

COMMUNITIES ON THE METROPOLITAN PERIPHERY: THE SUNSHINE COAST AND CRANBOURNE COMPARED

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This article compares Cranbourne and the Sunshine Coast. Despite the 'battler' image of the former and the glamorous 'sea change' associations of the latter, Cranbourne residents have higher employment and income levels and lower welfare recipient rates than their Sunshine coast counterparts. The main reason is that Cranbourne residents are within commuting range of jobs located in middle suburban Melbourne, whereas Sunshine Coast residents have to rely on jobs generated within the Sunshine Coast itself. However in both communities there are low levels of post-school training amongst youth and thus a poor outlook for their employment prospects.

INTRODUCTION

Most of Australia's population growth is occurring either in suburban locations on the periphery of the major metropolises or in coastal locations, often on the fringe of these metropolises.

This paper focuses on two of these communities. One is the Sunshine Coast. This is located in the outwardly prosperous sunbelt area of Queensland. For purposes of this study the Sunshine Coast comprises three Local Government Areas (the City of Caloundra, and the Shires of Maroochy and Noosa). Though these are located on the northern fringe of metropolitan Brisbane they are beyond commuting distance for all but the most determined since they are between 90 and 145 kilometres from the centre of Brisbane. The Sunshine Coast region is expected to grow by 35 per cent in the next decade (from 247,600 to 333,200 people according to the Queensland Department of Local Government and Planning 2001 medium series projections) with annual increases of around 8,500 people.

The other community under study is Cranbourne in Victoria. This is part of the outer Melbourne City of Casey, and is located some forty-five kilometres from the centre of Melbourne. Less than 10 per cent of employed Casey residents currently work in the Melbourne business district or

the surrounding inner-city suburbs, which have been the site of much of the growth in business services employment in Melbourne. Casey residents are also distant from the amenities these inner-city suburbs offer (including high performing government and private schools). However, unlike the Sunshine Coast, the residents of Casey are within commuting distance (10-15 kilometres) of the employment rich areas of middle suburban eastern and south eastern Melbourne. Casey is important in the Melbourne context because it is currently the main location for new housing on the suburban frontier of Melbourne and is likely to continue to play this role over the next couple of decades. Between 1996 and 2001, the City of Casey was the third fastest growing Local Government Area (LGA) in Victoria with an annual growth rate of 4.1 per cent and it ranked first in terms of absolute growth. We focus on the Cranbourne area within Casey (defined here as the Statistical Local Area of Cranbourne) because it is currently the main development zone within Casey.

On the face of it, Cranbourne has very little going for it. The area is flat and featureless. It has long had a 'battler' reputation. The current subdivisions are predominantly composed of small blocks and modest houses aimed at the lower end

of the frontier housing market. When it comes to image, the contrast with the Sunshine Coast or well known parts of it, notably Noosa and Maroochydore, could hardly be more acute, given the up-market nature of some of its beachfront housing and tourist developments.

Nevertheless the two communities do have in common their peripheral location. There has long been concern among urban commentators about the well-being of such communities. The two selected for comparison provide an interesting opportunity for a contemporary investigation of the issue. The Sunshine Coast, with its 'sea change' associations and trendy image may appear to be well off. Yet Cranbourne residents have one crucial advantage through being located within commuting reach of middle suburban Melbourne.

COMPETING VIEWS ABOUT SUBURBAN GROWTH

There is controversy about whether it makes sense to compare suburban communities like Cranbourne and the Sunshine Coast.

In the case of the Cranbourne community, there is little doubt that most of the residents moving to the locality are attracted by the availability of relatively low cost housing. Most of the new estates provide detached housing but on very small blocks (around 500 square metres or less — or barely one eighth of an acre). Families who have limited capacity to sustain a heavy mortgage have little choice but to locate in such housing estates on the city's fringe. Whether such areas should on these grounds be considered vulnerable is another matter. One recent classification (based on 1996 Census data and change over the 1986-1996 period) by

Baum and his colleagues excludes Cranbourne from this vulnerable category. Baum et al. identify Cranbourne as part of a 'Suburban expansion opportunity cluster'; they base this judgement primarily on Cranbourne's general labour market performance.¹

Some analysts do not see the Sunshine Coast as in any way comparable with Cranbourne. According to Salt, the Sunshine Coast is part of the 'sea change' phenomenon. Its attraction is that it is part of the 'beach as a lifestyle' phenomenon, which he believes is driving much of the demographic movement in Australia.² This point of view is found amongst analysts who see migration from Australia's metropolises to regional areas as part of a 'counter-urbanisation' movement.³ These analysts believe that many of the movers bring considerable assets with them after trading in metropolitan property. The obvious wealth evident in the private and commercial development along the coastal fringe of the Sunshine Coast and in centres like Noosa supports this view.

The original impetus for urban development did come from the area's attractions as a holiday or retirement location. But over the past couple of decades most of the people moving to the Sunshine Coast (as well as to the Gold Coast) have been families aged well below retirement.⁴ They have transformed the current demography of the region. As Table 1 shows, there is a bulge in the post 65 age group located in the Sunshine Coast. Nevertheless, the proportion of the

Table 1: Population distribution by age, Sunshine Coast and Cranbourne, 2001, per cent

	0-14	15-24	25-44	45-64	64+	Number
Cranbourne	27.6	13.9	34.4	17.7	6.3	50,315
Sunshine Coast	19.8	11.6	26.3	24.8	17.4	177,228
Australia	20.8	13.6	29.8	23.1	12.6	18,769,938

Source: Australian Bureau of Statistics (ABS) 2001 Census, CDATA

Sunshine Coast community aged 0-14 is similar to that of Australia as a whole, as is the proportion of those aged 25-44 (who comprise most of the parents of these children).

The motives for working-age couples and families who move to a coastal community like the Sunshine Coast may well differ from those who move to an outer suburban metropolitan community like Cranbourne. If worries about the price of housing were the main factor there would not be much advantage moving to the Sunshine Coast. In South East Queensland there are cheaper new suburban locations on the fringe of Brisbane at Logan or Ipswich. Thus the proximity to the coast of most housing has probably helped attract many of the working aged in-movers amongst Sunshine Coast residents. Many may have cashed in an existing property in Melbourne or Sydney, thus facilitating the move. But another factor was probably the hope that they would find better economic opportunities in the allegedly booming sunbelt environment. This motivation probably applies to many of those who have moved to sunbelt areas from regional locations affected by the rural downturn. In the case of former southern metropolitan residents, by far the greatest in-movement of working-aged families occurred when economic circumstances were at their worst. (This is especially true of those moving from Melbourne in the early 1990s.) The net gain from Melbourne to South Eastern Queensland during the late 1990s, when the Victorian economy improved, has been minimal; this supports this contention.

In these circumstances, how people came to settle in the Sunshine Coast originally is only partly related to their current well-being. This will be shaped by the economic opportunities available. Other studies, including that by Baum et

al., question the popular image of 'sea change' affluence. They classify the Sunshine Coast as part of a cluster of vulnerable 'outer suburban growth' areas.⁵

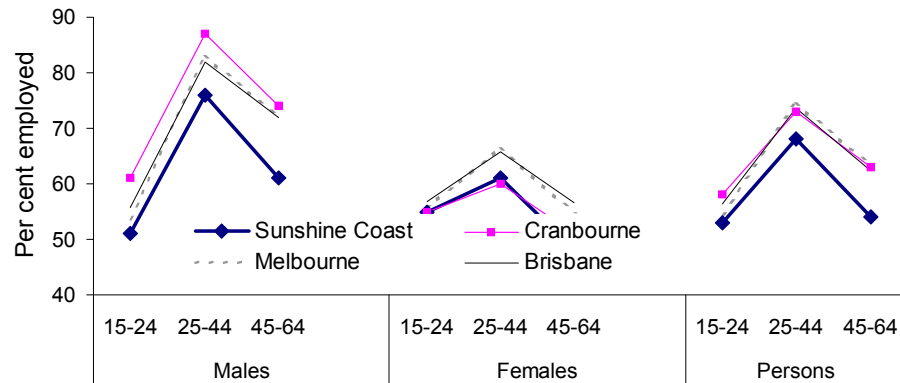
Following Baum et al. who identified measures of human capital, industry, occupation and employment type as the most discriminating measures differentiating communities of opportunity and vulnerability, we have explored a series of indicators (using 2001 data where possible) of well being, including income levels, labour market status, educational attainment (on the part of young people) and welfare dependency.

EMPLOYMENT

For new homeowners employment is crucial, as one way of settling in and becoming part of the community, but also because many have taken on substantial mortgage debt. They confront the difficulties of paying off this debt at the same time as having to provide for the expenses of setting up a new household. This usually requires contributions from both partners, so that any loss of income from either partner (including through birth of a child) can present serious financial problems.

As a broad indicator of workforce participation, the proportion of the population that is employed is a useful starting place. Figure 1 shows the proportion of men and women who are employed for the age groups 15-24, 25-44 and 45-64. On this indicator the situation for those living in Cranbourne is favourable. A higher proportion of Cranbourne male residents in the 25-44 and 45-64 age groups are employed than is the case for all Melbourne men in these age groups. By contrast, the comparable employment rates for men living in the Sunshine Coast are well below the Cranbourne levels and

Figure 1: Per cent employed, males and females by age group, Sunshine Coast, Cranbourne, Melbourne and Brisbane, 2001



Source: Australian Bureau of Statistics (ABS) 2001 Census, CDATA

are also well below those for men living in Brisbane. Some 87 per cent of Cranbourne men aged 25-44 were employed in 2001 compared with 83 per cent of men in Melbourne, 82 per cent in Brisbane and 76 per cent in the Sunshine Coast. The pattern for women is different in that employment rates are relatively low in both the Sunshine Coast and Cranbourne female residents.

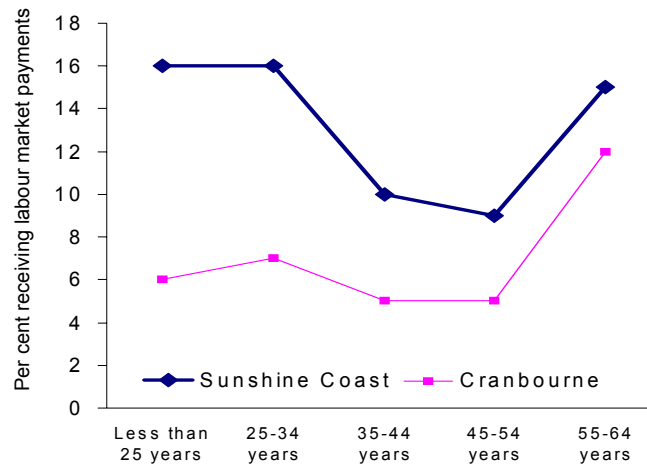
Another labour market indicator is the proportion of men receiving labour market payments from Centrelink. The recipients shown in Figure 2 were mainly receiving Newstart payments. Figure 2 does not include recipients of the student Youth Allowance. The rates shown confirm the poorer employment situation of Sunshine Coast workers. Some 16 per cent of Sunshine Coast males aged less than 25 and 16 per cent of those aged 25-34 were receiving labour market payments in 2001 compared with six and seven per cent respectively of Cranbourne males in the same age groups.

The contrast between the two areas, especially for males, is dramatic. Clearly,

the working aged residents of Cranbourne are far better off in employment terms than those of the Sunshine Coast. These employment levels reflect the availability of blue collar work for Cranbourne residents. In the case of men, in 2001 27 per cent were employed as tradesmen (compared with 19 per cent for all Melbourne men) and another 36 per cent as intermediate production and transport workers and labourers (compared with 18 per cent of all Melbourne employed men).

The explanation is that the male residents of Cranbourne have access to employment opportunities in the middle Eastern and South-eastern suburbs of Melbourne. A notable feature of the industrial geography of Melbourne is the extent to which industrial firms (as well as warehouse, transport and other back office activities) have relocated to these suburbs from inner city locations, often setting up on land zoned for this purpose.⁶ Cranbourne itself is a dormitory suburb. In 2001 there were 22,629 employed Cranbourne residents but only 7,424 jobs actually in Cranbourne. Though some

Figure 2: Per cent of males receiving labour market payments by age group, Sunshine Coast and Cranbourne, 2001



Source: Centrelink 2001, unpublished

4,800 of the Cranbourne residents who were employed in 2001 were employed in Casey (including Cranbourne), many more were employed in nearby locations, including 4,826 in Dandenong, 1,797 in Kingston (North) and 2,068 in Monash.⁷ All of these locations feature significant concentrations of the occupations noted above. Women, especially those with family responsibilities, are less likely to commute long distances, thus are more dependent on local employment opportunities. This helps explain why employment levels for Cranbourne women as well as Sunshine Coast women, are relatively low.

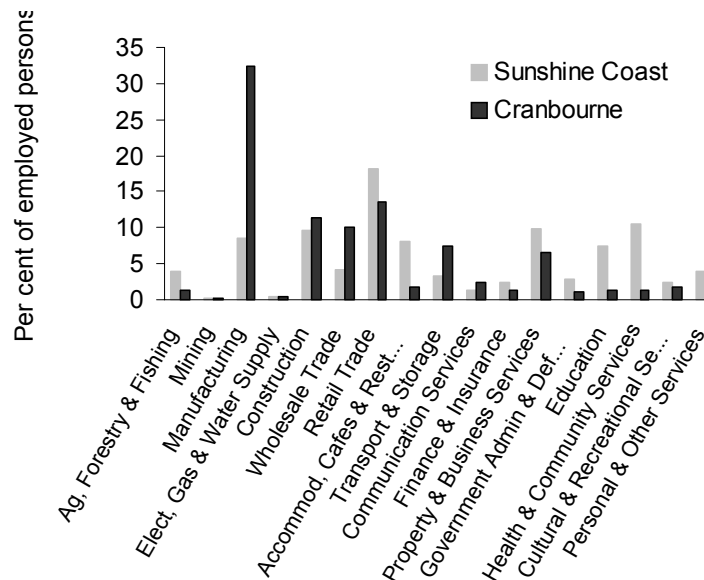
In contrast, distance largely prohibits Sunshine Coast residents from commuting into the Brisbane area. In 2001, only 3,231 Sunshine Coast residents worked in Brisbane (out of 87,100 employed residents). There was a high level of reliance on the local job markets. Some 59 per cent of employed people in the City of

Caloundra worked in that LGA, while 73 per cent of the employed people living in the Shire of Maroochy and 73 per cent in the Shire of Noosa worked within their respective locations. Thus the employment prospects of people living on the Sunshine Coast are largely determined by what is available locally.

The low employment to population ratios in the Sunshine Coast, as well as the high welfare rates, indicate that there are not enough jobs in the Sunshine Coast. This paucity is related to the concentration of employment in city-building and service industries and the relative absence of employment in manufacturing (see Figure 3).

Wholesale or retail trade is a key employment sector in both areas. However, the other main industry sectors for employed people on the Sunshine Coast are related to population growth and residential development. Construction, property and business services, tourism

Figure 3: Employed persons by industry, per cent, Sunshine Coast and Cranbourne, per cent



Source: ABS 2001 Census, CDATA

(accommodation, cafes and restaurants) are all relatively more important sources of employment on the Sunshine Coast than in Cranbourne. Other services sectors (health and community services and education) were also important employers in both areas (Figure 3). But they do not add up to sufficient jobs for local Sunshine Coast residents. This is notwithstanding breezy assurances about the alleged boost to employment flowing from population growth. According to Salt, population growth brings with it flourishing ‘business opportunity and investment opportunity for the local business community’ via the ‘retail spend’ from ‘the shuffling of people round Australia’.⁸

The respective job situations in the two locations translate into quite different income distribution patterns. Consistent with the low employment to population

ratio and related high welfare dependency levels, male Sunshine Coast residents are at the low end of the income scale, while those living in Casey are located more in the middle. (As Table 2 shows, they are close to the average for all Australian men in these age groups.) Some 55 per cent of males living in the Sunshine Coast aged 25-44 reported earning an income less than \$600 per week (around \$31,000 per year) in 2001 compared with 42 per cent in Cranbourne. The Sunshine Coast has more in common with Fairfield, one of the most depressed Local Government areas of western Sydney, than it does with Cranbourne. The picture is similar for men aged 45-64, with almost two thirds of Sunshine Coast males in this age group earning less than \$600 per week, compared with 53 per cent of Cranbourne male residents. Some families may well

Table 2: Male income levels by ages 25-44 and 45-64, 2001, per cent

	Males 25-44				Males 45-64			
	Less than \$300	\$300-\$599	\$600-\$999	\$1,000+	Less than \$300	\$300-\$599	\$600-\$999	\$1,000+
Sunshine Coast	23.0	32.0	30.0	14.0	33.0	31.0	22.0	15.0
Brisbane	16.0	26.0	35.0	23.0	23.0	25.0	28.0	25.0
Cranbourne	11.0	31.0	44.0	14.0	23.0	30.0	34.0	13.0
Melbourne	1.0	24.0	34.0	27.0	23.0	24.0	27.0	26.0
Australia	17.0	25.0	37.0	24.0	26.0	25.0	26.0	24.0
Fairfield	25.0	32.0	30.0	13.0	37.0	26.0	25.0	12.0

Source: 2001 Census Customised Matrix, Centre for Population and Urban Research, Monash University

have arrived on the Sunshine Coast with substantial wealth generated from property sales elsewhere. But very few appear to have been able to translate this wealth into a continuing stream of income.

YOUNG PEOPLE — EDUCATION AND TRAINING

The picture for young people in the two locations differs from that of their parents. As noted, the employment situation of fathers in Cranbourne is good. The circumstances of young people are another matter. They will have to compete in a job market where the importance of possessing post-school skills is rising. Thus the quality and availability of education in their locality will shape their employment outcomes. In this respect new peripheral communities may be at a competitive disadvantage since they have to make do with what is available in their locality. Commuting or boarding (to or at private schools outside the area) is not an option for most young people.

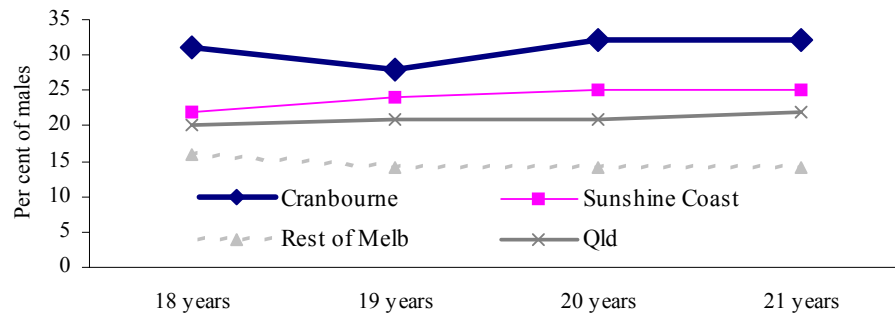
Two indicators are used to chart the situation. One is the proportion of young people who leave school early, defined in this context as leaving school before completing year 11. The other is the proportion of young people engaged in post-school education. Any community featuring high levels of the former and low

levels of the latter will be poorly prepared for employment in the contemporary job market. Both Cranbourne and the Sunshine Coast fall into this category. In 2001, some 31 per cent of Cranbourne males aged 18 left school before completing year 11, compared with 16 per cent of other 18 year olds in Melbourne. In the Sunshine Coast 22 per cent of 18 year old males had left school before completing year 11, compared with 20 per cent of all 18 year old males in Queensland (Figure 4). Though hardly satisfactory, the Sunshine coast situation is not as bad as that in Cranbourne.

The pattern for young women is similar, with high proportions of early school leavers in both Cranbourne and the Sunshine Coast relative to Melbourne and Queensland (Figure 5).

Very low proportions of Sunshine Coast and Cranbourne young people were attending post-school education institutions (see Table 3). In the case of Sunshine Coast residents, in 2001, only 11.5 per cent of males aged 19 were attending university and 11.1 per cent a college of Technical and Further Education (TAFE). This is well below the level for all Queensland 19 year olds, 22 per cent of whom were attending university, though only 11.8 per cent were attending TAFE. In the case of

Figure 4: Proportion leaving school before completing year 11, males aged 18, 19, 20 and 21, Sunshine Coast, Cranbourne, Rest of Melbourne and Queensland, 2001



Source: 2001 Census Customised Matrices, Queensland Department of Local Government and Planning, Centre for Population and Urban Research, Monash University

Cranbourne only 10 per cent of 19 year olds were attending university compared with 33 per cent for other Melbourne males of the same age. The record for Cranbourne males was rather better for TAFE attendance, with 25 per cent in attendance. For young women, the university attendance rates in Cranbourne and the Sunshine Coast were somewhat better, but nevertheless there was a wide gulf in participation levels by comparison with young women elsewhere in Queensland or Melbourne. The stark reality is that majorities of young men and women in their late teens and early twenties in both locations were not attending any post-school training institution in 2001 with a significant minority of these leaving school before year 11.

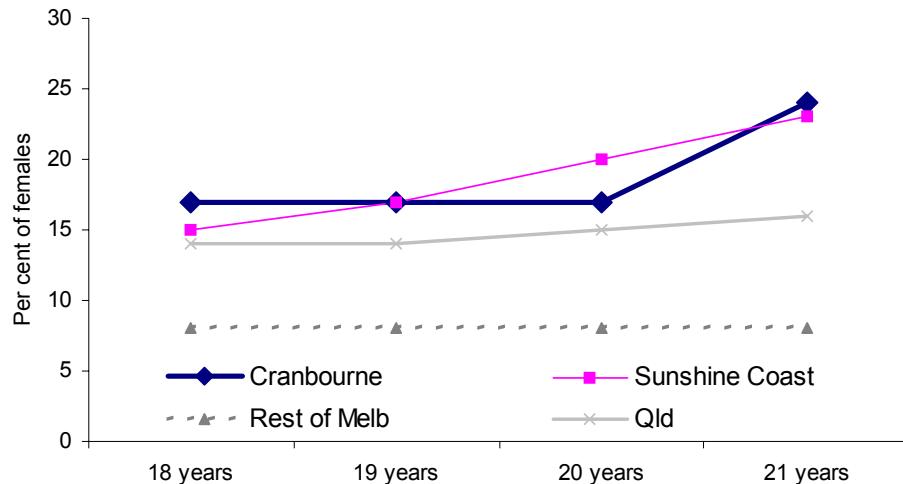
There are several reasons for this situation. Young people in peripheral communities largely attend recently constructed schools where there is no tradition of academic excellence. They join other youths in a context where job opportunities, even for those with tertiary

training, are limited. This is not a setting likely to encourage a school culture emphasising high retention rates to year 12 or continuation to higher education. Parents who are anxious for their children to compete for scarce university places will (if they can afford it) either not move into the area or by-pass the local schools.

No data on the school performance levels were available for Sunshine Coast schools. In the case of Cranbourne, unpublished data on student performances at year 12 show that students in all the government high schools in or around Cranbourne achieved median ENTER scores at the end of year 12 of around 50-60, well below the median ENTER for students in Victoria as a whole, which in the year 2000 was 69.⁹

It will be difficult to break this pattern. There are intense pressures among government and private schools to establish themselves as top performing schools. The private schools and some government schools providing for upper middle class students are best situated to win this

Figure 5: Proportion leaving school before completing year 11, females aged 18, 19, 20 and 21, Sunshine Coast, Cranbourne, Rest of Melbourne and Queensland, 2001



Source: 2001 Census Customised Matrices, Queensland Department of Local Government and Planning, Centre for Population and Urban Research, Monash University

competition, because they can invest heavily in high quality staff and learning environments. The result is that in Victoria the gulf between the successful schools and the others (especially those located on the outer suburban frontier) is tending to widen.¹⁰

FAMILY WELL BEING

Families and communities are the basic building blocks of our society. They have a significant role to play as to whether children become participating and contributing members of the community. Certain types of families are more vulnerable to social disadvantage and thus may struggle to provide children with the foundation they need to compete in the contemporary economy. In particular, most one parent families must survive on low incomes, the level of which is largely determined by government support payments. In addition, children in one parent

families may lack a male or female role model and may be affected by conflict over residential arrangements and visiting rights.

Between 1996 and 2001, one parent families were the fastest growing family type on the Sunshine Coast. Their number increased by 30 per cent, a rate 50 per cent higher than that recorded for Queensland as a whole. Couple families without children also grew rapidly, increasing by 21 per cent, more than twice as fast as couple families with children (eight per cent). These figures demonstrate the change to a less 'traditional' family structure in the Sunshine Coast community.

In regard to families with children, in 1996 just over one in every four families (27 per cent) of families with children aged 0-14 years living on the Sunshine Coast were one parent families. By 2001, this figure had increased to 30 per cent. In

Table 3: Proportion of males and females aged 19 by participation in post-school education, 2001

		University	TAFE	Other education	Not stated	Not attending	Total	Number
Sunshine Coast	Male	11.5	11.2	3.0	4.6	69.7	100.0	1,323
	Female	21.3	11.8	4.1	4.5	58.2	100.0	1,224
Queensland	Male	22.1	11.8	2.6	4.4	59.1	100.0	25,206
	Female	33.3	9.6	3.4	4.0	49.7	100.0	25,206
Cranbourne	Male	10.0	2.0	3.0	6.0	56.0	100.0	381
	Female	16.0	16.0	4.0	5.0	58.0	100.0	300
Rest of Melbourne	Male	33.0	22.0	5.0	5.0	36.0	100.0	23,075
	Female	44.0	15.0	5.0	5.0	31.0	100.0	23,293

Source: 2001 Census Customised Matrices, Queensland Department of Local Government and Planning, Centre for Population and Urban Research, Monash University

Cranbourne, the share of lone parent families of all families with children aged 0-14 increased from 16 per cent to 22.6 per cent over the same period. The comparable figures for Australia as a whole were 19.4 per cent in 1996 and 21.4 per cent in 2001.

Another indicator of the economic circumstances of families in the two locations is the proportion of families with young children that were without a breadwinner (that is neither partner — or the sole parent in the case of lone parent families — were gaining income from paid employment).¹¹ In 1999, 25 per cent of Sunshine Coast families with young children under 15 were estimated to be without a breadwinner (18 per cent in lone parent families and seven per cent in couple families). In Cranbourne by 1999, 18 per cent of such families were without a breadwinner (14 per cent in lone parent families and four per cent in couple families).

It is shocking that 25 per cent of families with children under 15 who are resident on the Sunshine Coast are without a breadwinner. This situation is mainly a consequence of the very high levels of sole parents in the region. This in turn is partly a product of the poor employment situation described earlier. Family breakdown is closely correlated with poor economic circumstances. So too is the incidence of

couples who have children outside of marriage, sometimes in circumstances where the parents are not in a committed partnered relationship. Where young women have little invested in education and their job prospects are limited they are more likely to partner and have a child than are young women who live in locations where job prospects are good. In such locations there are strong inducements to continue with their education and, once gained, to put it to use in the labour market.

The high and growing share of families headed by lone parents in the Sunshine Coast is only partially a consequence of net in-migration to the Sunshine Coast. A detailed analysis of the contributions of in-migration to the growth in the proportion of lone parents to all families with children aged 0-14 over the period 1991-1996 in the Sunshine Coast showed that most of the growth was due to 'home grown' factors of the sort described above.¹² There has been no parallel study of the 1996-2001 period. However it is likely that the very rapid further increases in the proportion of families with dependent children headed by lone parents in both the Sunshine Coast and Cranbourne are attributable to similar 'home grown' factors. These factors

include the high incidence of early school leaving and parallel low investment in education on the part of young women in both communities.

CONCLUSION

This investigation of community well being has considered two communities located on the metropolitan periphery, one in a 'battler' location in the emerging global city of Melbourne and the other in the sunbelt region to the north of Brisbane, an area being promoted for its attractive natural environment and holiday lifestyle. Both areas have experienced high levels of population growth over recent years and, in the case of the Sunshine Coast, show a surface vitality in the proliferation of new housing estates, shopping centres and seemingly plenty of jobs available.

This study has revealed that for the adult male residents of Cranbourne the employment situation is much better than for the Sunshine Coast. This is due to the proximity of Cranbourne to job rich areas of middle to outer South East Melbourne. There is no parallel access to such work for most Sunshine Coast residents. They have to rely on a restricted local job market. The main industries of employment in the area are related to the Sunshine Coast's sunbelt location. They are construction and tourism, with service industries and wholesale and retail trade also being important.

This situation manifests itself in a pattern of very low income amongst male Sunshine Coast residents, with just over half of such men aged 25-44 in receipt of less than \$31,000 per annum in 2001. Dependence on Centrelink labour market payments is also far higher amongst young men living on the Sunshine Coast than amongst those living in Cranbourne.

The Sunshine Coast also shows a disturbingly high level of lone parent

families and, largely because of this, a very high (25 per cent) level of families with dependent children without a breadwinner. This situation is linked with the poor employment situation and to the related pattern of early school leaving in the Sunshine Coast. While the incidence of lone parents and families without breadwinners is lower in Cranbourne the data show a sharp upward trend in the period 1996 to 2001.

For young people in the two locations, the situation is already grave given the low levels of participation in post-school education and training apparent in both communities. Without formal qualifications or training, young people will find it increasingly difficult to find secure and well paid employment in the current labour market.

Notwithstanding its world class café lattes, the Sunshine Coast does not possess an economic base of nationally or internationally competitive industries sufficient to provide enough employment opportunities for its residents. Thus the area is justifiably tagged as 'vulnerable' in the Baum et al. classification. Cranbourne is different. The residents are located well away from the centre of economic action in Melbourne. However, they are within reach of employment in middle suburbia. In this sense Baum et al. are correct to label Cranbourne an area of 'opportunity'. This tag is more dubious, however when considered in the light of the educational situation for young people in the Cranbourne area.

That Cranbourne, despite its 'battler' label, should be doing so much better than the Sunshine Coast on the indicators of well being discussed above, highlights the importance of location within reach of the jobs being generated in a metropolis which has successfully engaged in the global economy. In Queensland, it has

long been assumed that the development process itself would sustain a vibrant economy in outlying communities. In the light of the employment situation in coastal communities out of commuting range of Brisbane, this now looks doubtful. If market forces are left to prevail it is hard to see how this situation could be changed.

The situation in the Sunshine Coast may be a harbinger of the future divide between winners and losers in the globalisation process. Under present

population policy settings, Australia's population is growing by some 250,000 people each year. Further spread on the periphery of Australia's major metropolises is inevitable, including in distant locations like the Sunshine Coast. If governments at all levels do not turn their attention to the employment and training situation of the people in these communities, the divide between them and those nearer the heart of the economic action will surely grow.

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