

# Community report

## Campaspe (S)

Prepared from Community Explorer topic selections for briefing, planning and reporting use.

AREA

**Campaspe (S)**

COMPARISON

**Regional Vic.**

POPULATION

**Persons**

GENERATED

**2 April 2026**

### Included sections

1 selected topic will be included in this report.

**01** Housing loan repayments

### Sources and method

- Source: Australian Bureau of Statistics, Census of Population and Housing, 2021 and, where available, 2016 comparison data.
- Percentages are calculated from the denominator supplied for each topic. Change (pp) is the 2021 percentage minus the 2016 percentage when the topic is comparable across years.
- Enumerated topics describe where people or dwellings were counted on Census night.

# Housing loan repayments

Campaspe (S) | Regional Vic. comparison | Persons

Community report section 1 of 1

## Key takeaway

In 2021, \$600 to \$999 was the most common mortgage repayment band among households with a mortgage in Campaspe (S), accounting for 17.4% (832 households). This share was higher than Regional Vic. (13.8%).

## About this topic

Housing loan repayments show the monthly mortgage repayment amounts reported by households with a mortgage. They provide a snapshot of housing costs for owner-purchasing households.

This topic can help indicate repayment pressure and possible housing stress when read with household income, but raw repayment amounts are not directly comparable over time because of inflation, interest rate movements, and changing loan conditions. The 2021 data also predates the interest rate rises that began in May 2022, so it should be interpreted with care.

## Interpretation notes

- This topic applies only to households with a mortgage and records monthly repayments for the dwelling in which they were counted on Census night.
- Raw repayment amounts are not directly comparable over time because inflation, interest rates, and loan conditions change.
- The 2021 Census pre-dates the Reserve Bank rate rises that began in May 2022, so current repayment pressure may be higher than the Census snapshot suggests.

## Monthly housing loan repayments

Campaspe (S) - Households (Enumerated)

Category	2021 count	2021 %	Regional Vic. %
\$299 or less	243	5.1%	4.9%
\$300 - \$599	296	6.2%	5.8%
\$600 - \$999	832	17.4%	13.8%
\$1,000 - \$1,199	540	11.3%	9.6%
\$1,200 - \$1,399	570	11.9%	11.2%
\$1,400 - \$1,599	469	9.8%	9.5%
\$1,600-\$1,799	431	9.0%	9.4%
\$1,800 - \$1,999	228	4.8%	5.7%
\$2,000 - \$2,199	335	7.0%	8.0%
\$2,200 - \$2,399	87	1.8%	2.8%
\$2,400-\$2,599	46	1.0%	1.9%
\$2,600-\$2,999	123	2.6%	4.1%
\$3,000-\$3,999	134	2.8%	4.4%
\$4,000-\$4,999	58	1.2%	1.7%
\$5000 and over	65	1.4%	1.4%
Not stated	329	6.9%	5.9%
<b>Total</b>	<b>4,786</b>	<b>100.0%</b>	<b>100.0%</b>

Data basis: enumerated.