



Survey of Income and Housing , 1995-96 to 2011-12

Table 1 Proportion of households that are owners with or without a mortgage, by age of household reference person and location, 1994-95 to 2011-12

		NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Aust.	NSW	Vic
Age of household reference person		CAPITAL CITY										
15 to less than 35	%	32.9	32.4	37.4	42.2	38.1	34.3	36.4	35.6	35.0	35.8	47.7
35 to less than 55	%	63.4	73.3	65.7	75.4	71.5	71.9	52.5	70.2	68.7	68.1	68.6
55 or more	%	79.5	89.4	82.4	81.3	78.5	76.4	65.4	83.4	82.7	82.8	81.4
Total	%	63.4	70.6	64.6	72.1	66.6	66.2	51.4	66.6	66.8	69.2	70.9
15 to less than 35	%	38.0	33.8	39.1	43.7	46.1	39.9	31.3	37.2	38.5	34.1	50.7
35 to less than 55	%	66.6	74.0	69.6	72.4	75.8	75.4	56.6	74.0	71.0	70.4	70.1
55 or more	%	86.4	89.6	79.6	81.8	79.0	80.8	80.2	89.0	85.0	81.2	81.9
Total	%	67.6	71.7	64.9	70.5	70.0	70.7	56.6	70.0	68.9	69.0	71.7
15 to less than 35	%	36.9	34.5	33.5	42.0	39.0	47.6	36.1	45.3	36.9	38.2	53.1
35 to less than 55	%	67.1	71.5	71.1	74.5	72.1	72.7	64.3	75.8	70.5	72.9	75.8
55 or more	%	79.6	87.9	84.1	82.2	79.9	83.7	56.8	82.4	82.9	84.3	85.8
Total	%	64.6	68.7	68.1	70.7	67.7	72.1	54.2	70.8	67.4	72.0	77.0
15 to less than 35	%	40.4	39.8	43.0	46.7	45.0	45.9	52.2	36.7	41.8	44.2	51.9
35 to less than 55	%	68.9	73.2	69.9	70.0	75.7	75.8	53.3	73.8	71.2	73.3	77.3
55 or more	%	80.5	87.3	82.6	77.9	82.3	82.9	73.1	92.9	83.0	84.0	87.2
Total	%	66.4	70.4	68.0	68.3	70.8	71.9	57.3	69.8	68.5	71.6	76.2
15 to less than 35	%	40.0	48.5	42.1	48.9	46.5	48.0	37.7	45.0	44.4	40.0	53.6
35 to less than 55	%	70.0	80.1	66.7	73.8	74.4	77.7	68.1	74.5	73.4	71.9	78.7
55 or more	%	83.4	86.9	80.0	80.6	78.7	82.2	73.6	78.3	82.9	85.1	82.9
Total	%	67.5	75.2	65.2	71.1	69.2	73.3	61.6	67.6	69.9	70.4	75.6
15 to less than 35	%	36.4	45.3	40.1	53.1	47.8	44.6	44.4	49.6	42.8	40.5	47.8
35 to less than 55	%	69.3	78.8	71.4	72.6	79.8	79.2	59.7	71.2	73.9	71.5	78.6
55 or more	%	83.7	87.8	78.4	79.1	84.0	82.2	63.9	84.2	83.6	80.2	83.7
Total	%	66.3	73.8	65.1	70.6	73.1	72.2	55.8	69.0	69.5	68.8	74.3
15 to less than 35	%	45.2	49.5	34.9	53.1	47.6	38.0	30.1	45.7	45.5	42.0	51.6
35 to less than 55	%	70.3	80.3	69.6	79.4	78.8	75.2	61.2	85.2	75.2	71.2	74.7
55 or more	%	88.5	86.8	79.1	83.0	84.7	78.3	77.6	86.2	85.5	78.2	85.2
Total	%	70.5	74.8	62.9	74.3	72.6	68.8	51.6	75.3	71.2	68.7	73.5
15 to less than 35	%	43.9	51.6	39.1	48.3	43.4	44.7	36.2	45.1	45.4	40.8	46.5
35 to less than 55	%	70.9	74.7	69.5	74.9	83.7	70.3	70.6	78.7	73.8	76.6	81.9
55 or more	%	83.4	92.6	78.1	74.9	80.7	88.1	82.8	75.2	84.1	83.3	80.0
Total	%	69.2	75.6	63.8	68.8	72.6	70.1	60.5	68.9	70.5	72.3	75.5
15 to less than 35	%	41.8	51.8	39.7	46.4	52.4	38.4	43.7	42.5	46.0	41.1	46.3
35 to less than 55	%	70.3	79.1	75.3	74.1	76.0	80.4	47.7	71.6	74.2	73.8	84.9
55 or more	%	81.4	87.0	78.5	79.5	83.5	90.8	62.7	80.5	82.6	83.6	89.3

Home Ownership
Submission 5 - Supplementary Submission

Total	%	67.7	74.9	66.4	68.9	72.0	74.1	48.4	66.8	69.9	70.7	78.4
15 to less than 35	%	38.6	46.9	41.8	46.0	46.6	33.7	27.5	51.2	43.1	38.2	44.7
35 to less than 55	%	71.5	78.0	79.0	77.2	81.4	80.0	58.4	73.9	75.9	75.4	78.8
55 or more	%	78.3	89.4	80.6	76.9	82.6	84.4	35.0	84.7	82.2	85.6	89.0
Total	%	66.1	74.3	69.9	69.6	72.9	71.3	44.7	70.5	69.9	71.3	74.9
15 to less than 35	%	36.2	47.3	48.0	50.1	43.9	31.7	29.3	41.9	43.1	50.1	46.5
35 to less than 55	%	71.7	80.6	76.9	79.2	82.3	76.7	56.3	73.2	76.6	72.8	79.5
55 or more	%	81.9	88.5	82.5	79.2	84.7	74.5	41.0	85.4	83.6	84.0	88.0
Total	%	66.2	74.5	70.7	71.7	73.2	64.8	45.0	66.9	70.1	72.4	76.2
15 to less than 35	%	39.6	56.5	45.5	48.1	53.6	41.8	50.1	39.9	48.1	43.5	49.2
35 to less than 55	%	73.0	77.9	80.1	77.3	77.0	74.3	55.4	78.8	75.9	79.9	87.2
55 or more	%	81.0	85.5	82.0	79.0	81.0	83.9	39.4	76.5	81.9	87.2	87.2
Total	%	67.7	74.4	71.2	69.9	71.3	70.4	51.5	66.3	70.4	74.5	79.0

of Statistics

Qld	SA	WA	Tas	Aust.	NSW	Vic	Qld	SA	WA	Tas	NT	ACT	Aust.
BALANCE OF STATE					TOTAL								
2011-12													
32.3	54.3	45.7	45.6	39.0	34.0	36.2	34.8	45.6	39.8	40.1	34.6	35.6	36.3
65.1	73.1	67.4	78.2	67.8	65.1	72.2	65.4	74.8	70.5	75.5	55.5	70.2	68.4
80.1	80.9	80.7	79.7	81.4	80.9	86.7	81.1	81.2	79.1	78.4	69.3	83.4	82.2
64.8	72.9	68.5	73.8	68.5	65.7	70.7	64.7	72.3	67.0	70.6	53.2	66.6	67.4
2009-10													
40.5	46.0	39.2	51.2	41.1	36.7	38.3	39.7	44.2	44.6	45.7	35.5	37.2	39.4
64.6	70.0	60.9	76.1	68.0	67.9	73.0	66.8	71.8	72.2	75.8	58.8	74.0	69.9
79.7	80.6	78.6	81.5	80.7	84.2	87.2	79.6	81.4	78.9	81.2	75.7	89.0	83.3
66.0	70.9	62.8	74.5	68.5	68.1	71.7	65.5	70.6	68.3	72.9	56.8	70.0	68.8
2007-08													
30.5	47.3	32.7	43.4	37.9	37.4	38.1	31.7	43.0	37.6	45.2	43.0	45.3	37.2
64.3	73.4	70.6	78.8	70.8	69.2	72.7	67.5	74.2	71.8	76.1	59.5	75.8	70.6
83.0	71.3	81.8	74.7	82.9	81.8	87.3	83.5	79.1	80.4	78.2	65.3	82.4	82.9
63.3	68.9	68.0	70.7	69.8	67.5	71.0	65.4	70.3	67.8	71.3	56.0	70.8	68.3
2005-06													
34.2	47.4	43.1	43.3	42.7	41.8	43.0	38.6	46.9	44.6	44.5	47.0	36.7	42.1
68.4	78.1	73.8	76.4	72.9	70.4	74.3	69.0	72.0	75.3	76.2	54.8	73.8	71.8
83.0	81.2	70.8	85.7	83.3	82.1	87.3	82.8	78.8	79.1	84.6	67.1	92.9	83.1
65.5	72.9	66.0	74.0	70.5	68.4	72.1	66.7	69.6	69.6	73.1	55.6	69.8	69.3
2003-04													
39.1	62.0	47.3	53.2	44.1	40.0	49.8	40.5	52.1	46.7	51.0	34.8	45.0	44.3
69.6	73.5	69.6	74.1	72.5	70.6	79.7	68.2	73.8	73.2	75.7	66.8	74.5	73.1
79.6	85.3	84.1	77.7	82.8	84.1	85.6	79.8	81.9	80.2	79.5	71.3	78.3	82.9
65.7	76.2	69.4	71.5	70.2	68.6	75.3	65.4	72.4	69.3	72.2	59.2	67.6	70.0
2002-03													
39.6	54.6	47.3	49.1	43.3	37.8	46.0	39.8	53.5	47.7	47.1	44.4	49.6	43.0
69.1	76.4	65.3	80.7	72.2	70.1	78.7	70.1	73.5	76.1	80.1	59.7	71.2	73.3
80.7	78.7	76.5	84.3	80.9	82.2	86.5	79.7	79.0	81.8	83.4	63.9	84.2	82.5
66.6	72.3	65.5	75.3	69.4	67.3	74.0	65.9	71.0	71.1	74.0	55.8	69.0	69.5
2000-01													
32.2	63.2	33.3	40.8	41.0	44.1	50.0	33.5	55.2	44.2	39.7	30.1	45.7	44.1
69.7	73.6	69.6	79.8	71.8	70.7	78.8	69.7	77.7	76.3	77.9	61.2	85.2	74.0
82.2	91.1	79.0	84.0	81.6	84.1	86.3	80.8	85.1	83.1	81.6	77.6	86.2	84.0
64.9	78.0	64.6	72.6	69.0	69.8	74.4	64.0	75.3	70.5	71.0	51.6	75.3	70.4
1999-00													
34.1	52.3	31.1	46.7	39.6	42.9	50.5	36.5	49.1	40.4	45.8	36.2	45.1	43.5
70.7	79.8	64.1	78.2	75.3	73.0	76.7	70.2	76.2	78.8	75.2	70.6	78.7	74.4
85.8	76.4	82.4	83.6	82.7	83.4	88.5	82.5	75.3	81.2	85.4	82.8	75.2	83.6
67.4	73.7	62.9	73.2	70.9	70.3	75.6	65.8	70.0	70.0	71.9	60.5	68.9	70.6
1997-98													
39.4	56.8	37.7	46.2	42.3	41.5	50.4	39.5	48.7	48.4	43.1	43.7	42.5	44.7
72.7	63.1	70.9	77.7	74.7	71.6	80.6	73.9	70.9	74.8	78.9	47.7	71.6	74.4
84.4	77.8	79.0	87.4	84.4	82.3	87.8	81.9	79.0	82.2	88.9	62.7	80.5	83.3

Home Ownership
Submission 5 - Supplementary Submission

68.5	67.8	64.8	73.0	71.0	68.9	75.9	67.6	68.6	70.1	73.4	48.4	66.8	70.3
1996-97													
33.5	53.9	43.0	54.8	39.9	38.4	46.3	37.1	47.8	45.6	46.8	27.5	51.2	41.9
69.1	75.2	66.7	72.4	73.5	72.9	78.2	73.6	76.7	77.4	75.6	58.4	73.9	75.0
79.2	81.7	79.8	79.0	83.8	81.5	89.3	79.8	78.1	81.8	81.2	35.0	84.7	82.8
63.0	72.8	64.1	70.4	69.2	68.2	74.5	66.0	70.4	70.5	70.8	44.7	70.5	69.7
1995-96													
41.8	47.9	49.3	47.2	46.6	41.0	47.1	44.7	49.6	45.4	41.1	29.3	41.9	44.3
74.7	73.1	74.3	77.0	75.0	72.1	80.3	75.8	77.7	80.2	76.8	56.3	73.2	76.1
85.5	80.9	81.9	89.7	85.1	82.8	88.4	84.3	79.8	84.0	83.5	41.0	85.4	84.2
69.9	71.1	68.8	73.2	72.2	68.6	75.0	70.3	71.5	72.1	69.7	45.0	66.9	70.9
1994-95													
42.3	55.9	51.2	59.6	46.3	41.0	54.8	43.8	49.8	53.0	53.1	50.1	39.9	47.5
77.2	65.0	67.9	77.5	78.5	75.4	80.4	78.5	74.1	74.6	76.2	55.4	78.8	76.8
80.7	77.7	82.2	84.5	84.7	83.7	86.1	81.3	78.6	81.3	84.3	39.4	76.5	83.0
69.7	67.7	67.7	75.0	73.2	70.3	75.7	70.4	69.3	70.3	73.1	51.5	66.3	71.4