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# HOUSING OCCUPANCY AND COSTS

AUSTRALIA

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## INQUIRIES

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

## 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 principal 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. Appendix 2 details the collection of additional housing topics in the 2007–08 SIH and foreshadows the release, in November 2009, of a new publication covering these topics – *Housing Mobility and Conditions, Australia, 2007–08* (cat. no. 4130.0.55.002).

## CHANGES IN THIS ISSUE

Changes in this issue which have impacted on the data include:

- a smaller final sample of 9,345 households in 2007–08, compared with 9,961 households in 2005–06.
- the inclusion of a table on income unit tenure, following the collection of person and income unit tenure data for the first time since the 2002–03 SIH.
- the inclusion of bonuses, irregular overtime, termination payments, inter-household transfers and non-cash benefits in income estimates for 2003–04, 2005–06 and 2007–08. For more information on improvements to the collection of income statistics see Appendix 4 of *Household Income and Income Distribution, Australia, 2007–08* (cat. no. 6523.0).
- the use of population and household benchmarks based on the 2006 Census. In 2005–06 these benchmarks were based on the 2001 Census. For further information see paragraphs 58 to 66 of the Explanatory Notes.
- the use of additional information about tenure within the household to influence the selection of the household reference person, consistent with the treatment used prior to the 2003–04 SIH.

## 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

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<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 2007–08 (excluding 1998–99, 2001–02, 2004–05 and 2006–07, when the survey was not conducted).

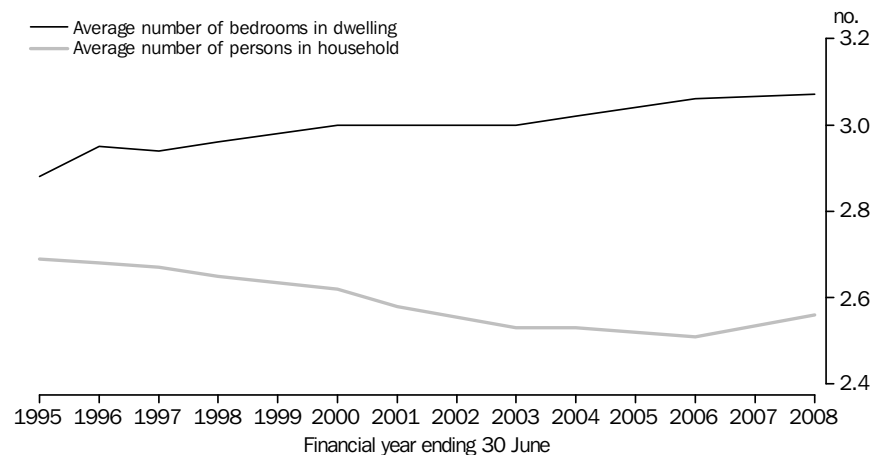
In the Household Expenditure Survey (HES), last conducted in 2003–04, more extensive and detailed housing cost information is collected - see *Household Expenditure Survey, Australia: Detailed Expenditure Items* (cat. no. 6535.0.55.001). The next HES is being conducted in 2009–10.

### HOUSING OCCUPANCY

#### *Changes since 1994–95*

In 2007–08 there were approximately 20.6 million people, or 8.1 million households, living in private dwellings in Australia, up 17% 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 23%), reflecting a decrease in the average household size from 2.69 to 2.56 persons per household. The average dwelling size increased over this period from 2.88 to 3.07 bedrooms per dwelling.

#### **1** AVERAGE NUMBER OF PERSONS AND BEDROOMS, 1994–95 to 2007–08



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

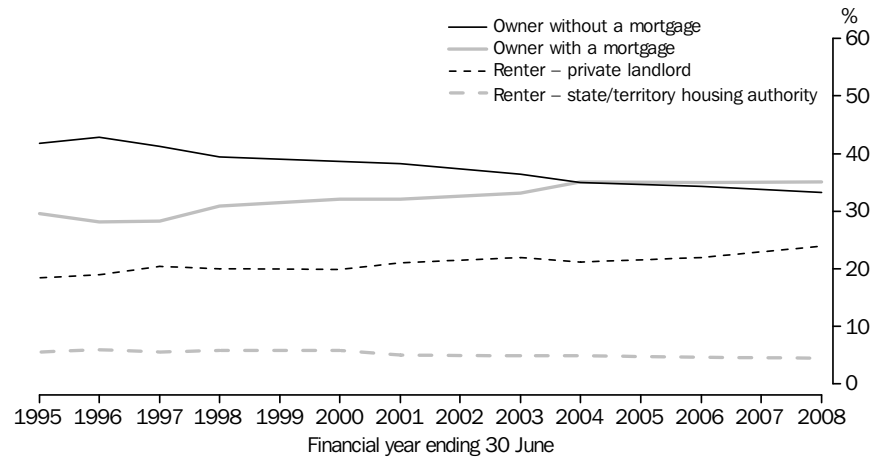
The proportion of Australian households that own their own home with or without a mortgage has ranged between 68% and 71% over the period from 1994–95 to 2007–08. Over this period there was a decrease in the proportion of households that owned their dwelling outright, from 42% in 1994–95 to 33% in 2007–08. There were increases in the proportion of households that owned their dwelling with a mortgage (from 30% to 35%) 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.

### 2 HOUSING TENURE, 1994–95 to 2007–08



Note: Survey not run in 1998–99, 2001–02, 2004–05 or 2007–08. Values have been interpolated for these years.

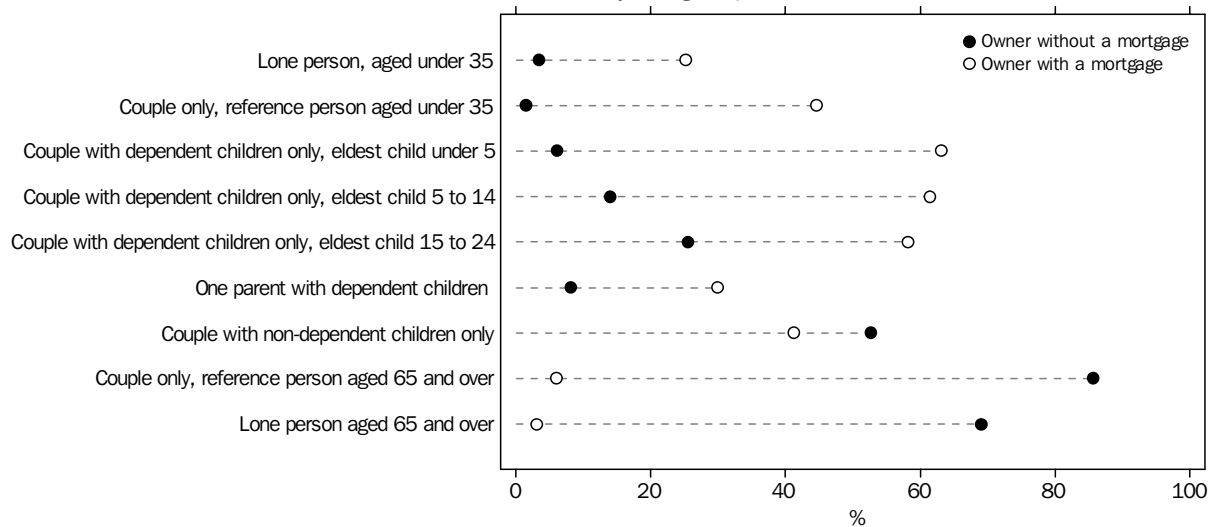
Life cycle stages

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 69% of lone persons aged 65 and over and 86% of couples with the reference person aged 65 years and over (see table 16).

## SUMMARY OF FINDINGS *continued*

### 3 HOUSING TENURE, Owners, selected life cycle groups, 2007–08



#### *Life cycle stages continued*

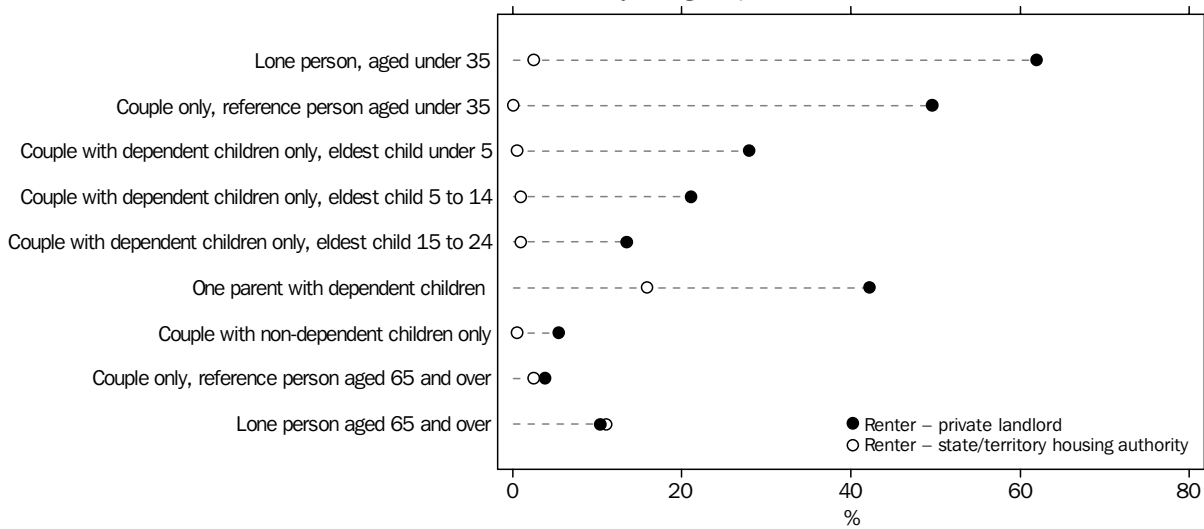
Younger persons in a couple relationship were more likely to move into home ownership than younger single people, with 46% of younger couple households owning their home with or without a mortgage. When couples have children they are more likely than younger couple only households to own a home. For couples with dependent children only and their eldest child under 5 years, 69% owned their home with or without a mortgage. This rose to 75% for couples with their eldest child aged 5 to 14, and to 84% for couples with their eldest child aged 15 to 24.

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 (62% and 50% 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.

One parent households with dependent children were more likely to be renting (60%) than to own their home (38%), and they were the life cycle group most likely to be renting through a state or territory housing authority (16%).

## SUMMARY OF FINDINGS *continued*

### 4 HOUSING TENURE, Renters, selected life cycle groups, 2007–08

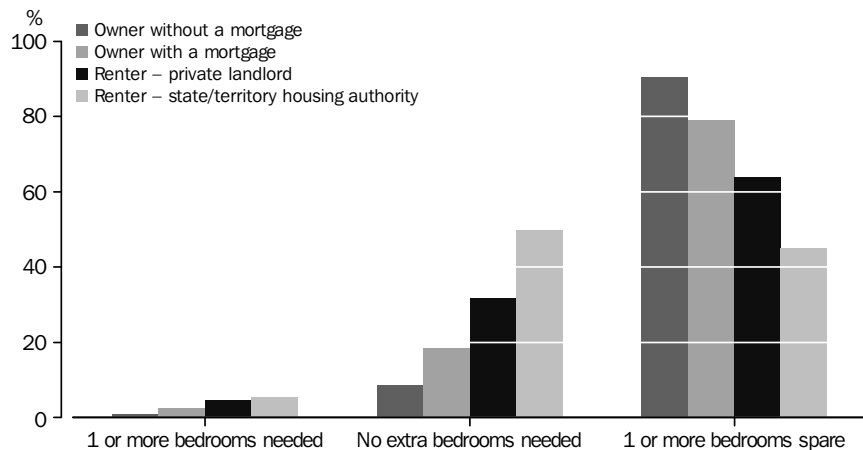


### HOUSING UTILISATION

The Canadian National Occupancy Standard is widely used internationally as an indicator of housing utilisation (see paragraphs 24 to 26 of the Explanatory Notes). Only 2.6% of Australian households were assessed as needing one or more extra bedrooms to meet this occupancy standard. More than three quarters (77%) of households occupied dwellings which had more bedrooms than were needed to accommodate the occupants according to the standards (see 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 (90%). Households renting from a state or territory housing authority were the most likely tenure group (50%) to have only the required number of bedrooms. Five percent of private renters and six percent of state or territory housing authority renters required one or more additional bedrooms.

### 5 HOUSING UTILISATION, Tenure and landlord type, 2007–08



## SUMMARY OF FINDINGS *continued*

### HOUSING UTILISATION

*continued*

Sixty-five percent of couples living with dependent children had at least one spare bedroom, compared to 47% of one parent households with dependent children. Of the latter group, 8% required one or more additional bedrooms. Multiple family households were the most likely to require additional bedrooms (28%). On average, dwellings for couples with dependent and non-dependent children contained the highest number of bedrooms (3.9) and housed an average of 4.8 people.

### HOUSING COSTS

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 \$216 in 2007–08. There is, however, considerable variation in housing costs with 42% of all households paying \$75 or less per week.

For owners without a mortgage, the average weekly housing costs were \$33, which represented 2% of average gross weekly income for those households. Owners with a mortgage paid an average of \$384 per week on housing costs, which represented 18% of their average gross weekly income, although about 32% of this amount was repaying the principal outstanding on the loan.

Households renting from private landlords paid an average of \$267 per week, representing 18% of their average gross income. Households renting from state and territory housing authorities paid an average of \$105 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 10% for all private renters. See paragraph 16 of the Explanatory Notes for more detail.

### *Changes since 1994–95*

Between 1994–95 and 2007–08, owners with a mortgage experienced a \$112 (or 41%) increase in average weekly housing costs, after adjustment for inflation. For other tenure types, the changes were smaller with an overall increase of \$68 (or 34%) for private renters and \$17 (or 19%) for public renters.

For private renters, the changes in costs over the 13 years to 2007-08 represented a small decline in the proportion of income spent on housing costs, from 20% to 18% - but for public renters it represented an increase in the proportion of income spent on housing costs compared to 1994–95, from 17% to 19%. 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.

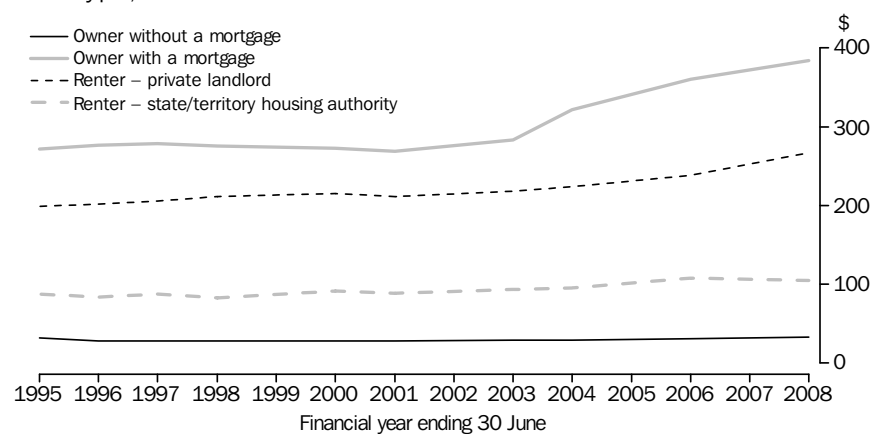


## SUMMARY OF FINDINGS *continued*

Changes since 1994–95

*continued*

### 6 AVERAGE WEEKLY HOUSING COSTS(a), Tenure and landlord type, 1994–95 to 2007–08



(a) Adjusted for changes in the Consumer Price Index to 2007–08 dollars.

Note: Survey not run in 1998–99, 2001–02, 2004–05, or 2006–07. 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 equalised 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 \$281 a week in housing costs, which represented 27% of their gross weekly income, while all owners with a mortgage paid an average of \$384, or 18% of their gross weekly income, on housing costs (see table 5).

Similarly, lower income households renting from private landlords paid an average of \$236 a week on housing costs, which represented 28% of their gross weekly income, while all private renters paid an average of \$267, or 18% of their gross weekly income, on housing costs.

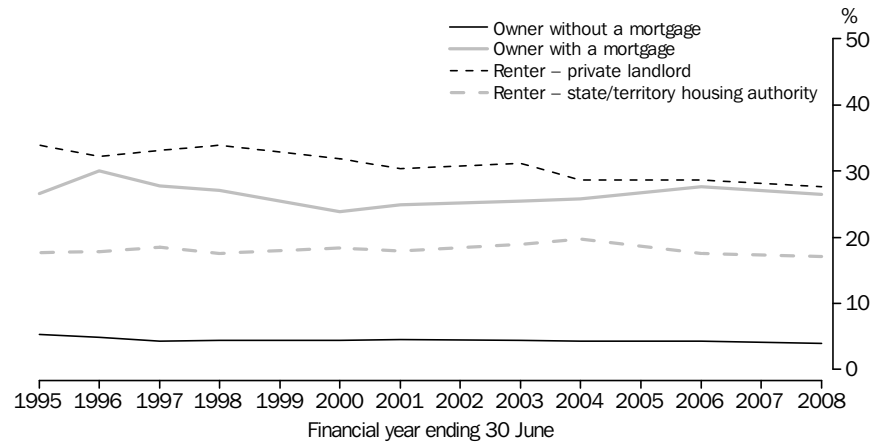
As a proportion of gross household income, housing costs of lower income owners with a mortgage declined from 27% in 1994–95 to 24% in 1999–00 before rising to 27% in 2007–08.

Housing costs as a proportion of income for lower income private renters fell from 34% in 1994–95 to 30% in 2000–01 and 28% in 2007–08.

## SUMMARY OF FINDINGS *continued*

Lower income households  
*continued*

### 7 HOUSING COSTS AS A PROPORTION OF GROSS INCOME, Lower income households, 1994-95 to 2007-08 (a)



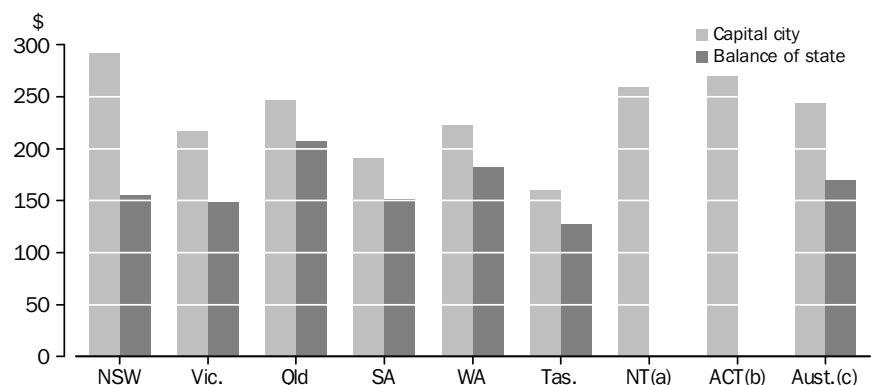
(a) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 23 of the explanatory notes.

Note: Survey not run in 1998-99, 2001-02, 2004-05, or 2006-07. 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 New South Wales, with Sydney housing costs 88% higher than the rest of the state. In contrast, Brisbane housing costs were only 19% higher than the rest of Queensland, which had the highest non-capital city housing costs in Australia. This is influenced by Queensland's high level of urban settlement outside of Brisbane.

### 8 AVERAGE WEEKLY HOUSING COSTS, States and territories, 2007-08



(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*

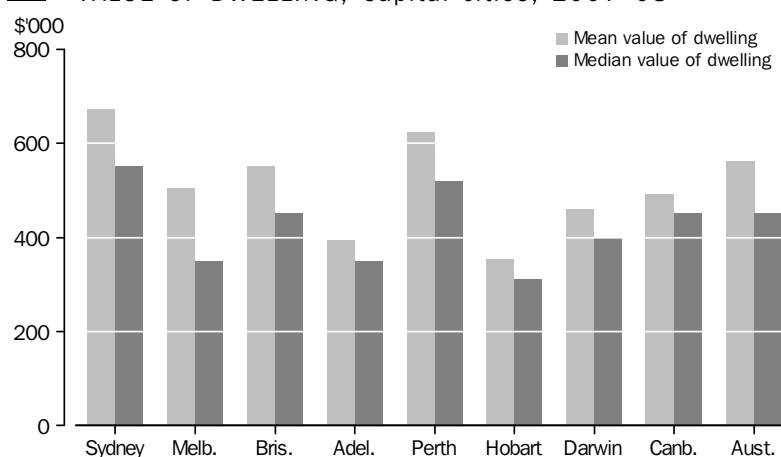
### VALUE OF DWELLING *continued*

In 2007–08 the median value of the 5.5 million owner occupied dwellings was \$400,000, an increase of 8% on the CPI adjusted value of \$372,000 in 2005–06, and a 102% increase on the corresponding value in 1994–95 (see table 1). The CPI adjusted value of the median mortgage outstanding increased by 6% between 2005–06 and 2007–08 (from \$142,000 to \$150,000), and by 88% between 1994–95 and 2007–08.

Dwelling values were highest for couple with dependent children only households, where the eldest child was 15 to 24 years (see table 19). The median value of dwellings for this group was \$481,000. 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 \$270,000.

The median value of dwellings in Australian capital cities was \$450,000 in 2007–08 (see table 26). The median value was highest in Sydney at \$550,000 followed by Perth at \$520,000. Hobart had the lowest median value, at \$310,000.

**9** VALUE OF DWELLING, Capital cities, 2007–08



### RECENT HOME BUYERS

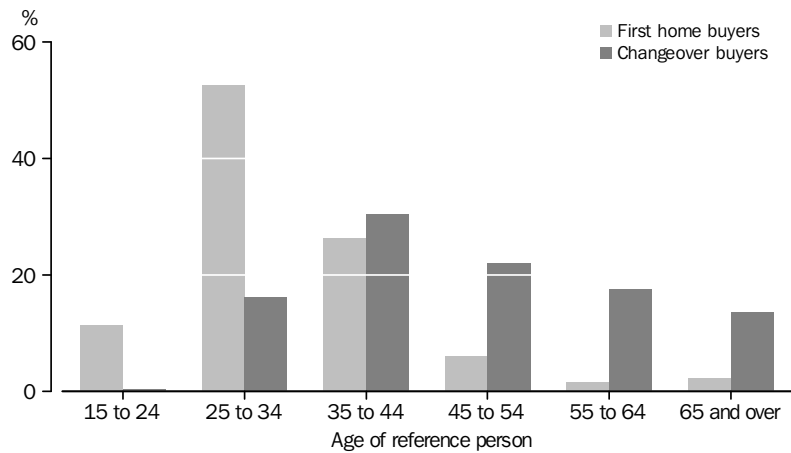
More than 980,000 households purchased their dwelling in the three years prior to the 2007–08 survey. These households are divided into first home buyers (32%) and changeover buyers (68%). Most first home buyers were young households with a reference person aged under 35 years (64%). Less than 10% of first home buyer households had a reference person aged 45 years and over. In contrast, more than half (53%) 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, 2007–08

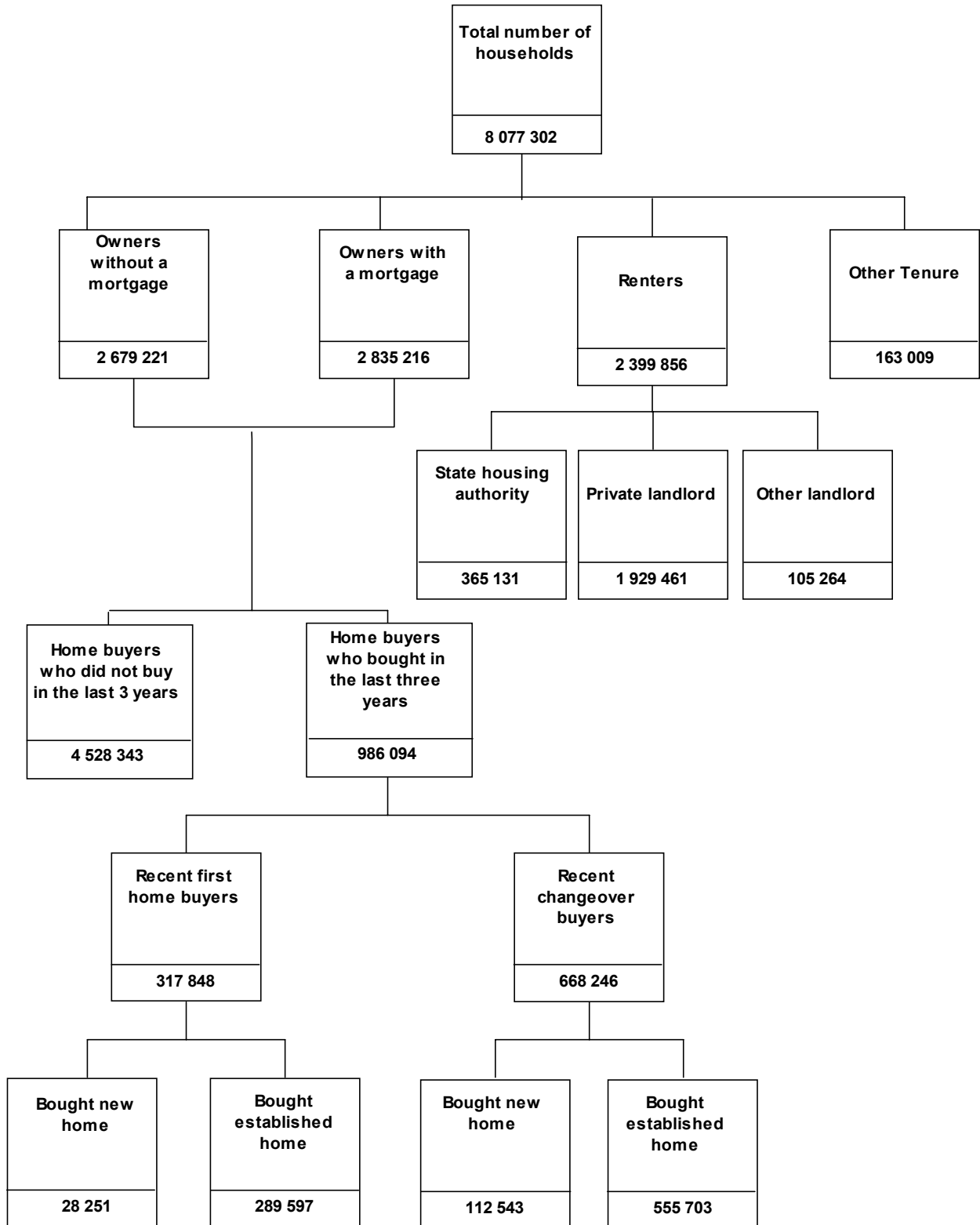


The median value of recently purchased dwellings was \$350,000 for first home buyers and \$420,000 for changeover buyers (see table 34). Average housing costs, on the other hand, were higher for first home buyers than for changeover buyers, at \$471 and \$365 per week respectively (see table 32). This is consistent with a higher proportion of first home buyers having a mortgage (92%) than for changeover buyers (72%).

New dwellings purchased by recent home buyers had a higher median value (\$450,000) than established dwellings purchased by recent home buyers (\$380,000). Similarly, average weekly housing costs for recent home buyers were higher for those who purchased new dwellings (\$427) than for those who purchased established dwellings (\$395).

**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 was at 70% in 2006, little changed over the past 40 years (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 SIH this tenure type had fallen to 0.04%. 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.

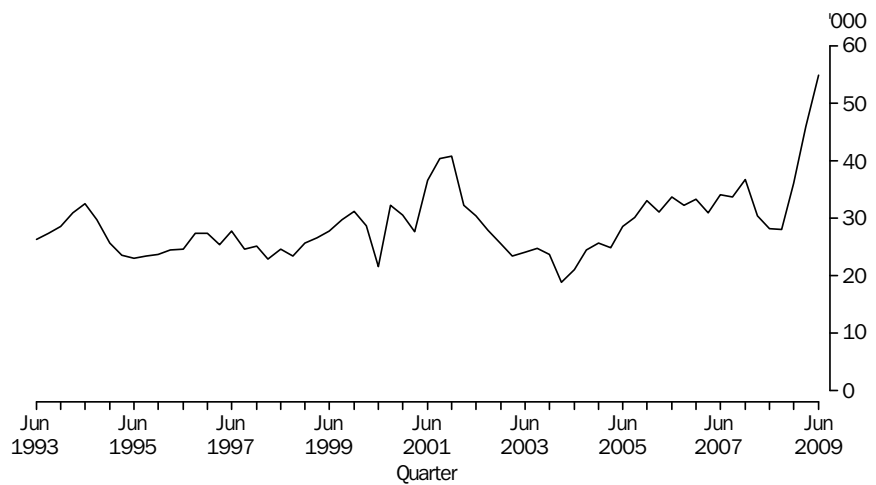
INTRODUCTION *continued*

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

HOUSING FINANCE

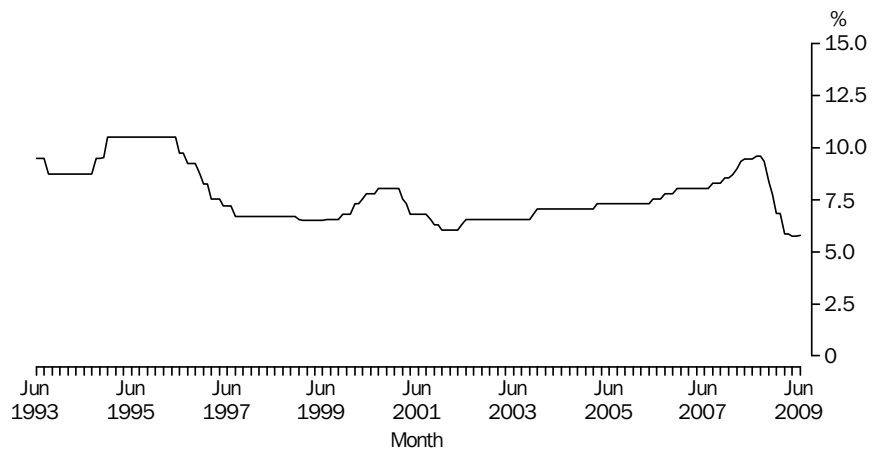
During the year to June 2009, there were 165,000 housing finance commitments to first home buyers, the highest annual rate since data collection began in July 1991 (see graph 2). Over this period the banks' standard variable interest rate for housing loans fell steadily from 9.6% to 5.75% (see graph 3) and the First Home Owners Boost (FHOB) was introduced to provide additional incentives for people to enter the housing market. The historical low interest rates and the limited duration of the FHOB are likely to have brought forward some FHB decisions into 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 2007–08 SIH, 318,000 Australian households had purchased their first home in the 3 years prior to interview, the same number as in 2005–06. Of these, 92% owned their home with a mortgage at the time of interview, down from 95% in the two previous surveys (see table 4).

4. FHB HOUSEHOLDS WITH AND WITHOUT A MORTGAGE

	<i>FHBs without a mortgage</i>	<i>FHBS 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

\* 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 or 2006–07.

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 16 to 18 at the end of this article.

Most FHBs with a mortgage in 2007–08 were relatively young, with 67% having the reference person aged under 35 years. Only 7% of FHBs with a mortgage had the reference person aged 45 years or older. Between 1995–96 and 2007–08 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 (65%) of FHBs with a mortgage in 2007–08, with just under half of these including children. A further 22% were lone person households. There has been little change in the family composition of FHBs with a mortgage since 1995–96.

In 2007–08, the majority (58%) of FHBs with a mortgage had at least two income earners, a proportion that has remained broadly unchanged since 1995–96. All but 3% of these households had someone in full or part-time employment at the time of the survey.

Nearly three quarters (74%) of reference people in FHB households with a mortgage had a non-school qualification in 2007–08, up from 58% in 1995–96. In 2007–08, 40% had a bachelor degree or higher, compared with 18% in 1995–96 and 33% in 2005–06.

In 2007–08, 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 66% had a non-school qualification, compared to 74% for FHBs with a mortgage.

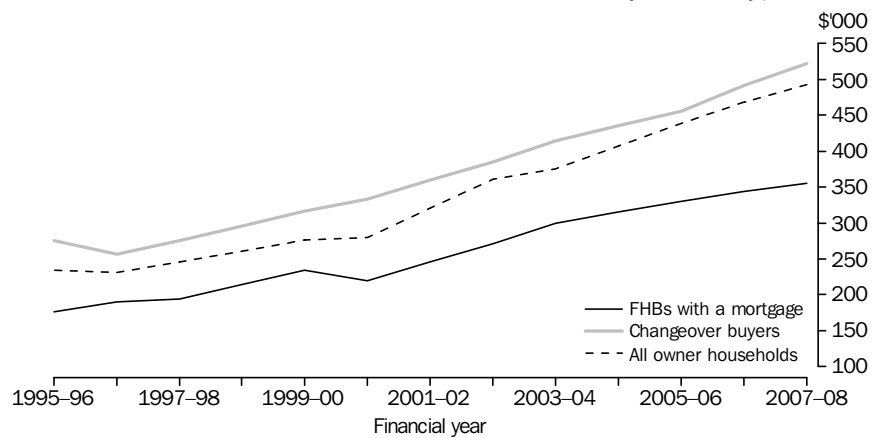


HOME PURCHASES

On average, FHBs with a mortgage purchase less expensive homes than changeover buyers i.e. households that had previously owned another dwelling. In 2007–08 the mean value of the dwelling of FHBs with a mortgage (as estimated by the householder) was \$356,000, compared to \$522,000 for changeover buyers and \$493,000 for all owner households (see graph 5).

Between 1995–96 and 2007–08 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 102% over this period (from \$176,000 to \$356,000), compared with 90% increase for changeover buyers (from \$275,000 to \$522,000).

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



(a) In 2007–08 dollars. Adjusted for changes in the Consumer Price Index.

Note: Survey not run in 1998–99, 2001–02, 2004–05 or 2006–07. 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 2007–08, 29% of FHBs with a mortgage occupied these types of dwellings, up from 15% in 1995–96.

In 2007–08, FHBs with a mortgage lived in smaller dwellings, on average (2.8 bedrooms), than either changeover buyers (3.2 bedrooms) or all owner households (3.2 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.

Consistent with the FHB trend towards medium and higher density housing, the average number of bedrooms for dwellings occupied by FHBs with a mortgage has decreased from 2.95 in recent surveys to 2.80 in 2007–08.

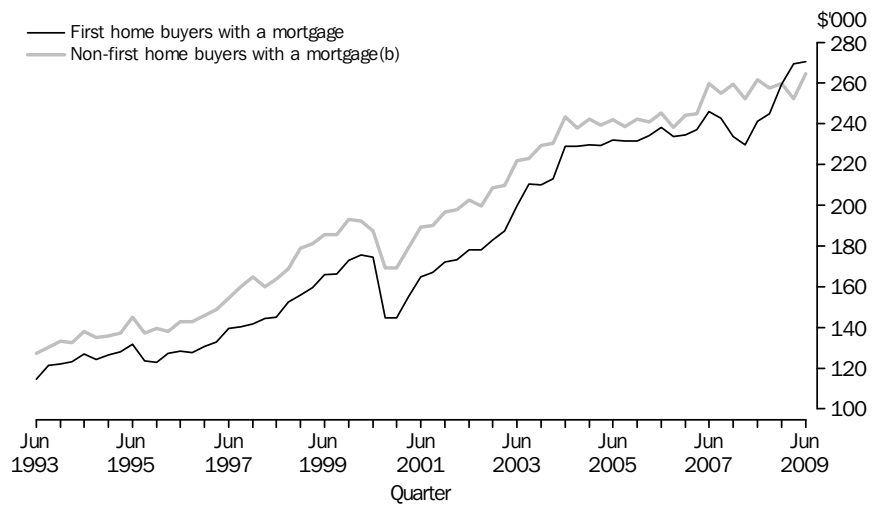
FHBs with a mortgage are less likely to purchase new homes now than they were in 1995–96. Over this period, the proportion of FHBs with a mortgage buying new homes, as opposed to established homes, declined from 23% to 9%. The shift away from new dwellings and separate houses towards established dwellings and higher density housing may reflect the availability of housing stock as well as changing lifestyle and locational preferences among first home buyers with a mortgage.

Housing loans

Traditionally FHBs have borrowed less money, on average, than non-first home buyers. However from late 2008 the average loan amount of FHBs with a mortgage was higher than the average amount borrowed by non-first home buyers with a mortgage (see graph 6). In June 2009 the average amount borrowed by FHBs with a mortgage was \$270,000 (in 2007–08 dollars), while the average amount borrowed by non-first home buyers with a mortgage was \$264,000.

In real terms, the average size of loans taken out by FHBs with a mortgage rose by \$156,000 (or 136%) 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 2007–08 dollars. Adjusted for changes in the Consumer Price Index.  
 (b) Excludes refinancing.

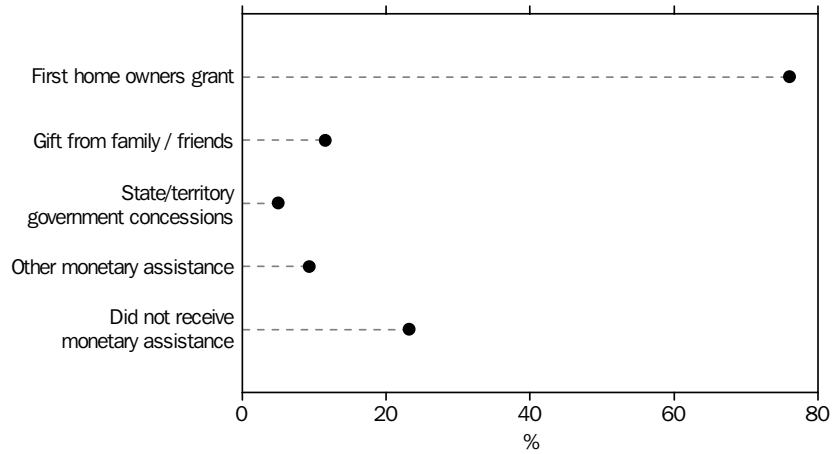
Source: *Housing Finance, Australia* (cat. no. 5609.0).

Monetary assistance and deposits

The majority of FHBs with a mortgage received monetary assistance to purchase their dwelling. Over three-quarters (76%) of FHBs with a mortgage reported receiving the First Home Owners Grant. The next largest source of monetary assistance was gifts from family and friends (12%). Nearly a quarter (23%) of FHBs received no monetary assistance (see graph 7).

Monetary assistance and deposits continued

7. ALL SOURCES OF MONETARY ASSISTANCE(a), FHBs with a mortgage—2007–08



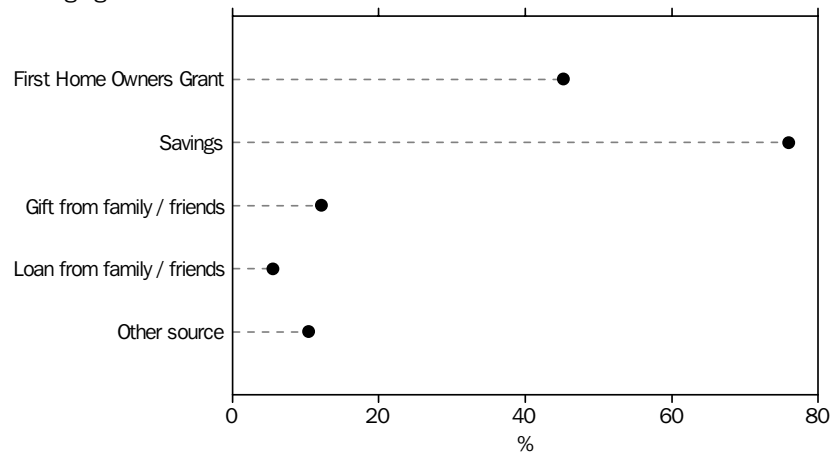
(a) Categories are not mutually exclusive.

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

For most FHBs, purchasing a home involves raising a deposit to secure a housing loan. In 2007–08 86% of FHBs with a mortgage had a deposit to purchase their dwelling. The Northern Territory and Victoria reported the highest proportion of FHBs with a mortgage that had a deposit (100% and 96% respectively).

In 2007–08, the most common sources of the deposit were savings (76%) and the First Home Owners Grant (45%) (see graph 8).

8. ALL SOURCES OF FUNDS FOR HOME DEPOSIT(a), FHBs with a mortgage—2007–08



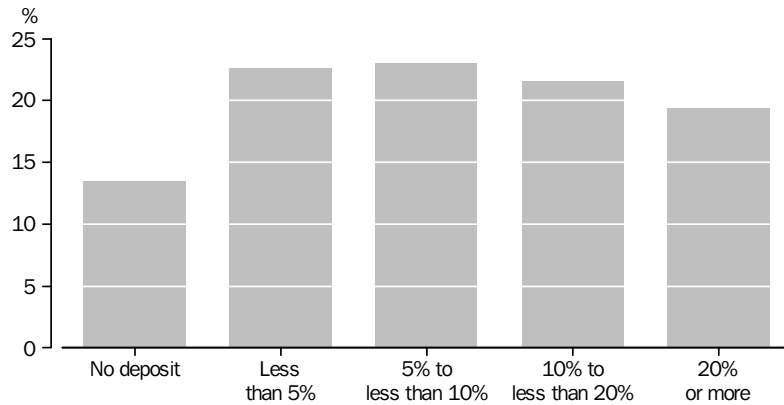
(a) Categories are not mutually exclusive.

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

As a proportion of the purchase price of their dwelling, over half (59%) of the FHBs with a mortgage had less than a ten percent deposit or no deposit. A further 22% reported having a deposit of between 10% and 20% of the purchase price of their dwelling, while 19% had a deposit of 20% or more.

Monetary assistance and deposits continued

9. PROPORTION OF FHBS WITH A MORTGAGE BY SIZE OF DEPOSIT, 2007-08



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

While the average deposit in 2007-08 was \$45,000 (for those households who had a deposit), there were clear differences at the state and territory level. The average deposits in New South Wales (\$61,000) and the ACT (\$48,000) were substantially larger than in South Australia (\$27,000) or Tasmania (\$16,000). While some of these differences reflect variations in property prices between states and territories, as a proportion of the average purchase price of the dwelling, the deposits were still larger in New South Wales (17%) and the ACT (13%) than in South Australia (11%) and Tasmania (8%).

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.

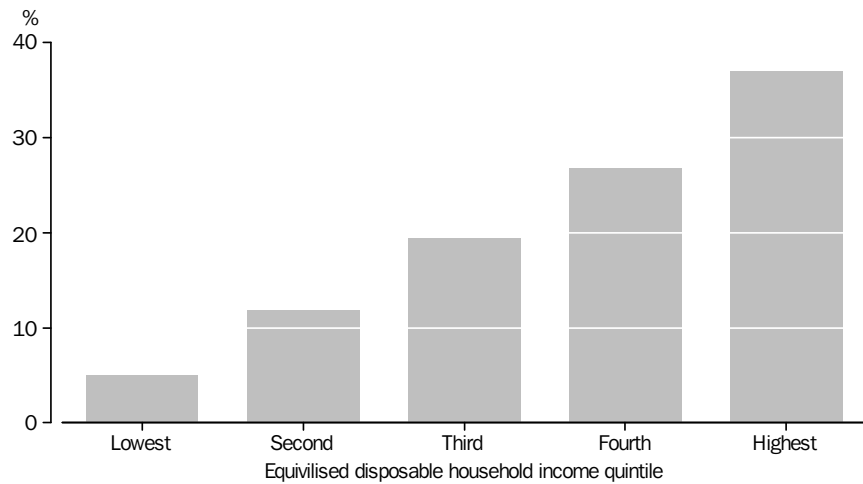
Income

FHBs with a mortgage tend to have higher than average household incomes. In 2007-08, they had an average weekly gross income of \$1,990, 21% higher than the average for all households. About two thirds (64%) of people in FHB households with a mortgage were in the top two quintiles (40%) of equivalised disposable household income in 2007-08 (see graph 10). Only 17% 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 decreased from 39% in 1995-96 to 36% in 2007-08.

Income continued

10. INCOME DISTRIBUTION, FHBs with a mortgage—2007–08



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

Between 2003–04 and 2007–08 the average real disposable income of people living in FHB households with a mortgage increased by 28%, on a par with the average increase for people living in all households (up 29% over the same period), but greater than the 25% for those living in what are described as 'low income households' i.e. those in the second and third equivalised disposable income deciles.

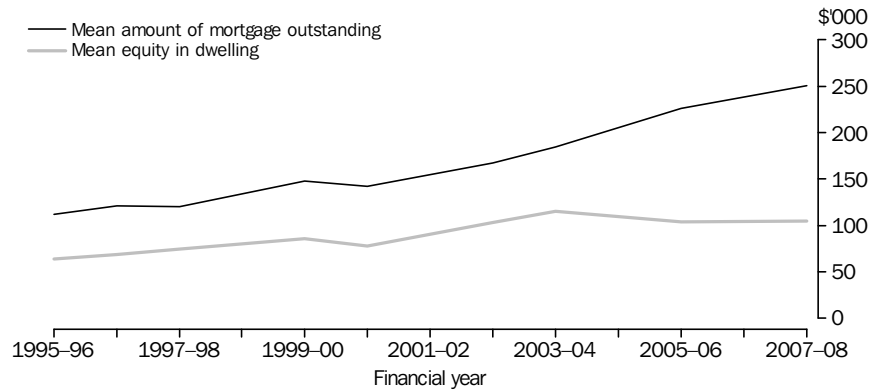
Home equity

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 2007–08, FHBs with a mortgage had a mean dwelling equity of \$105,000. Since 1995–96, the real mean dwelling equity of FHBs with a mortgage has increased by 64% (see graph 11).

The average amount of principal owed (mortgage outstanding) on the homes of FHBs with a mortgage was \$251,000 in 2007–08, an increase of 124% 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

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



(a) In 2007-08 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 or 2006-07. Values have been interpolated for these years.

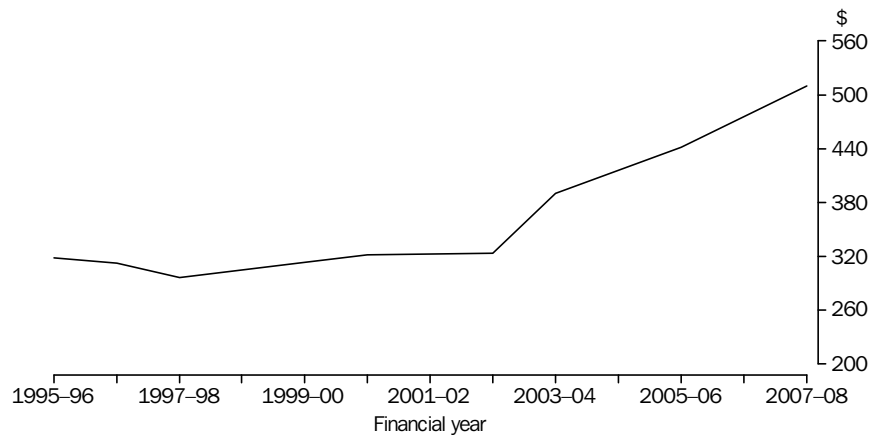
Source: Data available on request, Survey of Income and Housing.

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 were not collected in the 2007-08 or earlier SIHs.

In 2007-08 average weekly housing costs of FHBs with a mortgage were \$510, or 26% of gross household income. Between 1995-96 and 2007-08, this amount rose by \$192 per week (or 60%) in real terms (see graph 12), about the same as the increase in their real gross household incomes over the same period (up 61% from \$1,238 to \$1,991).

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



(a) In 2007-08 dollars. Adjusted for changes in the Consumer Price Index.

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

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

*Housing costs continued*

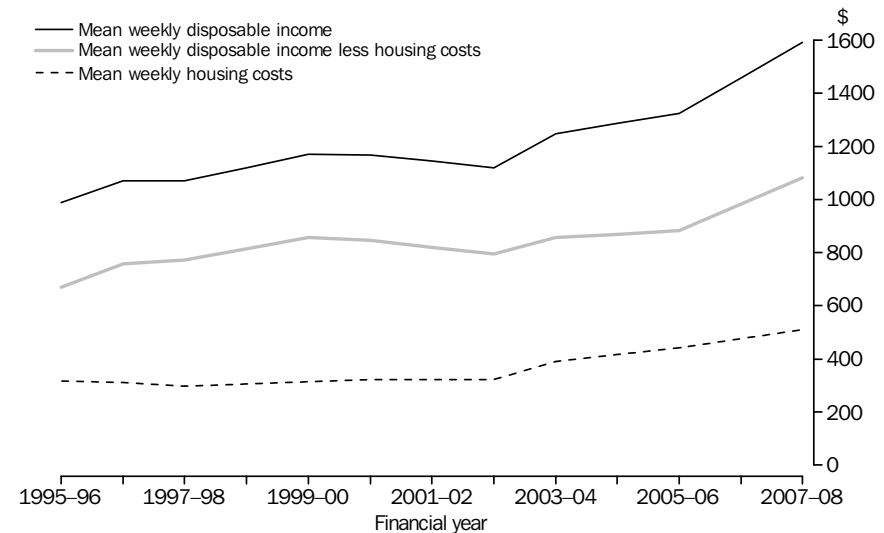
The interest component of mortgage repayments for FHBs with a mortgage was the largest part of their weekly housing costs. In 2007–08, interest on the loan accounted for almost three quarters (74%) of the housing costs of FHBs with a mortgage, compared to 70% in 2005–06 and 64% in 2003–04. The interest on the loan in 2007–08 accounted for 71% of the housing costs of changeover buyers with a mortgage.

*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 2007–08 the average disposable household income, less housing costs, was \$1,082 per week for FHBs with a mortgage. In real terms, this has risen 62% from \$669 per week in 1995–96 (see graph 13).

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



(a) In 2007–08 dollars. Adjusted for changes in the Consumer Price Index.

(b) Estimates for 2007–08 are not directly comparable with those of previous cycles due to improvements to the collection of income in 2007-08. Estimates for 2003-04 and 2005-06 have been recompiled to reflect the new measures of income, where data are available to support this calculation. See paragraph 9 of the explanatory notes for further information.

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 2007–08 the average principal component was \$134 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 \$1,216 per week in 2007–08.

*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.

Lower income households  
continued

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, 15% of FHBs with a mortgage were from lower income households. This proportion has remained broadly unchanged since 1995–96.

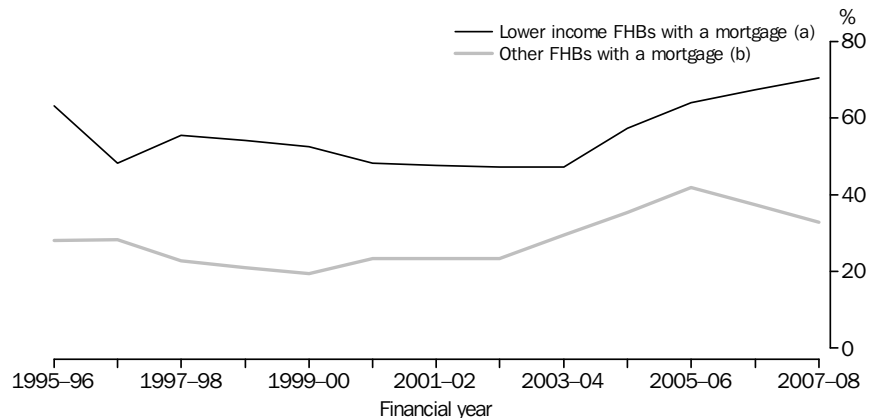
In 2007–08 the average age of the reference person in lower income FHB households with a mortgage was 36 years, compared to 32 years for other FHB households with a mortgage (see table 16 at the end of this article). They were less likely to be under 35 years of age than other FHB households (44% compared with 71%) and more likely to have dependent children (64% compared with 32%).

Lower income FHBs with a mortgage reported lower average dwelling values than other FHBs with a mortgage (\$313,000 compared with \$363,000) and lower weekly housing costs (\$383 compared with \$531).

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 (37% compared to 25%). More than two-thirds (70%) of lower income FHBs with a mortgage spend more than 30% of their gross income on housing costs (see graph 14).

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.

14. 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 for 2007–08 are not directly comparable with those of previous cycles due to improvements to the collection of income in 2007–08. Estimates for 2003–04 and 2005–06 have been recompiled to reflect the new measures of income, where data are available to support this calculation. See paragraph 9 of the explanatory notes for further information.

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.



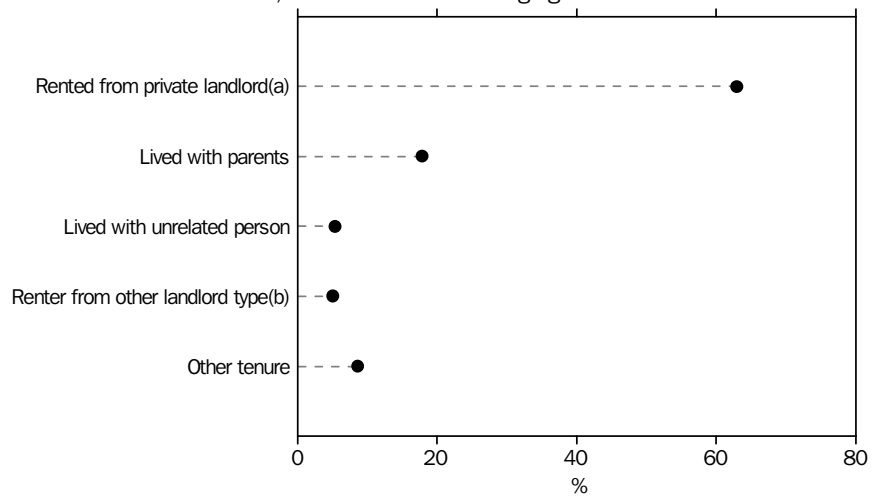
PREVIOUS LIVING ARRANGEMENTS

*Previous tenure and landlord type*

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 (see graph 15).

In 2007–08, South Australia and the Northern Territory had the highest proportion of FHBs with a mortgage who lived with their parents prior to purchasing their home (29% and 27% respectively), while Queensland and the ACT had the lowest proportion (7% and 11% respectively).

15. 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.

*Location of previous dwelling*

In selecting their new home, the majority (51%) of FHBs 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

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%).

The highest levels of satisfaction were amongst FHBs with a mortgage living in Tasmania (98%), while the lowest levels of satisfaction was amongst those living in Western Australia (76%). 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.

FURTHER INFORMATION  
*continued*

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

16. FIRST HOME BUYERS WITH A MORTGAGE, Selected household characteristics, 1995–96 to 2007–08

	1995–96	1996–97	1997–98	1999–00	2000–01	2002–03	2003–04	2005–06	2007–08	
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC										
<b>Age group 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
25 to 34	%	61.4	56.7	61.5	57.2	65.0	52.9	59.7	53.6	54.4
35 to 44	%	23.4	22.4	22.0	24.8	19.0	25.6	23.2	21.7	26.7
45 to 54	%	*4.2	6.1	5.1	7.5	*4.8	7.6	4.4	7.6	*5.2
44 to 64	%	**0.9	*2.2	*2.1	**1.0	*0.7	*1.7	*2.3	*1.6	**1.2
65 and over	%	**0.5	—	—	—	—	**0.1	**0.4	**0.8	*0.3
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<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
One parent family with dependent children	%	*3.4	*2.7	3.2	*4.1	*4.0	4.4	4.7	*2.7	*4.0
Couple only	%	32.0	31.0	34.1	30.8	34.5	29.4	34.6	33.5	32.6
Other one family households	%	*3.9	*4.4	*5.1	*4.7	6.1	5.7	4.0	*5.3	*4.0
Multiple family households	%	—	**1.8	*2.4	**1.8	*0.2	*1.0	**0.3	**0.6	**1.6
Non-family households										
Lone person	%	17.4	18.4	14.9	14.8	16.9	20.2	20.0	20.0	22.1
Group households	%	6.8	5.5	*5.6	8.7	7.8	5.7	5.1	*3.3	*3.4
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<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
One	%	36.0	39.6	36.5	37.4	38.2	41.0	37.8	40.9	39.4
Two	%	54.6	50.1	54.7	51.4	52.6	50.4	54.2	54.1	51.9
Three or more	%	*3.8	*5.2	*4.4	*7.7	*5.0	*3.9	4.1	*3.4	*6.0
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<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
Advanced diploma and diploma or below	%	39.6	40.3	37.1	40.4	38.2	36.5	37.8	36.8	33.8
No non-school qualification	%	42.4	40.8	45.5	39.4	37.5	38.9	30.8	29.0	25.3
<b>Total(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>Dwelling structure</b>										
Separate house	%	84.7	82.7	82.5	81.9	80.6	77.0	82.8	72.3	70.9
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
Flat/unit/apartment	%	7.4	7.3	10.8	*7.1	*10.6	11.6	7.4	11.5	19.0
<b>Total(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>100.0</b>
<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
Established dwelling	%	77.3	76.9	82.6	84.5	80.5	78.7	82.4	86.5	91.1
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<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
Two bedrooms	%	22.7	21.2	22.9	21.9	21.0	21.8	21.4	22.5	26.1
Three bedrooms	%	61.5	58.4	57.7	56.2	57.1	54.2	57.4	53.8	50.3
Four bedrooms	%	13.0	17.0	16.4	19.0	18.1	20.6	16.5	19.1	16.3
Five or more bedrooms	%	**0.7	*1.6	*1.9	**1.5	*2.0	*1.8	*2.1	*1.5	**1.0
<b>Total(c)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* 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.

(c) Includes bed-sits and dwellings with no bedrooms.

16. FIRST HOME BUYERS WITH A MORTGAGE, Selected household characteristics, 1995–96 to 2007–08 *continued*

		1995–96	1996–97	1997–98	1999–00	2000–01	2002–03	2003–04	2005–06	2007–08
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC										
<b>Equivalised disposable household income(a)(b)</b>										
Lowest quintile	%	7.2	10.8	9.1	9.8	8.5	7.7	7.5	6.8	*5.0
Second quintile	%	13.3	9.5	9.0	9.8	9.5	15.1	9.5	10.3	11.9
Third quintile	%	18.3	16.3	21.3	17.4	17.5	21.0	18.9	21.9	19.4
Fourth quintile	%	24.4	21.3	25.6	25.4	27.2	23.3	29.1	28.2	26.8
Highest quintile	%	36.7	42.1	34.9	37.6	37.3	32.9	35.0	32.8	37.0
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Second and third deciles	%	9.8	9.4	7.6	10.2	7.5	8.4	7.5	9.0	6.9
Average age of reference person years										
		32	32	32	33	31	33	33	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
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
Mean value of dwelling in 2007–08 dollars(c)										
	\$'000	176	190	194	234	220	271	300	330	356
Mean amount of mortgage outstanding in 2007–08 dollars(c)										
	\$'000	112	121	120	148	142	168	185	226	251
Mean equity in dwelling in 2007–08 dollars(c)										
	\$'000	64	69	74	86	78	103	115	104	105
Mean gross weekly household income in 2007–08 dollars(b)(c)										
	\$	1 238	1 375	1 349	1 531	1 490	1 424	1 583	1 682	1 991
Mean disposable weekly household income in 2007–08 dollars(b)(c)										
	\$	987	1 070	1 070	1 171	1 168	1 119	1 248	1 325	1 592
Mean weekly housing costs in 2007–08 dollars(c)										
	\$	318	312	297	313	322	323	390	442	510
Mean disposable weekly household income less housing costs in 2007–08 dollars(b)(c)										
	\$	669	758	773	858	846	796	857	883	1 082
Housing costs as a proportion of gross income(b)(d)										
	%	26	23	22	20	22	23	25	26	26
Estimated number of households '000										
		318.2	329.9	387.1	328.3	358.2	384.2	372.8	303.3	292.2
Number of households in sample no.										
		331	362	373	299	318	507	547	363	341

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

(a) See paragraphs 39 to 46 of the explanatory notes.

(b) Estimates for 2007–08 are not directly comparable with those of previous cycles due to improvements to the collection of income in 2007–08. Estimates for 2003–04 and 2005–06 have been recompiled to reflect the new measures of income, where data are available to support this calculation. See paragraph 9 of the explanatory notes for further information.

(c) Adjusted for changes in the Consumer Price index.

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

17. FIRST HOME BUYERS WITH A MORTGAGE, 2007–08

		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	%	*15.2	11.8	12.3
25 to 34	%	28.7	58.7	54.4
35 to 44	%	43.0	23.9	26.7
45 to 54	%	**6.2	*5.0	*5.2
44 to 64	%	**7.0	**0.3	**1.2
65 and over	%	—	**0.3	**0.3
<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	%	57.1	28.3	32.4
One parent family with dependent children	%	**7.2	*3.4	*4.0
Couple only	%	*15.4	35.5	32.6
Other one family households	%	**0.5	*4.6	*4.0
Multiple family households				
Multiple family households	%	—	**1.9	**1.6
Non-family households				
Lone person	%	*19.9	22.4	22.1
Group households	%	—	*3.9	*3.4
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number of employed persons</b>				
None	%	**9.7	*1.6	*2.8
One	%	57.7	36.3	39.4
Two	%	*26.5	56.2	51.9
Three or more	%	**6.1	*6.0	*6.0
<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	%	*19.0	47.5	43.4
More than 25% to 30%	%	**8.8	19.8	18.2
More than 30% to 50%	%	41.2	26.0	28.2
More than 50%	%	31.0	6.7	10.2
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Average age of reference person				
	years	36	32	32
Average number of persons in household				
	no.	3.08	2.35	2.46
Mean value of dwelling				
	\$'000	313	363	356
Mean amount of mortgage outstanding				
	\$'000	212	257	251
Mean equity in dwelling				
	\$'000	101	105	105
Mean gross weekly household income				
	\$	1 024	2 154	1 991
Mean disposable weekly household income				
	\$	924	1 704	1 592
Mean weekly housing costs				
	\$	383	531	510
Mean disposable weekly household income less housing costs				
	\$	541	1 174	1 082
Housing costs as a proportion of gross income				
	%	37	25	26
Estimated number of households				
	'000	42.2	250.0	292.2
Number of households in sample				
	no.	47	294	341

\* 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) Excludes households with nil or negative total income.

— nil or rounded to zero (including null cells)

18. FIRST HOME BUYERS WITH A MORTGAGE, Selected characteristics, 2007–08

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
<b>Whether had deposit for dwelling</b>										
Had a deposit for dwelling	%	83.0	95.7	88.5	86.7	75.2	82.6	100.0	82.9	86.5
Did not have deposit for dwelling	%	*17.0	**4.3	*11.5	*13.3	*24.8	**17.4	—	**17.1	13.5
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>All sources of funds for home deposit(b)</b>										
First Home Owners Grant	%	46.3	45.4	40.8	52.4	46.5	*47.1	*41.7	*29.3	45.2
Savings	%	71.2	84.1	75.5	81.5	70.2	67.3	88.7	82.9	76.0
Gift from family or friends	%	*14.6	*14.8	**4.8	*6.8	**10.3	**11.3	**4.1	*34.8	12.2
Loan from family or friends	%	*6.4	*8.1	**3.5	**3.8	*3.7	—	—	**9.6	5.6
Other source of deposit(c)	%	*8.7	*17.4	*7.8	**1.3	**8.1	**21.2	**3.0	**24.2	10.4
<b>All households with a deposit</b>	%	<b>83.0</b>	<b>95.7</b>	<b>88.5</b>	<b>86.7</b>	<b>75.2</b>	<b>82.6</b>	<b>100.0</b>	<b>82.9</b>	<b>86.5</b>
Did not have deposit for dwelling	%	*17.0	**4.3	*11.5	*13.3	*24.8	**17.4	—	**17.1	13.5
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Deposit as a proportion of purchase price</b>										
No deposit	%	*17.0	**4.3	*11.5	*13.3	*24.8	**17.4	—	**17.1	13.5
Less than 5%	%	*7.6	29.2	33.4	34.4	*27.9	*40.9	*64.8	**7.9	22.6
5% to less than 10%	%	23.4	*22.5	*21.4	30.6	*16.7	*20.4	**8.2	*37.8	23.0
10% to less than 20%	%	27.7	*21.7	*17.7	*15.1	*17.1	**12.1	**10.2	**13.9	21.6
20% or more	%	*24.3	22.4	*15.9	**6.6	*13.6	*9.1	**16.7	*23.3	19.4
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Whether received monetary assistance to purchase home</b>										
Received monetary assistance	%	71.7	80.4	73.4	88.8	75.3	91.4	83.3	88.4	76.8
Did not receive monetary assistance	%	28.3	19.6	*26.6	*11.2	24.7	*8.6	**16.7	**11.6	23.2
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>All sources of monetary assistance to purchase home(b)</b>										
First Home Owners Grant	%	71.7	80.4	71.2	88.8	72.5	86.3	83.3	85.7	76.0
Gift from family or friends	%	*8.2	*16.5	**7.3	*13.1	*12.2	**11.3	—	*37.5	11.5
State or territory government concessions or exemptions	%	*8.6	—	**2.2	**4.9	**4.6	*9.7	**12.4	**8.5	*5.0
Other monetary assistance(d)	%	*7.0	*19.3	**6.0	**3.2	**6.7	*8.7	—	**14.4	9.3
<b>All households that received monetary assistance</b>	%	<b>71.7</b>	<b>80.4</b>	<b>73.4</b>	<b>88.8</b>	<b>75.3</b>	<b>91.4</b>	<b>83.3</b>	<b>88.4</b>	<b>76.8</b>
Did not receive monetary assistance	%	28.3	19.6	*26.6	*11.2	24.7	*8.6	**16.7	**11.6	23.2
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Previous tenure and landlord type (of reference person)</b>										
Rented from private landlord(e)	%	65.9	66.4	70.3	50.8	53.3	*44.5	**27.7	*55.4	63.0
Lived with parents	%	17.9	*22.3	*7.3	*29.1	*19.3	**12.9	**27.0	**10.8	17.9
Lived with unrelated person	%	*4.8	*3.2	*6.8	*8.5	*3.6	**12.2	**22.7	*6.7	5.4
Rented from other landlord type(f)	%	*5.4	*3.5	*4.1	—	*9.8	*16.6	*7.8	*8.6	*5.1
Other tenure	%	*4.4	*4.6	*11.5	*9.0	*11.1	*7.6	*14.8	*15.1	7.2
<b>Total(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>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Geographical area of previous dwelling (of reference person)</b>										
In same suburb/locality	%	54.8	25.0	69.1	61.6	56.1	*35.8	72.8	*38.4	50.8
In same state/territory - capital city	%	30.2	57.5	*12.1	*18.3	34.3	*9.4	**21.9	*36.7	32.0
In same state/territory - other than capital city	%	*10.3	*15.6	*18.8	*11.7	*6.8	*40.6	—	—	13.0
In different state/territory	%	**2.9	*1.8	—	*3.9	—	*7.9	*5.2	*9.8	*2.3
<b>Total(h)</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) Excludes households in collection districts defined as very remote, accounting for about 23% of the population in the Northern Territory.  
 (b) Categories are not mutually exclusive.

(c) Includes inheritance, sale of car/other possessions, state/territory government grant.  
 (d) Includes state/territory government grant.  
 (e) Includes real estate agent, parent or other relative not in the same household, or another person not in the same household.  
 (f) Includes state/territory housing authority, owner/manager of caravan park, employer, housing cooperative, community or church group.  
 (g) Includes lived in current dwelling for five years or more.  
 (h) Includes overseas and lived in current dwelling for five years or more.

18. FIRST HOME BUYERS WITH A MORTGAGE, Selected characteristics, 2007–08 *continued*

	NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.	
<b>Structure of previous dwelling (of reference person)</b>										
Separate house	%	53.4	53.9	62.9	78.1	68.0	88.8	70.2	76.5	60.4
Semi-detached/row or terrace house/townhouse	%	19.3	24.1	**7.8	*15.1	*13.6	—	**3.0	**7.5	16.5
Flat/unit/apartment	%	24.4	*21.0	*29.3	**4.2	*9.1	**5.0	**19.4	**12.5	20.4
<b>Total(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>100.0</b>
<b>All reasons for last move (of reference person)(c)</b>										
Wanted bigger/better home	%	*10.1	**4.6	**2.4	*13.3	**4.6	**6.6	**7.3	**5.0	7.0
Purchased own dwelling	%	81.2	82.7	83.1	53.4	67.0	*40.4	92.2	*50.5	76.4
Other housing reasons(d)	%	**2.1	**1.6	**5.9	**2.9	**4.2	**5.0	—	—	*2.9
Employment reasons(e)	%	**0.9	**3.2	**6.6	**2.4	**6.4	**15.9	—	**11.5	*3.7
Get married/live with partner	%	**2.9	*10.9	—	*9.0	*10.1	**14.5	—	**11.9	5.9
Other family reasons(f)	%	**2.6	**2.9	*6.1	*14.6	**6.3	—	**7.8	**11.9	*4.9
Lifestyle/other reasons(g)	%	**3.0	**6.1	**1.4	**4.6	**3.8	**16.3	—	**5.6	*4.0
<b>Total(h)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Number of times moved in the last five years (reference person)</b>										
One	%	33.2	37.5	*30.3	34.5	28.0	*33.4	*40.3	38.0	33.5
Two	%	*16.6	*18.8	*19.2	*16.6	28.0	**12.6	**16.3	*24.1	18.8
Three	%	22.5	23.4	22.4	28.8	*11.2	*28.3	**22.0	*17.6	22.1
Four	%	*13.6	**2.6	*6.8	*9.7	**4.4	**19.5	**11.1	—	8.5
Five or more	%	*4.2	*15.4	21.3	**4.4	*19.1	—	**10.4	**16.8	11.4
<b>Total(i)</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>Satisfaction with current dwelling (of reference person)</b>										
Very satisfied	%	45.9	32.6	34.8	34.6	*20.7	*37.0	*55.4	43.9	37.4
Satisfied	%	46.7	54.3	51.2	59.7	55.1	60.8	*40.4	52.9	51.5
Neither satisfied nor dissatisfied	%	**3.7	*11.4	*12.0	**3.2	*14.2	**2.2	—	**3.1	7.7
Dissatisfied	%	**2.1	**1.7	**2.1	**2.5	**7.0	—	**4.2	—	*2.5
Very dissatisfied	%	—	—	—	—	—	—	—	—	—
<b>Total(j)</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>Likelihood of moving within next 12 months (reference person)</b>										
Likely to move in next 12 months	%	*9.7	*7.3	*17.0	—	*14.1	**9.9	*40.6	**12.4	10.5
Unlikely to move in next 12 months	%	88.7	86.9	78.4	96.9	85.9	86.1	*51.5	84.8	86.4
<b>Total(i)</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	104.8	64.3	50.6	25.5	28.7	6.9	*3.3	8.1	292.2
Number of households in sample	no.	80	59	47	51	44	20	15	25	341

\* 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 other dwelling structure and lived in current dwelling for five years or more.  
 (c) Categories are not mutually exclusive.

(d) Includes wanted smaller home and notice given by landlord.  
 (e) Includes gained/lost job, job transfer and to improve job prospects.  
 (f) Includes be close to family/friends, family conflict, breakdown of marriage/relationship, to be independent.  
 (g) Includes responses such as lifestyle reasons, neighbourhood reasons, migration to Australia, returned from living overseas, had been travelling and not known.  
 (h) Includes lived in current dwelling for five years or more.  
 (i) Includes not known and lived in current dwelling for five years or more.  
 (j) Includes no response.

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

MEAN HOUSING COSTS PER WEEK IN 2007-08 DOLLARS (a)

	1994-95	1995-96	1996-97	1997-98	1999-00	2000-01	2002-03	2003-04	2005-06	2007-08	
<b>Tenure and landlord type</b>											
Owner without a mortgage	\$	32	28	28	28	28	28	29	29	31	33
Owner with a mortgage	\$	272	277	279	276	273	269	283	322	360	384
<b>Renter</b>											
State/territory housing authority	\$	88	84	88	83	91	89	93	95	108	105
Private landlord	\$	199	202	206	211	215	211	218	224	238	267
Total renters(b)	\$	169	169	176	179	184	184	191	197	213	237
<b>All households(c)</b>	\$	<b>137</b>	<b>135</b>	<b>140</b>	<b>145</b>	<b>148</b>	<b>147</b>	<b>158</b>	<b>178</b>	<b>198</b>	<b>216</b>
<b>Family composition of household</b>											
<b>One family households</b>											
Couple family with dependent children	\$	190	184	193	206	205	206	230	269	311	321
One parent family with dependent children	\$	143	141	142	143	154	160	152	172	190	222
Couple only	\$	118	116	121	120	127	127	138	148	166	182
Other one family households	\$	100	98	98	106	121	122	130	154	169	183
Multiple family households	\$	94	138	170	164	160	198	189	202	195	287
<b>Non-family households</b>											
Lone person	\$	90	94	92	97	98	94	105	115	122	141
Group households	\$	234	210	221	231	242	217	225	240	250	304
<b>All households</b>	\$	<b>137</b>	<b>135</b>	<b>140</b>	<b>145</b>	<b>148</b>	<b>147</b>	<b>158</b>	<b>178</b>	<b>198</b>	<b>216</b>
<b>Dwelling structure</b>											
Separate house	\$	137	133	137	143	144	142	153	175	195	209
Semi detached/row or terrace house/townhouse	\$	147	151	151	149	161	162	165	192	214	245
Flat/unit/apartment	\$	137	144	149	161	175	173	185	197	207	247
<b>All households(d)</b>	\$	<b>137</b>	<b>135</b>	<b>140</b>	<b>145</b>	<b>148</b>	<b>147</b>	<b>158</b>	<b>178</b>	<b>198</b>	<b>216</b>
<b>Equivalised disposable household income(e)(f)</b>											
Lowest quintile	\$	76	78	80	81	82	85	88	89	94	106
Second quintile	\$	106	100	101	104	106	102	120	124	152	160
Third quintile	\$	133	134	139	149	153	143	155	176	207	215
Fourth quintile	\$	173	159	169	176	178	187	185	225	247	283
Highest quintile	\$	212	214	217	225	234	229	250	295	312	337
<b>All households</b>	\$	<b>137</b>	<b>135</b>	<b>140</b>	<b>145</b>	<b>148</b>	<b>147</b>	<b>158</b>	<b>178</b>	<b>198</b>	<b>216</b>
Second and third deciles	\$	79	76	86	86	84	83	93	102	113	135
<b>Principal source of income</b>											
Wages and salaries	\$	182	178	186	194	198	197	209	240	260	281
Own unincorporated business income	\$	140	151	151	151	153	139	170	205	219	239
Government pensions and allowances	\$	65	65	68	69	69	69	72	75	80	83
Other income	\$	64	59	54	63	66	73	68	76	102	108
<b>All households(g)</b>	\$	<b>137</b>	<b>135</b>	<b>140</b>	<b>145</b>	<b>148</b>	<b>147</b>	<b>158</b>	<b>178</b>	<b>198</b>	<b>216</b>

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

(b) Includes other landlord type, which account for about 4% of all renters in 2007-08.

(c) Includes other tenure type, which account for about 2% of all households in 2007-08.

(d) Includes other dwelling types, which account for about 0.4% of all private dwellings in 2007-08.

(e) See paragraphs 39 to 46 of the explanatory notes.

(f) Estimates for 2007-08 are not directly comparable with those of previous cycles due to improvements to the collection of income in 2007-08. Estimates for 2003-04 and 2005-06 have been recompiled to reflect the new measures of income, where data are available to support this calculation. See paragraph 9 of the explanatory notes for further information.

(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

MEAN HOUSING COSTS PER WEEK IN 2007-08 DOLLARS (a) *cont.*

Number of employed persons

None	\$	57	57	58	61	60	62	61	65	68	71
One	\$	149	145	154	161	165	154	169	188	208	223
Two	\$	201	201	203	205	209	214	230	265	290	307
Three or more	\$	163	142	168	186	196	187	196	237	248	283
<b>All households</b>	<b>\$</b>	<b>137</b>	<b>135</b>	<b>140</b>	<b>145</b>	<b>148</b>	<b>147</b>	<b>158</b>	<b>178</b>	<b>198</b>	<b>216</b>

DWELLING VALUES FOR OWNER HOUSEHOLDS IN 2007-08 DOLLARS (a)

Median value of dwelling	\$'000	198	190	188	195	207	220	288	337	372	400
Median amount of mortgage outstanding(b)	\$'000	80	82	86	91	100	93	111	114	142	150

Mean gross household income (in 2007-08 dollars)(a)(c)	\$	1 104	1 089	1 119	1 153	1 216	1 186	1 221	1 307	1 422	1 649
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
Factor applied to adjust to 2007-08 dollars	no.	0.706	0.735	0.745	0.745	0.773	0.819	0.869	0.889	0.940	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 for 2007-08 are not directly comparable with those of previous cycles due to improvements to the collection of income in 2007-08. Estimates for 2003-04 and 2005-06 have been recompiled to reflect the new measures of income, where data are available to support this calculation. See paragraph 9 of the explanatory notes for further information.

# 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

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

### Tenure and landlord type(c)

Owner without a mortgage	%	3	3	3	3	3	3	3	3	3	2
Owner with a mortgage	%	18	19	19	18	17	17	17	18	19	18
Renter											
State/territory housing authority	%	17	17	18	17	18	18	18	19	18	19
Private landlord	%	20	20	20	20	19	19	20	19	19	18
Total renters(d)	%	19	19	19	19	19	19	19	18	19	17
<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>

### Family composition of household

One family households											
Couple family with dependent children	%	13	13	13	13	13	12	14	14	15	14
One parent family with dependent children	%	21	20	20	19	20	20	19	20	20	22
Couple only	%	11	11	11	11	11	11	11	12	12	11
Other one family households	%	7	7	6	7	7	8	8	9	10	8
Multiple family households	%	5	7	10	9	8	9	9	9	9	11
Non-family households											
Lone person	%	17	18	16	17	16	16	17	17	17	17
Group households	%	15	16	16	16	15	15	16	16	15	15
<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>

### Dwelling structure

Separate house	%	11	11	11	12	11	11	12	13	13	12
Semi detached/row or terrace house/townhouse	%	15	17	15	15	16	15	16	17	17	15
Flat/unit/apartment	%	18	17	18	18	18	18	19	19	18	17
<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>

### Equivalised disposable household income(g)

Lowest quintile	%	22	23	22	23	23	24	24	23	23	23
Second quintile	%	17	16	16	16	16	15	17	16	18	17
Third quintile	%	13	13	13	14	14	13	14	15	16	15
Fourth quintile	%	12	11	12	12	12	13	12	14	14	15
Highest quintile	%	9	10	10	9	9	9	10	11	10	9
<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>
Second and third deciles	%	12	17	18	18	17	17	18	18	18	19

### Principal source of household income

Wages and salaries	%	12	12	12	12	12	12	13	14	14	13
Own unincorporated business income	%	10	11	11	10	9	9	10	13	13	14
Government pensions and allowances	%	17	16	17	17	17	17	17	16	17	16
Other income	%	8	8	6	7	7	8	7	7	8	7
<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>

### Number of employed persons

None	%	14	14	13	13	13	14	13	13	13	12
One	%	15	15	15	15	15	15	15	16	16	16
Two	%	13	13	13	13	12	12	13	14	14	14
Three or more	%	7	7	7	8	8	8	8	9	9	9
<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>

Number of households in sample no. 6 739 6 889 7 166 6 946 6 569 6 700 10 088 11 287 9 911 9 290

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

(b) Estimates for 2007-08 are not directly comparable with those of previous cycles due to improvements to the collection of income in 2007-08. Estimates for 2003-04 and 2005-06 have been recompiled to reflect the new measures of income, where data are available to support this calculation. See paragraph 9 of the explanatory notes for further information.

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 22 of the explanatory notes.

(d) Includes other landlord type, which account for about 4% of all renters in 2007-08.

(e) Includes other tenure type, which account for about 2% of all households in 2007-08.

(f) Includes other dwelling types, which account for about 0.4% of all private dwellings in 2007-08.

(g) See paragraphs 39 to 46 of the explanatory notes.

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

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
<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
Owner with a mortgage	%	29.6	28.1	28.3	30.9	32.1	32.1	33.1	35.1	35.0	35.1
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
Private landlord	%	18.4	19.0	20.4	20.0	19.9	21.0	22.0	21.2	22.0	23.9
Total renters(a)	%	25.7	26.9	27.9	27.2	27.2	27.4	28.2	27.6	28.5	29.7
<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>100.0</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
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
Couple only	%	23.7	23.5	23.6	23.7	23.9	24.3	25.4	26.1	25.8	26.5
Other one family households	%	11.5	11.6	10.9	10.9	10.9	10.9	11.2	10.4	11.5	11.6
Multiple family households	%	1.3	1.2	1.6	1.3	1.3	1.3	1.2	1.0	1.0	1.4
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
Group households	%	4.3	4.3	5.0	4.0	4.1	4.0	3.2	3.2	3.0	3.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<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
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
Flat/unit/apartment	%	11.4	11.7	11.5	11.5	10.0	11.3	11.4	11.2	10.6	12.9
<b>All households(c)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<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
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
More than 30% to 50%	%	9.2	9.7	9.7	10.4	9.4	9.8	9.8	10.4	11.4	10.3
More than 50%	%	4.6	4.3	4.0	4.4	4.2	4.2	4.6	4.4	5.1	5.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised disposable household income(f)(g)</b>											
Lowest quintile	%	24.6	24.2	24.0	24.2	24.5	24.3	24.3	24.6	25.0	24.5
Second quintile	%	19.0	18.8	19.3	18.8	18.4	18.6	18.3	18.6	18.3	18.2
Third quintile	%	17.4	17.6	17.3	17.7	17.9	17.8	17.9	17.8	18.0	17.7
Fourth quintile	%	18.2	18.4	17.9	18.2	18.2	18.5	18.4	18.6	18.4	19.0
Highest quintile	%	20.9	20.9	21.5	21.0	21.0	20.8	21.0	20.4	20.4	20.6
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<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
<b>Principal source of income</b>											
Wages and salaries	%	57.6	56.8	56.3	56.8	56.7	56.9	58.0	57.5	59.3	61.5
Own unincorporated business income	%	6.1	7.3	6.6	6.0	6.4	6.4	6.2	6.0	6.1	5.7
Government pensions and allowances	%	28.5	28.0	28.6	28.5	28.7	28.3	26.6	27.7	26.1	23.2
Other income	%	6.7	7.0	7.6	7.7	7.3	7.3	8.1	8.2	8.0	9.2
<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>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) Includes other landlord type, which account for about 4% of all renters in 2007-08.

(b) Includes other tenure type, which account for about 2% of all households in 2007-08.

(c) Includes other dwelling types, which account for about 0.4% of all private dwellings in 2007-08.

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

(e) Estimates for 2007-08 are not directly comparable with those of previous cycles due to improvements to the collection of income in 2007-08. Estimates for 2003-04 and 2005-06 have been recompiled to reflect the new measures of income, where data are available to support this calculation. See paragraph 9 of the explanatory notes for further information.

(f) See paragraphs 39 to 46 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

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC *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
None	%	31.1	30.0	31.1	31.2	30.8	30.5	29.5	30.4	28.6	26.4
One	%	29.3	29.3	29.6	29.8	29.4	29.7	31.2	30.0	30.5	30.6
Two	%	29.5	30.5	28.9	28.9	29.4	29.7	29.7	29.5	30.8	31.8
Three or more	%	10.1	10.1	10.4	10.1	10.4	10.1	9.7	10.1	10.1	11.3
<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>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
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
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
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
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

	RENTER								All households
	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type (a)		
MEAN HOUSING COSTS PER WEEK									
<b>Family composition of household</b>									
One family households									
Couple family with dependent children	\$	48	417	144	311	148	293	*19	321
One parent family with dependent children	\$	31	324	116	239	153	203	*20	222
Couple only	\$	30	396	119	266	154	250	**48	182
Other one family households	\$	37	327	139	289	*157	265	**29	183
Multiple family households	\$	32	477	162	253	**150	224	—	287
Non-family households									
Lone person	\$	28	312	81	216	120	179	10	141
Group households	\$	24	357	*157	334	**186	326	**22	304
<b>Dwelling structure</b>									
Separate house	\$	34	369	119	263	152	239	*27	209
Semi-detached/row or terrace house/townhouse	\$	25	496	94	270	135	226	*12	245
Flat/unit/apartment	\$	22	482	90	274	128	238	*8	247
Other	\$	*72	*168	—	*172	**101	*143	—	71
<b>All households</b>	\$	<b>33</b>	<b>384</b>	<b>105</b>	<b>267</b>	<b>142</b>	<b>237</b>	<b>*21</b>	<b>216</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	18	13	17	8	17	*1	14
One parent family with dependent children	%	2	26	17	25	22	23	**2	22
Couple only	%	2	18	20	15	10	15	**3	11
Other one family households	%	2	13	16	15	*9	15	**2	8
Multiple family households	%	1	15	14	12	**7	12	—	11
Non-family households									
Lone person	%	4	25	27	23	19	23	2	17
Group households	%	*2	15	24	16	**8	16	**1	15
<b>Dwelling structure</b>									
Separate house	%	2	17	17	18	9	17	*2	12
Semi-detached/row or terrace house/townhouse	%	1	21	19	18	18	18	*1	15
Flat/unit/apartment	%	1	22	26	18	19	18	*1	17
Other	%	*12	**25	—	**31	**14	**23	—	*12
<b>All households</b>	%	<b>2</b>	<b>18</b>	<b>19</b>	<b>18</b>	<b>12</b>	<b>17</b>	<b>*2</b>	<b>13</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 16 to 22 of the explanatory notes.

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

	RENTER								All households
	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type (a)		
HOUSEHOLDS									
<b>Family composition of household</b>									
One family households									
Couple family with dependent children	%	14.0	44.7	8.1	21.5	20.8	19.4	12.4	26.4
One parent family with dependent children	%	1.5	5.3	21.6	10.9	**9.6	12.5	*5.7	6.2
Couple only	%	39.7	23.0	8.1	17.8	14.7	16.2	22.1	26.5
Other one family households	%	15.1	10.4	8.7	9.7	*4.8	9.3	*6.7	11.6
Multiple family households	%	*0.9	1.7	**3.2	*1.4	**0.9	1.7	**0.4	1.4
Non-family households									
Lone person	%	28.1	13.8	49.6	28.8	41.1	32.5	50.0	24.8
Group households	%	0.7	1.2	*0.6	9.9	**8.2	8.4	*2.8	3.2
<b>Dwelling structure</b>									
Separate house	%	88.8	87.6	48.1	57.0	53.5	55.5	71.6	78.1
Semi-detached/row or terrace house/townhouse	%	5.9	6.3	20.4	13.2	*15.2	14.4	*9.7	8.6
Flat/unit/apartment	%	4.8	6.1	31.6	29.7	29.1	29.9	*13.6	12.9
Other	%	*0.5	**0.1	—	**0.2	**2.1	*0.2	*5.1	0.4
<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	2 679.2	2 835.2	365.1	1 929.5	105.3	2 399.9	163.0	8 077.3
Number of households in sample	no.	3 117	3 267	508	2 113	151	2 772	189	9 345

\* 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)		
<b>ALL HOUSEHOLDS</b>							
<b>Housing costs per week</b>							
\$0 to less than \$25	%	36.5	3.6	**0.5	—	*0.2	14.9
\$25 to less than \$50	%	55.1	10.0	*3.4	**0.1	*0.8	22.4
\$50 to less than \$75	%	5.4	2.3	32.3	*0.6	5.9	4.4
\$75 to less than \$100	%	1.1	1.5	20.5	1.5	4.8	2.3
\$100 to less than \$150	%	1.0	4.1	25.3	9.3	12.8	5.6
\$150 to less than \$200	%	*0.3	6.7	12.2	17.7	17.0	7.5
\$200 to less than \$250	%	—	7.6	*3.7	20.2	17.2	7.8
\$250 to less than \$300	%	**0.1	7.8	*1.7	18.5	15.2	7.3
\$300 to less than \$350	%	**0.1	8.6	**0.2	12.9	10.5	6.2
\$350 to less than \$400	%	—	8.7	**0.1	8.1	6.6	5.0
\$400 or more	%	**0.4	39.0	—	11.2	9.0	16.5
<b>Housing costs as a proportion of gross income</b>							
25% or less	%	98.1	68.4	69.9	65.0	66.2	78.2
More than 25% to 30%	%	*0.4	9.5	14.9	8.8	9.8	6.4
More than 30% to 50%	%	*0.4	14.3	10.9	18.6	17.1	10.3
More than 50%	%	1.1	7.8	*4.3	7.6	6.9	5.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Estimated number of households	'000	2 679.2	2 835.2	365.1	1 929.5	2 399.9	8 077.3
Mean housing costs per week	\$	33	384	105	267	237	216
Housing costs as a proportion of gross income(d)(e)	%	2	18	19	18	17	13
Median housing costs per week	\$	28	335	90	250	220	150
Median ratio of housing costs to gross income(d)(e)	%	3	19	22	20	20	12
Number of households in sample	no.	3 117	3 267	508	2 113	2 772	9 345

\* 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 2% 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 16 to 22 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)		
<b>LOWER INCOME HOUSEHOLDS (a)</b>							
<b>Housing costs per week</b>							
\$0 to less than \$25	%	49.2	5.3	**0.8	—	**0.2	23.9
\$25 to less than \$50	%	46.4	10.9	**0.3	—	**0.1	22.9
\$50 to less than \$75	%	2.6	*1.9	*6.3	**0.2	*1.7	2.2
\$75 to less than \$100	%	*0.6	*2.6	31.8	*1.3	6.6	3.0
\$100 to less than \$150	%	*1.0	7.2	37.9	15.1	20.0	8.5
\$150 to less than \$200	%	**0.1	11.3	*18.1	23.3	22.5	9.8
\$200 to less than \$250	%	—	10.8	*3.4	22.3	18.6	8.4
\$250 to less than \$300	%	**0.2	8.4	**1.4	16.2	13.2	6.2
\$300 to less than \$350	%	—	11.0	—	8.9	7.1	4.8
\$350 to less than \$400	%	—	7.7	—	*6.2	*4.9	3.4
\$400 or more	%	—	22.8	—	*6.5	*5.2	7.0
<b>Housing costs as a proportion of gross income</b>							
25% or less	%	99.6	50.6	90.7	42.9	51.8	73.0
More than 25% to 30%	%	**0.2	7.8	*5.7	12.4	11.4	5.5
More than 30% to 50%	%	**0.3	25.5	*3.6	36.0	29.8	15.5
More than 50%	%	—	16.0	—	8.7	7.1	6.0
<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>
Estimated number of households	'000	993.1	539.9	123.4	579.9	733.0	2 313.8
Mean housing costs per week	\$	28	281	120	236	212	145
Housing costs as a proportion of gross income(d)	%	4	27	17	28	26	18
Median housing costs per week	\$	25	253	113	220	129	86
Median ratio of housing costs to gross income(d)	%	4	25	18	28	21	11
Number of households in sample	no.	1 162	626	176	648	866	2 713

\* 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 2% 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 16 to 22 of the explanatory notes.

	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	\$	48	31	30	37	32	28	24	33
Owner with a mortgage	\$	417	324	396	327	477	312	357	384
Renter									
State/territory housing authority	\$	144	116	119	139	162	81	*157	105
Private landlord	\$	311	239	266	289	253	216	334	267
Total renters(a)	\$	293	203	250	265	224	179	326	237
<b>Total(b)</b>	\$	<b>321</b>	<b>222</b>	<b>182</b>	<b>183</b>	<b>287</b>	<b>141</b>	<b>304</b>	<b>216</b>

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)									
Owner without a mortgage	%	2	2	2	2	1	4	*2	2
Owner with a mortgage	%	18	26	18	13	15	25	15	18
Renter									
State/territory housing authority	%	13	17	20	16	14	27	24	19
Private landlord	%	17	25	15	15	12	23	16	18
Total renters(a)	%	17	23	15	15	12	23	16	17
<b>Total(b)</b>	%	<b>14</b>	<b>22</b>	<b>11</b>	<b>8</b>	<b>11</b>	<b>17</b>	<b>15</b>	<b>13</b>

MEDIAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	36	32	28	31	29	24	24	28
Owner with a mortgage	\$	375	296	340	271	428	264	402	335
Renter									
State/territory housing authority	\$	136	104	111	130	np	66	**106	90
Private landlord	\$	275	230	250	270	235	200	320	250
Total renters(a)	\$	260	200	238	250	190	165	310	220
<b>Total(b)</b>	\$	<b>275</b>	<b>207</b>	<b>43</b>	<b>84</b>	<b>203</b>	<b>69</b>	<b>300</b>	<b>150</b>

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)									
Owner without a mortgage	%	2	*3	3	2	*2	5	*3	3
Owner with a mortgage	%	18	27	18	13	14	26	14	19
Renter									
State/territory housing authority	%	16	19	22	20	np	24	23	22
Private landlord	%	19	27	17	16	16	26	17	20
Total renters(a)	%	17	24	17	17	15	25	17	20
<b>Total(b)</b>	%	<b>15</b>	<b>23</b>	<b>6</b>	<b>5</b>	<b>13</b>	<b>15</b>	<b>16</b>	<b>12</b>

ESTIMATED NUMBER OF HOUSEHOLDS									
Owner without a mortgage	'000	375.9	40.6	1 064.3	403.7	*25.4	751.8	17.5	2 679.2
Owner with a mortgage	'000	1 267.1	148.9	651.8	294.6	48.1	391.3	33.4	2 835.2
Renter									
State/territory housing authority	'000	29.6	78.9	29.5	31.7	**11.7	181.2	*2.3	365.1
Private landlord	'000	414.3	210.1	344.4	187.3	*27.2	555.0	191.1	1 929.5
Total renters(a)	'000	465.8	299.1	389.4	224.1	39.8	779.5	202.1	2 399.9
<b>Total(b)</b>	'000	<b>2 129.0</b>	<b>497.7</b>	<b>2 141.6</b>	<b>933.4</b>	<b>114.0</b>	<b>2 004.1</b>	<b>257.5</b>	<b>8 077.3</b>

Number of households in sample	no.	2 361	672	2 562	920	83	2 480	267	9 345
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\* 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 2% of all households.

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 22 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	%	17.7	8.1	49.7	43.3	*22.3	37.5	6.8	33.2
Owner with a mortgage	%	59.5	29.9	30.4	31.6	42.2	19.5	13.0	35.1
Renter									
State/territory housing authority	%	1.4	15.9	1.4	3.4	**10.3	9.0	*0.9	4.5
Private landlord	%	19.5	42.2	16.1	20.1	*23.9	27.7	74.2	23.9
Total renters(a)	%	21.9	60.1	18.2	24.0	35.0	38.9	78.5	29.7
<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	%	89.2	81.0	84.1	83.5	84.1	59.8	52.7	78.1
Semi-detached/row or terrace house/townhouse	%	5.2	8.5	6.7	7.6	**6.8	13.9	16.1	8.6
Flat/unit/apartment	%	5.5	10.4	8.9	8.7	*9.1	25.5	31.2	12.9
<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	%	77.8	56.0	87.0	88.9	89.8	68.8	79.7	78.2
More than 25% to 30%	%	6.9	11.2	4.7	3.6	**5.5	8.0	*5.1	6.4
More than 30% to 50%	%	11.4	24.1	4.9	5.4	**4.7	13.8	*11.6	10.3
More than 50%	%	3.8	8.8	3.4	*2.2	—	9.5	*3.6	5.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised disposable household income(e)</b>									
Lowest quintile	%	12.5	37.9	23.7	12.8	*16.6	42.4	11.9	24.5
Second quintile	%	21.7	30.4	17.8	16.5	*25.4	13.4	9.3	18.2
Third quintile	%	24.4	16.8	12.0	22.3	*22.5	14.9	14.6	17.7
Fourth quintile	%	23.1	11.6	18.5	22.9	*17.6	14.0	29.6	19.0
Highest quintile	%	18.3	*3.2	28.0	25.6	*17.9	15.4	34.6	20.6
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Second and third deciles	%	18.1	33.4	23.5	13.9	*21.8	17.5	11.9	19.7
<b>Principal source of income</b>									
Wages and salaries	%	82.9	47.2	51.7	75.6	70.8	43.2	80.6	61.5
Own unincorporated business income	%	7.9	*3.0	6.4	5.0	**5.1	4.2	*2.8	5.7
Government pensions and allowances	%	6.2	44.8	25.5	14.4	*18.0	39.6	8.8	23.2
Other income	%	2.8	4.7	15.9	5.0	*6.1	12.3	7.8	9.2
<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	%	3.2	30.9	36.9	10.1	*13.3	49.3	9.6	26.4
One	%	26.1	48.2	17.3	26.0	*9.9	50.7	12.6	30.6
Two	%	50.0	16.3	45.8	28.7	*24.2	—	55.3	31.8
Three or more	%	20.7	4.5	—	35.2	52.6	—	22.5	11.3
<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>
Estimated number of households	'000	2 129.0	497.7	2 141.6	933.4	114.0	2 004.1	257.5	8 077.3
Average number of persons in household	no.	4.16	3.02	2.00	2.99	5.12	1.00	2.38	2.56
Average number of bedrooms in dwelling	no.	3.51	3.13	3.08	3.30	3.51	2.47	2.79	3.07
Number of households in sample	no.	2 361	672	2 562	920	83	2 480	267	9 345

\* 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 2% of all households.

(c) Includes other dwelling types, which account for about 0.4% of all private dwellings.

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

(e) See paragraphs 39 to 46 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	\$	**14	40	35	38	38	31	26	33
Owner with a mortgage	\$	416	476	440	349	261	145	*89	384
Renter									
State/territory housing authority	\$	96	109	124	121	97	80	98	105
Private landlord	\$	251	280	293	258	242	177	186	267
Total renters(a)	\$	242	268	267	223	191	128	138	237
<b>Total(b)</b>	\$	<b>251</b>	<b>339</b>	<b>330</b>	<b>241</b>	<b>129</b>	<b>53</b>	<b>42</b>	<b>216</b>
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)									
Owner without a mortgage	%	**2	2	1	2	2	3	4	2
Owner with a mortgage	%	26	23	20	15	13	12	*9	18
Renter									
State/territory housing authority	%	16	18	17	17	21	21	27	19
Private landlord	%	18	17	16	19	19	30	35	18
Total renters(a)	%	18	17	16	19	19	26	32	17
<b>Total(b)</b>	%	<b>19</b>	<b>19</b>	<b>16</b>	<b>12</b>	<b>8</b>	<b>6</b>	<b>6</b>	<b>13</b>
MEDIAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	np	35	33	34	32	25	23	28
Owner with a mortgage	\$	393	439	382	285	220	*57	*45	335
Renter									
State/territory housing authority	\$	90	97	113	122	75	70	84	90
Private landlord	\$	234	259	265	241	205	152	179	250
Total renters(a)	\$	230	250	240	205	162	118	116	220
<b>Total(b)</b>	\$	<b>231</b>	<b>295</b>	<b>279</b>	<b>180</b>	<b>42</b>	<b>27</b>	<b>25</b>	<b>150</b>
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)									
Owner without a mortgage	%	np	2	2	2	3	3	4	3
Owner with a mortgage	%	30	23	20	15	13	*8	**6	19
Renter									
State/territory housing authority	%	*18	19	20	21	24	24	24	22
Private landlord	%	20	19	18	21	22	35	40	20
Total renters(a)	%	20	18	18	21	23	26	28	20
<b>Total(b)</b>	%	<b>20</b>	<b>20</b>	<b>17</b>	<b>12</b>	<b>5</b>	<b>4</b>	<b>5</b>	<b>12</b>
ESTIMATED NUMBER OF HOUSEHOLDS									
Owner without a mortgage	'000	**6.5	45.7	178.5	401.7	714.3	692.0	640.5	2 679.2
Owner with a mortgage	'000	41.7	535.9	902.8	861.8	400.4	73.3	19.4	2 835.2
Renter									
State/territory housing authority	'000	*12.0	39.6	59.2	76.5	69.3	59.4	49.2	365.1
Private landlord	'000	275.3	667.7	447.8	281.2	143.3	63.0	51.2	1 929.5
Total renters(a)	'000	294.1	726.6	538.6	376.7	222.8	127.1	113.9	2 399.9
<b>Total(b)</b>	'000	<b>354.1</b>	<b>1 338.7</b>	<b>1 658.3</b>	<b>1 663.1</b>	<b>1 351.8</b>	<b>907.8</b>	<b>803.4</b>	<b>8 077.3</b>
Number of households in sample	no.	420	1 464	1 908	1 958	1 566	1 103	926	9 345

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\*\* 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 2% of all households.

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 22 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	%	**1.8	3.4	10.8	24.2	52.8	76.2	79.7	33.2
Owner with a mortgage	%	11.8	40.0	54.4	51.8	29.6	8.1	2.4	35.1
Renter									
State/territory housing authority	%	*3.4	3.0	3.6	4.6	5.1	6.5	6.1	4.5
Private landlord	%	77.8	49.9	27.0	16.9	10.6	6.9	6.4	23.9
Total renters(a)	%	83.1	54.3	32.5	22.7	16.5	14.0	14.2	29.7
<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>Family composition of household</b>									
One family households									
Couple family with dependent children	%	7.6	34.1	51.3	39.0	9.7	*1.3	**0.2	26.4
One parent family with dependent children	%	6.8	9.7	12.0	7.5	*0.9	*0.6	**0.1	6.2
Couple only	%	24.0	22.8	12.0	17.0	40.8	47.5	35.6	26.5
Other one family households	%	11.7	6.3	4.9	15.3	20.2	12.7	10.5	11.6
Multiple family households	%	**1.1	*1.3	*1.6	1.2	*1.8	*2.1	**0.4	1.4
Non-family households									
Lone person	%	30.3	18.2	15.4	18.7	25.8	34.7	52.5	24.8
Group households	%	18.4	7.6	2.8	*1.2	*0.7	*1.0	*0.6	3.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Dwelling structure</b>									
Separate house	%	57.8	65.7	80.0	83.6	85.7	82.5	75.0	78.1
Semi-detached/row or terrace house/townhouse	%	12.5	12.0	7.5	7.1	6.1	7.7	11.8	8.6
Flat/unit/apartment	%	29.8	22.3	12.0	9.0	7.9	9.1	12.5	12.9
<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	%	65.3	66.6	72.6	78.0	86.0	88.7	90.0	78.2
More than 25% to 30%	%	11.4	9.0	8.6	6.9	3.7	3.5	*1.9	6.4
More than 30% to 50%	%	14.3	17.9	13.6	9.0	5.5	5.8	4.4	10.3
More than 50%	%	8.9	6.5	5.2	6.0	4.7	2.0	3.8	5.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised disposable household income(e)</b>									
Lowest quintile	%	15.9	13.9	14.6	16.3	24.1	47.7	58.1	24.5
Second quintile	%	21.5	15.1	17.6	15.3	17.1	24.1	24.3	18.2
Third quintile	%	21.8	18.4	20.8	18.4	18.9	13.7	9.2	17.7
Fourth quintile	%	29.1	24.1	21.9	24.5	17.9	7.2	4.1	19.0
Highest quintile	%	11.8	28.5	25.1	25.5	22.0	7.3	4.3	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	%	15.0	14.9	15.0	12.7	17.8	35.3	39.5	19.7
<b>Principal source of income</b>									
Wages and salaries	%	79.3	79.2	80.9	77.8	60.2	14.8	5.2	61.5
Own unincorporated business income	%	*2.1	4.9	7.1	8.2	7.6	2.7	*1.3	5.7
Government pensions and allowances	%	9.5	12.0	9.4	10.0	17.4	59.5	72.4	23.2
Other income	%	8.9	3.8	2.2	3.6	13.7	22.9	21.2	9.2
<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	%	12.3	8.9	6.6	8.6	24.8	73.4	89.4	26.4
One	%	40.3	40.2	36.8	28.9	34.7	17.3	8.8	30.6
Two	%	36.1	45.2	46.5	35.9	29.3	6.1	*1.5	31.8
Three or more	%	11.3	5.7	10.0	26.7	11.2	*3.2	**0.3	11.3
<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>
Estimated number of households	'000	354.1	1 338.7	1 658.3	1 663.1	1 351.8	907.8	803.4	8 077.3
Average number of persons in household	no.	2.08	2.68	3.26	2.99	2.20	1.86	1.59	2.56
Average number of bedrooms in dwelling	no.	2.61	2.81	3.21	3.30	3.22	2.99	2.74	3.07
Number of households in sample	no.	420	1 464	1 908	1 958	1 566	1 103	926	9 345

\* 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 2% of all households.

(c) Includes other dwelling types, which account for about 0.4% of all private dwellings.

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

(e) See paragraphs 39 to 46 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
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	27	29	38	34	44	33	27
Owner with a mortgage	\$	244	281	338	389	509	384	291
Renter								
State/territory housing authority	\$	95	132	165	175	177	105	115
Private landlord	\$	216	242	252	289	339	267	229
Total renters(b)	\$	162	227	246	283	328	237	201
<b>Total(c)</b>	\$	<b>106</b>	<b>160</b>	<b>215</b>	<b>283</b>	<b>337</b>	<b>216</b>	<b>135</b>

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

Owner without a mortgage	%	6	3	3	2	1	2	4
Owner with a mortgage	%	42	25	21	19	14	18	31
Renter								
State/territory housing authority	%	24	15	13	8	8	19	19
Private landlord	%	44	25	20	17	11	18	31
Total renters(b)	%	36	24	19	16	10	17	29
<b>Total(c)</b>	%	<b>23</b>	<b>17</b>	<b>15</b>	<b>15</b>	<b>9</b>	<b>13</b>	<b>19</b>

## MEDIAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	23	26	31	32	37	28	24
Owner with a mortgage	\$	211	249	316	361	433	335	255
Renter								
State/territory housing authority	\$	83	128	161	179	np	90	107
Private landlord	\$	190	228	250	270	306	250	213
Total renters(b)	\$	140	210	236	260	300	220	180
<b>Total(c)</b>	\$	<b>48</b>	<b>109</b>	<b>186</b>	<b>253</b>	<b>265</b>	<b>150</b>	<b>59</b>

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

Owner without a mortgage	%	6	3	2	2	1	3	4
Owner with a mortgage	%	36	22	20	18	14	19	29
Renter								
State/territory housing authority	%	24	15	13	**8	np	22	18
Private landlord	%	42	24	20	16	11	20	33
Total renters(b)	%	31	23	19	16	11	20	27
<b>Total(c)</b>	%	<b>16</b>	<b>11</b>	<b>14</b>	<b>14</b>	<b>9</b>	<b>12</b>	<b>10</b>

## ESTIMATED NUMBER OF HOUSEHOLDS

Owner without a mortgage	'000	905.9	580.3	432.9	313.7	446.5	2 679.2	728.1
Owner with a mortgage	'000	278.8	409.8	564.9	768.6	813.1	2 835.2	319.1
Renter								
State/territory housing authority	'000	291.6	47.9	*13.6	*9.2	**2.8	365.1	103.9
Private landlord	'000	391.2	388.8	374.8	418.1	356.6	1 929.5	379.5
Total renters(b)	'000	723.3	451.6	405.2	439.8	379.8	2 399.9	504.9
<b>Total(c)</b>	'000	<b>1 980.0</b>	<b>1 469.4</b>	<b>1 428.9</b>	<b>1 536.9</b>	<b>1 662.0</b>	<b>8 077.3</b>	<b>1 590.8</b>

Number of households in sample	no.	2 397	1 702	1 633	1 763	1 850	9 345	1 871
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\* 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) See paragraphs 39 to 46 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 2% of all households.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 22 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	%	45.8	39.5	30.3	20.4	26.9	33.2	45.8
Owner with a mortgage	%	14.1	27.9	39.5	50.0	48.9	35.1	20.1
Renter								
State/territory housing authority	%	14.7	3.3	*1.0	*0.6	**0.2	4.5	6.5
Private landlord	%	19.8	26.5	26.2	27.2	21.5	23.9	23.9
Total renters(b)	%	36.5	30.7	28.4	28.6	22.9	29.7	31.7
<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>Family composition of household</b>								
One family households								
Couple family with dependent children	%	13.4	31.4	36.3	32.0	23.5	26.4	24.2
One parent family with dependent children	%	9.5	10.3	5.9	3.8	*0.9	6.2	10.4
Couple only	%	25.7	25.9	18.0	25.8	36.1	26.5	31.7
Other one family households	%	6.0	10.5	14.5	13.9	14.4	11.6	8.1
Multiple family households	%	*1.0	*2.0	*1.8	*1.3	*1.2	1.4	*1.6
Non-family households								
Lone person	%	42.9	18.3	20.8	18.2	18.5	24.8	22.1
Group households	%	1.6	*1.6	2.6	5.0	5.4	3.2	1.9
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Dwelling structure</b>								
Separate house	%	73.3	82.4	82.9	79.3	74.9	78.1	81.2
Semi-detached/row or terrace house/townhouse	%	10.0	7.6	7.4	8.2	9.3	8.6	8.5
Flat/unit/apartment	%	15.7	9.8	9.5	12.4	15.7	12.9	9.7
<b>All households(d)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Housing costs as a proportion of gross income(e)</b>								
25% or less	%	65.1	74.9	76.8	84.8	91.5	78.2	71.4
More than 25% to 30%	%	6.0	6.2	9.3	6.3	4.6	6.4	4.7
More than 30% to 50%	%	15.0	14.2	11.3	7.1	3.1	10.3	17.0
More than 50%	%	13.8	4.7	2.6	1.7	*0.8	5.2	6.9
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Principal source of income</b>								
Wages and salaries	%	12.6	54.4	78.7	87.3	87.4	61.5	30.7
Own unincorporated business income	%	4.6	7.3	6.7	5.8	4.8	5.7	5.6
Government pensions and allowances	%	72.5	26.1	2.9	*0.8	—	23.2	55.1
Other income	%	8.6	12.2	11.7	6.1	7.9	9.2	8.6
<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	%	73.0	28.0	11.1	4.1	3.3	26.4	52.3
One	%	18.4	43.8	39.2	29.8	26.6	30.6	31.7
Two	%	8.0	23.0	34.6	48.5	49.9	31.8	14.0
Three or more	%	*0.5	5.2	15.2	17.5	20.2	11.3	1.9
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Estimated number of households	'000	1 980.0	1 469.4	1 428.9	1 536.9	1 662.0	8 077.3	1 590.8
Average number of persons in household	no.	2.09	2.84	2.87	2.69	2.47	2.56	2.59
Average number of bedrooms in dwelling	no.	2.78	3.07	3.19	3.19	3.19	3.07	2.98
Number of households in sample	no.	2 397	1 702	1 633	1 763	1 850	9 345	1 871

\* 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 39 to 46 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 2% of all households.

(d) Includes other dwelling type, which account for about 0.4% 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	\$ 38	39	36	37	25	33
Owner with a mortgage	\$ 403	347	350	397	182	384
Renters						
State/territory housing authority	\$ 153	*199	*160	155	93	105
Private landlord	\$ 280	302	297	282	197	267
Total renters(b)	\$ 270	297	289	272	147	237
<b>Total(c)</b>	<b>\$ 281</b>	<b>239</b>	<b>108</b>	<b>257</b>	<b>83</b>	<b>216</b>

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

Owner without a mortgage	% 2	2	2	2	5	2
Owner with a mortgage	% 18	19	15	18	29	18
Renter						
State/territory housing authority	% 12	29	*27	13	23	19
Private landlord	% 16	21	24	16	36	18
Total renters(b)	% 15	20	24	16	30	17
<b>Total(c)</b>	<b>% 13</b>	<b>14</b>	<b>7</b>	<b>13</b>	<b>16</b>	<b>13</b>

## MEDIAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$ 33	35	30	32	22	28
Owner with a mortgage	\$ 354	301	*191	348	153	335
Renter						
State/territory housing authority	\$ 158	np	np	158	80	90
Private landlord	\$ 260	291	270	260	185	250
Total renters(b)	\$ 250	289	263	250	131	220
<b>Total(c)</b>	<b>\$ 238</b>	<b>175</b>	<b>35</b>	<b>210</b>	<b>34</b>	<b>150</b>

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

Owner without a mortgage	% 2	2	3	2	5	3
Owner with a mortgage	% 18	21	18	18	26	19
Renter						
State/territory housing authority	% 13	np	np	13	23	22
Private landlord	% 17	20	35	18	38	20
Total renters(b)	% 17	20	35	17	28	20
<b>Total(c)</b>	<b>% 14</b>	<b>13</b>	<b>4</b>	<b>13</b>	<b>9</b>	<b>12</b>

## ESTIMATED NUMBER OF HOUSEHOLDS

Owner without a mortgage	'000 1 028.7	141.0	535.6	1 705.4	964.0	2 679.2
Owner with a mortgage	'000 2 347.3	223.2	84.8	2 655.3	170.2	2 835.2
Renter						
State/territory housing authority	'000 64.0	**1.6	**3.5	69.1	295.3	365.1
Private landlord	'000 1 389.7	84.3	101.9	1 575.9	344.0	1 929.5
Total renters(b)	'000 1 514.5	89.6	109.0	1 713.2	676.3	2 399.9
<b>Total(c)</b>	<b>'000 4 966.2</b>	<b>464.0</b>	<b>741.9</b>	<b>6 172.2</b>	<b>1 872.2</b>	<b>8 077.3</b>

Number of households in sample	no. 5 586	539	875	7 000	2 302	9 345
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\* 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.

(c) Includes other tenure type, which account for about 2% of all households.

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

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 22 of the explanatory notes.

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

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

(a) 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)
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC							
<b>Tenure and landlord type</b>							
Owner without a mortgage	%	20.7	30.4	72.2	27.6	51.5	33.2
Owner with a mortgage	%	47.3	48.1	11.4	43.0	9.1	35.1
Renter							
State/territory housing authority	%	1.3	**0.3	**0.5	1.1	15.8	4.5
Private landlord	%	28.0	18.2	13.7	25.5	18.4	23.9
Total renters(b)	%	30.5	19.3	14.7	27.8	36.1	29.7
<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	%	35.5	36.2	8.1	32.3	7.1	26.4
One parent family with dependent children	%	4.7	*3.3	3.2	4.4	11.9	6.2
Couple only	%	22.3	29.5	45.8	25.7	29.2	26.5
Other one family households	%	14.2	10.1	6.2	12.9	7.2	11.6
Multiple family households	%	1.6	**1.2	**0.9	1.5	*1.1	1.4
Non-family households							
Lone person	%	17.4	18.1	33.1	19.4	42.4	24.8
Group households	%	4.2	*1.5	2.7	3.8	1.2	3.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Dwelling structure</b>							
Separate house	%	78.8	86.0	80.1	79.5	73.7	78.1
Semi-detached/row or terrace house/townhouse	%	8.2	5.7	8.9	8.1	10.5	8.6
Flat/unit/apartment	%	12.9	8.0	10.6	12.2	15.0	12.9
<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>Housing costs as a proportion of gross income(e)</b>							
25% or less	%	79.8	72.7	83.5	79.7	73.1	78.2
More than 25% to 30%	%	7.3	5.7	*2.7	6.6	5.7	6.4
More than 30% to 50%	%	9.7	11.3	4.7	9.2	13.8	10.3
More than 50%	%	3.2	10.3	9.1	4.4	7.5	5.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised disposable household income(f)</b>							
Lowest quintile	%	5.0	19.8	23.0	8.3	76.7	24.5
Second quintile	%	16.1	23.0	24.2	17.6	20.5	18.2
Third quintile	%	22.6	20.7	22.6	22.5	2.2	17.7
Fourth quintile	%	27.0	19.4	12.6	24.7	*0.7	19.0
Highest quintile	%	29.2	17.1	17.6	26.9	—	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>
Second and third deciles	%	9.8	19.2	18.4	11.6	46.8	19.7
<b>Number of employed persons</b>							
None	%	*0.2	*1.0	70.6	8.7	84.4	26.4
One	%	38.1	39.2	18.6	35.8	13.1	30.6
Two	%	45.3	46.1	7.6	40.8	2.3	31.8
Three or more	%	16.4	13.8	*3.2	14.7	**0.2	11.3
<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>
Estimated number of households	'000	4 966.2	464.0	741.9	6 172.2	1 872.2	8 077.3
Average number of persons in household	no.	2.85	2.81	1.94	2.73	1.98	2.56
Average number of bedrooms in dwelling	no.	3.16	3.30	3.15	3.17	2.74	3.07
Number of households in sample	no.	5 586	539	875	7 000	2 302	9 345

\* 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 2% of all households.

(d) Includes other dwelling types, which account for about 0.4% of all private dwellings.

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

(f) See paragraphs 39 to 46 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	**0.1	*0.7	8.7	28.6	44.6	17.2	100.0	2 679.2
Owner with a mortgage	*0.5	2.0	18.4	36.2	32.5	10.4	100.0	2 835.2
Renter								
State/territory housing authority	**0.7	*4.8	49.7	30.9	13.7	**0.2	100.0	365.1
Private landlord	*0.7	4.0	31.6	41.2	19.3	3.2	100.0	1 929.5
Total renters(b)	*0.7	4.0	34.8	39.2	18.6	2.7	100.0	2 399.9
<b>All households(c)</b>	<b>0.4</b>	<b>2.2</b>	<b>20.1</b>	<b>34.5</b>	<b>32.4</b>	<b>10.4</b>	<b>100.0</b>	<b>8 077.3</b>
<b>Family composition of household</b>								
One family households								
Couple family with dependent children	*0.7	3.8	30.5	43.8	18.8	2.3	100.0	2 129.0
One parent family with dependent children	**1.1	7.0	44.4	37.3	8.8	*1.3	100.0	497.7
Couple only	—	—	2.1	18.8	53.2	25.8	100.0	2 141.6
Other one family households	**0.6	*2.4	26.0	46.3	21.3	3.4	100.0	933.4
Multiple family households	*7.9	*19.7	34.7	29.4	*7.2	**1.1	100.0	114.0
Non-family households								
Lone person household	—	—	14.1	36.0	40.1	9.8	100.0	2 004.1
Group household	**0.2	*6.0	55.3	29.8	8.4	**0.4	100.0	257.5
<b>All households</b>	<b>0.4</b>	<b>2.2</b>	<b>20.1</b>	<b>34.5</b>	<b>32.4</b>	<b>10.4</b>	<b>100.0</b>	<b>8 077.3</b>
<b>Dwelling structure</b>								
Separate house	0.3	1.8	15.1	32.2	37.6	12.9	100.0	6 311.3
Semi-detached/row or terrace house/town house	**0.4	2.3	27.3	41.8	24.5	3.5	100.0	695.5
Flat/unit/apartment	*1.1	4.2	44.3	43.4	6.9	**0.1	100.0	1 042.0
<b>All households(d)</b>	<b>0.4</b>	<b>2.2</b>	<b>20.1</b>	<b>34.5</b>	<b>32.4</b>	<b>10.4</b>	<b>100.0</b>	<b>8 077.3</b>
<b>Housing costs as a proportion of gross income(e)</b>								
25% or less	0.5	2.2	19.1	33.4	33.7	11.1	100.0	6 283.3
More than 25% to 30%	**0.1	*2.1	27.0	37.5	27.4	5.9	100.0	513.7
More than 30% to 50%	*0.7	2.6	24.3	40.1	25.2	7.1	100.0	824.1
More than 50%	—	*1.8	17.7	36.8	32.2	11.5	100.0	414.1
<b>All households</b>	<b>0.4</b>	<b>2.2</b>	<b>20.1</b>	<b>34.5</b>	<b>32.4</b>	<b>10.4</b>	<b>100.0</b>	<b>8 035.2</b>
<b>Equivalised disposable household income(f)</b>								
Lowest quintile	*0.7	2.3	22.1	31.5	33.4	10.1	100.0	1 980.0
Second quintile	*0.5	3.5	24.5	33.9	30.4	7.1	100.0	1 469.4
Third quintile	*0.6	2.7	21.0	36.7	30.9	8.1	100.0	1 428.9
Fourth quintile	**0.2	1.5	18.4	37.9	31.6	10.4	100.0	1 536.9
Highest quintile	**0.2	*1.1	14.6	33.4	35.0	15.7	100.0	1 662.0
<b>All households</b>	<b>0.4</b>	<b>2.2</b>	<b>20.1</b>	<b>34.5</b>	<b>32.4</b>	<b>10.4</b>	<b>100.0</b>	<b>8 077.3</b>
Second and third deciles	*0.6	2.6	22.5	33.5	31.8	9.0	100.0	1 590.8
<b>Principal source of income</b>								
Wages and salaries	*0.4	2.6	21.7	37.9	28.3	9.1	100.0	4 966.2
Own unincorporated business income	**0.4	*2.3	15.3	31.2	37.5	13.3	100.0	464.0
Government pensions and allowances	*0.5	1.7	22.1	30.9	36.5	8.2	100.0	1 872.2
Other income	**0.5	*0.7	7.7	22.7	45.8	22.6	100.0	741.9
<b>All households(g)</b>	<b>0.4</b>	<b>2.2</b>	<b>20.1</b>	<b>34.5</b>	<b>32.4</b>	<b>10.4</b>	<b>100.0</b>	<b>8 077.3</b>
<b>Number of employed persons</b>								
None	**0.3	1.2	14.6	29.0	42.0	12.9	100.0	2 134.5
One	*0.2	1.7	20.5	36.2	31.4	9.9	100.0	2 468.4
Two	*0.4	2.0	19.4	35.4	31.1	11.7	100.0	2 565.3
Three or more	*1.7	6.3	33.9	40.0	16.0	*2.2	100.0	909.1
<b>All households</b>	<b>0.4</b>	<b>2.2</b>	<b>20.1</b>	<b>34.5</b>	<b>32.4</b>	<b>10.4</b>	<b>100.0</b>	<b>8 077.3</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 2% of all households.

(d) Includes other dwelling types, which account for about 0.4% of all private dwellings.

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

(f) See paragraphs 39 to 46 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 under 35	reference person aged under 35	Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	**32	28	41	39	41	31
Owner with a mortgage	\$	461	554	477	421	387	324
Renter							
State/territory housing authority	\$	74	**78	130	134	136	116
Private landlord	\$	221	268	306	297	314	239
Total renters(a)	\$	212	264	296	282	292	203
<b>Total(b)</b>	<b>\$</b>	<b>258</b>	<b>386</b>	<b>392</b>	<b>331</b>	<b>281</b>	<b>222</b>
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)							
Owner without a mortgage	%	*3	*1	*1	2	2	2
Owner with a mortgage	%	37	22	21	20	15	26
Renter							
State/territory housing authority	%	31	**17	15	17	16	17
Private landlord	%	24	14	19	16	16	25
Total renters(a)	%	23	14	18	16	16	23
<b>Total(b)</b>	<b>%</b>	<b>26</b>	<b>18</b>	<b>19</b>	<b>16</b>	<b>11</b>	<b>22</b>
MEDIAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	np	*29	35	36	35	32
Owner with a mortgage	\$	383	531	418	389	340	296
Renter							
State/territory housing authority	\$	78	531	np	130	*139	104
Private landlord	\$	210	253	260	269	299	230
Total renters(a)	\$	200	250	252	252	289	200
<b>Total(b)</b>	<b>\$</b>	<b>220</b>	<b>323</b>	<b>330</b>	<b>290</b>	<b>205</b>	<b>207</b>
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)							
Owner without a mortgage	%	np	**1	2	2	2	*3
Owner with a mortgage	%	32	22	21	20	15	27
Renter							
State/territory housing authority	%	29	22	np	18	np	19
Private landlord	%	24	15	19	19	14	27
Total renters(a)	%	24	15	19	18	14	24
<b>Total(b)</b>	<b>%</b>	<b>25</b>	<b>18</b>	<b>19</b>	<b>17</b>	<b>11</b>	<b>23</b>
ESTIMATED NUMBER OF HOUSEHOLDS							
Owner without a mortgage	'000	*12.2	*6.3	26.7	116.9	129.9	40.6
Owner with a mortgage	'000	88.6	174.4	271.6	512.7	296.2	148.9
Renter							
State/territory housing authority	'000	*8.7	**0.6	**2.1	*8.6	*5.1	78.9
Private landlord	'000	217.2	193.7	120.2	175.8	68.6	210.1
Total renters(a)	'000	233.2	199.3	128.2	195.8	78.2	299.1
<b>Total(b)</b>	<b>'000</b>	<b>351.2</b>	<b>390.9</b>	<b>430.0</b>	<b>834.8</b>	<b>509.2</b>	<b>497.7</b>
Number of households in sample	no.	409	434	507	1 023	510	672

\* 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 2% of all households.

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 22 of the explanatory notes.

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

	COUPLE WITH		Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All households(a)
	Dependent and non-dependent children	Non-dependent children only				
MEAN HOUSING COSTS PER WEEK						
Owner without a mortgage	\$	45	42	33	27	33
Owner with a mortgage	\$	368	334	244	113	384
Renter						
State/territory housing authority	\$	179	176	115	123	105
Private landlord	\$	352	279	237	202	267
Total renters(b)	\$	308	266	219	170	237
<b>Total(c)</b>	<b>\$</b>	<b>265</b>	<b>176</b>	<b>108</b>	<b>41</b>	<b>216</b>
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)						
Owner without a mortgage	%	1	2	2	3	2
Owner with a mortgage	%	13	12	12	*9	18
Renter						
State/territory housing authority	%	*9	14	*18	24	19
Private landlord	%	18	13	18	34	18
Total renters(b)	%	16	13	17	30	17
<b>Total(c)</b>	<b>%</b>	<b>9</b>	<b>7</b>	<b>6</b>	<b>4</b>	<b>13</b>
MEDIAN HOUSING COSTS PER WEEK						
Owner without a mortgage	\$	38	33	31	25	28
Owner with a mortgage	\$	342	294	175	*53	335
Renter						
State/territory housing authority	\$	178	np	np	112	90
Private landlord	\$	326	271	220	186	250
Total renters(b)	\$	283	243	196	143	220
<b>Total(c)</b>	<b>\$</b>	<b>205</b>	<b>45</b>	<b>37</b>	<b>26</b>	<b>150</b>
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)						
Owner without a mortgage	%	2	1	3	3	3
Owner with a mortgage	%	12	12	11	**6	19
Renter						
State/territory housing authority	%	*12	np	np	24	22
Private landlord	%	18	13	18	32	20
Total renters(b)	%	15	13	18	28	20
<b>Total(c)</b>	<b>%</b>	<b>8</b>	<b>3</b>	<b>4</b>	<b>4</b>	<b>12</b>
ESTIMATED NUMBER OF HOUSEHOLDS						
Owner without a mortgage	'000	83.4	233.3	347.9	613.9	2 679.2
Owner with a mortgage	'000	166.7	182.9	163.9	43.3	2 835.2
Renter						
State/territory housing authority	'000	*9.3	**2.3	*3.0	*17.6	365.1
Private landlord	'000	*27.7	23.8	31.1	27.3	1 929.5
Total renters(b)	'000	37.0	26.8	37.1	45.6	2 399.9
<b>Total(c)</b>	<b>'000</b>	<b>289.2</b>	<b>443.1</b>	<b>552.0</b>	<b>717.2</b>	<b>8 077.3</b>
Number of households in sample	no.	262	407	697	859	9 345
* 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 2% of all households.			
np not available for publication but included in totals where applicable, unless otherwise indicated			(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 22 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	*1.6	6.2	14.0	25.5	8.1
Owner with a mortgage	%	25.2	44.6	63.1	61.4	58.2	29.9
Renter							
State/territory housing authority	%	*2.5	**0.1	**0.5	*1.0	*1.0	15.9
Private landlord	%	61.9	49.6	28.0	21.1	13.5	42.2
Total renters(a)	%	66.4	51.0	29.8	23.5	15.4	60.1
<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	%	42.7	64.5	81.6	91.1	90.3	81.0
Semi-detached/row or terrace house/townhouse	%	16.4	11.3	6.8	5.0	*5.5	8.5
Flat/unit/apartment	%	40.9	24.2	11.5	3.8	*4.1	10.4
<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	%	50.1	75.2	69.5	73.7	83.5	56.0
More than 25% to 30%	%	12.3	9.6	9.2	7.7	6.7	11.2
More than 30% to 50%	%	22.3	10.3	17.3	13.5	7.1	24.1
More than 50%	%	15.4	*4.9	4.1	5.1	*2.6	8.8
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised disposable household income(e)</b>							
Lowest quintile	%	16.1	*3.4	8.9	14.0	14.7	37.9
Second quintile	%	15.0	5.7	18.5	24.8	20.9	30.4
Third quintile	%	23.0	11.1	24.3	24.2	24.1	16.8
Fourth quintile	%	23.5	33.7	28.3	21.3	19.5	11.6
Highest quintile	%	22.4	46.0	20.0	15.6	20.9	*3.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Second and third deciles	%	6.4	*3.6	13.5	21.4	18.9	33.4
<b>Principal source of income</b>							
Wages and salaries	%	81.2	93.3	88.3	80.6	81.5	47.2
Own unincorporated business income	%	*3.2	3.9	6.1	8.9	8.8	*3.0
Government pensions and allowances	%	7.3	**1.3	*4.2	8.0	5.1	44.8
Other income	%	7.5	*1.3	*1.4	2.3	4.5	4.7
<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>Number of employed persons</b>							
None	%	11.7	*1.8	*1.9	4.1	3.5	30.9
One	%	88.3	12.4	42.7	32.9	13.7	48.2
Two	%	—	85.8	55.4	63.0	43.3	16.3
Three or more	%	—	—	—	—	39.6	4.5
<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	351.2	390.9	430.0	834.8	509.2	497.7
Average number of persons in household	no.	1.00	2.00	3.45	4.25	4.13	3.02
Average number of bedrooms in dwelling	no.	2.28	2.63	3.14	3.45	3.67	3.13
Number of households in sample	no.	409	434	507	1 023	510	672

\* 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 2% of all households.

(c) Includes other dwelling types, which account for about 0.4% of all private dwellings.

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

(e) See paragraphs 39 to 46 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	
<b>PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC</b>							
<b>Tenure and landlord type</b>							
Owner without a mortgage	%	28.8	52.7	63.0	85.6	69.0	33.2
Owner with a mortgage	%	57.6	41.3	29.7	6.0	3.1	35.1
Renter							
State/territory housing authority	%	*3.2	**0.5	*0.5	*2.5	11.1	4.5
Private landlord	%	*9.6	5.4	5.6	3.8	10.4	23.9
Total renters(b)	%	12.8	6.1	6.7	6.4	23.8	29.7
<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	%	94.8	95.2	93.3	89.1	65.9	78.1
Semi-detached/row or terrace house/townhouse	%	*2.4	*3.2	3.4	5.9	14.5	8.6
Flat/unit/apartment	%	*2.7	*1.6	3.3	*4.4	18.6	12.9
<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>Housing costs as a proportion of gross income(e)</b>							
25% or less	%	89.9	94.1	91.3	94.3	81.8	78.2
More than 25% to 30%	%	*3.3	*1.6	*2.7	*1.8	4.4	6.4
More than 30% to 50%	%	*4.4	*3.6	2.8	*2.4	9.3	10.3
More than 50%	%	*2.4	**0.7	*3.2	*1.6	4.6	5.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised disposable household income(f)</b>							
Lowest quintile	%	6.7	6.5	22.3	46.9	68.9	24.5
Second quintile	%	20.0	14.9	17.5	30.7	15.9	18.2
Third quintile	%	24.1	21.4	14.4	11.4	7.5	17.7
Fourth quintile	%	27.4	24.7	19.9	5.1	3.8	19.0
Highest quintile	%	21.8	32.5	25.8	5.9	3.8	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	%	13.7	8.7	19.3	48.7	30.4	19.7
<b>Principal source of income</b>							
Wages and salaries	%	88.3	81.1	55.1	4.1	*2.7	61.5
Own unincorporated business income	%	*5.0	6.1	11.6	*2.1	*1.1	5.7
Government pensions and allowances	%	**3.5	8.1	11.5	64.5	76.3	23.2
Other income	%	*2.9	*4.6	20.6	29.2	19.9	9.2
<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	%	**1.1	4.5	24.6	87.8	93.1	26.4
One	%	**5.6	21.4	32.1	7.1	6.9	30.6
Two	%	22.6	24.4	43.4	5.2	—	31.8
Three or more	%	70.8	49.7	—	—	—	11.3
<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>
Estimated number of households	'000	289.2	443.1	552.0	717.2	737.4	8 077.3
Average number of persons in household	no.	4.77	3.33	2.00	2.00	1.00	2.56
Average number of bedrooms in dwelling	no.	3.91	3.49	3.35	3.09	2.49	3.07
Number of households in sample	no.	262	407	697	859	930	9 345

\* 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 2% of all households.

(d) Includes other dwelling types, which account for about 0.4% of all private dwellings.

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

(f) See paragraphs 39 to 46 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	\$	**25	45	29	31	24	25	28
Owner with a mortgage	\$	313	321	304	202	*87	**49	281
Renter								
State/territory housing authority	\$	84	139	115	93	139	83	120
Private landlord	\$	188	273	233	182	191	172	236
Total renters(c)	\$	185	259	203	167	172	146	212
<b>Total(d)</b>	<b>\$</b>	<b>186</b>	<b>256</b>	<b>214</b>	<b>77</b>	<b>36</b>	<b>54</b>	<b>145</b>

HOUSING COSTS AS A PROPORTION OF GROSS INCOME(e)								
Owner without a mortgage	%	**6	4	3	4	4	6	4
Owner with a mortgage	%	55	27	34	26	*14	**9	27
Renter								
State/territory housing authority	%	25	17	16	17	25	22	17
Private landlord	%	33	24	30	27	33	44	28
Total renters(c)	%	33	23	26	27	30	38	26
<b>Total(d)</b>	<b>%</b>	<b>34</b>	<b>22</b>	<b>26</b>	<b>11</b>	<b>6</b>	<b>13</b>	<b>18</b>

MEDIAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	np	35	25	28	23	21	25
Owner with a mortgage	\$	*318	302	279	*123	**29	np	253
Renter								
State/territory housing authority	\$	np	138	104	np	*116	87	113
Private landlord	\$	170	254	230	*153	166	151	220
Total renters(c)	\$	170	238	200	*140	145	140	191
<b>Total(d)</b>	<b>\$</b>	<b>170</b>	<b>232</b>	<b>206</b>	<b>33</b>	<b>24</b>	<b>24</b>	<b>86</b>

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME(e)								
Owner without a mortgage	%	np	3	*3	4	4	5	4
Owner with a mortgage	%	*52	25	35	*16	**5	np	25
Renter								
State/territory housing authority	%	np	17	16	np	23	24	18
Private landlord	%	34	23	29	*22	29	43	28
Total renters(c)	%	34	22	25	*23	28	38	25
<b>Total(d)</b>	<b>%</b>	<b>32</b>	<b>21</b>	<b>26</b>	<b>5</b>	<b>4</b>	<b>6</b>	<b>11</b>

ESTIMATED NUMBER OF HOUSEHOLDS								
Owner without a mortgage	'000	**0.9	74.3	*15.9	110.6	379.4	187.6	993.1
Owner with a mortgage	'000	*6.8	262.3	60.0	34.3	17.4	**4.3	539.9
Renter								
State/territory housing authority	'000	**1.2	*11.9	39.8	**0.7	*10.0	*14.0	123.4
Private landlord	'000	47.9	160.1	119.5	*6.3	19.5	45.3	579.9
Total renters(c)	'000	49.6	180.5	161.1	*8.7	30.2	65.6	733.0
<b>Total(d)</b>	<b>'000</b>	<b>60.7</b>	<b>525.2</b>	<b>240.8</b>	<b>154.1</b>	<b>437.3</b>	<b>266.9</b>	<b>2 313.8</b>

Number of households in sample	no.	71	582	330	185	529	345	2 713
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\* 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 2% of all households.

(e) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 22 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	14.2	*6.6	71.8	86.7	70.3	42.9
Owner with a mortgage	%	*11.2	49.9	24.9	22.2	4.0	**1.6	23.3
Renter								
State/territory housing authority	%	**2.0	*2.3	16.5	**0.4	*2.3	*5.3	5.3
Private landlord	%	78.9	30.5	49.6	*4.1	4.5	17.0	25.1
Total renters(c)	%	81.7	34.4	66.9	*5.6	6.9	24.6	31.7
<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	%	51.8	87.4	85.0	96.1	87.6	65.0	81.4
Semi-detached/row or terrace house/townhouse	%	*14.1	5.8	9.1	**1.6	6.3	15.6	8.3
Flat/unit/apartment	%	34.1	6.5	*5.9	**2.3	*5.3	18.1	9.9
<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	%	40.3	63.3	48.0	88.0	95.4	79.9	73.0
More than 25% to 30%	%	*11.2	8.8	11.9	**1.7	*1.6	*2.0	5.5
More than 30% to 50%	%	*26.6	22.5	31.4	*5.9	*2.2	13.1	15.5
More than 50%	%	*21.9	5.4	8.8	*4.4	**0.7	*5.0	6.0
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Principal source of income</b>								
Wages and salaries	%	80.9	75.0	39.1	37.2	*1.3	*2.0	41.5
Own unincorporated business income	%	**6.7	12.7	*2.1	*12.9	**0.6	**1.1	6.2
Government pensions and allowances	%	*7.1	10.5	56.4	23.0	81.2	77.0	42.2
Other income	%	*5.3	*1.8	*2.5	26.9	16.8	19.9	10.1
<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	%	*7.5	4.4	34.9	38.8	92.4	91.9	42.2
One	%	92.5	49.3	49.0	44.7	5.8	8.1	36.0
Two	%	—	40.4	14.2	16.5	*1.8	—	18.4
Three or more	%	—	5.8	*1.8	—	—	—	3.5
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Estimated number of households	'000	60.7	525.2	240.8	154.1	437.3	266.9	2 313.8
Average number of persons in household	no.	1.00	4.30	3.05	2.00	2.00	1.00	2.69
Average number of bedrooms in dwelling	no.	2.15	3.32	3.11	3.26	2.96	2.51	3.02
Number of households in sample	no.	71	582	330	185	529	345	2 713

\* 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 2% of all households.

(e) Includes other dwelling types, which account for about 0.4% of all private dwellings.

		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	
OWNERS WITHOUT A MORTGAGE							
Mean value of dwelling	\$'000	**239	*377	482	630	558	404
Median value of dwelling	\$'000	np	**259	371	450	480	348
OWNERS WITH A MORTGAGE							
Mean value of dwelling	\$'000	291	403	478	514	599	349
Mean equity in dwelling	\$'000	102	135	262	317	426	196
Mean amount of mortgage outstanding	\$'000	189	268	216	197	174	154
Median value of dwelling	\$'000	270	375	400	450	485	304
Median amount of mortgage outstanding	\$'000	190	247	196	179	132	134
ALL OWNER HOUSEHOLDS							
Mean value of dwelling	\$'000	284	402	478	536	587	361
Mean equity in dwelling	\$'000	118	143	282	375	464	240
Median value of dwelling	\$'000	270	372	400	450	481	320
Median equity in dwelling	\$'000	82	95	210	279	378	175
Tenure type							
Owner without a mortgage	%	*12.1	*3.5	9.0	18.6	30.5	21.4
Owner with a mortgage	%	87.9	96.5	91.0	81.4	69.5	78.6
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Estimated number of households	'000	100.9	180.7	298.3	629.6	426.1	189.4
Average number of employed persons in household	no.	0.98	1.91	1.63	1.66	2.34	1.27
Average number of persons in household	no.	1.00	2.00	3.48	4.23	4.06	2.93
Average number of bedrooms in dwelling	no.	2.52	2.88	3.30	3.53	3.71	3.37
Number of households in sample	no.	118	203	351	781	432	259

\* 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

		COUPLE WITH		Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All owner households(a)
		Dependent and non-dependent children only	Non-dependent children only				
OWNERS WITHOUT A MORTGAGE							
Mean value of dwelling	\$'000	650	564	557	473	430	498
Median value of dwelling	\$'000	500	460	450	400	350	400
OWNERS WITH A MORTGAGE							
Mean value of dwelling	\$'000	545	517	570	492	384	488
Mean equity in dwelling	\$'000	394	385	465	424	330	315
Mean amount of mortgage outstanding	\$'000	151	132	105	*68	54	173
Median value of dwelling	\$'000	500	427	500	420	300	400
Median amount of mortgage outstanding	\$'000	129	94	63	*21	**35	150
ALL OWNER HOUSEHOLDS							
Mean value of dwelling	\$'000	580	543	561	474	428	493
Mean equity in dwelling	\$'000	478	484	527	470	426	403
Median value of dwelling	\$'000	500	450	450	400	350	400
Median equity in dwelling	\$'000	372	400	445	400	350	325
Tenure type							
Owner without a mortgage	%	33.4	56.0	68.0	93.4	95.7	48.6
Owner with a mortgage	%	66.6	44.0	32.0	6.6	4.3	51.4
<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	250.1	416.2	511.8	657.3	531.8	5 514.4
Average number of employed persons in household	no.	3.13	2.35	1.18	0.18	0.08	1.38
Average number of persons in household	no.	4.70	3.33	2.00	2.00	1.00	2.65
Average number of bedrooms in dwelling	no.	3.94	3.51	3.40	3.15	2.76	3.28
Number of households in sample	no.	228	377	642	780	661	6 384

\* 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) 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	\$	37	31	34	30	28	31	31	41	33
Owner with a mortgage	\$	501	380	421	336	398	321	379	458	424
Renter										
State/territory housing authority	\$	111	109	92	109	100	88	126	121	107
Private landlord	\$	327	279	291	225	256	204	305	337	291
Total renters(b)	\$	289	260	263	188	227	157	250	258	258
<b>Total(c)</b>	\$	<b>292</b>	<b>217</b>	<b>246</b>	<b>191</b>	<b>222</b>	<b>160</b>	<b>259</b>	<b>270</b>	<b>244</b>

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)										
Owner without a mortgage	%	2	2	2	2	2	2	1	2	2
Owner with a mortgage	%	19	18	17	17	18	18	15	18	18
Renter										
State/territory housing authority	%	22	19	17	18	17	18	26	22	19
Private landlord	%	19	17	19	18	15	16	18	17	18
Total renters(b)	%	19	17	19	18	16	17	18	16	18
<b>Total(c)</b>	%	<b>15</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>13</b>	<b>13</b>	<b>13</b>

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
MEDIAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	30	29	31	27	27	29	32	36	29
Owner with a mortgage	\$	432	345	391	306	344	261	364	390	368
Renter										
State/territory housing authority	\$	91	104	77	86	85	77	*100	104	90
Private landlord	\$	300	244	282	220	250	200	296	320	265
Total renters(b)	\$	265	231	265	197	220	140	250	253	240
<b>Total(c)</b>	\$	<b>220</b>	<b>161</b>	<b>215</b>	<b>141</b>	<b>161</b>	<b>80</b>	<b>242</b>	<b>187</b>	<b>180</b>

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)										
Owner without a mortgage	%	3	3	3	3	2	3	2	2	3
Owner with a mortgage	%	20	20	18	18	19	20	18	20	19
Renter										
State/territory housing authority	%	25	22	23	23	21	21	24	23	23
Private landlord	%	21	19	21	21	18	15	19	17	20
Total renters(b)	%	22	20	22	22	19	18	19	19	21
<b>Total(c)</b>	%	<b>16</b>	<b>11</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>11</b>	<b>16</b>	<b>12</b>	<b>13</b>

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
ESTIMATED NUMBER OF HOUSEHOLDS										
Owner without a mortgage	'000	449.5	499.7	218.7	157.9	193.2	33.6	7.7	40.7	1 601.1
Owner with a mortgage	'000	585.3	486.8	258.8	185.3	222.7	27.7	15.8	53.7	1 836.1
Renter										
State/territory housing authority	'000	87.3	42.1	*26.5	40.2	28.1	*8.1	*4.6	11.4	248.3
Private landlord	'000	444.6	369.3	178.3	92.7	151.2	13.5	12.9	23.0	1 285.5
Total renters(b)	'000	544.8	426.5	210.9	136.5	186.6	23.4	19.0	37.7	1 585.2
<b>Total(c)</b>	'000	<b>1 603.0</b>	<b>1 436.6</b>	<b>701.1</b>	<b>485.2</b>	<b>614.3</b>	<b>85.2</b>	<b>43.3</b>	<b>133.3</b>	<b>5 101.9</b>

Number of households in sample	no.	1 193	1 309	749	1 063	965	283	268	428	6 258
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\* estimate has a relative standard error of 25% to 50% and should be used with caution

(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 2% of all households.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 22 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	\$	36	31	33	30	24	24	33
Owner with a mortgage	\$	296	289	349	280	348	215	310
Renter								
State/territory housing authority	\$	100	101	97	87	106	99	100
Private landlord	\$	206	183	252	173	194	175	218
Total renters(b)	\$	183	158	235	151	175	153	195
<b>Total(c)</b>	<b>\$</b>	<b>155</b>	<b>148</b>	<b>207</b>	<b>151</b>	<b>182</b>	<b>127</b>	<b>170</b>

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)								
Owner without a mortgage	%	4	3	3	3	2	2	3
Owner with a mortgage	%	17	16	18	17	18	15	17
Renter								
State/territory housing authority	%	19	18	19	17	*15	16	18
Private landlord	%	19	15	19	16	12	20	18
Total renters(b)	%	18	15	18	15	12	18	17
<b>Total(c)</b>	<b>%</b>	<b>12</b>	<b>11</b>	<b>14</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>13</b>

MEDIAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	26	27	29	25	20	23	27
Owner with a mortgage	\$	283	240	334	227	279	205	283
Renter								
State/territory housing authority	\$	75	96	80	76	115	96	89
Private landlord	\$	188	176	250	158	184	170	205
Total renters(b)	\$	172	148	245	145	166	154	180
<b>Total(c)</b>	<b>\$</b>	<b>83</b>	<b>72</b>	<b>174</b>	<b>97</b>	<b>127</b>	<b>80</b>	<b>110</b>

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)								
Owner without a mortgage	%	3	3	4	3	2	3	3
Owner with a mortgage	%	18	17	19	17	16	14	18
Renter								
State/territory housing authority	%	21	20	20	22	**21	17	20
Private landlord	%	21	17	21	20	14	22	20
Total renters(b)	%	21	18	20	19	14	20	19
<b>Total(c)</b>	<b>%</b>	<b>10</b>	<b>8</b>	<b>14</b>	<b>10</b>	<b>9</b>	<b>10</b>	<b>11</b>

ESTIMATED NUMBER OF HOUSEHOLDS								
Owner without a mortgage	'000	427.6	230.2	257.9	57.6	61.4	40.0	1 078.1
Owner with a mortgage	'000	327.6	194.3	296.2	59.5	72.0	42.9	999.2
Renter								
State/territory housing authority	'000	45.3	*29.0	*17.8	*10.3	*6.9	*5.7	116.9
Private landlord	'000	207.5	77.9	259.2	34.6	41.0	21.2	644.0
Total renters(b)	'000	268.6	115.3	294.4	47.5	52.3	30.3	814.7
<b>Total(c)</b>	<b>'000</b>	<b>1 048.7</b>	<b>551.0</b>	<b>875.9</b>	<b>169.8</b>	<b>196.2</b>	<b>117.3</b>	<b>2 975.4</b>

Number of households in sample	no.	765	482	828	292	269	387	3 087
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- \* 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 47 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 2% of all households.
- (d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 22 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	\$	37	31	33	30	27	27	32	41	33
Owner with a mortgage	\$	428	354	383	322	386	257	358	458	384
Renter										
State/territory housing authority	\$	108	106	94	105	101	93	130	121	105
Private landlord	\$	289	262	268	211	243	187	297	337	267
Total renters(b)	\$	254	238	247	179	216	155	231	258	237
<b>Total(c)</b>	<b>\$</b>	<b>238</b>	<b>198</b>	<b>224</b>	<b>180</b>	<b>213</b>	<b>141</b>	<b>242</b>	<b>270</b>	<b>216</b>

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)										
Owner without a mortgage	%	3	2	2	2	2	2	2	2	2
Owner with a mortgage	%	19	18	18	17	18	16	16	18	18
Renter										
State/territory housing authority	%	21	18	18	18	16	17	19	22	19
Private landlord	%	19	16	19	18	15	18	18	17	18
Total renters(b)	%	19	16	18	17	15	18	16	16	17
<b>Total(c)</b>	<b>%</b>	<b>14</b>	<b>12</b>	<b>13</b>	<b>13</b>	<b>12</b>	<b>11</b>	<b>13</b>	<b>13</b>	<b>13</b>

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
MEDIAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	28	28	30	26	24	27	33	36	28
Owner with a mortgage	\$	371	321	359	287	331	230	334	390	335
Renter										
State/territory housing authority	\$	90	102	79	85	89	88	103	104	90
Private landlord	\$	260	232	264	205	232	180	289	320	250
Total renters(b)	\$	230	212	250	175	203	150	229	253	220
<b>Total(c)</b>	<b>\$</b>	<b>155</b>	<b>124</b>	<b>180</b>	<b>120</b>	<b>151</b>	<b>80</b>	<b>220</b>	<b>187</b>	<b>150</b>

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)										
Owner without a mortgage	%	3	3	3	3	2	3	2	2	3
Owner with a mortgage	%	19	19	18	18	18	16	19	20	19
Renter										
State/territory housing authority	%	24	21	22	23	21	19	20	23	22
Private landlord	%	21	19	21	21	16	20	19	17	20
Total renters(b)	%	22	19	21	22	17	19	17	19	20
<b>Total(c)</b>	<b>%</b>	<b>14</b>	<b>10</b>	<b>13</b>	<b>11</b>	<b>11</b>	<b>10</b>	<b>15</b>	<b>12</b>	<b>12</b>

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
ESTIMATED NUMBER OF HOUSEHOLDS										
Owner without a mortgage	'000	877.2	729.9	476.6	215.4	254.6	73.6	11.1	40.7	2 679.2
Owner with a mortgage	'000	912.9	681.1	555.0	244.8	294.7	70.6	22.4	53.7	2 835.2
Renter										
State/territory housing authority	'000	132.6	71.1	44.2	50.5	35.0	13.9	*6.5	11.4	365.1
Private landlord	'000	652.1	447.2	437.5	127.2	192.2	34.8	15.5	23.0	1 929.5
Total renters(b)	'000	813.4	541.8	505.3	183.9	238.8	53.7	25.3	37.7	2 399.9
<b>Total(c)</b>	<b>'000</b>	<b>2 651.7</b>	<b>1 987.6</b>	<b>1 576.9</b>	<b>655.0</b>	<b>810.5</b>	<b>202.4</b>	<b>59.8</b>	<b>133.3</b>	<b>8 077.3</b>

Number of households in sample	no.	1 958	1 791	1 577	1 355	1 234	670	332	428	9 345
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\* 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 2% of all households.

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 16 to 22 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	%	28.0	34.8	31.2	32.5	31.5	39.5	17.8	30.6	31.4
Owner with a mortgage	%	36.5	33.9	36.9	38.2	36.3	32.6	36.5	40.3	36.0
Renter										
State/territory housing authority	%	5.4	2.9	3.8	8.3	4.6	9.6	*10.5	8.5	4.9
Private landlord	%	27.7	25.7	25.4	19.1	24.6	15.9	29.7	17.3	25.2
Total renters(b)	%	34.0	29.7	30.1	28.1	30.4	27.4	44.0	28.3	31.1
<b>All households(c)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	%	28.8	27.9	26.8	23.0	27.3	25.3	28.8	25.1	27.4
One parent family with dependent children	%	5.9	5.9	6.3	6.6	6.2	*6.6	*6.0	6.0	6.1
Couple only	%	22.1	24.1	27.7	25.4	25.5	28.1	22.0	24.4	24.3
Other one family households	%	12.6	14.4	13.3	10.5	9.8	9.9	14.4	12.0	12.6
Multiple family households	%	*2.5	*0.9	*1.3	*0.6	*1.1	**1.2	**1.8	**0.7	1.5
Non-family households										
Lone person	%	23.3	22.6	21.0	31.2	26.7	27.5	22.3	26.8	24.1
Group households	%	4.7	4.1	3.6	2.7	3.5	**1.4	*4.7	5.0	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>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Dwelling structure</b>										
Separate house	%	61.2	78.8	80.8	78.1	77.8	86.9	74.8	78.6	73.5
Semi-detached/row or terrace house/townhouse	%	10.5	9.6	6.2	13.5	15.1	*2.7	*7.2	11.9	10.4
Flat/unit/apartment	%	28.0	11.5	12.5	8.4	7.1	9.8	*17.4	9.5	16.0
<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>
<b>Housing costs as a proportion of gross income(e)</b>										
25% or less	%	71.7	78.5	77.9	78.7	80.1	81.8	73.4	78.7	76.5
More than 25% to 30%	%	8.0	6.0	8.5	7.2	5.9	*5.7	7.4	6.1	7.1
More than 30% to 50%	%	13.1	11.0	8.6	10.5	9.0	8.8	14.5	12.0	11.1
More than 50%	%	7.1	4.5	5.0	3.7	5.0	*3.7	*4.7	*3.3	5.3
<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>Equivalised disposable household income(f)</b>										
Lowest quintile	%	23.0	22.5	18.4	27.1	19.9	30.0	17.9	14.4	22.1
Second quintile	%	16.4	16.1	16.4	17.9	16.6	17.3	10.4	11.5	16.3
Third quintile	%	14.3	17.1	20.1	18.7	17.1	19.1	19.7	13.8	16.8
Fourth quintile	%	18.5	21.9	20.7	18.8	21.8	19.5	23.5	21.7	20.3
Highest quintile	%	27.8	22.4	24.4	17.5	24.7	14.1	28.5	38.6	24.5
<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>
Second and third deciles	%	18.0	18.3	14.5	20.3	15.6	22.0	10.9	8.6	17.3
<b>Number of employed persons</b>										
None	%	22.7	24.0	21.5	30.5	23.4	30.5	16.7	20.8	23.8
One	%	32.1	31.6	28.1	31.0	33.8	26.8	32.7	34.2	31.5
Two	%	32.6	32.2	35.6	28.1	31.0	34.5	40.5	29.0	32.3
Three or more	%	12.6	12.1	14.8	10.4	11.8	8.1	10.1	15.9	12.4
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Estimated number of households	'000	1 603.0	1 436.6	701.1	485.2	614.3	85.2	43.3	133.3	5 101.9
Average number of persons in household	no.	2.67	2.63	2.62	2.35	2.52	2.40	2.69	2.50	2.60
Average number of bedrooms in dwelling	no.	2.90	3.04	3.26	2.95	3.25	2.95	2.97	3.33	3.05
Number of households in sample	no.	1 193	1 309	749	1 063	965	283	268	428	6 258

- \* 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 2% of all households.
- (d) Includes other dwelling types, which account for about 0.4% of all private dwellings.
- (e) Excludes households with nil or negative total income.
- (f) See paragraphs 39 to 46 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	%	40.8	41.8	29.4	33.9	31.3	34.1	36.2
Owner with a mortgage	%	31.2	35.3	33.8	35.0	36.7	36.6	33.6
Renter								
State/territory housing authority	%	4.3	*5.3	*2.0	*6.0	*3.5	*4.9	3.9
Private landlord	%	19.8	14.1	29.6	20.4	20.9	18.1	21.6
Total renters(b)	%	25.6	20.9	33.6	28.0	26.7	25.9	27.4
<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	%	22.0	26.6	26.2	24.5	26.2	23.1	24.6
One parent family with dependent children	%	6.4	5.9	6.6	*5.1	*5.6	7.7	6.3
Couple only	%	30.4	31.2	27.9	33.8	34.7	31.0	30.2
Other one family households	%	10.7	9.4	9.8	7.2	8.5	7.6	9.7
Multiple family households	%	**1.3	**0.5	*1.9	**0.6	**1.6	**0.5	1.3
Non-family households								
Lone person	%	28.3	24.7	24.4	28.2	22.9	27.8	26.0
Group households	%	*0.9	*1.7	*3.1	**0.7	**0.6	*2.3	1.8
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Dwelling structure</b>								
Separate house	%	86.9	91.1	80.1	88.9	90.7	92.1	86.1
Semi-detached/row or terrace house/townhouse	%	3.6	*5.0	8.1	*5.2	*8.0	*2.3	5.6
Flat/unit/apartment	%	9.1	*3.0	10.9	5.7	**0.9	*5.0	7.6
<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>Housing costs as a proportion of gross income(e)</b>								
25% or less	%	80.8	85.9	77.3	79.8	84.2	85.5	81.1
More than 25% to 30%	%	5.7	4.3	5.1	6.9	*4.0	4.1	5.2
More than 30% to 50%	%	8.9	5.5	11.6	8.7	6.6	8.6	8.9
More than 50%	%	4.6	4.2	6.0	*4.6	*5.3	*1.8	4.9
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised disposable household income(f)</b>								
Lowest quintile	%	30.5	29.0	25.5	37.1	23.5	33.5	28.7
Second quintile	%	21.2	24.8	20.0	20.7	17.8	24.8	21.4
Third quintile	%	19.1	17.3	22.2	13.4	18.9	17.0	19.3
Fourth quintile	%	16.6	15.4	17.1	18.1	19.9	13.6	16.8
Highest quintile	%	12.5	13.5	15.1	10.7	19.8	11.1	13.8
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Second and third deciles	%	24.8	24.6	22.9	24.0	19.2	28.3	23.8
<b>Number of employed persons</b>								
None	%	34.2	32.6	26.2	38.7	23.4	35.2	31.0
One	%	28.5	25.9	31.9	24.3	28.4	32.1	28.9
Two	%	30.7	29.0	31.5	29.9	37.1	26.3	30.9
Three or more	%	6.6	12.6	10.5	7.2	11.1	6.4	9.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Estimated number of households	'000	1 048.7	551.0	875.9	169.8	196.2	117.3	2 975.4
Average number of persons in household	no.	2.40	2.51	2.58	2.40	2.52	2.39	2.48
Average number of bedrooms in dwelling	no.	3.10	3.05	3.13	3.04	3.28	2.92	3.10
Number of households in sample	no.	765	482	828	292	269	387	3 087

- \* 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 NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 47 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 2% of all households.
- (d) Includes other dwelling types, which account for about 0.4% of all private dwellings.
- (e) Excludes households with nil or negative total income.
- (f) See paragraphs 39 to 46 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	%	33.1	36.7	30.2	32.9	31.4	36.4	18.5	30.6	33.2
Owner with a mortgage	%	34.4	34.3	35.2	37.4	36.4	34.9	37.5	40.3	35.1
Renter										
State/territory housing authority	%	5.0	3.6	2.8	7.7	4.3	6.9	*10.9	8.5	4.5
Private landlord	%	24.6	22.5	27.7	19.4	23.7	17.2	25.8	17.3	23.9
Total renters(b)	%	30.7	27.3	32.0	28.1	29.5	26.5	42.3	28.3	29.7
<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>100.0</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	%	26.1	27.5	26.5	23.4	27.0	24.0	28.7	25.1	26.4
One parent family with dependent children	%	6.1	5.9	6.5	6.2	6.0	7.2	7.9	6.0	6.2
Couple only	%	25.4	26.1	27.8	27.6	27.7	29.8	20.6	24.4	26.5
Other one family households	%	11.8	13.0	11.4	9.6	9.5	8.6	14.3	12.0	11.6
Multiple family households	%	2.0	*0.8	1.6	*0.6	*1.2	**0.8	**2.1	**0.7	1.4
Non-family households										
Lone person	%	25.3	23.2	22.9	30.4	25.7	27.7	21.8	26.8	24.8
Group households	%	3.2	3.5	3.3	2.2	2.8	*1.9	*4.5	5.0	3.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Dwelling structure</b>										
Separate house	%	71.4	82.2	80.4	80.9	80.9	89.9	73.2	78.6	78.1
Semi-detached/row or terrace house/townhouse	%	7.8	8.3	7.2	11.4	13.4	*2.5	10.1	11.9	8.6
Flat/unit/apartment	%	20.5	9.2	11.6	7.7	5.6	7.0	16.3	9.5	12.9
<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>100.0</b>	<b>100.0</b>
<b>Housing costs as a proportion of gross income(e)</b>										
25% or less	%	75.3	80.6	77.6	79.0	81.1	83.9	76.4	78.7	78.2
More than 25% to 30%	%	7.1	5.5	6.6	7.1	5.5	4.8	8.1	6.1	6.4
More than 30% to 50%	%	11.5	9.5	10.3	10.0	8.4	8.7	11.8	12.0	10.3
More than 50%	%	6.1	4.4	5.5	3.9	5.1	2.6	*3.7	*3.3	5.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised disposable household income(f)</b>										
Lowest quintile	%	26.0	24.3	22.3	29.7	20.8	32.1	14.7	14.4	24.5
Second quintile	%	18.3	18.5	18.4	18.6	16.9	21.7	11.6	11.5	18.2
Third quintile	%	16.2	17.2	21.3	17.3	17.5	17.9	20.3	13.8	17.7
Fourth quintile	%	17.7	20.1	18.7	18.6	21.3	16.0	27.6	21.7	19.0
Highest quintile	%	21.8	19.9	19.2	15.7	23.5	12.4	25.8	38.6	20.6
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Second and third deciles	%	20.7	20.1	19.1	21.2	16.5	25.7	10.3	8.6	19.7
<b>Number of employed persons</b>										
None	%	27.2	26.4	24.1	32.6	23.4	33.2	15.5	20.8	26.4
One	%	30.7	30.0	30.2	29.3	32.5	29.9	33.6	34.2	30.6
Two	%	31.8	31.3	33.3	28.6	32.5	29.8	39.8	29.0	31.8
Three or more	%	10.2	12.3	12.4	9.5	11.6	7.1	11.1	15.9	11.3
<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>

Estimated number of households	'000	2 651.7	1 987.6	1 576.9	655.0	810.5	202.4	59.8	133.3	8 077.3
Average number of persons in household	no.	2.57	2.60	2.60	2.36	2.52	2.40	2.72	2.50	2.56
Average number of bedrooms in dwelling	no.	2.98	3.04	3.19	2.97	3.26	2.93	2.93	3.33	3.07
Number of households in sample	no.	1 958	1 791	1 577	1 355	1 234	670	332	428	9 345

- \* 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 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 2% of all households.
- (d) Includes other dwelling types, which account for about 0.4% of all private dwellings.
- (e) Excludes households with nil or negative total income.
- (f) See paragraphs 39 to 46 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	699	528	570	400	651	354	492	495	579
Owner with a mortgage	\$'000	651	481	533	391	599	355	444	486	546
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	718	558	582	454	702	375	500	560	617
One parent family with dependent children	\$'000	411	381	446	333	466	181	337	505	406
Couple only	\$'000	711	499	550	409	687	362	471	475	576
Other one family households	\$'000	670	509	639	378	564	399	384	497	570
Multiple family households	\$'000	593	398	428	*558	487	*290	**1 000	499	544
Non-family households										
Lone person	\$'000	616	443	465	337	497	323	388	415	481
Group households	\$'000	539	487	*383	315	418	**250	**360	403	466
<b>Dwelling structure</b>										
Separate house	\$'000	695	502	524	405	644	358	474	502	562
Semi-detached/row or terrace house/townhouse	\$'000	620	590	*742	348	527	*317	399	447	567
Flat/unit/apartment	\$'000	579	412	*956	259	416	214	361	327	552
<b>Housing costs per week</b>										
\$0 to less than \$25	\$'000	545	373	445	275	525	281	476	393	443
\$25 to less than \$50	\$'000	723	547	495	423	712	363	492	488	589
\$50 to less than \$100	\$'000	899	872	1 371	715	1 203	*514	409	620	931
\$100 to less than \$200	\$'000	*985	360	524	329	548	323	**527	544	527
\$200 to less than \$300	\$'000	468	445	421	369	449	297	358	383	431
\$300 to less than \$400	\$'000	553	430	445	350	522	321	403	443	465
\$400 or more	\$'000	690	537	602	455	637	461	470	517	610
<b>All households</b>	\$'000	<b>672</b>	<b>505</b>	<b>550</b>	<b>395</b>	<b>623</b>	<b>354</b>	<b>460</b>	<b>490</b>	<b>561</b>

MEDIAN VALUE OF DWELLING										
<b>Tenure type</b>										
Owner without a mortgage	\$'000	589	450	450	350	540	300	450	464	465
Owner with a mortgage	\$'000	511	400	450	350	500	320	400	450	450
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	600	450	480	380	600	349	400	500	500
One parent family with dependent children	\$'000	350	300	*349	330	438	194	np	460	350
Couple only	\$'000	600	426	450	350	560	341	419	426	500
Other one family households	\$'000	531	435	464	320	528	348	400	500	450
Multiple family households	\$'000	543	np	400	np	*479	np	400	np	489
Non-family households										
Lone person	\$'000	450	350	378	300	400	283	381	393	380
Group households	\$'000	*434	np	np	261	389	283	381	np	400
<b>Dwelling structure</b>										
Separate house	\$'000	580	420	450	350	550	323	400	460	450
Semi-detached/row or terrace house/townhouse	\$'000	465	480	*387	280	440	np	*345	424	433
Flat/unit/apartment	\$'000	463	360	*573	250	360	np	341	*300	400
<b>Housing costs per week</b>										
\$0 to less than \$25	\$'000	500	350	400	260	426	250	400	400	380
\$25 to less than \$50	\$'000	638	500	450	400	650	329	419	450	500
\$50 to less than \$100	\$'000	600	724	*125	650	*964	*375	407	624	737
\$100 to less than \$200	\$'000	650	328	362	280	482	300	np	**459	363
\$200 to less than \$300	\$'000	390	400	403	340	415	280	350	366	380
\$300 to less than \$400	\$'000	450	359	350	300	496	294	400	428	390
\$400 or more	\$'000	550	450	481	400	557	434	390	460	500
<b>All households</b>	\$'000	<b>550</b>	<b>420</b>	<b>450</b>	<b>350</b>	<b>520</b>	<b>310</b>	<b>400</b>	<b>450</b>	<b>450</b>
Estimated number of households	'000	1 034.8	986.6	477.5	343.1	415.9	61.4	23.5	94.4	3 437.2
Number of households in sample	no.	762	901	499	760	657	203	149	302	4 233

\* 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	387	299	442	290	474	270	376
Owner with a mortgage	\$'000	371	331	453	310	426	264	383
<b>Family composition of household</b>								
One family households								
Couple family with dependent children	\$'000	407	335	455	327	465	299	399
One parent family with dependent children	\$'000	229	255	368	181	*366	172	271
Couple only	\$'000	443	362	476	309	478	290	423
Other one family households	\$'000	389	282	544	329	394	226	401
Multiple family households	\$'000	**591	**200	580	**340	*258	**278	483
Non-family households								
Lone person	\$'000	269	234	344	253	419	229	286
Group households	\$'000	316	*308	441	**120	—	*209	357
<b>Dwelling structure</b>								
Separate house	\$'000	388	317	449	302	453	269	383
Semi-detached/row or terrace house/townhouse	\$'000	347	243	448	209	374	**190	371
Flat/unit/apartment	\$'000	*225	*116	*516	**262	—	148	336
<b>Housing costs per week</b>								
\$0 to less than \$25	\$'000	303	227	393	240	483	251	314
\$25 to less than \$50	\$'000	408	319	440	350	480	284	392
\$50 to less than \$100	\$'000	623	*486	673	264	*308	216	545
\$100 to less than \$200	\$'000	*436	346	384	235	317	249	366
\$200 to less than \$300	\$'000	337	249	409	309	406	260	338
\$300 to less than \$400	\$'000	409	300	465	314	444	287	392
\$400 or more	\$'000	373	409	490	388	495	357	433
<b>All households</b>	\$'000	<b>380</b>	<b>314</b>	<b>448</b>	<b>300</b>	<b>448</b>	<b>267</b>	<b>379</b>
MEDIAN VALUE OF DWELLING								
<b>Tenure type</b>								
Owner without a mortgage	\$'000	322	250	351	280	436	250	300
Owner with a mortgage	\$'000	340	280	400	300	389	240	340
<b>Family composition of household</b>								
One family households								
Couple family with dependent children	\$'000	350	300	408	320	455	266	350
One parent family with dependent children	\$'000	*210	*181	342	176	np	*165	221
Couple only	\$'000	350	280	400	288	430	250	350
Other one family households	\$'000	367	287	429	*300	389	207	350
Multiple family households	\$'000	np	287	520	*300	np	np	407
Non-family households								
Lone person	\$'000	250	220	300	240	389	200	250
Group households	\$'000	np	np	*428	240	—	np	380
<b>Dwelling structure</b>								
Separate house	\$'000	349	260	400	298	410	250	330
Semi-detached/row or terrace house/townhouse	\$'000	341	*228	350	np	*287	250	300
Flat/unit/apartment	\$'000	np	np	*400	np	—	np	*240
<b>Housing costs per week</b>								
\$0 to less than \$25	\$'000	250	220	350	231	448	207	258
\$25 to less than \$50	\$'000	370	299	380	320	450	276	350
\$50 to less than \$100	\$'000	*468	284	571	*187	*356	*184	350
\$100 to less than \$200	\$'000	250	232	*280	200	259	201	250
\$200 to less than \$300	\$'000	300	229	360	250	346	250	300
\$300 to less than \$400	\$'000	359	258	400	295	*379	279	350
\$400 or more	\$'000	340	341	450	350	450	**316	390
<b>All households</b>	\$'000	<b>340</b>	<b>260</b>	<b>400</b>	<b>285</b>	<b>400</b>	<b>250</b>	<b>320</b>
Estimated number of households	'000	755.3	424.5	554.1	117.1	133.4	82.9	2 077.2
Number of households in sample	no.	550	369	540	204	184	269	2 151
* 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)	Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 47 of the explanatory notes.				
— nil or rounded to zero (including null cells)								

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
MEAN VALUE OF DWELLING										
<b>Tenure type</b>										
Owner without a mortgage	\$'000	547	456	501	371	608	308	428	495	498
Owner with a mortgage	\$'000	550	438	491	371	557	299	402	486	488
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	609	499	517	419	651	335	453	560	544
One parent family with dependent children	\$'000	351	336	409	304	455	175	358	505	361
Couple only	\$'000	577	450	509	380	624	318	440	475	510
Other one family households	\$'000	564	461	595	368	526	304	356	497	516
Multiple family households	\$'000	593	*333	531	*490	401	285	**1 000	499	526
Non-family households										
Lone person	\$'000	441	375	397	319	480	269	321	415	402
Group households	\$'000	500	423	429	294	418	*214	299	403	429
<b>Dwelling structure</b>										
Separate house	\$'000	550	443	484	377	594	307	430	502	490
Semi-detached/row or terrace house/townhouse	\$'000	587	547	554	338	511	*300	295	447	530
Flat/unit/apartment	\$'000	523	388	738	259	416	181	332	327	512
<b>Housing costs per week</b>										
\$0 to less than \$25	\$'000	415	321	410	264	511	260	398	393	383
\$25 to less than \$50	\$'000	588	481	467	405	681	325	458	488	517
\$50 to less than \$100	\$'000	790	748	1 022	614	1 013	328	377	620	795
\$100 to less than \$200	\$'000	654	354	437	301	469	277	*380	544	448
\$200 to less than \$300	\$'000	398	372	415	353	432	272	319	383	390
\$300 to less than \$400	\$'000	494	397	457	343	510	299	336	443	439
\$400 or more	\$'000	611	513	548	443	608	433	461	517	561
<b>All households</b>	\$'000	<b>549</b>	<b>447</b>	<b>495</b>	<b>371</b>	<b>581</b>	<b>304</b>	<b>411</b>	<b>490</b>	<b>493</b>

MEDIAN VALUE OF DWELLING										
<b>Tenure type</b>										
Owner without a mortgage	\$'000	430	360	400	325	500	280	400	464	400
Owner with a mortgage	\$'000	450	360	420	331	490	265	360	450	400
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	487	400	450	358	562	300	380	500	450
One parent family with dependent children	\$'000	317	260	341	305	407	177	np	460	320
Couple only	\$'000	481	367	434	344	500	280	400	426	410
Other one family households	\$'000	450	400	450	301	457	250	399	500	425
Multiple family households	\$'000	543	np	500	336	*385	np	399	np	454
Non-family households										
Lone person	\$'000	350	300	330	297	400	250	320	393	330
Group households	\$'000	**400	*390	*431	*254	389	np	np	np	400
<b>Dwelling structure</b>										
Separate house	\$'000	450	360	410	340	500	278	400	460	400
Semi-detached/row or terrace house/townhouse	\$'000	425	450	366	270	420	np	**268	424	400
Flat/unit/apartment	\$'000	420	354	*430	252	360	176	326	*300	400
<b>Housing costs per week</b>										
\$0 to less than \$25	\$'000	350	300	377	250	441	230	400	400	330
\$25 to less than \$50	\$'000	480	418	403	380	600	300	400	450	450
\$50 to less than \$100	\$'000	587	549	800	501	673	247	np	624	600
\$100 to less than \$200	\$'000	367	300	347	280	400	250	**334	**459	300
\$200 to less than \$300	\$'000	350	320	375	332	400	250	300	366	350
\$300 to less than \$400	\$'000	400	327	400	300	480	293	350	428	380
\$400 or more	\$'000	470	450	450	400	517	390	390	460	450
<b>All households</b>	\$'000	<b>435</b>	<b>360</b>	<b>400</b>	<b>330</b>	<b>500</b>	<b>270</b>	<b>380</b>	<b>450</b>	<b>400</b>
Estimated number of households	'000	1 790.1	1 411.0	1 031.7	460.2	549.3	144.3	33.5	94.4	5 514.4
Number of households in sample	no.	1 312	1 270	1 039	964	841	472	184	302	6 384

\* 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

Value of dwelling

Value of dwelling		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT(b)	Aust.
\$0 to less than \$150,000	%	**0.6	*0.8	**1.2	**0.5	**0.2	*4.6	**1.4	**1.2	0.8
\$150,000 to less than \$200,000	%	*1.3	*1.6	**1.1	*2.7	**0.4	*5.8	**0.5	**1.0	1.5
\$200,000 to less than \$300,000	%	5.5	16.0	6.9	26.0	3.4	27.9	*3.9	*2.6	11.0
\$300,000 to less than \$400,000	%	17.2	24.5	25.5	32.3	16.0	29.2	30.9	22.0	22.5
\$400,000 to less than \$500,000	%	13.5	16.3	24.3	17.8	21.6	16.3	33.4	28.3	18.0
\$500,000 to less than \$600,000	%	13.1	11.2	16.4	6.1	14.7	*5.5	*9.0	21.6	12.6
\$600,000 to less than \$700,000	%	9.7	10.0	8.5	6.3	12.1	*4.6	*8.0	*8.9	9.4
\$700,000 or more	%	39.2	19.5	16.0	8.4	31.6	*6.0	*12.8	14.5	24.2
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Estimated number of households '000 794.3 869.4 434.7 300.9 356.6 58.4 19.8 82.0 2 916.1

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC – ALL DWELLINGS (c)

Value of dwelling

Value of dwelling		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT(b)	Aust.
\$0 to less than \$150,000	%	**0.8	*0.8	*2.4	*0.7	**0.4	*4.7	**2.5	**1.3	1.1
\$150,000 to less than \$200,000	%	*1.3	*1.8	*1.4	4.3	**0.5	*6.6	**0.4	**1.4	1.8
\$200,000 to less than \$300,000	%	8.0	16.5	6.8	27.3	4.5	28.3	*4.6	*3.3	12.0
\$300,000 to less than \$400,000	%	17.2	24.1	25.1	30.9	17.7	29.3	34.7	23.5	22.2
\$400,000 to less than \$500,000	%	14.2	16.1	23.1	16.9	21.1	15.5	29.8	28.5	17.6
\$500,000 to less than \$600,000	%	13.9	10.8	15.4	5.9	14.9	*5.3	*8.0	20.1	12.5
\$600,000 to less than \$700,000	%	9.9	10.1	8.4	5.9	11.8	*4.4	*6.7	*8.5	9.4
\$700,000 or more	%	34.8	19.8	17.4	8.1	29.1	*6.0	*13.2	13.4	23.5
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Mean value of dwelling \$'000 672 505 550 395 623 354 460 490 561

Mean equity in dwelling \$'000 533 426 447 314 529 293 342 392 459

Mean amount of mortgage outstanding(d) \$'000 243 160 191 150 177 136 174 170 192

Median value of dwelling \$'000 550 420 450 350 520 310 400 450 450

Median equity in dwelling \$'000 440 355 377 280 439 260 303 387 375

Median amount of mortgage outstanding(d) \$'000 204 151 159 145 150 120 155 160 166

Estimated number of households '000 1 034.8 986.6 477.5 343.1 415.9 61.4 23.5 94.4 3 437.2

Number of households in sample no. 762 901 499 760 657 203 149 302 4 233

- \* 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) Most estimates in this column have high standard errors and should be used with caution.

- (b) Capital city estimates for the ACT relate to total ACT.
- (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								
<b>Value of dwelling</b>								
\$0 to less than \$150,000	%	7.1	*7.5	*2.1	10.9	*4.7	*10.1	6.1
\$150,000 to less than \$200,000	%	6.3	11.7	*3.3	11.5	*2.7	20.0	7.3
\$200,000 to less than \$300,000	%	24.1	39.7	19.0	27.6	*13.1	32.7	26.0
\$300,000 to less than \$400,000	%	25.5	22.6	22.6	29.9	20.5	23.8	24.0
\$400,000 to less than \$500,000	%	15.6	7.3	22.6	*9.7	23.2	7.8	15.5
\$500,000 to less than \$600,000	%	9.2	*3.8	12.0	*5.8	11.5	*2.9	8.4
\$600,000 to less than \$700,000	%	*4.4	*3.0	6.5	**1.6	8.1	**1.4	4.6
\$700,000 or more	%	7.9	*4.3	11.9	*3.1	16.2	**1.4	8.1
<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>
Estimated number of households	no.	711.1	408.3	496.9	114.1	127.7	81.1	1 946.9
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC – ALL DWELLINGS (b)								
<b>Value of dwelling</b>								
\$0 to less than \$150,000	%	7.9	8.5	3.2	10.6	*5.0	*10.8	6.8
\$150,000 to less than \$200,000	%	6.6	11.5	*3.1	*12.1	*2.6	20.5	7.3
\$200,000 to less than \$300,000	%	24.9	39.5	19.5	28.4	14.5	32.3	26.4
\$300,000 to less than \$400,000	%	24.5	22.4	21.9	29.2	20.5	23.3	23.3
\$400,000 to less than \$500,000	%	15.6	7.3	22.7	*9.5	22.2	7.6	15.5
\$500,000 to less than \$600,000	%	8.9	*3.6	11.0	*5.6	11.0	*2.8	8.1
\$600,000 to less than \$700,000	%	*4.1	*2.9	6.1	**1.6	8.1	**1.3	4.4
\$700,000 or more	%	7.4	*4.2	12.6	*3.0	16.1	**1.4	8.2
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Mean value of dwelling	\$'000	380	314	448	300	448	267	379
Mean equity in dwelling	\$'000	317	257	364	244	371	221	312
Mean amount of mortgage outstanding(c)	\$'000	142	123	157	107	143	89	139
Median value of dwelling	\$'000	340	260	400	285	400	250	320
Median equity in dwelling	\$'000	251	224	300	227	360	200	250
Median amount of mortgage outstanding(c)	\$'000	130	110	147	92	116	75	120
Estimated number of households	'000	755.3	424.5	554.1	117.1	133.4	82.9	2 077.2
Number of households in sample	no.	550	369	540	204	184	269	2 151

\* 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 47 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	%	3.6	3.0	*1.7	3.4	*1.4	7.8	**2.0	**1.2	2.9
\$150,000 to less than \$200,000	%	3.7	4.8	*2.3	5.1	*1.0	14.1	**0.4	**1.0	3.8
\$200,000 to less than \$300,000	%	14.3	23.6	13.4	26.5	5.9	30.7	*16.9	*2.6	17.0
\$300,000 to less than \$400,000	%	21.1	23.9	23.9	31.6	17.2	26.1	30.6	22.0	23.1
\$400,000 to less than \$500,000	%	14.5	13.5	23.4	15.6	22.0	11.3	27.1	28.3	17.0
\$500,000 to less than \$600,000	%	11.2	8.8	14.1	6.0	13.9	*4.0	*6.5	21.6	10.9
\$600,000 to less than \$700,000	%	7.2	7.8	7.4	5.0	11.0	*2.7	*7.3	*8.9	7.5
\$700,000 or more	%	24.4	14.7	13.8	6.9	27.5	*3.3	*9.2	14.5	17.8
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Estimated number of households '000 1 505.0 1 278.0 932.0 415.0 484.0 139.0 28.0 82.0 4 863.0

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	%	3.8	3.1	2.8	3.2	*1.5	8.2	*4.2	**1.3	3.2
\$150,000 to less than \$200,000	%	3.5	4.7	2.3	6.3	*1.0	14.6	**3.1	**1.4	3.8
\$200,000 to less than \$300,000	%	15.1	23.4	13.6	27.6	6.9	30.6	16.6	*3.3	17.4
\$300,000 to less than \$400,000	%	20.3	23.6	23.4	30.4	18.4	25.8	31.3	23.5	22.6
\$400,000 to less than \$500,000	%	14.8	13.4	22.9	15.0	21.4	11.0	23.5	28.5	16.8
\$500,000 to less than \$600,000	%	11.8	8.6	13.0	5.8	13.9	*3.8	*6.1	20.1	10.8
\$600,000 to less than \$700,000	%	7.5	7.9	7.1	4.8	10.9	*2.6	*6.0	*8.5	7.5
\$700,000 or more	%	23.2	15.1	14.8	6.8	26.0	*3.4	*9.2	13.4	17.7
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Mean value of dwelling \$'000 549 447 495 371 581 304 411 490 493

Mean equity in dwelling \$'000 442 375 402 296 490 251 297 392 403

Mean amount of mortgage outstanding(c) \$'000 207 149 173 140 169 107 169 170 173

Median value of dwelling \$'000 435 360 400 330 500 270 380 450 400

Median equity in dwelling \$'000 350 300 340 269 416 220 280 387 325

Median amount of mortgage outstanding(c) \$'000 174 142 150 131 142 90 152 160 150

Estimated number of households '000 1 790.1 1 411.0 1 031.7 460.2 549.3 144.3 33.5 94.4 5 514.4

Number of households in sample no. 1 312 1 270 1 039 964 841 472 184 302 6 384

\* 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 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	
<b>MEAN HOUSING COSTS PER WEEK</b>										
<b>Tenure type</b>										
Owner without a mortgage	\$	43	36	36	34	29	30	35	30	31
Owner with a mortgage	\$	595	501	510	587	482	498	589	489	502
<b>All households</b>	\$	<b>552</b>	<b>463</b>	<b>471</b>	<b>395</b>	<b>359</b>	<b>365</b>	<b>427</b>	<b>395</b>	<b>400</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$	663	459	479	539	481	491	563	474	488
One parent family with dependent children	\$	**473	334	349	**283	373	372	**442	362	365
Couple only	\$	579	551	554	*389	339	349	*429	414	417
Other one family households	\$	**216	370	356	*240	338	310	*239	345	319
Multiple family households	\$	**558	673	623	—	*738	*738	**558	*727	*708
Non-family households										
Lone person	\$	*315	403	399	*224	166	174	*238	256	254
Group households	\$	**349	386	385	—	*295	*295	**349	343	344
<b>All households</b>	\$	<b>552</b>	<b>463</b>	<b>471</b>	<b>395</b>	<b>359</b>	<b>365</b>	<b>427</b>	<b>395</b>	<b>400</b>
<b>Dwelling structure</b>										
Separate house	\$	541	442	450	369	374	373	398	395	395
Semi-detached/row or terrace house/townhouse	\$	**432	486	484	**185	273	263	*236	368	357
Flat/unit/apartment	\$	*638	550	563	**689	289	377	*670	421	466
<b>All households (a)</b>	\$	<b>552</b>	<b>463</b>	<b>471</b>	<b>395</b>	<b>359</b>	<b>365</b>	<b>427</b>	<b>395</b>	<b>400</b>
<b>Age group of reference person</b>										
15 to 24	\$	668	409	433	—	436	436	668	411	433
25 to 34	\$	552	517	519	484	436	442	519	486	489
35 to 44	\$	537	437	446	539	484	490	538	470	478
45 to 54	\$	**506	*467	*474	*611	447	478	*599	449	477
55 to 64	\$	—	**139	**139	237	165	186	237	164	184
65 and over	\$	**23	**69	**67	32	*41	39	32	43	41
<b>All households</b>	\$	<b>552</b>	<b>463</b>	<b>471</b>	<b>395</b>	<b>359</b>	<b>365</b>	<b>427</b>	<b>395</b>	<b>400</b>
<b>Housing costs as a proportion of gross income (b)</b>										
25% or less	\$	440	325	335	239	250	248	269	270	270
More than 25% to 30%	\$	601	528	533	558	623	615	572	576	576
More than 30% to 50%	\$	623	546	553	603	579	583	610	562	569
More than 50%	\$	*787	813	810	**1 081	654	747	*1 015	717	770
<b>All households</b>	\$	<b>552</b>	<b>463</b>	<b>471</b>	<b>395</b>	<b>358</b>	<b>365</b>	<b>427</b>	<b>394</b>	<b>399</b>
<b>Equivalised disposable household income (c)</b>										
Lowest quintile	\$	**287	276	278	*165	132	138	*179	158	162
Second quintile	\$	**350	314	314	*203	277	265	*209	291	281
Third quintile	\$	*687	414	434	268	308	300	330	346	344
Fourth quintile	\$	531	510	514	491	390	404	506	431	442
Highest quintile	\$	612	555	559	*640	517	538	635	532	545
<b>All households</b>	\$	<b>552</b>	<b>463</b>	<b>471</b>	<b>395</b>	<b>359</b>	<b>365</b>	<b>427</b>	<b>395</b>	<b>400</b>
Second and third deciles	\$	*18	296	291	*103	214	198	*100	235	219

\* 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 type, which account for about 0.5% of all private dwellings occupied by recent home buyers.

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

(c) See paragraphs 39 to 46 of the explanatory notes.



continued

	FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS			
	New	Established	Total	New	Established	Total	New	Established	Total	
MEAN HOUSING COSTS PER WEEK <i>cont.</i>										
<b>Principal source of income</b>										
Wages and salaries	\$	593	487	497	480	435	442	509	456	463
Own unincorporated business income	\$	**168	432	412	460	449	451	416	443	439
Government pensions and allowances	\$	**397	189	*219	*53	*86	*81	*94	*98	97
Other income	\$	**51	**167	**162	**280	*116	*162	**276	*124	*162
<b>All households(a)</b>	\$	<b>552</b>	<b>463</b>	<b>471</b>	<b>395</b>	<b>359</b>	<b>365</b>	<b>427</b>	<b>395</b>	<b>400</b>
<b>Number of employed persons</b>										
None	\$	**397	*139	*166	*65	68	68	*91	77	80
One	\$	*554	442	448	398	329	342	422	374	381
Two	\$	587	519	526	*533	470	479	549	489	497
Three or more	\$	**433	431	431	462	543	527	458	517	506
<b>All households</b>	\$	<b>552</b>	<b>463</b>	<b>471</b>	<b>395</b>	<b>359</b>	<b>365</b>	<b>427</b>	<b>395</b>	<b>400</b>
Estimated number of households	'000	28.3	289.6	317.8	112.5	555.7	668.2	140.8	845.3	986.1
Number of households in sample	no.	39	332	371	142	667	809	181	999	1 180

\* 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	%	np	3	*3	*1	2	2	*1	2	2
Owner with a mortgage	%	27	25	26	24	20	21	25	22	22
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>18</b>	<b>19</b>	<b>18</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	%	26	23	24	21	18	18	22	19	20
One parent family with dependent children	%	np	32	35	**36	*23	*23	np	25	25
Couple only	%	27	23	24	**14	14	14	*16	17	17
Other one family households	%	np	*16	*15	9	11	11	9	12	11
Multiple family households	%	**19	31	*25	—	20	20	**19	21	21
Non-family households										
Lone person	%	*33	32	32	18	16	16	20	23	23
Group households	%	**10	14	13	—	13	13	**10	14	13
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>18</b>	<b>19</b>	<b>18</b>
<b>Dwelling structure</b>										
Separate house	%	24	24	24	19	17	17	20	19	19
Semi-detached/row or terrace house/townhouse	%	**23	23	23	**5	*12	*11	**7	17	15
Flat/unit/apartment	%	**30	25	25	**13	*13	*13	**16	19	18
<b>All households(b)</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>18</b>	<b>19</b>	<b>18</b>
<b>Age group of reference person</b>										
15 to 24	%	30	28	28	—	**21	**21	30	27	27
25 to 34	%	22	24	24	*19	18	18	21	22	22
35 to 44	%	28	24	24	23	17	18	24	19	19
45 to 54	%	**33	22	*24	*25	19	20	*25	19	20
55 to 64	%	—	**9	**9	11	*8	9	11	8	9
65 and over	%	**6	**16	**16	np	5	*4	np	6	*4
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>18</b>	<b>19</b>	<b>18</b>
<b>Housing costs as a proportion of gross income</b>										
25% or less	%	16	14	14	9	10	10	10	11	11
More than 25% to 30%	%	27	28	28	28	27	27	27	27	27
More than 30% to 50%	%	36	37	37	36	36	36	36	36	36
More than 50%	%	78	82	82	76	71	72	76	76	76
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>18</b>	<b>19</b>	<b>18</b>
<b>Equalised disposable household income(c)</b>										
Lowest quintile	%	**73	*51	*53	*37	28	29	41	33	34
Second quintile	%	**28	31	31	*21	29	27	*21	30	29
Third quintile	%	*48	28	29	16	20	20	20	23	23
Fourth quintile	%	26	29	29	23	20	20	24	23	23
Highest quintile	%	18	19	19	*13	12	12	*14	14	14
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>18</b>	<b>19</b>	<b>18</b>
Second and third deciles	%	np	36	36	*15	30	28	*15	31	30
<b>Principal source of income</b>										
Wages and salaries	%	26	24	24	19	17	17	21	19	19
Own unincorporated business income	%	**5	*28	*25	*22	27	26	*18	27	26
Government pensions and allowances	%	np	32	40	*10	18	17	**18	20	20
Other income	%	**13	*24	*24	**8	*5	*6	**8	*6	*6
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>18</b>	<b>19</b>	<b>18</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) Excludes households with nil or negative total income.

(b) Includes other dwelling types, which account for about 0.5% of all private dwellings occupied by recent home buyers.

(c) See paragraphs 39 to 46 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	%	np	23	*29	**3	11	*7	**4	12	*9
One	%	28	30	30	20	16	17	21	21	21
Two	%	26	22	22	*20	17	17	22	18	19
Three or more	%	**13	19	18	15	15	15	15	16	16
<b>All households</b>	%	<b>25</b>	<b>24</b>	<b>24</b>	<b>16</b>	<b>16</b>	<b>16</b>	<b>18</b>	<b>19</b>	<b>18</b>

Estimated number of households	'000	28.3	289.4	317.6	111.7	552.0	663.8	140.0	841.4	981.4
Number of households in sample	no.	39	331	370	140	661	801	179	992	1 171

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

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

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

(a) Excludes households 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	*312	*318	439	380	400	450	367	400
Owner with a mortgage	\$'000	396	340	350	500	420	449	450	380	390
<b>All households</b>	\$'000	<b>399</b>	<b>340</b>	<b>350</b>	<b>467</b>	<b>400</b>	<b>420</b>	<b>450</b>	<b>380</b>	<b>390</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	\$'000	450	350	354	500	450	450	500	400	412
One parent family with dependent children	\$'000	np	256	265	500	321	321	np	301	313
Couple only	\$'000	370	370	370	500	418	450	450	400	400
Other one family households	\$'000	np	289	297	500	509	500	500	450	450
Multiple family households	\$'000	np	np	np	—	np	np	500	np	np
Non-family households										
Lone person	\$'000	np	297	297	380	327	340	380	300	310
Group households	\$'000	np	*402	*400	—	400	400	380	400	400
<b>All households</b>	\$'000	<b>399</b>	<b>340</b>	<b>350</b>	<b>467</b>	<b>400</b>	<b>420</b>	<b>450</b>	<b>380</b>	<b>390</b>
<b>Dwelling structure</b>										
Separate house	\$'000	400	325	340	450	410	420	450	376	390
Semi-detached/row or terrace house/townhouse	\$'000	np	334	340	500	400	400	500	360	381
Flat/unit/apartment	\$'000	387	362	377	*650	404	450	*472	387	400
<b>All households(a)</b>	\$'000	<b>399</b>	<b>340</b>	<b>350</b>	<b>467</b>	<b>400</b>	<b>420</b>	<b>450</b>	<b>380</b>	<b>390</b>
<b>Age group of reference person</b>										
15 to 24	\$'000	np	294	300	—	np	np	np	299	300
25 to 34	\$'000	371	340	340	*450	400	400	400	350	360
35 to 44	\$'000	461	350	357	500	450	450	500	400	417
45 to 54	\$'000	*433	*400	400	583	403	443	562	400	435
55 to 64	\$'000	—	np	np	500	400	427	500	390	407
65 and over	\$'000	*433	np	np	422	341	350	421	345	350
<b>All households</b>	\$'000	<b>399</b>	<b>340</b>	<b>350</b>	<b>467</b>	<b>400</b>	<b>420</b>	<b>450</b>	<b>380</b>	<b>390</b>
<b>Housing costs as a proportion of gross income(b)</b>										
25% or less	\$'000	*400	320	335	500	410	440	500	380	400
More than 25% to 30%	\$'000	*394	340	346	np	400	400	np	355	360
More than 30% to 50%	\$'000	382	357	370	400	400	400	400	378	380
More than 50%	\$'000	np	310	326	556	386	400	454	360	384
<b>All households</b>	\$'000	<b>399</b>	<b>340</b>	<b>350</b>	<b>478</b>	<b>400</b>	<b>420</b>	<b>450</b>	<b>379</b>	<b>390</b>
<b>Equalised disposable household income(c)</b>										
Lowest quintile	\$'000	np	263	297	402	300	320	400	300	300
Second quintile	\$'000	np	342	344	400	350	354	400	347	350
Third quintile	\$'000	np	283	305	469	358	380	450	340	356
Fourth quintile	\$'000	388	300	315	500	410	420	420	371	380
Highest quintile	\$'000	*500	364	375	589	564	570	566	480	490
<b>All households</b>	\$'000	<b>399</b>	<b>340</b>	<b>350</b>	<b>467</b>	<b>400</b>	<b>420</b>	<b>450</b>	<b>380</b>	<b>390</b>
Second and third deciles	\$'000	np	316	319	424	310	320	430	310	320
<b>Principal source of income</b>										
Wages and salaries	\$'000	398	330	340	480	430	450	450	380	399
Own unincorporated business income	\$'000	np	387	394	np	400	450	np	400	450
Government pensions and allowances	\$'000	np	*203	*210	400	300	300	393	300	300
Other income	\$'000	np	np	*360	620	547	550	610	450	500
<b>All households(d)</b>	\$'000	<b>399</b>	<b>340</b>	<b>350</b>	<b>467</b>	<b>400</b>	<b>420</b>	<b>450</b>	<b>380</b>	<b>390</b>

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

— nil or rounded to zero (including null cells)

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

(a) Includes other dwelling types, which account for about 0.5% of all private dwellings occupied by recent home buyers.

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

(c) See paragraphs 39 to 46 of explanatory notes.

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

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

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MEDIAN VALUE OF DWELLING *cont.*

**Number of employed persons**

None	\$'000	np	*317	*320	450	320	350	450	320	350
One	\$'000	455	300	300	450	400	400	450	350	370
Two	\$'000	375	357	360	500	448	450	450	400	400
Three or more	\$'000	np	335	350	514	550	541	500	473	500
<b>All households</b>	\$'000	<b>399</b>	<b>340</b>	<b>350</b>	<b>467</b>	<b>400</b>	<b>420</b>	<b>450</b>	<b>380</b>	<b>390</b>

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Estimated number of households	'000	28.3	289.6	317.8	112.5	555.7	668.2	140.8	845.3	986.1
Number of households in sample	no.	39	332	371	142	667	809	181	999	1 180

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\* 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	%	*7.7	*8.1	8.1	34.8	27.0	28.4	29.4	20.6	21.8
Owner with a mortgage	%	92.3	91.9	91.9	65.2	73.0	71.6	70.6	79.4	78.2
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Family composition of household</b>										
One family households										
Couple family with dependent children	%	*35.4	31.3	31.7	36.0	32.8	33.3	35.9	32.3	32.8
One parent family with dependent children	%	**5.3	*4.0	*4.1	**0.3	5.6	4.7	**1.3	5.0	4.5
Couple only	%	34.9	30.8	31.1	33.4	29.2	29.9	33.7	29.8	30.3
Other one family households	%	**4.3	*4.2	*4.2	*14.1	7.1	8.3	*12.1	6.1	7.0
Multiple family households	%	**7.2	**0.9	**1.5	—	**2.4	**2.0	**1.4	*1.9	*1.8
Non-family households										
Lone person	%	*11.5	25.2	24.0	*16.3	21.3	20.5	*15.3	22.6	21.6
Group households	%	**1.4	*3.5	*3.3	—	*1.6	*1.3	**0.3	2.3	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	%	65.4	71.6	71.0	82.1	84.1	83.8	78.7	79.8	79.7
Semi-detached/row or terrace house/townhouse	%	**4.7	11.1	10.5	*4.5	7.2	6.8	*4.5	8.6	8.0
Flat/unit/apartment	%	**27.8	16.8	17.8	*11.9	8.6	9.1	*15.1	11.4	11.9
<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	%	**11.9	11.3	11.3	—	*0.4	**0.4	**2.4	4.2	3.9
25 to 34	%	47.6	53.1	52.6	*10.7	17.3	16.2	18.1	29.6	27.9
35 to 44	%	*27.5	26.1	26.2	21.4	32.2	30.4	22.6	30.1	29.0
45 to 54	%	*12.5	*5.4	*6.0	24.9	21.4	22.0	22.4	15.9	16.8
55 to 64	%	—	*1.8	*1.6	30.5	15.0	17.6	24.4	10.4	12.4
65 and over	%	**0.6	**2.4	**2.2	*12.5	13.6	13.5	*10.1	9.8	9.8
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Housing costs as a proportion of gross income(b)</b>										
25% or less	%	47.5	47.2	47.3	69.6	70.0	70.0	65.1	62.2	62.6
More than 25% to 30%	%	**12.1	17.2	16.7	**6.4	9.3	8.8	*7.5	12.0	11.4
More than 30% to 50%	%	28.8	26.4	26.6	14.0	13.3	13.4	17.0	17.8	17.7
More than 50%	%	**11.5	9.2	9.4	*10.1	7.3	7.8	*10.4	8.0	8.3
<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>Equivalised disposable household income(c)</b>										
Lowest quintile	%	**8.7	6.9	7.0	16.7	15.8	16.0	15.1	12.7	13.1
Second quintile	%	**2.4	15.1	14.0	*14.0	13.7	13.7	*11.6	14.2	13.8
Third quintile	%	*14.8	18.2	17.9	21.1	16.9	17.6	19.8	17.4	17.7
Fourth quintile	%	44.6	22.7	24.7	17.7	22.6	21.8	23.1	22.7	22.7
Highest quintile	%	29.5	37.1	36.4	30.6	30.9	30.9	30.4	33.0	32.7
<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>
Second and third deciles	%	**1.8	9.7	9.0	*12.5	14.6	14.3	10.3	12.9	12.6
<b>Principal source of income</b>										
Wages and salaries	%	87.5	87.2	87.2	64.0	69.9	68.9	68.7	75.8	74.8
Own unincorporated business income	%	**5.0	6.1	6.0	**7.0	6.6	6.7	*6.6	6.5	6.5
Government pensions and allowances	%	**6.1	*3.4	*3.7	*11.4	14.0	13.6	10.3	10.4	10.4
Other income	%	**1.5	**3.2	*3.1	16.8	8.8	10.2	*13.8	6.9	7.9
<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>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 0.5% of all private dwellings occupied by recent home buyers.

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

(c) See paragraph 39 to 46 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	%	**6.1	*5.0	*5.1	17.7	18.1	18.0	15.3	13.6	13.9
One	%	*24.9	40.6	39.2	34.4	32.2	32.6	32.5	35.1	34.7
Two	%	59.5	48.6	49.5	35.2	39.7	39.0	40.1	42.8	42.4
Three or more	%	**9.5	*5.8	6.1	*12.7	10.0	10.5	*12.1	8.6	9.1
<b>All households</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Estimated number of households	'000	28.3	289.6	317.8	112.5	555.7	668.2	140.8	845.3	986.1
Average number of persons in household	no.	2.67	2.40	2.42	2.76	2.72	2.73	2.74	2.61	2.63
Average number of employed persons in household	no.	1.72	1.56	1.57	1.48	1.45	1.46	1.53	1.49	1.50
Average number of bedrooms in dwelling	no.	2.94	2.79	2.80	3.40	3.26	3.28	3.31	3.10	3.13
Average age of reference person	years	34	34	34	51	48	48	48	43	44
Mean value of dwelling	\$'000	438	349	357	609	504	521	575	451	468
Mean amount of mortgage outstanding	\$'000	283	248	251	224	232	231	239	239	239
Mean equity in dwelling	\$'000	177	121	126	463	334	356	406	261	282
Median amount of mortgage outstanding(a)	\$'000	290	250	251	216	200	209	237	220	225
Median equity in dwelling	\$'000	*110	80	89	375	250	269	300	180	200
Number of households in sample	no.	39	332	371	142	667	809	181	999	1 180

\* 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	%	79.4	—	—	—	—	—	—	26.0
Owner with a mortgage	%	—	79.6	—	—	—	—	—	27.7
Renter/boarder from person living in the same household									
Parent / other relative	%	6.9	6.8	8.6	4.2	*3.0	4.8	**0.3	6.1
Other unrelated person	%	*0.6	1.3	*1.0	4.6	**1.7	4.0	**0.1	1.9
Renter from person not living in the same household									
State/territory housing authority	%	—	—	84.1	—	—	11.9	—	3.6
Private landlord	%	—	—	—	85.9	—	70.3	—	21.5
Other landlord type(b)	%	—	—	—	**0.2	92.5	3.9	—	1.2
Rent free	%	12.6	12.0	6.2	5.0	*2.8	5.1	83.5	11.4
Other tenure(d)	%	*0.4	*0.3	—	**0.1	—	**0.1	16.2	0.6
<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	3 406.7	3 627.0	449.0	2 605.2	129.1	3 183.4	183.9	10 401.0
Number of income units in sample	no.	3 753	4 038	624	2 745	178	3 547	211	11 549

\* 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 1.7%, 0.3% and 0.04% 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 2007–08 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 *Survey of Income and Housing, Australia: User Guide, 2007–08* (cat. no. 6553.0) 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 and 2007–08. The 2007–08 SIH collected information from a sample of 9345 households over the period August 2007 to June 2008. Future cycles of the SIH will be conducted every two years.

**4** The 2007–08 SIH included additional housing topics to enable reporting on the broader housing circumstances of non-Indigenous Australians. The ABS will collect additional housing information in the SIH every six years. In 2007–08, the additional topics include housing mobility, housing condition and dwelling characteristics, home purchase for first home buyers, loan financing for owners with a mortgage and rental arrangements. Summary data will be published in *Housing Mobility and Conditions, Australia, 2007–08* (cat. no. 4130.0.55.002) in November 2009. Appendix 2 provides further information on these topics.

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

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

**6** 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.

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

### Changes in this issue

**8** The 2007–08 SIH content was largely similar to that used in the 2005–06 SIH with some changes in questions, definitions and methodology.

**9** Changes in this issue are:

- the inclusion of a table on income unit tenure, following the collection of person and income unit tenure data for the first time since the 2002–03 SIH.
- the inclusion of bonuses, irregular overtime, termination payments, inter-household transfers and non-cash benefits in income estimates for 2003–04, 2005–06 and 2007–08. For more information on improvements to the collection of income statistics see Appendix 4 of *Household Income and Income Distribution, Australia, 2007–08* (cat. no. 6523.0).
- the use of population and household benchmarks based on the 2006 Census. In 2005–06 these benchmarks were based on the 2001 Census. For further information see paragraphs 58 to 66.
- the use of additional information about tenure within the household to influence the selection of the household reference person, consistent with the treatment used prior to the 2003–04 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.

**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.

### *Housing costs*

**14** Housing costs are the recurrent outlays by household members in providing for their shelter. The data collected in the SIH are limited to major cash 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 25% lower on average, and the housing costs of all households renting from landlords other than the state/territory authorities would be about 10% lower on average.
- Mortgage repayments made by owners with a mortgage include both the interest component and the principal or capital component. For many purposes it is more appropriate to consider repayments of principal as a form of saving rather than as a recurrent housing cost. It reflects the purchase of a housing asset by increasing the equity in the property held by the household and is an addition to the wealth of the occupants. The 2007–08 SIH indicated that about 32% of the housing costs of owners with a mortgage comprised repayments of the principal on loans. The equivalent proportions in 2005–06 and 2003–04 were 36% and 40% respectively.

## EXPLANATORY NOTES *continued*

### *Housing costs continued*

- A fuller measure of housing costs would include a range of outlays not collected in the SIH, but which are necessary to ensure that the dwelling can continue to provide an appropriate level of housing services. These include repairs, maintenance, and dwelling insurance, and are costs that tend to be incurred by owner occupier households but not by renting households. Previous 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 15% 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 7% 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 Commonwealth Rent Assistance 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. This anomaly is of particular concern 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.

**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.

## EXPLANATORY NOTES *continued*

### *Housing costs and household income continued*

**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 42 to 45 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". This publication has not included such measures because of the lack of comparability of the housing affordability ratios across tenure and landlord types, the lack of general acceptance of such a threshold as an indicator of 'stress', when it often reflects investment and consumption preferences, and the difficulties of comparing across different household sizes, as described in the previous paragraphs. However, table 5 does provide information separately for lower income households. Lower income households are defined here as those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles.

### *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.

**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.

**28** In this publication, tenure information is provided at both the household and income unit levels. Person level tenure was also enumerated in the 2007–08 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. This detailed tenure data will also be available from future SIHs.

**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

## EXPLANATORY NOTES *continued*

### *Tenure type and landlord type continued*

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 and the one-off payments to carers paid since 2003–04 are included as income as they were primarily a supplement to existing income support payments. 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.

### *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. In 2005–06 and 2007–08 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 calculated for the first time in 2007–08 and was also deducted from gross income when calculating disposable income.

## EXPLANATORY NOTES *continued*

### *Disposable income continued*

**37** Income tax and Medicare levy payments are estimated for all households using taxation criteria for 2007–08 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.

### *Equivalised disposable income*

**39** 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.

**40** 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.

**41** For more information on the use of equivalence scales, readers are referred to Appendix 3 in *Household Income and Income Distribution, Australia, 2007–08* (cat. no. 6523.0).

### *Lowest income decile*

**42** 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.

**43** 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 principal 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.

**44** 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

## EXPLANATORY NOTES *continued*

### *Lowest income decile continued*

alternative to the lowest income quintile. (For an explanation of quintiles and deciles, see Appendix 1 of *Household Income and Income Distribution, Australia, 2007–08* (cat. no. 6523.0)).

**45** With the 2003–04 HES, analysis of households in the lowest income decile was improved through direct observation of the expenditure and net worth of these households. An examination of these low income households was presented in Appendix 4 of *Household Wealth and Wealth Distribution, Australia, 2003–04* (cat. no. 6554.0).

### *Income quintiles*

**46** 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*

**47** The survey collects 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.

**48** Usual residents excludes:

- households which contain members of non-Australian defence forces stationed in Australia, and
- households which contain diplomatic personnel of overseas governments.

### *Data collection*

**49** 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.

**50** Sample copies of the above documents are included in the *Survey of Income and Housing, User Guide, Australia, 2007–08* (cat. no. 6553.0).

### *Sample design*

**51** The sample was designed to produce reliable estimates for broad aggregates for households resident in private dwellings aggregated for Australia, for each state and for the capital cities in each state and territory. More detailed estimates should be used with caution, especially for Tasmania, the Northern Territory and the Australian Capital Territory (see Appendix 3).

**52** For the 2007–08 SIH, dwellings were selected through a stratified, multistage cluster design. Selections were distributed across an eleven month enumeration period. The SIH is normally conducted over a 12 month enumeration period so that the survey results would be representative of income patterns across the year. In 2007–08 the estimates were adjusted during weighting so that the shorter enumeration period in the first quarter was compensated in the final estimates. In the final quarter of enumeration, 10% of the selected dwellings were deselected from the sample. This reduced the overall number of dwellings selected to participate in the survey. This outcome may increase the standard error in the final quarter estimates and hence the standard error in the annualised estimates. The relative change in sample size across the enumeration quarters may also introduce some bias to the annualised estimates but this is expected to be much less than the standard error.

## EXPLANATORY NOTES *continued*

### *Non-responding households*

**53** Of the selected dwellings there were 11,126 in scope of the survey. Of these, 1,781 did not respond at all to the questionnaire, or did not respond adequately. Such households included:

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

### *Partial response and imputation*

**54** 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.

**55** 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).

**56** 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 which values are to be imputed, donors are randomly chosen from the pool of individual records with complete information for the block of questions where the missing information occurs.

### *Final sample*

**57** 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 11,126 in the scope of the survey, of which 9,345 (84.0%) were included as part of the final estimates. The final sample consists of those 9,345 households, comprising 18,326 persons aged 15 years old and over. The final sample includes 2,026 households which had at least one imputed value in income or child care expenses. For 52% of these households only a single value was missing, and most of these were for income from interest and investments or information relating to household loans.

### SIH FINAL SAMPLE: NUMBER OF HOUSEHOLDS, 2007–08

	CAPITAL CITY		BALANCE OF STATE		TOTAL	
	Households	Persons(a)	Households	Persons(a)	Households	Persons(a)
	no.	no.	no.	no.	no.	no.
NSW	1 193	2 423	765	1 433	1 958	3 856
Vic	1 309	2 633	482	936	1 791	3 569
Qld	749	1 559	828	1 588	1 577	3 147
SA	1 063	2 016	292	544	1 355	2 560
WA	965	1 896	269	513	1 234	2 409
Tas	283	538	387	712	670	1 250
NT	268	538	64	128	332	666
ACT	428	869	—	—	428	869
Aust	6 258	12 472	3 087	5 854	9 345	18 326

— nil or rounded to zero (including null cells)

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



## EXPLANATORY NOTES *continued*

### Weighting

**58** 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).

**59** 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.

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

**61** In the 2007–08 SIH, all persons in each household were assigned a weight. This differs from the 2005–06 SIH where children aged 0–14 years were not given separate weights, but household counts of the number of children were benchmarked to population totals.

**62** The SIH survey was benchmarked to the in scope estimated resident population (ERP) and the estimated number of households in the population. The 2007–08 cycle has used population and household benchmarks based on the 2006 Population Census instead of the 2001 Population Census used for the 2003–04 and 2005–06 SIH. The differences in the estimated population that occur due to this change are outlined in the following table.

	2001 Census	2006 Census
<b>Population benchmark</b>		
<i>Australian Population Benchmark</i> (a)	<b>21 074 415</b>	<b>21 178 235</b>
Persons in Non Private Dwellings Excluded	392 257	371 636
Persons in Very Remote Excluded	173 102	163 470
Total Population Exclusions	565 359	535 106
<b>Final Population Benchmark</b>	<b>20 509 056</b>	<b>20 643 129</b>
<b>Household benchmark</b>		
<i>Australian Household Benchmark</i> (a)	<b>8 247 769</b>	<b>8 136 593</b>
Households in Very Remote Excluded	61 690	61 348
<b>Final Household Benchmark</b>	<b>8 186 079</b>	<b>8 075 244</b>

(a) at 31 December 2007

**63** The benchmarks used in the calibration of the final weights for the 2007–08 SIH were:

- number of persons -
  - by state or territory by age by sex
  - five year age groups up to 80+ years for the states
  - five year age groups up to 75+ years for the ACT
  - five year age groups up to 60+ 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.
- numbers of households -
  - by household composition (number of adults (1, 2 or 3+) and whether or not the household contains children).

## EXPLANATORY NOTES *continued*

### *Weighting continued*

**64** More detailed age groupings have been used where possible in the 2007–08 SIH. In the 2003–04 SIH, ten year age groups up to 65 years and over were used. In the 2005–06 SIH five year age groups were used up to 75 years and over, except for NT where the age groups were 15–24, 25–44, 45 and over. The 2007–08 age groups have been refined further where possible. Five year age groups up to 80 years or older were used in all states. For the two territories five year age groups up to 75 years or older for the ACT and 60 years or older for the NT were used. The expanded detail for age groups in the 2007–08 SIH aims to improve estimates across those ages. The impact of this change on estimates not involving age is expected to be minimal.

**65** The person and household benchmarks were based on preliminary estimates of numbers of persons and households in Australia in 2007–08 based on the 2006 Population Census. The benchmarks used include households and persons residing in occupied private dwellings only and therefore do not, and are not intended to, match estimates of the total Australian resident population published by the ABS.

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

### *Estimation*

**67** Estimates produced from the survey 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. Therefore, counts of persons cannot be obtained by summing the weights of all persons.

**68** 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.

**69** 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 2 in *Survey of Income and Housing, Australia: User Guide, 2007–08* (cat. no. 6553.0) 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

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

## EXPLANATORY NOTES *continued*

### *Non-sampling error*

**71** 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.

**72** 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.

**73** 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.

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

- face-to-face interviews with respondents
- the use of interviewers who could speak languages other than English, where necessary
- 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*

**75** 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 3.

### ACKNOWLEDGMENT

**76** 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

**77** 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).

### UNIT RECORD FILE

**78** A basic confidentialised unit record file (CURF) from the 2007–08 SIH is available on CD-ROM. A more detailed SIH CURF is also available through the ABS Remote Access Data Laboratory. All clients wishing to access the SIH 2007–08 basic and expanded CURF should refer to the ABS Website <<http://www.abs.gov.au>> (see Services, CURF

## EXPLANATORY NOTES *continued*

Microdata) and read the CURF Microdata Entry Page, and other linked information, before downloading the appropriate Guide, Application and Undertaking forms and applying for access.

### *Australian universities*

**79** University clients should refer to the ABS web site <www.abs.gov.au> (see Services, Services for Universities). The SIH 2007–08 basic and expanded CURF can be accessed by universities participating in the ABS/Universities Australia CURF Agreement for research and teaching purposes.

### *Other clients*

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

### RELATED PUBLICATIONS

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

- *Household Income and Income Distribution, Australia, 2007–08* (cat. no. 6523.0)
- *Housing Mobility and Conditions, Australia, 2007–08* (cat. no. 4130.0.55.002) – expected to be released in November 2009
- *Survey of Income and Housing, User Guide, Australia, 2007–08* (cat. no. 6553.0)
- *Survey of Income and Housing - Confidentialised Unit Record File, Technical Manual, 2007–08* (cat. no. 6541.0)
- *Household Wealth and Wealth Distribution, Australia* (cat. no. 6554.0) – only available for 2003–04 and 2005–06, when wealth data was collected in the SIH.
- *Experimental Estimates of Imputed Rent, Australia, 2003–04 and 2005–06* (cat. no. 6525.0) – the 2007–08 imputed rent estimates are available in the 2007–08 SIH CURFs and are summarised in Appendix 5 of *Household Income and Income Distribution, Australia, 2007–08* (cat. no. 6523.0)

**82** 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 2007–08 interest accounted for 66% 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 72% and 69% 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, 2007–08

	<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	347	320	229
Principal	134	144	121
<b>Total mortgage repayments</b>	<b>481</b>	<b>464</b>	<b>350</b>
<b>Mortgage repayments (%)</b>			
Interest	72	69	66
Principal	28	31	35
<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 2007–08 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, 2007–08 (\$ per week)

	<i>Main purpose</i>	<i>Pro-rata</i>
Mortgage repayments to buy/build	331	321
Mortgage repayments to add/alter	14	18
Repayments on unsecured loans for housing purposes	4	4
<b>Total housing related mortgage repayments</b>	<b>350</b>	<b>343</b>

### *Repairs, maintenance and dwelling insurance*

Measures of housing costs could also include other outlays that have not been collected in the 2007–08 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 2003–04 HES was conducted on a subsample of households in the 2003–04 SIH.

Data from the 2003–04 HES indicates that if these costs were added to the SIH housing cost measures, the estimates of average housing costs would increase by \$39 per week for owners without a mortgage, and by \$47 per week for owners with a mortgage (in 2007-08 dollars).

### **A3** EXPENDITURE ON REPAIRS, MAINTENANCE AND DWELLING INSURANCE(a), 2003–04 (\$ per week)

	<i>Owner without a mortgage</i>	<i>Owner with a mortgage</i>
<b>Repairs and maintenance</b>		
Payment to contractors/materials and labour	19	23
By occupant/materials only	8	11
<b>Total repairs and maintenance</b>	<b>27</b>	<b>35</b>
<b>Dwelling insurance</b>	<b>11</b>	<b>12</b>
<b>Total</b>	<b>39</b>	<b>47</b>

(a) In 2007-08 dollars, adjusted using changes in the Consumer Price Index

From the 2009–10 SIH, outlays for repairs, maintenance and dwelling insurance will be collected in each survey cycle from the total SIH population, 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 2007-08 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 2007–08 SIH, and the 2003–04 HES, indicates that, if this alternative measure was used, the estimates of average housing costs included in this publication would:

- increase by \$40 to \$73 per week for owners without a mortgage
- decrease by \$78 to \$306 per week for owners with a mortgage
- decrease by \$3 to \$264 per week for private renters
- increase by \$1 to \$106 per week public renters
- decrease by \$13 to \$203 per week for all households.

## APPENDIX 1 HOUSING COST MEASURES *continued*

### A4 AN ALTERNATIVE MEASURE OF HOUSING COSTS, 2007–08 (\$ 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>
<b>Rent payments</b>	1	—	265	103	70
<b>Rates payments</b>					
General	17	17	—	—	12
Water	8	9	1	2	6
Combined	6	7	1	—	4
<i>Total rates</i>	30	33	2	2	22
<b>Mortgage repayments (pro-rata)</b>					
Interest	1	225	—	—	79
<b>Body corporate payments</b>	4	3	—	—	3
<b>Repairs and maintenance<sup>(a)</sup></b>					
Payment to contractors/materials and labour	19	23	1	1	15
By occupant/materials only	8	11	3	1	8
<i>Total repairs and maintenance</i>	27	35	4	2	23
<b>Dwelling insurance<sup>(a)</sup></b>	11	12	—	—	9
<b>Total weekly housing costs<sup>(b)</sup></b>	<b>74</b>	<b>309</b>	<b>271</b>	<b>107</b>	<b>207</b>
<b>Amounts refunded by a business or someone outside of the household<sup>(c)</sup></b>	-1	-3	-6	-1	-3
<b>Total weekly housing costs (less refunds)<sup>(b)</sup></b>	<b>73</b>	<b>306</b>	<b>264</b>	<b>106</b>	<b>203</b>

— nil or rounded to zero (including null cells)

(a) Data sourced from the 2003–04 HES and in 2007–08 dollars, adjusted for changes in the Consumer Price Index.

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

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



## APPENDIX 2 ADDITIONAL HOUSING TOPICS

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### INTRODUCTION

In the Survey of Income and Housing (SIH), conducted by the ABS every two years, a comprehensive range of housing occupancy and costs data is regularly collected. This includes information for Australian households on tenure type, housing costs, housing utilisation, housing loans and dwelling structure. These data are released in this publication and on the SIH Confidentialised Unit Record Files (CURFs).

The ABS household survey program provides for the inclusion of an expanded range of housing data in every third SIH cycle i.e. every six years, to provide periodic updates of the broader housing circumstances of Australians. The first collection of additional housing topics occurred with the 2007–08 SIH and is summarised in this Appendix.

The additional housing topics in the 2007–08 SIH were determined through consultation with major users of Australian housing statistics. Potential topics were prioritised and tested before the final selection of topics was made.

Collection of the additional data in the 2007–08 SIH enables comparisons of non-Indigenous results, with similar items collected in respect of Indigenous Australians in the 2008 National Aboriginal and Torres Strait Islander Social Survey (NATSISS).

### ADDITIONAL TOPICS

The additional housing topics selected for inclusion in the 2007–08 SIH, including the main data items, are set out below:

- Housing mobility
  - Number of years lived in current dwelling
  - Number of times moved in the last 5 years
  - Structure of previous dwelling
  - Location of previous dwelling
  - Tenure and landlord type of previous dwelling
  - Reasons for last move
  - Likelihood of moving in the next 12 months
  - Barriers to moving
- Housing condition and dwelling characteristics
  - Major structural problems
  - Repairs and maintenance undertaken in past 12 months
  - Sources of water and energy
  - Satisfaction with current dwelling
  - Smoke alarm fitted
- Home purchase for first home buyers
  - Sources of home deposit
  - Size of home deposit
  - Sources of monetary assistance to purchase dwelling
  - Purchase price of dwelling
- Loan financing of owners with a mortgage
  - Whether re-financed loan for property in the last 2 years
  - Reasons for re-financing
  - Whether paid above minimum repayments
  - Number of years remaining on loan contract
- Rental arrangements
  - Length of lease
  - Length of time remaining on lease
  - Amount of bond paid
  - Non-monetary exchanges provided by or to the tenant
  - Whether have been refused rental accommodation in last five years
  - Whether on public housing waiting list
  - Number of years that respondent has rented (in all rentals)

## APPENDIX 2 ADDITIONAL HOUSING TOPICS *continued*

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### ADDITIONAL TOPICS *continued*

- Neighbourhood
  - Feelings of safety at home alone during the day and after dark
  - Ability to ask for small favours
  - Perceived level of difficulty with transport

A comprehensive list of the additional data items is available in *Survey of Income and Housing - Confidentialised Unit Record Files, Technical Manual, 2007–08* (cat. no. 6541.0).

From 2007–08 onwards, the SIH will regularly collect tenure and landlord information for persons and income units, and whether persons and income units are currently in receipt of Commonwealth Rent Assistance.

### ABS RELEASES

Summary data for the additional housing topics will be published in *Housing Mobility and Conditions, Australia, 2007–08* (cat. no. 4130.0.55.002), expected to be released in November 2009. Data on mobility, condition of dwelling, satisfaction with dwelling, feelings of safety, difficulty with transport, re-financing, first home buyers and renters will be included.

The additional housing data are available for use on the 2007–08 SIH CURFS (see paragraphs 78 to 80 of the Explanatory Notes).

## APPENDIX 3 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 3 SAMPLING VARIABILITY** *continued*

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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, 2007–08</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>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.
<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.



## GLOSSARY *continued*

<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.
<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.

## GLOSSARY *continued*

<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 account worker</b>	A person who operates his or her own unincorporated business or engages independently in a profession or trade and hires no employees.
<b>Own unincorporated business income</b>	The profit/loss that accrues to persons as owners of, or partners in, unincorporated 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>Principal source of income</b>	That source from which the most positive income is received. If total income is nil or negative the principal source is undefined. As there are several possible sources, the principal source may account for less than 50% of total income.
<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 3.

## GLOSSARY *continued*

<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.
<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 3.
<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.

**GLOSSARY** *continued*

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**Wages and salaries** 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.







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