

All together now: How the South Australian Public Library Service assures access and equity for diverse language and cultural groups

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Abstract:

Australia is a country of migrants and for 46.2% of the Australian population, at least one parent was born overseas. South Australian indicators do not fall far from the national statistics. The South Australian Public Library Network (SAPLN) believes that all members of the community should have access to materials which meet their needs. This is regardless of their language, cultural background or country of origin, including access to materials in Languages other than English (LOTE), whether this be for the purpose of language and cultural maintenance, language learning or to enrich the cultural and linguistic diversity within South Australia.

Commencing in 2014, the One Library Management System (ILMS) was implemented across more than 130 South Australian public library branches. This system allows library customers to search for and access items via a single state-wide catalogue and have these items delivered to their local library free of charge. This approach provides enhanced access to the Community Languages (CL) collection.

In recent times migration patterns in South Australia have changed, resulting in the introduction of many new languages and migrants settling in diverse locations. This change, occurring at the same time as the implementation of ILMS, prompted a review of the CL collection and programs offered at Public Libraries of South Australia (PLSA). Outcomes of the review - current CL collections and their use - form the body of this paper.

Keywords: *Community Languages, Culturally and Linguistically Diverse, Languages Other Than English, One Library Management System, Public Libraries South Australia*

1. Background

Australia is a country of migrants and for 46.2% of the Australian population, at least one parent was born overseasⁱ. The proportion of Australians who were born overseas has been increasing steadily for the past two decades and hit its highest point in over 120 years in 2015, with 28% of Australia's population born overseasⁱⁱ.

South Australian (SA) indicators do not fall far from the national statistics. Over 43% of residents have at least one parent born overseas and 26.7% of residents were born overseasⁱⁱⁱ. The State itself is home to some 235 different languages and 18% of residents speak a language other than English at home^{iv}.

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background or country of origin, including access to materials in Languages other than English (LOTE), whether this be for the purpose of language and cultural maintenance, language learning or to enrich the cultural and linguistic diversity within South Australia^v.

For over 20 years the Community Languages (CL) collection of SAPLN was managed by a group of libraries located in communities with large numbers of residents from non-English speaking backgrounds. Despite guidance from the Community Languages Steering Committee and the Community Languages Operating Committee, which ensured efficient and fair distribution of funds and stock, the funds were spread sparsely across over 60 languages. In addition, the items lacked proper cataloguing records, resulting at times in unrequired duplicates, and library customers experienced poor accessibility to the existing collection.

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2. The policy framework

The internal policies of the libraries that form the SAPLN consortium are determined by State and Local Government policies.

State Government

South Australia's Strategic Plan^{vi}

Target 5 of South Australia's Strategic Plan addresses multiculturalism and has two very specific goals related to Community Languages:

- *We have a sense of place, identity, belonging and purpose; and*
- *Every member of the community can equally participate in learning opportunities.*

Multicultural SA is the State Government agency responsible for advising the Government on all matters relating to multicultural and ethnic affairs. Its website^{vii} sets out three dimensions of multicultural policy:

- Cultural identity: the right of all Australians to express and share their cultural heritage, including language and religion;
- Social justice: the right of all Australians to equality of treatment and opportunity and the removal of barriers of race, ethnicity, culture, religion, language, gender or place of birth; and
- Productive diversity: the need to maintain, develop and utilise effectively the skills and talents of all Australians.

Local Government

Local Government multicultural policy is a key influence on library policies and practices. Most Councils have their own policies and programs fostering multiculturalism, depending on the needs of their local communities.

Public Libraries SA

Public Libraries SA (PLSA) supports the provision of materials in multiple languages for the benefit of all library customers and specifically those from Culturally and Linguistically Diverse Communities (CALD). The PLSA Executive administers and reviews annual network library levies, which fund the purchase of shared resource material and collections. The establishment of the Community Languages Levy indicates the high level of importance that a state-wide shared multi language collection is given.

Community Languages Collection Development Policy

The purpose of the Community Languages collection is to:

- Contain materials representing a diverse range of subject areas and interests;
- Foster cultural and language maintenance and vitality;
- Help to meet the information, educational, cultural and recreational needs of people from different backgrounds; and
- Assist people to learn a new language, other than English.

The next section offers a detailed overview of the Community Languages policies and practices.

3. Current Community Languages Policies and Practices

PLSA has endorsed a Community Languages Collection Development Policy and Community Languages Collection Development Procedures for managing the shared language collection.

Budget provision

Levies

CL materials are purchased via a levy, set by the Standing Committee and recommended by PLSA, with endorsement from the Libraries Board of SA. All public libraries contribute a percentage of their materials budget towards the purchase of CL materials via this levy, which is split into two components. For the first component all libraries in the network are levied a flat 2.93% per year. The second component of the levy is dependent on the size of the CALD community in each Council area. The relevant reports of languages spoken at home^{viii} and migrants by country of birth^{ix} within individual Councils provide the required statistics for this component and are different for each Council area.

In 2010/11, the levy was set at 4.5% of the annual material grant and was set to increase by 0.3% each year to meet the growing needs of CALD communities and eventually reach 6% of the total materials budget by 2015/16. This figure of 6% was based on Australian Bureau of Statistics (ABS) survey information, which showed that in 2006, 12% of South Australians spoke a language other than English as their “first” or “primary” language^x. On the basis that approximately 50% of the community are library customers, the PLSA Executive agreed to gradually raise this levy to be 6% of the materials funds.

Expenditure

In 2013/14, the Community Languages levy was set at 5.4% of the materials funds, which provided \$367,000, with expenditure composed of:

- Language materials and cataloguing - \$354,000
- MyLanguage website - \$13,000 (ex GST) - a national website to support library access for people speaking and reading languages other than English.

Language selection

The Community Languages Collection Development Procedures (February 2011) state:

The South Australian network is aiming for a core group of approximately 20 languages by 2014. The list of languages included will be flexible and a less complicated purchasing model will be the practical outcome.

As endorsed by the Libraries Board, Public Library Services (PLS) has entered into a panel contract with five suppliers for the provision of materials and catalogue records in the 20 most frequently reported community languages (based on usage data from individual libraries).

In addition to centrally purchased materials, individual public libraries are encouraged to purchase materials from their own local purchase funds to meet local needs. Every effort is made to introduce new language collections, when appropriate, based on demonstrated demand. Libraries with members in the “new arrivals” category, who request items in languages not currently purchased from central funds, should in the first instance purchase materials from local budgets and monitor usage on a regular basis. This establishes an initial language collection, the use of which can be measured to demonstrate demand and hence guide future centralised purchase.

Formats of the Community Languages collection

Books, audio-visual materials and digital resources form the CL collection. Formats and categories of purchased materials are specified in the individual contract tender documents with the suppliers and reflect specific language demands.

DVDs

South Australian State Government legal requirements stipulate that all DVDs purchased by PLS must be classified by the Australian Classification Board^{si} (ACB) or be in categories exempt from classification and purchased in Australia.

Local libraries can purchase unclassified DVDs, subject to their legal advice.

Digital resources

The South Australian consortium recognises that online resources can benefit CALD customers. Until 2015, PressDisplay offered libraries access to digital newspapers in 39 different languages. Currently, library users can access Onlinenewspapers.com, which offers access to digital newspapers from all over the world via library website.

There is a state-wide subscription to the International English Language Testing System (IELTS) online resource. This resource allows newly arrived students and other migrants to practice and prepare for the compulsory language test, which is essential for their visa approval.

The MyLanguage database was, until recently, part of the state-wide subscription. Due to its poor usage by library customers, this subscription was cancelled from 2015.

LOTE eBooks were included in the CL collection in 2014 and 2015. According to the feedback and statistics from individual libraries, the titles and languages on offer (e.g. Chinese) were not popular. As a result, the LOTE eBooks component of the CL collection is currently under review by the Strategic Collections Group of PLS.

Cataloguing

The SAPLN has endorsed a policy to supply full catalogue records for every purchased Community Language item. This policy assists customers and library staff to source and share Community Language materials.

4. Community Language collections, loans and the composition of the South Australian migrant community

Between the 1980s and 2010s, SAPLN offered a central collection of items in over 60 languages. As ambitious as that arrangement was, it did not meet the demands of the community.

A close analysis of stock and loans in 2007, in combination with the ABS Census 2006 results, aided the recommendation to reduce the number of languages supplied, in favour of languages in high demand, either by migrants already settled in South Australia or new arrivals.

Following the endorsement of the Libraries Board of South Australia to concentrate on approximately 20 of the most popular languages, the stock provided centrally was reduced to 22 languages by 2010/11 (see **Appendix 1**). Over the years, materials continue to be supplied in 22 languages, however the composition of languages has changed due to variation in popularity and loan statistics (see **Appendix 1**).

After a close examination of loans (see **Appendix 2**) and migration trends (see **Appendix 3**), a number of languages (e.g. Kannada and Khmer) were replaced by other languages, actively sought by new migrants (e.g. Marathi and Sinhalese) (see **Appendix 1, 2 and 3**).

5. Community Languages collection loans versus its availability, accessibility and migration patterns

Is there a link between the usage of the LOTE collection, its availability, size, quality, accessibility and number of migrants settling in South Australia?

The association between usage of the LOTE collection compared to the size of the CALD population is variable and may be influenced by factors such as age, demographics, language traditions (e.g. storytelling as opposed to book reading), education and the availability of non-English resources.

Recent data collection indicates that a number of languages, which were in high demand in the past (e.g. Greek, mirroring waves of earlier migration), are being slowly phased out and replaced by languages that match the countries of origin of new migrant arrivals and students (e.g. Indian languages) (see **Appendix 4**). There is also a cluster of “core” languages, which have always been very popular among SA residents (e.g. Chinese) and have retained their strong position consistently.

There are also other factors that need to be taken into consideration, while analysing usage of the CL collection. Collections offered to customers speaking a language other than English in 2010/11 were particularly attractive for the top 20 languages. The budget was substantial enough to afford a variety of genres, formats and interest areas. This was reflected in the high usage of those languages. It needs to be noted, though, that from 2010/11 onwards, the overall usage of the collection has started to decline.

The first decade of the 21st century marks the beginning of subtle changes occurring in groups of mid-20th century migrants, who were actively using the CL collection in the past (e.g. people from Italy and Germany). Although the total numbers of people born in those countries have not changed significantly, the usage of library services has (see **Appendix 4**) and we explore some possible reasons for this change below.

Generational changes

Charles Sturt Library, with a migrant population exceeding any other in the State, collects detailed and regular statistics on their users and the usage of their LOTE collection. In their library, the typical Polish born customer is in his eighties, migrated in the post war years and now suffers decreased mobility and other health issues. Although he still speaks Polish at home, his usage of library service tends to fall away. Age and access seem to be the defining factors in this instance.

Similarly, the Eastern European migrants of the eighties, who were very active in the library circle in the 1980s to 2000s, have gained a satisfactory command of English and communicate mostly in English with their children and grand-children. Consequently, they tend to reduce the usage of their native collection.

Children born and educated in Australia seem to have a significant influence on their parents' usage of their mother tongue. Even in strongly traditional Asian countries, with the number of people born overseas increasing rather than decreasing, the library loan numbers seem to decline (e.g. Vietnamese, see **Appendix 4**).

Geographical changes

Migrants arriving in South Australia often settle in the area where other families or individuals from the same country of birth, a similar geographical region, or speaking the same language live. However, there is no pattern to forecast any consistencies.

At the beginning of the 2000s, a significant group of Kannada speakers (approximately 1,100 people) settled in the south west of Adelaide. Their local library responded to the increasing demand by providing an attractive Kannada collection. Within a few years, most of the Kannada population moved to other areas, without favouring any particular SA area. Although the Kannada collection was reasonably popular in the first couple of years after its establishment, it has not been used since the migrants left the area and has been disposed of.

An attempt to provide relevant collections to various language groups does not always succeed. The above example illustrates one of too many instances, where the collection matches the demand for a very short time only. Sometimes by the time the collection is available, the migrants move to another location and cannot be offered the service (e.g. Albanian migration in the 1990s, as reported by Port Adelaide Enfield Public Library Service).

Regrettably, an unused collection often has a significant and irreversible negative impact on the budget, staff time and other library resources.

Technology

Another factor impacting the usage of the CL collection is technology. Ability to download films and music, rather than borrowing them from the library, and access to eBooks in various languages, influence the library users' behaviour. Some eBooks are free of charge (e.g. literary titles) and a large proportion of eBooks is available for a fraction of the cost of a hard copy available (or not) in the library.

The fact that library users of older generations favour books in traditional format, and most parents prefer to read to their children using traditional books, does not compensate for the fact that the 'typical' South Australian resident is in her 40s^{xii}, graduated high school or equivalent and is digitally literate.

Audio-visual collection

Clarification of legislative requirements in 2007 forced an unwelcome change to the LOTE DVD collection across the State in subsequent years. Since then all DVDs purchased in Australia, even the ones produced overseas, need to hold the ACB mark, specifying its suitability to the Australian public. Original overseas classification is not valid. The cost of classifying an average overseas film by the ACB is prohibitive to any public library. As the number of LOTE movies originally classified by ACB is very limited, the size of the audio-visual CL collection is very limited and leads to some imbalance in the collection profile. This has affected predominantly collections and loans of most Indian languages (Hindi in particular), Vietnamese and Khmer (see **Appendix 2**).

Students, professionals and temporary migrants

Although Indian languages are the most prevalent in South Australia among new arrivals (see **Appendix 3**), other languages contribute to the multicultural mosaic of the State.

The Japanese language collection has been utilised steadily across South Australia, as confirmed by statistics from individual public libraries. In particular, libraries situated in close geographical proximity to universities in SA (Adelaide University, Flinders University, University of South Australia) have noted the popularity of the Japanese stock, used predominantly by students, professionals temporarily residing in SA and their families.

Khmer popularity, although not observed in the ABS statistics yet, is likely associated with the new agreement between Australia and Cambodia to create a framework to guide cooperation between the two countries in a range of areas.

Migrants from countries with more than one or non-script languages

Also settling in SA are migrants from countries where indigenous languages had no written form until recently (e.g. Dinka in Sudan) and countries sharing official languages with other countries (English, Arabic, Italian, French, etc). In these instances, only close contact with the multicultural community will assist in assessing the need for a particular language collection.

Working together

The SA population data changes continuously. Our never ending verification of the statistics and working with other relevant bodies (e.g. Migrant Resource Centre and Australian Refugees Association, as well as government departments such as Department of Immigration and Border Protection) assists us in providing an adequate service to our multicultural community and requires an on-going commitment. Working with each other, libraries and customers, evidently, does that too.

6. Areas of excellence

While there are strategies and guidelines that have been identified and implemented to offer a successful and responsive service in the multicultural resources field, the list below summarises the unique system we share and the “Whole of State” approach towards library services for the multicultural population:

- 1LMS: customers can pick up/return items at any SA library. They have online 24/7 access to a state-wide catalogue of over 3.0 million books, DVDs and magazines with an online reservation system and improved speed of item delivery. Delivery is free of charge. Evidence suggests that there has been more than a 40 times increase in items being shared between libraries per month (including the Community Languages collections). The process of receiving new materials is more efficient and cataloguing is much easier;
- Demand for individual languages is highly variable. Regular reviews and reassessments are completed centrally and encouraged locally for better understanding of customer demand;
- Stock and loans statistics give us a good indication of demand, but additional surveys, ABS data and customer feedback are essential elements taken into consideration while making decisions on LOTE collections;
- Current Community Languages Policies and Procedures are reviewed and updated regularly;
- The budget and the levy are set to meet the growing needs of CALD communities (the “levy” is calculated to match the collection funds for LOTE materials to the percentage of the population that identifies as CALD for individual library services/Councils);
- All the stock is professionally catalogued, to aid discoverability on the library catalogue across the SAPLN;
- Electronic resources form part of the collection;
- Well prepared and trained library staff offer a high standard of customer service;
- Libraries offer a safe and friendly space to all users, as well as programs, activities and language help and resources; and
- Dedication and empathy shape our values.

7. Future improvements

Although the current system has been working to our satisfaction, a few areas for improvement have been identified:

- Responsiveness is becoming a key issue; communities are changing rapidly and with the arrival of migrants from cultures we know little about, intelligence provided by Census data (at intervals of five years) is insufficient for understanding large numbers of new arrivals;
- Providing information in different languages to new migrant communities about libraries and their free service is paramount. A number of migrants arrive from countries where either free library service does not exist or the policies and practices are different to the ones in place in Australia. Offering accurate and reliable information assists in building community trust;

- More specific, culturally sensitive training for library staff is required to respond appropriately to any culturally sensitive issues and address individuals from various backgrounds;
- A user friendly Community Languages catalogue is required to assist in searching for materials in the LOTE collections, particularly for customers with poor command of English;
- Information sharing on CALD programs at various libraries needs to improve to promote services already available, to collect feedback and encourage dialog between libraries and their customers;
- Appropriate signage needs to be devised and implemented where needed, for various migrants to navigate the library collections with ease;
- A review of the DVD collection is required, in light of the ongoing ACB restrictions, to determine whether continued investment in a limited number of audio-visual items is beneficial, versus a move to digital resources;
- Reintroduction of community focus groups to assist in the selection of LOTE materials is essential, to ensure that we are meeting community expectations. In the past (2010/11), volunteers from various communities helped in the selection process and offered invaluable feedback (e.g. emphasised demand for children's books in order to retain the first language of families and assist children to learn their mother tongue); and
- Strengthening the affiliation with other relevant bodies and government departments is needed to improve the services for new migrants and our knowledge of new groups coming to South Australia.

8. Conclusion

The Community Languages collection is a very unique one, as it follows the trends of the ever changing multicultural population and its endlessly shifting needs.

Despite difficulties in projecting usage, SA Libraries have consistently committed resources to meet the demands of the community and have generated a Community Languages collection in excess of approximately 2.5% of the state collection.

The South Australian Public Libraries Network offers a very distinctive and unique system to satisfy migrant community needs, capitalising on the efficiency of ILMS and central budget catering for the entire State. It also offers enough flexibility to provide exclusive materials for local/individual community demand and avoids duplication of items already available in the system. The effectiveness and efficiency of this system are worth sharing with the rest of the world.

References

ⁱ ABS Census 2011

ⁱⁱ ABS 2015

ⁱⁱⁱ ABS Census 2011

^{iv} ABS Census 2011

^v Public Library Services Community Languages Collection Development Policy, February 2011

^{vi} <http://sapln.org.au>

^{vii} <http://www.multicultural.sa.gov.au/about-us/what-is-multiculturalism>

^{viii} ABS Census 2011

^{ix} ABS Census 2011

^x ABS Census 2011

^{xi} The Crown Solicitor Advice as at 6th September 2013 was:

With respect to the advice provided by this office in 2007... There have been no changes to these Acts with respect to the issue of selling unclassified videos or DVDs since that advice was provided. Accordingly, any supplier of foreign language DVDs must comply with the *Classification (Publications, Films and Computer Games) Act 1995* (SA) and *Summary Offences Act 1953* (SA) and cannot sell a film to the Libraries Board of SA if that film is not classified.

^{xii} ABS “Typical Australian 2016”

Appendix 1. Community Languages collection – Stock (SAPLN data)

Language	Stock 2006/07	Stock 2010/11	Stock 2015/16	Turn over rate 2015/16
Arabic	2,380	2,328	947	0.8
Bengali	48			
Bosnian	258			
Chinese	13,940	7,313	8,817	2.6
Croatian	1,295	1,380	790	1.2
Czech	38			
Dinka	0			
Dutch	1,693			
Farsi/Persian	230	964	737	1.2
Finnish	90			
French	1,918	1,762	1,393	1.6
German	4,492	7,510	2,562	1.1
Greek	7,548	5,860	3,876	1.7
Hindi	1,715	3,483	1,725	1.2
Hungarian	347			
Indonesian	497			
Italian	8,794	8,545	4,503	2.0
Japanese	3,000	4,853	4,144	2.5
Kannada	467	965		
Khmer	788	687		
Korean	32	889	1,112	2.1
Lao	2			
Latvian	183			
Lithuanian	9			
Malay	52			
Malayalam	101	1,203	1,206	0.8
Maltese	73			
Marathi			618	1.1
Polish	5,583	5,080	2,884	2.8
Portuguese	113			
Punjabi	220	979	825	1.3
Russian	3,898	4,160	1,564	3.0
Serbian	1,938	1,208	1,177	1.7
Sinhalese	362		807	2.5
Slovak	40			
Somali	8			
Spanish	1,840	1,509	1,519	1.1
Swahili	5			
Swedish	65			
Tagalog	384			
Tamil	1,853	2,168	1,359	1.5
Telugu	392	895	309	1.8
Thai	449			
Turkish	305			
Ukrainian	548			
Urdu	6			
Vietnamese	19,988	21,534	8,850	1.7
Total	87,987	85,275	51,724	Average 2.0

Appendix 2. Community Languages collection – Loans (SAPLN data)

Language	Loans 2006/07	Loans 2010/11	Loans 2015/16	% +/- (2014/15)
Arabic	10,660	3,019	608	-0.8
Bengali	127			
Bosnian	563			
Chinese	52,140	60,917	22,579	-21.6
Croatian	2,755	1,779	970	-10.5
Czech	37			
Dinka	0			
Dutch	1,421	928		
Farsi/Persian	44		910	+23.5
Finnish	42			
French	1,412	4,762	2,216	+9.2
German	5,171	21,448	2,822	+12.3
Greek	18,447	12,276	6,752	+3.3
Hindi	23,586	50,643	2,021	-5.9
Hungarian	152			
Indonesian	367			
Italian	18,771	22,419	8,829	-4.2
Japanese	4,083	12,646	11,687	+1.4
Kannada	1,746	1,777		
Khmer	2,182	1,167		
Korean	114	4,011	2,281	+19.7
Lao	6			
Latvian	454			
Lithuanian	0			
Malay	33			
Malayalam	2,434	11,344	921	-26.6
Maltese	55			
Marathi			780	-26.2
Polish	23,031	15,151	8,165	+3.0
Portuguese	145			
Punjabi	258	3,577	1,094	+17.8
Russian	21,032	14,688	4,306	+1.4
Serbian	5,944	2,737	2,002	-2.7
Sinhalese	13		2,049	+20.2
Slovak	6			
Somali	4			
Spanish	3,520	2,917	1,695	+19.9
Swahili	1			
Swedish	39			
Tagalog	596			
Tamil	8,014	10,772	2,028	-10.4
Telugu	7,470	3,818	561	-32.0
Thai	390			
Turkish	35			
Ukrainian	575			
Urdu	14			
Vietnamese	166,131	132,420	13,470	-11.5
Total	384,020	395,216	98,746	Average -0.9

Appendix 3. South Australian population by country of birth (ABS data with 2016 South Australian component calculated as advised by Migrant Resource Centre)

Country of birth	2006	2011	Estimated 2016	Est. % of South Australian population 2016
China	9,700	19,300	28,000	1.64%
Germany	13,700	12,800	11,780	0.70%
Greece	12,300	11,400	10,100	0.60%
Hong Kong	2,700	n/a	2,700	0.16%
India	7,600	21,000	34,880	2.04%
Italy	24,400	22,100	19,400	1.13%
Lebanon	1,700	1,700	1,700	0.10%
Malaysia	6,000	8,000	11,000	0.64%
Netherlands	8,900	8,200	7,100	0.42%
New Zealand	12,600	14,100	17,200	1.00%
Philippines	6,300	9,800	12,400	0.72%
South Africa	5,100	6,700	8,200	0.48%
Sri Lanka	n/a	3,000	3,000	0.18%
Vietnam	11,700	13,400	17,000	1.00%
United Kingdom	128,700	128,900	122,800	7.18%
USA	4,100	4,600	4,700	0.27%
Other overseas born	84,400	285,000	167,040	9.74%
Total overseas born	339,900	388,900	479,000	28%
Total SA population	1,552,500	1,639,600	1,710,800	100%

Appendix 4. Community languages stock, loans and number of migrants by country of birth (ABS data with 2015/16 South Australian component calculated as advised by Migrant Resource Centre)

Language/ Country of birth	2006/07	2010/11	2015/16
<i>Arabic</i>			
Arabic stock	2,380	2,328	947
Arabic loans	10,660	3,019	608
Lebanon	1,700	1,700	1,700
<i>Chinese</i>			
Chinese stock	13,940	7,313	8,817
Chinese loans	52,140	60,917	22,579
China	9,700	19,300	28,000
Hong Kong	2,700	n/a	2,700
<i>German</i>			
German stock	4,492	7,510	2,562
German loans	5,171	21,448	2,822
Germany	13,700	12,800	11,780
<i>Greek</i>			
Greek stock	7,548	5,860	3,876
Greek loans	18,447	12,276	6,752
Greece	12,300	11,400	10,100
<i>Indian</i>			
Hindi stock	1,715	3,483	1,725
Hindi loans	23,586	50,643	2,021
Malayalam stock	101	1,203	1,206
Malayalam loans	2,434	11,344	921
Marathi stock	n/a	n/a	618
Marathi loans	n/a	n/a	780
Punjabi stock	220	979	825
Punjabi loans	258	3,577	1,094
Tamil stock	1,853	2,168	1,359
Tamil loans	8,014	10,772	2,028
Telugu stock	392	895	309
Telugu loans	7,470	3,818	561
India	7,600	21,000	34,880
<i>Italian</i>			
Italian stock	8,794	8,545	4,503
Italian loans	18,771	22,419	8,829
Italy	24,400	22,100	19,400
<i>Sinhalese</i>			
Sinhalese stock	362	n/a	807
Sinhalese loans	13	n/a	2,049
Sri Lanka	n/a	3,000	3,000
<i>Vietnamese</i>			
Vietnamese stock	19,988	21,534	8,850
Vietnamese loans	166,131	132,420	13,470
Vietnam	11,700	13,400	17,000