

# Community report

## Perth (C)

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

AREA

**Perth (C)**

COMPARISON

**Greater Perth**

POPULATION

**Persons**

GENERATED

**30 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

Perth (C) | Greater Perth comparison | Persons

Community report section 1 of 1

## Key takeaway

In 2021, \$2,000 – \$2,199 was the most common mortgage repayment band among households with a mortgage in Perth (C), accounting for 11.1% (246 households). This share was lower than Greater Perth (11.7%).

## 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

Perth (C) - Households (Enumerated)

Category	2021 count	2021 %	Greater Perth %
\$299 or less	114	5.2%	4.2%
\$300 - \$599	50	2.3%	2.7%
\$600 - \$999	116	5.3%	5.8%
\$1,000 - \$1,199	116	5.3%	5.2%
\$1,200 - \$1,399	187	8.5%	7.3%
\$1,400 - \$1,599	179	8.1%	8.2%
\$1,600-\$1,799	193	8.7%	9.7%
\$1,800 - \$1,999	126	5.7%	7.5%
\$2,000 - \$2,199	246	11.1%	11.7%
\$2,200 - \$2,399	96	4.3%	5.1%
\$2,400-\$2,599	100	4.5%	3.9%
\$2,600-\$2,999	124	5.6%	7.2%
\$3,000-\$3,999	243	11.0%	9.0%
\$4,000-\$4,999	107	4.8%	3.7%
\$5000 and over	91	4.1%	3.3%
Not stated	119	5.4%	5.6%
<b>Total</b>	<b>2,207</b>	<b>100.0%</b>	<b>100.0%</b>

Data basis: enumerated.