

A social geography of the Mornington Peninsula

(Dr Ian Manning)

This article was prepared for the George Hicks Foundation as part of a background paper for a meeting of philanthropists interested in work on the Mornington Peninsula. An evaluation of the costs and benefits of providing educational assistance to disadvantaged families living on the Peninsula is provided in a separate posting.

The Mornington Peninsula Shire is known as a place where people can live near the sea, perhaps within walking distance of the beach or on a bluff with a view over the bay, or perhaps among the hills within easy driving distance of the beach. The peninsula faces Port Phillip Bay across a crescent of beaches along which there is a near-continuous strip of urban development, backed by a range of hills which, once over the ridge, slope down to Westernport Bay to the east and Bass Strait to the south. Paradise? Yet not for all residents. As will be shown below, the peninsula has its disadvantaged families, some of them scattered across the shire and some of them concentrated in two main pockets of disadvantage, one centred on Rosebud West and the other on Hastings.

Geographically, the peninsula contrasts sharply with the western shore of Port Phillip Bay, where a basalt plain comes down to the sea and separates Melbourne from Geelong. Though similar in distance from Melbourne to the City of Geelong (that is, 60-110 km), the peninsula lacks Geelong's historic, independent city centre; instead, the peninsula shades from outer suburb to peri-urban; built-up to semi-rural. Its residents have strong environmental consciousness.

In growing outwards, Melbourne has tended to add new suburbs in areas of high amenity – the hills to the east, the bayside to the south. However, in recent decades growth in these favoured directions has been reined in, partly in the interests of environmental protection and partly because the fringe has moved beyond commuting distance from the metropolitan centre. Along with Nillumbik, the Yarra Ranges and the northern part of Cardinia, Mornington Peninsula is one of the protected areas. Over the past decade its rate of population growth has been slower, and its proportion of recent immigrants lower, than in the new suburbs and peri-urban shires along the Pakenham corridor and to the north and west of the metropolitan area.

Like other high-amenity areas round Melbourne, the weekend population of the peninsula is higher than its weeknight population and its summer population is greater than its winter population. This article is chiefly concerned with the permanent, winter-weeknight population; weekend and summer visitors are important chiefly in that they generate service employment for some of the full-time residents.

In recent decades high-income households have tended to seek inner urban housing close to the high-income employment opportunities of central Melbourne. Reflecting this trend, average disposable income in Mornington Peninsula is below national average, but only by a few percentage points. In this it is similar to other high-amenity, low-growth outer suburbs – average disposable income in rapidly-growing outer suburbs (not only around Melbourne, but in Australian metropolitan areas) tends to be 20 per cent below national average.

The slow rate of growth of the population of Mornington Peninsula has had several consequences for its pattern of economic development. These may be identified by a comparison with fast-growing Outer Northern Melbourne. Many of the people of Mornington Peninsula have had time to establish small businesses; hence the proportion of their income that shire residents receive from business is much higher than on the fast-growing fringe and also higher than in the metropolitan area as a whole. Further, the peninsula is attractive to retirees, hence a higher proportion of its household incomes derive from property and from pensions.

Like other outer suburbs, the peninsula relies on commuting for a substantial proportion of its wage, salary and small business incomes. Though employment located within the shire is sufficient to employ over three-quarters of its workers, residents who commute to work outside the shire work longer hours, receive higher average pay and contribute around 28 per cent of the earned incomes of residents. This said, in several industries the number of jobs and the number of resident workers is in balance. These industries include agriculture, accommodation and food services and rental and real estate. Industries with substantial net outbound commuting include manufacturing, wholesale trade and construction – the peninsula is convenient to the industries and construction sites of the Pakenham corridor. The relatively few residents who work in industries such as media and finance, which concentrate in the Melbourne CBD, are also heavily dependent on out-of-shire employment.

For the shire as a whole, the various measures of labour force utilisation – the unemployment rate, the labour force participation rate and so on – are close to the average for metropolitan Melbourne. However, the shire's workforce specialises in construction and to a lesser extent tourism, both of which lend themselves to small business – hence the high proportion of small business incomes in the shire total. The specialisation in construction renders the shire vulnerable to the ups and downs of the construction cycle.

In this profile the population of the Peninsula will be compared with the population of Metropolitan Melbourne, of which the peninsula is part, and also on occasion with the population of Victoria. The internal geography of the Peninsula will also be outlined.

Regions within the Shire

Mornington Peninsula Shire is gently hilly. Few of its hills are too steep for urban development and it lacks large rivers or flood plains. Its shoreline comprises four segments.

- The Port Phillip Bay shoreline, mostly beaches with occasional bluffs.
- The Bass Strait shoreline, where the 'back' beaches are wilder than those facing the Bay and there are rocky stretches.
- The coastline between Flinders and Crib Point, which faces Phillip Island with a mixture of beaches and rocks.
- The coastline north of Crib Point, which is highly sheltered so that mudflats and mangroves replace the beaches.

These segments combine with distance from Melbourne to divide the shire into six geographic regions. These regions are here defined in terms of ABS State Suburbs. For the most part a State Suburb approximates to a social community centred on a group of shops, pubs and schools. In 2011 the population of State Suburbs within the shire varied from 159 (Point Leo) to 22,421 (Mornington) while their area varied from 1.4 km² (Balnarring Beach) to 61 km² (Boneo). Despite this variation, State Suburbs were found to be useful in describing socio-economic variation across the shire.

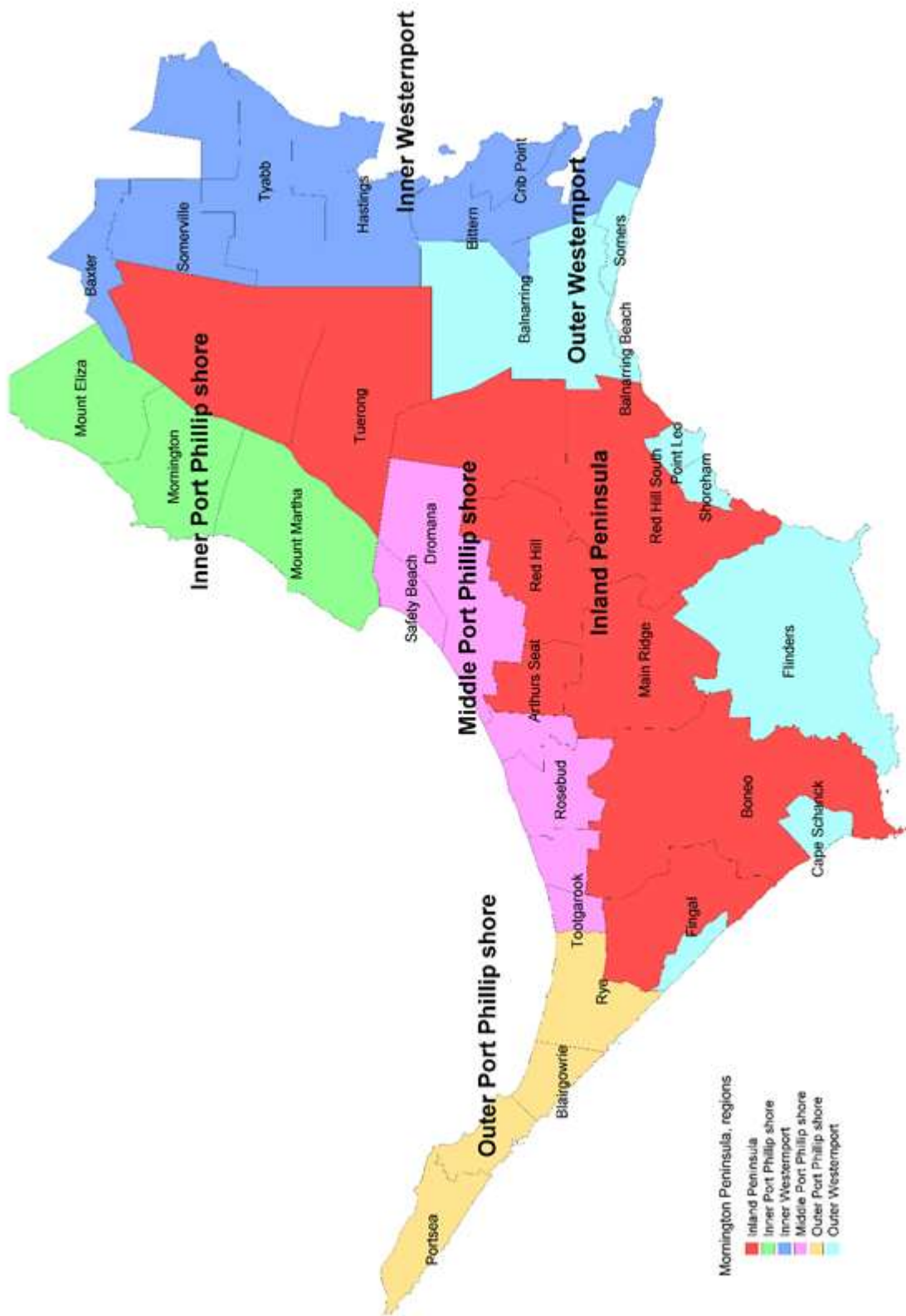
- The inner Port Phillip shore lies on the fringe of commuting distance from central Melbourne and includes Mt Eliza, Mornington and Mt Martha. At the Census in 2011 this region housed 58,000 people (40 per cent of the population of the shire) in 29 per cent of its dwellings and roughly 10 per cent of its area.
- The middle Port Phillip shore comprises a crescent of beaches from Safety Beach to Tootgarook. The shore is sandy but backs onto the hills which culminate in Arthurs Seat. In 2011 this region had 31,000 residents, 21 per cent of the population of the shire, 26 per cent of its dwellings and about 9 per cent of its area.
- From Rye outwards the beaches of the outer Port Phillip shore come within a few sandy kilometres of back beaches facing Bass Strait. In 2011 this region housed 12,000 residents, 8 per cent of the population of the shire. The region had 18 per cent of its dwellings and about 5 per cent of its area.
- Because the inner Westernport shore lacks beaches, urban development in this region is mostly a little inland. It begins on the fringe of Frankston at Baxter and extends along the road and railway to Crib Point. The region also includes part of the State Suburb of Pearcedale. Though reasonably extensive, this part houses but one-eighth of the population of Pearcedale and therefore will not be discussed in this report. More significant, the military facility at HMAS Cerberus lies between the outer and inner Westernport shores. HMAS Cerberus, a State Suburb in its own right, has a highly distinctive population. In addition, acting on local advice, NIEIR used SA1 Census data to distinguish Hastings Westpark from the rest of the state suburb of Hastings, there being a prima facie case (derived largely from the characteristics of the parents of children attending Hastings Wallaroo state school) that Westpark is a more disadvantaged area than the rest of Hastings State Suburb. In 2011 there were 31,000 residents living in the state suburbs of the inner Westernport shore, a quarter of the population of the Shire, plus an additional 1100 in HMAS Cerberus. Inner Westernport has 18 per cent of the dwellings of the shire and comprises around 20 per cent of its area.
- The outer Westernport shore stretches from Somers round the corner to St Andrews Beach facing Bass Strait. Unlike the outer Port Phillip shore, the beach settlements in this region have not yet completely coalesced and there are places where paddocks come down to the coastal rocks and dunes. In 2011 this region had 7000 residents, 5 per cent of the population of the shire, housed in 6 per cent of its dwellings. The State Suburbs in this region include two which extend well inland, which means that the region comprises 17 per cent of the land area of the shire.
- Finally, the inland peninsula beyond convenient commuting distance of Melbourne comprises eight State Suburbs, from Moorooduc through to Fingal and Boneo. Most of this region is protected from urban development and accordingly comprises ex-urban semi-rural properties. In 2011 this region had 4300 residents, 3 per cent of the shire total living in 3 per cent of its dwellings occupying 38 per cent of the area of the shire.

The shire uses an alternative regionalisation, comprising six wards as follows.

- Briar ward covers the inner Port Phillip shore from Mount Eliza to Mount Martha, excluding Moorooduc. It elects three councillors.
- Seawinds ward comprises the middle Port Phillip shore from Safety Beach to Tootgarook. It elects two councillors.
- Nepean ward comprises the outer Port Phillip shore from Rye to Portsea. It also elects two councillors.
- Watson ward comprises part of the inner Westernport shore plus adjacent inland areas. It runs from Baxter to Tyabb and elects one councillor.
- Cerberus ward comprises the other half of the inner Westernport shore, from Hastings to Crib Point, plus adjacent inland areas including Tuerong and Balnarring. Despite its name, it excludes HMAS Cerberus. It elects one councillor.
- Red Hill ward comprises the whole of the outer Westernport shore and most of the inland peninsula. It includes HMAS Cerberus and elects one councillor.

The Shire's report *The State of Mornington Peninsula's Children (2014)* provides data for a number of indicators by ward. Since the wards have names which are not in circulation outside the shire regional names will be substituted for ward names when referring to this and other shire publications.

Map 1: Mornington Peninsula, regions



Ethnic composition

Indigenous status

People recording indigenous status at the Census in 2011 comprised 0.7 per cent of the population of the Peninsula, compared with 0.4 per cent for the Metropolitan Area as a whole (Table 1). Indigenous status is self-assessed in the Census and it is possible that the actual percentage is higher than that recorded.

	Males	Females	Total
Total population	70,042	74,566	144,608
% of total population	0.48	0.52	
Non-indigenous	66,200	70,593	136,794
Aboriginal	453	439	892
Torres Strait Islander	20	31	50
Both Aboriginal and Torres Strait Islander	8	23	29
Not stated	3,361	3,480	6,843
Total indigenous	481	493	974
Melbourne			
Total population	1,937,107	2,003,701	3,940,808
Non-indigenous	1,829,781	1,905,889	3,735,671
Aboriginal	7,857	8,020	15,879
Torres Strait Islander	620	607	1,223
Both Aboriginal and Torres Strait Islander	244	240	483
Not stated	98,603	88,947	187,552
Total indigenous	8,721	8,867	17,585

This small population is spread across the shire. The most notable concentration is that recruited by the Navy for training at HMAS Cerberus, where in 2011 indigenous people comprised 2.2 per cent of the population. Nearby, the proportion of indigenous residents exceeded 1.2 per cent in Crib Point, Bittern and Hastings. On the Port Phillip shore, the only significant concentration in 2011 lay in Tootgarook and Rosebud West.

Birthplace of residents

The Mornington Peninsula has been particularly favoured by immigrants from the UK, 9.6 per cent of its population having been born there, more than double the percentage in the Melbourne metropolitan area as a whole. In 2011 people born in Australia or in Britain comprised 86 per cent of the population of the shire, compared to 67 per cent for the metropolitan area. Nearly all other groups were under-represented in the shire compared to the metropolitan area, notably Asians of all kinds (13 per cent of the metropolitan population, 1.4 per cent for the shire) and people from southern and eastern Europe and the Middle East (8 per cent of the metropolitan population, 2 per cent for the shire) (Table 2).

Table 2 Birthplace of residents, Census 2011		
	Mornington Peninsula (S)	Metropolitan area
Oceania and Antarctica, nfd	0	3
Australia (includes External Territories)	110,388	2,481,827
New Zealand	1,972	66,321
Melanesia	94	2,247
Micronesia	7	280
Polynesia (excludes Hawaii)	95	15,617
Antarctica	0	5
North-West Europe, nfd	0	0
United Kingdom, Channel Islands and Isle of Man	13,813	162,902
Ireland	602	12,210
Western Europe	2,233	46,379
Northern Europe	241	4,334
Southern and Eastern Europe, nfd	0	0
Southern Europe	1,332	91,260
South Eastern Europe	1,193	121,051
Eastern Europe	488	37,423
North Africa and the Middle East, nfd	0	25
North Africa	193	20,021
Middle East	176	63,900
South-East Asia, nfd	0	9
Mainland South-East Asia	242	94,675
Maritime South-East Asia	674	104,899
North-East Asia, nfd	0	0
Chinese Asia (includes Mongolia)	366	114,462
Japan and the Koreas	103	16,036
Southern and Central Asia, nfd	0	15
Southern Asia	458	167,109
Central Asia	32	10,341
Americas, nfd	0	3
Northern America	760	20,693
South America	225	18,760
Central America	28	4,231
Caribbean	16	694
Sub-Saharan Africa, nfd	0	0
Central and West Africa	22	2,992
Southern and East Africa	885	51,041
Supplementary codes	27	2,588
Not stated	7,943	206,455

Summer and winter populations

Dwellings unoccupied in winter

Thanks to its location, the shire is favoured as a summer holiday destination, largely by Melbourne residents. It has a preponderance of private residential accommodation, as distinct from resort accommodation. Many of its dwellings are second homes which are unoccupied on winter weekday nights, including Census night. At the 2011 Census one-third of all dwellings on the peninsula were unoccupied, as against 11 per cent for Victoria as a whole. The position for the various regions was as follows.

- Inner Port Phillip shore: unoccupied dwellings around state average.
- Middle Port Phillip shore: proportions of unoccupied dwellings well above state average, ranging from one-third in Rosebud to 59 per cent in Tootgarook.
- Outer Port Phillip shore: very high proportions of unoccupied dwellings – up to 88 per cent in Portsea.
- Inner Westernport shore: proportions of unoccupied dwellings generally well below state average.
- Outer Westernport shore: high proportions of unoccupied dwellings, ranging from 50 per cent (Somers, St Andrews Beach) to 74 per cent (Balnarring Beach).
- The inland peninsula: Proportion unoccupied generally in the 30-40 per cent range, though as low as 17 per cent in Balnarring (which is a transition zone to the inner Westernport shore).

In interpreting Census measures it should be remembered that they represent the winter weekday resident population, which in some parts of the shire is but a small percentage of the summer resident population.

Residents on holiday in winter

Many dwellings were unoccupied because their usual residents were elsewhere on Census night. If the usual residents were elsewhere in Australia, they were recorded and included in the usual resident population; when they were overseas they were simply missed. The proportion of the usually resident population elsewhere in Australia on Census night was as follows.

- Inner Port Phillip shore – 5-6 per cent.
- Middle Port Phillip shore – 6-9 per cent.
- Outer Port Phillip shore – generally high, up to 29 per cent in Portsea.
- Inner Westernport shore – 4-5 per cent.
- Outer Westernport shore – quite high, up to 15 per cent, though Shoreham and Balnarring reported only 6 per cent.
- Inland peninsula – 4-10 per cent.

Visitors in winter

The number of winter weeknight visitors was considerably less than the number of winter weeknight absentees, but nevertheless there were some, as follows.

- Inner Port Phillip shore – visitors from elsewhere in Australia comprised 2-3 per cent of the enumerated population, plus a few overseas visitors.
- Middle Port Phillip shore – 3-4 per cent with very few overseas visitors.
- Outer Port Phillip shore – from 4 per cent in Rye to 12 per cent in Portsea, plus a few overseas visitors.
- Inner Westernport shore – 2-3 per cent (with a lot more in HMAS Cerberus). No overseas visitors.
- Outer Westernport shore – 2 per cent in Shoreham, 9 per cent in Point Leo and 16 per cent in Cape Schank, all from within Australia. Cape Schank is a small State Suburb and it would only take a couple of visiting families to account for these visitor numbers.
- Inland peninsula – generally 2-3 per cent, but 8 per cent in Fingal and 25 per cent in Boneo, plus in the case of Boneo an additional 5 per cent of overseas visitors. It would take local knowledge to account for this.

People enumerated in non-private dwellings

Many visitors and some permanent residents were living in non-private dwellings on Census night; these include visitors staying in motels and permanent residents living in accommodation where meals are provided. Many Census data are restricted to the usual residents of occupied private dwellings, which means that some groups are generally omitted, including (for example) the residents of boarding houses for the aged.

Across the shire, 6 per cent of the persons enumerated spent Census night in non-private accommodation. This is very similar to the proportion for Victoria as a whole. Removing visitors, 3.3 per cent of the shire's usual residents were living in non-private dwellings. As would be expected, HMAS Cerberus stood out with two-thirds of its usual residents living in such dwellings. The number of usual residents in non-private accommodation also exceeded 550 in each of the three inner Port Phillip State Suburbs of Mornington, Mount Martha and Mount Eliza, though in each case the proportion was around shire average. Rosebud and Rosebud West each had around 350 residents in non-private accommodation (8 per cent of the population in the latter) while small-population State Suburbs with relatively high proportions of their population in non-private dwellings included Shoreham and Main Ridge.

Table 3 Residents by residential status in a non-private dwelling, Census 2011

SSC Name 2011	Owner, proprietor, staff and family	Guest, patient, inmate, other resident	Not stated	Not applicable	Total
Arthurs Seat	0	10	6	358	374
Balnarring	0	44	4	2478	2526
Balnarring Beach	0	6	3	347	356
Baxter	0	17	3	2125	2145
Bittern	0	35	14	3330	3379
Blairgowrie	0	49	13	2100	2162
Boneo	0	8	5	375	388
Cape Schanck	0	5	0	355	360
Crib Point	0	31	11	2797	2839
Dromana	0	70	11	5042	5123
Fingal (Vic.)	0	9	10	350	369
Flinders (Vic.)	0	34	10	817	861
Hastings (Vic.)	3	175	19	8490	8687
HMAS Cerberus	67	653	81	285	1086
Main Ridge	0	4	0	466	470
McCrae	0	60	9	2474	2543
Merricks North	0	9	0	406	415
Moorooduc	0	13	4	1008	1025
Mornington (Vic.)	8	663	89	21661	22421
Mount Eliza	15	604	73	16557	17249
Mount Martha	10	565	91	16424	17090
Point Leo	0	5	0	154	159
Portsea	0	18	0	427	445
Red Hill (Vic.)	0	64	10	660	734
Red Hill South	0	26	3	1143	1172
Rosebud	9	344	42	12104	12499
Rosebud West	4	353	18	4207	4582
Rye	13	143	39	7965	8160
Safety Beach (Vic.)	0	223	17	3280	3520
Shoreham	0	53	5	376	434
Somers	0	29	10	1388	1427
Somerville (Vic.)	8	183	31	10508	10730
Sorrento (Vic.)	3	80	13	1352	1448
St Andrews Beach	0	14	7	831	852
Tootgarook	0	33	17	2646	2696
Tuerong	0	17	5	320	342
Tyabb	0	28	4	3273	3305
Pearcedale	0	50	8	3814	3872

Residential turnover

In the shire as a whole, 57 per cent of residents were living at the same address on Census night 2011 as they had been in 2006, a proportion only slightly less than for Victoria as a whole. The proportion varied within the shire as follows.

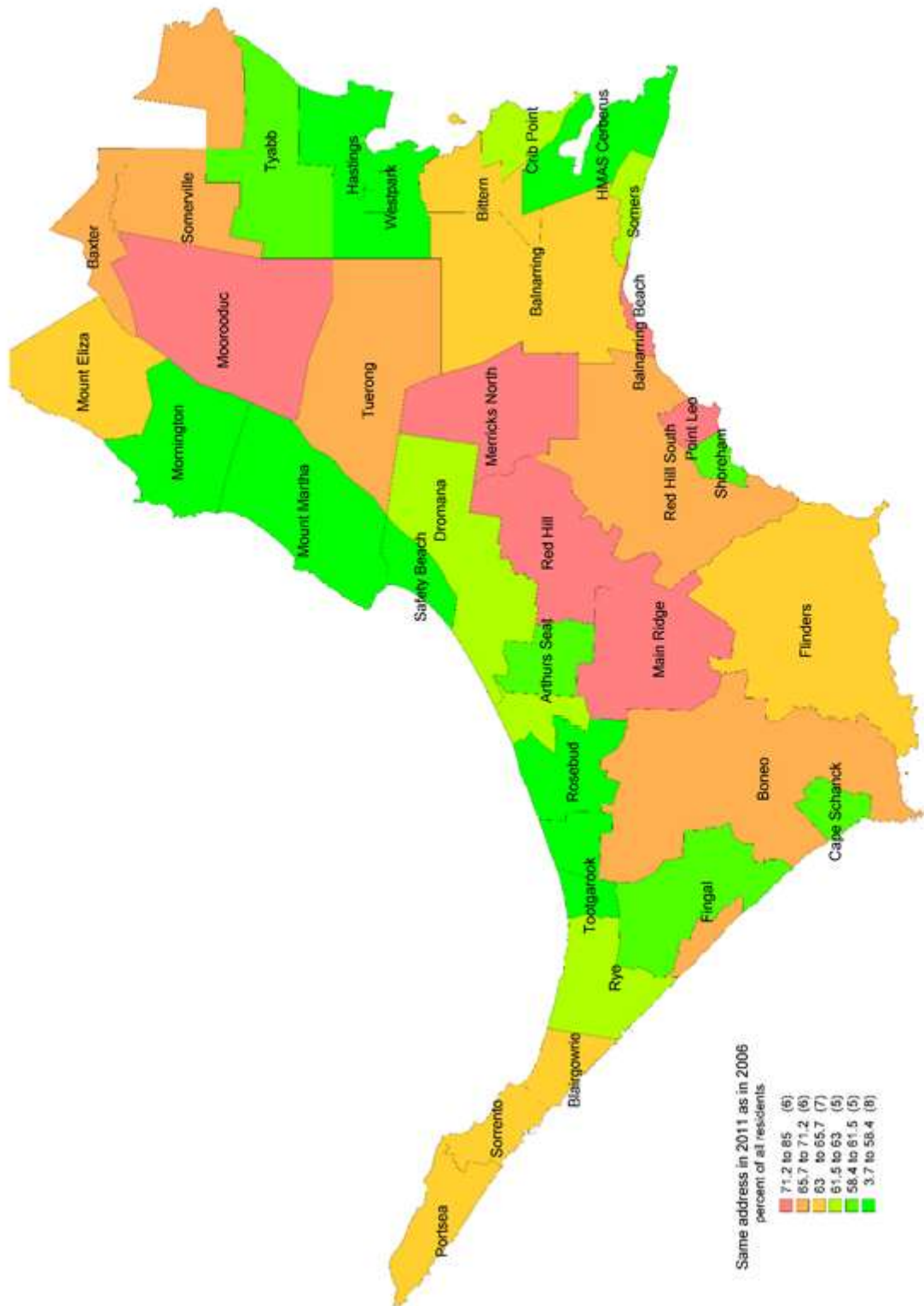
- Inner Port Phillip shore: from 53 per cent in Mt Martha to 63 per cent in Mt Eliza.
- Middle Port Phillip shore: close to shire average in Dromana but well below shire average in Safety Beach, Rosebud West and Tootgarook (which correlates with the high proportion of rented accommodation in these state suburbs – see below).
- Outer Port Phillip shore: a little above shire average.
- Inner Westernport shore: around 60 per cent except for Hastings, where again there is a high proportion of rented accommodation and people accordingly move around – the proportion of same-address residents there was 48 per cent. (As expected, the proportion in HMAS Cerberus was very low at 4 per cent.)
- Outer Westernport shore: all above shire average, with the population of Shoreham unusually stay-put at 81 per cent.
- Inland peninsula: generally above shire average, going as high as 74 per cent in Main Ridge.

Dwelling ownership and tenancy

Compared to the Victorian average, a higher proportion of dwellings in the shire were owned outright, balanced by a lower proportion rented (Table 4). The proportion rented from the state housing authorities was slightly above state average.

	Number	Per cent	Victoria Per cent
Owned outright	20,974	38.7	34.2
Owned with a mortgage	19,785	36.5	35.9
Rented from the state	1,023	1.9	2.8
Other rental	10,169	18.8	23.7
Other tenure and not stated	613	4.0	3.5
Total	5,149		

Map 2: Proportion of residents at the same address – 2006 and 2011 (per cent)



Dwellings owned outright

As befits its somewhat elderly population, the peninsula has a high proportion of dwellings owned outright. The Census yields data only for occupied private dwellings, omitting the unoccupied dwellings which are common in some parts of the shire – presumably many of these are occupied by their owners in summer at least. In 2011 the pattern across the sub-regions was as follows.

- Inner Port Phillip shore: around 40 per cent.
- Middle Port Phillip shore: 40 per cent rising to nearly 50 per cent in McCrae.
- Outer Port Phillip shore: 40 per cent in Rye rising to 65 per cent in Portsea.
- Inner Westernport shore: around 30 per cent (and zero in HMAS Cerberus).
- Outer Westernport shore: half to two-thirds – i.e. more like Portsea/Sorrento than the rest of the Port Phillip shore, though the proportion in St Andrews Beach was only 29 per cent.
- Inland peninsula: 40-50 per cent.

Dwellings owned subject to mortgage

If a dwelling is not owned outright, it is likely to be owner-occupied but mortgaged. The pattern for the Peninsula was as follows.

- Inner Port Phillip shore: higher proportions in the newer suburbs (Mt Eliza and Mt Martha) than in Mornington. Imposing an arbitrary but high cut-off, a burdensome mortgage can be defined as one where annual payments exceed 30 per cent of annual household income. By this definition, around 10 per cent of households were so burdened.
- Middle Port Phillip shore: generally low proportions of mortgagees – 32 per cent in McCrae and Rye, but as low as 17 per cent in Rosebud West. The proportion of households with burdensome mortgage liabilities was generally low, but reached 12 per cent in Tootgarook.
- Outer Port Phillip shore: generally low proportions of mortgagees and low incidence of high mortgage burdens.
- Inner Westernport shore: as befits relatively new suburbs, around 50 per cent of households had mortgages. The highest proportion was 56 per cent in Bittern, where 17 per cent of households were paying more than 30 per cent of their income to service their mortgages. However, Hastings reported a mere 31 per cent of mortgaged households, reflecting its high proportion of tenanted dwellings. Once again, zero in HMAS Cerberus.
- Outer Westernport shore: a range from 16 per cent in Balnarring Beach (where many of the relatively few occupied dwellings were owned outright) to 54 per cent in St Andrews Beach, a relatively new settlement. In St Andrews Beach 18 per cent of households were paying more than 30 per cent of their incomes in mortgages.
- Inland peninsula: around 40 per cent, but down to 24 per cent in Boneo and up to 46 per cent in Fingal (where 22 per cent of households were paying more than 30 per cent of their incomes in mortgages). Tuerong also reported relatively heavy mortgage obligations.

Rented dwellings

Across the peninsula around 20.7 per cent of occupied dwellings were rented, including the 1.9 per cent rented as state-owned public housing. The geographic pattern was as follows.

- Inner Port Phillip shore: low in Mt Eliza but 28 per cent in Mt Martha.
- Middle Port Phillip shore: 17 per cent in McCrae but 27-28 per cent in Safety Beach, Rosebud West and Tootgarook. In Safety Beach, Rosebud, Rosebud West and Tootgarook 11-14 per cent of households were paying 30 per cent or more of their income in rent. In summer it is likely that the proportion of rented dwellings would rise but the average burden of rents would fall, since holidaymakers are likely to have higher incomes than permanent residents.
- Outer Port Phillip shore: 23 per cent in Rye but down to 13 per cent in Portsea, with few burdensome rents.
- Inner Westernport shore: mostly under 20 per cent, but a high of 38 per cent in Hastings (and 100 per cent in HMAS Cerberus). In Hastings 14 per cent of households were paying more than 30 per cent of household income in rent.
- Outer Westernport shore: no occupied rented dwellings in Shoreham and under 20 per cent elsewhere, with few burdensome rents.
- Inland peninsula: generally under 20 per cent with few burdensome rents.

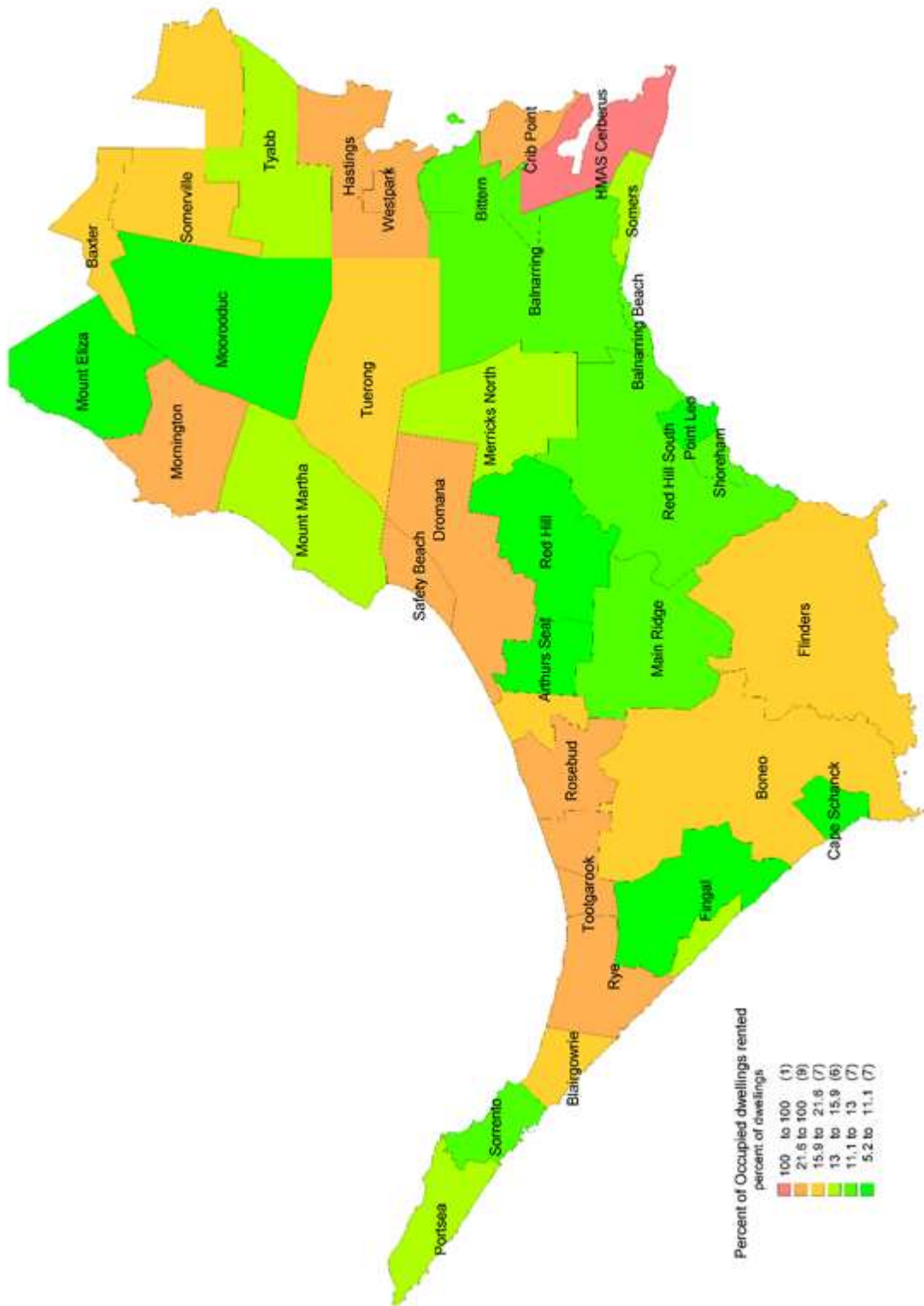
State-owned public housing comprised less than ten per cent of the rental stock. Around half of this stock was located in Mornington State Suburb with a secondary concentration in Rosebud West plus a scattering of dwellings in Tootgarook and Dromana and, on the inner Westernport shore, in Somerville and Hastings.

Persons per household

The shire average of 2.7 persons per occupied private dwelling (i.e. per household) was a little below the average for outer southern Melbourne but above the average for Gippsland, reflecting the character of the shire as a transition zone between the metropolitan area and the country. The geographic pattern was as follows.

- Inner Port Phillip: a little below shire average in Mornington, with its ageing population, but above in Mt Eliza and Mt Martha, both of which have attracted young families.
- Middle Port Phillip: a little below shire average throughout, due to an ageing population.
- Outer Port Phillip: below shire average; well below in Portsea.
- Inner Westernport: mostly above shire average, though below in Hastings other than Westpark.
- Outer Westernport: well above shire average in the new beach settlements of Shoreham, St Andrews Beach and Cape Schank, well below in Balnarring Beach.
- Inland peninsula: around or above shire average.

Map 3: Proportion of occupied dwellings that are rented (per cent)



Transport

As has become usual in most of Australia, the people of Mornington Peninsula Shire depend heavily on motor vehicles for transport. The number of cars parked at the average occupied dwelling on Census night in 2011 was 1.8, a little above the Victorian average of 1.7. However, within the shire four State Suburbs had fewer parked vehicles per dwelling than the state average: Rosebud West (1.3) and the adjoining suburbs of Tootgarook and Rosebud, all on the middle Port Phillip shore, and Hastings (1.6) on the inner Westernport shore. Elsewhere along the Port Phillip shore the number of parked cars per dwelling was generally less than two, and similarly along the Westernport shore. However, inland the number generally exceeded two, rising as high as 2.8 in Moorooduc.

Not surprisingly, this pattern reverses for the proportion of households without a parked car. The proportion in Mornington Peninsula Shire was 5 per cent, below the proportion in Victoria as a whole of 8 per cent. The proportion of carless households was highest in Rosebud West (11 per cent) followed by Hastings and Rosebud; it was generally higher along the Port Phillip shore than in other parts of the shire reflecting the relatively good bus service and the greater proportion of elderly households. Inland, and along the outer Westernport shore, there were eight state suburbs in which all households had at least one parked car.

The strip development along the Port Phillip beaches supports a basic bus service while the inner Westernport shore is served by buses and a railway line with twelve services a day. Elsewhere in the shire the pattern of development does not support public transport and services are skeletal at best. Other factors affecting motor vehicle ownership include wealth and age.

In car-dependent societies, young people's transport options are as follows.

- Up to driver's-licence age, walking, cycling, public transport or chauffeured transport, generally with a parent driving. The usefulness of walking and cycling depends on street design and on the accessibility of destinations, while the usefulness of public transport depends on fares, frequencies and the location of destinations along the routes.
- Once they get their licence and have access to a car, driving becomes an additional option. However, not all young drivers have such access even if they live in a car-owning, even multiple-car, household.

Prima facie young people in Rosebud and Hastings are likely to be transport disadvantaged due to lack of access to a car; however it is possible that destination accessibility and opportunities for walking and cycling compensate for relatively low car ownership and that transport disadvantage is actually worse for young people who live in the inland peninsula and the Westernport outer shore.

Age

Much of the Peninsula is on the grey side of ageing. The median age of usual residents in 2011 was 43 years, compared to the Victorian median of 37 years. The median age varied across the shire as follows.

- Inner Port Phillip shore: between 41 and 49.
- Middle Port Phillip shore: a mere 43 years in Tootgarook but 58 in Rosebud West.
- Outer Port Phillip shore: decidedly elderly with median age rising from 46 in Rye to 65 in Portsea.
- By contrast, the inner Westernport shore had a relatively young population, with median ages ranging from 38 in Tyabb down to 36 in Crib Point (and 21 in HMAS Cerberus).
- The outer Westernport shore was, however, elderly, with median age varying from 41 in St Andrews Beach up to 61 in Balnarring Beach.
- Inner peninsula: range from 42 to 48.

To summarise, in only two of the shire’s 38 State Suburbs was the median age less than the Victorian median and one of these was a military training establishment. This did not mean, however, that the shire lacked younger residents. The population aged 15-19 may be taken as an indicator of youthful presence. Young people in this age group comprised 6.3 per cent of the resident population of the shire in 2011, not far short of the Victorian average of 6.5 per cent.

Within the shire, the outer Port Phillip region was notable for its relative lack of young people. This lack was compensated by HMAS Cerberus and also by the inner Westernport region (Table 5). Among the regions:

- Mount Eliza had a higher proportion of young people (8 per cent) than Mornington (5 per cent);
- in the Middle Port Phillip region, all State Suburbs from Safety Beach to Tootgarook reported 5 per cent of young people;
- Rye also had 5 per cent of young people but the proportion fell to 2 per cent in Sorrento;
- the Inner Westernport state suburbs (other than HMAS Cerberus) all reported 7-8 per cent;
- the Outer Westernport state suburbs were more varied, reflecting their small populations – Shoreham, for example, was quite youthful at 13 per cent but in neighbouring Flinders the proportion was down to 4 per cent; and
- in the inland peninsula the proportion varied from 5 per cent up to 9 per cent.

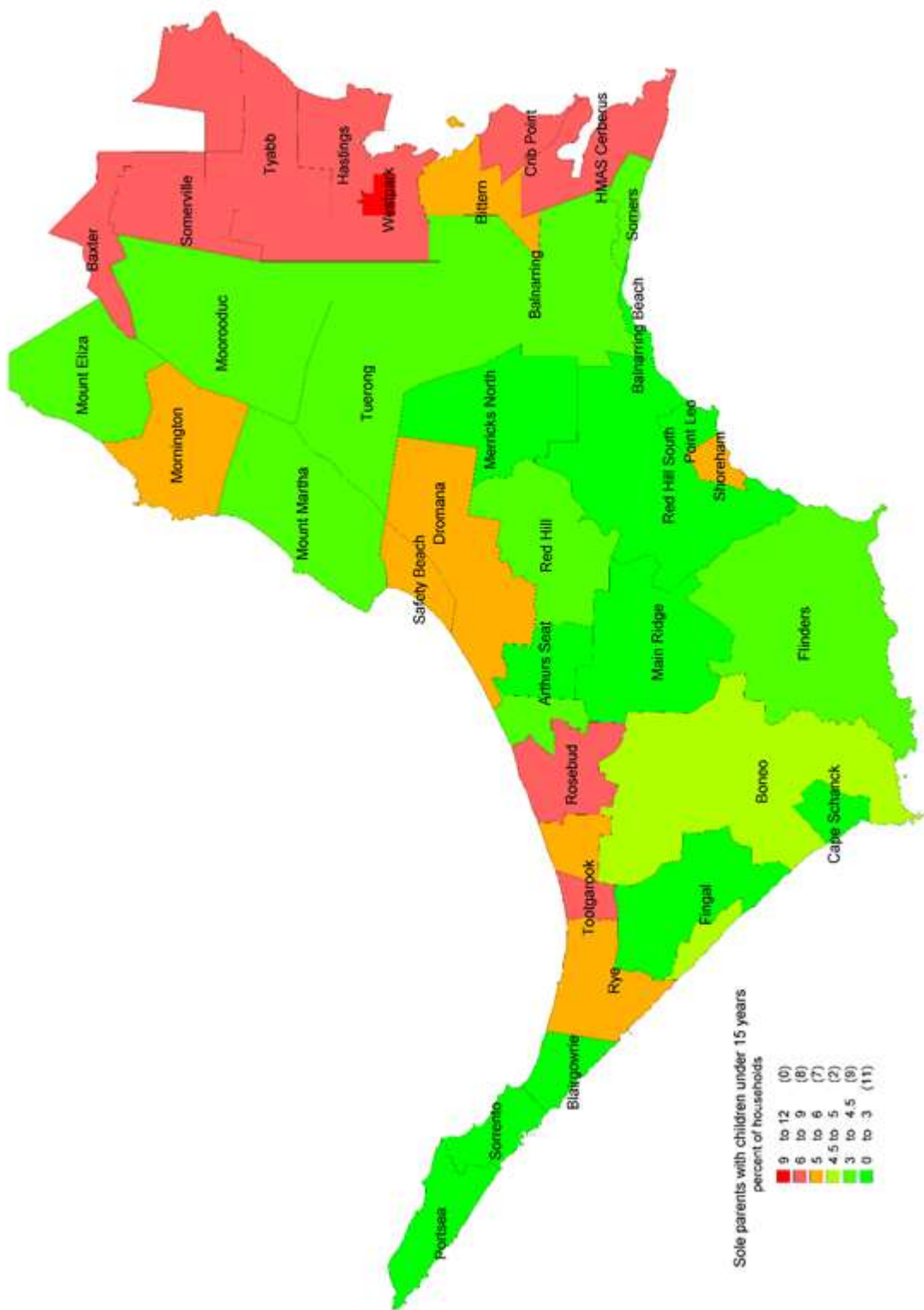
Region	Population (%)	Population 15-19 (%)	Population 15-19 (no.)
Port Philip inner	40	41	3754
Port Philip outer	30	22	2030
HMAS Cerberus	1	4	329
Rest of Westernport inner	21	25	2253
Westernport outer	5	5	439
Inland peninsula	3	3	289
Total			9116

Families

The residents of private dwellings form households, most of which consist of families. A family is defined by the ABS as two or more persons, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, stepchild status or fostering, and who are usually resident in the same household. When individuals live alone, or when unrelated individuals share a dwelling, they form non-family households. Table 6 shows that the distribution of individuals by type of household in Mornington Peninsula is similar to Melbourne as a whole, with several small differences:

- a slightly higher proportion of single parents;
- a definitely higher proportion of lone-person households (as can be expected in an elderly population);
- a definitely lower proportion of group households; and
- lower proportions of children aged 15 and over.

Map 4: Sole parent families with children under 15, proportion of all households (per cent)



The latter two differences relate to the outer suburban status of the shire. It is common for school leavers reared in the outer suburbs to move closer to the education opportunities and bright lights of the metropolitan centre, where they commonly live in group households. Despite the attractions of its beaches to the young and physically active, Mornington Peninsula Shire is no exception to this trend.

Table 6 Distribution of residents by household composition, Census 2011		
	Melbourne (%)	Mornington Peninsula (%)
Family		
Married couple	39	41
De-facto couple	7	7
Single parent	4	5
Child under 15	19	19
Dependant student 15-24	6	5
Non-dependent child	7	6
Other relative	3	1
Non-family		
Unrelated resident in family household	1	1
Group household	4	2
Lone person	9	11
Visitor not resident elsewhere in Australia	2	2

Non-family residents

At the 2011 Census slightly over one-third of households in the shire were non-family, mostly lone-person. (Being small households, they accounted for but 13 per cent of the population – Table 6.) The main factor governing the variation of this proportion across the shire seems to be population ageing – the older the population, the more residents live alone. The proportions varied as follows.

- Inner Port Phillip: 37 per cent of households in Mornington but considerably less in Mount Martha and Mount Eliza.
- Middle Port Phillip: a minimum of 32 per cent in Safety Beach rising to 50 per cent in Rosebud West.
- Outer Port Phillip: generally high proportions, from 40 per cent in Rye to 48 per cent in Portsea.
- Inner Westernport: between 24 per cent in Tyabb and 38 per cent in Hastings (17 per cent in HMAS Cerberus).
- Outer Westernport: quite varied, as can happen with small populations, hence 11 per cent in Shoreham and 44 per cent in Balnarring Beach.
- Inland peninsula: between 22 and 30 per cent.

Single parents with children under 15

Lone parents are often identified as an economically disadvantaged group. In 2011 the shire had nearly 6000 lone parents, 18 per cent of whom were men, 39 per cent were women aged under 45 and 44 per cent were women aged over 45. The usual image of a single parent is of a young mother, but this is not the ABS definition; lone parent families also include such combinations as a mother aged in her nineties living with a daughter aged in her seventies. In Mornington Peninsula, 12 per cent of lone parents were aged 65 or more. Not many more than half of the lone parent families in the shire included children aged under 15 and one-third consisted of a parent plus one or more children who were aged over 15 and were not dependent students. Across all lone-parent households with dependent children (including students) there were 1.8 children for each sole parent; lone-parent households without dependent children were smaller, with an average of 1.1 children each; in other words, typically a mother/daughter or mother/son combination. (The numbers of children in couple families were a little larger: an average of 2 children per family with dependent children and 1.2 children per family without dependent children.)

In 2011, lone parent families comprised 5.4 per cent of all households in the shire, distributed as follows.

- Along the inner Port Phillip shore, around shire average (a little above in Mornington, below elsewhere).
- Along the middle Port Phillip shore, close to shire average but rising to 8 per cent in Tootgarook.
- Below shire average on the outer Port Phillip shore.
- Above shire average – 7 or 8 per cent – in five of the six state suburbs of the inner Westernport region, reaching 9 per cent in Hastings (and also in HMAS Cerberus).
- At or below shire average in the eight outer Westernport state suburbs.
- Generally well below shire average in the inland peninsula.

Table 7 Households by family composition, Census 2011

SSC Name 2011	One parent family with children under 15	Couple family with no children	Couple family with children under 15	Couple family with no children under 15	One parent family with no children under 15	Other family	Not applicable	Total
Arthurs Seat	3	51	32	12	8	0	38	144
Balnarring	44	277	196	126	45	7	309	1004
Balnarring Beach	4	54	13	6	8	0	68	153
Baxter	71	220	144	106	73	8	282	904
Bittern	66	360	337	129	53	7	317	1269
Blairgowrie	29	317	125	47	38	10	426	992
Boneo	7	44	31	23	4	0	41	150
Cape Schanck	3	53	23	18	4	0	39	140
Crib Point	83	277	229	109	70	13	381	1162
Dromana	143	718	291	157	122	16	953	2400
Fingal (Vic.)	0	48	32	15	11	0	40	146
Flinders (Vic.)	13	129	48	30	9	0	140	369
Hastings (Vic.)	350	870	598	244	225	39	1418	3744
HMAS Cerberus	9	32	44	0	0	0	17	102
Main Ridge	3	59	40	22	8	0	56	188
McCrae	37	409	139	90	50	4	398	1127
Merricks North	3	55	39	13	5	0	48	163
Moorooduc	17	117	80	75	12	0	85	386
Mornington (Vic.)	582	2594	1664	689	510	61	3604	9704
Mount Eliza	202	1828	1612	846	276	28	1509	6301
Mount Martha	269	1810	1670	623	246	31	1644	6293
Point Leo	0	19	16	11	4	0	6	56
Portsea	0	81	11	13	0	0	95	200
Red Hill (Vic.)	10	88	66	24	9	0	65	262
Red Hill South	14	162	98	37	17	4	145	477
Rosebud	350	1622	714	347	321	38	2348	5740
Rosebud West	120	611	190	82	90	10	1105	2208
Rye	186	1038	498	241	163	21	1454	3601
Safety Beach (Vic.)	78	517	228	90	71	9	466	1459
Shoreham	9	54	23	13	10	0	57	166
Somers	18	183	116	47	22	3	185	574
Somerville (Vic.)	267	990	957	504	216	30	1168	4132
Sorrento (Vic.)	12	254	50	36	16	5	292	665
St Andrews Beach	15	82	86	32	14	0	96	325
Tootgarook	89	301	169	74	55	7	489	1184
Tuerong	4	37	31	19	5	0	27	123
Tyabb	96	352	282	153	60	9	307	1259
Pearcedale	79	363	350	218	68	17	285	1380

Education

Educational attainment of the adult population

As compared with the Melbourne metropolitan area, a significantly lower proportion of adult shire residents possess university qualifications, balanced by a significantly higher proportion with certificate level qualifications and a higher proportion with no post-school qualification (Table 8). By the same token, the proportion of residents who underwent twelve years of schooling is lower than the metropolitan average. In part these differences are due to an older population, but it remains that much of the peninsula comprises tradie suburbs. By and large it is not an attractive residential site (as distinct from holiday home site) for people with tertiary qualifications due to its distance from the main metropolitan centres of professional employment.

	Number	Per cent	Melbourne
Postgraduate Degree Level	1,873	2.2	5.4
Graduate Diploma and Graduate Certificate Level	1,889	2.2	2.6
Bachelor Degree Level	10,300	11.8	18.5
Advanced Diploma and Diploma Level	8,222	9.5	9.2
Certificate Level	20,226	23.3	16.0
Level of education inadequately described	961	1.1	1.0
Level of education not stated	6,726	7.7	7.7
No post-school qualification	36,730	42.3	39.6
Total	86,927		

	Number	Per cent	Metropolitan Melbourne, residents aged 15 and over
Year 12 or equivalent	40,653	46.8	56
Year 11 or equivalent	15,259	17.6	11
Year 10 or equivalent	16,718	19.2	12
Year 9 or equivalent	6,191	7.1	5
Year 8 or below	2,400	2.8	6
Did not go to school	238	0.3	1
Not stated	5,468	6.3	8
Not applicable	0	0	0
Total	86,927		

Children as they begin school

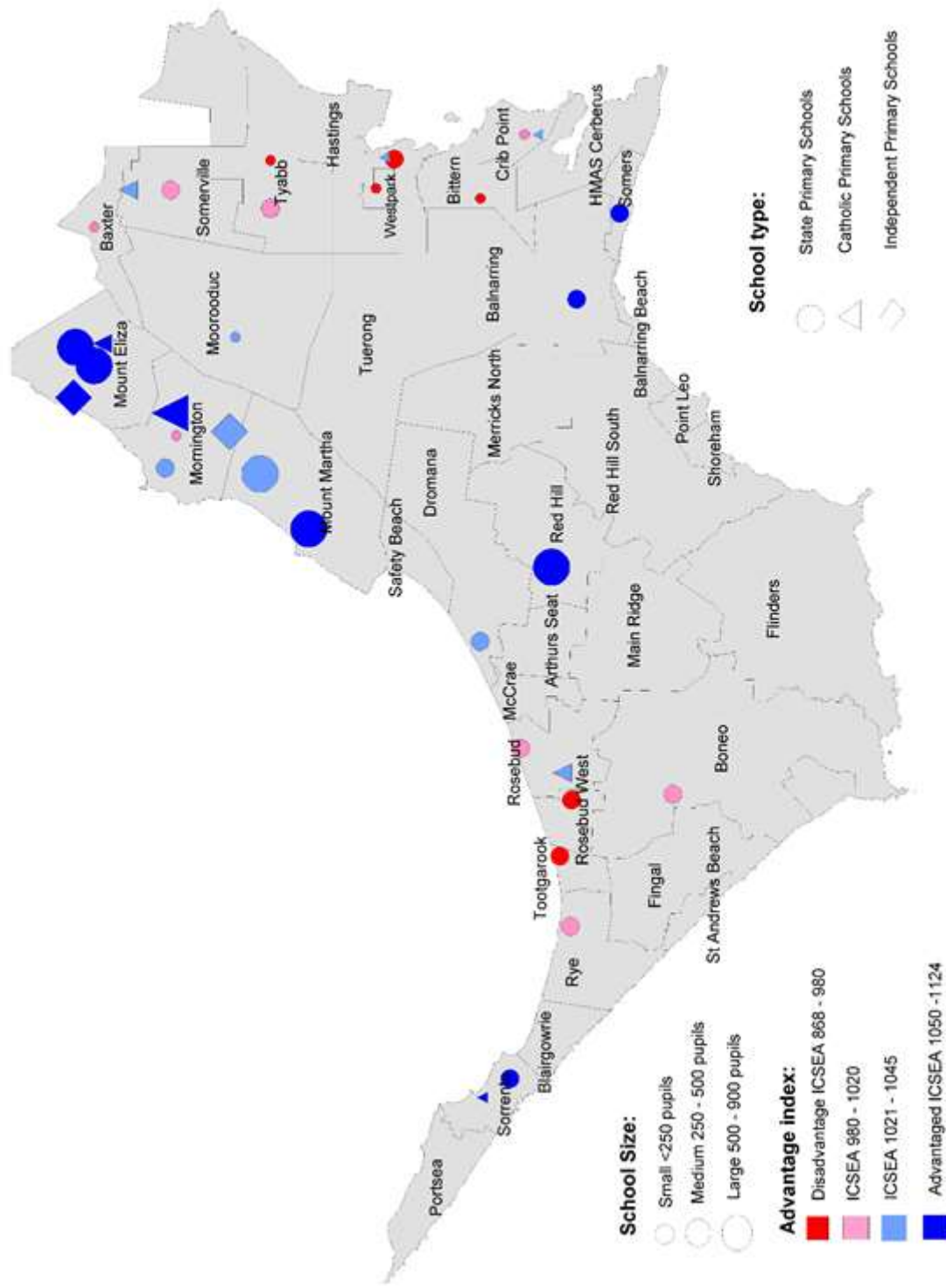
According to the Australian Early Development Index (AEDI), the proportion of Mornington Peninsula children entering school who are lagging in their development is more or less the same as in Victoria as a whole (Table 10).

	Mornington Peninsula (per cent)			Victoria (per cent)		
	Children developmentally vulnerable	Children on track	Children developmentally at risk	Children developmentally vulnerable	Children on track	Children developmentally at risk
Physical health and wellbeing	7.3	82.9	9.8	7.8	81.2	11.1
Social competence	6.5	81.7	11.9	8.1	78.6	13.3
Emotional maturity	6.9	81.4	11.7	7.2	79.4	13.5
Language and cognitive skills (school-based)	7.4	82.2	10.5	6.1	84	9.9
Communication skills and general knowledge	6.2	79	14.8	8	77.4	14.6

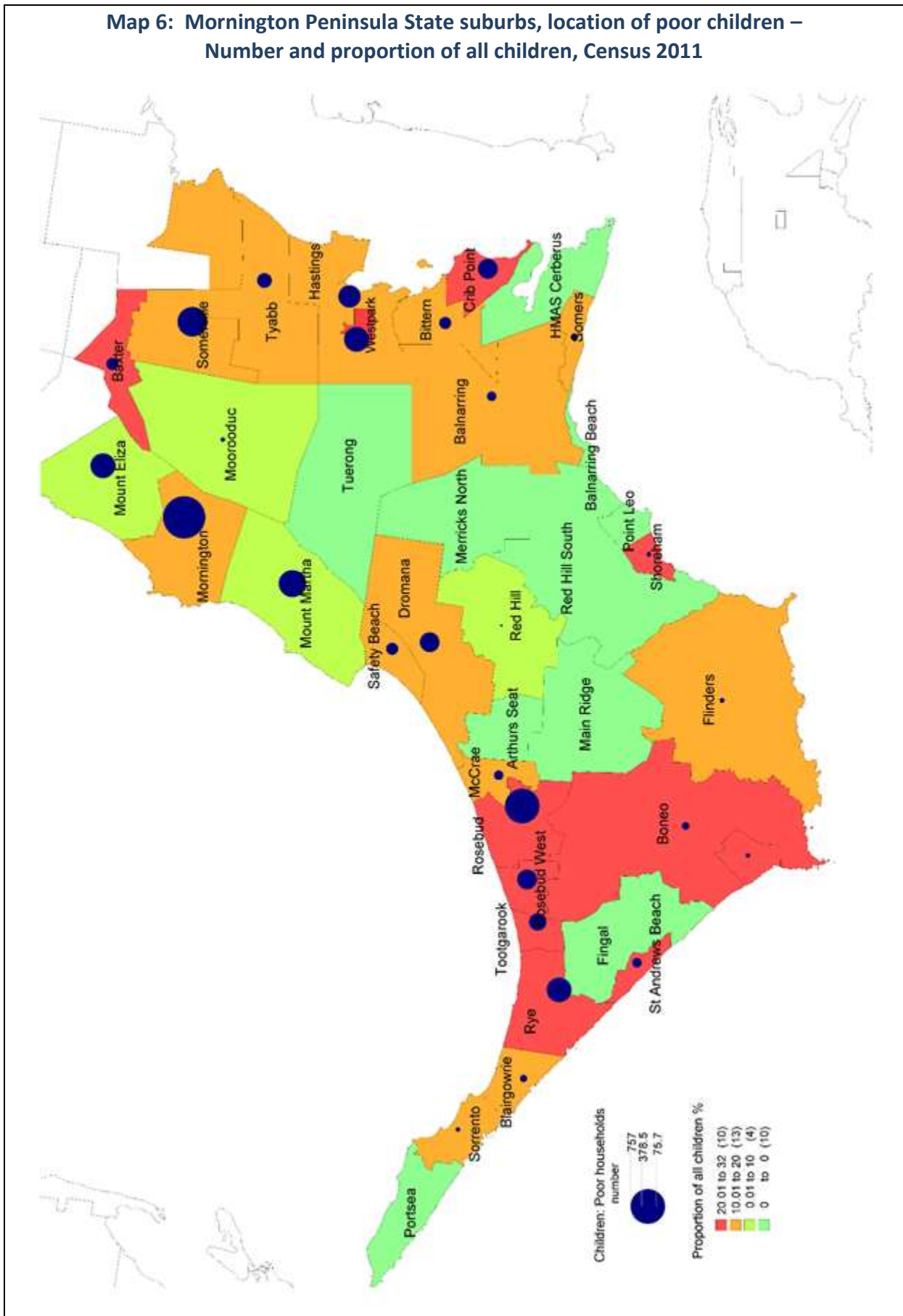
The AEDI has been collected for primary school catchments and, as is usual with small numbers, the results are subject to random variation. The following regional patterns emerge.

- Inner Port Phillip shore: around 5 per cent of school entrants were considered developmentally vulnerable in two or more domains. Mornington children were more commonly vulnerable than those in Mount Eliza or Mount Martha.
- Middle Port Phillip shore: above average, with a definite concentration of vulnerability in Rosebud West.
- Outer Port Phillip shore: low vulnerability.
- Inner Westernport: generally higher proportions of developmentally vulnerable children than in the rest of the shire, with particular concentrations in Hastings and (to a lesser extent) Crib Point.
- Outer Westernport: generally low vulnerability.
- Inland peninsula: generally low vulnerability, though the children here had a tendency to emotional immaturity.

**Map 5: Mornington Peninsula primary schools
Index of Community Socio-Economic Advantage
(Commonwealth Department of Education) 2015**



**Map 6: Mornington Peninsula State suburbs, location of poor children –
Number and proportion of all children, Census 2011**



Children at primary school

The peninsula is served by 25 state primary schools, seven Catholic primary schools, two independent primary-only schools and five independent schools with 1-12 classes. A few peninsula children attend primary schools located in the City of Frankston, but these are excluded from the present report.

The smallest state school on the Peninsula is Hastings Wallaroo (or Westpark), which in 2015 had a mere 78 pupils. The largest was Mt Martha, with 720 pupils. Four more state schools (the two in Mt Eliza plus Mount Martha Osborne and Red Hill Consolidated) had over 590 pupils each. Catholic schools ranged from 145 pupils in Hastings to 549 in Mornington. The independent schools with 1-12 classes do not split their reported enrolments into primary and secondary, but a rough estimate would be that the state system served nearly two-thirds of pupils, the independent schools a little less than a quarter and the Catholic system around one-eighth.

The Australian Curriculum Assessment and Reporting Authority (ACARA) is responsible for the National Curriculum. The Authority operates a National Assessment Program by which it tests each schoolchild in Literacy and Numeracy (hence NAPLAN) as they pass through years 3, 7, 9 and 11; it also tests samples of children for science literacy, civics and citizenship and ICT literacy. The primary purpose of the tests is to assess school performance.

The Authority recognises that the task of educating children to perform well in its tests is considerably more onerous in some schools than in others, since it is generally much easier to impart literacy and numeracy skills to the children of educated parents than it is to the children of parents who themselves aren't much good at reading, writing or arithmetic. In the usual jargon, some schools are disadvantaged in that their pupils come from backgrounds which are not conducive to mastering the National Curriculum while others are advantaged because of favourable student backgrounds. To adjust NAPLAN results for student background and hence measure school performance as distinct from school intake of advantaged pupils, the Authority has constructed an Index of Community Socio-Economic Advantage (ICSEA). The community to which the index refers is the school community and the major ingredients of the index concern the parents (or parent, or guardian) of each child in the school. The ICSEA is calculated from the following indicators, which are usually collected by the schools themselves but may be collected when administering the NAPLAN tests:

- the occupation of each parent – senior managerial/professional, assistant managerial/professional, trades, other occupations, not in paid work;
- the education of each parent – by level of schooling completed and also by post-school qualification (bachelor degree, diploma, certificate or none);
- the language spoken at home, also the country of birth of the parent(s); and
- indigenous status of the parent(s).

To these ingredients are added allowance for remoteness and for the proportion of indigenous people in the surrounding population – neither of which is relevant in the Mornington Peninsula.

The National Curriculum is necessarily controversial. Not everybody agrees on the content of schooling, though the curriculum is intended as minimal coverage and schools are free to add their different emphases. The curriculum has the assent of the Catholic and independent schools as well as the state system authorities and virtually all schools declare that they not only cover the curriculum but surpass it.

NAPLAN is a program of tests and is also controversial. In addition to disagreement about the curriculum tested, there are disagreements about the appropriateness of test results as measures of children's achievements and capabilities. Similarly ICSEA is an index and has the inherent problem of indices, the problem of the appropriateness of the weights used to meld the ingredients into one. This

said, the index has been pondered by a wide variety of educationists and for the purposes of this study provides an official measure of advantage and disadvantage at the school level.

The ICSEA is standardised so that, nationally, it averages 1000. To give an idea of its range, an Aboriginal school in the remote Northern Territory is likely to receive a rating of 500 or less, while Scotch College and Melbourne Grammar are rated close to 1200. In 2015 the range among primary schools on the Peninsula was from 868 (Hastings Wallaroo – one of the lowest scores in the state) to 1140 (Toorak College, Mt Eliza). The ratings of State primary schools ranged from 868 to 1124 (Mt Eliza North); those for Catholic schools from 1024 (Hastings) to 1113 (Mt Eliza) and for independent schools from 1032 (Benton Junior College, Mornington) to 1140. Only 11 of the Peninsula's 38 primary schools were rated below 1000 and none of its Catholic or independent schools, so in general ACARA rates the peninsula as advantaged; weighted by pupil numbers, the average score for primary schools in the shire was 1037. Within the shire the patterns were as follows.

- Inner Port Phillip: generally advantaged. Mt Eliza had the highest level of average educational advantage in the shire and also the main concentration of independent schools. However, one of the two Mornington state schools had an ICSEA rating of 998.
- Middle Port Phillip: from slight advantage in schools in Safety Beach and Dromana to definite disadvantage in Rosebud West state primary (946).
- Outer Port Phillip: this region had two state schools and a Catholic school, all of which returned above-average ICSEA indices. However, index values were well below those in Mt Eliza.
- Inner Westernport: above average for the three Catholic schools, the one independent school and the state schools in Somerville and Tyabb. Three schools (Tyabb rail, Hastings and Hastings Wallaroo) returned lower ICSEA values than Rosebud West, which was the lowest elsewhere in the shire. The very low value for Hastings Wallaroo, however, came from a very small school in which 81 per cent of parents were in the bottom quartile of disadvantage as assessed by the index and there were no parents in the top quartile.
- Outer Westernport and the inland of the peninsula were served by four state schools with ICSEA ratings from 1018 to 1096 – all above average.

ACARA uses the ICSEA to predict how the pupils of different schools will perform in its tests. If they do better than expected, the school is considered to be performing well; if worse, the school needs to pull up its socks. In 2015 in the year 3 tests some schools came out consistently above expectation in all five areas tested (reading, writing, spelling, grammar and numeracy) and some were consistently below par. By region:

- students in most schools on the inner Port Phillip shore performed more or less as expected, though those in the state school in Mount Martha under-performed and those in the independent school in the same suburb did better than expected;
- students in the schools of the middle Port Phillip shore performed as expected, save that those in Tootgarook did worse;
- students in Rye did better than expected but those in the Sorrento Catholic school did poorly;
- the inner Westernport shore had several high-performing schools (notably the Catholic schools in Hastings and Crib Point and the state schools in Baxter and Crib Point) as well as some whose students performed worse than expected (e.g. Hastings state school and Somerville Catholic School). Students in the deeply disadvantaged state school at Hastings Westpark did worse than expected except for numeracy, where they did markedly better; and
- students in the outer Westernport and inland regions performed much as expected.

These performance indicators are by no means fixed. However, as in Baxter and Crib Point, they demonstrate that it is possible for schools to overcome significant disadvantage, at least in so far as the NAPLAN measures are concerned. Both by the measures of educational disadvantage considered here but also by income measures considered below, Crib Point rates as a disadvantaged suburb, yet its good NAPLAN results would seem to indicate that its children are overcoming their disadvantages.

Secondary schools

The Peninsula is served by six state secondary colleges, one Catholic secondary college with three campuses and five independent schools, one of which has a second campus within the shire. In addition, some students travel to schools located outside the shire. In 2015 total secondary enrolments in schools in the shire were around 11,000, rather less than total primary enrolments of 15,000. Enrolments at primary level are less than secondary for three reasons:

- primary schools cover seven years (prep-6) while secondary cover only six;
- some secondary school students leave before year 12; and
- it is probable that more secondary students travel to school outside the shire than primary students.

In 2015 only one of the six state secondary colleges in the shire reported an ICSEA rating higher than the national average of 1000 (Mount Eliza). Index values for the other three secondary colleges along the Port Phillip shore were not far short of average, but values lagged on the Westernport shore, with Western Port secondary college in Hastings reporting a rating of 931. The single Catholic college on the peninsula rated 1051, above all of the state colleges but below the lowest-rated of the independent schools. The highest rated school was Toorak College, Mt Eliza with a rating of 1140 but the Peninsula School and Woodleigh were not far behind. As in Victoria generally, social segregation is more noticeable in secondary than in primary education, but the greater size of school catchments means that few schools are inherently disadvantaged because they serve small pockets of disadvantaged residents.

Internet connections

Self-education opportunities depend partly on the internet. In 2011 the position in the shire was not much different from Australia as a whole (Table 11). Much has happened since and no data has been found to update the picture either for the shire as a whole or for the regions within the shire.

	Number	Per cent	Australia (per cent)
No Internet connection	11,699	19.7	19.7
Broadband connection	39,629	66.9	69.9
Dial-up connection	2,131	3.6	3.0
Other connection	2,052	3.5	3.9
Not stated	3,735	6.3	3.5
Not applicable	97		

Employment

This report has already noted that the rate of population growth in Mornington Peninsula shire is less than for other parts of the metropolitan fringe. One result, already noted, is its older population; another is a different pattern of income sources. A comparison with Outer Northern Melbourne highlights the differences between Mornington Peninsula and the outer suburbs in which the population is growing more rapidly despite poorer levels of established amenity. The many elderly residents of the peninsula bring greater reliance on property income and on social security benefits. A less expected comparison is that the peninsula has a higher proportion of established tradespeople who operate small businesses, particularly in construction, hence greater reliance on small business income.

	Mornington Peninsula	Outer North Melbourne
Income source	50	65
Wages and salaries	16	10
Small business income	17	13
Property income	17	12
Social security benefits	100	100
GROSS INCOME	17	18
Add imputed rent of owner occupied dwellings	13	14
Subtract direct taxes	10	10
Subtract interest	94	94
Disposable income	50	65

Source: NIEIR State of the Regions data base.

Job uptake among residents of workforce age

In outer southern Melbourne in 2011, 76 per cent of the population aged 15-64 had paid jobs, falling to 75 per cent in 2015. In Mornington Peninsula Shire in 2011 the proportion was 73 per cent, comprising 67 per cent for females and 79 per cent for males.

The closely-related workforce participation rate (the number of employed people plus the unemployed who are seeking work as a proportion of the population of workforce age) for Mornington Peninsula Shire fell as low as 64 per cent in 2003 but rose to 82 per cent in 2012. From 1998 to 2005 it was less than the metropolitan average but since then has been higher apart from a dip in 2010 (Table 13).

Table 13 Workforce participation rate																		
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Workforce																		
Mornington Peninsula (S)	51,985	54,118	57,455	56,097	53,741	53,816	59,628	64,328	69,337	69,649	69,381	69,455	68,665	72,656	74,345	73,210	73,526	73,975
Metropolitan area	1,700,667	1,722,587	1,743,308	1,773,776	1,811,487	1,850,197	1,883,196	1,939,232	1,981,732	2,005,680	2,050,320	2,091,423	2,142,424	2,205,630	2,243,944	2,278,696	2,310,514	2,337,105
Population aged 15-64																		
Mornington Peninsula (S)	73,857	75,923	78,311	80,949	82,873	84,014	84,388	85,021	86,121	87,657	89,335	90,868	91,156	90,308	90,467	90,425	91,296	91,106
Metropolitan area	2,265,678	2,291,502	2,321,996	2,356,266	2,390,713	2,427,763	2,463,465	2,504,566	2,552,582	2,609,553	2,674,414	2,747,766	2,795,946	2,834,339	2,878,194	2,930,509	2,984,778	3,016,510
Workforce participation rate																		
Mornington Peninsula (S)	70.4%	71.3%	73.4%	69.3%	64.8%	64.1%	70.7%	75.7%	80.5%	79.5%	77.7%	76.4%	75.3%	80.5%	82.2%	81.0%	80.5%	81.2%
Metropolitan area	75.1%	75.2%	75.1%	75.3%	75.8%	76.2%	76.4%	77.4%	77.6%	76.9%	76.7%	76.1%	76.6%	77.8%	78.0%	77.8%	77.4%	77.5%

Source: NIEIR, based on Census and ABS Labour Force Survey.

To calculate the workforce participation rate it is necessary to divide people who are without paid work into those who are actively seeking work and those who are not. This difficult judgement may affect data accuracy, hence for most purposes it is preferable to work with the ratio of employed people to residents of workforce age. This leaves unanswered the question as to whether people who are not in employment choose this status or are forced into it by lack of employment opportunities. A low jobholding rate may be due to a concentration of people who do not wish to seek paid employment (for a traditional example, executive's wives; a more current example, early retirees) or to a lack of local job opportunities. Further, it may be affected by geographic mobility – people who have given up the task of job-seeking as hopeless may move to areas with low rents, while people with strong work aspirations are likely to seek to live in areas with numerous employment opportunities.

The pattern of jobholding rates within the shire for men was as follows (see Table 14).

- Inner Port Phillip shore, relatively high at between 79 per cent (Mornington) and 84 per cent (Mt Martha). This is the area with the strongest connections to rest of the metropolitan area.
- Middle Port Phillip shore, relatively low, with Rosebud West (65 per cent) recording the lowest male jobholding rate in the shire. The highest rate in this region was 81 per cent (McCrae). The jobholding rate here would probably be higher in summer, with the appearance of seasonal jobs in hospitality.
- Outer Port Phillip shore, again low (74-78 per cent), but more likely because of a high proportion of early retirees.
- Inner Westernport, above average in Somerville (84 per cent), below average in Hastings (73 per cent) and around average in the other three state suburbs. As usual, HMAS Cerberus stood out, reporting 99 per cent.
- Outer Westernport, above average except for Balnarring Beach.
- Inner peninsula, varied but with three of the nine state suburbs well below shire average and three comfortably above.

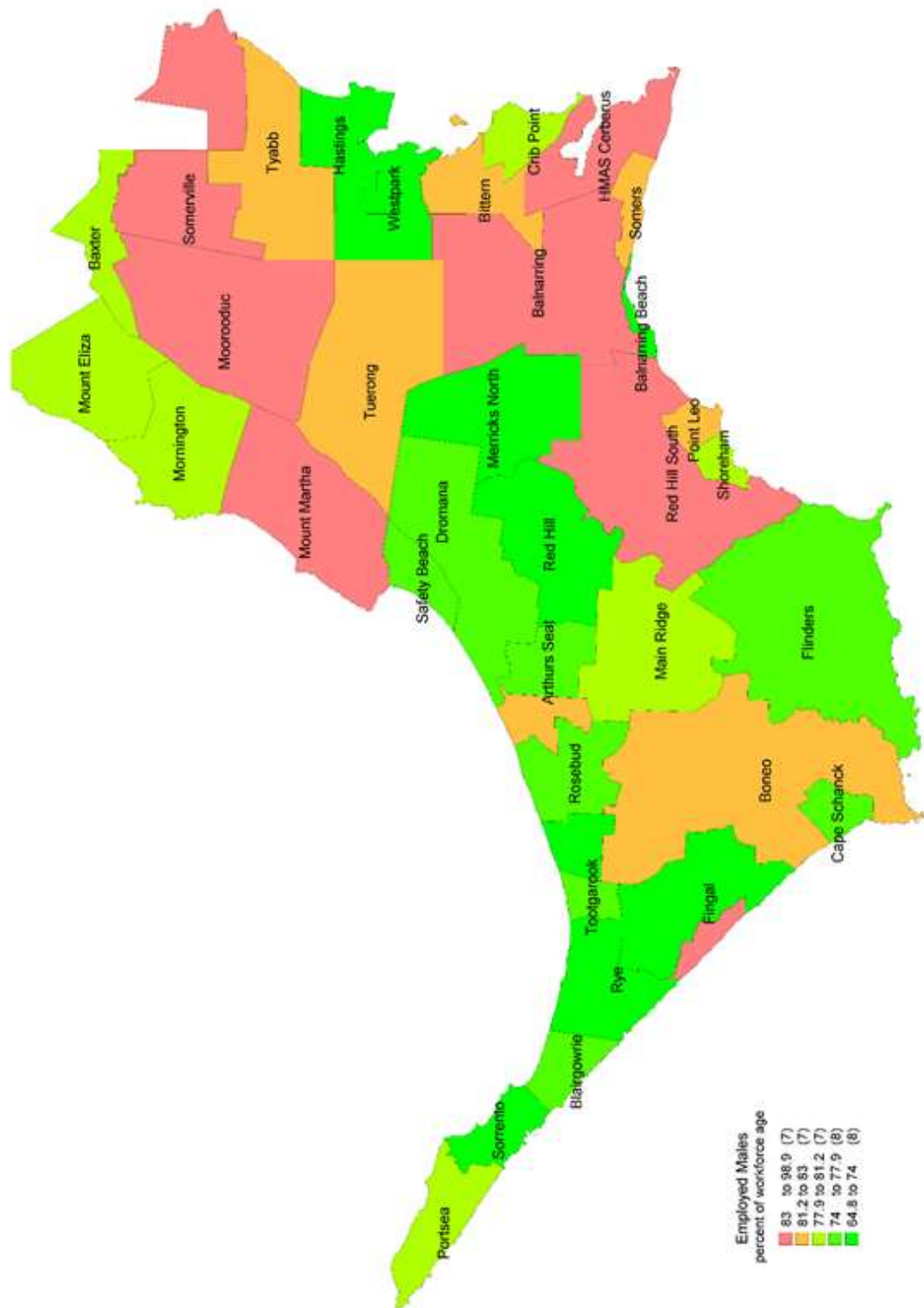
The equivalent patterns for women were as follows.

- Inner Port Phillip shore, a little above shire average.
- Middle Port Phillip shore, relatively low. The highest rate in the region was 67 per cent (McCrae) and the lowest was 56 per cent in Rosebud West where many of the women are ageing and poorly educated.
- Outer Port Phillip shore, again relatively low, down to 55 per cent in Portsea, where many of the women are highly-educated though ageing executive wives.
- Inner Westernport, above average in Somerville (72 per cent), below average in Hastings (58 per cent) and around average in the other three state suburbs. As usual, HMAS Cerberus stood out, reporting 85 per cent.
- Outer Westernport, above average except for Flinders.
- Inland peninsula, close to average.

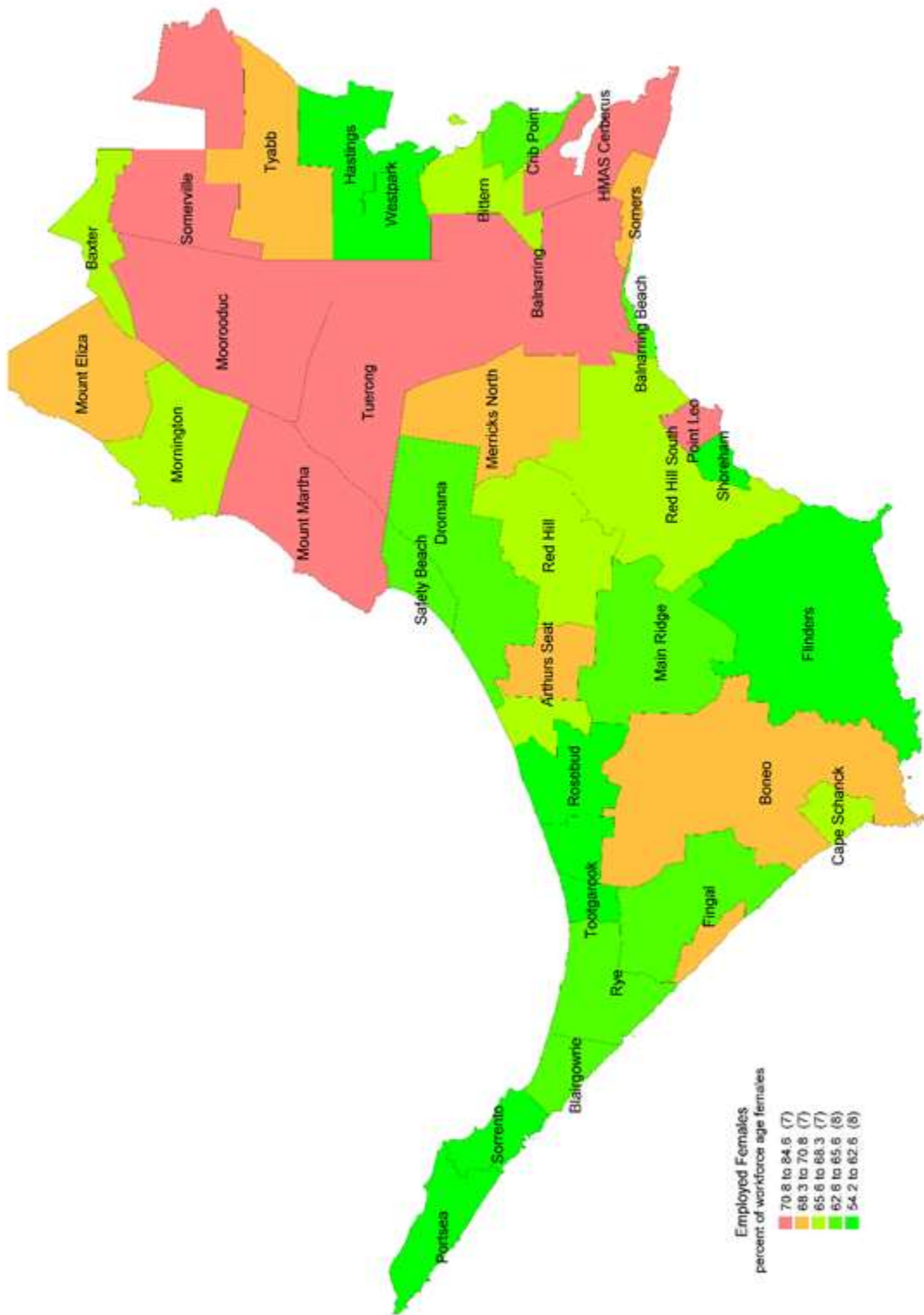
Table 14 Residents by sex, labour force status and age, Census 2011

SSC Name 2011	15–64 Employed males	15 – 64 Total males	15 – 64 Employed: Per cent of all males	15 – 64 Employed females	15 – 64 Total females	15 – 64 Employed: Per cent of all females
Arthurs Seat	83	111	75.0	81	115	70.3
Balnarring	669	795	84.1	594	839	70.8
Balnarring Beach	51	74	69.2	67	103	65.2
Baxter	598	754	79.4	519	789	65.7
Bittern	919	1124	81.8	745	1126	66.2
Blairgowrie	424	563	75.3	370	569	65.0
Boneo	103	125	82.8	85	123	68.9
Cape Schanck	94	122	77.1	82	125	65.6
Crib Point	777	986	78.8	627	981	63.9
Dromana	1126	1472	76.5	948	1516	62.6
Fingal (Vic.)	98	134	73.1	76	117	64.5
Flinders (Vic.)	178	231	77.1	141	233	60.6
Hastings (Vic.)	1894	2597	72.9	1632	2830	57.7
HMAS Cerberus	716	724	98.9	221	261	84.6
Main Ridge	113	140	80.6	100	154	64.6
McCrae	580	714	81.2	524	783	66.9
Merricks North	89	121	73.1	85	123	69.3
Moorooduc	302	353	85.4	259	343	75.4
Mornington (Vic.)	4964	6271	79.2	4784	7017	68.2
Mount Eliza	4065	5026	80.9	3800	5497	69.1
Mount Martha	4060	4860	83.5	3789	5282	71.7
Point Leo	47	57	82.5	39	51	76.5
Portsea	70	90	77.9	64	115	55.4
Red Hill (Vic.)	174	243	71.6	157	239	65.7
Red Hill South	279	336	83.0	254	377	67.3
Rosebud	2411	3257	74.0	2183	3604	60.6
Rosebud West	634	979	64.8	602	1069	56.3
Rye	1728	2349	73.6	1526	2410	63.3
Safety Beach (Vic.)	706	911	77.5	607	962	63.1
Shoreham	102	129	79.4	69	110	62.5
Somers	320	392	81.7	302	439	68.8
Somerville (Vic.)	2933	3489	84.1	2623	3655	71.8
Sorrento (Vic.)	227	314	72.3	199	353	56.5
St Andrews Beach	247	294	84.1	206	301	68.3
Tootgarook	559	752	74.3	460	795	57.9
Tuerong	108	133	81.4	75	105	71.4
Tyabb	889	1088	81.7	803	1145	70.1
Pearcedale	1087	1333	81.5	950	1366	69.6

Map 7: Employed males – per cent of workforce age males
(per cent)



**Map 8: Employed females – per cent of workforce age females
(per cent)**



Unemployment

A related indicator is the proportion of the workforce out of work but actively seeking a job. This indicator has been vigorously criticised for its exclusion of people working very short hours and also for its exclusion of discouraged workers, but it provides a meaningful comparison across regions at any one time. At the Census in 2011 4.5 per cent of the Mornington Peninsula Shire workforce was unemployed, a little below all Victoria at 5 per cent. The regional pattern within the shire was as follows (see Table 10).

- Inner Port Phillip shore, between 3 per cent and 5 per cent.
- Middle Port Phillip shore, between 3 per cent (McCrae) and 10 per cent (Rosebud West – the highest rate in the shire).
- Outer Port Phillip shore: 5 per cent in Rye and Blairgowrie but 2 per cent in Sorrento and Portsea.
- Inner Westernport, decidedly above average in Hastings (8 per cent), a little above average (6 per cent) in Baxter and Crib Point, and 4-5 per cent elsewhere (and none at all in HMAS Cerberus!)
- Outer Westernport, between 2 per cent (St Andrews Beach) and 6 per cent (Balnarring Beach), but generally below average.
- Inland peninsula, mostly low.

In summary, many of the residents of Rosebud West and Hastings are not very successful in selling their labour – they report high unemployment associated with low labour force participation. It may be that the position is a bit better in summer, particularly in Rosebud, as casual employment opens up in the tourist industry. However, given the generally elderly population of Rosebud one may suspect that unemployment there is weighted towards middle-aged residents who are waiting for the Age Pension. The population in Hastings is younger and more likely to be weighted towards young people who have failed to make the transition from education to work. In both areas, high unemployment derives partly from their location at a distance from the job opportunities of the metropolitan area and partly from general disadvantages as documented above under the schools measure and below for income measures.

Crime

High crime rates tend to be associated with areas of high unemployment and general socio-economic disadvantage. For the sake of complete coverage, in Table 15 this report includes an indication of recorded crime rates on the Mornington Peninsula. If anything, the rates are less than for Victoria as a whole. The uncertainties of crime statistics prevent differentiation of crime rates by region within the shire.

		Crimes against the person	Property and deception offences	Drug offences	Public order and security offences	Justice procedures offences	Other offences
2011	Mornington Peninsula	1001	3717	205	620	304	31
	Victoria	955	4678	291	595	383	38
2012	Mornington Peninsula	886	3796	257	593	385	22
	Victoria	1070	4741	351	609	474	38
2013	Mornington Peninsula	946	3763	213	534	523	35
	Victoria	1130	4759	388	651	587	31
2014	Mornington Peninsula	979	3991	322	609	788	41
	Victoria	1150	4709	436	633	834	34
2015	Mornington Peninsula	1001	3764	430	696	965	24
	Victoria	1180	4794	500	623	984	28

Source: Victoria Police.

Employment by industry

As is normal in outer suburbs, the number of Mornington Peninsula residents who are employed considerably exceeds the number of jobs located with the shire, the balance being met by outbound commuting. For the purposes of this study it does not much matter where the jobs are located provided residents can access them. Table 16 classifies employed residents by the industry in which they work. The following features are noticeable.

- There is still employment in agriculture but it is diminishing.
- As befits a tourist area, employment in accommodation and food services, also arts and recreation, is above metropolitan average, though it is not growing particularly rapidly.
- Employment in construction is well above metropolitan average, reflecting the ability of construction workers to access jobs across the urban fringe and particularly in the Pakenham corridor.
- Employment in manufacturing is well below metropolitan average and is declining further.
- Employment in the classical city-centre industries – information and media, finance and professional services – is well below metropolitan average, though at least the professional services sector is growing.
- Employment in population-serving industries – retail, education and health services – is above metropolitan average but is merely keeping pace with population growth.

Table 16 Employment by industry, Mornington Peninsula residents and Metropolitan Melbourne

	Mornington Peninsula – number				
	1995	2000	2005	2010	2015
Agriculture, Forestry and Fishing	1,792	2,030	1,556	891	829
Mining	91	161	163	171	158
Manufacturing	4,118	4,845	4,580	4,261	3,607
Electricity, Gas, Water & Waste Services	284	273	227	338	402
Construction	3,858	4,981	6,095	6,939	7,671
Wholesale Trade	1,249	1,325	1,428	1,410	1,345
Retail Trade	6,283	6,699	6,912	8,231	7,496
Accommodation and Food Services	3,182	4,508	4,446	4,268	4,955
Transport, Postal and Warehousing	1,038	1,144	1,284	1,217	1,189
Information Media and Telecoms	392	543	382	332	397
Financial and Insurance Services	966	759	634	723	939
Rental, Hiring and Real Estate Services	544	600	981	1,100	761
Prof, Scientific & Technical Services	1,671	2,261	2,370	2,894	2,905
Administrative and Support Services	879	1,457	1,358	1,907	2,454
Public Administration and Safety	3,508	2,292	2,415	2,836	2,820
Education and Training	2,767	3,753	3,059	3,642	5,400
Health Care and Social Assistance	4,205	5,702	5,775	6,442	6,987
Arts and Recreation Services	808	1,012	1,018	1,153	1,342
Other Services	1,656	1,817	1,981	2,088	2,180

Table 16 Employment by industry, Mornington Peninsula residents and Metropolitan Melbourne (continued)

	Mornington Peninsula – per cent					Metro- politan 2015
	2000 (%)	2005 (%)	2010 (%)	2015 (%)	Number	
Agriculture, Forestry and Fishing	4.4	3.3	1.8	1.5	8,761	0.4
Mining	0.3	0.3	0.3	0.3	5,216	0.2
Manufacturing	10.5	9.8	8.4	6.7	221,328	9.4
Electricity, Gas, Water & Waste Services	0.6	0.5	0.7	0.7	27,217	1.2
Construction	10.8	13.1	13.6	14.2	212,507	9.0
Wholesale Trade	2.9	3.1	2.8	2.5	119,161	5.1
Retail Trade	14.5	14.8	16.2	13.9	249,403	10.6
Accommodation and Food Services	9.8	9.5	8.4	9.2	137,655	5.9
Transport, Postal and Warehousing	2.5	2.8	2.4	2.2	124,540	5.3
Information Media and Telecoms	1.2	0.8	0.7	0.7	56,257	2.4
Financial and Insurance Services	1.6	1.4	1.4	1.7	121,473	5.2
Rental, Hiring and Real Estate Services	1.3	2.1	2.2	1.4	38,513	1.6
Prof, Scientific & Technical Services	4.9	5.1	5.7	5.4	225,050	9.6
Administrative and Support Services	3.2	2.9	3.8	4.6	83,455	3.6
Public Administration and Safety	5.0	5.2	5.6	5.2	135,209	5.8
Education and Training	8.1	6.6	7.2	10.0	196,152	8.3
Health Care and Social Assistance	12.4	12.4	12.7	13.0	259,418	11.0
Arts and Recreation Services	2.2	2.2	2.3	2.5	42,565	1.8
Other Services	3.9	4.2	4.1	4.0	86,747	3.7

Occupations of employed residents

The occupations of employed residents are attuned to the pattern of employment by industry and to residents' qualifications.

At its broadest level, the Australian and New Zealand classification of occupations recognises eight occupational groups. Among these occupations, the shire's workforce is more heavily weighted than the metropolitan workforce as a whole towards technicians, tradespeople, community and personal service workers, sales workers and labourers, and less heavily weighted with managers, professional workers, clerks and machine operators and drivers. The employed workforce is, however, in a state of flux, with the proportions of professional and of community service workers increasing and of clerks and machine operators decreasing – as has been happening in Australia as a whole (Table 17).

Given that trades workers are the dominant occupational group in the shire, just as construction is a dominant industry, it is appropriate to list them first in the regional description.

- Inner Port Phillip shore: in 2011 as few as 11 per cent of employed residents in Mount Eliza rising to 18 per cent in Mornington.
- Middle Port Phillip shore: generally above shire average at 17-23 per cent of employed workers.
- Outer Port Phillip shore: above average at 22 per cent in Rye but down to 12 per cent in Portsea.
- Inner Westernport: generally 18-24 per cent of employed workers (more than half in HMAS Cerberus).
- Outer Westernport: generally 15-17 per cent but higher in Somers and St Andrews Beach.
- Inland peninsula: mostly below shire average.

Though the shire has a lower proportion of professionals and managers among its employed residents than the metropolitan area as a whole, there are pockets of residents pursuing these high-status occupations as follows.

- Inner Port Phillip: in 2011 around shire average of 35 per cent except that the proportion rose to 46 per cent in Mt Eliza.
- Middle Port Phillip: generally low – down to 17 per cent in Rosebud West.
- Outer Port Phillip: from 28 per cent in Rye to the very high level of 61 per cent in Portsea.
- Inner Westernport: generally low – 18 per cent in Hastings and Crib Point (and 11 per cent in HMAS Cerberus).
- Outer Westernport: above shire average throughout.
- Inland peninsula: generally above shire average.

The other major occupational groups also had their distinctive patterns. Community service work was a common occupation along much of the Port Phillip shore, particularly between Rosebud and Rye, but was uncommon in the inland peninsula. Sales work was similarly a common occupation along the Port Phillip shore but was less common elsewhere and quite unusual among the residents of places like Shoreham. Clerical work was distributed across the shire but particularly common among the residents of Shoreham and Balnarring Beach. People who worked as drivers and equipment operators were concentrated in the inner Westernport region and were rather unusual in the inland peninsula or the outer Westernport shore. The proportion of labourers (broadly defined) in the employed population was well above shire average in Hastings, Crib Point and Rosebud West; it was low in much of the inland peninsula, the outer Westernport shore, Mt Eliza and Portsea.

Table 17 Employed people by broad occupation, Mornington Peninsula and Metropolitan Melbourne

	Mornington Peninsula – number			Mornington Peninsula – per cent			Metropolitan area	
	1995	2005	2015	1995	2005	2015	2015	Per cent
Managers	3,999	4,495	5,644	10.2	9.6	10.5	296,220	12.7
Professionals	4,942	6,546	8,820	12.6	14.0	16.4	586,644	25.2
Technicians and trades workers	8,465	9,453	10,839	21.5	20.2	20.1	320,874	13.8
Community and personal service workers	3,334	5,519	7,241	8.5	11.8	13.4	224,097	9.6
Clerical and administrative workers	5,241	5,954	5,764	13.3	12.8	10.7	356,347	15.3
Sales workers	4,119	5,610	6,388	10.5	12.0	11.9	231,574	9.9
Machinery operators and drivers	2,425	2,189	2,135	6.2	4.7	4.0	133,977	5.7
Labourers	6,772	6,915	7,048	17.2	14.8	13.1	182,843	7.8

Source: NIEIR projections, based on Census.

Income

The main source of data on income at the small-area level is the Census, though relevant data can also be extracted from tax return statistics.

Personal income

In 2011 the median personal income of adult Mornington Peninsula residents was \$561 a week, above the metropolitan median of \$538 a week. The regional pattern was as follows.

- Inner Port Phillip shore: above shire median, particularly in Mt Eliza (\$661 a week).
- Middle Port Phillip shore: generally below shire median, particularly in Rosebud West (\$390), Tootgarook (\$402) and Rosebud (\$416).
- Outer Port Phillip shore: starting with a modest \$474 in Rye and rising to the dizzy height of \$968 a week in Portsea.
- Inner Westernport shore: generally around shire median, though down to \$533 in Crib Point and \$449 in Hastings. (\$739 a week in HMAS Cerberus.)
- Outer Westernport shore: all state suburbs had median incomes above the shire median.
- Inland peninsula: only Boneo had a median income below the shire median and some State Suburbs were well above.

Household incomes

Median incomes give an indication of state suburbs which are relatively prosperous and those which are relatively depressed; however in all locations there will be a mixture of relatively rich and poor individuals, families and households. The first step in describing this situation is to focus on household incomes and allow for the effect of household size on resident's standard of living. As described in NIEIR: *State of the Regions 2015-16* (ALGA) Chapter 3, it is convenient to measure income inequality using the Theil index. This index is based on two groups of proportions: the proportion of the population in each income range and the proportion of total income which it receives. Where the proportion of income is the same for each income group as the proportion of total income which it receives – in other words, where per capita incomes are equal – the proportions offset and the Theil

index is zero. The more income is cornered by one group or another population group, and therefore the greater the disparity of average income between groups, the greater the Theil index. Like the better-known Gini index, the Theil index ranges from 0, complete equality, to 1, complete inequality.

In 2011 the value of the Theil index for all households in the shire in 2011 was 0.204, below the value for outer southern Melbourne of 0.240 and well below the all-Australia value of 0.289. By this indicator the shire was more egalitarian than most of Australia. However, this is a crude measure in that it does not take into account the relationship between income and household size. Larger households tend to earn larger incomes, but also have greater needs. It is therefore desirable to adjust for household size.

When people live together they share costs and accordingly extract a higher standard of living from any given income. Estimates of the cost-savings from cohabitation are referred to as equivalence scales. After half a century of debate, the OECD now recommends that the living costs of differently-composed households should be assessed using the following simple equivalence scale:

- 1 for the first adult (person aged 15 and over) in the household plus;
- 0.5 for each additional adult plus; and
- 0.3 for each child aged less than 15.

The implication is that, to achieve the same standard of living, a couple with two young children require 2.1 times the income of a single person living alone. The ABS has applied this scale to family incomes reported in the 2011 Census. The results should be treated with caution since 11 per cent of families failed to report their incomes, either wholly or partially. Again, allowing for tax payments, interest payments and rents would change the picture, but this cannot be done using the available data.

Average equivalised family income in Mornington Peninsula in 2011 was approximately \$830 a week. It varied as follows across the regions.

- Inner Port Phillip: between \$833 a week per equivalent single adult (Mornington) and \$1084 a week (Mt Eliza).
- Middle Port Phillip: Of all the State Suburbs in the Shire, Rosebud West reported the lowest equivalent income (\$588 a week), with low incomes also in the adjacent suburbs of Tootgarook and Rosebud. The only suburb on the middle Port Philip shore to report higher than shire-average equivalent income was McCrae, and then only a little above.
- Average equivalent income on the outer Port Phillip shore began with \$710 in Rye and graded up to \$1374 a week in Portsea – the top average for the shire.
- Inner Westernport: from a low of \$688 a week in Hastings (which is higher than Rosebud West, Rosebud or Tootgarook) up to a little above Mornington in Tyabb and Somerville.
- Outer Westernport: generally high average incomes, ranging from \$880 a week in Balnarring to \$1125 a week in Somers.
- Inland Peninsula: again generally high average incomes, ranging from \$853 a week in Boneo to \$1239 in Merricks North.

Inequality of equivalised family incomes

Switching attention from overall household incomes to the equivalised incomes of family households makes a difference to the assessment of inequality in Mornington Peninsula. By the Theil index, in 2011 inequality of equivalised income among households with children in the shire was a little greater than in the typical outer suburban area, being similar to the values typically observed in rural regions but significantly less than those attained in inner suburban regions. (In 2011 the value for equivalised family incomes on the peninsula was 0.154, slightly greater than the value of 0.145 for the outer

southern suburbs of Melbourne. The least unequal Australian region – the ACT – returned a Theil value of 0.140; at the other extreme the Northern Territory outside Darwin, with its mixture of highly-paid resource-sector workers and unpaid Aboriginal communities returned a Theil value of 0.253. The value for the Peninsula was less than the value for Gippsland of 0.167 and also less than the value for Australia as a whole of 0.178.)

Though there is significant variation in average equivalised family incomes between the state suburbs of the shire, in 2011 this was small compared to the variation within each suburb. The relative contribution of intra-suburb variation and inter-suburb variation to the inequality of income in a region consisting of a number of suburbs can be assessed using the Theil index. Because the index is calculated from proportions and averages, when there is a difference of averages between two regions the contribution of this difference to the overall index for the combined area can be assessed. Inequality between State Suburbs explained about 7.5 per cent of the total inequality of equivalised income of households with children observed within the shire. The unexplained 92.5 per cent indicates that each State Suburb had its high and low income households. Regional patterns were as follows.

- Inner Port Phillip: fairly similar to the shire as a whole.
- Middle Port Phillip: again fairly similar to the shire as a whole.
- Outer Port Phillip: high inequality in Sorrento and Blairgowrie, which have a mixture of high and low income households. Low inequality in Portsea – all households there are equally rich.
- Inner Westernport: low inequality in Crib Point – most households have rather low incomes – and in Tyabb and Baxter where most households have moderate incomes. Relatively high inequality in Hastings, which has a mixture of low and moderate incomes.
- Outer Westernport and inland peninsula: something of a mixture, as might be expected for small communities.

Incomes of families with children

For the whole shire, average income in families with children aged less than 15 was \$850 a week per equivalent adult, a little bit more than for families as a whole. The difference is mainly due to the low incomes of aged couples.

Across the regions, in 2011 the average equivalised income of families with children varied as follows.

- Inner Port Phillip: range from \$857 a week per equivalent single adult (Mornington) to \$1137 a week (Mount Eliza).
- Middle Port Phillip: below shire average throughout, ranging from \$606 a week in Rosebud West and \$629 a week in Tootgarook up to \$812 a week in McCrae.
- Outer Port Phillip: below shire average in Rye (\$697 a week) and Blairgowrie but rising to \$1410 a week for the few families with children in Portsea.
- Inner Westernport: a moderate range from \$680 a week in Hastings to \$853 in Somerville – in other words, below Shire average but not as low as most of the middle Port Phillip shore.
- Outer Westernport: generally a little above shire average.
- Inland peninsula: generally comfortably above average.

Inequality of equivalised incomes among households with children

As for household incomes as a whole, the variation of average income between state suburbs explains only a small part of the overall variation (about 10 per cent). Once again, even when attention is confined to families with children, each suburb has its high and low income households. In 2011 three state suburbs stood out:

- Hastings had high inequality around a low average;
- Dromana had high inequality around a moderate average; and
- Blairgowrie had high inequality around a slightly higher average than Dromana.

At the other end of the spectrum, Portsea had very few households with children, all of which had high incomes.

	All households		Households with children	
	Average	Theil	Average	Theil
Arthurs Seat	1118	0.171	1068	0.158
Balnarring	880	0.187	861	0.137
Balnarring Beach	961	0.176	903	0.075
Baxter	782	0.162	729	0.127
Bittern	846	0.173	850	0.141
Blairgowrie	776	0.224	793	0.168
Boneo	853	0.203	740	0.142
Cape Schanck	1019	0.179	949	0.116
Crib Point	753	0.168	694	0.133
Dromana	740	0.210	752	0.164
Fingal (Vic.)	855	0.201	803	0.143
Flinders (Vic.)	1058	0.211	995	0.157
Hastings (Vic.)	688	0.204	680	0.169
HMAS Cerberus	1125	0.123	1009	0.120
Main Ridge	1152	0.155	1118	0.124
McCrae	842	0.184	812	0.142
Merricks North	1239	0.203	1266	0.128
Moorooduc	1056	0.173	1047	0.144
Mornington (Vic.)	833	0.201	857	0.153
Mount Eliza	1084	0.180	1137	0.122
Mount Martha	951	0.179	979	0.121
Pearcedale	883	0.174	855	0.126
Point Leo	1111	0.177	921	0.152
Portsea	1374	0.156	1410	0.046
Red Hill (Vic.)	1007	0.184	975	0.160
Red Hill South	1086	0.199	1019	0.121
Rosebud	649	0.198	698	0.157
Rosebud West	588	0.181	606	0.171
Rye	710	0.202	697	0.152
Safety Beach (Vic.)	772	0.208	784	0.131
Shoreham	1089	0.162	895	0.112
Somers	980	0.204	969	0.148
Somerville (Vic.)	859	0.174	853	0.130
Sorrento (Vic.)	853	0.231	842	0.123
St Andrews Beach	898	0.189	771	0.156
Tootgarook	645	0.187	629	0.151
Tuerong	1156	0.145	1119	0.104
Tyabb	863	0.162	848	0.142

Poverty

In the classic Oxford English Dictionary definition, people are in poverty when they have little or no wealth or material possessions. This definition in terms of current possessions is generally interpreted as a lack of the wherewithal to buy the necessities of life, in other words, low income. It is also often broadened to include various other deprivations, such as lack of social contact, but the primary meaning remains material. Thus the National Inquiry into Poverty in 1972-75 defined poverty primarily in terms of low equivalent income, a practice justified by the correlation of low income with more general social deprivation.

The equivalised income data from the 2011 Census is ready-made for first-approximation measurement of poverty. Its great advantages are that it covers the whole population and adjusts income for family size; its disadvantages are that it originates in a tick-a-box income question without any adjustment for deductions from income such as income tax and compulsory superannuation or for income supplementation from gifts or assets. Again, income is not adjusted for housing costs, medical or disability costs or for the costs of workforce participation. The measure also assumes that income is shared within the family, which is not always the case. On top of all this, income data sufficient to calculate equivalent income were collected from about 56 per cent of the shire's households, representing about 61 per cent of its population. Balancing the advantages against the disadvantages low equivalised income is a pretty accurate identifier of families likely to be in poverty, or at least would be so if the worryingly high level of non-response were randomly distributed across families.

The question of what equivalised income is low enough to constitute poverty is disputed, particularly by people who have never had to live on low incomes. The choice of measures from the 2011 Census is limited by the ranges within which the ABS has classified the data. Within these limitations, the level of \$₂₀₁₁300 a week per equivalent adult commends itself as being below the income yielded by the age pension or disability support. (Adjusting by the CPI, this equates approximately to \$330 a week in 2016). Families with this level of income will be designated very poor. By this standard, in 2011 8.6 per cent of Mornington Peninsula households were very poor, a higher proportion than the 7 per cent reported for households across the southern region of Melbourne in 2011 and indeed higher than the all-Australia proportion. A little more than half of these very poor households comprised lone adults and adults living in very poor households comprised nearly 8 per cent of the adult population; many of these would have been receiving low incomes from part-time work, perhaps mixed in with low-rate social security benefits such as Newstart.

Eight per cent of households with children aged less than 15 which were very poor, the same percentage as for households with children in Australia as a whole. These households accounted for a little over 40 per cent of very poor households and accommodated 7.3 per cent of the shire's children – one child in the average fourteen.

While households with equivalent incomes less than \$300 a week in 2011 were undoubtedly very poor by current Australian standards, the expenditure choices of households with incomes just above this range are also likely to be restricted. To allow for this, the concept of poverty can be extended to the next range of equivalised incomes, up to \$399 a week. This added another 5000 households, 3400 of which were lone-person households – the single rate of Age pension lay within the \$300-\$399 range. Because of this addition, nearly a quarter of all shire households were poor. Though many of the households in the \$300-\$399 range were elderly, the broadening of the definition added another 9 per cent to the proportion of households with children defined as poor, bringing the proportion of poor children to 15 per cent of all children aged less than 15 in the shire.

Group	Very poor	Also poor	Total poor
All households, Mornington Peninsula	8.6	15.2	23.8
(all households, all Australia)	7.9		
Lone persons, Mornington Peninsula	11.3	25.7	37.1
Couple	3.4	5.0	8.4
Family with dependent children	8.0	9.0	17.0
(family with dependent children, all Australia)	8.0		
Dependent children	7.3	7.7	15.0
Adults	7.8	12.3	20.0

Source: Census.

The incidence of poverty across the Shire

The following geographic differences applied across the shire in 2011.

- Along the inner Port Phillip shore, Mornington came close to shire average, with 24 per cent of households poor and 9 per cent very poor.
- Along the middle Port Phillip shore the proportion of poor households was above 20 per cent throughout. The highest proportion among the State Suburbs of the shire was in Rosebud West at 40 per cent, closely followed by Rosebud at 39 per cent and Tootgarook at 37 per cent. (The shire peak proportion very poor was 15 per cent in Tootgarook.)
- On the outer Port Phillip shore, Rye reported 31 per cent falling to 6 per cent in Portsea (for the very poor, 11 per cent falling to zero).
- The proportion in inner Westernport ranged from 18 per cent in Tyabb and Bittern (and zero in HMAS Cerberus) up to 37 per cent in Hastings excluding Westpark – the proportion in Westpark was lower, being not much above shire average at 26 per cent. This is contra to expectation, the explanation being that Westpark has few single age pensioners. Under the narrower definition, 12 per cent of households in Westpark were very poor, close to the 14 per cent estimated for the rest of Hastings and significantly above shire average.
- In Outer Westernport the proportion of poor households was close to shire average in Balnarring Beach, Cape Schank and St Andrews Beach and lower elsewhere.
- The State Suburbs of the inland peninsula have small populations such that a few families can affect the overall estimates. The proportion poor was generally less than shire average, but rose to 34 per cent in Boneo.

In other words, poor households were spread across the Peninsula with significant concentrations in Tootgarook/Rosebud West and Hastings.

Nearly 70 per cent of poor households were people living alone. Of these, a little less than a third were very poor, meaning that they were living on low-rate social security benefits such as Newstart, or were subsisting on small amounts of casual work. The two-thirds who had incomes in the \$300-399 range would mostly have been age or disability pensioners. Though they constituted 11 per cent of the households in the shire, they comprised less than 6 per cent of the total population.

The incidence of poverty among lone-person households varied as follows.

- Inner Port Phillip shore: at or a little below shire average.
- Middle Port Phillip: at or above shire average.

- Outer Port Phillip: shire average in Rye; down to zero in Portsea.
- Inner Westernport: well below shire average in Baxter and Hastings Westpark (these are not places for single pensioners); well above in the rest of Hastings and a bit above in Bittern; around average elsewhere.
- Outer Westernport: below shire average except in Flinders and St Andrews Beach.
- Inner peninsula: high in Tuerong, Red Hill, Fingal and Boneo (maybe due to retirement settlements); low elsewhere.

When a lone person household is poor, a single individual experiences poverty. When a family with children is poor, not only are more people affected per household; the consequences of poverty will extend to the next generation.

Poverty among families with children aged under 15

Across the southern region of Melbourne in 2011, 7.3 per cent of households with children aged less than 15 were very poor. The proportion in the Mornington Peninsula was close to 8 per cent. Broadening the definition to include all poor households, 17 per cent of households with children were poor. These households were smaller than average and accounted for approximately 15 per cent of the shire's children. (These poor households were smaller than average because some of them were single-parent households and also because some of them had children both below and above school leaving age and were raised out of poverty by the earnings of the older children.)

The geographic pattern was as follows.

- Along the inner Port Phillip shore the proportion of children living in poor families was average in Mornington and well below average in Mount Eliza and Mount Martha. However, this is the most heavily populated part of the shire and housed 28 per cent of its poor children.
- Along the middle Port Phillip shore the proportion of children living in poor households was at or above shire average, with particular concentrations in Tootgarook (29 per cent) and Rosebud West (26 per cent). The middle Port Philip shore also accounted for 28 per cent of the poor children in the shire.
- On the outer Port Phillip shore, the proportion of children living in poor households was above shire average in Rye but zero Portsea. This region housed 7 per cent of the shire's poor children.
- The proportion in inner Westernport was zero in HMAS Cerberus, below shire average at 11 per cent in Bittern, close to shire average in Somerville and Tyabb, significantly above shire average in Baxter, Crib Point and the rest of Hastings and high at 32 per cent in Hastings (Westpark). In total, 27 per cent of the shire's poor children lived in inner Westernport, with a higher proportion of children in very poor families than elsewhere.
- The proportion in three of the outer Westernport was low but was above shire average in the remaining four. The area accounted for 5 per cent of the shire's poor children.
- The proportion in the inland peninsula was generally low, though Boneo reported 30 per cent, the highest proportion in the shire. The area housed 2 per cent of the shire's poor children.

Poor children were accordingly fairly evenly distributed between the inner Port Phillip shore (where they were a small minority), the middle and outer Port Philip shore (with concentrations in and west of Rosebud) and the inner Westernport shore (with a concentration in Hastings, particularly Westpark.)

The average poor family had two children, the same as non-poor families. However, the average number of children per very poor family varied geographically as follows.

- Inner Port Phillip: shire average or a little above.
- Middle Port Phillip: shire average or below, down to 1.5 in McCrae.
- Outer Port Phillip: below shire average.
- Inner Westernport: below shire average in Bittern but above in Tyabb and (especially) in Hastings Westpark, where there were 2.7 children aged under 15 per poor household.
- Outer Westernport and inland peninsula: variable, as happens with small populations.

Table 20 Percentage of households very poor (with equivalised incomes between \$1/week and \$299/week) Census 2011		
	Households with children	All households
Arthurs Seat	6.1	2.7
Balnarring	5.4	5.4
Balnarring Beach	0	4.0
Baxter	8.8	7.7
Bittern	6.0	6.4
Blairgowrie	12.3	7.2
Boneo	8.3	8.1
Cape Schanck	0	5.3
Crib Point	10.2	8.3
Dromana	11.9	9.0
Fingal (Vic.)	6.3	10.4
Flinders (Vic.)	12.0	7.9
Hastings (Vic.)	12.3	10.8
HMAS Cerberus	0	0
Main Ridge	0	0
McCrae	8.7	6.9
Merricks North	0	0
Moorooduc	4.2	4.0
Mornington (Vic.)	7.0	7.4
Mount Eliza	2.4	4.1
Mount Martha	3.1	4.6
Point Leo	0	0
Portsea	0	0
Red Hill (Vic.)	10.5	8.0
Red Hill South	2.3	4.7
Rosebud	10.5	9.1
Rosebud West	14.0	9.8
Rye	10.1	8.6
Safety Beach (Vic.)	6.4	7.2
Shoreham	0	2.4
Somers	4.3	5.5
Somerville (Vic.)	5.2	5.9
Sorrento (Vic.)	4.6	6.3
St Andrews Beach	11.5	10.7
Tootgarook	15.6	11.2
Tuerong	0	5.5
Tyabb	7.3	7.0
Mornington Peninsula	8.0	8.6

Source: Census.

Conclusion

The Mornington Peninsula has many of the typical characteristics of an outer suburban region, including residents' relatively low participation in city-centre occupations such as finance and the professions and the high proportion of trades workers. However, the Peninsula is fringed with attractive beaches, which attract retirees and intending retirees, particularly in summer. Those parts of the Peninsula adjacent to the beaches have more employment opportunities in summer than in winter.

Though low-income and disadvantaged households are found throughout the Peninsula, two areas can be singled out as having relatively high proportions. Both are beyond easy commuting range of most of the metropolitan area and in both disadvantage is likely to persist, rather than being a temporary phenomenon which corrects itself as local employment opportunities are accessed. The low-income region centred on Rosebud has an ageing population and an inheritance of low-cost housing built on flat, sandy land back of the beach. Hastings has inherited its low-cost housing from overbuild from two decades ago, when expectations of the development of manufacturing industry on the shore of Westernport Bay were more optimistic than they are now. Both areas are large enough to comprise entire school catchments, resulting in schools attended largely by children from disadvantaged families. Not only is disadvantage relatively likely to persist; children in these schools are doubly disadvantaged by the absence of non-disadvantaged peers.

The accompanying article by Peter Brain assesses the potential returns from programs to assist these children.