



# Tumbarumba Community Portrait

## 2011

This Portrait uses data from the 2011 Census to examine the social and economic characteristics of the residents of Tumbarumba, looking at how this community differs from Eastern Riverina, and how it has changed since 2006.

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In this Portrait, Tumbarumba is the Tumbarumba Local Government Area. Eastern Riverina is Bland + Coolamon + Cootamundra + Corowa Shire + Greater Hume Shire + Gundagai + Junee + Lockhart + Temora + Tumut Shire + Tumbarumba + Urana + Wagga Wagga LGAs.

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prepared for Riverina Regional Organisation of Councils (REROC)

# Some Tumbarumba Indicators

Indicators	Rate in 2011	difference from REROC	change 2006-11
Median age	44 yrs	39 yrs	+ 5 yrs
% children under 10 years	14%	2% less	dn 1%
% young adults 15-24 years	13%	4% less	same
% aged 70+ years	14%	2% more	up 2%
Average family size	2.8	4% less	dn 6%
% families with couple, no children	52%	9% more	up 5%
% families with couple + children	36%	5% less	dn 18%
% families with one-parent	12%	3% less	up 2%
Housing: % rental houses	25%	2% less	up 1%
Public housing: % of occupied dwellings	1%	4% more	same
Average dwelling occupancy	2.3	4% less	dn 4%
Stability: % in same home, 5+ years	58%	3% more	up 4%
New residents: % in locality <1 year	6%	3% less	dn 1%
Education: % adults in tertiary education	4%	4% less	up 13%
Education: % adults with post-school qualific'n	50%	1% less	up 3%
Education: % of 20-24 year olds finished Year 12	40%	19% less	up 6%
Income: median weekly individual	\$473	9% less	up 6%
Income: average weekly individual	\$646	6% less	up 22%
Unemployment: % of workforce	6%	1% more	up 1%
Unemployment: % of 15–19 workforce	7%	7% less	dn 5%
Unemployment: % of 20–24 workforce	15%	7% more	up 8%
Workforce: % of adults 15+ in workforce	56%	9% less	dn 1%
Workforce: % of 15–19 year-olds in workforce	40%	18% less	dn 2%
Workforce: % of 20–24 year-olds in workforce	63%	12% less	dn 4%
Occupation: % workers who are professionals	10%	9% less	same
Occupation: % workers who are labourers	15%	4% more	dn 2%
Speak non-English language at home	3%	same	up 1%
Born overseas: % of residents	9%	2% more	up 1%
Indigenous: % of residents	2.4%	1% less	dn 2%

# Demography

## Population and growth

In the August 2011 Census, 3,358 residents were counted in Tumbarumba – 1,574 females and 1,784 males. The counted population had decreased by 175 or 5.0% since the 2006 Census.

### 93% were at home for Census

Of the residents, 3,125 (93.1%) were at home on Census night, while 11 were staying elsewhere within the same locality and 222 were staying somewhere else in Australia.

### There were 155 visitors

There were 155 visitors from elsewhere in Australia staying in Tumbarumba on Census night; these people are not included in this profile.

### Overall, there were 1.13 males per female

Of the residents away from the local area on Census night, there were 1.24 males per female. This is consistent with the general pattern that more men are away from home than women, usually due to more work trips.

### 89% were Australian citizens

Around 89% of Tumbarumba residents were Australian citizens, compared with 92% for Eastern Riverina.

Population	residents of Tumbarumba				% in REROC	Tumbar's difference	Tumbarumba 2011		
	2011	2006	change 2006 2011	%, 2011			males	females	gender ratio
at home on Census Night	3,125	3,336	dn 211	93.1%	94.1%	1.1% less	1,655	1,470	1.13 M:F
away from locality at Census	222	160	up 62	6.6%	5.6%	1.0% more	123	99	1.24 M:F
away from home (but local)	11	37	dn 26	0.3%	0.2%	0.1% more	6	5	1.26 M:F
<b>counted residents</b>	<b>3,358</b>	<b>3,533</b>	<b>dn 175</b>	<b>100.0%</b>	<b>100.0%</b>	<b>dn 5.0%</b>	<b>1,784</b>	<b>1,574</b>	<b>1.13 M:F</b>
Australian citizens	2,986	3,142	dn 156	88.9%	91.9%	2.9% less	1,511	1,475	1.02 M:F

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.

### The median age was 44 years

The median age is the age where half are younger and half older. It was 5 years older than in Eastern Riverina and 3 years older than found here in 2006.

### Dwellings averaged 2.3 residents

Tumbarumba had an average of 2.3 residents per occupied dwelling, and 1.1 residents per bedroom. By comparison, Eastern Riverina averaged 2.4 residents per dwelling and 1.1 per bedroom.

### The median personal income was \$473 a week

The median personal income in mid-2011 was 9% less than the median in Eastern Riverina, \$517.

### The median family income was \$1,108 a week

The median family income here was 11% less than in Eastern Riverina, \$1,240.

### The median mortgage repayment was \$1,083 a month

The median monthly mortgage repayment in Tumbarumba in 2011 was 20% or \$272 less than REROC's median.

### The median rent was \$150 a week

The median weekly rent was \$38 lower than Eastern Riverina, or 20% less.

Some medians	2011			2006		Tumbar's change from 2006	Tumbarumba v. REROC
	Tumbar	REROC	Tumbar's difference	Tumbar	REROC		
median age	44 yrs	39 yrs	+ 5 yrs	41 yrs	37 yrs	3 y. older	
av. persons per household	2.3	2.4	4% less	2.4	3.0	4% less	
av. persons per bedroom	1.1	1.1	same	n.a.	n.a.	n.a.	
individual weekly income	\$473	\$517	9% less	\$447	\$480	6% more	
family weekly income	\$1,108	\$1,240	11% less	\$1,158	\$1,212	4% less	
household weekly income	\$884	\$996	11% less	\$922	\$972	4% less	
monthly mortgage payment	\$1,083	\$1,355	20% less	\$924	\$1,176	17% more	
weekly rent	\$150	\$188	20% less	\$127	\$156	18% more	
<b>CPI @ 30 June</b>	<b>178.3</b>			<b>154.3</b>		<b>16% more</b>	

## 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 purple.

### Age Tree

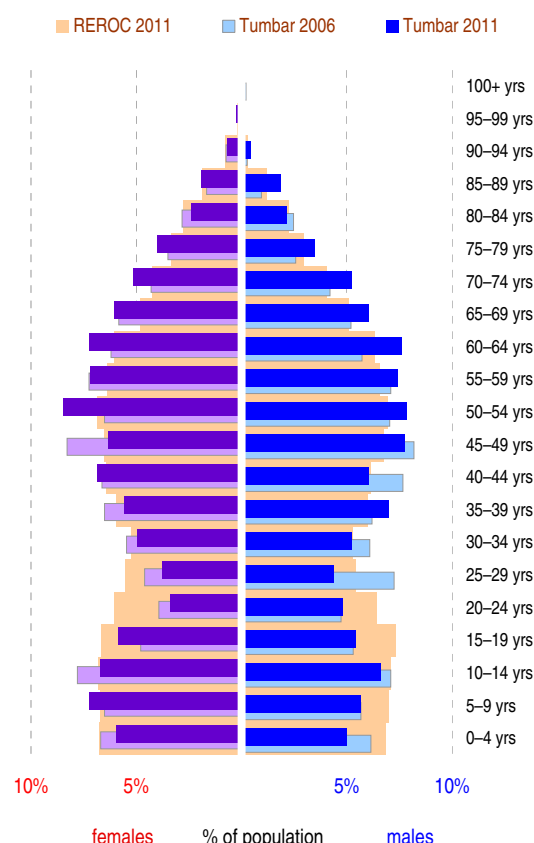
In 2011, Tumbarumba's population was older than in Eastern Riverina, with a different age structure.

- The average age in Tumbarumba was 43 years, which was 4 years 6 months older than the Eastern Riverina average.
- Half of Tumbarumba's population were younger than 44 years, called the median age. This was 5 years older than Eastern Riverina.
- The largest age groups in Tumbarumba in 2011 were people 50–54, 60–64 and 55–59 years old.
- Compared with Eastern Riverina, Tumbarumba had relatively more people aged 60–64, 50–54 and 65–69 years, but fewer people aged 20–24, 0–4 and 15–19 years.

Over 2006 to 2011, the Tumbarumba age groups that increased most were 60–64, 50–54 and 70–74 years-old. The 25–29, 45–49 and 0–4 years-old age groups fell most as a proportion of the population.

The ratio of females to males tends to rise past the age of 80, as women tend to live longer than men. In Tumbarumba, the ratio peaks in the 90–94 age group, with 1.4 women per man.

- Among those under 70, females were most common among people aged 5–9 and 0–4 years.
- Males were more common among those aged 20–24, 35–39 and 45–49 years.



5-year age groups	Tumbar 2011				Tumbarumba 2011			Tumbar's change from 2006	
	people	percent	% in REROC	Tumbar's difference	males	females	ratio	Tumbar in 2006	change from 2006
0–4 yrs	183	5.5%	6.8%	<b>1.4% less</b>	89	94	<b>1.06 F:M</b>	6.4%	<b>dn 0.9%</b>
5–9 yrs	215	6.4%	6.9%	<b>0.4% less</b>	101	114	<b>1.13 F:M</b>	6.1%	up 0.3%
10–14 yrs	224	6.7%	<b>6.9%</b>	<b>0.3% less</b>	118	106	<b>1.11 M:F</b>	7.4%	<b>dn 0.7%</b>
15–19 yrs	189	5.6%	<b>7.0%</b>	<b>1.4% less</b>	97	92	<b>1.05 M:F</b>	5.1%	up 0.6%
20–24 yrs	139	4.1%	6.2%	<b>2.1% less</b>	86	53	<b>1.62 M:F</b>	4.4%	<b>dn 0.2%</b>
25–29 yrs	137	4.1%	5.5%	<b>1.4% less</b>	78	59	<b>1.32 M:F</b>	6.0%	<b>dn 1.9%</b>
30–34 yrs	171	5.1%	5.3%	<b>0.2% less</b>	93	78	<b>1.19 M:F</b>	5.8%	<b>dn 0.7%</b>
35–39 yrs	213	6.3%	6.0%	0.4% more	125	88	<b>1.42 M:F</b>	6.3%	same
40–44 yrs	216	6.4%	6.3%	0.2% more	108	108	=	7.2%	<b>dn 0.8%</b>
45–49 yrs	238	7.1%	6.7%	0.4% more	138	100	<b>1.38 M:F</b>	8.2%	<b>dn 1.1%</b>
50–54 yrs	273	<b>8.1%</b>	<b>6.9%</b>	<b>1.2% more</b>	140	133	<b>1.05 M:F</b>	6.8%	<b>up 1.3%</b>
55–59 yrs	245	<b>7.3%</b>	6.5%	0.8% more	132	113	<b>1.17 M:F</b>	7.2%	up 0.1%
60–64 yrs	250	<b>7.4%</b>	6.2%	<b>1.3% more</b>	136	114	<b>1.19 M:F</b>	5.9%	<b>up 1.5%</b>
65–69 yrs	203	6.0%	5.0%	<b>1.1% more</b>	108	95	<b>1.14 M:F</b>	5.5%	up 0.6%
70–74 yrs	174	5.2%	4.1%	<b>1.1% more</b>	93	81	<b>1.15 M:F</b>	4.2%	<b>up 0.9%</b>
75–79 yrs	125	3.7%	3.1%	0.6% more	62	63	<b>1.02 F:M</b>	3.0%	up 0.7%
80–84 yrs	76	2.3%	2.5%	<b>0.2% less</b>	38	38	=	2.6%	<b>dn 0.4%</b>
85–89 yrs	63	1.9%	1.5%	0.4% more	33	30	<b>1.10 M:F</b>	1.3%	up 0.6%
90–94 yrs	19	0.6%	0.6%	same	8	11	<b>1.38 F:M</b>	0.5%	up 0.1%
95–99 yrs	4	0.1%	0.1%	same	0	4	<b>F</b>	0.0%	up 0.1%
100+ yrs	0	0.0%	0.0%	same	0	0	=	0.1%	<b>dn 0.1%</b>
<b>residents</b>	<b>3,357</b>	<b>100%</b>	<b>100%</b>	<b>SD: 1.0%</b>	<b>1,783</b>	<b>1,574</b>	<b>1.13 M:F</b>	<b>3,534</b>	<b>5% less</b>
average age		43 yrs	40 yrs	+5 yrs	43 yrs	43 yrs		41 yrs	+3 yrs
median age		44 yrs	39 yrs	+5 yrs				41 yrs	+3 yrs

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 – are each divided into two life-stages, eight in all. They are pre-school and primary children, secondary and tertiary-age young people, birthing and mid-aged adults, and retiring and the oldest people.

Over 2006 to 2011, the lifestage that grew most, as a proportion of Tumbarumba's residents, was the retiring (55–69 years) stage, which gained another 2.2% of the population, with the oldest (70+ years) lifestage also growing, up by 2.0%.

Offsetting these increases were declines in the relative size of other life stages, such as birthing age (25–39 years), down by 2.6%, and pre-school (0–4 years), down by 0.9%.

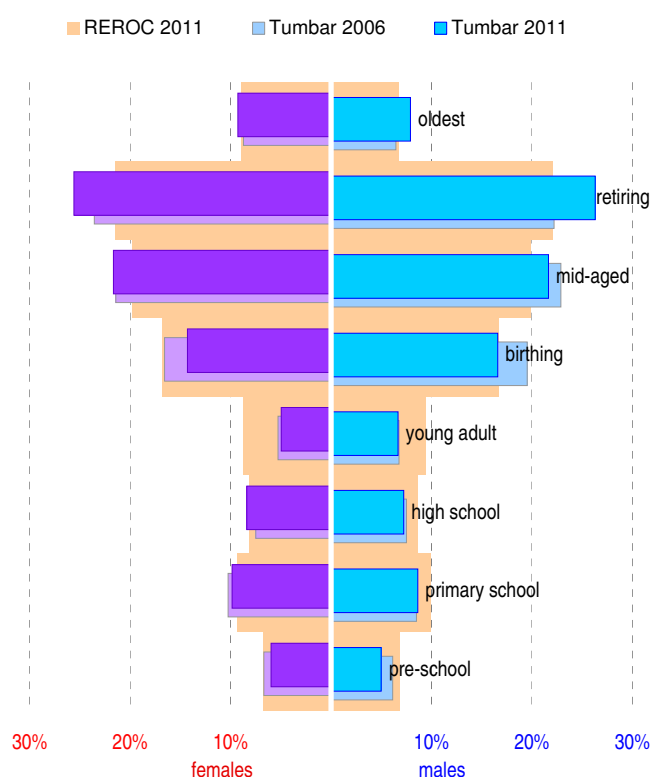
Compared with Eastern Riverina, Tumbarumba's life stages that were proportionally larger were the retiring stage, with 3.2% more of the population, and mid-aged stage, with 1.8% more.

Tumbarumba had relatively fewer people in the young adult stage of life, with 3.2% less, and in the pre-school stage, with 1.4% fewer.

For most communities with reasonably large populations, the number of males and females is within about 5% of each other. Over Tumbarumba, the male:female ratio is biased towards males with 1.13 males per female, reaching 1.04 females per male among those aged 70 or more.

In other life stages, the gender ratio ranged from 1.53 males per female among those in the young adult stage to 1.06 females per male in the pre-school stage.

### Life stages



Life stages	Tumbarumba 2011		% in RERO C	Tumbar's difference	Tumbarumba 2011			Tumbar in 2006	difference from 2006
	people	percent			males	females	ratio		
pre-school (0–4 years)	183	5.5%	6.8%	1.4% less	5.0%	6.0%	1.06 F:M	6.4%	0.9% less
primary school (5–11 years)	309	9.2%	9.6%	0.4% less	8.6%	9.8%	1.01 F:M	9.3%	0.1% less
high school (12–17 years)	261	7.8%	8.4%	0.6% less	7.2%	8.4%	1.02 F:M	7.5%	0.3% more
young adult (18–24 years)	197	5.9%	9.1%	3.2% less	6.7%	5.0%	1.53 M:F	6.1%	0.2% less
birthing age (25–39 years)	521	15.5%	16.7%	1.2% less	16.6%	14.3%	1.32 M:F	18.2%	2.6% less
mid-aged (40–54 years)	727	21.7%	19.8%	1.8% more	21.6%	21.7%	1.13 M:F	22.2%	0.6% less
retiring (55–69 years)	698	20.8%	17.6%	3.2% more	21.1%	20.5%	1.16 M:F	18.6%	2.2% more
oldest (70+ years)	461	13.7%	12.0%	1.7% more	13.1%	14.4%	1.04 F:M	11.7%	2.0% more
<b>residents</b>	<b>3,357</b>	<b>100%</b>	<b>100%</b>	<b>SD: 2.1%</b>	<b>100%</b>	<b>100%</b>	<b>1.13 M:F</b>	<b>3,534</b>	<b>dn 5%</b>
aged 15+	3,174	94.5%	93.2%	1.4% more	1,694	1,480	1.14 M:F	93.6%	0.9% more
<b>Dependency ratio</b>	<b>1.63</b>		<b>1.66</b>	<b>0.04 lower</b>	<b>1.78</b>	<b>1.47</b>		<b>1.71</b>	<b>0.08 lower</b>

The Dependency Ratio is the number of working age (15–64 years) people per person of dependent age (u/15 or 65+). The national average is 2.

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 the relative sizes of generations in a community influences its overall culture. Without migration into a community, the numbers in every generation would fall, due to deaths, with the oldest generation declining fastest. Increases in the size of a generation indicates that they moved into the community.

Tumbarumba is currently undergoing noticeable generational change with Baby-boomers (aged 50–64) and the Generation X (aged 35–49) increasing their share of the population, with the biggest falls being in the proportions who were Generation Y (aged 20–34) and Generation Z (aged 5–19).

The Veterans generation (aged 80+ in 2011, born before 1931):

- numbered 162 in 2011 (7% of the population);
- were 103 fewer than in 2006 (their share down by 3%);
- had 1.05 women per man.

The Wartime generation (aged 65 to 79 in 2011, born 1931–1946):

- numbered 502 in 2011 (16% of the population);
- were 52 fewer (their share down by 1%) since 2006;
- had 1.10 men per woman.

Baby-boomers (aged 50 to 64 in 2011, born 1947–1961):

- numbered 768 residents (23% of the population);
- were the largest generation in Tumbarumba;
- were 16 fewer (up by 0.7%) since 2006;
- had 1.25 men per woman.

Generation X (aged 30–44 in 2011, born 1961–1976):

- numbered 667 in 2011 (19% of the population);
- were the second largest generation;
- had stable numbers (their share little changed) since 2006;
- had 1.25 men per woman.

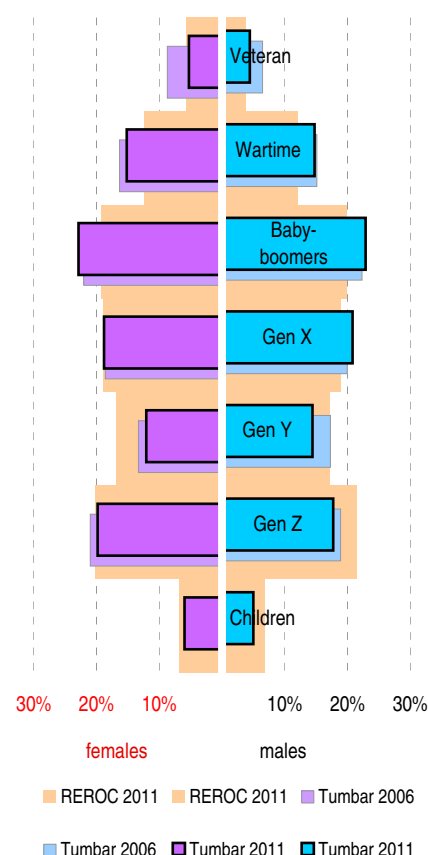
Gen Y (aged 20 to 34 in 2011, born 1961–1976):

- numbered 447, a 13% share;
- 99 less than 2006; a 2% smaller share;
- the fifth largest generation;
- had 1.35 men per woman.

Gen Z (aged 5–19 years old in 2011, born from 1991–2006):

- numbered 628 (19%), the third largest generation;
- 74 fewer than in 2006 (their share was down by 1%);
- had 1.35 males per female.

Sizes of generations



Tumbarumba's population was down by 177 between 2006 and 2011, due to:

- an increase from 183 net births (those under 5 in 2011)
- less net departures by 103 Veterans + 99 Gen Ys + 74 Gen Zs + 52 of the Wartime generation + 16 Gen Xs + 16 Baby-boomers

Generations	Tumbarumba							REROC, 2011	
	2011	2006	change	2011%	2006%	change	M / F ratio	share (%)	Tumbar diff
infants (aged 0–5)	183		+ 183	5%	0%	up 5%	1.06 F:M	7%	1% less
Generation Z (aged 5–19)	628	702	− 74	19%	20%	dn 1%	1.01 M:F	21%	2% less
Generation Y (aged 20–34)	447	546	− 99	13%	15%	dn 2%	1.35 M:F	17%	4% less
Generation X (aged 35–49)	667	683	− 16	20%	19%	up 1%	1.25 M:F	19%	1% more
Baby-boomers (aged 50–64)	768	784	− 16	23%	22%	up 1%	1.13 M:F	20%	3% more
Wartime (aged 65–79)	502	554	− 52	15%	16%	dn 1%	1.10 M:F	12%	3% more
Veterans (aged 80+)	162	265	− 103	5%	7%	dn 3%	1.05 F:M	5%	0% more
total residents	3,357	3,534	− 177	100%	100%	SD: 1.4%	1.14 M:F	93%	dn 5.0%



## Children borne

The average number of births that women have had 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 fewer births than older women.

In Tumbarumba, the average number of children borne by all women aged 15+ was 2.3. This was similar than in Eastern Riverina, where women averaged 2.1 births.

As young women matured, their average number of births increased.

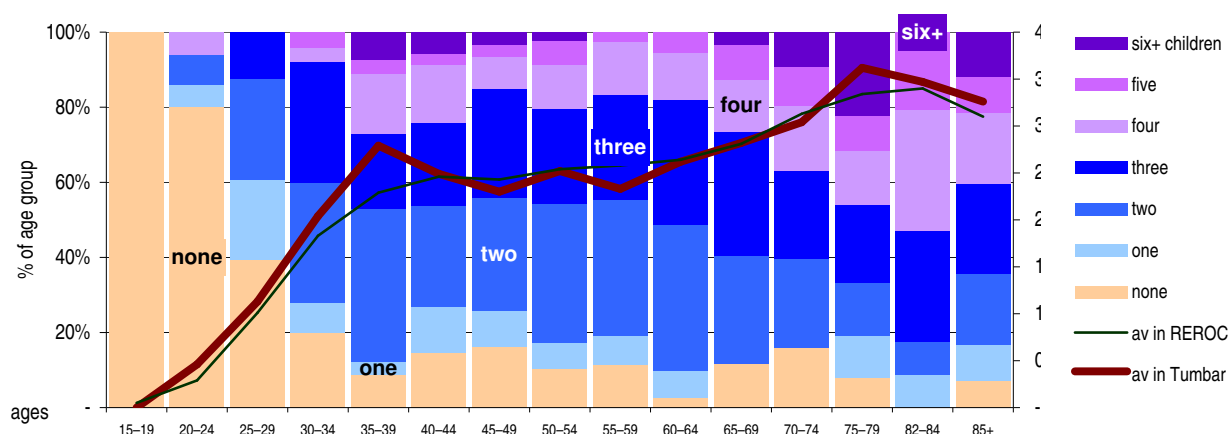
- Among those aged 15–19, all had never had children (in Tumbarumba).
- Among those aged 20–24, 80% had never had children.  
About 6% had one birth and 14% had two or more births.
- By the age of 40–44 years, 27% of women had borne two children and 24% had borne four +.  
Only 14% had never given birth.

The number of children borne by women has trended downwards for decades. In Tumbarumba, the average number of births was steady between 2006 and 2011.

- Average births for women aged 45–49 years was 0.3 lower than in 2006.
- The average births for women aged 55–59 years and 15–19 years also fell.
- Average births rose most for those aged 35–39 years and 25–29 years.

Compared with Eastern Riverina, the average number of births per woman in Tumbarumba was similar. Nine of the 5-year age cohorts had higher birth rates here; six had lower rates.

Number of children borne, by women's ages, 2011



Number of children borne	Number of children ever borne					av. births per women		change 2006–2011	
	none	one	two	three	four +	av in Tumbar	av in REROC	Tumbar	REROC
% of women of each age having had this many births									
age of women in 2011									
15–19 years	100%	-	-	-	-	-	0.1	dn 0.2	same
20–24 years	80%	6%	8%	-	6%	0.5	0.3	dn 0.1	dn 0.1
25–29 years	39%	21%	27%	13%	-	1.1	1.0	up 0.2	same
30–34 years	20%	8%	32%	32%	8%	2.0	1.8	same	same
35–39 years	9%	4%	41%	20%	27%	2.8	2.3	up 0.4	same
40–44 years	14%	13%	27%	22%	24%	2.5	2.5	dn 0.2	same
45–49 years	16%	10%	30%	29%	15%	2.3	2.4	dn 0.3	dn 0.1
50–54 years	10%	7%	37%	25%	20%	2.5	2.5	up 0.1	dn 0.1
55–59 years	11%	8%	36%	28%	17%	2.3	2.6	dn 0.3	same
60–64 years	3%	7%	39%	33%	18%	2.6	2.6	dn 0.1	dn 0.1
65–69 years	12%	-	29%	33%	27%	2.8	2.8	dn 0.1	dn 0.3
70–74 years	16%	-	24%	24%	37%	3.0	3.1	dn 0.4	dn 0.3
75–79 years	8%	11%	14%	21%	46%	3.6	3.3	up 0.2	same
80–84 years	-	9%	9%	29%	53%	3.5	3.4	dn 0.2	up 0.2
85+ years	7%	10%	19%	24%	40%	3.3	3.1	up 0.6	up 0.2
<b>Total</b>	<b>21%</b>	<b>7%</b>	<b>27%</b>	<b>23%</b>	<b>21%</b>	<b>2.3</b>	<b>2.1</b>	<b>same</b>	<b>same</b>

Average births calculated from raw data assuming 7 births 0% = u/. 0.5%  
average for women with 6+ births.

The most common number of births for each age are shaded this colour

The biggest changes are shaded this colour

# Households

## The households of Tumbarumba

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. More flats usually means more small dwellings and more single persons.

In 2011, 1,290 households were counted in Tumbarumba, 41 fewer than in 2006.

Of the households, 69% were families, 30% were single persons and 1% were shared or group households.

The average size of all households was 2.33 persons, which was 0.09 smaller than in Eastern Riverina. Family households averaged 2.91 people, 0.15 smaller than in Eastern Riverina.

Of the 886 family households:

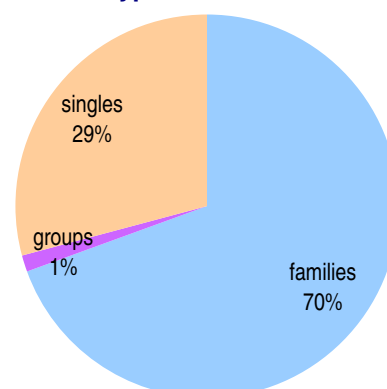
- four-sevenths (57%) had two members,
- one-sixth (17%) had three members, and
- one-quarter (27%) had four or more members.

Compared with Eastern Riverina, Tumbarumba had 8% more family households with two members, 2% fewer with three members, and 6% fewer with four or more members.

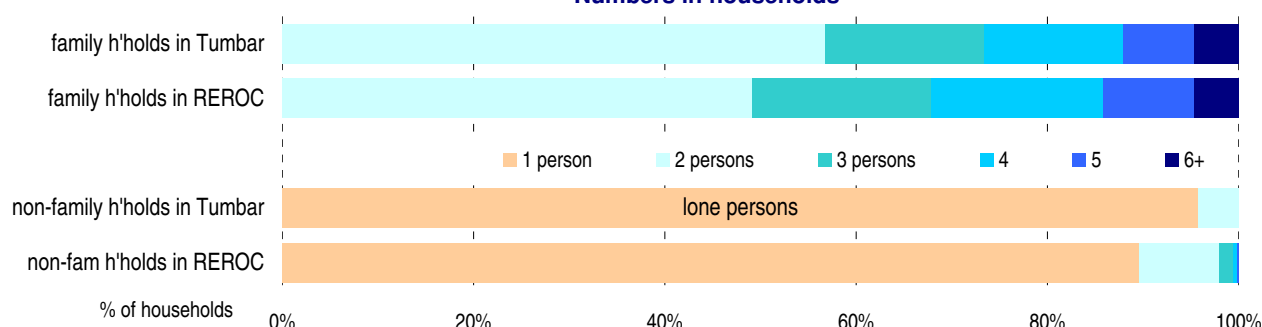
Of the other households in Tumbarumba, 387 or 96% were lone-person households. The rest were shared or group housing, with all of these having two 'flat-mates'. Across Eastern Riverina, nine in every ten non-family households were lone persons.

Since 2006, the average size of all households had decreased by 0.09 persons. That of family households decreased by 0.08 while that of non-family households decreased by 0.03.

Types of households



Numbers in households



Sizes of households	Number of households (dwellings) of each size						total households	total residents	av. h'hold size
	1 person	2 persons	3 persons	4 persons	5 persons	6 or more			
family households		503	147	129	66	41	886	2,579	2.91
non-family households	387	17	0	0	0	0	404	421	1.04
<b>all dwellings 2011</b>	<b>387</b>	<b>520</b>	<b>147</b>	<b>129</b>	<b>66</b>	<b>41</b>	<b>1,290</b>	<b>3,000</b>	<b>2.33</b>
family households 2006 *	..	481	175	157	74	43	930	2,785	2.99
non-family households 2006 *	374	24	3	0	0	0	401	431	1.07
<b>all dwellings 2006 *</b>	<b>374</b>	<b>505</b>	<b>178</b>	<b>157</b>	<b>74</b>	<b>43</b>	<b>1,331</b>	<b>3,216</b>	<b>2.42</b>
<b>2011</b>									
family h'holds in Tumbar		57%	17%	15%	7%	5%	886	2,579	2.91
family h'holds in REROC		49%	19%	18%	9%	5%	34,301	105,122	3.06
non-family h'holds in Tumbar	96%	4%	0%	0%	0%	0%	404	421	1.04
non-fam h'holds in REROC	90%	8%	1%	0%	0%	0%	14,781	16,718	1.13

The total number of residents is calculated by multiplying the number of households by their sizes, assuming 7.0 persons per household for those recorded as '6 or more'. This assumption makes the calculated total equal the population in private dwellings.



## Living arrangements

There are various living arrangements within households, and the roles people have differs between the sexes, from other places, and over time. Mostly, adults live as a single or a partner in a couple, while young people are either dependent children (under 15), full-time students (aged 15 to 24), or independent.

Here, 51% of residents lived as partners in a couple, with less than two in every ten being de facto couples.

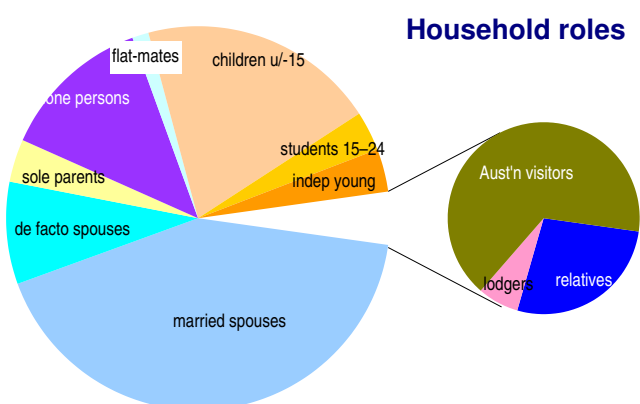
Sole parents were 4% of residents.

Children living with a parent made up 27% of the residents, of whom:

- 20% were under 15 years old,
- 4% were full-time students, and
- 4% were independent young adults.

Of the other adults:

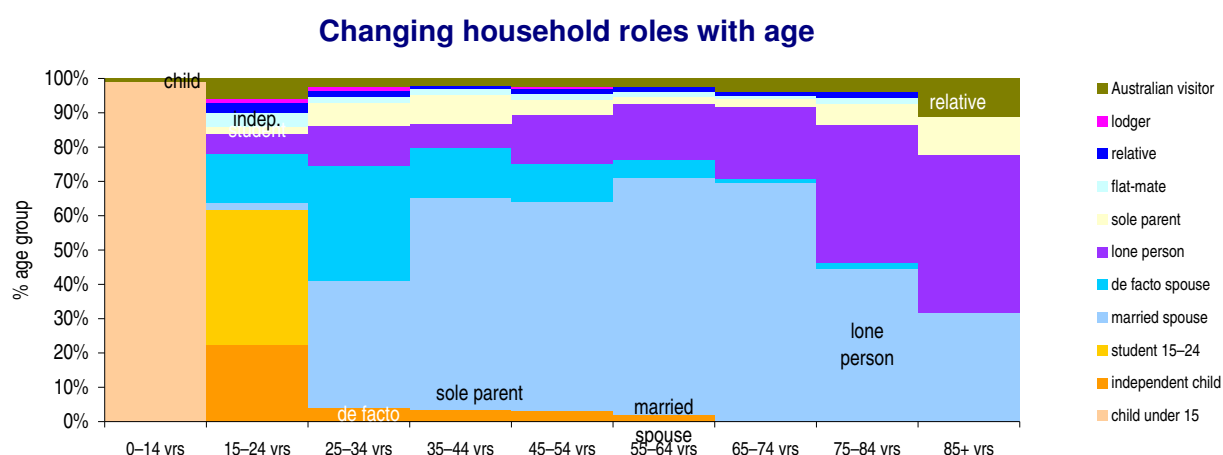
- 13% were living alone
- 1% lived in shared housing
- 1% lived with relatives.



Compared to Eastern Riverina, Tumbarumba had 3% more residents who were married spouses and 2% more lone persons, but 1% fewer were children under 15 and 1% fewer were independent young adults.

Compared with 2006, 0.9% more residents were de facto spouses and 0.9% more were lone persons, while 1.4% fewer were children under 15 and 1.1% fewer were married spouses.

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 around thirty years old, while the proportion who live alone tends to increase with age (about half those aged 85+ live alone).



Roles in households	Tumbar 2011				Tumbarumba 2011			2006 % in Tumbar	diff. from 2006
	persons, all ages	% of all ages	% in REROC	Tumbar's difference	males	females	ratio		
married spouses	1,261	42%	40%	3% more	628	633	1.01 F:M	43%	dn 1%
de facto spouses	258	9%	7%	1% more	127	131	1.03 F:M	8%	up 1%
sole parents	108	4%	4%	1% less	32	76	2.38 F:M	3%	up 0%
lone persons	383	13%	11%	2% more	228	155	1.47 M:F	12%	up 1%
flat-mates	44	1%	3%	1% less	24	20	1.20 M:F	2%	dn 0%
children under 15	596	20%	21%	1% less	298	298	=	21%	dn 1%
full-time students (15-24)	106	4%	4%	1% less	49	57	1.16 F:M	3%	up 0%
independent young adults	108	4%	5%	1% less	76	32	2.38 M:F	4%	up 0%
relatives	35	1%	1%	0% less	17	18	1.06 F:M	1%	up 0%
lodgers	9	0%	1%	0% less	3	6	2.00 F:M	1%	dn 0%
Aust'n visitors	85	3%	3%	0% more	45	40	1.13 M:F	3%	up 0%
<b>Total</b>	<b>2,993</b>	<b>100%</b>	<b>100%</b>		<b>1,527</b>	<b>1,466</b>	<b>1.04 M:F</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

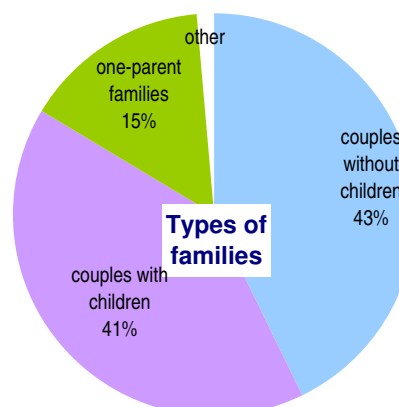
Most people live in families, and the types of families in a community affects its characteristics and needs. Families with high proportions of dependents, such as one-parent families and large families, tend to have lower disposable incomes and live in areas with cheaper housing. Couples without children are mainly either young or empty-nesters, and can include same-sex couples.

Of the families in Tumbarumba:

- 36% were couples with children;
- 52% couples without children;
- 12% were one-parent families.

The biggest difference from Eastern Riverina in the types of families is that Tumbarumba had 9% more couples without children and 5% fewer couples with children.

Between 2006 and 2011, the number of couples without children increased by 5% and the number of one-parent families rose by 2%, while the overall population counted fell by 5%.



Type of families	Tumbarumba 2011				Tumbarumba 2006			Tumbarumba 2006	
	families	% families	% in REROC	Tumbar's difference	families	change	change %	% families	change in %
couples without children	462	52%	43%	9% more	438	up 24	up 5%	47%	up 5%
couples with children	318	36%	41%	5% less	389	dn 71	dn 18%	41%	dn 6%
one-parent families	107	12%	15%	3% less	105	up 2	up 2%	11%	up 1%
other families	6	1%	1%	1% less	6	same	same	1%	up 0%
<b>total families</b>	<b>893</b>	<b>100%</b>	<b>100%</b>		<b>938</b>	<b>dn 45</b>	<b>dn 5%</b>	<b>100%</b>	

Note: this count excludes family members temporarily absent on Census Night. In the Census, a family is a group of related people living in the same dwelling.

The average size of all families in Tumbarumba in 2011 was 2.8 persons, which was 0.1 smaller than Eastern Riverina and 0.2 down from 2006.

Couple families averaged 4.0 persons:

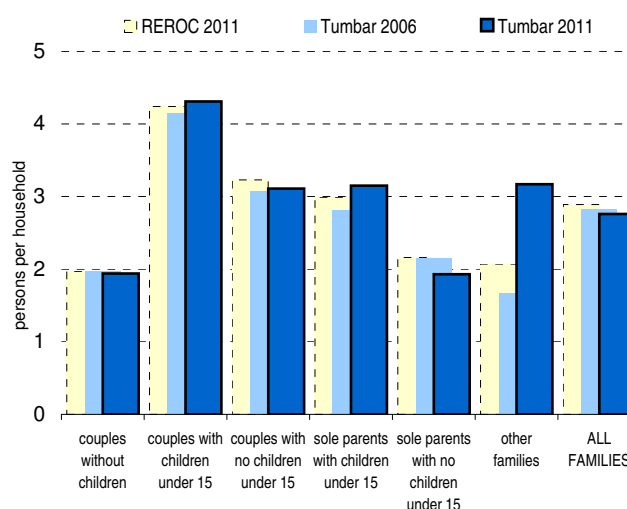
- 4.3 for families with children under 15,
- 3.1 for families with no children under 15.

One-parent families averaged 2.6 persons:

- 3.2 for families with children under 15,
- 1.9 for families with no children under 15.

Between 2006 and 2011, the average family size of other families increased most, by 1.50, while that of sole parents with no children under 15 fell most, down by 0.22.

### Average family size



Family size	Tumbarumba 2011			REROC, 2011 av size	Tumbar's difference	Tumbar, 2006		REROC, 2006	
	families	residents	av size			av size	change	av size	change
couples without children	462	895	1.94	1.97	0.03 less	1.97	dn 0.03	1.97	dn 0.03
couples with children under 15	234	1,009	4.31	4.24	0.07 more	4.15	up 0.16	4.24	up 0.07
couples with no children under 15	84	261	3.11	3.23	0.12 less	3.07	up 0.04	3.23	dn 0.12
sole parents with children under 15	62	195	3.15	2.99	0.16 more	2.81	up 0.34	2.94	up 0.21
sole parents with no children under 15	45	87	1.93	2.16	0.23 less	2.15	dn 0.22	2.16	dn 0.23
other families	6	19	3.17	2.07	1.10 more	1.67	up 1.50	2.06	up 1.11
<b>ALL FAMILIES</b>	<b>893</b>	<b>2,466</b>	<b>2.76</b>	<b>2.89</b>	<b>0.13 less</b>	<b>2.83</b>	<b>dn 0.07</b>	<b>2.93</b>	<b>dn 0.17</b>

Excludes family members temporarily absent on Census Night.

## Marriage and family blending

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. A person's legal marital status (eg married, divorced) can be less relevant than their social marital status (whether they live as a couple or a single).

Of Tumbarumba's 2,737 residents aged 15+ in 2011, 52% were married and 29% had never married. The other 20% were once married, and were now separated (4%), divorced (8%), or widowed (8%).

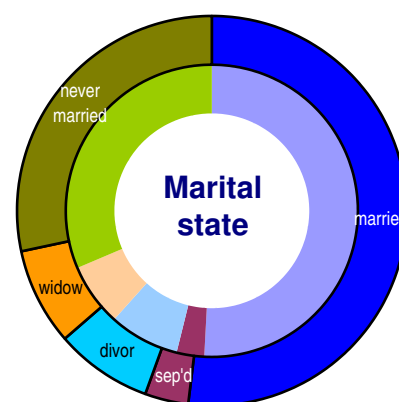
About 55% of residents in Tumbarumba lived as a couple, which was higher than the 52% who were legally married. Of cohabiting couples, one in six were not married (to each other).

Compared with Eastern Riverina, more residents were married (1% more), while fewer were never married (3% fewer).

Over 2006 to 2011, the proportions of adults in Tumbarumba who were divorced rose by 1%. The proportion who were married fell by 3%.

Generally, because women live longer, more tend to be widowed, but also separated and divorced. In Tumbarumba there were 2.2 women per man among the widowed, 1.3 men per woman among separated adults but 1.2 men per woman among divorced adults.

People who have never married are more usually male; in Tumbarumba, there were 1.8 men per woman among those who had never married.



The outer, darker ring is Tumbar; the inner, lighter ring is REROC.

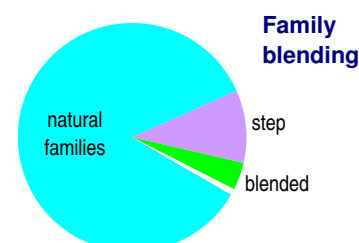
Legal marriage	Tumbar, 2011		% in REROC	Tumbar's difference	Tumbarumba 2011			Tumbar in 2006	change from 2006
	people	percent			males	females	ratio		
married	1,421	51.9%	50.7%	1.2% more	732	689	1.06 M:F	54.6%	dn 2.7%
separated	98	3.6%	3.2%	0.4% more	55	43	1.28 M:F	3.3%	up 0.3%
divorced	226	8.3%	7.9%	0.4% more	125	101	1.24 M:F	7.0%	up 1.3%
widowed	213	7.8%	6.8%	1.0% more	66	147	2.23 F:M	7.2%	up 0.6%
never married	779	28.5%	31.4%	2.9% less	498	281	1.77 M:F	27.9%	up 0.6%
<b>residents aged 15+</b>	<b>2,737</b>	<b>100%</b>	<b>100%</b>		<b>1,476</b>	<b>1,261</b>	<b>1.17 M:F</b>	<b>100%</b>	
Living situation	Tumbar, 2011		% in REROC	Tumbar's difference	Tumbarumba 2011			Tumbar in 2006	change from 2006
	people	percent			males	females	ratio		
married	1,261	54.6%	52.0%	2.6% more	627	634	1.01 F:M	56.6%	dn 2.0%
de facto	256	11.1%	9.6%	1.5% more	124	132	1.06 F:M	10.2%	up 0.9%
single	792	34.3%	38.4%	4.1% less	430	362	1.19 M:F	33.2%	up 1.1%
<b>residents aged 15+</b>	<b>2,309</b>	<b>100%</b>	<b>100%</b>		<b>1,181</b>	<b>1,128</b>	<b>1.05 M:F</b>	<b>100%</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).

Families are 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).

In Tumbarumba, 45 families (14% of families) included at least one step-child – 10.4% were step families and 3.8% were blended families.

- Of Eastern Riverina families, 7.1% were step-families and 5.4% were blended families.
- Between 2006 and 2001, the number of step or blended families in Tumbarumba fell by 9 (or 17%).



Blended and step families	Tumbar, 2011		% in REROC	Tumbar's difference	Tumbarumba, 2006			change % in REROC
	families	%			families	%	change	
natural families	270	84.9%	86.6%	1.7% less	330	85.1%	dn 60	dn 18%
step families	33	10.4%	7.1%	3.2% more	29	7.5%	up 4	up 14%
blended families	12	3.8%	5.4%	1.6% less	25	6.4%	dn 13	dn 52%
other families	3	0.9%	0.9%	0.1% more	4	1.0%	dn 1	dn 25%
<b>families</b>	<b>318</b>	<b>100%</b>	<b>100%</b>		<b>388</b>	<b>100%</b>	<b>dn 70</b>	<b>dn 18%</b>

## Child caring

The Census asked adults (15+) whether they voluntarily provided child care, either for their own child or another's, within the past fortnight. 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 Tumbarumba, 23% of adults (aged 15+) provided some voluntary child care, with 16% providing care only for their own children and 7% caring for another's child (of whom 1% were also caring for their own children).

Generally, there is a noticeable difference in child care provision between 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.

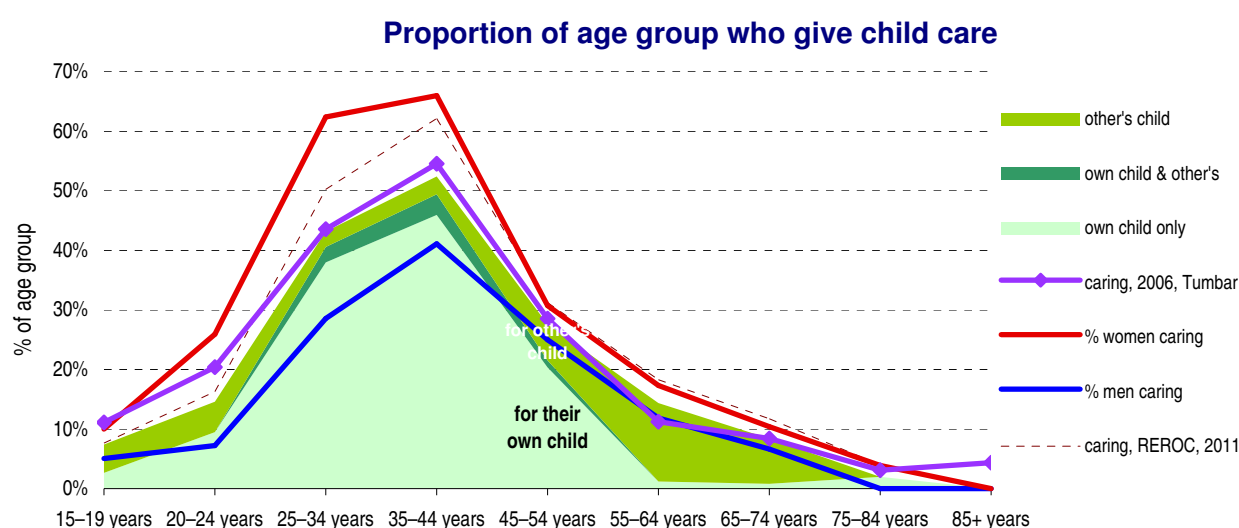
- In Tumbarumba, 29% of women provided voluntary child caring compared to 18% of men.
- For Eastern Riverina overall, 23% of women and 33% of men provided child care.

Child caring peaked in Tumbarumba between the ages of 35–44 years when 52% of residents were providing child caring (66% of women and 41% of men). It was next highest among people aged 25–34 years (43%) and 45–54 years (28%).

Caring for others' children was highest amongst residents aged 55–64 years with 13% caring for another's child (likely their grandchild), compared with 1% of this age group who were caring only for their own child. Among those aged 65–74 years, 8% looked after another's child (with or without their own).

Between 2006 and 2011, the proportion caring for a child in Tumbarumba fell by 3%.

- In the highest-caring age, 35–44 years, the proportion caring for a child fell by 2%.
- The proportion of 55–64 years caring for a child rose by 3%.
- The proportion of 20–24 years caring for a child fell by 6%.



Child care given, residents aged 15+	% of residents of each age who cared in 2011 for ...					caring, REROC, 2011		caring, 2006, Tumber		
	own child only	other's child	any child (total)	% men caring	% women caring	% caring, any child from REROC	Tumber diff.	% caring, any child	change 2006–2011	
	15–19 years	3%	5%	7%	5%	10%	8%	0% less	11%	dn 4%
	20–24 years	9%	5%	15%	7%	26%	16%	2% less	20%	dn 6%
	25–34 years	38%	5%	43%	29%	62%	50%	7% less	44%	dn 0%
	35–44 years	46%	6%	52%	41%	66%	62%	10% less	55%	dn 2%
	45–54 years	20%	7%	28%	25%	31%	31%	4% less	29%	dn 1%
	55–64 years	1%	13%	14%	12%	17%	18%	4% less	11%	up 3%
	65–74 years	1%	8%	8%	7%	10%	12%	3% less	8%	dn 0%
	75–84 years	2%	0%	2%	0%	4%	4%	2% less	3%	dn 1%
85+ years	0%	0%	0%	0%	0%	0%	same	4%	dn 4%	
all residents aged 15+	16%	7%	23%	18%	29%	28%	5% less	26%	dn 3%	

## Housework

The Census asked adults(15+) how many hours housework (unpaid domestic work) they did in the last week, including cleaning, cooking, washing, shopping, gardening and maintenance. The usual housework pattern is not surprising – as with child caring, women do more hours than men, and people of parenting age do more than teenagers or older people.

In Tumbarumba, women averaged around 16 hours of domestic work a week, compared to 7 hours for men.

Overall, 20% of Tumbarumba adults did not do any housework. They include high proportions of the teenagers: here 29% of them did no housework. Those least able to avoid housework were aged 25–34 years, of whom only 12% did no housework.

Housework is strongly affected by having children, with the peak housework hours usually occurring over the main child-rearing ages. Here, the peak housework age:

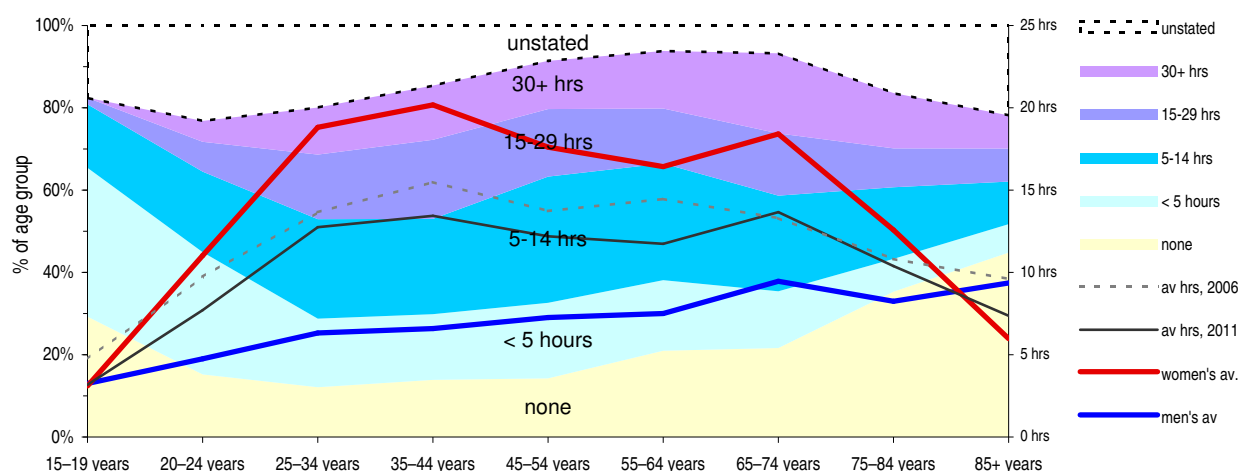
- for women was around 35–44 years, when they averaged around 20 hours housework each week;
- for men, the peak housework was 9 hours a week among those aged 65–74 years.

Women tend to do more housework than men regardless of age.

- Among those aged 35–44 years, women did 3.1 times the housework, 20 hours vs 6.6 for men.
- Among residents aged 25–34 years, women did 3.0 times the housework.
- In advanced age, housework tapers off, often faster for women than men. Men aged over 85 do 57% more housework than women.

Between 2006 and 2011, the average weekly housework by women in Tumbarumba fell by 2.1 hours; for men, average housework fell by 0.9 hours.

**Hours of housework, by age and sex**



The chart shows how domestic labour changes with age and sex. The shaded areas represent the proportion of adults of each age 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 solid lines show the average hours of domestic work per week, shown on the right axis, by all people in 2001 and 2006 (dark lines) and by men and women in 2011 (blue and red lines).

Housework by age in Tumbarumba	hours of unpaid domestic work per week					av hours pw housework, Tumbar			
	none	< 5 hours	5-14 hrs	15-29 hrs	30+ hrs	women, 2011	men, 2011	F change 2001-2006	M change 2006-2011
15-19 years	29%	36%	15%	2%	0%	3.1 hrs	3.3 hrs	dn 1.0	dn 2.1
20-24 years	15%	30%	20%	7%	5%	11.0 hrs	4.8 hrs	dn 2.7	dn 0.8
25-34 years	12%	17%	24%	16%	11%	18.8 hrs	6.3 hrs	dn 1.1	dn 1.2
35-44 years	14%	16%	23%	19%	13%	20.2 hrs	6.6 hrs	dn 3.2	dn 1.1
45-54 years	14%	18%	31%	16%	12%	17.6 hrs	7.3 hrs	dn 2.0	dn 1.0
55-64 years	21%	17%	28%	13%	14%	16.4 hrs	7.5 hrs	dn 3.8	dn 1.8
65-74 years	22%	14%	23%	15%	19%	18.4 hrs	9.5 hrs	up 0.4	up 0.2
75-84 years	35%	8%	17%	9%	13%	12.6 hrs	8.2 hrs	dn 1.1	up 0.5
85+ years	45%	7%	10%	8%	8%	6.0 hrs	9.4 hrs	dn 0.1	dn 4.0
<b>residents</b>	<b>20%</b>	<b>18%</b>	<b>24%</b>	<b>14%</b>	<b>12%</b>	<b>16.0 hrs</b>	<b>7.2 hrs</b>	<b>dn 2.1</b>	<b>dn 0.9</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

The types of dwellings in a community are a reflection of its land prices and population structure. Regional and outer metropolitan areas have traditionally been dominated by detached houses, but newer dwellings tend to be smaller and use less land. Urban areas, too, have seen a trend towards houses being replaced by higher-density dwellings, from townhouses to high-rise flats.

In 2011, 1,288 occupied private dwellings were counted in Tumbarumba, containing 2,999 residents at an average occupancy of 2.33 persons per dwelling.

Some 96% of the occupied dwellings were detached houses, which was 7% more than in Eastern Riverina. The other occupied dwellings were:

- 29 flats and units,
- 21 other types of dwellings, notably caravans or cabins.

Of the occupied flats/units, all were low-rise.

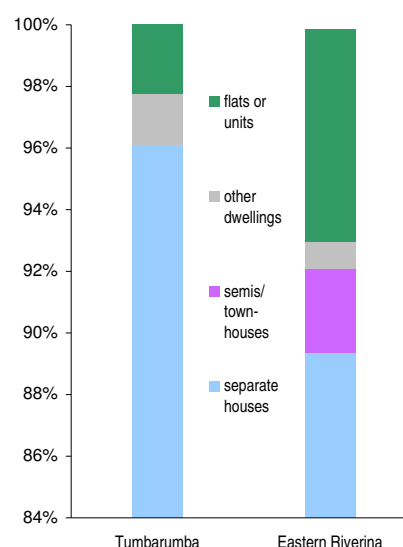
The occupancy rate of houses was 2.37 persons per dwelling.

- This was 6% lower than in 2006.
- The occupancy rate over Eastern Riverina was 2.56.

For flats and units, the average occupancy was 1.41 persons.

- This was 12% lower than the occupancy rate in 2006.
- Occupancy of flats in Eastern Riverina averaged 1.52 persons.

Types of dwellings



There were also 296 people living in institutional (or non-private) accommodation in 2011. This can include nursing homes, boarding houses, hospitals, prisons, and barracks.

- The number in institutional accommodation had risen by 60 since 2006.

Types of dwellings	Dwellings occupied by residents				occupancy rates of dwellings				
	Tumbar 2011	% Tumbars dwgs.	% REROC dwgs.	Tumbar's difference	residents, Tumbar 2011	residents / dwelling	residents / dwg, 2006	% change	res/ dwg, REROC
<b>separate houses</b>	<b>1,238</b>	<b>96%</b>	<b>89%</b>	<b>7% more</b>	<b>2,930</b>	<b>2.37</b>	<b>2.43</b>	<b>dn 6%</b>	<b>2.56</b>
<b>semis/ town-houses</b>	<b>0</b>	<b>0%</b>	<b>3%</b>	<b>3% less</b>	<b>0</b>	<b>-</b>	<b>1.58</b>	<b>-</b>	<b>1.62</b>
• one storey	0	0.0%	2.3%	2.3% less	0	-	1.17	-	1.58
• two or more storeys	0	0.0%	0.4%	0.4% less	0	-	-	-	1.88
<b>flats or units</b>	<b>29</b>	<b>2%</b>	<b>7%</b>	<b>5% less</b>	<b>41</b>	<b>1.41</b>	<b>1.53</b>	<b>dn 12%</b>	<b>1.52</b>
• in a 1-2 storey block	29	2.3%	6.5%	4.2% less	41	1.41	1.44	dn 2%	1.52
• in a 3 storey block	0	0.0%	0.2%	0.2% less	0	-	-	-	1.35
• in a 4+ storey block	0	0.0%	0.2%	0.2% less	0	-	-	-	1.50
• attached to a house	0	0.0%	0.1%	0.1% less	0	-	-	-	1.74
<b>other dwellings</b>	<b>21</b>	<b>2%</b>	<b>0.9%</b>	<b>1% more</b>	<b>25</b>	<b>1.19</b>	<b>1.75</b>	<b>dn 56%</b>	<b>1.81</b>
• caravan, cabin, houseboat	11	0.9%	0.4%	0.4% more	8	0.73	1.53	dn 80%	1.31
• improvised home or tent	3	0.2%	0.1%	0.2% more	4	1.33	-	-	2.81
• flat attached to a shop	7	0.5%	0.4%	0.1% more	13	1.86	1.69	up 16%	2.18
not stated	0	0.0%	0.2%	0.2% less	3	-	1.75	-	1.67
<b>Total</b>	<b>1,288</b>	<b>100%</b>	<b>100%</b>		<b>2,999</b>	<b>2.33</b>	<b>1.69</b>	<b>up 64%</b>	<b>2.45</b>
people in non-private dwellings					296	in 2011	236	in 2006	

Occupied private dwellings are only those that held residents on Census night, and exclude dwellings occupied by visitors and non-classifiable households (which are mainly dwellings that appeared inhabited but where a Census form was not collected).



## Dwelling tenures

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

Overall, 45% of Tumbarumba's occupied dwellings were fully owned, 26% of Tumbarumba's dwellings were being purchased, and 25% were rented (5% had other arrangements or did not say).

The proportion fully-owned was 7% higher than in Eastern Riverina. Generally, more fully-owned dwellings indicates an older, longer-settled population.

- 46% of houses, none of flats / units and of the were fully owned.
- The proportion fully-owned was down by 2% between 2006 and 2011.

The proportion of Tumbarumba's dwellings being purchased was 6% lower than in Eastern Riverina, often an indication of lower population turnover and fewer incoming residents.

- 26% of separate houses were being purchased; none of the flats / units were.
- The proportion of dwellings being purchased was steady between 2006 and 2011.

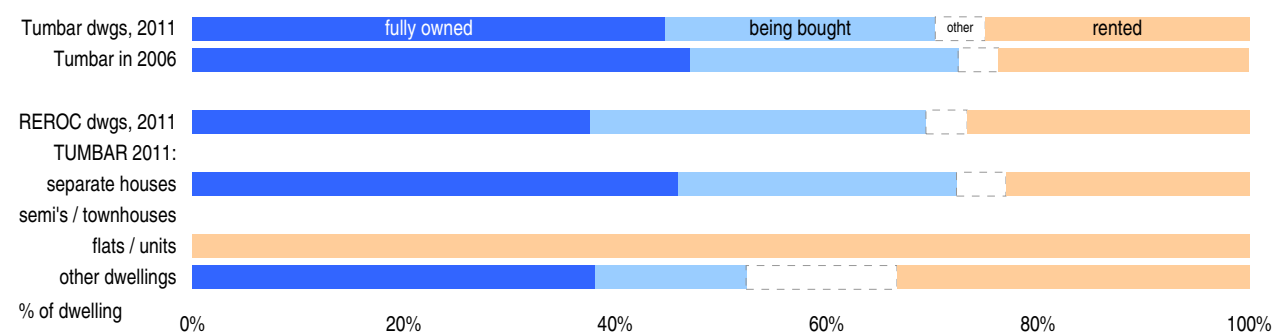
Most other dwellings were rented (25%), which was quite similar to Eastern Riverina.

- The proportion of dwellings that were rented rose by 1% between 2006 and 2011.
- 100% of the flats / units were rented as were 26% of the separate houses.
  - 7% of all dwellings were rentals managed by real estate agents;
  - 11% were managed by individuals (eg small investors);
  - 5% had other private landlords.

About 1% of occupied dwellings in Tumbarumba were public housing, 17 homes in all.

- Of these, 13 were separate houses, and 4 were flats or units.
- Since 2006, the number of occupied public housing dwellings had fallen by 3.

### 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	other	estate agent	owner	public housing	2011	2006
separate houses	46%	26%	23%	5%	7%	10%	1%	13	17
semi's / townhouses	-	-	-	-	-	-	-	0	0
flats / units	0%	0%	100%	0%	17%	33%	13%	4	3
other dwellings	38%	14%	33%	14%	14%	19%	0%	0	0
<b>Tumbar dwgs, 2011</b>	<b>45%</b>	<b>26%</b>	<b>25%</b>	<b>5%</b>	<b>7%</b>	<b>11%</b>	<b>1%</b>	<b>17</b>	<b>20</b>
REROC dwgs, 2011	38%	32%	27%	4%	12%	7%	4%	1,839	2,054
<b>Tumbar diff. from REROC</b>	<b>7% higher</b>	<b>6% lower</b>	<b>2% lower</b>	<b>1% higher</b>	<b>5% lower</b>	<b>4% higher</b>	<b>2% lower</b>		
Tumbar in 2006	47%	25%	24%	4%	6%	11%	2%		
<b>Tumbar change from 2006</b>	<b>2.3% lower</b>	<b>0.1% higher</b>	<b>1.3% higher</b>	<b>0.9% higher</b>	<b>1.6% higher</b>	<b>0.1% higher</b>	<b>0.2% lower</b>		

The 'other' tenure includes not stated. The proportions under different landlords do not add to the total rental proportion as some less-common landlord types are not shown.

## Mortgage payments

The level of mortgage payments in a community is a reflection of two main factors - dwelling prices and the age of the mortgages. Lower mortgage payments usually signify that dwellings are cheaper on average, or that fewer are buying more-expensive houses. Higher mortgage payments can be caused by an incoming population, since their mortgages are newer, and generally reflect higher house prices than paid by longer-term residents.

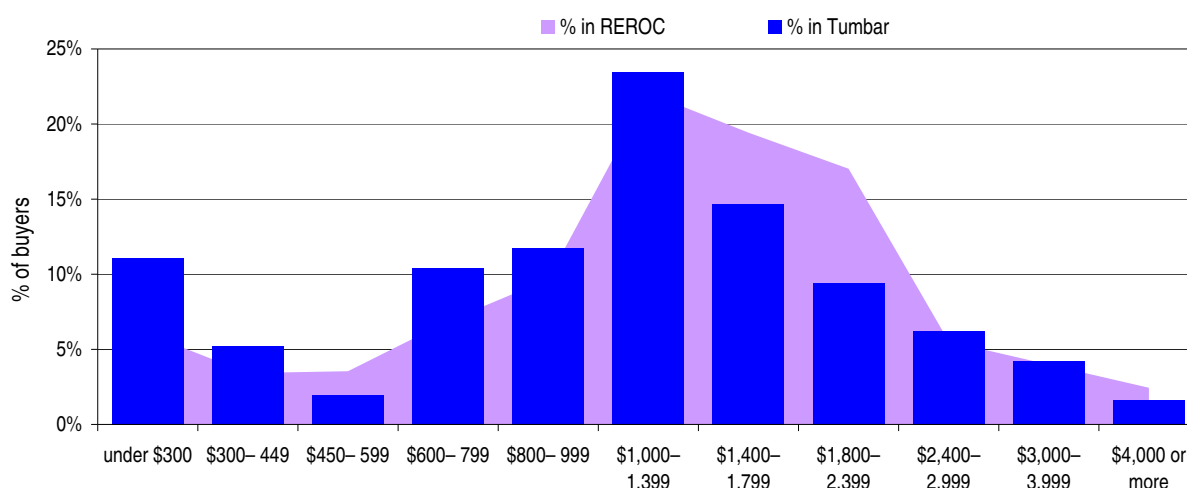
The average mortgage payment in 2011 by the 330 households in Tumbarumba who were paying off their home was about \$1,345 a month. The median mortgage (where half the households paid more and half less) was around \$1,083 a month.

- the average mortgage here was 12% less than Eastern Riverina
- the median mortgage was 20% less

The average mortgage generally varies with the type of dwelling, but here applies only to separate houses.

The average 2006 mortgage was around \$1,180 (in 2011 dollars), so the average mortgage in Tumbarumba had risen by about \$162 or 14% over the 5 years.

### Monthly mortgage payments



Monthly mortgage payments	occupied dwellings being purchased				% of dwelling type in mortgage range			Tumbar, 2006	
	number in Tumbar	% in Tumbar	% in RERO	Tumbar's difference	separate houses	attached houses	flats or units	range	% of home buyers
under \$300	34	11%	6%	5.1% more	10%			\$1-\$249	3%
\$300- 449	16	5%	3%	2% more	5%			\$250-\$399	7%
\$450- 599	6	2%	4%	2% less	2%			\$400-\$549	14%
\$600- 799	32	10%	7%	4% more	11%			\$550-\$749	20%
\$800- 999	36	12%	10%	2% more	12%			\$750-\$949	16%
\$1,000- 1,399	72	23%	22%	1% more	24%			\$950-\$1,199	12%
\$1,400- 1,799	45	15%	19%	5% less	15%			\$1,200-\$1,399	8%
\$1,800- 2,399	29	9%	17%	8% less	10%			\$1,400-\$1,599	7%
\$2,400- 2,999	19	6%	6%	1% more	6%			\$1,600-\$1,999	7%
\$3,000- 3,999	13	4%	4%	0% more	4%			\$2,000-\$2,999	4%
\$4,000 or more	5	2%	2%	1% less	2%			\$3,000+	3%
not stated	23			not included in percentages				not stated	
<b>Total</b>	<b>330</b>	<b>100%</b>	<b>100%</b>		<b>327</b>	-	-	<b>total</b>	<b>100%</b>
av. monthly mortgage	\$1,345		\$1,536	12% lower	\$1,078	n.a.	n.a.		\$1,024
median monthly mortgage	\$1,083		\$1,355	20% lower					\$800

The largest bands for each place and dwelling type are highlighted in bold. The average mortgage is calculated from the mid-points of the ranges using \$5000 for the top range in 2011, and \$4,000 in 2006.

CPI June 2006:	154.3	CPI June 2011	178.3
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## Weekly rents

Since more renters live in poverty than home owners or buyers, the rents paid in a community is an indicator of the community incomes. Places with more people paying lower rents often have pockets of disadvantage in the areas where rents are lowest.

The average rent paid by the 321 households renting in Tumbarumba in 2011 was around \$152 a week. The median rent, where half the households paid more and half less, was \$150 a week.

- The average rent was \$186 per week for the 97 dwellings managed by real estate agents.
- It was \$123 a week for the 184 dwellings managed by private landlords (eg investors, housing associations, charities).
- In public housing, the average rent was \$108 a week.

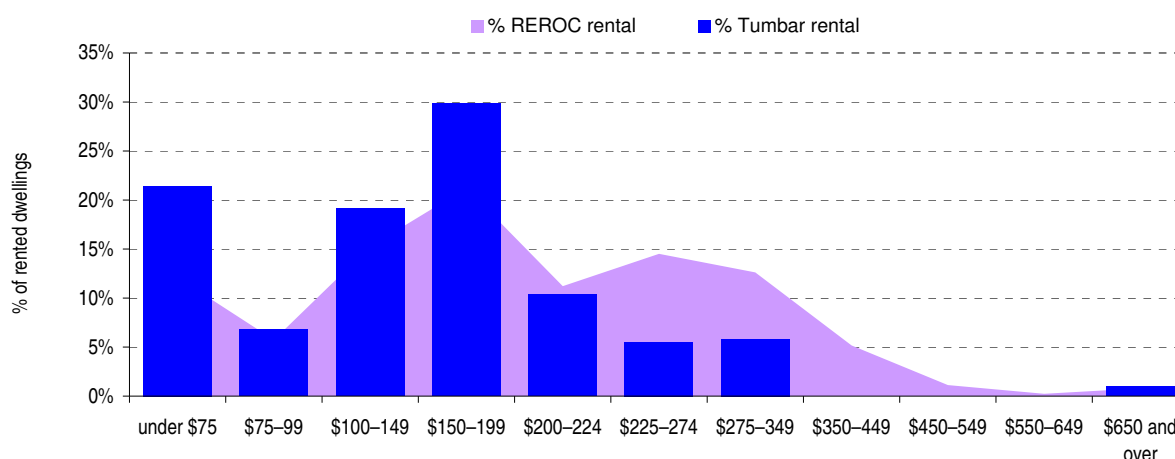
The most common rents in 2011 were in the ranges \$150–199 and under \$75 a week, which covered 70% of rental households.

Rents in Tumbarumba were, on average, 19% less than in Eastern Riverina (\$188 a week), where the most common rent ranges were \$150–199 and \$100–149 a week.

The average weekly rent in Tumbarumba in 2006 was \$138 (in 2011 dollars), so average rents had risen by \$14 over 5 years, which was 10% in real terms. The median weekly rent had risen by \$23 or 18% in real terms.

- Average rents in Eastern Riverina rose 10% over these five years; median rents by 10%.

### Weekly rents



Weekly rent payments	occupied rented dwellings				% dwellings in each rent range, by landlord			% Tumbar in 2006	
	rented dwellings	% Tumbar rental	% REROC rental	Tumbar's difference	real estate agents	private* landlords	public housing	2006 rent ranges	% Tumbar rental
under \$75	66	<b>21%</b>	12%	<b>9% more</b>	4%	25%	0%	\$0 – 49	18%
\$75–99	21	7%	6%	1% more	0%	7%	53%	\$50 – 99	19%
\$100–149	59	<b>19%</b>	<b>15%</b>	<b>4% more</b>	12%	26%	18%	\$100 – 139	34%
\$150–199	92	<b>30%</b>	<b>21%</b>	<b>9% more</b>	43%	26%	29%	\$140 – 179	19%
\$200–224	32	10%	11%	1% less	15%	10%	0%	\$180 – 224	6%
\$225–274	17	6%	<b>15%</b>	<b>9% less</b>	12%	3%	0%	\$225 – 274	1%
\$275–349	18	6%	13%	<b>7% less</b>	12%	4%	0%	\$275 – 349	0%
\$350–449	0	0%	5%	<b>5% less</b>	0%	0%	0%	\$350 – 449	0%
\$450–549	0	0%	1%	<b>1% less</b>	0%	0%	0%	\$450 – 549	1%
\$550–649	0	0%	0%	<b>0% less</b>	0%	0%	0%	\$550 +	1%
\$650 and over	3	1%	1%	0% more	0%	0%	0%		
not stated	13			not included in percentages				not stated	
<b>Total</b>	<b>321</b>	<b>100%</b>	<b>100%</b>		<b>97</b>	<b>184</b>	<b>17</b>		<b>100%</b>
<b>average rent</b>	<b>\$152</b>		<b>\$187</b>	<b>19% lower</b>	<b>\$186</b>	<b>\$123</b>	<b>\$108</b>	av (2011 \$):	<b>\$138</b>
<b>median rent</b>	<b>\$150</b>		<b>\$188</b>	<b>20% lower</b>		n.a.		med (2011 \$):	<b>\$127</b>

The most common rent ranges are have their data in bolded. The average is calculated by multiplying the % in each range by its mid-point, using \$800 for the top range in 2011 and \$700 in 2006. Rents in 2006 are inflated by the change in the CPI over the five years, to show equivalent dollars.

\* The column 'private landlords' includes individuals, cooperatives, church groups and 'other'.

## Internet connection

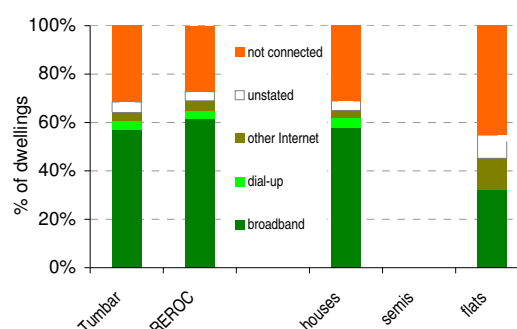
By August 2011, 64% of occupied dwellings in Tumbarumba were connected to the Internet, with 57% having a broadband connection and 4% using dial-up.

- Compared with Eastern Riverina, there were 4% more households with no Internet connection.
- Overall, 43% of dwellings did not have high-speed Internet, compared with 38% for Eastern Riverina.
- 68% of flats were without broadband, compared with 42% of separate houses.

Between 2006 and 2011, the proportion of dwellings with no Internet connection was down by 16% while the proportion with broadband rose by 38%.

- In Eastern Riverina, the proportion of dwellings with no connection was down by 16% while the proportion with broadband rose by 33%.

Internet connections, 2011



Internet connection	occupied dwellings				% of dwelling type, Tumbar			Tumbar, 2006	
	number	% Tumbar dwellings	% REROC dwellings	Tumbar's difference	separate houses	semis or townhouses	flats	% dwellings	change 2006-2011
an Internet connection	826	64%	69%	5% less	65%	-	45%	48%	up 16%
no Internet connection	406	32%	27%	4% more	31%	-	45%	48%	dn 16%
unstated	56	4%	4%	1% more	4%	-	10%	4%	up 0%
<b>occupied dwellings</b>	<b>1,288</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>-</b>	<b>100%</b>	<b>100%</b>	
broadband	735	57%	62%	5% less	58%	-	32%	20%	up 38%
dial-up	47	4%	3%	0% more	4%	-	0%	28%	dn 25%
other Internet	44	3%	4%	1% less	3%	-	13%	0%	up 3%
<b>no broadband connection</b>	<b>553</b>	<b>43%</b>	<b>38%</b>	<b>5% more</b>	<b>42%</b>	<b>-</b>	<b>68%</b>	<b>80%</b>	<b>dn 38%</b>

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

## Vehicles

In 2011, an average of 1.8 vehicles were parked at each household in Tumbarumba. This was 4% or 0.07 vehicles per household more than Eastern Riverina.

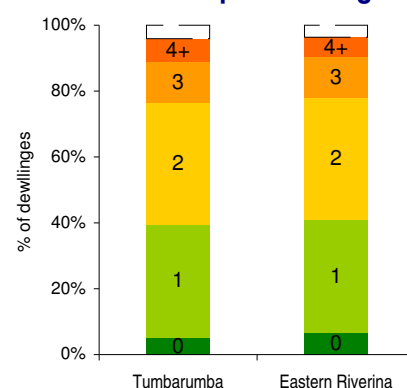
About 5% of Tumbarumba households had no vehicles, with most having one (34%) or two (37%), while 19% had three+ vehicles.

- Compared with Eastern Riverina, Tumbarumba had more households with four+ vehicles and fewer households with no vehicles.

The average vehicles per household was up by 0.26 since 2006.

- the proportion of households with one vehicle was up by 1.3%
- the proportion with two vehicles fell by 1.6%.

Vehicles per dwelling



Vehicles per dwelling	occupied dwellings by number of vehicles				Tumbar change, 2006-2011			REROC change, 2006-2011	
	dwellings 2011	% Tumbar dwellings	% REROC dwellings	Tumbar's difference	dwellings in 2006	% dwgs 2006	change in % dwgs	% dwgs 2006	change in % dwgs
no vehicles	67	5%	7%	1% less	72	5%	0.2% less	8%	1.1% less
one vehicle	443	34%	34%	0% more	441	33%	1.3% more	35%	1.0% less
two vehicles	476	37%	37%	0% less	513	38%	1.6% less	36%	0.8% more
three vehicles	162	13%	12%	0% more	171	13%	0.3% less	12%	0.6% more
four+ vehicles	89	7%	6%	1% more	79	6%	1.0% more	5%	0.6% more
number not stated	53	4%	4%	0% more	57	4%	0.2% less	4%	0.1% more
<b>All occupied dwellings</b>	<b>1,290</b>	<b>100%</b>	<b>100%</b>		<b>1,333</b>	<b>100%</b>	<b>dn 3.2%</b>	<b>2.7% more</b>	<b>same</b>
<b>average vehicles / dwelling</b>	<b>1.84</b>		<b>1.77</b>	<b>0.07 more</b>		<b>1.59</b>	<b>up 0.26</b>	<b>1.57</b>	<b>up 0.20</b>

The average vehicles per dwelling is calculated assuming 4.5 vehicles average in dwellings with 4+ vehicle.

# Community Capital

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.

## Stability

In 2011, 58% of Tumbarumba's residents had lived in the same house for at least 5 years, compared with 55% in Eastern Riverina. This indicates that residential stability here was almost the same as in Eastern Riverina.

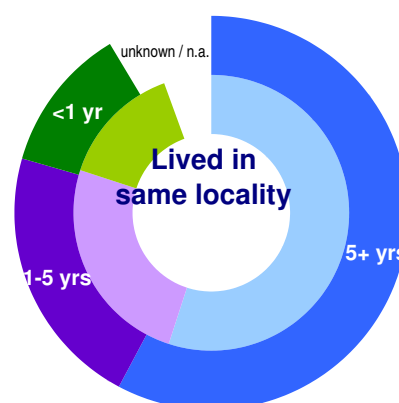
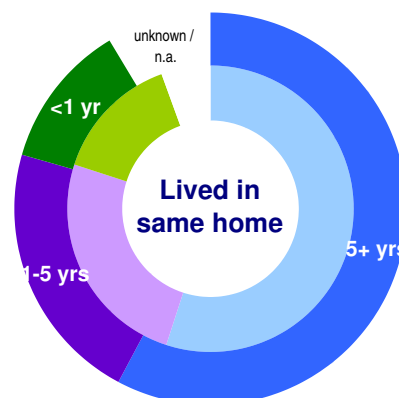
- 22% had been in their home for 1 to 5 years (25% for Eastern Riverina).
- 12% had been in their home for less than a year (14% for Eastern Riverina).

Another 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. In the Census, the locality is regarded as Tumbarumba.

- 70% of Tumbarumba's residents had lived in this locality for more than 5 years, which was 5% higher than the average across Eastern Riverina.
- 85% of current residents had lived here in the same locality for at least a year, compared with 85% across Eastern Riverina.

One in 8 residents had lived in their home for less than a year; one in every 16 had lived in this locality less than a year.

Over the five years 2006 to 2011, the proportion of residents who had lived over 5 years in the same house rose by 4%, suggesting a more stable community, ageing in place. The proportion who moved home within the last year stayed fairly constant.



The outer, darker ring is Tumbar; the inner, lighter ring is REROC.

Residential stability	Tumbarumba 2011		% in REROC	Tumbar's difference	Tumbarumba 2011			Tumbar in 2006	change from 2006
	people	percent			males	females	ratio		
same home 5+ years	1,941	58%	55%	3% more	56%	60%	1.08 F:M	54%	up 4%
same home 1-5 years	727	22%	25%	4% less	21%	22%	1.04 F:M	25%	dn 4%
same home <1 year	399	12%	14%	2% less	11%	13%	1.14 F:M	12%	dn 0%
not given	291	9%	6%	3% more	12%	5%	2.29 M:F	9%	up 0%
<b>residents</b>	<b>3,358</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>	<b>1.13 M:F</b>	<b>100%</b>	
same locality 5+ years	2,341	70%	65%	5% more	67%	73%	1.08 F:M	66%	up 3%
same locality 1-5 years	518	15%	20%	4% less	15%	16%	1.12 F:M	18%	dn 3%
same locality <1 year	208	6%	9%	3% less	6%	6%	1.09 M:F	7%	dn 1%
not given	291	9%	6%	3% more	12%	5%	2.29 M:F	9%	up 0%

## Net migration

The net migration into and out of Tumbarumba over 2006 to 2011 can be estimated by 'aging' the 2006 population to see what the 2011 population would be if no one had moved. If the population counted in an age group in the 2011 Census is lower than expected from natural change alone, some people must have left the area. If the population is higher than expected, some people that age have moved into the area.

In 2011, Tumbarumba's population was counted as 3,358, but the population expected after births and deaths was around 3,585, so Tumbarumba had a net migration of 228 outwards.

The largest groups leaving the area were:

- 73 people aged 15–19 yrs,
- 41 people aged 30–34 yrs,
- 40 people aged 20–24 yrs.

The largest groups arriving in the area were:

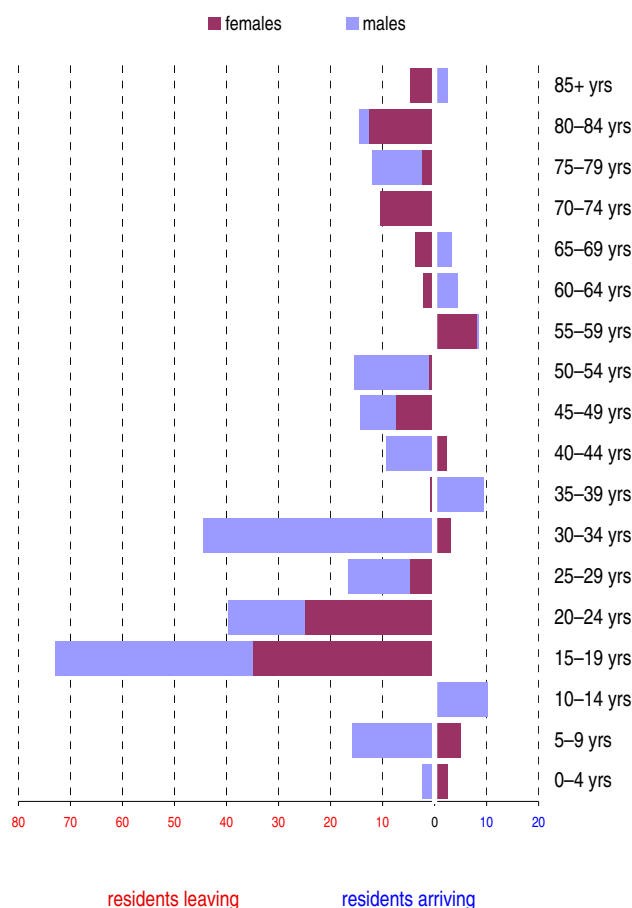
- 10 people aged 10–14 yrs,

The table below shows the 2006 population, the expected natural changes over 2006 to 2011, and the resultant 2011 'expected' population. The net migration is the difference between the expected population and that counted in the 2011 Census.

The births over 2006 to 2011, shown as 0 years old, are calculated by applying birth rates to the number of women in each age group from 15 to 44. All other age groups have deaths, calculated from their average mortality rates. The 2011 expected populations of each age are the population that was five years younger in 2006, less the expected deaths over the period.

Note: these numbers are approximate as they are calculated from Census counts (not estimated resident population) using national birth and death rates.

Net migration to Tumbar, by age



Net migration to Tumbar, by age	2006 population		natural change 2006–11		2011 expected popn		net migration 2006 - 2011		
	males	females	males	females	males	females	males	females	persons
0 yrs			92	92					
0–4 yrs	117	109	( )	( )	91	92	(2)	2	
5–9 yrs	108	106	( )	( )	117	109	(16)	5	(11)
10–14 yrs	135	127	( )	( )	108	106	10		10
15–19 yrs	101	78	( )	( )	135	127	(38)	(35)	(73)
20–24 yrs	90	64	( )	( )	101	78	(15)	(25)	(40)
25–29 yrs	138	75	( )	( )	90	64	(12)	(5)	(17)
30–34 yrs	116	89	( )	( )	138	75	(45)	3	(41)
35–39 yrs	118	106	(1)	( )	115	89	10	(1)	9
40–44 yrs	146	108	(1)	( )	117	106	(9)	2	(7)
45–49 yrs	156	135	(1)	( )	145	108	(7)	(8)	(14)
50–54 yrs	134	106	(2)	(1)	154	134	(14)	(1)	(15)
55–59 yrs	135	118	(2)	(1)	132	105		8	8
60–64 yrs	109	101	(4)	(2)	131	116	5	(2)	2
65–69 yrs	99	95	(4)	(2)	105	99	3	(4)	
70–74 yrs	80	70	(6)	(4)	93	91		(10)	(10)
75–79 yrs	49	57	(9)	(5)	71	65	(9)	(2)	(12)
80–84 yrs	47	46	(9)	(6)	40	51	(2)	(13)	(14)
85+ yrs	27	39	(35)	(35)	39	50	2	(5)	(2)
<b>Total</b>	<b>1,905</b>	<b>1,629</b>	<b>17</b>	<b>34</b>	<b>1,922</b>	<b>1,663</b>	<b>(139)</b>	<b>(89)</b>	<b>(228)</b>

The birth rate used here is based on the national birth rate inflated by 1.1 times, so net migration of 0-4 year-olds is minimised.

110%



## New arrivals and visitors

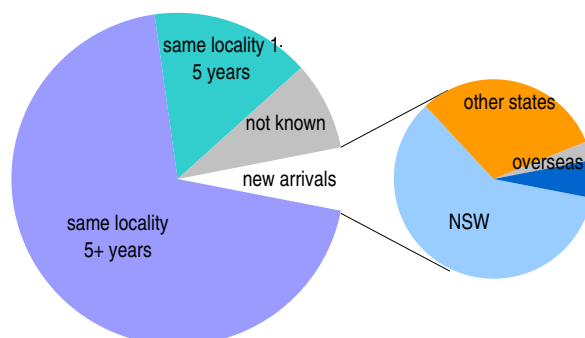
The residents who arrived in this locality in the previous year were mainly from NSW (125 people or 3.7% of Tumbarumba's residents), with 64 from other states and 13 from unstated place.

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 Eastern Riverina, Tumbarumba had 3.3% fewer of its population who were recent arrivals (within the last year), with the biggest difference being the lower proportion from NSW.

Over the last five years, the largest group of arrivals was from NSW, which provided 381 new residents (making 11% of the 2011 population). New residents from other states constituted another 4% of the population.

Period of residency in the locality



New residents to the locality	Tumbarumba 2011				Tumbarumba 2011			Tumbar in 2006	changed share from 2006
	people	% residents	% in REROC	Tumbar's difference	males	females	ratio		
<b>Came last year from ...</b>									
NSW	125	3.7%	6.7%	2.9% less	3.8%	3.7%	1.02 M:F	4.5%	dn 0.8%
other states	64	1.9%	2.2%	0.2% less	2.0%	1.8%	1.13 M:F	1.9%	up 0.0%
overseas	6	0.2%	0.5%	0.3% less	0.3%	0.0%	M	0.1%	up 0.1%
unstated place	13	0.4%	0.2%	0.2% more	0.3%	0.4%	1.32 F:M	0.3%	up 0.1%
<b>new residents last year</b>	<b>208</b>	<b>6.2%</b>	<b>9.5%</b>	<b>3.3% less</b>	<b>6.4%</b>	<b>5.9%</b>	<b>1.09 M:F</b>	<b>6.8%</b>	<b>dn 0.6%</b>
<b>Came in last 5 years, from ...</b>									
NSW	381	11.3%	16.1%	4.8% less	10.7%	12.1%	1.14 F:M	13.0%	dn 1.7%
other states	133	4.0%	5.1%	1.2% less	3.5%	4.5%	1.30 F:M	5.3%	dn 1.4%
overseas	40	1.2%	1.6%	0.4% less	1.3%	1.1%	1.19 M:F	0.8%	up 0.3%
unstated place	15	0.4%	0.4%	0.1% more	0.5%	0.4%	1.32 M:F	0.2%	up 0.3%
<b>newish residents, last 5 years</b>	<b>569</b>	<b>16.9%</b>	<b>23.2%</b>	<b>6.3% less</b>	<b>15.9%</b>	<b>18.1%</b>	<b>1.14 F:M</b>	<b>19.4%</b>	<b>dn 2.4%</b>

There were 166 Australian visitors to Tumbarumba on Census night, August 2011, of whom 11 (almost one in every twenty) were visitors from within the same locality (eg staying with friends). Most of the other visitors came from New South Wales, 115 in all.

Visitors on Census night, 2011	visitors in Tumbarumba			Tumbarumba 2011		% of visitors, all ages		Tumbar's difference	aged all ages, Tumbar, 2006	Tumbar's change from 2006
	2011	2006	change 2006-2011	visitors, all ages	% of visitors, all ages	% in REROC				
visiting on Census night	166	147	up 19	166	4.9%	5.6%	0.6% less		4.2%	up 0.8%
<b>Visitors from ...</b>					% visitors, any age				% visitors	
the local area	11	37	dn 26	11	7%	4%	2% more		25.2%	dn 18.5%
New South Wales	115	71	up 44	115	69%	65%	4% more		48.3%	up 21.0%
Victoria	29	20	up 9	29	17%	16%	1% more		13.6%	up 3.9%
the ACT	6	3	up 3	6	4%	3%	1% more		2.0%	up 1.6%
Tasmania	5	4	up 1	5	3%	1%	2% more		2.7%	up 0.3%
Queensland	0	6	dn 6	0	0%	6%	6% less		4.1%	dn 4.1%
South Australia	0	6	dn 6	0	0%	2%	2% less		4.1%	dn 4.1%
Western Australia	0	0	same	0	0%	1%	1% less		0.0%	same
the Northern Territory	0	0	same	0	0%	0%	0% less		0.0%	same
other Territories	0	0	same	0	0%	0%	same		0.0%	same
<b>Total visitors</b>	<b>166</b>	<b>147</b>	<b>up 19</b>	<b>166</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 2011 column.

## Voluntary work

The Census asked adults (aged 15+) whether, in the past year, they had spent any time doing voluntary work through an organisation or group. The volunteer rate is the percentage of people who said they did. While this is a narrow measure of benevolent behaviour, it allows comparisons between age groups, communities and over time.

In Tumbarumba, 768 residents (28%) said that they volunteered in a community group in 2011, but 59% said that they did not; 12% did not answer.

- The rate of volunteering was 4% higher than in Eastern Riverina, 25%.

Volunteering tends to be most common across middle-age, when parents are often involved in school activities, and only declines in old age as incapacity increases.

- Here, volunteering was most common among 45–54 year-olds, at 35%.
- As well, 35% of 65–74 year-olds and 34% of 55–64 year-olds volunteered.
- In numbers, the age groups contributing the most volunteers were 45–54 year-olds (181), 55–64 year-olds (168) and 65–74 year-olds (127).

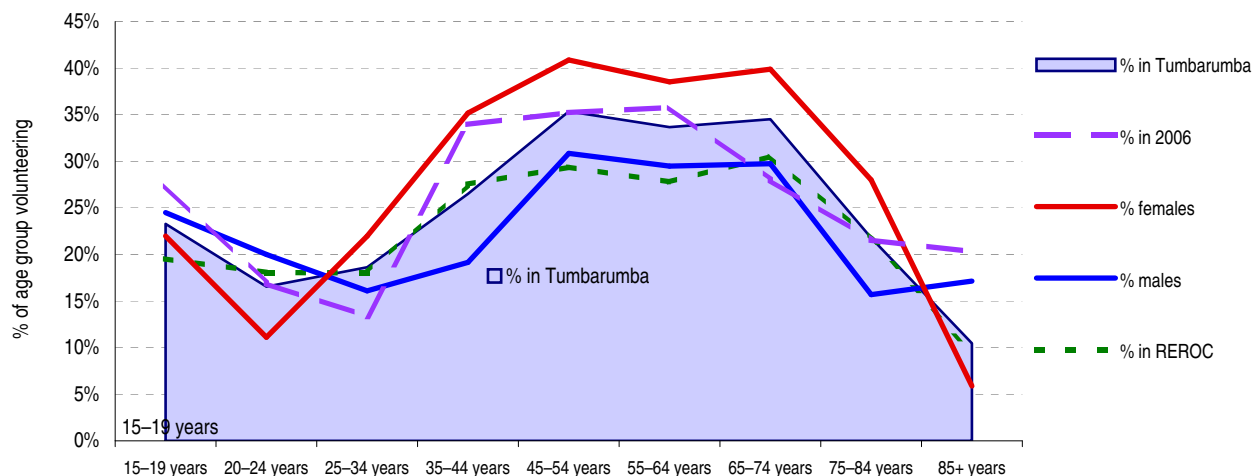
Volunteering is generally more common amongst women than men across most age groups. Among volunteers in Tumbarumba, there were 113 women for every 100 men.

- 32% of women and 24% of men were volunteers.
- Among 75–84 year-olds there were 1.75 females per male volunteer; among 35–44 years there were 1.56 females per male.
- Among volunteers aged 20–24 years, there were 2.83 males per female.

Over 2006 to 2011, the average volunteering rate in Tumbarumba fell by 10%

The change varied from a rise of 7% among 65–74 year-olds to a fall of 10% among 85+ year-olds.

**Volunteering, by age and sex**



Volunteering, by age	Tumbarumba 2011				Volunteers in Tumbar, 2011			Tumbar, 2006	
	volunteers	% age group	% in REROC	Tumbar's difference	% males	% females	gender ratio	% in 2006	change 06-11
15-19 years	44	23%	20%	4% more	24%	22%	1.2 M:F	27%	dn 4%
20-24 years	23	17%	18%	2% less	20%	11%	2.8 M:F	17%	dn 0%
25-34 years	57	19%	18%	1% more	16%	22%	1.0 F:M	13%	up 5%
35-44 years	115	26%	28%	1% less	19%	35%	1.6 F:M	34%	dn 7%
45-54 years	181	35%	29%	6% more	31%	41%	1.1 F:M	35%	up 0%
55-64 years	168	34%	28%	6% more	29%	39%	1.1 F:M	36%	dn 2%
65-74 years	127	35%	31%	4% more	30%	40%	1.2 F:M	28%	up 7%
75-84 years	44	22%	22%	0% more	16%	28%	1.8 F:M	22%	up 0%
85+ years	9	10%	9%	1% more	17%	6%	2.0 M:F	20%	dn 10%
<b>residents aged 15+</b>	<b>768</b>	<b>28%</b>	<b>25%</b>	<b>4% more</b>	<b>24%</b>	<b>32%</b>	<b>1.1 F:M</b>	<b>28%</b>	<b>dn 0%</b>

## Need for disability assistance

In the Census, people with a profound or severe disability are those who needed assistance with self-care, movement or communication because of long-term disability or health condition. The prevalence of severe disabilities increases significantly after the age of 75, so higher average rates of disability usually occur in places with higher proportions of older people.

In Tumbarumba, 5.6% of the population needed assistance because of disability; about one person in 17.

- This rate was 0.5% higher than the average in Eastern Riverina.
- The biggest influences were the higher rates among those aged 75 – 84 years and 25 – 34 years.

The proportion of people with a severe disability is generally under 3% of those under 40, then rises rapidly with increasing age, to about 50% of the oldest people.

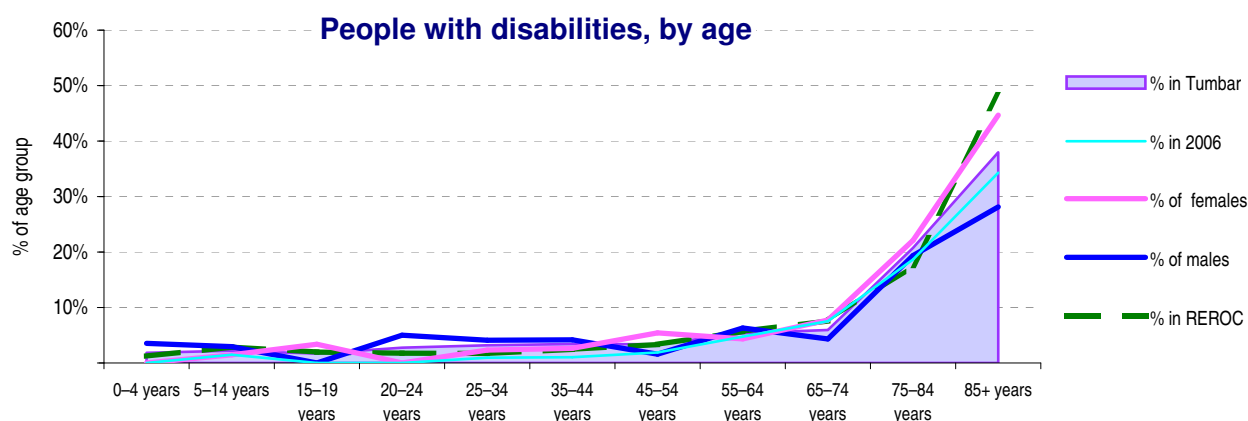
- In Tumbarumba, the disability rate reached 38% among those aged 85+ years.
- The next highest rate was among 75-84 year-olds at 21%.
- Compared with Eastern Riverina, disability rates here were higher among 75-84 year-olds (when 3% more reported a disability), but lower among 85+ year-olds (10% fewer).

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 tend to rise faster, until they can exceed male rates.

- Overall, 5.1% of males and 6.1% of females reported a severe or profound disability requiring assistance; the overall female disability rate was 1.2 times that of males.
- In Tumbarumba, there were 3.0 women per man among 45-54 year-olds with a disability. There were 2.3 women per man among 85+ year-olds.
- Conversely, there were 2.0 males per female among 5-14 year-olds with a disability.

Between 2006 and 2011, the overall disability rate in Tumbarumba rose by 1.8% from 3.8%.

- The biggest contributors to this (taking account the sizes of age groups) were rises in the rates among 35-44 year-olds (up 2.4% from 1.0%), and 45-54 year-olds (up 1.5% from 1.9%).



People with disabilities, by age	Tumbar in 2011				Tumbarumba, 2011			Tumbar, 2006	
	number	% age group	% in REROC	Tumbar's difference	% of males	% of females	gender ratio	% in 2006	change 06-11
0-4 years	3	1.8%	1.2%	0.6% more	3.5%	0.0%	M	0.0%	-
5-14 years	9	2.2%	2.9%	0.7% less	2.9%	1.5%	2.0 M:F	1.5%	up 0.7%
15-19 years	3	1.7%	2.0%	0.3% less	0.0%	3.4%	F	0.0%	-
20-24 years	3	2.8%	1.8%	1.0% more	5.0%	0.0%	M	0.0%	-
25-34 years	8	3.2%	1.7%	1.5% more	4.1%	2.3%	1.7 M:F	1.0%	up 2.2%
35-44 years	13	3.4%	2.5%	1.0% more	4.2%	2.6%	1.6 M:F	1.0%	up 2.4%
45-54 years	16	3.4%	3.3%	0.0% more	1.6%	5.4%	3.0 F:M	1.9%	up 1.5%
55-64 years	26	5.4%	5.7%	0.3% less	6.3%	4.3%	1.6 M:F	4.7%	up 0.6%
65-74 years	21	5.9%	7.6%	1.7% less	4.3%	7.7%	1.6 F:M	7.5%	dn 1.6%
75-84 years	39	21%	18%	3.2% more	19%	22%	1.2 F:M	19%	up 2.1%
85+ years	30	38%	48%	10.4% less	28%	45%	2.3 F:M	34%	up 3.7%
<b>residents</b>	<b>171</b>	<b>5.6%</b>	<b>5.1%</b>	<b>0.5% more</b>	<b>5.1%</b>	<b>6.1%</b>	<b>1.1 F:M</b>	<b>3.8%</b>	<b>up 1.8%</b>

The total used for the percentages does not include those who did not state whether they needed assistance. The gender ratio is the ratio of the male and female numbers. Changes over 2006 to 2011 are shown as '+' if there were no people with a disability in either year.

## 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 eight had provided disability care.

**In Tumbarumba, 16% of residents aged 15+ gave unpaid care to another needing assistance, with 379 carers in all. This rate was 3% higher than Eastern Riverina.**

- There were 2.8 carers per person with severe disabilities in Tumbarumba; the ratio in Eastern Riverina was 2.5 carers per person.

Generally, more women than men are carers. In Tumbarumba, 19% of women were unpaid carers and 13% of men were. There were 1.3 women per man among carers.

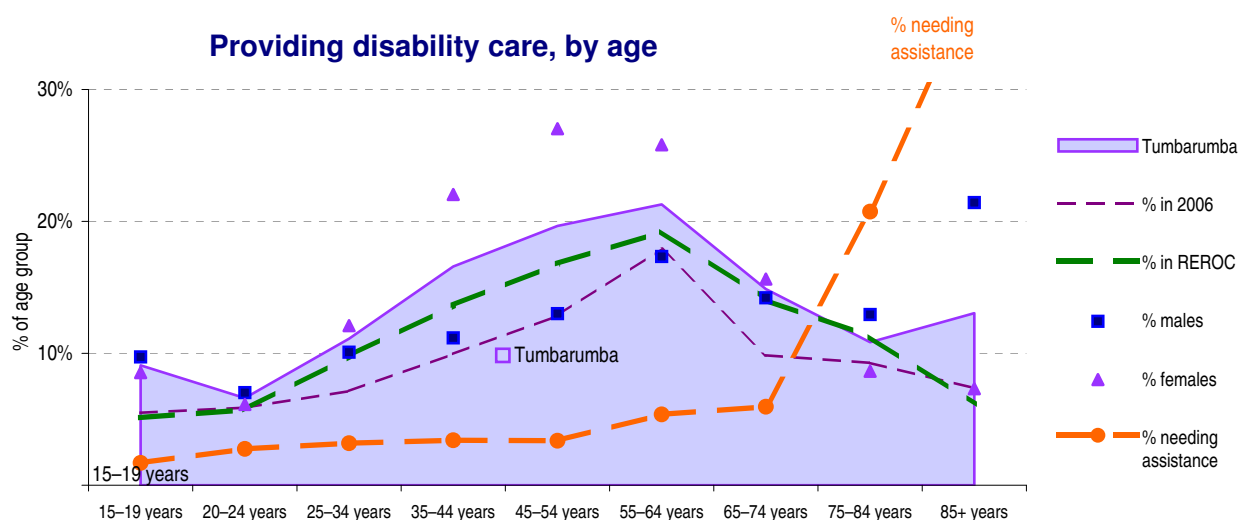
- Among carers 35–44 years old, there were 2.0 women per man.
- Among 45–54 year-olds, there were 1.9 women per man.
- Men were more common among carers aged 85+ years with 2.0 males per female.

Caring is provided by people across all ages. However, as with other forms of domestic labour, the contribution tends to be highest from women in their middle years, when caring for both ageing parent and younger people with a disability can occur.

- In Tumbarumba, giving care was highest amongst 55–64 year-olds, of whom 21% were carers (17% of men and 26% of women).
- Among younger people, 11% of 25–34 year-olds and 9% of 15–19 year-olds were carers.

Between 2006 and 2011, the proportion of adults in Tumbarumba who gave unpaid care rose by 5% from 11%.

- The proportion of 45–54 year-olds giving care rose by 7%.
- The proportion of 35–44 year-olds giving care rose by 7%.



Adults providing disability care	Tumbarumba 2011		% in REROC	Tumbar's difference	Tumbarumba 2011			Tumbar, 2006	
	number	% age group			% males	% females	gender ratio	% in 2006	diff. 06–11
15–19 years	14	9%	5%	4% more	10%	9%	=	5%	up 4%
20–24 years	7	7%	6%	1% more	7%	6%	1.3 M:F	6%	up 1%
25–34 years	27	11%	10%	1% more	10%	12%	1.3 F:M	7%	up 4%
35–44 years	62	17%	14%	3% more	11%	22%	2.0 F:M	10%	up 7%
45–54 years	92	20%	17%	3% more	13%	27%	1.9 F:M	13%	up 7%
55–64 years	99	21%	19%	2% more	17%	26%	1.3 F:M	18%	up 3%
65–74 years	51	15%	14%	1% more	14%	16%	1.0 M:F	10%	up 5%
75–84 years	18	11%	11%	0% less	13%	9%	1.6 M:F	9%	up 2%
85+ years	9	13%	6%	7% more	21%	7%	2.0 M:F	7%	up 6%
<b>residents aged 15+</b>	<b>379</b>	<b>16%</b>	<b>13%</b>	<b>3% more</b>	<b>13%</b>	<b>19%</b>	<b>1.3 F:M</b>	<b>11%</b>	<b>up 5%</b>

The total used for the percentages does not include those who did not state whether they gave assistance. The gender ratio is the ratio of the male and female numbers. Changes over 2006 to 2011 are shown as '↑' if there were no people caring in 2006.

# Education

## School attendance

The 2011 Census counted 541 school students in Tumbarumba – 51 at pre-school, 276 in primary/infants school, and 214 in high school.

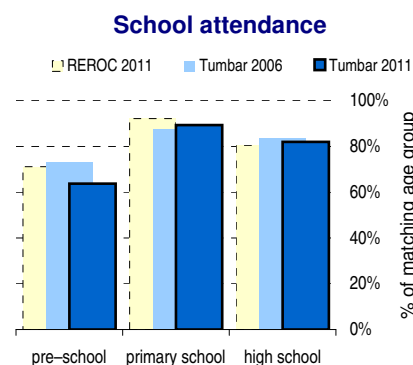
School attendance rates are indicated by dividing the student population by their main age group. In Tumbarumba:

- 64% of the number aged 3–4 years attended pre-school,
- 89% of the number aged 5–11 were at primary school\*, and
- 82% of the number aged 12–17 were at high school.

Compared with Eastern Riverina, the attendance ratio for pre-school-aged was 7% lower, for primary-aged children was 3% lower, and for high-school-aged was 2% higher.

Over 2006–2011, the number in school fell by 5% from 567.

- the number at pre-school decreased by 11%;
- the number in primary school decreased by 4%;
- the number of high-school students decreased by 4%.



In 2011, 76% of primary students were in public schools; 22% were at Catholic schools, and 1% were at other private schools.

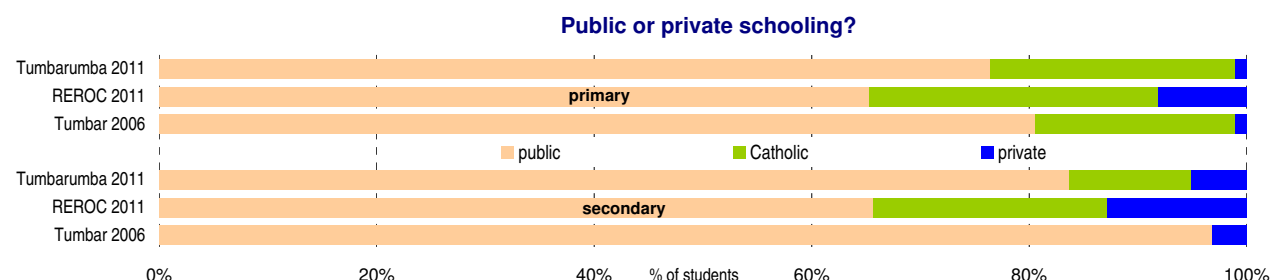
- Between 2006 and 2011, the number attending Catholic primary schools rose by 17% from 53.
- The number in private primary schools changed little from 3.
- The number in public primary schools fell by 9% from 232.

In 2011, 84% of secondary students were in public schools; 11% were at Catholic schools, and 5% were at other private schools.

- Since 2006, the number at private high schools had risen by 57% from 7.
- The number attending public high-schools had fallen by 17% from 215.
- The number at high-schools had incomparable from .

Across all school students in Tumbarumba, there were 103 females per 100 males.

- This ranged from 1.22 males per female in pre-school to 1.18 females per male in high school.



Children attending education	Tumbarumba 2011		Tumbarumba 2011		Tumbarumba 2011		Tumbar 2006	
	students	% school-age pop'n	REROC 2011	Tumbar's difference	males	females	ratio	change in number 2006–2011
pre-school	51	64%	71%	7% less	28	23	1.22 M:F	73% dn 11%
primary school	276	89%	92%	3% less	141	135	1.04 M:F	88% dn 4%
high school	214	82%	80%	2% more	98	116	1.18 F:M	84% dn 4%
<b>Students</b>	<b>541</b>				<b>267</b>	<b>274</b>	<b>1.03 F:M</b>	<b>567 dn 5%</b>
<b>Primary</b>	% students				% students			
public	211	76%	65%	11% more	101	110	1.09 F:M	81% dn 9%
Catholic	62	22%	27%	4% less	37	25	1.48 M:F	18% up 17%
private	3	1%	8%	7% less	3	0	M	1% same
<b>Secondary</b>	% students				% students			
public	179	84%	66%	18% more	84	95	1.13 F:M	97% dn 17%
Catholic	24	11%	21%	10% less	8	16	2.00 F:M	0% -
private	11	5%	13%	8% less	6	5	1.20 M:F	3% up 57%

\* 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. Since some students could be younger than 5 and others older than 11 when the Census was taken, the ratio can vary from 100%.

## Tertiary studies

The proportion of a community's residents in tertiary education is partly a reflection of the age structure – areas with more young adults usually have more residents in tertiary education. Because the Census counts permanent residents, areas without tertiary institutions can still have tertiary students, who either relocate temporarily to study or use remote education.

Tumbarumba residents included 113 tertiary students in 2011, of whom 66 were at TAFE, 30 at university, and 17 at other tertiary colleges.

These students constituted 4.1% of the adult population (aged 15+), which was 4.1% lower than Eastern Riverina.

- 2.9% fewer of the adults were at University, compared with Eastern Riverina.

From 2006 to 2011, the number of residents enrolled in tertiary courses increased by 13% from 100.

- the number at TAFE rose by 27%
- the number at University fell by 3%

There were 37 students aged 15 to 24 in Tumbarumba attending TAFE or University in 2011, representing 11% of the population that age.

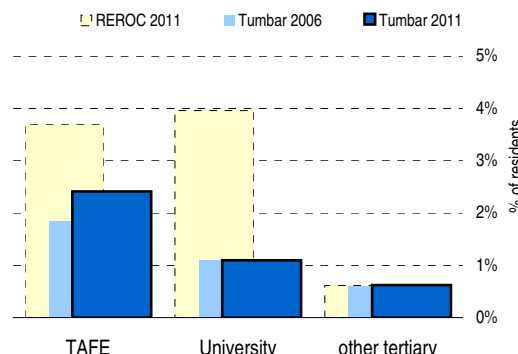
- 6% were at TAFE and 5% were at university.
- This compares with 10% at TAFE and 14% at university for Eastern Riverina.
- The number at TAFE or Uni had stayed fairly constant since 2006.
- 14% of TAFE students and 100% of Uni students were full-time.

There were 59 mature-age students (25+ years) in Tumbarumba attending TAFE or University in 2011, representing 3% of the population aged 25–74 years.

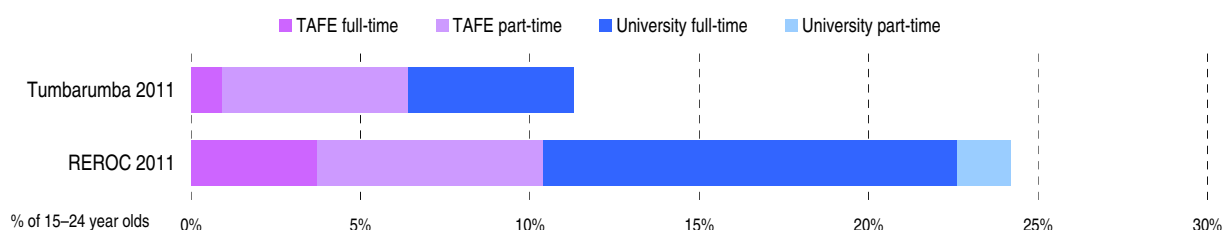
- 2% were at TAFE and 1% were at university (3% at TAFE and 2% at university in Eastern Riverina).
- The number of mature-age TAFE or Uni students had risen by 28% since 2006.
- 9% of these TAFE students and 29% of these Uni students were full-time.

Men and women tend to have different attendance patterns (and courses), with men generally more likely to attend TAFE. Here, among tertiary students overall, there were 1.6 females per male.

### Tertiary attendance



### Tertiary attendance by 15–24 year olds



Tertiary education	Tumbarumba 2011				Tumbarumba students, 2011			% adults, Tumbar 2006	number change 2006–2011
	students	% adults	% in REROC	Tumbar's difference	males	females	ratio		
TAFE	66	2.4%	3.7%	1.3% less	31	35	1.1 F:M	1.8%	up 27%
University	30	1.1%	4.0%	2.9% less	9	21	2.3 F:M	1.1%	dn 3%
other tertiary	17	0.6%	0.6%	0.0% more	4	13	3.3 F:M	0.6%	same
<b>tertiary students</b>	<b>113</b>	<b>4.1%</b>	<b>8.3%</b>	<b>4.1% less</b>	<b>44</b>	<b>69</b>	<b>1.6 F:M</b>	<b>3.5%</b>	<b>up 13%</b>
<b>15–24 year olds</b>	% 15–24 yrs								
TAFE full-time	3	0.9%	3.7%	2.8% less	3	0	M	2.4%	dn 63%
TAFE part-time	18	5.5%	6.7%	1.2% less	15	3	5.0 M:F	5.7%	dn 5%
University full-time	16	4.9%	12.2%	7.3% less	6	10	1.7 F:M	1.8%	up 167%
University part-time	0	0.0%	1.6%	1.6% less	0	0	=	1.2%	dn 100%
<b>all 15–24 students</b>	<b>37</b>	<b>11.3%</b>	<b>24.2%</b>	<b>12.9% less</b>	<b>24</b>	<b>13</b>	<b>1.8 M:F</b>	<b>11.1%</b>	<b>same</b>
<b>25+ year olds</b>	% 25–74 yrs								
TAFE full-time	4	0.2%	0.5%	0.3% less	0	4	F	0.2%	dn 20%
TAFE part-time	41	1.9%	2.2%	0.2% less	13	28	2.2 F:M	0.9%	up 105%
University full-time	4	0.2%	0.7%	0.5% less	0	4	F	0.1%	up 33%
University part-time	10	0.5%	1.5%	1.1% less	3	7	2.3 F:M	0.8%	dn 44%
<b>all 25+ students</b>	<b>59</b>	<b>2.8%</b>	<b>4.8%</b>	<b>2.1% less</b>	<b>16</b>	<b>43</b>	<b>2.7 F:M</b>	<b>2.1%</b>	<b>up 28%</b>

Note: Change over 2006–2011 is the change in the number of students, as a percent of 2006.



## Years of schooling

A good indicator of a community's education is the average years of school completed, though this is affected by the age structure. Older people tend to have less schooling so a community with more elderly people will tend to have a lower average schooling.

The average schooling in Tumbarumba in 2011 was 10 years 2 months.

- Average schooling in Eastern Riverina was 10 years 5 months.
- Since 2006, average schooling in Tumbarumba had risen by 2 months.
- Average schooling in Eastern Riverina rose by 2 months over this period.

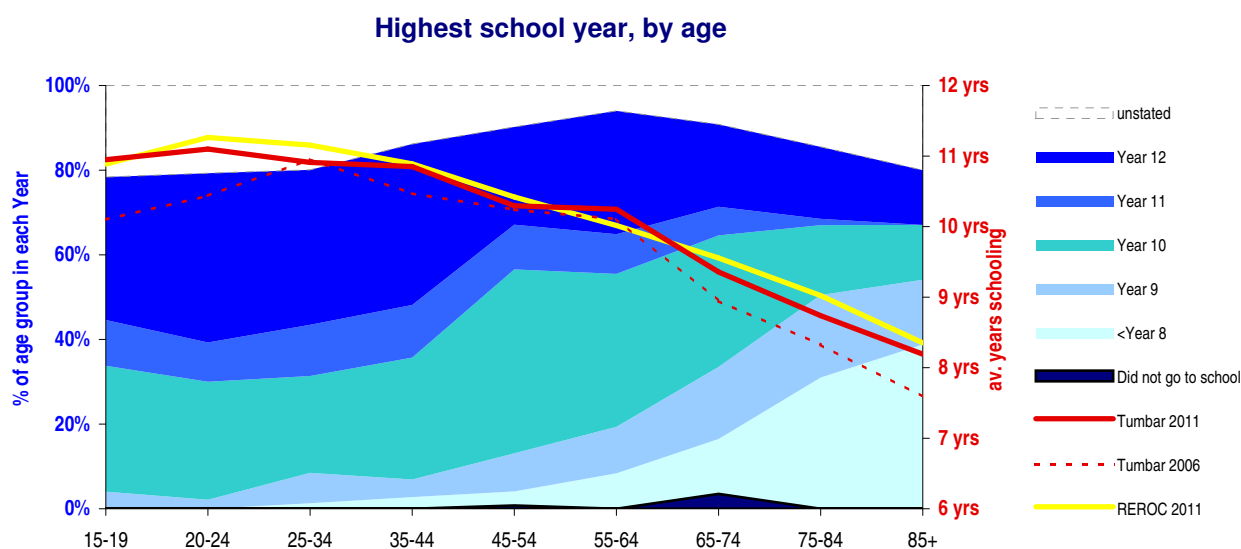
The average years schooling generally falls with age. In Tumbarumba, it falls from

- 11 years 1 month among those in their early twenties, to
- 10 years 4 months among residents of middle-age, then to
- 8 years 9 months among residents aged 75-84.

A useful indicator of a community's education is the proportion of people who have finished Year 12 of school. In Tumbarumba, 739 residents had finished Year 12, equivalent to 28% of the adult population (aged 15+).

- 40% of recent school-leavers (aged 20 to 24) had completed Year 12 in Tumbarumba.
- The proportion who finished Year 12 falls with age to 17% of residents aged 75-84.
- The number of residents who had completed Year 12 increased by 44 or 6% between 2006 and 2011.

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.



Highest school year, by age	% of age group whose highest school year was ...						average years schooling		
	Year 12	Year 11	Year 10	Year 9	<Year 8	Did not go to school	Tumbar 2011	2011 REROC	Tumbar 2006
15-19	34%	11%	30%	4%	0%	0%	10.9 yrs	10.9 yrs	10.1 yrs
20-24	40%	9%	28%	2%	0%	0%	11.1 yrs	11.3 yrs	10.4 yrs
25-34	37%	12%	23%	7%	1%	0%	10.9 yrs	11.2 yrs	11.0 yrs
35-44	38%	12%	29%	4%	3%	0%	10.9 yrs	10.9 yrs	10.5 yrs
45-54	23%	11%	43%	9%	3%	1%	10.3 yrs	10.4 yrs	10.2 yrs
55-64	29%	9%	36%	11%	8%	0%	10.2 yrs	10.0 yrs	10.1 yrs
65-74	19%	7%	31%	17%	13%	4%	9.4 yrs	9.6 yrs	8.9 yrs
75-84	17%	2%	17%	20%	31%	0%	8.7 yrs	9.0 yrs	8.3 yrs
85+	13%	0%	13%	15%	39%	0%	8.2 yrs	8.4 yrs	7.6 yrs
<b>all aged 15+</b>	<b>28%</b>	<b>9%</b>	<b>31%</b>	<b>10%</b>	<b>8%</b>	<b>1%</b>	<b>10.2 yrs</b>	<b>10.4 yrs</b>	<b>10.0 yrs</b>
number of residents	739	241	818	262	218	17			

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.

## Level of education attained

Education is a strong determinant of income and social status. A good indicator of a community's education level is the proportion of adults (aged 15+) with post-school qualifications.

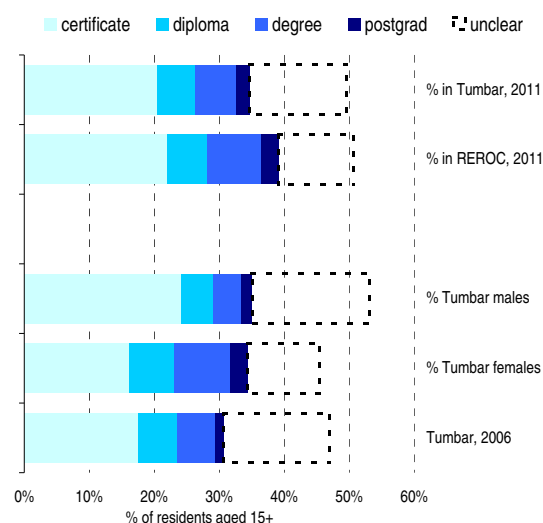
In Tumbarumba, 50% of adults had a post-school qualification in 2011, which was similar to REROC's 51%.

Most commonly, the highest qualification held by Tumbarumba residents was a certificate (held by 20% of residents), then a bachelor degree (6%), a diploma or advanced diploma (6%), and least commonly, a postgraduate degree/diploma (2%).

In Tumbarumba, there were 117 males per 100 females among those with qualifications. However, there were more men with a certificate, and more women with bachelor degree.

In 2006, 47% had a tertiary qualification, with the most noticeable changes since then being a 57% rise in the number with a postgrad and a rise of 12% in the number with a certificate.

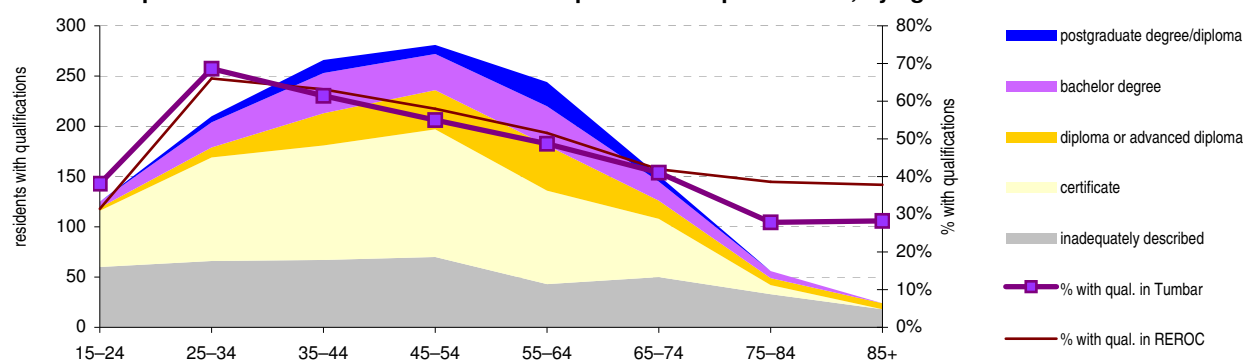
Highest tertiary qualification



Highest tertiary qualifications	Tumbarumba 2011				Tumbarumba 2011			Tumbar change from 2006	
	people aged 15+	Tumbar, 2011	% in REROC, 2011	Tumbar's difference	% Tumbar males	% Tumbar females	ratio	Tumbar, 2006	change in %
postgraduate degree/diploma	58	2%	3%	0% less	2%	3%	1.7 F:M	37	up 57%
bachelor degree	172	6%	8%	2% less	4%	9%	2.0 F:M	166	up 4%
diploma or advanced diploma	160	6%	6%	0% less	5%	7%	1.4 F:M	168	dn 5%
certificate	560	20%	22%	2% less	24%	16%	1.5 M:F	498	up 12%
inadequately described	407	15%	12%	3% more	18%	11%	1.6 M:F	461	dn 12%
none or not stated	1,378	50%	49%	1% more	47%	55%	1.2 F:M	1,502	dn 8%
<b>total qualified</b>	<b>2,735</b>	<b>100%</b>	<b>100%</b>		<b>1,475</b>	<b>1,260</b>	<b>1.2 M:F</b>	<b>2,832</b>	

Across the age groups, the proportion with a post-school qualification was highest amongst 25–34 at 69% (vs. 66% in Eastern Riverina), then amongst 35–44 (61% vs. 63%), and 45–54 (55% vs. 58%).

Proportion of Tumbarumba residents with post-school qualification, by age



Highest qualif'ns of residents, by age	No. of Tumbarumba residents, 2011, by age group								
	15-24	25-34	35-44	45-54	55-64	65-74	75-84	85+	15+
postgraduate degree/diploma	0	6	13	9	24	6	0	0	58
bachelor degree	6	25	40	36	39	19	7	0	172
diploma or advanced diploma	3	10	32	39	45	18	7	6	160
certificate	56	103	114	127	93	58	9	0	560
inadequately described	60	66	67	70	43	50	33	18	407
<b>total qualified</b>	<b>125</b>	<b>210</b>	<b>266</b>	<b>281</b>	<b>244</b>	<b>151</b>	<b>56</b>	<b>24</b>	<b>1,357</b>
residents this age	328	306	433	511	501	368	201	85	2,733
<b>% with qual. in Tumbar</b>	<b>38%</b>	<b>69%</b>	<b>61%</b>	<b>55%</b>	<b>49%</b>	<b>41%</b>	<b>28%</b>	<b>28%</b>	<b>50%</b>
% with qual. in REROC	31%	66%	63%	58%	52%	42%	39%	38%	51%
Tumbar diff. from REROC	7% more	3% more	2% less	3% less	3% less	1% less	11% less	10% less	1% less

# The Local Economy

## Individual incomes

In mid-2011, the average income from all sources of the adults (aged 15+) in Tumbarumba was around \$646 a week. The average income for women was \$494, which was 63% of the average for men, \$788.

- The average weekly income was \$38 or 6% lower than the \$684 average for Eastern Riverina.
- The median income (or mid-point) was \$473 a week compared with \$517 for Eastern Riverina, 9% lower.

Since 2006, average weekly earnings rose 24% across Australia. The average income in Tumbarumba rose by about the same (up by 25%), suggesting that most incomes were wages and pensions.

- Male average incomes went from \$650 in 2006 to \$788 in 2011, up by 21%.
- Women's incomes went from \$397 in 2006 to \$494 in 2011, up by 25%.
- The median income went from \$387 in 2006 to \$473 in 2011, up by 22% (25% in Eastern Riverina).

Incomes can be aggregated into four broad bands. Low income is less than \$300 a week (roughly the single pension); middle income goes up to near average earnings (to \$800 pw); upper income is up to \$1,500. The top income band is \$1,500+ a week.

Tumbarumba had 1% more in the low income band than Eastern Riverina, and 3% fewer in the upper income band. In Tumbarumba:

27% of adults had low incomes

People with incomes under \$300 are mainly dependent spouses, people on pensions or benefits, or part-time workers. 35% of women and 20% of men were on low incomes.

37% of adults had middle incomes

People on middle incomes (up to average weekly earnings) tend to be full-time workers in less skilled jobs, or independent workers. 42% of women and 32% of men were on middle incomes.

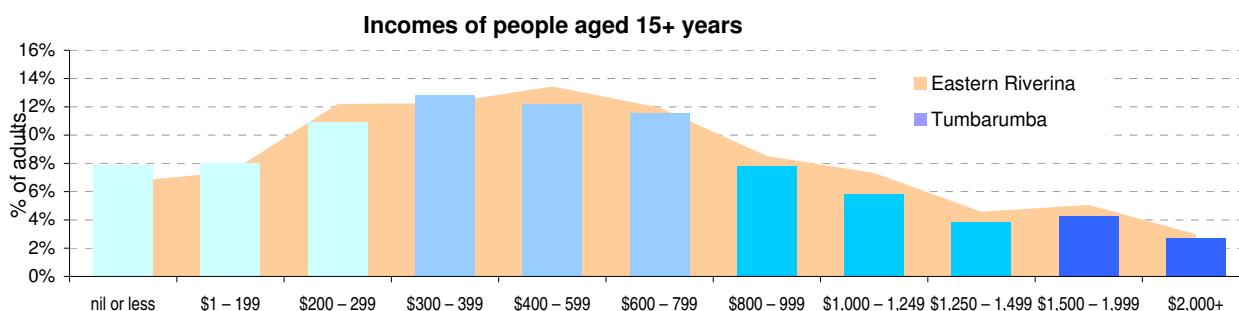
18% of adults got upper incomes

People on upper incomes (above AWE) tend to be professional or managerial workers or successful self-employed. 12% of women and 23% of men were on upper incomes.

7% of adults were in the top income band

People on top incomes (over twice AWE) tend to be senior professional or managerial workers or business owners. 4% of women and 10% of men were on top incomes.

The total value of personal incomes in Tumbarumba in 2011 was about \$0.4 billion.



Incomes of people aged 15+ years	Tumbarumba 2011		Tumbarumba		Tumbarumba 2011			% in Tumbar in 2006	
	number	% in Tumbar	% in REROC	's difference	males	females	M : F ratio	ranges	% in Tumbar
nil or less	216	8%	7%	1% more	84	132	1.6 F:M	nil / neg've	7%
\$1 – 199	220	8%	7%	1% more	77	143	1.9 F:M	\$1–149	8%
\$200 – 299	298	11%	12%	1% less	129	169	1.3 F:M	\$150–249	16%
\$300 – 399	352	13%	12%	1% more	151	201	1.3 F:M	\$250–399	15%
\$400 – 599	333	12%	13%	1% less	152	181	1.2 F:M	\$400–599	14%
\$600 – 799	316	12%	12%	0% less	174	142	1.2 M:F	\$600–799	10%
\$800 – 999	213	8%	9%	1% less	135	78	1.7 M:F	\$800–999	6%
\$1,000 – 1,249	160	6%	7%	1% less	115	45	2.6 M:F	\$1,000–1,299	7%
\$1,250 – 1,499	106	4%	5%	1% less	83	23	3.6 M:F	\$1,300–1,599	3%
\$1,500 – 1,999	116	4%	5%	1% less	81	35	2.3 M:F	\$1,600–1,999	2%
\$2,000+	75	3%	3%	0% less	60	15	4.0 M:F	\$2,000 or mo	1%
not stated	331	12%	8%	4% more	236	95	2.5 M:F	not stated	11%
<b>total</b>	<b>2,736</b>	<b>100%</b>	<b>100%</b>		<b>1,477</b>	<b>1,259</b>	<b>1.2 M:F</b>		<b>100%</b>
av wk income, people aged 15+ years	<b>\$646</b>		<b>\$684</b>	<b>6% less</b>	<b>\$788</b>	<b>\$494</b>	<b>1.6 M:F</b>		<b>\$527</b>
median income (aged 15+)	<b>\$473</b>		<b>\$517</b>	<b>9% less</b>					<b>\$387</b>

From 2006 to 2011, the average Australian adult total earnings increased from \$673 to \$837, by 24%. Men's rose 25% from \$801 to \$1003; women's rose 22% from \$535 to \$654.

## Family incomes

The incomes of different types of families gives some indication of their earning capacities, but not necessarily their need, which is affected by their differing sizes. Families with children often have the highest income, but also the most people on average to support. Single parent families generally have the lowest income because they have fewer earners, but have at least as many members as child-free couples, who usually have higher incomes.

The average weekly family income in Tumbarumba in mid-2011 was around \$1,353.

- This was 19% or \$106 a week lower than the \$1,459 average for Eastern Riverina.
- The family income was equivalent to 2.1 individual incomes (also 2.1 in Eastern Riverina).
- Average incomes ranged from \$1,641 for couples with children and \$1,291 for couples no children down to \$849 for one-parent families.

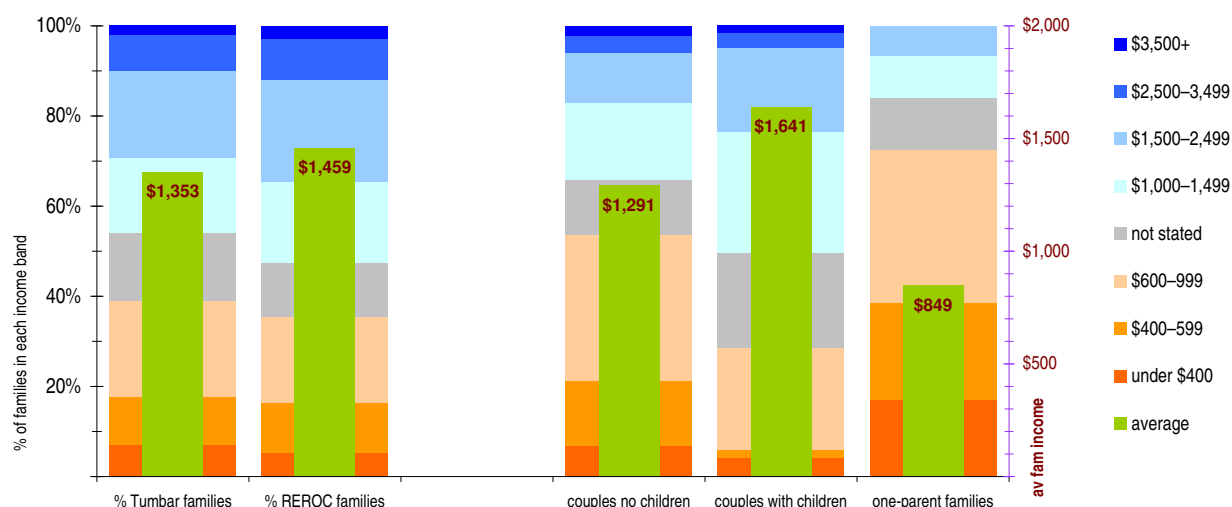
While the average family income was \$1,353, the median income for all families (where half earn more and half less) was \$1,108. The average is higher than the median because some families have very high incomes, which pulls the average up.

- In Tumbarumba, the average is 22% above the median.
- In Eastern Riverina, the median family income was \$1,240 a week; the average was 18% higher.

Between 2006 and 2011, the average family income in Tumbarumba rose by \$249 or 23%, from \$1,104 a week in 2006.

- In Eastern Riverina, average family income rose by \$276 or 23%, from \$1,183 a week.
- The median family income in Tumbarumba rose by 11%; in Eastern Riverina by 18%.
- The average income in Tumbarumba rose by 12% more than the median, suggesting there were more higher-income families.

Family weekly incomes



Family weekly incomes	families in each income range				% of family types in each income range			Tumbar families, 2006	
	number in Tumbar	% Tumbar families	% REROC families	Tumbar's difference	couples no children	couples with children	one-parent families	income ranges 2006	% Tumbar families
under \$400	63	7%	5%	1.8% more	7%	4%	17%	under \$350	6%
\$400–599	96	11%	11%	0.4% less	14%	2%	22%	\$350–649	10%
\$600–999	191	21%	19%	2.3% more	32%	23%	34%	\$650–999	27%
\$1,000–1,499	147	16%	18%	1.5% less	17%	27%	9%	\$1,000–1,399	23%
\$1,500–2,499	174	19%	23%	3.2% less	11%	19%	7%	\$1,400–1,999	13%
\$2,500–3,499	70	8%	9%	1.2% less	4%	3%	0%	\$2,000–2,999	7%
\$3,500+	18	2%	3%	0.9% less	2%	2%	0%	\$3,000+	2%
not stated	135	15%	12%	3.1% more	12%	21%	11%	not stated	13%
<b>Total</b>	<b>894</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>	<b>100%</b>	<b>100%</b>		<b>100%</b>
average family income		<b>\$1,353</b>	<b>\$1,459</b>	<b>19% less</b>	<b>\$1,291</b>	<b>\$1,641</b>	<b>\$849</b>		<b>\$1,104</b>
av. income in REROC					\$1,310	\$1,864	\$878		
median family income		<b>\$1,108</b>	<b>\$1,240</b>						<b>\$1,002</b>

The average weekly income is calculated by multiplying the mid-point of each income range (using \$4,000 for the top range in 2011, \$3,500 in 2006) by the number in that range, and dividing by the total in all stated ranges. The ranges shown in the table are summarised from a larger number. The larger income bands are highlighted by bolding.

## Labour force

There were 1,541 residents of Tumbarumba in the workforce in 2011. They constituted 56% of the adult population aged 15+ (the workforce participation rate).

- About 53% of the adults were employed and 4% were unemployed, giving an unemployment rate of 6.2% of the workforce.
- Compared with Eastern Riverina, Tumbarumba's workforce participation rate in 2011 was 9% lower and its unemployment rate was 1% higher.
- Since 2006, the participation rate had fallen by 1% and the unemployment rate had risen by 1%.

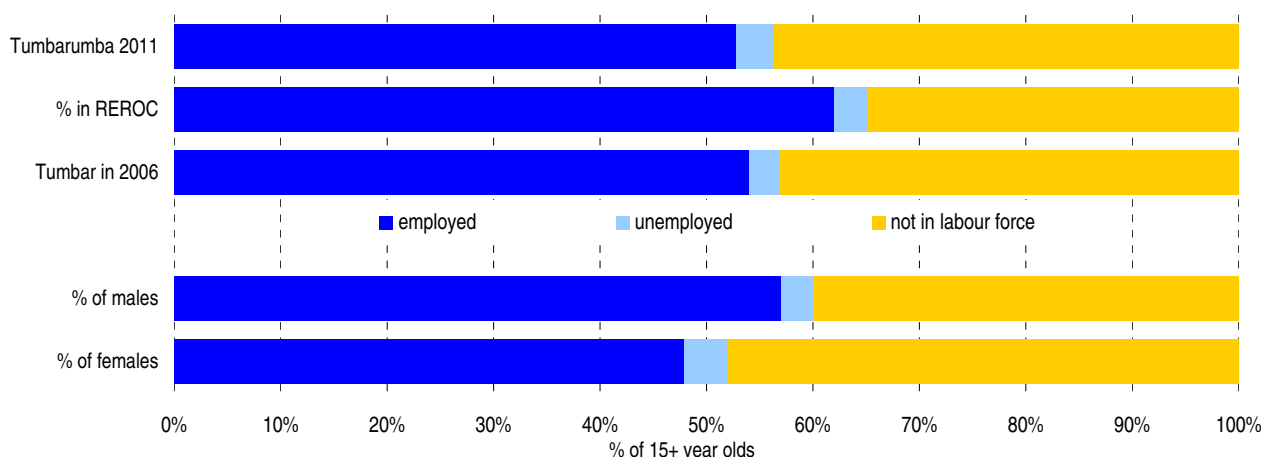
Women tend to have lower workforce participation rates on average, with greater time spent in child raising, housework and caring. In Tumbarumba, women's workforce participation was at 52% compared with 60% for men.

- 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 rate in 2011 was 8% when men's was 5%.

Women's domestic responsibilities also make them more inclined towards working part-time. In Tumbarumba, 44% of female workers were part-timers when 6% of the men were.

- Similarly, among the unemployed workforce, 43% of women wanted part-time work while none of men did.
- The overall proportion of unemployed residents wanting part-time work was 18% lower than in Eastern Riverina and 12% lower than 2006.

### Labour force status, adults 15+



Employment status	Tumbarumba 2011				Tumbarumba 2011			Tumbar in 2006	Tumbar's change from 2006
	number	% of adults	% in REROC	Tumbar's difference	% of males	% of females	ratio of percents		
employed	1,445	52.8%	62.0%	9.2% less	57.0%	47.9%	1.19 M:F	54.0%	dn 1.2%
unemployed	96	3.5%	3.2%	0.3% more	3.1%	4.0%	1.33 F:M	2.9%	up 0.6%
labour force (participation rate)	1,541	56.3%	65.2%	8.9% less	60.1%	51.9%	1.16 M:F	56.9%	dn 0.6%
not in labour force	1,195	43.7%	34.8%	8.9% more	39.9%	48.1%	1.20 F:M	43.1%	up 0.6%
<b>residents aged 15+</b>	<b>2,736</b>	<b>100.0%</b>	<b>100.0%</b>		<b>100.0%</b>	<b>100.0%</b>	<b>1.17 M:F</b>	<b>100.0%</b>	
unemployment rate (% labour force)		6.2%	5.0%	1.3% more	5.1%	7.8%	1.53 F:M	5.2%	up 1.1%
full-time workers	918	63.5%	64.9%	1.4% less	87.2%	55.6%	1.57 M:F	68%	dn 4.7%
part-time workers	434	30.0%	29.0%	1.1% more	6.4%	44.4%	6.96 F:M	23%	up 7.3%
unemployed want full-time work	74	77.1%	59.6%	17.5% more	100.0%	56.9%	1.76 M:F	65%	up 12.0%
unemployed want part-time	22	22.9%	40.4%	17.5% less	0.0%	43.1%	F	35%	dn 12.0%

## Employment by age

The table below shows the labour force status of Tumbarumba residents by age, and calculates a number of employment indicators, shown in the chart below.

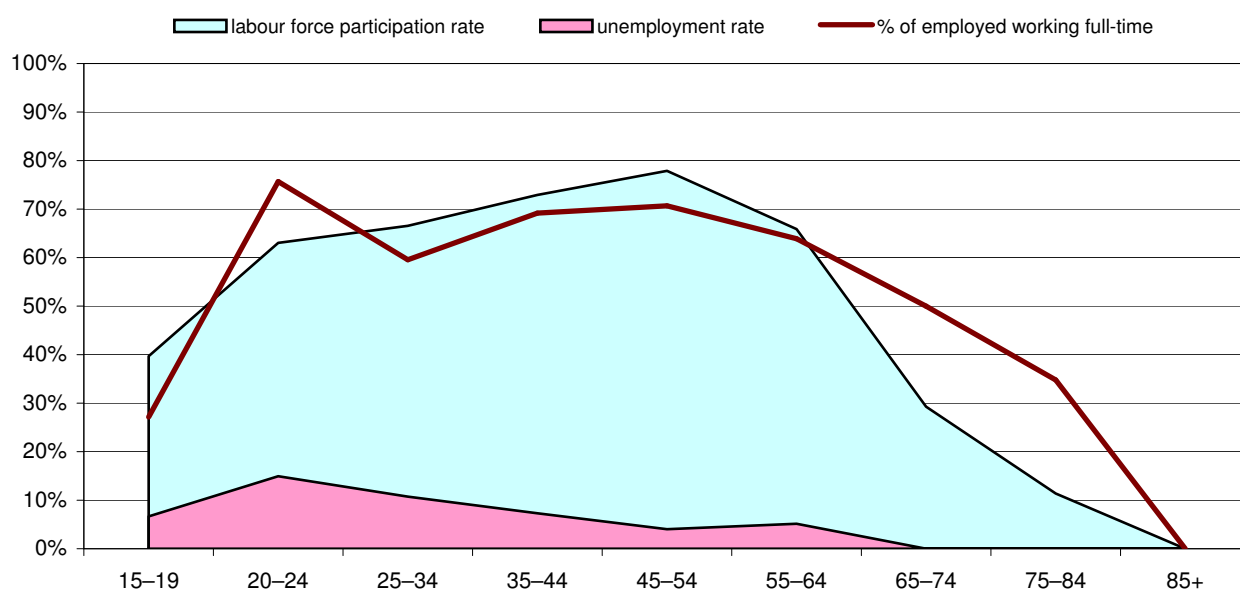
The first indicator is the unemployment rate, which averaged 6% over all residents in Tumbarumba in the labour force. Unemployment was highest among those aged 20–24 at 15%, and was 11% among those aged 25–34, and 7% among 35–44 year-olds.

The second indicator is the labour force participation rate, which averaged 56% over all residents in Tumbarumba. Labour force participation rose as education finished, from 7% of 15 to 19 year-olds, to 78% of 45–54 year-olds, before falling with old age to none of the 85+ year-olds.

Another employment indicator is the proportion of full-time workers, which averaged 64% over all residents. This proportion also rise as education finishes, here from 27% of 15 to 19 year-old workers, to 76% of 20–24 year-old workers, before falling with old age to 35% of the 75–84 year-old workers.

Overall, 77% of unemployed residents wanted full-time work. This proportion was highest among those aged 15–19 (100%) and 20–24 (100%).

**Tumbarumba Employment Indicators, by age**



Employment status by age	No. of Tumbarumba residents, 2011, by age group								
	15-19	20-24	25-34	35-44	45-54	55-64	65-74	75-84	85+
employed	70	74	183	292	382	313	108	23	0
unemployed	5	13	22	23	16	17	0	0	0
<b>labour force</b>	<b>75</b>	<b>87</b>	<b>205</b>	<b>315</b>	<b>398</b>	<b>330</b>	<b>108</b>	<b>23</b>	<b>0</b>
not in labour force	104	44	93	93	96	161	248	164	74
not stated	10	7	10	24	17	10	13	15	12
<b>residents aged 15+</b>	<b>189</b>	<b>138</b>	<b>308</b>	<b>432</b>	<b>511</b>	<b>501</b>	<b>369</b>	<b>202</b>	<b>86</b>
unemployment rate	7%	15%	11%	7%	4%	5%	0%	0%	-
labour force participation rate	40%	63%	67%	73%	78%	66%	29%	11%	0%
% of employed working full-time	27%	76%	60%	69%	71%	64%	50%	35%	-
% unemployed want full-time	100%	100%	64%	65%	81%	82%	-	-	-
<b>REROC unemployment rate</b>	<b>14%</b>	<b>8%</b>	<b>5%</b>	<b>4%</b>	<b>3%</b>	<b>2%</b>	<b>2%</b>	<b>2%</b>	<b>0%</b>
<b>REROC participation rate</b>	<b>58%</b>	<b>75%</b>	<b>81%</b>	<b>83%</b>	<b>84%</b>	<b>66%</b>	<b>21%</b>	<b>5%</b>	<b>2%</b>
2006 unemployment rate	12%	7%	7%	7%	3%	4%	0%	0%	0%
2006 participation rate	42%	67%	62%	73%	81%	62%	23%	13%	4%



## Industries of employment

The five industries that were largest employers of Tumbarumba residents in 2011 were:

- rural industries, with 26% of workers
- manufacturing, 12%
- retail trade, 9%
- health & social care, 8%
- public administration, 7%.

Other significant employers for residents were:

- construction, 6% of the workers;
- transport & storage, 5%;
- education & training, 5%;
- food & accommodation, 5%.

Industries that employed greater proportions of local residents in Eastern Riverina included:

- rural industries (22% more)
- manufacturing (5% more)
- utilities (3% more).

Industries that employed proportionally more local women included:

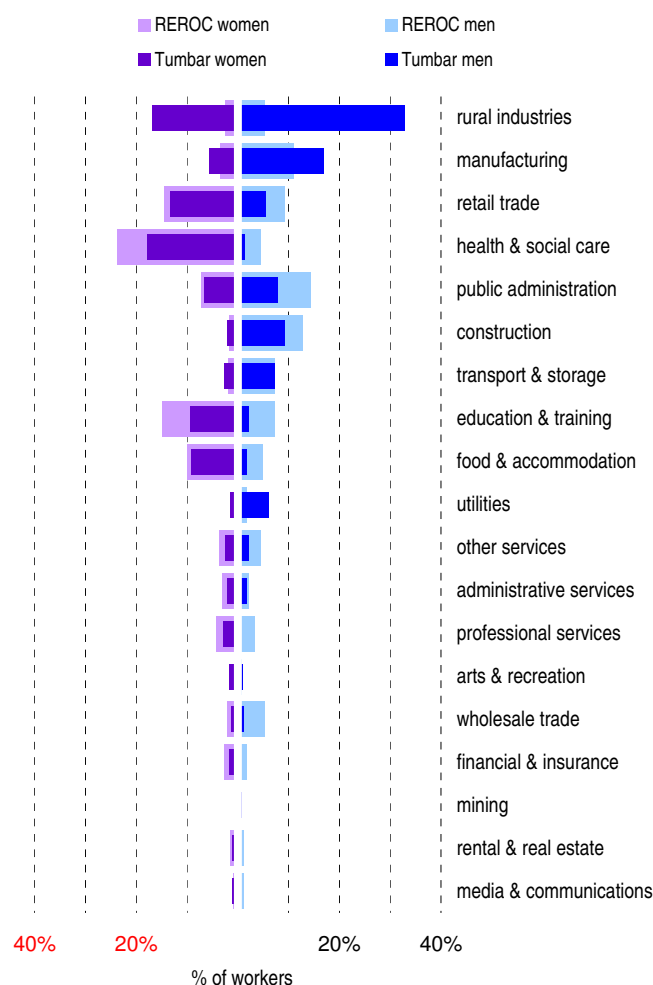
- health & social care (9.8 women per man)
- food & accommodation (3.7 women per man)
- professional services (3.4 women per man).

Men were predominant in

- construction (6.5 men per woman)
- utilities (5.6 men per woman)
- manufacturing (4.1 men per woman).

Since 2006, the fastest-growing employers were the construction, transport & storage, and arts & recreation industries, whose share of local workers rose by 1.6%, 0.9% and 0.9%, respectively.

### Industries



Industry of employers	Tumbarumba 2011				Tumbarumba 2011			Tumbar in 2006	Tumbar's change from 2006
	number	% of workers	% in REROC	Tumbar's difference	males	females	ratio of workers		
rural industries	377	26.1%	3.9%	22.2% more	32.8%	16.8%	2.7 M:F	28.0%	dn 1.9%
manufacturing	175	12.1%	7.4%	4.7% more	16.8%	5.6%	4.1 M:F	12.9%	dn 0.8%
retail trade	126	8.7%	11.7%	3.0% less	5.4%	13.3%	1.8 F:M	7.9%	up 0.8%
health & social care	119	8.2%	13.5%	5.3% less	1.3%	17.8%	9.8 F:M	7.4%	up 0.8%
public administration	105	7.3%	10.9%	3.6% less	7.7%	6.6%	1.6 M:F	7.9%	dn 0.7%
construction	90	6.2%	7.6%	1.4% less	9.3%	2.0%	6.5 M:F	4.6%	up 1.6%
transport & storage	77	5.3%	4.7%	0.6% more	7.3%	2.6%	3.8 M:F	4.4%	up 0.9%
education & training	75	5.2%	10.8%	5.6% less	2.1%	9.4%	3.2 F:M	5.4%	dn 0.2%
food & accommodation	70	4.8%	7.3%	2.4% less	1.8%	9.1%	3.7 F:M	5.4%	dn 0.5%
utilities	59	4.1%	1.1%	3.0% more	6.0%	1.5%	5.6 M:F	3.8%	up 0.3%
other services	32	2.2%	4.0%	1.8% less	2.0%	2.5%	1.1 M:F	2.1%	up 0.1%
administrative services	27	1.9%	2.6%	0.7% less	1.7%	2.1%	1.1 M:F	2.3%	dn 0.4%
professional services	22	1.5%	3.7%	2.2% less	0.6%	2.8%	3.4 F:M	1.6%	dn 0.0%
arts & recreation	18	1.2%	0.7%	0.5% more	1.0%	1.6%	1.3 F:M	0.4%	up 0.9%
wholesale trade	16	1.1%	3.7%	2.6% less	1.1%	1.2%	1.3 M:F	0.9%	up 0.3%
financial & insurance	13	0.9%	2.1%	1.2% less	0.4%	1.6%	3.3 F:M	1.0%	dn 0.1%
mining	6	0.4%	0.2%	0.2% more	0.7%	0.0%	M	0.5%	dn 0.0%
rental & real estate	6	0.4%	1.3%	0.9% less	0.0%	1.0%	F	0.5%	dn 0.1%
media & communications	6	0.4%	1.0%	0.6% less	0.0%	1.0%	F	0.6%	dn 0.2%
inadequately described	27	1.9%	1.9%	0.0% less	2.1%	1.5%	2.0 M:F	2.6%	dn 0.7%
employed residents	1,446	100.0%	100.0%		100.0%	100.0%	=	100.0%	

## Occupations

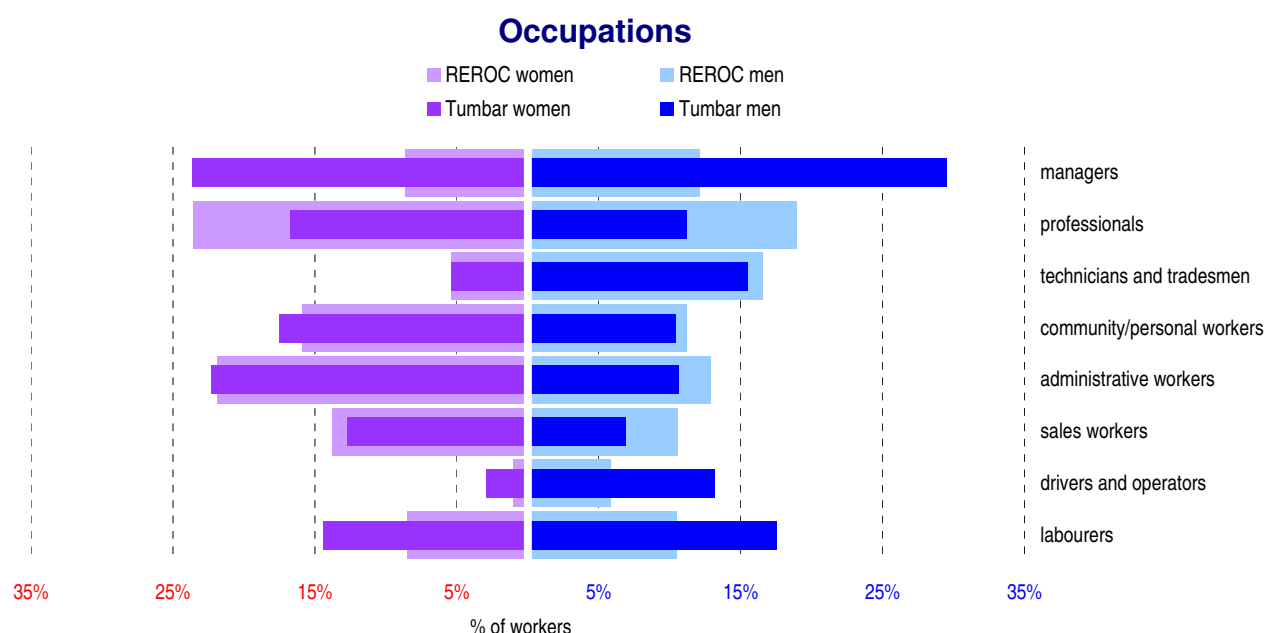
Occupations are a good indicator of socio-economic status, and communities with more people in more highly educated occupations tend to be wealthier. The occupational tree below shows the proportions of men and women in the eight occupational bands in Tumbarumba in 2011, with the more educated ones being higher branches. The more top-heavy the tree, the higher is the socio-economic status of the community. The lighter background tree shows REROC's occupations for comparison.

Tumbarumba had 35% workers in the top two occupational bands (25% were managers, including farmers and small business operators, and 10% professionals), compared with 31% for Eastern Riverina. The two lowest bands made up 26% of Tumbarumba's workers (11% were drivers / machine operators and 15% were labourers). Eastern Riverina had 16% in these occupations.

Relative to Eastern Riverina, Tumbarumba had 13% more workers who were managers, but 9% fewer workers who were professionals and 5% fewer who were sales workers.

Many occupations have a significant gender bias. In Tumbarumba, there were 4.6 men per woman among drivers and operators and 2.9 men per woman among technicians and tradesmen, but there were 2.1 women per man among administrative workers and 1.9 women per man among sales workers.

Occupational growth over 2006 to 2011 was highest among administrative workers with a 1.0% larger proportion of the workforce, and community/personal workers with a 0.9% larger proportion. Conversely, 1.8% fewer worked as labourers, and 1.0% fewer as drivers and operators, .



Occupations of employed residents	Tumbarumba 2011		workers in Tumbarumba					Tumbar's change from 2006	
	number workers	% of workers	% in REROC	Tumbar's difference	% of males	% of females	ratio of percents	Tumbar in 2006	
managers	366	25%	12%	<b>13.2% more</b>	25%	20%	<b>1.2 M:F</b>	26%	dn 0.9%
professionals	139	10%	19%	<b>9.4% less</b>	10%	14%	<b>1.5 F:M</b>	9%	up 0.4%
technicians and tradesmen	192	13%	17%	<b>3.2% less</b>	13%	5%	<b>2.9 M:F</b>	13%	up 0.3%
community/personal workers	129	9%	11%	<b>2.3% less</b>	9%	15%	<b>1.7 F:M</b>	8%	up 0.9%
administrative workers	132	9%	13%	<b>3.7% less</b>	9%	19%	<b>2.1 F:M</b>	8%	up 1.0%
sales workers	85	6%	11%	<b>4.7% less</b>	6%	11%	<b>1.9 F:M</b>	5%	up 0.4%
drivers and operators	163	11%	6%	<b>5.4% more</b>	11%	2%	<b>4.6 M:F</b>	12%	dn 1.0%
labourers	217	15%	11%	<b>4.5% more</b>	15%	12%	<b>1.2 M:F</b>	17%	dn 1.8%
unclear	24	2%	2%	<b>0.1% more</b>	2%	1%	<b>1.7 M:F</b>	1%	up 0.7%
<b>total employed residents</b>	<b>1,447</b>	<b>100%</b>	<b>100%</b>	<b>same</b>	<b>100%</b>	<b>100%</b>	<b>1.4 M:F</b>	<b>100%</b>	

The 2011 occupations are coded to the 2011 Australian and New Zealand Standard Classification of Occupations (ANZSCO), which has replaced the 1996 Australian Standard Classification of Occupations (ASCO) used in the 2006 Census. Where reasonable, 2006 occupations have been matched to 2011 classifications, otherwise 'n.a.' is shown for 2006.

## Travel to work

In the 2011 Census, people were asked how they traveled to work on Tuesday 8 August.

In Tumbarumba, 74% of the 1,445 employed residents traveled to work that day, with 10% not going to work, and 14% working from home; some did not say.

Some journeys involved multiple 'trips' by different modes (eg a lift and a bus). In all, 1,069 Tumbarumba workers took 1,091 trips, 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 Tumbarumba, 76% of workers who traveled did so by driving in 2011 (80% in Eastern Riverina).

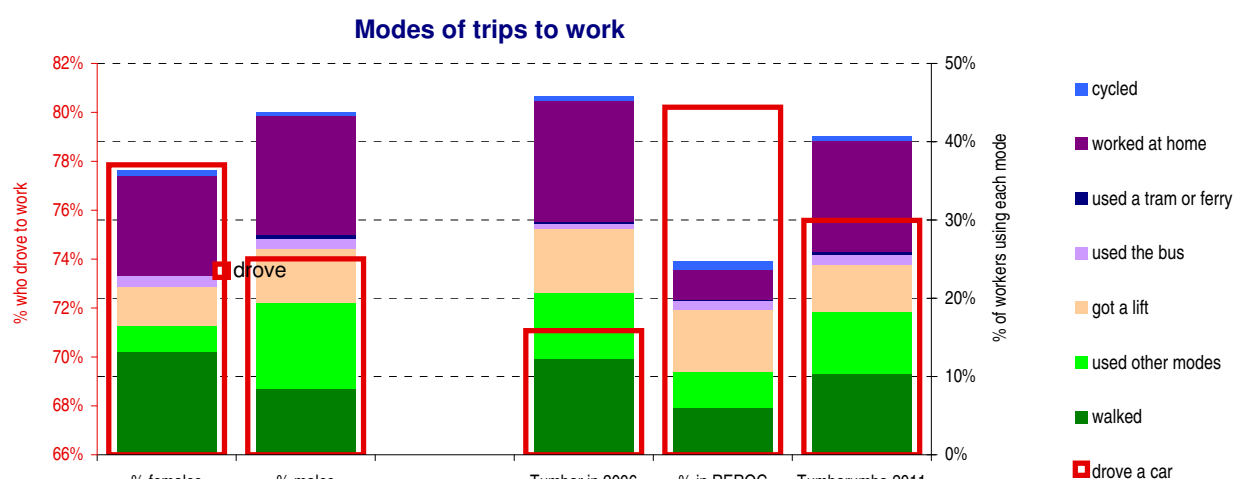
Since 2006, the proportion who drove rose by 5%.

Driving is generally more common amongst men than women; in Tumbarumba, there were 1.4 men per woman among drivers.

There was male bias among travellers who used other modes (6.0 men per woman), and those who got a lift (2.0 men per woman).

Other than driving, the other main ways people traveled to work in Tumbarumba were that 10% of travelers walked, 8% used other modes, 6% got a lift, and 1% used the bus. Less common were those who cycled (1%), or used a tram or ferry (<1%).

In Tumbarumba, women were most numerous among those who did not work on Census day, with 1.2 women per man; or who walked, with 1.1 women per man.



The 'used other modes' category includes trips by truck (48), motorcycle (15), and other modes, often as one stage of a journey.

Trips to work	Tumbarumba 2011			Tumbar's difference	Tumbarumba 2011			Tumbar in 2006	
	workers	% travellers	% in REROC		% males	% females	gender ratio	% of trips	change
drove a car	808	75.6%	80.2%	4.6% less	74.0%	77.9%	1.4 M:F	71%	up 4.5%
walked	111	10.4%	5.9%	4.5% more	8.4%	13.2%	1.1 F:M	12%	dn 1.9%
used other modes	84	7.9%	4.7%	3.1% more	11.1%	3.2%	6.0 M:F	9%	dn 0.7%
got a lift	65	6.1%	7.8%	1.8% less	6.8%	5.0%	2.0 M:F	8%	dn 2.0%
used the bus	14	1.3%	1.3%	0.1% more	1.3%	1.4%	1.3 M:F	1%	up 0.6%
cycled	6	0.6%	1.0%	0.5% less	0.5%	0.7%	=	1%	up 0.0%
used a tram or ferry	3	0.3%	0.0%	0.2% more	0.5%	0.0%	M	0%	up 0.0%
<b>Trips to work</b>	<b>1,091</b>	<b>102%</b>	<b>101%</b>		<b>103%</b>	<b>101%</b>	<b>1.4 M:F</b>	<b>101%</b>	
<b>Employed residents</b>		% workers			% workers			% workers	
travelled to work	1,069	74%	85%	10.8% less	75%	72%	1.4 M:F	74%	up 0.2%
worked at home	206	14%	4%	10.4% more	15%	13%	1.6 M:F	15%	dn 1.2%
did not work on Census day	143	10%	10%	0.0% more	8%	13%	1.2 F:M	9%	up 1.1%
not stated	27	2%	1%	0.4% more	2%	2%	1.3 M:F	2%	dn 0.1%
<b>Employed residents</b>	<b>1,445</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 0 taxi trips, 35 by truck, 5 by motorcycle, 18 by unnamed other modes, and 26 trips by multiple modes.

# Community Cultures

## Ancestry

How people describe their ancestry is a significant indicator of their cultural heritage. In the Census, people could give at most two ancestries. Only 7 ancestries were prompted with tick boxes (English, Irish, Italian, German, Chinese, Scottish and Australian); others had to be written in, which will lower responses. People with Australian ancestry are usually a minority.

In Tumbarumba in 2011, 43% of residents ticked Australian ancestry. About 92% of residents named two ancestries.

The most common non-Australian ancestries were:

- English, 39% of residents;
- Scottish 11.4%;
- Irish 10.1%;
- German 5.3%;
- Italian 1.1%.

Compared with Eastern Riverina, Tumbarumba had more people with Scottish, other and Polish ancestries.

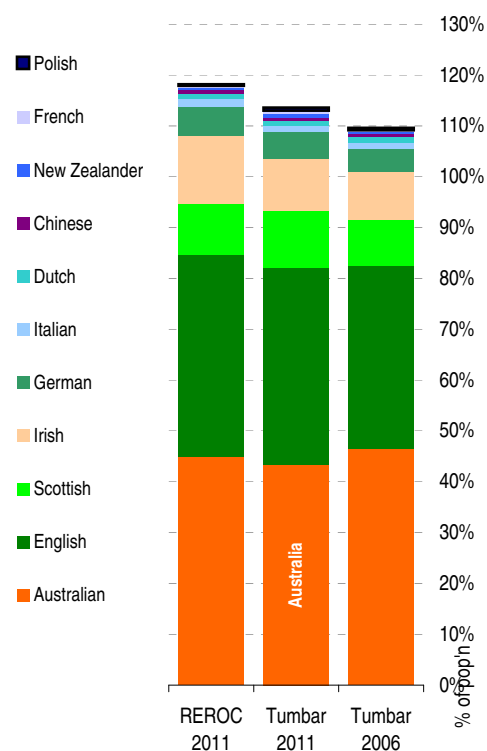
Having both parents born overseas is an indicator that ancestral culture may be strong. Here, residents with South African ancestry were most likely to have both parents born overseas, with 100% in this situation.

- Other ancestries where high proportions had both parents born overseas were New Zealander (52%), Chinese (52%), Hungarian (50%), and Polish (43%).

Since 2006, ancestries that became more common in Tumbarumba were English, with 2.6% more of the population than in 2006, and Scottish (2.3% more).

- Note that the number writing in Indigenous ancestry is often low, because there is a specific Indigenous Census question.

Most common ancestries



Ancestry	Tumbarumba 2011				Parents of Tumbar residents			Tumbar's change from 2006	
	residents	percent	% in REROC	Tumbar's difference	both born overseas	one born overseas	both born Australia	Tumbar in 2006	change from 2006
Australian	1,455	43.3%	44.9%	2% less	1%	8%	88%	46.4%	dn 3.1%
Australian Aboriginal	0	0.0%	0.4%	0% less	-	-	-	0.0%	same
English	1,301	38.7%	39.7%	1% less	10%	9%	78%	36.1%	up 2.6%
Scottish	382	11.4%	10.1%	1% more	8%	14%	77%	9.0%	up 2.3%
Irish	339	10.1%	13.3%	3% less	6%	10%	81%	9.4%	up 0.7%
German	179	5.3%	5.9%	1% less	15%	7%	75%	4.6%	up 0.7%
Italian	36	1.1%	1.4%	0% less	17%	31%	53%	1.0%	up 0.1%
Dutch	33	1.0%	1.1%	0% less	76%	0%	15%	1.4%	dn 0.4%
Chinese	25	0.7%	0.7%	0% more	52%	0%	48%	0.6%	up 0.2%
New Zealander	23	0.7%	0.5%	0% more	52%	48%	0%	0.3%	up 0.4%
French	22	0.7%	0.3%	0% more	14%	27%	41%	0.3%	up 0.3%
Polish	21	0.6%	0.3%	0% more	43%	33%	24%	0.5%	up 0.1%
Maltese	13	0.4%	0.2%	0% more	0%	23%	77%	0.2%	up 0.2%
Welsh	12	0.4%	0.4%	0% less	42%	0%	58%	0.3%	up 0.0%
Maori	10	0.3%	0.2%	0% more	40%	30%	30%	0.4%	dn 0.1%
Greek	9	0.3%	0.3%	0% less	33%	33%	33%	0.0%	up 0.3%
Croatian	9	0.3%	0.1%	0% less	33%	0%	33%	0.1%	same
Hungarian	6	0.2%	0.1%	0% more	50%	0%	50%	0.2%	dn 0.0%
Filipino	3	0.1%	0.3%	0% less	0%	100%	0%	0.0%	up 0.1%
unlisted	127	3.8%	4.2%	0% less	n.a.	n.a.	n.a.	2.9%	up 0.9%
not stated	321	9.6%	6.6%	3% more	1%	2%	23%	10.0%	dn 0.4%
<b>Total responses</b>	<b>4,326</b>	<b>128.8%</b>	<b>131.1%</b>	<b>2% less</b>	<b>9%</b>	<b>10%</b>	<b>73%</b>	<b>124.2%</b>	<b>up 4.6%</b>
<b>residents</b>	<b>3,359</b>	<b>100%</b>	<b>100%</b>		<b>10%</b>	<b>7%</b>	<b>73%</b>	<b>100%</b>	

# Indigenous residents

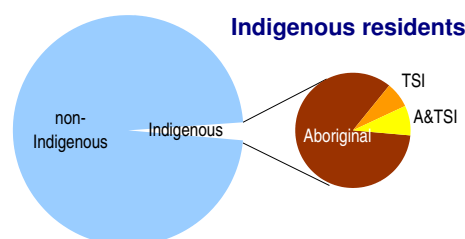
The Census asked whether people had Indigenous origins. In 2011, the number who responded yes increased nationally by 25%, as more baby-boomers and Gen X people said they and their children had Indigenous origins.

In 2011, Tumbarumba had 84 Indigenous residents, with 71 having Aboriginal origins; 6 having Torres Strait Islander (TSI) origins; 7 having both Aboriginal and TSI origins.

Indigenous people constituted 2.4% of the residents, compared with 3.8% of Eastern Riverina.

The average age of Indigenous residents was about 30 years; it was 42 years for non-Indigenous residents.

Indigenous residents had a median age of 25–29; for non-Indigenous residents it was 45–49.

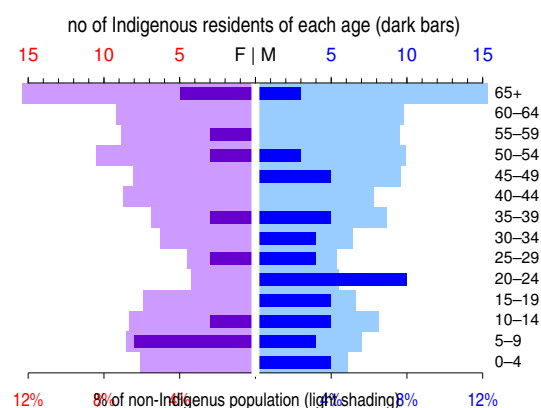


The age structure of the Indigenous population is very different from the non-indigenous community, due to higher mortality rates at most ages and higher birth rates. Young people form a larger share of the Indigenous population, and people over 65 are much less common than among non-Indigenous people. The Indigenous population here is small and atypical.

- 15% of Indigenous residents were aged 5–9 years versus 6% of non-indigenous residents;
- 12% Indigenous were 20–24 years old, vs 4%;
- 9% Indigenous were 25–29 years old, vs 4%;
- However, people were aged 65+ were 10% of Indigenous people but 20% of non-Indigenous.

In 2006, Tumbarumba had an Indigenous population of 86, so numbers had fallen by 2 or 2% over five years to 2011. The overall population fell 5%.

- The numbers aged 5–9 and 10–14 years increased most.
- The numbers aged 30–34 and 25–29 fell most.



Indigenous people	Tumbarumba 2011				Tumbarumba 2011			Tumbar in 2006	change 2006–2011
	number	% residents	% in REROC	Tumbar's difference	males	females	ratio		
Aboriginal	71	2.1%	3.6%	1.5% less	43	28	1.54 M:F	77	dn 8%
Torres Strait Islander (TSI)	6	0.2%	0.1%	0.1% more	6	0	M	3	up 100%
Aboriginal and TSI	7	0.2%	0.1%	0.1% more	7	0	M	6	up 17%
<b>Indigenous</b>	<b>84</b>	<b>2.4%</b>	<b>3.8%</b>	<b>1.4% less</b>	<b>56</b>	<b>28</b>	<b>2.00 M:F</b>	<b>86</b>	<b>dn 2%</b>
non-Indigenous	3,121	92.9%	92.5%	0.4% more	1,648	1,473	1.12 M:F	3,349	dn 7%
not stated	156	4.6%	3.7%		84	72	1.17 M:F	102	up 53%
<b>residents</b>	<b>3,358</b>	<b>100%</b>	<b>100%</b>		<b>1,785</b>	<b>1,573</b>	<b>1.13 M:F</b>	<b>3,537</b>	<b>dn 5%</b>

Ages of Indigenous residents	Tumbarumba 2011				Tumbar Indigenous residents, 2011			Tumbar in 2006	change 2006–2011
	Indigenous	% of Indig.	% non-Indig.	Indig. diff.	males	females	ratio		
0–4	5	6%	5%	1% more	5	0	M	7	dn 2
5–9	12	15%	6%	9% more	4	8	2.0 F:M	3	up 9
10–14	8	10%	7%	3% more	5	3	1.7 M:F	0	up 8
15–19	5	6%	6%	1% more	5	0	M	9	dn 4
20–24	10	12%	4%	8% more	10	0	M	13	dn 3
25–29	7	9%	4%	5% more	4	3	1.3 M:F	15	dn 8
30–34	4	5%	5%	0% less	4	0	M	13	dn 9
35–39	8	10%	6%	4% more	5	3	1.7 M:F	3	up 5
40–44	0	0%	7%	7% less	0	0	=	3	dn 3
45–49	5	6%	7%	1% less	5	0	M	9	dn 4
50–54	6	7%	8%	1% less	3	3	=	0	up 6
55–59	3	4%	7%	4% less	0	3	F	0	up 3
60–64	0	0%	8%	8% less	0	0	=	0	same
65+	8	10%	20%	10% less	3	5	1.7 F:M	7	up 1
<b>residents</b>	<b>81</b>	<b>100%</b>	<b>100%</b>		<b>53</b>	<b>28</b>	<b>1.9 M:F</b>	<b>82</b>	<b>dn 1</b>
<b>average age</b>		<b>30.0 yrs</b>	<b>42.0 yrs</b>	<b>-12.0 yrs</b>	<b>27.4 yrs</b>	<b>34.8 yrs</b>		<b>30.3 yrs</b>	<b>dn 0.4 yrs</b>

## Birthplaces

The variety of birthplaces is an indication of cultural diversity, though many places have just a few from many countries.

86% of Tumbarumba residents were born in Australia and 9% were born overseas, coming from at least 21 countries (5% did not give their birthplace).

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

- the UK – 104 or 3.1%;
- New Zealand – 45 or 1.3%;
- Germany – 21 or 0.6%;
- China – 11 or 0.3%;
- the Netherlands – 11 or 0.3%.

Between 2006 and 2011, the biggest increases in Tumbarumba were among those born in:

- China, with 0.2% more of the population;
- Vietnam, with 0.2% more;
- New Zealand, with similar.

Birthplaces with a falling share of the population included:

- Australia (1.7% less);
- India (0.2% less).

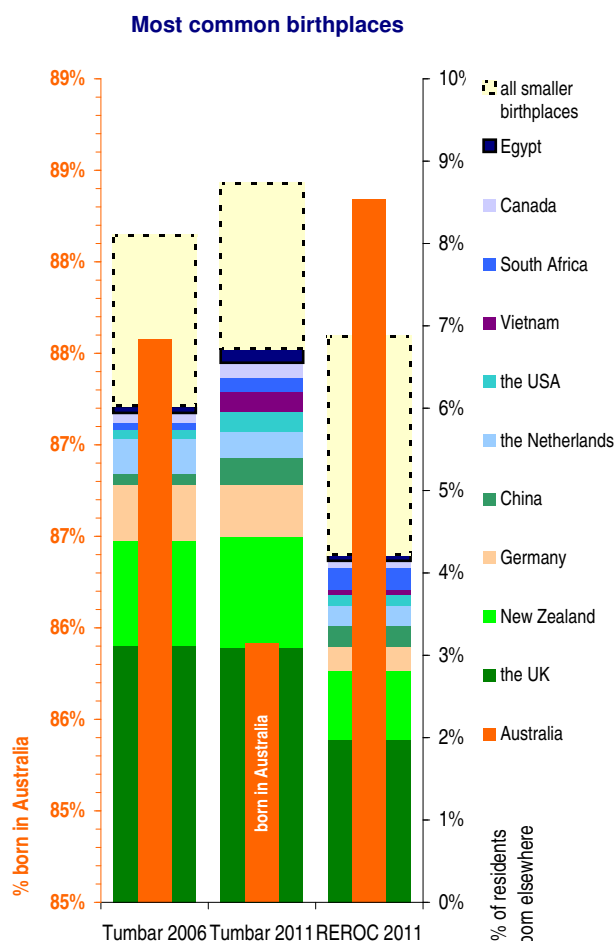
There were 1.10 men per woman among Australian-born residents here, and 1.34 men per woman among overseas-born residents.

- those born in New Zealand had 2.2 men per woman
- those born in Germany had 1.3 men per woman
- those born in China had 1.2 men per woman
- those born in the UK had 1.1 men per woman.

The proportion of Tumbarumba residents born in Australia was 2% less than Eastern Riverina.

The most common overseas birthplace compared to Eastern Riverina was the UK with 1.1% more of the population.

- 0.5% more were born in New Zealand
- 0.3% more were born in Germany



Main birthplaces of residents	Tumbarumba 2011		% in RERO	Tumbar's difference	Tumbarumba 2011			Tumbar in 2006	change from 2006
	people	percent			males	females	ratio		
Australia	2,885	85.9%	88.3%	2% less	1,513	1,372	1.1 M:F	87.6%	dn 1.7%
the UK	104	3.1%	2.0%	1.1% more	55	49	1.1 M:F	3.1%	same
New Zealand	45	1.3%	0.8%	0.5% more	31	14	2.2 M:F	1.3%	up 0.1%
Germany	21	0.6%	0.3%	0.3% more	12	9	1.3 M:F	0.7%	dn 0.1%
China	11	0.3%	0.3%	0.1% more	6	5	1.2 M:F	0.1%	up 0.2%
the Netherlands	11	0.3%	0.2%	0.1% more	8	3	2.7 M:F	0.4%	dn 0.1%
the USA	8	0.2%	0.1%	0.1% more	5	3	1.7 M:F	0.1%	up 0.1%
Vietnam	8	0.2%	0.1%	0.2% more	8	0	M	0.0%	up 0.2%
South Africa	6	0.2%	0.3%	0.1% less	3	3	=	0.1%	up 0.1%
Canada	6	0.2%	0.1%	0.1% more	3	3	=	0.1%	up 0.1%
Egypt	6	0.2%	0.1%	0.1% more	3	3	=	0.1%	up 0.1%
Thailand	5	0.1%	0.0%	0.1% more	0	5	F	0.0%	up 0.1%
the Philippines	4	0.1%	0.2%	0.1% less	4	0	M	0.0%	up 0.1%
Italy	4	0.1%	0.1%	same	4	0	M	0.3%	dn 0.1%
Fiji	4	0.1%	0.1%	0.1% more	4	0	M	0.2%	dn 0.1%
Ireland	4	0.1%	0.1%	same	4	0	M	0.0%	up 0.1%
Poland	4	0.1%	0.0%	0.1% more	0	4	F	0.1%	same
SE Europe	4	0.1%	0.0%	0.1% more	4	0	M	0.1%	same
a non-listed place	29	0.9%	1.2%	0.3% less	14	15	1.1 F:M	0.8%	same
<b>all smaller birthplaces</b>	67	2.0%	2.6%	0.7% less	34	33		2.1%	dn 0.1%
not stated	180	5.4%	4.8%	0.6% more	102	78	1.3 M:F	4.3%	up 1.0%
<b>overseas born</b>	<b>293</b>	<b>8.7%</b>	<b>6.9%</b>	<b>21 places</b>	<b>168</b>	<b>125</b>	<b>1.34 M:F</b>	<b>8.1%</b>	<b>up 0.6%</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

The languages spoken at home gives a good indication of the cultural diversity and language resources in a community.

In Tumbarumba, 90% of residents spoke English at home in Tumbarumba in 2011, which was not very different from 2006, and 3% lower than in Eastern Riverina.

About 3% of residents spoke another language at home (like Eastern Riverina), speaking at least 10 different languages. 7% did not say what they spoke.

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

- Croatian – 13 speakers, or 0.4% of residents;
- Greek – 13 speakers or 0.4%;
- Arabic – 11 speakers or 0.3%;
- Spanish – 6 speakers or 0.2%.

Between 2006 and 2011, the number of people speaking a foreign language at home increased by 16.

- Greek was spoken by 0.4% more of the population;
- Arabic was spoken by 0.2% more;
- Croatian was spoken by 0.2% more

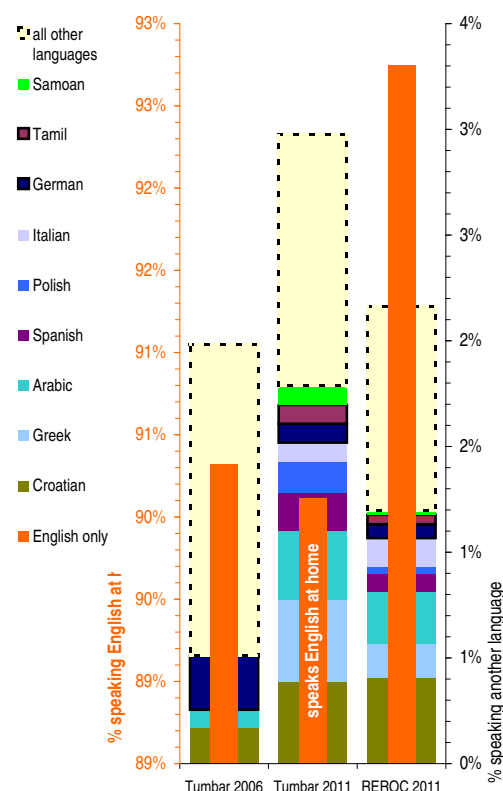
Compared with Eastern Riverina, the languages spoken proportionally more in Tumbarumba were:

- Greek, spoken by 0.2% more.

Among foreign language speakers in Tumbarumba, there were 1.13 females per male; among English speakers there were 1.05 males per female.

- Greek speakers had 2.3 females per male;
- Polish speakers had only females;
- Arabic speakers had 1.2 males per female;
- German, Samoan speakers were all male.

Most common languages



Main languages spoken at home	Tumbarumba 2011		Tumbar's difference		Tumbarumba 2011			Tumbar in	change
	people	percent	% in REROC		males	females	ratio	2006	2006–2011
English only	3,027	90.1%	92.8%	3% less	1,549	1,478	1.0 M:F	90.3%	dn 0.2%
another language	100	3.0%	3.1%	0% less	47	53	1.1 F:M	2.4%	up 0.6%
not stated	232	6.9%	4.2%	3% more	189	43	4.4 M:F	7.3%	dn 0.4%
residents	3,359	100%	100%	9 langs.	1,785	1,574	1.1 M:F	100%	
Croatian	13	0.4%	0.4%	0.0% less	7	6	1.2 M:F	0.2%	up 0.2%
Greek	13	0.4%	0.2%	0.2% more	4	9	2.3 F:M	0.0%	up 0.4%
Arabic	11	0.3%	0.2%	0.1% more	6	5	1.2 M:F	0.1%	up 0.2%
Spanish	6	0.2%	0.1%	0.1% more	3	3	=	0.0%	up 0.2%
Polish	5	0.1%	0.0%	0.1% more	0	5	F	0.0%	up 0.1%
Italian	3	0.1%	0.1%	0.0% less	0	3	F	0.0%	up 0.1%
German	3	0.1%	0.1%	0.0% more	3	0	M	0.3%	dn 0.2%
Tamil	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	3	0	M	0.0%	up 0.1%
all other languages	40	1.2%	1.0%	0.2% more	21	19	1.1 M:F	1.5%	dn 0.3%
Total	100	3.0%	3.1%	0.1% less	47	53	1.1 F:M	2.4%	up 0.6%

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

# Beliefs

In Tumbarumba 71% of residents were Christian in 2011, and 2% had another type of religious belief. However, 16% had no religious belief; and 11% did not state their religion.

The main non-Christian beliefs in Tumbarumba in 2011 were:

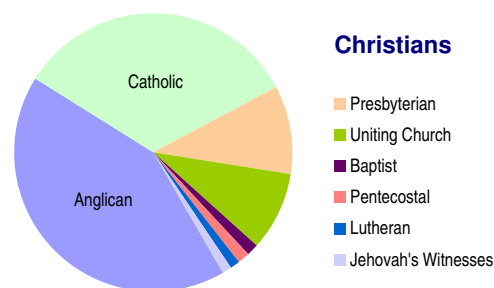
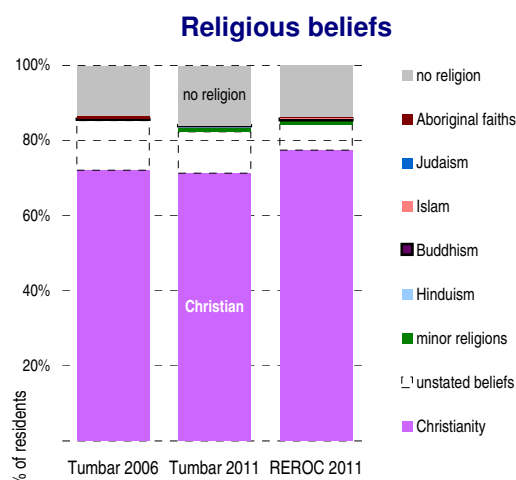
- Hinduism – 10 adherents, or 0.3% of the residents;
- Buddhism – 6 adherents, or 0.2%.

The fastest growing belief system over 2006 to 2011 was no religion with 66 more adherents.

There were falls in the number who believed in Christianity (down by 156).

Among Christians in Tumbarumba, there were males and females equally, while there were 1.3 men per woman among those who did not have a religion.

- Women were most common among Pentecostal followers (1.4 women per man) and Lutheran followers (1.3 women per man).
- Men were most common among followers of unstated beliefs (2.5 men per woman) and Baptist (1.3 men per woman).



Religious beliefs	Tumbarumba 2011				Tumbarumba 2011			2006 % change from	
	people	percent	% in RERO	Tumbar's difference	males	females	ratio	Tumbar	2006
Christianity	2,394	71.3%	77.5%	6.2% less	1,192	1,202	1.0 F:M	2,550	dn 156
no religion	535	15.9%	13.8%	2.2% more	299	236	1.3 M:F	469	up 66
Hinduism	10	0.3%	0.2%	0.1% more	10	0	M	-	up 10
Buddhism	6	0.2%	0.4%	0.2% less	0	6	F	8	dn 2
Islam	0	0.0%	0.3%	0.3% less	0	0	=	9	dn 9
Judaism	0	0.0%	0.0%	0.0% less	0	0	=	-	same
Aboriginal faiths	0	0.0%	0.0%	0.0% less	0	0	=	-	same
minor religions	41	1.2%	0.8%	0.4% more	20	21	1.1 F:M	32	up 9
unstated beliefs	371	11.1%	6.9%	4.1% more	264	107	2.5 M:F	468	dn 97
<b>total residents</b>	<b>3,357</b>	<b>100%</b>	<b>100%</b>		<b>1,785</b>	<b>1,572</b>	<b>1.1 M:F</b>	<b>3,536</b>	<b>dn 179</b>
<b>Christians</b>							=		
Anglican	975	29.0%	26.3%	2.8% more	497	478	1.0 M:F	1,088	dn 113
Catholic	775	23.1%	31.1%	8.0% less	381	394	1.0 F:M	744	up 31
Presbyterian	235	7.0%	6.0%	1.0% more	122	113	1.1 M:F	271	dn 36
Uniting Church	215	6.4%	6.2%	0.2% more	99	116	1.2 F:M	230	dn 15
Baptist	32	1.0%	1.2%	0.3% less	18	14	1.3 M:F	27	up 5
Pentecostal	31	0.9%	0.8%	0.1% more	13	18	1.4 F:M	44	dn 13
Lutheran	25	0.7%	2.4%	1.7% less	11	14	1.3 F:M	38	dn 13
Jehovah's Witnesses	25	0.7%	0.2%	0.5% more	11	14	1.3 F:M	27	dn 2
Seventh-day Adventist	15	0.4%	0.3%	0.2% more	9	6	1.5 M:F	11	up 4
Salvation Army	14	0.4%	0.3%	0.1% more	5	9	1.8 F:M	22	dn 8
Oriental Orthodox	10	0.3%	0.1%	0.2% more	6	4	1.5 M:F	-	up 10
Eastern Orthodox	4	0.1%	0.2%	0.1% less	4	0	M	5	dn 1
other Protestant	0	0.0%	0.2%	0.2% less	0	0	=	-	same
Churches of Christ	0	0.0%	0.1%	0.1% less	0	0	=	-	same
Latter Day Saints	0	0.0%	0.1%	0.1% less	0	0	=	-	same
Brethren	0	0.0%	0.2%	0.2% less	0	0	=	-	same
Assyrian Apostolic	0	0.0%	0.0%	same	0	0	=	-	same
other Christian	38	1.1%	1.8%	0.6% less	16	22	1.4 F:M	25	up 13
<b>total Christians</b>	<b>2,394</b>	<b>71.3%</b>	<b>77.5%</b>	<b>6.2% less</b>	<b>1,192</b>	<b>1,202</b>	<b>1.0 F:M</b>	<b>2,550</b>	<b>dn 156</b>