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HOUSING OCCUPANCY AND COSTS

AUSTRALIA

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INQUIRIES

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

NOTES

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

CHANGES IN THIS ISSUE Key changes which impact this issue include:

- a decrease in fully responding sample size from 18,071 households in 2009-10 to 14,569 households in 2011-12. The expansion of the 2009-10 sample for an extra 4,200 households outside capital cities to support housing indicator reporting was maintained. The additional sample of metropolitan households whose main source of income was a government pension, benefit and/or allowance included in the 2009-10 SIH and HES samples to improve analysis for the Pensioner and Beneficiary Living Cost Index was not maintained.
- an additional benchmark for the value of government benefit cash transfers used in 2009-10 was not required in 2011-12.
- disability questions for persons aged 15 years and over were not asked in 2011-12, but will be collected in 2013-14.
- tables on the housing characteristics of first home buyers with a mortgage, which were included as part of a feature article in 2009-10, are now included in the main publication.

REVISIONS Errors in processing the 2009-10 income data have been corrected, resulting in an average decrease of \$1 for mean equivalised disposable household income across all households. This was reflected largely in a decrease of 0.04% in the mean equivalised disposable household income of households in the second and third deciles. The income estimates for 2009-10 shown in this publication have been revised. The second edition of the 2009-10 CURF includes the revised estimates.

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.

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ABBREVIATIONS

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

SUMMARY OF FINDINGS

INTRODUCTION

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

The regular housing costs reported in this publication cover housing-related mortgage payments, rates payments (general and water) and rent payments. The data presented are compiled from the Survey of Income and Housing (SIH), with information for the years 1994–95 to 2011–12. The SIH was conducted continuously from 1994–95 to 1997–98 and then in 1999–00, 2000–01 and 2002–03. From 2003–04, the SIH has been conducted every two years.

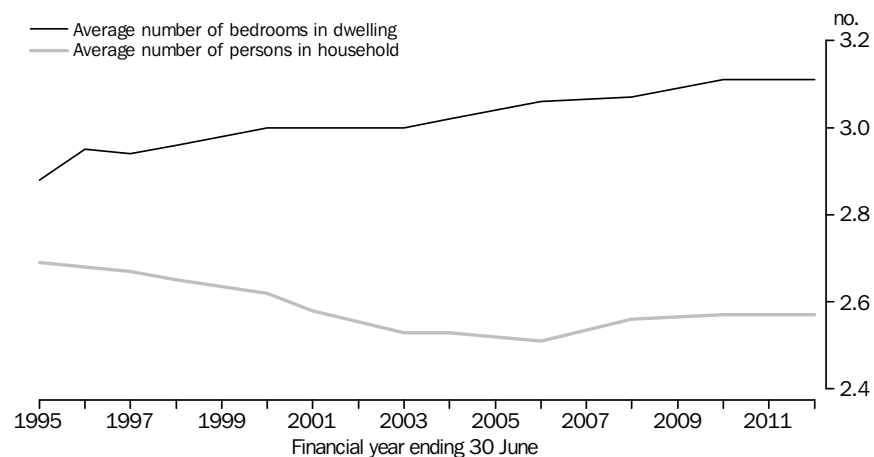
In the Household Expenditure Survey (HES), last conducted in 2009–10, more extensive and detailed housing cost information is collected – see *Household Expenditure Survey, Australia: Summary of Results* (cat. no. 6535.0).

HOUSING OCCUPANCY

Changes since 1994–95

In 2011–12 there were approximately 22.2 million people, or 8.6 million households, living in private dwellings in Australia, up 26% on the number of people in private dwellings in 1994–95. There was an increase in the number of households over this period (up 32%) and a decrease in the average household size from 2.7 to 2.6 persons per household. The average dwelling size increased over this period from 2.9 to 3.1 bedrooms per dwelling (table 3).

1 AVERAGE NUMBER OF PERSONS AND BEDROOMS, 1994–95 to 2011–12



Note: Survey not run in 1998–99, 2001–02, 2004–05, 2006–07, 2008–09 or 2010–11. Values have been interpolated for these years.

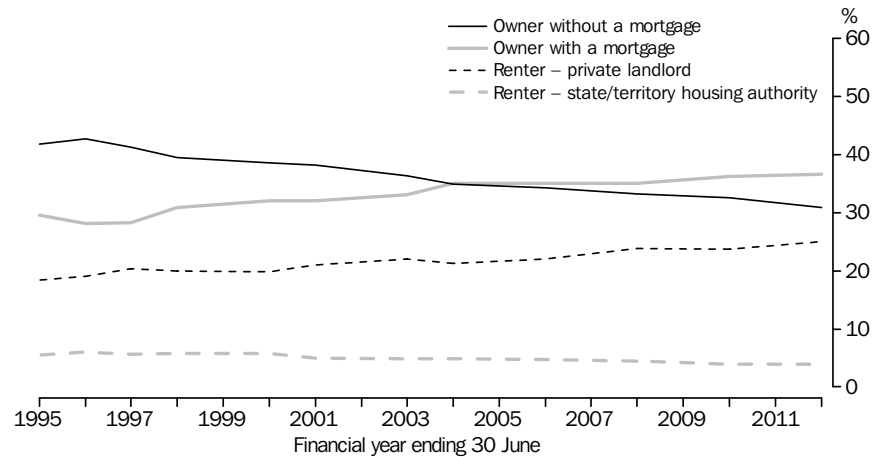
The proportion of Australian households that own their own home with or without a mortgage has declined from 71% in 1994–95 to 67% in 2011–12. Over this period there was a decrease in the proportion of households that owned their dwelling outright, from 42% in 1994–95 to 31% in 2011–12. There were increases in the proportion of households that owned their dwelling with a mortgage (from 30% to 37%) and in the proportion of households that were renting privately (from 18% to 25%) (table 3). The decline in outright home ownership may, in part, reflect increasing uptake of flexible

SUMMARY OF FINDINGS *continued*

*Changes since 1994–95
continued*

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

2 HOUSING TENURE, 1994–95 to 2011–12



Note: Survey not run in 1998–99, 2001–02, 2004–05, 2006–07, 2008–09 or 2010–11. Values have been interpolated for these years.

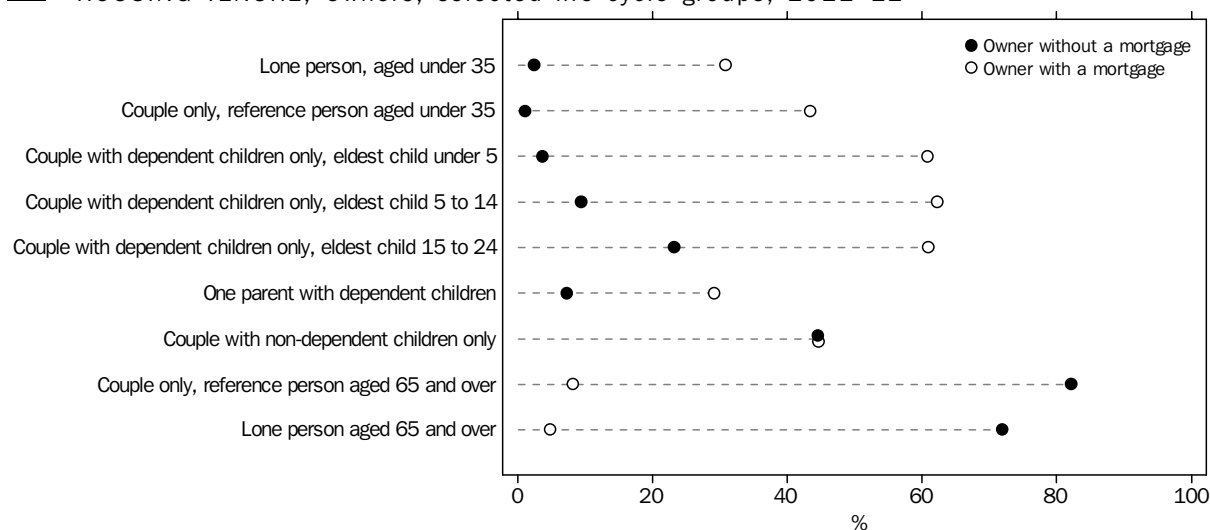
Life cycle stages

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

The tenure of a household is strongly related to life cycle stages, generally following a pattern of renting in early adulthood, moving to home purchase and mortgages as partnerships are formed and children are born, and owning a home outright in older age. Only 2% of lone person and 1% of couple only households with the reference person aged under 35 years owned their home outright, compared to 72% of lone persons aged 65 and over and 82% of couples with the reference person aged 65 years and over (table 16).

SUMMARY OF FINDINGS *continued*

3 HOUSING TENURE, Owners, selected life cycle groups, 2011–12



Life cycle stages continued

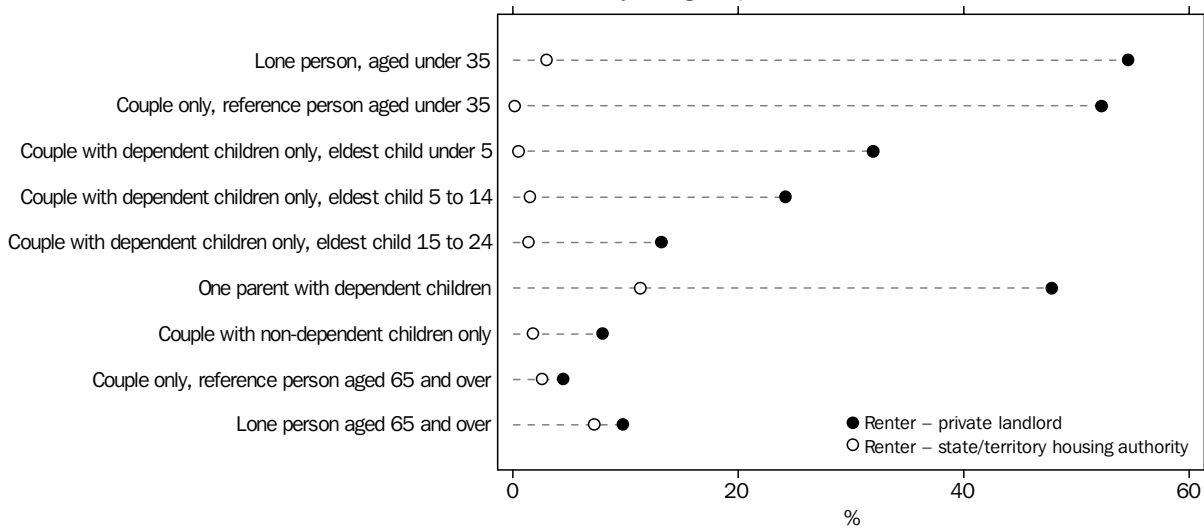
Younger persons in a couple relationship were more likely to move into home ownership than younger single people, with 45% of younger couple households owning their home with or without a mortgage. When couples have children they are more likely than younger couple only households to own a home. For couples with dependent children only and their eldest child under 5 years, 64% owned their home with or without a mortgage. This rose to 72% for couples with their eldest child aged 5 to 14, and to 84% for couples with their eldest child aged 15 to 24 (table 16).

Lone person and couple only households with the reference person aged under 35 years were more likely to be renting from private landlords (55% and 52% respectively) than to own their own home. People in these households are generally more mobile. Many are studying or starting their careers, and are likely to be on lower incomes and have lower reserves of wealth than at later stages in their lives (table 16).

One parent households with dependent children were more likely to be renting (63%) than to own their home (37%), and they were the life cycle group most likely to be renting through a state or territory housing authority (11%) (table 16).

SUMMARY OF FINDINGS *continued*

4 HOUSING TENURE, Renters, selected life cycle groups, 2011–12

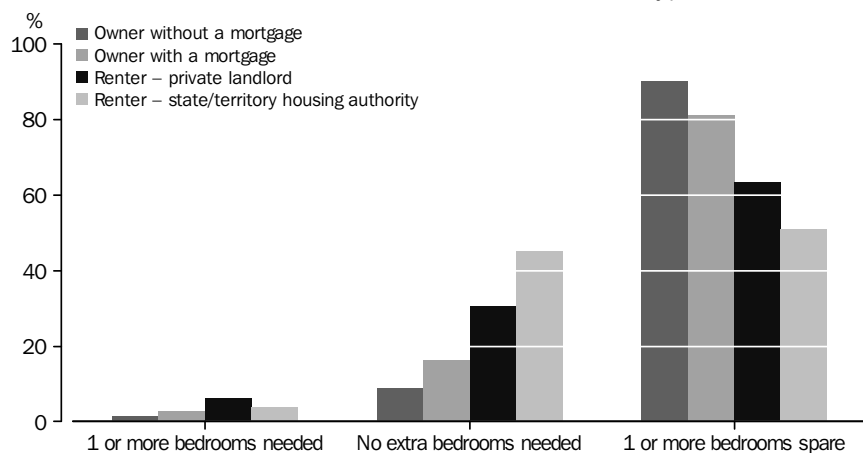


HOUSING UTILISATION

The Canadian National Occupancy Standard is widely used internationally as an indicator of housing utilisation (see paragraphs 30 to 32 of the Explanatory Notes). Only 3% of Australian households were assessed as needing one or more extra bedrooms to meet this occupancy standard. More than three quarters (78%) of households occupied dwellings which had more bedrooms than were needed to accommodate the occupants according to the standards (table 14).

Households who owned their home without a mortgage were more likely than those with other tenures to have one or more bedrooms spare (90%). Households renting from a state or territory housing authority were the most likely tenure group (45%) to have only the required number of bedrooms. Six percent of private renters required one or more additional bedrooms (table 14).

5 HOUSING UTILISATION, Tenure and landlord type, 2011–12



SUMMARY OF FINDINGS *continued*

HOUSING UTILISATION

continued

Sixty-seven percent of couples living with dependent children had at least one spare bedroom, compared to 48% of one parent households with dependent children. Of the latter group, 11% required one or more additional bedrooms. Multiple family households were the most likely to require additional bedrooms (22%). On average, dwellings for couples with dependent and non-dependent children contained the highest number of bedrooms (3.9) and housed an average of 4.7 people (table 16).

HOUSING COSTS

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

The mean (average) weekly housing costs for all households was \$265 in 2011–12 (table 1). There is, however, considerable variation in housing costs with 38% of all households paying \$75 or less per week (table 5).

For owners without a mortgage, the average weekly housing costs were \$40, which represented 3% of average gross weekly income for those households (table 1 and 2). Owners with a mortgage paid an average of \$432 per week on housing costs, which represented 18% of their average gross weekly income, although about 24% of this amount was repaying the principal outstanding on the loan.

Households renting from private landlords paid an average of \$347 per week, representing 20% of their average gross income. Households renting from state and territory housing authorities paid an average of \$136 per week, representing 19% of their average gross income.

The effect of Commonwealth Rent Assistance (CRA) should be taken into consideration when comparing the housing costs of private renters to those of other households. Eligible social security recipients may receive a non-taxable income supplement in the form of CRA if the private rent they pay is above a threshold level. It is estimated that CRA effectively lowers the total housing costs by about 7% for all private renters. See paragraph 22 to 23 of the Explanatory Notes for more detail.

Changes since 1994–95

Between 1994–95 and 2011–12, private renters experienced a 57% (or \$126) increase in average weekly housing costs, after adjustment for inflation. For other tenure types, there was an overall increase of 43% (or \$129) for owners with a mortgage and 40% (or \$39) for public renters (table 1).

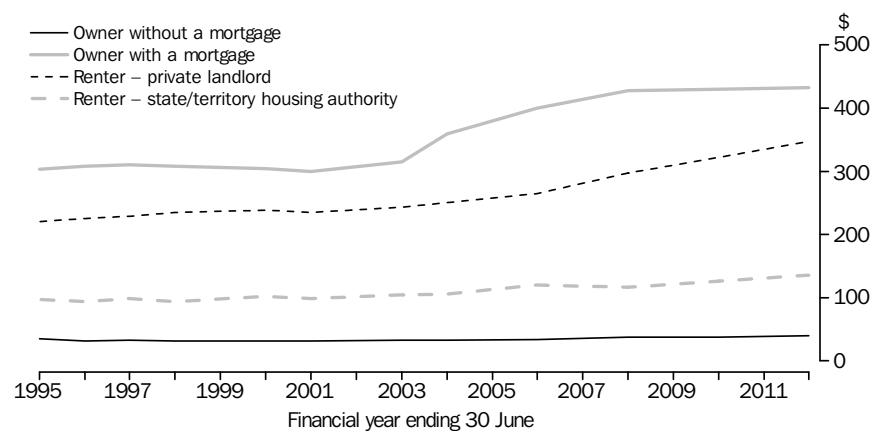
For owners with a mortgage and private renters, the proportion of income spent on housing costs in 2011–12 is the same as in 1994–95, at 18% and 20% respectively. However, for public renters it represented an increase in the proportion of income spent on housing costs compared to 1994–95, from 17% to 19% (table 2). As noted above, the effect of CRA receipts should be taken into consideration when making comparisons of housing costs of private renters with those of other tenure types.

SUMMARY OF FINDINGS *continued*

Changes since 1994–95

continued

6 AVERAGE WEEKLY HOUSING COSTS(a), Tenure and landlord type, 1994–95 to 2011–12



(a) Adjusted for changes in the Consumer Price Index to 2011–12 dollars.

Note: Survey not run in 1998–99, 2001–02, 2004–05, 2006–07, 2008–09 or 2010–11. Values have been interpolated for these years.

Lower income households

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

Although this group reported lower housing costs, on average, than all households, their housing costs represented a greater proportion of their gross weekly income. Lower income owners with a mortgage paid an average of \$314 a week in housing costs, which represented 26% of their gross weekly income, while all owners with a mortgage paid an average of \$432, or 18% of their gross weekly income, on housing costs (table 5).

Similarly, lower income households renting from private landlords paid an average of \$295 a week on housing costs, which represented 30% of their gross weekly income, while all private renters paid an average of \$347, or 20% of their gross weekly income, on housing costs (graph 7).

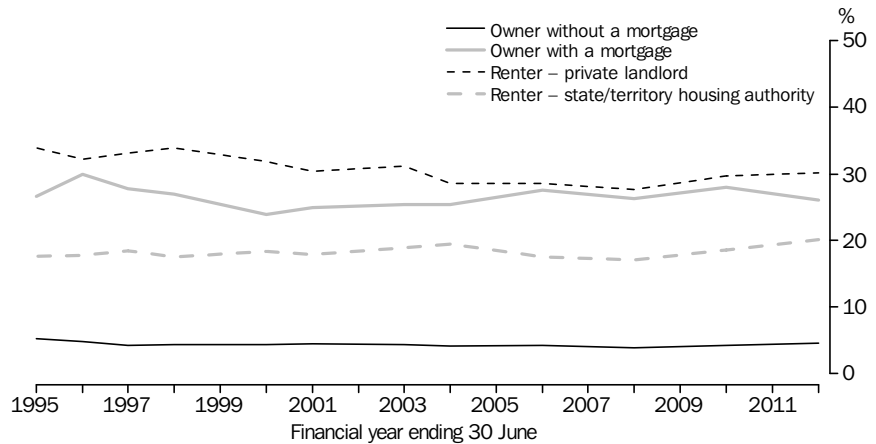
As a proportion of gross household income, housing costs of lower income owners with a mortgage declined from 27% in 1994–95 to 24% in 1999–00 before rising to 26% in 2011–12 (graph 7).

Housing costs as a proportion of income for lower income private renters fell from 34% in 1994–95 to 28% in 2007–08, then rose to 30% in 2011–12 (graph 7).

SUMMARY OF FINDINGS *continued*

Lower income households
continued

7 HOUSING COSTS AS A PROPORTION OF GROSS INCOME, Lower income households, 1994–95 to 2011–12 (a)



(a) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.

Note: Survey not run in 1998–99, 2001–02, 2004–05, 2006–07, 2008–09 or 2010–11. Values have been interpolated for these years.

States and territories

Mean housing costs were higher in the capital cities of Australia than in the rest of the states and territories. The differences between regions often reflect differences in property values, rental prices, urban settlement and tenure patterns. In New South Wales, Sydney housing costs were 71% higher than the rest of the state. In contrast, Brisbane housing costs were only 24% higher than the rest of Queensland (table 20 and 21) Non-capital city areas of Queensland had higher housing costs than the national average of non-capital city areas. This is influenced by Queensland's high level of urban settlement outside of Brisbane.

8 AVERAGE WEEKLY HOUSING COSTS, States and territories, 2011–12



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

VALUE OF DWELLING

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

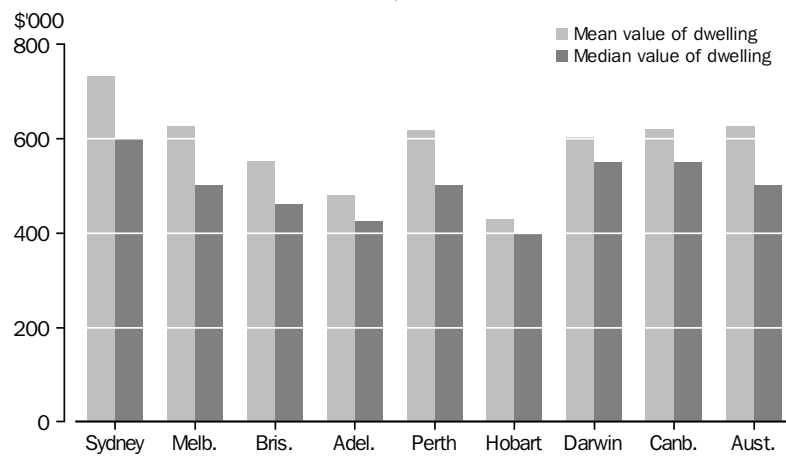
SUMMARY OF FINDINGS *continued*

VALUE OF DWELLING *continued*

In 2011–12, the median value of the 5.8 million owner occupied dwellings was \$450,000, a decrease of 3% on the CPI adjusted value of \$464,000 in 2009–10, and a 104% increase on the corresponding value in 1994–95 (table 1). The CPI adjusted value of the median mortgage outstanding increased by 5% between 2009–10 and 2011–12 (from \$190,000 to \$200,000), and increased by 124% between 1994–95 and 2011–12 (table 1).

The median value of dwellings in Australian capital cities was \$500,000 in 2011–12. The median value in Sydney (\$600,000) and Canberra (\$550,000) were above the national capital city average. Adelaide (\$425,000) and Hobart (\$400,000) had median dwelling values below the national capital city average (table 26).

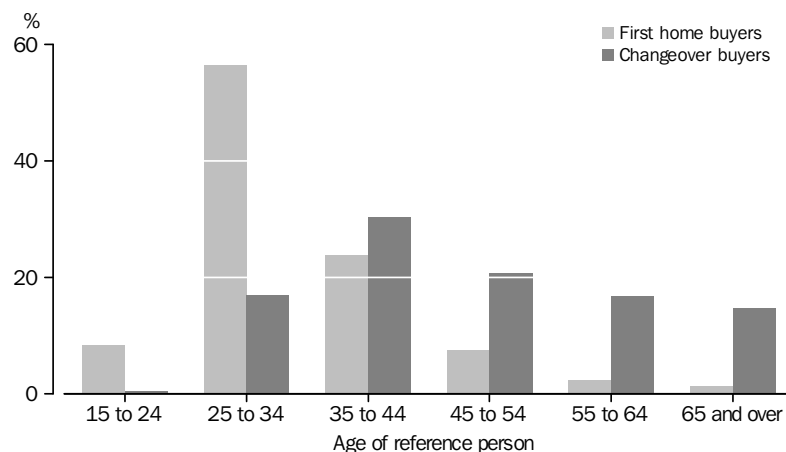
9 VALUE OF DWELLING, Capital cities, 2011–12



RECENT HOME BUYERS

In 2011–12, approximately 988,000 households purchased their dwelling in the three years prior to the survey, down from 1,073,800 in 2009–10. These households are divided into first home buyers (36%) and changeover buyers (64%). Most first home buyers were young households with a reference person aged under 35 years (65%). Only 11% of first home buyer households had a reference person aged 45 years and over. In contrast, 52% of changeover buyer households had a reference person aged 45 years and over.

10 AGE OF REFERENCE PERSON, Recent home buyer households, 2011–12



SUMMARY OF FINDINGS *continued*

RECENT HOME BUYERS

continued

The median value of recently purchased dwellings was \$370,000 for first home buyers and \$500,000 for changeover buyers (table 34). New dwellings purchased by recent home buyers had a higher median value (\$500,000) than established dwellings purchased by recent home buyers (\$420,000) (table 34).

Average housing costs for first home buyers and changeover buyers were \$470 and \$443 per week respectively (table 32). This is consistent with a higher proportion of first home buyers having a mortgage (94%) than for changeover buyers (74%).

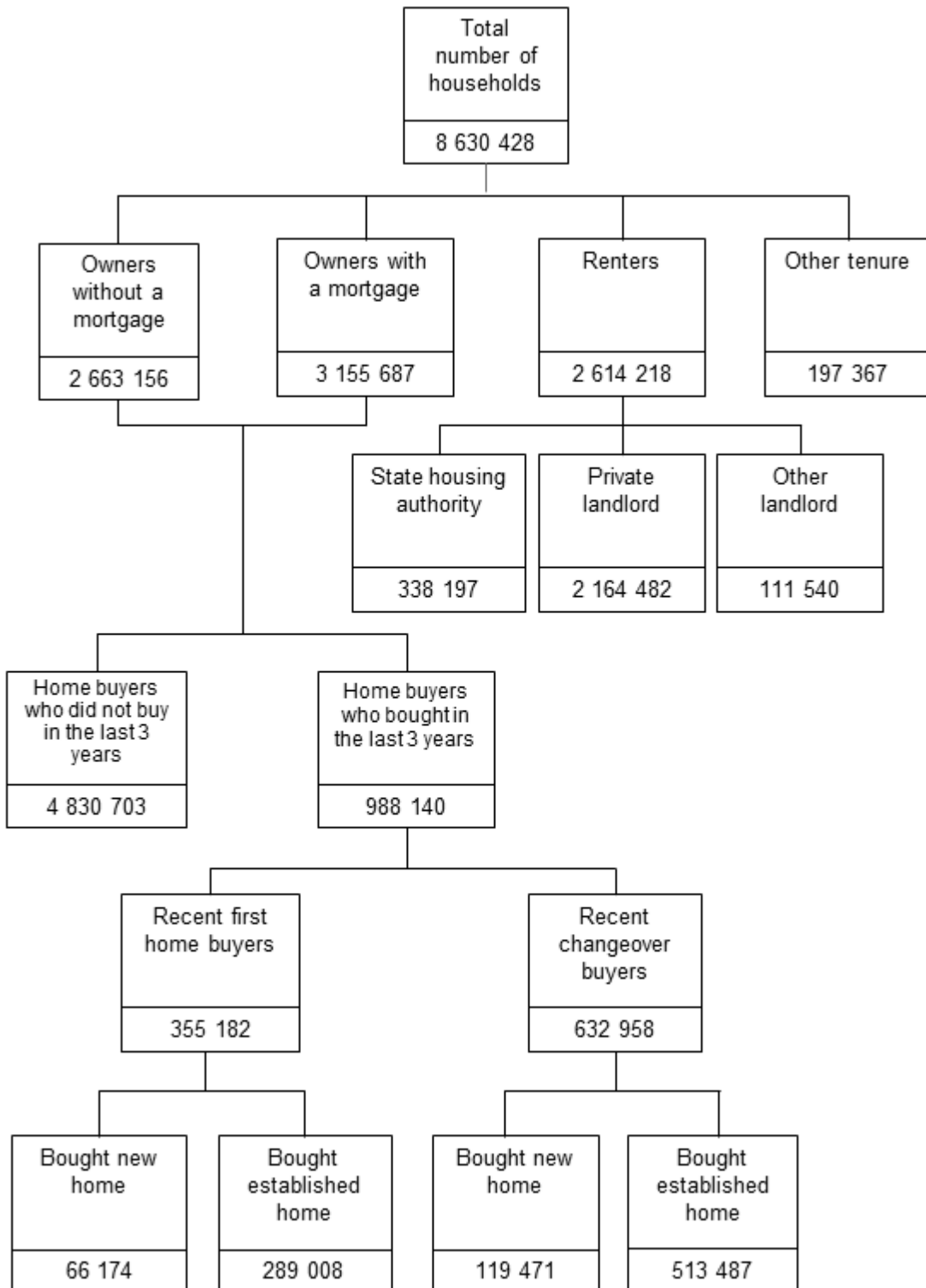
First home buyers with a mortgage

Couple families with dependent children and couple only households made up the majority (65%) of first home buyers with a mortgage, with 47% of these couple households including dependent children. A further 22% were lone person households. There has been little change in the family composition of first home buyer households since 1995–96.

In 2011–12, first home buyers with a mortgage lived in smaller dwellings, on average (3.0 bedrooms), than either change over buyers (3.3 bedrooms) or all owner households (3.3 bedrooms) (table 36).

SUMMARY OF FINDINGS *continued*

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1994-95 1995-96 1996-97 1997-98 1999-00 2000-01

MEAN HOUSING COSTS PER WEEK IN 2011-12 DOLLARS

Tenure and landlord type							
Owner without a mortgage	\$	35	31	32	31	31	31
Owner with a mortgage	\$	303	308	310	308	304	299
Renter							
State/territory housing authority	\$	97	94	98	93	102	99
Private landlord	\$	221	225	229	235	239	235
Total renters(a)	\$	188	188	196	199	205	204
All households(b)	\$	153	151	155	161	165	164
Family composition of household							
One family households							
Couple family with dependent children	\$	211	204	214	229	228	229
One parent family with dependent children	\$	159	156	157	159	171	178
Couple only	\$	131	129	134	133	141	142
Other one family households	\$	111	109	109	118	135	136
Multiple family households	\$	104	153	189	183	178	220
Non-family households							
Lone person	\$	100	105	102	108	109	105
Group households	\$	260	233	246	257	270	241
All households	\$	153	151	155	161	165	164
Dwelling structure							
Separate house	\$	152	148	153	159	160	158
Semi detached/row or terrace house/townhouse	\$	163	168	168	166	179	181
Flat/unit/apartment	\$	152	161	166	179	195	192
All households(c)	\$	153	151	155	161	165	164
Equivalent disposable household income(d)(e)							
Lowest Quintile	\$	84	86	89	90	91	95
Second Quintile	\$	118	111	112	116	118	114
Third Quintile	\$	148	149	155	166	170	159
Fourth Quintile	\$	193	176	188	196	198	208
Highest Quintile	\$	236	238	242	251	260	255
All households	\$	153	151	155	161	165	164
Second and third deciles	\$	87	84	95	96	93	92
Main source of income							
Wage and salary	\$	203	198	207	215	221	219
Own unincorporated business income	\$	156	168	168	168	170	155
Government pensions and allowances	\$	72	72	75	77	77	77
Other income	\$	71	65	60	70	74	82
All households(f)	\$	153	151	155	161	165	164
Number of employed persons							
None	\$	64	63	65	68	67	69
One	\$	166	161	171	179	183	171
Two	\$	224	223	226	228	232	239
Three or more	\$	181	158	187	207	218	208
All households	\$	153	151	155	161	165	164
Median value of dwelling (in 2011-12 dollars)(g)							
Median amount of mortgage outstanding (in 2011-12 dollars)(g)(h)	\$'000	221	212	209	216	231	245
Mean gross household income (in 2011-12 dollars)(g)(e)	\$	1 229	1 212	1 245	1 282	1 354	1 320
Number of households in sample	no.	6 819	6 963	7 245	7 025	6 637	6 786
Factor applied to adjust to 2011-12 dollars	no.	0.634	0.661	0.670	0.670	0.694	0.736

(a) Includes other landlord type, which account for about 4% of all renters in 2011-12.

(b) Includes other tenure type, which account for about 2% of all households in 2011-12.

(c) Includes other dwelling types, which account for about 0.2% of all private dwellings in 2011-12.

(d) See paragraphs 47 to 55 of the explanatory notes.

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

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

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

(h) Only includes owners with a mortgage. From 2003-04 excludes amounts of loans for business and investment purposes secured against the dwelling.

		2002-03	2003-04	2005-06	2007-08	2009-10	2011-12
MEAN HOUSING COSTS PER WEEK IN 2011-12 DOLLARS							
Tenure and landlord type							
Owner without a mortgage	\$	32	32	34	37	37	40
Owner with a mortgage	\$	315	359	400	427	430	432
Renter							
State/territory housing authority	\$	104	106	120	117	126	136
Private landlord	\$	243	250	265	297	322	347
Total renters(a)	\$	213	219	237	264	290	312
All households(b)	\$	176	198	220	241	252	265
Family composition of household							
One family households							
Couple family with dependent children	\$	256	299	346	357	373	392
One parent family with dependent children	\$	169	191	211	247	244	273
Couple only	\$	153	165	185	202	212	225
Other one family households	\$	145	171	188	204	222	238
Multiple family households	\$	210	225	217	319	343	309
Non-family households							
Lone person	\$	117	128	136	157	157	166
Group households	\$	251	267	279	338	376	387
All households	\$	176	198	220	241	252	265
Dwelling structure							
Separate house	\$	171	194	217	233	248	260
Semi detached/row or terrace house/townhouse	\$	184	214	238	272	259	284
Flat/unit/apartment	\$	206	219	231	275	275	292
All households(c)	\$	176	198	220	241	252	265
Equivalent disposable household income(d)(e)							
Lowest Quintile	\$	98	99	105	120	129	141
Second Quintile	\$	133	138	169	178	191	204
Third Quintile	\$	173	196	230	240	250	267
Fourth Quintile	\$	206	251	275	312	317	329
Highest Quintile	\$	279	328	347	374	394	412
All households	\$	176	198	220	241	252	265
Second and third deciles	\$	103	114	126	149	147	160
Main source of income							
Wage and salary	\$	233	268	290	313	326	345
Own unincorporated business income	\$	189	229	243	266	311	280
Government pensions and allowances	\$	81	83	89	92	103	116
Other income	\$	76	85	114	121	126	130
All households(f)	\$	176	198	220	241	252	265
Number of employed persons							
None	\$	68	72	76	80	88	98
One	\$	188	210	232	249	254	277
Two	\$	256	295	323	341	363	375
Three or more	\$	218	264	276	315	335	338
All households	\$	176	198	220	241	252	265
Median value of dwelling (in 2011-12 dollars)(g)							
Median amount of mortgage outstanding (in 2011-12 dollars)(g)(h)	\$'000	321	375	415	445	464	450
Median amount of mortgage outstanding (in 2011-12 dollars)(g)(h)	\$'000	123	126	158	167	190	200
Mean gross household income (in 2011-12 dollars)(g)(e)	\$	1 360	1 454	1 581	1 835	1 779	1 847
Number of households in sample	no.	10 211	11 361	9 961	9 345	18 071	14 569
Factor applied to adjust to 2011-12 dollars	no.	0.780	0.799	0.844	0.898	0.948	1.000

(a) Includes other landlord type, which account for about 4% of all renters in 2011-12.

(b) Includes other tenure type, which account for about 2% of all households in 2011-12.

(c) Includes other dwelling types, which account for about 0.2% of all private dwellings in 2011-12.

(d) See paragraphs 47 to 55 of the explanatory notes.

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

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

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

(h) Only includes owners with a mortgage. From 2003-04 excludes amounts of loans for business and investment purposes secured against the dwelling.

1994-95 1995-96 1996-97 1997-98 1999-00 2000-01

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (b)

		1994-95	1995-96	1996-97	1997-98	1999-00	2000-01
Tenure and landlord type(c)							
Owner without a mortgage	%	3	3	3	3	3	3
Owner with a mortgage	%	18	19	19	18	17	17
Renter							
State/territory housing authority	%	17	17	18	17	18	18
Private landlord	%	20	20	20	20	19	19
Total renters(d)	%	19	19	19	19	19	19
All households(e)	%	12	12	12	12	12	12
Family composition of household							
One family households							
Couple family with dependent children	%	13	13	13	13	13	12
One parent family with dependent children	%	21	20	20	19	20	20
Couple only	%	11	11	11	11	11	11
Other one family households	%	7	7	6	7	7	8
Multiple family households	%	5	7	10	9	8	9
Non-family households							
Lone person	%	17	18	16	17	16	16
Group households	%	15	16	16	16	15	15
All households	%	12	12	12	12	12	12
Dwelling structure							
Separate house	%	11	11	11	12	11	11
Semi detached/row or terrace house/townhouse	%	15	17	15	15	16	15
Flat/unit/apartment	%	18	17	18	18	18	18
All households(f)	%	12	12	12	12	12	12
Equivalised disposable household income(g)							
Lowest Quintile	%	22	23	22	23	23	24
Second Quintile	%	17	16	16	16	16	15
Third Quintile	%	13	13	13	14	14	13
Fourth Quintile	%	12	11	12	12	12	13
Highest Quintile	%	9	10	10	9	9	9
All households	%	12	12	12	12	12	12
Second and third deciles	%	17	17	18	18	17	17
Main source of income							
Wage and salary	%	12	12	12	12	12	12
Own unincorporated business income	%	10	11	11	10	9	9
Government pensions and allowances	%	17	16	17	17	17	17
Other income	%	8	8	6	7	7	8
All households	%	12	12	12	12	12	12
Number of employed persons							
None	%	14	14	13	13	13	14
One	%	15	15	15	15	15	15
Two	%	13	13	13	13	12	12
Three or more	%	7	7	7	8	8	8
All households	%	12	12	12	12	12	12

Number of households in sample	no.	6 819	6 963	7 245	7 025	6 637	6 786
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- (a) Excludes households with nil or negative total income.
- (b) Estimates presented from 2007-08 onwards are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007-08 cycle. Estimates for 2003-04 and 2005-06 have been recompiled to reflect the new treatments of income, however not all new components introduced in 2007-08 are available for earlier cycles.

- (c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.
- (d) Includes other landlord type, which account for about 4% of all renters in 2011-12.
- (e) Includes other tenure type, which account for about 2% of all households in 2011-12.
- (f) Includes other dwelling types, which account for about 0.2% of all private dwellings in 2011-12.
- (g) See paragraphs 47 to 55 of the explanatory notes.

2002-03 2003-04 2005-06 2007-08 2009-10 2011-12

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (b)

Tenure and landlord type(c)							
Owner without a mortgage	%	3	3	3	2	3	3
Owner with a mortgage	%	17	18	19	18	18	18
Renter							
State/territory housing authority	%	18	19	18	19	19	19
Private landlord	%	20	19	19	18	20	20
Total renters(d)	%	19	18	19	18	20	20
All households(e)	%	13	14	14	13	14	14
Family composition of household							
One family households							
Couple family with dependent children	%	14	14	15	14	14	15
One parent family with dependent children	%	19	20	20	22	21	22
Couple only	%	11	12	12	11	13	12
Other one family households	%	8	9	10	8	10	10
Multiple family households	%	9	9	9	11	12	11
Non-family households							
Lone person	%	17	17	17	17	18	19
Group households	%	16	16	15	15	18	19
All households	%	13	14	14	13	14	14
Dwelling structure							
Separate house	%	12	13	13	12	13	13
Semi detached/row or terrace house/townhouse	%	16	17	17	15	16	17
Flat/unit/apartment	%	19	19	18	17	20	20
All households(f)	%	13	14	14	13	14	14
Equivalised disposable household income(g)							
Lowest Quintile	%	24	23	23	24	25	26
Second Quintile	%	17	16	18	17	18	19
Third Quintile	%	14	15	16	15	16	16
Fourth Quintile	%	12	14	14	14	15	15
Highest Quintile	%	10	11	10	9	10	10
All households	%	13	14	14	13	14	14
Second and third deciles	%	18	18	18	19	20	20
Main source of income							
Wage and salary	%	13	14	14	13	14	14
Own unincorporated business income	%	10	13	13	14	15	12
Government pensions and allowances	%	17	16	17	16	18	19
Other income	%	7	7	8	7	8	9
All households	%	13	14	14	13	14	14
Number of employed persons							
None	%	13	13	13	12	14	14
One	%	15	16	16	16	16	17
Two	%	13	14	14	14	15	14
Three or more	%	8	9	9	9	10	10
All households	%	13	14	14	13	14	14

Number of households in sample	no.	10 211	11 361	9 961	9 345	18 071	14 569
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- (a) Excludes households with nil or negative total income.
- (b) Estimates presented from 2007-08 onwards are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007-08 cycle. Estimates for 2003-04 and 2005-06 have been recompiled to reflect the new treatments of income, however not all new components introduced in 2007-08 are available for earlier cycles.

- (c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.
- (d) Includes other landlord type, which account for about 4% of all renters in 2011-12.
- (e) Includes other tenure type, which account for about 2% of all households in 2011-12.
- (f) Includes other dwelling types, which account for about 0.2% of all private dwellings in 2011-12.
- (g) See paragraphs 47 to 55 of the explanatory notes.

1994-95 1995-96 1996-97 1997-98 1999-00 2000-01

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

		1994-95	1995-96	1996-97	1997-98	1999-00	2000-01
Tenure and landlord type							
Owner without a mortgage	%	41.8	42.8	41.3	39.5	38.6	38.2
Owner with a mortgage	%	29.6	28.1	28.3	30.9	32.1	32.1
Renter							
State/territory housing authority	%	5.5	6.0	5.6	5.8	5.8	5.0
Private landlord	%	18.4	19.0	20.4	20.0	19.9	21.0
Total renters(a)	%	25.7	26.9	27.9	27.2	27.2	27.4
Total(b)	%	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household							
One family households							
Couple family with dependent children	%	30.5	30.2	29.5	29.7	28.6	27.5
One parent family with dependent children	%	6.0	6.3	6.0	6.8	6.9	7.4
Couple only	%	23.7	23.5	23.6	23.7	23.9	24.3
Other one family households	%	11.5	11.6	10.9	10.9	10.9	10.9
Multiple family households	%	1.3	1.2	1.6	1.3	1.3	1.3
Non-family households							
Lone person	%	22.8	22.9	23.4	23.6	24.4	24.6
Group households	%	4.3	4.3	5.0	4.0	4.1	4.0
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure							
Separate house	%	79.9	79.7	80.0	79.4	79.4	78.1
Semi detached/row or terrace house/townhouse	%	7.8	7.9	7.8	8.6	9.8	9.9
Flat/unit/apartment	%	11.4	11.7	11.5	11.5	10.0	11.3
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(d)(e)							
25% or less	%	80.3	80.3	80.5	79.5	80.8	80.3
More than 25% to 30%	%	5.8	5.6	5.8	5.8	5.6	5.8
More than 30% to 50%	%	9.2	9.7	9.7	10.4	9.4	9.8
More than 50%	%	4.6	4.3	4.0	4.4	4.2	4.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes other landlord type, which account for about 4% of all renters in 2011-12.

(b) Includes other tenure type, which account for about 2% of all households in 2011-12.

(c) Includes other dwelling types, which account for about 0.2% of all private dwellings in 2011-12.

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

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

2002-03 2003-04 2005-06 2007-08 2009-10 2011-12

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

		2002-03	2003-04	2005-06	2007-08	2009-10	2011-12
Tenure and landlord type							
Owner without a mortgage	%	36.4	34.9	34.3	33.2	32.6	30.9
Owner with a mortgage	%	33.1	35.1	35.0	35.1	36.2	36.6
Renter							
State/territory housing authority	%	4.9	4.9	4.7	4.5	3.9	3.9
Private landlord	%	22.0	21.2	22.0	23.9	23.7	25.1
Total renters(a)	%	28.2	27.6	28.5	29.7	28.7	30.3
Total(b)	%	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household							
One family households							
Couple family with dependent children	%	26.8	27.1	26.2	26.4	26.3	26.2
One parent family with dependent children	%	6.9	6.8	6.8	6.2	6.4	5.8
Couple only	%	25.4	26.1	25.8	26.5	26.2	25.8
Other one family households	%	11.2	10.4	11.5	11.6	11.7	12.6
Multiple family households	%	1.2	1.0	1.0	1.4	1.7	1.7
Non-family households							
Lone person	%	25.2	25.4	25.7	24.8	24.5	24.5
Group households	%	3.2	3.2	3.0	3.2	3.3	3.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure							
Separate house	%	77.7	80.0	79.0	78.1	78.6	78.4
Semi detached/row or terrace house/townhouse	%	10.2	8.3	9.4	8.6	10.4	10.6
Flat/unit/apartment	%	11.4	11.2	10.6	12.9	10.7	10.8
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(d)(e)							
25% or less	%	79.2	78.7	76.5	78.2	75.5	75.0
More than 25% to 30%	%	6.4	6.6	7.0	6.4	7.5	7.0
More than 30% to 50%	%	9.8	10.4	11.4	10.2	11.5	12.4
More than 50%	%	4.6	4.4	5.1	5.2	5.6	5.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes other landlord type, which account for about 4% of all renters in 2011-12.

(b) Includes other tenure type, which account for about 2% of all households in 2011-12.

(c) Includes other dwelling types, which account for about 0.2% of all private dwellings in 2011-12.

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

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

1994-95 1995-96 1996-97 1997-98 1999-00 2000-01

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC *cont.*

Equivalised disposable income(a)(b)

Lowest quintile	%	24.6	24.2	24.0	24.2	24.5	24.3
Second quintile	%	19.0	18.8	19.3	18.8	18.4	18.6
Third quintile	%	17.4	17.6	17.3	17.7	17.9	17.8
Fourth quintile	%	18.2	18.4	17.9	18.2	18.2	18.5
Highest quintile	%	20.9	20.9	21.5	21.0	21.0	20.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	22.1	22.8	21.5	21.4	21.6	22.2

Main source of income

Wage and salary	%	57.6	56.8	56.3	56.8	56.7	56.9
Own unincorporated business income	%	6.1	7.3	6.6	6.0	6.4	6.4
Government pensions and allowances	%	28.5	28.0	28.6	28.5	28.7	28.3
Other income	%	6.7	7.0	7.6	7.7	7.3	7.3
Total (c)	%	100.0	100.0	100.0	100.0	100.0	100.0

Number of employed persons

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

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

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

(b) See paragraphs 47 to 55 of the explanatory notes.

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

2002-03 2003-04 2005-06 2007-08 2009-10 2011-12

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC *cont.***Equivalised disposable income**(a)(b)

Lowest quintile	%	24.3	24.6	25.0	24.5	24.4	24.6
Second quintile	%	18.3	18.6	18.3	17.9	18.2	18.6
Third quintile	%	17.9	17.8	18.0	17.7	18.1	17.8
Fourth quintile	%	18.4	18.6	18.4	19.1	18.6	18.6
Highest quintile	%	21.0	20.4	20.4	20.7	20.6	20.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	21.4	20.5	20.4	19.7	21.3	21.3

Main source of income

Wage and salary	%	58.0	57.5	59.3	61.5	60.9	61.1
Own unincorporated business income	%	6.2	6.0	6.1	5.7	4.8	4.5
Government pensions and allowances	%	26.6	27.7	26.1	23.2	25.2	24.8
Other income	%	8.1	8.2	8.0	9.2	8.7	9.0
Total (c)	%	100.0	100.0	100.0	100.0	100.0	100.0

Number of employed persons

None	%	29.5	30.4	28.6	26.4	27.2	27.8
One	%	31.2	30.0	30.5	30.6	30.6	29.2
Two	%	29.7	29.5	30.8	31.8	30.8	31.6
Three or more	%	9.7	10.1	10.1	11.3	11.4	11.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0

Estimated number of persons	'000	19 303.1	19 606.6	19 930.7	20 643.1	21 589.4	22 189.0
Estimated number of households	'000	7 638.2	7 735.8	7 926.2	8 077.3	8 398.5	8 630.4
Average number of persons in household	no.	2.53	2.53	2.51	2.56	2.57	2.57
Average number of bedrooms in dwelling	no.	3.00	3.02	3.06	3.07	3.11	3.11
Number of households in sample	no.	10 211	11 361	9 961	9 345	18 071	14 569

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

(b) See paragraphs 47 to 55 of the explanatory notes.

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

RENTER

	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Total renters(b)	All households(a)
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MEAN HOUSING COSTS PER WEEK

Family composition of household

One family households						
Couple family with dependent children	\$	51	484	211	390	392
One parent family with dependent children	\$	43	342	142	309	273
Couple only	\$	39	438	155	357	225
Other one family households	\$	44	369	192	385	238
Multiple family households						
	\$	42	388	246	442	309
Non-family households						
Lone person	\$	35	345	97	267	166
Group households	\$	35	542	186	425	387
Dwelling structure						
Separate house	\$	41	425	163	344	260
Semi-detached/row or terrace house/townhouse	\$	33	522	114	366	284
Flat/unit/apartment	\$	30	461	109	343	292
Total	\$	40	432	136	347	265

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

Family composition of household

One family households						
Couple family with dependent children	%	2	18	17	19	15
One parent family with dependent children	%	3	23	17	26	22
Couple only	%	3	17	23	18	12
Other one family households	%	2	14	17	17	10
Multiple family households						
	%	1	13	21	16	11
Non-family households						
Lone person	%	5	27	23	27	19
Group households	%	2	23	18	20	19
Dwelling structure						
Separate house	%	3	17	19	20	13
Semi-detached/row or terrace house/townhouse	%	3	20	20	21	17
Flat/unit/apartment	%	3	22	21	22	20
Total	%	3	18	19	20	14

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

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

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.

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

RENTER

	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Total renters(b)	All households(a)
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PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

Family composition of household

One family households							
Couple family with dependent children	%	11.6	43.6	9.9	22.9	20.9	26.2
One parent family with dependent children	%	1.4	4.7	16.8	11.1	12.1	5.8
Couple only	%	38.4	22.2	10.2	19.0	17.5	25.8
Other one family households	%	15.1	12.0	11.5	11.0	10.9	12.6
Multiple family households	%	1.4	2.2	*1.4	1.6	1.5	1.7
Non-family households							
Lone person	%	31.3	13.9	48.8	25.2	29.1	24.5
Group households	%	0.9	1.4	*1.4	9.1	8.0	3.3

Dwelling structure

Separate house	%	88.6	89.2	47.6	57.3	55.5	78.4
Semi-detached/row or terrace house/townhouse	%	7.3	6.0	25.1	17.7	19.3	10.6
Flat/unit/apartment	%	3.8	4.8	27.3	24.8	25.0	10.8

Total	%	100.0	100.0	100.0	100.0	100.0	100.0
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Estimated number of households	'000	2 663.2	3 155.7	338.2	2 164.5	2 614.2	8 630.4
Number of households in sample	no.	4 666	5 290	716	3 308	4 249	14 569

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

(a) Includes other tenure type, which account for about 2% of all households.
(b) Includes other landlord type, which account for about 4% of all renters.

		RENTER					All households(b)
		Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Total renters(c)	
ALL HOUSEHOLDS							
Housing costs per week							
\$0 to less than \$25	%	20.8	1.4	**0.3	**0.1	**0.1	8.7
\$25 to less than \$50	%	59.9	8.7	*1.3	—	*0.3	22.2
\$50 to less than \$75	%	15.1	4.1	10.0	*0.3	1.9	6.8
\$75 to less than \$100	%	2.2	1.5	31.4	*0.4	5.1	2.8
\$100 to less than \$150	%	1.4	3.4	24.9	3.8	7.5	3.9
\$150 to less than \$200	%	*0.1	4.5	14.6	7.9	9.2	4.5
\$200 to less than \$250	%	**0.1	5.3	8.7	11.9	11.4	5.4
\$250 to less than \$300	%	*0.2	5.8	4.9	15.3	13.8	6.4
\$300 to less than \$350	%	—	7.3	*2.5	19.1	16.4	7.6
\$350 to less than \$400	%	—	7.3	**0.9	14.0	11.7	6.2
\$400 or more	%	**0.1	50.7	**0.4	27.2	22.7	25.5
Housing costs as a proportion of gross income(d)							
25% or less	%	97.6	66.9	74.7	57.5	59.9	75.0
More than 25% to 30%	%	*0.4	10.1	13.0	9.9	10.5	7.0
More than 30% to 50%	%	0.8	16.3	10.0	22.1	20.5	12.4
More than 50%	%	1.2	6.7	*2.3	10.6	9.2	5.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	2 663.2	3 155.7	338.2	2 164.5	2 614.2	8 630.4
Mean housing costs per week	\$	40	432	136	347	312	265
Mean gross household income per week	\$	1 474	2 437	699	1 704	1 546	1 847
Housing costs as a proportion of gross income(e)(d)	%	3	18	19	20	20	14
Median housing costs per week	\$	37	406	113	322	300	210
Median ratio of housing costs to gross income(e)(d)	%	4	19	22	22	22	14
Number of households in sample	no.	4 666	5 290	716	3 308	4 249	14 569

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

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

— nil or rounded to zero (including null cells)

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

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

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

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

(e) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.

	RENTER						All households(b)
	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Total renters(c)		
LOWER INCOME HOUSEHOLDS							
Housing costs per week							
\$0 to less than \$25	%	28.8	2.9	—	**0.2	**0.1	13.9
\$25 to less than \$50	%	58.1	10.4	**1.8	—	**0.4	26.2
\$50 to less than \$75	%	10.6	3.9	*4.1	**0.4	*1.3	5.6
\$75 to less than \$100	%	*1.0	*2.1	22.8	*0.5	5.6	2.8
\$100 to less than \$150	%	*1.1	6.7	28.9	5.7	10.9	5.8
\$150 to less than \$200	%	**0.1	7.5	19.7	12.3	14.0	6.6
\$200 to less than \$250	%	**0.1	7.8	*12.2	16.1	15.1	7.0
\$250 to less than \$300	%	—	7.9	*4.6	19.3	16.1	7.4
\$300 to less than \$350	%	—	9.1	*4.1	21.4	17.3	8.1
\$350 to less than \$400	%	—	10.0	**1.0	10.6	8.4	5.2
\$400 or more	%	**0.1	31.7	**0.7	13.6	10.8	11.3
Housing costs as a proportion of gross income							
25% or less	%	99.5	50.9	84.5	31.7	42.1	68.4
More than 25% to 30%	%	**0.3	8.9	*8.4	14.8	13.9	7.0
More 30% to 50%	%	**0.2	28.1	*6.8	39.8	33.3	18.1
More than 50%	%	—	12.1	**0.4	13.7	10.7	6.5
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	1 044.1	628.0	148.7	686.3	890.7	2 623.5
Mean housing costs per week	\$	35	314	154	295	263	179
Mean gross household income per week	\$	757	1 203	765	975	920	918
Housing costs as a proportion of gross income(d)	%	5	26	20	30	29	19
Median housing costs per week	\$	32	304	136	285	255	112
Median ratio of housing costs to gross income(d)	%	5	25	20	31	28	15
Number of households in sample	no.	1 874	1 048	290	1 143	1 527	4 561

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

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

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

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.

	ONE FAMILY HOUSEHOLDS					NON-FAMILY HOUSEHOLDS			
	Couple family with dependent children	One parent family with dependent children	Couple only	Other one family households	Multiple family households	Lone person	Group households	All households	
MEAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	51	43	39	44	42	35	35	40
Owner with a mortgage	\$	484	342	438	369	388	345	542	432
Renter									
State/territory housing authority	\$	211	142	155	192	246	97	186	136
Private landlord	\$	390	309	357	385	442	267	425	347
Total renters(a)	\$	375	272	335	355	419	221	414	312
Total(b)	\$	392	273	225	238	309	166	387	265

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)									
Owner without a mortgage	%	2	3	3	2	1	5	2	3
Owner with a mortgage	%	18	23	17	14	13	27	23	18
Renter									
State/territory housing authority	%	17	17	23	17	21	23	18	19
Private landlord	%	19	26	18	17	16	27	20	20
Total renters(a)	%	19	25	18	17	16	26	20	20
Total(b)	%	15	22	12	10	11	19	19	14

MEDIAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	47	39	36	40	40	31	35	37
Owner with a mortgage	\$	458	333	429	316	386	318	428	406
Renter									
State/territory housing authority	\$	184	125	138	197	np	85	np	113
Private landlord	\$	348	305	340	351	401	250	399	322
Total renters(a)	\$	249	280	330	327	378	200	387	300
Total(b)	\$	359	280	65	171	301	83	360	210

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)									
Owner without a mortgage	%	2	3	4	2	2	6	3	4
Owner with a mortgage	%	19	23	19	13	13	28	19	19
Renter									
State/territory housing authority	%	18	19	22	19	np	23	np	22
Private landlord	%	20	28	19	17	19	31	21	22
Total renters(a)	%	19	26	19	17	19	27	21	22
Total(b)	%	17	24	8	8	11	15	19	14

ESTIMATED NUMBER OF HOUSEHOLDS									
Owner without a mortgage	'000	309.4	37.0	1 022.4	400.9	36.3	834.0	23.2	2 663.2
Owner with a mortgage	'000	1 376.7	147.1	700.2	378.1	70.4	439.8	43.3	3 155.7
Renter									
State/territory housing authority	'000	33.5	56.9	34.5	38.8	**4.8	165.0	*4.7	338.2
Private landlord	'000	495.9	241.0	410.7	238.8	35.4	545.0	197.8	2 164.5
Total renters(a)	'000	545.5	315.2	458.2	284.7	40.1	761.3	209.2	2 614.2
Total(b)	'000	2 263.7	503.9	2 228.0	1 086.2	147.9	2 114.2	286.5	8 630.4

Number of households in sample	no.	3 560	985	4 167	1 409	140	3 918	390	14 569
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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

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

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

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

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.

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

	ONE FAMILY HOUSEHOLDS					NON-FAMILY HOUSEHOLDS			All households
	Couple family with dependent children	One parent family with dependent children	Couple only	Other one family households	Multiple family households	Lone person	Group households		
Mean gross household income per week	\$	2 580	1 210	1 837	2 352	2 900	864	2 062	1 847
Proportion of households with characteristic									
Tenure and landlord type									
Owner without a mortgage	%	13.7	7.3	45.9	36.9	24.5	39.4	8.1	30.9
Owner with a mortgage	%	60.8	29.2	31.4	34.8	47.6	20.8	15.1	36.6
Renter									
State/territory housing authority	%	1.5	11.3	1.5	3.6	*3.2	7.8	*1.7	3.9
Private landlord	%	21.9	47.8	18.4	22.0	23.9	25.8	69.1	25.1
Total renters(a)	%	24.1	62.6	20.6	26.2	27.1	36.0	73.0	30.3
Total(b)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	%	89.6	80.4	81.2	84.7	89.9	62.1	55.4	78.4
Semi detached/row or terrace house/townhouse	%	6.2	11.0	9.3	8.8	*7.4	16.6	20.0	10.6
Flat/unit/apartment	%	4.2	8.5	9.3	6.5	**2.6	20.8	24.6	10.8
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(d)									
25% or less	%	73.1	54.2	84.2	86.4	82.7	66.6	68.5	75.0
More than 25% to 30%	%	9.0	10.6	4.8	4.1	*10.7	7.4	8.0	7.0
More than 30% to 50%	%	13.4	24.3	8.0	6.9	*5.6	15.8	17.8	12.4
More than 50%	%	4.5	10.9	3.1	2.6	**1.0	10.2	5.8	5.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalentised disposable household income(e)									
Lowest quintile	%	14.1	33.1	24.1	11.0	*15.6	43.9	9.9	24.6
Second quintile	%	20.7	30.8	18.2	17.4	18.2	14.3	20.2	18.6
Third quintile	%	23.3	22.0	11.6	20.6	29.7	14.9	19.9	17.8
Fourth quintile	%	22.3	10.9	17.3	26.0	22.3	13.3	24.1	18.6
Highest quintile	%	19.5	3.2	28.8	25.0	14.4	13.6	26.0	20.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	16.3	33.0	25.0	13.6	20.3	25.2	13.0	21.3
Main source of income									
Wage and salary	%	82.8	49.4	54.0	73.7	78.3	39.0	72.6	61.1
Own unincorporated business income	%	6.5	*2.6	4.2	3.7	*4.4	3.9	*3.5	4.5
Government pensions and allowances	%	7.6	44.1	26.4	16.0	16.1	43.7	13.6	24.8
Other income	%	2.7	3.3	15.1	6.5	**1.3	12.4	10.4	9.0
Total(f)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons									
None	%	4.1	32.7	36.3	13.3	*10.0	53.4	14.9	27.8
One	%	25.3	46.4	17.5	24.7	*16.0	46.6	15.4	29.2
Two	%	50.6	16.4	46.2	27.1	23.9	—	48.9	31.6
Three or more	%	20.0	4.6	—	34.9	50.1	—	20.8	11.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	2 263.7	503.9	2 228.0	1 086.2	147.9	2 114.2	286.5	8 630.4
Average number of persons in household	no.	4.13	3.06	2.00	2.98	5.20	1.00	2.55	2.57
Average number of bedrooms in dwelling	no.	3.55	3.15	3.05	3.32	3.82	2.56	2.99	3.11
Number of households in sample	no.	3 560	985	4 167	1 409	140	3 918	390	14 569

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— nil or rounded to zero (including null cells)

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

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

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

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

(e) See paragraphs 47 to 55 of the explanatory notes.

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

		15-24	25-34	35-44	45-54	55-64	65-74	75 and over	All households
MEAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	**32	40	44	48	44	37	34	40
Owner with a mortgage	\$	438	530	502	397	330	231	116	432
Renter									
State/territory housing authority	\$	164	144	168	136	122	120	120	136
Private landlord	\$	348	353	367	355	318	283	203	347
Total renters(a)	\$	338	339	341	311	256	218	155	312
Total(b)	\$	330	400	404	295	182	83	51	265
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)									
Owner without a mortgage	%	**1	2	2	2	2	3	4	3
Owner with a mortgage	%	21	21	19	16	14	17	15	18
Renter									
State/territory housing authority	%	20	17	16	19	21	23	24	19
Private landlord	%	23	19	20	19	22	29	33	20
Total renters(a)	%	23	19	20	19	22	28	28	20
Total(b)	%	21	19	18	13	10	8	7	14
MEDIAN HOUSING COSTS PER WEEK									
Owner without a mortgage	\$	np	40	42	44	40	34	30	37
Owner with a mortgage	\$	442	505	473	355	270	119	34	406
Renter									
State/territory housing authority	\$	**104	139	136	110	101	91	93	113
Private landlord	\$	326	333	332	318	281	275	200	322
Total renters(a)	\$	320	325	318	282	216	200	144	300
Total(b)	\$	320	372	360	241	59	39	32	210
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)									
Owner without a mortgage	%	np	3	2	2	3	4	5	4
Owner with a mortgage	%	22	24	21	16	14	15	6	19
Renter									
State/territory housing authority	%	*16	19	20	21	23	22	23	22
Private landlord	%	22	20	22	21	27	35	35	22
Total renters(a)	%	22	20	22	21	24	29	25	22
Total(b)	%	22	21	20	14	7	5	5	14
ESTIMATED NUMBER OF HOUSEHOLDS									
Owner without a mortgage	'000	**2.8	25.2	116.1	386.6	691.0	767.2	674.1	2 663.2
Owner with a mortgage	'000	38.7	563.9	950.8	919.9	539.9	102.6	40.0	3 155.7
Renter									
State/territory housing authority	'000	*10.8	32.6	60.5	70.5	74.8	48.4	40.7	338.2
Private landlord	'000	258.3	715.8	533.4	334.6	183.3	95.0	44.2	2 164.5
Total renters(a)	'000	274.2	770.5	617.2	423.6	274.2	158.2	96.4	2 614.2
Total(b)	'000	332.5	1 402.9	1 718.3	1 751.7	1 536.1	1 050.8	838.1	8 630.4
Number of households in sample	no.	560	2 103	2 782	2 996	2 803	1 905	1 420	14 569

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

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

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.

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

		15-24	25-34	35-44	45-54	55-64	65-74	75 and over	All households
Mean gross household income per week	\$	1 548	2 073	2 239	2 306	1 881	1 065	746	1 847
Proportion of households with characteristic									
Tenure and landlord type									
Owner without a mortgage	%	**0.8	1.8	6.8	22.1	45.0	73.0	80.4	30.9
Owner with a mortgage	%	11.6	40.2	55.3	52.5	35.1	9.8	4.8	36.6
Renter									
State/territory housing authority	%	*3.2	2.3	3.5	4.0	4.9	4.6	4.9	3.9
Private landlord	%	77.7	51.0	31.0	19.1	11.9	9.0	5.3	25.1
Total renters(a)	%	82.4	54.9	35.9	24.2	17.9	15.1	11.5	30.3
Total(b)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household									
One family households									
Couple family with dependent children	%	9.5	30.4	55.1	39.1	10.4	*1.1	**0.1	26.2
One parent family with dependent children	%	4.9	8.2	11.2	8.2	1.6	*0.5	**0.6	5.8
Couple only	%	22.5	28.2	11.0	14.5	33.7	46.8	36.3	25.8
Other one family households	%	18.8	7.3	3.9	16.0	22.7	13.8	9.5	12.6
Multiple family households	%	**0.9	*1.2	*1.1	2.4	3.0	*1.5	**0.7	1.7
Non-family households									
Lone person	%	21.3	16.4	15.3	18.7	27.5	34.8	52.0	24.5
Group households	%	22.0	8.2	2.3	1.1	1.1	1.5	*0.8	3.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	%	54.7	65.0	79.8	86.2	83.1	83.2	76.3	78.4
Semi detached/row or terrace house/townhouse	%	15.8	15.4	9.6	7.4	9.2	9.8	13.1	10.6
Flat/unit/apartment	%	29.2	19.4	10.5	6.1	7.4	6.6	10.3	10.8
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(d)									
25% or less	%	57.7	62.3	65.4	76.5	81.1	87.9	91.9	75.0
More than 25% to 30%	%	7.9	11.8	10.3	7.5	4.7	1.7	*1.6	7.0
More than 30% to 50%	%	22.1	19.5	18.0	10.2	8.6	6.6	4.1	12.4
More than 50%	%	12.3	6.4	6.2	5.8	5.6	3.9	2.4	5.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalentised disposable household income(e)									
Lowest quintile	%	19.5	13.6	16.3	16.0	24.1	42.5	58.4	24.6
Second quintile	%	21.2	16.6	19.1	15.1	15.6	26.1	23.5	18.6
Third quintile	%	25.0	18.1	19.8	21.3	17.0	14.9	8.4	17.8
Fourth quintile	%	21.5	22.6	21.6	23.2	19.6	8.7	6.1	18.6
Highest quintile	%	12.7	29.1	23.3	24.4	23.8	7.8	3.5	20.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	15.2	13.6	17.1	12.5	17.3	38.1	50.0	21.3
Main source of income									
Wage and salary	%	71.9	82.0	77.9	77.7	62.7	16.8	5.4	61.1
Own unincorporated business income	%	*1.3	4.1	6.7	6.0	5.3	2.6	**0.3	4.5
Government pensions and allowances	%	13.8	11.4	12.4	11.6	19.9	56.5	74.2	24.8
Other income	%	13.0	2.3	2.3	4.0	11.4	23.7	20.1	9.0
Total(f)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons									
None	%	19.0	9.7	9.5	9.4	23.9	71.1	90.4	27.8
One	%	28.2	36.0	36.3	29.2	33.9	18.5	8.1	29.2
Two	%	36.2	47.1	45.8	36.3	27.4	8.5	*1.5	31.6
Three or more	%	16.6	7.2	8.5	25.1	14.7	*1.9	—	11.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	332.5	1 402.9	1 718.3	1 751.7	1 536.1	1 050.8	838.1	8 630.4
Average number of persons in household	no.	2.37	2.66	3.30	2.99	2.27	1.87	1.56	2.57
Average number of bedrooms in dwelling	no.	2.81	2.87	3.22	3.36	3.21	3.05	2.81	3.11
Number of households in sample	no.	560	2 103	2 782	2 996	2 803	1 905	1 420	14 569

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

— nil or rounded to zero (including null cells)

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

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

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

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

(e) See paragraphs 47 to 55 of the explanatory notes.

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

		EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE(a)					Second All and third Households deciles	
		Lowest	Second	Third	Fourth	Highest		
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	33	38	42	45	53	40	33
Owner with a mortgage	\$	296	327	382	440	567	432	303
Renter								
State/territory housing authority	\$	113	180	200	252	292	136	147
Private landlord	\$	277	309	333	380	452	347	278
Total renters(b)	\$	215	288	327	371	444	312	242
Total(c)	\$	141	204	267	329	412	265	160
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)								
Owner without a mortgage	%	7	4	3	2	1	3	5
Owner with a mortgage	%	45	25	21	18	14	18	29
Renter								
State/territory housing authority	%	23	19	14	12	8	19	20
Private landlord	%	47	27	22	18	13	20	34
Total renters(b)	%	39	26	22	18	13	20	31
Total(c)	%	26	19	16	15	10	14	20
MEDIAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	30	35	38	42	46	37	30
Owner with a mortgage	\$	235	316	371	431	539	406	288
Renter								
State/territory housing authority	\$	93	175	205	288	np	113	130
Private landlord	\$	268	300	315	350	420	322	271
Total renters(b)	\$	193	284	310	345	410	300	230
Total(c)	\$	63	168	260	315	381	210	84
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)								
Owner without a mortgage	%	6	4	3	2	1	4	5
Owner with a mortgage	%	37	24	22	18	15	19	27
Renter								
State/territory housing authority	%	23	18	15	13	np	22	21
Private landlord	%	45	27	22	17	13	22	35
Total renters(b)	%	34	25	22	17	13	22	30
Total(c)	%	17	16	17	14	11	14	12
ESTIMATED NUMBER OF HOUSEHOLDS								
Owner without a mortgage	'000	940.8	571.1	405.5	344.3	401.4	2 663.2	791.0
Owner with a mortgage	'000	346.8	476.9	635.1	773.9	922.9	3 155.7	373.3
Renters								
State/territory housing authority	'000	242.5	68.7	13.6	*9.5	*3.9	338.2	124.7
Private landlord	'000	463.4	435.7	435.9	442.0	387.5	2 164.5	461.3
Total renters(b)	'000	764.6	523.6	458.5	466.6	400.9	2 614.2	634.7
Total(c)	'000	2 123.0	1 607.0	1 536.7	1 608.8	1 754.9	8 630.4	1 839.3
Number of households in sample no. 3 769 2 764 2 561 2 604 2 871 14 569 3 221								

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

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

(a) See paragraphs 47 to 55 of the explanatory notes.

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

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

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.

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

		EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE(a)					Second and third deciles	
		Lowest	Second	Third	Fourth	Highest	All households	
Mean gross household income per week	\$	506	1 089	1 636	2 252	3 978	1 847	784
Proportion of households with characteristic								
Tenure and landlord type								
Owner without a mortgage	%	44.3	35.5	26.4	21.4	22.9	30.9	43.0
Owner with a mortgage	%	16.3	29.7	41.3	48.1	52.6	36.6	20.3
Renter								
State/territory housing authority	%	11.4	4.3	0.9	*0.6	*0.2	3.9	6.8
Private landlord	%	21.8	27.1	28.4	27.5	22.1	25.1	25.1
Total renters(b)	%	36.0	32.6	29.8	29.0	22.8	30.3	34.5
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household								
One family households								
Couple family with dependent children	%	15.1	29.2	34.4	31.4	25.2	26.2	20.0
One parent family with dependent children	%	7.9	9.7	7.2	3.4	0.9	5.8	9.0
Couple only	%	25.3	25.2	16.8	23.9	36.6	25.8	30.3
Other one family households	%	5.6	11.8	14.5	17.5	15.5	12.6	8.0
Multiple family households								
Multiple family households	%	*1.1	1.7	2.9	2.0	*1.2	1.7	*1.6
Lone person	%	43.7	18.8	20.5	17.4	16.4	24.5	29.0
Group households	%	1.3	3.6	3.7	4.3	4.2	3.3	2.0
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure								
Separate house	%	73.3	81.8	80.1	80.6	77.9	78.4	77.9
Semi detached/row or terrace house/townhouse	%	13.1	9.7	9.1	9.9	10.5	10.6	12.0
Flat/unit/apartment	%	13.1	8.2	10.6	9.3	11.6	10.8	9.8
Total(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)								
25% or less	%	61.8	69.4	73.1	82.1	90.7	75.0	67.2
More than 25% to 30%	%	5.7	7.6	10.2	6.9	5.2	7.0	6.6
More than 30% to 50%	%	15.2	18.3	14.9	9.8	3.8	12.4	18.2
More than 50%	%	17.2	4.7	1.7	1.1	*0.3	5.6	8.0
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Main source of income								
Wages and salaries	%	12.7	51.7	79.1	87.6	88.4	61.1	26.3
Own unincorporated business income	%	3.6	4.9	6.1	4.1	4.4	4.5	4.5
Government pensions and allowances	%	73.3	32.6	3.9	*0.2	—	24.8	62.7
Other income	%	8.4	10.9	10.9	8.1	7.2	9.0	6.5
Total(f)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons								
None	%	74.0	32.2	10.3	5.7	3.6	27.8	58.8
One	%	16.4	40.0	40.9	29.5	24.0	29.2	26.3
Two	%	7.8	21.4	35.1	44.6	54.6	31.6	11.7
Three or more	%	1.7	6.4	13.7	20.2	17.8	11.4	3.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	2 123.0	1 607.0	1 536.7	1 608.8	1 754.9	8 630.4	1 839.3
Average number of persons in household	no.	2.09	2.76	2.89	2.76	2.53	2.57	2.41
Average number of bedrooms in dwelling	no.	2.83	3.11	3.19	3.24	3.27	3.11	2.96
Number of households in sample	no.	3 769	2 764	2 561	2 604	2 871	14 569	3 221

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

— nil or rounded to zero (including null cells)

(a) See paragraphs 47 to 55 of the explanatory notes.

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

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

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

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

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

PRIVATE INCOME

		Wage and salary	Own unincorporated business income	Other income	Total	Government pensions and allowances	All households(a)
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	46	44	44	45	32	40
Owner with a mortgage	\$	456	385	361	448	228	432
Renter							
State/territory housing authority	\$	215	223	*163	211	119	136
Private landlord	\$	371	361	379	371	261	347
Total renters(b)	\$	361	357	358	361	203	312
Total(c)	\$	345	280	130	315	116	265

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

Owner without a mortgage	%	2	2	3	2	6	3
Owner with a mortgage	%	18	14	17	17	32	18
Renter							
State/territory housing authority	%	15	**19	14	15	22	19
Private landlord	%	18	22	35	19	37	20
Total renters(b)	%	18	22	33	18	32	20
Total(c)	%	14	12	9	14	19	14

MEDIAN HOUSING COSTS PER WEEK

Owner without a mortgage	\$	42	39	40	42	29	37
Owner with a mortgage	\$	431	347	255	422	172	406
Renter							
State/territory housing authority	\$	214	np	*129	213	97	113
Private landlord	\$	340	341	359	341	255	322
Total renters(b)	\$	335	340	337	335	185	300
Total(c)	\$	320	253	45	290	47	210

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

Owner without a mortgage	%	2	3	4	2	5	4
Owner with a mortgage	%	19	22	17	19	25	19
Renter							
State/territory housing authority	%	18	np	**14	18	22	22
Private landlord	%	19	24	41	19	38	22
Total renters(b)	%	19	23	38	19	30	22
Total(c)	%	16	15	5	15	11	14

ESTIMATED NUMBER OF HOUSEHOLDS

Owner without a mortgage	'000	948.0	102.6	542.4	1 593.0	1 058.3	2 663.2
Owner with a mortgage	'000	2 626.2	185.2	105.7	2 917.0	221.0	3 155.7
Renter							
State/territory housing authority	'000	57.7	**2.0	*5.4	65.1	271.5	338.2
Private landlord	'000	1 502.1	92.1	97.6	1 691.8	462.9	2 164.5
Total renters(b)	'000	1 597.5	94.8	107.8	1 800.1	802.8	2 614.2
Total(c)	'000	5 274.8	392.0	778.1	6 444.8	2 143.5	8 630.4

Number of households in sample	no.	8 584	717	1 337	10 638	3 855	14 569
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* estimate has a relative standard error of 25% to 50% and should be used with caution

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

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

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

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

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.

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

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

PRIVATE INCOME

		Wages and salaries	Own unincorporated business income	Other income	Total	Government pensions and allowances	All households(a)
Mean gross household income per week	\$	2 387	2 262	1 508	2 273	610	1 847
Proportion of households with characteristic							
Tenure and landlord type							
Owner without a mortgage	%	18.0	26.2	69.7	24.7	49.4	30.9
Owner with a mortgage	%	49.8	47.2	13.6	45.3	10.3	36.6
Renter							
State/territory housing authority	%	1.1	**0.5	*0.7	1.0	12.7	3.9
Private landlord	%	28.5	23.5	12.5	26.3	21.6	25.1
Total renters(b)	%	30.3	24.2	13.9	27.9	37.5	30.3
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household							
One family households							
Couple family with dependent children	%	35.5	37.3	8.0	32.3	8.0	26.2
One parent family with dependent children	%	4.7	*3.4	2.1	4.3	10.4	5.8
Couple only	%	22.8	23.7	43.1	25.3	27.4	25.8
Other one family households	%	15.2	10.2	9.1	14.1	8.1	12.6
Multiple family households	%	2.2	*1.6	**0.2	1.9	1.1	1.7
Non-family households							
Lone person	%	15.6	21.2	33.6	18.1	43.1	24.5
Group households	%	3.9	*2.5	3.8	3.8	1.8	3.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure							
Separate house	%	79.4	87.1	80.3	80.0	73.8	78.4
Semi detached/row or terrace house/townhouse	%	9.8	6.8	10.6	9.7	13.4	10.6
Flat/unit/apartment	%	10.7	5.6	9.1	10.2	12.2	10.8
Total(d)	%	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)							
25% or less	%	76.3	68.5	81.5	76.4	70.5	75.0
More than 25% to 30%	%	8.5	5.8	1.9	7.6	5.3	7.0
More than 30% to 50%	%	12.3	14.2	6.7	11.7	14.5	12.4
More than 50%	%	2.9	11.5	9.9	4.3	9.7	5.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Equivalentised disposable household income(f)							
Lowest quintile	%	5.1	19.5	23.0	8.1	72.6	24.6
Second quintile	%	15.7	20.0	22.5	16.8	24.4	18.6
Third quintile	%	23.0	23.9	21.4	22.9	2.8	17.8
Fourth quintile	%	26.7	16.9	16.7	24.9	*0.2	18.6
Highest quintile	%	29.4	19.7	16.3	27.2	—	20.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	9.2	21.1	15.4	10.7	53.8	21.3
Number of employed persons							
None	%	*0.3	**0.7	71.9	8.9	84.3	27.8
One	%	36.6	38.6	18.5	34.5	13.0	29.2
Two	%	45.9	47.8	8.1	41.4	2.2	31.6
Three or more	%	17.3	12.9	*1.5	15.1	*0.5	11.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	5 274.8	392.0	778.1	6 444.8	2 143.5	8 630.4
Average number of persons in household	no.	2.89	2.72	1.97	2.77	2.00	2.57
Average number of bedrooms in dwelling	no.	3.23	3.24	3.19	3.22	2.79	3.11
Number of households in sample	no.	8 584	717	1 337	10 638	3 855	14 569

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

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

— nil or rounded to zero (including null cells)

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

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

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

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

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

(f) See paragraphs 47 to 55 of the explanatory notes.

	2 or more bedrooms needed(a)	1 more bedroom needed	No extra bedrooms needed	1 bedroom spare	2 bedroom spare	3 or more bedrooms spare	Total	All households
	%	%	%	%	%	%	%	'000
Tenure and landlord type								
Owner without a mortgage	**0.2	1.0	8.6	26.4	45.7	18.2	100.0	2 663.2
Owner with a mortgage	*0.3	2.5	16.3	36.6	32.6	11.8	100.0	3 155.7
Renter								
State/territory housing authority	**0.5	*3.4	45.1	32.9	17.1	**1.0	100.0	338.2
Private landlord	1.2	4.8	30.6	38.8	20.8	3.8	100.0	2 164.5
Total renters(b)	1.1	4.5	32.8	38.3	20.1	3.3	100.0	2 614.2
All households(c)	0.5	2.6	18.9	33.9	32.9	11.2	100.0	8 630.4
Family composition of household								
One family households								
Couple family with dependent children	*0.7	4.1	27.7	44.5	20.5	2.4	100.0	2 263.7
One parent family with dependent children	*1.7	9.4	41.0	37.9	8.9	*1.1	100.0	503.9
Couple only	—	**0.1	3.1	19.0	50.7	27.0	100.0	2 228.0
Other one family households	**0.5	3.1	25.0	45.1	22.8	3.4	100.0	1 086.2
Multiple family households	*4.6	17.8	32.4	32.2	*12.6	**0.4	100.0	147.9
Non-family households								
Lone person household	—	—	12.8	31.6	43.1	12.5	100.0	2 114.2
Group household	**1.6	*7.4	47.5	33.3	8.7	*1.5	100.0	286.5
All households	0.5	2.6	18.9	33.9	32.9	11.2	100.0	8 630.4
Dwelling structure								
Separate house	0.4	2.3	14.4	31.0	37.8	14.1	100.0	6 766.5
Semi-detached/row or terrace house/town house	**0.2	2.9	24.7	46.7	24.5	*1.0	100.0	917.3
Flat/unit/apartment	*1.0	4.9	45.3	41.9	6.5	*0.5	100.0	927.8
All households(d)	0.5	2.6	18.9	33.9	32.9	11.2	100.0	8 630.4
Housing costs as a proportion of gross income(e)								
25% or less	0.6	2.5	18.0	32.6	34.3	11.9	100.0	6 438.7
More than 25% to 30%	**0.2	*3.2	21.6	38.8	28.2	8.1	100.0	600.5
More than 30% to 50%	**0.2	*2.6	22.9	38.5	26.9	8.8	100.0	1 065.2
More than 50%	**0.1	*2.8	18.7	34.1	33.4	10.8	100.0	483.9
All households	0.5	2.6	18.9	33.9	32.9	11.2	100.0	8 588.3
Equivalised disposable household income(f)								
Lowest quintile	*0.5	3.0	19.1	30.3	37.2	10.0	100.0	2 123.0
Second quintile	*0.6	4.4	22.1	34.5	27.7	10.7	100.0	1 607.0
Third quintile	*0.7	3.5	22.2	37.0	28.6	8.0	100.0	1 536.7
Fourth quintile	**0.3	1.3	18.6	37.1	32.5	10.2	100.0	1 608.8
Highest quintile	**0.3	*1.0	13.0	32.0	36.7	16.9	100.0	1 754.9
All households	0.5	2.6	18.9	33.9	32.9	11.2	100.0	8 630.4
Second and third deciles	*0.6	3.2	19.6	32.0	33.9	10.6	100.0	1 839.3
Main source of income								
Wages and salaries	0.5	2.7	20.5	37.1	29.6	9.7	100.0	5 274.8
Own unincorporated business income	**0.1	**1.3	18.9	32.7	34.3	12.7	100.0	392.0
Government pensions and allowances	*0.5	3.3	18.7	30.5	37.1	9.9	100.0	2 143.5
Other income	**0.3	**0.8	8.9	22.1	43.5	24.4	100.0	778.1
All households(g)	0.5	2.6	18.9	33.9	32.9	11.2	100.0	8 630.4
Number of employed persons								
None	*0.3	1.6	14.3	27.7	41.8	14.3	100.0	2 399.0
One	*0.5	2.6	19.0	35.0	31.8	11.1	100.0	2 516.8
Two	*0.3	1.9	18.1	36.0	31.7	12.0	100.0	2 727.0
Three or more	*1.6	6.9	31.8	40.2	17.6	1.8	100.0	987.6
All households	0.5	2.6	18.9	33.9	32.9	11.2	100.0	8 630.4

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

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

— nil or rounded to zero (including null cells)

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

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

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

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

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

(f) See paragraphs 47 to 55 of the explanatory notes.

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

		Lone person aged under 35		COUPLE WITH DEPENDENT CHILDREN ONLY			One parent with dependent children
		Couple only, reference person aged under 35	Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24		
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	35	34	44	54	50	43
Owner with a mortgage	\$	473	565	560	500	432	342
Renter							
State/territory housing authority	\$	79	112	231	175	167	142
Private landlord	\$	262	361	376	387	393	309
Total renters(a)	\$	247	356	370	370	370	272
Total(b)	\$	295	437	465	416	331	273
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (c)(d)							
Owner without a mortgage	%	**2	2	2	2	2	3
Owner with a mortgage	%	35	18	22	18	16	23
Renter							
State/territory housing authority	%	16	18	22	17	18	17
Private landlord	%	26	17	20	19	19	26
Total renters(a)	%	25	17	20	19	19	25
Total(b)	%	27	17	20	16	13	22
MEDIAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	*36	37	42	47	47	39
Owner with a mortgage	\$	449	552	519	483	380	333
Renter							
State/territory housing authority	\$	np	np	np	172	154	125
Private landlord	\$	250	350	335	340	353	305
Total renters(a)	\$	235	345	333	334	341	280
Total(b)	\$	266	408	422	374	273	280
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (c)(d)							
Owner without a mortgage	%	**3	**3	*2	2	2	3
Owner with a mortgage	%	35	22	24	21	16	23
Renter							
State/territory housing authority	%	23	np	np	17	18	19
Private landlord	%	28	18	21	19	18	28
Total renters(a)	%	27	18	21	19	18	26
Total(b)	%	28	19	22	19	13	24
ESTIMATED NUMBER OF HOUSEHOLDS							
Owner without a mortgage	'000	*7.1	*5.2	17.8	80.4	126.7	37.0
Owner with a mortgage	'000	92.7	204.2	293.0	536.0	332.9	147.1
Renter							
State/territory housing authority	'000	*9.0	**1.1	*2.2	*12.6	*7.7	56.9
Private landlord	'000	164.0	245.8	154.3	208.4	72.4	241.0
Total renters(a)	'000	180.5	251.7	160.0	230.3	82.3	315.2
Total(b)	'000	300.6	470.4	482.2	859.8	546.7	503.9
Number of households in sample	no.	507	679	814	1 545	761	985

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

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

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

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

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

(c) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.

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

		COUPLE WITH		Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All households(a)
		Dependent and non-dependent children only	Non-dependent children only				
MEAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	52	46	43	37	33	40
Owner with a mortgage	\$	404	372	318	215	129	432
Renter							
State/territory housing authority	\$	271	237	140	159	91	136
Private landlord	\$	446	421	311	277	228	347
Total renters(b)	\$	403	383	275	225	161	312
Total(c)	\$	316	226	157	66	61	265
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)							
Owner without a mortgage	%	2	2	3	4	6	3
Owner with a mortgage	%	12	13	15	17	27	18
Renter							
State/territory housing authority	%	*15	13	22	24	24	19
Private landlord	%	17	17	19	30	40	20
Total renters(b)	%	17	17	18	28	33	20
Total(c)	%	10	8	8	6	11	14
MEDIAN HOUSING COSTS PER WEEK							
Owner without a mortgage	\$	48	42	40	33	29	37
Owner with a mortgage	\$	399	311	269	*72	*81	406
Renter							
State/territory housing authority	\$	280	222	139	136	83	113
Private landlord	\$	365	362	304	250	220	322
Total renters(b)	\$	350	326	272	199	127	300
Total(c)	\$	288	72	49	36	33	210
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)							
Owner without a mortgage	%	2	2	3	4	6	4
Owner with a mortgage	%	13	13	16	10	*20	19
Renter							
State/territory housing authority	%	*21	*14	23	23	22	22
Private landlord	%	17	18	20	31	42	22
Total renters(b)	%	18	17	20	25	29	22
Total(c)	%	10	5	5	4	7	14
ESTIMATED NUMBER OF HOUSEHOLDS							
Owner without a mortgage	'000	65.1	224.5	285.5	653.4	576.5	2 663.2
Owner with a mortgage	'000	158.6	225.3	177.1	65.4	38.1	3 155.7
Renter							
State/territory housing authority	'000	*9.5	*9.1	*7.8	20.9	57.5	338.2
Private landlord	'000	35.6	40.3	36.0	35.8	78.3	2 164.5
Total renters(b)	'000	46.3	50.9	45.2	62.5	154.5	2 614.2
Total(c)	'000	272.5	504.8	518.2	796.0	801.5	8 630.4
Number of households in sample	no.	342	596	1 150	1 489	1 470	14 569
<p>* estimate has a relative standard error of 25% to 50% and should be used with caution</p> <p>(a) All households, not just those in selected life cycle groups.</p> <p>(b) Includes other landlord type, which account for about 4% of all renters.</p> <p>(c) Includes other tenure type, which account for about 2% of all households.</p> <p>(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.</p> <p>(e) Excludes households with nil or negative total income.</p>							

		Lone person aged under 35	Couple only, reference person aged under 35	COUPLE WITH DEPENDENT CHILDREN ONLY			One parent with dependent children
				Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	
Mean gross household income per week	\$	1 080	2 543	2 314	2 523	2 606	1 210
Proportion of households with characteristic							
Tenure and landlord type							
Owner without a mortgage	%	*2.4	*1.1	3.7	9.4	23.2	7.3
Owner with a mortgage	%	30.8	43.4	60.8	62.3	60.9	29.2
Renter							
State/territory housing authority	%	*3.0	**0.2	*0.5	*1.5	*1.4	11.3
Private landlord	%	54.6	52.2	32.0	24.2	13.2	47.8
Total renters(a)	%	60.0	53.5	33.2	26.8	15.0	62.6
Total(b)	%	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure							
Separate house	%	46.5	60.0	79.3	91.3	92.5	80.4
Semi detached/row or terrace house/townhouse	%	16.2	15.7	11.6	4.7	5.0	11.0
Flat/unit/apartment	%	36.6	24.2	8.9	4.0	*2.5	8.5
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(d)							
25% or less	%	43.0	73.7	59.3	69.5	80.7	54.2
More than 25% to 30%	%	12.2	10.3	14.6	10.4	5.1	10.6
More than 30% to 50%	%	28.0	13.5	20.0	15.8	9.0	24.3
More than 50%	%	16.9	*2.5	6.1	4.4	5.1	10.9
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Equivalentised disposable household income(e)							
Lowest quintile	%	20.0	*3.8	12.0	15.8	16.5	33.1
Second quintile	%	12.9	8.8	19.7	19.9	22.9	30.8
Third quintile	%	25.0	11.3	22.9	24.0	21.6	22.0
Fourth quintile	%	24.8	26.9	23.1	22.0	19.0	10.9
Highest quintile	%	17.4	49.2	22.3	18.3	20.0	3.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	15.9	4.2	14.1	17.3	18.1	33.0
Main source of income							
Wages and salaries	%	76.4	92.3	86.2	81.7	79.7	49.4
Own unincorporated business income	%	*2.9	3.5	6.0	6.6	7.2	*2.6
Government pensions and allowances	%	11.2	*2.2	5.9	8.7	8.3	44.1
Other income	%	8.9	*2.0	*1.9	2.7	*4.0	3.3
Total(f)	%	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons							
None	%	17.6	*2.9	3.9	6.0	*2.4	32.7
One	%	82.4	12.6	40.3	28.9	16.8	46.4
Two	%	—	84.5	55.8	65.2	40.2	16.4
Three or more	%	—	—	—	—	40.6	4.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	300.6	470.4	482.2	859.8	546.7	503.9
Average number of persons in household	no.	1.00	2.00	3.42	4.23	4.12	3.06
Average number of bedrooms in dwelling	no.	2.34	2.67	3.17	3.48	3.72	3.15
Number of households in sample	no.	507	679	814	1 545	761	985

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

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

— nil or rounded to zero (including null cells)

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

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

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

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

(e) See paragraphs 47 to 55 of the explanatory notes.

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

		COUPLE WITH		Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All households(a)
		Dependent and non-dependent children only	Non-dependent children only				
Mean gross household income per week	\$	3 143	2 742	1 857	1 021	542	1 847
Proportion of households with characteristic							
Tenure and landlord type							
Owner without a mortgage	%	23.9	44.5	55.1	82.1	71.9	30.9
Owner with a mortgage	%	58.2	44.6	34.2	8.2	4.8	36.6
Renter							
State/territory housing authority	%	*3.5	*1.8	*1.5	2.6	7.2	3.9
Private landlord	%	13.1	8.0	7.0	4.5	9.8	25.1
Total renters(b)	%	17.0	10.1	8.7	7.9	19.3	30.3
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure							
Separate house	%	96.8	93.5	90.6	87.4	68.7	78.4
Semi detached/row or terrace house/townhouse	%	*2.8	*5.3	5.6	8.1	16.5	10.6
Flat/unit/apartment	%	**0.4	*1.2	3.5	4.4	14.2	10.8
Total(d)	%	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)							
25% or less	%	90.3	91.5	85.4	93.6	85.0	75.0
More than 25% to 30%	%	*3.7	*2.8	3.1	*0.9	2.3	7.0
More than 30% to 50%	%	*4.6	*3.5	7.1	4.1	7.1	12.4
More than 50%	%	**1.4	*2.2	4.3	*1.4	5.6	5.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Equivalentised disposable household income(f)							
Lowest quintile	%	9.0	9.0	21.2	46.5	64.4	24.6
Second quintile	%	20.3	13.0	17.6	27.9	19.6	18.6
Third quintile	%	22.0	19.5	14.6	10.6	8.4	17.8
Fourth quintile	%	29.3	29.2	18.8	7.6	4.2	18.6
Highest quintile	%	19.5	29.3	27.8	7.4	3.4	20.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	14.0	12.0	20.1	49.3	43.2	21.3
Main source of income							
Wages and salaries	%	86.4	78.1	62.7	7.5	3.7	61.1
Own unincorporated business income	%	6.2	5.1	5.9	2.4	*0.8	4.5
Government pensions and allowances	%	*5.2	11.2	14.9	60.7	76.1	24.8
Other income	%	*1.8	5.5	15.5	29.3	19.2	9.0
Total(g)	%	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons							
None	%	**1.5	7.7	23.0	82.8	93.1	27.8
One	%	8.1	19.4	31.2	10.4	6.9	29.2
Two	%	20.3	24.9	45.8	6.8	—	31.6
Three or more	%	70.2	47.9	—	—	—	11.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	272.5	504.8	518.2	796.0	801.5	8 630.4
Average number of persons in household	no.	4.71	3.31	2.00	2.00	1.00	2.57
Average number of bedrooms in dwelling	no.	3.95	3.54	3.27	3.11	2.67	3.11
Number of households in sample	no.	342	596	1 150	1 489	1 470	14 569

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

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

— nil or rounded to zero (including null cells)

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

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

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

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

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

(f) See paragraphs 47 to 55 of the explanatory notes.

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

		Lone person aged under 35	Couple with dependent children only	One parent with dependent children	Couple only, reference person aged 55 to 64	Couple only, reference person aged 65 and over	Lone person aged 65 and over	All lower income households(b)
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	36	46	46	34	41	31	35
Owner with a mortgage	\$	288	369	317	152	205	135	314
Renter								
State/territory housing authority	\$	*78	203	146	171	144	92	154
Private landlord	\$	234	332	283	263	275	211	295
Total renters(c)	\$	214	324	252	219	224	169	263
Total(d)	\$	204	320	252	60	104	65	179

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (e)								
Owner without a mortgage	%	*7	3	5	5	5	7	5
Owner with a mortgage	%	*52	26	28	23	21	30	26
Renter								
State/territory housing authority	%	*14	18	18	23	24	22	20
Private landlord	%	45	25	29	37	34	45	30
Total renters(c)	%	41	25	27	31	30	37	29
Total(d)	%	38	23	26	13	8	14	19

MEDIAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	np	43	37	35	32	28	32
Owner with a mortgage	\$	**188	363	310	*158	*102	*116	304
Renter								
State/territory housing authority	\$	**64	191	125	*141	143	88	136
Private landlord	\$	230	320	285	277	248	210	285
Total renters(c)	\$	200	310	260	191	200	150	255
Total(d)	\$	181	323	257	43	33	31	112

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (e)								
Owner without a mortgage	%	np	3	4	5	4	6	5
Owner with a mortgage	%	**36	26	26	*19	*14	*24	25
Renter								
State/territory housing authority	%	**14	18	17	24	23	21	20
Private landlord	%	42	24	30	35	33	45	31
Total renters(c)	%	39	23	27	28	25	32	28
Total(d)	%	37	23	25	5	5	7	15

ESTIMATED NUMBER OF HOUSEHOLDS								
Owner without a mortgage	'000	**1.4	51.8	15.2	390.0	86.1	283.7	1 044.1
Owner with a mortgage	'000	*9.4	295.3	55.1	33.8	33.5	18.0	628.0
Renter								
State/territory housing authority	'000	**4.7	*8.4	30.8	14.3	*6.4	17.8	148.7
Private landlord	'000	36.3	156.5	130.2	26.3	12.4	56.5	686.3
Total renters(c)	'000	42.2	169.8	171.1	46.4	19.9	89.2	890.7
Total(d)	'000	57.8	521.0	243.4	478.0	143.6	406.8	2 623.5

Number of households in sample	no.	99	853	475	859	290	755	4 561
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* estimate has a relative standard error of 25% to 50% and should be used with caution

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

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

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

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

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

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

(e) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.

		<i>Lone person aged under 35</i>	<i>Couple with dependent children only</i>	<i>One parent with dependent children</i>	<i>Couple only, reference person aged 55 to 64</i>	<i>Couple only, reference person aged 65 and over</i>	<i>Lone person aged 65 and over</i>	<i>All lower income households(b)</i>
Mean gross household income per week	\$	534	1 371	967	803	727	471	918
Proportion of households with characteristic								
<i>Tenure and landlord type</i>								
Owner without a mortgage	%	**2.5	9.9	6.2	59.9	81.6	69.7	39.8
Owner with a mortgage	%	*16.3	56.7	22.6	23.4	7.1	4.4	23.9
<i>Renter</i>								
State/territory housing authority	%	**8.0	*1.6	12.7	*4.5	*3.0	4.4	5.7
Private landlord	%	62.8	30.0	53.5	8.6	5.5	13.9	26.2
Total renters(c)	%	72.9	32.6	70.3	13.9	9.7	21.9	33.9
Total(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Dwelling structure</i>								
Separate house	%	42.6	88.8	84.3	88.7	88.1	67.8	78.8
Semi detached/row or terrace house/townhouse	%	*13.4	6.7	9.3	*4.8	7.6	17.0	11.2
Flat/unit/apartment	%	44.1	4.6	*6.3	*5.8	4.1	14.2	9.6
Total(e)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Housing costs as a proportion of gross income</i>								
25% or less	%	27.3	55.5	48.6	82.1	92.9	82.6	68.4
More than 25% to 30%	%	*10.0	12.4	10.9	*2.8	*0.8	*2.5	7.0
More than 30% to 50%	%	35.0	25.9	31.2	12.1	5.0	8.4	18.1
More than 50%	%	27.7	6.2	9.3	*3.0	*1.4	6.5	6.5
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Main source of income</i>								
Wages and salaries	%	57.6	75.3	35.6	41.2	2.8	*1.0	37.4
Own unincorporated business income	%	**3.6	9.8	**0.9	*8.0	*1.4	**0.6	4.4
Government pensions and allowances	%	28.9	12.3	60.8	35.8	80.2	87.0	49.7
Other income	%	*9.9	*2.5	*2.7	15.0	15.6	11.3	8.5
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Number of employed persons</i>								
None	%	29.3	5.6	41.0	44.5	88.9	95.5	48.1
One	%	70.7	46.5	46.6	37.4	8.2	4.5	31.2
Two	%	—	37.8	10.9	18.1	2.8	—	16.0
Three or more	%	—	10.0	**1.6	—	—	—	4.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Estimated number of households</i>								
Estimated number of households	'000	57.8	521.0	243.4	143.6	478.0	406.8	2 623.5
Average number of persons in household	no.	1.00	4.22	3.17	2.00	2.00	1.00	2.54
Average number of bedrooms in dwelling	no.	2.13	3.36	3.13	3.22	3.03	2.63	3.01
Number of households in sample	no.	99	853	475	290	859	755	4 561

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

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

— nil or rounded to zero (including null cells)

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

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

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

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

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

		Lone person aged under 35	Couple only, reference person aged under 35	COUPLE WITH DEPENDENT CHILDREN ONLY			COUPLE WITH		
				Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	One parent with dependent children	Dependent and non-dependent children only	Non-dependent children only
OWNER WITHOUT A MORTGAGE									
Mean value of dwelling	\$'000	460	*485	688	832	831	522	684	620
Median value of dwelling	\$'000	**361	**300	640	550	600	426	596	500
OWNERS WITH A MORTGAGE									
Mean value of dwelling	\$'000	326	448	536	620	650	430	647	590
Mean equity in dwelling	\$'000	83	141	239	362	435	252	438	419
Mean amount of mortgage outstanding	\$'000	243	307	296	258	215	178	210	171
Median value of dwelling	\$'000	330	410	450	500	544	364	531	500
Median amount of mortgage outstanding	\$'000	240	307	265	239	175	165	193	129
ALL OWNER HOUSEHOLDS									
Mean value of dwelling	\$'000	335	448	544	647	700	449	658	605
Mean equity in dwelling	\$'000	110	149	265	423	544	306	509	519
Median value of dwelling	\$'000	330	410	455	500	550	380	550	500
Median equity in dwelling	\$'000	81	105	198	282	410	247	400	428
Tenure type									
Owner without a mortgage	%	*7.1	*2.5	5.7	13.0	27.6	20.1	29.1	49.9
Owner with a mortgage	%	92.9	97.5	94.3	87.0	72.4	79.9	70.9	50.1
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	99.8	209.4	310.8	616.5	459.6	184.1	223.7	449.8
Average number of employed persons in household	no.	0.96	1.91	1.62	1.69	2.38	1.25	3.18	2.29
Average number of persons in household	no.	1.00	2.00	3.45	4.19	4.06	3.03	4.64	3.31
Average number of bedrooms in dwelling	no.	2.65	3.05	3.29	3.58	3.77	3.42	4.00	3.56
Number of households in sample	no.	165	303	529	1 136	643	372	280	529

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

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

		<i>Couple only, reference person aged 55 to 64</i>	<i>Couple only, reference person aged 65 and over</i>	<i>Lone person aged 65 and over</i>	<i>All households(a)</i>
OWNER WITHOUT A MORTGAGE					
Mean value of dwelling	\$'000	530	543	461	546
Median value of dwelling	\$'000	450	500	346	450
OWNERS WITH A MORTGAGE					
Mean value of dwelling	\$'000	584	755	391	551
Mean equity in dwelling	\$'000	457	630	320	332
Mean amount of mortgage outstanding	\$'000	127	*125	70	219
Median value of dwelling	\$'000	500	500	346	450
Median amount of mortgage outstanding	\$'000	98	49	44	200
ALL OWNER HOUSEHOLDS					
Mean value of dwelling	\$'000	551	562	456	548
Mean equity in dwelling	\$'000	502	551	452	430
Median value of dwelling	\$'000	459	450	380	450
Median equity in dwelling	\$'000	430	450	380	350
Tenure type					
Owner without a mortgage	%	61.7	90.9	93.8	45.8
Owner with a mortgage	%	38.3	9.1	6.2	54.2
Total	%	100.0	100.0	100.0	100.0
Estimated number of households	'000	462.6	718.8	614.7	5 818.8
Average number of employed persons in household	no.	1.23	0.24	0.07	1.36
Average number of persons in household	no.	2.00	2.00	1.00	2.62
Average number of bedrooms in dwelling	no.	3.33	3.16	2.88	3.31
Number of households in sample	no.	1 035	1 342	1 080	9 956

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

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

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
MEAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	40	42	44	41	37	41	41	44	41
Owner with a mortgage	\$	520	435	478	408	466	339	525	486	468
Renter										
State/territory housing authority	\$	145	138	139	135	135	128	126	147	140
Private landlord	\$	437	364	343	291	376	283	437	454	383
Total renters(b)	\$	383	349	315	243	339	255	361	377	345
Total(c)	\$	334	278	301	235	306	214	360	328	299
HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)										
Owner without a mortgage	%	2	3	3	3	2	3	2	2	2
Owner with a mortgage	%	18	18	18	17	17	16	18	16	18
Renter										
State/territory housing authority	%	21	21	16	19	*17	21	16	19	19
Private landlord	%	22	20	20	21	20	20	20	19	21
Total renters(b)	%	22	20	20	21	19	20	19	19	21
Total(c)	%	15	14	15	14	14	13	16	14	15
MEDIAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	38	39	40	37	33	39	38	42	38
Owner with a mortgage	\$	478	408	461	374	479	330	496	461	442
Renter										
State/territory housing authority	\$	120	138	119	110	103	97	111	94	111
Private landlord	\$	405	328	330	280	350	278	420	430	350
Total renters(b)	\$	367	321	315	250	329	260	361	400	324
Total(c)	\$	290	254	290	152	266	179	351	300	260
MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)										
Owner without a mortgage	%	3	4	4	4	3	4	2	3	3
Owner with a mortgage	%	21	20	21	18	18	17	19	18	20
Renter										
State/territory housing authority	%	22	24	18	22	22	22	16	22	22
Private landlord	%	24	22	23	24	21	25	20	21	22
Total renters(b)	%	23	22	22	23	21	24	19	21	22
Total(c)	%	16	14	16	13	15	13	17	14	15
ESTIMATED NUMBER OF HOUSEHOLDS										
Owner without a mortgage	'000	448.7	497.4	206.4	164.6	173.4	27.1	8.9	36.2	1 562.7
Owner with a mortgage	'000	613.8	597.2	294.8	188.9	276.5	31.0	18.1	55.9	2 076.2
Renter										
State/territory housing authority	'000	85.0	24.8	23.6	29.4	25.7	5.2	4.7	10.4	208.7
Private landlord	'000	469.9	402.9	225.9	89.1	178.1	22.0	17.8	32.1	1 437.8
Total renters(b)	'000	579.7	432.0	265.1	128.6	210.5	28.1	24.7	43.9	1 712.5
Total(c)	'000	1 676.6	1 550.7	775.5	490.4	675.9	87.8	52.4	138.4	5 447.7
Number of households in sample	no.	1 512	1 389	995	1 212	1 060	549	462	869	8 048
* estimate has a relative standard error of 25% to 50% and should be used with caution				(c) Includes other tenure type, which account for about 2% of all households.						
(a) Capital city estimates for the ACT relate to the total ACT.				(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.						
(b) Includes other landlord type, which account for about 4% of all renters.				(e) Excludes households with nil or negative total income.						

		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
MEAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	38	42	40	32	35	30	39
Owner with a mortgage	\$	364	336	383	311	418	297	363
Renter								
State/territory housing authority	\$	156	126	100	117	117	112	130
Private landlord	\$	266	222	315	212	305	215	276
Total renters(b)	\$	244	197	292	189	263	189	249
Total(c)	\$	195	181	242	174	241	162	208

HOUSING COSTS AS A PROPORTION OF GROSS INCOME (d)(e)								
Owner without a mortgage	%	3	4	4	3	3	3	3
Owner with a mortgage	%	18	19	17	18	17	17	17
Renter								
State/territory housing authority	%	22	19	18	20	17	20	20
Private landlord	%	20	18	19	18	15	20	19
Total renters(b)	%	20	18	19	18	14	20	19
Total(c)	%	13	13	14	13	13	12	13

MEDIAN HOUSING COSTS PER WEEK								
Owner without a mortgage	\$	34	36	35	30	27	29	34
Owner with a mortgage	\$	347	320	367	293	420	268	344
Renter								
State/territory housing authority	\$	141	122	90	105	114	100	114
Private landlord	\$	270	222	315	200	299	210	270
Total renters(b)	\$	231	186	300	180	250	190	240
Total(c)	\$	120	124	206	111	153	87	144

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)								
Owner without a mortgage	%	4	4	4	4	3	3	4
Owner with a mortgage	%	19	18	19	19	19	17	19
Renter								
State/territory housing authority	%	22	21	19	22	22	22	21
Private landlord	%	24	20	21	22	18	22	22
Total renters(b)	%	24	20	21	22	18	22	21
Total(c)	%	12	12	15	11	11	10	12

ESTIMATED NUMBER OF HOUSEHOLDS								
Owner without a mortgage	'000	414.5	224.6	282.3	62.1	68.8	46.3	1 100.5
Owner with a mortgage	'000	339.4	200.8	341.5	67.4	82.3	42.3	1 079.5
Renter								
State/territory housing authority	'000	46.2	35.0	23.8	9.0	*8.5	6.5	129.5
Private landlord	'000	240.0	117.5	270.3	30.9	44.0	21.4	726.7
Total renters(b)	'000	297.7	159.2	310.4	42.0	59.8	28.6	901.7
Total(c)	'000	1 089.6	600.3	962.4	177.5	220.5	119.9	3 182.8

Number of households in sample	no.	946	1 127	984	1 115	1 239	1 040	6 521
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* estimate has a relative standard error of 25% to 50% and should be used with caution

(a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 56 of the explanatory notes.

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

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

(d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.

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

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
MEAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	39	42	42	39	36	34	41	44	40
Owner with a mortgage	\$	464	410	427	382	455	315	500	486	432
Renter										
State/territory housing authority	\$	149	131	119	131	130	119	124	147	136
Private landlord	\$	379	332	328	271	362	250	427	454	347
Total renters(b)	\$	336	308	302	230	322	221	350	377	312
Total(c)	\$	279	251	268	219	290	184	347	328	265

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

MEDIAN HOUSING COSTS PER WEEK										
Owner without a mortgage	\$	36	38	37	35	31	32	38	42	37
Owner with a mortgage	\$	439	385	409	350	467	296	476	461	406
Renter										
State/territory housing authority	\$	130	124	98	108	103	100	112	94	113
Private landlord	\$	347	303	320	261	340	250	415	430	322
Total renters(b)	\$	312	288	305	230	305	210	350	400	300
Total(c)	\$	202	198	249	139	236	120	346	300	210

MEDIAN RATIO OF HOUSING COSTS TO GROSS INCOME (d)(e)										
Owner without a mortgage	%	3	4	4	4	3	4	2	3	4
Owner with a mortgage	%	20	19	20	18	18	17	19	18	19
Renter										
State/territory housing authority	%	22	22	19	22	22	22	16	22	22
Private landlord	%	24	22	22	23	20	24	21	21	22
Total renters(b)	%	23	22	21	23	21	23	18	21	22
Total(c)	%	15	13	16	13	14	12	16	14	14

ESTIMATED NUMBER OF HOUSEHOLDS										
Owner without a mortgage	'000	863.2	722.1	488.7	226.7	242.2	73.4	10.7	36.2	2 663.2
Owner with a mortgage	'000	953.2	798.0	636.3	256.2	358.8	73.3	23.9	55.9	3 155.7
Renter										
State/territory housing authority	'000	131.2	59.8	47.3	38.4	34.2	11.6	5.3	10.4	338.2
Private landlord	'000	709.9	520.4	496.1	119.9	222.1	43.4	20.5	32.1	2 164.5
Total renters(b)	'000	877.4	591.2	575.5	170.5	270.3	56.7	28.7	43.9	2 614.2
Total(c)	'000	2 766.1	2 151.0	1 737.9	667.9	896.4	207.7	65.0	138.4	8 630.4

Number of households in sample	no.	2 458	2 516	1 979	2 327	2 299	1 589	532	869	14 569
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- (a) Excludes households in collection districts defined as very remote, accounting for about 23% of the population in the Northern Territory.
- (b) Includes other landlord type, which account for about 4% of all renters.
- (c) Includes other tenure type, which account for about 2% of all households.
- (d) Comparisons between different tenure and landlord types should be made with caution - see paragraphs 23 to 29 of the explanatory notes.
- (e) Excludes households with nil or negative total income.

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
Mean gross household income per week	\$	2 181	1 925	1 967	1 677	2 198	1 635	2 252	2 395	2 032
Proportion of households with characteristic										
Tenure and landlord type										
Owner without a mortgage	%	26.8	32.1	26.6	33.6	25.7	30.8	16.9	26.2	28.7
Owner with a mortgage	%	36.6	38.5	38.0	38.5	40.9	35.4	34.5	40.4	38.1
Renter										
State/territory housing authority	%	5.1	1.6	3.0	6.0	3.8	5.9	8.9	7.5	3.8
Private landlord	%	28.0	26.0	29.1	18.2	26.4	25.1	33.9	23.2	26.4
Total renters(b)	%	34.6	27.9	34.2	26.2	31.1	32.0	47.0	31.8	31.4
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household										
One family households										
Couple family with dependent children	%	28.5	27.8	25.4	24.3	28.9	25.0	28.5	27.6	27.4
One parent family with dependent children	%	5.3	5.3	6.4	5.5	5.2	8.0	6.7	5.4	5.5
Couple only	%	22.4	23.1	24.1	25.7	26.4	24.9	27.4	23.5	23.8
Other one family households	%	16.2	13.9	13.0	12.6	11.0	9.2	15.0	13.3	13.9
Multiple family households	%	2.2	1.9	3.0	*1.0	*1.1	**0.6	**1.2	*1.7	1.9
Non-family households										
Lone person	%	22.0	22.9	24.1	28.0	24.1	27.3	16.4	22.9	23.4
Group households	%	3.4	5.1	4.1	3.0	3.3	5.0	*4.9	5.6	4.0
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure										
Separate house	%	63.5	76.6	81.0	79.9	80.5	85.1	63.1	74.3	73.9
Semi detached/row or terrace house/townhouse	%	15.0	12.7	6.4	12.9	14.2	4.4	12.5	15.6	12.7
Flat/unit/apartment	%	21.1	10.6	12.4	7.0	5.3	10.2	24.2	10.1	13.2
Total(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)										
25% or less	%	71.1	74.5	73.1	75.9	75.0	76.5	76.2	77.6	73.6
More than 25% to 30%	%	7.2	6.1	7.8	8.3	6.8	6.2	7.7	8.9	7.1
More than 30% to 50%	%	15.1	12.9	13.3	12.6	12.2	12.3	11.9	10.7	13.4
More than 50%	%	6.6	6.5	5.8	3.3	6.0	5.1	4.2	2.8	6.0
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalentised disposable household income(f)										
Lowest quintile	%	21.8	21.7	21.1	25.6	19.8	23.5	14.2	12.1	21.5
Second quintile	%	16.2	18.9	16.1	20.4	13.3	20.3	13.8	12.0	16.9
Third quintile	%	16.6	18.2	18.5	18.0	18.9	21.8	15.9	13.5	17.8
Fourth quintile	%	20.1	18.6	21.7	18.8	20.7	16.7	23.7	24.5	20.0
Highest quintile	%	25.2	22.5	22.5	17.1	27.4	17.6	32.5	37.8	23.9
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	17.3	19.1	18.5	24.3	15.1	23.6	12.2	9.4	18.2
Number of employed persons										
None	%	23.9	24.9	23.1	32.6	21.9	32.2	15.0	21.3	24.6
One	%	29.7	27.8	30.6	26.3	32.8	26.6	31.1	28.1	29.3
Two	%	32.6	34.5	34.1	30.2	32.6	31.2	39.8	36.0	33.3
Three or more	%	13.8	12.7	12.2	11.0	12.6	10.0	14.1	14.6	12.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	1 676.6	1 550.7	775.5	490.4	675.9	87.8	52.4	138.4	5 447.7
Average number of persons in household	no.	2.73	2.65	2.59	2.43	2.57	2.42	2.75	2.60	2.63
Average number of bedrooms in dwelling	no.	3.01	3.06	3.29	3.03	3.34	2.99	2.83	3.23	3.11
Number of households in sample	no.	1 512	1 389	995	1 212	1 060	549	462	869	8 048

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

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

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

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

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

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

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

(f) See paragraphs 47 to 55 of the explanatory notes.

		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
Mean gross household income per week	\$	1 483	1 359	1 675	1 344	1 867	1 303	1 532
Proportion of households with characteristic								
Tenure and landlord type								
Owner without a mortgage	%	38.0	37.4	29.3	35.0	31.2	38.6	34.6
Owner with a mortgage	%	31.2	33.4	35.5	37.9	37.3	35.2	33.9
Renter								
State/territory housing authority	%	4.2	5.8	2.5	5.1	*3.9	5.4	4.1
Private landlord	%	22.0	19.6	28.1	17.4	19.9	17.8	22.8
Total renters(b)	%	27.3	26.5	32.3	23.6	27.1	23.9	28.3
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household								
One family households								
Couple family with dependent children	%	22.7	23.2	25.5	25.0	28.5	22.9	24.2
One parent family with dependent children	%	6.8	5.7	7.1	5.2	4.2	6.0	6.4
Couple only	%	28.4	27.8	30.1	33.1	31.0	31.0	29.3
Other one family households	%	10.3	11.6	10.8	6.7	8.5	9.0	10.3
Multiple family households	%	*1.2	*1.3	*1.8	**0.4	*1.2	*1.3	1.4
Non-family households								
Lone person	%	28.7	28.3	22.4	27.9	25.2	27.8	26.4
Group households	%	*1.9	*2.2	2.3	*1.6	*1.4	*1.9	2.1
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure								
Separate house	%	84.8	89.9	82.8	90.8	91.1	90.5	86.1
Semi detached/row or terrace house/townhouse	%	6.6	5.6	8.6	7.7	6.9	6.5	7.1
Flat/unit/apartment	%	8.2	4.5	8.4	*1.5	*1.9	*2.7	6.5
Total(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)								
25% or less	%	76.7	80.8	74.9	78.2	79.8	80.9	77.4
More than 25% to 30%	%	7.3	6.0	7.1	7.7	6.8	5.0	6.9
More than 30% to 50%	%	11.5	8.7	11.4	10.9	8.7	10.1	10.6
More than 50%	%	4.5	4.6	6.6	3.3	4.6	4.1	5.1
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalent disposable household income								
Lowest quintile	%	31.1	30.4	28.7	31.8	24.5	35.9	29.9
Second quintile	%	21.2	23.7	20.4	24.8	18.7	24.2	21.5
Third quintile	%	17.2	20.0	17.8	19.4	15.5	16.5	17.9
Fourth quintile	%	17.6	16.0	15.2	13.3	18.4	14.9	16.4
Highest quintile	%	12.9	10.0	17.9	10.7	22.9	8.5	14.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	27.3	28.8	25.4	29.8	19.9	30.9	26.7
Number of employed persons								
None	%	37.2	33.9	29.8	33.2	26.3	37.3	33.3
One	%	28.3	29.4	28.3	28.9	32.9	30.5	29.0
Two	%	26.4	27.8	30.6	31.1	33.1	25.1	28.7
Three or more	%	8.1	8.9	11.3	6.8	7.7	7.0	9.1
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	1 089.6	600.3	962.4	177.5	220.5	119.9	3 182.8
Average number of persons in household	no.	2.41	2.43	2.57	2.39	2.53	2.39	2.47
Average number of bedrooms in dwelling	no.	3.11	3.02	3.16	3.09	3.34	2.96	3.12
Number of households in sample	no.	946	1 127	984	1 115	1 239	1 040	6 521

- * estimate has a relative standard error of 25% to 50% and should be used with caution
- ** estimate has a relative standard error greater than 50% and is considered too unreliable for general use
- (a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 56 of the explanatory notes.
- (b) Includes other landlord type, which account for about 4% of all renters.
- (c) Includes other tenure type, which account for about 2% of all households.
- (d) Includes other dwelling types, which account for about 0.2% of all private dwellings.
- (e) Excludes households with nil or negative total income.

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
Mean gross household income per week	\$	1 906	1 767	1 805	1 589	2 117	1 443	2 184	2 395	1 847
Proportion of households with characteristic										
Tenure and landlord type										
Owner without a mortgage	%	31.2	33.6	28.1	33.9	27.0	35.3	16.5	26.2	30.9
Owner with a mortgage	%	34.5	37.1	36.6	38.4	40.0	35.3	36.7	40.4	36.6
Renter										
State/territory housing authority	%	4.7	2.8	2.7	5.7	3.8	5.6	8.1	7.5	3.9
Private landlord	%	25.7	24.2	28.5	18.0	24.8	20.9	31.5	23.2	25.1
Total renters(b)	%	31.7	27.5	33.1	25.5	30.2	27.3	44.1	31.8	30.3
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household										
One family households										
Couple family with dependent children	%	26.2	26.5	25.5	24.5	28.8	23.8	27.7	27.6	26.2
One parent family with dependent children	%	5.9	5.4	6.8	5.4	5.0	6.9	6.5	5.4	5.8
Couple only	%	24.7	24.4	27.4	27.6	27.5	28.4	28.5	23.5	25.8
Other one family households	%	13.9	13.3	11.7	11.0	10.4	9.1	14.5	13.3	12.6
Multiple family households	%	1.8	1.7	2.3	*0.8	*1.1	*1.0	**0.9	*1.7	1.7
Non-family households										
Lone person	%	24.7	24.4	23.2	28.0	24.4	27.6	16.6	22.9	24.5
Group households	%	2.8	4.3	3.1	2.6	2.8	3.2	5.2	5.6	3.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure										
Separate house	%	71.9	80.3	82.0	82.8	83.1	88.2	64.8	74.3	78.4
Semi detached/row or terrace house/townhouse	%	11.7	10.8	7.6	11.5	12.4	5.6	13.3	15.6	10.6
Flat/unit/apartment	%	16.0	8.9	10.2	5.5	4.4	5.9	20.9	10.1	10.8
Total(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(e)										
25% or less	%	73.3	76.2	74.1	76.5	76.2	79.0	76.8	77.6	75.0
More than 25% to 30%	%	7.2	6.1	7.4	8.1	6.8	5.5	7.9	8.9	7.0
More than 30% to 50%	%	13.7	11.7	12.2	12.1	11.3	11.0	11.1	10.7	12.4
More than 50%	%	5.8	6.0	6.3	3.3	5.7	4.5	4.2	2.8	5.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equivalent disposable household income(f)										
Lowest quintile	%	25.5	24.1	25.3	27.3	20.9	30.6	14.4	12.1	24.6
Second quintile	%	18.2	20.2	18.5	21.6	14.6	22.5	14.0	12.0	18.6
Third quintile	%	16.9	18.7	18.1	18.4	18.1	18.8	14.9	13.5	17.8
Fourth quintile	%	19.1	17.9	18.1	17.3	20.1	15.7	25.7	24.5	18.6
Highest quintile	%	20.4	19.0	19.9	15.4	26.3	12.4	31.0	37.8	20.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	21.2	21.8	22.3	25.8	16.3	27.8	11.7	9.4	21.3
Number of employed persons										
None	%	29.2	27.4	26.8	32.8	23.0	35.2	13.8	21.3	27.8
One	%	29.1	28.3	29.3	27.0	32.8	28.9	31.7	28.1	29.2
Two	%	30.1	32.7	32.2	30.4	32.8	27.7	42.3	36.0	31.6
Three or more	%	11.6	11.7	11.7	9.8	11.4	8.2	12.2	14.6	11.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	2 766.1	2 151.0	1 737.9	667.9	896.4	207.7	65.0	138.4	8 630.4
Average number of persons in household	no.	2.60	2.59	2.58	2.42	2.56	2.40	2.71	2.60	2.57
Average number of bedrooms in dwelling	no.	3.05	3.05	3.22	3.05	3.34	2.97	2.83	3.23	3.11
Number of households in sample	no.	2 458	2 516	1 979	2 327	2 299	1 589	532	869	14 569

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

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

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

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

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

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

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

(f) See paragraphs 47 to 55 of the explanatory notes.

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
MEAN VALUE OF DWELLING										
Tenure type										
Owner without a mortgage	\$'000	759	645	545	465	652	432	650	612	642
Owner with a mortgage	\$'000	712	612	557	493	596	429	582	624	618
Family composition of household										
One family households										
Couple family with dependent children	\$'000	809	743	659	537	668	471	642	703	720
One parent family with dependent children	\$'000	541	525	500	450	*596	337	470	493	523
Couple only	\$'000	740	636	524	492	669	466	634	619	634
Other one family households	\$'000	779	559	559	502	584	403	597	626	632
Multiple family households	\$'000	539	674	564	434	*596	*338	**1 283	*726	592
Non-family households										
Lone person	\$'000	597	511	466	395	499	366	450	506	510
Group households	\$'000	*733	460	349	*523	527	421	*517	494	501
Dwelling structure										
Separate house	\$'000	756	634	566	487	624	436	657	638	637
Semi-detached/row or terrace house/townhouse	\$'000	720	620	328	451	518	333	445	511	603
Flat/unit/apartment	\$'000	562	495	475	293	750	248	463	497	530
Housing costs per week										
\$0 to less than \$25	\$'000	515	432	433	299	495	362	533	486	459
\$25 to less than \$50	\$'000	702	541	473	425	622	396	525	547	575
\$50 to less than \$100	\$'000	1 065	980	765	653	1 013	622	757	805	922
\$100 to less than \$200	\$'000	740	869	525	594	*856	390	*1 128	667	749
\$200 to less than \$300	\$'000	553	490	511	419	510	353	491	512	497
\$300 to less than \$400	\$'000	638	502	443	453	568	398	526	547	523
\$400 or more	\$'000	749	647	603	523	573	466	602	625	651
Total	\$'000	732	627	552	480	618	431	604	619	628

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

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

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

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
MEDIAN VALUE OF DWELLING										
Tenure type										
Owner without a mortgage	\$'000	602	500	460	420	520	382	550	555	524
Owner with a mortgage	\$'000	600	500	460	430	500	400	550	550	500
Family composition of household										
One family households										
Couple family with dependent children	\$'000	650	600	535	470	550	447	600	600	600
One parent family with dependent children	\$'000	524	436	462	397	400	350	497	501	440
Couple only	\$'000	600	557	460	445	544	417	548	550	530
Other one family households	\$'000	687	500	456	454	500	368	565	533	550
Multiple family households	\$'000	516	650	501	np	np	np	np	562	524
Non-family households										
Lone person	\$'000	525	400	400	360	432	350	450	450	420
Group households	\$'000	*419	407	350	340	526	395	np	471	400
Dwelling structure										
Separate house	\$'000	650	500	480	434	520	400	600	570	523
Semi-detached/row or terrace house/townhouse	\$'000	571	552	291	410	450	*342	396	444	490
Flat/unit/apartment	\$'000	452	400	374	252	*514	np	442	436	420
Housing costs per week										
\$0 to less than \$25	\$'000	495	390	400	279	450	360	500	406	410
\$25 to less than \$50	\$'000	600	500	450	405	532	380	534	520	500
\$50 to less than \$100	\$'000	812	850	656	620	850	600	550	707	800
\$100 to less than \$200	\$'000	611	600	366	450	470	350	*588	600	500
\$200 to less than \$300	\$'000	440	443	450	350	451	350	500	520	430
\$300 to less than \$400	\$'000	500	400	400	400	450	380	483	511	435
\$400 or more	\$'000	600	520	500	450	500	434	600	550	540
Total	\$'000	600	500	460	425	500	400	550	550	500
Estimated number of households	'000	1 062.5	1 094.7	501.2	353.5	449.9	58.1	27.0	92.1	3 638.9
Number of households in sample	no.	977	1 003	650	875	698	366	236	600	5 405

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

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

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

		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
MEAN VALUE OF DWELLING								
Tenure type								
Owner without a mortgage	\$'000	441	349	429	326	464	332	409
Owner with a mortgage	\$'000	454	350	452	337	455	330	422
Family composition of household								
One family households								
Couple family with dependent children	\$'000	552	388	500	368	502	367	480
One parent family with dependent children	\$'000	302	327	342	245	362	265	318
Couple only	\$'000	479	355	449	366	466	357	433
Other one family households	\$'000	481	433	403	283	524	349	437
Multiple family households	\$'000	551	429	553	518	*474	343	517
Non-family households								
Lone person	\$'000	304	256	385	255	373	256	315
Group households	\$'000	335	288	468	280	*515	218	377
Dwelling structure								
Separate house	\$'000	454	356	448	338	461	335	421
Semi-detached/row or terrace house/townhouse	\$'000	351	248	385	194	396	237	337
Flat/unit/apartment	\$'000	334	148	375	157	*630	162	327
Housing costs per week								
\$0 to less than \$25	\$'000	327	234	345	252	424	284	320
\$25 to less than \$50	\$'000	425	308	394	353	482	352	388
\$50 to less than \$100	\$'000	563	491	546	404	573	415	531
\$100 to less than \$200	\$'000	681	326	524	261	325	268	477
\$200 to less than \$300	\$'000	*552	*366	474	290	438	286	440
\$300 to less than \$400	\$'000	374	354	423	327	444	295	382
\$400 or more	\$'000	456	421	472	405	484	399	455
Total	\$'000	447	349	442	332	459	332	415

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

(a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 56 of the explanatory notes.

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

MEDIAN VALUE OF DWELLING

Tenure type		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
Owner without a mortgage	\$'000	350	280	380	300	400	300	350
Owner with a mortgage	\$'000	383	320	400	300	400	300	370
Family composition of household								
One family households								
Couple family with dependent children	\$'000	420	350	450	350	450	350	400
One parent family with dependent children	\$'000	296	317	350	224	364	250	320
Couple only	\$'000	400	300	400	310	400	320	378
Other one family households	\$'000	378	300	345	260	400	331	350
Multiple family households	\$'000	550	387	551	np	np	**266	500
Non-family households								
Lone person	\$'000	300	230	325	250	350	250	281
Group households	\$'000	np	274	*423	**202	**386	np	300
Dwelling structure								
Separate house	\$'000	380	300	399	300	400	300	350
Semi-detached/row or terrace house/townhouse	\$'000	325	249	326	190	342	230	290
Flat/unit/apartment	\$'000	339	150	375	np	np	np	317
Housing costs per week								
\$0 to less than \$25	\$'000	300	200	309	220	381	256	300
\$25 to less than \$50	\$'000	351	280	369	310	400	320	350
\$50 to less than \$100	\$'000	500	350	416	331	550	366	400
\$100 to less than \$200	\$'000	395	250	350	236	283	230	320
\$200 to less than \$300	\$'000	416	260	370	240	391	276	342
\$300 to less than \$400	\$'000	350	311	350	255	390	270	349
\$400 or more	\$'000	400	375	425	380	420	350	400
Total	\$'000	375	300	385	300	400	300	350

Estimated number of households	'000	753.9	425.4	623.9	129.5	151.1	88.6	2 179.9
Number of households in sample	no.	651	801	645	815	829	765	4 551

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

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

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

(a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 56 of the explanatory notes.

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
MEAN VALUE OF DWELLING										
Tenure type										
Owner without a mortgage	\$'000	606	553	478	427	599	369	591	612	546
Owner with a mortgage	\$'000	620	546	501	452	564	372	532	624	551
Family composition of household										
One family households										
Couple family with dependent children	\$'000	723	660	576	491	629	414	612	703	643
One parent family with dependent children	\$'000	433	490	398	402	*559	304	447	493	449
Couple only	\$'000	610	540	477	451	609	394	541	619	544
Other one family households	\$'000	680	525	479	467	573	370	537	626	570
Multiple family households	\$'000	543	626	560	449	552	341	**1 283	*726	569
Non-family households										
Lone person	\$'000	458	435	422	359	466	298	438	506	433
Group households	\$'000	*574	410	401	*479	525	340	*517	494	461
Dwelling structure										
Separate house	\$'000	618	551	501	445	581	374	586	638	552
Semi-detached/row or terrace house/townhouse	\$'000	663	571	363	411	506	279	423	511	548
Flat/unit/apartment	\$'000	525	463	435	281	741	230	458	497	494
Housing costs per week										
\$0 to less than \$25	\$'000	417	337	375	279	466	297	464	486	386
\$25 to less than \$50	\$'000	570	474	429	405	592	371	489	547	502
\$50 to less than \$100	\$'000	869	847	644	613	922	520	731	805	784
\$100 to less than \$200	\$'000	709	699	525	471	*635	304	*1 075	667	624
\$200 to less than \$300	\$'000	553	445	488	385	486	314	372	512	473
\$300 to less than \$400	\$'000	509	461	432	416	539	342	488	547	467
\$400 or more	\$'000	667	604	541	500	555	431	571	625	596
Total	\$'000	613	549	491	440	578	371	550	619	548

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

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

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

MEDIAN VALUE OF DWELLING

Tenure type

Owner without a mortgage	\$'000	499	435	400	380	500	350	500	555	450
Owner with a mortgage	\$'000	500	450	430	400	490	340	500	550	450

Family composition of household

One family households										
Couple family with dependent children	\$'000	567	500	480	440	540	387	600	600	500
One parent family with dependent children	\$'000	375	400	379	350	398	300	470	501	380
Couple only	\$'000	475	450	400	400	500	350	488	550	450
Other one family households	\$'000	550	450	400	430	500	350	512	533	460
Multiple family households										
Multiple family households	\$'000	539	650	513	*415	450	*270	np	562	520
Non-family households										
Lone person	\$'000	380	371	350	320	400	276	450	450	370
Group households	\$'000	**397	400	350	**340	495	380	np	471	393

Dwelling structure

Separate house	\$'000	500	450	430	400	500	350	550	570	450
Semi-detached/row or terrace house/townhouse	\$'000	500	450	305	380	445	250	390	444	430
Flat/unit/apartment	\$'000	420	388	378	234	*553	204	428	436	400

Housing costs per week

\$0 to less than \$25	\$'000	400	300	380	270	424	280	500	406	350
\$25 to less than \$50	\$'000	480	420	400	389	500	350	500	520	435
\$50 to less than \$100	\$'000	700	713	549	600	800	500	550	707	650
\$100 to less than \$200	\$'000	400	476	350	373	386	259	**580	600	400
\$200 to less than \$300	\$'000	421	380	391	341	450	300	316	520	400
\$300 to less than \$400	\$'000	400	400	360	351	450	320	430	511	400
\$400 or more	\$'000	530	500	460	430	500	400	550	550	500

Total \$'000 500 450 400 395 499 350 500 550 450

Estimated number of households	'000	1 816.4	1 520.1	1 125.0	483.0	600.9	146.7	34.6	92.1	5 818.8
Number of households in sample	no.	1 628	1 804	1 295	1 690	1 527	1 131	281	600	9 956

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

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

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

SEPARATE HOUSE

Proportion of households with characteristic

Value of dwelling

Value of dwelling		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
\$0 to less than \$150,000	%	**0.3	**0.2	**0.1	*1.0	**0.2	**0.6	—	**0.2	*0.3
\$150,000 to less than \$200,000	%	*0.5	*0.7	*1.3	*2.1	*0.8	*1.9	—	—	0.9
\$200,000 to less than \$300,000	%	3.1	4.4	6.7	11.1	3.1	15.6	**2.5	*1.7	5.1
\$300,000 to less than \$400,000	%	12.6	17.0	17.7	26.4	15.7	29.8	*4.3	6.2	16.6
\$400,000 to less than \$500,000	%	13.1	22.0	25.5	20.4	22.8	21.3	16.6	22.1	20.0
\$500,000 to less than \$600,000	%	12.2	14.2	16.3	14.8	19.4	15.6	23.7	21.9	15.0
\$600,000 to less than \$700,000	%	14.3	12.8	11.7	10.1	10.5	*5.2	23.7	18.7	12.5
\$700,000 or more	%	43.9	28.7	20.6	14.1	27.4	10.0	29.4	29.1	29.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Estimated number of households '000 835.8 954.6 456.2 318.6 403.3 55.9 20.2 78.9 3 123.4

ALL DWELLINGS (b)

Proportion of households with characteristic

Value of dwelling

Value of dwelling		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
\$0 to less than \$150,000	%	**0.6	**0.3	**0.1	*1.1	**0.2	**0.9	**0.7	**0.2	*0.4
\$150,000 to less than \$200,000	%	*0.6	*0.7	*1.3	2.4	*0.7	*2.1	**1.7	—	0.9
\$200,000 to less than \$300,000	%	4.0	5.2	9.0	12.1	4.6	16.5	*2.5	*2.3	6.1
\$300,000 to less than \$400,000	%	13.8	17.9	19.0	26.0	16.5	29.4	12.4	8.6	17.4
\$400,000 to less than \$500,000	%	14.2	21.3	24.4	20.9	22.4	21.1	17.5	24.1	19.8
\$500,000 to less than \$600,000	%	13.1	13.5	15.7	14.3	18.5	15.3	21.3	20.6	14.7
\$600,000 to less than \$700,000	%	13.6	12.4	11.0	9.5	10.3	*5.0	19.1	17.7	12.1
\$700,000 or more	%	40.1	28.8	19.4	13.7	26.8	9.6	24.8	26.6	28.7
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Mean value of dwelling \$'000 732 627 552 480 618 431 604 619 628
 Mean equity in dwelling \$'000 572 506 406 373 468 339 422 462 490
 Mean amount of mortgage outstanding(c) \$'000 276 221 248 200 243 172 271 259 243

Median value of dwelling \$'000 600 500 460 425 500 400 550 550 500
 Median equity in dwelling \$'000 476 410 354 340 380 319 385 431 400
 Median amount of mortgage outstanding(c) \$'000 250 195 241 186 248 152 248 240 220

Estimated number of households '000 1 062.5 1 094.7 501.2 353.5 449.9 58.1 27.0 92.1 3 638.9
 Number of households in sample no. 977 1 003 650 875 698 366 236 600 5 405

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

- (a) Capital city estimates for the ACT relate to the total ACT.
 (b) Includes separate houses, semi-detached/row or terrace house/townhouse, flat/unit/apartment and other dwelling types.
 (c) Only includes owners with a mortgage.

		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
SEPARATE HOUSE								
Proportion of households with characteristic								
Value of dwelling								
\$0 to less than \$150,000	%	4.7	6.9	*3.7	*7.4	*4.1	5.9	5.1
\$150,000 to less than \$200,000	%	3.5	12.0	4.5	11.7	4.8	7.1	6.2
\$200,000 to less than \$300,000	%	16.5	26.6	14.7	25.4	12.6	31.7	18.9
\$300,000 to less than \$400,000	%	27.6	26.2	27.3	27.5	22.2	27.1	26.9
\$400,000 to less than \$500,000	%	19.6	12.6	20.5	14.4	22.9	14.6	18.1
\$500,000 to less than \$600,000	%	12.3	6.3	10.5	4.4	9.9	5.8	9.7
\$600,000 to less than \$700,000	%	4.9	4.3	7.5	*3.8	*7.9	3.9	5.6
\$700,000 or more	%	10.8	5.0	11.4	5.4	15.6	*3.8	9.5
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	708.7	406.3	571.5	123.7	145.8	86.1	2 048.9
ALL DWELLINGS (b)								
Proportion of households with characteristic								
Value of dwelling								
\$0 to less than \$150,000	%	4.9	7.3	3.7	*7.9	*4.0	6.1	5.2
\$150,000 to less than \$200,000	%	3.9	12.5	4.4	12.7	5.1	7.6	6.5
\$200,000 to less than \$300,000	%	16.9	27.8	16.0	25.8	13.0	32.0	19.6
\$300,000 to less than \$400,000	%	27.5	25.4	27.9	26.8	22.5	27.0	26.8
\$400,000 to less than \$500,000	%	19.4	12.1	19.9	13.8	22.3	14.2	17.8
\$500,000 to less than \$600,000	%	12.2	6.0	9.9	4.2	9.6	5.6	9.4
\$600,000 to less than \$700,000	%	5.0	4.1	7.2	*3.7	7.8	3.8	5.5
\$700,000 or more	%	10.2	4.8	10.8	5.2	15.8	*3.7	9.1
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Mean value of dwelling	\$'000	447	349	442	332	459	332	415
Mean equity in dwelling	\$'000	368	280	340	254	347	263	330
Mean amount of mortgage outstanding(c)	\$'000	174	147	185	150	206	144	172
Median value of dwelling	\$'000	375	300	385	300	400	300	350
Median equity in dwelling	\$'000	300	240	296	226	300	250	280
Median amount of mortgage outstanding(c)	\$'000	168	130	166	135	188	130	160
Estimated number of households	'000	753.9	425.4	623.9	129.5	151.1	88.6	2 179.9
Number of households in sample	no.	651	801	645	815	829	765	4 551

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

(a) Includes NT households. NT estimates are not shown separately since estimates for NT other than Darwin are not considered reliable. See paragraph 56 of the explanatory notes.

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

(c) Only includes owners with a mortgage.

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

SEPARATE HOUSE

Proportion of households with characteristic

Value of dwelling

Value of dwelling		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
\$0 to less than \$150,000	%	2.3	2.2	*2.1	2.8	*1.3	3.8	**2.0	**0.2	2.2
\$150,000 to less than \$200,000	%	1.9	4.1	3.1	4.8	1.9	5.1	—	—	3.0
\$200,000 to less than \$300,000	%	9.2	11.1	11.1	15.1	5.7	25.4	*5.3	*1.7	10.5
\$300,000 to less than \$400,000	%	19.5	19.7	23.1	26.7	17.5	28.2	*12.6	6.2	20.7
\$400,000 to less than \$500,000	%	16.0	19.2	22.7	18.8	22.8	17.2	17.0	22.1	19.3
\$500,000 to less than \$600,000	%	12.3	11.9	13.0	11.9	16.9	9.6	22.0	21.9	12.9
\$600,000 to less than \$700,000	%	10.0	10.3	9.3	8.3	9.8	4.4	18.8	18.7	9.8
\$700,000 or more	%	28.7	21.6	15.5	11.7	24.3	6.2	22.2	29.1	21.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Estimated number of households '000 1 544.5 1 360.8 1 027.7 442.3 549.1 142.0 27.0 78.9 5 172.3

ALL DWELLINGS (b)

Proportion of households with characteristic

Value of dwelling

Value of dwelling		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
\$0 to less than \$150,000	%	2.4	2.2	2.1	2.9	*1.2	4.0	**2.1	**0.2	2.2
\$150,000 to less than \$200,000	%	2.0	4.0	3.0	5.2	1.8	5.4	**2.1	—	3.0
\$200,000 to less than \$300,000	%	9.4	11.5	12.9	15.8	6.7	25.9	*5.7	*2.3	11.1
\$300,000 to less than \$400,000	%	19.5	20.0	23.9	26.2	18.0	27.9	17.6	8.6	20.9
\$400,000 to less than \$500,000	%	16.4	18.7	21.9	19.0	22.4	16.9	17.2	24.1	19.0
\$500,000 to less than \$600,000	%	12.7	11.4	12.5	11.6	16.2	9.5	19.9	20.6	12.7
\$600,000 to less than \$700,000	%	10.0	10.1	8.9	7.9	9.7	4.3	15.8	17.7	9.6
\$700,000 or more	%	27.7	22.1	14.6	11.4	24.1	6.0	19.5	26.6	21.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Mean value of dwelling \$'000 613 549 491 440 578 371 550 619 548
 Mean equity in dwelling \$'000 487 443 370 341 438 293 373 462 430
 Mean amount of mortgage outstanding(c) \$'000 240 202 214 187 234 156 257 259 219

Median value of dwelling \$'000 500 450 400 395 499 350 500 550 450
 Median equity in dwelling \$'000 376 350 312 300 351 275 300 431 350
 Median amount of mortgage outstanding(c) \$'000 210 177 200 166 240 142 214 240 200

Estimated number of households '000 1 816.4 1 520.1 1 125.0 483.0 600.9 146.7 34.6 92.1 5 818.8
 Number of households in sample no. 1 628 1 804 1 295 1 690 1 527 1 131 281 600 9 956

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

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

— nil or rounded to zero (including null cells)

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

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

(c) Only includes owners with a mortgage.

	FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
	New	Established	Total	New	Established	Total	New	Established	Total
MEAN HOUSING COSTS PER WEEK									
Tenure type									
Owner without a mortgage	\$ 33	47	43	*51	39	42	48	40	42
Owner with a mortgage	\$ 562	486	499	536	592	581	546	548	547
Total	\$ 510	461	470	418	449	443	451	453	453
Family composition of household									
One family households									
Couple family with dependent children	\$ 518	501	505	519	605	586	519	572	561
One parent family with dependent children	\$ *491	406	429	**449	343	355	469	358	376
Couple only	\$ 534	473	484	391	400	398	445	429	432
Other one family households	\$ **420	404	406	250	454	416	273	439	413
Multiple family households	\$ —	557	557	**239	**717	**552	**239	*658	*553
Non-family households									
Lone person	\$ 456	419	425	269	239	243	349	309	315
Group households	\$ 539	416	450	np	569	565	538	463	480
Total	\$ 510	461	470	418	449	443	451	453	453
Dwelling structure									
Separate house	\$ 524	454	468	438	455	451	468	455	457
Semi detached/row or terrace house/townhouse	\$ 434	514	491	*269	412	393	360	443	428
Flat/unit/apartment	\$ **443	466	466	*322	461	429	*330	464	449
Total(a)	\$ 510	461	470	418	449	443	451	453	453
Age group of reference person									
15 to 24	\$ 619	406	445	np	477	477	616	412	448
25 to 34	\$ 585	479	496	615	675	664	596	547	555
35 to 44	\$ 434	490	477	549	603	594	503	571	558
45 to 54	\$ *340	427	401	494	424	440	462	425	433
55 to 64	\$ np	*297	*316	241	298	285	250	298	288
65 and over	\$ np	**60	*104	*74	57	60	*86	58	63
Total	\$ 510	461	470	418	449	443	451	453	453
Housing costs as a proportion of gross income(b)									
25% or less	\$ 340	393	384	294	319	314	306	342	335
More than 25% to 30%	\$ 622	568	579	708	612	624	649	588	598
More than 30% to 50%	\$ 640	494	522	723	762	756	683	649	655
More than 50%	\$ 791	599	642	*885	685	716	842	655	689
Total	\$ 510	461	470	417	450	444	450	454	453
Equivalised disposable household income(c)									
Lowest quintile	\$ **309	295	297	*195	196	196	*224	217	218
Second quintile	\$ 521	415	436	220	275	261	307	326	322
Third quintile	\$ 501	395	413	259	343	327	338	363	359
Fourth quintile	\$ 429	463	457	598	489	511	536	478	489
Highest quintile	\$ 594	558	566	597	693	677	596	643	634
Total	\$ 510	461	470	418	449	443	451	453	453
Second and third deciles	\$ **630	337	375	*184	183	183	*260	221	227

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

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

— nil or rounded to zero (including null cells)

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

(a) Includes other dwelling type, which account for about 0.2% of all private dwellings occupied by recent home buyers.

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

(c) See paragraphs 47 to 55 of the explanatory notes.

continued

	FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS			
	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	
MEAN HOUSING COSTS PER WEEK <i>cont.</i>										
Main source of income										
Wage and salary	\$	527	476	485	505	562	551	513	526	524
Own unincorporated business income	\$	*465	520	488	*361	334	339	*422	373	388
Government pensions and allowances	\$	*22	*191	*179	*98	95	95	*92	109	106
Other income	\$	np	*239	*242	*148	*147	147	*155	155	155
Total(a)	\$	510	461	470	418	449	443	451	453	453
Number of employed persons										
None	\$	**151	*150	*150	*105	80	85	*109	87	91
One	\$	522	434	449	374	456	442	441	446	445
Two	\$	513	503	505	552	583	577	537	551	548
Three or more	\$	*556	474	489	441	555	529	465	534	520
Total	\$	510	461	470	418	449	443	451	453	453

Estimated number of households	'000	66.2	289.0	355.2	119.5	513.5	633.0	185.6	802.5	988.1
Number of households in sample	no.	115	431	546	249	878	1 127	364	1 309	1 673

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

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

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

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		New	Established	Total	New	Established	Total	New	Established	Total
HOUSING COSTS AS A PROPORTION OF GROSS INCOME										
Tenure type										
Owner without a mortgage	%	*2	*3	*3	4	3	3	3	3	3
Owner with a mortgage	%	25	23	23	21	22	22	22	22	22
Total	%	23	22	22	18	19	19	20	20	20
Family composition of household										
One family households										
Couple family with dependent children	%	27	22	23	19	20	20	21	20	21
One parent family with dependent children	%	45	31	34	*35	26	27	39	27	29
Couple only	%	21	20	20	17	17	17	19	18	18
Other one family households	%	**19	16	16	11	20	19	12	19	18
Multiple family households	%	—	29	29	**13	*14	14	**13	17	16
Non-family households										
Lone person	%	30	31	31	22	19	20	26	24	24
Group households	%	**12	22	*17	**22	20	20	**13	21	18
Total	%	23	22	22	18	19	19	20	20	20
Dwelling structure										
Separate house	%	26	22	23	18	19	19	21	20	20
Semi detached/row or terrace house/townhouse	%	*14	23	20	*18	19	19	*15	21	19
Flat/unit/apartment	%	*37	25	25	17	20	19	18	23	22
Total(b)	%	23	22	22	18	19	19	20	20	20
Age group of reference person										
15 to 24	%	30	21	23	**33	*18	*18	30	21	23
25 to 34	%	23	22	22	21	26	25	22	24	23
35 to 44	%	*22	23	22	20	20	20	20	20	20
45 to 54	%	*24	25	24	18	18	18	19	19	19
55 to 64	%	**21	18	19	14	15	15	14	15	15
65 and over	%	**18	**6	**9	*9	6	7	*10	6	7
Total	%	23	22	22	18	19	19	20	20	20
Housing costs as a proportion of gross income										
25% or less	%	12	15	15	12	12	12	12	13	13
More than 25% to 30%	%	28	27	27	27	27	27	27	27	27
More than 30% to 50%	%	39	36	37	38	36	36	39	36	36
More than 50%	%	82	69	73	81	83	82	81	78	79
Total	%	23	22	22	18	19	19	20	20	20
Equivalised disposable household income(c)										
Lowest quintile	%	*78	53	56	*34	39	38	*45	42	42
Second quintile	%	*37	33	34	19	24	23	25	28	27
Third quintile	%	28	26	27	15	21	20	19	23	22
Fourth quintile	%	23	23	23	25	21	22	24	22	22
Highest quintile	%	18	18	18	15	16	16	16	17	17
Total	%	23	22	22	18	19	19	20	20	20
Second and third deciles	%	**48	36	38	*17	24	22	*24	27	26
Main source of income										
Wage and salary	%	22	22	22	20	20	20	21	21	21
Own unincorporated business income	%	*36	*36	36	8	18	14	*16	21	19
Government pensions and allowances	%	**3	*24	*23	*16	17	17	*14	19	18
Other income	%	np	**16	**19	*13	*9	*10	*14	*10	*10
Total	%	23	22	22	18	19	19	20	20	20

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

— nil or rounded to zero (including null cells)

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

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

(b) Includes other dwelling type, which account for about 0.2% of all private dwellings occupied by recent home buyers.

(c) See paragraphs 47 to 55 of the explanatory notes.

	FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS			
	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	
HOUSING COSTS AS A PROPORTION OF GROSS INCOME <i>cont.</i>										
Number of employed persons										
None	%	np	*23	*27	*13	11	12	*14	12	12
One	%	33	29	30	21	23	22	26	25	25
Two	%	19	20	20	19	18	18	19	19	19
Three or more	%	*28	16	18	13	19	17	15	18	18
Total	%	23	22	22	18	19	19	20	20	20
Estimated number of households	'000	66.2	287.7	353.9	118.3	512.0	630.3	184.5	799.8	984.3
Number of households in sample	no.	115	431	546	249	878	1 127	364	1 309	1 673

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

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

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

	FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS			
	New	Established	Total	New	Established	Total	New	Established	Total	
MEDIAN VALUE OF DWELLING										
Tenure type										
Owner without a mortgage	\$'000	np	346	347	500	446	450	500	400	444
Owner with a mortgage	\$'000	425	360	375	500	520	520	500	420	440
Total	\$'000	425	360	370	500	495	500	500	420	440
Family composition of household										
One family households										
Couple family with dependent children	\$'000	562	370	400	550	600	580	550	500	530
One parent family with dependent children	\$'000	np	288	284	np	389	384	**279	370	366
Couple only	\$'000	406	380	380	500	480	500	476	420	430
Other one family households	\$'000	*401	382	382	*395	472	450	394	450	450
Multiple family households	\$'000	—	np	np	np	np	np	np	np	np
Non-family households										
Lone person	\$'000	400	335	347	500	360	380	450	350	360
Group households	\$'000	np	347	350	np	*392	412	*382	371	380
Total	\$'000	425	360	370	500	495	500	500	420	440
Dwelling structure										
Separate house	\$'000	423	360	362	515	490	500	500	420	440
Semi detached/row or terrace house/townhouse	\$'000	450	389	400	*550	450	450	485	420	447
Flat/unit/apartment	\$'000	np	380	380	**434	564	517	*433	400	412
Total (a)	\$'000	425	360	370	500	495	500	500	420	440
Age group of reference person										
15 to 24	\$'000	np	320	320	np	np	np	np	320	320
25 to 34	\$'000	390	367	374	499	508	504	425	400	400
35 to 44	\$'000	450	369	390	550	550	550	500	477	485
45 to 54	\$'000	*600	424	450	550	450	500	550	450	490
55 to 64	\$'000	np	350	350	500	508	500	500	491	499
65 and over	\$'000	np	np	np	437	400	420	450	400	400
Total	\$'000	425	360	370	500	495	500	500	420	440
Housing costs as a proportion of gross income (b)										
25% or less	\$'000	414	360	369	517	489	500	500	430	450
More than 25% to 30%	\$'000	406	358	379	*543	428	450	443	398	400
More than 30% to 50%	\$'000	430	360	360	505	592	576	480	440	450
More than 50%	\$'000	457	400	420	*448	405	420	450	400	420
Total	\$'000	425	360	370	500	495	500	500	420	440
Equivalised disposable household income (c)										
Lowest quintile	\$'000	np	300	367	*500	344	351	500	341	360
Second quintile	\$'000	np	350	350	400	390	397	403	378	382
Third quintile	\$'000	*478	298	300	506	450	450	515	400	407
Fourth quintile	\$'000	353	340	350	550	476	500	500	380	400
Highest quintile	\$'000	425	400	400	550	650	620	500	500	500
Total	\$'000	425	360	370	500	495	500	500	420	440
Second and third deciles	\$'000	np	323	316	450	350	350	447	350	350

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

— nil or rounded to zero (including null cells)

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

(a) Includes other dwelling type, which account for about 0.2% of all private dwellings occupied by recent home buyers.

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

(c) See paragraphs 47 to 55 of the explanatory notes.

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>	<i>New</i>	<i>Established</i>	<i>Total</i>
MEDIAN VALUE OF DWELLING <i>cont.</i>										
Main source of income										
Wage and salary	\$'000	425	360	375	512	540	530	500	430	445
Own unincorporated business income	\$'000	np	436	420	*559	450	500	495	450	450
Government pensions and allowances	\$'000	np	223	221	419	331	345	402	317	320
Other income	\$'000	np	np	*447	715	600	600	651	566	589
Total (a)	\$'000	425	360	370	500	495	500	500	420	440
Number of employed persons										
None	\$'000	np	*313	317	483	371	390	459	360	389
One	\$'000	492	324	350	470	483	480	480	381	400
Two	\$'000	403	390	390	550	550	550	500	450	460
Three or more	\$'000	np	360	360	529	612	550	526	481	500
Total	\$'000	425	360	370	500	495	500	500	420	440
Estimated number of households	'000	66.2	289.0	355.2	119.5	513.5	633.0	185.6	802.5	988.1
Number of households in sample	no.	115	431	546	249	878	1 127	364	1 309	1 673
* estimate has a relative standard error of 25% to 50% and should be used with caution										
np not available for publication but included in totals where applicable, unless otherwise indicated										
(a) Includes households with nil or negative total income.										

		FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS		
		New	Established	Total	New	Established	Total	New	Established	Total
Mean gross household income per week	\$	2 218	2 057	2 087	2 263	2 354	2 337	2 247	2 247	2 247
Proportion of households with characteristic										
Tenure type										
Owner without a mortgage	%	*9.9	5.6	6.4	24.4	25.9	25.6	19.2	18.6	18.7
Owner with a mortgage	%	90.1	94.4	93.6	75.6	74.1	74.4	80.8	81.4	81.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household										
One family households										
Couple family with dependent children	%	34.7	29.5	30.4	43.4	36.5	37.8	40.3	34.0	35.2
One parent family with dependent children	%	**3.7	*2.3	*2.5	*2.2	3.9	3.6	*2.7	3.3	3.2
Couple only	%	33.2	35.1	34.7	30.5	30.2	30.2	31.4	31.9	31.8
Other one family households	%	**2.4	6.5	5.7	*8.5	8.7	8.7	*6.3	7.9	7.6
Multiple family households	%	—	**0.4	**0.3	**0.9	**0.4	**0.5	**0.6	**0.4	*0.4
Non-family households										
Lone person	%	19.2	22.1	21.5	14.1	19.3	18.3	15.9	20.3	19.5
Group households	%	*6.9	*4.2	4.7	**0.6	*1.0	*0.9	*2.8	2.2	2.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure										
Separate house	%	83.8	77.3	78.5	86.1	83.4	83.9	85.3	81.2	82.0
Semi detached/row or terrace house/townhouse	%	*15.4	8.8	10.1	*7.0	11.1	10.3	10.0	10.3	10.2
Flat/unit/apartment	%	**0.8	13.9	11.5	*6.7	5.2	5.5	*4.6	8.3	7.6
Total (a)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age group of reference person										
15 to 24	%	*8.4	8.5	8.5	**0.1	**0.5	**0.4	*3.0	3.4	3.3
25 to 34	%	47.4	58.4	56.4	15.6	17.4	17.0	26.9	32.2	31.2
35 to 44	%	29.8	22.5	23.8	25.1	31.5	30.3	26.8	28.2	28.0
45 to 54	%	*12.2	6.5	7.5	25.3	19.7	20.8	20.6	14.9	16.0
55 to 64	%	**1.2	*2.7	*2.4	20.4	15.9	16.8	13.5	11.2	11.6
65 and over	%	**1.1	**1.4	*1.4	13.6	15.0	14.7	9.1	10.1	9.9
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of gross income(b)										
25% or less	%	47.5	52.9	51.9	73.8	66.4	67.8	64.4	61.5	62.1
More than 25% to 30%	%	18.8	16.8	17.2	*4.7	7.8	7.2	9.8	11.1	10.8
More than 30% to 50%	%	23.6	22.4	22.6	14.6	17.3	16.8	17.9	19.2	18.9
More than 50%	%	*10.1	7.9	8.3	*6.8	8.5	8.2	8.0	8.3	8.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Equalised disposable household income(c)										
Lowest quintile	%	*7.2	8.7	8.4	11.3	17.9	16.7	9.8	14.6	13.7
Second quintile	%	*15.1	14.2	14.4	20.6	13.8	15.1	18.6	13.9	14.8
Third quintile	%	*14.6	17.2	16.7	16.6	15.5	15.7	15.9	16.1	16.1
Fourth quintile	%	23.8	27.0	26.5	23.2	21.2	21.6	23.4	23.3	23.3
Highest quintile	%	39.3	32.9	34.1	28.3	31.6	31.0	32.2	32.1	32.1
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	*5.6	8.5	8.0	15.1	14.8	14.9	11.7	12.5	12.4

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

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

— nil or rounded to zero (including null cells)

(a) Includes other dwelling type, which account for about 0.2% of all private dwellings occupied by recent home buyers.

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

(c) See paragraphs 47 to 55 of the explanatory notes.

	FIRST HOME BUYER			CHANGEOVER BUYER			ALL RECENT HOME BUYER HOUSEHOLDS			
	New	Established	Total	New	Established	Total	New	Established	Total	
Proportion of households with characteristic <i>cont.</i>										
Main source of income										
Wage and salary	%	87.1	92.1	91.2	73.6	72.9	73.0	78.4	79.8	79.5
Own unincorporated business income	%	*10.2	*1.8	*3.3	*4.0	3.7	3.8	*6.2	3.0	3.6
Government pensions and allowances	%	**1.4	*4.2	*3.7	9.8	13.8	13.1	6.8	10.3	9.7
Other income	%	**1.3	*1.5	*1.5	11.7	9.3	9.8	8.0	6.5	6.8
Total(a)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons										
None	%	**2.3	*3.6	*3.4	18.0	19.0	18.8	12.4	13.5	13.3
One	%	35.7	39.5	38.7	24.3	28.5	27.7	28.3	32.5	31.7
Two	%	57.5	52.4	53.3	48.4	45.0	45.7	51.7	47.7	48.4
Three or more	%	*4.5	*4.5	*4.5	*9.3	7.4	7.8	*7.6	6.4	6.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households	'000	66.2	289.0	355.2	119.5	513.5	633.0	185.6	802.5	988.1
Average number of persons in household	no.	2.47	2.36	2.38	2.82	2.67	2.70	2.70	2.56	2.58
Average number of employed persons in household	no.	1.64	1.58	1.59	1.53	1.43	1.45	1.57	1.49	1.50
Average number of bedrooms in dwelling	no.	3.47	2.94	3.04	3.46	3.27	3.30	3.46	3.15	3.21
Average age of reference person	years	35	33	34	49	48	48	44	43	43
Mean value of dwelling	\$'000	481	384	402	610	580	586	564	509	520
Mean amount of mortgage outstanding(b)	\$'000	312	272	279	292	338	329	300	310	308
Mean equity in dwelling	\$'000	201	127	141	388	330	341	321	257	269
Median amount of mortgage outstanding(b)	\$'000	302	272	280	280	302	300	289	292	292
Median equity in dwelling	\$'000	129	80	91	300	256	270	238	169	180
Number of households in sample	no.	115	431	546	249	878	1 127	364	1 309	1 673

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

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

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

(b) Only includes households with a mortgage.

1995–96 1996–97 1997–98 1999–00 2000–01 2002–03 2003–04 2005–06 2007–08 2009–10 2011–12

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC

		1995–96	1996–97	1997–98	1999–00	2000–01	2002–03	2003–04	2005–06	2007–08	2009–10	2011–12
Age of reference person												
15 to 24	%	9.6	12.6	9.2	9.5	10.5	12.2	10.0	14.7	12.3	11.1	8.8
25 to 34	%	61.4	56.7	61.5	57.2	65.0	52.9	59.7	53.6	54.4	57.0	58.7
35 to 44	%	23.4	22.4	22.0	24.8	19.0	25.6	23.2	21.7	26.7	24.0	23.5
45 to 54	%	*4.2	6.1	5.1	7.5	*4.8	7.6	4.4	7.6	*5.2	7.0	7.0
44 to 64	%	**0.9	*2.2	*2.1	**1.0	**0.7	*1.7	*2.3	*1.6	**1.2	*0.8	*1.7
65 and over	%	**0.5	—	—	—	—	**0.1	**0.4	**0.8	**0.3	**0.1	**0.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household												
One family households												
Couple family with dependent children	%	36.6	36.2	34.7	35.1	30.5	33.6	31.4	34.6	32.4	32.7	31.0
One parent family with dependent children	%	*3.4	*2.7	3.2	*4.1	*4.0	4.4	4.7	*2.7	*4.0	3.3	*2.6
Couple only	%	32.0	31.0	34.1	30.8	34.5	29.4	34.6	33.5	32.6	34.0	33.8
Other one family households	%	*3.9	*4.4	*5.1	*4.7	6.1	5.7	4.0	*5.3	*4.0	7.6	6.0
Multiple family households	%	—	**1.8	*2.4	**1.8	**0.2	*1.0	**0.3	**0.6	**1.6	**1.2	**0.4
Non-family households												
Lone person	%	17.4	18.4	14.9	14.8	16.9	20.2	20.0	20.0	22.1	18.5	21.5
Group households	%	6.8	5.5	*5.6	8.7	7.8	5.7	5.1	*3.3	*3.4	2.7	*4.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of employed persons												
None	%	5.6	5.1	*4.4	*3.5	*4.2	4.7	*3.9	*1.7	*2.8	*2.2	*1.1
One	%	36.0	39.6	36.5	37.4	38.2	41.0	37.8	40.9	39.4	37.5	39.9
Two	%	54.6	50.1	54.7	51.4	52.6	50.4	54.2	54.1	51.9	56.3	54.5
Three or more	%	*3.8	*5.2	*4.4	*7.7	*5.0	*3.9	4.1	*3.4	*6.0	*4.0	*4.5
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Level of highest non-school qualification (of reference person)												
Bachelor degree or higher	%	18.0	19.0	17.4	19.9	23.7	22.4	30.2	33.1	40.4	36.1	38.3
Advanced diploma and diploma or below	%	39.6	40.3	37.1	40.4	38.2	36.5	37.8	36.8	33.8	36.6	42.1
No non-school qualification	%	42.4	40.8	45.5	39.4	37.5	38.9	30.8	29.0	25.3	26.0	19.1
Total (a)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure												
Separate house	%	84.7	82.7	82.5	81.9	80.6	77.0	82.8	72.3	70.9	74.2	78.2
Semi detached/row or terrace house/townhouse	%	7.9	10.0	*6.4	10.7	8.3	11.1	9.8	15.2	10.1	13.1	10.1
Flat/unit/apartment	%	7.4	7.3	10.8	*7.1	*10.6	11.6	7.4	11.5	19.0	12.7	11.8
Total (b)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
New or established dwelling												
New dwelling	%	22.7	23.1	17.4	15.5	19.5	21.3	17.6	13.5	8.9	18.0	17.9
Established dwelling	%	77.3	76.9	82.6	84.5	80.5	78.7	82.4	86.5	91.1	82.0	82.1
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of bedrooms in dwelling												
One bedroom	%	*2.2	*1.8	**1.0	*1.4	*1.8	*1.6	*2.5	*3.0	*6.3	*2.6	*2.9
Two bedrooms	%	22.7	21.2	22.9	21.9	21.0	21.8	21.4	22.5	26.1	19.1	19.9
Three bedrooms	%	61.5	58.4	57.7	56.2	57.1	54.2	57.4	53.8	50.3	50.0	49.7
Four bedrooms	%	13.0	17.0	16.4	19.0	18.1	20.6	16.5	19.1	16.3	25.8	25.3
Five or more bedrooms	%	**0.7	*1.6	*1.9	**1.5	*2.0	*1.8	*2.1	*1.5	**1.0	*2.5	*2.2
Total (c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

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

— nil or rounded to zero (including null cells)

(a) Includes levels not determined.

(b) Includes other dwelling types.

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

1995–96 1996–97 1997–98 1999–00 2000–01 2002–03 2003–04 2005–06 2007–08 2009–10 2011–12

PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC *cont.*

Equivalised disposable

household income(a)(b)

Lowest Quintile	%	7.2	10.8	9.1	9.8	8.5	7.7	7.5	6.8	*5.0	8.2	6.3
Second Quintile	%	13.3	9.5	9.0	9.8	9.5	15.1	9.5	10.3	11.5	13.6	14.5
Third Quintile	%	18.3	16.3	21.3	17.4	17.5	21.0	18.9	21.9	19.7	16.8	17.5
Fourth Quintile	%	24.4	21.3	25.6	25.4	27.2	23.3	29.1	28.2	26.9	26.7	26.5
Highest Quintile	%	36.7	42.1	34.9	37.6	37.3	32.9	35.0	32.8	36.9	34.6	35.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	%	9.8	9.4	7.6	10.2	7.5	8.4	7.5	9.0	6.4	10.2	7.2

Average age of reference person	years	32	32	32	33	31	33	33	32	32	32	33
Average number of persons in household	no.	2.60	2.66	2.62	2.70	2.51	2.58	2.42	2.50	2.46	2.58	2.39
Average number of bedrooms in dwelling	no.	2.88	2.95	2.96	2.97	2.98	2.99	2.97	2.94	2.80	3.07	3.04
Mean value of dwelling (in 2011–12 dollars)(c)	\$'000	196	211	216	261	245	302	335	367	396	423	393
Mean amount of mortgage outstanding (in 2011–12 dollars)(c)	\$'000	125	134	134	164	158	187	208	252	279	297	279
Mean equity in dwelling (in 2011–12 dollars)(c)	\$'000	71	77	83	96	86	115	128	115	117	126	114
Mean gross weekly household income (in 2011–12 dollars)(c)(b)	\$	1 378	1 529	1 501	1 704	1 658	1 586	1 807	1 874	2 216	2 116	2 120
Mean disposable weekly household income (in 2011–12 dollars)(c)(b)	\$	1 099	1 190	1 190	1 304	1 300	1 246	1 420	1 476	1 774	1 721	1 722
Mean weekly housing costs (in 2011–12 dollars)(c)	\$	354	347	330	348	358	360	423	492	567	517	499
Mean disposable weekly household income less housing costs (in 2011–12 dollars)(c)(b)	\$	745	843	860	956	941	887	997	984	1 206	1 204	1 223
Housing costs as a proportion of gross income(b)(d)	%	26	22	22	20	21	23	25	26	26	24	23
Estimated number of households	'000	318.2	329.9	387.1	328.2	358.2	384.2	372.8	303.3	292.2	399.5	332.5
Number of households in sample	no.	331	362	373	299	318	507	547	363	341	679	511

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

(a) See paragraphs 47 to 55 of the explanatory notes.

(b) Estimates presented for 2007–08, 2009–10 and 2011–12 are not directly comparable with estimates for previous cycles due to the improvements made to measuring income introduced in the 2007–08 cycle. Estimates for 2003–04 and 2005–06 have been recompiled to reflect the new treatments of income, however not all components introduced in 2007–08 are available for earlier cycles.

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

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

		Lower income FHBs with a mortgage(a)	Other FHBs with a mortgage	All FHBs with a mortgage
PROPORTION OF HOUSEHOLDS WITH CHARACTERISTIC				
Age group of reference person				
15 to 24	%	**2.6	10.0	8.8
25 to 34	%	52.1	60.1	58.7
35 to 44	%	29.5	22.3	23.5
45 to 54	%	*15.8	*5.2	7.0
44 to 64	%	—	*2.1	*1.7
65 and over	%	—	**0.3	**0.3
Total	%	100.0	100.0	100.0
Family composition of household				
One family households				
Couple family with dependent children	%	63.4	24.6	31.0
One parent family with dependent children	%	**4.4	*2.3	*2.6
Couple only	%	*19.0	36.6	33.8
Other one family households	%	**2.9	6.6	6.0
Multiple family households	%	**0.6	**0.3	**0.4
Non-family households				
Lone person	%	*8.2	24.2	21.5
Group households	%	**1.6	*5.4	*4.8
Total	%	100.0	100.0	100.0
Number of employed persons				
None	%	**0.5	*1.2	*1.1
One	%	62.4	35.4	39.9
Two	%	30.8	59.2	54.5
Three or more	%	**6.3	*4.2	*4.5
Total	%	100.0	100.0	100.0
Housing costs as a proportion of gross income(b)				
25% or less	%	*13.0	55.8	48.8
More than 25% to 30%	%	*20.2	17.8	18.1
More than 30% to 50%	%	48.1	19.1	23.8
More than 50%	%	*18.7	7.4	9.3
Total	%	100.0	100.0	100.0

Average age of reference person	years	35	32	33
Average number of persons in household	no.	3.18	2.23	2.39
Mean value of dwelling	'000	384	395	393
Mean amount of mortgage outstanding	'000	238	287	279
Mean equity in dwelling	'000	146	108	114
Mean gross weekly household income	\$	1 223	2 296	2 120
Mean disposable weekly household income	\$	1 079	1 848	1 722
Mean weekly housing costs	\$	441	511	499
Mean disposable weekly household income less housing costs	\$	637	1 338	1 223
Housing costs as a proportion of gross income	%	36	22	23
Estimated number of households	'000	54.5	278.0	332.5
Number of households in sample	no.	78	433	511

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

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

— nil or rounded to zero (including null cells)

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

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

TENURE AND LANDLORD TYPE OF HOUSEHOLD

		Owner without a mortgage	Owner with a mortgage	Renter - State/territory housing authority	Renter - Private landlord	Renter - Other landlord type(b)	Total renters	Other tenure type(c)	All households
Proportion of income units with characteristic									
Tenure and landlord type of income unit									
Owner without a mortgage	%	80.1	—	—	—	—	—	—	25.5
Owner with a mortgage	%	—	77.3	—	—	—	—	—	30.3
Renter/boarder from person living in the same household									
Parent / other relative	%	4.9	6.4	10.1	5.0	*3.1	5.6	**2.4	5.6
Other unrelated person	%	*0.5	1.6	**0.2	4.0	**1.3	3.4	—	1.7
Renter from person not living in the same household									
State/territory housing authority									
State/territory housing authority	%	—	—	82.5	—	—	10.1	—	2.7
Private landlord	%	—	—	—	85.4	—	71.9	**0.5	19.1
Other landlord type(b)	%	—	—	—	—	91.4	3.3	—	0.9
Rent free	%	14.5	14.6	7.3	5.6	*4.1	5.7	76.7	13.7
Other tenure(d)	%	—	—	—	—	—	—	20.4	0.5
All income units	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of income units	'000	3 361.4	4 133.9	343.4	2 357.5	100.8	2 801.7	243.9	10 540.9
Number of income units in sample	no.	5 508	6 495	690	3 175	195	4 060	428	16 491

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

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

— nil or rounded to zero (including null cells)

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

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

(c) Includes rent free, life tenure and rent-buy/shared equity, which account for 1.8%, 0.5% and 0.04% of households respectively.

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

EXPLANATORY NOTES

INTRODUCTION

1 This publication presents the housing costs and characteristics of households and persons resident in private dwellings in Australia, compiled from the 2011-12 and earlier Surveys of Income and Housing (SIH). The survey collected information on sources of income, amounts received, housing costs and characteristics of persons aged 15 years and over. Households in very remote areas are excluded.

2 The Survey of Income and Housing, User Guide, Australia, 2011-12 (cat. no. 6553.0), released in August 2013, is available to assist users evaluate and interpret results from this survey.

3 The SIH was conducted continuously from 1994-95 to 1997-98, and then in 1999-2000, 2000-01 and 2002-03. From 2003-04 the SIH has been conducted every two years. The 2011-12 SIH collected information from a sample of 14,596 households over the period July 2011 to June 2012.

4 In 2003-04 and 2009-10 the SIH was integrated with the Household Expenditure Survey (HES). In 2005-06, 2007-08 and 2011-12, the SIH was run as a stand alone survey, as it will be again in 2013-14.

5 The ABS will collect additional housing information in the SIH every six years. Additional housing topics were last collected in 2007-08, which included housing mobility, housing condition and dwelling characteristics, home purchase for first home buyers, loan financing for owners with a mortgage and rental arrangements. The summary data was published in *Housing Mobility and Conditions, Australia, 2007-08* (cat. no. 4130.0.55.002) in November 2009. The additional housing information will next be collected in 2013-14.

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

- Census of Population and Housing
- General Social Survey

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

- National Aboriginal and Torres Strait Islander Social Survey
- National Aboriginal and Torres Strait Islander Health Survey
- Community Housing and Infrastructure Needs Survey, (last conducted in 1999, 2001 and 2006)

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

Changes in this issue

9 Key changes which impact this issue include:

- a decrease in fully responding sample size from 18,071 households in 2009-10 to 14,569 households in 2011-12. The expansion of the 2009-10 sample for an extra 4,200 households outside capital cities to support housing indicator reporting was maintained. The additional sample of metropolitan households whose main source of income was a government pension, benefit and/or allowance included in the 2009-10 SIH and HES samples to improve analysis for the Pensioner and Beneficiary Living Cost Index was not maintained.
- an additional benchmark for the value of government benefit cash transfers used in 2009-10 was not required in 2011-12.
- disability questions for persons aged 15 years and over were not asked in 2011-12, but will be collected in 2013-14.
- tables on the housing characteristics of first home buyers with a mortgage, which were included as part of a feature article in 2009-10, are now included in the main publication.

EXPLANATORY NOTES *continued*

Changes to the survey sample

10 The expansion in the 2009-10 sample for an extra 4,200 households was maintained in the 2011-12 SIH. This additional sample of households outside capital cities better supports Council of Australian Governments (COAG) performance indicator reporting, particularly in regard to housing affordability and home ownership measures required under COAG intergovernmental agreements.

11 The additional sample of metropolitan households whose main source of income was a government pension, benefit and/or allowance included in the 2009-10 SIH and HES samples has not been maintained in the 2011-12 sample. The main purpose of this additional sample was to support improved analysis for the Pensioner and Beneficiary Living Cost Index (PBLCI).

Income measures

12 In 2007-08 the ABS revised its standards for household income statistics following the adoption of new international standards in 2004 and review of aspects of the collection and dissemination of income data. The income estimates from 2007-08 onwards apply the new income standards, and are not directly comparable with estimates for previous cycles.

13 To the extent possible, the estimates for 2003-04 and 2005-06 shown in the time series tables in this publication also reflect the new treatments.

14 For more detail on the nature and impact of the changes on the income data see Appendix 4 of *Household Income and Income Distribution, Australia, 2007-08* (cat. no. 6523.0).

Other changes

15 Errors in processing the 2009-10 income data have been corrected, resulting in an average decrease of \$1 for mean equivalised disposable household income across all households. This was reflected largely in a decrease of 0.04% in the mean equivalised disposable household income of households in the second and third deciles. The income estimates for 2009-10 shown in this publication have been revised. The second edition of the 2009-10 CURF includes the revised estimates.

CONCEPTS AND DEFINITIONS

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

Household

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

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

Income unit

19 Although the household has been adopted as the basic level of analysis in this publication, tenure data have been included on an income unit basis in table 38. An income unit is a single person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or defacto) couples, and between parents and their dependent children. The income unit is similar, but not identical, to the unit used in

EXPLANATORY NOTES *continued*

Income unit continued

determining the eligibility of people for many government pensions and allowances such as Centrelink payments.

Housing costs

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

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

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

- Households are sometimes reimbursed some or all of their housing costs. Commonwealth Rent Assistance (CRA), paid by the Australian Government to qualifying recipients of income support payments is an important type of reimbursement of relevance to these statistics. If rent assistance receipts were subtracted from gross housing costs, it has been estimated that the housing costs of households receiving rent assistance would be 19% lower on average, and the housing costs of all households renting from landlord other than state/territory authorities would be about 7% lower on average.
- Mortgage repayments made by owners with a mortgage include both the interest component and the principal or capital component. For many purposes it is more appropriate to consider repayments of principal as a form of saving rather than as a recurrent housing cost. It reflects the purchase of a housing asset by increasing the equity in the property held by the household and is an addition to the wealth of the occupants. The 2011-12 SIH indicated that about 24% of the housing costs of owners with a mortgage comprised repayments of the principal on loans.
- A fuller measure of housing costs would include a range of outlays necessary to ensure that the dwelling can continue to provide an appropriate level of housing services. These include repairs, maintenance, and dwelling insurance, and are costs that tend to be incurred by owner occupier households but not by renting households. If these costs were added to SIH housing costs estimates, the estimates of average housing costs would be more than doubled for owners without a mortgage and would increase by about 13% for owners with a mortgage. For further information see Appendix 1 Housing Cost Measures.

Housing costs and household income

23 Housing costs are often a major component of total living costs. Therefore housing costs are often analysed as a proportion of total income, sometimes referred to as affordability ratios. However, comparisons between these measures are subject to the limitations of housing cost estimates obtained in the SIH that are described in the previous paragraph. Housing affordability ratios derived from SIH data are further impacted by the inclusion of CRA in the value of income collected. CRA is estimated, on average, to represent about 5% of the reported income of households receiving CRA and about 1% of the reported income of all households renting from landlords other than the state/territory authorities.

EXPLANATORY NOTES *continued*

Housing costs and household income continued

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

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

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

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

28 Some households report extremely low income in the survey, which places them well below the safety net of income support by social security pensions and allowances. As explained in paragraphs 50 to 54 below, the incomes of these people are not always an appropriate indicator of the economic resources available to them. These households are likely to have high housing costs/income ratios.

Housing stress

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

EXPLANATORY NOTES *continued*

Housing utilisation

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

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

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

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

Tenure type and landlord type

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

34 In this publication, tenure information is provided at both the household and income unit levels. Person level tenure was also enumerated in the 2011-12 SIH and is available on the CURF. Tenure information at household, income unit and person levels enables users to analyse within household tenure arrangements, such as subletting and boarding.

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

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

Income

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

38 Income includes receipts from:

- wages and salaries and other receipts from employment (whether from an employer or own incorporated enterprise), including income provided as part of salary sacrifice and/or salary package arrangements
- profit/loss from own unincorporated business (including partnerships)
- net investment income (interest, rent, dividends, royalties)

EXPLANATORY NOTES *continued*

Income continued

- government pensions and allowances
- private transfers (e.g. superannuation, workers' compensation, income from annuities, child support, and financial support received from family members not living in the same household).

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

40 The one-off clean energy advance payment paid in May 2012 and June 2012 is also included as income. This one-off payment was paid to pensioners, other income support recipients, families receiving Family Tax Benefit payments and Senior Supplement recipients, provided they met eligibility requirements.

41 Also included as income is the one-off Education Tax Refund that was paid to eligible families in June 2012. This one-off payment was made payable to families receiving Family Tax Benefit Part A, plus young people in school receiving Youth Allowance and some other income support and veterans' payments, providing they met the age and education requirements.

Weekly income

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

Gross income

43 Gross income is the sum of the income from all sources before income tax and the Medicare levy have been deducted. Prior to 2005-06, family tax benefit paid through the tax system or as a lump sum was excluded from gross income for practical reasons but deducted in deriving disposable income. Since 2005-06, these payments have been included in gross income.

Disposable income

44 Disposable income better represents the economic resources available to meet the needs of households. It is derived by deducting estimates of personal income tax and the Medicare levy from gross income. The Medicare levy surcharge was also calculated and deducted from gross income while calculating disposable income (as it was for the first time in 2007-08).

45 Income tax is estimated for all households using taxation criteria for 2011-12 and the income and other characteristics of household members reported in the survey.

46 Prior to 2005-06 the derivation of disposable income also included the addition of family tax benefit paid through the tax system or as a lump sum by Centrelink since, for practical reasons, it was not included in the gross income estimates.

Equivalentised disposable income

47 Analyses by income quintile in this publication use equivalentised disposable income rather than gross or disposable income since it enables comparison of the relative economic wellbeing of households of different size and composition. Equivalentised disposable income is calculated by adjusting disposable income by the application of an

EXPLANATORY NOTES *continued*

Equivalised disposable income continued

equivalence scale. This adjustment reflects the requirement for a larger household to have a higher level of income to achieve the same standard of living as a smaller household. Where disposable income is negative, it is set to zero equivalised disposable income.

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

49 For more information on the use of equivalence scales, readers are referred to Appendix 3 in *Household Income and Income Distribution, Australia, 2011-12* (cat. no. 6523.0)

Lowest income decile

50 While equivalised income generally provides a useful indicator of economic wellbeing, there are some circumstances which present particular difficulties. Some households report extremely low and even negative income in the survey, which places them well below the safety net of income support provided by social security pensions and allowances. Households may under report their incomes in the survey at all income levels, including low income households. However, households can correctly report low levels of income if they incur losses in their unincorporated business or have negative returns from their other investments.

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

52 It can therefore be reasonably concluded that many of the households included in the lowest income decile are unlikely to be suffering extremely low levels of economic wellbeing. Income Analysis may lead to inappropriate conclusions if such households are used as the basis for assessing low levels of economic wellbeing. For this reason, tables showing statistics classified by income quintile include a supplementary category comprising the second and third income deciles, which can be used as an alternative to the lowest income quintile. (For an explanation of quintiles and deciles, see Appendix 1 of *Household Income and Income Distribution, Australia, 2011-12* (cat. no. 6523.0)).

53 Whenever a HES is conducted, analysis of households in the lowest income decile can be improved through direct observation of the expenditure and net worth of these households. An examination of the characteristics and economic circumstances of people living in households with low economic resources from 2009-10 HIES is included in the feature article in *Household Wealth and Wealth Distribution, Australia, 2009-10* (cat. no. 6554.0).

EXPLANATORY NOTES *continued*

Lowest income decile continued **54** Although expenditure data was not collected in SIH 2011–12, analysis on people living in households with low economic resources such as low income or low wealth is provided in the feature article is published in a feature article in *Household Income and Income Distribution, Australia, 2011-12* (cat. no. 6523.0).

Income quintiles **55** In this publication, the income quintiles are calculated with respect to persons, including children. Such measures are sometimes known as person weighted estimates. Nevertheless, as most of the relevant characteristics of persons relate to their household circumstances, most of the tables in this publication primarily describe households.

SURVEY METHODOLOGY

Scope

56 The survey collects information by personal interview from usual residents of private dwellings in urban and rural areas of Australia (excluding very remote areas), covering about 97% of the people living in Australia. Private dwellings are houses, flats, home units, caravans, garages, tents and other structures that were used as places of residence at the time of interview. Long-stay caravan parks are also included. These are distinct from non-private dwellings which include hotels, boarding schools, boarding houses and institutions. Residents of non-private dwellings are excluded.

57 Usual residents excludes:

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

Data collection

58 Information for each household was collected using:

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

59 Sample copies of the above documents are included in Survey of Income and Housing, User Guide, Australia, 2011-12 (cat. no. 6553.0), released in August 2013.

Sample design

60 The sample was designed to produce reliable estimates for broad aggregates for households resident in private dwellings aggregated for Australia, for each state and for the capital cities in each state and territory. More detailed estimates should be used with caution, especially for Tasmania, the Northern Territory and the Australian Capital Territory (see Appendix 2).

61 For the 2011-12 SIH, dwellings were selected through a stratified, multistage cluster design from the private dwelling framework of the ABS Population Survey Master Sample. Selections were distributed across a twelve month enumeration period so that the survey results are representative of income patterns across the year.

Non-responding households

62 Of the selected dwellings there were 18,298 in scope of the survey. Of these, 3,729 did not respond at all to the questionnaire, or did not respond adequately. Of these 3,729 non-responding households, 49% were not able to be contacted during the survey enumeration and 32% were contacted but either refused to respond or were not able to respond. The remainder of these households included:

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

EXPLANATORY NOTES *continued*

Partial response and imputation

- 63** Some households did not supply all the required information but supplied sufficient information to be retained in the sample. Such partial response occurs when:
- income or other data in a questionnaire are missing from one or more non-significant person's records because they are unable or unwilling to provide the data
 - all key questions are answered by the significant person(s) but other data are missing
 - not every person aged 15 years or over residing in the household responds but the significant person(s) provide answers to all key questions.

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

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

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

67 The final sample includes 5,850 households which had at least one imputed value. For 29.4% of these households only a single value was missing, and most of these were for income from superannuation or interest and investments.

Final sample

68 The final sample on which estimates were based is composed of persons for which all necessary information is available. The information may have been wholly provided at the interview (fully-responding) or may have been completed through imputation for partially responding households. Of the selected dwellings, there were 18,298 in the scope of the survey, of which 14,569 (80%) were included as part of the final estimates.

SIH FINAL SAMPLE: NUMBER OF HOUSEHOLDS, 2011–12

	CAPITAL CITY		BALANCE OF STATE		TOTAL	
	Households	Persons(a)	Households	Persons	Households	Persons(a)
NSW	1 512	3 974	946	2 163	2 458	6 137
Vic.	1 389	3 503	1 127	2 603	2 516	6 106
Qld.	995	2 515	984	2 405	1 979	4 920
SA	1 212	2 866	1 115	2 487	2 327	5 353
WA	1 060	2 585	1 239	3 057	2 299	5 642
Tas	549	1 287	1 040	2 401	1 589	3 688
NT	462	1 158	70	165	532	1 323
ACT	869	2 165	—	—	869	2 165
Aust.	8 048	20 053	6 521	15 281	14 569	35 334

— nil or rounded to zero (including null cells)

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

Weighting

69 Weighting is the process of adjusting results from a sample survey to infer results for the total in scope population whether that be persons or households. To do this, a 'weight' is allocated to each sample unit (e.g. a person or a household). The weight is a value which indicates how many population units are represented by the sample unit. The first step in calculating weights for each unit is to assign an initial weight, which is

EXPLANATORY NOTES *continued*

Weighting continued

the inverse of the probability of being selected in the survey. For example, if the probability of a household being selected in the survey was 1 in 600, then the household would have an initial weight of 600 (that is, it represents 600 households).

70 An adjustment is then made to the initial weights to ensure that seasonal variation is appropriately represented in survey estimates. After this initial adjustment, the sum of the weights of households in each quarter is in proportion to the length of the quarter (which align across the financial year with pension indexation dates rather than calendar quarters).

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

72 Most of the independent person and household benchmarks are based on demography estimates of numbers of persons and households in Australia. The benchmarks are adjusted to include persons and households residing in private dwellings only and to exclude persons living in very remote areas, and therefore do not, and are not intended to, match estimates of the Australian resident population published in other ABS publications. The demography estimates of persons (estimated resident population - ERP) and households used in SIH 2011–12 are built up from the 2006 Census.

73 In the 2011–12 SIH, as in 2007–08 and 2009–10, all persons in each household were assigned a weight. This differs from the 2005–06 SIH where children aged 0–14 years were not given separate weights, but household counts of the number of children were benchmarked to population totals.

74 The benchmarks used in the calibration of the final weights for the 2011–12 SIH were:

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

Estimation

75 Estimates produced from the SIH are usually in the form of averages (e.g. average weekly income of couple households with dependent children), or counts (e.g. total number of households that own their dwelling or total number of persons living in households that own their own dwelling). For counts of households, the estimate was obtained by summing the weights for the responding households in the required group (e.g. those owning their own dwelling). For counts of persons, the household weights were multiplied by the number of persons in the household before summing. The SIH collects data on the number of people, including children, in each household but separate records with income and other detailed data were only collected for people 15 years and older.

EXPLANATORY NOTES *continued*

Estimation continued

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

77 Estimates of mean equivalised disposable household income are calculated on a person weighted basis. They are obtained by multiplying the equivalised disposable income of each household by the number of people in the household (including children) and by the weight of the household, summing across all households and then dividing by the estimated number of people in the population group. Appendix 3 in Survey of Income and Housing, User Guide, Australia, 2011-12 (cat. no. 6553.0) released in August 2013, illustrates the differences between mean gross household income calculated on a household weighted basis and mean equivalised disposable household income calculated on a person weighted basis.

RELIABILITY OF ESTIMATES

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

Non-sampling error

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

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

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

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

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

EXPLANATORY NOTES *continued*

Sampling error

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

ACKNOWLEDGMENT

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

SPECIAL DATA SERVICES

85 The ABS offers specialist consultancy services to assist clients with more complex statistical information needs. Clients may wish to have the unit record data analysed according to their own needs, or require tailored tables incorporating data items and populations as requested by them. Tables and other analytical outputs can be made available electronically or in printed form. However, as the level of detail or disaggregation increases with detailed requests, the number of contributors to data cells decreases. This may result in some requested information not being able to be released due to confidentiality or sampling variability constraints. All specialist consultancy services attract a service charge, and clients will be provided with a quote before information is supplied. For further information, contact ABS information consultants on 1300 135 070 from 9:00am to 4:30pm AEST Monday to Friday (International callers +61 2 9268 4909).

UNIT RECORD FILE

86 A basic confidentialised unit record file (CURF) from the 2011–12 SIH will be released on CD-ROM in August 2013. A more detailed (expanded) SIH CURF is also available through the ABS Remote Access Data Laboratory. All clients wishing to access the SIH 2011-12 basic and expanded CURFs should refer to the How to Apply for Microdata web page. Clients should familiarise themselves with the User Manual: Responsible Use of ABS CURFs and other related microdata information which are available via the Microdata web pages, before applying for access through MiCRO.

Australian universities

87 The ABS/Universities Australia Agreement provides participating universities with access to a range of ABS products and services. This includes access to CURF data. For further information, university clients should refer to the ABS/Universities Australia CURF Agreement web page.

Other clients

88 The Microdata Entry page on the ABS website contains links to microdata related information to assist users to understand and access microdata. For further information users should contact the microdata access team by email: microdata.access@abs.gov.au or telephone (02) 6252 7714.

RELATED PRODUCTS

89 In addition to this publication, users may wish to refer to the following ABS products which are produced from the SIH. All publications can be downloaded free of charge from the ABS website.

- *Survey of Income and Housing, User Guide, Australia, 2011–12* (cat. no. 6553.0)
- *Microdata: Survey of Income and Housing - Australia, 2011–12* (cat. no. 6541.0.30.001)
- *Household Income and Income Distribution, Australia, 2011-12* (cat. no. 6523.0)
- *Household Wealth and Wealth Distribution, Australia 2011–12* (cat. no. 6554.0)
- *Housing Mobility and Conditions, Australia, 2007-08* (cat. no. 4130.0.55.002)

90 Other ABS products which relate to housing statistics include:

EXPLANATORY NOTES *continued*

RELATED PRODUCTS *continued*

- *Household Expenditure Survey, Australia: Summary of Results, 2009-10* (cat no. 6530.0)
- *Census of Population and Housing: Basic Community Profile* (cat.no. 2001.0)
- *Measuring Wellbeing: Frameworks for Australian Social Statistics, 2001* (cat. no. 4160.0)
- *Australian Social Trends* (cat. no. 4102.0)
- *Measures of Australia's Progress* (cat. no. 1370.0)
- *Housing Finance, Australia* (cat. no. 5609.0)
- *House Price Indexes: Eight Capital Cities* (cat. no. 6416.0)
- *Building Approvals, Australia* (cat. no. 8731.0)
- *Dwelling Unit Commencements, Australia, Preliminary* (cat. no. 8750.0)
- *Building Activity, Australia* (cat. no. 8752.0)
- *National Aboriginal and Torres Strait Islander Social Survey* (cat. no. 4714.0).

APPENDIX 1 HOUSING COST MEASURES

INTRODUCTION

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

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

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

OWNERS

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

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

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

Proportion of loan used for housing purposes

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

Data from the 2011–12 SIH indicates that, if mortgage repayments were calculated in accordance with the proportion of the loan used for housing purposes, the housing related mortgage repayments of owners with a mortgage would be 1% lower than if calculated according to the main purpose of the loan.

APPENDIX 1 HOUSING COST MEASURES *continued*

*Refunds from Business /
Person Outside the Household*

The housing costs reported in this publication are also not adjusted for amounts refunded by a business or someone outside the household. The ABS commenced collecting the amount of these types of refunds in the SIH from 2003–04. This includes refunds on: rent payments, mortgage payments, rates payments, and body corporate payments.

When considering mortgage payments, data from 2011–12 SIH shows that if these refunds were excluded, after pro-rating mortgage payments in accordance with the proportion of the loan used for housing purposes, the housing related mortgage repayments of owners with a mortgage would be a further 1% lower than if calculated according to the main purpose of the loan.

A1 MEAN HOUSING RELATED MORTGAGE REPAYMENTS, 2011–12 (\$ per week)

	<i>Main purpose</i>	<i>Pro-rata</i>	<i>Pro-rata with refunds deducted</i>
Mortgage repayments to buy/build	376	368	366
Mortgage repayments to add/alter	10	13	13
Repayments on unsecured loans for housing purposes	2	2	2
Total housing related mortgage repayments	387	382	380

*Interest and principal
components*

Since 2003–04 the ABS has collected in the SIH information on the interest and principal components of loan repayments. In 2011–12 interest accounted for 73% of total mortgage repayments for owners with a mortgage (after pro-rating in accordance with the proportion of the loan used for housing purposes and deducting refunds). For first home buyers and recent changeover buyers with a mortgage (households that had purchased their home in the three years prior to interview), interest on the loan accounted for 80% of total mortgage repayments. This is because a greater proportion of the repayment is typically applied to interest at the beginning of a loan amortisation schedule, while a greater proportion is applied to principal at the end.

A2 MEAN INTEREST AND PRINCIPAL ON MORTGAGE REPAYMENTS, 2011–12

	<i>First home buyers with a mortgage</i>	<i>Changeover buyers with a mortgage</i>	<i>All owners with a mortgage</i>
Mortgage repayments (\$ per week)			
Interest (pro-rated with refunds deducted)	365	424	278
Principal (pro-rated with refunds deducted)	93	109	102
Total mortgage repayments (pro-rated with refunds deducted)	458	532	380
Mortgage repayments (%)			
Interest (pro-rated with refunds deducted)	80	80	73
Principal (pro-rated with refunds deducted)	20	20	27
Total mortgage repayments (pro-rated with refunds deducted)	100	100	100

APPENDIX 1 HOUSING COST MEASURES *continued*

Body corporate fees, dwelling insurance, and repairs and maintenance

Measures of housing costs could also include other outlays which are necessary to ensure that the dwelling can continue to provide an appropriate level of housing services. These include expenditure on body corporate fees, dwelling insurance, and repairs and maintenance. These costs tend to be incurred by owner occupier households, but not directly by renting households.

The ABS started collecting data on body corporate fees in the 2003–04 SIH. Repairs and maintenance costs paid to contractors were collected in the 2011–12 SIH. This includes payments for repainting, electrical work, plumbing, re-roofing, etc. Housing insurance costs were also collected in the 2011–12 SIH.

Data from the 2011–12 SIH shows that if these housing costs were included in housing costs measures, the estimates of average housing costs would increase by \$48 per week for owners without a mortgage, and \$60 per week for owners with a mortgage.

A3 MEAN EXPENDITURE ON OTHER HOUSING COSTS, 2011–12 (\$ per week)

	<i>Owner without a mortgage</i>	<i>Owner with a mortgage</i>
Body corporate fees (refunds deducted)	4	4
Dwelling insurance	15	19
Repairs and maintenance	29	37
Total	48	60

RENTERS

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

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

In 2003–04 the ABS commenced collecting extra information on the housing costs of renters, including payments for water consumption and amounts refunded by a business or someone outside the household.

Commonwealth Rent Assistance (CRA)

Some households renting in the private rental market are reimbursed some or all of their housing costs in the form of CRA. CRA is a non-taxable income supplement paid through Centrelink to qualifying recipients of income support payments and family tax benefit, and is paid in conjunction with these other benefits.

In this publication CRA payments are neither offset from the housing costs nor deducted from income of the principal tenant when comparing tenure types.

In 2007–08, the ABS commenced collecting information on whether persons and income units are currently in receipt of CRA and the amount that they receive. In 2012, the ABS has taken steps to improve the quality of this data through modelling, based on eligibility criteria. If rent assistance receipts were subtracted from gross housing costs, it has been estimated that the housing costs of households receiving rent assistance would be 19% lower on average, and the housing costs of all households renting from landlord other than state/territory authorities would be about 7% lower on average.

TOWARDS A MORE COMPREHENSIVE MEASURE

A more comprehensive measure of housing costs could take into account the issues discussed above. Housing costs could then be more meaningfully compared across all tenure and landlord types.

APPENDIX 1 HOUSING COST MEASURES *continued*

TOWARDS A MORE
COMPREHENSIVE MEASURE
continued

Table 4 presents an alternative measure of housing costs to that generally included in this publication which takes into account the issues discussed above. While these alternative housing cost measures cannot be comprehensively derived for previous cycles of the SIH due to the availability of all the relevant items, these items are expected to be available for future cycles of the SIH.

The alternative measure shows housing costs after adding body corporate payments, repairs, maintenance and dwelling insurance. It also includes housing related mortgage repayments on a pro-rata basis for interest only. Amounts refunded by a business or someone outside of the household and CRA payments are also excluded. If this alternative measure was used the estimate of average housing costs included in this publication would:

- increase by \$46 to \$86 for owners without a mortgage
- decrease by \$50 to \$382 for owner with a mortgage
- decrease by \$30 to \$317 for private renters
- remain the same at \$136 for public renters
- decrease by \$12 to \$253 for all households

A4 AN ALTERNATIVE MEASURE OF MEAN HOUSING COSTS, 2011–12 (\$ per week)

	<i>Owner without a mortgage</i>	<i>Owner with a mortgage</i>	<i>Private renter</i>	<i>Public renter</i>	<i>All households</i>
Housing cost measure used throughout this publication					
Rent payments	—	—	344	132	94
Mortgage payments	1	387	—	—	142
Rates payments (general and water)	39	45	3	4	30
Total mean weekly housing costs	40	432	347	136	265
Alternative housing costs measure					
Rent payments with refunds and CRA deducted	—	—	313	131	85
Mortgage payments (interest only, with refunds deducted, pro-rated)	—	278	—	—	102
Rates payments (general and water) with refunds deducted	38	45	3	4	29
Body corporate payments with refunds deducted	4	4	—	—	3
Repairs and maintenance	29	37	1	1	23
Dwelling insurance	15	19	—	—	12
Total mean weekly housing costs using alternative measure	86	382	317	136	253

— nil or rounded to zero (including null cells)

Table 5 shows the estimates of mean housing costs and housing costs as a proportion of gross household income using the alternative housing cost measures.

APPENDIX 1 HOUSING COST MEASURES *continued*

A5 ALL HOUSEHOLDS, Housing costs measures, selected household characteristics

	MEAN HOUSING COSTS PER WEEK		HOUSING COSTS AS A PROPORTION OF GROSS INCOME(a)	
	Measure used in publication (b)	Alternative measure (c)	Measure used in publication (b)	Alternative measure (c) (d)
	\$	\$	%	%
Tenure and landlord type				
Owner without a mortgage	40	86	3	6
Owner with a mortgage	432	382	18	16
Renter				
State/territory housing authority	136	136	19	19
Private landlord	347	317	20	19
Total renters(e)	312	286	20	19
Total(f)	265	253	14	14
Family composition of household				
One family households				
Couple family with dependent children	392	350	15	14
One parent family with dependent children	273	244	22	20
Couple only	225	230	12	12
Other one family households	238	237	10	10
Multiple family households	309	299	11	10
Non-family households				
Lone person	166	167	19	19
Group households	387	356	19	17
Total	265	253	14	14
Dwelling structure				
Separate house	260	248	13	13
Semi detached/row or terrace house/townhouse	284	270	17	16
Flat/unit/apartment	292	282	20	19
Total(g)	265	253	14	14
Equivalised disposable household income(h)				
Lowest Quintile	141	142	26	27
Second Quintile	204	193	19	18
Third Quintile	267	251	16	15
Fourth Quintile	329	316	15	14
Highest Quintile	412	388	10	10
Total	265	253	14	14
Second and third deciles	160	152	20	20
Main source of income				
Wage and salary	345	320	14	13
Own unincorporated business income	280	262	12	12
Government pensions and allowances	116	118	19	20
Other income	130	166	9	11
Total	265	253	14	14
Number of employed persons				
None	98	116	14	17
One	277	255	17	16
Two	375	348	14	13
Three or more	338	320	10	10
Total	265	253	14	14

(a) Excludes households with nil or negative income

(b) See 'housing costs' in glossary

(c) See table A4 of appendix 1 for listed includes and excludes of the alternative housing costs measure.

(d) Excludes households with nil or negative income after CRA is subtracted

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

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

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

(h) See paragraphs 47 to 55 of the explanatory notes. For the alternative measure CRA was subtracted from disposable income before equivalising.

APPENDIX 2 SAMPLING VARIABILITY

INTRODUCTION

The estimates in this publication are based on information obtained from the occupants of a sample of dwellings. Therefore, the estimates are subject to sampling variability and may differ from the population parameters that would have been observed if information had been collected for all dwellings.

One measure of the likely uncertainty is given by the standard error estimate (SE), which indicates the extent to which a sample estimate might have varied compared to the population parameter because only a sample of dwellings was included. There are about two chances in three that the sample estimate will differ by less than one SE from the population parameter that would have been obtained if all dwellings had been enumerated, and about 19 chances in 20 (the 95% confidence level) that the difference will be less than two SEs. Another measure of the likely difference is the relative standard error (RSE), which is obtained by expressing the SE as a percentage of the estimate.

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

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

RSEs for all tables are provided. The RSEs have been derived using the delete-a-group jackknife method. If needed, SEs can be calculated using the estimates and RSEs.

COMPARATIVE ESTIMATES

Proportions and percentages

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

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

The RSE estimates for proportions listed in the publication fully calculate the effect of correlation between the numerator and the denominator.

Differences between estimates

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

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

This approximation can generally be used whenever the estimates come from different samples, such as two estimates from different years or two estimates for two non-intersecting subpopulations in the one year. If the estimates come from two populations, one of which is a subpopulation of the other, the standard error is likely to be lower than that derived from this approximation.

SIGNIFICANCE TESTING

For comparing estimates between surveys, or between populations within a survey, it is useful to determine whether differences are 'real' differences between the corresponding population characteristics or simply the result of sampling variability. One way to examine this is to determine whether the difference between the estimates is statistically significant. This is done by calculating the standard error of the difference between two

APPENDIX 2 SAMPLING VARIABILITY *continued*

SIGNIFICANCE TESTING *continued*

estimates (x and y), using the formula above, and using that to calculate the test statistic using the formula below.

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

If the value of this test statistic is greater than 1.96 (at the 95% confidence level) then there is good evidence of a statistically significant difference between the two population estimates with respect to that characteristic. Otherwise, it cannot be stated with confidence (at the 95% confidence level) that there is a real difference between the population estimates.

GLOSSARY

Balance of state	The part of each Australian state or territory not defined as a capital city. Balance of state estimates for Northern Territory are regarded as too unreliable to publish separately since they exclude collection districts defined as very remote, which account for about 23% of the NT population. All of the Australian Capital Territory is defined as capital city for this publication.
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.
Canadian National Occupancy Standard (CNOS)	<p>Provides a measure of housing utilisation. The CNOS assesses the bedroom requirements of a household by specifying that:</p> <ul style="list-style-type: none"> ■ there should be no more than two persons per bedroom ■ children less than 5 years of age of different sexes may reasonably share a bedroom ■ children less than 18 years of age and of the same sex may reasonably share a bedroom ■ single household members aged 18 years and over should have a separate bedroom, as should parents or couples ■ a lone person household may reasonably occupy a bed sitter. <p>The CNOS compares the number of bedrooms required with the actual number of bedrooms in the dwelling.</p>
Capital city	Refers to Australia's six state capital city Statistical Divisions and the Darwin Statistical Division as defined in the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0). For the Australian Capital Territory the estimates relate predominantly to urban areas, and all of the Australia Capital Territory is defined as capital city for this publication.
Changeover buyer	A household which bought their dwelling in the three years prior to being interviewed, and either the reference person or partner had owned or been purchasing a home previously.
Collection district	The Census Collection District (CD) is the smallest geographic area defined in the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0).
Commonwealth Rent Assistance	Commonwealth Rent Assistance (CRA) is a non-taxable income supplement paid through Centrelink to individuals and families who rent in the private rental market. It is only paid to recipients of another Government benefit or pension, and is paid in conjunction with that other benefit.
Consumer Price Index (CPI)	A general measure of price inflation for the household sector in Australia. Specifically, it provides a measure of changes, over time, in the cost of a constant basket of goods and services acquired by the capital city households in Australia.
Couple	See One family households.
Couple family with dependent children	See One family households.
Deciles	Groupings that result from ranking all households or people in the population in ascending order according to some characteristic, such as their household income, and then dividing the population into 10 equal groups, each comprising 10% of the estimated population.
Dependent children	All persons aged under 15 years; and persons aged 15–24 years who are full-time students, have a parent in the household and do not have a partner or child of their own in the household.
Disposable income	Gross income less income tax, the Medicare levy and the Medicare levy surcharge i.e. remaining income after taxes are deducted, which is available to support consumption and/or saving. Income tax, Medicare levy and the Medicare levy surcharge are imputed

GLOSSARY *continued*

based on each person's income and other characteristics as reported in the survey. Disposable income is sometimes referred to as net income.

Dwelling	Defined as a suite of rooms contained within a building which are self-contained and intended for long-term residential use. To be self-contained the suite of rooms must possess cooking and bathing facilities as building fixtures. See also Dwelling structure.
Dwelling structure	The dwelling structure type is determined by the structure of the building that contains the dwelling. Households belong to one of four dwelling categories: <ul style="list-style-type: none">■ separate house■ semi-detached, row or terrace house or townhouse■ flat, unit, or apartment and■ other dwelling, including caravan or cabin in a caravan park, houseboat in a marina, caravan not in a caravan park, houseboat not in a marina and house or flat attached to a shop.
Employed	Persons aged 15 years and over who, during the week before the interview: <ul style="list-style-type: none">■ worked one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (includes employees, employers and own account workers)■ worked one hour or more, without pay, in a family business or on a family farm■ had a job, business or farm but was not at work because of holidays, sickness or other reason.
Employee	An employed person who, for most of his/her working hours: <ul style="list-style-type: none">■ 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■ operates their own incorporated business with or without employees.
Employer	A person who operates his or her own unincorporated business or engages independently in a profession or trade, and hires one or more employees.
Equity in the dwelling	A household's equity in the dwelling is the difference between the value of the dwelling and the total amount outstanding on mortgages taken out on the dwelling for any purpose, or unsecured loans taken out for housing purposes. From 2003–04 excludes amounts of loans for business and investment purposes secured against the dwelling.
Equivalised disposable household income	Disposable household income adjusted using an equivalence scale. For a lone person household it is equal to disposable household income. For a household comprising more than one person, it is an indicator of the disposable household income that would need to be received by a lone person household to enjoy the same level of economic wellbeing as the household in question. For further information see Appendix 3 in <i>Household Income and Income Distribution, Australia, 2011–12</i> (cat.no. 6523.0).
Family	Two or more people, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who usually live in the same household. A separate family is formed for each married couple, or for each set of parent-child relationships where only one parent is present.
Family composition of household	Classifies households into three broad groupings based on the number of families present (one family, multiple family and non-family). One family households are further disaggregated according to the type of family (such as couple family or one parent family) and according to whether or not dependent children are present. Non-family households are disaggregated into lone person households and group households.
First home buyer	A household that bought its dwelling in the three years prior to being interviewed, in which neither the reference person nor his/her co-resident partner had owned or been purchasing a home previously.
First Home Owners Grant	The First Home Owners Grant is a scheme established by the Australian Government to provide financial assistance to eligible first home buyers. Its value has varied over time as government policy has changed.

GLOSSARY *continued*

Flat, unit or apartment	Includes all self-contained dwellings in blocks of flats, units or apartments. These dwellings do not have their own private grounds and usually share a common entrance foyer or stairwell. This category includes houses converted into flats and flats attached to houses such as granny flats. A house with a granny flat attached is regarded as a separate house.
Full-time student	A person 15 years or over who is classified as a full-time student by the institution they attend, or considers himself/herself to be a full-time student. Full-time study does not preclude employment.
Government pensions and allowances	<p>Income support payments from government to persons under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students. All overseas pensions and benefits are included here, although some may not be paid by overseas governments.</p> <p>The one-off payment to carers and to older Australians paid in 2006–07 and 2007–08 are included. Family Tax Benefit, Baby Bonus (formerly known as Maternity Payment) and Child Disability Assistance Payment paid to recipients of Carer Allowance are also included in government pensions and allowances.</p>
Gross income	Income from all sources, whether monetary or in kind, before income tax or the Medicare levy are deducted.
Group household	See Non-family households.
Household	A person living alone or a group of related or unrelated people who usually live in the same private dwelling.
Housing costs	<p>Housing costs for the purpose of this publication comprise:</p> <ul style="list-style-type: none">■ rent payments■ rates payments (general and water)■ mortgage or unsecured loan payments, if the initial purpose was primarily to buy, add to or alter the dwelling.
Housing costs as a proportion of income	The total weekly housing costs of a group (e.g. one parent households) are divided by the total weekly income of that group expressed as a percentage. Households with nil or negative total income are not included in this calculation.
Housing utilisation	Provides a measure of the bedroom requirements of a household according to household size and composition. See also Canadian National Occupancy Standard.
Income	<p>Income consists of all current receipts, whether monetary or in kind, that are received by the household or by individual members of the household, and which are available for, or intended to support, current consumption.</p> <p>Income includes receipts from:</p> <ul style="list-style-type: none">■ wages and salaries and other receipts from employment (whether from an employer or own incorporated enterprise), including income provided as part of salary sacrificed and/or salary package arrangements■ profit/loss from own unincorporated business (including partnerships)■ net investment income (interest, rent, dividends, royalties)■ government pensions and allowances■ private transfers (e.g. superannuation, workers' compensation, income from annuities, child support, and financial support received from family members not living in the same household). <p>Gross income is the sum of the income from all these sources before income tax, the Medicare levy and the Medicare levy surcharge are deducted. Other measures of income are Disposable income and Equalised disposable income.</p> <p>Note that child support and other transfers from other households are not deducted from the incomes of the households making the transfers.</p>

GLOSSARY *continued*

Income <i>continued</i>	See also Gross income, Disposable income and Equivalised disposable household income.
Income unit	One person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or de facto) couples, and between parents and dependent children.
Incorporated business	An incorporated business is a company that has a registered business name with the <i>Australian Securities and Investment Commission (ASIC)</i> and a legal status which is separate to that of the individual owners of the business.
Landlord type	For renters, the type of entity to whom rent is paid or with whom the tenure contract or arrangement is made. Renters are classified to one of the following categories: <ul style="list-style-type: none">■ state/territory housing authority—where the unit (i.e. household, income unit or person, where applicable) pays rent to a state or territory housing authority or trust■ private landlords—where the unit pays rent to a real estate agent or to another person not in the same household■ person in the same household—where the unit pays rent to a person who resides in the same household■ other—where the unit pays rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.
Life tenure	A lease arrangement in which the tenant has the right to occupy the dwelling for an indefinite or unspecified period.
Lone person household	See Non-family households.
Lower income households	For the purpose of this publication, lower income households are defined as those containing the 30% of people with equivalised disposable household income between the 10th and 40th percentiles.
Main source of income	That source from which the most positive income is received. If total income is nil or negative the main source is undefined. As there are several possible sources, the main source may account for less than 50% of gross income.
Mean housing costs	The total weekly housing costs paid by a group of households (e.g. couple only households) divided by the number of households in that group.
Mean income	The total income received by a group of units divided by the number of units in the group.
Median housing costs	That level of weekly housing costs that divides a group of households into two equal parts, one half having housing costs above the median and the other half having housing costs below the median.
Median ratio of housing costs to income	The ratio of weekly housing costs to gross weekly income is calculated for each household. The median is the level of that ratio that divides a group of households into two equal parts, one half having the ratio above the median and the other half having the ratio below the median. Households with nil or negative total income are not included in this calculation.
Medicare levy	Medicare is Australia's universal health care system. The Medicare levy is a specific tax, based on individual income, intended to assist in the funding of this system.
Mortgage	A mortgage is a loan taken out using the usual residence as security. An owner with a mortgage must still owe money from such a loan.
Multiple family household	A household containing two or more families. Unrelated individuals may also be present.
Negative income	Income may be negative when a loss accrues to a household as an owner or partner in unincorporated businesses, rental properties, or other investment income. Losses occur when operating expenses and depreciation are greater than gross receipts.

GLOSSARY *continued*

New dwelling	A dwelling is new if it was built under contract for the current owner, or was purchased from the builder/developer, and the current owners were the first household to live in the dwelling.
Non-dependent children	Persons aged 15 years and over who: <ul style="list-style-type: none">■ do not have a spouse or offspring of their own in the household■ have a parent in the household■ are not full-time students aged 15–24 years.
Non-family households	Households that consist of unrelated persons only. Non-family households are classified to one of the following categories: <ul style="list-style-type: none">■ Group household—a household consisting of two or more unrelated persons where all persons are aged 15 years and over. There are no reported couple relationships, parent-child relationships or other blood relationships in these households■ Lone person household—a household consisting of a person living alone.
Not in the labour force	Persons not in the categories of employed or unemployed as defined.
One family households	One family households are classified to one of the following categories: <ul style="list-style-type: none">■ Couple only—two persons in a registered or de facto marriage, who usually live in the same household■ Couple family with dependent children—a household consisting of a couple with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals■ One parent family with dependent children—a household comprising a lone parent with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals■ Other one family households—a household comprising:<ul style="list-style-type: none">■ one couple with their non-dependent children only■ one couple, with or without non-dependent children, plus other relatives■ one couple, with or without non-dependent children or other relatives, plus unrelated individuals■ a lone parent with his/her non-dependent children, with or without other relatives and unrelated individuals■ two or more related individuals where the relationship is not a couple relationship or a parent-child relationship (e.g. two brothers).
One parent family with dependent children	See One family households.
Other dwelling	Includes caravans, houseboats, or houses or flats attached to a shop or other commercial premise.
Other income	Income other than wages and salaries, own unincorporated business or partnership income and government pensions and allowances. This includes income received as a result of ownership of financial assets (interest, dividends), and of non-financial assets (rent, royalties), and other regular receipts from sources such as superannuation, child support, workers' compensation and scholarships. Income from rent is net of operating expenses and depreciation and is negative if these are greater than gross receipts.
Other landlord type	Where the unit (i.e. household, income unit or person, where applicable) pays rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.
Other one family household	See One family households.
Other source of deposit	Other sources of deposit include state/territory government grants, contributions from employers, loans from informal sources that are not family or friends, other loans, sale of car or other assets, and inheritance.

GLOSSARY *continued*

Other source of monetary assistance	Other sources of monetary assistance include state/territory government grants, contributions from employers, sale of car or other assets, and inheritance.
Other tenure type	A unit (i.e. household, income unit or person, where applicable) which is not an owner (with or without a mortgage), or a renter. Includes rent free, life tenure, rent/buy and shared equity schemes.
Outright owner	Refer to Owner (of dwelling).
Own unincorporated business income	The profit/loss that accrues to persons as owners of, or partners in, unincorporated businesses. Profit/loss consists of the value of gross output of the business after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.
Owner (of dwelling)	A household in which at least one member owns the dwelling in which the household members usually reside. Owners are divided into two categories - owners without a mortgage and owners with a mortgage. If there is any outstanding mortgage or loan secured against the dwelling the household is an owner with a mortgage. If there is no mortgage or loan secured against the dwelling the household is an owner without a mortgage.
Previous dwelling	The dwelling that a person inhabited immediately prior to the dwelling that they currently inhabit.
Private renter	A unit (i.e. household, income unit or person, where applicable) paying rent to a landlord who is a real estate agent, a parent or other relative not in the same household or another person not in the same household.
Property	All residential and non-residential properties owned by persons in the household, excluding properties owned by the respondent's business.
Public renter	A unit (i.e. household, income unit or person, where applicable) paying rent to a state or territory housing authority/trust.
Quintiles	Groupings that result from ranking all households or people in the population in ascending order according to some characteristic, such as their household income, and then dividing the population into five equal groups, each comprising 20% of the estimated population. In this publication the quintiles are formed by ranking people by their equivalised disposable household income.
Recent home buyer	A household that bought its dwelling in the three years prior to being interviewed.
Reference person	The reference person for each household is chosen by applying, to all household members aged 15 years and over, the selection criteria below, in the order listed, until a single appropriate reference person is identified: <ul style="list-style-type: none"> ■ the person with the highest tenure when ranked as follows: owner without a mortgage, owner with a mortgage, renter, other tenure ■ one of the partners in a registered or de facto marriage, with dependent children ■ one of the partners in a registered or de facto marriage, without dependent children ■ a lone parent with dependent children ■ the person with the highest income ■ the eldest person.
Relative standard error (RSE)	The standard error expressed as a percentage of the estimate for which it was calculated. It is a measure which is independent of both the size of the sample and the unit of measurement, and as a result can be used to compare the reliability of different estimates. The smaller an estimate's RSE, the more likely it is that the estimate is a good proxy for that which would have been obtained if the whole population had been surveyed. For further information see Appendix 2.
Rent free	Rent free is a tenure arrangement where the unit (i.e. household, income unit or person) exchanges no money for lodging and is not an owner of the dwelling.

GLOSSARY *continued*

Renter	A unit (person, income unit or household) that pays rent to reside in the dwelling. See further classification by Landlord type.
Salary sacrifice	An arrangement under which an employee agrees contractually to forgo part of their remuneration, which the employee would otherwise receive as wages and salaries, in return for the employer or someone associated with the employer providing benefits of a similar value.
Selected dwelling	The private dwelling selected in the sample for the survey. See the Explanatory Notes for details of types of dwellings and how they are selected for this survey.
Semi-detached, row or terrace house or townhouse	A dwelling with its own private grounds and no dwelling above or below. A key feature of this dwelling is that it is either attached in some structural way to one or more dwellings or is separated from neighbouring dwellings by less than one-half metre. Examples include semi-detached, row or terrace houses, townhouses or villa units. Multistorey townhouses or units are separately identified from those which are single storey.
Separate house	A dwelling which is self-contained and separated from other houses (or other buildings or structures) by a space to allow access on all sides (at least one-half metre). This category also includes houses that have an attached flat (e.g. a granny flat). The attached flat will be included in the flat, unit or apartment category.
Standard error	A measure of the likely difference between estimates obtained in a sample survey and estimates which would have been obtained if the whole population had been surveyed. The magnitude of the standard error associated with any survey is a function of sample design, sample size and population variability. For further information see Appendix 2.
State/territory government concessions and exemptions	Any exemption or concession for first home buyers on stamp (transfer) duty and/or mortgage duty payable to a state or territory government. All jurisdictions offered exemptions and/or concessions on stamp duty and/or mortgage duty to first home buyers in the survey period, normally subject to property value and income thresholds.
State/territory government grants	Any monetary grant paid to eligible first home buyers that is in addition to the First Home Owner Grant and introduced by a state or territory government. Some jurisdictions offered grants to first home buyers in the survey period.
Statistical division	The largest spatial unit within each state/territory in the main structure of the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0).
Tenure type	The nature of a unit's (i.e. household's, income unit's or person's, where applicable) legal right to occupy the dwelling in which they usually reside. Tenure is determined according to whether the unit owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent to live in the dwelling or has some other arrangement to occupy the dwelling.
Unemployed	Persons aged 15 years and over who were not employed during the week before the interview and had actively looked for full-time or part-time work at any time in the four weeks before the interview and: <ul style="list-style-type: none"> ■ were available for work in the week before the interview, or ■ were waiting to start a new job within four weeks from the interview and would have started in the week before the interview if the job had been available then.
Unincorporated business	A business in which the owner(s) and the business are the same legal entity, so that, for example, the owner(s) are personally liable for any business debts that are incurred.
Value of dwelling	The estimated value of the dwelling and its land, as estimated and reported by the respondent. The data are only collected for owners.
Wages and salaries	An employee's total remuneration, whether monetary or in kind, received as a return to labour from an employer or from a person's own incorporated business. It comprises wages and salaries, bonuses, amounts salary sacrificed, non-cash benefits such as the use of motor vehicles and subsidised housing, and termination payments.

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