



NEW ISSUE

1988 TO 1990
**FIRST HOME BUYERS
AUSTRALIA**

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**FIRST HOME BUYERS
AUSTRALIA**

1988 TO 1990

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Australian Statistician

AUSTRALIAN BUREAU OF STATISTICS

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Information on secured housing finance commitments made to first home buyers is collected in a monthly ABS survey. This data will be published in *Housing Finance for Owner Occupation, Australia* (5609.0).

1. Selected Findings

Introduction

During the period 1988 to 1990 there were approximately 941,700 households who bought a home. These households are called *recent home buyers*. Of these, 290,200 had never previously owned a home. These households are termed *recent first home buyers*. They accounted for about five per cent of all households in Australia (6.1 million) and 31 per cent of all households who bought a house during the period. The remaining 651,500 households who bought during 1988-90 had previously owned a dwelling at some time and are described as *recent changeover buyers*.

The typical recent first home buyer was Australian born and part of a married couple. The buyer was usually aged between 25 and 34 years, with some form of post-secondary qualification. Generally, the buyer purchased a three bedroom, separate house with some form of undercover parking. The prices paid for the dwelling ranged fairly evenly over housing market prices with the median price being around \$85,000. However over 40 per cent of purchasers estimated the value of their first owned dwelling to be equal to or greater than \$120,000.

On the whole, recent first home buyers were younger than the general population. Over half of the reference persons in recent first home buyer households were aged between 25 and 34 years (54%) compared with 20 per cent of all reference persons for all households in this age group with the median age being around 45 years.

Some 74 per cent of recent first home buyers and 67 per cent of recent changeover buyer households reported household income of \$27,500 or more. Just over half the total population (57%) reported household income above this amount while the proportion among all owner and buyer households was 62 per cent. There were 48 per cent of recent first home buyer and 44 per cent of recent changeover buyer households with income of \$42,500 or more, compared with 35 per cent of all households. Recent first home buyers had a mean weekly income (\$820) that was higher than all households (\$720). This was also the case with recent changeover buyers with a mean weekly income of \$850.

Recent first home buyers had higher household incomes than all households due in part to the higher incidence of married couples in these households, and thus the increased probability of dual income households. Married couple households which comprised 63 per cent of all households made up 69 per cent of the recent first home buyers and 73 per cent of recent changeover buyers. The lone parents and single persons who were recent first home buyers also had an income greater than their 'not recent first home buyers' counterparts.

In 1988-90, 81 per cent of Australian households lived in separate houses, for all owners and buyers, this proportion was 91 per cent. Recent first home buyers bought predominantly separate houses — 87 per cent for recent first home buyers and 86 per cent for recent changeover buyers.

TABLE 1.1: SELECTED CHARACTERISTICS OF HOUSEHOLDS IN AUSTRALIA, 1988-90

Selected characteristics	Recent first home buyers	Recent changeover buyers	Recent home buyers	All owners and buyers	All households
<i>Age of reference person</i>			— per cent —		
15 to 24 years	14.9	* 0.5	4.9	1.3	5.7
25 to 34 years	54.3	23.3	32.9	15.8	20.4
35 to 44 years	19.8	30.6	27.3	24.3	23.0
45 to 54 years	7.6	17.4	14.4	19.3	17.1
5 to 64 years	* 2.0	13.8	10.2	16.4	14.0
65 years and over	* 1.2	14.4	10.3	22.8	19.7
<i>Gross household income, 1989-90</i>					
Less than \$27,500	25.8	33.4	31.1	38.1	43.0
\$27,500 to \$42,499	25.9	22.6	23.6	22.0	22.1
\$42,500 to \$54,999	23.2	16.1	18.3	14.7	13.7
\$55,000 or more	25.1	27.8	27.0	25.2	21.1
<i>Household type</i>					
Married	68.9	73.1	71.8	70.7	62.8
Lone parent	4.8	5.8	5.5	5.8	7.6
Single person	12.1	15.1	14.1	17.1	19.8
Other	14.2	6.0	8.5	6.3	9.8
Total	100.0	100.0	100.0	100.0	100.0
<i>Separate houses</i>	86.9	85.9	86.2	91.2	80.7
<i>Mean weekly income</i>	\$820	\$850	\$840	\$780	\$720
<i>Number of households</i>	290.2	651.5	941.7	4,402.5	6,148.2

* Relative standard error of 30 per cent or more.

...continued

TABLE 1.1: SELECTED CHARACTERISTICS OF HOUSEHOLDS IN AUSTRALIA, 1988-90 — *continued*

<i>Selected characteristics</i>	<i>Recent first home buyers</i>	<i>Recent changeover buyers</i>	<i>Recent home buyers</i>	<i>All owners and buyers</i>	<i>All households</i>
<i>Qualifications of reference person</i>					
	— per cent —				
Did not complete secondary	28.9	33.2	31.9	39.2	40.5
Completed secondary	15.7	9.1	11.2	9.0	10.1
Trade/other certificate or diploma	39.3	42.6	44.2	39.9	37.9
Bachelor degree or higher	15.5	14.0	11.9	11.3	10.9
Other	* 0.5	1.0	0.8	0.6	0.6
<i>Birthplace of reference person</i>					
<i>Oceania</i>					
Australia	72.1	68.5	69.6	70.4	70.8
Other Oceania	2.6	3.1	2.9	1.4	2.2
Europe and the USSR	12.6	22.7	19.6	22.6	20.8
<i>Middle East and North Africa</i>					
Africa	* 1.8	1.0	1.3	1.5	1.4
Southeast Asia	4.3	1.1	2.1	1.4	1.7
Northeast Asia	* 1.1	1.0	1.1	0.6	0.8
Southern Asia	2.8	1.2	1.7	0.8	0.8
Northern America	* 0.8	* 0.3	* 0.5	0.4	0.5
South and Central America and the Caribbean	* 1.0	* 0.1	* 0.3	0.3	0.4
Africa excluding North Africa	* 1.2	* 0.9	1.0	0.6	0.7
<i>Number of bedrooms</i>					
Three	62.0	52.0	55.1	55.5	51.2
More than three	12.5	27.6	23.0	22.6	18.5
Less than three	25.4	20.4	21.9	21.9	30.2
<i>Dwelling purchase price</i>					
Less than \$62,500	26.5	11.8	16.3	70.1	78.6
\$62,500 to \$84,999	23.3	16.5	18.6	8.8	6.3
\$85,000 to \$119,999	26.4	28.9	28.1	9.7	7.0
\$120,000 or more	23.8	42.8	37.0	11.4	8.2
<i>Estimated value of house</i>					
Less than \$62,500	10.6	5.1	6.8	8.0	34.1
\$62,500 to \$84,999	17.9	7.9	11.0	10.2	7.3
\$85,000 to \$119,999	30.8	24.4	26.4	23.1	16.5
\$120,000 or more	40.6	62.6	55.8	58.7	42.1
Total	100.0	100.0	100.0	100.0	100.0
<i>Undercover car parking</i>	73.9	84.9	81.5	85.2	78.9
			— '000 —		
<i>Number of households</i>	290.2	651.5	941.7	4,402.5	6,148.2

* Relative standard error of 30 per cent or more.

Over half of the reference persons of recent first home buyer households had post-secondary qualifications (55%) slightly above the comparable figure for all households of 49 per cent. Some 29 per cent did not complete secondary schooling.

Around 71 per cent of all household reference persons were born in Australia. They made up similar proportions of recent first home buyers (72%) and recent changeover buyers (69%). Of all recent home buyers born outside Australia, two thirds of recent changeover buyers were born in 'Europe and the USSR' compared with less than half recent first home buyers. Recent first home buyers were more likely to have been born in Asia than either recent changeover buyers or persons who had not recently bought a home.

Three bedroom houses were the norm in Australia with 51 per cent of all households having three bedrooms and 55 per cent of all owners and buyers living in three bedroom dwellings. Recent first home buyers were more likely to buy a three bedroom house (62%) than recent changeover buyers (52%). Changeover buyers had a greater propensity to buy houses with more than three bedrooms (28%) compared to first home buyers (13%).

Recent first home buyers were more likely to buy lower priced houses than recent changeover buyers. Half of all recent first home buyers paid less than \$85,000 for their dwelling compared with 28 per cent of recent changeover buyers. Nearly 43 per cent of recent changeover buyers paid \$120,000 or more for their dwelling.

TABLE 1.2: NATURE OF OCCUPANCY BY INCOME FOR RECENT HOME BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90
(*000)

Gross household income, 1989-90	Recent first home buyers	Recent changeover buyers	Total
Less than \$27,500	17.1	151.5	168.6
\$27,500 to \$42,499	* 4.7	52.8	57.5
\$42,500 to \$54,999	* 3.5	32.2	35.7
\$55,000 or more	7.8	51.6	59.4
Total	33.1	288.2	321.3
PURCHASERS			
Less than \$27,500	57.9	66.4	124.3
\$27,500 to \$42,499	70.4	94.5	164.9
\$42,500 to \$54,999	63.8	72.8	136.6
\$55,000 or more	64.9	129.6	194.5
Total	257.1	363.3	620.4
TOTAL			
Less than \$27,500	75.0	217.8	292.8
\$27,500 to \$42,499	75.2	147.3	222.5
\$42,500 to \$54,999	67.4	105.1	172.4
\$55,000 or more	72.7	181.3	253.9
Total	290.2	651.5	941.7

* Relative standard error of 30 per cent or more.

Of the 941,700 households who bought their dwelling during the period 1988 to 1990, 321,300 (34%) owned their home outright. Eleven per cent of recent first home buyers owned their home outright at the time the survey was undertaken compared to 44 per cent of recent changeover buyers.

TABLE 1.3: LENGTH OF TIME IN PREVIOUS DWELLING FOR RECENT HOME BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90

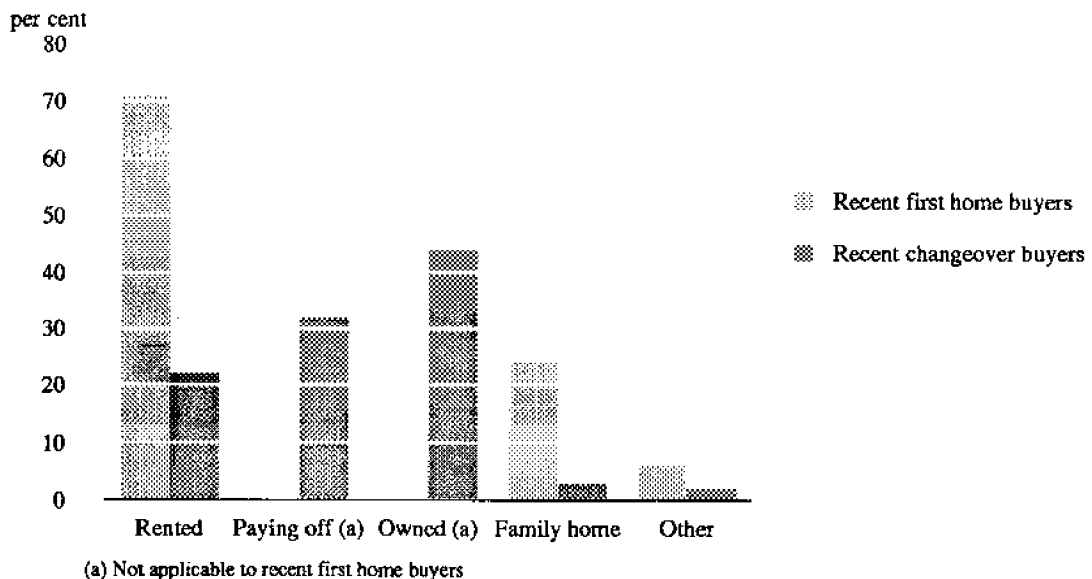
Length of time	Recent first home buyers		Recent changeover buyers	
	Per cent	Number ('000)	Per cent	Number ('000)
Less than 2 years	18.2	52.7	12.0	78.5
2 to 4 years	19.0	55.0	16.7	108.5
4 to 6 years	16.5	47.9	19.7	128.4
6 to 8 years	5.2	15.2	10.0	65.4
8 to 10 years	3.8	10.9	7.2	46.9
10 to 12 years	15.1	43.8	12.2	79.7
12 to 14 years	* 1.9	* 5.5	3.4	22.1
14 to 16 years	8.7	25.2	7.6	49.5
More than 16 years	11.3	32.7	11.1	72.5
Not applicable	* 0.4	* 1.1	—	—
Total	100.0	290.2	100.0	651.5

* Relative standard error of 30 per cent or more.

Almost half (48%) of recent changeover buyers and over half of recent first home buyers (54%) spent less than six years in their previous dwelling. Twenty-two per cent of recent first home buyers and recent changeover buyers spent more than 12 years in their previous dwelling.

Over two thirds of recent first home buyers (71%) bought a home after renting their previous dwelling. Most of the balance (24%) were living in the family home before buying. In comparison, 22 per cent of recent changeover buyers moved from a rented dwelling into their own home and three per cent moved from a family home. A large proportion of recent changeover buyers had owned their previous dwelling outright (44%) and a further 30 per cent were still paying off the mortgage on their previous home before moving.

CHART 1.1: PREVIOUS TENURE FOR RECENT HOME BUYER HOUSEHOLDS



Married couple households

Married couple recent first home buyers made up 69 per cent of all recent first home buyers. Under half (47%) of these were without dependent children. Over two thirds (67%) of married couples without children had an income over \$42,499 compared with 37 per cent for those with children.

Ten per cent of married couple households who purchased their first home in the period between 1988 and 1990 did not require a deposit. A further eight per cent paid a deposit of less than \$5,000. Over 25 per cent paid a deposit of more than \$40,000.

Over 40 per cent of married couple recent first home buyer households estimated the resale value of their home at \$120,000 or more. In contrast, under 10 per cent gave the estimated resale value of their home at less than \$62,500. Married couples with dependent children were more likely to be living in a dwelling with an estimated resale value of less than \$62,500 compared to couples with no dependent children (12% compared with 7%). The converse is apparent with estimated resale value of homes equal to or greater than \$120,000 — 46 per cent of couples with dependent children compared with 36 per cent of those without dependent children.

Of married couple recent home buyer households with children, 38 per cent had home loans totalling less than \$45,000 (including 11 per cent who needed no loan) compared with 25 per cent (7 per cent with no loan) of those without children. A higher percentage of married couples without children took out loans of over \$80,000 compared to married couples with children (29% and 17% respectively).

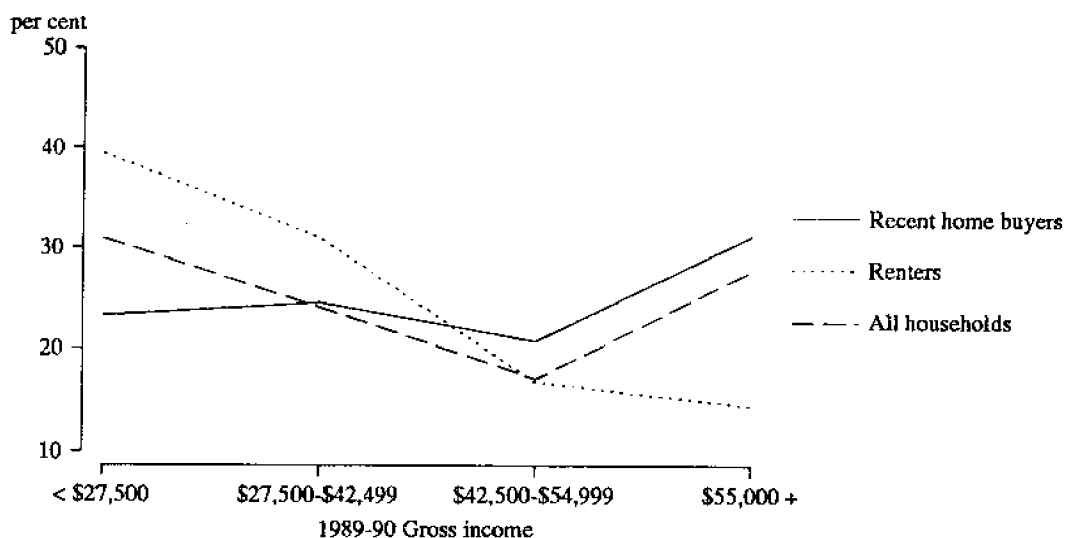
A higher percentage (39%) of married couple households who rented their homes had gross income of less than \$27,500 compared with recent home buyer (23%) and all married couple households (31%). In contrast, 31 per cent of recent home buyer married couple households had gross household income of \$55,000 or more compared with 15 per cent of married couple households who rent.

TABLE 1.4: MARRIED COUPLE RECENT FIRST HOME BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90

	With dependent children	Without dependent children	Total
	— per cent —		
<i>Gross household income, 1989-90</i>			
Less than \$27,500	26.6	11.8	19.7
\$27,500 to \$42,499	35.9	21.2	29.0
\$42,500 to \$54,999	19.5	29.6	24.2
More than \$54,999	17.9	37.5	27.1
<i>Deposit size</i>			
No deposit required	11.6	7.5	9.7
Less than \$5,000	9.9	* 4.9	7.6
\$5,000 to \$17,499	30.7	30.2	30.5
\$17,500 to \$40,000	25.9	27.8	26.8
More than \$40,000	21.9	29.7	25.6
<i>Estimated value of dwelling</i>			
Less than \$62,500	11.8	7.4	9.8
\$62,500 to \$84,999	19.4	15.2	17.4
\$85,000 to \$119,999	32.7	31.4	32.1
More than \$119,999	36.0	46.1	40.8
<i>Amount of loans</i>			
No loan required	11.0	7.2	9.2
Less than \$45,000	27.2	18.1	22.9
\$45,000 to \$59,999	21.6	19.0	20.4
\$60,000 to \$80,000	23.1	27.3	25.0
More than \$80,000	17.3	28.5	22.6
Total	100.0	100.0	100.0
<i>Number of households ('000)</i>	<i>105.7</i>	<i>94.3</i>	<i>200.0</i>

* Relative standard error of 30 per cent or more.

CHART 1.2: GROSS INCOME FOR MARRIED COUPLE HOUSEHOLDS



Lone parent households

Lone parent households made up five per cent of recent first home buyers slightly lower than their proportion of all households (8%). Generally these households had an income of less than \$27,500 (78% of lone parent recent first home buyers) and took out loans of less than \$45,000.

Nearly half (45%) of lone parent recent first home buyer households estimated the value of their dwelling to be less than \$85,000 compared with about one third (31%) of married couple recent first home buyer households with dependent children.

Single person households

Over 12 per cent of recent first home buyers were single persons compared with 18 per cent of all owners and buyers and 20 per cent of all households. Income was generally under \$27,500 (52%), while a further 27 per cent had an income between \$27,500 and \$42,499.

Almost 11 per cent of single person recent first home buyers did not require a deposit for a home loan and a further eight per cent paid a deposit of less than \$5,000. Well over a third (38%) paid a deposit of more than \$40,000, somewhat higher than the comparable proportion of married couple and lone parent households (26% and 27% respectively).

Close to a third (31%) of single person recent first home buyers estimated the value of their dwelling at \$120,000 or more, while 37 per cent estimated the value at less than \$85,000.

About a quarter (26%) of single person recent first home buyers took out home loans totalling less than \$45,000. There were 36 per cent who took out loans between \$60,000 and \$80,000.

TABLE 1.5: LONE PARENT RECENT FIRST HOME BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90 (per cent)

	Total
<i>Gross household income, 1989-90</i>	
Less than \$27,500	78.3
\$27,500 to \$42,499	* 8.0
\$42,500 to \$54,999	* 14.5
More than \$54,999	—
<i>Deposit size</i>	
No deposit required	* 23.9
Less than \$5,000	* 31.9
\$5,000 to \$17,499	* 5.8
\$17,500 to \$40,000	* 10.9
More than \$40,000	* 26.8
<i>Estimated value of dwelling</i>	
Less than \$62,500	* 16.7
\$62,500 to \$84,999	* 28.3
\$85,000 to \$119,999	* 23.2
More than \$119,999	* 31.2
<i>Amount of loans</i>	
No loan required	* 6.5
Less than \$45,000	* 39.1
\$45,000 to \$59,999	* 21.7
\$60,000 to \$80,000	* 17.4
More than \$80,000	* 15.2
Total	100.0
<i>Number of households ('000)</i>	<i>13.8</i>

* Relative standard error of 30 per cent or more.

TABLE 1.6: SINGLE PERSON RECENT FIRST HOME BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90 (per cent)

	Total
<i>Gross household income, 1989-90</i>	
Less than \$27,500	52.1
\$27,500 to \$42,499	27.4
\$42,500 to \$54,999	* 14.5
More than \$54,999	* 6.2
<i>Deposit size</i>	
No deposit required	* 10.8
Less than \$5,000	* 8.3
\$5,000 to \$17,499	19.9
\$17,500 to \$40,000	22.8
More than \$40,000	38.2
<i>Estimated value of dwelling</i>	
Less than \$62,500	* 16.2
\$62,500 to \$84,999	20.8
\$85,000 to \$119,999	32.5
More than \$119,999	30.5
<i>Amount of loans</i>	
No loan required	* 14.8
Less than \$45,000	26.2
\$45,000 to \$59,999	17.4
\$60,000 to \$80,000	35.6
More than \$80,000	* 5.7
Total	100.0
<i>Number of households ('000)</i>	<i>35.1</i>

* Relative standard error of 30 per cent or more.

2. Demographic Characteristics of Recent First Home Buyers

Recent first home buyers made up approximately five per cent of all households in Australia. Almost 31 per cent of recent home buyers were recent first home buyers.

TABLE 2.1: RECENT FIRST HOME BUYER HOUSEHOLDS BY STATE/TERRITORY, 1988-90

State/Territory	<i>Recent first home buyers as a proportion of recent home buyers</i>	<i>Recent first home buyers as a proportion of all households</i>
	— per cent —	
New South Wales	32.6	4.5
Victoria	32.6	4.6
Queensland	23.7	4.5
South Australia	37.0	5.0
Western Australia	28.6	5.5
Tasmania	40.1	6.2
Northern Territory	* 44.6	* 4.9
Australian Capital Territory	30.6	* 5.0
Australia	30.9	4.7

* Relative standard error of 30 per cent or more.

The State/Territory which had the lowest proportion of recent first home buyers among its recent home buyers was Queensland with 24 per cent. This figure is influenced by the high levels of interstate migration into Queensland — a high proportion of those new arrivals are likely to be changeover buyers. Tasmania had the greatest proportion of recent first home buyers in its total population, with six per cent of Tasmanian households having purchased their first home during 1988-90. New South Wales, Victoria and Queensland had the lowest proportions at under five per cent.

The distribution of recent first home buyers across each State/Territory broadly accords with the distribution of all households across each State/Territory.

TABLE 2.2: SELECTED TENURE TYPE BY STATE/TERRITORY, 1988-90

State/Territory	<i>First home buyers</i>	<i>Recent home buyers</i>	<i>All households</i>
	— per cent —		
New South Wales	31.8	30.1	33.7
Victoria	25.2	23.9	25.6
Queensland	16.2	21.0	17.0
South Australia	9.5	8.0	9.0
Western Australia	11.0	11.9	9.5
Tasmania	3.6	2.8	2.8
Northern Territory	* 0.9	* 0.6	0.8
Australian Capital Territory	* 1.7	1.7	1.6
Total	100.0	100.0	100.0
<i>Number of households ('000)</i>	290.2	941.7	6,148.2

* Relative standard error of 30 per cent or more.

Across all households, 63 per cent were married couples. For all purchasers this figure was higher at 77 per cent, compared with 70 per cent for recent first home buyers and 73 per cent for recent changeover buyers. Two thirds of all owners (66%) and less than half of all renters (43%) were married couple households.

Around eight per cent of the households in Australia were lone parent households. They made up the lowest proportion of recent first home buyers (5%). In contrast, 12 per cent of all renters were lone parent households.

Single persons made up over a quarter of all renters (26%) and 23 per cent of all owners. There were proportionally far fewer single persons among purchasers (9%) and recent first home buyers (12%). These figures reflect the fact that a high proportion of single person households are either older persons, who own their dwelling outright or younger persons who are renting their dwelling.

CHART 2.1: HOUSEHOLD TYPE FOR SELECTED TENURE TYPE IN AUSTRALIA, 1988-90 (per cent)

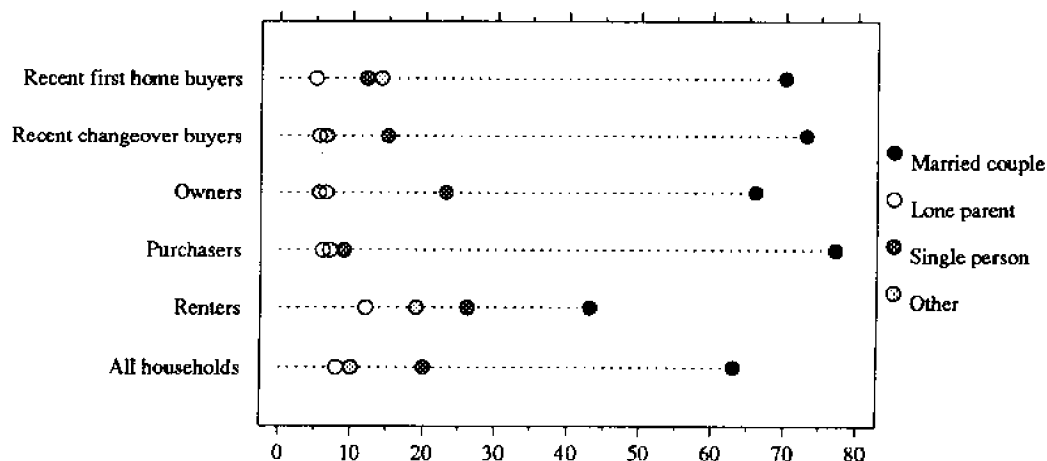


TABLE 2.3: AGE OF REFERENCE PERSON FOR RECENT HOME BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90

Age group	Recent first home buyers	Recent changeover buyers	Recent home buyers
	— per cent —		
15-24	14.9	* 0.5	4.9
25-34	54.3	23.5	32.9
35-44	19.8	30.4	27.2
45-54	7.6	17.4	14.4
55-64	* 2.0	13.8	10.2
65 and over	* 1.2	14.4	10.3
Total	100.0	100.0	100.0
Number of households ('000)	290.2	651.5	941.7

* Relative standard error of 30 per cent or more.

Recent first home buyers are younger on average than recent changeover buyers. A quarter (24%) of recent changeover buyer households had the reference person younger than 35 years compared with over 54 per cent of recent first home buyers. There were few recent changeover buyers aged 15 to 24 (1%) although 15 per cent of recent first home buyers were in this category. In the oldest age bracket the converse was true, with 14 per cent of recent changeover buyers and one per cent of recent first home buyers aged over 64 years.

Households where the reference person had not completed secondary school were highly represented among all renters and all owners (44% and 46% respectively). In comparison, 29 per cent of purchasers and recent first home buyers did not complete secondary school.

The highest proportion of reference persons who had a bachelor degree or higher qualification was found among first home buyers (16%). This figure was similar for all purchaser households (15%). Owners had the smallest proportion of reference persons with bachelor degree or higher qualifications at eight per cent, below that of renters (10%) and the average for all households (11%).

TABLE 2.4: LEVEL OF EDUCATION FOR SELECTED TENURE TYPES IN AUSTRALIA, 1988-90 (per cent)

Type of tenure	Did not complete secondary school	Completed secondary school	Trade/other certificate or diploma	Bachelor degree or higher	Other
Recent first home buyers	28.9	15.7	39.3	15.5	* 0.5
Recent changeover buyers	33.3	9.1	42.6	14.0	1.0
Recent home buyers	31.9	11.2	41.6	14.5	0.8
Purchasers	28.9	10.8	44.3	15.4	0.6
Renters	43.5	12.8	32.9	10.1	0.6
Owners	46.3	7.7	36.9	8.4	0.6
All households	40.5	10.1	37.9	10.9	0.6

* Relative standard error of 30 per cent or more.

Reference persons who were born in Southern and Southeast Asia have the highest proportions of recent first home buyers (16% and 12% respectively) compared to the other places of birth. In contrast, 'Europe and the USSR' has the lowest proportion of recent first home buyers at three per cent. Migrants from 'South and Central America and the Caribbean' have the highest proportion of purchasers (44%) while those from 'Europe and the USSR' and 'Northeast Asia' both had the lowest at 26 per cent. The opposite is true for owners where 52 per cent of reference persons born in 'Europe and the USSR' own their home. These figures reflect the changing migration patterns to Australia over recent years which have seen lower proportions of total migrants from the United Kingdom and the rest of Europe.

TABLE 2.5: BIRTHPLACE FOR TENURE TYPES IN AUSTRALIA, 1988-90

Type of tenure	Australia	Other Oceania	Europe & the USSR	Middle East & North Africa	Southeast Asia	Northeast Asia	Southern Asia	Northern America	South & Central America & Caribbean	Africa excluding North Africa
	— per cent —									
Recent first home buyers	4.8	5.6	2.9	* 6.3	11.7	* 6.4	15.6	* 7.8	* 8.9	* 8.7
Recent changeover buyers	10.2	15.3	11.6	8.1	7.0	12.8	15.0	* 7.9	* 3.6	* 14.4
Recent home buyers	15.0	20.9	14.5	14.4	19.7	19.2	30.6	* 15.7	* 12.5	23.1
Purchasers	29.6	27.7	26.0	35.5	36.9	25.8	45.2	31.4	44.1	41.0
Owners	41.6	19.6	51.8	42.3	19.7	29.1	27.7	35.0	* 6.9	19.2
Renters	25.7	49.7	20.4	21.0	41.7	41.9	23.8	30.0	49.0	35.6
Rent-free	3.1	* 3.0	1.8	* 1.2	* 1.7	* 3.2	* 3.3	* 3.6	—	* 4.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of households ('000)	4,353.4	132.3	1,276.1	84.4	106.3	51.5	51.3	28.0	24.7	40.2

* Relative standard error of 30 per cent or more.

3. Dwelling Characteristics of Recent First Home Buyers

Eighty seven per cent of recent first home buyer households purchased a separate house, slightly lower than the 91 per cent of all owners and purchasers who lived in separate houses. Lower income households were more likely to purchase a flat or apartment as their first home. Thirty-two per cent of recent first home buyer households who purchased a flat or apartment had a household income of less than \$27,500, compared with 25 per cent of those who bought a separate house.

TABLE 3.1. DWELLING STRUCTURE FOR RECENT FIRST HOME BUYER HOUSEHOLDS BY INCOME IN AUSTRALIA, 1988-90

Gross household income, 1989-90	Separate houses	Flat or apartment	Total
Less than \$27,500	25.0	32.0	25.8
\$27,500 to \$42,499	26.4	* 29.4	25.9
\$42,500 to \$54,999	23.8	* 17.3	23.2
More than \$54,999	24.8	* 21.3	25.1
Total	100.0	100.0	100.0
Number of households ('000)	252.3	19.7	290.2

The dwelling types *Semi-detached* and *Other* have been omitted due to high relative standard errors. The data from these dwelling types are included in the total.

* Relative standard error of 30 per cent or more.

Sixty two per cent of recent first home buyers purchased a three bedroom house in 1988-90. New South Wales had the lowest proportion of recent first home buyers purchasing three bedroom dwellings of all the States/Territories at 53 per cent. In Tasmania almost three quarters, and in the Australian Capital Territory over three quarters, of first home buyer dwellings were three bedroom (74% and 76% respectively). Western Australia had the highest proportion of first home buyer dwellings with four or more bedrooms (24%). The proportions of New South Wales and Queensland first home buyers who purchased houses with four or more bedrooms (14% and 13% respectively) were also slightly above the average (12%) for all States and Territories.

TABLE 3.2. NUMBER OF BEDROOMS FOR RECENT FIRST HOME BUYER HOUSEHOLDS BY STATE/TERRITORY, 1988-90

State/Territory	Number of bedrooms			
	One	Two	Three	Four or more
	per cent			
New South Wales	8.4	24.9	52.5	14.1
Victoria	* 3.4	23.8	66.1	* 6.8
Queensland	* 3.6	16.0	67.2	13.2
South Australia	* 2.9	20.2	67.9	* 9.4
Western Australia	* 3.4	11.3	61.3	23.8
Tasmania	* 1.9	20.0	74.3	* 3.8
Northern Territory	—	* 36.0	* 68.0	—
Australian Capital Territory	—	* 6.1	75.7	* 18.4
Australia	4.9	20.8	62.0	12.3
Number of households ('000)	14.1	60.4	179.9	35.7

* Relative standard error of 30 per cent or more.

New South Wales and Victorian recent first home buyers were more likely to have purchased two bedroom dwellings compared to the Australian average of first home buyers (25% and 24% respectively, compared to 21%). There was a high proportion of one bedroom dwellings purchased by recent first home buyers in New South Wales (8%) relative to the Australian average (5%).

TABLE 3.3. NUMBER OF TOILETS FOR SELECTED TENURE TYPE IN AUSTRALIA, 1988-90

Type of tenure	Number of toilets		
	None	One	Two or more
	per cent		
Recent first home buyers	* 0.8	72.8	26.4
Recent changeover buyers	* 0.4	49.6	49.9
Recent home buyers	* 0.5	56.8	42.7
Purchasers	0.5	60.2	39.3
Owners	0.6	60.1	39.3
Renters	1.5	86.4	12.2
All households	0.8	67.2	32.0

* Relative standard error of 30 per cent or more.

Thirty two per cent of all dwellings in Australia had at least two toilets. Dwellings with two or more toilets occurred most frequently among recent changeover buyers of which half had two or more toilets. All owner and purchaser households had high proportions of houses with two or more toilets (39% in both cases). Twenty-six per cent of dwellings purchased by recent first home buyers had two or more toilets. For all rented dwellings, the proportion was a low 12 per cent.

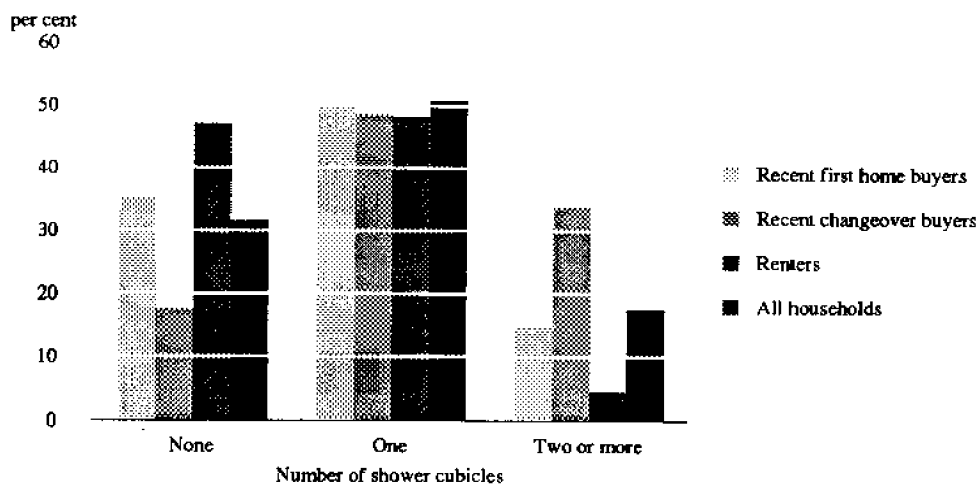
The proportion of recent first home buyer households with two toilets was highest in New South Wales (36%), well above the average for Australia (26%). First home buyers in Tasmania and South Australia were less likely to have purchased a home with two or more toilets than in other States and Territories.

TABLE 3.4. NUMBER OF TOILETS FOR RECENT FIRST HOME BUYER HOUSEHOLDS BY STATE/TERRITORY, 1988-90

State/Territory	Number of toilets		
	None	One	Two or more
	per cent		
New South Wales	* 1.4	62.6	35.9
Victoria	* 0.8	74.0	25.3
Queensland	—	78.1	21.9
South Australia	* 1.4	82.7	15.9
Western Australia	—	78.4	21.6
Tasmania	—	90.5	* 9.5
Northern Territory	—	* 76.0	* 28.0
Australian Capital Territory	—	67.3	* 30.6
Australia	0.8	72.8	26.4
Number of households ('000)	2.3	211.4	76.5

* Relative standard error of 30 per cent or more.

CHART 3.1: NUMBER OF SEPARATE SHOWER CUBICLES FOR SELECTED TENURE TYPE IN AUSTRALIA, 1988-90



Renters were the group most likely to be living in dwellings without a separate shower cubicle (47%). In contrast, recent changeover buyers were far less likely to have a home without a separate shower (18%). The opposite was true for homes with at least two separate showers (five per cent of renters compared with 34% of recent changeover buyers). The proportions for first home buyers were consistent with the average for all Australian households — 35 per cent did not have a separate shower cubicle, while 50 per cent had one separate shower.

Households without undercover parking were most common among renters (38% of all renting households) and recent first home buyers (26%), higher than the average for all households (21%). In contrast, owners and recent changeover buyers had relatively low incidence of living in a dwelling without undercover parking (12% and 15% respectively). Owners and purchasers had a higher proportion of households with both garage and carport facilities (14% and 11% respectively) when compared with all households (10%). Renters were the least likely to have both garage and carport facilities (4%).

TABLE 3.5: UNDERCOVER PARKING FOR SELECTED TENURE TYPE IN AUSTRALIA, 1988-90

Type of tenure	Undercover car parking			
	None	Garage only	Carport only	Both
	— per cent —			
Recent first home buyers	26.4	39.4	24.6	9.7
Recent changeover buyers	15.1	50.9	25.0	8.9
Recent home buyers	18.6	47.2	24.9	9.2
Purchasers	19.2	42.3	27.4	11.1
Owners	11.8	51.5	22.5	14.1
Renters	37.8	28.5	29.8	3.9
All households	21.1	42.5	26.0	10.4

The estimated resale value of dwellings of recent first home buyers was highest in New South Wales and Victoria. Well over 50 per cent of recent first home buyers in these States estimated the resale value of their dwellings at over \$120,000, significantly higher than the average for Australia (41%). South Australia and Tasmania had high proportions of recent first home buyers who estimated that their dwellings would sell for under \$62,500 (25% and 41% respectively). For Australia as a whole, 11 per cent of first house owner dwellings were estimated to be worth less than \$62,500.

TABLE 3.6: ESTIMATED RESALE VALUE OF DWELLINGS FOR RECENT FIRST HOME BUYER HOUSEHOLDS BY STATE/TERRITORY, 1988-90

State/Territory	Less than \$62,500	\$62,500 to \$84,999	\$85,000 to \$119,999	More than \$120,000
	— per cent —			
New South Wales	8.8	11.8	20.1	59.3
Victoria	* 5.1	10.1	31.5	53.5
Queensland	10.6	22.6	42.6	24.3
South Australia	24.9	33.2	33.6	* 8.3
Western Australia	* 9.4	31.6	39.4	19.7
Tasmania	41.0	26.7	23.8	* 9.5
Australia	10.6	17.9	30.8	40.6
Number of households ('000)	31.6	52.3	89.4	116.8

Northern Territory and Australian Capital Territory information not included due to high relative standard errors. The data from both these Territories is included in the Australian total.

* Relative standard error of 30 per cent or more.

TABLE 3.7: FUEL USED FOR ROOM HEATING FOR SELECTED TENURE TYPE IN AUSTRALIA, 1988-90

Fuel used for room heating	Recent first home buyers	Recent changeover buyers	Recent home buyers	All households
	— per cent —			
Electricity	40.7	38.1	38.9	44.3
Kerosene	* 1.2	1.4	1.3	2.1
Bottled/LP Gas	* 2.0	4.4	3.6	3.4
Mains gas	25.5	23.7	24.2	23.2
Oil	* 1.6	2.1	2.0	2.8
Wood	11.0	14.1	13.2	10.5
Other ^(a)	* 0.2	* 0.9	0.7	0.4
No heating ^(b)	17.8	15.3	16.1	13.3
Total	100.0	100.0	100.0	100.0
<i>Number of households ('000)</i>	<i>290.2</i>	<i>651.5</i>	<i>941.7</i>	<i>6,148.2</i>

(a) Includes coal and solar heating.

(b) Includes households that do not know whether they have room heating.

* Relative standard error of 30 per cent or more.

Recent home buyers mainly used either electricity (39%) or mains gas (24%) as fuel for room heating, with a smaller percentage using wood (13%) and the remainder using such fuels as oil, bottled/LP gas, kerosene and other fuels. Compared with all households, recent home buyers were slightly less likely to use electricity, and more likely to use wood for room heating. Recent first home buyers were more likely to be living in dwellings with no room heating (18%) compared with the average for all households (13%).

TABLE 3.8: FUEL USED IN HOT WATER SYSTEMS FOR SELECTED TENURE TYPE IN AUSTRALIA, 1988-90

Fuel used for hot water	Recent first home buyers	Recent changeover buyers	Recent home buyers	All households
	— per cent —			
Electricity	60.8	66.1	64.5	65.4
Bottled/LP Gas	* 2.0	2.8	2.5	2.5
Mains gas	34.7	27.8	29.9	28.0
Solar	* 1.2	1.6	1.5	1.6
Wood	* 0.6	1.0	0.9	1.7
Other ^(a)	* 0.2	* 0.5	* 0.4	0.5
No heating ^(b)	* 0.5	* 0.2	* 0.3	0.3
Total	100.0	100.0	100.0	100.0
<i>Number of households ('000)</i>	<i>290.2</i>	<i>651.5</i>	<i>941.7</i>	<i>6,148.2</i>

(a) Includes coal and kerosene.

(b) Includes households that do not know whether they have a hot water system.

* Relative standard error of 30 per cent or more.

By far the most common fuel used for water heating by both recent home buyers and all households was electricity (65% for each). The remaining recent home buyers mainly used mains gas (30%). Recent first home buyers were slightly less likely to use electricity (61%) and more likely to use mains gas (35%) than the average.

Half of the houses bought by recent changeover buyers had roof or ceiling insulation. Mostly this insulation was in the form of fibreglass batts (31% of all recent changeover buyers). Recent first home buyers were less likely to have roof or ceiling insulation (41%) and again, those who did, usually had fibreglass batts (25% of all recent first home buyers).

TABLE 3.9: ROOF/CEILING INSULATION FOR SELECTED TENURE TYPE IN AUSTRALIA, 1988-90

Roof/ceiling insulation	Recent first home buyers	Recent changeover buyers	Recent home buyers	All households
	— per cent —			
Fibreglass batts	24.7	31.1	29.1	29.4
Foam	* 1.3	* 0.8	1.0	1.0
Other loose fill	3.4	2.0	2.4	2.0
Other type	* 0.3	* 0.7	* 0.6	0.8
Reflective foil	3.4	5.4	4.8	3.1
Rock wool	2.5	4.1	3.6	3.9
Sisalation	2.7	3.1	3.0	2.5
Unknown loose fill	2.6	2.7	2.7	2.8
Total insulation	41.4	50.2	47.5	45.8
<i>Number of households ('000)</i>	<i>290.2</i>	<i>651.5</i>	<i>941.7</i>	<i>6,148.2</i>

* Relative standard error of 30 per cent or more.

About 14 per cent of the dwellings of recent first home buyers had outside wall insulation consistent with the average for all households. The preferred form was fibreglass batts (6%) compared with reflective foil and sisalation (4% and 3% respectively). A relatively high 20 per cent of recent changeover buyers had outside wall insulation. They too preferred fibreglass batts (8%) over reflective foil and sisalation (6% and 5% respectively).

TABLE 3.10: TYPE OF OUTSIDE WALL INSULATION FOR SELECTED TENURE TYPE IN AUSTRALIA, 1988-90

Wall insulation	Recent first home buyers	Recent changeover buyers	Recent home buyers	All households
	— per cent —			
Fibreglass batts	5.7	7.4	6.9	4.5
Reflective foil	3.7	5.5	5.0	4.5
Sisalation	3.2	4.6	4.1	3.4
Total insulation^(a)	13.8	19.5	17.7	14.4
<i>Number of households ('000)</i>	<i>290.2</i>	<i>651.5</i>	<i>941.7</i>	<i>6,148.2</i>

(a) The columns do not add to the total because data for some types of insulation has not been included due to high relative standard error.

4. Financial Characteristics of Recent First Home Buyers

The mean weekly mortgage cost for recent first home buyers was \$190. Recent changeover buyers paid \$120 per week on average. This was due to the high proportion of recent changeover buyers who did not have loans.

TABLE 4.1: MEAN WEEKLY MORTGAGE PAYMENTS BY AMOUNT OF HOME LOAN FOR RECENT HOME BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90

Amount of home loan	Recent first home buyers	Recent changeover buyers	Recent home buyers
No loan required ^(a)	30	20	20
Less than \$45,000	120	120	120
\$45,000-\$59,999	160	160	160
\$60,000-\$80,000	200	190	200
More than \$80,000	350	340	350
Total	190	120	140
Number of households ('000)	290.2	651.5	941.7

(a) Includes households which have acquired mortgages since buying for purposes such as alterations and additions.

Over 40 per cent of recent changeover buyers did not require a mortgage for the purchase of their home probably reflecting the availability of funds from the sale of their previous home. Eight per cent of recent first home buyers did not need a loan. A further 24 per cent of recent first home buyers had loans totalling less than \$45,000, about the same proportion as for recent changeover buyers (23%). Almost half of all recent first home buyers and a quarter of recent changeover buyers had loans totalling more than \$60,000 (48% and 26% respectively).

TABLE 4.2: AMOUNT OF HOME LOAN FOR RECENT HOME BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90

Amount of home loan	Recent first home buyers	Recent changeover buyers	Recent home buyers
No loan required ^(a)	8.4	40.5	30.6
Less than \$45,000	24.4	23.3	23.7
\$45,000-\$59,999	19.6	9.8	12.8
\$60,000-\$80,000	26.9	14.4	18.2
More than \$80,000	20.7	12.0	14.7
Total	100.0	100.0	100.0
Number of households ('000)	290.2	651.5	941.7

(a) Includes households which have acquired mortgages since buying for purposes such as alterations and additions.

Over one fifth (21%) of recent first home buyers had mortgages of more than \$80,000 and paid on average \$350 per week in mortgage payments. Twelve per cent of recent changeover buyers had loans totalling more than \$80,000 and paid an average of \$340 per week in mortgage payments.

The distribution of recent first home buyer households was consistent across the four dwelling purchase price ranges with about a quarter of the group in each range (less than \$62,500, \$62,500 to \$84,999, \$85,000 to \$119,999 and \$120,000 or more respectively). In contrast, 12 per cent of recent changeover buyers purchased a dwelling in the less than \$62,500 range (12%) while 43 per cent paid \$120,000 or more.

CHART 4.1: DWELLING PURCHASE PRICE FOR RECENT HOME BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90

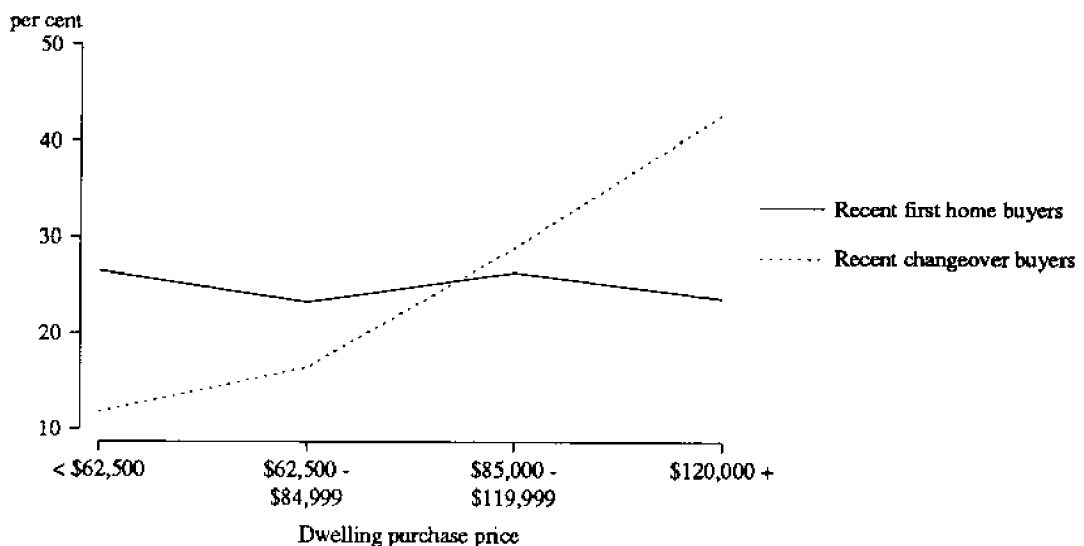


TABLE 4.3: AMOUNT OF HOME LOAN BY TYPE OF HOUSEHOLD FOR RECENT FIRST HOME BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90

Amount of home loan	— per cent —		
	Married couple	Lone Parent	Single Person
No loan required ^(a)	9.2	* 6.5	* 14.8
Less than \$45,000	22.9	* 39.1	26.2
\$45,000-\$59,999	20.4	* 21.7	17.4
\$60,000-\$80,000	25.1	* 17.4	35.6
More than \$80,000	22.6	* 7.2	* 5.7
Total	100.0	100.0	100.0
<i>Number of households ('000)</i>	<i>200.0</i>	<i>13.8</i>	<i>35.1</i>

(a) Includes households which have acquired mortgages since buying for purposes such as alterations and additions.

* Relative standard error of 30 per cent or more.

Married couple recent first home buyer households generally took out larger loans than lone parent or single person households. This was largely a function of their higher household income and their ability to repay the loans. Just on 48 per cent of married couple first home buyer households took out loans of \$60,000 or more compared with 25 per cent of lone parent households and 41 per cent of single person households. A similar picture emerged for changeover buyers, although as noted, changeover buyers did not require as high a loan as first home buyers.

For married couples, 32 per cent of recent first home buyers required either no loan or one less than \$45,000 compared with 59 per cent of recent changeover buyers. From tables 4.3 and 4.4, there was a striking difference between single persons who were recent first home buyers and recent changeover buyers - 67 per cent of single person changeover buyer households did not require a loan compared with 15 per cent of recent first home buyers.

TABLE 4.4: AMOUNT OF HOME LOAN BY TYPE OF HOUSEHOLD FOR RECENT CHANGEOVER BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90

Amount of home loan	— per cent —		
	Married couple	Lone Parent	Single Person
No loan required ^(a)	36.9	41.6	67.1
Less than \$45,000	22.4	35.5	14.6
\$45,000-\$59,999	10.1	* 11.1	6.7
\$60,000-\$80,000	17.0	* 7.4	* 5.8
More than \$80,000	13.6	* 4.2	* 5.8
Total	100.0	100.0	100.0
<i>Number of households ('000)</i>	<i>476.5</i>	<i>37.7</i>	<i>98.1</i>

(a) Includes households which have acquired mortgages since buying for purposes such as alterations and additions.

* Relative standard error of 30 per cent or more.

Similarly for lone parent households; 77 per cent of recent changeover buyers did not require a loan or took out one less than \$45,000 compared with 46 per cent of recent first home buyers.

TABLE 4.5: SOURCE OF HOME LOAN FOR RECENT HOME BUYER HOUSEHOLDS IN AUSTRALIA, 1988-90

Source of loan	Recent first home buyers		Recent changeover buyers	
	Per cent	Number ('000)	Per cent	Number ('000)
Bank	55.3	160.4	42.4	276.5
Building Society	14.7	42.7	9.0	58.8
State Govt Housing Authority	10.1	29.3	1.9	12.5
Family/friends	* 1.8	* 5.2	* 0.8	* 5.1
Other	9.0	26.1	5.1	33.4
No loan	8.4	24.4	40.5	263.6
Total	100.0	290.2	100.0	651.5

* Relative standard error of 30 per cent or more.

Recent first home buyers usually borrowed money for their home from a bank (55%) or building society (15%). There were proportionally fewer recent changeover buyers who used these institutions (42% and 9% respectively) mainly because a large proportion did not take out a loan at all (41%). State government housing authorities provided loans to 10 per cent of recent first home buyers and to two per cent of recent changeover buyers.

TABLE 4.6: HOUSING COSTS AND HOUSEHOLD INCOME FOR SELECTED TENURE TYPES IN AUSTRALIA, 1988-90

Type of tenure	Mean weekly housing costs (\$)	Mean weekly household income (\$)	Proportion of income spent on housing (%)
Recent first home buyers	210	820	25.6
Recent changeover buyers	140	850	16.6
Recent home buyers	160	840	19.4
Purchasers	180	910	20.2
Owners	20	690	2.9
Renters	110	610	17.8
All households	90	720	12.4

Recent first home buyers spent more on housing costs (\$210 per week) than any other type of household. Their level of mean weekly household income (\$820) was high compared to the average for all households (\$720). As expected, households owning their homes outright had the lowest mean weekly housing costs (\$20) and thus the lowest proportion of income spent on housing at three per cent. Renters had relatively low housing costs (\$110) but also relatively low income, resulting in them spending 18 per cent of their income on housing.

Of all households, recent first home buyers had the highest level of housing costs as a proportion of household income (26%). Recent changeover buyers by contrast spent 17 per cent of their income on housing costs.

Among recent first home buyer households, single person households spent 29 per cent of their income on housing, slightly more than the 25 per cent of income spent by married couple and lone parent households. Among changeover buyers, however, single person households spent 15 per cent of their income on housing.

TABLE 4.7: HOUSING COSTS AS A PROPORTION OF HOUSEHOLD INCOME BY HOUSEHOLD TYPE IN AUSTRALIA, 1988-90

Household type	Recent first home buyers	Recent changeover buyers	Recent home buyers	All purchasers
	— per cent —			
Married couple	25.0	16.5	18.9	19.8
Lone parent	25.1	19.4	20.9	21.6
Single person	29.0	15.2	19.3	24.5
Total	25.6	16.6	19.4	20.2
<i>Number of households ('000)</i>	<i>290.2</i>	<i>651.5</i>	<i>941.7</i>	<i>1,798.3</i>

Recent first home buyers who purchased a semi-detached home spent nearly half (47%) of their household income on housing. This proportion was significantly higher than the 24 per cent of income spent by first home buyers living in either a separate house or in a flat or apartment.

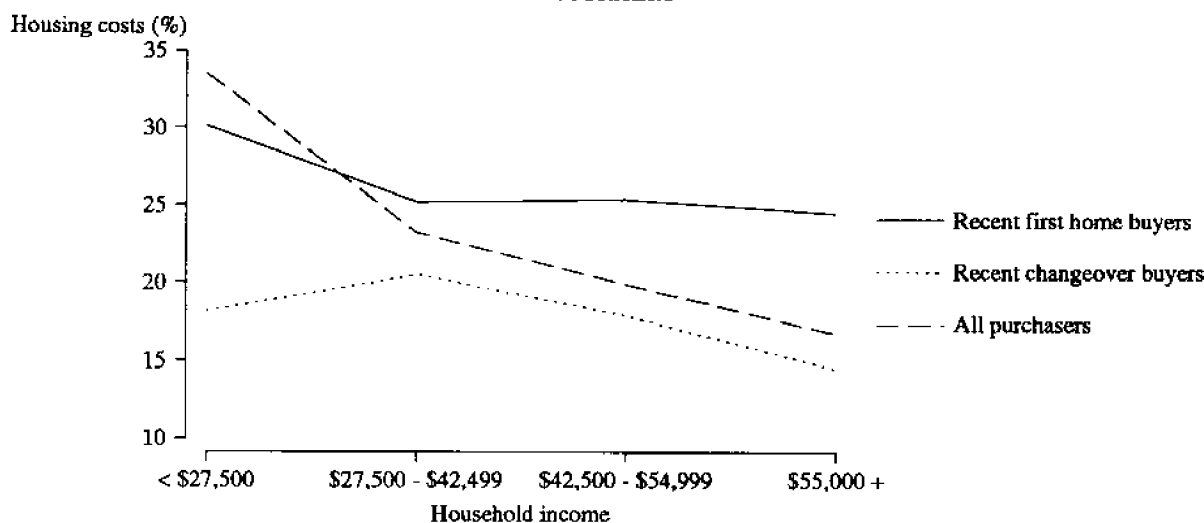
TABLE 4.8: HOUSING COSTS AS A PROPORTION OF INCOME BY DWELLING STRUCTURE IN AUSTRALIA, 1988-90

Dwelling type	Recent first home buyers	Recent changeover buyers	Recent home buyers	All purchasers
	— per cent —			
Separate house	24.3	16.9	19.1	19.8
Semi-detached house	47.1	16.3	26.8	25.9
Flat or apartment	23.8	9.5	15.2	23.4
Other	15.2	28.4	25.0	35.3
Total	25.6	16.6	19.4	20.2
<i>Number of households ('000)</i>	<i>290.2</i>	<i>651.5</i>	<i>941.7</i>	<i>1,798.3</i>

Lower income households, in general, paid a higher proportion of their income on housing than households with higher incomes. Recent first home buyers with household income less than \$27,500 spent 30 per cent of that on housing, significantly higher than changeover buyers in the same income range whose housing costs amounted to 18 per cent of their income. This reflects lower mortgages taken out by changeover buyers. The proportion for all households in that income group was 17 per cent.

The proportion of income spent on housing was consistent at 25 per cent for first home buyer households for all income ranges from \$27,500 upwards. This contrasts with changeover buyers, all purchasers and all households where the proportion of income spent on housing generally declined with increasing income.

CHART 4.2: HOUSING COSTS AS A PROPORTION OF INCOME BY HOUSEHOLD INCOME IN AUSTRALIA



EXPLANATORY NOTES

SURVEY OF INCOME AND HOUSING COSTS AND AMENITIES (SSSI4)

The Survey of Income and Housing Costs and Amenities was conducted in the period October to December 1990. The survey collected information on three distinct topics:

- income, collected both on a 'last financial year' basis (1989-90) and on a 'current' basis, that is at time of interview;
- nature of housing occupancy and costs; and
- a number of selected characteristics related to the dwelling.

In this publication, last financial year income is reported, and used as a classificatory variable.

In addition, demographic and other characteristics of the occupants, such as sex, age and marital status were also collected.

Scope of the survey

Geographical areas

The survey covered both rural and urban areas in all States and Territories.

Dwellings

The survey covered both private and special dwellings. Private dwellings are houses, flats, home units, garages, tents and any other structures used as private places of residence at the time of the survey. Special dwellings are hotels, boarding houses, construction camps, caravan parks, etc. However, as residents in special dwellings were not asked any questions on the Housing Costs and Amenities component of the survey, they are excluded from the scope of this publication.

Persons

Estimates of the resident Australian population exclude:

- certain diplomatic personnel of overseas governments, customarily excluded from census and estimated populations;
- overseas residents in Australia; and
- members of non-Australian defence forces (and their dependants) stationed in Australia.

The following persons are out of scope for this survey:

- boarding school students;

- persons in institutions such as hospitals and sanatoria, and inmates of jails, reformatories, etc.;
- persons less than 15 years of age; and
- persons aged 15-20 attending school full-time at time of interview.

Survey design

The Survey of Income and Housing Costs and Amenities was based on a multi-stage area sample of private dwellings and non-private dwellings (20,377 in total), and covered about one-third of one per cent of the population of Australia.

Of the selected dwellings, 3,587 were found to be out of scope (e.g. all persons in the dwelling were out of scope, the dwelling was vacant, being demolished etc.). Of the households which remained in scope, 1,488 were excluded because one or more members refused to participate in the survey, while a further 634 households were excluded because one or more members had not provided income details. The final number of responding households was 14,669.

The following table shows the distribution of these households, and the number of persons in scope across States and Territories.

1990 SURVEY OF INCOME AND HOUSING COSTS AND AMENITIES: NUMBER OF RESPONDING HOUSEHOLDS

State/ Terri- tory	Metropolitan		Extra- metropolitan		Total	
	House- holds	Persons	House- holds	Persons	House- holds	Persons
NSW	2,205	4,747	1,362	2,771	3,567	7,518
Vic.	2,024	4,303	850	1,748	2,874	6,051
Qld	1,282	2,725	1,523	3,048	2,805	5,773
SA	1,377	2,730	480	965	1,857	3,695
WA	1,587	3,375	486	972	2,073	4,347
Tas.	400	806	590	1,207	990	2,013
NT(a)	n.a.	n.a.	n.a.	n.a.	138	274
ACT(a)	n.a.	n.a.	n.a.	n.a.	365	773
Aust.	8,875	18,686	5,291	10,711	14,669	30,444

(a) Separate numbers for metropolitan/extra-metropolitan areas are not available.

Data collection method

The information was obtained by trained interviewers in a personal interview conducted with each resident aged 15 or over in the selected dwelling.

Respondents were asked to refer to personal records such as taxation assessment or return forms, group certificates, pay slips, etc. to enhance the accuracy of the data.

SURVEY OF HOUSING FINANCE (SHF)

A supplementary survey of all recent home buyers, the Survey of Housing Finance (SHF), was conducted during late February and March 1991. This was to assist the (then) Department of Health, Housing and Community Services (DHHCS) develop a program of housing policy reform as part of the national Housing Strategy. The SHF aimed to identify characteristics of home buyers during the period 1988 to 1990, including first home buyers, and to provide information on how they financed their home.

The information for the SHF was collected during February and March 1991 primarily by telephone interview, but also involved personal interviews where households could not be contacted by telephone.

The following table gives the response rate for the SHF.

1990 SURVEY OF INCOME AND HOUSING COSTS AND AMENITIES HOUSING FINANCE COMPONENT : NUMBER OF RESPONDING HOUSEHOLDS

State/Territory	Fully responding
New South Wales	411
Victoria	360
Queensland	392
South Australia	203
Western Australia	334
Tasmania	135
Northern Territory	10
Australian Capital Territory	50
Australia	1,895
Total (per cent)	81.5

Reliability of the estimates

The estimates provided in this publication are subject to two types of error.

Sampling error

This is the difference which would be expected between the estimate and the corresponding figure that would have been obtained from a collection based on the whole population, using the same questionnaires and procedures. A measure of the sampling error for a given estimate is provided by the standard error expressed as a percentage of the estimate (relative standard error). Appendix A contains a discussion of sampling error as well as giving details for calculating the relative standard error for selected estimates in this publication.

As the data derived in the SHF was collected from a sample of households the estimates are subject to sampling error. Figures where the standard errors are greater than 30 per cent are marked with a '*' in tables.

Non-sampling error

These errors can occur whether the estimates are derived from a sample or from a complete enumeration. Three major sources of non-sampling error are:

- inability to obtain comprehensive data from all persons included in the sample. These errors arise because of differences which exist between the characteristics of respondents and non-respondents;
- errors in reporting on the part of both respondents and interviewers. These reporting errors may arise through inappropriate wording of questions, misunderstanding of what data are required, inability or unwillingness to provide accurate information and mistakes in answer to questions; and
- errors arising during processing of the survey data. These processing errors may arise through mistakes in coding and data recording.

Survey estimation and weighting procedures

Estimates derived from the survey are obtained by using a ratio estimation procedure, which ensures that the survey estimates conform to an independently estimated distribution of the population by area of residence, age and sex, rather than to the area of residence, age and sex distribution within the sample itself.

Each person in the sample is assigned a 'weight' which takes into account the person's probability of selection in the sample from his/her region, with adjustment to account for under-enumeration at the age and sex level.

The 'weights' were further adjusted to reduce the bias introduced by varying levels of non-response in different sub-groups of the population.

To help eliminate non-response bias, post-stratification was undertaken using variables from the SSS14 database and chosen on the basis that they were expected to be highly correlated with most of the variables collected in the SHF. The variables used were State, part of State in New South Wales and Victoria, purchase price and household income.

Within the geographic area of interest the non-responding households were divided into four groups, each household's group depending on whether the purchase price of the home and the household income were above or below the median purchase price or household income for that geographic area. Post-stratification was performed at the household level, with SSS14 weights in these groups being increased by the ratio of the benchmark to the sum of the SHF respondents weight within that group.

Non-sampling errors are difficult to measure in any collection. However, every effort was made to minimise these errors. In particular, the effect of the reporting and processing errors described above was minimised by careful questionnaire design, intensive training and supervision of interviewers, asking respondents to refer to records whenever possible and extensive editing and quality control checking at all stages of data processing.

Interpretation of results

Estimates are subject to reporting errors. Although some respondents referred to their records, in many cases the answers to the questions on income were based on memory. Some understatement in the estimates may be expected because of imperfect recall or misunderstanding, particularly of minor sources of income.

For a number of reasons total income received by a person does not necessarily reflect his or her living standard. Gifts and donations — for example those made by relatives or charities — were not counted as income even though in many cases they may have been an important means of support. Some people may have lived off savings. Others have received benefits not involving direct cash payments, e.g. employment and fringe benefits of various kinds.

Information collected

For a detailed listing of data items collected see Appendix B.

Other related ABS Surveys and publications

Surveys which may be of interest include:

Income and Housing Surveys for
— 1982 (known as SSS-5) and
— 1986 (known as SSS-9);

1988 Housing Survey (known as SSS-10);

1985-86 Household Energy Consumption Survey (known as SSS-8); and

1991 Housing and Locational Preference Surveys of Sydney, Melbourne, Adelaide and Canberra. The Adelaide and Canberra surveys were conducted by the ABS, while the Sydney and Melbourne surveys were conducted by AGB:McNair.

Publications which may be of interest include:

Directory of Housing Related Statistics, 2nd Edition (1118.0)

Dwelling Structure Classification (DSC) (1296.0)

Australian Housing in Brief, 1994 (1319.0)

Housing Australia, A Statistical Overview (1320.0)

Housing Costs and Occupancy, Australia, 1988 and 1990 issues (4130.0)

Housing Costs, 1988 — a separate publication is available for each State and the Australian Capital Territory (4130.1-6 and 4130.8)

Housing Finance of Purchasers, Australia, 1988 (4131.0)

Housing History and Intentions, Australia, 1988 (4132.0)

Dwelling Characteristics of Households, Australia, 1988 (4133.0)

Housing State and Territory Comparisons, 1988 (4134.0)

First Home Buyers, Australia, 1988-1990, Preliminary (4135.0)

Information Paper: Output from the Survey of Income & Housing Costs and Amenities (4136.0)

Renters in Australia, April 1994 (4138.0) to be released in 1994

Occasional Paper: Review of Social and Labour Statistics: Housing, Paper No. 5 (4165.0)

Housing Finance for Owner Occupation, Australia (5609.0)

Housing Characteristics and Decisions: A Comparative Study of Sydney, Melbourne, Adelaide and Canberra, 1991 (8710.0)

Housing Preferences, Intentions and Attitudes, Queensland, 1991 (8710.3)

Housing and Locational Preferences, Adelaide Statistical Division, 1991 (8710.4)

Housing and Locational Preferences, Australian Capital Territory, 1991 (8710.8)

Investors in Rental Dwellings, Australia, July 1993 (8711.0) to be released in 1994

Housing Preferences and Intentions: Perth Statistical Division, October 1988 (8790.5)

Journey to Work, School and Shops, Adelaide Statistical Division, October 1991 (9201.4)

Current publications produced by the ABS are listed in the *Catalogue of Publications and Products* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The *Catalogue* and *Publications Advice* are available from any ABS office.

Symbols and other usages

The following symbols, where shown in columns of figures or elsewhere in tables, mean:

- n.a. not available
- indicates that no observations reflecting those characteristics were recorded in the survey
- * estimates preceded by a * have a relative standard error of 30 per cent or more.
- .. not applicable

Where figures have been rounded, discrepancies may occur between sums of the component items and totals. Published percentages in tables are calculated prior to rounding of the figures and therefore some discrepancies may exist between these percentages and those that could be calculated from the rounded figures.

APPENDIX A

TECHNICAL NOTE ON SAMPLING VARIABILITY

Estimation procedure

Estimates derived from the survey were obtained by using a complex ratio estimation procedure which ensures that the survey estimates conform to an independently estimated distribution of the population by age and sex rather than to the age and sex distribution within the sample itself.

Reliability of the estimates

Since the estimates in this publication are based on information obtained from occupants from a sample of dwellings they are subject to sampling variability; that is, they may differ from the figures that would have been produced if all dwellings had been included in the survey. One measure of the likely difference is given by the *standard error*, which indicates the extent to which an estimate might have varied by chance because a sample of dwellings was included. There are about two chances in three that the sample estimate will differ by less than one standard error from the figure that would have been obtained if all dwellings had been included, and about nineteen chances in twenty that the difference will be less than two standard errors. Another measure of the likely difference is the *relative standard error*, which is obtained by expressing the standard error as a percentage of the estimate.

Space does not allow for the separate indication of the standard errors of the estimates in this publication. Standard errors of estimates of population numbers (i.e. households) can be obtained from Tables A and C. Standard errors of non-population estimates (e.g. mean income) are obtained by using the appropriate factor from Table B in conjunction with Tables A and C.

Standard errors of population estimates

The size of the standard error increases with the level of the estimate, so that the larger the estimate the larger the standard error. However, it should be noted that the larger the sampling estimate the smaller the standard error in percentage terms. Thus, larger sample estimates will be relatively more reliable than smaller estimates.

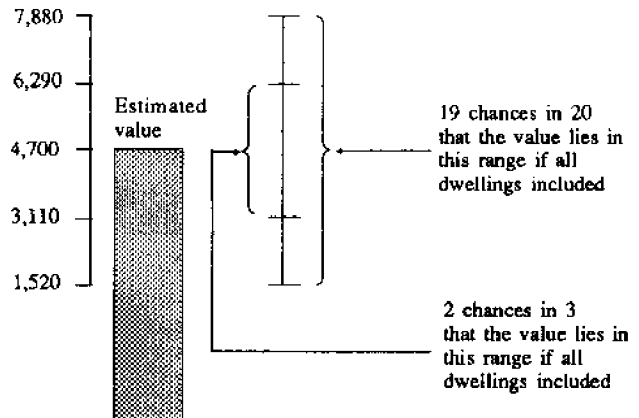
Note carefully that there are two standard error tables: one for data about recent first home buyers and recent change-over buyers; the other for all other data. The reason for this is that this publication uses information from a two stage survey: the first a general survey of housing; the second a survey of people who had purchased a home during 1988 to 1990. Table A gives the standard errors for general housing data. Table C gives the standard errors for recent first home buyers and recent changeover buyers.

As the standard errors in Tables A and C show, *the smaller the estimates the higher the relative standard error*. Very small estimates are subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. Estimates with relative standard errors less than 30 per cent are considered sufficiently reliable for most sta-

tistical purposes. In this publication, estimates with relative standard errors of 30 per cent or more are preceded by an asterisk (*) to indicate that caution should be exercised in their use.

An example of the calculation and use of standard error is as follows:

from Table 1.2, the estimated number of households owning their first dwelling with a 1989-90 gross income of between \$27,500 and \$42,499 is 4,700. As this data refers to recent first home buyers, the standard error table to use is Table C. From this table we see that since the estimate is between 4,500 and 5,000 the standard error is between 1,550 and 1,650. By interpolating we estimate the standard error to be 1,590 (to the nearest 10). Therefore there are about two chances in three that the number of households owning their first dwelling with a 1989-90 gross income of between \$27,500 and \$42,499 would have fallen within the range 3,110 to 6,290 if all dwellings were included in the survey and about nineteen chances in twenty that the value would have fallen within the range 1,520 to 7,880. This example is illustrated in the following diagram.

Standard errors of non-population estimates

The standard errors of non-population estimates are obtained by multiplying the relative standard errors of the corresponding population estimates by the appropriate factor from Table B.

For example: from Table 1.1, the mean gross weekly income for households who purchased their first home in the three years 1988 to 1990 was \$820. Therefore, the standard errors come from a combination of Tables B and C. There were an estimated 290,200 first home buyers (also from Table 1.1), which has a standard error of 10,733 (interpolating from Table C), and hence a relative standard error of

$$(10,733/290,200) \times 100 = 3.7\%$$

From Table B, the standard error factor for the mean income of all households is 0.9, hence the estimate of the mean has a relative standard error of

$$(3.7 \times 0.9) = 3.3\%$$

which corresponds to a standard error of

$$(\$820 \times 0.033) = \$27 \text{ (to the nearest dollar).}$$

Standard errors of proportions and percentages

Proportions and percentages formed from the ratio of two estimates are also subject to sampling errors. The size of the error depends on the accuracy of both the numerator and the denominator. There are two types of ratios each with a different relative standard error formula.

For the first type of ratio the denominator is an estimate of the number of people in a grouping, while the numerator is either an estimate of some quantity for that grouping (a non-person estimate) or the number of people in a subgroup of the denominator group. The formula for this ratio is given below.

$$RSE\%(x/y) = \sqrt{[RSE\%(x)]^2 - [RSE\%(y)]^2}$$

For example: from Table 1.1, 54.3 per cent of households who purchased their first home in the three years 1988 to 1990 had their reference person aged 25 to 34 years. Since the estimate of all recent first home buyer households is 290,200, the estimate of recent first home buyer households with their reference person aged 25 to 34 years was 157,579. Hence the estimate of 54.3 per cent will have a relative standard error of

$$\begin{aligned} &= \sqrt{[RSE\%(157,579)]^2 - [RSE\%(290,200)]^2} \\ &= \sqrt{(5.2)^2 - (3.7)^2} \\ &= 3.7\% \end{aligned}$$

giving a standard error of 2.0 percentage points (3.7% of 54.3%).

Thus, there are two chances in three that the percentage of recent first home buyer households who had their reference person aged between 25 to 24 years would have been in the range of 52.3 per cent to 56.3 per cent if all dwellings had been included in the survey. For nineteen chances in twenty the range would have been from 50.3 per cent to 58.3 per cent.

The difference between survey estimates is also an estimate and is therefore subject to sampling variability. The standard error of the difference between two survey estimates depends on the standard errors of the original estimates and on the relationship (correlation) between the two original estimates. An approximate standard error of the difference between two estimates ($x - y$) may be calculated by the formula:

$$SE(x - y) = \sqrt{[SE(x)]^2 + [SE(y)]^2}$$

While this formula will only be exact for differences between separate and uncorrelated (unrelated) characteristics or subpopulations, it is expected to provide a good approximation for all differences likely to be of interest.

For example: from Table 1.2, 147,300 recent changeover buyer households had a gross income between \$27,500 and \$42,499, and 105,100 recent changeover buyer households had a gross income between \$42,500 and \$54,999. The difference between those figures is 42,200 which will have a standard error of

$$\begin{aligned} SE &= \sqrt{(7,935)^2 + (6,922)^2} \\ &= 10,500 \text{ (to the nearest 100).} \end{aligned}$$

Thus there are about two chances in three that the difference between recent changeover buyer households who had an income between \$27,500 and \$42,499, and \$42,500 and \$54,999 would have been within the range 31,700 to 52,700 if all dwellings had been included in the survey. For nineteen chances in twenty the range would have been from 21,200 to 63,200.

TABLE A. STANDARD ERRORS FOR ESTIMATES OF THE NUMBER OF HOUSEHOLDS

Size of estimate	Standard error	Relative standard error (per cent)
3,500	1,250	35.2
4,000	1,300	33.0
4,500	1,400	31.1
5,000	1,500	29.6
6,000	1,600	27.0
8,000	1,850	23.4
10,000	2,100	20.9
20,000	2,950	14.7
30,000	3,550	11.8
40,000	4,050	10.1
50,000	4,500	9.0
100,000	6,100	6.1
200,000	8,200	4.1
300,000	9,700	3.2
400,000	10,900	2.7
500,000	11,900	2.4
1,000,000	15,600	1.6
2,000,000	20,200	1.0
5,000,000	27,900	0.6
10,000,000	35,100	0.4

TABLE B. RELATIVE STANDARD ERROR FACTORS FOR ESTIMATES OF MEAN AND MEDIAN INCOMES.

	Mean	Median
Gross weekly income:		
Married couple households	0.7	0.5
One-parent households	0.5	0.4
One-person households	0.6	0.4
All households	0.9	0.9

TABLE C. STANDARD ERRORS OF ESTIMATES FOR RECENT FIRST HOME BUYERS AND RECENT CHANGEOVER BUYERS

Size of estimate	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Australia	
									Relative standard error (per cent)	
100	..	..	..	..	..	130	..	..	..	..
200	..	..	..	..	..	200	..	230	..	..
300	..	..	..	320	340	240	330	280	..	..
400	..	..	440	370	400	280	370	320	420	105.3
500	..	..	490	410	440	320	410	350	480	95.6
600	..	650	540	450	480	350	450	380	530	88.4
700	710	700	580	490	520	370	480	410	580	82.6
800	760	750	620	520	550	400	510	430	620	77.8
900	810	800	660	550	590	420	540	460	660	73.8
1,000	850	840	690	580	620	440	570	480	700	70.4
1,100	900	880	720	600	640	460	590	500	740	67.5
1,200	940	920	760	630	670	480	610	520	780	64.9
1,300	970	960	790	650	700	500	640	540	810	62.5
1,400	1,000	990	820	680	720	520	660	550	850	60.5
1,500	1,050	1,050	840	700	750	530	680	570	880	58.6
1,600	1,100	1,050	870	720	770	550	700	590	910	56.9
1,700	1,100	1,100	900	740	790	560	720	600	940	55.3
1,800	1,150	1,150	920	760	810	580	740	620	970	53.8
1,900	1,150	1,150	950	780	830	590	760	630	1,000	52.5
2,000	1,200	1,200	970	800	850	600	780	650	1,050	51.3
2,100	1,250	1,200	990	820	870	620	790	660	1,050	50.1
2,200	1,250	1,250	1,000	840	890	630	810	670	1,100	49.0
2,300	1,300	1,250	1,050	860	910	640	830	690	1,100	48.0
2,400	1,300	1,300	1,050	870	930	650	840	700	1,150	47.1
2,500	1,350	1,300	1,100	890	940	670	860	710	1,150	46.2
3,000	1,450	1,450	1,150	970	1,050	720	930	770	1,250	42.3
3,500	1,550	1,550	1,250	1,050	1,100	770	1,000	820	1,400	39.3
4,000	1,650	1,650	1,350	1,100	1,150	810	1,050	870	1,450	36.9
4,500	1,750	1,750	1,400	1,150	1,250	850	1,100	910	1,550	34.8
5,000	1,850	1,850	1,500	1,200	1,300	880	1,200	950	1,650	33.1
6,000	2,000	2,000	1,600	1,300	1,400	950	1,300	1,000	1,800	30.2
8,000	2,300	2,300	1,850	1,500	1,600	1,050	1,450	1,150	2,100	26.2
10,000	2,550	2,550	2,050	1,650	1,750	1,150	1,600	1,250	2,350	23.4
20,000	3,450	3,450	2,750	2,200	2,350	1,450	2,250	1,650	3,300	16.4
30,000	4,150	4,100	3,300	2,600	2,750	1,650	2,700	1,950	3,950	13.2
40,000	4,700	4,650	3,700	2,950	3,100	1,800	3,100	2,150	4,550	11.3
50,000	5,100	5,100	4,050	3,200	3,400	1,950	3,450	2,350	5,000	10.0
100,000	6,800	6,800	5,400	4,200	4,500	2,350	4,750	3,000	6,800	6.8
200,000	9,000	8,900	7,100	5,400	5,800	2,750	6,600	3,850	9,200	4.6
300,000	10,500	11,400	8,300	6,300	6,800	3,000	..	4,400	10,900	3.6
400,000	11,600	11,600	9,200	6,900	7,500	3,200	..	..	12,200	3.1
500,000	12,600	12,500	10,000	7,500	8,200	3,350	..	..	13,400	2.7
1,000,000	16,200	16,000	12,800	9,500	10,400	..	..	..	17,500	1.7

APPENDIX B

SPECIAL DATA SERVICE FROM THE 1990 SURVEY OF INCOME AND HOUSING COSTS AND AMENITIES

Introduction

In addition to the data presented in this publication, the ABS can provide other relevant information as a special data request.

Special tabulations can be produced from the survey incorporating data items, populations and, to a limited extent, geographic areas, selected to meet individual client's requirements. Such tabulations are subject to a charge which is determined when the request is made.

A *unit record file* containing unidentified data is available for purchase for clients to produce their own tabulations and conduct manipulations and statistical analysis of the survey data.

For clients with access to mainframe computing facilities the data are available on magnetic tape.

For clients with access to less powerful equipment, the unit record file (or subsets of that data - e.g. specific to one topic, or one population group only) can be supplied on floppy disks for micro-computer processing.

Technical and other details of the unit record data, conditions of use, etc. are contained in *Information Paper: 1990 Survey of Income & Housing Costs and Amenities — Sample File on Magnetic Tape and Floppy Disk* (6543.0), which is available free from any ABS office.

Inquiries about special tabulations or unit record data should be made to Allan Etheredge on (06) 252 7031.

Data collected in SSS-14 fall into the following main groups:

- core demographic data;
- income data;
- housing costs and amenities data; and
- housing finance data on recent home buyers.

The detailed data items available from each group are provided below.

Core demographic data

This information describes the persons and households to which the survey data relate.

The core demographic data items for SSS-14 collected for each person were:

- age, sex, marital status;
- year and level of educational attainment, field of post-secondary study, year and (full or part-time) nature of recent study;
- labour force and employment status both during the financial year 1989-90, and at the time of the interview (including occupation, industry, hours of work);
- household type, relationship to reference person, recent changes in family structure, number and age of dependent children;
- country of birth, year of arrival; and
- geographic area (i.e. Australia, State, statistical division, capital city statistical division/rest of State/NT/ACT).

Income data

The income data items available from the survey relate to two reference periods: the financial year 1989-90 and a current pay period.

Income for the last financial year (i.e. 1989-90)

Wages or salary

- gross income from wages and salaries (including commissions and bonuses); and
- director's fees.

Own business, farm or partnership income

(excludes any business which was a limited liability company, as income from these companies are either wages, salary or dividend)

- amount of profit or loss.

Government pensions and benefits

- period during which payments were received;
- amount of payments during year;
- type of pension or benefit (i.e. service, war widow's, age, disability, invalid, sole parent's, widow's, wife/carer's pension, unemployment, sickness, special benefits, secondary Austudy or tertiary Austudy, other pensions or benefits, and overseas pension or benefit); and
- number of children and number of weeks for which family allowance (and family allowance supplement) was paid.

Investment income

- types and total amounts of interest received by each person from own and joint accounts (i.e. banks, other financial institution, debentures, bonds, property management trusts, cash management trusts, other trusts, personal loans to others);
- profit or loss from renting properties (i.e. the rent minus expenses); and
- amount received from dividends.

Other income

(categories are superannuation, maintenance/alimony, worker's compensation /accident/sickness insurance, road accident compensation, income received from relatives at another address, other).

- amount received on a regular continuing basis; and
- amount received as a lump sum.

Job entitlements

- type of job entitlements (i.e. holiday leave loading, low interest loans, contributions to cost of housing, payment of or subsidies for home telephone, vehicle, travel/transport, child care, holiday, health fund/medical, education, electricity, rates, or other expenses, union fees, provision of discounts on goods or services, an entertainment allowance, and the purchase of shares/rights/options);
- use to which the low interest loan was put (i.e. purchase of housing, improvements to housing, other); and

- availability of employer subsidies or benefits
 - subsidy for home loan
 - low interest loan for purchase of housing or improvements to housing, and
 - subsidy for rates or electricity bills.

Labour force details for last financial year (i.e. 1989-90)

- labour force status (e.g. employee, own business either with or without employees, family business, paid in kind or unpaid);
- number of weeks looking for work during year;
- period of employment with current employer;
- sector of employer;
- industry of employer or business; and
- occupation.

Income for current period

This represents the last regular payment at the time of the interview, stored as a weekly equivalent.

Wages and salary**For first two jobs separately**

- amount of last pay;
- amount of usual pay; and
- usual hours of work (including paid and unpaid overtime).

Third job/Army Reserve pay

- amount of last payment.

Pensions and benefits

- type of pension or benefit (i.e. service, war widow's, age, disability, invalid, sole parent's, widow's, wife/carer's pension, unemployment, sickness, special benefits, family allowance (and family allowance supplement), secondary Austudy or tertiary Austudy, other pensions or benefits, and overseas pension or benefit); and
- amount of last payment.

Other regular sources of income

- type of other income (i.e. superannuation, maintenance/alimony, worker's compensation /accident/sickness insurance, road accident compensation, from relatives at another address, other); and
- amount of last payment.

Labour force details for current period

- labour force status (e.g. employee, own business either with or without employees, family business, paid in kind or unpaid);
- looking for either full-time or part-time work in last four weeks (if unemployed);
- period (i.e. length) of current employment; and
- occupation.

Housing costs and amenities data

The housing data items available from the survey include:

Basic dwelling and tenure data

- dwelling structure (e.g. separate house);
- period of residence;
- purchase date (month and year) or whether dwelling was a gift;
- type of tenure (e.g. owning, purchasing, renting);
- type of landlord (e.g. real estate agent, public housing authority);
- estimated current value of dwelling; and
- purchase cost of dwelling (if bought after 1984).

Housing amenities***Number of rooms***

- rooms used as bedrooms;
- bedrooms;
- kitchens (including kitchen/family rooms);
- bathrooms (including ensuites and bath/laundry rooms);
- separate toilets (rooms);

- laundries (rooms);
- family, lounge, living, rumpus, dining, and living/dining rooms;
- enclosed entrance halls (including foyers); and
- other rooms.

Number of plumbing fixtures

- bathtubs;
- bathtubs with a shower facility;
- shower cubicles;
- toilet bowls; and
- dual flush toilet bowls.

Number of on-site car parking spaces

- in garages;
- in carports;
- on specially prepared spaces in the open.

Types of insulation

- in the roof or ceiling; and
- in the walls.

Fuels used in the dwelling

- for the hot water system;
- for room heating; and
- for other purposes in the dwelling.

Housing costs per week (based on last payment)

- rent or board;
- mortgage or loan for the purchase of a home;
- second and lesser mortgage(s) or loan(s) for the purchase of a home;
- mortgage or loan for alterations and/or additions the home;
- first home owner's assistance; and
- rate(s) (i.e. water, general, or total if not available separately).

Home loans or mortgages

- number; and
- amount outstanding on loans.

Contributions to housing costs by persons living rent-free or boarding in the dwelling

- for general (council) rates or other land or housing taxes for the home;
- for water, sewerage, electricity, or gas bills for the home; and
- for furniture, carpets, or curtains, or for repairs or maintenance of the home.

Household characteristics

- classification of household maintainer(s) in household (e.g. couples); and
- type of family.

Housing finance data on recent home buyers

The data items from the Survey of Housing Finance (a supplementary survey to SSS-14) relating to persons who purchased their current dwelling in the last three years include:

Current dwelling

- purchase price;
- size of deposit (defined as the gap between total amount of loans and purchase price);
- main source of deposit;

- whether family or friends either acted as guarantor for the loan(s) or mortgage(s), or helped in the building of the current dwelling with materials or labour;

- total value of all loans;
- number of loans;
- size of largest (i.e. main) loan or mortgage; and
- source of main loan or mortgage.

The source of loan or mortgage if from a bank or building society

- loan or mortgage repayment scheme;
- type of interest rate (i.e. fixed or variable);
- reason for borrowing from this source;
- awareness of the availability of different loan or mortgage repayment schemes; and
- extent of advice provided by lending institution.

Previous dwelling

(available for both partners separately, if applicable)

- tenure (rented from private or government landlord, owned or being paid off by either partner, living with family, etc.);
- dwelling structure;
- period of residence; and
- whether either partner had ever owned any other dwelling before moving to the current dwelling.

APPENDIX C

GLOSSARY

Apartment

See *Flat*.

Birthplace of the reference person*Oceania*

Australia; New Zealand; Fiji; New Caledonia; Vanuatu; Papua New Guinea; Other countries in Oceania.

Europe and the USSR

U.K./Ireland; Italy; Greece; Yugoslavia; Netherlands; Germany; Austria; Belgium; Bulgaria; Czechoslovakia; Denmark; Albania; Estonia; Finland; France; Hungary; Latvia; Lithuania; Malta; Norway; Poland; Portugal; Romania; Spain; Sweden; Switzerland; Ukraine; USSR (n.e.i.); Other countries in Europe.

Middle East and North Africa

Cyprus; Iran; Iraq; Israel; Jordan, Kuwait, Muscat and Oman, Saudi Arabia, Yemen; Lebanon; Syria; Turkey; Egypt.

Southeast Asia

Burma; Cambodia (Khmer Republic); Indonesia; Laos; Malaysia; Philippines; Singapore; Thailand; Timor; Vietnam; Other countries in Asia (not specified under Northeast or Southern Asia).

Northeast Asia

China (excluding Taiwan); Hong Kong; Japan; Korea; Taiwan.

Southern Asia

Bangladesh; India; Pakistan; Sri Lanka.

Northern America

Canada; U.S.A.

South and Central America and Caribbean

Argentina; Brazil; Chile; Mexico; Peru; Uruguay; Other countries in America (not specified under Northern America).

Africa excluding North Africa

Kenya, Malawi, Tanzania, Uganda, Zambia, Zimbabwe; Mauritius; Republic of South Africa; Other countries in Africa (not specified under Middle East and North Africa).

Building

A 'building' is defined as a permanent structure with a roof and doors, designed to house people, plant, machinery, vehicles, goods or livestock.

Carport

A structure which has a permanent roof and was erected to cover one or more cars. It may have other features such as walls, but it cannot be fully enclosed.

Changeover buyer

See *Recent changeover buyer*.

Child

A family member living with at least one parent in the same household and who does not have a child or partner whom is a usual resident in the household.

Dependent child

A person aged under 15, or full-time student aged 15 to 20 who has a parent/guardian in the household and is neither a spouse nor parent of anyone in the household.

De facto marriage

The relationship where two people who live together in a consensual union and are not registered as married to each other.

Dwelling

The suite of rooms contained within a building which are self-contained and intended for long term residential use. To be self-contained the suite of rooms must possess cooking and bathing facilities as building fixtures. The structure of the dwelling is determined according to the Dwelling Structure Classification (DSC) (1296.0).

Dwelling structure

The survey used the full classification set out in the *Dwelling Structure Classification* (DSC) (1296.0). The dwelling types that are used in this publication are as follows:

- separate house;
- semi-detached house;
- flat or apartment; and
- other dwelling (i.e. caravan not in caravan park, houseboat, house or flat attached to shop, improvised dwelling, campers out).

Estimated resale value of dwelling

The estimated resale value of the dwelling, which includes the estimated value of the land, estimated by the household. Values of zero are included in all household estimates for renters, rent-free and 'other' types of tenure (estimates available for owners and purchasers).

Family

This is where two or more persons live in the same household and are related to each other by blood, marriage (including de facto marriage), fostering or adoption.

First home buyer

See *Recent first home buyer*.

Flat

Includes all self-contained dwellings in blocks of flats, units or apartments with at least one storey. These dwellings do not have their own private grounds and usually share a common entrance foyer or stairwell. This category includes houses converted into flats and flats attached to houses such as granny flats.

Garage

A building which can be fully enclosed with walls, roof and door, to which cars have ready access and which was built to house one or more cars. If the garage is used as storage space and not for holding a car, the building is still considered to be a garage. A storage space (or other fully enclosed space) used to store cars and to which cars have ready access is also a garage.

Gross income

The income received within a given time period before tax or any other deductions are made. In this publication the period is 1989-90. It includes monies received from wages or salary, government pensions and benefits and other regular payments such as superannuation, maintenance, etc. as well as derived weekly equivalent amounts of income received from own business, trade or profession, interest, rent and dividends, et cetera. In the tables of this publication, gross income includes the income of both partners in the case of married couple households. The income of dependent children is not included in the gross income of a household.

Head of the household

See *Reference person*.

Home

Dwelling used as place of residence by a household.

House

See *Separate house*.

Household

Includes all residents of a dwelling who share common facilities and meals, or who consider themselves to be a household. It is possible for a dwelling to contain more than one household, for example where persons have separate catering arrangements or consider their households to be separate.

The four household categories used in this publication are:

- married couple households;
- lone parent households;
- single person households; and
- other households (such as group households and other non-family households).

Housing costs

Comprise of rates payments for households who own their dwelling outright, rates and mortgage payments for those purchasing their dwelling and rent payments for those renting their dwelling. It also includes repayments made to a loan for alterations and additions to the household's dwelling.

Level of education

Five categories are used in this publication and are described below.

- *Did not complete secondary school*
This represents persons who did not obtain any qualification since leaving school and who did not complete the highest year in secondary school, and those persons who never went to school.
- *Completed secondary school*
This represents persons who completed the highest year of secondary schooling, including those persons who obtained secondary qualifications since leaving school.
- *Trade/other certificate or diploma*
This represents persons who obtained a trade or similar certificate or diploma.
- *Bachelor degree or higher*
This represents persons who obtained a bachelor degree or higher.
- *Other*
This represents persons who still were at school and persons who had qualifications other than those stated above.

Loan

See *Mortgage*.

Lone parent households

A household where the reference person is a usual resident aged 15 or older who does not have a usual resident spouse (i.e. marriage or de facto partner) but has at least one usual resident child (natural, step, adopted, fostered or otherwise related) who does not have a usual resident spouse or child of his/her own.

Married couple households

A household where the relationship holds where two people who live together as partners in a registered or de facto marriage. This household may also contain dependent children.

Mean weekly income

The average gross income received per week at the time of interview. See also *Gross income*.

Mortgage

The amount of money borrowed by a household for the latest dwelling and associated land which they are purchasing at the time of interview. This includes money borrowed for alterations and/or additions to an established dwelling.

Nature of occupancy

For the purpose of this survey, households belong to one of four occupancy categories:

- those which own their accommodation outright (owners);
- those which are purchasing their accommodation by means of a mortgage or some other form of finance (purchasers);
- those which are renting their accommodation or paying board (renters); and
- those which occupy their accommodation (rent-free).

Number of bedrooms

The number of rooms defined as bedrooms on the dwelling plans or approval documents (up to eight). Where there are more than eight bedrooms in the dwelling, the number was recorded as 'nine'. See also *Type of room*.

Number of rooms

The number of enclosed spaces defined as rooms for each type of room found in the dwelling (up to eight). Where there are more than eight rooms of a particular type in the dwelling, the number was recorded as 'nine'. Alcoves used to hold and highlight furniture (e.g. pianos) or works of art are not counted as separate rooms, nor are extensions of an existing room.

Sections of open plan and multi-purpose areas separated by curtains, screens and furniture are not counted as separate rooms. This is because the structure of the buildings is unchanged, and on the principle that new rooms are not created by furniture and soft furnishings.

Rooms shared with residents of other dwellings for reasons other than generosity are excluded. See also *Type of room*.

Number of rooms used as bedrooms

The number of rooms used as bedrooms in the dwelling (up to eight). Where there are more than eight rooms used as bedrooms in the dwelling, the number was recorded as 'nine'.

Other dwelling

Dwellings other than separate houses, semi-detached houses and flat or apartments. Includes a caravan not in a caravan park, a houseboat, improvised home or a house or flat attached to a shop. These dwellings will often not be self-contained.

Other households

A household that is not a married couple, lone parent or single person household. This includes group households and other non-family households.

Owners

The persons who own their home outright, i.e. they do not owe anything for loans nor is their home mortgaged.

Purchasers

The persons who own their home but are still paying off the mortgage or loan for that home.

Recent changeover buyer

A household who purchased a home in the years 1988-90 and the head or spouse had owned a home previously.

Recent first home buyer

A household who purchased their first home in the years 1988-90. Neither the head nor spouse of the household had owned a home previously.

Recent home buyer

A household who purchased a home in the years 1988–90.

Reference person

The nominated partner in a married couple household (usually the husband); the parent in a lone parent household; and the person in a single person household. The reference person in other households is an adult nominated by the household.

Renters

Households that pay rent or board for their accommodation.

Rent-free

Households that do not pay rent nor own their home (with or without a mortgage).

Residential building

A building that contains a dwelling(s). Where non-residential functions are contained within the building, such as a shop, hotel/motel room(s), or an office, only those buildings are predominately dwelling(s) are counted as residential buildings.

Room

The enclosed space in a dwelling which is separated from other enclosed spaces. A room is normally separated from other rooms by doors or (door sized) archways. Alcoves used to hold and highlight furniture (e.g. pianos) or works of art are not counted as separate rooms, nor are extensions of an existing room.

Sections of open plan and multi-purpose areas separated by curtains, screens and furniture are not counted as separate rooms. This is because the structure of the buildings is unchanged, and on the principle that new rooms are not created by furniture and soft furnishings.

Room used as bedroom

The room which is permanently set up as a bedroom and/or is used as a bedroom for regular visitors or usual residents.

Self-contained dwelling

A dwelling that is a suite of rooms with cooking and bathing facilities as building fixtures.

Semi-detached house

A dwelling with its own private grounds and no dwelling above or below. A key feature of this dwelling is that they are either attached in some structural way to one or more dwellings or are separated from neighbouring dwellings by less than one half metre. Examples include semi-detached, row or terrace houses, townhouses, and villa units. Multi-storey townhouses or units are separately identified from those which are single storeys. They are self-contained dwellings.

Separate house

Includes all houses which are self-contained and separated from other houses (or other buildings or structures) by a space to allow access on all sides (at least one half metre). Fences, carports and similar non-structural components are not counted in the access requirement. This category also includes houses that have an attached flat (e.g. a granny flat). The attached flat will be included in the 'Flat' category.

Single person household

A household with a person who lives alone, being the only person in a household.

Size of deposit

The size of the deposit is the calculation of the purchase price of the dwelling minus the total of all loans taken out to pay for that dwelling.

Spouse of the household

The spouse of the household is the marital or de facto partner of the head of the household.

Storey

A 'storey' is a level on which people live or cars are garaged. The number of storeys is the number of floors above ground which are directly on top of each other.

Tenure

The source of the legal right of the household to occupy the home. See also *Nature of occupancy*.

Type of dwelling

See *Dwelling Structure*.

Type of fuel

Below is a listing of the categories used for fuel in this survey. Data were separately recorded for every type of fuel used for the same purpose by each household (for example a household may be recorded against both electrical and solar room heating).

- electricity;
- mains gas;
- solar;
- wood;
- kerosene;
- bottled/LP gas;
- oil; and
- other fuels – includes coal (including briquettes), other oil and other gas.

Type of insulation

Below is a listing of the categories used for insulation in this survey. Data were separately recorded for every type of insulation used for the same purpose by each household (for example a household may be recorded against both fibreglass batts and sisalation for outer wall insulation).

- fibreglass batts;
- sisalation;
- reflective foil;
- foam;
- polystyrene sheets;
- rock wool loose fill;
- unknown loose fill;
- other (specified) loose fill;
- other; and
- don't know.

Type of room

This is based on the function or design of the room at its construction or modification, or its designation on the plans submitted for approval by the council, or other persons or organisations authorised under the Building Act.

The following categories were used for rooms in this survey:

- bedrooms;
- kitchens;
- bathrooms or ensuites;
- laundries;
- family, lounge or dining rooms;
- toilet rooms;
- enclosed entrance halls or foyers; and
- other rooms.

Also included in the survey were the number of rooms used as bedrooms.

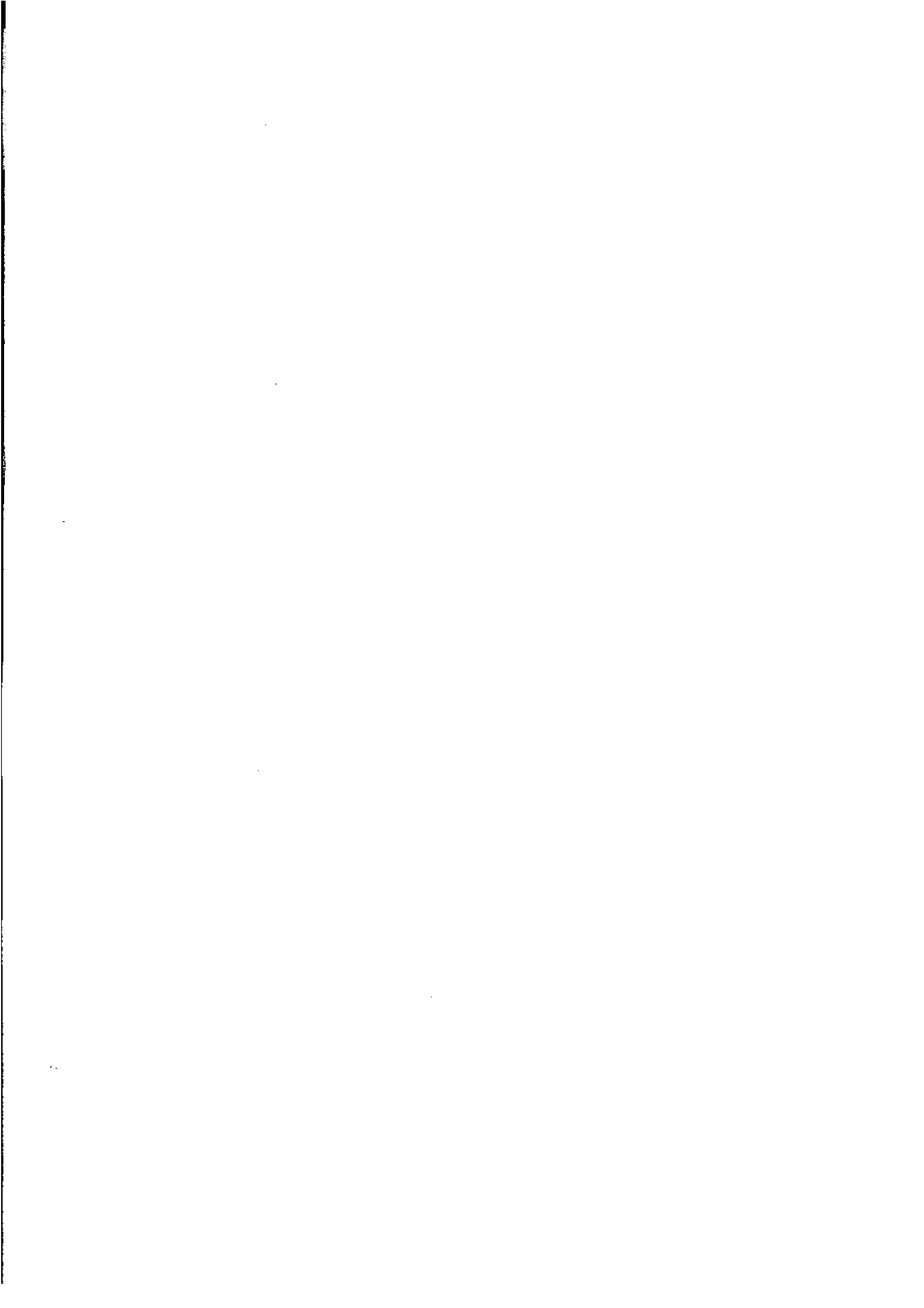
Multi-purpose rooms are to be counted as single rooms. They are recorded according to the degree of built-in special purpose features for that type of room. For example, a kitchen family room will be counted as a kitchen, as kitchens normally have built-in benches, plumbing features such as sinks, tiled sections of the walls, extra power points, plus special power and/or gas points or connections for stoves, ovens and cooktops.

Enclosed verandahs and sleepouts are included with 'other rooms'.

Rooms shared with residents of other dwellings for reasons other than generosity (e.g. communal laundries) are excluded.

Usual resident

A person who has been or intends to be a member of a household for at least a continuous six month period of which part coincides with the time of the interview of the household.





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