



# AUSTRALIAN HOUSING SURVEY

HOUSING CHARACTERISTICS, COSTS AND CONDITIONS

EMBARGO: 11:30AM (CANBERRA TIME) TUES 31 OCT 2000

## CONTENTS

	<i>page</i>
Notes .....	2
List of symbols and abbreviations .....	3
Summary of findings .....	4
TABLES	
List of tables. ....	13
Table section .....	14
ADDITIONAL INFORMATION	
Explanatory Notes .....	51
Appendix 1: Measuring housing costs .....	60
Appendix 2: Sampling variability .....	65
Appendix 3: Survey output and dissemination .....	70
Glossary .....	73

- For further information about these and related statistics, contact Di Chambers on (02) 6252 5508, or the National Information Service on 1300 135 070.

## NOTES

### ABOUT THIS PUBLICATION

This publication presents summary results from the 1999 Australian Housing Survey (AHS). The survey collected information from persons in private dwellings throughout Australia and was conducted between September and December 1999. Topics covered include the characteristics, affordability and adequacy of dwellings, and the demographics, tenure and housing costs of persons and households. The unit of analysis is the household.

The publication also contains details about the survey including its objectives and content, and the concepts, methodology and procedures used in the collection of the data and the derivation of estimates.

### ACKNOWLEDGEMENTS

The 1999 AHS was developed in consultation with major stakeholders, in particular the Commonwealth Department of Family and Community Services (FaCS). FaCS also provided a significant proportion of the funding for the survey. In addition, funding was provided by the Department of Industry, Science and Resources and housing authorities within the following State and Territory Government departments:

New South Wales—Department of Housing;

Victoria—Department of Human Services (Office of Housing);

Queensland—Department of Housing;

South Australia—Department of Human Services (South Australian Housing Trust);

Western Australia—Ministry of Housing (Homeswest);

Tasmania—Department of Health and Human Services (Housing Tasmania); and

Australian Capital Territory—ACT Housing.

Australian Bureau of Statistics (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*.

Dennis Trewin  
Australian Statistician

## LIST OF SYMBOLS AND ABBREVIATIONS

### ABBREVIATIONS

ABS	Australian Bureau of Statistics
AHS	Australian Housing Survey
CAI	Computer Assisted Interviewing
HES	Household Expenditure Survey
RSE	relative standard error
SE	standard error
SIHC	Survey of Income and Housing Costs

### SYMBOLS

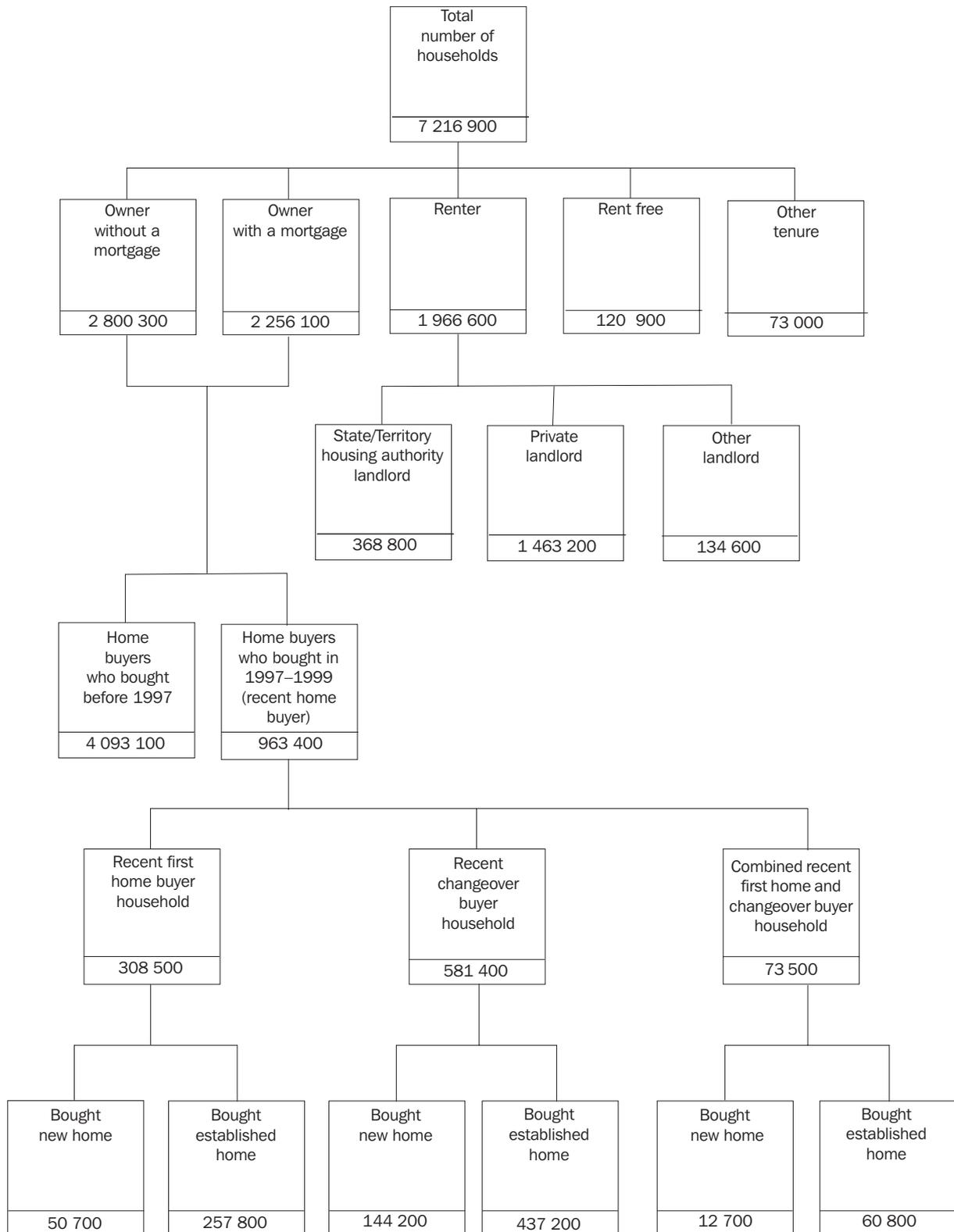
n.p.	not available for publication but included in totals where applicable
*	estimate has a relative standard error of 25% to 50%
**	estimate has a relative standard error greater than 50%
. .	not applicable
—	nil or rounded to zero (including null cells)

### 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.

# SUMMARY OF FINDINGS

## HOUSEHOLDS



TENURE PATTERNS OF AUSTRALIAN HOUSEHOLDS

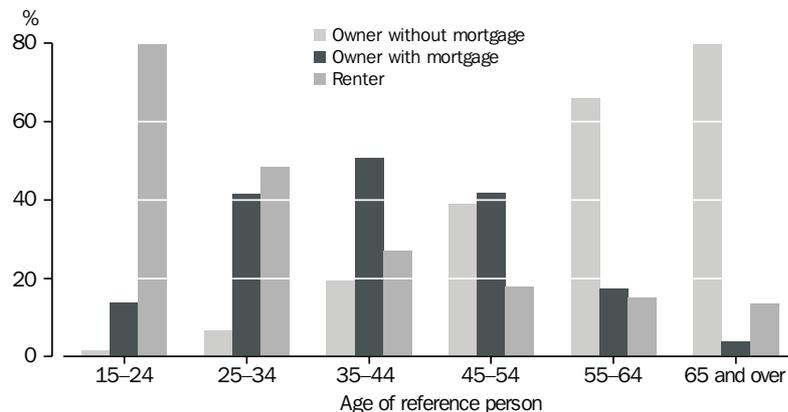
In 1999, the majority of the 7.2 million households in Australia owned their current home, either with or without a mortgage (31% and 39% respectively). A further 27% of households were renting, with 74% of these households renting from a private landlord and 19% renting from a State or Territory housing authority landlord (table 1).

Between 1994 and 1999 there was no change in the overall proportions of owner and renter households, with the proportion of owner households remaining stable at 70% (table 3).

The proportion of households that owned their home varied little (between 68% to 71%) across most of the States and Territories. The exceptions were Victoria, which had the highest proportion of owners (75%) and the Northern Territory which had the lowest proportion (46%) (table 4).

Overall, the likelihood of a household owning their home increased with age. The majority (80%) of households where the reference person was aged between 15–24 years, were renters. In contrast, 80% of households where the reference person was aged 65 years or more, were owners without a mortgage, while a further 4% were owners with a mortgage (table 1).

TENURE BY AGE OF REFERENCE PERSON



The tenure of a household tends to be strongly related to the life-cycle stages through which households progress. Generally, this cycle follows a pattern of renting in early adulthood, moving to home purchase and mortgages as they form relationships and raise a family, and owning the home without any mortgage in older age. For example:

- in 1999, young single households (persons less than 35 years of age and living on their own) were most likely to be renting (62%);
- young couple only households (where the reference person was aged less than 35 years) were more likely to own their home than young single households (52% compared to 32%); and

TENURE PATTERNS OF  
AUSTRALIAN HOUSEHOLDS

*continued*

- the majority of couple households living with non-dependent children, owned their home (92%).

However, one parent households with dependent children were more likely to be renting (58%), than to own their home (40%) (table 2).

DWELLING  
CHARACTERISTICS AND  
CONDITIONS

Dwelling structure and size

In 1999 (as in 1994), 79% of homes across Australia were separate dwellings (table 3). This predominance was even more pronounced in rural areas (95%) (table 7). Of the states, Tasmania (88%) and Queensland (84%) had the highest proportions of separate dwellings, whereas New South Wales had the highest proportion of flats (17%) (table 4).

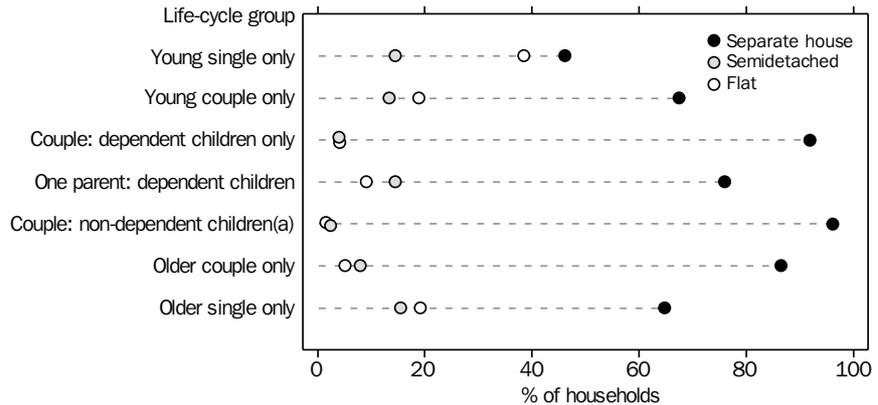
Ninety per cent of owners lived in a separate house compared to 55% of private renters and 46% of renters in State or Territory housing authority homes (table 7).

The majority (57%) of separate houses had three bedrooms while a further 29% had four or more bedrooms. In contrast, 58% of semidetached homes and 86% of flats had only one or two bedrooms (table 7).

The type and size of dwelling varied considerably across different life-cycle groups. For example:

- households comprising young single persons were most likely to live in semidetached dwellings or flats (53%), and in dwellings with one or two bedrooms (63%);
- young couple only households were most likely to live in a separate house (68%), and in dwellings with three or more bedrooms (60%);
- almost all couples with both dependent and non-dependent children, lived in a separate house (97%), and in dwellings with at least three bedrooms (99%);
- older persons living in a couple only household (where the reference person was aged 65 or over) were more likely to live in separate dwellings than households containing a single person aged 65 or over (87% compared to 65%); and
- one parent households with dependent children were less likely to live in separate dwellings than couples with dependent children (76% compared to 92%) and were also less likely to live in dwellings with at least three bedrooms (77% compared to 90%) (table 5).

SELECTED LIFE-CYCLE GROUPS BY PRIVATE DWELLING STRUCTURE



(a) May also have dependent children present.

**Housing utilisation** Using the Canadian National Occupancy Standard (see Explanatory Notes), of the 7.2 million households in Australia, only a small proportion (5%) required one or more additional bedrooms. Almost a quarter of all households (23%) had the exact number of bedrooms required, while 73% had more bedrooms than were needed to accommodate the occupants (table 6).

Households that owned their home without a mortgage were more likely than those with other tenures to have one or more bedrooms spare (85%). Households renting from a State or Territory housing authority were the most likely tenure group to have the exact number of rooms required (46%). Eight per cent of both private renters and State or Territory housing authority renters required one or more additional bedrooms (table 6).

Sixty per cent of couples living with dependent children only, had at least one spare bedroom, compared to 46% of one parent households with dependent children. Of the latter group, 8% required one or more additional bedrooms (table 6).

**Age of dwelling** The majority (57%) of Australian homes were reported by their occupants to be 20 or more years old. Tasmania had marginally, the highest proportion of homes built 50 or more years ago (23%), while the Northern Territory had the highest proportion of dwellings less than five years old (13%) (table 4).

**Dwelling materials** Double brick or brick veneer homes are becoming increasingly common across Australia. In 1999, 71% of dwellings had walls of either brick or brick veneer, compared to 65% in 1994 (table 11).

In 1999, the majority of homes featured timber frames (64%) and had roofing of either tiles (63%) or metal sheeting (33%). These proportions had changed little from 1994 (table 11).

Housing condition Most Australian dwellings were reported to be in good condition, with the majority of households (80%) reporting no major structural problems. For those with problems, cracks in walls or floors were the most often reported (by 473,300 or 7% of households). Other problems were sinking or moving foundations (5%), rising damp (4%) and walls or windows being out of plumb (4%) (table 8).

Forty-three per cent of households reported that repairs were required to the inside of their home and a similar proportion (45%) reported that repairs were required to the outside of the dwelling. However, of these, almost two-thirds (63% and 62% respectively) rated the need for repair to be desirable but low (table 8).

The vast majority of households had basic amenities such as working cooking facilities, refrigerators and washing machines. Overall, households were most likely to report that they did not have adequate kitchen cupboard or bench space, with renters in State or Territory housing authority homes being the most likely group to report a deficiency in this area (25%) (table 9).

Alterations and additions Twenty-three per cent of households reported that alterations and additions had been carried out to their current dwelling within the last two years. The most commonly reported alterations and additions were to kitchens (6%), bathrooms (6%) or to outdoor living areas such as pergolas or decks (6%) (table 10).

Repairs and maintenance Fifty-five per cent of households reported that repairs or maintenance had been carried out to their current dwelling within the last twelve months. The most commonly reported types of repair or maintenance were painting (31%), plumbing (24%) and electrical work (17%). Ten per cent of renter households in dwellings where repairs or maintenance had been carried out, indicated that they had met at least some of the costs themselves (table 10).

## HOUSING COSTS AND AFFORDABILITY

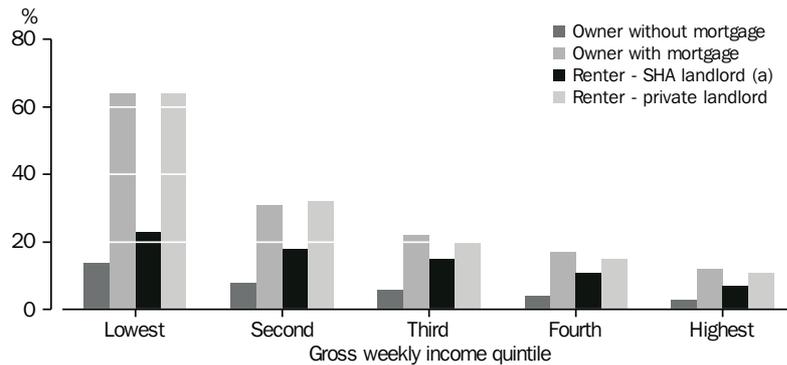
Housing costs comprise different items depending on the tenure of the household (for further details see Appendix 1).

In 1999, the average weekly housing cost for all households was \$121. For owners without a mortgage, the average housing cost was \$44 per week (5% of their income). Owners with a mortgage had the highest housing costs, spending an average of \$206 (16% of their income) per week (table 13).

Renter households spent the highest proportion of their income on housing costs, with private renters spending 19% and renters in State or Territory housing authority homes spending 18%. However, while the two groups were similar in percentage terms, weekly housing costs for these two tenure groups were markedly different (\$163 compared to \$66 respectively) (table 13).

The proportion of income spent on housing is strongly related to income quintiles as well as tenure. Households in the lowest income quintile spent the highest proportion of their income on housing costs in relation to other households that were in the same tenure groups. For example, of households in the lowest income quintile, owners with a mortgage and private renters each spent 64% of their income on housing costs. In comparison, for households in the highest income quintile, the proportions were much lower (12% and 11% respectively) (table 13).

PROPORTION OF INCOME SPENT ON HOUSING BY TENURE BY INCOME QUINTILE



(a) State or Territory housing authority.

Of life-cycle groups, young couple only households, followed by couples with children under five years only, had the highest average weekly housing costs (\$217 and \$198 respectively). Young single households and one parent households with dependent children spent the highest proportion of their income on housing (21% each) (table 14).

Across capital cities, the average weekly housing cost was \$135. Housing costs were highest in Sydney, with an average of \$164 per week, while Adelaide had the lowest average weekly housing costs at \$96 (table 15).

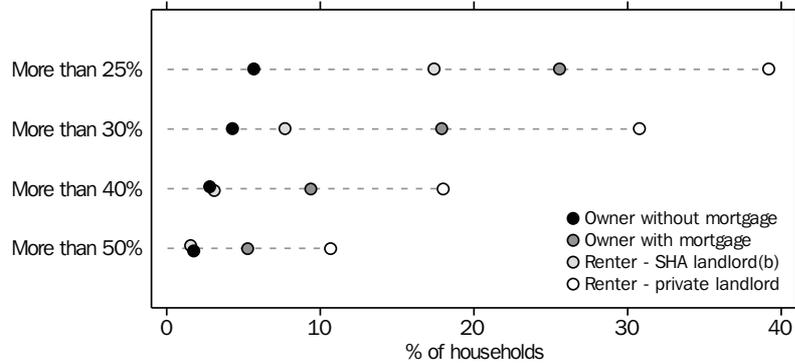
There is no single standard measure of housing affordability, but expressing housing costs as a proportion of income and then relating this proportion to a number of benchmarks can provide indicative information. For example, a benchmark of more than 50% of income spent on housing costs could indicate severe affordability problems, particularly for those on low incomes. The tables in this publication present information using five affordability benchmarks: 25% or less, more than 25%, more than 30%, more than 40%, and more than 50%.

Most Australian households (73%) spent 25% or less of their income on housing (table 1).

HOUSING COSTS AND AFFORDABILITY *continued*

In 1999, 39% of private renter households and 26% of owners with a mortgage, spent more than 25% of their income on housing. In comparison, only 6% of owners without a mortgage spent more than 25% of their income on housing. At a higher benchmark, 31% of households renting privately and 18% of owners with a mortgage, spent more than 30% of their income on housing (table 1).

HOUSING AFFORDABILITY(a) BY TENURE



(a) Housing costs as a proportion of income. (b) State or Territory housing authority.

Households in the lowest two income quintiles (each quintile contains 20% of households when ranked on household income) spent a considerably higher proportion of their income on housing. While approximately 20% of all households spent more than 25% of their income on housing, the proportion was 32% for those in the two lowest income quintiles (table 12).

One parent households with dependent children were twice as likely as couples with dependent children only, to spend more than 25% of their income on housing (42% compared to 21%). Thirty-four per cent of one parent households with dependent children and 14% of couples with dependent children only, spent more than 30% of their income on housing (table 12).

Home owners

Slightly more than one-third of home owners (35%) had purchased a new rather than an established home (table 16). Almost two-thirds (64%) of owner households had \$100,000 or more equity in their dwelling. The likelihood of a household having this level of equity increased with the age of the reference person, ranging from 30% of households with a reference person under 35 years old, to 77% of households where the reference person was aged 65 or over (table 18).

Recent home buyer households

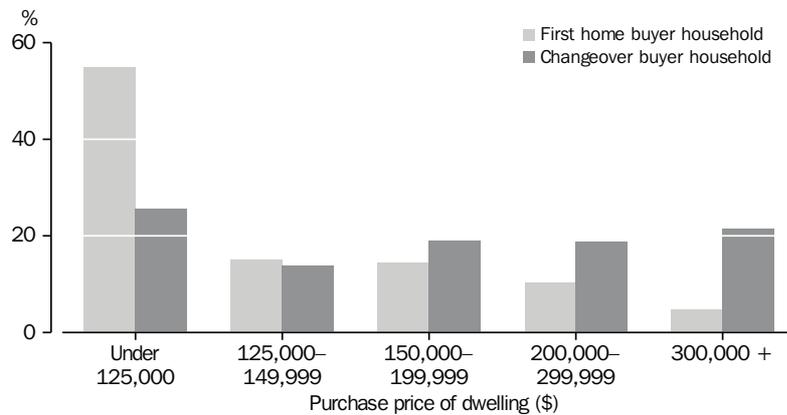
Approximately 963,400 households had purchased their current home between January 1997 and November 1999. Of these 'recent' home buyer households, 32% had purchased their first home (table 19). Fifty-four per cent of recent home buyer households were in the top two income quintiles (table 17).

Recent home buyer households *continued*

Recent first home buyer households generally had higher weekly housing costs than changeover buyer households. For example, 63% of first home buyer households had weekly housing costs of \$150 or more, compared to 47% of changeover buyer households (table 17).

This is despite the fact that first home buyer households had generally spent less in purchasing their home than changeover buyers. For example, recent first home buyers were twice as likely as changeover buyer households to have purchased their home for less than \$125,000 (55% compared to 26%). Only a small proportion of first home buyers (5%) paid \$300,000 or more for their first home, compared to 21% of changeover buyer households (table 19).

PURCHASE PRICE OF DWELLING



Eighty-three per cent of recent home buyer households purchased a separate house, and 78% had purchased an established rather than a new home. Savings were reported as a source of deposit for 65% of households and the sale of a former home was a deposit source for 23% of households (table 19).

Renter households

Most households (79%) in State or Territory housing authority homes paid less than \$100 per week in housing costs. The majority (75%) reported that they had not paid any bond and only 9% reported that they had paid \$200 or more for their bond (table 20). In contrast, almost two-thirds (65%) of households renting from a private landlord paid a bond of \$500 or more. For more than half of private renters (54%), weekly housing costs were \$150 or more (table 21).

Forty-four per cent of private renters had a fixed term lease of 6 or 12 months, while a further 28% had either a month by month or other fixed term lease arrangement. Households in State or Territory housing authority homes were most likely to have an indefinite tenure arrangement (83%) (tables 20 and 21).

Given that State or Territory housing authority tenants are more likely to undergo regular rent reviews, 54% of State or Territory housing authority renters, compared to 10% of private renters, reported that the amount of rent they paid had changed in the previous 12 months. Most State or

Renter households *continued*

Territory housing authority renters for whom rent had changed in the last 12 months (71%), reported that their change in rent was due to a change in their income (tables 20 and 21).

## HOUSING HISTORY

Of the 4.4 million households where the reference person had lived in the current dwelling for less than nine years, 55% of owners without a mortgage were in the same tenure as in their previous dwelling. Twenty-four per cent of owners without a mortgage in 1999, and 57% of those who were owners with a mortgage, had been renting previously.

A small proportion of households who were currently renting, owned their previous home—approximately 4% of households renting from a State or Territory housing authority, and 11% of households renting privately (table 23).

Most households (92%) had moved within the same State or Territory, with 42% of these households moving within the same suburb, town or locality. Only a small minority of reference persons had moved interstate (5%) (table 23).

Households renting privately were the most likely to move frequently, with almost a half (49%) having moved at least three times in the last five years. These were also the group most likely to have moved recently, with 80% having lived in their current dwelling for two years or less. In contrast, 44% of owners without a mortgage and 33% of owners with a mortgage, had not moved at all in the last five years (table 23).

## LIST OF TABLES

ALL HOUSEHOLDS	<b>1</b>	Tenure by selected household characteristics	14
	<b>2</b>	Selected life-cycle groups by selected household characteristics	16
	<b>3</b>	Tenure and private dwelling structure—1994 and 1999	18
	<b>4</b>	State and Territory by tenure and selected dwelling characteristics by capital city/balance of state	19
	<b>5</b>	Selected life-cycle groups by selected dwelling characteristics by capital city/balance of state	22
	<b>6</b>	Housing utilisation by household composition, private dwelling structure and tenure	26
	<b>7</b>	Private dwelling structure by selected characteristics	28
	<b>8</b>	Private dwelling structure by materials and physical condition	29
	<b>9</b>	Tenure by amenities	30
	<b>10</b>	Tenure by alterations/additions and repairs/maintenance	31
	<b>11</b>	Materials and physical condition of dwelling—1994 and 1999	32
	<b>12</b>	Housing costs as a proportion of income by selected characteristics	33
	<b>13</b>	Income and housing costs by tenure by gross weekly income quintile	35
	<b>14</b>	Income and housing costs by tenure by selected life-cycle groups	36
CAPITAL CITY HOUSEHOLDS	<b>15</b>	Income and housing costs by tenure	40
OWNER HOUSEHOLDS	<b>16</b>	Type of buyer by whether purchased new or established home by year acquired by State and Territory	41
	<b>17</b>	Weekly housing costs by gross weekly income quintile	42
	<b>18</b>	Age of reference person by value of dwelling and equity in dwelling by amount owing on mortgage	44
RECENT HOME BUYER HOUSEHOLDS	<b>19</b>	Purchase price of dwelling by selected characteristics	46
RENTER HOUSEHOLDS	<b>20</b>	Renters with State or Territory housing authority landlord by weekly housing costs by selected characteristics	47
	<b>21</b>	Renters with private landlord by weekly housing costs by selected characteristics	48
	<b>22</b>	All renters by weekly housing costs by selected characteristics	49
HOUSEHOLDS THAT HAVE LIVED IN CURRENT DWELLING LESS THAN NINE YEARS	<b>23</b>	Tenure by housing history	50

Selected characteristics	Owner		Renter		Total renters(a)	Rent free	Other tenure	Total
	Without a mortgage	With a mortgage	State housing authority	Private landlord				
	%	%	%	%	%	%	%	%
<b>Household composition</b>								
One family								
Couple only	34.1	19.3	10.1	17.4	16.5	19.0	16.1	24.2
Couple with dependent children only	13.7	43.3	9.8	19.3	17.9	23.2	21.8	24.3
Other couple	13.2	12.6	5.4	4.3	4.6	*5.5	*5.3	10.5
One parent with dependent children	2.2	4.6	23.6	10.3	12.3	*3.7	*5.1	5.8
Lone person	28.5	12.9	41.2	27.7	30.7	35.2	40.1	24.5
Group	1.0	1.9	*1.6	13.1	10.4	*4.3	**2.6	3.9
Other household	7.3	5.4	8.2	7.9	7.6	9.1	*9.0	6.8
<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>Age of reference person (years)</b>								
15–24	*0.2	2.1	6.8	16.1	13.9	11.7	*3.9	4.8
25–34	3.2	24.8	18.4	36.9	33.1	31.0	*11.4	18.6
35–44	11.1	36.4	19.5	22.9	22.3	23.1	23.0	22.4
45–54	20.2	26.8	14.1	12.4	13.1	11.7	16.2	20.1
55–64	23.0	7.4	13.5	6.3	7.5	*8.4	*8.7	13.5
65 and over	42.3	2.5	27.7	5.4	10.1	14.1	36.7	20.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Labour force status of reference person</b>								
In the labour force								
Employed	44.7	92.0	22.0	74.0	64.2	71.5	47.0	65.3
Unemployed	1.3	0.9	7.9	6.6	6.7	*2.8	**2.7	2.7
Not in the labour force	54.0	7.0	70.2	19.4	29.1	25.6	50.4	32.0
<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>Gross weekly income quintile</b>								
Lowest	27.6	5.1	55.3	17.0	24.3	26.7	38.9	19.8
Second	24.6	11.1	29.8	23.6	24.6	20.0	20.0	20.2
Third	16.7	21.7	11.8	25.5	22.5	25.2	18.4	20.0
Fourth	15.0	29.4	*2.6	19.5	16.5	20.1	*13.0	20.0
Highest	16.1	32.8	**0.5	14.4	12.0	*8.1	*9.6	20.0
<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>Principal source of cash income</b>								
Wage or salary	39.7	81.9	17.8	66.1	57.0	56.2	40.0	57.9
Own unincorporated business	7.0	8.4	*0.9	4.0	3.4	10.6	*4.8	6.5
Government pension or allowance	36.9	6.8	80.0	25.8	36.2	24.7	43.6	27.2
Other cash income	15.0	2.4	*1.2	2.9	2.4	*5.0	*9.5	7.4
<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>100.0</b>
<b>Housing costs as a proportion of income</b>								
25% or less(c)	86.8	64.3	77.8	56.3	61.6	91.8	70.3	72.8
More than 25%	5.7	25.6	17.4	39.2	33.7	n.p.	21.2	19.6
More than 30%	4.3	17.9	7.7	30.8	25.2	—	15.8	14.3
More than 40%	2.8	9.4	3.1	18.0	14.4	—	*7.7	8.0
More than 50%	1.8	5.3	*1.6	10.7	8.4	—	*4.3	4.7
<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>100.0</b>
<b>Number of earners in household</b>								
None	47.3	5.5	73.6	22.4	32.1	24.9	51.3	29.8
One	24.3	31.3	20.0	41.0	36.6	37.6	28.7	30.1
Two	21.8	53.3	5.6	30.7	26.6	33.7	15.6	33.1
Three or more	6.7	9.9	*0.8	5.9	4.7	*3.8	*4.4	7.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

For footnotes see end of table.

...continued

# 1

## ALL HOUSEHOLDS: TENURE BY SELECTED HOUSEHOLD CHARACTERISTICS—*continued*

<i>Selected characteristics</i>	<i>Owner</i>		<i>Renter</i>		<i>Total renters(a)</i>	<i>Rent free</i>	<i>Other tenure</i>	<i>Total</i>
	<i>Without a mortgage</i>	<i>With a mortgage</i>	<i>State housing authority</i>	<i>Private landlord</i>				
	no.	no.	no.	no.	no.	no.	no.	no.
<b>Mean number of usual residents in household</b>	<b>2.3</b>	<b>3.2</b>	<b>2.2</b>	<b>2.4</b>	<b>2.4</b>	<b>2.3</b>	<b>2.4</b>	<b>2.6</b>
<b>Mean number of bedrooms in dwelling</b>	<b>3.1</b>	<b>3.2</b>	<b>2.3</b>	<b>2.5</b>	<b>2.5</b>	<b>2.8</b>	<b>2.8</b>	<b>3.0</b>
	'000	'000	'000	'000	'000	'000	'000	'000
<b>Estimated number of households</b>	<b>2 800.3</b>	<b>2 256.1</b>	<b>368.8</b>	<b>1 463.2</b>	<b>1 966.6</b>	<b>120.9</b>	<b>73.0</b>	<b>7 216.9</b>

(a) Includes other renter.

(b) Includes households with nil or negative income.

(c) Includes nil and rounded to zero.

(d) Includes households with housing costs not known or with nil or negative income.

Household characteristics	Couple with dependent children only with eldest child					One parent with dependent children
	Lone person only, aged under 35	Couple only, reference person aged under 35	Aged under 5	Aged 5-14	Aged 15-24	
	%	%	%	%	%	%
<b>Tenure</b>						
Owner without a mortgage	4.8	5.4	12.7	19.6	34.0	15.0
Owner with a mortgage	27.0	46.3	55.9	57.5	52.1	24.8
Renter						
State housing authority	4.9	*0.7	*1.5	2.6	*1.5	21.0
Private landlord	52.3	41.0	25.3	15.6	8.7	36.4
Total renters(b)	62.2	46.4	28.5	20.4	11.8	58.3
Rent free	5.4	*1.9	*1.8	1.6	*1.4	*1.1
Other tenure	**0.6	0.0	*1.2	*0.9	*0.7	*0.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Labour force status of reference person</b>						
In the labour force						
Employed	82.1	97.0	91.7	91.1	91.1	55.8
Unemployed	8.9	*1.6	*1.5	*0.9	*1.7	7.4
Not in the labour force	9.1	*1.5	6.8	8.0	7.2	36.7
<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>Gross weekly income quintile</b>						
Lowest	24.3	3.0	4.4	3.8	2.8	25.0
Second	27.1	9.1	17.0	14.0	11.0	42.0
Third	34.7	17.3	28.8	25.7	16.0	21.4
Fourth	9.1	35.4	30.4	32.8	30.4	7.7
Highest	4.7	35.3	19.4	23.7	39.8	3.8
<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>Principal source of cash income</b>						
Wage or salary	73.3	90.9	79.2	77.2	76.1	38.6
Own unincorporated business	*3.1	4.6	10.1	10.2	12.0	3.0
Government pension or allowance	17.7	3.1	8.2	10.2	9.2	53.4
Other cash income	3.6	*1.3	*1.9	2.1	2.3	4.3
<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>Housing costs as a proportion of income</b>						
25% or less(d)	49.7	69.8	64.3	70.5	78.4	53.6
More than 25%	40.8	23.0	28.9	20.9	14.6	41.8
More than 30%	32.0	14.4	20.8	13.6	10.3	33.7
More than 40%	17.8	8.2	10.2	7.2	4.9	18.1
More than 50%	11.0	3.4	5.3	4.3	3.5	9.8
<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>Number of earners in household</b>						
None	17.9	*2.6	6.6	6.9	6.8	42.7
One	82.1	12.9	38.9	31.0	22.6	52.3
Two	—	84.5	54.5	62.1	70.6	4.4
Three or more	—	—	—	—	—	**0.5
<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>
	no.	no.	no.	no.	no.	no.
<b>Mean number of usual residents in household</b>	<b>1.0</b>	<b>2.0</b>	<b>3.4</b>	<b>4.2</b>	<b>4.2</b>	<b>2.8</b>
<b>Mean number of bedrooms in dwelling</b>	<b>2.1</b>	<b>2.6</b>	<b>3.0</b>	<b>3.4</b>	<b>3.6</b>	<b>3.0</b>
	'000	'000	'000	'000	'000	'000
<b>Estimated number of households</b>	<b>327.6</b>	<b>366.2</b>	<b>415.4</b>	<b>873.4</b>	<b>467.4</b>	<b>415.5</b>

For footnotes see end of table.

...continued

Household characteristics	Couple with		Couple only with reference person		Lone person only, aged 65 and over	Total(a)
	Dependent and non-dependent children only	Non-dependent children only	Aged 55–64	Aged 65 and over		
	%	%	%	%	%	%
<b>Tenure</b>						
Owner without a mortgage	36.8	60.3	72.0	87.6	72.8	38.8
Owner with a mortgage	47.6	31.2	15.8	3.8	3.3	31.3
Renter						
State housing authority	*3.8	*1.8	*2.1	3.3	10.0	5.1
Private landlord	8.3	4.9	7.1	3.2	7.1	20.3
Total renters(b)	13.4	7.3	10.1	6.8	19.3	27.3
Rent free	*1.3	*0.8	*1.2	*0.9	*1.4	1.7
Other tenure	**0.8	n.p.	*0.9	*0.9	3.1	1.0
<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>Labour force status of reference person</b>						
In the labour force						
Employed	87.7	69.4	61.4	8.5	4.4	65.3
Unemployed	**0.9	*1.3	2.8	—	n.p.	2.7
Not in the labour force	11.5	29.3	35.7	91.5	95.5	32.0
<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>Gross weekly income quintile</b>						
Lowest	**0.8	*1.5	17.8	26.8	82.5	19.8
Second	5.1	9.1	28.6	54.6	11.2	20.2
Third	13.4	20.6	21.6	10.6	4.8	20.0
Fourth	28.4	25.4	18.0	5.2	*1.2	20.0
Highest	52.2	43.3	13.9	2.8	**0.2	20.0
<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>Principal source of cash income</b>						
Wage or salary	85.0	78.7	45.0	1.8	*0.9	57.9
Own unincorporated business	7.0	6.4	10.8	3.6	2.2	6.5
Government pension or allowance	6.5	10.1	26.5	69.2	76.8	27.2
Other cash income	*1.3	4.6	16.1	24.6	18.9	7.4
<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>Housing costs as a proportion of income</b>						
25% or less(d)	85.9	87.3	81.1	85.5	74.9	72.8
More than 25%	5.6	6.0	11.4	9.4	16.9	19.6
More than 30%	*3.0	3.9	9.5	6.7	13.9	14.3
More than 40%	*1.2	*1.8	6.2	4.0	9.8	8.0
More than 50%	**0.9	*1.1	3.4	2.5	5.5	4.7
<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>Number of earners in household</b>						
None	*2.3	5.9	35.9	89.3	95.6	29.8
One	9.7	23.0	29.6	7.2	4.4	30.1
Two	28.3	25.1	34.4	3.4	—	33.1
Three or more	59.7	46.0	—	—	—	7.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	no.	no.	no.	no.	no.	no.
<b>Mean number of usual residents in household</b>	<b>4.6</b>	<b>3.3</b>	<b>2.0</b>	<b>2.0</b>	<b>1.0</b>	<b>2.6</b>
<b>Mean number of bedrooms in dwelling</b>	<b>3.7</b>	<b>3.4</b>	<b>3.1</b>	<b>2.9</b>	<b>2.4</b>	<b>3.0</b>
	'000	'000	'000	'000	'000	'000
<b>Estimated number of households</b>	<b>241.5</b>	<b>417.0</b>	<b>378.1</b>	<b>582.5</b>	<b>681.8</b>	<b>7 216.9</b>

(a) Includes households not shown in the selected life-cycle groups.

(b) Includes other renter.

(c) Includes households with nil or negative income.

(d) Includes nil or rounded to zero.

(e) Includes households with housing costs not known or with nil or negative income.

### 3

#### ALL HOUSEHOLDS: TENURE AND PRIVATE DWELLING STRUCTURE—1994 AND 1999

<i>Selected characteristics</i>	1994		1999	
	'000	%	'000	%
<b>Tenure</b>				
Owner without a mortgage(a)	2 793.9	41.8	2 800.3	38.8
Owner with a mortgage(a)	1 890.3	28.3	2 256.1	31.3
Renter				
State housing authority	414.8	6.2	368.8	5.1
Private landlord	1 271.4	19.0	1 463.2	20.3
<i>Total renters(b)</i>	<i>1 845.1</i>	<i>27.6</i>	<i>1 966.6</i>	<i>27.3</i>
<b>Total(c)</b>	<b>6 677.9</b>	<b>100.0</b>	<b>7 216.9</b>	<b>100.0</b>
<b>Private dwelling structure</b>				
Separate house	5 300.7	79.4	5 735.4	79.5
Semidetached	527.9	7.9	641.4	8.9
Flat	832.5	12.5	798.5	11.1
<b>Total(d)</b>	<b>6 677.9</b>	<b>100.0</b>	<b>7 216.9</b>	<b>100.0</b>

(a) Note: Care should be taken when comparing the data for owners with and without a mortgage from the 1994 and 1999 surveys as the methodology for collecting these data differed between the two surveys. See paragraphs 7 and 8 in the Explanatory Notes.

(b) Includes other renter.

(c) Includes rent free and other tenure.

(d) Includes other private dwelling structure.

## 4

## ALL HOUSEHOLDS: STATE AND TERRITORY BY TENURE AND SELECTED DWELLING CHARACTERISTICS

	NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT(a)	Australia
<i>Selected characteristics</i>	'000	'000	'000	'000	'000	'000	'000	'000	'000
CAPITAL CITY									
<b>Tenure</b>									
Owner without a mortgage	562.4	522.9	202.7	170.6	179.5	29.0	8.6	37.1	1 712.8
Owner with a mortgage	452.9	420.6	214.2	144.2	195.3	25.3	15.6	45.1	1 513.1
Renter									
State housing authority	77.3	42.2	23.7	49.9	21.6	6.5	7.0	12.2	240.5
Private landlord	357.8	236.8	146.6	68.0	116.5	16.1	11.4	21.5	974.7
<i>Total renters(b)</i>	449.3	292.4	179.1	128.6	143.2	23.4	26.7	36.9	1 279.6
Rent free	13.5	21.6	11.2	*4.0	*7.3	**0.2	**0.6	*1.2	59.6
Other tenure	*8.9	*8.1	*4.0	8.2	7.9	**0.5	*1.5	**0.5	39.5
<b>Total</b>	<b>1 487.0</b>	<b>1 265.5</b>	<b>611.2</b>	<b>455.6</b>	<b>533.0</b>	<b>78.4</b>	<b>53.0</b>	<b>120.7</b>	<b>4 604.6</b>
<b>Private dwelling structure</b>									
Separate house	1 022.8	984.5	521.2	345.0	412.6	67.2	38.2	98.2	3 489.7
Semidetached	121.7	140.3	27.6	74.1	82.0	3.9	5.1	10.0	464.6
Flat	340.2	140.3	54.0	34.0	36.4	7.0	8.5	12.3	632.8
<b>Total(c)</b>	<b>1 487.0</b>	<b>1 265.5</b>	<b>611.2</b>	<b>455.6</b>	<b>533.0</b>	<b>78.4</b>	<b>53.0</b>	<b>120.7</b>	<b>4 604.6</b>
<b>Age of dwelling (years)</b>									
Less than 5	126.3	73.7	60.1	18.3	32.0	3.3	6.8	8.9	329.4
5–9	109.1	111.1	92.4	37.5	79.1	7.0	5.8	20.1	462.3
10–14	130.8	106.9	71.6	40.9	84.1	5.2	5.2	15.9	460.4
15–19	108.9	86.2	48.4	35.0	56.2	6.4	13.1	12.5	366.6
20–49	646.1	578.8	199.8	206.6	203.6	41.7	19.5	58.3	1 954.3
50 or more	275.9	256.8	107.9	93.7	55.3	14.6	*1.4	*2.7	808.3
<b>Total(d)</b>	<b>1 487.0</b>	<b>1 265.5</b>	<b>611.2</b>	<b>455.6</b>	<b>533.0</b>	<b>78.4</b>	<b>53.0</b>	<b>120.7</b>	<b>4 604.6</b>
<b>Number of bedrooms</b>									
One	96.9	58.9	26.4	29.0	19.7	5.2	*4.0	4.2	244.3
Two	380.5	304.8	99.4	114.3	89.3	15.0	13.5	18.7	1 035.5
Three	619.4	649.1	331.8	241.4	244.9	44.0	27.4	65.1	2 223.1
Four or more	377.5	248.6	151.8	69.8	176.3	13.6	7.7	31.3	1 076.6
<b>Total(e)</b>	<b>1 487.0</b>	<b>1 265.5</b>	<b>611.2</b>	<b>455.6</b>	<b>533.0</b>	<b>78.4</b>	<b>53.0</b>	<b>120.7</b>	<b>4 604.6</b>

For footnotes see end of table.

...continued

## 4

ALL HOUSEHOLDS: STATE AND TERRITORY BY TENURE AND SELECTED DWELLING CHARACTERISTICS  
—continued

	NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT(a)	Australia
Selected characteristics	'000	'000	'000	'000	'000	'000	'000	'000	'000
BALANCE OF STATE									
<b>Tenure</b>									
Owner without a mortgage	420.8	223.7	264.3	63.5	67.9	47.3	—	—	1 087.5
Owner with a mortgage	248.0	145.0	224.8	46.1	47.8	31.4	—	—	743.0
Renter									
State housing authority	50.4	24.2	22.4	15.8	11.0	4.6	—	—	128.3
Private landlord	172.1	67.0	171.3	21.6	38.1	18.5	—	—	488.5
Total renters(b)	234.9	101.6	220.2	41.2	63.2	26.0	—	—	687.0
Rent free	17.3	12.6	12.9	7.0	9.2	*2.2	—	—	61.3
Other tenure	*12.4	*6.9	*8.4	*1.5	**1.0	3.2	—	—	33.5
<b>Total</b>	<b>933.4</b>	<b>489.8</b>	<b>730.6</b>	<b>159.3</b>	<b>189.1</b>	<b>110.1</b>	—	—	<b>2 612.3</b>
<b>Private dwelling structure</b>									
Separate house	784.4	454.0	606.8	138.8	163.1	98.6	—	—	2 245.7
Semidetached	81.2	22.0	41.2	12.6	12.7	7.0	—	—	176.8
Flat	64.8	12.7	64.2	7.6	12.3	4.0	—	—	165.7
<b>Total(c)</b>	<b>933.4</b>	<b>489.8</b>	<b>730.6</b>	<b>159.3</b>	<b>189.1</b>	<b>110.1</b>	—	—	<b>2 612.3</b>
<b>Age of dwelling (years)</b>									
Less than 5	82.1	19.5	75.0	7.3	15.8	4.3	—	—	204.0
5–9	98.7	41.6	122.2	17.5	20.0	11.1	—	—	311.0
10–14	94.2	49.6	96.7	13.7	21.0	11.1	—	—	286.3
15–19	112.6	52.0	92.5	14.1	22.0	10.1	—	—	303.3
20–49	301.4	205.5	208.7	61.2	75.0	44.8	—	—	896.6
50 or more	195.8	102.9	89.5	40.5	31.6	28.0	—	—	488.4
<b>Total(d)</b>	<b>933.4</b>	<b>489.8</b>	<b>730.6</b>	<b>159.3</b>	<b>189.1</b>	<b>110.1</b>	—	—	<b>2 612.3</b>
<b>Number of bedrooms</b>									
One	33.4	20.9	30.3	*3.2	*6.8	7.1	—	—	101.7
Two	188.7	81.5	148.9	33.5	35.2	23.4	—	—	511.1
Three	470.6	278.0	386.0	91.6	88.5	61.3	—	—	1 376.0
Four or more	237.8	108.8	161.8	30.1	58.1	17.7	—	—	614.3
<b>Total(e)</b>	<b>933.4</b>	<b>489.8</b>	<b>730.6</b>	<b>159.3</b>	<b>189.1</b>	<b>110.1</b>	—	—	<b>2 612.3</b>

For footnotes see end of table.

...continued

## 4

ALL HOUSEHOLDS: STATE AND TERRITORY BY TENURE AND SELECTED DWELLING CHARACTERISTICS  
—continued

	NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT(a)	Australia
Selected characteristics	'000	'000	'000	'000	'000	'000	'000	'000	'000
AUSTRALIA									
<b>Tenure</b>									
Owner without a mortgage	983.2	746.7	467.1	234.1	247.4	76.3	8.6	37.1	2 800.3
Owner with a mortgage	700.9	565.5	439.0	190.3	243.0	56.7	15.6	45.1	2 256.1
Renter									
State housing authority	127.7	66.4	46.1	65.7	32.6	11.1	7.0	12.2	368.8
Private landlord	529.9	303.7	317.9	89.6	154.6	34.6	11.4	21.5	1 463.2
Total renters(b)	684.2	394.0	399.2	169.8	206.4	49.4	26.7	36.9	1 966.6
Rent free	30.9	34.2	24.2	11.1	16.5	*2.4	**0.6	*1.2	120.9
Other tenure	21.2	15.0	12.4	9.7	8.9	3.7	*1.5	**0.5	73.0
<b>Total</b>	<b>2 420.5</b>	<b>1 755.3</b>	<b>1 341.8</b>	<b>614.9</b>	<b>722.2</b>	<b>188.5</b>	<b>53.0</b>	<b>120.7</b>	<b>7 216.9</b>
<b>Private dwelling structure</b>									
Separate house	1 807.3	1 438.5	1 128.1	483.8	575.7	165.7	38.2	98.2	5 735.4
Semidetached	202.9	162.3	68.8	86.7	94.7	10.9	5.1	10.0	641.4
Flat	405.1	153.0	118.3	41.6	48.7	11.0	8.5	12.3	798.5
<b>Total(c)</b>	<b>2 420.5</b>	<b>1 755.3</b>	<b>1 341.8</b>	<b>614.9</b>	<b>722.2</b>	<b>188.5</b>	<b>53.0</b>	<b>120.7</b>	<b>7 216.9</b>
<b>Age of dwelling (years)</b>									
Less than 5	208.4	93.2	135.1	25.7	47.8	7.5	6.8	8.9	533.4
5–9	207.8	152.7	214.6	55.0	99.2	18.1	5.8	20.1	773.3
10–14	224.9	156.5	168.3	54.5	105.1	16.3	5.2	15.9	746.7
15–19	221.5	138.2	140.9	49.1	78.1	16.5	13.1	12.5	669.9
20–49	947.4	784.2	408.5	267.8	278.7	86.5	19.5	58.3	2 850.9
50 or more	471.7	359.7	197.4	134.2	86.9	42.6	*1.4	*2.7	1 296.6
<b>Total(d)</b>	<b>2 420.5</b>	<b>1 755.3</b>	<b>1 341.8</b>	<b>614.9</b>	<b>722.2</b>	<b>188.5</b>	<b>53.0</b>	<b>120.7</b>	<b>7 216.9</b>
<b>Number of bedrooms</b>									
One	130.4	79.8	56.7	32.2	26.5	12.3	*4.0	4.2	346.1
Two	569.2	386.4	248.3	147.7	124.5	38.3	13.5	18.7	1 546.6
Three	1 090.0	927.0	717.8	333.0	333.4	105.3	27.4	65.1	3 599.0
Four or more	615.2	357.4	313.6	99.9	234.4	31.4	7.7	31.3	1 690.9
<b>Total(e)</b>	<b>2 420.5</b>	<b>1 755.3</b>	<b>1 341.8</b>	<b>614.9</b>	<b>722.2</b>	<b>188.5</b>	<b>53.0</b>	<b>120.7</b>	<b>7 216.9</b>

(a) Separate data for capital city and balance of State are not available. Note: For the Northern Territory the estimates relate predominantly to urban areas.

(b) Includes other renter.

(c) Includes other private dwelling structure.

(d) Includes age of dwelling not known.

(e) Includes dwellings with no bedrooms (e.g. bedsits).

Selected dwelling characteristics	Lone person only, aged under 35	Couple only, reference person aged under 35	Couple with dependent children only with eldest child			One parent with dependent children
			Aged under 5	Aged 5-14	Aged 15-24	
	'000	'000	'000	'000	'000	'000
<b>CAPITAL CITY</b>						
<b>Private dwelling structure</b>						
Separate house	81.7	169.0	218.0	488.1	269.8	189.6
Semidetached	36.2	37.6	15.8	21.6	15.9	40.7
Flat	96.7	54.8	36.3	17.8	*5.9	27.7
<b>Total(b)</b>	<b>215.9</b>	<b>261.5</b>	<b>270.7</b>	<b>528.2</b>	<b>291.6</b>	<b>258.9</b>
<b>Age of dwelling (years)</b>						
Less than 5	13.1	32.8	33.4	46.3	16.0	19.7
5-9	22.4	34.5	41.9	71.3	34.9	27.9
10-14	13.7	24.7	26.4	72.6	34.4	26.9
15-19	*6.6	15.8	16.8	39.6	33.7	27.4
20-49	102.2	95.3	80.6	187.5	117.3	91.2
50 or more	31.1	46.4	60.0	95.6	44.9	41.2
<b>Total(c)</b>	<b>215.9</b>	<b>261.5</b>	<b>270.7</b>	<b>528.2</b>	<b>291.6</b>	<b>258.9</b>
<b>Number of bedrooms</b>						
One	56.2	18.9	**2.0	**1.9	n.p.	*4.7
Two	88.2	89.6	60.1	39.5	16.8	59.1
Three	54.2	132.3	153.2	283.4	143.5	142.1
Four or more	*9.8	20.0	54.4	202.7	130.6	53.0
<b>Total(d)</b>	<b>215.9</b>	<b>261.5</b>	<b>270.7</b>	<b>528.2</b>	<b>291.6</b>	<b>258.9</b>
<b>BALANCE OF STATE</b>						
<b>Private dwelling structure</b>						
Separate house	69.3	78.3	133.0	331.0	172.9	125.8
Semidetached	11.1	11.0	*5.8	*9.3	n.p.	19.7
Flat	29.2	14.3	*5.3	*4.9	n.p.	*10.0
<b>Total(b)</b>	<b>111.7</b>	<b>104.7</b>	<b>144.6</b>	<b>345.2</b>	<b>175.9</b>	<b>156.6</b>
<b>Age of dwelling (years)</b>						
Less than 5	*6.7	12.1	23.7	42.2	19.0	*8.0
5-9	*9.1	23.2	27.9	57.4	16.7	16.0
10-14	*10.0	*8.3	15.2	47.7	18.6	18.4
15-19	*9.1	*8.6	11.0	41.6	24.8	21.4
20-49	42.3	28.6	29.4	86.3	63.9	48.0
50 or more	22.8	17.8	30.6	62.5	28.5	26.6
<b>Total(c)</b>	<b>111.7</b>	<b>104.7</b>	<b>144.6</b>	<b>345.2</b>	<b>175.9</b>	<b>156.6</b>
<b>Number of bedrooms</b>						
One	11.3	*5.7	*2.8	**1.3	n.p.	n.p.
Two	50.3	29.9	25.5	25.3	*2.3	31.2
Three	43.2	60.8	88.7	185.5	70.3	97.5
Four or more	*4.6	*8.3	27.4	132.4	102.8	27.1
<b>Total(d)</b>	<b>111.7</b>	<b>104.7</b>	<b>144.6</b>	<b>345.2</b>	<b>175.9</b>	<b>156.6</b>

For footnotes see end of table.

...continued

Selected dwelling characteristics	Couple with		Couple only with reference person		Lone person only, aged 65 and over	Total(a)
	Dependent and non-dependent children only	Non-dependent children only	Aged 55–64	Aged 65 and over		
	'000	'000	'000	'000	'000	'000
CAPITAL CITY						
<b>Private dwelling structure</b>						
Separate house	166.7	276.0	185.2	272.9	244.6	3 475.7
Semidetached	*3.7	*8.5	13.4	27.3	73.1	462.9
Flat	**1.9	*6.2	*8.8	25.3	95.5	629.1
<b>Total(b)</b>	<b>172.4</b>	<b>290.6</b>	<b>208.4</b>	<b>327.5</b>	<b>415.6</b>	<b>4 583.9</b>
<b>Age of dwelling (years)</b>						
Less than 5	10.4	17.9	12.8	12.9	17.1	327.1
5–9	14.3	15.8	24.0	25.5	28.0	458.5
10–14	24.7	32.7	22.2	24.0	43.3	457.5
15–19	14.8	31.0	22.0	24.9	22.0	362.5
20–49	74.2	139.2	98.3	172.9	208.3	1 948.5
50 or more	27.2	47.7	24.9	60.7	79.7	807.1
<b>Total(c)</b>	<b>172.4</b>	<b>290.6</b>	<b>208.4</b>	<b>327.5</b>	<b>415.6</b>	<b>4 583.9</b>
<b>Number of bedrooms</b>						
One	—	—	*4.1	10.9	56.5	242.0
Two	**1.7	16.7	30.5	79.8	164.8	1 030.4
Three	68.9	154.1	118.8	180.1	164.4	2 213.3
Four or more	101.8	119.9	54.0	56.7	25.2	1 073.6
<b>Total(d)</b>	<b>172.4</b>	<b>290.6</b>	<b>208.4</b>	<b>327.5</b>	<b>415.6</b>	<b>4 583.9</b>
BALANCE OF STATE						
<b>Private dwelling structure</b>						
Separate house	67.9	121.4	159.5	231.1	197.0	2 259.7
Semidetached	n.p.	*2.5	*4.7	18.6	32.3	178.5
Flat	n.p.	**1.9	**2.1	*4.5	35.2	169.4
<b>Total(b)</b>	<b>69.1</b>	<b>126.4</b>	<b>169.7</b>	<b>255.0</b>	<b>266.2</b>	<b>2 633.0</b>
<b>Age of dwelling (years)</b>						
Less than 5	*5.7	*5.7	13.7	14.8	*7.8	206.3
5–9	*8.1	12.0	24.1	33.1	22.8	314.8
10–14	*7.9	14.4	19.2	32.9	27.0	289.1
15–19	11.3	17.2	22.1	29.5	33.0	307.3
20–49	21.2	54.7	62.9	94.5	102.5	902.4
50 or more	13.6	20.1	22.5	45.9	52.5	489.5
<b>Total(c)</b>	<b>69.1</b>	<b>126.4</b>	<b>169.7</b>	<b>255.0</b>	<b>266.2</b>	<b>2 633.0</b>
<b>Number of bedrooms</b>						
One	n.p.	—	*3.4	*4.9	33.1	104.1
Two	**1.1	*9.3	29.5	56.1	95.1	516.2
Three	28.8	73.0	93.9	154.0	116.3	1 385.7
Four or more	39.2	44.1	42.9	39.5	20.0	617.4
<b>Total(d)</b>	<b>69.1</b>	<b>126.4</b>	<b>169.7</b>	<b>255.0</b>	<b>266.2</b>	<b>2 633.0</b>

For footnotes see end of table.

...continued

Selected dwelling characteristics	Lone person only, aged under 35	Couple only, reference person aged under 35	Couple with dependent children only with eldest child			One parent with dependent children
			Aged under 5	Aged 5–14	Aged 15–24	
	'000	'000	'000	'000	'000	'000
AUSTRALIA						
<b>Private dwelling structure</b>						
Separate house	151.0	247.2	351.0	819.1	442.7	315.5
Semidetached	47.2	48.6	21.6	30.9	17.0	60.4
Flat	125.9	69.1	41.7	22.7	*6.7	37.7
<b>Total(b)</b>	<b>327.6</b>	<b>366.2</b>	<b>415.4</b>	<b>873.4</b>	<b>467.4</b>	<b>415.5</b>
<b>Age of dwelling (years)</b>						
Less than 5	19.8	44.9	57.1	88.5	35.0	27.6
5–9	31.5	57.7	69.8	128.8	51.6	43.9
10–14	23.7	33.0	41.6	120.3	53.0	45.4
15–19	15.7	24.4	27.7	81.3	58.5	48.8
20–49	144.5	123.9	110.0	273.7	181.2	139.2
50 or more	53.9	64.2	90.6	158.0	73.4	67.8
<b>Total(c)</b>	<b>327.6</b>	<b>366.2</b>	<b>415.4</b>	<b>873.4</b>	<b>467.4</b>	<b>415.5</b>
<b>Number of bedrooms</b>						
One	67.5	24.5	*4.8	*3.2	n.p.	*5.5
Two	138.5	119.5	85.6	64.8	19.2	90.3
Three	97.4	193.2	242.0	469.0	213.8	239.7
Four or more	14.4	28.3	81.9	335.1	233.3	80.1
<b>Total(d)</b>	<b>327.6</b>	<b>366.2</b>	<b>415.4</b>	<b>873.4</b>	<b>467.4</b>	<b>415.5</b>

For footnotes see end of table.

.....continued

Selected dwelling characteristics	Couple with		Couple only with reference person		Lone person only, aged 65 and over	Total(a)
	Dependent and non-dependent children only	Non-dependent children only	Aged 55–64	Aged 65 and over		
	'000	'000	'000	'000	'000	'000
AUSTRALIA						
<b>Private dwelling structure</b>						
Separate house	234.7	397.3	344.6	504.1	441.6	5 735.4
Semidetached	*4.9	11.0	18.1	45.9	105.4	641.4
Flat	**1.9	*8.1	10.9	29.8	130.7	798.5
<b>Total(b)</b>	<b>241.5</b>	<b>417.0</b>	<b>378.1</b>	<b>582.5</b>	<b>681.8</b>	<b>7 216.9</b>
<b>Age of dwelling (years)</b>						
Less than 5	16.1	23.6	26.5	27.7	24.9	533.4
5–9	22.4	27.8	48.1	58.6	50.8	773.3
10–14	32.5	47.1	41.4	56.8	70.3	746.7
15–19	26.1	48.2	44.1	54.4	55.0	669.9
20–49	95.5	193.9	161.1	267.4	310.7	2 850.9
50 or more	40.8	67.8	47.5	106.5	132.2	1 296.6
<b>Total(c)</b>	<b>241.5</b>	<b>417.0</b>	<b>378.1</b>	<b>582.5</b>	<b>681.8</b>	<b>7 216.9</b>
<b>Number of bedrooms</b>						
One	n.p.	—	*7.6	15.7	89.6	346.1
Two	*2.8	25.9	60.0	135.9	259.9	1 546.6
Three	97.6	227.1	212.6	334.2	280.7	3 599.0
Four or more	141.0	164.0	96.9	96.2	45.3	1 690.9
<b>Total(d)</b>	<b>241.5</b>	<b>417.0</b>	<b>378.1</b>	<b>582.5</b>	<b>681.8</b>	<b>7 216.9</b>

(a) Includes households not shown in the selected life-cycle groups.

(b) Includes other private dwelling structure.

(c) Includes age of dwelling not known.

(d) Includes dwellings with no bedrooms (e.g. bedsits).

## 6

## ALL HOUSEHOLDS: HOUSING UTILISATION BY HOUSEHOLD COMPOSITION, PRIVATE DWELLING STRUCTURE AND TENURE

<i>Selected characteristics</i>	<i>2 or more bedrooms needed</i>	<i>1 more bedroom needed(a)</i>	<i>No extra bedrooms needed</i>	<i>1 bedroom spare</i>	<i>2 bedrooms spare</i>	<i>3 or more bedrooms spare</i>	<i>Total</i>
	%	%	%	%	%	%	%
<b>Household composition</b>							
One family	—	*1.0	3.3	15.0	46.4	62.6	24.2
Couple only	29.8	32.7	35.6	29.9	11.9	5.5	24.3
Couple with dependent children only	*17.1	15.2	14.1	12.7	5.3	5.3	10.5
Other couple	n.p.	11.8	11.4	6.0	1.4	*1.2	5.8
One parent with dependent children	—	10.3	16.2	25.5	32.3	22.8	24.5
Lone person	n.p.	7.2	8.7	3.8	0.8	**0.4	3.9
Group	46.4	21.9	10.6	7.1	1.9	2.2	6.8
Other household	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Total</b>							
<b>Private dwelling structure</b>							
Separate house	76.2	68.8	65.2	75.4	92.6	98.0	79.5
Semidetached	*7.4	6.4	11.4	11.8	5.4	*1.6	8.9
Flat	*15.4	22.0	22.3	12.3	1.8	**0.4	11.1
<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>Tenure</b>							
Owner without a mortgage	24.1	20.9	21.3	36.5	52.1	63.3	38.8
Owner with a mortgage	26.2	28.8	31.7	32.8	30.3	27.7	31.3
Renter							
State housing authority	*7.4	9.6	10.2	4.5	2.3	*0.6	5.1
Private landlord	31.9	36.7	31.4	21.8	10.9	4.8	20.3
<i>Total renters(c)</i>	<i>41.1</i>	<i>48.5</i>	<i>44.2</i>	<i>28.0</i>	<i>15.0</i>	<i>6.4</i>	<i>27.3</i>
Rent free	*7.8	*1.2	1.7	1.6	1.6	2.3	1.7
Other tenure	n.p.	**0.6	1.1	1.1	1.1	**0.3	1.0
<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>

For footnotes see end of table.

...continued

## 6

ALL HOUSEHOLDS: HOUSING UTILISATION BY HOUSEHOLD COMPOSITION, PRIVATE DWELLING STRUCTURE AND TENURE—*continued*

<i>Selected characteristics</i>	<i>2 or more bedrooms needed</i>	<i>1 more bedroom needed(a)</i>	<i>No extra bedrooms needed</i>	<i>1 bedroom spare</i>	<i>2 bedrooms spare</i>	<i>3 or more bedrooms spare</i>	<i>Total</i>
	'000	'000	'000	'000	'000	'000	'000
<b>Household composition</b>							
One family							
Couple only	—	*2.9	55.3	390.6	984.2	315.9	1 749.1
Couple with dependent children only	13.2	91.9	588.6	781.7	253.2	27.6	1 756.2
Other couple	*7.6	42.6	233.0	332.7	112.2	26.5	754.7
One parent with dependent children	n.p.	33.1	189.0	156.8	29.3	*6.2	415.5
Lone person	—	28.9	268.2	666.3	686.4	115.3	1 765.1
Group	n.p.	20.3	143.5	98.2	16.5	**2.0	282.3
Other household	20.6	61.5	174.8	185.0	40.9	11.1	493.9
<b>Total</b>	<b>44.5</b>	<b>281.3</b>	<b>1 652.5</b>	<b>2 611.4</b>	<b>2 122.7</b>	<b>504.6</b>	<b>7 216.9</b>
<b>Private dwelling structure</b>							
Separate house	33.9	193.4	1 077.4	1 970.1	1 965.9	494.7	5 735.4
Semidetached	*3.3	18.0	188.2	308.9	115.1	*7.9	641.4
Flat	*6.8	61.8	368.2	320.8	38.9	**1.9	798.5
<b>Total(b)</b>	<b>44.5</b>	<b>281.3</b>	<b>1 652.5</b>	<b>2 611.4</b>	<b>2 122.7</b>	<b>504.6</b>	<b>7 216.9</b>
<b>Tenure</b>							
Owner without a mortgage	10.7	58.7	352.5	953.4	1 105.7	319.3	2 800.3
Owner with a mortgage	11.6	81.0	523.7	857.2	642.8	139.7	2 256.1
Renter							
State housing authority	*3.3	27.0	168.1	118.3	49.1	*3.0	368.8
Private landlord	14.2	103.3	519.5	570.2	231.7	24.3	1 463.2
<i>Total renters(c)</i>	18.3	136.5	730.2	731.7	317.5	32.3	1 966.6
Rent free	*3.5	*3.4	27.7	40.5	34.1	11.8	120.9
Other tenure	n.p.	**1.6	18.3	28.5	22.6	**1.6	73.0
<b>Total</b>	<b>44.5</b>	<b>281.3</b>	<b>1 652.5</b>	<b>2 611.4</b>	<b>2 122.7</b>	<b>504.6</b>	<b>7 216.9</b>

(a) Data for lone person and couple only households appear in this column if their dwelling does not have any bedrooms (e.g. bedsits).

(b) Includes other private dwelling structure.

(c) Includes other renter.

## 7

## ALL HOUSEHOLDS: PRIVATE DWELLING STRUCTURE BY SELECTED CHARACTERISTICS

Selected characteristics	Separate house	Semidetached	Flat	Total(a)
	'000	'000	'000	'000
<b>Area</b>				
Major urban	3 446.9	500.2	658.3	4 611.6
Other urban	1 452.4	137.8	130.1	1 726.6
Rural	836.1	*3.4	*10.0	878.7
<b>Total</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>
<b>Tenure</b>				
Owner without a mortgage	2 469.1	173.8	139.4	2 800.3
Owner with a mortgage	2 066.7	101.8	82.3	2 256.1
Renter				
State housing authority	169.3	97.1	101.9	368.8
Private landlord	797.5	229.0	431.2	1 463.2
Total renters(b)	1 049.3	347.4	553.9	1 966.6
Rent free	97.2	*7.4	14.0	120.9
Other tenure	53.0	11.1	*8.9	73.0
<b>Total</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>
<b>Number of usual residents</b>				
One	1 046.5	266.9	428.3	1 765.1
Two	1 871.9	227.8	249.9	2 363.3
Three	1 023.8	83.2	78.2	1 187.7
Four or more	1 793.3	63.4	42.1	1 900.8
<b>Total</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>
<b>Number of bedrooms</b>				
One	57.2	60.1	209.1	346.1
Two	738.9	314.5	479.8	1 546.6
Three	3 270.3	246.5	79.3	3 599.0
Four or more	1 665.0	20.0	*5.0	1 690.9
<b>Total(c)</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>
<b>Number of rooms</b>				
1-5	1 364.6	483.5	748.7	2 634.5
6-10	4 196.4	157.4	49.4	4 407.3
11 or more	174.4	n.p.	n.p.	175.1
<b>Total</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>
<b>Capacity of garage/carport</b>				
One car	1 889.1	399.9	436.8	2 733.8
Two	2 331.6	94.6	89.6	2 520.4
Three or more	853.9	*7.4	24.2	886.9
No undercover parking	660.9	139.6	247.9	1 075.8
<b>Total</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>
<b>Whether parking spaces adequate</b>				
Yes	4 732.5	405.9	431.5	5 595.4
No	653.6	98.3	115.1	872.4
No registered vehicles	349.3	137.3	251.8	749.1
<b>Total</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>

(a) Includes other private dwelling structure.

(b) Includes other renter.

(c) Includes dwellings with no bedrooms (e.g. bedsits).

<i>Selected characteristics</i>	<i>Separate house</i>	<i>Semidetached</i>	<i>Flat</i>	<i>Total(a)</i>
	'000	'000	'000	'000
<b>Main material of roof</b>				
Tiles	3 571.6	459.5	485.3	4 518.0
Metal sheeting	1 994.4	163.2	164.4	2 359.3
Slate	19.8	*4.9	*4.0	28.6
Fibro/asbestos cement	117.1	*3.6	29.3	150.0
Other material	20.7	*3.8	31.2	58.3
<b>Total(b)</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>
<b>Main material of outside walls</b>				
Double brick	1 337.6	290.6	529.9	2 158.2
Stone	76.1	*5.0	*5.3	87.2
Mud brick	17.9	n.p.	—	20.1
Brick veneer	2 456.4	308.4	183.8	2 950.1
Timber	952.7	14.2	16.9	986.4
Fibro/asbestos cement	598.4	*9.2	18.5	629.2
Steel/aluminium	124.9	n.p.	*4.4	160.6
Concrete	62.4	*7.0	27.0	96.4
Other material	102.6	n.p.	*3.5	110.1
<b>Total(b)</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>
<b>Main material of frame</b>				
Timber/wood	4 082.6	309.6	184.5	4 591.8
Steel	119.4	*6.4	19.9	163.9
No frame	1 413.9	294.1	541.7	2 254.4
Other material	21.1	**1.6	*5.3	29.7
<b>Total(b)</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>
<b>Major structural problems</b>				
Rising damp	218.5	42.5	46.2	308.3
Major cracks in walls/floors	345.6	51.0	74.1	473.3
Sinking/moving foundations	284.9	31.4	20.5	338.3
Sagging floors	200.2	23.2	*9.4	235.8
Walls/windows out of plumb	234.2	27.1	35.1	298.4
Wood rot/termite damage	186.1	13.0	23.4	224.8
Major electrical problems	73.4	*7.8	21.7	104.2
Major plumbing problems	168.5	25.0	55.2	249.3
Major roof defect	136.7	14.7	26.8	181.2
Other problems	84.7	*8.0	25.7	121.0
Not known	61.7	12.7	25.2	99.6
No major structural problems	4 649.6	494.5	569.3	5 747.9
<b>Total(c)</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>
<b>Need for interior repairs</b>				
Essential and urgent need	67.0	*6.3	20.3	94.2
Essential need	172.2	26.8	37.6	239.6
Moderate need	642.8	66.3	111.8	825.3
Desirable but low need	1 611.4	153.2	205.8	1 980.1
No need	3 242.0	388.8	422.9	4 077.6
<b>Total</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>
<b>Need for exterior repairs</b>				
Essential and urgent need	66.7	*5.6	*7.7	80.5
Essential need	206.5	17.1	27.2	253.3
Moderate need	721.3	59.3	102.6	888.6
Desirable but low need	1 657.1	144.9	185.3	1 993.7
No need	3 083.8	414.5	475.7	4 000.7
<b>Total</b>	<b>5 735.4</b>	<b>641.4</b>	<b>798.5</b>	<b>7 216.9</b>

(a) Includes other private dwelling structure.

(b) Includes not known.

(c) Components do not add to total as more than one response allowed.

## 9

## ALL HOUSEHOLDS: TENURE BY AMENITIES

Amenities	Owner		State housing authority	Private landlord	Renter	
	Without a mortgage	With a mortgage			Total renters(a)	All households(b)
	%	%	%	%	%	%
Working cooking facilities	99.8	99.5	99.4	99.4	99.3	99.6
Kitchen sink	99.6	99.7	99.5	99.4	99.3	99.5
Adequate kitchen cupboard/bench space	92.9	89.5	75.2	82.4	81.0	88.5
Working refrigerator	99.8	99.8	98.8	99.2	99.1	99.6
Working washing machine	97.7	98.6	89.5	86.2	86.8	94.8
Working bath or shower connection	99.7	99.8	99.8	99.4	99.1	99.6
Laundry tub	97.0	97.7	90.4	88.8	88.8	94.8
<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>
	'000	'000	'000	'000	'000	'000
Working cooking facilities	2 793.5	2 245.9	366.5	1 453.8	1 952.5	7 184.8
Kitchen sink	2 790.0	2 248.7	366.8	1 454.0	1 953.7	7 183.1
Adequate kitchen cupboard/bench space	2 601.2	2 020.3	277.5	1 205.9	1 592.8	6 387.1
Working refrigerator	2 795.3	2 251.6	364.2	1 451.8	1 948.9	7 188.9
Working washing machine	2 734.9	2 225.1	329.9	1 261.4	1 706.8	6 841.9
Working bath or shower connection	2 790.9	2 252.6	368.2	1 455.0	1 949.7	7 184.7
Laundry tub	2 715.4	2 204.2	333.5	1 299.1	1 745.7	6 840.1
<b>Total(c)</b>	<b>2 800.3</b>	<b>2 256.1</b>	<b>368.8</b>	<b>1 463.2</b>	<b>1 966.6</b>	<b>7 216.9</b>

(a) Includes other renter.

(b) Includes rent free and other tenure.

(c) Components do not add to total as more than one response allowed.

Selected characteristics	Owner		Renter		Total renters (a)	Rent free	Other tenure	Total
	Without a mortgage	With a mortgage	State housing authority	Private landlord				
	'000	'000	'000	'000	'000	'000	'000	'000
<b>Private dwelling structure</b>								
Separate house	2 469.1	2 066.7	169.3	797.5	1 049.3	97.2	53.0	5 735.4
Semi-detached	173.8	101.8	97.1	229.0	347.4	*7.4	11.1	641.4
Flat	139.4	82.3	101.9	431.2	553.9	14.0	*8.9	798.5
<b>Total(b)</b>	<b>2 800.3</b>	<b>2 256.1</b>	<b>368.8</b>	<b>1 463.2</b>	<b>1 966.6</b>	<b>120.9</b>	<b>73.0</b>	<b>7 216.9</b>
<b>Age of dwelling (years)</b>								
Less than 5	129.6	258.4	17.3	105.8	136.1	*3.5	*5.9	533.4
5–9	239.5	320.3	33.3	146.4	193.6	*8.0	11.9	773.3
10–14	295.0	257.8	46.9	119.6	180.7	*5.8	*7.4	746.7
15–19	279.5	214.3	45.3	98.0	156.6	12.8	*6.7	669.9
20–49	1 237.4	793.6	141.3	551.9	746.5	46.2	27.1	2 850.9
50 or more	573.4	385.7	39.2	238.4	289.0	37.2	11.4	1 296.6
<b>Total(c)</b>	<b>2 800.3</b>	<b>2 256.1</b>	<b>368.8</b>	<b>1 463.2</b>	<b>1 966.6</b>	<b>120.9</b>	<b>73.0</b>	<b>7 216.9</b>
<b>Types of alterations/additions(d)</b>								
Kitchen	147.4	198.8	21.1	53.8	82.3	*8.2	*3.8	440.6
Bathroom	131.7	181.3	13.8	56.6	77.0	*7.3	*5.4	402.7
Other internal	139.9	247.2	17.7	46.4	71.0	*9.4	*7.9	475.4
Security doors/screens etc	113.8	151.8	21.7	51.6	78.9	*10.2	**1.1	355.8
Pergola/deck/verandah/patio	128.9	231.7	10.5	26.3	40.8	*5.0	*4.5	410.9
Carport/garage	68.1	104.4	*4.4	16.5	23.1	*3.5	*2.4	201.4
Other external(e)	143.9	248.8	12.4	30.2	49.6	*4.6	*4.9	451.8
No alterations/additions(f)	2 224.9	1 491.5	304.8	1 282.2	1 696.2	91.4	54.0	5 557.9
<b>Total(g)</b>	<b>2 800.3</b>	<b>2 256.1</b>	<b>368.8</b>	<b>1 463.2</b>	<b>1 966.6</b>	<b>120.9</b>	<b>73.0</b>	<b>7 216.9</b>
<b>Cost of alterations/additions(d)(h)</b>								
Less than \$2,500	203.4	218.5	..	..	..	..	*4.5	426.3
\$2,500–\$4,999	84.6	114.4	..	..	..	..	*2.8	201.8
\$5,000–\$9,999	107.1	138.9	..	..	..	..	*2.9	248.9
\$10,000–\$19,999	96.3	128.4	..	..	..	..	—	224.6
\$20,000 or more	67.8	149.4	..	..	..	..	n.p.	218.1
No alterations/additions(f)	2 224.9	1 491.5	304.8	1 282.2	1 696.2	91.4	54.0	5 557.9
<b>Total(i)</b>	<b>2 800.3</b>	<b>2 256.1</b>	<b>368.8</b>	<b>1 463.2</b>	<b>1 966.6</b>	<b>120.9</b>	<b>73.0</b>	<b>7 216.9</b>
<b>Type of repairs/maintenance(j)</b>								
Painting	835.7	912.9	93.2	327.7	452.0	31.5	27.0	2 259.1
Roof repair/maintenance	355.5	256.1	25.4	121.7	161.3	16.4	*8.4	797.6
Tile repair/replacement	145.1	179.5	23.7	84.3	115.7	*6.6	*5.8	452.7
Electrical work	399.0	500.6	55.2	243.2	321.8	20.8	12.4	1 254.7
Plumbing	529.6	568.6	96.6	424.4	569.9	24.9	11.0	1 704.0
Other	226.4	257.0	59.9	190.0	268.9	11.9	*8.8	773.0
No repairs/maintenance(f)	1 374.4	897.3	155.1	632.6	842.6	61.0	36.8	3 212.2
<b>Total(g)</b>	<b>2 800.3</b>	<b>2 256.1</b>	<b>368.8</b>	<b>1 463.2</b>	<b>1 966.6</b>	<b>120.9</b>	<b>73.0</b>	<b>7 216.9</b>
<b>Amount spent on repairs/maintenance(j)</b>								
Less than \$250	410.7	354.3	11.7	51.3	66.7	*6.5	*8.9	847.2
\$250 – \$499	174.5	145.2	*4.2	12.4	19.9	*5.9	**2.0	347.5
\$500 – \$999	204.6	213.0	n.p.	*6.4	*7.8	*2.4	*3.4	431.2
\$1,000 or more	569.5	603.2	**1.7	15.6	17.5	10.4	11.0	1 211.6
Did not pay for repairs/maintenance	—	—	194.6	740.6	1 007.4	34.6	*9.0	1 051.0
No repairs/maintenance(f)	1 374.4	897.3	155.1	632.6	842.6	61.0	36.8	3 212.2
<b>Total(i)</b>	<b>2 800.3</b>	<b>2 256.1</b>	<b>368.8</b>	<b>1 463.2</b>	<b>1 966.6</b>	<b>120.9</b>	<b>73.0</b>	<b>7 216.9</b>

(a) Includes other renter.

(b) Includes other private dwelling structure.

(c) Includes age of dwelling not known.

(d) In last 2 years.

(e) Includes extension, swimming pool and other external alterations/additions.

(f) Includes households which did not know whether alterations/additions or repairs/maintenance had been done.

(g) Components do not add to total as more than one response is allowed.

(h) This item is not applicable to renter and rent free households.

(i) Includes amount not known.

(j) In last 12 months.

<i>Selected characteristics</i>	1994		1999	
	'000	%	'000	%
<b>Main material of roof</b>				
Tiles	4 056.3	60.7	4 518.0	62.6
Metal sheeting	2 170.4	32.5	2 359.3	32.7
Slate	14.7	0.2	28.6	0.4
Fibro/asbestos cement	117.1	1.8	150.0	2.1
Other	163.5	2.4	58.3	0.8
Not known	155.8	2.3	102.7	1.4
<b>Total</b>	<b>6 677.9</b>	<b>100.0</b>	<b>7 216.9</b>	<b>100.0</b>
<b>Main material of outside walls</b>				
Double brick	1 849.9	27.7	2 158.2	29.9
Brick veneer	2 470.8	37.0	2 950.1	40.9
Timber	1 038.7	15.6	986.4	13.7
Fibro/asbestos cement	544.2	8.1	629.2	8.7
Steel/aluminium	98.5	1.5	160.6	2.2
Concrete	125.4	1.9	96.4	1.3
Other	524.0	7.8	217.3	3.0
Not known	26.3	0.4	18.7	0.3
<b>Total</b>	<b>6 677.9</b>	<b>100.0</b>	<b>7 216.9</b>	<b>100.0</b>
<b>Main material of frame</b>				
Timber/wood	4 192.6	62.8	4 591.8	63.6
Steel	123.5	1.8	163.9	2.3
No frame	2 031.7	30.4	2 254.4	31.2
Other	43.3	0.6	29.7	0.4
Not known	286.8	4.3	177.1	2.5
<b>Total</b>	<b>6 677.9</b>	<b>100.0</b>	<b>7 216.9</b>	<b>100.0</b>

<i>Selected characteristics</i>	<i>Housing costs as a proportion of income</i>					<i>Total(b)</i>
	<i>25% or less(a)</i>	<i>More than 25%</i>	<i>More than 30%</i>	<i>More than 40%</i>	<i>More than 50%</i>	
	'000	'000	'000	'000	'000	'000
ALL HOUSEHOLDS						
<b>Household composition</b>						
One family						
Couple only	1 397.6	240.2	169.2	96.7	53.8	1 749.1
Couple with dependent children only	1 249.3	371.0	253.7	128.6	75.9	1 756.2
Other couple	646.1	51.3	31.0	12.9	*8.4	754.7
One parent with dependent children	222.7	173.8	140.0	75.4	40.8	415.5
Lone person	1 145.3	454.5	352.9	226.7	134.9	1 765.1
Group	205.1	58.1	38.3	16.0	10.9	282.3
Other household	391.3	65.5	45.1	22.7	14.5	493.9
<b>Total</b>	<b>5 257.4</b>	<b>1 414.4</b>	<b>1 030.2</b>	<b>579.0</b>	<b>339.1</b>	<b>7 216.9</b>
<b>Number of earners in household</b>						
None	1 468.5	517.8	428.8	287.0	174.6	2 147.2
One	1 480.6	539.5	375.9	183.8	103.7	2 171.9
Two	1 860.3	341.5	217.4	103.6	57.7	2 388.0
Three or more	448.0	15.6	*8.2	*4.5	*3.1	509.8
<b>Total</b>	<b>5 257.4</b>	<b>1 414.4</b>	<b>1 030.2</b>	<b>579.0</b>	<b>339.1</b>	<b>7 216.9</b>
<b>Principal source of cash income</b>						
Wage or salary	3 207.9	674.1	426.2	187.5	94.6	4 178.1
Own unincorporated business	351.9	80.0	63.2	39.4	27.8	468.6
Government pension or allowance	1 278.3	578.5	474.5	311.1	188.2	1 960.4
Other cash income	419.2	81.8	66.3	41.0	28.6	535.8
<b>Total(c)</b>	<b>5 257.4</b>	<b>1 414.4</b>	<b>1 030.2</b>	<b>579.0</b>	<b>339.1</b>	<b>7 216.9</b>
<b>Tenure</b>						
Owner without a mortgage	2 431.5	158.4	120.2	77.6	50.0	2 800.3
Owner with a mortgage	1 451.5	577.8	403.5	212.7	120.0	2 256.1
Renter						
State housing authority	287.0	64.2	28.3	11.6	*6.0	368.8
Private landlord	823.4	573.6	450.2	263.6	156.8	1 463.2
<i>Total renters(d)</i>	<i>1 212.1</i>	<i>662.2</i>	<i>494.9</i>	<i>283.2</i>	<i>165.9</i>	<i>1 966.6</i>
<b>Total(e)</b>	<b>5 257.4</b>	<b>1 414.4</b>	<b>1 030.2</b>	<b>579.0</b>	<b>339.1</b>	<b>7 216.9</b>

For footnotes see end of table.

...continued

Selected characteristics	Housing costs as a proportion of income					Total(b)
	25% or less(a)	More than 25%	More than 30%	More than 40%	More than 50%	
	'000	'000	'000	'000	'000	'000
LOWEST TWO GROSS WEEKLY INCOME QUINTILES						
<b>Household composition</b>						
One family						
Couple only	580.7	141.9	114.8	73.1	43.9	770.7
Couple with dependent children only	122.7	157.8	132.1	78.2	54.1	309.0
Other couple	52.5	14.9	11.3	*6.1	*3.9	73.6
One parent with dependent children	115.2	148.6	124.2	69.2	38.1	278.3
Lone person	776.9	377.9	307.1	208.4	128.5	1 277.3
Group	18.1	32.5	24.7	12.6	*8.8	56.3
Other household	74.8	39.0	28.8	17.9	12.4	122.6
<b>Total</b>	<b>1 740.8</b>	<b>912.5</b>	<b>742.8</b>	<b>465.5</b>	<b>289.8</b>	<b>2 887.8</b>
<b>Number of earners in household</b>						
None	1 285.9	503.0	419.8	285.5	173.9	1 940.9
One	372.5	328.1	252.6	135.3	83.4	757.5
Two	78.8	79.9	69.2	43.5	32.2	183.2
Three or more	*3.7	**1.6	**1.3	**1.3	n.p.	*6.2
<b>Total</b>	<b>1 740.8</b>	<b>912.5</b>	<b>742.8</b>	<b>465.5</b>	<b>289.8</b>	<b>2 887.8</b>
<b>Principal source of cash income</b>						
Wage or salary	264.5	243.7	184.2	93.7	54.8	539.4
Own unincorporated business	69.3	43.2	38.8	26.6	21.0	119.5
Government pension or allowance	1 208.9	562.6	467.1	308.9	187.3	1 873.5
Other cash income	198.1	63.1	52.7	36.3	26.6	281.4
<b>Total(c)</b>	<b>1 740.8</b>	<b>912.5</b>	<b>742.8</b>	<b>465.5</b>	<b>289.8</b>	<b>2 887.8</b>
<b>Tenure</b>						
Owner without a mortgage	1 203.5	132.3	102.9	70.2	45.5	1 461.0
Owner with a mortgage	106.1	215.2	183.7	119.5	80.1	364.3
Renter						
State housing authority	233.3	63.2	28.3	11.6	*6.0	314.0
Private landlord	90.6	470.9	404.9	251.8	152.5	594.2
Total renters(d)	353.6	555.9	449.6	271.4	161.6	963.0
<b>Total(e)</b>	<b>1 740.8</b>	<b>912.5</b>	<b>742.8</b>	<b>465.5</b>	<b>289.8</b>	<b>2 887.8</b>

(a) Includes nil or rounded to zero.

(b) Includes households with housing costs not known or with nil or negative income. NOTE: These categories are cumulative and therefore add to more than 100%.

(c) Includes households with nil or negative income.

(d) Includes other renter.

(e) Includes rent free and other tenure.

Tenure	Gross weekly income quintile					Total
	Lowest	Second	Third	Fourth	Highest	
MEAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	28	36	47	48	75	44
Owner with a mortgage	121	145	173	206	261	206
Renter						
State housing authority	47	74	113	135	*114	66
Private landlord	125	143	156	175	240	163
Total renters(a)	89	125	148	165	230	140
<b>Total(b)</b>	<b>56</b>	<b>84</b>	<b>121</b>	<b>147</b>	<b>196</b>	<b>121</b>
MEAN WEEKLY INCOME (\$)						
Owner without a mortgage	195	426	772	1 209	2 251	831
Owner with a mortgage	189	472	790	1 201	2 243	1 321
Renter						
State housing authority	202	406	744	1 177	*1 639	359
Private landlord	194	447	772	1 188	2 118	872
Total renters(a)	198	437	768	1 188	2 115	779
<b>Total(b)</b>	<b>195</b>	<b>438</b>	<b>777</b>	<b>1 201</b>	<b>2 222</b>	<b>967</b>
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owner without a mortgage	14	8	6	4	3	5
Owner with a mortgage	64	31	22	17	12	16
Renter						
State housing authority	23	18	15	11	*7	18
Private landlord	64	32	20	15	11	19
Total renters(a)	45	29	19	14	11	18
<b>Total(b)</b>	<b>29</b>	<b>19</b>	<b>16</b>	<b>12</b>	<b>9</b>	<b>13</b>
MEDIAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	20	23	29	31	38	27
Owner with a mortgage	109	149	177	206	260	199
Renter						
State housing authority	43	75	112	139	*135	59
Private landlord	121	141	153	177	215	155
Total renters(a)	81	125	147	170	208	138
<b>Total(b)</b>	<b>35</b>	<b>67</b>	<b>125</b>	<b>149</b>	<b>178</b>	<b>94</b>
MEDIAN WEEKLY INCOME (\$)						
Owner without a mortgage	191	414	773	1 205	1 960	558
Owner with a mortgage	195	488	790	1 193	1 914	1 151
Renter						
State housing authority	186	389	709	1 149	*1 681	291
Private landlord	209	447	768	1 179	1 853	719
Total renters(a)	192	429	762	1 179	1 846	612
<b>Total(b)</b>	<b>191</b>	<b>432</b>	<b>774</b>	<b>1 193</b>	<b>1 914</b>	<b>774</b>
MEDIAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owner without a mortgage	11	6	4	3	2	5
Owner with a mortgage	56	31	22	17	14	17
Renter						
State housing authority	23	19	16	12	*8	20
Private landlord	58	31	20	15	12	22
Total renters(a)	42	29	19	14	11	22
<b>Total(b)</b>	<b>18</b>	<b>16</b>	<b>16</b>	<b>13</b>	<b>9</b>	<b>12</b>
HOUSEHOLDS ('000)						
Owner without a mortgage	772.6	688.5	468.9	419.3	451.0	2 800.3
Owner with a mortgage	114.5	249.7	489.6	663.3	738.9	2 256.1
Renter						
State housing authority	204.0	109.9	43.5	*9.6	**1.8	368.8
Private landlord	248.5	345.7	373.8	284.6	210.6	1 463.2
Total renters(a)	478.9	484.2	442.9	324.8	235.9	1 966.6
<b>Total(b)</b>	<b>1 426.6</b>	<b>1 461.2</b>	<b>1 445.3</b>	<b>1 441.2</b>	<b>1 442.6</b>	<b>7 216.9</b>

(a) Includes other renter.

(b) Includes rent free and other tenure.

Tenure	Couple with dependent children only with eldest child					One parent with dependent children
	Lone person only, aged under 35	Couple only, reference person aged under 35	Aged under 5	Aged 5-14	Aged 15-24	
MEAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	47	120	106	61	69	50
Owner with a mortgage	194	301	239	215	217	171
Renter						
State housing authority	54	*80	80	108	101	63
Private landlord	134	159	174	184	196	148
Total renters(b)	124	153	164	166	173	116
<b>Total(c)</b>	<b>133</b>	<b>217</b>	<b>198</b>	<b>171</b>	<b>159</b>	<b>119</b>
MEAN WEEKLY INCOME (\$)						
Owner without a mortgage	707	1 466	1 284	1 198	1 386	762
Owner with a mortgage	853	1 572	1 228	1 293	1 505	738
Renter						
State housing authority	303	*447	445	590	644	359
Private landlord	599	1 175	876	912	1 031	484
Total renters(b)	568	1 183	870	892	1 062	438
<b>Total(c)</b>	<b>644</b>	<b>1 379</b>	<b>1 123</b>	<b>1 181</b>	<b>1 409</b>	<b>563</b>
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owner without a mortgage	7	8	8	5	5	7
Owner with a mortgage	23	19	19	17	14	23
Renter						
State housing authority	18	*18	18	18	16	17
Private landlord	22	14	20	20	19	31
Total renters(b)	22	13	19	19	16	27
<b>Total(c)</b>	<b>21</b>	<b>16</b>	<b>18</b>	<b>14</b>	<b>11</b>	<b>21</b>
MEDIAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	33	42	35	33	31	31
Owner with a mortgage	196	269	230	206	199	161
Renter						
State housing authority	47	*82	*88	103	104	60
Private landlord	130	160	164	165	173	145
Total renters(b)	123	154	157	155	160	122
<b>Total(c)</b>	<b>130</b>	<b>189</b>	<b>182</b>	<b>164</b>	<b>130</b>	<b>120</b>
MEDIAN WEEKLY INCOME (\$)						
Owner without a mortgage	647	1 355	1 006	1 035	1 249	597
Owner with a mortgage	729	1 457	1 078	1 164	1 367	655
Renter						
State housing authority	179	*373	*384	573	602	313
Private landlord	557	1 029	738	811	915	411
Total renters(b)	537	1 064	738	791	910	371
<b>Total(c)</b>	<b>583</b>	<b>1 270</b>	<b>963</b>	<b>1 050</b>	<b>1 282</b>	<b>438</b>

For footnotes see end of table.

...continued

Tenure	Couple with		Couple only with reference person		Lone person only, aged 65 and over	All households(a)
	Dependent and non-dependent children only	Non-dependent children only	Aged 55–64	Aged 65 and over		
MEAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	51	40	38	36	29	44
Owner with a mortgage	182	197	155	85	55	206
Renter						
State housing authority	104	106	75	67	42	66
Private landlord	163	208	173	130	112	163
Total renters(b)	146	173	146	99	68	140
<b>Total(c)</b>	<b>126</b>	<b>99</b>	<b>67</b>	<b>42</b>	<b>37</b>	<b>121</b>
MEAN WEEKLY INCOME (\$)						
Owner without a mortgage	1 737	1 422	810	509	277	831
Owner with a mortgage	1 898	1 672	1 268	577	282	1 321
Renter						
State housing authority	747	627	346	319	187	359
Private landlord	1 299	1 328	768	458	225	872
Total renters(b)	1 187	1 129	677	385	207	779
<b>Total(c)</b>	<b>1 735</b>	<b>1 471</b>	<b>869</b>	<b>500</b>	<b>262</b>	<b>967</b>
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owner without a mortgage	3	3	5	7	10	5
Owner with a mortgage	10	12	12	15	19	16
Renter						
State housing authority	14	17	22	21	22	18
Private landlord	13	16	23	28	49	19
Total renters(b)	12	15	22	26	33	18
<b>Total(c)</b>	<b>7</b>	<b>7</b>	<b>8</b>	<b>8</b>	<b>14</b>	<b>13</b>
MEDIAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	39	31	28	23	21	27
Owner with a mortgage	181	190	151	62	50	199
Renter						
State housing authority	85	93	73	68	39	59
Private landlord	160	196	167	121	105	155
Total renters(b)	150	155	146	88	48	138
<b>Total(c)</b>	<b>101</b>	<b>42</b>	<b>34</b>	<b>24</b>	<b>26</b>	<b>94</b>
MEDIAN WEEKLY INCOME (\$)						
Owner without a mortgage	1 607	1 267	594	367	198	558
Owner with a mortgage	1 554	1 600	992	347	240	1 151
Renter						
State housing authority	654	541	309	308	184	291
Private landlord	1 189	1 070	606	345	212	719
Total renters(b)	968	925	423	325	189	612
<b>Total(c)</b>	<b>1 511</b>	<b>1 329</b>	<b>647</b>	<b>358</b>	<b>192</b>	<b>774</b>

For footnotes see end of table.

...continued

Tenure	Lone person only, aged under 35	Couple only, reference person aged under 35	Couple with dependent children only with eldest child			One parent with dependent children
			Aged under 5	Aged 5–14	Aged 15–24	
MEDIAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owner without a mortgage	5	3	3	3	2	5
Owner with a mortgage	27	18	21	18	15	25
Renter						
State housing authority	26	*22	*23	18	17	19
Private landlord	23	16	22	20	19	35
Total renters(b)	23	14	21	20	18	33
<b>Total(c)</b>	<b>22</b>	<b>15</b>	<b>19</b>	<b>16</b>	<b>10</b>	<b>27</b>
HOUSEHOLDS ('000)						
Owner without a mortgage	15.8	19.7	52.6	171.4	159.1	62.3
Owner with a mortgage	88.4	169.5	232.1	502.0	243.5	102.9
Renter						
State housing authority	16.0	*2.7	*6.0	22.8	*7.2	87.2
Private landlord	171.4	150.0	104.9	136.5	40.8	151.1
Total renters(b)	203.7	170.0	118.5	178.0	55.1	242.1
<b>Total(c)</b>	<b>327.6</b>	<b>366.2</b>	<b>415.4</b>	<b>873.4</b>	<b>467.4</b>	<b>415.5</b>

For footnotes see end of table.

...continued

Tenure	Couple with		Couple only with reference person		Lone person only, aged 65 and over	All households(a)
	Dependent and non-dependent children only	Non-dependent children only	Aged 55–64	Aged 65 and over		
MEDIAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owner without a mortgage	2	2	5	6	11	5
Owner with a mortgage	12	12	15	18	21	17
Renter						
State housing authority	13	17	24	22	21	20
Private landlord	13	18	28	35	49	22
Total renters(b)	15	17	35	27	25	22
<b>Total(c)</b>	<b>7</b>	<b>3</b>	<b>5</b>	<b>7</b>	<b>13</b>	<b>12</b>
HOUSEHOLDS ('000)						
Owner without a mortgage	88.9	251.6	272.2	510.3	496.4	2 800.3
Owner with a mortgage	115.0	130.3	59.8	22.3	22.7	2 256.1
Renter						
State housing authority	*9.2	*7.3	*8.1	19.4	68.4	368.8
Private landlord	20.0	20.4	26.9	18.9	48.2	1 463.2
Total renters(b)	32.4	30.4	38.3	39.8	131.7	1 966.6
<b>Total(c)</b>	<b>241.5</b>	<b>417.0</b>	<b>378.1</b>	<b>582.5</b>	<b>681.8</b>	<b>7 216.9</b>

(a) Includes households not included in the selected life-cycle groups.

(b) Includes other renter.

(c) Includes rent free and other tenure.

Tenure	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin(a)	Canberra	All capital cities
MEAN WEEKLY HOUSING COSTS (\$)									
Owner without a mortgage	62	43	50	36	41	42	*62	44	49
Owner with a mortgage	268	202	229	169	203	180	216	226	223
Renter									
State housing authority	67	60	66	64	62	67	81	75	66
Private landlord	223	161	157	128	140	135	201	167	178
Total renters(b)	192	144	143	101	127	114	136	130	153
<b>Total(c)</b>	<b>164</b>	<b>119</b>	<b>139</b>	<b>96</b>	<b>124</b>	<b>108</b>	<b>149</b>	<b>138</b>	<b>135</b>
MEAN WEEKLY INCOME (\$)									
Owner without a mortgage	964	958	762	797	870	712	1 233	1 074	911
Owner with a mortgage	1 658	1 366	1 307	1 198	1 245	1 123	1 555	1 497	1 415
Renter									
State housing authority	398	330	376	323	323	331	458	451	364
Private landlord	1 097	883	844	739	823	746	1 306	987	943
Total renters(b)	976	803	774	560	765	636	1 095	821	835
<b>Total(c)</b>	<b>1 178</b>	<b>1 054</b>	<b>959</b>	<b>852</b>	<b>972</b>	<b>819</b>	<b>1 272</b>	<b>1 149</b>	<b>1 053</b>
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)									
Owner without a mortgage	6	4	7	5	5	6	*5	4	5
Owner with a mortgage	16	15	18	14	16	16	14	15	16
Renter									
State housing authority	17	18	17	20	19	20	18	17	18
Private landlord	20	18	19	17	17	18	15	17	19
Total renters(b)	20	18	18	18	17	18	12	16	18
<b>Total(c)</b>	<b>14</b>	<b>11</b>	<b>15</b>	<b>11</b>	<b>13</b>	<b>13</b>	<b>12</b>	<b>12</b>	<b>13</b>
MEDIAN WEEKLY HOUSING COSTS (\$)									
Owner without a mortgage	32	28	28	25	26	26	46	29	29
Owner with a mortgage	267	193	221	159	190	169	218	221	212
Renter									
State housing authority	55	77	60	55	54	50	75	66	59
Private landlord	206	161	157	132	140	130	205	162	167
Total renters(b)	185	151	150	100	133	114	134	132	151
<b>Total(c)</b>	<b>136</b>	<b>101</b>	<b>127</b>	<b>76</b>	<b>113</b>	<b>84</b>	<b>142</b>	<b>127</b>	<b>113</b>
MEDIAN WEEKLY INCOME (\$)									
Owner without a mortgage	652	721	562	520	638	544	936	908	645
Owner with a mortgage	1 391	1 193	1 196	1 027	1 137	997	1 417	1 325	1 225
Renter									
State housing authority	305	296	305	243	273	276	414	301	291
Private landlord	917	734	734	647	693	676	1 038	823	784
Total renters(b)	782	671	654	419	569	498	947	712	668
<b>Total(c)</b>	<b>940</b>	<b>886</b>	<b>843</b>	<b>663</b>	<b>822</b>	<b>680</b>	<b>1 100</b>	<b>991</b>	<b>867</b>
MEDIAN HOUSING COSTS AS A PROPORTION OF INCOME (%)									
Owner without a mortgage	5	4	5	5	4	5	5	3	4
Owner with a mortgage	19	16	18	15	17	17	15	17	17
Renter									
State housing authority	18	26	20	23	20	18	18	22	20
Private landlord	23	22	21	20	20	19	20	20	21
Total renters(b)	24	23	23	24	23	23	14	19	23
<b>Total(c)</b>	<b>14</b>	<b>11</b>	<b>15</b>	<b>11</b>	<b>14</b>	<b>12</b>	<b>13</b>	<b>13</b>	<b>13</b>
HOUSEHOLDS ('000)									
Owner without a mortgage	562.4	522.9	202.7	170.6	179.5	29.0	8.6	37.1	1 712.8
Owner with a mortgage	452.9	420.6	214.2	144.2	195.3	25.3	15.6	45.1	1 513.1
Renter									
State housing authority	77.3	42.2	23.7	49.9	21.6	6.5	7.0	12.2	240.5
Private landlord	357.8	236.8	146.6	68.0	116.5	16.1	11.4	21.5	974.7
Total renters(b)	449.3	292.4	179.1	128.6	143.2	23.4	26.7	36.9	1 279.6
<b>Total(c)</b>	<b>1 487.0</b>	<b>1 265.5</b>	<b>611.2</b>	<b>455.6</b>	<b>533.0</b>	<b>78.4</b>	<b>53.0</b>	<b>120.7</b>	<b>4 604.6</b>

(a) Separate data for Darwin are not available — the estimates relate to Darwin and other (predominantly urban) areas in the Northern Territory.

(b) Includes other renter.

(c) Includes rent free and other tenure.

State or Territory	First home buyer household		Changeover buyer household		Total(a)		All owners
	New home	Established home	New home	Established home	New home	Established home	
	'000	'000	'000	'000	'000	'000	
YEAR DWELLING ACQUIRED: BEFORE 1977							
New South Wales	101.5	114.1	37.3	57.2	144.7	176.8	321.5
Victoria	116.5	81.4	37.1	41.8	156.0	126.9	282.9
Queensland	49.3	40.3	19.1	25.3	70.5	67.2	137.7
South Australia	38.1	28.5	13.0	15.7	52.4	45.7	98.1
Western Australia	19.9	16.1	12.0	10.6	32.6	27.1	59.7
Tasmania	9.1	9.2	4.3	5.2	13.4	14.8	28.1
Northern Territory(b)	**0.5	**0.2	—	**0.3	**0.5	**0.5	**1.0
Australian Capital Territory	4.7	*2.1	*2.8	*1.9	7.7	4.0	11.7
<b>Australia</b>	<b>339.7</b>	<b>291.8</b>	<b>125.5</b>	<b>157.9</b>	<b>477.7</b>	<b>462.9</b>	<b>940.7</b>
YEAR DWELLING ACQUIRED: 1977–1986							
New South Wales	46.3	97.1	81.5	104.0	133.0	212.6	345.6
Victoria	32.0	81.9	65.4	87.3	102.4	180.3	282.7
Queensland	23.5	34.2	37.9	47.7	65.0	82.3	147.4
South Australia	11.0	27.9	15.6	26.7	27.6	59.4	87.0
Western Australia	14.4	23.2	29.7	24.2	44.5	50.7	95.2
Tasmania	3.1	6.6	5.2	7.8	8.3	15.0	23.2
Northern Territory(b)	*1.2	*2.0	**0.7	**1.0	*1.9	*3.2	5.1
Australian Capital Territory	*2.6	*3.0	*2.3	5.1	5.5	8.4	13.8
<b>Australia</b>	<b>134.0</b>	<b>275.9</b>	<b>238.2</b>	<b>303.8</b>	<b>388.2</b>	<b>611.8</b>	<b>1 000.0</b>
YEAR DWELLING ACQUIRED: 1987–1996							
New South Wales	54.6	164.4	142.7	280.1	210.3	474.4	684.7
Victoria	52.7	153.5	99.9	193.6	158.4	364.2	522.6
Queensland	34.5	77.3	118.4	176.5	163.7	267.6	431.3
South Australia	14.3	45.1	25.0	76.7	41.9	133.5	175.5
Western Australia	15.8	49.9	54.9	98.8	74.8	155.5	230.2
Tasmania	4.0	15.6	11.1	24.4	15.6	42.2	57.7
Northern Territory(b)	*1.2	*3.4	*1.8	*3.1	*3.2	7.0	10.2
Australian Capital Territory	6.5	8.6	7.7	14.9	15.2	24.9	40.1
<b>Australia</b>	<b>183.5</b>	<b>517.8</b>	<b>461.5</b>	<b>868.1</b>	<b>683.0</b>	<b>1 469.4</b>	<b>2 152.4</b>
YEAR DWELLING ACQUIRED: 1997–1999 (RECENT HOME BUYER)							
New South Wales	23.2	79.7	57.1	141.6	84.4	247.9	332.3
Victoria	11.2	70.1	23.7	107.4	37.4	186.6	224.0
Queensland	*7.8	47.4	35.9	85.4	46.4	143.3	189.7
South Australia	*1.6	19.3	6.9	30.5	8.6	55.2	63.8
Western Australia	*4.8	28.6	14.9	48.9	21.9	83.5	105.4
Tasmania	**0.7	5.3	*2.5	12.9	4.1	19.8	23.8
Northern Territory(b)	**0.2	*1.9	**0.7	*4.1	**1.1	6.7	7.9
Australian Capital Territory	*1.1	5.5	*2.4	6.2	3.9	12.7	16.6
<b>Australia</b>	<b>50.7</b>	<b>257.8</b>	<b>144.2</b>	<b>437.2</b>	<b>207.6</b>	<b>755.8</b>	<b>963.4</b>
TOTAL							
New South Wales	225.6	455.3	318.6	582.9	572.3	1 111.8	1 684.1
Victoria	212.4	386.8	226.0	430.1	454.3	857.9	1 312.2
Queensland	115.1	199.2	211.3	334.9	345.6	560.5	906.0
South Australia	65.1	120.8	60.5	149.6	130.5	293.9	424.4
Western Australia	54.8	117.8	111.5	182.5	173.7	316.7	490.4
Tasmania	16.9	36.7	23.1	50.4	41.3	91.7	132.9
Northern Territory(b)	*3.2	7.5	*3.3	8.4	6.8	17.4	24.2
Australian Capital Territory	14.8	19.2	15.2	28.2	32.2	50.0	82.2
<b>Australia</b>	<b>707.9</b>	<b>1 343.4</b>	<b>969.4</b>	<b>1 767.0</b>	<b>1 756.5</b>	<b>3 299.9</b>	<b>5 056.4</b>

(a) Includes households with more than one owner and in which (in terms of the purchase of their current dwelling) at least one of the owners was a first home buyer and at least one other was a changeover buyer.

(b) For the Northern Territory the estimates relate predominantly to urban areas.

Year dwelling acquired by type of home buyer	Weekly housing costs								All owners(a)
	\$1–\$49	\$50–\$99	\$100–\$149	\$150–\$199	\$200–\$249	\$250–\$299	\$300 or more	Not known	
	'000	'000	'000	'000	'000	'000	'000	'000	'000
GROSS WEEKLY INCOME QUINTILE: LOWEST									
Dwelling acquired before 1997									
First home buyer household	240.4	24.6	11.8	*6.6	*5.7	n.p.	*2.2	21.2	318.6
Changeover buyer household	333.8	45.7	12.3	*5.6	*4.1	*2.3	*5.5	33.4	450.0
Total(b)	579.4	73.9	26.7	12.3	10.4	*3.3	*7.7	54.6	780.8
Dwelling acquired 1997–1999(c)									
First home buyer household	*9.9	*2.7	*3.2	**2.0	—	n.p.	—	n.p.	19.4
Changeover buyer household	41.7	13.6	*4.6	**1.6	**1.6	n.p.	*3.2	11.4	82.7
Total(b)	53.0	16.3	*7.8	*3.6	**1.6	**1.6	*4.7	13.3	106.3
<b>Total</b>	<b>632.4</b>	<b>90.2</b>	<b>34.5</b>	<b>15.9</b>	<b>12.0</b>	<b>*4.9</b>	<b>12.5</b>	<b>67.9</b>	<b>887.1</b>
GROSS WEEKLY INCOME QUINTILE: SECOND									
Dwelling acquired before 1997									
First home buyer household	199.6	35.4	29.9	24.0	15.5	*6.7	*6.5	21.9	344.2
Changeover buyer household	303.2	47.1	19.1	15.1	*7.7	*4.0	*5.2	21.6	425.1
Total(b)	519.8	88.4	51.4	40.7	24.0	11.6	12.2	45.1	800.2
Dwelling acquired 1997–1999(c)									
First home buyer household	*5.5	*4.2	*9.8	13.6	*4.0	*4.0	*2.8	*4.0	47.9
Changeover buyer household	30.5	14.1	*7.9	*8.8	*4.7	*2.7	*5.9	*7.8	83.2
Total(b)	38.9	18.3	18.4	23.1	*9.5	*6.6	*8.8	12.8	138.0
<b>Total</b>	<b>558.8</b>	<b>106.7</b>	<b>69.8</b>	<b>63.9</b>	<b>33.5</b>	<b>18.3</b>	<b>21.0</b>	<b>57.9</b>	<b>938.2</b>
GROSS WEEKLY INCOME QUINTILE: THIRD									
Dwelling acquired before 1997									
First home buyer household	143.6	38.2	32.1	50.5	32.7	15.3	21.4	26.4	362.1
Changeover buyer household	166.3	50.8	34.2	31.9	22.5	11.8	12.9	22.8	355.3
Total(b)	323.5	95.6	69.2	88.3	59.7	27.6	36.5	52.5	756.8
Dwelling acquired 1997–1999(c)									
First home buyer household	*9.1	*2.8	14.2	23.6	14.0	*7.9	11.2	*9.6	92.5
Changeover buyer household	27.6	*7.3	*10.1	15.5	*6.3	*7.2	*7.2	13.8	95.2
Total(b)	39.5	11.0	25.3	41.2	21.3	16.6	22.3	24.2	201.8
<b>Total</b>	<b>362.9</b>	<b>106.6</b>	<b>94.5</b>	<b>129.5</b>	<b>81.0</b>	<b>44.1</b>	<b>58.9</b>	<b>76.8</b>	<b>958.5</b>
GROSS WEEKLY INCOME QUINTILE: FOURTH									
Dwelling acquired before 1997									
First home buyer household	140.0	44.1	37.6	43.1	39.7	18.1	33.9	26.8	384.9
Changeover buyer household	153.0	48.3	35.4	43.9	36.8	23.6	32.6	17.3	392.1
Total(b)	310.5	97.4	75.5	91.7	84.6	46.7	72.7	45.4	827.9
Dwelling acquired 1997–1999(c)									
First home buyer household	*2.5	n.p.	*4.8	18.1	18.7	13.4	21.8	11.0	90.6
Changeover buyer household	22.5	*5.8	11.4	19.8	24.5	16.8	24.5	15.8	141.0
Total(b)	26.7	*6.4	17.6	40.3	49.0	32.4	51.8	30.5	254.7
<b>Total</b>	<b>337.1</b>	<b>103.9</b>	<b>93.1</b>	<b>132.0</b>	<b>133.6</b>	<b>79.0</b>	<b>124.5</b>	<b>75.9</b>	<b>1 082.7</b>

For footnotes see end of table.

...continued

Year dwelling acquired by type of home buyer	Weekly housing costs								All owners(a)
	\$1–\$49	\$50–\$99	\$100–\$149	\$150–\$199	\$200–\$249	\$250–\$299	\$300 or more	Not known	
	'000	'000	'000	'000	'000	'000	'000	'000	'000
GROSS WEEKLY INCOME QUINTILE: HIGHEST									
Dwelling acquired before 1997									
First home buyer household	117.8	31.7	23.0	23.9	29.8	21.1	57.0	26.5	333.0
Changeover buyer household	169.6	71.2	37.9	33.4	39.4	31.8	99.2	47.9	532.6
<i>Total(b)</i>	297.5	110.6	68.9	59.1	75.7	61.3	170.6	79.1	927.3
Dwelling acquired 1997–1999(c)									
First home buyer household	*3.5	*2.6	n.p.	*3.1	*7.3	*8.4	21.5	11.2	58.1
Changeover buyer household	20.4	*8.3	*6.5	13.1	19.1	16.6	71.2	23.4	179.2
<i>Total(b)</i>	24.1	10.9	*8.6	17.8	29.2	26.1	108.3	37.0	262.6
<b>Total</b>	<b>321.6</b>	<b>121.5</b>	<b>77.6</b>	<b>76.9</b>	<b>104.9</b>	<b>87.4</b>	<b>278.8</b>	<b>116.2</b>	<b>1 189.9</b>
TOTAL									
Dwelling acquired before 1997									
First home buyer household	841.4	174.0	134.3	148.1	123.4	62.3	121.0	122.8	1 742.7
Changeover buyer household	1 126.0	263.0	138.9	129.9	110.5	73.4	155.4	143.0	2 155.0
<i>Total(b)</i>	2 030.7	465.9	291.7	292.2	254.4	150.5	299.8	276.7	4 093.1
Dwelling acquired 1997–1999(c)									
First home buyer household	30.5	12.6	32.6	60.4	43.9	33.8	57.3	36.4	308.5
Changeover buyer household	142.7	49.1	40.4	58.8	56.2	44.6	112.1	72.2	581.4
<i>Total(b)</i>	182.2	62.9	77.7	126.1	110.6	83.2	195.9	118.0	963.4
<b>Total</b>	<b>2 212.8</b>	<b>528.9</b>	<b>369.4</b>	<b>418.3</b>	<b>365.0</b>	<b>233.7</b>	<b>495.6</b>	<b>394.7</b>	<b>5 056.4</b>

(a) Includes households with nil housing costs.

(b) Includes households with more than one owner and in which (in terms of the purchase of their current dwelling) at least one of the owners was a first home buyer and at least one other was a changeover buyer.

(c) Recent home buyer households.

Selected characteristics	Age of reference person (years)					All owners
	Less than 35	35-44	45-54	55-64	65 and over	
	'000	'000	'000	'000	'000	'000
NO MORTGAGE						
<b>Value of dwelling</b>						
Less than \$100,000	20.9	47.8	74.4	94.4	218.0	455.5
\$100,000-\$124,999	11.5	38.1	50.5	61.5	157.8	319.4
\$125,000-\$149,999	*9.6	25.9	53.4	70.9	127.4	287.2
\$150,000-\$199,999	15.3	51.7	107.5	108.2	205.9	488.5
\$200,000-\$299,999	18.7	68.1	133.5	119.8	198.8	538.9
\$300,000-\$399,999	*8.5	34.0	55.0	73.4	107.9	278.9
\$400,000 or more	*8.7	38.1	73.6	89.9	132.2	342.5
<b>Total(a)</b>	<b>95.4</b>	<b>311.1</b>	<b>564.7</b>	<b>644.0</b>	<b>1 185.2</b>	<b>2 800.3</b>
<b>Equity in dwelling</b>						
\$1-\$19,999	**1.4	**1.6	**1.9	*6.6	*2.9	14.4
\$20,000-\$49,999	*2.8	*6.3	*9.0	*9.6	28.0	55.8
\$50,000-\$99,999	16.6	39.9	63.4	78.2	187.1	385.3
\$100,000-\$199,999	36.4	115.6	211.5	240.6	491.1	1 095.2
\$200,000 or more	35.9	140.2	262.1	283.2	438.9	1 160.3
<b>Total(b)</b>	<b>95.4</b>	<b>311.1</b>	<b>564.7</b>	<b>644.0</b>	<b>1 185.2</b>	<b>2 800.3</b>
AMOUNT OWING ON MORTGAGE(S)—\$1-\$99,999						
<b>Value of dwelling</b>						
Less than \$100,000	94.5	84.1	60.1	24.5	13.7	276.9
\$100,000-\$124,999	81.0	89.4	54.2	15.2	*8.3	248.0
\$125,000-\$149,999	64.2	75.3	50.4	18.4	*8.8	217.2
\$150,000-\$199,999	57.0	115.5	89.7	25.4	*5.2	292.8
\$200,000-\$299,999	32.4	93.8	73.0	20.2	*8.3	227.8
\$300,000-\$399,999	*8.5	31.1	32.0	*5.1	*4.7	81.3
\$400,000 or more	*2.8	27.5	33.2	12.7	**2.0	78.2
<b>Total(a)</b>	<b>343.7</b>	<b>519.2</b>	<b>398.1</b>	<b>125.3</b>	<b>51.8</b>	<b>1 438.1</b>
<b>Equity in dwelling</b>						
\$1-\$19,999	55.4	27.8	*8.0	*2.3	**1.8	95.4
\$20,000-\$49,999	108.2	97.5	48.8	12.2	*5.0	271.7
\$50,000-\$99,999	101.4	141.5	105.3	32.1	16.1	396.5
\$100,000-\$199,999	51.2	160.3	136.8	50.2	16.3	414.9
\$200,000 or more	21.6	85.7	91.1	23.3	11.7	233.3
<b>Total(b)</b>	<b>343.7</b>	<b>519.2</b>	<b>398.1</b>	<b>125.3</b>	<b>51.8</b>	<b>1 438.1</b>
AMOUNT OWING ON MORTGAGE(S)—\$100,000 OR MORE						
<b>Value of dwelling</b>						
Less than \$100,000	*3.9	*4.7	**1.2	—	—	*9.8
\$100,000-\$124,999	11.6	13.3	*4.9	**1.8	—	31.6
\$125,000-\$149,999	45.8	29.0	*9.5	*2.3	n.p.	88.1
\$150,000-\$199,999	61.3	61.1	29.3	*4.5	n.p.	156.4
\$200,000-\$299,999	72.5	75.5	47.5	*5.5	n.p.	201.7
\$300,000-\$399,999	23.9	39.7	28.3	*7.4	—	99.3
\$400,000 or more	29.8	63.1	63.5	14.1	**2.0	172.6
<b>Total(a)</b>	<b>248.8</b>	<b>286.8</b>	<b>185.7</b>	<b>37.3</b>	<b>*4.5</b>	<b>763.1</b>
<b>Equity in dwelling</b>						
\$1-\$19,999	32.5	19.5	*9.9	n.p.	—	63.4
\$20,000-\$49,999	68.9	49.8	17.7	*2.8	n.p.	140.0
\$50,000-\$99,999	65.4	61.8	34.9	*3.3	n.p.	165.8
\$100,000-\$199,999	41.7	62.7	38.3	*6.9	n.p.	150.3
\$200,000 or more	22.6	61.3	62.7	17.1	**2.0	165.8
<b>Total(b)</b>	<b>248.8</b>	<b>286.8</b>	<b>185.7</b>	<b>37.3</b>	<b>*4.5</b>	<b>763.1</b>

For footnotes see end of table.

...continued

<i>Selected characteristics</i>	<i>Age of reference person (years)</i>					<i>All owners</i>
	<i>Less than 35</i>	<i>35–44</i>	<i>45–54</i>	<i>55–64</i>	<i>65 and over</i>	
	<i>'000</i>	<i>'000</i>	<i>'000</i>	<i>'000</i>	<i>'000</i>	<i>'000</i>
	TOTAL(c)					
<b>Value of dwelling</b>						
Less than \$100,000	120.2	137.4	137.1	118.8	232.2	745.6
\$100,000–\$124,999	104.7	143.0	111.7	79.0	166.1	604.5
\$125,000–\$149,999	120.5	132.5	113.4	91.6	137.7	595.6
\$150,000–\$199,999	136.5	229.5	229.5	139.7	211.7	946.9
\$200,000–\$299,999	127.0	240.9	259.0	146.5	207.8	981.2
\$300,000–\$399,999	42.9	106.6	117.1	86.0	112.6	465.1
\$400,000 or more	42.3	130.9	175.1	118.7	136.3	603.2
<b>Total(a)</b>	<b>701.2</b>	<b>1 131.6</b>	<b>1 169.6</b>	<b>811.8</b>	<b>1 242.2</b>	<b>5 056.4</b>
<b>Equity in dwelling</b>						
\$1–\$19,999	89.3	49.0	19.8	10.3	*4.7	173.2
\$20,000–\$49,999	179.9	153.6	75.6	24.6	33.9	467.6
\$50,000–\$99,999	183.4	243.3	203.7	113.5	203.6	947.6
\$100,000–\$199,999	129.3	338.6	386.6	297.7	508.1	1 660.3
\$200,000 or more	80.1	287.2	415.8	323.6	452.6	1 559.4
<b>Total(b)</b>	<b>701.2</b>	<b>1 131.6</b>	<b>1 169.6</b>	<b>811.8</b>	<b>1 242.2</b>	<b>5 056.4</b>

(a) Includes value of dwelling not known.

(b) Includes zero or negative equity and value of dwelling or amount owing not known.

(c) Includes amount owing not known.

Selected characteristics	Purchase price of dwelling							Total(a)
	Less than \$100,000	\$100,000–\$124,999	\$125,000–\$149,999	\$150,000–\$199,999	\$200,000–\$299,999	\$300,000–\$399,999	\$400,000 or more	
	'000	'000	'000	'000	'000	'000	'000	'000
<b>Private dwelling structure</b>								
Separate house	156.4	125.1	118.6	146.2	117.1	61.9	65.5	799.2
Semi-detached	19.2	11.8	10.8	14.3	16.5	*9.4	*6.6	89.6
Flat	12.5	*4.0	*8.5	12.0	18.2	*3.0	*8.0	66.2
<b>Total(b)</b>	<b>196.2</b>	<b>141.2</b>	<b>137.9</b>	<b>172.6</b>	<b>151.9</b>	<b>74.2</b>	<b>80.0</b>	<b>963.4</b>
<b>Age of reference person (years)</b>								
15–24	15.2	*9.3	*9.1	*3.8	*3.0	—	n.p.	41.9
25–34	65.6	51.6	46.2	55.6	43.8	16.1	15.3	294.3
35–44	39.7	40.1	35.0	46.1	44.2	29.6	24.5	260.5
45–54	34.8	19.6	23.2	33.7	37.1	18.5	18.8	188.1
55–64	21.4	*8.5	13.3	17.1	13.8	*6.5	*10.1	93.1
65 and over	19.5	12.1	11.1	16.4	*10.0	*3.5	10.6	85.5
<b>Total</b>	<b>196.2</b>	<b>141.2</b>	<b>137.9</b>	<b>172.6</b>	<b>151.9</b>	<b>74.2</b>	<b>80.0</b>	<b>963.4</b>
<b>Type of dwelling</b>								
New home	16.9	19.7	33.9	44.8	43.7	21.1	23.4	207.6
Established home	179.3	121.5	104.0	127.7	108.2	53.1	56.6	755.8
<b>Total</b>	<b>196.2</b>	<b>141.2</b>	<b>137.9</b>	<b>172.6</b>	<b>151.9</b>	<b>74.2</b>	<b>80.0</b>	<b>963.4</b>
<b>Type of home buyer</b>								
First home buyer household	101.7	67.9	47.0	44.5	31.9	*5.4	*9.2	308.5
Changeover buyer household	86.6	62.5	80.8	110.0	109.4	59.0	65.4	581.4
<b>Total(c)</b>	<b>196.2</b>	<b>141.2</b>	<b>137.9</b>	<b>172.6</b>	<b>151.9</b>	<b>74.2</b>	<b>80.0</b>	<b>963.4</b>
<b>Deposit as a proportion of purchase price</b>								
No deposit(d)	42.9	12.5	17.3	24.7	19.8	10.5	*9.2	136.9
Less than 5%	28.5	21.1	26.5	28.0	26.1	11.5	*6.0	147.7
5%–less than 10%	29.6	29.8	23.5	27.8	18.7	*7.8	11.9	149.0
10%–less than 20%	55.5	45.0	39.2	60.2	58.7	32.8	40.0	331.4
20%–less than 30%	21.2	16.6	12.4	12.7	*9.0	n.p.	*5.1	77.8
30% or more	16.7	15.7	17.1	17.6	19.0	10.8	*7.8	104.7
<b>Total(e)</b>	<b>196.2</b>	<b>141.2</b>	<b>137.9</b>	<b>172.6</b>	<b>151.9</b>	<b>74.2</b>	<b>80.0</b>	<b>963.4</b>
<b>Year dwelling acquired</b>								
1997	78.8	46.8	50.6	67.8	50.0	21.7	23.8	343.8
1998	62.1	50.8	48.9	57.5	54.7	28.4	30.8	335.9
1999	55.2	43.5	38.4	47.2	47.2	24.2	25.5	283.7
<b>Total</b>	<b>196.2</b>	<b>141.2</b>	<b>137.9</b>	<b>172.6</b>	<b>151.9</b>	<b>74.2</b>	<b>80.0</b>	<b>963.4</b>
<b>Sources of deposit(f)</b>								
Savings	102.9	94.2	87.1	92.0	80.9	33.4	40.5	530.9
Loan(g)	12.6	*5.3	*6.3	*7.5	11.0	*5.3	*5.2	53.2
Sale of former home	18.5	21.6	23.5	41.6	33.9	21.1	24.1	184.2
Other sources(h)	25.8	17.0	14.0	15.4	13.8	*8.9	*5.0	99.9
<b>Total(i)</b>	<b>151.5</b>	<b>128.1</b>	<b>118.7</b>	<b>146.4</b>	<b>131.4</b>	<b>63.7</b>	<b>70.8</b>	<b>810.6</b>

(a) Includes purchase price not known.

(b) Includes other private dwelling structure.

(c) Includes households with more than one owner, and in which (in terms of the purchase of their current dwelling) at least one of the owners was a first home buyer and at least one other was a changeover buyer.

(d) Includes households where purchase price of dwelling was zero.

(e) Includes amount of deposit not known.

(f) Includes only households that made a deposit and knew the amount of their deposit.

(g) Includes loans from formal sources e.g. banks, and loans from family/friends and other informal sources.

(h) Includes other sources such as gifts, sale of car/other possessions, and inheritance.

(i) Components do not add to total as more than one response allowed.

Selected characteristics	Weekly housing costs			Total(a)
	\$1-\$49	\$50-\$99	\$100 or more	
	'000	'000	'000	'000
<b>Type of current lease/tenure</b>				
Fixed period	*4.1	11.4	*5.2	21.8
Month by month	*6.0	10.8	*3.5	24.4
Indefinite tenure (other than lease)	119.0	123.1	50.2	304.5
No formal lease or tenure	*7.7	*9.3	**1.1	18.1
<b>Total</b>	<b>136.7</b>	<b>154.6</b>	<b>60.1</b>	<b>368.8</b>
<b>Amount of bond paid</b>				
Less than \$200	22.3	29.0	*5.3	60.8
\$200 or more	*7.5	14.0	*8.2	32.3
Did not pay bond	107.0	111.6	45.9	275.1
<b>Total(b)</b>	<b>136.7</b>	<b>154.6</b>	<b>60.1</b>	<b>368.8</b>
Period since household rent last changed (months)				
Less than 3	29.1	40.0	*9.1	85.1
3-6	19.9	16.3	*8.5	45.5
7-12	26.1	25.4	12.4	67.0
More than 12	21.9	27.7	18.7	70.5
<b>Total(c)</b>	<b>136.7</b>	<b>154.6</b>	<b>60.1</b>	<b>368.8</b>
<b>Change in weekly rent(d)</b>				
Amount of increase				
\$1-\$10	59.7	54.4	12.0	133.4
\$11 or more	**1.0	*9.8	13.6	26.3
Rent decreased	*6.4	16.1	*3.5	26.0
<b>Total(e)</b>	<b>75.1</b>	<b>81.7</b>	<b>29.9</b>	<b>197.7</b>
Reason for rent change(d)				
Change in income	57.7	60.0	17.1	139.7
Other reason	18.1	21.9	13.1	59.1
<b>Total(f)</b>	<b>75.1</b>	<b>81.7</b>	<b>29.9</b>	<b>197.7</b>
<b>Mean number of usual residents in household</b>	no. <b>2.2</b>	no. <b>2.5</b>	no. <b>2.9</b>	no. <b>2.6</b>
<b>Mean number of bedrooms in dwelling</b>	<b>1.7</b>	<b>2.7</b>	<b>2.9</b>	<b>2.3</b>

(a) Includes unknown housing costs.

(b) Includes unknown bond amount.

(c) Includes rent not changed.

(d) Only includes households where a change in rent occurred within the last 12 months.

(e) Includes households where the rent change was rounded to zero, households that paid no rent before their rent changed and households where the amount of rent change was not known.

(f) Components do not add to total as more than one response allowed.

Selected characteristics	Weekly housing costs				Total(a)
	\$1– \$99	\$100– \$149	\$150– \$199	\$200 or more	
	'000	'000	'000	'000	'000
<b>Type of current lease/tenure</b>					
12 month	10.4	105.8	128.6	109.4	367.6
6 month	19.0	75.2	103.4	72.2	283.3
Other fixed period	*3.5	14.1	14.7	10.6	45.7
Month by month	35.9	108.3	110.9	104.7	366.7
Indefinite tenure (other than lease)	74.5	132.6	81.9	30.0	329.5
No formal lease or tenure	*9.6	31.6	18.7	*9.4	70.4
<b>Total</b>	<b>152.9</b>	<b>467.6</b>	<b>458.2</b>	<b>336.3</b>	<b>1 463.2</b>
<b>Amount of bond paid</b>					
Less than \$300	19.9	25.2	*4.5	*3.0	54.3
\$300–\$399	48.8	12.9	14.4	—	76.5
\$400–\$499	*10.2	111.2	*5.4	*3.5	134.0
\$500 or more	*7.4	217.9	387.7	303.1	947.8
Did not pay bond	66.6	99.5	45.1	25.9	246.5
<b>Total(b)</b>	<b>152.9</b>	<b>467.6</b>	<b>458.2</b>	<b>336.3</b>	<b>1 463.2</b>
<b>Period since household rent last changed (months)</b>					
Less than 3	*4.5	13.3	15.7	15.5	50.5
3–6	*5.2	*5.5	13.1	13.0	36.8
7–12	*6.1	14.4	18.5	15.5	55.0
More than 12	14.6	35.6	27.7	19.1	99.7
<b>Total(c)</b>	<b>152.9</b>	<b>467.6</b>	<b>458.2</b>	<b>336.3</b>	<b>1 463.2</b>
<b>Change in weekly rent(d)</b>					
Amount of increase					
\$1–\$10	*9.2	22.8	37.6	18.5	89.6
\$11 or more	**1.0	*4.1	*6.1	24.8	36.5
Rent decreased	*5.6	*6.3	*3.7	n.p.	15.9
<b>Total(e)</b>	<b>15.8</b>	<b>33.2</b>	<b>47.3</b>	<b>44.0</b>	<b>142.3</b>
<b>Reason for rent change(d)</b>					
New lease	**1.7	*4.2	16.0	*7.9	30.3
Tight rental market	n.p.	*5.5	*6.6	*5.5	18.1
Other reason	13.6	24.9	25.8	31.2	97.1
<b>Total(f)</b>	<b>15.8</b>	<b>33.2</b>	<b>47.3</b>	<b>44.0</b>	<b>142.3</b>
	no.	no.	no.	no.	no.
<b>Mean number of usual residents in household</b>	<b>2.3</b>	<b>2.6</b>	<b>2.9</b>	<b>3.1</b>	<b>2.6</b>
<b>Mean number of bedrooms in dwelling</b>	<b>2.1</b>	<b>2.4</b>	<b>2.6</b>	<b>2.7</b>	<b>2.5</b>

(a) Includes unknown housing costs.

(b) Includes unknown bond amount.

(c) Includes rent not changed.

(d) Only includes households where a change in rent occurred within the last 12 months.

(e) Includes households where the rent change was rounded to zero, households that paid no rent before their rent changed and households where the amount of rent change was not known.

(f) Components do not add to total as more than one response allowed.

Selected characteristics	Weekly housing costs				Total(a)
	\$1-\$99	\$100-\$149	\$150-\$199	\$200 or more	
	'000	'000	'000	'000	'000
<b>Type of current lease/tenure</b>					
12 month	17.7	109.7	129.2	110.0	381.3
6 month	24.4	76.8	104.0	72.7	291.9
Other fixed period	11.9	16.6	15.0	12.3	59.0
Month by month	63.1	117.6	111.0	105.1	408.7
Indefinite tenure (other than lease)	360.8	197.4	102.4	38.1	724.6
No formal lease or tenure	32.4	34.1	20.8	10.9	101.2
<b>Total</b>	<b>510.2</b>	<b>552.1</b>	<b>482.4</b>	<b>349.1</b>	<b>1 966.6</b>
<b>Amount of bond paid</b>					
Less than \$200	63.5	*9.2	**1.7	**0.9	80.2
\$200-\$299	30.8	29.0	*3.8	*2.7	69.9
\$300-\$399	54.0	14.2	14.4	—	83.9
\$400-\$499	16.3	115.7	*5.4	*3.5	144.6
\$500 or more	10.8	221.3	391.4	304.7	960.7
Did not pay bond	334.7	161.4	64.6	36.5	622.7
<b>Total(b)</b>	<b>510.2</b>	<b>552.1</b>	<b>482.4</b>	<b>349.1</b>	<b>1 966.6</b>
<b>Period since household rent last changed (months)</b>					
Less than 3	81.6	29.0	16.4	17.6	153.2
3-6	44.5	14.2	18.1	13.2	91.3
7-12	64.5	29.8	20.3	16.4	135.6
More than 12	71.0	51.4	34.5	21.1	182.8
<b>Total(c)</b>	<b>510.2</b>	<b>552.1</b>	<b>482.4</b>	<b>349.1</b>	<b>1 966.6</b>
<b>Change in weekly rent(d)</b>					
Amount of increase					
\$1-\$10	135.5	43.4	41.3	18.5	248.7
\$11 or more	13.7	17.3	*9.9	28.1	71.3
Rent decreased	30.2	11.6	*3.7	n.p.	45.8
<b>Total(e)</b>	<b>190.5</b>	<b>73.0</b>	<b>54.9</b>	<b>47.3</b>	<b>380.1</b>
<b>Reason for rent change(d)</b>					
New lease	*3.0	*4.9	16.3	*7.9	33.1
Tight rental market	**1.1	*5.7	*7.6	*5.5	19.9
Change in income	128.3	17.2	*2.9	*2.5	156.9
Other reason	59.7	47.0	29.2	32.0	175.2
<b>Total(f)</b>	<b>190.5</b>	<b>73.0</b>	<b>54.9</b>	<b>47.3</b>	<b>380.1</b>
<b>Mean number of usual residents in household</b>	<b>2.3</b>	<b>2.6</b>	<b>2.9</b>	<b>3.1</b>	<b>2.6</b>
<b>Mean number of bedrooms in dwelling</b>	<b>2.2</b>	<b>2.5</b>	<b>2.6</b>	<b>2.7</b>	<b>2.5</b>

(a) Includes unknown housing costs.

(b) Includes unknown bond amount.

(c) Includes rent not changed.

(d) Only includes households where a change in rent occurred within the last 12 months.

(e) Includes households where the rent change was rounded to zero, households that paid no rent before their rent changed and households where the amount of rent change was not known.

(f) Components do not add to total as more than one response allowed.

Selected characteristics of reference person	Owner		Renter					Total
	Without a mortgage	With a mortgage	State housing authority	Private landlord	Total renters(b)	Rent free	Other tenure	
	'000	'000	'000	'000	'000	'000	'000	'000
<b>Tenure type of previous dwelling (reference person)</b>								
Owner without a mortgage	490.1	184.6	*7.0	55.3	66.3	*7.8	11.5	760.3
Owner with a mortgage	97.5	335.2	*2.6	96.7	107.5	*7.0	*6.1	553.3
Renter	216.0	904.9	229.7	1 100.9	1 422.4	42.5	19.4	2 605.2
Rent free	85.0	155.6	11.8	143.5	167.8	33.2	*3.3	445.0
Other tenure	*7.8	*7.2	—	*7.2	*8.8	n.p.	*7.1	31.8
<b>Total</b>	<b>896.4</b>	<b>1 587.6</b>	<b>251.1</b>	<b>1 403.6</b>	<b>1 772.8</b>	<b>91.3</b>	<b>47.5</b>	<b>4 395.5</b>
<b>Area of previous dwelling (reference person)(c)</b>								
In same suburb/town/locality	304.8	656.1	107.9	563.2	711.6	31.5	19.1	1 723.1
In same State/Territory	516.9	867.0	138.9	690.3	888.1	47.6	21.4	2 341.1
In different State/Territory	60.5	50.1	*2.5	97.0	116.7	*6.6	*3.6	237.6
Overseas	14.2	14.4	**1.9	53.1	56.3	*5.6	*3.3	93.8
<b>Total</b>	<b>896.4</b>	<b>1 587.6</b>	<b>251.1</b>	<b>1 403.6</b>	<b>1 772.8</b>	<b>91.3</b>	<b>47.5</b>	<b>4 395.5</b>
<b>Years in current dwelling (reference person)</b>								
One or less	223.0	481.8	96.8	951.7	1 117.7	39.3	13.8	1 875.6
Two	99.6	234.1	32.5	171.9	221.5	12.4	*3.7	571.3
Three	92.4	182.3	26.3	93.0	129.0	*8.6	*6.9	419.1
Four	86.4	158.1	22.5	65.5	95.3	11.4	*6.3	357.6
Five or more	394.9	531.3	73.0	121.5	209.3	19.6	16.8	1 171.9
<b>Total</b>	<b>896.4</b>	<b>1 587.6</b>	<b>251.1</b>	<b>1 403.6</b>	<b>1 772.8</b>	<b>91.3</b>	<b>47.5</b>	<b>4 395.5</b>
<b>Number of times moved in last 5 years (reference person)</b>								
None	394.9	531.3	73.0	121.5	209.3	19.6	16.8	1 171.9
One	319.2	491.5	65.8	314.2	407.3	30.1	20.2	1 268.2
Two	86.5	211.5	35.5	234.3	284.3	15.7	*3.0	601.0
Three	43.9	158.8	23.5	258.3	304.5	*7.8	**1.9	516.8
Four	15.1	74.9	16.1	157.5	189.9	*6.8	**1.7	288.3
Five or more	22.3	88.3	32.9	278.2	332.5	10.5	*3.2	456.8
<b>Total(d)</b>	<b>896.4</b>	<b>1 587.6</b>	<b>251.1</b>	<b>1 403.6</b>	<b>1 772.8</b>	<b>91.3</b>	<b>47.5</b>	<b>4 395.5</b>

(a) As indicated by reference person's length of time in current dwelling.

(b) Includes other renter.

(c) In relation to current dwelling.

(d) Includes number of times not known.

## EXPLANATORY NOTES

### INTRODUCTION

**1** This publication presents selected summary results from the 1999 Australian Housing Survey (AHS). The survey collected information from persons in private dwellings throughout Australia and was conducted between September and December 1999. Topics covered include the characteristics, affordability and adequacy of dwellings, and the demographics, tenure and housing costs of persons and households. Appendix 3 outlines the 1999 AHS survey output and dissemination program.

**2** The statistics presented in this publication are intended to present an overview of data collected in the 1999 AHS. Emphasis has been given to highlighting how people are housed, their income and housing costs, housing history (movements between dwellings and tenures), life-cycle effects and living arrangements. A list of the main data items collected in the 1999 AHS will be available upon request (see Appendix 3).

**3** The 1999 AHS is broadly similar to the 1994 AHS in that it provides information about the dwelling characteristics of Australia's households, as well as updates on key indicators such as tenure and housing costs. The main differences between the collections are:

- the 1999 AHS collected extra detail on individual costs, loans, housing history, income and rent assistance;
- less detail was collected on the physical condition of the dwelling, types of amenities and satisfaction with locational aspects of the dwelling;
- new questions on temporary residents, household transitions, travel to work and shops, assets and liabilities and rental satisfaction were included;
- the sample of Indigenous households (excluding those in remote areas) was supplemented to improve the reliability of Indigenous estimates (see Appendix 3 for dissemination details);
- the option for an increased sample of households in an effort to improve the reliability of disaggregated data at the sub State level was offered to all States and Territories. This offer was accepted by the South Australian Department of Human Services;
- computer assisted interviewing (CAI) was used to collect data from households and individuals; and
- the 1999 AHS used an improved system of calibrating survey results to demographic estimates of Australia's population for persons and households.

## CONCEPTUAL ISSUES

- 4** A number of conceptual issues associated with household, tenure type, cash income and housing utilisation as applied in the 1999 AHS are described in the following section. Refer to the Glossary for the complete definitions of 1999 AHS terms. In addition, Appendix 1 provides a detailed discussion on the concept of housing costs.
- Household **5** The household is the basic unit of analysis in this publication. It is defined, in its broadest sense, as a group of people who live and eat together as a single unit within a dwelling. The use of the household as the basic unit of analysis requires that the estimates of variables such as income and housing costs are based on the sum of the income and housing costs of all household members. Intra-household transfers, however, are excluded. For example, if one member of the household were to pay board to another member of the same household then this is not considered as an increase in the amount of income or housing costs of the household. Including such transfers would result in double counting.
- Tenure type **6** Tenure type is the nature of a person or household's legal right to occupy the dwelling in which they usually reside. It is determined by responses to questions about ownership, payment to purchase, and rental arrangements.
- 7** Until 1995, tenure type classified owner occupiers of dwellings as either outright owners or purchasers. A purchaser was a household that had a mortgage or secured loan that was used to buy or build the dwelling. Households were considered to own their dwelling outright if there was no loan secured against the dwelling for the purpose of building or purchasing. Outright owners who took out loans (whether secured or not) for alterations or additions to the dwelling were considered to be outright owners rather than purchasers.
- 8** Owner occupiers are now classified as owners without a mortgage and owners with a mortgage. This change to the classification was made to reflect the increasing use of loans secured against the dwelling in which the household usually resides for purposes unrelated to that dwelling. Such secured loans have implications for the household's security of tenure. For example, a household with a loan for investment or other purposes which is secured against their usual residence has the same security as a household with a mortgage to purchase the dwelling. The new classification reflects this, by classifying both households as owners with a mortgage.
- Cash income **9** Income in the 1999 AHS was collected according to source. Main sources of income include:
- wage or salary and profit or loss from own unincorporated business;
  - return on assets which includes interest, dividends and rental income; and
  - non-market income which includes government pensions and allowances, workers compensation, superannuation and child support.

- Cash income *continued* **10** Estimates of weekly cash income do not refer to a specific week. Income was collected using a number of different reporting periods and was divided by the number of weeks in the period to obtain usual weekly income. The types of reporting periods were:
- last financial year for own unincorporated business, dividends and interest, and rental income; and
  - yearly, or any weekly or monthly combination for wages or salary and transfer income.
- Housing utilisation **11** 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 measure for housing utilisation, however the Australian Bureau of Statistics (ABS) has used a Canadian model which was considered by the National Housing Strategy and the Australian Institute of Health and Welfare to conform reasonably to social norms in Australia.
- The Canadian National Occupancy Standard **12** 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 5 years of age or older of opposite sex should have separate bedrooms;
  - children less than 18 years of age and of the same sex may reasonably share a bedroom; and
  - single household members 18 years or over should have a separate bedroom, as should parents or couples.
- 13** Households living in dwellings where this standard cannot be met are considered to be overcrowded.
- SCOPE **14** The scope of a survey is the set of units or population about which information is required. Only usual residents of private dwellings in non-remote areas of Australia were in scope in the 1999 AHS. 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. These were distinct from special dwellings which included hotels, boarding houses and institutions.

**15** Information was collected from all persons aged 15 years and over except:

- visitors;
- non-Australian diplomatic personnel or staff;
- overseas residents in Australia; and
- members of non-Australian defence forces (and their dependants) stationed in Australia.

**16** The 1999 AHS collected information from persons in both urban and rural areas in all States and Territories. Persons living in remote and sparsely settled parts of Australia where there were fewer than 0.06 dwellings per square kilometre were excluded. The exclusion of these persons has only a minor impact on any aggregate estimates that are produced for individual States and Territories, with the exception of the Northern Territory where such persons account for over 20% of the population.

**17** Trained ABS interviewers conducted face to face interviews using laptop computers to collect, store and load data. The interviews were conducted during the period 13 September to 10 December 1999.

**18** Information about each household was collected from the person who nominated themselves as the head or their spouse/partner. They were asked a series of questions about the basic demographics of all household members, temporary residents, physical aspects of the dwelling, tenure and housing costs.

**19** Personal interviews were then conducted with people aged 15 years and over in the household. Information on individual housing costs, housing satisfaction, household transitions, housing history, educational attainment, labour force status, travel, income and assets and liabilities was collected.

**20** In households where people aged 15–20 years were living with one or more of their parents but could not be contacted for a face to face interview, the parent or other suitable person was asked to complete the personal interview information on their behalf. There were 1,264 such interviews conducted in 1,022 households.

**21** While interviews were not conducted with persons aged less than 15 years, their demographic information was provided by the head or their spouse/partner. This information is used to determine variables such as household composition and life-cycle groups, and is also included in the counts for items such as number of usual residents in the household and housing utilisation.

DATA COLLECTION *continued*

**22** Standard ABS questions, definitions and classifications were used where possible so that information available from the 1999 AHS can be compared with other sources of standard ABS data. Sample copies of the questionnaire are available upon request to assist clients in analysing the 1999 AHS results (see Appendix 3).

DATA LOADING

**23** Data from the CAI collection instruments were electronically loaded to a process management system in each State or Territory ABS office. Checks were made to ensure data for all relevant questions were fully accounted for and that all returns for each household and respondent were loaded. Interviewer comments were read and records were allocated a final response status. Data from the State and Territory offices were then merged into a single 'Australia' file.

DATA PROCESSING

**24** Processing includes a number of steps which are performed in transforming data from questionnaires into estimates. Computer based systems were used to process the data from the 1999 AHS.

Input editing

**25** Input editing is a quality control process applied to unit level respondent data. This initially occurs while the data are being collected. A number of range and consistency edits were programmed into the CAI collection instrument to ensure the completeness and consistency of responses to the questionnaire. The interviewer could not proceed from one section of the interview to the next until responses had been appropriately completed. Edit messages appeared on screen automatically if the information entered was either outside the permitted range for a particular question, or contradicted information already recorded. These edit queries were resolved with respondents on the spot resulting in higher quality input processing.

**26** After all the records had been merged on to a single file, additional edits, designed to highlight errors that were not detected during data collection, were applied. These range and consistency edits were more extensive than those programmed into the CAI instrument and checked whether values had been correctly coded, logical sequences had been followed, information was consistent, specific values lay within valid ranges and unusually high or low values (termed statistical outliers) were acceptable. Amendments were made to unit level respondent data as required.

Coding

**27** All responses in the 1999 AHS were coded by computer based systems. In most cases the CAI instrument displayed each question along with all possible response categories. Once a response was selected coding was complete. More complex computer assisted coding (CAC) was performed for country of birth, occupation and family relationships, due to the range and complexity of possible responses. CAC required the key entry of only the first few letters (a truncation) of one or more of the words given in the response. The computer then searched the file(s) derived from the coding index for entries which matched the truncation. A subset of the entries in the coding index was then displayed on the screen. The best matching entry (or entries) could then be selected with the correct code being assigned by the computer.

Imputation **28** Some persons who provided most of the required AHS information, but were unwilling or unable to provide a response to certain income or assets and liabilities questions, were retained in the sample and their missing values were deduced or imputed.

**29** Where possible, missing data were deduced using information the respondent had supplied elsewhere on the questionnaire. Otherwise, the missing information was imputed. Imputation is the process of replacing missing values with substitute values during processing. In the 1999 AHS, missing information was replaced with a value which had been reported by another person with similar characteristics (e.g. age, sex, labour force status, state).

**30** The record providing the imputed value is known as the donor record. Choosing donors with similar characteristics to the person with the missing information ensures that the data provided are an appropriate proxy for the value that is missing. Donors were taken from a pool of persons with complete information for the block of questions in which the missing information was located.

## SURVEY DESIGN AND ESTIMATION

Sample design **31** The sample was designed to produce reliable household and person estimates at the Australian, State/Territory and Capital City/Balance of State level for people and households that were in the scope of the survey. Of the selected dwellings, there were 15,584 in-scope households, of which 88% responded.

Fully non-responding households **32** In the 1999 AHS, 1,796 in-scope households selected in the sample did not contribute to the calculation of the estimates. Such households included those where either some or all members could not be contacted or refused to participate, had residents with language difficulties, or which were affected by death or illness of a household member.

Final sample **33** The sample on which estimates were based, or the *final* AHS sample, is composed of households for which all necessary information is available. The information may have been wholly provided during the interview or may have been completed through deduction or imputation. The final 1999 AHS sample includes 13,788 households and 27,688 persons. Of these, approximately 1,350 persons, from 889 households, had at least one imputed value.

**34** The following table shows the final number of responding households for each of the States and Territories.

	<i>Capital City</i>	<i>Balance of State/Territory</i>	<i>Total</i>
New South Wales	1 826	1 191	3 017
Victoria	1 858	811	2 669
Queensland	1 146	1 281	2 427
South Australia	1 551	524	2 075
Western Australia	1 326	393	1 719
Tasmania	425	602	1 027
Northern Territory	138	105	243
Australian Capital Territory	611	—	611
<b>Australia</b>	<b>8 881</b>	<b>4 907</b>	<b>13 788</b>

**Weighting 35** Expansion factors or weights are values by which information obtained from a sample of households are multiplied to produce estimates for the whole population. Estimates are produced for persons and households and the weight for each member of a household is the same as the weight for the household itself.

**36** Initial weights are based on the sample design, and as such they do not account for loss in sample due to non-response. Demographic and geographic information were analysed to determine whether a significant relationship existed between these characteristics and non-response. It was found that the state in which a household is located, as well as the household type, were influential in predicting the non-response pattern. Therefore, a non-response adjustment (or an appropriate increasing of initial weights) was made at the state and household type level.

**Benchmarking 37** To adjust for under-enumeration and to align survey estimates with independent population estimates, the weights were further modified to align with person and household benchmarks (known population totals). Using an iterative procedure (known as calibration), the weights were adjusted so that person and household estimates conformed with external person and household benchmarks.

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

**39** The benchmarks do not include the approximately 175,000 people living in sparsely-settled areas. The exclusion of these people will have only a minor impact on any aggregate estimates that are produced for individual states and territories, with the exception of the Northern Territory where such people account for over 20% of the population.

Estimation **40** Estimates produced from the survey are usually in the form of counts (e.g. total number of households who own their dwelling without a mortgage or loan secured against it) or averages (e.g. mean weekly housing costs of owners without a mortgage). The estimate for counts is obtained by summing the weights of all households in the required group (e.g. those owning their dwelling without a mortgage secured against it). Averages are obtained by adding the weighted values, and then dividing by the estimated number of households. For example, average weekly housing costs of owners without a mortgage is the weighted sum of the housing costs of each owner without a mortgage household, divided by the estimated number of owner without a mortgage households.

## DATA QUALITY

**41** The estimates provided in this publication are subject to two types of error which should be kept in mind when interpreting the data.

### Non-sampling error

**42** Non-sampling error can occur whether the estimates are derived from a sample or from a complete collection. Three major sources of non-sampling error are:

- the inability to obtain data from all households included in the sample. Although non-response adjustments are made to the sampling weights (see paragraph 36), some bias may remain;
- errors in reporting on the part of both respondents and interviewers. These reporting errors may arise through inappropriate wording of questions, misunderstanding of what data are required, inability or unwillingness to provide accurate information and mistakes in answers to questions; and
- errors arising during processing of the survey data. These processing errors may arise through mistakes in coding and data recording.

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

**44** The error due to non-response is minimised by:

- performing a non-response adjustment;
- re-visiting all initially non-responding households in order to gather data that was not collected in the first instance; and
- ensuring the weighted file is representative of the population by aligning the estimates with benchmarks.

Sampling error **45** The AHS estimates are based on a sample of possible observations. Hence, they are subject to sampling variability and estimates may 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 expressed as a percentage of the estimate (relative standard error). Further information on sampling error is given in Appendix 2.

## APPENDIX 1: MEASURING HOUSING COSTS

**1** Housing costs are the ongoing outlays incurred by a dwelling's occupants in providing for their shelter. As the provision of adequate housing is a basic necessity, there is interest in analysing housing costs in relation to household income, especially for low income groups. However, there is no single measure of housing costs that is suitable for all forms of analysis or practical for all surveys to collect.

**2** The housing related outlays that contribute to housing costs in the 1999 Australian Housing Survey (AHS) are:

- mortgage or secured/unsecured loan repayments (combined principal and interest) where the purpose of the loan is to buy or build, add to or alter the dwelling;
- rental payments;
- water and general council rates;
- land tax payments;
- body corporate or strata title payments; and
- expenditure on repairs and maintenance for the dwelling.

**3** Only payments which relate to the dwelling occupied at time of interview i.e. respondent's usual place of residence, are included. Payments for other dwellings are not regarded as housing costs, even if the usual dwelling has been offered as security.

**4** In addition to the 1999 AHS, there are two other Australian Bureau of Statistics (ABS) sources of housing costs data, the Household Expenditure Survey (HES) and the Survey of Income and Housing Costs (SIHC). The purpose and methodology of each survey are different and, as a result, the measures of housing costs also differ. Table A1.1 summarises the data items that contribute to housing costs in the 1999 AHS, 1998–99 HES and 1997–98 SIHC respectively.

**5** For some analysis it might be useful to make the distinction, within mortgage repayments, between the interest component and the principal or capital component. The latter reflects the accumulation of a housing asset through increasing the equity in the property held by the household and is an addition to wealth. Because of the difficulties inherent in collecting data that provide a split between payments of interest and principal on loans and mortgages, this information was not collected in the 1999 AHS. However, some data on the split between these repayments are available from the 1998–99 HES. In that survey, only the interest component is counted as contributing to housing costs.

# A1.1

## ABS HOUSING COSTS DATA ITEMS BY SURVEY

<i>Data items</i>	<i>AHS</i> 1999	<i>HES</i> 1998–99	<i>SIHC</i> 1997–98
<b>Mortgage/secured loan repayments to buy/build(a)</b>			
Interest		✓	
Total	✓		✓
<b>Secured/unsecured loan repayments for alterations/additions(b)</b>			
Interest		✓	
Total	✓		✓
<b>Rent</b>	✓	✓	✓
<b>Rates</b>			
General council		✓	
Water/sewerage		✓	
Total	✓		✓
<b>Body corporate/strata title</b>	✓	✓	
Land tax	✓	✓	
<b>Repairs and maintenance</b>			
Payment to contractors		✓	
Payment for materials		✓	
Total	✓		
<b>Insurance</b>			
Building		✓	
Contents		✓	

(a) To buy/build the dwelling in which the household usually lives.

(b) For alterations/additions to the dwelling in which the household usually lives

**6** At a broader level, housing costs might also include a range of other outlays which are necessary to ensure that the dwelling can continue to provide an appropriate level of housing. These include expenditure on domestic fuel and power, amenities, and household furnishings and equipment. Although such information is not available from the 1999 AHS, the 1998–99 HES provides detailed information of household expenditure on a wide range of goods and services, and readers are referred to publications from that survey for further information.

**7** Housing costs are usually measured in terms of cash costs. However, at times it is useful to consider some of the non-cash costs and benefits relating to the provision of housing. In particular, different forms of tenure can have a significant impact on the balance between the cash and non-cash elements experienced by individual households. Comparisons over time, or between countries, can be distorted if there are differences in tenure patterns and only cash based measures are available.

**8** For example, the housing costs of owner households tend to be high when mortgage payments are still outstanding but low once the mortgage is paid off. Households which purchase their dwellings are making an investment which gives a return at a later time. For some purposes, such as income distribution analysis, it may not be appropriate to regard the investment element of the costs as a housing cost. One way of addressing this problem would be to treat owner households as though they were renting their dwellings from themselves. A rental payment is imputed for them which is treated as income on the one hand and as a housing cost on the other. Any mortgage interest payments (but not principal payments) and maintenance expenses are then treated as 'business' expenses that are netted out of income in the same way that business expenses are netted out for any self-employed income earners. In practice, calculating an imputed rent value for individual owner households is difficult because it involves various assumptions about average rents, and has not, to date, been undertaken by the ABS in the presentation of household housing cost statistics.

**9** Another example of the effect of non-cash components on the housing cost figures can be seen if an alternative approach to calculating the housing costs of private renters is undertaken. In the main tables of this publication, for households which rent through State or Territory housing authority dwellings (public renters) and that are in receipt of subsidised rental accommodation:

- the 'net' rent, not the full market rent of the dwelling, is collected from the respondent and counted as contributing to their housing costs; and
- the amount of subsidy (i.e. the difference between rent paid and market rent) is not counted as income for the purposes of estimating housing affordability, because it is not a cash payment to the household.

**10** On the other hand, for private renter households that are in receipt of government rental assistance (a supplementary payment made to private renters who receive government pensions or benefits):

- the gross, rather than 'net' rent is collected from the respondent, and counted as contributing to their housing costs; and
- the amount of rent assistance received is collected from the respondent and included as part of their income.

**11** If the information regarding the amount of rent assistance received by private renters was to be used to rederive housing costs so that they receive the same 'treatment' as public housing tenants, then this would improve comparability of data across the two tenure groups. To achieve this, the amount of rent assistance received by private renter households would need to be deducted from both their income and their rental payment. This should mean that their housing costs would effectively be reduced and their affordability ratio would be improved.

**12** In the 1999 AHS, the amount of rental assistance received by the reference person and spouse of each household was collected at person level and then aggregated to provide a household level measure. The following table uses this information to provide a comparison of the difference it would make to the housing costs and affordability estimates of private renters if the above alternative methodology was applied.

## **A1.2** COMPARISON OF INCOME, HOUSING COSTS AND HOUSING AFFORDABILITY FOR PRIVATE RENTER HOUSEHOLDS

<i>Tenure</i>	<i>Gross weekly income quintile</i>					<i>Total</i>
	<i>Lowest</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Highest</i>	
MEAN WEEKLY INCOME (\$)						
State or territory housing authority renter	202	406	744	1 177	1 639	359
Private renter (a)	194	447	772	1 188	2 118	872
Private renter (b)	176	431	766	1 186	2 117	863
MEAN WEEKLY HOUSING COSTS (\$)						
State or territory housing authority renter	47	74	113	135	114	66
Private renter (a)	125	143	156	175	240	163
Private renter (b)	107	127	149	173	239	155
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
State or territory housing authority renter	23	18	15	11	7	18
Private renter (a)	64	32	20	15	11	19
Private renter (b)	61	29	20	15	11	18
HOUSEHOLDS ('000)						
State or territory housing authority renter	204	109.9	43.5	9.6	1.8	368.8
Private renter	248.5	345.7	373.8	284.6	210.6	1 463.2

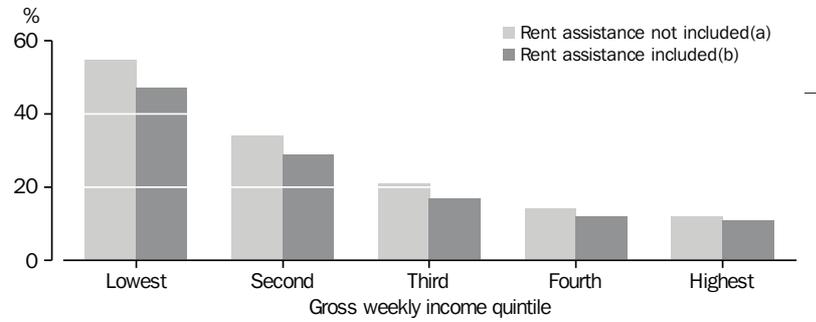
(a) Using methodology as per main tables in publication (as in Table 13).

(b) Uses alternative methodology described in paragraph 11 above.

**13** The application of the alternative methodology only applies to the approximately one-third of households that rent privately and in which the reference person and/or spouse report that they were in receipt of government rent assistance. Nonetheless, the data for all private renters shows notable changes, particularly for households in the lower quintiles, with mean weekly incomes, mean weekly housing costs and housing costs as a proportion of income all declining. The above table does indicate the extent to which the figures would change, if this alternative methodology was to be applied throughout the publication. However, until there has been further opportunity to assess the reliability of the data reported on the amount of government rent assistance, this methodology has not been incorporated as standard practice in the main tables.

**14** As an additional comparison, the following graph isolates households in receipt of government rent assistance and compares the differences in 'housing costs as a proportion of income' across the two methodologies.

A1.3 PRIVATE RENTER HOUSEHOLDS IN RECEIPT OF RENT ASSISTANCE,  
Housing costs as a proportion of income by income quintile



(a) Uses methodology as per main tables in publication.  
(b) Uses alternative methodology described in paragraph 11.

## APPENDIX 2: SAMPLING VARIABILITY

### RELIABILITY OF THE ESTIMATES

**1** The 1999 Australian Housing Survey (AHS) estimates are derived using information obtained from occupants of a sample of households. Consequently, the estimates produced are subject to sampling variability. That is, they may differ from the figures that would have been obtained had all households been included in the survey. One measure of the likely difference is given by the *standard error (SE)*, which indicates the extent to which an estimate may vary from the true value.

**2** There are about two chances in three that the sample estimate will differ by less than one standard error from the figure that would have been obtained if all households had been surveyed, and about 19 chances in 20 that the difference will be less than two SEs.

**3** There are two major factors which influence a standard error.

- *Sample size.* The larger the sample size, the more accurate the estimate and the smaller the standard error. Thus more accurate estimates are expected at the Australia level than the state level due to the larger sample size involved.
- *Variability of item values between households.* If the reported values for the particular variable of interest are similar for all sampled households, then the likely difference between the estimate based on a sample and the true figure is small and this is reflected by a small standard error.

**4** 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. Only estimates with RSEs less than 25% are considered sufficiently reliable for most statistical purposes. In this publication, estimates with an RSE of 25% to 50% are preceded by an asterisk (\*) and those with an RSE greater than 50% are preceded by a double asterisk (\*\*) to indicate that caution should be exercised in their use.

### CALCULATING RELATIVE STANDARD ERRORS

**5** The Australian Bureau of Statistics (ABS) calculated the relative standard errors for the estimates shown in this publication, using a technique known as Jackknife. Regression models were then fitted to the relative standard errors to smooth the results and to summarise them into a form which is concise enough to publish.

### CALCULATING STANDARD ERRORS FOR POPULATION ESTIMATES

**6** Space does not allow for the separate indication of the SE of all the estimates in this publication. SEs of estimates of population counts (i.e. total households) can be obtained from Tables A2.1 and A2.2. SEs of non-count or average estimates (e.g. mean income or median housing costs), are obtained by using the appropriate factor from Table A2.3 in conjunction with Tables A2.1 and A2.2. An example of the calculation and use of SEs is given below.

CALCULATING STANDARD  
ERRORS FOR POPULATION  
ESTIMATES *continued*

**7** The first step is to look up the number of sampled households contributing to the estimate of interest. For example, Table 7 shows that the estimated number of owners without a mortgage who are living in a separate house is 2,469,100. The SE for this size of estimate is calculated as follows:

- The size of the estimate lies between 2,000,000 and 5,000,000.
- The corresponding SEs for these two numbers in table A2.1 are 26,850 and 36,900.
- The SE for an estimate of 2,469,100 is calculated by interpolation using the following formula.

$$\text{SE} = \text{lower SE} + ((\text{size of estimate} - \text{lower size}) / (\text{upper size} - \text{lower size})) \times (\text{upper SE} - \text{lower SE})$$
$$\text{SE} = 26,850 + ((2,469,100 - 2,000,000) / (5,000,000 - 2,000,000)) \times (36,900 - 26,850)$$
$$\text{SE} = 28,421.$$

**8** Therefore, there are about two chances in three that the true value would have fallen within the range 2,440,679 to 2,497,521 and about 19 chances in 20 that the value would have fallen within the range 2,412,258 to 2,525,942.

CALCULATING STANDARD  
ERRORS FOR NON-COUNT  
ESTIMATES

**9** The SEs of non-count or average estimates are obtained by multiplying the RSEs of the corresponding population estimates by the appropriate factor from Table A2.3. For example, Table 13 shows that the mean weekly housing costs for households renting from private landlords are \$163. This estimate corresponds to an estimated 1,463,200 households in that category (also from Table 13).

- Using Table A2.1 and the interpolation formula described above, the SE on the population estimate of 1,463,200 is calculated to be 23,576.
- The RSE is then calculated by dividing the SE by the population estimate:  $(23,576 / 1,463,200) \times 100 = 1.6\%$ .
- From table A2.3, the factor for the mean weekly housing costs of households renting from private landlords is 0.8. Hence the estimate of mean weekly housing costs has an RSE of  $1.6 \times 0.8 = 1.3\%$ .
- This corresponds to an SE of  $\$163 \times 0.013 = \$2$  (to the nearest \$).

**10** Thus there are about two chances in three that the estimate is in the range \$161 to \$165 and 19 chances in 20 that it is between \$159 and \$167.

CALCULATING STANDARD  
ERRORS FOR PROPORTIONS  
AND PERCENTAGES

**11** 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.

**12** For proportions, the denominator is an estimate of the number of households in a group, while the numerator is usually the number of households in a subgroup of the denominator group. The formula to approximate the RSE of a proportion or percentage is:

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

**13** For example, Table 1 indicates that 19.3% of owners with a mortgage are couple only households. Since the estimate for owner with a mortgage households is 2,256,100 the estimate of couple only households who were owners with a mortgage must have been 435,427. Hence, the estimate of 19.3% will have an RSE of:

$$RSE\%(x / y) = \sqrt{[RSE\%(435,427)]^2 - [RSE\%(2,256,100)]^2}$$

$$RSE\% = \sqrt{(3.4)^2 - (1.2)^2}$$

$$RSE\% = 3.2$$

**14** This gives a SE of 0.6 percentage points. Thus, if all households had been included in the survey, there are two chances in three that the percentage that would have been obtained is in the range 18.7% to 19.9% and about 19 chances in 20 that it is in the range 18.1% to 20.5%.

CALCULATION OF STANDARD  
ERRORS FOR DIFFERENCES  
OF ESTIMATES

**15** The difference between survey estimates is also an estimate and is, therefore, subject to sampling variability. The SE of the difference between two survey estimates depends on the SEs of the original estimates and on the relationship (correlation) between the two original estimates. An approximate SE of the difference between two estimates (x-y) may be calculated by the formula:

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

**16** While this formula will only be exact for differences between separate and uncorrelated (unrelated) characteristics or sub-populations, it is expected to provide a good approximation for all differences likely to be of interest.

**17** From Table 5, for example, there were 247,200 couple only households with the reference person aged under 35 living in separate houses and 69,100 couple only households with the reference person aged under 35 living in flats. The difference between the two estimates is 178,100 which will have a SE of:

$$SE = \sqrt{(11,718)^2 + (6,540)^2}$$

$$= 13,420.$$

**18** Thus there are about two chances in three that the difference between the two estimates is in the range 164,680 to 191,520 and 19 chances in 20 that this difference is between 151,260 and 204,940.

## A2.1 STANDARD ERRORS OF ESTIMATES

Size of estimate	NSW no.	Vic. no.	Qld no.	SA no.	WA no.	Tas. no.	NT no.	ACT no.	Australia no.
100	530	300	350	170	250	120	110	310	160
200	670	420	470	250	340	180	190	350	250
300	770	500	550	310	420	230	250	380	320
500	920	640	690	400	540	310	350	430	450
700	1 040	740	790	470	630	370	430	470	550
1,000	1 190	870	920	560	750	440	530	520	690
1,500	1 380	1 050	1 090	680	900	540	660	590	880
2,000	1 550	1 200	1 240	790	1 030	620	780	660	1 040
2,500	1 700	1 350	1 350	900	1 150	700	850	700	1 200
3,000	1 800	1 450	1 450	950	1 250	750	950	750	1 300
3,500	1 950	1 550	1 550	1 050	1 350	800	1 050	800	1 450
4,000	2 050	1 650	1 650	1 100	1 400	850	1 100	850	1 550
5,000	2 200	1 850	1 850	1 250	1 600	950	1 250	950	1 750
7,000	2 550	2 150	2 100	1 450	1 850	1 100	1 450	1 100	2 100
10,000	2 950	2 550	2 450	1 700	2 150	1 300	1 700	1 300	2 550
15,000	3 500	3 050	2 950	2 050	2 600	1 500	2 000	1 550	3 150
20,000	3 950	3 500	3 350	2 350	2 950	1 700	2 250	1 800	3 650
30,000	4 750	4 200	4 000	2 850	3 500	2 000	2 600	2 250	4 450
40,000	5 350	4 800	4 550	3 250	4 000	2 200	2 850	2 650	5 150
50,000	5 950	5 350	5 000	3 600	4 400	2 350	3 050	3 000	5 700
100,000	8 100	7 350	6 850	4 950	5 950	3 000	3 750	4 600	7 900
150,000	9 800	8 900	8 200	5 950	7 100	3 400	4 150	6 000	9 500
200,000	11 200	10 150	9 300	6 750	8 000	3 650	..	7 250	10 750
300,000	13 600	12 300	11 200	8 050	9 500	4 100	..	9 650	12 800
500,000	17 450	15 600	14 100	10 100	11 750	4 700	..	..	15 800
1,000,000	24 650	21 550	19 350	13 600	15 600	..	..	..	20 750
2,000,000	35 100	29 850	26 650	18 300	20 700	..	..	..	26 850
5,000,000	56 800	45 850	40 750	..	..	..	..	..	36 900
10,000,000	..	..	..	..	..	..	..	..	46 050

### RELATIVE STANDARD ERROR (%)

100	527.9	304.0	351.4	174.2	245.5	120.8	114.7	312.0	160.0
200	333.4	208.7	234.1	124.4	172.4	91.4	94.2	174.9	125.0
300	255.9	167.6	184.8	101.9	139.9	76.9	82.7	126.7	106.7
500	184.2	127.1	137.4	79.2	107.3	61.3	69.1	85.8	90.0
700	148.7	106.0	113.1	66.9	90.0	52.4	60.8	67.1	78.6
1,000	118.8	87.4	92.0	55.9	74.6	44.2	52.6	52.1	69.0
1,500	92.3	70.2	72.9	45.5	60.2	36.2	44.2	39.6	58.7
2,000	77.3	60.1	61.8	39.3	51.6	31.2	38.8	32.8	52.0
2,500	67.5	53.3	54.4	35.1	45.8	27.8	34.9	28.5	48.0
3,000	60.4	48.3	49.0	31.9	41.6	25.2	31.9	25.4	43.3
3,500	55.0	44.5	44.9	29.5	38.2	23.2	29.6	23.1	41.4
4,000	50.8	41.4	41.6	27.5	35.6	21.6	27.7	21.4	38.8
5,000	44.4	36.7	36.6	24.5	31.5	19.1	24.6	18.7	35.0
7,000	36.4	30.6	30.3	20.6	26.3	15.8	20.6	15.5	30.0
10,000	29.5	25.3	24.7	17.1	21.6	12.9	16.8	12.8	25.5
15,000	23.4	20.3	19.7	13.8	17.3	10.1	13.3	10.4	21.0
20,000	19.8	17.4	16.8	11.8	14.7	8.5	11.1	9.0	18.3
30,000	15.8	14.0	13.3	9.5	11.7	6.6	8.6	7.5	14.8
40,000	13.4	12.0	11.4	8.1	10.0	5.5	7.1	6.6	12.9
50,000	11.9	10.7	10.0	7.2	8.8	4.7	6.1	6.0	11.4
100,000	8.1	7.4	6.8	4.9	6.0	3.0	3.8	4.6	7.9
150,000	6.5	5.9	5.5	4.0	4.7	2.3	2.8	4.0	6.3
200,000	5.6	5.1	4.7	3.4	4.0	1.8	..	3.6	5.4
300,000	4.5	4.1	3.7	2.7	3.2	1.4	..	3.2	4.3
500,000	3.5	3.1	2.8	2.0	2.3	0.9	..	..	3.2
1,000,000	2.5	2.2	1.9	1.4	1.6	..	..	..	2.1
2,000,000	1.8	1.5	1.3	0.9	1.0	..	..	..	1.3
5,000,000	1.1	0.9	0.8	..	..	..	..	..	0.7
10,000,000	..	..	..	..	..	..	..	..	0.5

## A2.2 CUTOFFS FOR RELATIVE STANDARD ERRORS

Percentage	NSW	Vic.	Qld.	SA	WA	Tas.	NT	ACT	Australia
25	13 337	10 218	9 821	4 819	7 655	3 055	4 862	3 081	10 326
30	9 741	7 278	7 115	3 389	5 479	2 161	3 406	2 300	6 974
35	7 487	5 464	5 422	2 512	4 123	1 600	2 485	1 809	4 962
40	5 971	4 264	4 286	1 935	3 220	1 226	1 869	1 477	3 670
45	4 898	3 426	3 485	1 536	2 586	964	1 439	1 240	2 796
50	4 106	2 817	2 898	1 248	2 124	774	1 128	1 063	2 182

## A2.3 FACTOR ADJUSTMENTS FOR MEAN AND MEDIAN BY TENURE/LANDLORD TYPE

	<i>Income</i>		<i>Housing costs</i>	
	<i>Mean</i>	<i>Median</i>	<i>Mean</i>	<i>Median</i>
Owner without a mortgage	0.9	0.9	1.4	1.1
Owner with a mortgage	0.8	0.8	1.0	0.9
Renter — state housing authority	0.7	0.8	0.7	0.8
Renter — private landlord	0.8	0.8	0.8	0.7
Total renters	0.8	0.9	0.8	0.8
Other	0.7	0.9	1.3	2.4
All households	0.9	0.9	1.1	1.2

## APPENDIX 3: SURVEY OUTPUT AND DISSEMINATION

- 1** This appendix describes the range of data to be made available from the 1999 Australian Housing Survey (AHS) in both published and unpublished form. The program of publications and other releases and the prices quoted in this publication are subject to change. More detailed information can be obtained by telephoning the AHS contact officer on (02) 6252 5508.
- SUPPORTING MATERIAL **2** Sample copies of the 1999 AHS questionnaire, prompt cards and a list of the main data items collected in the survey are available to assist clients in analysing AHS data. These products are available either electronically or in hard copy form.
- STANDARD TABLES **3** The tables contained in this publication can be provided to users in spreadsheet format. The summary results will also be available for States and Territories, where confidentiality permits, as standard sets of tables. These tables can be provided in printed or electronic form and are expected to be released in November 2000.
- SPECIAL DATA SERVICES **4** Tables can be produced on request to meet individual user needs. Subject to confidentiality and sampling variability constraints, the tables can be produced incorporating data items, populations and geographic areas selected to meet individual requirements. Users should be aware that as the level of detail or disaggregation increases, the number of respondents contributing to data cells decreases. This will result in an increase in the sample error.
- 5** Special tabulations can be made available in printed or electronic form. Each request is costed individually and quotes are provided prior to completion. All special tabulations attract a service charge in addition to charges arising from the table production. For further information and requests for unpublished data, contact the Housing Statistics Unit in the ABS Central Office on (02) 6252 5508.
- STATISTICAL CONSULTANCY SERVICES **6** The ABS offers a specialist consultancy service to assist users with more complex statistical information needs. Users may wish to have the unit record data analysed according to their own needs, or may require information not included in regular publications. Services include assistance with the analysis of survey data and application of statistical techniques (such as regression analysis, factor analysis and hypothesis testing). This consultancy attracts a service charge.
- CONFIDENTIALISED UNIT RECORD FILE **7** For clients wanting to produce their own tabulations and conduct manipulations of survey estimates, a hierarchical confidentialised unit record file (CURF) will be released subject to approval from the Australian Statistician. To protect the confidentiality of individual persons and households some data items are removed from the file and the level of detail for some items is reduced. The CURF will be available on CD-ROM and is priced at \$8,000. Clients wishing to register interest in this data file should telephone the AHS contact officer on (02) 6252 5508.

## INTERNET RELEASES

**8** Selected text and tabular information from the summary publication are available on the ABS Website ([www.abs.gov.au](http://www.abs.gov.au)).

## PRODUCTS FROM THE INDIGENOUS SAMPLE SUPPLEMENT

**9** The sample of Indigenous households (excluding those in remote areas) was supplemented from a broad range of Census Collection Districts (CDs) with relatively high concentrations of Aboriginal and Torres Strait Islander peoples. This was conducted in order to improve the reliability of Indigenous estimates from the 1999 AHS. Indigenous households interviewed from the supplementary sample have been combined with Indigenous households from the main sample to produce a single data set containing all Indigenous households. Information from this data set will be available in a number of formats including the publication *Australian Housing Survey: Aboriginal and Torres Strait Islander Results, 1999* (Cat. no. 4712.0), a series of selected cross-tabulations and as special data requests. For further information contact the Indigenous and General Surveys Unit in the ABS Central Office on (02) 6252 5943.

## PREVIOUS SURVEYS

**10** Previous surveys conducted by the ABS which covered housing-related topics are:

- Survey of Income and Housing Costs and Amenities, 1990;
- Housing and Locational Preferences Survey: Sydney, Melbourne, Adelaide and Canberra, 1991;
- Household Expenditure Survey, 1993-94;
- Australian Housing Survey, 1994;
- Survey of Income and Housing Costs, annual from 1994–95 - most recent data is 1997–98;
- Housing Motivations and Intentions Survey, Western Australia, October 1998;
- Public Transport Usage and Migration Patterns Survey, Australian Capital Territory, October 1998;
- Household Expenditure Survey, 1998-99;
- Population Mobility Survey, Victoria, October 1999; and
- Community Housing and Infrastructure Needs Survey, 1999.

## RELATED PUBLICATIONS

**11** Other ABS publications which may be of interest are outlined below. However, care should be taken when comparing data from the different sources due to the different methodologies used in collection. Please note, older publications may no longer be available through ABS bookshops but are available through ABS libraries.

- *Australian Housing Survey: Aboriginal and Torres Strait Islander Results, 1999* (Cat. no. 4712.0);
- *Australian Housing Survey: Housing Characteristics, Costs and Conditions, Australia, 1994* (Cat. no. 4182.0);
- *Australian Housing Survey: Selected Findings, 1994* (Cat. no. 4181.0);
- *Environmental Issues: People's Views and Practices* (Cat. no. 4602.0);
- *Housing Characteristics and Decisions: A Comparative Study of Sydney, Melbourne, Adelaide and Canberra, 1991* (Cat. no. 8710.0);
- *Household Expenditure Survey, Australia: Detailed Expenditure Items, 1998–99* (Cat. no. 6535.0);
- *Household Expenditure Survey, Australia: Household Characteristics, 1993–94* (Cat. no. 6531.0);
- *Household Expenditure Survey, Australia: Summary of Results, 1998–99* (Cat. no. 6530.0);
- *Housing and Infrastructure in Aboriginal and Torres Strait Islander Communities, Australia, 1999* (Cat. no. 4710.0);
- *Housing Australia: a Statistical Overview, 1992 and 1996 issues* (Cat. no. 1320.0);
- *Housing Motivations and Intentions, Western Australia, October 1998* (Cat. no. 8791.5);
- *Housing Occupancy and Costs, Australia, 1997–98* (Cat. no. 4130.0);
- *Income Distribution, Australia, 1997–98* (Cat. no. 6523.0);
- *Population Mobility, Victoria, October 1999* (Cat. no. 3237.2); and
- *Public Transport Usage and Migration Patterns, Australian Capital Territory, October 1998* (Cat. no. 1365.8).

Two compendium publications which contain comprehensive chapters on housing are:

- *Year Book Australia* (Cat. no. 1301.0); and
- *Australian Social Trends* (Cat. no. 4102.0).

**12** Current publications produced by the ABS are listed in the *Catalogue of Publications and Products* (Cat. no. 1101.0). The ABS also issues, on Tuesdays and Fridays, a *Release Advice* (Cat. no. 1105.0) which lists publications to be released in the following few days. These and other standard products may be obtained by contacting Client Services at the ABS office in your capital city.

## GLOSSARY

- Alterations and additions** Alterations or additions involve any work which significantly changes the original condition of the dwelling or its surrounding land. Some examples of alterations or additions include changing the position of internal walls in a dwelling, adding additional rooms, renovating a kitchen or bathroom, installing a swimming pool, replacing a wooden fence with a metal one, building a garage, etc.
- Body corporate fees** 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.
- Cash income** Gross current usual cash receipts that are of a regular and recurring nature received by the household or its members at annual or more frequent intervals, from employment, own business, the lending of assets, and transfers from government, private organisations and other households. If income is reported on other than a weekly basis, such as fortnightly, monthly or for the previous financial year, it is pro-rated to a weekly equivalent amount.
- Changeover buyer household** A household where all current owners, with or without a mortgage, have previously owned or been purchasing a home.
- Child** A person of any age who is a natural, adopted, step, or foster son or daughter of a couple or lone parent, usually resident in the same household. A child is also any individual under 15, usually resident in the household, who forms a parent-child relationship with another member in the household. This includes otherwise related children under 15 and unrelated children under 15. In order to be classified as a child, the person can have no partner or child of his or her own usually resident in the household.
- Couple** Two people usually residing in the same household who share a social, economic and emotional bond usually associated with marriage and who consider their relationship to be a marriage or marriage-like union. This relationship is identified by the presence of a registered marriage or de facto marriage.
- Dependent child** All people aged under 15 years; and people aged 15 to 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.
- Dividends** Gross cash income received in the previous financial year, from equity investments such as ownership of shares, expressed as a weekly equivalent.

<b>Dwelling</b>	A structure, or a discrete space within a structure, intended for people to live in or where a person or group of people live. Thus a structure that people actually live in is a dwelling regardless of its intended purpose, but a vacant structure is only a dwelling if intended for human residence. A dwelling may include one or more rooms used as an office or workshop provided the dwelling is in residential use.
<b>Earners</b>	A person (excluding a dependent child) who is employed. The earnings of a dependent child are included in total household income.
<b>Employed</b>	A person aged 15 years and over who, during the reference week: <ul style="list-style-type: none"> <li>■ worked for 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); or</li> <li>■ worked one hour or more, without pay, in a family business or on a farm (i.e. contributing family workers); or</li> <li>■ were employees who had a job but were not at work and were: on paid leave; on leave without pay for less than four weeks up to the end of the reference week; stood down without pay because of bad weather or plant breakdown at their place of employment for less than four weeks up to the end of the reference week; on strike or locked out; on workers' compensation and expected to be returning to their job; or receiving wages or salary while undertaking full-time study; or</li> <li>■ were employers, own account workers or contributing family workers who had a job, business or farm, but were not at work.</li> </ul>
<b>Employee</b>	A person who 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; or, is a person who operates his or her own incorporated enterprise with or without hiring employees.
<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>Family</b>	Two or more persons, 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 are usually resident in the same household. The basis of a family is formed by identifying the presence of a couple relationship, lone parent-child relationship or other blood relationship. Some households will, therefore, contain more than one family.
<b>First home buyer household</b>	A household where none of the current owners, with or without a mortgage, have previously owned or been purchasing a home.

<b>Flat</b>	A self-contained dwelling without its own private grounds and usually in a block of flats, units or apartments sharing one or more common entrance foyers or stairwells. This category also includes flats attached to houses (e.g. granny flats) and freestanding garages, etc. converted to flats.
<b>Government cash pensions, benefits and allowances</b>	Gross current usual (weekly equivalent) cash receipts from government pensions, benefits and allowances paid to persons, families or households.
<b>Gross income</b>	Regular cash receipts before tax or other deductions are made.
<b>Gross weekly income quintiles</b>	<p>Quintiles are formed by ranking the population by ascending gross weekly income and then dividing the ranked population into five equal groups. The values which correspond to gross weekly income quintiles used in this publication are as follows:</p> <ul style="list-style-type: none"> <li>■ Lowest                      Less than or equal to \$307</li> <li>■ Second                      \$308–\$596</li> <li>■ Third                         \$597–\$965</li> <li>■ Fourth                      \$966–\$1,477</li> <li>■ Highest                     More than \$1,477</li> </ul>
<b>Group household</b>	A household consisting of two or more unrelated people where all persons are aged 15 years or over. There are no reported couple relationships, parent-child relationships or other blood relationships in these households.
<b>Household</b>	<p>A group of people who live and eat together as a single unit within a dwelling. This may be:</p> <ul style="list-style-type: none"> <li>■ a group of two or more related or unrelated people who usually reside in the same dwelling, who regard themselves as a household and who make common provision for food or other essentials for living; or</li> <li>■ a person living in a dwelling who makes provision for his or her own food and other essentials for living, without combining with any other person.</li> </ul>

<b>Housing costs</b>	<p>Housing costs are the ongoing outlays incurred by a dwelling's occupants in providing for their shelter. The housing related outlays that contribute to housing costs in the 1999 AHS are:</p> <ul style="list-style-type: none"> <li>■ mortgage or loan repayments (secured or unsecured) where the purpose of the loan is to buy or build, add to or alter the dwelling;</li> <li>■ rental payments;</li> <li>■ water and general council rates;</li> <li>■ land tax payments;</li> <li>■ body corporate or strata title payments; and</li> <li>■ expenditure on repairs and maintenance for the dwelling.</li> </ul> <p>Only payments which relate to the dwelling occupied at time of interview i.e. the respondent's usual place of residence are included. Payments for other dwellings are not regarded as housing costs, even if the usual dwelling has been offered as security.</p>
<b>Housing utilisation</b>	Provides a measure of the bedroom requirements of a household according to household size and composition.
<b>Indigenous household</b>	A household which contains at least one person who is of Aboriginal or Torres Strait Islander origin and who is aged 15 years or over.
<b>Interest</b>	Gross receipts accrued in the previous financial year from deposits (including term deposits) with banks, building societies, credit unions and other financial institutions, expressed as a weekly equivalent.
<b>Labour force status</b>	A person's standing in relation to the currently economically active segment of the population. A person may be classified as employed, unemployed or not in the labour force.
<b>Landlord</b>	The entity with which the person or household obtains the contractual right to occupy the dwelling. It is the legal entity to whom rent is paid or with whom the tenure contract or arrangement is made.
<b>Lone parent</b>	A person who has no spouse or partner present in the household but who forms a parent-child relationship with at least one dependent or non-dependent child usually resident in the household.
<b>Lone person household</b>	A household comprised of an individual who makes provision for his or her own food and other essentials for living, without combining with any other person to form part of a multi-person household.
<b>Mean</b>	The sum of values divided by the number of values.
<b>Median</b>	The middle value of a set of values when the values are sorted in order.

<b>Multi-family household</b>	A household where more than one family has been identified, based on the presence of a combination of, or more than one of, the following relationships: couple relationship, lone parent-child relationship, or other blood relationship.
<b>Negative income</b>	The loss incurred by an unincorporated enterprise or from rental property when the operating expenses and depreciation exceed the gross receipts.
<b>Non-dependent child</b>	A natural, step, adopted or foster child of a couple or lone parent usually resident in the household, aged over 15 years and who is not a full-time student aged 15-24 years, and who has no partner or child of his or her own usually resident in the household.
<b>Not in the labour force</b>	A person who, during the reference week, was not in the categories employed or unemployed, as defined.
<b>One parent with dependent children</b>	A household consisting of a lone parent with dependent children only or a lone parent with dependent and non-dependent children.
<b>Other cash income</b>	Includes: <ul style="list-style-type: none"> <li>■ life assurance annuity benefits such as superannuation;</li> <li>■ regular cash receipts from private organisations such as insurance payments (including workers' compensation), and private scholarships or study allowances;</li> <li>■ regular receipts from other households in the form of child support/maintenance, inheritances and trust funds; and</li> <li>■ net receipts accruing in the current reference period as a result of ownership of assets. This comprises returns from financial assets (interest, dividends), from physical assets (rents) and from intellectual assets (royalties).</li> </ul>
<b>Other couple household</b>	A household containing a couple with non-dependent children only or a couple with dependent and non-dependent children. These households may also contain other relatives.
<b>Other household</b>	A household consisting of a lone parent with non-dependent children only, with or without other relatives. It also includes households with multiple families.
<b>Other private dwelling</b>	Includes: <ul style="list-style-type: none"> <li>■ movable dwellings (e.g. caravans, campervans, mobile homes, houseboats, other boats equipped with berths, site sheds, demountables, etc.); and</li> <li>■ improvised or makeshift dwellings (e.g. tents, rough shacks, tarps, lean-tos, offices or vehicles not converted for dwelling purposes, etc.).</li> </ul>

<b>Other renter</b>	A household paying rent to: <ul style="list-style-type: none"> <li>■ a parent or other relative in the same dwelling;</li> <li>■ the owner/manager of a caravan park;</li> <li>■ an employer (including a government authority);</li> <li>■ a housing cooperative, community or church group; or</li> <li>■ any other landlord not included elsewhere.</li> </ul>
<b>Other tenure</b>	A household which is a participant of: <ul style="list-style-type: none"> <li>■ a life tenure scheme;</li> <li>■ a rent/buy (or shared equity) scheme; or</li> <li>■ a tenure arrangement not included elsewhere (e.g. house-sitting, payment in kind for a specific service).</li> </ul>
<b>Own account worker</b>	A person who operates his or her own unincorporated economic enterprise or engages independently in a profession or trade and hires no employees.
<b>Own unincorporated business cash income</b>	The profit or loss from own unincorporated enterprise in the previous financial year, expressed as a weekly equivalent. Profit or loss consists of the value of the gross output of the enterprise after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.
<b>Owner with a mortgage</b>	A household's tenure type is owner with a mortgage if anyone in the household is making payments on a mortgage or loans secured against the dwelling, regardless of the purpose of the mortgage or secured loan.
<b>Owner without a mortgage</b>	A household's tenure type is owner without a mortgage if no-one in the household is making payments on a mortgage or loans secured against the dwelling. (Thus persons who have repaid a loan but technically not discharged the associated mortgage are included in this category.)
<b>Principal source of cash income</b>	The source from which the greatest amount of cash income is received. If the total income of the household is zero or negative, the principal source is undefined.
<b>Private dwelling</b>	A self-contained dwelling intended for occupation by one or more usual residents; or movable, makeshift or improvised dwellings occupied by one or more usual residents.

**Private dwelling structure** Determined by the structure of the building that contains the dwelling. In this publication, dwellings are grouped into one of four categories:

- separate house;
- semidetached;
- flat; and
- other private dwelling.

**Private landlord** A household paying rent to:

- a real estate agent;
- parent or other relative not in the same dwelling; or
- another person not in the same dwelling.

**Recent home buyer household** A household which purchased, built, or otherwise came to own the dwelling in 1997, 1998 or 1999. The number of recent home buyers should not be compared across surveys as the reference periods may differ.

**Reference person** The reference person for each household is chosen by applying, to all usual residents aged 15 years and over in the household, the selection criteria below, in order of precedence, until a single appropriate reference person is identified:

- the person with the highest tenure type ranked from owner without a mortgage, owner with a mortgage, renter, other tenure;
- the person with the highest income;
- the eldest person.

For example, in a household containing a lone parent with a non-dependent child, the person with the highest tenure will become the reference person. If the non-dependent child is an owner with a mortgage and the lone parent lives in the dwelling rent free, the non-dependent child will become the reference person. If both individuals have the same tenure, the one with the higher income will be the reference person. However, if both individuals have the same income, the reference person is the elder.

**Rent** A return or payment made periodically by a tenant to an owner or landlord in return for lodgement.

**Rent/buy (or shared equity) scheme** The household is both purchasing some equity in the dwelling, and paying rent for the remainder.

**Rent free** A household where no money is exchanged for lodgement but the household is not an owner of the dwelling.

**Renter** A household where money is exchanged to another person or organisation in return for lodging. In this publication, renters are further classified into one of three broad types according to whom rent is paid:

- State or Territory housing authority;
- private landlord;
- other renter.

**Repairs and maintenance** Repairs and maintenance involve any work undertaken with the purpose of either preventing deterioration or repairing something to its original condition. Repairs and maintenance are usually of a lesser value than alterations and additions. Some examples include replacing washers, replacing broken roof tiles, re-painting internal walls, etc.

**Self-contained dwelling** A dwelling that contains at least cooking, bathing and toilet facilities.

**Semidetached** This category covers dwellings with their own private grounds and no dwelling above or below. A key feature of these dwellings is that they are either attached in some structural way to one or more dwellings or are separated from neighbouring dwellings by less than half a metre. Examples include semidetached, row or terrace houses, townhouses, and villa units. Multi-storey townhouses or units are separately identified from those which are single storey.

**Separate house** A self-contained dwelling which is separated from other dwellings by at least half a metre. This category also includes houses that have an attached flat (e.g. a granny flat), shop, office, etc. The attached flat will be included in the flat category.

**Tenure type** The nature of a person's or household's legal right to occupy the dwelling in which they usually reside. It is determined by responses to questions about ownership, payment to purchase, and rental arrangements. In this publication, households are grouped into one of four broad tenure categories:

- owner without a mortgage;
- owner with a mortgage;
- renter; and
- other tenure.

**Unemployed** A person aged 15 years and over who was not employed during the reference week, had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and;

- was available for work in the reference week, or would have been available except for temporary illness (i.e. lasting for less than four weeks to the end of the reference week); or
- was waiting to start a new job within four weeks from the end of the reference week and would have started in the reference week if the job had been available then; or
- was waiting to be called back to a full-time or part-time job from which they had been stood down without pay for less than four weeks up to the end of the reference week (including the whole of the reference week) for reasons other than bad weather or plant breakdown.

**Value of dwelling** The estimated value of the dwelling and its land, as estimated and reported by the household respondent. The data are only collected for owner households.

**Wage or salary cash income** Gross current usual (weekly equivalent) wages or salary from an employer or own limited liability (incorporated) company.





## FOR MORE INFORMATION...

- INTERNET* **www.abs.gov.au** the ABS web site is the best place to start for access to summary data from our latest publications, information about the ABS, advice about upcoming releases, our catalogue, and Australia Now—a statistical profile.
- LIBRARY* A range of ABS publications is available from public and tertiary libraries Australia-wide. Contact your nearest library to determine whether it has the ABS statistics you require, or visit our web site for a list of libraries.
- CPI INFOLINE* For current and historical Consumer Price Index data, call 1902 981 074 (call cost 77c per minute).
- DIAL-A-STATISTIC* For the latest figures for National Accounts, Balance of Payments, Labour Force, Average Weekly Earnings, Estimated Resident Population and the Consumer Price Index call 1900 986 400 (call cost 77c per minute).

## INFORMATION SERVICE

Data which have been published and can be provided within five minutes are free of charge. Our information consultants can also help you to access the full range of ABS information—ABS user-pays services can be tailored to your needs, time frame and budget. Publications may be purchased. Specialists are on hand to help you with analytical or methodological advice.

- PHONE* **1300 135 070**
- EMAIL* **client.services@abs.gov.au**
- FAX* 1300 135 211
- POST* Client Services, ABS, GPO Box 796, Sydney 1041

## WHY NOT SUBSCRIBE?

ABS subscription services provide regular, convenient and prompt deliveries of ABS publications and products as they are released. Email delivery of monthly and quarterly publications is available.

- PHONE* 1300 366 323
- EMAIL* subscriptions@abs.gov.au
- FAX* 03 9615 7848
- POST* Subscription Services, ABS, GPO Box 2796Y, Melbourne 3001



2418200001990  
ISBN 0 642 54227 5

RRP \$25.00

© Commonwealth of Australia 2000