National Agreement Performance Information 2010-11

National Affordable Housing Agreement

Steering Committee for the Review of Government Service Provision

December 2011

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Steering Committee for the Review of Government Service Provision

Mr Paul McClintock AO
Chairman
COAG Reform Council
Level 24, 6 O'Connell Street
SYDNEY NSW 2000

Dear Mr McClintock

In accordance with Schedule C of the *Intergovernmental Agreement on Federal Financial Relations* I am pleased to submit to you the Steering Committee's report on the performance data for the *National Affordable Housing Agreement*.

This report is one of four Steering Committee reports that provide performance data on the National Agreements related to healthcare, affordable housing, disability and Indigenous reform. A separate appendix provides additional contextual information to assist in interpreting the information in this report.

This report was produced with the assistance of Australian, State and Territory Government departments and agencies, and a number of statistical bodies. The Steering Committee would like to record its appreciation for the efforts of all those involved in the development of this report.

Yours sincerely

Gary Banks AO
Chairman

23 December 2011

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This Report

The Steering Committee for the Review of Government Service Provision was requested by COAG to collate information relevant to the performance indicators in the National Agreements, and to provide it to the COAG Reform Council. The COAG Reform Council subsequently requested the Steering Committee to include information on all categories of performance information set out in each National Agreement, including those variously referred to as performance indicators, progress measures, outputs, benchmarks and targets.

The information in this report is intended as an input to the COAG Reform Council's analysis. To facilitate the COAG Reform Council's work, this report contains the following information:

- background and roles and responsibilities of various parties in National Agreement performance reporting
- contextual information relevant to the *National Affordable Housing Agreement*
- overview of the outputs, performance indicators and key issues in performance reporting for the *National Affordable Housing Agreement*
- individual indicator specifications and summaries of data issues
- attachment tables containing the performance data. The electronic version of this report contains electronic links between indicator specifications and attachment tables, to assist navigation through the report. Attachment tables are also available in excel format.

The original data quality statements provided by data collection agencies are also provided as an attachment to this report.

Steering Committee

This Report was produced under the direction of the Steering Committee for the Review of Government Service Provision (SCRGSP). The Steering Committee comprises the following current members:

Mr Gary Banks	Chairman	Productivity Commission
Mr Ron Perry	Aust. Govt.	Department of Prime Minister and Cabinet
Mr Peter Robinson	Aust. Govt.	Department of the Treasury
Mr Mark Thomman	Aust. Govt.	Department of Finance and Deregulation
Dr Meg Montgomery	NSW	Department of Premier and Cabinet
Mr Kevin Cosgriff	NSW	NSW Treasury
Mr Simon Kent	Vic	Department of Premier and Cabinet
Mr Tony Bates	Vic	Department of Treasury and Finance
Ms Amanda Scanlon	Qld	Department of the Premier and Cabinet
Ms Janelle Thurlby	Qld	Queensland Treasury
Mr Warren Hill	WA	Department of the Premier and Cabinet
Mr David Christmas	WA	Department of Treasury and Finance
Mr Chris McGowan	SA	Department of the Premier and Cabinet
Mr David Reynolds	SA	Department of Treasury and Finance
Ms Rebekah Burton	Tas	Department of Premier and Cabinet
Ms Pam Davoren	ACT	Chief Minister's Department
Ms Jenny Coccetti	NT	Department of the Chief Minister
Mr Craig Graham	NT	NT Treasury
Mr Trevor Sutton		Australian Bureau of Statistics
Mr David Kalisch		Australian Institute of Health and Welfare

People who also served on the Steering Committee during the production of this Report include:

Ms Sue Vroombout	Aust. Govt.	Department of the Treasury
Ms Liz Develin	NSW	Department of Premier and Cabinet
Mr Tony Stubbin	NT	NT Treasury
Mr David de Carvalho	Aust. Govt.	Department of Finance and Deregulation

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National Affordable Housing Agreement performance reporting

Attachment tables

Data for the performance indicators in this report are presented in a separate set of attachment tables. Attachment tables are identified in references throughout this report by a 'NAHA' prefix (for example, table NAHA.3.1).

About this report

Background to National Agreement reporting

In November 2008, the Council of Australian Governments (COAG) endorsed an Intergovernmental Agreement on Federal Financial Relations (IGA) (COAG 2009a). COAG reaffirmed its commitment to the IGA in July 2011 (COAG 2011a). The Ministerial Council for Federal Financial Relations (MCFFR) has general oversight of the operations of the IGA. [para. A4(a)]

The IGA includes six new National Agreements (NAs):

- *National Healthcare Agreement*
- *National Education Agreement*
- *National Agreement for Skills and Workforce Development*
- *National Affordable Housing Agreement*
- *National Disability Agreement*
- *National Indigenous Reform Agreement*.

COAG has also agreed to National Partnership (NP) payments — to fund specific projects and to facilitate and/or reward states and territories that deliver on nationally significant reforms.

Five of the NAs are associated with a national Specific Purpose Payment (SPP) that can provide funding to the states and territories for the sector covered by the NA. These five SPPs cover schools, vocational education and training (VET), disability services, healthcare and affordable housing. The *National Indigenous Reform Agreement* (NIRA) is not associated with a SPP, but draws together Indigenous elements from the other NAs and is associated with several NP agreements.

Under the reforms, each NA contains the objectives, outcomes and outputs for each sector, and clarifies the respective roles and responsibilities of the Commonwealth and the states and territories in the delivery of services. The NAs also contain a range of categories of performance information, variously named 'outputs', 'progress measures', 'performance indicators', 'performance benchmarks' and 'targets'. The performance of all governments in achieving the outcomes and performance benchmarks specified in NAs will be monitored and assessed by the COAG Reform Council (CRC).

At its 7 December 2009 meeting, COAG agreed to a high level review of the NAs, NPs and implementation plans. On 13 February 2011, COAG noted a report on this review and agreed to further reviews of the performance indicator frameworks within each NA (COAG 2011b). The review of the *National Affordable Housing Agreement* (NAHA) performance indicator framework is to be completed by end-June 2012 (too late for inclusion in this report) (COAG 2011c). It is anticipated that the outcomes from this review will be considered in the future cycles of NAHA performance reporting.

National Agreement reporting roles and responsibilities

The IGA states that:

> para. C5 — The performance reporting framework for the National Agreements is based on:
>
> (a) high-level performance indicators for each National Agreement;
>
> (b) the *Steering Committee for the Review of Government Service Provision* (the Steering Committee) having overall responsibility for collating the necessary performance data; and
>
> (c) the COAG Reform Council publishing performance data relating to National Agreements, and National Partnerships to the extent that they support the objectives in National Agreements, within three months of receipt from the Steering Committee, along with a comparative analysis of this performance information that:
>
> i. focuses on the high-level National Agreement performance indicators;
>
> ii. highlights examples of good practice;

iii. highlights contextual differences between jurisdictions which are relevant to interpreting the data; and

iv. reflects COAG's intention to outline transparently the contribution of both levels of government to achieving performance benchmarks and to achieving continuous improvement against the outcomes, outputs and performance indicators.

The CRC is considering the impact of NPs on the achievement of the objectives of the NAs [para. C5 (c)]. At the time of preparing this report, the CRC had not requested the Steering Committee to include any performance data related to NPs.

The IGA further specifies that:

The Steering Committee will provide the agreed performance information to the COAG Reform Council, desirably within three months and no later than six months after the reporting period to which the data relates. [para. C10]

Performance information in respect of the education and training sectors will be on a calendar year basis, commencing with performance information for 2008, and for all other sectors will be on a financial year basis, commencing with performance information for 2008-09. [para. C11]

…*the Steering Committee* will comment on the quality of the performance indicator data using quality statements prepared by the collection agencies which set out the quality attributes of the data using the Australian Bureau of Statistics' Quality Framework. [para. C12]

Role of the CRC

The IGA states that:

…the [CRC] will report to the Prime Minister…on:

a) the publication of performance information for all jurisdictions against National Agreement outcomes and performance benchmarks;

b) production of an analytical overview of performance information for each National Agreement, and National Partnership to the extent it supports the objectives in a National Agreement, noting that the [CRC] would draw on a range of sources, including existing subject experts;

c) independent assessment of whether predetermined performance benchmarks have been achieved before an incentive payment to reward nationally significant reforms under National Partnerships is made;

d) monitoring the aggregate pace of activity in progressing COAG's agreed reform agenda; and

e) other matters referred by COAG. [para. A11]

The IGA further specifies that:

> The [CRC] will provide annual reports to COAG containing the performance data. It will also report its own comparative analysis of the performance of governments in meeting the objectives of the National Agreements. The reports will also highlight examples of good practice and performance so that, over time, innovative reforms or methods of service delivery may be adopted by other jurisdictions. The parties [to the IGA] will provide the [CRC] the information necessary for it to fulfil its role, as directed by COAG. [para. C14]
>
> The [CRCs] reports should be provided to COAG no later than three months after receiving the performance information from the Steering Committee. [para. C15]
>
> In preparing its performance information reports, the [CRC] may draw upon other data collection agencies and subject experts it considers relevant to its work. [para. C16]

Role of the Steering Committee

The Steering Committee is required to report twice yearly to the CRC on performance under the NAs. Reports from the Steering Committee to the CRC are required:

- by end-June on the education and training sector (*National Education Agreement* and the *National Agreement for Skills and Workforce Development*), commencing with performance information for 2008
- by end-December on the other sectors (*National Healthcare Agreement*, the *National Affordable Housing Agreement*, the *National Disability Agreement* and the *National Indigenous Reform Agreement*), commencing with performance information for 2008-09 including the provision of quality statements prepared by the collection agencies (based on the Australian Bureau of Statistics' [ABS] data quality framework).

The CRC has also requested the Steering Committee to collate data on the performance benchmarks for the reward components of the following NP agreements:

- *National Partnership Agreement on Youth Attainment and Transitions*
- *National Partnership Agreement on Essential Vaccines*
- *National Partnership Agreement on the Elective Surgery Waiting List Reduction Plan* (Steering Committee reporting for this NP was completed in May 2011)
- *National Partnership Agreement on Improving Public Hospital Services*.

The Steering Committee reports separately to the CRC on these NP agreements.

Steering Committee report to Heads of Treasuries on data gaps in the National Performance Reporting Framework

The Steering Committee was asked by the Chair of the Heads of Treasuries Committee on Federal Financial Relations to draw together information on data gaps in the National Performance Reporting Framework. The first report addressed data gaps in the performance indicators covered in the National Agreements on education and training. The second report addressed data gaps in the indicators for the performance reporting categories covered in this report, and was submitted on 23 April 2010. To date, the Heads of Treasuries Committee has not requested any further data gaps reports.

Role of Ministerial Councils and COAG Working Groups

The IGA states that:

> The role of relevant Ministerial Councils, other than the Ministerial Council for Federal Financial Relations, and relevant COAG Working Groups with respect to [the IGA] includes recommending to COAG on:
>
> a) development of objectives, outcomes, outputs and performance indicators for National Agreements; and
>
> b) proposing new specific projects and reforms which could be supported by National Partnerships. [para. A9]

Ministerial Councils may also be consulted by the MCFFR, in relation to its roles in:

- maintaining a register of the national minimum data sets [para. C28]
- oversighting progress in improving the quality and timeliness of indicator data and the coordination of improvements in data collection processes, data quality and the timeliness of performance reporting for the National Performance Reporting System. [para. C29]

Role of data collection agencies

Data collection agencies are responsible for providing the required data to the Steering Committee and preparing data quality statements '…which set out the quality attributes of the data using the ABS' Quality Framework'. [para. C12]

As noted above, data collection agencies may also be called upon by the CRC, as the CRC prepares its performance information reports. [para. C16]

Data collection agencies may also be consulted by the MCFFR, in relation to its roles in:

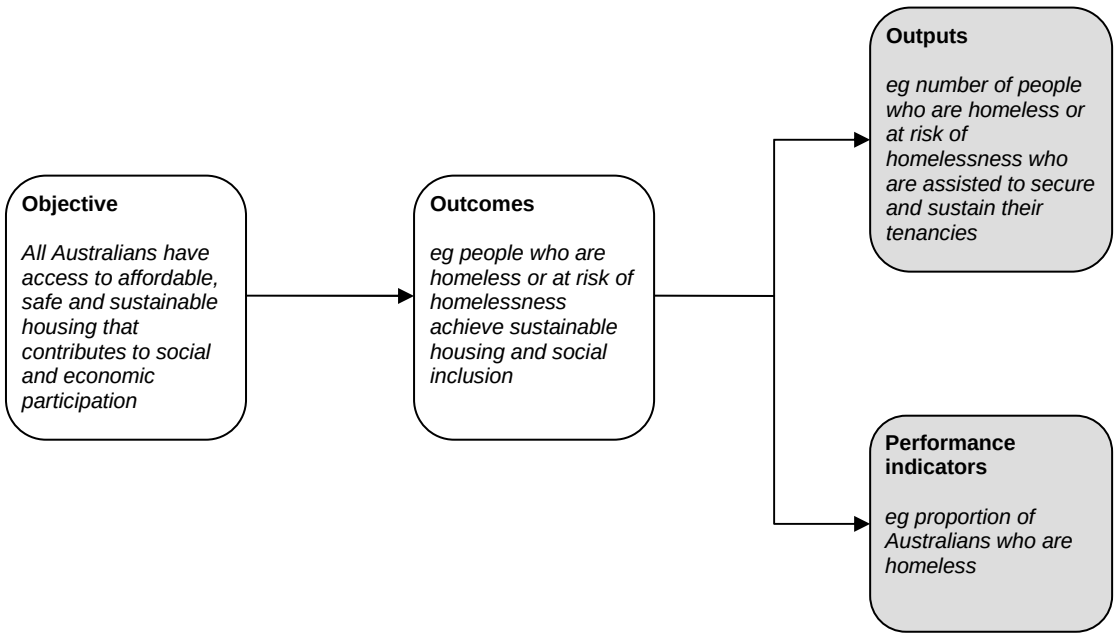
- maintaining a register of the national minimum data sets [para. C28]
- oversighting progress in improving the quality and timeliness of indicator data and the coordination of improvements in data collection processes, data quality and the timeliness of performance reporting for the National Performance Reporting System. [para. C29]

Performance reporting

The Steering Committee is required to collate performance information for the NAHA (COAG 2009b) and provide it to the CRC no later than 31 December 2011. The CRC has requested the Steering Committee to provide information on all performance categories in the NAs (variously referred to as 'outputs', 'progress measures', 'performance indicators', 'performance benchmarks' and 'targets').

The NAHA includes the performance categories of 'outputs' and 'performance indicators'. The links between the objectives, outcomes and associated performance categories in the NAHA are illustrated in figure 1.

Figure 1 **NAHA performance reporting[a, b]**



a Shaded boxes indicate reportable categories of performance information included in this report. **b** Although the NAHA has multiple outcomes, outputs and performance indicators, only one example of each is included in this figure for illustrative purposes.

This report includes available data for the following:

- NAHA outputs
- NAHA performance indicators.

This is the third NAHA performance report prepared by the Steering Committee. The CRC has requested that data included in previous reports not be reproduced in subsequent reports. Therefore, this report contains only data that relate to more recent reporting periods or which have been revised since the earlier reports.

This report contains the original data quality statements (DQSs) completed by relevant data collection agencies and comments by the Steering Committee on the quality of reported data (based on the data quality statements). This report also includes Steering Committee views on areas for development of NAHA 'outputs' and 'performance indicators'. Box 1 identifies the key issues in reporting on the performance categories in the NAHA.

A separate appendix (*National Agreement Performance Information 2010-11 Appendix: Health, Affordable Housing, Disability and Indigenous Reform*) provides general contextual information about each jurisdiction, to assist interpretation of the performance data. Contextual information is provided on population size and trends, family and household characteristics, socioeconomic status and general economic indicators.

Box 1 Key issues in reporting against the NAHA

General comments

- There remain significant gaps in the ability to measure the NAHA outcomes. Some concepts contained in the NAHA, such as sustainability, social inclusion, housing amenity and housing need, have not been fully defined, making it difficult to develop relevant indicators or identify potential data sources.
- Survey data on housing outcomes for Indigenous people are reported on a three-yearly cycle using data from alternating ABS Indigenous surveys.
  - Data sourced from the 2008 Indigenous survey were included in the baseline 2008-09 NAHA performance report. It was originally anticipated that the next survey would be undertaken in 2011, with data available for the 2011-12 NAHA performance report. However, the next survey will be undertaken in 2012-13, with data available for the 2012-13 NAHA performance report.
  - The ABS has advised that the next Indigenous survey after 2012-13 is anticipated to be conducted according to the original schedule in 2014, with data available for the 2014-15 NAHA performance report. The Steering Committee supports the return to the three yearly cycle, to enable more regular reporting.
- The Specialist Homelessness Services (SHS) data collection commenced on 1 July 2011, and replaces the Supported Accommodation Assistance Program (SAAP) data collection. It is anticipated that the SHS data collection will provide improved reporting against the performance indicators and outputs related to homelessness. The AIHW is assessing the effect of this change on comparability of time series for homelessness services data. Data from both the last year of the SAAP collection (2010-11) and first year of the SHS collection (2011-12) are anticipated to be available for the 2011-12 NAHA performance report.

Outputs

- Data have been provided for five of the seven outputs. Of the five reported outputs, one is reported using three proxy measures.
  - *Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies* — no single measure provides comprehensive information on this output. The new SHS data collection should improve measurement of this output.
- Specifications have not been developed for two of the seven outputs.
  - *Number of zoned lots available for residential construction* — no national data collection currently contains relevant data for this output
  - *Number of Indigenous households provided with safe and appropriate housing* — the concepts of 'safety' and 'appropriateness' have not been defined, and there is inconsistency between the terms used in this output and the related outcome.

(Continued next page)

Box 1 **(continued)**

Performance indicators

- Of the 10 performance indicators, one could not be reported against, as a measure has yet to be developed.
  - *Housing market efficiency* — the concept of housing market efficiency has not been defined and a national data source has not been identified.
- Of the nine reported performance indicators, three do not have new data available since the baseline 2008-09 NAHA performance report:
  - *Proportion of Australians who are homeless*
  - *Proportion of Indigenous households owning or purchasing a home*
  - *Proportion of Indigenous households living in houses of acceptable standard.*
- One of the six indicators for which new data were available does not have new data for the main measure. Supplementary administrative data have been provided:
  - *Proportion of Indigenous households living in overcrowded conditions.*
- Two of the five indicators for which new data were available report only interim measures:
  - *Proportion of people experiencing repeat periods of homelessness* — the SHS data collection should improve the available data for this indicator but will still only provide a partial measure
  - *Supply meeting underlying demand for housing.*
- A Relative Standard Error (RSE) of less than 25 per cent is generally regarded as an acceptable standard for estimates at a particular point in time. However, this might not be adequate for measuring change over time. Small year to year movements may be difficult to detect if the size of the standard errors is large compared to the size of the difference between the estimates. For two of the three reported indicators that use sample survey data, a number of the disaggregations have RSEs that are greater than 25 per cent:
  - *Proportion of low income households in rental stress*
  - *Proportion of Australian households owning or purchasing a home.*
- RSEs could not be reported for one performance indicator that uses sample survey data as an appropriate methodology has not yet been finalised. The CRC may wish to request sensitivity testing from the ABS to assist with interpreting the data for this indicator:
  - *Proportion of homes sold or built that are affordable by low and moderate income households.*
- Multiple data sources have been used to construct measures for some indicators. Comments on the comparability of different data sources within a measure have been provided where applicable.

Changes from the previous National Affordable Housing Agreement performance report

Table 1 summarises changes to indicator specifications, measures or data from the 2009-10 NAHA performance report.

In general, this report only includes new data that were not included in previous reports. However, where there has been a change in indicator, measure or data collection, data for previous years have been reported, where possible, to provide a consistent time series.

CRC advice to the Steering Committee on data requirements

Under the IGA, the CRC 'may advise on where changes might be made to the performance reporting framework'. [IGA para 30] The CRC recommended changes to outputs and indicators in its first two National Affordable Housing Agreement reports (CRC 2010; 2011) as well as providing additional advice to the Steering Committee. COAG published responses to the CRC recommendations on 19 August 2011 (COAG 2011c; 2011d). Where practicable, the Steering Committee has incorporated the CRC recommendations and advice in this Report. Changes from the previous NAHA performance report are outlined in table 1.

Table 1 **Changes from the previous NAHA performance report**

Change	*Indicator*
At the request of the CRC, a table has been included with overall State and Territory figures for the categories 'newly assisted' and 'total number of households assisted'	NAHA Output (c) — number of households assisted in social housing
At the request of the CRC, the following additional information has been provided: • Gross household income (in dollars) and affordable home price data (in dollars) for each capital city/balance of state, for both low income households and moderate income households (table NAHA.CI.4) • the average annual interest rates used by the ABS to calculate the results (table NAHA.CI.5)	NAHA Indicator 2 — proportion of homes sold or built that are affordable by low and moderate income households

Context for National Affordable Housing Agreement performance reporting

The objective of the NAHA is ' … that all Australians have access to affordable, safe and sustainable housing that contributes to social and economic participation' [para. 6]. The NAHA aims to contribute to the following outcomes:

(a) people who are homeless or at risk of homelessness achieve sustainable housing and social inclusion

(b) people are able to rent housing that meets their needs

(c) people can purchase affordable housing

(d) people have access to housing through an efficient and responsive housing market

(e) Indigenous people have the same housing opportunities (in relation to homelessness services, housing rental, housing purchase and access to housing through an efficient and responsive housing market) as other Australians

(f) Indigenous people have improved housing amenity and reduced overcrowding, particularly in remote areas and discrete communities. [para 7]

This report does not include information on performance against NP indicators, but several NPs have been established that may be relevant to analysing performance against the NAHA outcomes including:

- *National Partnership Agreement on Homelessness*
- *National Partnership Agreement on Social Housing*
- *National Partnership Agreement on Remote Indigenous Housing*
- The social housing component of the *National Partnership Agreement on the Nation Building and Jobs Plan: Building Prosperity for the Future and Supporting Jobs Now* (COAG 2009c).

Roles and responsibilities

Governments' roles and responsibilities

The NAHA outlines the roles of the Commonwealth [para. 11], the states and territories [para. 12] and local government. [para. 13] Shared roles and responsibilities are also clarified. [para. 14]

Role of the National Housing Supply Council

The National Housing Supply Council (NHSC) was established in May 2008 to monitor Australian housing demand, supply and affordability, and to highlight current and potential future gaps between housing supply and demand. The NHSC produces an annual *State of Supply* report examining housing supply needs up to 20 years into the future.

The inaugural *State of Supply* report (NHSC 2009) focused on identifying the national 'state of play' of housing supply and demand. The NHSC estimated a minimum gap of around 85 000 dwellings between the supply and demand of housing in 2008, based on the incidence of homelessness and the low level of vacancy rates in the private rental market.

The second *State of Supply* report (NHSC 2010) used a different gap measure to that used in the first report. The approach used in the second report found that underlying demand grew by an estimated 205 900 households in 2008-09, driven primarily by higher than expected new migration. This growth in underlying demand was considerably higher than the NHSC projected demand in its first report. Net additional housing supply grew by an estimated 127 100 occupied dwellings over the same period.

The second *State of Supply* report revised the gap between demand and supply for 2008 from 85 000 to 99 500 dwellings, and estimated the gap as at June 2009 at 178 400 dwellings. Under medium demand and supply trend scenarios, the NHSC estimated that the gap will increase to 228 300 dwellings in 2011; 308 000 dwellings in 2014; 436 300 dwellings in 2019 and 640 600 dwellings in 2029.

The third *State of Supply* report is anticipated to be released in December 2011.

Profile of housing

The Australian Bureau of Statistics (ABS) 2006 Census of Population and Housing (the Census) reported 8.4 million private dwellings (occupied and unoccupied) and 19 800 non-private dwellings in Australia (ABS 2006). Non-private dwellings include accommodation such as hotels, motels, nursing homes, hospitals and staff quarters. At the time of the 2006 Census, most people in Australia were counted in private dwellings (19.2 million people or 96 per cent), which included 23 600 people in improvised dwellings (for example, tents, humpies and sleeping out). The remaining 600 000 people were counted in non-private dwellings.

By starting with the 2006 Census private dwelling data and incorporating data on dwelling completions and stock losses, the NHSC *State of Supply 2009* report (NHSC 2010) estimated that the stock of dwellings at 2008 was 8.8 million and at June 2009 was just over 9 million dwellings. Data on the number of dwellings in Australia from the 2011 Census are anticipated to be available for the 2011-12 NAHA performance report.

Data on the number of building approvals, building commencements and building completions are provided as contextual information at table NAHA.CI.1.

On Census night in 2006, the majority of dwellings were occupied (90 per cent). The remaining 0.8 million dwellings were unoccupied (ABS 2006a). The NHSC *State of Supply 2009* report (NHSC 2010) found that most of the vacant dwellings were not located in areas with demand-supply gaps. The proportion of unoccupied dwellings was lower in capital cities and higher in the coastal areas surrounding capital cities, and the areas with a high proportion of unoccupied dwellings were also those that are popular areas for holiday homes.

According to the ABS Survey of Income and Housing (SIH) (ABS 2011a), in 2009-10 there were approximately 8.4 million households living in private dwellings in Australia, (where 'household' is classified as 'a person living alone' or as 'a group of related or unrelated people who usually live in the same private dwelling'). The largest proportions of households were owners with a mortgage (36.2 per cent) owners without a mortgage (32.6 per cent), and renters (28.7 per cent) (table 2).

Table 2 **Proportion of households by tenure and landlord type, 2000-01 to 2009-10 (per cent)**

Tenure and landlord type	*2000-01*	*2002-03*	*2003-04*	*2005-06*	*2007-08*	*2009-10*
Owner without a mortgage	38.2	36.4	34.9	34.3	33.2	32.6
Owner with a mortgage	32.1	33.1	35.1	35.0	35.1	36.2
Renter						
State/Territory housing authority	5.0	4.9	4.9	4.7	4.5	3.9
Private landlord	21.0	22.0	21.2	22.0	23.9	23.7
Total renters[a]	27.4	28.2	27.6	28.5	29.7	28.7
All households[b]	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

[a] Includes other landlord type, which accounts for about 1.1 per cent of all renters in 2009-10. [b] Includes other tenure type, which accounts for about 2.2 per cent of all households in 2009-10.

Source: ABS (unpublished) Survey of Income and Housing (multiple years).

While many social benefits can be provided by affordable, high quality rental housing, some studies (Rohe et al. 2000; Glaeser and Shapiro 2002) indicate that the benefits tend to be larger for home ownership, although the magnitude of the social benefits can be difficult to establish. In Australia, households who own their own homes may enjoy lower real housing costs over their life course, which is particularly important in older age when income is reduced (Hulse and Burke 2009). Research by Yates and Bradbury (2009) found that those who do not achieve home ownership are multiply disadvantaged after retirement.

A number of social surveys have documented that, when asked, generally all Australians say they aspire to own their own home (Baum and Wulff 2003). Some recent reports have highlighted a gradual transition in attitudes towards housing from aspiring to own a large detached house towards a higher density dwelling, if the surrounding area provided good access to transport and amenities (Kelly et al. 2011).

Home ownership is the most common tenure type in Australia, with 68.8 per cent of households owning their home, either with or without a mortgage, in 2009-10 (a decrease from 70.3 per cent in 2000-01, although this decrease is not statistically significant at the 95 per cent confidence level) (table 2).

Rates of home ownership vary substantially between OECD countries, from 57.5 per cent in Austria to 96.5 per cent in Romania, both in 2009. The Australian home ownership rate is similar to rates in the United States (66.9 per cent in 2010), Canada (68.4 per cent in 2006) and New Zealand (66.9 per cent[1] in 2006) (United

1 Includes dwellings held in a family trust.

States Census Bureau 2011; Statistics Canada 2008; Statistics New Zealand 2011; Eurostat 2011).

Variations in home ownership rates across countries can reflect methodological issues as well as cultural and institutional differences, and are not necessarily an indication of housing affordability.

Home ownership rates increase with age. In 2009-10, the home ownership rate (with and without a mortgage) for 25 to 34 year olds was 46.6 per cent, compared with 81.5 per cent for 55 to 64 year olds (ABS 2011b). The Reserve Bank of Australia (RBA) (Battellino 2009) found a notable decline in home ownership for the typical first home owner cohort (those under 35 years of age) over the past 10 to 15 years. This could be driven by demographic factors, such as staying in education longer and delaying the formation of new households, but may also reflect financial circumstances.

Home ownership rates also vary according to household composition. In 2009-10, home ownership rates (with and without a mortgage) were 77.9 per cent for couples, 76.9 per cent for couples with dependent children, 59.5 per cent for lone persons and 37.8 per cent for one parent families with dependent children (ABS 2011b).

Nationally in 2009-10, 78.6 per cent of households lived in separate (stand-alone) houses, ranging from 70.6 per cent in NSW to 86.0 per cent in WA. A further 10.7 per cent of households lived in flats, units or apartments, ranging from 4.7 per cent in WA to 16.7 per cent in NSW (table 3).

Table 3 **Proportion of all households by dwelling structure, by State and Territory, 2009-10 (per cent)**

Dwelling structure	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*[a]	*Aust*
Separate house	70.6	82.7	79.7	86.0	84.4	85.8	78.7	73.0	78.6
Semi detached/row or terrace house/townhouse	12.4	8.4	11.1	9.2	9.7	6.7	13.1	9.8	10.4
Flat/unit/apartment	16.7	8.8	8.9	4.7	5.7	7.1	7.6	15.1	10.7
All households[b]	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

[a] Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT. [b] Includes other dwelling types, which account for about 0.4 per cent of all private dwellings.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

A person's housing requirements are influenced by a range of factors, including lifestyle preferences, income, life-cycle stage and family composition. Tenure type is often associated with major life events and is strongly associated with stages in

the life cycle, such as partnering and the addition or loss of children to the family, or household dissolution (Beer and Faulkner 2009; Flatau et al. 2004).

Data from the 2009-10 SIH illustrate the traditional tenure cycle. Most young (under 35 years) lone persons were renting (57 per cent). Couple families with dependent young children (eldest child 5 to 14 years) were the life cycle group most likely to own their home with a mortgage (66.8 per cent). A large proportion (51.4 per cent) of couple families with non-dependent children owned their home outright, while 83.5 per cent of couples aged 65 years and over owned their home outright (ABS 2011b)[2]. The *National Agreement Performance Report 2010-11 Appendix: Healthcare, Affordable Housing, Disability and Indigenous Reform* (SCRGSP forthcoming) provides additional data on family and household characteristics by State and Territory (tables AA.18–21).

Indigenous housing

The average Indigenous household is larger than the average non-Indigenous household. In 2007-08, the average non-Indigenous Australian household was 2.6 people, while in 2008, the average household with at least one Indigenous person was 3.4 people (table 4).

Table 4 **Average number of usual residents in household, by Indigenous status of household, by State and Territory, 2008 (number)[a]**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Indigenous	3.1	3.1	3.6	3.7	3.2	2.9	3.2	4.5	3.4
Non-Indigenous[b]	2.6	2.6	2.6	2.5	2.4	2.4	2.5	2.6	2.6

a Indigenous data are sourced from the National Aboriginal and Torres Strait Islander Social Survey and relate to 2008. Non-Indigenous data are sourced from the Survey of Income and Housing and relate to 2007-08. **b** SIH data exclude households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) 2007-08 Survey of Income and Housing; ABS (unpublished) 2008 National Aboriginal and Torres Strait Islander Social Survey.

In 2008, Indigenous people aged 15 years and over were much less likely to live in a dwelling that was owned with a mortgage or owned outright (29 per cent) than non-Indigenous people (72 per cent). Indigenous people were correspondingly more likely to be living in rented dwellings (69 per cent) compared to non-Indigenous people (26 per cent) (table 5) (ABS 2009).

2 See glossary for more information on life cycle groups.

Table 5 **Household tenure type, Indigenous and non-Indigenous persons, 2008 (per cent)**

Tenure type	*Indigenous persons*[a]	*Non-Indigenous persons*[b]
Owner with or without a mortgage	28.6	72.3
Renter	68.5	26.1
Other[c]	2.9	1.5
Total	100.0	100.0
Total persons aged 15 and over ('000)	**327.1**	**16 373.3**

[a] Data from the 2008 National Aboriginal and Torres Strait Islander Social Survey. [b] Data from the 2007-08 Survey of Income and Housing. [c] Includes life tenure scheme, participant of rent/buy (or shared equity) scheme, rent free, other tenure and arrangements that were not stated.

Source: ABS (2009) *National Aboriginal and Torres Strait Islander Social Survey 2008*, Cat. no. 4714.0, Canberra.

Indigenous people living in remote areas were much more likely to be renting, with 85 per cent reporting this type of tenure (ABS 2009). Indigenous people in major cities were over five times more likely than those in remote areas to live in a dwelling that was owned with a mortgage (27 per cent and 5 per cent respectively). They were also twice as likely to live in a dwelling that was owned outright (10 per cent compared to 5 per cent).

Home environment

The *Overcoming Indigenous Disadvantage: Key Indicators 2011* report (SCRGSP 2011a) provides data on:

- overcrowding in housing
- access to clean water, functional sewerage and electricity services.

In 2008, Indigenous people were almost 5 times as likely as non-Indigenous people to live in overcrowded housing (27.5 per cent compared with 5.7 per cent). This ratio varied across jurisdictions (table 6).

Overcrowding places pressure on the household infrastructure that supports health and can contribute to poor education outcomes. The associations between overcrowding, health and education outcomes are discussed in more detail in the *National Agreement performance information 2010-11: National Indigenous Reform Agreement* report (SCRGSP forthcoming). In addition, crowding can affect individual's perceptions of personal control over their environment (Memmott et al. 2011).

The Canadian National Occupancy Standard (CNOS) for housing appropriateness. is the preferred standard used by the ABS to measure overcrowding. It determines

overcrowding by comparing the number of bedrooms with the number and characteristics of people in a dwelling. The CNOS will reflect the culture and preferences of some but not all Indigenous people, as cultural and social factors influence the way housing is used by different communities. For example, the CNOS does not account for the influence of climate and culture on living arrangements. It also does not take into account the number of bathrooms and toilets, and the size of kitchens, bedrooms and other living spaces.

Table 6 reports on Indigenous people living in overcrowded households, using data from the National Aboriginal and Torres Strait Islander Social Survey (NATSISS), with a non-Indigenous comparator using data from the National Health Survey (NHS). These data are reported at the *person* level. This differs from the baseline 2008-09 NAHA performance report (SCRGSP 2009), which reported NATSISS data at the *household* level[3] (comparable non-Indigenous data are not available at the household level). Data from previous years reported at the person level are available from chapter 9 of the 2011 Overcoming Indigenous Disadvantage report (SCRGSP 2011a).

Table 6 **People living in overcrowded households, by Indigenous status, by State and Territory, 2008[a]**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Number of people in overcrowded households ('000)									
Indigenous[b]	27.1	4.8	41.6	20.7	6.6	2.3	0.3	38.9	142.1
Non-Indigenous[c]	463.3	305.1	213.8	74.5	52.9	21.9	11.4	4.7	1 147.7
Proportion of people in overcrowded households (per cent)									
Indigenous[b]	17.6	14.0	28.3	30.0	23.3	12.1	6.7	61.8	27.5
Non-Indigenous[c]	6.9	6.0	5.4	3.7	3.5	4.8	3.4	3.4	5.7

a Households requiring at least one additional bedroom, based on the Canadian National Occupancy Standard for housing appropriateness. **b** Data from the 2008 National Aboriginal and Torres Strait Islander Social Survey. **c** Data from the 2007-08 National Health Survey.

Source: SCRGSP (2011) *Overcoming Indigenous Disadvantage 2011* — table 9A.1.1; ABS (unpublished) National Aboriginal and Torres Strait Islander Social Survey 2008; ABS (unpublished) National Health Survey 2007-08.

Information on access to clean water and functioning sewerage and electricity services in discrete Indigenous communities from the 2006 ABS Community Housing and Infrastructure Needs Survey (CHINS) were included in the baseline 2008-09 NAHA performance report (SCRGSP 2009). Data on access to water,

3 The next available data to report overcrowding for Indigenous *households* will be the 2012-13 Australian Aboriginal and Torres Strait Islander Health Survey. This survey will collect data previously collected as part of the NATSIHS.

sewerage and electricity services and the condition of Indigenous housing are available infrequently. The Australian Government Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA) plans to work with the ABS and others on options for delivering on these data requirements.

Private rental markets

Capital city vacancy rates for the private rental market were below 3 per cent across capital cities in all states and territories in June 2008 and June 2009. The vacancy rate for Brisbane and Adelaide increased above 3.0 per cent in June 2010, to 3.7 per cent and 4.4 per cent respectively (table 7). The largest change in vacancy rates was in Adelaide, which increased 3 percentage points, from 1.4 per cent at June 2009 to 4.4 per cent at June 2010.

Table 7 **Moving annual trend vacancy rates, private housing market, by capital city, June 2008, June 2009 and June 2010 (per cent)[a]**

	Sydney	*Melbourne*	*Brisbane*	*Perth*	*Adelaide*	*Hobart*	*Canberra*	*Darwin*
June 2008	1.1	1.2	2.2	2.1	1.5	2.3	2.2	0.9
June 2009	1.3	1.3	2.3	2.9	1.4	2.1	2.1	1.2
June 2010	1.3	1.5	3.7	1.2	4.4	1.0	2.2	2.1

a The moving annual or trend median is the average of monthly medians over the past year. It is a more reliable indicator because it smooths out monthly and seasonal fluctuations.

Source: SCRGSP (2011, 2010 and 2009) *Report on Government Services 2011, 2010 and 2009* — tables 16A.87, 16A.76 and 16A.73 respectively; Real Estate Institute of Australia (unpublished).

Nationally, the median housing cost for renters in capital cities was $290 per week in 2009-10, and $200 per week in 2009-10 for the rest of the State or Territory (table 8).

Table 8 **Median housing costs for renters, by landlord type, by location, by State and Territory, 2009-10 (dollars/week)[a, b]**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*[c]	*NT*	*Aust*
State/Territory housing authority									
Capital cities[d]	115	122	95	81	81	104	115	95	103
Balance of state	95	116	106	111	93	81	..	np	106
Private landlord									
Capital cities	360	285	320	300	250	211	375	346	311
Balance of state	244	192	290	250	180	185	..	np	240
Total renters[e]									
Capital cities	**324**	**279**	**300**	**278**	**230**	**190**	**343**	**300**	**290**
Balance of state	**201**	**170**	**278**	**193**	**152**	**150**	**..**	**np**	**200**

[a] Housing costs are the recurrent outlays by household members in providing for their shelter. The costs in this table exclude Commonwealth Rent Assistance (CRA) payments. [b] Financial data should be converted into constant dollars using the GDP deflator provided in the Statistical Appendix (table AA.49) to account for inflation prior to making comparisons over time, for example when comparing 2007-08 financial data to 2009-10 financial data. [c] Capital city estimates for the ACT related to the total ACT. [d] The estimate for the NT has a relative standard error greater than 25 per cent and should be used with caution. [e] Includes other household type, which accounts for about 4 per cent of all renters. .. Not applicable. **np** Not published.

Source: ABS (unpublished) Survey of Income and Housing, 2009-10.

Capital city median rents varied across jurisdictions. The median rents for three bedroom houses and two bedroom flats or units are reported in table 9.

Table 9 **Median market rents, private housing market, by capital city, June quarter 2010 (dollars/week)**

	Sydney	*Melbourne*	*Brisbane*	*Perth*	*Adelaide*	*Hobart*	*Canberra*	*Darwin*
3 bedroom houses	380	330	345	380	300	320	430	571
2 bedroom flats/units	420	340	335	350	260	270	400	387

Source: SCRGSP (2011) *Report on Government Services 2011* — table 16.A.88; Real Estate Institute of Australia (unpublished).

Location

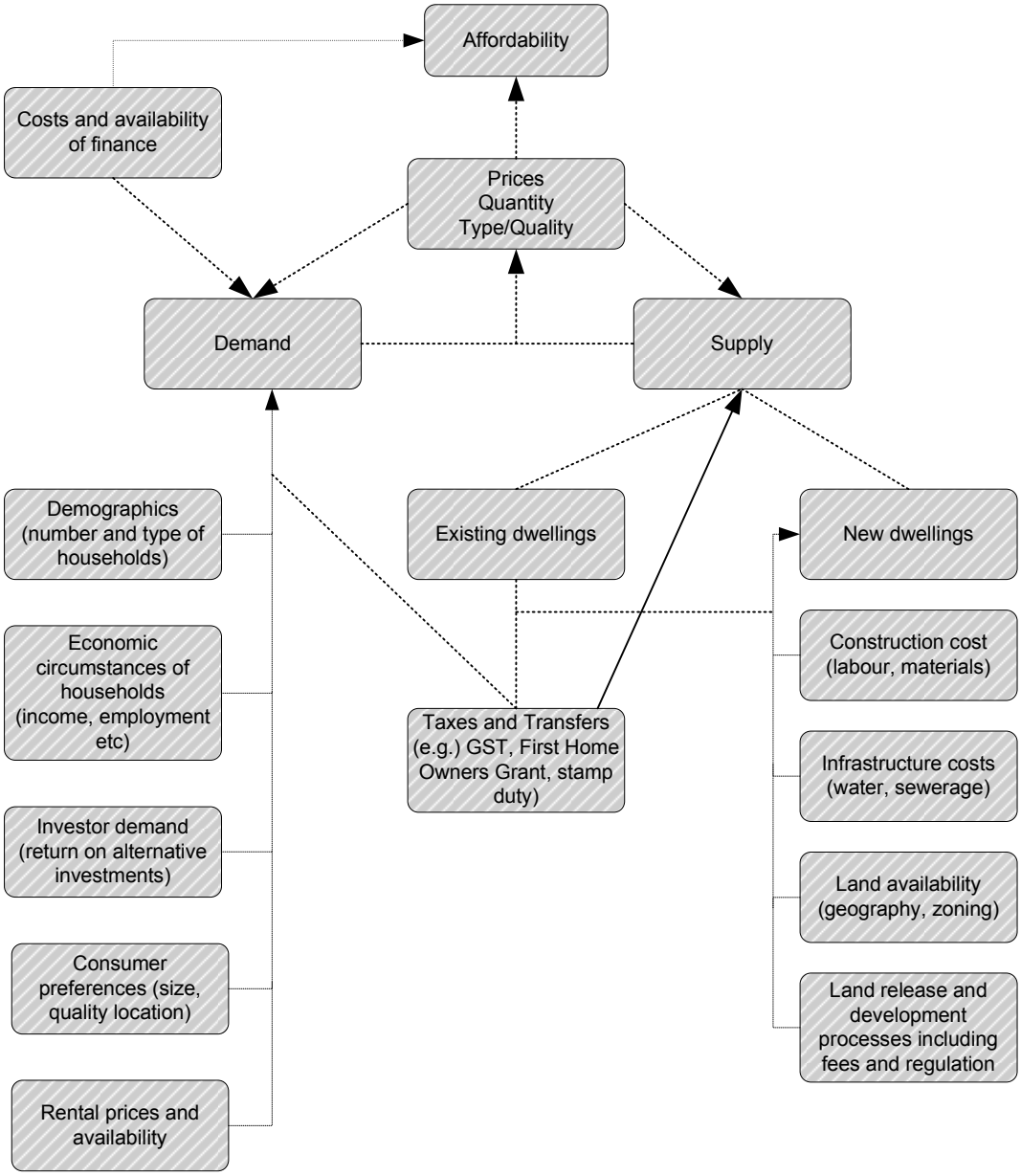
Most of Australia's population live in urban areas. The *National Agreement Performance Report 2010-11 Appendix: Healthcare, Affordable Housing, Disability and Indigenous Reform* (SCRGSP forthcoming) provides data on the distribution of the Australian population (table AA.10), including the Indigenous population (table AA.16).

Data from the 2006 Census on the location of dwellings in Australia by geographical area were included in the *National Agreement Performance Report 2009-10: National Affordable Housing Agreement* report (SCRGSP 2009). Data from the 2011 Census are anticipated to be available for the 2011-12 NAHA performance report.

Housing affordability

Factors affecting the demand, supply and affordability of housing are outlined in figure 2. Housing affordability is the result of the price, quantity, quality and type of housing available, and the cost and availability of housing finance.

Figure 2 **Factors influencing housing supply, demand and affordability**



Source: National Housing Supply Council (2010) State of Supply 2009, Figure 1.1, page 5, www.nhsc.org.au/state_of_supply/2009_ssr_rpt/default.html (viewed 6 September 2011).

There are numerous measures of housing affordability, with different concepts and estimations.

A widely accepted method for assessing housing affordability is the ratio of housing cost to income as an indicator of affordability, with a simple 'rule of thumb' ratio standard for assessing housing affordability. The most basic indicator (the 30 only

rule) assumes that households paying more than 30 per cent of their income on housing are in 'housing stress'. This rule has been criticised for including households who choose, and can afford, to spend more than 30 per cent of their income on housing.

The '30/40 rule' recognises that lower income households are likely to have insufficient resources to meet their non-housing needs if they spend more than 30 per cent of their income on housing. This rule restricts housing stress to those households in the bottom 40 per cent of the income distribution paying more than 30 per cent of their income on housing.

Data on housing affordability are detailed in NAHA performance indicator 1 'proportion of low income households in rental stress' and NAHA performance indicator 1a 'proportion of low income households in mortgage stress', with housing stress measured using the '30/40 rule' (the proportion of households in the bottom two income quintiles that spend more than 30 per cent of their income on either rent or mortgage payments).

The 30/40 rule is simple to use, as it depends on few variables and requires limited subjective assumptions about an individual's consumption. However, it does not consider the capacity of particular households to meet both their housing and non-housing costs, and thereby maintain adequate housing and an adequate standard of living. It also applies the same measure across all tenures, locations and household types, without accounting for differences, and does not consider issues of housing quality and overcrowding (Gabriel et al. 2005).

An alternative approach to assessing housing affordability is the residual income approach, which looks at what different household types can afford to spend on housing after taking into account the other necessary expenditures of living. Stone, Burke and Ralston (2011) provide a comprehensive review of the housing affordability literature and different methods for assessing housing affordability, including the residual income approach.

Fluctuations in housing prices and 'affordability' are inherent features of housing markets. Housing prices (and affordability) fluctuate over time, partly as a result of slow supply responses to periodic surges in demand (PC 2004). Changes in housing supply occur in the long run rather than the short run, since it takes time to adjust to changes in demand and build new housing. The NHSC has developed a measure of the average time taken to complete a dwelling, as a measure of the responsiveness of the housing market (table 10).

Table 10 **Average time from commencement to completion for newly completed dwellings (new houses only) by State and Territory, by quarter completed, 2008-09 (months to complete)**

Completion quarter ending	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Sept 2008	7.1	7.8	6.3	9.2	6.8	7.1	5.8	6.9	7.3
Dec 2008	7.8	7.4	6.0	9.4	6.6	7.4	6.3	5.3	7.3
March 2009	7.8	7.6	5.8	8.6	7.6	7.1	5.7	5.4	7.3
June 2009	7.9	7.7	6.6	8.8	7.5	9.2	6.5	5.8	7.7

Source: National Housing Supply Council (2010) *2nd State of Supply Report 2010*, table 7.4.

During the recent international house price boom (between 1995 and the third quarter of 2006 or the first quarter of 2008, depending on the country), real house prices rose by 120 per cent on average across a sample of 18 OECD countries, including Australia. Over this time period, the price-to-income ratio, a widely used indicator of housing market conditions, reached historical highs in most countries in the sample (Andre 2010).

The RBA notes that, since 1972, house prices across Australia have increased faster than average household incomes, with most increases occurring in two episodes — a late 1980s boom, and a subsequent boom in the late 1990s and into this decade (Richards 2008). The RBA also notes that the ratio of Australian housing prices to income is high relative to earlier decades, and compared to other countries (Richards 2009).

Data from the 2009-10 Household Expenditure Survey (HES) show that current housing costs vary across different types of housing tenure. The average weekly expenditure for all households was $223. For owners without a mortgage, the average weekly housing cost was $80, which represented 8.0 per cent of total goods and services expenditure for these households. Owners with a mortgage paid an average of $322 per week on current housing costs, which represented 20.2 per cent of their expenditure.[4] Households renting from State and Territory housing authorities paid $117 per week, representing 20.7 per cent of their expenditure, and households renting from private landlords had an average weekly expenditure of $306 for their current housing costs, representing 25.6 per cent of their expenditure (ABS 2011b).

4 In the HES, mortgage repayments for the principal dwelling were regarded as investment. Owners with a mortgage had an average mortgage repayment of $136 per week.

Data from the 2009-10 HES show that mean household net worth varies by housing tenure. The mean household net worth was highest for owners without a mortgage at $1.12 million, followed by owners with a mortgage at $800 332. Households who rent from private landlords had a mean household net worth of $158 648, and households renting from State and Territory housing authorities had a mean household net worth of $39 867 (ABS 2011b).

Housing costs also vary by location. According to data from the 2009-10 HES, the average weekly expenditure of current housing costs for capital cities was $248, or 19.0 per cent of expenditure, which was higher than for the balance of the states and territories, where current housing costs were $179, or 16.2 per cent of expenditure (ABS 2011b).

To indicate whether people can purchase affordable housing, data on the proportion of homes sold or built that are affordable by low to moderate income households are detailed in NAHA performance indicator 2. Homes are assessed to be affordable when the household spends no more than 30 per cent of their gross income on mortgage payments (including both capital and interest repayments). Data are disaggregated by a number of variables including location.

Data on the distribution of capital city house prices for 2010-11 and 2009-10 are provided as contextual information at tables NAHA.CI.2–CI.3.

Standard variable interest rate

The RBA provides data on the standard variable interest rate charged on loans to owner-occupiers (reported as the average rate of large bank lenders). Since June 2006, the standard variable interest rate has varied from 9.6 per cent in July and August 2008, to 5.75 per cent in April and May 2009 (table 11).

Table 11 **Standard variable interest rate, June 2006 to September 2011 (per cent)**

Month	*Standard variable rate*	*Month*	*Standard variable rate*
Jun-2006	7.55	Mar-2009	5.85
Jul-2006	7.55	Apr-2009	5.75
Aug-2006	7.80	May-2009	5.75
Sep-2006	7.80	Jun-2009	5.80
Oct-2006	7.80	Jul-2009	5.80
Nov-2006	8.05	Aug-2009	5.80
Dec-2006	8.05	Sep-2009	5.80
Jan-2007	8.05	Oct-2009	6.05
Feb-2007	8.05	Nov-2009	6.30
Mar-2007	8.05	Dec-2009	6.65
Apr-2007	8.05	Jan-2010	6.65
May-2007	8.05	Feb-2010	6.65
Jun-2007	8.05	Mar-2010	6.90
Jul-2007	8.05	Apr-2010	7.15
Aug-2007	8.30	May-2010	7.40
Sep-2007	8.30	Jun-2010	7.40
Oct-2007	8.30	Jul-2010	7.40
Nov-2007	8.55	Aug-2010	7.40
Dec-2007	8.55	Sep-2010	7.40
Jan-2008	8.70	Oct-2010	7.40
Feb-2008	9.00	Nov-2010	7.80
Mar-2008	9.35	Dec-2010	7.80
Apr-2008	9.45	Jan-2011	7.80
May-2008	9.45	Feb-2011	7.80
Jun-2008	9.45	Mar-2011	7.80
Jul-2008	9.60	Apr-2011	7.80
Aug-2008	9.60	May-2011	7.80
Sep-2008	9.35	Jun-2011	7.80
Oct-2008	8.35	Jul-2011	7.80
Nov-2008	7.75	Aug-2011	7.80
Dec-2008	6.85	Sep-2011	7.80
Jan-2009	6.85	Oct-2011	7.80
Feb-2009	5.85	Nov-2011	7.55

Source: Reserve Bank of Australia (2011), *F5 Indicator Lending Rates* (Housing Loans, Banks, Variable, Standard), http://www.rba.gov.au/statistics/tables/xls/f05hist.xls?accessed=0612-10:43:52 (accessed 6 December 2011).

Housing assistance

Housing assistance is provided in various forms across jurisdictions. Data on the number of households provided with housing assistance are detailed in NAHA output number 3 ‘number of households assisted in social housing’, NAHA output

number 4 ‘number of households in private rental receiving subsidies’ and NAHA output number 5 ‘number of households receiving home purchase assistance’.

The main forms of assistance are:

- *Public housing (PH)*: dwellings owned (or leased) and managed by State and Territory housing authorities to provide affordable rental accommodation
- *Community housing (CH)*: rental housing provided for low to moderate income or special needs households, managed by community-based organisations that have received capital or recurrent subsidy from government. Community housing models vary across jurisdictions, and the housing stock may be owned by a variety of groups including government
- *State owned and managed Indigenous housing (SOMIH)*: dwellings owned and managed by State housing authorities that are allocated only to Indigenous households
- *Indigenous community housing (ICH)*: dwellings owned or leased and managed by ICH organisations and community councils in major cities, regional and remote areas
- *Home purchase assistance*: government financial assistance to people purchasing homes, particularly first home buyers and low income home owners. State and Territory governments provide grants to first home buyers and assistance to low income households to help with home purchases or mortgage repayments
- *State and Territory government private rental assistance*: assistance funded by State and Territory governments to low income households experiencing difficulty in securing or maintaining private rental accommodation. This assistance may include ongoing or one-off payments to help households meet rent payments, one off payments for relocation costs, guarantees or loans to cover the cost of bonds, and housing assistance, advice and information services. Assistance may be provided by community based organisations funded by government
- *Commonwealth Rent Assistance*: a non-taxable income support supplement paid by the Australian Government to eligible individuals and families who rent in the private rental market and also receive an income support payment, more than the base rate of Family Tax Benefit Part A, certain Abstudy payments or a service pension (SCRGSP 2011b).

‘Social housing’, mentioned throughout this report, is a broad term used to describe combined public housing, SOMIH, mainstream community housing and ICH.

The proportion of public housing, SOMIH and community housing located by remoteness areas in 2008 were included in the baseline 2008-09 NAHA performance report. While there are minor changes from year to year, the changes are not extensive. Data for 2010 are available in the *Report on Government Services 2011* (SCRGSP 2011b).

Financial assistance for home buyers

First Home Owner Scheme

The First Home Owner Scheme (FHOS) grant was introduced on 1 July 2000, and provides a $7000 grant to first home buyers to purchase their first home. Data on the number of FHOS grants are detailed in NAHA output 5 'number of people receiving home purchase assistance'.

Home purchase assistance to Indigenous Australians

The Home Ownership Program (HOP) and Home Ownership on Indigenous Land (HOIL) program provide home purchase assistance through concessional loans to Indigenous Australians.

The HOP provides concessional home loans that feature low deposit requirements; interest rates lower than the market variable interest rate for owner occupied homes; and longer standard loan terms to assist with loan affordability. The HOIL program aims to make home ownership a realistic choice for Indigenous Australians living on community titled land, and provides a package of concessional loans to low income earners who have the capacity to repay a long term loan.

Data on the number of HOP and HOIL grants are detailed in NAHA output 5 'number of people receiving home purchase assistance'.

Other housing assistance

The National Rental Affordability Scheme offers financial incentives to the business sector and community organisations to build dwellings and rent them to low and moderate income households at 20 per cent below-market rental rates for 10 years.

The Housing Affordability Fund aims to lower the cost of building new homes, by supporting the reform of State, Territory and local government planning and

development assessment processes to reduce developers' holding costs, and by investing in infrastructure to speed up the release of land for residential development. New home buyers are expected to benefit from cost savings that result from reduced infrastructure costs and faster approval processes.

First Home Saver Accounts are special purpose accounts for individuals to save for a first home. The accounts offer a combination of government contributions and reduced taxes on interest earned on the accounts. Individuals can withdraw the funds to buy or build a home in which they will live. As at June 2011, there were 31 900 first home saver accounts with a total balance of $230 million (APRA 2011).

Homelessness

Under the NAHA, governments have committed to undertake reforms in the housing sector to improve integration between homelessness services and mainstream services, and reduce the rate of homelessness.

This Report distinguishes between primary, secondary and tertiary categories of homelessness.

- Primary homelessness includes all people without conventional accommodation, such as people living on the streets, sleeping in parks, squatting in derelict buildings, or using cars or railway carriages for temporary shelter.
- Secondary homelessness includes people who move frequently from one form of temporary shelter to another. It includes people staying in emergency or transitional accommodation, people residing temporarily with other households because they have no accommodation of their own, and people staying in boarding houses on a short term basis (operationally defined as 12 weeks or less).
- Tertiary homelessness refers to people who live in boarding houses on a medium to long term basis (operationally defined as 13 weeks or longer). They are regarded as homeless because their accommodation situation is below the generally accepted minimum community standard of a small self-contained flat.

This Report contains data (based on the 2001 and 2006 Census) from *Counting the Homeless* (Chamberlain and McKenzie 2006), the only national, whole of population, data currently available on homelessness (table 12). New estimates (for 2011 and backcast for 2006) based on a revised methodology are anticipated for the 2011-12 NAHA performance report.

Chamberlain and McKenzie (2006) used Census data to identify the homeless population, using four operational categories:

- people who are in improvised dwellings, tents or sleeping out (equivalent to primary homelessness as defined above)
- individuals using Supported Accommodation Assistance Program (SAAP) services (a sub-category of secondary homelessness as defined above)
- people staying temporarily with other households (a sub-category of secondary homelessness as defined above)
- people staying in boarding houses (equivalent to tertiary homelessness as defined above).

Table 12 **Persons in different sectors of the homeless population on census night, 2001 and 2006 (number)**

	2001	*2006*
Improvised dwellings, sleepers out	14 158	16 375
SAAP accommodation	14 251	19 849
Friends and relatives	48 614	46 856
Boarding houses	22 877	21 596
Total	**99 900**	**104 676**

Source: Chamberlain and McKenzie (2006) *Counting the Homeless*, ABS Cat. No. 2050.0, Canberra.

The ABS undertook a methodological review of *Counting the Homeless* and published their initial findings in a discussion paper (ABS 2011c). The discussion paper proposed, for consultation, a range of methodological changes that would be needed before consistent, transparent and repeatable official estimates could be made of the number of people enumerated in the Census who were likely to have been homeless on Census night. The discussion paper noted ongoing issues with the likely underestimation of homelessness in relation to youth, Aboriginal and Torres Strait Islander people and people escaping domestic and family violence. No alternative estimation methods have yet been developed to address underestimation for homelessness in these groups.

The ABS subsequently released a position paper (ABS 2011d) summarising and addressing the issues raised in consultation. The ABS has established a Homelessness Statistics Reference Group to guide development of the methodology to be used to report on homelessness from the 2011 Census. It is anticipated that the ABS will publish the final methodology in May 2012, as well as recompilation of estimates from the 2001 and 2006 Census using the new methodology.

Potential data sources for estimating different aspects of homelessness

Many different aspects of homelessness are of interest to policy makers and service providers. Several data sources that may inform on different aspects of homelessness are available or being developed (ABS 2011d).

- *Census of Population and Housing*: provides the most comprehensive point-in-time or prevalence estimate of homelessness for trend estimation.
- *Specialist Homelessness Services (SHS) collection*: will provide data from 2011-12 about the pathways people take in and out of homelessness, and the kinds of services provided by homelessness agencies. It identifies both counts of individual clients and numbers of support periods. The SHS collection replaces the SAAP national data collection, which provided similar but less comprehensive information from its inception in 1996-97 until 2010-11.
- *Centrelink 'homelessness flag'*: Centrelink have included homelessness flags in their system, which help customer service officers provide appropriate services to people experiencing homelessness or who are at risk of homelessness.
- *ABS 2010 General Social Survey (GSS)*: The ABS 2010 GSS included a new homelessness module that identifies previous experiences of homelessness.
- *Other ABS surveys*: The ABS will consider the inclusion of a GSS-like homelessness module in other ABS surveys, and the development of a culturally appropriate module on previous experience of homelessness for the 2014 NATSISS.
- *Personal Safety Survey 2012*: The ABS is testing for potential inclusion questions on the type of accommodation used by people who had separated from violent partners.
- *Journeys home: Longitudinal Study of Factors Affecting Housing Stability*: This is the first large-scale longitudinal study following the lives of 1 550 Australians who are homeless or may be vulnerable to homelessness. The survey will be held over up to four waves, each six months apart, from September 2011 to the first half of 2013. Reports and analysis are anticipated to be available after each wave.
- *A five per cent Statistical Longitudinal Census Dataset (SLCD)*: The ABS is planning to create a SLCD by bringing together data from the 2006 Census with data from the 2011 Census and future Censuses, to build a picture of how society moves through various changes. The ABS will investigate using the five per cent SLCD to undertake longitudinal analysis of the circumstances of those who have been identified as likely to be homeless.

The ABS 2010 GSS provides information on people who have been homeless in the past but who are now usual residents of private dwellings. The GSS does not include people currently living in shelters, people sleeping rough, people 'couch surfing' (staying temporarily with other households), nor people staying in boarding houses.

The GSS asked whether people had periods in their lives when they did not have a permanent place to live. Respondents could nominate a range of reasons for not having a permanent place to live, not all of which necessarily reflect the general definition of homelessness. People citing reasons such as saving money, moving for work-related reasons, building or renovating their home, travelling, house sitting or having recently moved to a new town or city were not included in the homelessness estimates derived from the GSS.

According to the 2010 GSS, 2.1 million adults (13 per cent of the adult population) had at some time in their life experienced a period without a permanent place to live, and were classified as having experienced homelessness (ABS 2011e). Common reasons for homelessness included family, friend or relationship problems (50 per cent), tight housing or rental markets (23 per cent) and financial problems (22 per cent).

Just over 1.1 million people had experienced at least one episode of homelessness in the previous 10 years (ABS 2011e). Of these people, 40 per cent sought assistance from a service provider while they were homeless.

For the most recent period of homelessness in the past 10 years, 13 per cent were homeless for less than a week. A further 6 per cent were homeless for less than two weeks, and another 12 per cent were homeless for less than four weeks. However, 22 per cent had spent six months or more without a permanent place to live (ABS 2011e).

Services to assist people who are homeless or at imminent risk of becoming homeless

The SAAP was established in 1985 to consolidate a number of Australian Government and State and Territory government programs designed to assist people who are homeless or at risk of being homeless, including women and children escaping domestic violence (AIHW 2003). The SAAP V Multilateral Agreement (2005-2010) ended on 31 December 2008, with the NAHA commencing on 1 January 2009.

At least 1559 specialist homelessness service agencies were funded in 2009-10. Nationally, in 2009-10, these agencies provided support to 219 900 people (135 700 clients and 84 100 children accompanying clients). Of these, 18 per cent of clients and 26 per cent of children accompanying clients identified as Aboriginal and Torres Strait Islander, far higher than the proportion of the general Australian population (2 per cent and 5 per cent respectively) (AIHW 2011).

Data for the 2009-10 financial year included in this report are sourced from the SAAP national data collection. The new SHS data collection replaced the SAAP collection from 1 July 2011. The SHS data collection collects data based on number of clients rather than number of support periods. For the 2011-12 NAHA performance report, it is anticipated that data from the final year of the SAAP collection (2010-11) will be available, as well as data from the first year of the new SHS collection (2011-12).

NAHA outputs

There are seven outputs in the NAHA (table 13).

For this report, specifications have been developed for five of the seven outputs. Specifications have not been developed for the following outputs:

- Output (f) — this output requires data which are not currently available through a national data collection. The NHSC has identified major gaps and inconsistencies in land supply data, with some of these due to varying definitions and expectations about development time frames and housing yield of land identified for residential use. In addition, the NHSC notes that land identified and zoned for residential development is usually used for a variety of purposes in addition to housing. Improving national information of the land and dwelling supply pipeline is a priority of the NHSC (NHSC 2010).
- Output (g) — there is inconsistency between the terms 'safe and appropriate housing' used in this output and the terms 'housing amenity and reduced overcrowding' used in the associated outcome. This output may be redundant, as two of the performance indicators in the NAHA 'proportion of Indigenous households living in houses of acceptable standard' and 'proportion of Indigenous households living in overcrowded conditions' appear to capture relevant information.

Table 13 **Outputs in the National Affordable Housing Agreement[a]**

Output	*Page no. in this report*
(a) number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies	36, 37, 39
(b) number of people who are assisted to move from crisis accommodation or primary homelessness to sustainable accommodation	41
(c) number of households assisted in social housing	43
(d) number of households in private rental receiving subsidies	45
(e) number of people receiving home purchase assistance	47
(f) number of zoned lots available for residential construction	49
(g) number of Indigenous households provided with safe and appropriate housing	50

a The outputs are presented in this table using the direct wording from para. 8 of the NAHA (COAG 2009b). This does not necessarily reflect the measures used to report against the indicators in this report.

Output (a.1) (main): Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies: Homelessness proxy

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People who are homeless or at risk of homelessness achieve sustainable housing and social inclusion
Measure:	Number of Supported Accommodation Assistance Program (SAAP) clients who had house/flat accommodation with tenure after support The measure is defined as: • count of number of SAAP clients who had house/flat accommodation after support, with tenure type; purchasing/purchased own home, private rental, public housing rental, rent-free accommodation, boarding; and • did not present within 30 days of receiving support for crisis, short or medium term support accommodation and is presented as a *number* This output measure is a proxy. It only captures those who are homeless or at risk of homelessness who access specialist homelessness services and for whom a tenure type following the support period is recorded
Data source:	Interim SAAP Data Collection. Data are available annually
Data provider:	AIHW
Data availability:	2009-10
Cross tabulations provided:	State and Territory, by: • sex by age • Indigenous status

Box 2 **Results**

For this report, new data are available for 2009-10.

- Data by age and sex are presented in table NAHA.a.1.1.
- Data by Indigenous status are presented in table NAHA.a.1.2.

Data for 2007-08 and 2008-09 are available in the 2009-10 NAHA performance report.

Output (a.2) (supplementary): Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies: Housing proxy

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People who are homeless or at risk of homelessness achieve sustainable housing and social inclusion
Measure:	Number of households assisted in social housing that were homeless or at risk of homelessness at time of allocation The measure is defined as: • count of number of newly assisted households for year ending 30 June in public housing (PH), state owned and managed Indigenous housing (SOMIH) and community housing (CH) that were in greatest need at time of allocation and is presented as a *number* This output measure is a proxy. It only captures the pathways into social housing for those who are homeless or at risk of homelessness who apply through the social housing system and does not include people who were assisted to secure and sustain private or other rental tenancies. It is determined by the following assumptions: • allocation reflects demand for social housing, not overall need for social housing • it only captures homeless people (or those at risk of homelessness) who have applied for social housing and have been allocated • that being allocated to social housing is by definition assistance to secure and sustain tenure with no requirement for length of tenure Greatest need is used as a proxy for homelessness or risk of homelessness. Households in 'greatest need' are those at the time of allocation were subject to one or more of the following circumstances: • they were homeless • their life or safety was at risk in their accommodation • their health condition was aggravated by their housing • their housing was inappropriate to their needs • they had very high rental costs
Data source:	Social housing data: PH, SOMIH, CH. Data are available annually
Data provider:	AIHW
Data availability:	2010-11

Cross tabulations provided:	State and Territory, by: • program type • program type by location (PH and SOMIH only) • program type (Indigenous only)

Box 3 **Results**

For this report, new data are available for 2010-11.

- Data by program type are presented in table NAHA.a.2.1.
- Data by program type and location are presented in table NAHA.a.2.2.
- Data by Indigenous status are presented in table NAHA.a.2.3.

Data for 2007-08, 2008-09 and 2009-10 are available in the 2009-10 NAHA performance report.

Output (a.3) (supplementary): Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies: Housing proxy

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People who are homeless or at risk of homelessness achieve sustainable housing and social inclusion
Measure:	Number of households assisted into social housing that were homeless or at risk of homelessness at time of allocation and who sustain their tenancies for 12 months or more The measure is defined as: • *Numerator* — number of newly assisted households over the previous financial year in public housing (PH) and state owned and managed Indigenous housing (SOMIH) that were in greatest need at time of allocation with a tenure length of 12 months or more at 30 June (end of current financial year) regardless of whether they are current tenants • *Denominator* — number of newly assisted households over the previous financial year in PH and SOMIH that were in greatest need at time of allocation and is presented as a *number* and as a *proportion* This output measure is a proxy as it only captures homeless (or at risk of homelessness) people who secure a public rental housing or state owned and managed Indigenous housing tenancy but not community housing or Indigenous community housing and it does not include people who were assisted to secure and sustain private rental tenancies. Furthermore households who exited public rental housing or SOMIH into a sustainable private rental tenancy prior to remaining for 12 months will not be included which may result in an undercount Greatest need is used as a proxy for homelessness or risk of homelessness. Households in 'greatest need' are those at the time of allocation were subject to one or more of the following circumstances: • they were homeless • their life or safety was at risk in their accommodation • their health condition was aggravated by their housing • their housing was inappropriate to their needs • they had very high rental costs •
Data source:	Social housing data: PH, SOMIH. Data are available annually
Data provider:	AIHW

Data availability:	2010-11
Cross tabulations provided:	State and Territory, by: • program type • program type by location • program type (Indigenous people only)

Box 4 **Results**

For this report, new data are available for 2010-11.

- Data by program type are presented in table NAHA.a.3.1.
- Data by program type and location are presented in table NAHA.a.3.2.
- Data for Indigenous households in public rental housing are presented in table NAHA.a.3.3.

Data are available for 2007-08, 2008-09 and 2009-10 in the 2009-10 NAHA performance report.

Output (b): Number of people who are assisted to move from crisis accommodation or primary homelessness to sustainable accommodation

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People who are homeless or at risk of homelessness achieve sustainable housing and social inclusion
Measure:	Number of Supported Accommodation Assistance Program (SAAP) clients who were primary homeless or in crisis/short term accommodation who had house/flat accommodation with tenure after support The measure is defined as: • number of SAAP clients who were in an improvised dwelling or rough sleeping, or in SAAP/Crisis Accommodation Program (CAP) crisis/short term accommodation (including Transitional Housing Management crisis); and • subsequently obtained a house/flat accommodation immediately after support, with tenure type: purchasing/purchased own home, private rental, public housing rental, rent-free accommodation, boarding; and • did not receive further support that included crisis, short or medium term accommodation within 30 days and is presented as a *number* This output measure is a proxy as it only captures homeless people who access a SAAP service and it is difficult to measure long term (sustainable) outcomes
Data source:	Interim SAAP data collection. Data are available annually.
Data provider:	AIHW
Data availability:	2009-10
Cross tabulations provided:	State and Territory, by: • sex by age • Indigenous status

Box 5 **Results**

For this report, new data are available for 2009-10.

- Data by age and sex are presented in table NAHA.b.1.
- Data by Indigenous status are presented in table NAHA.b.2.

Data for 2007-08 and 2008-09 are available in the 2009-10 NAHA performance report.

Output (c): Number of households assisted in social housing

Key amendments from second cycle of reporting:	The CRC requested that for each social housing type, and the categories of 'newly assisted' that year and 'total number of households assisted' as of 30 June that year, a table be included with overall State and Territory figures
Outcomes:	People are able to rent housing that meets their needs Indigenous people have the same housing opportunities as other Australians
Measure:	Number of households assisted in social housing The measure is defined as the sum of: • Count of the number of households assisted at 30 June of the year preceding the reporting year in public housing (PH), state owned and managed Indigenous housing (SOMIH), community housing (CH) and Indigenous community housing (ICH) • Count of the number of households newly assisted during the reporting year by PH, SOMIH and CH and are presented as *numbers* Number of dwellings is used as a proxy for number of households for ICH
Data source:	Social housing: PH, SOMIH, CH and ICH
Data provider:	AIHW
Data availability:	2010-11 — PH, SOMIH, CH 2009-10 — ICH Data are available annually
Cross tabulations provided:	(all) State and Territory, by: • Program type (PH, SOMIH, CH) State and Territory, by: • location (PH, SOMIH) • household Indigenous status (PH, CH) • household composition (PH, SOMIH) • main income source for household (PH, SOMIH) (PH, CH) State and Territory (Indigenous people only) (PH, SOMIH) State and Territory (with disability only) (CH) State and Territory (with disability only) for number of households assisted at 30 June only. CH data not available for count of number of households newly assisted during the reporting year

Box 6 **Results**

For this report, new data for this output are available for 2010-11 for public housing (PH), state owned and managed Indigenous community housing (SOMIH) and community housing (CH). For Indigenous community housing (ICH) new data are available for 2009-10.

- Data by program type are presented in table NAHA.c.1.
- Data for ICH dwellings are presented in table NAHA.c.2.
- Data by location by program type are presented in table NAHA.c.3.
- Data for Indigenous households by program type are presented in table NAHA.c.4.
- Data for households with a person with disability by program type are presented in table NAHA.c.5.
- Data by main source of income by program type are presented in table NAHA.c.6.
- Data by household composition by program type are presented in table NAHA.c.7.

Data for 2007-08, 2008-09 and (for PH, SOMIH and CH) 2009-10 are available in the 2009-10 NAHA performance report.

Output (d): Number of households in private rental receiving subsidies

Key amendments from second cycle of reporting:	No amendments made
Outcomes:	People are able to rent housing that meets their needs Indigenous people have the same housing opportunities as other Australians
Measure:	Number of households in private rental receiving subsidies (*Main*) The measure is defined as: • Count of all income units in receipt of Commonwealth Rent Assistance (CRA) as at the first Friday in June and is presented as a *number* For the purposes of this measure, it is assumed that all recipients of state based rent assistance would also be eligible for, and most likely receiving, CRA (*Supplementary*) The measure is defined as: • Count of the number of households assisted through state based private rent assistance and is presented as a *number*
Data source:	(*Main*) Australian Government Housing Dataset (AGHDS) (*Supplementary*) Private Rent Assistance National Minimum Dataset
Data provider:	AGHDS — FaHCSIA Private Rent Assistance National Minimum Dataset — AIHW
Data availability:	June 2011 — AGHDS 2010-11 — Private Rent Assistance National Minimum Dataset Data are available annually
Cross tabulations provided:	(*Main*) State and Territory, by: • Indigenous status by location • income unit type (*Supplementary*) State and Territory, by: • program type

Box 7 **Results**

For this report, new data are available for Commonwealth Rent Assistance (CRA) for 2011. New data are available for state based private rent assistance for 2010-11.

- Data for CRA by income unit type are presented in table NAHA.d.1.
- Data for CRA by Indigenous status and geographic location are presented in table NAHA.d.2.
- Data for state based private rent assistance by program type are presented in table NAHA.d.3.

Data for 2010 (CRA) and 2009-10 (state based private rent assistance) are available in the 2009-10 NAHA performance report.

Output (e): Number of people receiving home purchase assistance

Key amendments from second cycle of reporting:	No amendments made
Outcomes:	People can purchase affordable housing Indigenous people have the same housing opportunities as other Australians
Measure:	Number of persons receiving home purchase assistance from State Housing Authorities, State Revenue Offices and the Commonwealth
Measure (1):	Number of households receiving home purchase assistance from State Housing Authorities The measure is defined as: • Count of all households receiving home purchase assistance from State Housing Authorities and is presented as a *number* Households are used as the counting unit as households, not people, are the measurable unit in receipt of State Housing Authority Home Purchase Assistance
Measure (2):	Number of people receiving home purchase assistance (the First Home Owner Scheme [FHOS] grant and the First Home Owner Boost [FHOB]) from State Revenue Offices The measure is defined as: • Count of number of FHOS and FHOB grants paid and is presented as a *number*
Measure (3):	Number of people receiving Commonwealth provided home purchase assistance (Home Ownership Program [HOP] and Home Ownership on Indigenous Land Program [HOIL]) The measure is defined as: • Count of all households receiving home purchase assistance (HOP and HOIL) from the Commonwealth and is presented as a *number*
Data sources:	Home Purchase Assistance National Minimum Dataset State Housing Authority Home Purchase Assistance State Revenue Offices data (FHOS and FHOB) are not yet available. Data are required from this source in order to report this output measure in full and avoid double-counting. In the interim, aggregate data will be sourced by Treasuries for the FHOS and FHOB provided to households in 2010-11.

	HOP and HOIL administrative data Data are available annually.
Data provider:	State Housing Authority Home Purchase Assistance — AIHW FHOS and FHOB — Treasury Commonwealth provided home purchase assistance (HOP and HOIL) — FaHCSIA
Data availability:	2010-11 (All)
Cross tabulations provided:	State Housing Authority Home Purchase Assistance State and Territory, by: • program type FHOS and FHOB State and Territory Commonwealth provided home purchase assistance State and Territory

Box 8 **Results**

For this report, new data are available for 2010-11.

- Data for State Housing Authority home purchase assistance by program type are presented in table NAHA.e.1.
- Data for First Home Owner Grant and First Home Owner Boost by State and Territory are presented in table NAHA.e.2.
- Data for Home Ownership Program and Home Ownership on Indigenous Land by State and Territory are presented in table NAHA.e.3.
- Corrections have been made to the abbreviations provided for the 2009-10 data for Home Ownership Program and Home Ownership on Indigenous Land by State and Territory for 2009-10. These data are presented in table NAHA.e.4.

Data for 2009-10 are available in the 2009-10 NAHA performance report.

Output (f): Number of zoned lots available for residential construction

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People have access to housing through an efficient and responsive housing market
Measure:	A measure for this output has yet to be developed

Output (g): Number of Indigenous households provided with safe and appropriate housing

Key amendments from second cycle of reporting:	No amendments made
Outcome:	Indigenous people have the same housing opportunities as other Australians
Measure:	A measure for this output has yet to be developed

Performance indicators

This report includes information for all 'performance indicators' included in the NAHA (table 14).

For performance indicators where data quality and/or completeness is an issue, a number of supplementary measures are provided and are identified in the text.

Data for the performance indicators in this report are presented in attachments identified in references throughout this report by an 'NAHA' prefix.

Table 14 **Performance indicators in the National Affordable Housing Agreement[a]**

Performance indicator		*Page no. in this report*
1.	Proportion of low income households in rental stress	52
1a.	Proportion of low income households in mortgage stress	58
2.	Proportion of homes sold or built that are affordable by low and moderate income households	62
3.	Proportion of Australians who are homeless	67
4.	Proportion of people experiencing repeat periods of homelessness	69
5.	Proportion of Australian households owning or purchasing a home	71
6.	Proportion of Indigenous households owning or purchasing a home	75
7.	Proportion of Indigenous households living in overcrowded conditions	76
8.	Proportion of Indigenous households living in houses of an acceptable standard	79
9.	Supply meeting demand for housing	81
10.	Housing market efficiency	83

a The performance indicators are presented in this table using the direct wording from para. 16 of the NAHA (COAG 2009b), except performance indicator 1a which is included following a request by the CRC. This does not necessarily reflect the measures used to report against the indicators in this report.

Indicator 1: Proportion of low income households in rental stress

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People are able to rent housing that meets their needs
Measure:	The proportion of rental households in the bottom two income quintiles that spend more than 30 per cent of their income on rent The measure is defined as: • *numerator* — number of low income households in rental stress • *denominator* — total number of low income rental households and is presented as a *proportion* For low income households, computation for numerator: • (a) Household income is gross household income excluding Commonwealth Rent Assistance (CRA) • (b) Rental expenses is the amount paid in rent plus any rates required to be paid by the renter less CRA or other ongoing rental assistance • Household is included in the numerator if (b) exceeds 30 per cent of (a) • For all states and territories, the values for capital cities will be calculated separately from the rest of state. These values will be added together to provide the national figure Computation for denominator: The bottom two quintiles calculated using equivalised disposable household income excluding CRA or other rent assistance on a state by state basis The computation for the denominator for the supplementary measure is calculated using equivalised gross household income as a proxy for equivalised disposable household income
Data source:	*Numerator and denominator* — (*Main*) (All) Survey of Income and Housing (SIH). Data are collected every two years (Indigenous) Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS) and National Aboriginal and Torres Strait Islander Social Survey (NATSISS). Data are collected on an alternating three-yearly cycle (*Supplementary*) Social housing data: public housing (PH), state owned and managed Indigenous housing (SOMIH) and community housing (CH). Data for Indigenous community housing (ICH) are not provided as the necessary income and rent information are not available

Data provider:	SIH, NATSISS, AATSIHS — ABS Social housing data — AIHW
Data availability:	SIH — 2009-10 NATSISS — 2008 data provided for baseline report [no new data available] Social housing – 2010-11
Cross tabulations provided:	(*Main*) SIH National, by: • Age and main source of household income State and Territory, by: • Location, landlord type, number of bedrooms, dwelling type, household main source of income, number of employed persons, household income level, household disability status, household type, household size, housing utilisation, and reference person's age by sex, and country of birth State and Territory, by: • Private landlord as a proportion of total renters (total renters include other landlord types) (*Supplementary*) Social housing (PH, SOMIH and CH) State and Territory by: • Program type by: • Location (remoteness for PH and SOMIH only), Indigenous households (PH and CH only)

Box 9 **Results**

For this report, new data for the main indicator for all households are available for 2009-10. No new data are available for Indigenous households.

- Data by State and Territory are presented in tables NAHA.1.1.a–1.15.

New data for the supplementary indicator are available for 2010-11.

- Data by State and Territory are presented in tables NAHA.1.16–1.18.

Apparent differences may not be statistically significant. To assist in interpretation, 95 per cent confidence intervals and relevant standard errors are provided in the attachment tables for the main indicator.

Data for 2007-08 (main indicator and supplementary indicator) and 2009-10 (supplementary indicator) are available in the 2009-10 NAHA performance report. Data for Indigenous households from the 2008 NATSISS were included in the baseline 2008-09 NAHA performance report.

Attachment tables

Table NAHA.1.1.a	Proportion of low income rental households in rental stress, by State and Territory, by location, 2009-10
Table NAHA.1.1.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by location, 2009-10
Table NAHA.1.2.a	Proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10
Table NAHA.1.2.b	Relative standard errors for the proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10
Table NAHA.1.2.c	95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10
Table NAHA.1.3.a	Proportion of low income rental households in rental stress, by State and Territory, by reference person's country of birth, 2009-10
Table NAHA.1.3.b	Relative standard errors and 95 per cent confidence intervals for proportion of low income rental households in rental stress, by State and Territory, by reference person's country of birth, 2009-10
Table NAHA.1.4.a	Proportion of low income rental households in rental stress, by State and Territory, by dwelling type, 2009-10
Table NAHA.1.4.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by dwelling type, 2009-10
Table NAHA.1.5.a	Proportion of low income rental households in rental stress, by State and Territory, by number of bedrooms, 2009-10
Table NAHA.1.5.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by number of bedrooms, 2009-10
Table NAHA.1.6.a	Proportion of low income rental households in rental stress, by State and Territory, by housing utilisation, 2009-10
Table NAHA.1.6.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by housing utilisation, 2009-10
Table NAHA.1.7.a	Proportion of low income rental households in rental stress, by State and Territory, by landlord type, 2009-10
Table NAHA.1.7.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by landlord type, 2009-10
Table NAHA.1.8.a	Proportion of low income rental households in rental stress, by State and Territory, by household type, 2009-10
Table NAHA.1.8.b	Relative standard errors for the proportion of low income rental households in rental stress, by State and Territory, by household type, 2009-10
Table NAHA.1.8.c	95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household type, 2009-10
Table NAHA.1.9.a	Proportion of low income households in rental stress, by State and Territory, by household size, 2009-10

Table NAHA.1.9.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household size, 2009-10
Table NAHA.1.10.a	Proportion of low income rental households in rental stress, by State and Territory, by main source of household income, 2009-10
Table NAHA.1.10.b	Relative standard errors and 95 confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by main source of household income, 2009-10
Table NAHA.1.11.a	Proportion of low income rental households in rental stress, by State and Territory, by household income level, 2009-10
Table NAHA.1.11.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household income level, 2009-10
Table NAHA.1.12.a	Proportion of low income rental households in rental stress, by State and Territory, by number of employed persons in household, 2009-10
Table NAHA.1.12.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by number of employed persons in household, 2009-10
Table NAHA.1.13.a	Proportion of low income rental households in rental stress, by main source of household income and age of reference person, 2009-10
Table NAHA.1.13.b	Relative standard errors for the proportion of low income households in rental stress, by main source of household income and age of reference person, 2009-10
Table NAHA.1.13.c	95 per cent confidence intervals for the proportion of low income rental households in rental stress, by main source of income and age of reference person, 2009-10
Table NAHA.1.14	Proportion, relative standard errors and 95 per cent confidence intervals of low income rental households renting privately and in rental stress, by State and Territory, 2009-10
Table NAHA.1.15	Proportion, relative standard errors and 95 per cent confidence intervals of low income rental households in rental stress, by State and Territory, by disability status, 2009-10
Table NAHA.1.16	Proportion of low income households in rental stress, by State and Territory, by program, 2010-11
Table NAHA.1.17	Proportion of low income households in rental stress, by State and Territory, by program, by remoteness, 2010-11
Table NAHA.1.18	Proportion of Indigenous low income households in rental stress, by State and Territory, by program, 2010-11

Box 10 **Comment on data quality**

Two DQSs for this indicator have been prepared by the ABS and the AIHW respectively, and are included in their original forms in the section of this report titled 'Data Quality Statements'. Key points from the DQSs are summarised below.

- The data provide relevant information on the proportion of low income rental households in rental stress, and the proportion of low income rental households living in social housing in rental stress. Data are available by State and Territory for all households, and social housing data (except for Indigenous Community Housing [ICH]) are available for Indigenous households.
- The Survey of Income and Housing (SIH) excludes households in very remote areas, which affects the comparability of the NT results.
- Data are of acceptable accuracy. The RSEs for some disaggregations are greater than 25 per cent and these results should be used with caution.
- Detailed explanatory notes are publicly available to assist in the interpretation of results.
- Additional data from the data source are available on-line, and on request.

The Steering Committee also notes the following issues:

- Data are available for the first time in the 2009-10 SIH by household disability status.
- No new data are available for Indigenous households, except for Indigenous households living in social housing (except for ICH). Data from the 2012-13 Australian Aboriginal and Torres Strait Islander Health Survey are anticipated to be available for the 2012-13 NAHA performance report.
- The size of the RSEs mean that the data may not be adequate for measuring change over time for some disaggregations. Small movements in results between survey years may be difficult to detect if the size of the RSEs are large compared to the size of the difference between estimates.
- The calculation for the supplementary measure of affordability for social housing tenants has been modified for reasons of data availability, and supplementary data are not comparable with data for the main measure. As 2010-11 low income percentile cut-offs were not available, the 2009-10 cut-offs were used in their place. As a result, it is expected that a number of low income households will not have been identified and have been excluded from the calculation.
- Not all data items are available for all households in State and Territory housing authority dwellings, and only households with complete information have been included in disaggregated results.

(Continued next page)

Box 10 **(continued)**

- Low income households in State and Territory housing authority dwellings have access to rebated rents and generally pay no more than 25 per cent of their assessable income in rent.
- Although SIH estimates are not directly comparable with social housing administrative data, the administrative data indicate that the SIH estimates of rental stress are not a reliable indicator of sustained rental stress in this sector. The SIH provides a point in time estimate that may not include rent adjustments yet to be made by the State or Territory housing authority.
- Social housing administrative data provide income and rental information at the time of the last rent review. Rent reviews are not always conducted annually, as they depend on tenants' circumstances. Therefore, calculations of rental stress can be based on income and rental data that are not up to date, and there is potential to overestimate the proportion of low income households in social housing who are in rental stress.

Indicator 1(a): Proportion of low income households in mortgage stress

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People are able to purchase affordable housing
Measure:	The proportion of home owner households with a mortgage for housing purposes and that are in the bottom two income quintiles (excluding households with nil or negative incomes) that spend more than 30 per cent of their income on mortgage payments The measure is defined as: • *numerator* — number of low income home owner households (excluding households with nil or negative income) with a mortgage for housing purposes experiencing mortgage stress • *denominator* — total number of low income home owner households with a mortgage for housing purposes and is presented as a *proportion* For low income households (excluding households with nil or negative income), computation for numerator: • (a) Household income is gross household income • (b) Mortgage payments includes principal and interest payments • Household is included in the numerator if (b) exceeds 30 per cent of (a) • For all states and territories, the values for capital cities will be calculated separately from the rest of state. These values will be added together to provide the national figure Computation for denominator: The bottom two quintiles calculated using equivalised disposable household income on a state by state basis (excluding households with nil or negative income)
Data source:	*Numerator and denominator* — (All) Survey of Income and Housing (SIH). Data are collected every two years (Indigenous) Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS) and National Aboriginal and Torres Strait Islander Social Survey (NATSISS). Data are collected on an alternating three-yearly cycle
Data provider:	ABS
Data availability:	SIH — 2009-10 NATSISS — 2008 data provided in the baseline report [no new data available]

Cross tabulations provided:	State and Territory, by: • Location, dwelling type,, main source of household income, value of dwelling, equity in dwelling, principal and interest payments, number of employed persons, household income level, household type, household size and composition, reference person's age, sex and country of birth, household disability status

Box 11 **Results**

For this report, new data are available for 2009-10.

- Data by State and Territory are presented in tables NAHA.1.19.a–1.32.

Apparent differences may not be statistically significant. To assist in interpretation, 95 per cent confidence intervals and relevant standard errors are provided in the attachment tables for the main indicator.

Data for 2007-08 (and 2008 for Indigenous households) are available in the 2009-10 NAHA performance report. No new data are available for Indigenous households for this report.

Attachment tables

Table NAHA.1.19.a	Proportion of low income households in mortgage stress, by State and Territory, by location, 2009-10
Table NAHA.1.19.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by location, 2009-10
Table NAHA.1.20.a	Proportion of low income households in mortgage stress, by State and Territory, by dwelling type, 2009-10
Table NAHA.1.20.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by dwelling type, 2009-10
Table NAHA.1.21.a	Proportion of low income households in mortgage stress, by State and Territory, by main source of household income, 2009-10
Table NAHA.1.21.b	Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by main source of household income, 2009-10
Table NAHA.1.22.a	Proportion of low income households in mortgage stress, by State and Territory, by value of dwelling, 2009-10
Table NAHA.1.22.b	Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by value of dwelling, 2009-10
Table NAHA.1.23.a	Proportion of low income households in mortgage stress, by State and Territory, by equity in dwelling, 2009-10
Table NAHA.1.23.b	Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by equity in dwelling, 2009-10

Table NAHA.1.24.a	Proportion of low income households in mortgage stress, by State and Territory, by principal and interest payments, 2009-10
Table NAHA.1.24.b	Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by principal and interest payments, 2009-10
Table NAHA.1.25.a	Proportion of low income households in mortgage stress, by State and Territory, by number of employed persons in household, 2009-10
Table NAHA.1.25.b	Relative standard errors for the proportion of low income rental households in mortgage stress, by State and Territory, by number of employed persons in household, 2009-10
Table NAHA.1.26.a	Proportion of low income households in mortgage stress, by State and Territory, by age of reference person, 2009-10
Table NAHA.1.26.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by age of reference person, 2009-10
Table NAHA.1.27.a	Proportion of low income households in mortgage stress, by State and Territory, by sex of reference person, 2009-10
Table NAHA.1.27.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by sex of reference person, 2009-10
Table NAHA.1.28.a	Proportion of low income households in mortgage stress, by State and Territory, by reference person's country of birth, 2009-10
Table NAHA.1.28.b	Relative standard errors and 95 per cent confidence intervals for proportion of low income rental households in mortgage stress, by State and Territory, by reference person's country of birth, 2009-10
Table NAHA.1.29.a	Proportion of low income households in mortgage stress, by State and Territory, by household type, 2009-10
Table NAHA.1.29.b	Relative standard errors for the proportion of low income households in mortgage stress, by State and Territory, by household type, 2009-10
Table NAHA.1.29.c	95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by household type, 2009-10
Table NAHA.1.30.a	Proportion of low income households in mortgage stress, by State and Territory, by household size, 2009-10
Table NAHA.1.30.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by household size, 2009-10
Table NAHA.1.31.a	Proportion of low income households in mortgage stress, by State and Territory, by household income level, 2009-10
Table NAHA.1.31.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by household income level, 2009-10
Table NAHA.1.32	Proportion, relative standard errors and 95 per cent confidence intervals of low income households in mortgage stress, by State and Territory, by disability status, 2009-10

Box 12 **Comment on data quality**

The DQS for this indicator has been prepared by the ABS and is included in its original form in the section of this report titled 'Data Quality Statements'. Key points from the DQS are summarised below.

- The data provide relevant information on the proportion of low income households in mortgage stress. Data are available by State and Territory for all households.
- The Survey of Income and Housing (SIH) excludes households in very remote areas, which affects the comparability of the NT results.
- Data are of acceptable accuracy. The relative standard errors (RSEs) for the NT and the ACT data are greater than 25 per cent and these results should be treated with caution. In addition, a number of the RSEs for disaggregated data are greater than 25 per cent and should be used with caution.
- Detailed explanatory notes are publicly available to assist in the interpretation of results.
- Additional data from the data source are available on-line, and on request.

The Steering Committee also notes the following issues:

- Data are available for the first time in the 2009-10 SIH by household disability status.
- No new data are available for Indigenous households. Data from the 2012-13 Australian Aboriginal and Torres Strait Islander Health Survey are anticipated to be available for the 2012-13 NAHA performance report.
- The size of the RSEs mean that the data may not be adequate for measuring change over time for some disaggregations. Small movements in results between survey years may be difficult to detect if the size of the RSEs are large compared to the size of the difference between estimates.
- Data for 2009-10 may reflect effects of interest rate reductions and government stimulus measures associated with the global financial crisis. Table 11 in the context section of this report details the standard variable interest rates from June 2006 to December 2011.

Indicator 2: Proportion of homes sold or built that are affordable by low and moderate income households

Key amendments from second cycle of reporting:	The CRC requested the following information be provided: • gross household income (in dollars) and affordable home price data (in dollars) for each capital city/balance of state for both low income households (39th–41st percentiles of equivalised disposable household income) and moderate income households (59th–61st percentiles of equivalised disposable household income) • the average annual interest rates, used by the ABS to calculate the results
Outcome:	People can purchase affordable housing
Measure:	Proportion of homes sold or built that are affordable by low and moderate income households The measure is defined as: • *numerator* — number of homes sold or built that are affordable by low and moderate income households • *denominator* — total number of homes that are sold or built and is presented as a *proportion* Computation for numerator: • low and moderate income households are those with equivalised disposable incomes in the bottom three income quintiles (moderate, income statistic used is the median gross incomes of the 59th–61st percentiles of equivalised disposable household incomes), and bottom two income quintiles (low, income statistic used is the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes), calculated on a state by state basis • PI is calculated for those at the top of the 'low' and 'moderate' ranges • housing costs are affordable when the household spends no more than 30 per cent of their gross income on mortgage payments • currently only includes 'sold' properties due to unknown data source for contracts completed for 'owner built' properties • purchase date is the contract exchange date • for all states and territories, the value of the capital cities is calculated separately from the rest of state. These values are added together to provide the national figure Assumptions made in calculating mortgage costs are: • the interest rate is the RBA standard variable rate, averaged out over the year (ref: Table F5, column K in monthly RBA Bulletin, Housing Loan, Banks, Variable, Standard) • a 10 per cent deposit on the full purchase price is assumed
Data source:	*Numerator* — Valuer General data for sales. Data are available monthly

	(All) Survey of Income and Housing (SIH) to determine the income amount at the top of the low–moderate income bracket, and subsequently, the house price that is affordable for that level. Data are collected every two years with extrapolation of affordability values in the interim year (Indigenous) Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS) and National Aboriginal and Torres Strait Islander Social Survey (NATSISS). Data are collected on an alternating three-yearly cycle *Denominator* — Valuer General data. Data are available monthly
Data provider:	ABS
Data availability:	2008-09 (updated), 2009-10 (updated for 2009-10 SIH income data), 2010-11 (using projected income data) SIH — 2009-10 NATSISS — 2008 data provided in the baseline report [no new data available] Valuer General sales data — 2009-10, 2010-11
Cross tabulations provided:	Moderate income, State and Territory, by: • location • dwelling type • dwelling type and location Low income, State and Territory, by: • location • dwelling type • dwelling type and location

Box 13 **Results**

For this report, new data are available for 2010-11.

- Data by State and Territory for 2010-11 are presented in NAHA.2.1–2.6.

Data for 2008-09 and 2009-10 have been revised in this report.

- Data for 2009-10 are presented in NAHA.2.7–2.12.
- Data for 2008-09 are presented in tables NAHA.2.13–2.18.

Data for 2007-08 are available in the 2009-10 NAHA performance report.

Attachment tables

Table NAHA.2.1	Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2010-11
Table NAHA.2.2	Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2010-11
Table NAHA.2.3	Proportion of homes sold or built that are affordable by low income households, calculated using the median gross income for 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2010-11
Table NAHA.2.4	Proportion of homes sold or built that are affordable by low and moderate income households, 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2010-11
Table NAHA.2.5	Proportion of homes sold or built that are affordable by low and moderate income households, 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2010-11
Table NAHA.2.6	Proportion of homes sold or built that are affordable by low and moderate income households, 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2010-11
***Table NAHA.2.7**	Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2009-10
***Table NAHA.2.8**	Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2009-10
***Table NAHA.2.9**	Proportion of homes sold or built that are affordable by low income households, calculated using the median gross income for 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2009-10
***Table NAHA.2.10**	Proportion of homes sold or built that are affordable by low and moderate income households, 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2009-10
***Table NAHA.2.11**	Proportion of homes sold or built that are affordable by low and moderate income households, 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2009-10
***Table NAHA.2.12**	Proportion of homes sold or built that are affordable by low and moderate income households, 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2009-10
****Table NAHA.2.13**	Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2008-09
****Table NAHA.2.14**	Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2008-09

****Table NAHA.2.15**	Proportion of homes sold or built that are affordable by low income households, calculated using the median gross income for 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2008-09
****Table NAHA.2.16**	Proportion of homes sold or built that are affordable by low and moderate income households, 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2008-09
****Table NAHA.2.17**	Proportion of homes sold or built that are affordable by low and moderate income households, 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2008-09
****Table NAHA.2.18**	Proportion of homes sold or built that are affordable by low and moderate income households, 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2008-09

* data revised for 2009-10; ** data revised for 2008-09.

Box 14 **Comment on data quality**

The DQS for this indicator has been prepared by the ABS and is included in its original form in the section of this report titled 'Data Quality Statements'. Key points from the DQS are summarised below.

- The data provide relevant information on the proportion of homes sold that are affordable by low and moderate income households, but exclude owner built properties. Homes are assessed as affordable if the household spends no more than 30 per cent of their gross income on mortgage payments (including both interest and capital repayments). Data are available by State and Territory, and for all households and Indigenous households.
- The Survey of Income and Housing (SIH) does not include households in very remote areas, which affects the comparability of the NT results.
- Monthly Valuer General data are available for the price of sold properties.
- Data are available every two years from the SIH for all households and every three years from Indigenous surveys for Indigenous households. In years when survey data are not available, income data for all households has been projected using Static Incomes Model (STINMOD). Income data for Indigenous households cannot be projected using STINMOD, because the Indigenous population cannot be reliably identified from STINMOD.
- Data are of acceptable accuracy.
- Detailed explanatory notes on the SIH are publicly available to assist in the interpretation of results.
- Additional data from the data sources are available on-line, and on request, but the availability of some sales data may be subject to conditions.

(continued next page)

Box 14 **(continued)**

The Steering Committee also notes the following issues:

- The wording of this indicator in the NAHA is 'proportion of homes sold or built that are affordable by low and moderate income households'. The data on property transactions used for this indicator exclude owner-built properties. No suitable data on owner-built properties are available.
- Data for 2008-09 and 2009-10 were provided in the 2009-10 NAHA performance report, based on projected income data using STINMOD. These data have been revised in this report:
  - 2008-09 projected income data were updated to account for updates to STINMOD
  - 2009-10 projected income data have been replaced with actual income data sourced from the 2009-10 SIH.
- At the request of the CRC, the data on gross household income and affordable house prices used to calculate this indicator are provided in table NAHA.CI.4. Actual income data from the SIH are provided for 2007-08 and 2009-10. Projected income data using STINMOD (based on the previous year SIH) are provided for 2008-09 and 2010-11.
- The 2010-11 projected income data will be updated during 2012 to account for updates to STINMOD. These data will be provided in the 2011-12 NAHA performance report.
- The next set of actual income data will be sourced from the 2011-12 SIH.
- Although data are comparable across years, the low and moderate income points are calculated using the median in a small percentile range for the capital city and balance of state for each State and Territory (balance of state estimates for ACT and NT are not separately available) from sample survey data. The income points reflect the distribution of gross household income from the households surveyed.
- The ABS has examined options for calculating relative standard errors (RSEs) for these data, but no recommended method had been developed in time for inclusion in this Report. The CRC may wish to request the ABS to undertake sensitivity analysis to assist in interpreting the data in this report.
- No new data are available for Indigenous households. Data from the 2012-13 Australian Aboriginal and Torres Strait Islander Health Survey are anticipated to be available for the 2012-13 NAHA performance report.

Indicator 3: Proportion of Australians who are homeless

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People who are homeless or at risk of homelessness achieve sustainable housing and social inclusion
Measure:	The proportion of Australians who are homeless (primary homeless + secondary homeless + tertiary homeless, as defined by Chamberlain and MacKenzie) The measure is defined as: • *numerator* — number of people who are homeless • *denominator* — number of Australians and is presented as a *proportion* No data are currently available for the numerator for 2010-11. The data currently available to inform the measure for this indicator are sourced from a research report which uses data from the 2006 Census, 2006-07 Supported Accommodation Assistance Program (SAAP) client data and 2006 data from the 3rd National Census of Homeless School Students
Data source:	*Numerator* — Sourced from the Counting the Homeless 2006 national and state and territory reports. Census data are collected every five years, SAAP data are collected annually, and the National Census of Homeless School Students data are collected on an ad hoc basis *Denominator* — 2006 Census data (not adjusted by undercount estimates). Data are collected every five years
Data provider:	ABS — Census data AIHW/ABS — data of *Counting the Homeless 2006* national and state and territory reports
Data availability:	No new data available Census — 2006 SAAP — 2006 National Census of Homeless School Students — 2006
Cross tabulations provided:	Nil

Box 15 **Comment on data quality**

No new data are available for reporting against this indicator. Data for 2006 are available in the baseline 2008-09 NAHA performance report.

The Steering Committee also notes the following issues:

- In May 2012, the ABS will publish the final methodology for producing official estimates of the number of people enumerated in the Census who were likely to have been homeless on Census night, along with recompiled estimates for both 2001 and 2006. Official estimates of homelessness from the 2011 Census are anticipated to be available in October 2012.
- Several data sources may provide suitable data for years when Census data are not available (for example, the homelessness flag in the Centrelink data set). These alternate data sources should be assessed to determine their suitability as supplementary data for reporting against this indicator.

Indicator 4: Proportion of people experiencing repeat periods of homelessness

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People who are homeless or at risk of homelessness achieve sustainable housing and social inclusion
Measure:	There is currently no data collection identified that measures the proportion of people experiencing repeat periods of homelessness The **interim** measure is defined as: • *numerator* — number of Supported Accommodation Assistance Program (SAAP) clients (and accompanying children) who more than once in 2009-10 have housing/accommodation need identified by SAAP agency worker • *denominator* — number of SAAP clients (and accompanying children) in 2009-10 who have housing/accommodation need identified by SAAP agency worker and is presented as a *proportion*
Data source:	*Numerator and denominator* — Interim SAAP data collection. Data are collected annually
Data provider:	AIHW
Data availability:	2009-10
Cross tabulations provided:	State and Territory, by: • age and sex • Indigenous status

Box 16 **Results**

For this report, new data are available for 2009-10.

- Data by age and sex are presented in table NAHA.4.1.
- Data by Indigenous status are presented in table NAHA.4.2.

Data for 2007-08 and 2008-09 are available in the 2009-10 NAHA performance report.

Attachment tables

Table NAHA.4.1	Proportion of people experiencing repeat periods of homelessness, by State and Territory, by age and sex, 2009-10
Table NAHA.4.2	Proportion of people experiencing repeat periods of homelessness, by State and Territory, by Indigenous status, 2009-10

Box 17 **Comment on data quality**

The DQS for this indicator has been prepared by the AIHW and is included in its original form in the section of this report titled 'Data Quality Statements'. Key points from the DQS are summarised below.

- The data provide relevant information on the proportion of people who are supported at a SAAP agency and are assessed by a SAAP agency worker as having need for housing or accommodation support more than once in a year. It is not a measure of the proportion of people experiencing repeat periods of homelessness, as it does not capture all people who experience homelessness. Data are available by State and Territory, and by Indigenous status.
- The measure counts people accessing homelessness services within a single year. People who had periods of homelessness in previous years but not in the current year are excluded from the scope of the measure.
- Annual data are available. The most recent available data are for 2009-10.
- Data are of acceptable accuracy.
- Detailed explanatory notes are publicly available to assist in the interpretation of results.
- Additional data from the data source are available on-line, and on request.

The Steering Committee also notes the following issues:

- The new national Specialist Homelessness Services (SHS) data collection commenced 1 July 2011. The SHS data collection will provide more timely information about people who are provided with specialist homelessness services, and expand the scope of information collected.
- It is anticipated 2010-11 data from the (now discontinued) SAAP data collection along with 2011-12 data from the SHS will be available for the 2011-12 NAHA performance report.
- The AIHW is undertaking a technical concordance of the data items comprising this indicator. The outcomes of the concordance will determine how to present data from the two different data sources (SAAP and SHS) in the 2011-12 NAHA performance report, and whether there is a break in series.

Indicator 5: Proportion of Australian households owning or purchasing a home

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People can purchase affordable housing
Measure:	Proportion of Australian households owning or purchasing a home The measure is defined as: • *numerator* — number of households owning or purchasing a home • *denominator* — total number of households and is presented as a *proportion*
Data source:	*Numerator and denominator* — (All) Survey of Income and Housing (SIH). Data are collected every two years (Indigenous) Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS) and National Aboriginal and Torres Strait Islander Social Survey (NATSISS). Data are collected on an alternating three-yearly cycle
Data provider:	ABS
Data availability:	SIH — 2009–10 NATSISS — 2008 data provided in the baseline report [no new data available]
Cross tabulations provided:	State and Territory, by: • Location, dwelling type, number of bedrooms, housing utilisation, tenure type, household type, household size, main source of household income, household income level, number of employed persons, and reference person's age and sex, and country of birth

Box 18 **Results**

For this report, new data are available for 2009-10.

- Data by State and Territory are presented in tables NAHA.5.1.a–NAHA.5.12.b.

Apparent differences in results between years may not be statistically significant. To assist in interpretation, 95 per cent confidence intervals and relative standard errors are provided in the attachment tables for this indicator.

Data for 2007-08 (and 2008 for Indigenous households) are available in the 2008-09 NAHA performance report. No new data are available for Indigenous households for this report.

Attachment tables

Table NAHA.5.1.a	Proportion of households owning or purchasing a home, by State and Territory, by location, 2009-10
Table NAHA.5.1.b	Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by location, 2009-10
Table NAHA.5.2.a	Proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10
Table NAHA.5.2.b	Relative standard errors for the proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10
Table NAHA.5.2.c	95 percent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10
Table NAHA.5.3.a	Proportion of households owning or purchasing a home, by State and Territory, by reference person's country of birth, 2009-10
Table NAHA.5.3.b	Relative standard errors and 95 per cent confidence intervals for proportion of households owning or purchasing a home, by State and Territory, by reference person's country of birth, 2009-10
Table NAHA.5.4.a	Proportion of households owning or purchasing a home, by State and Territory, by dwelling type, 2009-10
Table NAHA.5.4.b	Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by dwelling type, 2009-10
Table NAHA.5.5.a	Proportion of households owning or purchasing a home, by State and Territory, by number of bedrooms, 2009-10
Table NAHA.5.5.b	Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by number of bedrooms, 2009-10
Table NAHA.5.6.a	Proportion of households owning or purchasing a home, by State and Territory, by housing utilisation, 2009-10

Table NAHA.5.6.b	Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by housing utilisation, 2009-10
Table NAHA.5.7.a	Proportion of households owning or purchasing a home, by State and Territory, by tenure, 2009-10
Table NAHA.5.7.b	Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by tenure, 2009-10
Table NAHA.5.8.a	Proportion of households owning or purchasing a home, by State and Territory, by household type, 2009-10
Table NAHA.5.8.b	Relative standard errors for the proportion households owning or purchasing a home, by State and Territory, by household type, 2009-10
Table NAHA.5.8.c	95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household type, 2007-08
Table NAHA.5.9.a	Proportion of households owning or purchasing a home, by State and Territory, by household size, 2009-10
Table NAHA.5.9.b	Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by household size, 2009-10
Table NAHA.5.10.a	Proportion of households owning or purchasing a home, by State and Territory, by main source of household income, 2009-10
Table NAHA.5.10.b	Relative standard errors and 95 confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by main source of household income, 2009-10
Table NAHA.5.11.a	Proportion of households owning and purchasing a home, by State and Territory, by household income level, 2009-10
Table NAHA.5.11.b	Relative standard errors and 95 per cent confidence intervals for the proportion households owning and purchasing a home, by State and Territory, by household income level, 2009-10
Table NAHA.5.12.a	Proportion of households owning and purchasing a home, by State and Territory, by number of employed persons in household, 2009-10
Table NAHA.5.12.b	Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by number of employed persons in household, 2009-10

Box 19 Comment on data quality

The DQS for this indicator has been prepared by the ABS and is included in its original form in the section of this report titled 'Data Quality Statements'. Key points from the DQS are summarised below.

- The data provide relevant information on the proportion of Australian households owning or purchasing a home. Data are available by State and Territory, for all households.
- The Survey of Income and Housing (SIH) does not include households in very remote areas, which affects the comparability of the NT results.
- Data are of acceptable accuracy. However, data for some disaggregations have relative standard errors (RSEs) greater than 25 per cent and these data should be used with caution.
- Detailed explanatory notes are publicly available to assist in the interpretation of the results.
- Additional data from the data source are available on-line, and on request.

The Steering Committee also notes the following issues.

- No new data are available for Indigenous households owning or purchasing a home. Data from the 2012-13 Australian Aboriginal and Torres Strait Islander Health Survey are anticipated to be available for the 2012-13 NAHA performance report.
- The 2011 Census could potentially provide supplementary data for Indigenous and non-Indigenous households. This alternate data source should be assessed to determine its suitability for inclusion in the 2011-12 NAHA performance report.
- Data are disaggregated by income deciles, providing an indicator of SES. However, although low income is related to disadvantage, it does not fully measure disadvantage. It is recommended that the Socioeconomic Indexes for Areas (SEIFA) Index of Relative Socioeconomic Disadvantage (IRSD) be investigated as a potential concept of SES for this indicator.
- The size of the RSEs mean that the data may not be adequate for measuring change over time for some disaggregations. Small movements in results between survey years may be difficult to detect if the size of the RSEs are large compared to the size of the difference between estimates.

Indicator 6: Proportion of Indigenous households owning or purchasing a home

Key amendments from second cycle of reporting:	No amendments made
Outcomes:	People can purchase affordable housing Indigenous people have the same housing opportunities as other Australians
Measure:	Proportion of Indigenous households owning or purchasing a home The measure is defined as: • *numerator* — number of Indigenous households owning or purchasing a home • *denominator* — total number of Indigenous households and is presented as a *proportion*
Data source:	*Numerator and denominator* — Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS) and National Aboriginal and Torres Strait Islander Social Survey (NATSISS). Data are collected on an alternating three-yearly cycle
Data provider:	ABS
Data availability:	NATSISS — 2008 data provided in the baseline report [no new data available]
Cross tabulations provided:	Nil

Box 20 Comment on data quality

No new data are available for reporting against this indicator. Data for 2008 are available in the baseline 2008-09 NAHA performance report.

The Steering Committee notes the following issues:

- Data from the 2012-13 Australian Aboriginal and Torres Strait Islander Health Survey are anticipated to be available for the 2012-13 NAHA performance report.
- The 2011 Census could potentially provide supplementary data for Indigenous households, and it is recommended this be investigated further for inclusion in the 2011-12 NAHA performance report.

Indicator 7: Proportion of Indigenous households living in overcrowded conditions

Key amendments from second cycle of reporting:	No amendments made
Outcome:	Indigenous people have improved amenity and reduced overcrowding, particularly in remote areas and discrete communities
Measure:	The measure is defined as: • *numerator* — number of overcrowded Indigenous households (calculated using the Canadian National Occupancy Standard) • *denominator* — total number of Indigenous households and is presented as a *proportion*
Data source:	*Numerator and denominator* — (*Main*) Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS) and National Aboriginal and Torres Strait Islander Social Survey (NATSISS). Data are collected on an alternating three-yearly cycle (*Supplementary*) Social housing: public housing (PH), state owned and managed Indigenous housing (SOMIH), community housing (CH) and Indigenous community housing (ICH) data (excludes private renters/home owners). Data are collected annually Overcrowding is defined as needing one or more additional bedrooms to meet the Canadian National Occupancy Standard
Data provider:	AATSIHS and NATSISS — ABS Social housing — AIHW
Data availability:	NATSISS — 2008 data provided in the baseline report [no new data available] Social housing — 2009-10 (ICH) 2010-11 (PH, SOMIH, CH)
Cross tabulations provided:	(*Supplementary*) Social housing: PH and SOMIH State and Territory, by program type by: • location (remoteness) by number of bedrooms needed (*Supplementary*) Social housing: ICH State and Territory, by: • number of bedrooms needed (*Supplementary*) Social housing: CH State and Territory

Box 21 **Results**

No new data were available for reporting against the main measure for this indicator (2008 data are available in the baseline 2008-09 NAHA performance report).

New data for the supplementary measure are available for 2009-10 (Indigenous community housing [ICH]) and 2010-11 (public housing [PH], state owned and managed Indigenous housing [SOMIH] and community housing [CH]).

- Data by State and Territory, by program type, are presented in tables NAHA.7.1–7.2.
- Data by State and Territory disaggregated by number of bedrooms needed are presented in tables NAHA.7.3–7.5.

Data for the supplementary measures for 2008-09 (ICH) and 2009-10 (PH, SOMIH and CH) are available in the 2009-10 NAHA performance report.

Attachment tables

Table NAHA.7.1	Proportion of Indigenous households in living in overcrowded conditions, by State and Territory, by program type, 2010-11
Table NAHA.7.2	Proportion of Indigenous households in living in overcrowded conditions, by State and Territory, by program type, 2009-10
Table NAHA.7.3	Proportion of Indigenous households in public rental housing living in overcrowded conditions, by State and Territory, by bedrooms needed, 2010-11
Table NAHA.7.4	Proportion of households in State Owned and Managed Indigenous Housing living in overcrowded conditions, by State and Territory, by bedrooms needed, 2010-11
Table NAHA.7.5	Proportion of households in Indigenous community housing living in overcrowded conditions by State and Territory, by bedrooms needed, 2009-10

Box 22 **Comment on data quality**

The DQS for this indicator has been prepared by the AIHW, and is included in its original form in the section of this report titled 'Data Quality Statements'. Key points from the DQS are summarised below.

- New data are available for the supplementary measure, and provide relevant supplementary information on the proportion of Indigenous households in social housing (public rental housing, state owned and managed Indigenous housing (SOMIH) community housing (CH) and Indigenous community housing (ICH)) living in overcrowded conditions. Overcrowding is calculated using the Canadian National Occupancy Standard (CNOS). Data are available by State and Territory if the social housing program operates in that State and Territory.
- Data are available annually. The most recent data are for 2010-11 (PH, CH and SOMIH) and 2009-10 (ICH).
- Detailed explanatory notes are publicly available to assist in the interpretation of results.
- Additional data from the data source are available on-line, and on request.

The Steering Committee also notes the following issue:

- Data are available disaggregated by remoteness. However, following consultation with the CRC, this disaggregation has been removed due to the large amount of data required to be suppressed for confidentiality reasons.

Indicator 8: Proportion of Indigenous households living in houses of an acceptable standard

Key amendments from second cycle of reporting:	No amendments made
Outcome:	Indigenous people have improved amenity and reduced overcrowding, particularly in remote areas and discrete communities
Measure:	Proportion of Indigenous households living in houses of an acceptable standard The measure is defined as: • *numerator* — number of Indigenous households living in houses of an acceptable standard • *denominator* — total number of Indigenous households and is presented as a *proportion* For all housing tenures, acceptable standard is defined as a household with four working facilities (for washing people, for washing clothes/bedding, for storing/preparing food and sewerage) and not more than two major structural problems
Data source:	*Numerator and denominator* — (*Main*) Australian Aboriginal and Torres Strait Islander Health Survey (AATSIHS) and National Aboriginal and Torres Strait Islander Social Survey (NATSISS). Data are collected on an alternating three-yearly cycle (S*upplementary*) Social housing: public housing (PH), state owned and managed Indigenous housing (SOMIH), community housing (CH) and Indigenous community housing (ICH) datasets. Data are collected annually, however required data items are not yet collected
Data provider:	AATSIHS and NATSISS — ABS Social housing — AIHW
Data availability:	NATSISS — 2008 data provided in the baseline report [no new data available] Social housing — not available
Cross tabulations provided:	Nil

Box 23 **Comment on data quality**

No new data are available for reporting against this indicator. Data for 2008 are available in the baseline 2008-09 NAHA performance report.

Data from the 2012-13 Australian Aboriginal and Torres Strait Islander Health Survey are anticipated to be available for the 2012-13 NAHA performance report.

Interim Indicator 9: Supply meeting underlying demand for housing

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People have access to housing through an efficient and responsive housing market
Measure:	Estimated cumulative gap between underlying demand for housing and housing supply, as a proportion of the increase in underlying demand The measure is defined as: • *numerator* — cumulative gap between supply and demand since 2001 (number of households) • *denominator* — cumulative increase in demand since 2001 (number of households) and is presented as a *proportion*
Data source:	*Supply projections* — ABS Building Activity, Australia and National Housing Supply Council estimates for completions net of demolitions and vacancies *Demand* — National Housing Supply Council estimates of underlying demand
Data provider:	National Housing Supply Council
Data availability:	2010
Cross tabulations provided:	State and Territory

Box 24 **Results**

For this report, new data are available for 2010. Data from years prior to 2010 have been updated due to adjustments made by the National Housing Supply Council and are included in this report.

- Data by State and Territory are presented in table NAHA.9.1.

Attachment tables

Table NAHA.9.1	Estimated cumulative gap between underlying demand for housing and housing supply, as a proportion of the increase in underlying demand since 2001, by State and Territory

Box 25 **Comment on data quality**

The DQS for this indicator has been prepared by the National Housing Supply Council (NHSC) secretariat and is included in its original form in the section of this report titled 'Data Quality Statements'. Key points from the DQS are summarised below.

- The data provide relevant information on the estimated cumulative gap between underlying demand for housing and housing supply, and are reported as a proportion of the increase in underlying demand since 2001. The 2001 base year does not represent a point of equilibrium — it coincides with a Census of Population and Housing and is sufficiently long ago to have enabled some market adjustments in response to housing demand.
- Estimates are available annually from the NHSC *State of Supply* reports. The most recent available data are for 2010 and will be published in the forthcoming *State of Supply* report due for release in December 2011. Estimates are primarily based on Census data, supplemented by other ABS collections and information provided by states and territories.
- Data are of acceptable accuracy.
- Detailed explanatory notes are publicly available to assist in the interpretation of results.
- Some of the data used in the estimates are available on-line and on request.

The Steering Committee also notes the following issues:

- The estimated cumulative gap between underlying demand for housing and housing supply is extremely sensitive to the assumptions that underpin the methodology, including assumptions about future population growth, future land supply, the treatment of unoccupied dwellings and the estimation of demolitions.
- Where the NHSC were unable to find nationally comparable data to incorporate in its estimates, it used available jurisdictional data, which may affect the comparability of the results.

Indicator 10: Housing market efficiency

Key amendments from second cycle of reporting:	No amendments made
Outcome:	People have access to housing through an efficient and responsive housing market
Measure:	A measure for this indicator has yet to be developed

Box 26 **Comment on data quality**

The Steering Committee notes the following issue:

- The 2009 State of Supply report (NHSC 2010) notes that the NHSC has identified the efficiency of the housing market as a priority research topic.

National Agreement performance reporting: National Affordable Housing Agreement

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NAHA Output (a.1) main

Table NAHA.a.1.1 Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies: Homelessness proxy, by State and Territory, by age, by sex, 2009-10 (number)

Table NAHA.a.1.2 Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies: Homelessness proxy, by State and Territory, by Indigenous status, 2009-10 (number)

NAHA Output (a.2) supplementary

Table NAHA.a.2.1 Number of newly assisted households that were in greatest need at time of allocation, by State and Territory, by program type, 2010-11 (number)

Table NAHA.a.2.2 Number of newly assisted households that were in greatest need at time of allocation, by State and Territory, by program type, by location, 2010-11 (number)

Table NAHA.a.2.3 Number of newly assisted Indigenous households that were in greatest need at time of allocation, by State and Territory, by program type, 2010-11 (number)

NAHA Output (a.3) supplementary

Table NAHA.a.3.1 Number and proportion of households that were in greatest need at time of allocation during 2009-10 who were assisted to secure and sustain their tenancies: Housing proxy, by State and Territory, by program type, 2010-11

Table NAHA.a.3.2 Number and proportion of people who are homeless or at risk of homelessness that were in greatest need at time of allocation during 2009-10 who were assisted to secure and sustain their tenancies: Housing proxy, by State and Territory, by program type, by location, 2010-11

Table NAHA.a.3.3 Number and proportion of Indigenous households that were in greatest need at time of allocation during 2009-10 who are assisted to secure and sustain their tenancies in public rental housing: Housing proxy, by State and Territory 2010-11

NAHA Output (b)

Table NAHA.b.1 Number of people who are assisted to move from crisis accommodation or primary homelessness to sustainable accommodation, by State and Territory, by sex, by age, 2009-10 (number)

Table NAHA.b.2 Number of people who are assisted to move from crisis accommodation or primary homelessness to sustainable accommodation, by State and Territory, by Indigenous status, 2009-10 (number)

NAHA Output (c)

Table NAHA.c.1 Number of households assisted in social housing, by program type, by State and Territory, 2010-11 (number)

Table NAHA.c.2 Number of Indigenous Community Housing dwellings, by State and Territory, 2010 (number)

Table NAHA.c.3 Number of households assisted in social housing, by State and Territory, by program type, by location, 2010-11 (number)

Table NAHA.c.4 Number of Indigenous households assisted in social housing, by program type, by State and Territory, 2010-11 (number)

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Table NAHA.c.5	Number of households with a person with disability assisted in social housing, by program type, by State and Territory, 2010-11 (number)
Table NAHA.c.6	Number of households assisted in social housing, by State and Territory, by program type, by main source of income, 2010-11 (number)
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Table NAHA.d.1	Number of income units in receipt of CRA at 3 June 2011, by State and Territory, by income unit type (number)
Table NAHA.d.2	Number of income units in receipt of CRA at 3 June 2011, by State and Territory, by Indigenous status and geographic location (number)
Table NAHA.d.3	Private rent assistance summary totals, by State and Territory, by program type, 2010-11 (number)
NAHA Output (e)	
Table NAHA.e.1	Number of households receiving home purchase assistance from State Housing Authorities, by State and Territory, by program type, 2010-11 (number)
Table NAHA.e.2	Number of people receiving home purchase assistance (First Home Owner Scheme grant and the First Home Owner Boost) from State Revenue Offices, by State and Territory, 2010-11 (number)
Table NAHA.e.3	Number of households receiving home purchase assistance from the Commonwealth, by State and Territory, by program, 2010-11
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NAHA Indicator 2

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* data revised for 2009-10; ** data revised for 2008-09

NAHA Output (a.1) main:

Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies: Homelessness proxy

Table NAHA.a.1.1 Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies: Homelessness proxy, by State and Territory, by age, by sex, 2009-10 (number)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Male SAAP clients and male accompanying children who had house/flat accommodation with tenure after support									
Age									
under 12 years	4 203	5 757	3 287	2 155	2 139	509	338	684	19 072
12–17	1 557	1 966	1 063	477	751	154	81	143	6 192
18–24	1 191	1 222	712	266	360	134	65	48	3 998
25–34	824	941	746	386	286	182	47	48	3 460
35–44	999	1 014	724	410	315	157	42	72	3 733
45–54	673	732	489	263	201	102	23	66	2 549
55–64	297	314	173	111	64	41	np	np	1 039
65 years and over	115	208	96	37	38	17	np	np	521
Total	**9 859**	**12 154**	**7 290**	**4 105**	**4 154**	**1 296**	**600**	**1 106**	**40 564**
Female SAAP clients and female accompanying children who had house/flat accommodation with tenure after support									
Age									
under 12 years	4 089	5 702	3 219	2 295	2 002	497	325	713	18 842
12–17	2 080	2 556	1 572	676	892	208	139	278	8 401
18–24	2 762	3 111	1 573	889	960	315	211	367	10 188
25–34	2 814	3 605	1 822	1 304	1 198	300	154	506	11 703
35–44	2 455	3 447	1 482	1 097	996	226	89	350	10 142
45–54	1 316	1 613	655	501	473	120	22	143	4 843
55–64	493	617	211	161	143	35	np	np	1 718
65 years and over	166	333	85	56	53	23	np	np	737

Table NAHA.a.1.1 Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies: Homelessness proxy, by State and Territory, by age, by sex, 2009-10 (number)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Total	**16 175**	**20 984**	**10 619**	**6 979**	**6 717**	**1 724**	**962**	**2 414**	**66 574**
Total number of SAAP clients and accompanying children who had house/flat accommodation with tenure after support									
Age									
under 12 years	8 292	11 459	6 506	4 450	4 141	1 006	663	1 397	37 914
12–17	3 637	4 522	2 635	1 153	1 643	362	220	421	14 593
18–24	3 953	4 333	2 285	1 155	1 320	449	276	415	14 186
25–34	3 638	4 546	2 568	1 690	1 484	482	201	554	15 163
35–44	3 454	4 461	2 206	1 507	1 311	383	131	422	13 875
45–54	1 989	2 345	1 144	764	674	222	45	209	7 392
55–64	790	931	384	272	207	76	21	76	2 757
65 years and over	281	541	181	93	91	40	5	26	1 258
Total	**26 034**	**33 138**	**17 909**	**11 084**	**10 871**	**3 020**	**1 562**	**3 520**	**107 138**

np Not published.

Source: AIHW (unpublished) SAAP Client Data 2009-10.

Table NAHA.a.1.2 Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies: Homelessness proxy, by State and Territory, by Indigenous status, 2009-10 (number) (a)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Number of SAAP clients and accompanying children who had house/flat accommodation with tenure after support									
Indigenous	5 712	2 262	4 545	3 930	2 045	371	264	2 724	21 853
Non-Indigenous	19 378	29 173	12 950	6 782	8 366	2 533	1 250	742	81 174

(a) Data are disaggregated by Indigenous status where Indigenous status is known. Refer to table NAHA.a.1.1 for the total number of SAAP clients and accompanying children who had house/flat accommodation with tenure after support.

Source: AIHW (unpublished) SAAP Client Data 2009-10.

NAHA Output (a.2) supplementary:

Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies: Housing proxy

Table NAHA.a.2.1 Number of newly assisted households that were in greatest need at time of allocation, by State and Territory, by program type, 2010-11 (number) (a)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Public housing	3 740	2 952	3 329	1 811	2 042	886	582	212	15 554
SOMIH	146	..	309	..	99	na	..	..	554
Community housing	5 516	1 946	2 633	1 170	275	307	160	na	12 007

(a) Greatest need is used as a proxy for homelessness or at risk of homelessness. Households in greatest need are those at the time of allocation were subject to one or more of the following circumstances: they were homeless; their life or safety was at risk.

na Not available. .. Not applicable.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Repository, 2010-11 unit records.

Table NAHA.a.2.2 Number of newly assisted households that were in greatest need at time of allocation, by State and Territory, by program type, by location, 2010-11 (number) (a), (b)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Public housing									
Major cities	2 812	np	1 782	1 215	1 386	. .	np	. .	9 513
Inner regional	699	984	642	166	np	633	np	. .	3 302
Outer regional	144	229	725	213	359	244	. .	139	2 053
Remote	np	np	131	141	50	np	. .	60	396
Very remote	np	..	42	77	np	np	. .	13	154
SOMIH									
Major cities	69	..	24	..	49	na	..	..	142
Inner regional	44	..	50	..	7	na	..	..	101
Outer regional	19	..	124	..	18	na	..	..	161
Remote	np	..	43	..	np	na	..	..	53
Very remote	np	..	68	..	np	na	..	..	86

(a) Greatest need is used as a proxy for homelessness or at risk of homelessness. Households in greatest need are those at the time of allocation were subject to one or more of the following circumstances: they were homeless; their life or safety was at risk.

(b) Data are disaggregated by location where location details are known. Refer to table NAHA.a.2.1 for the total number of newly assisted households that were in greatest need at time of allocation, by program type.

na Not available. .. Not applicable. **np** Not published.

Source : AIHW (unpublished) AIHW National Housing Assistance Data Repository, 2010-11 unit records.

Table NAHA.a.2.3 Number of newly assisted Indigenous households that were in greatest need at time of allocation, by State and Territory, by program type, 2010-11 (number) (a), (b), (c)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Public housing	500	211	717	623	356	95	52	105	2 659
Community housing	na	53	457	114	15	25	8	na	672

(a) Greatest need is used as a proxy for homelessness or at risk of homelessness. Households in greatest need are those at the time of allocation were subject to one or more of the following circumstances: they were homeless; their life or safety was at risk.

(b) An Indigenous household is defined as one which contains one or more Indigenous people.

(c) Data are reported for Indigenous households where Indigenous status is known. Refer to table NAHA.a.2.1 for the total number of newly assisted households that were in greatest need at time of allocation, by program type.

na Not available.

Source : AIHW (unpublished) AIHW National Housing Assistance Data Repository, 2010-11 unit records.

NAHA Output (a.3) supplementary:

Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies: Housing proxy

Table NAHA.a.3.1 Number and proportion of households that were in greatest need at time of allocation during 2009-10 who were assisted to secure and sustain their tenancies: Housing proxy, by State and Territory, by program type, 2010-11 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Public housing										
Number of households assisted into public housing that were in greatest need at time of allocation during 2009-10 with a tenure length of 12 months or more at 30 June 2011	no.	3 504	2 312	2 885	1 247	1 433	698	462	181	12 722
Number of newly assisted households in public housing that were in greatest need at time of allocation during 2009-10	no.	4 084	2 737	3 407	1 460	1 805	873	496	208	15 070
Proportion of households assisted into public housing that were homeless or at risk of homelessness at time of allocation and who sustain their tenancies for 12 months or more	**%**	**85.8**	**84.5**	**84.7**	**85.4**	**79.4**	**80.0**	**93.1**	**87.0**	**84.4**
SOMIH										
Number of households assisted into SOMIH that were in greatest need at time of allocation during 2009-10 with a tenure length of 12 months or more at 30 June 2011	no.	108	..	203	..	100	na	..	..	411
Number of newly assisted households in public housing that were in greatest need at time of allocation during 2009-10	no.	126	..	238	..	125	na	..	..	489
Proportion of households assisted into SOMIH that were homeless or at risk of homelessness at time of allocation and who sustain their tenancies for 12 months or more	**%**	**85.7**	**..**	**85.3**	**..**	**80.0**	**na**	**..**	**..**	**84.0**

Table NAHA.a.3.1 Number and proportion of households that were in greatest need at time of allocation during 2009-10 who were assisted to secure and sustain their tenancies: Housing proxy, by State and Territory, by program type, 2010-11 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*

(a) Greatest need is used as a proxy for homelessness or at risk of homelessness. Households in greatest need are those at the time of allocation were subject to one or more of the following circumstances: they were homeless; their life or safety was at risk.

na Not available. .. Not applicable.

Source : AIHW (unpublished) AIHW National Housing Assistance Data Repository, 2010-11 unit records.

Table NAHA.a.3.2 Number and proportion of people who are homeless or at risk of homelessness that were in greatest need at time of allocation during 2009-10 who were assisted to secure and sustain their tenancies: Housing proxy, by State and Territory, by program type, by location, 2010-11 (a), (b)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Public housing										
Number of households assisted into public housing that were in greatest need at time of allocation during 2009-10 with a tenure length of 12 months or more at 30 June 2011										
Major cities	no.	2 828	np	1 715	865	968	..	np	..	8 359
Inner regional	no.	452	631	556	106	np	469	np	..	2 373
Outer regional	no.	112	141	494	137	261	222	..	129	1 496
Remote	no.	np	np	91	103	30	np	..	40	274
Very remote	no.	np	..	24	37	np	np	..	10	78
Number of households assisted into public housing that were homeless or at risk of homelessness at time of allocation during 2009-10										
Major cities	no.	3 271	np	1 920	985	1 209	..	np	..	9 519
Inner regional	no.	627	907	676	127	np	596	np	..	3 147
Outer regional	no.	159	178	640	179	337	267	..	151	1 911
Remote	no.	np	np	123	118	34	np	..	45	331
Very remote	no.	np	..	39	46	np	np	..	12	105
Proportion of households assisted into public housing that were homeless or at risk of homelessness at time of allocation and who sustain their tenancies for 12 months or more										
Major cities	**%**	**86.5**	**np**	**89.3**	**87.8**	**80.1**	**..**	**np**	**..**	**87.8**
Inner regional	**%**	**72.0**	**69.6**	**82.3**	**83.6**	**np**	**78.7**	**np**	**..**	**75.4**

Table NAHA.a.3.2 Number and proportion of people who are homeless or at risk of homelessness that were in greatest need at time of allocation during 2009-10 who were assisted to secure and sustain their tenancies: Housing proxy, by State and Territory, by program type, by location, 2010-11 (a), (b)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Outer regional	**%**	**70.2**	**79.1**	**77.3**	**76.1**	**77.4**	**83.2**	**..**	**85.4**	**78.3**
Remote	**%**	**np**	**np**	**73.8**	**87.8**	**87.9**	**np**	**..**	**86.9**	**82.8**
Very remote	**%**	**np**	**..**	**60.4**	**80.5**	**np**	**np**	**..**	**90.8**	**74.3**
SOMIH										
Number of households assisted into SOMIH that were in greatest need at time of allocation during 2009-10 with a tenure length of 12 months or more at 30 June 2011										
Major cities	no.	47	. .	24	. .	61	na	. .	. .	132
Inner regional	no.	35	. .	30	. .	5	na	. .	. .	70
Outer regional	no.	18	. .	87	. .	8	na	. .	. .	113
Remote	no.	np	. .	29	. .	np	na	. .	. .	41
Very remote	no.	np	. .	34	. .	np	na	. .	. .	51
Number of households assisted into SOMIH that were homeless or at risk of homelessness at time of allocation during 2009-10										
Major cities	no.	52	. .	28	. .	75	na	. .	. .	155
Inner regional	no.	43	. .	34	. .	7	na	. .	. .	84
Outer regional	no.	25	. .	95	. .	10	na	. .	. .	130
Remote	no.	np	. .	37	. .	np	na	. .	. .	50
Very remote	no.	np	. .	45	. .	np	na	. .	. .	68

Table NAHA.a.3.2 Number and proportion of people who are homeless or at risk of homelessness that were in greatest need at time of allocation during 2009-10 who were assisted to secure and sustain their tenancies: Housing proxy, by State and Territory, by program type, by location, 2010-11 (a), (b)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Proportion of households assisted into SOMIH that were homeless or at risk of homelessness at time of allocation and who sustain their tenancies for 12 months or more										
Major cities	**%**	**90.4**	**..**	**86.2**	**..**	**81.3**	**na**	**..**	**..**	**85.2**
Inner regional	**%**	**82.2**	**..**	**87.7**	**..**	**71.6**	**na**	**..**	**..**	**83.3**
Outer regional	**%**	**71.5**	**..**	**91.2**	**..**	**80.4**	**na**	**..**	**..**	**86.9**
Remote	**%**	**77.2**	**..**	**79.1**	**..**	**100.0**	**na**	**..**	**..**	**82.0**
Very remote	**%**	**69.9**	**..**	**75.6**	**..**	**72.7**	**na**	**..**	**..**	**75.0**

(a) Greatest need is used as a proxy for homelessness or at risk of homelessness. Households in greatest need are those at the time of allocation were subject to one or more of the following circumstances: they were homeless; their life or safety was at risk.

(b) Data are disaggregated by location where location details are known. Refer to table NAHA.a.3.1 for the total number and proportion of households that were in greatest need at time of allocation during 2009-10 who were assisted to secure and sustain their tenancies, by program type.

na Not available. .. Not applicable. **np** Not published.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Repository, 2009-10 and 2010-11 unit records.

Table NAHA.a.3.3 Number and proportion of Indigenous households that were in greatest need at time of allocation during 2009-10 who are assisted to secure and sustain their tenancies in public rental housing: Housing proxy, by State and Territory 2010-11 (a), (b), (c)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Number of Indigenous households assisted into public housing that were in greatest need at time of allocation during 2009-10 with a tenure length of 12 months or more at 30 June 2011	no.	391	88	537	412	221	90	43	105	1 887
Number of Indigenous households assisted into public housing that were in greatest need at time of allocation during 2009-10	no.	468	111	665	489	290	121	38	113	2 295
Proportion of Indigenous households assisted into public housing that were homeless or at risk of homelessness at time of allocation and who sustain their tenancies for 12 months or more	**%**	**83.5**	**79.3**	**80.8**	**84.3**	**76.2**	**74.4**	**113.2**	**92.9**	**82.2**

(a) Greatest need is used as a proxy for homelessness or at risk of homelessness. Households in greatest need are those at the time of allocation were subject to one or more of the following circumstances: they were homeless; their life or safety was at risk.

(b) An Indigenous household is defined as one which contains one or more Indigenous people.

(c) Data are reported for Indigenous households where Indigenous status is known. Refer to table NAHA.a.3.1 for the total number and proportion of households that were in greatest need at time of allocation during 2009-10 who are assisted to secure and sustain their tenancies, by program type.

Source : AIHW (unpublished) AIHW National Housing Assistance Data Repository, 2009-10 and 2010-11 unit records.

NAHA Output (b):

Number of people who are assisted to move from crisis accommodation or primary homelessness to sustainable accommodation

Table NAHA.b.1 **Number of people who are assisted to move from crisis accommodation or primary homelessness to sustainable accommodation, by State and Territory, by sex, by age, 2009-10 (number)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Male SAAP clients and male accompanying children who were primary homeless or in crisis/short term accommodaton who had house/flat accommodation with tenure after support									
Age									
under 12 years	1 796	1 191	1 754	1 155	545	254	154	374	7 223
12–17	630	375	551	237	200	97	54	41	2 185
18–24	479	369	382	156	171	67	38	25	1 687
25–34	358	236	365	177	118	110	27	28	1 419
35–44	454	260	343	145	158	87	27	44	1 518
45–54	310	140	236	73	97	53	15	40	964
55–64	130	39	72	32	24	np	np	np	331
65 years and over	39	16	50	9	10	np	np	np	130
Total	**4 196**	**2 626**	**3 753**	**1 984**	**1 323**	**688**	**318**	**569**	**15 457**
Female SAAP clients and female accompanying children who were primary homeless or in crisis/short term accommodaton who had house/flat accommodation with tenure after support									
Age									
under 12 years	1 771	1 196	1 765	1 379	540	254	150	383	7 438
12–17	883	519	767	394	218	118	78	145	3 122
18–24	1 041	757	706	549	370	149	113	210	3 895
25–34	1 099	626	892	664	292	135	78	307	4 093
35–44	769	531	679	486	231	116	44	214	3 070
45–54	368	184	249	198	105	57	7	92	1 260
55–64	118	48	58	50	30	np	np	np	335

Table NAHA.b.1 **Number of people who are assisted to move from crisis accommodation or primary homelessness to sustainable accommodation, by State and Territory, by sex, by age, 2009-10 (number)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
65 years and over	23	17	22	12	12	np	np	np	105
Total	**6 072**	**3 878**	**5 138**	**3 732**	**1 798**	**847**	**477**	**1 376**	**23 318**
Total number of SAAP clients and accompanying children who were primary homeless or in crisis/short term accommodaton who had house/flat accommodation with tenure after support									
Age									
under 12 years	3 567	2 387	3 519	2 534	1 085	508	304	757	14 661
12–17	1 513	894	1 318	631	418	215	132	186	5 307
18–24	1 520	1 126	1 088	705	541	216	151	235	5 582
25–34	1 457	862	1 257	841	410	245	105	335	5 512
35–44	1 223	791	1 022	631	389	203	71	258	4 588
45–54	678	324	485	271	202	110	22	132	2 224
55–64	248	87	130	82	54	27	np	np	666
65 years and over	62	33	72	21	22	11	np	np	235
Total	**10 268**	**6 504**	**8 891**	**5 716**	**3 121**	**1 535**	**795**	**1 945**	**38 775**

np Not published.

Source: AIHW (unpublished) SAAP Client Data 2009-10.

Table NAHA.b.2 **Number of people who are assisted to move from crisis accommodation or primary homelessness to sustainable accommodation, by State and Territory, by Indigenous status, 2009-10 (number) (a)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Number of SAAP clients and accompanying children who were primary homeless or in crisis/short term accommodaton who had house/flat accommodation with tenure after support									
Indigenous	2 254	519	2 484	2 769	783	207	125	1 620	10 761
Non-Indigenous	7 688	5 702	6 225	2 673	2 193	1 263	647	303	26 694

(a) Data are disaggregated by Indigenous status where Indigenous status is known. Refer to table NAHA.b.1 for the total number of people who are assisted to move from crisis accommodation or primary homelessness to sustainable accommodation.

Source: AIHW (unpublished) SAAP Client Data 2009-10.

NAHA Output (c):

Number of households assisted in social housing

Table NAHA.c.1 Number of households assisted in social housing, by program type, by State and Territory, 2010-11 (number)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Public housing									
At 30 June 2010	114 421	62 593	51 041	30 558	40 206	11 266	10 737	4 904	325 726
Newly assisted during 2010-11	5 653	4 038	3 614	2 971	2 548	921	639	469	20 853
At 30 June 2011	111 448	62 928	51 262	32 519	39 876	11 132	10 836	4 907	324 908
SOMIH									
At 30 June 2010	4 122	..	3 147	2 088	1 753	341	..	..	11 451
Newly assisted during 2010-11	467	..	330	..	117	34	..	..	948
At 30 June 2011	4 233	..	3 243	..	1 749	339	..	..	9 564
Community housing									
At 30 June 2010	18 233	8 262	6 855	3 561	4 464	589	450	na	42 414
Newly assisted during 2010-11	7 860	2 230	3 605	1 879	643	337	213	na	16 767
At 30 June 2011	24 298	10 225	9 647	4 945	4 557	635	604	na	54 911

na Not available. .. Not applicable.

Source : AIHW (unpublished) AIHW National Housing Assistance Data Repository 20010-11 unit records.

Table NAHA.c.2 Number of Indigenous Community Housing dwellings, by State and Territory, 2010 (number) (a)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Number of ICH dwellings at 30 June 2010	4 460	1 792	5 951	3 276	1 032	135	24	2 426	19 096

(a) Refer to the data quality statement for information about the Indigenous Community Housing data collection.

Source: AIHW (2011) *Housing Assistance in Australia 2011*, AIHW, Canberra, Cat. No. HOU 236.

Table NAHA.c.3 Number of households assisted in social housing, by State and Territory, by program type, by location, 2010-11 (number)

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Public housing									
At 30 June 2010									
Major cities	95 032	45 362	34 461	21 470	31 276	..	10 701	..	238 302
Inner regional	15 753	14 021	8 381	2 995	2 666	8 250	36	..	52 102
Outer regional	3 335	3 197	7 117	2 977	5 483	2 936	..	3 473	28 518
Remote	270	14	819	2 173	712	57	..	1 251	5 296
Very remote	31	..	263	943	69	24	..	180	1 510
Newly assisted during 2010-11									
Major cities	3 831	np	1 913	1 695	1 634	. .	np	. .	11 855
Inner regional	1 202	1 496	727	351	200	np	np	. .	4 626
Outer regional	427	392	782	448	571	258	. .	306	3 184
Remote	51	np	142	278	67	np	. .	141	685
Very remote	5	..	43	200	23	5	. .	20	296
At 30 June 2011									
Major cities	93 079	45 475	34 501	21 874	30 955	. .	10 823	. .	236 707
Inner regional	14 804	14 226	8 412	3 238	2 660	8 156	10	. .	51 506
Outer regional	3 265	3 212	7 255	3 397	5 465	2 900	. .	3 474	28 968
Remote	270	15	835	2 608	719	54	. .	1 255	5 756
Very remote	30	..	259	1 402	77	21	. .	178	1 967
SOMIH									
At 30 June 2010									
Major cities	1 740	..	456	596	1 091	..	..	..	3 883
Inner regional	1 348	..	611	173	133	284	..	..	2 549
Outer regional	815	..	1 271	439	298	57	..	..	2 880
Remote	190	..	298	434	95	–	..	..	1 017
Very remote	29	..	510	445	136	–	..	..	1 120

Table NAHA.c.3 Number of households assisted in social housing, by State and Territory, by program type, by location, 2010-11 (number)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Newly assisted during 2010-11									
Major cities	154	..	28	..	53	..	..	..	235
Inner regional	135	..	55	..	13	27	..	..	230
Outer regional	99	..	130	..	26	7	..	..	262
Remote	np	..	45	..	np	–	..	..	95
Very remote	np	..	72	..	np	–	..	..	95
At 30 June 2011									
Major cities	1 839	..	449	..	1 089	..	..	..	3 377
Inner regional	1 358	..	621	..	139	281	..	..	2 399
Outer regional	800	..	1 313	..	298	58	..	..	2 469
Remote	204	..	316	..	93	–	..	..	613
Very remote	31	..	544	..	130	–	..	..	705

.. Not applicable. – Nil or rounded to zero. **np** Not published.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Repository 2010-11 unit records.

Table NAHA.c.4 Number of Indigenous households assisted in social housing, by program type, by State and Territory, 2010-11 (number) (a)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Public housing									
At 30 June 2010 (b)	9 800	1 442	4 590	5 736	1 592	809	432	1 962	26 363
Newly assisted during 2010-11	870	259	766	1 026	391	98	58	252	3 720
At 30 June 2011 (b)	9 800	1 588	4 962	7 711	1 732	786	545	2 034	29 158
Community housing									
At 30 June 2010	1 394	854	542	238	96	5	24	na	3 153
Newly assisted during 2010-11	820	59	284	138	25	25	10	na	1 361
At 30 June 2011	1 928	210	866	339	100	21	34	na	3 498

(a) Data are reported for Indigenous households were Indigenous status is known. Refer to table NAHA.c.1 for the total number of households assisted in social housing, by program type.

(b) The value listed was provided by NSW and used in place of the one calculated from the Social Housing Data Repository due to errors in the unit record data.

na Not available.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Repository 2010-11 unit records.

Table NAHA.c.5 Number of households with a person with disability assisted in social housing, by program type, by State and Territory, 2010-11 (number) (a)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Public housing									
At 30 June 2010	49 276	28 415	23 187	6 046	14 093	5 349	3 038	72	129 476
Newly assisted during 2010-11	2 404	1 954	1 761	744	1 225	385	167	33	8 673
At 30 June 2011	45 927	30 570	23 076	6 573	14 617	5 529	3 440	108	129 840
SOMIH									
At 30 June 2010	1 324	..	823	210	357	138	..	..	2 852
Newly assisted during 2010-11	125	..	103	..	29	13	..	..	270
At 30 June 2011	1 385	..	862	..	383	146	..	..	2 776
Community housing									
At 30 June 2010	5 634	2 726	1 626	1 575	1 830	233	202	na	13 826
At 30 June 2011	8 055	3 465	2 832	1 998	2 499	314	246	na	19 409

(a) Data are reported for households with a person with disability where disability status is known. Refer to table NAHA.c.1 for the total number of households assisted in social housing, by program type.

na Not available. .. Not applicable.

Source : AIHW (unpublished) AIHW National Housing Assistance Data Repository 2010-11 unit records.

Table NAHA.c.6 Number of households assisted in social housing, by State and Territory, by program type, by main source of income, 2010-11 (number) (a)

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Public housing									
At 30 June 2010									
employee cash income	12 905	6 841	8 114	4 442	5 530	929	1 784	913	41 458
unincorporated business income	–	208	257	51	–	–	90	–	606
youth allowance	495	235	153	85	209	102	90	9	1 378
new start allowance	9 889	4 640	3 774	2 242	2 671	823	904	261	25 204
other allowances for students/unemployed	341	222	180	115	154	29	59	15	1 115
age pension	30 870	16 058	11 970	8 638	11 290	2 159	1 136	1 076	83 197
disability support pension	34 760	18 247	14 497	7 845	13 217	3 122	1 809	1 194	94 691
other centerlink pension/allowances for the aged and people with a disability	–	–	–	–	–	–	1 179	–	1 179
other government cash pensions/allowances	22 676	15 306	11 652	6 977	5 545	3 124	2 058	1 264	68 602
other cash income	1 072	372	353	140	496	29	328	94	2 884
nil income	1 401	116	–	–	–	12	179	–	1 708
During 2010-11									
employee cash income	114	132	116	212	111	38	72	71	866
unincorporated business income	np	np	np	np	np	np	np	np	10
youth allowance	95	76	66	45	161	35	41	5	524
new start allowance	1 091	474	463	479	396	108	108	42	3 161
other allowances for students/unemployed	25	17	14	np	18	np	8	np	97
age pension	661	577	417	341	244	55	192	42	2 529
disability support pension	1 964	1 367	1 047	795	984	258	133	123	6 671
other centerlink pension/allowances for the aged and people with a disability	np	np	np	np	np	np	np	np	10

Table NAHA.c.6 Number of households assisted in social housing, by State and Territory, by program type, by main source of income, 2010-11 (number) (a)

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
other government cash pensions/allowances	1 324	1 165	1 221	1 060	509	332	36	173	5 820
other cash income	42	11	np	26	np	np	12	np	115
nil income	np	18	10	np	np	np	9	np	47
At 30 June 2011									
employee cash income	5 658	7 876	6 838	4 238	2 869	884	1 928	797	31 088
unincorporated business income	–	280	223	53	–	–	102	–	658
youth allowance	487	604	202	102	222	117	86	10	1 830
new start allowance	9 703	5 114	4 490	2 494	2 498	776	933	228	26 236
other allowances for students/unemployed	329	278	218	117	115	34	48	14	1 153
age pension	28 979	16 093	11 197	8 996	11 073	2 119	2 448	1 090	81 995
disability support pension	34 686	18 970	13 993	8 558	13 378	3 285	2 046	1 264	96 180
other centerlink pension/allowances for the aged and people with a disability	–	–	–	–	np	–	np	–	1 054
other government cash pensions/allowances	19 533	13 169	13 712	7 526	4 908	2 974	562	1 217	63 601
other cash income	794	238	314	397	326	35	331	90	2 525
nil income	84	115	74	–	np	17	np	–	514
SOMIH									
At 30 June 2010									
employee cash income	522	..	699	359	313	36	..	..	1 929
unincorporated business income	np	..	np	np	np	np	..	..	np
youth allowance	17	..	11	np	np	np	..	..	37
new start allowance	451	..	326	216	216	33	..	..	1 242
other allowances for students/unemployed	32	..	19	11	np	np	..	..	102

Table NAHA.c.6 Number of households assisted in social housing, by State and Territory, by program type, by main source of income, 2010-11 (number) (a)

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
age pension	286	..	351	185	158	23	..	..	1 003
disability support pension	712	..	407	352	404	80	..	..	1 955
other centerlink pension/allowances for the aged and people with a disability	np	..	np	np	np	np	..	..	np
other government cash pensions/allowances	2 001	..	1 316	955	568	117	..	..	4 957
other cash income	25	..	np	np	19	np	..	..	54
nil income	np	..	np	np	np	np	..	..	77
During 2010-11									
employee cash income	8	..	31	..	8	4	..	..	51
unincorporated business income	np	..	np	..	np	np	..	..	np
youth allowance	13	..	np	..	np	np	..	..	20
new start allowance	78	..	30	..	np	np	..	..	130
other allowances for students/unemployed	np	..	np	..	np	np	..	..	11
age pension	np	..	7	..	np	np	..	..	17
disability support pension	80	..	52	..	35	10	..	..	177
other centerlink pension/allowances for the aged and people with a disability	np	..	np	..	np	np	..	..	np
other government cash pensions/allowances	135	..	163	..	43	11	..	..	352
other cash income	np	..	np	..	np	np	..	..	np
nil income	np	..	np	..	np	np	..	..	np
At 30 June 2011									
employee cash income	163	..	624	..	155	37	..	..	979
unincorporated business income	np	..	np	..	np	np	..	..	np
youth allowance	27	..	11	..	np	np	..	..	43

Table NAHA.c.6 Number of households assisted in social housing, by State and Territory, by program type, by main source of income, 2010-11 (number) (a)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
new start allowance	443	..	357	..	203	23	..	..	1 026
other allowances for students/unemployed	40	..	21	..	np	np	..	..	85
age pension	227	..	329	..	148	29	..	..	733
disability support pension	709	..	405	..	431	93	..	..	1 638
other centerlink pension/allowances for the aged and people with a disability	np	..	np	..	np	np	..	..	np
other government cash pensions/allowances	1 030	..	1 476	..	512	118	..	..	3 136
other cash income	np	..	8	..	12	np	..	..	34
nil income	np	..	np	..	np	np	..	..	9

(a) Data are reported for households by main source of income where details are known. Refer to table NAHA.c.1 for the total number of households assisted in social housing, by program type.

.. Not applicable. – Nil or rounded to zero. **np** Not published.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Repository 2010-11 unit records.

Table NAHA.c.7 Number of households assisted in social housing, by State and Territory, by program type, by household composition, 2010-11 (number) (a)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Public housing									
Number of households assisted in public housing at 30 June 2010									
single (person living alone)	59 568	30 229	24 579	15 510	23 879	5 533	5 149	1 988	166 435
couple only	11 096	4 497	4 251	2 776	4 265	995	824	338	29 042
sole parent with child/ren (any age)	20 249	8 927	13 046	7 430	3 599	3 038	2 043	1 364	59 696
couple with child/ren (any age)	6 937	np	4 611	2 492	1 456	1 186	np	492	20 663
other single income unit	–	np	–	–	–	–	np	–	8
group (unrelated adults)	9 272	7 814	2 484	1 287	4 177	190	1 021	221	26 466
mixed composition household	7 299	8 219	2 070	1 051	2 830	324	1 110	501	23 404
Number of households newly assisted in public housing during 2010-11									
single (person living alone)	3 343	1 803	1 706	1 252	1 617	435	290	135	10 581
couple only	296	236	192	172	132	52	np	37	np
sole parent with child/ren (any age)	1 445	1 128	1 230	1 026	455	332	179	179	5 974
couple with child/ren (any age)	299	236	np	238	113	67	np	53	1 296
other single income unit	–	–	np	–	–	–	–	–	np
group (unrelated adults)	164	323	112	152	124	8	89	24	996
mixed composition household	106	312	82	129	107	27	75	41	879
Number of households assisted in public housing at 30 June 2011									
single (person living alone)	58 717	30 689	25 055	16 048	23 899	5 552	5 250	1 996	167 206
couple only	10 602	4 529	5 235	2 744	4 324	969	731	360	29 494
sole parent with child/ren (any age)	19 589	8 938	12 905	8 313	3 472	2 976	1 994	1 357	59 544
couple with child/ren (any age)	6 658	np	4 637	2 711	1 438	1 119	np	478	20 340
other single income unit	–	np	483	–	–	–	np	–	492

Table NAHA.c.7 Number of households assisted in social housing, by State and Territory, by program type, by household composition, 2010-11 (number) (a)

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
group (unrelated adults)	8 970	7 937	1 343	1 395	4 036	191	1 174	224	25 270
mixed composition household	6 912	7 981	1 604	1 302	2 707	325	1 233	492	22 556
SOMIH									
Number of households assisted in SOMIH at 30 June 2010									
single (person living alone)	916	..	618	370	522	124	..	..	2 550
couple only	178	..	181	92	78	24	..	..	553
sole parent with child/ren (any age)	1 886	..	1 259	841	448	119	..	..	4 553
couple with child/ren (any age)	405	..	514	419	101	49	..	..	1 488
other single income unit	–	..	–	–	–	–	..	..	–
group (unrelated adults)	329	..	198	122	264	9	..	..	922
mixed composition household	408	..	377	243	340	16	..	..	1 384
Number of households newly assisted in SOMIH during 2010-11									
single (person living alone)	145	..	55	..	38	11	..	..	249
couple only	np	..	20	..	12	np	..	..	40
sole parent with child/ren (any age)	252	..	157	..	40	10	..	..	459
couple with child/ren (any age)	33	..	62	..	11	7	..	..	113
other single income unit	np	..	np	..	np	np	..	..	np
group (unrelated adults)	20	..	np	..	np	np	..	..	np
mixed composition household	np	..	22	..	10	np	..	..	46
Number of households assisted in SOMIH at 30 June 2011									
single (person living alone)	1 045	..	632	..	539	124	..	..	2 340
couple only	np	..	261	..	np	28	..	..	547
sole parent with child/ren (any age)	1 906	..	1 293	..	441	122	..	..	3 762

Table NAHA.c.7 Number of households assisted in social housing, by State and Territory, by program type, by household composition, 2010-11 (number) (a)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
couple with child/ren (any age)	393	..	575	..	112	46	..	..	1 126
other single income unit	np	..	np	..	np	np	..	..	46
group (unrelated adults)	348	..	np	..	250	np	..	..	734
mixed composition household	369	..	308	..	321	11	..	..	1 009

(a) Data are reported for households by household composition where details are known. Refer to table NAHA.c.1 for the total number of households assisted in social housing, by program type.

.. Not applicable. – Nil or rounded to zero. **np** Not published.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Repository 2010-11 unit records.

NAHA Output (d):

Number of households in private rental receiving subsidies

Table NAHA.d.1 **Number of income units in receipt of CRA at 3 June 2011, by State and Territory, by income unit type (number) (a), (b)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Single, no dependent children aged under 16	151 946	103 010	103 233	34 368	34 479	11 953	3 651	2 277	445 061
Single, no children, sharer	49 563	40 618	42 000	12 240	10 893	3 440	2 085	619	161 522
Single, one or two dependent children aged under 16	67 028	42 017	52 024	17 452	15 997	5 274	1 320	1 019	202 178
Single, three or more dependent children aged under 16	14 503	7 914	11 364	3 283	2 873	1 083	186	213	41 433
Partnered, no dependent children aged under 16	36 276	19 591	26 306	7 746	6 869	2 659	451	384	100 313
Partnered, one or two dependent children aged under 16	45 179	27 389	32 144	10 118	8 563	2 868	1 061	638	127 978
Partnered, three or more dependent children aged under 16	19 301	10 568	16 469	4 644	3 275	1 309	450	382	56 406
Partnered, illness or temporarily separated	968	611	716	325	340	87	np	43	np
Total	**384 764**	**251 718**	**284 256**	**90 176**	**83 289**	**28 673**	**np**	**5 575**	**1 138 000**

(a) Includes income units paid CRA under the Social Security Act 1991 or with Family Tax Benefit who were entitled to a daily rate of assistance at 3 June 2011.

(b) State totals include unknown localities, Australian total includes other territories and unknown addresses.

np Not published.

Source: FaHCSIA (unpublished) The Australian Government Housing Data Set.

Table NAHA.d.2 Number of income units in receipt of CRA at 3 June 2011, by State and Territory, by Indigenous status and geographic location (number) (a), (b)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
					Indigenous				
Capital city	4 955	1 595	4 280	1 741	1 262	644	213	592	15 282
Rest of State/Territory	13 841	2 236	10 747	1 405	872	912	..	461	30 491
Total	**18 937**	**3 862**	**15 230**	**3 179**	**2 160**	**1 556**	**213**	**1 059**	**46 230**
					Non-Indigenous				
Capital city	203 463	170 731	116 591	64 157	61 319	11 725	9 010	3 571	640 567
Rest of State/Territory	160 644	76 093	150 465	22 350	19 402	15 392	..	895	445 253
Total	**365 827**	**247 856**	**269 026**	**86 997**	**81 129**	**27 117**	**9 010**	**4 516**	**1 091 770**
					All				
Capital city	208 418	172 326	120 871	65 898	62 581	12 369	9 223	4 163	655 849
Rest of State/Territory	174 485	78 329	161 212	23 755	20 274	16 304	..	1 356	475 744
Total	**384 764**	**251 718**	**284 256**	**90 176**	**83 289**	**28 673**	**9 223**	**5 575**	**1 138 000**

(a) Includes income units paid CRA under the Social Security Act 1991 or with Family Tax Benefit who were entitled to a daily rate of assistance at 3 June 2011.

(b) State totals include unknown localities, Australian total includes other territories and unknown addresses.

.. Not applicable.

Source: FaHCSIA (unpublished) The Australian Government Housing Data Set.

Table NAHA.d.3 Private rent assistance summary totals, by State and Territory, by program type, 2010-11 (number) (a)

	NSW	*Vic* (b), (c), (d)	*Qld*	*WA*	*SA*	*Tas* (e)	*ACT*	*NT*	*Aust*
Bond loans	19 010	10 625	21 816	8 441	17 270	3 476	218	245	..
Rental grants, subsidies and relief	17 289	18 133	2 863	..	18 773	3 028	..	2	..
Relocation expenses	..	833	..	..	..	95	..	..	..
Other	15 987	894	..	..	..	325	..	..	..

(a) The total includes all households who commenced receiving assistance for the financial year 2010-11 and all households who commenced receiving an ongoing form of assistance in a previous financial year and continued to receive this assistance from 1 July 2010 to 30 June 2011.

(b) Bond loans includes 10 461 Bond Loans provided by the Office of Housing, Department of Human Services, Victoria and 164 Bond Loans derived from Victorian Assessment and Planning module Housing Establishment Fund (HEF) transactions. Note that a small number of duplicate HEF transactions were removed in the derivation of this estimate. Note that care should be exercised in interpreting this number due to the method of compilation (based on data availability) using a combination of data at household level and HEF data at transactional level.

(c) Rental grants figure includes 18 114 Rental Grants – one-off and 19 ongoing rental subsidies. Both components have been derived from Victorian Assessment and Planning module HEF transactions. Note that a small number of duplicate HEF transactions were removed in the derivation of this estimate.

(d) Relocation expenses figure derived from Victorian Assessment and Planning module HEF transactions. Note that a small number of duplicate HEF transactions were removed in the derivation of this estimate.

(e) Care should be exercised in the interpreation of these numbers due to the presence of duplicate records on program type provided.

.. Not applicable.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Respository, 2010-11 unit records.

NAHA Output (e):

Number of people receiving home purchase assistance

Table NAHA.e.1 Number of households receiving home purchase assistance from State Housing Authorities, by State and Territory, by program type, 2010-11 (number) (a)

	NSW (b)	*Vic*	*Qld*	*WA* (c)	*SA*	*Tas*	*ACT*	*NT* (d)	*Aust*
Direct lending	473	1 291	1 991	2 234	15 158	..	..	1 059	..
Deposit assistance	..	..	22	44	..	33	..	..	..
Interest rate assistance	..	..	..	16 858	3 070	..	..	..	..
Mortgage relief	474	20	130	111	..	..	23	..	..
Home purchase advisory and counselling services	..	..	..	..	..	..	..	..	..
Other	..	257	..	169	..	37	..	606	..

(a) The number of households include all households that commenced receiving home purchase assistance for the financial year 2010-11 and all households that commenced receiving an ongoing form of home purchase assistance in a previous financial year and they continued to receive this assistance from 1 July 2010 to 30 June 2011.

(b) Direct lending relates to the NSW Homefund Scheme, which was closed to new entrants in 1993.

(c) Due to a change of program structure WA's data are not comparable with previous years.

(d) 'Other' is comprised of Fee Assistance Loans administered by Homestart NT.

.. Not applicable.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Respository, 2010-11.

Table NAHA.e.2 **Number of people receiving home purchase assistance (First Home Owner Scheme grant and the First Home Owner Boost) from State Revenue Offices, by State and Territory, 2010-11 (number) (a)**

	NSW (b)	*Vic* (c)	*Qld*	*WA* (d)	*SA*	*Tas* (e)	*ACT* (f)	*NT*	*Aust*
First Home Owner Scheme Recipients	32 512	30 683	15 870	12 584	6 567	2 016	2 623	743	103 598
First Home Owner Boost Recipients (g)	2 506	7 365	1 110	1 450	708	221	690	47	14 097

(a) Does not include data for any additional first home owner grants provided by individual states and territories in addition to the FHOS and FHOB grants.

(b) FHOS data reflects the number of grants paid less the number of grants recovered as at September 2011.

(c) Data for Victoria does not include the number of FHOS or FHOB grants reclaimed. The value of reclaimed FHOS grants was $19 074 748.99 in 2010-11. The value of FHOB grants reclaimed in 2010-11 was $10 105 880.00. The number of FHOS and FHOB grants to which these recovered sums relate is not available.

(d) Data for WA does not include the number of FHOS and FHOB grants reclaimed. For WA the value of reclaimed FHOS grants was $1 822 256.45 in 2010-11. The value of reclaimed FHOB grants was $542 500. The number of FHOS and FHOB grants to which the recovered sum relates to is not available.

(e) Data for Tasmania does not include the number of FHOS grants reclaimed.

(f) Data for the ACT is adjusted for the 193 FHOS grants reclaimed during 2010-11.

(g) FHOB grants are a subset of FHOS grants. While the FHOB ceased on 31 December 2009, the continuation of FHOB payments in 2010-11 reflects the 12 month application period and the timeframes allowed for the construction of new homes.

Source : Commonwealth Treasury (unpublished) sourced from State and Territory Revenue Office data.

Table NAHA.e.3 **Number of households receiving home purchase assistance from the Commonwealth, by State and Territory, by program, 2010-11 (number)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Households receiving home purchase assistance (Home Ownership on Indigenous Land)	–	–	–	–	–	–	..	13	13
Households receiving home purchase assistance (Home Ownership Program)	1 269	395	1 073	292	113	92	80	371	3 685

.. Not applicable. – Nil or rounded to zero.

Source: Indigenous Business Australia Administrative data.

Table NAHA.e.4 **Number of households receiving home purchase assistance from the Commonwealth, by State and Territory, by program, 2009-10 (number)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Households receiving home purchase assistance (Home Ownership on Indigenous Land)	–	–	–	–	–	–	..	15	15
Households receiving home purchase assistance (Home Ownership Program)	1 137	363	967	273	110	80	69	367	3 366

.. Not applicable. – Nil or rounded to zero.

Source: Indigenous Business Australia Administrative data.

NAHA Indicator 1:

Proportion of low income households in rental stress

Table NAHA.1.1.a **Proportion of low income rental households in rental stress, by State and Territory, by location, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Location					Numerator — number of low income households in rental stress					
Capital city	no.	120 529	81 040	54 294	34 670	22 952	4 370	6 451	3 637	327 944
Balance of state	no.	61 252	21 178	54 574	7 311	3 951	3 820	na	np	152 314
Total	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Location					Denominator — total number of low income rental households					
Capital city	no.	239 281	166 329	118 807	88 856	69 904	11 544	20 038	10 426	725 185
Balance of state	no.	142 889	80 378	132 774	28 428	24 012	17 559	na	np	427 244
Total	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**
Location					Proportion of low income rental households in rental stress					
Capital city	%	50.4	48.7	45.7	39.0	32.8	37.9	32.2	34.9	45.2
Balance of state	%	42.9	26.3	41.1	25.7	16.5	21.8	na	np	35.7
Total	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Balance of state estimates for the ACT are not separately available.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT. NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.1.b Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by location, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
					Relative standard errors					
Location					Numerator — number of low income households in rental stress					
Capital city	%	8.1	9.6	12.2	12.3	11.3	18.5	17.1	26.3	4.2
Balance of state	%	12.6	21.2	12.6	16.8	24.0	15.9	na	np	8.5
Total	**%**	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Location					Denominator — total number of low income rental households					
Capital city	%	6.0	7.7	9.3	7.4	6.7	13.4	11.3	13.3	3.2
Balance of state	%	10.1	10.6	7.4	13.7	12.5	9.8	na	np	4.5
Total	**%**	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
Location					Proportion of low income rental households in rental stress					
Capital city	%	5.9	7.0	10.6	10.1	10.0	14.5	14.0	25.1	3.2
Balance of state	%	10.9	19.6	11.1	18.9	21.3	15.4	na	np	7.9
Total	**%**	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**
					95 per cent confidence intervals					
Location					Numerator — number of low income households in rental stress					
Capital city	±	19 194	15 193	12 973	8 327	5 070	1 584	2 157	1 873	26 909
Balance of state	±	15 167	8 802	13 488	2 404	1 856	1 191	na	np	25 309
Total	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
Location					Denominator — total number of low income rental households					
Capital city	±	28 025	24 988	21 641	12 851	9 163	3 035	4 424	2 710	44 998
Balance of state	±	28 170	16 725	19 250	7 607	5 872	3 379	na	np	37 674
Total	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**
Location					Proportion of low income rental households in rental stress					
Capital city	±	5.9	6.7	9.5	7.7	6.5	10.7	8.9	17.2	2.8
Balance of state	±	9.2	10.1	9.0	9.5	6.9	6.6	na	np	5.5
Total	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

Table NAHA.1.1.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by location, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Balance of state estimates for the ACT are not separately available.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT. NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.2.a Proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Male										
Age			Numerator — number of low income households in rental stress reference person male							
15–24	no.	3 628	6 156	9 457	2 501	377	457	401	–	22 977
25–34	no.	21 637	9 589	7 578	3 557	2 377	493	1 418	482	47 131
35–44	no.	17 659	12 541	7 111	4 800	1 751	579	865	900	46 206
45–54	no.	11 611	8 868	7 857	3 511	3 326	504	376	371	36 424
55–64	no.	13 918	4 633	7 922	2 319	1 894	567	144	60	31 458
65–74	no.	8 038	3 767	9 270	1 482	1 774	175	201	229	24 937
75 years and over	no.	5 979	2 140	902	391	656	9	69	–	10 145
Total	**no.**	**82 471**	**47 695**	**50 097**	**18 562**	**12 154**	**2 783**	**3 474**	**2 041**	**219 278**
Age			Denominator — total number of low income rental households, reference person male							
15–24	no.	8 646	11 511	13 028	4 023	2 591	1 254	1 300	443	42 796
25–34	no.	41 721	28 757	20 140	9 500	9 632	1 981	3 164	2 076	116 970
35–44	no.	36 575	31 883	27 181	10 397	7 902	1 038	3 299	1 402	119 677
45–54	no.	25 719	15 745	18 245	8 616	8 156	1 973	1 534	733	80 722
55–64	no.	25 114	9 040	16 789	9 511	4 998	2 055	958	207	68 672
65–74	no.	15 762	8 524	13 328	7 376	4 758	1 629	388	375	52 141
75 years and over	no.	11 333	6 826	6 550	3 493	3 503	1 186	272	581	33 745
Total	**no.**	**164 870**	**112 286**	**115 261**	**52 916**	**41 540**	**11 117**	**10 914**	**5 818**	**514 723**
Age			Proportion of low income rental households in rental stress, reference person male							
15–24	%	42.0	53.5	72.6	62.2	14.5	36.5	30.9	–	53.7
25–34	%	51.9	33.3	37.6	37.4	24.7	24.9	44.8	23.2	40.3
35–44	%	48.3	39.3	26.2	46.2	22.2	55.8	26.2	64.2	38.6
45–54	%	45.1	56.3	43.1	40.8	40.8	25.5	24.5	50.5	45.1
55–64	%	55.4	51.3	47.2	24.4	37.9	27.6	15.1	28.9	45.8
65–74	%	51.0	44.2	69.6	20.1	37.3	10.7	52.0	61.0	47.8

Table NAHA.1.2.a Proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
75 years and over	%	52.8	31.3	13.8	11.2	18.7	0.7	25.3	–	30.1
Total	**%**	**50.0**	**42.5**	**43.5**	**35.1**	**29.3**	**25.0**	**31.8**	**35.1**	**42.6**
Female										
Age				Numerator — number of low income households in rental stress, reference person female						
15–24	no.	11 517	8 673	3 461	4 084	917	870	518	146	30 186
25–34	no.	24 799	13 894	12 567	7 689	4 325	1 784	1 001	405	66 465
35–44	no.	26 126	11 111	18 607	2 978	1 822	955	480	687	62 767
45–54	no.	15 052	8 288	8 881	2 810	2 812	492	829	466	39 630
55–64	no.	11 146	5 359	6 772	3 150	1 555	368	132	98	28 581
65–74	no.	4 921	4 130	6 880	2 354	1 465	552	16	21	20 339
75 years and over	no.	5 748	3 069	1 604	353	1 854	386	–	–	13 014
Total	**no.**	**99 309**	**54 524**	**58 772**	**23 419**	**14 749**	**5 407**	**2 977**	**1 823**	**260 981**
Age				Denominator — total number of low income rental households, reference person female						
15–24	no.	22 590	12 543	8 900	7 015	4 227	2 306	1 230	737	59 548
25–34	no.	38 264	30 467	31 826	15 834	11 600	3 872	2 416	1 006	135 284
35–44	no.	63 504	30 655	34 990	11 795	9 127	3 308	1 827	1 712	156 919
45–54	no.	35 942	28 302	19 127	9 883	8 262	2 468	2 028	1 358	107 370
55–64	no.	28 836	12 769	17 145	7 061	6 053	1 238	895	728	74 727
65–74	no.	13 345	10 518	13 873	8 848	5 551	2 569	235	171	55 110
75 years and over	no.	14 819	9 166	10 458	3 932	7 555	2 224	493	101	48 749
Total	**no.**	**217 300**	**134 421**	**136 320**	**64 368**	**52 375**	**17 986**	**9 124**	**5 812**	**637 706**
Age				Proportion of low income rental households in rental stress, reference person female						
15–24	%	51.0	69.1	38.9	58.2	21.7	37.7	42.2	19.9	50.7
25–34	%	64.8	45.6	39.5	48.6	37.3	46.1	41.5	40.3	49.1
35–44	%	41.1	36.2	53.2	25.3	20.0	28.9	26.3	40.1	40.0
45–54	%	41.9	29.3	46.4	28.4	34.0	19.9	40.9	34.3	36.9

Table NAHA.1.2.a Proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
55–64	%	38.7	42.0	39.5	44.6	25.7	29.8	14.8	13.5	38.2
65–74	%	36.9	39.3	49.6	26.6	26.4	21.5	6.9	12.2	36.9
75 years and over	%	38.8	33.5	15.3	9.0	24.5	17.3	–	–	26.7
Total	**%**	**45.7**	**40.6**	**43.1**	**36.4**	**28.2**	**30.1**	**32.6**	**31.4**	**40.9**
Persons										
Age					Numerator — number of low income households in rental stress, total					
15–24	no.	15 144	14 829	12 918	6 585	1 293	1 327	920	146	53 163
25–34	no.	46 437	23 483	20 145	11 247	6 702	2 277	2 419	887	113 596
35–44	no.	43 786	23 652	25 718	7 778	3 573	1 534	1 345	1 587	108 973
45–54	no.	26 663	17 156	16 738	6 322	6 138	996	1 205	836	76 054
55–64	no.	25 064	9 992	14 695	5 470	3 449	936	276	158	60 039
65–74	no.	12 959	7 897	16 149	3 836	3 240	727	218	250	45 276
75 years and over	no.	11 728	5 209	2 506	744	2 510	394	69	–	23 159
Total	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Age					Denominator — total number of low income rental households					
15–24	no.	31 235	24 054	21 928	11 038	6 819	3 560	2 529	1 180	102 344
25–34	no.	79 985	59 223	51 965	25 334	21 232	5 853	5 580	3 081	252 254
35–44	no.	100 080	62 538	62 171	22 192	17 029	4 345	5 127	3 114	276 596
45–54	no.	61 661	44 048	37 372	18 499	16 418	4 441	3 562	2 091	188 092
55–64	no.	53 951	21 809	33 935	16 572	11 051	3 294	1 852	936	143 399
65–74	no.	29 107	19 043	27 201	16 224	10 309	4 199	622	546	107 251
75 years and over	no.	26 152	15 992	17 008	7 425	11 059	3 411	766	682	82 494
Total	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**
Age					Proportion of low income rental households in rental stress, total					
15–24	%	48.5	61.6	58.9	59.7	19.0	37.3	36.4	12.4	51.9
25–34	%	58.1	39.7	38.8	44.4	31.6	38.9	43.4	28.8	45.0

Table NAHA.1.2.a **Proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
35–44	%	43.8	37.8	41.4	35.0	21.0	35.3	26.2	51.0	39.4
45–54	%	43.2	38.9	44.8	34.2	37.4	22.4	33.8	40.0	40.4
55–64	%	46.5	45.8	43.3	33.0	31.2	28.4	14.9	16.9	41.9
65–74	%	44.5	41.5	59.4	23.6	31.4	17.3	35.0	45.8	42.2
75 years and over	%	44.8	32.6	14.7	10.0	22.7	11.6	9.0	–	28.1
Total	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.2.b Relative standard errors for the proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (per cent) (a)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Male									
Age	Numerator — number of low income households in rental stress, reference person male								
15–24	56.9	42.8	33.2	71.5	71.9	51.3	61.3	–	23.7
25–34	22.5	30.9	26.0	39.4	46.4	50.3	38.4	60.7	13.9
35–44	24.8	27.6	33.7	35.4	45.2	44.4	51.7	38.8	13.5
45–54	29.0	28.4	30.4	42.5	30.8	45.6	59.4	53.2	12.9
55–64	24.2	46.7	28.6	43.6	38.7	38.4	62.8	111.8	13.0
65–74	29.6	31.1	30.5	50.5	38.1	75.1	72.0	67.4	16.2
75 years and over	47.5	54.0	53.2	71.5	75.5	79.9	116.1	–	32.9
Total	**9.4**	**14.0**	**12.6**	**17.0**	**16.9**	**20.1**	**22.6**	**31.7**	**5.7**
Age	Denominator — total number of low income rental households, reference person male								
15–24	33.9	35.8	25.5	51.6	30.9	28.4	38.6	52.8	16.2
25–34	16.9	17.4	18.5	22.6	23.2	23.0	20.3	26.5	9.2
35–44	16.4	17.2	17.9	24.0	21.9	29.9	23.9	29.0	8.5
45–54	18.9	20.6	23.4	27.6	18.6	25.1	28.7	41.1	8.7
55–64	20.1	26.8	23.8	21.4	24.2	19.0	44.7	55.7	11.9
65–74	20.8	23.8	23.9	27.3	21.2	26.9	58.6	54.5	11.1
75 years and over	30.2	34.1	37.2	26.0	31.2	35.5	56.0	61.1	16.3
Total	**7.4**	**9.1**	**7.6**	**9.8**	**8.9**	**12.7**	**12.3**	**16.4**	**3.7**
Age	Proportion of low income rental households in rental stress, reference person male								
15–24	47.3	28.4	19.1	43.6	77.7	45.9	57.9	–	15.5
25–34	14.6	27.9	25.1	32.4	38.8	47.1	30.2	61.3	10.5
35–44	18.4	24.1	29.8	22.1	45.2	32.2	44.1	25.5	10.3
45–54	20.0	19.9	30.9	29.6	26.7	45.8	62.7	46.6	10.8
55–64	15.5	33.3	21.3	40.9	30.7	34.7	95.4	130.7	8.5
65–74	25.0	30.4	18.2	50.3	28.9	72.6	87.3	55.2	12.4

Table NAHA.1.2.b **Relative standard errors for the proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (per cent) (a)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
75 years and over	37.9	57.3	73.1	74.8	79.5	87.9	127.1	–	28.2
Total	**8.2**	**10.4**	**10.4**	**13.5**	**15.2**	**16.8**	**20.6**	**26.7**	**4.7**
Female									
Age	Numerator — number of low income households in rental stress, reference person female								
15–24	31.0	39.3	46.1	28.9	50.4	38.1	51.5	91.1	15.9
25–34	18.7	22.8	23.9	28.1	27.5	28.0	44.0	74.8	10.5
35–44	20.7	28.3	19.8	31.2	42.1	41.4	58.5	38.8	12.0
45–54	21.6	30.4	29.5	31.9	33.3	54.0	51.3	57.5	13.5
55–64	26.9	35.5	26.3	41.6	54.7	54.9	103.2	100.0	13.2
65–74	40.8	45.7	35.6	35.6	42.2	40.5	106.9	100.3	19.5
75 years and over	38.6	50.7	44.4	62.8	47.9	56.2	–	–	21.2
Total	**10.3**	**11.8**	**11.6**	**12.6**	**14.6**	**15.8**	**21.1**	**33.6**	**5.7**
Age	Denominator — total number of low income rental households, reference person female								
15–24	20.0	30.3	26.5	21.2	28.1	21.2	35.1	51.1	10.4
25–34	15.7	16.6	13.6	17.5	17.2	17.4	31.7	45.2	7.1
35–44	10.9	15.3	12.9	18.0	16.7	22.2	31.4	29.6	6.4
45–54	13.6	17.0	21.1	21.9	16.1	20.1	30.5	36.4	6.7
55–64	16.4	21.8	21.9	23.1	22.3	31.4	40.7	44.1	8.5
65–74	30.2	24.5	23.9	19.6	18.5	19.6	69.4	64.9	10.4
75 years and over	25.3	26.1	28.3	25.7	18.5	20.4	57.0	59.5	11.6
Total	**6.4**	**6.0**	**7.7**	**7.7**	**7.7**	**8.2**	**15.0**	**19.3**	**2.7**
Age	Proportion of low income rental households in rental stress, reference person female								
15–24	20.1	17.7	38.4	20.2	52.2	29.4	40.8	90.5	9.6
25–34	11.7	17.1	18.8	21.5	25.7	20.8	39.4	60.8	7.5
35–44	16.4	23.3	16.0	30.0	40.3	35.8	64.7	42.4	10.2
45–54	18.1	27.9	23.9	31.6	30.4	49.3	47.0	73.1	11.4

Table NAHA.1.2.b **Relative standard errors for the proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (per cent) (a)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
55–64	23.9	30.5	23.2	32.4	50.7	55.2	112.3	112.7	13.2
65–74	33.2	37.3	26.8	34.6	38.9	43.1	191.4	137.4	15.3
75 years and over	29.1	44.5	45.3	63.7	42.8	53.9	–	–	19.5
Total	**7.8**	**9.1**	**9.7**	**11.3**	**12.6**	**13.3**	**17.3**	**35.8**	**5.0**
Persons									
Age				Numerator — number of low income households in rental stress, total					
15–24	28.5	26.8	27.4	36.6	40.8	29.1	36.8	91.1	15.2
25–34	14.6	17.8	19.4	23.4	23.0	22.6	29.7	43.9	8.9
35–44	15.7	18.8	17.2	26.3	30.7	29.1	40.6	33.7	8.8
45–54	18.5	19.7	21.0	27.1	23.0	38.2	40.4	40.3	8.8
55–64	17.5	28.9	21.0	30.3	31.4	32.3	57.0	64.0	10.1
65–74	27.6	29.7	24.5	29.3	26.6	35.0	67.3	62.6	13.1
75 years and over	35.3	35.7	33.6	48.1	41.2	55.0	116.1	–	21.2
Total	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Age				Denominator — total number of low income rental households					
15–24	18.7	21.0	20.0	24.2	20.4	16.8	23.7	37.0	10.0
25–34	10.6	12.0	11.3	14.8	11.3	13.4	19.0	22.6	5.9
35–44	8.6	11.1	10.6	15.3	12.3	16.9	19.4	19.9	4.8
45–54	11.0	13.4	15.8	17.9	12.4	16.0	22.1	25.1	5.0
55–64	11.5	18.5	16.7	15.7	15.9	17.2	31.2	34.7	6.6
65–74	19.9	20.8	16.8	17.4	14.2	18.3	46.8	44.0	7.9
75 years and over	21.0	21.0	23.4	18.0	15.5	20.3	41.3	52.5	9.9
Total	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
Age				Proportion of low income rental households in rental stress, total					
15–24	17.9	15.5	19.1	20.6	42.4	21.7	33.0	84.9	9.5
25–34	9.4	14.6	15.1	16.1	21.1	19.4	25.3	40.4	6.3

Table NAHA.1.2.b **Relative standard errors for the proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (per cent) (a)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
35–44	11.7	15.8	16.0	20.1	29.9	26.1	37.2	26.4	7.0
45–54	14.9	16.0	18.5	20.0	20.8	34.4	39.3	44.9	7.7
55–64	13.2	22.2	13.8	26.9	26.4	27.8	63.9	71.0	7.2
65–74	21.2	19.9	16.0	26.5	22.9	37.8	70.8	57.8	10.3
75 years and over	27.5	32.9	36.2	48.9	37.6	55.5	120.4	–	18.6
Total	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.2.c 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Male										
Age			Numerator — number of low income households in rental stress, reference person male							
15–24	±	4 045	5 162	6 159	3 505	531	460	482	–	10 656
25–34	±	9 537	5 813	3 869	2 750	2 164	486	1 068	573	12 843
35–44	±	8 585	6 787	4 703	3 329	1 550	504	876	684	12 231
45–54	±	6 589	4 941	4 685	2 924	2 008	450	437	387	9 211
55–64	±	6 607	4 238	4 437	1 984	1 436	427	177	131	8 037
65–74	±	4 667	2 296	5 539	1 468	1 323	258	284	303	7 913
75 years and over	±	5 571	2 265	942	547	970	13	157	–	6 538
Total	**±**	**15 182**	**13 075**	**12 383**	**6 189**	**4 026**	**1 097**	**1 539**	**1 268**	**24 449**
Age			Denominator — total number of low income rental households, reference person male							
15–24	±	5 750	8 083	6 514	4 067	1 572	697	983	459	13 592
25–34	±	13 812	9 833	7 286	4 209	4 381	893	1 256	1 077	21 102
35–44	±	11 779	10 744	9 520	4 887	3 389	607	1 548	797	19 929
45–54	±	9 517	6 350	8 356	4 665	2 980	971	862	591	13 794
55–64	±	9 892	4 751	7 830	3 986	2 370	765	840	226	15 990
65–74	±	6 417	3 970	6 239	3 945	1 973	858	445	401	11 347
75 years and over	±	6 708	4 568	4 780	1 779	2 142	825	299	695	10 773
Total	**±**	**23 932**	**20 084**	**17 238**	**10 204**	**7 263**	**2 766**	**2 636**	**1 870**	**37 681**
Age			Proportion of low income rental households in rental stress, reference person male							
15–24	±	38.9	29.8	27.2	53.1	22.1	32.8	35.0	–	16.3
25–34	±	14.8	18.3	18.5	23.8	18.8	22.9	26.5	27.9	8.3
35–44	±	17.5	18.6	15.3	20.0	19.6	35.2	22.6	32.1	7.8
45–54	±	17.7	22.0	26.1	23.6	21.4	22.9	30.1	46.2	9.6
55–64	±	16.8	33.5	19.7	19.6	22.8	18.8	28.2	74.1	7.6
65–74	±	25.0	26.3	24.8	19.8	21.2	15.3	89.0	66.1	11.6

Table NAHA.1.2.c 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
75 years and over	±	39.2	35.2	19.7	16.4	29.2	1.2	63.1	–	16.6
Total	**±**	**8.1**	**8.7**	**8.8**	**9.3**	**8.7**	**8.2**	**12.9**	**18.3**	**3.9**
Female										
Age			Numerator — number of low income households in rental stress, reference person female							
15–24	±	6 987	6 673	3 125	2 312	906	649	524	262	9 418
25–34	±	9 084	6 208	5 888	4 236	2 335	979	864	593	13 679
35–44	±	10 604	6 154	7 231	1 822	1 505	776	550	523	14 819
45–54	±	6 373	4 942	5 136	1 757	1 833	520	834	525	10 490
55–64	±	5 879	3 726	3 490	2 571	1 667	397	267	192	7 388
65–74	±	3 939	3 697	4 806	1 644	1 213	438	34	41	7 770
75 years and over	±	4 353	3 048	1 395	435	1 739	425	–	–	5 396
Total	**±**	**20 037**	**12 629**	**13 314**	**5 787**	**4 229**	**1 676**	**1 231**	**1 201**	**29 371**
Age			Denominator — total number of low income rental households, reference person female							
15–24	±	8 840	7 442	4 628	2 919	2 330	956	845	738	12 182
25–34	±	11 811	9 922	8 460	5 429	3 908	1 321	1 501	891	18 803
35–44	±	13 554	9 212	8 854	4 156	2 982	1 441	1 125	993	19 764
45–54	±	9 567	9 426	7 927	4 249	2 607	971	1 211	969	14 146
55–64	±	9 256	5 466	7 360	3 191	2 640	763	714	630	12 415
65–74	±	7 889	5 053	6 507	3 396	2 014	985	319	217	11 201
75 years and over	±	7 341	4 690	5 803	1 981	2 742	887	552	118	11 067
Total	**±**	**27 120**	**15 880**	**20 466**	**9 749**	**7 955**	**2 907**	**2 677**	**2 193**	**34 030**
Age			Proportion of low income rental households in rental stress, reference person female							
15–24	±	20.1	24.0	29.3	23.0	22.2	21.8	33.7	35.3	9.5
25–34	±	14.9	15.2	14.5	20.4	18.8	18.8	32.0	48.0	7.2
35–44	±	13.2	16.6	16.6	14.8	15.8	20.3	33.3	33.3	8.0
45–54	±	14.9	16.0	21.7	17.6	20.3	19.3	37.6	49.2	8.3

Table NAHA.1.2.c 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
55–64	±	18.1	25.0	18.0	28.3	25.5	32.2	32.5	29.7	9.9
65–74	±	24.0	28.7	26.1	18.0	20.1	18.1	25.8	32.8	11.1
75 years and over	±	22.1	29.2	13.6	11.2	20.6	18.3	–	–	10.2
Total	**±**	**7.0**	**7.2**	**8.2**	**8.0**	**6.9**	**7.8**	**11.1**	**22.0**	**4.0**
Persons										
Age				Numerator — number of low income households in rental stress, total						
15–24	±	8 452	7 783	6 927	4 730	1 033	757	663	262	15 830
25–34	±	13 291	8 203	7 651	5 168	3 021	1 008	1 407	764	19 804
35–44	±	13 473	8 698	8 684	4 014	2 148	875	1 071	1 048	18 893
45–54	±	9 693	6 626	6 886	3 357	2 772	746	955	661	13 073
55–64	±	8 601	5 667	6 061	3 244	2 121	592	309	198	11 943
65–74	±	6 998	4 601	7 769	2 201	1 688	498	287	306	11 631
75 years and over	±	8 120	3 640	1 650	701	2 026	425	157	–	9 623
Total	±	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
Age				Denominator — total number of low income rental households						
15–24	±	11 474	9 892	8 607	5 229	2 720	1 172	1 174	856	20 142
25–34	±	16 574	13 912	11 532	7 360	4 720	1 540	2 079	1 365	29 369
35–44	±	16 916	13 665	12 930	6 667	4 109	1 437	1 949	1 217	26 191
45–54	±	13 344	11 579	11 537	6 483	3 999	1 394	1 544	1 027	18 556
55–64	±	12 188	7 887	11 127	5 086	3 446	1 113	1 132	637	18 671
65–74	±	11 378	7 745	8 968	5 540	2 861	1 503	570	471	16 580
75 years and over	±	10 760	6 577	7 815	2 622	3 368	1 355	620	702	16 006
Total	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**
Age				Proportion of low income rental households in rental stress, total						
15–24	±	17.0	18.7	22.1	24.1	15.8	15.8	23.6	20.7	9.7
25–34	±	10.7	11.3	11.5	14.0	13.0	14.8	21.5	22.8	5.6

Table NAHA.1.2.c **95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by age and sex of reference person, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
35–44	±	10.1	11.7	13.0	13.8	12.3	18.0	19.1	26.3	5.4
45–54	±	12.6	12.2	16.3	13.4	15.2	15.1	26.0	35.2	6.1
55–64	±	12.1	19.9	11.7	17.4	16.1	15.5	18.7	23.5	5.9
65–74	±	18.5	16.2	18.6	12.3	14.1	12.8	48.5	51.8	8.5
75 years and over	±	24.2	21.0	10.5	9.6	16.7	12.6	21.3	–	10.2
Total	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.3.a **Proportion of low income rental households in rental stress, by State and Territory, by reference person's country of birth, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Total*
Country of birth					Numerator — number of low income households in rental stress					
Australia	no.	114 269	56 572	79 507	23 510	17 048	6 906	4 111	1 755	303 679
Other	no.	67 512	45 646	29 361	18 471	9 856	1 285	2 340	2 109	176 579
Total	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Country of birth					Denominator — total number of low income rental households					
Australia	no.	246 689	152 534	189 924	71 549	66 981	25 053	12 574	7 083	772 388
Other	no.	135 481	94 173	61 657	45 735	26 934	4 050	7 465	4 547	380 041
Total	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**
Country of birth					Proportion of low income rental households in rental stress					
Australia	%	46.3	37.1	41.9	32.9	25.5	27.6	32.7	24.8	39.3
Other	%	49.8	48.5	47.6	40.4	36.6	31.7	31.3	46.4	46.5
Total	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.3.b **Relative standard errors and 95 per cent confidence intervals for proportion of low income rental households in rental stress, by State and Territory, by reference person's country of birth, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Country of birth					Numerator — number of low income households in rental stress					
Australia	%	9.3	11.5	10.2	12.1	13.5	14.5	17.3	33.3	5.0
Other	%	12.4	14.0	18.9	15.7	17.7	31.7	30.3	35.4	7.4
Total	**%**	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Country of birth					Denominator — total number of low income rental households					
Australia	%	6.6	7.0	5.5	7.7	6.7	7.6	12.4	13.7	2.9
Other	%	8.5	11.0	13.1	10.3	12.2	18.6	15.1	20.5	4.4
Total	**%**	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
Country of birth					Proportion of low income rental households in rental stress					
Australia	%	7.5	9.2	9.2	10.6	12.1	11.6	15.1	30.9	4.5
Other	%	9.0	9.5	11.8	13.0	14.5	27.2	25.4	29.4	5.3
Total	**%**	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**
					95 per cent confidence intervals					
Country of birth					Numerator — number of low income households in rental stress					
Australia	±	20 840	12 793	15 929	5 584	4 527	1 960	1 397	1 145	29 672
Other	±	16 389	12 503	10 875	5 678	3 420	798	1 389	1 465	25 501
Total	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
Country of birth					Denominator — total number of low income rental households					
Australia	±	32 127	20 932	20 543	10 800	8 831	3 743	3 049	1 904	44 177
Other	±	22 641	20 254	15 827	9 216	6 433	1 477	2 212	1 828	32 704
Total	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**
Country of birth					Proportion of low income rental households in rental stress					
Australia	±	6.8	6.7	7.6	6.8	6.0	6.2	9.6	15.0	3.4
Other	±	8.8	9.0	11.0	10.3	10.4	16.9	15.6	26.7	4.8
Total	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

Table NAHA.1.3.b **Relative standard errors and 95 per cent confidence intervals for proportion of low income rental households in rental stress, by State and Territory, by reference person's country of birth, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.4.a **Proportion of low income rental households in rental stress, by State and Territory, by dwelling type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Total*
Dwelling type					Numerator — number of low income households in rental stress					
Separate house	no.	85 758	65 267	54 887	26 706	14 167	4 168	4 238	1 517	256 707
Semi-detached, row or terrace house, townhouse etc	no.	30 098	10 993	20 932	7 662	7 065	1 618	1 270	430	80 069
Flat, unit or apartment	no.	65 852	25 959	28 569	7 613	5 672	2 280	943	1 917	138 804
Other dwelling(c)	no.	73	–	4 481	–	–	125	–	–	4 679
Total	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Dwelling type					Denominator — total number of low income rental households					
Separate house	no.	202 025	170 933	145 780	75 639	57 362	17 677	13 291	6 383	689 089
Semi-detached, row or terrace house, townhouse etc	no.	61 635	20 788	39 140	24 666	21 263	4 622	4 592	1 532	178 238
Flat, unit or apartment	no.	115 833	54 987	62 180	16 979	15 136	6 679	2 155	3 553	277 502
Other dwelling(c)	no.	2 677	–	4 481	–	155	125	–	162	7 600
Total	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**
Dwelling type					Proportion of low income rental households in rental stress					
Separate house	%	42.4	38.2	37.7	35.3	24.7	23.6	31.9	23.8	37.3
Semi-detached, row or terrace house, townhouse etc	%	48.8	52.9	53.5	31.1	33.2	35.0	27.7	28.1	44.9
Flat, unit or apartment	%	56.9	47.2	45.9	44.8	37.5	34.1	43.7	54.0	50.0
Other dwelling(c)	%	2.7	–	100.0	–	–	100.0	–	–	61.6
Total	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes caravans, houseboats or houses or flats attached to a shop or other commercial premise.

– Nil or rounded to zero.

Table NAHA.1.4.a **Proportion of low income rental households in rental stress, by State and Territory, by dwelling type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Total*

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.4.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by dwelling type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Total*
					Relative standard errors					
Dwelling type					Numerator — number of low income households in rental stress					
Separate house	%	10.0	11.8	11.7	12.6	16.3	19.0	19.5	31.2	5.8
Semi-detached, row or terrace house, townhouse etc	%	19.3	31.5	20.5	25.6	19.0	27.5	39.0	51.0	11.4
Flat, unit or apartment	%	12.4	20.5	16.8	38.7	24.9	24.9	40.2	35.5	7.9
Other dwelling(c)	%	102.4	–	54.3	–	–	88.1	–	–	52.2
Total	**%**	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Dwelling type					Denominator — total number of low income rental households					
Separate house	%	7.3	7.0	7.0	7.8	8.4	8.3	13.4	18.7	3.4
Semi-detached, row or terrace house, townhouse etc	%	13.8	21.5	15.5	16.2	13.9	22.9	25.4	34.8	7.2
Flat, unit or apartment	%	8.7	16.5	11.3	21.8	15.6	16.6	38.9	22.3	5.6
Other dwelling(c)	%	73.7	–	54.3	–	101.3	88.1	–	103.9	40.1
Total	**%**	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
Dwelling type					Proportion of low income households in rental stress					
Separate house	%	7.5	9.4	11.2	10.7	13.1	16.0	15.5	40.4	4.7
Semi-detached, row or terrace house, townhouse etc	%	12.9	19.6	12.8	24.4	17.0	22.4	30.5	63.0	8.3
Flat, unit or apartment	%	8.6	13.5	12.5	27.8	22.3	20.3	42.1	23.2	5.1
Other dwelling(c)	%	228.7	–	–	–	–	–	–	–	41.6
Total	**%**	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**
					95 per cent confidence intervals					
Dwelling type					Numerator — number of low income households in rental stress					
Separate house	±	16 855	15 120	12 592	6 597	4 516	1 550	1 622	927	29 168

Table NAHA.1.4.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by dwelling type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Total*
Semi-detached, row or terrace house, townhouse etc	±	11 390	6 790	8 403	3 840	2 633	873	972	431	17 886
Flat, unit or apartment	±	15 968	10 433	9 388	5 772	2 765	1 111	743	1 333	21 451
Other dwelling(c)	±	146	–	4 770	–	–	216	–	–	4 790
Total	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
Dwelling type				Denominator — total number of low income rental households						
Separate house	±	29 062	23 534	19 895	11 509	9 399	2 880	3 497	2 340	46 515
Semi-detached, row or terrace house, townhouse etc	±	16 721	8 770	11 854	7 819	5 777	2 072	2 285	1 044	25 211
Flat, unit or apartment	±	19 780	17 798	13 736	7 252	4 623	2 169	1 644	1 555	30 656
Other dwelling(c)	±	3 870	–	4 770	–	308	216	–	330	5 981
Total	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**
Dwelling type				Proportion of low income households in rental stress						
Separate house	±	6.3	7.0	8.3	7.4	6.3	7.4	9.7	18.8	3.4
Semi-detached, row or terrace house, townhouse etc	±	12.4	20.3	13.4	14.9	11.1	15.4	16.5	34.7	7.3
Flat, unit or apartment	±	9.6	12.5	11.3	24.4	16.4	13.6	36.1	24.5	5.0
Other dwelling(c)	±	12.1	–	–	–	–	–	–	–	50.2
Total	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes caravans, houseboats or houses or flats attached to a shop or other commercial premise.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.5.a **Proportion of low income rental households in rental stress, by State and Territory, by number of bedrooms, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Number of bedrooms					Numerator — number of low income households in rental stress					
1 bedroom	no.	15 084	8 196	9 871	5 773	2 007	1 217	303	617	43 070
2 bedrooms	no.	77 063	40 607	43 150	6 035	10 248	3 695	1 108	2 076	183 982
3 bedrooms	no.	68 778	47 619	36 234	20 690	12 786	2 188	3 531	783	192 609
4 bedrooms	no.	16 489	4 228	17 601	9 225	1 862	499	1 204	339	51 446
5 bedrooms	no.	695	1 567	1 369	258	–	287	158	50	4 385
6 or more bedrooms	no.	–	–	–	–	–	166	–	–	166
Total (c)	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Number of bedrooms					Denominator — total number of low income rental households					
1 bedroom	no.	40 069	23 974	28 482	18 067	10 777	5 778	1 235	1 185	129 567
2 bedrooms	no.	132 289	77 320	80 831	25 716	29 205	10 117	4 049	4 498	364 026
3 bedrooms	no.	159 265	126 219	95 333	49 045	47 168	11 013	11 569	5 181	504 793
4 bedrooms	no.	41 453	15 703	40 573	23 045	5 456	1 602	2 510	480	130 823
5 bedrooms	no.	2 996	2 118	3 398	661	878	287	382	124	10 844
6 or more bedrooms	no.	–	491	2 322	186	–	166	–	162	3 326
Total (c)	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**
Number of bedrooms					Proportion of low income rental households in rental stress					
1 bedroom	%	37.6	34.2	34.7	32.0	18.6	21.1	24.6	52.1	33.2
2 bedrooms	%	58.3	52.5	53.4	23.5	35.1	36.5	27.4	46.2	50.5
3 bedrooms	%	43.2	37.7	38.0	42.2	27.1	19.9	30.5	15.1	38.2
4 bedrooms	%	39.8	26.9	43.4	40.0	34.1	31.1	47.9	70.5	39.3
5 bedrooms	%	23.2	74.0	40.3	39.1	–	100.0	41.5	40.0	40.4
6 or more bedrooms	%	–	–	–	–	–	100.0	–	–	5.0
Total (c)	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

Table NAHA.1.5.a **Proportion of low income rental households in rental stress, by State and Territory, by number of bedrooms, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes bed-sits and dwellings with no bedrooms, which account for approximately 0.3 per cent of all dwellings.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.5.b Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by number of bedrooms, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Number of bedrooms					Numerator — number of low income households in rental stress					
1 bedroom	%	23.9	32.7	28.5	33.9	42.0	28.3	59.9	45.8	14.2
2 bedrooms	%	10.4	18.4	13.2	24.0	17.5	18.7	37.7	39.5	6.1
3 bedrooms	%	11.8	13.2	16.1	15.7	14.7	27.6	25.2	38.6	6.5
4 bedrooms	%	24.4	38.5	20.6	22.9	44.4	54.9	40.7	59.0	13.3
5 bedrooms	%	80.8	60.4	70.7	80.6	–	73.6	112.7	110.1	31.8
6 or more bedrooms	%	–	–	–	–	–	106.5	–	–	106.5
Total (c)	**%**	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Number of bedrooms					Denominator — total number of low income rental households					
1 bedroom	%	15.9	20.3	18.4	18.4	18.7	19.5	29.5	43.5	7.6
2 bedrooms	%	8.5	14.0	9.5	15.7	12.0	11.7	31.6	23.3	5.0
3 bedrooms	%	7.9	9.3	8.7	10.2	7.9	10.9	14.1	21.3	4.1
4 bedrooms	%	16.9	23.9	13.2	12.8	23.1	31.2	27.4	54.2	7.8
5 bedrooms	%	52.9	52.3	52.7	51.8	73.3	73.6	63.4	82.3	30.1
6 or more bedrooms	%	–	104.2	76.2	81.1	–	106.5	–	103.9	55.0
Total (c)	**%**	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
Number of bedrooms					Proportion of low income rental households in rental stress					
1 bedroom	%	21.1	31.7	24.1	26.0	35.9	24.1	57.2	29.3	12.5
2 bedrooms	%	6.7	8.7	9.9	23.2	14.3	14.2	27.6	30.8	4.4
3 bedrooms	%	7.7	9.9	13.9	10.4	12.4	23.1	20.1	50.6	5.0
4 bedrooms	%	22.0	35.2	14.9	21.0	39.8	41.4	30.5	42.4	9.6
5 bedrooms	%	109.5	41.2	96.7	87.7	–	–	123.5	184.7	41.3
6 or more bedrooms	%	–	–	–	–	–	99.2	–	–	133.1
Total (c)	**%**	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**
					95 per cent confidence intervals					

Table NAHA.1.5.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by number of bedrooms, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Number of bedrooms					Numerator — number of low income households in rental stress					
1 bedroom	±	7 057	5 252	5 521	3 834	1 652	674	356	553	12 017
2 bedrooms	±	15 760	14 641	11 197	2 840	3 506	1 351	819	1 607	21 991
3 bedrooms	±	15 959	12 293	11 406	6 369	3 691	1 184	1 745	592	24 662
4 bedrooms	±	7 886	3 191	7 093	4 146	1 620	537	959	391	13 414
5 bedrooms	±	1 101	1 855	1 896	408	–	415	350	107	2 733
6 or more bedrooms	±	–	–	–	–	–	346	–	–	346
Total (c)	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
Number of bedrooms					Denominator — total number of low income rental households					
1 bedroom	±	12 473	9 522	10 264	6 519	3 946	2 208	715	1 011	19 334
2 bedrooms	±	22 105	21 157	15 072	7 905	6 857	2 318	2 507	2 051	35 512
3 bedrooms	±	24 811	23 125	16 290	9 786	7 278	2 356	3 188	2 165	40 305
4 bedrooms	±	13 722	7 345	10 495	5 770	2 475	980	1 347	511	19 933
5 bedrooms	±	3 106	2 170	3 510	670	1 260	415	474	201	6 400
6 or more bedrooms	±	–	1 003	3 467	295	-	346	-	330	3 583
Total (c)	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**
Number of bedrooms					Proportion of low income rental households in rental stress					
1 bedroom	±	15.6	21.3	16.4	16.3	13.1	10.0	27.5	29.9	8.2
2 bedrooms	±	7.6	9.0	10.4	10.7	9.9	10.2	14.8	27.8	4.3
3 bedrooms	±	6.5	7.3	10.3	8.6	6.6	9.0	12.0	15.0	3.7
4 bedrooms	±	17.1	18.6	12.7	16.4	26.6	25.3	28.6	58.5	7.4
5 bedrooms	±	49.8	59.8	76.3	67.2	–	–	100.4	144.7	32.7
6 or more bedrooms	±	–	–	–	–	–	194.4	–	–	13.0
Total (c)	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

Table NAHA.1.5.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by number of bedrooms, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes bed-sits and dwellings with no bedrooms, which account for approximately 0.3 per cent of all dwellings.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.6.a **Proportion of low income rental households in rental stress, by State and Territory, by housing utilisation, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Housing utilisation				Numerator — number of low income households in rental stress						
2 or more bedrooms needed	no.	–	–	1 498	–	–	–	–	–	1 498
1 more bedroom needed	no.	12 800	5 369	2 629	958	417	231	–	139	22 543
no extra bedrooms needed (c)	no.	66 953	29 185	37 152	10 438	8 262	2 861	1 333	1 821	158 006
1 bedroom spare	no.	70 993	48 846	45 476	13 343	8 087	3 403	3 094	1 413	194 655
2 bedrooms spare	no.	25 377	15 822	15 652	14 064	9 512	1 531	1 917	419	84 293
3 or more bedrooms spare	no.	5 657	2 996	6 462	3 178	626	166	109	72	19 264
Total	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Housing utilisation				Denominator — total number of low income rental households						
2 or more bedrooms needed	no.	7 546	1 320	2 270	933	1 176	–	–	–	13 244
1 more bedroom needed	no.	31 605	18 839	19 469	4 320	2 198	1 540	827	716	79 515
no extra bedrooms needed (c)	no.	143 436	101 712	98 043	41 060	31 074	10 943	6 583	5 865	438 716
1 bedroom spare	no.	137 859	87 986	89 784	41 591	33 375	12 159	9 008	3 451	415 213
2 bedrooms spare	no.	50 122	31 428	33 824	25 705	24 945	4 087	3 511	1 451	175 073
3 or more bedrooms spare	no.	11 603	5 423	8 191	3 675	1 149	373	109	147	30 668
Total	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**
Housing utilisation				Proportion of low income rental households in rental stress						
2 or more bedrooms needed	%	–	–	66.0	–	–	–	–	–	11.3
1 more bedroom needed	%	40.5	28.5	13.5	22.2	19.0	15.0	–	19.4	28.4
no extra bedrooms needed (c)	%	46.7	28.7	37.9	25.4	26.6	26.1	20.2	31.1	36.0
1 bedroom spare	%	51.5	55.5	50.6	32.1	24.2	28.0	34.3	41.0	46.9
2 bedrooms spare	%	50.6	50.3	46.3	54.7	38.1	37.4	54.6	28.8	48.1
3 or more bedrooms spare	%	48.8	55.2	78.9	86.5	54.5	44.4	100.0	49.1	62.8
Total	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

Table NAHA.1.6.a **Proportion of low income rental households in rental stress, by State and Territory, by housing utilisation, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes bed-sits and dwellings with no bedrooms, which account for approximately 0.3 per cent of all dwellings.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.6.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by housing utilisation, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Housing utilisation					Numerator — number of low income households in rental stress					
2 or more bedrooms needed	%	–	–	101.9	–	–	–	–	–	101.9
1 more bedroom needed	%	25.9	52.5	57.0	68.0	105.8	72.9	–	79.7	20.1
no extra bedrooms needed (c)	%	12.3	17.5	14.8	24.7	19.1	21.7	36.5	42.2	7.5
1 bedroom spare	%	10.6	13.5	12.5	17.2	20.7	20.5	22.0	37.1	5.6
2 bedrooms spare	%	19.2	24.1	19.0	17.1	16.5	32.1	32.8	52.4	9.6
3 or more bedrooms spare	%	44.2	43.0	31.2	40.6	71.2	106.5	102.7	100.0	20.6
Total	**%**	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Housing utilisation					Denominator — total number of low income rental households					
2 or more bedrooms needed	%	40.8	71.7	75.4	73.5	80.1	–	–	–	26.9
1 more bedroom needed	%	16.4	21.2	20.5	26.5	44.9	30.8	45.4	43.2	10.1
no extra bedrooms needed (c)	%	8.0	8.2	9.5	11.6	10.9	12.6	16.8	15.6	4.2
1 bedroom spare	%	8.0	10.5	8.9	9.9	9.7	10.7	17.9	22.8	3.8
2 bedrooms spare	%	12.1	16.3	17.0	11.1	11.6	15.8	22.0	55.0	5.6
3 or more bedrooms spare	%	27.5	34.8	28.0	36.6	53.7	59.3	102.7	76.1	14.5
Total	**%**	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
Housing utilisation					Proportion of low income rental households in rental stress					
2 or more bedrooms needed	%	–	–	107.9	–	–	–	–	–	104.3
1 more bedroom needed	%	22.4	48.3	56.3	63.8	117.6	73.2	–	84.7	18.7
no extra bedrooms needed (c)	%	10.1	15.6	11.2	21.1	16.5	18.6	34.8	37.4	6.5
1 bedroom spare	%	6.4	8.7	9.7	14.4	19.5	17.3	16.8	28.6	4.0
2 bedrooms spare	%	15.7	17.0	19.4	12.0	12.1	27.0	21.2	111.4	8.4
3 or more bedrooms spare	%	35.2	40.6	17.8	9.1	78.8	114.0	99.2	146.3	13.5
Total	**%**	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**
					95 per cent confidence intervals					

Table NAHA.1.6.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by housing utilisation, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Housing utilisation				Numerator — number of low income households in rental stress						
2 or more bedrooms needed	±	–	–	2 990	–	–	–	–	–	2 990
1 more bedroom needed	±	6 500	5 520	2 940	1 278	864	330	–	217	8 885
no extra bedrooms needed (c)	±	16 125	10 025	10 797	5 047	3 098	1 215	955	1 506	23 302
1 bedroom spare	±	14 788	12 927	11 142	4 491	3 281	1 368	1 336	1 028	21 526
2 bedrooms spare	±	9 545	7 480	5 820	4 709	3 080	964	1 232	430	15 778
3 or more bedrooms spare	±	4 905	2 523	3 954	2 529	873	346	219	141	7 784
Total	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
Housing utilisation				Denominator — total number of low income rental households						
2 or more bedrooms needed	±	6 027	1 853	3 353	1 345	1 846	–	–	–	6 985
1 more bedroom needed	±	10 187	7 842	7 814	2 240	1 933	930	736	606	15 688
no extra bedrooms needed (c)	±	22 537	16 336	18 177	9 340	6 645	2 705	2 168	1 797	35 733
1 bedroom spare	±	21 591	18 181	15 662	8 101	6 367	2 550	3 161	1 542	30 596
2 bedrooms spare	±	11 860	10 059	11 256	5 612	5 663	1 269	1 517	1 566	19 380
3 or more bedrooms spare	±	6 257	3 701	4 492	2 639	1 209	434	219	219	8 736
Total	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**
Housing utilisation				Proportion of low income rental households in rental stress						
2 or more bedrooms needed	±	–	–	139.5	–	–	–	–	–	23.1
1 more bedroom needed	±	17.7	27.0	14.9	27.7	43.7	21.5	–	32.2	10.4
no extra bedrooms needed (c)	±	9.3	8.8	8.4	10.5	8.6	9.5	13.8	22.8	4.6
1 bedroom spare	±	6.5	9.4	9.7	9.0	9.2	9.5	11.3	23.0	3.6
2 bedrooms spare	±	15.6	16.8	17.6	12.9	9.0	19.8	22.7	63.0	7.9
3 or more bedrooms spare	±	33.7	44.0	27.6	15.3	84.1	99.2	194.4	140.8	16.6
Total	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

Table NAHA.1.6.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by housing utilisation, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes bed-sits and dwellings with no bedrooms, which account for approximately 0.3 per cent of all dwellings.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.7.a **Proportion of low income rental households in rental stress, by State and Territory, by landlord type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Landlord type					Numerator — number of low income households in rental stress					
Private landlord (c)	no.	153 525	94 093	101 879	38 168	23 483	6 504	5 471	3 494	426 616
State or territory housing authority	no.	21 411	5 695	4 707	2 799	3 421	1 048	981	321	40 383
Housing cooperative/ community/church group	no.	6 844	1 489	–	349	–	638	–	–	9 322
Other landlord type (d)	no.	–	940	2 283	665	–	–	–	50	3 938
Total	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Landlord type					Denominator — total number of low income rental households					
Private landlord (c)	no.	264 725	193 044	188 436	77 322	54 153	16 345	11 074	6 426	811 524
State or territory housing authority	no.	96 433	46 861	53 332	36 345	37 004	9 751	8 141	4 341	292 209
Housing cooperative/ community/church group	no.	19 081	5 663	5 972	2 087	2 405	3 007	470	282	38 968
Other landlord type (d)	no.	1 931	1 139	3 841	1 531	353	–	352	581	9 728
Total	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**
Landlord type					Proportion of low income rental households in rental stress					
Private landlord (c)	%	58.0	48.7	54.1	49.4	43.4	39.8	49.4	54.4	52.6
State or territory housing authority	%	22.2	12.2	8.8	7.7	9.2	10.7	12.0	7.4	13.8
Housing cooperative/ community/church group	%	35.9	26.3	–	16.7	–	21.2	–	–	23.9
Other landlord type (d)	%	–	82.5	59.4	43.4	–	–	–	8.6	40.5
Total	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.1.7.a **Proportion of low income rental households in rental stress, by State and Territory, by landlord type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(c) Includes real estate agent, parent or relative not in the same household, or another person not in the same household.

(d) Includes owner/manager of caravan park, employer or any other body not included elsewhere.

– Nil or rounded to zero.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.7.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by landlord type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Landlord type					Numerator — number of low income households in rental stress					
Private landlord (c)	%	7.9	9.2	9.4	10.7	11.1	14.7	18.1	27.2	4.3
State or territory housing authority	%	18.7	43.4	34.2	30.8	30.9	36.7	42.0	56.5	12.2
Housing cooperative/ community/church group	%	35.2	91.2	–	63.2	–	43.3	–	–	29.3
Other landlord type (d)	%	–	100.7	82.0	102.1	–	–	–	110.1	55.3
Total	**%**	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Landlord type					Denominator — total number of low income rental households					
Private landlord (c)	%	5.7	6.9	6.5	8.0	7.1	9.4	14.3	15.5	2.8
State or territory housing authority	%	10.9	13.9	15.0	14.9	12.5	16.1	18.3	30.1	5.1
Housing cooperative/ community/church group	%	24.6	37.4	43.2	33.6	42.8	21.5	91.4	77.1	15.6
Other landlord type (d)	%	72.7	85.4	56.6	59.6	76.1	–	73.1	68.1	30.1
Total	**%**	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
Landlord type					Proportion of low income rental households in rental stress					
Private landlord (c)	%	5.4	6.8	7.2	7.7	9.2	11.0	12.5	19.1	3.3
State or territory housing authority	%	15.9	42.4	36.1	32.2	27.0	34.7	37.6	62.6	11.2
Housing cooperative/ community/church group	%	24.7	95.4	–	61.5	–	40.7	–	–	23.4
Other landlord type (d)	%	–	101.6	69.0	114.2	–	–	–	161.0	44.1
Total	**%**	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**
					95 per cent confidence intervals					
Landlord type					Numerator — number of low income households in rental stress					

Table NAHA.1.7.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by landlord type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Private landlord (c)	±	23 748	16 940	18 771	8 006	5 099	1 878	1 942	1 864	36 276
State or territory housing authority	±	7 858	4 842	3 159	1 689	2 075	753	806	355	9 694
Housing cooperative/ community/church group	±	4 727	2 661	–	433	–	542	–	–	5 348
Other landlord type (d)	±	–	1 856	3 670	1 331	–	–	–	107	4 266
Total	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
Landlord type				Denominator — total number of low income rental households						
Private landlord (c)	±	29 559	26 001	24 147	12 060	7 567	3 014	3 104	1 950	44 949
State or territory housing authority	±	20 519	12 723	15 730	10 598	9 091	3 070	2 921	2 564	29 462
Housing cooperative/ community/church group	±	9 215	4 149	5 057	1 374	2 018	1 266	843	427	11 887
Other landlord type (d)	±	2 751	1 908	4 262	1 788	527	–	505	776	5 741
Total	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**
Landlord type				Proportion of low income rental households in rental stress						
Private landlord (c)	±	6.1	6.5	7.7	7.5	7.8	8.5	12.1	20.3	3.4
State or territory housing authority	±	6.9	10.1	6.2	4.9	4.9	7.3	8.9	9.1	3.0
Housing cooperative/ community/church group	±	17.4	49.2	–	20.2	–	16.9	–	–	11.0
Other landlord type (d)	±	–	164.3	80.4	97.2	–	–	–	27.0	35.0
Total	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes real estate agent, parent or relative not in the same household, or another person not in the same household.

Table NAHA.1.7.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by landlord type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(d) Includes owner/manager of caravan park, employer or any other body not included elsewhere.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.8.a **Proportion of low income rental households in rental stress, by State and Territory, by household type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type					Numerator — number of low income households in rental stress					
One family household										
Couple family with dependent children	no.	31 800	20 439	15 005	5 312	3 847	857	1 337	791	79 387
One parent family with dependent children	no.	38 223	16 498	18 970	8 494	3 724	1 796	1 269	731	89 707
Couple only	no.	24 980	11 968	14 321	5 140	4 042	1 120	892	574	63 038
Other one family households	no.	12 584	5 112	4 444	1 728	1 248	495	403	–	26 014
Multiple family households	no.	–	–	2 119	127	–	–	–	–	2 247
Non-family households										
Lone person	no.	65 721	42 321	44 649	18 909	12 900	3 252	2 151	1 440	191 344
Group households	no.	8 472	5 880	9 359	2 271	1 142	671	399	328	28 523
Total	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Household type					Denominator — total number of low income rental households					
One family household										
Couple family with dependent children	no.	88 422	60 679	52 347	23 031	14 305	4 194	4 962	3 250	251 189
One parent family with dependent children	no.	80 746	58 841	51 315	22 264	14 963	5 454	4 885	2 201	240 668
Couple only	no.	40 689	24 518	27 840	12 616	13 205	4 011	1 955	1 420	126 255
Other one family households	no.	27 694	14 465	21 100	8 263	5 600	1 365	2 394	854	81 735
Multiple family households	no.	2 738	2 726	5 170	2 604	805	145	253	–	14 441
Non-family households										
Lone person	no.	127 891	71 397	78 248	44 707	41 933	12 430	4 869	3 307	384 782
Group households	no.	13 990	14 082	15 560	3 800	3 105	1 505	720	598	53 359
Total	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**

Table NAHA.1.8.a **Proportion of low income rental households in rental stress, by State and Territory, by household type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type					Proportion of low income rental households in rental stress					
One family household										
Couple family with dependent children	%	36.0	33.7	28.7	23.1	26.9	20.4	26.9	24.3	31.6
One parent family with dependent children	%	47.3	28.0	37.0	38.2	24.9	32.9	26.0	33.2	37.3
Couple only	%	61.4	48.8	51.4	40.7	30.6	27.9	45.6	40.4	49.9
Other one family households	%	45.4	35.3	21.1	20.9	22.3	36.3	16.8	–	31.8
Multiple family households	%	–	–	41.0	4.9	–	–	–	–	15.6
Non-family households										
Lone person	%	51.4	59.3	57.1	42.3	30.8	26.2	44.2	43.5	49.7
Group households	%	60.6	41.8	60.1	59.8	36.8	44.6	55.4	54.9	53.5
Total	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.8.b **Relative standard errors for the proportion of low income rental households in rental stress, by State and Territory, by household type, 2009-10 (per cent) (a)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type				Numerator — number of low income households in rental stress					
One family household									
Couple family with dependent children	18.0	20.9	26.9	31.5	30.6	35.0	41.3	42.5	10.3
One parent family with dependent children	14.2	20.2	18.9	17.7	34.5	27.6	27.6	43.2	8.3
Couple only	17.8	26.3	21.5	31.8	25.2	34.9	37.2	60.5	10.3
Other one family households	33.5	46.3	41.8	51.3	62.4	54.3	71.4	–	19.2
Multiple family households	–	–	80.6	104.0	–	–	–	–	75.7
Non-family households									
Lone person	12.1	16.0	11.4	15.8	14.7	17.9	31.3	28.4	6.8
Group households	48.0	56.6	38.7	72.8	73.6	44.8	62.9	89.6	21.1
Total	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Household type				Denominator — total number of low income rental households					
One family household									
Couple family with dependent children	10.2	12.5	10.4	14.6	17.8	19.6	21.7	19.7	5.1
One parent family with dependent children	9.4	8.9	10.3	13.3	13.5	13.6	19.2	23.9	5.1
Couple only	15.3	19.5	13.4	19.7	15.5	16.3	28.5	33.3	7.0
Other one family households	21.0	27.9	19.8	22.9	22.9	34.5	32.8	49.4	10.2
Multiple family households	73.2	68.4	43.7	45.3	94.2	105.3	105.5	–	23.6
Non-family households									
Lone person	9.2	12.5	8.3	11.2	9.5	11.1	21.3	23.9	4.1
Group households	31.0	32.7	27.0	48.8	43.9	31.5	42.2	56.5	13.8
Total	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**

Table NAHA.1.8.b Relative standard errors for the proportion of low income rental households in rental stress, by State and Territory, by household type, 2009-10 (per cent) (a)

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type	Proportion of low income rental households in rental stress								
One family household									
Couple family with dependent children	14.3	18.2	24.7	28.8	25.8	30.7	35.7	41.0	8.3
One parent family with dependent children	10.6	18.7	17.0	13.9	31.2	24.6	25.9	46.3	6.9
Couple only	12.3	20.1	17.8	26.0	17.7	32.1	27.2	49.8	7.9
Other one family households	27.3	41.2	41.8	49.6	59.3	40.6	78.0	–	15.1
Multiple family households	–	–	75.4	117.6	–	–	–	–	74.6
Non-family households									
Lone person	8.7	9.8	9.7	12.5	13.4	16.5	23.9	29.2	5.2
Group households	29.0	45.3	23.4	61.0	75.9	38.4	50.9	85.9	14.9
Total	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.8.c **95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household type, 2009-10 (a)**

		NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type					Numerator — number of low income households in rental stress					
One family household										
Couple family with dependent children	±	11 245	8 375	7 913	3 275	2 306	588	1 083	659	16 069
One parent family with dependent children	±	10 608	6 528	7 030	2 954	2 521	970	686	619	14 669
Couple only	±	8 723	6 162	6 024	3 203	1 997	765	650	680	12 780
Other one family households	±	8 271	4 640	3 637	1 737	1 525	526	564	–	9 781
Multiple family households	±	–	–	3 349	259	–	–	–	–	3 332
Non-family households										
Lone person	±	15 617	13 243	9 995	5 838	3 710	1 143	1 321	801	25 382
Group households	±	7 972	6 520	7 090	3 243	1 648	589	492	577	11 793
Total	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
Household type					Denominator — total number of low income rental households					
One family household										
Couple family with dependent children	±	17 707	14 831	10 709	6 571	4 988	1 609	2 112	1 258	25 144
One parent family with dependent children	±	14 852	10 250	10 369	5 791	3 972	1 449	1 841	1 030	24 060
Couple only	±	12 191	9 370	7 301	4 872	4 002	1 282	1 094	926	17 381
Other one family households	±	11 411	7 897	8 176	3 712	2 513	922	1 537	826	16 344
Multiple family households	±	3 926	3 655	4 424	2 312	1 487	299	523	–	6 674
Non-family households										
Lone person	±	22 971	17 480	12 781	9 841	7 821	2 698	2 031	1 547	30 750
Group households	±	8 494	9 016	8 229	3 634	2 674	928	595	662	14 415
Total	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**

Table NAHA.1.8.c **95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household type, 2009-10 (a)**

		NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type		Proportion of low income rental households in rental stress								
One family household										
Couple family with dependent children	±	10.1	12.0	13.9	13.0	13.6	12.3	18.8	19.5	5.1
One parent family with dependent children	±	9.8	10.3	12.3	10.4	15.2	15.9	13.2	30.2	5.0
Couple only	±	14.9	19.3	17.9	20.7	10.6	17.6	24.3	39.4	7.8
Other one family households	±	24.3	28.6	17.3	20.3	25.9	28.9	25.7	–	9.4
Multiple family households	±	–	–	60.6	11.3	–	–	–	–	22.7
Non-family households										
Lone person	±	8.8	11.3	10.8	10.4	8.1	8.4	20.7	24.9	5.0
Group households	±	34.4	37.1	27.6	71.4	54.7	33.5	55.3	92.5	15.6
Total	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.9.a **Proportion of low income households in rental stress, by State and Territory, by household size, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household size					Numerator — number of low income households in rental stress					
1 person	no.	65 721	42 321	44 649	18 909	12 900	3 252	2 151	1 440	191 344
2 people	no.	52 663	18 654	28 260	9 818	7 479	2 935	2 110	1 311	123 230
3 people	no.	27 314	23 614	16 948	7 061	4 963	1 274	1 230	441	82 846
4 people	no.	26 226	11 758	10 341	4 585	44	442	263	424	54 084
5 people	no.	7 512	5 069	6 337	556	1 100	135	697	141	21 547
6 or more people	no.	2 344	802	2 333	1 053	417	153	–	107	7 208
Total	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Household size					Denominator — total number of low income rental households					
1 person	no.	127 891	71 397	78 248	44 707	41 933	12 430	4 869	3 307	384 782
2 people	no.	90 914	53 999	60 036	25 705	23 846	7 929	5 705	3 086	271 219
3 people	no.	62 820	54 004	42 209	20 341	13 366	3 934	3 968	1 760	202 402
4 people	no.	58 168	41 986	31 127	14 585	6 047	2 745	3 086	1 856	159 599
5 people	no.	21 929	13 383	23 985	4 677	5 184	1 055	1 711	636	72 560
6 or more people	no.	20 448	11 938	15 976	7 271	3 539	1 011	699	985	61 867
Total	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**
Household size					Proportion of low income rental households in rental stress					
1 person	%	51.4	59.3	57.1	42.3	30.8	26.2	44.2	43.5	49.7
2 people	%	57.9	34.5	47.1	38.2	31.4	37.0	37.0	42.5	45.4
3 people	%	43.5	43.7	40.2	34.7	37.1	32.4	31.0	25.1	40.9
4 people	%	45.1	28.0	33.2	31.4	0.7	16.1	8.5	22.9	33.9
5 people	%	34.3	37.9	26.4	11.9	21.2	12.8	40.8	22.2	29.7
6 or more people	%	11.5	6.7	14.6	14.5	11.8	15.1	–	10.9	11.7
Total	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.1.9.a **Proportion of low income households in rental stress, by State and Territory, by household size, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.9.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household size, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Household size					Numerator — number of low income households in rental stress					
1 person	%	12.1	16.0	11.4	15.8	14.7	17.9	31.3	28.4	6.8
2 people	%	11.5	20.1	15.3	21.4	18.5	21.8	30.0	40.7	7.6
3 people	%	20.1	19.4	18.3	25.3	28.4	29.4	43.4	62.3	10.4
4 people	%	21.0	25.4	28.6	36.2	105.6	55.0	87.5	63.5	13.5
5 people	%	45.5	40.4	43.9	53.7	56.7	107.4	57.1	74.1	22.7
6 or more people	%	69.1	102.6	58.7	62.2	105.8	104.4	–	105.4	30.9
Total	**%**	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Household size					Denominator — total number of low income rental households					
1 person	%	9.2	12.5	8.3	11.2	9.5	11.1	21.3	23.9	4.1
2 people	%	9.1	11.7	11.4	14.1	10.4	11.8	18.8	20.4	4.5
3 people	%	13.2	13.2	12.0	14.8	18.1	19.1	22.4	34.4	6.9
4 people	%	12.2	16.5	16.0	21.4	25.6	23.2	28.4	34.1	7.7
5 people	%	25.0	24.8	20.9	24.0	25.6	32.6	35.1	40.5	10.8
6 or more people	%	22.7	33.3	16.3	29.1	37.7	36.4	54.7	32.6	10.8
Total	**%**	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
Household size					Proportion of low income rental households in rental stress					
1 person	%	8.7	9.8	9.7	12.5	13.4	16.5	23.9	29.2	5.2
2 people	%	8.1	17.2	13.1	16.6	15.3	16.9	22.8	34.4	5.9
3 people	%	14.9	14.9	16.4	20.9	23.9	24.2	37.6	68.6	8.1
4 people	%	15.7	24.1	25.7	33.1	107.3	53.0	89.3	64.1	10.5
5 people	%	41.5	33.7	39.8	53.0	52.7	111.7	45.4	83.9	19.7
6 or more people	%	66.2	114.2	57.7	66.0	113.9	110.3	–	109.3	29.5
Total	**%**	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**
					95 per cent confidence intervals					

Table NAHA.1.9.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household size, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household size					Numerator — number of low income households in rental stress					
1 person	±	15 617	13 243	9 995	5 838	3 710	1 143	1 321	801	25 382
2 people	±	11 913	7 358	8 496	4 124	2 712	1 255	1 242	1 045	18 302
3 people	±	10 770	8 974	6 086	3 500	2 765	735	1 046	539	16 861
4 people	±	10 771	5 857	5 791	3 253	92	477	450	528	14 359
5 people	±	6 692	4 010	5 452	585	1 223	283	781	205	9 602
6 or more people	±	3 173	1 612	2 685	1 284	864	313	–	221	4 372
Total	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
Household size					Denominator — total number of low income rental households					
1 person	±	22 971	17 480	12 781	9 841	7 821	2 698	2 031	1 547	30 750
2 people	±	16 165	12 353	13 418	7 093	4 883	1 827	2 104	1 236	23 675
3 people	±	16 216	14 019	9 943	5 890	4 745	1 475	1 740	1 185	27 437
4 people	±	13 898	13 616	9 792	6 110	3 033	1 248	1 719	1 240	24 158
5 people	±	10 735	6 501	9 815	2 196	2 598	674	1 175	504	15 359
6 or more people	±	9 104	7 801	5 111	4 151	2 616	720	750	629	13 069
Total	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**
Household size					Proportion of low income rental households in rental stress					
1 person	±	8.8	11.3	10.8	10.4	8.1	8.4	20.7	24.9	5.0
2 people	±	9.2	11.6	12.1	12.4	9.4	12.3	16.5	28.6	5.3
3 people	±	12.7	12.7	12.9	14.2	17.4	15.4	22.9	33.7	6.5
4 people	±	13.8	13.2	16.7	20.4	1.5	16.7	14.9	28.7	6.9
5 people	±	27.8	25.0	20.6	12.3	21.9	27.9	36.3	36.4	11.5
6 or more people	±	14.9	15.0	16.5	18.7	26.3	32.7	–	23.3	6.7
Total	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

Table NAHA.1.9.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household size, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.10.a **Proportion of low income rental households in rental stress, by State and Territory, by main source of household income, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Main income source					Numerator — number of low income households in rental stress					
Wage and salary	no.	47 789	30 744	32 276	14 895	7 082	1 153	3 998	2 281	140 217
Own unicorporated business income	no.	11 536	9 083	5 345	1 740	950	268	485	219	29 627
Government pensions and allowances	no.	106 485	53 537	62 577	22 154	18 138	6 211	1 468	1 178	271 750
Other income (c)	no.	15 969	8 854	8 671	3 192	733	559	501	186	38 665
Total	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Main income source					Denominator — total number of low income rental households					
Wage and salary	no.	106 605	83 188	75 944	35 478	21 692	4 041	12 126	5 852	344 926
Own unicorporated business income	no.	12 639	10 960	7 713	3 525	950	880	485	337	37 489
Government pensions and allowances	no.	234 764	140 265	158 477	72 018	68 958	23 531	6 606	5 150	709 770
Other income (c)	no.	23 011	12 294	8 671	4 911	1 926	651	577	186	52 228
Total (d)	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 916**	**29 103**	**20 038**	**11 630**	**1 152 429**
Main income source					Proportion of low income rental households in rental stress					
Wage and salary	%	44.8	37.0	42.5	42.0	32.6	28.5	33.0	39.0	40.7
Own unicorporated business income	%	91.3	82.9	69.3	49.4	100.0	30.5	100.0	65.1	79.0
Government pensions and allowances	%	45.4	38.2	39.5	30.8	26.3	26.4	22.2	22.9	38.3
Other income (c)	%	69.4	72.0	100.0	65.0	38.1	85.8	86.7	100.0	74.0
Total	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.1.10.a **Proportion of low income rental households in rental stress, by State and Territory, by main source of household income, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(c) Includes property income (interest, dividends, rent, royalties) and transfers from superannuation, child support, workers' compensation, scholarships and other households.

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

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.10.b **Relative standard errors and 95 confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by main source of household income, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Main income source					Numerator — number of low income households in rental stress					
Wage and salary	%	13.5	16.7	17.7	19.1	22.8	37.7	20.5	35.8	6.9
Own unicorporated business income	%	33.7	33.3	39.8	48.9	59.6	60.6	62.0	80.1	18.7
Government pensions and allowances	%	10.1	14.1	11.5	13.8	11.8	15.1	31.8	39.0	6.0
Other income (c)	%	24.9	35.2	27.4	43.2	65.6	47.7	55.6	72.6	14.5
Total	**%**	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Main income source					Denominator — total number of low income rental households					
Wage and salary	%	10.0	10.9	10.7	11.6	13.9	16.9	11.9	16.2	5.0
Own unicorporated business income	%	31.9	29.2	31.3	35.5	59.6	42.0	62.0	65.6	16.3
Government pensions and allowances	%	6.3	8.6	7.9	9.2	6.7	7.9	20.1	22.3	3.1
Other income (c)	%	23.2	30.4	27.4	44.4	50.2	44.7	51.1	72.6	12.6
Total (d)	**%**	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
Main income source					Proportion of low income rental households in rental stress					
Wage and salary	%	9.0	15.7	14.6	15.9	18.2	32.0	17.6	30.1	5.7
Own unicorporated business income	%	10.2	15.8	25.7	42.9	–	67.6	–	70.2	7.6
Government pensions and allowances	%	8.1	9.9	9.6	11.3	11.6	12.0	23.7	49.6	4.7
Other income (c)	%	16.1	26.7	–	27.1	91.5	19.1	20.9	–	9.5
Total	**%**	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**
					95 per cent confidence intervals					
Main income source					Numerator — number of low income households in rental stress					

Table NAHA.1.10.b **Relative standard errors and 95 confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by main source of household income, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Wage and salary	±	12 670	10 044	11 179	5 562	3 170	851	1 604	1 601	19 000
Own unicorporated business income	±	7 620	5 935	4 173	1 668	1 109	319	589	344	10 834
Government pensions and allowances	±	20 989	14 750	14 144	5 973	4 194	1 835	916	901	31 734
Other income (c)	±	7 779	6 114	4 655	2 702	942	523	545	265	10 982
Total	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
Main income source				Denominator — total number of low income rental households						
Wage and salary	±	20 902	17 768	15 911	8 040	5 889	1 336	2 834	1 858	33 525
Own unicorporated business income	±	7 899	6 280	4 734	2 451	1 109	724	589	433	11 989
Government pensions and allowances	±	29 066	23 672	24 564	12 972	9 019	3 663	2 602	2 251	43 692
Other income (c)	±	10 442	7 336	4 655	4 272	1 896	570	578	265	12 885
Total (d)	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**
Main income source				Proportion of low income rental households in rental stress						
Wage and salary	±	7.9	11.4	12.1	13.1	11.6	17.9	11.4	23.0	4.5
Own unicorporated business income	±	18.3	25.7	34.8	41.5	–	40.4	–	89.6	11.8
Government pensions and allowances	±	7.2	7.4	7.4	6.8	6.0	6.2	10.3	22.2	3.6
Other income (c)	±	21.9	37.7	–	34.5	68.3	32.1	35.5	–	13.9
Total	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.1.10.b **Relative standard errors and 95 confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by main source of household income, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(c) Includes property income (interest, dividends, rent, royalties) and transfers from superannuation, child support, workers' compensation, scholarships and other households.

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

– Nil or rounded to zero.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.11.a **Proportion of low income rental households in rental stress, by State and Territory, by household income level, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Income level					Numerator — number of low income households in rental stress					
Decile 1	no.	79 004	49 080	38 507	19 325	13 255	4 377	2 419	998	206 964
Decile 2	no.	42 441	27 858	29 081	9 958	5 242	1 242	1 881	1 516	119 219
Decile 3	no.	36 698	16 216	25 650	8 278	3 951	1 454	1 216	519	93 980
Decile 4	no.	23 638	9 065	15 631	4 420	4 456	1 118	936	832	60 096
Total	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Income level					Denominator — total number of low income rental households					
Decile 1	no.	117 032	73 609	66 065	33 315	31 172	10 322	6 326	2 832	340 673
Decile 2	no.	96 087	61 371	60 256	32 554	23 078	7 325	4 805	3 885	289 360
Decile 3	no.	89 820	56 177	68 675	27 739	17 269	6 627	4 699	2 375	273 381
Decile 4	no.	79 231	55 551	56 585	23 676	22 397	4 828	4 208	2 539	249 016
Total	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**
Income level					Proportion of low income rental households in rental stress					
Decile 1	%	67.5	66.7	58.3	58.0	42.5	42.4	38.2	35.2	60.8
Decile 2	%	44.2	45.4	48.3	30.6	22.7	17.0	39.1	39.0	41.2
Decile 3	%	40.9	28.9	37.4	29.8	22.9	21.9	25.9	21.8	34.4
Decile 4	%	29.8	16.3	27.6	18.7	19.9	23.2	22.2	32.8	24.1
Total	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.11.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household income level, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Income level					Numerator — number of low income households in rental stress					
Decile 1	%	11.3	15.0	13.0	15.5	13.4	18.3	26.1	46.0	6.7
Decile 2	%	16.5	20.7	17.6	23.2	23.0	27.5	29.6	47.9	8.4
Decile 3	%	17.4	24.3	19.8	23.8	31.2	28.6	31.9	43.2	8.4
Decile 4	%	21.4	31.8	21.9	32.9	26.6	33.8	56.5	37.8	11.7
Total	**%**	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Income level					Denominator — total number of low income households					
Decile 1	%	9.2	12.2	11.1	11.7	11.1	14.1	18.1	23.5	4.4
Decile 2	%	9.9	12.5	11.6	14.0	12.1	13.2	19.5	25.4	5.8
Decile 3	%	10.7	12.9	11.6	11.2	13.9	13.7	23.5	21.8	4.7
Decile 4	%	11.1	12.2	13.6	14.9	12.2	15.2	23.0	24.6	5.1
Total	**%**	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
Income level					Proportion of low income households in rental stress					
Decile 1	%	5.9	7.7	10.3	10.2	12.8	12.3	20.7	38.3	4.0
Decile 2	%	10.9	14.7	12.2	19.1	19.3	24.1	23.6	45.9	5.6
Decile 3	%	12.6	18.6	14.0	22.8	30.5	26.5	31.4	42.9	7.0
Decile 4	%	17.8	28.7	18.0	31.0	26.1	31.2	50.9	37.0	10.0
Total	**%**	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**
					95 per cent confidence intervals					
Income level					Numerator — number of low income households in rental stress					
Decile 1	±	17 445	14 394	9 832	5 885	3 476	1 573	1 238	899	27 253
Decile 2	±	13 708	11 318	10 049	4 530	2 364	669	1 090	1 422	19 702
Decile 3	±	12 547	7 711	9 959	3 863	2 419	816	761	439	15 503
Decile 4	±	9 918	5 650	6 720	2 846	2 323	741	1 037	617	13 839
Total	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**

Table NAHA.1.11.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household income level, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Income level					Denominator — total number of low income households					
Decile 1	±	21 071	17 592	14 395	7 650	6 784	2 843	2 240	1 304	29 406
Decile 2	±	18 573	15 080	13 644	8 960	5 478	1 899	1 839	1 933	32 708
Decile 3	±	18 788	14 225	15 671	6 070	4 698	1 778	2 165	1 014	25 168
Decile 4	±	17 204	13 305	15 112	6 896	5 363	1 435	1 895	1 223	25 066
Total	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**
Income level					Proportion of low income households in rental stress					
Decile 1	±	7.8	10.0	11.7	11.6	10.6	10.2	15.5	26.4	4.8
Decile 2	±	9.4	13.1	11.5	11.4	8.6	8.0	18.1	35.1	4.5
Decile 3	±	10.1	10.5	10.2	13.3	13.7	11.4	15.9	18.4	4.7
Decile 4	±	10.4	9.2	9.7	11.3	10.2	14.2	22.2	23.8	4.7
Total	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.12.a **Proportion of low income rental households in rental stress, by State and Territory, by number of employed persons in household, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Number of employed persons					Numerator — number of low income households in rental stress					
None	no.	97 301	55 194	53 114	21 770	15 291	5 736	1 507	1 509	251 423
One	no.	66 410	35 544	40 813	14 479	9 522	1 691	3 968	2 088	174 515
Two	no.	16 458	8 582	11 122	5 733	2 090	764	976	267	45 992
Three or more	no.	1 611	2 899	3 819	–	–	–	–	–	8 329
Total	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
Number of employed persons					Denominator — total number of low income households					
None	no.	210 900	125 683	133 744	65 908	62 566	20 665	6 059	4 789	630 313
One	no.	129 149	90 044	81 277	35 655	25 572	6 118	8 995	5 288	382 097
Two	no.	34 995	20 019	27 901	13 744	4 541	2 321	3 323	1 554	108 398
Three or more	no.	7 126	10 961	8 659	1 977	1 236	–	1 662	–	31 620
Total	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**
Number of employed persons					Proportion of low income households in rental stress					
None	%	46.1	43.9	39.7	33.0	24.4	27.8	24.9	31.5	39.9
One	%	51.4	39.5	50.2	40.6	37.2	27.6	44.1	39.5	45.7
Two	%	47.0	42.9	39.9	41.7	46.0	32.9	29.4	17.2	42.4
Three or more	%	22.6	26.4	44.1	–	–	–	–	–	26.3
Total	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.12.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by number of employed persons in household, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Number of employed persons					Numerator — number of low income households in rental stress					
None	%	10.1	13.5	11.4	11.6	14.5	14.7	35.9	41.6	5.8
One	%	11.9	15.4	14.0	19.0	17.6	30.8	22.2	36.2	6.4
Two	%	22.2	33.8	26.1	32.8	47.2	41.1	39.2	59.2	11.2
Three or more	%	100.9	73.5	57.5	–	–	–	–	–	46.2
Total	**%**	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
Number of employed persons					Denominator — total number of low income rental households					
None	%	6.5	9.5	8.2	8.1	7.3	8.8	19.3	20.7	3.0
One	%	8.9	8.6	9.3	11.6	10.7	14.7	15.5	18.4	4.5
Two	%	15.6	21.4	16.9	20.2	29.9	24.0	21.3	28.7	7.4
Three or more	%	45.0	36.8	37.2	52.0	76.8	–	43.2	–	19.3
Total	**%**	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
Number of employed persons					Proportion of low income rental households in rental stress					
None	%	8.2	8.6	10.6	10.0	13.6	11.7	33.2	38.8	4.8
One	%	7.7	13.8	10.9	14.7	13.6	24.7	18.7	29.9	4.7
Two	%	19.0	28.8	22.5	24.8	40.6	33.2	36.9	57.3	8.5
Three or more	%	111.3	74.5	46.3	–	–	–	–	–	43.2
Total	**%**	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**
					95 per cent confidence intervals					
Number of employed persons					Numerator — number of low income households in rental stress					
None	±	19 331	14 611	11 840	4 964	4 333	1 650	1 060	1 231	28 386
One	±	15 445	10 705	11 235	5 401	3 279	1 021	1 730	1 482	21 856
Two	±	7 158	5 686	5 680	3 688	1 933	616	750	310	10 137
Three or more	±	3 185	4 173	4 303	–	–	–	–	–	7 542

Table NAHA.1.12.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by number of employed persons in household, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Total	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
Number of employed persons				Denominator — total number of low income rental households						
None	±	26 896	23 290	21 408	10 490	8 973	3 545	2 292	1 939	36 687
One	±	22 465	15 245	14 865	8 085	5 377	1 758	2 738	1 912	33 682
Two	±	10 703	8 393	9 215	5 441	2 659	1 092	1 390	873	15 682
Three or more	±	6 291	7 896	6 315	2 014	1 861	–	1 405	–	11 988
Total	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**
Number of employed persons				Proportion of low income rental households in rental stress						
None	±	7.4	7.4	8.2	6.5	6.5	6.4	16.2	24.0	3.8
One	±	7.8	10.7	10.7	11.7	9.9	13.4	16.2	23.2	4.2
Two	±	17.5	24.2	17.6	20.2	36.6	21.4	21.2	19.3	7.1
Three or more	±	49.3	38.6	40.0	–	–	–	–	–	22.3
Total	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.13.a **Proportion of low income rental households in rental stress, by main source of household income and age of reference person, 2009-10 (a)**

	Unit	*Wage and salary*	*Own unincorporated business income*	*Government pensions and allowances*	*Other income* (b)	*Total* (c)
Age			Numerator — number of low income households in rental stress			
15–24	no.	20 871	2 261	21 627	8 403	53 163
25–34	no.	45 769	3 859	56 073	7 895	113 596
35–44	no.	31 165	8 174	62 759	5 613	108 973
45–54	no.	27 568	6 746	34 468	5 718	76 054
55–64	no.	9 611	6 898	34 904	8 625	60 039
65–74	no.	1 573	84	41 466	2 153	45 276
75 years and over	no.	–	–	23 159	–	23 159
Total	**no.**	**136 558**	**28 022**	**274 457**	**38 406**	**480 259**
Age			Denominator — total number of low income rental households			
15–24	no.	43 629	2 978	46 750	8 988	102 344
25–34	no.	114 518	6 224	120 321	10 360	252 254
35–44	no.	95 043	15 263	155 670	7 064	276 596
45–54	no.	58 982	7 146	109 135	8 673	188 092
55–64	no.	18 857	7 957	107 191	8 817	143 399
65–74	no.	3 621	84	101 393	2 153	107 251
75 years and over	no.	–	–	80 711	1 783	82 494
Total	**no.**	**334 649**	**39 652**	**721 169**	**47 838**	**1 152 429**
Age			Proportion of low income rental households in rental stress			
15–24	%	47.8	75.9	46.3	93.5	51.9
25–34	%	40.0	62.0	46.6	76.2	45.0
35–44	%	32.8	53.6	40.3	79.5	39.4
45–54	%	46.7	94.4	31.6	65.9	40.4
55–64	%	51.0	86.7	32.6	97.8	41.9
65–74	%	43.4	100.0	40.9	100.0	42.2

Table NAHA.1.13.a **Proportion of low income rental households in rental stress, by main source of household income and age of reference person, 2009-10 (a)**

	Unit	*Wage and salary*	*Own unincorporated business income*	*Government pensions and allowances*	*Other income* (b)	*Total* (c)
75 years and over	%	–	–	28.7	–	28.1
Total	**%**	**40.8**	**70.7**	**38.1**	**80.3**	**41.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Includes property income (interest, dividends, rent, royalties) and transfers from superannuation, child support, workers' compensation, scholarships and other households.

(c) Includes nil or negative total income.

– Nil or rounded to zero.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.13.b **Relative standard errors for the proportion of low income households in rental stress, by main source of household income and age of reference person, 2009-10 (per cent) (a)**

	Wage and salary	*Own unincorporated business income*	*Government pensions and allowances*	*Other income* (b)	*Total* (c)
Age		Numerator — number of low income households in rental stress			
15–24	27.3	78.0	19.7	37.1	15.2
25–34	14.6	46.2	11.3	35.7	8.9
35–44	16.5	34.2	11.0	43.0	8.8
45–54	16.1	37.8	12.3	39.3	8.8
55–64	27.1	35.4	14.0	30.2	10.1
65–74	60.8	104.8	14.2	67.2	13.1
75 years and over	–	–	21.2	–	21.2
Total	**7.3**	**19.8**	**5.9**	**14.2**	**4.3**
Age		Denominator — total number of low income rental households			
15–24	14.7	61.6	12.8	34.5	10.0
25–34	9.2	37.5	7.6	31.2	5.9
35–44	10.4	29.6	6.3	37.2	4.8
45–54	10.6	35.3	6.2	32.9	5.0
55–64	22.0	31.5	7.7	29.5	6.6
65–74	44.4	104.8	8.3	67.2	7.9
75 years and over	–	–	9.7	58.1	9.9
Total	**4.7**	**16.8**	**3.2**	**12.8**	**2.4**
Age		Proportion of low income rental households in rental stress			
15–24	19.2	42.6	12.4	7.7	9.5
25–34	10.1	40.4	7.8	24.1	6.3
35–44	11.7	23.2	9.1	21.3	7.0
45–54	12.1	4.7	11.5	31.0	7.7
55–64	23.9	10.8	11.2	2.5	7.2
65–74	62.3	99.2	10.7	–	10.3

Table NAHA.1.13.b **Relative standard errors for the proportion of low income households in rental stress, by main source of household income and age of reference person, 2009-10 (per cent) (a)**

	Wage and salary	*Own unincorporated business income*	*Government pensions and allowances*	*Other income* (b)	*Total* (c)
75 years and over	–	–	18.2	–	18.6
Total	**5.8**	**10.5**	**4.6**	**7.5**	**3.7**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Includes property income (interest, dividends, rent, royalties) and transfers from superannuation, child support, workers' compensation, scholarships and other households.

(c) Includes nil or negative total income.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.13.c **95 per cent confidence intervals for the proportion of low income rental households in rental stress, by main source of income and age of reference person, 2009-10 (a)**

	Unit	*Wage and salary*	*Own unincorporated business income*	*Government pensions and allowances*	*Other income* (b)	*Total* (c)
Age			Numerator — number of low income households in rental stress			
15–24	±	11 166	3 457	8 332	6 113	15 830
25–34	±	13 134	3 495	12 402	5 520	19 804
35–44	±	10 105	5 472	13 555	4 735	18 893
45–54	±	8 718	5 002	8 337	4 402	13 073
55–64	±	5 108	4 793	9 572	5 104	11 943
65–74	±	1 874	172	11 512	2 836	11 631
75 years and over	±	–	–	9 623	–	9 623
Total	**±**	**19 428**	**10 893**	**31 532**	**10 680**	**40 398**
Age			Denominator — total number of low income rental households			
15–24	±	12 564	3 596	11 709	6 080	20 142
25–34	±	20 541	4 576	17 818	6 335	29 369
35–44	±	19 438	8 841	19 198	5 150	26 191
45–54	±	12 207	4 949	13 344	5 585	18 556
55–64	±	8 120	4 909	16 114	5 102	18 671
65–74	±	3 150	172	16 533	2 836	16 580
75 years and over	±	–	–	15 421	2 031	16 006
Total	**±**	**30 687**	**13 069**	**44 618**	**12 047**	**53 642**
Age			Proportion of low income rental households in rental stress			
15–24	±	18.0	63.5	11.3	14.1	9.7
25–34	±	7.9	49.1	7.2	36.0	5.6
35–44	±	7.5	24.4	7.2	33.2	5.4
45–54	±	11.1	8.7	7.1	40.1	6.1
55–64	±	23.9	18.4	7.1	4.7	5.9
65–74	±	53.0	194.4	8.6	–	8.5

Table NAHA.1.13.c **95 per cent confidence intervals for the proportion of low income rental households in rental stress, by main source of income and age of reference person, 2009-10 (a)**

	Unit	*Wage and salary*	*Own unincorporated business income*	*Government pensions and allowances*	*Other income* (b)	*Total* (c)
75 years and over	±	–	–	10.2	–	10.2
Total	**±**	**4.6**	**14.6**	**3.5**	**11.8**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Includes property income (interest, dividends, rent, royalties) and transfers from superannuation, child support, workers' compensation, scholarships and other households.

(c) Includes nil or negative total income.

– Nil or rounded to zero.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.14 Proportion, relative standard errors and 95 per cent confidence intervals of low income rental households renting privately and in rental stress, by State and Territory, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Numerator — number of low income households in rental stress					
Private landlord	no.	153 525	94 093	101 879	38 168	23 483	6 504	5 471	3 494	426 616
Total renters	**no.**	**181 780**	**102 218**	**108 869**	**41 981**	**26 904**	**8 191**	**6 451**	**3 864**	**480 259**
					Denominator — total number of low income rental households					
Private landlord	no.	264 725	193 044	188 436	77 322	54 153	16 345	11 074	6 426	811 524
Total renters	**no.**	**382 170**	**246 707**	**251 581**	**117 284**	**93 915**	**29 103**	**20 038**	**11 630**	**1 152 429**
					Proportion of low income rental households in rental stress					
Private landlord	%	58.0	48.7	54.1	49.4	43.4	39.8	49.4	54.4	52.6
Total renters	**%**	**47.6**	**41.4**	**43.3**	**35.8**	**28.6**	**28.1**	**32.2**	**33.2**	**41.7**
					Relative standard errors					
					Numerator — number of low income households in rental stress					
Private landlord	%	7.9	9.2	9.4	10.7	11.1	14.7	18.1	27.2	4.3
Total renters	**%**	**7.2**	**9.6**	**9.0**	**10.2**	**9.7**	**13.2**	**17.1**	**25.2**	**4.3**
					Denominator — total number of low income rental households					
Private landlord	%	5.7	6.9	6.5	8.0	7.1	9.4	14.3	15.5	2.8
Total renters	**%**	**4.7**	**5.9**	**5.6**	**6.8**	**5.5**	**7.4**	**11.3**	**11.6**	**2.4**
					Proportion of low income rental households in rental stress					
Private landlord	%	5.4	6.8	7.2	7.7	9.2	11.0	12.5	19.1	3.3
Total renters	**%**	**5.7**	**7.0**	**7.7**	**8.4**	**9.5**	**10.9**	**14.0**	**24.0**	**3.7**
					95 per cent confidence intervals					
					Numerator — number of low income households in rental stress					
Private landlord	±	23 748	16 940	18 771	8 006	5 099	1 878	1 942	1 864	36 276
Total renters	**±**	**25 814**	**19 215**	**19 288**	**8 377**	**5 132**	**2 121**	**2 157**	**1 912**	**40 398**
					Denominator — total number of low income rental households					
Private landlord	±	29 559	26 001	24 147	12 060	7 567	3 014	3 104	1 950	44 949
Total renters	**±**	**35 459**	**28 752**	**27 648**	**15 522**	**10 112**	**4 240**	**4 424**	**2 650**	**53 642**

Table NAHA.1.14 Proportion, relative standard errors and 95 per cent confidence intervals of low income rental households renting privately and in rental stress, by State and Territory, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Proportion of low income rental households in rental stress					
Private landlord	±	6.1	6.5	7.7	7.5	7.8	8.5	12.1	20.3	3.4
Total renters	**±**	**5.3**	**5.7**	**6.5**	**5.9**	**5.3**	**6.0**	**8.9**	**15.6**	**3.0**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.15 Proportion, relative standard errors and 95 per cent confidence intervals of low income rental households in rental stress, by State and Territory, by disability status, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Numerator — number of low income households in rental stress					
With disability	no.	86 193	49 892	55 471	19 492	14 136	4 639	2 700	1 211	233 734
Without disability	no.	95 587	52 327	53 398	22 489	12 768	3 551	3 752	2 653	246 525
					Denominator — total number of low income rental households					
With disability	no.	215 282	132 587	150 010	70 279	59 567	19 891	9 316	5 482	662 415
Without disability	no.	166 888	114 120	101 571	47 005	34 348	9 212	10 722	6 147	490 014
					Proportion of low income rental households in rental stress					
With disability	%	40.0	37.6	37.0	27.7	23.7	23.3	29.0	22.1	35.3
Without disability	%	57.3	45.9	52.6	47.8	37.2	38.5	35.0	43.2	50.3
					Relative standard errors					
					Numerator — number of low income households in rental stress					
With disability	%	11.3	14.2	13.5	17.0	12.9	17.0	27.6	34.7	6.5
Without disability	%	10.4	12.2	14.0	13.4	16.9	19.1	22.4	31.6	6.2
					Denominator — total number of low income rental households					
With disability	%	6.5	8.5	8.4	9.3	7.5	8.8	16.7	16.5	3.0
Without disability	%	7.6	8.3	10.1	9.8	9.1	10.5	12.4	18.1	3.6
					Proportion of low income rental households in rental stress					
With disability	%	9.3	10.2	11.9	14.2	12.2	14.1	22.7	36.7	5.9
Without disability	%	6.5	9.4	8.7	9.2	13.7	16.0	17.9	24.0	4.3
					95 per cent confidence intervals					
					Numerator — number of low income households in rental stress					
With disability	±	19 166	13 895	14 680	6 512	3 567	1 545	1 460	825	29 607
Without disability	±	19 467	12 560	14 673	5 886	4 241	1 327	1 648	1 644	29 781
					Denominator — total number of low income rental households					
With disability	±	27 310	21 988	24 580	12 749	8 729	3 423	3 045	1 774	38 813
Without disability	±	24 941	18 469	20 176	9 074	6 102	1 893	2 607	2 181	34 246

Table NAHA.1.15 Proportion, relative standard errors and 95 per cent confidence intervals of low income rental households in rental stress, by State and Territory, by disability status, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Proportion of low income rental households in rental stress					
With disability	±	7.3	7.6	8.6	7.7	5.7	6.5	12.9	15.9	4.0
Without disability	±	7.3	8.5	9.0	8.6	10.0	12.1	12.3	20.3	4.2

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.16 **Proportion of low income households in rental stress, by State and Territory, by program, 2010-11 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Public housing										
Number of low income households in rental stress in public housing	no.	218	np	30	455	–	np	76	82	876
Total number of low income households in public housing	no.	99 273	53 143	49 622	31 566	34 443	9 435	9 433	4 652	291 567
Proportion of low income households in rental stress in public housing	**%**	**0.2**	**np**	**0.1**	**1.4**	**–**	**np**	**0.8**	**1.8**	**0.3**
SOMIH										
Number of low income households in rental stress in SOMIH housing	no.	8	..	7	..	–	–	..	..	15
Total number of low income households in SOMIH housing	no.	2 613	..	3 038	..	1 407	278	..	..	7 336
Proportion of low income households in rental stress in SOMIH housing	**%**	**0.3**	**..**	**0.2**	**..**	**–**	**–**	**..**	**..**	**0.2**
Community housing										
Number of low income households in rental stress in community housing	no.	2 190	971	na	1 259	44	126	11	na	4 601
Total number of low income households in community housing	no.	20 317	7 937	na	3 911	3 692	355	549	na	36 761
Proportion of low income households in rental stress in community housing	**%**	**10.8**	**12.2**	**na**	**32.2**	**1.2**	**35.5**	**2.0**	**na**	**12.5**

(a) Low income households are defined as the 40 per cent of households with equivalised gross household income at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis. Care should be taken when comparing low income households defined using equivalised gross household income data (supplementary measure) with low income households defined using equivalised disposable income data (main measure).

na Not available. – Nil or rounded to zero. **np** Not published.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Repository, 2010-11 unit records.

Table NAHA.1.17 Proportion of low income households in rental stress, by State and Territory, by program, by remoteness, 2010-11 (a) (b)

	Unit	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Public housing										
Number of low income households in public housing in rental stress (c)										
Major cities	no.	192	8	10	259	–	..	76	..	545
Inner regional	no.	np	np	12	np	–	np	–	..	70
Outer regional	no.	np	–	7	53	–	–	..	np	125
Remote	no.	–	–	–	63	–	–	..	16	79
Very remote	no.	–	..	–	np	–	–	..	np	56
Total number of low income households in public housing										
Major cities	no.	83 547	39 437	33 538	21 473	27 270	..	9 426	..	214 691
Inner regional	no.	12 876	11 436	8 111	3 163	2 119	6 977	7	..	44 689
Outer regional	no.	2 647	2 263	6 946	3 317	4 412	2 402	..	3 298	25 285
Remote	no.	183	7	787	2 330	587	44	..	1 184	5 122
Very remote	no.	20	..	240	1 284	55	12	..	170	1 781
Proportion of low income households in public housing in rental stress (c)										
Major cities	%	0.2	–	–	1.2	–	..	0.8	..	0.3
Inner regional	%	np	np	0.2	np	–	np	0.7	..	0.2
Outer regional	%	np	–	0.1	1.6	–	–	..	np	0.5
Remote	%	–	–	–	2.7	–	–	..	1.3	1.5
Very remote	%	–	..	–	np	–	–	..	np	3.1
SOMIH										
Number of low income households in SOMIH in rental stress (c)										
Major cities	no.	np	..	np	..	–	..	..	..	np

Table NAHA.1.17 Proportion of low income households in rental stress, by State and Territory, by program, by remoteness, 2010-11 (a) (b)

	Unit	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Inner regional	no.	np	..	np	..	–	–	..	..	6
Outer regional	no.	np	..	np	..	–	–	..	..	np
Remote	no.	–	..	–	..	–	–	..	..	–
Very remote	no.	–	..	np	..	–	–	..	..	np
Total number of low income households in SOMIH										
Major cities	no.	1 430	..	431	..	948	..	..	..	2 809
Inner regional	no.	824	..	581	..	111	232	..	..	1 748
Outer regional	no.	308	..	1 253	..	209	46	..	..	1 816
Remote	no.	45	..	298	..	69	–	..	..	412
Very remote	no.	7	..	475	..	70	–	..	..	552
Proportion of low income households in SOMIH in rental stress (c)										
Major cities	%	np	..	np	..	–	..	..	..	np
Inner regional	%	np	..	np	..	–	–	..	..	0.3
Outer regional	%	np	..	np	..	–	–	..	..	np
Remote	%	–	..	–	..	–	–	..	..	–
Very remote	%	–	..	np	..	–	–	..	..	np

(a) Low income households are defined as the 40 per cent of households with equivalised gross household income at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis. Care should be taken when comparing low income households defined using equivalised gross household income data (supplementary measure) with low income households defined using equivalised disposable income data (main measure).

(b) Data are disaggregated by location where location details are known. Refer to table NAHA.1.16 for the total number of low income households in rental stress, by program type.

(c) For South Australia the value listed was provided by the jurisdiction and used in place of the one calculated from the Social Housing Data Repository due to errors in the unit record data.

.. Not applicable. – Nil or rounded to zero. **np** Not published.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Repository, 2010-11 unit records.

Table NAHA.1.18 Proportion of Indigenous low income households in rental stress, by State and Territory, by program, 2010-11 (a)

	Unit	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Aust
Public housing										
Number of Indigenous low income households in rental stress in public housing	no.	26	–	14	158	–	–	5	34	237
Total number of Indigenous low income households in public housing	no.	5 334	1 322	4 854	7 407	1 503	668	510	1 964	23 562
Proportion of Indigenous low income households in rental stress in public housing	**%**	**0.5**	**–**	**0.3**	**2.1**	**–**	**–**	**1.0**	**1.7**	**1.0**
Community housing										
Number of Indigenous low income households in rental stress in community housing	no.	na	28	na	126	np	np	–	na	167
Total number of Indigenous low income households in community housing	no.	na	175	na	300	84	19	31	na	609
Proportion of Indigenous low income households in rental stress in community housing	**%**	**na**	**16.0**	**na**	**42.0**	**np**	**np**	**–**	**na**	**27.4**

(a) Low income households are defined as the 40 per cent of households with equivalised gross household income at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis. Care should be taken when comparing low income households defined using equivalised gross household income data (supplementary measure) with low income households defined using equivalised disposable income data (main measure).

na Not available. – Nil or rounded to zero. **np** Not published.

Source: AIHW (unpublished) AIHW National Housing Assistance Data Repository, 2010-11 unit records.

NAHA Indicator 1(a):

Proportion of low income households in mortgage stress

Table NAHA.1.19.a **Proportion of low income households in mortgage stress, by State and Territory, by location, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (c)	*NT* (d)	*Aust*
Location					Numerator — number of low income households in mortgage stress					
Capital city	no.	66 157	44 690	18 325	32 642	14 006	2 249	2 583	1 806	182 458
Balance of state	no.	18 176	16 158	27 420	4 598	2 664	2 617	na	np	72 224
Total	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
Location					Denominator — total number of low income home owner households with a mortgage					
Capital city	no.	135 104	139 137	70 634	73 648	36 835	7 242	13 868	4 822	481 289
Balance of state	no.	52 614	39 561	67 921	16 663	11 216	8 544	na	np	198 870
Total	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**
Location					Proportion of low income households in mortgage stress					
Capital city	%	49.0	32.1	25.9	44.3	38.0	31.1	18.6	37.5	37.9
Balance of state	%	34.5	40.8	40.4	27.6	23.8	30.6	na	np	36.3
Total	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortgage for housing purposes.

(c) Balance of state estimates for the ACT are not separately available.

(d) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT. NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.19.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by location, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (c)	*NT* (d)	*Aust*
						Relative standard errors				
Location						Numerator — number of low income households in mortgage stress				
Capital city	%	12.0	16.1	19.7	12.6	16.7	25.8	27.3	32.7	7.1
Balance of state	%	23.6	16.1	18.9	24.1	26.7	20.8	na	np	9.7
Total	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
Location						Denominator — total number of low income home owner households with a mortgage				
Capital city	%	7.7	8.4	10.6	7.6	10.3	13.9	11.2	19.2	3.7
Balance of state	%	13.2	12.3	10.9	13.2	13.2	12.7	na	np	5.4
Total	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**
Location						Proportion of low income households in mortgage stress				
Capital city	%	9.0	11.8	17.4	11.1	14.5	22.6	26.8	23.8	5.6
Balance of state	%	20.0	14.4	13.7	21.6	24.1	17.5	na	np	8.3
Total	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**
						95 per cent confidence intervals				
Location						Numerator — number of low income households in mortgage stress				
Capital city	±	15 530	14 119	7 085	8 058	4 597	1 137	1 384	1 156	25 296
Balance of state	±	8 395	5 108	10 143	2 173	1 393	1 066	na	np	13 717
Total	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**
Location						Denominator — total number of low income home owner households with a mortgage				
Capital city	±	20 505	22 803	14 679	11 018	7 453	1 974	3 045	1 819	34 750
Balance of state	±	13 572	9 518	14 531	4 324	2 892	2 130	na	np	21 012
Total	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**
Location						Proportion of low income households in mortgage stress				
Capital city	±	8.7	7.4	8.9	9.6	10.8	13.8	9.8	17.5	4.2
Balance of state	±	13.5	11.5	10.9	11.7	11.2	10.5	na	np	5.9
Total	**±**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

Table NAHA.1.19.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by location, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (c)	*NT* (d)	*Aust*

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Balance of state estimates for the ACT are not separately available.

(d) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT. NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.20.a **Proportion of low income households in mortgage stress, by State and Territory, by dwelling type, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Dwelling type					Numerator — number of low income households in mortgage stress					
Separate house	no.	56 857	57 556	39 565	33 777	16 671	4 583	2 072	2 155	213 235
Semi-detached, row or terrace house, townhouse etc	no.	13 900	2 872	4 780	779	–	171	332	–	22 833
Flat, unit or apartment	no.	13 577	421	1 401	2 684	–	111	179	241	18 613
Other dwelling (d)	no.	–	–	–	–	–	–	–	–	–
Total	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
Dwelling type					Denominator — total number of low income home owner households with a mortgage					
Separate house	no.	139 958	170 503	124 712	84 280	47 038	15 016	12 218	6 327	600 052
Semi-detached, row or terrace house, townhouse etc	no.	27 898	6 413	11 775	2 525	830	438	1 147	–	51 028
Flat, unit or apartment	no.	19 860	1 782	2 067	3 506	183	332	502	340	28 572
Other dwelling (d)	no.	–	–	–	–	–	–	–	506	506
Total	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**
Dwelling type					Proportion of low income households in mortgage stress					
Separate house	%	40.6	33.8	31.7	40.1	35.4	30.5	17.0	34.1	35.5
Semi-detached, row or terrace house, townhouse etc	%	49.8	44.8	40.6	30.8	–	39.2	28.9	–	44.7
Flat, unit or apartment	%	68.4	23.6	67.8	76.6	–	33.4	35.7	71.0	65.1
Other dwelling (d)	%	–	–	–	–	–	–	–	–	–
Total	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(d) Includes caravans, houseboats or houses or flats attached to a shop or other commercial premise.

Table NAHA.1.20.a **Proportion of low income households in mortgage stress, by State and Territory, by dwelling type, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.20.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by dwelling type, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
Dwelling type					Numerator — number of low income households in mortgage stress					
Separate house	%	12.0	13.9	13.5	11.9	13.6	16.5	29.1	35.1	6.6
Semi-detached, row or terrace house, townhouse etc	%	23.4	55.9	38.0	66.0	–	76.4	87.2	–	18.7
Flat, unit or apartment	%	28.2	100.6	75.5	55.7	–	101.5	102.5	52.9	22.9
Other dwelling (d)	%	–	–	–	–	–	–	–	–	–
Total	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
Dwelling type					Denominator — total number of low income home owner households with a mortgage					
Separate house	%	5.9	7.8	8.0	7.8	8.5	10.1	12.3	16.7	3.5
Semi-detached, row or terrace house, townhouse etc	%	17.1	33.6	22.9	47.2	56.5	52.0	39.4	–	11.1
Flat, unit or apartment	%	21.2	55.4	61.9	47.2	102.3	55.2	61.1	43.7	18.2
Other dwelling (d)	%	–	–	–	–	–	–	–	106.5	106.5
Total	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**
Dwelling type					Proportion of low income households in mortgage stress					
Separate house	%	11.2	9.9	10.3	9.0	12.5	13.8	28.8	28.3	5.2
Semi-detached, row or terrace house, townhouse etc	%	19.4	46.5	34.6	88.0	–	85.4	89.3	–	16.0
Flat, unit or apartment	%	16.2	125.4	60.9	30.5	–	119.9	142.3	28.4	12.9
Other dwelling (d)	%	–	–	–	–	–	–	–	–	–
Total	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**
					95 per cent confidence intervals					
Dwelling type					Numerator — number of low income households in mortgage stress					
Separate house	±	13 424	15 680	10 438	7 868	4 441	1 483	1 181	1 481	27 417

Table NAHA.1.20.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by dwelling type, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Semi-detached, row or terrace house, townhouse etc	±	6 384	3 146	3 563	1 007	–	257	568	–	8 375
Flat, unit or apartment	±	7 503	830	2 074	2 928	–	221	360	250	8 359
Other dwelling (d)	±	–	–	–	–	–	–	–	–	–
Total	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**
Dwelling type				Denominator — total number of low income home owner households with a mortgage						
Separate house	±	16 139	26 025	19 447	12 941	7 881	2 978	2 948	2 074	40 769
Semi-detached, row or terrace house, townhouse etc	±	9 367	4 219	5 279	2 336	920	446	885	–	11 070
Flat, unit or apartment	±	8 263	1 933	2 509	3 244	367	359	601	291	10 217
Other dwelling (d)	±	–	–	–	–	–	–	–	1 057	1 057
Total	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**
Dwelling type				Proportion of low income households in mortgage stress						
Separate house	±	8.9	6.5	6.4	7.1	8.7	8.2	9.6	18.9	3.6
Semi-detached, row or terrace house, townhouse etc	±	18.9	40.8	27.6	53.2	–	65.6	50.7	–	14.1
Flat, unit or apartment	±	21.7	58.0	80.9	45.8	–	78.6	99.5	39.5	16.5
Other dwelling (d)	±	–	–	–	–	–	–	–	–	–
Total	**±**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(d) Includes caravans, houseboats or houses or flats attached to a shop or other commercial premise.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.21.a **Proportion of low income households in mortgage stress, by State and Territory, by main source of household income, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Main income source					Numerator — number of low income households in mortgage stress					
Wage and salary	no.	37 223	28 745	22 460	18 745	7 892	1 923	2 117	2 396	121 500
Own unicorporated business income	no.	13 668	6 415	6 941	8 421	2 137	491	137	–	38 210
Government pensions and allowances	no.	25 847	22 922	11 148	8 498	5 809	2 243	21	–	76 489
Other income (d)	no.	7 595	2 766	5 196	1 576	833	209	308	–	18 482
Total	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
Main income source					Denominator — total number of low income home owner households with a mortgage					
Wage and salary	no.	85 048	104 823	76 401	49 962	23 102	7 219	11 187	5 035	362 779
Own unicorporated business income	no.	22 751	13 766	13 999	12 109	5 282	948	229	599	69 684
Government pensions and allowances	no.	61 364	52 942	36 484	20 537	16 011	6 837	821	1 474	196 470
Other income (d)	no.	11 363	6 718	9 158	5 502	2 553	487	1 436	–	37 216
Total (e)	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**
Main income source					Proportion of low income households in mortgage stress					
Wage and salary	%	43.8	27.4	29.4	37.5	34.2	26.6	18.9	47.6	33.5
Own unicorporated business income	%	60.1	46.6	49.6	69.5	40.5	51.8	59.8	–	54.8
Government pensions and allowances	%	42.1	43.3	30.6	41.4	36.3	32.8	2.6	–	38.9
Other income (d)	%	66.8	41.2	56.7	28.6	32.6	43.0	21.4	–	49.7
Total	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

Table NAHA.1.21.a **Proportion of low income households in mortgage stress, by State and Territory, by main source of household income, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(d) Includes property income (interest, dividends, rent, royalties) and transfers from superannuation, child support, workers' compensation, scholarships and other households.

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

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.21.b **Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by main source of household income, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
Main income source					Numerator — number of low income households in mortgage stress					
Wage and salary	%	18.0	21.6	18.1	15.3	25.2	24.1	30.4	31.1	8.0
Own unicorporated business income	%	29.7	44.6	39.3	28.3	41.2	51.2	102.5	–	17.5
Government pensions and allowances	%	15.5	17.3	23.2	25.9	22.1	24.3	107.1	–	10.2
Other income (d)	%	34.2	56.2	37.0	66.1	58.6	70.5	79.1	–	20.1
Total	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
Main income source					Denominator — total number of low income home owner households with a mortgage					
Wage and salary	%	10.5	10.1	10.1	8.6	12.7	15.3	12.6	20.8	5.1
Own unicorporated business income	%	23.0	28.3	24.4	22.3	29.9	37.2	74.3	62.6	10.9
Government pensions and allowances	%	11.1	11.6	14.8	16.3	13.0	14.0	61.3	61.2	6.1
Other income (d)	%	27.0	42.4	29.5	37.4	32.2	42.8	39.8	–	12.8
Total (e)	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**
Main income source					Proportion of low income households in mortgage stress					
Wage and salary	%	13.7	16.6	15.2	13.4	21.8	22.2	28.3	22.7	6.2
Own unicorporated business income	%	20.7	33.8	29.4	18.1	36.5	42.8	121.1	–	12.8
Government pensions and allowances	%	13.8	11.7	20.9	18.3	19.1	19.3	141.7	–	7.6
Other income (d)	%	22.5	49.0	32.4	69.2	56.5	65.2	78.4	–	15.5
Total	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**
					95 per cent confidence intervals					
Main income source					Numerator — number of low income households in mortgage stress					

Table NAHA.1.21.b **Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by main source of household income, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Wage and salary	±	13 123	12 187	7 948	5 634	3 898	907	1 260	1 462	19 059
Own unicorporated business income	±	7 945	5 614	5 340	4 676	1 727	493	275	–	13 120
Government pensions and allowances	±	7 839	7 779	5 063	4 314	2 514	1 068	44	–	15 233
Other income (d)	±	5 098	3 049	3 772	2 040	957	289	477	–	7 272
Total	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**
Main income source				Denominator — total number of low income home owner households with a mortgage						
Wage and salary	±	17 440	20 730	15 147	8 397	5 769	2 165	2 760	2 054	35 983
Own unicorporated business income	±	10 267	7 629	6 704	5 282	3 100	691	333	735	14 825
Government pensions and allowances	±	13 357	11 996	10 565	6 562	4 086	1 881	988	1 769	23 563
Other income (d)	±	6 006	5 586	5 291	4 035	1 610	408	1 120	–	9 365
Total (e)	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**
Main income source				Proportion of low income households in mortgage stress						
Wage and salary	±	11.8	8.9	8.8	9.9	14.6	11.6	10.5	21.2	4.1
Own unicorporated business income	±	24.3	30.9	28.6	24.7	28.9	43.4	142.0	–	13.7
Government pensions and allowances	±	11.4	10.0	12.5	14.8	13.6	12.4	7.2	–	5.8
Other income (d)	±	29.5	39.5	36.0	38.9	36.1	54.9	32.9	–	15.1
Total	**±**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.1.21.b **Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by main source of household income, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*

(d) Includes property income (interest, dividends, rent, royalties) and transfers from superannuation, child support, workers' compensation, scholarships and other households.

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

– Nil or rounded to zero.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.22.a **Proportion of low income households in mortgage stress, by State and Territory, by value of dwelling, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Value of dwelling					Numerator — number of low income households in mortgage stress					
0 to less than $200 000	no.	3 376	3 795	1 538	1 127	630	876	–	–	11 342
$200 000 to less than $400 000	no.	31 245	25 471	20 996	13 131	9 790	2 549	1 050	596	104 827
$400 000 to less than $500 000	no.	20 508	13 092	7 673	5 347	3 911	433	350	869	52 184
$500 000 or more	no.	29 204	18 490	15 537	17 636	2 339	1 009	1 183	931	86 329
Total	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
Value of dwelling					Denominator — total number of low income home owner households with a mortgage					
0 to less than $200 000	no.	7 734	15 234	4 227	3 043	4 388	3 593	84	794	39 096
$200 000 to less than $400 000	no.	74 320	78 807	60 710	33 493	29 518	9 268	4 068	1 601	291 785
$400 000 to less than $500 000	no.	39 671	34 922	28 738	16 127	8 655	1 261	4 195	2 294	135 862
$500 000 or more	no.	65 993	49 735	44 879	37 649	5 491	1 664	5 522	2 483	213 416
Total	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**
Value of dwelling					Proportion of low income households in mortgage stress					
0 to less than $200 000	%	43.6	24.9	36.4	37.0	14.4	24.4	–	–	29.0
$200 000 to less than $400 000	%	42.0	32.3	34.6	39.2	33.2	27.5	25.8	37.2	35.9
$400 000 to less than $500 000	%	51.7	37.5	26.7	33.2	45.2	34.3	8.4	37.9	38.4
$500 000 or more	%	44.3	37.2	34.6	46.8	42.6	60.6	21.4	37.5	40.5
Total	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.22.b **Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by value of dwelling, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
Value of dwelling					Numerator — number of low income households in mortgage stress					
0 to less than $200 000	%	44.3	52.2	61.4	54.1	63.6	37.3	–	–	23.4
$200 000 to less than $400 000	%	15.3	20.8	17.4	21.4	17.7	21.6	44.7	55.7	8.4
$400 000 to less than $500 000	%	21.2	27.3	32.2	28.3	31.9	46.2	78.3	42.8	13.2
$500 000 or more	%	15.5	25.6	22.5	19.0	34.1	36.7	42.7	56.0	9.2
Total	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
Value of dwelling					Denominator — total number of low income home owner households with a mortgage					
0 to less than $200 000	%	33.2	25.3	36.4	39.2	25.2	20.2	111.0	71.8	13.3
$200 000 to less than $400 000	%	9.6	13.0	9.6	12.3	11.7	11.8	24.0	38.2	5.3
$400 000 to less than $500 000	%	16.3	20.1	16.2	15.8	21.8	31.6	24.9	29.9	8.4
$500 000 or more	%	11.8	13.9	13.3	14.2	22.0	29.5	16.3	28.5	6.3
Total	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**
Value of dwelling					Proportion of low income households in mortgage stress					
0 to less than $200 000	%	36.1	48.3	60.5	58.4	60.3	30.3	–	–	17.6
$200 000 to less than $400 000	%	13.5	14.3	14.4	14.9	15.8	18.3	41.0	54.3	5.6
$400 000 to less than $500 000	%	16.4	22.5	26.7	26.4	25.9	43.6	77.9	40.8	10.2
$500 000 or more	%	14.6	20.5	17.2	18.2	30.4	25.0	38.9	45.1	7.7
Total	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**
					95 per cent confidence intervals					
Value of dwelling					Numerator — number of low income households in mortgage stress					
0 to less than $200 000	±	2 929	3 884	1 852	1 194	786	641	–	–	5 199
$200 000 to less than $400 000	±	9 385	10 369	7 163	5 516	3 404	1 079	920	650	17 358
$400 000 to less than $500 000	±	8 504	7 013	4 848	2 962	2 447	392	538	729	13 472
$500 000 or more	±	8 844	9 282	6 855	6 559	1 563	726	991	1 021	15 510
Total	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**

Table NAHA.1.22.b **Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by value of dwelling, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Value of dwelling					Denominator — total number of low income home owner households with a mortgage					
0 to less than $200 000	±	5 039	7 544	3 019	2 339	2 169	1 422	183	1 117	10 175
$200 000 to less than $400 000	±	13 993	20 138	11 378	8 065	6 767	2 149	1 915	1 198	30 412
$400 000 to less than $500 000	±	12 644	13 781	9 143	5 008	3 703	781	2 044	1 344	22 286
$500 000 or more	±	15 237	13 577	11 668	10 463	2 372	961	1 762	1 388	26 287
Total	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**
Value of dwelling					Proportion of low income households in mortgage stress					
0 to less than $200 000	±	30.9	23.6	43.1	42.4	17.0	14.5	–	–	10.0
$200 000 to less than $400 000	±	11.1	9.1	9.8	11.4	10.3	9.9	20.8	39.6	3.9
$400 000 to less than $500 000	±	16.6	16.5	14.0	17.2	22.9	29.3	12.8	30.3	7.6
$500 000 or more	±	12.7	15.0	11.7	16.7	25.4	29.6	16.3	33.1	6.1
Total	**±**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.23.a **Proportion of low income households in mortgage stress, by State and Territory, by equity in dwelling, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Numerator — number of low income households in mortgage stress					
Less than $200 000	no.	41 677	35 980	24 670	14 847	10 483	2 975	1 342	1 217	133 191
$200 000 to less than $400 000	no.	30 331	12 361	11 082	13 978	4 274	1 315	692	555	74 588
$400 000 or more	no.	12 326	12 507	9 993	8 416	1 913	576	549	623	46 903
Total	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
					Denominator — total number of low income home owner households with a mortgage					
Less than $200 000	no.	75 533	76 717	47 393	25 621	24 211	9 145	4 316	3 191	266 128
$200 000 to less than $400 000	no.	67 818	58 294	57 198	38 587	18 551	5 119	4 669	2 089	252 324
$400 000 or more	no.	44 367	43 686	33 964	26 103	5 290	1 522	4 883	1 893	161 707
Total	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**
					Proportion of low income households in mortgage stress					
Less than $200 000	%	55.2	46.9	52.1	57.9	43.3	32.5	31.1	38.1	50.0
$200 000 to less than $400 000	%	44.7	21.2	19.4	36.2	23.0	25.7	14.8	26.6	29.6
$400 000 or more	%	27.8	28.6	29.4	32.2	36.2	37.9	11.2	32.9	29.0
Total	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.23.b **Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by equity in dwelling, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
					Numerator — number of low income households in mortgage stress					
Less than $200 000	%	13.8	17.2	17.5	21.3	18.4	20.0	40.7	39.7	8.4
$200 000 to less than $400 000	%	18.0	24.0	25.8	21.2	25.9	32.5	53.7	45.1	9.5
$400 000 or more	%	27.4	28.4	28.6	27.4	38.5	49.5	68.4	77.9	12.9
Total	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
					Denominator — total number of low income home owner households with a mortgage					
Less than $200 000	%	9.6	12.1	11.3	18.1	13.0	13.6	19.6	26.9	5.7
$200 000 to less than $400 000	%	11.1	10.5	12.3	10.4	15.0	15.8	24.1	32.5	5.5
$400 000 or more	%	17.2	16.6	14.2	18.6	22.9	30.5	18.1	36.0	7.5
Total	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**
					Proportion of low income households in mortgage stress					
Less than $200 000	%	11.7	11.3	12.3	11.8	15.6	16.9	37.1	40.2	5.4
$200 000 to less than $400 000	%	12.4	18.9	21.8	16.7	21.6	28.2	53.2	44.4	7.0
$400 000 or more	%	22.8	26.7	26.6	24.1	34.8	43.7	64.8	71.2	11.9
Total	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**
					95 per cent confidence intervals					
					Numerator — number of low income households in mortgage stress					
Less than $200 000	±	11 263	12 107	8 480	6 207	3 776	1 165	1 071	947	21 952
$200 000 to less than $400 000	±	10 708	5 806	5 607	5 807	2 166	839	728	491	13 824
$400 000 or more	±	6 614	6 966	5 608	4 520	1 444	559	736	951	11 821
Total	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**
					Denominator — total number of low income home owner households with a mortgage					
Less than $200 000	±	14 176	18 142	10 491	9 092	6 192	2 446	1 654	1 682	29 491
$200 000 to less than $400 000	±	14 816	11 982	13 768	7 883	5 454	1 585	2 207	1 331	27 384
$400 000 or more	±	14 942	14 215	9 421	9 524	2 379	910	1 732	1 334	23 832

Table NAHA.1.23.b Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by equity in dwelling, 2009-10 (a), (b)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Total	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**
					Proportion of low income households in mortgage stress					
Less than $200 000	±	12.6	10.4	12.6	13.4	13.2	10.8	22.6	30.0	5.3
$200 000 to less than $400 000	±	10.9	7.8	8.3	11.8	9.7	14.2	15.5	23.2	4.1
$400 000 or more	±	12.4	15.0	15.3	15.3	24.7	32.4	14.3	46.0	6.8
Total	**±**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.24.a **Proportion of low income households in mortgage stress, by State and Territory, by principal and interest payments, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Numerator — number of low income households in mortgage stress					
Principal and interest payments	no.	84 333	60 848	45 745	37 240	16 671	4 866	2 583	2 396	254 682
Interest only payments	no.	52 854	39 432	26 122	27 092	10 668	2 761	1 564	1 798	162 291
					Denominator — total number of low income home owner households with a mortgage					
Low income home owner households with a mortgage	no.	187 717	178 698	138 555	90 311	48 051	15 786	13 868	7 173	680 159
					Proportion of low income households in mortgage stress					
Principal and interest payments	%	44.9	34.1	33.0	41.2	34.7	30.8	18.6	33.4	37.4
Interest only payments	%	28.2	22.1	18.9	30.0	22.2	17.5	11.3	25.1	23.9

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.24.b **Relative standard errors and 95 confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by principal and interest payments, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
					Numerator — number of low income households in mortgage stress					
Principal and interest payments	%	9.2	13.1	12.5	11.5	13.6	16.1	27.3	31.1	6.0
Interest only payments	%	13.0	14.2	17.4	15.3	21.0	23.4	33.3	41.5	6.7
					Denominator — total number of low income home owner households with a mortgage					
Low income home owner households with a mortgage	%	5.6	7.2	7.0	7.1	8.4	9.8	11.2	17.7	3.2
					Proportion of low income households in mortgage stress					
Principal and interest payments	%	7.8	9.7	9.6	9.0	12.7	13.5	26.8	28.4	4.5
Interest only payments	%	11.3	12.2	15.7	12.9	20.7	22.5	32.6	34.8	5.2
					95 per cent confidence intervals					
					Numerator — number of low income households in mortgage stress					
Principal and interest payments	±	15 217	15 628	11 243	8 423	4 441	1 537	1 384	1 462	29 804
Interest only payments	±	13 427	10 981	8 927	8 148	4 384	1 265	1 022	1 461	21 223
					Denominator — total number of low income home owner households with a mortgage					
Low income home owner households with a mortgage	±	20 513	25 075	19 033	12 482	7 908	3 041	3 045	2 490	43 243
					Proportion of low income households in mortgage stress					
Principal and interest payments	±	6.8	6.4	6.2	7.3	8.6	8.1	9.8	18.6	3.3
Interest only payments	±	6.2	5.3	5.8	7.6	9.0	7.7	7.2	17.1	2.4

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.25.a **Proportion of low income households in mortgage stress, by State and Territory, by number of employed persons in household, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Number of employed persons					Numerator — number of low income households in mortgage stress					
None	no.	16 040	10 655	10 355	6 912	4 835	1 688	21	–	50 506
One	no.	40 207	24 911	20 534	19 328	7 147	2 214	1 682	2 017	118 040
Two or more	no.	28 087	25 281	14 856	11 000	4 688	964	879	379	86 135
Total	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
Number of employed persons					Denominator — total number of low income home owner households with a mortgage					
None	no.	42 951	30 323	29 372	19 510	14 887	5 215	1 949	1 088	145 295
One	no.	77 190	74 427	54 080	37 395	17 211	5 667	5 401	3 754	275 126
Two or more	no.	67 576	73 947	55 103	33 405	15 954	4 905	6 517	2 330	259 738
Total	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**
Number of employed persons					Proportion of low income households in mortgage stress					
None	%	37.3	35.1	35.3	35.4	32.5	32.4	1.1	–	34.8
One	%	52.1	33.5	38.0	51.7	41.5	39.1	31.1	53.7	42.9
Two or more	%	41.6	34.2	27.0	32.9	29.4	19.7	13.5	16.3	33.2
Total	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.25.b **Relative standard errors for the proportion of low income rental households in mortgage stress, by State and Territory, by number of employed persons in household, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
Number of employed persons					Numerator — number of low income households in mortgage stress					
None	%	22.1	21.7	25.3	25.8	23.2	25.0	107.1	–	11.9
One	%	15.2	21.4	19.4	18.0	26.1	24.9	34.5	33.8	8.5
Two or more	%	18.3	21.0	22.3	20.4	32.9	34.7	45.3	73.7	10.1
Total	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
Number of employed persons					Denominator — total number of low income home owner households with a mortgage					
None	%	12.4	15.4	16.8	15.9	12.2	16.3	34.9	56.8	7.5
One	%	11.3	10.7	11.3	12.4	14.5	13.0	18.1	20.5	5.3
Two or more	%	11.9	12.3	11.5	11.9	16.7	16.6	16.8	30.3	5.9
Total	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**
Number of employed persons					Proportion of low income households in mortgage stress					
None	%	17.8	16.8	21.0	17.8	20.9	19.4	113.6	–	9.1
One	%	10.3	16.0	16.0	11.5	19.8	19.6	31.2	21.9	6.0
Two or more	%	16.4	16.6	18.8	19.9	26.9	35.1	46.7	71.9	8.6
Total	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**
					95 per cent confidence intervals					
Number of employed persons					Numerator — number of low income households in mortgage stress					
None	±	6 957	4 526	5 128	3 498	2 199	826	44	–	11 774
One	±	11 983	10 425	7 812	6 818	3 653	1 081	1 139	1 338	19 608
Two or more	±	10 073	10 388	6 486	4 393	3 024	656	781	548	16 970
Total	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**
Number of employed persons					Denominator — total number of low income home owner households with a mortgage					
None	±	10 464	9 153	9 678	6 066	3 561	1 661	1 333	1 212	21 359
One	±	17 045	15 538	12 019	9 112	4 887	1 444	1 916	1 506	28 507
Two or more	±	15 714	17 847	12 469	7 821	5 234	1 591	2 152	1 384	30 178

Table NAHA.1.25.b **Relative standard errors for the proportion of low income rental households in mortgage stress, by State and Territory, by number of employed persons in household, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Total	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**
Number of employed persons				Proportion of low income households in mortgage stress						
None	±	13.0	11.6	14.5	12.4	13.3	12.3	2.4	–	6.2
One	±	10.5	10.5	11.9	11.7	16.1	15.0	19.0	23.0	5.1
Two or more	±	13.3	11.1	9.9	12.8	15.5	13.5	12.3	22.9	5.6
Total	**%**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.26.a **Proportion of low income households in mortgage stress, by State and Territory, by age of reference person, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Age					Numerator — number of low income households in mortgage stress,					
15–34	no.	17 507	10 930	11 697	7 284	2 840	1 307	571	491	52 629
35–54	no.	57 810	38 553	21 796	25 991	10 122	2 029	1 878	1 619	159 798
55 or more	no.	9 016	11 365	12 252	3 965	3 709	1 529	134	286	42 255
Total	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
Age					Denominator — total number of low income home owner households with a mortgage,					
15–34	no.	28 237	20 745	20 222	14 088	7 005	2 877	3 241	1 500	97 913
35–54	no.	113 821	117 757	74 900	55 303	24 909	7 925	8 089	4 218	406 921
55 or more	no.	45 659	40 196	43 433	20 920	16 138	4 984	2 539	1 455	175 324
Total	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**
Age					Proportion of low income households in mortgage stress					
15–34	%	62.0	52.7	57.8	51.7	40.5	45.4	17.6	32.7	53.8
35–54	%	50.8	32.7	29.1	47.0	40.6	25.6	23.2	38.4	39.3
55 or more	%	19.7	28.3	28.2	19.0	23.0	30.7	5.3	19.6	24.1
Total	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.26.b Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by age of reference person, 2009-10 (a), (b)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
Age					Numerator — number of low income households in mortgage stress					
15–34	%	22.2	25.9	24.1	29.0	30.1	31.4	57.6	50.0	10.4
35–54	%	11.1	17.6	18.8	14.0	17.9	25.5	36.4	38.2	7.5
55 or more	%	33.6	27.4	27.5	30.2	26.8	33.6	88.7	91.5	14.5
Total	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
Age					Denominator — total number of low income home owner households with a mortgage					
15–34	%	18.8	21.0	17.9	23.0	22.8	19.9	21.4	43.1	7.9
35–54	%	7.7	9.7	9.6	8.2	12.2	15.0	14.1	21.2	4.4
55 or more	%	11.2	15.3	12.7	16.7	11.0	18.3	31.5	30.4	5.7
Total	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**
Age					Proportion of low income households in mortgage stress,					
15–34	%	16.9	16.8	17.2	15.3	31.0	24.5	57.1	54.8	7.3
35–54	%	9.1	13.0	14.1	10.7	15.4	24.1	35.4	31.1	5.3
55 or more	%	31.1	23.1	22.3	26.8	25.5	27.3	95.0	92.0	12.5
Total	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**
					95 per cent confidence intervals					
Age					Numerator — number of low income households in mortgage stress					
15–34	±	7 628	5 548	5 535	4 137	1 675	804	645	481	10 726
35–54	±	12 601	13 263	8 042	7 144	3 547	1 014	1 338	1 212	23 463
55 or more	±	5 935	6 100	6 610	2 348	1 948	1 006	233	512	12 049
Total	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**
Age					Denominator — total number of low income home owner households with a mortgage					
15–34	±	10 419	8 536	7 075	6 357	3 133	1 121	1 358	1 268	15 171
35–54	±	17 254	22 283	14 100	8 883	5 941	2 335	2 236	1 750	35 325
55 or more	±	10 019	12 017	10 837	6 845	3 482	1 784	1 570	866	19 451

Table NAHA.1.26.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by age of reference person, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Total	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**
Age				Proportion of low income households in mortgage stress						
15–34	±	20.6	17.4	19.5	15.5	24.6	21.8	19.7	35.1	7.7
35–54	±	9.1	8.3	8.0	9.9	12.3	12.1	16.1	23.4	4.0
55 or more	±	12.0	12.8	12.3	10.0	11.5	16.4	9.8	35.4	5.9
Total	**±**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.27.a **Proportion of low income households in mortgage stress, by State and Territory, by sex of reference person, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Sex					Numerator — number of low income households in mortgage stress,					
Male	no.	46 823	26 239	26 526	19 199	7 823	2 667	2 009	1 264	132 550
Female	no.	37 510	34 609	19 220	18 041	8 848	2 199	574	1 132	122 132
Persons	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
Sex					Denominator — total number of low income home owner households with a mortgage,					
Male	no.	101 919	98 780	83 466	50 936	25 734	8 969	9 823	4 026	383 652
Female	no.	85 798	79 918	55 089	39 375	22 318	6 817	4 045	3 146	296 507
Persons	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**
Sex					Proportion of low income households in mortgage stress					
Male	%	45.9	26.6	31.8	37.7	30.4	29.7	20.5	31.4	34.5
Female	%	43.7	43.3	34.9	45.8	39.6	32.3	14.2	36.0	41.2
Persons	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.27.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by sex of reference person, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
Sex					Numerator — number of low income households in mortgage stress,					
Male	%	14.9	18.8	16.1	17.8	19.4	19.0	33.2	47.7	7.9
Female	%	13.7	16.1	18.9	18.1	21.8	24.1	50.9	38.2	8.8
Persons	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
Sex					Denominator — total number of low income home owner households with a mortgage					
Male	%	9.3	9.1	10.1	8.9	11.7	12.4	14.2	21.1	4.4
Female	%	9.3	10.2	8.5	11.9	13.5	15.2	20.8	30.5	4.7
Persons	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**
Sex					Proportion of low income households in mortgage stress					
Male	%	11.4	15.9	11.8	13.7	17.4	17.3	32.8	40.3	6.1
Female	%	12.0	12.6	16.4	13.4	18.5	21.0	49.2	47.9	7.1
Persons	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**
					95 per cent confidence intervals					
Sex					Numerator — number of low income households in mortgage stress					
Male	±	13 709	9 653	8 384	6 690	2 970	994	1 307	1 181	20 633
Female	±	10 071	10 937	7 122	6 390	3 788	1 040	572	848	21 176
Persons	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**
Sex					Denominator — total number of low income home owner households with a mortgage					
Male	±	18 613	17 552	16 492	8 932	5 921	2 186	2 735	1 668	33 266
Female	±	15 663	15 950	9 135	9 147	5 923	2 033	1 649	1 880	27 162
Persons	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**
Sex					Proportion of low income households in mortgage stress					
Male	±	10.3	8.3	7.4	10.1	10.4	10.1	13.2	24.8	4.1
Female	±	10.3	10.7	11.2	12.0	14.4	13.3	13.7	33.8	5.8
Persons	**±**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

Table NAHA.1.27.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by sex of reference person, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.28.a **Proportion of low income households in mortgage stress, by State and Territory, by reference person's country of birth, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Country of birth					Numerator — number of low income households in mortgage stress					
Australia	no.	45 900	38 091	32 978	19 157	11 208	4 250	2 004	1 606	155 194
Other	no.	38 433	22 757	12 768	18 083	5 462	616	580	790	99 488
Total	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
Country of birth					Denominator — total number of low income home owner households in mortgage stress					
Australia	no.	110 169	118 430	97 754	53 448	33 261	12 604	10 153	5 316	441 136
Other	no.	77 548	60 267	40 800	36 863	14 790	3 183	3 715	1 857	239 023
Total	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**
Country of birth					Proportion of low income households in mortgage stress					
Australia	%	41.7	32.2	33.7	35.8	33.7	33.7	19.7	30.2	35.2
Other	%	49.6	37.8	31.3	49.1	36.9	19.4	15.6	42.5	41.6
Total	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.28.b **Relative standard errors and 95 per cent confidence intervals for proportion of low income rental households in mortgage stress, by State and Territory, by reference person's country of birth, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
Country of birth					Numerator — number of low income households in mortgage stress					
Australia	%	12.5	15.5	14.1	15.5	15.6	17.2	30.2	35.6	7.3
Other	%	15.4	23.4	23.4	17.6	27.0	47.3	60.2	53.9	10.6
Total	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
Country of birth					Denominator — total number of low income home owner households with a mortgage					
Australia	%	8.4	8.7	9.5	10.1	9.1	11.1	13.8	21.4	4.2
Other	%	10.0	12.7	11.9	10.9	17.2	23.5	22.6	33.1	5.5
Total	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**
Country of birth					Proportion of low income households in mortgage stress					
Australia	%	10.4	12.3	10.8	12.1	14.8	14.5	28.2	35.8	5.5
Other	%	12.5	18.2	19.3	13.1	24.1	46.7	61.4	33.8	7.8
Total	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**
					95 per cent confidence intervals					
Country of birth					Numerator — number of low income households in mortgage stress					
Australia	±	11 240	11 539	9 120	5 821	3 422	1 435	1 187	1 120	22 059
Other	±	11 635	10 457	5 858	6 227	2 891	571	683	834	20 750
Total	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**
Country of birth					Denominator — total number of low income home owner households with a mortgage					
Australia	±	18 215	20 200	18 237	10 533	5 937	2 731	2 737	2 235	35 984
Other	±	15 227	14 980	9 517	7 912	4 986	1 469	1 648	1 203	25 964
Total	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**
Country of birth					Proportion of low income households in mortgage stress					
Australia	±	8.5	7.7	7.1	8.5	9.8	9.6	10.9	21.2	3.8
Other	±	12.1	13.4	11.8	12.6	17.5	17.7	18.8	28.2	6.4

Table NAHA.1.28.b **Relative standard errors and 95 per cent confidence intervals for proportion of low income rental households in mortgage stress, by State and Territory, by reference person's country of birth, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Total	**±**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.29.a **Proportion of low income households in mortgage stress, by State and Territory, by household type, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Household type					Numerator — number of low income households in mortgage stress					
One family household										
Couple family with dependent children	no.	37 967	33 122	14 967	16 840	7 224	2 076	1 251	595	114 041
One parent family with dependent children	no.	10 109	5 741	3 694	2 837	3 182	516	353	868	27 302
Couple only	no.	9 964	5 903	10 963	8 475	2 257	462	523	185	38 732
Other one family households	no.	6 437	6 075	5 054	938	150	142	–	407	19 203
Multiple family households	no.	3 142	–	–	–	–	–	–	–	3 142
Non-family households										
Lone person	no.	15 907	10 006	11 067	8 150	3 605	1 670	456	208	51 069
Group households	no.	807	–	–	–	252	–	–	133	1 192
Total	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
Household type					Denominator — total number of low income home owner households with a mortgage					
One family household										
Couple family with dependent children	no.	84 380	95 477	59 589	40 419	19 198	8 142	7 707	2 363	317 275
One parent family with dependent children	no.	18 964	20 542	9 316	9 398	5 622	1 198	932	1 081	67 053
Couple only	no.	27 754	21 259	33 739	20 211	11 534	2 906	2 375	1 120	120 898
Other one family households	no.	15 870	17 515	11 082	4 703	3 649	589	656	929	54 992
Multiple family households	no.	10 891	3 647	3 455	2 255	289	–	–	629	21 166
Non-family households										
Lone person	no.	29 051	20 191	20 966	13 169	7 357	2 951	2 198	919	96 801
Group households	no.	807	66	408	155	403	–	–	133	1 973
Total	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**

Table NAHA.1.29.a **Proportion of low income households in mortgage stress, by State and Territory, by household type, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Household type					Proportion of low income households in mortgage stress					
One family household										
Couple family with dependent children	%	45.0	34.7	25.1	41.7	37.6	25.5	16.2	25.2	35.9
One parent family with dependent children	%	53.3	27.9	39.7	30.2	56.6	43.1	37.9	80.3	40.7
Couple only	%	35.9	27.8	32.5	41.9	19.6	15.9	22.0	16.5	32.0
Other one family households	%	40.6	34.7	45.6	19.9	4.1	24.0	–	43.8	34.9
Multiple family households	%	28.9	–	–	–	–	–	–	–	14.8
Non-family households										
Lone person	%	54.8	49.6	52.8	61.9	49.0	56.6	20.8	22.6	52.8
Group households	%	100.0	–	–	–	62.5	–	–	100.0	60.4
Total	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.29.b **Relative standard errors for the proportion of low income households in mortgage stress, by State and Territory, by household type, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Household type					Numerator — number of low income households in mortgage stress					
One family household										
Couple family with dependent children	%	14.6	18.9	24.1	17.4	21.6	23.8	37.1	53.7	8.8
One parent family with dependent children	%	29.4	38.7	45.8	40.8	31.1	52.7	74.3	61.2	15.6
Couple only	%	33.6	31.8	32.3	25.9	36.2	47.4	61.1	103.8	15.0
Other one family households	%	46.9	42.4	40.9	64.2	104.4	103.4	–	74.5	24.7
Multiple family households	%	75.2	–	–	–	–	–	–	–	75.2
Non-family households										
Lone person	%	22.4	28.5	24.1	23.8	27.9	26.4	77.7	57.8	12.4
Group households	%	103.1	–	–	–	102.5	–	–	103.7	72.9
Total	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
Household type					Denominator — total number of low income home owner households with a mortgage					
One family household										
Couple family with dependent children	%	9.2	9.5	12.1	9.7	14.8	13.4	15.5	27.7	4.8
One parent family with dependent children	%	20.8	17.1	33.3	18.8	24.7	33.6	46.2	49.3	9.8
Couple only	%	18.4	15.5	14.3	16.5	15.9	18.9	27.7	44.5	6.8
Other one family households	%	24.9	27.8	27.9	34.8	36.8	65.9	58.7	53.6	15.5
Multiple family households	%	37.5	64.1	60.6	55.0	83.4	–	–	61.3	26.2
Non-family households										
Lone person	%	16.3	21.5	17.3	21.7	18.8	21.7	31.7	31.0	8.6
Group households	%	103.1	101.9	101.1	102.8	72.1	–	–	103.7	48.5
Total	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**

Table NAHA.1.29.b **Relative standard errors for the proportion of low income households in mortgage stress, by State and Territory, by household type, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Household type					Proportion of low income households in mortgage stress					
One family household										
Couple family with dependent children	%	13.4	15.5	20.2	13.5	18.7	24.7	37.8	62.7	7.3
One parent family with dependent children	%	22.5	36.0	49.6	35.7	29.6	38.3	68.6	19.4	14.6
Couple only	%	24.8	28.9	25.6	19.4	36.0	42.1	63.8	116.7	11.3
Other one family households	%	39.6	32.2	37.0	64.1	107.6	155.1	–	69.9	19.1
Multiple family households	%	78.1	–	–	–	–	–	–	–	77.4
Non-family households										
Lone person	%	14.7	19.0	16.8	14.1	22.4	19.9	76.3	54.9	7.4
Group households	%	–	–	–	–	116.4	–	–	99.2	51.6
Total	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.29.c **95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by household type, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Household type					Numerator — number of low income households in mortgage stress					
One family household										
Couple family with dependent children	±	10 872	12 241	7 061	5 732	3 060	969	909	627	19 736
One parent family with dependent children	±	5 822	4 354	3 317	2 268	1 941	533	514	1 041	8 336
Couple only	±	6 569	3 676	6 950	4 301	1 602	429	626	377	11 351
Other one family households	±	5 915	5 048	4 048	1 180	307	287	–	594	9 292
Multiple family households	±	4 633	–	–	–	–	–	–	–	4 633
Non-family households	±									
Lone person	±	6 977	5 588	5 220	3 807	1 972	863	695	235	12 452
Group households	±	1 632	–	–	–	506	–	–	271	1 705
Total	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**
Household type					Denominator — total number of low income home owner households with a mortgage					
One family household										
Couple family with dependent children	±	15 265	17 721	14 075	7 648	5 552	2 143	2 349	1 282	29 547
One parent family with dependent children	±	7 720	6 873	6 082	3 461	2 717	788	844	1 044	12 873
Couple only	±	10 026	6 449	9 475	6 550	3 605	1 077	1 288	977	16 223
Other one family households	±	7 742	9 558	6 055	3 205	2 634	761	754	977	16 704
Multiple family households	±	7 994	4 585	4 103	2 430	473	–	–	756	10 875
Non-family households	±									
Lone person	±	9 278	8 515	7 095	5 588	2 708	1 257	1 364	558	16 302
Group households	±	1 632	133	808	313	570	–	–	271	1 875
Total	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**

Table NAHA.1.29.c 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by household type, 2009-10 (a), (b)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Household type					Proportion of low income households in mortgage stress					
One family household										
Couple family with dependent children	±	11.8	10.5	9.9	11.1	13.8	12.3	12.0	31.0	5.2
One parent family with dependent children	±	23.5	19.7	38.6	21.1	32.8	32.3	51.0	30.6	11.6
Couple only	±	17.5	15.8	16.3	16.0	13.8	13.1	27.5	37.8	7.1
Other one family households	±	31.5	21.9	33.0	25.0	8.7	73.1	–	60.0	13.1
Multiple family households	±	44.2	–	–	–	–	–	–	–	22.5
Non-family households	±									
Lone person	±	15.8	18.4	17.4	17.1	21.5	22.0	31.0	24.3	7.6
Group households	±	–	–	–	–	142.5	–	–	194.4	61.2
Total	**±**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.30.a **Proportion of low income households in mortgage stress, by State and Territory, by household size, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Household size					Numerator — number of low income households in mortgage stress					
One person	no.	15 907	10 006	11 067	8 150	3 605	1 670	456	208	51 069
Two people	no.	15 490	8 758	14 985	9 507	3 044	478	876	1 031	54 170
Three people	no.	17 937	17 576	9 261	4 491	5 341	1 216	161	729	56 713
Four people	no.	20 107	12 622	4 073	9 790	2 985	1 249	266	219	51 310
Five or more people.	no.	14 893	11 885	6 359	5 302	1 695	252	824	209	41 420
Total	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
Household size					Denominator — total number of low income home owner households with a mortgage					
One person	no.	29 051	20 191	20 966	13 169	7 357	2 951	2 198	919	96 801
Two people	no.	38 116	34 327	42 140	25 126	13 574	3 049	2 814	2 326	161 472
Three people	no.	33 611	32 075	19 808	12 235	9 260	2 902	2 835	1 090	113 815
Four people	no.	46 663	46 055	26 478	20 058	10 923	4 169	3 019	1 200	158 565
Five or more people.	no.	40 277	46 050	29 163	19 723	6 937	2 716	3 002	1 639	149 507
Total	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**
Household size					Proportion of low income households in mortgage stress					
One person	**%**	54.8	49.6	52.8	61.9	49.0	56.6	20.8	22.6	52.8
Two people	%	40.6	25.5	35.6	37.8	22.4	15.7	31.1	44.3	33.5
Three people	%	53.4	54.8	46.8	36.7	57.7	41.9	5.7	66.9	49.8
Four people	%	43.1	27.4	15.4	48.8	27.3	30.0	8.8	18.2	32.4
Five or more people.	%	37.0	25.8	21.8	26.9	24.4	9.3	27.4	12.8	27.7
Total	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.30.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by household size, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
Household size					Numerator — number of low income households in mortgage stress					
One person	%	22.4	28.5	24.1	23.8	27.9	26.4	77.7	57.8	12.4
Two people	%	23.7	30.4	24.2	24.4	30.0	45.9	54.9	52.8	11.6
Three people	%	23.5	23.8	29.7	32.4	26.8	32.5	104.6	49.2	12.5
Four people	%	21.7	28.1	42.8	24.7	39.9	32.9	103.3	63.7	13.6
Five or more people.	%	24.8	30.0	41.3	29.1	58.2	53.2	53.0	113.8	12.7
Total	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
Household size					Denominator — total number of low income home owner households with a mortgage					
One person	%	16.3	21.5	17.3	21.7	18.8	21.7	31.7	31.0	8.6
Two people	%	14.6	13.1	12.0	14.7	14.4	18.6	26.2	27.9	5.9
Three people	%	16.2	19.9	19.5	21.4	20.2	22.5	24.7	43.3	9.3
Four people	%	16.3	14.9	17.2	15.6	20.0	20.2	21.9	34.3	7.7
Five or more people.	%	14.7	13.7	15.6	14.4	24.9	26.3	24.3	36.0	7.0
Total	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**
Household size					Proportion of low income households in mortgage stress					
One person	%	14.7	19.0	16.8	14.1	22.4	19.9	76.3	54.9	7.4
Two people	%	16.7	28.0	18.7	19.8	29.6	41.4	51.4	44.6	8.4
Three people	%	16.6	14.0	25.8	29.1	17.5	26.3	107.3	27.6	8.6
Four people	%	18.2	25.9	42.6	17.7	33.2	32.7	106.0	61.6	10.9
Five or more people.	%	24.1	27.0	38.8	27.8	52.5	57.6	46.4	127.1	11.1
Total	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**
					95 per cent confidence intervals					
Household size					Numerator — number of low income households in mortgage stress					
One person	±	6 977	5 588	5 220	3 807	1 972	863	695	235	12 452
Two people	±	7 200	5 216	7 107	4 538	1 792	430	942	1 067	12 295

Table NAHA.1.30.b Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by household size, 2009-10 (a), (b)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Three people	±	8 274	8 187	5 398	2 850	2 808	774	331	702	13 842
Four people	±	8 538	6 954	3 417	4 730	2 334	805	538	273	13 703
Five or more people.	±	7 231	6 986	5 152	3 024	1 932	263	856	467	10 274
Total	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**
Household size				Denominator — total number of low income home owner households with a mortgage						
One person	±	9 278	8 515	7 095	5 588	2 708	1 257	1 364	558	16 302
Two people	±	10 920	8 835	9 914	7 219	3 843	1 110	1 444	1 273	18 593
Three people	±	10 686	12 482	7 563	5 140	3 668	1 282	1 371	925	20 677
Four people	±	14 920	13 406	8 909	6 121	4 277	1 649	1 296	806	24 072
Five or more people.	±	11 613	12 370	8 936	5 555	3 391	1 402	1 431	1 157	20 415
Total	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**
Household size				Proportion of low income households in mortgage stress						
One person	±	15.8	18.4	17.4	17.1	21.5	22.0	31.0	24.3	7.6
Two people	±	13.3	14.0	13.0	14.7	13.0	12.7	31.4	38.8	5.5
Three people	±	17.3	15.0	23.6	20.9	19.7	21.6	12.0	36.1	8.4
Four people	±	15.4	13.9	12.8	16.9	17.8	19.2	18.3	22.0	6.9
Five or more people.	±	17.5	13.7	16.6	14.7	25.2	10.5	24.9	31.9	6.0
Total	**±**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.31.a **Proportion of low income households in mortgage stress, by State and Territory, by household income level, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Income level					Numerator — number of low income households in mortgage stress					
Decile 1	no.	29 811	27 665	17 045	16 944	8 056	1 952	317	50	101 840
Decile 2	no.	11 102	7 106	5 401	7 659	1 516	501	904	816	35 004
Decile 3	no.	21 543	12 444	10 923	5 765	2 207	938	739	662	55 220
Decile 4	no.	21 878	13 634	12 377	6 872	4 891	1 475	622	867	62 617
Total	**no.**	**84 333**	**60 848**	**45 745**	**37 240**	**16 671**	**4 866**	**2 583**	**2 396**	**254 682**
Income level					Denominator — total number of low income home owner households with a mortgage					
Decile 1	no.	48 099	38 533	30 796	25 427	12 256	3 310	1 212	912	160 545
Decile 2	no.	30 201	15 020	19 412	15 077	5 418	2 337	3 604	1 464	92 534
Decile 3	no.	49 453	54 041	36 345	22 589	11 231	3 557	4 579	2 122	183 918
Decile 4	no.	59 964	71 103	52 002	27 218	19 146	6 582	4 473	2 675	243 162
Total	**no.**	**187 717**	**178 698**	**138 555**	**90 311**	**48 051**	**15 786**	**13 868**	**7 173**	**680 159**
Income level					Proportion of low income households in mortgage stress					
Decile 1	%	62.0	71.8	55.3	66.6	65.7	59.0	26.2	5.5	63.4
Decile 2	%	36.8	47.3	27.8	50.8	28.0	21.4	25.1	55.7	37.8
Decile 3	%	43.6	23.0	30.1	25.5	19.7	26.4	16.1	31.2	30.0
Decile 4	%	36.5	19.2	23.8	25.2	25.5	22.4	13.9	32.4	25.8
Total	**%**	**44.9**	**34.1**	**33.0**	**41.2**	**34.7**	**30.8**	**18.6**	**33.4**	**37.4**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.31.b Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by household income level, 2009-10 (a), (b)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
Income level					Numerator — number of low income households in mortgage stress					
Decile 1	%	17.0	17.9	19.5	18.7	20.7	28.0	75.3	100.0	9.0
Decile 2	%	30.1	32.6	41.5	28.4	47.5	45.2	44.7	68.0	15.2
Decile 3	%	22.0	32.6	24.9	30.0	43.8	38.1	52.4	51.3	13.5
Decile 4	%	21.0	26.6	22.3	34.0	27.1	29.9	49.3	46.7	11.3
Total	**%**	**9.2**	**13.1**	**12.5**	**11.5**	**13.6**	**16.1**	**27.3**	**31.1**	**6.0**
Income level					Denominator — total number of low income home owner households with a mortgage					
Decile 1	%	14.3	15.7	16.5	15.9	15.9	19.1	39.1	65.0	7.5
Decile 2	%	18.6	21.6	24.0	18.8	20.7	26.4	24.7	40.0	9.8
Decile 3	%	14.1	12.5	14.4	13.9	16.2	18.3	18.5	29.9	6.8
Decile 4	%	11.5	11.6	12.4	14.5	15.6	15.6	19.3	27.0	6.1
Total	**%**	**5.6**	**7.2**	**7.0**	**7.1**	**8.4**	**9.8**	**11.2**	**17.7**	**3.2**
Income level					Proportion of low income households in mortgage stress					
Decile 1	%	13.2	8.3	13.3	8.5	11.3	19.5	74.1	164.3	5.2
Decile 2	%	21.8	27.2	40.2	20.3	42.2	39.9	38.9	46.9	11.4
Decile 3	%	15.1	28.8	18.4	25.7	39.0	34.3	51.9	44.3	10.1
Decile 4	%	16.6	23.6	19.1	29.7	24.9	28.1	47.3	38.1	9.1
Total	**%**	**7.8**	**9.7**	**9.6**	**9.0**	**12.7**	**13.5**	**26.8**	**28.4**	**4.5**
					95 per cent confidence intervals					
Income level					Numerator — number of low income households in mortgage stress					
Decile 1	±	9 909	9 702	6 516	6 199	3 263	1 071	468	99	17 950
Decile 2	±	6 541	4 544	4 398	4 261	1 412	444	793	1 088	10 439
Decile 3	±	9 277	7 954	5 326	3 388	1 895	700	759	666	14 628
Decile 4	±	8 988	7 097	5 415	4 583	2 595	864	602	793	13 809
Total	**±**	**15 217**	**15 628**	**11 243**	**8 423**	**4 441**	**1 537**	**1 384**	**1 462**	**29 804**

Table NAHA.1.31.b **Relative standard errors and 95 per cent confidence intervals for the proportion of low income households in mortgage stress, by State and Territory, by household income level, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Income level					Denominator — total number of low income home owner households with a mortgage					
Decile 1	±	13 483	11 880	9 979	7 936	3 826	1 237	930	1 161	23 733
Decile 2	±	10 986	6 348	9 139	5 549	2 200	1 211	1 743	1 148	17 804
Decile 3	±	13 650	13 252	10 225	6 145	3 562	1 275	1 658	1 243	24 633
Decile 4	±	13 556	16 138	12 618	7 757	5 848	2 010	1 690	1 418	28 858
Total	**±**	**20 513**	**25 075**	**19 033**	**12 482**	**7 908**	**3 041**	**3 045**	**2 490**	**43 243**
Income level					Proportion of low income households in mortgage stress					
Decile 1	±	16.0	11.7	14.4	11.2	14.5	22.6	38.0	17.8	6.5
Decile 2	±	15.7	25.2	21.9	20.2	23.1	16.8	19.1	51.3	8.4
Decile 3	±	12.9	13.0	10.8	12.8	15.0	17.7	16.4	27.1	5.9
Decile 4	±	11.9	8.9	8.9	14.7	12.5	12.4	12.9	24.2	4.6
Total	**±**	**6.8**	**6.4**	**6.2**	**7.3**	**8.6**	**8.1**	**9.8**	**18.6**	**3.3**

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.1.32 Proportion, relative standard errors and 95 per cent confidence intervals of low income households in mortgage stress, by State and Territory, by disability status, 2009-10 (a), (b)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Numerator — number of low income households in mortgage stress					
With disability	no.	14 359	17 266	13 079	9 764	5 153	2 871	101	774	63 368
Without disability	no.	69 974	43 582	32 666	27 475	11 518	1 994	2 482	1 622	191 314
					Denominator — total number of low income rental households					
With disability	no.	44 880	45 724	45 069	25 080	15 284	6 663	2 320	2 301	187 322
Without disability	no.	142 837	132 973	93 485	65 231	32 768	9 123	11 548	4 872	492 837
					Proportion of low income rental households in rental stress					
With disability	%	32.0	37.8	29.0	38.9	33.7	43.1	4.4	33.6	33.8
Without disability	%	49.0	32.8	34.9	42.1	35.1	21.9	21.5	33.3	38.8
					Relative standard errors					
					Numerator — number of low income households in rental stress					
With disability	%	26.7	18.7	27.9	21.2	23.7	20.1	103.4	48.8	10.8
Without disability	%	10.1	17.2	14.0	14.3	16.9	23.7	26.8	38.5	6.7
					Denominator — total number of low income rental households					
With disability	%	13.1	9.9	12.4	13.8	15.6	13.8	31.3	28.4	6.7
Without disability	%	6.9	9.0	9.2	8.6	10.7	13.0	12.5	21.2	3.8
					Proportion of low income rental households in rental stress					
With disability	%	22.9	18.1	23.7	18.1	19.8	14.9	109.5	48.0	8.6
Without disability	%	8.7	12.8	10.3	11.5	14.7	22.6	26.0	30.4	5.2
					95 per cent standard errors					
					Numerator — number of low income households in rental stress					
With disability	±	7 508	6 320	7 156	4 063	2 393	1 130	205	740	13 385
Without disability	±	13 881	14 721	8 989	7 723	3 824	925	1 304	1 223	25 184
					Denominator — total number of low income rental households					
With disability	±	11 567	8 916	10 991	6 803	4 674	1 797	1 422	1 279	24 630
Without disability	±	19 375	23 379	16 907	10 977	6 840	2 321	2 837	2 021	37 079

Table NAHA.1.32 Proportion, relative standard errors and 95 per cent confidence intervals of low income households in mortgage stress, by State and Territory, by disability status, 2009-10 (a), (b)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Proportion of low income rental households in rental stress					
With disability	±	14.3	13.4	13.5	13.8	13.1	12.6	9.3	31.6	5.7
Without disability	±	8.4	8.2	7.1	9.5	10.1	9.7	10.9	19.9	4.0

(a) Low income households are defined as the 40 per cent of households with equivalised disposable household income (excluding CRA) at the 40th percentile, calculated for capital city and balance of state, on a state-by-state basis.

(b) With a mortage for housing purposes.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

NAHA Indicator 2:

Proportion of homes sold or built that are affordable by low and moderate income households

Table NAHA.2.1 **Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2010-11 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Location		Numerator — number of homes sold or built that are affordable by households (39th–41st percentiles)								
Capital city	no.	2 314	2 005	722	554	2 293	455	1 439	202	9 984
Balance of state	no.	2 664	2 785	1 295	1 022	711	839	na	np	9 316
Total	**no.**	**4 978**	**4 790**	**2 017**	**1 576**	**3 004**	**1 294**	**1 439**	**202**	**19 300**
Location		Denominator — total number of homes that are sold or built								
Capital city	no.	80 303	65 846	33 347	28 053	21 050	3 988	7 700	2 034	242 321
Balance of state	no.	43 314	25 939	41 507	7 576	6 406	5 360	na	np	130 102
Total	**no.**	**123 617**	**91 785**	**74 854**	**35 629**	**27 456**	**9 348**	**7 700**	**2 034**	**372 423**
Location		Proportion of homes sold or built that are affordable by households (39th–41st percentiles)								
Capital city	%	2.9	3.0	2.2	2.0	10.9	11.4	18.7	9.9	4.1
Balance of state	%	6.2	10.7	3.1	13.5	11.1	15.7	na	np	7.2
Total	**%**	**4.0**	**5.2**	**2.7**	**4.4**	**10.9**	**13.8**	**18.7**	**9.9**	**5.2**

(a) Income statistic used: median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source : Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.2 **Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2010-11 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Dwelling type		Numerator — number of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house	no.	3 014	2 880	1 202	1 127	1 635	1 051	728	123	11 760
Other	no.	1 964	1 910	815	449	1 369	243	711	79	7 540
Total	**no.**	**4 978**	**4 790**	**2 017**	**1 576**	**3 004**	**1 294**	**1 439**	**202**	**19 300**
Dwelling type		Denominator — total number of homes that are sold or built								
Separate house	no.	79 462	67 400	56 738	27 387	20 766	7 595	4 775	1 257	265 380
Other	no.	44 155	24 385	18 116	8 242	6 690	1 753	2 925	777	107 043
Total	**no.**	**123 617**	**91 785**	**74 854**	**35 629**	**27 456**	**9 348**	**7 700**	**2 034**	**372 423**
Dwelling type		Proportion of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house	%	3.8	4.3	2.1	4.1	7.9	13.8	15.2	9.8	4.4
Other	%	4.4	7.8	4.5	5.4	20.5	13.9	24.3	10.2	7.0
Total	**%**	**4.0**	**5.2**	**2.7**	**4.4**	**10.9**	**13.8**	**18.7**	**9.9**	**5.2**

(a) Income statistic used: median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes.

(b) NT estimates do not include balance of state areas since estimates for NT other than Darwin are not considered reliable.

Source: Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.3 **Proportion of homes sold or built that are affordable by low income households, calculated using the median gross income for 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2010-11 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Dwelling type and location		Numerator — number of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house – Capital city	no.	708	553	344	299	1 094	323	728	123	4 172
Separate house – Balance of state	no.	2 306	2 327	858	828	541	728	na	np	7 588
Separate house – Total	no.	3 014	2 880	1 202	1 127	1 635	1 051	728	123	11 760
Other – Capital city	no.	1 606	1 452	378	255	1 199	132	711	79	5 812
Other – Balance of state	no.	358	458	437	194	170	111	na	np	1 728
Other – Total	no.	1 964	1 910	815	449	1 369	243	711	79	7 540
All dwellings – Total	**no.**	**4 978**	**4 790**	**2 017**	**1 576**	**3 004**	**1 294**	**1 439**	**202**	**19 300**
Dwelling type and location		Denominator — total number of homes that are sold or built								
Separate house – Capital city	no.	44 255	44 661	25 462	20 958	15 090	2 956	4 775	1 257	159 414
Separate house – Balance of state	no.	35 207	22 739	31 276	6 429	5 676	4 639	na	np	105 966
Separate house – Total	no.	79 462	67 400	56 738	27 387	20 766	7 595	4 775	1 257	265 380
Other – Capital city	no.	36 048	21 185	7 885	7 095	5 960	1 032	2 925	777	82 907
Other – Balance of state	no.	8 107	3 200	10 231	1 147	730	721	na	np	24 136
Other – Total	no.	44 155	24 385	18 116	8 242	6 690	1 753	2 925	777	107 043
All dwellings – Total	**no.**	**123 617**	**91 785**	**74 854**	**35 629**	**27 456**	**9 348**	**7 700**	**2 034**	**372 423**
Dwelling type and location		Proportion of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house – Capital city	%	1.6	1.2	1.4	1.4	7.2	10.9	15.2	9.8	2.6
Separate house – Balance of state	%	6.5	10.2	2.7	12.9	9.5	15.7	na	np	7.2
Separate house – Total	%	3.8	4.3	2.1	4.1	7.9	13.8	15.2	9.8	4.4
Other – Capital city	%	4.5	6.9	4.8	3.6	20.1	12.8	24.3	10.2	7.0
Other – Balance of state	%	4.4	14.3	4.3	16.9	23.3	15.4	na	np	7.2

Table NAHA.2.3 **Proportion of homes sold or built that are affordable by low income households, calculated using the median gross income for 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2010-11 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Other – Total	%	4.4	7.8	4.5	5.4	20.5	13.9	24.3	10.2	7.0
All dwellings – Total	**%**	**4.0**	**5.2**	**2.7**	**4.4**	**10.9**	**13.8**	**18.7**	**9.9**	**5.2**

(a) Income statistic used: median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source : Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.4 Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2010-11 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Location		Numerator — number of homes sold or built that are affordable by low and moderate income households								
Capital city	no.	21 246	13 766	7 759	5 321	4 516	475	2 291	1 359	56 733
Balance of state	no.	20 779	14 873	4 609	3 365	2 822	2 304	na	np	48 752
Total	**no.**	**42 025**	**28 639**	**12 368**	**8 686**	**7 338**	**2 779**	**2 291**	**1 359**	**105 485**
Location		Denominator — total number of homes that are sold or built								
Capital city	no.	80 303	65 846	33 347	28 053	21 050	3 988	7 700	2 034	242 321
Balance of state	no.	43 314	25 939	41 507	7 576	6 406	5 360	na	np	130 102
Total	**no.**	**123 617**	**91 785**	**74 854**	**35 629**	**27 456**	**9 348**	**7 700**	**2 034**	**372 423**
Location		Proportion of homes sold or built that are affordable by low and moderate income households								
Capital city	%	26.5	20.9	23.3	19.0	21.5	11.9	29.8	66.8	23.4
Balance of state	%	48.0	57.3	11.1	44.4	44.1	43.0	na	np	37.5
Total	**%**	**34.0**	**31.2**	**16.5**	**24.4**	**26.7**	**29.7**	**29.8**	**66.8**	**28.3**

(a) Income statistic used: median gross incomes of the 59th–61st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source: Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.5 **Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2010-11 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Dwelling type		Numerator — number of homes sold or built that are affordable by low and moderate income households								
Separate house	no.	25 502	20 125	8 057	5 727	4 797	2 245	960	717	68 130
Other	no.	16 523	8 514	4 311	2 959	2 541	534	1 331	642	37 355
Total	**no.**	**42 025**	**28 639**	**12 368**	**8 686**	**7 338**	**2 779**	**2 291**	**1 359**	**105 485**
Dwelling type		Denominator — total number of homes that are sold or built								
Separate house	no.	79 462	67 400	56 738	27 387	20 766	7 595	4 775	1 257	265 380
Other	no.	44 155	24 385	18 116	8 242	6 690	1 753	2 925	777	107 043
Total	**no.**	**123 617**	**91 785**	**74 854**	**35 629**	**27 456**	**9 348**	**7 700**	**2 034**	**372 423**
Dwelling type		Proportion of homes sold or built that are affordable by low and moderate income households								
Separate house	%	32.1	29.9	14.2	20.9	23.1	29.6	20.1	57.0	25.7
Other	%	37.4	34.9	23.8	35.9	38.0	30.5	45.5	82.6	34.9
Total	**%**	**34.0**	**31.2**	**16.5**	**24.4**	**26.7**	**29.7**	**29.8**	**66.8**	**28.3**

(a) Income statistic used: median gross incomes of the 59th–61st percentiles of equivalised disposable household incomes.

(b) NT estimates do not include balance of state areas since estimates for NT other than Darwin are not considered reliable.

Source: Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.6 **Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2010-11 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Dwelling type and location		Numerator — number of homes sold or built that are affordable by low and moderate income households								
Separate house – Capital city	no.	9 569	7 643	4 980	3 036	2 455	333	960	717	29 693
Separate house – Balance of state	no.	15 933	12 482	3 077	2 691	2 342	1 912	na	np	38 437
Separate house – Total	no.	25 502	20 125	8 057	5 727	4 797	2 245	960	717	68 130
Other – Capital city	no.	11 677	6 123	2 779	2 285	2 061	142	1 331	642	27 040
Other – Balance of state	no.	4 846	2 391	1 532	674	480	392	na	np	10 315
Other – Total	no.	16 523	8 514	4 311	2 959	2 541	534	1 331	642	37 355
All dwellings – Total	**no.**	**42 025**	**28 639**	**12 368**	**8 686**	**7 338**	**2 779**	**2 291**	**1 359**	**105 485**
Dwelling type and location		Denominator — total number of homes that are sold or built								
Separate house – Capital city	no.	44 255	44 661	25 462	20 958	15 090	2 956	4 775	1 257	159 414
Separate house – Balance of state	no.	35 207	22 739	31 276	6 429	5 676	4 639	na	np	105 966
Separate house – Total	no.	79 462	67 400	56 738	27 387	20 766	7 595	4 775	1 257	265 380
Other – Capital city	no.	36 048	21 185	7 885	7 095	5 960	1 032	2 925	777	82 907
Other – Balance of state	no.	8 107	3 200	10 231	1 147	730	721	na	np	24 136
Other – Total	no.	44 155	24 385	18 116	8 242	6 690	1 753	2 925	777	107 043
All dwellings – Total	**no.**	**123 617**	**91 785**	**74 854**	**35 629**	**27 456**	**9 348**	**7 700**	**2 034**	**372 423**
Dwelling type and location		Proportion of homes sold or built that are affordable by low and moderate income households								
Separate house – Capital city	%	21.6	17.1	19.6	14.5	16.3	11.3	20.1	57.0	18.6
Separate house – Balance of state	%	45.3	54.9	9.8	41.9	41.3	41.2	na	np	36.3
Separate house – Total	%	32.1	29.9	14.2	20.9	23.1	29.6	20.1	57.0	25.7
Other – Capital city	%	32.4	28.9	35.2	32.2	34.6	13.8	45.5	82.6	32.6
Other – Balance of state	%	59.8	74.7	15.0	58.8	65.8	54.4	na	np	42.7

Table NAHA.2.6 **Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2010-11 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Other – Total	%	37.4	34.9	23.8	35.9	38.0	30.5	45.5	82.6	34.9
All dwellings – Total	**%**	**34.0**	**31.2**	**16.5**	**24.4**	**26.7**	**29.7**	**29.8**	**66.8**	**28.3**

(a) Income statistic used: median gross incomes of the 59th–61st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source : Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.7 Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Location		Numerator — number of homes sold or built that are affordable by households (39th–41st percentiles)								
Capital city	no.	6 083	7 758	1 157	933	4 305	756	2 765	434	24 191
Balance of state	no.	4 321	5 454	1 962	1 614	1 098	1 402	na	np	15 851
Total	**no.**	**10 404**	**13 212**	**3 119**	**2 547**	**5 403**	**2 158**	**2 765**	**434**	**40 042**
Location		Denominator — total number of homes that are sold or built								
Capital city	no.	95 708	80 386	44 839	34 977	23 722	4 683	8 311	2 780	295 406
Balance of state	no.	50 430	29 932	52 642	9 301	7 637	6 110	na	np	156 052
Total	**no.**	**146 138**	**110 318**	**97 481**	**44 278**	**31 359**	**10 793**	**8 311**	**2 780**	**451 458**
Location		Proportion of homes sold or built that are affordable by households (39th–41st percentiles)								
Capital city	%	6.4	9.7	2.6	2.7	18.1	16.1	33.3	15.6	8.2
Balance of state	%	8.6	18.2	3.7	17.4	14.4	22.9	na	np	10.2
Total	**%**	**7.1**	**12.0**	**3.2**	**5.8**	**17.2**	**20.0**	**33.3**	**15.6**	**8.9**

(a) Income statistic used: median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source: Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.8 **Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Dwelling type		Numerator — number of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house	no.	5 379	8 041	1 845	1 651	3 040	1 653	1 375	272	23 256
Other	no.	5 025	5 171	1 274	896	2 363	505	1 390	162	16 786
Total	**no.**	**10 404**	**13 212**	**3 119**	**2 547**	**5 403**	**2 158**	**2 765**	**434**	**40 042**
Dwelling type		Denominator — total number of homes that are sold or built								
Separate house	no.	91 435	78 864	71 619	33 401	23 869	8 780	5 226	1 719	314 913
Other	no.	54 703	31 454	25 862	10 877	7 490	2 013	3 085	1 061	136 545
Total	**no.**	**146 138**	**110 318**	**97 481**	**44 278**	**31 359**	**10 793**	**8 311**	**2 780**	**451 458**
Dwelling type		Proportion of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house	%	5.9	10.2	2.6	4.9	12.7	18.8	26.3	15.8	7.4
Other	%	9.2	16.4	4.9	8.2	31.5	25.1	45.1	15.3	12.3
Total	**%**	**7.1**	**12.0**	**3.2**	**5.8**	**17.2**	**20.0**	**33.3**	**15.6**	**8.9**

(a) Income statistic used: median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes.

(b) NT estimates do not include balance of state areas since estimates for NT other than Darwin are not considered reliable.

Source: Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.9 **Proportion of homes sold or built that are affordable by low income households, calculated using the median gross income of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2009-10**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Dwelling type and location		Numerator — number of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house – Capital city	no.	1 750	3 563	514	400	2 225	483	1 375	272	10 582
Separate house – Balance of state	no.	3 629	4 478	1 331	1 251	815	1 170	na	np	12 674
Separate house – Total	no.	5 379	8 041	1 845	1 651	3 040	1 653	1 375	272	23 256
Other – Capital city	no.	4 333	4 195	643	533	2 080	273	1 390	162	13 609
Other – Balance of state	no.	692	976	631	363	283	232	na	np	3 177
Other – Total	no.	5 025	5 171	1 274	896	2 363	505	1 390	162	16 786
All dwellings – Total	**no.**	**10 404**	**13 212**	**3 119**	**2 547**	**5 403**	**2 158**	**2 765**	**434**	**40 042**
Dwelling type and location		Denominator — total number of homes that are sold or built								
Separate house – Capital city	no.	51 067	53 151	33 623	25 796	17 116	3 484	5 226	1 719	191 182
Separate house – Balance of state	no.	40 368	25 713	37 996	7 605	6 753	5 296	na	np	123 731
Separate house – Total	no.	91 435	78 864	71 619	33 401	23 869	8 780	5 226	1 719	314 913
Other – Capital city	no.	44 641	27 235	11 216	9 181	6 606	1 199	3 085	1 061	104 224
Other – Balance of state	no.	10 062	4 219	14 646	1 696	884	814	na	np	32 321
Other – Total	no.	54 703	31 454	25 862	10 877	7 490	2 013	3 085	1 061	136 545
All dwellings – Total	**no.**	**146 138**	**110 318**	**97 481**	**44 278**	**31 359**	**10 793**	**8 311**	**2 780**	**451 458**
Dwelling type and location		Proportion of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house – Capital city	%	3.4	6.7	1.5	1.6	13.0	13.9	26.3	15.8	5.5
Separate house – Balance of state	%	9.0	17.4	3.5	16.4	12.1	22.1	na	np	10.2
Separate house – Total	%	5.9	10.2	2.6	4.9	12.7	18.8	26.3	15.8	7.4
Other – Capital city	%	9.7	15.4	5.7	5.8	31.5	22.8	45.1	15.3	13.1
Other – Balance of state	%	6.9	23.1	4.3	21.4	32.0	28.5	na	np	9.8

Table NAHA.2.9 **Proportion of homes sold or built that are affordable by low income households, calculated using the median gross income of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2009-10**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Other – Total	%	9.2	16.4	4.9	8.2	31.5	25.1	45.1	15.3	12.3
All dwellings – Total	**%**	**7.1**	**12.0**	**3.2**	**5.8**	**17.2**	**20.0**	**33.3**	**15.6**	**8.9**

(a) Income statistic used: median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source : Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.10 Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Location		Numerator — number of homes sold or built that are affordable by low and moderate income households								
Capital city	no.	37 309	30 738	13 367	10 218	7 354	837	4 001	2 166	105 990
Balance of state	no.	30 696	21 382	7 768	5 200	4 162	3 554	na	np	72 762
Total	**no.**	**68 005**	**52 120**	**21 135**	**15 418**	**11 516**	**4 391**	**4 001**	**2 166**	**178 752**
Location		Denominator — total number of homes that are sold or built								
Capital city	no.	95 708	80 386	44 839	34 977	23 722	4 683	8 311	2 780	295 406
Balance of state	no.	50 430	29 932	52 642	9 301	7 637	6 110	na	np	156 052
Total	**no.**	**146 138**	**110 318**	**97 481**	**44 278**	**31 359**	**10 793**	**8 311**	**2 780**	**451 458**
Location		Proportion of homes sold or built that are affordable by low and moderate income households								
Capital city	%	39.0	38.2	29.8	29.2	31.0	17.9	48.1	77.9	35.9
Balance of state	%	60.9	71.4	14.8	55.9	54.5	58.2	na	np	46.6
Total	**%**	**46.5**	**47.2**	**21.7**	**34.8**	**36.7**	**40.7**	**48.1**	**77.9**	**39.6**

(a) Income statistic used: median gross incomes of the 59th–61st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source: Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.11 **Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Dwelling type		Numerator — number of homes sold or built that are affordable by low and moderate income households								
Separate house	no.	39 733	36 345	13 300	10 182	7 774	3 483	1 996	1 236	114 049
Other	no.	28 272	15 775	7 835	5 236	3 742	908	2 005	930	64 703
Total	**no.**	**68 005**	**52 120**	**21 135**	**15 418**	**11 516**	**4 391**	**4 001**	**2 166**	**178 752**
Dwelling type		Denominator — total number of homes that are sold or built								
Separate house	no.	91 435	78 864	71 619	33 401	23 869	8 780	5 226	1 719	314 913
Other	no.	54 703	31 454	25 862	10 877	7 490	2 013	3 085	1 061	136 545
Total	**no.**	**146 138**	**110 318**	**97 481**	**44 278**	**31 359**	**10 793**	**8 311**	**2 780**	**451 458**
Dwelling type		Proportion of homes sold or built that are affordable by low and moderate income households								
Separate house	%	43.5	46.1	18.6	30.5	32.6	39.7	38.2	71.9	36.2
Other	%	51.7	50.2	30.3	48.1	50.0	45.1	65.0	87.7	47.4
Total	**%**	**46.5**	**47.2**	**21.7**	**34.8**	**36.7**	**40.7**	**48.1**	**77.9**	**39.6**

(a) Income statistic used: median gross incomes of the 59th–61st percentiles of equivalised disposable household incomes.

(b) NT estimates do not include balance of state areas since estimates for NT other than Darwin are not considered reliable.

Source: Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.12 **Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Dwelling type and location		Numerator — number of homes sold or built that are affordable by low and moderate income households								
Separate house – Capital city	no.	16 097	18 453	8 127	6 118	4 297	527	1 996	1 236	56 851
Separate house – Balance of state	no.	23 636	17 892	5 173	4 064	3 477	2 956	na	np	57 198
Separate house – Total	no.	39 733	36 345	13 300	10 182	7 774	3 483	1 996	1 236	114 049
Other – Capital city	no.	21 212	12 285	5 240	4 100	3 057	310	2 005	930	49 139
Other – Balance of state	no.	7 060	3 490	2 595	1 136	685	598	na	np	15 564
Other – Total	no.	28 272	15 775	7 835	5 236	3 742	908	2 005	930	64 703
All dwellings – Total	**no.**	**68 005**	**52 120**	**21 135**	**15 418**	**11 516**	**4 391**	**4 001**	**2 166**	**178 752**
Dwelling type and location		Denominator — total number of homes that are sold or built								
Separate house – Capital city	no.	51 067	53 151	33 623	25 796	17 116	3 484	5 226	1 719	191 182
Separate house – Balance of state	no.	40 368	25 713	37 996	7 605	6 753	5 296	na	np	123 731
Separate house – Total	no.	91 435	78 864	71 619	33 401	23 869	8 780	5 226	1 719	314 913
Other – Capital city	no.	44 641	27 235	11 216	9 181	6 606	1 199	3 085	1 061	104 224
Other – Balance of state	no.	10 062	4 219	14 646	1 696	884	814	na	np	32 321
Other – Total	no.	54 703	31 454	25 862	10 877	7 490	2 013	3 085	1 061	136 545
All dwellings – Total	**no.**	**146 138**	**110 318**	**97 481**	**44 278**	**31 359**	**10 793**	**8 311**	**2 780**	**451 458**
Dwelling type and location		Proportion of homes sold or built that are affordable by low and moderate income households								
Separate house – Capital city	%	31.5	34.7	24.2	23.7	25.1	15.1	38.2	71.9	29.7
Separate house – Balance of state	%	58.6	69.6	13.6	53.4	51.5	55.8	na	np	46.2
Separate house – Total	%	43.5	46.1	18.6	30.5	32.6	39.7	38.2	71.9	36.2
Other – Capital city	%	47.5	45.1	46.7	44.7	46.3	25.9	65.0	87.7	47.1
Other – Balance of state	%	70.2	82.7	17.7	67.0	77.5	73.5	na	np	48.2

Table NAHA.2.12 **Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Other – Total	%	51.7	50.2	30.3	48.1	50.0	45.1	65.0	87.7	47.4
All dwellings – Total	**%**	**46.5**	**47.2**	**21.7**	**34.8**	**36.7**	**40.7**	**48.1**	**77.9**	**39.6**

(a) Income statistic used: median gross incomes of the 59th–61st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source : Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.2.13 Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2008-09 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Location		Numerator — number of homes sold or built that are affordable by households (39th–41st percentiles)								
Capital city	no.	7 332	3 808	3 574	1 206	742	201	885	521	18 269
Balance of state	no.	3 803	6 844	4 883	2 007	634	706	na	na	18 877
Total	**no.**	**11 135**	**10 652**	**8 457**	**3 213**	**1 376**	**907**	**885**	**521**	**37 146**
Location		Denominator — total number of homes that are sold or built								
Capital city	no.	94 535	79 169	45 439	29 917	24 479	4 941	8 225	3 105	289 810
Balance of state	no.	46 195	29 520	54 994	9 265	8 067	6 982	na	np	155 023
Total	**no.**	**140 730**	**108 689**	**100 433**	**39 182**	**32 546**	**11 923**	**8 225**	**3 105**	**444 833**
Location		Proportion of homes sold or built that are affordable by households (39th–41st percentiles)								
Capital city	%	7.8	4.8	7.9	4.0	3.0	4.1	10.8	16.8	6.3
Balance of state	%	8.2	23.2	8.9	21.7	7.9	10.1	na	na	12.2
Total	**%**	**7.9**	**9.8**	**8.4**	**8.2**	**4.2**	**7.6**	**10.8**	**16.8**	**8.4**

(a) Income statistic used: median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source : Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2007-08.

Table NAHA.2.14 **Proportion of homes sold or built that are affordable by low income households, calculated using the median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2008-09 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Dwelling type		Numerator — number of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house	no.	5 147	7 253	5 312	2 048	817	735	670	139	22 121
Other	no.	5 988	3 399	3 145	1 165	559	172	215	382	15 025
Total	**no.**	**11 135**	**10 652**	**8 457**	**3 213**	**1 376**	**907**	**885**	**521**	**37 146**
Dwelling type		Denominator — total number of homes that are sold or built								
Separate house	no.	86 862	76 540	74 468	30 371	24 471	9 611	4 987	1 845	309 155
Other	no.	53 868	32 149	25 965	8 811	8 075	2 312	3 238	1 260	135 678
Total	**no.**	**140 730**	**108 689**	**100 433**	**39 182**	**32 546**	**11 923**	**8 225**	**3 105**	**444 833**
Dwelling type		Proportion of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house	%	5.9	9.5	7.1	6.7	3.3	7.6	13.4	7.5	7.2
Other	%	11.1	10.6	12.1	13.2	6.9	7.4	6.6	30.3	11.1
Total	**%**	**7.9**	**9.8**	**8.4**	**8.2**	**4.2**	**7.6**	**10.8**	**16.8**	**8.4**

(a) Income statistic used: median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes.

(b) NT estimates do not include balance of state areas since estimates for NT other than Darwin are not considered reliable.

Source: Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2007-08.

Table NAHA.2.15 **Proportion of homes sold or built that are affordable by low income households, calculated using the median gross income of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2008-09**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Dwelling type and location		Numerator — number of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house – Capital city	no.	1 874	1 592	1 970	396	269	160	670	139	7 070
Separate house – Balance of state	no.	3 273	5 661	3 342	1 652	548	575	na	np	15 051
Separate house – Total	no.	5 147	7 253	5 312	2 048	817	735	670	139	22 121
Other – Capital city	no.	5 458	2 216	1 604	810	473	41	215	382	11 199
Other – Balance of state	no.	530	1 183	1 541	355	86	131	na	np	3 826
Other – Total	no.	5 988	3 399	3 145	1 165	559	172	215	382	15 025
All dwellings – Total	**no.**	**11 135**	**10 652**	**8 457**	**3 213**	**1 376**	**907**	**885**	**521**	**37 146**
Dwelling type and location		Denominator — total number of homes that are sold or built								
Separate house – Capital city	no.	49 418	51 135	34 241	22 543	17 378	3 609	4 987	1 845	185 156
Separate house – Balance of state	no.	37 444	25 405	40 227	7 828	7 093	6 002	na	np	123 999
Separate house – Total	no.	86 862	76 540	74 468	30 371	24 471	9 611	4 987	1 845	309 155
Other – Capital city	no.	45 117	28 034	11 198	7 374	7 101	1 332	3 238	1 260	104 654
Other – Balance of state	no.	8 751	4 115	14 767	1 437	974	980	na	np	31 024
Other – Total	no.	53 868	32 149	25 965	8 811	8 075	2 312	3 238	1 260	135 678
All dwellings – Total	**no.**	**140 730**	**108 689**	**100 433**	**39 182**	**32 546**	**11 923**	**8 225**	**3 105**	**444 833**
Dwelling type and location		Proportion of homes sold or built that are affordable by households (39th–41st percentiles)								
Separate house – Capital city	%	3.8	3.1	5.8	1.8	1.5	4.4	13.4	7.5	3.8
Separate house – Balance of state	%	8.7	22.3	8.3	21.1	7.7	9.6	na	np	12.1
Separate house – Total	%	5.9	9.5	7.1	6.7	3.3	7.6	13.4	7.5	7.2
Other – Capital city	%	12.1	7.9	14.3	11.0	6.7	3.1	6.6	30.3	10.7
Other – Balance of state	%	6.1	28.7	10.4	24.7	8.8	13.4	na	np	12.3

Table NAHA.2.15 **Proportion of homes sold or built that are affordable by low income households, calculated using the median gross income of the 39th–41st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2008-09**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Other – Total	%	11.1	10.6	12.1	13.2	6.9	7.4	6.6	30.3	11.1
All dwellings – Total	**%**	**7.9**	**9.8**	**8.4**	**8.2**	**4.2**	**7.6**	**10.8**	**16.8**	**8.4**

(a) Income statistic used: median gross incomes of the 39th–41st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source : Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2007-08.

Table NAHA.2.16 Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by location, 2008-09 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Location		Numerator — number of homes sold or built that are affordable by low and moderate income households								
Capital city	no.	22 575	37 569	7 498	7 632	7 600	1 702	3 335	521	88 432
Balance of state	no.	18 765	20 125	12 236	2 380	2 289	4 983	na	np	60 778
Total	**no.**	**41 340**	**57 694**	**19 734**	**10 012**	**9 889**	**6 685**	**3 335**	**521**	**149 210**
Location		Denominator — total number of homes that are sold or built								
Capital city	no.	94 535	79 169	45 439	29 917	24 479	4 941	8 225	3 105	289 810
Balance of state	no.	46 195	29 520	54 994	9 265	8 067	6 982	na	np	155 023
Total	**no.**	**140 730**	**108 689**	**100 433**	**39 182**	**32 546**	**11 923**	**8 225**	**3 105**	**444 833**
Location		Proportion of homes sold or built that are affordable by low and moderate income households								
Capital city	%	23.9	47.5	16.5	25.5	31.0	34.4	40.5	16.8	30.5
Balance of state	%	40.6	68.2	22.2	25.7	28.4	71.4	na	np	39.2
Total	**%**	**29.4**	**53.1**	**19.6**	**25.6**	**30.4**	**56.1**	**40.5**	**16.8**	**33.5**

(a) Income statistic used: median gross incomes of the 59th–61st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source: Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2007-08.

Table NAHA.2.17 Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type, 2008-09 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Dwelling type		Numerator — number of homes sold or built that are affordable by low and moderate income households								
Separate house	no.	23 627	39 289	12 915	6 249	6 286	5 257	1 587	139	95 349
Other	no.	17 713	18 405	6 819	3 763	3 603	1 428	1 748	382	53 861
Total	**no.**	**41 340**	**57 694**	**19 734**	**10 012**	**9 889**	**6 685**	**3 335**	**521**	**149 210**
Dwelling type		Denominator — total number of homes that are sold or built								
Separate house	no.	86 862	76 540	74 468	30 371	24 471	9 611	4 987	1 845	309 155
Other	no.	53 868	32 149	25 965	8 811	8 075	2 312	3 238	1 260	135 678
Total	**no.**	**140 730**	**108 689**	**100 433**	**39 182**	**32 546**	**11 923**	**8 225**	**3 105**	**444 833**
Dwelling type		Proportion of homes sold or built that are affordable by low and moderate income households								
Separate house	%	27.2	51.3	17.3	20.6	25.7	54.7	31.8	7.5	30.8
Other	%	32.9	57.2	26.3	42.7	44.6	61.8	54.0	30.3	39.7
Total	**%**	**29.4**	**53.1**	**19.6**	**25.6**	**30.4**	**56.1**	**40.5**	**16.8**	**33.5**

(a) Income statistic used: median gross incomes of the 59th–61st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates do not include balance of state areas since estimates for NT other than Darwin are not considered reliable.

Source: Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2007-08.

Table NAHA.2.18 Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2008-09 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Dwelling type and location		Numerator — number of homes sold or built that are affordable by low and moderate income households								
Separate house – Capital city	no.	8 856	22 490	4 569	4 323	4 434	1 062	1 587	139	47 460
Separate house – Balance of state	no.	14 771	16 799	8 346	1 926	1 852	4 195	na	np	47 889
Separate house – Total	no.	23 627	39 289	12 915	6 249	6 286	5 257	1 587	139	95 349
Other – Capital city	no.	13 719	15 079	2 929	3 309	3 166	640	1 748	382	40 972
Other – Balance of state	no.	3 994	3 326	3 890	454	437	788	na	np	12 889
Other – Total	no.	17 713	18 405	6 819	3 763	3 603	1 428	1 748	382	53 861
All dwellings – Total	**no.**	**41 340**	**57 694**	**19 734**	**10 012**	**9 889**	**6 685**	**3 335**	**521**	**149 210**
Dwelling type and location		Denominator — total number of homes that are sold or built								
Separate house – Capital city	no.	49 418	51 135	34 241	22 543	17 378	3 609	4 987	1 845	185 156
Separate house – Balance of state	no.	37 444	25 405	40 227	7 828	7 093	6 002	na	np	123 999
Separate house – Total	no.	86 862	76 540	74 468	30 371	24 471	9 611	4 987	1 845	309 155
Other – Capital city	no.	45 117	28 034	11 198	7 374	7 101	1 332	3 238	1 260	104 654
Other – Balance of state	no.	8 751	4 115	14 767	1 437	974	980	na	np	31 024
Other – Total	no.	53 868	32 149	25 965	8 811	8 075	2 312	3 238	1 260	135 678
All dwellings – Total	**no.**	**140 730**	**108 689**	**100 433**	**39 182**	**32 546**	**11 923**	**8 225**	**3 105**	**444 833**
Dwelling type and location		Proportion of homes sold or built that are affordable by low and moderate income households								
Separate house – Capital city	%	17.9	44.0	13.3	19.2	25.5	29.4	31.8	7.5	25.6
Separate house – Balance of state	%	39.4	66.1	20.7	24.6	26.1	69.9	na	np	38.6
Separate house – Total	%	27.2	51.3	17.3	20.6	25.7	54.7	31.8	7.5	30.8
Other – Capital city	%	30.4	53.8	26.2	44.9	44.6	48.0	54.0	30.3	39.1
Other – Balance of state	%	45.6	80.8	26.3	31.6	44.9	80.4	na	np	41.5

Table NAHA.2.18 **Proportion of homes sold or built that are affordable by low and moderate income households up to the 59th–61st percentiles of equivalised disposable household incomes, by State and Territory, by dwelling type and location, 2008-09 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Other – Total	%	32.9	57.2	26.3	42.7	44.6	61.8	54.0	30.3	39.7
All dwellings – Total	**%**	**29.4**	**53.1**	**19.6**	**25.6**	**30.4**	**56.1**	**40.5**	**16.8**	**33.5**

(a) Income statistic used: median gross incomes of the 59th–61st percentiles of equivalised disposable household incomes.

(b) Balance of state estimates for the ACT are not separately available.

(c) NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

na Not available. **np** Not published.

Source: Valuer General (unpublished); ABS (unpublished) Survey of Income and Housing 2007-08.

NAHA Indicator 3:

No new data available, 2006 data available in the baseline report

Proportion of Australians who are homeless

NAHA Indicator 4:

Proportions of people experiencing repeat periods of homelessness

Table NAHA.4.1 Proportion of people experiencing repeat periods of homelessness, by State and Territory, by age and sex, 2009-10

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Number of male SAAP clients (and accompanying children) who more than once in 2009-10 have housing/accommodation need identified by SAAP agency worker										
Age										
under 12 years	no.	328	318	182	346	160	32	26	77	1 469
12–17	no.	201	107	134	85	50	28	np	np	615
18–24	no.	211	172	144	67	93	33	21	10	751
25–34	no.	281	148	204	84	98	45	13	18	891
35–44	no.	357	148	239	79	99	41	13	21	997
45–54	no.	257	74	116	45	58	13	np	np	586
55–64	no.	np	23	np	np	np	np	np	np	184
65 years and over	no.	np	5	np	np	np	np	np	np	64
Total	**no.**	**1 760**	**995**	**1 078**	**715**	**576**	**193**	**82**	**158**	**5 557**
Number of male SAAP clients (and accompanying children) in 2009-10 who have housing/accommodation need identified by SAAP agency worker										
Age										
under 12 years	no.	6 581	5 654	4 853	2 423	2 782	765	556	724	24 338
12–17	no.	2 956	1 892	1 762	671	1 016	333	176	128	8 934
18–24	no.	2 528	2 027	1 462	513	882	301	145	76	7 934
25–34	no.	2 175	1 481	1 794	559	765	402	137	124	7 437
35–44	no.	2 684	1 514	1 728	599	779	341	127	156	7 928
45–54	no.	1 792	863	1 107	337	472	218	66	132	4 987
55–64	no.	772	326	378	121	150	77	21	59	1 904

Table NAHA.4.1 Proportion of people experiencing repeat periods of homelessness, by State and Territory, by age and sex, 2009-10

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
65 years and over	no.	292	156	196	42	61	28	5	22	802
Total	**no.**	**19 780**	**13 913**	**13 280**	**5 265**	**6 907**	**2 465**	**1 233**	**1 421**	**64 264**
Percentage of male SAAP clients (and accompanying children) who more than once in 2009-10 who have housing/accommodation need identified by SAAP agency worker										
Age										
under 12 years	%	5.0	5.6	3.8	14.3	5.8	4.2	4.7	10.6	6.0
12–17	%	6.8	5.7	7.6	12.7	4.9	8.4	np	np	6.9
18–24	%	8.3	8.5	9.8	13.1	10.5	11.0	14.5	13.2	9.5
25–34	%	12.9	10.0	11.4	15.0	12.8	11.2	9.5	14.5	12.0
35–44	%	13.3	9.8	13.8	13.2	12.7	12.0	10.2	13.5	12.6
45–54	%	14.3	8.6	10.5	13.4	12.3	6.0	np	np	11.8
55–64	%	np	7.1	np	np	np	np	np	np	9.7
65 years and over	%	np	3.2	np	np	np	np	np	np	8.0
Total	**%**	**8.9**	**7.2**	**8.1**	**13.6**	**8.3**	**7.8**	**6.7**	**11.1**	**8.6**
Number of female SAAP clients (and accompanying children) who more than once in 2009-10 have housing/accommodation need identified by SAAP agency worker										
Age										
under 12 years	no.	298	320	225	399	162	32	15	80	1 531
12–17	no.	400	136	194	152	96	28	np	np	1 049
18–24	no.	353	339	210	201	140	39	21	66	1 369

Table NAHA.4.1 **Proportion of people experiencing repeat periods of homelessness, by State and Territory, by age and sex, 2009-10**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
25–34	no.	278	292	209	269	121	28	11	121	1 329
35–44	no.	307	214	150	191	96	21	9	86	1 074
45–54	no.	121	82	74	71	40	9	np	np	439
55–64	no.	np	22	np	np	np	np	np	np	108
65 years and over	no.	np	10	np	np	np	np	np	np	23
Total	**no.**	**1 788**	**1 415**	**1 078**	**1 315**	**664**	**159**	**78**	**425**	**6 922**
Number of female SAAP clients (and accompanying children) in 2009-10 who have housing/accommodation need identified by SAAP agency worker										
Age										
under 12 years	no.	6 320	5 580	4 764	2 586	2 723	756	517	751	23 997
12–17	no.	3 845	2 451	2 152	1 022	1 297	442	251	326	11 786
18–24	no.	4 610	3 814	2 317	1 189	1 563	481	373	423	14 770
25–34	no.	3 981	3 211	2 704	1 333	1 439	430	252	573	13 923
35–44	no.	3 322	2 628	2 094	983	1 105	325	152	395	11 004
45–54	no.	1 630	1 053	865	424	471	164	56	196	4 859
55–64	no.	514	365	239	95	146	55	26	38	1 478
65 years and over	no.	180	143	96	27	44	27	9	10	536
Total	**no.**	**24 402**	**19 245**	**15 231**	**7 659**	**8 788**	**2 680**	**1 636**	**2 712**	**82 353**
Percentage of female SAAP clients (and accompanying children) who more than once in 2009-10 who have housing/accommodation need identified by SAAP agency worker										
Age										

Table NAHA.4.1 **Proportion of people experiencing repeat periods of homelessness, by State and Territory, by age and sex, 2009-10**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
under 12 years	%	4.7	5.7	4.7	15.4	5.9	4.2	2.9	10.7	6.4
12–17	%	10.4	5.5	9.0	14.9	7.4	6.3	np	np	8.9
18–24	%	7.7	8.9	9.1	16.9	9.0	8.1	5.6	15.6	9.3
25–34	%	7.0	9.1	7.7	20.2	8.4	6.5	4.4	21.1	9.5
35–44	%	9.2	8.1	7.2	19.4	8.7	6.5	5.9	21.8	9.8
45–54	%	7.4	7.8	8.6	16.7	8.5	5.5	np	np	9.0
55–64	%	np	6.0	np	np	np	np	np	np	7.3
65 years and over	%	np	7.0	np	np	np	np	np	np	4.3
Total	**%**	**7.3**	**7.4**	**7.1**	**17.2**	**7.6**	**5.9**	**4.8**	**15.7**	**8.4**
Number of all SAAP clients (and accompanying children) who more than once in 2009-10 have housing/accommodation need identified by SAAP agency worker										
Age										
under 12 years	no.	626	638	407	745	322	64	41	157	3 000
12–17	no.	601	243	328	237	146	56	17	36	1 664
18–24	no.	564	511	354	268	233	72	42	76	2 120
25–34	no.	559	440	413	353	219	73	24	139	2 220
35–44	no.	664	362	389	270	195	62	22	107	2 071
45–54	no.	378	156	190	116	98	22	7	58	1 025
55–64	no.	129	45	48	31	20	np	np	np	292
65 years and over	no.	27	15	27	10	7	np	np	np	87
Total	**no.**	**3 548**	**2 410**	**2 156**	**2 030**	**1 240**	**352**	**160**	**583**	**12 479**

Table NAHA.4.1 Proportion of people experiencing repeat periods of homelessness, by State and Territory, by age and sex, 2009-10

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Number of all SAAP clients (and accompanying children) in 2009-10 who have housing/accommodation need identified by SAAP agency worker										
Age										
under 12 years	no.	12 901	11 234	9 617	5 009	5 505	1 521	1 073	1 475	48 335
12–17	no.	6 801	4 343	3 914	1 693	2 313	775	427	454	20 720
18–24	no.	7 138	5 841	3 779	1 702	2 445	782	518	499	22 704
25–34	no.	6 156	4 692	4 498	1 892	2 204	832	389	697	21 360
35–44	no.	6 006	4 142	3 822	1 582	1 884	666	279	551	18 932
45–54	no.	3 422	1 916	1 972	761	943	382	122	328	9 846
55–64	no.	1 286	691	617	216	296	132	47	97	3 382
65 years and over	no.	472	299	292	69	105	55	14	32	1 338
Total	**no.**	**44 182**	**33 158**	**28 511**	**12 924**	**15 695**	**5 145**	**2 869**	**4 133**	**146 617**
Percentage of all SAAP clients (and accompanying children) who more than once in 2009-10 who have housing/accommodation need identified by SAAP agency worker										
Age										
under 12 years	%	4.9	5.7	4.2	14.9	5.8	4.2	3.8	10.6	6.2
12–17	%	8.8	5.6	8.4	14.0	6.3	7.2	4.0	7.9	8.0
18–24	%	7.9	8.7	9.4	15.7	9.5	9.2	8.1	15.2	9.3
25–34	%	9.1	9.4	9.2	18.7	9.9	8.8	6.2	19.9	10.4
35–44	%	11.1	8.7	10.2	17.1	10.4	9.3	7.9	19.4	10.9
45–54	%	11.0	8.1	9.6	15.2	10.4	5.8	5.7	17.7	10.4

Table NAHA.4.1 **Proportion of people experiencing repeat periods of homelessness, by State and Territory, by age and sex, 2009-10**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
55–64	%	10.0	6.5	7.8	14.4	6.8	np	np	np	8.6
65 years and over	%	5.7	5.0	9.2	14.5	6.7	np	np	np	6.5
Total	**%**	**8.0**	**7.3**	**7.6**	**15.7**	**7.9**	**6.8**	**5.6**	**14.1**	**8.5**

np Not published.

Source: AIHW (unpublished) 2009-10 SAAP client data.

Table NAHA.4.2 Proportion of people experiencing repeat periods of homelessness, by State and Territory, by Indigenous status, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
						Indigenous				
Number of SAAP clients (and accompanying children) who more than once in 2009-10 have housing/ accommodation need identified by SAAP agency worker	no.	841	237	657	1 093	334	46	23	476	3 707
Number of SAAP clients (and accompanying children) in 2009-10 who have housing/accommodation need identified by SAAP agency worker	no.	9 464	3 023	7 868	5 237	3 433	665	456	3 001	33 147
Percentage of SAAP clients (and accompanying children) who more than once in 2009-10 have housing/ accommodation need identified by SAAP agency worker	**%**	**8.9**	**7.8**	**8.4**	**20.9**	**9.7**	**6.9**	**5.0**	**15.9**	**11.2**
						Non-Indigenous				
Number of SAAP clients (and accompanying children) who more than once in 2009-10 have housing/ accommodation need identified by SAAP agency worker	no.	2 696	2 135	1 531	787	865	307	133	104	8 558
Number of SAAP clients (and accompanying children) in 2009-10 who have housing/accommodation need identified by SAAP agency worker	no.	33 247	28 696	20 163	7 278	11 589	4 214	2 320	1 045	108 552

Table NAHA.4.2 **Proportion of people experiencing repeat periods of homelessness, by State and Territory, by Indigenous status, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Percentage of SAAP clients (and accompanying children) who more than once in 2009-10 have housing/ accommodation need identified by SAAP agency worker	**%**	**8.1**	**7.4**	**7.6**	**10.8**	**7.5**	**7.3**	**5.7**	**10.0**	**7.9**

(a) Data are disaggregated by Indigenous status where Indigenous status is known. Refer to table NAHA.4.1 for the total number of SAAP clients and accompanying children who had house/flat accommodation with tenure after support.

Source: AIHW (unpublished) 2009-10 SAAP client data

NAHA Indicator 5:

Proportion of Australian households owning or purchasing a home

Table NAHA.5.1.a **Proportion of households owning or purchasing a home, by State and Territory, by location, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
Location					Numerator — number of households owning or purchasing a home					
Capital city	no.	1 134 248	1 077 355	480 188	462 826	338 987	62 666	92 246	28 827	3 677 342
Balance of state	no.	711 397	427 675	614 998	129 325	123 274	86 320	na	np	2 101 472
Total (d)	**no.**	**1 845 645**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 778 815**
Location					Denominator — total number of households					
Capital city	no.	1 678 133	1 502 375	738 465	659 293	481 057	88 260	131 866	50 868	5 330 317
Balance of state	no.	1 030 642	596 709	932 193	204 754	173 693	115 821	na	np	3 068 203
Total (d)	**no.**	**2 708 775**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 398 520**
Location					Proportion of households owning or purchasing a home					
Capital city	%	67.6	71.7	65.0	70.2	70.5	71.0	70.0	56.7	69.0
Balance of state	%	69.0	71.7	66.0	63.2	71.0	74.5	na	np	68.5
Total	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Balance of state estimates for the ACT are not separately available.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT. NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

na Not available. **np** Not published.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.1.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by location, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*
					Relative standard errors					
Location					Numerator — number of households owning or purchasing a home					
Capital city	%	1.9	1.7	2.9	1.8	1.8	2.6	2.8	7.4	0.9
Balance of state	%	2.7	3.0	2.4	6.1	3.4	2.5	na	np	1.3
Total (d)	**%**	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
Location					Denominator — total number of households					
Capital city	%	1.0	0.9	1.3	0.9	1.0	1.8	1.6	5.3	0.5
Balance of state	%	1.3	1.5	1.2	2.2	2.1	1.3	na	np	0.6
Total (d)	**%**	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**
Location					Proportion of households owning or purchasing a home					
Capital city	%	1.8	1.6	2.9	1.9	1.7	2.5	2.6	5.7	0.8
Balance of state	%	2.5	2.6	2.3	6.0	3.0	2.3	na	np	1.3
Total	**%**	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**
					95 per cent confidence intervals					
Location					Numerator — number of households owning or purchasing a home					
Capital city	±	41 905	36 267	27 757	16 227	11 984	3 244	5 069	4 182	61 913
Balance of state	±	38 183	24 833	28 867	15 570	8 305	4 238	na	np	54 763
Total (d)	**±**	**44 938**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**71 526**
Location					Denominator — total number of households					
Capital city	±	33 679	25 766	18 450	11 482	9 880	3 034	4 075	5 244	50 530
Balance of state	±	25 905	17 804	21 909	8 665	7 226	2 982	na	np	37 045
Total (d)	**±**	**30 706**	**23 633**	**19 813**	**12 174**	**9 618**	**3 813**	**4 075**	**2 918**	**51 199**
Location					Proportion of households owning or purchasing a home					
Capital city	±	2.3	2.3	3.6	2.6	2.3	3.4	3.6	6.3	1.1
Balance of state	±	3.4	3.7	3.0	7.5	4.1	3.3	na	np	1.7
Total	**±**	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

Table NAHA.5.1.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by location, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT* (b)	*NT* (c)	*Aust*

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Balance of state estimates for the ACT are not separately available.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT. NT estimates for balance of state are not shown separately since estimates for NT other than Darwin are not considered reliable.

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

na Not available. **np** Not published.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.2.a Proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Male										
Age				Numerator — number of households owning or purchasing a home, reference person male						
15–24	no.	7 871	10 866	6 650	8 386	3 305	762	321	452	38 614
25–34	no.	118 054	97 949	97 713	53 081	32 854	10 402	8 337	2 961	421 351
35–44	no.	216 533	199 370	141 173	79 419	55 920	17 787	12 949	5 158	728 308
45–54	no.	273 896	216 377	169 942	98 545	60 879	21 735	15 212	6 552	863 138
55–64	no.	237 706	189 642	145 855	74 716	57 830	18 625	12 018	6 249	742 641
65–74	no.	158 691	131 720	82 505	47 555	35 964	12 919	5 640	2 677	477 670
75 years and over	no.	119 990	90 313	55 935	28 139	27 075	9 002	4 380	635	335 469
Total (c)	**no.**	**1 132 742**	**936 237**	**699 773**	**389 839**	**273 827**	**91 232**	**58 858**	**24 683**	**3 607 191**
Age				Denominator — total number of households, reference person male						
15–24	no.	39 372	46 753	47 879	21 724	13 468	3 763	3 409	2 399	178 768
25–34	no.	276 842	207 759	190 446	100 190	63 519	16 566	18 341	8 390	882 052
35–44	no.	343 026	280 605	215 744	117 110	80 606	22 620	18 815	8 860	1 087 386
45–54	no.	351 109	269 013	218 001	119 128	78 432	25 829	18 241	8 942	1 088 694
55–64	no.	283 841	218 204	180 924	95 635	67 062	22 701	13 518	8 208	890 094
65–74	no.	182 829	143 417	106 053	55 977	42 564	14 718	6 249	3 052	554 859
75 years and over	no.	133 078	97 267	66 937	32 834	33 312	10 487	4 862	1 215	379 990
Total (c)	**no.**	**1 610 096**	**1 263 018**	**1 025 984**	**542 598**	**378 963**	**116 684**	**83 434**	**41 066**	**5 061 842**
Age				Proportion of households owning or purchasing a home, reference person male						
15–24	%	20.0	23.2	13.9	38.6	24.5	20.3	9.4	18.8	21.6
25–34	%	42.6	47.1	51.3	53.0	51.7	62.8	45.5	35.3	47.8
35–44	%	63.1	71.1	65.4	67.8	69.4	78.6	68.8	58.2	67.0
45–54	%	78.0	80.4	78.0	82.7	77.6	84.2	83.4	73.3	79.3
55–64	%	83.7	86.9	80.6	78.1	86.2	82.0	88.9	76.1	83.4
65–74	%	86.8	91.8	77.8	85.0	84.5	87.8	90.3	87.7	86.1

Table NAHA.5.2.a Proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
75 years and over	%	90.2	92.9	83.6	85.7	81.3	85.8	90.1	52.2	88.3
Total	**%**	**70.4**	**74.1**	**68.2**	**71.8**	**72.3**	**78.2**	**70.5**	**60.1**	**71.3**
Female										
Age				Numerator — number of households owning or purchasing a home, reference person female						
15–24	no.	4 533	3 845	4 086	2 235	1 972	676	66	340	17 753
25–34	no.	65 202	46 753	40 396	24 772	16 198	4 545	3 340	3 049	204 255
35–44	no.	128 688	96 942	67 654	34 072	29 919	9 493	5 578	2 155	374 501
45–54	no.	140 947	111 712	75 427	46 273	42 182	12 369	7 584	2 903	439 396
55–64	no.	141 541	122 811	86 129	36 910	40 852	13 226	9 695	1 899	453 064
65–74	no.	108 074	85 157	62 683	27 312	27 539	9 168	4 028	1 599	325 560
75 years and over	no.	123 917	101 574	59 038	30 738	29 773	8 277	3 097	682	357 095
Total (c)	**no.**	**712 902**	**568 793**	**395 413**	**202 312**	**188 435**	**57 754**	**33 388**	**12 627**	**2 171 624**
Age				Denominator — total number of households, reference person female						
15–24	no.	56 137	34 908	28 388	15 927	10 136	4 394	2 133	1 762	153 785
25–34	no.	161 400	126 762	107 981	59 483	35 671	11 106	8 542	6 084	517 029
35–44	no.	225 889	147 456	132 275	58 221	48 246	15 177	8 072	5 272	640 608
45–54	no.	198 034	158 443	112 034	61 872	55 688	16 945	10 676	5 443	619 136
55–64	no.	181 586	145 283	113 665	51 994	51 074	15 864	10 963	3 045	573 474
65–74	no.	128 992	102 317	77 995	38 861	34 493	12 255	4 456	1 804	401 174
75 years and over	no.	146 641	120 898	72 335	35 089	40 479	11 655	3 591	783	431 471
Total (c)	**no.**	**1 098 679**	**836 067**	**644 674**	**321 449**	**275 787**	**87 396**	**48 432**	**24 194**	**3 336 678**
Age				Proportion of households owning or purchasing a home, reference person female						
15–24	%	8.1	11.0	14.4	14.0	19.5	15.4	3.1	19.3	11.5
25–34	%	40.4	36.9	37.4	41.6	45.4	40.9	39.1	50.1	39.5
35–44	%	57.0	65.7	51.1	58.5	62.0	62.5	69.1	40.9	58.5
45–54	%	71.2	70.5	67.3	74.8	75.7	73.0	71.0	53.3	71.0

Table NAHA.5.2.a Proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
55–64	%	77.9	84.5	75.8	71.0	80.0	83.4	88.4	62.4	79.0
65–74	%	83.8	83.2	80.4	70.3	79.8	74.8	90.4	88.6	81.2
75 years and over	%	84.5	84.0	81.6	87.6	73.6	71.0	86.3	87.1	82.8
Total	**%**	**64.9**	**68.0**	**61.3**	**62.9**	**68.3**	**66.1**	**68.9**	**52.2**	**65.1**
Persons										
Age					Numerator — number of households owning or purchasing a home, total					
15–24	no.	12 403	14 711	10 735	10 621	5 277	1 439	388	792	56 367
25–34	no.	183 256	144 701	138 109	77 852	49 052	14 947	11 677	6 010	625 605
35–44	no.	345 221	296 312	208 827	113 490	85 839	27 280	18 527	7 313	1 102 809
45–54	no.	414 843	328 089	245 369	144 817	103 061	34 104	22 795	9 455	1 302 534
55–64	no.	379 248	312 453	231 984	111 626	98 682	31 851	21 714	8 148	1 195 705
65–74	no.	266 765	216 877	145 188	74 867	63 502	22 086	9 668	4 276	803 229
75 years and over	no.	243 907	191 887	114 972	58 877	56 848	17 279	7 478	1 317	692 564
Total (c)	**no.**	**1 845 645**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 778 815**
Age					Denominator — total number of households					
15–24	no.	95 508	81 661	76 266	37 651	23 605	8 157	5 543	4 162	332 553
25–34	no.	438 243	334 521	298 427	159 673	99 190	27 672	26 883	14 474	1 399 082
35–44	no.	568 915	428 061	348 019	175 331	128 851	37 797	26 887	14 132	1 727 994
45–54	no.	549 143	427 456	330 035	181 000	134 120	42 774	28 917	14 385	1 707 830
55–64	no.	465 427	363 487	294 589	147 630	118 137	38 565	24 480	11 253	1 463 568
65–74	no.	311 821	245 734	184 049	94 838	77 056	26 973	10 705	4 856	956 033
75 years and over	no.	279 718	218 164	139 272	67 923	73 790	22 142	8 452	1 999	811 461
Total (c)	**no.**	**2 708 775**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 398 520**
Age					Proportion of households owning or purchasing a home, total					
15–24	%	13.0	18.0	14.1	28.2	22.4	17.6	7.0	19.0	16.9
25–34	%	41.8	43.3	46.3	48.8	49.5	54.0	43.4	41.5	44.7

Table NAHA.5.2.a **Proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
35–44	%	60.7	69.2	60.0	64.7	66.6	72.2	68.9	51.7	63.8
45–54	%	75.5	76.8	74.3	80.0	76.8	79.7	78.8	65.7	76.3
55–64	%	81.5	86.0	78.7	75.6	83.5	82.6	88.7	72.4	81.7
65–74	%	85.6	88.3	78.9	78.9	82.4	81.9	90.3	88.0	84.0
75 years and over	%	87.2	88.0	82.6	86.7	77.0	78.0	88.5	65.9	85.3
Total	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.2.b **Relative standard errors for the proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (per cent) (a)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Male									
Age	Numerator — number of households owning or purchasing a home, reference person male								
15–24	36.5	33.7	33.1	29.2	33.6	39.0	70.8	65.3	15.9
25–34	7.8	8.3	6.7	9.9	9.5	9.5	13.2	20.6	3.8
35–44	6.1	5.8	5.6	5.8	5.5	7.0	8.5	16.8	2.5
45–54	5.0	4.9	5.2	4.8	5.0	4.7	6.8	14.0	2.0
55–64	4.9	4.6	4.7	5.3	4.5	5.0	8.1	25.2	2.4
65–74	4.6	4.3	6.7	6.7	6.0	6.6	12.5	24.1	2.3
75 years and over	5.2	6.0	9.4	8.0	5.4	7.7	12.9	49.0	3.1
Total (c)	**2.3**	**2.0**	**2.3**	**3.0**	**2.6**	**2.4**	**3.3**	**7.3**	**1.1**
Age	Denominator — total number of households, reference person male								
15–24	14.7	14.9	9.1	12.3	15.7	16.6	25.5	21.2	6.5
25–34	4.5	4.0	4.1	4.7	5.1	6.6	5.9	6.9	2.4
35–44	3.8	3.4	3.4	3.6	3.9	5.1	5.7	9.8	1.5
45–54	3.5	3.5	3.4	3.6	3.9	3.7	4.5	9.0	1.5
55–64	3.4	4.0	3.4	3.4	3.2	3.5	7.2	18.9	1.7
65–74	3.2	3.8	4.9	4.5	4.6	5.1	9.9	22.0	1.9
75 years and over	4.7	5.2	5.5	7.2	5.0	4.7	10.5	39.5	2.4
Total (c)	**1.6**	**1.2**	**1.5**	**1.7**	**1.9**	**1.9**	**2.5**	**5.1**	**0.8**
Age	Proportion of households owning or purchasing a home, reference person male								
15–24	31.2	33.2	30.7	25.5	30.6	35.8	65.9	61.6	15.0
25–34	7.3	6.6	6.0	8.5	9.2	7.7	11.9	19.2	3.3
35–44	4.5	4.3	4.3	4.5	4.3	3.9	7.6	12.3	2.0
45–54	3.1	2.7	3.6	3.7	3.3	3.0	4.3	9.6	1.4
55–64	2.8	2.3	3.6	4.3	2.6	3.5	4.3	11.2	1.5
65–74	2.4	1.8	5.0	4.4	3.2	3.5	5.2	7.6	1.4

Table NAHA.5.2.b **Relative standard errors for the proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (per cent) (a)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
75 years and over	2.9	2.6	6.2	4.0	4.9	5.5	5.1	41.3	1.9
Total	**1.6**	**1.5**	**1.9**	**2.4**	**2.0**	**1.7**	**3.1**	**5.4**	**0.8**
Female									
Age	Numerator — number of households owning or purchasing a home, reference person female								
15–24	55.3	51.1	51.8	51.0	39.0	42.4	122.3	68.4	23.5
25–34	10.9	13.1	14.4	16.5	13.0	18.1	23.0	25.7	5.6
35–44	8.4	7.8	10.1	13.0	9.9	9.9	16.8	26.2	4.3
45–54	7.6	7.3	10.1	9.0	7.1	6.1	11.2	23.8	3.2
55–64	7.7	7.7	9.0	10.1	6.7	8.7	10.0	24.5	3.6
65–74	7.4	8.8	9.0	9.3	8.1	8.8	14.5	24.0	3.7
75 years and over	5.8	6.0	8.0	7.6	7.8	9.9	18.3	60.7	3.5
Total (c)	**3.1**	**3.1**	**3.5**	**4.4**	**3.6**	**3.9**	**5.5**	**12.3**	**1.6**
Age	Denominator — total number of households, reference person female								
15–24	12.4	18.9	16.8	15.1	17.7	14.6	25.8	24.5	7.2
25–34	5.3	6.8	7.3	7.8	9.5	10.2	13.5	12.2	2.9
35–44	5.1	5.7	5.9	8.0	6.9	7.1	14.3	13.6	2.5
45–54	5.9	5.7	7.2	7.2	5.2	5.7	9.5	16.3	2.3
55–64	5.9	6.3	6.5	6.5	5.9	6.7	8.9	16.4	2.7
65–74	5.9	6.4	7.1	6.8	6.2	5.6	13.6	21.2	2.7
75 years and over	4.4	4.9	5.7	6.9	5.4	6.5	16.1	53.2	2.7
Total (c)	**2.3**	**2.0**	**2.5**	**3.0**	**3.0**	**2.7**	**4.5**	**6.3**	**1.2**
Age	Proportion of households owning or purchasing a home, reference person female								
15–24	54.9	52.0	48.4	50.5	39.1	40.8	121.7	68.4	23.4
25–34	8.8	11.1	13.4	13.2	10.7	14.1	21.9	18.8	4.4
35–44	6.0	5.4	8.0	8.7	6.6	7.4	9.7	21.2	3.2
45–54	4.0	5.0	6.0	4.6	3.6	4.5	7.3	21.2	1.8

Table NAHA.5.2.b **Relative standard errors for the proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (per cent) (a)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
55–64	3.6	3.0	5.4	5.8	4.0	4.5	4.1	19.1	1.8
65–74	4.7	3.7	5.2	6.1	4.5	6.4	5.3	7.5	2.1
75 years and over	3.6	3.2	5.1	3.2	5.8	7.4	9.0	13.3	1.9
Total	**2.3**	**2.2**	**2.7**	**2.8**	**2.5**	**3.1**	**4.0**	**10.7**	**1.1**
Persons									
Age	Numerator — number of households owning or purchasing a home, total								
15–24	29.2	28.2	28.9	28.8	26.1	31.3	62.5	44.4	13.6
25–34	6.1	6.4	6.5	6.8	7.6	7.5	11.0	16.9	2.9
35–44	4.3	4.2	4.5	4.8	4.2	4.4	7.0	13.6	1.9
45–54	2.9	3.3	4.3	3.6	3.2	3.3	5.1	11.5	1.4
55–64	3.8	2.9	3.6	3.5	2.8	4.3	5.3	18.9	1.6
65–74	3.3	3.4	4.8	5.0	3.8	4.1	8.7	18.0	1.7
75 years and over	3.6	3.3	5.2	5.2	4.5	5.6	9.4	43.5	1.9
Total (c)	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
Age	Denominator — total number of households								
15–24	8.0	10.2	7.5	8.8	11.3	12.2	15.4	15.0	4.3
25–34	2.5	2.9	2.5	3.3	3.5	4.0	4.9	5.6	1.4
35–44	2.1	2.4	2.0	3.1	2.2	2.8	4.1	5.6	1.0
45–54	1.9	2.3	2.4	2.3	2.2	2.5	4.0	6.9	0.9
55–64	2.5	2.5	2.8	2.7	2.5	2.8	4.4	14.1	1.2
65–74	2.6	2.7	3.8	3.2	2.9	2.6	7.1	15.7	1.3
75 years and over	3.0	2.9	3.3	4.6	3.4	2.8	8.7	30.3	1.4
Total (c)	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**
Age	Proportion of households owning or purchasing a home, total								
15–24	27.5	28.1	26.7	28.6	24.1	28.3	59.6	40.3	13.5
25–34	5.6	6.1	6.2	6.3	6.9	6.5	10.9	14.6	2.7

Table NAHA.5.2.b **Relative standard errors for the proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (per cent) (a)**

	NSW	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
35–44	3.7	3.4	4.0	3.9	3.5	3.5	6.5	11.6	1.6
45–54	2.5	2.6	3.2	3.0	2.4	2.3	3.8	9.3	1.0
55–64	2.5	1.9	3.2	3.1	2.2	3.0	3.0	9.5	1.1
65–74	2.4	1.8	3.5	3.8	2.5	3.7	3.9	5.9	1.1
75 years and over	2.4	2.0	4.1	2.5	4.1	4.9	4.6	26.9	1.4
Total	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.2.c 95 percent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Male										
Age				Numerator — number of households owning or purchasing a home, reference person male						
15–24	±	5 632	7 178	4 308	4 797	2 179	582	446	578	12 006
25–34	±	18 076	15 955	12 872	10 350	6 116	1 938	2 158	1 193	31 128
35–44	±	26 065	22 508	15 462	8 957	6 078	2 442	2 165	1 701	35 607
45–54	±	26 654	20 588	17 285	9 354	5 998	2 005	2 018	1 800	34 534
55–64	±	22 620	17 121	13 463	7 699	5 099	1 812	1 914	3 081	34 601
65–74	±	14 391	11 166	10 771	6 272	4 249	1 662	1 381	1 266	21 769
75 years and over	±	12 328	10 587	10 325	4 432	2 885	1 364	1 110	609	20 628
Total (c)	±	**51 623**	**37 333**	**31 731**	**22 900**	**13 977**	**4 220**	**3 787**	**3 552**	**79 815**
Age				Denominator — total number of households, reference person male						
15–24	±	11 368	13 617	8 531	5 234	4 154	1 226	1 703	998	22 902
25–34	±	24 669	16 403	15 249	9 266	6 405	2 147	2 138	1 140	40 761
35–44	±	25 392	18 631	14 482	8 220	6 154	2 280	2 120	1 698	31 880
45–54	±	23 943	18 302	14 664	8 359	5 923	1 867	1 622	1 579	32 853
55–64	±	19 122	16 944	11 988	6 444	4 218	1 548	1 919	3 042	29 468
65–74	±	11 605	10 754	10 213	4 915	3 818	1 461	1 207	1 315	20 128
75 years and over	±	12 251	9 939	7 223	4 615	3 251	970	998	941	17 542
Total (c)	±	**50 456**	**30 749**	**30 272**	**18 521**	**14 304**	**4 420**	**4 156**	**4 122**	**77 479**
Age				Proportion of households owning or purchasing a home, reference person male						
15–24	±	12.2	15.1	8.4	19.3	14.7	14.2	12.2	22.7	6.3
25–34	±	6.1	6.1	6.0	8.8	9.3	9.5	10.6	13.3	3.1
35–44	±	5.6	6.0	5.5	6.0	5.8	6.0	10.3	14.1	2.6
45–54	±	4.7	4.2	5.5	6.0	5.1	4.9	7.0	13.7	2.2
55–64	±	4.6	4.0	5.7	6.6	4.4	5.6	7.5	16.7	2.5
65–74	±	4.1	3.3	7.6	7.4	5.3	6.0	9.2	13.0	2.3

Table NAHA.5.2.c 95 percent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
75 years and over	±	5.1	4.7	10.2	6.8	7.8	9.2	9.1	42.3	3.3
Total	±	**2.2**	**2.2**	**2.6**	**3.4**	**2.8**	**2.5**	**4.2**	**6.4**	**1.1**
Female										
Age				Numerator — number of households owning or purchasing a home, reference person female						
15–24	±	4 912	3 854	4 146	2 236	1 506	562	159	456	8 172
25–34	±	13 976	11 999	11 425	8 010	4 120	1 609	1 503	1 535	22 511
35–44	±	21 223	14 741	13 400	8 666	5 825	1 848	1 835	1 108	31 297
45–54	±	20 987	16 033	14 859	8 140	5 876	1 489	1 663	1 356	27 374
55–64	±	21 327	18 496	15 140	7 278	5 327	2 248	1 902	910	32 111
65–74	±	15 588	14 764	11 067	4 972	4 363	1 590	1 148	752	23 436
75 years and over	±	13 995	11 933	9 285	4 559	4 557	1 611	1 110	811	24 158
Total (c)	±	**43 864**	**34 912**	**27 211**	**17 644**	**13 196**	**4 370**	**3 592**	**3 040**	**68 460**
Age				Denominator — total number of households, reference person female						
15–24	±	13 681	12 898	9 331	4 710	3 524	1 262	1 079	845	21 645
25–34	±	16 708	16 856	15 395	9 079	6 655	2 222	2 259	1 453	29 092
35–44	±	22 539	16 382	15 361	9 126	6 541	2 098	2 269	1 404	31 912
45–54	±	22 742	17 842	15 714	8 752	5 637	1 877	1 996	1 738	27 541
55–64	±	21 173	18 061	14 470	6 601	5 950	2 079	1 913	980	30 626
65–74	±	14 943	12 918	10 888	5 208	4 202	1 335	1 191	751	21 443
75 years and over	±	12 707	11 526	8 150	4 770	4 315	1 487	1 136	817	22 878
Total (c)	±	**48 663**	**32 859**	**31 996**	**18 745**	**16 258**	**4 657**	**4 265**	**2 993**	**76 677**
Age				Proportion of households owning or purchasing a home, reference person female						
15–24	±	8.7	11.2	13.7	13.9	14.9	12.3	7.4	25.9	5.3
25–34	±	7.0	8.0	9.9	10.7	9.5	11.3	16.8	18.5	3.4
35–44	±	6.7	7.0	8.0	10.0	8.0	9.1	13.1	17.0	3.7
45–54	±	5.5	6.9	7.9	6.7	5.4	6.4	10.1	22.1	2.5

Table NAHA.5.2.c 95 percent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
55–64	±	5.5	4.9	8.1	8.1	6.3	7.4	7.0	23.3	2.7
65–74	±	7.6	6.1	8.2	8.4	7.0	9.4	9.4	13.1	3.3
75 years and over	±	5.9	5.3	8.2	5.4	8.3	10.3	15.2	22.7	3.1
Total	±	**2.9**	**2.9**	**3.3**	**3.5**	**3.3**	**4.0**	**5.4**	**10.9**	**1.4**
Persons										
Age					Numerator — number of households owning or purchasing a home, total					
15–24	±	7 110	8 125	6 091	6 000	2 704	882	475	689	15 035
25–34	±	21 998	18 056	17 634	10 439	7 300	2 204	2 515	1 995	36 026
35–44	±	29 159	24 569	18 364	10 641	7 065	2 354	2 549	1 950	41 996
45–54	±	23 924	21 072	20 479	10 106	6 524	2 218	2 293	2 124	34 714
55–64	±	28 346	17 807	16 344	7 742	5 349	2 697	2 265	3 015	37 263
65–74	±	17 216	14 558	13 544	7 347	4 734	1 781	1 656	1 507	26 999
75 years and over	±	17 192	12 556	11 753	6 029	5 053	1 886	1 382	1 124	25 744
Total (c)	±	**44 938**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**71 526**
Age					Denominator — total number of households					
15–24	±	15 019	16 374	11 233	6 487	5 212	1 954	1 677	1 227	28 270
25–34	±	21 235	18 769	14 626	10 349	6 855	2 190	2 589	1 592	38 563
35–44	±	23 711	20 371	13 815	10 518	5 508	2 106	2 184	1 549	34 926
45–54	±	20 963	19 267	15 270	8 011	5 726	2 133	2 268	1 958	30 290
55–64	±	22 384	17 629	16 211	7 676	5 852	2 100	2 097	3 103	33 720
65–74	±	15 629	13 003	13 610	5 981	4 409	1 348	1 487	1 493	24 970
75 years and over	±	16 492	12 391	8 965	6 185	4 897	1 209	1 447	1 186	21 980
Total (c)	±	**30 706**	**23 633**	**19 813**	**12 174**	**9 618**	**3 813**	**4 075**	**2 918**	**51 199**
Age					Proportion of households owning or purchasing a home, total					
15–24	±	7.0	9.9	7.4	15.8	10.6	9.8	8.2	15.0	4.5
25–34	±	4.6	5.2	5.6	6.1	6.7	6.9	9.3	11.9	2.3

Table NAHA.5.2.c **95 percent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by age and sex of reference person, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
35–44	±	4.4	4.6	4.8	5.0	4.6	5.0	8.7	11.8	2.0
45–54	±	3.7	4.0	4.6	4.7	3.6	3.7	5.9	12.0	1.5
55–64	±	4.0	3.1	5.0	4.6	3.6	4.8	5.1	13.5	1.8
65–74	±	3.9	3.2	5.5	5.8	4.1	6.0	6.8	10.1	1.8
75 years and over	±	4.1	3.5	6.6	4.2	6.1	7.5	8.0	34.8	2.3
Total	±	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.3.a **Proportion of households owning or purchasing a home, by State and Territory, by reference person's country of birth, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Country of birth					Numerator — proportion of households owning or purchasing a home					
Australia	no.	1 235 097	1 021 074	832 274	370 017	328 287	126 574	67 444	27 485	4 008 251
Other	no.	610 547	483 955	262 912	222 134	133 975	22 413	24 802	9 825	1 770 563
Total (c)	**no.**	**1 845 645**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 778 815**
Country of birth					Denominator — total number of households					
Australia	no.	1 809 815	1 410 431	1 253 883	544 573	466 499	173 161	93 744	45 913	5 798 020
Other	no.	898 960	688 654	416 774	319 474	188 250	30 920	38 122	19 347	2 600 501
Total (c)	**no.**	**2 708 775**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 398 520**
Country of birth					Proportion of households owning or puchasing a home					
Australia	%	68.2	72.4	66.4	67.9	70.4	73.1	71.9	59.9	69.1
Other	%	67.9	70.3	63.1	69.5	71.2	72.5	65.1	50.8	68.1
Total	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.3.b Relative standard errors and 95 per cent confidence intervals for proportion of households owning or purchasing a home, by State and Territory, by reference person's country of birth, 2009-10 (a)

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Country of birth					Numerator — proportion of households owning or purchasing a home					
Australia	%	2.4	2.0	2.5	2.5	2.5	2.5	3.4	7.8	0.8
Other	%	3.9	3.7	5.7	4.7	4.3	9.7	8.0	14.6	2.0
Total	**%**	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
Country of birth					Denominator — total number of households					
Australia	%	1.8	1.8	1.5	2.4	1.7	1.8	2.9	4.9	0.7
Other	%	2.9	2.6	4.0	3.3	3.5	7.9	6.0	9.8	1.2
Total	**%**	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**
Country of birth					Proportion of households owning or puchasing a home					
Australia	%	1.6	1.6	1.7	2.0	1.8	1.7	2.6	5.4	0.6
Other	%	2.3	2.8	3.9	3.0	2.9	4.2	5.5	10.7	1.4
Total	**%**	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**
					95 per cent confidence intervals					
Country of birth					Numerator — proportion of households owning or purchasing a home					
Australia	±	57 293	40 329	41 334	18 030	16 192	6 257	4 508	4 199	65 006
Other	±	46 419	35 070	29 208	20 421	11 294	4 268	3 885	2 821	68 800
Total	**±**	**44 938**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**71 526**
Country of birth					Denominator — total number of households					
Australia	±	62 132	48 442	36 278	25 231	15 912	6 104	5 357	4 418	81 037
Other	±	51 225	34 517	32 655	20 919	12 876	4 783	4 482	3 717	62 012
Total	**±**	**30 706**	**23 633**	**19 813**	**12 174**	**9 618**	**3 813**	**4 075**	**2 918**	**51 199**
Country of birth					Proportion of households owning or puchasing a home					
Australia	±	2.2	2.3	2.3	2.6	2.5	2.5	3.7	6.3	0.8
Other	±	3.1	3.9	4.8	4.1	4.0	6.0	7.0	10.6	1.9
Total	**±**	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

Table NAHA.5.3.b **Relative standard errors and 95 per cent confidence intervals for proportion of households owning or purchasing a home, by State and Territory, by reference person's country of birth, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.4.a **Proportion of households owning or purchasing a home, by State and Territory, by dwelling type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Dwelling type					Numerator — number of households owning or purchasing a home					
Separate house	no.	1 491 126	1 359 819	979 124	550 595	425 826	139 402	80 502	32 281	5 058 674
Semi-detached, row or terrace house, townhouse etc	no.	185 432	102 311	86 042	30 495	26 165	6 370	7 768	2 235	446 818
Flat, unit or apartment	no.	166 966	41 161	28 726	10 473	10 094	2 838	3 232	2 208	265 697
Other dwelling (c)	no.	2 121	1 739	1 293	588	176	376	744	587	7 625
Total (d)	**no.**	**1 845 645**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 778 815**
Dwelling type					Denominator — total number of households					
Separate house	no.	1 912 704	1 735 705	1 330 912	743 252	552 454	175 189	103 833	47 611	6 601 661
Semi-detached, row or terrace house, townhouse etc	no.	335 179	177 071	184 878	79 085	63 731	13 666	17 279	6 366	877 254
Flat, unit or apartment	no.	453 126	184 569	149 093	40 772	37 458	14 539	10 011	9 837	899 404
Other dwelling (c)	no.	7 766	1 739	5 775	938	1 107	687	744	1 446	20 202
Total (d)	**no.**	**2 708 775**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 398 520**
Dwelling type					Proportion of households owning or purchasing a home					
Separate house	%	78.0	78.3	73.6	74.1	77.1	79.6	77.5	67.8	76.6
Semi-detached, row or terrace house, townhouse etc	%	55.3	57.8	46.5	38.6	41.1	46.6	45.0	35.1	50.9
Flat, unit or apartment	%	36.8	22.3	19.3	25.7	26.9	19.5	32.3	22.4	29.5
Other dwelling (c)	%	27.3	100.0	22.4	62.7	15.9	54.8	100.0	40.6	37.7
Total	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes caravans, houseboats or houses or flats attached to a shop or other commercial premise.

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Table NAHA.5.4.a **Proportion of households owning or purchasing a home, by State and Territory, by dwelling type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.4.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by dwelling type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Dwelling type					Numerator — number of households owning or purchasing a home					
Separate house	%	1.7	1.6	2.1	1.7	1.7	1.9	3.4	6.1	0.8
Semi-detached, row or terrace house, townhouse etc	%	8.6	8.7	13.6	13.1	12.6	23.9	18.7	30.8	5.2
Flat, unit or apartment	%	11.2	14.8	21.9	27.2	31.0	28.6	36.4	26.3	7.6
Other dwelling (c)	%	69.5	76.1	58.6	52.2	101.1	47.6	108.7	92.8	37.3
Total (d)	**%**	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
Dwelling type					Denominator — total number of households					
Separate house	%	1.7	1.2	1.5	1.3	1.3	1.5	2.7	4.6	0.7
Semi-detached, row or terrace house, townhouse etc	%	6.8	7.0	9.7	9.4	9.1	16.3	15.6	18.4	3.8
Flat, unit or apartment	%	5.3	8.8	8.5	19.5	13.3	11.7	23.1	16.3	4.1
Other dwelling (c)	%	37.7	76.1	47.8	41.7	57.1	42.8	108.7	59.6	25.1
Total (d)	**%**	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**
Dwelling type					Proportion of households owning or purchasing a home					
Separate house	%	1.2	1.4	1.7	1.8	1.5	1.4	2.3	4.9	0.7
Semi-detached, row or terrace house, townhouse etc	%	5.6	6.3	8.7	9.8	8.5	14.5	14.1	26.5	3.7
Flat, unit or apartment	%	8.3	16.0	18.4	21.0	26.0	25.3	24.9	20.6	5.9
Other dwelling (c)	%	71.1	–	65.3	39.6	146.2	55.5	99.2	101.5	35.0
Total	**%**	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**
					95 per cent confidence intervals					
Dwelling type					Numerator — number of households owning or purchasing a home					
Separate house	±	48 957	42 552	39 623	18 703	14 206	5 182	5 422	3 833	75 837

Table NAHA.5.4.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by dwelling type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Semi-detached, row or terrace house, townhouse etc	±	31 280	17 370	22 980	7 835	6 470	2 988	2 846	1 349	45 261
Flat, unit or apartment	±	36 673	11 959	12 329	5 579	6 137	1 592	2 309	1 139	39 436
Other dwelling (c)	±	2 890	2 593	1 485	602	350	351	1 585	1 068	5 582
Total (d)	**±**	**44 938**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**71 526**
Dwelling type				Denominator — total number of households						
Separate house	±	62 713	39 151	39 948	19 593	14 438	5 235	5 562	4 322	84 556
Semi-detached, row or terrace house, townhouse etc	±	44 495	24 445	35 231	14 515	11 382	4 365	5 274	2 294	64 623
Flat, unit or apartment	±	47 503	31 760	24 743	15 610	9 752	3 344	4 527	3 144	71 834
Other dwelling (c)	±	5 732	2 593	5 406	767	1 240	576	1 585	1 690	9 944
Total (d)	**±**	**30 706**	**23 633**	**19 813**	**12 174**	**9 618**	**3 813**	**4 075**	**2 918**	**51 199**
Dwelling type				Proportion of households owning or purchasing a home						
Separate house	±	1.9	2.1	2.5	2.6	2.3	2.2	3.5	6.5	1.0
Semi-detached, row or terrace house, townhouse etc	±	6.1	7.2	7.9	7.4	6.9	13.2	12.5	18.2	3.7
Flat, unit or apartment	±	6.0	7.0	6.9	10.6	13.7	9.7	15.7	9.1	3.4
Other dwelling (c)	±	38.1	–	28.6	48.7	45.7	59.6	194.4	80.8	25.9
Total	**±**	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes caravans, houseboats or houses or flats attached to a shop or other commercial premise.

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

– Nil or rounded to zero.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.5.a **Proportion of households owning or purchasing a home, by State and Territory, by number of bedrooms, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Number of bedrooms					Numerator — number of households owning or purchasing a home					
1 bedroom	no.	34 285	12 791	12 541	1 735	3 798	1 675	991	1 029	68 844
2 bedrooms	no.	267 524	177 459	123 231	42 702	59 647	22 623	5 549	7 001	705 736
3 bedrooms	no.	843 007	794 771	491 349	233 951	280 747	85 209	39 281	19 636	2 787 953
4 bedrooms	no.	540 158	444 810	375 509	272 112	99 929	30 384	37 159	8 256	1 808 316
5 bedrooms	no.	134 484	61 284	76 155	37 339	15 758	7 312	7 743	1 047	341 123
6 or more bedrooms	no.	23 971	13 914	16 371	4 232	2 247	1 670	1 523	342	64 270
Total (c), (d)	**no.**	**1 845 645**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 778 815**
Number of bedrooms					Denominator — total number of households					
1 bedroom	no.	119 199	69 704	60 063	26 369	20 333	10 315	3 854	3 752	313 589
2 bedrooms	no.	576 617	377 571	289 091	99 248	112 685	41 909	15 202	16 382	1 528 705
3 bedrooms	no.	1 167 517	1 064 579	723 989	356 446	381 836	106 545	58 932	32 408	3 892 251
4 bedrooms	no.	660 651	499 639	479 088	333 480	118 721	34 527	42 822	11 044	2 179 972
5 bedrooms	no.	143 480	69 081	92 020	41 974	18 098	8 203	8 416	1 171	382 442
6 or more bedrooms	no.	23 971	17 630	22 435	5 414	2 509	2 190	2 215	504	76 868
Total (c), (d)	**no.**	**2 708 775**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 398 520**
Number of bedrooms					Proportion of households owning or purchasing a home					
1 bedroom	%	28.8	18.3	20.9	6.6	18.7	16.2	25.7	27.4	22.0
2 bedrooms	%	46.4	47.0	42.6	43.0	52.9	54.0	36.5	42.7	46.2
3 bedrooms	%	72.2	74.7	67.9	65.6	73.5	80.0	66.7	60.6	71.6
4 bedrooms	%	81.8	89.0	78.4	81.6	84.2	88.0	86.8	74.8	83.0
5 bedrooms	%	93.7	88.7	82.8	89.0	87.1	89.1	92.0	89.4	89.2
6 or more bedrooms	%	100.0	78.9	73.0	78.2	89.6	76.2	68.7	67.9	83.6
Total (c)	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.5.5.a **Proportion of households owning or purchasing a home, by State and Territory, by number of bedrooms, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(c) Includes bed-sits and dwellings with no bedrooms, which account for approximately 0.3 per cent of all dwellings.

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.5.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by number of bedrooms, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Number of bedrooms					Numerator — number of households owning or purchasing a home					
1 bedroom	%	16.0	25.6	25.5	50.1	30.7	25.7	42.5	46.4	10.7
2 bedrooms	%	6.8	7.1	8.6	12.6	7.6	7.4	22.5	21.2	3.7
3 bedrooms	%	3.0	2.6	3.5	3.9	2.4	3.2	7.3	9.9	1.3
4 bedrooms	%	4.4	4.5	3.9	5.0	5.9	7.1	7.1	12.5	1.8
5 bedrooms	%	8.7	14.8	8.8	14.2	14.9	12.4	18.3	42.7	5.1
6 or more bedrooms	%	23.2	27.7	23.7	32.4	41.9	25.7	42.1	61.3	12.1
Total (c), (d)	**%**	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
Number of bedrooms					Denominator — total number of households					
1 bedroom	%	8.7	12.8	10.5	18.8	13.5	14.7	24.2	27.9	5.2
2 bedrooms	%	4.3	5.0	4.9	8.2	5.6	5.9	14.5	12.5	2.4
3 bedrooms	%	2.7	2.6	3.0	3.7	2.3	3.0	6.2	6.8	1.2
4 bedrooms	%	4.3	4.2	3.7	4.8	5.3	7.1	6.8	13.5	1.9
5 bedrooms	%	8.4	13.1	8.2	12.7	13.2	12.0	17.5	37.5	5.0
6 or more bedrooms	%	23.2	26.0	21.9	30.1	38.9	23.2	37.7	53.9	11.3
Total (c), (d)	**%**	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**
Number of bedrooms					Proportion of households owning or purchasing a home					
1 bedroom	%	15.0	24.1	23.1	52.3	28.8	25.7	33.3	41.6	10.3
2 bedrooms	%	5.2	6.2	7.0	7.8	5.2	4.5	17.4	16.1	3.0
3 bedrooms	%	1.9	1.6	2.2	2.7	1.6	1.9	4.4	7.4	1.0
4 bedrooms	%	2.2	1.8	2.4	2.3	2.3	2.0	2.4	8.3	1.0
5 bedrooms	%	2.1	5.2	4.9	5.0	5.7	5.1	4.1	11.2	1.5
6 or more bedrooms	%	–	19.8	12.7	21.0	13.0	14.4	30.2	53.6	5.5
Total (c)	**%**	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**
					95 per cent confidence intervals					

Table NAHA.5.5.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by number of bedrooms, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Number of bedrooms					Numerator — number of households owning or purchasing a home					
1 bedroom	±	10 760	6 424	6 269	1 703	2 287	843	826	936	14 432
2 bedrooms	±	35 464	24 821	20 695	10 535	8 923	3 292	2 448	2 910	50 740
3 bedrooms	±	49 627	41 028	34 080	17 741	13 261	5 348	5 582	3 808	71 075
4 bedrooms	±	46 511	39 273	28 565	26 666	11 561	4 255	5 160	2 025	65 257
5 bedrooms	±	22 992	17 825	13 178	10 402	4 617	1 782	2 775	876	33 955
6 or more bedrooms	±	10 907	7 550	7 608	2 689	1 844	840	1 258	411	15 229
Total (c), (d)	**±**	**44 938**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**71 526**
Number of bedrooms					Denominator — total number of households					
1 bedroom	±	20 434	17 544	12 384	9 712	5 383	2 974	1 826	2 053	32 123
2 bedrooms	±	48 414	36 953	28 031	15 906	12 392	4 830	4 326	4 018	70 744
3 bedrooms	±	60 823	54 971	42 046	25 676	17 218	6 179	7 167	4 291	90 437
4 bedrooms	±	56 304	40 655	35 013	31 322	12 347	4 831	5 710	2 915	79 181
5 bedrooms	±	23 706	17 797	14 853	10 436	4 682	1 936	2 892	860	37 418
6 or more bedrooms	±	10 907	8 970	9 622	3 199	1 912	996	1 638	533	17 069
Total (c), (d)	**±**	**30 706**	**23 633**	**19 813**	**12 174**	**9 618**	**3 813**	**4 075**	**2 918**	**51 199**
Number of bedrooms					Proportion of households owning or purchasing a home					
1 bedroom	±	8.5	8.7	9.4	6.7	10.6	8.2	16.8	22.3	4.5
2 bedrooms	±	4.7	5.7	5.9	6.6	5.4	4.7	12.5	13.5	2.7
3 bedrooms	±	2.7	2.4	2.9	3.5	2.4	3.0	5.7	8.8	1.4
4 bedrooms	±	3.6	3.2	3.6	3.7	3.8	3.4	4.1	12.1	1.7
5 bedrooms	±	3.9	9.1	8.0	8.7	9.8	8.9	7.4	19.6	2.6
6 or more bedrooms	±	–	30.6	18.1	32.1	22.9	21.6	40.7	71.3	9.0
Total (c)	**±**	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.5.5.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by number of bedrooms, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(c) Includes bed-sits and dwellings with no bedrooms, which account for approximately 0.3 per cent of all dwellings.

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

– Nil or rounded to zero.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.6.a **Proportion of households owning or purchasing a home, by State and Territory, by housing utilisation, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Housing utilisation					Numerator - number of households owning or purchasing a home					
2 or more bedrooms needed	no.	8 381	4 476	2 404	2 013	1 129	301	–	–	18 704
1 more bedroom needed	no.	42 378	28 593	14 511	7 387	5 137	1 538	285	2 099	101 927
no extra bedrooms needed (c)	no.	254 503	201 258	109 762	48 247	57 408	20 973	9 218	7 242	708 611
1 bedroom spare	no.	613 948	493 557	328 902	155 158	153 230	50 873	25 527	13 503	1 834 698
2 bedrooms spare	no.	653 309	590 020	447 142	245 427	203 395	58 289	39 145	10 927	2 247 654
3 or more bedrooms spare	no.	273 125	187 125	192 464	133 919	41 963	17 013	18 071	3 540	867 221
Total (d)	**no.**	**1 845 645**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 778 815**
Housing utilisation					Denominator - total number of households					
2 or more bedrooms needed	no.	20 806	8 535	6 717	2 946	3 769	301	–	–	43 075
1 more bedroom needed	no.	90 264	63 065	40 763	15 216	9 884	3 778	1 439	3 594	228 004
no extra bedrooms needed (c)	no.	563 088	391 672	277 019	112 632	112 170	39 759	21 251	16 213	1 533 805
1 bedroom spare	no.	938 417	732 877	551 854	252 249	224 501	73 303	41 510	23 992	2 838 702
2 bedrooms spare	no.	793 207	700 001	563 731	327 455	258 085	68 144	48 102	17 518	2 776 243
3 or more bedrooms spare	no.	302 992	202 934	230 573	153 549	46 341	18 796	19 564	3 943	978 691
Total (d)	**no.**	**2 708 775**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 398 520**
Housing utilisation					Proportion of households owning or purchasing a home					
2 or more bedrooms needed	%	40.3	52.4	35.8	68.3	30.0	100.0	–	–	43.4
1 more bedroom needed	%	46.9	45.3	35.6	48.5	52.0	40.7	19.8	58.4	44.7
no extra bedrooms needed (c)	%	45.2	51.4	39.6	42.8	51.2	52.8	43.4	44.7	46.2
1 bedroom spare	%	65.4	67.3	59.6	61.5	68.3	69.4	61.5	56.3	64.6
2 bedrooms spare	%	82.4	84.3	79.3	74.9	78.8	85.5	81.4	62.4	81.0
3 or more bedrooms spare	%	90.1	92.2	83.5	87.2	90.6	90.5	92.4	89.8	88.6
Total	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.5.6.a **Proportion of households owning or purchasing a home, by State and Territory, by housing utilisation, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(c) Includes bed-sits and dwellings with no bedrooms, which account for approximately 0.3 per cent of all dwellings.

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

– Nil or rounded to zero.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.6.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by housing utilisation, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Housing utilisation					Numerator — number of households owning or purchasing a home					
2 or more bedrooms needed	%	45.6	54.1	55.8	62.2	74.8	82.4	–	–	25.2
1 more bedroom needed	%	18.2	18.3	29.0	29.4	29.6	34.8	69.1	34.0	11.0
no extra bedrooms needed (c)	%	6.0	7.5	9.4	12.4	7.5	9.1	14.6	12.4	3.3
1 bedroom spare	%	3.9	3.6	4.1	5.7	4.8	4.6	7.7	12.0	2.1
2 bedrooms spare	%	3.5	3.3	3.6	4.4	3.7	3.7	6.6	16.4	1.4
3 or more bedrooms spare	%	6.8	6.0	6.2	6.7	8.9	9.2	10.1	19.9	2.8
Total (d)	**%**	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
Housing utilisation					Denominator — total number of households					
2 or more bedrooms needed	%	24.7	38.9	38.0	47.6	40.9	82.4	–	–	14.2
1 more bedroom needed	%	11.6	13.9	13.9	17.9	21.7	19.3	34.4	25.8	7.0
no extra bedrooms needed (c)	%	3.5	4.7	5.3	7.5	4.9	5.8	8.9	8.1	1.8
1 bedroom spare	%	3.2	2.7	3.0	4.7	4.1	3.7	5.8	7.3	1.5
2 bedrooms spare	%	2.9	2.9	3.2	3.8	3.5	3.4	6.4	10.2	1.3
3 or more bedrooms spare	%	6.4	6.1	5.9	6.9	8.5	8.8	10.5	17.2	2.8
Total (d)	**%**	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**
Housing utilisation					Proportion of households owning or purchasing a home					
2 or more bedrooms needed	%	39.4	44.5	59.9	37.3	75.0	–	–	–	20.3
1 more bedroom needed	%	12.9	14.9	25.2	20.1	21.0	28.5	73.5	25.6	7.8
no extra bedrooms needed (c)	%	5.1	4.8	7.3	9.8	5.6	6.6	11.8	10.4	2.8
1 bedroom spare	%	2.2	2.5	3.1	3.1	2.3	2.7	5.6	8.4	1.2
2 bedrooms spare	%	1.6	1.6	2.1	2.5	2.1	1.9	3.6	10.1	0.7
3 or more bedrooms spare	%	1.9	1.9	2.9	2.7	3.0	3.0	3.0	5.6	1.0
Total	**%**	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**
					95 per cent confidence intervals					

Table NAHA.5.6.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by housing utilisation, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Housing utilisation					Numerator — number of households owning or purchasing a home					
2 or more bedrooms needed	±	7 492	4 747	2 628	2 454	1 656	486	–	–	9 229
1 more bedroom needed	±	15 146	10 230	8 235	4 256	2 977	1 048	386	1 400	22 065
no extra bedrooms needed (c)	±	30 162	29 757	20 247	11 691	8 428	3 749	2 637	1 767	45 370
1 bedroom spare	±	46 457	34 980	26 524	17 293	14 432	4 610	3 850	3 170	74 610
2 bedrooms spare	±	44 667	38 662	31 919	21 190	14 635	4 273	5 085	3 509	63 492
3 or more bedrooms spare	±	36 435	21 909	23 571	17 561	7 341	3 080	3 594	1 382	47 203
Total (d)	**±**	**44 938**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**71 526**
Housing utilisation					Denominator — total number of households					
2 or more bedrooms needed	±	10 070	6 508	5 003	2 749	3 025	486	–	–	12 006
1 more bedroom needed	±	20 454	17 145	11 085	5 346	4 210	1 431	971	1 817	31 412
no extra bedrooms needed (c)	±	38 276	35 920	28 805	16 490	10 841	4 544	3 705	2 588	54 294
1 bedroom spare	±	59 736	38 373	32 041	23 188	18 209	5 311	4 727	3 430	80 738
2 bedrooms spare	±	45 750	39 786	35 064	24 451	17 895	4 567	6 065	3 506	70 776
3 or more bedrooms spare	±	38 289	24 093	26 830	20 623	7 729	3 234	4 032	1 333	52 772
Total (d)	**±**	**30 706**	**23 633**	**19 813**	**12 174**	**9 618**	**3 813**	**4 075**	**2 918**	**51 199**
Housing utilisation					Proportion of households owning or purchasing a home					
2 or more bedrooms needed	±	31.1	45.7	42.1	49.9	44.0	–	–	–	17.3
1 more bedroom needed	±	11.9	13.3	17.6	19.1	21.4	22.7	28.5	29.3	6.9
no extra bedrooms needed (c)	±	4.5	4.8	5.6	8.2	5.6	6.9	10.0	9.1	2.6
1 bedroom spare	±	2.9	3.3	3.6	3.8	3.0	3.7	6.8	9.2	1.6
2 bedrooms spare	±	2.6	2.7	3.3	3.7	3.3	3.1	5.8	12.4	1.2
3 or more bedrooms spare	±	3.3	3.4	4.8	4.6	5.3	5.3	5.3	9.9	1.7
Total	**±**	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.5.6.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by housing utilisation, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(c) Includes bed-sits and dwellings with no bedrooms, which account for approximately 0.3 per cent of all dwellings.

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

– Nil or rounded to zero.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.7.a **Proportion of households owning or purchasing a home, by State and Territory, by tenure, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Tenure type					Numerator — number of households owning or purchasing a home					
Owner without a mortgage	no.	922 654	754 776	477 810	234 583	219 718	74 261	38 365	12 007	2 734 176
Owner with a mortgage	no.	922 990	750 253	616 153	355 547	242 393	74 444	53 881	25 080	3 040 741
Total (c), (d)	**no.**	**1 845 645**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 778 815**
					Denominator — total number of households					
Total (c)	**no.**	**2 708 775**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 398 520**
Tenure type					Proportion of households owning or purchasing a home					
Owner without a mortgage	%	34.1	36.0	28.6	27.1	33.6	36.4	29.1	18.4	32.6
Owner with a mortgage	%	34.1	35.7	36.9	41.1	37.0	36.5	40.9	38.4	36.2
Total (c)	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes households in a rent-buy or shared equity scheme.

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.7.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by tenure, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Tenure type					Numerator — number of households owning or purchasing a home					
Owner without a mortgage	%	2.3	2.4	2.8	3.2	2.9	3.4	5.6	14.7	1.1
Owner with a mortgage	%	2.6	2.4	2.6	3.4	3.3	3.2	4.0	7.2	1.2
Total (c), (d)	**%**	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
					Denominator — total number of households					
Total (c)	**%**	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**
Tenure type					Proportion of households owning or purchasing a home					
Owner without a mortgage	%	2.2	2.5	2.7	3.3	2.7	3.3	5.5	13.5	1.1
Owner with a mortgage	%	2.7	2.5	2.7	3.5	3.3	3.2	4.0	7.9	1.2
Total (c)	**%**	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**
					95 per cent confidence intervals					
Tenure type					Numerator — number of households owning or purchasing a home					
Owner without a mortgage	no.	40 844	35 689	26 429	14 815	12 618	4 958	4 242	3 464	58 623
Owner with a mortgage	no.	46 275	35 665	31 735	23 770	15 483	4 725	4 220	3 515	69 604
Total (c), (d)	**no.**	**44 938**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**71 526**
					Denominator — total number of households					
Total (c)	**no.**	**30 706**	**23 633**	**19 813**	**12 174**	**9 617**	**3 813**	**4 075**	**2 918**	**51 199**
Tenure type					Proportion of households owning or purchasing a home					
Owner without a mortgage	%	1.5	1.8	1.5	1.8	1.8	2.4	3.1	4.9	0.7
Owner with a mortgage	%	1.8	1.7	2.0	2.8	2.4	2.3	3.2	5.9	0.8
Total (c)	**%**	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes households in a rent-buy or shared equity scheme.

Table NAHA.5.7.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by tenure, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.8.a **Proportion of households owning or purchasing a home, by State and Territory, by household type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type					Numerator — number of households owning or purchasing a home					
One family household										
Couple family with dependent children	no.	529 029	447 308	334 795	173 718	120 143	42 008	30 518	11 392	1 688 911
One parent family with dependent children	no.	64 028	62 283	31 369	24 960	20 732	5 532	2 900	2 408	214 213
Couple only	no.	510 233	432 071	354 615	186 095	153 821	49 966	24 148	10 413	1 721 361
Other one family households	no.	270 404	197 452	118 647	70 371	54 957	13 891	13 467	4 843	744 033
Multiple family households	no.	51 279	18 917	22 173	8 199	2 085	1 632	1 139	1 124	106 548
Non-family households										
Lone person	no.	402 237	330 446	213 331	124 154	107 418	34 379	19 152	6 371	1 237 487
Group households	no.	18 434	16 553	20 257	4 655	3 105	1 578	922	759	66 262
Total (c)	**no.**	**1 845 645**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 778 815**
Household type					Denominator — total number of households					
One family household										
Couple family with dependent children	no.	714 099	558 789	445 431	227 017	155 288	50 000	38 257	17 939	2 206 820
One parent family with dependent children	no.	171 424	135 524	102 621	54 082	44 514	13 866	8 264	4 892	535 186
Couple only	no.	661 313	535 392	473 393	234 718	186 999	58 810	31 569	17 720	2 199 914
Other one family households	no.	346 879	245 017	181 725	91 673	70 929	17 440	18 072	7 204	978 939
Multiple family households	no.	55 831	30 374	32 031	14 216	4 586	1 893	1 986	1 310	142 227
Non-family households										
Lone person	no.	665 703	516 022	375 592	219 524	179 447	57 528	29 324	12 108	2 055 247
Group households	no.	93 527	77 968	59 864	22 816	12 987	4 544	4 394	4 087	280 187
Total (c)	**no.**	**2 708 775**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 398 520**

Table NAHA.5.8.a **Proportion of households owning or purchasing a home, by State and Territory, by household type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type					Proportion of households owning or purchasing a home					
One family household										
Couple family with dependent children	%	74.1	80.0	75.2	76.5	77.4	84.0	79.8	63.5	76.5
One parent family with dependent children	%	37.4	46.0	30.6	46.2	46.6	39.9	35.1	49.2	40.0
Couple only	%	77.2	80.7	74.9	79.3	82.3	85.0	76.5	58.8	78.2
Other one family households	%	78.0	80.6	65.3	76.8	77.5	79.7	74.5	67.2	76.0
Multiple family households	%	91.8	62.3	69.2	57.7	45.5	86.2	57.4	85.8	74.9
Non-family households										
Lone person	%	60.4	64.0	56.8	56.6	59.9	59.8	65.3	52.6	60.2
Group households	%	19.7	21.2	33.8	20.4	23.9	34.7	21.0	18.6	23.6
Total	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.8.b **Relative standard errors for the proportion households owning or purchasing a home, by State and Territory, by household type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type					Numerator — number of households owning or purchasing a home					
One family household										
Couple family with dependent children	%	3.4	3.2	2.7	5.1	4.2	4.0	5.7	11.0	1.6
One parent family with dependent children	%	10.7	11.2	14.6	11.3	14.4	16.3	24.5	32.3	5.9
Couple only	%	2.4	3.2	3.1	3.6	2.8	3.0	7.5	9.7	1.4
Other one family households	%	4.9	6.5	8.2	9.0	7.1	9.5	8.8	19.9	2.8
Multiple family households	%	22.2	25.7	20.7	33.5	46.1	31.0	49.4	43.7	12.6
Non-family households										
Lone person	%	4.6	4.7	5.5	4.2	5.2	5.7	9.5	28.2	2.5
Group households	%	24.3	24.9	20.2	31.0	32.9	31.1	42.8	40.8	11.6
Total (c)	**%**	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
Household type					Denominator — total number of households					
One family household										
Couple family with dependent children	%	2.3	2.3	2.1	2.8	2.8	3.3	3.8	6.1	1.1
One parent family with dependent children	%	5.8	6.9	5.8	8.5	7.8	7.8	15.8	18.2	2.8
Couple only	%	2.2	2.4	2.0	2.7	2.5	2.6	5.6	7.6	1.1
Other one family households	%	4.8	5.7	5.9	6.7	6.2	7.9	7.3	15.3	2.7
Multiple family households	%	19.7	24.5	15.9	21.4	30.4	29.4	35.7	39.0	10.4
Non-family households										
Lone person	%	2.9	3.0	3.0	3.7	3.8	4.5	8.2	18.4	1.8
Group households	%	10.3	12.5	12.1	18.2	20.3	17.0	21.4	19.8	6.0
Total (c)	**%**	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**

Table NAHA.5.8.b **Relative standard errors for the proportion households owning or purchasing a home, by State and Territory, by household type, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type					Proportion of households owning or purchasing a home					
One family household										
Couple family with dependent children	%	2.3	2.1	2.1	3.2	2.9	1.9	3.8	8.5	1.2
One parent family with dependent children	%	8.6	7.9	12.7	9.3	11.0	13.5	17.0	21.4	4.8
Couple only	%	2.0	1.8	2.2	2.5	1.7	1.9	4.9	7.6	0.9
Other one family households	%	2.7	3.2	6.2	4.8	3.8	5.3	6.5	12.0	1.6
Multiple family households	%	5.6	14.9	12.3	18.2	39.9	11.8	39.2	19.2	4.7
Non-family households										
Lone person	%	3.4	4.1	3.9	4.0	3.7	3.7	6.0	15.5	1.8
Group households	%	23.3	24.0	17.3	34.7	31.3	25.1	42.4	39.4	11.1
Total	**%**	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.8.c **95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household type, 2007-08 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type					Numerator — number of households owning or purchasing a home					
One family household										
Couple family with dependent children	±	35 604	28 030	17 945	17 259	9 978	3 289	3 408	2 455	53 175
One parent family with dependent children	±	13 383	13 674	8 996	5 525	5 845	1 770	1 390	1 524	24 902
Couple only	±	24 411	27 465	21 565	13 189	8 576	2 975	3 561	1 983	47 153
Other one family households	±	26 140	25 044	19 048	12 412	7 686	2 595	2 311	1 892	40 760
Multiple family households	±	22 349	9 517	8 985	5 386	1 886	991	1 104	964	26 416
Non-family households										
Lone person	±	36 140	30 649	22 997	10 243	11 053	3 824	3 571	3 526	61 117
Group households	±	8 775	8 075	8 022	2 830	2 003	963	774	607	15 107
Total (c)	**±**	**44 938**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**71 526**
Household type					Denominator — total number of households					
One family household										
Couple family with dependent children	±	32 267	25 202	18 292	12 446	8 391	3 223	2 874	2 162	48 928
One parent family with dependent children	±	19 511	18 217	11 730	9 021	6 848	2 108	2 563	1 744	29 604
Couple only	±	28 193	25 533	18 826	12 262	9 257	3 036	3 474	2 641	48 955
Other one family households	±	32 908	27 308	20 919	12 028	8 645	2 705	2 580	2 163	52 747
Multiple family households	±	21 539	14 570	9 985	5 965	2 733	1 091	1 389	1 002	29 105
Non-family households										
Lone person	±	37 990	30 690	22 032	16 083	13 404	5 027	4 706	4 367	73 093
Group households	±	18 912	19 065	14 167	8 153	5 167	1 518	1 842	1 588	32 938
Total (c)	**±**	**30 706**	**23 633**	**19 813**	**12 174**	**9 618**	**3 813**	**4 075**	**2 918**	**51 199**

Table NAHA.5.8.c **95 per cent confidence intervals for the proportion of low income rental households in rental stress, by State and Territory, by household type, 2007-08 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household type					Proportion of households owning or purchasing a home					
One family household										
Couple family with dependent children	±	3.3	3.3	3.2	4.9	4.3	3.2	6.0	10.6	1.7
One parent family with dependent children	±	6.3	7.1	7.6	8.4	10.1	10.5	11.7	20.6	3.8
Couple only	±	3.0	2.8	3.2	3.9	2.7	3.1	7.3	8.7	1.4
Other one family households	±	4.2	5.1	7.9	7.2	5.8	8.3	9.5	15.8	2.4
Multiple family households	±	10.1	18.2	16.8	20.6	35.6	19.9	44.1	32.3	6.9
Non-family households										
Lone person	±	4.0	5.2	4.4	4.5	4.3	4.3	7.6	16.0	2.2
Group households	±	9.0	10.0	11.4	13.9	14.6	17.1	17.4	14.3	5.2
Total	**±**	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.9.a **Proportion of households owning or purchasing a home, by State and Territory, by household size, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household size					Numerator — number of households owning or purchasing a home					
1 person	no.	402 237	330 446	213 331	124 154	107 418	34 379	19 152	6 371	1 237 487
2 people	no.	610 582	508 575	414 197	217 117	174 957	55 715	28 529	13 056	2 022 728
3 people	no.	303 056	245 101	171 644	93 698	69 240	21 028	18 478	8 073	930 318
4 people	no.	338 697	262 412	189 681	99 658	76 761	25 428	16 171	6 496	1 015 305
5 people	no.	133 716	110 150	77 717	40 903	24 705	9 327	7 494	1 601	405 614
6 or more people	no.	57 357	48 345	28 615	16 622	9 180	3 110	2 422	1 713	167 362
Total (c)	**no.**	**1 845 645**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 778 815**
Household size					Denominator — total number of households					
1 person	no.	665 703	516 022	375 592	219 524	179 447	57 528	29 324	12 108	2 055 247
2 people	no.	870 454	683 953	600 208	298 200	230 019	70 896	41 372	25 021	2 820 123
3 people	no.	451 709	355 052	265 793	136 077	98 806	29 494	26 611	12 715	1 376 256
4 people	no.	453 447	341 284	256 895	131 567	98 439	30 213	21 523	10 218	1 343 587
5 people	no.	180 010	135 940	120 126	52 138	33 267	11 829	9 669	2 501	545 479
6 or more people	no.	87 451	66 835	52 043	26 541	14 772	4 120	3 367	2 697	257 827
Total (c)	**no.**	**2 708 775**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 398 520**
Household size					Proportion of households owning or purchasing a home					
1 person	%	60.4	64.0	56.8	56.6	59.9	59.8	65.3	52.6	60.2
2 people	%	70.1	74.4	69.0	72.8	76.1	78.6	69.0	52.2	71.7
3 people	%	67.1	69.0	64.6	68.9	70.1	71.3	69.4	63.5	67.6
4 people	%	74.7	76.9	73.8	75.7	78.0	84.2	75.1	63.6	75.6
5 people	%	74.3	81.0	64.7	78.5	74.3	78.9	77.5	64.0	74.4
6 or more people	%	65.6	72.3	55.0	62.6	62.1	75.5	71.9	63.5	64.9
Total	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.5.9.a **Proportion of households owning or purchasing a home, by State and Territory, by household size, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.9.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by household size, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Household size					Numerator — number of households owning or purchasing a home					
1 person	%	4.6	4.7	5.5	4.2	5.2	5.7	9.5	28.2	2.5
2 people	%	2.3	2.5	2.8	3.4	3.0	2.9	7.3	9.5	1.2
3 people	%	5.0	7.1	5.5	7.0	6.3	7.1	8.8	16.3	2.6
4 people	%	5.1	6.2	5.6	7.6	6.0	7.4	9.8	16.3	3.0
5 people	%	8.5	8.9	9.2	9.7	13.0	12.4	13.0	35.9	3.9
6 or more people	%	14.6	15.3	15.6	18.5	21.0	21.5	26.3	34.2	5.9
Total (c)	**%**	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
Household size					Denominator — total number of households					
1 person	%	2.9	3.0	3.0	3.7	3.8	4.5	8.2	18.4	1.8
2 people	%	1.5	1.5	1.3	1.9	2.4	2.4	4.5	6.7	0.8
3 people	%	4.0	4.7	3.7	4.9	4.5	6.2	5.8	11.5	2.1
4 people	%	4.5	5.5	4.5	5.9	4.4	6.8	7.8	13.3	2.5
5 people	%	7.4	7.8	7.8	8.5	9.1	10.4	12.0	24.0	3.9
6 or more people	%	9.1	12.2	10.8	11.0	14.9	16.1	19.5	22.8	4.3
Total (c)	**%**	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**
Household size					Proportion of households owning or purchasing a home					
1 person	%	3.4	4.1	3.9	4.0	3.7	3.7	6.0	15.5	1.8
2 people	%	1.9	2.0	2.5	2.9	1.6	2.1	5.3	7.1	0.9
3 people	%	3.1	4.2	4.2	4.9	3.9	4.4	6.5	10.5	1.8
4 people	%	2.6	3.0	3.5	3.4	3.5	2.7	6.3	11.5	1.4
5 people	%	4.8	3.8	6.0	4.1	7.1	5.6	7.5	22.8	2.2
6 or more people	%	9.9	9.9	11.0	13.3	14.6	11.7	16.5	19.3	4.3
Total	**%**	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**
					95 per cent confidence intervals					

Table NAHA.5.9.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by household size, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Household size					Numerator — number of households owning or purchasing a home					
1 person	±	36 140	30 649	22 997	10 243	11 053	3 824	3 571	3 526	61 117
2 people	±	27 225	24 711	22 705	14 421	10 162	3 130	4 093	2 429	45 916
3 people	±	29 895	33 876	18 631	12 889	8 545	2 945	3 200	2 577	46 894
4 people	±	33 599	32 111	20 771	14 911	9 003	3 681	3 091	2 079	60 491
5 people	±	22 345	19 181	13 971	7 779	6 288	2 275	1 915	1 125	31 070
6 or more people	±	16 468	14 478	8 743	6 021	3 772	1 310	1 249	1 149	19 457
Total (c)	**±**	**44 938**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**71 526**
Household size					Denominator — total number of households					
1 person	±	37 990	30 690	22 032	16 083	13 404	5 027	4 706	4 367	73 093
2 people	±	25 143	20 385	15 040	10 836	10 722	3 355	3 623	3 279	41 972
3 people	±	35 135	32 702	19 534	13 199	8 674	3 610	3 007	2 873	56 100
4 people	±	39 599	36 755	22 457	15 315	8 558	4 043	3 310	2 669	66 647
5 people	±	26 136	20 756	18 323	8 656	5 913	2 417	2 278	1 176	41 382
6 or more people	±	15 611	15 928	10 978	5 699	4 316	1 297	1 289	1 207	21 968
Total (c)	**±**	**30 706**	**23 633**	**19 813**	**12 174**	**9 618**	**3 813**	**4 075**	**2 918**	**51 199**
Household size					Proportion of households owning or purchasing a home					
1 person	±	4.0	5.2	4.4	4.5	4.3	4.3	7.6	16.0	2.2
2 people	±	2.7	2.9	3.4	4.1	2.4	3.2	7.1	7.3	1.3
3 people	±	4.1	5.7	5.3	6.6	5.4	6.2	8.9	13.0	2.4
4 people	±	3.7	4.5	5.1	5.1	5.4	4.5	9.3	14.4	2.1
5 people	±	7.0	6.0	7.6	6.3	10.4	8.6	11.4	28.6	3.2
6 or more people	±	12.7	14.0	11.9	16.4	17.7	17.3	23.2	24.0	5.4
Total	**±**	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.5.9.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by household size, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.10.a **Proportion of households owning or purchasing a home, by State and Territory, by main source of household income, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Main income source					Numerator — number of households owning or purchasing a home					
Wage and salary	no.	1 103 317	942 094	666 466	378 590	272 356	83 987	68 960	26 992	3 542 763
Own unicorporated business income	no.	85 484	56 100	74 297	44 393	28 480	8 719	1 441	1 982	300 897
Government pensions and allowances	no.	429 656	355 454	238 009	105 566	120 333	40 162	6 798	5 060	1 301 036
Other income (c)	no.	215 147	144 761	111 606	59 681	39 289	15 573	14 852	3 212	604 121
Total (d)	**no.**	**1 845 645**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 778 815**
Main income source					Denominator — total number of households					
Wage and salary	no.	1 616 111	1 308 722	1 006 561	548 624	372 328	107 798	99 170	48 089	5 107 404
Own unicorporated business income	no.	116 282	83 324	97 797	54 514	34 976	10 770	2 345	3 186	403 194
Government pensions and allowances	no.	698 350	522 029	425 983	184 368	197 746	67 284	13 607	10 210	2 119 576
Other income (c)	no.	259 366	177 814	134 734	71 268	47 277	17 594	16 305	3 606	727 964
Total (d), (e)	**no.**	**2 708 775**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 398 520**
Main income source					Proportion of households owning or purchasing a home					
Wage and salary	%	68.3	72.0	66.2	69.0	73.1	77.9	69.5	56.1	69.4
Own unicorporated business income	%	73.5	67.3	76.0	81.4	81.4	81.0	61.5	62.2	74.6
Government pensions and allowances	%	61.5	68.1	55.9	57.3	60.9	59.7	50.0	49.6	61.4
Other income (c)	%	83.0	81.4	82.8	83.7	83.1	88.5	91.1	89.1	83.0
Total	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.5.10.a **Proportion of households owning or purchasing a home, by State and Territory, by main source of household income, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

(c) Includes property income (interest, dividends, rent, royalties) and transfers from superannuation, child support, workers' compensation, scholarships and other households.

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

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

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.10.b **Relative standard errors and 95 confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by main source of household income, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Main income source					Numerator — number of households owning or purchasing a home					
Wage and salary	%	2.1	2.0	2.6	2.7	2.6	2.9	3.6	7.0	1.0
Own unicorporated business income	%	10.0	13.1	9.5	9.6	12.2	12.9	30.6	29.4	4.5
Government pensions and allowances	%	3.5	3.5	4.0	5.3	4.4	5.1	16.2	37.7	1.7
Other income (c)	%	7.2	7.1	7.6	8.4	7.8	8.3	10.9	25.4	3.1
Total (e)	**%**	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
Main income source					Denominator — total number of households					
Wage and salary	%	1.4	1.3	1.4	1.4	1.7	2.3	1.9	3.2	0.6
Own unicorporated business income	%	9.0	10.5	9.9	8.8	11.2	11.5	26.4	24.4	3.9
Government pensions and allowances	%	2.6	3.1	3.5	5.1	3.5	3.3	13.8	19.6	1.2
Other income (c)	%	6.5	6.7	6.8	8.5	7.7	8.9	10.9	22.8	3.0
Total (d) (e)	**%**	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**
Main income source					Proportion of households owning or purchasing a home					
Wage and salary	%	1.6	1.8	2.1	2.5	1.9	2.2	3.0	6.4	0.8
Own unicorporated business income	%	5.9	8.4	5.1	4.3	6.5	5.6	24.4	15.1	3.1
Government pensions and allowances	%	2.8	2.9	4.0	3.8	2.8	4.2	11.5	25.2	1.5
Other income (c)	%	3.1	4.3	3.2	4.7	3.8	3.6	3.0	7.4	1.5
Total	**%**	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**
					95 per cent confidence intervals					
Main income source					Numerator — number of households owning or purchasing a home					

Table NAHA.5.10.b **Relative standard errors and 95 confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by main source of household income, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Wage and salary	±	44 629	36 959	34 098	20 300	14 062	4 746	4 905	3 714	68 583
Own unicorporated business income	±	16 816	14 350	13 893	8 323	6 823	2 200	864	1 143	26 788
Government pensions and allowances	±	29 730	24 220	18 789	10 864	10 449	3 990	2 160	3 740	43 178
Other income (c)	±	30 152	20 252	16 696	9 792	6 023	2 538	3 166	1 600	36 869
Total (e)	**±**	**44 938**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**71 526**
Main income source					Denominator — total number of households					
Wage and salary	±	43 727	33 117	27 338	15 426	12 432	4 870	3 628	3 025	63 435
Own unicorporated business income	±	20 585	17 074	19 036	9 426	7 651	2 421	1 215	1 526	30 902
Government pensions and allowances	±	36 195	32 178	28 908	18 610	13 491	4 383	3 685	3 923	47 897
Other income (c)	±	33 016	23 441	17 882	11 864	7 162	3 054	3 485	1 613	42 444
Total (d), (e)	**±**	**30 706**	**23 633**	**19 813**	**12 174**	**9 618**	**3 813**	**4 075**	**2 918**	**51 199**
Main income source					Proportion of households owning or purchasing a home					
Wage and salary	±	2.2	2.6	2.8	3.4	2.7	3.3	4.1	7.1	1.1
Own unicorporated business income	±	8.5	11.1	7.5	6.8	10.4	8.9	29.4	18.4	4.5
Government pensions and allowances	±	3.4	3.8	4.4	4.3	3.3	4.9	11.2	24.5	1.7
Other income (c)	±	5.0	6.9	5.3	7.8	6.2	6.2	5.3	13.0	2.4
Total	**±**	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Includes property income (interest, dividends, rent, royalties) and transfers from superannuation, child support, workers' compensation, scholarships and other households.

Table NAHA.5.10.b **Relative standard errors and 95 confidence intervals for the proportion of households owning or purchasing a home, by State and Territory, by main source of household income, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*

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

(e) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.11.a **Proportion of households owning and purchasing a home, by State and Territory, by household income level, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Income level					Numerator — number of households owning or purchasing a home					
Decile 1	no.	155 611	138 690	100 849	53 335	35 521	11 115	6 399	3 655	505 174
Decile 2	no.	167 589	140 847	99 337	53 605	43 347	13 535	7 881	2 655	528 796
Decile 3	no.	170 711	139 614	87 892	52 311	41 268	11 651	8 863	3 893	516 202
Decile 4	no.	178 098	149 184	106 210	58 360	43 089	14 643	8 688	3 697	561 969
Decile 5	no.	177 662	158 130	109 245	62 349	47 878	15 286	9 800	3 915	584 264
Decile 6	no.	195 566	155 002	114 479	61 600	44 612	15 118	8 936	4 103	599 416
Decile 7	no.	191 575	153 631	108 093	60 026	51 347	16 033	9 706	4 092	594 503
Decile 8	no.	202 185	145 339	120 137	61 396	48 418	17 128	9 746	3 708	608 057
Decile 9	no.	195 804	160 409	120 886	69 833	50 639	16 887	10 546	3 608	628 612
Decile 10	no.	209 426	164 182	128 057	59 337	56 144	17 592	11 681	3 983	650 403
Total (d)	**no.**	**1 844 227**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 777 397**
Income level					Denominator — total number of households					
Decile 1	no.	271 287	210 784	167 385	91 322	65 619	20 492	13 415	6 629	846 932
Decile 2	no.	271 435	209 197	166 983	81 581	65 352	20 452	13 023	6 528	834 551
Decile 3	no.	270 008	209 949	167 163	86 342	65 580	20 286	13 164	6 518	839 010
Decile 4	no.	271 180	209 973	167 865	86 729	65 591	20 421	13 302	6 433	841 494
Decile 5	no.	270 707	209 772	168 591	85 932	65 573	20 469	13 081	6 622	840 747
Decile 6	no.	271 060	209 893	164 523	87 065	65 163	20 351	13 145	6 490	837 692
Decile 7	no.	271 885	211 699	167 280	86 015	65 655	20 395	13 062	6 468	842 459
Decile 8	no.	270 687	208 364	166 789	86 832	65 380	20 539	13 361	6 522	838 474
Decile 9	no.	269 664	210 364	167 645	86 173	65 541	20 271	13 148	6 591	839 397
Decile 10	no.	269 444	209 089	166 435	86 055	65 295	20 405	13 166	6 458	836 347
Total (d)	**no.**	**2 707 358**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 397 103**
Income level					Proportion of households owning or purchasing a home					
Decile 1	%	57.4	65.8	60.2	58.4	54.1	54.2	47.7	55.1	59.6

Table NAHA.5.11.a **Proportion of households owning and purchasing a home, by State and Territory, by household income level, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Decile 2	%	61.7	67.3	59.5	65.7	66.3	66.2	60.5	40.7	63.4
Decile 3	%	63.2	66.5	52.6	60.6	62.9	57.4	67.3	59.7	61.5
Decile 4	%	65.7	71.0	63.3	67.3	65.7	71.7	65.3	57.5	66.8
Decile 5	%	65.6	75.4	64.8	72.6	73.0	74.7	74.9	59.1	69.5
Decile 6	%	72.1	73.8	69.6	70.8	68.5	74.3	68.0	63.2	71.6
Decile 7	%	70.5	72.6	64.6	69.8	78.2	78.6	74.3	63.3	70.6
Decile 8	%	74.7	69.8	72.0	70.7	74.1	83.4	72.9	56.8	72.5
Decile 9	%	72.6	76.3	72.1	81.0	77.3	83.3	80.2	54.7	74.9
Decile 10	%	77.7	78.5	76.9	69.0	86.0	86.2	88.7	61.7	77.8
Total	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Equivalised disposable household income decile, calculated on a state-by-state basis.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.11.b **Relative standard errors and 95 per cent confidence intervals for the proportion households owning and purchasing a home, by State and Territory, by household income level, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
					Relative standard errors					
Income level					Numerator — number of households owning or purchasing a home					
Decile 1	%	8.2	7.5	10.5	8.3	10.3	12.1	15.5	54.8	4.1
Decile 2	%	6.6	5.8	7.6	8.3	8.7	10.0	16.2	27.6	3.3
Decile 3	%	7.9	5.9	9.3	8.7	8.6	9.9	15.0	23.0	3.8
Decile 4	%	8.2	6.7	8.5	9.5	7.7	8.8	13.6	23.1	3.6
Decile 5	%	6.8	7.6	9.4	10.3	8.3	10.6	13.1	22.3	3.4
Decile 6	%	7.4	8.9	6.8	9.2	10.5	8.3	13.6	22.7	3.8
Decile 7	%	6.0	7.3	8.4	7.1	9.9	8.8	12.3	23.0	3.6
Decile 8	%	6.7	7.8	7.7	8.3	6.7	7.8	11.7	21.2	3.4
Decile 9	%	7.4	7.8	7.7	9.7	9.0	9.2	10.4	22.0	4.1
Decile 10	%	6.6	6.9	7.9	11.8	8.5	8.1	13.1	21.4	4.0
Total (d)	%	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
Income level					Denominator — total number of households					
Decile 1	%	6.0	6.5	7.5	7.2	7.6	7.9	13.7	30.6	2.7
Decile 2	%	4.5	4.7	5.6	7.9	6.8	8.0	12.7	19.4	2.5
Decile 3	%	5.4	5.1	7.5	6.4	6.9	7.1	13.4	15.5	2.8
Decile 4	%	6.7	6.3	5.9	7.5	6.0	8.4	12.2	17.5	2.8
Decile 5	%	6.1	7.1	7.4	8.3	7.1	8.9	10.7	17.5	2.9
Decile 6	%	6.4	7.9	6.1	7.9	8.2	8.2	10.2	16.0	3.4
Decile 7	%	5.5	6.1	6.2	6.7	8.2	8.3	10.3	16.7	3.2
Decile 8	%	5.7	6.3	6.9	7.5	7.0	7.0	10.0	16.1	2.9
Decile 9	%	6.9	6.4	6.9	8.1	7.6	8.9	9.6	15.8	3.5
Decile 10	%	6.0	6.3	7.0	12.4	9.1	7.0	11.5	15.0	3.6
Total (d)	%	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**
Income level					Proportion of households owning or purchasing a home					

Table NAHA.5.11.b **Relative standard errors and 95 per cent confidence intervals for the proportion households owning and purchasing a home, by State and Territory, by household income level, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Decile 1	%	5.1	4.3	6.1	5.5	7.5	9.5	10.8	31.8	2.6
Decile 2	%	4.8	4.8	5.6	4.9	5.1	5.7	9.9	22.8	2.5
Decile 3	%	5.0	4.8	6.8	5.6	4.8	7.2	8.1	14.6	2.6
Decile 4	%	4.2	3.8	5.4	5.4	4.7	5.1	8.7	14.7	1.9
Decile 5	%	4.0	4.0	5.9	5.1	4.6	4.8	8.5	13.5	2.2
Decile 6	%	4.3	3.6	4.2	5.3	4.9	4.7	8.6	13.9	2.0
Decile 7	%	4.5	4.9	5.6	5.4	4.4	4.4	7.0	15.8	1.9
Decile 8	%	3.2	5.5	4.1	5.4	4.0	3.4	7.7	15.9	2.1
Decile 9	%	3.9	4.5	4.5	4.4	4.0	3.9	6.1	16.7	2.0
Decile 10	%	3.2	3.5	4.3	11.7	4.9	3.2	4.0	13.0	2.0
Total	%	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**
					95 per cent confidence intervals					
Income level					Numerator — number of households owning or purchasing a home					
Decile 1	±	25 094	20 443	20 779	8 692	7 161	2 633	1 948	3 929	40 370
Decile 2	±	21 658	16 001	14 882	8 672	7 353	2 644	2 507	1 435	34 391
Decile 3	±	26 475	16 014	16 047	8 884	6 963	2 268	2 609	1 759	38 303
Decile 4	±	28 664	19 446	17 779	10 822	6 477	2 522	2 313	1 673	39 685
Decile 5	±	23 760	23 552	20 169	12 542	7 758	3 165	2 522	1 715	38 839
Decile 6	±	28 300	27 116	15 184	11 149	9 146	2 472	2 389	1 824	44 163
Decile 7	±	22 675	21 866	17 841	8 324	9 942	2 769	2 345	1 844	41 662
Decile 8	±	26 668	22 152	18 203	10 044	6 399	2 632	2 230	1 543	40 243
Decile 9	±	28 382	24 413	18 352	13 242	8 913	3 034	2 149	1 553	50 457
Decile 10	±	27 282	22 057	19 744	13 712	9 358	2 778	2 992	1 668	50 448
Total (d)	±	**44 525**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**72 098**
Income level					Denominator — total number of households					
Decile 1	±	31 814	26 882	24 751	12 869	9 715	3 177	3 600	3 977	45 306

Table NAHA.5.11.b **Relative standard errors and 95 per cent confidence intervals for the proportion households owning and purchasing a home, by State and Territory, by household income level, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*
Decile 2	±	23 955	19 399	18 251	12 554	8 746	3 226	3 239	2 476	41 400
Decile 3	±	28 527	20 852	24 484	10 861	8 901	2 840	3 446	1 987	45 561
Decile 4	±	35 815	25 801	19 576	12 666	7 728	3 370	3 172	2 212	46 310
Decile 5	±	32 152	29 048	24 483	14 018	9 163	3 589	2 739	2 272	47 154
Decile 6	±	34 184	32 297	19 538	13 547	10 501	3 288	2 628	2 036	55 324
Decile 7	±	29 427	25 117	20 440	11 273	10 572	3 332	2 628	2 118	52 224
Decile 8	±	30 389	25 741	22 719	12 718	8 987	2 838	2 626	2 053	47 766
Decile 9	±	36 706	26 374	22 645	13 719	9 780	3 516	2 487	2 044	57 136
Decile 10	±	31 812	25 857	22 703	20 941	11 709	2 813	2 978	1 894	58 591
Total (d)	±	**31 082**	**23 633**	**19 813**	**12 174**	**9 618**	**3 813**	**4 075**	**2 918**	**51 735**
Income level				Proportion of households owning or purchasing a home						
Decile 1	±	5.7	5.6	7.2	6.3	7.9	10.1	10.1	34.3	3.0
Decile 2	±	5.8	6.3	6.6	6.3	6.6	7.4	11.8	18.2	3.0
Decile 3	±	6.2	6.3	7.0	6.7	5.9	8.1	10.7	17.1	3.1
Decile 4	±	5.4	5.3	6.8	7.1	6.0	7.2	11.1	16.5	2.5
Decile 5	±	5.1	5.9	7.5	7.2	6.5	7.0	12.6	15.6	3.0
Decile 6	±	6.1	5.3	5.7	7.4	6.6	6.8	11.5	17.2	2.8
Decile 7	±	6.2	7.0	7.1	7.4	6.8	6.8	10.2	19.6	2.6
Decile 8	±	4.8	7.5	5.8	7.5	5.7	5.6	10.9	17.8	2.9
Decile 9	±	5.6	6.7	6.4	6.9	6.1	6.4	9.6	17.9	3.0
Decile 10	±	4.9	5.5	6.4	15.8	8.2	5.5	6.9	15.8	3.0
Total	**±**	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Equivalised disposable household income decile, calculated on a state-by-state basis.

(c) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

Table NAHA.5.11.b **Relative standard errors and 95 per cent confidence intervals for the proportion households owning and purchasing a home, by State and Territory, by household income level, 2009-10 (a), (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (c)	*Aust*

(d) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source : ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.12.a **Proportion of households owning and purchasing a home, by State and Territory, by number of employed persons in household, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Number of employed persons					Numerator — number of households owning or purchasing a home					
None	no.	521 357	395 672	280 891	132 049	136 967	46 676	16 620	6 639	1 536 872
One	no.	498 333	449 549	264 902	183 357	116 959	36 833	25 573	10 190	1 585 696
Two	no.	572 509	479 108	404 697	194 697	152 372	51 294	34 650	15 858	1 905 185
Three or more	no.	253 445	180 701	144 695	82 048	55 964	14 183	15 402	4 624	751 063
Total (c)	**no.**	**1 845 645**	**1 505 029**	**1 095 186**	**592 151**	**462 261**	**148 986**	**92 246**	**37 310**	**5 778 815**
Number of employed persons					Denominator — total number of households					
None	no.	769 898	546 736	443 007	207 226	210 897	70 662	23 583	11 427	2 283 437
One	no.	827 304	686 730	459 585	290 916	184 602	55 960	40 528	20 418	2 566 041
Two	no.	790 803	622 080	580 678	269 778	191 221	61 647	46 823	27 119	2 590 150
Three or more	no.	320 769	243 539	187 388	96 126	68 030	15 812	20 932	6 296	958 892
Total (c)	**no.**	**2 708 775**	**2 099 085**	**1 670 658**	**864 047**	**654 750**	**204 080**	**131 866**	**65 260**	**8 398 520**
Number of employed persons					Proportion of households owning or purchasing a home					
None	%	67.7	72.4	63.4	63.7	64.9	66.1	70.5	58.1	67.3
One	%	60.2	65.5	57.6	63.0	63.4	65.8	63.1	49.9	61.8
Two	%	72.4	77.0	69.7	72.2	79.7	83.2	74.0	58.5	73.6
Three or more	%	79.0	74.2	77.2	85.4	82.3	89.7	73.6	73.4	78.3
Total	**%**	**68.1**	**71.7**	**65.6**	**68.5**	**70.6**	**73.0**	**70.0**	**57.2**	**68.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

Table NAHA.5.12.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning and purchasing a home, by State and Territory, by number of employed persons in household, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
					Relative standard errors					
Number of employed persons					Numerator — number of households owning or purchasing a home					
None	%	3.0	2.9	3.6	4.0	3.5	4.2	8.8	29.9	1.5
One	%	5.2	4.1	4.7	6.1	5.1	5.4	8.6	14.0	2.5
Two	%	4.0	4.0	3.0	4.2	3.9	3.9	6.7	9.4	1.6
Three or more	%	5.0	7.1	7.0	6.7	6.5	10.0	7.2	20.7	2.8
Total (c)	**%**	**1.2**	**1.2**	**1.7**	**1.6**	**1.6**	**1.6**	**2.8**	**5.4**	**0.6**
Number of employed persons					Denominator — total number of households					
None	%	2.3	2.5	2.7	3.8	3.1	2.5	8.1	17.3	1.0
One	%	3.5	3.0	3.4	3.9	4.5	4.8	6.9	9.6	1.6
Two	%	3.1	3.3	2.7	3.4	3.4	3.5	5.1	7.0	1.3
Three or more	%	3.8	4.7	4.9	5.3	5.6	8.5	7.0	13.1	2.2
Total (c)	**%**	**0.6**	**0.6**	**0.6**	**0.7**	**0.7**	**1.0**	**1.6**	**2.3**	**0.3**
Number of employed persons					Proportion of households owning or purchasing a home					
None	%	2.3	2.5	3.4	2.9	2.4	3.7	5.6	17.0	1.2
One	%	3.0	2.7	3.6	3.7	3.6	3.2	5.5	10.0	1.5
Two	%	2.4	2.4	2.1	2.7	1.9	2.3	4.3	7.5	1.1
Three or more	%	3.3	4.3	4.2	3.8	3.7	4.2	5.7	13.9	1.7
Total	**%**	**1.3**	**1.3**	**1.7**	**1.7**	**1.4**	**1.5**	**2.6**	**4.9**	**0.6**
					95 per cent confidence intervals					
Number of employed persons					Numerator — number of households owning or purchasing a home					
None	±	30 811	22 308	19 770	10 366	9 451	3 846	2 860	3 893	43 878
One	±	50 364	35 909	24 304	21 899	11 596	3 921	4 288	2 788	76 913
Two	±	45 431	37 627	23 629	16 093	11 696	3 889	4 553	2 927	60 371
Three or more	±	24 601	25 225	19 901	10 782	7 143	2 784	2 161	1 877	41 932
Total (c)	**±**	**44 938**	**36 149**	**35 537**	**18 531**	**14 135**	**4 777**	**5 069**	**3 921**	**71 526**

Table NAHA.5.12.b **Relative standard errors and 95 per cent confidence intervals for the proportion of households owning and purchasing a home, by State and Territory, by number of employed persons in household, 2009-10 (a)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT* (b)	*Aust*
Number of employed persons					Denominator — total number of households					
None	±	35 181	26 676	23 249	15 243	12 853	3 471	3 756	3 883	42 708
One	±	56 304	40 665	30 593	22 132	16 103	5 308	5 517	3 854	81 848
Two	±	48 090	40 611	30 504	17 801	12 771	4 258	4 657	3 745	67 046
Three or more	±	23 847	22 650	18 137	9 923	7 496	2 631	2 884	1 619	40 919
Total (c)	**±**	**30 706**	**23 633**	**19 813**	**12 174**	**9 618**	**3 813**	**4 075**	**2 918**	**51 199**
Number of employed persons					Proportion of households owning or purchasing a home					
None	±	3.1	3.6	4.3	3.6	3.1	4.7	7.8	19.3	1.5
One	±	3.6	3.5	4.1	4.6	4.5	4.1	6.8	9.8	1.8
Two	±	3.4	3.6	2.9	3.8	3.0	3.7	6.3	8.5	1.6
Three or more	±	5.1	6.3	6.3	6.3	6.0	7.4	8.2	20.0	2.6
Total	**±**	**1.7**	**1.9**	**2.2**	**2.3**	**2.0**	**2.2**	**3.6**	**5.5**	**0.8**

(a) Includes households that own their dwelling outright, have a mortgage outstanding on their dwellling or are in a rent-buy or shared equity scheme.

(b) Excludes households in collection districts defined as very remote, accounting for about 23 per cent of the population in the NT.

(c) Discrepancies may occur between sums of the component items and totals due to rounding. Published statistics are calculated prior to rounding of the figures and therefore some discrepancy may exist between these statistics and those that could be calculated from rounded figures.

Source: ABS (unpublished) Survey of Income and Housing 2009-10.

NAHA Indicator 6:

No new data available, 2008 data available in the baseline report

Proportion of Indigenous households owning or purchasing a home

NAHA Indicator 7:

Proportion of Indigenous households living in overcrowded conditions

Table NAHA.7.1 Proportion of Indigenous households living in overcrowded conditions, by State and Territory, by program type, 2010-11

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Public housing										
Number of Indigenous households in public rental housing living in overcrowded conditions	no.	456	87	642	873	138	91	57	260	2 604
Number of Indigenous households in public rental housing	no.	9 800	1 588	4 962	7 711	1 732	786	545	2 034	29 158
Proportion of Indigenous households in public rental housing living in overcrowded conditions	**%**	**7.5**	**5.5**	**12.9**	**11.3**	**8.0**	**11.6**	**10.5**	**12.8**	**8.9**
SOMIH										
Number of households in SOMIH living in overcrowded conditions	no.	287	..	476	..	194	16	..	..	973
Number of households in SOMIH	no.	4 233	..	3 243	..	1 749	325	..	..	9 550
Proportion of households in SOMIH living in overcrowded conditions	**%**	**6.8**	**..**	**14.7**	**..**	**11.1**	**4.9**	**..**	**..**	**10.2**
Community housing										
Number of Indigenous households in community housing living in overcrowded conditions	no.	na	5	na	15	np	np	–	na	25
Number of Indigenous households in community housing	no.	na	183	na	302	99	21	34	na	639
Proportion of Indigenous households in community housing living in overcrowded conditions	**%**	**na**	**2.7**	**na**	**5.0**	**np**	**np**	**–**	**na**	**3.9**

na Not available. .. Not applicable. – Nil or rounded to zero. **np** Not published.

Table NAHA.7.1 **Proportion of Indigenous households living in overcrowded conditions, by State and Territory, by program type, 2010-11**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*

Source : AIHW (unpublished) Public Rental Housing data; AIHW (unpublished) The National Housing Assistance Data Respository 2010-11; AIHW (2011) *Housing Assistance in Australia 2011* , Cat. No. HOU 236, AIHW, Canberra.

Table NAHA.7.2 **Proportion of households in Indigenous community housing living in overcrowded conditions by State and Territory, 2009-10**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aus Gov*	*Aust*
Number of households in Indigenous community housing living in overcrowded conditions for which overcrowding conditions are known	no.	na	74	1 733	332	267	na	na	na	..	na
Number of households in Indigenous community housing	no.	1 581	1 180	3 959	1 171	552	–	na	na	..	na
Proportion of households in Indigenous community housing living in overcrowded conditions for which overcrowding conditions are known	**%**	**na**	**6.3**	**43.8**	**28.4**	**48.4**	**na**	**na**	**na**	**..**	**na**

na Not available. .. Not applicable. – Nil or rounded to zero.

Source : AIHW (2011) *Housing Assistance in Australia 2011* , Cat. No. HOU 236, AIHW, Canberra.

Table NAHA.7.3 Proportion of Indigenous households in public rental housing living in overcrowded conditions, by State and Territory, by bedrooms needed, 2010-11

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Number of Indigenous households in public rental housing living in overcrowded conditions (bedroom details known), where:										
One bedroom is needed	no.	377	80	524	700	121	80	45	231	2 158
Two or more bedrooms are needed	no.	79	7	118	173	17	11	12	29	446
Total (bedroom details known)	**no.**	**456**	**87**	**642**	**873**	**138**	**91**	**57**	**260**	**2 604**
Number of Indigenous households in public rental housing										
Total (bedroom details known)	**no.**	**5 979**	**1 420**	**4 962**	**7 711**	**1 731**	**786**	**531**	**1 966**	**25 086**
Proportion of Indigenous households in public rental housing living in overcrowded conditions (bedroom details known), where:										
One bedroom is needed	%	6.3	5.6	10.6	9.1	7.0	10.2	8.5	11.8	8.6
Two or more bedrooms are needed	%	1.3	0.5	2.4	2.2	1.0	1.4	2.3	1.5	1.8
Total (bedroom details known)	**%**	**7.6**	**6.1**	**12.9**	**11.3**	**8.0**	**11.6**	**10.7**	**13.2**	**10.4**

Source : AIHW (unpublished) Public Rental Housing data; AIHW (unpublished) analysis of 2010-11 data held in the National Housing Assistance Data Respository.

Table NAHA.7.4 Proportion of households in State Owned and Managed Indigenous Housing living in overcrowded conditions, by State and Territory, by bedrooms needed, 2010-11

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
Number of households in SOMIH living in overcrowded conditions (bedroom details known), where:										
One bedroom is needed	no.	239	..	357	..	np	np	..	..	764
Two or more bedrooms are needed	no.	48	..	119	..	np	np	..	..	209
Total (bedroom details known)	**no.**	**287**	**..**	**476**	**..**	**194**	**16**	**..**	**..**	**973**
Number of households in SOMIH										
Total (bedroom details known)	**no.**	**4 115**	**..**	**3 243**	**..**	**1 749**	**325**	**..**	**..**	**9 432**
Proportion of households in SOMIH living in overcrowded conditions (bedroom details known), where:										
One bedroom is needed	%	5.8	..	11.0	..	np	np	..	..	8.1
Two or more bedrooms are needed	%	1.2	..	3.7	..	np	np	..	..	2.2
Total (bedroom details known)	**%**	**7.0**	**..**	**14.7**	**..**	**11.1**	**4.9**	**..**	**..**	**10.3**

.. Not applicable. **np** Not published.

Source : AIHW (unpublished) State Owned and Managed Indigenous Housing data; AIHW (unpublished) analysis of 2010-11 data held in the National Housing Assistance Data Respository.

Table NAHA.7.5 Proportion of households in Indigenous community housing living in overcrowded conditions by State and Territory, by bedrooms needed, 2009-10

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aus Gov*	*Aust*
Number of households in Indigenous community housing living in overcrowded conditions for which overcrowding conditions are known, where:											
One bedroom is needed	no.	na	64	740	174	86	na	na	na	..	na
Two or more bedrooms are needed	no.	na	10	993	158	181	na	na	na	..	na
Total (bedroom details known)	**no.**	**na**	**74**	**1 733**	**332**	**267**	**na**	**na**	**na**	**..**	**na**
Number of households in Indigenous community housing	**no.**	**1 581**	**1 180**	**3 959**	**1 171**	**552**	**–**	**na**	**na**	**..**	**na**
Proportion of households in Indigenous community housing living in overcrowded conditions for which overcrowding conditions are known, where:											
One bedroom is needed	%	na	5.4	18.7	14.9	15.6	na	na	na	..	na
Two or more bedrooms are needed	%	na	0.8	25.1	13.5	32.8	na	na	na	..	na
Total (bedroom details known)	**%**	**na**	**6.3**	**43.8**	**28.4**	**48.4**	**na**	**na**	**na**	**..**	**na**

na Not available. – Nil or rounded to zero. .. Not applicable.

Source: AIHW (2011) *Housing Assistance in Australia 2011*, Cat. No. HOU 236, AIHW, Canberra.

NAHA Indicator 8:

No new data available, 2008 data available in the baseline report

Proportion of Indigenous households living in houses of an acceptable standard

NAHA Indicator 9:

Supply meeting demand for housing

Table NAHA.9.1 **Estimated cumulative gap between underlying demand for housing and housing supply, as a proportion of the increase in underlying demand since 2001, by State and Territory (a) (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
					Cumulative gap between supply and demand since 2001					
2002	no.	5 900	1 000	10 600	900	1 700	900	- 100	- 400	20 400
2003	no.	4 400	- 3 700	20 100	1 200	2 000	1 600	- 400	- 800	24 600
2004	no.	4 100	- 9 500	24 800	1 900	1 600	1 900	- 800	- 700	23 200
2005	no.	4 500	- 17 000	26 800	2 600	300	1 800	- 700	- 400	17 900
2006	no.	11 300	- 23 700	29 600	1 400	- 1 200	1 600	- 1 000	- 100	17 900
2007	no.	17 600	- 10 700	35 400	5 200	- 2 700	600	- 400	3 400	48 300
2008	no.	23 000	3 300	37 500	12 400	- 5 200	- 200	- 800	8 000	78 000
2009	no.	56 800	19 800	51 500	23 500	- 2 800	300	- 100	9 500	158 500
2010	no.	73 700	17 600	61 900	28 000	- 4 500	400	- 600	10 300	186 800
					Cumulative increase in demand since 2001					
2002	no.	37 100	33 500	40 200	15 500	7 400	2 100	1 800	500	138 100
2003	no.	73 700	66 800	81 700	31 400	14 700	4 500	3 900	1 100	277 800
2004	no.	111 200	98 600	122 000	47 800	21 900	6 700	6 000	2 000	416 100
2005	no.	149 900	128 500	161 000	64 900	28 900	8 900	8 000	3 200	553 300
2006	no.	188 400	158 400	200 300	82 100	36 000	11 100	10 000	4 400	690 600
2007	no.	221 100	205 400	242 700	106 800	42 600	12 300	12 900	9 000	852 700
2008	no.	250 000	252 000	282 400	133 600	49 000	13 900	14 800	14 400	1 010 100
2009	no.	308 100	304 700	332 800	163 500	60 000	16 700	18 000	16 900	1 220 700
2010	no.	348 300	342 800	375 700	186 800	67 600	19 200	20 600	18 900	1 379 900
					Estimated cumulative gap between underlying demand for housing and housing supply, as a proportion of the increase in underlying demand since 2001					
2002	%	15.9	2.9	26.3	6.0	22.8	43.3	-7.8	-89.9	14.8
2003	%	6.0	-5.5	24.6	3.9	13.8	35.8	-9.4	-73.4	8.8
2004	%	3.7	-9.6	20.4	3.9	7.3	28.3	-13.8	-37.7	5.6
2005	%	3.0	-13.2	16.6	4.1	1.0	20.6	-8.5	-13.4	3.2

Table NAHA.9.1 **Estimated cumulative gap between underlying demand for housing and housing supply, as a proportion of the increase in underlying demand since 2001, by State and Territory (a) (b)**

	Unit	*NSW*	*Vic*	*Qld*	*WA*	*SA*	*Tas*	*ACT*	*NT*	*Aust*
2006	%	6.0	-15.0	14.8	1.7	-3.2	14.7	-10.0	-2.5	2.6
2007	%	8.0	-5.2	14.6	4.8	-6.4	4.9	-3.4	37.9	5.7
2008	%	9.2	1.3	13.3	9.3	-10.6	-1.1	-5.4	55.4	7.7
2009	%	18.4	6.5	15.5	14.4	-4.6	1.6	-0.3	56.0	13.0
2010	%	21.2	5.1	16.5	15.0	-6.7	2.2	-3.1	54.6	13.5

(a) A positive number represents the proportion of demand not met. A negative number represents the proportion by which supply exceeds demand.

(b) Proportions derived from the data on cumulative increase and decrease in this table may not match as these data have been rounded.

Source: National Housing Supply Council (unpublished) National Housing Supply Council data.

NAHA Indicator 10:

There is currently no agreed measure, nor any available data, to inform this indicator

Housing market efficiency

NAHA

Contextual information

Table NAHA.CI.1 **Building approvals (number)**

	NSW	*VIC*	*QLD*	*WA*	*SA*	*TAS*	*ACT*	*NT*
				Building approvals				
Jun-2006	8 205	9 689	9 607	6 944	3 156	697	577	304
Sep-2006	8 372	9 730	9 941	6 842	2 629	731	618	289
Dec-2006	7 903	9 294	10 357	6 320	2 712	745	466	323
Mar-2007	7 847	9 292	10 728	5 860	2 863	744	475	323
Jun-2007	7 663	9 662	10 737	5 765	2 702	712	666	325
Sep-2007	7 523	10 658	11 566	5 766	3 075	693	611	281
Dec-2007	8 125	11 116	12 336	6 202	3 374	771	514	232
Mar-2008	8 184	10 596	11 310	6 325	3 249	789	499	263
Jun-2008	7 617	10 486	9 931	5 759	3 484	766	655	218
Sep-2008	6 702	10 416	8 887	5 225	3 362	790	729	186
Dec-2008	5 703	9 846	7 039	4 435	2 883	758	555	233
Mar-2009	5 449	10 280	6 070	4 333	2 834	735	648	279
Jun-2009	5 962	11 234	6 683	5 013	2 903	787	813	305
Sep-2009	7 128	12 716	7 388	5 862	2 922	867	874	316
Dec-2009	8 534	14 424	8 507	6 588	3 051	880	992	356
Mar-2010	9 117	15 044	9 279	7 090	3 262	790	1 039	299
Jun-2010	8 490	14 848	8 309	6 141	3 344	753	1 095	365
Sep-2010	8 250	17 648	7 253	5 471	3 504	876	1 199	517
Dec-2010	10 010	15 724	7 414	5 534	2 651	796	1 911	405
Mar-2011	7 522	13 480	5 716	4 827	2 379	686	1 189	176
Jun-2011	7 131	13 542	6 984	5 025	2 700	731	1 567	234
				Building commencements				
Jun-2006	7 840	9 839	9 458	6 787	2 785	673	591	284
Sep-2006	7 690	9 925	9 889	6 745	2 697	727	595	269
Dec-2006	7 484	9 642	10 266	6 376	2 675	732	559	312
Mar-2007	7 549	9 401	10 419	5 971	2 821	706	559	381

Table NAHA.CI.1 **Building approvals (number)**

	NSW	*VIC*	*QLD*	*WA*	*SA*	*TAS*	*ACT*	*NT*
Jun-2007	7 472	9 653	10 561	5 747	2 874	697	587	406
Sep-2007	7 501	10 295	10 834	5 602	2 903	715	616	355
Dec-2007	7 795	10 643	11 304	5 432	2 915	725	561	273
Mar-2008	7 915	10 603	11 583	5 206	3 044	731	534	219
Jun-2008	7 546	10 399	10 827	4 991	3 220	735	609	221
Sep-2008	6 777	10 344	9 179	5 000	3 238	735	673	250
Dec-2008	5 879	10 381	7 391	4 250	3 072	721	636	277
Mar-2009	5 514	10 318	6 359	4 467	2 840	706	583	291
Jun-2009	5 806	10 618	6 481	4 733	2 654	733	726	294
Sep-2009	6 636	11 748	7 182	5 280	2 693	790	935	304
Dec-2009	7 615	13 224	7 953	6 042	2 899	809	1 044	319
Mar-2010	8 344	14 480	8 615	6 746	3 162	781	1 091	313
Jun-2010	8 742	15 158	8 997	7 226	3 364	736	1 109	304
Sep-2010	7 474	16 923	7 411	5 393	3 111	810	988	462
Dec-2010	7 843	14 351	6 829	5 386	2 635	781	1 707	288
Mar-2011	8 196	13 131	6 149	5 030	2 337	725	974	353
Jun-2011	6 596	14 482	6 002	4 739	2 605	666	1 429	143
				Building completions				
Jun-2006	7 675	9 380	9 330	5 698	2 674	626	500	336
Sep-2006	7 657	9 409	9 434	5 764	2 627	616	472	391
Dec-2006	7 727	9 866	9 810	6 047	2 546	609	524	388
Mar-2007	7 548	10 322	9 875	6 365	2 514	630	689	327
Jun-2007	7 261	10 262	9 793	6 544	2 589	678	834	279
Sep-2007	7 119	9 704	9 723	6 464	2 692	686	794	260
Dec-2007	6 911	9 285	9 918	6 082	2 770	676	624	247
Mar-2008	6 706	8 988	10 201	5 554	2 847	688	457	219
Jun-2008	6 609	8 998	10 357	5 336	2 872	711	406	186

Table NAHA.CI.1 **Building approvals (number)**

	NSW	*VIC*	*QLD*	*WA*	*SA*	*TAS*	*ACT*	*NT*
Sep-2008	6 582	9 385	10 396	5 338	2 899	720	516	192
Dec-2008	6 844	10 033	10 117	5 480	2 832	705	663	275
Mar-2009	6 867	10 643	9 322	5 605	2 807	698	724	380
Jun-2009	6 734	11 154	8 521	5 665	2 857	703	728	428
Sep-2009	6 624	11 062	8 103	5 759	2 910	688	775	373
Dec-2009	6 477	11 010	8 173	5 773	2 963	676	850	304
Mar-2010	6 403	11 386	8 351	5 585	3 021	682	901	303
Jun-2010	6 532	12 259	8 618	5 366	3 037	698	857	348
Sep-2010	6 688	11 936	7 900	5 842	2 686	904	761	277
Dec-2010	8 998	16 049	7 923	5 868	3 426	782	1 210	337
Mar-2011	8 025	10 525	6 636	5 862	2 549	656	991	269
Jun-2011	7 555	12 265	7 053	6 752	3 177	794	978	220

Source: ABS (2011) *Building Approvals*, ABS Cat. No. 8731.0; ABS (2011) *Building Activity, Australia*, ABS Cat. No. 8752.0.

Table NAHA.CI.2 **Distribution of capital city house prices, 2010-11 (per cent)**

	Sydney	*Melbourne*	*Brisbane*	*Perth*	*Adelaide*	*Hobart*	*Canberra*	*Darwin*
	Proportion of homes sold in each price range							
Under $20 000	0.05	0.03	0.01	0.05	0.06	0.53	0.04	0.15
$20 000 to less than $40 000	0.05	0.03	0.01	0.05	0.08	0.43	0.03	0.15
$40 000 to less than $60 000	0.05	0.03	0.01	0.07	0.08	0.18	0.04	0.44
$60 000 to less than $80 000	0.03	0.05	0.06	0.09	0.06	0.20	0.03	0.49
$80 000 to less than $100 000	0.03	0.04	0.10	0.12	0.08	0.65	0.05	1.18
$100 000 to less than $120 000	0.07	0.08	0.18	0.16	0.15	0.28	0.08	0.39
$120 000 to less than $140 000	0.10	0.14	0.11	0.13	0.24	0.95	0.12	0.39
$140 000 to less than $160 000	0.17	0.21	0.20	0.18	0.74	2.38	0.17	0.29
$160 000 to less than $180 000	0.36	0.24	0.31	0.21	0.88	3.01	0.34	0.15
$180 000 to less than $200 000	0.59	0.40	0.47	0.41	1.33	3.78	0.98	0.64
$200 000 to less than $220 000	0.80	0.51	0.72	0.62	2.06	4.26	1.07	1.77
$220 000 to less than $240 000	1.41	0.78	1.33	0.91	3.16	5.59	1.24	1.28
$240 000 to less than $260 000	1.79	1.39	1.93	1.17	4.51	5.29	1.69	1.28
$260 000 to less than $280 000	2.12	1.99	2.64	1.86	5.23	7.07	1.72	1.82
$280 000 to less than $300 000	2.63	2.81	3.40	2.37	5.91	6.49	1.78	2.02
$300 000 to less than $320 000	3.24	3.96	4.58	3.47	6.00	6.27	2.07	2.41
$320 000 to less than $340 000	3.58	4.48	5.97	3.85	6.14	6.62	2.15	2.75
$340 000 to less than $360 000	3.76	5.02	6.20	4.64	6.39	5.26	3.30	3.64
$360 000 to less than $380 000	3.79	4.94	5.68	4.99	5.68	4.61	4.72	4.67
$380 000 to less than $400 000	3.93	5.21	6.28	5.62	5.70	4.89	5.85	4.57
$400 000 to less than $420 000	3.77	4.92	5.92	5.34	5.07	4.24	5.66	5.36
$420 000 to less than $440 000	3.87	4.68	5.72	5.14	4.53	3.81	6.67	6.24
$440 000 to less than $460 000	3.53	4.37	5.05	4.58	4.10	3.18	5.96	4.92
$460 000 to less than $480 000	3.46	3.75	4.41	4.52	3.46	2.23	5.65	5.41
$480 000 to less than $500 000	3.28	3.39	3.94	4.42	3.20	1.90	4.89	5.01
$500 000 to less than $520 000	3.02	3.27	3.42	4.14	2.62	1.70	4.62	4.57

Table NAHA.CI.2 **Distribution of capital city house prices, 2010-11 (per cent)**

	Sydney	*Melbourne*	*Brisbane*	*Perth*	*Adelaide*	*Hobart*	*Canberra*	*Darwin*
$520 000 to less than $540 000	2.84	2.99	3.31	3.76	2.29	1.25	4.51	4.97
$540 000 to less than $560 000	2.77	2.85	3.06	3.13	1.87	1.45	3.49	3.49
$560 000 to less than $580 000	2.49	2.50	2.59	2.79	1.74	1.23	3.23	3.24
$580 000 to less than $600 000	2.50	2.17	2.15	2.35	1.48	0.83	3.04	3.83
$600 000 to less than $620 000	2.42	2.36	1.96	2.09	1.57	1.18	2.67	2.56
$620 000 to less than $640 000	2.23	2.23	1.78	1.94	1.38	0.78	2.47	2.61
$640 000 to less than $660 000	2.18	2.19	1.77	1.86	1.10	1.10	2.00	2.46
$660 000 to less than $680 000	1.76	1.81	1.27	1.53	0.82	0.65	2.02	2.02
$680 000 to less than $700 000	1.67	1.60	1.18	1.43	0.79	0.60	1.41	1.47
$700 000 to less than $720 000	1.64	1.67	1.08	1.30	0.79	0.65	1.18	1.23
$720 000 to less than $740 000	1.54	1.43	1.01	1.27	0.71	0.58	1.33	0.79
$740 000 to less than $760 000	1.55	1.36	0.97	1.27	0.67	0.50	1.31	0.88
$760 000 to less than $780 000	1.36	1.11	0.66	1.00	0.58	0.25	0.92	0.84
$780 000 to less than $800 000	1.18	1.09	0.57	0.90	0.56	0.23	0.87	0.64
$800 000 to less than $820 000	1.29	1.11	0.69	0.93	0.53	0.23	0.70	0.74
$820 000 to less than $840 000	1.25	0.95	0.57	0.96	0.44	0.13	0.83	0.44
$840 000 to less than $860 000	1.19	0.96	0.57	0.81	0.40	0.58	0.55	0.39
$860 000 to less than $880 000	1.08	0.70	0.47	0.71	0.43	0.18	0.61	0.59
$880 000 to less than $900 000	0.83	0.66	0.32	0.51	0.33	0.08	0.43	0.44
$900 000 to less than $920 000	0.96	0.68	0.40	0.65	0.25	0.23	0.49	0.49
$920 000 to less than $940 000	0.77	0.53	0.37	0.49	0.28	0.20	0.59	0.25
$940 000 to less than $960 000	0.79	0.54	0.31	0.56	0.24	0.08	0.42	0.44
$960 000 to less than $980 000	0.61	0.42	0.20	0.41	0.24	0.10	0.20	0.20
$980 000 to less than $1 000 000	0.54	0.33	0.17	0.29	0.14	–	0.30	0.20
$1 000 000 to less than $1 020 000	0.54	0.42	0.23	0.34	0.16	0.08	0.34	0.10
$1 020 000 to less than $1 040 000	0.40	0.31	0.16	0.31	0.10	–	0.12	–
$1 040 000 to less than $1 060 000	0.49	0.37	0.16	0.32	0.18	0.08	0.13	0.20

Table NAHA.CI.2 **Distribution of capital city house prices, 2010-11 (per cent)**

	Sydney	*Melbourne*	*Brisbane*	*Perth*	*Adelaide*	*Hobart*	*Canberra*	*Darwin*
$1 060 000 to less than $1 080 000	0.40	0.26	0.16	0.21	0.10	–	0.09	0.20
$1 080 000 to less than $1 100 000	0.29	0.20	0.08	0.19	0.05	0.05	0.04	–
$1 100 000 to less than $1 120 000	0.54	0.48	0.22	0.44	0.17	0.05	0.23	0.29
$1 120 000 to less than $1 140 000	0.31	0.24	0.09	0.19	0.13	–	0.13	0.20
$1 140 000 to less than $1 160 000	0.40	0.24	0.16	0.34	0.13	0.10	0.10	0.10
$1 160 000 to less than $1 180 000	0.33	0.24	0.08	0.22	0.10	–	0.05	0.15
$1 180 000 to less than $1 200 000	0.28	0.17	0.08	0.13	0.08	0.03	0.05	–
$1 200 000 to less than $1 220 000	0.50	0.43	0.17	0.38	0.20	0.08	0.27	0.05
$1 220 000 to less than $1 240 000	0.28	0.23	0.10	0.19	0.07	–	0.14	0.05
$1 240 000 to less than $1 260 000	0.36	0.30	0.16	0.19	0.09	0.10	0.12	0.25
$1 260 000 to less than $1 280 000	0.27	0.20	0.10	0.14	0.07	–	0.10	0.05
$1 280 000 to less than $1 300 000	0.20	0.14	0.07	0.09	0.01	–	0.04	–
$1 300 000 to less than $1 320 000	0.38	0.25	0.13	0.29	0.05	0.18	0.20	–
$1 320 000 to less than $1 340 000	0.21	0.15	0.06	0.12	0.05	–	0.04	0.05
$1 340 000 to less than $1 360 000	0.27	0.20	0.08	0.20	0.08	0.05	0.09	0.05
$1 360 000 to less than $1 380 000	0.20	0.18	0.06	0.10	0.04	–	0.03	0.05
$1 380 000 to less than $1 400 000	0.16	0.10	0.04	0.09	0.02	–	0.05	–
$1 400 000 to less than $1 420 000	0.28	0.19	0.13	0.16	0.10	0.10	0.05	–
$1 420 000 to less than $1 440 000	0.20	0.14	0.05	0.10	0.04	0.03	0.04	–
$1 440 000 to less than $1 460 000	0.19	0.15	0.06	0.13	0.06	0.03	0.05	–
$1 460 000 to less than $1 480 000	0.15	0.09	0.03	0.08	0.02	–	0.03	0.05
$1 480 000 to less than $1 500 000	0.10	0.08	0.03	0.07	0.02	–	–	0.10
$1 500 000 and over	5.37	3.29	1.31	2.92	0.80	0.23	0.99	0.88

– Nil or rounded to zero.

Source: ABS (unpublished) Valuer General data.

Table NAHA.CI.3 **Distribution of capital city house prices, 2009-10 (per cent)**

	Sydney	*Melbourne*	*Brisbane*	*Perth*	*Adelaide*	*Hobart*	*Canberra*	*Darwin*
	Proportion of homes sold in each price range							
Under $20 000	–	0.01	–	–	–	0.09	0.01	–
$20 000 to less than $40 000	0.03	0.04	–	0.04	0.15	0.26	0.01	0.18
$40 000 to less than $60 000	0.04	0.03	0.02	0.10	0.11	0.28	0.05	0.47
$60 000 to less than $80 000	0.03	0.06	0.03	0.12	0.09	0.21	0.05	0.58
$80 000 to less than $100 000	0.06	0.08	0.04	0.08	0.10	0.32	0.06	0.90
$100 000 to less than $120 000	0.09	0.11	0.10	0.11	0.11	0.53	0.18	0.68
$120 000 to less than $140 000	0.13	0.17	0.11	0.09	0.27	0.79	0.12	0.36
$140 000 to less than $160 000	0.29	0.33	0.16	0.13	0.83	1.92	0.36	0.83
$160 000 to less than $180 000	0.49	0.56	0.17	0.17	0.92	2.84	0.65	0.76
$180 000 to less than $200 000	0.82	0.79	0.45	0.33	1.53	4.29	1.93	1.26
$200 000 to less than $220 000	1.24	1.11	0.67	0.47	2.27	4.85	2.13	0.94
$220 000 to less than $240 000	1.65	1.71	1.17	0.86	3.32	7.17	1.99	1.12
$240 000 to less than $260 000	2.13	2.39	1.77	1.26	4.82	6.19	2.04	2.41
$260 000 to less than $280 000	2.58	3.18	2.52	1.87	5.77	6.36	1.64	2.30
$280 000 to less than $300 000	3.23	4.07	3.28	2.48	6.17	6.75	1.45	3.02
$300 000 to less than $320 000	3.59	4.68	4.42	3.26	6.26	5.68	1.84	2.52
$320 000 to less than $340 000	4.06	5.13	5.45	4.11	6.42	5.85	2.94	3.67
$340 000 to less than $360 000	4.26	5.37	6.55	4.76	6.24	4.97	4.74	4.21
$360 000 to less than $380 000	4.27	4.97	6.19	4.96	5.83	4.91	5.35	4.89
$380 000 to less than $400 000	4.20	5.11	6.07	5.36	5.67	4.42	6.01	5.14
$400 000 to less than $420 000	3.96	4.53	5.59	5.54	4.88	3.82	6.04	4.75
$420 000 to less than $440 000	4.03	4.36	5.98	5.19	4.64	3.42	7.10	5.36
$440 000 to less than $460 000	3.56	4.00	5.33	4.91	3.95	2.67	5.74	5.11
$460 000 to less than $480 000	3.19	3.39	4.77	4.53	3.20	2.50	4.39	5.07
$480 000 to less than $500 000	3.24	3.10	4.44	4.51	2.85	2.13	4.19	4.75
$500 000 to less than $520 000	2.99	2.84	3.34	3.61	2.34	1.79	3.38	3.99

Table NAHA.CI.3 **Distribution of capital city house prices, 2009-10 (per cent)**

	Sydney	*Melbourne*	*Brisbane*	*Perth*	*Adelaide*	*Hobart*	*Canberra*	*Darwin*
$520 000 to less than $540 000	2.78	2.68	3.41	3.44	2.05	1.77	3.91	3.81
$540 000 to less than $560 000	2.72	2.54	2.85	3.10	1.83	1.90	3.23	5.14
$560 000 to less than $580 000	2.44	2.10	2.53	2.83	1.67	1.47	2.80	3.71
$580 000 to less than $600 000	2.37	2.12	2.33	2.56	1.38	0.96	2.79	2.84
$600 000 to less than $620 000	2.07	2.14	1.81	2.02	1.48	0.98	2.30	2.73
$620 000 to less than $640 000	1.93	1.97	1.84	1.97	1.21	0.88	2.20	2.55
$640 000 to less than $660 000	1.93	1.75	1.62	1.96	1.16	0.73	1.81	1.80
$660 000 to less than $680 000	1.59	1.48	1.39	1.67	0.94	0.45	1.69	1.51
$680 000 to less than $700 000	1.45	1.34	1.17	1.36	0.91	0.51	1.39	1.04
$700 000 to less than $720 000	1.46	1.39	1.07	1.28	0.73	0.56	1.09	0.86
$720 000 to less than $740 000	1.36	1.29	1.09	1.30	0.64	0.34	1.22	1.04
$740 000 to less than $760 000	1.43	1.22	0.94	1.21	0.63	0.38	1.06	1.58
$760 000 to less than $780 000	1.17	0.92	0.78	1.07	0.56	0.30	0.75	0.54
$780 000 to less than $800 000	1.08	0.84	0.75	0.97	0.45	0.32	0.60	0.65
$800 000 to less than $820 000	1.09	0.94	0.60	0.91	0.48	0.34	0.71	0.65
$820 000 to less than $840 000	1.05	0.78	0.52	0.85	0.48	0.26	0.47	0.40
$840 000 to less than $860 000	1.03	0.84	0.56	0.90	0.39	0.23	0.53	0.36
$860 000 to less than $880 000	0.92	0.62	0.48	0.77	0.35	0.26	0.45	0.36
$880 000 to less than $900 000	0.72	0.59	0.36	0.55	0.29	0.09	0.46	0.14
$900 000 to less than $920 000	0.83	0.63	0.35	0.64	0.27	0.28	0.33	0.25
$920 000 to less than $940 000	0.70	0.53	0.37	0.57	0.24	0.06	0.31	0.29
$940 000 to less than $960 000	0.68	0.55	0.32	0.51	0.24	0.11	0.30	0.36
$960 000 to less than $980 000	0.56	0.40	0.24	0.42	0.18	0.09	0.19	0.07
$980 000 to less than $1 000 000	0.48	0.34	0.17	0.36	0.17	0.04	0.29	0.11
$1 000 000 to less than $1 020 000	0.46	0.44	0.17	0.33	0.12	0.13	0.22	0.14
$1 020 000 to less than $1 040 000	0.32	0.25	0.13	0.23	0.11	0.02	0.19	0.11
$1 040 000 to less than $1 060 000	0.38	0.25	0.19	0.35	0.15	0.09	0.12	0.18

Table NAHA.CI.3 **Distribution of capital city house prices, 2009-10 (per cent)**

	Sydney	*Melbourne*	*Brisbane*	*Perth*	*Adelaide*	*Hobart*	*Canberra*	*Darwin*
$1 060 000 to less than $1 080 000	0.31	0.24	0.09	0.24	0.09	0.04	0.06	0.11
$1 080 000 to less than $1 100 000	0.22	0.14	0.05	0.18	0.03	0.02	0.08	0.04
$1 100 000 to less than $1 120 000	0.43	0.41	0.23	0.41	0.16	0.09	0.14	0.22
$1 120 000 to less than $1 140 000	0.31	0.16	0.14	0.21	0.05	0.09	0.08	0.04
$1 140 000 to less than $1 160 000	0.34	0.24	0.12	0.29	0.12	0.04	0.08	0.11
$1 160 000 to less than $1 180 000	0.24	0.18	0.08	0.18	0.05	0.02	0.11	0.07
$1 180 000 to less than $1 200 000	0.23	0.15	0.06	0.13	0.05	0.04	0.04	0.04
$1 200 000 to less than $1 220 000	0.48	0.34	0.19	0.39	0.14	0.09	0.14	0.07
$1 220 000 to less than $1 240 000	0.25	0.20	0.09	0.20	0.05	0.04	0.12	0.07
$1 240 000 to less than $1 260 000	0.34	0.23	0.17	0.27	0.07	0.09	0.10	0.04
$1 260 000 to less than $1 280 000	0.25	0.15	0.09	0.17	0.08	–	0.10	0.04
$1 280 000 to less than $1 300 000	0.18	0.13	0.05	0.12	0.05	–	0.05	–
$1 300 000 to less than $1 320 000	0.36	0.27	0.12	0.29	0.06	0.15	0.11	–
$1 320 000 to less than $1 340 000	0.21	0.13	0.06	0.14	0.06	–	0.08	0.07
$1 340 000 to less than $1 360 000	0.25	0.17	0.08	0.19	0.05	0.04	0.10	0.07
$1 360 000 to less than $1 380 000	0.18	0.10	0.06	0.15	0.04	–	0.08	–
$1 380 000 to less than $1 400 000	0.14	0.08	0.04	0.09	0.03	–	0.01	0.04
$1 400 000 to less than $1 420 000	0.24	0.19	0.08	0.20	0.06	0.06	0.12	–
$1 420 000 to less than $1 440 000	0.16	0.14	0.05	0.12	0.03	0.02	0.04	–
$1 440 000 to less than $1 460 000	0.18	0.13	0.06	0.18	0.06	0.02	0.04	–
$1 460 000 to less than $1 480 000	0.13	0.07	0.02	0.07	0.01	–	0.02	–
$1 480 000 to less than $1 500 000	0.09	0.06	0.02	0.06	0.03	0.02	–	–
$1 500 000 and over	5.31	3.06	1.38	2.74	0.76	0.58	2.45	0.50

– Nil or rounded to zero.

Source: ABS (unpublished) Valuer General data.

Table NAHA.CI.4 Gross household income and affordable home prices used to calculate performance indicator 2: proportion of homes sold or built that are affordable by low and moderate income households (dollars) (a)

	2007-08	*2008-09*	*2009-10*	*2010-11*	*2007-08*	*2008-09*	*2009-10*	*2010-11*
	Low income households (at 39th to 41st percentile)							
	Gross household income				Affordable house price			
Capital city								
Sydney	1 123	1 181	1 186	1 190	196 711	235 394	252 610	229 132
Melbourne	1 040	1 086	1 291	1 287	182 169	216 458	274 859	247 921
Brisbane	1 249	1 303	1 102	1 137	218 747	259 597	234 729	219 005
Perth	1 053	1 105	1 133	1 178	184 464	220 151	241 193	226 803
Adelaide	879	929	1 269	1 294	153 843	185 181	270 140	249 161
Hobart	793	828	1 022	1 000	138 910	165 120	217 571	192 647
Canberra	1 752	1 796	1 865	1 908	306 784	357 860	397 192	367 425
Darwin	1 704	1 747	1 393	1 425	298 412	348 095	296 636	274 405
Balance of state								
NSW	741	759	739	730	129 794	151 196	157 433	140 565
Victoria	1 044	1 067	797	803	182 820	212 716	169 679	154 661
Queensland	1 220	1 271	818	822	213 719	253 411	174 151	158 327
Western Australia	1 142	1 184	1 182	1 164	199 898	235 886	251 682	224 216
South Australia	613	640	708	711	107 269	127 619	150 691	136 918
Tasmania	704	710	858	847	123 273	141 411	182 725	163 198
	Moderate income households (at 59th to 61st percentile)							
	Gross household income				Affordable house price			
Capital city								
Sydney	1 914	2 004	2 006	2 012	335 123	399 423	427 110	387 413
Melbourne	1 895	2 004	1 834	1 829	331 766	399 386	390 498	352 227
Brisbane	1 545	1 624	1 727	1 782	270 614	323 768	367 708	343 076
Perth	1 525	1 595	1 848	1 921	267 023	317 831	393 412	369 940
Adelaide	1 596	1 703	1 470	1 499	279 519	339 322	313 021	288 713

Table NAHA.CI.4 Gross household income and affordable home prices used to calculate performance indicator 2: proportion of homes sold or built that are affordable by low and moderate income households (dollars) (a)

	2007-08	*2008-09*	*2009-10*	*2010-11*	*2007-08*	*2008-09*	*2009-10*	*2010-11*
Hobart	1 291	1 384	1 037	1 016	225 992	275 784	220 863	195 562
Canberra	2 047	2 146	2 080	2 127	358 408	427 624	442 818	409 630
Darwin	1 966	2 061	2 719	2 781	344 211	410 686	579 021	535 626
Balance of state								
NSW	1 337	1 384	1 713	1 691	234 103	275 824	364 729	325 652
Victoria	1 272	1 311	1 568	1 580	222 671	261 238	333 889	304 336
Queensland	1 534	1 611	1 174	1 180	268 554	320 998	250 015	227 298
Western Australia	1 408	1 484	1 896	1 868	246 596	295 762	403 734	359 674
South Australia	1 158	1 201	1 295	1 301	202 855	239 283	275 795	250 586
Tasmania	1 140	1 188	1 251	1 235	199 706	236 728	266 303	237 843

(a) This table has been included at the request of the COAG Reform Council to assist with the interpretation of data provided for NAHA PI 2. It shows actual income data for 2007-08 and 2009-10 from the Survey of Income and Housing (SIH), and projected income data for 2008-09 and 2010-11 using STINMOD. Projected income data for 2010-11 will be updated during 2012 to account for updates to STINMOD, and provided in the 2011-12 NAHA performance report. The next set of actual income data will be sourced from the 2011-12 SIH.

Source: ABS (unpublished) Survey of Income and Housing and Valuer General data.

Table NAHA.CI.5 Annual interest rate used to calculate performance indicator 2: proportion of homes sold or built that are affordable by low and moderate income households (per cent)

	2007-08	*2008-09*	*2009-10*	*2010-11*
Interest rate	8.79	7.28	6.55	7.67

Source : ABS (unpublished) Valuer General data.

Data Quality Statements

This attachment includes copies of all DQSs as provided by the data providers. The Steering Committee has not made any amendments to the content of these DQSs.

DQSs were not required for the outputs, but have been included if provided by the data provider. Table 15 lists each output and performance indicator in the NAHA and the page reference for the associated DQS.

Table 15 **Data quality statements for outputs and performance indicators in the National Affordable Housing Agreement[a]**

Output		*Page no. in this report*
(a)	Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies	382, 415, 419, 421, 423, 426
(b)	Number of people who are assisted to move from crisis accommodation or primary homelessness to sustainable accommodation	384, 415
(c)	Number of households assisted in social housing	419, 421, 423, 426
(d)	Number of households in private rental receiving subsidies	na
(e)	Number of people receiving home purchase assistance	386, 387
(f)	Number of zoned lots available for residential construction	..
(g)	Number of Indigenous households provided with safe and appropriate housing	..

Performance indicator		*Page no. in this report*
1.	Proportion of low income households in rental stress	388, 391, 419, 421, 423, 426
1(a).	Proportion of low income households in mortgage stress	396, 429
2.	Proportion of homes sold or built that are affordable by low and moderate income households	399, 429
3.	Proportion of Australians who are homeless	..
4.	Proportion of people experiencing repeat periods of homelessness	402, 415
5.	Proportion of Australian households owning or purchasing a home	405, 429
6.	Proportion of Indigenous households owning or purchasing a home	..
7.	Proportion of Indigenous households living in overcrowded conditions	408, 419, 421, 423, 426
8.	Proportion of Indigenous households living in houses of an acceptable standard	..
9.	Supply meeting demand for housing	413
10.	Housing market efficiency	..

a The outputs and performance indicators are presented in this table using the direct wording from para. 8 and para. 16 of the NAHA (COAG 2009b) except performance indicator 1a which is included following a request by the CRC. This does not necessarily reflect the measures used to report against the indicators in this report.

na Not available. .. Not applicable as data are not available for this report.

Data Quality Statement – Output (a.1): Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies (homelessness proxy)

Target/Outcome:	People who are homeless or at risk of homelessness who achieve sustainable housing and social inclusion
Indicator:	Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies
Measure (computation):	Number of SAAP clients and accompanying children (within a financial year) who: had house/flat accommodation after support, with tenure type: purchasing/purchased own home, private rental, public housing rental, rent-free accommodation, boarding, and did not present within 30 days for crisis, short or medium-term accommodation.
Key data quality issues:	The main data quality issue is relevance: The SAAP data used to compile this proxy output does not cover the whole of the homeless (and at risk) population. Rather, only people who access SAAP services are captured in the data. It is difficult to measure the extent to which clients are able to achieve a sustainable housing outcome as SAAP data provides limited information on long-term outcomes.
Data source/s:	SAAP National Data Collection (NDC) - Client Collection.
Institutional environment:	See General SAAP DQS.
Relevance:	This proxy output does not cover all homeless people but only those who are supported at a SAAP agency. Homeless people who do not receive support from SAAP agencies are not in scope for the proxy output. It is difficult to measure the extent to which clients are able to achieve sustainable accommodation. This is because the SAAP collection records information on immediate circumstances of clients (e.g. a client's housing situation immediately after support), so information on long-term outcomes is limited. For this proxy output, a client is counted if they achieve a housing outcome (house/flat accommodation with tenure) and do not return to a SAAP agency (with a need for crisis, short-term or medium-term accommodation) within 30 days. This gives some indication as to whether a client has achieved a sustainable outcome as they have not re-presented with a housing need. However, a client may return to a SAAP agency (with an accommodation need) at a later date. See General SAAP DQS for further information.
Timeliness:	The reporting period for this proxy output is a financial year. Data is provided for the 2009-10 financial years. See General SAAP DQS for further information.
Accuracy:	This proxy output measures the number of SAAP clients who achieve a sustainable housing outcome after support. It must be noted that not all information about SAAP clients who achieve a housing outcome will be captured. One reason for this is that some clients may cease using SAAP services and not return to provide

further information. In these cases information about clients will not be captured at the end of a support period and their housing outcome will be unknown.

All clients who achieve a sustainable housing outcome within a particular reference year will be counted for that year. This includes clients who may have opened a support period during the previous year. For example, a client who begins a support period in 2008-09 will be included in the 2009-10 reporting period if they achieve an outcome in that year. Conversely, clients who open a support period in the reference year but do not achieve a housing outcome in that year will not be counted. Information about these clients will be captured in the following reporting period if they achieve a sustainable housing outcome.

An adjustment has been used to account for clients who achieve a housing outcome within 30 days of the end of the financial year reporting period. For these clients it is not possible to know if they were able to sustain a housing outcome for the 30 days. As such, an adjustment has been made based on the probability that they were able to achieve a sustainable housing outcome.

Data for Victoria is affected by the model of homelessness service delivery used in this state where much of the supported accommodation is provided via the complementary Transitional Housing Management (THM) program. Accommodation provided under the THM program was not consistently recorded in the SAAP Client Collection as 'SAAP/CAP accommodation', which has resulted in problematic reporting of accommodation provided by Victorian agencies. For more information about Victorian data see: AIHW 2010. *Government-funded specialist homelessness services: SAAP National Data Collection annual report 2009-10*. Cat. No. HOU 291. Canberra: AIHW.

See General SAAP DQS for more information.

Coherence: Some ROGS and NAHA measures can be considered complementary where they cover similar concepts. However, even when both measures have been derived from the SAAP collection, these estimates should only be compared with caution. Different adjustments may have been made to SAAP data for NAHA reporting, in order to improve comparability between the NAHA performance measures and more appropriately capture the information required by these measures.

See General SAAP DQS for further information.

Accessibility: See General SAAP DQS.

Interpretability: See General SAAP DQS.

Data Quality Statement – Output (b): Number of people who are homeless or at risk of homelessness who are assisted to secure and sustain their tenancies (homelessness proxy)

Target/Outcome:	People who are homeless or at risk of homelessness who achieve sustainable housing and social inclusion
Indicator:	Number of people who are assisted to move from crisis accommodation or primary homelessness to sustainable accommodation
Measure (computation):	Number of SAAP clients and accompanying children (within a financial year reporting period) who were: in an improvised dwelling or rough sleeping, or in SAAP/CAP (Crisis Accommodation Program) accommodation before obtaining house/flat accommodation with tenure, and had house/flat accommodation immediately after support, with tenure type: purchasing/purchased own home, private rental, public housing rental, rent-free accommodation, boarding, and did not present within 30 days for crisis, short or medium-term accommodation
Key data quality issues:	The main data quality issue is relevance: The SAAP data used to compile this proxy output does not cover the whole of the homeless (and at risk) population. Rather, only people who access SAAP services are captured in the data. It is difficult to measure the extent to which clients are able to achieve a sustainable housing outcome as SAAP data provides limited information on long-term outcomes.
Data source/s:	SAAP National Data Collection (NDC) - Client Collection.
Institutional environment:	See General SAAP DQS.
Relevance:	This proxy output does not cover all primary homeless people but only those who are supported at a SAAP agency. Primary homeless people who do not receive support from SAAP agencies are not in scope for this proxy output. It is difficult to measure the extent to which clients are able to achieve sustainable accommodation. This is because the SAAP collection records information on immediate circumstances of clients (e.g. a client's housing circumstance immediately after support), so information on long-term outcomes is limited. For this proxy output, a client is counted if they achieve a housing outcome (house/flat accommodation with tenure) and do not return to a SAAP agency (with a need for crisis, short-term or medium-term accommodation) within 30 days. This gives some indication as to whether a client has achieved a sustainable outcome as they have not re-presented with a housing need. However, a client may return to a SAAP agency (with an accommodation need) at a later date. See General SAAP DQS for more information.
Timeliness:	The reporting period for this proxy output is a financial year. Data is provided for the 2009-10 financial year. See General SAAP DQS for more information.
Accuracy:	This proxy output measures the number of SAAP clients who

achieve a sustainable housing outcome after support. It must be noted that not all information about SAAP clients who achieve a housing outcome will be captured. One reason for this is that some clients may cease using SAAP services and not return to provide further information. In these cases, information about clients will not be captured at the end of a support period and their housing outcome will be unknown.

All clients who achieve a sustainable housing outcome within a particular reference year will be counted for that year. This includes clients who may have opened a support period during the previous year. For example, a client who begins a support period in 2008-09 will be included in the 2009-10 reporting period if they achieve an outcome in that year. Conversely, clients who open a support period in the reference year but do not achieve a housing outcome in that year will not be counted. Information about these clients will be captured in the following reporting period if they achieve a sustainable housing outcome.

An adjustment has been used to account for clients who achieve a housing outcome within 30 days of the end of the financial year reporting period. For these clients it is not possible to know if they were able to sustain a housing outcome for the 30 days. As such, an adjustment has been made based on the probability that they were able to achieve a sustainable housing outcome.

Data for Victoria is affected by the model of homelessness service delivery used in this state where much of the supported accommodation is provided via the complementary Transitional Housing Management (THM) program. Accommodation provided under the THM program was not consistently recorded in the SAAP Client Collection as 'SAAP/CAP accommodation', which has resulted in problematic reporting of accommodation provided by Victorian agencies. For more information about Victorian data see: AIHW 2010. *Government-funded specialist homelessness services: SAAP National Data Collection annual report 2009-10*. Cat. No. HOU 291. Canberra: AIHW.

See General SAAP DQS for more information.

Coherence: Some ROGS and NAHA measures can be considered complementary where they cover similar concepts. However, even when both measures have been derived from the SAAP collection, these estimates should only be compared with caution. Different adjustments may have been made to SAAP data for NAHA reporting, in order to improve comparability between the NAHA performance measures and more appropriately capture the information required by these measures.

See General SAAP DQS for more information.

Accessibility: See General SAAP DQS.

Interpretability: See General SAAP DQS.

Data Quality Statement – Output (e): Number of households receiving home purchase assistance (First Home Owner Scheme and First Home Owner Boost)

Target/Outcome:	People are able to rent housing that meets their needs
Indicator:	Number of people receiving home purchase assistance (the First Home Owners Scheme [FHOS] grant and the First Home Owners Boost [FHOB]) from State Revenue Offices.
Measure (computation):	Number of FHOS applications that were paid for the period .
Data source/s:	National First Home Owner Database.
Institutional environment:	The data is produced by State and Territory Offices of State Revenue from information held on the National First Home Owner Database. The data on the National First Home Owner Database is collected as part of the administration of the First Home Owner Grant, as legislated for under the relevant State or Territory *First Home Owner Grant Act*
Relevance:	Data is relevant to output 5 of the National Affordable Housing Agreement – 'Number of people receiving home purchase assistance'
Timeliness:	The National First Home Owner Database is updated daily. Monthly reports are produced based on information contained in the database
Accuracy:	The data is sourced from the National First Home Owner Database and is correct at time of production. As indicated in the table, some jurisdictions' FHOS grant numbers do not reflect reclaimed grants. Where FHOS grant numbers are adjusted for reclaimed grants, the grants do not reflect grants paid in 2010-11 that are reclaimed after time of the production of the data
Coherence:	Data is collected as part of a national scheme with consistent eligibility criteria across states and territories. Data should therefore be comparable between jurisdictions, notwithstanding any differences in reporting methodology or the timing of production of data
Accessibility:	The full data set for all States and Territories is not publicly available, however a number of States and Territories publish grant numbers on their websites
Interpretability:	The data is not complex and does not require additional information to interpret

Data Quality Statement – Output (e): Number of households receiving home purchase assistance (Home Ownership Program and Home Ownership on Indigenous Land Program)

Target/Outcome:	People can purchase affordable housing. Indigenous Australians have the same housing opportunities for home ownership as other Australians.
Indicator;	Number of households receiving home purchase assistance.
Measure (computation):	Number of persons receiving Commonwealth provided home purchase assistance (Home Ownership Program (HOP) and Home Ownership on Indigenous Land (HOIL) program).
Data source/s:	Indigenous Business Australia administrative data.
Institutional environment:	The data is produced using Indigenous Business Australia administrative data. In accordance with section 156 of the *Aboriginal and Torres Strait Islander (ATSI) Act 2005*, the Indigenous Business Australia Board is to ensure the proper and efficient performance of its functions.
Relevance:	The data is a count of Indigenous households who had an ongoing HOP or HOIL loan as at 30 June 2011.
Timeliness:	Indigenous Business Australia administrative data is updated monthly.
Accuracy:	The data is correct at the time of extraction.
Coherence:	Data is collected as part of national schemes. It is internally consistent across states and territories.
Accessibility:	The full data set is not publicly available. Summary data is reported in Indigenous Business Australia's Annual Report.
Interpretability:	The data is not complex and does not require additional information to interpret and utilise the data appropriately.

Data Quality Statement – Indicator 1: Proportion of low income households in rental stress (main)

Target/Outcome:	People are able to rent housing that meets their needs
Indicator:	Proportion of low income households in rental stress
Measure (computation):	Numerator: Number of low income households in rental stress For low income households, computation for numerator: (a) Household income is gross household income, excluding Commonwealth Rent Assistance (CRA) (b) Rental expenses is the amount paid in rent, plus any rates payments made by the tenant, less CRA or other ongoing rental assistance. Household is included in the numerator if (b) exceed 30 per cent of (a). Denominator: Total number of low income rental households, defined as being those households in the bottom two quintiles of equivalised disposable household income (excluding CRA or other rent assistance) calculated separately on a state by state and capital city balance of state basis. Computation: Number of low income rental households in rental stress x 100 / Total number of low income rental households.
Data source/s:	All households Survey of Income and Housing (SIH) – for numerator and denominator. Non-Indigenous SIH – for numerator and denominator. Indigenous National Aboriginal and Torres Strait Islander Social Survey (NATSISS) and National Aboriginal and Torres Strait Islander Health Survey (NATSIHS) – for numerator and denominator. Note NATSISS and NATSIHS provide data on a triennial basis. Data for 2008 are sourced from NATSISS.
Institutional environment:	For information on the institutional environment of the ABS, including the legislative obligations of the ABS, financing and governance arrangements, and mechanisms for scrutiny of ABS operations, please see ABS Institutional Environment [www.abs.gov.au/websitedbs/d3310114.nsf/4a256353001af3ed4b2562bb00121564/10ca14cb967e5b83ca2573ae00197b65!OpenDocument]
Relevance:	SIH The SIH collects data on the housing costs and income from usual residents of private dwellings in Australia. Rent payments, rates payments and CRA are separately identified. While the SIH does collect information on CRA, it does not separately identify other forms of ongoing rent assistance. The SIH excludes the 0.8 per cent of the Australian population living in very remote areas. This exclusion impacts on comparability of data for the Northern Territory, where these people are around 23 per cent of the population. As a consequence of this exclusion, comparisons between Indigenous and non-Indigenous people in remote areas are not available. Household disability status is available for the first time in the 2009-10 survey.

The 8000 renter households with nil or negative total income (0.5 per cent of all low income renter households) have been included in the denominator but excluded from the numerator. Analysis of the 8000 renter households with nil or negative income showed that average household net worth for these households was $261 000, compared with $77 000 for all other low income renter households.

NATSISS

An Indigenous household is a household where at least one usual resident of any age identifies as being of Aboriginal or Torres Strait Islander origin.

In the NATSISS adult reports household income and rent amounts. In some instances, such as remote communities where rent was deducted from income support payments, respondents may not have known the amount of rent actually paid. Household income was either not stated or not known for 19 per cent of households. Therefore both the rental stress calculation and income quantiles are based on the 81 per cent of households for which this information was available.

While after tax household income is not available from the survey, the relatively low individual incomes of Indigenous people in Australia (in 2006 80 per cent of reported personal incomes for Indigenous people were below $30 000 per annum) and after tax income distributions for this population will not be much different to the before tax distributions. Rates payments by renters are not collected. More significantly, CRA was not separately collected for Indigenous households and this will impact on the performance indicator when compared with that of the total population. Further analysis of the NATSISS data will be undertaken to scale the likely impact of this data gap for private renters.

Timeliness

SIH

The biennial SIH is enumerated over a twelve month period to account for seasonal variability in its measures. Results for 2009-10 were released in August 2011

NATSISS

The NATSISS is conducted every six years. The 2008 NATSISS was conducted from August 2008 to April 2009. Results from survey were released in October 2009

Accuracy

SIH

In 2009-10, the SIH sample size was increased from 9345 households in 2007-08 to 18 071 households in 2009-10. The increase sample includes an extra 4200 households located outside capital cities to better support COAG performance reporting. It also includes an additional pensioner sample of metropolitan households whose main source of income was a government pension benefit and/or allowance.

The final sample on which estimates are based is composed of persons for which all necessary information is available. Of the selected dwellings, there were 18 285 in the scope of the survey, of which 14 864 (81 per cent) were included as part of the final estimates. For the additional pensioner sample 4084 dwellings were identified as being in scope, of which 3027 dwellings (67 per cent) were included on the final file.

Most of the non-response was due to householders that were not able to be contacted, and only one-sixth of the non-response was due to households refusing to participate in the survey. To account in part for non-response, SIH data are weighted by: state, part of state, age, sex, labour force status, number of households and household composition.

At the national level this Performance Indicator for 2009-10 has a relative standard error (RSE) of 4 per cent. RSEs are higher for State and Territory measures, and for other disaggregation's however the increased sample in

2009-10 has resulted in generally lower RSEs than in previous survey years.

NATSISS

The NATSISS is conducted in all states and territories and includes remote and non-remote areas. The 2008 sample was 13 300 persons/6900 households, with a response rate of 82 per cent of households.

In the absence of a comprehensive sampling frame, the 2008 NATSISS adopted a screening approach for locating its target population (compared to the more common approach of using a dwelling frame for general population surveys). Potential bias due to undercoverage in this screening approach was addressed by the application of adjustments to the initial weights, including adjustment based on the density of the Indigenous population in different areas. As undercoverage can result in variances across population characteristics, as well as across data items, caution should be exercised when interpreting the survey results. For more information see the 2008 NATSISS Quality Declaration.

Overall, this indicator has an RSE of 6 per cent at the national level, and between 10 per cent and 16 per cent for each State, and 18 per cent for the NT and 30 per cent for the ACT. Finer levels of disaggregation (e.g. by the inclusion of other cross classifying variables) may result in higher levels of sampling error.

Coherence

The data items used to construct the measures are consistent between cycles within each data source and support assessment of change over time.

There are a range of differences in the scope, coverage, timing and collection methodologies of the SIH and the NATSISS. The major differences in the methodologies for collecting income and housing costs that affect this relates to the lack of CRA data from the NATSISS.

Accessibility

The unit record data used to compile this measure are available to other users through the Confidentialised Unit Record File (CURFs) released by ABS.

Interpretability

Information is available for both collections to aid interpretation of the data. See the Survey of Income and Housing User Guide [www.abs.gov.au/ausstats/abs@.nsf/mf/6553.0] and Explanatory Notes in National Aboriginal and Torres Strait Islander Social Survey 2008 [http://www.abs.gov.au/ausstats/abs@.nsf/mf/4714.0?OpenDocument] on the ABS web site. The 2008 NATSISS Users' Guide was released in 2010.

Data Quality Statement – Indicator 1: Proportion of low income households in rental stress (supplementary)

Target/Outcome: People are able to rent housing that meets their needs.

Indicator: Proportion of low income renter households in rental stress.

Measure (computation): The proportion of rental households in the bottom two income quintiles that spend more than 30 per cent of their income on rent.

The measure (expressed as a proportion) is defined as:

• *numerator* — number of low income households in rental stress;

• *denominator* — total number of low income rental households.

Low income households are defined by the Australian Bureau of Statistics (ABS) as those households in the bottom 40 per cent of the equivalised disposable household income distribution - that is, the bottom two income quintiles - excluding Commonwealth Rent Assistance (CRA) (based on the ABS Survey of Income and Housing). Equivalised disposable household income is an indicator of disposable household income after adjustment for household size and composition (ABS definition).

Low income summary items and performance indicators sourced from the Australian Institute of Health and Welfare's (AIHW) National Housing Assistance Data Repository and presented here use a modified definition of low income to that used by the ABS. Here low income households are defined as those in the bottom 40 per cent of equivalised *gross* household income. Gross household income is the amount of income received by the household before any tax or levies are subtracted.

For low income households, computation for the numerator is as follows:

Public rental housing and SOMIH

• (a) Household income is the gross household income;

• (b) Rental expenses is the amount of rent charged to the household;

Mainstream community housing

• (a) Household income is gross household income excluding CRA;

• (b) Rental expenses is the amount paid in rent plus any rates required to be paid by the renter less CRA or other ongoing rental assistance;

Public rental housing, SOMIH and Mainstream community housing

• Numerator is the count of households where (b) exceeds 30 per cent of (a)

Computation for denominator:

• Count of all low income households

This measure is restricted to households with known income and rental details

Data source/s <u>Public rental housing and SOMIH</u>

Data sets are provided annually to the AIHW by jurisdictions. The data contain information about public rental housing and State owned and managed Indigenous housing (SOMIH) dwellings, households assisted and households on the waitlist, during the previous financial year and at 30 June, and are drawn from administrative data held by the jurisdictions

Mainstream community housing

Data are provided annually to the AIHW by jurisdictions. These data are sourced from community housing organisations via survey and from the jurisdiction's administrative systems. The annual data collection captures information about community housing organisations, the dwellings they manage and the tenants assisted. Limited financial information from the previous financial year is also collected.

Institutional environment

The 2010-11 data was provided to the AIHW under the Housing Ministers Advisory Committee work program. The AIHW is an Australian Government statutory authority accountable to Parliament and operates under the provisions of the *Australian Institute of Health and Welfare Act 1987*. This Act ensures that the data collections managed by the AIHW are kept securely and under strict conditions with respect to privacy and confidentiality. More information about the AIHW is available on the AIHW website [www.aihw.gov.au].

The AIHW receives, compiles, edits and verifies the data in collaboration with jurisdictions, which retain ownership of the data and must approve any jurisdiction level output before it is released. The finalised data sets were used by the AIHW for collation, reporting and analysis.

Relevance

Public rental housing and SOMIH

The data collected are an administrative by-product of the management of public rental housing and SOMIH programs run by the jurisdictions and conform well in terms of scope, coverage and reference period.

Not all data items required are available for all households. Only households with complete information have been included in the calculation.

2010–11 low income cut-offs (that is, the bottom 40th percentile of equivalised gross household incomes for the 2010-11 financial year) were not available so the 2009-10 cut-offs were used in their place. As a result of this it is expected that a number of low income households will not have been identified and so excluded from the calculation of this indicator.

Mainstream community housing

Community housing, for the purpose of this collection, includes all tenancy (rental) units under management of a community housing organisation (excluding Indigenous community housing organisations). Additional jurisdiction-specific inclusions and exclusions also apply.

The data collected by the jurisdictions conform well in terms of the reference period however, due to the jurisdiction-specific inclusions and exclusions, the data does not conform well in terms of scope and coverage.

2010–11 low income cut-offs (that is, the bottom 40th percentile of equivalised gross household incomes for the 2010–11 financial year) were not available so the 2009–10 cut-offs were used in their place. As a result of this it is expected that a number of low income households will not have been identified and so excluded from the calculation of this indicator.

Not all data items required are available for all households. Only households with complete information have been included in the calculation

Timeliness

Data are collected annually. The reference period for this indicator is 30 June 2011 for public rental housing, SOMIH and mainstream community housing

Accuracy

There are some known accuracy issues with the data collected:

Public rental housing and SOMIH

The administrative data sets from which this collection is drawn have inaccuracies to varying degrees including missing data, out-of-date data and data coding or recording errors.

Not all data items required are available for all households and only households with complete information have been included in the calculation.

Households where either assessable income or rent charged equals zero are excluded.

Income information for some households not in receipt of a rental rebate may not be current, which will lead to an over-estimation of the proportion of low income households spending more than 30 per cent of their income on rent. Outputs produced using this data should be used with caution.

Disaggregation has led to small cell sizes which are volatile. Very small cells have been suppressed to protect confidentiality.

Public rental housing exclusions

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Total ongoing households	111,448	62,928	51,262	32,519	. .	11,132	10,833	4,907
Excludes:								
Low income households, income or rent details unknown	62	133	13	61	. .	56	1,308	124
Households, low income status unknown	11,207	9,294	74	38	. .	852	8	79
Exclusions (%)	***10.1***	***15.0***	***0.2***	***0.3***	. .	***8.2***	***12.1***	***4.1***

SOMIH exclusions

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Total ongoing households	4,233	. .	3,243	. .	1,749	339	. .	. .
Excludes:								
Low income households, income or rent details unknown	1	. .	2	. .	4	0	. .	. .
Households, low income status unknown	1,580	. .	7	. .	262	36	. .	. .
Exclusions (%)	***37.3***	***. .***	***0.3***	***. .***	***15.2***	***10.6***	***. .***	***. .***

State/Territory specific issues:

New South Wales:

37 per cent of SOMIH households (1580) and 10 per cent of public rental households (11 207) are excluded from affordability calculations due to missing income information.

NSW is not able to provide gross income so assessable income is used to calculate equivalised 'gross' income used in determining low income status

Victoria:

Income information is unknown for households in Victoria that have not applied for, or do not receive, a rental rebate. 15 per cent of public rental housing households (9427) are excluded from affordability

calculations due to missing income information.

South Australia:

The rental stress figures for South Australia have been supplied by the jurisdiction rather than calculated using the unit record data due to errors in the data.

SA is not able to provide gross income so assessable income is used to calculate equivalised 'gross' income used in determining low income status.

Australian Capital Territory:

12 per cent of public rental housing households (1316) are excluded from affordability calculations due to missing income information.

Mainstream community housing

The CRA amount should be excluded from rent charged and household income data. However, it is evident that some community housing organisations may have included CRA as part of rent and income in their survey returns. In addition, other charges such as those for utilities may have also been included in rent charged amounts. This may result in a higher proportion of households that appear to be paying more than 30 per cent of their income in rent.

State/Territory specific issues:

For Vic, WA, SA, Tas and ACT, households have been excluded from this indicator where:

Rent charged or household gross income are unknown; and

Rent charged or household gross income is equal to or less than zero.

New South Wales

The proportion of low income households based is on those households in receipt of Centrelink benefits as their main source of income, and has been applied to survey responses.

NSW is unable to provide gross income so assessable income has been used to calculate equivalised 'gross' income used in determining low income status.

Western Australia

These figures should be treated with caution as there is some uncertainty about the treatment of CRA by organisations.

Coherence

Descriptors cannot be compared with years prior to 2009-10 due to a change in the definition of low income. Care is required when comparing across jurisdictions for reasons of varying accuracy (details above).

Public rental housing and SOMIH

New South Wales:

Care should be taken when comparing 2010-11 data with previous reporting periods as a change in the client management system has led to the potential for changes in the descriptors.

Care should be taken when comparing SOMIH data to previous reporting periods as NSW is not able to provide gross household income in 2010-11. This will lead to an increase in the number of households identified as low income and hence included in the affordability calculations.

Care should be taken when comparing SOMIH data to previous reporting periods as there has been a change to reported household incomes: as of 2010-11, CRA is no longer included in household income. This will lead to an increase in the number of households identified as low income and hence included in the affordability calculations.

	Victoria: Data should not be compared to previous reporting periods due to the increase in the number of households excluded from calculations due to unknown income details South Australia: Data should not be compared to previous reporting periods as the 2010-11 figures have not been calculated using the unit record data *Mainstream community housing* Coherence over time has been affected by changes in the survey methodology relating to rent and income data in 2010-11. The change in definition of low income since the 2009-10 reporting period has resulted in no data available for Queensland and no Indigenous breakdown available for New South Wales.
Accessibility	Annual data will be reported in Housing Assistance in Australia, which will be available publically on the AIHW website. Additional disaggregations are available on application and subject to jurisdiction approval.
Interpretability	Metadata and definitions relating to this data source can be found in the National Housing Assistance Data Dictionary (AIHW Cat no. HOU147) [meteor.aihw.gov.au/content/index.phtml/itemId/181162]. Supplementary information can be found in the housing collection data manuals which are available upon request from the AIHW.

Data Quality Statement – Indicator 1a: Proportion of low income households in mortgage stress

Target/Outcome:	People are able to purchase affordable housing
Indicator:	Proportion of low income households in mortgage stress
Measure (computation):	*Numerator*: Number of low income home owner households (excluding household with nil or negative incomes) with a mortgage for housing purposes that spend more than 30 per cent of their income on mortgage payments For low income households (excluding households with nil or negative incomes), computation for numerator: (a) Household income is gross household income (b) Mortgage payments include principal and interest payments For all states and territories, the values for capital cities will be calculated separately from the rest of state. These values will be added together to provide the national figure Household is included in the numerator if (b) exceeds 30 per cent of (a). *Denominator*: Total number of low income home owner households with a mortgage for housing purposes expressed as a percentage, defined as being those households in the bottom two quintiles of equivalised disposable household income) calculated separately on a state by state and capital city balance of state basis (excluding households with nil or negative income). *Computation*: Number of low income households in mortgage stress x 100 / Total number of low income households with a mortgage.
Data source/s:	*Numerator and denominator* Survey of Income and Housing (SIH) – for numerator and denominator. *Non-Indigenous* SIH – for numerator and denominator. *Indigenous* National Aboriginal and Torres Strait Islander Social Survey (NATSISS) and National Aboriginal and Torres Strait Islander Health Survey (NATSIHS) – for numerator and denominator. Note NATSISS and NATSIHS provide data on a triennial basis. Data for 2008 are sourced from NATSISS.
Institutional environment	For information on the institutional environment of the ABS, including the legislative obligations of the ABS, financing and governance arrangements, and mechanisms for scrutiny of ABS operations, please see ABS Institutional Environment [www.abs.gov.au/websitedbs/d3310114.nsf/4a256353001af3ed4b2562bb00121564/10ca14cb967e5b83ca2573ae00197b65!OpenDocument]
Relevance	The nature of the new indicator is the proportion of low income home owner households in mortgage stress. *SIH* The SIH collects data on the housing costs and income from usual residents of private dwellings in Australia. Mortgage payments and rates payments are separately identified. The SIH excludes the 0.8 per cent of the Australian population living in very remote areas. This exclusion impacts on comparability of data for the Northern Territory, where these people are around 23 per cent of

the population. As a consequence of this exclusion, comparisons between Indigenous and non-Indigenous people in remote areas are not available.

Household disability status is available for the first time in the 2009–10 survey.

The 14,000 mortgagee households with nil or negative total income (2 per cent of all low income households with a mortgage) have been included in the denominator but excluded from the numerator.

NATSISS

An Indigenous household is a household where at least one usual resident of any age identifies as being of Aboriginal or Torres Strait Islander origin.

In the NATSISS adult reports household income and mortgage amounts. In some instances, such as remote communities, household income was either not stated or not known for 19 per cent of households. Therefore both the mortgage stress calculation and income quintiles are based on the 81 per cent of households for which this information was available.

While after tax household income is not available from the survey, the relatively low individual incomes of Indigenous people in Australia (in 2006, 80 per cent of reported personal incomes for Indigenous people were below $30,000 per annum) and after tax income distributions for this population will not be much different to the before tax distributions. Rates payments by mortgagees are not collected. More significantly.

Timeliness

SIH

The biennial SIH is enumerated over a twelve month period to account for seasonal variability in its measures. Results for 2009-10 were released in August 2011.

NATSISS

The NATSISS is conducted every six years. The 2008 NATSISS was conducted from August 2008 to April 2009. Results from survey were released in October 2009.

Accuracy

SIH

In 2009-10, the SIH sample size was increased from 9345 households in 2007-08 to 18 071 households in 2009-10. The increase sample includes an extra 4200 households located outside capital cities to better support COAG performance reporting. It also includes an additional pensioner sample of metropolitan households whose main source of income was a government pension benefit and / or allowance.

The final sample on which estimates are based is composed of persons for which all necessary information is available. Of the selected dwellings, there were 18 285 in the scope of the survey, of which 14 864 (81 per cent) were included as part of the final estimates. For the additional pensioner sample 4 084 dwellings were identified as being in scope, of which 3027 dwellings (67 per cent) were included on the final file.

Most of the non-response was due to householders that were not able to be contacted, and only one-sixth of the non-response was due to households refusing to participate in the survey. To account in part for non-response, SIH data are weighted by: State, part of state, age, sex, labour force status, number of households and household composition.

At the national level this Performance Indicator for 2009-10 has a relative standard error (RSE) of 4.5 per cent. RSEs are higher for state and territory measures, and for other disaggregation's however the increased sample in 2009-10 has resulted in generally lower RSEs than

in previous survey years.

NATSISS

The NATSISS is conducted in all states and territories and includes remote and non-remote areas. The 2008 sample was 13 300 persons/6900 households, with a response rate of 82 per cent of households.

In the absence of a comprehensive sampling frame, the 2008 NATSISS adopted a screening approach for locating its target population (compared to the more common approach of using a dwelling frame for general population surveys). Potential bias due to under-coverage in this screening approach was addressed by the application of adjustments to the initial weights, including adjustment based on the density of the Indigenous population in different areas. As under-coverage can result in variances across population characteristics, as well as across data items, caution should be exercised when interpreting the survey results. For more information see the 2008 NATSISS Quality Declaration.

Overall, this indicator has an RSE of 13 per cent at the national level, and between 18 per cent and 31 per cent for each state, and 29 per cent for the NT and 38 per cent for the ACT. Finer levels of disaggregation (e.g. by the inclusion of other cross classifying variables) may result in higher levels of sampling error.

Coherence

The data items used to construct the measures are consistent between cycles within each data source and support assessment of change over time.

There are a range of differences in the scope, coverage, timing and collection methodologies of the SIH and the NATSISS. The major differences in the methodologies for collecting income and housing costs that affect this relates to the lack of CRA data from the NATSISS.

Accessibility

The unit record data used to compile this measure are available to other users through the Confidentialised Unit Record File (CURFs) released by ABS.

Interpretability

Information is available for both collections to aid interpretation of the data. See the Survey of Income and Housing User Guide [www.abs.gov.au/ausstats/abs@.nsf/mf/6553.0] and Explanatory Notes in National Aboriginal and Torres Strait Islander Social Survey 2008 [http://www.abs.gov.au/ausstats/abs@.nsf/mf/4714.0?OpenDocument] on the ABS web site. The 2008 NATSISS Users' Guide was released in 2010.

Data Quality Statement – Indicator 2: Proportion of homes sold or built that are affordable by low and moderate income households

Target/Outcome:	People are able to purchase affordable housing
Indicator:	Proportion of homes sold or built that are affordable by low and moderate income households
Measure (computation):	*SIH* *Numerator:* Number of homes sold or built that are affordable by low and moderate income households Low and moderate income households are those with equivalised disposable household incomes (EDHI) in the bottom three quintiles, calculated on a state by state basis, and separately for capital city and balance of state. The Indicator is calculated for those at the top of the low and moderate income range, i.e. at the top of third quintile, in each state by capital city/balance of state regions. An additional measure, for context, is taken at the top of the second quintile. Gross household income for those households at the top of the third quintile is measured as the median gross household income for all households in the EDHI percentile range 59–61, with the context measure taken as the gross household income for all households in the EDHI percentile range 39–41. In years where survey data are not available, STINMOD is used to update the gross incomes of these households. Homes are assessed to be affordable when the household spends no more than 30 per cent of their gross income on mortgage payments (including both interest and capital repayments). Mortgage payments are calculated using: the standard monthly variable interest rate series, published Reserve Bank of Australia, averaged over the year; assumed 10 per cent deposit on the full purchase price; and repayments over a 25 year loan contract. *Denominator*: Total number of homes that are sold or built. *Computation*: Number of homes sold or built that are affordable by low and moderate income households x 100 / Total number of homes that are sold or built.
Data source/s:	*Numerator:* Valuers General data for home sales. ABS Survey of Income and Housing (SIH), together with STINMOD in years where SIH data are not available, are used to determine the gross income at the top of the low and moderate income ranges, together with the mortgage calculation to determine the house price that is affordable at that level of income. *Denominator:* Valuer General sales data supplied by the relevant agency in each State or Territory
Institutional environment:	Data on sales of properties are collected by the Land Titles Office, or Valuer General, in each State and Territory. Each property transaction is registered to enable the relevant State/Territory government authority to maintain a record of property ownership and to facilitate the collection of taxes and duties. Each jurisdiction has different legislation governing the collection of information on property transfers and land valuations. For information on the institutional environment of the ABS, including the legislative obligations of the ABS, financing and governance

arrangements, and mechanisms for scrutiny of ABS operations, please see ABS Institutional Environment [www.abs.gov.au/websitedbs/d3310114.nsf/4a256353001af3ed4b2562bb00121564/10ca14cb967e5b83ca2573ae00197b65!OpenDocument]

Relevance:

The data on property transactions includes sold properties, and excludes owner-built properties.

The most recent income data available from the SIH is for 2009-10.

Property transactions include those registered with each State/Territory authority and available for inclusion in the ABS dataset prior to 18 October 2010. Sales records collected from South Australia and Northern Territory include settlement date, but not exchange date, and exchange date has been modelled by ABS for these two jurisdictions

Disaggregation is by State and Territory, capital city and balance of state for income measure. As SIH excludes the 0.8 per cent of the Australian population living in very remote areas, the comparability of data for the Northern Territory is affected where these people account for around 23 per cent of the population.

Sales data are presented with the same geographic detail and by separate houses and other dwellings.

Timeliness:

Valuer General

The ABS obtains price information from the Valuers General each quarter. It takes several months for all transactions relating to a particular quarter to be finally settled, recorded by the relevant State/Territory agency and then passed on to the ABS.

SIH

The biennial SIH is enumerated over a twelve month period to account for seasonal variability in its measures. Results for 2009-10 were released in September 2011.

Accuracy

Valuer General

Analysis of Valuer General data was undertaken by the ABS to identify and eliminate duplicate records, non-market transactions, land sales and data entry errors. These transactions have been removed from both the numerator and denominator in the computation.

SIH

In 2009-10, the SIH sample size was increased from 9345 households in 2007-08 to 18 071 households in 2009-10. The increase sample includes an extra 4200 households located outside capital cities to better support COAG performance reporting. It also includes an additional pensioner sample of metropolitan households whose main source of income was a government pension benefit and / or allowance.

The final sample on which estimates are based is composed of persons for which all necessary information is available. Of the selected dwellings, there were 18 285 in the scope of the survey, of which 14 864 (81 per cent) were included as part of the final estimates. For the additional pensioner sample 4084 dwellings were identified as being in scope, of which 3027 dwellings (67 per cent) were included on the final file.

Most of the non-response was due to householders that were not able to be contacted, and only one-sixth of the non-response was due to households refusing to participate in the survey. To account in part for non-response, SIH data are weighted by: State, part of State, age, sex, labour force status, number of households and household composition.

Coherence

The data items used to construct the measures are consistent between cycles within each data source, and support assessment of change over

	time.
Accessibility	Aggregate data for this measure can be provided on request; however, availability of some sales data may be subject to certain conditions imposed by data providers.
Interpretability	Information on the 2009-10 SIH is available to aid interpretation of the data. See the Survey of Income and Housing User Guide [www.abs.gov.au/ausstats/abs@.nsf/mf/6503.0] on the ABS web site.

Data Quality Statement – Indicator 4: Proportion of people experiencing repeat periods of homelessness

Target/Outcome:	NAHA outcome (a) People who are homeless or at risk of homelessness achieve sustainable housing and social inclusion
NAHA Indicator:	Proportion of people experiencing repeat periods of homelessness
Proxy Indicator:	The proxy measure has been defined as: *Numerator* — number of Supported Accommodation Assistance Program (SAAP) clients and accompanying children who more than once (in the financial year reporting period) have a housing/accommodation need identified by a SAAP agency worker *Denominator* — number of SAAP clients and accompanying children who (in the financial year reporting period) have housing/accommodation need identified by a SAAP agency worker In essence this proxy measure considers the concept of repeat homelessness by attempting to capture the proportion of homeless people who are assessed as having a need for housing or accommodation support more than once a year. The proxy indicator is useful as a relative measure which can be used to indicate the proportion of people who fail to achieve a sustained outcome when provided with accommodation support. This proxy indicator should provide an appropriate indication of the change in the proportion of people experiencing repeat homelessness over time
Key data quality issues:	The key data quality issue for the proxy indicator is relevance: The proxy indicator does not cover all homeless people but only those people (and accompanying children) who are supported at a SAAP agency and are assessed as having a housing/accommodation need by a SAAP agency worker. Agency reporting practices and policies can result in multiple support periods being recorded for each episode of homelessness. For example, a client may present at a SAAP agency several times during a homelessness experience. In this way, several support periods may be recorded for a single period of homelessness. This necessitates an adjustment to be made to identify repeat homelessness. A gap of 6 weeks between SAAP support periods has been used to identify distinct periods of homelessness. Without using a gap the number of support periods overestimates the incidence of repeat homelessness. However, using a gap can also lead to some repeat periods of homelessness being missed. The gap of 6 weeks provides a reasonable balance between these two extremes. By only counting homeless people within a single year, persons who had periods of homelessness that span financial years could fall out of scope for the proxy indicator.
Measure (computation):	Proxy Numerator: number of SAAP clients and accompanying children who had more than 1 distinct SAAP support period (during the financial year reporting period) for which a housing/accommodation need was identified by a SAAP agency worker. Proxy Denominator: Total number of SAAP clients and accompanying children for whom a housing/accommodation need was identified by a SAAP agency worker (during the financial year reporting period).

	Proxy Proportion: Proxy Numerator ÷ Proxy Denominator x 100
Data source/s:	Numerator & Denominator – SAAP National Data Collection (NDC). See General SAAP DQS for more information.
Institutional environment:	See General SAAP DQS.
Relevance:	The proxy indicator does not cover all homeless people but only those who are supported at a SAAP agency and are assessed as having a housing/accommodation need by a SAAP agency worker. Homeless people who do not receive support from SAAP agencies and SAAP clients who are not identified as having a housing/accommodation need are not in scope for the proxy indicator. The financial year was chosen as a standard time frame for the proxy indicator as this is in line with the SAAP reporting period and repeat periods of homelessness must be measured over a period of time. By only counting homeless people within a financial year, persons who had multiple periods of homelessness spanning across different financial years may fall out of scope for the proxy indicator. Multiple periods of SAAP support can be provided which could relate to just a single episode of homelessness. This can happen, for example, when a SAAP client receives support and then seeks additional support for the same episode of homelessness over the following days. A SAAP client's support period is assumed to relate to a different period of homelessness when there is a gap of 6 weeks or more between support periods for which a housing/accommodation need has been identified. A gap of 6 weeks has been determined to provide a reasonable balance between identifying support periods which relate to different episodes of homelessness and extending the minimum gap required for identifying distinct support periods. If the minimum gap between distinct support periods is extended too far this leads to more gaps between support periods crossing into the following financial year and potentially falling out of scope for the proxy indicator. See General SAAP DQS for more information.
Timeliness:	See General SAAP DQS.
Accuracy:	Data for Victoria is affected by the model of homelessness service delivery used in this state where much of the supported accommodation is provided via the complementary Transitional Housing Management (THM) program. Accommodation provided under the THM program was not consistently recorded in the SAAP Client Collection as 'SAAP/CAP accommodation', which has resulted in problematic reporting of accommodation provided by Victorian agencies. For more information about Victorian data see: AIHW 2010. *Government-funded specialist homelessness services: SAAP National Data Collection annual report 2009-10*. Cat. No. HOU 291. Canberra: AIHW. See General SAAP DQS for more information.
Coherence:	Both the numerators and the denominators in the proxy indicator tables have been drawn from the SAAP NDC and have been produced using the same definitions and estimation schemes. The total number of SAAP clients for whom a housing/accommodation need was identified during the financial year reference period was chosen for the denominator as it is the measure that will provide the most reliable comparison with the numerator of the proxy indicator. The denominator for the proxy indicator was estimated from the SAAP NDC so that changes to the proxy proportion would not be driven by

	inconsistencies in the estimation of the numerator and denominator. Some ROGS and NAHA measures can be considered complementary where they cover similar concepts. However, even when both measures have been derived from the SAAP collection, these estimates should only be compared with caution. Different adjustments may have been made to SAAP data for NAHA reporting, in order to improve comparability between the NAHA performance measures and more appropriately capture the information required by these measures. See General SAAP DQS for more information.
Accessibility:	See General SAAP DQS.
Interpretability:	See General SAAP DQS.

Data Quality Statement – Indicator 5: Proportion of Australians owning or purchasing a home

Target/Outcome:	People can purchase affordable housing
Indicator:	Proportion of Australians owning or purchasing a home
Measure (computation):	*Numerator:* Number of households owning or purchasing a home *Denominator*: Total number of households *Computation:* Number of households owning or purchasing a home x 100 / Total number of households
Data source/s:	*All households* Survey of Income and Housing (SIH) – for numerator and denominator *Non-Indigenous* Survey of Income and Housing (SIH) – for numerator and denominator *Indigenous* National Aboriginal and Torres Strait Islander Social Survey (NATSISS) and National Aboriginal and Torres Strait Islander Health Survey (NATSIHS) – for numerator and denominator. Note NATSISS and NATSIHS provide data on a triennial basis. Data from 2008 is sourced from NATSISS
Institutional environment:	For information on the institutional environment of the ABS, including the legislative obligations of the ABS, financing and governance arrangements, and mechanisms for scrutiny of ABS operations, please see ABS Institutional Environment [www.abs.gov.au/websitedbs/d3310114.nsf/4a256353001af3ed4b2562bb00121564/10ca14cb967e5b83ca2573ae00197b65!OpenDocument]
Relevance:	*SIH* The SIH collects data on tenure from usual residents of private dwellings in Australia. Owners (ie households that own their dwelling outright, have a mortgage outstanding on their dwelling or are in a rent-buy or shared equity scheme) are separately identified. Disaggregation is provided for several geographic and socio-demographic variables. The SIH excludes the 0.8 per cent of the Australian population living in very remote areas. This exclusion impacts on comparability of data for the Northern Territory, where these people are around 23 per cent of the population. Household disability status is available for the first time in the 2009-10 survey. *NATSISS* The NATSISS collects data on tenure and separately identifies owners with and without a mortgage.
Timeliness:	*SIH* The biennial SIH is enumerated over a twelve month period to account for seasonal variability in its measures. Results for 2009-10 were released in August 2011. *NATSISS* The NATSISS is conducted every six years. The 2008 NATSISS was conducted from August to December 2008, with an extended enumeration period for some states until March 2009. The results from the 2008 survey will be released in October 2009.

Accuracy:

SIH

In SIH 2009-10, the sample size was increased from 9345 households in 2007-08 to 18 071 households in 2009-10. The increase sample includes an extra 4200 households located outside capital cities to better support COAG performance reporting. It also includes an additional sample of metropolitan households whose main source of income was a government pension benefit and / or allowance.

The final sample on which estimates are based is composed of persons for which all necessary information is available. Of the selected dwellings, there were 18 285 in the scope of the survey, of which 14 864 (81 per cent) were included as part of the final estimates. For the additional pensioner sample 4084 dwellings were identified as being in scope, of which 3027 dwellings (67 per cent) were included on the final file.

Most of the non-response was due to householders that were not able to be contacted, and only one-sixth of the non-response was due to households refusing to participate in the survey. To account in part for non-response, SIH data are weighted by: State, part of State, age, sex, labour force status, number of households and household composition.

At the national level this Performance Indicator for 2009-10 has a relative standard error (RSE) of 0.6 per cent. RSEs are higher for State and Territory measures, and for other disaggregation's however the increased sample in 2009-10 has resulted in generally lower RSEs than in previous survey years.

NATSISS

The NATSISS is conducted in all states and territories and includes remote and non-remote areas. The 2008 sample was 13 300 persons/6900 households, with a response rate of 82 per cent of households.

In the absence of a comprehensive sampling frame, the 2008 NATSISS adopted a screening approach for locating its target population (compared to the more common approach of using a dwelling frame for general population surveys). Potential bias due to undercoverage in this screening approach was addressed by the application of adjustments to the initial weights, including adjustment based on the density of the Indigenous population in different areas. As undercoverage can result in variances across population characteristics, as well as across data items, caution should be exercised when interpreting the survey results. For more information see the 2008 NATSISS Quality Declaration.

Overall, this indicator has an RSE of 6 per cent at the national level, and between 10 per cent and 16 per cent for each state, and 18 per cent for the NT and 30 per cent for the ACT. Finer levels of disaggregation (e.g. by the inclusion of other cross classifying variables) may result in higher levels of sampling error.

Coherence:

The data items used to construct the measures are consistent between cycles within each data source, and support assessment of change over time.

While there are a range of differences in the scope, coverage, timing and collection methodologies of the SIH and the NATSISS, these issues do not affect their broad consistency for this measure.

Accessibility:

The unit record data used to compile this measure are available to other users through the Confidentialised Unit Record File (CURFs) released by ABS.

Interpretability:

Information is available for both collections to aid interpretation of the

data. See the Survey of Income and Housing User Guide [www.abs.gov.au/ausstats/abs@.nsf/mf/6553.0] and Explanatory Notes in National Aboriginal and Torres Strait Islander Social Survey 2008 [http://www.abs.gov.au/ausstats/abs@.nsf/mf/4714.0?OpenDocument] on the ABS web site. The 2008 NATSISS Users' Guide was released in 2010.

Data Quality Statement – Indicator 7: Proportion of Indigenous households living in overcrowded conditions

Target/Outcome:	Indigenous people have improved housing amenity and reduced overcrowding, particularly in remote areas and discrete communities
Indicator:	Proportion of Indigenous households living in overcrowded conditions
Measure (computation):	The measure is presented as a proportion and is defined as: *Numerator* — number of overcrowded Indigenous households (calculated using the Canadian National Occupancy Standard) *Denominator* — total number of all Indigenous households
Data source/s:	*Public rental housing and SOMIH* Data sets are provided annually to the Australian Institute of Health and Welfare (AIHW) by jurisdictions. The data contain information about public rental housing and State owned and managed Indigenous housing (SOMIH) dwellings, households assisted and households on the waitlist, during the previous financial year and at 30 June, and are drawn from administrative data held by the jurisdictions. *Mainstream community housing* Data are provided annually to the AIHW by jurisdictions and are sourced from community housing organisations via survey and from the jurisdiction's administrative systems. The annual data collection captures information about community housing organisations, the dwellings they manage and the tenants assisted. Limited financial information from the previous financial year is also collected. *Indigenous community housing* Data are provided annually to the AIHW by jurisdictions and are sourced from administrative data and dwelling audits (held by jurisdictions), and survey data from Indigenous Community Housing Organisations (ICHOs). Jurisdictions may use more than one source. The annual data collection captures information about ICHOs, the dwellings they manage and the households assisted at 30 June. Financial information is for the year ending 30 June.
Institutional environment:	The AIHW is an Australian Government statutory authority accountable to Parliament and operates under the provisions of the Australian Institute of Health and Welfare Act 1987. This Act ensures that the data collections managed by the AIHW are kept securely and under strict conditions with respect to privacy and confidentiality. More information about the AIHW is available on the AIHW website <www.aihw.gov.au>. For public rental housing, SOMIH, mainstream community housing and Indigenous community housing, the data were provided to the AIHW under the Housing Ministers Advisory Committee work program. The AIHW receives, compiles, edits and verifies the data in collaboration with jurisdictions, which retain ownership of the data and must approve any jurisdiction level output before it is released. The finalised data set was used by the AIHW for collation, reporting and analysis.
Relevance:	*Public rental housing and SOMIH* The data collected are an administrative by-product of the management of public rental housing and SOMIH programs run by the jurisdictions and conform well in terms of scope, coverage and

reference period.

Not all data items required are available for all households. Only households with complete information have been included in the calculation.

Mainstream community housing

Community housing, for the purpose of this collection, includes all tenancy (rental) units under management of a community housing organisation (excluding ICHOs). Additional jurisdiction-specific inclusions and exclusions also apply.

The data collected by the jurisdictions conform well in terms of the reference period however, due to the jurisdiction-specific inclusions and exclusions, the data does not conform well in terms of scope and coverage.

Not all data items required are available for all households. Only households with complete information have been included in the calculation.

Indigenous Community Housing

There are data quality issues associated with ICH data which should be noted when interpreting results. The following should be noted:

From 2009-10, the definition of overcrowding has been changed to households requiring 'one or more additional bedrooms' from 'two or more additional bedrooms' for previous reporting periods. See also 'Coherence'.

Care should be used comparing data across jurisdictions due to variation in scope and/or definitions between administrative systems. This reflects the variation in how ICH operates across jurisdictions

Jurisdictions may use more than one source of data which may impact data quality.

In 2009-10, unit record data was provided by Western Australia, South Australia and Tasmania. A mix of unit record and aggregate data was provided by New South Wales, Victoria, Queensland and the Northern Territory.

For reasons of data quality and availability, the scope of the ICH collection in 2009-10 was restricted to include only funded organisations (ie ICHOs that received funding in the 2009-10 financial year). For unfunded organisations (ie ICHOs that received funding in previous financial years but not in 2009-10), only ICHO and dwelling numbers are reported. See 'Coherence' for issues affecting time series.

Previously the Australian Government had administrative responsibility for some ICHOs in Victoria, Queensland and all ICHOs in Tasmania. Data for these dwellings were reported collectively under the jurisdiction 'Australian Government'. In 2009 responsibility for these ICHOs was transferred to the respective jurisdiction, and data for these dwellings are now reported under the relevant State or Territory. See also 'Coherence'.

<u>Specific State/Territory issues:</u>

New South Wales

The ICHO sector focuses on whether or not ICHOs are actively registered with the Aboriginal Housing Office (AHO), rather than their funding status. For the purposes of this collection, active registration is used as a proxy for funding, but it should be noted that active registration does not guarantee funding.

The 2009-10 collection relates to permanent dwellings owned or managed under headlease arrangement by Aboriginal housing organisations that are actively registered with the NSW AHO and

provided data as at June 2010 (includes data from 18 organisations that are not actively registered in 2009 but eligible to participate in the NSW's Provider Assessment and Registration System and provided data in 2010).

Queensland and Western Australia

The 2009-10 ICH data collection includes dwellings in Queensland and Western Australia that are owned by Indigenous communities, but that have transferred responsibility for tenancy management to the State housing authority.

Northern Territory

For 2009-10, scope is outstations only, and only limited administrative data has been collected.

Timeliness

Public rental housing, SOMIH and mainstream community housing

Data are collected annually. The reference period for this indicator is 30 June 2011 for public rental housing, SOMIH and mainstream community housing.

Indigenous Community Housing

The reference period for this indicator is at 30 June 2010, based on the 2009-10 data collection, with the following exceptions:

Queensland

Data for 26 of the 34 Indigenous communities was sourced from a Property Condition and Tenancy survey 2006-2007.

South Australia

Data are sourced from tenancy audits, the majority conducted in 2008 and 2009.

Accuracy

There are some known accuracy issues with the data collected:

Public rental housing and SOMIH

The administrative data sets from which this collection is drawn have inaccuracies to varying degrees including missing data, out-of-date data and data coding or recording errors.

Not all data items required are available for all households, in particular multiple-family households. In these cases, the single/couple status of household members may be derived based on information that is available including household composition and age. Only households with complete information have been included in the calculation.

Disaggregation can lead to small cell sizes which are volatile - very small cells have been suppressed to protect confidentiality.

Public rental housing exclusions

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Total ongoing households	111448	62928	51262	32519	39551	11132	10833	4907
Excludes:								
Households, bdr or required bdr details unknown	1,814	4,964	0	0	6	0	69	106
Exclusions (%)	***1.6***	***7.9***	***0***	***0***	***0***	***0***	***0.6***	***2.2***

SOMIH exclusions

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Total ongoing households	4,233	. .	3,243	. .	1749	339	. .	. .
Excludes:								
Households for whom bedroom or required bedroom details unknown	118	. .	0	. .	0	0	. .	. .
Exclusions as a % of total ongoing households	***2.8***	***. .***	***0***	***. .***	***0***	***0***	***. .***	***. .***

Specific State/Territory issues are:

Victoria

Bedroom requirements are unknown for many households in Victoria that have not applied for, or do not receive, a rental rebate. 4964 households (7.9 per cent) are excluded from overcrowding calculations due to missing information.

Mainstream community housing

Those households for which household member details (age, sex or relationship status) could not be determined have been excluded. Assumptions have been made where only partial household information is known in order to include them in this indicator, including:

- all single or couple-only households each require one bedroom only;
- any unmatched single person in a household each requires their own bedroom; and
- each person in a household that is classified as a 'group of unrelated adults' requires their own bedroom.

Specific State/Territory issues are:

Victoria

Due to data quality issues identified with data returns, a number of households previously flagged as Indigenous now have a status of unknown.

Indigenous community housing

Complete data was not available for all dwellings or ICHOs in every jurisdiction. Data should be interpreted with caution as it may not be representative of the entire funded portion of the jurisdiction. Due to poor coverage, the denominator only includes Indigenous households for which households groups and dwelling details are known. Due to poor coverage, a national value is not provided.

Completeness coverage (note details are only provided if coverage is less than 95 per cent):

More than 80 per cent but less than 95 per cent: Queensland

More than 65 per cent but less than 80 per cent: Victoria, Western Australia, South Australia

Queensland

Aggregate data supplied by jurisdiction. Data relates to Indigenous Councils only. No household information is kept for dwellings owned by ICHOs. Jurisdictions own administrative records used for eight tenancy-managed communities. Remaining communities reported based on Property Condition and Tenancy survey 2006-2007 Dept. of

	Communities Public Housing entitlements used to calculate overcrowding.
Coherence	Care is required when comparing across jurisdictions for reasons of varying accuracy (details above). *Public rental housing, SOMIH* From 2009-10, the CNOS has been used to calculate required bedrooms. In previous years, the Proxy Occupancy Standard was used, meaning that coherence over time has been affected by changes in methodology. The use of the CNOS and change to the definition of overcrowding as households requiring one bedroom or more has resulted in an increase to the estimation of overcrowding in 2009-10. Specific State/Territory issues are: *New South Wales* Care should be taken when comparing 2010-11 data with previous reporting periods as a change in the client management system has led to the potential for changes in the descriptors. *Victoria* Data should not be compared to previous years due to the increase in the number of households excluded from calculations due to unknown bedroom requirement details. *Mainstream community housing* From 2009-10, the CNOS has been used to calculate required bedrooms. In previous years, the Proxy Occupancy Standard was used, meaning that coherence over time has been affected by changes in methodology, resulting in an increase from this time forward. *Indigenous community housing* From 2009-10, the definition of overcrowding has been changed to households requiring 'one bedroom or more' from 'two bedrooms or more in 2008-09 and prior. This change has resulted in an increase to the estimation of overcrowding, and affects coherence over time. Data within jurisdictions may not be comparable to previous years due to variation in the ICHOs that respond to the survey or for which jurisdictions can provide data.
Accessibility	Annual data will be reported in Housing Assistance in Australia, which will be available publically on the AIHW website. Additional disaggregations are available on application and subject to jurisdiction approval.
Interpretability	Metadata and definitions relating to this data source can be found in the National Housing Assistance Data Dictionary (AIHW Cat no. HOU147) [meteor.aihw.gov.au/content/index.phtml/itemId/181162]. Supplementary information can be found in the housing collection data manuals which are available upon request from the AIHW.

Data Quality Statement – Indicator 9: Supply meeting underlying demand for housing

Target/Outcome:	People have access to housing through an efficient and responsive housing market
Indicator:	Supply meeting underlying demand for housing
Measure (computation):	Estimated cumulative gap between underlying demand for housing and housing supply, as a proportion of the increase in underlying demand. The measure is defined as: *Numerator* — cumulative gaps between supply and demand since 2001 *Denominator* — cumulative increase in demand since 2001 and is reported as a *percentage.* The National Housing Supply Council (NHSC) emphasises that the choice of 2001 as the base year is not on the basis that that year represents a point of equilibrium nationally or within any particular submarket. Rather, it coincides with a Census of Population and Housing and it is sufficiently long ago to have enabled some market adjustments in response to housing demand.
Data source/s:	*Numerator* Estimates of cumulative underlying demand from 2001-2006 is based on ABS Household and Family Projections 2001 to 2026 cat. no. 3236.0. From 2007 projections are spliced medium household growth scenario estimates which use the updated Estimated Resident Population from ABS Australian Demographic Statistics cat no 3101.0 produced from McDonald-Temple commissioned research. Cumulative housing supply estimates are based on ABS Building Approvals, Australia cat. no. 8731.0 adjusted by the NHSC for Demolitions and Unoccupied Dwellings. Estimates for Demolitions were based on additional census information and data provided by state and territory planning agencies. Estimates of unoccupied dwellings were based on the 2006 Census count of Unoccupied Private Dwellings which are defined as structures built specifically for living purposes which are habitable, but unoccupied on Census Night. Vacant houses, holiday homes, huts and cabins (other than seasonal workers' quarters) are counted as unoccupied dwellings. Also included are newly completed dwellings not yet occupied, dwellings which are vacant because they are due for demolition or repair, and dwellings to let. The cumulative gaps between Supply and Demand since 2001 are the difference between estimated underlying demand and estimated housing supply. *Denominator* Cumulative increase in demand is calculated above and the percentage is calculated from the cumulative gap as a percentage of the cumulative demand from 2001.
Institutional environment:	The estimates derived for this indicator are primarily based on data collected by the Australian Bureau of Statistics. Under the provisions of the *Census and Statistics Act 1905*, survey participants, if directed in writing to provide information, are legally obliged to do so.

	The NHSC estimates for demolitions uses the Census data and State and Territory planning agency information available to enhance the estimates. The information provided is based on information collected from the legislative requirements for development in states and territories.
Relevance:	The data used to compile this indicator are the best available sources of information. The NHSC engages in ongoing discussions with the ABS, the planning agencies in the states and territories and it investigates ways of improving the information available to measure the underlying demand and supply in the housing market.
Timeliness:	The estimates primarily use Census data as the basis for estimating of underlying demand and supply of dwellings. As the 2006 Census is the latest data collected the estimates rely on other ABS collections and information provided by the States and Territories to enhance the estimates for the years after 2006.

Data Quality Statement – Supported Accommodation Assistance Program (SAAP)

Key data quality issues: The key data quality issue related to the use of SAAP (Supported Accommodation Assistance Program) data is relevance. SAAP data does not capture the whole of the homeless (and at risk) population, rather only people who access SAAP services.

Data source/s: SAAP National Data Collection (NDC) - Client Collection.

The NDC provides information on the provision of assistance through SAAP. Data are recorded by service providers during, or immediately following, contact with clients and are then forwarded to the National Data Collection Agency (NDCA) after clients' support periods have ended or, for ongoing clients, at the end of the reporting period (30 June).

Institutional environment: The Australian Institute of Health and Welfare (AIHW) has had the role of the SAAP NDCA since the collection's inception in 1996-97.

The AIHW works closely with all State, Territory and Australian Government authorities in collecting, analysing and disseminating data. However, the Institute is an independent statutory authority within the Health and Ageing portfolio, and is responsible to the Minister for Health and Ageing. The Institute is governed by a Board, which is accountable to the parliament of Australia through the Minister.

When errors are found in published data, those errors are corrected immediately in publications on the AIHW website, and where necessary, in on-line tables and on-line interactive data cubes. Corrections are documented on the AIHW website.

There are various mechanisms in place that provide the framework for the implementation and governance of SAAP and the NDCA. These mechanisms include the *SAAP Act (1994)* and the Multilateral and Bilateral Agreements which set out accountability arrangements, management structures, and funding allocations.

As part of the Australian Government's National Reform Agenda, the Council of Australian Governments (COAG) replaced SAAP with the new National Affordable Housing Agreement (NAHA), effective from 1 January 2009.

Relevance: SAAP data does not cover all homeless people and those at risk of homelessness, but only those who are supported at a SAAP agency. Homeless people (and those at risk) who do not receive support from SAAP agencies are not in scope for proxy indicators compiled solely from SAAP data.

The proxy indicators that have been compiled using SAAP data have the same scope as the SAAP Client Collection. In the SAAP Client Collection, data are collected by support providers for each client support period. An individual client may receive support on more than one occasion, from the same SAAP agency or from different SAAP agencies.

The scope for the proxy indicators is all people who were either SAAP clients or children accompanying SAAP clients during the 2009-10 financial year.

A SAAP client is a person who is homeless or at imminent risk of homelessness who:

- is accommodated by a SAAP *agency*; or
- enters into an *ongoing support relationship* with a SAAP agency; or
- receives *support* or assistance from a SAAP agency which entails generally 1 hour or more of a worker's time, either with that client directly or on behalf

of that client, on a given day.

This includes people who are aged 18 years or older and people of any age not accompanied by a parent or guardian.

People can be considered as SAAP clients for a particular financial year reporting period when:

- the client's *support period* ended in the reporting period, or
- the client's *support period* started on or before the end of the reporting period and either was ongoing at the end of the reporting period (30 June) or the end date of the *support period* was unknown and the record was entered by the NDCA before the data entry close-off date for the reporting period.

An accompanying child is a person aged under 18 years who:

- has a parent or guardian who is a SAAP *client*; and
- accompanies that client to a SAAP *agency* any time during that client's *support period*; and/or
- receives assistance directly as a consequence of a parent or guardian's *support period*.

A SAAP support period commences when a client begins to receive support and/or supported accommodation from a SAAP agency. The support period is considered to finish when:

- the client ends the relationship with the agency; or
- the agency ends the relationship with the client.

If it is not clear whether the agency or the client has ended the relationship, the support period is assumed to have ended if no assistance has been provided to the client for a period of 1 month. In such a case, the date the support period ended is the last contact with the client.

The SAAP definition of homelessness used in these proxy indicators comes from the *SAAP Act 1994* and is consistent with publications such as the *Government-funded specialist homelessness services: SAAP National Data Collection annual report 2009-10*. Cat. No. HOU 291. Canberra: AIHW. Under SAAP, people are considered homeless when they do not have access to safe and secure housing. This definition of homelessness can be considered broader in scope than the cultural definition of homelessness (Chamberlain and MacKenzie, *Counting the Homeless 2006*) used in NAHA Indicator 3 (Proportion of Australians who are homeless) as the cultural definitions only covers people who do not have access to housing above or equal to the minimum community standard of a small rental flat with a bedroom, living room, kitchen, bathroom and some security of tenure.

The financial year was chosen as a standard time frame for the proxy indicator as this is in line with the SAAP reporting period.

Timeliness: The reporting period for each of the proxy indicators and outputs is a financial year.

SAAP data has been recorded on a continuous basis and published annually since 1997. The most recent reference period for the data is 2009-10. The data for the 2009-10 financial year was first published in: AIHW (2010) *Government-funded specialist homelessness services: SAAP National Data Collection annual report 2009-10*. Cat. No. HOU 291. Canberra: AIHW.

The SAAP NDC annual reports are published between 6 to 9 months after the end of the reference period.

Accuracy: An adjustment has been made to account for client non-consent and agency non-participation. In 2009–10 the SAAP Client Collection achieved an agency participation rate of 93 per cent and valid consent rates of 85 per cent for clients and 73 per cent for accompanying children. As data is not obtained from all SAAP clients an adjustment is required to ensure that the estimates

reflect the entire SAAP client population.

The adjustment scheme assumes that, on average, the demographic characteristics and circumstances of people are the same regardless of whether data about them were reported to the NDCA. In this way, adjustments can be made to account for clients who do not give consent. The scheme adjusts estimates to allow for agency non-participation (if this occurs), for clients who give valid consent for some support periods but not for others (referred to as 'mixed consent'), and for clients who do not give consent in any of their periods of support. There is no strictly objective method that can be applied to the data from the Client Collection to adjust estimates for incomplete response. Karmel (1999:23, 26) describes the statistical assumptions underlying the adjustment scheme developed by the AIHW.

Note that the adjustment scheme does not account for inaccuracies associated with the use of the statistical linkage key. Statistical linkage keys allow data collected on separate occasions from the same person to be combined without identifying the person. Thus they allow enumeration of actual clients and accompanying children in addition to occasions of support. There are a small number of inaccuracies caused by identical statistical linkage keys and changing linkage key information for the same client.

Inconsistent reporting of Indigenous status by clients has been adjusted for by using the Indigenous status of the first valid (ie non-missing and consenting) response provided by the client. As different periods of homelessness can occur in different states/territories, a similar option was chosen for determining the State/Territory of the client. The State/Territory of the client is determined to be the state/territory of the SAAP agency where the client first presented within the financial year.

For confidentiality reasons, numerators with small cell sizes (those less than 5 and the next smallest cell) and corresponding proportions will not be reported

Coherence: NAHA Indictor 4 and NAHA Outputs A and B have been produced using the same data source: SAAP NDC – Client Collection.

SAAP data used to compile proxy indicators and outputs for 2009-10 have been affected by changes in funding arrangements. As described above, on the 1st January 2009 SAAP V was replaced by the NAHA. The development and implementation of new services under the revised arrangements have been ongoing. It is not possible to quantify the extent to which services changed or new services were added in the first 6 months of the operation of the NAHA, although it is known that these were not extensive. The majority of existing services under SAAP continued. For more information about the NAHA see AIHW 2011. *Government-funded specialist homelessness services: SAAP National Data Collection annual report 2009-10*. Cat. No. HOU 291. Canberra: AIHW

Accessibility: Related data to those shown in the proxy indicator tables are available publicly in the SAAP annual reports released by AIHW. Not all disaggregations, including those shown in these performance indicator tables, are published directly but may be requested.

The relevant publication associated with the proxy indicators is:

AIHW 2011. *Government-funded specialist homelessness services: SAAP National Data Collection annual report 2009-10.* Cat. No. HOU 291. Canberra: AIHW

Interpretability: Further information on the adjustment scheme, legislation and the SAAP collection can be found in:

AIHW 2011. *Government-funded specialist homelessness services: SAAP National Data Collection annual report 2009-10.* Cat. No. HOU 291.

Canberra: AIHW.

AIHW 2005. *SAAP National Data Collection collector's manual July 2005.* Canberra: AIHW.

Karmel R 1999. *SAAP National Data Collection: adjustment methods for incomplete coverage*. Canberra: AIHW.

Commonwealth of Australia, 1994, *Supported Accommodation Assistance Act 1994,* Act No. 162 of 1994, Canberra.

National Affordable Agreement on Homelessness [www.coag.gov.au/intergov_agreements/federal_financial_relations/]

Data Quality Statement – State Owned and Managed Indigenous Housing

Data source/s:

Data sets are provided annually to the Australian Institute of Health and Welfare (AIHW) by jurisdictions. The data contain information about state owned and managed Indigenous housing (SOMIH) dwellings, households assisted and households on the waitlist, during the previous financial year and at 30 June, and are drawn from administrative data held by the jurisdictions. This data source is used for all SOMIH indicators except 'net recurrent cost per dwelling', 'amenity/location' and 'overall satisfaction'.

Institutional environment:

Data for 2010-11 were provided to the AIHW as part of the Housing Ministers Advisory Committee work program. The AIHW is an Australian Government statutory authority accountable to Parliament and operates under the provisions of the *Australian Institute of Health and Welfare Act 1987*. This Act ensures that the data collections managed by the AIHW are kept securely and under strict conditions with respect to privacy and confidentiality. More information about the AIHW is available on the AIHW website [aihw.gov.au].

The AIHW receives, compiles, edits and verifies data in collaboration with jurisdictions, which retain ownership of the data and must approve any jurisdiction level output before it is released. The finalised data sets are used by the AIHW for collation, reporting and analysis.

Relevance:

The data collected are an administrative by-product of the management of SOMIH programs run by the jurisdictions and conform well in terms of scope, coverage and reference period.

Not all jurisdictions have a separately identified or funded SOMIH program. In these cases all jurisdiction managed social housing dwellings are reported in the public rental housing data collection.

Classifications used for income and greatest need are not consistent across the jurisdictions and are mapped to a common standard.

Not all jurisdictions collect or update all data items for every tenant so substitutions are made in some cases.

Specific State/Territory issues are:

Western Australia: Western Australia has ceased to have a SOMIH program in 2010-11. Dwellings and households that were previously reported in SOMIH have been transferred to public rental housing.

Timeliness:

Data are collected annually, for the financial year ending 30 June. The most recent data available are for 2010-11.

Accuracy:

There are some known accuracy issues with the data collected:

- the administrative data sets from which this collection is drawn have inaccuracies to varying degrees including missing data, out-of-date data and data coding or recording errors
- 2010-11 low income cut-offs (that is, the 40th percentile of equivalised gross household incomes for the 2010-11 financial year) were not available so the 2009-10 cut-offs were used in their place - as a result it is expected that the number of low income households will be under-reported
- not all jurisdictions capture all data items so substitution is required to calculate some outputs of this collection. Data items affected are gross and assessable income. In addition, disability status is derived using the receipt of a disability pension as a proxy in some jurisdictions

- for some jurisdictions, disability data may be self-identified and not mandatory under program eligibility requirements
- many jurisdictions do not update income information for non-rebated households, so outputs produced using data from these households should be used with caution
- estimates produced using the Accessibility/Remoteness Index of Australia (ARIA) are rounded and this may cause discrepancies between estimates produced for regions and those produced for the total of the regions;
- disaggregation can lead to small cell sizes which are volatile - very small cells have been suppressed to protect confidentiality.

Coherence: Care is required when comparing outputs across jurisdictions. Differences in the data collected and which records are included or excluded from a calculation can affect the coherence of the outputs. This particularly relates to scope and coverage of dwellings across states and territories.

Coherence over time has been affected by changes in methodology:

- measurement of low income cannot be compared with low income figures produced prior to 2009-10 due to a change in methodology;
- measurement of overcrowding and underutilisation cannot be compared with figures produced prior to 2009-10 due to a change in methodology.
- State and Territory Government housing authority's bedroom entitlement policies may differ from the Canadian National Occupancy Standard which is used in dwelling utilisation calculations.

Specific State/Territory issues are:

New South Wales

Care should be taken when comparing 2010-11 data with previous reporting periods as a change in the client management system has led to the potential for changes in the descriptors.

Care should be taken when comparing the number and proportion of low income households to previous reporting periods as there has been a change to reported household incomes: as of 2010-11, Commonwealth Rent Assistance in no longer included in household income. This will lead to an increase in the number of households identified as low income.

Western Australia:

Households and dwellings that were previously reported under the SOMIH program are, as of 2010-11, being reported under public rental housing. As such, 2010-11 figures are not comparable to previous years.

Accessibility: Annual data as reported are available publically on the AIHW website. Disaggregated data and unit record data may be requested through the national data repository and provided subject to jurisdiction approval.

Interpretability: Metadata and definitions relating to this data source can be found in the National Housing Assistance Data Dictionary (AIHW Cat no. HOU147). Supplementary information can be found in the public rental housing collection manual which is available upon request from the AIHW.

Data Quality Statement – Public Rental Housing

Data source/s	Australian Institute of Health and Welfare (AIHW). Data sets are provided annually to the AIHW by jurisdictions. The data contain information about public rental housing dwellings, households assisted and households on the waitlist, during the previous financial year and at 30 June, and are drawn from administrative data held by the jurisdictions. This data source is used for all public rental housing indicators except 'net recurrent cost per dwelling', 'amenity/location' and 'overall satisfaction'.
Institutional environment	Data for 2010-11 were provided to the AIHW as part of the Housing Ministers Advisory Committee work program. The AIHW is an Australian Government statutory authority accountable to Parliament and operates under the provisions of the Australian Institute of Health and Welfare Act 1987. This Act ensures that the data collections managed by the AIHW are kept securely and under strict conditions with respect to privacy and confidentiality. More information about the AIHW is available on the AIHW website [aihw.gov.au]. The AIHW receives, compiles, edits and verifies data in collaboration with jurisdictions, which retain ownership of the data and must approve any jurisdiction level output before it is released. The finalised data sets are used by the AIHW for collation, reporting and analysis.
Relevance	The data collected are an administrative by-product of the management of public rental housing programs run by the jurisdictions and conform well in terms of scope, coverage and reference period. Classifications used for income and greatest need are not consistent across the jurisdictions and are mapped to a common standard. Not all jurisdictions collect or update all data items for every tenant so substitutions are made in some cases.
Timeliness	Data are collected annually, for the financial year ending 30 June. The most recent data available are for 2010-11.
Accuracy	There are some known accuracy issues with the data collected: • the administrative data sets from which this collection is drawn have inaccuracies to varying degrees including missing data, out-of-date data and data coding or recording errors; • not all jurisdictions capture all data items so substitution is required to calculate some outputs of this collection. Data items affected are gross and assessable income. In addition, disability status is derived using the receipt of a disability pension as a proxy in some jurisdictions; • 2010-11 low income cut-offs (that is, the 40th percentile of equivalised gross household incomes for the 2010-11 financial year) were not available so the 2009-10 cut-offs were used in their place - as a result it is expected that the number of low income households will be under-reported; • for some jurisdictions, disability information may be self-identified and not mandatory under program eligibility requirements; • Indigenous status is self-identified and not mandatory under program eligibility requirements; • many jurisdictions do not update income information for non-rebated households, so outputs produced using data from these households should be used with caution; • estimates produced using the Accessibility/Remoteness Index of Australia

	(ARIA) are rounded and this may cause discrepancies between estimates produced for regions and those produced for the total of the regions; • disaggregation can lead to small cell sizes which are volatile - very small cells have been suppressed to protect confidentiality. Specific State/Territory issues are: *New South Wales* The total number of Indigenous households has been supplied by the jurisdiction rather than calculated using the unit record data as the NSW public housing system undercounts Indigenous tenancies.
Coherence	Care is required when comparing outputs across jurisdictions. Differences in the data collected and which records are included or excluded from a calculation can affect the coherence of the outputs. Coherence over time has been affected by changes in methodology: • measurement of low income cannot be compared with low income figures produced prior to 2009-10 due to a change in methodology; • measurement of overcrowding and underutilisation cannot be compared with figures produced prior to 2009-10 due to a change in methodology. State and Territory Government housing authority's bedroom entitlement policies may differ from the Canadian National Occupancy Standard which is used in dwelling utilisation calculations Specific State/Territory issues are: *New South Wales* Care should be taken when comparing 2010-11 data with previous reporting periods as a change in the client management system has led to the potential for changes in the descriptors. The total number of Indigenous households is not comparable to other jurisdictions due to the methodology adopted (based on the 2006 Census of Population and Housing, adjusted for Census undercounting of public rental housing households). *Western Australia:* Households and dwellings that were previously reported under the state owned and managed Indigenous housing (SOMIH) program are, as of 2010-11, being reported under public housing. As such, 2010-11 figures are not comparable to previous years.
Accessibility	Annual data as reported are available publically on the AIHW website. Disaggregated data and unit record data may be requested through the national data repository and provided subject to jurisdiction approval.
Interpretability	Metadata and definitions relating to this data source can be found in the National Housing Assistance Data Dictionary (AIHW Cat no. HOU147). Supplementary information can be found in the public rental housing collection manual which is available upon request from the AIHW.

Data Quality Statement – Community Housing

Data source/s:

Australian Institute of Health and Welfare. Data are provided annually to the Australian Institute of Health and Welfare by jurisdictions and are sourced from community housing organisations via survey and from the jurisdiction's administrative systems. The annual data collection captures information about community housing organisations, the dwellings they manage and the tenants assisted. Limited financial information from the previous financial year is also collected.

This data source is used for all community housing indicators except 'amenity/location' and 'overall satisfaction'.

Institutional environment:

Data for 2010–11 were provided to the AIHW as part of the Housing Ministers Advisory Committee work program. The AIHW is an Australian Government statutory authority accountable to Parliament and operates under the provisions of the *Australian Institute of Health and Welfare Act 1987*. This Act ensures that the data collections managed by the AIHW are kept securely and under strict conditions with respect to privacy and confidentiality. More information about the AIHW is available on the AIHW website [aihw.gov.au].

The AIHW receives, compiles, edits and verifies the data in collaboration with jurisdictions which retain ownership of the data and must approve any jurisdiction level output before it is released. The finalised data sets were used by the AIHW for collation, reporting and analysis for all jurisdictions except New South Wales and Queensland, who have calculated their own figures using their own processes.

Relevance:

Community housing, for the purpose of this collection, includes all tenancy (rental) units under management of a community housing organisation (excluding Indigenous community housing organisations). Additional jurisdiction-specific inclusions and exclusions also apply.

The data collected by the jurisdictions conform well in terms of reference period however, due to the jurisdiction-specific inclusions and exclusions, the data does not conform well in terms of scope and coverage.

Timeliness:

Data are collected annually. The reference period for this collection is the 2010-11 financial year and is mostly a 30 June 2011 snapshot, but also captures 2010-11 household activity. Limited financial information from the 2009-10 financial year is also collected.

Accuracy:

Data are subject to survey response rates and are incomplete for some jurisdictions. The information was sourced via a survey of community housing organisations and levels of accuracy are subject to the response rate achieved across the jurisdictions – as outlined below.

New South Wales - Of the 154 community housing organisations, 32 responded to the survey accounting for over 98 per cent of the total dwelling portfolio. Data for NSW are weighted to account for non-response.

Victoria - Of the 110 community housing organisations, 84 responded to the survey accounting for over 98 per cent of the total dwelling portfolio.

Queensland - Of the 259 community housing organisations, 108 provided administrative data accounting for 79 per cent of the total dwelling portfolio. The data that is presented is based on proportioning the result obtained from this percentage of providers.

Western Australia - Of the 181 community housing organisations, 58 responded to the survey accounting for 73 per cent of the total dwelling

portfolio.

South Australia - Of the 89 community housing organisations, 86 responded to the survey accounting for 99 per cent of the total dwelling portfolio.

Tasmania - Of the 89 community housing organisations, 40 responded to the survey accounting for 43 per cent of the total dwelling portfolio.

The Australian Capital Territory - All of the six community housing organisations responded to the survey accounting for 100 per cent of the total dwelling portfolio.

As in previous years, the Northern Territory did not survey its community housing sector for 2010-11.

National outputs and indicators were calculated using only those jurisdictions where complete information is available and valid.

Household and dwelling information from those community housing organisations which received Australian Government funding as one-off grants in the past is generally not available, and may be excluded from reporting.

All jurisdictions except Queensland were unable to provide all National Rental Affordability Scheme properties due to data quality issues.

State/Territory specific issues:

New South Wales

The proportion of low income households is based on those households in receipt of Centrelink benefits as their main source of income, and has been applied to survey responses.

NSW is unable to provide gross income so assessable income has been used to calculate equivalised 'gross' income used in determining low income status.

Victoria

Due to data quality issues identified with data returns, a number of households previously flagged as Indigenous now have a status of unknown.

Western Australia

The number of households at 30 June 2011 may be an overestimate due to underlying data quality issues.

Occupied tenancy (rental) units used to provide additional housing support are not included.

South Australia

Includes one occupied tenancy (rental) unit used as an office.

Tasmania

Includes one occupied tenancy (rental) unit used to provide additional housing support.

Australian Capital Territory

The number of households at 30 June 2011 may be an underestimate due to underlying data quality issues.

Coherence

Care is required when comparing outputs within a jurisdiction with previous reporting period results due to variability in survey response rates of community housing organisations responding to the survey.

National performance indicator results were calculated where complete data were available and valid (ie both numerator and denominator were available and valid).

Some Indigenous households may be under-reported as data are based on Indigenous self-identification.

State/Territory specific issues:

Queensland

There have been changes in the methodology for collecting data on allocation of new households, which may have affected the number of new households reported in this reporting period compared to previous reporting periods.

Properties managed under the National Rental Affordability Scheme and the Nation Building and Jobs Program were included this year for the first time.

There has been an increased response rate from larger community housing organisations which may have affected the number of Indigenous and disability households reported.

South Australia

Improvements in data quality may have significantly affected the number of newly assisted households reported.

Improvements in data collection methods may have affected the reported number of newly assisted households that were in greatest need at time of allocation and the number of disability households.

Accessibility

Annual data will be reported in Housing Assistance in Australia, which will be available publically on the AIHW website. Additional disaggregations are available on application (excluding New South Wales and Queensland) and subject to jurisdiction approval.

Interpretability

Metadata and definitions relating to this data source can be found in the National Housing Assistance Data Dictionary (AIHW Cat no. HOU147) [meteor.aihw.gov.au/content/index.phtml/itemId/181162].

Supplementary information can be found in the mainstream community housing collection data manual which is available upon request from the AIHW.

Data Quality Statement – Indigenous Community Housing

Data source/s: Australian Institute of Health and Welfare (AIHW). Data are provided annually to the AIHW by jurisdictions and are sourced from both administrative data and dwelling audits (held by jurisdictions), and survey data from ICHOs.

The annual data collection captures information about ICHOs, the dwellings they manage and the households assisted at 30 June. Financial information is for the year ending 30 June.

Institutional environment: Data for 2009-10 were provided to the AIHW as part of the Housing Ministers Advisory Committee work program.

The AIHW is an Australian Government statutory authority accountable to Parliament and operates under the provisions of the *Australian Institute of Health and Welfare Act 1987*. This Act ensures that the data collections managed by the AIHW are kept securely and under strict conditions with respect to privacy and confidentiality. More information about the AIHW is available on the AIHW website [aihw.gov.au].

The AIHW receives, compiles, edits and verifies data in collaboration with jurisdictions, which retain ownership of the data and must approve any jurisdiction level output before it is released. The finalised data sets are used by the AIHW for collation, reporting and analysis.

Relevance: There are data quality issues associated with ICH data which should be noted when interpreting results. The following should be noted:

- Care should be used comparing data across jurisdictions due to variation in scope and/or definitions between administrative systems. This reflects the variation in how ICH operates across jurisdictions
- Jurisdictions may use more than one source of data which may impact data quality.
- In 2009-10, unit record data was provided by Western Australia, South Australia and Tasmania. A mix of unit record and aggregate data was provided by New South Wales, Victoria, Queensland and the Northern Territory.
- For reasons of data quality and availability, the scope of the ICH collection in 2009-10 was restricted to include only funded organisations (ie ICHOs that received funding in the 2009-10 financial year). For unfunded organisations (i.e. ICHOs that received funding in previous financial years but not in 2009-10), only ICHO and dwelling numbers are reported. See 'Coherence' for the impact on time series reporting.
- Previously, the Australian Government had administrative responsibility for some ICHOs in Victoria, Queensland and all ICHOs in Tasmania. Data for these dwellings were reported collectively under the jurisdiction 'Australian Government'. In 2009 responsibility for these ICHOs was transferred to the respective jurisdiction, and data for these dwellings are now reported under the relevant State or Territory. See also 'Coherence'.

Specific State/Territory issues:

New South Wales

The ICHO sector focuses on whether or not ICHOs are actively registered with the Aboriginal Housing Office (AHO), rather than their funding status. For the purposes of this collection, active registration is used as a proxy for funding, but it should be noted that active registration does not guarantee funding.

The 2009-10 collection relates to permanent dwellings owned or managed

under headlease arrangement by Aboriginal housing organisations that are actively registered with the NSW AHO and provided data as at June 2010. Data includes 18 organisations that are not actively registered in 2009 but eligible to participate in the NSW's Provider Assessment and Registration System and which provided data.

Queensland and Western Australia

The 2009-10 ICH data collection includes dwellings in Queensland and Western Australia that are owned by Indigenous communities, but have transferred responsibility for tenancy management to the state housing authority.

Northern Territory

For 2009-10, scope is outstations only, and only limited administrative data has been collected.

Timeliness: Data are collected annually, for the financial year ending 30 June. The most recent data available are for 2009-10.

Specific State/Territory issues are:

Queensland

2006-07 data is used for a number of data items. See footnotes accompanying the descriptive data, and specific performance indicator DQS for details.

South Australia

Data provided was largely collected in 2008 and 2009. See footnotes accompanying the descriptive data, and specific performance indicator DQS for details.

Accuracy: There are known accuracy issues with the data collected:

In many cases complete data were not available for all dwellings or ICHOs in the jurisdiction. Therefore, data item totals and performance indicator values may not be representative of the entire funded portion of the jurisdiction.

Performance indicators, reported as proportions have been adjusted for non-response by excluding unknowns/ non-responders from the denominator. The national performance indicators, reported as proportions, were calculated using data from only those jurisdictions where both numerator and denominator were available and valid.

Where coverage of incomplete data is less than 95 per cent, details are included in footnotes accompanying the descriptive data, and the DQS for performance indicators.

Coherence: Coherence over time has been affected by the following (and makes comparisons over time problematic):

- Changes in the scope of the collection over time limits comparisons between years. For example, restricting the scope for 2009-10 to funded ICHOs returns the collection to the scope of the 2006-07 and earlier collections. In comparison, the 2008-09 and 2007-08 collections included unfunded ICHOs.
- Data within jurisdictions may not be comparable to previous years due to variation in the response rate to the survey for which jurisdictions can provide data.
- There have been a variety of different data quality issues each year. For specific caveats on previous years' data, consult the footnotes and DQS in the relevant edition of this report.

Specific State/Territory issues are:

Victoria

For the two years prior to 2009-10, Victoria reported against one agency (Aboriginal Housing Victoria) for ICH. For 2009-10 Victoria is reporting on an additional 18 agencies since assuming administrative responsibility for the

former Community Housing and Infrastructure Program (CHIP), previously managed by the Commonwealth. Due to this change Victorian data is not comparable with previous years.

Accessibility: Annual data will be reported in Housing Assistance in Australia, which will be available publically on the AIHW website. Additional disaggregations are available on application and subject to jurisdiction approval.

Interpretability: Metadata and definitions relating to this data source can be found in the National Housing Assistance Data Dictionary (AIHW Cat no. HOU147) <http://meteor.aihw.gov.au/content/index.phtml/itemId/181162>.

Data Quality Statement – 2009-10 Survey of Income and Housing

Institutional environment	For information on the institutional environment of the ABS, including the legislative obligations of the ABS, financing and governance arrangements, and mechanisms for scrutiny of ABS operations, please see ABS Institutional Environment [www.abs.gov.au/websitedbs/d3310114.nsf/4a256353001af3ed4b2562bb00121564/10ca14cb967e5b83ca2573ae00197b65!OpenDocument]
Relevance	The Survey of Income and Housing (SIH) collects detailed information on income, housing and characteristics of individuals, income units and households from a sample of private dwellings throughout Australia. The survey collects information by personal interview from usual residents of private dwellings in urban and rural areas of not very remote Australia, covering over 99 per cent of the people living in private dwellings in Australia. Private dwellings are houses, flats, home units, caravans, garages, tents and other structures that were used as places of residence at the time of interview. Long-stay caravan parks are also included. These are distinct from non-private dwellings which include hotels, boarding schools, boarding houses and institutions. Residents of non-private dwellings are excluded. Excluding the 0.8 per cent of the population living in very remote Australia is more significant for the Northern Territory where such households account for about 23 per cent of the population. The State with the next largest proportion of its population living in very remote areas is Western Australia, where the proportion is 2 per cent
Timeliness	The 2009-10 SIH collected information over the period July 2009 to June 2010. The SIH is conducted every two years. The results from the 2009-10 survey were released in August 2011.
Accuracy	Final sample In 2009-10, the SIH sample size was significantly increased from 9345 households in 2007-08 to 18 071 households in 2009-10. The increase sample includes an extra 4200 households located outside capital cities to better support COAG performance reporting as well as an additional pensioner sample of metropolitan households whose main source of income was a government pension benefit and / or allowance. The final sample on which estimates are based is composed of persons for which all necessary information is available. Of the selected dwellings, there were 18 285 in the scope of the survey, of which 14 864 (81 per cent) were included as part of the final estimates. For the additional pensioner sample 4084 dwellings were identified as being in scope, of which 3027 dwellings (67 per cent) were included on the final file. The final combined sample consists of those 18 071 households, comprising 33 999 persons aged 15 years old and over. For the SIH (excluding the additional pensioner sample) 3421 households did not respond at all to the questionnaire, or did not respond adequately. Most of the non-response was due to householders that were not able to be contacted, and only one sixth of the non-response was due to households refusing to participate in the survey. For the additional pensioner sample, 42 913, dwellings were approached to screen for inclusion in the sample. Of these, 5522 dwellings (13 per cent) were non-contacts and 2 per cent refused to answer the screening questions. Of the resulting 36 473 dwellings, 31 439 were screened as out of scope for the pensioner sample and a further 230 dwellings were identified as sample loss at the point of interview. This resulted in 5034 dwellings identified for interview, of which 71 per cent fully

responded.

To account in part for non-response, SIH data are weighted by: state; part of state; age; sex; labour force status; number of households; and household composition

The final sample includes 5419 households which had at least one imputed value in income or child care expenses. For 54 per cent of these households only a single value was missing, and most of these were for income from interest and investments or information relating to household loans. A third of the missing income components related to the previous financial year rather than the current year income measures.

Reliability of the estimates

Estimates produced from the SIH are subject to two types of error: non-sampling error; and sampling error.

Non-sampling error

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

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

One of the main sources of non-sampling error is non-response by persons selected in the survey. Non-response occurs when people cannot or will not cooperate (about 3 per cent of households) or cannot be contacted (about 10 per cent of households, and a further 3 per cent of households with missing data for some significant respondents). Non-response can affect the reliability of results and can introduce bias. The magnitude of any bias depends upon the level of non-response and the extent of the difference between the characteristics of those people who responded to the survey and those who did not.

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

- face-to-face interviews with respondents
- the use of interviewers who could speak languages other than English, where necessary
- follow-up of respondents if there was initially no response
- imputation of missing values
- ensuring that the weighted data is representative of the population (in terms of demographic characteristics) by aligning the estimates with population benchmarks.

Sampling error

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

Coherence

The ABS seeks to maximise consistency and comparability over time. Some changes are made to methods that are required to maintain consistency in the concepts and measures over time. However, where changes are necessary to improve measurement, where possible measures from earlier cycles are recompiled for comparison purposes. Changes made to the 2007-08 survey

to enhance the quality of the data and to reflect changes in standards for household income statistics do not affect the measurement of home ownership for COAG National Affordable Housing Agreement (NAHA) PI reporting purposes except in some of the disaggregations by income level.

The changes made in 2007-08 to income measurement were made to set the survey up to meet international standards and provide meaningful time series comparisons into the future. The measurement of Commonwealth Rent Assistance was necessary for reporting some of COAG's NAHA performance indicators and cannot be back cast to earlier surveys. Nor could the extension of income measurement for some non-cash benefits, such as cars, and improved measures of bonuses and inter-household transfers. While the measurement of CRA allowed the specific application of the survey results to the NAHA PI specifications, the other income measurement changes improve the delineation between low, moderate and other income households as well as improve the income measures used in the calculation of rent to income ratios.

Accessibility — The unit record data used to compile this measure are available to other users through the Confidentialised Unit Record File (CURFs) released by ABS.

Interpretability — Information to aid interpretation of SIH data is available in the Survey of Income and Housing User Guide [abs.gov.au/ausstats/abs@.nsf/mf/6553.0] on the ABS web site.

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Acronyms and abbreviations

AATSIHS	Australian Aboriginal and Torres Strait Islander Health Survey
ABS	Australian Bureau of Statistics
ABS Census	Census of Population and Housing
ACT	Australian Capital Territory
AGHDS	Australian Government Housing Data Set
AHO	Aboriginal Housing Organisation
AIHW	Australian Institute of Health and Welfare
APRA	Australian Prudential Regulation Authority
ARIA	Accessibility Index of Australia
ATSI	Aboriginal and Torres Strait Islander
CAP	Crisis Accommodation Program
CDEP	Community Development Employment Project
CH	Community Housing
CHINS	Community Housing and Infrastructure Needs Survey
CHIP	Community Housing and Infrastructure Program
CNOS	Canadian National Occupancy Standard
COAG	Council of Australian Governments
CRC	COAG Reform Council
CRA	Commonwealth Rent Assistance
CURF	Confidentialised Unit Record File
DQS	Data Quality Statement
EDHI	Equivalised Disposable Housing Income
FaHCSIA	Department of Families, Housing, Community Services and Indigenous Affairs
FHOB	First Home Owner Boost
FHOS	First Home Owner Scheme grant
GDP	Gross Domestic Product

GSS	ABS General Social Survey
GST	Goods and Services Tax
HES	ABS Household Expenditure Survey
HPA	Home Purchase Assistance
HOIL	Home Owned on Indigenous Land
HOP	Home Ownership Program
ICH	Indigenous Community Housing
ICHO	Indigenous Community Housing Organisation
IGA	Intergovernmental Agreement on Federal Financial Relations
IRSD	Index of Relative Socioeconomic Disadvantage
MCFFR	Ministerial Council for Federal Financial Relations
NA	National Agreement
NAHA	National Affordable Housing Agreement
NATSIHS	National Aboriginal and Torres Strait Islander Health Survey
NATSISS	National Aboriginal and Torres Strait Islander Social Survey
NDC	National Data Collection
NDCA	National Data Collection Agency
NIRA	National Indigenous Reform Agreement
NHSC	National Housing Supply Council
NP	National Partnership
NSW	New South Wales
NT	Northern Territory
OECD	Organisation for Economic Co-operation and Development
OID	Overcoming Indigenous Disadvantage
PH	Public Housing
PI	Performance Indicator
Qld	Queensland
RBA	Reserve Bank of Australia
ROGS	Report on Government Services
RSE	Relative standard error

SA	South Australia
SAAP	Supported Accommodation Assistance Program
SCRGSP	Steering Committee for the Review of Government Service Provision
SHS	Specialist Homelessness Services
SIH	Survey of Income and Housing
SLCD	Statistical Longitudinal Census Dataset
SPP	Specific Purpose Payment
SOMIH	State Owned and Managed Indigenous Housing
STINMOD	Static Incomes Model
Tas	Tasmania
THM	Transitional Housing Management
VET	Vocational Education and Training
Vic	Victoria
WA	Western Australia

Glossary

Aboriginal	A person who identifies as being of Aboriginal origin. May also include people who identify as being of both Aboriginal and Torres Strait Islander origin.
Age standardised rates	Age standardised rates enable comparisons to be made between populations that have different age structures. Age standardisation is often used when comparing the Indigenous and non-Indigenous populations because the Indigenous population is younger than the non-Indigenous population. Outcomes for some indicators are influenced by age, therefore, it is appropriate to age standardise the data when comparing the results. When comparisons are not being made between the two populations, the data are not age standardised.
Census Night	For the 2006 Census, Census Night was the evening of Tuesday 8 August. For the 2011 Census, Census Night was the evening of Tuesday 9 August.
Confidence intervals	Survey data, for example data from the NATSISS, are subject to sampling error because they are based on samples of the total population. Where survey data are shown in charts in this report, error bars are included, showing 95 per cent confidence intervals. There is a 95 per cent chance that the true value of the data item lies within the interval shown by the error bars. See 'statistical significance'.
Equivalised household income	Equivalised household income adjusts the actual incomes of households to make households of different sizes and compositions comparable. It results in a measure of the economic resources available to members of a standardised household.
Income ranges	See 'quintiles'.
Inner regional	See 'remoteness areas'.
Indigenous status not stated/ Indigenous status unknown	Where a person's Indigenous origin has either not been asked or not recorded.
Indigenous	A person of Aboriginal and/or Torres Strait Islander origin who identifies as an Aboriginal and/or Torres Strait Islander.
Inner regional	See 'remoteness areas'.
Jurisdiction	The Australian Government or a State or Territory Government and areas that it has legal authority over.
Labour force	The labour force is the most widely used measure of the economically active population or the formal supply of labour. It is a measure of the number of persons contributing to, or willing to contribute to, the supply of labour and, as defined by the ABS, comprises two mutually exclusive categories of population: the employed (people who have worked for at least one hour in the reference week, including those who have participated in Community Development Employment Projects (CDEP)), and the unemployed (people who are without work, but are actively looking for work and available to start work within four weeks).

Life-cycle group

The life cycle groups used in this report are shown below. In general, data relating to a group include all members of the household

Life cycle group	*….are households containing*
Young group household	Two or more people, all unrelated, all aged 15-34 years
Young lone person	Only one person aged 15-34 years
Couple family with young children	A couple with children, youngest child aged 0-4 years
Couple family with young adult children	A couple with children, youngest child aged 15-29 years
Older couple family without children	A couple without children, both partners aged 65 years or more

Major cities

See 'remoteness areas'.

Mean and median income measures

A mean income value is the average value of a set of income data. It is calculated by adding up all the values in the set of data and dividing that sum by the number of values in the dataset. Median value is the middle point of a set of income data. Lining up the values in a set of income data from largest to smallest, the one in the centre is the median income value (if the centre point lies between two numbers, the median value is the average value of the two numbers).

Median value is a better measure for income than mean as mean income values are more influenced by extreme income values (including the lowest and highest incomes). Therefore, median income value is a more accurate measure of income for an average household or average individual income earner.

For example, the gross monthly incomes for 9 households are: $10 000, $5000, $2500, $1500, $1500, $1500, $1000, $450, $450.

The mean income value among the 9 households is ($10 000+$5 000+$2500+$1500+$1500+$1500+$1000+ $450+$450)/9=$2655.6. The median income value is the fifth value (the mid point), $1500.

Non-Indigenous

A person who does not identify as Aboriginal and/or Torres Strait Islander.

Non-remote

See 'remoteness areas'.

Outer regional

See 'remoteness areas'.

Quintiles

Income quintiles are groups that result from ranking all people in the population in ascending order (from the lowest to the highest) according to their incomes and then dividing the population into five equal groups, each comprising 20 per cent of the population. In addition to use in measuring income distribution, quintiles can also be used for grouping other data.

Rate ratio

The rate ratio is the rate for the Indigenous population divided by the rate for the non-Indigenous population. See 'relative Indigenous disadvantage'.

Regional

See 'remoteness areas'.

Relative Indigenous disadvantage	Relative Indigenous disadvantage is measured by comparing the rate of Indigenous disadvantage (for example, the proportion of Indigenous people reporting they do not have a non-school qualification) with the rate for the non-Indigenous population. See 'rate ratio'.
Relative standard error (RSE)	The relative standard error (RSE) of a survey data estimate is a measure of the reliability of the estimate and depends on both the number of persons giving a particular answer in the survey and the size of the population. The RSE is expressed as a percentage of the estimate. The higher the RSE, the less reliable the estimate. Relative standard errors for survey estimates are included in the attachment tables. See also 'statistical significance'.
Remote	See 'remoteness areas'.
Remoteness	See 'remoteness areas'.
Remoteness areas	Remoteness areas are defined in the Australian Standard Geographical Classification (ASGC) developed by the ABS. The ASGC remoteness classification identifies a place in Australia as having a particular degree of remoteness. The remoteness of each place is determined using the Accessibility/Remoteness Index of Australia (ARIA). The ABS generates an average ARIA score for each location based on its distance from population centres of various sizes. Locations are then added together to form the remoteness areas in each State and Territory. Remoteness areas comprise the following six categories: • major cities of Australia • inner regional Australia • outer regional Australia • remote Australia • very remote Australia • migratory regions (comprising off-shore, shipping and migratory places). The aim of the ASGC remoteness structure is not to provide a measure of the remoteness of a particular location but to divide Australia into five broad categories (excluding migratory regions) of remoteness for comparative statistical purposes.
Statistical significance	Statistical significance is a measure of the degree of difference between survey data estimates. The potential for sampling error — that is, the error that occurs by chance because the data are obtained from only a sample and not the entire population — means that reported responses may not indicate the true responses. Using the relative standard errors (RSE) of survey data estimates, it is possible to use a formula to test whether the difference is statistically significant. If there is an overlap between confidence intervals for different data items, it cannot be stated for certain that there is a statistically significant difference between the results. See 'confidence intervals' and 'relative standard error'.
Torres Strait Islander people	People who identify as being of Torres Strait Islander origin. May also include people who identify as being of both Torres Strait Islander and Aboriginal origin.
Very remote	See 'remoteness areas'.