



Environmetrics

Executive Report

Housing Market for Households on Moderate Incomes



**Prepared for
Landcom**

**by
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2. Research Process

The aim of this project was to assist Landcom understand the, size, nature, and needs of the moderate income housing market. Specifically, the project was undertaken to—

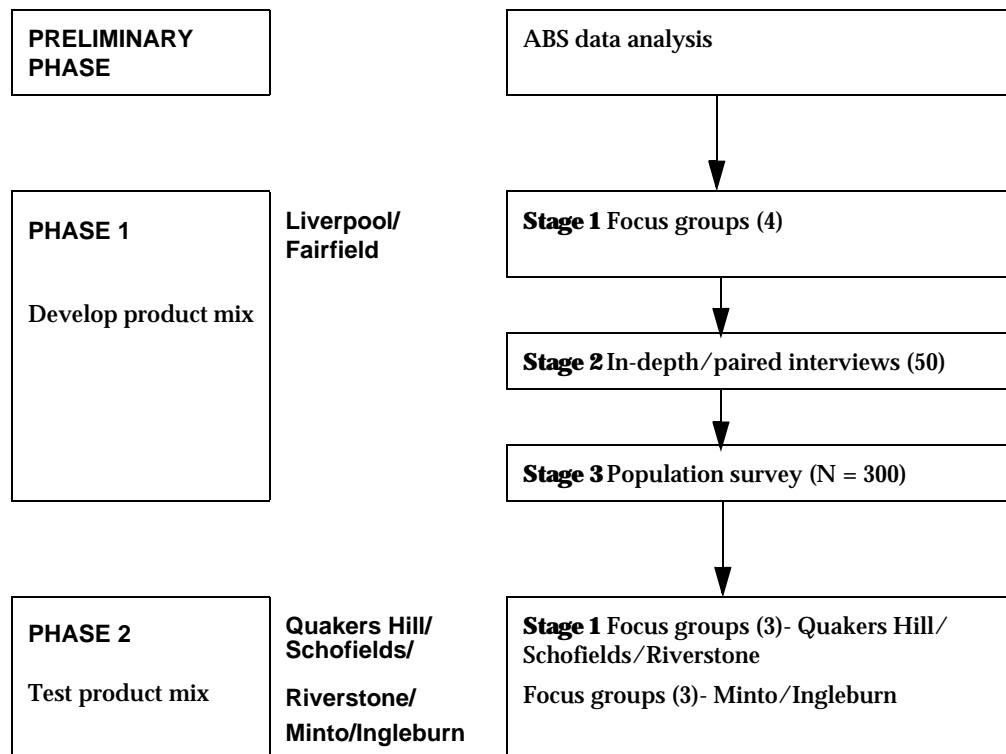
- *Assist Landcom to improve its product design and development;*
- *Allow Landcom to appreciate the scale and location of market demand;*
- *Provide information that will allow Landcom to help local government and communities to correct erroneous and stereo-typical perceptions about the market for lower cost housing;*
- *Give Landcom information to use to provide backing that might encourage builders to address what is thought to be a substantial, unsatisfied market.*

The study looked at two groups of moderate income households—

- *Households considered to be under 'housing stress'; and*
- *Households that were not under 'housing stress'.*

The following diagram illustrates the research process we carried out.

Fig. 1. Research process





The Moderate Income Market

It is easy to think that because the people to whom we spoke during this project were defined as part of a single group—*moderate income households*—they were all of a kind.

There is also a risk that the semantics of the term ‘moderate income’ can shift in subtle ways to be interpreted as suggesting that the people in this market are in some ways deficient. That if they were responsible enough or ambitious enough they would have a higher household income and not be the subject of research at all.

The facts are quite different from these potential perceptions. The range of income defined as moderate for this research includes the salaries and wages paid to high school teachers and electricians, to plumbers and sales assistants, to chefs and roof tilers¹. Both members of a couple can be working hard at valued and respected jobs and their combined income can still fall within the definition of a moderate household income.

People can be in this income category temporarily or for the long haul. Some younger couples will be in the category when they are buying their first home but are on an income trajectory that will carry them to higher incomes in the future. Older people who have been in the category all their lives can be looking to give up the responsibility of a family home and move to something more compact.

People can be in the moderate income category because they have come from overseas and are looking with optimism to establish a firm foundation in their new country. Or they can be in the category because life events have been less kind and have left them as single parents, divorced fathers or seeking work on a casual basis.

So, the moderate income market is really the moderate income *markets*. It is made up of people who are looking for a home that will also be a long term financial investment; of people who are in need of a modest, quality home in which they can overcome adverse circumstances, and people looking to retire to the home they feel they deserve after a lifetime of productive work.

In this report we describe the market as a whole and in terms of the specific lifestyle, ethnic and life cycle groups that make it up.

1. See the Appendix to this report for details.



3. Population and Household Estimates for 2001

Size of the Moderate Income Market

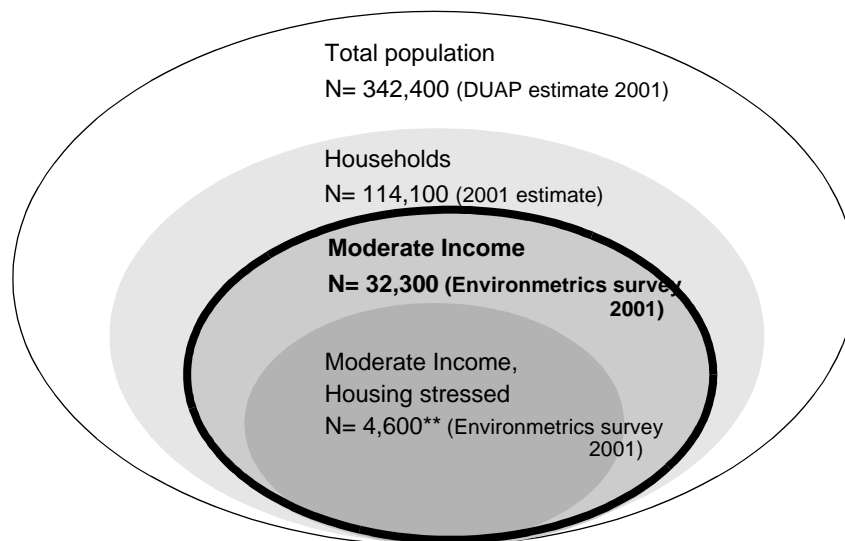
(Quant. p18)

We commissioned specific analyses of the 1996 Census data and from the Australian Bureau of Statistics (ABS) and carried out a population survey within the geographic regions under study to estimate the size of the moderate income housing markets in 2001.

Data supplied by the Department of Urban Affairs and Planning (DUAP), local councils and the population survey were used to project the market estimate into the future.

Data supplied by Residex was used to identify trends in the number and value of house, units and land sales in the area.

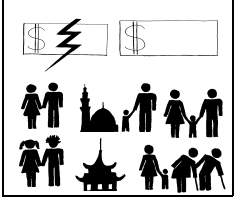
Fig. 2. Size of the Liverpool/Fairfield area



* source: ABS Census data 1996, DUAP population projections, and Environmetrics population survey 2001.

** For reasons detailed in the quantitative report this is probably a conservative estimate.

Weighting the population survey conducted within the Liverpool/Fairfield area to the 2001 population estimates derived from DUAP, we estimate that there were approximately 32,300 households where the total household income was within the definition of 'moderate'. Four thousand six hundred of these households were



paying so much of their income on housing that they fitted the definition of being under 'housing stress'. Both buyers and renters are included in these estimates.

Barriers and hurdles to securing affordable housing

The qualitative research conducted amongst people drawn from the 32,300 moderate income households revealed that owning their own home was seen as an important goal for all respondents. It was seen as:

- An investment;
- Future security;
- Freedom;
- Control of life.

Throughout the course of the in-depth interviews and focus groups, four main issues arose as perceived or real barriers to respondents securing affordable housing. These barriers were—

1. Financial difficulties—particularly in relation to gathering together a deposit;
2. Perceptions of house prices in areas thought desirable;
3. Perceptions of the area;
4. Difficulty securing finance.

The following sub-sections outline the main issues associated with each of the four barriers listed above.

Financial difficulties

The following table summarises the main financial difficulties mentioned as hindering peoples' opportunities to enter the affordable housing market—



Table 1. Perceived or real financial barriers

Financial barrier	Contributing factors
Saving for a deposit	<ul style="list-style-type: none">• Other expenses including GST pressures, school fees, medical bills• Fragmented employment history• Spend money on children• Spend money on entertainment
Failure to budget for establishment fees	<ul style="list-style-type: none">• Lack of knowledge and planning
Existing debt	<ul style="list-style-type: none">• credit card• personal loans• car loans• outstanding bills
On-going financial obligations	<ul style="list-style-type: none">• Regular ongoing home costs, including council and water, repairs, interest rate charges

House price perceptions

[Qual. p36]

Perceptions of house prices varied across the groups. The majority of respondents nominated the low \$200,000s as the amount they thought they could raise to purchase a home. Most believed that there was little housing stock available in this price range locally. Thus, they felt they could not afford a new home, although some respondents felt they might find an existing property in that range.

When shown concept designs, most respondents suspected the multi-storey homes to be well out of their price range, even though they had the same floor space as a single storey option they felt might be affordable.

Perceptions of the area

[Qual. p62]

All of the respondents we spoke to were recruited because they were interested in living in the broad geographic area that was the focus of this research. They all had views about parts of the area being 'bad places' in which to live; parts that had infrastructure problems, and parts that were desirable.



Existing infrastructure

The people who expressed most need for there to be a comprehensive infrastructure in an area (shopping, transport, community facilities and schools) were those under housing stress. Young couples with no children and not under housing stress were least likely to express concern about the level of existing infrastructure.

The established pockets, particularly the more affluent suburbs, in both study areas were perceived as being beyond the financial reach of most respondents.

Pockets of bad areas

All of the areas researched were perceived to have areas that would be avoided for residential purchase. The main reasons for this were:

- poor re-sale;
- safety concerns;
- limited opportunities for children's development.

Public housing was the biggest cue that an area was perceived to be undesirable. The overall perception of public housing was of neglect, poor design, crime and anti-social behaviour. The areas most frequently mentioned as undesirable were—

- Cabramatta;
- Fairfield;
- Casula;
- Minto;
- Quakers Hill (in parts).

Vendor finance

[Qual. p39]

Few people we spoke with had any concept of vendor finance. When we raised the topic in the discussions and interviews and made clear what it meant, vendor finance was seen by many respondents as a potential option for those who had been renting for many years but were unable to obtain a deposit.

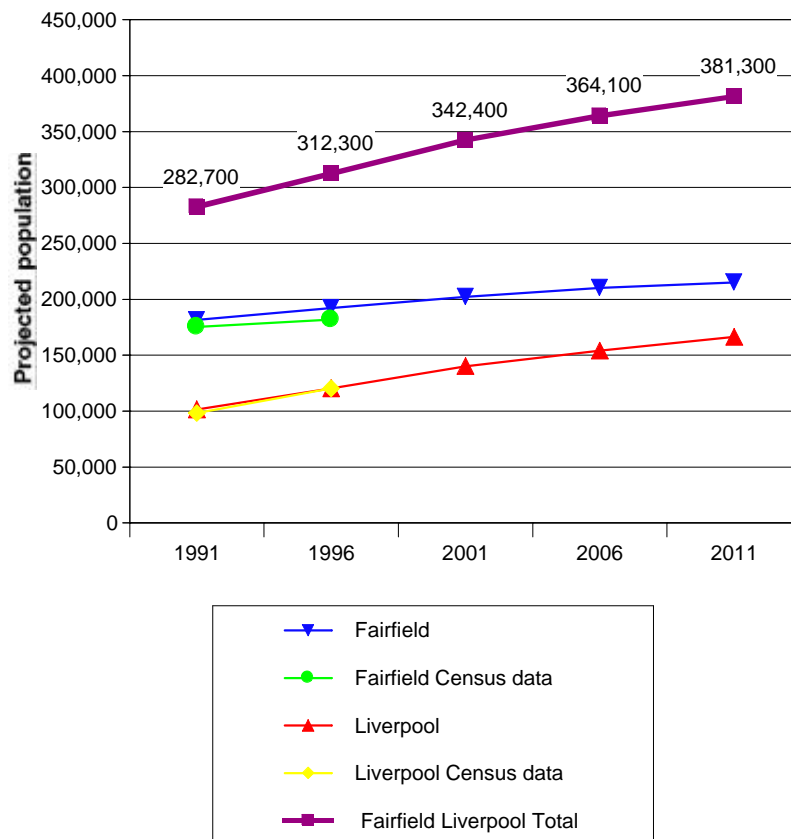
There was a level of scepticism about the concept, but in the main, respondents were open to obtaining more information. Their concerns related to possibly paying more for a property, the interest rate they would pay and the legal ramifications.



4. Projections for the future- showing increasing potential market

[Quant. p4]

Fig. 3. Population projections for Liverpool/Fairfield



*source: ABS Census data

This graph shows historic population data from the ABS and population extrapolations made by DUAP. While the population growth will slow as the stock of housing lots is exhausted, the population is projected to grow over the next decade.

Our estimate of the overall moderate income market (32,300 households) shown previously was for 2001. If we assume that the economic and social conditions that lead to people being in this income band stay more or less constant over the decade, then the moderate income market would be around 36,000 households in 2011.

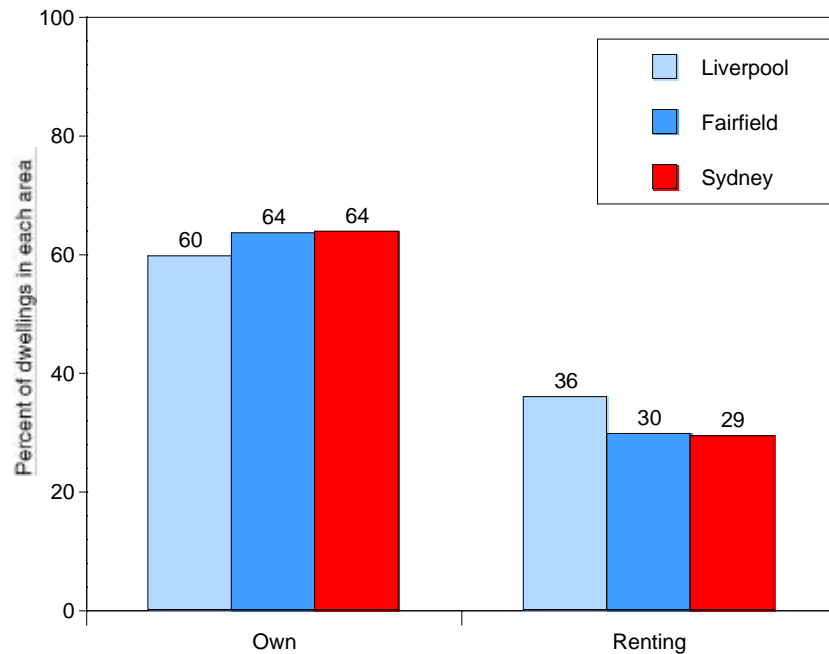


Housing tenure and changes in numbers renting

[Quant. p8]

Whether or not people are looking to purchase obviously depends, in part, on their present housing tenure.

Fig. 4. Housing tenure in Liverpool/Fairfield



*source: local council reports, 2001

The pattern of tenure in the Liverpool/Fairfield area tends to mirror the pattern of the total Sydney region in that approximately one third of dwellings are being rented. In Liverpool the level of renting is higher than the regional average or the level in Fairfield.

We used the population survey to collect information about the level of purchase intention in Liverpool/Fairfield area. The survey was based on a random sample of households and in each household we spoke to a resident directly concerned with renting, buying or owning that household.

Survey respondents were asked, among other things, about where they anticipated living in five years time.



The survey findings were weighted, using age and sex, to match the ABS/DUAP population estimates. An analysis of anticipated population movements is shown in the following table.



Projection of potential sales of the next five years

[Quant. p14]

Table 2. Housing intentions in the next five years**

Current housing status	Five year outlook			
	Still in same home	Looking for bigger home	Looking for smaller home	Don't know
Owned	28% (32,300)	3% (3,400)	4% (4,900)	10% (11,000)
Buying	16% (18,600)	8% (8,700)	2% (1,900)	5% (5,300)
	Still renting	Buying		Don't know
Renting	12% (13,900)	12% (13,900)		-
Total	57% (64,800)	29% (32,900)		14% (16,400)

** slight discrepancies due to rounding

* source: Telephone survey conducted in July 2001. N = 300

This table categorises people by their current tenure (own, buying or renting) and their expectations for the future (to be in the same dwelling, to be looking for a bigger or smaller home or to still be renting)¹.

The percentages in the table are based on the total estimated number of households (114,100). So, for example, 29% of households (i.e. 32,900) would be looking to buy at some time in the next five years.

Making the simplistic assumption that these sales would be evenly spread over the period, that would generate 6,580 potential sales per year.

To test the reasonableness of this figure, we have plotted the sales of land, units and houses over the past nine years in the Liverpool/Fairfield area. This is shown in the following graph.

1. In previous research into the home loan market conducted for a major financial institution we discovered that peoples' response to this kind of question tends to be weighted to the present. In other words, when they say that they are likely to be buying in the future, it is often that they are in the market, even if tentatively, at the time of the interview.

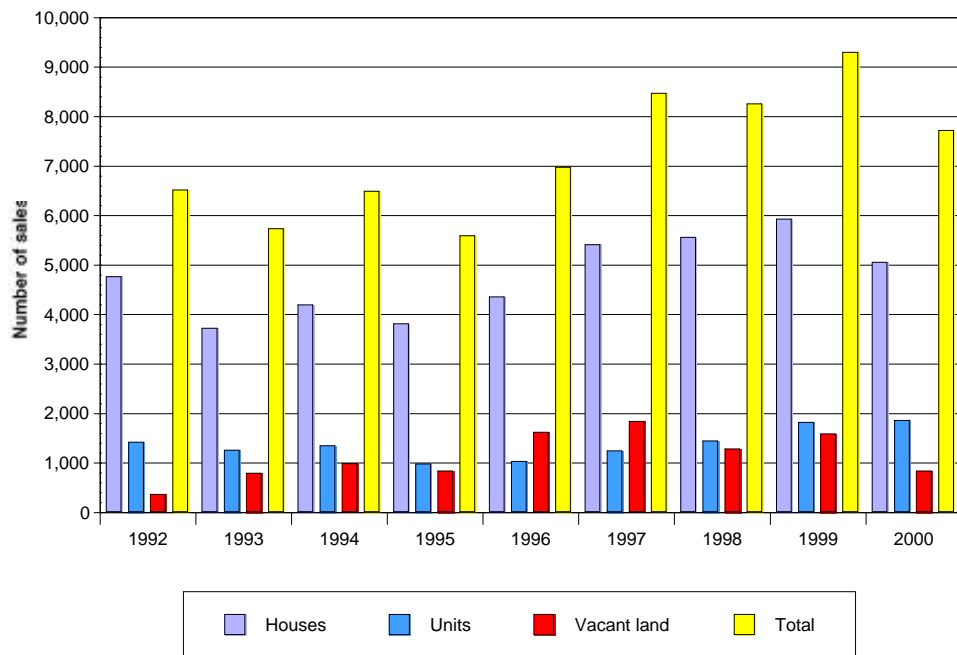


Past history of sales

[Quant. p.17]

Figures supplied by Residex were used to explore sales patterns from 1992 to 2000.

Fig. 5. Housing sales in Liverpool/Fairfield 1992-2000



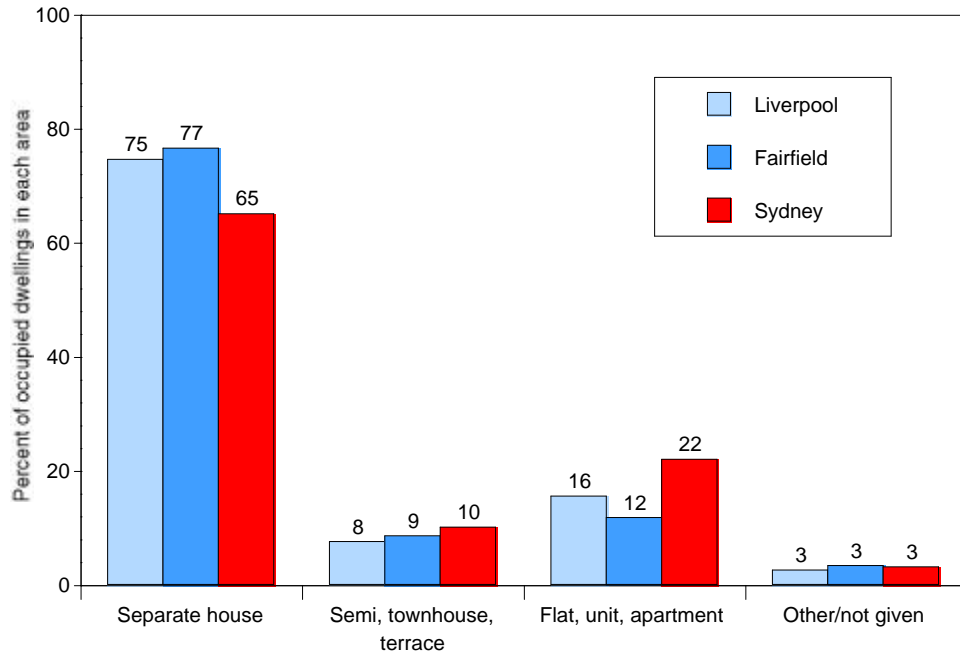
*source: Residex

In 2000, the number of houses and units sold totalled just under 7,000 and is thus a reasonable fit with the estimate derived from the survey.

Breaking the survey results out further to focus on the moderate income group and, within that, the housing stressed group leads to an estimate of 8,500 moderate income households looking to purchase over the next five years. Of this number 1,400 would involve people who are suffering housing stress.



Fig. 6. Break up of dwelling types in Liverpool/Fairfield [Quant. p6]



*source: Local council reports based on 1996 ABS Census

The qualitative research highlighted the fact that the aspirations of people in the moderate income group who are looking to buy in the Liverpool/Fairfield area are heavily influenced by the housing stock they see around them.

As the majority of dwellings are currently separate houses, it is not surprising that this is the kind of dwelling almost universally desired as the first choice.

Because some of the people in the moderate income group feel themselves to be all too close to being in public housing, there is a strong desire to own a property that is clearly distinguishable from public housing. A point that becomes clear in the detailed qualitative report.

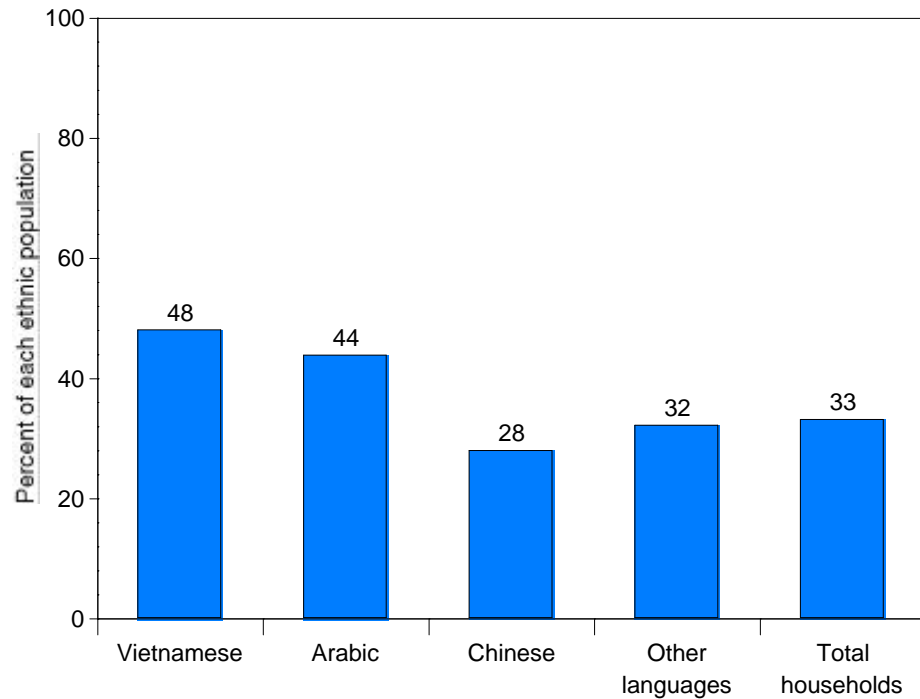
One of the challenges for Landcom will be to make affordable housing designs something to which people can aspire. The situation is similar to that facing car manufacturers who typically use an upmarket version of standard design to give budget versions aspirational value.

Design preferences are shaped by a number of factors. One that is important, but often overlooked, in the Liverpool/Fairfield market is ethnicity. An analysis of ABS census figures revealed that some ethnic groups were heavily represented in the moderate income market. In fact, these groups are heavily represented in the rental market across the board.



Ethnic groups in the market and the consequent need for appropriate designs

Fig. 7. Proportion of renters in each ethnic group [Quant. p20]



*source: ABS Census data, 1996

Taken together, people from the broad categories of *Middle Eastern* and *Asian* origin make up a substantial proportion of the population in the Liverpool/Fairfield area. For this reason, we conducted a number of the in-depth interviews with people from these two groups so that we could explore the kinds of issues that might be important to them but be overlooked in typical Australian housing design practice.

Three important design issues came out of these investigations—*the desire for toilets separate from the bathroom; the desire for an area where shoes could be stored before entering the dwelling; and the uses of outdoor space.*

These topics are dealt with as part of the more general discussion of design issues in the following section of this summary report.






5. The kinds of things people are looking for

In this project we spoke to a range of different types of people at different stages in their life-cycle. Although they were all in the moderate income market, they had wide and varied lifestyle aspirations.

The main lifestyle aspirations that were common to all socio-economic and cultural groups in this research related to personal safety. Respondents were looking for a secure and safe future for themselves and their family. Many felt that this may be harder to achieve in the areas in which they could afford to live, as there were perceptions of some of these places as being unsafe.

The following table summarises the *unique* broad aspirations of the different categories of people in households both under housing stress and *not* under housing stress.

Table 3. Lifestyle aspirations- *not* under housing stress

Not under housing stress		
Young couples 	Mature couples 	Downsizing couples 
<ul style="list-style-type: none"> • Comfort, planning for the future 	<ul style="list-style-type: none"> • Obtain a bigger home by demolishing and rebuilding, or moving 	<ul style="list-style-type: none"> • A comfortable lifestyle, accommodate children or grandchildren • The final move • Time to enjoy home-based hobbies






[Qual. p23]

[Qual. p28]

[Qual. p30]



Table 4. Lifestyle aspirations- under housing stress

Under housing stress				
Parents with children 	Asians 	Middle Eastern 	Single mothers 	Divorced Fathers 
<ul style="list-style-type: none"> • Allow children access to outdoor space 	<ul style="list-style-type: none"> • Less focus on outdoor entertaining • Family focused, including extended family 	<ul style="list-style-type: none"> • Community support network-religious institutions, schools, shops • Family focused, including extended family • Outdoor living, but not necessarily in large spaces 	<ul style="list-style-type: none"> • Safety • Family 	<ul style="list-style-type: none"> • Live reasonably close to children • Outdoor living for children • Time with their children

[Qual. p12)

[Qual. p14]

[Qual. p16]

[Qual. p18)

[Qual. p19]

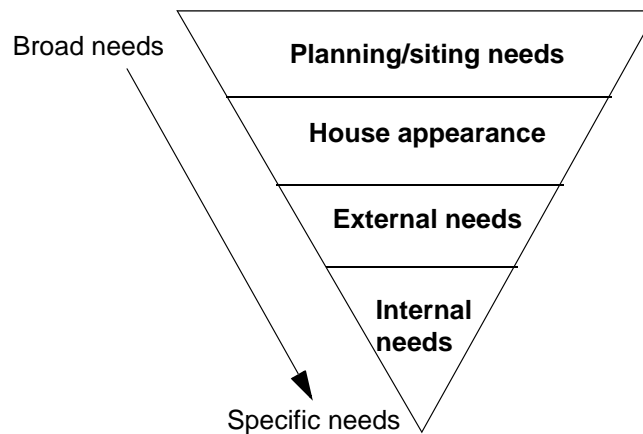


Product needs and preferences

[Qual. pp11-62]

This section summarises the main desires and preferences mentioned by respondents when they talked about the kinds of housing that would suit them. We designed the interviews and discussions to move from broad issues to more specific details. This flow is reflected in the layout of main findings.

Fig. 8. Hierarchy of product needs and preferences



Common needs and preferences

The following points summarise the product needs and preferences that were common to all types of households in the research

Planning/ siting needs

- Free-standing, detached house;
- Single-storey;
- Existing property;
- A good sized block for privacy, freedom and a sense of security;
- Privacy, including light, noise, visual exposure to neighbours, fences and light;
- Buffer to noise from the street, utilities (plumbing etc), and neighbours;
- Natural light;
- Quiet street, but not necessarily cul-de-sac, although some open to it;
- Looking different from the neighbour;
- Proximity to community facilities such as hospitals, shops, schools and public



transport;

- Proximity to local parks.

House appearance

- Brick exterior;
- Front appearance important- brick the best face;
- Traditional front facades- pitched roof, garages, bay windows, house turning to the street;
- Tile roof;
- Courtyard appealing;
- High back fence.

External needs

- Outdoor spaces- either for entertaining or small private space;
- Real or imagined front yard- more for show than use. Would sacrifice some front yard for increased back yard;
- Basic security- windows, screens, locks;
- Double garage;
- Low maintenance garden- traditional landscaping, yard, shed and clothesline.

Internal needs

- Good sized rooms;
- Cupboard space/ storage;
- Big kitchen;
- Insulation;
- Internal laundry;
- Built-ins;
- Family room, usually at the back of the house.



Table 5. Product needs and preferences- *not* under housing stress









Not under housing stress		
Young couples 	Mature couples 	Downsizing couples 
<ul style="list-style-type: none"> • Many looking for new, freestanding home • Most wanted land • Some open to alternatives such as villas, one-bedroom apartments, townhouses • Fairly open to medium density living as a concept 	<ul style="list-style-type: none"> • Bigger, more modern home • New home • Multiple living areas for parents and children • Separate bedrooms for each of the children (minimum 4) • Additional bathrooms • Multiple garages 	<ul style="list-style-type: none"> • Single storey house • Most preferred freestanding house • Some open to duplexes and villas on smaller land holdings • More open to medium density living as a concept
<i>[Qual. p23)</i>	<i>[Qual. p28)</i>	<i>[Qual. p30)</i>



Table 6. Product needs and preferences- under housing stress

Under housing stress				
Parents with children 	Asians 	Middle Eastern 	Single mothers 	Divorced Fathers 
<ul style="list-style-type: none"> • Reject medium density living as a concept 	<ul style="list-style-type: none"> • Very receptive to multi-storey • Would consider duplex or semi-detached to be close to transport line • More open to duplex if family next door • Formal entertaining rooms • Defined entrance for shoe storage • Toilet separate to bathroom 	<ul style="list-style-type: none"> • Would consider duplex or semi-detached to be close to transport line • More open to duplex if family next door • Small outdoor spaces • Open plan, but to include formal sitting room, usually at front of house • Defined entrance for shoe storage • Toilet separate to bathroom 	<ul style="list-style-type: none"> • Would consider duplex, town house and small apartment • Low maintenance outdoor areas • Privacy • Safety • More open to medium density living as a concept 	<ul style="list-style-type: none"> • Minimum two bedroom to accommodate children staying • Garden access via ground floor unit
<i>[Qual. p12)</i>	<i>[Qual. p14)</i>	<i>[Qual. p16)</i>	<i>[Qual. p18)</i>	<i>[Qual. p19)</i>

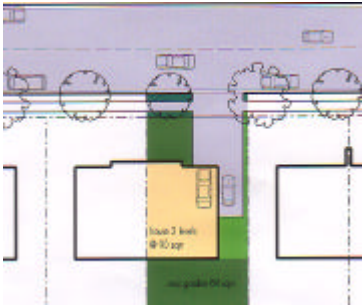
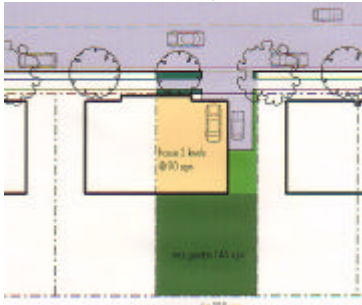
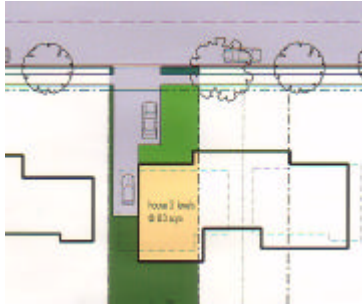


Reactions to the indicative product specifications *[Qual. p50]*

In the research we exposed respondents to six housing design concepts. These were used to generate discussion. The designs deliberately left off a floor plan in order that respondents would not be distracted by set room configurations.

The following table summarises the reactions to the six concept designs.

Table 7. Responses to Concept Designs

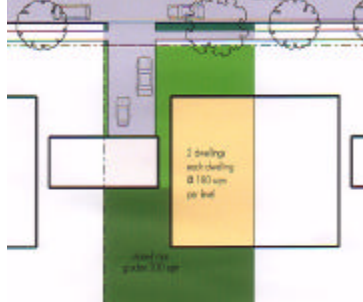
Concept Design		Main responses
<p>Two storey duplex, front yard and back yard</p>  <p><i>[Qual. p51]</i></p>	<p>Rejected by most</p>	<p>Positives</p> <ul style="list-style-type: none"> • Reasonable size yard • Internal garage (secure) • Rear access <p>Negatives</p> <ul style="list-style-type: none"> • Semi-attached • No privacy from neighbour
<p>Two storey duplex, front yard sacrificed for back yard</p>  <p><i>[Qual. p53]</i></p>	<p>Rejected by most, although preferred over concept of front and back yards</p>	<p>Positives</p> <ul style="list-style-type: none"> • Increased back yard <p>Negatives</p> <ul style="list-style-type: none"> • Too close to the street • Perception of row housing
<p>Two storey row house</p>  <p><i>[Qual. p55]</i></p>	<p>Rejected by most</p>	<p>Positives</p> <ul style="list-style-type: none"> • Front <i>and</i> back yards <p>Negatives</p> <ul style="list-style-type: none"> • Attached housing • Perception of anonymity being attached to two others



Concept Design

Main responses

Four-dwelling apartment, single level individual dwellings



Quickly dismissed by virtually all

[Qual. p56]

Positives

- Potential for garden unit on ground floor, although garden seemed inaccessible

Negatives

- Shared outdoor space
- Lack of privacy
- Not a 'house' but a flat

Free-standing two storey house with detached one bedroom apartment with independent access



Well received by most, sparked imagination

[Qual. p58]

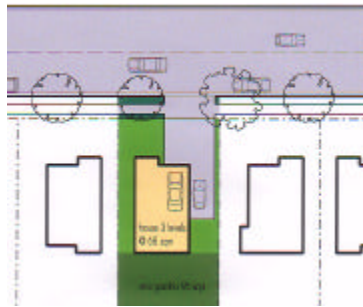
Positives

- Potential to rent granny flat, particularly by mature couples
- Opportunity to have extended family stay
- Free standing
- Car access to rear yard
- Diversity of design

Negatives

- No garage

Free standing three storey house



New concept for most- received with enthusiasm tempered with caution

[Qual. p60]

Positives

- A novel, fun idea
- Means more outdoor space
- Good for separation of activities

Negatives

- Inconvenience of stairs



6. Lack of knowledge in the market and the need for education

[Qual. p41]

The majority of respondents in the moderate income market have large gaps in knowledge about matters related to property purchase. Many respondents knew there were additional costs such as rates, stamp duty and solicitors' fees, but were unsure where these fitted into the total financial picture.

Some people were unaware of additional costs such as rates, repairs and interest rates charged because their current landlord paid these expenses and thus they were relatively invisible.

Few people had heard of the concept 'vendor finance'.

There was no one socio-economic group we spoke with that had a great deal more or less knowledge than the others about how to purchase a house. Most people had gained what knowledge they had through personal experience.

Respondents who had more knowledge were those who worked in the legal field, had family who had recently purchased, or had family or friends who worked in the finance industry. The *Young Lifestyle Couples* tended to have a little more knowledge because the first house for them would be a relatively short term home and investment.

There was a great deal of cynicism toward real estate agents, developers, banks, solicitors and insurance companies.

The information gaps tended to be in the following areas—

- Financial options;
- The role of a mortgage broker;
- Vendor finance;
- Fees and potential costs associated with obtaining a loan;
- Legal advice;
- How to save for a deposit;
- Insurance;
- Strata Title;
- Company Title;
- Building codes;
- Alternative design;



- Alternative materials;
- Solar orientation;
- The solicitor's role;
- Local council issues- rates and building practices;
- Solicitor versus conveyancer- reasons for using each of them.

There is an opportunity for Landcom to strengthen its role in the market place by establishing information centres, to which people can go to get objective information and advice in a non-threatening atmosphere.

People we spoke to in this research project were attracted by the concept but not by the thought that it would be run by an organisation with vested interest. Government was seen as one type of honest broker that might run such a facility.

People knew the Landcom name but were not clear who was behind Landcom. Some people knew it to be associated with government, some thought it was a private developer and some had no idea at all.

Communicating to the market

The research showed that, in the main, people in the Liverpool/Fairfield area (and probably in the western parts of Sydney generally) aspire to a detached house of fairly conventional design and traditional materials. As we have pointed out, there is a broad lack of knowledge in this community about other options and the benefits they can offer. In addition, the logic of some design elements is not well understood—the relationship between multi-story dwellings and usable yard area being one example.

While we believe that the research shows a strong market potential for dwellings aimed at the moderate income market, there are two important communication tasks that will be necessary if this potential is to be realised. The first is explaining *how to buy and what is involved in buying*, a point we have addressed at the beginning of this section of the report. The second is to do with *triggering market demand* in circumstances where you introduce innovative designs.

Triggering demand for innovative designs

It is sometimes assumed that a market for innovative 'high risk'¹ products can be triggered by paid advertising. This assumption is usually false. The reason this is

1. We are using the term 'high risk' here to mean those products like dwellings and cars that take a large proportion of a consumer's available money and are relatively difficult, expensive or time consuming to dispose of or alter.



so becomes more obvious when we look at the processes involved in getting people to change from deeply-held beliefs and habitual behaviours.

In brief, there are three criteria that need to be met in order to have people change their beliefs and subsequent behaviour:

1. **Awareness.** The most obvious barrier to change is making people aware of the alternative options. Advertising can work well to achieve this requirement, however awareness is not, by itself, a force for change. One of the major mistakes organisations make when introducing new products or services is to assume that achieving high awareness is all that needs to be done. It is not.
2. **The sense that an option is personally relevant.** People can be aware of product options but feel that they are not relevant to them personally. In this research, for example, we saw that some housing styles were thought appropriate for the inner city of Sydney or for the coast but not for the western suburbs. So, people might like a design if they see it advertised but believe that it is not relevant to them and their own lifestyle. *New designs need to trigger aspirations in the market*, and awareness alone will not do this. More important than advertising is word of mouth and ‘talk on the street’.
3. **The sense that a person is empowered to accept the option.** People can be aware of new designs, believe that they are relevant to their lifestyle but feel that they do not have the power to take up the option. An example is when a new product is *believed* to be too expensive for a person to afford even though they aspire to own it. We saw in this research, for example, that people tended to think that multi-story dwellings would automatically be more expensive than single story dwellings with the same floor area. The ‘perceived lack of power’ hurdle is best overcome by means of education and targeted marketing—one of the key functions of the kind of ‘information facility’ we described earlier.



Appendix

Award wages- professions in which a cross section of Landcom Moderate Income respondents work

Profession	Award- (p/a) (3 years' experience, rounded)	Award- (p/a) 10 years' experience, rounded)
High school teacher**	\$33,900	\$53, 700
Primary school teacher**	\$33,900	\$53, 700
Sales assistant*	\$24, 490	same as 3 years' experience
Electrician*	\$26, 670	same as 3 years' experience
Computer analyst*	award-free	
Roof tiler*	\$27, 660	same as 3 years' experience
Motivational trainer*	award-free	
Catering supervisor*	\$24, 360	same as 3 years' experience
Chef*	\$26, 000	same as 3 years' experience
Call Centre Operator*	\$31, 000	same as 3 years' experience
Plumber*	\$29,000	same as 3 years' experience
Taxi driver*	award-free	
Policeman***	\$35,000	\$59,000

*source: NSW Department of Industrial Relations, 2001

**source: NSW Department of Education, 2001

*** source: word of mouth, NSW Policeman