

# Construction and housing

Introduction	521
Construction	521
Trends in the construction industry	521
Residential building	523
New houses	524
New other residential building	524
Conversions, etc.	525
Value of residential building	526
Non-residential building	526
Building activity at constant prices	527
Engineering construction	527
Price Indexes of Materials Used in Building	528
Price Index of Materials Used in House Building	528
Price Index of Materials Used in Building Other than House Building	528
Labour costs	528
Industrial disputes	529
Trade union membership	530
Housing	531
Type of dwellings	531
Standard of housing and facilities	531
Number and type of problems	531
Number of bedrooms	532
Household energy use and conservation	533
A profile of Australia's rental tenants	534
Who are rental tenants?	534
Life cycle (age and sex) analysis	534
State and Territory distributions	535
Employment characteristics	535
Birthplace	535
Household type	535
What type of dwellings are rented and from whom?	536
Size of rental dwellings	536
Furnished or unfurnished?	536
Whether tenants have a lease	536
Rental history	537
Home ownership and renting	537

Accessibility and affordability	539
Recent home buyers	539
Home buyers	541
Housing costs	541
House price index	543
Housing finance	544
Government initiatives	546
Australian Urban Export Strategy	546
Urban and regional development	546
Urban design agenda	546
National Youth Housing Strategy	546
Australian Institute of Health and Welfare	546
Commonwealth–State Housing Agreement	547
Services for homeless young people	548
Bibliography	549

# Construction and housing

## Introduction

**T**his chapter covers two main subjects. First, there is an account of the industry activity involved in construction, ranging from house building to large-scale construction projects such as roads, power plants and other public facilities. Second, it focuses on housing and associated characteristics. The chapter concludes with an outline of main government activities in the field of housing.

## Construction

The construction sector engages in three broad areas of activity: residential building (houses, flats, etc.), non-residential building (offices, shops, hotels, etc.), and engineering construction (roads, bridges, water and sewerage, etc.). Construction activity is undertaken by both the private and public sector in Australia. The private sector is engaged in all three categories of construction, whereas the public sector plays a key role in initiating and undertaking engineering construction activity. The public sector has a minor role in residential and other building activity.

The construction industry is an important sector of the Australian economy. Not only is it significant in its own right, but it has an influential effect on other sectors of the economy.

In 1994–95 the construction industry contributed approximately 6% to the gross product of all industries, as measured by production based Gross Domestic Product at average 1989–90 prices. It employed 590,000 people either as employees, or as self employed contractors, which was 7% of employment of all industries.

The ABS conducts construction industry surveys about every five years to provide measures of the structure of the construction industry as a whole. For the most recent

survey period, 1988–89, two collections were undertaken: the Construction Industry Survey of private sector construction establishments and a survey of construction activities undertaken by public sector enterprises. Because of the different concepts used in the collection of these data, the public sector results cannot be validly aggregated with those for the private sector. Detailed statistics for 1988–89 are contained in *Year Book Australia 1994*.

The annual Economic Activity Survey provides broad industry aggregate data on structure and performance. Results for 1993–94 and the previous three years are published in *Business Operations and Performance, Australia, 1993–94* (8140.0).

The ABS also conducts regular monthly and quarterly collections to provide more up-to-date measures of activity in the construction industry. This section presents some recent and detailed statistics obtained from these ongoing statistical collections.

## Trends in the construction industry

Trends over more recent years in the level of activity of the construction industry as a whole are shown below.

In the 1994–95 financial year, estimated construction activity at average 1989–90 prices (original terms) was \$39,309 million. This was 5% above the 1993–94 estimate of \$37,301 million. Activity rose in all construction categories. Residential building recorded a 4% rise from \$16,674 million in 1993–94 to \$17,368 million in 1994–95. Non-residential building rose by 11% from \$9,112 million in 1993–94 to \$10,139 million in 1994–95 and engineering construction rose by 2% from \$11,516 million to \$11,802 million.

### 20.1 Construction activity at average 1989-90 prices (\$ million)

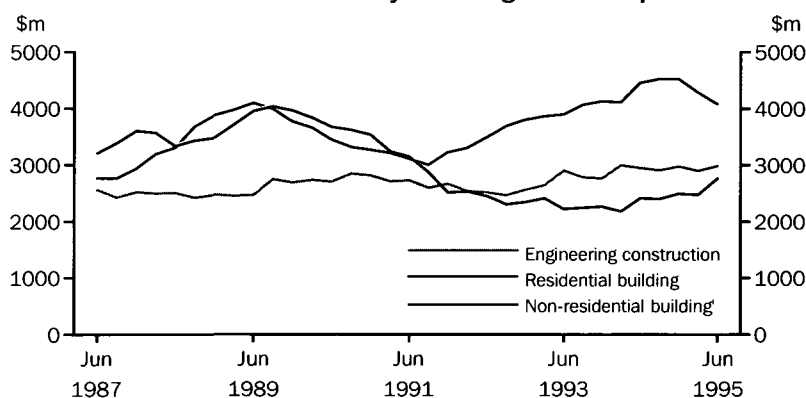
Year	Residential building	Non-residential building	Engineering construction	Total construction
1989-90	14 807	15 548	10 926	<b>41 280</b>
1990-91	12 835	13 588	11 128	<b>37 551</b>
1991-92	12 916	10 386	10 341	<b>33 643</b>
1992-93	15 156	9 285	10 633	<b>35 074</b>
1993-94	16 674	9 112	11 516	<b>37 301</b>
1994-95	17 368	10 139	11 802	<b>39 309</b>

Source: *Construction Activity at Constant Prices, Australia* (8782.0.40.001).

The area of construction with the largest contribution to total activity in 1994-95 was residential building with 44% of the total, while engineering construction and non-residential building accounted for 30%

and 26%, respectively. By contrast, in 1993-94 residential building accounted for 45% of total construction with engineering construction and non-residential building accounting for 31% and 24% respectively.

### 20.2 Construction activity at average 1989-90 prices



Source: *Construction Activity at Constant Prices, Australia* (8782.0.40.001).

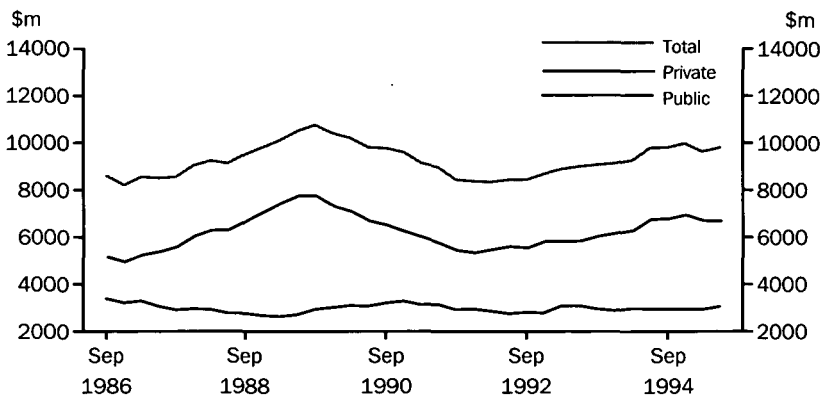
Of the \$39,309 million of construction expenditure in 1994-95, \$27,392 million (70%) was work done for the private sector. Of this, \$16,779 million (61%) was on residential building, \$7,063 million (26%) on non-residential building and the remaining \$3,550 million (13%) on engineering construction.

Public sector construction expenditure displayed a different pattern, with \$8,252 million (69%) out of a total expenditure of \$11,917 million being spent

on engineering construction. Non-residential building (\$3,077 million) accounted for 26% of total expenditure, with the remaining \$589 million (5%) being spent on residential building.

Construction activity for the public sector has remained relatively constant (graph 20.3) at around \$3,000 million each quarter over the last seven years. The volatility evident in the total construction series is dominated by the trends in the private sector construction activity series.

20.3 Construction activity at average 1989-90 prices



Source: *Construction Activity at 1989-90 Prices, Australia* (8782.0.40.001).

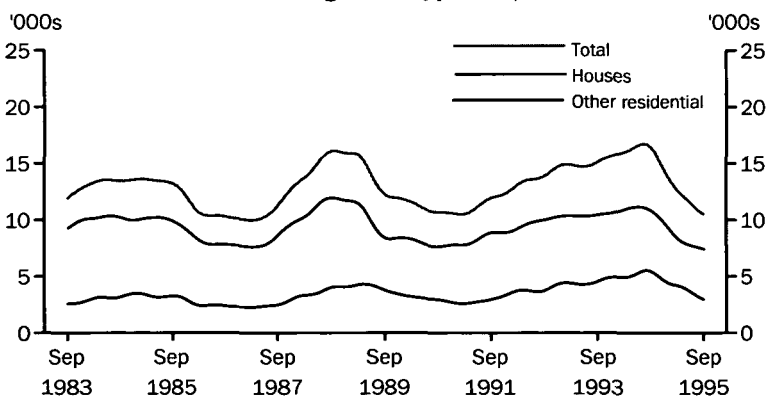
Up to this point, this chapter has provided an overview of the construction industry as a whole. The industry has three broad areas of activity — residential building, non-residential building and engineering construction. These sectors are examined in more detail below.

### Residential building

Residential building involves the construction of dwelling units, which are separated into new houses, new other residential building (flats, apartments, villa units, townhouses, duplexes, etc.) and dwellings created as part of alterations and additions to existing buildings (including conversions to dwelling units) and as part of the construction of non-residential building.

As can be seen from graph 20.4, after a period of decline throughout 1989 and 1990, total dwelling unit approvals grew steadily during 1991 and 1992. After levelling out for a short period from February to May 1993, total dwelling unit approvals again grew steadily before peaking in July 1994. At that point, the level of dwelling unit approvals was 4% above that of the last peak in the trend series in October 1988. Since July 1994, however, the trend for total dwelling unit approvals has declined continuously and to September 1995, was 36% below the July 1994 peak. Approvals for separate houses, which account for nearly 70% of all dwelling units approved, followed a similar pattern.

20.4 Number of dwelling units approved, trend estimates



Source: *Building Approvals, Australia* (8731.0).

### New houses

Graph 20.5 illustrates the approximately four year cyclical pattern of new house commencements. Lows were recorded in 1982–83, 1986–87, and 1990–91, with peaks in 1984–85, 1988–89 and 1993–94. Throughout 1992–93 and 1993–94, new house construction was in a growth phase,

with the number of commencements peaking in the June quarter 1994. New house commencements have since fallen in each quarter of 1994–95. House completions generally follow a similar pattern to commencements.

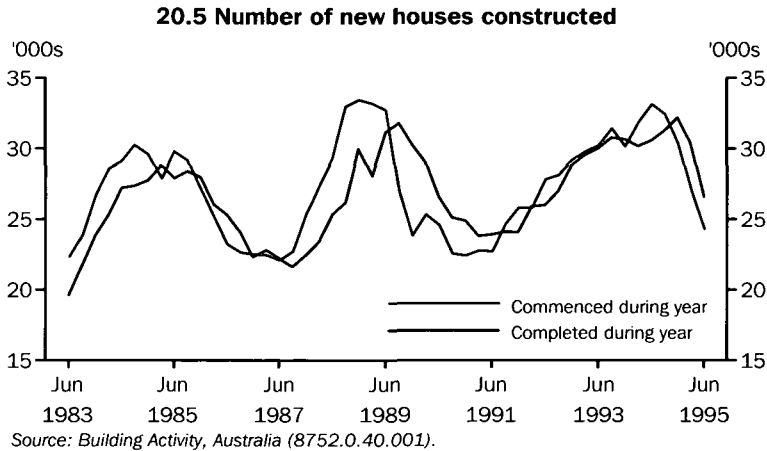


Table 20.6 shows that the number of new houses approved in 1994–95 was 115,019, a decrease of 12% over the 1993–94 figure of 130,483. Private sector approvals dominated, contributing 98% to the total number of new houses approved.

The estimated number of new houses commenced in 1994–95 was 114,562, a decrease of 9% over the 1993–94 estimate (126,513).

New house completions (120,725) decreased by 1% over the 1993–94 estimate of 122,243.

### New other residential building

The level of activity of other residential building construction is highly variable and does not follow the regular pattern experienced in house construction. This is because of the generally larger size of other residential building construction jobs and the extent of speculative building of private townhouses, flats, home units and similar other residential building projects.

Table 20.6 shows that in 1994–95, 52,225 new other residential dwelling units were approved, a decrease of 4% from the 1993–94 figure of 54,222. Of the 52,225 new other residential dwelling units approved, 47,355 (91%) were owned by the private sector. In 1994–95 public sector owned new other residential building approvals (4,870) were slightly lower than in 1993–94 (4,941). Of the 52,225 new other residential dwelling units approved in 1994–95, 57% were semi-detached, row or terrace houses, townhouses, etc., while 43% were flats, units or apartments, etc.

It is apparent that there has been an increase in new other residential building activity in recent years, in both real terms and as a percentage of total housing activity. The number of new other residential dwelling unit approvals, expressed as a proportion of total dwelling unit approvals, has risen from 26% in 1991–92, to 27% in 1992–93, 29% in 1993–94 and 31% in 1994–95.

The number of new other residential dwelling units commenced in Australia during 1994–95 was 51,745, slightly higher than the 1993–94 figure of 51,409.

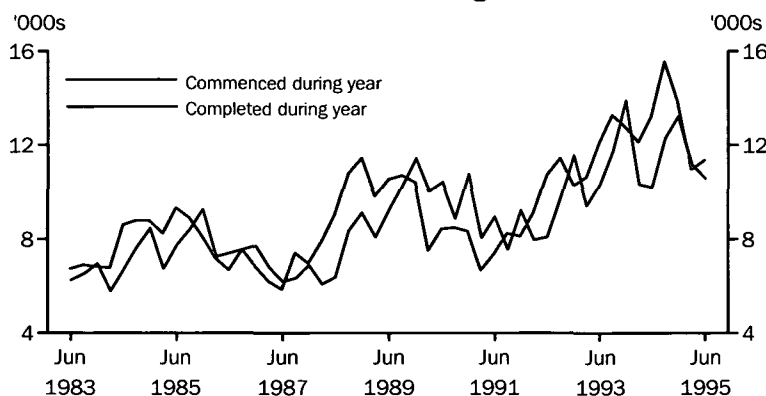
New other residential dwelling unit completions in 1994–95 totalled 47,228, a rise of 2% over the 1993–94 figure of 46,125.

## 20.6 Residential building, 1994–95

	New houses	New other residential building	Conversions, etc.
Private sector			
Approved	112 468	47 355	3 791
Commenced	111 951	46 891	3 287
Completed	117 711	42 542	2 725
Public sector			
Approved	2 551	4 870	49
Commenced	2 611	4 854	61
Completed	3 014	4 686	62
<b>Total</b>			
Approved	115 019	52 225	3 840
Commenced	114 562	51 745	3 348
Completed	120 725	47 228	2 787

Source: *Building Approvals, Australia (8731.0)* and *Building Activity, Australia (8752.40.001.0)*.

## 20.7 New other residential dwelling units constructed



Source: *Building Activity, Australia (8752.0.40.001)*.

### Conversions, etc.

Apart from the construction of new residential buildings, dwellings can be created as part of alterations and additions to existing buildings (including conversions to dwelling units) and as part of the construction of non-residential building.

Table 20.6 shows that in 1994–95, 3,840 such dwelling units were approved, a 7% decrease from the 1993–94 figure of 4,139.

The number of dwelling units commenced in Australia during 1994–95 as part of alterations and additions to existing buildings (including conversions to dwelling units) and as part of the construction of non-residential building was 3,348, 14% fewer than the 3,899 commenced in 1993–94. Of these dwellings commenced in 1994–95, 1,879 (56%) were in New South Wales and 1,037 (31%) were in Victoria.

Dwelling unit completions as part of alterations and additions to existing buildings (including conversions to dwelling units) and as part of the construction of non-residential building in 1994–95 totalled 2,787, an increase of 17% over the 1993–94 figure of 2,382.

### Value of residential building

Approvals for total new residential building were valued at \$15,471 million in 1994–95, slightly below the 1993–94 figure of \$15,685 million. New house approvals were valued at \$10,943 million, 6% below the

1993–94 figure of \$11,669 million. The value of new house approvals in 1994–95 represented 71% of the total value of new residential building approvals, compared with 74% in 1993–94. Approvals for alterations and additions to residential building totalled \$2,433 million in 1994–95, a 6% rise over the 1993–94 figure (\$2,289 million).

The value of work done on new residential buildings in 1994–95 was \$15,920 million, making up 56% of the total value of building work done. The value of work done on alterations and additions to residential building was \$2,597 million.

### 20.8 Value of residential building, 1994–95 (\$ million)

	Approved	Work done
New residential buildings		
New houses	10 943	11 557
New other residential buildings	4 528	4 364
Total new residential building	15 471	15 920
Alterations & additions to residential buildings(a)	2 433	2 597

(a) Valued at \$10 000 or more.

Source: *Building Approvals, Australia* (8731.0) and *Building Activity, Australia* (8752.0.40.001).

### Non-residential building

The value of non-residential building approved in Australia in 1994–95 was \$9,615 million, a 9% increase over the 1993–94 figure of \$8,786 million. Rises were recorded in all categories except Hotels, motels and other short term accommodation buildings, which fell by \$11 million (2%). Other business premises which fell by \$126 million (10%), Religious buildings which fell by \$3 million (4%) and Health buildings which fell by \$338 million (35%). In

percentage terms, the largest rise was in the approval of Entertainment and recreational buildings, which increased from \$741 million to \$1,167 million, a rise of 57%. Other significant rises were in Shops, up \$404 million to \$1,803 million (29%), Factories, up \$153 million to \$870 million (21%) and Miscellaneous which rose by \$114 million to \$621 million (22%).

### 20.9 Value of non-residential building (\$ million)

Class of building	1993–94		1994–95	
	Approved	Work done	Approved	Work done
Hotels, etc.	622	291	611	479
Shops	1 399	1 421	1 803	1 916
Factories	717	752	870	874
Offices	1 341	1 713	1 472	1 654
Other business premises	1 284	934	1 158	1 247
Educational	1 124	1 133	1 203	1 128
Religious	76	79	73	75
Health	974	957	636	861
Entertainment & recreational	741	780	1 167	892
Miscellaneous	508	499	621	548
<b>Total non-residential building(a)</b>	<b>8 786</b>	<b>8 558</b>	<b>9 615</b>	<b>9 673</b>

(a) Valued at \$50 000 or more.

Source: *Building Approvals, Australia* (8731.0) and *Building Activity, Australia* (8752.0.40.001).



The total value of work done on non-residential building in 1994–95 was \$9,673 million, an increase of 13% over the 1993–94 figure of \$8,558 million. This follows a 2% fall from 1992–93 to 1993–94. Increases in the value of work done in 1994–95, in the categories of Hotels, etc. (65%), Shops (35%), Factories (16%), Other business premises (34%), Entertainment and Recreation (14%) and Miscellaneous (10%) more than offset falls in the value of work done in the categories of Offices (3%), Religious (5%) and Health (10%).

### Building activity at constant prices

Estimates of the value of building (residential and non-residential) work done at average 1989–90 prices are presented in table 20.10 below. Constant price estimates measure changes in value after the direct effects of price changes have been eliminated.

**20.10 Value of building work done at average 1989–90 prices (\$ million)**

New residential building				Alterations & additions to residential buildings	Non-residential building	Total building
Houses	Other residential buildings	Total				
1989–90	9 665	3 020	<b>12 685</b>	2 121	15 548	<b>30 355</b>
1990–91	8 213	2 582	<b>10 795</b>	2 040	13 588	<b>26 423</b>
1991–92	8 530	2 445	<b>10 975</b>	1 941	10 386	<b>23 302</b>
1992–93	9 822	3 273	<b>13 095</b>	2 061	9 285	<b>24 441</b>
1993–94	10 650	3 844	<b>14 494</b>	2 180	9 112	<b>25 785</b>
1994–95	10 536	4 473	<b>15 009</b>	2 359	10 139	<b>27 507</b>

Source: *Building Activity, Australia* (8752.0.40.001).

At average 1989–90 prices, the value of building work done increased by \$1,722 million (7%) to \$27,507 million in 1994–95, following a rise of 5% in 1993–94.

The bulk of this rise occurred in non-residential building, which increased by 11% from \$9,112 million in 1993–94 to \$10,139 million in 1994–95. The value of work done on new houses fell 1%, the value of work done on new other residential buildings rose by 16% and the value of work done on alterations and additions to residential buildings rose by 8%.

### Engineering construction

This section contains estimates of engineering construction activity in Australia for both public and private sector organisations. These estimates, together with the preceding data on residential and non-residential building, complete the picture of construction activity in Australia.

The total value of engineering construction work done during 1994–95 was \$13,002 million, a \$524 million (4%) rise on the 1993–94 estimate of \$12,478 million

(table 20.11). Engineering construction work done for the public sector increased by \$342 million (4%) to \$9,095 million and work done for the private sector rose by \$182 million (5%) to \$3,907 million.

Overall, significant expenditure occurred in the categories of Roads, highways and subdivisions (32% of the total value), Telecommunications (17%), Heavy industry (13%) and Electricity generation, transmission and distribution (11%).

In terms of work done for the public sector, engineering construction activity centred around the categories of Roads, highways and subdivisions, which accounted for 33% of total activity (down from 35% in 1993–94), Telecommunications which was 24% (up from 19% in 1993–94) and Electricity generation, transmission and distribution which was 14% (down from 15% in 1993–94).

In terms of work done for the private sector, major construction activity was undertaken in the categories of Heavy industry (42% of total expenditure, down from 43% in 1993–94) and Roads, highways and subdivisions (28%, down from 31% in 1993–94).

### 20.11 Value of engineering construction work done (\$ million)

	1993-94			1994-95		
	For the private sector	For the public sector	Total	For the private sector	For the public sector	Total
Roads, highways & subdivisions	1 145	3 103	<b>4 248</b>	1 106	2 998	<b>4 104</b>
Bridges	10	329	<b>339</b>	6	268	<b>274</b>
Railways	39	694	<b>732</b>	29	932	<b>961</b>
Harbours	69	131	<b>200</b>	26	81	<b>107</b>
Water storage & supply	145	598	<b>741</b>	267	455	<b>722</b>
Sewerage & drainage	109	532	<b>641</b>	73	535	<b>608</b>
Electricity generation, transmission & distribution	152	1 341	<b>1 493</b>	175	1 286	<b>1 461</b>
Pipelines	140	120	<b>260</b>	171	129	<b>300</b>
Recreation	223	155	<b>377</b>	325	138	<b>463</b>
Telecommunications	83	1 630	<b>1 713</b>	73	2 202	<b>2 275</b>
Heavy industry	1 604	106	<b>1 710</b>	1 644	62	<b>1 706</b>
Other	7	14	<b>22</b>	12	9	<b>21</b>
<b>Total</b>	<b>3 725</b>	<b>8 753</b>	<b>12 478</b>	<b>3 907</b>	<b>9 095</b>	<b>13 002</b>

Source: *Engineering Construction Activity, Australia* (8762.0.40.001).

### Price Indexes of Materials Used in Building

Two price indexes measure the changes in prices of selected materials used in the construction of buildings — one for materials used in house building, the other for materials used in building other than house building.

### Price Index of Materials Used in House Building

Table 19.8 shows the changes in prices of selected materials used in the construction of houses in each capital city statistical division.

The All groups index (weighted average of the six State capital cities) increased 3.0% (4.6 index points) from 1993-94 to 1994-95. This follows a 4.8% (6.9 index points) increase in the previous financial year.

Hobart (up 4.1 %) and Sydney, Melbourne and Perth (all up 3.4%) recorded the largest increases. All capital cities recorded increases with the smallest occurring in Adelaide (up 1.5%).

### Price Index of Materials Used in Building Other than House Building

The All groups index (weighted average of six State capital cities) increased by 2.7% (or 2.9 index points) from 1993-94 to 1994-95. This follows a 1.4% (1.5 index points) increase between 1992-93 and 1993-94 (table 19.9).

The large increases in the index occurred in Sydney (up 3.1%) and Adelaide and Perth (both up 2.8%). All capital cities recorded increases with the smallest occurring in Hobart (up 1.9%).

### Labour costs

Average labour costs per employee in the construction industry increased by 4.8% between 1991-92 and 1993-94 to \$35,357. Labour costs per employee continued to be higher than the all industries average of \$32,755, primarily due to higher earnings, superannuation and workers' compensation costs (table 20.12).

The percentage distribution of labour costs remained fairly constant between 1991-92 and 1993-94 with earnings accounting for 87.6% of total labour costs. Superannuation accounted for 5.6%, payroll tax 3.1% and workers' compensation 3.1% (table 20.13).

### 20.12 Average labour costs per employee, construction industry (\$)

	1991-92		1993-94	
	Construction	All industries	Construction	All industries
Earnings	29 516	27 404	30 990	28 958
Other labour costs				
Superannuation	2 012	1 521	1 977	1 829
Payroll tax	930	1 079	1 106	1 131
Workers' compensation	1 086	582	1 090	598
Fringe benefits tax	206	219	195	240
Total other labour costs	4 233	3 401	4 368	3 797
<b>Total labour costs</b>	<b>33 749</b>	<b>30 805</b>	<b>35 357</b>	<b>32 755</b>

Source: *Labour Costs, Australia* (6348.0).

### 20.13 Labour costs as a percentage of total labour costs, construction industry, 1993-94

	% of total labour costs	
	Construction	All industries
Earnings	87.6	88.4
Other labour costs		
Superannuation	5.6	5.6
Payroll tax	3.1	3.5
Workers' compensation	3.1	1.8
Fringe benefits tax	0.6	0.7
Total other labour costs	12.4	11.6
<b>Total labour costs</b>	<b>100.0</b>	<b>100.0</b>

Source: *Labour Costs, Australia* (6348.0).

## Industrial disputes

Of the 558 industrial disputes during 1994, 24 or 4% affected the construction industry. As was noted earlier, employment in the construction industry makes up 7% of all

employment. These 24 disputes involved (either directly or indirectly) 11,300 construction industry employees and resulted in the loss of 20,200 working days.

### 20.14 Construction industry — industrial disputes which occurred during 1994

	Construction	All industries
<b>Total industrial disputes (No.)</b>	<b>24</b>	<b>558</b>
Employees involved (directly & indirectly) ('000)	11.3	264.5
Working days lost ('000)	20.2	501.1

Source: *Industrial Disputes, Australia* (6321.0) and the standard data service *Industrial Disputes, Australia* (6322.0.40.001).

Table 20.15 shows that, Australia wide, the construction industry recorded an average of 59 working days lost per thousand employees, 22% lower than the Australian all industries average of 76 working days lost per thousand employees. Western Australia was the most strike affected State with 154 working days lost per thousand construction

industry employees. This figure is 161% higher than the Australian average for the construction industry of 59 working days lost per thousand employees, and 267% higher than the Western Australian all industries average of 42 working days lost per thousand employees.

**20.15 Construction industry — working days lost due to industrial disputes, 1994(a)**  
(per thousand employees)

	Construction	All industries
NSW	1	99
Vic.	29	52
Qld	139	115
SA	19	35
WA	154	42
Tas.	—	29
NT	—	103
ACT	—	8
<b>Aust.</b>	<b>59</b>	<b>76</b>

(a) The basis for the calculation of working days lost per thousand employees was changed in January 1995 to use estimates of employees taken from the ABS Labour Force Survey only.

Source: *Industrial Disputes, Australia* (6321.0) and the standard data service, *Industrial Disputes, Australia, 1994* (6322.0.40.001).

## Trade union membership

The proportion of construction industry employees who are trade union members has been falling steadily since 1986.

In 1986, 48% of construction industry employees were trade union members. This figure fell to 47% in 1988, 45% in 1990, 42% in 1992 and 34% in 1994.

This fall in trade union membership was not restricted to the construction industry. In all industries the estimated average trade union

membership has also been falling steadily from 46% in 1986 to 42% (1988), 41% (1990), 40% (1992) and 35% (1994).

As might be expected, in the construction industry in 1994, permanently employed males were most likely to belong to trade unions with 45% of this category belonging to a union. Females employed in the construction industry were less likely to belong to trade unions with only 14% of permanently employed and less than half of 1% of casually employed females being trade union members (table 20.16).

**20.16 Construction industry — employees who were trade union members, August 1994**  
(%)

	Construction	All industries
<b>Males</b>		
Permanent	44.6	43.0
Casual	20.2	14.8
<b>Total</b>	<b>37.4</b>	<b>37.9</b>
<b>Females</b>		
Permanent	14.2	38.8
Casual	—	14.5
<b>Total</b>	<b>9.3</b>	<b>31.3</b>
<b>Persons</b>		
Permanent	41.3	41.3
Casual	17.5	14.7
<b>Total</b>	<b>34.1</b>	<b>35.0</b>

Source: *Trade Union Members, Australia* (6325.0.40.001).

## 20.17 Construction industry employees who were trade union members

Year	Construction	All industries
<b>August 1988</b>		
No. of members ('000)	157.5	2 535.9
Proportion of employees who are in trade unions (%)	47.1	41.6
<b>August 1990</b>		
No. of members ('000)	170.7	2 659.6
Proportion of employees who are in trade unions (%)	45.4	40.5
<b>August 1992</b>		
No. of members ('000)	123.9	2 508.8
Proportion of employees who are in trade unions (%)	42.4	39.6
<b>August 1994</b>		
No. of members ('000)	113.4	2 283.4
Proportion of employees who are in trade unions (%)	34.1	35.0
<b>Total number of employees ('000)</b>	<b>332.2</b>	<b>6 525.8</b>

Source: *Trade Union Members, Australia* (6325.0.40.001).

## Housing

Housing satisfies the essential human needs for shelter, security and privacy.

Internationally, shelter is recognised as a basic human right. The adequacy or otherwise of housing is therefore an important component of individual well-being. Housing also has an enormous significance in the national economy, with its influence on investment levels, interest rates, building activity and employment.

This part of the chapter provides a profile of the various aspects of housing in Australia, based on information from the 1994 Australian Housing Survey and from periodic surveys. Care should be taken when comparing statistics from different sources because of differences in the timing and conceptual bases of individual statistical collections on respective topics.

## Type of dwellings

The separate house is the most popular type of dwelling in Australia today making up 79% of all dwellings. Tasmania has the highest proportion of separate houses (85%) and the Northern Territory the lowest (63%). All other States and the Australian Capital Territory are in the range of 76 to 82%.

Flats or apartments are the next most common type of dwellings. Twelve per cent of dwellings in Australia are of this design. South Australia (6%) and Western Australia (7%) have relatively low percentages of flats or apartments. The Northern Territory with 25% has the highest proportion of flats or apartments.

Semi-detached, row or terrace houses and town houses comprise 8% of dwellings in Australia. South Australia and Western Australia are the only States which have more semi-detached type housing than flats or apartments, while the Australian Capital Territory has equal proportions of each type (9%). In South Australia there are over twice the number of semi-detached dwellings (16%) as there are flats or apartments (6%).

**20.18 Number of dwellings by State/Territory, 1994**  
(<sup>'000</sup>)

	Separate house	Semi-detached/row or terrace house/townhouse	Flat/unit/apartment	Other	Total
New South Wales	1 705.3	183.4	343.9	*4.6	<b>2 237.2</b>
Victoria	1 344.8	98.8	212.7	*1.3	<b>1 657.6</b>
Queensland	985.0	54.9	150.7	*3.4	<b>1 194.1</b>
South Australia	457.0	93.0	35.4	*2.5	<b>587.9</b>
Western Australia	521.3	71.1	45.2	*3.1	<b>640.7</b>
Tasmania	155.3	9.7	17.7	*0.5	<b>183.3</b>
Northern Territory	42.0	6.4	16.6	*1.4	<b>66.5</b>
Australian Capital Territory	89.9	10.4	10.3	—	<b>110.6</b>
<b>Australia</b>	<b>5 300.7</b>	<b>527.9</b>	<b>832.5</b>	<b>16.8</b>	<b>6 677.9</b>

Source: 1994 Australian Housing Survey.

## Standard of housing and facilities

The following topics contain information on certain physical features and facilities of dwellings and provide some indication of the standard of housing in Australia.

## Number and type of problems

In general, Australia's housing stock is in good condition, with 51% of dwellings having one or no problems. Over a quarter (27%) of all dwellings in Australia reported having no problems with the dwelling, just under a quarter reported one problem, and a further 18% reported two problems. Only 12% of dwellings reported having five or more problems.

Owners were most likely to report having no problems. Over a third of owners (34%) had no problem with their dwelling, whereas only about a fifth of other tenure types reported no problems.

The most commonly reported problem across all dwellings was infestation by pests (other than white ants). Nearly a third of dwellings (30%) reported having a problem with pests.

Electrical problems (26% of dwellings), problems with windows and draughts (each 21%) and mould or mildew (18%) were the next most common problems reported.

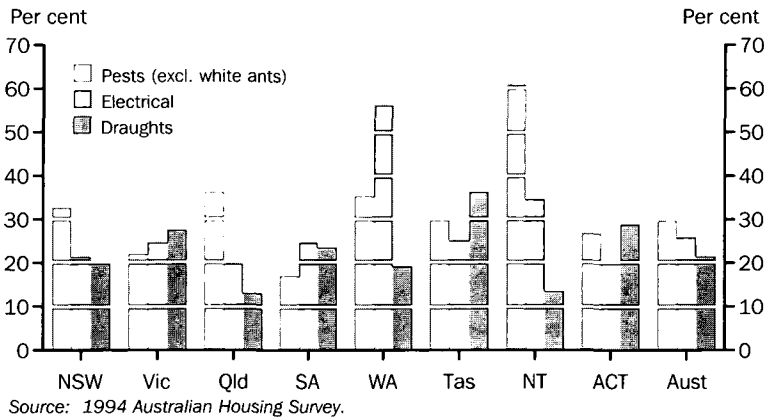
The most commonly reported problems varied between States and Territories. The

highest proportion of the incidence of infestation by pests (other than white ants) was in the Northern Territory at 61%, significantly higher than all other States and Territories. This was followed by Queensland and Western Australia at 36% and 35% respectively.

Dwellings in Western Australia reported the highest incidence of electrical problems (56%). Nearly half of all households in Western Australia reported power failures which lasted for three hours or more.

Tasmania reported proportionally more draughts at 36%, followed by the Australian Capital Territory at 29% and Victoria at 28%.

**20.19 Most common dwelling problems**



### Number of bedrooms

The most readily available indicator of dwelling size is the number of bedrooms.

Over half of all dwellings in Australia have three bedrooms (53%). Sixty-one per cent of separate houses have three bedrooms, while two bedroom dwellings are more common in semi-detached homes and flats and apartments (52% and 64% respectively).

Over a third of three bedroom dwellings only had two persons living in them (36%), a further 23% of three bedroom dwellings had three persons, and 19% had four persons. Sixteen per cent of three bedroom dwellings had only one person living in them.

### 20.20 Number of dwellings by dwelling structure and number of bedrooms, 1994 ('000)

No. of bedrooms	Separate house	Semi-detached/row or terrace house/townhouse	Flat/unit/apartment	Other	Total
Bedsitter	*3.6	*1.7	15.0	5.7	<b>26</b>
One bedroom	65	53.7	193.0	6.4	<b>318</b>
2 bedrooms	757	274.9	533.0	*3.9	<b>1 569</b>
3 bedrooms	3 241	184.4	87.0	*0.8	<b>3 513</b>
4 or more bedrooms	1 234	13.3	4.4	—	<b>1 252</b>
<b>Total</b>	<b>5 301</b>	<b>527.9</b>	<b>832.5</b>	<b>16.8</b>	<b>6 678</b>

Source: 1994 Australian Housing Survey.

Information on the incidence of other types of rooms such as bathrooms, toilets, laundries and lounge/dining/family rooms is available from the 1994 Australian Housing Survey.

#### Household energy use and conservation

Ninety per cent of households have some type of room heating. The most common type of fuel used is electricity, with 37% of households using this source for heating their dwelling. Mains gas (29%), followed by wood/coal (17%), are the next most common.

Electricity is by far the most common fuel used to heat water (61%), followed by mains

gas (31%). It is most commonly used in flats, units and apartments where 70% of households in these dwellings use electricity for heating water. In separate houses, the use of electricity (at 59%) is slightly lower than the overall average and the use of mains gas is about the same proportion (30%). A greater percentage of semi-detached row or terrace houses and townhouses use mains gas (39%) than the overall average, with slightly less than the average using electricity (58%). Solar energy is only prevalent in separate houses (6%), with very small proportions using this energy in other dwelling types (less than 1%).

### 20.21 Type of dwelling by type and purpose of fuel and location of insulation, 1994 ('000)

Fuel/insulation	Separate house	Semi-detached/row or terrace house/townhouse	Flat/unit/apartment	Other	Total
<b>Main source of fuel used to heat dwelling</b>					
No heating	451.0	63.3	153.8	4.5	<b>672.7</b>
Electricity	1 659.7	281.4	507.8	8.9	<b>2 457.8</b>
Mains gas	1 635.7	144.1	137.3	—	<b>1 917.0</b>
Wood/coal	1 094.3	18.9	8.9	—	<b>1 122.1</b>
Oil	178.3	5.0	6.7	—	<b>190.0</b>
Bottled gas	193.2	7.3	8.7	*3.1	<b>212.2</b>
Other	88.5	8.0	9.3	*0.3	<b>106.1</b>
<b>Main energy source used to heat water</b>					
Electricity	3 143.5	308.5	583.8	9.1	<b>4 044.8</b>
Mains gas	1 612.7	205.8	236.7	*0.7	<b>2 055.9</b>
Solar	294.9	8.1	*3.4	*0.5	<b>306.9</b>
Other	249.6	5.5	8.6	6.5	<b>270.3</b>
<b>Whether dwelling has insulation</b>					
Wall only	169.3	6.0	9.2	*2.2	<b>186.7</b>
Roof only	2 150.8	158.2	99.8	*1.2	<b>2 410.1</b>
Both	922.3	35.0	21.6	4.4	<b>983.2</b>
None	1 455.2	144.6	297.3	7.3	<b>1 904.3</b>
Unknown	603.1	184.1	404.7	*1.7	<b>1 193.6</b>
<b>Total</b>	<b>5 300.7</b>	<b>527.9</b>	<b>832.5</b>	<b>16.8</b>	<b>6 677.9</b>

Source: 1994 Australian Housing Survey.

## **A profile of Australia's rental tenants**

The Australian residential property market is complex and dynamic. Household groupings form, change, then disband. Many, perhaps most of those groupings go through various housing tenure arrangements, often involving changes in the type of dwelling and the physical characteristics. Economic conditions also change and bring with them different incentives for investment opportunities, particularly into the residential property market. An analysis of the whole issue of matching demand with supply or generating demand through supply requires a comprehensive set of data which not only establishes benchmarks and levels, but also looks at the rationale behind particular behaviour patterns. Any moves to change policies or economic conditions to help match the demand and supply require a detailed understanding of how the market works.

Analysts and policy-makers are interested in measuring both the stocks (the numbers and characteristics of different households in various tenure arrangements) and the flows, or changes over time in these variables. Three recent surveys conducted by the Australian Bureau of Statistics (ABS) provide some valuable insights into the Australian household residential market.

In July 1993, the Monthly Population Survey (of approximately 30,000 households) included questions on rental investors, that is, people who currently own residential property for rent in Australia, or had sold such a property in the previous 5 years, or intended investing in such a property in the following 2 years.

In April 1994, the Monthly Population Survey collected data on rental tenants, including renters, boarders, lodgers and those who live rent-free.

Between August and October 1994, there was a full housing survey conducted in 16,000 dwellings, covering details of

household members, physical aspects of the dwelling, physical condition, housing costs, income, education and labour force status of persons in the household.

The publications providing the results from these three surveys are listed in the bibliography at the end of this chapter. A summary of selected findings from the April 1994 Rental Tenants' Survey is presented below.

### **Who are rental tenants?**

In assessing the characteristics of rental tenants, it is most informative to see how different (or similar) they are to the rest of the population, notably owners and purchasers of the dwellings in which they live.

### **Life cycle (age and sex) analysis**

The survey showed that 61% of Australia's adult population either owned or were purchasing their home, while 25% (3,400,100 persons) were renters or boarders. The remaining 14% of people lived rent-free or had some other form of tenure.

Generally, there were consistent proportions of males and females in each of the occupancy types.

Renters/boarders tend to be concentrated in the younger age ranges. More than half of all renters were aged between 20–34 years and the median age group for renters was 30–34 years. In contrast, 47% of all owners and purchasers were aged between 30–49 years with the median age group being 45–49 years. Nearly 20% of all owners and purchasers were aged 65 or more compared with only 7% of renters/boarders. Those in the rent-free category also tended to be younger, with 75% aged 15–24 years. A significant proportion of these would be children living in the family home.



## State and Territory distributions

The majority of people in all States and Territories, with the exception of the Northern Territory, were owners/purchasers. Overall, owners/purchasers accounted for 61% of the Australian population. This proportion varied from a high of 65% in Tasmania to a low of 44% for persons resident in the Northern Territory.

The Northern Territory was the only State or Territory with a greater proportion of renters/boarders than owners/purchasers (45% renters/boarders, 44% owners/purchasers).

The State with the next highest proportion of renters/boarders was Queensland (29%). The lowest proportions of renters/boarders occurred in Victoria and Tasmania (each 22%).

## Employment characteristics

The majority of persons in all occupancy types, with the exception of those living rent-free, were employed full-time.

Unemployed persons were less likely to be owners/purchasers and more likely to be renters/boarders. Unemployed persons accounted for only 3% of owners/purchasers but made up 12% of renters/boarders. Nearly half (47%) of all unemployed persons in April 1994 were renting or boarding, almost double the proportion of all persons (25%) who rent or board.

Proportionally fewer renters/boarders were not in the labour force than was the case for persons in other occupancy types. Only 30% of renters/boarders were not in the labour force, compared with 38% of owners/purchasers and 39% of those living rent-free.

In general, owners were older and more likely to be retired (and hence not in the labour force) than renters.

Similarly, those living rent-free were more likely to be younger and perhaps attending an educational institution and hence less likely to be employed full-time.

## Birthplace

Persons born outside Australia were more likely to own or be purchasing their dwelling than those born in Australia. Sixty-six per cent of the 3,574,200 persons born overseas, owned or were purchasing their home compared with 59% of Australian born. The propensity to rent or board was far more consistent between

Australian born and overseas born. Sixteen per cent of Australian born persons lived in rent-free accommodation, well above the 8% of the overseas born population.

Persons born in Europe had a propensity for home ownership of 76%, dominated by the sizeable population who were born in the United Kingdom and Ireland, of whom 71% owned or were purchasing their own home. Persons born in Italy (91%) and Greece (85%) had particularly high home ownership rates and hence very low proportions who rented.

In general, persons born in Asia had lower rates of home ownership and higher rates of renting than Australian born or the average for all overseas born persons. This is likely to be influenced by the fact that, in general, Asian born persons arrived in Australia much more recently than persons born in Europe.

People who have arrived in Australia more recently were less likely to own or be purchasing their own home. Sixty-five per cent of those who arrived in Australia since 1991 were renting in April 1994, compared with only 15% of those who arrived in Australia before 1971.

## Household type

Owners and purchasers accounted for 73% of the 6,468,800 households in Australia. Renters made up 25%, rent-free 1% and other types of occupancy less than 1%. These proportions are slightly different from those presented earlier for persons. The main difference is the very low proportion of rent-free and boarder households. Most of the persons boarding or living rent-free do so as part of a wider

household as opposed to being a household in their own right.

Renters accounted for a far greater percentage of one parent, one person and other households than they did for couple households. Renters accounted for 46% of one parent households, 35% of one person households and 46% of other households, but only 16% of all couple households.

### **What type of dwellings are rented and from whom?**

Over 90% of all owner and purchaser households lived in a separate house. However, the propensity for renting households to live in separate houses was much lower at just over 50%.

There were greater numbers of renting households than owner/purchaser households inhabiting semi-detached, row or terrace houses, or townhouses. Renting households accounted for 53% of all households in semi-detached, row or terrace houses, or townhouses. Renting households also occupied a greater number of flats, units or apartments. They accounted for 72% of all households occupying some type of flat, unit or apartment.

Data showing type of landlord is presented for income units who rent, board or live rent-free since the decisions about owning and renting, type of landlord and amount of rent to be paid are usually made at the income or financing unit within a family or household. Thus the data includes a sizeable number of income units (26%) who live rent-free and another group (21%) who rent from a person living in the same household. These two groups were predominantly young people, were employed part-time or were not in the labour force (most likely attending an educational institution) and were in the lowest income quintile.

However, there were over 7% of those living rent-free who were aged 65 years and over. Twenty-four per cent of income units who

rent, board or live rent-free rented from a real estate agent, 11% rented from a State or Territory housing authority and 16% rented from a private landlord who did not live in the same household as the tenant.

Two thirds of income units containing a couple (either with or without dependent children) rented privately, either through a real estate agent or through a private landlord. Contrasting that was the fact that 30% of one parent units rented from a public housing authority.

### **Size of rental dwellings**

The traditional measure of the size of a dwelling is the number of bedrooms.

Forty per cent of all rented dwellings had three bedrooms, 37% had two bedrooms (of which more than half were flats, units or apartments) and 14% had only one bedroom (including bedsitters).

### **Furnished or unfurnished?**

The great majority (84%) of rental dwellings were unfurnished. There was not a large difference between the proportions of partly furnished (7%) and fully furnished dwellings (5%). The most likely type of dwelling to be fully furnished was a flat, unit or apartment.

### **Whether tenants have a lease**

Just on two thirds of renting households at April 1994 did not have a lease. Nearly all (96%) of those renting from a public housing authority stated that they did not have a lease. However, public housing tenants generally enter into a tenancy agreement which assures secure tenure. Seventy-one per cent of those renting privately stated they did not have a lease. For those renting through a real estate agent, the picture was reversed with 61% stating that they had a lease in April 1994.

### Rental history

The survey included an assessment of rental tenant's rental history, in particular, the age when people first started renting, the number of years in rented accommodation and the frequency of moving house. For the purpose of this analysis, about 1.2 million non-dependant children living at home have been excluded. Exclusion of this group has a major impact on the numbers who live rent-free and those who rent from a relative in the same household.

Given that exclusion, 40% of all renters have lived in rental accommodation for more than ten years, while 10% had been in rental accommodation for less than one year. The median duration for rental tenancy was six years.

The distribution of long term renters by landlord type was quite diverse. Over three quarters (76%) of all tenants of State and Territory Housing Authorities had been in rental accommodation for more than ten years. Nearly 60% of those renting from their employer had been rental tenants for more than ten years (presumably mostly in similar arrangements to their current tenancy). For tenants renting from a real estate agent or privately from someone not in their own household, the proportions of long term tenants were 32% and 40% respectively.

Over a quarter (29%) of all households in Australia reported having no form of insulation in their dwelling. Flats and apartments are more likely to have no insulation than semi-detached or separate houses. Thirty-six per cent reported having insulation in their roof only — for separate houses, the proportion is 41%, while for semi-detached, row or terrace houses and townhouses it is 30%. A very small proportion of dwellings (3%) have insulation in the wall only, mainly occurring in separate houses. Only 15% of all dwellings have insulation in both the wall and roof.

### Home ownership and renting

Seventy per cent of the 6,677,900 dwellings in Australia were either owned or being purchased by their occupiers, according to the 1994 Australian Housing Survey. The most prevalent type of tenancy was ownership (42%). Buying and renting were equal second with 28% of households in each of these situations. Only 6% of households were renting from the government, with 21% of dwellings being leased from 'other' landlords which included real estate agents, private landlords and employers.

**20.22 Dwelling structure by tenure type, 1994**  
(<sup>'000</sup>)

Tenure type	Separate house	Semi-detached/row or terrace house/ townhouse	Flat/ unit/apartment	Other	Total
Owner	2 501.8	137.7	143.0	11.3	<b>2 793.9</b>
Purchaser	1 719.9	89.2	79.9	*1.3	<b>1 890.3</b>
Renter	975.5	290.4	576.7	*2.6	<b>1 845.1</b>
Rent free	80.2	7.3	18.4	*1.6	<b>107.4</b>
Other	23.2	*3.4	14.5	—	<b>41.2</b>
<b>Total</b>	<b>5 300.7</b>	<b>527.9</b>	<b>832.5</b>	<b>16.8</b>	<b>6 677.9</b>

Source: 1994 Australian Housing Survey.

Almost 34% of households who owned their own home were couples with no children. Another 30% of owners were couple households with dependent children. Lone

parent households accounted for 6% of owners and lone person households made up 24%.

Most separate houses were either owned outright (47%) or were being purchased (32%) by the residents. However, semi-detached homes, flats, units and apartments were more often rented.

A large proportion of purchasers were couple households with dependent children (54%). Only 28% of couple households who were purchasing did not have dependent children.

Eighty-one per cent of two-parent households owned or were buying their dwelling, with only 17% renting. In the case of lone parent families, the figure was 49% who were renting and also 49% who either owned or were purchasing their home.

### 20.23 Tenure by type of household, 1994 (<sup>'000</sup>)

Type of household	Owner	Purchaser	Renter	Rent-free	Other	Total
Couple only	942.9	401.3	296.8	20.9	*3.3	<b>1 665.2</b>
Couple with dependants	848.1	1 021.5	401.3	29.3	5.4	<b>2 305.5</b>
Lone parent	165.2	115.9	281.7	8.4	*3.1	<b>574.2</b>
Lone person	670.9	219.7	511.0	41.7	19.7	<b>1 463.0</b>
Other	166.8	131.9	354.3	7.3	9.6	<b>670.0</b>
<b>Total</b>	<b>2 793.9</b>	<b>1 890.3</b>	<b>1 845.1</b>	<b>107.4</b>	<b>41.2</b>	<b>6 677.9</b>

Source: 1994 Australian Housing Survey.

The pattern of different types of tenure varies across States and Territories.

Victoria had the highest level of home ownership with 74% of dwellings either being purchased or owned outright. The lowest level of home ownership, at 44%, was recorded in the Northern Territory. Only 14% of homes are owned outright in the Northern Territory, well below the national average of 42%.

There was a high percentage of purchasers in the Australian Capital Territory (36%)

compared to the Australian average (28%). All other States had proportions between 25 and 32%.

In the Northern Territory, over 50% of dwellings were rented, with 21% being leased from the Government. This is over three times the figure for Australia and nearly six times the Victorian equivalent. The Australian Capital Territory also had a high percentage of renters at 35%, with 13% of dwellings in the Australian Capital Territory being rented from the Government.

### 20.24 Tenure by State/Territory, 1994 (<sup>'000</sup>)

State/Territory	Owner	Purchaser	Renter			Rent-free	Other	Total
			Public	Private	Total(a)			
NSW	984.6	577.7	157.0	425.2	630.6	32.0	12.3	<b>2 237.2</b>
Vic.	733.6	498.6	61.0	307.4	392.1	24.0	9.2	<b>1 657.6</b>
Qld	469.1	335.2	49.0	270.1	359.4	21.4	8.9	<b>1 194.1</b>
SA	241.8	167.4	65.6	83.3	163.3	11.4	*4.0	<b>587.9</b>
WA	241.4	205.3	40.3	120.7	178.8	10.7	4.6	<b>640.7</b>
Tas.	82.8	46.5	13.3	31.0	47.6	4.9	*1.4	<b>183.3</b>
NT	9.5	19.5	14.2	11.9	34.9	*2.4	*0.1	<b>66.5</b>
ACT	31.1	40.1	14.2	21.9	38.3	*0.6	*0.5	<b>110.6</b>
<b>Aust.</b>	<b>2 793.9</b>	<b>1 890.3</b>	<b>414.8</b>	<b>1 271.4</b>	<b>1 845.1</b>	<b>107.4</b>	<b>41.2</b>	<b>6 677.9</b>

(a) Total renters includes a small number of 'other' landlord types (total 158 900).

Source: 1994 Australian Housing Survey.

## Accessibility and affordability

The ability of people to acquire housing depends on two considerations: their ability to buy or rent housing in the first instance (housing accessibility) and their ability to subsequently maintain their housing financial commitments (housing affordability). The cost of acquiring and/or maintaining housing is a major component in the cost of living. Some measures of the cost and financing of housing are shown in the following statistics.

The unit used in the statistics on housing accessibility and affordability varies between 'household' and 'income unit', depending on the subject. For statistical purposes a household is a social unit, a group of people who live together in a single dwelling with common housekeeping arrangements. An income unit, in simple terms, is more in the nature of an economic unit, which may comprise only some members of one or more households, for example, a married couple owning, buying or maintaining the cost of a dwelling, but excluding dependent or

non-dependent children living with them. It is estimated that there were 6.7 million households and 8.8 million income units in 1994.

### Recent home buyers

Of the 894,500 households who purchased a dwelling between January 1992 and August 1994, 37% were buying for the first time.

Almost three quarters of these first home buyers (74%) bought an established home.

Three quarters of first home buyers paid under \$135,000 for their home. The proportion was higher for those in this category who purchased a new home (80%).

Just over one tenth of recent first home buyers (11%) did not take out a home loan for the purchase of their dwelling. Most took out one home loan (84%) and a small proportion had two home loans (4%).

**20.25 Recent home buyers(a) — type of home buyer by State/Territory and purchase price, 1994 ('000)**

Purchase price	Recent first home buyers	Recent changeover buyers	Total
New South Wales			
\$1 - \$84 000	15.4	10.1	25.5
\$84 001 - \$110 000	25.5	12.3	37.8
\$110 001 - \$135 000	16.4	20.1	36.4
\$135 001 - \$180 000	23.0	38.4	61.5
More than \$180 000	22.1	57.8	79.9
Total	103.1	142.3	245.4
Victoria			
\$1 - \$84 000	19.2	17.4	36.7
\$84 001 - \$110 000	28.4	22.8	51.2
\$110 001 - \$135 000	18.1	21.2	39.3
\$135 001 - \$180 000	*7.7	23.5	31.2
More than \$180 000	*4.5	29.6	34.1
Total	78.5	116.9	195.4

For footnotes see end of table.

...continued

**20.25 Recent home buyers(a) — type of home buyer by  
State/Territory and purchase price, 1994 — continued  
('000)**

Purchase price	Recent first home buyers	Recent changeover buyers	Total
<b>Queensland</b>			
\$1 – \$84 000	13.6	18.8	<b>32.4</b>
\$84 001 – \$110 000	24.5	33.5	<b>58.0</b>
\$110 001 – \$135 000	14.5	25.9	<b>40.4</b>
\$135 001 – \$180 000	10.1	32.4	<b>42.5</b>
More than \$180 000	*1.4	21.4	<b>22.8</b>
Total	64.1	135.2	<b>199.3</b>
<b>South Australia</b>			
\$1 – \$84 000	15.8	11.3	<b>27.1</b>
\$84 001 – \$110 000	7.0	9.7	<b>16.7</b>
\$110 001 – \$135 000	*2.8	10.6	<b>13.3</b>
\$135 001 – \$180 000	*2.5	8.9	<b>11.4</b>
More than \$180 000	*0.3	6.6	<b>6.9</b>
Total	28.3	48.8	<b>77.1</b>
<b>Western Australia</b>			
\$1 – \$84 000	18.4	24.0	<b>42.4</b>
\$84 001 – \$110 000	11.0	15.9	<b>26.9</b>
\$110 001 – \$135 000	4.8	12.3	<b>17.1</b>
\$135 001 – \$180 000	*3.5	17.9	<b>21.4</b>
More than \$180 000	*2.4	16.4	<b>18.8</b>
Total	40.4	86.9	<b>127.3</b>
<b>Tasmania</b>			
\$1 – \$84 000	6.1	3.9	<b>10.0</b>
\$84 001 – \$110 000	*1.2	4.8	<b>6.0</b>
\$110 001 – \$135 000	*0.7	3.5	<b>4.2</b>
\$135 001 – \$180 000	*0.4	2.2	<b>2.7</b>
More than \$180 000	—	*1.5	<b>*1.5</b>
Total	8.4	16.4	<b>24.9</b>
<b>Northern Territory</b>			
\$1 – \$84 000	*1.9	—	<b>*1.9</b>
\$84 001 – \$110 000	*1.8	*0.9	<b>*2.8</b>
\$110 001 – \$135 000	*0.6	*0.9	<b>*1.5</b>
\$135 001 – \$180 000	*0.2	*1.2	<b>*1.4</b>
More than \$180 000	*0.1	*1.3	<b>*1.4</b>
Total	*4.7	*4.3	<b>9.0</b>
<b>Australian Capital Territory</b>			
\$1 – \$84 000	*0.2	*0.5	<b>*0.7</b>
\$84 001 – \$110 000	*0.5	*0.5	<b>*1.0</b>
\$110 001 – \$135 000	2.8	*1.5	<b>4.3</b>
\$135 001 – \$180 000	2.7	3.3	<b>5.9</b>
More than \$180 000	*0.4	3.6	<b>4.0</b>
Total	6.6	9.6	<b>16.2</b>
<b>Australia</b>			
\$1 – \$84 000	90.7	86.0	176.7
\$84 001 – \$110 000	100.0	100.5	200.4
\$110 001 – \$135 000	60.6	95.9	156.6
\$135 001 – \$180 000	50.2	127.8	178.0
More than \$180 000	31.2	138.2	169.3
<b>Total</b>	<b>334.2</b>	<b>560.3</b>	<b>894.5</b>

(a) Households who purchased a home in the years 1992, 1993 and before August 1994.

Source: 1994 Australian Housing Survey.

## Home buyers

In 1994, most home buyers were purchasing separate houses (91%). A large proportion of these were paying between \$100 and \$200 per week on their home loans (41%).

Only 4% of home buyers were paying more than \$400 per week on their home loans, and 8% paid less than \$50 per week.

There were approximately 894,500 people who bought a home in Australia during the three years from January 1992 to August 1994. First home buyers accounted for 37% of these. The remainder were changeover buyers, i.e. people who have previously owned or part-owned a home. First home buyers during 1992 to 1994 accounted for 7% of all owners and buyers in Australia in 1994.

The typical first home buyer was a couple household (with or without dependants). They were usually aged between 25 and 34 years, were well-qualified and were born in Australia. Generally they bought three bedroom separate houses. The prices paid for the houses were biased towards the lower end of the market.

Some comparisons can be drawn between certain characteristics of the total population and those of first home buyers and changeover buyers during the periods January 1992 to August 1994 and January 1988 to October 1990. Some care should be exercised when comparing the numbers of recent first home buyers and changeover buyers since the periods for which data was collected are slightly different. When comparing the 1994 Australian Housing Survey (AHS) and 1990 Income and Housing Costs and Amenities figures, it should be noted that the period considered for recent home buyers in the 1994 survey was 32 months (1992, 1993 and 1994 until August when the survey was conducted) and the 1990 survey period for recent home buyers was 34 months (1988, 1989 and 1990 until October). Comparisons using proportions do not have these problems.

From the 1994 survey there was a slightly higher proportion of couples (with and

without dependants) among first home buyers (68%) than in the general population (59%) and an even higher proportion among changeover buyers (71%). This is similar to the 1990 results with a higher proportion of couples in the first home buyer population (69%) than the general population (63%) and the highest proportion among changeover buyers (73%).

The 1994 survey found that first home buyer households were younger than the general home buyer population. Well over half the reference persons in first home buyer households were aged between 25–34 years (56%), compared with only 20% for all households in Australia. Around 22% of changeover buyers were aged from 25–34 years with the majority (33%) aged from 35–44 years. Again, this is similar to the 1990 findings, with first home buyers mostly aged 25–34 years (54%), and the same proportion, as in 1994, of the general population aged 25–34 years (20%). The situation was also the same in 1990 for changeover buyers, with 23% aged 25–34 years and 31% aged 35–44 years.

## Housing costs

In 1994, nearly 40% of Australian households with stated housing costs paid less than \$49 a week in housing costs. Most of these were owner households (87%).

In mean terms, renters (\$118 per week) paid more than owners (\$38 per week), but purchasers (\$220 per week) had the highest housing costs.

In 1994, over 73% of rental dwellings in Australia were rented at below \$150 per week, with 39% rented for less than \$100 per week.

Seventy-one per cent of renter households with income below \$269 per week (in the lowest income quintile) paid less than \$100 a week in rent for a dwelling, while 60% of renter households with income over \$1,169 per week (in the highest income quintile) paid \$150 or more per week in rent.

### 20.26 Housing costs by tenure type, 1994(a) (<sup>'000</sup>)

Weekly housing costs	Owner	Purchaser	Renter	Total
\$1 – \$49	2 070.8	54.9	252.9	<b>2 378.6</b>
\$50 – \$99	308.5	173.4	439.8	<b>921.6</b>
\$100 – \$149	86.9	299.8	593.9	<b>980.7</b>
\$150 – \$199	32.7	364.3	339.8	<b>736.9</b>
\$200 – \$299	21.9	508.3	111.6	<b>641.7</b>
\$300 – \$399	7.9	177.3	21.2	<b>206.4</b>
\$400 – \$599	3.8	90.1	10.5	<b>104.4</b>
\$600 or more	0.5	37.6	3.0	<b>41.1</b>
<b>Total</b>	<b>2 532.9</b>	<b>1 705.7</b>	<b>1 772.7</b>	<b>6 011.4</b>

(a) Includes only households with stated housing costs.

Source: 1994 Australian Housing Survey.

Overall, almost three quarters (74%) of all households (with stated housing costs) paid 25% or less of their income on housing costs. Nearly all owners (93%) paid 25% or less of their income on housing costs, while only

62% of renters and 59% of purchasers paid 25% or less. Purchasers had higher incomes than renters, with 32% of purchasers but only 12% of renters falling within the highest income quintile.

### 20.27 Households(a) tenure type by weekly income quintiles by housing costs as a proportion of income, 1994 (<sup>'000</sup>)

	Weekly income quintile					
Housing costs as % of income	Lowest	2nd	3rd	4th	Highest	Total
Owner						
25% or less	526.2	546.6	433.6	410.7	444.6	2 361.7
More than 25%	123.0	34.3	9.6	*2.2	*2.1	171.2
More than 30%	105.5	23.3	4.7	*1.1	*1.6	136.2
More than 40%	79.1	10.6	*2.8	*0.8	*1.2	94.5
More than 50%	64.5	7.8	*1.6	*0.8	*0.5	75.2
Total	649.2	580.9	443.2	412.9	446.7	2 532.9
Purchaser						
25% or less	16.2	45.2	157.0	334.2	451.8	1 004.4
More than 25%	78.2	133.8	231.6	168.1	89.7	701.3
More than 30%	72.8	113.6	166.2	96.2	45.3	494.1
More than 40%	63.3	71.2	67.0	36.6	17.4	255.5
More than 50%	52.9	42.8	27.7	16.0	5.5	144.9
Total	94.3	179.0	388.5	502.3	541.5	1 705.7
Renter						
25% or less	172.5	184.3	267.9	274.4	201.4	1 100.6
More than 25%	260.7	272.9	110.4	22.9	5.3	672.2
More than 30%	224.2	201.0	43.4	13.6	*1.9	484.1
More than 40%	187.6	96.2	6.8	*3.6	*0.6	294.8
More than 50%	142.6	35.5	*2.1	*1.2	—	181.4
Total	433.2	457.2	378.3	297.3	206.7	1 772.7
Total						
25% or less	714.9	776.2	858.5	1 019.3	1 097.7	4 466.6
More than 25%	461.9	441.0	351.5	193.2	97.1	1 544.7
More than 30%	402.5	337.9	214.4	110.8	48.8	1 114.4
More than 40%	330.0	178.1	76.7	40.9	19.2	644.9
More than 50%	260.0	86.1	31.4	17.9	6.0	401.5
Total	1 176.8	1 217.2	1 210.0	1 212.6	1 194.9	6 011.4

(a) Households with stated housing costs.

Source: 1994 Australian Housing Survey.



## House price index

The price indexes of established houses and project homes over recent years are shown in tables 20.28 and 20.29.

During 1994–95, Canberra was the only capital city in which established house prices fell, recording a decrease of 3%. In Darwin, the trend of steadily increasing house prices, 16% in 1992–93 and 17% in 1993–94, slowed slightly to an increase of 14% in 1994–95. Established house prices in Hobart increased again by 5%, continuing the trend over the last three years. This was also the case in Sydney where established house prices increased again, from 3% in 1993–94 to 5% in 1994–95. In Perth, established house prices continued to rise, increasing by 4% in 1994–95, which was less than the 6% rise in 1993–94. In 1994–95, Melbourne established

house prices rose by 3%, about the same as for 1993–94, while in Adelaide established house prices, which had dropped by 1% in 1993–94, increased by 2%. Brisbane established house prices increased by 1% in 1994–95, slightly lower than the 2% rise in 1993–94.

All capital cities, with the exception of Canberra, had increases in project home prices in 1994–95. In Canberra, the price of project homes, which had increased only slightly in 1993–94 (0.7%), fell by 3% in 1994–95. All other capital cities showed increases, ranging from 2% in Sydney, Melbourne and Brisbane, up to 6% in Darwin.

The price index of materials used in house building is contained in *Chapter 19, Prices*.

**20.28 Established House Price Index**  
(Reference base year 1989–90 = 100.0)

	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
Index no.								
1991–92	104.9	94.8	128.2	106.5	94.1	112.0	115.6	124.4
1992–93	105.3	93.1	134.9	110.1	98.4	116.6	133.6	134.2
1993–94	108.8	95.2	138.0	109.1	104.7	122.5	155.7	134.4
1994–95	113.7	97.9	139.3	111.7	109.0	129.0	178.1	130.4
% change from previous year								
1992–93	0.4	-1.8	5.1	3.4	4.6	4.1	15.6	7.9
1993–94	3.3	2.3	2.3	-0.9	6.4	5.1	16.5	0.1
1994–95	4.5	2.8	0.9	2.4	4.1	5.3	14.4	-3.0

Source: House Price Indexes: Eight Capital Cities (6416.0).

**20.29 Project Home Price Index**  
(Reference base year 1989–90 = 100.0)

	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
Index no.								
1991–92	103.1	101.8	105.2	105.4	90.6	110.1	107.8	123.7
1992–93	103.6	100.4	108.8	105.4	92.8	114.1	111.4	131.8
1993–94	105.8	103.9	110.1	111.4	96.2	117.7	118.6	132.7
1994–95	107.9	105.8	112.5	114.6	100.0	121.3	125.2	129.2
% change from previous year								
1992–93	0.5	-1.4	3.4	—	2.4	3.6	3.3	6.5
1993–94	2.1	3.5	1.2	5.7	3.7	3.2	6.5	0.7
1994–95	2.0	1.8	2.2	2.9	4.0	3.1	5.6	-2.6

Source: House Price Indexes: Eight Capital Cities (6416.0).

## Housing finance

Table 20.30 presents statistics of secured housing finance commitments made by significant lenders to individuals for the construction or purchase of dwellings for owner occupation.

In 1994–95, a total of \$42,307 million was committed for the purchase of 451,362 dwellings. This represents a decrease from the 1993–94 high of \$47,832 million for 544,485 dwellings. The value of housing loans decreased by about 12% from 1993–94 to 1994–95, and the number of loans decreased by 17%. In 1994–95, 78% of the money was used to purchase established dwellings, 17% to finance construction of new dwellings and the remainder (5%) was used to purchase newly erected dwellings.

Banks continued to be the predominant lenders and, in 1994–95, provided \$37,326 million (88% of all loans) to 398,089 individuals (88% of all borrowers) in finance commitments. This represents a 14% decrease in lending, and a 19% decrease in the number of loans by banks during 1994–95.

The permanent building societies showed a marked decrease in the number (26%) and value (21%) of loans during 1993–94 and 1994–95. This was in sharp contrast to the increases recorded during 1992–93 to 1993–94 of 22% in the number of, and 28% in the value of, loans.

In 1994–95, the average size loan from banks was \$93,800, from permanent building societies \$89,200, and from all types of lenders, \$93,700.

**20.30 Housing finance for owner occupation — number of dwelling units and value of commitments to individuals**

	Type of lender			
	Banks	Permanent building societies	Other lenders	Total
Construction of dwellings				
Number of dwelling units				
1989–90	52 091	3 576	6 916	<b>62 583</b>
1990–91	52 256	4 979	5 890	<b>63 125</b>
1991–92	60 229	7 372	6 941	<b>74 542</b>
1992–93	80 015	4 848	5 454	<b>90 317</b>
1993–94	89 498	5 504	3 907	<b>98 909</b>
1994–95	72 961	4 464	3 717	<b>81 142</b>
Value of commitments (\$m)				
1989–90	2 862.0	245.2	428.5	<b>3 535.7</b>
1990–91	3 043.9	372.9	404.4	<b>3 821.2</b>
1991–92	3 749.5	564.4	514.3	<b>4 828.3</b>
1992–93	5 637.8	402.9	409.4	<b>6 450.1</b>
1993–94	7 325.2	510.8	317.8	<b>8 153.8</b>
1994–95	6 446.5	429.2	350.8	<b>7 226.4</b>

...continued

**20.30 Housing finance for owner occupation — number of dwelling units and value of commitments to individuals — *continued***

	Type of lender			Total
	Banks	Permanent building societies	Other lenders	
Purchase of newly erected dwellings				
Number of dwelling units				
1989-90	8 148	1 309	4 861	14 318
1990-91	10 117	2 260	4 034	16 411
1991-92	11 925	3 481	4 360	19 766
1992-93	16 310	1 394	2 876	20 580
1993-94	22 290	1 666	1 276	25 232
1994-95	19 879	990	1 440	22 309
Value of commitments (\$m)				
1989-90	589.8	108.0	387.5	1 085.4
1990-91	773.2	201.5	345.5	1 320.3
1991-92	949.8	310.3	376.1	1 636.2
1992-93	1 420.4	127.5	202.4	1 750.3
1993-94	2 101.1	156.7	110.6	2 368.4
1994-95	2 035.7	98.8	140.2	2 274.7
Purchase of established dwellings				
Number of dwelling units				
1989-90	150 276	21 179	31 720	203 175
1990-91	155 369	29 853	28 963	214 185
1991-92	225 969	36 859	22 170	284 998
1992-93	306 474	23 347	12 420	342 241
1993-94	378 975	28 992	12 377	420 344
1994-95	305 249	21 271	21 391	347 911
Value of commitments (\$m)				
1989-90	10 607.2	1 525.7	2 205.9	14 338.8
1990-91	11 320.0	2 283.4	2 030.8	15 634.3
1991-92	17 563.0	2 922.6	1 588.4	22 073.9
1992-93	25 928.1	1 810.8	838.6	28 577.5
1993-94	34 076.8	2 330.2	902.8	37 309.8
1994-95	28 844.0	1 854.8	2 107.3	32 806.1
Total				
Number of dwelling units				
1989-90	210 515	26 064	43 497	280 076
1990-91	217 742	37 092	38 887	293 721
1991-92	298 123	47 712	33 471	379 306
1992-93	402 799	29 589	20 750	453 138
1993-94	490 763	36 162	17 560	544 485
1994-95	398 089	26 725	26 548	451 362
Value of commitments (\$m)				
1989-90	14 059.1	1 879.0	3 021.9	18 959.9
1990-91	15 137.2	2 857.9	2 780.7	20 775.7
1991-92	22 262.3	3 797.3	2 478.8	28 538.4
1992-93	32 986.4	2 341.3	1 450.4	36 778.0
1993-94	43 503.1	2 997.7	1 331.1	47 831.9
1994-95	37 326.2	2 382.7	2 598.2	42 307.1

Source: Housing Finance for Owner Occupation, Australia (5609.0).

## Government initiatives

The Commonwealth Government has developed an integrated set of policies for housing and urban development which are aimed at expanding the range and supply of secure, affordable and appropriate housing choices accessible to all Australians. Some of these are outlined below.

### Australian Urban Export Strategy

Government is working in partnership with industry to promote an internationally competitive housing and urban development sector. Activities include the development of a Best Practice Guide, a benchmarking project, management skills curriculum materials and an on-site waste management project. These activities, together with a range of regulatory reform initiatives, will contribute to improved industry efficiency and flexibility. Through the Urban Export Strategy, initiatives are in place to assist the housing and urban development industry to export knowledge and technology to neighbouring countries where the demand for housing and related products is high.

### Urban and regional development

The Australian Urban and Regional Development Review was established in 1993 to investigate the best means of achieving high standards of social equity, economic efficiency and environmental quality in urban development. The priorities of the Review were to conduct research into the best ways of ensuring that urban and regional development can:

- promote further economic and employment growth;
- improve opportunities for those disadvantaged because of where they live and work;
- protect the environment;
- maintain and upgrade transport and other infrastructure for economic development;
- recognise the changing character of Australia's population and related housing, transport, infrastructure and service needs.

The Review pursued its objectives through an extensive program of policy development, consultation and research. It has issued a number of publications, including discussion

papers, workshop papers, strategy papers and research reports, which are listed in the bibliography at the end of this chapter.

The first phase of the Review concluded with the completion of the last of these studies in the first half of 1995. AURDR phase II was then initiated, with similar objectives and a new research program.

### Urban design agenda

An allocation of \$0.5 million over the next six years for urban design initiatives was announced in the 1995–96 Budget as part of the Better Cities II Program. This will support the Commonwealth's response to the Prime Minister's Urban Design Task Force Report *Urban Design in Australia* which seeks to foster the debate on urban design; encourage research, education and training; and stimulate discussion on government and industry reform to achieve improved urban design outcomes. More specifically, best practice in urban design, housing and urban development will be documented and integrated residential development will be promoted.

### National Youth Housing Strategy

The National Youth Housing Strategy (NYHS) is a major review announced by the Commonwealth Government in the 1993–94 Budget. It flowed from the outcomes of the National Housing Strategy which identified independent low income young people as being particularly disadvantaged in the housing market.

The NYHS is the first national review of youth housing undertaken in Australia and is examining the many issues and barriers facing independent young people on low incomes in accessing suitable and affordable housing.

### Australian Institute of Health and Welfare

Under amendments to legislation in 1992, housing assistance was added to the Institute's charter. Its role is to gather, analyse and disseminate national data on health and welfare services, including housing assistance, in order to support both government and community organisations' planning and policy making. The Institute published three major reports on housing assistance in 1994. A detailed statistical description of assistance

provided nationally through the Supported Accommodation Assistance Program (SAAP) is presented in *Services for the Homeless 1990–92: A Statistical Profile*. Extensive analyses of the characteristics of SAAP service outlets, services provided and service users in Victoria, along with measurement of outcomes for service users, are contained in the report *From Services to Outcomes: The Supported Accommodation Assistance Program in Victoria 1990–93*. Finally, the provision of public housing is examined in depth in *Public Housing in Australia*. This report presents a detailed statistical profile of the program and the characteristics of public housing tenants and their dwellings, and also analyses several aspects of the effectiveness of assistance provided through public housing.

## Commonwealth–State Housing Agreement

While most Australians are able to house themselves without government assistance, housing assistance remains important for various population groups, especially low income earners. The *Housing Assistance Act 1989* is the legislative basis for the Commonwealth's provision of financial assistance to the States and Territories for housing and related purposes. The Commonwealth–State Housing Agreement (CSHA) is incorporated in the Act and sets out the terms for the provision of housing assistance for rental housing, home purchases and other specific housing programs. Details of the assistance provided under the CSHA are set out in table 20.31. The Commonwealth and State/Territory governments are renegotiating a new outcomes-based CSHA, to commence on 1 July 1996. Micro-economic reforms in the housing and urban development industries aim to improve the availability of affordable and appropriate housing choices.

**20.31 Commonwealth payments to States/Territories under the CSHA, 1993–94 (\$'000)**

	NSW	Vic.	Qld	WA	SA	Tas.	ACT	NT	Aust.
Untied grants	267 791	184 467	143 489	74 095	74 407	24 640	18 182	15 731	<b>802 802</b>
Pensioner Rental Housing Program	18 677	10 174	9 483	4 153	3 781	1 179	523	614	<b>48 584</b>
Aboriginal Rental Housing Program	25 745	3 638	19 168	15 862	7 460	766	—	20 958	<b>93 597</b>
Mortgage & Rent Assistance Program	10 530	7 841	5 732	681	2 567	828	522	296	<b>28 997</b>
Crisis Accommodation Program	6 158	11 162	8 302	3 430	2 387	1 294	526	260	<b>33 519</b>
Community Housing Program	19 356	12 202	6 480	3 986	6 187	1 372	211	684	<b>50 478</b>
<b>Total</b>	<b>348 257</b>	<b>229 484</b>	<b>192 654</b>	<b>102 207</b>	<b>96 789</b>	<b>30 079</b>	<b>19 964</b>	<b>38 543</b>	<b>1 057 977</b>

Source: Department of Housing and Regional Development.

Commonwealth housing assistance provided under the CSHA is complemented by financial assistance for housing through a number of other programs which include:

- Rent assistance — a tax free allowance paid by the Departments of Social Security and Veterans' Affairs to pensioners, beneficiaries and recipients of additional family payment who pay rent (other than to a public housing authority), lodging, board and lodging, or site rent or fees.
- Supported Accommodation Assistance Program — funds a range of transitional supported accommodation and related support services to assist people who are homeless, or at imminent risk of homelessness, and in crisis, to achieve a greater independence.
- Residential care for older people — provides funding to a range of

organisations that provide suitable accommodation for older people. Capital grants are provided to build, buy, extend or upgrade nursing homes and hostels.

- Disabilities Services Program — provides funds to non-profit community-based organisations and State and local government authorities to provide a range of services including accommodation.
- Housing assistance programs for Aboriginal and Torres Strait Islander peoples — a range of programs administered by the Aboriginal and Torres Strait Islander Commission.
- Defence Service housing programs — which are provided by the Department of Defence.

A housing authority exists in each State and Territory which is responsible for home construction, home loans, and the provision of homes on a rental basis, as follows:

- New South Wales — Department of Housing;
- Victoria — Department of Planning and Development;
- Queensland — Department of Housing, Local Government and Planning;

- South Australia — South Australian Housing Trust;
- Western Australia — Homeswest;
- Tasmania — Department of Community and Health Services;
- Northern Territory — Department of Lands, Housing and Local Government; and
- Australian Capital Territory — ACT Housing.

### **Services for homeless young people**

Under the Youth Social Justice Strategy, this program is part of a four-year comprehensive package of measures aimed at assisting disadvantaged young people who are homeless and in crisis by offering a range of support services including accommodation.

Capital housing funds for this initiative are available under the Crisis Accommodation Program (CAP) within the Commonwealth State Housing Agreement.

## Bibliography

### ABS publications

- 1990 Survey of Income & Housing Costs and Amenities: Characteristics of Dwellings — Standard Tables* (4133.0.40.001).
- 1990 Survey of Income & Housing Costs and Amenities: Housing Occupancy and Costs* (4130.0).
- 1990 Survey of Income & Housing Costs and Amenities: Income Units* (6523.0).
- 1990 Survey of Income & Housing Costs and Amenities: Persons with Earned Income* (6546.0).
- 1991 Census - Australia in Profile* (2821.0).
- 1991 Census of Population and Housing - Community Profiles, Australia* (2722.0).
- 1991 Census of Population and Housing - State Comparisons* (2731.0).
- 1994 Australian Housing Survey — User Guide* (4180.0).
- 1994 Australian Housing Survey — Selected Findings* (4181.0).
- 1994 Australian Housing Survey — Housing Characteristics, Costs and Conditions* (4182.0).
- Australian Social Trends* (4102.0).
- Australian Women's Year Book* (4124.0).
- Building Activity, Australia* (8752.0.40.001).
- Building Approvals, Australia* (8731.0).
- Building Approvals Microfiche Service, Australia* (8734.0).
- Business Operations and Performance, Australia, 1993-94* (8140.0).
- Construction Activity at Constant Prices, Australia* (8782.0.40.001).
- Directory of Housing Related Statistics (Edn 2)* (1118.0).
- Dwelling Structure Classification (DSC)* (1296.0).
- Engineering Construction Activity, Australia* (8762.0.40.001).
- Environmental Issues: People's Views and Practices, June 1994* (4602.0).
- First Home Buyers, Australia, 1988-1990* (4137.0).
- Focus on Families: Income and Housing, 1992* (4424.0).
- House Price Indexes: Eight Capital Cities* (6416.0).
- Housing, Australia* (1320.0).
- Housing Characteristics and Decisions: A Comparative Study of Sydney, Melbourne, Adelaide and Canberra, 1991* (8710.0).
- Housing Finance for Owner Occupation, Australia* (5609.0).
- Industrial Disputes, Australia* (6321.0).
- Industrial Disputes, Australia* (6322.0.40.001).
- Investors in Rental Dwellings, Australia, July 1993* (8711.0).
- Labour Costs, Australia* (6348.0).
- Price Index of Materials Used in Building Other Than House Building* (6407.0).
- Price Index of Materials Used in House Building* (6408.0).
- Renters in Australia, April 1994* (4138.0).
- Social Indicators No. 5* (4101.0).
- Trade Union Members, Australia* (6325.0.40.001).

## Other publications

Australian Institute of Health and Welfare, *Australia's Welfare 1993, Services and Assistance*.

Australian Institute of Health and Welfare, *From Services to Outcomes: The Supported Accommodation Assistance Program in Victoria 1990–93*.

Australian Institute of Health and Welfare, *Public Housing in Australia 1994*.

Australian Institute of Health and Welfare, *Services for the Homeless 1990–92: A Statistical Profile*.

Department of Housing and Regional Development, *Financing local government: a review of the Local Government (Financial Assistance) Act 1986*, Discussion paper.

Department of Housing and Regional Development, *Local government funding methodologies*, Discussion paper.

Department of Housing and Regional Development, *Creating jobs: where they are needed, where they count*, Discussion paper.

Department of Housing and Regional Development, *Financing the fringe: efficient and equitable charging for urban infrastructure*, Discussion paper.

Department of Housing and Regional Development, *Smart planning, not sprawl: the costs and benefits of alternative fringe developments*, Discussion paper.

Department of Housing and Regional Development, *New homes for old*, Workshop papers.

Department of Housing and Regional Development, *Transport and urban development*, Workshop papers.

Department of Housing and Regional Development, *Metropolitan planning in Australia*, Workshop papers.

Department of Housing and Regional Development, *Urban public transport futures*, Workshop papers.

Department of Housing and Regional Development, *Investing in infrastructure*, Workshop papers.

Department of Housing and Regional Development, *New homes for old*, Strategy papers.

Department of Housing and Regional Development, *Timetabling for tomorrow*, Strategy papers.

Department of Housing and Regional Development, *Green cities*, Strategy papers.

Department of Housing and Regional Development, *Places for everyone: social equity in Australian cities and regions*, Research reports.

Department of Housing and Regional Development, *The Australian urban system: trends and prospects*, Research reports.

The annual reports of the Commonwealth and State and Territory Government Housing Authorities show further details of government activities in the field of housing.