

Housing overview



The basic function of housing is to provide people with shelter, security and privacy. The location of housing relative to employment and services, and its suitability to meet the needs of occupants, plays a fundamental role in the living standards of residents. A person's housing experience—the tenure, location, type and size of dwelling—is affected by a range of factors including lifestyle preferences, income, life-cycle stage and changes in family composition.

In 2006, there were 8.4 million private dwellings and 19,800 non-private dwellings in Australia. (Non-private dwellings included accommodation such as hotels, motels, nursing homes, hospitals and staff quarters.) The majority of private dwellings were occupied on Census Night (90%). The remaining 0.8 million dwellings were unoccupied on Census Night. At the time of the 2006 Census, most people in Australia were counted in private dwellings (19.2 million

Dwelling types, Australia 2006

	Dwellings	People
	'000	'000
Private dwellings		
Separate house	6 262.7	15 665.3
Semi-detached, row/terrace, townhouse	783.0	1 447.4
<i>Flat, unit or apartment</i>	1 236.5	1 881.0
Flat, unit or apartment up to 3 storeys	907.5	1 371.9
Flat, unit or apartment, 4 or more storeys	317.0	490.3
Flat, unit or apartment attached to a house	12.1	18.9
<i>Other dwelling</i>	138.9	231.2
Caravan, cabin, houseboat	99.8	164.8
Improvised home, tent, sleepers out	16.5	23.6
House or flat attached to a shop, office, etc.	22.6	42.8
<i>Total private dwellings(a)</i>	8 426.6	19 235.7
Non-private dwellings (selected)		
Hotel, motel, bed and breakfast	7.9	163.4
Nursing home	1.8	100.1
Accommodation for the retired or aged (not self-contained)	1.4	63.7
<i>Total non-private dwellings(b)</i>	19.8	612.7
Migratory, off-shore and shipping	0.3	6.9
Total	8 446.7	19 855.3
(a) Includes dwelling structure not stated.		
(b) Includes other non-private dwelling type not listed and non-private dwelling type not stated.		

Private dwellings, 2006

	Private dwellings	Change 1986–2006	Population in private dwellings	Change 1986–2006
	'000	%	'000	%
NSW	2 728.7	35.9	6 338.8	21.7
Vic.	2 085.1	39.1	4 756.0	22.0
Qld	1 660.7	73.8	3 835.4	54.5
SA	679.7	29.6	1 455.5	11.8
WA	849.0	62.9	1 889.3	40.5
Tas.	216.7	28.3	455.3	7.9
NT	74.2	60.2	193.3	37.2
ACT	131.4	54.3	309.9	29.2
Australia(a)	8 426.6	45.1	19 235.7	27.9

(a) Includes other territories.

people), which included 23,600 people in improvised dwellings (for example, tents, humpies and sleeping out). The remaining 0.6 million people were located in non-private dwellings.

Between 1986 and 2006, the number of private dwellings in Australia increased by 45% (or 2.6 million dwellings), while the number of people living in private dwellings increased by substantially less (28%). This trend has been evident since the first Commonwealth Census in 1911. Some of the factors that have influenced this trend are discussed in the box: More houses, smaller households, p. 206.

States and territories

Over the past twenty years growth in the number of private dwellings has been strongest in Queensland (74%), Western Australia (63%), the Northern Territory (60%) and the Australian Capital Territory (54%). These increases have been driven by high rates of population growth (although the two territories have increased from relatively low numbers in 1986) and strong economic growth, particularly in Queensland and Western Australia. The growth in the number of dwellings within these states and territories has occurred largely in urban areas. For example between 1986 and 2006, the number of private dwellings in Major Urban areas in Queensland more than doubled (133%).

Separate houses dominate but higher density dwellings rising

In 2006, separate houses were the most common dwelling structure in Australia (74% of all private dwellings), although this proportion has decreased from 77% since 1991 (see Dwelling structure table, p. 207). This declining proportion is a result of increased construction of higher density housing (semi-detached dwellings and flats). This decline has been supported by changes in government policy and planning regulations intended to provide housing to suit a variety of housing needs and lifestyles (for example, smaller households), as well as to reduce costs associated with providing land and infrastructure.⁴

The growth in the construction of flats (flats, units and apartments) increased the proportion of this dwelling type from 12.3% in 1991 to 14.7% in 2006, and was strongly influenced by the increase in the construction of high-rise units (that is, flats in a four or more storey block) from 2.3% to 3.8% of all dwellings. High-rise living has become a feature of many city landscapes, and part of this growth in high-rise accommodation resulted from the increased prevalence of long-stay or permanent residence serviced apartments. Since the 2001 Census this type of accommodation has been explicitly included in the counts of private dwellings. From 1991 to 2006, the proportion of semi-detached dwellings (semi-detached, row or terrace houses, townhouses) also increased, from 8.0% to 9.3% of dwellings.

More houses, smaller households

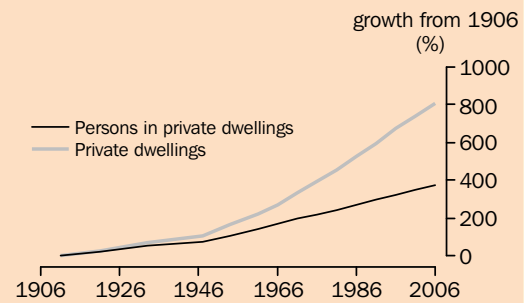
While population growth from 1911 to 2006 was the main driver in the increase in the number of dwellings in Australia, dwelling growth far exceeded that of the population (see graph of dwellings and persons, this page). The number of private dwellings increased at more than twice the rate of population growth (excluding the small numbers of people living in non-private dwellings).

The higher rate of growth in housing stock can be linked to the steady decline in the average number of people per occupied private dwelling, from 4.5 persons in 1911 to 2.5¹ in 2006. A range of demographic, economic and social changes are associated with this decline. Families having on average fewer children, and a decreasing prevalence of multi-generational households, have been strong drivers of smaller average household sizes. More recently, smaller average household size has also been attributed to an increase in lone person and couple only households.² The growth in lone person and couple only households is explored further in 'Living arrangements overview', p. 60–72.

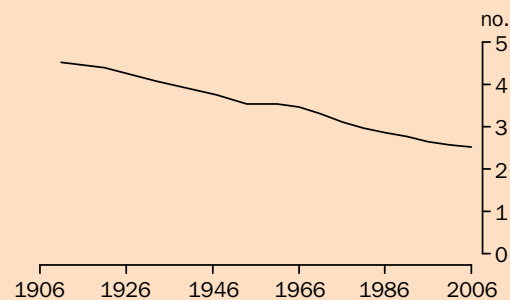
Another factor in the greater growth in dwelling numbers compared with the population has been the general increase from 1911 to 2006 in the proportion of private dwellings that were unoccupied on Census Night (from 4% to 10% of private dwellings). This growth does not necessarily mean a greater proportion of homes are not being lived in, but is more likely to have occurred due to changes in lifestyles and increasing affluence. Some houses may be unoccupied as they are second or holiday homes; alternatively, houses may be temporarily vacant due to the occupants being away on business or vacations, or at other people's homes on Census Night. In 2006 the proportion of unoccupied dwellings was higher in rural areas (22% of dwellings unoccupied in Bounded Localities and 16% in Rural Balance) than in the rest of Australia. Second homes were likely to have contributed to these higher levels, while another factor was the general decline in

agricultural employment in rural areas over the last century, causing people to leave their homes and move to other areas to access alternative employment. For more information on changes in the distribution of Australia's population see 'Where do Australians live?', p. 16–23.

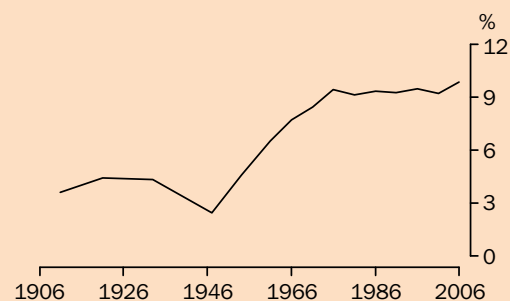
Private dwellings: dwellings and persons, 1911–2006(a)



Persons per occupied private dwelling, 1911–2006(a)



Proportion of private dwellings unoccupied on Census Night, 1911–2006(a)



(a) Dwellings occupied exclusively by Indigenous peoples were excluded until 1966. Up to and including 1971 private dwellings do not include campers out.

...and fewer non-private dwellings

A decline in the number of non-private dwellings has also contributed to smaller household size. Between 1911 and 2006, the number of non-private dwellings decreased from 29,900 in 1911 to 19,800 in 2006, a drop from 3.1% to 0.2% of all dwellings. The proportion of the population living in non-private dwellings also decreased from 8.1% in 1911 to 3.1% in 2006. Earlier in the century, non-private dwellings were predominantly boarding houses which accommodated single people and couples. Increasing home ownership and changes in the types of housing available facilitated movement of these households out of these non-private accommodation types. The general movement of single people and couples into private housing contributed to the lowering of the average household size.

Traditionally, boarding houses provided long term accommodation for working class people. They were especially abundant in inner city areas in the post-war economic boom. For example, in 1947 boarding houses were the most common type of non-private dwelling (62%), accommodating 215,000 people or 41% of the occupants of non-private dwellings. However, the transformation of inner city areas as a result of gentrification from the 1980s led to the progressive demolition and redevelopment of boarding houses³ and by 2006, the proportion of boarding houses had decreased to 5% of non-private dwellings and housed 15,000 people or 2% of non-private dwelling occupants. In 2006, the most common type of non-private dwelling was hotels and motels (40%) which accommodated 27% of people living in non-private dwellings. This reflects the increase in private and work related travel among Australians over the last few decades.

Since 1991, the proportion of higher density housing generally has shown the greatest increase in metropolitan urban areas where space is limited and housing costs are high. The proportion of high-rise units in Major Urban areas increased from 3.6% in 1991 to 5.6% in 2006 and over the same period, the proportion of separate houses in major urban areas decreased from 73% to 68% of private dwellings. Higher density housing was

especially prominent in inner city areas, which offer residents easy access to a wide range of desirable employment, services and facilities. For example, in 2006, over 99% of dwellings in the inner city suburbs of Docklands in Melbourne and Milsons Point in Sydney were high-rise units. (More detail on this trend is provided in 'Housing across Brisbane and Melbourne city rings', p. 224–232.)

Dwelling structure of private dwellings, 1991–2006

	1991	1996	2001	2006
	%	%	%	%
Separate house	77.3	76.5	75.4	74.4
Semi-detached, row /terrace, townhouse	8.0	8.2	9.1	9.3
Flat, unit or apartment	12.3	13.3	(b)13.6	(b)14.7
Flat, unit or apartment up to 3 storeys	9.9	10.8	10.6	10.9
Flat, unit or apartment, 4 or more storeys	2.3	2.4	3.0	3.8
Other dwelling(a)	2.5	2.1	1.9	1.6
Total	100.0	100.0	100.0	100.0

(a) Includes caravan, cabin, houseboat, improvised home, tent, sleepers out and house or flat attached to a shop, office etc.

(b) For the 2001 and 2006 Censuses, there were some changes to the classification procedures for private apartments within non-private dwellings. This may result in changes to the counts for flat, unit or apartment.

Dwelling structure of private dwellings: life-cycle groups

	Separate house	Semi-detached, row/terrace, townhouse	Flat, unit or apartment	Other dwelling	Total
	%	%	%	%	%
Young group household	44.2	17.2	37.9	0.7	100.0
Young lone person	44.0	13.2	40.6	2.2	100.0
Young couple family without children	60.8	13.2	25.4	0.6	100.0
Couple family with young children	87.0	6.6	6.0	0.4	100.0
One parent family with young children	76.2	11.5	11.6	0.7	100.0
Couple family with school-aged children	92.6	4.1	3.0	0.4	100.0
One parent family with school-aged children	79.7	10.3	9.4	0.6	100.0
Couple family with young adult children	92.9	4.0	2.8	0.3	100.0
One parent family with young adult children	77.8	10.8	10.9	0.6	100.0
Middle-aged couple family without children	88.1	5.7	5.1	1.2	100.0
Older couple family without children	82.6	9.0	7.5	0.9	100.0
Older lone person	61.0	15.9	21.4	1.7	100.0
Total households(a)	74.4	9.3	14.7	1.6	100.0

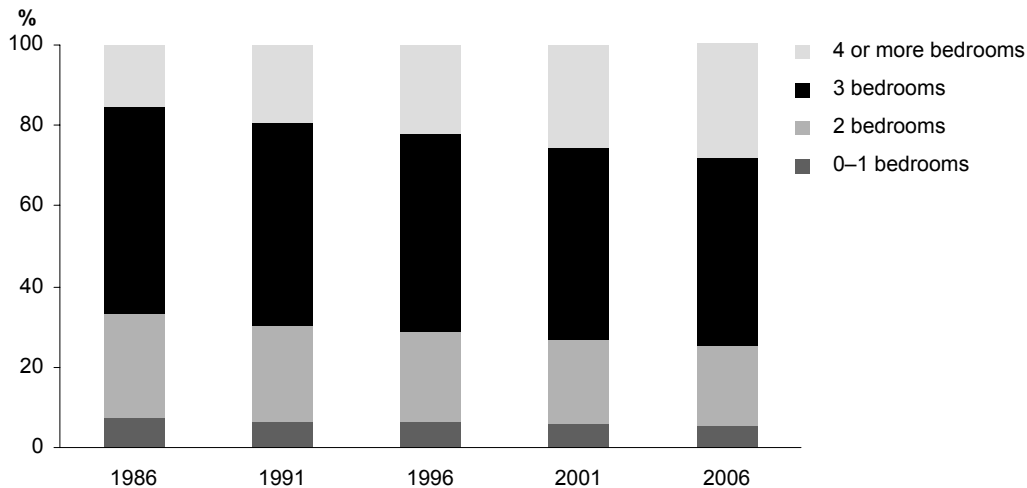
(a) Includes households not included in selected life-cycle groups. See Glossary for more information on life-cycle groups.

In 2006, separate houses were the most common dwelling structure for all life-cycle groups examined, but to varying extents (see Dwelling structure table above). Requiring more space and bedrooms, families with dependent children were more likely to live in separate houses than people living alone or in couples. For example, 87% of *couple families with young children* and 93% of *couple families with school-aged children* lived in separate houses. However, one parent families were less likely than couples with dependent children to live in separate houses (76% of *one parent families with young children*). In 2006, 12% of *one parent families with young children* lived in flats compared with 6% of *couple families with young children*. The breakdown of relationships may result in a move to a higher density dwelling as temporary or transitional accommodation; for example, if household income is reduced. Younger aged life-cycle groups were more likely than other groups to live in higher density dwellings: 41% of *young lone persons* and 38% of *young group households* lived in flats in 2006. As people age, there is a tendency to ‘downsize’ from separate houses to semi-detached dwellings or flats, as the extra space becomes unnecessary or difficult to maintain. This was particularly apparent for those who lived alone; in 2006, 21% of *older lone persons* lived in flats.

Bigger houses despite shrinking households

Despite the decrease in average household size in Australia discussed earlier, changing lifestyle preferences and greater wealth have resulted in an increase in the average size of houses over time. This is especially evident in the increase in the average floor area of new residential dwellings; which increased by 31% in the 20 years to 2006–07.⁵ Further, many existing dwellings have been increased in size by extensions and renovations which expand living areas and add more rooms.

An indication from the census of the increase in the size of homes is the growing proportion of dwellings with four or more bedrooms. From 1986 to 2006, dwellings with 4 or more bedrooms increased from 15% to 28% of all private dwellings (see Bedrooms graph, next page). The majority of this growth is driven by the increase in the proportion of separate houses with 4 or more bedrooms, from 19% to 36% over the same period. That said, the size of higher density dwellings (semi-detached dwellings and flats) has also increased over time. For example from 1986 to 2006, the proportion of higher density dwellings with three bedrooms increased from 16% to 28%, and the proportion with 0 or 1 bedroom decreased from 22% to 17%.

Bedrooms in occupied private dwellings, 1986–2006(a)


From 1986 to 2006, the trend to larger homes (4 or more bedrooms) occurred across urban and rural areas. The table below shows that Rural areas had a higher proportion of dwellings with 4 or more bedrooms than in the urban areas. In part this was because most dwellings in Rural areas were separate houses; 94% of dwellings in Rural areas compared with 68% of those in Major Urban areas in 2006. However, a higher proportion of separate houses in Rural areas had 4 or more bedrooms than in urban areas. A contributing factor to this may be larger block sizes in rural areas,

which allow for the construction of houses big enough to accommodate larger households, farm workers and visitors. Household sizes in rural areas were generally larger than in urban areas. In 2006, 13% of dwellings in Rural areas had 5 or more usual residents compared with 10% of dwellings in Major Urban areas. In contrast, urban areas had a higher proportion of dwellings with 2 bedrooms than other areas, which was strongly influenced by the greater number of higher density dwellings in these areas.

Bedrooms in occupied private dwellings: dwelling structure and Section of State

	No. of bedrooms				Total %
	0-1(a)	2	3	4 or more	
	%	%	%	%	
Dwelling structure					
Separate house	1.3	10.7	52.0	36.0	100.0
Semi-detached, row/terrace, townhouse	7.3	40.1	45.1	7.5	100.0
Flat, unit or apartment	23.5	59.6	15.5	1.4	100.0
Other dwelling	55.9	23.3	14.1	6.6	100.0
Section of State					
Major Urban	5.7	21.6	44.8	27.9	100.0
Other Urban	5.1	18.2	50.5	26.2	100.0
Bounded Locality	6.3	18.2	50.5	24.9	100.0
Rural Balance	5.8	12.8	42.9	38.5	100.0
Total	5.6	20.0	46.0	28.4	100.0

(a) 0-1 bedrooms includes bedsitters.

Census changes its focus on homes

Building materials, 1911–1981

Data on the building materials of the outer walls of dwellings were collected in censuses from 1911 to 1981. In 1911, the most common building material of occupied dwellings in Australia was wood (55%), followed by brick and stone (33%). By 1981, the proportions of dwellings constructed of wood (22%) had decreased, being surpassed by brick and stone (57%). Fibro-cement had also emerged as a common building material (13%).

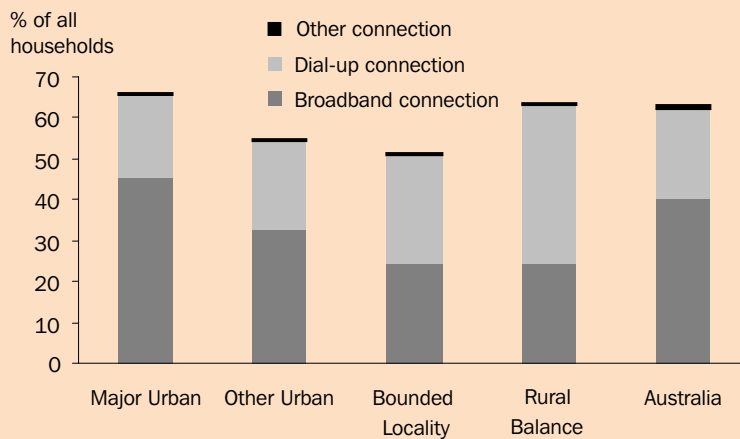
Facilities in Dwellings, 1947

At the 1947 Census, householders were asked for the first time to state whether their dwellings were supplied with electricity, gas and running water, and whether they had certain facilities, such as a bathroom, flush toilet, laundry and cooking facilities. Although the vast majority of dwellings in metropolitan and urban areas contained these facilities, dwellings in rural areas were not as well equipped. For example, 72% of private dwellings in metropolitan and urban areas had flush toilets but only 11% in rural areas. None of these questions were asked after the 1976 Census.

Internet connection, 2006

The 2006 Census asked for the first time about the presence and type of internet connection at the dwelling, while at the 2001 Census individuals were asked about the use of personal computers and the internet. In 2006, 63% of households in Australia were connected to the internet. The most common type of connection in Australia was broadband (40% of all households), followed by dial-up (22%). Internet connectivity was highest in Major Urban areas (66%) and lowest in Bounded Localities (51%). Broadband was the most common type of connection for households in Major Urban areas (46%) and Other Urban areas (33%) and dial-up was most common for the Rural Balance (38%).

Urban/rural internet connection, 2006



Home ownership stable but purchasing on the rise

While a variety of tenure types exist in Australia, most Australians continue to aspire to own their own home—evident in consistently high rates of home ownership compared with other countries. Home ownership rates calculated from census data have stayed around the 70% level measured in the 2006 Census over the past 40 years.⁶ However, the proportion of homes owned

with a mortgage varied over this time (see detailed discussion of this in Changing levels of home mortgaging box, p. 213).

Home ownership is considered to be a secure tenure option and a good investment, while renting is often sought for its short term affordability and flexibility. For many Australians, their home is their most valuable asset.⁷

As the proportion of private dwellings that are owned has remained relatively constant over the past four decades, the proportion

Tenure type of occupied private dwellings, Australia

	Owned(a)	Rented(b)	Other tenure	Total occupied private dwellings
	%	%	%	'000
1976(c)	68.4	25.9	5.8	4 038.5
1981(c)	70.1	25.7	4.2	4 534.0
1986(c)	70.4	26.2	3.4	5 094.8
1991	68.9	27.4	3.7	5 694.2
1996	69.0	29.9	1.1	6 247.8
2001	69.5	29.0	1.5	6 737.4
2006	69.8	29.3	0.9	7 056.1

(a) As of 1996 owned includes dwellings 'Being purchased under a rent/buy scheme'. These accounted for 0.5% of occupied private dwellings in 1996, 0.7% in 2001 and 0.2% in 2006. In previous years this tenure category was not separately catered for on census forms and it is not known how households with rent/buy tenure would have responded to the questions on tenure.

(b) As of the 1996 Census a specific category for other tenure was included on the census form. This is likely to have particularly affected the distribution of responses between Rented and Other tenure.

(c) Campers out were classified as non-private dwellings and therefore are not included in these counts.

occupied under all other tenures has also been constant. The proportion of dwellings that were rented has stayed at around the 2006 proportion (29% of all occupied private dwellings). Small changes in the proportions rented has generally been offset by fluctuations in dwellings identified as being occupied rent free, being occupied under a life tenure scheme, or occupied on an 'other tenure' basis.

Higher density housing more popular to own

Between 1991 and 2006, the proportion of higher density dwellings that were owned (with or without a mortgage) has increased from 31% to 39%. This was more than the relatively small increase for separate housing (from 77% to 79%) over the same period.

Over this time the share of owner-occupied higher density housing that was mortgaged also increased, with the most substantial rise occurring between 2001 and 2006; from 36% to 49%. This move towards purchasing higher density dwellings may have been a result of increasing housing costs. Buyers may have purchased a flat or townhouse as a cheaper option than a separate house¹⁰, perhaps as a way to enter the housing market. Higher density dwellings may also be preferred as a result of lifestyle choices as they offer lower maintenance and higher security, and may be in a desirable location such as areas close to the city centre.

As they were the dominant dwelling structure type, the tenure of separate houses reflected the overall tenure trends discussed above. That said, in all censuses between 1991 and 2006, separate houses were somewhat more likely to be owned (with or without a mortgage) and less likely to be rented than all dwellings.

Traditional tenure cycle continues to be followed

Tenure type is strongly associated with stage in the life cycle and changes to tenure are often associated with major life events such as partnering (formation and ending) and the addition or loss of children to the family (see Dwelling tenure and cost table, next page). A consistent pattern of tenure linked to specific stages in the life cycle has been apparent in census results since at least 1986. In 2006, following this traditional tenure cycle, most *young lone person* or *young group households* were renting (61% and 83% respectively).

The change in tenure from renting to purchasing a home often occurs in conjunction with partnering and/or the arrival of children. As a reflection of this, in 2006 *couple families with young children* were the life-cycle group most likely to own their home with a mortgage (62%). The older the age of the children in the family, the more likely that homes were owned outright: for example 41% of *couple families with young adult children* fully owned their homes. This is a reflection of the time it takes to pay off home loans, many of which were entered into as younger families. As couples

Dwelling tenure and costs of private dwellings: life-cycle groups

	Dwelling tenure					Median weekly rent	Median monthly housing loan repayments
	Owned outright	Owned with a mortgage	Rented	Other tenure	Total		
	%	%	%	%	%		
Young group household	2.6	14.2	82.9	0.4	100.0	260	1 408
Young lone person	8.6	29.4	61.2	0.7	100.0	180	1 300
Young couple family without children	3.5	46.3	49.8	0.3	100.0	230	1 733
Couple family with young children	9.7	62.0	27.9	0.4	100.0	220	1 500
One parent family with young children	5.4	20.5	73.7	0.4	100.0	180	1 083
Couple family with school-aged children	20.1	61.7	17.9	0.3	100.0	221	1 300
One parent family with school-aged children	11.1	32.4	56.1	0.5	100.0	185	1 012
Couple family with young adult children	40.6	48.5	10.6	0.3	100.0	225	1 200
One parent family with young adult children	25.5	35.6	38.5	0.5	100.0	190	997
Middle-aged couple family without children	60.0	28.7	10.9	0.4	100.0	180	1 083
Older couple family without children	85.1	3.9	8.7	2.3	100.0	129	520
Older lone person	70.5	2.9	22.8	3.8	100.0	80	400
Total	35.1	34.7	29.3	0.9	100.0	191	1 300

(a) Includes households not included in selected life-cycle groups. See Glossary for more information on life-cycle groups.

age, the proportion who own their homes outright continues to increase; in 2006, 85% of *older couple families without children* owned their home outright.

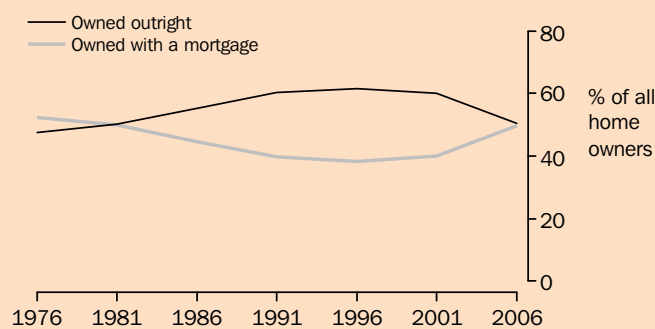
The loss of a partner through death or separation can affect housing arrangements, and one of the most significant outcomes is a reversion from home ownership to renting. As an indication of the impact of relationship breakdown on household finances, one parent families were more likely to rent than own their homes than couple families at the same life stage (74% of *one parent families with young children* and 56% of *one parent families with school-aged children* were renters compared to 28% and 18% respectively of couple families at the same stages). In older

age, lone people were also more likely than couples of the same age to be living in rented dwellings. In 2006, 23% of *older lone persons* were renters compared with 9% of couples in the same age group. While the death of a partner is a significant factor in the high proportion of older lone renters (50% of older lone renters were widowed), becoming separated or divorced is almost as significant (36% of all older lone renters were separated or divorced). Moreover, 36% of all older lone divorced people were renters, making them more likely to be renters than older lone widowers (18% of all older lone widowers were renters).

Changing levels of home mortgaging

In 1976 (the first census in which homes owned with a mortgage can be distinguished from homes which are owned outright) just over half of all dwellings that were owner occupied had a mortgage (52%). A range of factors, including interest rates, economic growth, changes to mortgage lending practices and first home buyer schemes, have impacted on the changing share of mortgaged homes observed in subsequent censuses. While housing interest rates averaged just over 7% per annum in the decade leading up to the 1976 Census, in the next 10 years they averaged over 11% per annum, and at the 1986 Census mortgaged homes had decreased to 45% of all owned homes. As housing interest rates continued to rise until 1990,⁸ mortgaged homes again decreased at the 1991 Census to 40%. Further, there was a fall in the total number of homes owned with a mortgage between 1986 and 1991. Despite interest rates falling from their peak in 1990, the proportion of mortgaged homes had decreased a little further (to 38%) at the 1996 Census. However, the total number rose by 6% from the 1991 level. Continuing economic growth, further falls in interest rates and the introduction of the first home owners grant in 2000 saw homes that were owned with a mortgage return to close to 50% at the 2006 Census. This recent increase in the proportion of mortgaged homes may also have been influenced by greater home loan flexibility that has enabled some households to reborrow (or redraw) existing home equity for renovations, as well as a wide variety of other (non-dwelling) purposes (for example, investment and travel).⁹ Where households do this, the length of many of these loans will be extended resulting in more households with mortgages as a proportion of all home owners.

Home owners, ownership status, 1976–2006



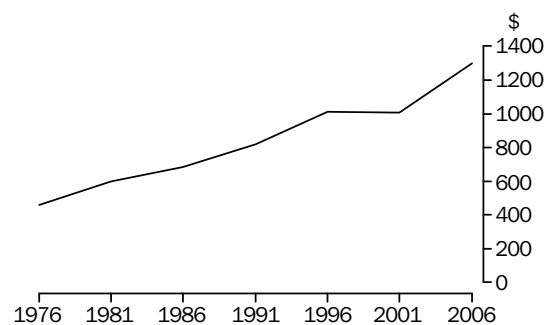
Housing loan repayments on the increase

In general, the relatively strong growth in median house prices over the past two decades has resulted in median housing loan repayments also increasing substantially. Between 1976 and 2006, median monthly housing loan repayments increased in real terms¹¹ from \$459 to \$1300 (in 2006 dollars). Over this period median loan repayments increased steadily from census to census, except where they remained stable from 1996 to 2001 (see Median monthly loan repayments graph on this page).

The increase in median loan repayments was consistent with a general increase in housing prices and associated loan sizes recorded over the same period.¹² Increased availability and flexibility of home loans, along with positive economic conditions, have increased the amount households are able to borrow to

purchase a home, as well as opening up home loan borrowing to households with a wider range of sources of income, credit histories and family circumstances. All of these factors, combined with ongoing population growth, contributed to strong demand for housing and

Median monthly loan repayments(a)



(a) Adjusted to 2006 dollars using the Consumer Price Index (CPI) for the eight capital cities.

to price pressures in many housing markets in Australia. These changes in lending practices also worked to raise the median loan repayments by increasing the proportion of recent borrowers, who generally have bigger home loans, as a proportion of all people paying off mortgages. Recent borrowers include first home buyers and those who may be 'upgrading' their homes by purchasing dwellings that are bigger, better quality or in a more desirable location.

Rents on the rise

In 2006, the median weekly rent for public housing (that is, provided by a state or territory housing authority) was \$90. Prior to this, the median weekly public rent fluctuated from census to census. In 1976 the median when adjusted to 2006 dollars¹¹ was about the same as in 2006 figure, but was at a low of \$74 (in 2006 dollars) in 1996.

Public housing rents are generally lower than private rents as a direct government subsidy reduces the rent paid. A large number of low income private renters also receive government housing support through rent assistance but this is not deducted from the rent that households report in the census.

Privately rented dwellings, including rented dwellings where the landlord is a real estate agent or person not in the same household, made up the majority of rented dwellings (77%) in 2006. In 1996, when private landlords could first be determined, privately rented dwellings had a median weekly rent of \$220, an increase from \$188 (adjusted to 2006 dollars).

Endnotes

1 To enable the time series comparison, persons temporarily absent were excluded from the 2006 figure (when included, persons per dwelling in 2006 was 2.6). The 1911 Census did not count persons temporarily absent.

2 Australian Bureau of Statistics (ABS) 2007, 'Larger dwellings, smaller households' in *Australian Social Trends 2007*, cat. no. 4102.0, ABS, Canberra.

3 Australian Housing and Urban Research Institute (AHURI) 2004, *Boarding houses and Government supply side intervention*, AHURI Research and Policy Bulletin, Issue 48, December 2004, AHURI, Melbourne.

4 Yates, J. 2001, 'The Rhetoric and Reality of Housing Choice' in *Urban Policy and Research*, Vol. 19, No.4, pp. 491–527.

5 ABS 2008, 'Feature article: Average floor area of new residential dwellings' in *Building Approvals, Australia, February, 2008*, cat. no. 8731.0, ABS, Canberra.

6 ABS 2008, 'Home owners and renters' in *Year Book Australia 2008*, cat. no. 1301.0, ABS, Canberra.

7 ABS 2007, *Household Wealth and Wealth Distribution, Australia, 2005–06*, cat. no. 6554.0, ABS, Canberra.

8 ABS 2004, 'Home ownership' in *Australian Social Trends 2004*, cat. no. 4102.0, ABS, Canberra.

9 ABS 2007, *Housing Occupancy and Costs, Australia, 2005–06*, cat. no. 4130.0.55.001, ABS, Canberra.

10 Department of the Treasury 2004, 'Recent developments in the Australian housing market' in *Economic Roundup Summer 2003–04*, Canberra.

11 Housing loan repayments and Rent data are adjusted to 2006 dollars using the Consumer Price Index (CPI) for the eight capital cities.

12 ABS 2006, *Housing Finance, Australia, August 2006*, cat. no. 5609.0, ABS, Canberra.