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HOUSING OCCUPANCY AND COSTS

AUSTRALIA

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INQUIRIES

For further information about these and related statistics, contact the National Information and Referral Service on 1300 135 070 or Elise Kennedy on Canberra (02) 6252 5508.

ABOUT THIS PUBLICATION

This publication presents data from the Survey of Income and Housing (SIH) on Australian housing occupancy and costs, and relates these to characteristics of occupants and dwellings such as tenure, family composition of household, dwelling structure, age, income and principal source of income. It also includes value of dwelling estimates, and information on recent home buyers.

The publication includes a feature article on first home buyers in Australia. Appendix 3 foreshadows the release, early in 2008, of an ABS Information Paper on experimental estimates for the imputed rent of owner-occupied dwellings in respect of 2003–04 and 2005–06.

CHANGES IN THIS ISSUE

Changes in this issue which have impacted on the data include:

- a smaller sample of 19,212 persons for 2005–06, compared to 22,315 for 2003–04. For further information refer to paragraph 57 of the Explanatory Notes.
- the housing cost estimates for 2003–04 and 2005–06 now include information on housing costs for tenure types other than owners and renters (such as rent–buy and shared equity arrangements), which were first collected in the 2003–04 survey. In prior issues of this publication housing costs comprised: rates payments for owners; rates and housing loan payments for owners with a mortgage; and rent payments for renters. The housing costs measure is no longer dependent on tenure — it is defined as the sum of rent payments, rates payments, and mortgage or unsecured loan payments if the initial purpose was primarily to buy, add or alter the dwelling.
- additional tables for each state and territory have been included in the data cube released in association with this publication. These tables show information on housing costs, housing costs as a proportion of gross income and selected household characteristics from the years 1994–95 to 2005–06.
- the inclusion of all salary sacrificed amounts in income estimates for 2003–04 and 2005–06. In previous issues estimates have included only some salary sacrificed amounts. For more information see Appendix 4 of *Household Income and Income Distribution, Australia, 2005-06* (cat.no.6523.0).
- households with nil or negative income have been excluded from calculations of housing costs as a proportion of gross income.
- the use of more detailed age benchmarks when determining the weights to be allocated to each household in the 2005–06 estimates. For further information refer to paragraph 63 of the Explanatory Notes.
- expanded detail for age groups, splitting a category for those aged 65 years and over into two categories for 65–74 years and 75 years and over.
- the inclusion of gross weekly household income estimates in Table 1.

EFFECTS OF ROUNDING

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

Brian Pink
Australian Statistician

ABBREVIATIONS

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
AHS	Australian Housing Survey
ASNA	Australian System of National Accounts
Aust.	Australia
CD	collection district
CPI	consumer price index
CRA	Commonwealth Rent Assistance
CURF	confidentialised unit record file
HES	Household Expenditure Survey
NSW	New South Wales
NT	Northern Territory
Qld	Queensland
RADL	Remote Access Data Laboratory
RSE	relative standard error
SA	South Australia
SE	standard error
SIH	Survey of Income and Housing
Tas.	Tasmania
Vic.	Victoria
WA	Western Australia

SUMMARY OF FINDINGS

INTRODUCTION

For most Australians, whether owning or renting their home, the provision of housing for themselves and their families involves substantial expenditure throughout most of their lives. Housing costs are often the largest regular expenses to be met from a household's current income.

The regular housing costs reported in this publication cover housing-related mortgage payments, rates payments (general and water) and rent payments. The data presented is compiled from the Survey of Income and Housing (SIH), with information for the years 1994–95 to 2005–06 (excluding 1998–99, 2001–02 and 2004–05, when the survey was not conducted).

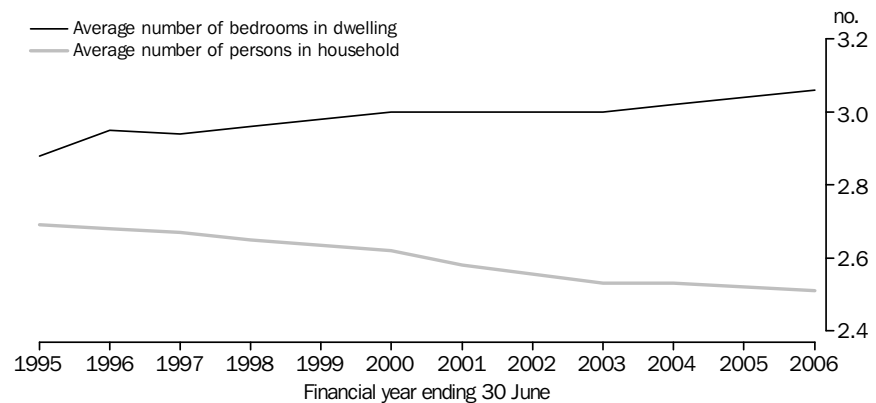
In the Household Expenditure Survey (HES), last conducted in 2003–04, more extensive and detailed housing cost information is collected - see *Household Expenditure Survey, Australia: Detailed Expenditure Items* (cat. no. 6535.0.55.001). The next HES will be conducted in 2009–10.

HOUSING OCCUPANCY

Changes since 1994-95

In 2005–06 there were approximately 19.9 million people, or 7.9 million households, living in private dwellings in Australia, up 13% on the number of people in private dwellings in 1994–95. There was a larger increase in the number of households over this period (up 21%), reflecting a decrease in the average household size from 2.69 to 2.51 persons per household. The average dwelling size increased over this period from 2.88 to 3.06 bedrooms per dwelling.

1 AVERAGE NUMBER OF PERSONS AND BEDROOMS, 1994–95 to 2005–06



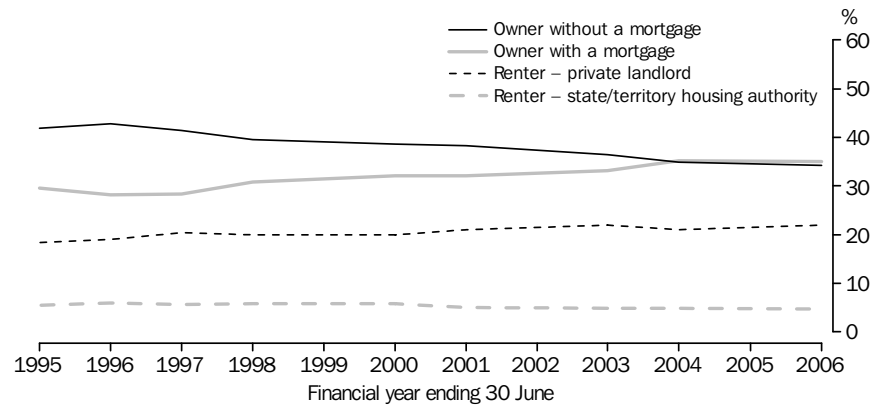
Note: Survey not run in 1998–99, 2001–02 or 2004–05. Values have been interpolated for these years.

The proportion of Australian households that own their own home with or without a mortgage has ranged between 69% and 71% over the period from 1994–95 to 2005–06. Over this period there was a decrease in the proportion of households that owned their dwelling outright, from 42% in 1994–95 to 34% in 2005–06. There were increases in the proportion of households that owned their dwelling with a mortgage (from 30% to 35%) and in the proportion of households that were renting privately (from 18% to 22%). The decline in outright home ownership may, in part, reflect increasing uptake of flexible low-cost financing options which allow households to extend their existing home mortgages for purposes other than the original home purchase.

SUMMARY OF FINDINGS *continued*

Changes since 1994-95
continued

2 HOUSING TENURE, 1994-95 to 2005-06



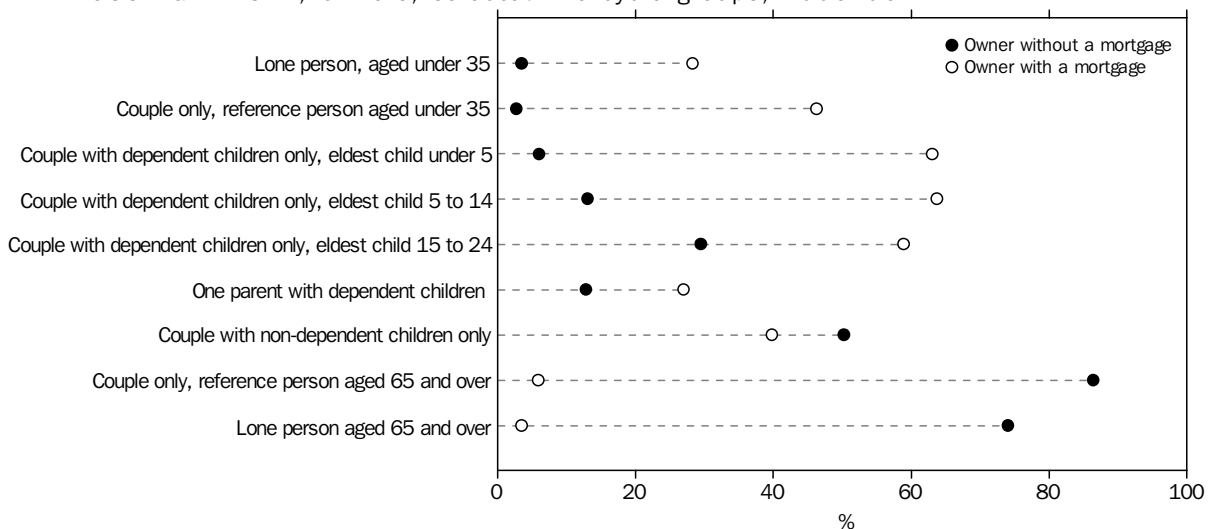
Note: Survey not run in 1998-99, 2001-02 or 2004-05. Values have been interpolated for these years.

Life cycle stages

A typical life cycle includes childhood, early adulthood and the forming and maturing of families. As people progress through different life cycle stages and their family structures and financial situations change, so do their housing needs and preferences. The life cycle stages used in this publication provide a simplified view of life cycle possibilities, as illustrated in tables 15 and 16. Some household types, such as lone persons aged 35-65 years, are not included in this sequential analysis.

The tenure of a household is strongly related to life cycle stages, generally following a pattern of renting in early adulthood, moving to home purchase and mortgages as partnerships are formed and children are born, and owning the home outright in older age. Only 3% of lone person and couple only households with the reference person aged under 35 years owned their home outright, compared to 74% of lone persons aged 65 and over and 86% of couples with the reference person aged 65 years and over (see table 16).

3 HOUSING TENURE, Owners, selected life cycle groups, 2005-06



SUMMARY OF FINDINGS *continued*

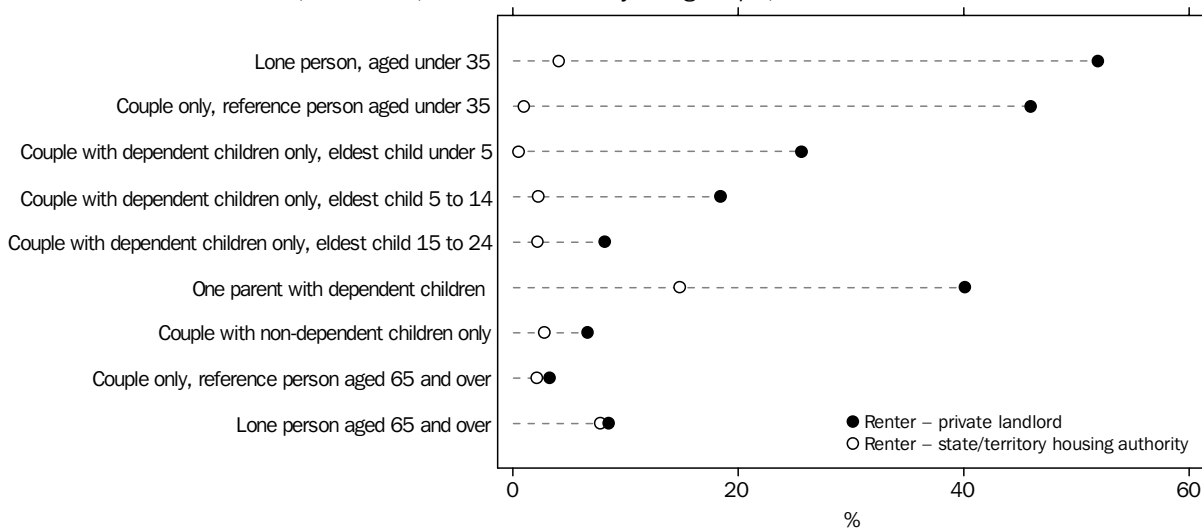
Life cycle stages continued

Younger persons in a couple relationship were more likely to move into home ownership than younger single people, with 49% of younger couple households owning their home with or without a mortgage. When couples have children they are more likely than younger couple only households to own a home. For couples with their eldest child under 5 years, 69% owned their home with or without a mortgage. This rose to 77% for couples with their eldest child aged 5 to 14, and 88% for couples with dependent children only and the eldest aged 15 to 24.

Lone person and couple only households with the reference person aged under 35 years were most likely of all life cycle groups to be renting from private landlords (52% and 46% respectively). People in these households are generally more mobile. Many are studying or starting their careers, and are likely to be on lower incomes and have lower reserves of wealth than at later stages in their lives.

One parent households with dependent children were more likely to be renting (59%) than to own their home (40%), and they were the life cycle group most likely to be renting through a state or territory housing authority (15%).

4 HOUSING TENURE, Renters, selected life cycle groups, 2005–06



HOUSING UTILISATION

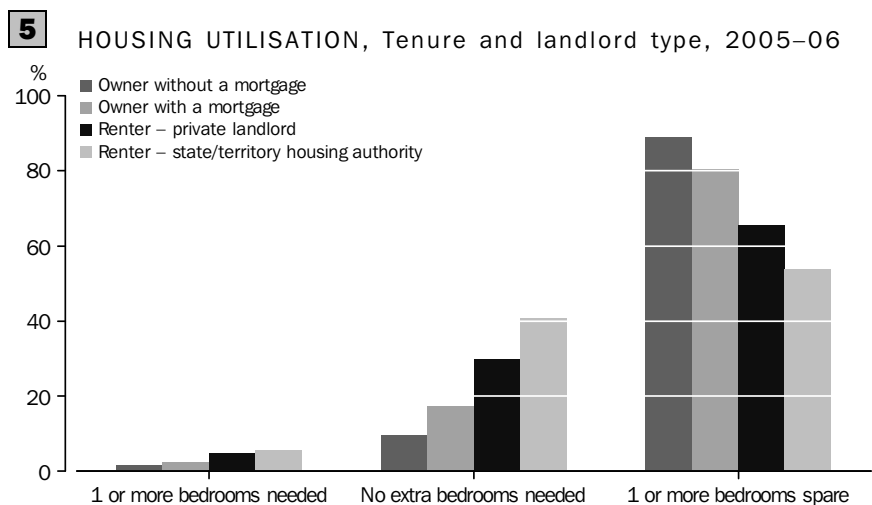
The Canadian National Occupancy Standard is widely used internationally as an indicator of housing utilisation (see paragraphs 23 to 25 of the Explanatory Notes). Only 2.8% of Australian households were assessed as needing one or more extra bedrooms to meet this occupancy standard. More than three quarters (78%) of households occupied dwellings which had more bedrooms than were needed to accommodate the occupants according to the standards (see table 14).

Households who owned their home without a mortgage were more likely than those with other tenures to have one or more bedrooms spare (89%). Households renting from a state or territory housing authority were the most likely tenure group (40%) to have only the required number of rooms. Five percent of private renters and six percent of state or territory housing authority renters required one or more additional bedrooms.

SUMMARY OF FINDINGS *continued*

HOUSING UTILISATION

continued



Sixty-seven percent of couples living with dependent children had at least one spare bedroom, compared to 48% of one parent households with dependent children. Of the latter group, 10% required one or more additional bedrooms. Multiple family households and group households were the most likely to require additional bedrooms (25% and 4% respectively). On average, dwellings for couples with dependent and non-dependent children contained the highest number of bedrooms (3.8) and housed an average of 4.7 people.

HOUSING COSTS

In this publication, housing costs are defined as the sum of rent payments; rate payments (water and general); and mortgage or unsecured loan payments, if the initial purpose of the loan was primarily to buy, add, or alter the dwelling. Owners that have a mortgage where the purpose of the mortgage, when initially taken out, was not primarily housing related are categorised as owners with a mortgage, but their mortgage repayments are not included in their housing costs.

The mean (average) weekly housing costs for all households was \$185 in 2005–06. There is, however, considerable variation in housing costs with 43% of all households paying \$75 or less per week.

For owners without a mortgage, the average weekly housing costs were \$29, which represented 3% of average gross weekly income for those households. Owners with a mortgage paid an average of \$338 per week on housing costs, which represented 20% of their average gross weekly income; although about 36% of this amount was repaying the principal outstanding on the loan. Households renting from private landlords paid an average of \$223 per week, representing 19% of their average gross income. Households renting from state and territory housing authorities paid an average of \$100 per week, representing 17% of their average gross income.

The effect of Commonwealth Rent Assistance (CRA) should be taken into consideration when comparing the housing costs of private renters to those of other households. Eligible social security recipients may receive a non-taxable income supplement in the form of CRA if the private rent they pay is above a threshold level. It is estimated that CRA effectively lowers the total housing costs by 10% for all private renters. See paragraph 15 of the Explanatory Notes for more detail.

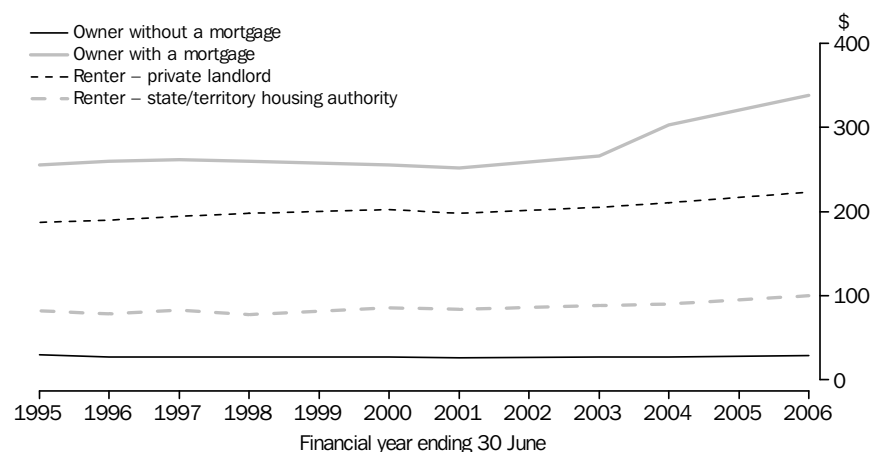
SUMMARY OF FINDINGS *continued*

Changes since 1994-95

Between 1994-95 and 2005-06, owners with a mortgage experienced an \$82 (or 32%) increase in average weekly housing costs, after adjustment for inflation. For other tenure types, the changes were smaller with an overall increase of \$36 (or 19%) for private renters and \$18 (or 22%) for public renters.

For private renters, this represented a small decline in the proportion of income spent on housing costs, from 20% to 19% — but for public renters it represented the same proportion of income spent on housing costs as in 1994-95, at 17%. As noted above, the effect of CRA receipts should be taken into consideration when making comparisons of housing costs of private renters with those of other tenure types.

6 AVERAGE WEEKLY HOUSING COSTS(a), Tenure and landlord type, 1994-95 to 2005-06



(a) Adjusted for changes in the Consumer Price Index to 2005-06 dollars.

Note: Survey not run in 1998-99, 2001-02, or 2004-05. Values have been interpolated for these years.

Lower income households

Lower income households are defined in this publication as those containing the 30% of people with equalised disposable household income between the 10th and 40th percentiles.

Although this group reported lower housing costs, on average, than all households, their housing costs represented a greater proportion of their gross weekly income. Lower income owners with a mortgage paid an average of \$250 a week in housing costs, which represented 28% of their gross weekly income, while all owners with a mortgage paid an average of \$338, or 20% of their gross weekly income, on housing costs (see table 5).

Similarly, lower income households renting from private landlords paid an average of \$193 a week on housing costs, which represented 29% of their gross weekly income, while all private renters paid an average of \$223, or 19% of their gross weekly income, on housing costs.

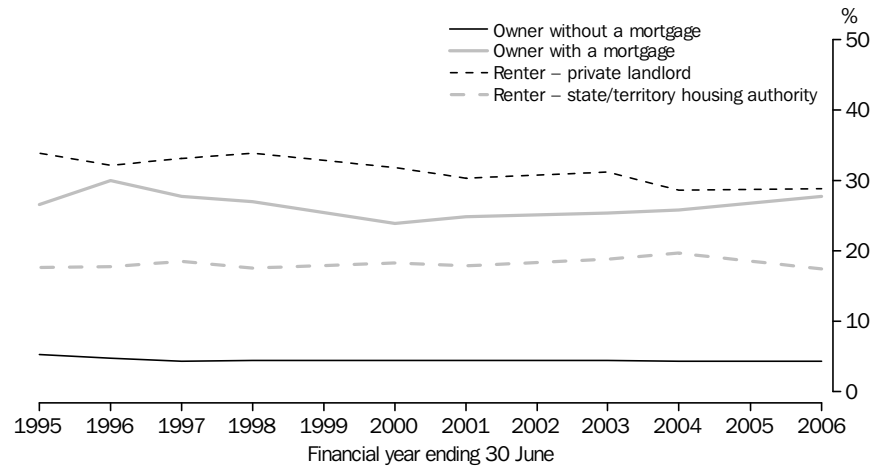
As a proportion of gross household income, housing costs of lower income owners with a mortgage declined from 27% in 1994-95 to 24% in 1999-00 before rising to 28% in 2005-06.

Housing costs as a proportion of income for lower income private renters fell from 34% in 1994-95 to 31% in 2000-01 and 29% in 2005-06.

SUMMARY OF FINDINGS *continued*

Lower income households
continued

7 HOUSING COSTS AS A PROPORTION OF GROSS INCOME, Lower income households, 1994-95 to 2005-06 (a)



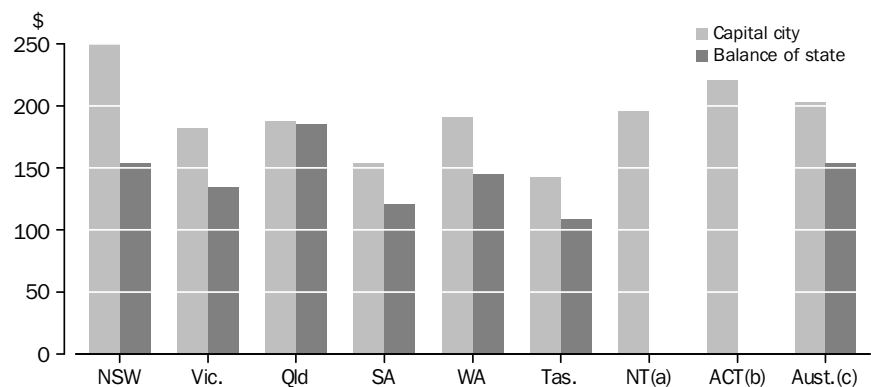
(a) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.

Note: Survey not run in 1998-99, 2001-02, or 2004-05. Values have been interpolated for these years.

States and territories

Mean housing costs were higher in the capital cities of Australia than in the rest of the states and territories. The differences between regions often reflect differences in property values, rental prices, urban settlement and tenure patterns. The greatest difference was in New South Wales, with Sydney housing costs 64% higher than the rest of the state. In contrast, Brisbane housing costs were only 2% higher than the rest of Queensland, which had the highest non-capital city housing costs in Australia.

8 AVERAGE WEEKLY HOUSING COSTS, States and territories, 2005-06



(a) Balance of NT estimates are not sufficiently reliable to be shown separately. (b) Capital city estimates for the ACT relate to total ACT. (c) Includes NT balance.

VALUE OF DWELLING

In the SIH, owners were asked to estimate the value of their dwelling. The estimate they provided may differ from valuations made by accredited valuers or the actual sale price of the dwelling. The extent of the difference has not been measured and therefore some care needs to be taken when using these data.

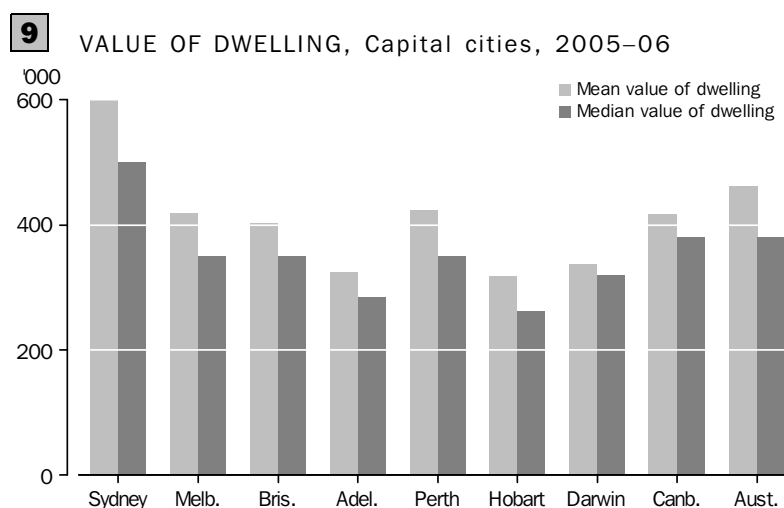
SUMMARY OF FINDINGS *continued*

VALUE OF DWELLING *continued*

In 2005–06 the median value of the 5.5 million owner occupied dwellings was \$350,000, an increase of 10% on the CPI adjusted value of \$317,000 in 2003–04, and an 88% increase on the corresponding value in 1994–95 (see table 1). The CPI adjusted value of the median mortgage outstanding increased by 25% between 2003–04 and 2005–06 (from \$107,000 to \$134,000), and by 79% between 1994–95 and 2005–06.

Dwelling values were highest for couple with dependent children only households, where the eldest child was 15 to 24 years (see table 19). The median value of dwellings for this group was \$440,000. The life cycle group that reported the lowest median value of dwellings was lone person households under the age of 35 years. The median value for this group was \$251,000.

The median value of dwellings in Australian capital cities was \$380,000 in 2005–06 (see table 26). The median value was highest in Sydney at \$500,000, followed by Canberra at \$380,000. Hobart had the lowest median value, at \$262,000.



RECENT HOME BUYERS

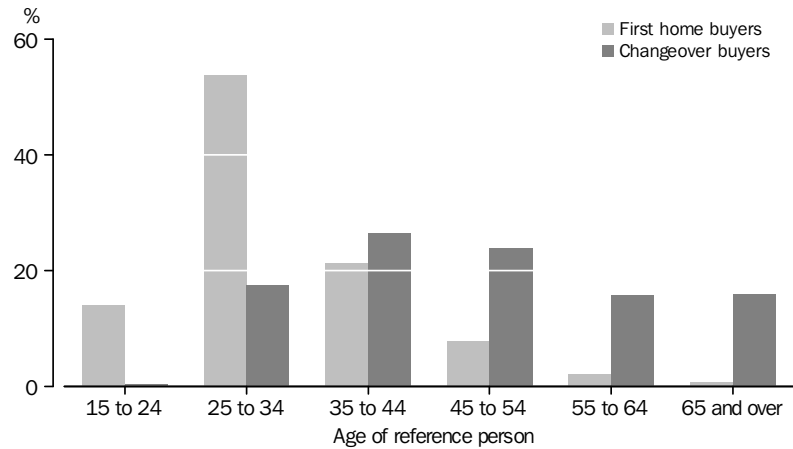
More than 1.1 million households purchased their dwelling in the three years prior to the 2005–06 survey. These households are divided into first home buyers (28%) and changeover buyers (72%). Most first home buyers were young households with a reference person aged under 35 years (68%). Less than 11% of first home buyer households had a reference person aged 45 years and over. In contrast, more than half (56%) of changeover buyer households had a reference person aged 45 years and over.

SUMMARY OF FINDINGS *continued*

RECENT HOME BUYERS

continued

10 AGE OF REFERENCE PERSON, Recent home buyer households, 2005–06

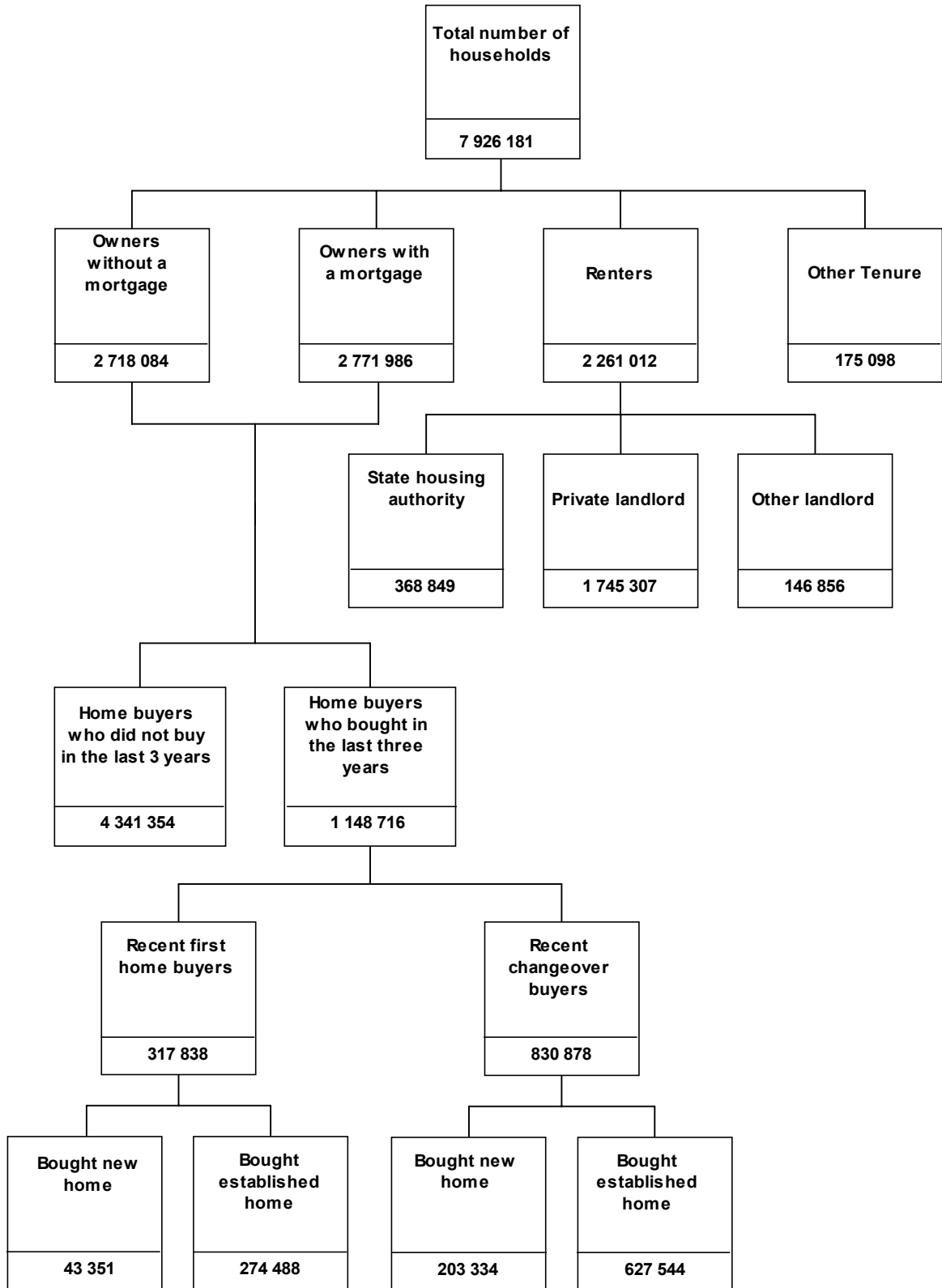


The median value of recently purchased dwellings was \$290,000 for first home buyers and \$360,000 for changeover buyers (see table 34). Average housing costs, on the other hand, were higher for first home buyers than for changeover buyers, at \$398 and \$296 per week respectively (see table 32). This is consistent with a higher proportion of first home buyers having a mortgage (95%) than for changeover buyers (64%).

New dwellings purchased by recent home buyers had both a higher median value (\$400,000) than established dwellings purchased by recent home buyers (\$320,000). However average weekly housing costs for recent home buyers were lower for those who purchased new dwellings (\$289) than for those who purchased established dwellings (\$334).

SUMMARY OF FINDINGS *continued*

DENDOGRAM OF
SELECTED HOUSEHOLD
CHARACTERISTICS



FEATURE ARTICLE

FIRST HOME BUYERS IN AUSTRALIA

INTRODUCTION

Home ownership is a widely held aspiration in Australia, providing security of tenure and long-term economic benefits to home owners. Housing is also very significant in the national economy in terms of investment levels, building activity and employment.

Australia has one of the highest levels of home ownership in the world. Results from the Census of Population and Housing show that home ownership was at 70% in 2006, little changed over the past 40 years (see table 1). Small fluctuations in measured home ownership rates derived from census data in part reflect methodological differences from Census to Census.

1. ALL OCCUPIED PRIVATE DWELLINGS, By tenure type

Year	Owner	Owner	All owner	Renter	Other	Total(a)	Proportion
	without a mortgage	with a mortgage	occupied private dwellings		Tenure		of owner occupied private dwellings
	`000	`000	`000	`000	`000	`000	%
1966(b)	na	na	2 232	835	60	3 127	71.4
1971(b)	na	na	2 469	1 001	119	3 589	(c)68.8
1976	1 306	1 438	(d)2 762	1 045	232	4 039	(e)68.4
1981	1 549	1 543	(d)3 179	1 164	191	4 534	70.1
1986	1 982	1 604	3 586	1 334	174	5 095	70.4
1991	2 362	1 561	3 923	1 561	210	5 694	68.9
1996	2 658	(f)1 656	4 314	1 866	68	6 248	69.0
2001	2 811	(f)1 872	4 683	1 953	101	6 737	69.5
2006	2 478	(f)2 448	4 926	2 064	66	7 056	69.8

na not available

(a) Excludes not stated.

(b) Separate figures for owners without a mortgage and owners with a mortgage are not available for these years.

(c) Following the 1967 Referendum and a subsequent change in the Indigenous question wording in the Census in 1971, the Indigenous census count increased 45%. This change made a small contribution to the decrease in the measured proportion of owner occupied private dwellings.

(d) Includes 'owner/purchaser undefined' which account for 0.4% of the total in 1976 and 1.9% in 1981. In subsequent years only the specific categories of 'owner with a mortgage' and 'owner without a mortgage' were included on Census forms, which may have resulted in some decline in measured ownership rates.

(e) Due to budgetary restraints, the ABS was unable to complete the normal processing of the data and a 50% sample was processed. The impact of this on the measured proportion of owner occupied private dwellings is not clear.

(f) Includes dwellings 'Being purchased under a rent/buy scheme'. These accounted for 0.5% of occupied private dwellings in 1996, 0.7% in 2001 and 0.2% in 2006. In previous years this tenure category was not separately catered for on Census forms and it is not known how households with rent/buy tenure would have responded to the questions on tenure.

Source: ABS data available on request, Census of Population and Housing.

While at any one time most people in Australia are living in owner occupied dwellings, many factors influence when and if people enter the housing market for the first time (ie become first home buyers). For many, the decision to become a first home buyer (FHB) will reflect their life cycle stage (partnering, having children) and their capacity to finance the purchase of a dwelling and service that financial commitment. For some people, acquisition of other assets may take precedence over housing.

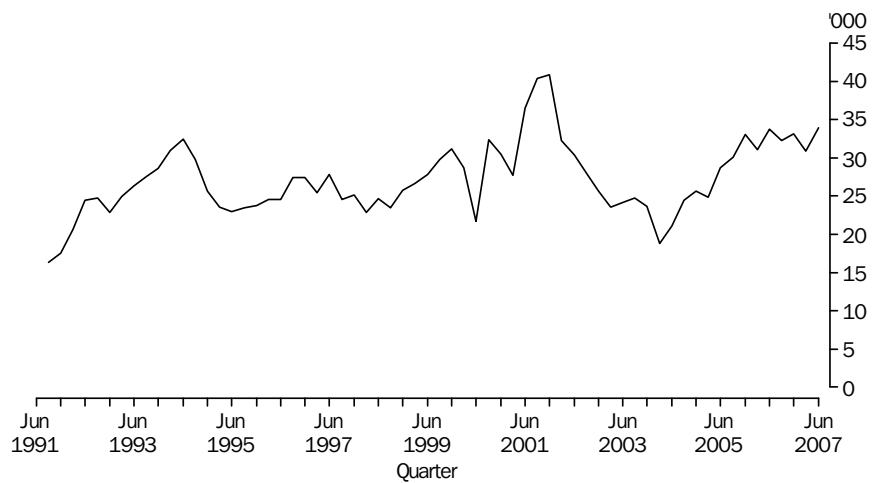
INTRODUCTION *continued*

This article examines the characteristics of FHBs and how they have changed since the early 1990s.

HOUSING FINANCE

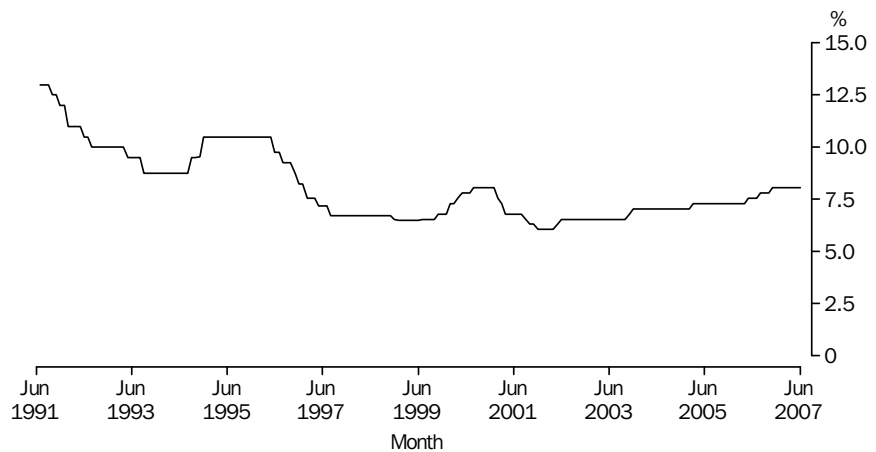
From June 1991 to June 2007, the number of FHB finance commitments (see graph 2) has averaged about 27,000 commitments per quarter, but has fluctuated between 16,000 and 41,000 commitments per quarter. Some of the fluctuations in the series may reflect potential FHB responses to changes in interest rates (see graph 3). The introduction in July 2000 of the First Home Owner Grant (FHOG), and an additional FHOG that was made available up until June 2002, are likely to have brought forward some FHB decisions into that 2 year time period.

2. FHB FINANCE COMMITMENTS



Source: *Housing Finance, Australia* (cat. no. 5609.0)

3. HOME LOAN INTEREST RATES, Standard variable rate (a)



(a) Banks' standard variable rate for housing loans.

Source: *Reserve Bank of Australia*.

FHB WITHOUT A MORTGAGE

In the ABS Survey of Income and Housing (SIH) a FHB is defined as a household in which the reference person for that household (or their co-resident partner) bought the dwelling in which they reside in the three years prior to being interviewed, and neither that reference person nor their co-resident partner had owned a home previously.

FHB WITHOUT A MORTGAGE *continued*

In the 2005–06 SIH, 318,000 Australian households had purchased their first home in the 3 years prior to interview. Of these, 95% owned their home with a mortgage at the time of interview, up from 82% in 1995–96 (see table 4).

The 5% of FHB households without a mortgage in 2005–06 had an average household net worth of \$882,000, compared to \$236,000 for FHB households with a mortgage. One in two of those FHB households without a mortgage were lone person households.

4. FHB HOUSEHOLDS WITH AND WITHOUT A MORTGAGE

	<i>FHBs without a mortgage</i>	<i>FHBs with a mortgage</i>	<i>All FHB households</i>	<i>Proportion of FHBs with a mortgage</i>
	'000	'000	'000	%
1995–96	68.6	318.2	386.8	82.3
1996–97	45.6	329.9	375.5	87.9
1997–98	58.8	387.1	445.9	86.8
1999–00	65.9	328.2	394.1	83.3
2000–01	55.0	358.2	413.1	86.7
2002–03	38.6	384.2	422.8	90.9
2003–04	21.2	372.8	394.0	94.6
2005–06	*14.6	303.3	317.7	95.4

* estimate has a relative standard error of 25% to 50% and should be used with caution

Note: Survey not run in 1998–99, 2001–02 or 2004–05.

Source: ABS data available on request, Survey of Income and Housing

FHB WITH A MORTGAGE

The remainder of this article focuses on FHBs with a mortgage. Most of the data referred to is included in tables 12 to 14 at the end of this article.

Most FHBs with a mortgage in 2005–06 were relatively young, with 68% having the reference person aged under 35 years. Only 10% of FHBs with a mortgage had the reference person aged 45 years or older. Between 1995–96 and 2005–06 the average age of the reference person remained between 31 and 33 years. The age distribution of the reference person in these households did not change significantly over this period.

Partnering often precedes home purchase, and often has the advantage of providing two incomes to meet the associated housing costs, particularly during the initial loan repayment period. Couple households made up the majority (68%) of FHBs with a mortgage in 2005–06, with just over half of these including children. A further 20% were lone person households. There has been little change in the family composition of FHBs with a mortgage since 1995–96.

In 2005–06, the majority (57%) of FHBs with a mortgage had at least two income earners, a proportion that has remained broadly unchanged since 1995–96. All but 2% of these households had someone in full or part-time employment at the time of the survey.

Over two thirds (70%) of reference people in FHB households with a mortgage had a non-school qualification in 2005–06, up from 58% in 1995–96. In 2005–06, 33% had a bachelor degree or higher, compared with 18% a decade earlier.

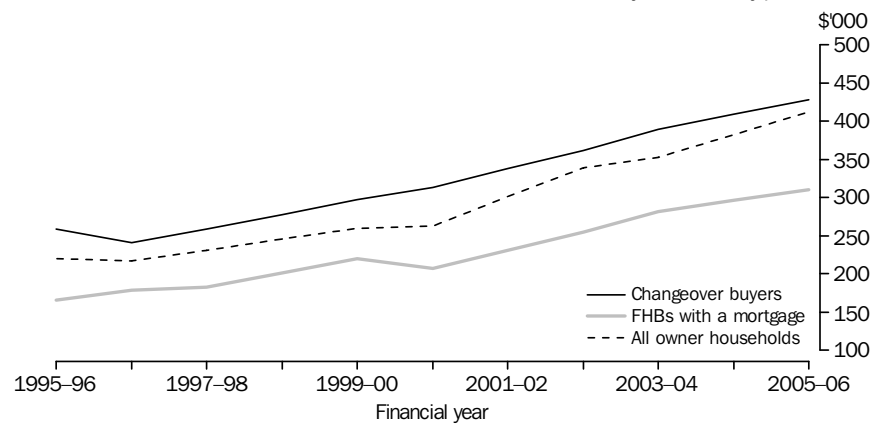
In 2005–06, educational attainment was a little lower in the general population in the age group 18–44 years (a reasonable approximation to the FHB age group). In this population 62% had a non-school qualification, compared to 70% for FHBs with a mortgage.

HOME PURCHASES

On average, FHBs with a mortgage purchase less expensive homes than changeover buyers i.e. households that bought their home in the preceding three years, but had previously owned another dwelling. In 2005–06 the mean value of the dwelling for FHBs with a mortgage (as estimated by the householder) was \$310,000, compared to \$428,000 for changeover buyers and \$412,000 for all owner households (see graph 5).

Between 1995–96 and 2005–06 the mean value of dwellings, estimated by their owners at the time of interview, was consistently substantially lower for FHBs with a mortgage than for changeover buyers. After adjustment for inflation, the mean value of dwellings for FHBs with a mortgage increased by 87% over this period (from \$165,000 to \$310,000), compared with 65% for changeover buyers.

5. MEAN ESTIMATED VALUE OF DWELLING (a), By owner type



(a) In 2005–06 dollars. Adjusted for changes in the Consumer Price Index.

Note: Survey not run in 1998–99, 2001–02 or 2004–05. Values have been interpolated for these years.

Source: ABS data available on request, Survey of Income and Housing.

Dwelling type

Although separate houses have continued to be the most favoured form of housing in Australia, there has been a shift among FHBs with a mortgage towards medium and high density housing (which includes semi-detached houses, terrace houses, townhouses, flats, units and apartments). In 2005–06, 27% of FHBs with a mortgage occupied these types of dwellings, up from 15% in 1995–96.

In 2005–06, FHBs with a mortgage lived in smaller dwellings, on average (2.94 bedrooms), than either changeover buyers (3.30 bedrooms) or all owner households (3.26 bedrooms). This, along with the differences in house prices, indicates that FHBs with a mortgage occupy different segments of the housing market to changeover buyers.

Despite the FHB trend towards medium and higher density housing, the average number of bedrooms for dwellings occupied by FHBs with a mortgage has been largely unchanged since 1995–96. This is partly due to the larger size of semi-detached houses, terrace houses and townhouses now occupied by FHBs with a mortgage, up from 2.2 bedrooms in 1995–96 to 2.6 bedrooms in 2005–06.

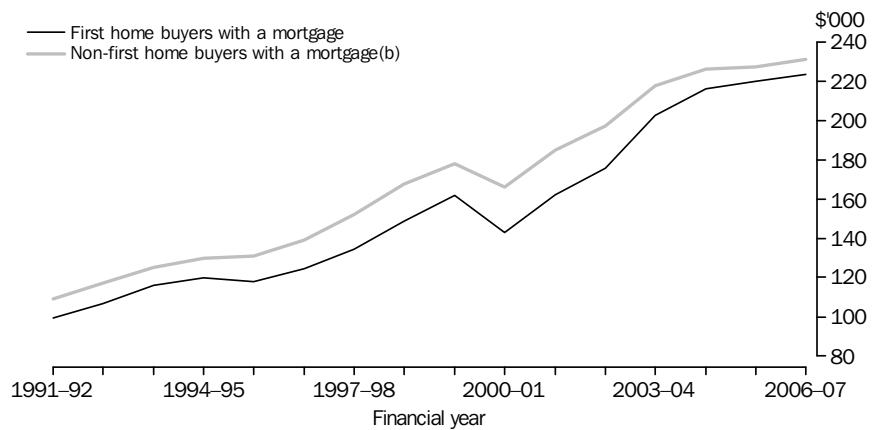
The proportion of FHBs with a mortgage buying new homes, as opposed to established homes, fell from 23% in 1995–96 to 14% in 2005–06.

Housing loans

FHBs borrow less money, on average, than non-first home buyers. In 2006–07 the average amount borrowed by FHBs with a mortgage was \$223,000 (in 2005-06 dollars), while the average amount borrowed by non-first home buyers with a mortgage was \$231,000 (see graph 6).

In real terms, the average size of loans taken out by FHBs with a mortgage rose by \$124,000 (or 124%) since 1991–92, mainly reflecting the rise in dwelling values over this period.

6. AVERAGE LOAN SIZE (a), Purchase of owner occupied dwellings with a mortgage



(a) In 2005–06 dollars. Adjusted for changes in the Consumer Price Index.
 (b) Excludes refinancing.

Source: *Housing Finance, Australia* (cat. no. 5609.0).

HOUSEHOLD ECONOMIC RESOURCES

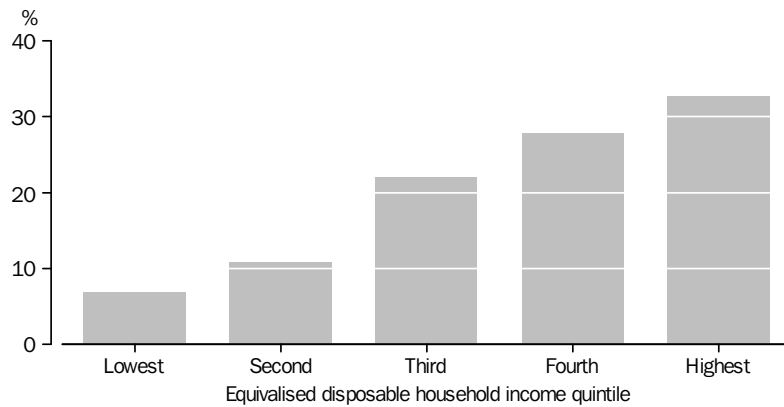
The capacity of a household to purchase a home and to service the ongoing costs of a home loan, together with other household costs, is largely determined by its access to economic resources, notably the incomes and wealth of its members.

Income

FHBs with a mortgage tend to have higher than average household incomes. In 2005–06, they had an average weekly gross income of \$1,544, 18% higher than the average for all households. Just over 60% of people in FHB households with a mortgage were in the top two quintiles (40%) of equivalised disposable household income in 2005–06 (see graph 7). Only 18% were in the bottom two quintiles (40%). This is consistent with their higher than average number of persons employed per household (1.60 compared with 1.26 for all households).

Income continued

7. INCOME DISTRIBUTION, FHBs with a mortgage, 2005–06



Source: ABS data available on request, Survey of Income and Housing.

Between 1995–96 and 2005–06 the average real disposable income of people living in FHB households with a mortgage increased by 31%, a little lower than the average increase for people living in all households (up 35% over the same period) and on a par with the 31% for those living in what are described as 'low income households' (ie those in the second and third equivalised disposable income deciles).

Over the same period, the distribution of equivalised disposable household income of FHBs with a mortgage remained broadly unchanged. The proportion of people from FHB households with a mortgage who were in the bottom three equivalised disposable income quintiles rose slightly from 39% in 1995–96 to 40% in 2005–06.

Wealth

Although FHBs with a mortgage have higher than average incomes, they have lower than average net worth. In 2005–06 FHBs with a mortgage had mean net worth of \$236,000, 42% below the average net worth for all households. This is consistent with the young age profile of FHBs with a mortgage, and the common pattern of people gradually accumulating wealth throughout their working life, including through the acquisition of a dwelling and the increasing equity in it, as it appreciates in value over time and as mortgages are repaid.

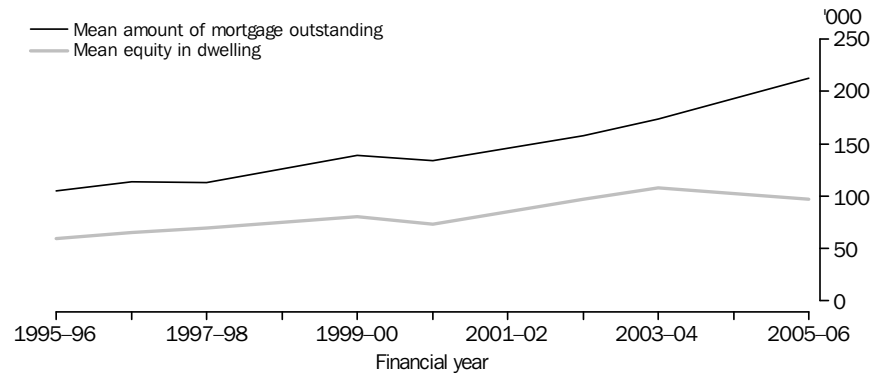
Home equity

For many FHBs with a mortgage, the equity accumulated in their home represents the major part of their household wealth. Equity is measured as the value of the dwelling less the reported value of any outstanding loans secured against the dwelling. In 2005–06 FHBs with a mortgage had a mean dwelling equity of \$97,000. Since 1995–96, the real mean dwelling equity of FHBs with a mortgage has increased by 62% (see graph 8).

The average amount of principal owed (mortgage outstanding) on the homes of FHBs with a mortgage was \$213,000 in 2005–06, an increase of 102% in real terms since 1995–96. The faster rate of increase in the principal outstanding on FHB homes owned with a mortgage reflects the increases in house prices and therefore the mortgages taken out to acquire them, although some of the increased loan amounts may reflect borrowing for other, subsidiary purposes, as well as dwelling acquisition.

Home equity continued

8. MEAN MORTGAGE OUTSTANDING AND MEAN EQUITY IN DWELLING (a) (b), FHBs with a mortgage



(a) In 2005-06 dollars. Adjusted for changes in the Consumer Price Index.

(b) From 2003-04 excludes amounts of loans for business and investment purposes secured against the dwelling.

Note: Survey not run in 1998-99, 2001-02 or 2004-05. Values have been interpolated for these years.

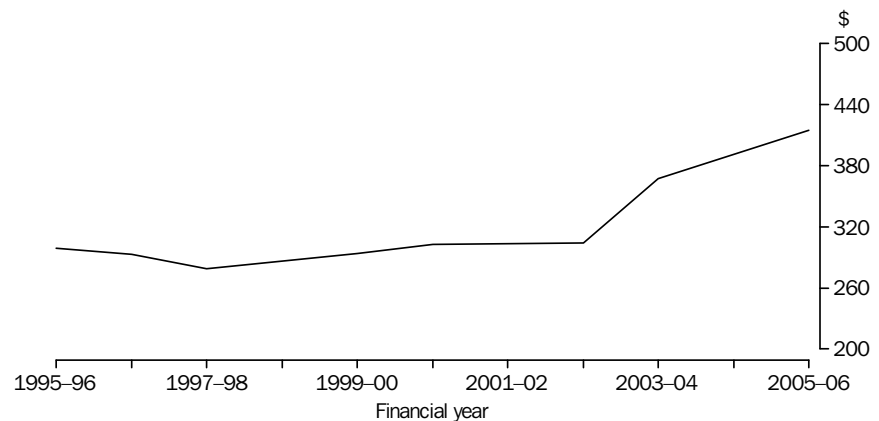
Source: Data available on request, Survey of Income and Housing.

Housing costs

In this article housing costs for owners with a mortgage refer to rate payments and mortgage or unsecured loan payments, if the initial purpose of the loan was primarily to buy, add or alter the dwelling. Additional housing costs incurred by owners such as repairs, maintenance and dwelling insurance are not collected in the SIH.

In 2005-06 average weekly housing costs of FHBs with a mortgage were \$415, or 27% of gross household income. Between 1995-96 and 2005-06, this amount rose \$116 per week (or 39%) in real terms (see graph 9), a little higher than the increase in their real gross household incomes over the same period (up 33%).

9. AVERAGE WEEKLY HOUSING COSTS (a), FHBs with a mortgage



(a) In 2005-06 dollars. Adjusted for changes in the Consumer Price Index.

Note: Survey not run in 1998-99, 2001-02 or 2004-05. Values have been interpolated for these years.

Source: ABS data available on request, Survey of Income and Housing.

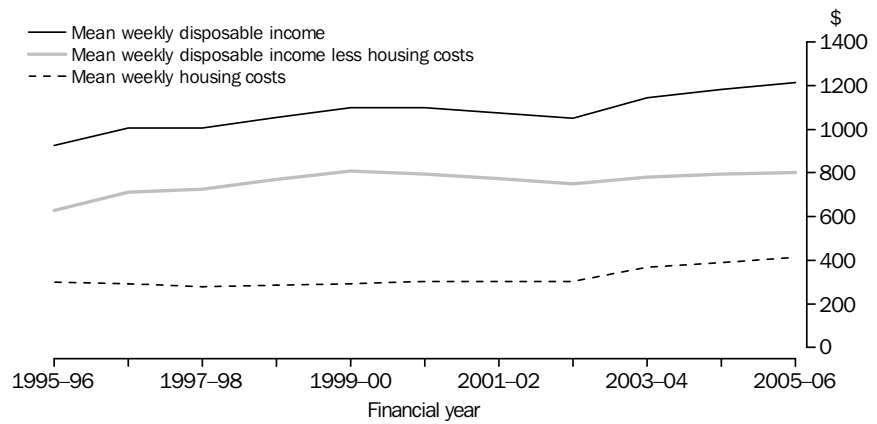
The interest component of mortgage repayments for FHBs with a mortgage was the largest part of their weekly housing costs. In 2005-06, interest on the loan accounted for 70% of the housing costs of FHBs with a mortgage, compared to 67% for changeover buyers with a mortgage and 64% for all owner households with a mortgage. The equivalent proportions in 2003-04 were 64%, 66% and 59% respectively.

Disposable income less housing costs

The income available to FHBs with a mortgage to support other household consumption, after deducting housing costs from their disposable income, provides a further indication of their economic circumstances.

In 2005–06 the average disposable household income, less housing costs, was \$800 per week for FHBs with a mortgage. In real terms, this has risen 27% from \$629 per week in 1995–96 (see graph 10).

10. MEAN WEEKLY DISPOSABLE INCOME, HOUSING COSTS AND DISPOSABLE INCOME LESS HOUSING COSTS (a), FHBs with a mortgage



(a) In 2005–06 dollars. Adjusted for changes in the Consumer Price Index.

Note: Survey not run in 1998–99, 2001–02 or 2004–05. Values have been interpolated for these years.

Source: Data available on request, Survey of Income and Housing.

The principal component of mortgage repayments can be considered to be a form of saving rather than a recurrent housing cost. In 2005–06 the average principal component was \$123 per week for FHBs with a mortgage. Excluding this from the measure of housing costs would result in an average disposable income net of housing costs of \$923 per week in 2005–06.

Lower income households

Households with low or moderate incomes and limited reserves of wealth may have difficulty obtaining finance or meeting the ongoing costs of owning a home with a mortgage, particularly in periods when house prices are rising quickly.

In this publication 'lower income households' have been defined as those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles. While the majority of FHBs with a mortgage have higher than average incomes, 14% of FHBs with a mortgage were from lower income households. This proportion has remained broadly unchanged since 1995–96.

In 2005–06 the average age of the reference person in lower income FHB households with a mortgage was 35 years, compared to 32 years for other FHB households with a mortgage (see table 13 at the end of this article). They were more likely to have dependent children (60% compared with 34%) and less likely to have two employed persons (26% compared with 59%).

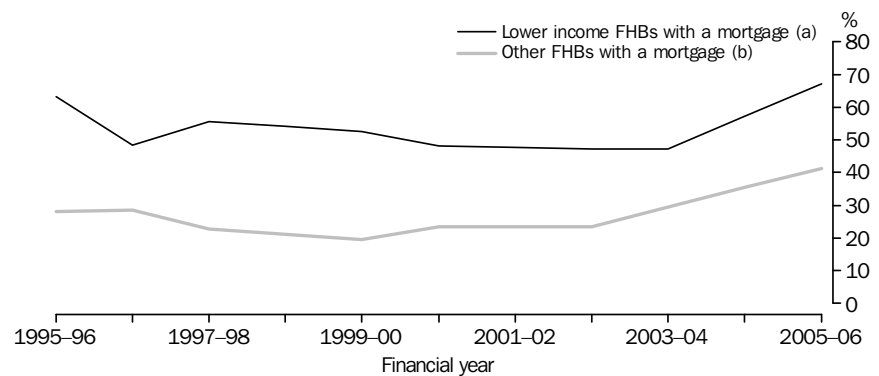
Lower income households continued

Lower income FHBs with a mortgage reported lower average dwelling values than other FHBs with a mortgage (\$260,000 compared with \$318,000) and lower weekly housing costs (\$299 compared with \$434). Just over 90% of these households were in the bottom half of the wealth distribution.

Despite lower housing costs, lower income FHBs with a mortgage, on average, spend a greater proportion of their income on housing costs than other FHBs with a mortgage (34% compared to 26%). Two thirds of lower income FHBs with a mortgage spend more than 30% of their gross income on housing costs (see graph 11).

To varying extents, householder preferences may influence how much FHBs with a mortgage spend on housing costs. Some households may choose to live in an area with high housing costs because it is close to their place of employment. Others may choose to make higher mortgage repayments now, in order to pay off a mortgage faster, as a form of investment. However these options may be less available to lower income households.

11. PROPORTION OF FHB WITH A MORTGAGE WHO SPEND MORE THAN 30% OF GROSS INCOME IN HOUSING COSTS



(a) Lower income households are those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles.
 (b) Excludes households with nil or negative total income.

Note: Survey not run in 1998-99, 2001-02 or 2004-05. Values have been interpolated for these years.

Source: Data available on request, Survey of Income and Housing.

POTENTIAL FHB

Certain renters have similar economic circumstances to FHBs. People in these groups may become future FHBs or exhibit particular characteristics which suggest that their lifestyle preferences, investment decisions or other factors are leading to the choice, at least for the time being, for renting over owning a home. Other factors may involve job mobility or uncertainty about future employment.

Young high income renters

There are a number of people in young households (reference person aged under 35 years) who may potentially have the economic resources to purchase their own home, but who are currently renting. In 2005-06, 44% of people in young households in the top quintile of equivalised disposable household income (high income households) were renting.

*Young high income renters
continued*

Young high income renter households had mean net worth of \$180,000. One in six (17%) of these households owned property (residential and/or non-residential) that they were not living in. For those who owned property, the mean value was \$338,000, which is \$14,000 lower than the mean value of property owned by young high income FHBs with a mortgage. Young high income renter households also had a mean value of \$26,000 in shares in 2005–06 (see table 14 at the end of this article).

In 2005–06, young high income renter households were less likely than young high income FHBs with a mortgage to be in couple only households (38% compared to 57%) or to have dependent children (7% compared to 15%). Conversely, they were more likely to be in group households (22% compared to 5%). Despite the difference in family composition, the same proportion of each group had a bachelor degree or higher (56%).

FURTHER INFORMATION

Microdata records in the Confidentialised Unit Record Files (CURFs) released by ABS from the SIH are available for analysis and include fields for first home buyers and changeover buyers.

A full range of up-to-date information about the availability of ABS CURFs and about applying for access to CURFs is available via the ABS web site <<http://www.abs.gov.au>> (see Services We Provide, Confidentialised Unit Record Files (CURFs)). Inquiries to the ABS Microdata Access Strategies Section can be emailed to: microdata.access@abs.gov.au. Alternatively, telephone the section on (02) 6252 7714.

12. FHB WITH A MORTGAGE, Selected household characteristics

		1995-96	1996-97	1997-98	1999-00	2000-01	2002-03	2003-04	2005-06
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC									
Age group of reference person									
15 to 24	%	9.6	12.6	9.2	9.5	10.5	12.2	10.0	14.7
25 to 34	%	61.4	56.7	61.5	57.2	65.0	52.9	59.7	53.6
35 to 44	%	23.4	22.4	22.0	24.8	19.0	25.6	23.2	21.7
45 to 54	%	*4.2	6.1	5.1	7.5	*4.8	7.6	4.4	7.6
55 to 64	%	**0.9	*2.2	*2.1	**1.0	**0.7	*1.7	*2.3	*1.6
65 and over	%	**0.5	—	—	—	—	**0.1	**0.4	**0.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household									
One family households									
Couple family with dependent children	%	36.6	36.2	34.7	35.1	30.5	33.6	31.4	34.6
One parent family with dependent children	%	*3.4	*2.7	3.2	*4.1	*4.0	4.4	4.7	*2.7
Couple only	%	32.0	31.0	34.1	30.8	34.5	29.4	34.6	33.5
Other one family households	%	*3.9	*4.4	*5.1	*4.7	6.1	5.7	4.0	*5.3
Multiple family households									
Non-family households	%	—	**1.8	*2.4	**1.8	**0.2	*1.0	**0.3	**0.6
Lone person	%	17.4	18.4	14.9	14.8	16.9	20.2	20.0	20.0
Group households	%	6.8	5.5	*5.6	8.7	7.8	5.7	5.1	*3.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons									
None	%	5.6	5.1	*4.4	*3.5	*4.2	4.7	*3.9	*1.7
One	%	36.0	39.6	36.5	37.4	38.2	41.0	37.8	40.9
Two	%	54.6	50.1	54.7	51.4	52.6	50.4	54.2	54.1
Three or more	%	*3.8	*5.2	*4.4	*7.7	*5.0	*3.9	4.1	*3.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Level of highest non-school qualification									
– Household reference person									
Bachelor degree or higher	%	18.0	19.0	17.4	19.9	23.7	22.4	30.2	33.1
Advanced diploma and diploma or below	%	39.6	40.3	37.1	40.4	38.2	36.5	37.8	36.8
No non-school qualification	%	42.4	40.8	45.5	39.4	37.5	38.9	30.8	29.0
Total(a)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	%	84.7	82.7	82.5	81.9	80.6	77.0	82.8	72.3
Semi detached/row or terrace house/townhouse	%	7.9	10.0	*6.4	10.7	8.3	11.1	9.8	15.2
Flat/unit/apartment	%	7.4	7.3	10.8	*7.1	*10.6	11.6	7.4	11.5
Total(b)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
New or established dwelling									
New dwelling	%	22.7	23.1	17.4	15.5	19.5	21.3	17.6	13.5
Established dwelling	%	77.3	76.9	82.6	84.5	80.5	78.7	82.4	86.5
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of bedrooms in dwelling									
One bedroom	%	*2.2	*1.8	**1.0	*1.4	*1.8	*1.6	*2.5	*3.0
Two bedrooms	%	22.7	21.2	22.9	21.9	21.0	21.8	21.4	22.5
Three bedrooms	%	61.5	58.4	57.7	56.2	57.1	54.2	57.4	53.8
Four bedrooms	%	13.0	17.0	16.4	19.0	18.1	20.6	16.5	19.1
Five or more bedrooms	%	**0.7	*1.6	*1.9	**1.5	*2.0	*1.8	*2.1	*1.5
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes level not determined.

(b) Includes other dwelling types.

(c) Includes bed-sits and dwellings with no bedrooms.

12. FHB WITH A MORTGAGE, Selected household characteristics *continued*

		1995-96	1996-97	1997-98	1999-00	2000-01	2002-03	2003-04	2005-06
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC									
Equivalised disposable household income(a)									
Lowest quintile	%	7.2	10.8	9.1	9.8	8.5	7.7	7.3	6.8
Second quintile	%	13.3	9.5	9.0	9.8	9.5	15.1	9.6	10.8
Third quintile	%	18.3	16.3	21.3	17.4	17.5	21.0	18.6	22.0
Fourth quintile	%	24.4	21.3	25.6	25.4	27.2	23.3	28.2	27.8
Highest quintile	%	36.7	42.1	34.9	37.6	37.3	32.9	36.2	32.6
Second and third deciles	%	9.8	9.4	7.6	10.2	7.5	8.4	7.4	8.9
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person									
	years	32	32	32	33	31	33	33	33
Average number of persons in household									
	no.	2.60	2.66	2.62	2.70	2.51	2.58	2.48	2.50
Average number of bedrooms in dwelling									
	no.	2.88	2.95	2.96	2.97	2.98	2.99	2.95	2.94
Mean value of dwelling in 2005-06 dollars(b)									
	\$'000	165	179	183	220	207	255	282	310
Mean gross household income in 2005-06 dollars(b)									
	\$ per week	1 164	1 292	1 268	1 439	1 400	1 339	1 458	1 544
Mean disposable household income in 2005-06 dollars(b)									
	\$ per week	928	1 006	1 005	1 101	1 098	1 052	1 146	1 215
Mean net worth in 2005-06 dollars(b)									
	\$'000	na	na	na	na	na	na	232.5	235.9
Mean equity in dwelling in 2005-06 dollars(b)									
	\$'000	60	65	70	81	73	97	108	97
Mean amount of mortgage outstanding in 2005-06 dollars(b)									
	\$'000	105	114	113	139	134	158	174	213
Mean housing costs in 2005-06 dollars(b)									
	\$ per week	299	293	279	294	303	304	367	415
Housing costs as a proportion of gross income(c)									
	%	26	22	20	20	21	23	25	27
Mean disposable household income less housing costs in 2005-06 dollars(b)									
	\$ per week	629	712	727	807	795	748	779	800
Estimated number of households									
	'000	318.2	329.9	387.1	328.2	358.2	384.2	372.8	303.3
Number of households in sample									
	no.	331	362	373	299	318	507	547	363

na not available

(a) See paragraphs 38 to 45 of the explanatory notes.

(b) Adjusted for changes in the Consumer Price Index.

(c) Excludes households with nil or negative total income.

13. FHB WITH A MORTGAGE, 2005–06

		Lower income FHBs with a mortgage(a)	Other FHBs with a mortgage	All FHBs with a mortgage
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC				
Age group of reference person				
15 to 24	%	*18.7	14.1	14.7
25 to 34	%	31.6	57.2	53.6
35 to 44	%	35.2	19.5	21.7
45 to 54	%	*12.0	6.8	7.6
55 to 64	%	—	*1.8	*1.6
65 and over	%	**2.5	**0.6	**0.8
Total	%	100.0	100.0	100.0
Family composition of household				
One family households				
Couple family with dependent children	%	54.5	31.4	34.6
One parent family with dependent children	%	*5.8	*2.2	*2.7
Couple only	%	*15.3	36.4	33.5
Other one family households	%	**7.0	*5.0	*5.3
Multiple family households				
Multiple family households	%	**4.6	—	**0.6
Non-family households				
Lone person	%	*12.8	21.1	20.0
Group households	%	—	*3.9	*3.3
Total	%	100.0	100.0	100.0
Number of employed persons				
None	%	**2.5	*1.6	*1.7
One	%	68.8	36.3	40.9
Two	%	*26.0	58.7	54.1
Three or more	%	**2.7	*3.5	*3.4
Total	%	100.0	100.0	100.0
Housing costs as a proportion of gross income(b)				
25% or less	%	30.9	41.2	39.8
More than 25% to 30%	%	**1.8	17.5	15.3
More than 30% to 50%	%	41.6	33.4	34.5
More than 50%	%	*25.6	7.9	10.4
Total	%	100.0	100.0	100.0
Average age of reference person	years	35	32	33
Average number of persons in household	no.	3.35	2.36	2.50
Mean value of dwelling	\$'000	260	318	310
Mean gross household income	\$ per week	878	1 654	1 544
Mean disposable household income	\$ per week	762	1 290	1 215
Mean net worth	\$'000	205	241	236
Mean equity in dwelling	\$'000	86	99	97
Mean amount of mortgage outstanding	\$'000	174	219	213
Mean housing costs	\$ per week	299	434	415
Housing costs as a proportion of gross income(b)	%	34	26	27
Mean disposable household income less housing costs	\$ per week	462	855	800
Estimated number of households	'000	42.8	260.5	303.3
Number of households in sample	no.	52	311	363

* estimate has a relative standard error of 25% to 50% and should be used with caution (a) Lower income households are those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles.

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use (b) Excludes households with nil or negative total income.

— nil or rounded to zero (including null cells)

14. YOUNG HIGH INCOME RENTERS AND FHB WITH A MORTGAGE(a), 2005–06

		High income FHBs with a mortgage with reference person aged under 35 years	High income renter households with reference person aged under 35 years
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC			
Age group of reference person			
15 to 24	%	19.2	17.0
25 to 34	%	80.8	83.0
Total	%	100.0	100.0
Family composition of household			
One family households			
Couple family with dependent children	%	*15.5	*5.5
One parent family with dependent children	%	—	**1.1
Couple only	%	57.3	38.4
Other one family households	%	**3.2	*11.8
Multiple family households			
Non-family households	%	—	**0.3
Lone person	%	*18.7	21.3
Group households	%	**5.3	21.6
Total	%	100.0	100.0
Number of employed persons			
None	%	—	**1.6
One	%	23.1	27.0
Two	%	73.5	56.8
Three or more	%	**3.3	14.6
Total	%	100.0	100.0
Level of highest non-school qualification – Household reference person			
Bachelor degree or higher	%	55.8	56.0
Advanced diploma and diploma or below	%	29.5	23.0
No non-school qualification	%	*14.7	20.5
Total(b)	%	100.0	100.0
Dwelling structure			
Separate house	%	70.7	43.1
Semi detached/row or terrace house/townhouse	%	15.8	19.4
Flat/unit/apartment	%	*12.3	35.7
Total(c)	%	100.0	100.0
Net worth of household			
Less than \$50,000	%	**2.6	25.3
\$50,000 to less than \$100,000	%	19.8	31.5
\$100,000 to less than \$200,000	%	38.0	22.5
\$200,000 to less than \$500,000	%	34.1	14.9
\$500,000 or more	%	*5.4	*5.8
Total	%	100.0	100.0
Ownership of other property (residential or non-residential)			
Owens other property	%	*7.4	17.1
Does not own other property	%	92.6	82.9
Total	%	100.0	100.0
Mean gross household income			
Mean gross household income	\$ per week	2 195	2 272
Mean disposable household income			
Mean disposable household income	\$ per week	1 660	1 752
Mean net worth			
Mean net worth	\$'000	213	180
Mean value of shares			
Mean value of shares	\$'000	**10	*26
Mean value of property (excluding selected dwelling)			
Mean value of property (excluding selected dwelling)	\$'000	*21	58

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) High income households are those containing the 20% of people in the highest equivalised disposable household income quintile.

(b) Includes level not determined.

(c) Includes other dwelling types.

14. YOUNG HIGH INCOME RENTERS AND FHB WITH A MORTGAGE(a), 2005–06 *continued*

		High income FHBs with a mortgage with reference person aged under 35 years	High income renter households with reference person aged under 35 years
Mean housing costs	\$ per week	482	279
Housing costs as a proportion of gross income(b)	%	22	12
Mean disposable household income less housing costs	\$ per week	1 178	1 473
Estimated number of households	'000	75.5	188.5
Number of households in sample	no.	86	195

(a) High income households are those containing the 20% of people in the highest equivalised disposable household income quintile. (b) Excludes households with nil or negative total income.

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1994-95 1995-96 1996-97 1997-98 1999-00 2000-01 2002-03 2003-04 2005-06

MEAN HOUSING COSTS PER WEEK IN 2005-06 DOLLARS (a)

		1994-95	1995-96	1996-97	1997-98	1999-00	2000-01	2002-03	2003-04	2005-06
Tenure and landlord type										
Owner without a mortgage	\$	30	27	27	27	27	26	27	27	29
Owner with a mortgage	\$	256	260	262	260	256	252	266	303	338
Renter										
State/territory housing authority	\$	82	79	83	78	86	84	88	90	100
Private landlord	\$	187	190	194	198	202	198	205	211	223
Total renters(b)	\$	159	159	165	168	173	172	180	185	199
All households(c)	\$	129	127	131	136	140	138	148	168	185
Family composition of household										
One family households										
Couple family with dependent children	\$	178	173	181	193	192	194	216	253	292
One parent family with dependent children	\$	134	132	133	134	145	150	143	162	177
Couple only	\$	111	109	113	112	119	120	129	139	156
Other one family households	\$	94	92	92	100	114	115	123	144	158
Multiple family households	\$	88	129	160	155	150	186	177	190	183
Non-family households										
Lone person household	\$	84	89	86	92	92	89	99	109	115
Group household	\$	220	197	208	217	228	204	212	225	235
All households	\$	129	127	131	136	140	138	148	168	185
Dwelling structure										
Separate house	\$	129	125	129	134	135	134	144	164	183
Semi-detached/row or terrace house/townhouse	\$	138	142	142	140	151	153	155	181	201
Flat/unit/apartment	\$	128	136	140	151	165	162	174	185	194
All households(d)	\$	129	127	131	136	140	138	148	168	185
Equivalised disposable household income(e)(f)										
Lowest quintile	\$	71	73	75	76	77	80	82	84	88
Second quintile	\$	99	94	95	98	100	96	112	118	142
Third quintile	\$	125	126	131	140	144	134	146	164	193
Fourth quintile	\$	163	149	159	165	168	175	174	213	233
Highest quintile	\$	199	201	204	212	220	215	235	274	293
Second and third deciles	\$	74	71	80	81	79	78	87	95	107
All households	\$	129	127	131	136	140	138	148	168	185
Principal source of income										
Wages and salaries	\$	171	167	175	182	186	185	196	226	244
Own unincorporated business income	\$	132	142	142	142	143	131	160	193	205
Government pensions and allowances	\$	61	61	64	65	65	65	68	70	74
Other income	\$	60	55	51	59	62	69	64	72	96
All households(g)	\$	129	127	131	136	140	138	148	168	185
Number of employed persons										
None	\$	54	54	55	57	56	58	58	61	64
One	\$	140	136	144	151	155	145	159	177	195
Two	\$	189	189	191	193	196	202	216	249	273
Three or more	\$	153	134	158	175	184	176	184	223	232
All households	\$	129	127	131	136	140	138	148	168	185

DWELLING VALUES FOR OWNER HOUSEHOLDS IN 2005-06 DOLLARS (a)

Median value of dwelling	\$'000	186	179	177	183	195	207	271	317	350
Median amount of mortgage outstanding(h)	\$'000	75	77	81	86	94	87	104	107	134

Mean gross weekly household income in 2005-06 dollars(a)(f)	\$	1 038	1 024	1 052	1 083	1 143	1 115	1 148	1 200	1 305
Number of households in sample	no.	6 819	6 963	7 245	7 025	6 637	6 786	10 211	11 361	9 961
Factor applied to adjust to 2005-06 dollars	no.	0.751	0.782	0.793	0.793	0.822	0.871	0.924	0.946	1.000

(a) Adjusted for changes in the Consumer Price Index.

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Includes other dwelling types.

(e) See paragraphs 38 to 45 of the explanatory notes.

(f) Estimates for 2003-04 have been revised to include salary sacrificed income not already included in wages and salaries.

(g) Includes households with nil or negative total income.

(h) Only includes owners with a mortgage. From 2003-04 excludes amounts of loans for business and investment purposes secured against the dwelling.

1994-95 1995-96 1996-97 1997-98 1999-00 2000-01 2002-03 2003-04 2005-06

HOUSING COSTS AS A PROPORTION OF GROSS INCOME(b)

		1994-95	1995-96	1996-97	1997-98	1999-00	2000-01	2002-03	2003-04	2005-06
Tenure and landlord type(c)										
Owner without a mortgage	%	3	3	3	3	3	3	3	3	3
Owner with a mortgage	%	18	19	19	18	17	17	17	19	20
Renter										
State/territory housing authority	%	17	17	18	17	18	18	18	19	17
Private landlord	%	20	20	20	20	19	19	20	19	19
<i>Total renters(d)</i>	%	19	19	19	19	19	19	19	19	19
All households(e)	%	12	12	12	12	12	12	13	14	14
Family composition of household										
One family households										
Couple family with dependent children	%	13	13	13	13	13	12	14	15	15
One parent family with dependent children	%	21	20	20	19	20	20	19	20	20
Couple only	%	11	11	11	11	11	11	11	12	12
Other one family households	%	7	7	6	7	7	8	8	9	10
Multiple family households	%	5	7	10	9	8	9	9	9	9
Non-family households										
Lone person household	%	17	18	16	17	16	16	17	18	17
Group household	%	15	16	16	16	15	15	16	17	16
All households	%	12	12	12	12	12	12	13	14	14
Dwelling structure										
Separate house	%	11	11	11	12	11	11	12	13	13
Semi-detached/row or terrace house/townhouse	%	15	17	15	15	16	15	16	18	18
Flat/unit/apartment	%	18	17	18	18	18	18	19	19	19
All households(f)	%	12	12	12	12	12	12	13	14	14
Equivalised disposable household income(g)										
Lowest quintile	%	22	23	22	23	23	24	24	23	23
Second quintile	%	17	16	16	16	16	15	17	16	18
Third quintile	%	13	13	13	14	14	13	14	15	16
Fourth quintile	%	12	11	12	12	12	13	12	14	14
Highest quintile	%	9	10	10	9	9	9	10	11	11
Second and third deciles	%	17	17	18	18	17	17	18	18	18
All households	%	12	12	12	12	12	12	13	14	14
Principal source of income										
Wages and salaries	%	12	12	12	12	12	12	13	14	15
Own unincorporated business income	%	10	11	11	10	9	9	10	13	13
Government pensions and allowances	%	17	16	17	17	17	17	17	16	17
Other income	%	8	8	6	7	7	8	7	7	8
All households	%	12	12	12	12	12	12	13	14	14
Number of employed persons										
None	%	14	14	13	13	13	14	13	13	13
One	%	15	15	15	15	15	15	15	17	17
Two	%	13	13	13	13	12	12	13	15	15
Three or more	%	7	7	7	8	8	8	8	10	10
All households	%	12	12	12	12	12	12	13	14	14

Number of households in sample no. 6 739 6 889 7 166 6 946 6 569 6 700 10 088 11 287 9 911

- (a) Excludes households with nil or negative total income. (d) Includes other landlord type.
 (b) Estimates for 2003-04 have been revised to include salary sacrificed income not already included in wages and salaries. (e) Includes other tenure type.
 (c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes. (f) Includes other dwelling types.
 (g) See paragraphs 38 to 45 of the explanatory notes.

1994-95 1995-96 1996-97 1997-98 1999-00 2000-01 2002-03 2003-04 2005-06

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

		1994-95	1995-96	1996-97	1997-98	1999-00	2000-01	2002-03	2003-04	2005-06
Tenure and landlord type										
Owner without a mortgage	%	41.8	42.8	41.3	39.5	38.6	38.2	36.4	34.9	34.3
Owner with a mortgage	%	29.6	28.1	28.3	30.9	32.1	32.1	33.1	35.1	35.0
Renter										
State/territory housing authority	%	5.5	6.0	5.6	5.8	5.8	5.0	4.9	4.9	4.7
Private landlord	%	18.4	19.0	20.4	20.0	19.9	21.0	22.0	21.2	22.0
Total renters(a)	%	25.7	26.9	27.9	27.2	27.2	27.4	28.2	27.6	28.5
All households(b)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household										
One family households										
Couple family with dependent children	%	30.5	30.2	29.5	29.7	28.6	27.5	26.8	27.1	26.2
One parent family with dependent children	%	6.0	6.3	6.0	6.8	6.9	7.4	6.9	6.8	6.8
Couple only	%	23.7	23.5	23.6	23.7	23.9	24.3	25.4	26.1	25.8
Other one family households	%	11.5	11.6	10.9	10.9	10.9	10.9	11.2	10.4	11.5
Multiple family households	%	1.3	1.2	1.6	1.3	1.3	1.3	1.2	1.0	1.0
Non-family households										
Lone person household	%	22.8	22.9	23.4	23.6	24.4	24.6	25.2	25.4	25.7
Group household	%	4.3	4.3	5.0	4.0	4.1	4.0	3.2	3.2	3.0
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure										
Separate house	%	79.9	79.7	80.0	79.4	79.4	78.1	77.7	80.0	79.0
Semi-detached/row or terrace house/townhouse	%	7.8	7.9	7.8	8.6	9.8	9.9	10.2	8.3	9.4
Flat/unit/apartment	%	11.4	11.7	11.5	11.5	10.0	11.3	11.4	11.2	10.6
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(d)(e)										
25% or less	%	80.3	80.3	80.5	79.5	80.8	80.3	79.2	78.2	76.2
More than 25% to 30%	%	5.8	5.6	5.8	5.8	5.6	5.8	6.4	6.6	7.0
More than 30% to 50%	%	9.2	9.7	9.7	10.4	9.4	9.8	9.8	10.8	11.7
More than 50%	%	4.6	4.3	4.0	4.4	4.2	4.2	4.6	4.5	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalised disposable household income(e)(f)										
Lowest quintile	%	24.6	24.2	24.0	24.2	24.5	24.3	24.3	24.5	25.0
Second quintile	%	19.0	18.8	19.3	18.8	18.4	18.6	18.3	18.5	18.3
Third quintile	%	17.4	17.6	17.3	17.7	17.9	17.8	17.9	17.9	17.9
Fourth quintile	%	18.2	18.4	17.9	18.2	18.2	18.5	18.4	18.5	18.5
Highest quintile	%	20.9	20.9	21.5	21.0	21.0	20.8	21.0	20.6	20.3
Second and third deciles	%	22.1	22.8	21.5	21.4	21.6	22.2	21.4	20.6	20.5
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income										
Wages and salaries	%	57.6	56.8	56.3	56.8	56.7	56.9	58.0	57.5	59.3
Own unincorporated business income	%	6.1	7.3	6.6	6.0	6.4	6.4	6.2	6.0	6.1
Government pensions and allowances	%	28.5	28.0	28.6	28.5	28.7	28.3	26.6	27.7	26.1
Other income	%	6.7	7.0	7.6	7.7	7.3	7.3	8.1	8.2	8.0
All households(g)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons										
None	%	31.1	30.0	31.1	31.2	30.8	30.5	29.5	30.4	28.6
One	%	29.3	29.3	29.6	29.8	29.4	29.7	31.2	30.0	30.5
Two	%	29.5	30.5	28.9	28.9	29.4	29.7	29.7	29.5	30.8
Three or more	%	10.1	10.1	10.4	10.1	10.4	10.1	9.7	10.1	10.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of persons	'000	17 608.2	17 861.2	18 089.4	18 276.4	18 652.2	18 858.8	19 303.1	19 606.6	19 930.7
Estimated number of households	'000	6 546.6	6 657.2	6 770.6	6 902.3	7 121.2	7 314.9	7 638.2	7 735.8	7 926.2
Average number of persons in household	no.	2.69	2.68	2.67	2.65	2.62	2.58	2.53	2.53	2.51
Average number of bedrooms in dwelling	no.	2.88	2.95	2.94	2.96	3.00	3.00	3.00	3.02	3.06
Number of households in sample	no.	6 819	6 963	7 245	7 025	6 637	6 786	10 211	11 361	9 961

(a) Includes other landlord type.

(b) Includes other tenure type.

(c) Includes other dwelling types.

(d) Excludes households with nil or negative total income.

(e) Estimates for 2003-04 have been revised to include all salary sacrificed income not already included in wages and salaries.

(f) See paragraphs 38 to 45 of the explanatory notes.

(g) Includes households with nil or negative total income.

	RENTER								All households
	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type (a)		
MEAN HOUSING COSTS PER WEEK									
Family composition of household									
One family households									
Couple family with dependent children	\$	42	379	137	273	212	255	**21	292
One parent family with dependent children	\$	30	254	103	206	163	178	*67	177
Couple only	\$	28	342	109	228	192	215	*24	156
Other one family households	\$	31	300	147	233	*154	210	**35	158
Multiple family households	\$	38	292	167	253	*151	212	**35	183
Non-family households									
Lone person	\$	24	255	68	183	116	155	*17	115
Group households	\$	20	356	*156	251	*181	246	**8	235
Dwelling structure									
Separate house	\$	30	333	107	221	166	200	27	183
Semi-detached/row or terrace house/townhouse	\$	22	388	98	232	174	197	**3	201
Flat/unit/apartment	\$	19	387	90	224	140	199	**11	194
Other	\$	39	231	—	192	126	173	**6	128
All households	\$	29	338	100	223	160	199	22	185

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (b)(c)

Family composition of household									
One family households									
Couple family with dependent children	%	2	19	12	18	14	17	**2	15
One parent family with dependent children	%	3	22	18	25	24	24	*11	20
Couple only	%	3	20	21	16	14	16	*2	12
Other one family households	%	2	15	16	16	*16	16	**4	10
Multiple family households	%	2	14	16	13	*7	12	**3	9
Non-family households									
Lone person	%	5	26	23	24	21	24	*3	17
Group households	%	2	20	*15	16	*32	17	**1	16
Dwelling structure									
Separate house	%	3	19	17	19	15	18	3	13
Semi-detached/row or terrace house/townhouse	%	3	23	17	20	17	19	**1	18
Flat/unit/apartment	%	2	24	20	20	22	20	**1	19
Other	%	*5	18	—	13	*15	14	**1	12
All households	%	3	20	17	19	17	19	3	14

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Most estimates in this column have high standard errors and should be used with caution.

(b) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.

(c) Excludes households with nil or negative total income.

	RENTER								
	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type (a)	All households	
HOUSEHOLDS									
Family composition of household									
One family households									
Couple family with dependent children	%	13.0	46.4	11.4	19.4	18.9	18.1	18.1	26.2
One parent family with dependent children	%	2.5	5.2	21.5	12.4	13.5	13.9	*5.1	6.8
Couple only	%	37.9	22.1	9.4	18.0	18.1	16.6	15.3	25.8
Other one family households	%	14.7	10.6	12.8	8.6	*6.8	9.2	*6.7	11.5
Multiple family households	%	1.0	1.2	*1.6	*0.6	**1.9	*0.9	**0.6	1.0
Non-family households									
Lone person	%	30.2	13.4	41.3	31.4	37.5	33.4	49.5	25.7
Group households	%	0.7	1.1	**1.9	9.5	*3.2	7.9	*4.7	3.0
Dwelling structure									
Separate house	%	88.4	88.4	53.4	57.6	53.8	56.7	73.8	79.0
Semi-detached/row or terrace house/townhouse	%	6.3	6.7	22.4	14.9	19.4	16.4	8.8	9.4
Flat/unit/apartment	%	4.2	4.2	24.2	26.3	21.4	25.7	15.3	10.6
Other	%	1.1	*0.7	—	1.1	*5.5	1.2	*2.1	1.0
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Estimated number of households	'000	2 718.1	2 772.0	368.8	1 745.3	146.9	2 261.0	175.1	7 926.2
Number of households in sample	no.	3 452	3 512	525	2 051	201	2 777	220	9 961

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Most estimates in this column have high standard errors and should be used with caution.

	RENTER						All households(b)
	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Total renters(c)		
ALL HOUSEHOLDS							
Housing costs per week							
\$0 to less than \$25	%	47.8	3.6	**0.3	—	*0.1	19.4
\$25 to less than \$50	%	46.7	8.0	6.7	**0.1	1.5	19.5
\$50 to less than \$75	%	3.4	2.0	33.4	0.8	7.0	3.9
\$75 to less than \$100	%	*0.8	2.0	19.3	3.2	6.4	2.8
\$100 to less than \$150	%	*0.9	6.8	21.9	16.1	17.6	7.7
\$150 to less than \$200	%	**0.1	7.8	12.0	26.4	23.5	9.5
\$200 to less than \$250	%	**0.1	10.2	5.5	22.7	19.1	9.1
\$250 to less than \$300	%	—	10.6	**0.6	14.6	11.8	7.1
\$300 to less than \$350	%	—	10.2	**0.4	6.6	5.4	5.1
\$350 to less than \$400	%	—	8.7	—	3.3	2.7	3.8
\$400 or more	%	—	30.1	—	6.1	5.0	12.0
Housing costs as a proportion of gross income(d)(e)							
25% or less	%	98.0	63.5	77.4	61.1	64.0	76.2
More than 25% to 30%	%	*0.3	10.5	12.7	10.6	11.2	7.0
More than 30% to 50%	%	*0.8	18.6	7.4	19.6	17.1	11.7
More than 50%	%	0.9	7.5	*2.5	8.7	7.7	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	2 718.1	2 772.0	368.8	1 745.3	2 261.0	7 926.2
Mean housing costs per week	\$	29	338	100	223	199	185
Housing costs as a proportion of gross income(d)(e)	%	3	20	17	19	19	14
Median housing costs per week	\$	26	296	82	200	185	129
Median ratio of housing costs to gross income(d)(e)	%	3	20	22	21	21	13
Number of households in sample	no.	3 452	3 512	525	2 051	2 777	9 961

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Lower income households are those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles.

(b) Includes other tenure type.

(c) Includes other landlord type.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.

(e) Excludes households with nil or negative total income.

	RENTER						All households(b)
	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Total renters(c)		
LOWER INCOME HOUSEHOLDS (a)							
Housing costs per week							
\$0 to less than \$25	%	59.6	6.3	**0.1	**0.1	**0.1	29.6
\$25 to less than \$50	%	37.1	6.6	*1.7	**0.1	*0.5	18.3
\$50 to less than \$75	%	*1.3	3.2	20.1	**0.5	4.9	2.8
\$75 to less than \$100	%	*1.1	3.9	21.5	4.4	8.7	4.1
\$100 to less than \$150	%	*0.9	12.7	33.8	20.2	23.6	10.6
\$150 to less than \$200	%	—	11.3	17.4	32.2	28.3	11.4
\$200 to less than \$250	%	—	11.8	*5.4	24.1	19.2	8.7
\$250 to less than \$300	%	—	13.3	**0.1	11.1	8.9	5.8
\$300 to less than \$350	%	—	8.1	—	4.6	3.7	3.0
\$350 to less than \$400	%	—	7.3	—	*1.3	*0.9	2.0
\$400 or more	%	—	15.4	—	*1.4	*1.0	3.8
Housing costs as a proportion of gross income(d)							
25% or less	%	99.3	48.5	86.4	33.9	46.3	71.2
More than 25% to 30%	%	**0.2	11.1	11.5	16.7	16.1	7.6
More than 30% to 50%	%	*0.5	27.2	**2.1	41.4	31.4	16.2
More than 50%	%	—	13.2	—	8.0	6.3	4.9
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	1 015.9	526.2	151.5	529.6	719.7	2 325.1
Mean housing costs per week	\$	25	250	113	193	174	122
Housing costs as a proportion of gross income(d)	%	4	28	17	29	26	18
Median housing costs per week	\$	23	224	102	183	169	68
Median ratio of housing costs to gross income(d)	%	4	26	19	30	26	11
Number of households in sample	no.	1 315	697	206	664	925	3 017

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Lower income households are those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles.

(b) Includes other tenure type.

(c) Includes other landlord type.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.

ALL HOUSEHOLDS, Housing costs by tenure and landlord type and family composition of household

	ONE FAMILY HOUSEHOLDS						NON-FAMILY HOUSEHOLDS		
	<i>Couple family with dependent children</i>	<i>One parent family with dependent children</i>	<i>Couple only</i>	<i>Other one family households</i>	<i>Multiple family households</i>	<i>Lone person</i>	<i>Group households</i>	<i>All households</i>	
MEAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	42	30	28	31	38	24	20	29
Owner with a mortgage	\$	379	254	342	300	292	255	356	338
Renter									
State/territory housing authority	\$	137	103	109	147	167	68	*156	100
Private landlord	\$	273	206	228	233	253	183	251	223
Total renters(a)	\$	255	178	215	210	212	155	246	199
Total(b)	\$	292	177	156	158	183	115	235	185
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)									
Owner without a mortgage	%	2	3	3	2	2	5	2	3
Owner with a mortgage	%	19	22	20	15	14	26	20	20
Renter									
State/territory housing authority	%	12	18	21	16	16	23	*15	17
Private landlord	%	18	25	16	16	13	24	16	19
Total renters(a)	%	17	24	16	16	12	24	17	19
Total(b)	%	15	20	12	10	9	17	16	14
MEDIAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	32	30	25	28	34	21	18	26
Owner with a mortgage	\$	329	227	298	251	297	224	343	296
Renter									
State/territory housing authority	\$	122	90	100	150	np	59	np	82
Private landlord	\$	235	200	215	219	244	165	238	200
Total renters(a)	\$	220	175	200	200	197	140	230	185
Total(b)	\$	249	165	40	61	171	58	229	129
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)									
Owner without a mortgage	%	2	3	3	2	2	6	2	3
Owner with a mortgage	%	20	23	20	14	16	26	22	20
Renter									
State/territory housing authority	%	14	18	23	17	np	24	np	22
Private landlord	%	18	28	17	18	*16	27	17	21
Total renters(a)	%	18	24	17	18	16	25	17	21
Total(b)	%	16	21	6	6	*7	14	16	13
ESTIMATED NUMBER OF HOUSEHOLDS									
Owner without a mortgage	'000	353.0	69.1	1 029.0	400.8	28.5	819.7	18.0	2 718.1
Owner with a mortgage	'000	1 285.1	145.4	612.4	293.8	33.6	370.7	31.0	2 772.0
Renter									
State/territory housing authority	'000	42.0	79.5	34.6	47.2	*5.9	152.5	**7.1	368.8
Private landlord	'000	338.9	215.8	314.3	150.6	*10.8	548.7	166.2	1 745.3
Total renters(a)	'000	408.7	315.1	375.5	207.7	*19.6	756.3	178.1	2 261.0
Total(b)	'000	2 078.6	538.6	2 043.8	914.1	82.6	2 033.3	235.3	7 926.2
Number of households in sample	no.	2 550	743	2 762	926	63	2 649	268	9 961
* estimate has a relative standard error of 25% to 50% and should be used with caution					(a) Includes other landlord type.				
** estimate has a relative standard error greater than 50% and is considered too unreliable for general use					(b) Includes other tenure type.				
np not available for publication but included in totals where applicable, unless otherwise indicated					(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.				
					(d) Excludes households with nil or negative total income.				

	ONE FAMILY HOUSEHOLDS					NON-FAMILY HOUSEHOLDS			
	Couple family with dependent children	One parent family with dependent children	Couple only	Other one family households	Multiple family households	Lone person	Group households	All households	
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC									
Tenure and landlord type									
Owner without a mortgage	%	17.0	12.8	50.3	43.8	34.5	40.3	7.7	34.3
Owner with a mortgage	%	61.8	27.0	30.0	32.1	40.6	18.2	13.2	35.0
Renter									
State/territory housing authority	%	2.0	14.8	1.7	5.2	*7.2	7.5	**3.0	4.7
Private landlord	%	16.3	40.1	15.4	16.5	*13.1	27.0	70.6	22.0
Total renters(a)	%	19.7	58.5	18.4	22.7	23.7	37.2	75.7	28.5
All households(b)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	%	90.3	78.9	82.6	86.1	85.9	62.5	62.3	79.0
Semi detached/row or terrace house/townhouse	%	5.0	11.7	8.0	7.1	*9.6	15.1	13.7	9.4
Flat/unit/apartment	%	4.1	8.4	8.1	6.6	**2.4	20.9	23.2	10.6
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(d)									
25% or less	%	73.7	59.2	84.0	86.1	94.0	70.0	78.2	76.2
More than 25% to 30%	%	8.9	12.5	4.3	4.9	**1.5	7.5	*6.2	7.0
More than 30% to 50%	%	12.6	20.8	8.5	7.0	**4.5	14.1	11.4	11.7
More than 50%	%	4.9	7.6	3.3	2.0	—	8.4	*4.2	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalised disposable household income(e)									
Lowest quintile	%	12.1	39.4	23.6	12.0	*7.1	43.8	11.3	25.0
Second quintile	%	20.0	29.0	17.6	19.8	33.4	13.5	14.2	18.3
Third quintile	%	24.5	17.4	14.0	20.0	21.8	14.0	18.3	17.9
Fourth quintile	%	24.3	8.7	17.3	23.5	*20.7	13.2	26.2	18.5
Highest quintile	%	19.1	5.5	27.4	24.7	*17.0	15.5	30.2	20.3
Second and third deciles	%	15.3	36.6	25.1	15.8	26.3	19.1	16.6	20.5
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income									
Wage and salary	%	80.9	43.6	52.2	72.0	79.2	39.6	78.4	59.3
Own unincorporated business income	%	9.8	*2.4	6.2	5.1	**4.3	4.0	*3.3	6.1
Government pensions and allowances	%	6.9	50.9	28.7	16.4	*11.4	43.1	13.2	26.1
Other income	%	2.0	2.8	12.6	6.3	**5.1	12.1	*5.0	8.0
All households(f)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons									
None	%	4.1	39.4	36.7	14.1	**3.3	51.9	13.4	28.6
One	%	27.4	42.2	17.0	25.4	*17.3	48.1	19.8	30.5
Two	%	49.2	13.3	46.3	28.0	33.1	—	50.5	30.8
Three or more	%	19.3	5.1	—	32.4	46.4	—	16.4	10.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	2 078.6	538.6	2 043.8	914.1	82.6	2 033.3	235.3	7 926.2
Average number of persons in household	no.	4.12	3.01	2.00	2.91	5.25	1.00	2.28	2.51
Average number of bedrooms in dwelling	no.	3.51	3.10	3.03	3.29	3.82	2.49	2.80	3.06
Number of households in sample	no.	2 550	743	2 762	926	63	2 649	268	9 961

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes other landlord type.

(b) Includes other tenure type.

(c) Includes other dwelling types.

(d) Excludes households with nil or negative total income.

(e) See paragraphs 38 to 45 of the explanatory notes.

(f) Includes households with nil or negative total income.

AGE OF REFERENCE PERSON

15-24 25-34 35-44 45-54 55-64 65-74 75 and over All households

MEAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	30	33	30	33	34	26	23	29
Owner with a mortgage	\$	312	400	355	334	254	144	*107	338
Renter									
State/territory housing authority	\$	124	114	113	110	85	78	75	100
Private landlord	\$	199	230	244	226	205	165	153	223
Total renters(a)	\$	190	218	222	198	167	123	112	199
Total(b)	\$	202	275	266	213	117	50	34	185

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)

Owner without a mortgage	%	2	2	2	2	3	4	4	3
Owner with a mortgage	%	22	25	20	17	15	17	18	20
Renter									
State/territory housing authority	%	17	16	16	16	19	23	23	17
Private landlord	%	20	17	20	19	22	37	35	19
Total renters(a)	%	19	17	20	18	21	31	30	19
Total(b)	%	19	19	17	12	9	7	6	14

MEDIAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	*29	29	29	30	27	23	20	26
Owner with a mortgage	\$	320	360	314	268	204	72	**41	296
Renter									
State/territory housing authority	\$	96	98	108	95	60	68	61	82
Private landlord	\$	185	220	210	200	189	155	140	200
Total renters(a)	\$	180	200	195	180	155	114	101	185
Total(b)	\$	185	240	223	149	36	26	22	129

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)

Owner without a mortgage	%	2	2	2	2	3	4	5	3
Owner with a mortgage	%	25	25	21	16	15	*14	11	20
Renter									
State/territory housing authority	%	18	17	19	21	24	24	23	22
Private landlord	%	21	18	21	21	27	42	38	21
Total renters(a)	%	21	18	21	21	25	28	26	21
Total(b)	%	21	20	19	12	5	5	5	13

ESTIMATED NUMBER OF HOUSEHOLDS

Owner without a mortgage	'000	*10.2	90.2	210.5	470.4	677.8	640.2	618.9	2 718.1
Owner with a mortgage	'000	71.1	571.8	916.9	781.7	346.8	64.4	20.4	2 772.0
Renter									
State/territory housing authority	'000	22.1	54.5	81.5	68.1	62.3	53.0	27.2	368.8
Private landlord	'000	241.1	593.1	435.4	239.1	139.3	63.3	34.0	1 745.3
Total renters(a)	'000	282.8	681.2	545.1	331.1	218.1	132.8	69.9	2 261.0
Total(b)	'000	379.0	1 386.2	1 703.8	1 607.7	1 261.3	857.8	730.3	7 926.2

Number of households in sample no. 484 1 637 2 046 2 065 1 656 1 145 928 9 961

- * estimate has a relative standard error of 25% to 50% and should be used with caution
- ** estimate has a relative standard error greater than 50% and is considered too unreliable for general use
- (a) Includes other landlord type.
- (b) Includes other tenure type.
- (c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.
- (d) Excludes households with nil or negative total income.

AGE OF REFERENCE PERSON

15-24 25-34 35-44 45-54 55-64 65-74 75 and over All households

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

		15-24	25-34	35-44	45-54	55-64	65-74	75 and over	All households
Tenure and landlord type									
Owner without a mortgage	%	*2.7	6.5	12.4	29.3	53.7	74.6	84.7	34.3
Owner with a mortgage	%	18.7	41.3	53.8	48.6	27.5	7.5	2.8	35.0
Renter									
State/territory housing authority	%	5.8	3.9	4.8	4.2	4.9	6.2	3.7	4.7
Private landlord	%	63.6	42.8	25.6	14.9	11.0	7.4	4.7	22.0
Total renters(a)	%	74.6	49.1	32.0	20.6	17.3	15.5	9.6	28.5
All households(b)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household									
One family households									
Couple family with dependent children	%	9.1	30.9	53.4	37.5	7.4	*1.2	—	26.2
One parent family with dependent children	%	7.8	10.0	12.2	8.4	2.0	**0.3	—	6.8
Couple only	%	21.2	24.8	10.4	16.1	40.2	46.1	38.8	25.8
Other one family households	%	17.0	6.4	4.9	17.1	21.4	10.7	5.6	11.5
Multiple family households	%	*2.6	*1.5	*1.4	*0.9	**0.4	**0.6	**0.4	1.0
Non-family households									
Lone person	%	23.8	20.1	15.8	18.9	27.5	40.2	54.7	25.7
Group households	%	18.5	6.3	2.0	1.2	1.1	*1.0	*0.5	3.0
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	%	61.7	69.3	81.5	85.8	81.4	82.4	78.0	79.0
Semi detached/row or terrace house/townhouse	%	14.4	11.5	9.2	6.5	8.7	8.9	11.2	9.4
Flat/unit/apartment	%	23.5	17.9	8.5	6.7	8.7	7.6	10.0	10.6
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(d)									
25% or less	%	60.7	66.4	67.5	78.7	83.7	86.9	91.9	76.2
More than 25% to 30%	%	10.6	10.7	10.1	6.3	4.3	2.7	1.8	7.0
More than 30% to 50%	%	19.9	17.6	16.1	10.0	7.0	6.5	3.9	11.7
More than 50%	%	8.7	5.3	6.4	5.0	4.9	3.9	2.4	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalised disposable household income(e)									
Lowest quintile	%	20.9	12.6	17.2	15.6	25.5	51.2	57.6	25.0
Second quintile	%	20.8	14.7	19.7	14.2	15.7	25.9	24.9	18.3
Third quintile	%	24.2	20.0	20.7	19.3	17.5	12.3	8.4	17.9
Fourth quintile	%	20.5	25.7	20.6	23.8	16.8	6.2	4.7	18.5
Highest quintile	%	13.7	27.1	21.8	27.1	24.5	4.4	4.4	20.3
Second and third deciles	%	21.0	13.7	16.4	13.2	16.4	38.7	43.8	20.5
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income									
Wage and salary	%	71.8	82.6	74.5	77.1	54.0	9.6	*1.4	59.3
Own unincorporated business income	%	*2.6	5.2	8.5	7.1	8.4	3.3	*0.9	6.1
Government pensions and allowances	%	17.6	10.5	14.4	11.4	24.4	65.4	76.8	26.1
Other income	%	7.6	1.1	2.1	3.8	12.4	21.6	20.9	8.0
All households(f)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons									
None	%	17.4	8.5	11.4	10.1	28.6	78.9	94.2	28.6
One	%	36.1	40.3	38.6	31.0	32.0	14.6	4.8	30.5
Two	%	36.1	46.7	42.0	33.1	28.5	5.4	*0.9	30.8
Three or more	%	10.4	4.6	8.1	25.9	10.8	*1.1	—	10.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	379.0	1 386.2	1 703.8	1 607.7	1 261.3	857.8	730.3	7 926.2
Average number of persons in household	no.	2.18	2.60	3.26	2.93	2.11	1.75	1.49	2.51
Average number of bedrooms in dwelling	no.	2.68	2.88	3.20	3.31	3.11	2.95	2.72	3.06
Number of households in sample	no.	484	1 637	2 046	2 065	1 656	1 145	928	9 961

* estimate has a relative standard error of 25% to 50% and should be used with caution

(b) Includes other tenure type.

(c) Includes other dwelling types.

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(d) Excludes households with nil or negative total income.

(e) See paragraphs 38 to 45 of the explanatory notes.

— nil or rounded to zero (including null cells)

(f) Includes households with nil or negative total income.

(a) Includes other landlord type.

EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE(a)

		Lowest	Second	Third	Fourth	Highest	All Households	Second and third deciles
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	24	26	30	33	41	29	24
Owner with a mortgage	\$	206	269	304	344	436	338	220
Renter								
State/territory housing authority	\$	81	135	152	173	*186	100	103
Private landlord	\$	178	200	213	239	293	223	186
Total renters(b)	\$	136	190	207	233	287	199	164
Total(c)	\$	88	142	193	233	293	185	107

HOUSING COSTS AS A PROPORTION OF GROSS INCOME(d)(e)

Owner without a mortgage	%	7	4	3	2	1	3	5
Owner with a mortgage	%	44	27	22	20	16	20	29
Renter								
State/territory housing authority	%	23	16	13	10	11	17	18
Private landlord	%	44	26	21	17	13	19	32
Total renters(b)	%	35	24	20	16	13	19	28
Total(c)	%	23	18	16	14	11	14	18

MEDIAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	21	24	27	29	33	26	21
Owner with a mortgage	\$	161	240	280	317	373	296	195
Renter								
State/territory housing authority	\$	70	126	157	188	np	82	99
Private landlord	\$	165	190	200	220	268	200	180
Total renters(b)	\$	120	180	195	210	260	185	155
Total(c)	\$	39	103	170	210	230	129	46

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME(d)(e)

Owner without a mortgage	%	6	4	3	2	1	3	4
Owner with a mortgage	%	36	25	21	20	15	20	26
Renter								
State/territory housing authority	%	23	16	13	10	np	22	19
Private landlord	%	42	27	21	16	13	21	33
Total renters(b)	%	31	25	20	16	12	21	28
Total(c)	%	14	13	15	14	10	13	10

ESTIMATED NUMBER OF HOUSEHOLDS

Owner without a mortgage	'000	943.0	578.5	406.3	360.4	429.9	2 718.1	743.7
Owner with a mortgage	'000	272.6	400.3	595.0	693.1	810.9	2 772.0	318.4
Renter								
State/territory housing authority	'000	261.6	65.0	20.6	*14.8	*6.9	368.8	123.3
Private landlord	'000	379.7	345.8	345.2	353.5	321.2	1 745.3	365.0
Total renters(b)	'000	698.0	433.6	390.8	389.5	349.1	2 261.0	514.9
Total(c)	'000	1 979.1	1 448.9	1 418.7	1 466.8	1 612.7	7 926.2	1 621.0

Number of households in sample	no.	2 576	1 878	1 786	1 765	1 956	9 961	2 102
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* estimate has a relative standard error of 25% to 50% and should be used with caution

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) See paragraphs 38 to 45 of the explanatory notes.

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.

(e) Excludes households with nil or negative total income.

		EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE (a)					Second All and third households deciles	
		Lowest	Second	Third	Fourth	Highest		
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC								
Tenure and landlord type								
Owner without a mortgage	%	47.6	39.9	28.6	24.6	26.7	34.3	45.9
Owner with a mortgage	%	13.8	27.6	41.9	47.3	50.3	35.0	19.6
Renter								
State/territory housing authority	%	13.2	4.5	1.5	*1.0	*0.4	4.7	7.6
Private landlord	%	19.2	23.9	24.3	24.1	19.9	22.0	22.5
Total renters(b)	%	35.3	29.9	27.5	26.6	21.6	28.5	31.8
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household								
One family households								
Couple family with dependent children	%	12.7	28.7	36.0	34.4	24.6	26.2	19.6
One parent family with dependent children	%	10.7	10.8	6.6	3.2	1.8	6.8	12.2
Couple only	%	24.4	24.9	20.2	24.1	34.8	25.8	31.6
Other one family households	%	5.6	12.5	12.9	14.6	14.0	11.5	8.9
Multiple family households	%	*0.3	1.9	*1.3	*1.2	*0.9	1.0	*1.3
Non-family households								
Lone person	%	45.0	19.0	20.1	18.3	19.5	25.7	24.0
Group households	%	1.3	2.3	3.0	4.2	4.4	3.0	2.4
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure								
Separate house	%	74.2	81.8	81.9	81.6	77.7	79.0	80.0
Semi detached/row or terrace house/townhouse	%	11.3	8.7	8.3	8.2	9.7	9.4	9.9
Flat/unit/apartment	%	13.0	8.6	9.2	9.3	11.7	10.6	9.1
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)								
25% or less	%	65.5	71.9	76.3	81.7	87.8	76.2	70.1
More than 25% to 30%	%	6.3	7.7	8.3	7.8	5.1	7.0	7.4
More than 30% to 50%	%	14.4	16.1	12.8	9.0	6.0	11.7	16.8
More than 50%	%	13.8	4.3	2.5	1.5	1.2	5.1	5.7
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income								
Wage and salary	%	10.4	50.1	78.1	87.3	85.6	59.3	26.5
Own unincorporated business income	%	3.6	7.0	7.2	6.6	6.9	6.1	5.0
Government pensions and allowances	%	77.7	32.2	4.2	*0.6	—	26.1	61.6
Other income	%	6.4	10.8	10.5	5.6	7.5	8.0	6.8
All households(f)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons								
None	%	77.0	32.3	11.4	4.4	3.1	28.6	58.1
One	%	15.8	43.7	41.2	29.8	27.7	30.5	29.1
Two	%	5.9	20.0	35.8	47.0	52.0	30.8	10.8
Three or more	%	1.3	4.0	11.6	18.8	17.2	10.1	1.9
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
.....								
Estimated number of households	'000	1 979.1	1 448.9	1 418.7	1 466.8	1 612.7	7 926.2	1 621.0
Average number of persons in household	no.	2.02	2.75	2.81	2.72	2.47	2.51	2.46
Average number of bedrooms in dwelling	no.	2.74	3.09	3.14	3.19	3.22	3.06	2.94
Number of households in sample	no.	2 576	1 878	1 786	1 765	1 956	9 961	2 102
.....								
* estimate has a relative standard error of 25% to 50% and should be used with caution								
— nil or rounded to zero (including null cells)								
(a) See paragraphs 38 to 45 of the explanatory notes.								
(b) Includes other landlord type.								
(c) Includes other tenure type.								
(d) Includes other dwelling types.								
(e) Excludes households with nil or negative total income.								
(f) Includes households with nil or negative total income.								

PRIVATE INCOME

		Wage and salary	Own unincorporated business income	Other income	Total	Government pensions and allowances	All households(a)
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	35	33	31	34	22	29
Owner with a mortgage	\$	351	321	469	351	166	338
Renter							
State/territory housing authority	\$	159	105	82	151	83	100
Private landlord	\$	236	254	235	237	173	223
Total renters(b)	\$	229	243	224	229	134	199
Total(c)	\$	244	205	96	225	74	185

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)

Owner without a mortgage	%	2	2	3	2	5	3
Owner with a mortgage	%	19	19	24	19	31	20
Renter							
State/territory housing authority	%	13	**15	22	14	21	17
Private landlord	%	17	20	34	17	37	19
Total renters(b)	%	16	19	34	17	31	19
Total(c)	%	15	13	8	14	17	14

MEDIAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	30	29	28	29	20	26
Owner with a mortgage	\$	310	289	246	308	129	296
Renter							
State/territory housing authority	\$	160	**104	**72	150	73	82
Private landlord	\$	215	246	219	219	165	200
Total renters(b)	\$	205	230	210	207	120	185
Total(c)	\$	207	145	31	184	31	129

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)

Owner without a mortgage	%	2	2	4	2	5	3
Owner with a mortgage	%	19	21	*21	20	27	20
Renter							
State/territory housing authority	%	15	*22	*21	15	23	22
Private landlord	%	18	22	40	18	38	21
Total renters(b)	%	17	22	38	18	28	21
Total(c)	%	15	11	4	14	9	13

ESTIMATED NUMBER OF HOUSEHOLDS

Owner without a mortgage	'000	956.9	161.5	486.9	1 605.3	1 103.5	2 718.1
Owner with a mortgage	'000	2 280.1	221.9	64.3	2 566.3	195.8	2 772.0
Renter							
State/territory housing authority	'000	84.3	*4.0	*6.6	94.9	273.9	368.8
Private landlord	'000	1 201.2	82.9	57.2	1 341.3	387.0	1 745.3
Total renters(b)	'000	1 365.6	91.6	69.3	1 526.4	717.4	2 261.0
Total(c)	'000	4 698.4	482.0	635.1	5 815.5	2 071.2	7 926.2

Number of households in sample	no.	5 763	598	824	7 185	2 726	9 961
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* estimate has a relative standard error of 25% to 50% and should be used with caution

(b) Includes other landlord type.

(c) Includes other tenure type.

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.

(a) Includes households with nil or negative total income.

(e) Excludes households with nil or negative total income.

PRIVATE INCOME

		Wage and salary	Own unincorporated business income	Other income	Total	Government pensions and allowances	All households(a)
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC							
Tenure and landlord type							
Owner without a mortgage	%	20.4	33.5	76.7	27.6	53.3	34.3
Owner with a mortgage	%	48.5	46.0	10.1	44.1	9.5	35.0
Renter							
State/territory housing authority	%	1.8	*0.8	*1.0	1.6	13.2	4.7
Private landlord	%	25.6	17.2	9.0	23.1	18.7	22.0
Total renters(b)	%	29.1	19.0	10.9	26.2	34.6	28.5
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household							
One family households							
Couple family with dependent children	%	35.8	42.3	6.7	33.2	7.0	26.2
One parent family with dependent children	%	5.0	*2.7	2.4	4.5	13.2	6.8
Couple only	%	22.7	26.1	40.4	24.9	28.3	25.8
Other one family households	%	14.0	9.6	9.1	13.1	7.2	11.5
Multiple family households	%	1.4	**0.7	**0.7	1.3	*0.5	1.0
Non-family households							
Lone person	%	17.1	17.0	38.9	19.5	42.3	25.7
Group households	%	3.9	*1.6	*1.9	3.5	1.5	3.0
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure							
Separate house	%	79.8	85.0	80.1	80.3	75.7	79.0
Semi detached/row or terrace house/townhouse	%	8.7	7.8	9.2	8.7	11.1	9.4
Flat/unit/apartment(d)	%	10.6	5.8	9.5	10.1	11.9	10.6
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)							
25% or less	%	77.1	72.4	84.1	77.5	72.6	76.2
More than 25% to 30%	%	7.9	8.2	*1.9	7.3	6.0	7.0
More than 30% to 50%	%	11.9	12.3	5.0	11.2	13.2	11.7
More than 50%	%	3.1	7.1	8.9	4.0	8.3	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Equivalised disposable household income(f)							
Lowest quintile	%	4.4	14.7	19.9	6.9	74.2	25.0
Second quintile	%	15.4	20.9	24.7	16.9	22.5	18.3
Third quintile	%	23.6	21.3	23.4	23.4	2.9	17.9
Fourth quintile	%	27.2	19.9	12.9	25.1	*0.4	18.5
Highest quintile	%	29.4	23.1	19.1	27.7	—	20.3
Second and third deciles	%	9.2	16.8	17.5	10.7	48.2	20.5
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons							
None	%	—	**0.3	71.3	7.8	86.5	28.6
One	%	39.4	39.6	19.4	37.3	11.3	30.5
Two	%	45.3	46.7	6.9	41.2	2.0	30.8
Three or more	%	15.3	13.4	*2.5	13.7	**0.2	10.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	4 698.4	482.0	635.1	5 815.5	2 071.2	7 926.2
Average number of persons in household	no.	2.81	2.90	1.87	2.72	1.96	2.51
Average number of bedrooms in dwelling	no.	3.17	3.28	3.13	3.17	2.73	3.06
Number of households in sample	no.	5 763	598	824	7 185	2 726	9 961

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes households with nil or negative total income.

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Includes other dwelling types.

(e) Excludes households with nil or negative total income.

(f) See paragraphs 38 to 45 of the explanatory notes.

	2 or more bedrooms needed(a)	1 more bedroom needed	No extra bedrooms needed	1 bedroom spare	2 bedrooms spare	3 or more bedrooms spare	Total	All households
	%	%	%	%	%	%	%	'000
Tenure and landlord type								
Owner without a mortgage	*0.3	*1.1	9.6	29.8	43.0	16.2	100.0	2 718.1
Owner with a mortgage	*0.6	1.7	17.3	38.3	31.4	10.7	100.0	2 772.0
Renter								
State/territory housing authority	**1.1	4.5	40.5	35.9	17.4	**0.6	100.0	368.8
Private landlord	**0.4	4.4	29.7	42.6	19.3	3.6	100.0	1 745.3
Total renters(b)	*0.5	4.4	31.7	40.7	19.4	3.2	100.0	2 261.0
All households(c)	0.5	2.3	18.8	36.0	32.0	10.4	100.0	7 926.2
Family composition of household								
One family households								
Couple family with dependent children	*0.9	3.9	28.2	46.5	17.4	3.0	100.0	2 078.6
One parent family with dependent children	*2.3	7.5	42.3	39.7	6.3	*1.9	100.0	538.6
Couple only	—	—	2.4	20.2	52.4	25.0	100.0	2 043.8
Other one family households	**0.2	3.3	23.8	47.7	20.9	4.2	100.0	914.1
Multiple family households	**5.2	*20.3	36.7	27.4	*7.1	**3.3	100.0	82.6
Non-family households								
Lone person	—	—	13.2	35.0	42.1	9.7	100.0	2 033.3
Group households	—	*4.5	48.0	39.6	6.7	**1.2	100.0	235.3
All households	0.5	2.3	18.8	36.0	32.0	10.4	100.0	7 926.2
Dwelling structure								
Separate house	0.5	1.9	15.1	33.3	36.5	12.7	100.0	6 265.6
Semi detached/row or terrace house/townhouse	—	*2.0	22.7	47.7	25.1	2.4	100.0	742.9
Flat/unit/apartment	**0.5	5.3	41.7	46.8	5.4	**0.3	100.0	838.0
All households(d)	0.5	2.3	18.8	36.0	32.0	10.4	100.0	7 926.2
Housing costs as a proportion of gross income(e)								
25% or less	0.6	2.3	17.8	34.9	33.1	11.2	100.0	6 009.0
More than 25% to 30%	**0.3	*2.1	25.0	39.2	27.5	6.0	100.0	548.5
More than 30% to 50%	**0.1	2.1	23.0	38.2	28.5	8.1	100.0	923.1
More than 50%	—	*2.0	16.4	43.7	27.8	10.0	100.0	406.0
All households	0.5	2.3	18.8	36.1	31.9	10.4	100.0	7 886.7
Equivalised disposable household income(f)								
Lowest quintile	*0.5	2.7	19.5	34.8	34.6	7.8	100.0	1 979.1
Second quintile	*1.0	3.1	21.5	35.0	29.7	9.6	100.0	1 448.9
Third quintile	*0.6	2.9	21.7	38.2	27.5	9.0	100.0	1 418.7
Fourth quintile	**0.3	1.9	18.1	38.9	29.9	10.8	100.0	1 466.8
Highest quintile	—	*0.8	13.6	33.9	36.5	15.1	100.0	1 612.7
Second and third deciles	*0.9	3.0	20.8	32.8	33.4	9.1	100.0	1 621.0
All households	0.5	2.3	18.8	36.0	32.0	10.4	100.0	7 926.2
Principal source of income								
Wage and salary	*0.5	2.5	20.3	38.3	28.8	9.6	100.0	4 698.4
Own unincorporated business income	**1.1	**0.4	18.7	37.4	28.3	14.1	100.0	482.0
Government pensions and allowances	*0.5	2.7	19.1	33.4	36.5	7.9	100.0	2 071.2
Other income	—	*0.8	7.0	27.5	42.9	21.8	100.0	635.1
All households(g)	0.5	2.3	18.8	36.0	32.0	10.4	100.0	7 926.2
Number of employed persons								
None	*0.2	1.7	15.1	31.1	40.4	11.5	100.0	2 266.3
One	*0.2	1.9	18.9	38.1	30.7	10.1	100.0	2 414.4
Two	*0.5	1.8	17.4	37.5	31.1	11.8	100.0	2 443.1
Three or more	*2.0	6.6	33.3	39.4	14.8	3.9	100.0	802.4
All households	0.5	2.3	18.8	36.0	32.0	10.4	100.0	7 926.2

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Most estimates in this column have high standard errors and should be used with caution.

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Includes other dwelling types.

(e) Excludes households with nil or negative total income.

(f) See paragraphs 38 to 45 of the explanatory notes.

(g) Includes households with nil or negative total income.

		Lone person aged under 35		COUPLE WITH DEPENDENT CHILDREN ONLY			One parent with dependent children
		Couple only, reference person aged under 35	reference person aged under 35	Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	26	30	32	36	35	30
Owner with a mortgage	\$	341	439	418	378	368	254
Renter							
State/territory housing authority	\$	91	*103	95	138	140	103
Private landlord	\$	193	225	265	277	291	206
Total renters(a)	\$	183	221	258	259	253	178
Total(b)	\$	211	314	338	302	255	177
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)							
Owner without a mortgage	%	3	1	2	2	2	3
Owner with a mortgage	%	35	23	23	21	18	22
Renter							
State/territory housing authority	%	26	*14	15	16	11	18
Private landlord	%	22	15	18	19	18	25
Total renters(a)	%	22	15	18	18	17	24
Total(b)	%	25	19	20	17	12	20
MEDIAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	25	27	30	32	32	30
Owner with a mortgage	\$	314	396	382	330	303	227
Renter							
State/territory housing authority	\$	77	np	np	133	116	90
Private landlord	\$	176	219	242	230	286	200
Total renters(a)	\$	170	210	233	220	232	175
Total(b)	\$	182	263	302	257	186	165
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)							
Owner without a mortgage	%	3	*1	2	2	2	3
Owner with a mortgage	%	32	24	24	21	17	23
Renter							
State/territory housing authority	%	26	*16	*15	17	12	18
Private landlord	%	25	15	18	19	19	28
Total renters(a)	%	25	15	18	18	15	24
Total(b)	%	25	18	20	18	12	21
ESTIMATED NUMBER OF HOUSEHOLDS							
Owner without a mortgage	'000	*12.8	*11.5	25.7	111.9	138.3	69.1
Owner with a mortgage	'000	104.3	196.2	270.9	547.9	276.3	145.4
Renter							
State/territory housing authority	'000	15.0	*4.2	**2.4	20.0	*10.3	79.5
Private landlord	'000	191.8	194.6	109.9	157.9	38.4	215.8
Total renters(a)	'000	224.1	209.9	121.3	186.3	51.3	315.1
Total(b)	'000	369.3	423.5	429.9	859.4	469.3	538.6
Number of households in sample	no.	445	493	548	1 178	517	743
* estimate has a relative standard error of 25% to 50% and should be used with caution				(a) Includes other landlord type.			
** estimate has a relative standard error greater than 50% and is considered too unreliable for general use				(b) Includes other tenure type.			
np not available for publication but included in totals where applicable, unless otherwise indicated				(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.			
				(d) Excludes households with nil or negative total income.			

		COUPLE WITH		Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All households(a)
		Dependent and non-dependent children	Non-dependent children only				
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	**71	31	30	25	23	29
Owner with a mortgage	\$	328	290	223	165	*81	338
Renter							
State/territory housing authority	\$	144	163	112	103	63	100
Private landlord	\$	268	211	209	197	141	223
Total renters(b)	\$	234	196	192	161	100	199
Total(c)	\$	248	151	100	41	39	185
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)							
Owner without a mortgage	%	**3	2	2	3	6	3
Owner with a mortgage	%	14	13	15	19	*23	20
Renter							
State/territory housing authority	%	*8	13	21	27	23	17
Private landlord	%	14	13	20	34	41	19
Total renters(b)	%	13	12	20	32	33	19
Total(c)	%	10	8	8	5	10	14
MEDIAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	33	29	27	23	20	26
Owner with a mortgage	\$	282	229	186	*72	58	296
Renter							
State/territory housing authority	\$	*153	155	100	100	59	82
Private landlord	\$	246	191	200	196	140	200
Total renters(b)	\$	210	180	186	145	80	185
Total(c)	\$	187	41	33	24	23	129
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)							
Owner without a mortgage	%	1	2	3	4	6	3
Owner with a mortgage	%	12	11	15	*13	16	20
Renter							
State/territory housing authority	%	*9	*13	24	24	24	22
Private landlord	%	14	14	27	35	42	21
Total renters(b)	%	13	13	25	32	27	21
Total(c)	%	9	4	4	4	7	13
ESTIMATED NUMBER OF HOUSEHOLDS							
Owner without a mortgage	'000	66.8	225.7	309.6	586.3	550.8	2 718.1
Owner with a mortgage	'000	159.6	178.9	142.7	40.2	25.8	2 772.0
Renter							
State/territory housing authority	'000	*8.2	*12.4	*9.4	13.9	57.7	368.8
Private landlord	'000	*21.2	29.7	33.2	22.3	63.4	1 745.3
Total renters(b)	'000	35.2	43.6	49.3	39.9	141.0	2 261.0
Total(c)	'000	264.4	449.3	506.8	678.8	744.3	7 926.2
Number of households in sample	no.	256	421	750	929	972	9 961

* estimate has a relative standard error of 25% to 50% and should be used with caution

(c) Includes other tenure type.

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.

(e) Excludes households with nil or negative total income.

(a) All households, not just those in selected life cycle groups.

(b) Includes other landlord type.

		Lone person aged under 35	Couple only, reference person aged under 35	COUPLE WITH DEPENDENT CHILDREN ONLY			One parent with dependent children
				Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC							
Tenure and landlord type							
Owner without a mortgage	%	*3.5	*2.7	6.0	13.0	29.5	12.8
Owner with a mortgage	%	28.3	46.3	63.0	63.7	58.9	27.0
Renter							
State/territory housing authority	%	4.1	*1.0	**0.5	2.3	*2.2	14.8
Private landlord	%	51.9	45.9	25.6	18.4	8.2	40.1
Total renters(a)	%	60.7	49.6	28.2	21.7	10.9	58.5
All households(b)	%	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure							
Separate house	%	47.4	64.9	82.7	89.8	93.3	78.9
Semi detached/row or terrace house/townhouse	%	16.1	14.0	8.1	5.1	4.3	11.7
Flat/unit/apartment	%	35.0	20.3	8.3	4.5	*1.8	8.4
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(d)							
25% or less	%	49.8	71.0	64.7	70.3	81.6	59.2
More than 25% to 30%	%	14.1	9.8	11.3	10.4	7.3	12.5
More than 30% to 50%	%	26.4	15.1	19.9	13.8	6.9	20.8
More than 50%	%	9.7	*4.2	4.1	5.5	4.2	7.6
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Equivalised disposable household income(e)							
Lowest quintile	%	18.8	*4.4	6.5	13.5	15.7	39.4
Second quintile	%	10.7	5.7	22.0	22.8	14.6	29.0
Third quintile	%	25.3	13.3	24.7	25.6	25.5	17.4
Fourth quintile	%	23.8	31.9	27.2	20.7	24.0	8.7
Highest quintile	%	21.5	44.8	19.5	17.3	20.1	5.5
Second and third deciles	%	10.1	5.2	11.6	18.7	12.3	36.6
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income							
Wage and salary	%	77.3	94.1	85.6	78.8	77.7	43.6
Own unincorporated business income	%	4.4	3.5	9.5	10.6	11.3	*2.4
Government pensions and allowances	%	10.8	*2.0	3.8	8.1	7.0	50.9
Other income	%	6.2	**0.3	**0.6	2.3	*3.5	2.8
All households(f)	%	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons							
None	%	13.4	*1.5	*2.0	5.6	3.5	39.4
One	%	86.6	11.5	41.7	34.4	13.8	42.2
Two	%	—	87.0	56.3	60.0	39.6	13.3
Three or more	%	—	—	—	—	43.0	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	369.3	423.5	429.9	859.4	469.3	538.6
Average number of persons in household	no.	1.00	2.00	3.45	4.15	4.20	3.01
Average number of bedrooms in dwelling	no.	2.34	2.71	3.21	3.42	3.74	3.10
Number of households in sample	no.	445	493	548	1 178	517	743

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes other landlord type.

(b) Includes other tenure type.

(c) Includes other dwelling types.

(d) Excludes households with nil or negative total income.

(e) See paragraphs 38 to 45 of the explanatory notes.

(f) Includes households with nil or negative total income.

		COUPLE WITH		Couple	Couple	Lone	All
		Dependent and non-dependent children	Non-dependent children only	only, reference person aged 55 to 64	only, reference person aged 65 and over	person aged 65 and over	
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC							
Tenure and landlord type							
Owner without a mortgage	%	25.3	50.2	61.1	86.4	74.0	34.3
Owner with a mortgage	%	60.3	39.8	28.2	5.9	3.5	35.0
Renter							
State/territory housing authority	%	*3.1	*2.8	*1.9	2.1	7.8	4.7
Private landlord	%	8.0	6.6	6.5	3.3	8.5	22.0
Total renters(b)	%	13.3	9.7	9.7	5.9	18.9	28.5
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure							
Separate house	%	98.3	93.9	88.7	87.8	71.1	79.0
Semi detached/row or terrace house/townhouse	%	*1.2	*3.6	6.1	6.3	14.4	9.4
Flat/unit/apartment	%	**0.4	*2.0	3.4	4.9	13.4	10.6
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)							
25% or less	%	85.5	91.4	87.6	93.5	85.0	76.2
More than 25% to 30%	%	*4.3	*3.2	2.9	*0.9	3.4	7.0
More than 30% to 50%	%	*5.5	*4.8	6.3	3.7	6.5	11.7
More than 50%	%	*4.8	**0.6	3.2	*1.9	5.0	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Equivalised disposable household income(f)							
Lowest quintile	%	7.8	9.5	20.4	46.7	67.1	25.0
Second quintile	%	18.0	15.9	16.7	29.7	18.8	18.3
Third quintile	%	19.1	18.6	17.8	12.0	6.7	17.9
Fourth quintile	%	32.7	25.8	18.3	5.8	4.0	18.5
Highest quintile	%	22.4	30.1	26.8	5.8	3.5	20.3
Second and third deciles	%	15.4	9.1	18.9	51.6	32.7	20.5
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income							
Wage and salary	%	87.5	76.6	54.6	3.7	2.7	59.3
Own unincorporated business income	%	*5.2	6.3	11.4	3.2	*1.0	6.1
Government pensions and allowances	%	*5.9	11.4	19.2	67.6	77.6	26.1
Other income	%	**1.4	5.7	14.3	25.4	18.6	8.0
All households(g)	%	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons							
None	%	*1.8	6.7	26.2	86.6	93.8	28.6
One	%	8.6	19.7	30.2	7.9	6.2	30.5
Two	%	21.5	24.6	43.6	5.5	—	30.8
Three or more	%	68.1	49.0	—	—	—	10.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	264.4	449.3	506.8	678.8	744.3	7 926.2
Average number of persons in household	no.	4.71	3.26	2.00	2.00	1.00	2.51
Average number of bedrooms in dwelling	no.	3.79	3.49	3.23	3.01	2.59	3.06
Number of households in sample	no.	256	421	750	929	972	9 961

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) All households, not just those in selected life cycle groups.

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Includes other dwelling types.

(e) Excludes households with nil or negative total income.

(f) See paragraphs 38 to 45 of the explanatory notes.

(g) Includes households with nil or negative total income.

		Lone person aged under 35	Couple with dependent children only	One parent with dependent children	Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All lower income households(b)
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	**34	29	26	27	23	23	25
Owner with a mortgage	\$	245	301	197	128	69	55	250
Renter								
State/territory housing authority	\$	129	137	101	119	111	67	113
Private landlord	\$	156	222	198	178	185	138	193
Total renters(c)	\$	153	207	173	172	160	110	174
Total(d)	\$	149	232	160	65	32	40	122

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (e)								
Owner without a mortgage	%	**7	3	4	5	4	6	4
Owner with a mortgage	%	53	29	25	21	13	16	28
Renter								
State/territory housing authority	%	*36	14	16	22	24	21	17
Private landlord	%	36	24	30	31	37	42	29
Total renters(c)	%	36	22	26	31	33	34	26
Total(d)	%	35	23	23	11	6	11	18

MEDIAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	np	28	26	25	21	19	23
Owner with a mortgage	\$	255	274	173	*117	**34	*45	224
Renter								
State/territory housing authority	\$	np	126	92	*104	*104	70	102
Private landlord	\$	143	208	189	185	170	133	183
Total renters(c)	\$	140	194	165	180	155	98	169
Total(d)	\$	140	212	153	28	22	23	68

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (e)								
Owner without a mortgage	%	np	3	4	4	4	5	4
Owner with a mortgage	%	51	27	26	*21	**6	13	26
Renter								
State/territory housing authority	%	np	14	16	24	23	22	19
Private landlord	%	33	25	31	31	36	42	30
Total renters(c)	%	33	22	27	29	32	29	26
Total(d)	%	33	22	24	5	4	6	11

ESTIMATED NUMBER OF HOUSEHOLDS								
Owner without a mortgage	'000	**0.8	57.5	29.1	92.9	374.7	225.6	1 015.9
Owner with a mortgage	'000	*10.4	258.5	56.1	20.9	19.1	14.6	526.2
Renter								
State/territory housing authority	'000	**1.3	18.4	44.9	*6.1	*6.1	*16.6	151.5
Private landlord	'000	39.6	111.9	129.3	12.4	15.6	31.3	529.6
Total renters(c)	'000	42.4	135.9	182.2	21.5	23.0	54.5	719.7
Total(d)	'000	61.4	465.5	272.1	136.9	426.8	301.2	2 325.1

Number of households in sample	no.	78	607	380	198	572	404	3 017
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* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Lower income households are those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles.

(b) All households, not just those in selected life cycle groups.

(c) Includes other landlord type.

(d) Includes other tenure type.

(e) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.

		<i>Lone person aged under 35(b)</i>	<i>Couple with dependent children only</i>	<i>One parent with dependent children</i>	<i>Couple only, reference person aged 55 to 64</i>	<i>Couple only, reference person aged 65 and over</i>	<i>Lone person aged 65 and over</i>	<i>All lower income households(c)</i>
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC								
Tenure and landlord type								
Owner without a mortgage	%	**1.4	12.4	10.7	67.8	87.8	74.9	43.7
Owner with a mortgage	%	*17.0	55.5	20.6	15.3	4.5	4.9	22.6
Renter								
State/territory housing authority	%	**2.2	4.0	16.5	*4.5	*1.4	*5.5	6.5
Private landlord	%	64.5	24.0	47.5	9.0	3.6	10.4	22.8
<i>Total renters(d)</i>	%	69.0	29.2	67.0	15.7	5.4	18.1	31.0
Total(e)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure								
Separate house	%	43.9	90.7	78.0	88.1	88.2	72.1	80.3
Semi detached/row or terrace house/townhouse	%	*20.8	4.5	12.7	*6.0	7.1	15.0	9.7
Flat/unit/apartment	%	33.0	4.6	8.1	**2.2	*4.1	11.4	8.8
Total(f)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income								
25% or less	%	32.4	57.8	51.7	83.0	95.3	86.3	71.2
More than 25% to 30%	%	*8.7	14.5	14.8	*4.8	*0.8	*2.9	7.6
More than 30% to 50%	%	42.2	21.0	29.4	10.3	3.4	8.4	16.2
More than 50%	%	*16.7	6.7	4.2	**1.9	**0.6	*2.4	4.9
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income								
Wage and salary	%	73.0	72.0	31.5	34.5	*1.0	**0.5	36.8
Own unincorporated business income	%	**3.6	14.0	**0.7	8.4	*1.2	*1.1	5.7
Government pensions and allowances	%	*11.4	12.4	65.4	40.7	85.2	81.2	48.7
Other income	%	*12.0	*1.6	*2.3	16.4	12.6	17.2	8.9
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons								
None	%	*15.4	6.1	45.3	44.8	93.8	96.3	47.6
One	%	84.6	54.6	39.9	42.2	3.8	*3.7	34.6
Two	%	—	34.4	12.8	13.1	*2.3	—	14.8
Three or more	%	—	5.0	*2.0	—	—	—	3.0
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	61.4	465.5	272.1	136.9	426.8	301.2	2 325.1
Average number of persons in household	no.	1.00	4.16	3.12	2.00	2.00	1.00	2.57
Average number of bedrooms in dwelling	no.	2.23	3.36	3.08	3.12	2.96	2.59	3.01
Number of households in sample	no.	78	607	380	198	572	404	3 017

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Lower income households are those containing the 30% of people with equalised disposable household income between the 10th and 40th percentiles.

(b) Most estimates in this column have high standard errors and should be used with caution.

(c) All households, not just those in selected life cycle groups.

(d) Includes other landlord type.

(e) Includes other tenure type.

(f) Includes other dwelling types.

		Lone person aged under 35	Couple only, reference person aged under 35	COUPLE WITH DEPENDENT CHILDREN ONLY.....			One parent with dependent children
				Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	
OWNERS WITHOUT A MORTGAGE							
Mean value of dwelling	\$'000	255	312	508	511	585	393
Median value of dwelling	\$'000	*251	286	400	385	440	320
OWNERS WITH A MORTGAGE							
Mean value of dwelling	\$'000	268	338	413	458	497	331
Mean equity in dwelling	\$'000	102	131	209	280	342	214
Mean amount of mortgage outstanding	\$'000	165	207	204	178	154	117
Median value of dwelling	\$'000	245	311	350	380	400	280
Median amount of mortgage outstanding	\$'000	157	198	183	157	130	95
ALL OWNER HOUSEHOLDS							
Mean value of dwelling	\$'000	266	337	421	467	526	351
Mean equity in dwelling	\$'000	119	141	235	319	423	271
Median value of dwelling	\$'000	242	310	360	380	400	300
Median equity in dwelling	\$'000	94	102	174	234	300	220
Tenure type							
Owner without a mortgage	%	*10.9	*5.6	8.7	17.0	33.4	32.2
Owner with a mortgage	%	89.1	94.4	91.3	83.0	66.6	67.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	\$'000	117.1	207.7	296.6	659.7	414.6	214.5
Average number of employed persons in household	no.	0.96	1.91	1.63	1.62	2.40	1.15
Average number of persons in household	no.	1.00	2.00	3.49	4.14	4.17	3.01
Average number of bedrooms in dwelling	no.	2.66	3.04	3.31	3.50	3.79	3.33
Number of households in sample	no.	146	245	386	912	455	309

* estimate has a relative standard error of 25% to 50% and should be used with caution

		COUPLE WITH		Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All owner households(a)
		Dependent and non-dependent children	Non-dependent children only				
OWNERS WITHOUT A MORTGAGE							
Mean value of dwelling	\$'000	434	455	424	405	348	408
Median value of dwelling	\$'000	389	354	350	350	300	340
OWNERS WITH A MORTGAGE							
Mean value of dwelling	\$'000	507	444	496	572	241	417
Mean equity in dwelling	\$'000	350	328	398	437	204	262
Mean amount of mortgage outstanding	\$'000	157	116	98	*135	*37	155
Median value of dwelling	\$'000	406	400	400	400	224	350
Median amount of mortgage outstanding	\$'000	134	99	55	48	*20	134
ALL OWNER HOUSEHOLDS							
Mean value of dwelling	\$'000	485	450	447	415	344	412
Mean equity in dwelling	\$'000	374	399	416	407	342	334
Median value of dwelling	\$'000	400	375	370	350	293	350
Median equity in dwelling	\$'000	318	320	350	350	290	275
Tenure type							
Owner without a mortgage	%	29.5	55.8	68.5	93.6	95.5	49.5
Owner with a mortgage	%	70.5	44.2	31.5	6.4	4.5	50.5
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	\$'000	226.4	404.6	452.3	626.5	576.6	5 490.1
Average number of employed persons in household	no.	3.07	2.30	1.20	0.19	0.06	1.33
Average number of persons in household	no.	4.69	3.25	2.00	2.00	1.00	2.62
Average number of bedrooms in dwelling	no.	3.88	3.54	3.30	3.06	2.77	3.26
Number of households in sample	no.	218	382	672	852	731	6 964

* estimate has a relative standard error of 25% to 50% and should be used with caution

(a) All households, not just those in selected life cycle groups.

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
MEAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	29	35	29	31	24	27	26	31	30
Owner with a mortgage	\$	443	320	338	272	335	258	272	343	357
Renter										
State/territory housing authority	\$	104	119	103	88	76	83	94	104	101
Private landlord	\$	294	217	221	194	183	169	259	280	239
Total renters(b)	\$	257	203	197	162	165	156	199	228	212
Total(c)	\$	250	182	188	154	191	143	196	221	203

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)										
Owner without a mortgage	%	2	3	2	3	2	3	2	2	2
Owner with a mortgage	%	21	19	19	18	19	17	13	17	20
Renter										
State/territory housing authority	%	19	19	13	18	14	20	12	20	17
Private landlord	%	21	19	19	18	17	17	17	17	19
Total renters(b)	%	21	19	18	18	17	18	15	17	19
Total(c)	%	16	13	14	13	14	13	12	13	14

MEDIAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	28	27	28	27	23	25	*22	30	27
Owner with a mortgage	\$	398	300	320	251	253	221	249	319	317
Renter										
State/territory housing authority	\$	95	97	95	75	67	78	**80	68	84
Private landlord	\$	250	200	210	185	170	160	266	293	219
Total renters(b)	\$	233	186	190	160	160	150	184	250	195
Total(c)	\$	200	141	154	120	140	78	180	190	150

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)										
Owner without a mortgage	%	3	3	3	3	3	3	2	2	3
Owner with a mortgage	%	22	20	21	19	19	16	14	17	20
Renter										
State/territory housing authority	%	22	22	20	22	21	23	12	23	22
Private landlord	%	23	21	21	22	19	17	19	19	21
Total renters(b)	%	22	21	21	22	20	20	14	20	21
Total(c)	%	15	13	14	13	13	11	12	13	14

ESTIMATED NUMBER OF HOUSEHOLDS										
Owner without a mortgage	'000	479.8	488.5	239.7	157.4	175.1	29.5	7.6	35.1	1 612.6
Owner with a mortgage	'000	563.6	499.0	253.4	161.7	253.7	29.3	17.0	54.6	1 832.2
Renter										
State/territory housing authority	'000	85.2	47.2	31.0	40.9	23.7	*5.2	*4.6	10.3	248.0
Private landlord	'000	392.9	324.0	174.1	94.1	125.9	13.9	*9.3	24.9	1 159.1
Total renters(b)	'000	501.1	386.0	219.6	142.6	158.9	21.4	16.6	37.7	1 484.0
Total(c)	'000	1 571.5	1 403.4	725.3	467.1	605.8	81.8	42.9	128.5	5 026.2

Number of households in sample	no.	1 415	1 247	798	1 037	1 031	337	117	423	6 405
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- * estimate has a relative standard error of 25% to 50% and should be used with caution
- ** estimate has a relative standard error greater than 50% and is considered too unreliable for general use
- (a) Capital city estimates for the ACT relate to total ACT.
- (b) Includes other landlord type.
- (c) Includes other tenure type.
- (d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.
- (e) Excludes households with nil or negative total income.

		NSW	Vic.	Qld	SA	WA	Tas.	Aust.(a)
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	28	25	30	21	23	22	27
Owner with a mortgage	\$	333	280	315	222	274	213	300
Renter								
State/territory housing authority	\$	105	90	116	84	95	70	99
Private landlord	\$	184	158	225	155	169	147	190
Total renters(b)	\$	167	143	209	138	154	124	173
Total(c)	\$	154	134	185	121	145	109	154

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)								
Owner without a mortgage	%	3	3	3	2	2	3	3
Owner with a mortgage	%	20	19	21	16	15	17	20
Renter								
State/territory housing authority	%	17	20	18	22	17	13	18
Private landlord	%	19	18	19	17	15	18	18
Total renters(b)	%	19	18	19	17	15	15	18
Total(c)	%	14	12	15	12	12	11	14

MEDIAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	24	24	26	19	18	20	24
Owner with a mortgage	\$	279	250	286	182	253	184	266
Renter								
State/territory housing authority	\$	82	80	125	77	98	73	80
Private landlord	\$	179	150	210	145	160	145	180
Total renters(b)	\$	155	140	200	126	140	120	160
Total(c)	\$	75	61	145	63	106	57	95

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)								
Owner without a mortgage	%	4	4	4	3	3	3	4
Owner with a mortgage	%	19	18	21	17	16	18	19
Renter								
State/territory housing authority	%	22	20	20	24	19	16	20
Private landlord	%	23	21	21	17	17	21	21
Total renters(b)	%	22	21	20	19	18	19	21
Total(c)	%	10	9	15	10	10	10	11

ESTIMATED NUMBER OF HOUSEHOLDS								
Owner without a mortgage	'000	418.0	253.3	255.0	63.3	64.5	49.2	1 105.5
Owner with a mortgage	'000	297.0	191.9	282.3	61.3	66.0	38.5	939.8
Renter								
State/territory housing authority	'000	44.4	26.1	23.9	*11.0	*8.5	5.3	120.8
Private landlord	'000	193.7	99.5	208.4	26.6	36.4	20.0	586.2
Total renters(b)	'000	255.0	127.9	262.8	41.2	57.1	28.0	777.0
Total(c)	'000	998.2	584.5	819.7	170.8	197.9	118.5	2 899.9

Number of households in sample	no.	948	596	896	295	335	440	3 556
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- * estimate has a relative standard error of 25% to 50% and should be used with caution
- (a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 47 of the explanatory notes.
- (b) Includes other landlord type.
- (c) Includes other tenure type.
- (d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.
- (e) Excludes households with nil or negative total income.

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
MEAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	29	31	30	28	24	24	32	31	29
Owner with a mortgage	\$	405	309	326	258	322	232	276	343	338
Renter										
State/territory housing authority	\$	105	109	109	87	81	77	86	104	100
Private landlord	\$	258	203	223	186	180	156	248	280	223
Total renters(b)	\$	227	188	204	156	162	138	180	228	199
Total(c)	\$	213	168	186	145	179	123	187	221	185

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)										
Owner without a mortgage	%	3	3	3	3	2	3	2	2	3
Owner with a mortgage	%	21	19	20	17	19	17	14	17	20
Renter										
State/territory housing authority	%	18	19	15	19	15	16	13	20	17
Private landlord	%	21	19	19	18	17	17	17	17	19
Total renters(b)	%	20	19	18	18	16	17	14	17	19
Total(c)	%	15	13	15	13	14	12	12	13	14

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
MEDIAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	26	26	27	24	22	22	28	30	26
Owner with a mortgage	\$	354	282	301	235	253	200	257	319	296
Renter										
State/territory housing authority	\$	92	83	100	75	70	74	*79	68	82
Private landlord	\$	230	185	210	179	170	150	242	293	200
Total renters(b)	\$	210	180	200	150	155	132	178	250	185
Total(c)	\$	135	115	150	100	130	67	167	190	129

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)										
Owner without a mortgage	%	3	3	4	3	3	3	*2	2	3
Owner with a mortgage	%	21	19	21	19	18	17	14	17	20
Renter										
State/territory housing authority	%	22	22	20	23	19	20	13	23	22
Private landlord	%	23	21	21	21	19	19	18	19	21
Total renters(b)	%	22	21	21	21	19	19	14	20	21
Total(c)	%	14	11	14	12	12	10	12	13	13

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
ESTIMATED NUMBER OF HOUSEHOLDS										
Owner without a mortgage	'000	897.8	741.8	494.7	220.7	239.6	78.7	9.8	35.1	2 718.1
Owner with a mortgage	'000	860.6	690.9	535.7	223.1	319.6	67.8	19.8	54.6	2 772.0
Renter										
State/territory housing authority	'000	129.5	73.3	54.9	51.9	32.2	10.5	*6.2	10.3	368.8
Private landlord	'000	586.6	423.5	382.5	120.8	162.3	33.9	10.9	24.9	1 745.3
Total renters(b)	'000	756.2	513.9	482.5	183.8	216.1	49.4	21.5	37.7	2 261.0
Total(c)	'000	2 569.7	1 987.9	1 545.0	637.9	803.7	200.2	53.2	128.5	7 926.2

Number of households in sample	no.	2 363	1 843	1 694	1 332	1 366	777	163	423	9 961
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- * estimate has a relative standard error of 25% to 50% and should be used with caution
- (a) Excludes households in collection districts defined as very remote, accounting for about 24% of the population in the Northern Territory.
- (b) Includes other landlord type.
- (c) Includes other tenure type.
- (d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 15 to 22 of the explanatory notes.
- (e) Excludes households with nil or negative total income.

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC										
Tenure and landlord type										
Owner without a mortgage	%	30.5	34.8	33.1	33.7	28.9	36.1	17.7	27.3	32.1
Owner with a mortgage	%	35.9	35.6	34.9	34.6	41.9	35.8	39.6	42.5	36.5
Renter										
State/territory housing authority	%	5.4	3.4	4.3	8.8	3.9	*6.4	*10.7	8.0	4.9
Private landlord	%	25.0	23.1	24.0	20.2	20.8	17.0	21.8	19.4	23.1
Total renters(b)	%	31.9	27.5	30.3	30.5	26.2	26.1	38.6	29.3	29.5
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household										
One family households										
Couple family with dependent children	%	30.7	26.0	25.6	24.5	26.1	23.4	37.8	29.0	27.4
One parent family with dependent children	%	6.2	7.0	5.9	8.0	6.4	6.7	*7.5	5.0	6.6
Couple only	%	21.8	25.3	25.1	23.4	24.9	25.6	22.1	26.9	24.0
Other one family households	%	14.3	13.4	9.2	11.0	9.9	11.0	*11.7	7.5	12.2
Multiple family households	%	2.3	*0.7	*1.8	**0.6	*0.7	**0.6	**1.2	**1.0	1.4
Non-family households										
Lone person	%	22.1	24.2	27.8	29.8	29.6	28.5	*15.3	27.0	25.3
Group households	%	2.6	3.4	4.7	2.6	2.4	*4.3	**4.4	*3.7	3.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure										
Separate house	%	68.2	80.8	74.1	73.9	76.9	62.4	82.1	81.5	74.5
Semi detached/row or terrace house/townhouse	%	11.1	8.0	9.9	18.3	14.9	26.2	*10.7	10.7	11.4
Flat/unit/apartment	%	20.5	11.2	11.3	7.7	8.0	10.7	*7.2	7.6	13.3
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)										
25% or less	%	70.7	74.9	76.1	79.9	76.4	82.5	86.2	80.3	74.8
More than 25% to 30%	%	8.2	6.4	9.8	6.3	6.6	*3.5	*5.1	6.5	7.4
More than 30% to 50%	%	13.9	12.4	10.3	9.9	11.8	9.9	*7.3	9.4	12.1
More than 50%	%	7.1	6.4	3.7	3.9	5.3	*4.1	**1.4	*3.8	5.7
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalised disposable household income(f)										
Lowest quintile	%	21.8	23.7	21.9	24.7	23.7	25.9	*13.2	13.2	22.6
Second quintile	%	15.7	17.3	16.2	22.0	17.5	21.0	*10.8	10.9	16.9
Third quintile	%	16.8	16.9	19.5	18.8	17.7	20.0	22.8	18.6	17.6
Fourth quintile	%	19.3	20.3	19.7	17.3	19.1	16.9	21.4	21.1	19.5
Highest quintile	%	26.3	21.8	22.8	17.2	21.9	16.3	31.7	36.2	23.3
Second and third deciles	%	16.3	19.0	17.3	19.8	19.1	20.2	*13.8	8.5	17.7
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons										
None	%	23.9	26.0	26.6	32.1	24.3	29.9	*7.4	20.9	25.6
One	%	30.6	31.5	30.8	32.7	35.9	31.9	37.7	31.0	31.8
Two	%	33.6	31.8	32.0	24.3	29.2	29.6	40.5	36.0	31.5
Three or more	%	11.8	10.7	10.6	10.9	10.5	8.7	*14.3	12.1	11.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Estimated number of households	'000	1 571.5	1 403.4	725.3	467.1	605.8	81.8	42.9	128.5	5 026.2
Average number of persons in household	no.	2.70	2.55	2.48	2.40	2.43	2.40	2.95	2.49	2.56
Average number of bedrooms in dwelling	no.	3.01	3.01	3.13	2.88	3.22	2.99	2.96	3.27	3.05
Number of households in sample	no.	1 415	1 247	798	1 037	1 031	337	117	423	6 405

- * estimate has a relative standard error of 25% to 50% and should be used with caution
- ** estimate has a relative standard error greater than 50% and is considered too unreliable for general use
- (a) Capital city estimates for the ACT relate to total ACT.
- (b) Includes other landlord type.
- (c) Includes other tenure type.
- (d) Includes other dwelling types.
- (e) Excludes households with nil or negative total income.
- (f) See paragraphs 38 to 45 of the explanatory notes.

		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC								
Tenure and landlord type								
Owner without a mortgage	%	41.9	43.3	31.1	37.0	32.6	41.5	38.1
Owner with a mortgage	%	29.8	32.8	34.4	35.9	33.3	32.5	32.4
Renter								
State/territory housing authority	%	4.4	4.5	2.9	*6.5	*4.3	4.5	4.2
Private landlord	%	19.4	17.0	25.4	15.6	18.4	16.9	20.2
Total renters(b)	%	25.5	21.9	32.1	24.1	28.9	23.7	26.8
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household								
One family households								
Couple family with dependent children	%	22.3	25.1	27.0	19.6	24.2	22.4	24.2
One parent family with dependent children	%	6.1	7.7	8.0	7.7	8.0	7.6	7.2
Couple only	%	31.6	23.7	28.3	31.9	30.8	29.8	28.9
Other one family households	%	12.1	10.1	10.4	7.4	5.9	7.6	10.3
Multiple family households	%	*0.6	**0.2	*0.6	—	**0.9	—	*0.5
Non-family households								
Lone person	%	24.9	31.1	22.0	32.2	27.7	30.6	26.2
Group households	%	*2.5	*2.2	3.7	**1.2	*2.5	*1.9	2.7
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure								
Separate house	%	85.8	90.1	82.9	96.7	91.7	88.3	86.9
Semi detached/row or terrace house/townhouse	%	5.9	4.8	7.2	**0.3	7.2	6.3	5.8
Flat/unit/apartment	%	7.6	4.8	6.8	*2.5	**0.3	4.3	5.9
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)								
25% or less	%	78.7	80.2	75.0	83.3	82.2	82.9	78.7
More than 25% to 30%	%	6.2	5.6	6.9	*4.9	6.3	5.3	6.2
More than 30% to 50%	%	11.1	10.1	12.7	8.8	8.8	9.9	11.0
More than 50%	%	3.9	4.1	5.4	*3.1	*2.8	*1.9	4.2
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalised disposable household income(f)								
Lowest quintile	%	30.6	29.5	26.6	34.2	22.9	33.0	29.0
Second quintile	%	21.9	20.4	18.4	19.9	23.1	24.1	20.6
Third quintile	%	17.6	20.4	19.1	13.2	17.3	19.4	18.3
Fourth quintile	%	16.0	15.2	19.6	17.2	16.1	12.4	16.8
Highest quintile	%	13.9	14.5	16.4	15.6	20.6	11.1	15.2
Second and third deciles	%	26.9	27.5	21.8	24.2	23.1	29.8	25.2
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons								
None	%	37.0	35.5	28.8	37.0	30.7	35.8	33.9
One	%	26.1	27.2	29.8	30.5	30.0	30.2	28.1
Two	%	28.6	28.6	32.1	25.2	31.0	28.6	29.6
Three or more	%	8.4	8.8	9.2	7.3	8.2	5.4	8.5
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Estimated number of households	'000	998.2	584.5	819.7	170.8	197.9	118.5	2 899.9
Average number of persons in household	no.	2.44	2.40	2.54	2.24	2.38	2.37	2.44
Average number of bedrooms in dwelling	no.	3.11	3.01	3.07	3.02	3.18	2.94	3.07
Number of households in sample	no.	948	596	896	295	335	440	3 556

* estimate has a relative standard error of 25% to 50% and should be used with caution

(b) Includes other landlord type.

(c) Includes other tenure type.

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(d) Includes other dwelling types.

(e) Excludes households with nil or negative total income.

— nil or rounded to zero (including null cells)

(f) See paragraphs 38 to 45 of the explanatory notes.

(a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 47 of the explanatory notes.

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC										
Tenure and landlord type										
Owner without a mortgage	%	34.9	37.3	32.0	34.6	29.8	39.3	18.4	27.3	34.3
Owner with a mortgage	%	33.5	34.8	34.7	35.0	39.8	33.8	37.2	42.5	35.0
Renter										
State/territory housing authority	%	5.0	3.7	3.6	8.1	4.0	5.2	*11.7	8.0	4.7
Private landlord	%	22.8	21.3	24.8	18.9	20.2	16.9	20.5	19.4	22.0
Total renters(b)	%	29.4	25.9	31.2	28.8	26.9	24.7	40.4	29.3	28.5
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household										
One family households										
Couple family with dependent children	%	27.4	25.7	26.3	23.2	25.6	22.8	36.5	29.0	26.2
One parent family with dependent children	%	6.1	7.2	7.0	8.0	6.8	7.2	*6.3	5.0	6.8
Couple only	%	25.6	24.8	26.8	25.7	26.3	28.1	21.9	26.9	25.8
Other one family households	%	13.5	12.4	9.9	10.1	8.9	9.0	*10.4	7.5	11.5
Multiple family households	%	1.6	*0.6	*1.1	**0.4	*0.8	**0.2	**1.9	**1.0	1.0
Non-family households										
Lone person	%	23.2	26.2	24.7	30.5	29.1	29.8	18.9	27.0	25.7
Group households	%	2.5	3.0	4.2	2.2	2.4	2.9	*4.1	*3.7	3.0
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure										
Separate house	%	75.0	83.5	78.8	80.0	80.5	77.8	79.1	81.5	79.0
Semi detached/row or terrace house/townhouse	%	9.1	7.0	8.5	13.5	13.0	14.4	12.4	10.7	9.4
Flat/unit/apartment	%	15.5	9.3	8.9	6.3	6.1	6.9	*7.9	7.6	10.6
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)										
25% or less	%	73.8	76.4	75.5	80.8	77.8	82.7	86.2	80.3	76.2
More than 25% to 30%	%	7.5	6.1	8.3	5.9	6.5	4.6	*4.7	6.5	7.0
More than 30% to 50%	%	12.8	11.7	11.6	9.6	11.0	9.9	*8.1	9.4	11.7
More than 50%	%	5.9	5.7	4.6	3.7	4.7	2.8	**1.1	*3.8	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalised disposable household income(f)										
Lowest quintile	%	25.2	25.4	24.4	27.2	23.5	30.1	*15.5	13.2	25.0
Second quintile	%	18.1	18.2	17.3	21.4	18.9	22.9	*10.1	10.9	18.3
Third quintile	%	17.1	17.9	19.3	17.3	17.6	19.6	21.2	18.6	17.9
Fourth quintile	%	18.1	18.8	19.6	17.2	18.4	14.2	22.3	21.1	18.5
Highest quintile	%	21.5	19.7	19.4	16.8	21.6	13.2	30.9	36.2	20.3
Second and third deciles	%	20.4	21.5	19.7	21.0	20.1	25.9	*13.9	8.5	20.5
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons										
None	%	29.0	28.7	27.8	33.4	25.9	33.4	10.6	20.9	28.6
One	%	28.9	30.2	30.3	32.1	34.5	30.9	36.7	31.0	30.5
Two	%	31.6	30.9	32.1	24.5	29.7	29.0	39.8	36.0	30.8
Three or more	%	10.5	10.1	9.9	9.9	9.9	6.7	*12.9	12.1	10.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Estimated number of households	'000	2 569.7	1 987.9	1 545.0	637.9	803.7	200.2	53.2	128.5	7 926.2
Average number of persons in household	no.	2.60	2.50	2.51	2.36	2.42	2.39	2.83	2.49	2.51
Average number of bedrooms in dwelling	no.	3.05	3.01	3.10	2.92	3.21	2.96	2.87	3.27	3.06
Number of households in sample	no.	2 363	1 843	1 694	1 332	1 366	777	163	423	9 961

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Excludes households in collection districts defined as very remote, accounting for about 24% of the population in the Northern Territory.

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Includes other dwelling types.

(e) Excludes households with nil or negative total income.

(f) See paragraphs 38 to 45 of the explanatory notes.

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
MEAN VALUE OF DWELLING										
Tenure type										
Owner without a mortgage	\$'000	622	424	393	332	415	316	358	422	466
Owner with a mortgage	\$'000	580	414	412	318	429	320	328	412	456
All households	\$'000	599	419	403	325	424	318	338	416	461
Family composition of household										
One family households										
Couple family with dependent children	\$'000	672	466	469	367	486	408	380	430	528
One parent family with dependent children	\$'000	504	404	349	266	342	246	**280	322	393
Couple only	\$'000	623	406	411	322	453	341	307	476	464
Other one family households	\$'000	556	464	408	370	460	284	349	408	476
Multiple family households	\$'000	536	*594	384	**337	*476	**280	**250	**380	502
Non-family households										
Lone person	\$'000	490	324	325	269	318	230	*248	350	359
Group households	\$'000	469	*293	323	345	309	176	—	*220	357
All households	\$'000	599	419	403	325	424	318	338	416	461
Dwelling structure										
Separate house	\$'000	636	427	415	327	435	308	342	426	476
Semi-detached/row or terrace house/townhouse	\$'000	463	359	305	322	381	357	278	327	378
Flat/unit/apartment	\$'000	425	305	*460	277	301	*253	242	350	387
All households (b)	\$'000	599	419	403	325	424	318	338	416	461
Housing costs per week										
\$0 to less than \$25	\$'000	444	299	317	242	364	247	332	345	344
\$25 to less than \$50	\$'000	649	471	430	344	490	372	345	432	508
\$50 to less than \$100	\$'000	*1 493	819	553	533	*787	315	591	514	899
\$100 to less than \$200	\$'000	474	329	432	306	369	250	246	361	370
\$200 to less than \$300	\$'000	455	343	337	281	341	290	306	405	357
\$300 to less than \$400	\$'000	500	400	358	310	373	377	296	343	407
\$400 or more	\$'000	626	498	489	444	524	458	391	472	554
All households	\$'000	599	419	403	325	424	318	338	416	461

MEDIAN VALUE OF DWELLING

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
Tenure type										
Owner without a mortgage	\$'000	500	350	350	300	355	275	360	380	380
Owner with a mortgage	\$'000	500	350	350	280	350	260	306	380	380
All households	\$'000	500	350	350	285	350	262	320	380	380
Family composition of household										
One family households										
Couple family with dependent children	\$'000	556	400	400	328	400	400	343	400	425
One parent family with dependent children	\$'000	457	308	314	249	300	200	343	308	320
Couple only	\$'000	500	350	350	295	360	265	293	400	375
Other one family households	\$'000	474	360	350	300	400	262	365	377	400
Multiple family households	\$'000	427	673	379	np	np	262	365	377	428
Non-family households										
Lone person	\$'000	430	275	311	240	280	200	np	320	300
Group households	\$'000	421	np	345	*258	290	np	—	np	307
All households	\$'000	500	350	350	285	350	262	320	380	380
Dwelling structure										
Separate house	\$'000	500	350	350	285	367	260	322	382	390
Semi-detached/row or terrace house/townhouse	\$'000	430	350	315	300	300	337	np	290	340
Flat/unit/apartment	\$'000	387	270	*249	207	*241	165	np	368	329
All households (b)	\$'000	500	350	350	285	350	262	320	380	380

* estimate has a relative standard error of 25% to 50% and should be used with caution

np not available for publication but included in totals where applicable, unless otherwise indicated

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Capital city estimates for the ACT relate to total ACT.

(b) Includes other dwelling types.

— nil or rounded to zero (including null cells)

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
MEDIAN VALUE OF DWELLING <i>cont.</i>										
Housing costs per week										
\$0 to less than \$25	\$'000	425	275	300	220	345	230	350	320	300
\$25 to less than \$50	\$'000	580	400	375	320	453	319	363	400	425
\$50 to less than \$100	\$'000	858	726	577	592	*392	*254	np	412	650
\$100 to less than \$200	\$'000	396	280	329	260	300	200	np	320	300
\$200 to less than \$300	\$'000	395	300	300	250	300	251	294	378	300
\$300 to less than \$400	\$'000	440	320	339	280	346	443	280	355	340
\$400 or more	\$'000	529	400	420	405	450	450	350	384	450
All households	\$'000	500	350	350	285	350	262	320	380	380

Estimated number of households	'000	1 043.4	987.5	493.1	319.1	428.7	58.8	24.6	89.6	3 444.8
Number of households in sample	no.	932	883	552	708	744	249	72	305	4 445

- * estimate has a relative standard error of 25% to 50% and should be used with caution
- np not available for publication but included in totals where applicable, unless otherwise indicated
- (a) Capital city estimates for the ACT relate to total ACT.

NSW Vic. Qld SA WA Tas. Aust. (a)

MEAN VALUE OF DWELLING

Tenure type		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
Owner without a mortgage	\$'000	332	277	376	236	384	225	322
Owner with a mortgage	\$'000	372	282	379	286	335	242	342
All households	\$'000	349	279	378	261	359	232	331
Family composition of household								
One family households								
Couple family with dependent children	\$'000	416	309	411	312	334	259	372
One parent family with dependent children	\$'000	250	189	375	*189	334	225	268
Couple only	\$'000	348	306	398	283	333	254	346
Other one family households	\$'000	326	287	359	288	390	247	323
Multiple family households	\$'000	*632	**330	**475	—	713	—	584
Non-family households								
Lone person	\$'000	297	233	302	204	*412	175	275
Group households	\$'000	237	*336	*374	190	*185	162	269
All households	\$'000	349	279	378	261	359	232	331
Dwelling structure								
Separate house	\$'000	355	282	387	263	360	233	336
Semi-detached/row or terrace house/townhouse	\$'000	304	287	285	—	260	221	288
Flat/unit/apartment	\$'000	176	174	413	**84	—	114	261
All households (b)	\$'000	349	279	378	261	359	232	331
Housing costs per week								
\$0 to less than \$25	\$'000	286	236	338	203	*409	195	282
\$25 to less than \$50	\$'000	377	308	401	312	335	305	362
\$50 to less than \$100	\$'000	262	*424	612	239	*289	174	366
\$100 to less than \$200	\$'000	*368	248	*322	272	244	230	303
\$200 to less than \$300	\$'000	336	255	313	260	300	236	300
\$300 to less than \$400	\$'000	374	302	352	331	393	252	346
\$400 or more	\$'000	453	366	456	443	430	399	438
All households	\$'000	349	279	378	261	359	232	331

MEDIAN VALUE OF DWELLING

Tenure type		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
Owner without a mortgage	\$'000	300	250	300	200	290	200	275
Owner with a mortgage	\$'000	340	250	320	250	320	239	300
All households	\$'000	300	250	300	240	300	209	290
Family composition of household								
One family households								
Couple family with dependent children	\$'000	350	280	350	300	324	250	320
One parent family with dependent children	\$'000	216	189	314	**135	*367	250	223
Couple only	\$'000	340	259	300	250	345	230	300
Other one family households	\$'000	307	256	300	266	427	206	300
Multiple family households	\$'000	np	256	300	—	np	—	497
Non-family households								
Lone person	\$'000	230	200	252	199	233	162	211
Group households	\$'000	241	np	*322	np	np	np	250
All households	\$'000	300	250	300	240	300	209	290
Dwelling structure								
Separate house	\$'000	300	250	320	240	304	210	296
Semi-detached/row or terrace house/townhouse	\$'000	307	209	280	—	np	176	280
Flat/unit/apartment	\$'000	*120	174	*323	84	—	np	206
All households (b)	\$'000	300	250	300	240	300	209	290

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 47 of the explanatory notes.

(b) Includes other dwelling types.

NSW Vic. Qld SA WA Tas. Aust. (a)

MEDIAN VALUE OF DWELLING *cont.*

Housing costs per week

		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
\$0 to less than \$25	\$'000	250	220	300	175	287	180	250
\$25 to less than \$50	\$'000	350	274	350	280	289	250	320
\$50 to less than \$100	\$'000	184	*337	500	*200	**209	*166	234
\$100 to less than \$200	\$'000	235	240	220	219	*180	189	220
\$200 to less than \$300	\$'000	280	229	297	250	276	224	268
\$300 to less than \$400	\$'000	322	290	355	300	380	250	320
\$400 or more	\$'000	400	329	400	395	374	*332	380
All households	\$'000	300	250	300	240	300	209	290

Estimated number of households	'000	715.0	445.2	537.3	124.6	130.5	87.7	2 045.3
Number of households in sample	no.	675	456	604	214	224	324	2 519

* estimate has a relative standard error of 25% to 50% and should be used with caution

(a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 47 of the explanatory notes.

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
MEAN VALUE OF DWELLING										
Tenure type										
Owner without a mortgage	\$'000	487	374	384	305	407	259	334	422	408
Owner with a mortgage	\$'000	508	377	395	309	410	276	319	412	417
All households	\$'000	497	376	390	307	409	267	324	416	412
Family composition of household										
One family households										
Couple family with dependent children	\$'000	591	422	439	355	453	319	360	430	477
One parent family with dependent children	\$'000	416	333	362	250	341	236	**280	322	351
Couple only	\$'000	482	376	403	309	420	286	299	476	413
Other one family households	\$'000	468	416	383	351	448	265	351	408	424
Multiple family households	\$'000	549	565	391	**337	568	**280	**399	**380	514
Non-family households										
Lone person	\$'000	405	289	314	248	339	196	*188	350	326
Group households	\$'000	352	319	343	297	269	171	—	*220	319
All households	\$'000	497	376	390	307	409	267	324	416	412
Dwelling structure										
Separate house	\$'000	511	380	400	307	415	258	328	426	420
Semi-detached/row or terrace house/townhouse	\$'000	433	352	298	322	379	332	278	327	365
Flat/unit/apartment	\$'000	396	273	439	259	301	*229	234	350	364
All households (b)	\$'000	497	376	390	307	409	267	324	416	412
Housing costs per week										
\$0 to less than \$25	\$'000	359	274	329	226	377	212	309	345	315
\$25 to less than \$50	\$'000	541	426	416	338	464	340	306	432	458
\$50 to less than \$100	\$'000	*1 022	719	583	425	*597	228	557	514	704
\$100 to less than \$200	\$'000	415	296	357	297	342	236	288	361	339
\$200 to less than \$300	\$'000	400	316	325	277	331	260	295	405	336
\$300 to less than \$400	\$'000	460	378	355	315	378	306	293	343	388
\$400 or more	\$'000	583	470	473	444	510	435	379	472	522
All households	\$'000	497	376	390	307	409	267	324	416	412

MEDIAN VALUE OF DWELLING

Tenure type										
Owner without a mortgage	\$'000	400	300	325	270	350	220	350	380	340
Owner with a mortgage	\$'000	425	320	350	275	350	250	300	380	350
All households	\$'000	400	310	340	275	350	240	300	380	350
Family composition of household										
One family households										
Couple family with dependent children	\$'000	480	350	380	320	398	276	320	400	400
One parent family with dependent children	\$'000	350	242	315	231	300	235	320	308	300
Couple only	\$'000	390	320	340	280	350	250	285	400	350
Other one family households	\$'000	400	346	340	295	400	224	361	377	350
Multiple family households	\$'000	451	499	435	np	655	224	np	377	450
Non-family households										
Lone person	\$'000	320	250	300	220	271	180	**119	np	280
Group households	\$'000	305	317	345	250	265	181	—	269	280
All households	\$'000	400	310	340	275	350	240	300	380	350
Dwelling structure										
Separate house	\$'000	400	310	350	270	350	230	316	382	350
Semi-detached/row or terrace house/townhouse	\$'000	394	350	293	300	300	290	np	290	330
Flat/unit/apartment	\$'000	350	250	275	193	*241	156	253	368	300
All households (b)	\$'000	400	310	340	275	350	240	300	380	350

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Excludes households in collection districts defined as very remote, accounting for about 24% of the population in the Northern Territory.

(b) Includes other dwelling types.

NSW Vic. Qld SA WA Tas. NT(a) ACT Aust.

MEDIAN VALUE OF DWELLING *cont.*

Housing costs per week

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
\$0 to less than \$25	\$'000	320	250	300	210	327	200	341	320	280
\$25 to less than \$50	\$'000	450	364	350	301	450	290	330	400	400
\$50 to less than \$100	\$'000	*497	583	500	377	341	224	np	412	438
\$100 to less than \$200	\$'000	332	260	247	240	282	200	*274	320	260
\$200 to less than \$300	\$'000	350	280	300	250	300	247	290	378	300
\$300 to less than \$400	\$'000	400	320	350	284	350	255	280	355	335
\$400 or more	\$'000	480	380	402	400	442	423	348	384	430
All households	\$'000	400	310	340	275	350	240	300	380	350

Estimated number of households	'000	1 758.3	1 432.7	1 030.4	443.8	559.2	146.4	29.6	89.6	5 490.1
Number of households in sample	no.	1 607	1 339	1 156	922	968	573	94	305	6 964

* estimate has a relative standard error of 25% to 50% and should be used with caution

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Excludes households in collection districts defined as very remote, accounting for about 24% of the population in the Northern Territory.

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT(b)	Aust.
SEPARATE HOUSE										
Value of dwelling										
\$0 to less than \$150,000	%	**0.4	*1.6	*1.8	3.4	*1.7	*7.3	**5.2	**0.7	1.5
\$150,000 to less than \$200,000	%	*0.8	3.9	*3.6	13.8	4.6	17.0	—	**0.5	4.0
\$200,000 to less than \$300,000	%	5.6	28.1	19.5	34.4	22.7	36.9	30.4	7.6	19.8
\$300,000 to less than \$400,000	%	18.7	26.1	32.7	24.3	25.7	13.0	36.4	43.8	25.1
\$400,000 to less than \$500,000	%	19.9	16.5	22.3	10.8	16.4	13.4	*16.3	25.9	18.0
\$500,000 to less than \$600,000	%	13.0	7.7	6.5	4.8	10.5	*4.6	**7.0	12.8	9.2
\$600,000 to less than \$700,000	%	11.5	5.8	*3.8	*3.7	7.5	**2.9	**2.5	*2.6	7.1
\$700,000 or more	%	30.1	10.4	9.7	4.7	10.9	*4.9	**2.2	*6.1	15.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	849.7	896.2	409.5	262.7	360.8	39.6	23.4	80.7	2 922.7
ALL DWELLINGS (c)										
Value of dwelling										
\$0 to less than \$150,000	%	**0.4	*1.6	*1.9	3.3	2.6	*6.6	**5.8	**1.2	1.7
\$150,000 to less than \$200,000	%	*1.1	4.4	4.4	14.4	6.5	17.6	—	**0.4	4.7
\$200,000 to less than \$300,000	%	7.7	28.2	22.9	34.2	23.0	33.1	32.3	11.4	20.8
\$300,000 to less than \$400,000	%	20.5	26.4	32.7	24.4	25.1	12.5	35.3	42.4	25.4
\$400,000 to less than \$500,000	%	19.5	16.4	19.9	11.2	15.9	15.9	*15.5	24.1	17.5
\$500,000 to less than \$600,000	%	12.8	7.7	6.0	4.7	10.2	*5.3	**6.6	12.2	9.1
\$600,000 to less than \$700,000	%	11.9	5.5	*3.3	3.5	6.9	*4.8	**2.4	*2.8	7.0
\$700,000 or more	%	26.3	9.7	8.8	4.4	9.9	*4.3	**2.1	*5.5	13.9
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Mean value of dwelling	\$'000	599	419	403	325	424	318	338	416	461
Mean equity in dwelling	\$'000	482	342	323	264	341	263	232	325	372
Mean amount of mortgage outstanding(d)	\$'000	216	151	155	120	139	111	153	150	166
Median value of dwelling	\$'000	500	350	350	285	350	262	320	380	380
Median equity in dwelling	\$'000	400	281	291	238	280	230	240	305	300
Median amount of mortgage outstanding(d)	\$'000	197	140	140	110	120	100	154	145	147
Estimated number of households	'000	1 043.4	987.5	493.1	319.1	428.7	58.8	24.6	89.6	3 444.8
Number of households in sample	no.	932	883	552	708	744	249	72	305	4 445
* estimate has a relative standard error of 25% to 50% and should be used with caution				(a)	Most estimates in this column have high standard errors and should be used with caution.					
** estimate has a relative standard error greater than 50% and is considered too unreliable for general use				(b)	Capital city estimates for the ACT relate to total ACT.					
— nil or rounded to zero (including null cells)				(c)	Includes separate houses, semi-detached/row or terrace house/townhouse, flat/unit/apartment and other dwelling types.					
				(d)	Only includes owners with a mortgage.					

		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
SEPARATE HOUSE								
Value of dwelling								
\$0 to less than \$150,000	%	9.5	13.0	7.5	20.1	15.2	19.9	11.3
\$150,000 to less than \$200,000	%	9.8	14.2	9.0	15.1	12.0	21.0	11.5
\$200,000 to less than \$300,000	%	23.9	35.5	24.5	31.0	17.9	36.4	27.2
\$300,000 to less than \$400,000	%	25.5	22.5	23.2	18.9	21.8	13.8	23.1
\$400,000 to less than \$500,000	%	15.5	6.6	16.7	*6.2	19.0	*3.9	13.0
\$500,000 to less than \$600,000	%	4.9	*4.1	7.2	*4.7	*5.4	*3.1	5.3
\$600,000 to less than \$700,000	%	4.4	*1.2	5.5	*2.3	*4.5	*1.5	3.7
\$700,000 or more	%	*6.4	*2.9	6.4	*1.8	*4.1	**0.5	4.9
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	no.	678.1	427.4	487.3	123.0	128.7	82.8	1 932.0
ALL DWELLINGS (b)								
Value of dwelling								
\$0 to less than \$150,000	%	10.8	13.3	8.8	21.1	15.0	20.0	12.1
\$150,000 to less than \$200,000	%	9.5	14.9	9.6	14.9	11.8	21.7	11.7
\$200,000 to less than \$300,000	%	24.1	34.7	25.1	30.6	18.6	35.9	27.3
\$300,000 to less than \$400,000	%	25.6	22.4	22.3	18.6	21.5	13.5	22.8
\$400,000 to less than \$500,000	%	15.0	6.5	15.8	6.1	19.2	*4.0	12.6
\$500,000 to less than \$600,000	%	4.8	*4.2	6.8	*4.6	*5.4	*2.9	5.2
\$600,000 to less than \$700,000	%	4.2	*1.2	5.1	*2.3	*4.5	*1.7	3.6
\$700,000 or more	%	*6.1	*2.8	6.4	*1.7	*4.1	**0.5	4.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Mean value of dwelling	\$'000	349	279	378	261	359	232	331
Mean equity in dwelling	\$'000	287	232	303	207	298	191	271
Mean amount of mortgage outstanding(c)	\$'000	149	110	142	109	121	94	132
Median value of dwelling	\$'000	300	250	300	240	300	209	290
Median equity in dwelling	\$'000	250	200	233	174	225	174	220
Median amount of mortgage outstanding(c)	\$'000	122	105	120	78	120	81	111
Estimated number of households	'000	715.0	445.2	537.3	124.6	130.5	87.7	2 045.3
Number of households in sample	no.	675	456	604	214	224	324	2 519

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 47 of the explanatory notes.

(b) Includes separate houses, semi-detached/row or terrace house/townhouse, flat/unit/apartment and other dwelling types.

(c) Only includes owners with a mortgage.

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)(b)	ACT	Aust.
SEPARATE HOUSE										
Value of dwelling										
\$0 to less than \$150,000	%	4.4	5.2	4.9	8.7	5.2	15.9	*7.6	**0.7	5.4
\$150,000 to less than \$200,000	%	4.8	7.2	6.5	14.2	6.5	19.7	—	**0.5	7.0
\$200,000 to less than \$300,000	%	13.7	30.5	22.2	33.3	21.4	36.5	32.7	7.6	22.8
\$300,000 to less than \$400,000	%	21.7	25.0	27.6	22.6	24.7	13.5	34.0	43.8	24.3
\$400,000 to less than \$500,000	%	18.0	13.3	19.3	9.3	17.1	7.0	*14.2	25.9	16.0
\$500,000 to less than \$600,000	%	9.4	6.5	6.9	4.8	9.2	*3.6	*7.6	12.8	7.7
\$600,000 to less than \$700,000	%	8.4	4.3	4.8	3.3	6.7	*1.9	**2.1	*2.6	5.7
\$700,000 or more	%	19.6	8.0	7.9	3.8	9.1	*1.9	**1.8	*6.1	11.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	no.	1 527.9	1 323.6	896.9	385.8	489.5	122.3	28.0	80.7	4 854.7
ALL DWELLINGS (c)										
Value of dwelling										
\$0 to less than \$150,000	%	4.6	5.3	5.5	8.3	5.5	14.6	*7.9	**1.2	5.6
\$150,000 to less than \$200,000	%	4.5	7.7	7.1	14.6	7.7	20.0	**0.3	**0.4	7.3
\$200,000 to less than \$300,000	%	14.4	30.2	24.0	33.2	22.0	34.8	34.7	11.4	23.2
\$300,000 to less than \$400,000	%	22.5	25.2	27.3	22.8	24.3	13.1	32.7	42.4	24.4
\$400,000 to less than \$500,000	%	17.6	13.3	17.8	9.8	16.7	8.8	*13.5	24.1	15.7
\$500,000 to less than \$600,000	%	9.5	6.6	6.5	4.7	9.1	3.8	*7.2	12.2	7.6
\$600,000 to less than \$700,000	%	8.8	4.1	4.3	3.1	6.3	2.9	**2.0	*2.8	5.7
\$700,000 or more	%	18.1	7.6	7.6	3.6	8.5	*2.0	**1.7	*5.5	10.5
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Mean value of dwelling	\$'000	497	376	390	307	409	267	324	416	412
Mean equity in dwelling	\$'000	403	308	312	248	331	220	226	325	334
Mean amount of mortgage outstanding(d)	\$'000	193	139	148	117	136	101	147	150	155
Median value of dwelling	\$'000	400	310	340	275	350	240	300	380	350
Median equity in dwelling	\$'000	322	254	260	210	271	192	220	305	275
Median amount of mortgage outstanding(d)	\$'000	170	126	130	100	120	89	140	145	134
Estimated number of households	'000	1 758.3	1 432.7	1 030.4	443.8	559.2	146.4	29.6	89.6	5 490.1
Number of households in sample	no.	1 607	1 339	1 156	922	968	573	94	305	6 964
* estimate has a relative standard error of 25% to 50% and should be used with caution										(b) Most estimates in this column have high relative standard errors and should be used with caution.
** estimate has a relative standard error greater than 50% and is considered too unreliable for general use										(c) Includes separate house, semi-detached/row or terrace house/townhouse, flat/unit/apartment and other dwelling types.
— nil or rounded to zero (including null cells)										(d) Only includes owners with a mortgage.
(a) Excludes households in collection districts defined as very remote, accounting for 24% of the population in the Northern Territory.										

	FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS			
	New	Established	Total	New	Established	Total	New	Established	Total	
MEAN HOUSING COSTS PER WEEK										
Tenure type										
Owner without a mortgage	\$	35	34	34	25	*39	*35	26	*39	35
Owner with a mortgage	\$	464	408	415	442	444	443	448	430	433
All households	\$	441	391	398	257	309	296	289	334	324
Family composition of household										
One family households										
Couple family with dependent children	\$	455	414	421	429	445	441	434	436	436
One parent family with dependent children	\$	—	324	324	*135	284	262	*135	293	274
Couple only	\$	512	432	443	209	274	258	264	325	312
Other one family households	\$	351	360	358	*118	302	259	*163	314	279
Multiple family households	\$	—	**297	**297	*371	**193	*273	*371	*228	*278
Non-family households										
Lone person	\$	*313	313	313	*61	154	134	*104	204	186
Group households	\$	—	415	415	**8	276	204	**8	355	307
All households	\$	441	391	398	257	309	296	289	334	324
Dwelling structure										
Separate house	\$	444	389	396	284	316	308	310	336	330
Semi detached/row or terrace house/townhouse	\$	459	418	425	**138	*321	*264	**211	357	318
Flat/unit/apartment	\$	*347	387	384	**197	260	246	**227	322	307
All households(a)	\$	441	391	398	257	309	296	289	334	324
Age group of reference person										
15 to 24	\$	308	341	336	**377	*259	*279	313	336	332
25 to 34	\$	524	391	408	406	476	462	457	428	433
35 to 44	\$	480	431	435	387	373	376	397	388	390
45 to 54	\$	*263	423	390	328	349	345	321	358	350
55 to 64	\$	351	**208	256	*116	192	170	*129	193	174
65 and over	\$	—	**241	**241	*44	31	35	*44	37	39
All households	\$	441	391	398	257	309	296	289	334	324
Housing costs as a proportion of gross income(b)										
25% or less	\$	295	288	289	133	177	165	149	201	189
More than 25% to 30%	\$	447	435	436	453	461	459	451	449	449
More than 30% to 50%	\$	488	458	462	661	564	582	596	515	528
More than 50%	\$	*675	579	602	*842	716	737	775	673	692
All households	\$	441	393	400	257	310	297	289	335	325
Equivalised disposable household income(c)										
Lowest quintile	\$	**211	269	263	103	104	104	*111	130	126
Second quintile	\$	302	300	300	*147	183	173	*159	211	198
Third quintile	\$	383	355	360	*326	255	274	339	290	301
Fourth quintile	\$	*406	406	406	272	354	333	307	374	359
Highest quintile	\$	636	463	483	387	504	480	434	491	481
Second and third deciles	\$	314	259	266	*131	126	127	*151	153	152
All households	\$	441	391	398	257	309	296	289	334	324
Principal source of income										
Wage and salary	\$	449	399	406	365	390	384	386	393	392
Own unincorporated business income	\$	*490	423	432	179	243	225	221	298	279
Government pensions and allowances	\$	—	*227	*227	*55	66	63	*55	81	75
Other income	\$	**31	*365	*302	**125	*280	*228	**121	*287	*234
All households(d)	\$	441	391	398	257	309	296	289	334	324

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes other dwelling type.

(b) Excludes households with nil or negative total income.

(c) See paragraphs 38 to 45 of the explanatory notes.

(d) Includes households with nil or negative total income.

continued



	FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>



MEAN HOUSING COSTS PER WEEK *cont.*

Number of employed persons

None	\$	**31	*123	*112	*76	45	54	*76	49	57
One	\$	359	351	353	181	332	301	237	339	320
Two	\$	571	439	455	393	438	427	428	439	436
Three or more	\$	**15	337	316	*381	325	339	*368	327	336
All households	\$	441	391	398	257	309	296	289	334	324



Estimated number of households	'000	43.4	274.5	317.8	203.3	627.5	830.9	246.7	902.0	1 148.7
Number of households in sample	no.	47	333	380	254	807	1 061	301	1 140	1 441



* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use



		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>
HOUSING COSTS AS A PROPORTION OF GROSS INCOME										
Tenure type										
Owner without a mortgage	%	**5	*3	*3	2	*4	*3	2	*4	*3
Owner with a mortgage	%	31	26	27	23	24	24	25	25	25
All households	%	30	25	26	16	19	19	18	21	21
Family composition of household										
One family households										
Couple family with dependent children	%	26	26	26	19	23	22	20	23	23
One parent family with dependent children	%	—	40	40	*16	24	24	*16	27	26
Couple only	%	34	23	24	15	17	17	18	19	19
Other one family households	%	36	*24	26	*8	16	14	*12	17	16
Multiple family households	%	—	**25	**25	**22	*10	*15	**22	**14	*17
Non-family households										
Lone person	%	32	31	31	*7	*17	*15	12	21	20
Group households	%	—	22	22	*1	17	15	**1	20	19
All households	%	30	25	26	16	19	19	18	21	21
Dwelling structure										
Separate house	%	31	25	26	17	20	19	19	21	21
Semi detached/row or terrace house/townhouse	%	27	27	27	**12	23	20	*17	25	23
Flat/unit/apartment	%	*34	26	26	**9	15	14	12	20	19
All households (b)	%	30	25	26	16	19	19	18	21	21
Age group of reference person										
15 to 24	%	23	24	24	**27	*15	16	24	23	23
25 to 34	%	35	25	26	26	26	26	30	25	26
35 to 44	%	20	27	26	21	21	21	21	23	22
45 to 54	%	34	27	28	*14	18	17	*15	19	18
55 to 64	%	33	36	34	*8	15	13	*9	15	13
65 and over	%	—	*22	*22	*6	5	6	*6	6	6
All households	%	30	25	26	16	19	19	18	21	21
Housing costs as a proportion of gross income										
25% or less	%	17	15	15	8	11	10	9	12	11
More than 25% to 30%	%	28	27	27	28	28	28	28	28	28
More than 30% to 50%	%	37	36	36	36	37	37	36	36	36
More than 50%	%	68	81	77	97	68	72	84	71	73
All households	%	30	25	26	16	19	19	18	21	21
Equivalised disposable household income(c)										
Lowest quintile	%	*44	66	63	23	30	28	25	37	34
Second quintile	%	44	31	32	*18	21	20	20	24	23
Third quintile	%	31	30	30	24	21	22	26	24	24
Fourth quintile	%	*27	28	28	16	21	20	19	24	23
Highest quintile	%	30	20	21	12	18	16	15	18	18
Second and third deciles	%	45	33	35	*21	20	20	*24	23	23
All households	%	30	25	26	16	19	19	18	21	21
Principal source of income										
Wage and salary	%	30	25	25	19	20	20	21	22	22
Own unincorporated business income	%	*37	28	29	*8	16	13	*11	20	17
Government pensions and allowances	%	—	*53	*53	*11	15	14	*11	18	16
Other income	%	**40	**50	**50	**10	**16	*14	**10	**17	*15
All households	%	30	25	26	16	19	19	18	21	21

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Excludes households with nil or negative total income.

(b) Includes other dwelling types.

(c) See paragraphs 38 to 45 of the explanatory notes.

	FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS			
	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	
HOUSING COSTS AS A PROPORTION OF GROSS INCOME <i>cont.</i>										
Number of employed persons										
None	%	**40	*42	*42	*11	9	10	*11	10	11
One	%	29	31	30	*11	23	21	16	26	24
Two	%	32	23	24	20	20	20	22	21	21
Three or more	%	**1	18	17	*15	14	14	*15	15	15
All households	%	30	25	26	16	19	19	18	21	21

Estimated number of households	'000	43.4	273.1	316.5	201.9	625.2	827.1	245.3	898.3	1 143.6
Number of households in sample	no.	47	331	378	252	803	1 055	299	1 134	1 433

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Excludes households with nil or negative total income.

	FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS			
	New	Established	Total	New	Established	Total	New	Established	Total	
MEDIAN VALUE OF DWELLING										
Tenure type										
Owner without a mortgage	\$'000	np	*350	*350	350	300	321	350	300	325
Owner with a mortgage	\$'000	360	280	290	440	360	385	415	325	350
All households	\$'000	360	280	290	400	350	360	400	320	340
Family composition of household										
One family households										
Couple family with dependent children	\$'000	395	300	300	450	400	420	440	377	400
One parent family with dependent children	\$'000	—	266	266	*355	250	263	*355	250	262
Couple only	\$'000	350	290	300	420	350	370	400	320	350
Other one family households	\$'000	np	343	370	433	400	400	423	400	400
Multiple family households	\$'000	—	343	370	np	np	543	np	np	np
Non-family households										
Lone person	\$'000	319	240	245	338	250	280	330	250	261
Group households	\$'000	—	*241	*241	np	294	273	np	250	250
All households	\$'000	360	280	290	400	350	360	400	320	340
Dwelling structure										
Separate house	\$'000	357	270	280	430	350	375	410	320	350
Semi detached/row or terrace house/townhouse	\$'000	393	300	321	*350	347	350	*350	330	340
Flat/unit/apartment	\$'000	np	280	286	**390	400	400	*372	315	323
All households(a)	\$'000	360	280	290	400	350	360	400	320	340
Age group of reference person										
15 to 24	\$'000	261	218	230	np	np	np	*263	217	230
25 to 34	\$'000	383	283	300	400	343	360	390	305	320
35 to 44	\$'000	400	300	300	428	355	380	420	350	360
45 to 54	\$'000	np	293	304	521	350	400	502	350	380
55 to 64	\$'000	np	*288	311	399	400	400	400	383	399
65 and over	\$'000	—	np	np	330	300	300	330	300	303
All households	\$'000	360	280	290	400	350	360	400	320	340
Housing costs as a proportion of gross income(b)										
25% or less	\$'000	353	270	290	400	340	350	390	320	340
More than 25% to 30%	\$'000	412	300	300	446	350	380	443	313	335
More than 30% to 50%	\$'000	391	270	290	449	373	390	417	320	340
More than 50%	\$'000	*298	280	281	*432	370	389	384	350	350
All households	\$'000	360	280	290	400	350	360	400	320	340
Equalised disposable household income(c)										
Lowest quintile	\$'000	np	223	275	325	262	285	320	257	280
Second quintile	\$'000	np	260	251	350	332	340	347	300	320
Third quintile	\$'000	392	240	270	463	350	380	442	309	340
Fourth quintile	\$'000	359	273	280	434	350	382	401	313	340
Highest quintile	\$'000	357	320	330	450	400	420	440	380	400
Second and third deciles	\$'000	np	200	230	348	280	300	323	270	287
All households	\$'000	360	280	290	400	350	360	400	320	340
Principal source of income										
Wage and salary	\$'000	362	275	290	450	360	390	420	322	350
Own unincorporated business income	\$'000	np	350	343	394	379	384	381	354	365
Government pensions and allowances	\$'000	—	*250	*250	321	280	296	321	280	290
Other income	\$'000	np	341	325	400	425	422	390	400	400
All households(d)	\$'000	360	280	290	400	350	360	400	320	340

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

np not available for publication but included in totals where applicable, unless otherwise indicated

(a) Includes other dwelling types.

(b) Excludes households with nil or negative total income.

(c) See paragraphs 38 to 45 of explanatory notes.

(d) Includes households with nil or negative total income.

	FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS			
	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	
MEDIAN VALUE OF DWELLING <i>cont.</i>										
Number of employed persons										
None	\$'000	np	*213	277	326	285	300	321	280	300
One	\$'000	341	250	270	417	327	350	383	300	300
Two	\$'000	400	300	300	448	380	400	440	350	360
Three or more	\$'000	400	*248	253	557	413	448	543	400	410
All households	\$'000	360	280	290	400	350	360	400	320	340
Estimated number of households	'000	43.4	274.5	317.8	203.3	627.5	830.9	246.7	902.0	1 148.7
Number of households in sample	no.	47	333	380	254	807	1 061	301	1 140	1 441
* estimate has a relative standard error of 25% to 50% and should be used with caution				np	not available for publication but included in totals where applicable, unless otherwise indicated					

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC										
Tenure type										
Owner without a mortgage	%	**5.3	*4.5	*4.6	44.4	33.3	36.0	37.5	24.5	27.3
Owner with a mortgage	%	94.7	95.5	95.4	55.6	66.7	64.0	62.5	75.5	72.7
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household										
One family households										
Couple family with dependent children	%	41.6	32.5	33.8	37.8	34.0	34.9	38.5	33.5	34.6
One parent family with dependent children	%	—	*3.2	*2.7	*2.6	4.9	4.3	*2.1	4.3	3.9
Couple only	%	33.1	33.0	33.0	31.7	30.5	30.8	31.9	31.3	31.4
Other one family households	%	**8.1	*4.6	*5.0	*7.2	7.7	7.6	*7.4	6.7	6.9
Multiple family households	%	—	**0.7	**0.6	**1.5	**0.6	*0.8	**1.2	**0.6	*0.8
Non-family households										
Lone person	%	*17.2	22.3	21.6	17.8	21.1	20.3	17.7	21.5	20.7
Group households	%	—	*3.7	*3.2	**1.4	*1.2	*1.3	**1.2	*2.0	1.8
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure										
Separate house	%	73.7	71.6	71.9	79.7	82.0	81.4	78.6	78.8	78.8
Semi detached/row or terrace house/townhouse	%	*20.2	14.2	15.1	*14.8	10.5	11.5	*15.7	11.6	12.5
Flat/unit/apartment	%	**6.1	12.7	11.8	*5.2	5.9	5.7	*5.3	7.9	7.4
All households (a)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age group of reference person										
15 to 24	%	*17.3	13.5	14.1	**0.3	**0.4	**0.4	*3.3	4.4	4.2
25 to 34	%	52.5	54.0	53.8	14.7	18.4	17.5	21.3	29.3	27.6
35 to 44	%	*13.2	22.7	21.4	25.0	27.0	26.5	22.9	25.7	25.1
45 to 54	%	*11.9	7.3	7.9	21.0	24.8	23.9	19.4	19.5	19.5
55 to 64	%	**5.2	*1.6	*2.1	18.5	14.8	15.7	16.2	10.8	11.9
65 and over	%	—	**0.9	**0.8	*20.4	14.5	16.0	*16.8	10.4	11.8
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income (b)										
25% or less	%	38.7	42.4	41.9	75.5	66.8	68.9	69.0	59.4	61.4
More than 25% to 30%	%	*11.0	15.2	14.7	7.4	8.0	7.8	8.0	10.2	9.7
More than 30% to 50%	%	33.2	33.5	33.5	11.7	16.8	15.5	15.5	21.9	20.5
More than 50%	%	*17.1	8.8	10.0	*5.4	8.5	7.7	7.5	8.6	8.4
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalised disposable household income (c)										
Lowest quintile	%	**6.6	8.3	8.1	18.1	18.7	18.6	16.1	15.6	15.7
Second quintile	%	**7.5	11.3	10.8	18.6	15.9	16.6	16.7	14.5	15.0
Third quintile	%	*27.1	20.4	21.3	19.0	16.7	17.3	20.4	17.9	18.4
Fourth quintile	%	31.8	26.6	27.3	19.4	18.1	18.5	21.6	20.7	20.9
Highest quintile	%	*27.0	33.4	32.5	24.9	30.5	29.1	25.2	31.4	30.0
Second and third deciles	%	**8.3	9.1	9.0	14.4	15.8	15.4	13.4	13.7	13.6
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income										
Wage and salary	%	90.8	86.4	87.0	58.2	65.7	63.8	63.9	72.0	70.2
Own unincorporated business income	%	**6.5	7.2	7.1	8.9	7.1	7.5	8.5	7.1	7.4
Government pensions and allowances	%	—	*4.2	*3.6	19.4	18.5	18.7	16.0	14.2	14.6
Other income	%	**2.6	*1.8	*1.9	12.8	8.3	9.4	11.0	6.3	7.3
All households (d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes other dwelling types.

(b) Excludes households with nil or negative total income.

(c) See paragraphs 38 to 45 of the explanatory notes.

(d) Includes households with nil or negative total income.

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC <i>cont.</i>										
Number of employed persons										
None	%	**2.6	*3.0	*2.9	27.1	22.3	23.5	22.8	16.4	17.8
One	%	50.4	39.6	41.0	23.0	29.1	27.6	27.8	32.3	31.3
Two	%	45.3	53.6	52.4	40.0	39.5	39.6	41.0	43.8	43.2
Three or more	%	**1.7	*3.9	*3.6	9.9	9.2	9.3	8.4	7.6	7.7
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	43.4	274.5	317.8	203.3	627.5	830.9	246.7	902.0	1 148.7
Average number of persons in household	no.	2.50	2.45	2.46	2.77	2.62	2.65	2.72	2.57	2.60
Average number of employed persons in household	no.	1.46	1.60	1.58	1.36	1.37	1.37	1.38	1.44	1.42
Average number of bedrooms in dwelling	no.	3.26	2.88	2.93	3.48	3.24	3.30	3.44	3.13	3.20
Average age of reference person	years	33	33	33	51	48	49	48	43	44
Mean value of dwelling	\$'000	360	308	315	518	399	428	490	371	397
Mean amount of mortgage outstanding(a)	\$'000	206	214	213	220	226	225	216	222	221
Mean equity in dwelling	\$'000	164	104	112	396	248	284	355	204	236
Median amount of mortgage outstanding(a)	\$'000	200	200	200	204	200	200	200	200	200
Median equity in dwelling	\$'000	137	63	70	305	200	220	275	142	170
Number of households in sample	no.	47	333	380	254	807	1 061	301	1 140	1 441
* estimate has a relative standard error of 25% to 50% and should be used with caution					** estimate has a relative standard error greater than 50% and is considered too unreliable for general use					
					(a) Only includes households with a mortgage.					

EXPLANATORY NOTES

INTRODUCTION

1 This publication presents the housing costs and characteristics of households and persons resident in private dwellings in Australia, compiled from the 2005–06 and earlier Surveys of Income and Housing (SIH). The survey collected information on sources of income, amounts received, housing costs and characteristics of persons aged 15 years and over. Households in very remote areas are excluded.

2 The *Survey of Income and Housing, Australia: User Guide, 2005–06* (cat. no. 6553.0) is available to assist users evaluate and interpret results from this survey.

3 The SIH was conducted continuously from 1994–95 to 1997–98, and then in 1999–2000, 2000–01, 2002–03, 2003–04 and 2005–06. The 2005–06 SIH collected information from a sample of approximately 10,000 households over the period July 2005 to June 2006. Future cycles of the SIH will be conducted every two years.

4 Other collections conducted by the Australian Bureau of Statistics (ABS) which cover housing are:

- Census of Population and Housing, 2006
- General Social Survey, 2006
- Australian Housing Survey, 1994 and 1999

5 Collections conducted by the ABS which cover housing for Indigenous Australians are:

- Community Housing and Infrastructure Needs Survey, 1999, 2001 and 2006
- National Aboriginal and Torres Strait Islander Social Survey, 2002.

6 Care should be taken when comparing data from the different sources due to the different methodologies used in these surveys.

Changes in this issue

7 The 2005–06 SIH was conducted as a stand alone survey, whereas the 2003–04 SIH was integrated with the Household Expenditure Survey (HES). This may have had an impact on response bias. The HES and SIH will be integrated each time the HES is run, with the next HES scheduled for 2009–10.

8 The 2005–06 SIH survey content was largely a repeat of that used in the 2003–04 SIH, with some minor wording changes.

9 Changes in this issue are:

- the housing cost estimates for 2003–04 and 2005–06 now include information on housing costs for tenure types other than owners and renters (such as rent–buy and shared equity arrangements), which were first collected in the 2003–04 survey. In prior issues of this publication housing costs comprised: rates payments for owners; rates and housing loan payments for owners with a mortgage; and rent payments for renters. The housing costs measure is no longer dependent on tenure — it is defined as the sum of rent payments, rates payments, and mortgage or unsecured loan payments if the initial purpose was primarily to buy, add or alter the dwelling. The 2003–04 housing cost estimates in this issue have been revised accordingly. The revised definition adds about \$1 (less than 1%) to mean weekly housing costs.
- additional tables for each state and territory have been included in the data cube released in association with this publication. These tables show information on housing costs, housing costs as a proportion of gross income and selected household characteristics from the years 1994–95 to 2005–06.
- the inclusion of all salary sacrificed amounts in income estimates for 2003–04 and 2005–06. In previous issues estimates have included only some salary sacrificed amounts. For more information see Appendix 4 of *Household Income and Income Distribution, Australia, 2005–06* (cat.no.6523.0).
- households with nil or negative income have been excluded from calculations of housing costs as a proportion of gross income. These households make up 0.5% of all households.

EXPLANATORY NOTES *continued*

Changes in this issue continued

- the use of more detailed age benchmarks when determining the weights to be allocated to each household in the 2005–06 estimates. For further information refer to paragraph 63 of the Explanatory Notes.
- expanded detail for age groups, splitting a category for those aged 65 years and over into two categories for 65–74 years and 75 years and over.
- the inclusion of gross weekly household income estimates in Table 1.

CONCEPTS AND DEFINITIONS

Household

10 The concepts and definitions relating to statistics of housing costs are described in the following section. Other definitions are included in the Glossary.

11 The household is the basic unit of analysis in this publication. A household consists of one or more persons, at least one of whom is at least 15 years of age, usually resident in the same private dwelling. The persons in a household may or may not be related. They must live wholly within one dwelling.

12 The household is adopted as the basic unit of analysis because it is assumed that sharing of the use of goods and services occurs at this level. If smaller units, say persons, are adopted, then it is difficult to know how to attribute to individual household members the use of shared items such as food, accommodation and household goods. Intra-household transfers, however, are excluded. For example, if one member of the household were to pay board to another member of the same household then this is not considered as an increase in the amount of income or housing costs of the household. If such transfers were to be included there would be double counting.

Housing costs

13 Housing costs are the recurrent outlays by household members in providing for their shelter. The data collected on housing outlays in the SIH are limited to major cash outlays on housing, that is, mortgage repayments, rates (general and water) and rent payments. Mortgage, rent and rate payments are shown in this publication as weekly equivalents.

14 Only payments which relate to the dwelling occupied by the household at the time of interview, that is, a respondent's usual place of residence, are included. Housing costs only include mortgage/loan payments if the purpose of the loan at the time it was initially taken out was primarily to buy, build, add to or alter the occupied dwelling.

15 There are a number of limitations to the housing costs information obtained in the SIH, due to practical data collection considerations. These limitations should be especially borne in mind when comparing the housing costs of different tenure and landlord types, that is, when comparing the costs of owner occupiers with the costs of renting households, and when comparing the costs of households renting from state and territory housing authorities with the costs of other renters.

- Households are sometimes reimbursed some or all of their housing costs, but these reimbursements have not been separately collected in the SIH. Commonwealth Rent Assistance (CRA), paid by the Australian Government to qualifying recipients of income support payments and family tax benefit, is the most important type of reimbursement of relevance to these statistics. If rent assistance receipts were subtracted from gross housing costs, it has been estimated that the housing costs of households receiving rent assistance would be about 30% lower on average, and the housing costs of all households renting from landlords other than the state/territory authorities would be about 10% lower on average.

EXPLANATORY NOTES *continued*

Housing costs continued

- Mortgage repayments made by owners with a mortgage include both the interest component and the principal or capital component. For many purposes it is more appropriate to consider repayments of principal as a form of saving rather than as a recurrent housing cost. It reflects the purchase of a housing asset by increasing the equity in the property held by the household and is an addition to the wealth of the occupants. The 2005–06 SIH indicated that about 35% of the housing costs of owners with a mortgage comprised repayments of the principal on loans. This split of loan repayments is not available from SIHs conducted prior to 2003–04.
- A fuller measure of housing costs would include a range of outlays not collected in the SIH, but which are necessary to ensure that the dwelling can continue to provide an appropriate level of housing services. These include repairs, maintenance and dwelling insurance, and are costs that tend to be incurred by owner occupier households but not by renting households. Previous HES data shows that if these costs were added to SIH housing costs estimates, the estimates of average housing costs in this publication would be more than doubled for owners without a mortgage and would increase by about 15% for owners with a mortgage. (Appendix 1 outlines differences between the housing costs estimates available from the SIH and the HES. Paragraph 78 provides references for the HES).

Housing costs and household income

16 Housing costs can be a major component of total living costs. Therefore housing costs are often analysed as a proportion of total income, sometimes referred to as affordability ratios, and this publication presents a variety of housing cost/income ratio measures. However, comparisons between these measures are subject to the limitations of housing cost estimates obtained in the SIH that are described in the previous paragraph. Housing affordability ratios derived from SIH data are further impacted by the inclusion of CRA in the value of income collected. CRA is estimated, on average, to represent about 8% of the reported income of households receiving CRA and about 2% of the reported income of all households renting from landlords other than the state/territory authorities.

17 To illustrate the difficulties discussed above, consider two households that are renting their dwellings. Both receive government pensions of \$400 per week. One rents from a public housing authority and pays rent of \$100 per week. The other pays \$135 rent per week to a private landlord and receives Commonwealth Rent Assistance of \$35. In SIH, the housing costs of the latter household would be recorded as \$135 and their income would be recorded as \$435. The couple renting from the public housing authority has a housing costs/income ratio of 25%. The housing costs/income ratio for the latter household would be derived as 31%. If CRA receipts are excluded from housing costs and income the housing costs/income ratio for the latter couple is also 25%, highlighting that there is no substantive difference between the housing costs or income situation of the two couples. This anomaly is of particular concern when considering changes in affordability ratios over time, since there has been a shift from providing public housing to providing CRA as a means of supplying affordable housing to low income people.

18 While housing costs can be a major component of total living costs, the difference between the housing costs of a larger household and a smaller household would not be expected to be as great as the difference in many other costs, such as food or clothing. In other words, larger households can be expected to experience economies of scale in the supply of housing. This means that if a larger household and smaller household both have the same standard of living, it could be expected that on average the larger household will have a lower housing costs/income ratio. Therefore relatively high housing costs/income ratios are more of a concern with respect to larger households than smaller households. This should be borne in mind when comparing ratios across different household sizes.

EXPLANATORY NOTES *continued*

Housing costs and household income continued

19 In comparing households' housing costs with their income, it should be borne in mind that households have a variety of housing preferences. Some people may choose to live in an area with high land values because it is close to their place of employment and therefore they have lower transport costs. Some people choose to incur relatively high housing costs because they prefer a relatively high standard of housing instead of other consumption possibilities. High mortgage repayments might reflect a choice to purchase a relatively expensive home, or pay off a mortgage relatively rapidly, as a form of investment.

20 In this issue, households with nil or negative income have been excluded from calculations of housing costs as a proportion of gross income. These households make up 0.5% of all households.

21 Some households report extremely low income in the survey, which places them well below the safety net of income support by social security pensions and allowances. As explained in paragraphs 41 to 44 below, the incomes of these people are not always an appropriate indicator of the economic resources available to them. These households are likely to have a high ratio of housing costs as a proportion of gross income.

Housing stress

22 Households with relatively low income and housing costs greater than a certain proportion of income, often 30%, are sometimes said to be in "housing stress". This publication has not included such measures because of the lack of comparability of the housing affordability ratios across tenure and landlord types, the lack of general acceptance of such a threshold as an indicator of 'stress' when it often reflects investment and consumption preferences, and the difficulties of comparing across different household sizes, as described in the previous paragraphs. However, Table 5 does provide information separately for lower income households. Lower income households are defined here as those containing the 30% of people with equalised disposable household income between the 10th and 40th percentiles.

Housing utilisation

23 The concept of housing utilisation in this publication is based upon a comparison of the number of bedrooms in a dwelling with a series of household demographics such as the number of usual residents, their relationship to one another, age and sex. There is no single standard or measure for housing utilisation. However the Canadian National Occupancy Standard presented in this publication is widely used internationally.

24 The Canadian National Occupancy Standard for housing appropriateness is sensitive to both household size and composition. The measure assesses the bedroom requirements of a household by specifying that:

- there should be no more than two persons per bedroom
- children less than 5 years of age of different sexes may reasonably share a bedroom
- children less than 18 years of age and of the same sex may reasonably share a bedroom
- single household members 18 and over should have a separate bedroom, as should parents or couples.

25 Households living in dwellings where this standard cannot be met are considered to be overcrowded.

Tenure type and landlord type

26 The concept of housing tenure is based on the type of legal right of the occupant to occupy the dwelling. Tenure is determined according to whether the household owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent to live in the dwelling or has some other arrangement to occupy the dwelling.

EXPLANATORY NOTES *continued*

Tenure type and landlord type continued

27 Owners are divided into two categories - owners with mortgages and owners without mortgages. A household's tenure type is owner with a mortgage if there is any outstanding mortgage or loan secured against the dwelling. This mortgage or loan may have been initially obtained primarily for either the purchase or the building of the dwelling, or for undertaking alterations or additions, or for some other purpose such as the purchase of a vehicle or an investment property. However, mortgage payments where the initial purpose of the loan was not primarily for housing are not treated as housing costs. A household's tenure type is owner without a mortgage if there are no loans or mortgages secured against the dwelling.

28 Renters are occupants who pay money as rent to another person or organisation, referred to as the landlord, in return for being allowed to occupy the dwelling. Renters can be further classified according to type of landlord. The landlord may be a relative or an unrelated person in another dwelling, or can be a real estate agency, a state or territory housing authority, a community organisation, a trust, or an employer.

Income

29 Income refers to regular and recurring cash receipts from employment, investments and transfers from government, private institutions and other households.

30 Sources from which income may be received include:

- wages and salaries (whether from an employer or own corporate enterprise), including income provided as part of a salary sacrifice agreement
- profit/loss from own unincorporated business (including partnerships)
- investment income (interest, rent, dividends, royalties)
- government (pensions and allowances)
- private cash transfers (e.g. superannuation, regular workers' compensation, income from annuities, child support, and other transfers from other households).

31 Receipts which are excluded from income because they are not regular or recurring cash payments include:

- income in kind including employee benefits such as the provision of a house or a car and employer contributions to pension and superannuation funds, except when provided as part of a salary sacrifice arrangement
- capital transfers such as inheritances and legacies, maturity payments on life insurance policies, lump sum compensation for injuries or other damage
- capital gains and losses.

32 Receipts of family tax benefit are treated as income, regardless of whether they are received fortnightly or as a lump sum. The aged persons' savings bonus and self-funded retirees' supplementary bonus, paid as part of the introduction of The New Tax System in 2000–01, are regarded as capital transfers as they were designed to help retired people maintain the value of their savings and investments following the introduction of the GST. However, the one-off payment to seniors paid in 2000–01, the one-off payment to families in 2003–04 and the one-off payment to carers paid in 2003–04, 2004–05 and 2005–06 are included as income as they were primarily a supplement to existing government support payments. The maternity payment introduced in July 2004 is also included as income.

Weekly income

33 Income is collected using a number of different reporting periods, such as the whole financial year for own unincorporated business and investment income, and the usual payment for a period close to time of interview for wages and salaries, other sources of private income and government pensions and allowances. The income reported is divided by the number of weeks in the reporting period. Estimates of weekly income in this publication therefore do not refer to a given week within the reference year of the survey.

EXPLANATORY NOTES *continued*

Gross income

34 Gross income is the sum of the income from all sources before income tax and the Medicare levy have been deducted. Prior to 2005–06, family tax benefit paid through the tax system or as a lump sum was excluded from gross income for practical reasons. In 2005–06 these payments have been included in gross income.

Disposable income

35 Disposable income better represents the economic resources available to meet the needs of households. It is derived by deducting estimates of personal income tax and the Medicare levy from gross income.

36 Income tax and Medicare levy payments are estimated for all households using taxation criteria for 2005–06 and the income and other characteristics of household members reported in the survey.

37 Prior to 2005–06 the derivation of disposable income also included the addition of family tax benefit paid through the tax system or as a lump sum by Centrelink since for practical reasons it was not included in the gross income estimates.

Equivalised disposable income

38 Analyses by income quintile in this publication use equivalised disposable income rather than gross or disposable income since it enables comparison of the relative economic wellbeing of households of different size and composition. Equivalised disposable income is calculated by adjusting disposable income by the application of an equivalence scale. This adjustment reflects the requirement for a larger household to have a higher level of income to achieve the same standard of living as a smaller household. Where disposable income is negative, it is set to zero equivalised disposable income.

39 When household income is adjusted according to an equivalence scale, the equivalised income can be viewed as an indicator of the economic resources available to a standardised household. For a lone person household, it is equal to income received. For a household comprising more than one person, equivalised income is an indicator of the household income that would be required by a lone person household in order to enjoy the same level of economic wellbeing as the household in question.

40 For more information on the use of equivalence scales, readers are referred to Appendix 3 in *Household Income and Income Distribution, Australia, 2005–06* (cat. no. 6523.0).

Lowest income decile

41 While equivalised income generally provides a useful indicator of economic wellbeing, there are some circumstances which present particular difficulties. Some households report extremely low and even negative income in the survey, which places them well below the safety net of income support provided by social security pensions and allowances. Households may under-report their incomes in the survey at all income levels, including low income households. However, households can correctly report low levels of income if they incur losses in their unincorporated business or have negative returns from their other investments.

42 Studies of income and expenditure reported in HES surveys have shown that such households in the bottom income decile and with negative gross incomes tend to have expenditure levels that are comparable to those of households with higher income levels (and slightly above the average expenditures recorded for the fifth income decile). This suggests that these households have access to economic resources such as wealth, or that the instance of low or negative income is temporary, perhaps reflecting business or investment start up. Other households in the lowest income decile in past surveys had average incomes at about the level of the single pension rate, were predominantly single person households, and their principal source of income was largely government pensions and allowances. However, on average, these households also had expenditures above the average of the households in the second income decile, which is not

EXPLANATORY NOTES *continued*

Lowest income decile continued

inconsistent with the use of assets to maintain a higher standard of living than implied by their incomes alone.

43 It can therefore be reasonably concluded that many of the households included in the lowest income decile are unlikely to be suffering extremely low levels of economic wellbeing. Income distribution analysis may lead to inappropriate conclusions if such households are used as the basis for assessing low levels of economic wellbeing. For this reason, tables showing statistics classified by income quintile include a supplementary category comprising the second and third income deciles, which can be used as an alternative to the lowest income quintile. (For an explanation of quintiles and deciles, see Appendix 1 of *Household Income and Income Distribution, Australia, 2005–06* (cat. no. 6523.0)).

44 With the 2003–04 HES, analysis of households in the lowest income decile was improved through direct observation of the expenditure and net worth of these households. An examination of these low income households was presented in Appendix 4 of *Household Wealth and Wealth Distribution, Australia, 2003–04* (cat. no. 6554.0).

Income quintiles

45 In this publication, the income quintiles are calculated with respect to persons, including children. Such measures are sometimes known as person weighted estimates. Nevertheless, as most of the relevant characteristics of persons relate to their household circumstances, most of the tables in this publication primarily describe households.

SURVEY METHODOLOGY

Scope and coverage

46 The survey collects information by personal interview from usual residents of private dwellings in urban and rural areas of Australia, covering about 98 per cent of the people living in Australia. Private dwellings are houses, flats, home units, caravans, garages, tents and other structures that are used as places of residence at the time of interview. Long-stay caravan parks are also included. These are distinct from non-private dwellings which include hotels, boarding schools, boarding houses and institutions. Residents of non-private dwellings are excluded.

47 The survey also excludes:

- households which contain members of non-Australian defence forces stationed in Australia
- households which contain diplomatic personnel of overseas governments
- households in collection districts defined as very remote - this has only a minor impact on aggregate estimates except in the Northern Territory where such households account for about 24% of the population.

Data collection

48 Information for each household was collected using:

- a household level computer assisted interview questionnaire which collected information on household characteristics, assets and liabilities
- an individual level computer assisted interview questionnaire which collected information on income and other personal characteristics from each usual resident aged 15 years and over.

49 Sample copies of the above documents are included in the *Survey of Income and Housing, Australia: User Guide, 2005–06* (cat. no. 6553.0).

Sample design

50 The sample was designed to produce reliable estimates for broad aggregates for households resident in private dwellings aggregated for Australia, for each state and for the capital cities in each state and territory. More detailed estimates should be used with caution, especially for Tasmania, the Northern Territory and the Australian Capital Territory.

EXPLANATORY NOTES *continued*

Sample design continued

51 For the 2005–06 SIH, dwellings were selected through a stratified, multi-stage cluster design. Selections were distributed across a twelve month enumeration period so that the survey results would be representative of income patterns across the year. In the final quarter of enumeration, 25% of the selected dwellings were deselected from the sample. This reduced the overall number of dwellings selected to participate in the survey. This outcome will increase the standard error in the final quarter estimates and hence the standard error in the annualised estimates. This increase in standard error is included in the error estimation. The relative change in sample size across the enumeration quarters may also introduce some bias to the annualised estimates but this is expected to be much less than the standard error.

Non-responding households

52 Of the selected dwellings there were 12,311 in the scope of the survey. Of these, 2,350 did not respond at all to the questionnaire, or did not respond adequately. Such households included:

- households affected by death or illness of a household member
- households in which the significant person(s) in the household did not respond because they could not be contacted, had language problems or refused to participate
- households in which the significant person(s) did not respond to key questions.

Partial response and imputation

53 Some other households did not supply all the required information but supplied sufficient information to be retained in the sample. Such partial response occurs when:

- income or other data in a questionnaire are missing from one or more non-significant person's records because they are unable or unwilling to provide the data
- all key questions are answered by the significant person(s) but other data are missing.

54 In these cases, the data provided are retained and the missing data are imputed by replacing each missing value with a value reported by another person (referred to as the donor).

55 Donor records are selected by finding fully responding persons with matching information on various characteristics (such as state, sex, age, labour force status and income) as the person with missing information. As far as possible, the imputed information is an appropriate proxy for the information that is missing. Depending on which values are to be imputed, donors are randomly chosen from the pool of individual records with complete information for the block of questions where the missing information occurs.

56 In previous SIH surveys, responses were also imputed when not every person aged 15 or over residing in the household responded, but the significant person(s) provided answers to all key questions. In 2005–06 these households were regarded as non-responding.

Final sample

57 The final sample on which estimates were based is composed of persons for which all necessary information is available. The information may have been wholly provided at the interview (fully-responding) or may have been completed through imputation for partially responding households. Of the selected dwellings, there were 12,311 in the scope of the survey, of which 9,961 (80.9%) were included as part of the final estimates. The final sample consists of those 9,961 households, comprising 19,212 persons aged 15 years old and over. The final sample includes 2,441 households which had at least one imputed value in either income or assets and liabilities. For 57% of these households only a single value was missing, and most of these were for superannuation assets or a minor source of income for the household.

EXPLANATORY NOTES *continued*

Final sample continued

SIH FINAL SAMPLE: NUMBER OF HOUSEHOLDS, 2005–06

	CAPITAL CITY		BALANCE OF STATE		TOTAL	
	Households	Persons(a)	Households	Persons(a)	Households	Persons(a)
	no.	no.	no.	no.	no.	no.
NSW	1 415	2 879	948	1 807	2 363	4 686
Vic.	1 247	2 478	596	1 102	1 843	3 580
Qld	798	1 530	896	1 753	1 694	3 283
SA	1 037	1 934	295	534	1 332	2 468
WA	1 031	1 987	335	622	1 366	2 609
Tas.	337	641	440	787	777	1 428
NT	117	246	46	82	163	328
ACT	423	830	—	—	423	830
Aust.	6 405	12 525	3 556	6 687	9 961	19 212

— nil or rounded to zero (including null cells)

(a) Number of persons aged 15 years and over

Weighting

58 Weighting is the process of adjusting results from a sample survey to infer results for the total in scope population whether that be persons or households. To do this, a 'weight' is allocated to each sample unit e.g. a person or a household. The weight is a value which indicates how many population units are represented by the sample unit. The first step in calculating weights for each unit is to assign an initial weight, which is the inverse of the probability of being selected in the survey. For example, if the probability of a household being selected in the survey was 1 in 600, then the household would have an initial weight of 600 (that is, it represents 600 households).

59 The initial weights are then calibrated to align with independent estimates of the population of interest, referred to as 'benchmarks'. Weights calibrated against population benchmarks ensure that the survey estimates conform to the independently estimated distribution of the population rather than to the distribution within the sample itself.

60 The SIH survey was benchmarked to the in scope estimated resident population (ERP) and the estimated number of households in the population.

61 Three types of benchmarks are used in the calibration of the final weights:

- numbers of persons aged 15 and over
- numbers of children under age 15
- numbers of households.

62 Person benchmarks for persons aged 15 and over are estimates of the number of people in each state and territory by age and sex, the number of people in each state and the ACT by labour force status, and the number of people in each state living in the capital city or the balance of the state.

63 The benchmark variables used are the same as those used in the 2003–04 SIH. The only change has been in the age groups which now consist of mainly 5 year groups instead of 10 year groups, and extending the benchmarking for older ages by splitting a broad category for those aged 65 years and over into three categories for 65–69 years, 70–74 years and 75 years and over. The expanded detail for age groups in SIH 2005–06 aims to improve estimates across all ages, but particularly for older people. The impact of this change on all other estimates not involving age is expected to be minimal.

64 A separate set of benchmarks is used for children aged under 15, since there are not individual person records for them in the survey. Information about children is recorded on household records, however, and benchmarks for the number of children aged 0–4 and aged 5–14 are used for each state and territory.

EXPLANATORY NOTES *continued*

Weighting continued

65 Numbers of households are calibrated to benchmarks for total Australia with respect to household composition (based on the number of adults (1, 2 or 3+) and whether or not the household contains children).

66 The person and household benchmarks are based on estimates of numbers of persons and households in Australia. The benchmarks are adjusted to include persons and households residing in private dwellings only and therefore do not, and are not intended to, match estimates of the Australian resident population published in other ABS publications.

Estimation

67 Estimates produced from the survey are usually in the form of averages (e.g. mean weekly housing costs of couples with dependent children), or counts (e.g. total number of households that own their dwelling or total number of persons living in households that own their own dwelling). For counts of households, the estimate is obtained by summing the weights of all households in the required group (e.g. those owning their own dwelling). For counts of persons, the household weights are multiplied by the number of persons in the household before summing.

68 Estimates of means in this publication are obtained by multiplying the value for each household by the weight of the household, summing across all households and then dividing by the estimated number of households. For example, the mean housing costs of couple households with dependent children is the weighted sum of the housing costs of each such household divided by the estimated number of those households.

RELIABILITY OF ESTIMATES

Non-sampling error

69 The estimates provided in this publication are subject to two types of error, non-sampling and sampling error.

70 Non-sampling error can occur in any collection, whether the estimates are derived from a sample or from a complete collection such as a census. Sources of non-sampling error include non-response, errors in reporting by respondents or recording of answers by interviewers, and errors in coding and processing the data.

71 Non-sampling errors are difficult to quantify in any collection. However, every effort is made to reduce non-sampling error to a minimum by careful design and testing of the questionnaire, training of interviewers, and extensive editing and quality control procedures at all stages of data processing.

72 One of the main sources of non-sampling error is non-response by persons selected in the survey. Non-response occurs when people cannot or will not cooperate or cannot be contacted. Non-response can affect the reliability of results and can introduce a bias. The magnitude of any bias depends upon the level of non-response and the extent of the difference between the characteristics of those people who responded to the survey and those who did not.

73 The following methods were adopted to reduce the level and impact of non-response:

- face-to-face interviews with respondents
- the use of interviewers who could speak languages other than English, where necessary
- follow-up of respondents if there was initially no response
- imputation of missing values
- ensuring that the weighted data is representative of the population (in terms of demographic characteristics) by aligning the estimates with population benchmarks.

Sampling error

74 The estimates are based on a sample of possible observations and are subject to sampling variability. The estimates may therefore differ from the figures that would have been produced if information had been collected for all households. A measure of the sampling error for a given estimate is provided by the standard error, which may be

EXPLANATORY NOTES *continued*

Sampling error continued

expressed as a percentage of the estimate (relative standard error). Further information on sampling error is given in Appendix 2.

ACKNOWLEDGEMENT

75 ABS publications draw extensively on information provided freely by individuals, businesses, governments and other organisations. Their continued cooperation is very much appreciated: without it, the wide range of statistics published by the ABS would not be available. Information received by the ABS is treated in strict confidence as required by the *Census and Statistics Act 1905*.

SPECIAL DATA SERVICES

76 The ABS offers specialist consultancy services to assist clients with more complex statistical information needs. Clients may wish to have the unit record data analysed according to their own needs, or require tailored tables incorporating data items and populations as requested by them. Tables and other analytic outputs can be made available electronically or in printed form. However, as the level of detail or disaggregation increases with detailed requests, the number of contributors to data cells decreases. This may result in some requested information not being able to be released due to confidentiality or sampling variability constraints. All specialist consultancy services attract a service charge, and clients will be provided with a quote before information is supplied. For further information, contact ABS information consultants on 1300 135 070.

UNIT RECORD FILE

77 A basic confidentialised unit record file (CURF) from the 2005–06 SIH is available on CD-ROM. A more detailed SIH CURF is also available through the ABS Remote Access Data Laboratory (RADL). A full range of up-to-date information about the availability of ABS CURFs and about applying for access to CURFs is available via the ABS web site <<http://www.abs.gov.au>> (see Services We Provide, Confidentialised Unit Record Files (CURFs)). Inquiries to the ABS Microdata Access Strategies Section can be emailed to: microdata.access@abs.gov.au. Alternatively, telephone the section on (02) 6252 7714.

RELATED PUBLICATIONS

78 Users may wish to refer to the following ABS products:

- *Australian Housing Survey, Housing Characteristics, Costs and Conditions, 1999*, cat. no. 4182.0
- *Survey of Income and Housing, Australia: User Guide, 2005–06*, cat. no. 6553.0
- *Household Income and Income Distribution, Australia*, cat. no. 6523.0
- *Household Income and Income Distribution, Australia – Detailed tables*, cat. no. 6523.0.55.001
- *Household Wealth and Wealth Distribution, Australia*, cat. no. 6554.0
- *Household Expenditure Survey, Australia: Summary of Results, 2003–04*, cat. no. 6530.0
- *Household Expenditure Survey, Australia: Detailed Expenditure Items, 2003–04*, cat. no. 6535.0
- *Measures of Australia's Progress, 2006*, cat. no. 1370.0
- *Measuring Wellbeing: Frameworks for Australian Social Statistics, 2001*, cat. no. 4160.0

APPENDIX 1 ABS HOUSING STATISTICS

ABS HOUSING STATISTICS

Apart from the SIH, two other ABS household surveys have collected housing costs data. They are the *Australian Housing Survey* (AHS) and *Household Expenditure Survey* (HES). The purpose and methodology of each survey is different and as a result the measures for housing items also differ.

The AHS collected information on the physical characteristics and condition of dwellings, housing occupancy, housing costs, tenure, and mobility. The most recent AHS was conducted between September and December 1999 as a user funded survey. It incorporated a significant supplementary sample to provide estimates for the housing circumstances of Aboriginal and Torres Strait Islander Australians (excluding those living in sparsely settled or remote areas of Australia).

The HES collects detailed information on the expenditure of households on goods and services throughout Australia. At the same time the survey provides information about household income and finances, household size and composition and other characteristics useful for the analysis of expenditure patterns of people resident in private dwellings throughout Australia. The 2003–04 survey was conducted on a subsample of the households in the 2003–04 SIH.

HOUSING COSTS

A key item in each of these surveys is housing costs. For analyses of the mortgage component of housing costs, it is sometimes useful to make the distinction between the interest component and the principal, or capital, component. For many purposes it is more appropriate to consider the repayments of principal as a form of saving rather than as a recurrent housing cost. It reflects the purchase of a housing asset by increasing the equity in the property held by the household and is an addition to the wealth of the occupants. Data on the split between interest and capital repayments on mortgages has been collected in the HES.

Housing costs might also include a range of other outlays which are necessary to ensure that the dwelling can continue to provide an appropriate level of housing services. Repairs, maintenance and dwelling insurance represent consumption and use of a housing asset, and are costs that tend to be incurred by owner occupier households, but not by renting households. Expenditure data on each of these is collected in the HES. Previous HES data shows that if these costs were added to SIH cost estimates, the estimates of average housing costs would double for owners without a mortgage and would increase by 15% for owners with a mortgage.

Commencing in 2003–04, extra information on housing costs was collected in the SIH, including the following:

- loan repayments made by owners with a mortgage were able to be split into an interest component and a principal component. The 2005–06 SIH indicated that about 35% of the housing costs of owners with a mortgage comprised principal repayments
- housing costs information for tenure types other than owners and renters (such as rent-buy and shared equity arrangements) was collected
- information on body corporate payments was collected
- where a payment was refunded by a business or someone outside the household, the amount of the refund was collected
- where a loan had multiple purposes, details of all purposes were collected, so repayments could be allocated to each purpose in accordance with the percentage split of the original loan amount by purpose.

The measure of housing costs used throughout this publication includes all current and capital housing cost components collected in the SIH. The ABS offers specialist consultancy services to assist clients who require disaggregated housing costs data. Clients may also wish to analyse the SIH CURF.

APPENDIX 1 ABS HOUSING STATISTICS *continued*

HOUSING COSTS *continued*

The table below summarises what has been collected on housing costs in the most recent AHS, HES and SIH surveys.

A1 HOUSING COST DATA ITEMS

	AHS	HES	SIH
Current housing costs			
Mortgage/loan interest(a)	yes	yes	yes
Rent	yes	yes	yes
Rates			
General	yes	yes	yes
Water/sewerage	yes	yes	yes
Body corporate(b)	yes	yes	yes
Repairs and maintenance			
Payment to contractors/materials and labour	no	yes	no
By occupant/materials only	no	yes	no
Total	yes	yes	no
Land tax	no	yes	no
Dwelling insurance(c)	no	yes	no
Capital housing costs			
Mortgage/loan principal(a)	yes	yes	yes

(a) Includes interest on a mortgage or loan taken out to buy, build, add to, or alter the dwelling. Principal and interest components were not collected separately in AHS, or in SIH prior to 2003-04.

(b) Body corporate payment information not collected by SIH prior to 2003-04.

(c) Dwelling and contents insurance combined.

FUTURE ABS SURVEYS

A 1998–99 review of the ABS household survey program concluded that the content of the AHS was largely covered by other ABS surveys and that it would be more cost effective to collect the required additional information in existing survey vehicles.

Since 2003–04 the SIH has been conducted every two years. Commencing in the 2007–08 survey, and every six years thereafter, the ABS will include an expanded housing module in the SIH to report the housing circumstances of non-Indigenous Australians. The housing module is collecting information about the dwelling, such as the need for repair and any major structural problems, and housing mobility, for example identifying people who moved in the five years prior to the interview and their main reason for moving. The additional module will allow comparison with information from the ABS National Aboriginal and Torres Strait Islander Social Survey, which reports the housing circumstances of Indigenous Australians.

In 2003–04 the SIH was conducted in conjunction with the HES. This approach will be used again for the 2009–10 and subsequent HES surveys. The HES surveys will continue to provide information on a range of housing cost outlays not collected in the SIH, including household repairs, maintenance, land tax and dwelling insurance.

APPENDIX 2 SAMPLING VARIABILITY

INTRODUCTION

The estimates in this publication are based on information obtained from the occupants of a sample of dwellings. Therefore, the estimates are subject to sampling variability and may differ from the figures that would have been produced if information had been collected for all dwellings.

One measure of the likely difference is given by the standard error (SE), which indicates the extent to which an estimate might have varied because only a sample of dwellings was included. There are about two chances in three that the sample estimate will differ by less than one SE from the figure that would have been obtained if all dwellings had been included, and about 19 chances in 20 that the difference will be less than two SEs. Another measure of the likely difference is the relative standard error (RSE), which is obtained by expressing the SE as a percentage of the estimate.

For estimates of population sizes, the size of the SE generally increases with the level of the estimate, so that the larger the estimate the larger the SE. However, the larger the sampling estimate the smaller the SE in percentage terms (RSE). Thus, larger sample estimates will be relatively more reliable than smaller estimates.

In the tables in this publication, only estimates with RSEs of 25% or less are considered reliable for most purposes. Estimates with RSEs greater than 25% but less than or equal to 50% are annotated by an asterisk to indicate they are subject to high SEs and should be used with caution. Estimates with RSEs of greater than 50%, annotated by a double asterisk, are considered too unreliable for general use and should only be used to aggregate with other estimates to provide derived estimates with RSEs of 25% or less.

Space does not allow for the separate indication of the SE of all the estimates in this publication. RSEs for all tables are provided on the *ABS web site* <www.abs.gov.au> (see *Statistics: Access to all ABS products and statistics, Statistics by Catalogue Number, 41, 4130.0.55.001 - Housing Occupancy and Costs, Australia, 2005-06*). The RSEs have been derived using the group jackknife method.

COMPARATIVE ESTIMATES

Proportions and percentages

Proportions and percentages, which are 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. For proportions where the denominator is an estimate of the number of households in a grouping and the numerator is the number of households in a sub-group of the denominator group, the formula for the RSE is given by:

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

Differences between estimates

The difference between survey estimates is also subject to sampling variability. An approximate SE of the difference between two estimates (x-y) may be calculated by the formula:

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

This approximation can generally be used whenever the estimates come from different samples, such as two estimates from different years or two estimates for two non-intersecting subpopulations in the one year. If the estimates come from two populations, one of which is a subpopulation of the other, the standard error is likely to be lower than that derived from this approximation, but there is no straightforward way of estimating how much lower.

SIGNIFICANCE TESTING

Statistical significance testing can be undertaken to determine whether it is likely that there is a difference between two estimates from different samples. The standard error for the difference between two estimates can be calculated using the formula in the paragraph above. This standard error is used to calculate the following test statistic:

$$\frac{|x-y|}{SE(x-y)}$$

APPENDIX 2 SAMPLING VARIABILITY *continued*

SIGNIFICANCE TESTING *continued*

If the value of this test statistic is greater than 1.96 then there are 19 chances in 20 that there is a real difference in the two populations with respect to that characteristic. Otherwise, it cannot be stated with confidence that there is a real difference between the populations.

APPENDIX 3 IMPUTED RENT FOR OWNER-OCCUPIED DWELLINGS

INTRODUCTION

The ABS expects to release experimental household level estimates of the imputed rent for owner-occupied dwellings early in 2008. The estimates have been derived using data reported in the 2003–04 Household Expenditure Survey (HES) and the 2003–04 and 2005–06 Surveys of Income and Housing (SIH). Estimates for both reference periods will be released concurrently.

The international standards for household income and expenditure statistics, established by the International Conference of Labour Statisticians, include the net imputed rent for owner-occupied dwellings in their definitions of household income and expenditure. In adopting this practice, a value for the flow of household consumption services conferred by home ownership is imputed. Its inclusion allows a more comparable analysis of the economic resources available to households with different types of housing tenure.

Including imputed rent as part of household income and expenditure conceptually treats owner-occupiers as if they were renting their home from themselves, thus simultaneously incurring rental expenditure and earning rental income. Imputed rent is included in income measures on a net basis i.e. the imputed value of the services received less the value of the housing costs incurred by the household in their role as a landlord.

This is the first time the ABS has produced household level estimates of the imputed rent for owner-occupied dwellings, although household sector estimates have been included in the Australian System of National Accounts (ASNA) for many years. The ASNA sectoral estimates use a broadly similar methodology, but are currently benchmarked to Population Census data and interpolated / extrapolated between Censuses using a range of indicator data.

METHODOLOGY

In this study, the net imputed rent for owner-occupied dwellings has been estimated as the market value of the rental equivalent less the housing costs normally paid by landlords i.e. rates, mortgage interest, insurance, repairs and maintenance.

To estimate the value of the rental equivalence, data from the SIH on actual rents paid by renters has been regressed on the characteristics of their rented dwellings e.g. location and dwelling structure. The estimated coefficients have then been applied to the characteristics of owned dwellings to produce predicted values of the rental equivalence of these dwellings.

In practice, a range of methods can be applied to household survey data to determine the rental equivalence of owner-occupied dwellings. The methodology used in this study is consistent with the approach used in the ASNA and that recommended in the international standards for household income and expenditure statistics.

The study will also impute a benefit to tenants of government housing authorities who are paying subsidised rent and to those households occupying their dwelling rent free.

ABS RELEASES

An ABS Information Paper will be released early in 2008 outlining the methodology and sources used in the study, presenting the experimental estimates derived in respect of 2003–04 and 2005–06, and analysing the effect of the imputation on the distribution of income among private households in Australia. The Information Paper will outline the assumptions used in the study and the inherent limitations of the estimates.

At the same time, the unit record imputations will be made available for use with the following confidentialised unit record files (CURFs):

- *Survey of Income and Housing, Australia: CURFs, 2005–06* (cat. no. 6541.0.30.001)
- the SIH component of the *Household Expenditure Survey and Survey of Income and Housing: CURFs, 2003–04* (cat. no. 6540.0).

APPENDIX 3 IMPUTED RENT FOR OWNER-OCCUPIED DWELLINGS

continued

ABS RELEASES *continued*

The ABS will be seeking comment from users on the methodology applied in the study and the usefulness of the resulting estimates for their analytical purposes. These will help guide decisions on any future ABS work in this area. It is currently proposed that the study would next be reported using data from the 2009–10 SIH and HES surveys, if user demand supports this work.

GLOSSARY

Balance of state	That part of each Australian state or territory not defined as capital city. Balance of state estimates for Northern Territory are regarded as too unreliable to publish separately since they exclude collection districts defined as very remote, which account for a significant proportion of the population. All of the Australian Capital Territory is defined as capital city for this publication.
Canadian National Occupancy Standard (CNOS)	<p>Provides a measure of housing utilisation. The CNOS assesses the bedroom requirements of a household by specifying that:</p> <ul style="list-style-type: none">■ there should be no more than two persons per bedroom■ children less than 5 years of age of different sexes may reasonably share a bedroom■ children less than 18 years of age and of the same sex may reasonably share a bedroom■ single household members aged 18 years and over should have a separate bedroom, as should parents or couples■ a lone person household may reasonably occupy a bed sitter. <p>The CNOS compares the number of bedrooms required with the actual number of bedrooms in the dwelling.</p>
Capital city	Refers to Australia's six state capital city statistical divisions and the Darwin statistical division as defined in the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0). For the Australian Capital Territory the estimates relate predominantly to urban areas.
Changeover buyer	A household which bought their dwelling in the three years prior to being interviewed, and either the reference person or partner had owned or been purchasing a home previously.
Collection district	The Census Collection District (CD) is the smallest geographic area defined in the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0).
Consumer Price Index (CPI)	A general measure of price inflation for the household sector in Australia. Specifically, it provides a measure of changes, over time, in the cost of a constant basket of goods and services acquired by the capital city households in Australia.
Couple	See One family household.
Couple family with dependent children	See One family household.
Deciles	Groupings that result from ranking all households or people in the population in ascending order according to some characteristic, such as their household income, and then dividing the population into 10 equal groups, each comprising 10% of the estimated population.
Dependent children	All persons aged under 15 years; and people aged 15–24 years who are full-time students, have a parent in the household and do not have a partner or child of their own in the household.
Disposable income	Gross income less income tax and the Medicare levy i.e. remaining income after taxes are deducted, which is available to support consumption and/or saving. Income tax and the Medicare levy are imputed based on each person's income and other characteristics as reported in the survey. Disposable income is sometimes referred to as net income.
Dwelling	Defined as a 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. See also Dwelling structure.
Dwelling structure	The dwelling structure type is determined by the structure of the building that contains the dwelling. Households belong to one of four dwelling categories: <ul style="list-style-type: none">■ separate house■ semi-detached, row or terrace house or townhouse

GLOSSARY *continued*

Dwelling structure <i>continued</i>	<ul style="list-style-type: none">■ flat, unit, or apartment and■ other dwelling, including caravan or cabin in a caravan park, houseboat in a marina, caravan not in a caravan park, houseboat not in a marina and house or flat attached to a shop.
Employed	Persons aged 15 years and over who, during the week before the interview: <ul style="list-style-type: none">■ worked one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (includes employees, employers and own account workers)■ worked one hour or more, without pay, in a family business or on a family farm■ had a job, business or farm but was not at work because of holidays, sickness or other reason.
Employee	An employed person who, for most of his/her working hours: <ul style="list-style-type: none">■ works for a public or private employer and receives remuneration in wages or salary, or is paid a retainer fee by his/her employer and works on a commission basis, or works for an employer for tips, piece-rates or payment in kind, or■ operates his or her own incorporated enterprise with or without hiring employees.
Employer	A person who operates his or her own unincorporated economic enterprise or engages independently in a profession or trade, and hires one or more employees.
Equity in the dwelling	A household's equity in the dwelling is the difference between the value of the dwelling and the total amount outstanding on mortgages taken out on the dwelling for any purpose, or unsecured loans taken out for housing purposes. From 2003–04 excludes amounts of loans for business and investment purposes secured against the dwelling.
Equivalised disposable household income	Disposable household income adjusted using an equivalence scale. For a lone person household it is equal to disposable household income. For a household comprising more than one person, it is an indicator of the disposable household income that would need to be received by a lone person household to enjoy the same level of economic wellbeing as the household in question. For further information see Appendix 3 in <i>Household Income and Income Distribution, Australia, 2005–06</i> (cat. no. 6523.0).
Family	Two or more people, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who usually live in the same household. A separate family is formed for each married couple, or for each set of parent-child relationships where only one parent is present.
Family composition of household	Classifies households into three broad groupings based on the number of families present (one family, multiple family and non-family). One family households are further disaggregated according to the type of family (such as couple family or one parent family) and according to whether or not dependent children are present. Non-family households are disaggregated into lone person households and group households.
First home buyer	A household which bought their dwelling in the three years prior to being interviewed, and neither the reference person nor their co-resident partner had owned or been purchasing a home previously.
Flat, unit or apartment	Includes all self-contained dwellings in blocks of flats, units or apartments. 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. A house with a granny flat attached is regarded as a separate house.
Full-time student	A person 15 years or over who is classified as a full-time student by the institution they attend, or considers himself/herself to be a full-time student. Full-time study does not preclude employment.
Government pensions and allowances	Income support payments from government to persons under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students. All overseas pensions and benefits are included here,

GLOSSARY *continued*

Government pensions and allowances <i>continued</i>	although some may not be paid by overseas governments. The one-off payment to seniors paid in 2000–01, the one-off payment to families in 2003–04 and the one-off payments to carers paid in 2003–04, 2004–05 and 2005–06 are included. Family tax benefit is also regarded as income. However, prior to 2005–06, family tax benefit paid through the tax system or as a lump sum by Centrelink was only included in disposable income, and not gross income.
Gross income	Regular cash receipts (including salary sacrificed income) before income tax or the Medicare levy are deducted.
Group household	See Non-family household.
Household	A person living alone or a group of related or unrelated people who usually live in the same private dwelling.
Housing costs	Housing costs for the purpose of this publication comprise: <ul style="list-style-type: none">■ rent payments■ rates payments (general and water)■ mortgage or unsecured loan payments, if the initial purpose was primarily to buy, add to or alter the dwelling.
Housing costs as a proportion of income	The total weekly housing costs of a group (e.g. one parent households) are divided by the total weekly income of that group, expressed as a percentage. Households with nil or negative total income are not included in this calculation.
Housing utilisation	Provides a measure of the bedroom requirements of a household according to household size and composition. See also Canadian National Occupancy Standard.
Income	Regular and recurring cash receipts including monies received from: <ul style="list-style-type: none">■ wages and salaries (whether from an employer or own incorporated enterprise), including income provided as part of a salary sacrifice arrangement■ profit/loss from own unincorporated business (including partnerships)■ investment income (interest, rent, dividends, royalties)■ government pensions and allowances■ private cash transfers (e.g. superannuation, regular workers' compensation, income from annuities, child support, and other transfers from other households). Gross income is the sum of the income from all these sources before income tax or the Medicare levy are deducted. Note that child support and other transfers from other households are not deducted from the incomes of the households making the transfers. Other measures of income are disposable income and equivalised disposable income. See also Gross income, Disposable income and Equivalised disposable household income.
Incorporated business	An incorporated business is a company that has a registered business name with the <i>Australian Securities and Investment Commission (ASIC)</i> and a legal status which is separate to that of the individual owners of the business.
Labour force status	Classifies all people aged 15 years and over according to whether they were employed, unemployed or not in the labour force.
Landlord type	For renters, the type of entity to whom rent is paid or with whom the tenure contract or arrangement is made. Renters belong to one of the following categories: <ul style="list-style-type: none">■ state/territory housing authority - where the household pays rent to a state or territory housing authority or trust■ private landlords - where the household pays rent to a real estate agent, a parent or other relative not in the same household, or another person not in the same household■ other - where the household pays rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.

GLOSSARY *continued*

Lone person household	See Non-family household.
Lower income households	For the purpose of this publication, lower income households are defined as those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles.
Mean housing costs	The total weekly housing costs paid by a group of households (e.g. couple only households) divided by the number of households in that group.
Median housing costs	That level of weekly housing costs that divides a group of households into two equal parts, one half having housing costs above the median and the other half having housing costs below the median.
Median ratio of housing costs to income	The ratio of weekly housing costs to gross weekly income is calculated for each household. The median is the level of that ratio that divides a group of households into two equal parts, one half having the ratio above the median and the other half having the ratio below the median. Households with nil or negative total income are not included in this calculation.
Medicare levy	Medicare is Australia's universal health care system. The Medicare levy is a specific tax, based on individual income, intended to assist in the funding of this system.
Mortgage	A mortgage is a loan taken out using the usual residence as security. An owner with a mortgage must still owe money from such a loan.
Multiple family household	A household containing two or more families. Unrelated individuals may also be present.
Negative income	Income may be negative when a loss accrues to a household. Losses can accrue to owners of unincorporated enterprises or rental properties. Losses occur when operating expenses and depreciation are greater than gross receipts.
Non-dependent children	All people aged 15 years and over who: <ul style="list-style-type: none">■ do not have a spouse or offspring of their own in the household■ have a parent in the household, and■ are not full-time students aged 15–24 years.
Non-family household	A household that consists of unrelated people only. Non-family households are classified to one of the following categories: <ul style="list-style-type: none">■ Group household—a household consisting of two or more unrelated persons where all persons are aged 15 years and over. There are no reported couple relationships, parent-child relationships or other blood relationships in these households■ Lone person household—a household consisting of a person living alone.
Not in the labour force	Persons not in the categories employed or unemployed as defined.
One family household	One family households are classified to one of the following categories: <ul style="list-style-type: none">■ Couple only—two persons in a registered or de facto marriage, who usually live in the same household■ Couple family with dependent children—a household consisting of a couple with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals■ One parent family with dependent children—a household comprising a lone parent with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals■ Other one family households—a household comprising:<ul style="list-style-type: none">■ one couple with their non-dependent children only■ one couple, with or without non-dependent children, plus other relatives■ one couple, with or without non-dependent children or other relatives, plus unrelated individuals■ a lone parent with his/her non-dependent children, with or without other relatives and unrelated individuals

GLOSSARY *continued*

	<ul style="list-style-type: none"> ■ two or more related individuals where the relationship is not a couple relationship or a parent-child relationship (e.g. two brothers).
One parent family with dependent children	See One family household.
Other dwelling	Includes caravans, houseboats, or houses or flats attached to a shop or other commercial premise.
Other income	Income other than wages and salaries, own business or partnership income and government pensions and allowances. This includes income received as a result of ownership of financial assets (interest, dividends), and of non-financial assets (rent, royalties), and other regular receipts from sources such as superannuation, child support, workers' compensation and scholarships. Income from rent is net of operating expenses and depreciation and is negative if these are greater than gross receipts.
Other landlord type	Where the household pays rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.
Other one family household	See One family household.
Other tenure type	A household which is not an owner (with or without a mortgage), or a renter. Includes rent free, life tenure, rent/buy and shared equity schemes.
Outright owner	Refer to Owner (of dwelling).
Own account worker	A person who operates his or her own unincorporated business or engages independently in a profession or trade and hires no employees.
Own unincorporated business income	The profit/loss that accrues to persons as owners of, or partners in, unincorporated businesses. Profit/loss consists of the value of gross output of the business less operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.
Owner (of dwelling)	A household in which at least one member owns the dwelling in which the household members usually reside. Owners are divided into two classifications - owners without a mortgage and owners with a mortgage. If there is any outstanding mortgage or loan secured against the dwelling the household is an owner with a mortgage. If there is no mortgage or loan secured against the dwelling the household is an owner without a mortgage.
Principal source of income	That source from which the most positive income is received. If total income is nil or negative the principal source is undefined. As there are several possible sources, the principal source may account for less than 50% of total income.
Private income	Regular, recurring receipts from private organisations, including superannuation, regular workers' compensation, income from annuities, interest, dividends, royalties, income from rental properties, private scholarship and child support.
Private renter	A household paying rent to a landlord who is a real estate agent, a parent or other relative not in the same household, or another person not in the same household.
Property	All residential and non-residential properties owned by persons in the household, excluding properties owned by the respondent's business.
Public renter	A household paying rent to a state or territory housing authority or trust.
Quintiles	Groupings that result from ranking all households or people in the population in ascending order according to some characteristic, such as their household income, and then dividing the population into five equal groups, each comprising 20% of the estimated population. In this publication the quintiles are formed by ranking people by their equivalised disposable household income.
Recent home buyer	A household which bought their dwelling in the three years prior to being interviewed.

GLOSSARY *continued*

Reference person	<p>The reference person for each household is chosen by applying, to all household members aged 15 years and over, the selection criteria below, in the order listed, until a single appropriate reference person is identified:</p> <ul style="list-style-type: none"> ■ one of the partners in a registered or de facto marriage, with dependent children ■ one of the partners in a registered or de facto marriage, without dependent children ■ a lone parent with dependent children ■ the person with the highest income ■ the eldest person. <p>For example, in a household containing a lone parent with a non-dependent child, the one with the higher income will become the reference person. However, if both individuals have the same income, the elder will become the reference person.</p>
Relative standard error (RSE)	<p>The standard error expressed as a percentage of the estimate for which it was calculated. It is a measure which is independent of both the size of the sample and the unit of measurement, and as a result can be used to compare the reliability of different estimates. The smaller an estimate's RSE, the more likely it is that the estimate is a good proxy for that which would have been obtained if the whole population had been surveyed. For further information see Appendix 2.</p>
Renter	<p>A household which pays rent to reside in the dwelling. See further classification by Landlord type.</p>
Salary sacrifice	<p>An arrangement under which an employee agrees contractually to forgo part of their remuneration, which the employee would otherwise receive as wages and salaries, in return for the employer or someone associated with the employer providing benefits of a similar value.</p>
Selected dwelling	<p>The private dwelling selected in the sample for the survey. See the Explanatory Notes for details of types of dwellings and how they are selected for this survey.</p>
Semi-detached, row or terrace house or townhouse	<p>A dwelling with its own private grounds and no dwelling above or below. A key feature of this dwelling is that it is either attached in some structural way to one or more dwellings or is separated from neighbouring dwellings by less than one-half metre. Examples include semi-detached, row or terrace houses, townhouses or villa units. Multistorey townhouses or units are separately identified from those which are single storey.</p>
Separate house	<p>A dwelling which is 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). This category also includes houses that have an attached flat (e.g. a granny flat). The attached flat will be included in the flat, unit or apartment category.</p>
Standard error	<p>A measure of the likely difference between estimates obtained in a sample survey and estimates which would have been obtained if the whole population had been surveyed. The magnitude of the standard error associated with any survey is a function of sample design, sample size and population variability. For further information see Appendix 2.</p>
Statistical division	<p>The largest spatial unit within each state/territory in the main structure of the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0).</p>
Tenure type	<p>The nature of a household's legal right to occupy the dwelling in which the household members usually reside. Tenure is determined according to whether the household owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent to live in the dwelling, or has some other arrangement to occupy the dwelling.</p>
Unemployed	<p>Persons aged 15 years and over who were not employed during the week before the interview, had actively looked for full-time or part-time work at any time in the four weeks before the interview and:</p> <ul style="list-style-type: none"> ■ were available for work in the week before the interview, or ■ were waiting to start a new job within four weeks from the interview and would have started in the week before the interview if the job had been available then.

GLOSSARY *continued*

Unincorporated business	A business in which the owner(s) and the business are the same legal entity, so that, for example, the owner(s) are personally liable for any business debts that are incurred.
Value of dwelling	The estimated value of the dwelling and its land, as estimated and reported by the respondent. The data are only collected for owners.
Wages and salaries	The gross cash income received as a return to labour from an employer or from a person's own incorporated business. Salary sacrificed income is regarded as cash or 'near cash' income and is included in the scope of wages and salaries.

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