

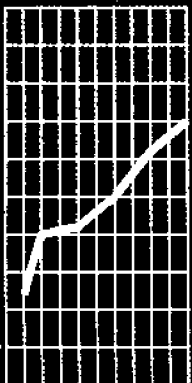


1995-96

EMBARGO: 11:30 AM (CANBERRA TIME) WED 29 OCT 1997

Housing Occupancy and Costs

Australia



NOTES

CHANGES IN THIS ISSUE

Since the last issue of *Housing Occupancy and Costs, Australia* (Cat. no. 4130.0) was released in October 1993, changes have occurred in the collection and processing of housing costs data. These include the change to the continuous Survey of Income and Housing Costs (SIHC), a change in the unit of analysis (from income unit to the household) and a review of some of the concepts and definitions contained in the publication. The publication also contains estimates of the value of dwellings and estimates for recent home buyers for the first time.

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SYMBOLS AND OTHER USAGES

ABS	Australian Bureau of Statistics
AHS	Australian Housing Survey
HES	Household Expenditure Survey
MPS	Monthly Population Survey
RSE	relative standard error
SE	standard error
SIHC	Survey of Income and Housing Costs
n.p.	not for publication due to confidentiality
*	The estimate has a relative standard error of 25% to 50%. For further information see Appendix B.
**	The estimate has a relative standard error greater than 50%. For further information see Appendix B.
..	not applicable
—	nil or rounded to zero

.....

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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INQUIRIES

For information about other ABS statistics and services, please refer to the back of this publication.

For further information about these statistics and the availability of unpublished statistics, contact Margaret Ning on Canberra (02) 6252 7374.

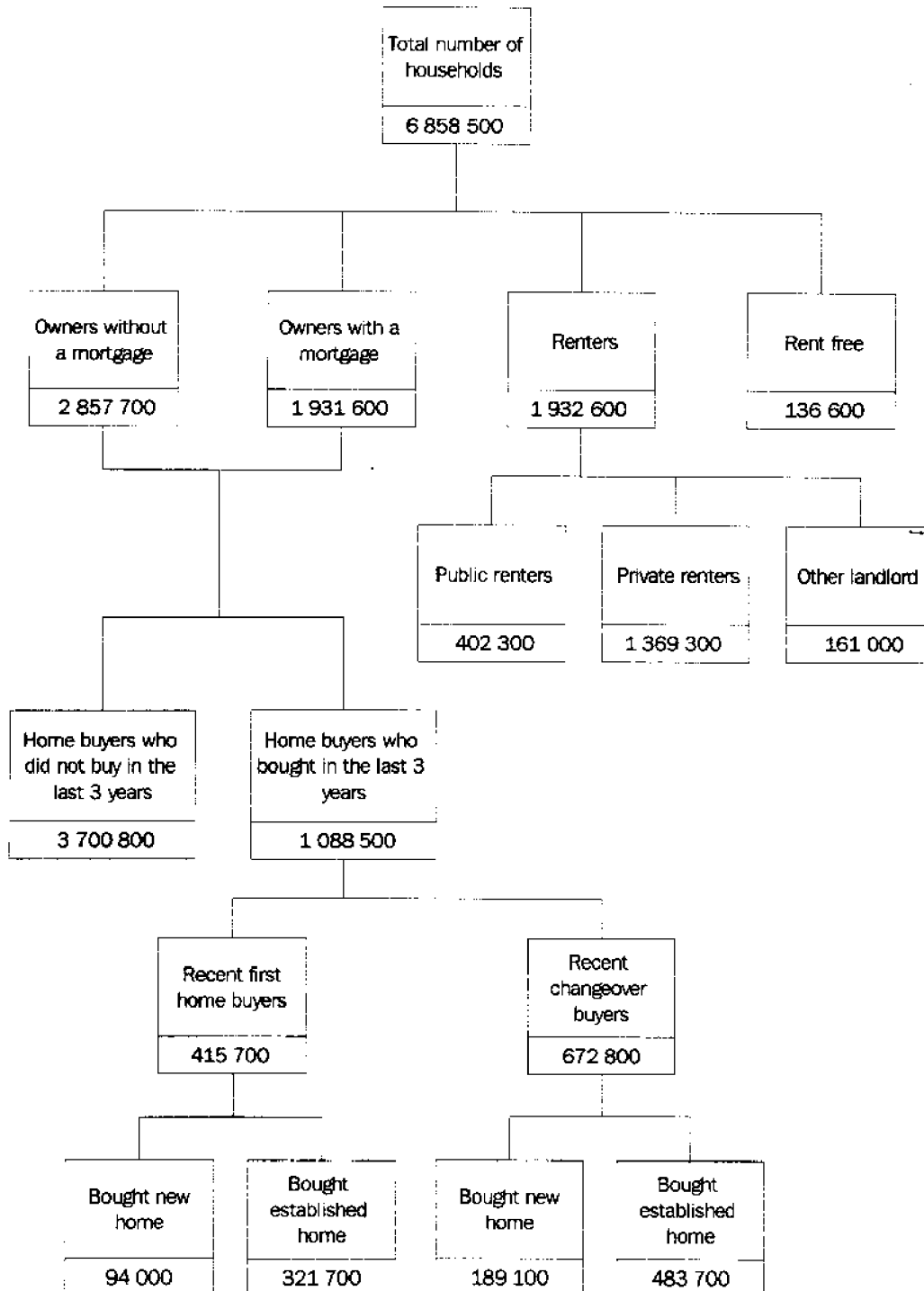
Dennis Trewin
Acting Australian Statistician

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SUMMARY OF FINDINGS

Households



SUMMARY OF FINDINGS *continued*

INTRODUCTION

Housing costs are the ongoing outlays incurred by people in providing for their shelter. For many households, this expense is one of the largest single items of regular expenditure. The data collected on housing outlays in the Survey of Income and Housing Costs (SIHC), which provides most of the data used in this publication, are limited to major cash outlays on housing, i.e. mortgage repayments and property rates for owners, and rent. These outlays are referred to in this publication as housing costs.

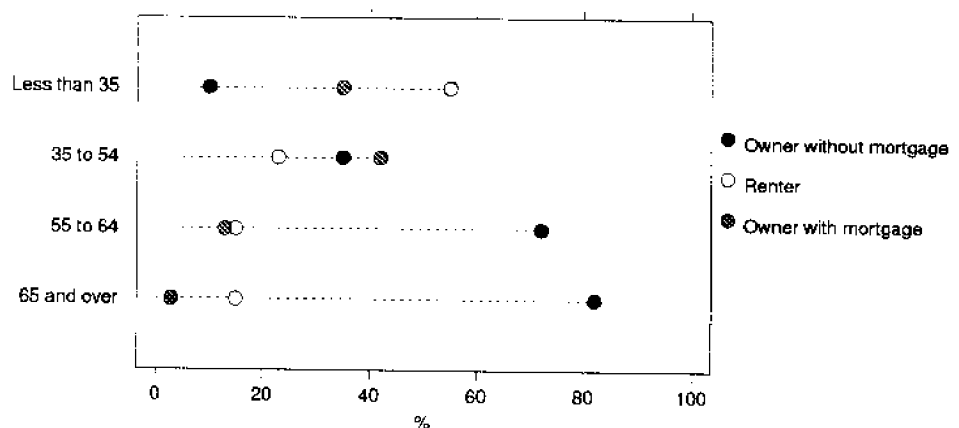
For some purposes it is useful to make the distinction, within mortgage repayments, between the interest component and the principal or capital component. The latter reflects the accumulation of a housing asset through increasing the equity in the property held by the household and is an addition to wealth. For practical purposes, it is not possible to collect separately the payments of interest and principal on loans and mortgages in the SIHC. Some data are, however, available from the Household Expenditure Survey (HES) on the split between interest and capital repayments on mortgages. These are found in tables 25 and 26 in this publication.

At a broader level, housing costs might also include a range of other outlays which are necessary to ensure that the dwelling can continue to provide an appropriate level of housing services. These include repairs, maintenance and dwelling insurance. For some other purposes, the cost of providing utilities such as electricity and water may also be required. Although such information is not available from this survey, the HES provides detailed information on the expenditure by households on a wide range of goods and services, and readers are referred to publications from that survey for further information.

HOUSING TENURE

Australia has a high rate of home ownership. In 1995-96, there were 6.9 million Australian households. Of these, 42% owned their homes outright while a further 28% were paying off a mortgage or loan secured against their dwelling (see diagram on facing page). Renters accounted for 28% of households. A small number of households (2%), were living rent free in their accommodation and these have been excluded from the analyses in this publication.

Housing tenure by age of household reference person



SUMMARY OF FINDINGS *continued*

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HOUSING TENURE *continued*

The proportion of households who own their home outright increases progressively through the life cycle as purchasers pay off their mortgages. As the population gradually ages, so the proportion of outright home owners might be expected to increase. However, the increasing diversity of financial instruments has meant that there are increasing numbers of loans secured against dwellings that have been taken out for non-housing purposes. It is possible that this may slow down the increase in outright home ownership in the future.

HOUSING COSTS

Housing costs cover different items for different types of tenure. For households renting their dwelling, housing costs comprise the regular rental amounts paid to landlords. For owners with a mortgage, housing costs comprise the value of the mortgage payments where the main purpose of the mortgage is home purchase (see the Explanatory Notes) as well as property rates. For owners who have no mortgage held against the dwelling, or whose main purpose in holding a mortgage is for non-housing purchases, housing costs comprise only the rates paid.

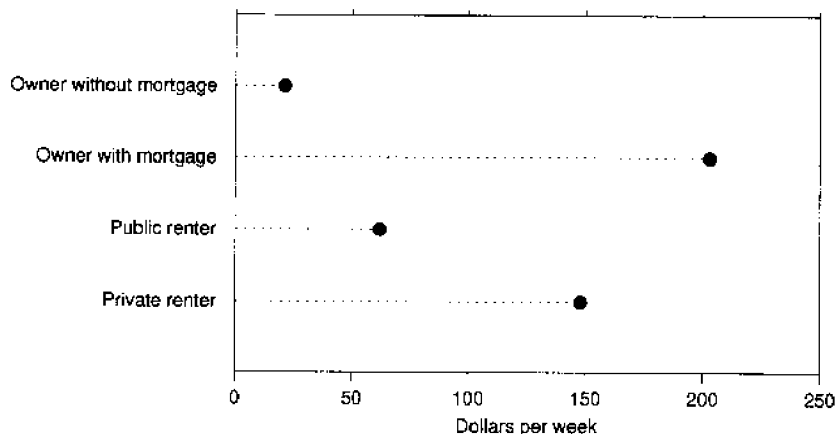
Housing costs do not include the imputed rent of owner-occupiers, nor the imputed value of income foregone on the owner's equity in the dwelling. Housing costs of owners would be considerably higher if the results of such imputations were included as part of housing costs.

In 1995-96 there were 6.7 million households living in owner-occupied dwellings or in rented accommodation and these form the population for analyses in this publication.

The mean (average) weekly housing costs for all households was \$103 (table 2). However, there was considerable variation in housing costs with half of all households having payments of less than \$58 per week (see median housing costs).

Housing costs for owners with a mortgage, at an average of \$203 per week, were higher than for other forms of tenure. Households renting from private landlords had mean weekly housing costs of \$148, compared to \$62 for public renters.

Mean weekly housing costs for owners and renters



SUMMARY OF FINDINGS *continued*

HOUSING COSTS *continued*

For many households, weekly housing costs are a significant proportion of their weekly income. Housing costs represented over 25% of gross weekly income for a third of households who were paying off a housing mortgage and for over 40% of private renter households. This can have a major effect on the amount of money left over for households to spend on other necessities such as food, clothing and transport. For low income households in particular, the level of housing costs may be a major factor in the economic wellbeing of the occupants.

LIFE-CYCLE STAGES

Households can vary considerably in terms of their size and composition, as well as their housing tenure and the type of dwelling they occupy. All of these factors, along with location of the dwelling, will influence their housing costs.

Households may be small as is the case for young single person households and those containing young childless couples. They tend to grow in size as the couples get older and have children. Household size usually reaches its peak when parents and their dependent and adult children share the same dwelling. As children leave home, household size again declines.

The tenure of the dwelling tends to follow a similar progression to the life cycle of the occupants. This cycle follows a pattern of renting accommodation in early adulthood, moving to home purchase and mortgages while raising a family and owning the accommodation outright without any mortgage in older age. Other factors that affect housing payments, such as income, are similarly related to life-cycle stages. For these reasons, housing payments and occupancy will be examined in terms of the life-cycle progression.

YOUNG SINGLE HOUSEHOLDS

Young one-person households are relatively small in number—363,000 in 1995–96 (table 11). The majority of young singles under the age of 35 are still living with parent(s) and many others are in group houses. (In 1995–96 there were 283,900 group houses with young people under 35 years.)

The high cost of living alone is probably one of the deciding factors in the choice of shared housing for the young. For young singles living alone in 1995–96, over half (51%) were living in private rental accommodation with average weekly housing costs of \$122. This constituted an average of 25% of gross weekly income for these households. An additional 31% of these young single households had embarked on home purchase and were paying off a mortgage. Their average housing costs were higher at \$215 per week or 34% of gross weekly income. The 5% of young single households which were public renters had much lower housing costs of \$57 or 20% of gross income.

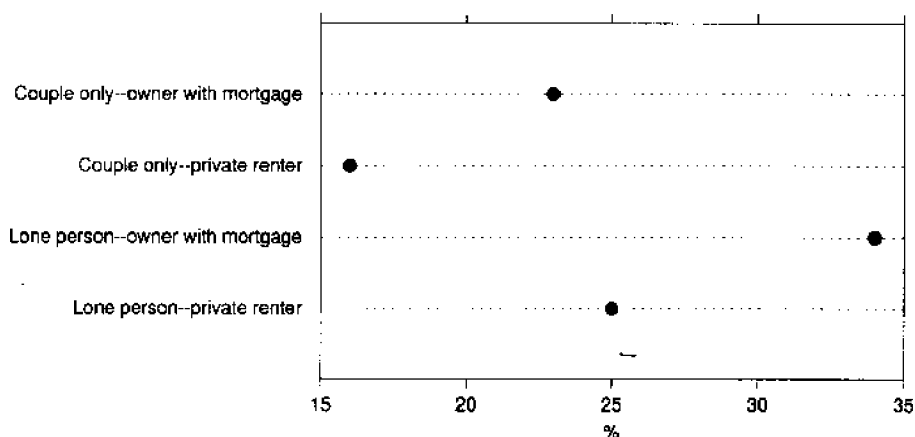
Overall, a relatively high proportion of young single households were living in flats or apartments—42% of this group compared to an overall rate of 12% for all households.

SUMMARY OF FINDINGS *continued*

COUPLES ONLY, UNDER 35 YEARS

Young couple households were more likely to have moved into home purchase than their single counterparts. Of the 343,300 young couple only households in 1995–96, approximately 163,600 or 48% were paying off a mortgage and 9% had already paid off their mortgage. An additional 42% were renting privately and almost none were tenants of public housing.

Young childless households, housing costs as a proportion of income



Young couples who were buying their homes were paying considerably more for their housing than those who were renting privately—average weekly housing costs of \$265 and \$160 respectively. This represented 23% of gross weekly income for the purchasers and 16% for private renters. Given the comparatively early stage of the mortgage for some of these purchasers, it might be assumed that most of the repayments were interest payments. However, data available from the *Household Expenditure Survey, Australia: Household Characteristics, 1993–94* (Cat. no. 6531.0) show that this group had relatively high capital housing payments as a proportion of their total housing payments. This reflects the fact that these couples have relatively high incomes and can devote more of their income to housing costs than couples with dependent children.

HOUSEHOLDS WITH DEPENDENT CHILDREN

Couple households

The trend to home purchase increases as couples become parents and raise their children. For couples with young children under 5 years, 56% were paying off a mortgage and 18% were owners without a mortgage. Over one-quarter of the couple families with young children were still renting their accommodation and these were mainly renting from private landlords. Average weekly housing costs varied for different types of tenure from \$237 for those with a mortgage to \$26 for those without a mortgage. Public renters were paying \$80 per week and private renters \$153.

On average, couple households with young children were allocating a greater proportion of their gross income to housing than households at any later stage of the life cycle. This reflects the fact that these young couples have both higher average housing costs and lower average incomes than households with older children.

SUMMARY OF FINDINGS *continued*

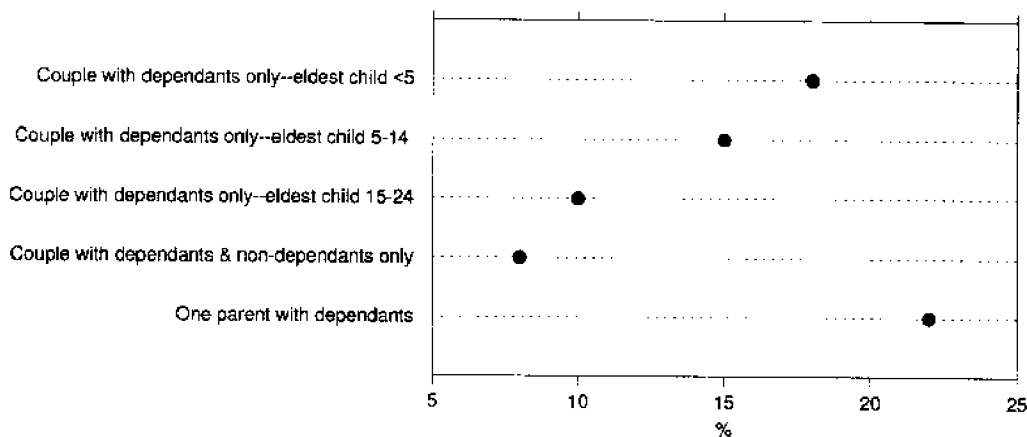
Couple households *continued*

As the age of the eldest child increases, so does the proportion of households owning their home outright. Average housing costs declined from \$173 per week for couples with young children to \$145 for couple households with the eldest child 5–14 and to \$107 for those with the eldest dependent child aged 15–24 years. By the time the couple households had only non-dependent children present, average weekly housing costs were as low as \$73.

However, for couples in the later stages of child rearing, housing tenancy becomes increasingly diverse and average housing costs tend to camouflage very different experiences between households. For example, for couples with the eldest child aged 15–24, the mean housing costs were \$107 per week. However, the median housing costs show that half of these households were paying less than \$59 per week. This reflects the fact that these families were almost evenly divided into two groups—those who owned their homes without a mortgage and those who were still paying off a mortgage.

Household incomes for couples, and hence their capacity to pay, also peak around the age where children are growing up. For example, average incomes for households with the eldest child aged 15–24 were \$1,081 per week in 1995–96. The average housing costs of \$107 for this group constituted only 10% of this average income.

Families with children, housing costs as a proportion of income



One-parent households

As with couples, one-parent households have dependent children of varying ages. The households range from those just starting child rearing to older families where the youngest dependant is in his/her early twenties. In addition, there will be considerable variation in the size of different households.

This variation in age and size of households is reflected in the diverse types of housing tenancy for this group. While 14% of one-parent households owned their homes without a mortgage in 1995–96, 24% were still paying off a mortgage and over 60% were renting their accommodation. Compared to most other households, a high proportion of one-parent households (28%) were renting from a public landlord.

SUMMARY OF FINDINGS *continued*

One-parent households *continued*

Housing costs were similarly varied for one-parent households with different types of tenancy—ranging from a low average of \$22 per week for owners without a mortgage to a high of \$149 for those with a mortgage. Of those renting, private renters paid an average of \$134 compared to \$58 per week for public renters.

Incomes also varied considerably across one-parent households, mainly reflecting their different attachments to the labour force. Owners paying off a mortgage tended to have higher average weekly incomes than those in other tenancy arrangements—\$592 compared to \$452 for private renters and \$338 for public renters. The group with the highest proportion of their income committed to housing payments were those who were renting privately with mean payments of \$134 a week, constituting 30% of gross weekly income.

EARLY RETIREMENT YEARS

For many parents, the need to accommodate dependent children has ceased by the time they reach their mid-fifties. Some older couples will have only non-dependent children present (433,400 in 1995–96) and a smaller number of couples (357,400) will be again living alone.

There is a sharp decline in average household income after the last non-dependent child leaves home. Some of this is due to the decrease in the number of earners in the household with the departure of those children. However, there is also increased likelihood of early retirement for some parents. In 1995–96, 35% of couples aged 55–64 and living alone had neither partner in employment. Notwithstanding this trend, the group is quite diverse as is evidenced by the high proportion of the group (39%) with both partners employed. The wide disparity in income for couples in this age group is clear from the fact that while the mean weekly household income was \$684, there were 50% of these households with an income of less than \$504 (median income).

Almost 80% of couples aged 55–64 and living alone were owners without a mortgage. Their housing payments were low at an average of \$20 per week, or 3% of total household income. Approximately 13% of the households were owners with a mortgage and both this group and those who were renting were paying substantially higher proportions of their income in housing payments—17% and 21% respectively.

OLDER HOUSEHOLDS

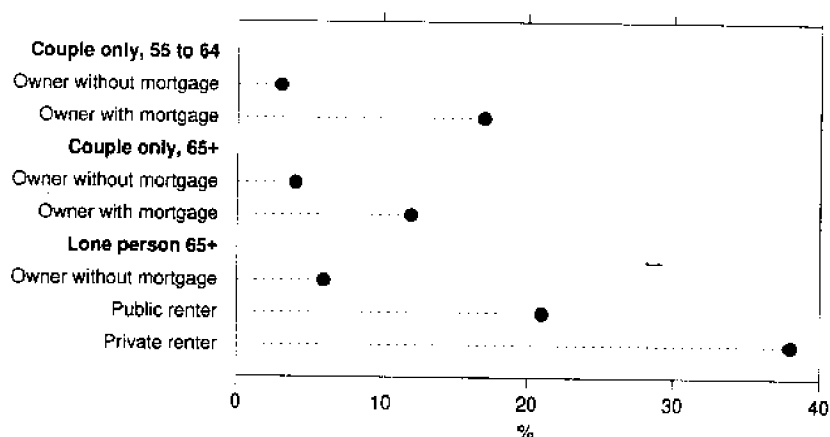
By the traditional retirement age of 65 years, both incomes and housing payments have been greatly reduced. In 1995–96, 90% of older couple households were owners without a mortgage with average weekly housing costs of \$17. For older couples who still had a mortgage, these repayments were also considerably lower than those of their younger counterparts at an average of \$62 per week. This reflects in part the fact that these households would have purchased their first home some 10 to 20 years earlier when home prices and mortgages were considerably lower.

SUMMARY OF FINDINGS *continued*

OLDER HOUSEHOLDS *continued*

However, for the small proportion who were renting, housing payments consumed relatively large proportions of their incomes. In 1995–96, approximately 32,100 or 6% of couples aged 65 and over were renting, with average housing payments of \$82 or 24% of their average weekly income. The 16,400 who were renting privately were spending an average of 29% of their income on housing payments and the 15,200 public renters were spending an average of 19%.

Early retirement and older households, housing costs as a proportion of income



In 1995–96 there were approximately 568,500 lone-person households with the occupant aged 65 years or over. The lone older people were less likely than the older couples to be owners without a mortgage—74% and 90% respectively. A relatively high proportion of older people living alone were public renters—12% in 1995–96. A further 8% were renting from private landlords. While the dollar value of their housing payments was lower than for the older couples with similar tenure, they were paying slightly higher proportions of their incomes for their housing.

The higher proportion of older single people than older couples in rental accommodation is accompanied by a shift in the types of dwellings they occupy. Just over one-fifth of older single people were living in flats or apartments rather than houses compared to 5% of older couples. Indeed older single people are more likely to be renting apartments than any other life-cycle group apart from young single people. Combinations of factors such as the small household size and the relatively low household incomes may be motivating factors for this type of accommodation for these two groups at the beginning and end of the life cycle. Some of the aged single people also live in flats attached to houses occupied by their children.

SUMMARY OF FINDINGS *continued*

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VALUE OF DWELLING

Owners were asked to estimate the value of their dwelling. This estimate 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. Therefore, some care needs to be exercised in the analysis of these data.

The median value of owner-occupied dwellings was \$141,000. Couples with children generally reported higher values than other household types, reflecting a requirement for larger dwellings. Couples with dependent adult children and couples with dependent and non-dependent children reported the highest values with \$167,000 and \$166,000 respectively, 18% above the national median. The average number of bedrooms in dwellings was highest for these families (3.6 and 3.8), compared with the national average of 3.1.

The median value of dwellings for capital cities was \$156,000 which is 11% higher than the national median (\$141,000). The median value was highest in Sydney at \$210,000, followed by Canberra (\$163,000), Brisbane (\$150,000) and Perth (\$146,000). In Sydney 35% of dwellings had a reported value greater than \$250,000, compared with 17% of dwellings in Perth, 11% in Brisbane, and 12% in Canberra.

RECENT HOME BUYERS

There were almost 1.1 million households who were recent home purchasers (that is they purchased within 3 years prior to the survey). Of these, 38% were first home buyers and 62% were changeover buyers. The majority of recent home buyers purchased an established home accounting for 77% of first home buyers and 72% of changeover buyers (table 20).

The median value of dwellings varied according to whether the household was a first home buyer or changeover buyer and whether the dwelling was new or established. For first home buyers the median value was \$121,000 compared to \$163,000 for changeover buyers. The median value of new homes was \$159,000, about 20% more than established homes. However, new homes were also bigger with an average number of bedrooms of 3.3 compared to 3.0 for established homes.

Housing costs for recent home buyers varied according to whether the household was a first home buyer or changeover buyer, a reflection of first home buyers' larger mortgages. First home buyers had higher housing costs and spent a greater proportion of their income on housing, 23% compared to 18% for changeover buyers. First home buyers were generally younger than changeover buyers, with 69% of first home buyer households aged less than 35 compared with only 21% of changeover buyers.

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TABLE 1. ALL HOUSEHOLDS: HOUSING COSTS BY SELECTED CHARACTERISTICS AND TENURE TYPE
AUSTRALIA, 1995-96

Selected characteristics	Owner without a mortgage	Owner with a mortgage	Renters			Total
			Public	Private	Total(a)	
MEAN WEEKLY HOUSING COSTS (\$)						
Household composition						
Couple only	19	221	77	169	154	89
Couple with dependent children only	27	211	89	158	137	143
Couple — other	24	176	*97	176	148	86
<i>Total couples</i>	22	208	87	164	145	110
One parent — one family	22	146	63	139	104	88
Lone person	16	195	43	115	91	76
Other(b)	24	226	*86	170	160	142
Total	21	203	62	148	124	103
Dwelling structure						
Separate house	21	200	73	150	128	100
Semi-detached/row or terrace house/townhouse	15	249	54	150	116	114
Flat/unit/apartment	14	205	51	144	121	112
Total(c)	21	203	62	148	124	103
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Household composition						
Couple only	3	20	17	17	16	12
Couple with dependent children only	3	19	15	22	19	14
Couple — other	2	13	*13	17	15	6
<i>Total couples</i>	3	18	15	19	18	11
One parent — one family	3	20	18	28	24	15
Lone person	5	28	22	26	24	19
Other(b)	3	19	*13	17	17	14
Total	3	19	17	20	19	13
Dwelling structure						
Separate house	3	19	17	20	18	12
Semi-detached/row or terrace house/townhouse	3	22	17	20	19	17
Flat/unit/apartment	3	18	20	21	21	18
Total(c)	3	19	17	20	19	13
HOUSEHOLDS (%)						
Household composition						
Couple only	33.8	19.7	8.0	16.1	14.0	24.1
Couple with dependent children only	16.4	42.7	17.0	18.2	17.8	24.4
Couple — other	15.6	13.0	*4.2	3.7	4.0	11.5
<i>Total couples</i>	65.8	75.4	29.1	38.0	35.8	59.9
One parent — one family	6.2	6.4	28.7	10.1	14.4	8.6
Lone person	24.2	14.0	40.5	30.5	33.0	23.8
Other(b)	3.8	4.2	*1.7	21.4	16.8	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure						
Separate house	89.6	90.6	47.8	51.0	50.7	78.7
Semi-detached/row or terrace house/townhouse	4.6	4.7	23.5	14.8	16.6	8.1
Flat/unit/apartment	4.9	4.6	28.7	32.7	31.3	12.4
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	2,857.7	1,931.6	402.3	1,369.3	1,932.6	6,721.9

(a) Includes other renter. See Glossary for details. (b) Includes group and multiple family households. (c) Includes other dwelling. See Glossary for details.

TABLE 2. ALL HOUSEHOLDS: HOUSING COSTS RANGES BY TENURE TYPE, AUSTRALIA, 1995-96

	Owner without a mortgage	Owner with a mortgage	Renters		Total(a)	Total
			Public	Private		
ALL HOUSEHOLDS						
Mean weekly housing costs (\$)	21	203	62	148	124	103
Mean weekly income (\$)	731	1,052	360	726	643	798
Mean housing costs as a proportion of income (%)	3	19	17	20	19	13
Median weekly housing costs (\$)	19	188	53	139	122	58
Median weekly income (\$)	510	941	277	598	504	638
— Per cent —						
Weekly housing costs (\$)						
0 — 24	74.0	4.8	**1.0	n.p.	1.6	33.3
25 — 49	23.6	4.3	45.0	*1.2	12.6	14.9
50 — 74	1.4	4.4	26.9	5.3	10.4	4.9
75 — 99	*0.4	5.4	13.1	11.7	12.4	5.3
100 — 149	*0.3	17.1	10.6	39.2	31.1	14.0
150 — 199	n.p.	18.9	3.3	26.5	20.0	11.2
200 — 249	n.p.	17.0	n.p.	9.7	7.2	7.0
250 or more	n.p.	28.1	—	6.4	4.6	9.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income (%)						
0 — 24	97.9	65.0	87.5	56.1	64.4	78.8
25 — 29	*0.5	10.2	6.9	11.1	10.0	6.0
30 — 49	*0.5	17.6	*4.8	21.3	16.6	10.1
50 and over	0.9	7.0	**0.7	10.8	8.2	4.7
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	2,857.7	1,931.6	402.3	1,369.3	1,932.6	6,721.9
LOWEST TWO GROSS WEEKLY INCOME QUINTILES(c)						
Mean weekly housing costs (\$)	16	153	51	120	92	59
Mean weekly income (\$)	272	323	254	302	281	281
Mean housing costs as a proportion of income (%)	6	47	20	40	33	21
Median weekly housing costs (\$)	15	131	45	121	87	27
Median weekly income (\$)	272	335	230	309	275	280
— Per cent —						
Weekly housing costs (\$)						
0 — 24	87.1	9.6	**1.2	—	*1.4	47.4
25 — 49	12.2	9.3	56.7	*2.1	23.7	15.9
50 — 74	*0.4	6.8	29.0	9.3	15.8	6.7
75 — 99	n.p.	11.6	8.0	19.6	15.8	7.0
100 — 149	n.p.	20.9	*3.4	46.3	29.1	12.9
150 — 199	n.p.	15.2	*1.7	18.1	11.4	5.9
200 and over	—	26.5	—	4.6	2.8	4.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income (%)						
0 — 24	95.8	33.6	85.6	15.5	42.7	69.6
25 — 29	*0.9	*4.6	7.3	14.7	12.4	5.4
30 — 49	*1.0	26.6	*6.0	41.9	27.1	13.3
50 and over	1.8	33.6	**0.9	26.0	16.2	10.7
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	1,398.3	315.4	317.6	545.6	943.7	2,657.5

(a) Includes other renter. See Glossary for details. (b) Includes households with nil or negative total income. (c) See Glossary for details.

TABLE 3. ALL HOUSEHOLDS: INCOME AND HOUSING COSTS BY TENURE TYPE AND HOUSEHOLD COMPOSITION
AUSTRALIA, 1995-96

Tenure type	Household composition							Total
	Couple only	Couple with dependent children only	Couple - other	Total couples	One parent - one family	Lone person	Other	
MEAN WEEKLY HOUSING COSTS (\$)								
Owner without a mortgage	19	27	24	22	22	16	24	21
Owner with a mortgage	221	211	176	208	146	195	226	203
Public renter	77	89	*97	87	63	43	*86	62
Private renter	169	158	176	164	139	115	170	148
Total renters(a)	154	137	148	145	104	91	160	124
Total	89	143	86	110	88	76	142	103
MEAN WEEKLY INCOME (\$)								
Owner without a mortgage	585	1,011	1,365	877	717	307	930	731
Owner with a mortgage	1,084	1,095	1,371	1,140	720	692	1,197	1,052
Public renter	445	575	*767	567	359	198	*683	360
Private renter	1,018	712	1,030	873	502	444	974	726
Total renters(a)	934	704	960	823	441	371	964	643
Total	761	989	1,327	962	585	398	994	798
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)								
Owner without a mortgage	3	3	2	3	3	5	3	3
Owner with a mortgage	20	19	13	18	20	28	19	19
Public renter	17	15	*13	15	18	22	*13	17
Private renter	17	22	17	19	28	26	17	20
Total renters(a)	16	19	15	18	24	24	17	19
Total	12	14	6	11	15	19	14	13
MEDIAN WEEKLY HOUSING COSTS (\$)								
Owner without a mortgage	18	23	23	21	20	15	21	19
Owner with a mortgage	212	194	164	192	144	180	204	188
Public renter	65	83	*89	80	54	35	*97	53
Private renter	156	147	170	153	135	108	163	139
Total renters(a)	147	133	143	139	102	88	157	122
Total	25	129	30	53	64	36	138	58
MEDIAN WEEKLY INCOME (\$)								
Owner without a mortgage	399	899	1,217	685	621	199	678	510
Owner with a mortgage	1,063	960	1,238	1,026	645	603	1,166	941
Public renter	334	530	*532	483	301	170	*732	277
Private renter	930	598	963	779	432	407	919	598
Total renters(a)	861	591	854	678	360	256	911	504
Total	571	862	1,187	835	465	249	919	638
HOUSEHOLDS ('000)								
Owner without a mortgage	966.4	468.0	447.2	1,881.5	175.8	692.6	107.8	2,857.7
Owner with a mortgage	379.9	824.5	251.6	1,456.0	124.2	271.2	80.2	1,931.6
Public renter	32.0	68.4	*16.8	117.2	115.3	163.0	*6.8	402.3
Private renter	220.3	248.7	51.2	520.1	138.7	417.7	292.7	1,369.3
Total renters(a)	270.5	344.7	76.9	692.1	278.0	637.4	325.2	1,932.6
Total	1,616.7	1,637.2	775.7	4,029.6	578.0	1,601.1	513.2	6,721.9

(a) Includes other renter.

TABLE 4. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS BY HOUSEHOLD COMPOSITION, AUSTRALIA, 1995-96

Selected characteristics	Household composition							Total
	Couple only	Couple with dependent children only	Couple - other	Total couples	One parent - one family	Lone person	Other	
— Per cent —								
Tenure type								
Owner without a mortgage	59.8	28.6	57.6	46.7	30.4	43.3	21.0	42.5
Owner with a mortgage	23.5	50.4	32.4	36.1	21.5	16.9	15.6	28.7
Public renter	2.0	4.2	*2.2	2.9	20.0	10.2	*1.3	6.0
Private renter	13.6	15.2	6.6	12.9	24.0	26.1	57.0	20.4
Total renters(a)	16.7	21.1	9.9	17.2	48.1	39.8	63.4	28.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure								
Separate house	84.7	92.8	95.7	90.1	76.8	54.8	65.5	78.7
Semi-detached/row or terrace house/townhouse	6.4	3.1	2.6	4.3	11.7	15.2	11.4	8.1
Flat/unit/apartment	8.3	3.5	*1.5	5.0	10.9	28.3	22.1	12.4
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income (%)								
0 — 24	86.9	74.8	93.0	83.2	71.6	71.3	75.7	78.8
25 — 29	4.7	7.2	*1.6	5.1	7.3	7.2	7.6	6.0
30 — 49	5.7	12.3	3.5	8.0	15.4	12.7	12.1	10.1
50 and over	2.5	5.5	*1.8	3.6	5.5	7.6	4.0	4.7
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile(d)								
Lowest	14.0	5.1	*2.4	8.2	18.6	53.1	5.9	19.6
Second	30.5	13.5	7.7	19.2	35.2	18.0	14.5	19.9
Third	16.9	26.1	12.3	19.7	24.1	18.4	23.7	20.1
Fourth	20.2	27.8	28.6	24.9	14.7	7.7	26.9	20.1
Highest	18.4	27.5	49.1	28.0	7.4	2.8	28.9	20.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income								
Wage or salary	46.6	74.0	81.5	64.5	48.2	38.8	72.0	57.5
Own business or partnership income	8.2	11.9	5.9	9.2	*2.9	4.1	4.6	7.1
Other private income	13.3	1.6	*2.5	6.5	*2.8	9.8	4.6	6.8
Government pensions and allowances	31.0	11.7	9.6	19.0	45.7	45.2	18.7	27.5
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners								
None	40.3	9.5	7.5	21.5	38.9	54.4	16.8	30.5
One	16.2	35.7	18.8	24.6	46.9	45.6	22.3	31.3
Two	43.5	54.8	28.7	45.2	11.0	..	46.3	31.6
Three or more	..	..	45.1	8.7	*3.3	..	14.5	6.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average number of persons in household								
	2.0	4.1	3.9	3.2	2.7	1.0	2.9	2.6
Average number of bedrooms in dwelling								
	2.9	3.3	3.5	3.2	2.9	2.3	2.4	2.9
Number ('000)	1,616.7	1,637.2	775.7	4,029.6	578.0	1,601.1	513.2	6,721.9

(a) Includes other renter. (b) Includes other dwelling. (c) Includes households with nil or negative total income. (d) See Glossary for details.

TABLE 5. ALL HOUSEHOLDS: INCOME AND HOUSING COSTS BY TENURE TYPE AND AGE OF REFERENCE PERSON
AUSTRALIA, 1995-96

Tenure type	Age in years						Total
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	
MEAN WEEKLY HOUSING COSTS (\$)							
Owner without a mortgage	22	23	26	24	20	16	21
Owner with a mortgage	216	225	211	189	140	59	203
Public renter	66	70	67	69	60	47	62
Private renter	142	153	152	152	160	98	148
Total renters(a)	129	136	130	123	115	67	124
Total	135	160	145	97	50	25	103
MEAN WEEKLY INCOME (\$)							
Owner without a mortgage	1,059	887	957	1,132	722	394	731
Owner with a mortgage	845	949	1,093	1,238	919	462	1,052
Public renter	399	422	422	421	293	231	360
Private renter	676	795	757	709	713	334	726
Total renters(a)	637	744	704	626	539	265	643
Total	686	844	955	1,074	720	377	798
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)							
Owner without a mortgage	2	3	3	2	3	4	3
Owner with a mortgage	26	24	19	15	15	13	19
Public renter	17	17	16	16	20	20	17
Private renter	21	19	20	21	22	29	20
Total renters(a)	20	18	19	20	24	25	19
Total	20	19	15	9	7	7	13
MEDIAN WEEKLY HOUSING COSTS (\$)							
Owner without a mortgage	20	21	23	22	20	15	19
Owner with a mortgage	209	211	188	160	132	37	188
Public renter	51	65	56	59	39	36	53
Private renter	135	145	142	142	131	94	139
Total renters(a)	127	133	124	110	93	52	122
Total	129	148	127	39	24	17	58
MEDIAN WEEKLY INCOME (\$)							
Owner without a mortgage	820	790	829	1,004	562	297	510
Owner with a mortgage	811	864	959	1,148	865	315	941
Public renter	303	370	327	301	188	181	277
Private renter	620	669	615	538	467	249	598
Total renters(a)	561	619	571	450	357	202	504
Total	619	750	820	951	546	289	638
HOUSEHOLDS ('000)							
Owner without a mortgage	19.3	152.5	354.7	632.1	636.3	1,062.8	2,857.7
Owner with a mortgage	50.3	565.2	727.4	431.5	114.0	43.4	1,931.6
Public renter	31.2	85.1	80.9	62.0	49.9	93.2	402.3
Private renter	257.6	521.7	294.1	152.7	71.2	72.1	1,369.3
Total renters(a)	311.8	656.0	402.7	239.9	130.7	191.4	1,932.6
Total	381.4	1,373.6	1,484.8	1,303.5	881.0	1,297.7	6,721.9

(a) Includes other renter.

TABLE 6. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS BY AGE OF REFERENCE PERSON, AUSTRALIA, 1995-96

Selected characteristics	Age in years						Total
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	
	— Per cent —						
Tenure type							
Owner without a mortgage	5.1	11.1	23.9	48.5	72.2	81.9	42.5
Owner with a mortgage	13.2	41.1	49.0	33.1	12.9	3.3	28.7
Public renter	8.2	6.2	5.4	4.8	5.7	7.2	6.0
Private renter	67.5	38.0	19.8	11.7	8.1	5.6	20.4
Total renters(a)	87.8	47.8	27.1	18.4	14.8	14.8	28.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Household composition							
Couple only	21.7	19.0	7.3	20.1	40.6	42.1	24.1
Couple with dependent children only	11.8	37.3	50.4	22.1	4.3	*0.5	24.4
Couple — other	*1.3	*1.3	9.9	26.9	20.5	5.8	11.5
Total couples	34.8	57.5	67.6	69.1	65.4	48.3	59.9
One parent — one family	7.6	9.1	11.0	10.5	6.5	5.1	8.6
Lone person	22.0	20.3	16.4	15.8	25.0	43.8	23.8
Other	35.5	13.1	4.9	4.7	3.1	2.8	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure							
Separate house	52.9	70.4	84.9	86.0	84.1	76.9	78.7
Semi-detached/row or terrace house/townhouse	16.8	10.7	5.3	5.3	6.0	10.3	8.1
Flat/unit/apartment	28.2	17.9	8.7	8.2	9.0	12.6	12.4
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income (%)							
0 — 24	64.2	65.0	73.3	84.0	88.0	92.6	78.8
25 — 29	10.4	9.9	8.4	3.7	3.4	1.9	6.0
30 — 49	16.5	17.6	12.6	7.7	4.5	3.3	10.1
50 and over	8.1	6.9	5.6	4.3	3.0	2.1	4.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile(c)							
Lowest	17.2	9.6	9.9	11.3	25.6	46.3	19.6
Second	22.7	17.0	14.3	13.2	20.5	35.1	19.9
Third	25.3	27.1	23.8	17.0	18.7	10.9	20.1
Fourth	24.9	26.3	26.3	21.6	18.4	4.6	20.1
Highest	9.9	20.2	25.7	36.9	16.8	3.0	20.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income							
Wage or salary	73.2	75.8	72.3	74.9	46.5	6.8	57.5
Own business or partnership income	*2.5	6.7	10.2	8.3	10.3	2.1	7.1
Other private income	*3.0	1.5	1.9	2.9	12.2	19.5	6.8
Government pensions and allowances	20.3	15.3	14.8	12.7	29.1	71.0	27.5
Total(d)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners							
None	19.4	13.2	12.8	13.2	35.3	86.3	30.5
One	34.3	43.7	39.3	30.7	30.5	9.4	31.3
Two	40.7	40.9	42.1	38.5	26.3	3.7	31.6
Three or more	5.6	2.1	5.8	17.6	7.8	*0.6	6.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average number of persons in household							
	2.2	2.7	3.4	3.0	2.2	1.7	2.6
Average number of bedrooms in dwelling							
	2.3	2.7	3.1	3.2	3.1	2.6	2.9
Number ('000)	381.4	1,373.6	1,484.8	1,303.5	881.0	1,297.7	6,721.9

(a) Includes other renter. (b) Includes other dwelling. (c) See Glossary for details. (d) Includes households with nil or negative total income.

TABLE 7. ALL HOUSEHOLDS: INCOME AND HOUSING COSTS BY TENURE TYPE AND GROSS WEEKLY INCOME QUINTILE GROUP, AUSTRALIA, 1995-96

Tenure type	Gross weekly income quintile(a)					Total
	Lowest	Second	Third	Fourth	Highest	
MEAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	15	17	21	25	28	21
Owner with a mortgage	173	143	174	204	248	203
Public renter	40	70	99	*123	*105	62
Private renter	106	129	143	164	211	148
Total renters(b)	73	111	131	158	192	124
Total	49	69	105	134	153	103
MEAN WEEKLY INCOME (\$)						
Owner without a mortgage	186	366	637	975	1,823	731
Owner with a mortgage	181	397	648	989	1,780	1,052
Public renter	189	368	607	*979	*1,588	360
Private renter	181	388	626	986	1,686	726
Total renters(b)	183	382	623	989	1,681	643
Total	184	376	636	984	1,780	798
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owner without a mortgage	8	5	3	3	2	3
Owner with a mortgage	95	36	27	21	14	19
Public renter	21	19	16	*13	*7	17
Private renter	59	33	23	17	13	20
Total renters(b)	40	29	21	16	11	19
Total	27	18	17	14	9	13
MEDIAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	14	17	20	22	25	19
Owner with a mortgage	139	121	173	194	229	188
Public renter	36	66	94	*125	*92	53
Private renter	100	127	137	159	181	139
Total renters(b)	59	108	127	155	173	122
Total	24	30	98	131	120	58
MEDIAN WEEKLY INCOME (\$)						
Owner without a mortgage	185	356	631	961	1,609	510
Owner with a mortgage	194	397	647	987	1,543	941
Public renter	173	364	606	*977	*1,471	277
Private renter	192	393	623	989	1,457	598
Total renters(b)	182	382	620	991	1,460	504
Total	184	372	632	981	1,548	638
HOUSEHOLDS ('000)						
Owner without a mortgage	727.7	670.6	484.1	446.4	528.9	2,857.7
Owner with a mortgage	107.9	207.5	429.4	581.2	605.6	1,931.6
Public renter	200.8	116.8	64.7	*11.6	*8.4	402.3
Private renter	226.9	318.8	337.2	288.0	198.5	1,369.3
Total renters(b)	481.7	462.0	437.1	322.2	229.7	1,932.6
Total	1,317.4	1,340.1	1,350.5	1,349.8	1,364.1	6,721.9

(a) See Glossary for details. (b) Includes other renter.

**TABLE 8. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS BY GROSS WEEKLY INCOME QUINTILE GROUP
AUSTRALIA, 1995-96**

Selected characteristics	Gross weekly income quintile(a)					Total
	Lowest	Second	Third	Fourth	Highest	
	— Per cent —					
Tenure type						
Owner without a mortgage	55.2	50.0	35.8	33.1	38.8	42.5
Owner with a mortgage	8.2	15.5	31.8	43.1	44.4	28.7
Public renter	15.2	8.7	4.8	*0.9	*0.6	6.0
Private renter	17.2	23.8	25.0	21.3	14.6	20.4
Total renters(b)	36.6	34.5	32.4	23.9	16.8	28.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Household composition						
Couple only	17.2	36.8	20.2	24.2	21.8	24.1
Couple with dependent children only	6.4	16.5	31.7	33.7	33.0	24.4
Couple — other	*1.4	4.5	7.0	16.4	27.9	11.5
Total couples	25.0	57.8	58.9	74.3	82.6	59.9
One parent — one family	8.2	15.2	10.3	6.3	3.2	8.6
Lone person	64.5	21.5	21.8	9.2	3.3	23.8
Other	2.3	5.6	9.0	10.2	10.9	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure						
Separate house	66.0	77.8	78.6	84.4	86.3	78.7
Semi-detached/row or terrace house/townhouse	12.6	8.6	7.4	6.1	5.9	8.1
Flat/unit/apartment	20.2	12.7	13.0	8.8	7.3	12.4
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income (%)						
0 — 24	68.5	70.6	73.2	86.5	94.7	78.8
25 — 29	3.8	7.0	9.5	6.7	3.0	6.0
30 — 49	9.3	17.2	15.6	6.1	2.2	10.1
50 and over	16.2	5.3	1.6	*0.7	n.p.	4.7
Total(d)	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income						
Wage or salary	5.4	29.3	74.6	89.0	87.6	57.5
Own business or partnership income	3.5	6.7	9.5	6.2	9.5	7.1
Other private income	9.0	11.1	8.6	3.2	2.4	6.8
Government pensions and allowances	78.3	52.4	6.8	1.6	n.p.	27.5
Total(d)	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	84.2	55.4	11.5	2.0	*1.0	30.5
One	11.3	36.2	63.8	31.9	13.3	31.3
Two	4.3	8.3	23.3	60.7	60.2	31.6
Three or more	n.p.	n.p.	*1.4	5.3	25.6	6.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of persons in household						
	1.5	2.3	2.8	3.0	3.4	2.6
Average number of bedrooms in dwelling						
	2.5	2.8	2.9	3.0	3.3	2.9
Number ('000)	1,317.4	1,340.1	1,350.5	1,349.8	1,364.1	6,721.9

(a) See Glossary for details. (b) includes other renter. (c) Includes other dwelling. (d) Includes households with nil or negative total income.

**TABLE 9. ALL HOUSEHOLDS: INCOME AND HOUSING COSTS BY TENURE TYPE AND PRINCIPAL SOURCE OF INCOME
AUSTRALIA, 1995-96**

Tenure type	Principal source of income				Total(a)
	Wage or salary	Own business or partnership income	Other private income	Government pensions and allowances	
MEAN WEEKLY HOUSING COSTS (\$)					
Owner without a mortgage	25	21	21	15	21
Owner with a mortgage	213	205	141	114	203
Public renter	99	n.p.	*60	49	62
Private renter	159	146	145	120	148
Total renters(b)	146	147	130	85	124
Total	135	107	45	49	103
MEAN WEEKLY INCOME (\$)					
Owner without a mortgage	1,127	979	549	282	731
Owner with a mortgage	1,117	1,275	626	326	1,052
Public renter	651	n.p.	*262	256	360
Private renter	901	764	349	312	726
Total renters(b)	882	777	332	284	643
Total	1,054	1,052	526	286	798
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)					
Owner without a mortgage	2	2	4	5	3
Owner with a mortgage	19	16	22	35	19
Public renter	15	n.p.	*23	19	17
Private renter	18	19	42	38	20
Total renters(b)	17	19	39	30	19
Total	13	10	9	17	13
MEDIAN WEEKLY HOUSING COSTS (\$)					
Owner without a mortgage	23	20	20	14	19
Owner with a mortgage	196	187	129	94	188
Public renter	93	n.p.	*63	44	53
Private renter	148	139	128	121	139
Total renters(b)	138	139	123	75	122
Total	121	46	23	24	58
MEDIAN WEEKLY INCOME (\$)					
Owner without a mortgage	983	699	443	264	510
Owner with a mortgage	1,011	826	540	303	941
Public renter	577	n.p.	*292	221	277
Private renter	790	526	303	280	598
Total renters(b)	758	530	289	246	504
Total	940	734	428	263	638
HOUSEHOLDS ('000)					
Owner without a mortgage	1,218.3	230.3	360.8	1,014.3	2,857.7
Owner with a mortgage	1,553.0	170.5	35.4	156.2	1,931.6
Public renter	99.6	n.p.	*6.1	294.3	402.3
Private renter	907.0	73.9	52.7	323.4	1,369.3
Total renters(b)	1,096.0	77.2	62.5	680.5	1,932.6
Total	3,867.3	478.0	458.8	1,851.0	6,721.9

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

TABLE 10. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS BY PRINCIPAL SOURCE OF INCOME
AUSTRALIA, 1995-96

Selected characteristics	Principal source of income				Total(a)
	Wage or salary	Own business or partnership income	Other private income	Government pensions and allowances	
	— Per cent —				
Tenure type					
Owner without a mortgage	31.5	48.2	78.6	54.8	42.5
Owner with a mortgage	40.2	35.7	7.7	8.4	28.7
Public renter	2.6	n.p.	*1.3	15.9	6.0
Private renter	23.5	15.5	11.5	17.5	20.4
Total renters(b)	28.3	16.2	13.6	36.8	28.8
Total	100.0	100.0	100.0	100.0	100.0
Household composition					
Couple only	19.5	27.7	47.0	27.0	24.1
Couple with dependent children only	31.3	40.6	5.9	10.4	24.4
Couple — other	16.4	9.5	*4.2	4.0	11.5
Total couples	67.2	77.7	57.1	41.4	59.9
One parent — one family	7.2	*3.5	*3.5	14.3	8.6
Lone person	16.1	13.8	34.2	39.1	23.8
Other	9.5	4.9	5.2	5.2	7.6
Total	100.0	100.0	100.0	100.0	100.0
Dwelling structure					
Separate house	80.6	85.1	76.4	73.7	78.7
Semi-detached/row or terrace house/townhouse	7.2	4.4	11.6	10.1	8.1
Flat/unit/apartment	11.6	7.3	11.8	15.5	12.4
Total(c)	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income (%)					
0 — 24	80.5	78.7	81.6	76.1	78.8
25 — 29	7.4	4.2	*1.8	4.8	6.0
30 — 49	9.9	11.4	6.7	10.9	10.1
50 and over	2.3	5.7	9.1	8.1	4.7
Total(a)	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile(d)					
Lowest	1.8	9.5	25.9	55.7	19.6
Second	10.1	18.8	32.4	38.0	19.9
Third	26.1	27.0	25.3	4.9	20.1
Fourth	31.1	17.5	9.3	1.2	20.1
Highest	30.9	27.2	7.1	n.p.	20.3
Total	100.0	100.0	100.0	100.0	100.0
Number of earners					
None	..	..	83.7	88.5	30.5
One	44.4	34.1	8.5	8.6	31.3
Two	44.8	60.4	7.6	2.8	31.6
Three or more	10.7	5.5	n.p.	n.p.	6.6
Total	100.0	100.0	100.0	100.0	100.0
Average number of persons in household					
	2.9	3.0	1.8	2.1	2.6
Average number of bedrooms in dwelling					
	3.0	3.1	2.9	2.6	2.9
Number ('000)	3,867.3	478.0	458.8	1,851.0	6,721.9

(a) Includes households with nil or negative total income. (b) Includes other renter. (c) Includes other dwelling. (d) See Glossary for details.

TABLE 11. SELECTED LIFE-CYCLE GROUPS: INCOME AND HOUSING COSTS BY TENURE TYPE, AUSTRALIA, 1995-96

Tenure type	<i>Couple with dependent children only</i>				
	<i>Lone person only, under 35</i>	<i>Couple only, reference person under 35</i>	<i>Eldest child under 5</i>	<i>Eldest child 5 to 14</i>	<i>Eldest child 15 to 24</i>
MEAN WEEKLY HOUSING COSTS (\$)					
Owner without a mortgage	15	29	26	26	28
Owner with a mortgage	215	265	237	209	181
Public renter	*57	n.p.	*80	93	*86
Private renter	122	160	153	153	191
Total renters(a)	110	159	137	134	151
Total	136	198	173	145	107
MEAN WEEKLY INCOME (\$)					
Owner without a mortgage	624	965	895	994	1,078
Owner with a mortgage	637	1,174	1,095	1,068	1,170
Public renter	*282	n.p.	*517	587	*608
Private renter	486	1,001	704	690	835
Total renters(a)	468	993	702	689	776
Total	531	1,077	954	963	1,081
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)					
Owner without a mortgage	2	3	3	3	3
Owner with a mortgage	34	23	22	20	15
Public renter	*20	n.p.	*15	16	*14
Private renter	25	16	22	22	23
Total renters(a)	24	16	20	19	20
Total	26	18	18	15	10
MEDIAN WEEKLY HOUSING COSTS (\$)					
Owner without a mortgage	19	20	22	23	24
Owner with a mortgage	203	239	205	195	161
Public renter	*38	n.p.	*80	86	*83
Private renter	113	158	141	146	205
Total renters(a)	105	158	132	132	142
Total	119	178	156	134	59
MEDIAN WEEKLY INCOME (\$)					
Owner without a mortgage	708	915	794	852	1,025
Owner with a mortgage	616	1,115	896	946	1,113
Public renter	*189	n.p.	*434	526	*596
Private renter	443	978	567	602	652
Total renters(a)	427	980	562	592	620
Total	503	1,062	803	832	1,006
HOUSEHOLDS ('000)					
Owner without a mortgage	24.5	29.7	70.1	220.0	177.8
Owner with a mortgage	112.9	163.6	219.5	440.5	164.4
Public renter	*19.1	n.p.	*15.1	41.4	*11.9
Private renter	186.5	143.6	83.4	134.9	30.4
Total renters(a)	225.7	150.0	105.5	193.5	45.7
Total	363.0	343.3	395.2	854.0	388.0

(a) Includes other renter.

TABLE 11. SELECTED LIFE-CYCLE GROUPS: INCOME AND HOUSING COSTS BY TENURE TYPE
AUSTRALIA, 1995-96 —continued

Tenure type	Couple with			Couple only, reference person 55 to 64	Couple only, reference person 65 and over	Lone person only, 65 and over
	One parent with dependent children	Dependent and non-dependent children only	Non-dependent children only			
MEAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	22	24	24	20	17	15
Owner with a mortgage	149	168	192	141	62	*45
Public renter	58	**109	*96	*94	*62	38
Private renter	134	*175	162	*280	*101	87
Total renters(a)	99	158	135	201	82	55
Total	100	108	73	50	23	25
MEAN WEEKLY INCOME (\$)						
Owner without a mortgage	540	1,527	1,349	631	429	242
Owner with a mortgage	592	1,384	1,372	827	498	*275
Public renter	338	**1,026	*718	*504	*324	182
Private renter	452	*1,239	960	*1,286	*351	229
Total renters(a)	397	1,160	861	975	341	198
Total	464	1,417	1,313	684	427	232
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owner without a mortgage	4	2	2	3	4	6
Owner with a mortgage	25	12	14	17	12	*17
Public renter	17	**11	*13	*19	*19	21
Private renter	30	*14	17	*22	*29	38
Total renters(a)	25	14	16	21	24	28
Total	22	8	6	7	5	11
MEDIAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	20	23	23	19	16	14
Owner with a mortgage	146	150	182	134	25	*47
Public renter	53	**106	*92	*75	*62	34
Private renter	135	*172	153	*154	*95	88
Total renters(a)	96	158	134	137	76	41
Total	88	66	28	22	17	17
MEDIAN WEEKLY INCOME (\$)						
Owner without a mortgage	413	1,275	1,215	474	326	189
Owner with a mortgage	531	1,213	1,309	551	308	*247
Public renter	285	**1,100	*515	*375	*295	172
Private renter	375	*1,181	996	*608	*337	208
Total renters(a)	327	977	793	504	317	181
Total	377	1,238	1,195	504	323	188
HOUSEHOLDS ('000)						
Owner without a mortgage	49.6	97.1	292.8	282.4	488.5	423.1
Owner with a mortgage	83.1	115.6	103.6	46.2	25.2	*9.3
Public renter	97.6	**3.6	*12.0	*11.1	*15.2	68.3
Private renter	108.0	*19.1	22.8	*16.7	*16.4	45.9
Total renters(a)	216.5	26.2	37.0	28.7	32.1	136.0
Total	349.2	238.9	433.4	357.4	545.8	568.5

(a) Includes other renter.

TABLE 12. SELECTED LIFE-CYCLE GROUPS: SELECTED CHARACTERISTICS, AUSTRALIA, 1995-96

Selected characteristics	Lone person only, under 35	Couple only, reference person under 35	Couple with dependent children only		
			Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24
— Per cent —					
Tenure type					
Owner without a mortgage	6.7	8.7	17.7	25.8	45.8
Owner with a mortgage	31.1	47.7	55.6	51.6	42.4
Public renter	*5.3	n.p.	*3.8	4.8	*3.1
Private renter	51.4	41.8	21.1	15.8	7.8
Total renters(a)	62.2	43.7	26.7	22.7	11.8
Total	100.0	100.0	100.0	100.0	100.0
Dwelling structure					
Separate house	39.0	67.8	86.2	94.3	96.2
Semi-detached/row or terrace house/townhouse	17.1	13.3	4.9	2.5	*2.6
Flat/unit/apartment	41.5	17.9	7.6	2.8	n.p.
Total(b)	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income (%)					
0 — 24	49.1	75.9	66.6	74.0	85.3
25 — 29	13.5	8.6	8.6	8.1	*3.8
30 — 49	21.9	12.6	17.0	12.6	6.9
50 and over	13.1	*2.9	7.8	5.3	*3.7
Total(c)	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile(d)					
Lowest	22.8	*2.8	7.2	4.2	5.2
Second	25.5	7.0	14.7	13.2	12.9
Third	33.8	14.3	28.4	29.1	17.4
Fourth	13.3	45.2	26.5	28.1	28.4
Highest	*4.7	30.7	23.2	25.5	36.2
Total	100.0	100.0	100.0	100.0	100.0
Principal source of income					
Wage or salary	76.2	91.6	77.7	74.6	69.0
Own business or partnership income	*4.5	*5.2	10.9	11.6	13.4
Other private income	*2.7	n.p.	n.p.	*1.5	*3.0
Government pensions and allowances	14.2	*1.5	10.5	11.3	13.9
Total(c)	100.0	100.0	100.0	100.0	100.0
Number of earners					
None	17.1	*1.3	9.2	8.9	11.2
One	82.9	15.1	46.3	36.0	24.1
Two	..	83.6	44.5	55.1	64.6
Three or more	..	..	..	..	..
Total	100.0	100.0	100.0	100.0	100.0
Average number of persons in household					
	1.0	2.0	3.5	4.3	4.2
Average number of bedrooms in dwelling					
	2.1	2.6	3.0	3.3	3.5
Number ('000)					
	363.0	343.3	395.2	854.0	388.0

(a) Includes other renter. (b) Includes other dwelling. (c) Includes households with nil or negative total income. (d) See Glossary for details.

TABLE 12. SELECTED LIFE-CYCLE GROUPS: SELECTED CHARACTERISTICS, AUSTRALIA, 1995-96 —continued

Selected characteristics	Couple with			Couple only, reference person 55 to 64	Couple only, reference person 65 and over	Lone person only, 65 and over
	One parent with dependent children	Dependent and non-dependent children only	Non-dependent children only			
— Per cent —						
Tenure type						
Owner without a mortgage	14.2	40.6	67.6	79.0	89.5	74.4
Owner with a mortgage	23.8	48.4	23.9	12.9	4.6	*1.6
Public renter	27.9	**1.5	*2.8	*3.1	*2.8	12.0
Private renter	30.9	*8.0	5.3	*4.7	*3.0	8.1
Total renters(a)	62.0	11.0	8.5	8.0	5.9	23.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure						
Separate house	72.5	98.4	95.5	92.6	89.0	61.6
Semi-detached/row or terrace house/townhouse	14.6	n.p.	*2.8	3.1	5.6	16.8
Flat/unit/apartment	12.1	n.p.	*1.7	*3.5	5.2	21.4
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income (%)						
0 — 24	60.1	91.8	94.7	88.0	95.8	88.8
25 — 29	8.0	**1.2	*1.8	*4.2	*1.6	*2.0
30 — 49	23.5	*4.4	*2.6	*3.3	*2.0	5.4
50 and over	8.0	*2.6	n.p.	*3.8	**0.6	3.5
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile(d)						
Lowest	27.2	n.p.	*3.0	18.1	21.0	83.1
Second	39.5	*4.0	8.6	31.0	58.4	11.9
Third	23.0	13.7	10.4	21.8	13.1	3.9
Fourth	8.4	29.0	28.1	16.0	3.9	**0.5
Highest	*1.9	52.7	49.9	13.1	*3.5	**0.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income						
Wage or salary	37.2	89.1	80.7	40.1	*2.3	*1.4
Own business or partnership income	*3.0	*6.7	5.0	15.3	*2.9	*0.9
Other private income	*2.9	n.p.	*2.5	17.0	25.9	17.0
Government pensions and allowances	56.1	*3.3	11.6	26.1	68.7	79.8
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	49.6	**1.8	9.0	35.1	89.5	96.0
One	47.3	12.2	19.9	26.2	4.6	4.0
Two	*3.0	28.8	26.7	38.7	6.0	..
Three or more	n.p.	57.1	44.4	..	..	..
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of persons in household	2.9	4.8	3.4	2.0	2.0	1.0
Average number of bedrooms in dwelling	2.9	3.8	3.4	3.1	2.8	2.3
Number ('000)	349.2	238.9	433.4	357.4	545.8	568.5

(a) Includes other renter. (b) Includes other dwelling. (c) Includes households with nil or negative total income. (d) See Glossary for details.

TABLE 13. SELECTED LIFE-CYCLE GROUPS IN THE LOWEST TWO GROSS WEEKLY INCOME QUINTILES(a): INCOME AND HOUSING COSTS BY TENURE TYPE, AUSTRALIA, 1995-96

Tenure type	Lone person only, under 35	Couple with dependent children only	One parent with dependent children	Couple only, reference person 55 to 64	Couple only, reference person 65 and over	Lone person only, 65 and over
MEAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	*19	23	23	17	16	14
Owner with a mortgage	167	194	133	*122	44	*45
Public renter	*47	79	54	*67	*61	38
Private renter	107	139	132	*140	*101	86
Total renters(b)	95	123	90	*104	82	55
Total	106	113	89	35	22	25
MEAN WEEKLY INCOME (\$)						
Owner without a mortgage	*256	339	303	286	312	204
Owner with a mortgage	303	335	340	*279	317	*275
Public renter	*237	386	291	*335	*307	182
Private renter	294	330	313	*374	*351	223
Total renters(b)	276	342	303	*355	331	196
Total	280	339	309	291	313	203
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Owner without a mortgage	*7	7	8	6	5	7
Owner with a mortgage	.55	58	39	*44	14	*17
Public renter	*20	20	19	*20	*20	21
Private renter	36	42	42	*37	*29	38
Total renters(b)	35	36	30	*29	25	28
Total	38	33	29	12	7	12
MEDIAN WEEKLY HOUSING COSTS (\$)						
Owner without a mortgage	*20	20	22	18	15	13
Owner with a mortgage	131	172	137	*81	25	*47
Public renter	*37	71	52	*63	*60	34
Private renter	103	139	133	*152	*95	88
Total renters(b)	90	129	76	*90	78	47
Total	98	102	72	19	16	16
MEDIAN WEEKLY INCOME (\$)						
Owner without a mortgage	*232	372	301	296	305	186
Owner with a mortgage	354	350	371	*281	296	*247
Public renter	*172	390	273	*357	*289	172
Private renter	310	364	308	*387	*337	207
Total renters(b)	297	372	291	*359	314	180
Total	298	365	302	298	305	185
HOUSEHOLDS ('000)						
Owner without a mortgage	*7.0	93.9	28.6	143.6	382.6	395.7
Owner with a mortgage	33.6	90.4	39.0	*17.1	20.7	*9.3
Public renter	*17.2	29.0	85.6	*7.2	*13.8	68.3
Private renter	108.7	86.3	71.2	*7.5	*16.4	44.9
Total renters(b)	134.6	120.6	165.2	*14.6	30.5	135.0
Total	175.2	304.9	232.8	175.4	433.8	540.0

(a) See Glossary for details. (b) Includes other renter.

TABLE 14. SELECTED LIFE-CYCLE GROUPS IN THE LOWEST TWO GROSS WEEKLY INCOME QUINTILES(a): SELECTED CHARACTERISTICS, AUSTRALIA, 1995-96

<i>Selected characteristics</i>	<i>Lone person only, under 35</i>	<i>Couple with dependent children only</i>	<i>One parent with dependent children</i>	<i>Couple only, reference person 55 to 64</i>	<i>Couple only, reference person 65 and over</i>	<i>Lone person only, 65 and over</i>
--- Per cent ---						
Tenure type						
Owner without a mortgage	*4.0	30.8	12.3	81.9	88.2	73.3
Owner with a mortgage	19.2	29.7	16.8	*9.8	4.8	*1.7
Public renter	*9.8	9.5	36.8	*4.1	*3.2	12.6
Private renter	62.0	28.3	30.6	*4.3	*3.8	8.3
<i>Total renters(b)</i>	<i>76.8</i>	<i>39.6</i>	<i>71.0</i>	<i>*8.4</i>	<i>7.0</i>	<i>25.0</i>
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure						
Separate house	34.1	86.7	71.0	94.1	89.8	61.6
Semi-detached/row or terrace house/townhouse	17.2	*5.0	15.6	*3.7	4.6	17.1
Flat/unit/apartment	46.9	6.6	12.8	**1.8	5.3	21.1
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income (%)						
0—24	34.4	45.6	50.6	80.5	94.7	88.4
25—29	15.6	*5.9	8.3	*4.9	*2.1	*1.9
30—49	19.1	23.0	28.8	*5.8	*2.5	5.7
50 and over	25.8	24.8	11.7	*7.4	**0.8	3.7
Total(d)	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile(a)						
Lowest	47.2	27.5	40.8	36.8	26.5	87.4
Second	52.8	72.5	59.2	63.2	73.5	12.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income						
Wage or salary	54.8	28.2	13.5	13.7	**0.8	n.p.
Own business or partnership income	*5.1	12.4	*1.8	*9.8	*1.5	n.p.
Other private income	*5.7	*3.5	*3.8	22.4	13.3	13.8
Government pensions and allowances	29.5	53.1	79.7	51.4	84.4	84.1
Total(d)	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	35.4	43.3	72.1	63.4	94.5	97.5
One	64.6	33.6	27.9	22.8	*2.5	*2.5
Two	..	23.1	..	13.8	*2.9	..
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of persons in household	1.0	4.0	2.8	2.0	2.0	1.0
Average number of bedrooms in dwelling	1.9	3.1	2.8	3.1	2.8	2.3
Number ('000)	175.2	304.9	232.8	175.4	433.8	540.0

(a) See Glossary for details. (b) Includes other renter. (c) Includes other dwelling. (d) Includes households with nil or negative total income.

TABLE 15. SELECTED LIFE-CYCLE GROUPS IN OWNER HOUSEHOLDS: MEDIAN VALUE OF DWELLING
AUSTRALIA, 1995-96

	<i>Lone person only, under 35</i>	<i>Couple only, reference person under 35</i>	<i>Couple with dependent children only</i>			<i>One parent with dependent children</i>
			<i>Eldest child under 5</i>	<i>Eldest child 5 to 14</i>	<i>Eldest child 15 to 24</i>	
Mean weekly housing costs (\$)	179	228	186	148	102	101
Mean weekly income (\$)	635	1,142	1,046	1,043	1,122	573
Mean weekly housing costs as a proportion of income (%)	28	20	18	14	9	18
Median weekly housing costs (\$)	183	223	178	135	38	83
Median weekly income (\$)	618	1,102	879	910	1,048	495
Median value of dwelling (\$'000)						
Tenure type						
Owner without a mortgage	102.0	129.0	156.8	158.8	179.0	139.2
Owner with a mortgage	123.6	128.7	157.0	148.4	154.9	123.1
Total	120.2	128.7	157.0	153.2	166.5	127.1
Dwelling structure						
Separate house	123.2	126.7	155.4	152.6	167.3	125.9
Semi-detached/row or terrace house/townhouse	*118.5	*142.4	*201.8	*435.3	**145.3	*130.9
Flat/unit/apartment	118.5	*123.8	*172.7	n.p.	n.p.	n.p.
Total(a)	120.2	128.7	157.0	153.2	166.5	127.1
Average number of persons in household	1.0	2.0	3.5	4.3	4.2	2.9
Average number of bedrooms in dwelling	2.4	2.9	3.1	3.5	3.6	3.2
Number ('000)	137.4	193.3	289.7	660.6	342.2	132.7

TABLE 15. SELECTED LIFE-CYCLE GROUPS IN OWNER HOUSEHOLDS: MEDIAN VALUE OF DWELLING
AUSTRALIA, 1995-96 ---continued

	<i>Couple with</i>					<i>All owner households</i>
	<i>Dependent and non-dependent children only</i>	<i>Non-dependent children only</i>	<i>Couple only, reference person 55 to 64</i>	<i>Couple only, reference person 65 and over</i>	<i>Lone person only, 65 and over</i>	
Mean weekly housing costs (\$)	102	68	37	19	15	94
Mean weekly income (\$)	1,449	1,355	659	433	242	860
Mean weekly housing costs as a proportion of income (%)	7	5	6	4	6	11
Median weekly housing costs (\$)	39	27	21	16	14	27
Median weekly income (\$)	1,262	1,240	504	324	190	712
	Median value of dwelling (\$'000)					
Tenure type						
Owner without a mortgage	167.6	157.8	140.1	128.4	117.3	142.7
Owner with a mortgage	164.6	142.8	132.2	131.1	*93.0	139.1
Total	165.6	153.7	138.9	128.4	116.6	141.1
Dwelling structure						
Separate house	165.6	154.3	137.3	128.9	121.0	144.0
Semi-detached/row or terrace house/townhouse	—	*157.5	*138.4	106.0	105.5	126.8
Flat/unit/apartment	—	n.p.	*304.8	123.4	123.6	125.1
Total(a)	165.6	153.7	138.9	128.4	116.6	141.1
Average number of persons in household	4.8	3.4	2.0	2.0	1.0	2.7
Average number of bedrooms in dwelling	3.8	3.4	3.2	2.9	2.6	3.1
Number ('000)	212.7	396.4	328.7	513.6	432.4	4,789.3

(a) Includes other dwelling.

TABLE 16. CAPITAL CITY HOUSEHOLDS: INCOME AND HOUSING COSTS BY TENURE TYPE AND CAPITAL CITIES
AUSTRALIA, 1995-96

Tenure type	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra	All capital cities
MEAN WEEKLY HOUSING COSTS (\$)									
Owner without a mortgage	23	25	23	18	20	20	17	24	23
Owner with a mortgage	249	210	221	171	194	147	245	228	216
Public renter	60	60	52	62	56	63	98	77	62
Private renter	194	142	145	127	126	126	169	170	160
Total renters(a)	162	126	123	102	112	97	118	135	135
Total	129	108	112	92	106	86	129	141	114
MEAN WEEKLY INCOME (\$)									
Owner without a mortgage	886	793	792	726	718	720	911	952	811
Owner with a mortgage	1,306	1,074	1,042	1,010	1,057	986	1,166	1,209	1,129
Public renter	346	378	292	370	356	366	555	407	362
Private renter	942	674	692	641	686	705	861	955	783
Total renters(a)	805	617	621	537	625	568	758	764	685
Total	969	834	812	770	815	759	894	985	869
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)									
Owner without a mortgage	3	3	3	2	3	3	2	3	3
Owner with a mortgage	19	20	21	17	18	15	21	19	19
Public renter	17	16	18	17	16	17	18	19	17
Private renter	21	21	21	20	18	18	20	18	20
Total renters(a)	20	20	20	19	18	17	16	18	20
Total	13	13	14	12	13	11	14	14	13
MEDIAN WEEKLY HOUSING COSTS (\$)									
Owner without a mortgage	23	22	21	17	17	19	17	22	21
Owner with a mortgage	243	195	209	157	180	139	220	213	198
Public renter	53	46	48	51	43	48	122	64	52
Private renter	180	139	139	129	122	127	179	171	149
Total renters(a)	163	128	125	100	110	102	131	147	131
Total	80	65	72	63	80	65	131	131	75
MEDIAN WEEKLY INCOME (\$)									
Owner without a mortgage	664	612	607	507	485	604	640	841	602
Owner with a mortgage	1,093	955	980	897	966	862	1,182	1,193	1,000
Public renter	248	278	233	261	266	244	484	344	265
Private renter	728	593	598	545	581	684	629	950	649
Total renters(a)	588	537	492	434	496	551	657	653	534
Total	780	703	677	611	676	686	754	921	708
HOUSEHOLDS ('000)									
Owner without a mortgage	553.1	515.6	221.5	168.6	182.8	27.3	9.7	30.0	1,708.7
Owner with a mortgage	362.2	364.7	166.2	143.3	170.2	25.0	11.6	42.7	1,285.9
Public renter	93.4	42.8	36.0	38.0	19.3	8.2	13.7	12.8	264.3
Private renter	343.5	246.3	136.5	68.3	99.1	13.2	7.7	22.8	937.2
Total renters(a)	460.0	309.3	178.5	114.6	124.5	24.2	24.5	38.6	1,274.3
Total	1,375.3	1,189.7	566.1	426.5	477.5	76.5	45.9	111.4	4,268.9

(a) Includes other renter.

TABLE 17. CAPITAL CITY HOUSEHOLDS: SELECTED CHARACTERISTICS BY CAPITAL CITIES, AUSTRALIA, 1995-96

Selected characteristics	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra	All capital cities
	— Per cent —								
Tenure type									
Owner without a mortgage	40.2	43.3	39.1	39.5	38.3	35.7	21.2	26.9	40.0
Owner with a mortgage	26.3	30.7	29.4	33.6	35.6	32.6	25.4	38.4	30.1
Public renter	6.8	3.6	6.4	8.9	4.0	10.7	29.9	11.5	6.2
Private renter	25.0	20.7	24.1	16.0	20.7	17.2	16.7	20.5	22.0
Total renters(a)	33.4	26.0	31.5	26.9	26.1	31.7	53.5	34.7	29.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Household composition									
Couple only	21.1	22.1	22.3	24.9	23.1	22.3	25.9	23.6	22.3
Couple with dependent children only	23.2	23.5	25.4	23.2	22.9	25.4	22.9	30.2	23.8
Couple — other	15.2	14.2	11.2	10.7	12.0	*5.2	12.0	7.9	13.2
Total couples	59.5	59.8	58.9	58.9	58.0	52.9	60.7	61.6	59.2
One parent — one family	8.8	9.1	7.8	7.9	8.5	7.5	12.9	5.8	8.6
Lone person	22.3	23.8	24.7	26.7	25.1	26.6	17.4	23.1	23.8
Other	9.5	7.3	8.6	6.6	8.4	12.9	*9.0	9.4	8.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	69.3	77.2	81.4	75.7	76.1	78.6	67.6	77.6	74.8
Semi-detached/row or terrace house/townhouse	9.7	6.3	5.9	13.5	13.6	*6.7	16.9	12.3	9.1
Flat/unit/apartment	20.3	16.1	12.2	10.9	9.6	13.7	13.9	10.1	15.5
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Housing costs as a proportion of income (%)									
0 — 24	75.3	78.6	75.7	81.2	78.8	89.1	74.0	74.6	77.5
25 — 29	5.8	6.8	5.9	5.8	5.8	*4.0	*7.0	12.5	6.2
30 — 49	13.4	10.3	11.4	8.4	9.1	*5.1	12.0	7.6	11.0
50 and over	5.0	4.2	6.2	4.3	5.1	n.p.	*5.3	5.3	4.8
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile(d)									
Lowest	15.9	16.0	17.6	19.6	19.7	20.8	13.3	13.4	17.0
Second	16.7	18.4	19.3	21.0	18.1	11.7	22.2	13.8	18.0
Third	18.5	22.5	19.6	20.3	19.7	24.7	15.6	15.3	20.1
Fourth	19.7	20.6	22.7	20.0	22.9	27.3	18.1	23.9	21.0
Highest	29.1	22.5	20.7	19.1	19.7	15.4	30.7	33.6	24.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income									
Wage or salary	64.2	63.7	58.5	55.0	58.7	59.9	67.9	69.8	61.9
Own business or partnership income	5.8	5.8	8.0	7.0	6.3	*4.9	*3.8	*2.2	6.1
Other private income	7.1	7.1	6.6	7.1	7.1	*4.6	*4.6	13.0	7.1
Government pensions and allowances	22.0	23.2	25.8	30.5	25.9	29.4	22.0	15.0	24.1
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners									
None	26.2	28.2	30.3	33.2	28.7	27.9	22.5	23.6	28.2
One	31.3	33.6	29.7	33.5	34.0	34.8	31.0	30.0	32.3
Two	32.8	30.7	33.3	27.8	30.5	33.9	34.8	39.0	31.7
Three or more	9.7	7.5	6.7	5.5	6.8	*3.4	11.7	7.4	7.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average number of persons in household	2.7	2.6	2.6	2.5	2.5	2.5	2.9	2.7	2.6
Average number of bedrooms in dwelling	2.8	2.9	3.0	2.8	3.0	2.7	2.6	3.0	2.9
Number ('000)	1,375.3	1,189.7	566.1	426.5	477.5	76.5	45.9	111.4	4,268.9

(a) Includes other renter. (b) Includes other dwelling. (c) Includes households with nil or negative total income. (d) See Glossary for details.

TABLE 18. CAPITAL CITY OWNER HOUSEHOLDS: VALUE OF DWELLING BY CAPITAL CITIES, AUSTRALIA, 1995-96

<i>Selected characteristics</i>	<i>Sydney</i>	<i>Melbourne</i>	<i>Brisbane</i>	<i>Adelaide</i>	<i>Perth</i>	<i>Hobart</i>	<i>Canberra</i>	<i>All capital cities(a)</i>
Mean value of dwelling (\$'000)								
Tenure type								
Owner without a mortgage	266.9	163.3	175.9	141.3	192.5	132.1	191.5	199.4
Owner with a mortgage	240.5	155.7	157.6	134.5	183.0	124.3	177.7	181.5
Total	256.4	160.2	168.1	138.2	188.0	128.4	183.4	191.7
Household composition								
Couple only	257.0	169.8	162.8	135.1	182.8	134.7	189.1	191.4
Couple with dependent children only	277.3	176.7	180.6	158.8	208.0	131.4	206.7	209.2
Couple — other	274.1	165.4	194.7	156.4	207.5	*120.7	194.3	212.1
<i>Total couples</i>	<i>269.6</i>	<i>171.3</i>	<i>177.3</i>	<i>147.9</i>	<i>198.6</i>	<i>131.6</i>	<i>197.9</i>	<i>203.5</i>
One parent — one family	209.7	138.9	143.0	119.3	200.0	*180.1	*146.0	167.5
Lone person	208.6	130.0	143.0	115.2	160.1	108.8	144.9	156.4
Other	318.3	150.7	164.9	130.3	139.1	*121.3	*180.3	200.8
Total	256.4	160.2	168.1	138.2	188.0	128.4	183.4	191.7
Dwelling structure								
Separate house	263.3	163.3	170.0	140.9	196.5	130.2	186.5	195.0
Semi-detached/row or terrace house/townhouse	238.0	153.5	*143.2	144.9	129.6	**91.9	173.2	175.6
Flat/unit/apartment	214.2	110.5	*161.1	89.4	150.3	*101.5	*133.5	164.6
Total(b)	256.4	160.2	168.1	138.2	188.0	128.4	183.4	191.7
Weekly housing costs (\$)								
0 — 24	225.2	133.0	157.2	125.9	169.3	121.6	167.2	167.8
25 — 49	325.2	188.1	201.9	187.5	382.4	*165.5	199.8	251.0
50 — 74	*364.0	220.5	*160.8	*202.5	*134.1	*104.5	*266.7	237.4
75 — 99	*163.5	*256.6	*242.6	*113.4	*191.1	*111.4	*154.5	192.1
100 — 149	211.6	147.1	150.5	121.1	139.1	99.4	158.3	157.2
150 — 199	215.5	140.3	132.8	136.4	147.3	*116.4	180.1	156.2
200 and over	257.7	172.8	170.8	156.1	201.9	176.8	185.6	205.1
Total	256.4	160.2	168.1	138.2	188.0	128.4	183.4	191.7
Median value of dwelling (\$'000)								
Tenure type								
Owner without a mortgage	224.8	138.3	156.5	120.9	145.6	125.8	170.1	161.0
Owner with a mortgage	201.5	132.4	138.8	118.8	147.6	109.6	159.6	148.7
Total	210.3	136.0	149.5	119.7	146.4	119.8	162.7	156.0
Household composition								
Couple only	211.2	140.8	144.1	116.9	143.8	127.6	163.6	152.9
Couple with dependent children only	237.2	145.4	165.3	134.1	162.7	122.4	177.3	169.6
Couple — other	246.6	149.7	149.3	142.5	154.3	*115.2	177.7	169.5
<i>Total couples</i>	<i>233.9</i>	<i>144.6</i>	<i>153.8</i>	<i>125.0</i>	<i>155.3</i>	<i>123.2</i>	<i>173.3</i>	<i>163.5</i>
One parent — one family	170.1	125.5	152.4	108.3	126.4	*165.6	*129.4	144.1
Lone person	178.1	118.0	119.9	107.5	123.4	94.5	143.1	131.7
Other	240.2	133.1	143.2	116.5	129.3	*118.9	*158.8	152.2
Total	210.3	136.0	149.5	119.7	146.4	119.8	162.7	156.0
Dwelling structure								
Separate house	215.8	140.5	151.9	122.0	152.6	121.3	164.6	158.6
Semi-detached/row or terrace house/townhouse	198.9	132.0	*121.3	123.2	116.0	**77.1	141.3	137.0
Flat/unit/apartment	198.7	103.3	*120.4	87.6	96.6	*94.4	*126.3	127.2
Total(b)	210.3	136.0	149.5	119.7	146.4	119.8	162.7	156.0
Weekly housing costs (\$)								
0 — 24	190.2	122.4	143.2	113.5	141.5	118.8	158.1	144.5
25 — 49	285.3	167.2	174.2	185.3	259.4	*158.4	200.1	207.7
50 — 74	*260.0	157.4	*126.2	*116.6	*126.3	*96.0	*219.4	170.9
75 — 99	*144.5	*119.0	*186.0	*115.3	*173.4	*80.1	*125.2	136.5
100 — 149	166.0	122.8	133.2	110.4	116.9	94.7	152.7	128.3
150 — 199	181.8	121.2	119.4	119.4	120.3	*117.8	164.7	129.5
200 and over	214.9	148.6	145.5	125.9	158.6	131.7	165.4	163.5
Total	210.3	136.0	149.5	119.7	146.4	119.8	162.7	156.0
Number ('000)	915.3	880.3	387.7	311.9	353.0	52.3	72.8	2,994.6

(a) Includes households in Darwin for which disaggregated data are not acceptable for most purposes. (b) Includes other dwelling.

TABLE 19. CAPITAL CITY OWNER HOUSEHOLDS: VALUE OF DWELLING BY CAPITAL CITIES, AUSTRALIA, 1995-96

	<i>Sydney</i>	<i>Melbourne</i>	<i>Brisbane</i>	<i>Adelaide</i>	<i>Perth</i>	<i>Hobart</i>	<i>Canberra</i>	<i>All capital cities(a)</i>
Mean weekly housing costs (\$)	113	101	108	88	104	81	144	106
Mean weekly income (\$)	1,052	910	900	856	882	847	1,103	948
Mean housing costs as a proportion of income (%)	11	11	12	10	12	10	13	11
Median weekly housing costs (\$)	29	33	28	26	26	28	106	30
Median weekly income (\$)	860	775	814	698	767	777	1,062	805
SEPARATE HOUSE (%)								
Value of dwelling								
Less than \$75,001	*0.8	2.7	*1.9	9.3	3.9	14.0	—	3.0
\$75,001 to \$100,000	*1.2	16.9	13.6	24.9	12.4	22.9	n.p.	11.9
\$100,001 to \$125,000	9.2	21.5	15.1	18.9	18.1	19.8	13.1	16.0
\$125,001 to \$150,000	12.4	19.8	23.1	17.9	17.1	24.1	28.4	18.0
\$150,001 to \$200,000	24.8	22.6	26.7	16.3	21.6	12.0	29.0	23.0
\$200,001 to \$250,000	14.1	8.0	8.4	6.2	7.9	*3.9	15.2	9.8
\$250,001 to \$300,000	13.5	3.9	6.4	*3.7	6.7	n.p.	*5.8	7.4
Greater than \$300,000	23.9	4.6	4.8	*2.8	12.1	n.p.	*6.5	10.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	765.6	792.1	358.7	269.4	306.8	49.4	64.9	2,625.2
ALL DWELLINGS (%) (b)								
Value of dwelling								
Less than \$75,001	*1.1	3.4	*2.2	10.1	5.7	15.0	n.p.	3.6
\$75,001 to \$100,000	*2.4	18.7	15.2	26.4	14.4	24.2	*3.8	13.2
\$100,001 to \$125,000	9.2	21.3	15.0	19.4	18.5	18.7	12.9	15.9
\$125,001 to \$150,000	13.0	19.3	23.5	16.7	15.7	24.0	28.7	17.6
\$150,001 to \$200,000	23.9	21.5	25.2	15.4	20.9	11.4	28.0	22.0
\$200,001 to \$250,000	14.9	7.7	7.8	5.9	7.9	*3.7	14.7	9.9
\$250,001 to \$300,000	13.2	3.7	6.2	3.5	6.0	n.p.	*5.2	7.2
Greater than \$300,000	22.2	4.4	4.9	*2.7	10.8	n.p.	6.3	10.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	915.3	880.3	387.7	311.9	353.0	52.3	72.8	2,994.6

(a) Includes households in Darwin for which disaggregated data are not acceptable for most purposes. (b) Includes semi-detached/row or terrace house/townhouse, flat/unit/apartment and other dwelling.

TABLE 20. RECENT HOME BUYER HOUSEHOLDS: HOUSING COSTS AND VALUE OF DWELLING BY SELECTED CHARACTERISTICS AND WHETHER PURCHASED NEW OR ESTABLISHED HOME, AUSTRALIA, 1995-96

Selected characteristics	First home buyer			Changeover buyer			Total		
	Purchased		Total	Purchased		Total	Purchased		Total
	Purchased new home	Established home		Purchased new home	Established home		Purchased new home	Established home	
MEAN WEEKLY HOUSING COSTS (\$)									
Household composition									
Couple only	257	223	231	120	153	143	169	185	181
Couple with dependent children only	213	201	204	218	204	209	216	203	207
Couple — other	*136	*233	205	205	159	176	191	179	183
Total couples	223	214	217	184	181	182	196	193	194
One parent — one family	n.p.	*117	104	*62	150	139	*54	143	131
Lone person	*148	144	144	91	153	139	112	149	141
Other	n.p.	214	212	**160	*125	131	*175	184	183
Total	205	193	196	166	171	169	179	180	179
Dwelling structure									
Separate house	211	195	199	176	177	176	188	184	185
Semi-detached/row or terrace house/townhouse	*186	250	233	*109	168	155	*144	200	187
Flat/unit/apartment	n.p.	178	168	90	117	110	*78	148	136
Total(a)	205	193	196	166	171	169	179	180	179
Age group of reference person									
15 — 24	*184	183	183	—	n.p.	n.p.	*184	183	183
25 — 34	236	211	216	218	221	220	228	214	218
35 — 44	196	173	180	232	220	223	222	206	211
45 — 54	*128	*276	*228	146	170	163	144	180	169
55 — 64	n.p.	*45	*50	*56	86	80	*61	77	74
65 and over	n.p.	**68	*41	16	21	20	16	23	21
Total	205	193	196	166	171	169	179	180	179
Gross weekly income quintile(b)									
Lowest	*99	76	80	31	94	78	43	89	79
Second	*165	146	150	59	84	77	88	108	102
Third	184	166	170	149	120	128	164	141	147
Fourth	195	218	211	210	214	213	202	216	212
Highest	*418	274	292	246	261	256	269	265	266
Total	205	193	196	166	171	169	179	180	179
Principal source of income									
Wage or salary	222	209	212	214	212	213	217	211	212
Own business or partnership income	*161	*176	172	163	187	179	162	184	177
Other private income	n.p.	n.p.	**48	*57	53	54	*47	57	54
Government pensions and allowances	*135	85	92	43	47	46	55	58	57
Total(c)	205	193	196	166	171	169	179	180	179
Number of earners									
None	*97	66	71	38	59	54	47	61	57
One	152	174	170	138	175	167	144	175	168
Two	251	236	240	223	226	225	233	231	231
Three or more	n.p.	*230	*233	*333	*221	249	*316	223	245
Total	205	193	196	166	171	169	179	180	179

(a) Includes other dwelling. (b) See Glossary for details. (c) Includes households with nil or negative total income.

TABLE 20. RECENT HOME BUYER HOUSEHOLDS: HOUSING COSTS AND VALUE OF DWELLING BY SELECTED CHARACTERISTICS AND WHETHER PURCHASED NEW OR ESTABLISHED HOME, AUSTRALIA, 1995-96 —continued

Selected characteristics	First home buyer			Changeover buyer			Total		
	Purchased		Total	Purchased		Total	Purchased		Total
	Purchased new home	established home		Purchased new home	established home		Purchased new home	established home	
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)									
Household composition									
Couple only	24	22	22	14	17	16	18	19	19
Couple with dependent children only	24	23	23	19	19	19	20	20	20
Couple — other	*13	*25	22	14	13	13	14	15	15
Total couples	23	22	23	16	17	17	18	19	19
One parent — one family	n.p.	*31	22	*7	19	17	*6	21	18
Lone person	*30	25	26	19	25	24	24	25	25
Other	n.p.	20	21	**11	*14	13	*16	18	18
Total	23	23	23	16	18	18	18	20	20
Dwelling structure									
Separate house	23	23	23	17	19	19	19	20	20
Semi-detached/row or terrace house/townhouse	*29	25	26	*16	19	19	*21	22	22
Flat/unit/apartment	n.p.	23	22	6	11	9	*6	16	14
Total(a)	23	23	23	16	18	18	18	20	20
Age group of reference person									
15 — 24	*23	22	22	—	n.p.	n.p.	*23	22	22
25 — 34	25	23	24	22	22	22	24	23	23
35 — 44	24	21	22	18	21	20	19	21	20
45 — 54	*15	*32	*26	13	17	15	13	18	16
55 — 64	n.p.	*12	*13	*9	12	11	*10	12	11
65 and over	n.p.	**24	*11	5	5	5	5	6	6
Total	23	23	23	16	18	18	18	20	20
Gross weekly income quintile(b)									
Lowest	*45	41	42	19	52	45	25	49	44
Second	*39	36	36	16	23	21	22	28	27
Third	27	26	26	23	19	20	25	22	23
Fourth	19	22	21	21	22	22	20	22	21
Highest	*25	18	19	13	14	14	14	16	15
Total	23	23	23	16	18	18	18	20	20
Principal source of income									
Wage or salary	23	23	23	17	19	19	19	20	20
Own business or partnership income	*24	*19	20	13	16	15	15	16	16
Other private income	n.p.	n.p.	**15	*6	8	8	*6	9	8
Government pensions and allowances	*42	29	31	14	17	16	17	21	20
Total(c)	23	23	23	16	18	18	18	20	20
Number of earners									
None	*27	28	28	12	19	17	15	20	19
One	22	26	26	16	21	20	19	23	22
Two	24	21	22	17	18	17	19	19	19
Three or more	n.p.	*15	*16	*16	*14	15	*17	14	15
Total	23	23	23	16	18	18	18	20	20

(a) Includes other dwelling. (b) See Glossary for details. (c) Includes households with nil or negative total income.

TABLE 20. RECENT HOME BUYER HOUSEHOLDS: HOUSING COSTS AND VALUE OF DWELLING BY SELECTED CHARACTERISTICS AND WHETHER PURCHASED NEW OR ESTABLISHED HOME, AUSTRALIA, 1995-96—continued

Selected characteristics	First home buyer			Changeover buyer			Total		
	Purchased new home	Purchased established home	Total	Purchased new home	Purchased established home	Total	Purchased new home	Purchased established home	Total
MEDIAN VALUE OF DWELLING (\$'000)									
Household composition									
Couple only	121.1	123.8	123.1	167.8	152.0	159.9	153.3	131.4	136.1
Couple with dependent children only	147.8	116.8	120.9	195.3	170.8	174.6	168.9	152.9	159.7
Couple — other	*201.3	*124.6	137.3	228.7	163.1	175.0	205.5	149.2	171.5
Total couples	138.4	120.3	122.5	179.6	165.6	170.5	167.3	141.0	151.2
One parent — one family	n.p.	*116.6	120.6	*145.0	146.6	145.9	*142.7	128.7	135.1
Lone person	*121.7	115.5	116.0	124.3	133.0	129.6	123.3	120.4	120.7
Other	n.p.	124.0	123.8	**149.0	*143.3	145.2	*130.0	125.2	126.1
Total	131.6	119.1	120.9	170.8	157.7	162.5	158.6	131.4	139.9
Dwelling structure									
Separate house	137.1	119.2	121.5	172.7	159.6	164.6	161.0	133.1	144.3
Semi-detached/row or terrace house/townhouse	*110.4	130.7	119.8	*132.5	155.9	148.7	*115.0	141.2	136.7
Flat/unit/apartment	n.p.	119.0	120.6	280.0	114.1	148.8	*214.4	118.9	122.3
Total(a)	131.6	119.1	120.9	170.8	157.7	162.5	158.6	131.4	139.9
Age group of reference person									
15 — 24	*117.6	103.7	110.4	—	n.p.	n.p.	*117.6	103.9	109.4
25 — 34	123.8	120.6	121.0	167.3	170.5	169.9	147.1	127.5	129.1
35 — 44	144.7	120.1	126.3	196.2	165.3	170.4	173.1	149.0	156.2
45 — 54	*197.8	*114.8	*164.2	176.5	154.4	161.3	177.6	152.8	161.5
55 — 64	n.p.	*117.8	*116.0	*125.3	135.4	130.3	*123.9	129.8	128.1
65 and over	n.p.	**117.5	*132.6	126.0	122.4	122.9	129.3	122.0	123.1
Total	131.6	119.1	120.9	170.8	157.7	162.5	158.6	131.4	139.9
Gross weekly income quintile(b)									
Lowest	*120.8	117.1	118.2	121.0	139.5	131.6	120.9	127.1	124.7
Second	*115.5	116.3	116.2	172.8	120.0	126.6	146.3	118.5	120.9
Third	118.5	103.6	105.3	145.8	136.8	141.8	133.5	120.2	123.3
Fourth	145.5	119.6	123.0	171.6	156.2	162.0	160.1	130.2	138.4
Highest	*200.8	135.8	139.9	240.2	227.8	230.8	230.7	175.2	189.4
Total	131.6	119.1	120.9	170.8	157.7	162.5	158.6	131.4	139.9
Principal source of income									
Wage or salary	128.4	118.6	120.1	177.0	165.5	169.1	160.7	131.3	139.2
Own business or partnership income	*146.7	*167.3	154.9	245.4	160.6	171.7	201.3	162.7	166.3
Other private income	n.p.	n.p.	**144.7	*132.2	170.9	161.1	*133.0	169.2	158.2
Government pensions and allowances	*151.9	117.8	121.7	126.0	121.3	122.1	137.7	120.3	122.0
Total(c)	131.6	119.1	120.9	170.8	157.7	162.5	158.6	131.4	139.9
Number of earners									
None	*139.9	117.1	120.1	125.3	129.0	127.2	128.4	122.6	123.9
One	129.7	116.0	118.2	168.1	152.5	156.3	149.6	123.3	128.0
Two	139.5	123.7	124.6	200.0	173.1	178.1	170.6	144.9	154.8
Three or more	n.p.	*106.2	*103.8	*225.3	*160.0	174.0	*196.2	138.3	148.0
Total	131.6	119.1	120.9	170.8	157.7	162.5	158.6	131.4	139.9

(a) Includes other dwelling. (b) See Glossary for details. (c) Includes households with nil or negative total income.

TABLE 20. RECENT HOME BUYER HOUSEHOLDS: HOUSING COSTS AND VALUE OF DWELLING BY SELECTED CHARACTERISTICS AND WHETHER PURCHASED NEW OR ESTABLISHED HOME, AUSTRALIA, 1995-96 —continued

Selected characteristics	First home buyer			Changeover buyer			Total		
	Purchased new home	Purchased established home	Total	Purchased new home	Purchased established home	Total	Purchased new home	Purchased established home	Total
HOUSEHOLDS (%)									
Household composition									
Couple only	29.5	29.9	29.8	26.7	23.8	24.6	27.7	26.3	26.6
Couple with dependent children only	41.2	26.2	29.6	41.7	36.2	37.7	41.6	32.2	34.6
Couple -- other	*6.3	*4.5	4.9	12.2	8.3	9.4	10.3	6.8	7.7
Total couples	77.0	60.6	64.3	80.7	68.4	71.8	79.5	65.3	69.0
One parent — one family	n.p.	*3.7	3.3	*3.2	8.6	7.1	*2.8	6.7	5.7
Lone person	*17.7	24.8	23.2	14.4	19.3	18.0	15.5	21.5	20.0
Other	n.p.	10.9	9.2	**1.7	*3.7	3.1	*2.2	6.6	5.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	88.6	80.3	82.2	88.0	84.6	85.6	88.2	82.9	84.3
Semi-detached/row or terrace house/townhouse	*9.3	7.4	7.9	*5.6	7.7	7.1	*6.8	7.6	7.4
Flat/unit/apartment	n.p.	10.0	8.2	5.5	6.6	6.3	*4.4	7.9	7.0
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 — 24	*13.2	12.1	12.4	—	n.p.	n.p.	*4.4	5.0	4.9
25 — 34	49.5	58.1	56.2	19.1	21.1	20.6	29.2	35.9	34.2
35 — 44	27.7	20.3	21.9	34.5	32.9	33.4	32.3	27.9	29.0
45 — 54	*6.3	*3.8	*4.4	25.8	22.9	23.7	19.3	15.2	16.3
55 — 64	n.p.	*4.9	*4.0	*8.0	11.6	10.6	*5.6	8.9	8.1
65 and over	n.p.	**0.8	*1.2	12.6	11.1	11.5	9.2	7.0	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Gross weekly income quintile(b)									
Lowest	*5.6	9.7	8.7	12.8	15.6	14.8	10.4	13.2	12.5
Second	*10.4	11.9	11.6	14.1	13.0	13.3	12.9	12.6	12.6
Third	26.1	27.1	26.9	18.0	21.5	20.5	20.7	23.7	22.9
Fourth	48.2	31.3	35.1	24.2	23.3	23.5	32.2	26.5	28.0
Highest	*9.7	20.0	17.7	30.9	26.7	27.8	23.8	24.0	24.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Principal source of income									
Wage or salary	82.6	82.4	82.5	63.7	65.1	64.7	70.0	72.0	71.5
Own business or partnership income	*8.0	*5.9	6.4	10.6	9.2	9.6	9.7	7.9	8.4
Other private income	n.p.	n.p.	**0.9	*4.7	5.4	5.2	*4.2	3.3	3.5
Government pensions and allowances	*6.3	11.0	9.9	19.7	18.3	18.7	15.2	15.4	15.4
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners									
None	*6.9	9.2	8.7	20.8	22.7	22.2	16.2	17.3	17.0
One	35.8	43.9	42.1	26.4	34.1	31.9	29.5	38.0	35.8
Two	55.8	44.9	47.4	49.8	39.5	42.4	51.8	41.7	44.3
Three or more	n.p.	*1.9	*1.8	*3.1	*3.6	3.5	*2.5	2.9	2.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average number of persons in household									
	2.7	2.4	2.5	3.1	2.8	2.9	2.9	2.6	2.7
Average number of bedrooms in dwelling									
	3.0	2.8	2.8	3.4	3.1	3.2	3.3	3.0	3.1
Average age of reference person									
	33.3	32.8	32.9	46.7	45.5	45.8	42.2	40.4	40.9
Number ('000)									
	94.0	321.7	415.7	189.1	483.7	672.8	283.2	805.3	1,088.5

(a) Includes other dwelling. (b) See Glossary for details. (c) Includes households with nil or negative total income.

**TABLE 21. HOUSEHOLDS WITH STATED HOUSING COSTS: HOUSING COSTS BY HOUSEHOLD COMPOSITION AND TENURE
HOUSING SURVEY, AUSTRALIA, 1988**

Household composition	Owner without a mortgage(a)	Owner with a mortgage	Renters			Total
			Public	Private	Total(b)	
MEAN WEEKLY HOUSING COSTS (\$)						
Couple only	16	141	50	106	88	60
Couple with dependent or non-dependent children	16	111	68	120	98	73
<i>Total couples</i>	<i>16</i>	<i>118</i>	<i>61</i>	<i>114</i>	<i>94</i>	<i>68</i>
One parent(c)	7	70	41	101	71	48
Lone person	12	114	28	83	66	46
Other	6	22	56	121	114	62
Total	14	108	47	107	88	62
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Couple only	4	20	16	18	16	12
Couple with dependent or non-dependent children	2	15	14	22	17	10
<i>Total couples</i>	<i>3</i>	<i>16</i>	<i>15</i>	<i>20</i>	<i>17</i>	<i>11</i>
One parent(c)	2	15	18	31	26	13
Lone person	6	25	18	24	22	16
Other	1	2	11	16	16	8
Total	3	15	15	20	18	11
HOUSEHOLDS (%)						
Couple only	31.2	19.5	15.0	17.2	16.7	23.9
Couple with dependent or non-dependent children	34.1	58.9	26.9	25.3	27.9	39.9
<i>Total couples</i>	<i>65.3</i>	<i>78.4</i>	<i>41.9</i>	<i>42.5</i>	<i>44.6</i>	<i>63.9</i>
One parent(c)	5.9	5.5	25.0	8.7	12.0	7.4
Lone person	22.0	9.2	25.8	25.3	24.9	18.9
Other	6.8	7.0	7.3	23.5	18.5	9.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	2,410.6	1,636.9	304.2	976.4	1,419.7	5,467.2

(a) In addition to outright owners, includes households with mortgage/loan repayments for alterations and additions only. (b) Includes other renter. (c) Lone parents with dependent or non-dependent children.

TABLE 22. HOUSEHOLDS WITH STATED HOUSING COSTS: HOUSING COSTS BY HOUSEHOLD COMPOSITION AND TENURE SURVEY OF INCOME AND HOUSING COSTS AND AMENITIES, AUSTRALIA, 1990

Household composition	Owner without a mortgage(a)	Owner with a mortgage	Renters			Total
			Public	Private	Total(b)	
MEAN WEEKLY HOUSING COSTS (\$)						
Couple only	17	201	62	128	109	78
Couple with dependent or non-dependent children	26	186	85	142	115	113
<i>Total couples</i>	<i>22</i>	<i>190</i>	<i>77</i>	<i>136</i>	<i>113</i>	<i>100</i>
One parent(c)	20	130	52	125	87	75
Lone person	14	142	35	104	82	56
Other	24	221	77	160	146	133
Total	20	184	58	133	108	93
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Couple only	3	22	14	17	15	11
Couple with dependent or non-dependent children	3	19	15	19	16	12
<i>Total couples</i>	<i>3</i>	<i>19</i>	<i>15</i>	<i>18</i>	<i>15</i>	<i>12</i>
One parent(c)	3	21	16	27	22	14
Lone person	5	25	20	24	23	16
Other	3	21	14	18	17	15
Total	3	20	15	20	18	12
HOUSEHOLDS (%)						
Couple only	32.2	19.3	12.8	18.6	17.3	24.4
Couple with dependent or non-dependent children	34.0	58.1	24.7	23.4	25.3	38.9
<i>Total couples</i>	<i>66.2</i>	<i>77.4</i>	<i>37.5</i>	<i>42.0</i>	<i>42.6</i>	<i>63.3</i>
One parent(c)	5.8	5.9	26.3	8.8	12.4	7.6
Lone person	22.5	9.3	28.4	25.1	25.6	19.4
Other	5.5	7.4	7.8	24.0	19.4	9.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	2,604.2	1,798.3	354.6	1,051.7	1,575.4	5,977.8

(a) In addition to outright owners, includes households with mortgage/loan repayments for alterations and additions only (b) Includes other renter. (c) Lone parents with dependent or non-dependent children.

**TABLE 23. HOUSEHOLDS WITH STATED HOUSING COSTS: HOUSING COSTS(a) BY HOUSEHOLD COMPOSITION AND TENURE
AUSTRALIAN HOUSING SURVEY, AUSTRALIA, 1994**

Household composition	Owner without a mortgage(b)	Owner with a mortgage	Renters			Total
			Public	Private	Total(c)	
MEAN WEEKLY HOUSING COSTS (\$)						
Couple only	34	240	69	139	122	100
Couple with dependent or non-dependent children	47	226	93	156	134	142
<i>Total couples</i>	<i>40</i>	<i>230</i>	<i>85</i>	<i>148</i>	<i>129</i>	<i>124</i>
One parent(d)	36	160	60	141	104	96
Lone person	31	173	40	114	90	76
Other	39	254	66	163	152	144
Total	38	220	62	141	118	113
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Couple only	5	20	8	15	13	12
Couple with dependent or non-dependent children	4	19	17	18	17	13
<i>Total couples</i>	<i>5</i>	<i>20</i>	<i>13</i>	<i>17</i>	<i>15</i>	<i>13</i>
One parent(d)	6	25	18	35	27	19
Lone person	9	27	19	24	22	19
Other	3	20	13	16	16	13
Total	5	20	15	19	17	14
HOUSEHOLDS (%)						
Couple only	34.4	21.5	11.7	18.0	16.7	25.5
Couple with dependent or non-dependent children	30.8	54.2	22.3	21.3	22.4	35.0
<i>Total couples</i>	<i>65.3</i>	<i>75.8</i>	<i>34.0</i>	<i>39.3</i>	<i>39.1</i>	<i>60.5</i>
One parent(d)	5.9	6.1	28.4	11.8	15.3	8.7
Lone person	23.3	11.4	32.7	27.4	28.6	21.5
Other	5.6	6.7	4.9	21.4	17.0	9.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	2,532.9	1,705.7	405.3	1,229.9	1,772.7	6,011.4

(a) The components of Australian Housing Survey housing costs are listed in Appendix A. (b) Households who reported they owned their home outright. (c) Includes other renter. (d) Lone parents with dependent or non-dependent children.

TABLE 24. ALL HOUSEHOLDS: HOUSING COSTS BY HOUSEHOLD TYPE AND TENURE TYPE
SURVEY OF INCOME AND HOUSING COSTS, AUSTRALIA, 1995-96

Household composition	Owner without a mortgage	Owner with a mortgage	Renters		Total(a)	Total
			Public	Private		
MEAN WEEKLY HOUSING COSTS (\$)						
Couple only	19	221	77	169	154	89
Couple with dependent or non-dependent children	26	204	91	159	138	126
<i>Total couples</i>	22	209	87	164	145	111
One parent(b)	22	146	62	138	103	88
Lone person	16	195	43	115	91	76
Other	24	205	*91	171	158	130
Total	21	203	62	148	124	103
MEAN HOUSING COSTS AS A PROPORTION OF INCOME (%)						
Couple only	3	20	17	17	16	12
Couple with dependent or non-dependent children	2	18	15	21	19	12
<i>Total couples</i>	3	18	15	19	18	12
One parent(b)	3	20	18	28	24	15
Lone person	5	28	22	26	24	19
Other	2	17	*13	18	17	13
Total	3	19	17	20	19	13
HOUSEHOLDS (%)						
Couple only	33.8	19.7	8.0	16.1	14.0	24.1
Couple with dependent or non-dependent children	30.0	54.0	20.9	21.2	21.1	34.4
<i>Total couples</i>	63.8	73.7	28.8	37.3	35.1	58.4
One parent(b)	5.7	6.3	28.2	9.5	13.7	8.2
Lone person	24.2	14.0	40.5	30.5	33.0	23.8
Other	6.2	5.9	*2.5	22.7	18.3	9.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	2,857.7	1,931.6	402.3	1,369.3	1,932.6	6,721.9

(a) Includes other renter. (b) Lone parents with dependent or non-dependent children.

TABLE 25. ALL HOUSEHOLDS: HOUSEHOLD EXPENDITURE ON HOUSING COSTS(a) BY TENURE TYPE
HOUSEHOLD EXPENDITURE SURVEY, AUSTRALIA, 1993-94

COMMODITY OR SERVICE	Owner without a mortgage	Owner with a mortgage	Renters		Total	Total
			Public renter	Other renter(b)		
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE(\$)						
Current housing costs (selected dwelling)						
Rent payments	..	..	63.19	127.89	111.81	33.05
Mortgage payments-interest component	..	90.76	..	..	..	24.98
Water and sewerage rates	7.84	8.83	..	..	..	5.88
General rates	10.37	11.00	..	..	..	7.52
Rate payments	18.21	19.83	..	..	..	13.40
House and contents insurance	6.77	7.11	0.90	1.32	1.22	5.22
Repair and maintenance to contractors (materials and labour)	7.28	8.34	0.26	0.28	0.28	5.50
Repairs and maintenance-materials only	4.39	3.98	0.65	1.09	0.98	3.27
Repairs and maintenance payments	11.67	12.32	0.91	1.38	1.26	8.77
Interest on loans for alterations and additions	n.p.	4.84	..	..	..	1.33
Body corporate payments	1.05	0.75	..	..	..	0.66
Other current housing costs	1.05	5.59	..	..	..	1.99
Total current housing costs	37.81	135.61	65.31	131.07	114.72	87.41
Mortgage payments-principal	..	77.70	..	..	..	21.36
Total average weekly household expenditure on housing costs	37.83	213.31	65.31	131.09	114.74	108.77
HOUSEHOLD CHARACTERISTICS -- Per cent --						
Household composition						
Couple only	34.5	22.1	14.2	18.1	17.1	26.0
Couple with dependent children only(c)	15.2	40.9	18.8	19.4	19.3	23.5
Couple - other(d)	17.5	12.9	6.1	4.7	5.0	12.5
Total couples	67.2	76.0	39.1	42.3	41.5	62.0
One parent - one family(e)	3.0	5.1	21.7	10.0	12.9	6.5
Lone person	23.2	11.8	31.7	27.6	28.6	21.7
Other	6.6	7.2	7.6	20.1	17.0	9.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure						
Separate house	88.8	91.2	53.2	50.4	51.1	78.3
Semi detached/row or terrace house/townhouse	5.0	4.4	24.8	13.6	16.4	8.2
Flat/unit/apartment	5.6	4.0	21.8	34.0	31.0	12.7
Total(f)	100.0	100.0	100.0	100.0	100.0	100.0
Number ('000)	2,766.6	1,769.1	472.7	1,428.5	1,901.2	6,437.0

(a) The HFS provides a comprehensive measure of housing costs such as mortgage and rent payments. See Appendix A. (b) Includes those paying rent privately, those paying rent to the owner/manager of a caravan park, his/her employer (including a government authority), a housing cooperative, a community or church group or any other body not included elsewhere. (c) Dependent children are children aged less than fifteen years, or children aged less than 21 years and attending full-time education. (d) Households which contain couple households with non-dependent children only; couple households with dependent and non-dependent children; and couple households with or without children plus relatives other than dependants, and non-family members. (e) A household consisting of a lone parent and dependent children and may include non-dependent children, relatives other than dependants, and non-family members. (f) Includes other dwelling.

TABLE 26. OWNER HOUSEHOLDS WITH A MORTGAGE: HOUSING COSTS — COMPARATIVE MEASURES
HOUSEHOLD EXPENDITURE SURVEY, AUSTRALIA, 1993-94 AND
SURVEY OF INCOME AND HOUSING COSTS, AUSTRALIA, 1995-96

Selected characteristics	HES			SIHC
	Total current housing costs	Total current housing costs plus mortgage principal	Adjusted housing costs(a)	Mean weekly housing costs
	Dollars per week			
Household composition				
Couple only	146	244	221	221
Couple with dependent children only(b)	138	209	182	211
Couple other(c)	134	228	198	176
Total couples	140	223	196	208
One parent one family(d)	103	150	134	146
Lone person	113	179	157	195
Other	153	216	193	226
Total	136	213	188	203
Dwelling structure				
Separate house	135	212	187	200
Semi detached/row or terrace house/townhouse	150	244	224	249
Flat/unit/apartment	143	230	206	205
Total(e)	136	213	188	203
Age of reference person				
15-24	141	203	188	216
25-34	152	242	217	225
35-44	136	211	184	211
45-54	134	212	188	189
55-64	104	189	155	140
65 and over	49	61	47	59
Total	136	213	188	203
Number ('000)	1,769.1	1,769.1	1,769.1	1,931.6

(a) Adjusted to be comparable with the SIHC. The components of SIHC housing costs are listed in Appendix A. (b) Dependent children are children aged less than fifteen years, or children aged less than 21 years and attending full-time education. (c) HES - households which contain couple households with non-dependent children only; couple households with dependent and non-dependent children; and couple households with or without children plus relatives other than dependants, and non-family members. (d) HES - a household consisting of a lone parent and dependent children and may include non-dependent children, relatives other than dependants, and non-family members. (e) Includes other dwelling.

**TABLE 27. RECENT HOME BUYER HOUSEHOLDS: SELECTED CHARACTERISTICS
SURVEY OF INCOME AND HOUSING COSTS AND AMENITIES, AUSTRALIA, 1990**

<i>Selected characteristics</i>	<i>First home buyer</i>	<i>Changeover buyer</i>	<i>Total</i>
	HOUSEHOLDS (%)		
Household composition			
Couple only	32.5	24.7	27.1
Couple with dependent or non-dependent children	36.4	48.4	44.7
<i>Total couples</i>	<i>68.9</i>	<i>73.1</i>	<i>71.8</i>
One parent(a)	4.8	5.8	5.5
Lone person	12.1	15.1	14.1
Other	14.2	6.0	8.5
Total	100.0	100.0	100.0
Type of dwelling			
Separate house	86.9	85.9	86.2
Semi-detached/row or terrace house/townhouse	5.1	6.8	6.3
Flat/unit/apartment	6.8	6.1	6.3
Total(b)	100.0	100.0	100.0
Age group of reference person			
15 — 24	14.9	* 0.5	4.9
25 — 34	54.3	23.3	32.9
35 — 44	19.8	30.6	27.3
45 — 54	7.7	17.4	14.4
55 — 64	2.0	13.8	10.2
65 and over	* 1.2	14.4	10.3
Total	100.0	100.0	100.0
Average number of persons in household	2.8	3.0	2.9
Average number of bedrooms in dwelling	2.8	3.1	3.0
Average age of reference person	32.7	46.4	42.2
Number (*000)(c)	290.2	651.5	941.7

(a) Lone parents with dependent or non-dependent children (b) Includes other dwelling. (c) The number of recent home buyers should not be compared across surveys. See Glossary for details.

**TABLE 28. RECENT HOME BUYER HOUSEHOLDS: SELECTED CHARACTERISTICS BY WHETHER PURCHASED NEW OR ESTABLISHED HOME
AUSTRALIAN HOUSING SURVEY, AUSTRALIA, 1994**

Selected characteristics	First home buyer			Changeover buyer			Total		
	Purchased new home	Purchased established home	Total	Purchased new home	Purchased established home	Total	Purchased new home	Purchased established home	Total
HOUSEHOLDS (%)									
Household composition									
Couple only	39.8	32.0	34.0	30.0	27.7	28.4	33.2	29.4	30.5
Couple with dependent or non-dependent children	34.0	34.3	34.2	42.7	42.0	42.2	39.8	39.0	39.2
Total couples	73.8	66.3	68.2	72.7	69.7	70.6	73.1	68.3	69.7
One parent(a)	* 2.1	3.8	3.3	2.5	3.6	3.3	2.4	3.7	3.3
Lonc person	17.1	15.3	15.7	16.8	16.6	16.7	16.9	16.1	16.3
Other	7.0	14.7	12.7	8.0	10.1	9.4	7.7	11.9	10.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	90.3	79.3	82.1	81.3	86.1	84.6	84.2	83.4	83.6
Semi-detached/row or terrace house/townhouse	6.7	9.5	8.8	13.6	7.0	9.1	11.3	8.0	9.0
Flat/unit/apartment	* 3.0	11.0	9.0	5.0	6.1	5.8	4.3	8.0	7.0
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age group of reference person									
15 — 24	15.6	15.5	15.5	**0.5	* 0.9	0.8	5.4	6.6	6.3
25 — 34	58.3	54.7	55.6	19.1	23.2	21.9	31.9	35.6	34.5
35 — 44	18.8	21.8	21.0	30.6	33.5	32.6	26.7	28.9	28.2
45 — 54	* 3.4	4.7	4.3	21.2	21.6	21.5	15.4	15.0	15.1
55 — 64	* 1.8	1.9	1.9	15.7	11.2	12.6	11.2	7.5	8.6
65 and over	* 2.1	* 1.4	1.6	12.9	9.6	10.7	9.4	6.4	7.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average number of persons in household									
	2.5	2.6	2.6	2.9	2.8	2.8	2.8	2.7	2.7
Average number of bedrooms in dwelling									
	3.1	2.8	2.9	3.2	3.1	3.1	3.2	3.0	3.0
Average age of reference person									
	31.7	32.1	32.0	47.0	44.4	45.2	42.0	39.6	40.3
Number ('000)(c)									
	85.5	248.7	334.2	176.8	383.6	560.3	262.3	632.2	894.5

(a) One parents with dependent or non-dependent children. (b) Includes other dwelling. (c) The number of recent home buyers should not be compared across surveys. See Glossary for details.

**TABLE 29. RECENT HOME BUYER HOUSEHOLDS: SELECTED CHARACTERISTICS BY WHETHER PURCHASED NEW OR ESTABLISHED HOME
SURVEY OF INCOME AND HOUSING COSTS, AUSTRALIA, 1995-96**

Selected characteristics	First home buyer		Changeover buyer			Total		Total	
	Purchased new home	Purchased established home	Total	Purchased new home	Purchased established home	Total	Purchased established home		
HOUSEHOLDS (%)									
Household composition									
Couple only	29.5	29.9	29.8	26.7	23.8	24.6	27.7	26.3	26.6
Couple with dependent or non-dependent children	45.3	29.2	32.8	52.0	43.4	45.8	49.7	37.7	40.8
<i>Total couples</i>	<i>74.8</i>	<i>59.1</i>	<i>62.6</i>	<i>78.7</i>	<i>67.2</i>	<i>70.4</i>	<i>77.4</i>	<i>64.0</i>	<i>67.5</i>
One parent(a)	n.p.	*3.7	3.3	*3.2	8.6	7.1	*2.8	6.7	5.7
Lone person	*17.7	24.8	23.2	14.4	19.3	18.0	15.5	21.5	20.0
Other	*5.4	12.4	10.8	*3.7	4.8	4.5	*4.3	7.9	6.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling structure									
Separate house	88.6	80.3	82.2	88.0	84.6	85.6	88.2	82.9	84.3
Semi-detached/row or terrace house/townhouse	*9.3	7.4	7.9	*5.6	7.7	7.1	*6.8	7.6	7.4
Flat/unit/apartment	n.p.	10.0	8.2	5.5	6.6	6.3	*4.4	7.9	7.0
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age group of reference person									
15 - 24	*13.2	12.1	12.4	—	n.p.	n.p.	*4.4	5.0	4.9
25 - 34	49.5	58.1	56.2	19.1	21.1	20.6	29.2	35.9	34.2
35 - 44	27.7	20.3	21.9	34.5	32.9	33.4	32.3	27.9	29.0
45 - 54	*6.3	*3.8	*4.4	25.8	22.9	23.7	19.3	15.2	16.3
55 - 64	n.p.	*4.9	*4.0	*8.0	11.6	10.6	*5.6	8.9	8.1
65 and over	n.p.	**0.8	*1.2	12.6	11.1	11.5	9.2	7.0	7.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average number of persons in household	2.7	2.4	2.5	3.1	2.8	2.9	2.9	2.6	2.7
Average number of bedrooms in dwelling	3.0	2.8	2.8	3.4	3.1	3.2	3.3	3.0	3.1
Average age of reference person	33.3	32.8	32.9	46.7	45.5	45.8	42.2	40.4	40.9
Number ('000)(c)	94.0	321.7	415.7	189.1	483.7	672.8	283.2	805.3	1,088.5

(a) Lone parents with dependent or non-dependent children. (b) Includes other dwelling. (c) The number of recent home buyers should not be compared across surveys. See Glossary for details.

EXPLANATORY NOTES

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INTRODUCTION

1 This publication presents results from the 1995–96 SIHC. The survey collected information on sources of income, amounts received, housing costs and characteristics of households, income units and persons resident in private dwellings throughout Australia.

2 The SIHC is a continuous survey which began in July 1994. Previous surveys which covered housing were conducted by the Australian Bureau of Statistics (ABS) in 1988, 1990 and 1994.

CHANGES IN THIS ISSUE

3 Since the last issue of *Housing Occupancy and Costs, Australia* (Cat. no. 4130.0) was released in October 1993, changes have occurred in the collection and processing of housing costs data. These include the change to the continuous SIHC, a change in the unit of analysis (from income unit to the household) and a review of some of the concepts and definitions contained in the publication. The publication also contains estimates of the value of dwellings and estimates for recent home buyers for the first time.

CONCEPTS AND DEFINITIONS

4 The concepts and definitions relating to statistics of housing costs are described in the following section. Other definitions are included in the Glossary.

Household

5 Information about housing occupancy and costs can be presented using one of a number of statistical units, such as a household, family or a restricted family grouping known as an income unit. This issue uses the household as the statistical unit. In previous issues of this publication the statistical unit was the income unit. The change was made after consultations with major users who regarded households as a more appropriate unit when analysing housing information. Tables 21–24 and 27–29 provide housing costs data on a household basis comparable with that in the 1988 and 1990 issues of this publication.

6 The use of the household as the basic unit of analysis requires that the estimates of income and housing costs are based on the sum of the income and housing costs of all household members. Intra-household transfers, however, are excluded. For example, if one member of the household were to pay board to another member of the same household then this is not considered as an increase in the amount of income or housing costs of the household. If such transfers were to be included there would be double counting. There are approximately 2 million units who are paying board or living rent free with parents or relatives. The majority—over 75%—are single persons under 35 years.

7 The household is defined as a group of people who usually reside and eat together. This may be:

- a group of two or more persons living in the same dwelling, who make common provision for food or other essentials for living; or
- one person who makes provision for his/her own food or other essentials for living without combining with any other person.

8 A person, or persons, living in the same dwelling but having separate catering arrangements constitutes a separate household. It is therefore possible for a physical dwelling to contain more than one household as defined.

EXPLANATORY NOTES *continued*

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Household *continued*

9 Households are categorised according to type of family and family composition. Other households include group, family with unrelated persons and multi-family households.

10 Other characteristics of households are based on personal characteristics of household members, such as labour force status, the presence of children, and housing tenure.

Weekly housing costs

11 Housing costs are the ongoing outlays incurred by a dwelling's occupants in providing for their shelter. The data collected on housing outlays in the SIHC, which provides most of the data used in this publication, are limited to major cash outlays on housing, that is mortgage repayments and property rates for owners, and rent. Mortgage, rent and rates payments are shown in this publication as weekly equivalents.

12 Only payments which relate to the dwelling occupied at time of interview i.e. respondent's usual place of residence are included. Payments for other dwellings are not regarded as housing costs, even if the usual dwelling had been offered as security. Housing costs only include mortgage/loan payments where the purpose of the loan is to buy, build, add to or alter the dwelling.

13 Many users of housing costs information require a distinction, within mortgage repayments, between the interest component and the principal or capital component. The latter 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 occupant. For practical purposes, it is not possible to collect separately the payments of interest and principal on loans and mortgages in this survey. (Some data are, however, available from the HES on the split between interest and capital repayments on mortgages and these are found in tables 25 and 26 in this publication).

14 At a broader level, housing costs might also include a range of other outlays which are necessary to ensure that the dwelling can continue to provide an appropriate level of housing services. These include repairs, maintenance and dwelling insurance. For some other purposes, the cost of providing utilities such as electricity and water, may also be required. Although such information is not available from this survey, the HES provides detailed information on the expenditure by households on a wide range of goods and services, and readers are referred to publications from that survey for further information.

15 The measure of housing costs does not include the imputed rent of owner-occupiers, nor the imputed value of income foregone on the owner's equity in the dwelling. Housing costs of owners would be considerably higher if the results of such imputations were included as part of housing costs.

Housing tenure

16 The concept of housing tenure is based on the type of legal right of the occupant to the dwelling. Tenure type is used to classify occupants of the dwelling, as well as the dwelling itself. These are as follows:

- the occupants, according to their legal right to occupy the dwelling (e.g. owner or renter); and
- the dwelling, according to its status within the current stock of dwellings (e.g. public rental, private rental).

Housing tenure *continued*

17 Owners are divided into two categories—owners with mortgages, and owners without mortgages. A household's tenure type is owner with a mortgage if the dwelling has a mortgage or loan secured against it. This mortgage or secured loan could be for the purchase or building of the dwelling, for undertaking alterations or additions, or for some other purpose such as the purchase of a vehicle or an investment property. A household's tenure type is owner without a mortgage if there are no loans or mortgages secured against the dwelling.

18 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, public housing authority or trust, or an employer.

19 In previous surveys, tenure type has classified owner-occupiers of dwellings to either owners or purchasers. A purchaser was where the dwelling had a mortgage or loan secured against it, and the loan was used to purchase or build the dwelling. An owner was where there was no loan secured against the dwelling for the purpose of building or purchasing.

20 From 1995–96, owner-occupiers are classified as owners without a mortgage and owners with a mortgage. This change to the classification was made to reflect the increasing diversity in financial instruments, in particular the increasing use of loans secured against dwellings being used for non-housing purposes. Such secured loans have implications for the security of tenure. For example, a household with a loan for non-housing purposes secured against the dwelling has the same security as a household with a secured loan to purchase the dwelling. The new classification reflects this, by classifying both as owners with a mortgage. However, mortgage payments where the purpose of the loan is not for housing are not treated as housing costs (see paragraph 12).

Income

21 Estimates of income in this publication refer to:

- current receipts—income received around the time of interview;
- gross receipts—income before the deduction of personal income tax;
- usual receipts—the income that is most frequently received over a given period rather than the income that is actually received; and
- cash receipts that are regular and recurring.

22 Sources from which these receipts may be received include:

- wage or salary (whether from an employer or own corporate enterprise);
- profit/loss from own business (including partnerships);
- property income (interest, net rent, dividends, royalties);
- government cash transfers (pensions, allowances, benefits); and
- private cash transfers (e.g. superannuation, regular workers' compensation, income from annuities and child support).

23 Receipts which are not regular or recurring cash payments are excluded from income. Examples are:

- income in kind including employee benefits such as superannuation payments in salary sacrifice schemes;
- capital transfers such as inheritances and legacies, maturity payments on life insurance policies, lump sum compensation for injuries or other damage; and
- capital gains and losses.

EXPLANATORY NOTES *continued*

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Weekly income

24 Income is collected using a number of different reporting periods, such as the last financial year for own business and property income, and usual pay for wages and salaries, and other sources of private income. The income is divided by the number of weeks in the reporting period. Estimates therefore do not refer to a given week within 1995-96.

SURVEY METHODOLOGY

Scope

25 The survey covers residents of private dwellings in Australia. Private dwellings are houses, flats, home units, caravans and other structures that are used as places of residence at the time of interview. Long-stay caravan parks are also included. These are distinct from special dwellings which include hotels, boarding schools, boarding houses and institutions. Residents of special dwellings are excluded.

26 The survey also excludes households which contain members of non-Australian defence forces stationed in Australia and diplomatic personnel of overseas governments.

27 Also excluded were persons living in remote and sparsely settled parts of the Northern Territory. In the Northern Territory approximately 20% of the population live in such areas.

Coverage

28 Information is collected from usual residents of private dwellings in urban and rural areas of Australia. Households containing members of the permanent Australian defence forces are excluded from the survey's coverage. However, the survey is weighted as if such households were included in the survey.

29 Usual residents are residents who regard the dwelling as their own or main home. Other people present are considered to be visitors and are not asked to participate in the survey.

Interviewing

30 The SIHC is attached to the ABS Monthly Population Survey (MPS). The MPS is best known for collecting the data used to calculate national employment and unemployment rates. However, as well as collecting labour force data, it also collects data on other topics such as income.

31 The MPS is a monthly survey of approximately 30,000 households across Australia. In the survey, residents of selected dwellings are interviewed every month for eight months. In their eighth month of participation in the MPS, approximately one-sixth of households are asked questions on income and housing costs.

SURVEY DESIGN AND ESTIMATION

Sample design

32 The sample for the SIHC is a sub-sample of private dwellings included in the MPS. The MPS is a multi-stage sample of private dwellings and a list sample of other dwellings.

EXPLANATORY NOTES *continued*

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Sample design *continued*

33 The sample is suitable for producing reliable estimates for income of residents in private dwellings, classified by different population groups based on household composition (such as couples with children), levels and sources of income for each State and Territory and for metropolitan areas in each State and Territory.

34 Each month a sample of approximately 650 dwellings is selected for the income survey from the responding households in the MPS. Over the year, this resulted in approximately 15,500 persons over the age of 15 being included in the sample and of these, about 90% responded.

Fully non-responding households

35 Not all of the households selected in the sample contribute information to the estimates. Such households include:

- those affected by death or illness of a household member; and
- those in which more than half of the persons over 15 in the household did not respond either because they could not be contacted, had language problems or refused to participate.

Partial response and imputation

36 Partial response occurs when:

- some items of data in a schedule are missing because a person is unable or unwilling to provide the data; or
- for a household, not every person over 15 residing in the household responds but at least half of these persons provide data.

37 In the first case above, the data provided are retained and the missing data imputed by replacing each missing value with a donor value. That is a value reported by another person who is known as the donor.

38 For the second type of partial response the data for the persons who did respond are retained and all the data for each missing person are provided by reusing the data of a fully-responding person (donor).

39 Imputation using donor records is also applied as an extra non-response adjustment for fully non-responding one-person households. Information about the household composition is obtained from the MPS.

40 Donors are selected by matching information on sex, age and labour force characteristics of the person with missing information. As far as possible, the information they provide is an appropriate proxy for the information that is missing. Depending on which values are to be imputed, donors are chosen from the pool of individual records with complete information for the block of questions where the missing information occurs.

Final sample

41 The sample on which estimates are based, or the final sample, is composed of persons for whom all necessary information is available. The information may have been wholly provided at the interview (fully-responding persons) or may have been completed using imputation for partially or non-responding persons.

Number of responding households

	<i>Capital city</i>	<i>Rest of State</i>	<i>Total</i>
NSW	980	632	1 612
Vic.	1 048	405	1 453
Qld	546	631	1 177
SA	658	213	871
WA	715	207	922
Tas.	200	287	487
NT(a)	132	—	132
ACT(a)	309	—	309
Australia	4 588	2 375	6 963

(a) Separate numbers for capital city and rest of State are not available.

Weighting

42 Estimates of numbers of persons and households with particular characteristics are derived from the survey by a complex estimation procedure. This procedure ensures that the survey estimates conform to person benchmarks by age and sex, and household benchmarks by household composition (number of adults and children usually resident in the household) for each State and Territory. These benchmarks are produced from estimates of the resident population derived independently of the survey.

43 Expansion factors, or weights, are values by which information for the sample is multiplied to produce estimates for the whole population. From this survey, estimates are produced for persons and households, and the weights are calculated so that each person in a household has the same weight and that weight is also used for the household.

44 The SIHC weights are calculated through an iterative procedure where the MPS weight for each person record is used as the initial person weight. These are adjusted for both the probability of selection in the income survey, and for non-response. An initial household weight is then calculated as the harmonic mean of the weights of the persons that reside in the household.

Benchmarking

45 The weight common to the household and the persons is then calculated by calibrating the initial weights against both person and household benchmarks. Person benchmarks are estimates of the number of people in each State, by age (thirteen age groups) and sex. Benchmarks are also used for the number of people living in metropolitan and ex-metropolitan areas at the Australia level. Household benchmarks for four or five household types (based on the number of adults and children) are used for each of the States and the Australian Capital Territory and three for the Northern Territory.

46 The person and household benchmarks are based on estimates of numbers of persons and households in Australia. The benchmarks are adjusted to include persons and households residing in private dwellings only and therefore do not, and are not intended to, match estimates of the Australian resident population published in other ABS publications.

EXPLANATORY NOTES *continued*

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Estimation

47 Estimates produced from the survey are usually in the form of averages (e.g. mean weekly income and mean weekly housing costs of couples with dependent children), or counts (e.g. total number of households who own their dwelling without a mortgage secured against it). For counts, the estimate is obtained by summing the weights of all households in the required group (e.g. those owning their dwelling without a mortgage secured against it). Averages are obtained by adding the weighted values, and then dividing by the estimated number of households. For example, average weekly income of couple only households in which the age of the reference person is 65 and over is the weighted sum of the income of each couple household in which the age of the reference person is 65 and over divided by the estimated number of couple households in which the age of the reference person is 65 and over.

Reliability of estimates

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

Non-sampling error

49 This type of error can occur whether the estimates are derived from a sample or from a complete collection. Three major sources of non-sampling error are:

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

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

51 The error due to incomplete response is minimised by:

- call-backs to all initially non-responding households in order to explain the importance of their cooperation to the project; and
- adjustment to the weights allocated to the respondent households in order to allow for households with similar characteristics from which comprehensive data are not obtained.

Sampling error

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

EXPLANATORY NOTES *continued*

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ACKNOWLEDGMENT

53 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*.

RELATED PRODUCTS

54 Users may wish to refer to the following products:

Australian Housing Survey: Housing Characteristics, Costs and Conditions, Australia, 1994 (Cat. no. 4182.0)

Australian Housing Survey: Selected Findings, 1994 (Cat. no. 4181.0)

Household Expenditure Survey, Australia: the Effects of Government Benefits and Taxes on Household Income, 1993-94 (Cat. no. 6537.0)

Household Expenditure Survey, Australia: Household Characteristics, 1993-94 (Cat. no. 6531.0)

Housing Occupancy and Costs, Australia, 1990 (Cat. no. 4130.0)

Income Distribution, Australia, 1995-96 (Cat. no. 6523.0)

Income and Housing Costs Survey, Australia: Confidentialised Unit Record File 1994-95 (Cat. nos. 6541.0.15.001 and 6541.0.25.001) available on floppy disk and magnetic tape

Survey of Income and Housing Costs, Australia: User Guide, 1997 (Cat. no. 6553.0)

APPENDIX A ABS HOUSING COSTS STATISTICS

In addition to the SIHC there are two other ABS sources of housing costs data, the HES and the Australian Housing Survey (AHS). Selected results are presented in this issue. The purpose and methodology of each survey are different and as a result the measures of housing costs also differ. The table below summarises what is collected in each survey.

<i>Housing cost data items</i>	HES	AHS	SIHC
Current housing costs			
Mortgage/loan interest(a)	X	X	X
Rent	X	X	X
Rates			
General	X	X	X
Water/sewerage	X	X	X
Body corporate	X	X	
Repairs and maintenance			
Total	X	X	
Payment to contractors/materials and labour	X		
By occupant/materials only	X		
Land tax	X		
Building insurance(b)	X		
Capital housing costs			
Mortgage/loan principal(a)	X	X	X

(a) Includes interest on a mortgage or loan taken out to buy, build, add to, or alter the dwelling. Principal and interest are not collected separately by SIHC and AHS.

(b) Building and contents insurance combined.

APPENDIX B SAMPLING VARIABILITY

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Estimates derived from the survey are based on information obtained from occupants from a sample of dwellings and hence, they are subject to sampling variability. That is, they may differ from the figures that would have been obtained if all dwellings had been included in the survey. One measure of the likely difference is given by the standard error, which indicates the extent to which an estimate might have varied by chance 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 standard error from the figure that would have been obtained if all dwellings had been included, and about 19 chances in 20 that the difference will be less than two standard errors. Another measure of the likely difference is the relative standard error, which is obtained by expressing the standard error as a percentage of the estimate.

For estimates of population sizes, the size of the standard error increases with the level of the estimate, so that the larger the estimate the larger the standard error. However, it should be noted that the larger the sampling estimate the smaller the standard error in percentage terms. Thus, larger sample estimates will be relatively more reliable than smaller estimates.

As the standard errors in table B.1 show, the smaller the estimates the higher the relative standard error. Very small estimates are subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. Only estimates with relative standard errors less than 25% are considered sufficiently reliable for most statistical purposes. In this publication, estimates with a relative standard error of 25% to 50% are preceded by an asterisk (*) and those with a relative standard error greater than 50% are preceded by a double asterisk (**) to indicate that caution should be exercised in their use.

CALCULATING STANDARD ERRORS FOR POPULATION ESTIMATES

Space does not allow for the separate indication of the standard error of the estimates in this publication. Standard errors of estimates of population numbers (i.e. households) can be obtained from table B.1. Standard errors of non-population estimates e.g. mean income or mean housing costs, are obtained by using the appropriate factor from table B.2 in conjunction with table B.1.

An example of the calculation and use of standard errors is given below. Table 3 shows that the estimated number of couple only households in the owner without a mortgage group is 966,400. The standard error for this size of estimate is calculated as follows.

- The size of the estimate lies between 500,000 and 1,000,000. The corresponding standard errors for these two numbers in table B.1 are 20,350 and 26,420.
- The standard error for 966,400 is calculated by interpolation using the following formula.

$$\begin{aligned} SE &= \text{lower SE} + ((\text{size of estimate} - \text{lower size}) / (\text{upper size} - \text{lower size})) \\ &\quad \times (\text{upper SE} - \text{lower SE}) \\ &= 20,350 + ((966,400 - 500,000) / (1,000,000 - 500,000)) \\ &\quad \times (26,420 - 20,350) \\ &= 26,012, \text{ or approximately } 26,000. \end{aligned}$$

Therefore, if all dwellings were included in the survey, there are about two chances in three that the size of the estimate would have fallen within the range 940,400 to 992,400 and about 19 chances in 20 that the value would have fallen within the range 914,400 to 1,018,400.

APPENDIX B SAMPLING VARIABILITY *continued*

CALCULATING STANDARD ERRORS FOR NON-POPULATION ESTIMATES

The standard errors of non-population estimates are obtained by multiplying the relative standard errors of the corresponding population estimates by the appropriate factor from table B.2.

For example, from table 1, mean weekly housing costs for households in the private renter group are \$148. This estimate corresponds to an estimated 1,369,300 households in that category (also from table 1).

- The standard error on the population estimate of 1,369,300 is calculated to be 29,100 (from table B.1).
- The relative standard error is then calculated by dividing by the estimated population

$$(29,100 / 1,369,300) \times 100 = 2.1\%$$

- From table B.2, the factor for the mean weekly housing costs of private renter households is 0.6. Hence the estimate of mean weekly housing costs has a relative standard error of $2.1 \times 0.6 = 1.3\%$.
- This corresponds to a standard error of $\$148 \times 0.013 = \2 (to the nearest dollar).

CALCULATING STANDARD ERRORS FOR 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, the denominator is an estimate of the number of households in a grouping, while the numerator is either an estimate of some quantity for that grouping (a non-person estimate) or the number of households in a subgroup of the denominator group. The formula for the relative standard error is

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

For example, from table 1, 19.7% of owners with a mortgage are couple only households. Since the estimate for owner with a mortgage households is 1,931,600, the estimate of couple only households who were owners with a mortgage must have been 380,525. Hence, the estimate of 19.7% will have a relative standard error of

$$\begin{aligned} RSE\left(\frac{x}{y}\right) &= \sqrt{[RSE\%(380,525)]^2 + [RSE\%(1,931,600)]^2} \\ &= \sqrt{(4.8)^2 + (1.7)^2} \\ &= 4.5 \end{aligned}$$

giving a standard error of 0.9 percentage points. Thus, if all dwellings had been included in the survey, there are two chances in three that the percentage that would have been obtained is in the range 18.8% to 20.6% and about 19 chances in 20 that it is in the range 17.9% to 21.5%.

CALCULATION OF STANDARD ERRORS FOR DIFFERENCES OF ESTIMATES

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

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

APPENDIX B SAMPLING VARIABILITY *continued*

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

From table 5, for example, there were 636,300 households with the reference person aged 55-64 years, and 1,062,800 households with the reference person aged 65 and over in the owner without a mortgage category. The difference between the two estimates is 426,500 which will have a standard error of

$$SE = \sqrt{(22,005)^2 + (26,882)^2}$$

$$= 34,700 \text{ (to the nearest 100).}$$

Thus there are about two chances in three that the difference between the two estimates is in the range 391,800 to 461,200 and 19 chances in 20 that this difference is between 357,100 and 495,900.

B.1 Standard errors for estimates of number of households

Size of estimate	NSW	Vic.	Qld	SA	WA	Tas.	Darwin	Canberra	Australia	RSE(%) for Australia
3 500	2 370	2 030	2 090	1 580	1 620	1 140	1 080	990	1 970	56.3
4 000	2 520	2 170	2 220	1 680	1 720	1 210	1 160	1 040	2 120	53.0
4 500	2 670	2 310	2 350	1 780	1 820	1 280	1 230	1 100	2 270	50.4
5 000	2 800	2 450	2 470	1 870	1 910	1 340	1 290	1 140	2 400	48.0
6 000	3 060	2 690	2 680	2 030	2 080	1 460	1 400	1 230	2 650	44.2
8 000	3 490	3 110	3 060	2 300	2 360	1 650	1 600	1 380	3 080	38.5
10 000	3 870	3 470	3 380	2 540	2 610	1 820	1 750	1 500	3 460	34.6
20 000	5 290	4 830	4 540	3 400	3 530	2 420	2 290	1 920	4 910	24.6
30 000	6 320	5 810	5 360	4 010	4 180	2 830	2 620	2 200	5 990	20.0
40 000	7 160	6 600	6 010	4 490	4 700	3 160	2 860	2 400	6 870	17.2
50 000	7 880	7 260	6 550	4 890	5 140	3 440	3 050	2 570	7 620	15.2
100 000	10 540	9 650	8 480	6 330	6 750	4 400	3 620	3 120	10 430	10.4
200 000	13 970	12 580	10 810	8 070	8 740	5 540	4 130	3 710	14 060	7.0
300 000	16 400	14 550	12 360	9 230	10 110	6 300	4 370	4 050	16 610	5.5
400 000	18 350	16 070	13 540	10 120	11 180	6 870	4 510	4 300	18 640	4.7
500 000	19 990	17 310	14 510	10 860	12 070	7 340	4 610	4 490	20 350	4.1
1 000 000	25 930	21 540	17 800	13 350	15 180	8 900	4 770	5 050	26 420	2.8
2 000 000	33 340	26 280	21 480	16 170	18 860	10 620	4 750	5 550	33 780	1.7
5 000 000	45 810	33 140	26 850	20 360	24 650	13 090	4 430	6 070	45 620	0.9
10 000 000	57 640	38 610	31 200	23 800	29 750	15 040	4 010	6 330	56 220	0.6

B.2 RSE factors for estimates of mean and median by tenure type

	INCOME.....		HOUSING COSTS		VALUE OF DWELLING	
	Mean	Median	Mean	Median	Mean	Median
Owner without a mortgage	1.1	2.6	0.9	1.0	0.9	1.1
Owner with a mortgage	0.7	1.0	0.8	1.1	0.8	1.0
Public renter	0.7	0.6	0.5	0.9	—	—
Private renter	0.8	1.4	0.6	0.8	—	—
Total renters(a)	0.9	1.5	0.7	1.1	—	—
All households	1.2	2.5	1.6	8.6	—	—

(a) Includes other renter.

GLOSSARY

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Age	The number of completed years that have elapsed since the person was born.
Capital cities	The six State capital city statistical divisions, the Northern Territory excluding remote areas and aboriginal settlements and the Australian Capital Territory.
Changeover buyer	A household which bought their dwelling in the three years prior to the survey reference period and either the reference person or partner had owned or been purchasing a house previously.
Couple only household	A household consisting of a couple only, with no other persons present.
Couple, other household	A household containing a couple with non-dependent children only; a couple with dependent and non-dependent children; or a couple with or without children plus relatives other than dependants.
Couple with dependent children only household	A household consisting of a couple with dependent children and no other persons present.
Dependent child	A person aged under 15 years, or a person aged 15–24 years who is a full-time student, lives with a parent, guardian or other relative and does not have a partner or child of his/her own living in the household.
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.
Earners	A person (excluding dependent children) who receives income from wages or salary, who is engaged in his/her own business or partnership, or is a silent partner in a business or partnership. The earnings of dependent children are included in total household income.
Family	A family comprises two or more persons, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who are usually resident in the same household. A family is formed by identifying the presence of a couple relationship, lone parent-child relationship or other blood relationship. Households may consist of more than one family.
First home buyer	A household which bought their dwelling in the three years prior to the survey reference period, and neither the reference person nor partner had owned or been purchasing a house previously.
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.

GLOSSARY *continued*

Government pensions and allowances Regular, recurring receipts from government to persons under social security and related government programs. Included are pensions and allowances received by aged persons, incapacitated and handicapped persons, unemployed persons, sick persons, families and children, veterans or their survivors; and study allowances for students.

Gross income Regular cash receipts before tax or other deductions are made.

Gross income quintiles Quintiles are formed by ranking the population by ascending income and then dividing the ranked population into five equal groups. The values which correspond to gross weekly income quintiles used in this publication are as follows:

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Lowest	Less than or equal to \$281
Second	\$282 to \$495
Third	\$496 to \$798
Fourth	\$799 to \$1 198
Highest	More than \$1 198

.....

Household The household consists of a person or group of people living together and having common provision for food and other essentials of living. In other words, the household is defined on the basis of a housekeeping concept. A person who makes provision for his/her own food or other essentials for living without combining with any other person is a lone-person household. A group of two or more persons, living within the same dwelling who make common provision for food or other essentials of living, is a multi-person household. The persons in the group may pool their income to a greater or lesser extent; they may be related or unrelated persons or a combination of both.

Household composition Composition of the household is divided into three broad groupings (single families, multiple families and households with only unrelated persons present, including lone-person households). Additional categories are formed according to the number of dependent children, the presence of non-dependent children and non-family individuals, and the identification of one-parent families within the household.

Household reference person See Reference person.

Housing costs Housing costs for the purpose of this publication comprise the following for tenure type categories:

- owner without a mortgage—rates payments (general and water);
- owner with a mortgage—rates payments plus mortgage payments if the purpose of the mortgage was to buy, build, add to or alter the dwelling; and
- renter—rent payments.

Income Regular and recurring cash receipts including moneys received from wages or salary, government pensions and allowances, and other regular receipts such as superannuation, workers' compensation, child support, scholarships, profit or loss from own business or partnership and property income.

Lone-person household A household consisting of a person living alone.

GLOSSARY *continued*

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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 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.
Mean income	The total weekly income received by a group of households divided by the number of households 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 income	That level of weekly income which divides a group of households into two equal parts, one-half having incomes above the median and the other half having incomes below the median.
Non-dependent child	A person aged 15 and over who is not a full-time student aged 15–24 years, who has a parent/guardian in the household and who has no partner or child of his/her own in the household.
One-parent, one family household	A household consisting of a lone parent with dependent or non-dependent children, and may include relatives other than dependants.
Other dwelling	Includes caravans, houseboats, or houses or flats attached to a shop or other commercial premise.
Other household	Includes a group household (comprising both related and unrelated people); a household with an extended family (e.g. grandparents, parents and children); and a household with multiple families.
Other private income	Private income that is not covered by wages and salaries or own business or partnership income. This includes property income and other regular receipts from sources such as superannuation, child support, workers' compensation, and scholarships.
Other renter	A household paying rent to the owner/manager of a caravan park, his/her employer (including a government authority), a housing cooperative, a community or church group or any other landlord not included elsewhere.
Own business or partnership income	The profit/loss that accrues to persons as owners of, or partners in, unincorporated enterprises. Profit/loss consists of the value of gross output of the enterprise after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.
Owner with a mortgage	A household where the reference person's outstanding mortgage or loan amount secured against the dwelling is greater than zero. (Persons who have an outstanding mortgage amount but who are not making any payments are included in this category.) See also Tenure type.
Owner without a mortgage	A household where the reference person has no outstanding mortgage or loan amount secured against the dwelling. (Persons who have repaid a mortgage or loan but have not formally discharged the associated mortgage are included in this category.) See also Tenure type.

GLOSSARY *continued*

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Principal source of income	The source from which the most positive household income is received. If total income is nil or negative the principal source is undefined.
Private income	Income from all sources other than government pensions and allowances.
Private renter	A household 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 income	Income received as a result of ownership of assets. It comprises returns from financial assets (interest, dividends), from non-financial assets (rent) and from royalties.
Public renter	A household paying rent to a State or Territory housing authority/trust.
Recent home buyer	A household which bought their dwelling in the three years prior to the survey reference period. The number of recent home buyers should not be compared across surveys as the nature of the three year period is different for each of the surveys.
Reference person	The person in a household who is the point of reference for family structures in that household i.e. the husband or wife in a couple household, the parent in a one-parent household, or the person in a lone-person household. Characteristics of the reference person are used to ascribe demographic information to household level data.
Renter	A household paying rent to reside in the dwelling. Renters belong to one of the following categories: <ul style="list-style-type: none">▪ public—a household paying rent to a State or Territory housing authority/trust;▪ private—a household 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;▪ other—a household paying rent to the owner/manager of a caravan park, his/her employer (including a government authority), a housing cooperative, a community or church group or any other body not included elsewhere.
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. Multi-storey 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. See also Flat, unit or apartment.
Tenure type	Tenure is the source of the legal right of a household to occupy a dwelling. Households belong to one of three tenure categories. These are: <ul style="list-style-type: none">▪ owner without a mortgage;▪ owner with a mortgage; and▪ renter (comprises public, private and other renters).

GLOSSARY *continued*

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

- Wage or salary** The gross cash income received from an employer or from own incorporated enterprise before tax or other deductions are made.





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