



2009–10

4130.0

# HOUSING OCCUPANCY AND COSTS

AUSTRALIA

EMBARGO: 11.30AM (CANBERRA TIME) WED 16 NOV 2011

## CONTENTS

	<i>page</i>
Notes .....	2
Abbreviations .....	3
Summary of findings .....	4
Feature article: First home buyers in Australia .....	14

## TABLES

List of tables .....	28
All households, 1994–95 to 2009–10 .....	30
All households, 2009–10 .....	36
Life cycle groups .....	49
States and territories .....	57
Recent home buyer households .....	69
All income units .....	77

## ADDITIONAL INFORMATION

Explanatory notes .....	78
Appendix 1: Housing cost measures .....	91
Appendix 2: Sampling variability .....	95
Glossary .....	97

## INQUIRIES

For further information about these and related statistics, contact the National Information and Referral Service on 1300 135 070 or Living Conditions on Canberra (02) 6252 6174, email <living.conditions@abs.gov.au>.

## NOTES

- ABOUT THIS PUBLICATION** This publication presents data from the Survey of Income and Housing (SIH) on Australian housing occupancy and costs, and relates these to characteristics of occupants and dwellings such as tenure, family composition of household, dwelling structure, age, income and main source of income. It also includes value of dwelling estimates, and information on recent home buyers.
- The publication includes a feature article on first home buyers in Australia.
- CHANGES IN THIS ISSUE** Changes in this issue which have impacted on the data include:
- an increase in sample size from 9,345 households in 2007-08 to 18,071 households in 2009-10 due to an expansion in the SIH sample for an extra 4,200 households, located outside capital cities as well as an additional sample of metropolitan households whose main source of income was a government pension, benefit and/or allowance.
  - the inclusion of a benchmark for the value of government benefit cash transfers to ensure that the survey estimate of government benefit cash transfers is maintained at a proportion of aggregate benefit cash transfers that is consistent with previous SIH cycles (this benchmark was last used in the 2000-01 SIH).
  - additional housing topics collected in 2007-08, including housing mobility, housing condition and dwelling characteristics, home purchase for first home buyers, loan financing for owners with a mortgage and rental arrangements, were not collected in 2009-10.
  - disability questions for persons aged 15 years and over were asked in the 2009-10 SIH.
- REVISIONS** Errors in processing the 2007-08 income estimates have been corrected, resulting in an average increase of \$3 for mean equivalised disposable household income across all households. This was reflected largely in a 1.3% increase in the mean equivalised disposable household income of households in the highest quintile.
- EFFECTS OF ROUNDING** Where figures have been rounded, discrepancies may occur between sums of the component items and totals. Published percentages are calculated prior to rounding of the figures and therefore some discrepancy may exist between these percentages and those that could be calculated from the rounded figures.

Brian Pink  
Australian Statistician

## ABBREVIATIONS

---

<b>ABS</b>	Australian Bureau of Statistics
<b>ACT</b>	Australian Capital Territory
<b>Aust.</b>	Australia
<b>CD</b>	collection district
<b>CPI</b>	Consumer Price Index
<b>CRA</b>	Commonwealth Rent Assistance
<b>CURF</b>	confidentialised unit record file
<b>ERP</b>	estimated resident population
<b>FHOG</b>	First Home Owner Grant
<b>GST</b>	goods and services tax
<b>HES</b>	Household Expenditure Survey
<b>NSW</b>	New South Wales
<b>NT</b>	Northern Territory
<b>Qld</b>	Queensland
<b>RADL</b>	Remote Access Data Laboratory
<b>RSE</b>	relative standard error
<b>SA</b>	South Australia
<b>SE</b>	standard error
<b>SIH</b>	Survey of Income and Housing
<b>Tas.</b>	Tasmania
<b>Vic.</b>	Victoria
<b>WA</b>	Western Australia

## SUMMARY OF FINDINGS

### INTRODUCTION

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

The regular housing costs reported in this publication cover housing-related mortgage payments, rates payments (general and water) and rent payments. The data presented are compiled from the Survey of Income and Housing (SIH), with information for the years 1994–95 to 2009–10 (excluding 1998–99, 2001–02, 2004–05, 2006–07 and 2008–09, when the survey was not conducted).

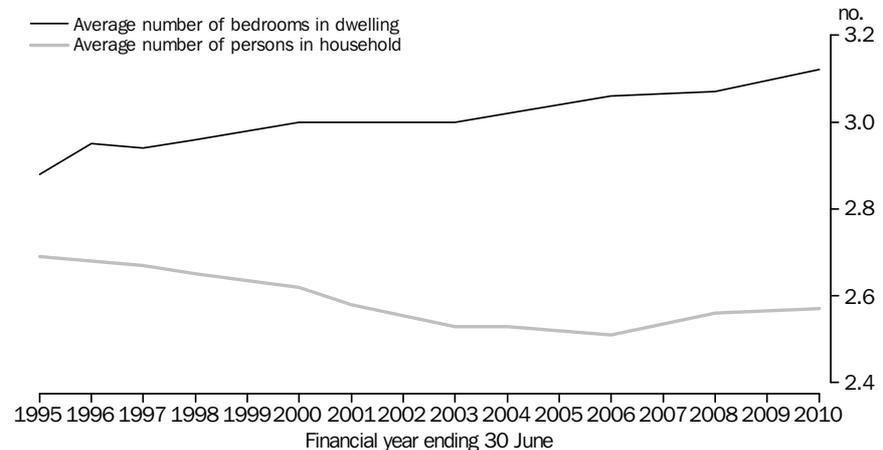
More extensive and detailed housing cost information, including the expenditure, income, net worth and other characteristics of households, is collected in the 2009–10 Household Expenditure Survey (HES) - see Household Expenditure Survey, Australia: Summary of Results (cat. no. 6535.0).

### HOUSING OCCUPANCY

#### *Changes since 1994–95*

In 2009–10 there were approximately 21.6 million people, or 8.4 million households, living in private dwellings in Australia, up 23% 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 28%), reflecting a decrease in the average household size from 2.7 to 2.6 persons per household. The average dwelling size increased over this period from 2.9 to 3.1 bedrooms per dwelling (table 3).

#### **1** AVERAGE NUMBER OF PERSONS AND BEDROOMS, 1994–95 to 2009–10



Note: Survey not run in 1998–99, 2001–02, 2004–05, 2006–07 or 2008–09. Values have been interpolated for these years.

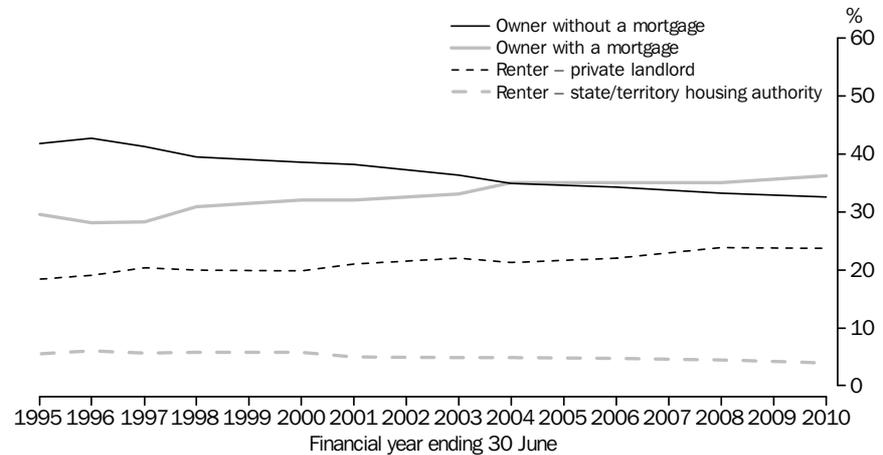
The proportion of Australian households that own their own home with or without a mortgage has ranged between 69% and 71% over the period from 1994–95 to 2009–10. Over this period there was a decrease in the proportion of households that owned their dwelling outright, from 42% in 1994–95 to 33% in 2009–10. There were increases in the proportion of households that owned their dwelling with a mortgage (from 30% to 36%) and in the proportion of households that were renting privately (from 18% to 24%). The decline in outright home ownership may, in part, reflect increasing uptake of flexible

## SUMMARY OF FINDINGS *continued*

*Changes since 1994–95  
continued*

low-cost financing options which allow households to extend their existing home mortgages for purposes other than the original home purchase (table 3).

### **2** HOUSING TENURE, 1994–95 to 2009–10



Note: Survey not run in 1998–99, 2001–02, 2004–05, 2006–07 or 2008–09. Values have been interpolated for these years.

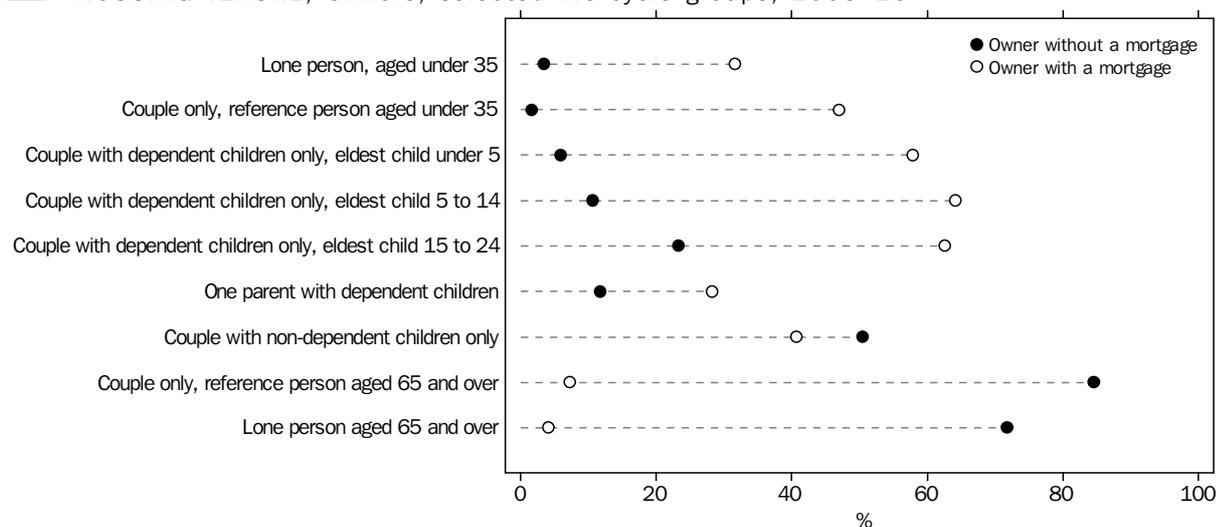
*Life cycle stages*

A typical life cycle includes childhood, early adulthood and the forming and maturing of families. As people progress through different life cycle stages and their family structures and financial situations change, so do their housing needs and preferences. The life cycle stages used in this publication provide a simplified view of life cycle possibilities, as illustrated in tables 15 and 16. Some household types, such as lone persons aged 35–64 years, are not included in this sequential analysis.

The tenure of a household is strongly related to life cycle stages, generally following a pattern of renting in early adulthood, moving to home purchase and mortgages as partnerships are formed and children are born, and owning a home outright in older age. Only 4% of lone person and 2% of couple only households with the reference person aged under 35 years owned their home outright, compared to 72% of lone persons aged 65 and over and 84% of couples with the reference person aged 65 years and over (table 16).

## SUMMARY OF FINDINGS *continued*

### 3 HOUSING TENURE, Owners, selected life cycle groups, 2009–10



#### *Life cycle stages continued*

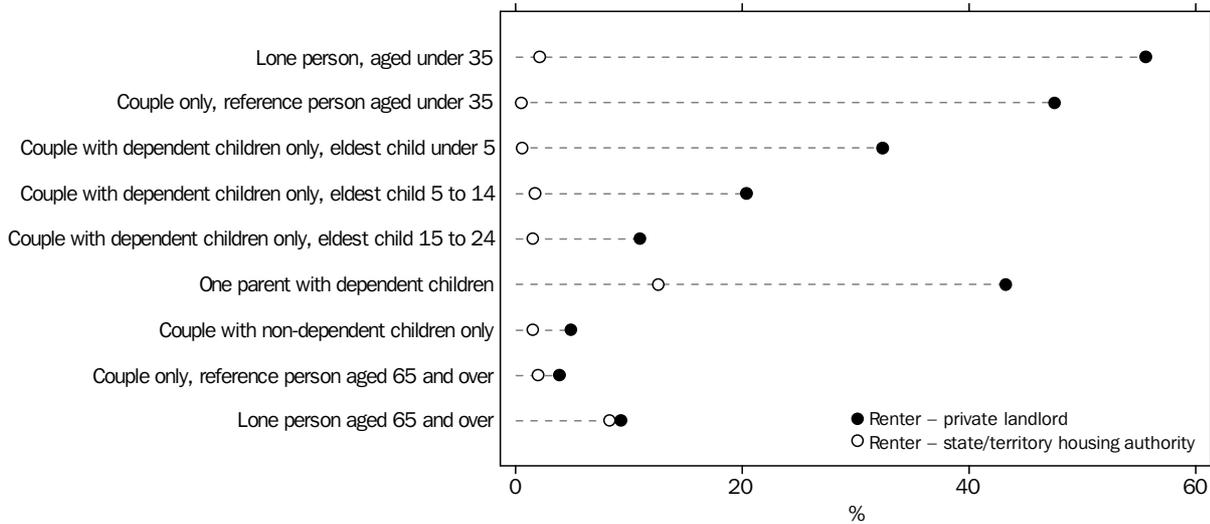
Younger persons in a couple relationship were more likely to move into home ownership than younger single people, with 49% of younger couple households owning their home with or without a mortgage. When couples have children they are more likely than younger couple only households to own a home. For couples with dependent children only and their eldest child under 5 years, 64% owned their home with or without a mortgage. This rose to 75% for couples with their eldest child aged 5 to 14, and to 86% for couples with their eldest child aged 15 to 24 (table 16).

Lone person and couple only households with the reference person aged under 35 years were most likely of all life cycle groups to be renting from private landlords (56% and 48% respectively). People in these households are generally more mobile. Many are studying or starting their careers, and are likely to be on lower incomes and have lower reserves of wealth than at later stages in their lives (table 16).

One parent households with dependent children were more likely to be renting (58%) than to own their home (40%), and they were the life cycle group most likely to be renting through a state or territory housing authority (13%) (table 16).

## SUMMARY OF FINDINGS *continued*

### 4 HOUSING TENURE, Renters, selected life cycle groups, 2009–10

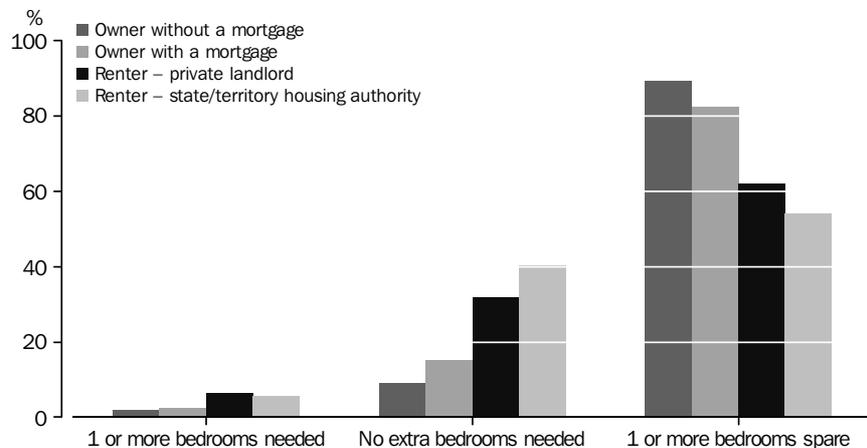


### HOUSING UTILISATION

The Canadian National Occupancy Standard is widely used internationally as an indicator of housing utilisation (see paragraphs 25 to 26 of the Explanatory Notes). Only 3% of Australian households were assessed as needing one or more extra bedrooms to meet this occupancy standard. More than three quarters (79%) of households occupied dwellings which had more bedrooms than were needed to accommodate the occupants according to the standards (table 14).

Households who owned their home without a mortgage were more likely than those with other tenures to have one or more bedrooms spare (89%). Households renting from a state or territory housing authority were the most likely tenure group (40%) to have only the required number of bedrooms. Six percent of both private renters and state or territory housing authority renters required one or more additional bedrooms (table 14).

### 5 HOUSING UTILISATION, Tenure and landlord type, 2009–10



## SUMMARY OF FINDINGS *continued*

### HOUSING UTILISATION

*continued*

Sixty-eight percent of couples living with dependent children had at least one spare bedroom, compared to 46% of one parent households with dependent children. Of the latter group, 12% required one or more additional bedrooms. Multiple family households were the most likely to require additional bedrooms (25%). On average, dwellings for couples with dependent and non-dependent children contained the highest number of bedrooms (3.9) and housed an average of 4.7 people (table 14).

### HOUSING COSTS

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

The mean (average) weekly housing costs for all households was \$239 in 2009–10 (table 1). There is, however, considerable variation in housing costs with 41% of all households paying \$75 or less per week (table 5).

For owners without a mortgage, the average weekly housing costs were \$35, which represented 3% of average gross weekly income for those households (table 1 and 2). Owners with a mortgage paid an average of \$408 per week on housing costs, which represented 18% of their average gross weekly income, although about 33% of this amount was repaying the principal outstanding on the loan (table 1 and 2).

Households renting from private landlords paid an average of \$305 per week, representing 20% of their average gross income. Households renting from state and territory housing authorities paid an average of \$119 per week, representing 19% of their average gross income.

The effect of Commonwealth Rent Assistance (CRA) should be taken into consideration when comparing the housing costs of private renters to those of other households. Eligible social security recipients may receive a non-taxable income supplement in the form of CRA if the private rent they pay is above a threshold level. It is estimated that CRA effectively lowers the total housing costs by about 10% for all private renters. See paragraph 16 to 17 of the Explanatory Notes for more detail.

### *Changes since 1994–95*

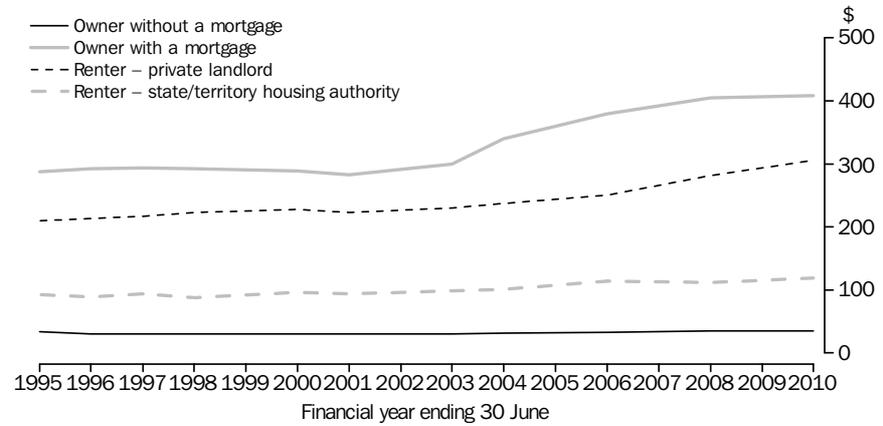
Between 1994–95 and 2009–10, private renters experienced a \$95 (or 45%) increase in average weekly housing costs, after adjustment for inflation. For other tenure types, the changes were smaller with an overall increase of \$121 (or 42%) for owners with a mortgage and \$27 (or 29%) for public renters (table 2).

For owners with a mortgage and private renters, the proportion of income spent on housing costs has not changed over the 15 years to 2009–10 at 18% and 20% respectively. However, for public renters it represented an increase in the proportion of income spent on housing costs compared to 1994–95, from 17% to 19% (table 2). As noted above, the effect of CRA receipts should be taken into consideration when making comparisons of housing costs of private renters with those of other tenure types.

## SUMMARY OF FINDINGS *continued*

Changes since 1994–95  
*continued*

### 6 AVERAGE WEEKLY HOUSING COSTS(a), Tenure and landlord type, 1994–95 to 2009–10



(a) Adjusted for changes in the Consumer Price Index to 2009–10 dollars.

Note: Survey not run in 1998–99, 2001–02, 2004–05, 2006–07 or 2008–09. Values have been interpolated for these years.

#### Lower income households

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

Although this group reported lower housing costs, on average, than all households, their housing costs represented a greater proportion of their gross weekly income. Lower income owners with a mortgage paid an average of \$306 a week in housing costs, which represented 28% of their gross weekly income, while all owners with a mortgage paid an average of \$408, or 18% of their gross weekly income, on housing costs (table 5).

Similarly, lower income households renting from private landlords paid an average of \$257 a week on housing costs, which represented 29% of their gross weekly income, while all private renters paid an average of \$306, or 20% of their gross weekly income, on housing costs (graph 7).

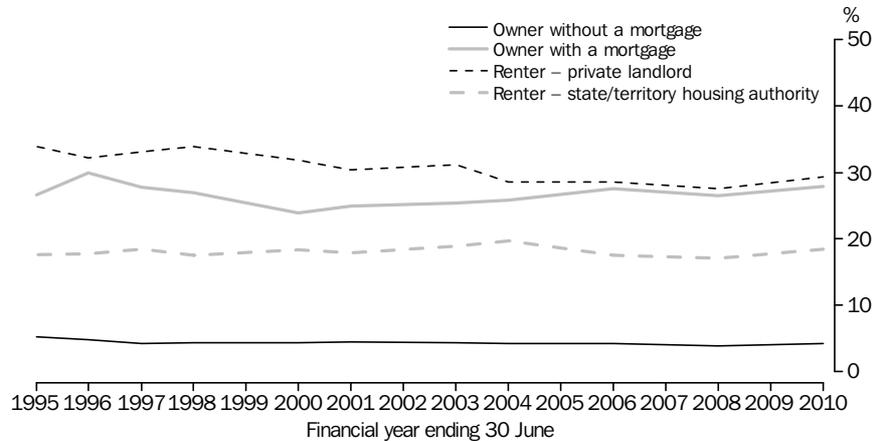
As a proportion of gross household income, housing costs of lower income owners with a mortgage declined from 27% in 1994–95 to 24% in 1999–00 before rising to 28% in 2009–10 (graph 7).

Housing costs as a proportion of income for lower income private renters fell from 34% in 1994–95 to 28% in 2007–08 then rose to 29% in 2009–10 (graph 7).

## SUMMARY OF FINDINGS *continued*

Lower income households  
*continued*

### 7 HOUSING COSTS AS A PROPORTION OF GROSS INCOME, Lower income households, 1994–95 to 2009–10 (a)



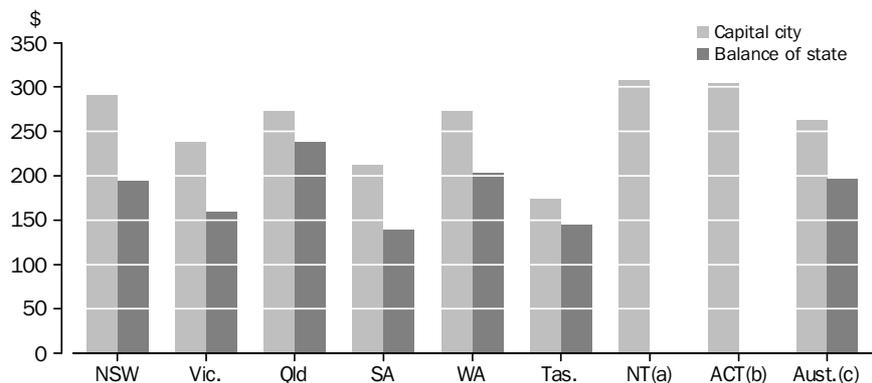
(a) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 of the explanatory notes.

Note: Survey not run in 1998–99, 2001–02, 2004–05, 2006–07 or 2008–09. Values have been interpolated for these years.

States and territories

Mean housing costs were higher in the capital cities of Australia than in the rest of the states and territories. The differences between regions often reflect differences in property values, rental prices, urban settlement and tenure patterns. The greatest difference was in South Australia, with Adelaide housing costs 53% higher than the rest of the state (table 20 and 21). In contrast, Brisbane housing costs were only 15% higher than the rest of Queensland, which had the highest non-capital city housing costs in Australia (table 20 and 21). This is influenced by Queensland's high level of urban settlement outside of Brisbane.

### 8 AVERAGE WEEKLY HOUSING COSTS, States and territories, 2009–10



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

#### VALUE OF DWELLING

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

## SUMMARY OF FINDINGS *continued*

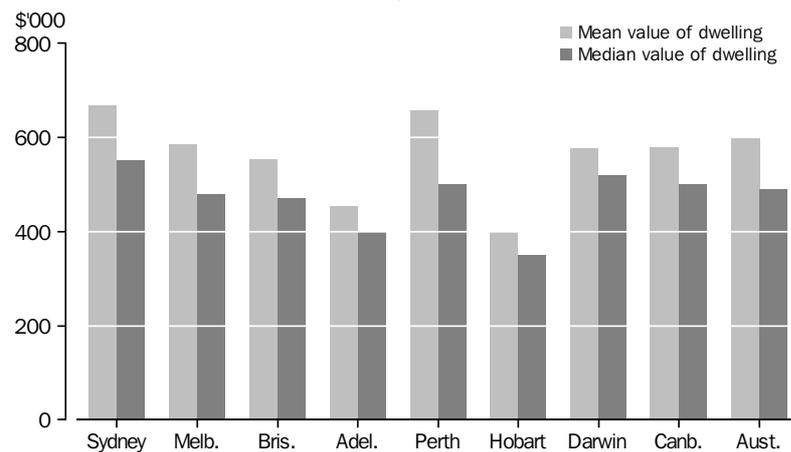
### VALUE OF DWELLING *continued*

In 2009–10 the median value of the 5.8 million owner occupied dwellings was \$440,000, an increase of 4% on the CPI adjusted value of \$422,000 in 2007–08, and a 111% increase on the corresponding value in 1994–95 (table 1). The CPI adjusted value of the median mortgage outstanding increased by 14% between 2007–08 and 2009–10 (from \$158,000 to \$180,000), and by 114% between 1994–95 and 2009–10 (table 1).

Dwelling values were highest for couple with dependent children only households, where the eldest child was 15 to 24 years. The median value of dwellings for this group was \$500,000. The life cycle group that reported the lowest median value of dwellings was lone person households under the age of 35 years. The median value for this group was \$318,000 (table 19).

The median value of dwellings in Australian capital cities was \$490,000 in 2009–10. The median value was highest in Sydney at \$550,000 followed by Darwin at \$520,000. Hobart had the lowest median value, at \$350,000 (table 26).

**9** VALUE OF DWELLING, Capital cities, 2009–10



### RECENT HOME BUYERS

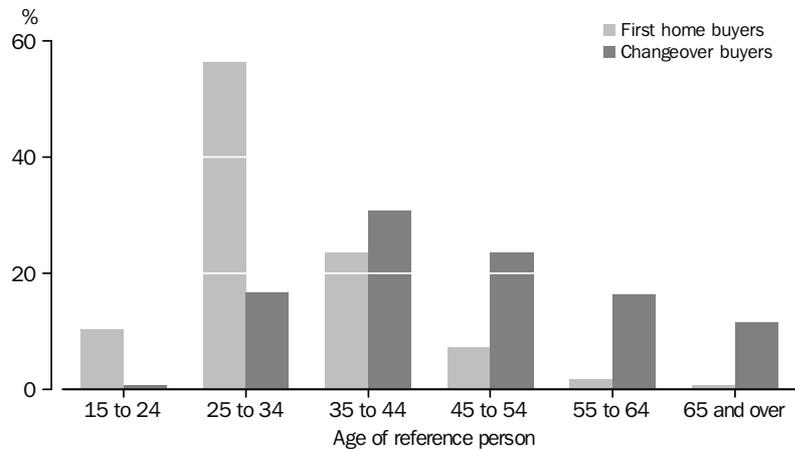
More than 1.07 million households purchased their dwelling in the three years prior to the 2009–10 survey. These households are divided into first home buyers (40%) and changeover buyers (60%). Most first home buyers were young households with a reference person aged under 35 years (67%). Less than 10% of first home buyer households had a reference person aged 45 years and over. In contrast, more than half (52%) of changeover buyer households had a reference person aged 45 years and over.

## SUMMARY OF FINDINGS *continued*

### RECENT HOME BUYERS

*continued*

**10** AGE OF REFERENCE PERSON, Recent home buyer households, 2009–10

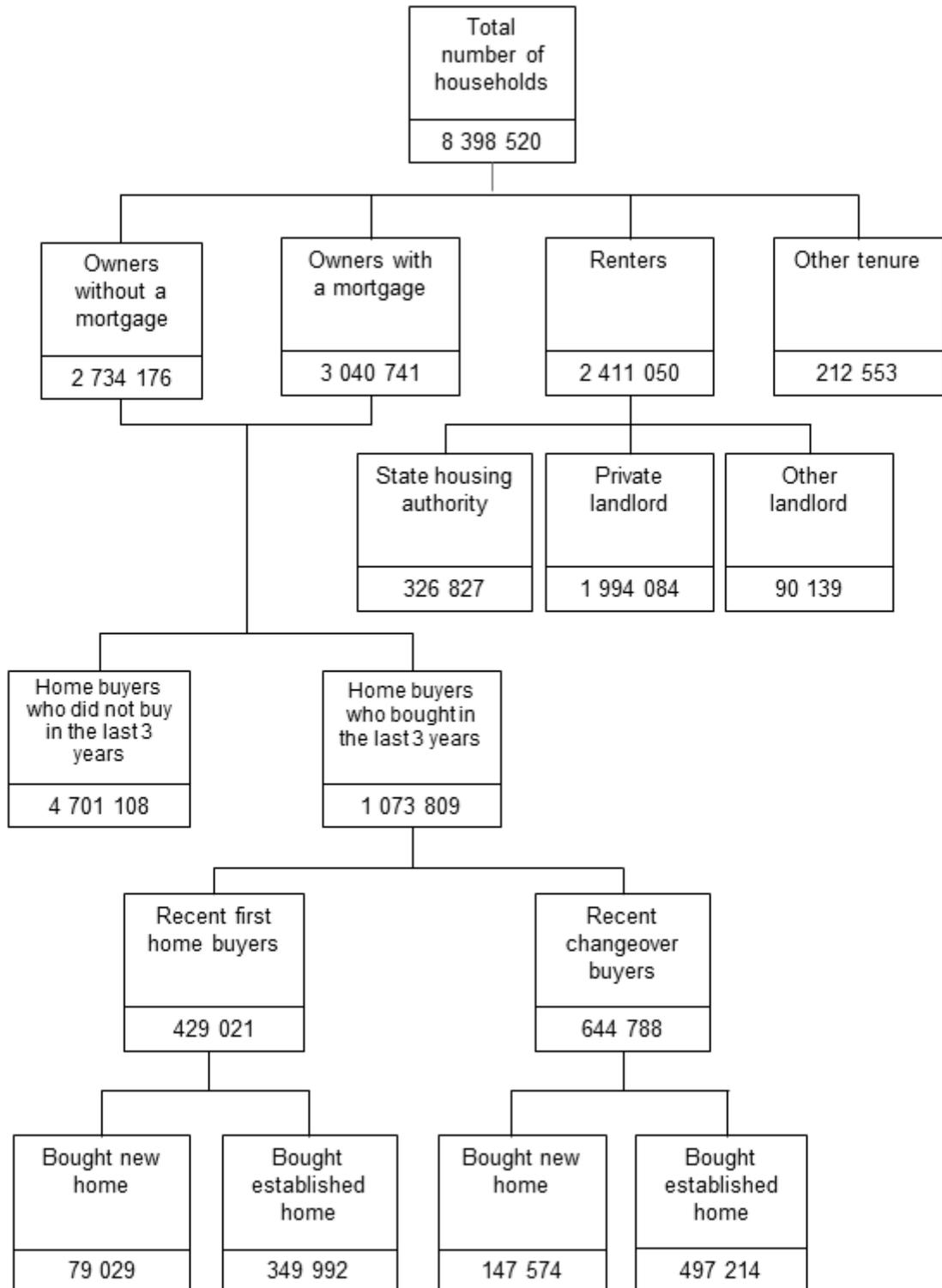


The median value of recently purchased dwellings was \$370,000 for first home buyers and \$450,000 for changeover buyers (table 34). Average housing costs, on the other hand, were higher for first home buyers than for changeover buyers, at \$460 and \$387 per week respectively (table 32). This is consistent with a higher proportion of first home buyers having a mortgage (93%) than for changeover buyers (73%).

New dwellings purchased by recent home buyers had a higher median value (\$470,000) than established dwellings purchased by recent home buyers (\$400,000) (table 34). Similarly, average weekly housing costs for recent home buyers were higher for those who purchased new dwellings (\$422) than for those who purchased established dwellings (\$415) (table 32).

**SUMMARY OF FINDINGS** *continued*

DENDOGRAM OF  
SELECTED HOUSEHOLD  
CHARACTERISTICS



## FEATURE ARTICLE

### FIRST HOME BUYERS IN AUSTRALIA

#### INTRODUCTION

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

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

#### 1. ALL OCCUPIED PRIVATE DWELLINGS, BY TENURE TYPE

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

na not available

(a) Excludes not stated.

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

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

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

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

(f) Includes dwellings 'Being purchased under a rent/buy scheme'. These accounted for 0.5% of occupied private dwellings in 1996, 0.7% in 2001 and 0.2% in 2006. Note that in the 2007-08 and 2009-10 SIH this tenure type had fallen to 0.04% and 0.05% respectively. In previous years this tenure category was not separately catered for on Census forms and it is not known how households with rent/buy tenure would have responded to the questions on tenure.

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

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

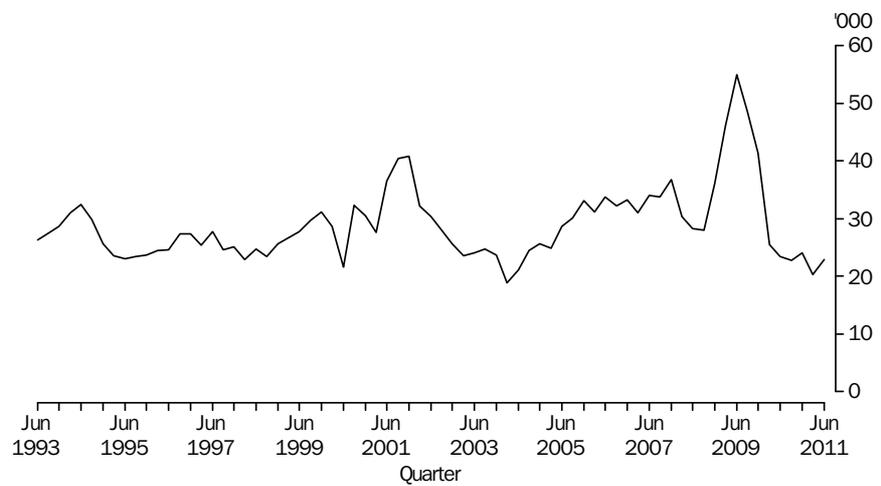
INTRODUCTION *continued*

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

HOUSING FINANCE

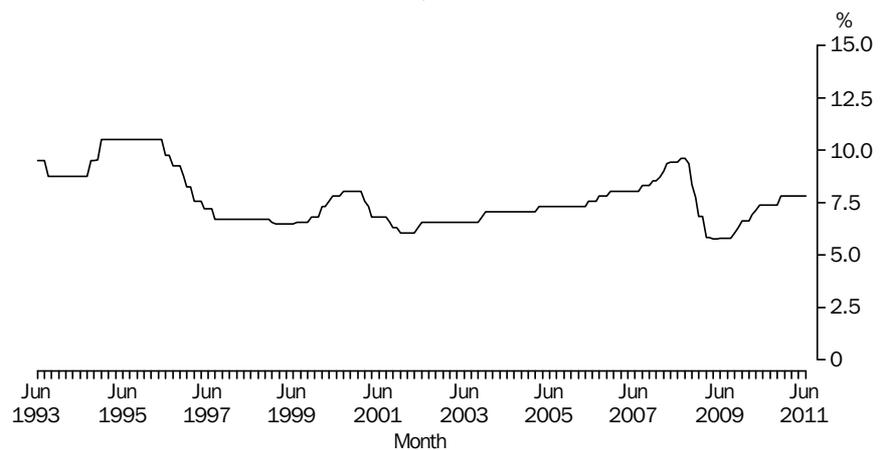
During the year to June 2011, there were 90,000 housing finance commitments to first home buyers, the second lowest annual rate since data collection began in July 1991 (see graph 2). The banks' standard variable interest rate for housing loans rose from 5.8% in June 2009 to 7.8% in June 2011 (see graph 3) and the government boost to the First Home Owner Grant, introduced in October 2008 to provide additional incentives for people to enter the housing market, ended in December 2009. The rise in interest rates and the end of the First Home Owner's Boost are likely to have caused the decline in FHB decisions during this period.

2. FHB FINANCE COMMITMENTS



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

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



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

Source: Reserve Bank of Australia.

FHB WITHOUT A MORTGAGE

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

FHB WITHOUT A MORTGAGE *continued*

In the 2009–10 SIH, 429,000 Australian households had purchased their first home in the 3 years prior to interview, an increase in the number since 2007-08 (318,000). Between 2007-08 and 2009-10 the proportion of FHBs without a mortgage remained stable, with 6.9% of FHBs owning their home without a mortgage at the time of the interview (table 4).

4. FHB HOUSEHOLDS WITH AND WITHOUT A MORTGAGE

	<i>FHB without a mortgage</i>	<i>FHB with a mortgage</i>	<i>All FHB households</i>	<i>Proportion of FHBs with a mortgage</i>
	'000	'000	'000	%
1995–96	68.6	318.2	386.8	82.3
1996–97	45.6	329.9	375.5	87.9
1997–98	58.8	387.1	445.9	86.8
1999–00	65.9	328.3	394.2	83.3
2000–01	55.0	358.2	413.2	86.7
2002–03	38.6	384.2	422.8	90.9
2003–04	21.2	372.8	394.0	94.6
2005–06	*14.6	303.3	317.8	95.4
2007–08	*25.6	292.2	317.8	91.9
2009–10	29.5	399.5	429.0	93.1

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

Note: Survey not run in 1998–99, 2001–02, 2004–05, 2006–07 or 2008–09.

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

FHB WITH A MORTGAGE

The remainder of this article focuses on FHBs with a mortgage. Most of the data referred to is included in tables 12 to 13 at the end of this article.

Most FHBs with a mortgage in 2009–10 were relatively young, with 68% having the reference person aged under 35 years. Only 8% of FHBs with a mortgage had the reference person aged 45 years or older. Between 1995–96 and 2009–10 the average age of the reference person remained between 31 and 33 years. The age distribution of the reference person in these households has changed little over this period.

Partnering often precedes home purchase, and often has the advantage of providing two incomes to meet the associated housing costs, particularly during the initial loan repayment period. Couple households made up the majority (67%) of FHBs with a mortgage in 2009–10, with just under half of these including children. A further 19% were lone person households. There has been little change in the family composition of FHBs with a mortgage since 1995–96.

In 2009-10, the majority (60%) of FHBs with a mortgage had at least two income earners, a proportion that has remained broadly unchanged since 1995–96. All but 2% of these households had someone in full or part-time employment at the time of the survey.

Nearly three quarters (73%) of reference people in FHB households with a mortgage had a non-school qualification in 2009–10, up from 58% in 1995–96. In 2009–10, 36% had a bachelor degree or higher, compared with 18% in 1995–96 and 40% in 2007–09.

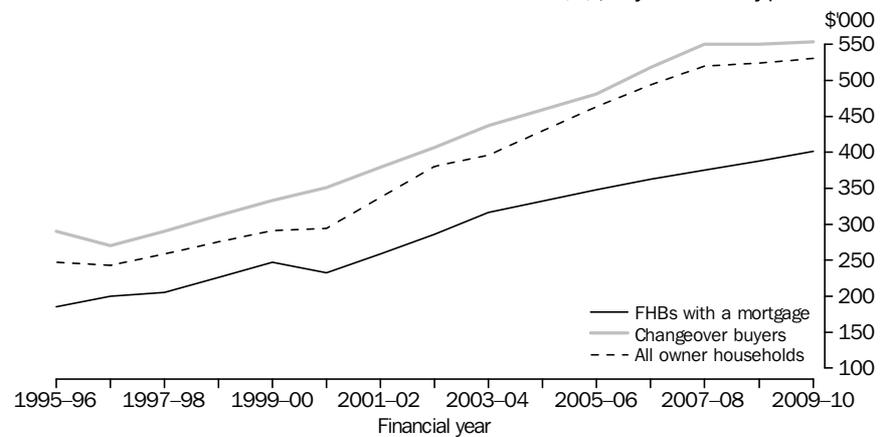
In 2009–10, educational attainment was a little lower in the general population in the age group 18-44 years (a reasonable approximation to the FHB age group). In this population 68% had a non-school qualification, compared to 73% for FHBs with a mortgage.

HOME PURCHASES

On average, FHBs with a mortgage purchase less expensive homes than changeover buyers i.e. households that had previously owned another dwelling. In 2009–10 the mean value of the dwelling of FHBs with a mortgage (as estimated by the householder) was \$401,000, compared to \$553,000 for changeover buyers and \$531,000 for all owner households (see graph 5).

Between 1995–96 and 2009–10 the mean value of dwellings, estimated by their owners at the time of interview, was consistently substantially lower for FHBs with a mortgage than for changeover buyers. After adjustment for inflation, the mean value of dwellings for FHBs with a mortgage increased by 116% over this period (from \$186,000 to \$401,000), and by 90% for changeover buyers (from \$291,000 to \$553,000).

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



(a) In 2009–10 dollars. Adjusted for changes in the Consumer Price Index.

Note: Survey not run in 1998–99, 2001–02, 2004–05, 2006–07 or 2008–09. Values have been interpolated for these years.

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

Dwelling type

Although separate houses have continued to be the most favoured form of housing in Australia, there has been a shift among FHBs with a mortgage towards medium and high density housing (which includes semi-detached houses, terrace houses, townhouses, flats, units and apartments). In 2009–10, 26% of FHBs with a mortgage occupied medium or high density housing, up from 15% in 1995–96. In 2009-10, 21% of all households in Australia occupied medium or high density housing, up from 20% in 1995-96 (table 1).

In 2009-10, FHBs with a mortgage lived in smaller dwellings, on average (3.1 bedrooms), than either changeover buyers (3.4 bedrooms) or all owner households (3.3 bedrooms). This, along with the differences in house prices, indicates that FHBs with a mortgage occupy different segments of the housing market compared to changeover buyers.

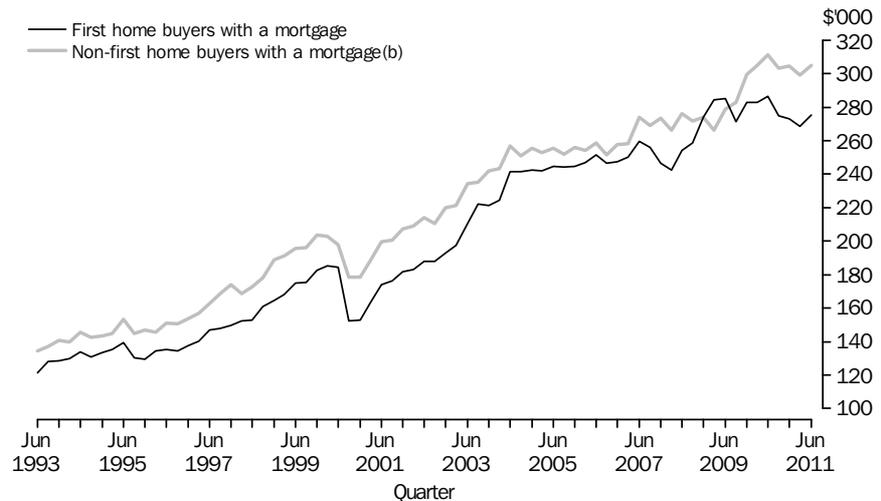
FHBs with a mortgage were more likely to purchase new homes in 2009-10 than they were in 2007-08. Over this period, the proportion of FHBs with a mortgage buying new homes, as opposed to established homes, rose from 9% to 18%. The shift towards new dwellings, rather than established dwellings, may reflect the availability of housing stock as well as the availability of the First Home Owner's Boost to provide additional incentives for FHBs to buy new dwellings.

Housing loans

Generally FHBs borrow less money, on average, than non-first home buyers (graph 6). In June 2011, the average amount borrowed by FHBs with a mortgage was \$275,000 (in 2009–10 dollars), while the average amount borrowed by non-first home buyers with a mortgage was \$305,000 (in 2009-10 dollars).

In real terms, the average size of loans taken out by FHBs with a mortgage rose by \$154,000 (or 127%) since June 1993, mainly reflecting the rise in dwelling values over this period.

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



(a) In 2009–10 dollars. Adjusted for changes in the Consumer Price Index.  
 (b) Excludes refinancing.

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

HOUSEHOLD ECONOMIC RESOURCES

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

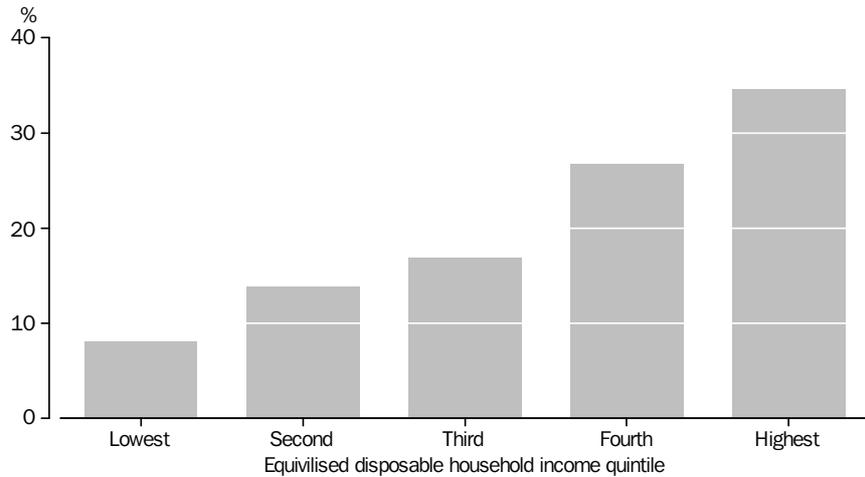
Income

FHBs with a mortgage tend to have higher than average household incomes. In 2009-10, they had an average weekly gross income of \$2,006, 19% higher than the average for all households. Just under two thirds (61%) of people in FHB households with a mortgage were in the top two quintiles (40%) of equivalised disposable household income in 2009–10 (graph 7). Only 22% were in the bottom two quintiles (40%).

Over the period from 1995–96, the distribution of equivalised disposable household income of FHBs with a mortgage remained broadly unchanged. The proportion of people from FHB households with a mortgage who were in the bottom three equivalised disposable income quintiles has remained unchanged between 1995-96 and 2009-10 at 39%.

Income continued

7. INCOME DISTRIBUTION, FHBs with a mortgage—2009–10



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

Between 2003–04 and 2009–10 the average real disposable income of people living in FHB households with a mortgage increased by 24%, slightly less than the average increase for people living in all households (up 28% over the same period), but greater than the 18% for those living in what are described as 'low income households' i.e. those in the second and third equivalised disposable income deciles.

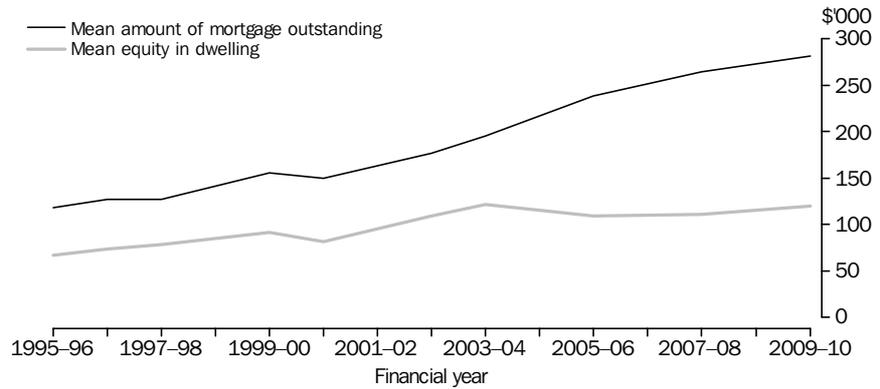
Home equity

For many FHBs with a mortgage, the equity accumulated in their home represents the major part of their household wealth. Equity is measured as the value of the dwelling less the reported value of any outstanding loans secured against the dwelling. In 2009–10, FHBs with a mortgage had a mean dwelling equity of \$120,000. Since 1995–96, the real mean dwelling equity of FHBs with a mortgage has increased by 78% (graph 8).

The average amount of principal owed (mortgage outstanding) on the homes of FHBs with a mortgage was \$282,000 in 2009–10, an increase of 138% in real terms since 1995–96. The faster rate of increase in the principal outstanding on FHB homes owned with a mortgage reflects the increases in house prices and therefore the mortgages taken out to acquire them, although some of the increased loan amounts may reflect borrowing for other, subsidiary purposes, as well as dwelling acquisition.

Home equity continued

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



(a) In 2009-10 dollars. Adjusted for changes in the Consumer Price Index.

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

Note: Survey not run in 1998-99, 2001-02, 2004-05, 2006-07, 2008-09. Values have been interpolated for these years.

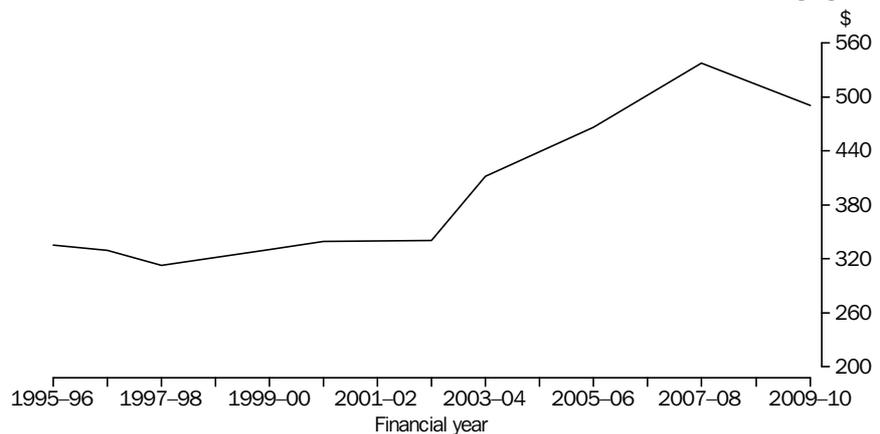
Source: Data available on request, Survey of Income and Housing.

Housing costs

In this article housing costs for owners with a mortgage refer to rate payments and mortgage or unsecured loan payments, if the initial purpose of the loan was primarily to buy, add to or alter the dwelling. Additional housing costs incurred by owners such as repairs, maintenance and dwelling insurance was collected in the 2009-10 SIH.

In 2009-10 average weekly housing costs of FHBs with a mortgage were \$491, or 24% of gross household income. Between 2007-08 and 2009-10, average housing costs dropped by \$47 per week (or 9% from \$538 to \$491) for FHBs (graph 9).

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



(a) In 2009-10 dollars. Adjusted for changes in the Consumer Price Index.

Note: Survey not run in 1998-99, 2001-02, 2004-05, 2006-07 or 2008-09. Values have been interpolated for these years.

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

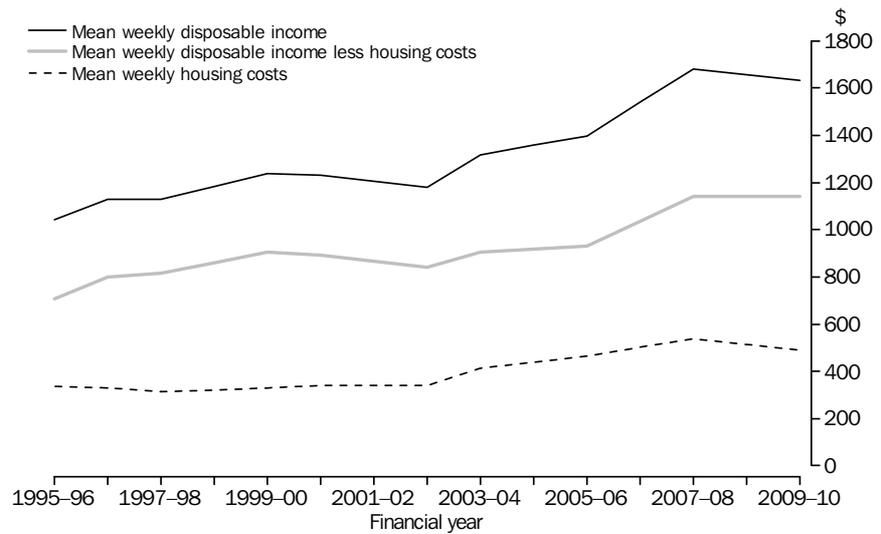
The interest component of mortgage repayments for FHBs with a mortgage was the largest part of their weekly housing costs. In 2009-10, interest on the loan accounted for almost three quarters (73%) of the housing costs of FHBs with a mortgage, compared to 74% in 2007-08, 70% in 2005-06, and 64% in 2003-04. For changeover buyers with a mortgage, the interest on the loan in 2009-10 accounted for 74% of the housing costs.

*Disposable income less housing costs*

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

In 2009–10 the average disposable household income, less housing costs, was \$1,142 per week for FHBs with a mortgage. In real terms, this has risen 62% from \$706 per week in 1995–96 (graph 10).

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



(a) In 2009–10 dollars. Adjusted for changes in the Consumer Price Index.  
 (b) Estimates presented for 2007–08 and 2009–10 are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007–08 cycle. Estimates for 2003–04 and 2005–06 have been recompiled to reflect the new treatments of income, however not all new components introduced in 2007–08 are available for earlier cycles.  
 Note: Survey not run in 1998–99, 2001–02, 2004–05 or 2006–07. Values have been interpolated for these years.

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

The principal component of mortgage repayments can be considered to be a form of saving rather than a recurrent housing cost. In 2009–10 the average principal component was \$132 per week for FHBs with a mortgage. Excluding this from the measure of housing costs would result in an average disposable income net of housing costs of \$1,274 per week in 2009–10.

*Lower income households*

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

In this publication 'lower income households' have been defined as those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles. While the majority of FHBs with a mortgage have higher than average incomes, 18% of FHBs with a mortgage were from lower income households.

Lower income households  
continued

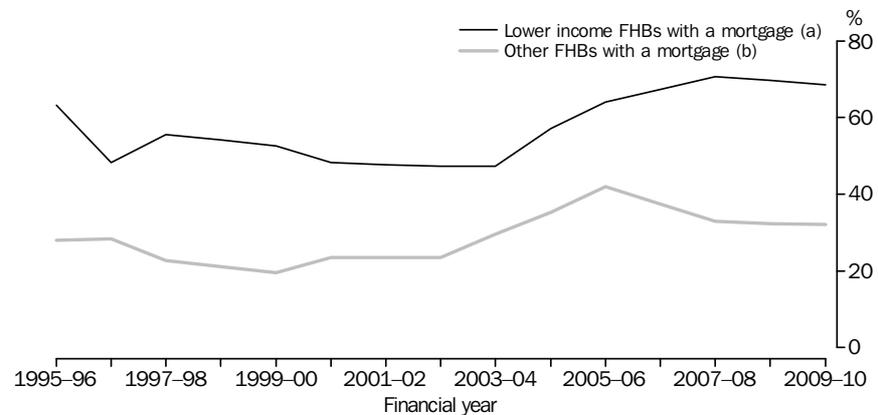
In 2009–10 the average age of the reference person in lower income FHB households with a mortgage was 34 years, compared to 32 years for other FHB households with a mortgage (see table 13 at the end of this article). They were less likely to be under 35 years of age than other FHB households (60% compared with 70%) and more likely to have dependent children (67% compared with 29%).

Lower income FHBs with a mortgage reported lower average dwelling values than other FHBs with a mortgage (\$382,000 compared with \$406,000) and lower weekly housing costs (\$394 compared with \$512).

Despite lower housing costs, lower income FHBs with a mortgage, on average, spend a greater proportion of their income on housing costs than other FHBs with a mortgage (38% compared to 23%). More than two-thirds (69%) of lower income FHBs with a mortgage spend more than 30% of their gross income on housing costs (see graph 11).

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

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



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

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

(c) Estimates presented for 2007–08 and 2009–10 are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007–08 cycle. Estimates for 2003–04 and 2005–06 have been recompiled to reflect the new treatments of income, however not all new components introduced in 2007–08 are available for earlier cycles.

Note: Survey not run in 1998–99, 2001–02, 2004–05, 2006–07 or 2008–09. Values have been interpolated for these years.

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

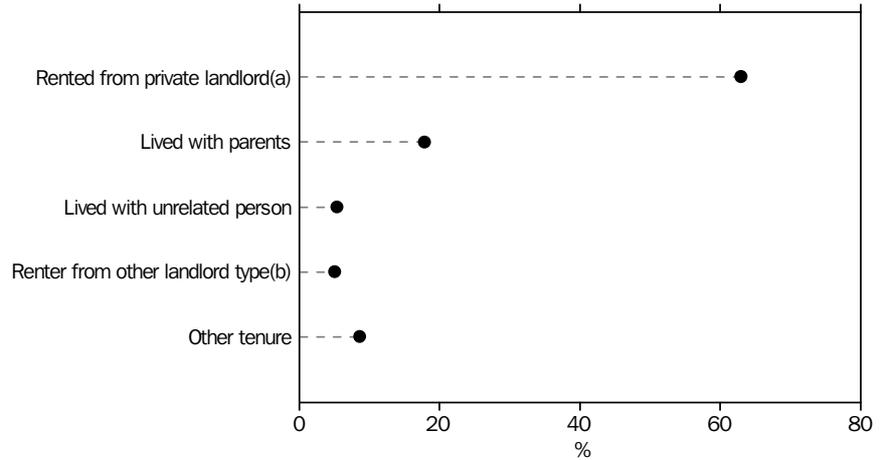
PREVIOUS LIVING  
ARRANGEMENTS

Previous tenure and  
landlord type

From the 2007-08 SIH results, the path into home ownership for the majority (63%) of FHBs with a mortgage was from a dwelling rented from a private landlord. However, almost one in five (18%) FHBs with a mortgage lived with their parents (or other relatives) prior to purchasing their own home (graph 12).

Previous tenure and landlord type continued

12. REFERENCE PERSON'S TENURE AND LANDLORD TYPE OF PREVIOUS DWELLING, FHBs with a mortgage — 2007-08



(a) Includes real estate agent, parent or other relative not in the same household, or another person not in the same household.

(b) Includes state/territory housing authority, owner/manager of caravan park, employer, housing cooperative, community or church group.

Source: *Housing Occupancy and Costs, Australia, 2007-08* (cat. no. 4130.0)

Location of previous dwelling

In selecting their new home, the majority (51%) of FHBs in 2007-08 were most likely to choose a dwelling in the same suburb, town or locality as their previous dwelling. Only 2% of FHBs with a mortgage in 2007-08 reported that their previous dwelling was in a different state or territory.

SATISFACTION WITH CURRENT DWELLING

In 2007-08, FHBs with a mortgage reported high levels of satisfaction with their current dwelling, with 89% reporting being either satisfied or very satisfied. This high level of satisfaction is only slightly lower than the levels reported by changeover buyers (92%) and all owner households (91%). Despite the generally high levels of satisfaction, over one in ten (11%) FHBs with a mortgage reported that they were likely to move home within the twelve months after being interviewed.

FURTHER INFORMATION

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

A full range of up-to-date information about the availability of ABS CURFs and about applying for access to CURFs is available via the ABS web site <<http://www.abs.gov.au>> (see Services, ABS Microdata). Inquiries to the ABS Microdata Access Strategies Section can be emailed to: [microdata.access@abs.gov.au](mailto:microdata.access@abs.gov.au), or phone (02) 6252 7714.

12. FIRST HOME BUYERS WITH A MORTGAGE, Selected household characteristics, 1995–96 to 2009–10

		1995–96	1996–97	1997–98	1999–00	2000–01	2002–03	2003–04	2005–06	2007–08	2009–10
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC											
<b>Age of reference person</b>											
15 to 24	%	9.6	12.6	9.2	9.5	10.5	12.2	10.0	14.7	12.3	11.1
25 to 34	%	61.4	56.7	61.5	57.2	65.0	52.9	59.7	53.6	54.4	57.0
35 to 44	%	23.4	22.4	22.0	24.8	19.0	25.6	23.2	21.7	26.7	24.0
45 to 54	%	*4.2	6.1	5.1	7.5	*4.8	7.6	4.4	7.6	*5.2	7.0
44 to 64	%	**0.9	*2.2	*2.1	**1.0	**0.7	*1.7	*2.3	*1.6	**1.2	*0.8
65 and over	%	**0.5	—	—	—	—	**0.1	**0.4	**0.8	**0.3	**0.1
<b>Total</b>	%	<b>100.0</b>									
<b>Family composition of household</b>											
One family households											
Couple family with dependent children											
	%	36.6	36.2	34.7	35.1	30.5	33.6	31.4	34.6	32.4	32.7
One parent family with dependent children											
	%	*3.4	*2.7	3.2	*4.1	*4.0	4.4	4.7	*2.7	*4.0	3.3
Couple only											
	%	32.0	31.0	34.1	30.8	34.5	29.4	34.6	33.5	32.6	34.0
Other one family households											
	%	*3.9	*4.4	*5.1	*4.7	6.1	5.7	4.0	*5.3	*4.0	7.6
Multiple family households											
	%	—	**1.8	*2.4	**1.8	**0.2	*1.0	**0.3	**0.6	**1.6	**1.2
Non-family households											
Lone person											
	%	17.4	18.4	14.9	14.8	16.9	20.2	20.0	20.0	22.1	18.5
Group households											
	%	6.8	5.5	*5.6	8.7	7.8	5.7	5.1	*3.3	*3.4	2.7
<b>Total</b>	%	<b>100.0</b>									
<b>Number of employed persons</b>											
None	%	5.6	5.1	*4.4	*3.5	*4.2	4.7	*3.9	*1.7	*2.8	*2.2
One	%	36.0	39.6	36.5	37.4	38.2	41.0	37.8	40.9	39.4	37.5
Two	%	54.6	50.1	54.7	51.4	52.6	50.4	54.2	54.1	51.9	56.3
Three or more	%	*3.8	*5.2	*4.4	*7.7	*5.0	*3.9	4.1	*3.4	*6.0	*4.0
<b>Total</b>	%	<b>100.0</b>									
<b>Level of highest non-school qualification (of reference person)</b>											
Bachelor degree or higher											
	%	18.0	19.0	17.4	19.9	23.7	22.4	30.2	33.1	40.4	36.1
Advanced diploma and diploma or below											
	%	39.6	40.3	37.1	40.4	38.2	36.5	37.8	36.8	33.8	36.6
No non-school qualification											
	%	42.4	40.8	45.5	39.4	37.5	38.9	30.8	29.0	25.3	26.0
<b>Total(a)</b>	%	<b>100.0</b>									
<b>Dwelling structure</b>											
Separate house											
	%	84.7	82.7	82.5	81.9	80.6	77.0	82.8	72.3	70.9	74.2
Semi detached/row or terrace house/townhouse											
	%	7.9	10.0	*6.4	10.7	8.3	11.1	9.8	15.2	10.1	13.1
Flat/unit/apartment											
	%	7.4	7.3	10.8	*7.1	*10.6	11.6	7.4	11.5	19.0	12.7
<b>Total(b)</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)

(a) Includes level not determined.

(b) Includes other dwelling types.

12. FIRST HOME BUYERS WITH A MORTGAGE, Selected household characteristics, 1995–96 to 2009–10 *continued*

		1995–96	1996–97	1997–98	1999–00	2000–01	2002–03	2003–04	2005–06	2007–08	2009–10
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC											
<b>New or established dwelling</b>											
New dwelling	%	22.7	23.1	17.4	15.5	19.5	21.3	17.6	13.5	8.9	18.0
Established dwelling	%	77.3	76.9	82.6	84.5	80.5	78.7	82.4	86.5	91.1	82.0
<b>Total</b>	%	<b>100.0</b>									
<b>Number of bedrooms in dwelling</b>											
One bedroom	%	*2.2	*1.8	**1.0	*1.4	*1.8	*1.6	*2.5	*3.0	*6.3	*2.6
Two bedrooms	%	22.7	21.2	22.9	21.9	21.0	21.8	21.4	22.5	26.1	19.1
Three bedrooms	%	61.5	58.4	57.7	56.2	57.1	54.2	57.4	53.8	50.3	50.0
Four bedrooms	%	13.0	17.0	16.4	19.0	18.1	20.6	16.5	19.1	16.3	25.8
Five or more bedrooms	%	**0.7	*1.6	*1.9	**1.5	*2.0	*1.8	*2.1	*1.5	**1.0	*2.5
<b>Total(a)</b>	%	<b>100.0</b>									
<b>Equivalentised disposable household income(b)(c)</b>											
Lowest Quintile	%	7.2	10.8	9.1	9.8	8.5	7.7	7.5	6.8	*5.0	8.0
Second Quintile	%	13.3	9.5	9.0	9.8	9.5	15.1	9.5	10.3	11.5	13.8
Third Quintile	%	18.3	16.3	21.3	17.4	17.5	21.0	18.9	22.3	19.7	16.8
Fourth Quintile	%	24.4	21.3	25.6	25.4	27.2	23.3	29.1	27.9	26.9	26.7
Highest Quintile	%	36.7	42.1	34.9	37.6	37.3	32.9	35.0	32.7	36.9	34.6
<b>Total</b>	%	<b>100.0</b>									
Second and third deciles	%	9.8	9.4	7.6	10.2	7.5	8.4	7.5	8.9	6.4	10.4
Average age of reference person years											
		32	32	32	33	31	33	33	32	32	32
Average number of persons in household no.											
		2.60	2.66	2.62	2.70	2.51	2.58	2.48	2.50	2.46	2.58
Average number of bedrooms in dwelling no.											
		2.88	2.95	2.96	2.97	2.98	2.99	2.95	2.94	2.80	3.07
Mean value of dwelling (in 2009–10 dollars)(d) \$'000											
		186	200	205	247	232	286	316	348	375	401
Mean amount of mortgage outstanding (in 2009–10 dollars)(d) \$'000											
		118	127	127	156	150	177	195	239	265	282
Mean equity in dwelling (in 2009–10 dollars)(d) \$'000											
		67	73	78	91	82	109	121	109	111	120
* 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 bed-sits and dwellings with no bedrooms.											
(b) See paragraphs 40 to 48 of the explanatory notes.											
(c) Estimates presented for 2007–08 and 2009–10 are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007–08 cycle. Estimates for 2003–04 and 2005–06 have been recomputed to reflect the new treatments of income, however not all new components introduced in 2007–08 are available for earlier cycles.											
(d) Adjusted for changes in the Consumer Price Index.											

12. FIRST HOME BUYERS WITH A MORTGAGE, Selected household characteristics, 1995–96 to 2009–10 *continued*

	1995–96	1996–97	1997–98	1999–00	2000–01	2002–03	2003–04	2005–06	2007–08	2009–10
Mean gross weekly household income (in 2009–10 dollars)(a)(b)	\$ 1 307	1 451	1 424	1 615	1 572	1 503	1 670	1 775	2 099	2 006
Mean disposable weekly household income (in 2009–10 dollars)(a)(b)	\$ 1 042	1 129	1 129	1 236	1 232	1 181	1 317	1 398	1 681	1 633
Mean weekly housing costs (in 2009–10 dollars)(b)	\$ 336	329	313	330	340	341	412	466	538	491
Mean disposable weekly household income less housing costs (in 2009–10 dollars)(a)(b)	\$ 706	800	816	906	893	840	905	932	1 142	1 142
Housing costs as a proportion of gross income(a)(c)	% 26	23	22	20	22	23	25	26	26	24
Estimated number of households	'000 318.2	329.9	387.1	328.3	358.2	384.2	372.8	303.3	292.2	399.5
Number of households in sample	no. 331	362	373	299	318	507	547	363	341	679

- (a) Estimates presented for 2007–08 and 2009–10 are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007–08 cycle. Estimates for 2003–04 and 2005–06 have been recompiled to reflect the new treatments of income, however not all new components introduced in 2007–08 are available for earlier cycles.
- (b) Adjusted for changes in the Consumer Price Index.
- (c) Excludes households with nil or negative total income.

13. FIRST HOME BUYERS WITH A MORTGAGE, 2009–10

		Lower income FHBs with a mortgage(a)	Other FHBs with a mortgage	All FHBs with a mortgage
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC				
<b>Age group of reference person</b>				
15 to 24	%	14.8	10.3	11.1
25 to 34	%	45.5	59.5	57.0
35 to 44	%	25.7	23.6	24.0
45 to 54	%	*11.3	6.0	7.0
44 to 64	%	**2.0	**0.6	*0.8
65 and over	%	**0.7	—	**0.1
<b>Total</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	%	57.7	27.2	32.7
One parent family with dependent children	%	*9.5	*2.0	3.3
Couple only	%	17.8	37.5	34.0
Other one family households	%	**3.0	8.6	7.6
Multiple family households				
Multiple family households	%	**2.2	**1.0	**1.2
Non-family households				
Lone person	%	*8.6	20.7	18.5
Group households	%	**1.3	*3.0	2.7
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number of employed persons</b>				
None	%	*4.9	*1.6	*2.2
One	%	58.0	33.0	37.5
Two	%	35.4	60.9	56.3
Three or more	%	**1.7	*4.5	*4.0
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Housing costs as a proportion of gross income(b)</b>				
25% or less	%	*15.9	53.4	46.6
More than 25% to 30%	%	*15.6	14.4	14.6
More than 30% to 50%	%	39.8	25.6	28.2
More than 50%	%	28.7	6.6	10.6
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Average age of reference person				
	years	34	32	32
Average number of persons in household				
	no.	3.40	2.40	2.60
Mean value of dwelling				
	\$'000	382	406	401
Mean amount of mortgage outstanding				
	\$'000	252	289	282
Mean equity in dwelling				
	\$'000	130	117	120
Mean gross weekly household income				
	\$	1 036	2 220	2 006
Mean disposable weekly household income				
	\$	940	1 785	1 633
Mean weekly housing costs				
	\$	394	512	491
Mean disposable weekly household income less housing costs				
	\$	546	1 274	1 142
Housing costs as a proportion of gross income				
	%	38	23	24
Estimated number of households				
	'000	72.1	327.4	399.5
Number of households in sample				
	no.	127	552	679

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

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

— nil or rounded to zero (including null cells)

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

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

## LIST OF TABLES

page

### ALL HOUSEHOLDS, 1994–95 TO 2009–10

- |          |   |    |
|----------|---|----|
| <b>1</b> | Housing costs by selected household characteristics, and dwelling values . . . . .            | 30 |
| <b>2</b> | Housing costs as a proportion of gross income by selected household characteristics . . . . . | 32 |
| <b>3</b> | Selected household characteristics . . . . .  | 34 |

### ALL HOUSEHOLDS, 2009–10

- |           |  |    |
|-----------|--|----|
| <b>4</b>  | Housing costs by selected household characteristics and tenure and landlord type . . . . .                 | 36 |
| <b>5</b>  | Housing costs ranges by tenure and landlord type . . . . .   | 38 |
| <b>6</b>  | Housing costs by tenure and landlord type and family composition of household . . . . .                    | 40 |
| <b>7</b>  | Selected household characteristics by family composition of household . . . .                              | 41 |
| <b>8</b>  | Housing costs by tenure and landlord type and age of reference person . . . .                              | 42 |
| <b>9</b>  | Selected household characteristics by age of reference person . . . . .                                    | 43 |
| <b>10</b> | Housing costs by tenure and landlord type – and equivalised disposable household income quintile . . . . . | 44 |
| <b>11</b> | Selected household characteristics – by equivalised disposable household income quintile . . . . .         | 45 |
| <b>12</b> | Housing costs by tenure and landlord type and principal source of household income . . . . .               | 46 |
| <b>13</b> | Selected household characteristics by principal source of household income . . . . .                       | 47 |
| <b>14</b> | Housing utilisation by selected household characteristics . . . . .  | 48 |

### SELECTED LIFE CYCLE GROUPS

- |           |   |    |
|-----------|---|----|
| <b>15</b> | Housing costs by tenure and landlord type . . . . . | 49 |
| <b>16</b> | Selected household characteristics . . . . .        | 51 |

### LOWER INCOME HOUSEHOLDS

- |           |  |    |
|-----------|--|----|
| <b>17</b> | Housing costs by tenure and landlord type and selected life cycle groups . . . . . | 53 |
| <b>18</b> | Selected household characteristics by selected life cycle groups . . . . .         | 54 |

### OWNER HOUSEHOLDS

- |           |  |    |
|-----------|--|----|
| <b>19</b> | Value of dwelling and equity in dwelling by selected life cycle groups . . . . . | 55 |
|-----------|--|----|

### STATES AND TERRITORIES

- |           |   |    |
|-----------|---|----|
| <b>20</b> | Capital city, housing costs by tenure and landlord type . . . . .     | 57 |
| <b>21</b> | Balance of state, housing costs by tenure and landlord type . . . . . | 58 |
| <b>22</b> | All households, housing costs by tenure and landlord type . . . . .   | 59 |
| <b>23</b> | Capital city, selected household characteristics . . . . .            | 60 |
| <b>24</b> | Balance of state, selected household characteristics . . . . .        | 61 |
| <b>25</b> | All households, selected household characteristics . . . . .          | 62 |

## LIST OF TABLES *continued*

page

### OWNER HOUSHOLDS

<b>26</b>	Capital city, owner households, value of dwelling by selected household characteristics . . . . .	63
<b>27</b>	Balance of state, owner households, value of dwelling by selected household characteristics . . . . .	64
<b>28</b>	All owner households, value of dwelling by selected household characteristics . . . . .	65
<b>29</b>	Capital city, owner households, value of separate houses and all dwellings . . . . .	66
<b>30</b>	Balance of state, owner households, value of separate houses and all dwellings . . . . .	67
<b>31</b>	All owner households, value of separate houses and all dwellings . . . . .	68

### RECENT HOME BUYER HOUSEHOLDS

<b>32</b>	Housing costs by selected household characteristics . . . . .	69
<b>33</b>	Housing costs as a proportion of gross income by selected household characteristics . . . . .	71
<b>34</b>	Median value of dwelling by selected household characteristics . . . . .	73
<b>35</b>	Selected household characteristics . . . . .	75

### ALL INCOME UNITS

<b>36</b>	Household tenure and landlord type by income unit tenure and landlord type . . . . .	77
-----------	--	----

1994-95 1995-96 1996-97 1997-98 1999-00 2000-01 2002-03 2003-04 2005-06 2007-08 2009-10

## MEAN HOUSING COSTS PER WEEK IN 2009-10 DOLLARS (a)

	1994-95	1995-96	1996-97	1997-98	1999-00	2000-01	2002-03	2003-04	2005-06	2007-08	2009-10
<b>Tenure and landlord type</b>											
Owner without a mortgage	\$	34	30	30	30	30	30	31	32	35	35
Owner with a mortgage	\$	287	292	294	292	288	283	299	340	379	405
<b>Renter</b>											
State/territory housing authority	\$	92	89	93	88	96	94	98	101	114	111
Private landlord	\$	210	213	217	223	227	223	230	237	251	282
Total renters(b)	\$	178	179	185	188	194	194	202	208	224	250
<b>All households(c)</b>	\$	<b>145</b>	<b>143</b>	<b>147</b>	<b>153</b>	<b>157</b>	<b>155</b>	<b>166</b>	<b>188</b>	<b>208</b>	<b>228</b>
<b>Family composition of household</b>											
<b>One family households</b>											
Couple family with dependent children	\$	200	194	203	217	216	217	242	284	328	338
One parent family with dependent children	\$	151	148	149	151	162	169	161	182	200	234
Couple only	\$	124	122	127	126	134	134	145	156	175	192
Other one family households	\$	106	103	103	112	128	129	138	162	178	193
Multiple family households	\$	99	145	179	174	169	209	199	214	205	303
<b>Non-family households</b>											
Lone person	\$	95	100	97	103	103	100	111	122	129	149
Group households	\$	246	221	234	243	256	229	238	253	264	321
<b>All households</b>	\$	<b>145</b>	<b>143</b>	<b>147</b>	<b>153</b>	<b>157</b>	<b>155</b>	<b>166</b>	<b>188</b>	<b>208</b>	<b>228</b>
<b>Dwelling structure</b>											
Separate house	\$	144	140	145	151	152	150	162	184	206	220
Semi detached/row or terrace house/townhouse	\$	155	159	159	157	170	171	174	203	226	258
Flat/unit/apartment	\$	144	152	157	170	185	182	195	207	219	260
<b>All households(d)</b>	\$	<b>145</b>	<b>143</b>	<b>147</b>	<b>153</b>	<b>157</b>	<b>155</b>	<b>166</b>	<b>188</b>	<b>208</b>	<b>228</b>
<b>Equivalised disposable household income(e)(f)</b>											
Lowest Quintile	\$	80	82	85	86	86	90	92	94	99	113
Second Quintile	\$	112	105	107	110	112	108	126	131	161	168
Third Quintile	\$	140	141	147	157	161	151	164	186	218	227
Fourth Quintile	\$	183	167	178	186	188	197	195	238	260	295
Highest Quintile	\$	224	226	229	238	246	242	264	311	329	355
<b>All households</b>	\$	<b>145</b>	<b>143</b>	<b>147</b>	<b>153</b>	<b>157</b>	<b>155</b>	<b>166</b>	<b>188</b>	<b>208</b>	<b>228</b>
Second and third deciles	\$	83	80	90	91	88	88	98	108	119	141
<b>Main source of income</b>											
Wage and salary	\$	192	188	197	204	209	208	220	254	275	296
Own unincorporated business income	\$	148	159	159	160	161	147	179	217	231	252
Government pensions and allowances	\$	68	68	72	73	73	73	76	79	84	87
Other income	\$	67	62	57	66	70	77	72	81	108	114
<b>All households(g)</b>	\$	<b>145</b>	<b>143</b>	<b>147</b>	<b>153</b>	<b>157</b>	<b>155</b>	<b>166</b>	<b>188</b>	<b>208</b>	<b>228</b>

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

(b) Includes other landlord type, which account for about 4% of all renters in 2009-10.

(c) Includes other tenure type, which account for about 3% of all households in 2009-10.

(d) Includes other dwelling types, which account for about 0.2% of all private dwellings in 2009-10.

(e) See paragraphs 40 to 48 of the explanatory notes.

(f) Estimates presented for 2007-08 and 2009-10 are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007-08 cycle. Estimates for 2003-04 and 2005-06 have been recomputed to reflect the new treatments of income, however not all new components introduced in 2007-08 are available for earlier cycles.

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

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

1994-95 1995-96 1996-97 1997-98 1999-00 2000-01 2002-03 2003-04 2005-06 2007-08 2009-10

MEAN HOUSING COSTS PER WEEK IN 2009-10 DOLLARS (a) *cont.*

Number of employed persons

None	\$	60	60	61	64	63	65	65	68	72	75	84
One	\$	158	153	162	170	174	162	178	199	220	236	241
Two	\$	213	212	214	216	220	226	242	279	306	324	344
Three or more	\$	172	150	178	196	206	197	207	251	261	298	318
<b>All households</b>	<b>\$</b>	<b>145</b>	<b>143</b>	<b>147</b>	<b>153</b>	<b>157</b>	<b>155</b>	<b>166</b>	<b>188</b>	<b>208</b>	<b>228</b>	<b>239</b>

DWELLING VALUES FOR OWNER HOUSEHOLDS IN 2009-10 DOLLARS (a)

Median value of dwelling	\$'000	209	201	198	205	219	232	304	356	393	422	440
Median amount of mortgage outstanding(b)	\$'000	84	86	90	96	105	979	117	120	150	158	180

Mean gross household income (in 2009-10 dollars)(a) (c)	\$	1 165	1 150	1 181	1 216	1 283	1 252	1 289	1 379	1 498	1 739	1 688
Number of households in sample	no.	6 819	6 963	7 245	7 025	6 637	6 786	10 211	11 361	9 961	9 345	18 071
Factor applied to adjust to 2009-10 dollars	no.	0.669	0.697	0.706	0.706	0.732	0.776	0.823	0.843	0.891	0.948	1.000

- (a) Adjusted for changes in the Consumer Price Index.
- (b) Only includes owners with a mortgage. From 2003-04 excludes amounts of loans for business and investment purposes secured against the dwelling.
- (c) Estimates presented for 2007-08 and 2009-10 are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007-08 cycle. Estimates for 2003-04 and 2005-06 have been recompiled to reflect the new treatments of income, however not all new components introduced in 2007-08 are available for earlier cycles.

## ALL HOUSEHOLDS(a), Housing costs as a proportion of gross income by selected household characteristics

1994-95 1995-96 1996-97 1997-98 1999-00 2000-01 2002-03 2003-04 2005-06 2007-08 2009-10

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

		1994-95	1995-96	1996-97	1997-98	1999-00	2000-01	2002-03	2003-04	2005-06	2007-08	2009-10
<b>Tenure and landlord type(c)</b>												
Owner without a mortgage	%	3	3	3	3	3	3	3	3	3	2	3
Owner with a mortgage	%	18	19	19	18	17	17	17	18	19	18	18
<b>Renter</b>												
State/territory housing authority	%	17	17	18	17	18	18	18	19	18	19	19
Private landlord	%	20	20	20	20	19	19	20	19	19	18	20
Total renters(d)	%	19	19	19	19	19	19	19	18	19	18	20
<b>All households(e)</b>	%	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>13</b>	<b>14</b>
<b>Family composition of household</b>												
<b>One family households</b>												
Couple family with dependent children	%	13	13	13	13	13	12	14	14	15	14	14
One parent family with dependent children	%	21	20	20	19	20	20	19	20	20	22	21
Couple only	%	11	11	11	11	11	11	11	12	12	11	13
Other one family households	%	7	7	6	7	7	8	8	9	10	8	10
Multiple family households	%	5	7	10	9	8	9	9	9	9	11	12
<b>Non-family households</b>												
Lone person	%	17	18	16	17	16	16	17	17	17	17	18
Group households	%	15	16	16	16	15	15	16	16	15	15	18
<b>All households</b>	%	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>13</b>	<b>14</b>
<b>Dwelling structure</b>												
Separate house	%	11	11	11	12	11	11	12	13	13	12	13
Semi detached/row or terrace house/townhouse	%	15	17	15	15	16	15	16	17	17	15	16
Flat/unit/apartment	%	18	17	18	18	18	18	19	19	18	17	20
<b>All households(f)</b>	%	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>13</b>	<b>14</b>
<b>Equivalised disposable household income(g)</b>												
Lowest Quintile	%	22	23	22	23	23	24	24	23	23	24	25
Second Quintile	%	17	16	16	16	16	15	17	16	18	17	18
Third Quintile	%	13	13	13	14	14	13	14	15	16	15	16
Fourth Quintile	%	12	11	12	12	12	13	12	14	14	14	15
Highest Quintile	%	9	10	10	9	9	9	10	11	10	9	10
<b>All households</b>	%	<b>17</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>13</b>	<b>14</b>
Second and third deciles	%	12	17	18	18	17	17	18	18	18	19	20
<b>Main source of household income</b>												
Wage and salary	%	12	12	12	12	12	12	13	14	14	13	14
Own unincorporated business income	%	10	11	11	10	9	9	10	13	13	14	15
Government pensions and allowances	%	17	16	17	17	17	17	17	16	17	16	18
Other income	%	8	8	6	7	7	8	7	7	8	7	8
<b>All households</b>	%	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>13</b>	<b>14</b>

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

(b) Estimates presented for 2007-08 and 2009-10 are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007-08 cycle. Estimates for 2003-04 and 2005-06 have been recompiled to reflect the new treatments of income, however not all new components introduced in 2007-08 are available for earlier cycles.

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 of the explanatory notes.

(d) Includes other landlord type, which account for about 4% of all renters in 2009-10.

(e) Includes other tenure type, which account for about 3% of all households in 2009-10.

(f) Includes other dwelling types, which account for about 0.2% of all private dwellings in 2009-10.

(g) See paragraphs 40 to 48 of the explanatory notes.

**2**

ALL HOUSEHOLDS(a), Housing costs as a proportion of gross income by selected household characteristics *continued*

1994-95 1995-96 1996-97 1997-98 1999-00 2000-01 2002-03 2003-04 2005-06 2007-08 2009-10

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (b) *cont.*

Number of employed persons		1994-95	1995-96	1996-97	1997-98	1999-00	2000-01	2002-03	2003-04	2005-06	2007-08	2009-10
None	%	14	14	13	13	13	14	13	13	13	12	14
One	%	15	15	15	15	15	15	15	16	16	16	16
Two	%	13	13	13	13	12	12	13	14	14	14	15
Three or more	%	7	7	7	8	8	8	8	9	9	9	10
<b>All households</b>	%	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>14</b>	<b>13</b>	<b>14</b>

Number of households in sample	no.	1994-95	1995-96	1996-97	1997-98	1999-00	2000-01	2002-03	2003-04	2005-06	2007-08	2009-10
		6 739	6 889	7 166	6 946	6 569	6 700	10 088	11 287	9 911	9 290	17 993

- (a) Excludes households with nil or negative total income.
- (b) Estimates presented for 2007-08 and 2009-10 are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007-08 cycle. Estimates for 2003-04 and 2005-06 have been recompiled to reflect the new treatments of income, however not all new components introduced in 2007-08 are available for earlier cycles.

1994-95 1995-96 1996-97 1997-98 1999-00 2000-01 2002-03 2003-04 2005-06 2007-08 2009-10

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

		1994-95	1995-96	1996-97	1997-98	1999-00	2000-01	2002-03	2003-04	2005-06	2007-08	2009-10
<b>Tenure and landlord type</b>												
Owner without a mortgage	%	41.8	42.8	41.3	39.5	38.6	38.2	36.4	34.9	34.3	33.2	32.6
Owner with a mortgage	%	29.6	28.1	28.3	30.9	32.1	32.1	33.1	35.1	35.0	35.1	36.2
Renter												
State/territory housing authority	%	5.5	6.0	5.6	5.8	5.8	5.0	4.9	4.9	4.7	4.5	3.9
Private landlord	%	18.4	19.0	20.4	20.0	19.9	21.0	22.0	21.2	22.0	23.9	23.7
Total renters(a)	%	25.7	26.9	27.9	27.2	27.2	27.4	28.2	27.6	28.5	29.7	28.7
<b>All households(b)</b>	%	<b>100.0</b>										
<b>Family composition of household</b>												
One family households												
Couple family with dependent children	%	30.5	30.2	29.5	29.7	28.6	27.5	26.8	27.1	26.2	26.4	26.3
One parent family with dependent children	%	6.0	6.3	6.0	6.8	6.9	7.4	6.9	6.8	6.8	6.2	6.4
Couple only	%	23.7	23.5	23.6	23.7	23.9	24.3	25.4	26.1	25.8	26.5	26.2
Other one family households	%	11.5	11.6	10.9	10.9	10.9	10.9	11.2	10.4	11.5	11.6	11.7
Multiple family households	%	1.3	1.2	1.6	1.3	1.3	1.3	1.2	1.0	1.0	1.4	1.7
Non-family households												
Lone person	%	22.8	22.9	23.4	23.6	24.4	24.6	25.2	25.4	25.7	24.8	24.5
Group households	%	4.3	4.3	5.0	4.0	4.1	4.0	3.2	3.2	3.0	3.2	3.3
<b>All households</b>	%	<b>100.0</b>										
<b>Dwelling structure</b>												
Separate house	%	79.9	79.7	80.0	79.4	79.4	78.1	77.7	80.0	79.0	78.1	78.6
Semi detached/row or terrace house/townhouse	%	7.8	7.9	7.8	8.6	9.8	9.9	10.2	8.3	9.4	8.6	10.4
Flat/unit/apartment	%	11.4	11.7	11.5	11.5	10.0	11.3	11.4	11.2	10.6	12.9	10.7
All households(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<b>Housing costs as a proportion of gross income(d)(e)</b>												
25% or less	%	80.3	80.3	80.5	79.5	80.8	80.3	79.2	78.7	76.5	78.2	75.7
More than 25% to 30%	%	5.8	5.6	5.8	5.8	5.6	5.8	6.4	6.6	7.0	6.4	7.3
More than 30% to 50%	%	9.2	9.7	9.7	10.4	9.4	9.8	9.8	10.4	11.4	10.2	11.5
More than 50%	%	4.6	4.3	4.0	4.4	4.2	4.2	4.6	4.4	5.1	5.2	5.5
<b>All households</b>	%	<b>100.0</b>										
<b>Equivalised disposable income(f)(e)</b>												
Lowest quintile	%	24.6	24.2	24.0	24.2	24.5	24.3	24.3	24.6	25.0	24.5	24.4
Second quintile	%	19.0	18.8	19.3	18.8	18.4	18.6	18.3	18.6	18.3	17.9	18.2
Third quintile	%	17.4	17.6	17.3	17.7	17.9	17.8	17.9	17.8	18.0	17.7	18.1
Fourth quintile	%	18.2	18.4	17.9	18.2	18.2	18.5	18.4	18.6	18.4	19.1	18.6
Highest quintile	%	20.9	20.9	21.5	21.0	21.0	20.8	21.0	20.4	20.4	20.7	20.6
<b>All households</b>	%	<b>100.0</b>										
Second and third deciles	%	22.1	22.8	21.5	21.4	21.6	22.2	21.4	20.5	20.4	19.7	21.3
<b>Main source of income</b>												
Wage and salary	%	57.6	56.8	56.3	56.8	56.7	56.9	58.0	57.5	59.3	61.5	60.8
Own unincorporated business income	%	6.1	7.3	6.6	6.0	6.4	6.4	6.2	6.0	6.1	5.7	4.8
Government pensions and allowances	%	28.5	28.0	28.6	28.5	28.7	28.3	26.6	27.7	26.1	23.2	25.2
Other income	%	6.7	7.0	7.6	7.7	7.3	7.3	8.1	8.2	8.0	9.2	8.7
<b>All households(g)</b>	%	<b>100.0</b>										

(a) Includes other landlord type, which account for about 4% of all renters in 2009-10.

(b) Includes other tenure type, which account for about 3% of all households in 2009-10.

(c) Includes other dwelling types, which account for about 0.2% of all private dwellings in 2009-10.

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

(e) Estimates presented for 2007-08 and 2009-10 are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007-08 cycle. Estimates for 2003-04 and 2005-06 have been recompiled to reflect the new treatments of income, however not all new components introduced in 2007-08 are available for earlier cycles.

(f) See paragraphs 40 to 48 of the explanatory notes.

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

1994-95 1995-96 1996-97 1997-98 1999-00 2000-01 2002-03 2003-04 2005-06 2007-08 2009-10

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC *cont.*

Number of employed persons

None	%	31.1	30.0	31.1	31.2	30.8	30.5	29.5	30.4	28.6	26.4	27.2
One	%	29.3	29.3	29.6	29.8	29.4	29.7	31.2	30.0	30.5	30.6	30.6
Two	%	29.5	30.5	28.9	28.9	29.4	29.7	29.7	29.5	30.8	31.8	30.8
Three or more	%	10.1	10.1	10.4	10.1	10.4	10.1	9.7	10.1	10.1	11.3	11.4
<b>All households</b>	%	<b>100.0</b>										

Estimated number of persons	'000	17 608.2	17 861.2	18 089.4	18 276.4	18 652.2	18 858.8	19 303.1	19 606.6	19 930.7	20 643.1	21 589.4
Estimated number of households	'000	6 546.6	6 657.2	6 770.6	6 902.3	7 121.2	7 314.9	7 638.2	7 735.8	7 926.2	8 077.3	8 398.5
Average number of persons in household	no.	2.69	2.68	2.67	2.65	2.62	2.58	2.53	2.53	2.51	2.56	2.57
Average number of bedrooms in dwelling	no.	2.88	2.95	2.94	2.96	3.00	3.00	3.00	3.02	3.06	3.07	3.11
Number of households in sample	no.	6 819	6 963	7 245	7 025	6 637	6 786	10 211	11 361	9 961	9 345	18 071

## RENTER

		Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type(a)	All households
MEAN HOUSING COSTS PER WEEK									
<b>Family composition of household</b>									
One family households									
Couple family									
with dependent children	\$	49	444	183	341	221	328	*31	354
One parent									
family with dependent children	\$	38	327	130	261	197	230	*43	231
Couple only	\$	35	406	136	313	161	293	*13	201
Other one family households	\$	37	384	184	335	160	300	*14	210
Multiple family households									
	\$	39	496	161	344	—	334	—	325
Non-family households									
Lone person									
	\$	29	322	83	245	108	205	*19	149
Group households									
	\$	31	426	131	398	234	389	**31	356
<b>Dwelling structure</b>									
Separate house									
	\$	36	408	136	299	157	272	20	235
Semi-detached/row									
or terrace house/townhouse	\$	31	411	104	320	170	275	**15	245
Flat/unit/apartment									
	\$	23	396	92	311	139	280	**32	261
Other									
	\$	66	**187	—	*261	203	249	**5	175
<b>All households</b>	\$	<b>35</b>	<b>408</b>	<b>119</b>	<b>305</b>	<b>158</b>	<b>275</b>	<b>21</b>	<b>239</b>

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

<b>Family composition of household</b>									
One family households									
Couple									
family with dependent children	%	2	17	15	18	*9	17	*1	14
One parent									
family with dependent children	%	3	22	19	28	22	26	*4	21
Couple only	%	3	19	19	18	*9	18	*1	13
Other one family households	%	2	15	19	18	*9	18	*1	10
Multiple family households									
	%	2	18	9	14	—	14	—	12
Non-family households									
Lone person									
	%	5	26	22	26	*14	25	**2	18
Group households									
	%	3	17	18	19	**19	19	**3	18
<b>Dwelling structure</b>									
Separate house									
	%	3	18	18	19	*8	18	1	13
Semi-detached/row									
or terrace house/townhouse	%	3	17	22	21	*16	21	**1	16
Flat/unit/apartment									
	%	3	22	20	22	*17	22	**3	20
Other									
	%	**4	*21	—	20	**45	23	**1	**12
<b>All households</b>	%	<b>3</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>*11</b>	<b>20</b>	<b>1</b>	<b>14</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) Most estimates in this column have high standard errors and should be used with caution.

(b) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 of the explanatory notes.

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

## RENTER

		Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type(a)	All households
HOUSEHOLDS									
<b>Family composition of household</b>									
One family households									
Couple									
family with dependent children	%	11.9	44.8	9.1	21.8	18.4	20.0	17.6	26.3
One parent family									
with dependent children	%	2.3	5.0	20.7	11.6	12.2	12.9	*5.5	6.4
Couple only	%	38.0	22.5	10.3	19.2	19.0	18.0	21.3	26.2
Other one family households	%	15.2	10.8	11.0	8.3	*12.1	8.8	10.5	11.7
Multiple family households	%	1.4	2.2	**0.6	1.6	—	1.4	**0.8	1.7
Non-family households									
Lone person									
	%	30.3	13.4	46.7	27.4	36.5	30.4	41.1	24.5
Group households									
	%	0.9	1.4	*1.8	10.0	**1.7	8.6	*3.1	3.3
<b>Dwelling structure</b>									
Separate house	%	87.7	87.4	56.8	57.4	52.3	57.1	79.6	78.6
Semi-detached/row or terrace house/townhouse									
	%	7.8	7.7	21.0	15.9	26.6	17.0	10.0	10.4
Flat/unit/apartment	%	4.2	4.9	22.2	26.3	18.4	25.4	10.1	10.7
Other	%	*0.3	—	—	*0.5	**2.7	*0.5	*0.4	*0.2
<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>

Estimated number of households	'000	2 734.2	3 040.7	326.8	1 994.1	90.1	2 411.1	212.6	8 398.5
Number of households in sample	no.	6 558	5 762	1 232	3 763	268	5 263	488	18 071

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

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

— nil or rounded to zero (including null cells)

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

	RENTER						All households(b)
	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Total renters(c)		
ALL HOUSEHOLDS							
<b>Housing costs per week</b>							
\$0 to less than \$25	%	28.9	1.8	—	—	**0.1	12.0
\$25 to less than \$50	%	59.2	9.2	*1.6	*0.1	0.5	23.2
\$50 to less than \$75	%	8.6	2.9	29.8	1.2	5.8	5.6
\$75 to less than \$100	%	1.9	1.6	16.9	1.2	3.6	2.2
\$100 to less than \$150	%	1.0	3.9	26.4	5.9	9.1	4.4
\$150 to less than \$200	%	*0.2	5.3	14.0	11.9	12.5	5.6
\$200 to less than \$250	%	*0.1	6.9	7.4	14.7	13.8	6.5
\$250 to less than \$300	%	**0.1	7.7	*2.2	18.4	15.7	7.3
\$300 to less than \$350	%	—	8.1	*1.0	16.5	13.9	6.9
\$350 to less than \$400	%	—	8.9	**0.2	11.9	10.0	6.1
\$400 or more	%	**0.1	43.8	**0.5	18.2	15.2	20.3
<b>Housing costs as a proportion of gross income</b>							
25% or less	%	97.9	66.4	78.0	56.8	60.2	75.7
More than 25% to 30%	%	*0.3	10.6	9.0	12.3	11.8	7.3
More than 30% to 50%	%	0.6	16.1	10.2	20.7	18.9	11.5
More than 50%	%	1.2	6.9	2.7	10.2	9.1	5.5
<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>
Estimated number of households	'000	2 734.2	3 040.7	326.8	1 994.1	2 411.1	8 398.5
Mean housing costs per week	\$	35	408	119	305	275	239
Housing costs as a proportion of gross income(d)(e)	%	3	18	19	20	20	14
Median housing costs per week	\$	32	365	104	287	260	171
Median ratio of housing costs to gross income(d)(e)	%	3	20	21	23	22	13
Number of households in sample	no.	6 558	5 762	1 232	3 763	5 263	18 071

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

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

— nil or rounded to zero (including null cells)

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

(b) Includes other tenure type, which account for about 3% of all households.

(c) Includes other landlord type, which account for about 4% of all renters.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 of the explanatory notes.

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

	RENTER						All households(b)
	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Total renters(c)		
.....							
LOWER INCOME HOUSEHOLDS (a)							
<b>Housing costs per week</b>							
\$0 to less than \$25	%	40.8	3.0	—	—	**0.1	20.2
\$25 to less than \$50	%	52.6	9.8	*0.5	**0.1	*0.2	25.2
\$50 to less than \$75	%	4.9	2.4	20.5	*1.4	5.5	4.5
\$75 to less than \$100	%	*0.8	3.1	17.7	*1.6	4.8	2.6
\$100 to less than \$150	%	*0.7	8.8	35.7	8.6	13.7	6.7
\$150 to less than \$200	%	**0.1	8.8	14.8	17.4	17.2	7.6
\$200 to less than \$250	%	**0.1	9.5	*8.1	18.0	16.3	7.5
\$250 to less than \$300	%	—	8.9	*1.9	20.9	16.8	7.4
\$300 to less than \$350	%	—	10.6	**0.8	16.9	13.4	6.7
\$350 to less than \$400	%	—	9.3	**0.1	6.8	5.4	3.8
\$400 or more	%	—	25.9	—	8.3	6.6	7.8
<b>Housing costs as a proportion of gross income</b>							
25% or less	%	99.7	49.6	87.6	33.4	44.3	70.6
More than 25% to 30%	%	**0.2	13.3	*5.0	17.3	14.8	7.9
More than 30% to 50%	%	**0.1	25.0	6.5	37.3	31.0	15.7
More than 50%	%	—	12.2	**1.0	12.1	9.8	5.9
<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>
Estimated number of households	'000	1 076.6	546.2	145.9	651.5	830.2	2 524.9
Mean housing costs per week	\$	30	306	123	257	229	155
Housing costs as a proportion of gross income(d)	%	4	28	18	29	28	19
Median housing costs per week	\$	27	261	104	250	202	63
Median ratio of housing costs to gross income(d)	%	5	25	21	32	27	11
Number of households in sample	no.	3 143	1 203	596	1 481	2 172	6 699
.....							
* estimate has a relative standard error of 25% to 50% and should be used with caution	(a) Lower income households are those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles.						
** estimate has a relative standard error greater than 50% and is considered too unreliable for general use	(b) Includes other tenure type, which account for about 3% of all households.						
— nil or rounded to zero (including null cells)	(c) Includes other landlord type, which account for about 4% of all renters.						
	(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 of the explanatory notes.						

# 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	\$ 49	38	35	37	39	29	31	35	
Owner with a mortgage	\$ 444	327	406	384	496	322	426	408	
Renter									
State/territory housing authority	\$ 183	130	136	184	161	82	131	119	
Private landlord	\$ 341	261	313	335	344	245	398	305	
Total renters(a)	\$ 328	230	293	300	334	205	389	275	
<b>Total(b)</b>	<b>\$ 354</b>	<b>231</b>	<b>201</b>	<b>210</b>	<b>325</b>	<b>149</b>	<b>356</b>	<b>239</b>	

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)									
Owner without a mortgage	% 2	3	3	2	2	5	3	3	
Owner with a mortgage	% 17	22	19	15	18	26	17	18	
Renter									
State/territory housing authority	% 15	19	19	19	9	22	18	19	
Private landlord	% 18	28	18	18	14	26	19	20	
Total renters(a)	% 17	26	18	18	14	25	19	20	
<b>Total(b)</b>	<b>% 14</b>	<b>21</b>	<b>13</b>	<b>10</b>	<b>12</b>	<b>18</b>	<b>18</b>	<b>14</b>	

MEDIAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$ 42	37	32	35	40	27	32	32	
Owner with a mortgage	\$ 398	281	381	314	365	304	424	365	
Renter									
State/territory housing authority	\$ 179	115	124	168	np	72	*126	104	
Private landlord	\$ 310	255	310	322	330	226	360	287	
Total renters(a)	\$ 299	223	298	294	307	186	352	260	
<b>Total(b)</b>	<b>\$ 312</b>	<b>211</b>	<b>54</b>	<b>73</b>	<b>237</b>	<b>69</b>	<b>340</b>	<b>171</b>	

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)									
Owner without a mortgage	% 2	3	3	2	1	6	3	3	
Owner with a mortgage	% 19	24	20	14	15	27	17	20	
Renter									
State/territory housing authority	% 16	20	23	19	np	22	20	21	
Private landlord	% 20	28	19	19	16	29	19	23	
Total renters(a)	% 19	26	20	19	16	26	20	22	
<b>Total(b)</b>	<b>% 16</b>	<b>23</b>	<b>7</b>	<b>6</b>	<b>10</b>	<b>15</b>	<b>17</b>	<b>13</b>	

ESTIMATED NUMBER OF HOUSEHOLDS									
Owner without a mortgage	'000 325.9	62.6	1 038.3	415.7	39.2	829.1	23.4	2 734.2	
Owner with a mortgage	'000 1 361.8	151.1	683.0	328.3	67.4	406.5	426.6	3 040.7	
Renter									
State/territory housing authority	'000 29.6	67.5	33.8	35.8	**1.9	152.5	*5.8	326.8	
Private landlord	'000 435.4	231.4	382.3	165.9	32.0	546.9	200.1	1 994.1	
Total renters(a)	'000 481.7	309.9	433.2	212.6	33.9	732.3	207.5	2 411.1	
<b>Total(b)</b>	<b>'000 2 206.8</b>	<b>535.2</b>	<b>2 199.9</b>	<b>978.9</b>	<b>142.2</b>	<b>2 055.2</b>	<b>280.2</b>	<b>8 398.5</b>	

Number of households in sample	no. 4 005	1 452	5 350	1 516	170	5 146	432	18 071
--------------------------------	-----------	-------	-------	-------	-----	-------	-----	--------

\* 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 other landlord type, which account for about 4% of all renters.

(b) Includes other tenure type, which account for about 3% of all households.

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 of the explanatory notes.

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

	ONE FAMILY HOUSEHOLDS					NON-FAMILY HOUSEHOLDS			
	Couple family with dependent children	One parent family with dependent children	Couple only	Other one family households	Multiple family households	Lone person	Group households	All households	
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC									
<b>Tenure and landlord type</b>									
Owner without a mortgage	%	14.8	11.7	47.2	42.5	27.5	40.3	8.4	32.6
Owner with a mortgage	%	61.7	28.2	31.0	33.5	47.4	19.8	15.2	36.2
Renter									
State/territory housing authority	%	1.3	12.6	1.5	3.7	**1.4	7.4	*2.1	3.9
Private landlord	%	19.7	43.2	17.4	16.9	22.5	26.6	71.4	23.7
Total renters(a)	%	21.8	57.9	19.7	21.7	23.9	35.6	74.0	28.7
<b>All households(b)</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	%	88.7	83.8	81.7	85.6	91.5	62.0	55.6	78.6
Semi-detached/row or terrace house/townhouse									
	%	7.3	8.7	9.0	8.3	*5.4	16.2	18.0	10.4
Flat/unit/apartment	%	3.8	7.3	9.2	6.1	**1.8	21.2	26.3	10.7
<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>Housing costs as a proportion of gross income(d)</b>									
25% or less	%	73.8	55.9	83.3	87.2	86.6	68.8	71.7	75.7
More than 25% to 30%	%	9.6	12.9	5.2	3.8	*5.5	7.1	11.4	7.3
More than 30% to 50%	%	12.0	22.3	8.1	6.9	*3.9	14.3	11.8	11.5
More than 50%	%	4.6	8.9	3.4	2.1	**3.9	9.8	*5.2	5.5
<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>Equivalised disposable household income(e)</b>									
Lowest quintile	%	12.9	37.1	24.2	11.1	12.3	42.9	10.5	24.4
Second quintile	%	20.6	30.7	16.8	18.9	28.6	13.3	15.3	18.2
Third quintile	%	23.8	20.1	13.1	22.5	16.8	14.7	18.5	18.1
Fourth quintile	%	23.0	8.2	18.4	23.2	28.3	13.4	22.8	18.6
Highest quintile	%	19.6	4.0	27.5	24.3	*13.9	15.7	32.9	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>
Second and third deciles	%	15.8	38.2	23.2	14.8	13.9	25.0	15.5	21.3
<b>Main source of income</b>									
Wages and salaries	%	82.9	43.3	52.8	74.9	78.7	40.7	72.2	60.8
Own unincorporated business income	%	7.0	*2.0	5.0	3.6	**1.2	3.9	*4.7	4.8
Government pensions and allowances	%	7.0	50.0	27.7	16.1	14.8	42.2	14.1	25.2
Other income	%	2.4	4.4	14.1	5.4	*5.3	12.4	9.0	8.7
<b>All households(f)</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	%	3.6	36.7	34.6	13.9	*4.6	51.6	15.1	27.2
One	%	26.5	44.9	19.6	24.3	18.3	48.4	18.0	30.6
Two	%	49.1	13.0	45.8	28.0	23.3	—	43.2	30.8
Three or more	%	20.7	5.4	—	33.7	53.8	—	23.7	11.4
<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>
Estimated number of households	'000	2 206.8	535.2	2 199.9	978.9	142.2	2 055.2	280.2	8 398.5
Average number of persons in household	no.	4.13	3.11	2.00	2.94	5.37	1.00	2.51	2.57
Average number of bedrooms in dwelling	no.	3.55	3.15	3.06	3.40	3.86	2.54	2.87	3.11
Number of households in sample	no.	4 005	1 452	5 350	1 516	170	5 146	432	18 071

\* 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, which account for about 4% of all renters.

(b) Includes other tenure type, which account for about 3% of all households.

(c) Includes other dwelling types, which account for about 0.2% of all private dwellings.

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

(e) See paragraphs 40 to 48 of the explanatory notes.

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

		15-24	25-34	35-44	45-54	55-64	65-74	75 and over	All households
MEAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	53	49	43	44	38	32	29	35
Owner with a mortgage	\$	426	474	454	385	323	173	**333	408
Renter									
State/territory housing authority	\$	120	143	136	128	114	97	92	119
Private landlord	\$	313	324	312	295	281	214	183	305
Total renters(a)	\$	300	312	289	257	233	169	128	275
<b>Total(b)</b>	<b>\$</b>	<b>301</b>	<b>363</b>	<b>352</b>	<b>268</b>	<b>158</b>	<b>62</b>	<b>49</b>	<b>239</b>
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)									
Owner without a mortgage	%	**5	3	2	2	2	3	4	3
Owner with a mortgage	%	23	22	20	15	15	14	**51	18
Renter									
State/territory housing authority	%	16	19	18	18	21	21	23	19
Private landlord	%	22	19	20	19	23	33	34	20
Total renters(a)	%	22	18	19	18	23	30	28	20
<b>Total(b)</b>	<b>%</b>	<b>21</b>	<b>19</b>	<b>17</b>	<b>12</b>	<b>9</b>	<b>7</b>	<b>7</b>	<b>14</b>
MEDIAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	np	37	40	38	36	29	26	32
Owner with a mortgage	\$	401	459	407	334	227	116	35	365
Renter									
State/territory housing authority	\$	109	129	125	114	78	81	76	104
Private landlord	\$	290	302	293	276	260	189	170	287
Total renters(a)	\$	280	300	272	243	201	140	109	260
<b>Total(b)</b>	<b>\$</b>	<b>285</b>	<b>338</b>	<b>314</b>	<b>205</b>	<b>48</b>	<b>32</b>	<b>28</b>	<b>171</b>
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)									
Owner without a mortgage	%	np	2	2	2	3	4	4	3
Owner with a mortgage	%	26	23	21	17	15	13	7	20
Renter									
State/territory housing authority	%	18	19	21	21	22	21	22	21
Private landlord	%	24	21	22	22	27	36	36	23
Total renters(a)	%	23	20	22	22	25	26	24	22
<b>Total(b)</b>	<b>%</b>	<b>23</b>	<b>21</b>	<b>20</b>	<b>13</b>	<b>6</b>	<b>5</b>	<b>5</b>	<b>13</b>
ESTIMATED NUMBER OF HOUSEHOLDS									
Owner without a mortgage	'000	**2.1	46.8	160.2	408.2	736.0	714.5	666.4	2 734.2
Owner with a mortgage	'000	54.0	578.3	940.3	893.8	459.3	88.7	26.2	3 040.7
Renter									
State/territory housing authority	'000	13.5	31.7	63.7	71.0	61.8	44.1	41.0	326.8
Private landlord	'000	237.1	686.8	513.4	282.4	162.9	75.6	36.0	1 994.1
Total renters(a)	'000	255.7	741.2	595.6	370.8	234.5	125.7	87.6	2 411.1
<b>Total(b)</b>	<b>'000</b>	<b>332.6</b>	<b>1 399.1</b>	<b>1 728.0</b>	<b>1 707.8</b>	<b>1 463.6</b>	<b>956.0</b>	<b>811.5</b>	<b>8 398.5</b>
Number of households in sample	no.	675	2 549	3 250	3 376	3 156	2 727	2 338	18 071

\*\* 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 other landlord type, which account for about 4% of all renters.

(b) Includes other tenure type, which account for about 3% of all households.

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 of the explanatory notes.

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

		15-24	25-34	35-44	45-54	55-64	65-74	75 and over	All households
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC									
<b>Tenure and landlord type</b>									
Owner without a mortgage	%	**0.6	3.3	9.3	23.9	50.3	74.7	82.1	32.6
Owner with a mortgage	%	16.2	41.3	54.4	52.3	31.4	9.3	3.2	36.2
Renter									
State/territory housing authority	%	4.1	2.3	3.7	4.2	4.2	4.6	5.1	3.9
Private landlord	%	71.3	49.1	29.7	16.5	11.1	7.9	4.4	23.7
Total renters(a)	%	76.9	53.0	34.5	21.7	16.0	13.1	10.8	28.7
<b>All households(b)</b>	%	<b>100.0</b>							
<b>Family composition of household</b>									
One family households									
Couple family with dependent children	%	9.3	29.1	54.1	38.7	10.7	*1.2	**0.6	26.3
One parent family with dependent children	%	7.8	8.4	11.9	8.5	1.9	*0.8	*0.5	6.4
Couple only	%	23.4	28.0	11.1	14.9	37.1	48.1	34.8	26.2
Other one family households	%	14.0	6.0	4.4	16.4	18.7	13.6	10.8	11.7
Multiple family households									
Non-family households	%	*1.6	*1.1	1.8	2.5	1.9	*1.3	**0.8	1.7
Lone person	%	22.2	18.4	14.8	17.9	28.7	34.0	51.4	24.5
Group households	%	21.7	9.0	1.8	1.0	*1.1	*1.0	*1.0	3.3
<b>All households</b>	%	<b>100.0</b>							
<b>Dwelling structure</b>									
Separate house	%	56.8	65.3	80.1	85.3	84.0	83.9	77.1	78.6
Semi-detached/row or terrace house/townhouse	%	14.5	14.5	10.0	7.9	8.7	8.8	13.0	10.4
Flat/unit/apartment	%	28.0	20.1	9.7	6.5	6.8	7.1	9.7	10.7
<b>All households(c)</b>	%	<b>100.0</b>							
<b>Housing costs as a proportion of gross income(d)</b>									
25% or less	%	58.9	62.9	66.4	77.4	81.9	89.2	93.3	75.7
More than 25% to 30%	%	11.2	12.7	10.8	6.8	4.6	1.8	1.9	7.3
More than 30% to 50%	%	20.3	18.0	16.2	10.4	7.4	5.2	3.5	11.5
More than 50%	%	9.7	6.5	6.6	5.4	6.1	3.8	1.2	5.5
<b>All households</b>	%	<b>100.0</b>							
<b>Equivalised disposable household income(e)</b>									
Lowest quintile	%	17.6	12.4	16.9	16.1	25.3	43.8	57.5	24.4
Second quintile	%	20.0	15.3	17.6	15.5	15.8	25.7	25.1	18.2
Third quintile	%	22.2	17.0	22.4	20.5	18.5	13.8	8.6	18.1
Fourth quintile	%	26.2	24.0	21.2	23.5	16.7	8.8	5.4	18.6
Highest quintile	%	14.0	31.4	21.9	24.5	23.6	7.9	3.4	20.6
<b>All households</b>	%	<b>100.0</b>							
Second and third deciles	%	18.2	13.2	16.4	13.7	17.3	39.1	48.8	21.3
<b>Main source of income</b>									
Wages and salaries	%	70.4	81.8	76.5	78.6	57.8	18.5	5.2	60.8
Own unincorporated business income	%	*3.5	4.3	6.9	5.5	6.5	2.1	*0.6	4.8
Government pensions and allowances	%	15.5	11.0	13.6	10.8	22.7	57.8	75.0	25.2
Other income	%	10.6	2.5	2.5	4.3	12.4	21.5	19.0	8.7
<b>All households(f)</b>	%	<b>100.0</b>							
<b>Number of employed persons</b>									
None	%	17.2	9.2	9.0	9.9	27.2	68.6	88.5	27.2
One	%	35.2	36.6	39.0	29.4	34.4	20.0	8.4	30.6
Two	%	33.4	47.4	42.6	34.8	25.5	9.6	2.4	30.8
Three or more	%	14.2	6.8	9.3	25.9	12.9	*1.9	*0.7	11.4
<b>All households</b>	%	<b>100.0</b>							
Estimated number of households	'000	332.6	1 399.1	1 728.0	1 707.8	1 463.6	956.0	811.5	8 398.5
Average number of persons in household	no.	2.36	2.61	3.34	2.99	2.19	1.85	1.60	2.57
Average number of bedrooms in dwelling	no.	2.71	2.84	3.25	3.35	3.22	3.11	2.78	3.11
Number of households in sample	no.	675	2 549	3 250	3 376	3 156	2 727	2 338	18 071

\* 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, which account for about 4% of all renters.

(b) Includes other tenure type, which account for about 3% of all households.

(c) Includes other dwelling types, which account for about 0.2% of all private dwellings.

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

(e) See paragraphs 40 to 48 of the explanatory notes.

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

## EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE (a)

		Lowest	Second	Third	Fourth	Highest	All Households	Second and third deciles
<b>MEAN HOUSING COSTS PER WEEK</b>								
Owner without a mortgage	\$	29	32	37	43	47	35	29
Owner with a mortgage	\$	267	328	352	421	522	408	298
Renter								
State/territory housing authority	\$	102	150	226	199	171	119	119
Private landlord	\$	242	272	287	330	412	305	242
Total renters(b)	\$	188	257	284	321	399	275	212
<b>Total(c)</b>	\$	<b>121</b>	<b>182</b>	<b>237</b>	<b>301</b>	<b>373</b>	<b>239</b>	<b>139</b>

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

Owner without a mortgage	%	7	4	3	2	1	3	5
Owner with a mortgage	%	46	27	21	19	14	18	32
Renter								
State/territory housing authority	%	23	16	17	13	7	19	19
Private landlord	%	46	27	22	18	13	20	32
Total renters(b)	%	38	26	22	17	12	20	29
<b>Total(c)</b>	%	<b>25</b>	<b>18</b>	<b>16</b>	<b>15</b>	<b>10</b>	<b>14</b>	<b>20</b>

## MEDIAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	27	29	35	39	41	32	27
Owner with a mortgage	\$	227	304	336	380	489	365	249
Renter								
State/territory housing authority	\$	86	142	213	*194	*164	104	110
Private landlord	\$	220	270	270	315	371	287	240
Total renters(b)	\$	160	251	269	310	368	260	200
<b>Total(c)</b>	\$	<b>51</b>	<b>133</b>	<b>220</b>	<b>280</b>	<b>338</b>	<b>171</b>	<b>63</b>

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

Owner without a mortgage	%	6	4	3	2	1	3	5
Owner with a mortgage	%	39	25	21	19	16	20	26
Renter								
State/territory housing authority	%	22	17	18	14	*8	21	20
Private landlord	%	43	27	23	18	13	23	32
Total renters(b)	%	32	25	22	18	13	22	28
<b>Total(c)</b>	%	<b>15</b>	<b>14</b>	<b>16</b>	<b>14</b>	<b>11</b>	<b>13</b>	<b>11</b>

## ESTIMATED NUMBER OF HOUSEHOLDS

Owner without a mortgage	'000	946.4	594.2	428.1	362.1	403.3	2 734.2	805.8
Owner with a mortgage	'000	320.0	410.7	643.9	758.4	907.7	3 040.7	317.9
Renter								
State/territory housing authority	'000	251.4	43.8	19.2	*7.7	*4.8	326.8	129.3
Private landlord	'000	428.4	425.4	381.3	397.5	361.5	1 994.1	454.5
Total renters(b)	'000	715.7	486.7	409.8	418.5	380.3	2 411.1	609.7
<b>Total(c)</b>	'000	<b>2 053.2</b>	<b>1 530.6</b>	<b>1 519.8</b>	<b>1 563.7</b>	<b>1 731.2</b>	<b>8 398.5</b>	<b>1 785.5</b>

Number of households in sample	no.	5 908	3 552	2 797	2 821	2 993	18 071	5 188
--------------------------------	-----	-------	-------	-------	-------	-------	--------	-------

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

(a) See paragraphs 40 to 48 of the explanatory notes.

(b) Includes other landlord type, which account for about 4% of all renters.

(c) Includes other tenure type, which account for about 3% of all households.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 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	%	46.1	38.8	28.2	23.2	23.3	32.6	45.1
Owner with a mortgage	%	15.6	26.8	42.4	48.5	52.4	36.2	17.8
Renter								
State/territory housing authority	%	12.2	2.9	1.3	*0.5	**0.3	3.9	7.2
Private landlord	%	20.9	27.8	25.1	25.4	20.9	23.7	25.5
Total renters(b)	%	34.9	31.8	27.0	26.8	22.0	28.7	34.1
<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>Family composition of household</b>								
One family households								
Couple family with dependent children	%	13.9	29.8	34.6	32.5	25.0	26.3	19.6
One parent family with dependent children	%	9.7	10.7	7.1	2.8	1.2	6.4	11.4
Couple only	%	25.9	24.1	19.0	25.8	35.0	26.2	28.6
Other one family households	%	5.3	12.1	14.5	14.5	13.7	11.7	8.1
Multiple family households	%	*0.9	2.7	1.6	2.6	*1.1	1.7	1.1
Non-family households								
Lone person	%	42.9	17.9	19.9	17.6	18.6	24.5	28.8
Group households	%	1.4	2.8	3.4	4.1	5.3	3.3	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>Dwelling structure</b>								
Separate house	%	75.9	80.0	82.2	79.9	76.3	78.6	77.9
Semi-detached/row or terrace house/townhouse	%	11.5	9.6	8.9	9.8	11.9	10.4	11.0
Flat/unit/apartment	%	12.1	10.2	8.8	10.2	11.8	10.7	10.9
<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>
<b>Housing costs as a proportion of gross income(e)</b>								
25% or less	%	64.4	70.1	73.5	82.3	89.5	75.7	70.0
More than 25% to 30%	%	4.9	9.3	11.1	7.4	5.2	7.3	7.6
More than 30% to 50%	%	13.5	16.2	14.2	9.0	4.8	11.5	15.4
More than 50%	%	17.2	4.4	1.3	1.3	*0.5	5.5	7.1
<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>Main source of income</b>								
Wages and salaries	%	11.9	51.7	80.1	87.2	86.0	60.8	26.1
Own unincorporated business income	%	3.5	5.2	5.6	4.2	5.9	4.8	3.9
Government pensions and allowances	%	74.5	34.1	4.0	*0.6	—	25.2	64.4
Other income	%	8.2	9.0	10.3	8.0	8.1	8.7	5.6
<b>All households(f)</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	%	73.1	32.3	10.2	5.2	3.0	27.2	59.7
One	%	17.3	43.1	40.4	29.2	27.8	30.6	27.8
Two	%	8.2	18.7	35.6	45.9	50.7	30.8	10.0
Three or more	%	1.4	6.0	13.9	19.7	18.4	11.4	2.5
<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>
Estimated number of households	'000	2 053.2	1 530.6	1 519.8	1 563.7	1 731.2	8 398.5	1 785.5
Average number of persons in household	no.	2.10	2.82	2.84	2.76	2.49	2.57	2.42
Average number of bedrooms in dwelling	no.	2.85	3.11	3.17	3.23	3.28	3.11	2.95
Number of households in sample	no.	5 908	3 552	2 797	2 821	2 993	18 071	5 188

\* 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) See paragraphs 40 to 48 of the explanatory notes.

(b) Includes other landlord type, which account for about 4% of all renters.

(c) Includes other tenure type, which account for about 3% of all households.

(d) Includes other dwelling type, which account for about 0.2% of all private dwellings.

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

(f) 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)
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	41	56	38	41	27	35
Owner with a mortgage	\$	424	419	386	423	210	408
Renter							
State/territory housing authority	\$	184	*279	106	188	104	119
Private landlord	\$	326	346	341	328	225	305
Total renters(b)	\$	316	341	330	318	177	275
<b>Total(c)</b>	\$	<b>309</b>	<b>294</b>	<b>120</b>	<b>286</b>	<b>98</b>	<b>239</b>

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

Owner without a mortgage	%	2	3	3	2	5	3
Owner with a mortgage	%	18	20	*15	18	35	18
Renter							
State/territory housing authority	%	15	*20	*20	15	21	19
Private landlord	%	18	23	24	18	35	20
Total renters(b)	%	17	23	24	18	31	20
<b>Total(c)</b>	%	<b>14</b>	<b>15</b>	<b>8</b>	<b>14</b>	<b>18</b>	<b>14</b>

## MEDIAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	38	41	36	37	25	32
Owner with a mortgage	\$	383	355	*203	379	169	365
Renter							
State/territory housing authority	\$	179	*194	**94	178	90	104
Private landlord	\$	304	314	317	307	207	287
Total renters(b)	\$	300	313	307	300	159	260
<b>Total(c)</b>	\$	<b>280</b>	<b>259</b>	<b>40</b>	<b>250</b>	<b>38</b>	<b>171</b>

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

Owner without a mortgage	%	2	3	3	2	5	3
Owner with a mortgage	%	19	23	*16	19	26	20
Renter							
State/territory housing authority	%	16	35	—	17	21	21
Private landlord	%	19	25	28	20	37	23
Total renters(b)	%	19	25	28	20	28	22
<b>Total(c)</b>	%	<b>16</b>	<b>17</b>	<b>4</b>	<b>14</b>	<b>9</b>	<b>13</b>

## ESTIMATED NUMBER OF HOUSEHOLDS

Owner without a mortgage	'000	1 010.0	105.7	516.4	1 632.1	1 086.9	2 734.2
Owner with a mortgage	'000	2 530.5	195.0	87.7	2 813.2	213.6	3 040.7
Renter							
State/territory housing authority	'000	52.7	*4.1	**2.5	59.3	266.6	326.8
Private landlord	'000	1 367.2	85.3	94.2	1 546.7	440.4	1 994.1
Total renters(b)	'000	1 465.7	90.5	100.4	1 656.6	746.4	2 411.1
<b>Total(c)</b>	'000	<b>5 107.4</b>	<b>403.2</b>	<b>728.0</b>	<b>6 238.6</b>	<b>2 119.6</b>	<b>8 398.5</b>

Number of households in sample	no.	8 972	765	1 337	11 074	6 919	18 071
--------------------------------	-----	-------	-----	-------	--------	-------	--------

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

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

— nil or rounded to zero (including null cells)

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

(b) Includes other landlord type, which account for about 4% of all renters.

(c) Includes other tenure type, which account for about 3% of all households.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 of the explanatory notes.

(e) Excludes 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)
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC							
<b>Tenure and landlord type</b>							
Owner without a mortgage	%	19.8	26.2	70.9	26.2	51.3	32.6
Owner with a mortgage	%	49.5	48.4	12.1	45.1	10.1	36.2
Renter							
State/territory housing authority	%	1.0	*1.0	**0.3	1.0	12.6	3.9
Private landlord	%	26.8	21.2	12.9	24.8	20.8	23.7
Total renters(b)	%	28.7	22.4	13.8	26.6	35.2	28.7
<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>Family composition of household</b>							
One family households							
Couple family with dependent children	%	35.8	38.1	7.4	32.7	7.3	26.3
One parent family with dependent children	%	4.5	*2.6	3.3	4.3	12.6	6.4
Couple only	%	22.7	27.1	42.5	25.3	28.8	26.2
Other one family households	%	14.4	8.7	7.3	13.2	7.4	11.7
Multiple family households	%	2.2	**0.4	*1.0	1.9	1.0	1.7
Non-family households							
Lone person	%	16.4	19.8	35.0	18.8	41.0	24.5
Group households	%	4.0	*3.2	3.5	3.9	1.9	3.3
<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>Dwelling structure</b>							
Separate house	%	78.8	83.2	80.5	79.3	76.3	78.6
Semi detached/row or terrace house/townhouse	%	10.0	10.2	9.7	10.0	12.0	10.4
Flat/unit/apartment	%	11.0	6.1	9.6	10.6	11.3	10.7
<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>Housing costs as a proportion of gross income(e)</b>							
25% or less	%	76.5	64.9	81.7	76.3	73.7	75.7
More than 25% to 30%	%	9.0	6.0	3.1	8.1	5.1	7.3
More than 30% to 50%	%	11.7	16.7	4.6	11.2	12.3	11.5
More than 50%	%	2.9	12.4	10.6	4.4	8.9	5.5
<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>Equivalised disposable household income(f)</b>							
Lowest quintile	%	4.8	17.7	23.0	7.8	72.1	24.4
Second quintile	%	15.5	19.8	19.0	16.2	24.6	18.2
Third quintile	%	23.8	21.2	21.4	23.4	2.8	18.1
Fourth quintile	%	26.7	16.1	17.3	24.9	*0.4	18.6
Highest quintile	%	29.2	25.2	19.2	27.7	**—	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>
Second and third deciles	%	9.1	17.3	13.8	10.2	54.2	21.3
<b>Number of employed persons</b>							
None	%	0.2	*0.7	64.5	7.7	84.4	27.2
One	%	38.1	40.2	23.2	36.5	13.0	30.6
Two	%	44.4	45.7	10.4	40.5	2.4	30.8
Three or more	%	17.3	13.5	*1.9	15.3	**0.2	11.4
<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>
Estimated number of households	'000	5 107.4	403.2	728.0	6 238.6	2 119.6	8 398.5
Average number of persons in household	no.	2.87	2.77	1.97	2.76	2.03	2.57
Average number of bedrooms in dwelling	no.	3.20	3.29	3.23	3.21	2.82	3.11
Number of households in sample	no.	8 972	765	1 337	11 074	6 919	18 071

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

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

— nil or rounded to zero (including null cells)

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

(b) Includes other landlord type, which account for about 4% of all renters.

(c) Includes other tenure type, which account for about 3% of all households.

(d) Includes other dwelling types, which account for about 0.2% of all private dwellings.

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

(f) See paragraphs 40 to 48 of the explanatory notes.

	2 or more bedrooms needed(a)	1 more bedroom needed	No extra bedrooms needed	1 bedroom spare	2 bedroom spare	3 or more bedrooms spare	Total	All households
	%	%	%	%	%	%	%	'000
<b>Tenure and landlord type</b>								
Owner without a mortgage	*0.3	1.5	9.0	25.4	45.7	18.2	100.0	2 734.2
Owner with a mortgage	*0.4	2.0	15.2	37.4	32.8	12.2	100.0	3 040.7
Renter								
State/territory housing authority	*1.5	4.2	40.3	34.0	18.2	*1.8	100.0	326.8
Private landlord	1.0	5.4	31.8	39.2	18.8	3.9	100.0	1 994.1
Total renters(b)	1.0	5.1	32.9	38.6	18.8	3.6	100.0	2 411.1
<b>All households(c)</b>	<b>0.5</b>	<b>2.7</b>	<b>18.3</b>	<b>33.8</b>	<b>33.1</b>	<b>11.7</b>	<b>100.0</b>	<b>8 398.5</b>
<b>Family composition of household</b>								
One family households								
Couple family with dependent children	*0.5	4.8	26.4	44.4	20.4	3.4	100.0	2 206.8
One parent family with dependent children	*1.6	10.6	41.5	36.1	8.1	2.2	100.0	535.2
Couple only	—	*0.2	2.3	18.9	52.5	26.1	100.0	2 199.9
Other one family households	**0.4	2.1	23.8	43.4	23.8	6.5	100.0	978.9
Multiple family households	*8.0	16.8	26.2	33.6	*12.1	**3.3	100.0	142.2
Non-family households								
Lone person household	—	—	12.6	33.7	41.6	12.1	100.0	2 055.2
Group household	*2.5	*6.0	53.2	30.0	8.1	**0.2	100.0	280.2
<b>All households</b>	<b>0.5</b>	<b>2.7</b>	<b>18.3</b>	<b>33.8</b>	<b>33.1</b>	<b>11.7</b>	<b>100.0</b>	<b>8 398.5</b>
<b>Dwelling structure</b>								
Separate house	0.5	2.4	14.2	30.7	37.7	14.4	100.0	6 601.7
Semi-detached/row or terrace house/town house	**0.2	3.1	23.0	43.9	27.3	2.4	100.0	877.3
Flat/unit/apartment	*1.1	4.4	42.5	46.6	4.8	*0.5	100.0	899.4
<b>All households(d)</b>	<b>0.5</b>	<b>2.7</b>	<b>18.3</b>	<b>33.8</b>	<b>33.1</b>	<b>11.7</b>	<b>100.0</b>	<b>8 398.5</b>
<b>Housing costs as a proportion of gross income(e)</b>								
25% or less	0.6	2.7	17.2	32.5	34.7	12.3	100.0	6 323.2
More than 25% to 30%	**0.4	2.9	22.9	38.5	28.1	7.3	100.0	614.1
More than 30% to 50%	**0.5	2.6	21.6	37.5	28.2	9.5	100.0	958.3
More than 50%	—	*2.6	20.4	38.0	26.5	12.6	100.0	462.6
<b>All households</b>	<b>0.5</b>	<b>2.7</b>	<b>18.3</b>	<b>33.8</b>	<b>33.0</b>	<b>11.6</b>	<b>100.0</b>	<b>8 358.1</b>
<b>Equivalised disposable household income(f)</b>								
Lowest quintile	*0.4	2.8	18.6	31.5	35.3	11.5	100.0	2 053.2
Second quintile	*0.7	4.7	22.0	34.1	29.4	9.1	100.0	1 530.6
Third quintile	*0.7	3.4	20.6	37.4	29.0	9.0	100.0	1 519.8
Fourth quintile	*0.6	2.2	17.7	35.3	33.3	10.9	100.0	1 563.7
Highest quintile	**0.2	*0.8	13.0	31.8	37.0	17.2	100.0	1 731.2
<b>All households</b>	<b>0.5</b>	<b>2.7</b>	<b>18.3</b>	<b>33.8</b>	<b>33.1</b>	<b>11.7</b>	<b>100.0</b>	<b>8 398.5</b>
Second and third deciles	*0.7	3.6	19.4	33.1	32.7	10.5	100.0	1 785.5
<b>Main source of income</b>								
Wages and salaries	0.6	2.8	19.9	36.7	30.2	9.8	100.0	5 107.4
Own unincorporated business income	—	*1.8	15.4	35.7	32.7	14.3	100.0	403.2
Government pensions and allowances	*0.5	3.1	18.1	30.8	36.9	10.6	100.0	2 119.6
Other income	**0.1	*1.4	9.4	21.4	41.8	26.0	100.0	728.0
<b>All households(g)</b>	<b>0.5</b>	<b>2.7</b>	<b>18.3</b>	<b>33.8</b>	<b>33.1</b>	<b>11.7</b>	<b>100.0</b>	<b>8 398.5</b>
<b>Number of employed persons</b>								
None	*0.2	2.0	14.0	28.3	41.3	14.2	100.0	2 283.4
One	*0.3	2.4	18.5	35.9	31.7	11.3	100.0	2 566.0
Two	*0.3	2.1	16.3	35.8	33.1	12.4	100.0	2 590.2
Three or more	2.5	6.9	33.1	36.0	16.9	4.6	100.0	958.9
<b>All households</b>	<b>0.5</b>	<b>2.7</b>	<b>18.3</b>	<b>33.8</b>	<b>33.1</b>	<b>11.7</b>	<b>100.0</b>	<b>8 398.5</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) Most estimates in this column have high standard errors and should be used with caution.

(b) Includes other landlord type, which account for about 4% of all renters.

(c) Includes other tenure type, which account for about 3% of all households.

(d) Includes other dwelling types, which account for about 0.2% of all private dwellings.

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

(f) See paragraphs 40 to 48 of the explanatory notes.

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

		Lone person aged under 35	Couple only reference person aged under 35	COUPLE WITH DEPENDENT CHILDREN ONLY			One parent with dependent children
				Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	29	33	*62	44	50	38
Owner with a mortgage	\$	402	523	475	456	437	327
Renter							
State/territory housing authority	\$	81	107	131	177	188	130
Private landlord	\$	276	317	326	331	351	261
Total renters(a)	\$	265	310	314	318	330	230
<b>Total(b)</b>	<b>\$</b>	<b>285</b>	<b>400</b>	<b>388</b>	<b>371</b>	<b>327</b>	<b>231</b>

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)							
Owner without a mortgage	%	*2	2	*3	2	2	3
Owner with a mortgage	%	28	22	22	19	16	22
Renter							
State/territory housing authority	%	18	**9	*12	15	20	19
Private landlord	%	26	17	19	17	18	28
Total renters(a)	%	25	16	18	17	17	26
<b>Total(b)</b>	<b>%</b>	<b>25</b>	<b>19</b>	<b>20</b>	<b>16</b>	<b>12</b>	<b>21</b>

MEDIAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	*36	31	40	42	43	37
Owner with a mortgage	\$	377	500	447	414	367	281
Renter							
State/territory housing authority	\$	73	—	122	171	198	115
Private landlord	\$	255	320	300	302	327	255
Total renters(a)	\$	250	318	291	292	300	223
<b>Total(b)</b>	<b>\$</b>	<b>279</b>	<b>375</b>	<b>346</b>	<b>328</b>	<b>269</b>	<b>211</b>

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)							
Owner without a mortgage	%	**3	*1	2	2	2	3
Owner with a mortgage	%	28	22	23	20	17	24
Renter							
State/territory housing authority	%	23	—	18	16	19	20
Private landlord	%	27	18	21	20	19	28
Total renters(a)	%	26	18	20	19	18	26
<b>Total(b)</b>	<b>%</b>	<b>26</b>	<b>20</b>	<b>22</b>	<b>18</b>	<b>13</b>	<b>23</b>

ESTIMATED NUMBER OF HOUSEHOLDS							
Owner without a mortgage	'000	*11.6	*8.2	26.2	89.6	128.6	62.6
Owner with a mortgage	'000	104.5	220.5	257.8	543.2	345.3	151.1
Renter							
State/territory housing authority	'000	*6.8	**2.5	*2.5	14.6	*8.1	67.5
Private landlord	'000	183.7	222.9	144.5	172.7	60.4	231.4
Total renters(a)	'000	195.8	231.5	155.1	194.7	69.3	309.9
<b>Total(b)</b>	<b>'000</b>	<b>330.5</b>	<b>469.1</b>	<b>446.2</b>	<b>846.8</b>	<b>551.7</b>	<b>535.2</b>

Number of households in sample	no.	600	772	934	1 775	813	1 452
--------------------------------	-----	-----	-----	-----	-------	-----	-------

\* 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, which account for about 4% of all renters.

(b) Includes other tenure type, which account for about 3% of all households.

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 of the explanatory notes.

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

	COUPLE WITH		Couple only, reference person aged		Lone person aged	All households (a)	
	Dependent and non-dependent children	Non-dependent children only	55 to 64	65 and over	65 and over		
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	51	39	39	32	27	35
Owner with a mortgage	\$	354	350	317	131	112	408
Renter							
State/territory housing authority	\$	217	269	144	127	78	119
Private landlord	\$	418	307	282	245	166	305
Total renters (b)	\$	397	276	250	201	121	275
<b>Total (c)</b>	\$	<b>289</b>	<b>183</b>	<b>147</b>	<b>50</b>	<b>48</b>	<b>239</b>
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)							
Owner without a mortgage	%	2	2	3	3	5	3
Owner with a mortgage	%	11	12	17	13	21	18
Renter							
State/territory housing authority	%	12	*18	19	23	23	19
Private landlord	%	18	15	19	29	37	20
Total renters (b)	%	18	14	19	27	30	20
<b>Total (c)</b>	%	<b>10</b>	<b>7</b>	<b>9</b>	<b>5</b>	<b>10</b>	<b>14</b>
MEDIAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	46	38	35	29	25	32
Owner with a mortgage	\$	327	287	244	73	**38	365
Renter							
State/territory housing authority	\$	—	*209	121	127	73	104
Private landlord	\$	339	300	280	224	160	287
Total renters (b)	\$	324	252	245	160	96	260
<b>Total (c)</b>	\$	<b>254</b>	<b>48</b>	<b>45</b>	<b>30</b>	<b>27</b>	<b>171</b>
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)							
Owner without a mortgage	%	2	2	3	4	6	3
Owner with a mortgage	%	11	11	17	7	*16	20
Renter							
State/territory housing authority	%	—	**16	22	23	21	21
Private landlord	%	18	13	22	31	38	23
Total renters (b)	%	17	13	23	24	25	22
<b>Total (c)</b>	%	<b>10</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>7</b>	<b>13</b>
ESTIMATED NUMBER OF HOUSEHOLDS							
Owner without a mortgage	'000	64.5	238.5	311.6	623.1	533.0	2 734.2
Owner with a mortgage	'000	173.5	192.5	177.1	54.5	30.5	3 040.7
Renter							
State/territory housing authority	'000	**3.9	*7.0	9.3	14.7	61.3	326.8
Private landlord	'000	38.3	23.1	33.6	28.7	69.2	1 994.1
Total renters (b)	'000	42.6	35.6	45.3	47.5	142.9	2 411.1
<b>Total (c)</b>	'000	<b>283.3</b>	<b>473.3</b>	<b>542.4</b>	<b>741.6</b>	<b>742.0</b>	<b>8 398.5</b>
Number of households in sample	no.	387	638	1 354	2 299	2 267	18 071
* estimate has a relative standard error of 25% to 50% and should be used with caution							(b) Includes other landlord type, which account for about 4% of all renters.
** estimate has a relative standard error greater than 50% and is considered too unreliable for general use							(c) Includes other tenure type, which account for about 3% of all households.
— nil or rounded to zero (including null cells)							(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 of the explanatory notes.
(a) All households, not just those in selected life cycle groups.							(e) Excludes households with nil or negative total income.

		Lone person aged under 35	Couple only, reference person aged under 35	COUPLE WITH DEPENDENT CHILDREN ONLY			One parent with dependent children
				Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC							
<b>Tenure and landlord type</b>							
Owner without a mortgage	%	*3.5	*1.7	5.9	10.6	23.3	11.7
Owner with a mortgage	%	31.6	47.0	57.8	64.1	62.6	28.2
Renter							
State/territory housing authority	%	*2.1	**0.5	*0.6	1.7	*1.5	12.6
Private landlord	%	55.6	47.5	32.4	20.4	11.0	43.2
Total renters(a)	%	59.3	49.3	34.8	23.0	12.6	57.9
<b>All households(b)</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	%	44.2	61.3	77.8	89.8	92.5	83.8
Semi-detached/row or terrace house/townhouse	%	16.5	14.9	12.9	6.9	4.8	8.7
Flat/unit/apartment	%	38.7	23.8	9.0	3.2	*2.5	7.3
<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>Housing costs as a proportion of gross income(d)</b>							
25% or less	%	45.5	70.8	63.8	70.1	78.3	55.9
More than 25% to 30%	%	15.8	8.6	12.4	10.7	8.4	12.9
More than 30% to 50%	%	24.2	16.1	15.8	14.5	10.3	22.3
More than 50%	%	14.5	4.4	8.0	4.6	3.0	8.9
<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>Equivalised disposable household income(e)</b>							
Lowest quintile	%	16.5	4.1	13.2	13.0	14.4	37.1
Second quintile	%	9.5	7.8	22.3	22.4	16.9	30.7
Third quintile	%	21.3	12.3	22.5	23.7	26.2	20.1
Fourth quintile	%	25.5	28.5	24.5	22.4	21.0	8.2
Highest quintile	%	27.2	47.2	17.6	18.5	21.6	4.0
<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>
Second and third deciles	%	7.3	6.2	14.7	17.6	15.0	38.2
<b>Main source of income</b>							
Wages and salaries	%	79.1	92.2	85.5	82.0	81.1	43.3
Own unincorporated business income	%	4.6	4.7	4.8	8.1	8.0	*2.0
Government pensions and allowances	%	9.1	*1.0	7.4	7.5	6.7	50.0
Other income	%	6.4	*2.1	*1.4	2.1	3.4	4.4
<b>All households(f)</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	%	12.8	*1.7	4.5	3.6	4.0	36.7
One	%	87.2	14.6	45.9	31.7	15.3	44.9
Two	%	—	83.8	49.7	64.7	39.3	13.0
Three or more	%	—	—	—	—	41.3	5.4
<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>
Estimated number of households	'000	330.5	469.1	446.2	846.8	551.7	535.2
Average number of persons in household	no.	1.00	2.00	3.45	4.23	4.15	3.11
Average number of bedrooms in dwelling	no.	2.25	2.66	3.16	3.49	3.72	3.15
Number of households in sample	no.	600	772	934	1 775	813	1 452

\* 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, which account for about 4% of all renters.

(b) Includes other tenure type, which account for about 3% of all households.

(c) Includes other dwelling types, which account for about 0.2% of all private dwellings.

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

(e) See paragraphs 40 to 48 of the explanatory notes.

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

		COUPLE WITH		Couple	Couple	Lone	All
		Dependent and non-dependent children only	Non-dependent children only	only, reference person aged 55 to 64	only, reference person aged 65 and over	person aged 65 and over	
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC							
<b>Tenure and landlord type</b>							
Owner without a mortgage	%	22.8	50.4	57.4	84.0	71.8	32.6
Owner with a mortgage	%	61.3	40.7	32.6	7.3	4.1	36.2
Renter							
State/territory housing authority	%	**1.4	*1.5	1.7	2.0	8.3	3.9
Private landlord	%	13.5	4.9	6.2	3.9	9.3	23.7
Total renters(b)	%	15.0	7.5	8.4	6.4	19.3	28.7
<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>Dwelling structure</b>							
Separate house	%	94.2	91.9	91.8	89.2	69.2	78.6
Semi-detached/row or terrace house/townhouse	%	*5.0	*6.9	5.1	6.7	15.8	10.4
Flat/unit/apartment	%	**0.7	*1.2	3.0	4.1	14.6	10.7
<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>Housing costs as a proportion of gross income(e)</b>							
25% or less	%	89.6	91.9	85.3	94.4	86.7	75.7
More than 25% to 30%	%	*4.3	*3.2	5.0	1.8	2.1	7.3
More than 30% to 50%	%	*3.4	*3.7	6.0	2.4	7.1	11.5
More than 50%	%	*2.7	*1.2	3.6	1.4	4.1	5.5
<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>Equivalised disposable household income(f)</b>							
Lowest quintile	%	9.5	10.6	20.9	47.8	63.8	24.4
Second quintile	%	19.0	13.8	17.0	26.9	20.1	18.2
Third quintile	%	21.3	23.1	17.4	10.4	8.8	18.1
Fourth quintile	%	27.7	25.0	19.1	7.9	4.1	18.6
Highest quintile	%	22.4	27.5	25.6	7.0	3.2	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>
Second and third deciles	%	13.0	12.5	17.8	46.9	46.2	21.3
<b>Main source of income</b>							
Wages and salaries	%	84.0	79.2	55.0	7.8	4.0	60.8
Own unincorporated business income	%	6.3	5.1	6.8	1.4	1.3	4.8
Government pensions and allowances	%	*5.9	10.9	19.8	64.6	76.1	25.2
Other income	%	*3.0	4.8	17.6	25.9	18.5	8.7
<b>All households(g)</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	%	*1.8	8.5	26.0	80.0	91.8	27.2
One	%	6.4	18.3	33.0	12.4	8.2	30.6
Two	%	21.7	26.7	41.0	7.6	—	30.8
Three or more	%	70.2	46.6	—	—	—	11.4
<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>
Estimated number of households	'000	283.3	473.3	542.4	741.6	742.0	8 398.5
Average number of persons in household	no.	4.65	3.30	2.00	2.00	1.00	2.57
Average number of bedrooms in dwelling	no.	3.92	3.60	3.31	3.15	2.60	3.11
Number of households in sample	no.	387	638	1 354	2 299	2 267	18 071

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

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

— nil or rounded to zero (including null cells)

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

(b) Includes other landlord type, which account for about 4% of all renters.

(c) Includes other tenure type, which account for about 3% of all households.

(d) Includes other dwelling types, which account for about 0.2% of all private dwellings.

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

(f) See paragraphs 40 to 48 of the explanatory notes.

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

		Lone person aged under 35	Couple with dependent children only	One parent with dependent children	Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All lower income households(b)
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	np	41	33	32	29	26	30
Owner with a mortgage	\$	298	364	274	193	109	70	306
Renter								
State/territory housing authority	\$	105	170	127	141	131	83	123
Private landlord	\$	207	288	248	201	217	167	257
Total renters(c)	\$	198	278	221	178	188	132	229
<b>Total(d)</b>	\$	<b>191</b>	<b>290</b>	<b>214</b>	<b>85</b>	<b>46</b>	<b>49</b>	<b>155</b>

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (e)								
Owner without a mortgage	%	**16	3	4	4	4	6	4
Owner with a mortgage	%	56	28	31	24	17	16	28
Renter								
State/territory housing authority	%	19	16	18	23	23	22	18
Private landlord	%	40	25	30	32	34	39	29
Total renters(c)	%	37	24	27	29	30	32	28
<b>Total(d)</b>	%	<b>36</b>	<b>24</b>	<b>26</b>	<b>12</b>	<b>7</b>	<b>12</b>	<b>19</b>

MEDIAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	np	38	37	29	26	24	27
Owner with a mortgage	\$	*300	342	264	176	*44	*31	261
Renter								
State/territory housing authority	\$	73	175	111	119	126	73	104
Private landlord	\$	165	282	250	186	220	159	250
Total renters(c)	\$	157	275	210	160	140	94	202
<b>Total(d)</b>	\$	<b>153</b>	<b>280</b>	<b>209</b>	<b>36</b>	<b>28</b>	<b>27</b>	<b>63</b>

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (e)								
Owner without a mortgage	%	np	3	5	4	4	6	5
Owner with a mortgage	%	*54	28	29	24	*8	*8	25
Renter								
State/territory housing authority	%	22	18	19	23	23	21	21
Private landlord	%	39	26	31	33	36	40	32
Total renters(c)	%	36	25	20	27	25	24	27
<b>Total(d)</b>	%	<b>34</b>	<b>25</b>	<b>26</b>	<b>5</b>	<b>4</b>	<b>7</b>	<b>11</b>

ESTIMATED NUMBER OF HOUSEHOLDS								
Owner without a mortgage	'000	*0.6	52.8	25.6	92.4	354.9	279.4	1 076.6
Owner with a mortgage	'000	*6.2	247.1	59.9	34.1	22.9	13.8	546.2
Renter								
State/territory housing authority	'000	**2.0	11.8	37.3	*4.8	11.2	27.2	145.9
Private landlord	'000	27.7	169.1	139.8	*8.3	21.2	47.4	651.5
Total renters(c)	'000	31.4	184.5	182.7	13.9	35.2	81.6	830.2
<b>Total(d)</b>	'000	<b>42.9</b>	<b>494.5</b>	<b>271.4</b>	<b>141.8</b>	<b>425.6</b>	<b>393.3</b>	<b>2 524.9</b>

Number of households in sample	no.	94	960	789	420	1 446	1 402	6 699
--------------------------------	-----	----	-----	-----	-----	-------	-------	-------

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

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

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

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

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

(c) Includes other landlord type, which account for about 4% of all renters.

(d) Includes other tenure type, which account for about 3% of all households.

(e) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 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(b)</i>																																				
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC																																												
<b>Tenure and landlord type</b>																																												
Owner without a mortgage	%	**1.4	10.7	9.4	65.2	83.4	71.1	42.6																																				
Owner with a mortgage	%	*14.5	50.0	22.1	24.0	5.4	3.5	21.6																																				
Renter																																												
State/territory housing authority	%	**4.6	2.4	13.8	*3.4	2.6	6.9	5.8																																				
Private landlord	%	64.7	34.2	51.5	*5.8	5.0	12.1	25.8																																				
Total renters(c)	%	73.2	37.3	67.3	9.8	8.3	20.7	32.9																																				
<b>Total(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>Dwelling structure</b>																																												
Separate house	%	30.3	83.3	81.9	91.3	89.0	68.3	78.5																																				
Semi-detached/row or terrace house/townhouse	%	*9.8	9.8	10.4	*4.5	6.9	17.4	10.6																																				
Flat/unit/apartment	%	59.8	6.8	7.6	*4.2	3.9	13.8	10.6																																				
<b>Total(e)</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	%	31.3	53.8	48.9	82.7	94.7	86.6	70.6																																				
More than 25% to 30%	%	*12.2	15.4	14.9	*6.6	*1.7	*1.6	7.9																																				
More than 30% to 50%	%	34.3	24.7	28.6	9.3	3.0	9.0	15.7																																				
More than 50%	%	*22.1	6.1	7.5	*1.4	*0.6	2.7	5.9																																				
<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>Main source of income</b>																																												
Wages and salaries	%	64.9	76.6	30.9	40.4	2.8	*1.8	36.7																																				
Own unincorporated business income	%	*4.6	10.1	*1.4	*3.3	**0.6	*0.7	4.5																																				
Government pensions and allowances	%	*18.9	11.5	64.2	41.5	85.5	87.5	51.7																																				
Other income	%	*11.6	*1.8	*3.5	14.9	11.1	10.0	7.1																																				
<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>Number of employed persons</b>																																												
None	%	*20.4	5.7	44.8	43.5	90.7	94.5	48.7																																				
One	%	79.6	52.5	45.3	42.3	7.6	5.5	33.2																																				
Two	%	—	34.0	8.2	14.2	*1.7	—	14.1																																				
Three or more	%	—	7.8	*1.6	—	—	—	4.0																																				
<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>																																				
<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Estimated number of households</td> <td>'000</td> <td>42.9</td> <td>494.5</td> <td>271.4</td> <td>141.8</td> <td>425.6</td> <td>393.3</td> <td>2 524.9</td> </tr> <tr> <td>Average number of persons in household</td> <td>no.</td> <td>1.00</td> <td>4.20</td> <td>3.13</td> <td>2.00</td> <td>2.00</td> <td>1.00</td> <td>2.57</td> </tr> <tr> <td>Average number of bedrooms in dwelling</td> <td>no.</td> <td>2.00</td> <td>3.29</td> <td>3.08</td> <td>3.18</td> <td>3.08</td> <td>2.59</td> <td>3.01</td> </tr> <tr> <td>Number of households in sample</td> <td>no.</td> <td>94</td> <td>960</td> <td>789</td> <td>420</td> <td>1 446</td> <td>1 402</td> <td>6 699</td> </tr> </tbody> </table>									Estimated number of households	'000	42.9	494.5	271.4	141.8	425.6	393.3	2 524.9	Average number of persons in household	no.	1.00	4.20	3.13	2.00	2.00	1.00	2.57	Average number of bedrooms in dwelling	no.	2.00	3.29	3.08	3.18	3.08	2.59	3.01	Number of households in sample	no.	94	960	789	420	1 446	1 402	6 699
Estimated number of households	'000	42.9	494.5	271.4	141.8	425.6	393.3	2 524.9																																				
Average number of persons in household	no.	1.00	4.20	3.13	2.00	2.00	1.00	2.57																																				
Average number of bedrooms in dwelling	no.	2.00	3.29	3.08	3.18	3.08	2.59	3.01																																				
Number of households in sample	no.	94	960	789	420	1 446	1 402	6 699																																				

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

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

— nil or rounded to zero (including null cells)

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

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

(c) Includes other landlord type, which account for about 4% of all renters.

(d) Includes other tenure type, which account for about 3% of all households.

(e) Includes other dwelling types, which account for about 0.2% of all private dwellings.

		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	357	443	592	680	817	500
Median value of dwelling	\$'000	*304	*424	500	550	550	400
OWNERS WITH A MORTGAGE							
Mean value of dwelling	\$'000	337	429	502	580	638	437
Mean equity in dwelling	\$'000	117	147	241	341	445	257
Mean amount of mortgage outstanding	\$'000	220	281	261	239	193	180
Median value of dwelling	\$'000	320	400	440	470	500	372
Median amount of mortgage outstanding	\$'000	210	280	240	220	175	143
ALL OWNER HOUSEHOLDS							
Mean value of dwelling	\$'000	339	429	510	594	687	455
Mean equity in dwelling	\$'000	141	158	272	389	546	328
Median value of dwelling	\$'000	318	400	450	480	500	380
Median equity in dwelling	\$'000	105	106	220	284	400	276
Tenure type							
Owner without a mortgage	%	*10.0	*3.6	9.2	14.2	27.1	29.3
Owner with a mortgage	%	90.0	96.4	90.8	85.8	72.9	70.7
<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>
Estimated number of households	'000	116.1	228.7	284.0	632.8	473.9	213.6
Average number of employed persons in household	no.	0.95	1.90	1.55	1.70	2.37	1.27
Average number of persons in household	no.	1.00	2.00	3.46	4.18	4.09	3.02
Average number of bedrooms in dwelling	no.	2.59	2.98	3.32	3.59	3.80	3.44
Number of households in sample	no.	193	383	597	1 315	692	510

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

## COUPLE WITH

	<i>Dependent and non -dependent children only</i>	<i>Non -dependent children only</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 owner households(a)</i>
--	---	---	--	---	---	------------------------------------

## OWNERS WITHOUT A MORTGAGE

Mean value of dwelling	\$'000	674	566	616	554	438	541
Median value of dwelling	\$'000	500	500	480	450	360	440

## OWNERS WITH A MORTGAGE

Mean value of dwelling	\$'000	542	540	606	635	414	521
Mean equity in dwelling	\$'000	372	387	462	570	349	319
Mean amount of mortgage outstanding	\$'000	170	153	145	65	65	202
Median value of dwelling	\$'000	499	488	450	450	370	440
Median amount of mortgage outstanding	\$'000	141	130	90	389	58	180

## ALL OWNER HOUSEHOLDS

Mean value of dwelling	\$'000	578	555	613	561	437	531
Mean equity in dwelling	\$'000	454	486	560	556	433	424
Median value of dwelling	\$'000	500	500	450	450	364	440
Median equity in dwelling	\$'000	386	438	430	430	360	350
Tenure type							
Owner without a mortgage	%	27.1	55.3	63.8	92.0	94.6	47.3
Owner with a mortgage	%	72.9	44.7	36.2	8.0	5.4	52.7
<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>
Estimated number of households	'000	238.0	431.0	488.7	677.5	563.4	5 774.9
Average number of employed persons in household	no.	3.16	2.26	1.17	0.28	0.08	1.37
Average number of persons in household	no.	4.55	3.30	2.00	2.00	1.00	2.64
Average number of bedrooms in dwelling	no.	3.96	3.62	3.37	3.20	2.79	3.32
Number of households in sample	no.	318	569	1 216	2 062	1 672	12 320

(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	\$	36	35	39	34	34	33	38	44	36
Owner with a mortgage	\$	484	413	410	358	430	289	451	486	431
Renter										
State/territory housing authority	\$	128	129	118	107	101	114	131	164	121
Private landlord	\$	395	300	327	269	312	219	372	375	336
Total renters(b)	\$	351	288	295	229	280	198	313	323	304
<b>Total(c)</b>	<b>\$</b>	<b>291</b>	<b>237</b>	<b>273</b>	<b>212</b>	<b>273</b>	<b>175</b>	<b>307</b>	<b>304</b>	<b>263</b>

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)										
Owner without a mortgage	%	2	2	3	3	2	3	2	2	2
Owner with a mortgage	%	19	18	17	17	18	16	19	16	18
Renter										
State/territory housing authority	%	20	21	19	19	20	20	16	18	20
Private landlord	%	23	19	20	18	19	20	20	18	20
Total renters(b)	%	22	19	20	18	19	21	18	18	20
<b>Total(c)</b>	<b>%</b>	<b>15</b>	<b>13</b>	<b>15</b>	<b>13</b>	<b>14</b>	<b>13</b>	<b>16</b>	<b>13</b>	<b>14</b>

MEDIAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	35	33	36	31	27	30	34	40	33
Owner with a mortgage	\$	454	371	364	326	381	276	431	450	388
Renter										
State/territory housing authority	\$	115	122	95	81	81	104	**95	115	103
Private landlord	\$	360	285	320	250	300	211	346	375	311
Total renters(b)	\$	324	279	300	230	278	190	300	343	290
<b>Total(c)</b>	<b>\$</b>	<b>230</b>	<b>187</b>	<b>245</b>	<b>150</b>	<b>230</b>	<b>140</b>	<b>290</b>	<b>263</b>	<b>210</b>

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)										
Owner without a mortgage	%	3	3	3	4	3	3	*3	2	3
Owner with a mortgage	%	22	20	19	19	21	17	20	17	20
Renter										
State/territory housing authority	%	22	21	21	21	21	19	17	20	21
Private landlord	%	24	22	22	21	22	23	21	19	23
Total renters(b)	%	24	22	21	21	21	21	5	19	22
<b>Total(c)</b>	<b>%</b>	<b>15</b>	<b>12</b>	<b>16</b>	<b>13</b>	<b>16</b>	<b>12</b>	<b>16</b>	<b>13</b>	<b>14</b>

ESTIMATED NUMBER OF HOUSEHOLDS										
Owner without a mortgage	'000	540.2	532.5	187.0	153.3	175.6	29.5	9.7	38.4	1 666.1
Owner with a mortgage	'000	594.1	544.8	292.0	185.7	286.0	32.9	19.1	53.9	2 008.5
Renter										
State/territory housing authority	'000	66.8	22.1	33.5	28.7	26.4	4.6	*4.2	8.5	194.8
Private landlord	'000	429.9	363.2	209.9	99.3	150.8	18.3	15.1	28.0	1 314.6
Total renters(b)	'000	517.7	390.1	249.5	132.4	181.4	24.3	21.2	37.9	1 554.4
<b>Total(c)</b>	<b>'000</b>	<b>1 678.1</b>	<b>1 502.4</b>	<b>738.5</b>	<b>481.1</b>	<b>659.3</b>	<b>88.3</b>	<b>50.9</b>	<b>131.9</b>	<b>5 330.3</b>

Number of households in sample	no.	2 245	2 027	1 588	1 686	1 532	779	505	962	11 324
--------------------------------	-----	-------	-------	-------	-------	-------	-----	-----	-----	--------

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

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

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

(b) Includes other landlord type, which account for about 4% of all renters.

(c) Includes other tenure type, which account for about 3% of all households.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 of the explanatory notes.

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

		NSW	Vic.	Qld	SA	WA	Tas.	Aust.(a)
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	37	33	37	33	28	28	35
Owner with a mortgage	\$	379	292	421	264	355	271	363
Renter								
State/territory housing authority	\$	111	120	128	108	117	99	117
Private landlord	\$	235	200	287	180	281	188	247
Total renters(b)	\$	213	181	262	157	227	160	221
<b>Total(c)</b>	<b>\$</b>	<b>194</b>	<b>159</b>	<b>238</b>	<b>139</b>	<b>203</b>	<b>145</b>	<b>197</b>
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)								
Owner without a mortgage	%	3	3	3	3	2	3	3
Owner with a mortgage	%	18	17	21	16	16	16	18
Renter								
State/territory housing authority	%	24	20	18	18	11	18	18
Private landlord	%	18	17	22	17	18	19	19
Total renters(b)	%	18	18	21	17	*12	19	18
<b>Total(c)</b>	<b>%</b>	<b>13</b>	<b>12</b>	<b>16</b>	<b>11</b>	<b>11</b>	<b>12</b>	<b>14</b>
MEDIAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	31	30	35	28	22	24	31
Owner with a mortgage	\$	337	285	369	246	321	259	324
Renter								
State/territory housing authority	\$	95	116	106	93	111	81	106
Private landlord	\$	244	192	290	180	250	185	240
Total renters(b)	\$	201	170	278	152	193	150	200
<b>Total(c)</b>	<b>\$</b>	<b>111</b>	<b>105</b>	<b>175</b>	<b>75</b>	<b>140</b>	<b>76</b>	<b>125</b>
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)								
Owner without a mortgage	%	4	4	4	4	3	3	4
Owner with a mortgage	%	20	18	21	16	16	17	19
Renter								
State/territory housing authority	%	23	21	20	21	19	20	21
Private landlord	%	23	21	25	20	20	23	23
Total renters(b)	%	23	21	24	21	17	21	22
<b>Total(c)</b>	<b>%</b>	<b>11</b>	<b>10</b>	<b>15</b>	<b>9</b>	<b>10</b>	<b>10</b>	<b>12</b>
ESTIMATED NUMBER OF HOUSEHOLDS								
Owner without a mortgage	'000	382.5	222.3	290.8	66.4	59.0	44.8	1 068.1
Owner with a mortgage	'000	328.9	205.4	324.1	56.7	69.5	41.5	1 032.2
Renter								
State/territory housing authority	'000	38.1	29.8	28.6	13.2	14.6	6.8	132.1
Private landlord	'000	231.9	117.0	241.1	28.7	40.5	17.1	679.5
Total renters(b)	'000	281.5	150.8	284.3	43.7	65.0	26.8	856.6
<b>Total(c)</b>	<b>'000</b>	<b>1 030.6</b>	<b>596.7</b>	<b>932.2</b>	<b>173.7</b>	<b>204.8</b>	<b>115.8</b>	<b>3 068.2</b>
Number of households in sample	no.	1 069	1 079	1 115	1 114	1 212	1 085	6 747

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

(a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 49 of the explanatory notes.

(b) Includes other landlord type, which account for about 4% of all renters.

(c) Includes other tenure type, which account for about 3% of all households.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 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	\$	36	35	38	34	32	30	37	44	35
Owner with a mortgage	\$	446	380	416	336	415	279	447	486	408
Renter										
State/territory housing authority	\$	122	124	122	107	107	105	148	164	119
Private landlord	\$	339	275	305	249	306	204	359	375	305
Total renters(b)	\$	303	259	278	211	266	178	307	323	275
<b>Total(c)</b>	<b>\$</b>	<b>254</b>	<b>215</b>	<b>253</b>	<b>193</b>	<b>257</b>	<b>158</b>	<b>303</b>	<b>304</b>	<b>239</b>

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

MEDIAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	33	32	35	30	25	27	35	40	32
Owner with a mortgage	\$	401	342	367	299	373	269	420	450	365
Renter										
State/territory housing authority	\$	106	118	100	85	93	90	*95	115	104
Private landlord	\$	305	262	300	240	290	200	328	375	287
Total renters(b)	\$	280	250	285	205	252	170	300	343	260
<b>Total(c)</b>	<b>\$</b>	<b>168</b>	<b>155</b>	<b>205</b>	<b>120</b>	<b>200</b>	<b>107</b>	<b>284</b>	<b>263</b>	<b>171</b>

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)										
Owner without a mortgage	%	3	3	4	4	3	3	*3	2	3
Owner with a mortgage	%	21	19	20	18	20	17	21	17	20
Renter										
State/territory housing authority	%	23	21	20	21	20	20	18	20	21
Private landlord	%	24	21	24	21	21	23	20	19	23
Total renters(b)	%	24	21	22	21	21	21	19	19	22
<b>Total(c)</b>	<b>%</b>	<b>14</b>	<b>12</b>	<b>16</b>	<b>12</b>	<b>14</b>	<b>11</b>	<b>16</b>	<b>13</b>	<b>13</b>

ESTIMATED NUMBER OF HOUSEHOLDS										
Owner without a mortgage	'000	922.7	754.8	477.8	219.7	234.6	74.3	12.0	38.4	2 734.2
Owner with a mortgage	'000	923.0	750.3	616.2	242.4	355.5	74.4	25.1	53.9	3 040.7
Renter										
State/territory housing authority	'000	105.0	51.9	62.1	41.9	41.0	11.4	*5.1	8.5	326.8
Private landlord	'000	661.8	480.2	451.0	128.0	191.3	35.4	18.3	28.0	1 994.1
Total renters(b)	'000	799.3	540.9	533.7	176.1	246.3	51.0	25.8	37.9	2 411.1
<b>Total(c)</b>	<b>'000</b>	<b>2 708.8</b>	<b>2 099.1</b>	<b>1 670.7</b>	<b>654.8</b>	<b>864.0</b>	<b>204.1</b>	<b>65.3</b>	<b>131.9</b>	<b>8 398.5</b>

Number of households in sample	no.	3 314	3 106	2 703	2 800	2 744	1 864	578	962	18 071
--------------------------------	-----	-------	-------	-------	-------	-------	-------	-----	-----	--------

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

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

(b) Includes other landlord type, which account for about 4% of all renters.

(c) Includes other tenure type, which account for about 3% of all households.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 17 to 24 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										
<b>Tenure and landlord type</b>										
Owner without a mortgage	%	32.2	35.4	25.3	31.9	26.6	33.4	19.0	29.1	31.3
Owner with a mortgage	%	35.4	36.3	39.5	38.6	43.4	37.3	37.6	40.9	37.7
Renter										
State/territory housing authority	%	4.0	1.5	4.5	6.0	4.0	5.2	*8.2	6.4	3.7
Private landlord	%	25.6	24.2	28.4	20.6	22.9	20.8	29.6	21.3	24.7
Total renters(b)	%	30.9	26.0	33.8	27.5	27.5	27.5	41.6	28.7	29.2
<b>All households(c)</b>	%	<b>100.0</b>								
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	%	27.6	28.2	27.1	24.4	25.5	23.7	28.8	29.0	27.1
One parent family with dependent children	%	5.7	6.1	5.1	6.8	6.7	8.1	5.2	6.3	6.0
Couple only	%	22.1	24.0	27.6	27.0	26.3	27.2	25.2	23.9	24.5
Other one family households	%	14.4	12.7	12.9	10.9	11.1	8.2	12.3	13.7	12.8
Multiple family households	%	2.4	*1.6	*2.1	*0.6	*1.5	**0.7	*2.6	*1.5	1.8
Non-family households										
Lone person	%	23.9	22.9	20.2	27.9	25.9	29.7	19.9	22.2	23.7
Group households	%	4.0	4.5	5.0	2.2	3.0	*2.5	6.1	3.3	4.0
<b>All households</b>	%	<b>100.0</b>								
<b>Dwelling structure</b>										
Separate house	%	61.3	79.4	78.1	81.7	84.2	83.6	73.1	78.7	74.3
Semi-detached/row or terrace house/townhouse	%	15.3	10.1	12.1	11.6	10.3	*4.4	7.4	13.1	12.1
Flat/unit/apartment	%	23.0	10.4	9.3	6.5	5.5	11.7	18.8	7.6	13.3
<b>All households(d)</b>	%	<b>100.0</b>								
<b>Housing costs as a proportion of gross income(e)</b>										
25% or less	%	71.3	76.5	75.4	79.2	72.2	79.9	73.0	82.2	74.6
More than 25% to 30%	%	7.6	8.0	7.1	6.0	8.6	5.3	8.9	6.1	7.5
More than 30% to 50%	%	13.4	10.5	12.3	10.0	12.0	10.9	14.0	9.0	11.8
More than 50%	%	7.7	5.0	5.2	4.9	7.2	3.8	*4.2	2.7	6.1
<b>All households</b>	%	<b>100.0</b>								
<b>Equivalised disposable household income(f)</b>										
Lowest quintile	%	23.3	21.8	18.1	23.5	21.3	25.2	15.3	11.1	21.6
Second quintile	%	16.1	17.3	17.2	18.5	15.7	23.6	10.6	10.5	16.7
Third quintile	%	15.8	18.7	20.3	19.9	18.8	17.6	18.0	14.4	18.0
Fourth quintile	%	18.4	20.1	19.6	21.2	18.1	20.0	29.0	23.2	19.5
Highest quintile	%	26.4	22.1	24.8	17.0	26.1	13.6	27.1	40.8	24.2
<b>All households</b>	%	<b>100.0</b>								
Second and third deciles	%	17.8	20.0	17.0	22.8	16.5	25.4	10.6	9.8	18.5
<b>Number of employed persons</b>										
None	%	24.1	23.3	21.3	30.1	24.1	32.6	19.2	17.9	24.0
One	%	32.3	33.2	29.5	29.2	33.7	28.8	29.1	30.7	31.9
Two	%	30.7	30.6	36.4	29.6	30.7	31.1	41.0	35.5	31.6
Three or more	%	12.9	12.9	12.8	11.1	11.4	7.5	10.8	15.9	12.5
<b>All households</b>	%	<b>100.0</b>								
Estimated number of households	'000	1 678.1	1 502.4	738.5	481.1	659.3	88.3	50.9	131.9	5 330.3
Average number of persons in household	no.	2.66	2.65	2.64	2.44	2.50	2.37	2.66	2.63	2.61
Average number of bedrooms in dwelling	no.	3.00	3.09	3.24	2.98	3.32	2.91	2.90	3.32	3.10
Number of households in sample	no.	2 245	2 027	1 588	1 686	1 532	779	505	962	11 324

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

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

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

(b) Includes other landlord type, which account for about 4% of all renters.

(c) Includes other tenure type, which account for about 3% of all households.

(d) Includes other dwelling types, which account for about 0.2% of all private dwellings.

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

(f) See paragraphs 40 to 48 of the explanatory notes.

		NSW	Vic.	Qld	SA	WA	Tas.	Aust.(a)
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC								
<b>Tenure and landlord type</b>								
Owner without a mortgage	%	37.1	37.2	31.2	38.2	28.8	38.7	34.8
Owner with a mortgage	%	31.9	34.4	34.8	32.7	34.0	35.8	33.6
Renter								
State/territory housing authority	%	3.7	5.0	3.1	7.6	7.1	5.8	4.3
Private landlord	%	22.5	19.6	25.9	16.5	19.8	14.8	22.1
Total renters(b)	%	27.3	25.3	30.5	25.1	31.7	23.1	27.9
<b>All households(c)</b>	%	<b>100.0</b>						
<b>Family composition of household</b>								
One family households								
Couple family with dependent children	%	24.4	22.6	26.3	21.7	28.7	25.1	24.8
One parent family with dependent children	%	7.4	7.4	7.0	6.8	4.9	5.8	7.0
Couple only	%	28.2	29.2	28.9	32.8	30.0	30.1	29.1
Other one family households	%	10.3	9.1	9.3	10.6	9.2	8.8	9.6
Multiple family households	%	**1.5	*1.0	1.8	*0.9	*2.0	*1.1	1.5
Non-family households								
Lone person	%	25.7	28.9	24.3	25.9	23.9	27.1	25.8
Group households	%	2.5	1.7	2.4	*1.4	1.4	2.0	2.2
<b>All households</b>	%	<b>100.0</b>						
<b>Dwelling structure</b>								
Separate house	%	85.7	91.1	80.9	91.8	91.8	87.5	86.1
Semi-detached/row or terrace house/townhouse	%	7.6	4.2	10.2	4.4	5.6	8.4	7.5
Flat/unit/apartment	%	6.5	4.7	8.6	3.5	*2.2	3.7	6.2
<b>All households(d)</b>	%	<b>100.0</b>						
<b>Housing costs as a proportion of gross income(e)</b>								
25% or less	%	77.6	80.6	72.5	83.9	83.1	82.2	77.5
More than 25% to 30%	%	7.3	6.2	7.8	6.1	5.2	6.3	7.0
More than 30% to 50%	%	11.8	8.8	12.7	7.5	7.5	8.3	10.8
More than 50%	%	3.2	4.4	7.0	2.6	4.2	3.2	4.6
<b>All households</b>	%	<b>100.0</b>						
<b>Equivalised disposable household income(f)</b>								
Lowest quintile	%	30.3	31.8	27.0	34.4	24.3	32.8	29.4
Second quintile	%	21.9	22.4	19.8	21.2	15.5	23.6	20.9
Third quintile	%	15.8	18.5	20.9	20.4	16.1	17.8	18.3
Fourth quintile	%	17.4	15.0	18.0	15.0	18.8	15.9	17.1
Highest quintile	%	14.6	12.2	14.3	9.0	25.4	9.8	14.3
<b>All households</b>	%	<b>100.0</b>						
Second and third deciles	%	28.8	27.9	23.3	27.9	19.9	27.1	26.1
<b>Number of employed persons</b>								
None	%	35.4	33.0	30.7	38.1	23.5	36.2	32.8
One	%	27.7	31.4	25.9	25.3	33.4	26.4	28.1
Two	%	26.7	27.1	33.4	28.1	32.9	29.5	29.5
Three or more	%	10.1	8.5	10.0	8.5	10.2	7.9	9.6
<b>All households</b>	%	<b>100.0</b>						

Estimated number of households	'000	1 030.6	596.7	932.2	173.7	204.8	115.8	3 068.2
Average number of persons in household	no.	2.51	2.40	2.56	2.40	2.58	2.46	2.50
Average number of bedrooms in dwelling	no.	3.15	3.06	3.15	3.09	3.35	3.02	3.14
Number of households in sample	no.	1 069	1 079	1 115	1 114	1 212	1 085	6 747

- \* estimate has a relative standard error of 25% to 50% and should be used with caution
- \*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use
- (a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 49 of the explanatory notes.
- (b) Includes other landlord type, which account for about 4% of all renters.
- (c) Includes other tenure type, which account for about 3% of all households.
- (d) Includes other dwelling types, which account for about 0.2% of all private dwellings.
- (e) Excludes households with nil or negative total income.
- (f) See paragraphs 40 to 48 of the explanatory notes.

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC										
<b>Tenure and landlord type</b>										
Owner without a mortgage	%	34.1	36.0	28.6	33.6	27.1	36.4	18.4	29.1	32.6
Owner with a mortgage	%	34.1	35.7	36.9	37.0	41.1	36.5	38.4	40.9	36.2
Renter										
State/territory housing authority	%	3.9	2.5	3.7	6.4	4.7	5.6	*7.8	6.4	3.9
Private landlord	%	24.4	22.9	27.0	19.6	22.1	17.4	28.1	21.3	23.7
Total renters(b)	%	29.5	25.8	31.9	26.9	28.5	25.0	39.5	28.7	28.7
<b>All households(c)</b>	%	<b>100.0</b>								
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	%	26.4	26.6	26.7	23.7	26.3	24.5	27.5	29.0	26.3
One parent family with dependent children	%	6.3	6.5	6.1	6.8	6.3	6.8	7.5	6.3	6.4
Couple only	%	24.4	25.5	28.3	28.6	27.2	28.8	27.2	23.9	26.2
Other one family households	%	12.8	11.7	10.9	10.8	10.6	8.5	11.0	13.7	11.7
Multiple family households	%	2.1	1.4	1.9	*0.7	1.6	*0.9	*2.0	*1.5	1.7
Non-family households										
Lone person	%	24.6	24.6	22.5	27.4	25.4	28.2	18.6	22.2	24.5
Group households	%	3.5	3.7	3.6	2.0	2.6	2.2	6.3	3.3	3.3
<b>All households</b>	%	<b>100.0</b>								
<b>Dwelling structure</b>										
Separate house	%	70.6	82.7	79.7	84.4	86.0	85.8	73.0	78.7	78.6
Semi-detached/row or terrace house/townhouse	%	12.4	8.4	11.1	9.7	9.2	6.7	9.8	13.1	10.4
Flat/unit/apartment	%	16.7	8.8	8.9	5.7	4.7	7.1	15.1	7.6	10.7
<b>All households(d)</b>	%	<b>100.0</b>								
<b>Housing costs as a proportion of gross income(e)</b>										
25% or less	%	73.7	77.7	73.8	80.4	74.7	81.2	73.8	82.2	75.7
More than 25% to 30%	%	7.5	7.5	7.5	6.0	7.8	5.9	9.2	6.1	7.3
More than 30% to 50%	%	12.8	10.0	12.5	9.3	11.0	9.4	13.5	9.0	11.5
More than 50%	%	6.0	4.8	6.2	4.2	6.5	3.4	*3.5	2.7	5.5
<b>All households</b>	%	<b>100.0</b>								
<b>Equivalised disposable household income(f)</b>										
Lowest quintile	%	26.0	24.7	23.0	26.4	22.0	29.5	15.1	11.1	24.4
Second quintile	%	18.3	18.7	18.6	19.2	15.7	23.6	10.6	10.5	18.2
Third quintile	%	15.8	18.7	20.6	20.0	18.2	17.7	17.9	14.4	18.1
Fourth quintile	%	18.0	18.6	18.7	19.6	18.3	17.7	29.1	23.2	18.6
Highest quintile	%	21.9	19.3	19.0	14.9	25.9	11.5	27.4	40.8	20.6
<b>All households</b>	%	<b>100.0</b>								
Second and third deciles	%	21.9	22.3	20.5	24.1	17.3	26.4	9.8	9.8	21.3
<b>Number of employed persons</b>										
None	%	28.4	26.0	26.5	32.2	24.0	34.6	17.5	17.9	27.2
One	%	30.5	32.7	27.5	28.2	33.7	27.4	31.3	30.7	30.6
Two	%	29.2	29.6	34.8	29.2	31.2	30.2	41.6	35.5	30.8
Three or more	%	11.8	11.6	11.2	10.4	11.1	7.7	9.6	15.9	11.4
<b>All households</b>	%	<b>100.0</b>								

Estimated number of households	'000	2 708.8	2 099.1	1 670.7	654.8	864.0	204.1	65.3	131.9	8 398.5
Average number of persons in household	no.	2.60	2.58	2.60	2.43	2.52	2.42	2.62	2.63	2.57
Average number of bedrooms in dwelling	no.	3.06	3.08	3.19	3.01	3.32	2.97	2.86	3.32	3.11
Number of households in sample	no.	3 314	3 106	2 703	2 800	2 744	1 864	578	962	18 071

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

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

(b) Includes other landlord type, which account for about 4% of all renters.

(c) Includes other tenure type, which account for about 3% of all households.

(d) Includes other dwelling types, which account for about 0.2% of all private dwellings.

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

(f) See paragraphs 40 to 48 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	713	595	578	438	733	411	574	566	627
Owner with a mortgage	\$'000	625	575	536	469	610	388	579	587	576
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	742	644	644	553	761	442	606	647	678
One parent family with dependent children	\$'000	615	482	490	447	633	296	455	466	530
Couple only	\$'000	745	649	556	461	712	425	619	604	644
Other one family households	\$'000	648	538	486	435	545	395	651	593	564
Multiple family households	\$'000	622	*387	502	289	519	378	465	552	535
Non-family households										
Lone person	\$'000	512	491	443	352	518	340	478	454	478
Group households	\$'000	499	427	387	392	453	*427	388	418	448
<b>Dwelling structure</b>										
Separate house	\$'000	706	578	558	463	670	403	591	599	608
Semi-detached/row or terrace house/townhouse	\$'000	658	674	485	415	526	326	481	448	607
Flat/unit/apartment	\$'000	454	476	*668	291	467	354	477	475	459
<b>Housing costs per week</b>										
\$0 to less than \$25	\$'000	463	403	459	306	533	360	504	424	438
\$25 to less than \$50	\$'000	692	586	499	441	691	411	523	525	604
\$50 to less than \$100	\$'000	1 249	934	860	676	1 378	543	760	702	997
\$100 to less than \$200	\$'000	798	711	484	478	*749	364	542	*708	666
\$200 to less than \$300	\$'000	466	448	473	366	566	330	581	541	466
\$300 to less than \$400	\$'000	501	455	500	390	538	358	500	533	478
\$400 or more	\$'000	635	644	611	550	665	455	597	604	630
<b>All households</b>	\$'000	<b>667</b>	<b>585</b>	<b>553</b>	<b>455</b>	<b>657</b>	<b>399</b>	<b>577</b>	<b>579</b>	<b>600</b>

MEDIAN VALUE OF DWELLING										
<b>Tenure type</b>										
Owner without a mortgage	\$'000	573	500	450	400	520	350	500	500	500
Owner with a mortgage	\$'000	501	450	470	400	500	350	537	500	475
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	600	500	550	457	550	390	600	570	550
One parent family with dependent children	\$'000	550	400	404	350	500	290	447	400	430
Couple only	\$'000	600	500	450	400	500	370	544	500	500
Other one family households	\$'000	600	480	438	400	480	340	600	550	500
Multiple family households	\$'000	500	*420	457	320	521	np	*474	np	494
Non-family households										
Lone person	\$'000	400	401	400	325	420	300	460	400	400
Group households	\$'000	494	*335	380	*394	450	np	*411	404	390
<b>Dwelling structure</b>										
Separate house	\$'000	600	480	480	400	500	350	550	525	500
Semi-detached/row or terrace house/townhouse	\$'000	500	500	413	380	456	*240	*417	390	470
Flat/unit/apartment	\$'000	414	400	**445	*250	349	*271	350	416	400
<b>Housing costs per week</b>										
\$0 to less than \$25	\$'000	400	377	442	300	450	320	450	400	400
\$25 to less than \$50	\$'000	600	500	450	426	580	375	477	500	510
\$50 to less than \$100	\$'000	100	747	763	699	874	389	700	626	800
\$100 to less than \$200	\$'000	513	450	400	357	416	300	535	**440	410
\$200 to less than \$300	\$'000	400	423	400	320	455	310	550	484	403
\$300 to less than \$400	\$'000	414	370	461	350	460	304	450	474	400
\$400 or more	\$'000	540	500	500	470	500	440	550	530	500
<b>All households</b>	\$'000	<b>550</b>	<b>480</b>	<b>470</b>	<b>400</b>	<b>500</b>	<b>350</b>	<b>520</b>	<b>500</b>	<b>490</b>
Estimated number of households	'000	1 134.2	1 077.4	479.0	339.0	461.6	62.4	28.8	92.2	3 674.6
Number of households in sample	no.	1 465	1 507	1 010	1 149	1 022	536	273	653	7 615

- \* 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.

		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
MEAN VALUE OF DWELLING								
<b>Tenure type</b>								
Owner without a mortgage	\$'000	417	330	461	327	491	336	406
Owner with a mortgage	\$'000	425	333	465	331	475	327	414
<b>Family composition of household</b>								
One family households								
Couple family with dependent children	\$'000	473	358	502	374	551	359	455
One parent family with dependent children	\$'000	309	233	422	255	350	231	322
Couple only	\$'000	462	356	492	344	525	347	439
Other one family households	\$'000	411	346	469	337	422	381	408
Multiple family households	\$'000	435	*346	457	**410	*382	363	422
Non-family households								
Lone person	\$'000	323	283	373	261	367	264	326
Group households	\$'000	413	234	*490	258	423	287	418
<b>Dwelling structure</b>								
Separate house	\$'000	425	335	473	330	485	335	414
Semi-detached/row or terrace house/townhouse	\$'000	400	306	330	356	414	304	351
Flat/unit/apartment	\$'000	317	183	501	186	**231	*278	374
<b>Housing costs per week</b>								
\$0 to less than \$25	\$'000	365	247	392	244	459	294	341
\$25 to less than \$50	\$'000	411	332	468	363	518	364	411
\$50 to less than \$100	\$'000	576	503	631	458	*715	454	573
\$100 to less than \$200	\$'000	427	325	429	291	429	291	382
\$200 to less than \$300	\$'000	345	295	387	325	432	320	348
\$300 to less than \$400	\$'000	349	316	399	285	434	324	357
\$400 or more	\$'000	492	410	496	400	503	377	477
<b>All households</b>	\$'000	<b>420</b>	<b>332</b>	<b>463</b>	<b>329</b>	<b>482</b>	<b>332</b>	<b>410</b>

## MEDIAN VALUE OF DWELLING

<b>Tenure type</b>								
Owner without a mortgage	\$'000	350	274	400	290	400	300	350
Owner with a mortgage	\$'000	380	300	404	300	415	300	370
<b>Family composition of household</b>								
One family households								
Couple family with dependent children	\$'000	434	330	450	350	455	320	400
One parent family with dependent children	\$'000	300	246	354	254	341	214	290
Couple only	\$'000	400	300	404	300	420	300	370
Other one family households	\$'000	400	250	450	275	398	315	375
Multiple family households	\$'000	*400	270	*353	np	*314	350	350
Non-family households								
Lone person	\$'000	300	240	350	233	337	240	300
Group households	\$'000	np	241	350	np	*387	268	340
<b>Dwelling structure</b>								
Separate house	\$'000	375	285	409	300	400	300	350
Semi-detached/row or terrace house/townhouse	\$'000	370	281	320	335	*361	280	330
Flat/unit/apartment	\$'000	*255	166	407	*197	np	243	327
<b>Housing costs per week</b>								
\$0 to less than \$25	\$'000	300	200	350	235	391	275	290
\$25 to less than \$50	\$'000	380	280	400	320	450	350	350
\$50 to less than \$100	\$'000	484	400	590	375	550	300	500
\$100 to less than \$200	\$'000	329	227	351	250	320	260	300
\$200 to less than \$300	\$'000	313	250	369	300	350	250	300
\$300 to less than \$400	\$'000	317	280	364	260	400	300	321
\$400 or more	\$'000	450	372	441	397	450	350	425
<b>All households</b>	\$'000	<b>370</b>	<b>280</b>	<b>400</b>	<b>291</b>	<b>400</b>	<b>300</b>	<b>350</b>
Estimated number of households	'000	711.4	427.7	615.0	123.1	128.5	86.3	2 100.3
Number of households in sample	no.	746	793	748	807	760	811	4 705

\* 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 households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 49 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	590	517	507	404	672	366	552	566	541
Owner with a mortgage	\$'000	553	509	499	436	583	354	539	587	521
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	648	576	568	511	717	393	550	647	604
One parent family with dependent children	\$'000	469	419	450	400	601	268	546	466	455
Couple only	\$'000	615	545	520	425	665	378	563	604	559
Other one family households	\$'000	572	500	478	409	522	387	618	593	518
Multiple family households	\$'000	568	377	484	321	486	368	465	552	501
Non-family households										
Lone person	\$'000	438	425	398	330	486	298	466	454	420
Group households	\$'000	484	380	461	342	445	351	388	418	437
<b>Dwelling structure</b>										
Separate house	\$'000	582	505	510	425	628	364	562	599	533
Semi-detached/row or terrace house/townhouse	\$'000	615	633	402	411	518	311	419	448	551
Flat/unit/apartment	\$'000	437	440	548	277	453	336	477	475	443
<b>Housing costs per week</b>										
\$0 to less than \$25	\$'000	418	351	416	284	510	311	491	424	396
\$25 to less than \$50	\$'000	585	511	481	420	658	386	519	525	532
\$50 to less than \$100	\$'000	976	815	732	628	1 235	510	695	702	844
\$100 to less than \$200	\$'000	598	590	450	409	*673	320	*432	*708	544
\$200 to less than \$300	\$'000	399	393	429	354	537	325	578	541	417
\$300 to less than \$400	\$'000	436	409	445	368	515	340	475	533	432
\$400 or more	\$'000	596	605	553	527	639	413	549	604	588
<b>All households</b>	<b>\$'000</b>	<b>572</b>	<b>513</b>	<b>502</b>	<b>421</b>	<b>619</b>	<b>360</b>	<b>543</b>	<b>579</b>	<b>531</b>

MEDIAN VALUE OF DWELLING										
<b>Tenure type</b>										
Owner without a mortgage	\$'000	450	420	420	350	500	320	500	500	440
Owner with a mortgage	\$'000	450	400	450	380	480	310	500	500	440
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	500	450	477	434	550	350	550	570	490
One parent family with dependent children	\$'000	400	350	400	331	459	237	*500	400	380
Couple only	\$'000	480	420	440	380	500	350	461	500	450
Other one family households	\$'000	500	449	448	380	450	327	600	550	450
Multiple family households	\$'000	491	*293	421	*320	483	354	*474	np	450
Non-family households										
Lone person	\$'000	362	350	361	300	400	270	460	400	359
Group households	\$'000	437	325	350	*305	450	289	*411	404	358
<b>Dwelling structure</b>										
Separate house	\$'000	470	409	450	370	490	320	500	525	450
Semi-detached/row or terrace house/townhouse	\$'000	490	477	350	374	450	269	*359	390	424
Flat/unit/apartment	\$'000	400	378	411	250	348	*260	350	416	400
<b>Housing costs per week</b>										
\$0 to less than \$25	\$'000	357	330	400	280	430	281	450	400	350
\$25 to less than \$50	\$'000	500	450	420	400	550	350	500	500	450
\$50 to less than \$100	\$'000	700	647	650	600	700	350	691	626	650
\$100 to less than \$200	\$'000	387	400	370	320	383	284	*456	**440	370
\$200 to less than \$300	\$'000	350	350	400	319	450	275	491	484	380
\$300 to less than \$400	\$'000	370	340	400	350	450	300	442	474	370
\$400 or more	\$'000	500	465	465	450	500	380	500	530	490
<b>All households</b>	<b>\$'000</b>	<b>450</b>	<b>410</b>	<b>435</b>	<b>370</b>	<b>490</b>	<b>320</b>	<b>500</b>	<b>500</b>	<b>440</b>
Estimated number of households	'000	1 845.6	1 505.0	1 094.0	462.1	590.1	148.7	37.1	92.2	5 774.9
Number of households in sample	no.	2 211	2 300	1 758	1 956	1 782	1 347	313	653	12 320

\* 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) Excludes households in collection districts defined as very remote, accounting for about 23% of the population in the Northern Territory.

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT(b)	Aust.
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC – SEPARATE HOUSE										
<b>Value of dwelling</b>										
\$0 to less than \$150,000	%	**0.1	*0.7	**0.4	*0.8	**0.5	**0.2	—	**0.1	*0.5
\$150,000 to less than \$200,000	%	*0.3	*0.9	*0.9	*0.8	**0.3	4.4	**0.2	**0.1	0.7
\$200,000 to less than \$300,000	%	3.7	8.7	4.5	17.5	3.7	22.6	**1.9	*0.9	7.0
\$300,000 to less than \$400,000	%	16.8	21.2	18.3	28.1	18.9	33.8	*6.0	12.1	19.9
\$400,000 to less than \$500,000	%	15.4	20.0	27.5	22.2	22.6	15.7	28.3	25.8	20.5
\$500,000 to less than \$600,000	%	12.6	14.8	20.6	10.2	17.4	11.0	20.7	21.6	15.0
\$600,000 to less than \$700,000	%	12.7	12.0	8.4	7.8	9.3	*3.4	17.7	13.5	10.8
\$700,000 or more	%	38.4	21.7	19.5	12.4	27.4	*9.0	25.2	26.0	25.6
<b>Total</b>	%	<b>100.0</b>								

Estimated number of households	'000	832.9	949.3	430.1	305.7	423.4	58.2	25.2	80.5	3 105.4
--------------------------------	------	-------	-------	-------	-------	-------	------	------	------	---------

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC – ALL DWELLINGS (c)										
<b>Value of dwelling</b>										
\$0 to less than \$150,000	%	**0.3	*0.8	*0.5	*1.0	**0.4	**0.2	—	**0.2	0.6
\$150,000 to less than \$200,000	%	*0.7	*1.0	*0.8	*1.5	**0.3	4.7	**0.2	**0.7	0.9
\$200,000 to less than \$300,000	%	5.2	8.9	5.6	18.0	4.4	24.6	*2.4	*2.2	7.6
\$300,000 to less than \$400,000	%	18.3	21.1	19.4	28.0	19.7	32.0	10.8	15.1	20.4
\$400,000 to less than \$500,000	%	17.7	19.8	26.7	21.9	21.7	15.7	28.2	25.3	20.6
\$500,000 to less than \$600,000	%	11.9	14.6	19.3	10.3	17.8	10.5	18.8	20.0	14.5
\$600,000 to less than \$700,000	%	12.1	11.5	8.7	7.5	8.8	*3.5	15.9	12.4	10.5
\$700,000 or more	%	33.7	22.3	19.0	11.9	26.9	8.9	23.6	24.1	24.8
<b>Total</b>	%	<b>100.0</b>								

Mean value of dwelling	\$'000	667	585	553	455	657	399	577	579	600
Mean equity in dwelling	\$'000	541	480	418	356	512	325	413	449	480
Mean amount of mortgage outstanding(d)	\$'000	239	207	220	180	232	140	247	223	219

Median value of dwelling	\$'000	550	480	470	400	500	350	520	500	490
Median equity in dwelling	\$'000	430	400	385	320	400	300	400	425	400
Median amount of mortgage outstanding(d)	\$'000	225	195	190	168	200	119	227	223	200

Estimated number of households	'000	1 134.2	1 077.4	479.0	339.0	461.6	62.4	28.8	92.2	3 674.6
Number of households in sample	no.	1 465	1 507	1 010	1 149	1 022	536	273	653	7 615

- |   |   |
|---|---|
| * estimate has a relative standard error of 25% to 50% and should be used with caution                      | (a) Most estimates in this column have high standard errors and should be used with caution.                              |
| ** estimate has a relative standard error greater than 50% and is considered too unreliable for general use | (b) Capital city estimates for the ACT relate to total ACT.   |
| — nil or rounded to zero (including null cells)   | (c) Includes separate houses, semi-detached/row or terrace house/townhouse, flat/unit/apartment and other dwelling types. |
|   | (d) Only includes owners with a mortgage.   |

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

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC – SEPARATE HOUSE

Value of dwelling

		NSW	Vic.	Qld	SA	WA	Tas.	Aust.(a)
\$0 to less than \$150,000	%	4.0	8.1	2.9	*9.1	5.8	4.5	5.0
\$150,000 to less than \$200,000	%	3.7	11.9	*2.9	11.9	*3.1	12.7	6.1
\$200,000 to less than \$300,000	%	18.3	31.9	11.8	28.7	14.6	29.9	20.2
\$300,000 to less than \$400,000	%	27.5	22.2	24.8	24.9	19.4	27.8	25.0
\$400,000 to less than \$500,000	%	19.1	11.6	22.9	12.3	21.8	13.6	18.1
\$500,000 to less than \$600,000	%	11.6	6.1	12.1	5.1	9.8	5.3	9.8
\$600,000 to less than \$700,000	%	5.9	3.7	7.2	*3.3	7.6	*2.9	5.7
\$700,000 or more	%	10.0	4.5	15.3	*4.6	17.9	*3.3	10.2
<b>Total</b>	%	<b>100.0</b>						

Estimated number of households no. 658.2 410.5 548.3 119.9 125.1 80.9 1 950.1

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC – ALL DWELLINGS (b)

Value of dwelling

		NSW	Vic.	Qld	SA	WA	Tas.	Aust.(a)
\$0 to less than \$150,000	%	4.4	8.4	2.8	*9.3	5.8	4.8	5.1
\$150,000 to less than \$200,000	%	4.4	12.3	3.1	12.0	3.4	12.5	6.3
\$200,000 to less than \$300,000	%	18.7	31.8	12.9	29.0	14.7	30.6	20.5
\$300,000 to less than \$400,000	%	26.7	22.1	26.8	24.6	19.5	27.6	25.3
\$400,000 to less than \$500,000	%	18.5	11.5	21.8	12.1	21.6	13.0	17.6
\$500,000 to less than \$600,000	%	11.6	5.9	11.4	5.1	9.9	5.3	9.7
\$600,000 to less than \$700,000	%	5.9	3.6	6.7	*3.2	7.4	2.9	5.5
\$700,000 or more	%	9.8	4.5	14.5	*4.6	17.8	*3.3	10.0
<b>Total</b>	%	<b>100.0</b>						

Mean value of dwelling \$'000 420 332 463 329 482 332 410

Mean equity in dwelling \$'000 343 265 357 271 389 271 327

Mean amount of mortgage outstanding(c) \$'000 168 138 202 124 172 126 169

Median value of dwelling \$'000 370 280 400 291 400 300 350

Median equity in dwelling \$'000 300 220 300 245 338 245 280

Median amount of mortgage outstanding(c) \$'000 150 130 187 103 143 117 150

Estimated number of households '000 711.4 427.7 615.0 123.1 128.5 86.3 2 100.3

Number of households in sample no. 746 793 748 807 760 811 4 705

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

(a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 49 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) ACT Aust.

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC – SEPARATE HOUSE

Value of dwelling

Value of dwelling		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
\$0 to less than \$150,000	%	1.8	3.0	1.8	*3.2	1.7	2.7	—	**0.1	2.2
\$150,000 to less than \$200,000	%	1.8	4.2	2.1	3.9	0.9	9.2	**1.1	**0.1	2.8
\$200,000 to less than \$300,000	%	10.1	15.7	8.6	20.7	6.2	26.8	*2.4	*0.9	12.1
\$300,000 to less than \$400,000	%	21.5	21.5	21.9	27.2	19.0	30.3	11.4	12.1	21.8
\$400,000 to less than \$500,000	%	17.0	17.5	24.9	19.4	22.4	14.5	27.1	25.8	19.6
\$500,000 to less than \$600,000	%	12.1	12.1	15.9	8.8	15.6	7.7	19.9	21.6	13.0
\$600,000 to less than \$700,000	%	9.7	9.5	7.7	6.6	8.9	3.1	17.0	13.5	8.8
\$700,000 or more	%	25.8	16.5	17.1	10.2	25.3	5.7	21.0	26.0	19.7
<b>Total</b>	%	<b>100.0</b>								

Estimated number of households '000 1 491.1 1 359.8 978.4 425.7 548.6 139.1 32.3 80.5 5 055.5

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC – ALL DWELLINGS (b)

Value of dwelling

Value of dwelling		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
\$0 to less than \$150,000	%	1.9	3.0	1.8	3.2	1.6	2.9	**1.4	**0.2	2.2
\$150,000 to less than \$200,000	%	2.1	4.2	2.1	4.3	0.9	9.3	**0.9	**0.7	2.9
\$200,000 to less than \$300,000	%	10.4	15.4	9.7	20.9	6.6	28.1	*3.7	*2.2	12.3
\$300,000 to less than \$400,000	%	21.5	21.4	23.6	27.1	19.6	29.5	15.3	15.1	22.2
\$400,000 to less than \$500,000	%	18.0	17.4	23.9	19.3	21.7	14.1	26.2	25.3	19.5
\$500,000 to less than \$600,000	%	11.8	12.1	14.9	8.9	16.1	7.5	17.9	20.0	12.7
\$600,000 to less than \$700,000	%	9.7	9.2	7.6	6.3	8.5	3.1	15.1	12.4	8.7
\$700,000 or more	%	24.5	17.2	16.5	9.9	24.9	5.6	19.5	24.1	19.4
<b>Total</b>	%	<b>100.0</b>								

Mean value of dwelling \$'000 572 513 502 421 619 360 543 579 531

Mean equity in dwelling \$'000 465 419 384 334 485 294 384 449 424

Mean amount of mortgage outstanding(c) \$'000 214 188 210 167 220 132 235 223 202

Median value of dwelling \$'000 450 410 435 370 490 320 500 500 440

Median equity in dwelling \$'000 365 333 338 300 381 260 385 425 350

Median amount of mortgage outstanding(c) \$'000 200 174 190 152 187 118 211 223 180

Estimated number of households '000 1 845.6 1 505.0 1 094.0 462.1 590.1 148.7 37.1 92.2 5 774.9

Number of households in sample no. 2 211 2 300 1 758 1 956 1 782 1 347 313 653 12 320

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

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

— nil or rounded to zero (including null cells)

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

(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.

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		New	Established	Total	New	Established	Total	New	Established	Total
MEAN HOUSING COSTS PER WEEK										
<b>Tenure type</b>										
Owner without a mortgage	\$	*40	*50	*47	30	33	32	32	35	34
Owner with a mortgage	\$	525	483	491	534	514	518	530	499	505
<b>All households</b>	\$	<b>482</b>	<b>455</b>	<b>460</b>	<b>390</b>	<b>387</b>	<b>387</b>	<b>422</b>	<b>415</b>	<b>417</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$	523	486	495	546	496	510	539	492	505
One parent family with dependent children	\$	194	361	329	394	322	331	305	334	330
Couple only	\$	523	519	519	250	362	336	345	434	416
Other one family households	\$	578	434	450	276	397	375	369	414	407
Multiple family households	\$	*462	**275	*334	np	*443	*443	460	*391	*401
Non-family households										
Lone person	\$	363	361	361	*164	216	207	242	280	274
Group households	\$	*360	347	349	*711	441	506	579	391	427
<b>All households</b>	\$	<b>482</b>	<b>455</b>	<b>460</b>	<b>390</b>	<b>387</b>	<b>387</b>	<b>422</b>	<b>415</b>	<b>417</b>
<b>Dwelling structure</b>										
Separate house	\$	478	476	476	407	401	402	430	429	429
Semi-detached/row or terrace house/townhouse	\$	*585	437	460	*357	374	372	*470	405	415
Flat/unit/apartment	\$	*409	367	374	*202	249	239	*304	317	315
<b>All households(a)</b>	\$	<b>482</b>	<b>455</b>	<b>460</b>	<b>390</b>	<b>387</b>	<b>387</b>	<b>422</b>	<b>415</b>	<b>417</b>
<b>Age group of reference person</b>										
15 to 24	\$	458	402	413	np	*655	*580	428	431	430
25 to 34	\$	460	451	453	609	536	553	515	477	484
35 to 44	\$	544	524	529	525	509	513	531	514	518
45 to 54	\$	516	461	469	382	403	399	399	414	411
55 to 64	\$	—	*185	*185	220	198	204	220	197	203
65 and over	\$	np	**59	**49	31	*41	39	31	42	39
<b>All households</b>	\$	<b>482</b>	<b>455</b>	<b>460</b>	<b>390</b>	<b>387</b>	<b>387</b>	<b>422</b>	<b>415</b>	<b>417</b>
<b>Housing costs as a proportion of gross income(b)</b>										
25% or less	\$	380	371	373	278	266	269	306	301	303
More than 25% to 30%	\$	466	504	498	627	584	591	556	548	549
More than 30% to 50%	\$	607	554	565	675	682	680	640	610	616
More than 50%	\$	*707	556	578	*676	686	684	689	614	628
<b>All households</b>	\$	<b>482</b>	<b>456</b>	<b>461</b>	<b>390</b>	<b>387</b>	<b>387</b>	<b>422</b>	<b>415</b>	<b>417</b>
<b>Equivalised disposable household income(c)</b>										
Lowest quintile	\$	352	361	359	*170	144	149	223	205	209
Second quintile	\$	411	352	362	260	195	215	299	264	273
Third quintile	\$	420	423	423	280	373	356	335	393	382
Fourth quintile	\$	454	441	443	478	420	434	469	429	438
Highest quintile	\$	597	549	558	549	576	570	568	564	565
<b>All households</b>	\$	<b>482</b>	<b>455</b>	<b>460</b>	<b>390</b>	<b>387</b>	<b>387</b>	<b>422</b>	<b>415</b>	<b>417</b>
Second and third deciles	\$	378	372	372	167	135	145	208	230	225

\* 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 type, which account for about 0.1% of all private dwellings occupied by recent home buyers.

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

(c) See paragraphs 40 to 48 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.*

<b>Main source of income</b>										
Wages and salaries	\$	475	465	467	482	465	469	479	465	468
Own unincorporated business income	\$	**914	507	578	*386	436	427	*555	460	477
Government pensions and allowances	\$	*247	299	288	*81	*98	94	108	135	129
Other income	\$	475	*310	*348	**62	*156	*137	*135	*179	*170
<b>All households(a)</b>	\$	<b>482</b>	<b>455</b>	<b>460</b>	<b>390</b>	<b>387</b>	<b>387</b>	<b>422</b>	<b>415</b>	<b>417</b>
<b>Number of employed persons</b>										
None	\$	**292	237	244	*37	75	67	*54	96	87
One	\$	394	394	394	359	348	351	374	370	371
Two	\$	570	511	522	551	505	514	559	508	517
Three or more	\$	*429	*471	460	425	495	472	425	490	470
<b>All households</b>	\$	<b>482</b>	<b>455</b>	<b>460</b>	<b>390</b>	<b>387</b>	<b>387</b>	<b>422</b>	<b>415</b>	<b>417</b>



Estimated number of households	'000	79.0	350.0	429.0	147.6	497.2	644.8	226.6	847.2	1 073.8
Number of households in sample	no.	118	602	720	337	1 030	1 367	455	1 632	2 087



\* 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 or negative total income.



		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		New	Established	Total	New	Established	Total	New	Established	Total
<b>HOUSING COSTS AS A PROPORTION OF GROSS INCOME</b>										
<b>Tenure type</b>										
Owner without a mortgage	%	**3	*3	*3	2	2	2	2	3	2
Owner with a mortgage	%	25	24	24	20	21	21	22	23	23
<b>All households</b>	%	<b>23</b>	<b>23</b>	<b>23</b>	<b>17</b>	<b>18</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>20</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	%	26	24	24	20	18	19	22	20	20
One parent family with dependent children	%	*8	33	*25	*20	23	22	*14	26	23
Couple only	%	23	24	24	12	18	17	16	21	20
Other one family households	%	*23	17	17	*9	16	14	*13	16	16
Multiple family households	%	17	**10	*13	**15	*12	*12	17	*12	*12
Non-family households										
Lone person	%	*23	27	27	*17	20	20	20	24	23
Group households	%	12	17	16	*28	15	17	*22	16	17
<b>All households</b>	%	<b>23</b>	<b>23</b>	<b>23</b>	<b>17</b>	<b>18</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>20</b>
<b>Dwelling structure</b>										
Separate house	%	23	24	24	19	18	18	20	20	20
Semi-detached/row or terrace house/townhouse	%	*31	19	21	**11	18	16	**18	19	18
Flat/unit/apartment	%	*17	23	22	**7	17	14	*12	21	18
<b>All households(b)</b>	%	<b>23</b>	<b>23</b>	<b>23</b>	<b>17</b>	<b>18</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>20</b>
<b>Age group of reference person</b>										
15 to 24	%	27	22	23	**1	*35	*31	25	23	24
25 to 34	%	20	24	23	24	21	22	21	23	22
35 to 44	%	32	23	25	22	19	20	25	20	21
45 to 54	%	22	26	25	12	18	17	13	19	18
55 to 64	%	—	*19	*19	12	14	13	12	14	13
65 and over	%	**4	**3	**3	4	*5	5	4	*5	5
<b>All households</b>	%	<b>23</b>	<b>23</b>	<b>23</b>	<b>17</b>	<b>18</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>20</b>
<b>Housing costs as a proportion of gross income</b>										
25% or less	%	15	15	15	11	12	12	12	13	13
More than 25% to 30%	%	27	27	27	27	27	27	27	27	27
More than 30% to 50%	%	35	36	36	37	36	37	36	36	36
More than 50%	%	81	73	75	67	93	85	72	82	80
<b>All households</b>	%	<b>23</b>	<b>23</b>	<b>23</b>	<b>17</b>	<b>18</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>20</b>
<b>Equivalised disposable household income(c)</b>										
Lowest quintile	%	54	63	61	*36	32	32	43	42	43
Second quintile	%	32	33	33	25	21	22	27	27	27
Third quintile	%	24	28	27	18	23	22	20	25	24
Fourth quintile	%	21	24	23	20	20	20	20	21	21
Highest quintile	%	21	18	19	13	15	15	16	17	16
<b>All households</b>	%	<b>23</b>	<b>23</b>	<b>23</b>	<b>17</b>	<b>18</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>20</b>
Second and third deciles	%	41	43	43	21	20	20	25	31	29
<b>Main source of income</b>										
Wages and salaries	%	22	23	22	18	19	19	19	20	20
Own unincorporated business income	%	**70	33	39	*19	23	22	31	26	27
Government pensions and allowances	%	*38	54	50	*15	*18	18	19	25	24
Other income	%	18	*20	19	**5	*8	*7	*9	*9	*9
<b>All households</b>	%	<b>23</b>	<b>23</b>	<b>23</b>	<b>17</b>	<b>18</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>20</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) Excludes households with nil or negative total income.

(b) Includes other dwelling types, which account for about 0.1% of all private dwellings occupied by recent home buyers.

(c) See paragraphs 40 to 48 of the explanatory notes.

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

HOUSING COSTS AS A PROPORTION OF GROSS INCOME *cont.*

## Number of employed persons

None	%	*52	*51	51	*5	10	9	*8	14	13
One	%	25	26	26	20	21	21	22	23	23
Two	%	24	23	23	18	19	19	20	21	21
Three or more	%	**14	13	13	14	13	14	14	13	14
<b>All households</b>	%	<b>23</b>	<b>23</b>	<b>23</b>	<b>17</b>	<b>18</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>20</b>

Estimated number of households	'000	79.0	348.7	427.8	146.4	495.1	641.5	225.4	843.8	1 069.3
Number of households in sample	no.	118	598	716	335	1 027	1 362	453	1 625	2 078

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

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

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

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		New	Established	Total	New	Established	Total	New	Established	Total
MEDIAN VALUE OF DWELLING										
<b>Tenure type</b>										
Owner without a mortgage	\$'000	np	443	431	450	400	418	450	400	420
Owner with a mortgage	\$'000	400	360	366	529	460	483	475	400	420
<b>All households</b>	\$'000	<b>400</b>	<b>360</b>	<b>370</b>	<b>500</b>	<b>450</b>	<b>450</b>	<b>470</b>	<b>400</b>	<b>420</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	420	400	400	550	525	537	500	480	490
One parent family with dependent children	\$'000	546	352	376	434	351	360	483	350	360
Couple only	\$'000	400	381	385	500	450	450	450	410	415
Other one family households	\$'000	*382	360	360	*600	435	497	*581	396	428
Multiple family households	\$'000	np	np	np	np	np	np	np	*457	*447
Non-family households										
Lone person	\$'000	323	302	305	399	370	371	350	342	350
Group households	\$'000	np	350	362	np	411	441	np	355	380
<b>All households</b>	\$'000	<b>400</b>	<b>360</b>	<b>370</b>	<b>500</b>	<b>450</b>	<b>450</b>	<b>470</b>	<b>400</b>	<b>420</b>
<b>Dwelling structure</b>										
Separate house	\$'000	360	360	360	500	450	470	450	410	420
Semi-detached/row or terrace house/townhouse	\$'000	400	381	392	*509	410	425	450	399	402
Flat/unit/apartment	\$'000	np	380	390	*550	420	423	*550	400	411
<b>All households(a)</b>	\$'000	<b>400</b>	<b>360</b>	<b>370</b>	<b>500</b>	<b>450</b>	<b>450</b>	<b>470</b>	<b>400</b>	<b>420</b>
<b>Age group of reference person</b>										
15 to 24	\$'000	350	300	300	np	*371	356	350	300	300
25 to 34	\$'000	404	358	370	472	450	450	425	388	400
35 to 44	\$'000	421	430	428	550	500	500	500	475	480
45 to 54	\$'000	np	400	399	583	459	500	550	450	479
55 to 64	\$'000	—	398	398	497	417	430	497	412	430
65 and over	\$'000	np	np	np	420	370	380	418	372	382
<b>All households</b>	\$'000	<b>400</b>	<b>360</b>	<b>370</b>	<b>500</b>	<b>450</b>	<b>450</b>	<b>470</b>	<b>400</b>	<b>420</b>
<b>Housing costs as a proportion of gross income(b)</b>										
25% or less	\$'000	400	367	374	520	450	450	500	420	426
More than 25% to 30%	\$'000	*361	350	352	468	400	400	420	395	400
More than 30% to 50%	\$'000	409	360	365	528	480	500	457	400	420
More than 50%	\$'000	**396	380	380	*452	450	450	446	394	400
<b>All households</b>	\$'000	<b>400</b>	<b>365</b>	<b>370</b>	<b>500</b>	<b>450</b>	<b>450</b>	<b>470</b>	<b>400</b>	<b>420</b>
<b>Equivalised disposable household income(c)</b>										
Lowest quintile	\$'000	*351	373	369	428	350	361	400	360	365
Second quintile	\$'000	*420	319	322	410	360	385	418	347	360
Third quintile	\$'000	358	320	330	495	420	430	450	400	400
Fourth quintile	\$'000	339	330	330	511	450	475	453	395	400
Highest quintile	\$'000	450	400	410	600	550	550	550	461	490
<b>All households</b>	\$'000	<b>400</b>	<b>360</b>	<b>370</b>	<b>500</b>	<b>450</b>	<b>450</b>	<b>470</b>	<b>400</b>	<b>420</b>
Second and third deciles	\$'000	392	350	350	400	350	350	400	350	350
<b>Main source of income</b>										
Wages and salaries	\$'000	400	370	374	540	470	490	490	419	425
Own unincorporated business income	\$'000	np	350	370	581	491	500	*503	430	450
Government pensions and allowances	\$'000	np	300	300	412	350	350	400	340	350
Other income	\$'000	np	*448	*401	517	532	522	*401	500	500
<b>All households(d)</b>	\$'000	<b>400</b>	<b>360</b>	<b>370</b>	<b>500</b>	<b>450</b>	<b>450</b>	<b>470</b>	<b>400</b>	<b>420</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, which account for about 0.1% of all private dwellings occupied by recent home buyers.

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

(c) See paragraphs 40 to 48 of explanatory notes.

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

RECENT HOME BUYER HOUSEHOLDS, Median value of dwelling by selected household characteristics *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>
	<hr/>								

MEDIAN VALUE OF DWELLING *cont.*

**Number of employed persons**

None	\$'000	np	320	320	405	355	370	400	355	370
One	\$'000	381	340	350	450	400	419	426	360	380
Two	\$'000	400	380	385	558	500	506	500	440	450
Three or more	\$'000	524	*415	*414	600	531	550	600	499	550
<b>All households</b>	\$'000	<b>400</b>	<b>360</b>	<b>370</b>	<b>500</b>	<b>450</b>	<b>450</b>	<b>470</b>	<b>400</b>	<b>420</b>

---

Estimated number of households	'000	79.0	350.0	429.0	147.6	497.2	644.8	226.6	847.2	1 073.8
Number of households in sample	no.	118	602	720	337	1 030	1 367	455	1 632	2 087

---

\* 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	%	*8.8	6.4	6.9	28.6	26.4	26.9	21.7	18.1	18.9
Owner with a mortgage	%	91.2	93.6	93.1	71.4	73.6	73.1	78.3	81.9	81.1
<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>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	%	41.0	29.1	31.3	46.6	36.6	38.9	44.7	33.5	35.9
One parent family with dependent children	%	**3.8	3.6	3.6	*2.5	5.6	4.9	*3.0	4.7	4.4
Couple only	%	29.3	33.4	32.7	29.2	27.8	28.1	29.2	30.1	29.9
Other one family households	%	*4.9	8.9	8.1	*5.9	7.6	7.2	*5.6	8.1	7.6
Multiple family households	%	**2.3	**1.2	*1.4	**0.2	*1.8	*1.5	**0.9	*1.6	*1.4
Non-family households										
Lone person	%	*16.7	21.3	20.4	13.8	18.9	17.8	14.8	19.9	18.8
Group households	%	**2.0	*2.6	2.5	**1.7	*1.6	*1.6	**1.8	2.0	2.0
<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	%	76.6	72.3	73.1	87.1	82.8	83.8	83.5	78.5	79.5
Semi-detached/row or terrace house/townhouse	%	*11.3	13.8	13.3	*6.2	9.8	9.0	7.9	11.5	10.7
Flat/unit/apartment	%	**12.1	13.9	13.6	*6.7	7.2	7.1	*8.6	10.0	9.7
<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	%	*10.7	10.3	10.4	**0.4	*0.9	*0.8	*4.0	4.8	4.6
25 to 34	%	53.7	56.8	56.2	16.7	16.9	16.8	29.6	33.4	32.6
35 to 44	%	28.8	22.4	23.6	31.2	30.6	30.7	30.4	27.2	27.9
45 to 54	%	*5.6	7.7	7.3	20.3	24.6	23.6	15.2	17.6	17.1
55 to 64	%	—	*2.1	*1.7	19.5	15.5	16.4	12.7	10.0	10.5
65 and over	%	**1.2	**0.7	**0.8	11.9	11.5	11.6	8.1	7.0	7.3
<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)</b>										
25% or less	%	50.8	49.8	49.9	70.9	68.1	68.8	63.8	60.5	61.2
More than 25% to 30%	%	12.7	14.1	13.8	8.6	11.9	11.2	10.0	12.8	12.2
More than 30% to 50%	%	28.5	25.9	26.4	14.4	14.1	14.2	19.3	19.0	19.1
More than 50%	%	*8.1	10.3	9.9	*6.2	5.8	5.9	6.8	7.6	7.5
<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>
<b>Equivalised disposable household income (c)</b>										
Lowest quintile	%	*9.7	8.6	8.8	12.9	15.3	14.8	11.8	12.6	12.4
Second quintile	%	12.6	14.1	13.8	19.1	12.6	14.1	16.8	13.2	14.0
Third quintile	%	*16.7	17.0	16.9	13.8	18.5	17.4	14.8	17.9	17.2
Fourth quintile	%	26.8	26.2	26.3	25.2	24.2	24.4	25.8	25.0	25.2
Highest quintile	%	34.2	34.1	34.1	29.0	29.4	29.3	30.8	31.3	31.2
<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>
Second and third deciles	%	*7.6	11.5	10.7	17.1	12.0	13.1	13.8	11.8	12.2
<b>Main source of income</b>										
Wages and salaries	%	87.8	88.6	88.4	73.0	71.3	71.7	78.2	78.5	78.4
Own unincorporated business income	%	**4.3	4.6	4.5	*4.8	6.3	5.9	*4.6	5.6	5.4
Government pensions and allowances	%	*5.2	4.4	4.5	14.3	13.8	13.9	11.2	9.9	10.2
Other income	%	**2.8	*2.1	*2.2	7.0	8.2	7.9	5.5	5.7	5.6
<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>

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

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

— nil or rounded to zero (including null cells)

(a) Includes other dwelling types, which account for about 0.1% of all private dwellings occupied by recent home buyers.

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

(c) See paragraph 40 to 48 of the explanatory notes.

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

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC <i>cont.</i>										
<b>Number of employed persons</b>										
None	%	**2.3	3.6	3.4	16.6	16.9	16.8	11.6	11.4	11.4
One	%	41.0	37.9	38.5	28.9	28.4	28.5	33.1	32.4	32.5
Two	%	50.2	54.3	53.5	38.4	44.7	43.2	42.5	48.6	47.3
Three or more	%	**6.5	*4.2	*4.6	16.1	10.0	11.4	12.8	7.6	8.7
<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>
Estimated number of households	'000	79.0	350.0	429.0	147.6	497.2	644.8	226.6	847.2	1 073.8
Average number of persons in household	no.	2.91	2.47	2.55	2.94	2.71	2.76	2.93	2.61	2.68
Average number of employed persons in household	no.	1.61	1.60	1.60	1.59	1.51	1.53	1.60	1.55	1.56
Average number of bedrooms in dwelling	no.	3.39	2.98	3.06	3.59	3.31	3.38	3.52	3.18	3.25
Average age of reference person	years	33	33	33	48	47	47	43	41	41
Mean value of dwelling	\$'000	442	395	404	620	533	553	558	476	494
Mean amount of mortgage outstanding	\$'000	309	276	282	326	289	297	319	283	290
Mean equity in dwelling	\$'000	160	136	141	387	321	336	308	245	258
Median amount of mortgage outstanding(a)	\$'000	280	263	270	280	274	276	280	270	275
Median equity in dwelling	\$'000	104	85	90	298	250	260	234	158	170
Number of households in sample	no.	118	602	720	337	1 030	1 367	455	1 632	2 087
* estimate has a relative standard error of 25% to 50% and should be used with caution					** estimate has a relative standard error greater than 50% and is considered too unreliable for general use					
					(a) Only includes households with a mortgage.					

## TENURE AND LANDLORD TYPE OF HOUSEHOLD

		Owner without a mortgage	Owner with a mortgage	Renter - state/territory housing authority	Renter - private landlord	Renter - other landlord type(b)	Total renters	Other tenure type(c)	Total
<b>Tenure and landlord type of income unit</b>									
Owner without a mortgage	%	79.7	—	—	—	—	—	—	27.2
Owner with a mortgage	%	—	78.4	—	—	—	—	—	30.3
Renter/boarder from person living in the same household									
Parent / other relative	%	6.0	6.3	10.7	4.1	*5.8	5.0	**0.3	5.7
Other unrelated person	%	*0.4	2.1	**0.9	6.0	**1.0	5.2	**0.1	2.2
Renter from person not living in the same household									
State/territory housing authority	%	—	—	82.7	—	—	10.4	—	2.6
Private landlord	%	—	—	—	83.8	—	70.4	—	17.4
Other landlord type(b)	%	—	—	—	—	83.7	2.9	—	0.7
Rent free	%	13.9	13.1	5.7	6.1	*9.6	6.2	82.3	13.4
Other tenure(d)	%	**0.1	**0.1	—	—	—	—	17.4	0.5
<b>All income units</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 income units	'000	3 480.7	3 934.4	316.1	2 112.3	86.0	2 514.5	261.2	10 190.8
Number of income units in sample	no.	7 600	6 990	1 137	3 413	226	4 776	553	19 919

\* 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) An income unit is a single person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or defacto) couples, and between parents and dependent children.

(b) Includes manager of caravan park, employer, housing cooperative and community/church group.

(c) Includes rent free, life tenure and rent-buy/shared equity, which account for 2.0%, 0.5% and 0.05% of households respectively.

(d) Includes life tenure and rent-buy/shared equity.

## 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 2009-10 and earlier Surveys of Income and Housing. The survey collected information on sources of income, amounts received, housing costs and characteristics of persons aged 15 years and over. Households in very remote areas are excluded.

**2** The Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009-10 (cat. no. 6503.0) is available to assist users evaluate and interpret results from this survey.

**3** The SIH was conducted continuously from 1994-95 to 1997-98, and then in 1999-2000, 2000-01, 2002-03, 2003-04, 2005-06, 2007-08 and 2009-10. The 2009-10 SIH collected information from a sample of 18,071 households over the period July 2009 to June 2010. The SIH is now conducted every two years.

**4** The 2009-10 SIH was integrated with the Household Expenditure Survey (HES), as it was in 2003-04. The 2007-08 SIH was run as a stand alone survey, as it was in 2005-06 and will be again in 2011-12.

**5** The ABS will collect additional housing information in the SIH every six years. Additional housing topics were last collected in 2007-08, which included housing mobility, housing condition and dwelling characteristics, home purchase for first home buyers, loan financing for owners with a mortgage and rental arrangements. The summary data was published in Housing Mobility and Conditions, Australia, 2007-08 (cat. no. 4130.0.55.002) in November 2009.

**6** Other household collections conducted by the ABS which cover housing are:

- Census of Population and Housing, 2006
- General Social Survey, 2010
- Australian Housing Survey, 1994 and 1999.

**7** Household collections conducted by the ABS which cover housing for Indigenous Australians are:

- Community Housing and Infrastructure Needs Survey, 1999, 2001 and 2006
- National Aboriginal and Torres Strait Islander Social Survey, 2002 and 2008.

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

### *Changes in this issue*

**9** Key changes in this issue include:

- an increase in sample size from 9,345 households in 2007-08 to 18,071 households in 2009-10 due to an expansion in the SIH sample for an extra 4,200 households, located outside capital cities as well as an additional sample of metropolitan households whose main source of income was a government pension, benefit and/or allowance
- the inclusion of a benchmark for the value of government benefit cash transfers to ensure that the survey estimate of government benefit cash transfers is maintained at a proportion of aggregate benefit cash transfers that is consistent with previous SIH cycles (this benchmark was last used in the 2000-01 SIH)
- additional housing topics collected in 2007-08, including housing mobility, housing condition and dwelling characteristics, home purchase for first home buyers, loan financing for owners with a mortgage and rental arrangements, were not collected in 2009-10
- disability questions for persons aged 15 years and over were asked in the 2009-10 SIH.

### CONCEPTS AND DEFINITIONS

**10** The concepts and definitions relating to the statistics in this publication are described in the following section. Other definitions are included in the Glossary.

## EXPLANATORY NOTES *continued*

### *Household*

**11** The household is the basic unit of analysis in this publication. A household consists of one or more persons, at least one of whom is at least 15 years of age, usually resident in the same private dwelling. The persons in a household may or may not be related. They must live wholly within one dwelling. A group of people who make common provision for food and other essentials of living but live in two separate dwellings are in two separate households.

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

### *Income unit*

**13** Although the household has been adopted as the basic level of analysis in this publication, tenure data have been included on an income unit basis in table 36. An income unit is a single person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or defacto) couples, and between parents and their dependent children. The income unit is similar, but not identical, to the unit used in determining the eligibility of people for many government pensions and allowances such as Centrelink payments.

### *Housing costs*

**14** Housing costs are the recurrent outlays by household members in providing for their shelter for themselves. The data collected on housing outlays in the SIH are limited to major outlays on housing, that is, mortgage repayments, rent, property and water rates as well as body corporate fees. Housing costs 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.

- Households are sometimes reimbursed some or all of their housing costs. Commonwealth Rent Assistance (CRA), paid by the Australian Government to qualifying recipients of income support payments and family tax benefit, is the most important type of reimbursement of relevance to these statistics. If rent assistance receipts were subtracted from gross housing costs, it has been estimated that the housing costs of households receiving rent assistance would be about 30% lower on average, and the housing costs of all households renting from landlords other than the state/territory authorities would be about 10% lower on average.

## EXPLANATORY NOTES *continued*

### *Housing costs continued*

- Mortgage repayments made by owners with a mortgage include both the interest component and the principal or capital component. For many purposes it is more appropriate to consider repayments of principal as a form of saving rather than as a recurrent housing cost. It reflects the purchase of a housing asset by increasing the equity in the property held by the household and is an addition to the wealth of the occupants. The 2009-10 SIH indicated that about 33% of the housing costs of owners with a mortgage comprised repayments of the principal on loans. The equivalent proportions in 2007-08, 2005-06 and 2003-04 were 32%, 36% and 40% respectively.
- A fuller measure of housing costs would include a range of outlays necessary to ensure that the dwelling can continue to provide an appropriate level of housing services. These include repairs, maintenance, and dwelling insurance, and are costs that tend to be incurred by owner occupier households but not by renting households. HES data shows that if these costs were added to SIH housing costs estimates, the estimates of average housing costs would be more than doubled for owners without a mortgage and would increase by about 13% for owners with a mortgage.

### *Housing costs and household income*

**17** Housing costs are often 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. However, comparisons between these measures are subject to the limitations of housing cost estimates obtained in the SIH that are described in the previous paragraph. Housing affordability ratios derived from SIH data are further impacted by the inclusion of CRA in the value of income collected. CRA is estimated, on average, to represent about 8% of the reported income of households receiving CRA and about 2% of the reported income of all households renting from landlords other than the state/territory authorities.

**18** To illustrate the difficulties discussed above, consider two couples 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 CRA of \$35 per week. 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%. However, 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. The treatment of CRA is of particular importance when considering changes in affordability ratios over time, since there has been a shift from providing public housing to providing CRA as a means of supplying affordable housing to low income people.

**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.

## EXPLANATORY NOTES *continued*

### *Housing costs and household income continued*

**20** In comparing households' housing costs with their income, it should be noted that households have a variety of housing preferences. Some people may choose to live in an area with high property 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 compared with 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.

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

**22** Some households report extremely low income in the survey, which places them well below the safety net of income support by social security pensions and allowances. As explained in paragraphs 45 to 48 below, the incomes of these people are not always an appropriate indicator of the economic resources available to them. These households are likely to have high housing costs/income ratios.

### *Housing stress*

**23** 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". Table 5 provides information on housing costs as a proportion of gross income separately for all and lower income households. (Lower income households are defined here as those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles). However, such measures should be interpreted with care because of the lack of comparability of the ratios across tenure and landlord types and the difficulties of comparing across different household sizes, as described in the previous paragraphs.

### *Housing utilisation*

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

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

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

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

### *Tenure type and landlord type*

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

## EXPLANATORY NOTES *continued*

### *Tenure type and landlord type continued*

**28** In this publication, tenure information is provided at both the household and income unit levels. Person level tenure was also enumerated in the 2009-10 SIH and is available on the CURF. Tenure information at household, income unit and person levels enables users to analyse within household tenure arrangements, such as subletting and boarding.

**29** 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.

**30** 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*

**31** Household income consists of all current receipts, whether monetary or in kind, that are received by the household or by individual members of the household, and which are available for, or intended to support, current consumption.

**32** Income includes receipts from:

- wages and salaries and other receipts from employment (whether from an employer or own incorporated enterprise), including income provided as part of salary sacrifice and/or salary package arrangements
- profit/loss from own unincorporated business (including partnerships)
- net investment income (interest, rent, dividends, royalties)
- government pensions and allowances
- private transfers (e.g. superannuation, workers' compensation, income from annuities, child support, and financial support received from family members not living in the same household).

**33** Receipts of family tax benefit are treated as income, regardless of whether they are received fortnightly or as a lump sum. The aged persons' savings bonus and self-funded retirees' supplementary bonus, paid as part of the introduction of The New Tax System in 2000-01, are regarded as capital transfers as they were designed to help retired people maintain the value of their savings and investments following the introduction of the GST. However, the one-off payment to older Australians paid in 2000-01, 2005-06, and 2007-08, the one-off payment to families paid since 2003-04, the one-off payments to carers paid since 2003-04, and the one-off stimulus payments paid in 2008-09 and 2009-10 on 2007-08 taxable income are included as income as they were primarily a supplement to existing income support payments. The Baby Bonus (formerly known as the Maternity Payment) introduced in July 2004 is also included as income.

### *Weekly income*

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

## EXPLANATORY NOTES *continued*

- Gross income*
- 35** Gross income is the sum of the income from all sources before income tax and the Medicare levy have been deducted. Prior to 2005-06, family tax benefit paid through the tax system or as a lump sum was excluded from gross income for practical reasons but deducted in deriving disposable income. Since 2005-06, these payments have been included in gross income.
- Disposable income*
- 36** Disposable income better represents the economic resources available to meet the needs of households. It is derived by deducting estimates of personal income tax and the Medicare levy from gross income. The Medicare levy surcharge was also calculated and deducted from gross income while calculating disposable income (as it was for the first time in 2007-08).
- 37** Income tax is estimated for all households using taxation criteria for 2009-10 and the income and other characteristics of household members reported in the survey.
- 38** Prior to 2005-06 the derivation of disposable income also included the addition of family tax benefit paid through the tax system or as a lump sum by Centrelink since, for practical reasons, it was not included in the gross income estimates.
- 39** Note that while child support and other transfers from other households are included in the income of the households receiving the transfers, they are not deducted from the incomes of the households making the transfers in deriving disposable income.
- Equivalised disposable income*
- 40** Analyses by income quintile in this publication use equivalised disposable income rather than gross or disposable income since it enables comparison of the relative economic wellbeing of households of different size and composition. Equivalised disposable income is calculated by adjusting disposable income by the application of an equivalence scale. This adjustment reflects the requirement for a larger household to have a higher level of income to achieve the same standard of living as a smaller household. Where disposable income is negative, it is set to zero equivalised disposable income.
- 41** 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.
- 42** Errors in processing the 2007-08 income estimates have been corrected, resulting in an average increase of \$3 for mean equivalised disposable household income across all households. This was reflected largely in a 1.3% increase in the mean equivalised disposable household income of households in the highest quintile.
- 43** For more information on the use of equivalence scales, readers are referred to Appendix 2 in Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009-10 (cat. no. 6503.0).
- Lowest income decile*
- 44** While equivalised income generally provides a useful indicator of economic wellbeing, there are some circumstances which present particular difficulties. Some households report extremely low and even negative income in the survey, which places them well below the safety net of income support provided by social security pensions and allowances. Households may under report their incomes in the survey at all income levels, including low income households. However, households can correctly report low levels of income if they incur losses in their unincorporated business or have negative returns from their other investments.

## EXPLANATORY NOTES *continued*

### *Lowest income decile continued*

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

**46** It can therefore be reasonably concluded that many of the households included in the lowest income decile are unlikely to be suffering extremely low levels of economic wellbeing. Income distribution analysis may lead to inappropriate conclusions if such households are used as the basis for assessing low levels of economic wellbeing. For this reason, tables showing statistics classified by income quintile include a supplementary category comprising the second and third income deciles, which can be used as an alternative to the lowest income quintile. (For an explanation of quintiles and deciles, see Appendix 1 of Household Income and Income Distribution, Australia, 2009-10 (cat. no. 6523.0)).

**47** A more detailed analysis of people living in low economic resource households is published in a feature article in Household Wealth and Wealth Distribution, Australia, 2009-10 (cat. no. 6554.0).

### *Income quintiles*

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

## SURVEY METHODOLOGY

### *Scope*

**49** The SIH and HES collect information by personal interview from usual residents of private dwellings in urban and rural areas of Australia (excluding very remote areas), covering about 97% of the people living in Australia. Private dwellings are houses, flats, home units, caravans, garages, tents and other structures that were 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.

**50** Usual residents excludes:

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

### *Data collection*

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

- a household level computer assisted interview questionnaire which collected information on household characteristics
- 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. It also collected information on child care costs, child care usage and barriers to labour force participation due to child care related reasons.

## EXPLANATORY NOTES *continued*

### *Data collection continued*

**52** Sample copies of the above documents are included in the Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009-10 (cat. no. 6503.0).

### *Sample design*

**53** The combined SIH and HES samples were designed to produce reliable estimates for broad aggregates of total income and total expenditure for households resident in private dwellings 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 (see Appendix 2).

**54** 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 from the private dwelling framework of the ABS Population Survey Master Sample. Selections were distributed across a twelve month enumeration period so that the survey results are representative of income and expenditure patterns across the year.

**55** For the 2009-10 SIH and HES there was an additional sample of metropolitan households whose main source of income was government pensions, benefits and/or allowances. These households were enumerated using a separate sample design.

**56** In the pensioner sample, dwellings were selected via two phase sampling to complete the HES questionnaire. Firstly, in order to target the pensioner households the 2006 Census information was used to identify areas where the number of households that were more likely to belong to the target population were higher. This frame prediction was then updated for known deficiencies and changes to the Australian population since 2006. Selections of small geographic (meshblock) first stage units were made to avoid overlap with the population master sample and distributed across a ten month enumeration period from September 2009 to July 2010.

### *Non-responding households*

**57** Of the selected dwellings for the combined SIH and HES sample there were 18,285 in scope of the survey. Of these, 3,421 did not respond at all to the questionnaire, or did not respond adequately. For the additional pensioner sample there were 4,804 households initially selected for inclusion, of which 227 households were actually out of scope, and 1,370 did not respond at all to the questionnaire, or did not respond adequately. Non-responding households include:

- 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 had language problems or refused to participate
- households in which the significant person(s) did not respond to key questions.

### *Partial response and imputation*

**58** 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.

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

**60** Donor records are selected by finding fully responding persons with matching information on various characteristics (such as state, sex, age, labour force status and income) as the person with missing information. As far as possible, the imputed information is an appropriate proxy for the information that is missing. Depending on

## EXPLANATORY NOTES *continued*

*Partial response and imputation continued*

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.

**61** In the 2009-10 SIH, responses were also imputed when not every person aged 15 or over residing in the household responded, but the significant person(s) provided answers to all key questions.

*Final sample*

**62** 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 18,285 in the scope of the survey, of which 14,864 (81%) were included as part of the final estimates. For the additional pensioner sample 4,804 dwellings identified as being in scope, of which 3,207 dwellings (67%) were included on the final file. The final combined sample consists of those 18,071 households, comprising 33,999 persons aged 15 years old and over.

### SIH FINAL SAMPLE: NUMBER OF HOUSEHOLDS, 2009–10

	CAPITAL CITY		BALANCE OF STATE		TOTAL	
	Households	Persons(a)	Households	Persons(a)	Households	Persons(a)
	no.	no.	no.	no.	no.	no.
NSW	2 245	4 294	1 069	2 071	3 314	6 365
Vic	2 027	3 834	1 079	2 018	3 106	5 852
Qld	1 588	2 991	1 115	2 155	2 703	5 146
SA	1 686	3 043	1 114	2 079	2 800	5 122
WA	1 532	2 800	1 212	2 321	2 744	5 121
Tas	779	1 399	1 085	2 049	1 864	3 448
NT	505	927	73	127	578	1 054
ACT	962	1 891	—	—	962	1 891
Aust	11 324	21 179	6 747	12 820	18 071	33 999

— nil or rounded to zero (including null cells)

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

*Weighting*

**63** 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).

**64** An adjustment is then made to the initial weights to account for changes in the sample across the four quarters of survey enumeration; the sum of the weights after this initial adjustment of households in each quarter is equal. In the 2009-10 survey cycle, as in the 2007-08 SIH, the four quarters of survey enumeration have been aligned across the financial year with pension indexation dates rather than calendar quarters to better control sample allocation.

**65** The quarterly adjusted initial weights for SIH 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.

## EXPLANATORY NOTES *continued*

*Weighting continued*

**66** In the 2009-10 SIH, all persons in each household were assigned a quarterly adjusted initial income weight.

**67** The 2009-10 SIH was benchmarked to the in scope estimated resident population (ERP) and the estimated number of households in the population. The 2009-10 SIH used population and household benchmarks based on the 2006 Census of Population and Housing.

	2006 Census
<b>Population benchmark</b>	
<i>Australian Population Benchmark</i> <sup>(a)</sup>	<b>21 178 235</b>
Persons in Non Private Dwellings Excluded	371 636
Persons in Very Remote Excluded	163 470
Total Population Exclusions	535 106
<b>Final Population Benchmark</b>	<b>20 643 129</b>
<b>Household benchmark</b>	
<i>Australian Household Benchmark</i> <sup>(a)</sup>	<b>8 136 593</b>
Households in Very Remote Excluded	61 348
<b>Final Household Benchmark</b>	<b>8 075 244</b>

(a) at 31 December 2007

**68** The benchmarks used in the calibration of the final weights for the 2009-10 SIH were:

- number of persons -
  - by state or territory by age by sex
    - by five year age groups up to 80+ years for all states and territories (excluding the NT)
    - by five year age groups up to 70+ years for the NT
  - by state or the ACT by labour force status ('Employed', 'Unemployed' and 'Not in the labour force')
  - by state by capital city/balance of state (excluding the NT and the ACT which use only state).
- numbers of households -
  - by household composition (number of adults (1, 2 or 3+) and whether or not the household contains children) (excluding the NT which uses only number of adults of 1+)
  - the value of government benefit cash transfers.

**69** The benchmark for the value of government benefit cash transfers was used for 2009-10 because, without it, the survey estimates of the number of people receiving income from government benefit cash transfers was lower (81% coverage) than the expected 85% coverage of payments reported by the Department of Families, Housing, Community Services and Indigenous Affairs; the Department of Veteran's Affairs; and the Department of Education, Employment and Workplace Relations. This benchmark was last used in compiling results from the 2000-01 SIH. The benchmark is intended to address likely differences between the characteristics of those who did not respond. The economic circumstances between 2007-08 and 2009-10 SIH collections saw strong growth in the number of recipients for the Age Pension and Disability Support Pensions. Introducing an additional benchmark is a means of addressing this. The benchmark ensured that the survey estimate of government benefit cash transfers is maintained at a proportion of aggregate benefit cash transfers that is consistent with previous SIH cycles.

**70** The independent person and household benchmarks are based on demography estimates of numbers of persons and households in Australia. The benchmarks are adjusted to include persons and households residing in private dwellings only and to exclude persons living in very remote areas, and therefore do not, and are not intended

## EXPLANATORY NOTES *continued*

### *Weighting continued*

to, match estimates of the Australian resident population published in other ABS publications.

**71** In weighting the pensioner sample, independent initial probability weights were assigned to the pensioner sample as it was selected separately from the SIH and HES samples. The initial probability weights were then adjusted by the results of the first phase screening results with respect to the observed proportion of identified screened pensioner households. This pensioner sample was only able to be collected in three of the four quarters of survey enumeration and the initial probability weights were further adjusted accordingly.

**72** The pensioner weighted estimates for persons and household were calibrated to the main SIH sample estimates of persons, households, and total weekly household income.

**73** Composite estimation was used to obtain the optimal proportions for combining the pensioner sample and main SIH sample for age pensioner households and other pension beneficiary households at a state by quarter of enumeration level. For more details see Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009-10 (cat. no. 6503.0).

### *Estimation*

**74** Estimates produced from the SIH are usually in the form of averages (e.g. average weekly income of couple households with dependent children), or counts (e.g. total number of households that own their dwelling or total number of persons living in households that own their own dwelling). For counts of households, the estimate was obtained by summing the weights for the responding households in the required group (e.g. those owning their own dwelling). For counts of persons, the household weights were 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 were only collected for people 15 years and older.

**75** Average income values are obtained in two different ways, depending on whether mean gross household income or mean equivalised disposable household income is being derived. Estimates of mean gross household income are calculated on a household weighted basis. They are obtained by multiplying the gross income of each household by the weight of the household, summing across all households and then dividing by the estimated number of households. For example, the mean gross household income of couple households with dependent children is the weighted sum of the gross income of each such household divided by the estimated number of those households.

**76** Estimates of mean equivalised disposable household income are calculated on a person weighted basis. They are obtained by multiplying the equivalised disposable income of each household by the number of people in the household (including children) and by the weight of the household, summing across all households and then dividing by the estimated number of people in the population group. Appendix 3 in Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009-10 (cat. no. 6503.0) illustrates the differences between mean gross household income calculated on a household weighted basis and mean equivalised disposable household income calculated on a person weighted basis.

### RELIABILITY OF ESTIMATES

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

### *Non-sampling error*

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

## EXPLANATORY NOTES *continued*

### *Non-sampling error continued*

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

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

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

- Primary Approach Letters were posted to selected SIH and HES households prior to enumeration
- document cards were provided to respondents to suggest having financial statements and similar documents handy at the time of interview to assist with accurate responses
- face-to-face interviews with respondents
- the use of interviewers who could speak languages other than English, where necessary
- Proxy Interviews conducted, when consent is given, with a responsible person answering on behalf of respondents incapable of doing so themselves
- follow-up of respondents if there was initially no response
- imputation of missing values
- ensuring that the weighted data is representative of the population (in terms of demographic characteristics) by aligning the estimates with population benchmarks.

### *Sampling error*

**82** 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.

### ACKNOWLEDGMENT

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

### SPECIAL DATA SERVICES

**84** 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 analytical outputs can be made available electronically or in printed form. However, as the level of detail or disaggregation increases with detailed requests, the number of contributors to data cells decreases. This may result in some requested information not being able to be released due to confidentiality or sampling variability constraints. All specialist consultancy services attract a service charge, and clients will be provided with a quote before information is supplied. For further information, contact ABS information consultants on 1300 135 070 from 9:00am to 4:30pm AEST Monday to Friday (International callers +61 2 9268 4909).

## EXPLANATORY NOTES *continued*

### UNIT RECORD FILE

**85** A basic SIH and HES confidentialised unit record file (CURF) is available on CD-ROM. A more detailed SIH and HES CURF is also available through the ABS Remote Access Data Laboratory. All clients wishing to access the SIH 2009-10 basic and expanded CURF should refer to the ABS Website <<http://www.abs.gov.au>> (see Services, ABS Microdata) and read the Microdata Entry Page, and other linked information, before downloading the appropriate Guide, Application and Undertaking forms and applying for access.

#### *Australian universities*

**86** University clients should refer to the ABS web site <[www.abs.gov.au](http://www.abs.gov.au)> (see Services, Services for Universities). The SIH 2009-10 basic and expanded CURF can be accessed by universities participating in the ABS/Universities Australia CURF Agreement for research and teaching purposes.

#### *Other clients*

**87** Other prospective clients should contact the Microdata Access Strategies Section of the ABS at <[microdata.access@abs.gov.au](mailto:microdata.access@abs.gov.au)> or on (02) 6252 7714.

### RELATED PUBLICATIONS

**88** Users may wish to refer to the following ABS products which are produced from the SIH:

- Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009-10 (cat. No. 6503.0)
- Household Income and Income Distribution, Australia, 2009-10 (cat. no. 6523.0)
- Household Wealth and Wealth Distribution, Australia, 2009-10 (cat. no. 6554.0)
- Government Benefits, Taxes and Household Income, Australia, 2009-10 (cat. no. 6537.0) - expected to be released mid 2012
- Housing Mobility and Conditions, Australia, 2007-08 (cat. no. 4130.0.55.002)

**89** Other ABS products which relate to housing statistics include:

- Measuring Wellbeing: Frameworks for Australian Social Statistics, 2001 (cat. no. 4160.0)
- Australian Social Trends (cat. no. 4102.0)
- Measures of Australia's Progress (cat. no. 1370.0)
- Statistician's Report on the 2006 Census (cat. no. 2070.0)
- Housing Finance, Australia (cat. no. 5609.0)
- House Price Indexes: Eight Capital Cities (cat. no. 6416.0)
- Building Approvals, Australia (cat. no. 8731.0)
- Dwelling Unit Commencements, Australia, Preliminary (cat. no. 8750.0)
- Building Activity, Australia (cat. no. 8752.0)
- Australian Housing Survey - Housing Characteristics, Costs and Conditions 1999 (cat. no. 4182.0)

## APPENDIX 1 HOUSING COST MEASURES

### INTRODUCTION

Housing costs are often the largest regular expense to be met out of a household's income. Housing cost measures are of key policy and research interest in assessing the affordability of different forms of housing, and changes in affordability over time. The amount a household spends on its housing costs directly influences the amount of income it has available to meet its other requirements, for both consumption and saving.

The measures of housing costs included in this publication are outlays made by household members to provide for their own shelter. There are limitations comparing housing costs across different tenure types, particularly between owner occupier households and renter households. Rent payments represent the consumption of a shelter service. Mortgage repayments, on the other hand, comprise both the consumption of a shelter service (represented by the interest component) and a savings element through the acquisition of an asset over time (represented by the repayment of principal).

The housing cost measure used in this publication includes rent payments, rate payments (general and water) and mortgage or unsecured loan payments (if the initial purpose of the loan was primarily to purchase, build, add to, or alter the dwelling). It does not include body corporate fees, nor take into account refunds from a business / person outside of the household.

### OWNERS

The ABS has taken a number of steps to improve the coverage, quality and usefulness of data for analyses of the housing costs of home owners.

In 2003–04 the ABS commenced collecting extra information in the SIH:

- loan repayments were split into an interest component and a repayment of principal component
- where a loan had multiple purposes, details of all purposes were collected, so repayments could be allocated to each purpose, in line with the percentage split of the original loan amount by purpose
- where a payment was refunded by a business or someone outside the household, the amount of the refund was collected
- information on body corporate payments was collected.

#### *Interest and principal components*

In 2009–10 interest accounted for 64% of total mortgage repayments for owners with a mortgage. For first home buyers and changeover buyers with a mortgage (households that had purchased their home in the three years prior to interview), interest on the loan accounted for 71% and 73% of total mortgage repayments respectively. This is because a greater proportion of the repayment is typically applied to interest at the beginning of a loan amortisation schedule, while a greater proportion is applied to principal at the end.

### **A1** INTEREST AND PRINCIPAL COMPONENTS OF LOAN REPAYMENTS, 2009–10

	<i>First home buyers with a mortgage</i>	<i>Changeover buyers with a mortgage</i>	<i>All owners with a mortgage</i>
<b>Mortgage repayments (\$ per week)</b>			
Interest	326	349	235
Principal	130	131	134
<b>Total mortgage repayments</b>	<b>457</b>	<b>480</b>	<b>369</b>
<b>Mortgage repayments (%)</b>			
Interest	71	73	64
Principal	29	27	36
<b>Total mortgage repayments</b>	<b>100</b>	<b>100</b>	<b>100</b>

## APPENDIX 1 HOUSING COST MEASURES *continued*

### *Proportion of loan used for housing purposes*

The housing costs reported in this publication only include mortgage repayments if the main purpose of the loan was to buy, build, add to or alter the occupied dwelling. For example, if a loan was taken out primarily to buy a dwelling, but part of it was used to purchase a car, the entire repayment amount is included in housing costs. Similarly, if a loan is taken out primarily for other purposes, but is partly used for housing purposes, the repayments are not included in housing costs. From the 2003–04 SIH, where a loan had multiple purposes, details of all purposes were collected, so repayments could be allocated to each purpose, in accordance with the percentage split of the original loan amount by purpose.

Data from the 2009–10 SIH indicates that, if mortgage repayments were calculated in accordance with the proportion of the loan used for housing purposes, the housing related mortgage repayments of owners with a mortgage would be 2% lower than if calculated according to the main purpose of the loan.

### **A2** HOUSING RELATED MORTGAGE REPAYMENTS, 2009–10 (\$ per week)

	<i>Main purpose</i>	<i>Pro-rata</i>
Mortgage repayments to buy/build	353	345
Mortgage repayments to add/alter	15	16
Repayments on unsecured loans for housing purposes	2	2
<b>Total housing related mortgage repayments</b>	<b>370</b>	<b>363</b>

### *Repairs, maintenance and dwelling insurance*

Measures of housing costs could also include other outlays that have not been collected in the 2009–10 or earlier SIHs, but which are necessary to ensure that the dwelling can continue to provide an appropriate level of housing services. These include repairs, maintenance and dwelling insurance, and are costs that tend to be incurred by owner occupier households, but not directly by renting households. Expenditure data on each of these components is collected in the Household Expenditure Survey (HES). The 2009–10 HES was conducted on a subsample of households in the 2009–10 SIH.

Data from the 2009–10 HES indicates that if these costs were added to the SIH housing cost measures, the estimates of average housing costs would increase by \$42 per week for owners without a mortgage, and by \$52 per week for owners with a mortgage (in 2009-10 dollars).

### **A3** EXPENDITURE ON REPAIRS, MAINTENANCE AND DWELLING INSURANCE, 2009–10 (\$ per week)

	<i>Owner without a mortgage</i>	<i>Owner with a mortgage</i>
Repairs and maintenance		
Payment to contractors/materials and labour	17	19
By occupant/materials only	11	17
<b>Total repairs and maintenance</b>	<b>28</b>	<b>36</b>
Dwelling insurance	14	16
<b>Total</b>	<b>42</b>	<b>52</b>

For the first time, the 2009-10 SIH collected outlays for repairs, maintenance and dwelling insurance, enabling broader measures of housing costs to be produced from the survey.

RENTERS

The ABS has taken a number of steps to improve the coverage, quality and usefulness of data for analyses of the housing costs of renter households.

Housing costs for renter households in this publication comprises rent payments plus any rates payments that were paid by the household (general and water). The measure does not take into account any refunds from a business or person outside of the household, or any Commonwealth Rent Assistance (CRA) payments received.

In 2003–04 the ABS commenced collecting extra information on the housing costs of renters, including payments for water consumption and amounts refunded by a business or someone outside the household. In 2007–08 the ABS commenced collecting information on whether persons and income units are currently in receipt of CRA and the amount that they receive.

*Commonwealth Rent Assistance (CRA)*

Some households renting in the private rental market are reimbursed some or all of their housing costs in the form of CRA. CRA is a non-taxable income supplement paid through Centrelink to qualifying recipients of income support payments and family tax benefit, and is paid in conjunction with that other benefit. In this publication these reimbursements are neither offset from the housing costs nor deducted from income of the principal tenant when comparing tenure types. Where one income unit within a household receives CRA and sub-lets from another household member, CRA should be deducted from the income of the recipient of this government payment and added to the income of the primary tenant. While this does not change total household income it does affect analysis of the economic wellbeing of income units within the household.

While CRA receipts were collected in the 2009-10 SIH, and used in some reporting for lower income households, the ABS is undertaking further investigation into more comprehensive use of CRA data in reporting results from this survey.

TOWARDS A MORE COMPREHENSIVE MEASURE

Ideally, a more comprehensive measure of housing costs should take into account the issues discussed above. Housing costs could then be more meaningfully compared across all tenure and landlord types. A fuller measure might also include body corporate payments.

Table 4 presents an alternative measure of housing costs to that generally included in this publication. It shows housing costs after adding body corporate payments, repairs, maintenance and dwelling insurance. It also includes housing related mortgage repayments on a pro-rata basis and excludes the interest component of mortgage repayments. Amounts refunded by a business or someone outside of the household are also excluded (but no adjustment has been made for CRA payments).

Data from the 2009–10 SIH, and the 2009–10 HES, indicates that, if this alternative measure was used, the estimates of average housing costs included in this publication would:

- increase by \$44 to \$79 per week for owners without a mortgage
- decrease by \$85 to \$323 per week for owners with a mortgage
- increase by \$1 to \$306 per week for private renters
- increase by \$3 to \$122 per week public renters
- decrease by \$16 to \$223 per week for all households.

## APPENDIX 1 HOUSING COST MEASURES *continued*

### A4 AN ALTERNATIVE MEASURE OF HOUSING COSTS, 2009–10 (\$ per week)

	<i>Owner without a mortgage</i>	<i>Owner with a mortgage</i>	<i>Private renter</i>	<i>Public renter</i>	<i>All households</i>
Rent payments	—	—	303	117	78
Rates payments					
General	20	20	—	—	14
Water	10	12	2	2	8
Combined	5	6	—	—	4
Total rates	35	39	2	2	26
Mortgage repayments (pro-rata)					
Interest	—	231	—	—	84
Body corporate payments	3	3	—	—	2
Repairs and maintenance(a)					
Payment to contractors/materials and labour	17	19	—	1	13
By occupant/materials only	11	17	2	1	10
Total repairs and maintenance	28	36	3	2	23
Dwelling insurance(a)	14	16	3	1	11
<b>Total weekly housing costs</b> (b)	<b>80</b>	<b>325</b>	<b>311</b>	<b>123</b>	<b>225</b>
Amounts refunded by a business or someone outside of the household(c)	-1	-2	-5	—	-3
<b>Total weekly housing costs (less refunds)</b> (b)	<b>79</b>	<b>323</b>	<b>306</b>	<b>122</b>	<b>223</b>

— nil or rounded to zero (including null cells)

(a) Data sourced from the 2009-10 HES and in 2009-10 dollars.

(b) Numbers may not add to total due to rounding.

(c) Does not include any adjustment for CRA payments.

## 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.

RSEs for all tables are provided in the data cube associated with this publication. The RSEs have been derived using the group jackknife method.

### COMPARATIVE ESTIMATES

#### *Proportions and percentages*

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

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

#### *Differences between estimates*

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

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

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

### SIGNIFICANCE TESTING

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

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

## APPENDIX 2 SAMPLING VARIABILITY *continued*

---

### SIGNIFICANCE TESTING *continued*

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

## GLOSSARY

<b>Balance of state</b>	The part of each Australian state or territory not defined as a capital city. Balance of state estimates for Northern Territory are regarded as too unreliable to publish separately since they exclude collection districts defined as very remote, which account for about 23% of the NT population. All of the Australian Capital Territory is defined as capital city for this publication.
<b>Body corporate fees</b>	Compulsory payments to the governing body of a block of home units or apartments. The governing body consists of home unit owners or their representatives.
<b>Canadian National Occupancy Standard (CNOS)</b>	<p>Provides a measure of housing utilisation. The CNOS assesses the bedroom requirements of a household by specifying that:</p> <ul style="list-style-type: none"><li>■ there should be no more than two persons per bedroom</li><li>■ children less than 5 years of age of different sexes may reasonably share a bedroom</li><li>■ children less than 18 years of age and of the same sex may reasonably share a bedroom</li><li>■ single household members aged 18 years and over should have a separate bedroom, as should parents or couples</li><li>■ a lone person household may reasonably occupy a bed sitter.</li></ul> <p>The CNOS compares the number of bedrooms required with the actual number of bedrooms in the dwelling.</p>
<b>Capital city</b>	Refers to Australia's six state capital city Statistical Divisions and the Darwin Statistical Division as defined in the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0). For the Australian Capital Territory the estimates relate predominantly to urban areas.
<b>Changeover buyer</b>	A household which bought their dwelling in the three years prior to being interviewed, and either the reference person or partner had owned or been purchasing a home previously.
<b>Collection district</b>	The Census Collection District (CD) is the smallest geographic area defined in the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0).
<b>Commonwealth Rent Assistance</b>	Commonwealth Rent Assistance (CRA) is a non-taxable income supplement paid through Centrelink to individuals and families who rent in the private rental market. It is only paid to recipients of another government benefit or pension, and is paid in conjunction with that other benefit.
<b>Consumer Price Index (CPI)</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>	See One family households.
<b>Couple family with dependent children</b>	See One family households.
<b>Deciles</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 persons 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 less income tax, the Medicare levy and the Medicare levy surcharge i.e. remaining income after taxes are deducted, which is available to support consumption and/or saving. Income tax, Medicare levy and the Medicare levy surcharge are imputed based on each person's income and other characteristics as reported in the survey. Disposable income is sometimes referred to as net income.

## GLOSSARY *continued*

<b>Dwelling</b>	Defined as a suite of rooms contained within a building which are self-contained and intended for long-term residential use. To be self-contained the suite of rooms must possess cooking and bathing facilities as building fixtures. See also Dwelling structure.
<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</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 their own incorporated enterprise with or without hiring employees.</li></ul>
<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. From 2003–04 excludes amounts of loans for business and investment purposes secured against the dwelling.
<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, 2009–10</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 that bought its dwelling in the three years prior to being interviewed, in which neither the reference person nor his/her co-resident partner had owned or been purchasing a home previously.
<b>First Home Owners Grant</b>	The First Home Owners Grant is a scheme established by the Australian Government to provide financial assistance to eligible first home buyers. Its value has varied over time as government policy has changed.

## GLOSSARY *continued*

<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>	<p>Income support payments from government to persons under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students. All overseas pensions and benefits are included here, although some may not be paid by overseas governments.</p> <p>The one-off payment to carers and to older Australians paid in 2006–07 and 2007–08 are included. Family Tax Benefit, Baby Bonus (formerly known as Maternity Payment) and Child Disability Assistance Payment paid to recipients of Carer Allowance are also included in government pensions and allowances.</p>
<b>Gross income</b>	Income from all sources, whether monetary or in kind, before income tax or the Medicare levy are deducted.
<b>Group household</b>	See Non-family households.
<b>Household</b>	A person living alone or a group of related or unrelated people who usually live in the same private dwelling.
<b>Housing costs</b>	<p>Housing costs for the purpose of this publication comprise:</p> <ul style="list-style-type: none"><li>■ rent payments</li><li>■ rates payments (general and water)</li><li>■ mortgage or unsecured loan payments, if the initial purpose was primarily to buy, add to or alter the dwelling.</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. Households with nil or negative total income are not included in this calculation.
<b>Housing utilisation</b>	Provides a measure of the bedroom requirements of a household according to household size and composition. See also Canadian National Occupancy Standard.
<b>Income</b>	<p>Income consists of all current receipts, whether monetary or in kind, that are received by the household or by individual members of the household, and which are available for, or intended to support, current consumption.</p> <p>Income includes receipts from:</p> <ul style="list-style-type: none"><li>■ wages and salaries and other receipts from employment (whether from an employer or own incorporated enterprise), including income provided as part of salary sacrificed and/or salary package arrangements</li><li>■ profit/loss from own unincorporated business (including partnerships)</li><li>■ net investment income (interest, rent, dividends, royalties)</li><li>■ government pensions and allowances</li><li>■ private transfers (e.g. superannuation, workers' compensation, income from annuities, child support, and financial support received from family members not living in the same household).</li></ul> <p>Gross income is the sum of the income from all these sources before income tax, the Medicare levy and the Medicare levy surcharge are deducted. Other measures of income are Disposable income and Equalised disposable income.</p> <p>Note that child support and other transfers from other households are not deducted from the incomes of the households making the transfers.</p>

## GLOSSARY *continued*

<b>Income <i>continued</i></b>	See also Gross income, Disposable income and Equivalised disposable household income.
<b>Income unit</b>	An income unit is a single person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or de facto) couples, and between parents and dependent children.
<b>Incorporated business</b>	An incorporated business is a company that has a registered business name with the <i>Australian Securities and Investment Commission (ASIC)</i> and a legal status which is separate to that of the individual owners of the business.
<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 are classified to one of the following categories: <ul style="list-style-type: none"><li>■ state/territory housing authority—where the unit (i.e. household, income unit or person, where applicable) pays rent to a state or territory housing authority or trust</li><li>■ private landlords—where the unit pays rent to a real estate agent or to another person not in the same household</li><li>■ person in the same household—where the unit pays rent to a person who resides in the same household</li><li>■ other—where the unit 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>Life tenure</b>	A lease arrangement in which the tenant has the right to occupy the dwelling for an indefinite or unspecified period.
<b>Lone person household</b>	See Non-family households.
<b>Lower income households</b>	For the purpose of this publication, lower income households are defined as those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles.
<b>Main source of income</b>	That source from which the most positive income is received. If total income is nil or negative the main source is undefined. As there are several possible sources, the principal source may account for less than 50% of total income.
<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.
<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. Households with nil or negative total income are not included in this calculation.
<b>Medicare levy</b>	Medicare is Australia's universal health care system. The Medicare levy is a specific tax, based on individual income, intended to assist in the funding of this system.
<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>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 owners or partners in an unincorporated businesses, rental properties, or other investment income. Losses occur when operating expenses and depreciation are greater than gross receipts.

## GLOSSARY *continued*

<b>New dwelling</b>	A dwelling is new if it was built under contract for the current owner, or was purchased from the builder/developer, and the current owners were the first household to live in the dwelling.
<b>Non-dependent children</b>	Persons 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><li>■ have a parent in the household</li><li>■ are not full-time students aged 15–24 years.</li></ul>
<b>Non-family households</b>	Households that consist of unrelated persons only. Non-family households are classified to one of the following categories: <ul style="list-style-type: none"><li>■ Group household—a household consisting of two or more unrelated persons where all persons are aged 15 years and over. There are no reported couple relationships, parent-child relationships or other blood relationships in these households</li><li>■ Lone person household—a household consisting of a person living alone.</li></ul>
<b>Not in the labour force</b>	Persons not in the categories of employed or unemployed as defined.
<b>One family households</b>	One family households are classified to one of the following categories: <ul style="list-style-type: none"><li>■ Couple only—two persons in a registered or de facto marriage, who usually live in the same household</li><li>■ Couple family with dependent children—a household consisting of a couple with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals</li><li>■ One parent family with dependent children—a household comprising a lone parent with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals</li><li>■ Other one family households—a household comprising:<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</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></li></ul>
<b>One parent family with dependent children</b>	See One family households.
<b>Other dwelling</b>	Includes caravans, houseboats, or houses or flats attached to a shop or other commercial premise.
<b>Other income</b>	Income other than wages and salaries, own unincorporated business or partnership income and government pensions and allowances. This includes income received as a result of ownership of financial assets (interest, dividends), and of non-financial assets (rent, royalties), and other regular receipts from sources such as superannuation, child support, workers' compensation and scholarships. Income from rent is net of operating expenses and depreciation and is negative if these are greater than gross receipts.
<b>Other landlord type</b>	Where the unit (i.e. household, income unit or person, where applicable) 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 one family household</b>	See One family households.
<b>Other source of deposit</b>	Other sources of deposit include state/territory government grants, contributions from employers, loans from informal sources that are not family or friends, othe loans, sale of car or other assets, and inheritance.

## GLOSSARY *continued*

<b>Other source of monetary assistance</b>	Other sources of monetary assistance include state/territory government grants, contributions from employers, sale of car or other assets, and inheritance.
<b>Other tenure type</b>	A unit (i.e. household, income unit or person, where applicable) which is not an owner (with or without a mortgage), or a renter. Includes rent free, life tenure, rent/buy and shared equity schemes.
<b>Outright owner</b>	Refer to Owner (of dwelling).
<b>Own unincorporated business income</b>	The profit/loss that accrues to persons as owners of, or partners in, unincorporated businesses. Profit/loss consists of the value of gross output of the business 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 (of dwelling)</b>	A household in which at least one member owns the dwelling in which the household members usually reside. Owners are divided into two classifications - owners without a mortgage and owners with a mortgage. If there is any outstanding mortgage or loan secured against the dwelling the household is an owner with a mortgage. If there is no mortgage or loan secured against the dwelling the household is an owner without a mortgage.
<b>Previous dwelling</b>	The dwelling that a person inhabited immediately prior to the dwelling that they currently inhabit.
<b>Private renter</b>	A unit (i.e. household, income unit or person, where applicable) 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</b>	All residential and non-residential properties owned by persons in the household, excluding properties owned by the respondent's business.
<b>Public renter</b>	A unit (i.e. household, income unit or person, where applicable) 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 that bought its dwelling in the three years prior to being interviewed.
<b>Reference person</b>	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: <ul style="list-style-type: none"><li>■ the person with the highest tenure when ranked as follows: owner without a mortgage, owner with a mortgage, renter, other tenure</li><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>
<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. For further information see Appendix 2.
<b>Rent free</b>	Rent free is a tenure arrangement where the unit (i.e. household, income unit or person) exchanges no money for lodging and is not an owner of the dwelling.

## GLOSSARY *continued*

<b>Renter</b>	A unit (person, income unit or household) that pays rent to reside in the dwelling. See further classification by Landlord type.
<b>Salary sacrifice</b>	An arrangement under which an employee agrees contractually to forgo part of their remuneration, which the employee would otherwise receive as wages and salaries, in return for the employer or someone associated with the employer providing benefits of a similar value.
<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.
<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. For further information see Appendix 2.
<b>State/territory government concessions and exemptions</b>	Any exemption or concession for first home buyers on stamp (transfer) duty and/or mortgage duty payable to a state or territory government. All jurisdictions offered exemptions and/or concessions on stamp duty and/or mortgage duty to first home buyers in the survey period, normally subject to property value and income thresholds.
<b>State/territory government grants</b>	Any monetary grant paid to eligible first home buyers that is in addition to the First Home Owner Grant and introduced by a state or territory government. Some jurisdictions offered grants to first home buyers in the survey period.
<b>Statistical division</b>	The largest spatial unit within each state/territory in the main structure of the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0).
<b>Tenure type</b>	The nature of a unit's (i.e. household's, income unit's or person's, where applicable) legal right to occupy the dwelling in which they usually reside. Tenure is determined according to whether the unit 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</b>	Persons aged 15 years and over who were not employed during the week before the interview and 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 respondent. The data are only collected for owners.
<b>Wages and salaries</b>	An employee's total remuneration, whether monetary or in kind, received as a return to labour from an employer or from a person's own incorporated business. It comprises wages and salaries, bonuses, amounts salary sacrificed, non-cash benefits such as the use of motor vehicles and subsidised housing, and termination payments.

## FOR MORE INFORMATION . . .

*INTERNET*      **www.abs.gov.au** the ABS website is the best place for data from our publications and information about the ABS.

### 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 website. 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.

*PHONE*                      1300 135 070

*EMAIL*                      [client.services@abs.gov.au](mailto:client.services@abs.gov.au)

*FAX*                              1300 135 211

*POST*                              Client Services, ABS, GPO Box 796, Sydney NSW 2001

## FREE ACCESS TO STATISTICS

All statistics on the ABS website can be downloaded free of charge.

*WEB ADDRESS*      [www.abs.gov.au](http://www.abs.gov.au)