



HOUSING OCCUPANCY AND COSTS

AUSTRALIA

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C O N T E N T S

	<i>page</i>
Notes	2
Summary of findings	3
List of tables	11

ADDITIONAL INFORMATION

Explanatory notes	48
Appendixes	
1 ABS housing costs statistics	55
2 Sampling variability	56
Glossary	59

- For further information about these and related statistics, contact Margaret Ning on Canberra 02 6252 7374, or Client Services in any ABS office as shown on the back cover of this publication.

NOTES

ABOUT THIS PUBLICATION

This publication presents results from the 1997–98 Survey of Income and Housing Costs (SIHC). The survey collected information on the income, housing costs and characteristics of households, income units and persons resident in private dwellings throughout Australia.

In this publication, the household is the unit of analysis.

The next publication in this series will be for 1999–2000 and will be released in 2001.

SYMBOLS AND OTHER USAGES

ABS	Australian Bureau of Statistics
AHS	Australian Housing Survey
HES	Household Expenditure Survey
MPS	Monthly Population Survey
RSE	relative standard error
SE	standard error
SHA	State housing authority
SIHC	Survey of Income and Housing Costs
n.p.	not for publication due to confidentiality
*	relative standard error of 25% to 50% (see appendix 2)
**	relative standard error greater than 50% (see appendix 2)
..	not applicable
—	nil or rounded to zero

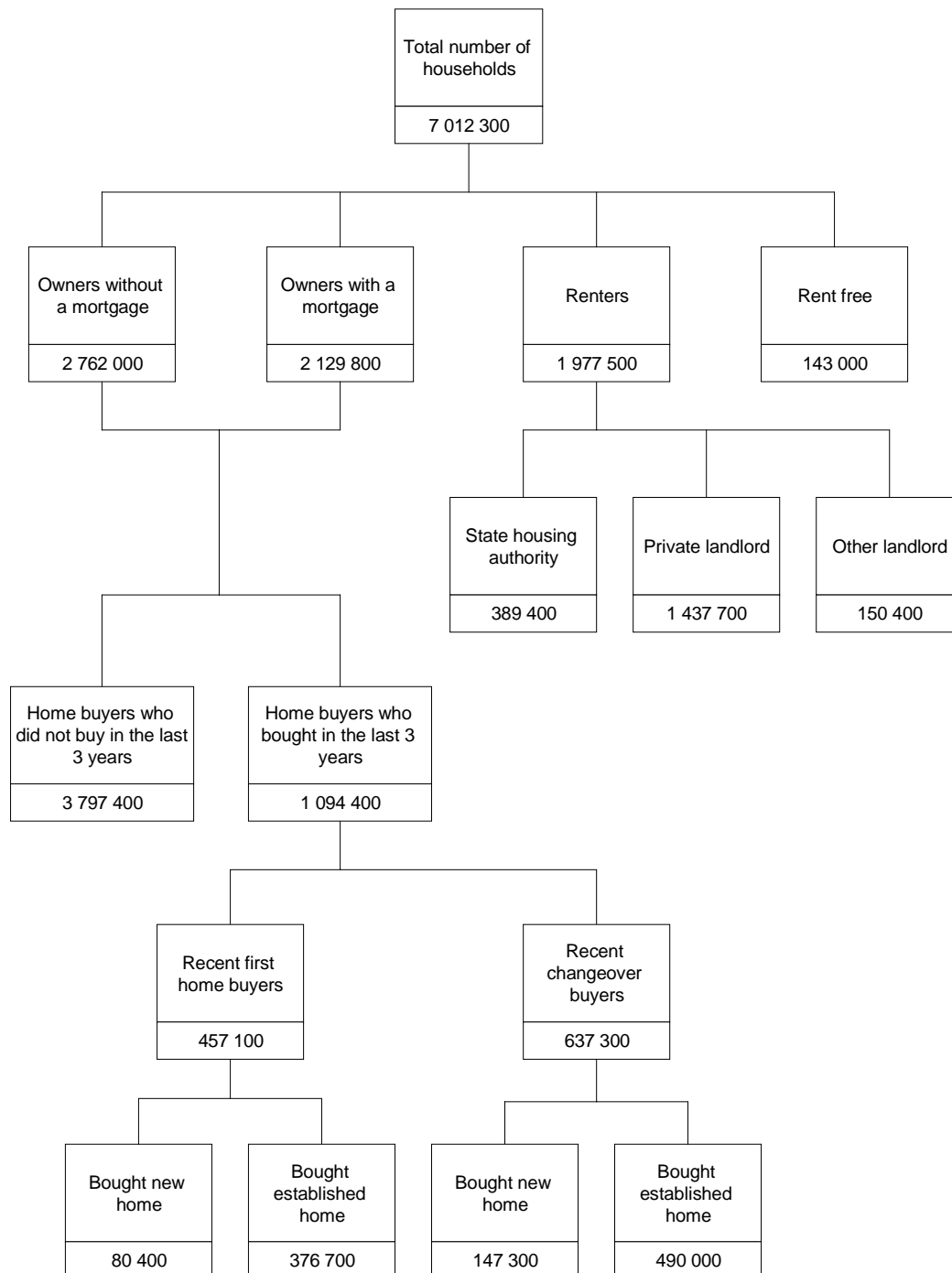
EFFECTS OF ROUNDING

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.

W. McLennan
Australian Statistician

SUMMARY OF FINDINGS

HOUSEHOLDS



SUMMARY OF FINDINGS *continued*

INTRODUCTION

Housing costs are the ongoing outlays incurred by people in providing for their shelter. For many households, this expense is one of the largest single items of regular expenditure. The data collected on housing outlays in the Survey of Income and Housing Costs (SIHC), which provides most of the data used in this publication, are limited to major cash outlays on housing. Some data are available from the Household Expenditure Survey (HES) on the split between interest and capital repayments on mortgages, see *Household Expenditure Survey, Australia, Detailed Expenditure Items* (Cat. no. 6535.0).

HOUSING TENURE

Australia has a high rate of home ownership. In 1997–98, there were seven million Australian households (diagram on page 3). Of these, 39.4% owned their homes outright while a further 30.4% were paying off a mortgage or loan secured against their dwelling. Renters accounted for 28.2% of households. A small number of households were living rent free and these have been excluded from the following analysis and tables in this publication.

The likelihood of households owning their home outright increases progressively through the life cycle as purchasers pay off their mortgages. As the population ages, so the proportion of outright home owners might be expected to increase. However between 1995–96 and 1997–98, the proportion of outright owners fell by 2% and the proportion of purchasers rose by 2% (table 21). Taking into account different collection methodologies in historical surveys, particularly for owners (see paragraph 19 of the Explanatory Notes), the level of outright ownership has been relatively stable from the late eighties until more recently.

HOUSING TENURE, Average Age of Household Reference Person

	1988	1990	1994	1995–96	1997–98
	years	years	years	years	years
Owner without a mortgage	57.9	58.1	58.4	58.4	60.1
Owner with a mortgage	39.9	39.9	39.5	40.1	40.8
Renter	39.3	39.1	39.1	39.1	39.4

From 1995–96 to 1997–98 the average age of owners without a mortgage rose from 58 years to 60 years and the average age of people still paying off a mortgage rose from 40 years to 41 years, suggesting that people are entering home ownership later or they are taking longer to pay off their mortgages. The reasons for this are unclear. However, financial deregulation in 1986 and the subsequent increase in interest rates, the increasing diversity of financial instruments and alternative investments may be contributing factors. The more recent lower interest rates may also be a contributing factor in that some purchasers may not see a need to pay off their home more quickly.

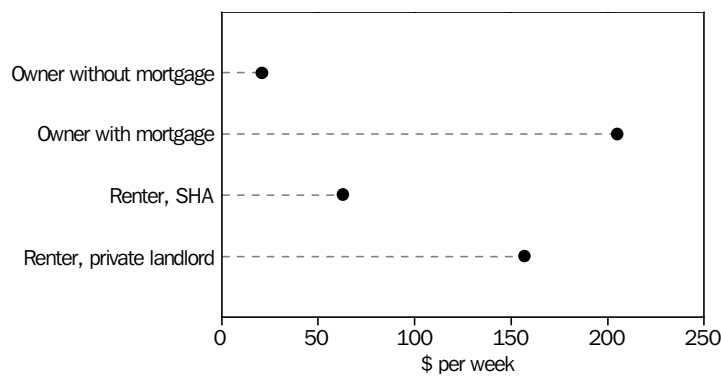
HOUSING COSTS

Housing costs cover different items for different types of tenure. For households renting, housing costs comprise the regular rental amounts paid to landlords. For owners with a mortgage, they comprise the value of the mortgage payments where the main purpose of the mortgage is home purchase (see Explanatory Notes) as well as property rates. For owners who have no mortgage held against the dwelling, or the main purpose of the mortgage is for non-housing purchases, housing costs comprise only the rates paid. Housing costs do not include the imputed rent of owner occupiers, nor the imputed value of income foregone on the owner's equity in the dwelling. Owner housing costs would be considerably higher if such imputations were included in housing costs.

In 1997–98 there were 6.9 million households living in owner-occupied dwellings or in rented accommodation (table 2). The mean (average) weekly housing costs for all households was \$110. However, there was considerable variation in housing costs with half of all households having payments of less than \$71 per week (see median housing costs).

Housing costs for owners with a mortgage, at an average of \$205 per week, were higher than for other forms of tenure. Households renting from private landlords had mean weekly housing costs of \$157, compared to \$63 for those renting from a State housing authority (SHA).

MEAN WEEKLY HOUSING COSTS, For Owners and Renters



LIFE-CYCLE STAGES

Households can vary considerably in terms of their size and composition, as well as their housing tenure and the type of dwelling they occupy. All of these factors, along with location of the dwelling, will influence their housing costs.

Households may be small as is the case for young single person households and those containing young childless couples. They tend to grow in size as the couples get older and have children. Household size usually reaches its peak when parents and their dependent and adult children share the same dwelling. As children leave home, household size again declines.

SUMMARY OF FINDINGS *continued*

LIFE-CYCLE STAGES *continued*

The tenure of the dwelling tends to follow a similar progression to the life cycle of the occupants. This cycle follows a pattern of renting accommodation in early adulthood, moving to home purchase and mortgages while raising a family and owning the accommodation outright without any mortgage in older age. Other factors that affect housing payments, such as income, are similarly related to life-cycle stages. For these reasons, housing payments and occupancy will be examined in terms of the life-cycle progression.

YOUNG SINGLE HOUSEHOLDS

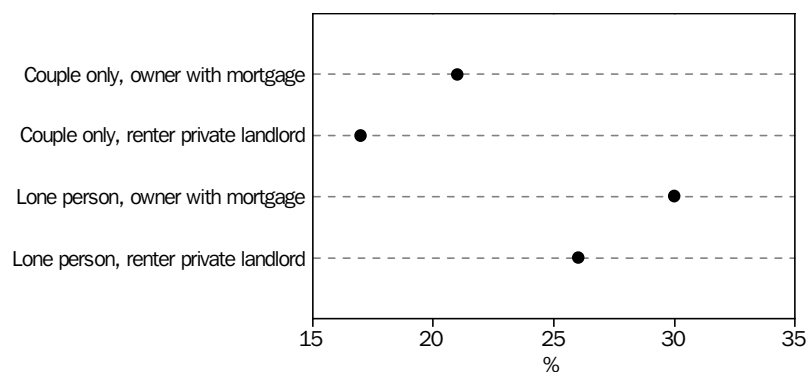
Young one-person households are relatively few in number—334,300 in 1997–98 (table 11). The majority of young singles under the age of 35 are still living with parents and many others are sharing houses.

The high cost of living alone may be one of the deciding factors in their choice of shared housing. For young singles living alone in 1997–98, over half (57%) were renting from private landlords (table 12) with mean weekly housing costs of \$124, constituting an average of 26% of their gross weekly household income (table 11). An additional 28% of these young single households were buying their home and were paying off a mortgage. Their average housing costs were higher, at \$202 per week or 30% of gross weekly income. The 5% of young single households renting from a State housing authority had much lower housing costs of \$45 or 23% of gross income. Overall, a relatively high proportion of young single households were living in flats or apartments—42% of this group compared to an overall rate of 12% for all households (table 1).

COUPLES ONLY, UNDER 35 YEARS

Young couple households were more likely to have moved into home purchase than their single counterparts. Of the 353,100 young couple only households in 1997–98, approximately 189,000 or 54% were paying off a mortgage and 5% had already paid off their mortgage. An additional 40% were renting from private landlords and almost none were tenants of State housing authorities.

YOUNG CHILDLESS HOUSEHOLDS, Housing Costs as a Proportion of Income



SUMMARY OF FINDINGS *continued*

COUPLES ONLY, UNDER 35 YEARS *continued*

Young couples buying their homes were paying considerably more for their housing than those who were renting from private landlords—average weekly housing costs of \$261 and \$173 respectively. This represented 21% of gross weekly income for the purchasers and 17% for private renters.

HOUSEHOLDS WITH DEPENDENT CHILDREN

Couple households

The trend to home purchase increases as couples become parents and raise their children. For couples with young children under 5 years, 57% were paying off a mortgage and 14% were owners without a mortgage (table 12). Over one-quarter of the couple families with young children were still renting their accommodation and these were mainly renting from private landlords. Average weekly housing costs varied for different types of tenure from \$230 for those with a mortgage to \$34 for those without a mortgage (table 11). Renters from State housing authorities were paying \$79 per week and private renters \$168.

On average, couple households with young children were allocating a greater proportion of their gross income to housing than households at any later stage of the life cycle. This reflects the fact that these young couples have both higher average housing costs and lower average incomes than households with older children.

Average housing costs declined from \$182 per week for couples with young children to \$163 for couple households with the eldest child 5–14 and to \$122 for those with the eldest dependent child aged 15–24 years. By the time the couple households had only non-dependent children present, average weekly housing costs were as low as \$71.

However, for couples in the later stages of child rearing, housing tenancy becomes increasingly diverse and average housing costs tend to camouflage very different experiences between households. For example, for couples with the eldest child aged 15–24, the mean housing costs were \$122 per week. However, the median housing costs show that half of these households were paying less than \$74 per week. This reflects the fact that these families were almost evenly divided into two groups—those who owned their homes without a mortgage and those who were still paying off a mortgage.

Household incomes for couples, and hence their capacity to pay, also peak around the age where children are growing up. For example, average incomes for households with the eldest child aged 15–24 were \$1,256 per week in 1997–98. The average housing costs of \$122 for this group constituted only 10% of this average income.

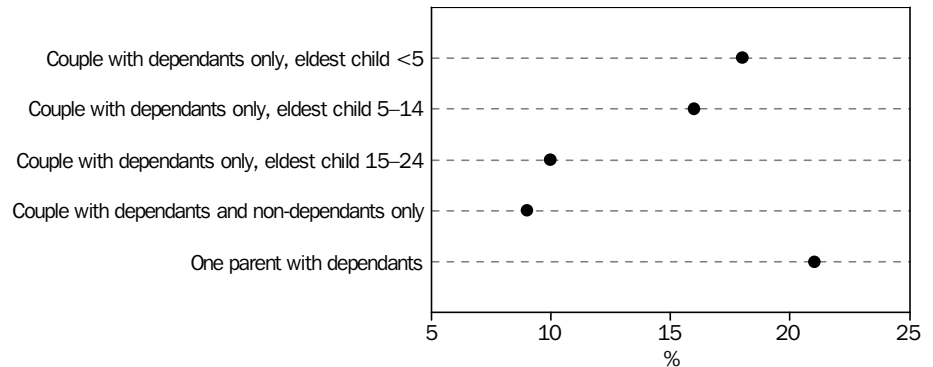
One-parent households

While 15% of one-parent households owned their homes without a mortgage in 1997–98, 24% were still paying off a mortgage and over 60% were renting their accommodation. Compared to most other households, a high proportion of one-parent households (22%) were renting from a State housing authority.

SUMMARY OF FINDINGS *continued*

One-parent households *continued*

FAMILIES WITH CHILDREN, Housing Costs as a Proportion of Income



Housing costs were similarly varied for one-parent households with different types of tenancy—ranging from a low average of \$21 per week for owners without a mortgage to a high of \$162 for those with a mortgage. Of those renting, renters from private landlords paid an average of \$136 compared to \$62 per week for renters from State housing authorities.

Incomes also varied considerably across one-parent households, mainly reflecting their different attachments to the labour force. Owners paying off a mortgage tended to have higher average weekly incomes than those in other tenancy arrangements—\$680 compared to \$432 for those renting from private landlords and \$361 for those renting from State housing authorities. The group with the highest proportion of their income committed to housing payments were those who were renting privately with average payments of \$136 a week, constituting 32% of gross weekly income.

EARLY RETIREMENT YEARS

For many parents, the need to accommodate dependent children has ceased by the time they reach their mid-fifties. Some older couples will have only non-dependent children present (420,700 in 1997–98) (table 11) and a smaller number of couples (369,400) will be again living alone.

There is a sharp decline in average household income after the last non-dependent child leaves home. Some of this is due to the decrease in the number of earners in the household with the departure of those children. However, there is also increased likelihood of early retirement for some parents. In 1997–98, 39% of couples aged 55–64 and living alone had neither partner in employment. Notwithstanding this trend, the group is quite diverse as is evidenced by the high proportion of the group (35%) with both partners employed (table 12). The wide disparity in income for couples in this age group is clear from the fact that while the mean weekly household income was \$718, there were 50% of these households with an income of less than \$524 (median income).

Over three-quarters of couples aged 55–64 and living alone were owners without a mortgage. Their housing payments were low at an average of \$21 per week, or 3% of total household income. Approximately 17% of the households were owners with a

SUMMARY OF FINDINGS *continued*

EARLY RETIREMENT YEARS *continued*

mortgage and both this group and those who were renting were paying substantially higher proportions of their income in housing payments (18%).

OLDER HOUSEHOLDS

By the traditional retirement age of 65 years, both incomes and housing payments have been greatly reduced. In 1997–98, 90% of older couple households were owners without a mortgage (table 12) with average weekly housing costs of \$18. For older couples who still had a mortgage, these repayments were also considerably lower than those of their younger counterparts at an average of \$68 per week. This reflects in part the fact that these households would have purchased their first home some 10 to 20 years earlier when home prices and mortgages were considerably lower.

However, for the small proportion who were renting, housing payments consumed relatively large proportions of their incomes. In 1997–98, approximately 37,700 or 7% of couples aged 65 and over were renting, with average housing payments of \$94 or 26% of their average weekly income. The 19,800 who were renting from private landlords were spending an average of 30% of their income on housing payments and the 14,600 State housing authority renters were spending an average of 21%.

EARLY RETIREMENT AND OLDER HOUSEHOLDS, Housing Costs as Proportion of Income



In 1997–98 there were approximately 614,500 lone-person households with the occupant aged 65 years or over. The lone older people were less likely than the older couples to be owners without a mortgage—75% and 90% respectively. A relatively high proportion of older people living alone were State housing authority renters—14% in 1997–98. A further 6% were renting from private landlords. While the dollar value of their housing payments was lower than for the older couples with similar tenure, they were paying higher proportions of their incomes for their housing.

The higher proportion of older single people than older couples in rental accommodation is accompanied by a shift in the types of dwellings they occupy. Just under one-fifth of older single people were living in flats or apartments rather than houses compared to 5% of older couples. Indeed older single people are more likely to be renting apartments than any other life-cycle group apart from young single people.

SUMMARY OF FINDINGS *continued*

OLDER HOUSEHOLDS *continued*

Combinations of factors such as the small household size and the relatively low household incomes may be motivating factors for this type of accommodation for these two groups at the beginning and end of the life cycle. Some of the older single people also live in flats attached to houses occupied by their children.

VALUE OF DWELLING

Owners were asked to estimate the value of their dwelling. This estimate 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. Therefore, some care needs to be exercised in the analysis of these data.

The median value of owner-occupied dwellings was \$145,000 (table 15). Couples with children generally reported higher values than other household types, reflecting a requirement for larger dwellings. Couples with dependent adult children and couples with dependent and non-dependent children reported the highest values with \$175,000 and \$174,000 respectively, 20% above the national median. The average number of bedrooms in dwellings was highest for these families (3.6 and 3.8), compared with the national average of 3.1.

The median value of dwellings for capital cities was \$164,000 (table 18) which is 13% higher than the national median (\$145,000). The median value was highest in Sydney at \$251,000, followed by Brisbane (\$153,000), Perth (\$152,000) and Canberra (\$152,000). In Sydney the median value of dwellings increased by 19% from 1995–96 to 1997–98. In 1997–98, 35% of Sydney households reported a dwelling value over \$300,000 compared with 22% in 1995–96 (table 19).

RECENT HOME BUYERS

There were almost 1.1 million households who were recent home purchasers (that is they purchased in the 3 years prior to the survey) (table 20, page 37). Of these, 42% were first home buyers and 58% were changeover buyers. The majority of recent home buyers purchased an established home accounting for 82% of first home buyers and 77% of changeover buyers.

The median value of dwellings varied according to whether the household was a first home buyer or changeover buyer and whether the dwelling was new or established. For first home buyers the median value was \$124,000 compared to \$161,000 for changeover buyers (table 20, page 36). The median value of new homes was \$165,000, about 22% more than established homes. However, new homes were also bigger with an average number of bedrooms of 3.3 compared to 3.0 for established homes (table 20, page 37).

Housing costs for recent home buyers varied according to whether the household was a first home buyer or changeover buyer, a reflection of first home buyers' larger mortgages. First home buyers had higher housing costs and spent a greater proportion of their income on housing, 21% compared to 16% for changeover buyers (table 20, page 35). First home buyers were generally younger than changeover buyers, with two-thirds of first home buyer households aged less than 35 compared with only 19% of changeover buyers (table 20, page 37).

LIST OF TABLES

Page

ALL HOUSEHOLDS

1	Weekly housing costs by selected characteristics and tenure type	12
2	Weekly housing costs ranges by tenure type	13
3	Weekly income and housing costs by tenure type and household composition	14
4	Selected characteristics by household composition	15
5	Weekly income and housing costs by tenure type and age of reference person	16
6	Selected characteristics by age of reference person	17
7	Weekly income and housing costs by tenure type and gross weekly income quintile	18
8	Selected characteristics by gross weekly income quintile	19
9	Weekly income and housing costs by tenure type and principal source of income	20
10	Selected characteristics by principal source of income	21

LIFE-CYCLE GROUPS

11	Weekly income and housing costs by tenure type	22
12	Selected characteristics	24

Lowest two gross weekly income quintiles

13	Weekly income and housing costs by tenure type	26
14	Selected characteristics	27

Owner households

15	Median value of dwelling by selected characteristics	28
----	--	----

CAPITAL CITY HOUSEHOLDS

16	Weekly income and housing costs by tenure type and capital cities	30
17	Selected characteristics by capital cities	31

Owner households

18	Value of dwelling by selected characteristics and capital cities	32
19	Value of dwelling by capital cities	33

RECENT HOME BUYER HOUSEHOLDS

20	Housing costs and median value of dwellings	34
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COMPARATIVE STATISTICS

All households

Housing costs by tenure type:		
21	Historical series 1988 to 1997–98	38
Housing costs by household composition and tenure type:		
22	1988	39
23	1990	40
24	1994	41
25	1995–96	42
26	1997–98	43

Recent home buyer households

Selected characteristics:		
27	1990	44
Selected characteristics and whether purchased new or established home:		
28	1994	45
29	1995–96	46
30	1997–98	47

TABLE 1. ALL HOUSEHOLDS, Housing Costs by Selected Characteristics and Tenure Type

Selected characteristics	Owners		Renters		Total(a)	Total
	without a mortgage	Owners with a mortgage	State housing authority	Private landlord		
MEAN WEEKLY HOUSING COSTS (\$)						
Household composition						
Couple only	20	220	75	160	147	93
Couple with dependent children only	27	214	99	181	161	157
Couple — other	23	196	115	211	165	100
<i>Total couples</i>	<i>22</i>	<i>212</i>	<i>96</i>	<i>175</i>	<i>156</i>	<i>120</i>
One parent — one family	19	154	63	141	111	93
Lone person	16	178	39	126	98	76
Other(b)	31	233	*85	180	169	155
Total	21	205	63	157	132	110
Dwelling structure						
Separate house	21	204	77	160	137	108
Semi-detached/row or terrace house/townhouse	16	232	51	158	124	113
Flat/unit/apartment	16	208	48	153	129	123
Total(c)	21	205	63	157	132	110
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Household composition						
Couple only	3	19	20	17	17	12
Couple with dependent children only	2	19	15	20	19	14
Couple — other	2	12	14	14	12	7
<i>Total couples</i>	<i>2</i>	<i>17</i>	<i>15</i>	<i>18</i>	<i>17</i>	<i>12</i>
One parent — one family	3	19	17	25	22	14
Lone person	4	27	21	26	25	17
Other(b)	3	17	*14	18	18	15
Total	3	18	17	20	19	13
Dwelling structure						
Separate house	3	18	15	20	18	12
Semi-detached/row or terrace house/townhouse	2	19	19	20	19	16
Flat/unit/apartment	3	20	21	22	22	19
Total(c)	3	18	17	20	19	13
HOUSEHOLDS						
— per cent —						
Household composition						
Couple only	33.2	19.2	7.5	16.6	14.3	23.4
Couple with dependent children only	14.6	41.8	12.7	19.1	17.8	24.0
Couple — other	15.6	13.5	6.1	3.6	4.5	11.8
<i>Total couples</i>	<i>63.4</i>	<i>74.5</i>	<i>26.4</i>	<i>39.2</i>	<i>36.6</i>	<i>59.1</i>
One parent — one family	7.0	6.7	26.2	12.6	15.3	9.3
Lone person	25.5	13.0	42.5	29.4	32.3	23.6
Other(b)	4.1	5.9	*4.9	18.8	15.8	8.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure						
Separate house	89.5	90.4	48.7	51.4	51.3	78.8
Semi-detached/row or terrace house/townhouse	5.5	4.3	26.8	16.7	18.5	8.9
Flat/unit/apartment	4.3	4.9	24.5	31.0	29.4	11.7
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
— '000 —						
Estimated number of households	2,762.0	2,129.8	389.4	1,437.7	1,977.5	6,869.3

(a) Includes other renter. (b) Includes group and multiple family households. (c) Includes other dwelling.

TABLE 2. ALL HOUSEHOLDS, Housing Costs Ranges by Tenure Type

	Owners without a mortgage	Owners with a mortgage	Renters		Total(a)	Total
			State housing authority	Private landlord		
ALL HOUSEHOLDS						
Mean weekly housing costs (\$)	21	205	63	157	132	110
Mean weekly income (\$)	778	1,131	371	773	694	863
Mean housing costs as a proportion of income (%)	3	18	17	20	19	13
Median weekly housing costs (\$)	20	185	53	143	126	71
Median weekly income (\$)	532	997	279	612	529	683
— per cent —						
Weekly housing costs						
\$0 — \$24	72.1	4.2	n.p.	n.p.	1.9	30.8
\$25 — \$49	25.8	4.7	46.9	*1.1	11.7	15.2
\$50 — \$74	1.5	4.2	24.7	2.9	8.5	4.3
\$75 — \$99	*0.1	5.0	14.4	10.2	10.9	4.7
\$100 — \$149	*0.2	17.0	10.5	39.7	32.0	14.6
\$150 — \$199	n.p.	20.5	*2.6	27.3	20.7	12.4
\$200 — \$249	n.p.	16.4	n.p.	8.6	6.6	7.0
\$250 or more	n.p.	28.0	—	10.1	7.7	10.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income						
25% or less	97.2	67.5	87.3	53.9	62.9	78.1
26% — 30%	*0.2	10.2	7.9	9.9	9.1	5.9
31% — 50%	0.8	15.7	*4.5	23.9	18.6	10.5
More than 50%	0.9	5.5	n.p.	10.8	8.2	4.4
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
— '000 —						
Estimated number of households	2,762.0	2,129.8	389.4	1,437.7	1,977.5	6,869.3
LOWEST TWO GROSS WEEKLY INCOME QUINTILES						
Mean weekly housing costs (\$)	17	140	52	128	99	63
Mean weekly income (\$)	289	320	257	310	292	294
Mean housing costs as a proportion of income (%)	6	41	20	41	34	21
Median weekly housing costs (\$)	16	130	45	125	96	30
Median weekly income (\$)	296	367	224	316	289	300
— per cent —						
Weekly housing costs						
\$0 — \$24	84.5	9.6	n.p.	n.p.	*1.8	44.8
\$25 — \$49	14.5	7.1	56.7	*1.6	20.9	15.9
\$50 — \$74	*0.8	9.9	26.7	3.7	12.2	6.1
\$75 — \$99	—	9.0	13.0	16.9	15.4	6.7
\$100 — \$149	n.p.	22.8	*2.8	52.6	33.9	15.4
\$150 — \$199	—	21.2	n.p.	19.5	12.3	7.2
\$200 and over	—	20.4	—	5.3	3.5	3.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income						
25% or less	94.6	30.0	85.6	13.6	40.7	66.7
26% — 30%	*0.5	8.4	8.4	12.1	10.5	5.1
31% — 50%	1.5	31.4	*5.5	46.3	30.6	15.9
More than 50%	1.7	23.5	n.p.	24.6	15.9	9.7
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
— '000 —						
Estimated number of households	1,394.2	355.9	316.6	613.1	996.9	2,747.0

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

TABLE 3. ALL HOUSEHOLDS, Income and Housing Costs by Tenure Type and Household Composition

<i>Tenure type</i>	<i>Couple only</i>	<i>Couple with dependent children only</i>	<i>Couple - other Total couples</i>	<i>One parent - one family</i>	<i>Lone person</i>	<i>Other</i>	<i>Total</i>
MEAN WEEKLY HOUSING COSTS (\$)							
Owners without a mortgage	20	27	23	22	19	16	21
Owners with a mortgage	220	214	196	212	154	178	205
Renters							
State housing authority	75	99	115	96	63	39	*85
Private landlord	160	181	211	175	141	126	180
<i>Total renters(a)</i>	<i>147</i>	<i>161</i>	<i>165</i>	<i>156</i>	<i>111</i>	<i>98</i>	<i>169</i>
Total	93	157	100	120	93	76	110
MEAN WEEKLY INCOME (\$)							
Owners without a mortgage	625	1,165	1,347	927	748	378	1,008
Owners with a mortgage	1,127	1,134	1,620	1,221	800	670	1,389
Renters							
State housing authority	377	679	821	626	371	186	*605
Private landlord	925	886	1,521	961	557	477	989
<i>Total renters(a)</i>	<i>861</i>	<i>860</i>	<i>1,338</i>	<i>920</i>	<i>506</i>	<i>396</i>	<i>963</i>
Total	794	1,083	1,443	1,040	645	435	1,069
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)							
Owners without a mortgage	3	2	2	2	3	4	3
Owners with a mortgage	19	19	12	17	19	27	17
Renters							
State housing authority	20	15	14	15	17	21	*14
Private landlord	17	20	14	18	25	26	18
<i>Total renters(a)</i>	<i>17</i>	<i>19</i>	<i>12</i>	<i>17</i>	<i>22</i>	<i>25</i>	<i>18</i>
Total	12	14	7	12	14	17	15
MEDIAN WEEKLY HOUSING COSTS (\$)							
Owners without a mortgage	19	25	23	21	19	16	22
Owners with a mortgage	201	194	158	192	145	160	204
Renters							
State housing authority	63	88	120	86	57	37	*83
Private landlord	145	160	195	158	137	119	166
<i>Total renters(a)</i>	<i>137</i>	<i>150</i>	<i>162</i>	<i>146</i>	<i>108</i>	<i>95</i>	<i>157</i>
Total	28	147	32	76	82	37	143
MEDIAN WEEKLY INCOME (\$)							
Owners without a mortgage	433	903	1,151	700	661	209	804
Owners with a mortgage	1,080	997	1,538	1,091	701	655	1,198
Renters							
State housing authority	308	550	792	524	325	180	*478
Private landlord	842	736	1,526	829	411	427	861
<i>Total renters(a)</i>	<i>746</i>	<i>706</i>	<i>1,180</i>	<i>781</i>	<i>386</i>	<i>248</i>	<i>835</i>
Total	599	929	1,305	893	496	255	912
HOUSEHOLDS ('000)							
Owners without a mortgage	916.5	404.2	430.3	1,751.0	194.2	704.5	112.3
Owners with a mortgage	408.0	890.7	287.7	1,586.4	142.1	276.3	125.0
Renters							
State housing authority	29.3	49.6	23.9	102.9	102.0	165.5	*19.0
Private landlord	238.1	274.0	51.5	563.5	181.2	423.0	270.0
<i>Total renters(a)</i>	<i>283.3</i>	<i>351.8</i>	<i>89.2</i>	<i>724.3</i>	<i>302.5</i>	<i>638.7</i>	<i>312.1</i>
Total	1,607.7	1,646.8	807.2	4,061.7	638.9	1,619.5	6,869.3

(a) Includes other renter.

TABLE 4. ALL HOUSEHOLDS, Selected Characteristics by Household Composition

<i>Selected characteristics</i>	<i>Couple only</i>	<i>Couple with dependent children only</i>	<i>Couple - other</i>	<i>Total couples</i>	<i>One parent - one family</i>	<i>Lone person</i>	<i>Other</i>	<i>Total</i>
— per cent —								
Tenure type								
Owners without a mortgage	57.0	24.5	53.3	43.1	30.4	43.5	20.4	40.2
Owners with a mortgage	25.4	54.1	35.6	39.1	22.2	17.1	22.8	31.0
Renters								
State housing authority	1.8	3.0	3.0	2.5	16.0	10.2	*3.5	5.7
Private landlord	14.8	16.6	6.4	13.9	28.4	26.1	49.2	20.9
<i>Total renters(a)</i>	<i>17.6</i>	<i>21.4</i>	<i>11.0</i>	<i>17.8</i>	<i>47.4</i>	<i>39.4</i>	<i>56.8</i>	<i>28.8</i>
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure								
Separate house	84.2	92.2	96.6	89.9	77.3	55.8	66.4	78.8
Semi-detached/row or terrace house/townhouse	7.1	3.3	*1.7	4.5	12.8	16.2	15.4	8.9
Flat/unit/apartment	8.2	3.9	*1.5	5.1	9.7	26.9	18.2	11.7
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income								
25% or less	84.2	76.3	92.9	82.7	68.5	71.5	75.1	78.1
26% — 30%	4.1	7.6	2.3	5.2	7.2	6.4	8.0	5.9
31% — 50%	7.5	10.9	3.3	8.0	19.0	13.4	10.6	10.5
More than 50%	2.6	4.2	*0.9	2.9	4.8	7.4	5.9	4.4
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile								
Lowest	16.1	3.9	*1.8	8.3	17.6	54.9	6.3	20.0
Second	29.9	14.1	8.7	19.3	35.9	16.6	16.9	20.0
Third	16.5	25.8	13.8	19.7	23.3	18.4	23.1	20.0
Fourth	19.8	30.2	26.4	25.3	12.9	7.2	26.4	20.0
Highest	17.8	26.0	49.4	27.4	10.3	2.8	27.3	20.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income								
Wage or salary	47.3	77.2	78.6	65.6	46.3	36.3	70.2	57.3
Own business or partnership	6.4	9.2	7.4	7.7	3.8	3.6	*3.2	6.0
Government pensions and allowances	30.3	10.5	10.8	18.4	47.0	47.6	21.0	28.2
Other income	14.4	2.1	2.6	7.1	*2.8	11.4	5.2	7.5
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners								
None	41.9	9.4	7.3	21.8	40.7	56.9	18.6	31.6
One	17.0	37.3	19.3	25.6	43.6	43.1	26.8	31.5
Two	41.2	53.3	28.3	43.6	12.6	..	39.1	30.1
Three or more	..	..	45.1	9.0	3.1	..	15.5	6.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
— number —								
Average persons in household	2.0	4.1	3.9	3.2	2.7	1.0	3.0	2.6
Average bedrooms in dwelling	2.9	3.3	3.5	3.2	3.0	2.3	3.0	3.0
— '000 —								
Estimated number of households	1,607.7	1,646.8	807.2	4,061.7	638.9	1,619.5	549.3	6,869.3

(a) Includes other renter. (b) Includes other dwelling. (c) Includes households with nil or negative total income.

TABLE 5. ALL HOUSEHOLDS, Income and Housing Costs by Tenure Type and Age of Reference Person

Tenure type	Age in years						Total
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	
MEAN WEEKLY HOUSING COSTS (\$)							
Owners without a mortgage	*62	25	24	25	22	17	21
Owners with a mortgage	196	226	216	190	160	86	205
Renters							
State housing authority	70	72	75	72	48	46	63
Private landlord	137	168	166	158	134	121	157
Total renters(a)	127	151	143	133	103	72	132
Total	136	175	153	109	57	27	110
MEAN WEEKLY INCOME (\$)							
Owners without a mortgage	*656	929	1,058	1,180	818	459	778
Owners with a mortgage	931	1,013	1,138	1,366	979	513	1,131
Renters							
State housing authority	423	428	468	472	269	229	371
Private landlord	672	841	806	918	502	387	773
Total renters(a)	669	792	738	824	500	292	694
Total	706	899	1,002	1,191	800	436	863
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)							
Owners without a mortgage	*9	3	2	2	3	4	3
Owners with a mortgage	21	22	19	14	16	17	18
Renters							
State housing authority	16	17	16	15	18	20	17
Private landlord	20	20	21	17	27	31	20
Total renters(a)	19	19	19	16	21	25	19
Total	19	19	15	9	7	6	13
MEDIAN WEEKLY HOUSING COSTS (\$)							
Owners without a mortgage	*18	23	22	23	21	16	20
Owners with a mortgage	185	209	189	160	131	59	185
Renters							
State housing authority	67	66	64	62	40	39	53
Private landlord	135	149	157	138	121	121	143
Total renters(a)	129	139	138	122	85	55	126
Total	132	159	138	54	25	18	71
MEDIAN WEEKLY INCOME (\$)							
Owners without a mortgage	*583	783	799	989	570	328	532
Owners with a mortgage	981	946	1,004	1,192	778	367	997
Renters							
State housing authority	334	361	395	301	187	185	279
Private landlord	571	685	653	625	353	290	612
Total renters(a)	557	642	608	578	297	213	529
Total	607	809	841	998	561	312	683
HOUSEHOLDS ('000)							
Owners without a mortgage	*9.4	94.2	332.2	571.1	623.6	1,131.5	2,762.0
Owners with a mortgage	51.8	590.1	757.7	530.7	158.4	41.1	2,129.8
Renters							
State housing authority	24.6	72.9	90.6	53.6	39.2	108.7	389.4
Private landlord	251.7	539.4	337.9	165.3	76.0	67.4	1,437.7
Total renters(a)	302.6	648.5	460.3	233.0	132.3	200.7	1,977.5
Total	363.8	1,332.7	1,550.3	1,334.9	914.2	1,373.3	6,869.3

(a) Includes other renter.

TABLE 6. ALL HOUSEHOLDS, Selected Characteristics by Age of Reference Person

Selected characteristics	Age in years						Total
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	
	— per cent —						
Tenure type							
Owners without a mortgage	*2.6	7.1	21.4	42.8	68.2	82.4	40.2
Owners with a mortgage	14.2	44.3	48.9	39.8	17.3	3.0	31.0
Renters							
State housing authority	6.8	5.5	5.8	4.0	4.3	7.9	5.7
Private landlord	69.2	40.5	21.8	12.4	8.3	4.9	20.9
Total renters(a)	83.2	48.7	29.7	17.5	14.5	14.6	28.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Household composition							
Couple only	20.3	21.0	8.0	17.2	40.4	38.7	23.4
Couple with dependent children only	10.5	33.8	50.5	24.4	5.2	**0.1	24.0
Couple — other	*3.6	*1.3	9.0	28.1	17.6	7.4	11.8
Total couples	34.3	56.1	67.5	69.7	63.3	46.2	59.1
One parent — one family	12.5	10.4	11.8	9.2	7.2	6.1	9.3
Lone person	19.3	19.8	15.0	15.8	24.8	44.7	23.6
Other	33.9	13.8	5.7	5.3	4.8	2.9	8.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure							
Separate house	58.5	71.1	80.6	87.1	84.5	77.8	78.8
Semi-detached/row or terrace house/townhouse	15.0	11.3	7.9	6.4	5.5	10.7	8.9
Flat/unit/apartment	25.4	16.9	11.1	5.9	9.2	11.2	11.7
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income							
25% or less	60.5	63.7	73.9	82.9	85.4	92.0	78.1
26% — 30%	11.3	10.4	8.4	3.8	2.8	*1.4	5.9
31% — 50%	17.9	17.6	11.4	9.2	7.0	4.4	10.5
More than 50%	9.4	6.8	5.0	3.2	3.4	2.0	4.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile							
Lowest	19.4	10.9	9.3	9.8	26.4	46.7	20.0
Second	23.0	17.7	16.4	12.4	22.3	31.3	20.0
Third	24.6	24.3	25.2	18.7	16.8	12.1	20.0
Fourth	24.1	27.2	24.5	24.4	15.2	5.7	20.0
Highest	8.8	19.9	24.5	34.7	19.4	4.1	20.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income							
Wage or salary	67.9	75.3	73.7	74.5	46.0	9.3	57.3
Own business or partnership	**1.0	6.0	7.4	8.8	7.0	2.5	6.0
Government pensions and allowances	25.9	16.2	15.6	12.2	33.1	66.8	28.2
Other income	*4.6	*1.1	2.1	3.7	12.4	21.2	7.5
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners							
None	25.6	15.2	13.8	12.0	38.2	83.9	31.6
One	32.2	42.2	41.6	31.4	29.4	11.0	31.5
Two	34.8	40.1	38.6	38.8	24.6	4.5	30.1
Three or more	7.4	2.5	5.9	17.9	7.8	*0.5	6.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	— number —						
Average persons in household	2.3	2.7	3.4	3.0	2.2	1.7	2.6
Average bedrooms in dwelling	2.5	2.8	3.1	3.2	3.0	2.7	3.0
	— '000 —						
Estimated number of households	363.8	1,332.7	1,550.3	1,334.9	914.2	1,373.3	6,869.3

(a) Includes other renter. (b) Includes other dwelling. (c) Includes households with nil or negative total income.

TABLE 7. ALL HOUSEHOLDS, Income and Housing Costs by Tenure Type and Gross Weekly Income Quintile

Tenure type	Gross weekly income quintile					Total
	Lowest	Second	Third	Fourth	Highest	
MEAN WEEKLY HOUSING COSTS (\$)						
Owners without a mortgage	16	18	21	24	30	21
Owners with a mortgage	143	138	179	212	251	205
Renters						
State housing authority	42	72	99	119	*151	63
Private landlord	122	133	146	180	232	157
Total renters(a)	85	115	138	164	219	132
Total	53	72	110	144	170	110
MEAN WEEKLY INCOME (\$)						
Owners without a mortgage	188	400	688	1,053	2,084	778
Owners with a mortgage	106	428	703	1,060	1,931	1,131
Renters						
State housing authority	193	387	667	1,053	*1,705	371
Private landlord	183	412	675	1,067	1,921	773
Total renters(a)	188	407	674	1,068	1,910	694
Total	181	407	689	1,060	1,979	863
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owners without a mortgage	8	4	3	2	1	3
Owners with a mortgage	87	32	25	20	13	18
Renters						
State housing authority	22	19	15	11	*9	17
Private landlord	66	32	22	17	12	20
Total renters(a)	45	28	20	15	11	19
Total	28	18	16	14	9	13
MEDIAN WEEKLY HOUSING COSTS (\$)						
Owners without a mortgage	15	17	21	23	26	20
Owners with a mortgage	123	133	162	202	224	185
Renters						
State housing authority	39	70	92	120	*155	53
Private landlord	111	129	142	164	209	143
Total renters(a)	79	120	135	155	201	126
Total	27	36	106	140	146	71
MEDIAN WEEKLY INCOME (\$)						
Owners without a mortgage	191	391	684	1,041	1,729	532
Owners with a mortgage	181	438	701	1,043	1,722	997
Renters						
State housing authority	183	383	649	1,039	*1,729	279
Private landlord	204	411	661	1,061	1,655	612
Total renters(a)	190	404	661	1,066	1,657	529
Total	190	404	683	1,048	1,714	683
HOUSEHOLDS ('000)						
Owners without a mortgage	731.3	662.9	486.9	411.7	469.2	2,762.0
Owners with a mortgage	119.6	236.3	463.3	644.2	666.4	2,129.8
Renters						
State housing authority	212.6	104.0	42.8	25.2	*4.9	389.4
Private landlord	272.9	340.2	355.3	257.9	211.3	1,437.7
Total renters(a)	523.0	473.9	424.4	317.8	238.4	1,977.5
Total	1,373.8	1,373.1	1,374.6	1,373.7	1,374.1	6,869.3

(a) Includes other renter.

TABLE 8. ALL HOUSEHOLDS, Selected Characteristics by Gross Weekly Income Quintile

Selected characteristics	Gross weekly income quintile					Total
	Lowest	Second	Third	Fourth	Highest	
	— per cent —					
Tenure type						
Owners without a mortgage	53.2	48.3	35.4	30.0	34.1	40.2
Owners with a mortgage	8.7	17.2	33.7	46.9	48.5	31.0
Renters						
State housing authority	15.5	7.6	3.1	1.8	*0.4	5.7
Private landlord	19.9	24.8	25.8	18.8	15.4	20.9
Total renters(a)	38.1	34.5	30.9	23.1	17.4	28.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Household composition						
Couple only	18.8	35.0	19.3	23.2	20.8	23.4
Couple with dependent children only	4.7	16.9	30.9	36.2	31.2	24.0
Couple — other	*1.1	5.1	8.1	15.5	29.0	11.8
Total couples	24.5	56.9	58.3	74.9	80.9	59.1
One parent — one family	8.2	16.7	10.8	6.0	4.8	9.3
Lone person	64.7	19.6	21.7	8.5	3.4	23.6
Other	2.5	6.8	9.2	10.6	10.9	8.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure						
Separate house	64.5	78.2	78.0	86.6	86.7	78.8
Semi-detached/row or terrace house/townhouse	14.4	9.8	8.7	5.2	6.2	8.9
Flat/unit/apartment	20.4	10.8	12.7	7.8	6.8	11.7
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income						
25% or less	65.0	68.4	77.2	84.7	95.4	78.1
26% — 30%	2.3	8.0	9.9	7.1	2.2	5.9
31% — 50%	11.5	20.3	11.2	7.5	2.1	10.5
More than 50%	16.0	3.4	1.8	*0.6	n.p.	4.4
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income						
Wage or salary	5.6	29.1	75.3	88.3	88.1	57.3
Own business or partnership	2.8	5.3	7.2	7.0	7.7	6.0
Government pensions and allowances	76.4	54.1	9.2	*1.2	—	28.2
Other income	10.2	11.5	8.3	3.5	4.1	7.5
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	84.6	56.8	12.2	2.5	1.9	31.6
One	11.3	34.6	62.3	35.6	13.8	31.5
Two	3.9	7.9	24.7	55.5	58.2	30.1
Three or more	n.p.	*0.7	*0.8	6.3	26.1	6.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
	— number —					
Average persons in household	1.5	2.4	2.7	3.1	3.4	2.6
Average bedrooms in dwelling	2.5	2.8	2.9	3.1	3.4	3.0
	— '000 —					
Estimated number of households	1,373.8	1,373.1	1,374.6	1,373.7	1,374.1	6,869.3

(a) Includes other renter. (b) Includes other dwelling. (c) Includes households with nil or negative total income.

TABLE 9. ALL HOUSEHOLDS, Income and Housing Costs by Tenure Type and Principal Source of Income

Tenure type	Principal source of income				Total(a)
	Wage or salary	Own business or partnership	Government pensions and allowances	Other income	
MEAN WEEKLY HOUSING COSTS (\$)					
Owners without a mortgage	25	23	15	23	21
Owners with a mortgage	215	198	114	211	205
Renters					
State housing authority	112	**86	52	*86	63
Private landlord	170	164	128	136	157
Total renters(b)	159	158	91	126	132
Total	146	116	53	49	110
MEAN WEEKLY INCOME (\$)					
Owners without a mortgage	1,193	1,263	305	678	778
Owners with a mortgage	1,221	1,163	352	1,111	1,131
Renters					
State housing authority	833	**823	276	*346	371
Private landlord	983	916	320	422	773
Total renters(b)	983	903	299	406	694
Total	1,148	1,164	307	676	863
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)					
Owners without a mortgage	2	2	5	3	3
Owners with a mortgage	18	17	32	19	18
Renters					
State housing authority	13	**10	19	*25	17
Private landlord	17	18	40	32	20
Total renters(b)	16	17	30	31	19
Total	13	10	17	7	13
MEDIAN WEEKLY HOUSING COSTS (\$)					
Owners without a mortgage	23	23	15	22	20
Owners with a mortgage	196	161	106	197	185
Renters					
State housing authority	112	**85	44	*62	53
Private landlord	153	151	126	124	143
Total renters(b)	146	149	85	120	126
Total	133	63	25	24	71
MEDIAN WEEKLY INCOME (\$)					
Owners without a mortgage	1,027	861	293	500	532
Owners with a mortgage	1,077	881	333	649	997
Renters					
State housing authority	781	**716	226	*276	279
Private landlord	820	663	299	312	612
Total renters(b)	831	665	268	302	529
Total	1,001	830	291	487	683
HOUSEHOLDS ('000)					
Owners without a mortgage	1,115.4	178.1	1,027.2	418.7	2,762.0
Owners with a mortgage	1,737.5	167.4	163.8	37.0	2,129.8
Renters					
State housing authority	63.5	**2.3	313.4	*9.2	389.4
Private landlord	926.6	62.8	378.1	51.3	1,437.7
Total renters(b)	1,082.2	67.9	743.0	62.7	1,977.5
Total	3,935.1	413.3	1,934.1	518.4	6,869.3

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

TABLE 10. ALL HOUSEHOLDS, Selected Characteristics by Principal Source of Income

Selected characteristics	Principal source of income				Total(a)
	Wage or salary	Own business or partnership	Government pensions and allowances	Other income	
	— per cent —				
Tenure type					
Owners without a mortgage	28.3	43.1	53.1	80.8	40.2
Owners with a mortgage	44.2	40.5	8.5	7.1	31.0
Renters					
State housing authority	1.6	**0.6	16.2	*1.8	5.7
Private landlord	23.5	15.2	19.6	9.9	20.9
Total renters(b)	27.5	16.4	38.4	12.1	28.8
Total	100.0	100.0	100.0	100.0	100.0
Household composition					
Couple only	19.3	24.8	25.2	44.8	23.4
Couple with dependent children only	32.3	36.5	8.9	6.8	24.0
Couple — other	16.1	14.5	4.5	4.0	11.8
Total couples	67.8	75.8	38.7	55.5	59.1
One parent — one family	7.5	5.8	15.5	*3.4	9.3
Lone person	14.9	14.2	39.8	35.5	23.6
Other	9.8	*4.2	6.0	5.5	8.0
Total	100.0	100.0	100.0	100.0	100.0
Dwelling structure					
Separate house	81.0	90.2	72.0	79.6	78.8
Semi-detached/row or terrace house/townhouse	7.6	*4.0	12.9	7.4	8.9
Flat/unit/apartment	10.8	4.7	14.5	12.8	11.7
Total(c)	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income					
25% or less	80.9	78.4	74.5	80.8	78.1
26% — 30%	7.4	*4.7	4.1	*2.3	5.9
31% — 50%	9.6	10.0	13.6	8.0	10.5
More than 50%	2.1	7.0	7.8	8.1	4.4
Total(a)	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile					
Lowest	2.0	9.3	54.3	27.1	20.0
Second	10.2	17.6	38.4	30.5	20.0
Third	26.3	24.0	6.5	22.1	20.0
Fourth	30.8	23.4	*0.8	9.4	20.0
Highest	30.8	25.7	—	11.0	20.0
Total	100.0	100.0	100.0	100.0	100.0
Number of earners					
None	..	..	89.0	80.0	31.6
One	44.7	35.9	9.1	13.8	31.5
Two	44.7	54.9	1.7	5.1	30.1
Three or more	10.7	9.1	**0.2	*1.1	6.8
Total	100.0	100.0	100.0	100.0	100.0
	— number —				
Average persons in household	3.0	3.0	2.1	1.9	2.6
Average bedrooms in dwelling	3.1	3.2	2.6	3.0	3.0
	— '000 —				
Estimated number of households	3,935.1	413.3	1,934.1	518.4	6,869.3

(a) Includes households with nil or negative total income. (b) Includes other renter. (c) Includes other dwelling.

TABLE 11. SELECTED LIFE-CYCLE GROUPS, Income and Housing Costs by Tenure Type

Tenure type	Couple with dependent children only				
	Lone person only, under 35	Couple only, reference person under 35	Eldest child under 5	Eldest child 5 - 14	Eldest child 15 - 24
MEAN WEEKLY HOUSING COSTS (\$)					
Owners without a mortgage	*14	*22	34	24	28
Owners with a mortgage	202	261	230	214	197
Renters					
State housing authority	*45	n.p.	*79	96	*117
Private landlord	124	173	168	186	196
Total renters(a)	113	171	157	161	168
Total	133	212	182	163	122
MEAN WEEKLY INCOME (\$)					
Owners without a mortgage	*606	*1,132	961	1,083	1,302
Owners with a mortgage	681	1,220	1,093	1,084	1,298
Renters					
State housing authority	*193	n.p.	*467	626	*904
Private landlord	477	1,023	833	940	798
Total renters(a)	454	1,017	800	895	866
Total	527	1,130	989	1,040	1,256
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)					
Owners without a mortgage	*2	*2	4	2	2
Owners with a mortgage	30	21	21	20	15
Renters					
State housing authority	*23	n.p.	*17	15	*13
Private landlord	26	17	20	20	25
Total renters(a)	25	17	20	18	19
Total	25	19	18	16	10
MEDIAN WEEKLY HOUSING COSTS (\$)					
Owners without a mortgage	*17	*22	24	24	27
Owners with a mortgage	186	249	210	188	180
Renters					
State housing authority	*40	n.p.	*78	89	*103
Private landlord	114	152	155	160	180
Total renters(a)	105	151	150	147	160
Total	122	188	168	150	74
MEDIAN WEEKLY INCOME (\$)					
Owners without a mortgage	*529	*1,302	880	844	1,026
Owners with a mortgage	661	1,197	950	975	1,186
Renters					
State housing authority	*171	n.p.	*405	528	*906
Private landlord	452	973	724	749	678
Total renters(a)	432	979	680	730	730
Total	503	1,099	881	901	1,051
HOUSEHOLDS ('000)					
Owners without a mortgage	*18.7	*15.8	53.8	169.4	181.0
Owners with a mortgage	94.1	189.0	225.7	464.8	200.2
Renters					
State housing authority	*16.2	n.p.	*6.4	30.0	*13.2
Private landlord	191.0	139.9	100.9	145.5	27.5
Total renters(a)	221.5	148.4	115.8	193.0	43.0
Total	334.3	353.1	395.3	827.2	424.3

(a) Includes other renter.

TABLE 11. SELECTED LIFE-CYCLE GROUPS, Income and Housing Costs by Tenure Type—continued

Tenure type	<i>Couple with</i>			<i>Couple only, reference person 55 - 64</i>	<i>Couple only, reference person 65 and over</i>	<i>Lone person only, 65 and over</i>
	<i>One parent with dependent children</i>	<i>Dependent and non-dependent children only</i>	<i>Non-dependent children only</i>			
MEAN WEEKLY HOUSING COSTS (\$)						
Owners without a mortgage	21	24	22	21	18	15
Owners with a mortgage	162	214	165	156	68	*84
Renters						
State housing authority	62	*143	*109	*64	57	39
Private landlord	136	*183	*173	*123	125	111
<i>Total renters(a)</i>	<i>107</i>	<i>168</i>	<i>126</i>	<i>102</i>	<i>94</i>	<i>58</i>
Total	107	132	71	49	25	26
MEAN WEEKLY INCOME (\$)						
Owners without a mortgage	653	1,287	1,395	703	464	271
Owners with a mortgage	680	1,715	1,575	850	610	*220
Renters						
State housing authority	361	*863	*901	*297	279	189
Private landlord	432	*1,174	*1,901	*553	420	228
<i>Total renters(a)</i>	<i>417</i>	<i>1,264</i>	<i>1,469</i>	<i>557</i>	<i>359</i>	<i>203</i>
Total	515	1,492	1,452	718	461	254
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owners without a mortgage	3	2	2	3	4	6
Owners with a mortgage	24	12	10	18	11	*38
Renters						
State housing authority	17	*17	*12	*22	21	21
Private landlord	32	*15	*9	*22	30	49
<i>Total renters(a)</i>	<i>26</i>	<i>13</i>	<i>9</i>	<i>18</i>	<i>26</i>	<i>29</i>
Total	21	9	5	7	5	10
MEDIAN WEEKLY HOUSING COSTS (\$)						
Owners without a mortgage	21	24	22	20	17	14
Owners with a mortgage	151	166	133	127	45	*62
Renters						
State housing authority	56	*140	*104	*62	59	37
Private landlord	135	*179	*172	*120	122	110
<i>Total renters(a)</i>	<i>103</i>	<i>168</i>	<i>124</i>	<i>103</i>	<i>89</i>	<i>40</i>
Total	102	72	27	22	18	17
MEDIAN WEEKLY INCOME (\$)						
Owners without a mortgage	554	1,218	1,155	499	374	198
Owners with a mortgage	591	1,544	1,514	711	392	*188
Renters						
State housing authority	313	*796	*987	*304	301	182
Private landlord	389	*1,257	*2,327	*404	338	220
<i>Total renters(a)</i>	<i>353</i>	<i>1,196</i>	<i>1,116</i>	<i>372</i>	<i>313</i>	<i>187</i>
Total	406	1,342	1,299	524	368	193
HOUSEHOLDS ('000)						
Owners without a mortgage	60.3	103.0	269.3	282.8	477.8	460.8
Owners with a mortgage	96.1	122.9	122.3	61.9	16.0	*14.4
Renters						
State housing authority	89.0	*7.9	*10.2	*4.6	14.6	86.0
Private landlord	148.7	*14.5	*13.9	*16.9	19.8	35.1
<i>Total renters(a)</i>	<i>248.8</i>	<i>27.4</i>	<i>29.1</i>	<i>24.7</i>	<i>37.7</i>	<i>139.3</i>
Total	405.3	253.3	420.7	369.4	531.4	614.5

(a) Includes other renter.

TABLE 12. SELECTED LIFE-CYCLE GROUPS, Selected Characteristics

Selected characteristics	Lone person only, under 35	Couple only, reference person under 35	Couple with dependent children only		
			Eldest child under 5	Eldest child 5 - 14	Eldest child 15 - 24
			— per cent —		
Tenure type					
Owners without a mortgage	*5.6	*4.5	13.6	20.5	42.7
Owners with a mortgage	28.2	53.5	57.1	56.2	47.2
Renters					
State housing authority	*4.8	n.p.	*1.6	3.6	*3.1
Private landlord	57.1	39.6	25.5	17.6	6.5
Total renters(a)	66.3	42.0	29.3	23.3	10.1
Total	100.0	100.0	100.0	100.0	100.0
Dwelling structure					
Separate house	41.1	69.2	84.9	94.2	95.1
Semi-detached/row or terrace house/townhouse	14.7	12.3	5.4	2.7	*2.5
Flat/unit/apartment	42.1	17.5	9.2	2.5	*1.7
Total(b)	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income					
25% or less	48.0	72.4	68.4	75.7	84.8
26% — 30%	13.3	8.5	12.2	7.2	*4.0
31% — 50%	23.6	13.7	14.2	11.7	6.3
More than 50%	11.2	*4.4	*4.8	4.4	*3.4
Total(c)	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile					
Lowest	28.0	5.6	*3.7	4.1	*3.7
Second	26.1	5.6	15.9	14.7	11.2
Third	32.7	15.6	27.8	27.4	20.7
Fourth	11.2	41.3	32.6	31.0	26.5
Highest	*2.0	31.9	20.1	22.8	37.8
Total	100.0	100.0	100.0	100.0	100.0
Principal source of income					
Wage or salary	69.8	91.0	80.0	78.2	72.8
Own business or partnership	*4.6	*5.2	8.7	8.3	11.1
Government pensions and allowances	17.1	*2.8	10.2	10.6	10.5
Other income	*4.8	n.p.	n.p.	*1.8	*4.1
Total(c)	100.0	100.0	100.0	100.0	100.0
Number of earners					
None	22.4	*3.5	10.1	8.6	10.2
One	77.6	14.1	45.5	39.4	25.3
Two	..	82.4	44.4	51.9	64.4
Three or more	..	..	..	..	..
Total	100.0	100.0	100.0	100.0	100.0
			— number —		
Average persons in household	1.0	2.0	3.5	4.3	4.2
Average bedrooms in dwelling	2.2	2.7	3.0	3.4	3.5
			— '000 —		
Estimated number of households	334.3	353.1	395.3	827.2	424.3

(a) Includes other renter. (b) Includes other dwelling. (c) Includes households with nil or negative total income.

TABLE 12. SELECTED LIFE-CYCLE GROUPS, Selected Characteristics—continued

Selected characteristics	Couple with			Couple only, reference person 55 - 64	Couple only, reference person 65 and over	Lone person only, 65 and over
	One parent with dependent children	Dependent and non-dependent children only	Non-dependent children only			
	— per cent —					
Tenure type						
Owners without a mortgage	14.9	40.7	64.0	76.6	89.9	75.0
Owners with a mortgage	23.7	48.5	29.1	16.7	3.0	*2.4
Renters						
State housing authority	22.0	*3.1	*2.4	*1.2	2.8	14.0
Private landlord	36.7	*5.7	*3.3	*4.6	3.7	5.7
<i>Total renters(a)</i>	<i>61.4</i>	<i>10.8</i>	<i>6.9</i>	<i>6.7</i>	<i>7.1</i>	<i>22.7</i>
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure						
Separate house	73.6	99.3	96.4	93.1	87.3	64.8
Semi-detached/row or terrace house/townhouse	15.9	n.p.	*1.5	*3.1	7.1	16.4
Flat/unit/apartment	10.2	—	*1.7	*3.3	5.1	18.3
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income						
25% or less	55.6	92.6	94.7	85.5	94.3	89.0
26% — 30%	9.7	**1.9	*2.1	*3.0	**0.7	2.1
31% — 50%	27.1	*3.5	*2.5	*5.0	4.0	5.1
More than 50%	6.9	n.p.	—	*3.3	n.p.	3.7
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile						
Lowest	25.4	*2.5	*1.4	21.9	23.4	83.4
Second	40.9	*6.0	9.0	29.6	55.2	11.2
Third	19.8	11.6	15.1	18.4	14.6	*3.1
Fourth	9.5	26.9	25.9	15.5	3.9	*1.3
Highest	*4.4	52.9	48.6	14.7	*2.9	*0.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income						
Wage or salary	37.9	82.4	80.0	42.6	*2.9	*1.0
Own business or partnership	*1.7	8.0	8.0	9.9	*2.8	*0.8
Government pensions and allowances	57.2	*6.6	9.0	28.9	63.9	79.4
Other income	*2.9	*2.3	*2.3	15.6	30.1	18.6
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	50.2	*3.6	5.6	38.9	90.7	96.0
One	45.6	10.9	22.4	25.9	4.9	4.0
Two	*3.3	28.0	28.0	35.2	4.4	..
Three or more	n.p.	57.5	44.0	..	..	..
Total	100.0	100.0	100.0	100.0	100.0	100.0
	— number —					
Average persons in household	2.8	4.7	3.4	2.0	2.0	1.0
Average bedrooms in dwelling	2.9	3.7	3.4	3.1	2.9	2.4
	— '000 —					
Estimated number of households	405.3	253.3	420.7	369.4	531.4	614.5

(a) Includes other renter. (b) Includes other dwelling. (c) Includes households with nil or negative total income.

TABLE 13. LIFE-CYCLE GROUPS IN LOWEST TWO GROSS INCOME QUINTILES, Tenure Type

<i>Tenure type</i>	<i>Lone person only, under 35</i>	<i>Couple with dependent children only</i>	<i>One parent with dependent children</i>	<i>Couple only, reference person 55 - 64</i>	<i>Couple only, reference person 65 and over</i>	<i>Lone person only, 65 and over</i>
MEAN WEEKLY HOUSING COSTS (\$)						
Owners without a mortgage	*9	22	21	18	16	15
Owners with a mortgage	169	171	133	89	*52	*84
Renters						
State housing authority	*45	81	58	*64	57	39
Private landlord	115	153	132	*119	*119	112
<i>Total renters(a)</i>	<i>101</i>	<i>134</i>	<i>100</i>	<i>*99</i>	<i>91</i>	<i>58</i>
Total	106	120	96	33	24	27
MEAN WEEKLY INCOME (\$)						
Owners without a mortgage	*294	309	305	292	342	222
Owners with a mortgage	345	322	353	300	*348	*220
Renters						
State housing authority	*193	412	311	*297	279	187
Private landlord	285	391	333	*317	*314	222
<i>Total renters(a)</i>	<i>277</i>	<i>390</i>	<i>325</i>	<i>*309</i>	<i>302</i>	<i>200</i>
Total	288	343	327	294	339	217
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owners without a mortgage	*3	7	7	6	5	7
Owners with a mortgage	49	47	38	29	*15	*38
Renters						
State housing authority	*23	20	19	*22	21	21
Private landlord	40	39	39	*37	*38	50
<i>Total renters(a)</i>	<i>37</i>	<i>34</i>	<i>31</i>	<i>*32</i>	<i>30</i>	<i>29</i>
Total	37	33	29	11	7	12
MEDIAN WEEKLY HOUSING COSTS (\$)						
Owners without a mortgage	*7	21	21	19	15	14
Owners with a mortgage	154	161	125	81	*47	*62
Renters						
State housing authority	*40	81	54	*62	59	37
Private landlord	108	143	129	*116	*121	110
<i>Total renters(a)</i>	<i>100</i>	<i>132</i>	<i>98</i>	<i>*99</i>	<i>86</i>	<i>40</i>
Total	102	110	95	20	16	17
MEDIAN WEEKLY INCOME (\$)						
Owners without a mortgage	*206	374	328	317	336	193
Owners with a mortgage	418	424	337	315	*354	*188
Renters						
State housing authority	*171	406	301	*304	301	182
Private landlord	285	396	317	*333	*334	219
<i>Total renters(a)</i>	<i>258</i>	<i>399</i>	<i>311</i>	<i>*313</i>	<i>312</i>	<i>187</i>
Total	276	402	316	317	333	191
HOUSEHOLDS ('000)						
Owners without a mortgage	*9.6	75.8	29.8	151.6	369.7	428.8
Owners with a mortgage	26.1	114.4	42.3	23.7	*11.5	*14.4
Renters						
State housing authority	*16.2	23.6	77.9	*4.6	14.6	85.5
Private landlord	120.2	77.9	113.2	*9.6	*18.7	34.6
<i>Total renters(a)</i>	<i>145.1</i>	<i>106.2</i>	<i>196.7</i>	<i>*14.7</i>	<i>36.5</i>	<i>138.3</i>
Total	180.8	296.4	268.8	190.0	417.8	581.5

(a) Includes other renter.

TABLE 14. LIFE-CYCLE GROUPS IN LOWEST TWO GROSS INCOME QUINTILES, Selected Characteristics

<i>Selected characteristics</i>	<i>Lone person only, under 35</i>	<i>Couple with dependent children only</i>	<i>One parent with dependent children</i>	<i>Couple only, reference person 55 - 64</i>	<i>Couple only, reference person 65 and over</i>	<i>Lone person only, 65 and over</i>
	— per cent —					
Tenure type						
Owners without a mortgage	*5.3	25.6	11.1	79.8	88.5	73.7
Owners with a mortgage	14.4	38.6	15.7	12.5	*2.8	*2.5
Renters						
State housing authority	*9.0	8.0	29.0	*2.4	3.5	14.7
Private landlord	66.5	26.3	42.1	*5.1	*4.5	6.0
<i>Total renters(a)</i>	<i>80.3</i>	<i>35.8</i>	<i>73.2</i>	<i>*7.7</i>	<i>8.7</i>	<i>23.8</i>
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure						
Separate house	41.9	86.2	72.7	92.7	85.2	64.8
Semi-detached/row or terrace house/townhouse	16.7	*6.2	15.1	*4.0	8.2	17.0
Flat/unit/apartment	39.1	*6.3	12.1	*3.3	6.0	17.7
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income						
25% or less	32.3	43.5	43.9	78.1	93.0	88.4
26% — 30%	15.0	9.1	8.7	*4.6	**0.9	2.2
31% — 50%	26.2	24.6	35.7	*4.9	4.8	5.3
More than 50%	19.4	17.3	10.3	*6.4	n.p.	3.9
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile						
Lowest	51.7	21.7	38.3	42.5	29.8	88.1
Second	48.3	78.3	61.7	57.5	70.2	11.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income						
Wage or salary	50.2	32.1	13.0	12.5	n.p.	*1.0
Own business or partnership	*2.9	12.0	n.p.	*6.1	*1.6	n.p.
Government pensions and allowances	31.6	48.5	83.1	56.1	78.0	83.8
Other income	*8.5	*1.8	*2.7	19.2	19.5	14.4
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	41.2	43.4	72.8	68.5	94.4	96.4
One	58.8	34.6	27.2	18.2	*3.3	3.6
Two	..	21.9	..	13.4	*2.2	..
Total	100.0	100.0	100.0	100.0	100.0	100.0
	— number —					
Average persons in household	1.0	4.0	2.8	2.0	2.0	1.0
Average bedrooms in dwelling	2.1	3.1	2.8	3.0	2.8	2.4
	— '000 —					
Estimated number of households	180.8	296.4	268.8	190.0	417.8	581.5

(a) Includes other renter. (b) Includes other dwelling. (c) Includes households with nil or negative total income.

TABLE 15. SELECTED LIFE-CYCLE GROUPS IN OWNER HOUSEHOLDS, Median Value of Dwelling

	<i>Lone person only, under 35</i>	<i>Couple only, reference person under 35</i>	<i>Couple with dependent children only</i>			<i>One parent with dependent children</i>
			<i>Eldest child under 5</i>	<i>Eldest child 5 - 14</i>	<i>Eldest child 15 - 24</i>	
Mean weekly housing costs (\$)	171	242	192	163	117	108
Mean weekly income (\$)	669	1,213	1,067	1,084	1,300	670
Mean weekly housing costs as a proportion of income (%)	26	20	18	15	9	16
Median weekly housing costs (\$)	166	237	190	151	52	91
Median weekly income (\$)	650	1,201	940	948	1,109	580
	— median value of dwelling (\$'000) —					
Tenure type						
Owners without a mortgage	*116.5	*115.4	148.9	165.5	204.7	166.8
Owners with a mortgage	106.4	136.3	157.5	155.2	161.5	125.4
Total	108.6	134.7	156.8	157.8	174.5	131.0
Dwelling structure						
Separate house	112.9	130.4	155.0	157.9	172.9	129.1
Semi-detached/row or terrace house/townhouse	*90.4	159.0	**178.9	*132.6	*175.3	*175.4
Flat/unit/apartment	105.5	*156.9	*186.4	**169.0	*317.3	**283.8
Total(a)	108.6	134.7	156.8	157.8	174.5	131.0
	— number —					
Average persons in household	1.0	2.0	3.5	4.3	4.2	2.9
Average bedrooms in dwelling	2.6	2.9	3.1	3.5	3.6	3.3
	— '000 —					
Estimated number of households	112.8	204.7	279.5	634.2	381.2	156.5

(a) Includes other dwelling.

TABLE 15. SELECTED LIFE-CYCLE GROUPS IN OWNER HOUSEHOLDS, Median Value of Dwelling—continued

	<i>Couple with</i>		<i>Couple only, reference person 55 - 64</i>	<i>Couple only, reference person 65 and over</i>	<i>Lone person only, 65 and over</i>	<i>All owner households</i>
	<i>Dependent and non-dependent children only</i>	<i>Non-dependent children only</i>				
Mean weekly housing costs (\$)	127	67	45	20	17	101
Mean weekly income (\$)	1,520	1,451	729	469	269	932
Mean weekly housing costs as a proportion of income (%)	8	5	6	4	6	11
Median weekly housing costs (\$)	47	26	22	17	15	29
Median weekly income (\$)	1,362	1,308	531	375	198	768
	— median value of dwelling (\$'000) —					
Tenure type						
Owners without a mortgage	167.1	153.4	149.5	147.7	122.1	144.3
Owners with a mortgage	179.1	156.7	126.1	87.8	*87.4	146.3
Total	173.9	154.2	144.8	145.6	120.9	145.2
Dwelling structure						
Separate house	173.9	153.2	146.9	145.6	115.6	145.7
Semi-detached/row or terrace house/townhouse	n.p.	*593.2	*126.9	150.3	135.9	140.8
Flat/unit/apartment	—	n.p.	*98.8	*153.1	147.1	153.0
Total(a)	173.9	154.2	144.8	145.6	120.9	145.2
	— number —					
Average persons in household	4.7	3.3	2.0	2.0	1.0	2.7
Average bedrooms in dwelling	3.8	3.4	3.2	2.9	2.7	3.1
	— '000 —					
Estimated number of households	225.9	391.6	344.7	493.8	475.2	4,891.8

(a) Includes other dwelling.

TABLE 16. CAPITAL CITY HOUSEHOLDS, Income and Housing Costs by Tenure Type and Capital Cities

<i>Tenure type</i>	<i>Sydney</i>	<i>Melbourne</i>	<i>Brisbane</i>	<i>Adelaide</i>	<i>Perth</i>	<i>Hobart</i>	<i>Canberra</i>	<i>All capital cities(a)</i>
MEAN WEEKLY HOUSING COSTS (\$)								
Owners without a mortgage	25	22	27	18	18	20	25	23
Owners with a mortgage	269	207	201	174	193	142	241	218
Renters								
State housing authority	59	71	61	60	68	*54	80	64
Private landlord	210	153	147	136	135	129	166	171
Total renters(b)	172	138	132	103	119	106	127	143
Total	138	117	122	98	106	83	136	122
MEAN WEEKLY INCOME (\$)								
Owners without a mortgage	1,025	807	955	629	833	612	1,043	888
Owners with a mortgage	1,332	1,188	1,242	1,043	1,129	963	1,229	1,213
Renters								
State housing authority	339	413	399	308	423	*244	462	372
Private landlord	1,016	773	681	681	716	580	929	838
Total renters(b)	850	722	665	530	646	490	755	734
Total	1,053	924	959	747	889	695	1,000	949
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)								
Owners without a mortgage	2	3	3	3	2	3	2	3
Owners with a mortgage	20	17	16	17	17	15	20	18
Renters								
State housing authority	17	17	15	20	16	*22	17	17
Private landlord	21	20	22	20	19	22	18	20
Total renters(b)	20	19	20	19	18	22	17	19
Total	13	13	13	13	12	12	14	13
MEDIAN WEEKLY HOUSING COSTS (\$)								
Owners without a mortgage	23	21	23	16	16	19	25	21
Owners with a mortgage	246	188	191	154	171	142	238	198
Renters								
State housing authority	41	59	59	52	57	*40	69	53
Private landlord	193	143	140	135	126	131	165	154
Total renters(b)	170	130	130	100	121	111	141	133
Total	83	93	104	74	88	53	125	90
MEDIAN WEEKLY INCOME (\$)								
Owners without a mortgage	772	606	573	462	598	442	762	625
Owners with a mortgage	1,154	1,098	1,129	938	1,002	886	1,160	1,079
Renters								
State housing authority	192	311	311	238	294	*189	365	264
Private landlord	847	648	570	578	614	511	810	667
Total renters(b)	628	551	511	388	554	396	665	573
Total	846	785	796	617	717	572	866	781
HOUSEHOLDS ('000)								
Owners without a mortgage	573.6	483.1	180.7	149.7	191.1	31.5	34.5	1,652.1
Owners with a mortgage	385.6	440.9	195.0	148.0	174.4	25.2	40.3	1,423.9
Renters								
State housing authority	87.7	47.5	33.4	44.5	26.8	*5.4	14.8	270.6
Private landlord	332.8	234.3	145.2	66.8	97.1	13.2	24.7	926.1
Total renters(b)	454.9	295.9	185.4	121.5	127.8	20.3	43.9	1,277.3
Total	1,414.1	1,219.8	561.1	419.2	493.3	77.0	118.7	4,353.3

(a) Includes households in the Northern Territory for which disaggregated data are not acceptable for most purposes. (b) Includes other renter.

TABLE 17. CAPITAL CITY HOUSEHOLDS, Selected Characteristics by Capital Cities

<i>Selected characteristics</i>	<i>Sydney</i>	<i>Melbourne</i>	<i>Brisbane</i>	<i>Adelaide</i>	<i>Perth</i>	<i>Hobart</i>	<i>Canberra</i>	<i>All capital cities(a)</i>
	— per cent —							
Tenure type								
Owners without a mortgage	40.6	39.6	32.2	35.7	38.7	41.0	29.1	38.0
Owners with a mortgage	27.3	36.1	34.8	35.3	35.3	32.7	33.9	32.7
Renters								
State housing authority	6.2	3.9	6.0	10.6	5.4	*7.0	12.5	6.2
Private landlord	23.5	19.2	25.9	15.9	19.7	17.2	20.8	21.3
<i>Total renters(b)</i>	<i>32.2</i>	<i>24.3</i>	<i>33.0</i>	<i>29.0</i>	<i>25.9</i>	<i>26.3</i>	<i>37.0</i>	<i>29.3</i>
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Household composition								
Couple only	19.4	21.0	20.9	24.3	23.3	28.4	20.7	21.1
Couple with dependent children only	23.8	25.0	27.0	21.1	23.5	19.0	26.3	24.3
Couple — other	15.6	13.1	11.8	10.5	10.1	8.9	8.3	13.0
<i>Total couples</i>	<i>58.8</i>	<i>59.1</i>	<i>59.7</i>	<i>55.9</i>	<i>57.0</i>	<i>56.3</i>	<i>55.4</i>	<i>58.3</i>
One parent — one family	10.0	7.9	10.2	10.9	9.8	8.9	10.4	9.5
Lone person	23.3	23.8	22.3	26.6	23.7	27.9	25.9	23.8
Other	7.9	9.3	7.8	6.6	9.5	*6.9	8.3	8.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure								
Separate house	67.1	77.2	82.7	77.3	82.1	80.7	79.4	75.3
Semi-detached/row or terrace house/townhouse	10.1	7.7	5.3	13.8	12.4	10.2	12.4	9.5
Flat/unit/apartment	22.4	14.5	11.3	8.5	5.5	9.1	7.8	14.8
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income								
25% or less	75.3	81.2	75.6	79.5	79.5	82.0	78.4	78.1
26% — 30%	6.9	4.6	6.6	7.3	5.7	*6.9	8.9	6.2
31% — 50%	11.8	9.9	11.4	9.8	9.3	8.3	10.8	10.6
More than 50%	5.0	3.6	5.7	*2.2	4.5	**1.8	n.p.	4.2
Total(d)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile								
Lowest	18.3	15.6	16.9	22.4	18.9	25.1	14.5	17.8
Second	14.1	18.7	18.9	22.4	17.2	23.1	12.0	17.2
Third	18.3	20.1	17.7	20.2	20.3	22.8	23.5	19.3
Fourth	19.9	21.1	21.9	18.7	24.4	17.8	21.9	20.9
Highest	29.5	24.5	24.7	16.3	19.2	11.2	28.0	24.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income								
Wage or salary	62.2	64.9	61.3	54.2	59.6	49.8	66.8	61.8
Own business or partnership	5.1	4.1	5.8	3.6	6.8	*2.7	4.5	4.9
Government pensions and allowances	23.8	22.1	26.9	34.0	24.6	37.7	15.3	24.8
Other income	8.1	8.1	5.3	7.2	7.9	9.4	12.4	7.7
Total(d)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners								
None	28.7	27.3	29.4	35.7	28.9	41.8	23.6	29.1
One	30.9	32.1	29.5	32.9	33.1	30.7	34.4	31.6
Two	31.3	33.9	32.0	24.9	30.9	21.8	37.7	31.5
Three or more	9.1	6.8	9.1	6.5	7.0	*5.7	4.3	7.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	— number —							
Average persons in household	2.8	2.7	2.8	2.5	2.7	2.4	2.5	2.7
Average bedrooms in dwelling	2.9	2.9	3.1	2.9	3.2	2.8	3.2	2.9
	— '000 —							
Estimated number of households	1,414.1	1,219.8	561.1	419.2	493.3	77.0	118.7	4,353.3

(a) Includes households in the Northern Territory for which disaggregated data are not acceptable for most purposes. (b) Includes other renter. (c) Includes other dwelling. (d) Includes households with nil or negative total income.

TABLE 18. CAPITAL CITY OWNER HOUSEHOLDS, Value of Dwelling by Selected Characteristics and Capital Cities

<i>Selected characteristics</i>	<i>Sydney</i>	<i>Melbourne</i>	<i>Brisbane</i>	<i>Adelaide</i>	<i>Perth</i>	<i>Hobart</i>	<i>Canberra</i>	<i>All capital cities(a)</i>
— mean value of dwelling (\$'000) —								
Tenure type								
Owners without a mortgage	301.1	180.5	180.7	134.6	203.4	133.2	187.9	220.2
Owners with a mortgage	274.1	173.0	180.8	135.6	170.2	120.7	161.5	196.2
Total	290.2	176.9	180.8	135.1	187.5	127.7	173.7	209.1
Household composition								
Couple only	298.0	178.3	174.0	136.2	189.4	131.4	189.7	206.7
Couple with dependent children only	295.3	196.1	204.6	158.3	221.0	137.0	183.7	225.5
Couple — other	346.0	184.2	181.8	152.6	214.5	146.6	205.5	245.7
<i>Total couples</i>	<i>311.1</i>	<i>186.9</i>	<i>189.1</i>	<i>147.5</i>	<i>206.9</i>	<i>135.9</i>	<i>189.8</i>	<i>223.6</i>
One parent — one family	240.7	154.4	214.6	105.8	148.3	*117.7	141.1	186.2
Lone person	245.0	157.8	141.3	109.0	144.5	107.4	148.1	172.8
Other	267.8	147.8	*175.4	140.1	177.0	*121.8	125.5	192.1
Total	290.2	176.9	180.8	135.1	187.5	127.7	173.7	209.1
Dwelling structure								
Separate house	295.1	180.0	182.7	138.1	194.0	129.1	176.7	210.5
Semi-detached/row or terrace house/townhouse	293.3	174.3	*150.7	116.2	124.2	*119.3	*137.0	209.4
Flat/unit/apartment	251.4	136.1	*169.9	*105.8	*113.5	*97.7	n.p.	194.6
Total(b)	290.2	176.9	180.8	135.1	187.5	127.7	173.7	209.1
Weekly housing costs								
\$0 — \$24	249.9	152.8	150.4	115.3	175.5	118.4	159.6	179.8
\$25 — \$49	367.1	230.5	220.1	196.6	343.5	162.3	203.7	290.7
\$50 — \$74	*366.9	210.4	*256.6	156.4	*225.6	*95.2	*243.9	236.8
\$75 — \$99	*199.4	*131.4	*228.4	106.6	*188.9	*101.2	**125.1	168.0
\$100 — \$149	237.0	144.8	128.7	103.5	143.0	114.9	*144.5	150.3
\$150 — \$199	211.5	153.7	146.9	111.8	153.4	113.9	157.9	158.6
\$200 and over	288.5	195.0	196.2	194.6	193.1	*155.3	164.7	226.7
Total	290.2	176.9	180.8	135.1	187.5	127.7	173.7	209.1
— median value of dwelling (\$'000) —								
Tenure type								
Owners without a mortgage	257.1	152.4	152.5	117.5	159.9	117.2	158.4	169.4
Owners with a mortgage	239.6	143.5	153.2	114.4	145.7	116.7	144.5	158.5
Total	251.2	148.2	152.9	116.1	152.4	116.9	152.2	164.0
Household composition								
Couple only	271.4	154.9	157.2	115.9	156.6	115.9	162.0	169.9
Couple with dependent children only	251.3	164.9	169.1	128.1	175.6	129.2	163.9	176.3
Couple — other	286.0	147.9	156.2	122.4	161.8	117.5	170.4	178.2
<i>Total couples</i>	<i>264.7</i>	<i>158.0</i>	<i>162.4</i>	<i>121.4</i>	<i>165.8</i>	<i>120.4</i>	<i>163.8</i>	<i>174.7</i>
One parent — one family	191.2	127.5	114.3	87.4	120.5	*119.4	138.8	145.3
Lone person	207.3	136.2	121.6	101.8	114.4	87.1	130.6	138.3
Other	177.6	130.7	*152.7	123.2	118.1	*89.2	127.5	150.0
Total	251.2	148.2	152.9	116.1	152.4	116.9	152.2	164.0
Dwelling structure								
Separate house	251.8	150.0	155.4	116.9	158.1	118.1	154.4	163.9
Semi-detached/row or terrace house/townhouse	253.4	165.4	*141.5	104.0	106.8	*106.5	*135.4	168.0
Flat/unit/apartment	236.9	112.1	*114.2	*100.3	*94.8	*84.7	n.p.	161.3
Total(b)	251.2	148.2	152.9	116.1	152.4	116.9	152.2	164.0
Weekly housing costs								
\$0 — \$24	208.7	133.4	130.0	108.5	151.9	102.5	148.9	148.0
\$25 — \$49	319.3	207.6	191.4	182.0	290.6	165.1	166.6	248.6
\$50 — \$74	*160.4	146.0	*160.5	121.4	*108.9	*99.6	*213.7	150.1
\$75 — \$99	*118.9	*134.7	*179.3	97.0	*147.0	*88.5	**105.9	133.6
\$100 — \$149	202.8	122.8	107.3	94.5	124.5	120.0	*141.5	121.6
\$150 — \$199	167.6	122.4	125.7	100.2	134.6	116.5	149.1	128.0
\$200 and over	249.8	165.4	163.7	152.5	158.4	*144.7	143.2	179.5
Total	251.2	148.2	152.9	116.1	152.4	116.9	152.2	164.0
— '000 —								
Estimated number of households	959.2	924.0	375.7	297.7	365.5	56.7	74.8	3,076.0

(a) Includes households in the Northern Territory for which disaggregated data are not acceptable for most purposes. (b) Includes other dwelling.

TABLE 19. CAPITAL CITY OWNER HOUSEHOLDS, Value of Dwelling by Capital Cities

	<i>Sydney</i>	<i>Melbourne</i>	<i>Brisbane</i>	<i>Adelaide</i>	<i>Perth</i>	<i>Hobart</i>	<i>Canberra</i>	<i>All capital cities(a)</i>
Mean weekly housing costs (\$)	123	110	117	96	102	74	141	113
Mean weekly income (\$)	1,148	989	1,104	835	974	768	1,143	1,039
Mean housing costs as a proportion of income (%)	11	11	11	11	10	10	12	11
Median weekly housing costs (\$)	32	37	42	37	27	27	65	34
Median weekly income (\$)	924	868	943	703	848	640	1,063	877
SEPARATE HOUSE								
— per cent —								
Value of dwelling								
Less than \$75,001	n.p.	*2.1	*3.5	9.8	4.1	12.2	—	2.9
\$75,001 to \$100,000	*2.6	16.8	12.2	28.4	14.2	30.6	6.9	12.8
\$100,001 to \$125,000	4.3	15.1	16.5	22.2	15.4	15.6	16.8	12.8
\$125,001 to \$150,000	16.1	19.2	20.6	16.3	15.4	18.8	29.3	18.0
\$150,001 to \$200,000	18.3	22.1	23.8	11.3	23.3	14.5	23.1	20.3
\$200,001 to \$250,000	11.2	8.3	8.7	5.1	9.5	*3.7	12.7	9.2
\$250,001 to \$300,000	12.5	7.3	7.6	*2.5	6.7	n.p.	*5.2	8.1
Greater than \$300,000	34.8	9.0	7.1	4.3	11.3	n.p.	*6.1	15.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
— '000 —								
Estimated number of households	782.2	822.4	345.5	266.2	332.7	52.0	69.4	2,690.9
ALL DWELLINGS(b)								
— per cent —								
Value of dwelling								
Less than \$75,001	**0.6	2.8	*4.5	12.3	4.2	12.5	n.p.	3.5
\$75,001 to \$100,000	3.0	17.4	12.9	27.5	17.0	31.6	7.2	13.2
\$100,001 to \$125,000	4.1	14.5	16.9	22.2	16.1	15.0	16.8	12.5
\$125,001 to \$150,000	14.9	19.4	20.4	15.3	14.9	19.1	30.6	17.5
\$150,001 to \$200,000	19.0	22.4	22.9	11.2	22.0	13.8	21.9	20.2
\$200,001 to \$250,000	11.0	8.0	8.3	5.2	8.9	*3.7	12.5	8.9
\$250,001 to \$300,000	12.5	6.9	7.3	*2.5	6.7	n.p.	*4.8	8.1
Greater than \$300,000	34.8	8.5	6.9	3.8	10.3	n.p.	*5.6	16.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
— '000 —								
Estimated number of households	959.2	924.0	375.7	297.7	365.5	56.7	74.8	3,076.0

(a) Includes households in the Northern Territory for which disaggregated data are not acceptable for most purposes. (b) Includes semi-detached/row or terrace house/townhouse, flat/unit/apartment and other dwelling.

TABLE 20. RECENT HOME BUYER HOUSEHOLDS, Housing Costs and Median Value of Dwellings

Selected characteristics	First home buyer			Changeover buyer			Total		
	Purchased		Total	Purchased		Total	Purchased		Total
	Purchased new home	established home		Purchased new home	established home		Purchased new home	established home	
MEAN WEEKLY HOUSING COSTS (\$)									
Household composition									
Couple only	*282	224	231	111	170	157	176	200	196
Couple with dependent children only	211	201	203	173	217	206	186	211	205
Couple — other	*150	*188	179	157	195	181	156	193	180
Total couples	230	212	216	153	198	186	178	205	199
One parent — one family	**179	136	142	*158	127	131	*165	130	135
Lone person	*110	151	145	105	121	118	107	134	129
Other	*283	176	202	n.p.	270	258	*250	221	227
Total	217	194	198	145	182	173	171	187	183
Dwelling structure									
Separate house	206	197	199	149	191	181	169	194	188
Semi-detached/row or terrace house/townhouse	n.p.	170	194	*154	168	165	*202	169	177
Flat/unit/apartment	*258	210	217	**27	87	81	*175	150	153
Total(a)	217	194	198	145	182	173	171	187	183
Age group of reference person									
15 — 24	*226	168	178	—	*238	*238	*226	177	185
25 — 34	228	208	212	*212	237	233	224	217	219
35 — 44	*191	221	216	190	229	221	190	226	219
45 — 54	**253	105	125	128	187	171	139	171	163
55 — 64	n.p.	*141	*141	*169	83	101	167	90	105
65 and over	n.p.	*21	*20	20	26	24	19	25	23
Total	217	194	198	145	182	173	171	187	183
Gross weekly income quintile									
Lowest	*65	100	93	36	63	55	44	76	68
Second	*127	114	117	*70	74	73	91	90	90
Third	201	177	181	172	125	134	184	148	155
Fourth	289	216	229	164	227	214	217	222	221
Highest	*260	259	259	200	304	277	217	285	270
Total	217	194	198	145	182	173	171	187	183
Principal source of income									
Wage or salary	237	214	218	194	226	219	212	220	218
Own business or partnership	*225	*125	153	*114	185	168	*155	165	163
Government pensions and allowances	*56	73	71	36	54	50	40	60	56
Other income	n.p.	*118	*106	*45	77	67	*45	86	75
Total(b)	217	194	198	145	182	173	171	187	183
Number of earners									
None	*74	77	77	30	54	48	38	60	55
One	172	176	176	205	184	187	190	180	182
Two	292	231	241	167	232	216	213	232	228
Three or more	*176	*184	*181	*197	329	278	191	286	251
Total	217	194	198	145	182	173	171	187	183

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

TABLE 20. RECENT HOME BUYER HOUSEHOLDS, Housing Costs and Median Value of Dwellings—continued

Selected characteristics	First home buyer			Changeover buyer			Total		
	Purchased		Total	Purchased		Total	Purchased		Total
	Purchased new home	established home		Purchased new home	established home		Purchased new home	established home	
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)									
Household composition									
Couple only	*26	19	20	13	18	17	19	19	19
Couple with dependent children only	23	22	22	14	18	16	16	19	18
Couple — other	*12	*16	15	10	12	11	10	13	12
<i>Total couples</i>	23	20	21	12	17	16	15	18	18
One parent — one family	**43	18	20	*19	20	20	*24	19	20
Lone person	*24	27	26	22	19	20	22	22	22
Other	*20	15	16	n.p.	21	19	*16	18	18
Total	23	20	21	13	18	16	16	19	18
Dwelling structure									
Separate house	22	21	21	13	18	17	15	19	18
Semi-detached/row or terrace house/townhouse	n.p.	16	18	*24	16	18	*24	16	18
Flat/unit/apartment	*31	18	20	**9	12	12	*27	16	17
Total(a)	23	20	21	13	18	16	16	19	18
Age group of reference person									
15 — 24	*37	18	20	—	*22	*22	*37	19	20
25 — 34	22	20	21	*19	20	20	21	20	20
35 — 44	*24	22	22	15	20	19	17	21	20
45 — 54	**23	17	18	9	16	14	10	16	14
55 — 64	n.p.	*15	*15	*16	12	13	16	12	13
65 and over	n.p.	*8	*7	4	6	5	4	6	5
Total	23	20	21	13	18	16	16	19	18
Gross weekly income quintile									
Lowest	*43	62	58	20	38	33	26	47	41
Second	*30	26	27	*17	19	18	22	22	22
Third	28	26	26	23	18	19	25	21	22
Fourth	27	21	22	16	21	20	21	21	21
Highest	*15	15	15	9	15	13	11	15	14
Total	23	20	21	13	18	16	16	19	18
Principal source of income									
Wage or salary	22	20	20	15	18	17	17	19	19
Own business or partnership	*27	*14	17	*7	15	12	*11	15	14
Government pensions and allowances	*21	24	24	12	17	16	14	19	18
Other income	n.p.	*45	*45	*4	10	8	*5	13	10
Total(b)	23	20	21	13	18	16	16	19	18
Number of earners									
None	*37	28	29	8	15	13	11	18	17
One	26	24	24	21	19	19	23	21	21
Two	24	19	20	12	18	16	16	18	18
Three or more	*10	*12	*11	*10	14	13	10	14	12
Total	23	20	21	13	18	16	16	19	18

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

TABLE 20. RECENT HOME BUYER HOUSEHOLDS, Housing Costs and Median Value of Dwellings—continued

Selected characteristics	First home buyer			Changeover buyer			Total		
	Purchased		Total	Purchased		Total	Purchased		Total
	Purchased new home	established home		Purchased new home	established home		Purchased new home	established home	
MEDIAN VALUE OF DWELLING (\$'000)									
Household composition									
Couple only	*141.4	127.1	128.5	179.0	149.7	158.2	163.6	132.2	138.6
Couple with dependent children only	141.3	130.4	131.9	198.4	171.0	179.0	177.0	158.2	164.9
Couple — other	*121.5	*148.2	128.0	229.6	223.7	229.2	197.3	158.6	172.2
Total couples	136.4	128.6	129.5	198.0	163.4	173.3	175.2	149.9	156.6
One parent — one family	**88.5	104.0	103.4	*131.5	128.9	129.0	*117.6	124.4	123.7
Lone person	*90.1	102.2	99.8	148.5	123.7	127.2	126.5	116.1	118.8
Other	*152.7	117.3	118.7	n.p.	149.4	153.6	*156.7	123.5	126.3
Total	129.7	123.4	124.3	178.8	154.5	161.4	165.2	135.2	143.7
Dwelling structure									
Separate house	127.5	122.4	123.2	185.6	157.5	165.2	166.9	137.4	145.8
Semi-detached/row or terrace house/townhouse	n.p.	132.2	128.4	*151.6	118.6	124.1	*143.3	124.1	126.6
Flat/unit/apartment	*334.2	151.8	159.4	**156.9	120.2	137.4	*209.5	141.6	152.4
Total(a)	129.7	123.4	124.3	178.8	154.5	161.4	165.2	135.2	143.7
Age group of reference person									
15 — 24	*124.4	115.6	117.6	—	*146.2	*146.2	*124.4	118.0	119.2
25 — 34	137.4	122.6	124.2	*184.4	157.3	164.6	145.7	126.2	129.1
35 — 44	*120.0	133.7	130.0	184.9	163.3	170.8	173.2	155.8	160.0
45 — 54	**155.5	111.2	115.6	201.6	160.4	172.2	198.9	154.1	166.2
55 — 64	n.p.	*130.8	*128.0	*205.8	139.9	150.9	199.4	139.7	149.6
65 and over	n.p.	*122.5	*126.8	148.1	118.3	125.1	140.4	118.8	125.5
Total	129.7	123.4	124.3	178.8	154.5	161.4	165.2	135.2	143.7
Gross weekly income quintile									
Lowest	*89.5	107.8	107.4	148.5	106.0	114.7	138.5	106.8	111.6
Second	*102.4	106.0	105.0	*164.9	115.2	119.8	130.3	109.3	113.8
Third	129.6	118.5	120.5	169.5	138.0	147.9	153.4	126.1	129.3
Fourth	143.1	123.6	126.2	201.0	160.5	168.6	178.2	140.8	149.0
Highest	*142.3	144.0	143.8	218.7	234.1	231.4	186.1	188.5	188.2
Total	129.7	123.4	124.3	178.8	154.5	161.4	165.2	135.2	143.7
Principal source of income									
Wage or salary	131.3	125.0	125.9	200.4	163.7	172.5	170.3	143.1	149.9
Own business or partnership	*133.2	*114.7	116.9	*196.2	158.6	169.1	*183.6	125.0	143.7
Government pensions and allowances	*87.9	111.6	110.7	151.8	113.7	120.9	142.1	112.8	117.9
Other income	n.p.	*125.1	*127.4	*149.8	188.8	173.0	*161.6	165.8	164.1
Total(b)	129.7	123.4	124.3	178.8	154.5	161.4	165.2	135.2	143.7
Number of earners									
None	*126.1	111.7	113.5	148.9	121.7	127.5	142.2	118.5	123.6
One	116.9	114.8	115.6	183.7	141.8	152.7	164.9	127.0	129.3
Two	147.8	127.9	130.4	200.8	168.3	174.5	174.4	148.4	154.5
Three or more	*115.7	*151.4	*123.3	*238.4	335.1	255.0	178.7	204.3	200.6
Total	129.7	123.4	124.3	178.8	154.5	161.4	165.2	135.2	143.7

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

TABLE 20. RECENT HOME BUYER HOUSEHOLDS, Housing Costs and Median Value of Dwellings—continued

Selected characteristics	First home buyer			Changeover buyer			Total		
	Purchased Purchased established new home	Purchased established home	Total	Purchased Purchased established new home	Purchased established home	Total	Purchased Purchased established new home	Purchased established home	Total
	— per cent —								
Household composition									
Couple only	*23.5	36.0	33.8	21.3	22.3	22.0	22.1	28.2	27.0
Couple with dependent children only	38.1	27.4	29.3	40.3	34.9	36.2	39.5	31.7	33.3
Couple — other	*6.1	*3.9	4.3	15.5	8.0	9.7	12.1	6.2	7.4
<i>Total couples</i>	<i>67.7</i>	<i>67.3</i>	<i>67.4</i>	<i>77.0</i>	<i>65.2</i>	<i>67.9</i>	<i>73.7</i>	<i>66.1</i>	<i>67.7</i>
One parent — one family	**4.7	5.9	5.7	*4.8	8.6	7.7	*4.8	7.4	6.9
Lone person	*14.5	17.9	17.3	15.8	19.9	18.9	15.3	19.0	18.2
Other	*13.0	8.9	9.6	n.p.	6.4	5.4	*6.1	7.5	7.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	83.9	81.2	81.7	87.6	85.1	85.7	86.3	83.4	84.0
Semi-detached/row or terrace house/townhouse	n.p.	7.2	7.2	*8.5	7.1	7.4	*7.9	7.1	7.3
Flat/unit/apartment	*8.1	10.2	9.8	**2.5	7.5	6.3	*4.5	8.7	7.8
Total(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 — 24	*10.9	11.0	11.0	—	*1.4	*1.0	*3.9	5.5	5.2
25 — 34	61.6	54.9	56.1	*12.9	19.1	17.6	30.1	34.6	33.7
35 — 44	*19.5	22.6	22.0	31.9	34.8	34.1	27.5	29.5	29.1
45 — 54	**4.9	6.8	6.4	26.2	20.9	22.1	18.6	14.8	15.6
55 — 64	n.p.	*2.5	*2.3	*12.4	14.0	13.6	8.6	9.0	8.9
65 and over	n.p.	*2.4	*2.2	16.8	9.8	11.4	11.4	6.6	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile									
Lowest	*9.9	8.1	8.4	15.3	11.1	12.1	13.4	9.8	10.6
Second	*13.4	13.1	13.2	*12.1	15.3	14.5	12.5	14.3	14.0
Third	24.6	24.1	24.2	19.7	22.7	22.0	21.4	23.3	22.9
Fourth	30.9	31.9	31.7	23.0	25.6	25.0	25.8	28.3	27.8
Highest	*21.2	22.8	22.5	30.0	25.3	26.4	26.9	24.2	24.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income									
Wage or salary	80.7	83.0	82.6	63.6	67.4	66.5	69.6	74.2	73.2
Own business or partnership	*8.0	*4.4	5.1	*7.6	7.0	7.1	*7.7	5.9	6.3
Government pensions and allowances	*8.3	9.9	9.6	18.7	18.1	18.3	15.0	14.5	14.6
Other income	n.p.	*2.2	*2.2	*8.6	6.1	6.7	*6.3	4.4	4.8
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners									
None	*9.4	11.3	11.0	24.6	21.8	22.4	19.2	17.2	17.6
One	38.5	34.1	34.9	23.5	34.3	31.8	28.8	34.2	33.1
Two	45.1	51.8	50.6	41.3	38.8	39.4	42.6	44.4	44.1
Three or more	*7.0	*2.8	*3.5	*10.7	5.1	6.4	9.4	4.1	5.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	— number —								
Average persons in household	2.8	2.5	2.5	3.2	2.7	2.8	3.0	2.6	2.7
Average bedrooms in dwelling	3.1	2.9	2.9	3.5	3.1	3.2	3.3	3.0	3.1
	— years —								
Average age of reference person	32.1	33.4	33.2	48.9	45.8	46.5	43.0	40.4	41.0
	— '000 —								
Estimated number of households	80.4	376.7	457.1	147.3	490.0	637.3	227.7	866.7	1,094.4

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

TABLE 21. ALL HOUSEHOLDS(a), Housing Costs by Tenure Type, 1988 to 1997-98(b)

<i>Tenure type</i>	<i>1988</i>	<i>1990</i>	<i>1994</i>	<i>1995-96</i>	<i>1997-98</i>
MEAN WEEKLY HOUSING COSTS (\$)					
Owners without a mortgage	14	20	38	21	21
Owners with a mortgage	108	184	220	203	205
Renters					
State housing authority	47	58	62	62	63
Private landlord	107	133	141	148	157
<i>Total renters(c)</i>	88	108	118	124	132
Total	62	93	113	103	110
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)					
Owners without a mortgage	3	3	5	3	3
Owners with a mortgage	15	20	20	19	18
Renters					
State housing authority	15	15	15	17	17
Private landlord	20	20	19	20	20
<i>Total renters(c)</i>	18	18	17	19	19
Total	11	12	14	13	13
HOUSEHOLDS					
			— per cent —		
Owners without a mortgage	44.1	43.6	42.1	42.5	40.2
Owners with a mortgage	29.9	30.1	28.4	28.7	31.0
Renters					
State housing authority	5.6	5.9	6.7	6.0	5.7
Private landlord	17.9	17.6	20.5	20.4	20.9
<i>Total renters(c)</i>	26.0	26.4	29.5	28.8	28.8
Total	100.0	100.0	100.0	100.0	100.0
			— years —		
Average age of reference person	47.7	47.6	47.4	47.6	48.1
			— '000 —		
Estimated number of households(d)	5,467.2	5,977.8	6,011.4	6,721.9	6,869.3

(a) Excludes rent-free households. (b) See paragraphs 19-20 on comparability in the Explanatory Notes. (c) Includes other renter. (d) In 1988, 1990 and 1994, excludes households with not stated housing costs. In 1995-96 and 1997-98 housing costs were imputed for such households. As a result, this is not a comparable time series of the number of households. SOURCE: Survey of Health Conditions, The Aged and Housing, 1988; 1990 Survey of Income and Housing Costs and Amenities; 1994 Australian Housing Survey; 1995-96 Survey of Income and Housing Costs; 1997-98 Survey of Income and Housing Costs

TABLE 22. ALL HOUSEHOLDS(a), Housing Costs by Household Composition and Tenure Type, 1988

Household composition	Renters				Total(c)	Total
	Owner without a mortgage(b)	Owner with a mortgage	State housing authority	Private landlord		
MEAN WEEKLY HOUSING COSTS (\$)						
Couple only	16	141	50	106	88	60
Couple with dependent or non-dependent children	16	111	68	120	98	73
<i>Total couples</i>	<i>16</i>	<i>118</i>	<i>61</i>	<i>114</i>	<i>94</i>	<i>68</i>
One parent(d)	7	70	41	101	71	48
Lone person	12	114	28	83	66	46
Other(e)	6	22	56	121	114	62
Total	14	108	47	107	88	62
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Couple only	4	20	16	18	16	12
Couple with dependent or non-dependent children	2	15	14	22	17	10
<i>Total couples</i>	<i>3</i>	<i>16</i>	<i>15</i>	<i>20</i>	<i>17</i>	<i>11</i>
One parent(d)	2	15	18	31	26	13
Lone person	6	25	18	24	22	16
Other(e)	1	2	11	16	16	8
Total	3	15	15	20	18	11
HOUSEHOLDS						
— per cent —						
Couple only	31.2	19.5	15.0	17.2	16.7	23.9
Couple with dependent or non-dependent children	34.1	58.9	26.9	25.3	27.9	39.9
<i>Total couples</i>	<i>65.3</i>	<i>78.4</i>	<i>41.9</i>	<i>42.5</i>	<i>44.6</i>	<i>63.9</i>
One parent(d)	5.9	5.5	25.0	8.7	12.0	7.4
Lone person	22.0	9.2	25.8	25.3	24.9	18.9
Other(e)	6.8	7.0	7.3	23.5	18.5	9.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
— years —						
Average age of reference person	57.9	39.9	49.1	36.1	39.3	47.7
— '000 —						
Estimated number of households	2,410.6	1,636.9	304.2	976.4	1,419.7	5,467.2

(a) Excludes rent free (140,800 households) and households with not stated housing costs. (b) In addition to outright owners, includes households with mortgage/loan repayments for alterations and additions only. (c) Includes other renter. (d) Lone parents with dependent or non-dependent children. (e) Includes multi-family households, related adult households and group households, as well as couples and lone parents not defined above. SOURCE: Survey of Health Conditions, The Aged and Housing, 1988

TABLE 23. ALL HOUSEHOLDS(a), Housing Costs by Household Composition and Tenure Type, 1990

Household composition	Renters				Total(c)	Total
	Owner without a mortgage(b)	Owner with a mortgage	State housing authority	Private landlord		
MEAN WEEKLY HOUSING COSTS (\$)						
Couple only	17	201	62	128	109	78
Couple with dependent or non-dependent children	26	186	85	142	115	113
<i>Total couples</i>	<i>22</i>	<i>190</i>	<i>77</i>	<i>136</i>	<i>113</i>	<i>100</i>
One parent(d)	20	130	52	125	87	75
Lone person	14	142	35	104	82	56
Other(e)	24	221	77	160	146	133
Total	20	184	58	133	108	93
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Couple only	3	22	14	17	15	11
Couple with dependent or non-dependent children	3	19	15	19	16	12
<i>Total couples</i>	<i>3</i>	<i>19</i>	<i>15</i>	<i>18</i>	<i>15</i>	<i>12</i>
One parent(d)	3	21	16	27	22	14
Lone person	5	25	20	24	23	16
Other(e)	3	21	14	18	17	15
Total	3	20	15	20	18	12
HOUSEHOLDS						
— per cent —						
Couple only	32.2	19.3	12.8	18.6	17.3	24.4
Couple with dependent or non-dependent children	34.0	58.1	24.7	23.4	25.3	38.9
<i>Total couples</i>	<i>66.2</i>	<i>77.4</i>	<i>37.5</i>	<i>42.0</i>	<i>42.6</i>	<i>63.3</i>
One parent(d)	5.8	5.9	26.3	8.8	12.4	7.6
Lone person	22.5	9.3	28.4	25.1	25.6	19.4
Other(e)	5.5	7.4	7.8	24.0	19.4	9.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
— years —						
Average age of reference person	58.1	39.9	47.6	35.9	39.1	47.6
— '000 —						
Estimated number of households	2,604.2	1,798.3	354.6	1,051.7	1,575.4	5,977.8

(a) Excludes rent free (150,700 households) and households with not stated housing costs. (b) In addition to outright owners, includes households with mortgage/loan repayments for alterations and additions only (c) Includes other renter. (d) Lone parents with dependent or non-dependent children. (e) Includes multi-family households, related adult households and group households, as well as couples and lone parents not defined above. SOURCE: 1990 Survey of Income and Housing Costs and Amenities

TABLE 24. ALL HOUSEHOLDS(a), Housing Costs by Household Composition and Tenure Type, 1994

Household composition	Renters				Total(c)	Total
	Owner without a mortgage(b)	Owner with a mortgage	State housing authority	Private landlord		
MEAN WEEKLY HOUSING COSTS (\$)						
Couple only	34	240	69	139	122	100
Couple with dependent or non-dependent children	47	226	93	156	134	142
<i>Total couples</i>	<i>40</i>	<i>230</i>	<i>85</i>	<i>148</i>	<i>129</i>	<i>124</i>
One parent(d)	36	160	60	141	104	96
Lone person	31	173	40	114	90	76
Other(e)	39	254	66	163	152	144
Total	38	220	62	141	118	113
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Couple only	5	20	8	15	13	12
Couple with dependent or non-dependent children	4	19	17	18	17	13
<i>Total couples</i>	<i>5</i>	<i>20</i>	<i>13</i>	<i>17</i>	<i>15</i>	<i>13</i>
One parent(d)	6	25	18	35	27	19
Lone person	9	27	19	24	22	19
Other(e)	3	20	13	16	16	13
Total	5	20	15	19	17	14
HOUSEHOLDS						
— per cent —						
Couple only	34.4	21.5	11.7	18.0	16.7	25.5
Couple with dependent or non-dependent children	30.8	54.2	22.3	21.3	22.4	35.0
<i>Total couples</i>	<i>65.3</i>	<i>75.8</i>	<i>34.0</i>	<i>39.3</i>	<i>39.1</i>	<i>60.5</i>
One parent(d)	5.9	6.1	28.4	11.8	15.3	8.7
Lone person	23.3	11.4	32.7	27.4	28.6	21.5
Other(e)	5.6	6.7	4.9	21.4	17.0	9.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
— years —						
Average age of reference person	58.4	39.5	48.3	35.6	39.1	47.4
— '000 —						
Estimated number of households	2,532.9	1,705.7	405.3	1,229.9	1,772.7	6,011.4

(a) Excludes rent free (107,400 households) and households with not stated housing costs. (b) Households who reported they owned their home outright. (c) Includes other renter. (d) Lone parents with dependent or non-dependent children. (e) Includes group households, households with extended families (e.g. grandparents, parents and children) and households with multiple families. SOURCE: 1994 Australian Housing Survey

TABLE 25. ALL HOUSEHOLDS(a), Housing Costs by Household Composition and Tenure Type, 1995-96

Household composition	Renters				Total(b)	Total
	Owner without a mortgage	Owner with a mortgage	State housing authority	Private landlord		
MEAN WEEKLY HOUSING COSTS (\$)						
Couple only	19	221	77	169	154	89
Couple with dependent or non-dependent children	26	204	91	159	138	126
<i>Total couples</i>	<i>22</i>	<i>209</i>	<i>87</i>	<i>164</i>	<i>145</i>	<i>111</i>
One parent(c)	22	146	62	138	103	88
Lone person	16	195	43	115	91	76
Other(d)	24	205	*91	171	158	130
Total	21	203	62	148	124	103
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Couple only	3	20	17	17	16	12
Couple with dependent or non-dependent children	2	18	15	21	19	12
<i>Total couples</i>	<i>3</i>	<i>18</i>	<i>15</i>	<i>19</i>	<i>18</i>	<i>12</i>
One parent(c)	3	21	18	28	24	16
Lone person	5	28	22	26	25	19
Other(d)	2	17	*13	18	17	13
Total	3	19	17	20	19	13
HOUSEHOLDS						
— per cent —						
Couple only	33.8	19.7	8.0	16.1	14.0	24.1
Couple with dependent or non-dependent children	30.0	54.0	20.9	21.2	21.1	34.4
<i>Total couples</i>	<i>63.8</i>	<i>73.7</i>	<i>28.8</i>	<i>37.3</i>	<i>35.1</i>	<i>58.4</i>
One parent(c)	5.7	6.3	28.2	9.5	13.7	8.2
Lone person	24.2	14.0	40.5	30.5	33.0	23.8
Other(d)	6.2	5.9	*2.5	22.7	18.3	9.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
— years —						
Average age of reference person	58.4	40.1	47.8	36.1	39.1	47.6
— '000 —						
Estimated number of households	2,857.7	1,931.6	402.3	1,369.3	1,932.6	6,721.9

(a) Excludes rent free (136,600 households). (b) Includes other renter. (c) Lone parents with dependent or non-dependent children. (d) Includes group households; households with an extended family (e.g. grandparents, parents and children); households with multiple families; and couples and lone parents with relatives other than dependants. SOURCE: 1995-96 Survey of Income and Housing Costs

TABLE 26. ALL HOUSEHOLDS(a), Housing Costs by Household Composition and Tenure Type, 1997-98

Household composition	Renters				Total(b)	Total
	Owner without a mortgage	Owner with a mortgage	State housing authority	Private landlord		
MEAN WEEKLY HOUSING COSTS (\$)						
Couple only	20	220	75	160	147	93
Couple with dependent or non-dependent children only	25	209	106	180	159	139
<i>Total couples</i>	<i>22</i>	<i>212</i>	<i>97</i>	<i>171</i>	<i>154</i>	<i>120</i>
One parent(c)	19	153	63	142	112	93
Lone person	16	178	39	126	98	76
Other(d)	27	228	85	185	170	147
Total	21	205	63	157	132	110
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Couple only	3	19	20	17	17	12
Couple with dependent or non-dependent children only	2	17	14	19	17	12
<i>Total couples</i>	<i>2</i>	<i>17</i>	<i>15</i>	<i>18</i>	<i>17</i>	<i>12</i>
One parent(c)	3	20	17	26	22	15
Lone person	4	27	21	26	25	17
Other(d)	3	16	14	18	17	13
Total	3	18	17	20	19	13
HOUSEHOLDS						
— per cent —						
Couple only	33.2	19.2	7.5	16.6	14.3	23.4
Couple with dependent or non-dependent children only	28.1	53.3	17.4	21.0	20.6	33.8
<i>Total couples</i>	<i>61.3</i>	<i>72.5</i>	<i>24.9</i>	<i>37.6</i>	<i>35.0</i>	<i>57.2</i>
One parent(c)	6.4	6.1	25.5	12.4	15.0	8.8
Lone person	25.5	13.0	42.5	29.4	32.3	23.6
Other(d)	6.8	8.4	7.1	20.6	17.8	10.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
— years —						
Average age of reference person	60.1	40.8	49.6	36.2	39.4	48.1
— '000 —						
Estimated number of households	2,762.0	2,129.8	389.4	1,437.7	1,977.5	6,869.3

(a) Excludes rent free (143,000 households). (b) Includes other renter. (c) Lone parents with dependent or non-dependent children. (d) Includes group households; households with an extended family (e.g. grandparents, parents and children); households with multiple families; and couple and lone parent households which include relatives other than dependants. SOURCE: 1997-98 Survey of Income and Housing Costs

TABLE 27. RECENT HOME BUYER HOUSEHOLDS, Selected Characteristics, 1990

<i>Selected characteristics</i>	<i>First home buyer</i>	<i>Changeover buyer</i>	<i>Total</i>
		— per cent —	
Household composition			
Couple only	32.5	24.7	27.1
Couple with dependent or non-dependent children	36.4	48.4	44.7
<i>Total couples</i>	<i>68.9</i>	<i>73.1</i>	<i>71.8</i>
One parent(a)	4.8	5.8	5.5
Lone person	12.1	15.1	14.1
Other(b)	14.2	6.0	8.5
Total	100.0	100.0	100.0
Type of dwelling			
Separate house	86.9	85.9	86.2
Semi-detached/row or terrace house/townhouse	5.1	6.8	6.3
Flat/unit/apartment	6.8	6.1	6.3
Total(c)	100.0	100.0	100.0
Age group of reference person			
15 — 24	14.9	* 0.5	4.9
25 — 34	54.3	23.3	32.9
35 — 44	19.8	30.6	27.3
45 — 54	7.7	17.4	14.4
55 — 64	2.0	13.8	10.2
65 and over	* 1.2	14.4	10.3
Total	100.0	100.0	100.0
		— number —	
Average persons in household	2.8	3.0	2.9
Average bedrooms in dwelling	2.8	3.1	3.0
		— years —	
Average age of reference person	32.7	46.4	42.2
		— '000 —	
Estimated number of households(d)	290.2	651.5	941.7

(a) Lone parents with dependent or non-dependent children (b) Includes multi-family households, related adult households and group households, as well as couples and lone parents not defined above. (c) Includes other dwelling. (d) The number of recent home buyers should not be compared across surveys. See Glossary for details. SOURCE: 1990 Survey of Income and Housing Costs and Amenities

TABLE 28. RECENT HOME BUYER HOUSEHOLDS, Selected Characteristics and Whether New or Established Home, 1994

Selected characteristics	First home buyer			Changeover buyer			Total		
	Purchased new home	Purchased established home	Total	Purchased new home	Purchased established home	Total	Purchased new home	Purchased established home	Total
— per cent —									
Household composition									
Couple only	39.8	32.0	34.0	30.0	27.7	28.4	33.2	29.4	30.5
Couple with dependent or non-dependent children	34.0	34.3	34.2	42.7	42.0	42.2	39.8	39.0	39.2
<i>Total couples</i>	<i>73.8</i>	<i>66.3</i>	<i>68.2</i>	<i>72.7</i>	<i>69.7</i>	<i>70.6</i>	<i>73.1</i>	<i>68.3</i>	<i>69.7</i>
One parent(a)	* 2.1	3.8	3.3	2.5	3.6	3.3	2.4	3.7	3.3
Lone person	17.1	15.3	15.7	16.8	16.6	16.7	16.9	16.1	16.3
Other(b)	7.0	14.7	12.7	8.0	10.1	9.4	7.7	11.9	10.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	90.3	79.3	82.1	81.3	86.1	84.6	84.2	83.4	83.6
Semi-detached/row or terrace house/townhouse	6.7	9.5	8.8	13.6	7.0	9.1	11.3	8.0	9.0
Flat/unit/apartment	* 3.0	11.0	9.0	5.0	6.1	5.8	4.3	8.0	7.0
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age group of reference person									
15 — 24	15.6	15.5	15.5	**0.5	* 0.9	0.8	5.4	6.6	6.3
25 — 34	58.3	54.7	55.6	19.1	23.2	21.9	31.9	35.6	34.5
35 — 44	18.8	21.8	21.0	30.6	33.5	32.6	26.7	28.9	28.2
45 — 54	* 3.4	4.7	4.3	21.2	21.6	21.5	15.4	15.0	15.1
55 — 64	* 1.8	1.9	1.9	15.7	11.2	12.6	11.2	7.5	8.6
65 and over	* 2.1	* 1.4	1.6	12.9	9.6	10.7	9.4	6.4	7.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
— number —									
Average persons in household	2.5	2.6	2.6	2.9	2.8	2.8	2.8	2.7	2.7
Average bedrooms in dwelling	3.1	2.8	2.9	3.2	3.1	3.1	3.2	3.0	3.0
— years —									
Average age of reference person	31.7	32.1	32.0	47.0	44.4	45.2	42.0	39.6	40.3
— '000 —									
Estimated number of households(d)	85.5	248.7	334.2	176.8	383.6	560.3	262.3	632.2	894.5

(a) Lone parents with dependent or non-dependent children. (b) Includes group households, households with extended families (e.g. grandparents, parents and children) and households with multiple families. (c) Includes other dwelling. (d) The number of recent home buyers should not be compared across surveys. See Glossary for details.
SOURCE: 1994 Australian Housing Survey

TABLE 29. RECENT HOME BUYER HOUSEHOLDS, Selected Characteristics and Whether New or Established Home, 1995-96

Selected characteristics	First home buyer			Changeover buyer			Total		
	Purchased new home	Purchased established home	Total	Purchased new home	Purchased established home	Total	Purchased new home	Purchased established home	Total
	— per cent —								
Household composition									
Couple only	29.5	29.9	29.8	26.7	23.8	24.6	27.7	26.3	26.6
Couple with dependent or non-dependent children	45.3	29.2	32.8	52.0	43.4	45.8	49.7	37.7	40.8
<i>Total couples</i>	<i>74.8</i>	<i>59.1</i>	<i>62.6</i>	<i>78.7</i>	<i>67.2</i>	<i>70.4</i>	<i>77.4</i>	<i>64.0</i>	<i>67.5</i>
One parent(a)	n.p.	*3.7	3.3	*3.2	8.6	7.1	*2.8	6.7	5.7
Lone person	*17.7	24.8	23.2	14.4	19.3	18.0	15.5	21.5	20.0
Other(b)	*5.4	12.4	10.8	*3.7	4.8	4.5	*4.3	7.9	6.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	88.6	80.3	82.2	88.0	84.6	85.6	88.2	82.9	84.3
Semi-detached/row or terrace house/townhouse	*9.3	7.4	7.9	*5.6	7.7	7.1	*6.8	7.6	7.4
Flat/unit/apartment	n.p.	10.0	8.2	5.5	6.6	6.3	*4.4	7.9	7.0
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age group of reference person									
15 — 24	*13.2	12.1	12.4	—	n.p.	n.p.	*4.4	5.0	4.9
25 — 34	49.5	58.1	56.2	19.1	21.1	20.6	29.2	35.9	34.2
35 — 44	27.7	20.3	21.9	34.5	32.9	33.4	32.3	27.9	29.0
45 — 54	*6.3	*3.8	*4.4	25.8	22.9	23.7	19.3	15.2	16.3
55 — 64	n.p.	*4.9	*4.0	*8.0	11.6	10.6	*5.6	8.9	8.1
65 and over	n.p.	*0.8	*1.2	12.6	11.1	11.5	9.2	7.0	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	— number —								
Average persons in household	2.7	2.4	2.5	3.1	2.8	2.9	2.9	2.6	2.7
Average bedrooms in dwelling	3.0	2.8	2.8	3.4	3.1	3.2	3.3	3.0	3.1
	— years —								
Average age of reference person	33.3	32.8	32.9	46.7	45.5	45.8	42.2	40.4	40.9
	— '000 —								
Estimated number of households(d)	94.0	321.7	415.7	189.1	483.7	672.8	283.2	805.3	1,088.5

(a) Lone parents with dependent or non-dependent children. (b) Includes group households; households with an extended family (e.g. grandparents, parents and children); households with multiple families; and couples and lone parents with relatives other than dependants. (c) Includes other dwelling. (d) The number of recent home buyers should not be compared across surveys. See Glossary for details. SOURCE: 1995-96 Survey of Income and Housing Costs

TABLE 30. RECENT HOME BUYER HOUSEHOLDS, Selected Characteristics and Whether New or Established Home, 1997-98

<i>Selected characteristics</i>	<i>First home buyer</i>			<i>Changeover buyer</i>			<i>Total</i>		
	<i>Purchased new home</i>	<i>Purchased established home</i>	<i>Total</i>	<i>Purchased new home</i>	<i>Purchased established home</i>	<i>Total</i>	<i>Purchased new home</i>	<i>Purchased established home</i>	<i>Total</i>
	— per cent —								
Household composition									
Couple only	*23.5	36.0	33.8	21.3	22.3	22.0	22.1	28.2	27.0
Couple with dependent or non-dependent children	39.6	29.4	31.2	52.3	42.3	44.6	47.8	36.7	39.0
<i>Total couples</i>	<i>63.1</i>	<i>65.4</i>	<i>65.0</i>	<i>73.5</i>	<i>64.5</i>	<i>66.6</i>	<i>69.9</i>	<i>64.9</i>	<i>65.9</i>
One parent(a)	n.p.	*4.7	4.4	*4.8	8.1	7.3	*4.3	6.6	6.1
Lone person	*14.5	17.9	17.3	15.8	19.9	18.9	15.3	19.0	18.2
Other(b)	*19.2	12.0	13.3	*5.8	7.5	7.2	10.5	9.5	9.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	83.9	81.2	81.7	87.6	85.1	85.7	86.3	83.4	84.0
Semi-detached/row or terrace house/townhouse	n.p.	7.2	7.2	*8.5	7.1	7.4	*7.9	7.1	7.3
Flat/unit/apartment	*8.1	10.2	9.8	**2.5	7.5	6.3	*4.5	8.7	7.8
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age group of reference person									
15 — 24	*10.9	11.0	11.0	—	*1.4	*1.0	*3.9	5.5	5.2
25 — 34	61.6	54.9	56.1	*12.9	19.1	17.6	30.1	34.6	33.7
35 — 44	*19.5	22.6	22.0	31.9	34.8	34.1	27.5	29.5	29.1
45 — 54	**4.9	6.8	6.4	26.2	20.9	22.1	18.6	14.8	15.6
55 — 64	n.p.	*2.5	*2.3	*12.4	14.0	13.6	8.6	9.0	8.9
65 and over	n.p.	*2.4	*2.2	16.8	9.8	11.4	11.4	6.6	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	— number —								
Average persons in household	2.8	2.5	2.5	3.2	2.7	2.8	3.0	2.6	2.7
Average bedrooms in dwelling	3.1	2.9	2.9	3.5	3.1	3.2	3.3	3.0	3.1
	— years —								
Average age of reference person	32.1	33.4	33.2	48.9	45.8	46.5	43.0	40.4	41.0
	— '000 —								
Estimated number of households(d)	80.4	376.7	457.1	147.3	490.0	637.3	227.7	866.7	1,094.4

(a) Lone parents with dependent or non-dependent children. (b) Includes group households; households with an extended family (e.g. grandparents, parents and children); households with multiple families; and couples and lone parents with relatives other than dependants. (c) Includes other dwelling. (d) The number of recent home buyers should not be compared across surveys. See Glossary for details. SOURCE: 1997-98 Survey of Income and Housing Costs

EXPLANATORY NOTES

INTRODUCTION

1 This publication presents results from the 1997–98 SIHC. The survey collected information on sources of income, amounts received, housing costs and characteristics of households, income units and persons resident in private dwellings throughout Australia.

2 The SIHC is a continuous survey which began in July 1994. Previous surveys conducted by the Australian Bureau of Statistics (ABS) which covered housing were:

- Survey of Health Conditions, the Aged and Housing, 1988;
- Survey of Income and Housing Costs and Amenities, 1990;
- Australian Housing Survey, 1994; and
- Survey of Income and Housing Costs, 1995–96.

3 Summary data from these surveys are presented in this publication. Care should be taken when comparing data from the different sources due to the different methodologies used in these surveys.

4 In addition, the definition of owner without a mortgage, previously called owner, was changed in 1995–96. (See paragraphs 19 to 20 of the Explanatory Notes.)

CONCEPTS AND DEFINITIONS

Household

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

6 The household is the basic unit of analysis in this publication. It is defined as a group of people who usually reside and eat together. This may be:

- a group of two or more persons living in the same dwelling, who make common provision for food or other essentials for living; or
- one person who makes provision for his/her own food or other essentials for living without combining with any other person.

7 A person, or persons, living in the same dwelling but having separate catering arrangements constitutes a separate household. It is therefore possible for a physical dwelling to contain more than one household as defined.

8 The use of the household as the basic unit of analysis in this publication requires that the estimates of income and housing costs are based on the sum of the income and housing costs of all household members. 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. There are approximately 2 million units who are paying board or living rent free with parents or relatives. The majority—over 75%—are single persons under 35 years.

9 Households are categorised according to type of family and family composition. Other households include group, family with unrelated persons and multi-family households.

10 Other characteristics of households are based on personal characteristics of household members, such as the presence of children and housing tenure, or of the reference person, such as age.

Weekly housing costs

11 Housing costs are the ongoing outlays incurred by household members in providing for their shelter. The data collected on housing outlays in the SIHC, which provides most of the data used in this publication, are limited to major cash outlays on housing, that is mortgage repayments and property rates for owners, and rent. Mortgage, rent and rates payments are shown in this publication as weekly equivalents.

12 Only payments which relate to the dwelling occupied by the household at time of interview i.e. respondent's usual place of residence are included. Payments for other dwellings are not regarded as housing costs, even if the usual dwelling had been offered as security. Housing costs only include mortgage/loan payments if the purpose of the loan is to buy, build, add to or alter the dwelling.

13 Many users of housing costs information require a distinction, within mortgage repayments, between the interest component and the principal or capital component. The latter 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 occupant. For practical purposes, it is not possible to collect separately the payments of interest and principal on loans and mortgages in this survey. (Some data are, however, available from the Household Expenditure Survey (HES) on the split between interest and capital repayments on mortgages.) (See Appendix 1.)

14 At a broader level, 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. These include repairs, maintenance and dwelling insurance. For some other purposes, the cost of providing utilities such as electricity and water, may also be required. Although such information is not available from this survey, the HES provides detailed information on the expenditure by households on a wide range of goods and services, and readers are referred to publications from that survey for further information.

15 The measure of housing costs does not include the imputed rent of owner occupiers, nor the imputed value of income foregone on the owner's equity in the dwelling. Housing costs of owners would be considerably higher if the results of such imputations were included as part of housing costs.

Housing tenure

16 The concept of housing tenure is based on the type of legal right of the occupant to the dwelling. Tenure type is used to classify occupants of the dwelling, as well as the dwelling itself. These are as follows:

- the occupants, according to their legal right to occupy the dwelling (e.g. owner or renter); and
- the dwelling, according to its status within the current stock of dwellings (e.g. public rental, private rental).

17 Owners are divided into two categories—owners with mortgages, and owners without mortgages. A household's tenure type is owner with a mortgage if the dwelling has a mortgage or loan secured against it. This mortgage or secured loan could be for the purchase or building of the dwelling, for undertaking alterations or additions, or for some other purpose such as the purchase of a vehicle or an investment property. A household's tenure type is owner without a mortgage if there are no loans or mortgages secured against the dwelling.

Housing tenure *continued*

18 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, public housing authority or trust, or an employer.

19 In historical survey results in this publication (table 21), owners have been classified differently. In 1988 and 1990, an outright owner (an owner without a mortgage) was defined as an owner with no loans secured against the dwelling for the purpose of buying or building the dwelling. Thus outright owners who subsequently took out loans (whether secured or not) for alterations and additions were still classified as outright owners. In 1990 there were 74,000 households with secured loans for alterations and additions only. In 1994, respondents who reported that they owned the dwelling outright were not asked any questions relating to loans and were classified as outright owners.

20 From 1995–96, owner occupiers are classified as owners without a mortgage and owners with a mortgage. This change to the classification was made to reflect the increasing diversity in financial instruments, in particular the increasing use of loans secured against dwellings being used for non-housing purposes. Such secured loans have implications for the security of tenure. For example, a household with a loan for non-housing purposes secured against the dwelling has the same security as a household with a secured loan to purchase the dwelling. The new classification reflects this, by classifying both as owners with a mortgage. However, mortgage payments where the purpose of the loan is not for housing are not treated as housing costs (see paragraph 12).

Income

21 Estimates of income in this publication refer to:

- current receipts—income received around the time of interview;
- gross receipts—income before the deduction of personal income tax;
- usual receipts—the income that is most frequently received over a given period rather than the income that is actually received; and
- cash receipts that are regular and recurring.

22 Sources from which these receipts may be received include:

- wage or salary (whether from an employer or own corporate enterprise);
- profit/loss from own business (including partnerships);
- property income (interest, net rent, dividends, royalties);
- government cash transfers (pensions, allowances, benefits); and
- private cash transfers (e.g. superannuation, regular workers' compensation, income from annuities and child support).

23 Receipts which are not regular or recurring cash payments are excluded from income. Examples are: income in kind including employee benefits such as superannuation payments in salary sacrifice schemes; capital transfers such as inheritances and legacies, maturity payments on life insurance policies, lump sum compensation for injuries or other damage; and capital gains and losses.

Weekly income

24 Income is collected using a number of different reporting periods, such as the last financial year for own business and property income, and usual pay for wages and salaries, and other sources of private income. The income is divided by the number of weeks in the reporting period. Estimates therefore do not refer to a given week within 1997–98.

SURVEY METHODOLOGY

People included in the survey

25 The survey included persons in both urban and rural areas in all States and Territories, except for those living in remote and sparsely settled parts of Australia. The exclusion of these persons will have no impact on any aggregate estimates that are produced for individual States and Territories, with the exception of the Northern Territory, where such persons account for over 20% of the population.

26 The survey included all people in private dwellings, except:

- visitors;
- non-Australian diplomatic personnel;
- overseas residents in Australia;
- members of non-Australian defence forces (and their dependants) stationed in Australia; and
- members of families containing Australian defence force personnel.

Coverage

27 Coverage rules were applied which aimed to ensure that each person eligible for inclusion in scope was associated with only one dwelling and thus had only one chance of selection. Visitors to private dwellings were excluded as the expectation was that most would have their chance of selection at their usual residence.

Interviewing

28 The SIHC is attached to the ABS Monthly Population Survey (MPS). The MPS is best known for collecting the data used to calculate national employment and unemployment rates. However, as well as collecting labour force data, it also collects data on other topics such as income.

29 The MPS is a monthly survey of approximately 30,000 households across Australia. In the survey, residents of selected dwellings are interviewed every month for eight months. In their eighth month of participation in the MPS, approximately one-sixth of households are asked questions on income and housing costs.

SURVEY DESIGN AND ESTIMATION

Sample design

30 The sample for the SIHC is a sub-sample of private dwellings included in the MPS. The MPS is a multi-stage sample of private dwellings and a list sample of other dwellings.

31 The sample is suitable for producing reliable estimates for income of residents in private dwellings, classified by different population groups based on household composition (such as couples with children), levels and sources of income for each State and Territory and for metropolitan areas in each State and Territory.

32 Each month a sample of approximately 650 dwellings is selected for the income survey from the responding households in the MPS. Over the year, this results in approximately 15,500 persons over the age of 15 being included in the sample and of these, about 90% respond.

Fully non-responding households

- 33** Not all of the households selected in the sample contribute information to the estimates. Such households include:
- those affected by death or illness of a household member; and
 - those in which more than half of the persons over 15 in the household did not respond either because they could not be contacted, had language problems or refused to participate.

Partial response and imputation

- 34** Partial response occurs when:
- some items of data in a schedule are missing because a person is unable or unwilling to provide the data; or
 - for a household, not every person over 15 residing in the household responds but at least half of these persons provide data.

35 In the first case above, the data provided are retained and the missing data imputed by replacing each missing value with a donor value. That is a value reported by another person who is known as the donor.

36 For the second type of partial response the data for the persons who did respond are retained and all the data for each missing person are provided by reusing the data of a fully-responding person (donor).

37 Imputation using donor records is also applied as an extra non-response adjustment for fully non-responding one-person households. Information about the household composition is obtained from the MPS.

38 Donors are selected by matching information on sex, age and labour force characteristics of the person with missing information. As far as possible, the information they provide is an appropriate proxy for the information that is missing. Depending on which values are to be imputed, donors are chosen from the pool of individual records with complete information for the block of questions where the missing information occurs.

Final sample

39 The sample on which estimates are based, or the final sample, is composed of persons for whom all necessary information is available. The information may have been wholly provided at the interview (fully-responding persons) or may have been completed using imputation for partially or non-responding persons.

Number of responding households

	<i>Capital City</i>	<i>Balance of State</i>	<i>Total</i>
NSW	974	606	1 580
Vic.	1 048	421	1 469
Qld	592	647	1 239
SA	661	202	863
WA	733	197	930
Tas.	219	303	522
NT	65	45	110
ACT	312	—	312
Australia	4 604	2 421	7 025

Weighting

40 Estimates of numbers of persons and households with particular characteristics are derived from the survey by a complex estimation procedure. This procedure ensures that the survey estimates conform to person benchmarks by age and sex, and household benchmarks by household composition (number of adults and children usually resident in the household) for each State and Territory. These benchmarks are produced from estimates of the resident population derived independently of the survey.

41 Expansion factors, or weights, are values by which information for the sample is multiplied to produce estimates for the whole population. From this survey, estimates are produced for persons and households, and the weights are calculated so that each person in a household has the same weight and that weight is also used for the household.

42 The SIHC weights are calculated through an iterative procedure where the MPS weight for each person record is used as the initial person weight. These are adjusted for both the probability of selection in the income survey, and for non-response. An initial household weight is then calculated as the harmonic mean of the weights of the persons that reside in the household.

Benchmarking

43 The weight common to the household and the persons is then calculated by calibrating the initial weights against both person and household benchmarks. Person benchmarks are estimates of the number of people in each State, by age (thirteen age groups) and sex. Benchmarks are also used for the number of people living in metropolitan and ex-metropolitan areas at the Australia level. Household benchmarks for four or five household types (based on the number of adults and children) are used for each of the States and the Australian Capital Territory and three for the Northern Territory.

44 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

45 Estimates produced from the survey are usually in the form of averages (e.g. mean weekly income and mean weekly housing costs of couples with dependent children), or counts (e.g. total number of households who own their dwelling without a mortgage secured against it). For counts, the estimate is obtained by summing the weights of all households in the required group (e.g. those owning their dwelling without a mortgage secured against it). Averages are obtained by adding the weighted values, and then dividing by the estimated number of households. For example, average weekly income of couple only households in which the age of the reference person is 65 and over is the weighted sum of the income of each couple household in which the age of the reference person is 65 and over divided by the estimated number of couple households in which the age of the reference person is 65 and over.

Reliability of estimates

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

Non-sampling error

47 This type of error can occur whether the estimates are derived from a sample or from a complete collection. Three major sources of non-sampling error are:

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

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

49 The error due to incomplete response is minimised by:

- call-backs to all initially non-responding households in order to explain the importance of their cooperation to the project; and
- adjustment to the weights allocated to the respondent households in order to allow for households with similar characteristics from which comprehensive data are not obtained.

Sampling error

50 The estimates are based on a sample of possible observations. Hence, they are subject to sampling variability and estimates may 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 expressed as a percentage of the estimate (relative standard error). Further information on sampling error is given in Appendix 2.

ACKNOWLEDGMENT

51 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*.

RELATED PRODUCTS

52 Users may wish to refer to the following products:

Australian Housing Survey: Housing Characteristics, Costs and Conditions, Australia, 1994 (Cat. no. 4182.0)

Housing Occupancy and Costs, Australia, 1995–96 (Cat. no. 4130.0)

Income Distribution, Australia, 1997–98 (Cat. no. 6523.0)

Income and Housing Costs Survey, Australia: Confidentialised Unit Record File 1996–97 (Cat. nos 6541.0.15.001 and 6541.0.30.001) available on floppy disk and CD-ROM

Survey of Income and Housing Costs, Australia: User Guide, 1997 (Cat. no. 6553.0)

APPENDIX 1 ABS HOUSING COSTS STATISTICS

In addition to the SIHC there are two other ABS sources of housing costs data, the HES and the Australian Housing Survey (AHS). The purpose and methodology of each survey are different and as a result the measures of housing costs also differ.

For some purposes it is useful to make the distinction, within mortgage repayments, between the interest component and the principal or capital component. The latter reflects the accumulation of a housing asset through increasing the equity in the property held by the household and is an addition to wealth. For practical purposes, it is not possible to collect separately the payments of interest and principal on loans and mortgages in the SIHC. Some data are, however, collected in the HES on the split between interest and capital repayments on mortgages. (See table below.)

At a broader level, 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. These include repairs, maintenance and dwelling insurance. For some other purposes, the cost of providing utilities such as electricity and water may also be required. Although such information is not available from this survey, the HES provides detailed information on the expenditure by households on a wide range of goods and services, and readers are referred to publications from that survey for further information.

The table below summarises what is collected in each survey.

<i>Housing cost data items</i>	<i>HES</i>	<i>AHS</i>	<i>SIHC</i>
Current housing costs			
Mortgage/loan interest(a)	✓	✓	✓
Rent	✓	✓	✓
Rates			
General	✓	✓	✓
Water/sewerage	✓	✓	✓
Body corporate	✓	✓	
Repairs and maintenance			
Total	✓	✓	
Payment to contractors/materials and labour	✓		
By occupant/materials only	✓		
Land tax	✓		
Building insurance(b)	✓		
Capital housing costs			
Mortgage/loan principal(a)	✓	✓	✓

(a) Includes interest on a mortgage or loan taken out to buy, build, add to, or alter the dwelling. Principal and interest are not collected separately by SIHC and AHS.

(b) Building and contents insurance combined.

APPENDIX 2 SAMPLING VARIABILITY

Estimates derived from the survey are based on information obtained from occupants from a sample of households and hence, they are subject to sampling variability. That is, they may differ from the figures that would have been obtained if all households had been included in the survey. One measure of the likely difference is given by the standard error (SE), which indicates the extent to which an estimate might have varied by chance because only a sample of households was included. There are about two chances in three that the sample estimate will differ by less than one standard error from the figure that would have been obtained if all households 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 increases with the level of the estimate, so that the larger the estimate the larger the SE. However, it should be noted that the larger the sampling estimate the smaller the SE in percentage terms. Thus, larger sample estimates will be relatively more reliable than smaller estimates.

As the SEs in table A2.1 show, the smaller the estimates the higher the RSE. Very small estimates are subject to such high SEs (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. Only estimates with RSEs less than 25% are considered sufficiently reliable for most statistical purposes. In this publication, estimates with an RSE of 25% to 50% are preceded by an asterisk (*) and those with an RSE greater than 50% are preceded by a double asterisk (**) to indicate that caution should be exercised in their use.

CALCULATING STANDARD ERRORS FOR POPULATION ESTIMATES

Space does not allow for the separate indication of the SE of the estimates in this publication. SEs of estimates of population numbers (i.e. households) can be obtained from table A2.1. SEs of non-population estimates e.g. mean income or mean housing costs, are obtained by using the appropriate factor from table A2.2 in conjunction with table A2.1.

An example of the calculation and use of SEs is given below. Table 3 shows that the estimated number of couple only households in the owner without a mortgage group is 916,500. The SE for this size of estimate is calculated as follows.

- The size of the estimate lies between 500,000 and 1,000,000.
- The corresponding SEs for these two numbers in table A2.1 are 20,350 and 26,420.
- The SE for 916,500 is calculated by interpolation using the following formula.

$$\begin{aligned} \text{SE} &= \text{lower SE} + ((\text{size of estimate} - \text{lower size}) / (\text{upper size} - \text{lower size})) \\ &\quad \times (\text{upper SE} - \text{lower SE}) \\ &= 20,350 + ((916,500 - 500,000) / (1,000,000 - 500,000)) \\ &\quad \times (26,420 - 20,350) \\ &= 25,406, \text{ or approximately } 25,400. \end{aligned}$$

Therefore, there are about two chances in three that the true value would have fallen within the range 891,100 to 941,900 and about 19 chances in 20 that the value would have fallen within the range 865,700 to 967,300.

APPENDIX 2 SAMPLING VARIABILITY *continued*

CALCULATING STANDARD ERRORS FOR NON-POPULATION ESTIMATES

The SEs of non-population estimates are obtained by multiplying the RSEs of the corresponding population estimates by the appropriate factor from table A2.2.

For example, from table 1, mean weekly housing costs for households in the group renting from private landlords are \$157. This estimate corresponds to an estimated 1,437,700 households in that category (also from table 1).

- The SE on the population estimate of 1,437,700 is calculated to be 29,640 (from table A2.1).
- The RSE is then calculated by dividing by the estimated population: $(29,640 / 1,437,700) \times 100 = 2.1\%$.
- From table A2.2, the factor for the mean weekly housing costs of tenants paying private landlords is 0.6. Hence the estimate of mean weekly housing costs has an RSE of $2.1 \times 0.6 = 1.3\%$.
- This corresponds to an SE of $\$157 \times 0.013 = \2 (to the nearest \$).

Thus there are about two chances in three that the estimate is in the range \$155 to \$159 and 19 chances in 20 that it is between \$153 and \$161.

CALCULATING STANDARD ERRORS FOR 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, the denominator is an estimate of the number of households in a grouping, while the numerator is either an estimate of some quantity for that grouping (a non-person estimate) or the number of households in a subgroup of the denominator group. The formula for the RSE is

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

For example, from table 1, 19.2% of owners with a mortgage are couple only households. Since the estimate for owner with a mortgage households is 2,129,800 the estimate of couple only households who were owners with a mortgage must have been 408,920. Hence, the estimate of 19.2% will have an RSE of

$$\begin{aligned} RSE\% \left(\frac{x}{y} \right) &= \sqrt{[RSE\%(408,920)]^2 - [RSE\%(2,129,800)]^2} \\ &= \sqrt{(4.9)^2 - (1.6)^2} \\ &= 4.6 \end{aligned}$$

giving an SE of 0.9 percentage points. Thus, if all households had been included in the survey, there are two chances in three that the percentage that would have been obtained is in the range 18.3% to 20.1% and about 19 chances in 20 that it is in the range 17.4% to 21.0%.

CALCULATION OF STANDARD ERRORS FOR DIFFERENCES OF ESTIMATES

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

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

APPENDIX 2 SAMPLING VARIABILITY *continued*

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

From table 5, for example, in the owner without a mortgage category, there were 623,600 households with the reference person aged 55–64 years, and 1,131,500 households with the reference person aged 65 and over. The difference between the two estimates is 507,900 which will have an SE of

$$SE = \sqrt{(21,850)^2 + (27,390)^2}$$

$$= 35,000 \text{ (to the nearest 100).}$$

Thus there are about two chances in three that the difference between the two estimates is in the range 472,900 to 542,900 and 19 chances in 20 that this difference is between 437,900 and 577,900.

A2.1 STANDARD ERRORS FOR ESTIMATES OF NUMBER OF HOUSEHOLDS

Size of estimate	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	RSE(%) for Australia	
3 500	2 370	2 030	2 090	1 580	1 620	1 140	1 080	990	1 970	56.3
4 000	2 520	2 170	2 220	1 680	1 720	1 210	1 160	1 040	2 120	53.0
4 500	2 670	2 310	2 350	1 780	1 820	1 280	1 230	1 100	2 270	50.4
5 000	2 800	2 450	2 470	1 870	1 910	1 340	1 290	1 140	2 400	48.0
6 000	3 060	2 690	2 680	2 030	2 080	1 460	1 400	1 230	2 650	44.2
8 000	3 490	3 110	3 060	2 300	2 360	1 650	1 600	1 380	3 080	38.5
10 000	3 870	3 470	3 380	2 540	2 610	1 820	1 750	1 500	3 460	34.6
20 000	5 290	4 830	4 540	3 400	3 530	2 420	2 290	1 920	4 910	24.6
30 000	6 320	5 810	5 360	4 010	4 180	2 830	2 620	2 200	5 990	20.0
40 000	7 160	6 600	6 010	4 490	4 700	3 160	2 860	2 400	6 870	17.2
50 000	7 880	7 260	6 550	4 890	5 140	3 440	3 050	2 570	7 620	15.2
100 000	10 540	9 650	8 480	6 330	6 750	4 400	3 620	3 120	10 430	10.4
200 000	13 970	12 580	10 810	8 070	8 740	5 540	4 130	3 710	14 060	7.0
300 000	16 400	14 550	12 360	9 230	10 110	6 300	4 370	4 050	16 610	5.5
400 000	18 350	16 070	13 540	10 120	11 180	6 870	4 510	4 300	18 640	4.7
500 000	19 990	17 310	14 510	10 860	12 070	7 340	4 610	4 490	20 350	4.1
1 000 000	25 930	21 540	17 800	13 350	15 180	8 900	4 770	5 050	26 420	2.6
2 000 000	33 340	26 280	21 480	16 170	18 860	10 620	4 750	5 550	33 780	1.7
5 000 000	45 810	33 140	26 850	20 360	24 650	13 090	4 430	6 070	45 620	0.9
10 000 000	57 640	38 610	31 200	23 800	29 750	15 040	4 010	6 330	56 220	0.6

A2.2 RSE FACTORS FOR ESTIMATES OF MEAN AND MEDIAN BY TENURE TYPE

	INCOME.....		HOUSING COSTS..		DWELLING VALUE..	
	Mean	Median	Mean	Median	Mean	Median
Owner without a mortgage	1.1	2.6	0.9	1.0	0.9	1.1
Owner with a mortgage	0.7	1.0	0.8	1.1	0.8	1.0
Renters						
State housing authority	0.7	0.6	0.5	0.9	—	—
Private landlord	0.8	1.4	0.6	0.8	—	—
Total renters(a)	0.9	1.5	0.7	1.1	—	—
All households	1.2	2.5	1.6	8.6	—	—

(a) Includes other renter.

GLOSSARY

Age	The number of completed years that have elapsed since the person was born.
Changeover buyer	A household which bought their dwelling in the three years prior to the survey reference period and either the reference person or partner had owned or been purchasing a house previously.
Couple only household	A household consisting of a couple only, with no other persons present.
Couple, other household	A household containing a couple with non-dependent children only; a couple with dependent and non-dependent children; or a couple with or without children plus relatives other than dependants.
Couple with dependent children only household	A household consisting of a couple with dependent children and no other persons present.
Dependent child	A person aged under 15 years, or a person aged 15–24 years who is a full-time student, lives with a parent, guardian or other relative and does not have a partner or child of his/her own living in the household.
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;▪ 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.
Earner	A person (excluding dependent children) who receives income from wages or salary, who is engaged in his/her own business or partnership, or is a silent partner in a business or partnership. The earnings of dependent children are included in total household income.
Family	A family comprises two or more persons, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who are usually resident in the same household. A family is formed by identifying the presence of a couple relationship, lone parent-child relationship or other blood relationship. Households may consist of more than one family.
First home buyer	A household which bought their dwelling in the three years prior to the survey reference period, and neither the reference person nor partner had owned or been purchasing a house 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 Regular, recurring receipts from government to persons under social security and related government programs. Included are pensions and allowances received by aged persons, incapacitated and handicapped persons, unemployed persons, sick persons, families and children, veterans or their survivors; and study allowances for students.

Gross income Regular cash receipts before tax or other deductions are made.

Gross income quintiles Quintiles are formed by ranking the population by ascending income and then dividing the ranked population into five equal groups. The values which correspond to gross weekly income quintiles used in this publication are as follows:

.....

Lowest	Less than or equal to \$295
Second	\$296 to \$538
Third	\$539 to \$853
Fourth	\$854 to \$1 304
Highest	More than \$1 304

.....

Household The household consists of a person or group of people living together and having common provision for food and other essentials of living. In other words, the household is defined on the basis of a housekeeping concept. A person who makes provision for his/her own food or other essentials for living without combining with any other person is a lone-person household. A group of two or more persons, living within the same dwelling who make common provision for food or other essentials of living, is a multi-person household. The persons in the group may pool their income to a greater or lesser extent; they may be related or unrelated persons or a combination of both.

Household composition Composition of the household is divided into three broad groupings (single families, multiple families and households with only unrelated persons present, including lone-person households). Additional categories are formed according to the number of dependent children, the presence of non-dependent children and non-family individuals, and the identification of one-parent families within the household.

Household reference person See Reference person.

Housing costs Housing costs for the purpose of this publication comprise the following for tenure type categories:

- owner without a mortgage—rates payments (general and water);
- owner with a mortgage—rates payments plus mortgage/loan payments if the purpose of the mortgage/loan was to buy, build, add to or alter the dwelling; and
- renter—rent payments.

Income Regular and recurring cash receipts including moneys received from wages or salary, government pensions and allowances, and other regular receipts such as superannuation, workers' compensation, child support, scholarships, profit or loss from own business or partnership and property income.

Lone-person household A household consisting of a person living alone.

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.
Mean 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 income are not included in this calculation.
Mean income	The total weekly income received by a group of households divided by the number of households in the 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 income	That level of weekly income which divides a group of households into two equal parts, one-half having incomes above the median and the other half having incomes below the median.
Non-dependent child	A person aged 15 and over who is not a full-time student aged 15–24 years, who has a parent/guardian in the household and who has no partner or child of his/her own in the household.
One-parent, one family household	A household consisting of a lone parent with dependent or non-dependent children, and may include relatives other than dependants.
Other dwelling	Includes caravans, houseboats, or houses or flats attached to a shop or other commercial premise.
Other household	Includes a group household; a household with an extended family (e.g. grandparents, parents and children); and a household with multiple families.
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 may be negative when these are greater than gross receipts.
Other renter	A household paying rent to the owner/manager of a caravan park, his/her employer (including a government authority), a housing cooperative, a community or church group or any other landlord not included elsewhere.
Own business or partnership income	The profit/loss that accrues to persons as owners of, or partners in, unincorporated enterprises. Profit/loss consists of the value of gross output of the enterprise after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.
Owner with a mortgage	A household where the reference person's outstanding mortgage or loan amount secured against the dwelling is greater than zero. (Persons who have an outstanding mortgage amount but who are not making any payments are included in this category.) See also Tenure type.

Owner without a mortgage	A household where the reference person has no outstanding mortgage or loan amount secured against the dwelling. (Persons who have repaid a mortgage or loan but have not formally discharged the associated mortgage are included in this category.) See also Tenure type.
Principal source of income	The source from which the most positive household income is received. If total income is nil or negative the principal source is undefined.
Private income	Income from all sources other than government pensions and allowances.
Private landlord	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 income	Income received as a result of ownership of assets. It comprises returns from financial assets (interest, dividends), from non-financial assets (rent) and from royalties.
Quintiles	See Gross income quintiles.
Recent home buyer	A household which bought their dwelling in the three years prior to the survey reference period. The number of recent home buyers should not be compared across surveys as the nature of the three year period is different for each of the surveys.
Reference person	The person in a household who is the point of reference for family structures in that household i.e. the husband or wife in a couple household, the parent in a one-parent household, or the person in a lone-person household. Characteristics of the reference person are used to ascribe demographic information to household level data.
Renter	A household paying rent to reside in the dwelling. Renters belong to one of the following categories: <ul style="list-style-type: none"> ▪ State housing authority—where the household pays rent to a State or Territory housing authority or trust; ▪ private landlord—where the household pays 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; ▪ other—where the household pays rent to the owner/manager of a caravan park, his/her employer (including a government authority), a housing cooperative, a community or church group or any other body not included elsewhere.
Semi-detached, row or terrace house or townhouse	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. Multi-storey townhouses or units are separately identified from those which are single storey.
Separate house	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. See also Flat, unit or apartment.

GLOSSARY *continued*

Tenure type	Tenure is the source of the legal right of a household to occupy accommodation. Households belong to one of three tenure categories. These are: <ul style="list-style-type: none">▪ owner without a mortgage;▪ owner with a mortgage; and▪ renter (comprises households renting from a State housing authority, private landlord or other landlord).
Value of dwelling	The estimated value of the dwelling and its land, as estimated and reported by the household respondent. The data are only collected for owners.
Wage or salary	The gross cash income received from an employer or from own incorporated enterprise before tax or other deductions are made.

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