

# **HOUSING OCCUPANCY AND COSTS**

**AUSTRALIA**

EMBARGO: 11.30AM (CANBERRA TIME) MON 13 MAR 2006

## **C O N T E N T S**

	<i>page</i>
Notes . . . . .	2
Abbreviations and symbols . . . . .	3
Summary of findings . . . . .	4

## **T A B L E S**

List of tables . . . . .	10
All households, 1994–95 to 2003–04 . . . . .	13
All households, 2003–04 . . . . .	16
Life cycle groups . . . . .	28
States and territories . . . . .	36
Recent home buyer households . . . . .	51

## **A D D I T I O N A L I N F O R M A T I O N**

Explanatory notes . . . . .	59
Appendix 1: ABS Housing statistics . . . . .	70
Appendix 2: Sampling variability . . . . .	72
Glossary . . . . .	73

## **I N Q U I R I E S**

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

## NOTES

### ABOUT THIS PUBLICATION

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

### CHANGES IN THIS ISSUE

Changes in the contents of this issue are:

- The replacement of the variable 'household composition' with the variable 'family composition of household'
- Housing stress data are not presented. Refer to the Explanatory Notes (paragraphs 17-21) for further information.

Changes in the SIH which are likely to have impacted on the data in this issue include:

- a larger sample of 22,315 persons for 2003-04 compared to 19,400 to 2002-03 (lower sample error)
- previous SIH cycles selected dwellings from those that had been respondents for eight months in the monthly population survey, whereas from 2003-04 the SIH sample is drawn from dwellings not recently included in an ABS household survey (possible change in response bias)
- interviewer use of a laptop computer instead of a paper form to collect information from respondents (possible improvement in data capture)
- an expanded range of questions to collect details about income - in particular, information was collected about expected income in the current financial year from own unincorporated business and investments, whereas previous "current period" estimates for these components of income were based only on information about reported income for the previous financial year (a significant impact on the coverage of such income streams in current income measures)
- a comprehensive range of questions to collect details about the assets and liabilities of the household, which may have improved the quality of reporting of associated income streams
- the integration of the SIH with the Household Expenditure Survey (HES), refer to Explanatory Notes for further information
- selection of household reference person no longer influenced by differing income unit tenure types within the household.

### EFFECTS OF ROUNDING

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

### INQUIRIES

For further information about these and related statistics, contact the National Information and Referral Service on 1300 135 070 or Alan Wong in Canberra (02) 6252 5508. Alternative contact: John Forsey (02) 6252 7031.

Dennis Trewin  
Australian Statistician

## ABBREVIATIONS AND SYMBOLS

---

### ABBREVIATIONS

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
Aust.	Australia
CPI	Consumer Price Index
CRA	Commonwealth Rent Assistance
HES	Household Expenditure Survey
np	not available for separate publication but included in totals where applicable, unless otherwise indicated
NSW	New South Wales
NT	Northern Territory
Qld	Queensland
RSE	Relative Standard Error
SA	South Australia
SE	Standard Error
SIH	Survey of Income and Housing
Tas.	Tasmania
Vic.	Victoria
WA	Western Australia

### SYMBOLS

*	estimate has a relative standard error of 25% to 50% and should be used with caution
**	estimate has a relative standard error greater than 50% and is considered too unreliable for general use
—	nil or rounded to zero (including null cells)

## SUMMARY OF FINDINGS

### INTRODUCTION

For many people, the cost of providing shelter for themselves and their families is one of the largest expenditures that they will make. The recurrent aspects of housing costs reported in this publication, which cover the housing-related mortgage and rates payments of owner households, and the rent payments of renter households, are also often the largest expenditure items to be met from households' current incomes.

The data presented in this publication are compiled from the Survey of Income and Housing (SIH), with information for the years 1994-95 to 2003-04 (excluding 1998-99 and 2001-02, when the survey was not conducted). However, more extensive and more detailed housing costs information for 2003-04, including the split between the interest and capital components of mortgage repayments, is available from the Household Expenditure Survey (HES) - see *Household Expenditure Survey, Australia: Detailed Expenditure Items* (cat. no. 6535.0.55.001) for information available from the 2003-04 survey.

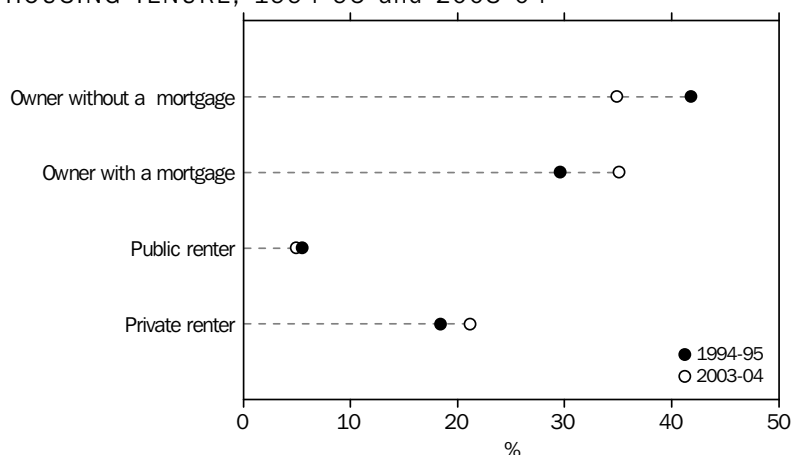
### HOUSING OCCUPANCY

#### *Changes since 1994-95*

In 2003-04 there were approximately 19.6 million people or 7.7 million households living in private dwellings, up 11% on the number of people in private dwellings in 1994-95. There was a larger increase in the number of households over this period (up 18%), reflecting a decrease in the average household size from 2.69 to 2.53 persons per household. The average dwelling size increased over this period from 2.88 to 3.02 bedrooms per dwelling. The proportion of separate houses and dwellings that were either semi-detached houses or town houses remained the same at 80% and 8%.

Over this period there was a decrease in the proportion of households that owned their dwelling outright, from 42% in 1994-95 to 35% in 2003-04. There were increases in the proportion of households that had a mortgage on their homes (from 30% to 35%) and in the proportion of households that were renting privately (from 18% to 21%).

#### HOUSING TENURE, 1994-95 and 2003-04



#### *Life cycle stages*

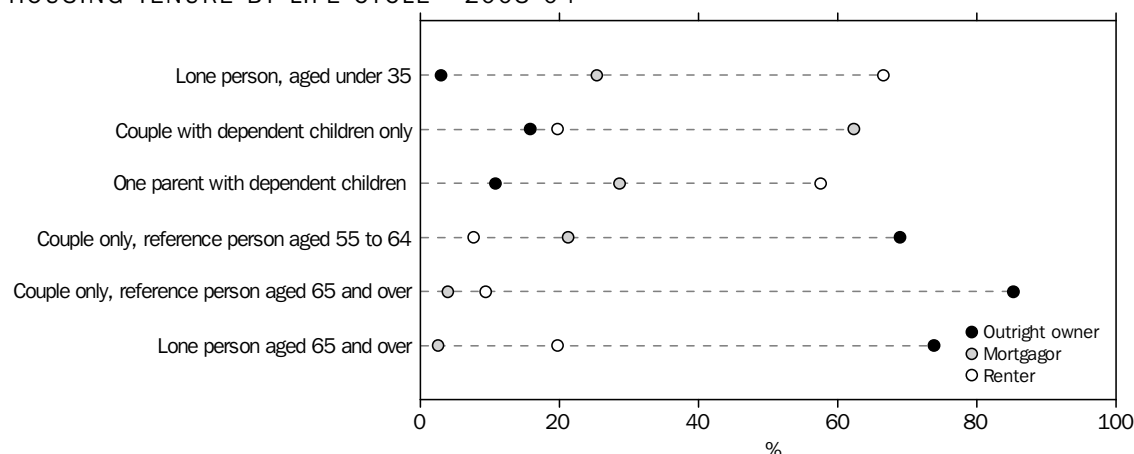
The proportion of households that own their home outright increases as the age of the reference person increases. Only 3% of single and couple only households with a reference person aged under 35 years owned their home outright, compared to 85% of couples with the reference person aged 65 years and over (Table 16). Younger single people were most likely to be renting privately (61%) and also had the highest proportion of any group in flats and apartments (41%). Younger persons in a couple relationship were more likely to move into home ownership than younger single people,

## SUMMARY OF FINDINGS *continued*

### *Life cycle stages continued*

with 57% of younger couple households owning their home with or without a mortgage. When couples have children they are more likely than younger couple only households to own a home. For couples with their eldest child under 5 years, 72% owned their home with or without a mortgage. This rose to 76% for couples with their eldest child aged 5 to 14, and 87% for couples with dependent children only and the eldest aged 15 to 24.

### HOUSING TENURE BY LIFE CYCLE - 2003-04



### HOUSING UTILISATION

The Canadian National Occupancy Standard is widely used internationally as an indicator of housing utilisation (see explanatory notes). According to this measure, of the 7.7 million Australian households only a small proportion (3%) required one or more additional bedrooms. More than three quarters (77%) of households occupied dwellings which had more bedrooms than were needed to accommodate occupants (Table 14).

Households that owned their home without a mortgage were more likely than those with other tenures to have one or more bedrooms spare (89%). Households renting from a state or territory housing authority were the most likely tenure group (43%) to have the required number of rooms. Five percent of private renters and three percent of state or territory housing authority renters required one or more additional bedrooms.

Sixty five percent of couples living with dependent children had at least one spare bedroom, compared to 48% of one parent households with dependent children. Of the latter group, 8% required one or more additional bedrooms. Multiple family households and group households were the most likely to require additional bedrooms (27% and 9% respectively). On average, dwellings for couples with dependent and non-dependent children contained the highest number of bedrooms (3.9) and housed an average of 4.8 people.

### HOUSING COSTS

The composition of housing costs differs depending on type of tenure. In this publication, housing costs of owners comprise rates, both general and water, and mortgage repayments if the mortgage was initially taken out primarily to purchase, build or alter the dwelling. Owners that have a mortgage where the purpose of the mortgage when initially taken out was not primarily housing related, are categorised as owners with a mortgage, but their mortgage repayments are not included in their housing costs. For renters housing costs comprise the amount of rent paid.

## SUMMARY OF FINDINGS *continued*

### HOUSING COSTS *continued*

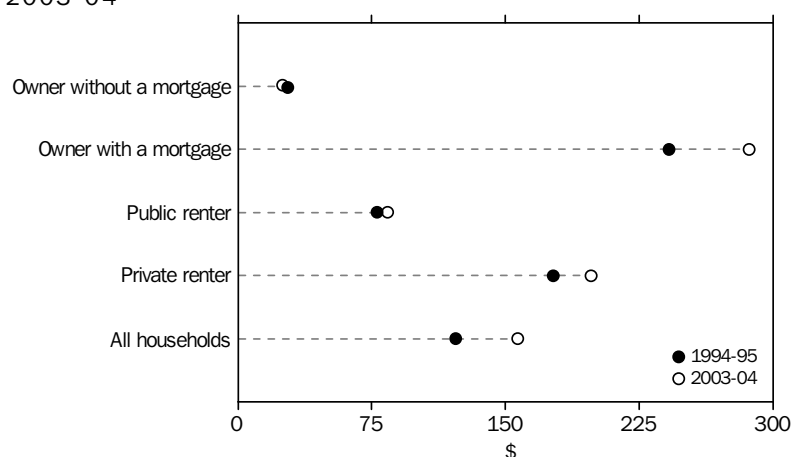
The mean (average) weekly housing costs for all households were \$157 in 2003-04. There is, however, considerable variation in housing costs with 44% of all households paying \$75 or less per week. For owners without a mortgage the average weekly housing costs were \$25, which represented 3% of average gross weekly income for those households. Owners with a mortgage paid an average of \$287 per week on housing costs, which represented 19% of their average gross income per week. Households renting from state and territory housing authorities paid an average of \$84 per week, representing 19% of their average gross income. Households renting from private landlords paid an average of \$198 per week.

However, some lower income households receive a refund of their private rental costs through the Commonwealth Rent Assistance (CRA) scheme. It is estimated that these refunds lowered the average housing costs of households renting from private landlords by about 10%. See paragraph 16 of the Explanatory Notes for more detail.

### *Changes since 1994-95*

In real (2003-04 all groups CPI adjusted) terms average weekly housing costs across all households increased by 29% from \$122 in 1994-95 to \$157 in 2003-04. For owners without a mortgage, real average weekly housing costs decreased from \$28 in 1994-95 to \$25 in 2003-04. For owners with a mortgage, real average weekly housing costs rose by 19%, from \$242 to \$287. For private renters, real average weekly housing costs rose by 12%, from \$177 to \$198, before adjusting for CRA refunds.

### REAL WEEKLY HOUSING COSTS BY TENURE TYPE, 1994-95 and 2003-04



### VALUE OF DWELLING

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

In 2003-04 the median value of the 5.4 million owner occupied dwellings was \$300,000, an increase of 17% on the Consumer Price Index (all groups) adjusted value of \$256,000 in 2002-03, and a 70% increase on the corresponding value in 1994-95 (table 1). However, the CPI adjusted value of the median value of mortgage outstanding only increased by 3%, from \$98,000 to \$101,000, between 2002-03 and 2003-04, and by 42% between 1994-95 and 2003-04. The proportion of total households with a mortgage

## SUMMARY OF FINDINGS *continued*

### VALUE OF DWELLING

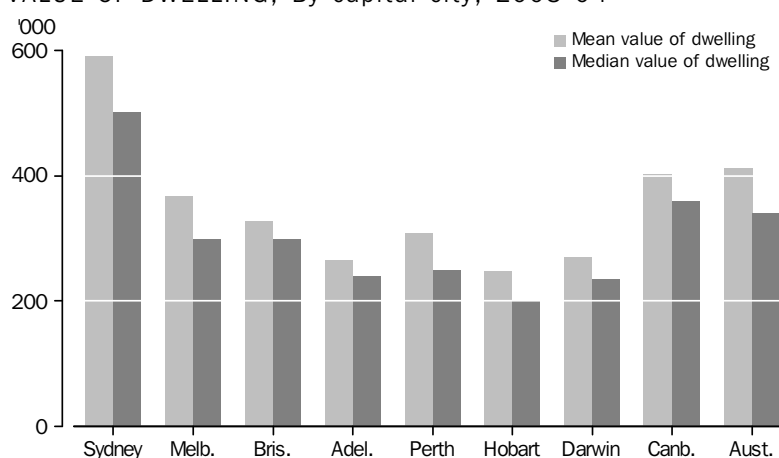
*continued*

outstanding increased from 30% to 35% over the period 1994-95 to 2003-04, and the proportion of dwellings owned outright declined from 42% to 35% (table 3).

Dwelling values were highest for couple with dependent children only, where the eldest child was 15 to 24 years, couple with dependent and non-dependent children and couple with non-dependent children only (table 19). The median value of dwelling for these groups was \$350,000. The life cycle group that reported the lowest median value of dwellings was lone persons under the age of 35 years. The median value for this group was \$210,000.

The median value of dwellings for capital cities was \$340,000 (table 26). The median value was highest in Sydney at \$500,000, followed by Canberra at \$359,000.

#### VALUE OF DWELLING, By capital city, 2003-04



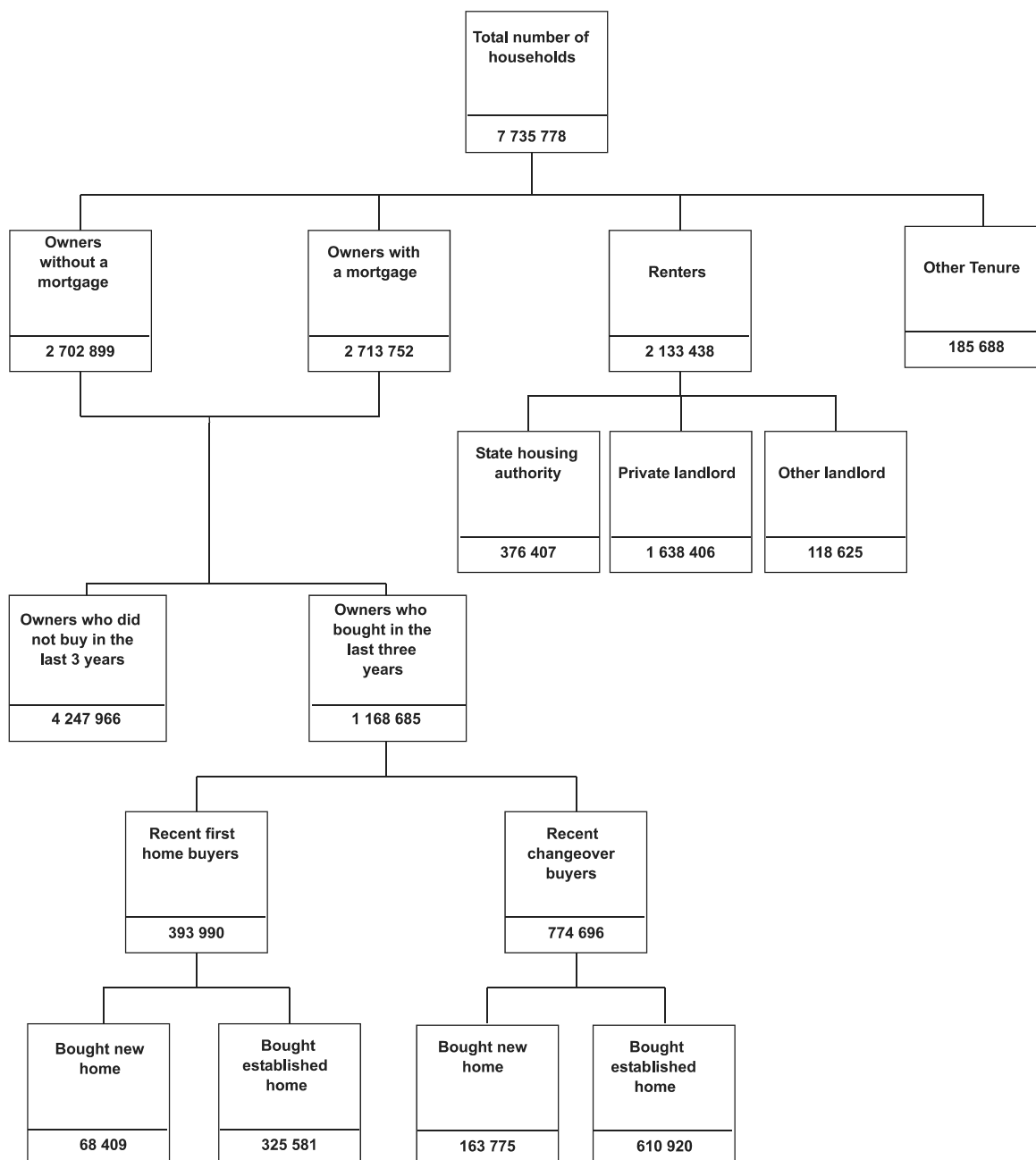
### RECENT HOME BUYERS

Almost 1.2 million households purchased their dwelling in the 3 years before the survey. These households are divided into first home buyers (34%) and changeover buyers (66%). The majority of recent home buyers bought an established house (83% of first home buyers and 79% of changeover buyers).

The median value of recently purchased dwellings was \$250,000 for first home buyers and \$310,000 for changeover buyers (table 34). Housing costs, on the other hand, were higher for first home buyers than for changeover buyers, at \$330 and \$251 per week respectively (table 32). This is consistent with a higher proportion of first home buyers having a mortgage (95%) than of changeover buyers (70%). New dwellings had both a higher median value (\$350,000) than recently purchased established dwellings (\$280,000) and higher housing costs, with average weekly housing costs of \$286 for new dwellings and \$276 for established dwellings.

## SUMMARY OF FINDINGS *continued*

### DENDOGRAM OF SELECTED HOUSEHOLD CHARACTERISTICS





## LIST OF TABLES

*page*

### ALL HOUSEHOLDS, 1994-95 TO 2003-04

<b>1</b>	Housing costs by selected household characteristics, and dwelling values . . . . .	13
<b>2</b>	Housing costs as a proportion of gross income by selected household characteristics . . . . .	14
<b>3</b>	Selected household characteristics . . . . .	15

### ALL HOUSEHOLDS, 2003-04

<b>4</b>	Housing costs by selected household characteristics and tenure and landlord type . . . . .	16
<b>5</b>	Housing costs ranges by tenure and landlord type . . . . .	18
<b>6</b>	Housing costs by tenure and landlord type and family composition of household . . . . .	19
<b>7</b>	Selected household characteristics by family composition of household . . . .	20
<b>8</b>	Housing costs by tenure and landlord type and age of reference person . . . .	21
<b>9</b>	Selected household characteristics by age of reference person . . . . .	22
<b>10</b>	Housing costs by tenure and landlord type and equivalised disposable household income quintile . . . . .	23
<b>11</b>	Selected household characteristics by equivalised disposable household income quintile . . . . .	24
<b>12</b>	Housing costs by tenure and landlord type and principal source of household income . . . . .	25
<b>13</b>	Selected household characteristics by principal source of household income . . . . .	26
<b>14</b>	Housing utilisation by selected household characteristics . . . . .	27

### SELECTED LIFE CYCLE GROUPS

<b>15</b>	Housing costs by tenure and landlord type . . . . .	28
<b>16</b>	Selected household characteristics . . . . .	30

### LOWER INCOME HOUSEHOLDS

<b>17</b>	Housing costs by tenure and landlord type . . . . .	32
<b>18</b>	Selected household characteristics . . . . .	33

### OWNER HOUSEHOLDS

<b>19</b>	Value of dwelling and equity in dwelling . . . . .	34
-----------	--	----

### STATES AND TERRITORIES

<b>20</b>	Capital city households, housing costs by tenure and landlord type . . . . .	36
<b>21</b>	Balance of state households, housing costs by tenure and landlord type . . . .	37
<b>22</b>	State households, housing costs by tenure and landlord type . . . . .	38
<b>23</b>	Capital city households, selected household characteristics . . . . .	39
<b>24</b>	Balance of state households, selected household characteristics . . . . .	40
<b>25</b>	State households, selected household characteristics . . . . .	41

## LIST OF TABLES *continued*

page

### STATES AND TERRITORIES *continued*

#### OWNER HOUSEHOLDS

<b>26</b>	Capital city owner households, value of dwelling by selected household characteristics . . . . .	42
<b>27</b>	Balance of state owner households, value of dwelling by selected household characteristics . . . . .	44
<b>28</b>	State owner households, value of dwelling by selected household characteristics . . . . .	46
<b>29</b>	Capital city owner households, value of dwelling and equity . . . . .	48
<b>30</b>	Balance of state owner households, value of dwelling and equity . . . . .	49
<b>31</b>	State owner households, value of dwelling and equity . . . . .	50

#### RECENT HOME BUYER HOUSEHOLDS

<b>32</b>	Housing costs by selected household characteristics . . . . .	51
<b>33</b>	Housing costs as a proportion of gross income by selected household characteristics . . . . .	53
<b>34</b>	Median value of dwelling by selected household characteristics . . . . .	55
<b>35</b>	Selected household characteristics . . . . .	57



# ALL HOUSEHOLDS, Housing costs by selected household characteristics, and dwelling values

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

## MEAN HOUSING COSTS PER WEEK IN 2003-04 DOLLARS (a)

<b>Tenure and landlord type</b>									
Owner without a mortgage	\$	28	25	25	25	25	25	25	25
Owner with a mortgage	\$	242	246	248	246	243	239	252	287
<b>Renter</b>									
State/territory housing authority	\$	78	75	78	74	81	79	83	84
Private landlord	\$	177	180	183	188	191	188	194	198
<i>Total renters(b)</i>	\$	151	151	156	159	163	163	170	174
<b>All households(c)</b>	\$	122	120	124	129	132	131	140	157
<b>Family composition of household</b>									
<b>One family households</b>									
Couple family with dependent children	\$	169	163	171	183	182	183	204	237
One parent family with dependent children	\$	127	125	126	127	137	142	135	151
Couple only	\$	105	103	108	106	113	113	122	131
Other one family households	\$	89	87	87	94	108	109	116	136
Multiple family households	\$	83	122	151	146	142	176	168	179
<b>Non-family households</b>									
Lone person	\$	80	84	81	87	87	84	94	101
Group households	\$	208	187	197	205	215	193	200	210
<b>All households</b>	\$	122	120	124	129	132	131	140	157
<b>Dwelling structure</b>									
Separate house	\$	122	118	122	127	128	127	136	154
Semi-detached/row or terrace house/townhouse	\$	131	134	134	133	143	144	147	170
Flat/unit/apartment	\$	121	128	133	143	156	153	165	173
<b>All households(d)</b>	\$	122	120	124	129	132	131	140	157
<b>Equivalised disposable household income(e)</b>									
Lowest quintile	\$	67	69	71	72	72	76	78	78
Second quintile	\$	94	89	90	93	94	91	106	111
Third quintile	\$	118	119	124	132	136	127	138	154
Fourth quintile	\$	154	141	150	156	158	166	165	201
Highest quintile	\$	189	191	193	200	208	204	223	257
Second and third deciles	\$	70	67	76	77	74	74	82	90
<b>All households</b>	\$	122	120	124	129	132	131	140	157
<b>Principal source of income</b>									
Wages and salaries	\$	162	158	166	172	176	175	186	212
Own unincorporated business income	\$	124	134	134	134	136	124	151	182
Government pensions and allowances	\$	58	58	60	61	61	62	64	65
Other income	\$	57	52	48	56	59	65	60	68
<b>All households(f)</b>	\$	122	120	124	129	132	131	140	157
<b>Number of employed persons</b>									
None	\$	51	51	52	54	53	55	55	57
One	\$	133	129	137	143	146	137	150	166
Two	\$	179	178	180	182	185	191	204	234
Three or more	\$	145	127	150	165	174	166	174	209
<b>All households</b>	\$	122	120	124	129	132	131	140	157

## DWELLING VALUES FOR OWNER HOUSEHOLDS IN 2003-04 DOLLARS (a)

Median value of dwelling	\$'000	176	169	167	173	184	195	256	300
Median amount of mortgage outstanding(g)	\$'000	71	73	76	81	89	82	98	101

Number of households in sample	no.	6 819	6 963	7 245	7 025	6 637	6 786	10 211	11 361
Factor applied to adjust to 2003-04 dollars	no.	0.794	0.827	0.838	0.838	0.869	0.921	0.977	1.000

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

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Includes other dwelling types.

(e) See paragraphs 35 to 40 of the explanatory notes.

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

(g) Only includes owners with a mortgage.

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

## HOUSING COSTS AS A PROPORTION OF GROSS INCOME

Tenure and landlord type<sup>(a)</sup>

Owner without a mortgage	%	3	3	3	3	3	3	3
Owner with a mortgage	%	19	19	19	18	17	17	19
Renter								
State/territory housing authority	%	17	17	18	17	18	18	19
Private landlord	%	20	20	20	20	20	20	19
Total renters <sup>(b)</sup>	%	19	19	19	19	19	19	19
<b>All households<sup>(c)</sup></b>	%	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>14</b>

## Family composition of household

One family households								
Couple family with dependent children	%	13	13	13	13	13	12	15
One parent family with dependent children	%	22	20	20	19	20	20	20
Couple only	%	12	11	12	11	11	11	12
Other one family households	%	7	7	6	7	7	8	9
Multiple family households	%	5	7	10	9	8	9	9
Non-family households								
Lone person	%	18	18	17	17	16	17	18
Group households	%	15	16	16	17	15	15	17
<b>All households</b>	%	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>14</b>

## Dwelling structure

Separate house	%	12	12	12	12	11	11	13
Semi-detached/row or terrace house/townhouse	%	15	17	16	15	16	16	18
Flat/unit/apartment	%	19	17	18	19	18	19	19
<b>All households<sup>(d)</sup></b>	%	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>14</b>

Equivalised disposable household income<sup>(e)</sup>

Lowest quintile	%	26	26	28	26	26	27	24
Second quintile	%	17	16	17	16	16	15	16
Third quintile	%	13	13	13	14	14	13	15
Fourth quintile	%	12	11	12	12	12	13	14
Highest quintile	%	9	10	10	9	9	9	11
Second and third deciles	%	17	17	18	18	17	17	18
<b>All households</b>	%	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>14</b>

## Principal source of income

Wages and salaries	%	12	12	12	12	12	12	14
Own unincorporated business income	%	10	11	11	10	9	9	13
Government pensions and allowances	%	17	16	17	17	17	17	16
Other income	%	8	8	6	7	7	9	7
<b>All households<sup>(f)</sup></b>	%	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>14</b>

## Number of employed persons

None	%	14	14	13	14	13	14	13
One	%	15	15	15	15	16	15	17
Two	%	13	13	13	13	12	12	15
Three or more	%	7	7	7	8	8	8	10
<b>All households</b>	%	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>14</b>

Number of households in sample no. 6 819 6 963 7 245 7 025 6 637 6 786 10 211 11 361

(a) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Includes other dwelling types.

(e) See paragraphs 35 to 40 of the explanatory notes.

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

## ALL HOUSEHOLDS, Selected household characteristics

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

## PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

**Tenure and landlord type**

Owner without a mortgage	%	41.8	42.8	41.3	39.5	38.6	38.2	36.4	34.9
Owner with a mortgage	%	29.6	28.1	28.3	30.9	32.1	32.1	33.1	35.1
Renter									
State/territory housing authority	%	5.5	6.0	5.6	5.8	5.8	5.0	4.9	4.9
Private landlord	%	18.4	19.0	20.4	20.0	19.9	21.0	22.0	21.2
Total renters(a)	%	25.7	26.9	27.9	27.2	27.2	27.4	28.2	27.6
All households(b)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

**Family composition of household**

One family households									
Couple family with dependent children	%	30.5	30.2	29.5	29.7	28.6	27.5	26.8	27.1
One parent family with dependent children	%	6.0	6.3	6.0	6.8	6.9	7.4	6.9	6.8
Couple only	%	23.7	23.5	23.6	23.7	23.9	24.3	25.4	26.1
Other one family households	%	11.5	11.6	10.9	10.9	10.9	10.9	11.2	10.4
Multiple family households	%	1.3	1.2	1.6	1.3	1.3	1.3	1.2	1.0
Non-family households									
Lone person	%	22.8	22.9	23.4	23.6	24.4	24.6	25.2	25.4
Group households	%	4.3	4.3	5.0	4.0	4.1	4.0	3.2	3.2
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

**Dwelling structure**

Separate house	%	79.9	79.7	80.0	79.4	79.4	78.1	77.7	80.0
Semi-detached/row or terrace house/townhouse	%	7.8	7.9	7.8	8.6	9.8	9.9	10.2	8.3
Flat/unit/apartment	%	11.4	11.7	11.5	11.5	10.0	11.3	11.4	11.2
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

**Housing costs as a proportion of gross income**

25% or less	%	79.4	79.6	79.7	78.6	79.9	79.3	78.2	77.9
More than 25% to 30%	%	5.8	5.5	5.7	5.7	5.5	5.7	6.3	6.4
More than 30% to 50%	%	9.1	9.6	9.6	10.3	9.3	9.6	9.7	10.6
More than 50%(d)	%	5.7	5.3	5.0	5.4	5.2	5.3	5.8	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

**Equivalised disposable household income(e)**

Lowest quintile	%	24.6	20.2	20.3	24.2	24.5	24.3	24.3	24.6
Second quintile	%	19.0	19.8	19.9	18.8	18.4	18.6	18.3	18.6
Third quintile	%	17.4	20.0	19.8	17.7	17.7	17.8	17.9	17.8
Fourth quintile	%	18.2	20.1	20.1	18.2	18.4	18.5	18.4	18.4
Highest quintile	%	20.9	19.9	19.9	21.0	21.0	20.8	21.0	20.6
Second and third deciles	%	22.1	19.3	19.7	21.4	21.6	22.2	21.4	20.6
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

**Principal source of income**

Wages and salaries	%	57.6	56.8	56.3	56.8	56.7	56.9	58.0	57.5
Own unincorporated business income	%	6.1	7.3	6.6	6.0	6.4	6.4	6.2	6.0
Government pensions and allowances	%	28.5	28.0	28.6	28.5	28.7	28.3	26.6	27.7
Other income	%	6.7	7.0	7.6	7.7	7.3	7.3	8.1	8.2
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

**Number of employed persons**

None	%	31.1	30.0	31.1	31.2	30.8	30.5	29.5	30.4
One	%	29.3	29.3	29.6	29.8	29.4	29.7	31.2	30.0
Two	%	29.5	30.5	28.9	28.9	29.4	29.7	29.7	29.5
Three or more	%	10.1	10.1	10.4	10.1	10.4	10.1	9.7	10.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Estimated number of persons	'000	17 608.2	17 861.2	18 089.4	18 276.4	18 652.2	18 858.8	19 303.1	19 606.6
Estimated number of households	'000	6 546.6	6 657.2	6 770.6	6 902.3	7 121.2	7 314.9	7 638.2	7 735.8
Average number of persons in household	no.	2.69	2.68	2.67	2.65	2.62	2.58	2.53	2.53
Average number of bedrooms in dwelling	no.	2.88	2.95	2.94	2.96	3.00	3.00	3.00	3.02
Number of households in sample	no.	6 819	6 963	7 245	7 025	6 637	6 786	10 211	11 361

(a) Includes other landlord type.

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

(b) Includes other tenure type.

(e) See paragraphs 35 to 40 of the explanatory notes.

(c) Includes other dwelling types.

		RENTER							
		Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type	All households
MEAN HOUSING COSTS PER WEEK									
Family composition of household									
One family households									
Couple family with dependent children	\$	32	309	121	246	139	227	np	237
One parent family with dependent children	\$	24	222	86	178	124	148	np	151
Couple only	\$	24	304	101	198	139	182	np	131
Other one family households	\$	27	259	127	199	*161	185	np	136
Multiple family households	\$	27	303	133	225	np	223	np	179
Non-family households									
Lone person	\$	21	233	65	158	89	131	np	101
Group households	\$	22	243	*113	245	152	240	np	210
Dwelling structure									
Separate house	\$	25	279	94	201	126	179	np	154
Semi-detached/row or terrace house/townhouse	\$	21	332	79	208	115	170	np	170
Flat/unit/apartment	\$	19	381	70	189	118	167	np	173
Other	\$	**5	166	—	182	*156	172	np	83
All households	\$	25	287	84	198	124	174	np	157

## HOUSING COSTS AS A PROPORTION OF GROSS INCOME (a)

<b>Family composition of household</b>									
One family households									
Couple family with dependent children	%	2	19	13	18	9	17	np	15
One parent family with dependent children	%	3	22	18	26	23	24	np	20
Couple only	%	3	19	21	17	13	17	np	12
Other one family households	%	2	14	18	15	*12	15	np	9
Multiple family households	%	2	13	17	13	np	13	np	9
Non-family households									
Lone person	%	5	28	24	24	17	24	np	18
Group households	%	3	16	14	18	23	18	np	17
<b>Dwelling structure</b>									
Separate house	%	3	19	18	18	10	18	np	13
Semi-detached/row or terrace house/townhouse	%	3	23	21	21	15	20	np	18
Flat/unit/apartment	%	2	26	23	21	19	21	np	19
Other	%	**1	**18	—	*27	*22	25	np	13
<b>All households</b>	%	<b>3</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>13</b>	<b>19</b>	<b>np</b>	<b>14</b>

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

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

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

(a) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.

— nil or rounded to zero (including null cells)

		RENTER							
		Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type	All households
HOUSEHOLDS									
<b>Family composition of household</b>									
One family households									
Couple family with dependent children	%	13.8	46.9	8.3	20.7	30.2	19.0	22.9	27.1
One parent family with dependent children	%	2.1	5.6	24.4	12.2	10.5	14.2	8.3	6.8
Couple only	%	39.0	21.2	12.0	17.2	18.2	16.3	21.4	26.1
Other one family households	%	13.3	9.9	7.3	7.7	*5.4	7.5	8.1	10.4
Multiple family households	%	1.1	1.1	**0.1	*1.2	—	*0.9	np	1.0
Non-family households									
Lone person	%	29.6	13.9	47.2	30.7	30.8	33.6	36.3	25.4
Group households	%	1.1	1.4	**0.8	10.3	*4.8	8.3	*2.7	3.2
<b>Dwelling structure</b>									
Separate house	%	89.7	89.8	51.6	55.9	56.0	55.2	80.5	80.0
Semi-detached/row or terrace house/townhouse	%	5.7	5.7	21.6	13.8	16.2	15.3	*6.0	8.3
Flat/unit/apartment	%	3.9	4.4	26.9	29.8	23.5	28.9	13.0	11.2
Other	%	0.7	*0.2	—	*0.5	**4.2	*0.6	**0.5	0.5
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Estimated number of households	'000	2 702.9	2 713.8	376.4	1 638.4	118.6	2 133.4	185.7	7 735.8
Number of households in sample	no.	3 925	4 085	608	2 272	192	3 072	279	11 361

- \* estimate has a relative standard error of 25% to 50% and should be used with caution
- \*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use
- nil or rounded to zero (including null cells)
- np not available for publication but included in totals where applicable, unless otherwise indicated

		RENTER					
		Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Total renters(c)	All households(b)
ALL HOUSEHOLDS							
<b>Housing costs per week</b>							
\$0 to less than \$25	%	55.7	3.8	**0.2	**0.2	*0.3	23.2
\$25 to less than \$50	%	40.7	7.3	11.5	*0.3	2.7	17.6
\$50 to less than \$75	%	2.8	2.5	37.2	1.9	8.9	4.3
\$75 to less than \$100	%	*0.6	2.8	24.7	4.5	8.9	3.6
\$100 to less than \$150	%	*0.2	9.0	17.6	23.2	22.4	9.4
\$150 to less than \$200	%	np	13.3	7.2	29.1	24.4	11.4
\$200 to less than \$250	%	np	12.7	*1.3	20.0	16.0	8.9
\$250 to less than \$300	%	—	12.3	**0.2	10.1	8.0	6.5
\$300 or more	%	np	36.2	np	10.6	8.4	15.0
<b>Housing costs as a proportion of gross income(d)</b>							
25% or less	%	98.0	67.3	76.1	60.7	64.3	77.9
More than 25% to 30%	%	*0.2	10.3	12.9	9.3	9.8	6.4
more than 30% to 50%	%	*0.5	15.5	8.6	20.6	18.0	10.6
More than 50%(e)	%	1.4	7.0	*2.4	9.4	7.8	5.1
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Estimated number of households	'000	2 702.9	2 713.8	376.4	1 638.4	2 133.4	7 735.8
Mean housing costs per week	\$	25	287	84	198	174	157
Housing costs as a proportion of gross income(d)	%	3	19	19	19	19	14
Median housing costs per week	\$	23	242	75	180	160	104
Median ratio of housing costs to gross income(d)(f)	%	3	19	22	21	21	12
Number of households in sample	no.	3 925	4 085	608	2 272	3 072	11 361

## LOWER INCOME HOUSEHOLDS (a)

<b>Housing costs per week</b>							
\$0 to less than \$25	%	69.8	6.7	np	**0.2	**0.4	35.6
\$25 to less than \$50	%	28.9	8.5	*3.0	**0.4	*1.5	15.3
\$50 to less than \$75	%	*1.0	4.2	29.0	2.2	9.2	4.2
\$75 to less than \$100	%	**0.3	3.6	34.3	6.2	14.0	5.2
\$100 to less than \$150	%	**0.1	13.8	24.1	33.7	30.8	12.5
\$150 to less than \$200	%	—	19.8	*7.5	33.5	26.6	12.4
\$200 to less than \$250	%	—	15.9	**1.6	13.5	10.2	6.5
\$250 to less than \$300	%	—	11.0	—	5.5	4.1	3.6
\$300 or more	%	—	16.6	—	4.8	3.4	4.6
<b>Housing costs as a proportion of gross income(d)</b>							
25% or less	%	99.8	55.7	85.8	35.2	48.9	74.6
More than 25% to 30%	%	**0.1	13.2	10.6	14.1	12.7	6.8
More than 30% to 50%	%	np	20.8	*3.6	41.8	31.9	14.3
More than 50%(e)	%	—	10.3	—	8.9	6.5	4.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Estimated number of households	'000	1 038.5	489.0	162.7	503.2	711.6	2 296.6
Mean housing costs per week	\$	21	209	93	167	147	99
Housing costs as a proportion of gross income(d)	%	4	26	19	28	26	17
Median housing costs per week	\$	20	181	86	155	139	42
Median ratio of housing costs to gross income(d)	%	4	23	19	30	25	9
Number of households in sample	no.	1 500	754	265	717	1 048	3 390

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

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

— nil or rounded to zero (including null cells)

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

(a) Lower income households are those with equivalised disposable household income between the bottom 10% and the bottom 40%.

(b) Includes other tenure type.

(c) Includes other landlord type.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.

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

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

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

		ONE FAMILY HOUSEHOLDS					NON-FAMILY HOUSEHOLDS		
		Couple family with dependent children	One parent family with dependent children	Couple only	Other one family households	Multiple family households	Lone person	Group households	All households
MEAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	32	24	24	27	27	21	22	25
Owner with a mortgage	\$	309	222	304	259	303	233	243	287
Renter									
State/territory housing authority	\$	121	86	101	127	133	65	*113	84
Private landlord	\$	246	178	198	199	225	158	245	198
Total renters(a)	\$	227	148	182	185	223	131	240	174
Total(b)	\$	237	151	131	136	179	101	210	157
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)									
Owner without a mortgage	%	2	3	3	2	2	5	3	3
Owner with a mortgage	%	19	22	19	14	13	28	16	19
Renter									
State/territory housing authority	%	13	18	21	18	17	24	14	19
Private landlord	%	18	26	17	15	13	24	18	19
Total renters(a)	%	17	24	17	15	13	24	18	19
Total(b)	%	15	20	12	9	9	18	17	14
MEDIAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	31	24	23	25	24	19	22	23
Owner with a mortgage	\$	269	186	270	201	*269	198	222	242
Renter									
State/territory housing authority	\$	107	80	90	126	np	54	np	75
Private landlord	\$	209	170	185	190	217	145	210	180
Total renters(a)	\$	195	145	170	175	215	125	210	160
Total(b)	\$	201	140	35	43	*150	52	200	104
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)									
Owner without a mortgage	%	2	3	3	2	2	6	3	3
Owner with a mortgage	%	19	22	19	13	12	25	17	19
Renter									
State/territory housing authority	%	16	18	22	21	np	24	np	22
Private landlord	%	19	28	18	16	16	26	18	21
Total renters(a)	%	18	23	19	17	16	25	18	21
Total(b)	%	16	20	6	5	*7	14	16	12
ESTIMATED NUMBER OF HOUSEHOLDS									
Owner without a mortgage	'000	373.3	57.1	1 054.2	360.2	29.6	799.9	28.6	2 702.9
Owner with a mortgage	'000	1 273.5	150.6	574.2	268.8	30.4	377.6	38.6	2 713.8
Renter									
State/territory housing authority	'000	31.1	91.8	45.2	27.5	**0.5	177.5	**2.9	376.4
Private landlord	'000	338.6	199.3	281.9	126.8	*19.6	503.1	169.1	1 638.4
Total renters(a)	'000	405.5	303.6	348.7	160.8	*20.1	717.1	177.6	2 133.4
Total(b)	'000	2 094.8	526.6	2 016.8	804.8	80.8	1 962.1	249.7	7 735.8
Number of households in sample	no.	3 052	873	3 187	1 050	84	2 774	341	11 361
<p>* estimate has a relative standard error of 25% to 50% and should be used with caution</p> <p>** estimate has a relative standard error greater than 50% and is considered too unreliable for general use</p> <p>np not available for publication but included in totals where applicable, unless otherwise indicated</p>									
					(a)	Includes other landlord type.			
					(b)	Includes other tenure type.			
					(c)	Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.			
					(d)	Excludes households with nil or negative total income.			

# ALL HOUSEHOLDS, Selected household characteristics by family composition of household

7

## ONE FAMILY HOUSEHOLDS

## NON-FAMILY HOUSEHOLDS

	Couple family with dependent children	One parent family with dependent children	Couple only	Other one family households	Multiple family households	Lone person	Group households	All households
--	--	--	----------------	-----------------------------------	----------------------------------	----------------	---------------------	-------------------

### PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

#### Tenure and landlord type

Owner without a mortgage	%	17.8	10.8	52.3	44.8	36.7	40.8	11.4	34.9
Owner with a mortgage	%	60.8	28.6	28.5	33.4	37.6	19.2	15.4	35.1
Renter									
State/territory housing authority	%	1.5	17.4	2.2	3.4	**0.6	9.0	**1.2	4.9
Private landlord	%	16.2	37.8	14.0	15.8	*24.3	25.6	67.7	21.2
Total renters(a)	%	19.4	57.6	17.3	20.0	*24.8	36.6	71.1	27.6
All households(b)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

#### Dwelling structure

Separate house	%	92.4	81.6	84.4	89.6	93.4	60.5	55.3	80.0
Semi-detached/row or terrace house/townhouse	%	3.9	9.2	7.0	5.3	**4.3	14.7	15.3	8.3
Flat/unit/apartment	%	3.6	8.8	8.3	4.6	np	23.7	29.3	11.2
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

#### Housing costs as a proportion of gross income

25% or less	%	76.5	63.7	85.1	89.8	94.4	70.8	74.6	77.9
More than 25% to 30%	%	8.0	9.5	4.6	2.7	np	7.2	6.8	6.4
More than 30% to 50%	%	10.6	20.4	7.0	5.6	np	13.9	11.3	10.6
More than 50%(d)	%	4.9	6.5	3.3	1.9	np	8.1	7.3	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

#### Equivalised disposable household income(e)

Lowest quintile	%	12.8	37.5	24.3	10.9	*12.6	41.3	15.5	24.6
Second quintile	%	21.2	27.1	18.5	17.0	21.6	15.0	12.9	18.6
Third quintile	%	24.2	18.3	12.6	21.7	*18.5	14.8	16.5	17.8
Fourth quintile	%	24.2	11.6	16.0	22.3	26.3	14.0	23.2	18.4
Highest quintile	%	17.6	5.4	28.6	28.2	21.0	14.9	31.9	20.6
Second and third deciles	%	15.6	37.2	25.9	13.5	*16.8	19.7	15.4	20.6
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

#### Principal source of income

Wages and salaries	%	80.4	40.9	48.7	72.3	68.0	38.6	70.1	57.5
Own unincorporated business income	%	9.7	2.9	5.6	4.6	**5.2	4.0	*3.9	6.0
Government pensions and allowances	%	7.7	54.2	31.0	17.8	23.1	44.5	15.4	27.7
Other income	%	2.1	*1.8	14.1	5.1	**3.7	11.6	9.8	8.2
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

#### Number of employed persons

None	%	4.5	41.7	39.9	14.6	*12.2	54.0	19.0	30.4
One	%	27.4	41.0	17.7	26.0	*14.3	46.0	21.1	30.0
Two	%	47.8	13.2	42.3	28.0	29.9	—	42.0	29.5
Three or more	%	20.2	4.1	—	31.4	43.6	—	17.9	10.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Estimated number of households	'000	2 094.8	526.6	2 016.8	804.8	80.8	1 962.1	249.7	7 735.8
Average number of persons in household	no.	4.14	2.90	2.00	2.97	5.20	1.00	2.41	2.53
Average number of bedrooms in dwelling	no.	3.48	3.04	2.99	3.31	3.86	2.44	2.75	3.02
Number of households in sample	no.	3 052	873	3 187	1 050	84	2 774	341	11 361

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

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

— nil or rounded to zero (including null cells)

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

(a) Includes other landlord type.

(b) Includes other tenure type.

(c) Includes other dwelling types.

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

(e) See paragraphs 35 to 40 of the explanatory notes.

# ALL HOUSEHOLDS, Housing costs by tenure and landlord type and age of reference person

## AGE OF REFERENCE PERSON

		15-24	25-34	35-44	45-54	55-64	65 and over	All households
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	23	24	28	29	26	22	25
Owner with a mortgage	\$	308	352	296	260	211	116	287
Renter								
State/territory housing authority	\$	83	94	91	90	86	69	84
Private landlord	\$	199	199	213	208	175	142	198
Total renters(a)	\$	189	189	188	177	139	104	174
<b>Total(b)</b>	<b>\$</b>	<b>200</b>	<b>248</b>	<b>221</b>	<b>167</b>	<b>87</b>	<b>37</b>	<b>157</b>

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

Owner without a mortgage	%	2	2	2	2	3	4	3
Owner with a mortgage	%	25	24	20	16	15	14	19
Renter								
State/territory housing authority	%	19	19	19	16	22	23	19
Private landlord	%	22	17	19	18	21	33	19
Total renters(a)	%	22	17	18	18	20	29	19
<b>Total(b)</b>	<b>%</b>	<b>21</b>	<b>19</b>	<b>17</b>	<b>12</b>	<b>8</b>	<b>7</b>	<b>14</b>

## MEDIAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	24	22	27	28	25	20	23
Owner with a mortgage	\$	218	300	259	212	160	61	242
Renter								
State/territory housing authority	\$	77	80	80	81	62	60	75
Private landlord	\$	175	185	188	180	162	135	180
Total renters(a)	\$	165	180	170	150	125	92	160
<b>Total(b)</b>	<b>\$</b>	<b>168</b>	<b>210</b>	<b>189</b>	<b>105</b>	<b>31</b>	<b>22</b>	<b>104</b>

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

Owner without a mortgage	%	*2	2	2	2	3	4	3
Owner with a mortgage	%	22	23	20	15	14	11	19
Renter								
State/territory housing authority	%	19	19	19	21	23	22	22
Private landlord	%	23	19	20	21	25	35	21
Total renters(a)	%	22	19	20	21	23	26	21
<b>Total(b)</b>	<b>%</b>	<b>21</b>	<b>20</b>	<b>18</b>	<b>10</b>	<b>5</b>	<b>5</b>	<b>12</b>

## ESTIMATED NUMBER OF HOUSEHOLDS

Owner without a mortgage	'000	*7.9	69.5	228.8	499.8	675.8	1 221.1	2 702.9
Owner with a mortgage	'000	61.3	631.0	930.4	754.6	275.8	60.7	2 713.8
Renter								
State/territory housing authority	'000	14.7	46.5	83.7	72.8	56.9	101.8	376.4
Private landlord	'000	228.8	576.8	402.2	223.2	106.9	100.5	1 638.4
Total renters(a)	'000	253.2	653.3	512.6	314.3	178.2	221.9	2 133.4
<b>Total(b)</b>	<b>'000</b>	<b>334.7</b>	<b>1 402.9</b>	<b>1 710.7</b>	<b>1 592.0</b>	<b>1 152.9</b>	<b>1 542.6</b>	<b>7 735.8</b>

Number of households in sample	no.	520	1 911	2 564	2 383	1 790	2 193	11 361
--------------------------------	-----	-----	-------	-------	-------	-------	-------	--------

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

(a) Includes other landlord type.

(b) Includes other tenure type.

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.

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

## AGE OF REFERENCE PERSON

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

## PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

## Tenure and landlord type

Owner without a mortgage	%	*2.4	5.0	13.4	31.4	58.6	79.2	34.9
Owner with a mortgage	%	18.3	45.0	54.4	47.4	23.9	3.9	35.1
Renter								
State/territory housing authority	%	4.4	3.3	4.9	4.6	4.9	6.6	4.9
Private landlord	%	68.4	41.1	23.5	14.0	9.3	6.5	21.2
Total renters(a)	%	75.6	46.6	30.0	19.7	15.5	14.4	27.6
All households(b)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0

## Family composition of household

One family households								
Couple family with dependent children	%	9.1	33.0	53.9	35.8	9.0	*0.4	27.1
One parent family with dependent children	%	9.2	10.0	13.3	6.9	1.4	**0.2	6.8
Couple only	%	21.2	24.3	8.7	18.2	44.2	42.6	26.1
Other one family households	%	12.3	5.8	4.6	17.0	17.0	8.9	10.4
Multiple family households	%	*1.1	1.6	*1.0	1.3	*0.8	*0.5	1.0
Non-family households								
Lone person	%	22.9	18.5	17.2	19.7	26.1	46.5	25.4
Group households	%	24.2	6.9	1.3	1.0	1.5	1.0	3.2
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0

## Dwelling type

Separate house	%	54.3	71.6	81.8	86.9	85.7	79.8	80.0
Semi-detached/row or terrace house/townhouse	%	14.4	10.4	7.7	5.6	6.4	10.2	8.3
Flat/unit/apartment	%	30.2	17.5	10.1	7.0	7.5	9.5	11.2
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0

## Housing costs as a proportion of gross income

25% or less	%	60.4	66.6	71.7	81.4	85.0	90.1	77.9
More than 25% to 30%	%	8.1	11.1	8.7	5.5	3.5	2.1	6.4
More than 30% to 50%	%	18.8	15.9	13.8	9.1	6.5	4.8	10.6
More than 50%(d)	%	12.7	6.3	5.7	3.9	5.1	2.9	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0

## Equivalised disposable household income(e)

Lowest quintile	%	23.2	13.3	16.7	16.2	30.5	48.1	24.6
Second quintile	%	19.2	16.0	18.0	14.2	16.1	28.0	18.6
Third quintile	%	19.7	17.5	22.0	19.1	16.9	12.6	17.8
Fourth quintile	%	21.5	23.1	22.8	22.6	16.4	5.8	18.4
Highest quintile	%	16.5	30.1	20.5	27.9	20.2	5.5	20.6
Second and third deciles	%	18.0	13.6	14.9	13.1	19.4	42.4	20.6
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0

## Principal source of income

Wages and salaries	%	69.8	78.9	73.1	75.3	48.3	6.6	57.5
Own unincorporated business income	%	*1.6	6.3	8.8	7.3	6.6	1.6	6.0
Government pensions and allowances	%	19.3	13.0	15.8	13.5	29.9	69.4	27.7
Other income	%	8.3	1.5	1.8	3.2	13.9	22.1	8.2
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0

## Number of employed persons

None	%	21.0	11.1	11.2	11.8	35.8	86.6	30.4
One	%	36.3	38.1	38.2	31.6	31.3	9.6	30.0
Two	%	33.4	46.0	40.1	32.3	23.3	3.4	29.5
Three or more	%	9.2	4.7	10.5	24.3	9.5	*0.3	10.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Estimated number of households	'000	334.7	1 402.9	1 710.7	1 592.0	1 152.9	1 542.6	7 735.8
Average number of persons in household	no.	2.21	2.67	3.24	2.90	2.13	1.63	2.53
Average number of bedrooms in dwelling	no.	2.56	2.86	3.17	3.26	3.12	2.79	3.02
Number of households in sample	no.	520	1 911	2 564	2 383	1 790	2 193	11 361

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

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

(a) Includes other landlord type.

(b) Includes other tenure type.

(c) Includes other dwelling types.

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

(e) See paragraphs 35 to 40 of the explanatory notes.

## EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE(a)

Lowest      Second      Third      Fourth      Highest      All households      Second and third deciles

## MEAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	20	22	25	29	34	25	20
Owner with a mortgage	\$	189	210	240	296	376	287	209
Renter								
State/territory housing authority	\$	72	106	130	153	185	84	90
Private landlord	\$	160	178	186	210	265	198	160
Total renters(b)	\$	121	163	180	203	259	174	137
<b>Total(c)</b>	\$	<b>78</b>	<b>111</b>	<b>154</b>	<b>201</b>	<b>257</b>	<b>157</b>	<b>90</b>

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

Owner without a mortgage	%	7	4	3	2	1	3	4
Owner with a mortgage	%	48	24	20	19	16	19	30
Renter								
State/territory housing authority	%	23	19	14	13	*8	19	20
Private landlord	%	46	26	20	17	12	19	31
Total renters(b)	%	36	24	19	17	12	19	28
<b>Total(c)</b>	%	<b>24</b>	<b>16</b>	<b>15</b>	<b>14</b>	<b>11</b>	<b>14</b>	<b>18</b>

## MEDIAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	19	21	24	27	31	23	19
Owner with a mortgage	\$	165	185	213	269	328	242	174
Renter								
State/territory housing authority	\$	64	100	133	153	np	75	84
Private landlord	\$	145	163	180	191	230	180	150
Total renters(b)	\$	100	155	170	190	230	160	130
<b>Total(c)</b>	\$	<b>35</b>	<b>55</b>	<b>133</b>	<b>180</b>	<b>210</b>	<b>104</b>	<b>35</b>

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

Owner without a mortgage	%	6	4	3	2	1	3	4
Owner with a mortgage	%	37	22	19	18	16	19	26
Renter								
State/territory housing authority	%	23	18	16	14	np	22	19
Private landlord	%	42	26	20	17	12	21	33
Total renters(b)	%	30	24	20	17	12	21	27
<b>Total(c)</b>	%	<b>15</b>	<b>9</b>	<b>13</b>	<b>14</b>	<b>10</b>	<b>12</b>	<b>8</b>

## ESTIMATED NUMBER OF HOUSEHOLDS

Owner without a mortgage	'000	901.2	621.6	419.4	354.6	406.1	2 702.9	758.8
Owner with a mortgage	'000	244.9	387.3	568.4	690.9	822.2	2 713.8	269.5
Renter								
State/territory housing authority	'000	276.8	65.5	21.7	*9.5	*3.0	376.4	142.2
Private landlord	'000	368.9	312.7	323.5	321.5	311.7	1 638.4	339.8
Total renters(b)	'000	692.4	397.3	359.3	352.8	331.7	2 133.4	521.0
<b>Total(c)</b>	'000	<b>1 901.4</b>	<b>1 441.3</b>	<b>1 378.9</b>	<b>1 424.4</b>	<b>1 589.8</b>	<b>7 735.8</b>	<b>1 591.1</b>

Number of households in sample	no.	2 751	2 151	2 038	2 074	2 347	11 361	2 340
--------------------------------	-----	-------	-------	-------	-------	-------	--------	-------

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

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

(a) See paragraphs 35 to 40 of the explanatory notes.

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.

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

		EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE(a)					Second All and third households deciles	
		Lowest	Second	Third	Fourth	Highest		
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC								
<b>Tenure and landlord type</b>								
Owner without a mortgage	%	47.4	43.1	30.4	24.9	25.5	34.9	47.7
Owner with a mortgage	%	12.9	26.9	41.2	48.5	51.7	35.1	16.9
Renter								
State/territory housing authority	%	14.6	4.5	1.6	*0.7	*0.2	4.9	8.9
Private landlord	%	19.4	21.7	23.5	22.6	19.6	21.2	21.4
Total renters(b)	%	36.4	27.6	26.1	24.8	20.9	27.6	32.7
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Family composition of household</b>								
One family households								
Couple family with dependent children	%	14.1	30.9	36.8	35.6	23.2	27.1	20.5
One parent family with dependent children	%	10.4	9.9	7.0	4.3	1.8	6.8	12.3
Couple only	%	25.7	25.9	18.5	22.6	36.3	26.1	32.8
Other one family households	%	4.6	9.5	12.6	12.6	14.3	10.4	6.8
Multiple family households	%	*0.5	*1.2	*1.1	1.5	*1.1	1.0	*0.9
Non-family households								
Lone person	%	42.6	20.4	21.0	19.3	18.4	25.4	24.3
Group households	%	2.0	2.2	3.0	4.1	5.0	3.2	2.4
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Dwelling structure</b>								
Separate house	%	74.8	83.6	83.0	81.5	79.0	80.0	79.7
Semi-detached/row or terrace house/townhouse	%	10.0	7.3	7.3	7.8	8.7	8.3	8.9
Flat/unit/apartment	%	14.3	8.6	9.3	10.5	12.1	11.2	10.6
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Housing costs as a proportion of gross income</b>								
25% or less	%	65.7	76.2	80.5	82.7	87.7	77.9	73.3
More than 25% to 30%	%	5.0	8.0	7.8	6.8	5.0	6.4	5.8
More than 30% to 50%	%	14.6	12.6	9.8	8.7	6.2	10.6	16.1
More than 50%(e)	%	14.7	3.2	1.9	1.8	1.2	5.1	4.8
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Principal source of income</b>								
Wages and salaries	%	9.8	44.1	76.0	85.1	85.9	57.5	21.0
Own unincorporated business income	%	3.3	6.3	7.3	6.8	6.8	6.0	4.5
Government pensions and allowances	%	77.2	40.7	5.6	0.9	**0.1	27.7	69.8
Other income	%	7.2	8.9	11.0	7.1	7.2	8.2	4.7
All households(e)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Number of employed persons</b>								
None	%	76.9	39.4	13.0	5.5	4.2	30.4	64.2
One	%	15.6	39.6	42.3	32.7	25.7	30.0	25.4
Two	%	6.1	15.6	34.4	44.8	52.0	29.5	8.0
Three or more	%	1.4	5.4	10.4	17.0	18.1	10.1	2.4
All households	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	1 901.4	1 441.3	1 378.9	1 424.4	1 589.8	7 735.8	1 591.1
Average number of persons in household	no.	2.07	2.74	2.83	2.74	2.46	2.53	2.46
Average number of bedrooms in dwelling	no.	2.74	2.99	3.12	3.17	3.17	3.02	2.86
Number of households in sample	no.	2 751	2 151	2 038	2 074	2 347	11 361	2 340

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

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

(a) See paragraphs 35 to 40 of the explanatory notes.

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Includes other dwelling types.

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

## PRIVATE INCOME

		Wages and salaries	Own unincorporated business income	Other income	Total	Government pensions and allowances	All households(a)
Owner without a mortgage	\$	29	31	28	29	19	25
Owner with a mortgage	\$	303	276	200	298	149	287
Renter							
State/territory housing authority	\$	136	141	124	136	72	84
Private landlord	\$	215	209	221	215	151	198
Total renters(b)	\$	207	205	213	207	116	174
<b>Total(c)</b>	<b>\$</b>	<b>212</b>	<b>182</b>	<b>68</b>	<b>193</b>	<b>65</b>	<b>157</b>

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

Owner without a mortgage	%	2	2	3	2	5	3
Owner with a mortgage	%	19	20	19	19	29	19
Renter							
State/territory housing authority	%	16	*10	28	16	21	19
Private landlord	%	17	16	29	17	35	19
Total renters(b)	%	16	16	29	17	29	19
<b>Total(c)</b>	<b>%</b>	<b>14</b>	<b>13</b>	<b>7</b>	<b>14</b>	<b>16</b>	<b>14</b>

## MEDIAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	28	28	26	27	18	23
Owner with a mortgage	\$	262	219	146	255	126	242
Renter							
State/territory housing authority	\$	136	np	*124	135	65	75
Private landlord	\$	190	190	220	193	145	180
Total renters(b)	\$	185	190	211	185	100	160
<b>Total(c)</b>	<b>\$</b>	<b>179</b>	<b>150</b>	<b>29</b>	<b>160</b>	<b>27</b>	<b>104</b>

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

Owner without a mortgage	%	2	2	4	2	5	3
Owner with a mortgage	%	19	18	21	19	27	19
Renter							
State/territory housing authority	%	18	*14	23	18	22	22
Private landlord	%	17	19	36	18	37	21
Total renters(b)	%	17	19	36	18	27	21
<b>Total(c)</b>	<b>%</b>	<b>14</b>	<b>13</b>	<b>4</b>	<b>13</b>	<b>9</b>	<b>12</b>

## ESTIMATED NUMBER OF HOUSEHOLDS

Owner without a mortgage	'000	952.3	139.5	478.1	1 569.9	1 115.6	2 702.9
Owner with a mortgage	'000	2 213.9	221.0	67.6	2 502.5	195.1	2 713.8
Renter							
State/territory housing authority	'000	60.3	*3.9	*5.6	69.8	305.9	376.4
Private landlord	'000	1 059.9	84.7	66.6	1 211.2	418.4	1 638.4
Total renters(b)	'000	1 184.9	89.9	75.4	1 350.2	772.9	2 133.4
<b>Total(c)</b>	<b>'000</b>	<b>4 449.5</b>	<b>460.7</b>	<b>633.5</b>	<b>5 543.7</b>	<b>2 146.3</b>	<b>7 735.8</b>

Number of households in sample	no.	6 554	718	889	8 161	3 135	11 361
--------------------------------	-----	-------	-----	-----	-------	-------	--------

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

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

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

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.

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

## PRIVATE INCOME

	Wages and salaries	Own unincorporated business income	Other income	Total	Government pensions and allowances	All households(a)
--	--------------------------	---	-----------------	-------	---	----------------------

## PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

## Tenure and landlord type

Owner without a mortgage	%	21.4	30.3	75.5	28.3	52.0	34.9
Owner with a mortgage	%	49.8	48.0	10.7	45.1	9.1	35.1
Renter							
State/territory housing authority	%	1.4	*0.8	*0.9	1.3	14.3	4.9
Private landlord	%	23.8	18.4	10.5	21.8	19.5	21.2
Total renters(b)	%	26.6	19.5	11.9	24.4	36.0	27.6
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0

## Family composition of household

One family households							
Couple family with dependent children	%	37.8	43.9	6.8	34.8	7.6	27.1
One parent family with dependent children	%	4.8	3.3	*1.5	4.3	13.3	6.8
Couple only	%	22.1	24.6	44.9	24.9	29.2	26.1
Other one family households	%	13.1	8.0	6.5	11.9	6.7	10.4
Multiple family households	%	1.2	**0.9	**0.5	1.1	0.9	1.0
Non-family households							
Lone person	%	17.0	17.1	36.0	19.2	40.6	25.4
Group households	%	3.9	*2.1	3.8	3.8	1.8	3.2
All households	%	100.0	100.0	100.0	100.0	100.0	100.0

## Dwelling structure

Separate house	%	80.9	86.5	80.7	81.4	76.6	80.0
Semi-detached/row or terrace house/townhouse	%	7.9	*4.0	7.6	7.6	10.5	8.3
Flat/unit/apartment	%	10.9	8.4	11.3	10.7	12.3	11.2
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0

## Housing costs as a proportion of gross income

25% or less	%	79.7	76.1	83.1	79.8	74.8	77.9
More than 25% to 30%	%	7.6	7.2	1.9	6.9	5.1	6.4
More than 30% to 50%	%	9.9	10.1	6.0	9.4	13.7	10.6
More than 50%(a)	%	2.8	6.5	9.0	3.8	6.4	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0

## Equivalentised disposable household income(e)

Lowest quintile	%	4.2	13.8	21.7	7.0	68.4	24.6
Second quintile	%	14.3	19.7	20.3	15.4	27.3	18.6
Third quintile	%	23.6	21.9	23.9	23.5	3.6	17.8
Fourth quintile	%	27.3	21.1	16.1	25.5	0.6	18.4
Highest quintile	%	30.7	23.5	18.0	28.6	**0.1	20.6
Second and third deciles	%	7.5	15.7	11.8	8.7	51.8	20.6
All households	%	100.0	100.0	100.0	100.0	100.0	100.0

## Number of employed persons

None	%	**0.1	*1.3	76.9	9.0	85.5	30.4
One	%	40.0	37.8	15.7	37.0	12.2	30.0
Two	%	44.2	47.4	6.3	40.2	2.0	29.5
Three or more	%	15.7	13.5	*1.1	13.9	*0.3	10.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0

Estimated number of households	'000	4 449.5	460.7	633.5	5 543.7	2 146.3	7 735.8
Average number of persons in household	no.	2.86	2.89	1.87	2.75	1.99	2.53
Average number of bedrooms in dwelling	no.	3.14	3.27	3.03	3.14	2.72	3.02
Number of households in sample	no.	6 554	718	889	8 161	3 135	11 361

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

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

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

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Includes other dwelling types.

(e) See paragraphs 35 to 40 of the explanatory notes.

	2 or more bedrooms needed	1 more bedroom needed	No extra bedrooms needed	1 bedroom spare	2 bedrooms spare	3 or more bedrooms spare	Total	All households
	%	%	%	%	%	%	%	'000
<b>Tenure and landlord type</b>								
Owner without a mortgage	*0.3	1.2	9.8	29.2	45.0	14.6	100.0	2 702.9
Owner with a mortgage	*0.3	2.1	18.9	37.6	32.4	8.7	100.0	2 713.8
Renter								
State/territory housing authority	**0.9	*1.8	43.0	35.6	17.0	*1.7	100.0	376.4
Private landlord	*0.7	4.3	34.8	40.0	17.6	2.6	100.0	1 638.4
Total renters(a)	*0.7	4.0	36.6	38.7	17.7	2.4	100.0	2 133.4
<b>All households(b)</b>	<b>0.4</b>	<b>2.3</b>	<b>20.6</b>	<b>34.9</b>	<b>32.7</b>	<b>9.1</b>	<b>100.0</b>	<b>7 735.8</b>
<b>Family composition of household</b>								
One family households								
Couple family with dependent children	0.7	4.1	30.4	44.6	18.1	2.1	100.0	2 094.8
One parent family with dependent children	*0.8	6.7	44.9	40.1	6.7	*0.8	100.0	526.6
Couple only	—	**0.1	3.2	19.8	54.4	22.5	100.0	2 016.9
Other one family households	**0.5	2.5	24.6	48.2	20.3	3.8	100.0	804.8
Multiple family households	*7.1	*19.8	30.6	*17.2	*18.3	*7.1	100.0	80.8
Non-family households								
Lone person	—	—	15.1	34.5	42.1	8.3	100.0	1 962.1
Group households	**1.5	7.1	54.1	31.5	*5.3	**0.5	100.0	249.7
<b>All households</b>	<b>0.4</b>	<b>2.3</b>	<b>20.6</b>	<b>34.9</b>	<b>32.7</b>	<b>9.1</b>	<b>100.0</b>	<b>7 735.8</b>
<b>Dwelling structure</b>								
Separate house	0.4	2.1	16.1	32.7	37.5	11.2	100.0	6 187.9
Semi-detached/row or terrace house/townhouse	**0.1	*1.6	27.4	47.4	21.9	*1.5	100.0	645.9
Flat/unit/apartment	**0.3	4.7	45.3	42.2	7.4	**0.2	100.0	865.0
<b>All households(c)</b>	<b>0.4</b>	<b>2.3</b>	<b>20.6</b>	<b>34.9</b>	<b>32.7</b>	<b>9.1</b>	<b>100.0</b>	<b>7 735.8</b>
<b>Housing costs as a proportion of gross income</b>								
25% or less	0.4	2.4	19.6	33.8	33.9	9.9	100.0	6 030.0
More than 25% to 30%	—	*2.3	25.2	38.4	28.4	5.7	100.0	492.8
More than 30% to 50%	**0.5	*1.5	25.6	40.2	26.0	6.1	100.0	817.5
More than 50%(d)	**0.6	*2.7	18.8	37.6	32.8	7.5	100.0	395.5
<b>All households</b>	<b>0.4</b>	<b>2.3</b>	<b>20.6</b>	<b>34.9</b>	<b>32.7</b>	<b>9.1</b>	<b>100.0</b>	<b>7 735.8</b>
<b>Equivalised disposable household income(e)</b>								
Lowest quintile	0.7	2.3	22.6	31.6	34.3	8.5	100.0	1 901.4
Second quintile	*0.4	3.5	24.1	35.7	29.7	6.7	100.0	1 441.3
Third quintile	*0.5	2.9	22.0	38.9	28.3	7.4	100.0	1 378.9
Fourth quintile	**0.4	1.9	19.2	37.6	32.4	8.5	100.0	1 424.4
Highest quintile	—	1.2	14.9	32.3	37.5	14.0	100.0	1 589.8
Second and third deciles	*0.8	3.2	23.1	33.2	32.4	7.2	100.0	1 591.1
<b>All households</b>	<b>0.4</b>	<b>2.3</b>	<b>20.6</b>	<b>34.9</b>	<b>32.7</b>	<b>9.1</b>	<b>100.0</b>	<b>7 735.8</b>
<b>Principal source of income</b>								
Wages and salaries	0.4	2.6	22.2	37.8	29.1	8.0	100.0	4 449.5
Own unincorporated business income	—	*1.8	18.1	34.7	33.5	12.0	100.0	460.7
Government pensions and allowances	0.6	2.1	21.4	32.7	35.4	7.8	100.0	2 146.3
Other income	**0.4	*1.5	8.4	23.6	47.5	18.6	100.0	633.5
<b>All households(d)</b>	<b>0.4</b>	<b>2.3</b>	<b>20.6</b>	<b>34.9</b>	<b>32.7</b>	<b>9.1</b>	<b>100.0</b>	<b>7 735.8</b>
<b>Number of employed persons</b>								
None	**0.2	1.7	16.7	30.1	41.0	10.3	100.0	2 353.7
One	*0.4	1.5	21.3	37.0	31.1	8.6	100.0	2 323.7
Two	*0.3	1.9	19.2	36.6	31.6	10.5	100.0	2 280.0
Three or more	*1.4	7.7	34.1	38.6	15.5	2.7	100.0	778.4
<b>All households</b>	<b>0.4</b>	<b>2.3</b>	<b>20.6</b>	<b>34.9</b>	<b>32.7</b>	<b>9.1</b>	<b>100.0</b>	<b>7 735.8</b>

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

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

— nil or rounded to zero (including null cells)

(a) Includes other landlord type.

(b) Includes other tenure type.

(c) Includes other dwelling types.

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

(e) See paragraphs 35 to 40 of the explanatory notes.

		<i>Lone person aged under 35</i>	<i>Couple only, reference person aged under 35</i>	<i>COUPLE WITH DEPENDENT CHILDREN ONLY</i>			<i>One parent with dependent children</i>
				<i>Eldest child under 5</i>	<i>Eldest child 5 to 14</i>	<i>Eldest child 15 to 24</i>	
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	23	22	30	31	33	24
Owner with a mortgage	\$	274	419	354	316	275	222
Renter							
State/territory housing authority	\$	76	**85	103	125	104	86
Private landlord	\$	163	204	219	240	309	178
Total renters(a)	\$	156	202	209	220	274	148
Total(b)	\$	174	306	285	249	207	151
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)							
Owner without a mortgage	%	**2	1	2	2	2	3
Owner with a mortgage	%	30	24	24	21	15	22
Renter							
State/territory housing authority	%	31	*15	**11	17	*12	18
Private landlord	%	24	15	19	17	19	26
Total renters(a)	%	24	15	18	16	18	24
Total(b)	%	24	19	21	17	12	20
MEDIAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	25	20	28	30	32	24
Owner with a mortgage	\$	249	362	304	273	229	186
Renter							
State/territory housing authority	\$	60	np	np	110	99	80
Private landlord	\$	150	185	198	210	225	170
Total renters(a)	\$	145	185	190	194	200	145
Total(b)	\$	151	246	244	214	165	140
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)							
Owner without a mortgage	%	*3	*1	3	2	2	3
Owner with a mortgage	%	28	22	23	20	15	22
Renter							
State/territory housing authority	%	*23	np	np	16	16	18
Private landlord	%	23	16	20	19	18	28
Total renters(a)	%	23	16	19	18	18	23
Total(b)	%	23	23	19	20	18	11
ESTIMATED NUMBER OF HOUSEHOLDS							
Owner without a mortgage	'000	*10.1	12.1	28.9	114.7	139.8	57.1
Owner with a mortgage	'000	85.4	223.3	270.3	540.5	309.2	150.6
Renter							
State/territory housing authority	'000	11.4	**1.2	**2.2	16.9	*8.2	91.8
Private landlord	'000	206.3	148.1	96.3	152.0	49.4	199.3
Total renters(a)	'000	223.9	159.1	105.5	186.9	62.2	303.6
Total(b)	'000	336.1	411.7	417.0	866.0	515.4	526.6
Number of households in sample	no.	445	568	605	1 404	675	873
<p>* estimate has a relative standard error of 25% to 50% and should be used with caution</p> <p>** estimate has a relative standard error greater than 50% and is considered too unreliable for general use</p> <p>np not available for publication but included in totals where applicable, unless otherwise indicated</p> <p>(a) Includes other landlord type.</p> <p>(b) Includes other tenure type.</p> <p>(c) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.</p> <p>(d) Excludes households with nil or negative total income.</p>							

		COUPLE WITH .....		Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All households(a)
		Dependent and non-dependent children	Non-dependent children only				
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	34	29	27	22	20	25
Owner with a mortgage	\$	272	257	179	*84	*125	287
Renter							
State/territory housing authority	\$	143	142	119	91	58	84
Private landlord	\$	263	193	191	161	127	198
Total renters(b)	\$	229	174	167	127	89	174
Total(c)	\$	185	131	70	34	36	157
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)							
Owner without a mortgage	%	2	2	3	3	5	3
Owner with a mortgage	%	14	13	13	11	*22	19
Renter							
State/territory housing authority	%	**9	15	24	22	24	19
Private landlord	%	16	14	20	29	42	19
Total renters(b)	%	14	13	20	26	33	19
Total(c)	%	9	8	7	5	9	14
MEDIAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	33	27	25	20	18	23
Owner with a mortgage	\$	221	209	138	*37	*58	242
Renter							
State/territory housing authority	\$	np	148	102	89	54	75
Private landlord	\$	218	180	200	160	123	180
Total renters(b)	\$	191	168	150	105	75	160
Total(c)	\$	131	36	29	22	21	104
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)							
Owner without a mortgage	%	2	2	3	4	6	3
Owner with a mortgage	%	13	12	11	*6	*16	19
Renter							
State/territory housing authority	%	np	*18	*23	22	23	22
Private landlord	%	17	16	21	32	42	21
Total renters(b)	%	15	16	22	25	27	21
Total(c)	%	8	3	4	4	7	12
ESTIMATED NUMBER OF HOUSEHOLDS							
Owner without a mortgage	'000	79.4	220.6	351.9	559.8	529.0	2 702.9
Owner with a mortgage	'000	122.0	173.1	108.3	26.2	18.8	2 713.8
Renter							
State/territory housing authority	'000	*3.8	*8.9	*8.5	26.0	70.2	376.4
Private landlord	'000	28.2	23.4	26.9	30.6	58.4	1 638.4
Total renters(b)	'000	38.4	33.6	39.4	62.0	141.5	2 133.4
Total(c)	'000	241.8	431.1	509.7	656.7	717.0	7 735.8
Number of households in sample	no.	300	537	877	1 003	980	11 361
* estimate has a relative standard error of 25% to 50% and should be used with caution							(a) All households, not just those in selected life-cycle groups.
** estimate has a relative standard error greater than 50% and is considered too unreliable for general use							(b) Includes other landlord type.
np not available for publication but included in totals where applicable, unless otherwise indicated							(c) Includes other tenure type.
							(d) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.
							(e) Excludes households with nil or negative total income.

				COUPLE WITH DEPENDENT CHILDREN ONLY			
		Lone person aged under 35	Couple only, reference person aged under 35	Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	One parent with dependent children
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC							
<b>Tenure and landlord type</b>							
Owner without a mortgage	%	*3.0	2.9	6.9	13.2	27.1	10.8
Owner with a mortgage	%	25.4	54.2	64.8	62.4	60.0	28.6
Renter							
State/territory housing authority	%	3.4	**0.3	**0.5	2.0	*1.6	17.4
Private landlord	%	61.4	36.0	23.1	17.6	9.6	37.8
Total renters(a)	%	66.6	38.6	25.3	21.6	12.1	57.6
All households(b)	%	100.0	100.0	100.0	100.0	100.0	100.0
<b>Dwelling structure</b>							
Separate house	%	41.2	68.6	85.1	93.0	95.1	81.6
Semi-detached/row or terrace house/townhouse	%	16.7	11.8	6.0	4.0	2.8	9.2
Flat/unit/apartment	%	41.0	19.1	8.9	2.9	*2.0	8.8
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0
<b>Housing costs as a proportion of gross income</b>							
25% or less	%	53.0	70.8	64.2	72.3	85.2	63.7
More than 25% to 30%	%	11.4	11.3	10.8	10.1	5.0	9.5
More than 30% to 50%	%	22.9	13.3	17.3	12.2	6.6	20.4
More than 50%(d)	%	12.6	4.6	7.7	5.4	*3.1	6.5
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
<b>Equivalised disposable household income(e)</b>							
Lowest quintile	%	18.3	4.8	11.0	13.5	15.1	37.5
Second quintile	%	12.3	5.0	21.5	23.3	19.0	27.1
Third quintile	%	20.4	10.2	24.0	24.5	22.3	18.3
Fourth quintile	%	25.9	24.6	25.0	23.0	23.0	11.6
Highest quintile	%	23.1	55.4	18.5	15.7	20.5	5.4
Second and third deciles	%	6.0	3.9	15.0	17.0	15.6	37.2
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
<b>Principal source of income</b>							
Wages and salaries	%	77.4	91.0	82.0	78.6	81.4	40.9
Own unincorporated business income	%	4.3	5.5	10.1	10.8	8.0	2.9
Government pensions and allowances	%	12.9	*2.0	6.2	8.4	7.7	54.2
Other income	%	4.1	*1.2	*1.6	2.1	2.6	*1.8
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0
<b>Number of employed persons</b>							
None	%	15.9	*2.1	4.5	5.1	4.9	41.7
One	%	84.1	11.1	42.4	33.7	15.2	41.0
Two	%	—	86.8	53.2	61.2	35.5	13.2
Three or more	%	—	—	—	—	44.4	4.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	336.1	411.7	417.0	866.0	515.4	526.6
Average number of persons in household	no.	1.00	2.00	3.43	4.18	4.21	2.90
Average number of bedrooms in dwelling	no.	2.19	2.63	3.10	3.43	3.71	3.04
Number of households in sample	no.	445	568	605	1 404	675	873

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

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

— nil or rounded to zero (including null cells)

(a) Includes other tenure type.

(b) Includes other landlord type.

(c) Includes other dwelling types.

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

(e) See paragraphs 35 to 40 of the explanatory notes.

		COUPLE WITH		Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All households (a)
		Dependent and non-dependent children	Non-dependent children only				
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC							
<b>Tenure and landlord type</b>							
Owner without a mortgage	%	32.8	51.2	69.0	85.2	73.8	34.9
Owner with a mortgage	%	50.4	40.2	21.3	4.0	2.6	35.1
Renter							
State/territory housing authority	%	*1.6	*2.1	*1.7	4.0	9.8	4.9
Private landlord	%	11.7	5.4	5.3	4.7	8.1	21.2
Total renters(b)	%	15.9	7.8	7.7	9.4	19.7	27.6
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0
<b>Dwelling structure</b>							
Separate house	%	96.6	97.1	92.9	87.9	69.1	80.0
Semi-detached/row or terrace house/townhouse	%	*2.8	*2.1	4.2	6.8	14.7	8.3
Flat/unit/apartment	%	**0.3	**0.7	2.6	5.1	15.4	11.2
All households(d)	%	100.0	100.0	100.0	100.0	100.0	100.0
<b>Housing costs as a proportion of gross income</b>							
25% or less	%	91.8	92.5	89.4	93.5	86.3	77.9
More than 25% to 30%	%	*2.6	*1.5	2.3	1.5	2.4	6.4
More than 30% to 50%	%	*3.2	4.8	4.7	3.1	6.9	10.6
More than 50%(e)	%	*2.4	*1.1	3.6	1.9	4.5	5.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
<b>Equivalised disposable household income(f)</b>							
Lowest quintile	%	9.0	8.6	27.5	42.3	59.5	24.6
Second quintile	%	18.2	12.6	18.7	33.8	22.4	18.6
Third quintile	%	25.8	22.8	16.0	10.6	10.7	17.8
Fourth quintile	%	28.6	22.4	17.4	5.7	4.0	18.4
Highest quintile	%	18.4	33.6	20.3	7.6	3.4	20.6
Second and third deciles	%	11.9	8.9	23.8	52.4	35.9	20.6
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
<b>Principal source of income</b>							
Wages and salaries	%	82.8	79.0	45.2	4.5	*1.6	57.5
Own unincorporated business income	%	8.8	4.0	7.7	2.0	*1.0	6.0
Government pensions and allowances	%	7.0	12.2	27.7	66.9	76.5	27.7
Other income	%	**1.1	4.3	18.5	26.0	20.8	8.2
All households(e)	%	100.0	100.0	100.0	100.0	100.0	100.0
<b>Number of employed persons</b>							
None	%	**1.5	8.6	37.2	86.8	96.2	30.4
One	%	7.3	21.3	30.1	8.9	3.8	30.0
Two	%	18.1	25.4	32.6	4.3	—	29.5
Three or more	%	73.1	44.8	—	—	—	10.1
All households	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households							
	'000	241.8	431.1	509.7	656.7	717.0	7 735.8
Average number of persons in household							
	no.	4.85	3.32	2.00	2.00	1.00	2.53
Average number of bedrooms in dwelling							
	no.	3.78	3.49	3.26	2.97	2.51	3.02
Number of households in sample							
	no.	300	537	877	1 003	980	11 361

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

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

— nil or rounded to zero (including null cells)

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

(b) Includes other tenure type.

(c) Includes other landlord type.

(d) Includes other dwelling types.

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

(f) See paragraphs 35 to 40 of the explanatory notes.

		<i>Lone person aged under 35</i>	<i>Couple with dependent children only</i>	<i>One parent with dependent children</i>	<i>Couple only, reference person aged 55 to 64</i>	<i>Couple only, reference person aged 65 and over</i>	<i>Lone person aged 65 and over</i>	<i>All lower income households(a) (b)</i>
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	np	30	23	22	19	18	21
Owner with a mortgage	\$	183	241	177	125	55	**187	209
Renter								
State/territory housing authority	\$	*102	134	87	118	90	70	93
Private landlord	\$	138	202	165	189	141	127	167
Total renters(c)	\$	132	195	136	156	114	107	147
Total(d)	\$	124	188	132	45	30	41	99

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (e)								
Owner without a mortgage	%	np	3	4	4	4	6	4
Owner with a mortgage	%	*44	26	28	23	11	**62	26
Renter								
State/territory housing authority	%	**30	18	17	25	21	23	19
Private landlord	%	35	24	30	42	30	44	28
Total renters(c)	%	34	23	26	33	25	37	26
Total(d)	%	31	21	24	9	6	13	17

MEDIAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	np	28	23	21	18	17	20
Owner with a mortgage	\$	np	207	168	109	*36	67	181
Renter								
State/territory housing authority	\$	np	111	82	*100	88	64	86
Private landlord	\$	127	180	160	*143	150	123	155
Total renters(c)	\$	125	175	135	130	100	100	139
Total(d)	\$	125	172	130	24	20	20	42

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (e)								
Owner without a mortgage	%	np	3	4	4	4	6	4
Owner with a mortgage	%	np	23	25	21	7	22	23
Renter								
State/territory housing authority	%	np	17	18	23	22	22	19
Private landlord	%	35	23	32	*37	31	41	30
Total renters(c)	%	34	22	25	*25	24	35	25
Total(d)	%	31	20	23	5	4	6	9

ESTIMATED NUMBER OF HOUSEHOLDS								
Owner without a mortgage	'000	**1.4	81.0	21.3	131.0	363.0	218.5	1 038.5
Owner with a mortgage	'000	*3.2	274.0	49.5	18.4	13.4	*6.2	489.0
Renter								
State/territory housing authority	'000	**2.1	10.9	61.9	*5.4	21.2	19.9	162.7
Private landlord	'000	40.5	115.5	112.0	*7.9	22.2	40.6	503.2
Total renters(c)	'000	44.5	133.7	180.3	14.6	47.1	70.5	711.6
Total(d)	'000	52.2	501.8	256.4	167.5	429.0	309.3	2 296.6

Number of households in sample	no.	64	758	423	269	648	419	3 390
--------------------------------	-----	----	-----	-----	-----	-----	-----	-------

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

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

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

(a) Lower income households are those with equivalised disposable household income between the bottom 10% and the bottom 40%.

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

(c) Includes other landlord type.

(d) Includes other tenure type.

(e) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.

		<i>Lone person aged under 35(b)</i>	<i>Couple with dependent children only</i>	<i>One parent with dependent children</i>	<i>Couple only, reference person aged 55 to 64</i>	<i>Couple only, reference person aged 65 and over</i>	<i>Lone person aged 65 and over</i>	<i>All lower income households(c)</i>
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC								
<b>Tenure and landlord type</b>								
Owner without a mortgage	%	**2.7	16.1	8.3	78.2	84.6	70.6	45.2
Owner with a mortgage	%	*6.1	54.6	19.3	11.0	3.1	*2.0	21.3
Renter								
State/territory housing authority	%	**4.0	2.2	24.2	*3.2	4.9	6.4	7.1
Private landlord	%	77.5	23.0	43.7	*4.7	5.2	13.1	21.9
Total renters(d)	%	85.3	26.6	70.3	8.7	11.0	22.8	31.0
Total(e)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Dwelling structure</b>								
Separate house	%	28.5	90.0	82.4	94.2	88.4	66.6	81.6
Semi-detached/row or terrace house/townhouse	%	20.8	5.2	8.4	*3.2	7.4	16.1	8.1
Flat/unit/apartment	%	50.7	4.7	8.6	*2.2	3.8	16.5	9.7
Total(f)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Housing costs as a proportion of gross income</b>								
25% or less	%	31.1	65.8	55.0	91.9	95.4	81.2	74.6
More than 25% to 30%	%	*17.2	11.6	11.8	*2.1	*1.1	*2.9	6.8
More than 30% to 50%	%	35.9	16.6	29.2	*3.3	3.2	10.9	14.3
More than 50%	%	*15.9	5.9	*4.0	*2.7	np	*5.0	4.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Principal source of income</b>								
Wages and salaries	%	70.4	73.9	19.2	22.9	*0.9	*0.9	32.0
Own unincorporated business income	%	*6.5	11.8	*1.2	5.6	*0.7	np	5.3
Government pensions and allowances	%	*15.6	12.8	78.9	54.6	87.7	87.5	55.8
Other income	%	*7.5	*1.5	**0.6	17.0	10.7	11.4	7.0
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Number of employed persons</b>								
None	%	*16.7	7.6	58.3	61.0	94.0	96.9	52.9
One	%	83.3	54.4	33.6	30.1	4.7	*3.1	31.3
Two	%	—	29.1	5.6	8.8	*1.4	—	11.7
Three or more	%	—	8.8	**2.4	—	—	—	4.0
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	52.2	501.8	256.4	167.5	429.0	309.3	2 296.6
Average number of persons in household	no.	1.00	4.27	2.96	2.00	2.00	1.00	2.58
Average number of bedrooms in dwelling	no.	2.07	3.29	2.98	3.13	2.85	2.47	2.92
Number of households in sample	no.	64	758	423	269	648	419	3 390

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

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

— nil or rounded to zero (including null cells)

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

(a) Lower income households are those with equivalised disposable household income between the bottom 10% and the bottom 40%.

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

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

(d) Includes other landlord type.

(e) Includes other tenure type.

(f) Includes other dwelling types.

				COUPLE WITH DEPENDENT CHILDREN ONLY			
		<i>Lone person aged under 35</i>	<i>Couple only, reference person aged under 35</i>	<i>Eldest child under 5</i>	<i>Eldest child 5 to 14</i>	<i>Eldest child 15 to 24</i>	<i>One parent with dependent children</i>
OWNERS WITHOUT A MORTGAGE							
Mean value of dwelling	\$'000	212	198	350	433	447	288
Median value of dwelling	\$'000	*150	227	280	350	350	230
OWNERS WITH A MORTGAGE							
Mean value of dwelling	\$'000	228	327	359	380	424	246
Mean equity in dwelling	\$'000	100	144	202	241	311	151
Mean amount of mortgage outstanding	\$'000	128	183	157	140	113	95
Median value of dwelling	\$'000	210	310	300	340	350	214
Median amount of mortgage outstanding	\$'000	123	168	140	119	90	80
ALL OWNER HOUSEHOLDS							
Mean value of dwelling	\$'000	226	320	358	390	432	257
Mean equity in dwelling	\$'000	112	147	216	274	354	189
Median value of dwelling	\$'000	210	300	300	340	350	220
Median equity in dwelling	\$'000	91	115	173	218	275	150
Tenure type							
Owner without a mortgage	%	*10.6	5.1	9.7	17.5	31.1	27.5
Owner with a mortgage	%	89.4	94.9	90.3	82.5	68.9	72.5
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Estimated number of households	'000	95.6	235.3	299.2	655.2	449.0	207.7
Average number of employed persons in household	no.	0.94	1.92	1.59	1.64	2.39	1.22
Average number of persons in household	no.	1.00	2.00	3.45	4.18	4.18	2.96
Average number of bedrooms in dwelling	no.	2.75	2.87	3.24	3.51	3.76	3.24
Number of households in sample	no.	129	321	442	1 077	591	341

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

		COUPLE WITH .....		Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All owner households (a)
		Dependent and non- dependent children	Non- dependent children only				
OWNERS WITHOUT A MORTGAGE							
Mean value of dwelling	\$'000	456	440	375	357	311	358
Median value of dwelling	\$'000	400	332	300	280	250	290
OWNERS WITH A MORTGAGE							
Mean value of dwelling	\$'000	358	412	428	358	327	352
Mean equity in dwelling	\$'000	244	316	357	316	*295	229
Mean amount of mortgage outstanding	\$'000	114	96	71	*42	*31	122
Median value of dwelling	\$'000	300	350	300	294	246	300
Median amount of mortgage outstanding	\$'000	85	61	40	*16	*19	101
ALL OWNER HOUSEHOLDS							
Mean value of dwelling	\$'000	397	427	388	357	311	355
Mean equity in dwelling	\$'000	328	385	371	356	310	294
Median value of dwelling	\$'000	350	350	300	280	250	300
Median equity in dwelling	\$'000	256	300	299	280	250	230
Tenure type							
Owner without a mortgage	%	39.4	56.0	76.5	95.5	96.6	49.9
Owner with a mortgage	%	60.6	44.0	23.5	4.5	3.4	50.1
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Estimated number of households	'000	201.4	393.7	460.3	586.0	547.8	5 416.7
Average number of employed persons in household	no.	3.13	2.26	0.96	0.18	0.04	1.31
Average number of persons in household	no.	4.84	3.33	2.00	2.00	1.00	2.63
Average number of bedrooms in dwelling	no.	3.85	3.51	3.30	3.03	2.71	3.22
Number of households in sample	no.	251	490	790	893	741	8 010

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

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

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
MEAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	27	25	27	26	21	22	28	27	26
Owner with a mortgage	\$	398	299	272	230	253	205	314	330	312
Renter										
State/territory housing authority	\$	92	90	76	81	81	78	95	92	86
Private landlord	\$	267	203	198	165	170	151	211	257	218
Total renters(b)	\$	233	187	173	135	155	123	172	204	192
Total(c)	\$	218	165	158	132	149	118	202	189	176
HOUSING COSTS AS A PROPORTION OF GROSS INCOME(d)										
Owner without a mortgage	%	2	3	3	3	2	3	2	2	3
Owner with a mortgage	%	22	19	19	17	17	14	18	18	20
Renter										
State/territory housing authority	%	22	23	15	18	19	15	16	24	19
Private landlord	%	21	19	20	16	17	18	18	19	20
Total renters(b)	%	20	20	20	17	17	17	17	19	19
Total(c)	%	16	14	15	12	13	11	14	14	14
MEDIAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	27	23	26	24	19	22	27	25	24
Owner with a mortgage	\$	348	263	257	208	225	188	283	295	270
Renter										
State/territory housing authority	\$	81	83	73	70	72	82	**68	69	75
Private landlord	\$	230	189	185	160	160	142	200	260	196
Total renters(b)	\$	175	215	174	170	130	150	117	175	205
Total(c)	\$	165	111	140	91	126	88	183	160	130
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME(d)(e)										
Owner without a mortgage	%	3	3	4	4	3	3	2	2	3
Owner with a mortgage	%	23	19	19	18	18	15	19	19	20
Renter										
State/territory housing authority	%	23	24	19	23	22	18	16	25	22
Private landlord	%	22	22	22	18	19	21	19	21	21
Total renters(b)	%	22	22	21	20	19	20	17	23	22
Total(c)	%	16	11	15	13	13	11	15	15	13
ESTIMATED NUMBER OF HOUSEHOLDS										
Owner without a mortgage	'000	513.3	508.2	215.9	155.3	171.4	28.5	8.2	41.0	1 641.9
Owner with a mortgage	'000	535.4	514.9	244.3	175.1	221.1	32.2	19.6	46.1	1 788.6
Renter										
State/territory housing authority	'000	78.3	41.2	41.2	41.0	23.9	7.9	*4.4	11.8	249.6
Private landlord	'000	376.6	262.0	176.7	79.6	132.3	11.8	10.0	25.5	1 074.5
Total renters(b)	'000	480.4	309.9	227.1	126.4	160.3	20.9	16.0	39.5	1 380.6
Total(c)	'000	1 554.0	1 360.0	706.3	464.4	566.8	82.9	45.2	128.7	4 908.2
Number of households in sample	no.	1 537	1 690	845	890	950	423	335	407	7 077

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

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

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

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.

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

## STATES AND TERRITORIES, Balance of state households, by housing costs and tenure and landlord type

		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	25	22	24	21	16	19	23
Owner with a mortgage	\$	250	221	257	193	229	150	237
Renter								
State/territory housing authority	\$	90	76	80	68	74	63	81
Private landlord	\$	160	135	177	133	157	113	160
Total renters(b)	\$	142	119	162	108	139	99	142
Total(c)	\$	126	107	144	103	123	79	124
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)								
Owner without a mortgage	%	3	3	3	3	2	3	3
Owner with a mortgage	%	18	17	20	15	18	14	18
Renter								
State/territory housing authority	%	19	25	18	20	**12	16	19
Private landlord	%	18	18	18	16	15	15	18
Total renters(b)	%	18	18	17	13	13	14	17
Total(c)	%	13	11	14	11	12	10	13
MEDIAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	22	20	23	16	14	17	21
Owner with a mortgage	\$	216	177	212	153	211	140	201
Renter								
State/territory housing authority	\$	85	69	69	63	68	56	75
Private landlord	\$	160	130	170	121	140	120	150
Total renters(b)	\$	140	118	155	100	128	100	135
Total(c)	\$	75	52	115	53	80	44	77
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)								
Owner without a mortgage	%	4	3	4	3	3	3	4
Owner with a mortgage	%	18	16	19	16	17	15	18
Renter								
State/territory housing authority	%	22	23	20	23	20	20	22
Private landlord	%	20	22	22	19	18	17	21
Total renters(b)	%	21	22	20	17	18	18	20
Total(c)	%	11	7	13	7	9	8	10
ESTIMATED NUMBER OF HOUSEHOLDS								
Owner without a mortgage	'000	380.6	232.9	266.7	63.0	68.9	47.6	1 061.0
Owner with a mortgage	'000	301.6	179.8	272.0	60.4	72.4	34.9	925.1
Renter								
State/territory housing authority	'000	49.6	30.1	24.6	*7.8	*7.0	6.2	126.8
Private landlord	'000	189.0	79.8	214.1	21.6	36.8	20.7	563.9
Total renters(b)	'000	258.4	115.6	256.4	34.9	53.5	29.8	752.8
Total(c)	'000	969.5	546.0	820.1	162.0	203.7	115.3	2 827.6
Number of households in sample	no.	1 093	696	1 151	367	490	400	4 284

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

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

(a) Includes NT and ACT households. Separate ACT estimates are not available. NT estimates are not shown separately since estimates for the NT other than Darwin are not considered reliable. See paragraph 42 of the explanatory notes.

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.

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

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
MEAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	26	24	25	25	20	20	27	27	25
Owner with a mortgage	\$	345	279	264	220	247	176	309	330	287
Renter										
State/territory housing authority	\$	91	84	77	79	80	71	95	92	84
Private landlord	\$	231	187	186	158	167	127	211	257	198
Total renters(b)	\$	201	168	167	129	151	109	167	204	174
Total(c)	\$	183	149	150	125	142	95	195	189	157
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)										
Owner without a mortgage	%	3	3	3	3	2	3	2	2	3
Owner with a mortgage	%	21	18	19	17	18	14	18	18	19
Renter										
State/territory housing authority	%	21	23	16	19	17	15	16	24	19
Private landlord	%	20	19	19	16	17	16	18	19	19
Total renters(b)	%	20	19	19	16	16	15	17	19	19
Total(c)	%	15	13	15	12	13	11	14	14	14
MEDIAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	25	22	25	22	17	19	27	25	23
Owner with a mortgage	\$	296	234	226	190	220	160	278	295	242
Renter										
State/territory housing authority	\$	83	75	71	69	71	71	*67	69	75
Private landlord	\$	205	170	180	150	155	125	200	260	180
Total renters(b)	\$	180	150	160	124	145	100	170	205	160
Total(c)	\$	113	87	125	79	116	61	180	160	104
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)										
Owner without a mortgage	%	3	3	4	3	3	3	2	2	3
Owner with a mortgage	%	21	18	19	18	18	15	19	19	19
Renter										
State/territory housing authority	%	22	24	19	23	22	19	17	25	22
Private landlord	%	21	22	22	18	19	19	20	21	21
Total renters(b)	%	22	22	21	19	19	19	18	23	21
Total(c)	%	14	10	14	12	12	9	15	15	12
ESTIMATED NUMBER OF HOUSEHOLDS										
Owner without a mortgage	'000	893.8	741.1	482.6	218.4	240.3	76.1	9.6	41.0	2 702.9
Owner with a mortgage	'000	837.0	694.7	516.3	235.5	293.5	67.1	23.6	46.1	2 713.8
Renter										
State/territory housing authority	'000	127.8	71.2	65.7	48.8	30.9	14.1	6.0	11.8	376.4
Private landlord	'000	565.6	341.8	390.8	101.3	169.1	32.6	11.8	25.5	1 638.4
Total renters(b)	'000	738.8	425.5	483.5	161.4	213.8	50.8	20.2	39.5	2 133.4
Total(c)	'000	2 523.5	1 906.0	1 526.4	626.5	770.5	198.2	56.2	128.7	7 735.8
Number of households in sample	no.	2 630	2 386	1 996	1 257	1 440	823	422	407	11 361

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

(a) Excludes households in collection districts defined as very remote or Indigenous Communities, accounting for about 23% of the population in the Northern Territory.

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraph 16 of the explanatory notes.

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

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

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

**Tenure and landlord type**

Owner without a mortgage	%	33.0	37.4	30.6	33.4	30.2	34.4	18.3	31.8	33.5
Owner with a mortgage	%	34.5	37.9	34.6	37.7	39.0	38.8	43.3	35.8	36.4
Renter										
State/territory housing authority	%	5.0	3.0	5.8	8.8	4.2	9.6	*9.7	9.2	5.1
Private landlord	%	24.2	19.3	25.0	17.1	23.3	14.3	22.1	19.8	21.9
Total renters(b)	%	30.9	22.8	32.2	27.2	28.3	25.3	35.5	30.7	28.1
<b>All households(c)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Family composition of household**

One family households										
Couple family with dependent children	%	28.8	29.2	25.7	23.3	26.3	22.7	28.8	27.9	27.5
One parent family with dependent children	%	6.0	6.0	8.1	6.8	7.1	8.5	8.4	7.5	6.6
Couple only	%	23.5	24.0	24.6	25.3	23.2	27.0	21.5	25.7	24.0
Other one family households	%	14.0	10.6	7.3	9.4	11.5	9.7	10.5	7.0	11.1
Multiple family households	%	2.2	1.1	*0.9	*0.8	*0.8	**0.5	*1.4	np	1.3
Non-family households										
Lone person	%	21.9	25.3	28.9	31.5	28.0	28.7	25.9	27.3	25.8
Group households	%	3.7	3.8	4.6	2.9	3.1	*2.9	*3.5	4.6	3.7
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Dwelling structure**

Separate house	%	70.1	75.7	81.3	78.8	80.2	84.8	73.8	77.7	75.8
Semi-detached/row or terrace house/townhouse	%	9.1	11.3	4.8	14.3	15.2	5.4	*6.9	10.6	10.2
Flat/unit/apartment	%	20.4	12.8	13.2	6.5	4.4	9.6	18.9	11.2	13.7
<b>All households(d)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Housing costs as a proportion of gross income**

25% or less	%	71.5	77.9	78.3	81.2	78.3	86.6	76.3	77.0	76.4
More than 25% to 30%	%	7.6	6.4	6.6	6.8	6.5	4.9	10.2	10.5	7.0
More than 30% to 50%	%	14.1	10.6	10.1	9.6	10.2	6.7	10.4	9.1	11.4
More than 50%(e)	%	6.8	5.1	5.0	2.4	5.0	*1.9	*3.0	*3.4	5.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Equivalised disposable household income(f)**

Lowest quintile	%	20.1	21.8	25.8	23.4	22.2	23.5	14.5	16.6	21.9
Second quintile	%	14.6	18.3	17.1	21.7	20.6	22.0	10.6	9.3	17.3
Third quintile	%	17.1	16.9	19.2	21.5	18.4	20.6	16.1	19.1	18.0
Fourth quintile	%	20.1	19.1	19.0	16.1	18.6	14.7	23.0	20.7	19.1
Highest quintile	%	28.2	23.8	18.9	17.3	20.2	19.1	35.8	34.3	23.8
Second and third deciles	%	16.0	17.7	21.5	22.3	19.7	18.4	8.3	11.6	18.1
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Number of employed persons**

None	%	25.6	27.6	31.1	34.2	27.1	32.2	15.2	24.7	27.9
One	%	29.3	31.2	30.1	31.2	35.2	31.7	36.3	29.9	30.9
Two	%	32.3	29.8	30.5	24.9	26.2	28.5	36.4	34.7	30.0
Three or more	%	12.8	11.3	8.3	9.6	11.5	7.7	12.0	10.7	11.1
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Estimated number of households	'000	1 554.0	1 360.0	706.3	464.4	566.8	82.9	45.2	128.7	4 908.2
Average number of persons in household	no.	2.66	2.60	2.44	2.37	2.51	2.37	2.61	2.45	2.56
Average number of bedrooms in dwelling	no.	2.99	2.95	3.06	2.92	3.25	2.95	2.88	3.15	3.02
Number of households in sample	no.	1 537	1 690	845	890	950	423	335	407	7 077

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

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

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

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

(b) Includes other landlord type.

(c) Includes other tenure type.

(d) Includes other dwelling types.

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

(f) See paragraphs 35 to 40 of the explanatory notes.

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

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

**Tenure and landlord type**

Owner without a mortgage	%	39.3	42.7	32.5	38.9	33.8	41.3	37.5
Owner with a mortgage	%	31.1	32.9	33.2	37.3	35.5	30.2	32.7
Renter								
State/territory housing authority	%	5.1	5.5	3.0	*4.8	*3.4	5.4	4.5
Private landlord	%	19.5	14.6	26.1	13.4	18.1	18.0	19.9
Total renters(b)	%	26.7	21.2	31.3	21.6	26.3	25.9	26.6
<b>All households(c)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Family composition of household**

One family households								
Couple family with dependent children	%	26.4	26.1	25.5	27.1	27.7	27.2	26.3
One parent family with dependent children	%	7.5	7.7	6.3	5.0	8.8	8.4	7.2
Couple only	%	28.6	27.8	30.6	34.0	33.5	28.8	29.7
Other one family households	%	10.7	8.7	9.0	8.1	7.2	6.1	9.2
Multiple family households	%	*0.5	**0.7	*0.7	np	np	—	0.6
Non-family households								
Lone person	%	24.3	27.1	24.4	24.4	19.3	27.7	24.7
Group households	%	2.0	*2.0	3.4	*1.2	*2.8	*1.7	2.4
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Dwelling structure**

Separate house	%	86.9	91.6	82.8	90.6	92.7	90.6	87.3
Semi-detached/row or terrace house/townhouse	%	5.2	4.1	5.5	**5.6	*5.2	5.2	5.1
Flat/unit/apartment	%	7.5	4.1	10.6	*3.0	*1.2	*3.8	6.9
<b>All households(d)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Housing costs as a proportion of gross income**

25% or less	%	81.3	82.7	76.4	83.4	81.6	89.0	80.6
More than 25% to 30%	%	6.2	3.4	5.2	*5.2	7.4	*4.4	5.3
More than 30% to 50%	%	8.4	8.9	11.5	7.0	8.6	5.1	9.2
More than 50%(e)	%	4.1	5.0	6.9	4.5	*2.5	*1.5	4.9
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Equivalised disposable household income(f)**

Lowest quintile	%	31.1	29.6	27.3	30.5	25.5	33.3	29.3
Second quintile	%	21.3	21.7	19.6	23.2	18.3	26.9	20.9
Third quintile	%	15.5	18.4	19.4	15.7	19.0	16.3	17.5
Fourth quintile	%	18.0	15.9	17.6	14.3	19.7	15.2	17.3
Highest quintile	%	14.2	14.4	16.1	16.3	17.4	8.4	15.0
Second and third deciles	%	26.3	22.3	23.9	27.2	25.1	27.3	24.8
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Number of employed persons**

None	%	38.0	35.4	31.1	36.6	28.5	39.8	34.7
One	%	27.1	29.3	29.7	25.9	28.2	30.1	28.5
Two	%	27.5	26.9	29.8	27.5	36.4	24.0	28.6
Three or more	%	7.3	8.4	9.4	10.0	6.8	6.1	8.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Estimated number of households	'000	969.5	546.0	820.1	162.0	203.7	115.3	2 827.6
Average number of persons in household	no.	2.54	2.45	2.49	2.47	2.50	2.40	2.50
Average number of bedrooms in dwelling	no.	3.06	3.01	2.99	2.96	3.26	2.92	3.03
Number of households in sample	no.	1 093	696	1 151	367	490	400	4 284

* estimate has a relative standard error of 25% to 50% and should be used with caution	(a)	Includes NT and ACT households. Separate ACT estimates are not available. NT estimates are not shown separately since estimates for the NT other than Darwin are not considered reliable. See paragraph 42 of the explanatory notes.						
** estimate has a relative standard error greater than 50% and is considered too unreliable for general use								
— nil or rounded to zero (including null cells)	(b)	Includes other landlord type.						
np not available for publication but included in totals where applicable, unless otherwise indicated	(c)	Includes other tenure type.						
	(d)	Includes other dwelling types.						
	(e)	Includes households with nil or negative total income.						
	(f)	See paragraphs 35 to 40 of the explanatory notes.						

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

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

**Tenure and landlord type**

Owner without a mortgage	%	35.4	38.9	31.6	34.9	31.2	38.4	17.1	31.8	34.9
Owner with a mortgage	%	33.2	36.4	33.8	37.6	38.1	33.8	42.1	35.8	35.1
Renter										
State/territory housing authority	%	5.1	3.7	4.3	7.8	4.0	7.1	10.6	9.2	4.9
Private landlord	%	22.4	17.9	25.6	16.2	21.9	16.4	20.9	19.8	21.2
Total renters(b)	%	29.3	22.3	31.7	25.8	27.7	25.6	35.9	30.7	27.6
<b>All households(c)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Family composition of household**

One family households										
Couple family with dependent children	%	27.9	28.3	25.6	24.3	26.7	25.3	29.6	27.9	27.1
One parent family with dependent children	%	6.5	6.5	7.1	6.3	7.6	8.4	9.0	7.5	6.8
Couple only	%	25.4	25.1	27.8	27.5	25.9	28.1	21.0	25.7	26.1
Other one family households	%	12.7	10.0	8.2	9.1	10.4	7.7	9.9	7.0	10.4
Multiple family households	%	1.5	1.0	*0.8	*0.7	*0.7	**0.2	*1.1	np	1.0
Non-family households										
Lone person	%	22.8	25.8	26.5	29.7	25.7	28.1	25.9	27.3	25.4
Group households	%	3.0	3.3	4.0	2.4	3.0	2.2	*3.5	4.6	3.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Dwelling structure**

Separate house	%	76.6	80.3	82.1	81.8	83.5	88.1	74.0	77.7	80.0
Semi-detached/row or terrace house/townhouse	%	7.6	9.2	5.1	12.0	12.5	5.3	*7.5	10.6	8.3
Flat/unit/apartment	%	15.4	10.3	11.8	5.6	3.5	6.2	18.1	11.2	11.2
<b>All households(d)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Housing costs as a proportion of gross income**

25% or less	%	75.3	79.3	77.3	81.8	79.2	88.0	78.1	77.0	77.9
More than 25% to 30%	%	7.1	5.6	5.8	6.4	6.7	4.6	9.7	10.5	6.4
More than 30% to 50%	%	11.9	10.1	10.9	8.9	9.8	5.7	9.3	9.1	10.6
More than 50%(e)	%	5.8	5.1	6.1	2.9	4.3	*1.7	*3.0	*3.4	5.1
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Equivalised disposable household income(f)**

Lowest quintile	%	24.3	24.1	26.6	25.2	23.1	29.2	14.6	16.6	24.6
Second quintile	%	17.1	19.3	18.4	22.1	20.0	24.8	10.5	9.3	18.6
Third quintile	%	16.5	17.3	19.3	20.0	18.6	18.1	16.2	19.1	17.8
Fourth quintile	%	19.3	18.2	18.3	15.6	18.9	15.0	22.6	20.7	18.4
Highest quintile	%	22.8	21.1	17.4	17.0	19.4	12.9	36.1	34.3	20.6
Second and third deciles	%	20.0	19.0	22.8	23.6	21.1	23.6	9.2	11.6	20.6
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

**Number of employed persons**

None	%	30.4	29.9	31.1	34.8	27.5	36.6	14.6	24.7	30.4
One	%	28.5	30.7	29.9	29.8	33.4	30.8	37.9	29.9	30.0
Two	%	30.4	29.0	30.1	25.6	28.9	25.9	36.1	34.7	29.5
Three or more	%	10.7	10.5	8.9	9.7	10.2	6.7	11.4	10.7	10.1
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Estimated number of households	'000	2 523.5	1 906.0	1 526.4	626.5	770.5	198.2	56.2	128.7	7 735.8
Average number of persons in household	no.	2.62	2.56	2.47	2.40	2.51	2.39	2.59	2.45	2.53
Average number of bedrooms in dwelling	no.	3.02	2.97	3.02	2.93	3.25	2.93	2.87	3.15	3.02
Number of households in sample	no.	2 630	2 386	1 996	1 257	1 440	823	422	407	11 361

- \* estimate has a relative standard error of 25% to 50% and should be used with caution
- \*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use
- np not available for publication but included in totals where applicable, unless otherwise indicated

- (a) Excludes households in collection districts defined as very remote or Indigenous Communities, accounting for about 23% of the population in the Northern Territory.
- (b) Includes other landlord type.
- (c) Includes other tenure type.
- (d) Includes other dwelling types.
- (e) Includes households with nil or negative total income.
- (f) See paragraphs 35 to 40 of the explanatory notes.

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
MEAN VALUE OF DWELLING										
<b>Tenure type</b>										
Owner without a mortgage	\$'000	620	372	325	268	316	243	261	415	426
Owner with a mortgage	\$'000	561	362	328	263	302	251	275	389	398
<b>All households</b>	\$'000	<b>590</b>	<b>367</b>	<b>327</b>	<b>265</b>	<b>308</b>	<b>248</b>	<b>271</b>	<b>402</b>	<b>411</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	620	413	360	294	358	303	295	433	453
One parent family with dependent children	\$'000	418	261	268	228	210	176	*206	374	293
Couple only	\$'000	618	387	339	282	326	278	290	436	430
Other one family households	\$'000	650	329	347	261	286	234	297	402	452
Multiple family households	\$'000	630	353	363	191	np	np	np	—	487
Non-family households										
Lone person	\$'000	470	313	283	227	257	177	194	324	326
Group households	\$'000	375	312	245	*234	*252	*280	219	285	298
<b>All households</b>	\$'000	<b>590</b>	<b>367</b>	<b>327</b>	<b>265</b>	<b>308</b>	<b>248</b>	<b>271</b>	<b>402</b>	<b>411</b>
<b>Dwelling structure</b>										
Separate house	\$'000	611	371	336	270	317	254	276	416	419
Semi-detached/row or terrace house/townhouse	\$'000	519	378	194	222	247	186	*282	291	372
Flat/unit/apartment	\$'000	463	274	249	184	*230	123	215	279	360
<b>All households (b)</b>	\$'000	<b>590</b>	<b>367</b>	<b>327</b>	<b>265</b>	<b>308</b>	<b>248</b>	<b>271</b>	<b>402</b>	<b>411</b>
<b>Housing costs per week</b>										
\$0 to less than \$25	\$'000	463	290	249	209	267	178	239	327	316
\$25 to less than \$50	\$'000	676	420	357	307	396	310	268	450	491
\$50 to less than \$100	\$'000	1 050	677	559	375	500	*272	325	655	664
\$100 to less than \$200	\$'000	*554	296	268	202	222	205	197	322	302
\$200 to less than \$300	\$'000	480	319	289	252	268	273	207	346	335
\$300 or more	\$'000	593	418	396	357	366	360	350	428	480
<b>All households</b>	\$'000	<b>590</b>	<b>367</b>	<b>327</b>	<b>265</b>	<b>308</b>	<b>248</b>	<b>271</b>	<b>402</b>	<b>411</b>
MEDIAN VALUE OF DWELLING										
<b>Tenure type</b>										
Owner without a mortgage	\$'000	500	300	300	249	250	200	231	400	350
Owner with a mortgage	\$'000	460	300	300	230	257	215	240	350	330
<b>All households</b>	\$'000	<b>500</b>	<b>300</b>	<b>300</b>	<b>240</b>	<b>250</b>	<b>200</b>	<b>236</b>	<b>359</b>	<b>340</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	500	340	325	260	300	264	250	400	375
One parent family with dependent children	\$'000	350	250	257	180	185	159	*200	335	260
Couple only	\$'000	516	310	300	246	281	250	266	400	350
Other one family households	\$'000	500	280	308	220	250	200	250	386	350
Multiple family households	\$'000	591	309	365	np	np	np	np	—	400
Non-family households										
Lone person	\$'000	400	270	240	216	226	151	173	300	270
Group households	\$'000	*300	297	273	np	232	np	np	np	290
<b>All households</b>	\$'000	<b>500</b>	<b>300</b>	<b>300</b>	<b>240</b>	<b>250</b>	<b>200</b>	<b>236</b>	<b>359</b>	<b>340</b>
<b>Dwelling structure</b>										
Separate house	\$'000	500	300	300	240	260	220	240	380	350
Semi-detached/row or terrace house/townhouse	\$'000	400	350	186	200	234	175	236	290	300
Flat/unit/apartment	\$'000	427	250	*230	136	**139	139	196	297	300
<b>All households (b)</b>	\$'000	<b>500</b>	<b>300</b>	<b>300</b>	<b>240</b>	<b>250</b>	<b>200</b>	<b>236</b>	<b>359</b>	<b>340</b>

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

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

— nil or rounded to zero (including null cells)

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

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

(b) Includes other dwelling types.

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

MEDIAN VALUE OF DWELLING *cont.*

**Housing costs per week**

\$0 to less than \$25	\$'000	420	270	250	194	220	151	223	300	275
\$25 to less than \$50	\$'000	600	350	350	300	370	300	250	443	400
\$50 to less than \$100	\$'000	850	500	*507	350	**275	*191	*300	670	500
\$100 to less than \$200	\$'000	376	250	260	180	200	200	172	303	250
\$200 to less than \$300	\$'000	400	276	290	240	230	250	200	313	290
\$300 or more	\$'000	500	361	350	300	320	350	298	360	400
<b>All households</b>	\$'000	<b>500</b>	<b>300</b>	<b>300</b>	<b>240</b>	<b>250</b>	<b>200</b>	<b>236</b>	<b>359</b>	<b>340</b>

Estimated number of households	'000	1 048.7	1 023.2	460.2	330.4	392.5	60.7	27.8	87.0	3 430.5
Number of households in sample	no.	1 046	1 266	562	643	667	310	208	280	4 982

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

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

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

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

## MEAN VALUE OF DWELLING

## Tenure type

Owner without a mortgage	\$'000	310	205	258	191	202	175	254
Owner with a mortgage	\$'000	310	224	276	191	213	171	263
<b>All households</b>	<b>\$'000</b>	<b>310</b>	<b>213</b>	<b>268</b>	<b>191</b>	<b>208</b>	<b>173</b>	<b>258</b>

## Family composition of household

One family households								
Couple family with dependent children	\$'000	343	257	294	217	221	198	287
One parent family with dependent children	\$'000	257	155	175	*140	145	123	193
Couple only	\$'000	314	220	284	192	220	188	267
Other one family households	\$'000	311	203	252	236	203	175	261
Multiple family households	\$'000	**875	*203	*216	np	np	np	*381
Non-family households								
Lone person	\$'000	261	167	229	130	182	134	214
Group households	\$'000	*319	*130	218	np	*167	*193	227
<b>All households</b>	<b>\$'000</b>	<b>310</b>	<b>213</b>	<b>268</b>	<b>191</b>	<b>208</b>	<b>173</b>	<b>258</b>

## Dwelling structure

Separate house	\$'000	313	216	269	194	209	172	260
Semi-detached/row or terrace house/townhouse	\$'000	286	144	237	np	**125	*216	230
Flat/unit/apartment	\$'000	246	112	271	np	np	np	241
<b>All households (b)</b>	<b>\$'000</b>	<b>310</b>	<b>213</b>	<b>268</b>	<b>191</b>	<b>208</b>	<b>173</b>	<b>258</b>

## Housing costs per week

\$0 to less than \$25	\$'000	240	167	219	155	191	152	202
\$25 to less than \$50	\$'000	363	277	295	242	247	226	312
\$50 to less than \$100	\$'000	474	253	417	233	194	*188	358
\$100 to less than \$200	\$'000	228	183	197	154	163	164	195
\$200 to less than \$300	\$'000	307	228	256	222	226	175	258
\$300 or more	\$'000	401	322	367	263	277	253	361
<b>All households</b>	<b>\$'000</b>	<b>310</b>	<b>213</b>	<b>268</b>	<b>191</b>	<b>208</b>	<b>173</b>	<b>258</b>

## MEDIAN VALUE OF DWELLING

## Tenure type

Owner without a mortgage	\$'000	270	180	200	151	160	150	200
Owner with a mortgage	\$'000	300	200	236	170	200	150	230
<b>All households</b>	<b>\$'000</b>	<b>280</b>	<b>190</b>	<b>205</b>	<b>160</b>	<b>180</b>	<b>150</b>	<b>210</b>

## Family composition of household

One family households								
Couple family with dependent children	\$'000	320	250	260	198	200	180	250
One parent family with dependent children	\$'000	236	153	148	**120	*122	125	157
Couple only	\$'000	280	200	220	152	200	150	220
Other one family households	\$'000	280	180	224	*200	206	175	230
Multiple family households	\$'000	np	np	np	np	np	np	251
Non-family households								
Lone person	\$'000	230	150	163	100	145	120	170
Group households	\$'000	285	117	*183	np	np	np	190
<b>All households</b>	<b>\$'000</b>	<b>280</b>	<b>190</b>	<b>205</b>	<b>160</b>	<b>180</b>	<b>150</b>	<b>210</b>

## Dwelling structure

Separate house	\$'000	280	192	210	162	180	150	210
Semi-detached/row or terrace house/townhouse	\$'000	300	160	196	np	np	*200	208
Flat/unit/apartment	\$'000	*210	np	*189	np	np	np	185
<b>All households (b)</b>	<b>\$'000</b>	<b>280</b>	<b>190</b>	<b>205</b>	<b>160</b>	<b>180</b>	<b>150</b>	<b>210</b>

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

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

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

(a) Includes NT and ACT households. Separate ACT estimates are not available. NT estimates are not shown separately since estimates for the NT other than Darwin are not considered reliable. See paragraph 42 of the explanatory notes.

(b) Includes other dwelling types.

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

MEDIAN VALUE OF DWELLING *cont.*

**Housing costs per week**

\$0 to less than \$25	\$'000	230	162	180	139	150	133	180
\$25 to less than \$50	\$'000	349	250	250	250	232	200	280
\$50 to less than \$100	\$'000	*242	190	321	*180	*184	91	200
\$100 to less than \$200	\$'000	219	175	165	129	130	149	173
\$200 to less than \$300	\$'000	270	220	200	234	210	180	220
\$300 or more	\$'000	369	316	300	250	250	259	320
<b>All households</b>	\$'000	<b>280</b>	<b>190</b>	<b>205</b>	<b>160</b>	<b>180</b>	<b>150</b>	<b>210</b>

Estimated number of households	'000	682.2	412.7	538.7	123.4	141.3	82.4	1 986.1
Number of households in sample	no.	777	525	773	281	344	286	3 028

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

(a) Includes NT and ACT households. Separate ACT estimates are not available. NT estimates are not shown separately since estimates for the NT other than Darwin are not considered reliable. See paragraph 42 of the explanatory notes.

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
MEAN VALUE OF DWELLING										
<b>Tenure type</b>										
Owner without a mortgage	\$'000	488	319	288	246	283	201	249	415	358
Owner with a mortgage	\$'000	471	326	301	245	280	209	263	389	352
<b>All households</b>	\$'000	<b>480</b>	<b>323</b>	<b>295</b>	<b>245</b>	<b>282</b>	<b>205</b>	<b>259</b>	<b>402</b>	<b>355</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	522	372	326	272	323	237	275	433	397
One parent family with dependent children	\$'000	345	227	231	212	192	146	193	374	257
Couple only	\$'000	483	334	306	252	290	227	283	436	361
Other one family households	\$'000	542	297	290	254	269	208	294	402	390
Multiple family households	\$'000	653	323	308	177	*272	np	np	—	469
Non-family households										
Lone person	\$'000	376	269	257	208	241	152	182	324	285
Group households	\$'000	350	279	231	224	224	234	233	285	274
<b>All households</b>	\$'000	<b>480</b>	<b>323</b>	<b>295</b>	<b>245</b>	<b>282</b>	<b>205</b>	<b>259</b>	<b>402</b>	<b>355</b>
<b>Dwelling structure</b>										
Separate house	\$'000	485	322	300	249	286	206	265	416	357
Semi-detached/row or terrace house/townhouse	\$'000	470	363	222	209	243	204	*282	291	347
Flat/unit/apartment	\$'000	435	262	262	178	*227	128	196	279	337
<b>All households(b)</b>	\$'000	<b>480</b>	<b>323</b>	<b>295</b>	<b>245</b>	<b>282</b>	<b>205</b>	<b>259</b>	<b>402</b>	<b>355</b>
<b>Housing costs per week</b>										
\$0 to less than \$25	\$'000	349	244	230	190	242	160	223	327	265
\$25 to less than \$50	\$'000	569	387	327	292	369	269	257	450	433
\$50 to less than \$100	\$'000	736	519	473	331	411	223	325	655	529
\$100 to less than \$200	\$'000	358	254	228	188	206	181	190	322	254
\$200 to less than \$300	\$'000	410	295	272	247	257	229	202	346	309
\$300 or more	\$'000	548	404	382	336	350	325	336	428	452
<b>All households</b>	\$'000	<b>480</b>	<b>323</b>	<b>295</b>	<b>245</b>	<b>282</b>	<b>205</b>	<b>259</b>	<b>402</b>	<b>355</b>
MEDIAN VALUE OF DWELLING										
<b>Tenure type</b>										
Owner without a mortgage	\$'000	400	260	250	213	230	160	229	400	290
Owner with a mortgage	\$'000	400	280	280	220	240	180	230	350	300
<b>All households</b>	\$'000	<b>400</b>	<b>270</b>	<b>270</b>	<b>220</b>	<b>240</b>	<b>171</b>	<b>230</b>	<b>359</b>	<b>300</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	440	300	300	250	270	200	230	400	335
One parent family with dependent children	\$'000	306	209	199	177	170	139	*164	335	220
Couple only	\$'000	400	275	275	220	250	180	250	400	300
Other one family households	\$'000	423	260	300	200	250	182	250	386	300
Multiple family households	\$'000	576	300	295	np	np	np	np	—	400
Non-family households										
Lone person	\$'000	309	240	200	200	210	140	167	300	240
Group households	\$'000	300	270	208	165	*198	*200	np	np	250
<b>All households</b>	\$'000	<b>400</b>	<b>270</b>	<b>270</b>	<b>220</b>	<b>240</b>	<b>171</b>	<b>230</b>	<b>359</b>	<b>300</b>
<b>Dwelling structure</b>										
Separate house	\$'000	400	270	280	220	240	175	230	380	300
Semi-detached/row or terrace house/townhouse	\$'000	363	340	195	184	230	180	np	290	280
Flat/unit/apartment	\$'000	400	240	200	136	141	*140	175	297	291
<b>All households(b)</b>	\$'000	<b>400</b>	<b>270</b>	<b>270</b>	<b>220</b>	<b>240</b>	<b>171</b>	<b>230</b>	<b>359</b>	<b>300</b>

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

— nil or rounded to zero (including null cells)

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

(a) Excludes households in collection districts defined as very remote or Indigenous Communities, accounting for about 23% of the population in the Northern Territory.

(b) Includes other dwelling types.

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

MEDIAN VALUE OF DWELLING *cont.*

**Housing costs per week**

\$0 to less than \$25	\$'000	300	240	200	175	200	141	200	300	240
\$25 to less than \$50	\$'000	500	330	300	291	350	250	249	443	370
\$50 to less than \$100	\$'000	500	280	350	*300	250	*132	300	*670	350
\$100 to less than \$200	\$'000	275	212	200	180	180	150	169	303	200
\$200 to less than \$300	\$'000	350	265	250	239	225	200	200	313	270
\$300 or more	\$'000	450	350	350	300	305	304	280	360	390
<b>All households</b>	\$'000	<b>400</b>	<b>270</b>	<b>270</b>	<b>220</b>	<b>240</b>	<b>171</b>	<b>230</b>	<b>359</b>	<b>300</b>

Estimated number of households	'000	1 730.8	1 435.8	998.9	453.9	533.8	143.1	33.3	87.0	5 416.7
Number of households in sample	no.	1 823	1 791	1 335	924	1 011	596	250	280	8 010

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

(a) Excludes households in collection districts defined as very remote or Indigenous Communities, accounting for about 23% of the population in the Northern Territory.

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

## SEPARATE HOUSE

## Value of dwelling

\$0 to less than \$100,000	%	**0.5	*0.5	*0.8	*1.6	*2.2	*7.2	**1.2	—	1.0
\$100,000 to less than \$125,000	%	np	*0.4	*1.8	3.3	*2.4	7.5	*4.3	—	1.2
\$125,000 to less than \$150,000	%	**0.4	*0.8	2.9	7.2	4.5	7.2	*3.8	**0.9	2.2
\$150,000 to less than \$200,000	%	*0.9	8.0	7.9	19.9	16.7	18.7	16.6	**0.9	8.2
\$200,000 to less than \$250,000	%	*1.4	15.1	13.1	19.2	18.0	13.5	25.1	*4.4	11.3
\$250,000 to less than \$300,000	%	4.4	20.2	18.1	14.7	13.6	12.3	20.3	11.4	13.6
\$300,000 to less than \$400,000	%	20.0	25.2	31.4	19.2	16.7	17.8	12.7	35.1	23.0
\$400,000 to less than \$500,000	%	17.5	12.1	11.6	7.4	13.8	9.7	*6.6	22.3	13.5
\$500,000 or more	%	54.7	17.5	12.5	7.4	12.0	6.0	*9.4	25.0	26.0
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Estimated number of households	'000	881.6	872.8	427.5	297.3	346.6	57.3	23.9	78.9	2 985.8

## ALL DWELLINGS (c)

## Value of dwelling

\$0 to less than \$100,000	%	*1.0	*0.6	*1.8	*2.3	3.0	7.4	**1.1	np	1.5
\$100,000 to less than \$125,000	%	**0.2	*0.5	*2.2	4.2	*2.9	7.7	*5.6	—	1.4
\$125,000 to less than \$150,000	%	**0.4	*1.3	3.0	7.6	4.8	9.3	*4.4	**1.2	2.4
\$150,000 to less than \$200,000	%	1.7	8.3	9.0	20.1	15.9	19.0	17.3	**1.4	8.5
\$200,000 to less than \$250,000	%	2.3	15.3	13.6	18.8	18.6	12.8	24.0	*6.0	11.6
\$250,000 to less than \$300,000	%	5.0	19.5	17.7	14.3	14.3	12.0	18.8	11.8	13.4
\$300,000 to less than \$400,000	%	19.8	24.3	29.6	18.2	16.7	17.0	14.1	34.5	22.2
\$400,000 to less than \$500,000	%	18.4	13.0	11.2	7.1	12.7	9.1	*5.6	21.2	13.9
\$500,000 or more	%	51.3	17.1	11.8	7.4	11.1	5.6	*9.1	23.2	25.1
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Mean value of dwelling	\$'000	590	367	327	265	308	248	271	402	411
Mean equity in dwelling	\$'000	385	236	208	168	188	169	136	244	262
Mean amount of mortgage outstanding(d)	\$'000	178	126	120	95	114	82	139	145	136
Median value of dwelling	\$'000	500	300	300	240	250	200	236	359	340
Median equity in dwelling	\$'000	400	250	231	187	200	169	140	300	270
Median amount of mortgage outstanding(d)	\$'000	149	109	110	88	101	70	130	136	115
Estimated number of households	'000	1 048.7	1 023.2	460.2	330.4	392.5	60.7	27.8	87.0	3 430.5
Number of households in sample	no.	1 046	1 266	562	643	667	310	208	280	4 982

- \* estimate has a relative standard error of 25% to 50% and should be used with caution
- \*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use
- nil or rounded to zero (including null cells)
- np not available for publication but included in totals where applicable, unless otherwise indicated

- (a) Most estimates in this column have high relative standard errors and should be used with extreme caution.
- (b) Capital city estimates for the ACT relate to total ACT.
- (c) Includes separate house, semi-detached/row or terrace house/townhouse, flat/unit/apartment and other dwelling types.
- (d) Only includes owners with a mortgage.

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

## SEPARATE HOUSE

## Value of dwelling

\$0 to less than \$100,000	%	10.2	11.0	7.8	21.1	13.8	21.0	11.1
\$100,000 to less than \$125,000	%	5.1	8.6	7.1	13.4	9.7	13.2	7.5
\$125,000 to less than \$150,000	%	4.1	7.5	10.4	7.8	12.3	11.1	7.6
\$150,000 to less than \$200,000	%	9.5	24.0	17.2	19.3	16.3	24.7	16.4
\$200,000 to less than \$250,000	%	11.8	15.8	11.3	8.9	16.7	12.2	12.8
\$250,000 to less than \$300,000	%	11.9	13.7	9.3	9.3	13.0	*7.4	11.3
\$300,000 to less than \$400,000	%	21.0	11.3	17.8	*12.1	11.2	6.4	16.2
\$400,000 to less than \$500,000	%	11.1	*5.3	10.4	*5.3	*2.4	*2.0	8.3
\$500,000 or more	%	15.3	*2.8	8.6	*2.8	*4.6	*2.1	8.7
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Estimated number of households	'000	646.6	400.8	487.5	117.4	139.4	79.2	1 875.9

## ALL DWELLINGS (b)

## Value of dwelling

\$0 to less than \$100,000	%	10.5	11.2	8.7	22.7	13.9	21.4	11.6
\$100,000 to less than \$125,000	%	5.1	8.7	7.0	13.5	9.6	13.0	7.5
\$125,000 to less than \$150,000	%	4.0	7.7	10.5	7.4	12.1	10.6	7.6
\$150,000 to less than \$200,000	%	9.1	24.4	17.5	19.1	17.1	24.2	16.4
\$200,000 to less than \$250,000	%	12.4	15.8	11.4	8.4	16.5	12.7	12.9
\$250,000 to less than \$300,000	%	11.7	13.3	9.0	9.3	12.8	*7.4	11.0
\$300,000 to less than \$400,000	%	21.8	11.0	16.9	*11.5	11.0	*6.1	16.1
\$400,000 to less than \$500,000	%	10.5	*5.2	10.4	*5.0	*2.4	*2.2	8.1
\$500,000 or more	%	14.9	*2.7	8.7	*3.0	*4.5	*2.3	8.6
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Mean value of dwelling	\$'000	310	213	267	191	207	173	257
Mean equity in dwelling	\$'000	209	140	170	116	122	108	167
Mean amount of mortgage outstanding(c)	\$'000	101	84	106	75	91	62	96
Median value of dwelling	\$'000	280	190	205	160	180	150	210
Median equity in dwelling	\$'000	220	156	165	125	135	122	170
Median amount of mortgage outstanding(c)	\$'000	87	72	97	63	80	52	83
Estimated number of households	'000	682.2	412.7	538.7	123.4	141.3	82.4	1 986.1
Number of households in sample	no.	777	525	773	281	344	286	3 028

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

(a) Includes NT and ACT households. Separate ACT estimates are not available. NT estimates are not shown separately since estimates for the NT other than Darwin are not considered reliable. See paragraph 42 of the explanatory notes.

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

(c) Only includes owners with a mortgage.

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

## SEPARATE HOUSE

## Value of dwelling

\$0 to less than \$100,000	%	4.6	3.8	4.5	7.1	5.5	15.2	**1.5	—	4.9
\$100,000 to less than \$125,000	%	2.2	3.0	4.6	6.2	4.5	10.8	*4.0	—	3.7
\$125,000 to less than \$150,000	%	2.0	2.9	6.9	7.4	6.8	9.5	*4.6	**0.9	4.3
\$150,000 to less than \$200,000	%	4.6	13.1	12.9	19.8	16.6	22.2	20.1	**0.9	11.4
\$200,000 to less than \$250,000	%	5.8	15.3	12.2	16.3	17.7	12.8	24.9	*4.4	11.8
\$250,000 to less than \$300,000	%	7.6	18.2	13.4	13.2	13.5	9.5	18.7	11.4	12.7
\$300,000 to less than \$400,000	%	20.4	20.9	24.2	17.2	15.1	11.2	12.4	35.1	20.4
\$400,000 to less than \$500,000	%	14.8	10.0	10.9	6.8	10.5	5.2	*6.0	22.3	11.5
\$500,000 or more	%	38.0	12.9	10.5	6.1	9.9	3.7	*7.8	25.0	19.3
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Estimated number of households	'000	1 528.3	1 273.6	915.0	414.7	486.0	136.5	28.7	78.9	4 861.7
--------------------------------	------	---------	---------	-------	-------	-------	-------	------	------	---------

## ALL DWELLINGS (c)

## Value of dwelling

\$0 to less than \$100,000	%	4.8	3.7	5.5	7.9	5.9	15.5	**1.3	np	5.2
\$100,000 to less than \$125,000	%	2.1	2.9	4.8	6.7	4.7	10.8	*5.9	—	3.7
\$125,000 to less than \$150,000	%	1.8	3.1	7.0	7.5	6.8	10.1	*6.0	**1.2	4.3
\$150,000 to less than \$200,000	%	4.6	12.9	13.6	19.8	16.2	22.0	19.9	**1.4	11.4
\$200,000 to less than \$250,000	%	6.3	15.4	12.4	16.0	18.1	12.8	23.5	*6.0	12.1
\$250,000 to less than \$300,000	%	7.6	17.7	13.0	13.0	13.9	9.4	17.3	11.8	12.5
\$300,000 to less than \$400,000	%	20.6	20.5	22.8	16.4	15.2	10.8	13.4	34.5	20.0
\$400,000 to less than \$500,000	%	15.3	10.7	10.8	6.5	10.0	5.1	*5.2	21.2	11.8
\$500,000 or more	%	36.9	13.0	10.2	6.2	9.4	3.7	*7.6	23.2	19.1
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Mean value of dwelling	\$'000	480	323	295	245	282	205	259	402	355
Mean equity in dwelling	\$'000	320	211	188	155	172	138	128	244	229
Mean amount of mortgage outstanding(d)	\$'000	150	115	113	90	108	72	135	145	122
Median value of dwelling	\$'000	400	270	270	220	240	171	230	359	300
Median equity in dwelling	\$'000	325	229	200	171	183	140	131	300	230
Median amount of mortgage outstanding(d)	\$'000	119	99	101	82	97	60	127	136	101
Estimated number of households	'000	1 730.8	1 435.8	998.9	453.9	533.8	143.1	33.3	87.0	5 416.7
Number of households in sample	no.	1 823	1 791	1 335	924	1 011	596	250	280	8 010

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

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

— nil or rounded to zero (including null cells)

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

(a) Excludes households in collection districts defined as very remote or Indigenous Communities, accounting for about 23% of the population in the Northern Territory.

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

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

(d) Only includes owners with a mortgage.

								ALL RECENT HOME		
								BUYER HOUSEHOLDS		
</										

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

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

— nil or rounded to zero (including null cells)

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

(a) Includes other dwelling types.

(b) Includes households with nil and negative total income.

(c) See paragraphs 35 to 40 of the explanatory notes.

*continued*

.....

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

.....

MEAN HOUSING COSTS PER WEEK *cont.*

Number of employed persons										
None	\$	*105	*128	*126	*43	42	43	*47	53	52
One	\$	292	274	277	244	231	233	263	249	251
Two	\$	380	396	392	373	351	356	376	370	371
Three or more	\$	np	286	300	312	405	378	318	382	365
<b>All households</b>	\$	<b>343</b>	<b>327</b>	<b>330</b>	<b>262</b>	<b>249</b>	<b>251</b>	<b>286</b>	<b>276</b>	<b>278</b>

.....

Estimated number of households	'000	68.4	325.6	394.0	163.8	610.9	774.7	232.2	936.5	1 168.7
Number of households in sample	no.	101	479	580	240	951	1 191	341	1 430	1 771

.....

\* estimate has a relative standard error of 25% to 50% and should be used with caution      np not available for publication but included in totals where applicable, unless otherwise indicated

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		New	Established	Total	New	Established	Total	New	Established	Total
HOUSING COSTS AS A PROPORTION OF GROSS INCOME										
<b>Tenure type</b>										
Owner without a mortgage	%	**2	*3	3	3	3	3	3	3	3
Owner with a mortgage	%	26	25	25	23	22	22	24	23	24
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>21</b>	<b>21</b>	<b>21</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	%	25	24	24	20	19	19	21	20	20
One parent family with dependent children	%	*49	23	23	*29	23	23	*31	23	23
Couple only	%	25	24	25	20	16	17	22	20	21
Other one family households	%	16	19	19	*15	20	19	*15	20	19
Multiple family households	%	—	np	np	np	**8	**21	np	*12	**22
Non-family households										
Lone person	%	30	31	31	*9	23	20	*15	26	24
Group households	%	np	15	15	np	*19	*19	18	16	16
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>21</b>	<b>21</b>	<b>21</b>
<b>Dwelling structure</b>										
Separate house	%	25	24	24	19	18	19	21	20	20
Semi-detached/row or terrace house/townhouse	%	22	24	24	20	18	18	21	21	21
Flat/unit/apartment	%	*33	30	31	*15	23	21	*18	26	25
<b>All households (a)</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>21</b>	<b>21</b>	<b>21</b>
<b>Age group of reference person</b>										
15 to 24	%	26	25	25	*45	24	33	*36	25	27
25 to 34	%	26	23	23	28	22	23	27	23	23
35 to 44	%	22	27	26	18	21	20	19	22	22
45 to 54	%	28	*30	30	18	18	18	18	19	19
55 to 64	%	np	**29	**28	*17	14	14	*17	15	15
65 and over	%	np	**16	**16	*6	6	6	*6	6	6
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>21</b>	<b>21</b>	<b>21</b>
<b>Housing costs as a proportion of gross income</b>										
25% or less	%	17	16	16	12	12	12	14	13	13
More than 25% to 30%	%	28	26	26	28	27	27	28	26	27
More than 30% to 50%	%	30	37	36	36	36	36	32	37	36
More than 50% (b)	%	68	74	73	78	71	73	75	72	73
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>21</b>	<b>21</b>	<b>21</b>
<b>Equivalised disposable household income (c)</b>										
Lowest quintile	%	*62	56	56	*29	32	31	*35	38	37
Second quintile	%	35	27	28	*25	19	21	28	21	22
Third quintile	%	24	28	27	21	21	21	21	23	23
Fourth quintile	%	28	24	25	19	19	19	22	21	21
Highest quintile	%	20	22	21	16	17	17	18	19	18
Second and third deciles	%	*33	35	35	*29	19	21	*29	23	25
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>21</b>	<b>21</b>	<b>21</b>

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

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

— nil or rounded to zero (including null cells)

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

(a) Includes other dwelling types.

(b) Includes households with nil and negative total income.

(c) See paragraphs 35 to 40 of the explanatory notes.

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		New	Established	Total	New	Established	Total	New	Established	Total
HOUSING COSTS AS A PROPORTION OF GROSS INCOME <i>cont.</i>										
Principal source of income										
Wages and salaries	%	26	24	24	20	20	20	22	21	21
Own unincorporated business income	%	19	23	22	*26	20	22	23	21	22
Government pensions and allowances	%	*32	41	40	*9	12	11	11	17	16
Other income	%	np	np	np	*7	*11	10	*7	*11	10
All households (a)	%	25	24	24	19	19	19	21	21	21
Number of employed persons										
None	%	*25	*39	*37	*7	10	9	*7	13	11
One	%	28	28	28	22	22	22	24	24	24
Two	%	24	23	24	23	19	20	23	21	21
Three or more	%	np	14	15	14	18	17	15	17	16
All households	%	25	24	24	19	19	19	21	21	21
Estimated number of households	'000	68.4	325.6	394.0	163.8	610.9	774.7	232.2	936.5	1 168.7
Number of households in sample	no.	101	479	580	240	951	1 191	341	1 430	1 771

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

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

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

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		New	Established	Total	New	Established	Total	New	Established	Total
MEDIAN VALUE OF DWELLING										
Tenure type										
Owner without a mortgage	\$'000	213	np	192	280	329	255	340	250	273
Owner with a mortgage	\$'000	250	298	240	335	400	310	350	280	300
All households	\$'000	300	240	250	392	300	310	350	280	295
Family composition of household										
One family households										
Couple family with dependent children	\$'000	343	252	270	400	350	370	390	320	340
One parent family with dependent children	\$'000	np	170	168	np	219	225	344	190	194
Couple only	\$'000	320	280	293	350	300	300	320	290	300
Other one family households	\$'000	np	141	148	407	320	356	361	280	300
Multiple family households	\$'000	—	np	np	np	np	np	np	np	np
Non-family households										
Lone person	\$'000	218	205	206	293	202	225	260	204	220
Group households	\$'000	np	212	203	np	264	287	np	215	213
All households	\$'000	300	240	250	392	300	310	350	280	295
Dwelling structure										
Separate house	\$'000	295	238	250	395	300	311	350	280	295
Semi-detached/row or terrace house/townhouse	\$'000	352	267	300	320	275	300	320	273	300
Flat/unit/apartment	\$'000	np	270	270	485	289	400	411	270	300
All households(a)	\$'000	300	240	250	392	300	310	350	280	295
Age group of reference person										
15 to 24	\$'000	np	183	189	np	*190	193	**275	185	190
25 to 34	\$'000	320	250	260	381	320	325	342	270	290
35 to 44	\$'000	275	260	261	400	310	340	385	300	307
45 to 54	\$'000	np	*200	215	400	300	339	400	300	320
55 to 64	\$'000	np	*247	*242	406	300	300	375	300	300
65 and over	\$'000	np	169	161	274	200	240	271	200	230
All households	\$'000	300	240	250	392	300	310	350	280	295
Housing costs as a proportion of gross income										
25% or less	\$'000	296	220	230	388	280	300	350	250	280
More than 25% to 30%	\$'000	316	232	240	379	325	350	350	281	300
More than 30% to 50%	\$'000	279	290	290	400	350	370	349	305	315
More than 50%(b)	\$'000	*287	320	318	*418	390	390	*350	355	350
All households	\$'000	300	240	250	392	300	310	350	280	295
Equivalised disposable household income(c)										
Lowest quintile	\$'000	np	190	190	289	230	250	281	221	230
Second quintile	\$'000	391	180	200	329	250	250	362	220	250
Third quintile	\$'000	300	198	210	376	289	300	350	260	280
Fourth quintile	\$'000	251	231	240	400	312	350	337	279	300
Highest quintile	\$'000	360	295	300	400	400	400	400	340	350
Second and third deciles	\$'000	385	160	187	284	220	248	293	200	225
All households	\$'000	300	240	250	392	300	310	350	280	295
Principal source of income										
Wages and salaries	\$'000	297	240	250	400	320	350	360	287	300
Own unincorporated business income	\$'000	*450	258	304	344	321	340	385	301	323
Government pensions and allowances	\$'000	np	176	166	270	199	200	259	190	199
Other income	\$'000	np	np	np	450	350	384	450	318	359
All households(b)	\$'000	300	240	250	392	300	310	350	280	295

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

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

— nil or rounded to zero (including null cells)

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

(a) Includes other dwelling types.

(b) Includes households with nil and negative total income.

(c) See paragraphs 35 to 40 of the explanatory notes.

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>
MEDIAN VALUE OF DWELLING <i>cont.</i>										
<b>Number of employed persons</b>										
None	\$'000	np	190	175	277	222	249	270	220	230
One	\$'000	250	201	214	390	269	280	337	240	250
Two	\$'000	320	273	290	400	350	382	364	319	330
Three or more	\$'000	np	*190	207	400	349	376	392	310	350
<b>All households</b>	<b>\$'000</b>	<b>300</b>	<b>240</b>	<b>250</b>	<b>392</b>	<b>300</b>	<b>310</b>	<b>350</b>	<b>280</b>	<b>295</b>
Estimated number of households	'000	68.4	325.6	394.0	163.8	610.9	774.7	232.2	936.5	1 168.7
Number of households in sample	no.	101	479	580	240	951	1 191	341	1 430	1 771
* estimate has a relative standard error of 25% to 50% and should be used with caution										
np not available for publication but included in totals where applicable, unless otherwise indicated										

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		New	Established	Total	New	Established	Total	New	Established	Total
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC										
<b>Tenure type</b>										
Owner without a mortgage	%	**4.0	5.7	5.4	33.3	29.3	30.1	24.7	21.1	21.8
Owner with a mortgage	%	96.0	94.3	94.6	66.7	70.7	69.9	75.3	78.9	78.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	%	42.8	27.9	30.5	42.6	38.5	39.4	42.7	34.8	36.4
One parent family with dependent children	%	**2.4	5.6	5.0	*2.1	5.0	4.4	*2.2	5.2	4.6
Couple only	%	36.6	34.0	34.5	32.9	27.7	28.8	34.0	29.9	30.7
Other one family households	%	*3.4	3.8	3.8	8.2	6.2	6.6	6.8	5.4	5.6
Multiple family households	%	—	np	np	np	**0.6	*0.7	np	*0.5	*0.5
Non-family households										
Lone person	%	*13.2	22.4	20.8	12.8	20.8	19.1	12.9	21.3	19.7
Group households	%	np	5.8	5.1	np	*1.3	*1.1	**0.7	2.9	2.4
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Dwelling structure</b>										
Separate house	%	81.7	81.8	81.8	81.5	86.9	85.8	81.6	85.1	84.4
Semi-detached/row or terrace house/townhouse	%	*13.7	9.5	10.2	10.2	6.9	7.6	11.3	7.8	8.5
Flat/unit/apartment	%	*4.5	8.5	7.8	7.8	5.6	6.1	6.9	6.6	6.6
<b>All households(a)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Age group of reference person</b>										
15 to 24	%	*5.6	10.6	9.7	**1.8	*1.1	*1.2	*2.9	4.4	4.1
25 to 34	%	67.7	57.2	59.0	15.4	18.3	17.7	30.8	31.8	31.6
35 to 44	%	21.9	22.9	22.7	30.3	28.3	28.7	27.8	26.4	26.7
45 to 54	%	**2.9	5.0	4.6	22.3	23.3	23.1	16.6	17.0	16.9
55 to 64	%	np	*2.9	*2.6	11.3	15.4	14.5	8.4	11.0	10.5
65 and over	%	np	*1.6	*1.4	18.9	13.6	14.7	13.5	9.4	10.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Housing costs as a proportion of gross income</b>										
25% or less	%	53.8	55.3	55.1	76.3	69.3	70.8	69.7	64.5	65.5
More than 25% to 30%	%	16.4	13.4	13.9	8.7	9.4	9.2	10.9	10.8	10.8
More than 30% to 50%	%	20.6	21.4	21.3	8.9	13.5	12.6	12.3	16.3	15.5
More than 50%(b)	%	*9.3	9.9	9.8	*6.1	7.8	7.4	7.1	8.5	8.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised disposable household income(c)</b>										
Lowest quintile	%	*5.7	9.8	9.1	12.7	20.9	19.2	10.6	17.1	15.8
Second quintile	%	*13.2	9.4	10.1	17.9	17.1	17.2	16.5	14.4	14.8
Third quintile	%	16.4	19.0	18.5	21.1	16.4	17.4	19.7	17.3	17.8
Fourth quintile	%	31.0	25.6	26.5	20.8	18.6	19.0	23.8	21.0	21.6
Highest quintile	%	33.7	36.2	35.8	27.5	27.0	27.1	29.3	30.2	30.1
Second and third deciles	%	*10.9	7.7	8.3	19.9	15.7	16.6	17.2	12.9	13.8
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

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

— nil or rounded to zero (including null cells)

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

(a) Includes other dwelling types.

(b) Includes households with nil and negative total income.

(c) See paragraphs 35 to 40 of the explanatory notes.

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC <i>cont.</i>										
<b>Principal source of income</b>										
Wages and salaries	%	85.4	83.5	83.9	65.8	64.3	64.6	71.6	71.0	71.1
Own unincorporated business income	%	*10.0	6.8	7.4	8.0	6.4	6.8	8.6	6.6	7.0
Government pensions and allowances	%	*4.3	7.2	6.7	15.4	19.6	18.7	12.1	15.3	14.6
Other income	%	np	*1.0	*0.9	10.6	8.4	8.8	7.5	5.8	6.1
<b>All households(a)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number of employed persons</b>										
None	%	**3.3	6.3	5.8	22.9	23.2	23.1	17.2	17.3	17.3
One	%	31.2	38.8	37.5	20.6	30.2	28.2	23.7	33.2	31.3
Two	%	61.7	50.6	52.6	41.7	36.9	37.9	47.6	41.7	42.9
Three or more	%	np	4.2	4.1	14.8	9.7	10.8	11.5	7.8	8.5
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Estimated number of households	'000	68.4	325.6	394.0	163.8	610.9	774.7	232.2	936.5	1 168.7
Average number of persons in household	no.	2.64	2.43	2.47	2.93	2.73	2.77	2.85	2.62	2.67
Average number of employed persons in household	no.	1.66	1.55	1.57	1.55	1.36	1.40	1.58	1.42	1.46
Average number of bedrooms in dwelling	no.	3.34	2.86	2.94	3.50	3.26	3.31	3.45	3.12	3.19
Average age of reference person	years	32	33	33	49	47	48	44	42	43
Mean value of dwelling	\$'000	306	257	265	420	355	369	386	321	334
Mean amount of mortgage outstanding(b)	\$'000	166	164	164	182	175	177	176	171	172
Mean equity in dwelling	\$'000	147	102	110	298	231	245	254	186	199
Median amount of mortgage outstanding(b)	\$'000	162	142	146	170	150	155	166	148	150
Median equity in dwelling	\$'000	109	82	86	251	175	188	205	130	144
Number of households in sample	no.	101	479	580	240	951	1 191	341	1 430	1 771
* estimate has a relative standard error of 25% to 50% and should be used with caution ** estimate has a relative standard error greater than 50% and is considered too unreliable for general use										
				np	not available for publication but included in totals where applicable, unless otherwise indicated					
				(a)	Includes households with nil and negative total income.					
				(b)	Only includes households with a mortgage.					

## EXPLANATORY NOTES

### INTRODUCTION

**1** This publication presents the housing costs and characteristics of households and persons resident in private dwellings in Australia, compiled from the 2003-04 and earlier Surveys of Income and Housing (SIH), previously known as the Survey of Income and Housing Costs. The survey collected information on sources of income, amounts received, housing costs and characteristics of persons aged 15 years and over resident in private dwellings throughout non-sparsely settled areas of Australia.

**2** The SIH was conducted continuously from 1994-95 to 1997-98, and then in 1999-2000, 2000-01, 2002-03 and 2003-04. The 2003-04 SIH included an expanded sample of approximately 11,000 households, which were enumerated from July 2003 to June 2004. In future, the SIH will be conducted every second year.

**3** Other collections conducted by the Australian Bureau of Statistics (ABS) which covered housing were:

- Survey of Health Conditions, the Aged and Housing, 1988
- Survey of Income and Housing Costs and Amenities, 1990
- Australian Housing Survey, 1994 and 1999
- Census of Population and Housing, 2001.

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

**5** The 2000-01 SIH introduced a range of methodological and presentational changes primarily aimed at improving the measurement of changes in income distribution. Details are available in *Household Income and Income Distribution, Australia, 2000-01*, (cat. no. 6523.0).

### Changes in this issue

**6** A number of major changes designed to improve survey quality have been introduced in the 2003-04 SIH. In some cases the changes may impact on the comparability between the 2003-04 estimates and earlier data, but it is generally not possible to quantify the extent of any discontinuity. Changes expected to have improved the quality of the data include:

- a larger sample of 11,361 households (comprising 22,315 persons aged 15 and over) for 2003-04 compared to 10,211 households (comprising 19,400 persons aged 15 and over) for 2002-03 (lower sample error)
- previous SIH cycles had selected dwellings from those that had been respondents for eight months in the monthly population survey (MPS), whereas from 2003-04 the SIH sample is drawn from dwellings not recently included in an ABS household survey (possible change in response bias)
- interviewer use of a laptop computer instead of a paper form to collect information from respondents (possible improvement in data capture)
- an expanded range of questions to collect details about income - in particular, information was collected about expected income in the current financial year from own unincorporated business and investments, whereas previous "current period" estimates for these components of income were set based only on information about reported income for the previous financial year (a significant impact on the coverage of such income streams in current income measures)
- a comprehensive range of questions to collect details about the assets and liabilities of the household, which may have improved the quality of reporting of associated income streams.

**7** The 2003-04 SIH has been integrated with the 2003-04 HES. This integration has been achieved by selecting a subsample of the households in the SIH survey and asking them the additional questions required for HES purposes. Respondent burden is lower than if the two surveys were not integrated. Also, the resultant dataset is richer because HES and SIH results are more comparable than previously. However, response rates for the HES subsample are lower than achieved in the 2003-04 SIH-only sample component

## EXPLANATORY NOTES *continued*

### *Changes in this issue continued*

because of the reluctance of some respondents to provide the extra information required in the HES part of the survey. It is therefore possible that the differing reasons for non-response in the 2003–04 SIH result in different biases to those resulting from non-response when the SIH was conducted in conjunction with the MPS.

**8** In previous SIHs, the household reference person was chosen from an income unit within the household that had the highest tenure type. Tenure type has been collected for households but not for income units in the 2003–04 SIH. The tenure type of income units is therefore no longer used in determining which person in the household is to be designated as household reference person.

**9** The methodology of the 2003–04 SIH, including the collection of household asset and liability information, is being retained for the 2005–06 SIH, except that there will be no HES subsample in 2005–06. The next HES subsample will be included in 2009–10.

**10** Changes in the contents of this issue are:

- the inclusion of state and balance of state data for selected tables
- the replacement of the data item "household composition" with the data item "family composition of household", which better meets user requirements for the treatment of households with dependent children.

### CONCEPTS AND DEFINITIONS

#### *Household*

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

**12** The household is the basic unit of analysis in this publication. This may be: a group of two or more persons living in the same dwelling, who make common provision for food or other essentials for living, or one person who makes provision for his/her own food or other essentials for living without combining with any other person. A group of people who make common provision for living essentials but are living in two separate dwellings are considered to be two separate households.

**13** The use of the household as the basic unit of analysis in this publication requires that the estimates of income and housing costs are based on the sum of the income and housing costs of all household members. Intra-household transfers, however, are excluded. For example, if one member of the household were to pay board to another member of the same household then this is not considered as an increase in the amount of income or housing costs of the household. If such transfers were to be included there would be double counting.

#### *Housing costs*

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

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

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

## EXPLANATORY NOTES *continued*

### *Housing costs continued*

- Households are sometimes reimbursed some or all of their housing costs, but these reimbursements are not collected in the SIH. Commonwealth Rent Assistance (CRA), paid by the Australian Government to qualifying recipients of income support payments and family tax benefit, is the most important type of reimbursement of relevance to these statistics. Attempts to reliably collect this information in a household survey have not been successful. If rent assistance receipts were subtracted from gross housing costs, the housing costs of households receiving rent assistance are estimated to be about 30% lower on average, and the housing costs of all households renting from landlords other than the state/territory authorities would be about 10% lower on average.
- Mortgage repayments made by owners with a mortgage include both the interest component and the principal or capital component. For many purposes it is more appropriate to consider repayments of principal as a form of saving rather than as a recurrent housing cost. It reflects the purchase of a housing asset by increasing the equity in the property held by the household and is an addition to the wealth of the occupants. The 2003-04 SIH indicates that about 40% of the housing costs of owners with a mortgage, as derived for this publication, comprised repayments of the principal on loans. However, this split of loan repayments is not available from previous SIHs.
- A fuller measure of housing costs would include a range of outlays not collected in the SIH, but which are necessary to ensure that the dwelling can continue to provide an appropriate level of housing services. These include repairs, maintenance, body corporate fees and dwelling insurance, and are costs that tend to be incurred by owner occupier households but not by renting households. HES data shows that if these costs were added to SIH housing costs estimates, the estimates of average housing costs in this publication would be more than doubled for owners without a mortgage and would increase by about 15% for owners with a mortgage. (Appendix 1 outlines differences between the housing costs estimates available from the SIH and the HES. Paragraph 70 provides references for the HES.)

### *Housing costs and household income*

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

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

### *Housing costs and household income continued*

public housing to providing CRA as a means of supplying affordable housing to low income people.

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

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

### *Housing stress*

**21** Households with relatively low income and housing costs greater than a certain proportion of income, often 30%, are sometimes said to be in "housing stress". This publication has not included such measures because of the lack of comparability of the housing affordability ratios across tenure and landlord types, and the difficulties of comparing across different household sizes, as described in the previous paragraphs. However, table 5 does provide information separately for lower income households. As explained in paragraph 33 below, the incomes of many of the people falling into the lowest decile are not an appropriate indicator of the economic resources available to them. Lower income households are therefore defined here as those with incomes between the bottom 10% and bottom 40% of the distribution of equivalised disposable household income.

### *Housing utilisation*

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

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

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

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

## EXPLANATORY NOTES *continued*

### *Tenure type and landlord type*

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

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

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

### *Income*

**28** Income refers to regular and recurring cash receipts from employment, investments and transfers from government, private institutions and other households. Gross income is the sum of the income from all these sources before income tax and the Medicare levy have been deducted.

**29** Sources from which income may be received include:

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

**30** Receipts which are excluded from income because they are not regular or recurring cash payments include the following:

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

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

**32** While income is generally a good indicator of economic wellbeing, there are some circumstances which present particular difficulties. Some households report extremely low and even negative income in the SIH, which places them well below the safety net of income support provided by government social security (eg. Centrelink) payments. Households may under-report their incomes in the SIH at all income levels, including

## EXPLANATORY NOTES *continued*

### *Income continued*

low income households. However, households can correctly report low levels of income if they incur losses in their unincorporated business or have negative returns from their other investments. For further information on the examination of low income households see Appendix 4, *Household Wealth and Wealth Distribution, Australia, 2003-04*, (cat. no. 6554.0).

**33** Studies of income and expenditure reported in the 2003–04 ABS Household Expenditure Survey (HES) have shown that such households in the bottom income decile and with negative gross incomes tend to have expenditure levels that are comparable to those of households with higher income levels, indicating that these households have access to economic resources, such as wealth or that the instance of low or negative income is temporary, perhaps reflecting business or investment start up. The mean expenditure of households in the lowest income decile is about equal to the expenditure of households in the third income decile. It is also 15% higher than the mean expenditure of households in the second income decile, while the mean income of the lowest income decile is only 58% that of the households in the second decile. For more information on the analysis of low income households refer to appendix 4 of *Household Wealth and Wealth Distribution, Australia* (cat. no. 6554.0).

### *Weekly income*

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

### *Equivalised disposable income quintiles*

**35** For quintile analysis in this publication, gross income (as described in the previous paragraphs) is adjusted in two ways to facilitate the comparison of economic wellbeing between households. First, disposable income is derived by deducting estimates of personal income tax and the Medicare levy from gross income. Disposable income better represents the economic resources available to meet the needs of households.

**36** Equivalence scales are used to adjust the disposable incomes of households in a way that enables the analysis of the relative wellbeing of people living in households of different size and composition. This reflects the requirement of a larger household to have a higher level of income to achieve the same standard of living as a smaller household. For example, it would be expected that a household comprising two people would normally need more income than a lone person household if all the people in the two households are to enjoy the same material standard of living. Adopting a per capita analysis would address one aspect of household size difference, but would address neither compositional difference (i.e. the number of adults compared with the number of children) nor the economies derived from living together. Where disposable income is negative, equivalised disposable income is set to zero.

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

**38** The equivalence scale used in this publication was developed for the Organisation for Economic Co-operation and Development and is referred to as the 'modified OECD' equivalence scale. It is widely accepted among Australian analysts of income distribution. This scale allocates 1.0 points for the first adult (aged 15 years or older) in a household; 0.5 for each additional adult; and 0.3 for each child. Equivalised household income is derived by dividing total household income by the sum of the equivalence points

## EXPLANATORY NOTES *continued*

### *Equivalised disposable income quintiles continued*

allocated to household members. For example, if a household received combined gross income of \$2,100 per week and comprised two adults and two children (combined household equivalence points of 2.1), the equivalised gross household income for each household member would be calculated as \$1,000 per week.

**39** For more information on the use of equivalence scales, readers are referred to Appendix 3 in *Household Income and Income Distribution, Australia, 2003-04*, (cat. no. 6523.0).

### *Income quintiles*

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

## SURVEY METHODOLOGY

### *Scope and coverage*

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

**42** The survey also excludes:

- households which contain members of non-Australian defence forces stationed in Australia
- households which contain diplomatic personnel of overseas governments
- households in collection districts defined as very remote or Indigenous Communities - this has only a minor impact on aggregate estimates except in the Northern Territory where such households account for about 23% of the population.

### *Data collection*

**43** Information for each household was collected using:

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

**44** Sample copies of the above documents are available upon request and will be included in the *Household Expenditure Survey and Survey of Income and Housing, Australia: User Guide, 2003-04*, (cat. no. 6503.0). The user guide describes the definitions, concepts, methodology and estimation procedures used.

### *Sample design*

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

**46** The SIH sample was designed in conjunction with the HES. In the combined sample, some dwellings were selected to complete both the SIH questionnaire and the HES questionnaire, while other dwellings were selected to complete the SIH questionnaire only. Dwellings were selected through a stratified, multistage cluster design. Selected clusters were split such that approximately one third of households in the cluster received only the SIH questionnaire and two thirds of households in the cluster received both the SIH and HES questionnaires. Selections were distributed

## EXPLANATORY NOTES *continued*

### *Sample design continued*

randomly across a twelve month enumeration period so that the survey results are representative of income and expenditure patterns across the year. Over the year, about 80% of persons over the age of 15 in this sample responded.

### *Non-responding households*

**47** Of the 14,545 households selected in the sample, 3,184 did not respond at all to the questionnaire, or did not respond adequately. Such households included:

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

### *Partial response and imputation*

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

- income or other data in a questionnaire are missing from one or more non-significant person's records because they are unable or unwilling to provide the data
- all key questions are answered by the significant person(s) but other data are missing
- not every person aged 15 or over residing in the household responds but the significant person(s) provide(s) answers to all key questions.

**49** In the first and second cases of partial response above, the data provided are retained and the missing data are imputed by replacing each missing value with a value reported by another person (referred to as the donor).

**50** For the third type of partial response, the data for the persons who did respond are retained, and data for each missing person are provided by imputing data values equivalent to those of a fully responding person (donor).

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

### *Final sample*

**52** The final sample on which estimates were based is composed of persons for which all necessary information is available. The information may have been wholly provided at the interview (fully-responding) or may have been completed through imputation for partially responding households. Of the selected dwellings, there were 14,545 in the scope of the survey, of which 11,361 (78%) were included as part of the final estimates. The final sample consists of those 11,361 households, comprising 22,315 persons aged 15 years old and over. The final sample includes 2,812 households which had at least one imputed value in either income or assets and liabilities. Nearly 70% of these households had only a single value missing, and most of these were for superannuation assets or a minor source of income for the household.

## EXPLANATORY NOTES *continued*

*Final sample continued*

### SIH FINAL SAMPLE: NUMBER OF HOUSEHOLDS, 2003-04

	CAPITAL CITY		BALANCE OF STATE		TOTAL	
	Households	Persons(a)	Households	Persons(a)	Households	Persons(a)
	no.	no.	no.	no.	no.	no.
NSW	1 537	3 131	1 093	2 117	2 630	5 248
Vic.	1 690	3 474	696	1 338	2 386	4 812
Qld	845	1 607	1 151	2 236	1 996	3 843
SA	890	1 713	367	701	1 257	2 414
WA	950	1 909	490	929	1 440	2 838
Tas.	423	811	400	739	823	1 550
NT	335	666	87	161	422	827
ACT	407	783	—	—	407	783
<b>Aust.</b>	<b>7 077</b>	<b>14 094</b>	<b>4 284</b>	<b>8 221</b>	<b>11 361</b>	<b>22 315</b>

— nil or rounded to zero (including null cells)

(a) Number of persons aged 15 years and over.

#### Weighting

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

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

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

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

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

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

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

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

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

## EXPLANATORY NOTES *continued*

### *Estimation*

**61** Estimates produced from the survey are usually in the form of averages (e.g. mean weekly housing costs of couples with dependent children), or counts (e.g. total number of households which own their dwelling or total number of persons living in households that own their own dwelling). For counts of households, the estimate is obtained by summing the weights of all households in the required group (e.g. those owning their own dwelling). For counts of persons, the household weights are multiplied by the number of persons in the household before summing. The SIH collects data on the number of people, including children, in each household but separate records with income and other detailed data are only collected for people 15 years and older. Therefore, counts of persons cannot be obtained by summing the weights of all persons.

### *Reliability of estimates*

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

### *Non-sampling error*

**63** Non-sampling error can occur whether the estimates are derived from a sample or from a complete collection. Major sources of non-sampling error include the following:

- Non-sample error can arise through the inability to obtain data from all households included in the sample. Although adjustments are made through the weighting process to reflect the differing response rates of various groups in the population, some non-response bias may remain because of differences that exist between the characteristics of respondents and non-respondents
- There can also be errors in reporting on the part of both respondents and interviewers. Reporting errors may arise through inappropriate wording of questions, misunderstanding of what data are required, inability or unwillingness to provide accurate information, or mistakes in answers to questions
- Errors may also arise during processing of the survey data through mistakes in coding and data recording.

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

**65** The error due to incomplete response is minimised by:

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

### *Sampling error*

**66** The estimates are based on a sample of possible observations and are subject to sampling variability. The estimates may therefore differ from the figures that would have been produced if information had been collected for all households. A measure of the sampling error for a given estimate is provided by the standard error, which may be expressed as a percentage of the estimate (relative standard error). Further information on sampling error is given in Appendix 2.

### SPECIAL DATA SERVICES

**67** The ABS offers specialist consultancy services to assist clients with more complex statistical information needs. Clients may wish to have the unit record data analysed according to their own needs, or require tailored tables incorporating data items and populations as requested by them. Tables and other analytic outputs can be made available electronically or in printed form. However, as the level of detail or disaggregation increases with detailed requests, the number of contributors to data cells decreases. This may result in some requested information not being able to be released

## EXPLANATORY NOTES *continued*

### SPECIAL DATA SERVICES

*continued*

due to confidentiality or sampling variability constraints. All specialist consultancy services attract a service charge, and clients will be provided with a quote before information is supplied. For further information, contact ABS information consultants on 1300 135 070.

### UNIT RECORD FILE

**68** A confidentialised unit record file (CURF) from the 2003–04 SIH will be released on CD-ROM in 2006. It is also expected that a more detailed SIH CURF will be available through the ABS Remote Access Data Laboratory. A full range of up-to-date information about the availability of ABS CURFs and about applying for access to CURFs is available via the ABS web site <<http://www.abs.gov.au>> (see Services We Provide, Confidentialised Unit Record Files (CURFs)). Inquiries to the ABS CURF Management Unit should email: [curf.management@abs.gov.au](mailto:curf.management@abs.gov.au), or telephone (02) 6252 5853.

### ACKNOWLEDGMENT

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

### RELATED PUBLICATIONS

**70** Users may wish to refer to the following ABS products which relate to housing costs:

- *Australian Housing Survey, Housing Characteristics, Costs and Conditions, 1999*, (cat. no. 4182.0)
- *Government Benefits, Taxes and Household Income, Australia, 1998-99*, (cat. no. 6537.0)
- *Household Expenditure Survey and Survey of Income and Housing, Australia: User Guide, 2003-04*, (cat. no. 6503.0)
- *Household Expenditure Survey, Australia: Summary of Results, 2003-04*, (cat. no. 6530.0)
- *Household Expenditure Survey, Australia: Detailed Expenditure Items, 2003-04*, (cat. no. 6535.0)
- *Household Income and Income Distribution, Australia, 2003-04*, (cat. no. 6523.0)
- *Household Income and Income Distribution, Australia - Detailed tables, 2003-04*, (cat. no. 6523.0.55.001)
- *Housing Occupancy and Costs, Australia, 1997-98*, (cat. no. 4130.0)
- *Housing Occupancy and Costs, Australia, 2000-01*, (cat. no. 4130.0.55.001)
- *Housing Occupancy and Costs, Australia, 2002-03*, (cat. no. 4130.0.55.001)
- *Survey of Income and Housing Costs and Amenities: Income Units, Australia, 1990*, (cat. no. 6523.0)
- *Survey of Income and Housing Costs, Australia: User Guide, 1997*, (cat. no. 6553.0)
- *Measuring Wellbeing: Frameworks for Australian Social Statistics, 2001*, (cat. no. 4160.0)
- *Measuring Australia's Progress, 2004*, (cat. no. 1370.0)

## APPENDIX 1 ABS HOUSING STATISTICS

### ABS HOUSING STATISTICS

In addition to the SIH there are two other ABS household surveys that have collected housing costs data. They are the *Household Expenditure Survey* (HES) and the *Australian Housing Survey* (AHS). The purpose and methodology of each survey are different and as a result the measures of housing costs also differ.

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

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

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

### HOUSING COST DATA ITEMS

	HES	AHS	SIH
Current housing costs			
Mortgage/loan interest(a)			
Rent	yes	yes	yes
Rates			
General			
Water/sewerage	yes	yes	yes
Body corporate	yes	yes	yes
Repairs and maintenance			
Total			
Payment to contractors/materials and labour	yes	yes	
By occupant/materials only	yes		
Land tax	yes		
Building insurance(b)	yes		
Capital housing costs	yes		
Mortgage/loan principal			

(a) Includes interest on a mortgage or loan taken out to buy, build, add to, or alter the dwelling.

(b) Building and contents insurance combined.

### FUTURE ABS HOUSING SURVEYS

The AHS was last conducted in 1999, with significant user-funding provided by the Commonwealth Departments of Family and Community Services, the Commonwealth Department of Industry, Science and Resources, the 6 state housing authorities and Australian Capital Territory Housing. The 1999 AHS incorporated a significant supplementary sample to provide estimates for the housing circumstances of Aboriginal and Torres Strait Islander Australians (excluding those living in sparsely settled or remote areas of Australia).

A 1998-99 review of the ABS household survey program concluded that the content of the 1999 AHS was already largely covered in other ABS surveys and that it would be more cost effective to collect the required additional information in existing survey vehicles. The two main topic areas not covered by other surveys were physical information about

## APPENDIX 1 ABS HOUSING STATISTICS *continued*

### FUTURE ABS HOUSING SURVEYS *continued*

the dwelling and information about housing mobility. These areas will be covered by a housing supplement to the 2007-08 Survey of Income and Housing. This supplement is expected to be conducted 6 yearly thereafter to provide comparative information for the housing information collected six yearly in the ABS *National Aboriginal and Torres Strait Islander Social Survey* (NATSISS).

## APPENDIX 2 SAMPLING VARIABILITY

### INTRODUCTION

The estimates in this publication are based on information obtained from the occupants of a sample of dwellings. Therefore, the estimates are subject to sampling variability and may differ from the figures that would have been produced if information had been collected for all dwellings. One measure of the likely difference is given by the standard error (SE), which indicates the extent to which an estimate might have varied because only a sample of dwellings was included. There are about two chances in three that the sample estimate will differ by less than one SE from the figure that would have been obtained if all dwellings had been included, and about 19 chances in 20 that the difference will be less than two SEs. Another measure of the likely difference is the relative standard error (RSE), which is obtained by expressing the SE as a percentage of the estimate.

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

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

Space does not allow for the separate indication of the SE of all the estimates in this publication. RSEs for all tables are provided on the ABS web site

<<http://www.abs.gov.au>> (see Statistics: Access to all ABS products and statistics, Statistics by Catalogue Number, 41, 4130.0.55.001 - *Housing Occupancy and Costs, Australia, 2003-04*). The RSEs have been derived using the group jackknife method.

### RSES OF COMPARATIVE ESTIMATES

#### *Proportions and percentages*

Proportions and percentages, which are formed from the ratio of two estimates, are also subject to sampling errors. The size of the error depends on the accuracy of both the numerator and the denominator. For proportions where the denominator is an estimate of the number of households in a grouping and the numerator is the number of households in a sub-group of the denominator group, the formula for the RSE is given by

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

#### *Differences between estimates*

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

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

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

## GLOSSARY

<b>Balance of state</b>	That part of each Australian state or territory not defined as capital city. Balance of state estimates for Northern Territory are regarded as too unreliable to publish separately since they exclude collection districts defined as very remote or Indigenous Communities which account for a significant proportion of the population. All of the Australian Capital Territory is defined as capital city for this publication.
<b>Benefit transfers</b>	See government pensions and allowances.
<b>Capital cities</b>	Australia's six state capital city statistical divisions. For the Northern Territory and Australian Capital Territory the estimates relate predominantly to urban areas.
<b>Changeover buyer</b>	A household which bought their dwelling in the three years prior to the reference year and either the reference person or partner had previously owned a dwelling.
<b>Collection district</b>	The Census Collection District (CD) is the smallest geographic area defined in the <i>Australian Standard Geographical Classification</i> (cat. no. 1216.0)
<b>Consumer Price Index (CPI all groups)</b>	A general measure of price inflation for the household sector in Australia. Specifically, it provides a measure of changes, over time, in the cost of a constant basket of goods and services acquired by the capital city households in Australia.
<b>Couple</b>	Two people in a registered or de facto marriage, who usually live in the same household.
<b>Couple family with dependent children</b>	One family household consisting of a couple with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals.
<b>Decile</b>	Groupings that result from ranking all households or people in the population in ascending order according to some characteristic such as their household income and then dividing the population into 10 equal groups, each comprising 10% of the estimated population.
<b>Dependent children</b>	All persons aged under 15 years, and people aged 15-24 years who are full-time students, have a parent in the household and do not have a partner or child of their own in the household.
<b>Disposable income</b>	Gross income after income tax and the Medicare levy are deducted and family tax benefit paid through the tax system or as a lump sum by Centrelink is added. Income tax and the Medicare levy are imputed based on each person's income and other characteristics as reported in the survey. Disposable income is sometimes referred to as <i>Net income</i> .
<b>Dwelling structure</b>	The dwelling structure type is determined by the structure of the building that contains the dwelling. Households belong to one of four dwelling categories: <ul style="list-style-type: none"> <li>■ separate house</li> <li>■ semi-detached, row or terrace house or townhouse</li> <li>■ flat, unit, or apartment and</li> <li>■ other dwelling, including caravan or cabin in a caravan park, houseboat in a marina, caravan not in a caravan park, houseboat not in a marina and house or flat attached to a shop.</li> </ul>
<b>Employed persons</b>	Persons aged 15 years and over who, during the week before the interview: <ul style="list-style-type: none"> <li>■ worked one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (includes employees, employers and own account workers)</li> <li>■ worked one hour or more, without pay, in a family business or on a family farm</li> <li>■ had a job, business or farm but was not at work because of holidays, sickness or other reason.</li> </ul>
<b>Employee</b>	An employed person who, for most of his/her working hours: <ul style="list-style-type: none"> <li>■ works for a public or private employer and receives remuneration in wages or salary, or is paid a retainer fee by his/her employer and works on a commission basis, or works for an employer for tips, piece-rates or payment in kind</li> <li>■ operates his or her own incorporated enterprise with or without hiring employees.</li> </ul>

## GLOSSARY *continued*

<b>Employer</b>	A person who operates his or her own unincorporated economic enterprise or engages independently in a profession or trade, and hires one or more employees.
<b>Equity in the dwelling</b>	A household's equity in the dwelling is the difference between the value of the dwelling and the total amount outstanding on mortgages taken out on the dwelling for any purpose, or unsecured loans taken out for housing purposes.
<b>Equivalised disposable household income</b>	Disposable household income adjusted using an equivalence scale. For a lone person household it is equal to disposable household income. For a household comprising more than one person, it is an indicator of the disposable household income that would need to be received by a lone person household to enjoy the same level of economic wellbeing as the household in question. For further information see Appendix 3 in <i>Household Income and Income Distribution, Australia, 2003–04</i> , (cat. no. 6523.0.).
<b>Family</b>	Two or more people, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who usually live in the same household. A separate family is formed for each married couple, or for each set of parent-child relationships where only one parent is present.
<b>Family composition of household</b>	Classifies households into three broad groupings based on the number of families present (one family, multiple family and non-family). One family households are further disaggregated according to the type of family (such as couple family or one parent family) and according to whether or not dependent children are present. Non-family households are disaggregated into lone person households and group households.
<b>First home buyer</b>	A household which bought their dwelling in the three years prior to the survey reference period, and neither the reference person nor partner had previously owned a dwelling.
<b>Flat, unit or apartment</b>	Includes all self-contained dwellings in blocks of flats, units or apartments. These dwellings do not have their own private grounds and usually share a common entrance foyer or stairwell. This category includes houses converted into flats and flats attached to houses such as granny flats. A house with a granny flat attached is regarded as a separate house.
<b>Full-time student</b>	A person 15 years or over who is classified as a full-time student by the institution they attend, or considers himself/herself to be a full-time student. Full-time study does not preclude employment.
<b>Government pensions and allowances</b>	Income support payments from the Australian government to persons under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students. Sometimes referred to as government benefit transfers. The one-off payment to seniors paid in 2000–01 and the one-off payments to families and carers paid in 2003–04 are included. Family tax benefit is also regarded as income, although for practical reasons family tax benefit paid through the tax system or as a lump sum by Centrelink is only included under disposable income, and not gross income. All overseas pensions and benefits are included here, although some may not be paid by overseas governments.
<b>Gross income</b>	Regular cash receipts before income tax or the Medicare levy are deducted.
<b>Group household</b>	A household consisting of two or more unrelated people where all people are aged 15 years and over. There are no reported couple relationships, parent-child relationships or other blood relationships in these households.
<b>Household</b>	A group of related or unrelated people who usually live in the same dwelling and make common provision for food and other essentials of living; or a lone person who makes provision for his or her own food and other essentials of living without combining with any other person.
<b>Housing costs</b>	Housing costs for the purpose of this publication comprise the following costs for the 3 different tenure type categories shown:

## GLOSSARY *continued*

<b>Housing costs <i>continued</i></b>	<ul style="list-style-type: none"> <li>■ owner without a mortgage - rates payments (general and water)</li> <li>■ owner with a mortgage - rates payments plus mortgage or unsecured loan payments if the initial purpose was primarily to buy, build, add to or alter the dwelling</li> <li>■ renter - rent payments</li> </ul>
<b>Housing costs as a proportion of income</b>	The total weekly housing costs of a group (e.g. one parent households) are divided by the total weekly income of that group expressed as a percentage.
<b>Housing utilisation</b>	Provides a measure of the bedroom requirements of a household according to household size and composition.
<b>Income</b>	Regular and recurring cash receipts including monies received from wages and salaries, government pensions and allowances, and other regular receipts such as superannuation, workers' compensation, child support, scholarships, profit or loss from own unincorporated business or partnership and investment income. Gross income is the sum of the income from all these sources before income tax or the Medicare levy are deducted. Other measures of income are disposable income and equivalised disposable income. Note that child support and other transfers from other households are not deducted from the incomes of the households making the transfers.
<b>Labour force status</b>	Classifies all people aged 15 years and over according to whether they were employed, unemployed or not in the labour force.
<b>Landlord type</b>	For renters, the type of entity to whom rent is paid or with whom the tenure contract or arrangement is made. Renters belong to one of the following categories: <ul style="list-style-type: none"> <li>■ state/territory housing authority - where the household pays rent to a state or territory housing authority or trust</li> <li>■ private landlords - where the household pays rent to a real estate agent or to another person not in the same household</li> <li>■ other - where the household pays rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.</li> </ul>
<b>Lone person household</b>	A household consisting of a person living alone.
<b>Mean housing costs</b>	The total weekly housing costs paid by a group of households (e.g. couple only households) divided by the number of households in that group.
<b>Median housing costs</b>	That level of weekly housing costs that divides a group of households into two equal parts, one half having housing costs above the median and the other half having housing costs below the median. Households with nil or negative total income are not included in this calculation.
<b>Median ratio of housing costs to income</b>	The ratio of weekly housing costs to gross weekly income is calculated for each household. The median is the level of that ratio that divides a group of households into two equal parts, one half having the ratio above the median and the other half having the ratio below the median.
<b>Medicare levy</b>	Medicare is Australia's universal health care system. For more information refer to <a href="http://www.medicareaustralia.gov.au/">http://www.medicareaustralia.gov.au/</a>
<b>Mortgage</b>	A mortgage is a loan taken out using the usual residence as security. An owner with a mortgage must still owe money from such a loan.
<b>Mortgagor</b>	Refer to owner.
<b>Multiple family household</b>	A household containing two or more families. Unrelated individuals may also be present.
<b>Negative income</b>	Income may be negative when a loss accrues to a household as an owner or partner in unincorporated enterprises or rental properties. Losses occur when operating expenses and depreciation are greater than gross receipts.
<b>Non-dependent children</b>	All people aged 15 years and over who: <ul style="list-style-type: none"> <li>■ do not have a spouse or offspring of their own in the household</li> </ul>

## GLOSSARY *continued*

<b>Non-dependent children</b> <i>continued</i>	<ul style="list-style-type: none"> <li>■ have a parent in the household</li> <li>■ are not full-time students aged 15–24 years.</li> </ul>
<b>Non-family household</b>	Consists of unrelated people only. A non-family household can be either a person living alone or a group household.
<b>Not in the labour force</b>	Persons not in the categories employed or unemployed as defined.
<b>One family household</b>	A household containing only one family. Unrelated individuals may also be present.
<b>One parent family with dependent children</b>	A one family household comprising a lone parent with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals.
<b>Other dwelling</b>	Includes caravans, houseboats, or houses or flats attached to a shop or other commercial premise.
<b>Other one family household</b>	<p>A household comprising:</p> <ul style="list-style-type: none"> <li>■ one couple with their non-dependent children only</li> <li>■ one couple, with or without non-dependent children, plus other relatives</li> <li>■ one couple, with or without non-dependent children or other relatives, plus unrelated individuals</li> <li>■ a lone parent with his/her non-dependent children, with or without other relatives and unrelated individuals or</li> <li>■ two or more related individuals where the relationship is not a couple relationship or a parent-child relationship (e.g. two brothers).</li> </ul>
<b>Other income</b>	Income other than wages and salaries, own business or partnership income and government pensions and allowances. This includes income received as a result of ownership of financial assets (interest, dividends), and of non-financial assets (rent, royalties) and other regular receipts from sources such as superannuation, child support, workers' compensation and scholarships. Income from rent is net of operating expenses and depreciation and may be negative when these are greater than gross receipts.
<b>Other landlord type</b>	Where the household pays rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.
<b>Other tenure type</b>	A household which is not an owner, with or without a mortgage, or a renter. Includes rent free.
<b>Outright owner</b>	Refer to owner.
<b>Own account worker</b>	A person who operates his or her own unincorporated economic enterprise or engages independently in a profession or trade and hires no employees.
<b>Own unincorporated business income</b>	The profit/loss that accrues to persons as owners of, or partners in, unincorporated enterprises. Profit/loss consists of the value of gross output of the enterprise after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.
<b>Owner</b>	A household in which at least one member owns the dwelling. Owners are divided into two classifications - owners without a mortgage and owners with a mortgage. If there is any outstanding mortgage or loan secured against the dwelling the household is an owner with a mortgage. If there is no mortgage or loan secured against the dwelling the household is an owner without a mortgage. Owners without a mortgage can be referred to as outright owners, and owners with a mortgage as mortgagees.
<b>Principal source of income</b>	That source from which the most positive income is received. If total income is nil or negative the principal source is undefined. As there are several possible sources, the principal source may account for less than 50% of total income.

## GLOSSARY *continued*

<b>Private income</b>	Regular, recurring receipts from private organisations, including superannuation, regular workers' compensation, income from annuities, interest, dividends, royalties, income from rental properties, private scholarship and child support.
<b>Private renter</b>	A household paying rent to a landlord who is a real estate agent, a parent or other relative not in the same household or another person not in the same household.
<b>Property income</b>	Income received as a result of ownership of assets. It comprises returns from financial assets (interest, dividends), and from non-financial assets (rent and royalties).
<b>Public renter</b>	A household paying rent to a state or territory housing authority/trust.
<b>Quintiles</b>	Groupings that result from ranking all households or people in the population in ascending order according to some characteristic such as their household income and then dividing the population into five equal groups, each comprising 20% of the estimated population. In this publication the quintiles are formed by ranking people by their equivalised disposable household income.
<b>Recent home buyer</b>	A household which bought their dwelling in the three years prior to the survey.
<b>Reference person</b>	<p>The reference person for each household is chosen by applying, to all household members aged 15 years and over, the selection criteria below, in the order listed, until a single appropriate reference person is identified:</p> <ul style="list-style-type: none"> <li>■ one of the partners in a registered or de facto marriage, with dependent children</li> <li>■ one of the partners in a registered or de facto marriage, without dependent children</li> <li>■ a lone parent with dependent children</li> <li>■ the person with the highest income</li> <li>■ the eldest person.</li> </ul> <p>For example, in a household containing a lone parent with a non-dependent child, the one with the higher income will become the reference person. However, if both individuals have the same income, the elder will become the reference person.</p>
<b>Relative standard error (RSE)</b>	The standard error expressed as a percentage of the estimate for which it was calculated. It is a measure which is independent of both the size of the sample, and the unit of measurement and as a result, can be used to compare the reliability of different estimates. The smaller an estimate's RSE, the more likely it is that the estimate is a good proxy for that which would have been obtained if the whole population had been surveyed.
<b>Renter</b>	A household which pays rent to reside in the dwelling. See further classification by Landlord type.
<b>Selected dwelling</b>	The private dwelling selected in the sample for the survey. See the Explanatory Notes for details of types of dwellings and how they are selected for this survey.
<b>Semi-detached, row or terrace house or townhouse</b>	A dwelling with its own private grounds and no dwelling above or below. A key feature of this dwelling is that it is either attached in some structural way to one or more dwellings or is separated from neighbouring dwellings by less than one-half metre. Examples include semi-detached, row or terrace houses, townhouses or villa units. Multistorey townhouses or units are separately identified from those which are single storey.
<b>Separate house</b>	A dwelling which is self-contained and separated from other houses (or other buildings or structures) by a space to allow access on all sides (at least one-half metre). This category also includes houses that have an attached flat (e.g. a granny flat). The attached flat will be included in the flat, unit or apartment category. See also Flat, unit or apartment.
<b>Standard error</b>	A measure of the likely difference between estimates obtained in a sample survey and estimates which would have been obtained if the whole population had been surveyed. The magnitude of the standard error associated with any survey is a function of sample design, sample size and population variability.

## GLOSSARY *continued*

<b>Statistical division</b>	The largest spatial unit within each state/territory in the main structure of the <i>Australian Standard Geographical Classification</i> (cat. no. 1216.0).
<b>Tenure type</b>	The nature of a household's legal right to occupy the dwelling in which the household members usually reside. Tenure is determined according to whether the household owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent to live in the dwelling or has some other arrangement to occupy the dwelling.
<b>Unemployed persons</b>	Persons aged 15 years and over who were not employed during the week before the interview, had actively looked for full-time or part-time work at any time in the four weeks before the interview and <ul style="list-style-type: none"><li>■ were available for work in the week before the interview, or</li><li>■ were waiting to start a new job within four weeks from the interview and would have started in the week before the interview if the job had been available then.</li></ul>
<b>Unincorporated business</b>	A business in which the owner(s) and the business are the same legal entity, so that, for example, the owner(s) are personally liable for any business debts that are incurred.
<b>Value of dwelling</b>	The estimated value of the dwelling and its land, as estimated and reported by the household respondent. The data are only collected for owners.
<b>Wages and salaries</b>	The gross cash income received as a return to labour from an employer or from a person's own incorporated business.



## FOR MORE INFORMATION . . .

<i>INTERNET</i>	<b>www.abs.gov.au</b> the ABS web site is the best place for data from our publications and information about the ABS.
<i>LIBRARY</i>	A range of ABS publications are available from public and tertiary libraries Australia wide. Contact your nearest library to determine whether it has the ABS statistics you require, or visit our web site for a list of libraries.

## INFORMATION AND REFERRAL SERVICE

Our consultants can help you access the full range of information published by the ABS that is available free of charge from our web site, or purchase a hard copy publication. Information tailored to your needs can also be requested as a 'user pays' service. Specialists are on hand to help you with analytical or methodological advice.

<i>PHONE</i>	1300 135 070
<i>EMAIL</i>	client.services@abs.gov.au
<i>FAX</i>	1300 135 211
<i>POST</i>	Client Services, ABS, GPO Box 796, Sydney NSW 2001

## FREE ACCESS TO STATISTICS

All ABS statistics can be downloaded free of charge from the ABS web site.

<i>WEB ADDRESS</i>	<b>www.abs.gov.au</b>
--------------------	-----------------------



2000001504819

RRP \$21.00