

# National Affordable Housing Agreement: Indicator 1(a)-Proportion of low income households in mortgage stress, 2011

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# National Affordable Housing Agreement: Indicator 1(a)-Proportion of low income households in mortgage stress, 2011

## Identifying and definitional attributes

<b>Metadata item type:</b>	Indicator
<b>Indicator type:</b>	Indicator
<b>Short name:</b>	Indicator 1(a)-Proportion of low income households in mortgage stress, 2011
<b>METEOR identifier:</b>	447194
<b>Registration status:</b>	<a href="#">Housing assistance</a> , Recorded 27/09/2011 <a href="#">Homelessness</a> , Recorded 27/09/2011
<b>Description:</b>	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.
<b>Indicator set:</b>	<a href="#">National Affordable Housing Agreement (2011)</a> <a href="#">Homelessness</a> , Recorded 27/06/2016 <a href="#">Housing assistance</a> , Recorded 27/06/2016
<b>Outcome area:</b>	<a href="#">People are able to purchase affordable housing</a> <a href="#">Homelessness</a> , Recorded 27/09/2011 <a href="#">Housing assistance</a> , Recorded 27/09/2011
<b>Data quality statement:</b>	<a href="#">National Affordable Housing Agreement: Indicator 1(a)-Proportion of low income households in mortgage stress, 2011 QS</a> <a href="#">Homelessness</a> , Recorded 05/10/2011 <a href="#">Housing assistance</a> , Recorded 05/10/2011

## Collection and usage attributes

<b>Population group age from:</b>	Low income home owner households.			
<b>Computation description:</b>	<p>For low income households (excluding households with nil or negative income), computation for numerator:</p> <ul style="list-style-type: none"><li>• (a) Household income is gross household income</li><li>• (b) Mortgage payments includes principal and interest payments</li><li>• 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</li><li>• Household is included in the numerator if (b) exceeds 30 per cent of (a)</li></ul> <p>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)</p> <p>Presented as a percentage.</p>			
<b>Computation:</b>	$100 \times (\text{numerator} \div \text{denominator})$			
<b>Numerator:</b>	Number of low income home owner households (excluding households with nil or negative income) with a mortgage for housing purposes experiencing mortgage stress.			
<b>Numerator data elements:</b>	<table><tr><th>Data Element / Data Set</th></tr><tr><td>Household—gross income (weekly)</td></tr><tr><th>Data Source</th></tr></table>	Data Element / Data Set	Household—gross income (weekly)	Data Source
Data Element / Data Set				
Household—gross income (weekly)				
Data Source				

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—mortgage payment amount (weekly)

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—value of mortgage

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—gross income (weekly)

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—mortgage payment amount (weekly)

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—value of mortgage

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Denominator:**

Total number of low income home owner households with a mortgage for housing purposes.

**Denominator data elements:****Data Element / Data Set**

Household—gross income (weekly)

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—tenure type

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—gross income (weekly)

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—tenure type

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Disaggregation:**

State and Territory, by:

- Location, dwelling structure, main source of household income, value of dwelling, equity in dwelling, principal and interest payments, number of employed persons, household income level, household Indigenous status, household type, household size and composition, and reference person's age, sex and country of birth, household disability status (2009 data onwards)

**Disaggregation data elements:****Data Element / Data Set**

Dwelling—Australian state/territory identifier

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating

**Data Element / Data Set**

Household—mortgage payment amount (interest)

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—mortgage payment amount (principal)

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—number of employed persons

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—principal source of cash income

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Person—age

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey](#)

[\(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Person—country of birth

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Person—sex

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Dwelling—Australian state/territory identifier

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Dwelling—structure type

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Dwelling—value of dwelling

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

**Data Element / Data Set**

Dwelling—structure type

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—disability status

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—household composition

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—household size

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—household type

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—income level

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—Indigenous status

**Data Source**

**Data Element / Data Set**

Household—mortgage payment amount (interest)

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—mortgage payment amount (principal)

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—number of employed persons

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—principal source of cash income

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Dwelling—value of dwelling

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Person—age

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)



**Data Element / Data Set**

Person—country of birth

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Person—sex

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Data Element / Data Set**

Household—disability status

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—household composition

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—household size

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—household type

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—income level

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Data Element / Data Set**

Household—Indigenous status

**Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Guide for use**

Indigenous data source. Data are collected on a three-yearly cycle, alternating National Aboriginal and Torres Strait Islander Health Survey (NATSIHS).

**Comments:**

Data availability:

SIH — 2007-08

NATSISS — 2008

## Representational attributes

**Representation class:** Proportion

**Data type:** Real

**Unit of measure:** Household

## Indicator conceptual framework

**Framework and dimensions:** [Shelter and housing](#)

## Data source attributes

**Data sources:****Data Source**

[ABS 2008 National Aboriginal and Torres Strait Islander Social Survey \(NATSISS\)](#)

**Frequency**

Every 6 years.

**Data custodian**

Australian Bureau of Statistics

**Data Source**

[ABS Survey of Income and Housing 2007-08](#)

**Frequency**

Every 2 years

**Accountability attributes**

**Reporting requirements:** National Affordable Housing Agreement (NAHA)

**Organisation responsible for providing data:** Australian Bureau of Statistics

**Source and reference attributes**

**Steward:** [Housing and Homelessness Information Management Group](#)