

Appendices

A Distributional Analysis Of The Impact Of Indirect Housing Assistance: Appendices

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APPENDICES

Appendix A provides the data that underpin Figures 2 to 4 in the text. The Appendices that follow repeat these Australia wide data for each of the 6 states and 2 territories and also for Sydney as the region for which dwelling values are greatest.

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APPENDIX A: AUSTRALIA

Table A.1: Dwelling values, debt and housing costs, 1999: Australia

	income quintile ^a					total
	1	2	3	4	5	
all owners						
income (\$pw)	200	440	780	1,200	2,240	1,050
dwelling value (\$)	170,000	182,000	199,000	216,000	316,000	222,000
mortgage debt (\$)	7,400	16,900	37,200	56,000	76,400	41,400
housing costs (\$pw)	44	69	122	156	209	126
housing equity (%)	96	91	81	74	76	81
% all households ^b	62	64	66	75	83	70
outright owners						
income (\$pw)	200	430	770	1,210	2,260	840
dwelling value (\$)	170,000	193,000	237,000	242,000	341,000	225,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	31	38	51	51	77	46
housing equity (%)	100	100	100	100	100	100
% all households ^b	54	47	32	29	31	39
home purchasers						
income (\$pw)	190	470	790	1,200	2,230	1,320
dwelling value (\$)	171,000	155,000	164,000	200,000	300,000	219,000
mortgage debt (\$)	58,600	64,800	73,900	92,000	124,300	94,000
housing costs (\$pw)	134	160	192	224	295	228
housing equity (%)	66	58	55	54	59	57
% all households ^b	8	17	34	46	51	31

a. Income quintiles are derived from on whole population, not just owners

b. Gives percentage share of each tenure in relevant income category

Source: Australian Housing Survey 1999, confidentialised unit record files

Table A.2: Tax benefits by household income and tenure, 1999: Australia

	income quintile					
	1	2	3	4	5	total
all owners						
gross rent (\$pa)	8,500	9,100	10,000	10,800	15,800	11,100
interest (\$pa)	500	1,100	2,500	3,700	5,000	2,700
net rent less interest	6,200	5,500	3,600	2,700	4,900	4,500
capital gains	5,100	5,500	6,000	6,500	9,500	6,700
imputed rent tax ^a	0	1,100	700	1,000	2,400	1,600
capital gains tax ^b	0	600	600	1,200	2,300	1,200
total tax benefit	0	1,700	1,300	2,200	4,700	2,800
benefit as % income	0	7	3	4	4	5
outright owners						
gross rent (\$pa)	8,500	9,700	11,900	12,100	17,100	11,300
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,900	7,700	9,200	9,400	13,000	8,900
capital gains	5,100	5,800	7,100	7,300	10,200	6,800
imputed rent tax ^a	0	1,500	1,800	3,300	6,300	3,200
capital gains tax ^b	0	600	700	1,300	2,500	1,200
total tax benefit	0	2,100	2,500	4,600	8,800	4,400
benefit as % income	0	9	6	7	7	10
home purchasers						
gross rent (\$pa)	8,600	7,800	8,200	10,000	15,000	11,000
interest (\$pa)	3,900	4,300	4,900	6,100	8,200	6,200
net rent less interest	1,600	-600	-1,800	-1,600	-300	-900
capital gains	5,100	4,700	4,900	6,000	9,000	6,600
imputed rent tax ^a	0	-100	-400	-600	-100	-300
capital gains tax ^b	0	500	500	1,100	2,200	1,200
total tax benefit	0	400	100	500	2,100	900
benefit as % income	0	2	0	1	2	1
marginal tax rate ^d	0.000	0.200	0.200	0.355	0.485	0.355

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

c. weights tax expenditure for owners by proportion of owners in population

d. estimated as marginal tax rate on half household income

Source: Table 1

Table A.3: Dwelling values, debt and housing costs, 1999 All owners by household income and age, Australia

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	170	490	780	1,210	2,050	1,200
dwelling value (\$)	131,000	141,000	146,000	183,000	249,000	185,000
mortgage debt (\$)	49,000	58,000	74,000	95,000	129,000	92,000
housing costs (\$pw)	106	152	204	250	344	245
housing equity (%)	62	59	49	48	48	50
% all owners ^b	3	9	17	18	15	13
35-44 years						
income (\$pw)	180	470	790	1,200	2,270	1,290
dwelling value (\$)	153,000	164,000	170,000	210,000	321,000	226,000
mortgage debt (\$)	44,000	44,000	52,000	68,000	98,000	69,000
housing costs (\$pw)	126	130	151	176	256	185
housing equity (%)	71	73	70	67	69	69
% all owners ^b	6	15	26	33	28	22
45-64 years						
income (\$pw)	190	450	780	1,210	2,280	1,230
dwelling value (\$)	160,000	174,000	225,000	227,000	325,000	242,000
mortgage debt (\$)	10,000	12,000	23,000	37,000	55,000	33,000
housing costs (\$pw)	49	60	91	114	158	107
housing equity (%)	94	93	90	84	83	86
% all owners ^b	28	31	39	40	53	39
65+ years						
income (\$pw)	210	410	770	1,170	2,200	480
dwelling value (\$)	178,000	203,000	252,000	285,000	437,000	211,000
mortgage debt (\$)	1,000	1,000	1,000	2,000	8,000	1,000
housing costs (\$pw)	32	37	52	49	80	39
housing equity (%)	99	100	100	99	98	99
% all owners ^b	64	44	15	7	4	25
all owners						
income (\$pw)	200	440	780	1,200	2,240	1,050
dwelling value (\$)	170,000	182,000	199,000	216,000	316,000	222,000
mortgage debt (\$)	7,400	16,900	37,200	56,000	76,400	41,400
housing costs (\$pw)	44	69	122	156	209	126
housing equity (%)	96	91	81	74	76	81
% all owners ^b	100	100	100	100	100	100
% all households ^c	62	64	66	75	83	70

a. Income quintiles are derived from on whole population, not just owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table A.4: Dwelling values, debt and housing costs, 1999 : Outright owners by household income and age, Australia

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	187	463	788	1,228	2,044	1,018
dwelling value (\$)	135,000	151,000	191,000	213,000	209,000	186,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	51	51	53	102	156	85
housing equity (%)	100	100	100	100	100	100
% all outright owners ^b	1	3	4	6	4	3
35-44 years						
income (\$pw)	171	456	790	1,209	2,499	1,233
dwelling value (\$)	156,000	164,000	187,000	237,000	339,000	234,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	52	47	60	54	116	69
housing equity (%)	100	100	100	100	100	100
% all outright owners ^b	3	8	15	20	17	11
45-64 years						
income (\$pw)	187	442	768	1,216	2,233	1,078
dwelling value (\$)	151,000	180,000	244,000	233,000	335,000	239,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	32	38	48	46	64	47
housing equity (%)	100	100	100	100	100	100
% all outright owners ^b	26	32	51	56	69	43
65+ years						
income (\$pw)	209	409	766	1,176	2,089	470
dwelling value (\$)	178,000	204,000	256,000	288,000	440,000	212,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	30	36	51	46	66	36
housing equity (%)	100	100	100	100	100	100
% all outright owners ^b	70	57	29	18	10	42
all outright owners						
income (\$pw)	200	430	770	1,210	2,260	840
dwelling value (\$)	170,000	193,000	237,000	242,000	341,000	225,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	31	38	51	51	77	46
housing equity (%)	100	100	100	100	100	100
% all outright owners ^b	100	100	100	100	100	100
% all households ^c	54	47	32	29	31	39

a. Income quintiles are derived from on whole population, not just outright owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table A.5: Dwelling values, debt and housing costs, 1999: Purchasers by household income and age, Australia

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	162	492	782	1,203	2,055	1,233
dwelling value (\$)	129,000	138,000	139,000	179,000	253,000	185,000
mortgage debt (\$)	82,000	76,000	84,000	108,000	142,000	107,000
housing costs (\$pw)	144	181	224	271	365	271
housing equity (%)	31	44	40	39	44	41
% all purchasers ^b	12	26	30	26	22	25
35-44 years						
income (\$pw)	183	478	790	1,199	2,195	1,305
dwelling value (\$)	151,000	165,000	164,000	201,000	315,000	223,000
mortgage debt (\$)	81,000	73,000	73,000	90,000	129,000	96,000
housing costs (\$pw)	187	182	187	213	301	229
housing equity (%)	46	56	55	55	59	57
% all purchasers ^b	25	34	37	42	34	36
45-64 years						
income (\$pw)	194	460	804	1,208	2,324	1,459
dwelling value (\$)	198,000	156,000	193,000	220,000	315,000	247,000
mortgage debt (\$)	55,000	52,000	65,000	82,000	111,000	87,000
housing costs (\$pw)	124	135	167	197	256	205
housing equity (%)	71	66	65	62	64	64
% all purchasers ^b	41	29	29	30	43	34
65+ years						
income (\$pw)	218	418	781	1,099	3,648	598
dwelling value (\$)	168,000	163,000	176,000	213,000	396,000	183,000
mortgage debt (\$)	28,000	22,000	23,000	42,000	121,000	32,000
housing costs (\$pw)	86	71	83	130	259	94
housing equity (%)	83	86	87	80	70	82
% all purchasers ^b	22	7	1	0	0	3
all purchasers						
income (\$pw)	190	470	790	1,200	2,230	1,320
dwelling value (\$)	171,000	155,000	164,000	200,000	300,000	219,000
mortgage debt (\$)	58,600	64,800	73,900	92,000	124,300	94,000
housing costs (\$pw)	134	160	192	224	295	228
housing equity (%)	66	58	55	54	59	57
% all purchasers ^b	100	100	100	100	100	100
% all households ^c	8	17	34	46	51	31

a. Income quintiles are derived from on whole population, not just purchasers

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table A.6: Tax benefits by household income and age: all owners, 1999: Australia

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	6,600	7,100	7,300	9,200	12,500	9,300
interest (\$pa)	3,200	3,800	4,900	6,300	8,500	6,100
net rent less interest	1,100	-900	-3,300	-3,900	-5,400	-3,500
capital gains	3,900	4,200	4,400	5,500	7,500	5,600
imputed rent tax ^a	0	-200	-700	-1,400	-2,600	-1,200
capital gains tax ^b	0	400	400	1,000	1,800	1,000
total tax benefit	0	200	-300	-400	-800	-200
benefit as % income	0	1	-1	-1	-1	0
35-44 years						
gross rent (\$pa)	7,700	8,200	8,500	10,500	16,100	11,300
interest (\$pa)	2,900	2,900	3,400	4,500	6,500	4,600
net rent less interest	1,100	1,500	700	1,400	2,800	1,700
capital gains	4,600	4,900	5,100	6,300	9,600	6,800
imputed rent tax ^a	0	300	100	500	1,300	600
capital gains tax ^b	0	500	500	1,100	2,300	1,200
total tax benefit	0	800	600	1,600	3,600	1,800
benefit as % income	0	3	2	3	3	3
45-64 years						
gross rent (\$pa)	8,000	8,700	11,300	11,400	16,300	12,100
interest (\$pa)	700	800	1,500	2,400	3,600	2,200
net rent less interest	5,400	5,600	6,500	5,400	8,100	6,500
capital gains	4,800	5,200	6,800	6,800	9,800	7,300
imputed rent tax ^a	0	1,100	1,300	1,900	3,900	2,300
capital gains tax ^b	0	500	700	1,200	2,400	1,300
total tax benefit	0	1,600	2,000	3,100	6,300	3,600
benefit as % income	0	7	5	5	5	6
65+ years						
gross rent (\$pa)	8,900	10,200	12,600	14,300	21,900	10,600
interest (\$pa)	100	100	100	100	500	100
net rent less interest	7,200	8,200	9,900	11,700	17,700	8,500
capital gains	5,300	6,100	7,600	8,600	13,100	6,300
imputed rent tax ^a	0	1,600	2,000	4,100	8,600	3,000
capital gains tax ^b	0	600	800	1,500	3,200	1,100
total tax benefit	0	2,200	2,800	5,600	11,800	4,100
benefit as % income	0	11	7	9	10	17
all households						
gross rent (\$pa)	8,500	9,100	10,000	10,800	15,800	11,100
interest (\$pa)	500	1,100	2,500	3,700	5,000	2,700
net rent less interest	6,200	5,500	3,600	2,700	4,900	4,500
capital gains	5,100	5,500	6,000	6,500	9,500	6,700
imputed rent tax ^a	0	1,100	700	1,000	2,400	1,600
capital gains tax ^b	0	500	600	1,200	2,300	1,200
total tax benefit	0	1,600	1,300	2,200	4,700	2,800
benefit as % income	0	7	3	3	4	5

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table A.7: Tax benefits by household income and age: outright owners, 1999 Australia

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	6,800	7,600	9,600	10,700	10,500	9,300
interest (\$pa)	0	0	0	0	0	0
net rent less interest	4,100	4,900	6,800	5,300	2,300	4,900
capital gains	4,100	4,500	5,700	6,400	6,300	5,600
imputed rent tax ^a	0	1,000	1,400	1,900	1,100	1,700
capital gains tax ^b	0	500	600	1,100	1,500	1,000
total tax benefit	0	1,500	2,000	3,000	2,600	2,700
benefit as % income	0	6	5	5	3	5
35-44 years						
gross rent (\$pa)	7,800	8,200	9,400	11,900	17,000	11,700
interest (\$pa)	0	0	0	0	0	0
net rent less interest	5,100	5,800	6,200	9,100	10,900	8,100
capital gains	4,700	4,900	5,600	7,100	10,200	7,000
imputed rent tax ^a	0	1,200	1,200	3,200	5,300	2,900
capital gains tax ^b	0	500	600	1,300	2,500	1,200
total tax benefit	0	1,700	1,800	4,500	7,800	4,100
benefit as % income	0	7	4	7	6	6
45-64 years						
gross rent (\$pa)	7,600	9,000	12,200	11,700	16,800	12,000
interest (\$pa)	0	0	0	0	0	0
net rent less interest	5,900	7,000	9,700	9,200	13,400	9,500
capital gains	4,500	5,400	7,300	7,000	10,100	7,200
imputed rent tax ^a	0	1,400	1,900	3,300	6,500	3,400
capital gains tax ^b	0	500	700	1,200	2,400	1,300
total tax benefit	0	1,900	2,600	4,500	8,900	4,700
benefit as % income	0	8	7	7	8	8
65+ years						
gross rent (\$pa)	8,900	10,200	12,800	14,400	22,000	10,600
interest (\$pa)	0	0	0	0	0	0
net rent less interest	7,400	8,300	10,200	12,000	18,600	8,700
capital gains	5,300	6,100	7,700	8,600	13,200	6,400
imputed rent tax ^a	0	1,700	2,000	4,300	9,000	3,100
capital gains tax ^b	0	600	800	1,500	3,200	1,100
total tax benefit	0	2,300	2,800	5,800	12,200	4,200
benefit as % income	0	11	7	9	11	17
all outright owners						
gross rent (\$pa)	8,500	9,700	11,900	12,100	17,100	11,300
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,900	7,700	9,200	9,400	13,000	8,900
capital gains	5,100	5,800	7,100	7,300	10,200	6,800
imputed rent tax ^a	0	1,500	1,800	3,400	6,300	3,100
capital gains tax ^b	0	600	700	1,300	2,500	1,200
total tax benefit	0	2,100	2,500	4,700	8,800	4,300
benefit as % income	0	9	6	7	7	10

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table A.8: Tax benefits by household income and age: purchasers, 1999 Australia

	income quintile					
	1	2	3	4	5	total
25-34 years						
gross rent (\$pa)	6,500	6,900	7,000	9,000	12,700	9,300
interest (\$pa)	5,400	5,000	5,500	7,100	9,400	7,100
net rent less interest	-1,000	-2,500	-4,700	-5,100	-6,300	-4,800
capital gains	3,900	4,100	4,200	5,400	7,600	5,600
imputed rent tax ^a	0	-500	-900	-1,800	-3,100	-1,700
capital gains tax ^b	0	400	400	1,000	1,800	1,000
total tax benefit	0	-100	-500	-800	-1,300	-700
benefit as % income	0	0	-1	-1	-1	-1
35-44 years						
gross rent (\$pa)	7,600	8,300	8,200	10,100	15,800	11,200
interest (\$pa)	5,300	4,800	4,800	5,900	8,500	6,300
net rent less interest	-2,200	-1,200	-1,500	-1,000	100	-800
capital gains	4,500	5,000	4,900	6,000	9,500	6,700
imputed rent tax ^a	0	-200	-300	-400	0	-300
capital gains tax ^b	0	500	500	1,100	2,300	1,200
total tax benefit	0	300	200	700	2,300	900
benefit as % income	0	1	0	1	2	1
45-64 years						
gross rent (\$pa)	9,900	7,800	9,700	11,000	15,800	12,400
interest (\$pa)	3,600	3,400	4,300	5,400	7,300	5,700
net rent less interest	3,400	800	1,000	700	2,500	1,700
capital gains	5,900	4,700	5,800	6,600	9,500	7,400
imputed rent tax ^a	0	200	200	300	1,200	600
capital gains tax ^b	0	500	600	1,200	2,300	1,300
total tax benefit	0	700	800	1,500	3,500	1,900
benefit as % income	0	3	2	2	3	3
65+ years						
gross rent (\$pa)	8,400	8,200	8,800	10,700	19,800	9,200
interest (\$pa)	1,800	1,500	1,500	2,800	8,000	2,100
net rent less interest	3,900	4,500	4,500	3,900	6,400	4,300
capital gains	5,000	4,900	5,300	6,400	11,900	5,500
imputed rent tax ^a	0	900	900	1,400	3,100	1,500
capital gains tax ^b	0	500	500	1,100	2,900	1,000
total tax benefit	0	1,400	1,400	2,500	6,000	2,500
benefit as % income	0	6	3	4	3	8
all purchasers						
gross rent (\$pa)	8,600	7,800	8,200	10,000	15,000	11,000
interest (\$pa)	3,900	4,300	4,900	6,100	8,200	6,200
net rent less interest	1,600	-600	-1,800	-1,600	-300	-900
capital gains	5,100	4,700	4,900	6,000	9,000	6,600
imputed rent tax ^a	0	-100	-400	-600	-200	-300
capital gains tax ^b	0	500	500	1,100	2,200	1,200
total tax benefit	0	400	100	500	2,000	900
benefit as % income	0	1	0	1	2	1

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

APPENDIX B: NEW SOUTH WALES

Table B.1: Dwelling values, debt and housing costs, 1999: New South Wales

	income quintile ^a					
	1	2	3	4	5	total
all owners						
income (\$pw)	190	440	780	1,210	2,360	1,130
dwelling value (\$)	230,000	241,000	272,000	286,000	400,000	297,000
mortgage debt (\$)	7,400	14,900	39,400	64,100	91,900	48,200
housing costs (\$pw)	46	67	129	176	232	139
housing equity (%)	97	94	86	78	77	84
outright owners						
income (\$pw)	190	430	770	1,210	2,360	870
dwelling value (\$)	228,000	254,000	329,000	318,000	426,000	298,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	37	41	56	55	91	53
housing equity (%)	100	100	100	100	100	100
home purchasers						
income (\$pw)	190	470	790	1,200	2,360	1,490
dwelling value (\$)	256,000	195,000	209,000	264,000	384,000	296,000
mortgage debt (\$)	80,400	71,500	86,000	109,600	150,300	117,300
housing costs (\$pw)	140	166	216	265	327	266
housing equity (%)	69	63	59	59	61	60

a. Income quintiles are derived from on whole population, not just owners

b. Gives percentage share of each tenure in relevant income category

Source: Australian Housing Survey 1999, confidentialised unit record files

Table B.2: Tax benefits by household income and tenure, 1999: New South Wales

	income quintile					total
	1	2	3	4	5	
all owners						
gross rent (\$pa)	11,500	12,100	13,600	14,300	20,000	14,900
interest (\$pa)	500	1,000	2,600	4,200	6,100	3,200
net rent less interest	9,100	8,600	6,900	5,100	7,900	7,600
capital gains	6,900	7,200	8,200	8,600	12,000	8,900
imputed rent tax ^a	0	1,700	1,400	1,800	3,800	2,700
capital gains tax ^b	0	700	800	1,500	2,900	1,600
total tax benefit	0	2,400	2,200	3,300	6,700	4,300
benefit as % income	0	10	5	5	5	7
outright owners						
gross rent (\$pa)	11,400	12,700	16,500	15,900	21,300	14,900
interest (\$pa)	0	0	0	0	0	0
net rent less interest	9,500	10,500	13,500	13,000	16,600	12,100
capital gains	6,800	7,600	9,900	9,500	12,800	8,900
imputed rent tax ^a	0	2,100	2,700	4,600	8,100	4,300
capital gains tax ^b	0	800	1,000	1,700	3,100	1,600
total tax benefit	0	2,900	3,700	6,300	11,200	5,900
benefit as % income	0	13	9	10	9	13
home purchasers						
gross rent (\$pa)	12,800	9,800	10,500	13,200	19,200	14,800
interest (\$pa)	5,300	4,700	5,700	7,200	9,900	7,700
net rent less interest	5,500	1,100	-800	-600	2,200	1,000
capital gains	7,700	5,900	6,300	7,900	11,500	8,900
imputed rent tax ^a	0	200	-200	-200	1,100	400
capital gains tax ^b	0	600	600	1,400	2,800	1,600
total tax benefit	0	800	400	1,200	3,900	2,000
benefit as % income	0	3	1	2	3	3
marginal tax rate ^d	0.000	0.200	0.200	0.355	0.485	0.355

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

c. weights tax expenditure for owners by proportion of owners in population

d. estimated as marginal tax rate on half household income

Source: Table B.1

Table B.3: Dwelling values, debt and housing costs, 1999 : All owners by household income and age, New South Wales

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	210	470	790	1220	2120	1280
dwelling value (\$)	162000	175000	179000	251000	335000	248000
mortgage debt (\$)	36000	69000	79000	131000	172000	121000
housing costs (\$pw)	17	158	210	276	368	265
housing equity (%)	78	61	56	48	49	51
35-44 years						
income (\$pw)	190	480	790	1210	2400	1420
dwelling value (\$)	195000	207000	207000	273000	402000	296000
mortgage debt (\$)	52000	42000	51000	74000	111000	78000
housing costs (\$pw)	145	140	161	197	310	220
housing equity (%)	73	80	75	73	72	74
45-64 years						
income (\$pw)	180	450	780	1210	2430	1380
dwelling value (\$)	210000	226000	315000	299000	407000	323000
mortgage debt (\$)	13000	7000	28000	43000	70000	43000
housing costs (\$pw)	47	48	104	137	178	125
housing equity (%)	94	97	91	86	83	87
65+ years						
income (\$pw)	200	410	770	1180	1970	460
dwelling value (\$)	242000	272000	369000	369000	498000	282000
mortgage debt (\$)	1000	1000	1000	2000	8000	1000
housing costs (\$pw)	38	39	55	66	75	43
housing equity (%)	99	100	100	99	98	99
all owners						
income (\$pw)	190	440	780	1,210	2,360	1,130
dwelling value (\$)	230,000	241,000	272,000	286,000	400,000	297,000
mortgage debt (\$)	7,400	14,900	39,400	64,100	91,900	48,200
housing costs (\$pw)	46	67	129	176	232	139
housing equity (%)	97	94	86	78	77	84

a. Income quintiles are derived from on whole population, not just owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table B.4: Dwelling values, debt and housing costs, 1999 : Outright owners by household income and age, New South Wales

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	220	430	820	1240	2140	1010
dwelling value (\$)	117000	188000	252000	300000	321000	252000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	13	66	44	149	143	88
housing equity (%)	100	100	100	100	100	100
35-44 years						
income (\$pw)	190	460	790	1210	2940	1390
dwelling value (\$)	198000	198000	215000	311000	466000	305000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	71	61	63	52	161	87
housing equity (%)	100	100	100	100	100	100
45-64 years						
income (\$pw)	170	450	760	1220	2300	1160
dwelling value (\$)	194000	229000	351000	302000	410000	314000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	36	39	56	46	77	54
housing equity (%)	100	100	100	100	100	100
65+ years						
income (\$pw)	200	410	770	1180	1890	450
dwelling value (\$)	240000	275000	375000	377000	493000	283000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	36	39	54	62	70	42
housing equity (%)	100	100	100	100	100	100
all outright owners						
income (\$pw)	190	430	770	1,210	2,360	870
dwelling value (\$)	228,000	254,000	329,000	318,000	426,000	298,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	37	41	56	55	91	53
housing equity (%)	100	100	100	100	100	100

a. Income quintiles are derived from on whole population, not just outright owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table B.5: Dwelling values, debt and housing costs, 1999: Purchasers by household income and age, New South Wales

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	180	480	780	1220	2120	1320
dwelling value (\$)	240,000	171,000	164,000	244,000	336,000	247,000
mortgage debt (\$)	100,000	91,000	96,000	150,000	185,000	141,000
housing costs (\$pw)	25	190	249	296	389	299
housing equity (%)	58	47	42	39	45	43
35-44 years						
income (\$pw)	190	490	790	1200	2230	1430
dwelling value (\$)	191,000	214,000	202,000	260,000	383,000	292,000
mortgage debt (\$)	112,000	74,000	81,000	100,000	145,000	112,000
housing costs (\$pw)	229	196	212	250	354	278
housing equity (%)	42	66	60	62	62	62
45-64 years						
income (\$pw)	190	430	800	1190	2550	1730
dwelling value (\$)	278,000	209,000	253,000	295,000	404,000	338,000
mortgage debt (\$)	79,000	55,000	83,000	96,000	140,000	114,000
housing costs (\$pw)	97	113	193	250	283	243
housing equity (%)	72	73	67	68	65	66
65+ years						
income (\$pw)	160	360	800	970	3790	560
dwelling value (\$)	298,000	186,000	276,000	140,000	600,000	264,000
mortgage debt (\$)	41,000	27,000	10,000	80,000	190,000	41,000
housing costs (\$pw)	117	47	60	223	193	91
housing equity (%)	86	86	96	43	68	84
all purchasers						
income (\$pw)	190	470	790	1,200	2,360	1,490
dwelling value (\$)	256,000	195,000	209,000	264,000	384,000	296,000
mortgage debt (\$)	80,400	71,500	86,000	109,600	150,300	117,300
housing costs (\$pw)	140	166	216	265	327	266
housing equity (%)	69	63	59	59	61	60

a. Income quintiles are derived from on whole population, not just purchasers

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table B.6: Tax benefits by household income and age: all owners, 1999: New South Wales

	income quintile					
	1	2	3	4	5	total
25-34 years						
gross rent (\$pa)	8,100	8,800	9,000	12,600	16,800	12,400
interest (\$pa)	2,400	4,600	5,200	8,600	11,400	8,000
net rent less interest	7,200	500	-2,000	-1,800	-2,400	-1,400
capital gains	4,900	5,300	5,400	7,500	10,100	7,400
imputed rent tax ^a	0	100	-400	-600	-1,200	-500
capital gains tax ^b	0	500	500	1,300	2,400	1,300
total tax benefit	0	600	100	700	1,200	800
benefit as % income	0	3	0	1	1	1
35-44 years						
gross rent (\$pa)	9,800	10,400	10,400	13,700	20,100	14,800
interest (\$pa)	3,400	2,800	3,400	4,900	7,300	5,100
net rent less interest	2,200	3,100	2,000	3,400	4,000	3,400
capital gains	5,900	6,200	6,200	8,200	12,100	8,900
imputed rent tax ^a	0	600	400	1,200	1,900	1,200
capital gains tax ^b	0	600	600	1,500	2,900	1,600
total tax benefit	0	1,200	1,000	2,700	4,800	2,800
benefit as % income	0	5	2	4	4	4
45-64 years						
gross rent (\$pa)	10,500	11,300	15,800	15,000	20,400	16,200
interest (\$pa)	900	500	1,800	2,800	4,600	2,800
net rent less interest	8,100	8,800	10,300	7,800	11,100	9,700
capital gains	6,300	6,800	9,500	9,000	12,200	9,700
imputed rent tax ^a	0	1,800	2,100	2,800	5,400	3,400
capital gains tax ^b	0	700	900	1,600	3,000	1,700
total tax benefit	0	2,500	3,000	4,400	8,400	5,100
benefit as % income	0	10	7	7	7	7
65+ years						
gross rent (\$pa)	12,100	13,600	18,500	18,500	24,900	14,100
interest (\$pa)	100	100	100	100	500	100
net rent less interest	10,100	11,600	15,600	15,000	21,000	11,800
capital gains	7,300	8,200	11,100	11,100	14,900	8,500
imputed rent tax ^a	0	2,300	3,100	5,300	10,200	4,200
capital gains tax ^b	0	800	1,100	2,000	3,600	1,500
total tax benefit	0	3,100	4,200	7,300	13,800	5,700
benefit as % income	0	15	11	12	13	24
all households						
gross rent (\$pa)	11,500	12,100	13,600	14,300	20,000	14,900
interest (\$pa)	500	1,000	2,600	4,200	6,100	3,200
net rent less interest	9,100	8,600	6,900	5,100	7,900	7,600
capital gains	6,900	7,200	8,200	8,600	12,000	8,900
imputed rent tax ^a	0	1,700	1,400	1,800	3,800	2,700
capital gains tax ^b	0	700	800	1,500	2,900	1,600
total tax benefit	0	2,400	2,200	3,300	6,700	4,300
benefit as % income	0	11	5	5	6	7

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table B.7: Tax benefits by household income and age: outright owners, 1999: New South Wales

	income quintile					
	1	2	3	4	5	total
25-34 years						
gross rent (\$pa)	5,900	9,400	12,600	15,000	16,100	12,600
interest (\$pa)	0	0	0	0	0	0
net rent less interest	5,200	6,000	10,300	7,300	8,600	8,000
capital gains	3,500	5,600	7,600	9,000	9,600	7,600
imputed rent tax ^a	0	1,200	2,100	2,600	4,200	2,800
capital gains tax ^b	0	600	800	1,600	2,300	1,300
total tax benefit	0	1,800	2,900	4,200	6,500	4,100
benefit as % income	0	8	7	6	6	8
35-44 years						
gross rent (\$pa)	9,900	9,900	10,800	15,600	23,300	15,300
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,200	6,700	7,500	12,800	14,900	10,700
capital gains	5,900	5,900	6,500	9,300	14,000	9,200
imputed rent tax ^a	0	1,300	1,500	4,600	7,200	3,800
capital gains tax ^b	0	600	600	1,700	3,400	1,600
total tax benefit	0	1,900	2,100	6,300	10,600	5,400
benefit as % income	0	8	5	10	7	8
45-64 years						
gross rent (\$pa)	9,700	11,500	17,600	15,100	20,500	15,700
interest (\$pa)	0	0	0	0	0	0
net rent less interest	7,800	9,400	14,600	12,700	16,500	12,900
capital gains	5,800	6,900	10,500	9,100	12,300	9,400
imputed rent tax ^a	0	1,900	2,900	4,500	8,000	4,600
capital gains tax ^b	0	700	1,100	1,600	3,000	1,700
total tax benefit	0	2,600	4,000	6,100	11,000	6,300
benefit as % income	0	11	10	10	9	10
65+ years						
gross rent (\$pa)	12,000	13,800	18,800	18,900	24,700	14,200
interest (\$pa)	0	0	0	0	0	0
net rent less interest	10,100	11,700	15,900	15,600	21,000	12,000
capital gains	7,200	8,300	11,300	11,300	14,800	8,500
imputed rent tax ^a	0	2,300	3,200	5,600	10,200	4,300
capital gains tax ^b	0	800	1,100	2,000	3,600	1,500
total tax benefit	0	3,100	4,300	7,600	13,800	5,800
benefit as % income	0	15	11	12	14	25
all outright owners						
gross rent (\$pa)	11,400	12,700	16,500	15,900	21,300	14,900
interest (\$pa)	0	0	0	0	0	0
net rent less interest	9,500	10,500	13,500	13,000	16,600	12,100
capital gains	6,800	7,600	9,900	9,500	12,800	8,900
imputed rent tax ^a	0	2,100	2,700	4,600	8,000	4,300
capital gains tax ^b	0	800	1,000	1,700	3,100	1,600
total tax benefit	0	2,900	3,700	6,300	11,100	5,900
benefit as % income	0	13	9	10	9	13

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table B.8: Tax benefits by household income and age: purchasers, 1999: New South Wales

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	12,000	8,600	8,200	12,200	16,800	12,400
interest (\$pa)	6,600	6,000	6,300	9,900	12,200	9,300
net rent less interest	10,700	-1,300	-4,700	-3,200	-3,400	-3,200
capital gains	7,200	5,100	4,900	7,300	10,100	7,400
imputed rent tax ^a	0	-300	-900	-1,100	-1,700	-1,100
capital gains tax ^b	0	500	500	1,300	2,400	1,300
total tax benefit	0	200	-400	200	700	200
benefit as % income	0	1	-1	0	1	0
35-44 years						
gross rent (\$pa)	9,600	10,700	10,100	13,000	19,200	14,600
interest (\$pa)	7,400	4,900	5,300	6,600	9,600	7,400
net rent less interest	-2,300	500	-900	0	700	200
capital gains	5,700	6,400	6,100	7,800	11,500	8,800
imputed rent tax ^a	0	100	-200	0	300	100
capital gains tax ^b	0	600	600	1,400	2,800	1,600
total tax benefit	0	700	400	1,400	3,100	1,700
benefit as % income	0	3	1	2	3	2
45-64 years						
gross rent (\$pa)	13,900	10,500	12,700	14,800	20,200	16,900
interest (\$pa)	5,200	3,600	5,500	6,300	9,200	7,500
net rent less interest	8,800	4,600	2,600	1,700	5,500	4,300
capital gains	8,300	6,300	7,600	8,900	12,100	10,100
imputed rent tax ^a	0	900	500	600	2,700	1,500
capital gains tax ^b	0	600	800	1,600	2,900	1,800
total tax benefit	0	1,500	1,300	2,200	5,600	3,300
benefit as % income	0	7	3	4	4	4
65+ years						
gross rent (\$pa)	14,900	9,300	13,800	7,000	30,000	13,200
interest (\$pa)	2,700	1,800	700	5,300	12,500	2,700
net rent less interest	8,800	6,800	10,700	-4,600	20,000	8,400
capital gains	8,900	5,600	8,300	4,200	18,000	7,900
imputed rent tax ^a	0	1,400	2,100	-1,600	9,700	3,000
capital gains tax ^b	0	600	800	700	4,400	1,400
total tax benefit	0	2,000	2,900	-900	14,100	4,400
benefit as % income	0	10	7	-2	7	15
all purchasers						
gross rent (\$pa)	12,800	9,800	10,500	13,200	19,200	14,800
interest (\$pa)	5,300	4,700	5,700	7,200	9,900	7,700
net rent less interest	5,500	1,100	-800	-600	2,200	1,000
capital gains	7,700	5,900	6,300	7,900	11,500	8,900
imputed rent tax ^a	0	200	-200	-200	1,100	300
capital gains tax ^b	0	600	600	1,400	2,800	1,600
total tax benefit	0	800	400	1,200	3,900	1,900
benefit as % income	0	3	1	2	3	2

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

APPENDIX C - VICTORIA

Table C.1: Dwelling values, debt and housing costs, 1999: Victoria

	income quintile ^a					
	1	2	3	4	5	total
all owners						
income (\$pw)	210	440	780	1,210	2,200	1,070
dwelling value (\$)	149,000	168,000	181,000	200,000	282,000	203,000
mortgage debt (\$)	7,300	17,300	32,100	49,100	57,900	35,500
housing costs (\$pw)	42	68	115	132	185	115
housing equity (%)	95	90	82	75	79	82
outright owners						
income (\$pw)	210	430	780	1,210	2,180	900
dwelling value (\$)	150,000	173,000	205,000	215,000	279,000	201,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	27	32	44	46	64	41
housing equity (%)	100	100	100	100	100	100
home purchasers						
income (\$pw)	210	480	800	1,200	2,220	1,290
dwelling value (\$)	145,000	155,000	155,000	190,000	285,000	205,000
mortgage debt (\$)	48,800	65,500	67,800	86,000	106,000	83,600
housing costs (\$pw)	128	168	194	197	289	217
housing equity (%)	66	58	56	55	63	59

a. Income quintiles are derived from on whole population, not just owners

b. Gives percentage share of each tenure in relevant income category

Source: Australian Housing Survey 1999, confidentialised unit record files

Table C.2: Tax benefits by household income and tenure, 1999: Victoria

	income quintile					total
	1	2	3	4	5	
all owners						
gross rent (\$pa)	7,500	8,400	9,100	10,000	14,100	10,200
interest (\$pa)	500	1,100	2,100	3,200	3,800	2,300
net rent less interest	5,300	4,800	3,100	3,100	4,500	4,200
capital gains	4,500	5,000	5,400	6,000	8,500	6,100
imputed rent tax ^a	0	1,000	600	1,100	2,200	1,500
capital gains tax ^b	0	500	500	1,100	2,100	1,100
total tax benefit	0	1,500	1,100	2,200	4,300	2,600
benefit as % income	0	7	3	3	4	5
outright owners						
gross rent (\$pa)	7,500	8,700	10,300	10,800	14,000	10,100
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,100	7,000	8,000	8,300	10,600	7,900
capital gains	4,500	5,200	6,200	6,500	8,400	6,000
imputed rent tax ^a	0	1,400	1,600	2,900	5,100	2,800
capital gains tax ^b	0	500	600	1,200	2,000	1,100
total tax benefit	0	1,900	2,200	4,100	7,100	3,900
benefit as % income	0	8	5	7	6	8
home purchasers						
gross rent (\$pa)	7,300	7,800	7,800	9,500	14,300	10,300
interest (\$pa)	3,200	4,300	4,500	5,700	7,000	5,500
net rent less interest	600	-1,000	-2,400	-700	-800	-1,000
capital gains	4,400	4,700	4,700	5,700	8,600	6,200
imputed rent tax ^a	0	-200	-500	-200	-400	-400
capital gains tax ^b	0	500	500	1,000	2,100	1,100
total tax benefit	0	300	0	800	1,700	700
benefit as % income	0	1	0	1	1	1
marginal tax rate ^d	0.000	0.200	0.200	0.355	0.485	0.355

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

c. weights tax expenditure for owners by proportion of owners in population

d. estimated as marginal tax rate on half household income

Source: Table C.1

Table C.3: Dwelling values, debt and housing costs, 1999 : All owners by household income and age, Victoria

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	170	510	780	1190	2160	1240
dwelling value (\$)	128,000	152,000	140,000	182,000	242,000	183,000
mortgage debt (\$)	44,000	63,000	69,000	79,000	109,000	82,000
housing costs (\$pw)	119	161	229	226	366	254
housing equity (%)	66	58	50	56	55	55
35-44 years						
income (\$pw)	200	460	810	1210	2290	1310
dwelling value (\$)	124,000	151,000	166,000	202,000	303,000	215,000
mortgage debt (\$)	45,000	39,000	48,000	61,000	85,000	62,000
housing costs (\$pw)	137	124	153	156	204	164
housing equity (%)	64	74	71	70	72	71
45-64 years						
income (\$pw)	210	450	780	1220	2180	1220
dwelling value (\$)	149,000	162,000	190,000	202,000	279,000	213,000
mortgage debt (\$)	7,000	14,000	21,000	33,000	34,000	25,000
housing costs (\$pw)	41	66	75	91	132	91
housing equity (%)	95	92	89	83	88	88
65+ years						
income (\$pw)	220	420	770	1150	2110	530
dwelling value (\$)	153,000	180,000	222,000	248,000	339,000	189,000
mortgage debt (\$)	2,000	1,000	1,000	2,000	11,000	2,000
housing costs (\$pw)	29	32	42	36	89	36
housing equity (%)	99	99	100	99	97	99
all owners						
income (\$pw)	210	440	780	1,210	2,200	1,070
dwelling value (\$)	149,000	168,000	181,000	200,000	282,000	203,000
mortgage debt (\$)	7,300	17,300	32,100	49,100	57,900	35,500
housing costs (\$pw)	42	68	115	132	185	115
housing equity (%)	95	90	82	75	79	82

a. Income quintiles are derived from on whole population, not just owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table C.4: Dwelling values, debt and housing costs, 1999 : Outright owners by household income and age, Victoria

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	180	530	750	1210	2420	1160
dwelling value (\$)	130,000	158,000	143,000	214,000	185,000	179,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	65	29	62	119	245	116
housing equity (%)	100	100	100	100	100	100
35-44 years						
income (\$pw)	180	440	820	1210	2190	1260
dwelling value (\$)	126,000	158,000	184,000	210,000	269,000	212,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	19	30	73	56	76	60
housing equity (%)	100	100	100	100	100	100
45-64 years						
income (\$pw)	210	440	770	1230	2210	1150
dwelling value (\$)	142,000	166,000	200,000	206,000	277,000	210,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	29	35	37	38	52	40
housing equity (%)	100	100	100	100	100	100
65+ years						
income (\$pw)	220	420	770	1150	1870	520
dwelling value (\$)	154,000	180,000	223,000	252,000	344,000	190,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	25	31	41	32	57	32
housing equity (%)	100	100	100	100	100	100
all outright owners						
income (\$pw)	210	430	780	1,210	2,180	900
dwelling value (\$)	150,000	173,000	205,000	215,000	279,000	201,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	27	32	44	46	64	41
housing equity (%)	100	100	100	100	100	100

a. Income quintiles are derived from on whole population, not just outright owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table C.5: Dwelling values, debt and housing costs, 1999: Purchasers by household income and age, Victoria

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	160	510	780	1180	2140	1250
dwelling value (\$)	127,000	152,000	140,000	174,000	248,000	183,000
mortgage debt (\$)	70,000	75,000	78,000	98,000	122,000	96,000
housing costs (\$pw)	155	189	245	248	380	277
housing equity (%)	45	51	44	44	51	48
35-44 years						
income (\$pw)	210	480	810	1210	2340	1330
dwelling value (\$)	124,000	146,000	161,000	199,000	319,000	216,000
mortgage debt (\$)	67,000	66,000	64,000	86,000	124,000	89,000
housing costs (\$pw)	189	183	182	197	271	210
housing equity (%)	46	54	60	57	61	59
45-64 years						
income (\$pw)	210	460	800	1220	2120	1340
dwelling value (\$)	179,000	152,000	169,000	196,000	281,000	218,000
mortgage debt (\$)	36,000	56,000	64,000	77,000	81,000	72,000
housing costs (\$pw)	91	157	151	160	244	185
housing equity (%)	80	63	62	61	71	67
65+ years						
income (\$pw)	220	430	750	1220	4060	810
dwelling value (\$)	135,000	174,000	152,000	178,000	296,000	168,000
mortgage debt (\$)	33,000	20,000	26,000	33,000	102,000	36,000
housing costs (\$pw)	101	54	78	108	317	109
housing equity (%)	76	88	83	82	65	79
all purchasers						
income (\$pw)	210	480	800	1,200	2,220	1,290
dwelling value (\$)	145,000	155,000	155,000	190,000	285,000	205,000
mortgage debt (\$)	48,800	65,500	67,800	86,000	106,000	83,600
housing costs (\$pw)	128	168	194	197	289	217
housing equity (%)	66	58	56	55	63	59

a. Income quintiles are derived from on whole population, not just purchasers

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table C.6: Tax benefits by household income and age: all owners, 1999: Victoria

	income quintile					
	1	2	3	4	5	total
25-34 years						
gross rent (\$pa)	6,400	7,600	7,000	9,100	12,100	9,200
interest (\$pa)	2,900	4,200	4,600	5,200	7,200	5,400
net rent less interest	200	-800	-4,900	-2,700	-6,900	-4,100
capital gains	3,800	4,600	4,200	5,500	7,300	5,500
imputed rent tax ^a	0	-200	-1,000	-900	-3,400	-1,400
capital gains tax ^b	0	500	400	1,000	1,800	1,000
total tax benefit	0	300	-600	100	-1,600	-400
benefit as % income	0	1	-1	0	-1	-1
35-44 years						
gross rent (\$pa)	6,200	7,600	8,300	10,100	15,200	10,800
interest (\$pa)	3,000	2,600	3,200	4,000	5,600	4,100
net rent less interest	-900	1,100	300	2,000	4,500	2,200
capital gains	3,700	4,500	5,000	6,100	9,100	6,500
imputed rent tax ^a	0	200	100	700	2,200	800
capital gains tax ^b	0	500	500	1,100	2,200	1,100
total tax benefit	0	700	600	1,800	4,400	1,900
benefit as % income	0	3	1	3	4	3
45-64 years						
gross rent (\$pa)	7,500	8,100	9,500	10,100	14,000	10,700
interest (\$pa)	500	900	1,400	2,200	2,200	1,700
net rent less interest	5,300	4,700	5,600	5,400	7,100	5,900
capital gains	4,500	4,900	5,700	6,100	8,400	6,400
imputed rent tax ^a	0	900	1,100	1,900	3,400	2,100
capital gains tax ^b	0	500	600	1,100	2,000	1,100
total tax benefit	0	1,400	1,700	3,000	5,400	3,200
benefit as % income	0	6	4	5	5	5
65+ years						
gross rent (\$pa)	7,700	9,000	11,100	12,400	17,000	9,500
interest (\$pa)	100	100	100	100	700	100
net rent less interest	6,100	7,300	8,900	10,500	12,300	7,600
capital gains	4,600	5,400	6,700	7,400	10,200	5,700
imputed rent tax ^a	0	1,500	1,800	3,700	6,000	2,700
capital gains tax ^b	0	500	700	1,300	2,500	1,000
total tax benefit	0	2,000	2,500	5,000	8,500	3,700
benefit as % income	0	9	6	8	8	13
all households						
gross rent (\$pa)	7,500	8,400	9,100	10,000	14,100	10,200
interest (\$pa)	500	1,100	2,100	3,200	3,800	2,300
net rent less interest	5,300	4,800	3,100	3,100	4,500	4,200
capital gains	4,500	5,000	5,400	6,000	8,500	6,100
imputed rent tax ^a	0	1,000	600	1,100	2,200	1,500
capital gains tax ^b	0	500	500	1,100	2,100	1,100
total tax benefit	0	1,500	1,100	2,200	4,300	2,600
benefit as % income	0	6	3	3	4	5

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table C.7: Tax benefits by household income and age: outright owners, 1999: Victoria

	income quintile					
	1	2	3	4	5	total
25-34 years						
gross rent (\$pa)	6,500	7,900	7,200	10,700	9,300	9,000
interest (\$pa)	0	0	0	0	0	0
net rent less interest	3,100	6,400	3,900	4,500	-3,500	2,900
capital gains	3,900	4,700	4,300	6,400	5,600	5,400
imputed rent tax ^a	0	1,300	800	1,600	-1,700	1,000
capital gains tax ^b	0	500	400	1,100	1,300	1,000
total tax benefit	0	1,800	1,200	2,700	-400	2,000
benefit as % income	0	6	3	4	0	3
35-44 years						
gross rent (\$pa)	6,300	7,900	9,200	10,500	13,500	10,600
interest (\$pa)	0	0	0	0	0	0
net rent less interest	5,300	6,300	5,400	7,600	9,500	7,500
capital gains	3,800	4,700	5,500	6,300	8,100	6,400
imputed rent tax ^a	0	1,300	1,100	2,700	4,600	2,700
capital gains tax ^b	0	500	600	1,100	2,000	1,100
total tax benefit	0	1,800	1,700	3,800	6,600	3,800
benefit as % income	0	8	4	6	6	6
45-64 years						
gross rent (\$pa)	7,100	8,300	10,000	10,300	13,900	10,500
interest (\$pa)	0	0	0	0	0	0
net rent less interest	5,600	6,500	8,100	8,300	11,100	8,400
capital gains	4,300	5,000	6,000	6,200	8,300	6,300
imputed rent tax ^a	0	1,300	1,600	2,900	5,400	3,000
capital gains tax ^b	0	500	600	1,100	2,000	1,100
total tax benefit	0	1,800	2,200	4,000	7,400	4,100
benefit as % income	0	8	6	6	6	7
65+ years						
gross rent (\$pa)	7,700	9,000	11,200	12,600	17,200	9,500
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,400	7,400	9,000	11,000	14,200	7,900
capital gains	4,600	5,400	6,700	7,600	10,300	5,700
imputed rent tax ^a	0	1,500	1,800	3,900	6,900	2,800
capital gains tax ^b	0	500	700	1,300	2,500	1,000
total tax benefit	0	2,000	2,500	5,200	9,400	3,800
benefit as % income	0	9	6	9	10	14
all outright owners						
gross rent (\$pa)	7,500	8,700	10,300	10,800	14,000	10,100
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,100	7,000	8,000	8,300	10,600	7,900
capital gains	4,500	5,200	6,200	6,500	8,400	6,000
imputed rent tax ^a	0	1,400	1,600	3,000	5,200	2,800
capital gains tax ^b	0	500	600	1,100	2,000	1,100
total tax benefit	0	1,900	2,200	4,100	7,200	3,900
benefit as % income	0	9	5	7	6	8

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table C.8: Tax benefits by household income and age: purchasers, 1999: Victoria

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	6,400	7,600	7,000	8,700	12,400	9,200
interest (\$pa)	4,600	5,000	5,100	6,500	8,100	6,300
net rent less interest	-1,700	-2,200	-5,700	-4,200	-7,300	-5,200
capital gains	3,800	4,600	4,200	5,200	7,400	5,500
imputed rent tax ^a	0	-400	-1,100	-1,500	-3,600	-1,900
capital gains tax ^b	0	500	400	900	1,800	1,000
total tax benefit	0	100	-700	-600	-1,800	-900
benefit as % income	0	0	-2	-1	-2	-1
35-44 years						
gross rent (\$pa)	6,200	7,300	8,100	10,000	16,000	10,800
interest (\$pa)	4,400	4,400	4,200	5,700	8,200	5,900
net rent less interest	-3,600	-2,200	-1,400	-300	1,900	-100
capital gains	3,700	4,400	4,800	6,000	9,600	6,500
imputed rent tax ^a	0	-400	-300	-100	900	0
capital gains tax ^b	0	400	500	1,100	2,300	1,200
total tax benefit	0	0	200	1,000	3,200	1,200
benefit as % income	0	0	0	2	3	2
45-64 years						
gross rent (\$pa)	9,000	7,600	8,500	9,800	14,100	10,900
interest (\$pa)	2,400	3,700	4,200	5,100	5,300	4,800
net rent less interest	4,200	-600	600	1,500	1,400	1,300
capital gains	5,400	4,600	5,100	5,900	8,400	6,500
imputed rent tax ^a	0	-100	100	500	700	500
capital gains tax ^b	0	500	500	1,000	2,000	1,200
total tax benefit	0	400	600	1,500	2,700	1,700
benefit as % income	0	1	1	2	2	2
65+ years						
gross rent (\$pa)	6,800	8,700	7,600	8,900	14,800	8,400
interest (\$pa)	2,200	1,300	1,700	2,200	6,700	2,400
net rent less interest	1,500	5,900	3,600	3,300	-1,700	2,700
capital gains	4,100	5,200	4,600	5,300	8,900	5,000
imputed rent tax ^a	0	1,200	700	1,200	-800	1,000
capital gains tax ^b	0	500	500	900	2,200	900
total tax benefit	0	1,700	1,200	2,100	1,400	1,900
benefit as % income	0	8	3	3	1	4
all purchasers						
gross rent (\$pa)	7,300	7,800	7,800	9,500	14,300	10,300
interest (\$pa)	3,200	4,300	4,500	5,700	7,000	5,500
net rent less interest	600	-1,000	-2,400	-700	-800	-1,000
capital gains	4,400	4,700	4,700	5,700	8,600	6,200
imputed rent tax ^a	0	-200	-500	-300	-400	-400
capital gains tax ^b	0	500	500	1,000	2,100	1,100
total tax benefit	0	300	0	700	1,700	700
benefit as % income	0	1	0	1	1	1

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

APPENDIX D - QUEENSLAND

Table D.1: Dwelling values, debt and housing costs, 1999: Queensland

	income quintile ^a					
	1	2	3	4	5	total
all owners						
income (\$pw)	200	430	780	1,200	2,090	960
dwelling value (\$)	129,000	152,000	168,000	181,000	230,000	173,000
mortgage debt (\$)	6,400	18,100	42,200	62,100	82,600	43,200
housing costs (\$pw)	45	82	134	170	217	131
housing equity (%)	95	88	75	66	64	75
outright owners						
income (\$pw)	200	410	760	1,180	2,120	700
dwelling value (\$)	129,000	155,000	181,000	210,000	270,000	172,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	31	41	59	49	82	46
housing equity (%)	100	100	100	100	100	100
home purchasers						
income (\$pw)	200	460	790	1,200	2,080	1,230
dwelling value (\$)	123,000	146,000	158,000	168,000	214,000	174,000
mortgage debt (\$)	48,100	62,800	78,000	91,400	118,000	90,600
housing costs (\$pw)	137	183	199	227	276	225
housing equity (%)	61	57	51	46	45	48

a. Income quintiles are derived from on whole population, not just owners

b. Gives percentage share of each tenure in relevant income category

Source: Australian Housing Survey 1999, confidentialised unit record files

Table D.2: Tax benefits by household income and tenure, 1999: Queensland

	income quintile					total
	1	2	3	4	5	
all owners						
gross rent (\$pa)	6,500	7,600	8,400	9,100	11,500	8,700
interest (\$pa)	400	1,200	2,800	4,100	5,500	2,900
net rent less interest	4,100	3,300	1,400	200	200	1,900
capital gains	3,900	4,600	5,000	5,400	6,900	5,200
imputed rent tax ^a	0	700	300	100	100	700
capital gains tax ^b	0	500	500	1,000	1,700	900
total tax benefit	0	1,200	800	1,100	1,800	1,600
benefit as % income	0	5	2	2	2	3
outright owners						
gross rent (\$pa)	6,500	7,800	9,100	10,500	13,500	8,600
interest (\$pa)	0	0	0	0	0	0
net rent less interest	4,800	5,600	6,000	7,900	9,200	6,200
capital gains	3,900	4,700	5,400	6,300	8,100	5,200
imputed rent tax ^a	0	1,100	1,200	2,800	4,500	2,200
capital gains tax ^b	0	500	500	1,100	2,000	900
total tax benefit	0	1,600	1,700	3,900	6,500	3,100
benefit as % income	0	8	4	6	6	9
home purchasers						
gross rent (\$pa)	6,200	7,300	7,900	8,400	10,700	8,700
interest (\$pa)	3,200	4,100	5,100	6,000	7,800	6,000
net rent less interest	-1,000	-2,200	-2,500	-3,400	-3,600	-3,000
capital gains	3,700	4,400	4,700	5,000	6,400	5,200
imputed rent tax ^a	0	-400	-500	-1,200	-1,700	-1,100
capital gains tax ^b	0	400	500	900	1,600	900
total tax benefit	0	0	0	-300	-100	-200
benefit as % income	0	0	0	0	0	0
marginal tax rate ^d	0.000	0.200	0.200	0.355	0.485	0.355

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

c. weights tax expenditure for owners by proportion of owners in population

d. estimated as marginal tax rate on half household income

Source: Table D.1

Table D.3: Dwelling values, debt and housing costs, 1999 : All owners by household income and age, Queensland

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	160	450	790	1210	1950	1210
dwelling value (\$)	137,000	118,000	136,000	154,000	181,000	154,000
mortgage debt (\$)	61,000	50,000	87,000	92,000	105,000	89,000
housing costs (\$pw)	121	142	213	286	313	256
housing equity (%)	56	58	36	41	42	42
35-44 years						
income (\$pw)	170	460	770	1200	2070	1190
dwelling value (\$)	114,000	157,000	158,000	182,000	226,000	182,000
mortgage debt (\$)	37,000	49,000	61,000	77,000	97,000	73,000
housing costs (\$pw)	108	157	163	179	229	183
housing equity (%)	68	69	61	58	57	60
45-64 years						
income (\$pw)	190	440	790	1190	2080	1040
dwelling value (\$)	121,000	151,000	183,000	192,000	256,000	188,000
mortgage debt (\$)	7,000	18,000	24,000	41,000	66,000	34,000
housing costs (\$pw)	51	78	97	115	170	107
housing equity (%)	94	88	87	79	74	82
65+ years						
income (\$pw)	210	400	730	1130	2260	420
dwelling value (\$)	133,000	159,000	185,000	214,000	279,000	154,000
mortgage debt (\$)	1,000	0	0	2,000	0	1,000
housing costs (\$pw)	33	49	82	40	44	44
housing equity (%)	99	100	100	99	100	99
all owners						
income (\$pw)	200	430	780	1,200	2,090	960
dwelling value (\$)	129,000	152,000	168,000	181,000	230,000	173,000
mortgage debt (\$)	6,400	18,100	42,200	62,100	82,600	43,200
housing costs (\$pw)	45	82	134	170	217	131
housing equity (%)	95	88	75	66	64	75

a. Income quintiles are derived from on whole population, not just owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table D.4: Dwelling values, debt and housing costs, 1999 : Outright owners by household income and age, Queensland

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	220	430	700	1190	1670	960
dwelling value (\$)	211,000	143,000	202,000	167,000	185,000	175,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	31	39	53	30	154	75
housing equity (%)	100	100	100	100	100	100
35-44 years						
income (\$pw)	150	460	780	1180	2210	1110
dwelling value (\$)	94,000	164,000	163,000	238,000	244,000	195,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	36	31	63	52	124	68
housing equity (%)	100	100	100	100	100	100
45-64 years						
income (\$pw)	190	430	770	1190	2120	880
dwelling value (\$)	120,000	146,000	181,000	205,000	289,000	184,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	32	38	47	52	63	45
housing equity (%)	100	100	100	100	100	100
65+ years						
income (\$pw)	210	400	730	1140	2260	420
dwelling value (\$)	134,000	160,000	187,000	209,000	279,000	155,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	30	44	82	39	44	41
housing equity (%)	100	100	100	100	100	100
all outright owners						
income (\$pw)	200	410	760	1,180	2,120	700
dwelling value (\$)	129,000	155,000	181,000	210,000	270,000	172,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	31	41	59	49	82	46
housing equity (%)	100	100	100	100	100	100

a. Income quintiles are derived from on whole population, not just outright owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table D.5: Dwelling values, debt and housing costs, 1999: Purchasers by household income and age, Queensland

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	140	460	800	1210	1990	1240
dwelling value (\$)	110,000	109,000	130,000	154,000	181,000	151,000
mortgage debt (\$)	83,000	69,000	95,000	96,000	119,000	99,000
housing costs (\$pw)	154	169	227	300	333	276
housing equity (%)	25	37	27	38	34	34
35-44 years						
income (\$pw)	190	460	770	1200	2030	1210
dwelling value (\$)	126,000	153,000	156,000	172,000	221,000	178,000
mortgage debt (\$)	60,000	75,000	80,000	92,000	122,000	94,000
housing costs (\$pw)	152	221	191	202	258	215
housing equity (%)	52	51	49	47	45	47
45-64 years						
income (\$pw)	190	450	820	1190	2050	1250
dwelling value (\$)	127,000	163,000	186,000	178,000	234,000	194,000
mortgage debt (\$)	51,000	56,000	61,000	87,000	114,000	85,000
housing costs (\$pw)	172	161	180	185	249	201
housing equity (%)	60	66	67	51	51	56
65+ years						
income (\$pw)	260	420	840	980	na	360
dwelling value (\$)	124,000	136,000	95,000	350,000	na	135,000
mortgage debt (\$)	17,000	12,000	0	60,000	na	17,000
housing costs (\$pw)	76	166	0	48	na	103
housing equity (%)	87	91	100	83	na	87
all purchasers						
income (\$pw)	200	460	790	1,200	2,080	1,230
dwelling value (\$)	123,000	146,000	158,000	168,000	214,000	174,000
mortgage debt (\$)	48,100	62,800	78,000	91,400	118,000	90,600
housing costs (\$pw)	137	183	199	227	276	225
housing equity (%)	61	57	51	46	45	48

a. Income quintiles are derived from on whole population, not just purchasers

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table D.6: Tax benefits by household income and age: all owners, 1999: Queensland

	income quintile					
	1	2	3	4	5	total
25-34 years						
gross rent (\$pa)	6,900	5,900	6,800	7,700	9,100	7,700
interest (\$pa)	4,000	3,300	5,700	6,100	6,900	5,900
net rent less interest	600	-1,500	-4,300	-7,200	-7,300	-5,600
capital gains	4,100	3,500	4,100	4,600	5,400	4,600
imputed rent tax ^a	0	-300	-900	-2,600	-3,500	-2,000
capital gains tax ^b	0	400	400	800	1,300	800
total tax benefit	0	100	-500	-1,800	-2,200	-1,200
benefit as % income	0	0	-1	-3	-2	-2
35-44 years						
gross rent (\$pa)	5,700	7,900	7,900	9,100	11,300	9,100
interest (\$pa)	2,400	3,200	4,000	5,100	6,400	4,800
net rent less interest	100	-300	-600	-200	-600	-400
capital gains	3,400	4,700	4,700	5,500	6,800	5,500
imputed rent tax ^a	0	-100	-100	-100	-300	-100
capital gains tax ^b	0	500	500	1,000	1,600	1,000
total tax benefit	0	400	400	900	1,300	900
benefit as % income	0	2	1	1	1	1
45-64 years						
gross rent (\$pa)	6,100	7,600	9,200	9,600	12,800	9,400
interest (\$pa)	500	1,200	1,600	2,700	4,400	2,200
net rent less interest	3,400	3,500	4,100	3,600	4,000	3,800
capital gains	3,600	4,500	5,500	5,800	7,700	5,600
imputed rent tax ^a	0	700	800	1,300	1,900	1,400
capital gains tax ^b	0	500	500	1,000	1,900	1,000
total tax benefit	0	1,200	1,300	2,300	3,800	2,400
benefit as % income	0	5	3	4	4	4
65+ years						
gross rent (\$pa)	6,700	8,000	9,300	10,700	14,000	7,700
interest (\$pa)	100	0	0	100	0	100
net rent less interest	4,900	5,400	5,000	8,600	11,600	5,400
capital gains	4,000	4,800	5,600	6,400	8,400	4,600
imputed rent tax ^a	0	1,100	1,000	3,100	5,600	1,900
capital gains tax ^b	0	500	600	1,100	2,000	800
total tax benefit	0	1,600	1,600	4,200	7,600	2,700
benefit as % income	0	7	4	7	7	13
all households						
gross rent (\$pa)	6,500	7,600	8,400	9,100	11,500	8,700
interest (\$pa)	400	1,200	2,800	4,100	5,500	2,900
net rent less interest	4,100	3,300	1,400	200	200	1,900
capital gains	3,900	4,600	5,000	5,400	6,900	5,200
imputed rent tax ^a	0	700	300	100	100	700
capital gains tax ^b	0	500	500	1,000	1,700	900
total tax benefit	0	1,200	800	1,100	1,800	1,600
benefit as % income	0	5	2	2	2	3

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table D.7: Tax benefits by household income and age: outright owners, 1999: Queensland

	income quintile					
	1	2	3	4	5	total
25-34 years						
gross rent (\$pa)	10,600	7,200	10,100	8,400	9,300	8,800
interest (\$pa)	0	0	0	0	0	0
net rent less interest	9,000	5,100	7,300	6,800	1,200	4,800
capital gains	6,300	4,300	6,100	5,000	5,600	5,300
imputed rent tax ^a	0	1,000	1,500	2,400	600	1,700
capital gains tax ^b	0	400	600	900	1,300	900
total tax benefit	0	1,400	2,100	3,300	1,900	2,600
benefit as % income	0	6	6	5	2	5
35-44 years						
gross rent (\$pa)	4,700	8,200	8,200	11,900	12,200	9,800
interest (\$pa)	0	0	0	0	0	0
net rent less interest	2,800	6,600	4,900	9,200	5,800	6,200
capital gains	2,800	4,900	4,900	7,100	7,300	5,900
imputed rent tax ^a	0	1,300	1,000	3,300	2,800	2,200
capital gains tax ^b	0	500	500	1,300	1,800	1,000
total tax benefit	0	1,800	1,500	4,600	4,600	3,200
benefit as % income	0	8	4	7	4	6
45-64 years						
gross rent (\$pa)	6,000	7,300	9,100	10,300	14,500	9,200
interest (\$pa)	0	0	0	0	0	0
net rent less interest	4,300	5,300	6,600	7,600	11,200	6,800
capital gains	3,600	4,400	5,400	6,200	8,700	5,500
imputed rent tax ^a	0	1,100	1,300	2,700	5,400	2,400
capital gains tax ^b	0	400	500	1,100	2,100	1,000
total tax benefit	0	1,500	1,800	3,800	7,500	3,400
benefit as % income	0	7	5	6	7	7
65+ years						
gross rent (\$pa)	6,700	8,000	9,400	10,500	14,000	7,800
interest (\$pa)	0	0	0	0	0	0
net rent less interest	5,100	5,700	5,100	8,400	11,600	5,600
capital gains	4,000	4,800	5,600	6,300	8,400	4,700
imputed rent tax ^a	0	1,100	1,000	3,000	5,600	2,000
capital gains tax ^b	0	500	600	1,100	2,000	800
total tax benefit	0	1,600	1,600	4,100	7,600	2,800
benefit as % income	0	8	4	7	7	13
all outright owners						
gross rent (\$pa)	6,500	7,800	9,100	10,500	13,500	8,600
interest (\$pa)	0	0	0	0	0	0
net rent less interest	4,800	5,600	6,000	7,900	9,200	6,200
capital gains	3,900	4,700	5,400	6,300	8,100	5,200
imputed rent tax ^a	0	1,100	1,200	2,800	4,500	2,200
capital gains tax ^b	0	500	500	1,100	2,000	900
total tax benefit	0	1,600	1,700	3,900	6,500	3,100
benefit as % income	0	7	4	6	6	9

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table D.8: Tax benefits by household income and age: purchasers, 1999: Queensland

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	5,500	5,500	6,500	7,700	9,100	7,600
interest (\$pa)	5,500	4,600	6,300	6,300	7,900	6,500
net rent less interest	-2,500	-3,300	-5,300	-7,900	-8,300	-6,800
capital gains	3,300	3,300	3,900	4,600	5,400	4,500
imputed rent tax ^a	0	-700	-1,100	-2,800	-4,000	-2,400
capital gains tax ^b	0	300	400	800	1,300	800
total tax benefit	0	-400	-700	-2,000	-2,700	-1,600
benefit as % income	0	-1	-2	-3	-3	-3
35-44 years						
gross rent (\$pa)	6,300	7,700	7,800	8,600	11,100	8,900
interest (\$pa)	4,000	5,000	5,300	6,100	8,100	6,200
net rent less interest	-1,600	-3,800	-2,100	-1,900	-2,400	-2,300
capital gains	3,800	4,600	4,700	5,200	6,600	5,300
imputed rent tax ^a	0	-800	-400	-700	-1,100	-800
capital gains tax ^b	0	500	500	900	1,600	900
total tax benefit	0	-300	100	200	500	100
benefit as % income	0	-1	0	0	0	0
45-64 years						
gross rent (\$pa)	6,400	8,200	9,300	8,900	11,700	9,700
interest (\$pa)	3,400	3,700	4,000	5,700	7,500	5,600
net rent less interest	-2,600	-200	-100	-700	-1,300	-700
capital gains	3,800	4,900	5,600	5,300	7,000	5,800
imputed rent tax ^a	0	0	0	-200	-600	-300
capital gains tax ^b	0	500	600	900	1,700	1,000
total tax benefit	0	500	600	700	1,100	700
benefit as % income	0	2	1	1	1	1
65+ years						
gross rent (\$pa)	6,200	6,800	4,800	17,500	na	6,800
interest (\$pa)	1,100	800	0	4,000	na	1,100
net rent less interest	2,300	-1,800	4,800	15,000	na	1,400
capital gains	3,700	4,100	2,900	10,500	na	4,100
imputed rent tax ^a	0	-400	1,000	5,300	na	500
capital gains tax ^b	0	400	300	1,900	na	700
total tax benefit	0	0	1,300	7,200	na	1,200
benefit as % income	0	0	3	14	na	7
all purchasers						
gross rent (\$pa)	6,200	7,300	7,900	8,400	10,700	8,700
interest (\$pa)	3,200	4,100	5,100	6,000	7,800	6,000
net rent less interest	-1,000	-2,200	-2,500	-3,400	-3,600	-3,000
capital gains	3,700	4,400	4,700	5,000	6,400	5,200
imputed rent tax ^a	0	-400	-500	-1,200	-1,800	-1,100
capital gains tax ^b	0	400	500	900	1,600	900
total tax benefit	0	0	0	-300	-200	-200
benefit as % income	0	0	0	0	0	0

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

APPENDIX E - SOUTH AUSTRALIA

Table E.1: Dwelling values, debt and housing costs, 1999: South Australia

	income quintile ^a					
	1	2	3	4	5	total
all owners						
income (\$pw)	200	440	780	1,200	2,240	920
dwelling value (\$)	113,000	127,000	137,000	148,000	223,000	147,000
mortgage debt (\$)	5,800	16,500	37,900	41,000	46,300	29,000
housing costs (\$pw)	35	64	109	124	165	97
housing equity (%)	95	87	72	72	79	80
outright owners						
income (\$pw)	200	420	770	1,200	2,360	760
dwelling value (\$)	109,000	133,000	152,000	162,000	242,000	146,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	23	39	39	39	57	36
housing equity (%)	100	100	100	100	100	100
home purchasers						
income (\$pw)	190	490	790	1,200	2,160	1,120
dwelling value (\$)	138,000	115,000	127,000	141,000	209,000	147,000
mortgage debt (\$)	44,200	53,600	65,400	66,800	79,700	65,800
housing costs (\$pw)	107	121	160	176	243	173
housing equity (%)	68	53	48	53	62	55

a. Income quintiles are derived from on whole population, not just owners

b. Gives percentage share of each tenure in relevant income category

Source: Australian Housing Survey 1999, confidentialised unit record files

Table E.2: Tax benefits by household income and tenure, 1999: South Australia

	income quintile					total
	1	2	3	4	5	
all owners						
gross rent (\$pa)	5,700	6,400	6,900	7,400	11,200	7,400
interest (\$pa)	400	1,100	2,500	2,700	3,100	1,900
net rent less interest	3,800	3,000	1,200	1,000	2,600	2,300
capital gains	3,400	3,800	4,100	4,400	6,700	4,400
imputed rent tax ^a	0	600	200	400	1,300	800
capital gains tax ^b	0	400	400	800	1,600	800
total tax benefit	0	1,000	600	1,200	2,900	1,600
benefit as % income	0	4	1	2	2	3
outright owners						
gross rent (\$pa)	5,500	6,700	7,600	8,100	12,100	7,300
interest (\$pa)	0	0	0	0	0	0
net rent less interest	4,200	4,600	5,600	6,100	9,200	5,400
capital gains	3,300	4,000	4,600	4,900	7,300	4,400
imputed rent tax ^a	0	900	1,100	2,200	4,500	1,900
capital gains tax ^b	0	400	500	900	1,800	800
total tax benefit	0	1,300	1,600	3,100	6,300	2,700
benefit as % income	0	6	4	5	5	7
home purchasers						
gross rent (\$pa)	6,900	5,800	6,400	7,100	10,500	7,400
interest (\$pa)	2,900	3,500	4,300	4,400	5,300	4,300
net rent less interest	1,400	-500	-2,000	-2,100	-2,200	-1,600
capital gains	4,100	3,500	3,800	4,200	6,300	4,400
imputed rent tax ^a	0	-100	-400	-700	-1,100	-600
capital gains tax ^b	0	400	400	700	1,500	800
total tax benefit	0	300	0	0	400	200
benefit as % income	0	1	0	0	0	0
marginal tax rate ^d	0.000	0.200	0.200	0.355	0.485	0.355

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

c. weights tax expenditure for owners by proportion of owners in population

d. estimated as marginal tax rate on half household income

Source: Table E.1

Table E.3: Dwelling values, debt and housing costs, 1999 : All owners by household income and age, South Australia

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	210	500	780	1220	1800	980
dwelling value (\$)	86,000	108,000	118,000	145,000	172,000	130,000
mortgage debt (\$)	33,000	49,000	71,000	75,000	71,000	67,000
housing costs (\$pw)	121	144	175	202	260	188
housing equity (%)	62	55	40	48	59	48
35-44 years						
income (\$pw)	150	480	780	1190	2250	1070
dwelling value (\$)	154,000	110,000	139,000	148,000	228,000	153,000
mortgage debt (\$)	36,000	3,7000	52,000	57,000	73,000	54,000
housing costs (\$pw)	85	104	128	143	244	146
housing equity (%)	77	67	62	62	68	65
45-64 years						
income (\$pw)	190	450	780	1210	2240	1090
dwelling value (\$)	107,000	133,000	147,000	145,000	230,000	160,000
mortgage debt (\$)	8,000	13,000	18,000	20,000	35,000	20,000
housing costs (\$pw)	42	54	77	86	123	80
housing equity (%)	93	91	88	87	85	87
65+ years						
income (\$pw)	210	410	770	1190	3420	480
dwelling value (\$)	114,000	135,000	135,000	187,000	234,000	131,000
mortgage debt (\$)	1,000	2,000	2,000	1,000	1,000	2,000
housing costs (\$pw)	22	35	38	56	50	31
housing equity (%)	99	99	98	99	100	99
all owners						
income (\$pw)	200	440	780	1,200	2,240	920
dwelling value (\$)	113,000	127,000	137,000	148,000	223,000	147,000
mortgage debt (\$)	5,800	16,500	37,900	41,000	46,300	29,000
housing costs (\$pw)	35	64	109	124	165	97
housing equity (%)	95	87	72	72	79	80

a. Income quintiles are derived from on whole population, not just owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table E.4: Dwelling values, debt and housing costs, 1999 : Outright owners by household income and age, South Australia

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	210	510	730	1290	1740	1060
dwelling value (\$)	77,000	136,000	74,000	179,000	142,000	131,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	26	65	49	28	57	45
housing equity (%)	100	100	100	100	100	100
35-44 years						
income (\$pw)	160	450	770	1170	2820	980
dwelling value (\$)	129,000	96,000	141,000	160,000	250,000	148,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	34	56	47	39	142	56
housing equity (%)	100	100	100	100	100	100
45-64 years						
income (\$pw)	190	440	760	1200	2180	950
dwelling value (\$)	97,000	139,000	165,000	155,000	254,000	163,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	27	40	37	36	45	37
housing equity (%)	100	100	100	100	100	100
65+ years						
income (\$pw)	210	400	770	1200	3640	480
dwelling value (\$)	114,000	135,000	140,000	177,000	226,000	130,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	21	35	33	50	49	30
housing equity (%)	100	100	100	100	100	100
all outright owners						
income (\$pw)	200	420	770	1,200	2,360	760
dwelling value (\$)	109,000	133,000	152,000	162,000	242,000	146,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	23	39	39	39	57	36
housing equity (%)	100	100	100	100	100	100

a. Income quintiles are derived from on whole population, not just outright owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table E.5: Dwelling values, debt and housing costs, 1999: Purchasers by household income and age, South Australia

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	200	500	780	1210	1820	970
dwelling value (\$)	92,000	102,000	121,000	140,000	183,000	130,000
mortgage debt (\$)	57,000	59,000	76,000	87,000	101,000	79,000
housing costs (\$pw)	192	153	183	225	343	210
housing equity (%)	38	42	37	38	45	40
35-44 years						
income (\$pw)	130	500	790	1190	2110	1110
dwelling value (\$)	187,000	118,000	138,000	145,000	222,000	155,000
mortgage debt (\$)	88,000	58,000	74,000	72,000	90,000	74,000
housing costs (\$pw)	148	133	162	170	266	180
housing equity (%)	53	51	46	50	60	52
45-64 years						
income (\$pw)	210	470	810	1230	2300	1310
dwelling value (\$)	141,000	119,000	122,000	133,000	207,000	154,000
mortgage debt (\$)	3,5000	45,000	44,000	43,000	69,000	52,000
housing costs (\$pw)	99	94	137	146	202	151
housing equity (%)	75	62	64	68	66	67
65+ years						
income (\$pw)	220	470	760	1000	1660	510
dwelling value (\$)	117,000	133,000	94,000	425,000	300,000	141,000
mortgage debt (\$)	23,000	40,000	21,000	35,000	8,000	27,000
housing costs (\$pw)	45	34	75	193	56	55
housing equity (%)	80	70	78	92	97	81
all purchasers						
income (\$pw)	190	490	790	1,200	2,160	1,120
dwelling value (\$)	138,000	115,000	127,000	141,000	209,000	147,000
mortgage debt (\$)	44,200	53,600	65,400	66,800	79,700	65,800
housing costs (\$pw)	107	121	160	176	243	173
housing equity (%)	68	53	48	53	62	55

a. Income quintiles are derived from on whole population, not just purchasers

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table E.6: Tax benefits by household income and age: all owners, 1999: South Australia

	income quintile					
	1	2	3	4	5	total
25-34 years						
gross rent (\$pa)	4,300	5,400	5,900	7,300	8,600	6,500
interest (\$pa)	2,200	3,200	4,700	5,000	4,700	4,400
net rent less interest	-2,000	-2,100	-3,200	-3,300	-4,900	-3,300
capital gains	2,600	3,200	3,500	4,400	5,200	3,900
imputed rent tax ^a	0	-400	-600	-1,200	-2,400	-1,200
capital gains tax ^b	0	300	400	800	1,300	700
total tax benefit	0	-100	-200	-400	-1,100	-500
benefit as % income	0	0	-1	-1	-1	-1
35-44 years						
gross rent (\$pa)	7,700	5,500	7,000	7,400	11,400	7,700
interest (\$pa)	2,400	2,400	3,400	3,800	4,800	3,600
net rent less interest	3,300	100	300	0	-1,300	100
capital gains	4,600	3,300	4,200	4,400	6,800	4,600
imputed rent tax ^a	0	0	100	0	-600	0
capital gains tax ^b	0	300	400	800	1,700	800
total tax benefit	0	300	500	800	1,100	800
benefit as % income	0	1	1	1	1	2
45-64 years						
gross rent (\$pa)	5,400	6,700	7,400	7,300	11,500	8,000
interest (\$pa)	500	900	1,200	1,300	2,300	1,300
net rent less interest	3,100	3,800	3,400	2,800	5,100	3,800
capital gains	3,200	4,000	4,400	4,400	6,900	4,800
imputed rent tax ^a	0	800	700	1,000	2,500	1,400
capital gains tax ^b	0	400	400	800	1,700	900
total tax benefit	0	1,200	1,100	1,800	4,200	2,300
benefit as % income	0	5	3	3	4	4
65+ years						
gross rent (\$pa)	5,700	6,800	6,800	9,400	11,700	6,600
interest (\$pa)	100	100	100	100	100	100
net rent less interest	4,500	4,900	4,800	6,500	9,100	4,900
capital gains	3,400	4,100	4,100	5,600	7,000	3,900
imputed rent tax ^a	0	1,000	1,000	2,300	4,400	1,800
capital gains tax ^b	0	400	400	1,000	1,700	700
total tax benefit	0	1,400	1,400	3,300	6,100	2,500
benefit as % income	0	7	3	5	3	10
all households						
gross rent (\$pa)	5,700	6,400	6,900	7,400	11,200	7,400
interest (\$pa)	400	1,100	2,500	2,700	3,100	1,900
net rent less interest	3,800	3,000	1,200	1,000	2,600	2,300
capital gains	3,400	3,800	4,100	4,400	6,700	4,400
imputed rent tax ^a	0	600	200	300	1,300	800
capital gains tax ^b	0	400	400	800	1,600	800
total tax benefit	0	1,000	600	1,100	2,900	1,600
benefit as % income	0	4	2	2	2	3

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table E.7: Tax benefits by household income and age: outright owners, 1999: South Australia

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	3,900	6,800	3,700	9,000	7,100	6,600
interest (\$pa)	0	0	0	0	0	0
net rent less interest	2,500	3,400	1,200	7,500	4,100	4,200
capital gains	2,300	4,100	2,200	5,400	4,300	3,900
imputed rent tax ^a	0	700	200	2,700	2,000	1,500
capital gains tax ^b	0	400	200	1,000	1,000	700
total tax benefit	0	1,100	400	3,700	3,000	2,200
benefit as % income	0	4	1	5	3	4
35-44 years						
gross rent (\$pa)	6,500	4,800	7,100	8,000	12,500	7,400
interest (\$pa)	0	0	0	0	0	0
net rent less interest	4,700	1,900	4,600	6,000	5,100	4,500
capital gains	3,900	2,900	4,200	4,800	7,500	4,400
imputed rent tax ^a	0	400	900	2,100	2,500	1,600
capital gains tax ^b	0	300	400	900	1,800	800
total tax benefit	0	700	1,300	3,000	4,300	2,400
benefit as % income	0	3	3	5	3	5
45-64 years						
gross rent (\$pa)	4,900	7,000	8,300	7,800	12,700	8,200
interest (\$pa)	0	0	0	0	0	0
net rent less interest	3,400	4,900	6,300	5,900	10,400	6,200
capital gains	2,900	4,200	5,000	4,700	7,600	4,900
imputed rent tax ^a	0	1,000	1,300	2,100	5,000	2,200
capital gains tax ^b	0	400	500	800	1,800	900
total tax benefit	0	1,400	1,800	2,900	6,800	3,100
benefit as % income	0	6	4	5	6	6
65+ years						
gross rent (\$pa)	5,700	6,800	7,000	8,900	11,300	6,500
interest (\$pa)	0	0	0	0	0	0
net rent less interest	4,600	4,900	5,300	6,300	8,800	5,000
capital gains	3,400	4,100	4,200	5,300	6,800	3,900
imputed rent tax ^a	0	1,000	1,100	2,200	4,200	1,800
capital gains tax ^b	0	400	400	900	1,600	700
total tax benefit	0	1,400	1,500	3,100	5,800	2,500
benefit as % income	0	7	4	5	3	10
all outright owners						
gross rent (\$pa)	5,500	6,700	7,600	8,100	12,100	7,300
interest (\$pa)	0	0	0	0	0	0
net rent less interest	4,200	4,600	5,600	6,100	9,200	5,400
capital gains	3,300	4,000	4,600	4,900	7,300	4,400
imputed rent tax ^a	0	900	1,100	2,200	4,400	1,900
capital gains tax ^b	0	400	500	900	1,800	800
total tax benefit	0	1,300	1,600	3,100	6,200	2,700
benefit as % income	0	6	4	5	5	7

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table E.8: Tax benefits by household income and age: purchasers, 1999: South Australia

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	4,600	5,100	6,100	7,000	9,200	6,500
interest (\$pa)	3,800	3,900	5,000	5,700	6,700	5,200
net rent less interest	-5,400	-2,800	-3,500	-4,700	-8,700	-4,400
capital gains	2,800	3,100	3,600	4,200	5,500	3,900
imputed rent tax ^a	0	-600	-700	-1,700	-4,200	-1,600
capital gains tax ^b	0	300	400	700	1,300	700
total tax benefit	0	-300	-300	-1,000	-2,900	-900
benefit as % income	0	-1	-1	-1	-3	-2
35-44 years						
gross rent (\$pa)	9,400	5,900	6,900	7,300	11,100	7,800
interest (\$pa)	5,800	3,800	4,900	4,800	5,900	4,900
net rent less interest	1,600	-1,000	-1,500	-1,600	-2,700	-1,600
capital gains	5,600	3,500	4,100	4,400	6,700	4,700
imputed rent tax ^a	0	-200	-300	-600	-1,300	-600
capital gains tax ^b	0	400	400	800	1,600	800
total tax benefit	0	200	100	200	300	200
benefit as % income	0	1	0	0	0	0
45-64 years						
gross rent (\$pa)	7,100	6,000	6,100	6,700	10,400	7,700
interest (\$pa)	2,300	3,000	2,900	2,800	4,600	3,400
net rent less interest	1,900	1,100	-1,000	-1,000	-200	-200
capital gains	4,200	3,600	3,700	4,000	6,200	4,600
imputed rent tax ^a	0	200	-200	-300	-100	-100
capital gains tax ^b	0	400	400	700	1,500	800
total tax benefit	0	600	200	400	1,400	700
benefit as % income	0	2	0	1	1	1
65+ years						
gross rent (\$pa)	5,900	6,700	4,700	21,300	15,000	7,100
interest (\$pa)	1,500	2,600	1,400	2,300	500	1,800
net rent less interest	3,500	4,900	800	11,200	12,100	4,200
capital gains	3,500	4,000	2,800	12,800	9,000	4,200
imputed rent tax ^a	0	1,000	200	4,000	5,900	1,500
capital gains tax ^b	0	400	300	2,300	2,200	800
total tax benefit	0	1,400	500	6,300	8,100	2,300
benefit as % income	0	6	1	12	9	8
all purchasers						
gross rent (\$pa)	6,900	5,800	6,400	7,100	10,500	7,400
interest (\$pa)	2,900	3,500	4,300	4,400	5,300	4,300
net rent less interest	1,400	-500	-2,000	-2,100	-2,200	-1,600
capital gains	4,100	3,500	3,800	4,200	6,300	4,400
imputed rent tax ^a	0	-100	-400	-700	-1,100	-600
capital gains tax ^b	0	300	400	800	1,500	800
total tax benefit	0	200	0	100	400	200
benefit as % income	0	1	0	0	0	0

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

APPENDIX F - WESTERN AUSTRALIA

Table F.1: Dwelling values, debt and housing costs, 1999: Western Australia

	income quintile ^a					
	1	2	3	4	5	total
all owners						
income (\$pw)	200	440	780	1,200	2,120	1,020
dwelling value (\$)	155,000	165,000	184,000	197,000	304,000	206,000
mortgage debt (\$)	12,400	20,400	36,200	55,000	74,100	42,400
housing costs (\$pw)	51	59	120	159	203	126
housing equity (%)	92	88	80	72	76	79
outright owners						
income (\$pw)	210	430	780	1,230	2,200	810
dwelling value (\$)	153,000	177,000	236,000	226,000	396,000	219,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	30	32	59	53	67	44
housing equity (%)	100	100	100	100	100	100
home purchasers						
income (\$pw)	150	470	780	1,190	2,090	1,240
dwelling value (\$)	163,000	139,000	147,000	181,000	263,000	193,000
mortgage debt (\$)	72,900	67,700	65,000	86,200	109,400	86,100
housing costs (\$pw)	157	124	170	216	268	210
housing equity (%)	55	51	56	52	58	55

a. Income quintiles are derived from on whole population, not just owners

b. Gives percentage share of each tenure in relevant income category

Source: Australian Housing Survey 1999, confidentialised unit record files

Table F.2: Tax benefits by household income and tenure, 1999: Western Australia

	income quintile					total
	1	2	3	4	5	
all owners						
gross rent (\$pa)	7,800	8,300	9,200	9,900	15,200	10,300
interest (\$pa)	800	1,300	2,400	3,600	4,900	2,800
net rent less interest	5,100	5,200	3,000	1,600	4,600	3,700
capital gains	4,700	5,000	5,500	5,900	9,100	6,200
imputed rent tax ^a	0	1,000	600	600	2,200	1,300
capital gains tax ^b	0	500	600	1,000	2,200	1,100
total tax benefit	0	1,500	1,200	1,600	4,400	2,400
benefit as % income	0	7	3	3	4	5
outright owners						
gross rent (\$pa)	7,700	8,900	11,800	11,300	19,800	11,000
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,100	7,200	8,800	8,500	16,300	8,600
capital gains	4,600	5,300	7,100	6,800	11,900	6,600
imputed rent tax ^a	0	1,400	1,800	3,000	7,900	3,100
capital gains tax ^b	0	500	700	1,200	2,900	1,200
total tax benefit	0	1,900	2,500	4,200	10,800	4,300
benefit as % income	0	8	6	7	9	10
home purchasers						
gross rent (\$pa)	8,200	7,000	7,400	9,100	13,200	9,700
interest (\$pa)	4,800	4,500	4,300	5,700	7,200	5,700
net rent less interest	0	500	-1,500	-2,200	-800	-1,300
capital gains	4,900	4,200	4,400	5,400	7,900	5,800
imputed rent tax ^a	0	100	-300	-800	-400	-500
capital gains tax ^b	0	400	400	1,000	1,900	1,000
total tax benefit	0	500	100	200	1,500	500
benefit as % income	0	2	0	0	1	1
marginal tax rate ^d	0.000	0.200	0.200	0.355	0.485	0.355

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

c. weights tax expenditure for owners by proportion of owners in population

d. estimated as marginal tax rate on half household income

Source: Table F.1

Table F.3: Dwelling values, debt and housing costs, 1999 : All owners by household income and age, Western Australia

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	160	490	780	1190	1920	1120
dwelling value (\$)	141,000	127,000	129,000	150,000	209,000	156,000
mortgage debt (\$)	66,000	52,000	54,000	84,000	127,000	82,000
housing costs (\$pw)	100	134	160	233	342	221
housing equity (%)	53	59	58	44	39	47
35-44 years						
income (\$pw)	120	460	780	1180	2070	1180
dwelling value (\$)	158,000	157,000	168,000	175,000	295,000	200,000
mortgage debt (\$)	53,000	69,000	50,000	68,000	97,000	70,000
housing costs (\$pw)	107	101	134	183	213	167
housing equity (%)	66	56	70	61	67	65
45-64 years						
income (\$pw)	180	450	770	1220	2190	1180
dwelling value (\$)	161,000	154,000	222,000	226,000	303,000	229,000
mortgage debt (\$)	14,000	14,000	22,000	39,000	49,000	32,000
housing costs (\$pw)	77	58	105	121	158	115
housing equity (%)	91	91	90	83	84	86
65+ years						
income (\$pw)	220	430	820	1220	2700	500
dwelling value (\$)	152,000	18,7000	210,000	295,000	1,080,000	209,000
mortgage debt (\$)	1,000	1,000	7,000	0	20,000	2000
housing costs (\$pw)	24	27	50	34	156	32
housing equity (%)	100	100	97	100	98	99
all owners						
income (\$pw)	200	440	780	1,200	2,120	1,020
dwelling value (\$)	155,000	165,000	184,000	197,000	304,000	206,000
mortgage debt (\$)	12,400	20,400	36,200	55,000	74,100	42,400
housing costs (\$pw)	51	59	120	159	203	126
housing equity (%)	92	88	80	72	76	79

a. Income quintiles are derived from on whole population, not just owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table F.4: Dwelling values, debt and housing costs, 1999 : Outright owners by household income and age, Western Australia

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	160	490	800	1270	1920	780
dwelling value (\$)	139,000	125,000	164,000	122,000	148,000	139,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	77	55	66	65	39	64
housing equity (%)	100	100	100	100	100	100
35-44 years						
income (\$pw)	140	500	770	1240	1990	1050
dwelling value (\$)	182,000	158,000	217,000	181,000	240,000	200,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	67	53	41	49	38	46
housing equity (%)	100	100	100	100	100	100
45-64 years						
income (\$pw)	190	420	770	1220	2200	1060
dwelling value (\$)	154,000	164,000	263,000	230,000	353,000	240,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	36	38	75	60	67	57
housing equity (%)	100	100	100	100	100	100
65+ years						
income (\$pw)	220	420	820	1230	2630	490
dwelling value (\$)	152,000	188,000	221,000	309,000	1,166,000	212,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	23	25	37	31	133	28
housing equity (%)	100	100	100	100	100	100
all outright owners						
income (\$pw)	210	430	780	1,230	2,200	810
dwelling value (\$)	153,000	177,000	236,000	226,000	396,000	219,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	30	32	59	53	67	44
housing equity (%)	100	100	100	100	100	100

a. Income quintiles are derived from on whole population, not just outright owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table F.5: Dwelling values, debt and housing costs, 1999: Purchasers by household income and age, Western Australia

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	160	490	770	1180	1920	1190
dwelling value (\$)	142,000	128,000	120,000	154,000	210,000	160,000
mortgage debt (\$)	118,000	73,000	67,000	97,000	131,000	99,000
housing costs (\$pw)	118	169	179	256	351	250
housing equity (%)	17	43	44	37	38	38
35-44 years						
income (\$pw)	110	440	780	1170	2090	1220
dwelling value (\$)	144,000	156,000	150,000	173,000	307,000	201,000
mortgage debt (\$)	85,000	102,000	71,000	83,000	119,000	91,000
housing costs (\$pw)	137	126	174	211	250	204
housing equity (%)	41	34	53	52	61	54
45-64 years						
income (\$pw)	150	490	770	1220	2180	1340
dwelling value (\$)	184,000	136,000	173,000	223,000	262,000	216,000
mortgage debt (\$)	61,000	41,000	53,000	82,000	91,000	75,000
housing costs (\$pw)	205	99	149	189	237	193
housing equity (%)	67	69	70	63	65	65
65+ years						
income (\$pw)	200	440	790	1090	3200	700
dwelling value (\$)	148,000	168,000	122,000	70,000	500,000	167,000
mortgage debt (\$)	18,000	20,000	59,000	5,000	155,000	36,000
housing costs (\$pw)	63	67	223	67	312	106
housing equity (%)	88	88	51	93	69	79
all purchasers						
income (\$pw)	150	470	780	1,190	2,090	1,240
dwelling value (\$)	163,000	139,000	147,000	181,000	263,000	193,000
mortgage debt (\$)	72,900	67,700	65,000	86,200	109,400	86,100
housing costs (\$pw)	157	124	170	216	268	210
housing equity (%)	55	51	56	52	58	55

a. Income quintiles are derived from on whole population, not just purchasers

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table F.6: Tax benefits by household income and age: all owners, 1999: Western Australia

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	7,100	6,400	6,500	7,500	10,500	7,800
interest (\$pa)	4,400	3,400	3,600	5,500	8,400	5,400
net rent less interest	1,900	-600	-1,900	-4,600	-7,400	-3,700
capital gains	4,200	3,800	3,900	4,500	6,300	4,700
imputed rent tax ^a	0	-100	-400	-1,600	-3,600	-1,300
capital gains tax ^b	0	400	400	800	1,500	800
total tax benefit	0	300	0	-800	-2,100	-500
benefit as % income	0	1	0	-1	-2	-1
35-44 years						
gross rent (\$pa)	7,900	7,900	8,400	8,800	14,800	10,000
interest (\$pa)	3,500	4,600	3,300	4,500	6,400	4,600
net rent less interest	2,300	2,600	1,400	-700	3,700	1,300
capital gains	4,700	4,700	5,000	5,300	8,900	6,000
imputed rent tax ^a	0	500	300	-300	1,800	500
capital gains tax ^b	0	500	500	900	2,100	1,100
total tax benefit	0	1,000	800	600	3,900	1,600
benefit as % income	0	4	2	1	4	2
45-64 years						
gross rent (\$pa)	8,100	7,700	11,100	11,300	15,200	11,500
interest (\$pa)	900	900	1,500	2,600	3,200	2,100
net rent less interest	4,100	4,700	5,600	5,000	7,000	5,500
capital gains	4,800	4,600	6,700	6,800	9,100	6,900
imputed rent tax ^a	0	900	1,100	1,800	3,400	1,900
capital gains tax ^b	0	500	700	1,200	2,200	1,200
total tax benefit	0	1,400	1,800	3,000	5,600	3,100
benefit as % income	0	6	4	5	5	5
65+ years						
gross rent (\$pa)	7,600	9,400	10,500	14,800	54,000	10,500
interest (\$pa)	100	100	500	0	1,300	100
net rent less interest	6,300	8,000	7,900	13,000	45,900	8,800
capital gains	4,600	5,600	6,300	8,900	32,400	6,300
imputed rent tax ^a	0	1,600	1,600	4,600	22,300	3,100
capital gains tax ^b	0	600	600	1,600	7,900	1,100
total tax benefit	0	2,200	2,200	6,200	30,200	4,200
benefit as % income	0	10	5	10	21	16
all households						
gross rent (\$pa)	7,800	8,300	9,200	9,900	15,200	10,300
interest (\$pa)	800	1,300	2,400	3,600	4,900	2,800
net rent less interest	5,100	5,200	3,000	1,600	4,600	3,700
capital gains	4,700	5,000	5,500	5,900	9,100	6,200
imputed rent tax ^a	0	1,000	600	600	2,300	1,300
capital gains tax ^b	0	500	600	1,000	2,200	1,100
total tax benefit	0	1,500	1,200	1,600	4,500	2,400
benefit as % income	0	7	3	3	4	5

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table F.7: Tax benefits by household income and age: outright owners, 1999: Western Australia

	income quintile					
	1	2	3	4	5	total
25-34 years						
gross rent (\$pa)	7,000	6,300	8,200	6,100	7,400	7,000
interest (\$pa)	0	0	0	0	0	0
net rent less interest	2,900	3,400	4,800	2,700	5,400	3,600
capital gains	4,200	3,800	4,900	3,700	4,400	4,200
imputed rent tax ^a	0	700	1,000	1,000	2,600	1,300
capital gains tax ^b	0	400	500	600	1,100	700
total tax benefit	0	1,100	1,500	1,600	3,700	2,000
benefit as % income	0	4	3	2	4	5
35-44 years						
gross rent (\$pa)	9,100	7,900	10,900	9,100	12,000	10,000
interest (\$pa)	0	0	0	0	0	0
net rent less interest	5,600	5,100	8,700	6,500	10,000	7,600
capital gains	5,500	4,700	6,500	5,400	7,200	6,000
imputed rent tax ^a	0	1,000	1,700	2,300	4,900	2,700
capital gains tax ^b	0	500	700	1,000	1,700	1,100
total tax benefit	0	1,500	2,400	3,300	6,600	3,800
benefit as % income	0	6	6	5	6	7
45-64 years						
gross rent (\$pa)	7,700	8,200	13,200	11,500	17,700	12,000
interest (\$pa)	0	0	0	0	0	0
net rent less interest	5,800	6,200	9,300	8,400	14,200	9,100
capital gains	4,600	4,900	7,900	6,900	10,600	7,200
imputed rent tax ^a	0	1,200	1,900	3,000	6,900	3,200
capital gains tax ^b	0	500	800	1,200	2,600	1,300
total tax benefit	0	1,700	2,700	4,200	9,500	4,500
benefit as % income	0	8	7	7	8	8
65+ years						
gross rent (\$pa)	7,600	9,400	11,100	15,500	58,300	10,600
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,400	8,100	9,100	13,800	51,400	9,100
capital gains	4,600	5,600	6,600	9,300	35,000	6,400
imputed rent tax ^a	0	1,600	1,800	4,900	24,900	3,200
capital gains tax ^b	0	600	700	1,600	8,500	1,100
total tax benefit	0	2,200	2,500	6,500	33,400	4,300
benefit as % income	0	10	6	10	24	17
all outright owners						
gross rent (\$pa)	7,700	8,900	11,800	11,300	19,800	11,000
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,100	7,200	8,800	8,500	16,300	8,600
capital gains	4,600	5,300	7,100	6,800	11,900	6,600
imputed rent tax ^a	0	1,400	1,800	3,000	7,900	3,100
capital gains tax ^b	0	500	700	1,200	2,900	1,200
total tax benefit	0	1,900	2,500	4,200	10,800	4,300
benefit as % income	0	9	6	7	9	10

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table F.8: Tax benefits by household income and age: purchasers, 1999: Western Australia

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	7,100	6,400	6,000	7,700	10,500	8,000
interest (\$pa)	7,800	4,800	4,400	6,400	8,600	6,500
net rent less interest	1,000	-2,400	-3,300	-5,600	-7,800	-5,000
capital gains	4,300	3,800	3,600	4,600	6,300	4,800
imputed rent tax ^a	0	-500	-700	-2,000	-3,800	-1,800
capital gains tax ^b	0	400	400	800	1,500	900
total tax benefit	0	-100	-300	-1,200	-2,300	-900
benefit as % income	0	0	-1	-2	-2	-1
35-44 years						
gross rent (\$pa)	7,200	7,800	7,500	8,700	15,400	10,100
interest (\$pa)	5,600	6,700	4,700	5,500	7,900	6,000
net rent less interest	100	1,200	-1,600	-2,300	2,400	-500
capital gains	4,300	4,700	4,500	5,200	9,200	6,000
imputed rent tax ^a	0	200	-300	-800	1,100	-200
capital gains tax ^b	0	500	500	900	2,200	1,100
total tax benefit	0	700	200	100	3,300	900
benefit as % income	0	3	0	0	3	1
45-64 years						
gross rent (\$pa)	9,200	6,800	8,700	11,200	13,100	10,800
interest (\$pa)	4,000	2,700	3,500	5,400	6,000	5,000
net rent less interest	-1,400	1,700	900	1,300	800	800
capital gains	5,500	4,100	5,200	6,700	7,900	6,500
imputed rent tax ^a	0	300	200	500	400	300
capital gains tax ^b	0	400	500	1,200	1,900	1,200
total tax benefit	0	700	700	1,700	2,300	1,500
benefit as % income	0	3	2	3	2	2
65+ years						
gross rent (\$pa)	7,400	8,400	6,100	3,500	25,000	8,400
interest (\$pa)	1,200	1,300	3,900	300	10,200	2,400
net rent less interest	4,100	4,900	-5,500	0	8,800	2,900
capital gains	4,400	5,000	3,700	2,100	15,000	5,000
imputed rent tax ^a	0	1,000	-1,100	0	4,300	1,000
capital gains tax ^b	0	500	400	400	3,600	900
total tax benefit	0	1,500	-700	400	7,900	1,900
benefit as % income	0	6	-2	1	5	5
all purchasers						
gross rent (\$pa)	8,200	7,000	7,400	9,100	13,200	9,700
interest (\$pa)	4,800	4,500	4,300	5,700	7,200	5,700
net rent less interest	0	500	-1,500	-2,200	-800	-1,300
capital gains	4,900	4,200	4,400	5,400	7,900	5,800
imputed rent tax ^a	0	100	-300	-800	-400	-400
capital gains tax ^b	0	400	400	1,000	1,900	1,000
total tax benefit	0	500	100	200	1,500	600
benefit as % income	0	2	0	0	1	1

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

APPENDIX G - TASMANIA

Table G.1: Dwelling values, debt and housing costs, 1999: Tasmania

	income quintile ^a					
	1	2	3	4	5	total
all owners						
income (\$pw)	200	450	780	1,190	2,060	820
dwelling value (\$)	103,000	100,000	133,000	141,000	168,000	125,000
mortgage debt (\$)	4,200	14,900	29,100	35,600	51,500	24,500
housing costs (\$pw)	41	66	95	124	166	92
housing equity (%)	96	85	78	75	69	80
outright owners						
income (\$pw)	200	430	770	1,190	2,210	670
dwelling value (\$)	104,000	104,000	146,000	149,000	189,000	125,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	26	32	41	48	70	37
housing equity (%)	100	100	100	100	100	100
home purchasers						
income (\$pw)	220	500	780	1,200	1,980	1,030
dwelling value (\$)	101,000	90,000	121,000	136,000	156,000	124,000
mortgage debt (\$)	26,500	47,000	55,700	63,700	78,600	58,400
housing costs (\$pw)	127	139	145	185	216	167
housing equity (%)	74	48	54	53	50	53

a. Income quintiles are derived from on whole population, not just owners

b. Gives percentage share of each tenure in relevant income category

Source: Australian Housing Survey 1999, confidentialised unit record files

Table G.2: Tax benefits by household income and tenure, 1999:Tasmania

	income quintile					total
	1	2	3	4	5	
all owners						
gross rent (\$pa)	5,200	5,000	6,700	7,100	8,400	6,300
interest (\$pa)	300	1,000	1,900	2,300	3,400	1,600
net rent less interest	3,000	1,600	1,700	600	-200	1,500
capital gains	3,100	3,000	4,000	4,200	5,000	3,800
imputed rent tax ^a	0	300	300	200	-100	500
capital gains tax ^b	0	300	400	700	1,200	700
total tax benefit	0	600	700	900	1,100	1,200
benefit as % income	0	3	2	1	1	3
outright owners						
gross rent (\$pa)	5,200	5,200	7,300	7,500	9,500	6,300
interest (\$pa)	0	0	0	0	0	0
net rent less interest	3,800	3,500	5,200	5,000	5,800	4,300
capital gains	3,100	3,100	4,400	4,500	5,700	3,800
imputed rent tax ^a	0	700	1,000	1,800	2,800	1,500
capital gains tax ^b	0	300	400	800	1,400	700
total tax benefit	0	1,000	1,400	2,600	4,200	2,200
benefit as % income	0	4	3	4	4	6
home purchasers						
gross rent (\$pa)	5,100	4,500	6,100	6,800	7,800	6,200
interest (\$pa)	1,700	3,100	3,700	4,200	5,200	3,900
net rent less interest	-1,600	-2,700	-1,500	-2,800	-3,500	-2,500
capital gains	3,000	2,700	3,600	4,100	4,700	3,700
imputed rent tax ^a	0	-500	-300	-1,000	-1,700	-900
capital gains tax ^b	0	300	400	700	1,100	700
total tax benefit	0	-200	100	-300	-600	-200
benefit as % income	0	-1	0	0	-1	0
marginal tax rate ^d	0.000	0.200	0.200	0.355	0.485	0.355

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

c. weights tax expenditure for owners by proportion of owners in population

d. estimated as marginal tax rate on half household income

Source: Table G.1

Table G.3: Dwelling values, debt and housing costs, 1999 : All owners by household income and age, Tasmania

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	na	470	740	1200	na	790
dwelling value (\$)	na	91,000	83,000	97,000	na	90,000
mortgage debt (\$)	na	58,000	58,000	42,000	na	54,000
housing costs (\$pw)	na	195	209	174	na	195
housing equity (%)	na	36	30	57	na	40
35-44 years						
income (\$pw)	160	510	790	1170	1810	920
dwelling value (\$)	51,000	84,000	106,000	109,000	115,000	100,000
mortgage debt (\$)	23,000	45,000	53,000	51,000	77,000	52,000
housing costs (\$pw)	142	143	144	165	212	158
housing equity (%)	55	46	50	53	34	47
45-64 years						
income (\$pw)	150	470	770	1190	2120	1050
dwelling value (\$)	114,000	84,000	112,000	134,000	154,000	122,000
mortgage debt (\$)	17,000	24,000	34,000	46,000	57,000	39,000
housing costs (\$pw)	149	91	115	146	223	143
housing equity (%)	85	71	70	66	63	68
65+ years						
income (\$pw)	190	470	790	1200	2090	930
dwelling value (\$)	116,000	108,000	156,000	158,000	188,000	145,000
mortgage debt (\$)	5,000	10,000	21,000	26,000	43,000	21,000
housing costs (\$pw)	39	53	64	99	123	75
housing equity (%)	96	91	87	84	77	86
all owners						
income (\$pw)	220	410	780	1220	2150	410
dwelling value (\$)	97,000	105,000	161,000	175,000	236,000	111,000
mortgage debt (\$)	1,000	1,000	0	0	0	1,000
housing costs (\$pw)	25	30	48	26	20	30
housing equity (%)	98	99	100	100	100	99

a. Income quintiles are derived from on whole population, not just owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table G.4: Dwelling values, debt and housing costs, 1999: Outright owners by household income and age, Tasmania

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	na	470	740	1200	na	790
dwelling value (\$)	na	91,000	83,000	97,000	na	90,000
mortgage debt (\$)	na	58,000	58,000	42,000	na	54,000
housing costs (\$pw)	na	195	209	174	na	195
housing equity (%)	na	36	30	57	na	40
35-44 years						
income (\$pw)	160	510	790	1170	1810	920
dwelling value (\$)	51,000	84,000	106,000	109,000	115,000	100,000
mortgage debt (\$)	23,000	45,000	53,000	51,000	77,000	52,000
housing costs (\$pw)	142	143	144	165	212	158
housing equity (%)	55	46	50	53	34	47
45-64 years						
income (\$pw)	150	470	770	1190	2120	1050
dwelling value (\$)	114,000	84,000	112,000	134,000	154,000	122,000
mortgage debt (\$)	17,000	24,000	34,000	46,000	57,000	39,000
housing costs (\$pw)	149	91	115	146	223	143
housing equity (%)	85	71	70	66	63	68
65+ years						
income (\$pw)	190	470	790	1200	2090	930
dwelling value (\$)	116,000	108,000	156,000	158,000	188,000	145,000
mortgage debt (\$)	5,000	10,000	21,000	26,000	43,000	21,000
housing costs (\$pw)	39	53	64	99	123	75
housing equity (%)	96	91	87	84	77	86
all outright owners						
income (\$pw)	220	410	780	1220	2150	410
dwelling value (\$)	97,000	105,000	161,000	175,000	236,000	111,000
mortgage debt (\$)	1,000	1,000	0	0	0	1,000
housing costs (\$pw)	25	30	48	26	20	30
housing equity (%)	98	99	100	100	100	99

a. Income quintiles are derived from on whole population, not just outright owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table G.5: Dwelling values, debt and housing costs, 1999: Purchasers by household income and age, Tasmania

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	230	510	780	1200	1800	950
dwelling value (\$)	61,000	87,000	108,000	110,000	114,000	103,000
mortgage debt (\$)	35,000	58,000	58,000	59,000	84,000	62,000
housing costs (\$pw)	190	173	147	180	230	175
housing equity (%)	43	33	47	46	26	40
35-44 years						
income (\$pw)	200	480	770	1160	1960	1090
dwelling value (\$)	125,000	84,000	112,000	138,000	145,000	124,000
mortgage debt (\$)	34,000	45,000	50,000	70,000	66,000	58,000
housing costs (\$pw)	242	142	151	179	234	182
housing equity (%)	73	47	56	49	54	54
45-64 years						
income (\$pw)	200	510	820	1230	2090	1120
dwelling value (\$)	105,000	90,000	157,000	157,000	192,000	149,000
mortgage debt (\$)	25,000	39,000	64,000	62,000	88,000	62,000
housing costs (\$pw)	79	100	123	197	189	151
housing equity (%)	76	56	59	60	54	59
65+ years						
income (\$pw)	260	470	870	na	na	390
dwelling value (\$)	88,000	116,000	160,000	na	na	104,000
mortgage debt (\$)	20,000	14,000	10,000	na	na	17,000
housing costs (\$pw)	63	64	0	na	na	64
housing equity (%)	77	88	94	na	na	84
all purchasers						
income (\$pw)	220	500	780	1,200	1,980	1,030
dwelling value (\$)	101,000	90,000	121,000	136,000	156,000	124,000
mortgage debt (\$)	26,500	47,000	55,700	63,700	78,600	58,400
housing costs (\$pw)	127	139	145	185	216	167
housing equity (%)	74	48	54	53	50	53

a. Income quintiles are derived from on whole population, not just purchasers

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table G.6: Tax benefits by household income and age: all owners, 1999: Tasmania

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	2,600	4,200	5,300	5,500	5,800	5,000
interest (\$pa)	1,500	3,000	3,500	3,400	5,100	3,400
net rent less interest	-4,800	-3,300	-2,200	-3,100	-5,300	-3,200
capital gains	1,500	2,500	3,200	3,300	3,500	3,000
imputed rent tax ^a	0	-700	-400	-1,100	-2,600	-1,100
capital gains tax ^b	0	300	300	600	800	500
total tax benefit	0	-400	-100	-500	-1,800	-600
benefit as % income	0	-2	0	-1	-2	-1
35-44 years						
gross rent (\$pa)	5,700	4,200	5,600	6,700	7,700	6,100
interest (\$pa)	1,100	1,600	2,200	3,000	3,800	2,600
net rent less interest	-2,000	-500	-400	-900	-3,900	-1,300
capital gains	3,400	2,500	3,400	4,000	4,600	3,700
imputed rent tax ^a	0	-100	-100	-300	-1,900	-500
capital gains tax ^b	0	300	300	700	1,100	600
total tax benefit	0	200	200	400	-800	100
benefit as % income	0	1	1	1	-1	0
45-64 years						
gross rent (\$pa)	5,800	5,400	7,800	7,900	9,400	7,300
interest (\$pa)	300	700	1,400	1,700	2,800	1,400
net rent less interest	3,800	2,700	4,500	2,700	3,000	3,300
capital gains	3,500	3,200	4,700	4,700	5,600	4,400
imputed rent tax ^a	0	500	900	1,000	1,400	1,200
capital gains tax ^b	0	300	500	800	1,400	800
total tax benefit	0	800	1,400	1,800	2,800	2,000
benefit as % income	0	4	3	3	3	4
65+ years						
gross rent (\$pa)	4,900	5,300	8,100	8,800	11,800	5,600
interest (\$pa)	100	100	0	0	0	100
net rent less interest	3,500	3,700	5,600	7,400	10,800	4,000
capital gains	2,900	3,200	4,800	5,300	7,100	3,300
imputed rent tax ^a	0	700	1,100	2,600	5,200	1,400
capital gains tax ^b	0	300	500	900	1,700	600
total tax benefit	0	1,000	1,600	3,500	6,900	2,000
benefit as % income	0	5	4	6	6	9
all households						
gross rent (\$pa)	5,200	5,000	6,700	7,100	8,400	6,300
interest (\$pa)	300	1,000	1,900	2,300	3,400	1,600
net rent less interest	3,000	1,600	1,700	600	-200	1,500
capital gains	3,100	3,000	4,000	4,200	5,000	3,800
imputed rent tax ^a	0	300	300	200	-100	500
capital gains tax ^b	0	300	400	800	1,200	700
total tax benefit	0	600	700	1,000	1,100	1,200
benefit as % income	0	3	2	2	1	3

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table G.7: Tax benefits by household income and age: outright owners, 1999: Tasmania

	income quintile					
	1	2	3	4	5	total
25-34 years						
gross rent (\$pa)	1,600	3,600	4,100	5,200	6,800	4,100
interest (\$pa)	0	0	0	0	0	0
net rent less interest	-800	1,100	-1,100	1,400	5,700	1,100
capital gains	1,000	2,100	2,400	3,100	4,100	2,500
imputed rent tax ^a	0	200	-200	500	2,700	400
capital gains tax ^b	0	200	200	500	1,000	400
total tax benefit	0	400	0	1,000	3,700	800
benefit as % income	0	2	0	2	4	2
35-44 years						
gross rent (\$pa)	5,100	4,200	5,600	6,300	10,500	5,900
interest (\$pa)	0	0	0	0	0	0
net rent less interest	2,400	2,600	3,600	2,000	2,500	2,700
capital gains	3,100	2,500	3,300	3,800	6,300	3,500
imputed rent tax ^a	0	500	700	700	1,200	1,000
capital gains tax ^b	0	300	300	700	1,500	600
total tax benefit	0	800	1,000	1,400	2,700	1,600
benefit as % income	0	3	3	2	2	3
45-64 years						
gross rent (\$pa)	6,000	5,800	7,800	8,000	9,200	7,200
interest (\$pa)	0	0	0	0	0	0
net rent less interest	4,400	3,900	5,900	6,100	5,900	5,200
capital gains	3,600	3,500	4,700	4,800	5,500	4,300
imputed rent tax ^a	0	800	1,200	2,200	2,900	1,800
capital gains tax ^b	0	300	500	800	1,300	800
total tax benefit	0	1,100	1,700	3,000	4,200	2,600
benefit as % income	0	5	4	5	4	6
65+ years						
gross rent (\$pa)	4,900	5,200	8,100	8,800	11,800	5,600
interest (\$pa)	0	0	0	0	0	0
net rent less interest	3,700	3,700	5,600	7,400	10,800	4,100
capital gains	2,900	3,100	4,800	5,300	7,100	3,300
imputed rent tax ^a	0	700	1,100	2,600	5,200	1,500
capital gains tax ^b	0	300	500	900	1,700	600
total tax benefit	0	1,000	1,600	3,500	6,900	2,100
benefit as % income	0	5	4	6	6	10
all outright owners						
gross rent (\$pa)	5,200	5,200	7,300	7,500	9,500	6,300
interest (\$pa)	0	0	0	0	0	0
net rent less interest	3,800	3,500	5,200	5,000	5,800	4,300
capital gains	3,100	3,100	4,400	4,500	5,700	3,800
imputed rent tax ^a	0	700	1,000	1,800	2,800	1,500
capital gains tax ^b	0	300	400	800	1,400	700
total tax benefit	0	1,000	1,400	2,600	4,200	2,200
benefit as % income	0	5	4	4	4	6

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table G.8: Tax benefits by household income and age: purchasers, 1999: Tasmania

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	3,100	4,400	5,400	5,500	5,700	5,200
interest (\$pa)	2,300	3,800	3,800	3,900	5,500	4,100
net rent less interest	-6,800	-4,700	-2,300	-3,900	-6,300	-3,900
capital gains	1,800	2,600	3,200	3,300	3,400	3,100
imputed rent tax ^a	0	-900	-500	-1,400	-3,000	-1,400
capital gains tax ^b	0	300	300	600	800	500
total tax benefit	0	-600	-200	-800	-2,200	-900
benefit as % income	0	-3	0	-1	-2	-2
35-44 years						
gross rent (\$pa)	6,300	4,200	5,600	6,900	7,300	6,200
interest (\$pa)	2,200	3,000	3,300	4,600	4,400	3,800
net rent less interest	-6,300	-3,200	-2,200	-2,400	-4,900	-3,300
capital gains	3,800	2,500	3,400	4,100	4,400	3,700
imputed rent tax ^a	0	-600	-400	-900	-2,400	-1,200
capital gains tax ^b	0	300	300	700	1,100	700
total tax benefit	0	-300	-100	-200	-1,300	-500
benefit as % income	0	-2	0	0	-1	-1
45-64 years						
gross rent (\$pa)	5,300	4,500	7,900	7,900	9,600	7,500
interest (\$pa)	1,700	2,600	4,200	4,100	5,800	4,100
net rent less interest	1,100	-700	1,500	-2,400	-200	-400
capital gains	3,200	2,700	4,700	4,700	5,800	4,500
imputed rent tax ^a	0	-100	300	-900	-100	-100
capital gains tax ^b	0	300	500	800	1,400	800
total tax benefit	0	200	800	-100	1,300	700
benefit as % income	0	0	2	0	1	1
65+ years						
gross rent (\$pa)	4,400	5,800	8,000	na	na	5,200
interest (\$pa)	1,300	900	700	na	na	1,100
net rent less interest	1,100	2,400	8,000	na	na	1,900
capital gains	2,600	3,500	4,800	na	na	3,100
imputed rent tax ^a	0	500	1,600	na	na	700
capital gains tax ^b	0	300	500	na	na	600
total tax benefit	0	800	2,100	na	na	1,300
benefit as % income	0	3	5	na	na	6
all purchasers						
gross rent (\$pa)	5,100	4,500	6,100	6,800	7,800	6,200
interest (\$pa)	1,700	3,100	3,700	4,200	5,200	3,900
net rent less interest	-1,600	-2,700	-1,500	-2,800	-3,500	-2,500
capital gains	3,000	2,700	3,600	4,100	4,700	3,700
imputed rent tax ^a	0	-500	-300	-1,000	-1,700	-900
capital gains tax ^b	0	300	400	700	1,100	700
total tax benefit	0	-200	100	-300	-600	-200
benefit as % income	0	-1	0	0	-1	0

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

APPENDIX H - NORTHERN TERRITORY

Table H.1: Dwelling values, debt and housing costs, 1999: Northern Territory

	income quintile ^a					
	1	2	3	4	5	total
all owners						
income (\$pw)	190	460	790	1,220	2,350	1,480
dwelling value (\$)	219,000	198,000	176,000	200,000	249,000	218,000
mortgage debt (\$)	15,800	53,800	32,500	82,100	103,500	75,200
housing costs (\$pw)	81	193	70	202	235	190
housing equity (%)	93	73	82	59	58	65
outright owners						
income (\$pw)	190	410	800	1,210	2,300	1,240
dwelling value (\$)	146,000	169,000	211,000	263,000	256,000	222,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	20	72	43	146	79	74
housing equity (%)	100	100	100	100	100	100
home purchasers						
income (\$pw)	180	490	780	1,230	2,360	1,620
dwelling value (\$)	400,000	216,000	140,000	181,000	246,000	215,000
mortgage debt (\$)	59,100	92,400	66,000	108,300	142,200	116,100
housing costs (\$pw)	212	293	107	220	290	251
housing equity (%)	85	57	53	40	42	46

a. Income quintiles are derived from on whole population, not just owners

b. Gives percentage share of each tenure in relevant income category

Source: Australian Housing Survey 1999, confidentialised unit record files

Table H.2: Tax benefits by household income and tenure, 1999: Northern Territory

	income quintile					total
	1	2	3	4	5	
all owners						
gross rent (\$pa)	11,000	9,900	8,800	10,000	12,500	10,900
interest (\$pa)	1,000	3,600	2,100	5,400	6,800	5,000
net rent less interest	6,800	-100	5,200	-500	200	1,000
capital gains	6,600	5,900	5,300	6,000	7,500	6,500
imputed rent tax ^a	0	0	1,000	-200	100	400
capital gains tax ^b	0	600	500	1,100	1,800	1,200
total tax benefit	0	600	1,500	900	1,900	1,600
benefit as % income	0	3	4	1	2	2
outright owners						
gross rent (\$pa)	7,300	8,500	10,600	13,200	12,800	11,100
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,200	4,700	8,300	5,600	8,700	7,200
capital gains	4,400	5,100	6,300	7,900	7,700	6,700
imputed rent tax ^a	0	900	1,700	2,000	4,200	2,600
capital gains tax ^b	0	500	600	1,400	1,900	1,200
total tax benefit	0	1,400	2,300	3,400	6,100	3,800
benefit as % income	0	7	6	5	5	6
home purchasers						
gross rent (\$pa)	20,000	10,800	7,000	9,100	12,300	10,800
interest (\$pa)	3,900	6,100	4,400	7,100	9,400	7,700
net rent less interest	9,000	-4,400	1,400	-2,400	-2,800	-2,300
capital gains	12,000	6,500	4,200	5,400	7,400	6,500
imputed rent tax ^a	0	-900	300	-900	-1,400	-800
capital gains tax ^b	0	700	400	1,000	1,800	1,200
total tax benefit	0	-200	700	100	400	400
benefit as % income	0	-1	2	0	0	0
marginal tax rate ^d	0.000	0.200	0.200	0.355	0.485	0.355

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

c. weights tax expenditure for owners by proportion of owners in population

d. estimated as marginal tax rate on half household income

Source: Table H.1

Table H.3: Dwelling values, debt and housing costs, 1999 : All owners by household income and age, Northern Territory

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	160	490	700	1210	1910	1390
dwelling value (\$)	170,000	194,000	150,000	169,000	201,000	187,000
mortgage debt (\$)	103,000	94,000	80,000	85,000	115,000	102,000
housing costs (\$pw)	209	509	124	177	366	312
housing equity (%)	39	52	47	49	43	46
35-44 years						
income (\$pw)	na	500	810	1190	1860	1320
dwelling value (\$)	na	217,000	158,000	157,000	251,000	208,000
mortgage debt (\$)	na	77,000	55,000	94,000	91,000	85,000
housing costs (\$pw)	na	144	89	217	233	201
housing equity (%)	na	64	65	40	64	59
45-64 years						
income (\$pw)	150	410	790	1260	2760	1700
dwelling value (\$)	291,000	177,000	184,000	251,000	259,000	237,000
mortgage debt (\$)	17,000	0	21,000	69,000	112,000	69,000
housing costs (\$pw)	99	25	59	198	187	152
housing equity (%)	94	100	89	73	57	71
65+ years						
income (\$pw)	220	320	830	na	4600	980
dwelling value (\$)	152,000	158,000	200,000	na	400,000	201,000
mortgage debt (\$)	0	0	0	na	0	0
housing costs (\$pw)	25	45	11	na	42	30
housing equity (%)	100	100	100	na	100	100
all owners						
income (\$pw)	190	460	790	1,220	2,350	1,480
dwelling value (\$)	219,000	198,000	176,000	200,000	249,000	218,000
mortgage debt (\$)	15,800	53,800	32,500	82,100	103,500	75,200
housing costs (\$pw)	81	193	70	202	235	190
housing equity (%)	93	73	82	59	58	65

a. Income quintiles are derived from on whole population, not just owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table H.4: Dwelling values, debt and housing costs, 1999 : Outright owners by household income and age, Northern Territory

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	na	na	na	na	2810	2810
dwelling value (\$)	na	na	na	na	190,000	190,000
mortgage debt (\$)	na	na	na	na	0	0
housing costs (\$pw)	na	na	na	na	44	44
housing equity (%)	na	na	na	na	100	100
35-44 years						
income (\$pw)	na	530	800	1130	1880	1440
dwelling value (\$)	na	170,000	221,000	257,000	258,000	243,000
mortgage debt (\$)	na	0	0	0	0	0
housing costs (\$pw)	na	215	53	213	106	121
housing equity (%)	na	100	100	100	100	100
45-64 years						
income (\$pw)	130	410	800	1240	2220	1140
dwelling value (\$)	137,000	177,000	210,000	266,000	242,000	221,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	14	25	47	124	56	63
housing equity (%)	100	100	100	100	100	100
65+ years						
income (\$pw)	220	320	830	na	4600	980
dwelling value (\$)	152,000	158,000	200,000	na	400,000	201,000
mortgage debt (\$)	0	0	0	na	0	0
housing costs (\$pw)	25	45	11	na	42	30
housing equity (%)	100	100	100	na	100	100
all outright owners						
income (\$pw)	190	410	800	1,210	2,300	1,240
dwelling value (\$)	146,000	169,000	211,000	263,000	256,000	222,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	20	72	43	146	79	74
housing equity (%)	100	100	100	100	100	100

a. Income quintiles are derived from on whole population, not just outright owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table H.5: Dwelling values, debt and housing costs, 1999: Purchasers by household income and age, Northern Territory

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	160	490	700	1210	1760	1280
dwelling value (\$)	170,000	194,000	150,000	169,000	203,000	187,000
mortgage debt (\$)	103,000	94,000	80,000	85,000	134,000	109,000
housing costs (\$pw)	209	509	124	177	417	332
housing equity (%)	39	52	47	49	34	41
35-44 years						
income (\$pw)	na	490	820	1200	1840	1270
dwelling value (\$)	na	226,000	119,000	140,000	246,000	194,000
mortgage debt (\$)	na	92,000	88,000	111,000	143,000	117,000
housing costs (\$pw)	na	123	138	218	317	240
housing equity (%)	na	59	26	21	42	40
45-64 years						
income (\$pw)	190	na	780	1270	2920	2090
dwelling value (\$)	500,000	na	149,000	242,000	264,000	248,000
mortgage debt (\$)	40,000	na	49,000	122,000	145,000	119,000
housing costs (\$pw)	213	na	81	255	214	208
housing equity (%)	92	na	67	49	45	52
65+ years						
income (\$pw)	na	na	na	na	na	na
dwelling value (\$)	na	na	na	na	na	na
mortgage debt (\$)	na	na	na	na	na	na
housing costs (\$pw)	na	na	na	na	na	na
housing equity (%)	na	na	na	na	na	na
all purchasers						
income (\$pw)	180	490	780	1,230	2,360	1,620
dwelling value (\$)	400,000	216,000	140,000	181,000	246,000	215,000
mortgage debt (\$)	59,100	92,400	66,000	108,300	142,200	116,100
housing costs (\$pw)	212	293	107	220	290	251
housing equity (%)	85	57	53	40	42	46

a. Income quintiles are derived from on whole population, not just purchasers

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table H.6: Tax benefits by household income and age: all owners, 1999: Northern Territory

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	8,500	9,700	7,500	8,500	10,100	9,400
interest (\$pa)	6,800	6,200	5,300	5,600	7,600	6,700
net rent less interest	-2,400	-16,800	1,100	-700	-9,000	-6,900
capital gains	5,100	5,800	4,500	5,100	6,000	5,600
imputed rent tax ^a	0	-3,400	200	-300	-4,400	-2,400
capital gains tax ^b	0	600	500	900	1,500	1,000
total tax benefit	0	-2,800	700	600	-2,900	-1,400
benefit as % income	0	-11	2	1	-3	-2
35-44 years						
gross rent (\$pa)	na	10,900	7,900	7,900	12,600	10,400
interest (\$pa)	na	5,100	3,600	6,200	6,000	5,600
net rent less interest	na	3,300	3,200	-3,500	400	-100
capital gains	na	6,500	4,700	4,700	7,500	6,200
imputed rent tax ^a	na	700	600	-1,200	200	0
capital gains tax ^b	na	700	500	800	1,800	1,100
total tax benefit	na	1,400	1,100	-400	2,000	1,100
benefit as % income	na	5	3	-1	2	2
45-64 years						
gross rent (\$pa)	14,600	8,900	9,200	12,600	13,000	11,900
interest (\$pa)	1,100	0	1,400	4,600	7,400	4,600
net rent less interest	9,400	7,500	6,100	2,300	3,200	3,900
capital gains	8,700	5,300	5,500	7,500	7,800	7,100
imputed rent tax ^a	0	1,500	1,200	800	1,600	1,400
capital gains tax ^b	0	500	600	1,300	1,900	1,300
total tax benefit	0	2,000	1,800	2,100	3,500	2,700
benefit as % income	0	10	4	3	2	3
65+ years						
gross rent (\$pa)	7,600	7,900	10,000	na	20,000	10,100
interest (\$pa)	0	0	0	na	0	0
net rent less interest	6,300	5,600	9,400	na	17,800	8,500
capital gains	4,600	4,700	6,000	na	12,000	6,000
imputed rent tax ^a	0	1,100	1,900	na	8,600	3,000
capital gains tax ^b	0	500	600	na	2,900	1,100
total tax benefit	0	1,600	2,500	na	11,500	4,100
benefit as % income	0	10	6	na	5	8
all households						
gross rent (\$pa)	11,000	9,900	8,800	10,000	12,500	10,900
interest (\$pa)	1,000	3,600	2,100	5,400	6,800	5,000
net rent less interest	6,800	-100	5,200	-500	200	1,000
capital gains	6,600	5,900	5,300	6,000	7,500	6,500
imputed rent tax ^a	0	0	1,000	-200	100	400
capital gains tax ^b	0	600	500	1,100	1,800	1,200
total tax benefit	0	600	1,500	900	1,900	1,600
benefit as % income	0	2	4	1	2	2

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table H.7: Tax benefits by household income and age: outright owners, 1999: Northern Territory

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	na	na	na	na	9,500	9,500
interest (\$pa)	na	na	na	na	0	0
net rent less interest	na	na	na	na	7,200	7,200
capital gains	na	na	na	na	5,700	5,700
imputed rent tax ^a	na	na	na	na	3,500	2,600
capital gains tax ^b	na	na	na	na	1,400	1,000
total tax benefit	na	na	na	na	4,900	3,600
benefit as % income	na	na	na	na	3	2
35-44 years						
gross rent (\$pa)		8,500	11,100	12,900	12,900	12,200
interest (\$pa)		0	0	0	0	0
net rent less interest		-2,700	8,300	1,800	7,400	5,900
capital gains		5,100	6,600	7,700	7,700	7,300
imputed rent tax ^a		-500	1,700	600	3,600	2,100
capital gains tax ^b		500	700	1,400	1,900	1,300
total tax benefit		0	2,400	2,000	5,500	3,400
benefit as % income		0	6	3	6	5
45-64 years						
gross rent (\$pa)	6,900	8,900	10,500	13,300	12,100	11,100
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,100	7,500	8,100	6,900	9,200	7,800
capital gains	4,100	5,300	6,300	8,000	7,300	6,600
imputed rent tax ^a	0	1,500	1,600	2,400	4,400	2,800
capital gains tax ^b	0	500	600	1,400	1,800	1,200
total tax benefit	0	2,000	2,200	3,800	6,200	4,000
benefit as % income	0	10	5	6	5	7
65+ years						
gross rent (\$pa)	7,600	7,900	10,000	na	20,000	10,100
interest (\$pa)	0	0	0	na	0	0
net rent less interest	6,300	5,600	9,400	na	17,800	8,500
capital gains	4,600	4,700	6,000	na	12,000	6,000
imputed rent tax ^a	0	1,100	1,900	na	8,600	3,000
capital gains tax ^b	0	500	600	na	2,900	1,100
total tax benefit	0	1,600	2,500	na	11,500	4,100
benefit as % income	0	10	6	na	5	8
all outright owners						
gross rent (\$pa)	7,300	8,500	10,600	13,200	12,800	11,100
interest (\$pa)	0	0	0	0	0	0
net rent less interest	6,200	4,700	8,300	5,600	8,700	7,200
capital gains	4,400	5,100	6,300	7,900	7,700	6,700
imputed rent tax ^a	0	900	1,700	2,000	4,200	2,600
capital gains tax ^b	0	500	600	1,400	1,900	1,200
total tax benefit	0	1,400	2,300	3,400	6,100	3,800
benefit as % income	0	7	6	5	5	6

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table H.8: Tax benefits by household income and age: purchasers, 1999: Northern Territory

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	8,500	9,700	7,500	8,500	10,200	9,400
interest (\$pa)	6,800	6,200	5,300	5,600	8,800	7,200
net rent less interest	-2,400	-16,800	1,100	-700	-11,500	-7,900
capital gains	5,100	5,800	4,500	5,100	6,100	5,600
imputed rent tax ^a	0	-3,400	200	-300	-5,600	-2,800
capital gains tax ^b	0	600	500	900	1,500	1,000
total tax benefit	0	-2,800	700	600	-4,100	-1,800
benefit as % income	0	-11	2	1	-5	-3
35-44 years						
gross rent (\$pa)	na	11,300	6,000	7,000	12,300	9,700
interest (\$pa)	na	6,100	5,800	7,300	9,400	7,700
net rent less interest	na	4,900	-1,200	-4,300	-4,200	-2,800
capital gains	na	6,800	3,600	4,200	7,400	5,800
imputed rent tax ^a	na	1,000	-200	-1,500	-2,000	-1,000
capital gains tax ^b	na	700	400	700	1,800	1,000
total tax benefit	na	1,700	200	-800	-200	0
benefit as % income	na	7	0	-1	0	0
45-64 years						
gross rent (\$pa)	25,000	na	7,500	12,100	13,200	12,400
interest (\$pa)	2,600	na	3,200	8,100	9,600	7,900
net rent less interest	13,900	na	3,200	-1,100	2,100	1,600
capital gains	15,000	na	4,500	7,300	7,900	7,400
imputed rent tax ^a	0	na	600	-400	1,000	600
capital gains tax ^b	0	na	400	1,300	1,900	1,300
total tax benefit	0	na	1,000	900	2,900	1,900
benefit as % income	0	na	3	1	2	2
65+ years						
gross rent (\$pa)	na	na	na	na	na	na
interest (\$pa)	na	na	na	na	na	na
net rent less interest	na	na	na	na	na	na
capital gains	na	na	na	na	na	na
imputed rent tax ^a	na	na	na	na	na	na
capital gains tax ^b	na	na	na	na	na	na
total tax benefit	na	na	na	na	na	na
benefit as % income	na	na	na	na	na	na
all purchasers						
gross rent (\$pa)	20,000	10,800	7,000	9,100	12,300	10,800
interest (\$pa)	3,900	6,100	4,400	7,100	9,400	7,700
net rent less interest	9,000	-4,400	1,400	-2,400	-2,800	-2,300
capital gains	12,000	6,500	4,200	5,400	7,400	6,500
imputed rent tax ^a	0	-900	300	-800	-1,300	-800
capital gains tax ^b	0	600	400	1,000	1,800	1,100
total tax benefit	0	-300	700	200	500	300
benefit as % income	0	-1	2	0	0	0

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

APPENDIX I - AUSTRALIAN CAPITAL TERRITORY

Table I.1: Dwelling values, debt and housing costs, 1999: ACT

	income quintile ^a					
	1	2	3	4	5	total
all owners						
income (\$pw)	210	430	790	1,230	2,240	1,300
dwelling value (\$)	178,000	165,000	161,000	195,000	219,000	192,000
mortgage debt (\$)	9,900	16,800	49,100	58,500	69,200	50,000
housing costs (\$pw)	40	66	139	182	210	156
housing equity (%)	94	90	70	70	68	74
outright owners						
income (\$pw)	210	420	800	1,220	2,210	1,070
dwelling value (\$)	173,000	174,000	191,000	220,000	244,000	204,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	29	38	42	76	53	49
housing equity (%)	100	100	100	100	100	100
home purchasers						
income (\$pw)	210	480	790	1,240	2,250	1,480
dwelling value (\$)	202,000	140,000	143,000	182,000	206,000	182,000
mortgage debt (\$)	54,500	65,600	79,300	90,000	109,600	93,100
housing costs (\$pw)	95	141	199	241	292	243
housing equity (%)	73	53	45	51	47	49

a. Income quintiles are derived from on whole population, not just owners

b. Gives percentage share of each tenure in relevant income category

Source: Australian Housing Survey 1999, confidentialised unit record files

Table I.2: Tax benefits by household income and tenure, 1999: ACT

	income quintile					total
	1	2	3	4	5	
all owners						
gross rent (\$pa)	8,900	8,300	8,100	9,800	11,000	9,600
interest (\$pa)	700	1,100	3,200	3,900	4,600	3,300
net rent less interest	6,800	4,800	800	300	0	1,500
capital gains	5,300	5,000	4,800	5,900	6,600	5,800
imputed rent tax ^a	0	1,000	200	100	0	500
capital gains tax ^b	0	500	500	1,000	1,600	1,000
total tax benefit	0	1,500	700	1,100	1,600	1,500
benefit as % income	0	7	2	2	1	2
outright owners						
gross rent (\$pa)	8,700	8,700	9,600	11,000	12,200	10,200
interest (\$pa)	0	0	0	0	0	0
net rent less interest	7,100	6,700	7,400	7,000	9,400	7,700
capital gains	5,200	5,200	5,700	6,600	7,300	6,100
imputed rent tax ^a	0	1,300	1,500	2,500	4,600	2,700
capital gains tax ^b	0	500	600	1,200	1,800	1,100
total tax benefit	0	1,800	2,100	3,700	6,400	3,800
benefit as % income	0	8	5	6	6	7
home purchasers						
gross rent (\$pa)	10,100	7,000	7,200	9,100	10,300	9,100
interest (\$pa)	3,600	4,300	5,200	5,900	7,200	6,100
net rent less interest	5,100	-300	-3,200	-3,400	-4,900	-3,500
capital gains	6,100	4,200	4,300	5,500	6,200	5,500
imputed rent tax ^a	0	-100	-600	-1,200	-2,400	-1,200
capital gains tax ^b	0	400	400	1,000	1,500	1,000
total tax benefit	0	300	-200	-200	-900	-200
benefit as % income	0	1	0	0	-1	0
marginal tax rate ^d	0.000	0.200	0.200	0.355	0.485	0.355

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

c. weights tax expenditure for owners by proportion of owners in population

d. estimated as marginal tax rate on half household income

Source: Table I.1

Table I.3: Dwelling values, debt and housing costs, 1999 : All owners by household income and age, ACT

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	120	430	800	1250	2000	1330
dwelling value (\$)	160,000	137,000	130,000	149,000	180,000	155,000
mortgage debt (\$)	18,000	36,000	93,000	75,000	111,000	89,000
housing costs (\$pw)	83	90	221	229	317	246
housing equity (%)	89	74	28	50	39	43
35-44 years						
income (\$pw)	160	480	760	1220	2260	1400
dwelling value (\$)	109,000	147,000	166,000	183,000	211,000	184,000
mortgage debt (\$)	18,000	55,000	63,000	83,000	112,000	84,000
housing costs (\$pw)	65	135	178	204	292	215
housing equity (%)	84	63	62	54	47	54
45-64 years						
income (\$pw)	210	440	800	1230	2320	1500
dwelling value (\$)	189,000	166,000	150,000	201,000	240,000	206,000
mortgage debt (\$)	26,000	10,000	20,000	39,000	37,000	31,000
housing costs (\$pw)	42	47	80	165	136	118
housing equity (%)	86	94	86	80	85	85
65+ years						
income (\$pw)	220	420	800	1220		510
dwelling value (\$)	185,000	182,000	264,000	319,000		217,000
mortgage debt (\$)	0	1,000	1,000	3,000		1,000
housing costs (\$pw)	30	45	41	67		43
housing equity (%)	100	99	100	99		100
all owners						
income (\$pw)	210	430	790	1,230	2,240	1,300
dwelling value (\$)	178,000	165,000	161,000	195,000	219,000	192,000
mortgage debt (\$)	9,900	16,800	49,100	58,500	69,200	50,000
housing costs (\$pw)	40	66	139	182	210	156
housing equity (%)	94	90	70	70	68	74

a. Income quintiles are derived from on whole population, not just owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table I.4: Dwelling values, debt and housing costs, 1999 : Outright owners by household income and age, ACT

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	160	420	960	1340	1800	1120
dwelling value (\$)	180,000	135,000	110,000	133,000	156,000	143,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	33	26	18	44	128	58
housing equity (%)	100	100	100	100	100	100
35-44 years						
income (\$pw)	130	440	790	1200	1960	1120
dwelling value (\$)	100,000	134,000	208,000	201,00	269,000	199,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	15	67	123	50	29	54
housing equity (%)	100	100	100	100	100	100
45-64 years						
income (\$pw)	200	430	780	1220	2280	1390
dwelling value (\$)	182,000	175,000	150,000	201,000	249,000	208,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	32	32	31	94	49	51
housing equity (%)	100	100	100	100	100	100
65+ years						
income (\$pw)	220	400	820	1210	na	490
dwelling value (\$)	175,000	186,000	289,000	303,000	na	213,000
mortgage debt (\$)	0	0	0	0	na	0
housing costs (\$pw)	29	41	42	67	na	41
housing equity (%)	100	100	100	100	na	100
all outright owners						
income (\$pw)	210	420	800	1,220	2,210	1,070
dwelling value (\$)	173,000	174,000	191,000	220,000	244,000	204,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	29	38	42	76	53	49
housing equity (%)	100	100	100	100	100	100

a. Income quintiles are derived from on whole population, not just outright owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table I.5: Dwelling values, debt and housing costs, 1999: Purchasers by household income and age, ACT

	income quintile ^a					
	1	2	3	4	5	total
25-34 years						
income (\$pw)	70	440	790	1230	2030	1370
dwelling value (\$)	135,000	139,000	131,000	152,000	184,000	158,000
mortgage debt (\$)	40,000	70,000	99,000	91,000	128,000	107,000
housing costs (\$pw)	145	152	234	268	339	280
housing equity (%)	70	49	24	40	30	32
35-44 years						
income (\$pw)	200	500	760	1230	2310	1460
dwelling value (\$)	119,000	154,000	158,000	180,000	200,000	180,000
mortgage debt (\$)	39,000	82,000	74,000	97,000	133,000	103,000
housing costs (\$pw)	124	169	188	230	328	249
housing equity (%)	67	47	53	46	33	43
45-64 years						
income (\$pw)	220	450	820	1250	2360	1650
dwelling value (\$)	204,000	121,000	150,000	202,000	230,000	204,000
mortgage debt (\$)	79,000	56,000	55,000	84,000	80,000	77,000
housing costs (\$pw)	83	105	164	247	234	216
housing equity (%)	61	54	63	58	65	62
65+ years						
income (\$pw)	260	540	690	1270	na	680
dwelling value (\$)	350,000	135,000	120,000	425,000	na	260,000
mortgage debt (\$)	7,000	17,000	4,000	22,000	na	13,000
housing costs (\$pw)	44	96	33	0	na	59
housing equity (%)	98	87	97	95	na	95
all purchasers						
income (\$pw)	210	480	790	1,240	2,250	1,480
dwelling value (\$)	202,000	140,000	143,000	182,000	206,000	182,000
mortgage debt (\$)	54,500	65,600	79,300	90,000	109,600	93,100
housing costs (\$pw)	95	141	199	241	292	243
housing equity (%)	73	53	45	51	47	49

a. Income quintiles are derived from on whole population, not just purchasers

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table I.6: Tax benefits by household income and age: all owners, 1999: ACT

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	8,000	6,900	6,500	7,500	9,000	7,800
interest (\$pa)	1,200	2,400	6,100	5,000	7,300	5,900
net rent less interest	3,700	2,200	-5,000	-4,500	-7,500	-5,100
capital gains	4,800	4,100	3,900	4,500	5,400	4,700
imputed rent tax ^a	0	400	-1,000	-1,600	-3,600	-1,800
capital gains tax ^b	0	400	400	800	1,300	800
total tax benefit	0	800	-600	-800	-2,300	-1,000
benefit as % income	0	4	-1	-1	-2	-1
35-44 years						
gross rent (\$pa)	5,500	7,400	8,300	9,200	10,600	9,200
interest (\$pa)	1,200	3,600	4,200	5,500	7,400	5,500
net rent less interest	2,100	300	-1,000	-1,500	-4,600	-2,000
capital gains	3,300	4,400	5,000	5,500	6,300	5,500
imputed rent tax ^a	0	100	-200	-500	-2,200	-700
capital gains tax ^b	0	400	500	1,000	1,500	1,000
total tax benefit	0	500	300	500	-700	300
benefit as % income	0	2	1	1	-1	0
45-64 years						
gross rent (\$pa)	9,500	8,300	7,500	10,100	12,000	10,300
interest (\$pa)	1,700	700	1,300	2,600	2,400	2,000
net rent less interest	7,200	5,900	3,300	1,500	4,900	4,100
capital gains	5,700	5,000	4,500	6,000	7,200	6,200
imputed rent tax ^a	0	1,200	700	500	2,400	1,500
capital gains tax ^b	0	500	500	1,100	1,700	1,100
total tax benefit	0	1,700	1,200	1,600	4,100	2,600
benefit as % income	0	7	3	2	3	3
65+ years						
gross rent (\$pa)	9,300	9,100	13,200	16,000	na	10,900
interest (\$pa)	0	100	100	200	na	100
net rent less interest	7,700	6,700	11,100	12,400	na	8,600
capital gains	5,600	5,500	7,900	9,600	na	6,500
imputed rent tax ^a	0	1,300	2,200	4,400	na	3,100
capital gains tax ^b	0	500	800	1,700	na	1,200
total tax benefit	0	1,800	3,000	6,100	na	4,300
benefit as % income	0	9	7	10	na	16
all households						
gross rent (\$pa)	8,900	8,300	8,100	9,800	11,000	9,600
interest (\$pa)	700	1,100	3,200	3,900	4,600	3,300
net rent less interest	6,800	4,800	800	300	0	1,500
capital gains	5,300	5,000	4,800	5,900	6,600	5,800
imputed rent tax ^a	0	1,000	200	100	0	500
capital gains tax ^b	0	500	500	1,000	1,600	1,000
total tax benefit	0	1,500	700	1,100	1,600	1,500
benefit as % income	0	7	2	2	1	2

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table I.7: Tax benefits by household income and age: outright owners, 1999 ACT

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	9,000	6,800	5,500	6,700	7,800	7,200
interest (\$pa)	0	0	0	0	0	0
net rent less interest	7,300	5,400	4,600	4,300	1,200	4,100
capital gains	5,400	4,100	3,300	4,000	4,700	4,300
imputed rent tax ^a	0	1,100	900	1,500	600	1,500
capital gains tax ^b	0	400	300	700	1,100	800
total tax benefit	0	1,500	1,200	2,200	1,700	2,300
benefit as % income	0	7	2	3	2	4
35-44 years						
gross rent (\$pa)	5,000	6,700	10,400	10,100	13,500	10,000
interest (\$pa)	0	0	0	0	0	0
net rent less interest	4,200	3,200	4,000	7,500	11,900	7,200
capital gains	3,000	4,000	6,200	6,000	8,100	6,000
imputed rent tax ^a	0	600	800	2,600	5,800	2,500
capital gains tax ^b	0	400	600	1,100	2,000	1,100
total tax benefit	0	1,000	1,400	3,700	7,800	3,600
benefit as % income	0	5	3	6	8	6
45-64 years						
gross rent (\$pa)	9,100	8,800	7,500	10,100	12,500	10,400
interest (\$pa)	0	0	0	0	0	0
net rent less interest	7,500	7,100	5,900	5,200	9,900	7,800
capital gains	5,500	5,300	4,500	6,000	7,500	6,200
imputed rent tax ^a	0	1,400	1,200	1,800	4,800	2,800
capital gains tax ^b	0	500	500	1,100	1,800	1,100
total tax benefit	0	1,900	1,700	2,900	6,600	3,900
benefit as % income	0	9	4	5	6	5
65+ years						
gross rent (\$pa)	8,800	9,300	14,500	15,200	na	10,700
interest (\$pa)	0	0	0	0	na	0
net rent less interest	7,200	7,200	12,300	11,600	na	8,500
capital gains	5,300	5,600	8,700	9,100	na	6,400
imputed rent tax ^a	0	1,400	2,500	4,100	na	3,000
capital gains tax ^b	0	600	900	1,600	na	1,100
total tax benefit	0	2,000	3,400	5,700	na	4,100
benefit as % income	0	10	8	9	na	16
all outright owners						
gross rent (\$pa)	8,700	8,700	9,600	11,000	12,200	10,200
interest (\$pa)	0	0	0	0	0	0
net rent less interest	7,100	6,700	7,400	7,000	9,400	7,700
capital gains	5,200	5,200	5,700	6,600	7,300	6,100
imputed rent tax ^a	0	1,300	1,500	2,500	4,600	2,700
capital gains tax ^b	0	500	600	1,200	1,800	1,100
total tax benefit	0	1,800	2,100	3,700	6,400	3,800
benefit as % income	0	9	5	6	6	7

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table I.8: Tax benefits by household income and age: purchasers, 1999: ACT

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	6,800	7,000	6,600	7,600	9,200	7,900
interest (\$pa)	2,600	4,600	6,500	6,000	8,400	7,100
net rent less interest	-800	-1,000	-5,600	-6,300	-8,400	-6,700
capital gains	4,100	4,200	3,900	4,600	5,500	4,700
imputed rent tax ^a	0	-200	-1,100	-2,300	-4,100	-2,400
capital gains tax ^b	0	400	400	800	1,300	800
total tax benefit	0	200	-700	-1,500	-2,800	-1,600
benefit as % income	0	1	-2	-2	-3	-2
35-44 years						
gross rent (\$pa)	6,000	7,700	7,900	9,000	10,000	9,000
interest (\$pa)	2,600	5,400	4,900	6,400	8,800	6,800
net rent less interest	-500	-1,100	-1,900	-3,000	-7,000	-3,900
capital gains	3,600	4,600	4,700	5,400	6,000	5,400
imputed rent tax ^a	0	-200	-400	-1,100	-3,400	-1,400
capital gains tax ^b	0	500	500	1,000	1,500	1,000
total tax benefit	0	300	100	-100	-1,900	-400
benefit as % income	0	1	0	0	-2	-1
45-64 years						
gross rent (\$pa)	10,200	6,100	7,500	10,100	11,500	10,200
interest (\$pa)	5,200	3,700	3,600	5,500	5,300	5,100
net rent less interest	5,900	600	-1,000	-2,800	-700	-1,000
capital gains	6,100	3,600	4,500	6,100	6,900	6,100
imputed rent tax ^a	0	100	-200	-1,000	-300	-400
capital gains tax ^b	0	400	500	1,100	1,700	1,100
total tax benefit	0	500	300	100	1,400	700
benefit as % income	0	2	1	0	1	1
65+ years						
gross rent (\$pa)	17,500	6,800	6,000	21,300	na	13,000
interest (\$pa)	500	1,100	300	1,500	na	900
net rent less interest	15,200	1,800	4,300	21,300	na	9,900
capital gains	10,500	4,100	3,600	12,800	na	7,800
imputed rent tax ^a	0	400	900	7,500	na	3,500
capital gains tax ^b	0	400	400	2,300	na	1,400
total tax benefit	0	800	1,300	9,800	na	4,900
benefit as % income	0	3	3	15	na	14
all purchasers						
gross rent (\$pa)	10,100	7,000	7,200	9,100	10,300	9,100
interest (\$pa)	3,600	4,300	5,200	5,900	7,200	6,100
net rent less interest	5,100	-300	-3,200	-3,400	-4,900	-3,500
capital gains	6,100	4,200	4,300	5,500	6,200	5,500
imputed rent tax ^a	0	-100	-600	-1,200	-2,400	-1,300
capital gains tax ^b	0	400	400	1,000	1,500	1,000
total tax benefit	0	300	-200	-200	-900	-300
benefit as % income	0	1	-1	0	-1	0

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

APPENDIX J - SYDNEY

Table J.1: Dwelling values, debt and housing costs, 1999: Sydney

	income quintile ^a					
	1	2	3	4	5	total
all owners						
income (\$pw)	190	440	790	1,210	2,430	1,270
dwelling value (\$)	318,000	320,000	346,000	341,000	458,000	374,000
mortgage debt (\$)	8,800	17,200	41,600	75,500	104,800	60,500
housing costs (\$pw)	55	78	137	203	257	168
housing equity (%)	97	95	88	78	77	84
outright owners						
income (\$pw)	190	430	780	1,210	2,390	970
dwelling value (\$)	312,000	336,000	426,000	382,000	494,000	387,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	46	49	61	63	102	64
housing equity (%)	100	100	100	100	100	100
home purchasers						
income (\$pw)	180	470	800	1,200	2,460	1,640
dwelling value (\$)	373,000	253,000	247,000	316,000	436,000	359,000
mortgage debt (\$)	104,300	89,500	96,000	124,500	167,400	137,300
housing costs (\$pw)	161	210	231	296	355	303
housing equity (%)	72	65	61	61	62	62

a. Income quintiles are derived from on whole population, not just owners

b. Gives percentage share of each tenure in relevant income category

Source: Australian Housing Survey 1999, confidentialised unit record files

Table J.2: Tax benefits by household income and tenure, 1999: Sydney

	income quintile					total
	1	2	3	4	5	
all owners						
gross rent (\$pa)	15,900	16,000	17,300	17,100	22,900	18,700
interest (\$pa)	600	1,100	2,700	5,000	6,900	4,000
net rent less interest	13,000	11,900	10,200	6,500	9,500	10,000
capital gains	9,500	9,600	10,400	10,200	13,700	11,200
imputed rent tax ^a	0	2,400	2,000	2,300	4,600	3,600
capital gains tax ^b	0	1,000	1,000	1,800	3,300	2,000
total tax benefit	0	3,400	3,000	4,100	7,900	5,600
benefit as % income	0	15	7	7	6	8
outright owners						
gross rent (\$pa)	15,600	16,800	21,300	19,100	24,700	19,400
interest (\$pa)	0	0	0	0	0	0
net rent less interest	13,200	14,300	18,100	15,800	19,400	16,000
capital gains	9,400	10,100	12,800	11,500	14,800	11,600
imputed rent tax ^a	0	2,900	3,600	5,600	9,400	5,700
capital gains tax ^b	0	1,000	1,300	2,000	3,600	2,100
total tax benefit	0	3,900	4,900	7,600	13,000	7,800
benefit as % income	0	17	12	12	10	15
home purchasers						
gross rent (\$pa)	18,700	12,700	12,400	15,800	21,800	18,000
interest (\$pa)	6,900	5,900	6,300	8,200	11,000	9,100
net rent less interest	10,300	1,700	300	400	3,300	2,200
capital gains	11,200	7,600	7,400	9,500	13,100	10,800
imputed rent tax ^a	0	300	100	100	1,600	800
capital gains tax ^b	0	800	700	1,700	3,200	1,900
total tax benefit	0	1,100	800	1,800	4,800	2,700
benefit as % income	0	5	2	3	4	3
marginal tax rate ^d	0.000	0.200	0.200	0.355	0.485	0.355

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

c. weights tax expenditure for owners by proportion of owners in population

d. estimated as marginal tax rate on half household income

Source: Table J.1

Table J.3: Dwelling values, debt and housing costs, 1999 : All owners by household income and age, Sydney

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	180	480	810	1220	2250	1410
dwelling value (\$)	240,000	245,000	220,000	282,000	394,000	304,000
mortgage debt (\$)	100,000	107,000	85,000	141,000	204,000	147,000
housing costs (\$pw)	25	231	225	295	413	307
housing equity (%)	58	56	61	50	48	51
35-44 years						
income (\$pw)	210	480	800	1220	2530	1610
dwelling value (\$)	295,000	257,000	236,000	330,000	470,000	366,000
mortgage debt (\$)	72,000	50,000	54,000	90,000	124,000	94,000
housing costs (\$pw)	188	166	153	231	354	261
housing equity (%)	76	80	77	73	74	74
45-64 years						
income (\$pw)	170	460	780	1200	2460	1540
dwelling value (\$)	283,000	303,000	420,000	364,000	459,000	404,000
mortgage debt (\$)	23,000	7,000	33,000	48,000	81,000	55,000
housing costs (\$pw)	62	51	124	157	195	151
housing equity (%)	92	98	92	87	82	86
65+ years						
income (\$pw)	190	410	770	1140	1980	500
dwelling value (\$)	331,000	350,000	446,000	431,000	549,000	370,000
mortgage debt (\$)	2,000	0	0	3,000	11,000	2,000
housing costs (\$pw)	49	46	54	78	88	53
housing equity (%)	99	100	100	99	98	100
all owners						
income (\$pw)	190	440	790	1,210	2,430	1,270
dwelling value (\$)	318,000	320,000	346,000	341,000	458,000	374,000
mortgage debt (\$)	8,800	17,200	41,600	75,500	104,800	60,500
housing costs (\$pw)	55	78	137	203	257	168
housing equity (%)	97	95	88	78	77	84

a. Income quintiles are derived from on whole population, not just owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table J.4: Dwelling values, debt and housing costs, 1999 : Outright owners by household income and age, Sydney

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	na	500	850	1270	2020	1160
dwelling value (\$)	na	414,000	343,000	323,000	349,000	344,000
mortgage debt (\$)	na	0	0	0	0	0
housing costs (\$pw)	na	43	33	159	202	110
housing equity (%)	na	100	100	100	100	100
35-44 years						
income (\$pw)	300	460	790	1210	3220	1670
dwelling value (\$)	200,000	254,000	238,000	399,000	564,000	389,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	29	71	52	58	213	110
housing equity (%)	100	100	100	100	100	100
45-64 years						
income (\$pw)	160	460	770	1220	2290	1290
dwelling value (\$)	257,000	304,000	486,000	363,000	473,000	405,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	47	49	71	49	81	65
housing equity (%)	100	100	100	100	100	100
65+ years						
income (\$pw)	200	410	770	1150	1870	490
dwelling value (\$)	327,000	352,000	455,000	446,000	546,000	370,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	46	47	54	71	82	51
housing equity (%)	100	100	100	100	100	100
all outright owners						
income (\$pw)	190	430	780	1,210	2,390	970
dwelling value (\$)	312,000	336,000	426,000	382,000	494,000	387,000
mortgage debt (\$)	0	0	0	0	0	0
housing costs (\$pw)	46	49	61	63	102	64
housing equity (%)	100	100	100	100	100	100

a. Income quintiles are derived from on whole population, not just outright owners

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table J.5: Dwelling values, debt and housing costs, 1999: Purchasers by household income and age, Sydney

	income quintile ^a					total
	1	2	3	4	5	
25-34 years						
income (\$pw)	180	480	790	1210	2260	1440
dwelling value (\$)	240,000	220,000	188,000	276,000	397,000	298,000
mortgage debt (\$)	100,000	125,000	106,000	164,000	216,000	168,000
housing costs (\$pw)	25	265	272	319	429	339
housing equity (%)	58	43	44	40	45	44
35-44 years						
income (\$pw)	180	500	800	1220	2340	1590
dwelling value (\$)	331,000	259,000	234,000	313,000	444,000	357,000
mortgage debt (\$)	99,000	88,000	89,000	113,000	159,000	128,000
housing costs (\$pw)	246	235	211	276	392	314
housing equity (%)	70	66	62	64	64	64
45-64 years						
income (\$pw)	190	440	810	1180	2610	1880
dwelling value (\$)	369,000	296,000	308,000	367,000	448,000	403,000
mortgage debt (\$)	127,000	57,000	97,000	106,000	154,000	133,000
housing costs (\$pw)	125	79	219	289	304	277
housing equity (%)	66	81	69	71	65	67
65+ years						
income (\$pw)	140	350	800	970	3790	750
dwelling value (\$)	469,000	277,000	289,000	140,000	600,000	360,000
mortgage debt (\$)	60,000	12,000	5,000	80,000	190,000	52,000
housing costs (\$pw)	245	40	52	223	193	129
housing equity (%)	87	96	98	43	68	86
all purchasers						
income (\$pw)	180	470	800	1,200	2,460	1,640
dwelling value (\$)	373,000	253,000	247,000	316,000	436,000	359,000
mortgage debt (\$)	104,300	89,500	96,000	124,500	167,400	137,300
housing costs (\$pw)	161	210	231	296	355	303
housing equity (%)	72	65	61	61	62	62

a. Income quintiles are derived from on whole population, not just purchasers

b. Gives contribution to home ownership of each age group in relevant income category

c. Gives proportion of owners in relevant income category

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table J.6: Tax benefits by household income and age: all owners, 1999: Sydney

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	12,000	12,300	11,000	14,100	19,700	15,200
interest (\$pa)	6,600	7,100	5,600	9,300	13,500	9,700
net rent less interest	10,700	200	-700	-1,200	-1,800	-800
capital gains	7,200	7,400	6,600	8,500	11,800	9,100
imputed rent tax ^a	0	0	-100	-400	-900	-300
capital gains tax ^b	0	700	700	1,500	2,900	1,600
total tax benefit	0	700	600	1,100	2,000	1,300
benefit as % income	0	3	1	2	2	2
35-44 years						
gross rent (\$pa)	14,800	12,900	11,800	16,500	23,500	18,300
interest (\$pa)	4,800	3,300	3,600	5,900	8,200	6,200
net rent less interest	5,000	4,200	3,800	4,500	5,100	4,700
capital gains	8,900	7,700	7,100	9,900	14,100	11,000
imputed rent tax ^a	0	800	800	1,600	2,500	1,700
capital gains tax ^b	0	800	700	1,800	3,400	1,900
total tax benefit	0	1,600	1,500	3,400	5,900	3,600
benefit as % income	0	6	4	5	4	4
45-64 years						
gross rent (\$pa)	14,200	15,200	21,000	18,200	23,000	20,200
interest (\$pa)	1,500	500	2,200	3,200	5,300	3,600
net rent less interest	11,000	12,500	14,500	10,000	12,800	12,300
capital gains	8,500	9,100	12,600	10,900	13,800	12,100
imputed rent tax ^a	0	2,500	2,900	3,600	6,200	4,400
capital gains tax ^b	0	900	1,300	1,900	3,300	2,200
total tax benefit	0	3,400	4,200	5,500	9,500	6,600
benefit as % income	0	14	10	9	7	8
65+ years						
gross rent (\$pa)	16,600	17,500	22,300	21,600	27,500	18,500
interest (\$pa)	100	0	0	200	700	100
net rent less interest	14,000	15,100	19,500	17,500	22,900	15,700
capital gains	9,900	10,500	13,400	12,900	16,500	11,100
imputed rent tax ^a	0	3,000	3,900	6,200	11,100	5,600
capital gains tax ^b	0	1,100	1,300	2,300	4,000	2,000
total tax benefit	0	4,100	5,200	8,500	15,100	7,600
benefit as % income	0	19	13	14	15	29
all households						
gross rent (\$pa)	15,900	16,000	17,300	17,100	22,900	18,700
interest (\$pa)	600	1,100	2,700	5,000	6,900	4,000
net rent less interest	13,000	11,900	10,200	6,500	9,500	10,000
capital gains	9,500	9,600	10,400	10,200	13,700	11,200
imputed rent tax ^a	0	2,400	2,000	2,300	4,600	3,500
capital gains tax ^b	0	1,000	1,000	1,800	3,300	2,000
total tax benefit	0	3,400	3,000	4,100	7,900	5,500
benefit as % income	0	15	7	7	6	8

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table J.7: Tax benefits by household income and age: outright owners, 1999: Sydney

	income quintile					
	1	2	3	4	5	total
25-34 years						
gross rent (\$pa)	na	20,700	17,200	16,200	17,500	17,200
interest (\$pa)	na	0	0	0	0	0
net rent less interest	na	18,500	15,400	7,900	7,000	11,500
capital gains	na	12,400	10,300	9,700	10,500	10,300
imputed rent tax ^a	na	3,700	3,100	2,800	3,400	4,100
capital gains tax ^b	na	1,200	1,000	1,700	2,500	1,800
total tax benefit	na	4,900	4,100	4,500	5,900	5,900
benefit as % income	na	19	9	7	6	10
35-44 years						
gross rent (\$pa)	10,000	12,700	11,900	20,000	28,200	19,500
interest (\$pa)	0	0	0	0	0	0
net rent less interest	8,500	9,000	9,200	16,900	17,100	13,700
capital gains	6,000	7,600	7,100	12,000	16,900	11,700
imputed rent tax ^a	0	1,800	1,800	6,000	8,300	4,900
capital gains tax ^b	0	800	700	2,100	4,100	2,100
total tax benefit	0	2,600	2,500	8,100	12,400	7,000
benefit as % income	0	11	6	13	7	8
45-64 years						
gross rent (\$pa)	12,900	15,200	24,300	18,200	23,700	20,300
interest (\$pa)	0	0	0	0	0	0
net rent less interest	10,400	12,700	20,600	15,600	19,500	16,900
capital gains	7,700	9,100	14,600	10,900	14,200	12,200
imputed rent tax ^a	0	2,500	4,100	5,500	9,400	6,000
capital gains tax ^b	0	900	1,500	1,900	3,400	2,200
total tax benefit	0	3,400	5,600	7,400	12,800	8,200
benefit as % income	0	14	14	12	11	12
65+ years						
gross rent (\$pa)	16,400	17,600	22,800	22,300	27,300	18,500
interest (\$pa)	0	0	0	0	0	0
net rent less interest	14,000	15,200	20,000	18,600	23,100	15,900
capital gains	9,800	10,600	13,700	13,400	16,400	11,100
imputed rent tax ^a	0	3,000	4,000	6,600	11,200	5,600
capital gains tax ^b	0	1,100	1,400	2,400	4,000	2,000
total tax benefit	0	4,100	5,400	9,000	15,200	7,600
benefit as % income	0	19	13	15	16	30
all outright owners						
gross rent (\$pa)	15,600	16,800	21,300	19,100	24,700	19,400
interest (\$pa)	0	0	0	0	0	0
net rent less interest	13,200	14,300	18,100	15,800	19,400	16,000
capital gains	9,400	10,100	12,800	11,500	14,800	11,600
imputed rent tax ^a	0	2,900	3,600	5,600	9,400	5,700
capital gains tax ^b	0	1,000	1,300	2,000	3,600	2,100
total tax benefit	0	3,900	4,900	7,600	13,000	7,800
benefit as % income	0	17	12	12	10	15

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

Table J.8: Tax benefits by household income and age: purchasers, 1999: Sydney

	income quintile					total
	1	2	3	4	5	
25-34 years						
gross rent (\$pa)	12,000	11,000	9,400	13,800	19,900	14,900
interest (\$pa)	6,600	8,300	7,000	10,800	14,300	11,100
net rent less interest	10,700	-2,800	-4,800	-2,800	-2,500	-2,700
capital gains	7,200	6,600	5,600	8,300	11,900	8,900
imputed rent tax ^a	0	-600	-1,000	-1,000	-1,200	-1,000
capital gains tax ^b	0	700	600	1,500	2,900	1,600
total tax benefit	0	100	-400	500	1,700	600
benefit as % income	0	0	-1	1	1	1
35-44 years						
gross rent (\$pa)	16,600	13,000	11,700	15,700	22,200	17,900
interest (\$pa)	6,500	5,800	5,900	7,500	10,500	8,400
net rent less interest	3,700	700	700	1,300	1,800	1,500
capital gains	9,900	7,800	7,000	9,400	13,300	10,700
imputed rent tax ^a	0	100	100	500	900	500
capital gains tax ^b	0	800	700	1,700	3,200	1,900
total tax benefit	0	900	800	2,200	4,100	2,400
benefit as % income	0	4	2	3	3	3
45-64 years						
gross rent (\$pa)	18,500	14,800	15,400	18,400	22,400	20,200
interest (\$pa)	8,400	3,800	6,400	7,000	10,200	8,800
net rent less interest	12,000	10,700	4,000	3,300	6,600	5,800
capital gains	11,100	8,900	9,200	11,000	13,400	12,100
imputed rent tax ^a	0	2,100	800	1,200	3,200	2,000
capital gains tax ^b	0	900	900	2,000	3,300	2,100
total tax benefit	0	3,000	1,700	3,200	6,500	4,100
benefit as % income	0	13	4	5	5	4
65+ years						
gross rent (\$pa)	23,500	13,900	14,500	7,000	30,000	18,000
interest (\$pa)	4,000	800	300	5,300	12,500	3,400
net rent less interest	10,700	11,800	11,700	-4,600	20,000	11,300
capital gains	14,100	8,300	8,700	4,200	18,000	10,800
imputed rent tax ^a	0	2,400	2,300	-1,600	9,700	4,000
capital gains tax ^b	0	800	900	700	4,400	1,900
total tax benefit	0	3,200	3,200	-900	14,100	5,900
benefit as % income	0	17	8	-2	7	15
all purchasers						
gross rent (\$pa)	18,700	12,700	12,400	15,800	21,800	18,000
interest (\$pa)	6,900	5,900	6,300	8,200	11,000	9,100
net rent less interest	10,300	1,700	300	400	3,300	2,200
capital gains	11,200	7,600	7,400	9,500	13,100	10,800
imputed rent tax ^a	0	300	100	100	1,600	800
capital gains tax ^b	0	800	700	1,700	3,200	1,900
total tax benefit	0	1,100	800	1,800	4,800	2,700
benefit as % income	0	5	2	3	4	3

a. tax benefit based on marginal tax rate of half household income applied to non-taxed income

b. tax benefit based on half of marginal tax rate applied to non-taxed gains (discount method)

Source: Australian Housing Survey, 1999, confidentialised unit record files

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