This bulletin contains information on housing in Queensland and covers tenure type, dwelling type, home finance and homelessness. Most of the data come from the 2001 Census of Population and Housing carried out by the Australian Bureau of Statistics (ABS). The bulletin also draws on other ABS publications and first home owner statistics from the Office of State Revenue. Unless otherwise indicated, census data are provided on a place of enumeration basis.

**Key points**

- In 2001, 62 per cent of households in Queensland owned or were purchasing their own home. A further 30 per cent were renting.
- The percentage of households purchasing their own home or renting increased between 1991 and 2001 whereas the percentage owning their home outright fell.
- The proportion of households owning their home outright increased with the age of the reference person, while the proportion of renters decreased with age.
- The number of households purchasing their home rose sharply for most age groups between 1991 and 2001. A greater proportion of people in most age groups were purchasing a home in 2001 than in 1991.
- Predominant tenure types were owner with a mortgage for families with children (44 per cent), owner without a mortgage for couple families without children (53 per cent) and renter for one parent families (53 per cent).
- Wide Bay-Burnett Statistical Division had the highest home ownership rate (67 per cent), followed by Darling Downs (66 per cent). North West had the lowest home ownership rate (48 per cent).
- The amount paid under the First Home Owners Grant Scheme in Queensland increased from $44 million in September quarter 2000 to a peak of $111 million in December quarter 2001. Since then it has steadily declined, with $48 million paid in June quarter 2003.
- The average home loan size in Queensland rose from $67,000 in September 1991 to $181,000 in September 2003, reflecting increases in house prices and lower interest rates.
- The 2001 census found that the median monthly housing loan repayment in Queensland was in the range $800-999 while median weekly rent was $150-199.
- Fifty-one per cent of lone parent households with dependent children spent more than a quarter of their income on housing compared with 21 per cent of couple families with dependent children.
- Ninety-five per cent of couple families with children, 81 per cent of one parent families and 58 per cent of lone person households lived in a separate house rather than in semi-detached or unit housing.
- There were 23.7 homeless persons per ten thousand population in Queensland in 2001.

**Tenure type**

At the time of the 2001 census, 62 per cent of households in Queensland were homeowners, comprising 37 per cent who owned their home outright and 26 per cent who were purchasing their home (see Figure 1). A further 30 per cent of households were renting, with 1 in 8 of these households renting from a state/territory housing authority.

Over the past three censuses, there has been an increase in the percentages of households purchasing their home and renting, but a reduction in the percentage owning their home outright.

**Figure 1  Tenure type by census year, Queensland**

**Tenure by age of reference person**

The proportion of households in Queensland in 2001 owning their home increased with the age of the reference person (usually the first named person on the census form), while the proportion of renters fell in each age group (see Figure 2).

Fifty-two per cent of households where the reference person was aged 25-29 years were renters. For households where the reference person was aged 30-49 years the predominant tenure type was purchasing their home. For those households where the reference person was 50 years and over the greatest proportion owned their home outright.

**Figure 2  Tenure type by age of reference person, Queensland, 2001**
Home ownership by age by census year

Home ownership rates (fully owned and being purchased) in Queensland in 2001 increased with the age of the household reference person from 43 per cent for those aged 25-29 years to 86 per cent for those aged 65 years and over. Rates were lower or the same for all age groups in 2001 compared with 1991 and 1996 (see Figure 3).

Figure 3  Home ownership rate by age of reference person by census year, Queensland

The number of dwellings being purchased in Queensland by the age of the reference person by census year is shown in Figure 4. The number of persons aged 25-29 years and 65 years and over who were purchasing a home changed little between censuses. However, the number of persons in most other age groups buying a home rose sharply, with persons aged 50-59 years more than doubling over the decade to 2001.

Figure 4  Dwellings being purchased by age of reference person by census year, Queensland

Tenure by family type

Tenure type by family type in Queensland in 2001 is shown in Figure 5. The predominant tenure type was owner with a mortgage for couple families with children (44 per cent), and owner without a mortgage for couple families without children (53 per cent). For one parent families 53 per cent were renters.

Figure 5  Tenure type by family type, Queensland, 2001

First Home Owners Grant

The Commonwealth Government introduced the First Home Owners Grant Scheme in July 2000 to encourage home ownership by offsetting the costs of purchasing a home, which increased, in part, due to the goods and services tax introduced at the same time. The value of the grant has changed over time with different amounts being paid for the purchase of an existing home compared with the building or purchase of a new home.

The amount paid under the First Home Owners Grant Scheme in Queensland over time is shown in Figure 7. The amount paid out for the grant increased from $44 million in September quarter 2000 to a peak of $111 million in December quarter 2001. Since then it has steadily declined with $48 million paid in June quarter 2003.

Data from the ABS (cat. no. 5609.0) indicate that the average loan size for a first home buyer in Queensland in 2002 was $125,400. The average for Australia was $145,300.
Housing affordability

The average home loan size for a new loan in Queensland increased from $67,000 in September 1991 to $181,000 in September 2003 (see Figure 8). The increase reflects the increase in house prices and a decline in housing loan interest rates over this period.

The median monthly housing loan repayment according to the 2001 census was $800-999 for Queensland as a whole. This was the median repayment for most statistical divisions. The exceptions, with a median repayment of $600-799, were Wide-Bay Burnett, Darling Downs, South West, Fitzroy and Central West.

Median weekly rent in 2001 was $150-199 for Queensland as a whole. This rent was recorded for Brisbane and Moreton statistical divisions, with lower rent recorded for all other statistical divisions.

The household composition where housing costs were more than a quarter of gross income is shown in Figure 9.

A high score indicates the area has a relatively high proportion of families on high incomes, a low proportion on low incomes and more households living in large houses. A low score indicates the area has a relatively high proportion of households on low incomes and living in smaller dwellings. Many local government areas with a high index are in remote locations, while areas with a low index are concentrated in Wide Bay-Burnett and Darling Downs statistical divisions.
Dwelling characteristics

Seventy-seven per cent of occupied dwellings in Queensland in 2001 were separate houses compared with 80 per cent in 1991 (see Figure 11). Semi-detached, row or terrace houses and townhouses accounted for 7 per cent of dwellings in 2001 compared with 4 per cent in 1991.

Figure 11  Dwelling structure by census year, Queensland

Eighty-six per cent of persons in Queensland in 2001 who owned their home lived in a separate house compared with 93 per cent of those buying their home and 57 per cent of renters. Five per cent of owners lived in a flat, unit or apartment compared with 26 per cent of renters.

Fifty-four per cent of occupied separate houses in Queensland had three bedrooms, with a further 33 per cent having four or more bedrooms. In contrast, 82 per cent of flats, units or apartments had one or two bedrooms.

Figure 12 shows that in Queensland in 2001, 95 per cent of couple families with children lived in a separate house compared with 84 per cent of couple families without children, 81 per cent of one parent families and 58 per cent of lone person households. Correspondingly, 25 per cent of lone person households lived in a flat, unit or apartment, with a further 12 per cent living in a semi-detached, row or terrace house or townhouse.

Homelessness

Census figures for Queensland show that there were 23.7 homeless persons per ten thousand population in 2001. About 1,200 persons were enumerated in hostels for the homeless, night shelters or refuges on the night of the census. A further 7,019 persons were counted in an improvised home or a tent or were classified as sleepers-out.

Non-private dwellings

Thirty six per cent of persons in non-private dwellings in Queensland on census night were enumerated in hotels and motels (see Figure 13). A further 9.3 per cent were enumerated in accommodation for the retired or aged and 8.9 per cent were in nursing homes.

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