

Part B: Lockyer Valley Regional Council - Contextual Housing Information

Introduction

This general contextual housing information uses Queensland and Australia-wide research and data to help identify the housing needs and consumption patterns of different household types by age groups. It seeks to assist local governments to identify broad categories of housing need and housing options for their communities. It incorporates the following components:

- an overview of the need for housing options for local communities and the role played by planning schemes in providing for or limiting those options
- an overview of the concept of 'housing careers' and its capacity to provide insight into housing options sought by individuals and households over time
- an overview of housing needs and options for each of eight age groups
- a review of the housing needs and options for each of six household types, including age sub-groups where data is available
- a review of housing consumption information relative to four broad dwelling types
- other information about the profile of home buyers and the dwelling consumption characteristics of persons with disabilities
- a list of cited references and sources, and
- a glossary of key definitions.

The need for housing options and the role of planning schemes

All communities in Queensland have a range of housing needs, from modest boarding houses through to large multi-bedroom detached houses or apartments. Meeting housing needs is important to the social and economic wellbeing of neighbourhoods, cities and regions. The costs of failing to meet these housing needs include higher levels of personal and family stress and lower employment growth and economic productivity.

Governments at all levels play a role in ensuring that there are adequate opportunities to meet the housing needs of Queenslanders. However, the vast majority of the housing stock is provided by the private sector, with new housing subject to compliance with the statutory planning framework. Local government planning schemes therefore play a role in either providing or limiting opportunities for the private sector to deliver the range of housing options that respond to the community's housing needs. The availability of an appropriate range of housing options will improve the effectiveness of Commonwealth and State sector programs that support access to a range of private and social housing.

However, it needs to be recognised that the availability of an appropriate range of housing is influenced by a number of factors that are beyond the scope of the statutory planning framework. These include economic activity and demographic and macroeconomic trends, all of which influence housing demand and supply characteristics in neighbourhoods, cities and regions.

Identifying the housing needs of different households

The housing needs of different households are influenced by life cycle, life style, income, health and security issues. These needs may be met by housing options providing for variations in dwelling size (including lot size) and type, built form, density, cost, adaptability, and accessibility to well serviced locations.

Housing researchers use a conceptual 'housing career' framework as a tool for gaining an understanding of the range of housing options an individual or household is likely to use over the course of a life time. This framework examines the relationship between age groups, households and housing needs to ascertain the propensity of individuals to enter into different household formations and use different housing options.

The traditional model envisages a standard housing career, in which an individual moves from the parental home into rental housing, bonds with another adult, and saves and buys into home ownership. Following this transition, the couple have children and may move to a larger home to better accommodate them and possibly move to a smaller home once the children have moved out. Factors such as marriage dissolution, unemployment and housing affordability impact upon this assumed smooth career path and result in different housing outcomes and the formation of other households not envisaged by this model.

Furthermore, the housing options that individuals choose over the course of their lifetime are influenced by a wide range of dynamic factors. These factors include:

- housing tenure preferences and housing market trends (house prices, land prices and rents)
- household formation aspirations and outcomes
- labour market effects (wages, employment, unemployment and retirement)
- wealth accumulation outcomes and objectives, and
- housing assistance, income support, tax and welfare programs (AHURI 2004).

Nonetheless, the housing career approach is useful for establishing a framework for reviewing housing needs and options, including the implications of national and state-wide trends towards an ageing population and projected increases in the formation of lone person and couple households.

Overview of housing needs and options of different age groups

Persons aged 0-14 years	
<i>Group descriptions</i>	Dependent children living with parents or guardians
<i>Common household types</i>	Couple with children, lone parent with children
<i>Career characteristics</i>	Dependent living arrangements
<i>Housing needs</i>	Dwellings with ground level private open space and good access to day care, schools, open space and recreation facilities
<i>Housing options</i>	Detached dwellings on range of lot sizes and medium to large semi-detached dwellings (depending on number of children)

Persons aged 15-24 years	
<i>Group descriptions</i>	Teenagers and young working age adults: unemployed, partially or fully employed or studying
<i>Common household types</i>	Group, lone person, couple with no children and couple with children households (i.e. living with parents)
<i>Career characteristics</i>	Establishing independent living arrangements in different household configurations – high mobility levels (including moves back to the parental home)
<i>Housing needs</i>	Range of lower priced rental housing with good access to campuses, workplaces and public transport
<i>Housing options</i>	Detached dwellings for large group households Medium to large units or townhouses for medium sized group households Small flats and units for lone person and couple households Student accommodation Hostel and backpacker accommodation Parental accommodation (refer above age group)

Persons aged 25-34 years	
<i>Group descriptions</i>	Working age adults – singles, couples and young families
<i>Common household types</i>	Lone person, couple with no children, couple with children, lone parent with children
<i>Career characteristics</i>	Consolidating relationships and independent living arrangements, e.g. obtaining equity in family home. Most common age group for first home buyers
<i>Housing needs</i>	Range of lower-priced detached and semi-detached housing for rent and purchase for young families with good access to day care, schools, open space and recreation facilities Range of small lower-priced flats for lone person and couple with no children households with good access to public transport
<i>Housing options</i>	Detached dwellings on range of lot sizes for young couple families Medium to large semi-detached dwellings (for smaller lone parent families) and detached dwellings (for larger lone parent families) Small to medium-sized flats for lone person and couple with no children households

Persons aged 35-54 years	
<i>Group descriptions</i>	Prime working age adults. Many families may dissolve to form new households with shared parenting arrangements (most common age group for lone parent households)
<i>Common household types</i>	Couple with children, lone parent with children
<i>Career characteristics</i>	Couple with children households obtaining significant equity in family home and possibly trading upwards to larger house to suit older children or lifestyle preferences. Lone parent with children households may form and move from a larger house to a smaller house, and possibly from purchasing to renting, as a consequence of reduced income.
<i>Housing needs:</i>	Lower-priced medium to larger semi-detached dwellings and detached dwellings for rental and purchase for lone parent households with access to support services and social networks
<i>Housing options</i>	Larger detached dwellings for couple with children households. Medium to large semi-detached dwellings and detached dwellings for lone parent households

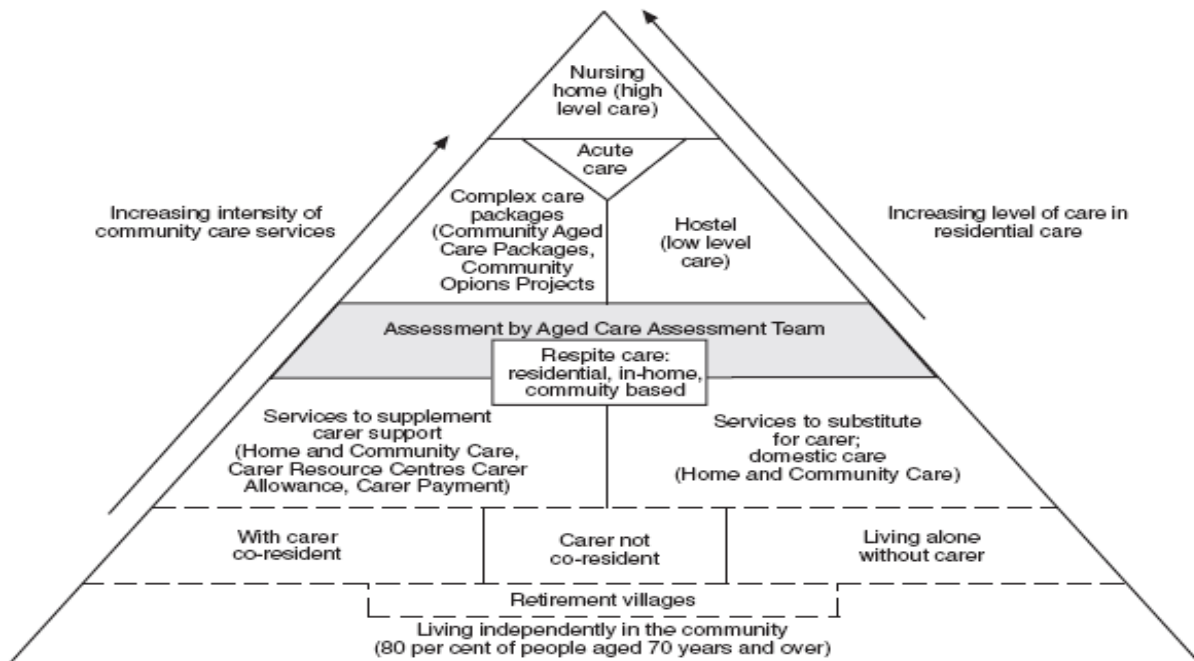
Persons aged 55-64 years	
<i>Group description</i>	Mature working age families and early retirees that may contain a household member who is widowed or a person with age related disabilities. Children may be intermittent members of the household depending on their success in establishing independent living arrangements.
<i>Common household types</i>	Couple with children, lone parent with children, couple with no children and lone person households
<i>Career characteristics</i>	Couple with children and or couples whose children have left home ('empty nesters') are likely to be outright home owners and possibly trading downwards to a smaller dwelling in preferred location. Low income lone person households may still be renting or paying off a mortgage.
<i>Housing needs</i>	Family home (detached dwelling). Some may require modifications for households with age related disabilities Small to medium-sized flats or townhouses for 'empty nester' households. Some should provide adaptable housing features and good access to health services Range of small lower-priced flats for lone person households with good access to public transport and services
<i>Housing options</i>	Family home (detached dwelling) - some with adaptable housing features Small to medium sized flats or townhouses for 'empty nester' households Small lower cost flats for lone person households Dwellings with adaptable housing features Boarding houses as non-preferred option for low income lone person households

Persons aged 65-74 years	
<i>Group descriptions</i>	Retirees. Greater numbers of widows/widowers and persons with age related disability.
<i>Common household types</i>	Couple with no children and lone person households
<i>Career characteristics</i>	Independent living with some assistance. Households likely to own home but will be maintaining it on reduced incomes derived from aged pension or superannuation and other accumulated savings. Age related disabilities and infirmities will pose issues for some households who may require support from family members and community services.
<i>Housing needs</i>	Retention of family home (detached dwelling) with some assistance to maintain independent living arrangements. Range of flats for lone person and couple with no children households in locations close to existing social networks. Dwellings should have good access to public transport and services, particularly health care.

Persons aged 65-74 years	
<i>Housing options</i>	<p>Family home (detached dwelling) which may require some modifications for some households with age related disabilities.</p> <p>Small to medium-sized flats for lone person and couple households</p> <p>Small lower cost flats for low income lone person households</p> <p>Ground level flats with adaptable housing features</p> <p>Retirement villages (self care accommodation)</p> <p>Caravan parks provide accommodation for low income singles and couples</p> <p>Boarding houses as non-preferred option for low income lone person households</p>

Persons aged 75+	
<i>Group descriptions</i>	Older retirees. Significant numbers of widows/widowers and persons with disabilities in this group.
<i>Common household types</i>	Couple with no children and lone person households
<i>Career characteristics</i>	Gradual move from independent and/or supported independent living in family homes to a range of independent and supported care accommodation (refer figure outlining modes of care in the aged and community care system).
<i>Housing needs</i>	Family home (detached dwelling or flat) with assistance to maintain independent living arrangements. Full range of aged care accommodation. Dwellings should have good access to public transport and services, particularly health care.
<i>Housing options</i>	<p>Family home (detached dwelling or flat) which is likely to require modifications for households with age related disabilities</p> <p>Ground level flats with adaptable housing features</p> <p>Retirement villages (self care and supported care accommodation)</p> <p>Nursing homes and other non-private dwellings</p>

The potential housing career of aged persons is outlined in the following figure outlining modes of care in the aged and community care system.



Source: National Strategy for an Ageing Australia: World Class Care Discussion Paper, April 2000 (adapted from Anna Howe, Changing the balance of care: Australia and New Zealand in OECD (1996) Caring for Frail Elderly People Policies in Evolution

Review of housing needs and options of different household types

The preceding section identified housing needs and consumption patterns at different life cycle stages. This section aims to provide more detail by household type and age category.

Couple with children households	
<i>General characteristics</i>	<p>Highest propensity for use of separate houses (94%) and lowest for semi detached (3.1%) and flats (2.3%) (ABS Census 2006 Qld figures).</p> <p>Smaller couple families consume a greater proportion of smaller dwellings than larger couple families (refer below).</p> <p>There is minimal variation in the propensity for use of separate houses by age of oldest child in the household. However, the size of the separate house tends to increase with the age of the oldest child (refer below)</p>
<i>Small household (couple and one child)</i>	<p>Estimated that only 10.1% of 'couple and one child' households consume small dwellings (0-2 bedrooms) (ABS Census 2006 Custom Data Set Qld figures).</p> <p>In this regard it is noted that 23.9% of occupied private dwellings comprise 0-2 bedroom dwellings, with the majority of these being 2 bedroom dwellings, i.e. 18.1% comprise 2 bedroom dwellings (ABS Census 2006 Qld figures).</p>
<i>Large household (Couple and 2 or more children)</i>	<p>Estimated that 3.1% of large couple with children households consume small dwellings (0-2 bedrooms) (ABS Census 2006 Custom Data Set Qld figures).</p>
<i>Couple with eldest child aged under 5</i>	<p>Estimated that 13% reside in two bedroom, 64.9% in 3 bedroom and 20.4% in 4 or more bedroom dwellings (ABS Australian Housing Survey – Queensland 1999).</p>
<i>Couple with eldest child aged 5 to 14</i>	<p>Estimated that 5.8% reside in two bedroom, 54.5% in 3 bedroom and 39% in 4 or more bedroom dwellings (ABS Australian Housing Survey – Queensland 1999).</p>
<i>Couple with oldest child aged 15 to 24</i>	<p>Estimated that 47.2% reside in 3 bedroom and 51.4% in 4 or more bedroom dwellings (ABS Australian Housing Survey – Queensland 1999).</p>
<i>Couple with dependent and nondependent children</i>	<p>Estimated that 32.8% reside in 3 bedroom and 66.1% in 4 or more bedroom dwellings (ABS Australian Housing Survey – Queensland 1999).</p>
<i>Couple with non - dependent children only</i>	<p>Estimated that 58.6% reside in 3 bedroom and 27.6% in 4 or more bedroom dwellings (ABS Australian Housing Survey – Queensland 1999).</p>
<i>Projected growth (2001-2026)</i>	<p>Proportion of total households anticipated to fall from 31.9% to 21.9% over this period (2007 Household projections (Medium Series) – Queensland LGAs, DLGPSR).</p>
<i>Potential trends</i>	<p>The decisions of young adults have a significant impact on household and family formation. Past national trends indicate that the proportion of 20-24 year olds living as children in families has grown slightly, while that for 25-29 year olds has grown more significantly (ABS 2004 Household and Family Projections Australia 2001-2026). The projections based on these trends in this ABS report suggest that the proportion living as children in families will continue to grow, and if past rate of change continues (the highest projection), the proportion of 25-29 year olds living in the parental home will have reached 27% in 2026 as opposed to 17% in 2001.</p> <p>Housing affordability issues have the potential to influence the stage at which children in this age group leave the parental home and form new households.</p> <p>The proportion living as a partner in a family with children household has also been declining and couple with no children households represented the most prevalent household for this age group in 2001 (ABS 2004 Household and Family Projections Australia 2001-2026).</p> <p>Past national trends are also indicating that overall more individuals in the 20-34 age group are deferring child raising (ABS 2004 Household and Family Projections Australia 2001-2026) and hence the formation of couple with children households. If these trends continue the proportion of this age group living as a partner in a family with children household will decline further.</p> <p>Hence a greater proportion of couple with children households could form in older age cohorts.</p>

Couple households	
<i>General characteristics</i>	Second highest propensity for use of separate houses (82.5%), second lowest for semi-detached (6.9%) and third lowest for flats (9.1%) (ABS Census 2006 Qld figures).
<i>Young (under 35)</i>	<p>High propensity for use of separate houses (80%) (ABS Australian Housing Survey – Queensland 1999) Estimated that 49.3% of young couple with no children households are renters (ABS Australian Housing Survey - Queensland 1999).</p> <p>On a national level young couple (18-34) usage of semi-detached dwellings and flats has been trending upwards (ABS 4102.0 Australian Social Trends 2002).</p> <p>National data (for 2003-4) indicate that home ownership can affect the propensity for use of separate houses, e.g. 87% of young adult couple with no children households who owned a home lived in a separate house, whereas only 52% of young adult couple renters lived in a separate house. Data for this period also indicated that 38.4% of young couples were renters (ABS 4102.0 Australian Social Trends 2002).</p> <p>On a national level, home ownership rates for young persons have been declining e.g. between 1994-95 and 2003-04, the proportion of young adults who owned their home declined from 48% to 44% (ABS 4102.0 Australian Social Trends 2002).</p>
<i>Mature (55-64)</i>	High propensity for use of separate houses (89.8%), the majority of which are owned (ABS Australian Housing Survey - Queensland 1999).
<i>Old (over 65)</i>	<p>High propensity for use of separate houses (91.4%) , the majority of which are owned outright (90%) (ABS Australian Housing Survey - Queensland 1999).</p> <p>The majority (75%) of 65+ couple with no children households are low income households (ABS 2003 Household Income and Income Distribution 2000-01 - Australian figures).</p> <p>65+ couple with no children households primarily (77%) reside in large dwellings of three or more bedrooms (ABS Australian Housing Survey - Queensland 1999).</p>
<i>Projected growth (2001-2026)</i>	Proportion of total households anticipated to grow from 27% to 30.9% over this period (2007 Household projections (Medium Series) – Queensland LGAs, DLGPSR).
<i>Potential trends</i>	<p>The ABS 2004 Household and Family Projections 2001-2026 report documented varying increases in the proportion of couple with no children households making up the range of age groups from 25-years of age upwards. This report supports the significant growth of couple with no children households projected by the Queensland Government.</p> <p>Population ageing, changing social attitudes, migration, declining fertility and increased longevity are listed as key factors in the anticipated growth of couple with no children households (Household Projections – Queensland Local Governments Areas 2007). This report also referenced a 2006 report by Taylor and Cooper indicating that couple with no children households had a propensity to cluster at both ends of the age profile. For example, in Queensland in 2001, a minor peak for couple with no children households was occurring in the 25-29 age group, although the majority occurred in the 55-59 age group.</p> <p>Housing affordability issues have the capacity to impact upon home ownership levels among young couples and potentially their usage rates of separate houses. National data suggest that more renters in this category should equate to an increased preference for semi-detached dwellings and flats. In addition, an increase in the number of young couples unable to afford a separate house may lead to increasing numbers purchasing a lower cost semi-detached dwelling or flat as a stepping stone towards purchasing a separate house.</p> <p>Nonetheless the availability of suitable stock will influence these decisions and young couples often purchase smaller run-down separate houses and use their labour to increase the value of, and ultimately their equity in, the dwelling.</p> <p>The housing preferences of the majority of ageing baby boomer couples are likely to be based on life style and health issues rather than housing affordability issues as, like the previous generation, most of them will be outright home owners by the time they retire. The baby boomer generation is wealthier than the previous generation and large numbers of them may choose to remain in the family home (separate house) like their forbears.</p> <p>Larger numbers of older couple with no children households across a wider income and asset spectrum may support the development of a broader range of housing than has been provided for the previous generation of older couples.</p>

Lone parent households	
<i>General characteristics</i>	<p>Third highest propensity for use of separate houses (81.8%), second lowest for flats (8.3%) and third lowest for semi-detached (9.0%) (8.2%) (ABS Census 2006 Qld figures).</p> <p>There is a marked difference between the housing consumption patterns of small (parent and 1 dependent child) and large (parent and 2 or more dependent children) lone person households in terms of dwelling size (refer information below).</p> <p>Estimated that 59.7% of lone parent households are renters (ABS Australian Housing Survey – Queensland 1999).</p>
<i>Small household (parent and child)</i>	28.2% of these households reside in small dwellings (0-2 bedrooms) and 71.8% in large dwellings (3 or more bedrooms) (ABS Census 2006 Custom Data Set Qld figures).
<i>Large household (parent and 2 or more children)</i>	7.7% of these households reside in small dwellings (0-2 bedrooms) and 92.3% in large dwellings (3 or more bedrooms) (ABS Census 2006 Custom Data Set Qld figures).
<i>Projected growth (2001-2026)</i>	Proportion of total households anticipated to fall marginally from 11.7% to 11.3% over this period (2007 Household projections (Medium Series) – Queensland LGAs, DLGPSR).
<i>Potential trends</i>	Highest propensity of all household types for representation in the lowest income quintiles (lowest 40% of equivalised household income), 52.5% for small households and 64.9% for large households (ABS Census 2006 Custom Data Set Qld figures). As income is a determinant of housing choices (ABS Census 2006 Custom Data Set Qld figures; Burke 2007), more lone parent households may seek lower-cost, smaller dwellings in response to housing affordability issues.

Other family households	
<i>General characteristics</i>	Third highest propensity for use of flats (17.7%) and semi-detached dwellings (9.9%) and third lowest for separate houses (71.5%) (ABS Census 2006 Qld figures). These households are a diverse group including multi-family households, sibling households and couples living with other adults.
<i>Projected growth (2001-2026)</i>	Proportion of total households anticipated to decline from 1.3% to 1.0% over this period (2007 Household projections (Medium Series) – Queensland LGAs, DLGPSR).
<i>Potential trends</i>	Minimal available research on trends in household formation and housing preferences.

Group households	
<i>General Characteristics</i>	<p>Second highest propensity for use of semi-detached dwellings (12.3%) and flats (24.8%), and second lowest for use of separate houses (61.5%) (ABS Census 2006 Qld figures). These figures are very similar to those for lone person households.</p> <p>Majority (63.5%) of persons living in group households are aged between 15-34 (ABS Census 2006 Qld figures)</p> <p>Group households are most likely to be renters, e.g. at the national level, it estimated that 70.3% are renters (ABS 1999 Australian Housing Survey)</p>
<i>Young (under 35)</i>	Estimated that 83.2% of young group households (18-34) at the national level (for 2003-4) are renters (ABS 4102.0 Australian Social Trends 2002).
<i>Projected growth (2001-2026)</i>	Proportion of total households anticipated to increase slightly over this period from 4.6% to 4.7% (2007 Household projections (Medium Series) – Queensland LGAs, DLGPSR).
<i>Potential trends</i>	Increase in proportion of group households may be attributable to life style changes of young adults (20-24). For example, it is projected that if past trends continue, more will defer partnering and marriage (ABS 2004 Household and Family Projections Australia 2001-2026). These young group households are likely to be seeking a broad range of rental accommodation including, flats, semi-detached dwellings and separate houses.

Lone person households	
<i>General characteristics</i>	<p>Highest propensity for use of non-separate houses: 25% live in flats, 12.9% in semi-detached dwellings and 58.4% in separate houses (ABS Census 2006 Qld figures).</p> <p>Highest propensity for use of other dwellings (which includes caravans). 3.8% live in other dwellings (ABS Census 2006 Qld figures).</p> <p>Highest propensity for use of boarding houses and self care accommodation for the aged.</p>
<i>Young (under 35)</i>	<p>High propensity for use of flats and semi-detached dwellings (50%), the majority of which are rented (ABS Australian Housing Survey - Queensland 1999).</p>
<i>Old (over 65)</i>	<p>High propensity for use of separate houses (71%), the majority of which are owned outright (71%) (ABS Australian Housing Survey - Queensland 1999). 19.5% reside in flats (ABS Australian Housing Survey - Queensland 1999).</p> <p>Estimated that 22% of 65+ households are renters and the majority (51%) reside in small dwellings of 2 or less bedrooms (ABS Australian Housing Survey - Queensland 1999).</p> <p>The majority (85%) of 65+ lone person households are low income households (ABS 2003 Household Income and Income Distribution 2000-1- Australian figures).</p> <p>Propensity to reside in separate house declines with age, e.g. down to (55%) for 75+ persons (ABS Census 2001 Australian figures).</p>
<i>Projected growth (2001-2026)</i>	<p>Proportion of total households anticipated to grow from 23.5% to 30.2% over this period (2007 Household projections (Medium Series) – Queensland LGAs, DLGPSR).</p>
<i>Potential trends</i>	<p>The ageing of the population is a contributing factor in the anticipated growth of lone person households (Household Projections – Queensland Local Governments Areas 2007). This report estimates that by 2026, lone persons aged 65 and over will make up 44% of all lone person households, as compared to 30% in 2006.</p> <p>The lone person household group has the second highest propensity (45.4%) of the major household types, after lone parent households (59.4%), for representation in the lowest income quintiles. Low income groups are more likely to consume smaller dwellings (ABS Census 2006 Custom Data Set Qld figures; Burke 2007).</p> <p>However, it should be noted that a significant number of the ageing baby boomers that will swell the numbers of lone person households are also likely to own their own home outright, as per the previous generation. Income diversity among this group is likely to be greater than the previous generation, hence there is likely to be some variations on the income poor, asset rich theme.</p> <p>Nonetheless, there will also be a proportion of new older lone person households that will enter this age group without owning their own home. This group may include persons that never formed a couple relationship or persons that divorced and formed and stayed in lone person or lone parent households.</p> <p>The ageing of the household heads of lone parent households (a group that has grown substantially since the mid-1970s and one with the highest proportional representation in the low income quintiles) should contribute to a growth in older low income lone person households with preferences for lower-cost, smaller dwellings.</p> <p>Many current older low income lone person households are widows/widowers who own and reside in the family home (separate house) which has been paid for by two household heads. Many current lone parent households are renters living in a range of dwelling types with limited disposable incomes who may seek smaller, lower-cost accommodation once their children have moved out of home.</p> <p>Larger numbers of older lone person households across a wider income and asset spectrum may support the development of a broader range of housing than has been provided for the previous generation of older lone person households.</p>

Review of housing needs and options by dwelling type

This section complements the preceding section by providing more detail on the propensity of different households to use different dwelling types.

Separate house	
<i>General characteristics</i>	<p>Separate houses are the predominant dwelling form in Queensland and Australia. In Queensland, the percentage of separate houses as a proportion all dwelling stock declined from 85.9% in 1986 to 81.0 % in 2001 (Queensland Living: Housing Trends 2001). At the 2006 Census the proportion was 79.5% (ABS 2006 Census Qld figure).</p> <p>For the period 1999-2007 (years ending June), the percentage of dwelling approvals that were for separate houses was 68%, significantly lower than the proportion of separate houses in the existing stock (Population and Housing Fact Sheet, PIFU February 2008, Qld figures).</p>
<i>Locality characteristics</i>	<p>The predominance of this dwelling form is greater in non-capital city locations. In addition there is significant variance within different locations in capital cities, e.g. inner city locations as opposed to outer suburban locations. This location variance also holds true with regards to new dwelling development.</p>
<i>Bedroom number characteristics</i>	<p>The majority of separate houses comprise 3 or more bedrooms (89.4%) (ABS 2006 Census Qld figures).</p> <p>Separate houses with three bedrooms are most common (49.8%), followed by those with four or more bedrooms (38.1%) and then two bedrooms (9.1%) (ABS 2006 Census Qld figures). These figures have changed from 54.8%, 27.8% and 9.1%, respectively, at the 2001 Census (ABS 2001 Census Qld figures), indicating a significant increase in average dwelling size.</p>
<i>Couple with children households</i>	<p>36.1% of separate houses are used by this household group and 94.1% of all these households reside in separate houses (ABS 2006 Census Qld figures).</p>
<i>Couple with no children households</i>	<p>28.1% of separate houses are used by this household group and 82.6% of all of these households reside in separate houses (ABS 2006 Census Qld figures)</p>
<i>Lone parent households</i>	<p>11.2% of separate houses are used by this household group and 81.8% of all of these households reside in separate houses (ABS 2006 Census Qld figures)</p>
<i>Other family households</i>	<p>1.2% of separate houses are used by this household group and 71.5% of all of these households reside in separate houses (ABS 2006 Census Qld figures)</p>
<i>Group households</i>	<p>3.3% of separate houses are used by this household group and 61.5% of all of these households reside in separate houses (ABS 2006 Census Qld figures)</p>
<i>Lone person households</i>	<p>16.0% of separate houses are used by this household group and 58.5% of all of these households reside in separate houses (ABS 2006 Census Qld figures)</p>
<i>Visitors and non-classifiable households</i>	<p>4.1% of separate houses are used by this group and 40.7% of all these households use separate houses (ABS 2006 Census Qld figures).</p>
<i>Potential trends</i>	<p>Factors that are likely to impact upon housing preferences for separate houses include the ageing of the population, housing affordability, the mobility of ageing baby boomers and the point at which children leave the family home.</p> <p>Historically, the proportions of older persons living in separate houses declines with age. Whereas in 2001, 87% of the 36-55 age group lived in separate houses, these proportions were 86% and 82% respectively, for the 56-65 years and 66 to 75 age groups (Queensland's Baby Boomers: A profile of Person's Born 1946-1965 (2005) – referencing ABS 2001 Census).</p> <p>The ageing of the Queensland population and particularly the projected increase in older lone person households (both in numbers and as a proportion of all households) would suggest that preferences for separate houses may decline. Housing affordability issues may also contribute to this possible change for younger households, or alternatively, it may lead to an increasing preference for more modest separate houses on smaller allotments.</p> <p>The ageing of the population also has ramifications for the types of features incorporated in these dwellings, i.e. adaptable housing features.</p>

Semi-detached dwellings, town houses and flats	
<i>General characteristics</i>	<p>Flats followed by semi-detached dwellings and town houses are the second and third most common dwelling forms in Queensland, representing 11.2% and 7.6% of the dwelling stock, respectively (ABS 2006 Census).</p> <p>For the period 1999-2007 (years ending June), the percentage of dwelling approvals that were for other dwellings (mainly semi-detached dwellings, town houses and flats) was 32%, significantly higher than the proportion of such dwelling types in the existing stock (Population and Housing Fact Sheet, PIFU February 2008, Qld figures).</p> <p>High proportions of self-care accommodation (retirement village accommodation) are currently provided in the form of semi-detached dwellings/town houses or flats.</p>

Semi-detached dwellings, town houses and flats	
<i>Locality characteristics</i>	These dwelling forms are more common in capital city locations. In addition there is significant variance between different locations in capital cities, e.g. they tend to predominate in inner city and coastal locations as opposed to outer suburban locations.
<i>Bedroom number characteristics</i>	<p>A small majority of semi-detached dwellings/town houses comprise 3 or more bedrooms (50.9%) (ABS 2006 Census Qld figures). Semi-detached dwellings/town houses with three bedrooms are most common (44.4%), followed by those with two bedrooms (41.2%) and then one bedroom (6.1%) (ABS 2006 Census Qld figures). These proportions have changed from 40.5%, 49.5% and 6.8% in 2001 (ABS 2001 Census Qld figures), indicating the increasing size of semi-detached dwellings/town houses.</p> <p>The majority of flats comprise 2 or less bedrooms (81.7%) (ABS 2006 Census Qld figures), this having declined from 85.6% in 2001 (ABS 2001 Census Qld figures). Flats with two bedrooms are most common (58.5%), followed by those with one bedroom (18.7%) and then three bedrooms (16.0%) (ABS 2006 Census Qld figures). These proportions have changed from 62.3%, 21.4% and 13.1% in 2001 (ABS 2001 Census Qld figures), indicating there are now more larger flats.</p>
<i>Couple with children households</i>	<p>12.3% of semi detached dwellings houses are used by this household group and 3.1% of all of these households reside in semi-detached dwellings/town houses (ABS 2006 Census Qld figures).</p> <p>5.2% of flats are used by this household group and 2.3% of all of these households reside in flats (ABS 2006 Census Qld figures).</p>
<i>Couple with no children households</i>	<p>24.0% of semi-detached dwellings/town houses are used by this household group and 6.9% of all of these households reside in semi-detached dwellings/town houses (ABS 2006 Census Qld figures).</p> <p>18.2% of flats are used by this household group and 9.1% of all of these households reside in flats (ABS 2006 Census Qld figures).</p>
<i>Lone parent households</i>	<p>12.6% of semi-detached dwellings/town houses are used by this household group and 9.0% of all of these households reside in semi-detached dwellings/town houses (ABS 2006 Census Qld figures).</p> <p>6.7% of flats are used by this household group and 8.3% of all of these households reside in flats (ABS 2006 Census Qld figures).</p>
<i>Other family households</i>	<p>1.5% of semi detached dwellings/town houses are used by this household group and 9.9% of all of these households reside in semi-detached dwellings/town houses (ABS 2006 Census Qld figures).</p> <p>1.6% of flats are used by this household group and 17.7% of all of these households reside in flats (ABS 2006 Census Qld figures).</p>
<i>Group households</i>	<p>6.8% of semi-detached dwellings/town houses are used by this household group and 12.3% of all of these households reside in semi-detached dwellings/town houses (ABS 2006 Census Qld figures).</p> <p>8.0% of flats are used by this household group and 25.0% of all of these households reside in flats (ABS 2006 Census Qld figures).</p>
<i>Lone person households</i>	<p>36.1% of semi-detached dwellings/town houses are used by this household group and 13.0% of all of these households reside in semi detached dwellings (ABS 2006 Census Qld figures).</p> <p>39.9% of flats are used by this household group and 24.8% of all of these households reside in flats (ABS 2006 Census Qld figures).</p>
<i>Visitors and non-classifiable households</i>	<p>6.6% of semi-detached dwellings/town houses are used by this household type and 6.5% of all these households use semi-detached dwellings/town houses (ABS 2006 Census Qld figures).</p> <p>20.5% of flats are used by this household type and 34.5% of all of these households use flats (ABS 2006 Census Qld figures).</p>

Semi-detached dwellings, town houses and flats	
<i>Potential trends</i>	<p>Factors that are likely to impact upon housing preferences for semi-detached dwellings/town houses and flats include the ageing of the population, housing affordability, the mobility of ageing baby boomers and the point at which children leave the family home.</p> <p>Historically, greater proportions of older persons live in semi-detached dwellings or flats. For example, whereas in 2001, 10% of the 36-55 age group lived in semi-detached dwellings/town houses or flats, these proportions were 12%, 16% and 20% respectively, for the 56-65 years, 66 to 75 and 75 years and over age groups (Queensland's Baby Boomers: A profile of Person's Born 1946-1965 (2005) – referencing ABS 2001 Census).</p> <p>The ageing of the Queensland population and particularly the projected increase in older lone person households (both in numbers and as a proportion of all households) would suggest that preferences for these dwellings may increase. This trend also has ramifications for the types of features incorporated in these dwellings, i.e. adaptable housing features.</p>

Other dwellings	
<i>General characteristics</i>	Other dwellings are a minor dwelling form in Queensland and Australia, e.g. 1.6% of all households in Queensland use other dwellings (ABS 2006 Census Qld figures). Other dwellings include caravans, cabins, houseboats and houses/flats attached to non-residential premises.
<i>Locality characteristics</i>	This dwelling form (in the guise of accommodation provided in caravan parks) may have greater significance in smaller settlements catering for retirement communities.
<i>Bedroom number characteristics</i>	Other dwellings with one bedroom are most common (36.5%), followed by those with two bedrooms (22.6%), no bedrooms (bedsitters) (13.1%) and three bedrooms (11.8%) (ABS 2006 Census Qld figures). The equivalent figures in 2001 were 54.8%, 27.7%, 11.7% and 12.4%, respectively (ABS 2001 Census Qld figures). The proportion of census respondents who did not state their bedroom numbers was higher than for other housing categories.
<i>Couple with children households</i>	4.9% of other dwellings are used by this household group and 0.5% of all of these households reside in other dwellings (ABS 2006 Census Qld figures)
<i>Couple with no children households</i>	12.5% of other dwellings are used by this household group and 1.4% of all of these households reside in other dwellings (ABS 2006 Census Qld figures). Excluding the visitors and non-classifiable households, couples without children represent about one-quarter of the residents of other dwellings.
<i>Lone parent households</i>	2.9% of other dwellings are used by this household group and 0.8% of all of these households reside in other dwellings (ABS 2006 Census Qld figures)
<i>Other family households</i>	0.4% of other dwellings are used by this household group and 0.9% of all of these households reside in other dwellings (ABS 2006 Census Qld figures)
<i>Group households</i>	1.7% of other dwellings are used by this household group and 1.2% of all of these households reside in other dwellings (ABS 2006 Census Qld figures)
<i>Lone person households</i>	27.7% of other dwellings are used by this household group and 3.8% of all of these households reside in other dwellings (ABS 2006 Census Qld figures). Excluding the visitors and non-classifiable households, lone person households represent over 55% of the residents of other dwellings. National figures indicate that lone person households (60%) are the most the predominant household type in caravan parks (AHURI 2003 – referencing ABS 2001 Census data).
<i>Visitors and non-classifiable households</i>	49.9% of other dwellings are used by this household group and 18.3% of this household group use other dwellings (ABS 2006 Census Qld figures).
<i>Potential trends</i>	Historically, permanent sites in caravan parks have primarily offered accommodation options for low income lone person and couple with no children households who may either rent the site for their van or both rent a site and van package. These options offer a lesser level of amenity and security than other mainstream housing options for these groups and the availability of these options appear to be declining. Some of the reasons cited for this decline include increasing land values and viability issues associated with ageing caravan park infrastructure and increasing planning and building standards which are generating pressure for redevelopment to other uses capable of providing higher returns, including conversion of permanent sites to short-term tourist sites.

Non-private dwellings	
<i>General characteristics</i>	<p>Non-private dwellings include a wide range of uses ranging from hospitals, motels, staff quarters, student quarters, institutions, prisons, hostels, boarding houses, private hotels, shelters, nursing homes and care accommodation for the aged. In Queensland in 2006, 17,331 persons were residing in nursing homes and 12,115 in cared accommodation for the aged (ABS 2006 Census Qld figures). The corresponding figures in 2001 were 12,686 and 13,221 (ABS 2001 Census Qld Figures).</p> <p>The number of persons residing in boarding house or private hotel rooms declined from 5,321 in 2001 to 4,761 in 2006 (ABS 2001/2006 Census Qld figures).</p>
<i>Locality characteristics</i>	<p>The location of these varies depending on the non-private dwelling type. These 'dwelling categories' are not necessarily consistent with 'residential land use' categories listed in planning schemes, although staff and student accommodation, hostels, boarding houses, shelters, nursing homes and cared accommodation for the aged are uses accommodated in residential areas.</p>
<i>Household characteristics</i>	<p>ABS Census does not provide a breakdown of this data by household type. Nonetheless other research indicates that single persons are significant users of boarding houses. Likewise single persons are also likely to predominate in cared accommodation for the aged.</p>
<i>Older households</i>	<p>The proportion of older persons living in non-private dwellings (primarily nursing homes and hostels for the elderly) increases with age. For example, 1.7% of the 65-74 age group, 6.9% of the 75-84 age group, 27.8 % of the 85-94 age group and 51.9% of the 95 and over age group reside in these dwellings (ABS Housing Arrangements – Housing for Older Australians 2005 – referencing ABS 2001 Census data).</p>
<i>Potential trends</i>	<p>The proportion of older people (65+) living in non – private dwellings (nursing homes and hostels) is expected to remain relatively constant at approximately 7% for the period up to 2021 (ABS Future Living Arrangements – Household and Family Projections, Australia 1996-2021). However, with the ageing of the population the number of older persons will increase, and in particular, ageing baby boomers will place pressure on aged care services in the home (HACC) and residential aged care places (nursing homes and hostels) (Queensland's Baby Boomers: A profile of Person's Born 1946-1965 (2005) – referencing ABS 2001 Census).</p> <p>The boarding house accommodation sector is facing similar issues to caravan parks, i.e. declining numbers and redevelopment pressure stemming from increasing land values and viability issues associated with ageing buildings and increasing planning and building standards.</p>

Other information

Housing purchase information

The summary of the findings of the 2006 ABS Report on Housing Occupancy and Costs (2003-2004) Survey estimated that the majority of recent home buyers (i.e. those in the last three years of the undertaking of the survey) purchased established houses (83% of first home buyers and 79% of changeover buyers). During this three-year period, it was estimated that changeover buyers purchased the majority of housing (66%).

The 2007 ABS Housing Finance Report indicated that in Queensland in February 2007, 17% of owner-occupier loans were committed to the purchase of new dwellings (inclusive of dwellings under construction) and the other 83% of loans were committed to the purchase of established housing (exclusive of the refinancing of established dwellings). This report indicated that nationally the percentage of loans taken out by first home buyers to purchase dwellings had fluctuated between 16 and 19 per cent between February 2006 and February 2007.

The Gold Coast Housing Needs Assessment 2006 cited other information from a 2006 ABS Housing Finance Report that indicated loan commitments of first home buyers as a proportion of all owner-occupier loan commitments annually in Queensland fluctuated between 27% and 14% between 2000 and 2006. This report also indicated that loan commitments of first home buyers as a proportion of all owner-occupier loan commitments annually in Queensland had been less than 20% since 2003 and was 19% in 2006. At a national level this figure was 27.3% in March 2009.

Persons with disabilities

The majority of persons with a disability (96%) live in private dwellings (separate houses, semi-detached dwellings, flats or other dwellings such as caravans (ABS 2004 Disability, Ageing and Carers, Australia (Queensland data-2003)). Due to the correlation between age and disability, these proportions were higher (99%) for persons under 60 years of age and lower (91%) for persons over 60 years of age.

Nine percent of persons over 60 years of age with a disability live in non-private dwellings and the majority of these persons (85%) reside in cared accommodation (nursing homes and hostels for the aged). Hence approximately 7% of all persons over 60 years of age with a disability live in nursing homes and hostels for the aged (ABS 2004 Disability, Ageing and Carers, Australia (Queensland data-2003)).

Four percent of persons over 60 years of age with a disability live in retirement villages with self care accommodation only or with care accommodation as well (ABS 2004 Disability, Ageing and Carers, Australia (Queensland data-2003)). With the ageing of the population, the need for these forms of accommodation can be expected to increase. This trend also has ramifications for the types of features incorporated in future dwelling designs, i.e. adaptable housing features.

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Glossary of Terms

The terms listed below are based on definitions contained in the Australian Bureau of Statistics (ABS) 2001 Census Dictionary, the Disability, Ageing and Carers Australia: User Guide 2003 and a 2007 ABS Housing Finance document.

Dwelling definitions

Private dwellings include separate houses, semi-detached dwellings, flats and other dwellings, including occupied residences, in caravan parks, in marinas and manufactured home estates, above shops and offices. Accommodation for the aged/retired (self-care) and temporary accommodation of an improvised nature (sheds, tents, humpies, park benches) are also included in this category.

Separate house is a house which stands alone in its own grounds separated from other dwellings by at least half a metre. A separate house may have a flat attached to it, such as a granny flat or converted garage (but which is categorised as a flat).

Semi-detached dwellings (includes row or terrace houses or townhouses) are dwellings with their own private grounds and no other dwelling above or below them.

Flats (includes unit or apartments) are dwellings that do not have their own private grounds and usually share a common entrance foyer or stairwell. This category also includes flats attached to houses such as granny flats, and houses converted into two or more flats.

Accommodation for the retired or aged (self care) is a category of Private Dwellings and refers to accommodation for retired or aged people who care for themselves, i.e. accommodation where the occupants provide their own meals and are regarded as being self-sufficient.

Caravans encompasses all caravans, cabins and houseboats regardless of location. It also includes occupied campervans, mobile houses and small boats.

Manufactured Home Estates are land or estates developed for manufactured homes, and on which manufactured homes are installed, or are to be installed.

Non-private dwellings are dwellings that provide a communal or transitory type of accommodation. They include hotels and motels, nursing quarters, staff quarters, boarding houses and private hotels, boarding houses, residential colleges and hall of residence, public hospitals (not psychiatric), private hospitals (not psychiatric), psychiatric hospital or institution, hostel for the disabled, nursing home, accommodation for the retired or aged (cared), hostel for the homeless, night shelter, refuge, childcare institution, corrective institution for children, other welfare institution, prison, corrective and detention institution for adults, convent, monastery and other.

Accommodation for the retired or aged (cared) is a category of non-private dwellings and refers to accommodation for retired or aged people where the occupants are not regarded as being self-sufficient and do not provide their own meals

Loan data terms and definitions

Construction of dwellings represents commitments made to individuals to finance, by way of progress payments, the construction of owner-occupied dwellings (loan commitments to construct dwellings)

New dwelling is a dwelling that has been completed within 12 months of the lodgement of a loan application, and the borrower will be the first occupant.

Established dwelling is one which has been completed for 12 months or more prior to the lodgement of a loan application, or which has been previously occupied.

First Home buyers are persons entering the home ownership market for the first time

Household definitions

Household is a group of two or more related or non related people who usually reside in the same dwelling and who make common provision for food or other essentials for living, or a lone person living in a dwelling who makes provision for his/her own food and other essentials for living, without combining with any other person.

Couple with children household is a household comprising a couple with at least one dependent child. The household may also contain an independent child, relative or unrelated persons.

Couple without children household is a household comprising two people in a registered or de facto marriage. The household may also contain a relative or unrelated person.

Lone parent (or one parent) household is a household containing a lone parent family with at least one dependent child. The household may also contain an independent child, relative or unrelated persons.

Other family household is a household containing a family of other related individuals. These individuals do not comprise part of a couple or parent-child relationship with any other person in the household and are not attached to a couple or one-parent family in the household, e.g. a two person household consisting of two brothers, a sister and a brother or two sisters.

Group household is a household consisting of two or more unrelated individuals aged 15 years or more. These individuals do not comprise part of a couple, parent child or other blood relative relationship.

Lone person household is a household comprising one person.

Disability Definitions

Person with a disability - A person who has a limitation, restriction or impairment, which has lasted, or is likely to last, for at least six months and restricts everyday activities. This includes:

- loss of sight (not corrected by glasses or contact lenses)
- loss of hearing where communication is restricted, or an aid to assist with, or substitute for, hearing is used
- speech difficulties
- shortness of breath or breathing difficulties causing restrictions
- chronic or recurrent pain or discomfort causing restriction
- blackouts, fits or loss of consciousness
- difficulty learning or understanding
- incomplete use of arms or fingers
- difficulty gripping or holding things
- incomplete use of feet or legs
- nervous or emotional condition causing restriction
- restriction in physical activities or in doing physical work
- disfigurement or deformity
- mental illness or condition requiring help or supervision
- long term effects of head injury, stroke or other brain damage causing restriction
- receiving treatment or medication for any other long term conditions or ailments and still restricted
- any other long term conditions resulting in a restriction