part time work	875	3.1	3,648	3.2	67,995	2.2
<b>Total unemployed</b>	<b>2,491</b>	<b>8.8</b>	<b>11,272</b>	<b>9.9</b>	<b>183,159</b>	<b>5.9</b>
Total in labour force	28,163	54.4	114,144	50.0	3,092,604	58.9
Not in labour force	21,014	40.6	102,884	50.0	1,801,010	34.3
Not stated	2,575	5.0	11,748	5.1	356,647	6.8
<b>Total</b>	<b>51,752</b>	<b>100.0</b>	<b>228,776</b>	<b>100.0</b>	<b>5,250,261</b>	<b>100.0</b>

Source: Australian Bureau of Statistics Cat. No. 2068, 2006 Census Tables – NSW, Mid North Coast, Coffs Harbour

**Table 18**  
Labour Force Status – Time Series Analysis – Coffs Harbour

	1996		2001		2006	
	No.	%	No.	%	No.	%
<b>Employed:</b>						
Employed working full time	11,847	50.0	12,221	48.2	13,958	49.6
Employed working part time	6,787	28.6	8,154	32.2	9,973	35.4
Not stated	408	1.7	632	2.5	633	2.2
<b>Total employed</b>	<b>19,687</b>	<b>83.0</b>	<b>21,949</b>	<b>86.6</b>	<b>25,672</b>	<b>91.2</b>
<b>Unemployed:</b>						
Looking for full time work	3,224	13.6	2,444	9.6	1,616	5.7
Looking for part time work	801	3.4	965	3.8	875	3.1
<b>Total unemployed</b>	<b>4,025</b>	<b>17.0</b>	<b>3,409</b>	<b>13.4</b>	<b>2,491</b>	<b>8.8</b>
<b>Total in labour force</b>	<b>23,712</b>	<b>55.3</b>	<b>25,358</b>	<b>50.8</b>	<b>28,163</b>	<b>54.4</b>
Not in labour force	18,440	43.0	20,027	40.1	21,014	40.6
Not stated	726	1.7	1,551	3.1	2,575	5.0
<b>Total</b>	<b>42,878</b>	<b>100.0</b>	<b>49,936</b>	<b>100.0</b>	<b>51,752</b>	<b>100.0</b>

Source: Australian Bureau of Statistics, 1996, 2001, 2006 Census of Population and Housing

**Table 19**  
Occupation – Time Series Analysis – Coffs Harbour

	1996	2001	2006
Managers	2,968	2,952	3,262
Professionals	2,832	3,308	4,306
Technicians and Trade Workers	3,039	3,234	3,726
Community and person service workers	1,605	2,146	2,787
Clerical and Administrative workers	2,780	3,165	3,613
Sales workers	2,475	2,875	3,136
Machinery operators and drivers	1,312	1,339	1,306
Labourers	2,208	2,497	3,108
Inadequately described/ Not Stated	469	434	429

Source: Australian Bureau of Statistics, Cat. No. 2068, 2006 Census Tables – Occupation - Coffs Harbour

**Table 20**  
Hours Worked – 2006 Census – Coffs Harbour

	2001	2006	Change
None	1,107	1,105	-2
1-24	5,620	6,618	+998
25-39	5,968	7,841	+1,873
40-48	5,427	5,946	+519
49+	3,626	3,531	-95
Inadequately described/ Not stated	243	632	+389

Source: Australian Bureau of Statistics, Cat. No. 2068, 2006 Census Tables – Hours Worked - Coffs Harbour

## Industry Change

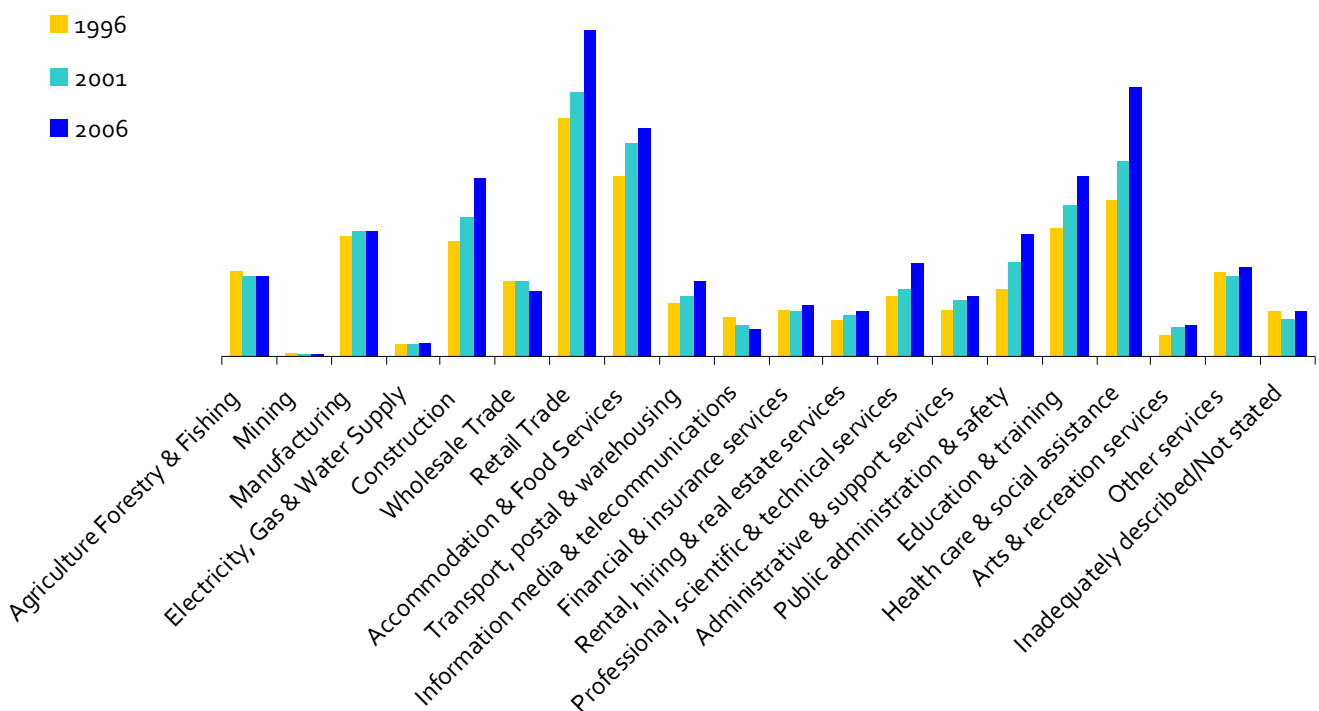
Figure 6 below illustrates the change to employment industries as recorded in the last three Census periods.

The most popular industries for employment in 2006 were Retail trade, Health Care & Social Assistance, Accommodation and Education; this is largely consistent with 2001 Census results.

The largest growth industries since the last Census period were healthcare & social assistance (37.2% growth), construction (28% growth), retail trade (23.5% growth) and education and training (18.4% growth).

The only industries to experience reductions were the wholesale trade (15% loss), Information media and telecommunications (10.1% loss), Agriculture, Forestry and Fishing (1.2% loss).

**Figure 6:**  
Employment Industries 1996, 2001, 2006



## EDUCATION

Coffs Harbour has a lower proportion of residents with postgraduate degrees and bachelor degrees, than the regional and state average but has a higher proportion of people with graduate and advanced diplomas than the regional average. Residents in Coffs Harbour had a higher proportion of residents with certificate qualifications than both the regional and state average.

The greatest proportional attendance for all educational providers is to primary and secondary schooling. The proportion of the population enrolled in either primary or secondary schooling has decreased on 2001 and 1996 figures.

This, coupled with a reduction in attendance to technical/tertiary educational institutions may indicate a declining interest in education amongst the population, or more likely correlate with the reduced number of people in relevant schooling age brackets.

The proportion of pre-school aged children enrolled in Coffs Harbour educational institutions has been largely stable over the past ten years, returning to 1.8% of the population in 2006. University and tertiary education attendance was 0.5% higher in 2006.

**Table 21**  
**Educational Attainment – 2006 Census**

	Coffs Harbour		Mid North Coast		NSW	
	No.	%	No.	%	No.	%
Postgraduate Degree	272	0.4%	2,057	0.7%	162,916	2.5%
Graduate Diploma & Graduate Certificate	465	0.7%	2,327	0.8%	65,829	1.0%
Bachelor Degree	1,936	3.0%	14,877	5.0%	635,027	9.7%
Advanced Diploma & Diploma	2,492	3.8%	13,993	0.5%	387,654	6.0%
Certificate	6,836	10.5%	4,475	1.5%	100,745	1.5%
Not stated	5,601	0.8%	26,502	9.0%	89,207	1.4%
Inadequately described	930	7.5%	4,301	1.5%	636,591	9.7%

Source: Australian Bureau of Statistics, Cat. No. 2068, 2006 Census Tables – Level of Education - Coffs Harbour

**Table 22**  
**Attendance at Educational Institutions – 2006 Census**

	1996		2001		2006	
	No.	%	No.	%	No.	%
Preschool	1,049	1.8%	1,068	1.7%	1,197	1.8%
Infants/Primary	6,185	10.6%	6,300	10%	5,894	9.1%
Secondary	4,627	7.9%	5,037	8%	5,091	7.8%
Technical/ Further Educational Institution	1,385	2.4%	1,776	2.8%	1,638	2.5%
University or other tertiary institution	1,046	1.8%	1,163	1.8%	1,460	2.3%
Other institution	231	0.4%	398	0.6%	371	0.6%

Source: Australian Bureau of Statistics, Cat. No. 2068, 2006 Census Tables – Type of Educational Institution Attending- Coffs Harbour

## part 4: changing localities

This section provides additional statistics on a locality basis. The overall Coffs Harbour Local Government Area has been categorised into 8 groupings. Each group is either centred on an existing urban or village core, or is a traditional locality acknowledged locally.

Statistics for selected demographic characteristics such as age, employment and income have been provided as a summary. Snapshots of individual localities are provided in the following pages. More comprehensive summaries are tabulated from page 25 onward. Additional statistics are available from the Australian Bureau of Statistics website at [www.abs.gov.au](http://www.abs.gov.au).

Table 23 below identifies the distribution of Coffs Harbour's population by locality and the change since the last Census period. Each grouping is made up of aggregations of ABS Census Collection Districts (CDs).

The map included as Figure 7 over page illustrates the locality boundaries for each grouping.

**Table 23**  
**Population by Locality**

	2006 Population	2001 Population	% Change
Far North Beaches	3,162	3,697	-14.5%
Woolgoolga	4,715	4,526	4.2%
Northern Beaches	9,083	9,808	-7.4%
Coffs Harbour Urban	22,734	23,547	-3.4%
Southern Urban	18,467	15,520	19.0%
Bonville	1,891	1,872	1.0%
Hinterland Villages	428	419	2.1%
Hinterland Rural	4,421	3,513	25.8%
Coffs Harbour LGA	64,910	62,902	0.69%

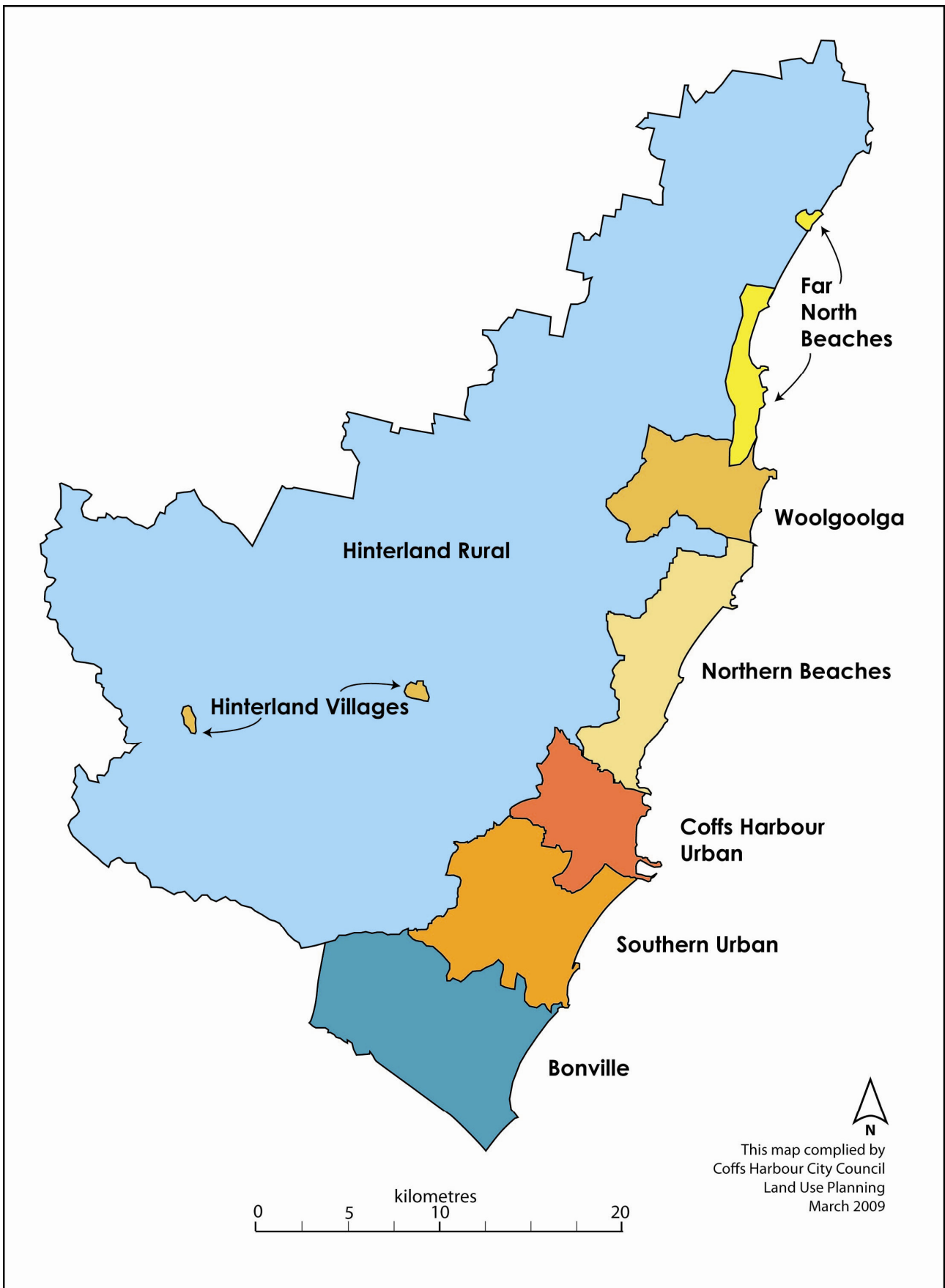
NOTE: Negative Figures denote a population decrease

Source: Australian Bureau of Statistics 1996, 2001, 2006 Census of Population and Housing, QuickStats, November 2007

For help using and obtaining Census data from the ABS website please visit the Census help directory at:

<http://www.censusdata.abs.gov.au/ABSNavigation/prenav/ViewData?action=405&producttype=Census+Product&subject=Census+Help&breadcrumb=W&navmapdisplayed=true&textversion=false&collection=Census&period=2006&producttype=&method=&productlabel=&breadcrumb=WL&topic=>

**Figure 7:**  
**Coffs Harbour LGA – Census Areas and Groupings**



## Far North Beaches

This locality comprises the villages of Arrawarra, Mullaway, Safety Beach, Corindi Beach and Red Rock located north of Woolgoolga.

These townships continue to develop as coastal villages recognised for their tourist and recreation appeal.

The Far North Beaches offer a variety of lifestyle and living opportunities and are supported by a number of basic services.

Total Persons	3,162
Indigenous Persons	104
Persons born outside Australia	362
Median age	48
Median weekly household income	\$678
Unemployment rate	9.2%
Mean household size	2.5 persons

## Woolgoolga

Woolgoolga is a culturally diverse coastal township located along the northern beaches of the LGA.

The town provides a variety of lifestyles, from beachside living to rural farming and is an increasingly popular place to settle.

Woolgoolga is an important hub and services the surrounding coastal villages to the north and south.

Total Persons	4,715
Indigenous Persons	104
Persons born outside Australia	664
Median age	45
Median weekly household income	\$590
Unemployment rate	10.4%
Mean household size	2.4 persons

## Northern Beaches

This locality comprises the smaller beachside suburbs situated south of the Woolgoolga township and includes Sandy Beach, Emerald Beach, Moonee Beach, Sapphire Beach and Korora.

These localities share a transitional mix of residential, rural residential and rural settlement and boast a relaxed, coastal atmosphere.

Total Persons	9,083
Indigenous Persons	168
Persons born outside Australia	1,110
Median age	40
Median weekly household income	\$989
Unemployment rate	6.9%
Mean household size	2.7 persons

## Coffs Harbour Urban

The Coffs Harbour Urban locale is the largest population centre for the LGA, providing a number of key services for the local and regional population.

The urban area includes all residential zoned land within the city limits encompassing the Jetty, Park Beach and the inner city, as well as urban expansion areas to the south and west.

Total Persons	22,734
Indigenous Persons	947
Persons born outside Australia	2,646
Median age	41
Median weekly household income	\$648
Unemployment rate	9.5%
Mean household size	2.3 persons

## Southern Urban

This locality encompasses North Boambee Valley, Sawtell, Toormina, Boambee and Boambee East.

These localities share a predominantly low-density residential living focus, centred on the commercial services provided at Toormina and Sawtell village.

Total Persons	18,467
Indigenous Persons	702
Persons born outside Australia	1,891
Median age	40
Median weekly household income	\$821
Unemployment rate	8.3%
Mean household size	2.5 persons

## Bonville

Settlement in the Bonville area is principally rural in character, with some rural residential development.

Servicing in this locality is principally oriented to the recently retired highway route and relatively low key. Higher order servicing is accessed from Coffs Harbour.

Total Persons	3,162
Indigenous Persons	104
Persons born outside Australia	362
Median age	48
Median weekly household income	\$678
Unemployment rate	9.2%
Mean household size	2.5 persons

## Hinterland Villages

Settlement in Coramba and Ulong is transitionally residential and excluded from abounding Rural Lands.

Commercial and educational needs for the surrounding population are serviced by these village centres.

Total Persons	428
Indigenous Persons	20
Persons born outside Australia	28
Median age	33
Median weekly household income	\$739
Unemployment rate	11.9%
Mean household size	2.7 persons

## Hinterland Rural

Hinterland Rural settlement for the LGA encompasses the Lowanna, Karangi, Upper Orara, Bucca, Nana Glen and Dirty Creek localities.

These lands share a rural production focus and are as such characterised by lower density, farm based development. The hinterland rural lands are serviced by the Nana Glen and Lowanna satellite villages.

Total Persons	3,162
Indigenous Persons	104
Persons born outside Australia	362
Median age	48
Median weekly household income	\$678
Unemployment rate	9.2%
Mean household size	2.5 persons

**Table 24: Population & Ethnicity**

Locality	Total Males	Total Females	Total Persons	Indigenous Persons	Indigenous %	Born O/Seas	% Born O/Seas
Red Rock	130	144	274	12	4.4	20	7.3
Corindi Beach	418	416	834	57	6.8	82	9.8
Arararra	214	231	445	5	1.1	97	21.8
Arararra Headland	285	256	541	16	3	55	10.2
Mullaway	206	209	415	14	3.4	39	9.4
Safety Beach	329	324	653	0	0	69	10.6
<b>Far North Beaches</b>	<b>1,582</b>	<b>1,580</b>	<b>3,162</b>	<b>104</b>	<b>3.1</b>	<b>362</b>	<b>11.5</b>
<b>Woolgoolga</b>	<b>2,311</b>	<b>2,404</b>	<b>4,715</b>	<b>173</b>	<b>3.7</b>	<b>664</b>	<b>14.1</b>
Sandy/Emerald Beach	1,508	1,585	3,093	105	3.4	322	10.4
Moonee Beach	1,058	1,095	2,153	41	1.9	246	11.4
Sapphire Beach	929	939	1,868	6	0.3	271	14.5
Korora	954	1,015	1,969	16	0.8	337	14.5
<b>Northern Beaches</b>	<b>4,449</b>	<b>4,634</b>	<b>9,083</b>	<b>168</b>	<b>1.5</b>	<b>1,176</b>	<b>12.9</b>
<b>Coffs Harbour Urban</b>	<b>10,914</b>	<b>11,820</b>	<b>22,734</b>	<b>947</b>	<b>4.2</b>	<b>2,646</b>	<b>11.6</b>
North Boambee Valley	831	913	1,744	34	1.9	236	13.5
Sawtell	1,529	1,593	3,122	98	3.1	309	9.9
Toormina	3,122	3,430	6,552	395	6.0	615	9.4
Boambee	876	843	1,719	42	2.4	221	12.9
Boambee East	2,517	2,813	5,330	134	2.5	510	9.6
<b>Southern Urban</b>	<b>8,875</b>	<b>9,592</b>	<b>18,467</b>	<b>703</b>	<b>3.2</b>	<b>1,891</b>	<b>11.1</b>
<b>Bonville</b>	<b>954</b>	<b>937</b>	<b>1,891</b>	<b>45</b>	<b>2.4</b>	<b>213</b>	<b>11.3</b>
Coramba	156	141	297	5	1.7	17	5.7
Ulong	70	61	131	15	11.5	11	8.4
<b>Hinterland Villages</b>	<b>226</b>	<b>202</b>	<b>428</b>	<b>20</b>	<b>6.6</b>	<b>28</b>	<b>7.1</b>
Lowanna	178	157	335	19	5.7	34	10.1
Karangi	433	417	850	21	2.5	114	13.4
Upper Orara	371	347	718	0	0	71	9.9
Bucca	463	451	914	45	4.9	121	13.2
Nana Glen	519	527	1,046	30	2.9	116	11.1
Dirty Creek	292	266	558	18	3.2	69	12.4
<b>Hinterland Rural</b>	<b>2,256</b>	<b>2,165</b>	<b>4,421</b>	<b>133</b>	<b>3.2</b>	<b>525</b>	<b>11.7</b>
<b>COFFS HARBOUR LGA</b>	<b>31,573</b>	<b>33,337</b>	<b>64,910</b>	<b>2,309</b>	<b>3.6</b>	<b>7,502</b>	<b>11.6</b>
<b>MID NORTH COAST</b>	<b>139,226</b>	<b>145,450</b>	<b>297,006</b>	<b>12,200</b>	<b>4.3</b>	<b>26,389</b>	<b>9.3</b>
<b>NEW SOUTH WALES</b>	<b>3,228,451</b>	<b>3,320,726</b>	<b>6,549,177</b>	<b>138,506</b>	<b>2.1</b>	<b>1,555,841</b>	<b>23.8</b>

**Table 25: Age**

Locality	Age group						Median Age
	0-4 years	5-14 years	15-24 years	25-54 years	55-64 years	65 years +	
Red Rock	20	33	18	93	41	71	49
Corindi Beach	38	130	102	362	88	114	40
Arararra	6	30	21	75	98	215	64
Arararra Headland	31	68	67	231	74	71	43
Mullaway	21	63	43	193	45	51	41
Safety Beach	21	87	84	246	114	101	46
<b>Far North Beaches</b>	<b>137</b>	<b>411</b>	<b>335</b>	<b>1200</b>	<b>460</b>	<b>623</b>	<b>47</b>
<b>Woolgoolga</b>	<b>223</b>	<b>687</b>	<b>478</b>	<b>1687</b>	<b>566</b>	<b>1075</b>	<b>45</b>
Sandy/Emerald Beach	185	589	394	1327	316	283	36
Moonee Beach	117	362	227	910	290	246	41
Sapphire Beach	92	280	245	717	273	262	41
Korora	72	291	216	813	299	278	43
<b>Northern Beaches</b>	<b>466</b>	<b>1,522</b>	<b>1,082</b>	<b>3,767</b>	<b>1,178</b>	<b>1,069</b>	<b>40</b>
<b>Coffs Harbour Urban</b>	<b>1,311</b>	<b>2,748</b>	<b>3,124</b>	<b>8,383</b>	<b>2,787</b>	<b>4,382</b>	<b>41</b>
North Boambee Valley	112	209	250	586	234	353	42
Sawtell	139	348	387	1,153	419	675	45
Toormina	405	1,129	872	2,394	782	970	37
Boambee	88	322	207	707	243	154	41
Boambee East	373	966	539	2,060	538	853	37
<b>Southern Urban</b>	<b>1,117</b>	<b>2,974</b>	<b>2,255</b>	<b>6,900</b>	<b>2,215</b>	<b>3,004</b>	<b>40</b>
<b>Bonville</b>	<b>92</b>	<b>313</b>	<b>230</b>	<b>752</b>	<b>299</b>	<b>208</b>	<b>42</b>
Coramba	14	62	41	127	31	23	35
Ulong	10	35	13	50	17	6	31
<b>Hinterland Villages</b>	<b>24</b>	<b>97</b>	<b>54</b>	<b>177</b>	<b>48</b>	<b>29</b>	<b>33</b>
Lowanna	20	57	47	142	44	25	37
Karangi	46	149	94	363	119	78	39
Upper Orara	43	121	82	331	78	62	38
Bucca	54	149	95	405	115	97	40
Nana Glen	76	184	115	442	149	81	38
Dirty Creek	30	100	59	219	74	74	44
<b>Hinterland Rural</b>	<b>269</b>	<b>760</b>	<b>492</b>	<b>1,902</b>	<b>581</b>	<b>416</b>	<b>39</b>
<b>COFFS HARBOUR LGA</b>	<b>3,625</b>	<b>9,528</b>	<b>8,049</b>	<b>24,776</b>	<b>8,132</b>	<b>10,801</b>	<b>41</b>
<b>MID NORTH COAST</b>	<b>15,468</b>	<b>40,433</b>	<b>30,892</b>	<b>103,186</b>	<b>39,031</b>	<b>55,667</b>	<b>43</b>
<b>NEW SOUTH WALES</b>	<b>420,434</b>	<b>878,483</b>	<b>871,714</b>	<b>2,753,218</b>	<b>719,551</b>	<b>905,778</b>	<b>37</b>

**Table 26: Households & Families**

Locality	Median Household Income	Total Families	% h/holds with children	Average Household Size	Total Private Dwellings
Red Rock	556	81	49.4	2.1	246
Corindi Beach	634	235	62.6	2.5	402
Arararra	467	137	17.5	1.9	312
Arararra Headland	805	150	60.7	2.5	280
Mullaway	617	125	62.4	2.4	199
Safety Beach	988	207	52.6	2.7	277
<b>Far North Beaches</b>	<b>678</b>	<b>935</b>	<b>50.9</b>	<b>2.5</b>	<b>1,716</b>
<b>Woolgoolga</b>	<b>590</b>	<b>1,326</b>	<b>55.1</b>	<b>2.4</b>	<b>2,209</b>
Sandy/Emerald Beach	825	896	65.5	2.8	1,220
Moonee Beach	989	638	58.2	2.8	876
Sapphire Beach	1,061	534	57.3	2.6	871
Korora	1,082	573	53.5	2.6	851
<b>Northern Beaches</b>	<b>989</b>	<b>2,641</b>	<b>58.6</b>	<b>2.7</b>	<b>3,818</b>
<b>Coffs Harbour Urban</b>	<b>648</b>	<b>5,847</b>	<b>56.6</b>	<b>2.3</b>	<b>10,593</b>
North Boambee Valley	766	458	54.8	2.5	670
Sawtell	649	857	51.4	2.2	1,693
Toormina	630	1,837	61.0	2.5	2,747
Boambee	1,152	485	59.8	3	591
Boambee East	853	1,495	61.7	2.7	2,046
<b>Southern Urban</b>	<b>821</b>	<b>5,132</b>	<b>57.7</b>	<b>2.5</b>	<b>7,747</b>
<b>Bonville</b>	<b>858</b>	<b>518</b>	<b>60.2</b>	<b>2.8</b>	<b>708</b>
Coramba	774	77	67.6	2.8	108
Ulong	530	28	71.5	2.5	58
<b>Hinterland Villages</b>	<b>652</b>	<b>105</b>	<b>69.6</b>	<b>2.7</b>	<b>166</b>
Lowanna	559	88	64.8	2.3	190
Karangie	868	238	56.3	2.7	334
Upper Orara	840	184	69	3	261
Bucca	830	256	58.6	2.7	355
Nana Glen	731	293	63.9	2.7	396
Dirty Creek	606	158	59.5	2.8	224
<b>Hinterland Rural</b>	<b>739</b>	<b>1,217</b>	<b>62.0</b>	<b>2.7</b>	<b>1,760</b>
<b>COFFS HARBOUR LGA</b>	<b>706</b>	<b>17,727</b>	<b>57.9</b>	<b>2.5</b>	<b>28,702</b>
<b>MID NORTH COAST</b>	<b>642</b>	<b>78,988</b>	<b>53.9</b>	<b>2.4</b>	<b>130,900</b>
<b>NEW SOUTH WALES</b>	<b>1,036</b>	<b>1,716,220</b>	<b>62.3</b>	<b>2.6</b>	<b>2,728,719</b>

**Table 27: Income & Outgoings**

Locality	Median Individual Income	Unemployment Rate	Median Weekly Rent	Median Monthly Housing loan repayments
Red Rock	\$317	13.4%	\$170	\$867
Corindi Beach	\$323	9.5%	\$175	\$1,051
Arararra	\$255	12.7%	\$111	\$1,073
Arararra Headland	\$387	5.8%	\$220	\$867
Mullaway	\$336	13.5%	\$198	\$1,083
Safety Beach	\$401	6.8%	\$230	\$1,100
<b>Far North Beaches</b>	<b>\$336</b>	<b>9.2%</b>	<b>\$184</b>	<b>\$1007</b>
<b>Woolgoolga</b>	<b>\$326</b>	<b>10.4%</b>	<b>\$165</b>	<b>\$1000</b>
Sandy/Emerald Beach	\$363	9.4%	\$220	\$1,083
Moonee Beach	\$425	5.1%	\$235	\$1,213
Sapphire Beach	\$477	5.9%	\$265	\$1,387
Korora	\$509	6.3%	\$225	\$1,500
<b>Northern Beaches</b>	<b>\$444</b>	<b>6.9%</b>	<b>\$236</b>	<b>\$1,296</b>
<b>Coffs Harbour Urban</b>	<b>\$358</b>	<b>9.5%</b>	<b>\$180</b>	<b>\$1,192</b>
North Boambee Valley	\$358	8.5%	\$180	\$1,170
Sawtell	\$374	8.3%	\$190	\$1,300
Toormina	\$338	10.9%	\$170	\$1,083
Boambee	\$474	3.7%	\$190	\$1,400
Boambee East	\$390	7.0%	\$235	\$1,300
<b>Southern Urban</b>	<b>\$387</b>	<b>8.3%</b>	<b>\$193</b>	<b>\$1251</b>
<b>Bonville</b>	<b>\$360</b>	<b>8.8%</b>	<b>\$145</b>	<b>\$1,138</b>
Coramba	\$368	8.5%	\$180	\$1,008
Ulong	\$244	24.4%	\$130	\$628
<b>Hinterland Villages</b>	<b>\$306</b>	<b>11.9%</b>	<b>\$155</b>	<b>\$818</b>
Lowanna	\$246	20.0%	\$120	\$729
Karangi	\$371	5.9%	\$180	\$1,100
Upper Orara	\$368	5.8%	\$150	\$1,083
Bucca	\$385	8.8%	\$170	\$1,300
Nana Glen	\$347	11.9%	\$160	\$1,018
Dirty Creek	\$281	10.8%	\$145	\$1,042
<b>Hinterland Rural</b>	<b>\$333</b>	<b>9.3%</b>	<b>\$154</b>	<b>\$1045</b>
<b>COFFS HARBOUR LGA</b>	<b>\$364</b>	<b>8.8%</b>	<b>\$180</b>	<b>\$706</b>
<b>MID NORTH COAST</b>	<b>\$344</b>	<b>9.9%</b>	<b>\$165</b>	<b>\$1,083</b>
<b>NEW SOUTH WALES</b>	<b>\$461</b>	<b>5.9%</b>	<b>\$210</b>	<b>\$1,036</b>

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