

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

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Identifying and definitional attributes

Metadata item type:	Data Quality Statement
METEOR identifier:	464556
Registration status:	Homelessness , Recorded 05/10/2011 Housing assistance , Recorded 05/10/2011

Data quality

Institutional environment:	For information on the institutional environment of the ABS, including the legislative obligations of the ABS, financing and governance arrangements, and mechanisms for scrutiny of ABS operations, please see ABS Institutional Environment.
Timeliness:	<p><u>Survey of Income and Housing (SIH)</u></p> <p>The biennial SIH is enumerated over a twelve month period to account for seasonal variability in its measures. Results for 2007-08 were released in August 2009.</p> <p><u>National Aboriginal and Torres Strait Islander Social Survey (NATSISS)</u></p> <p>The NATSISS is conducted every six years. The 2008 NATSISS was conducted from August 2008 to April 2009. Results from survey were released in October 2009.</p>
Accessibility:	The unit record data used to compile this measure are available to other users through the Confidentialised Unit Record File (CURFs) released by ABS.
Interpretability:	Information is available for both collections to aid interpretation of the data. See the Survey of Income and Housing User Guide and Explanatory Notes in National Aboriginal and Torres Strait Islander Social Survey 2008 on the ABS web site. The 2008 NATSISS Users' Guide will be released in 2010.

Relevance:

The nature of the new indicator is the proportion of low income home owner households in mortgage stress.

Survey of Income and Housing (SIH)

The SIH collects data on the housing costs and income from usual residents of private dwellings in Australia. Mortgage payments and rates payments are separately identified.

The SIH excludes the 0.8 per cent of the Australian population living in very remote areas. This exclusion impacts on comparability of data for the Northern Territory, where these people are around 23 per cent of the population. As a consequence of this exclusion, comparisons between Indigenous and non-Indigenous people in remote areas are not available.

Household disability status cannot currently be obtained from the SIH. It will be available from the 2009-10 survey onwards.

The 13000 mortgagee households with nil or negative total income (2 per cent of all low income households with a mortgage) have been included in the denominator but excluded from the numerator.

National Aboriginal and Torres Strait Islander Social Survey (NATSISS)

An Indigenous household is a household where at least one usual resident of any age identifies as being of Aboriginal or Torres Strait Islander origin. In the NATSISS adult reports household income and mortgage amounts.

In some instances, such as remote communities, household income was either not stated or not known for 19 per cent of households. Therefore both the mortgage stress calculation and income quantiles are based on the 81 per cent of households for which this information was available.

While after tax household income is not available from the survey, the relatively low individual incomes of Indigenous people in Australia (in 2006 80 per cent of reported personal incomes for Indigenous people were below \$30 000 per annum) and after tax income distributions for this population will not be much different to the before tax distributions. Rates payments by mortgagees are not collected. More significantly.

Accuracy:Survey of Income and Housing (SIH)

The total sample take in 2007-08 was 9 345 households, with a response rate was 84.0 per cent. Most of the non-response was due to householders that were not able to be contacted, and only one-sixth of the non-response was due to households refusing to participate in the survey. To account in part for non-response, SIH data are weighted by: state, part of state, age, sex, labour force status, number of households and household composition.

At the national level this Performance Indicator for 2007-08 has a relative standard error (RSE) of 5%. RSEs are higher for state and territory measures, and for other disaggregations.

In 2009-10 the SIH sample has been doubled to 18 000 households. While this will reduce national RSEs on average by 30 per cent, the improvements will be larger for estimates for some of the smaller states and territories.

National Aboriginal and Torres Strait Islander Social Survey (NATSISS)

The NATSISS is conducted in all states and territories and includes remote and non-remote areas. The 2008 sample was 13 300 persons/6900 households, with a response rate of 82 per cent of households. In the absence of a comprehensive sampling frame, the 2008 NATSISS adopted a screening approach for locating its target population (compared to the more common approach of using a dwelling frame for general population surveys). Potential bias due to under-coverage in this screening approach was addressed by the application of adjustments to the initial weights, including adjustment based on the density of the Indigenous population in different areas. As under-coverage can result in variances across population characteristics, as well as across data items, caution should be exercised when interpreting the survey results. For more information see the 2008 NATSISS Quality Declaration.

Overall, this indicator has an RSE of 13 per cent at the national level, and between 18 per cent and 31 per cent for each state, and 29 per cent for the NT and 38 per cent for the ACT. Finer levels of disaggregation (e.g. by the inclusion of other cross classifying variables) may result in higher levels of sampling error).

Coherence:

The data items used to construct the measures are consistent between cycles within each data source and support assessment of change over time. There are a range of differences in the scope, coverage, timing and collection methodologies of the SIH and the NATSISS. The major differences in the methodologies for collecting income and housing costs that affect this relates to the lack of CRA data from the NATSISS.

Relational attributes**Indicators linked to this
Data Quality statement:**

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

[Homelessness](#), Recorded 27/09/2011

[Housing assistance](#), Recorded 27/09/2011