

# Community report

## Christmas Island

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

AREA

**Christmas Island**

COMPARISON

**Other Territories**

POPULATION

**Persons**

GENERATED

**26 March 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

Christmas Island | Other Territories comparison | Persons

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## Key takeaway

In 2021, \$1,000 to \$1,199 was the most common mortgage repayment band among households with a mortgage in Christmas Island, accounting for 20.3% (12 households). This share was higher than Other Territories (12.8%).

## 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

Christmas Island – Households (Enumerated)

Category	2021 count	2021 %	Other Territories %
Nil Repayments	–	–	3.3%
1 To 149	–	–	3.0%
150 To 299	–	–	3.0%
300 To 449	–	–	2.0%
450 To 599	5	8.5%	3.0%
600 To 799	5	8.5%	8.5%
800 To 999	3	5.1%	6.9%
1000 To 1199	12	20.3%	12.8%
1200 To 1399	10	16.9%	11.1%
1400 To 1599	–	–	5.9%
1600 To 1799	5	8.5%	10.5%
1800 To 1999	3	5.1%	4.9%
2000 To 2199	5	8.5%	9.5%
2200 To 2399	–	–	1.3%
2400 To 2599	6	10.2%	1.6%
2600 To 2799	–	–	2.3%
3000 To 3499	–	–	1.3%
3500 To 3999	–	–	1.0%
4000 To 4999	–	–	1.0%
5000 And Over	–	–	1.0%
Not stated	5	8.5%	6.2%
<b>Total</b>	<b>59</b>	<b>100.0%</b>	<b>100.0%</b>

Data basis: enumerated.