

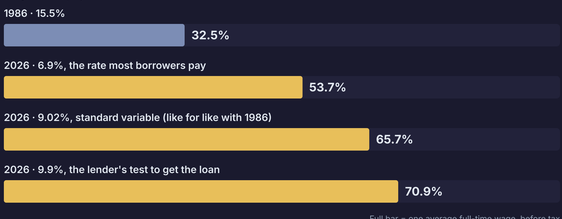
What it took to own a home: 1986 vs 2026

01 · THE RATE

Lower rate. Heavier load.

15.5% → 6.9%

Home loan rate, 1986 vs the rate most borrowers pay today. Now the share of one full-time wage the repayment takes:

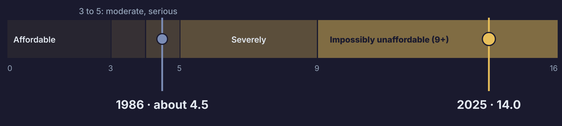


Full bar = one average full-time wage, before tax

02 · THE STANDARD YARDSTICK

Under 5 years of income. Now 14.

Sydney median house ÷ median household income: the median multiple, rated on Demographia's scale.

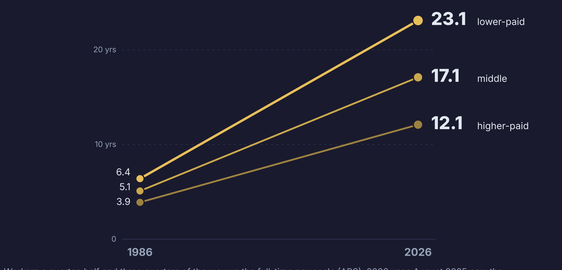


Sydney ranks second worst of 96 cities (Demographia 2026 edition). 1986 uses Australia's median household income ($22,000); no Sydney figure was published.

03 · DOWN THE PAY SCALE

Lower pay, longer climb.

Sydney median house, in years of one full-time worker's pay.

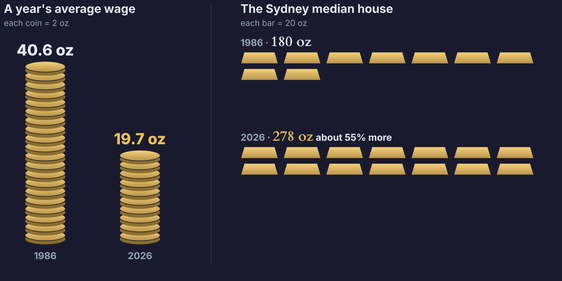


Workers a quarter, half and three quarters of the way up the full-time pay scale (ABS). 2026 uses August 2025 pay, the latest published.

04 · MEASURED IN GOLD

The wage halved. The house went up.

Priced in ounces of gold, which can't be printed.



Perth Mint gold prices in Australian dollars: 1986 average, October 2026 close.

05 · WHAT'S LEFT EACH WEEK

Same cash left. Far bigger debt.

1986

$969

a week on one wage after the repayment, in 2026 dollars

2026 · AT 6.9%

$965

a week on one wage after the repayment

The loan behind it: 2.1 years of pay then, 6.8 years of pay now.

Before tax and other living costs. Average full-time wage, average new owner-occupier loan.

Healthy Wealthy Investor

Every number follows the Healthy Wealthy Investor Standard, built on the ABS Data Quality Framework. Sources: RBA, ABS, APRA, Demographia, Cotality, NSW Government sales reports, ANU, Perth Mint. Full article, method and all 24 sources: healthywealthyinvestor.com.au/what-it-took-to-own-a-home-1986-vs-2026

General information only. It does not take your personal situation into account. Juan Jeffery, November 2026.