

# Community report

## Cardinia (S)

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

AREA

**Cardinia (S)**

COMPARISON

**Greater Melbourne**

POPULATION

**Persons**

GENERATED

**3 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

Cardinia (S) | Greater Melbourne comparison | Persons  
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## Key takeaway

In 2021, \$2,000 – \$2,199 was the most common mortgage repayment band among households with a mortgage in Cardinia (S), accounting for 13.2% (2,625 households). This share was higher than Greater Melbourne (11.1%).

## 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

Cardinia (S) – Households (Enumerated)

Category	2021 count	2021 %	Greater Melbourne %
\$299 or less	615	3.1%	4.8%
\$300 – \$599	521	2.6%	2.8%
\$600 – \$999	1,042	5.2%	5.4%
\$1,000 – \$1,199	991	5.0%	4.6%
\$1,200 – \$1,399	1,452	7.3%	5.9%
\$1,400 – \$1,599	1,772	8.9%	6.8%
\$1,600–\$1,799	2,200	11.1%	7.9%
\$1,800 – \$1,999	1,928	9.7%	6.7%
\$2,000 – \$2,199	2,625	13.2%	11.1%
\$2,200 – \$2,399	1,265	6.4%	5.3%
\$2,400–\$2,599	854	4.3%	4.7%
\$2,600–\$2,999	1,320	6.6%	7.0%
\$3,000–\$3,999	1,332	6.7%	10.7%
\$4,000–\$4,999	438	2.2%	4.6%
\$5000 and over	369	1.9%	5.0%
Not stated	1,179	5.9%	6.6%
<b>Total</b>	<b>19,903</b>	<b>100.0%</b>	<b>100.0%</b>

Data basis: enumerated.