Key points

- In 2006, 61.8% of households in Queensland fully owned or were purchasing their own home. A further 30.0% were renting.
- The percentage of households purchasing their own home increased between 1996 and 2006, while the percentage fully owning their home fell.
- The proportion of households owning their home outright increased with the age of the reference person, whereas the proportion of renters decreased with age.
- For most age groups, the percentage of households fully owning their home fell steadily between 1991 and 2006, while the percentage purchasing or renting rose steadily.
- Predominant tenure types were owner with a mortgage for couple families with children (54.4%), owner without a mortgage for couple families with no children (46.3%) and renter for one-parent families (50.7%).
- West Moreton Statistical Division had the highest home ownership rate (71.7%), followed by Wide Bay-Burnett (67.6%) and Darling Downs (65.7%). North West had the lowest home ownership rate (47.9%).
- The average home loan size in Queensland rose from $128,900 in 2001 to $217,200 in 2006, increasing further to $269,000 in 2009, reflecting higher housing prices and lower interest rates.
- The median monthly housing loan repayment increased by 49.9% from $887 in 2001 to $1,300 in 2006. Weekly rent rose by 37.9% from $145 to $200 over this period.
- A total of 35,595 base grants were paid under the First Home Owners Grant Scheme in Queensland in 2008–09, the highest number since 2001–02.
- Separate houses as a proportion of total dwellings fell from 77.7% in 1996 to 76.5% in 2006. The percentage varied considerably between statistical divisions, ranging from 93.2% for West Moreton to 59.6% for Gold Coast.
- A separate house was favoured by 87.3% of family households, including 94.0% of couple families with children. Around 60% of lone-person and group households lived in a separate house.
- On census night, 1,002 people were in hostels for the homeless, night shelters and refuges, and a further 4,823 were in improvised homes and tents and sleeping out.

Tenure type

At the time of the 2006 Census, 61.8% of households in Queensland were homeowners, comprising 30.4% who fully owned their home and 31.4% who were purchasing their home (see Figure 1). A further 30.0% of households were renting, including 3.9% who rented from a state/territory housing authority. For Australia, a slightly higher proportion of households owned their home (32.6%) or were purchasing it (32.2%), while a lower proportion were renting (27.2%).

Over the past three censuses, the percentage of households in Queensland purchasing their home increased (from 24.8% in 1996 to 31.4% in 2006), while the percentage fully owning their home fell (from 38.7% to 30.4%). The proportion renting declined slightly (from 31.8% to 30.0%).

Figure 1: Tenure type by census year, households, Queensland, 1996 to 2006 (a)

Tenure by age of reference person

The proportion of households in Queensland in 2006 fully owning their home increased with the age of the reference person, while the proportion of those who were purchasing peaked around 35–44 years (see Figure 2). The proportion renting fell in each age group.

The Census found that most households where the reference person was in the age groups 20–24 and 25–29 years were renters. For households where the reference person was in the age groups 30–34 to 50–54 years, the predominant tenure type was purchasing their home (compared with 30–34 to 45–49 years in 2001). For those households where the reference person...
person was in the age group 55–59 years or more, the greatest proportion fully owned their home.

**Figure 2: Tenure type (a) by age of reference person (b), households, Queensland, 2006**

![Graph showing tenure types by age group in 2006.](image)

(a) Tenure type not stated excluded from calculations.
(b) The person used as the basis for determining relationships with others in the household, e.g. husband, father, flat mate. It is usually the person who identifies as Person 1 on the census form, who is not necessarily the household head, if such exists.

Source: ABS, Census of Population and Housing, 2006

**Tenure by census year**

The proportion of households who fully own their home declined in 2006 for each age group of the reference person compared with 2001, continuing the trend since 1991 (see Figure 3). The trend appears to have accelerated in the period 2001 to 2006.

**Figure 3: Proportion fully owning their home by age of reference person by census year, households, Queensland, 1991 to 2006 (a)**

![Graph showing proportion fully owning home by age group for different census years.](image)

(a) Tenure type not stated excluded from calculations.


Conversely, for households purchasing their home, the proportion increased in 2006 for each age group of the reference person compared with 2001, continuing the trend since 1991 (see Figure 4). The age group with the highest proportion purchasing shifted from the 30–34 years age group in 1991 to the 35–39 years group in subsequent census years. In 2006, the proportion aged 40–44 years (52.1%) was nearly as high as the 35–39 years group (52.3%), evidence that the shift has continued.

**Figure 4: Proportion purchasing their home by age of reference person by census year, households, Queensland, 1991 to 2006 (a)**

![Graph showing proportion purchasing home by age group for different census years.](image)

(a) Tenure type not stated excluded from calculations.


A greater proportion of households were renting at each age group of the reference person in 2006 than in 2001 (see Figure 5). This indicates that buying a home became a less viable option at all age groups. With the rise in housing prices, an increasing number of people might have been unable to borrow the large amount needed to purchase a home.

**Figure 5: Proportion renting their home by age of reference person by census year, households, Queensland, 1991 to 2006 (a)**

![Graph showing proportion renting home by age group for different census years.](image)

(a) Tenure type not stated excluded from calculations.


**Tenure by household and family type**

In Queensland, 30.8% of family households fully owned their home in 2006, 39.6% were purchasing it and 26.1% were renting. For group households, most (63.5%) rented, while 18.6% were purchasing their home and 12.6% fully owned it. For lone person households, 37.9% fully owned their home, 17.2% were purchasing it and 35.3% were renting.

Nearly half (46.3%) of couple families with no children fully owned their home in 2006 (see Figure 6) (Australia, 48.8%). By contrast, for couple families with children, more than half (54.4%) were purchasing their home (Australia, 54.0%). Renting (50.7%) was the predominant tenure type for one-parent families (Australia, 44.6%).

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The proportion of families fully owning their home declined for all family types between 2001 and 2006. For couple families with no children, it fell from 53.1% to 46.2%, while the decline for couple families with children was even greater, falling from 30.2% to 21.0%. The decrease was less sharp for one-parent families, dropping from 22.8% to 19.8%. These falls reflect a rise in the proportion of families purchasing their home, whereas the proportion renting changed only marginally.

Tenure by income level

The proportion of families in Queensland in 2006 who fully owned their home tended to be higher at low income levels compared with renters and families purchasing their home (see Figure 7); for example, 13.4% of families who fully owned their home had a weekly income of $350–$499. At middle income levels, the proportion who rented was highest. Families who were purchasing their home were predominant at higher income levels.

Housing costs

Home loan size

The average size of a new home loan in Queensland increased from $17,300 in 1976 to $269,000 in 2009 (see Figure 9) (Australia, from $19,400 to $267,300 over this period). The increase reflects the rise in house prices, and lower home loan interest rates since the 1990 peak of 17%.

In 2006, the average home loan was $217,200 (Australia, $219,300), up from $128,900 (Australia, $145,800) in 2001. By 2009, the average for Queensland ($269,000) was slightly higher than for Australia ($267,300). The average size of first home buyer home loans has followed the overall average closely.
Housing loan repayments

Nearly a third (31.4%) of households in Queensland in 2006 were purchasing their home. Of these, 40.4% paid between $1,050 and $1,999 a month in housing loan repayments (see Figure 10). Two per cent of households had repayments of $4,000 or more. Excluding ‘not stated’ responses, the median monthly housing loan repayment fell within the range $1,200–$1,399. The median amount was $1,300 a month (Australia, $1,300). The median in 2001 was $867 a month. This is an increase of 49.9%, well above the consumer price index (CPI) rise of 17.4% (Brisbane) over the five years to the September quarter 2006.

Figure 10: Monthly housing loan repayments by range, Queensland, 2006 (a)

(a) As a proportion of all occupied private dwellings being purchased; thus the denominator includes the 8.1% of dwellings being purchased where the household did not state the amount of their housing loan repayment.

Source: ABS, Census of Population and Housing, 2006

The median monthly repayment varied among statistical divisions (see Figure 11). Gold Coast had the highest median repayment with $1,473. The medians for Brisbane, Sunshine Coast and Mackay were the same as the state total ($1,300). The median in 2001 was $867 a month. This is an increase of 49.9%, well above the consumer price index (CPI) rise of 17.4% (Brisbane) over the five years to the September quarter 2006.

Figure 11: Median monthly housing loan repayment by statistical division, Queensland, 2006

Source: ABS, Census of Population and Housing, 2006

Rent paid

Thirty per cent of Queensland households were renting their home at the time of the 2006 Census. Around half (49.8%) of renters were paying $140–$274 a week (see Figure 12). Rent of $550 or more was paid by 2.4% of households who rented. Where the amount of rent was stated, the median was $200 (higher than the median for Australia of $190). The median for Queensland in 2001 was $145 a week. This is an increase of 37.9%, again well above the CPI rise.

Figure 12: Weekly rent by range, Queensland, 2006 (a)

(a) As a proportion of all occupied private dwellings being rented; thus the denominator includes the 3.5% of dwellings being rented where the household did not state the amount of their rent.

Source: ABS, Census of Population and Housing, 2006

The median weekly rent varied considerably among statistical divisions (see Figure 13). Gold Coast was the highest with $260. Next highest were Sunshine Coast with $235 and Brisbane with $220. All other statistical divisions were below the Queensland figure, with Central West having the lowest median monthly repayment, at $672.
**First Home Owners Grant**

Since 1 July 2000, first home owners have been eligible for a grant of $7,000 under the *First Home Owners Grant Act 2000* (Cwlth). The states and territories administer and fund the grants. The initial reason for the scheme was to offset the cost of the goods and services tax (GST), which was also introduced on 1 July 2000. An additional grant was soon offered on new homes, to boost the construction industry. A first home owner boost, on top of the base grant, was offered from October 2008 to December 2009 as part of the Commonwealth’s stimulus package.

The number of grants paid under the First Home Owner Scheme in Queensland is shown in Figure 14. In the first nine years of the program, a total of 285,466 base grants were paid. In 2008–09, the number of base grants paid was 35,595, the second highest after 2001–02. A further 18,466 base grants were paid in the six months to 31 December 2009.

**Dwelling characteristics**

Most occupied private dwellings in Queensland continue to be separate houses, although the proportion has decreased slightly over time, from 77.7% in 1996 to 77.1% in 2001 and 76.5% in 2006 (see Figure 15) (Australia, 74.8% in 2006). There was a corresponding increase in the proportion of semi-detached, row or terrace houses, townhouses, etc to 7.5% in 2006 (Australia, 9.2%), and in flats, units and apartments to 13.0% (Australia, 14.2%). Other dwellings accounted for 2.8% of the total (Australia, 1.7%), down slightly on previous census years.

**Dwelling structure by census year, Queensland, 1996 to 2006 (a)**

(a) As a proportion of all occupied private dwellings, including those where dwelling structure was not stated/recorded, which fell from 2.0% of these dwellings in 1996 to 0.9% in 2001 and 0.1% in 2006.

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


Separate houses as a proportion of all occupied private dwellings varied considerably around the state (see Figure 16). It was highest in West Moreton Statistical Division (93.2%), followed by South West (88.1%) and Darling Downs (86.6%). Lowest were Gold Coast (59.6%) and Sunshine Coast (71.1%) as these statistical divisions have a relatively large proportion of flats and units.

**Separate houses by statistical division, Queensland, 2006 (a)**

(a) As a proportion of all occupied private dwellings, including those where dwelling structure was not stated/recorded.

Source: ABS, Census of Population and Housing, 2006
A separate house was the predominant type of dwelling structure for all household and family types in 2006. Figure 17 shows that 87.3% of family households lived in a separate house. The proportion was lower for other household types, although a separate house was still the most popular dwelling structure. About a quarter of lone-person households and group households were in a flat, unit or apartment.

Figure 17: Dwelling structure by household type, Queensland, 2006 (a)

Within family types, 94.0% of couple families with children lived in a separate house in 2006 (see Figure 18). The proportions for couple families with no children and one-parent families were 82.5% and 81.8% respectively. Flats, units and apartments were not popular with families. Only 2.3% of couple families with children lived in such dwellings.

Figure 18: Dwelling structure by family type, Queensland, 2006 (a)

Most separate houses in Queensland in 2006 were fully owned (33.4%) or being purchased (37.3%) (see Figure 19). Less than a quarter (23.2%) were rented. By contrast, most semi-detached, row or terrace houses, townhouses, etc (50.4%) and flats, units and apartments (59.1%) were rented. Just 13.2% of flats, units and apartments were fully owned.

Figure 19: Dwelling structure by tenure type, Queensland, 2006 (a)

Non-private dwellings
A total of 161,900 persons were counted in non-private dwellings in Queensland in 2006 (or 23.8% of the Australian total of 679,400 persons in these dwellings). Males made up 56.1% of this group and females made up 43.9%. There were 54,600 people in hotels, motels, etc on census night (see Figure 20). A further 17,300 were in nursing homes and 16,700 were in staff quarters.

Figure 20: Persons in non-private dwellings, Queensland, 2006

Homelessness
As an indicator of homelessness in Queensland, the 2006 Census counted 1,002 people in hostels for the homeless, night shelters and refuges (Australia, 4,385). A further 4,823 persons were counted in an improvised home or a tent or were classified as sleepers out (Australia, 15,764).