19 Construction and housing

Introduction

The construction industry has a major influence on every Australian. It provides the homes in which we live, the places in which we work and play, our schools and hospitals, and the infrastructure such as roads, water and electricity supply, and telecommunications, essential for our day to day living. A number of other sectors of the Australian economy are also affected by the construction industry, most notably the manufacturing, wholesale and retail trade and finance sectors.

Housing satisfies the essential needs of people for shelter, security and privacy. Shelter is recognised throughout the world as a basic human right.

This chapter contains information on industry activity involved in construction, ranging from house building to large-scale construction such as roads, power plants and other public facilities. It also focuses on housing and associated characteristics, and thereby provides an insight into both the supply of and demand for housing.

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 sectors 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.

In 1995–96 the construction industry contributed about 6% to the gross product of all industries, as measured by production based Gross Domestic Product at average 1989–90 prices. It employed 600,000 people, either as employees or as self employed contractors, which was 7% of the employment of all industries.

The ABS conducts construction industry surveys periodically to provide measures of the structure and operations 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 next Construction Industry Survey will be undertaken in respect of 1996–97.

The annual Economic Activity Survey provides aggregate data on structure and performance for broad industry sectors, including Construction. Results for 1994–95 and the previous three years are published in *Business Operations and Performance, Australia, 1994–95* (8140.0). Selected results are also included in *Chapter 12, Industry overview*.

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

In the 1995–96 financial year, estimated construction activity at average 1989–90 prices (original terms) was $38,893m. This was 1% below the 1994–95 estimate of $39,423m. A fall of 17% in residential building activity from $17,407m in 1994–95 to $14,450m in 1995–96 more than offset increases in non-residential construction activity. Non-residential building activity rose by 13% from $10,216m in 1994–95 to $11,497m in 1995–96. Engineering construction rose by 10% from $11,800m in 1994–95 to $12,947m in 1995–96 (table 19.1 and graph 19.2).

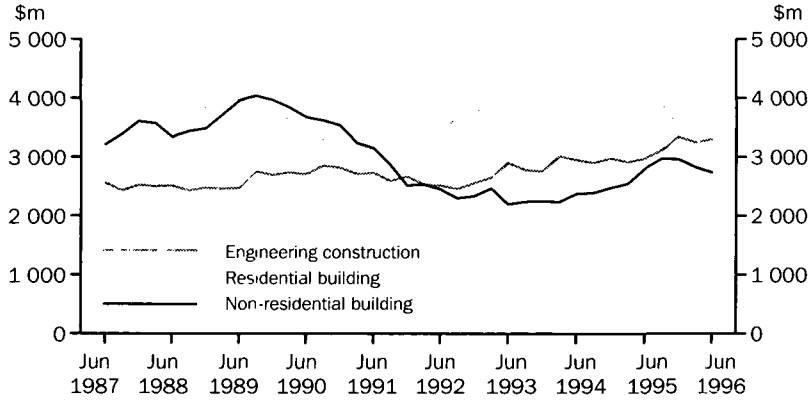
19.1 CONSTRUCTION ACTIVITY, At Average 1989–90 Prices

Financial year	Residential building $m	Non-residential building $m	Engineering construction $m	**Total construction $m**
1990–91	12 834	13 588	11 128	**37 550**
1991–92	12 916	10 386	10 339	**33 641**
1992–93	15 154	9 285	10 626	**35 065**
1993–94	16 677	9 112	11 510	**37 298**
1994–95	17 407	10 216	11 800	**39 423**
1995–96	14 450	11 497	12 947	**38 893**

Source: Building Activity, Australia (8752.0) and Engineering Construction Activity, Australia (8762.0).

The area of construction with the largest contribution to total activity in 1995–96 was residential building with 37% of the total, while engineering construction and non-residential building accounted for 33% and 30% respectively. By contrast, in 1994–95 residential building accounted for 44% of total construction, engineering construction and non-residential building accounting for 30% and 26% respectively.

19.2 CONSTRUCTION ACTIVITY, At Average 1989–90 Prices



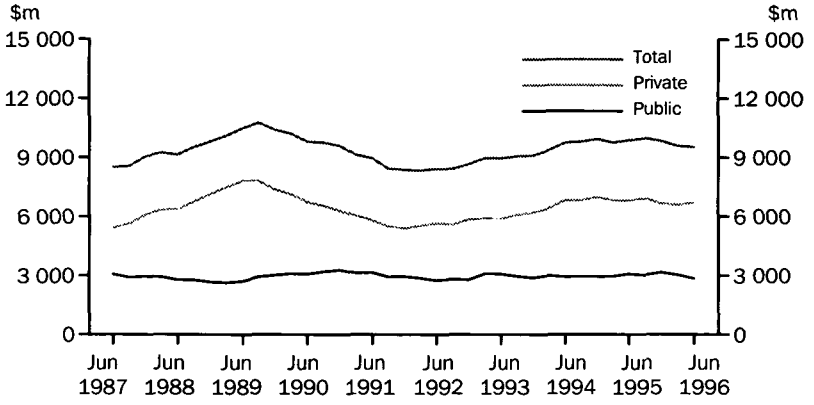
Source: Building Activity, Australia (8752.0) and Engineering Construction Activity, Australia (8762.0).

Of the $38,893m of construction expenditure in 1995–96, $26,875m (69%) was work done for the private sector. Of this, $13,873m (52%) was on residential building, $8,396m (31%) on non-residential building and the remaining $4,606m (17%) on engineering construction.

Public sector construction expenditure showed a different pattern, with $8,341m (69%) out of a total expenditure of $12,018m being spent on engineering construction. Non-residential building ($3,101m) accounted for 26% of total expenditure, with the remaining $577m (5%) being spent on residential building.

Construction activity for the public sector has remained relatively constant (graph 19.3) at around $3,000m each quarter over the last eight years. The volatility evident in the total construction series is most affected by the private sector construction activity series.

19.3 CONSTRUCTION ACTIVITY, At Average 1989–90 Prices



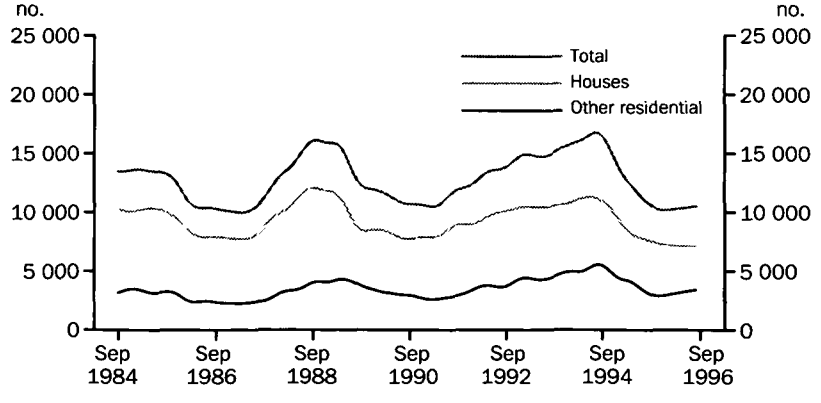
Source: Building Activity, Australia (8752.0) and Engineering Construction Activity, Australia (8762.0).

Residential building

Residential building involves the construction of dwelling units, which comprise new houses, new other residential buildings (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 buildings.

As can be seen from graph 19.4, the trend for total dwelling unit approvals went through a period of steady growth for three and a half years from February 1991, peaking in July 1994. The trend then declined continuously to December 1995, to a level almost 40% below the July 1994 peak. The trend for total dwelling units approved was relatively flat between December 1995 and June 1996. Approvals for separate houses, which account for about 70% of all dwelling units approved, followed a similar pattern, although they were still showing a slight decline to June 1996.

19.4 NUMBER OF DWELLING UNITS APPROVED, Trend Estimates

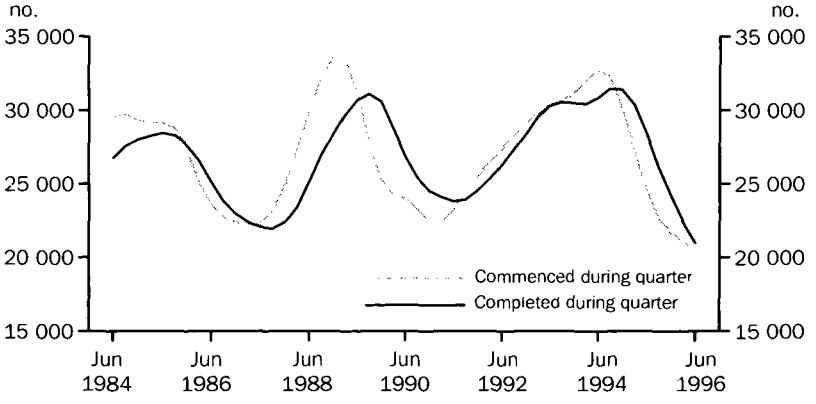


Source: Building Approvals, Australia (8731.0).

New houses

Graph 19.5 illustrates the approximately four year cyclical pattern of new house commencements. Lows were recorded in 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, the number of commencements peaking in the June quarter 1994. New house commencements have since fallen in each quarter of 1994–95 and 1995–96, apart from a small increase in the March quarter 1996. House completions generally follow a similar pattern to commencements.

19.5 NUMBER OF NEW HOUSES CONSTRUCTED



Source: Building Activity, Australia (8752.0).

Table 19.6 shows that the number of new houses approved in 1995–96 was 87,418, a fall of 24% from the 1994–95 figure of 115,019. Private sector approvals dominated, contributing 98% to the total number of new houses approved.

The estimated number of new houses commenced in 1995–96 was 86,184, a fall of 25% from the number in 1994–95 of 114,577.

New house completions (94,049) fell by 23% from the number in 1994–95 of 122,006.

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 residential building projects.

Table 19.6 shows that in 1995–96, 35,135 new other residential dwelling units were approved (a fall of 33% from the 1994–95 figure of 52,225). Of the 35,135 new other residential dwelling units approved, 31,273 (89%) were owned by the private sector. In 1995–96 approvals of public sector owned new other residential dwelling units (3,862) were 21% fewer than in 1994–95 (4,870). Of the 35,135 new other residential dwelling units approved in 1995–96, 57% were semi-detached, row or terrace houses, townhouses, etc., while 43% were flats, units or apartments, etc. These proportions were almost identical to those in 1994–95.

It is apparent that there has been an increase in new other residential building activity in recent years, both in absolute terms and as a percentage of total housing activity. The number of approvals of new other residential dwelling units, 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. However, in 1995–96, this proportion fell back to 29% of total dwelling unit approvals.

The number of new other residential dwelling units commenced in Australia during 1995–96 was 35,965, a fall of 31% from the number in 1994–95 of 51,911.

New other residential dwelling unit completions in 1995–96 totalled 40,953, a fall of 15% from the 1994–95 figure of 48,202.

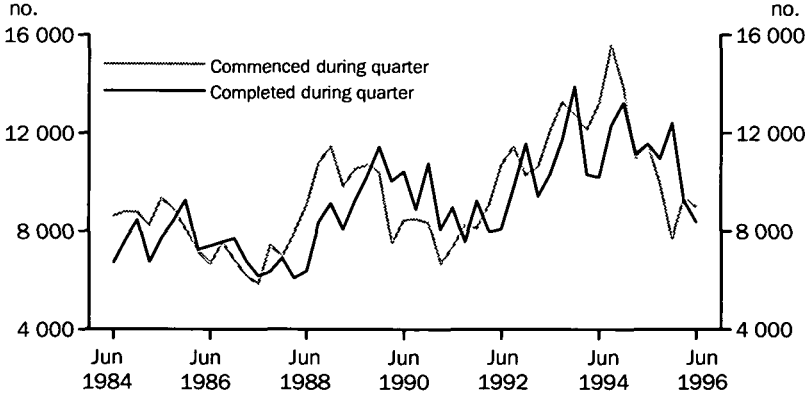
19.6 RESIDENTIAL BUILDING — 1995–96

	New houses no.	New other residential building no.	Conversions, etc. no.
Private sector			
Approved	85 663	31 273	1 873
Commenced	84 207	31 503	2 279
Completed	91 708	36 431	2 872
Public sector			
Approved	1 755	3 862	143
Commenced	1 977	4 462	123
Completed	2 341	4 522	53
Total			
Approved	87 418	35 135	2 016
Commenced	86 184	35 965	2 402
Completed	94 049	40 953	2 925

Source: Building Approvals, Australia (8731.0) and Building Activity, Australia. (8752.0).

Graph 19.7 shows a time series of new other residential dwelling units commenced and completed.

19.7 NEW OTHER RESIDENTIAL DWELLING UNITS CONSTRUCTED



Source: Building Activity, Australia (8752.0).

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 buildings.

Table 19.6 shows that 2,016 such dwelling units were approved in 1995–96, a fall of 48% from the 1994–95 figure of 3,840

The number of dwelling units commenced in Australia during 1995–96 as part of alterations and additions to existing buildings (including conversions to dwelling units) and as part of the construction of non-residential buildings was 2,402. 33% fewer than the 3,583 commenced in 1994–95. Of these dwellings commenced in 1995–96, 1,032 (43%) were in New South Wales and 905 (38%) 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 buildings totalled 2,925 in 1995–96, a fall of 2% from the 1994–95 figure of 2,990.

Value of residential building

As table 19.8 shows, approvals for total new residential building were valued at $12,106m in 1995–96, 22% below the 1994–95 figure of $15,471m. New house approvals were valued at $8,800m, 20% below the 1994–95 figure of $10,943m. The value of new house approvals in 1995–96 represented 73% of the total value of new residential building approvals, compared with 71% in 1994–95. The value of new other residential building approvals in 1995–96 was $3,306m, a fall of 27% from the 1994–95 value of $4,528m. Approvals for alterations and additions to residential buildings totalled $2,284m in 1995–96, a 6% fall from the 1994–95 figure ($2,433m).

The value of work done on new residential buildings in 1995–96 was $13,107m, making up 49% of the total value of building work done. The value of work done on alterations and additions to residential buildings was $2,561m.

19.8 VALUE OF RESIDENTIAL BUILDING — 1995–96

	Approved $m	Work done $m
New residential buildings		
New houses	8 800	9 381
New other residential buildings	3 306	3 726
Total new residential buildings	*12 106*	*13 107*
Alterations and additions to residential buildings(a)	2 284	2 561

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

Source: Building Approvals, Australia (8731.0) and Building Activity, Australia (8752.0).

Non-residential building

The value of non-residential building approved in Australia in 1995–96 was $10,728m, a 12% increase over the 1994–95 figure of $9,615m (table 19.9). The value of approvals increased in all categories except Entertainment and recreational, which fell by $231m (20%). In percentage terms, the largest rise was in the approval of Other business premises which increased from $1,158m to $1,720m, a rise of 49%. Other significant rises were in Offices, up $329m to $1,801m (22%), Health, up $130m to $766m (20%) and Factories which rose by $119m to $989m (14%).

19.9 VALUE OF NON-RESIDENTIAL BUILDING

	1994–95		1995–96	
	Approved $m	Work done $m	Approved $m	Work done $m
Hotels, etc.	611	481	658	629
Shops	1 803	1 908	1 811	2 032
Factories	870	880	989	997
Offices	1 472	1 682	1 801	1 744
Other business premises	1 158	1 268	1 720	1 635
Educational	1 203	1 137	1 255	1 259
Religious	73	75	86	84
Health	636	862	766	737
Entertainment and recreational	1 167	901	936	1 377
Miscellaneous	621	552	706	723
Total non-residential building(a)	**9 615**	**9 746**	**10 728**	**11 217**

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

Source: Building Approvals, Australia (8731.0) and Building Activity, Australia (8752.0).

The total value of work done on non-residential building in 1995–96 was $11,217m, an increase of 15% over the 1994–95 figure of $9,746m. This follows a 14% increase from 1993–94 to 1994–95. All categories of non-residential building recorded increases in the value of work done in 1995–96, except Health which fell by 15%. Significant increases were recorded in the categories of Entertainment and recreational (53%), Hotels, etc. (31%), Miscellaneous (31%), Other business premises (29%), Factories (13%), Religious (12%) and Education (11%). There were also small increases in the categories Shops (6%) and Offices (4%).

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 19.10.

Constant price estimates measure changes in value after the direct effects of price changes have been eliminated.

At average 1989–90 prices, the value of building work done fell by $1,676m (6%) to $25,947m in 1995–96, following a rise of 7% in 1994–95.

This fall was entirely due to declining residential building activity in 1995–96. The value of work done on new houses fell by 20% to $8,396m, the value of work done on new other residential buildings fell by 16% to $3,768m and the value of work done on alterations and additions to residential buildings fell by 4% to $2,286m. On the other hand, the value of work done on non-residential buildings increased by 13% from $10,216m in 1994–95 to $11,497m in 1995–96.

19.10 VALUE OF BUILDING WORK DONE, At Average 1989–90 Prices

	New residential building					
	Houses $m	Other residential buildings $m	Total $m	Alterations and additions to residential buildings $m	Non-residential building $m	**Total building $m**
1990–91	8 213	2 582	10 795	2 040	13 588	**26 423**
1991–92	8 530	2 445	10 975	1 941	10 386	**23 302**
1992–93	9 822	3 273	13 095	2 061	9 285	**24 441**
1993–94	10 652	3 844	14 497	2 180	9 112	**25 788**
1994–95	10 523	4 508	15 032	2 375	10 216	**27 623**
1995–96	8 396	3 768	12 164	2 286	11 497	**25 947**

Source: Building Activity, Australia (8752.0).

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

The All groups index (weighted average of the six State capital cities) increased by 0.3% (0.3 index points) from 1994–95 to 1995–96. This follows a 3.0% (3.4 index points) increase in the previous financial year (table 19.11).

Increases were recorded in the index in Hobart (up 2.9%), Adelaide (up 1.8%) and Sydney (up 0.8%). The index fell in the other States with Melbourne down 0.4%, Brisbane down 0.7% and Perth down 0.5%.

19.11 PRICE INDEX OF MATERIALS USED IN HOUSE BUILDING, Six State Capital Cities(a)(b)

Financial year	Weighted average of six State capital cities	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart
1990–91	104.6	104.8	103.5	105.8	105.6	105.0	104.8
1991–92	104.9	105.0	102.8	107.9	106.0	104.5	108.0
1992–93	106.9	106.8	105.7	110.2	106.9	106.3	109.9
1993–94	112.0	111.3	112.1	113.5	109.1	117.1	112.8
1994–95	115.4	115.0	115.9	115.9	112.7	118.8	117.3
1995–96	115.7	115.9	115.4	115.1	114.7	118.2	120.7

(a) Reference base year 1989–90 = 100.0. (b) The separate city indexes measure price movement within each city individually. They do not compare price levels between cities.

Source: Price Index of Materials Used in House Building, Six State Capital Cities (6408.0).

Price index of materials used in building other than house building

The All groups index (weighted average of six State capital cities) increased by 2.1% (or 2.3 index points) from 1994–95 to 1995–96. This follows a 2.7% (2.9 index points) increase between 1993–94 and 1994–95 (table 19.12). The index rose in all States, with the largest increases occurring in Perth (up 2.8%) and Hobart (up 2.6%). Sydney and Melbourne both recorded 2.0% increases, while the index rose by 1.9% in Brisbane. The smallest rise of all capital cities was in Adelaide, where the index rose by 1.6%.

19.12 PRICE INDEX OF MATERIALS USED IN BUILDING OTHER THAN HOUSE BUILDING, Six State Capital Cities(a)(b)

Financial year	Weighted average of six State capital cities	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart
1990–91	105.1	105.6	104.5	104.8	105.3	105.5	103.9
1991–92	105.7	107.1	103.4	107.4	105.4	105.2	107.1
1992–93	106.0	106.5	104.4	108.9	105.1	105.7	108.2
1993–94	107.5	107.0	106.7	110.1	107.9	107.1	110.1
1994–95	110.4	110.3	108.9	112.9	110.9	110.1	112.2
1995–96	112.7	112.5	111.1	115.0	112.7	113.2	115.1

(a) Reference base year 1989–90 = 100.0. (b) The separate city indexes measure price movements within each city individually. They do not compare price levels between cities.

Source: Price Index of Materials Used in Building Other than House Building (6407.0).

Table 19.13 shows index numbers for selected materials used in building other than house building, over the six years 1990–91 to 1995–96.

19.13 PRICE INDEX OF MATERIALS USED IN BUILDING OTHER THAN HOUSE BUILDING(a)

Material	1990–91	1991–92	1992–93	1993–94	1994–95	1995–96
Structural timber	102.6	100.3	107.1	127.1	128.3	120.5
Clay bricks	103.5	105.0	106.2	107.8	111.0	110.0
Ready mixed concrete	109.4	106.0	103.5	106.7	112.4	108.2
Steel decking cladding and sheet products	105.2	106.6	108.4	107.5	108.9	110.9
Structural steel	102.0	100.7	101.2	104.3	105.3	109.3
Reinforcing steel bar fabric and mesh	106.4	105.8	109.2	112.7	111.5	112.0
Aluminium windows	101.8	99.5	99.1	99.7	105.4	108.4
Conductors (mains cable and circuitry)	114.3	113.6	109.2	99.2	114.2	127.5
Lamps and light fittings	99.9	100.8	101.0	102.7	104.2	106.9
Non-ferrous pipes and fittings	102.0	100.8	104.6	102.4	118.1	129.4
Builders' hardware	104.9	109.8	112.6	115.3	116.6	119.5
Paint and other coatings	108.5	116.7	118.2	119.9	123.3	129.1
All Groups	**105.1**	**105.7**	**106.0**	**107.5**	**110.4**	**112.7**

(a) Reference base year 1989–90 = 100.0.

Source: Price Index of Materials Used in Building Other Than House Building, Six State Capital Cities and Canberra (6408.0).

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 1995–96 was $14,595m, a $1,580m (12%) rise on the 1994–95 estimate of $13,015m (table 19.14). Engineering construction work done for the public sector rose by $332m (4%) to $9,457m and work done for the private sector increased by $1,248m (32%) to $5,138m.

Overall, significant expenditure occurred in the categories Roads, highways and subdivisions (30% of the total value of engineering construction work done), Telecommunications (19%), Heavy industry (15%) and Electricity generation, transmission and distribution (9%).

In terms of work done for the public sector, engineering construction activity centred around the categories Roads, highways and subdivisions, which accounted for 34% of total public sector activity (up from 33% in 1994–95), Telecommunications which was 28% (up from 24% in 1994–95), Railways which was 11% (up from 10% in 1994–95) and Electricity generation, transmission and distribution which was 9% (down from 14% in 1994–95).

In terms of work done for the private sector, major construction activity was undertaken in the categories Heavy industry, which rose by $520m to $2,156m and accounted for 42% of total private sector expenditure in 1995–96, and Roads, highways and subdivisions, which fell by $11m to $1,098m but still accounted for 21% of total private sector expenditure. Other categories to record significant increased activity were Electricity generation, transmission and distribution (up $310m to $473m) and Telecommunications (up $120m to $193m).

19.14 VALUE OF ENGINEERING CONSTRUCTION WORK DONE

	1994–95			1995–96		
	For the private sector $m	For the public sector $m	Total $m	For the private sector $m	For the public sector $m	Total $m
Roads, highways and subdivisions	1 109	3 005	4 114	1 098	3 238	4 335
Bridges	6	270	276	33	192	225
Railways	29	951	980	62	1 003	1 065
Harbours	25	81	107	23	81	104
Water storage and supply	267	460	727	255	375	630
Sewerage and drainage	72	538	611	149	480	629
Electricity generation, transmission and distribution	163	1 280	1 444	473	882	1 355
Pipelines	171	129	300	269	321	590
Recreation	326	139	465	391	180	571
Telecommunications	73	2 202	2 275	193	2 626	2 819
Heavy industry	1 636	62	1 697	2 156	66	2 222
Other	12	9	22	38	14	52
Total	**3 890**	**9 125**	**13 015**	**5 138**	**9 457**	**14 595**

Source: Engineering Construction Activity, Australia (8762.0).

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 19.15).

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 19.16).

19.15 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
Total labour costs	**33 749**	**30 805**	**35 357**	**32 755**

Source: Labour Costs, Australia (6348.0).

19.16 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
Total labour costs	**100.0**	**100.0**

Source: Labour Costs, Australia (6348.0).

Industrial disputes

Of the 643 industrial disputes during 1995, 29 or 5% affected the construction industry. As was noted earlier, employment in the construction industry accounts for 7% of employment in all industries. These 29 disputes involved (either directly or indirectly) 46,800 construction industry employees and resulted in the loss of 42,700 working days. This represents 8% of the total number of working days lost due to all industrial disputes in Australia in 1995.

19.17 INDUSTRIAL DISPUTES WHICH OCCURRED DURING 1995, Construction Industry

	Units	Construction	All industries
Total industrial disputes	**no.**	**29**	**643**
Employees involved (directly and indirectly)	'000	46.8	344.3
Working days lost	'000	42.7	547.6

Source: Industrial Disputes, Australia (6322.0).

Table 19.18 shows that, Australia wide, the construction industry recorded an average of 115 working days lost per thousand employees, 46% higher than the all industries average of 79 working days lost per thousand employees. Victoria and Queensland were the most strike affected States with 205 and 200 working days lost per thousand construction industry employees, respectively. Western Australia followed with 179 working days lost per thousand of its construction industry employees. Tasmania, the Northern Territory and the Australian Capital Territory had very little or no strike activity in the construction industry.

19.18 WORKING DAYS LOST DUE TO INDUSTRIAL DISPUTES, Construction Industry — 1995(a)

	Construction per '000 employees	All industries per '000 employees
NSW	19	48
Vic.	205	72
Qld	200	148
SA	25	28
WA	179	150
Tas.	—	22
NT	—	48
ACT	2	9
Aust.	115	79

(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).

Trade union membership

In the last 10 years, the proportion of construction industry employees who are trade union members has fallen from almost a half in 1986 to less than a third in 1995.

In 1986, 48% of construction industry employees were trade union members. In more recent years, this percentage fell to 42% in 1992, 35% in 1993, 34% in 1994 and 31% in 1995.

This fall in trade union membership was not restricted to the construction industry. As table 19.20 shows, in all industries the estimated average trade union membership has also been falling steadily from 40% in 1992 to 38% (1993), 35% (1994), 33% (1995).

As might be expected, in the construction industry in 1995, permanent employees who were male were most likely to belong to trade unions with 41% of this category belonging to a union. Female employees in the construction industry were less likely to belong to trade unions with only 11% of permanently employed females being trade union members (table 19.19).

19.19 EMPLOYEES WHO WERE TRADE UNION MEMBERS, Construction Industry — August 1995

	Construction %	All industries %
Males		
Permanent	41.0	40.5
Casual	14.4	14.8
Total	33.8	35.7
Females		
Permanent	11.3	35.8
Casual	2.4	13.8
Total	7.8	29.1
Total		
Permanent	38.0	38.6
Casual	12.4	14.2
Total	**30.6**	**32.7**

Source: Trade Union Members, Australia (6325.0.40.001).

19.20 EMPLOYEES WHO WERE TRADE UNION MEMBERS, Construction Industry

	Units	Construction	All industries
August 1992			
Number of members	'000	123.9	2 508.8
Proportion of employees who are in trade unions	%	42.4	39.6
August 1993			
Number of members	'000	110.1	2 376.9
Proportion of employees who are in trade unions	%	35.3	37.6
August 1994			
Number of members	'000	113.4	2 283.4
Proportion of employees who are in trade unions	%	34.1	35.0
August 1995			
Number of members	'000	105.1	2 251.8
Proportion of employees who are in trade unions	%	30.6	32.7
Total number of employees	**'000**	**343.1**	**6 882.2**

Source: Trade Union Members, Australia (6325.0.40.001).

Housing

The adequacy or otherwise of housing is 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.

Types of dwellings

The separate house is the most popular type of dwelling in Australia, 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 76 to 82%.

Flats or apartments are the next most common type of dwelling. About 12% of dwellings in Australia are of this type. 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 proportion of semi-detached dwellings (16%) than of flats or apartments (6%).

19.21 NUMBER OF DWELLINGS, By State/Territory — 1994

	Separate house '000	Semi-detached/row or terrace house/ townhouse '000	Flat/ unit/apartment '000	Other '000	**Total '000**
New South Wales	1 705.3	183.4	343.9	*4.6	**2 237.2**
Victoria	1 344.8	98.8	212.7	*1.3	**1 657.6**
Queensland	985.0	54.9	150.7	*3.4	**1 194.1**
South Australia	457.0	93.0	35.4	*2.5	**587.9**
Western Australia	521.3	71.1	45.2	*3.1	**640.7**
Tasmania	155.3	9.7	17.7	*0.5	**183.3**
Northern Territory	42.0	6.4	16.6	*1.4	**66.5**
Australian Capital Territory	89.9	10.4	10.3	—	**110.6**
Australia	5 300.7	527.9	832.5	16.8	**6 677.9**

Source: 1994 Australian Housing Survey.

Number of bedrooms

One indicator of dwelling size is the number of bedrooms. In 1994 over half of all dwellings in Australia had three bedrooms (53%). About 61% of separate houses had three bedrooms, while two bedroom dwellings were 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. About 16% of three bedroom dwellings had only one person living in them.

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.

19.22 NUMBER OF DWELLINGS, By Dwelling Structure and Number of Bedrooms — 1994

No. of bedrooms	Separate house '000	Semi-detached/row or terrace house/ townhouse '000	Flat/ unit/apartment '000	Other '000	**Total '000**
Bedsitter	*3.6	*1.7	15.0	5.7	**26**
One bedroom	65	53.7	193.0	6.4	**318**
2 bedrooms	757	274.9	533.0	*3.9	**1 569**
3 bedrooms	3 241	184.4	87.0	*0.8	**3 513**
4 or more bedrooms	1 234	13.3	4.4	—	**1 252**
Total	5 301	527.9	832.5	16.8	**6 678**

Source: 1994 Australian Housing Survey.

Home ownership and renting

In 1994, of the 6,677,900 households in Australia, 70% either owned or were purchasing their dwelling. A further 28% of households rented their dwellings. Only 6% of households were renting from public housing, while 21% of households were renting from 'other' landlords including real estate agents, private landlords and employers.

19.23 DWELLING STRUCTURE, By Tenure Type — 1994

Tenure type	Separate house '000	Semi-detached/row or terrace house/ townhouse '000	Flat/ unit/apartment '000	Other '000	**Total '000**
Owner	2 501 8	137.7	143 0	11.3	**2 793.9**
Purchaser	1 719 9	89.2	79 9	*1.3	**1 890.3**
Renter					
Public	222 6	93.7	98 5	—	**414.8**
Private	653 5	177.5	439 2	*1.3	**1 271.4**
Total(a)	975 5	290.4	576 7	*2.6	**1 845.1**
Rent free	80.2	7.3	18 4	*1.6	**107.4**
Other	23.2	*3.4	14 5	—	**41.2**
Total	5 300.7	527.9	832 5	16.8	**6 677.9**

(a) Includes a small number of 'other' landlord types (total 158 900).

Source: 1994 Australian Housing Survey.

Around 90% of owners and purchasers lived in separate houses. Of renter households, 53% lived in separate houses and 31% lived in flats, units or apartments.

Almost 34% of households who owned their own home were couples with no children. Another 30% of owners were couple households with dependent or non-dependent children. One parent households accounted for 6% of owners and lone person households made up 24% (based on table 19.24).

The majority (81%) of couple households owned or were buying their dwelling, with only 18% renting. This compares with one parent families of whom 49% owned or were buying their home, 21% were renting government housing and 26% were renting privately.

19.24 TENURE, By Type of Household — 1994

Type of household	Owner '000	Purchaser '000	Public renter '000	Private renter '000	Total renter(a) '000	Rent-free '000	Other '000	**Total '000**
Couple only	942.9	401.3	47.6	221.8	296.8	20.9	*3.3	**1 665.2**
Couple with dependants or non-dependants	848.1	1 021.5	91.5	264.3	401.3	29.3	5.4	**2 305.5**
One parent	165.2	115.9	118.9	148.6	281.7	8.4	*3.1	**574.2**
Lone person	670.9	219.7	133.7	339.6	511.0	41.7	19.7	**1 463.0**
Other	166.8	131.9	23.1	297.1	354.3	7.3	9.6	**670.0**
Total	2 793.9	1 890.3	414.8	1 271.4	1 845.1	107.4	41.2	**6 677.9**

(a) Includes a small number of 'other' landlord types (total 158 900).

Source: 1994 Australian Housing Survey.

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

Victoria had the highest proportion of home ownership with 74% of dwellings either being purchased or owned outright. The Northern Territory and the Australian Capital Territory have 43% and 64% respectively.

19.25 TENURE, By State/Territory — 1994

State/Territory	Owner '000	Purchaser '000	Renter: Public '000	Renter: Private '000	Renter: Total(a) '000	Rent-free '000	Other '000	**Total '000**
NSW	984.6	577.7	157.0	425.2	630.6	32.0	12.3	**2 237.2**
Vic.	733.6	498.6	61.0	307.4	392.1	24.0	9.2	**1 657.6**
Qld	469.1	335.2	49.0	270.1	359.4	21.4	8.9	**1 194.1**
SA	241.8	167.4	65.6	83.3	163.3	11.4	*4.0	**587.9**
WA	241.4	205.3	40.3	120.7	178.8	10.7	4.6	**640.7**
Tas.	82.8	46.5	13.3	31.0	47.6	4.9	*1.4	**183.3**
NT	9.5	19.5	14.2	11.9	34.9	*2.4	*0.1	**66.5**
ACT	31.1	40.1	14.2	21.9	38.3	*0.6	*0.5	**110.6**
Aust.	2 793.9	1 890.3	414.8	1 271.4	1 845.1	107.4	41.2	**6 677.9**

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

Source: 1994 Australian Housing Survey.

Accessibility and affordability of housing

Housing costs

Housing costs are considerably smaller for home owners than for purchasers and renters In 1994, the average housing cost was $38 per week for an owner, and over 80% had housing costs of less than $50 per week.

Households who were purchasing their home had the highest housing costs, spending an average of $220 per week. Private renters had significantly higher housing costs ($141) than public renters ($62).

19.26 HOUSING COSTS, By Tenure Type — 1994(a)

Weekly housing costs	Owner '000	Purchaser '000	Public renter '000	Private renter '000	Total renter(b) '000	**Total '000**
$1–$49	2 070.8	54.9	182.4	27.1	252.9	**2 378.6**
$50–$99	308 5	173.4	164.1	222.2	439.8	**921.6**
$100–$149	86 9	299.8	45.0	522.8	593.9	**980.7**
$150–$199	32.7	364.3	12.8	316.8	339.8	**736.9**
$200–$299	21 9	508.3	0.5	106 8	111.6	**641.7**
$300–$399	7 9	177.3	—	21.2	21.2	**206.4**
$400–$599	3 8	90.1	0.4	10 1	10.5	**104.4**
$600 or more	0.5	37.6	—	3.0	3.0	**41.1**
Total	2 532.9	1 705.7	405.3	1 229 9	1 772.7	**6 011.4**

(a) Includes only households with stated housing costs. (b) Includes a small number of 'other' landlord types (total 158 900).

Source: 1994 Australian Housing Survey.

Table 19.27 shows that 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 62% of renters and 59% of purchasers paid 25% or less. Purchasers had higher incomes than renters, with 32% of purchasers (12% of renters) falling within the highest income quintile (i.e. the highest 20% of units when ranked according to income).

19.27 HOUSEHOLDS(a), Tenure Type — 1994

Housing costs as a proportion of income	Weekly income quintile: Lowest '000	2nd '000	3rd '000	4th '000	Highest '000	**Total '000**
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**
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**
Total	94.3	179.0	388.5	502.3	541.5	**1 705.7**
PUBLIC RENTER						
25% or less	143.5	111.3	58.1	21.1	5.9	**339.9**
More than 25%	46.8	17.3	*1.4	—	—	**65.4**
More than 30%	19.9	7.5	—	—	—	**27.4**
More than 40%	10.3	*1.5	—	—	—	**11.9**
Total	190.3	128.5	59.5	21.1	5.9	**405.3**
PRIVATE RENTER						
25% or less	11.5	58.1	184.1	223.9	168.0	**645.7**
More than 25%	202.8	252.4	102.3	21.8	4.9	**584.3**
More than 30%	196.5	191.4	39.4	13.3	*1.5	**442.2**
More than 40%	169.1	92.7	6.2	*3.6	**0.6	**272.2**
Total	214.4	310.6	286.4	245.8	172.8	**1 229.9**
TOTAL RENTER(b)						
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**
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**
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. (b) Includes a small number of 'other' landlord types (total 158 900).

Source: 1994 Australian Housing Survey.

House price indexes

The price indexes of established houses and project homes over recent years are shown in tables 19.28 and 19.29.

Darwin, Sydney and Hobart were the only capital cities where the price index of established houses for 1995–96 was higher than for 1994–95. As in the previous three years, Darwin recorded the highest increase (6%). In Sydney and Hobart, established house prices for 1995–96 rose 2% and 1% respectively. For each of the cities the price increase for 1995–96 was lower than in the preceding two years.

Established house prices in 1995–96 in Melbourne, Brisbane, Adelaide, Perth and Canberra fell in 1995–96 compared to 1994–95. Adelaide recorded the largest fall of 3% followed by Canberra and Brisbane with falls of about 2%. In 1994–95 prices increased in all of the cities except Canberra.

Project home prices rose in 1995–96 in all capital cities except Adelaide and Canberra. Darwin recorded the largest increase of almost 4%. In Canberra the project home price index fell by nearly 4%. All capital cities except Canberra recorded increases in project home prices in 1994–95.

The price index of materials used in house building is discussed earlier in this chapter (see table 19.11).

19.28 PRICE INDEX NUMBERS FOR ESTABLISHED HOUSES(a)

	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
				INDEX NUMBER				
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
1995–96	115.8	97.6	136.8	108.3	108.2	129.8	188.0	127.8
				CHANGE FROM PREVIOUS YEAR (%)				
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
1995–96	1.8	–0.3	–1.8	–3.0	–0.7	0.6	5.6	–2.0

(a) Reference base year 1989–90 = 100.0.

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

19.29 PRICE INDEX NUMBERS FOR PROJECT HOMES(a)

	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
				INDEX NUMBER				
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
1995–96	110.2	107.3	113.7	112.8	101.6	123.4	129.9	124.7
				CHANGE FROM PREVIOUS YEAR (%)				
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
1995–96	2.1	1.4	1.1	–1.6	1.6	1.7	3.8	–3.5

(a) Reference base year 1989–90 = 100.0.

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

Housing finance

Table 19.30 presents statistics of secured housing finance commitments made by significant lenders to individuals for the construction or purchase of dwellings for owner occupation.

In 1995–96, a total of $43,620m was committed for the purchase of 451,465 dwellings. The value of housing loans increased by 3% from 1994–95 to 1995–96, while the number of loans recorded a slight increase. The number of loans was 17% lower than the 1993–94 peak of 544,485. In 1995–96, 81% of the money was used to purchase or refinance established dwellings, 14% to finance construction of new dwellings and the remainder (5%) was used to purchase newly erected dwellings.

Banks continued to be the predominant lenders In 1995–96, the number of finance commitments made by banks decreased by 4% to 382,446 (85% of all borrowers, down from 88% in the previous year).

The number of finance commitments made to individuals by permanent building societies in 1995–96 fell by 10% to 24,125 (5% of all borrowers). The number of finance, commitments to individuals made by other lenders in 1995–96 increased by 69% to 44,894 (10% of all borrowers, up from 6% last year), indicating the growing popularity of alternative mortgage providers.

In 1995–96, the average borrowing from banks was $96,300, from permanent building societies $92,700, from other lenders $101,800, and from all types of lenders $96,600.

19.30 HOUSING FINANCE FOR OWNER OCCUPATION, By Type of Lender

		Type of lender			
	Unit	Banks	Permanent building societies	Other lenders	**Total**
CONSTRUCTION OF DWELLINGS					
Dwelling units					
1990–91	no.	52 256	4 979	5 890	**63 125**
1991–92	no.	60 229	7 372	6 941	**74 542**
1992–93	no.	80 015	4 848	5 454	**90 317**
1993–94	no.	89 498	5 504	3 907	**98 909**
1994–95	no.	r73 597	4 464	3 717	**r81 778**
1995–96	no.	56 537	3 339	4 289	**64 165**
Value of commitments					
1990–91	$m	3 043.9	372.9	404.4	**3 821.2**
1991–92	$m	3 749.5	564.4	514.3	**4 828.3**
1992–93	$m	5 637.8	402.9	409.4	**6 450.1**
1993–94	$m	7 325.2	510.8	317.8	**8 153.8**
1994–95	$m	r6 495.4	429.2	350.8	**r7 275.3**
1995–96	$m	5 334.2	340.1	395.5	**6 069.8**
PURCHASE OF NEWLY ERECTED DWELLINGS					
Dwelling units					
1990–91	no.	10 117	2 260	4 034	**16 411**
1991–92	no.	11 925	3 481	4 360	**19 766**
1992–93	no.	16 310	1 394	2 876	**20 580**
1993–94	no.	22 290	1 666	1 276	**25 232**
1994–95	no.	r19 228	990	1 440	**r21 658**
1995–96	no.	18 344	470	2 007	**20 821**
Value of commitments					
1990–91	$m	773.2	201.5	345.5	**1 320.3**
1991–92	$m	949.8	310.3	376.1	**1 636.2**
1992–93	$m	1 420.4	127.5	202.4	**1 750.3**
1993–94	$m	2 101.1	156.7	110.6	**2 368.4**
1994–95	$m	r1 985.7	98.8	140.2	**r2 224.6**
1995–96	$m	1 917.1	49.1	212.5	**2 178.5**
PURCHASE OF ESTABLISHED DWELLINGS					
Dwelling units					
1990–91	no.	155 369	29 853	28 963	**214 185**
1991–92	no.	225 969	36 859	22 170	**284 998**
1992–93	no.	306 474	23 347	12 420	**342 241**
1993–94	no.	378 975	28 992	12 377	**420 344**
1994–95	no.	305 249	21 271	r21 392	**r347 912**
1995–96	no.	307 565	20 316	38 598	**366 479**
Value of commitments					
1990–91	$m	11 320.0	2 283.4	2 030.8	**15 634.3**
1991–92	$m	17 563.0	2 922.6	1 588.4	**22 073.9**
1992–93	$m	25 928.1	1 810.8	838.6	**28 577.5**
1993–94	$m	34 076.8	2 330.2	902.8	**37 309.8**
1994–95	$m	28 844.0	1 854.8	2 107.3	**32 806.1**
1995–96	$m	29 562.8	1 847.1	3 961.7	**35 371.7**

...continued

19.30 HOUSING FINANCE FOR OWNER OCCUPATION, By Type of Lender — *continued*

		Type of lender			
	Unit	Banks	Permanent building societies	Other lenders	**Total**
		TOTAL			
Dwelling units					
1990–91	no	217 742	37 092	38 887	**293 721**
1991–92	no	298 123	47 712	33 471	**379 306**
1992–93	no	402 799	29 589	20 750	**453 138**
1993–94	no	490 763	36 162	17 560	**544 485**
1994–95	no	r398 074	26 725	r26 549	**r451 348**
1995–96	no	382 446	24 125	44 894	**451 465**
Value of commitments					
1990–91	$m	15 137.2	2 857.9	2 780.7	**20 775.7**
1991–92	$m	22 262.3	3 797.3	2 478.8	**28 538.4**
1992–93	$m	32 986.4	2 341.3	1 450.4	**36 778.0**
1993–94	$m	43 503.1	2 997.7	1 331.1	**47 831.9**
1994–95	$m	r37 325.0	2 382.7	2 598.2	**r42 306.0**
1995–96	$m	36 814.1	2 236.3	4 569.5	**43 620.0**

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.

Regional development

The Minister for Transport and Regional Development released the statement *Rebuilding Regional Australia* in conjunction with the 1996–97 Budget. Some of the initiatives announced in that statement are outlined below.

Ministerial Working Group on Regional Affairs

A Ministerial working group has been established comprising Ministers whose portfolios have greatest impact on regional Australia.

Chaired by the Minister for Transport and Regional Development, its task is to ensure that the needs and performance of regional areas are understood and responded to. In particular it will provide a focus for the facilitation of major projects in regional Australia which have national significance, and for improved access by regions to services that are important to their economic development.

Understanding Our Regions

The Government has indicated that it will improve access by regions to sources of data held by the Commonwealth which are relevant to their economic performance. The intention is to create an incentive among regions to improve overall economic performance as well as in marketing of regions to potential investors.

Recognising Leadership

The Commonwealth Government has identified regional leadership as a key component of economic innovation, vigour and self reliance. A range of measures will be proposed to lift regional leadership skills. This will take place in concert with the States and Territories.

Australian Institute of Health and Welfare

The Institute's role is to gather, analyse and disseminate national data on health and welfare services, including housing assistance, in order to support planning and policy making by government and community organisations. In 1995 the Institute published *Australia's Welfare 1995: Services and Assistance* which contains a chapter on housing assistance and services. Included in this chapter were assessments of population changes and their impact on housing requirements, estimates of housing need, a statistical profile of recipients of various forms of housing assistance and analysis of housing assistance outcomes.

In September 1995, the National Data Collection Agency was established at the Institute with the purpose of providing all Supported Assistance Accommodation Program (SAAP) stakeholders with access to accurate and reliable information for use in service delivery planning, program monitoring and assessing program outcomes. A continuous data collection commenced in July 1996, involving data on all homeless people using SAAP services. Two related data collections will also be undertaken. A two-week census of persons who are not provided with requested services was conducted in October 1996. Another census of casual clients receiving only one-off assistance will be conducted over two weeks in May 1997.

Commonwealth–State Housing Agreement

While most Australians are able to house themselves without government assistance, such assistance remains important for various population groups, especially low income earners. The *Housing Assistance Act 1989* provided the legislative basis for the Commonwealth's provision of financial assistance to the States and Territories for housing and related purposes up to 30 June 1996. The Commonwealth-State Housing Agreement (CSHA), incorporated into the Act, set 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 19.31. The Commonwealth Government and State/Territory Governments have negotiated a new outcomes-based CSHA, which started on 1 July 1996. Negotiations are continuing on longer term reforms to make housing assistance more effective and accountable by clarifying Commonwealth and State roles and responsibilities.

19.31 COMMONWEALTH PAYMENTS TO STATES/TERRITORIES UNDER THE CSHA — 1995–96

	NSW '000	Vic. '000	Qld '000	WA '000	SA '000	Tas. '000	ACT '000	NT '000	**Aust. '000**
Untied grants	257 356	185 812	137 217	70 714	50 508	29 617	18 182	13 510	**762 916**
Pensioner Rental Housing Program	18 520	10 882	9 791	4 153	3 945	1 429	523	523	**49 766**
Aboriginal Rental Housing Program	17 777	3 638	30 405	15 862	8 342	1 392	—	19 669	**97 085**
Mortgage and Rent Assistance Program	10 481	7 734	5 574	2 956	2 537	815	520	297	**30 914**
Crisis Accommodation Program	14 803	9 921	7 150	7 096	4 554	2 164	753	476	**46 917**
Community Housing Program	24 257	18 843	13 540	7 119	6 159	2 258	1 161	1 016	**74 353**
Total	343 194	236 830	203 677	107 900	76 045	37 675	21 139	35 491	**1 061 951**

Source: Department of Social Security.

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 low income recipients who pay rent (other than to a public housing authority), lodging, board and lodging, or site rent 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. Capital housing funds for this initiative are available under the Crisis Accommodation Program (CAP) within the Commonwealth State Housing Agreement.
- Residential care for older people — provides funding to a range of organisations that provide suitable accommodation for older people.

- Disabilities Services Program — under the Commonwealth State Disability Agreement the State Government is responsible for the administration of accommodation and other support services.
- Housing assistance programs for Aboriginal and Torres Strait Islander peoples — a range of programs administered by the Aboriginal and Torres Strait Islander Commission.

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 Human Services;

Queensland — Department of Public Works and Housing;

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.

Bibliography

ABS publications

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).

Building Approvals, Australia (8731.0).

Building Approvals Microfiche Service, Australia (8734.0).

Construction Activity at Constant Prices, Australia (8782.0.40.001).

Engineering Construction Activity, Australia (8762.0).

House Price Indexes: Eight Capital Cities (6416.0).

Housing Finance for Owner Occupation, Australia (5609.0).

Industrial Disputes, Australia (6321.0).

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).

Trade Union Members, Australia (6325.0.40.001).

Other publications

Australian Institute of Health and Welfare, *Australia's Welfare 1995: Services and Assistance.*

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