



Final Report

The regional impact of housing costs and assistance on financial disadvantage

authored by

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EXECUTIVE SUMMARY

Background and research questions

It is widely acknowledged that substantial spatial differences in economic well-being exist across Australia. There is a growing body of Australian literature examining aspects of disadvantage at a small area level, and substantial research into the impact of housing costs on financial disadvantage at a national and broad regional level. However, differences in the impact of housing costs on financial disadvantage at a small area level have not been examined to date, due to an absence of adequate data at a sufficiently disaggregated geographical level. This study uses spatial microsimulation techniques to estimate at a small area level the impact of housing costs on spatial differences in financial disadvantage, and the actual or potential effect of housing assistance in reducing disadvantage.

The specific research questions that the project addresses are as follows:

- What is the nature of the relationship between housing assistance, housing costs and financial disadvantage at a small area level? Which regions are affected? Are metropolitan areas more financially disadvantaged because of higher housing costs?
- Which types of households are affected by the inclusion of housing costs? Household types analysed include those with different tenure types, different home equity and house value, different sources of income and different life cycle stages.
- What would the impact on financial disadvantage at a small area level if the upper limit for Commonwealth Rent Assistance were removed? What are the implications for government?
- What is the impact on financial disadvantage of people going from renting to purchasing housing? What effect do mortgage subsidy policies have on this impact?

Methodology

Because detailed data about housing costs and income are not available at a small area level in Australia, this study uses spatial microsimulation techniques to generate this data and to model policy scenarios. Spatial microsimulation creates synthetic microdata at a small area level. The methodology used in this study builds on earlier NATSEM-AHURI work, and uses the HOUSEMOD spatial microsimulation model, which has been designed specifically for the modelling of housing policy at a small area level.

Throughout this report, we measure the impact of housing costs on financial disadvantage by comparing rates of before-housing poverty (using an income-based poverty rate) with rates of after-housing poverty (that is, a poverty rate calculated after housing costs have been subtracted from income). The magnitude of the difference between these two measures captures the impact of housing costs, and is the primary measure of interest in this report. Effects of housing-related policy changes are analysed by examining changes in rates of after-housing poverty after simulating the policy change. The emphasis in this report is thus not on measuring poverty, but rather on measuring changes in the impact of housing costs and housing policy on financial disadvantage across small areas. While other factors clearly will also affect regional differences in advantage and disadvantage – in particular, differences in

transport costs for households living in different areas – these factors have not been specifically included in the modelling for this project.

The techniques used to produce the synthetic estimates of financial disadvantage provided in this paper are complex, involving numerous updating and estimation steps. The fact that spatial microsimulation methodology is very new and continually in the process of additional development should be kept in mind when interpreting the results presented in this paper. While we do not expect that the overall patterns evident in our results would change substantially with further development and enhancement of spatial microsimulation techniques, or the incorporation of more recent data, actual levels of poverty reported should be treated with caution. As noted in the positioning paper, poverty rates are very sensitive to measurement issues, and where possible we have presented broad categorical poverty measures, rather than precise rates. The emphasis in this study is on the relativities between regions in terms of the impact of housing costs and assistance on financial disadvantage, not on producing precise comparisons or rankings of poverty rates across small areas.

Results

Overall, we found substantial differences at a small area level in the impact of housing costs on financial disadvantage which were not evident when the data were examined at a more aggregate regional level. Major findings for each of the research questions are summarised below.

Research question 1

What is the nature of the relationship between housing assistance, housing costs and financial disadvantage at a small area level? Which regions are affected? Are metropolitan areas more financially disadvantaged because of higher housing costs?

We found that housing costs had varying impacts on financial disadvantage across regions when examined at a small area level. While a number of rural areas experienced a high impact of housing costs on financial disadvantage, the magnitude of the difference between before- and after-housing poverty was particularly large in a substantial number of outer suburban areas in Australia's large capital cities. We found that areas where housing costs were having a large impact on financial disadvantage were not necessarily similar in composition, although there are indications that many such regions have high proportions of home purchasers, lower proportions of older households, and relatively high proportions of couples with children. It is important to note that those areas with a high impact of housing costs on financial disadvantage are not necessarily also areas with high after-housing poverty rates – rather, they are areas where after-housing poverty is strongly affected by housing costs. There is, however, some overlap between the two measures.

Commonwealth Rent Assistance appears to have a modest but positive effect on the impact of housing costs for persons living in households renting in the private market. The impact of CRA is particularly strong in a number of outer suburbs in all capital cities except Darwin, as well as in scattered rural SLAs.

Research question 2

Which types of households are affected by the inclusion of housing costs? Household types analysed include those with different tenure types, different home equity and house value, different sources of income and different life cycle stages.

Our findings about the types of households where financial disadvantage is most strongly affected by housing costs generally agree with findings from previous research into before- and after-housing poverty, with people living in older households

and households where the home is owned outright experiencing a much lower impact of housing costs on financial disadvantage than people living in households with younger members, or where the home is being purchased or privately rented. We examined spatial variations patterns related to life cycle and source of income only at a broad regional level, and did not find strong spatial effects, although these might be evident if additional work were undertaken in modelling small area distributions. We examined the relationship between house value, home equity and the impact of housing costs on financial disadvantage at a national level only, and found a mixed relationship between the impact of housing costs on financial disadvantage for home purchasers with varying house values and home equity. Outright owners with relatively low house value and home equity, as expected, showed substantial falls in poverty rates once housing costs were taken into account.

The tenure group experiencing the greatest impact of housing costs on financial disadvantage was private renters, and when we mapped small area differences in this impact we found that, generally, urban renters were more affected by this impact than rural renters. The impact of housing costs for home purchasers, however, was somewhat more evenly spread across urban and rural areas.

Research question 3

What would be the impact on financial disadvantage at a small area level if the upper limit for Commonwealth Rent Assistance was removed? What are the implications for government?

We found removing the upper limit of Commonwealth Rent Assistance resulted in a modest fall in the impact of housing costs on financial disadvantage among private renters. There were substantial spatial trends in the distribution of this effect, with Sydney and Melbourne showing a particularly strong impact of this hypothetical policy change. We estimated the cost to government of this policy change for New South Wales and Victoria only, and found that removing the upper limit of CRA would have added approximately 28 per cent to the cost of the CRA program in 2002/03.

However, the removal of the CRA upper threshold could result in behavioural change among both landlords and tenants – landlords could raise rents in response to such an increase in subsidies, and tenants might choose to move to larger or better quality rental accommodation. Modelling these scenarios resulted in a loss of most or all of the gain in the after-housing financial well-being of private renter households following the policy change.

Research question 4

What is the impact on financial disadvantage of people going from renting to purchasing housing? What effect do mortgage subsidy policies have on this impact?

As expected, simulating a move from private rental to purchase for a sub-set of private renters led to an increase in the impact of housing costs on financial disadvantage for this group, with capital cities once again tending to show a greater impact of this simulation than other areas. We modelled two possible mortgage subsidy arrangements (a 1% mortgage payment subsidy, and a conversion of existing CRA entitlements to a mortgage subsidy) and found that neither had a substantial ameliorating effect on the higher rates of after-housing poverty produced by the simulated move from rental to purchase.

Conclusion

The modelling conducted for this project has allowed us for the first time to examine the impact of housing costs on financial disadvantage at a small area level. The

synthetic estimates produced for this study suggest a fairly complex picture of regional differences, although clusters of outer suburbs in Australia's capital cities clearly show a strong impact of housing costs on financial disadvantage. Renters in the private market are the group that show the greatest impact of housing costs on financial disadvantage, and Commonwealth Rent Assistance provides some protection for these renters from even greater impact, particularly for renters living in capital cities. Initial modelling of one possible policy change to address the impact of housing costs on financial disadvantage for private renters suggests that behavioural responses to policy change need to be considered in assessing the potential benefits of any change.

1 BACKGROUND

The importance of understanding spatial differences in well-being across Australia is widely acknowledged, with a growing body of research examining regional variations in economic advantage and disadvantage. Limitations in the availability of data at a small area level, however, have meant that some aspects of disadvantage have been difficult to accurately assess at a high level of spatial disaggregation. The impact of housing costs on financial disadvantage, and the effect of housing assistance in reducing this impact, are two of the measures for which suitable data have not been available at a detailed regional level. In this study, however, we are able to use spatial microsimulation techniques to develop synthetic small area estimates of before- and after-housing financial disadvantage, and thus measure the regional impact of housing costs and assistance on income poverty. The escalating costs of housing, the large regional variations in such costs, and the increasing proportion of household budgets taken up with housing costs, all point to the importance of having detailed regional estimates of the impact of housing costs on financial disadvantage.

This project uses NATSEM's regional microsimulation model, HOUSEMOD, to examine the impact of housing costs on financial disadvantage at a small area level, and also the small-area effect of Commonwealth Rent Assistance on financial disadvantage. The potential impact of a number of additional policy scenarios is also modelled.

Financial disadvantage is measured here as income poverty: we compare differences between before- and after-housing poverty for different groups and across different regions using a poverty rate based on equivalised disposable income and a poverty rate based on equivalised disposable income less housing costs. The concept of income poverty, and its measurement, have been the subject of considerable debate among poverty researchers, policy makers and service providers in recent years, and this debate is summarised in the positioning paper for this project (McNamara et al 2006). We use the term “financial disadvantage” in this report, rather than poverty, in part to acknowledge the multidimensional nature of poverty, and the impossibility of capturing all the dimensions of disadvantage using a single measure. By using the term “financial disadvantage” we make it clear that we are basing our analysis on the financial aspects of poverty (cash income, and income after housing costs), rather than on a broader definition of this concept. As our purpose here is to examine the *relative* position of regions (and of population sub-groups) in terms of the impact of housing costs on financial disadvantage, it is appropriate to use a straightforward, well-accepted and easily understood measure of disadvantage.

Our work is located broadly within a deprivation approach to poverty and disadvantage, which emphasises the importance of adequate resources for individuals to be able to participate fully in society (see McNamara et al 2006; Saunders 2005). Deprivation has generally been measured by a process of identifying people who cannot access widely accepted social needs because of insufficient money. While cash income only could be used as a measure of resources, our focus on deducting housing costs from income is designed to better capture the relative ability of households to purchase resources. Deducting housing costs from income is particularly important in regional analyses, due to large variations in housing costs between Australian regions. By taking housing costs into account, we are lowering the risk of overstating the deprivation of some households who may be able to purchase substantially more goods and services with their cash income due to very low housing costs than households with comparable income but higher housing costs.

There have been a number of other Australian studies examining the difference that housing costs make to the distribution of disadvantage, and this literature is summarised in the positioning paper (McNamara et al 2006). In general, previous research has found that rates of poverty after housing costs are taken into account fall substantially for some groups, most noticeably for older households, because the proportion of outright home owners in this group is higher than average (Bradbury et al 1986; Chotikapanich et al 2003; Harding & Szukalska 2000; Harding et al 2001; Marks 2005; Yates & Gabriel 2006). Regional differences in before-housing and after-housing poverty rates have only been examined to date at a broad regional level (due to an absence of adequate data at a sufficiently disaggregated geographical level). At this broad level, however, findings about regional differences in the impact of housing costs on financial disadvantage have been mixed (see McNamara et al 2006 for a review of this literature).

While the regional impact of housing costs on income poverty has been examined only at a broad level, there is a growing body of literature examining other aspects of disadvantage at a small area level. These studies include others using regional microsimulation techniques (see, for example, Lloyd et al 2001; Taylor et al 2004; Melhuish et al 2004), as well as studies using census data and other small area data. Vinson's (2004) work on disadvantage and resilience, for example, combines a number of indicators of disadvantage and social cohesion for New South Wales and Victoria at a postcode level, in order to examine the geographic concentration of disadvantage, and the possible ameliorating effects of social capital. More recent work by Vinson (2007) extends his study of regional disadvantage to the whole of Australia. Additional small-area estimates of disadvantage are provided in a series of studies by Gregory and Hunter, who used census data to map regional disparities in advantage and disadvantage within Australia's cities, focusing on income and employment patterns within small areas (Gregory and Hunter 2001; Hunter 1995; Hunter 2003). Baum, O'Connor and Stimson (2005) provide a number of perspectives on advantage and disadvantage at a small area level, focusing on multiple measures of socio-economic status obtained from a range of data sources including the census and Australian Taxation Office data. The Australian Bureau of Statistics has developed a number of multidimensional regional indexes of advantage and disadvantage, known collectively as the SEIFA indexes (Socio-Economic Indexes for Areas) (ABS 2001b).

Regional differences in transport costs (and indeed in other expenditures such as food and petrol) may also have important effects on financial disadvantage (see, for example, Siminski and Saunders 2004). However, the inclusion of transport or costs in our modelling was beyond the scope of this project, due to the unavailability of adequate variables on this topic in the data on which this model is based, and the extent of the work that would need to be done to incorporate new data into the model.

This report describes our findings about a range of research questions related to housing costs, housing assistance and financial disadvantage. After reviewing the study's methodology in Section 2, Section 3 of the report answers the key research questions relating to the regional impact of housing costs and Commonwealth Rent Assistance (CRA) on financial disadvantage, focusing particularly on differences within and between urban and rural areas. This section of the paper provides most results at small area level. Section 4 of the report then examines the relative position of different household types in terms of differences between before- and after-housing poverty, using broad regional breakdowns where available, and national data for cross-tabulations of home equity and house value with before- and after-housing poverty. Section 5 of the report focuses on policy changes that may affect the impact of housing costs on financial disadvantage: the removal of the upper limit of CRA, and the hypothetical provision of mortgage assistance to households moving from renting

to purchasing. The CRA changes are presented at small area level, and the mortgage assistance scenarios are provided at a broad regional level. Section 6 of the report provides a brief conclusion. The appendices report on a range of sensitivity analyses, and provide detailed small area data. It should be noted that, throughout this report, our focus is not primarily on rates of financial disadvantage *per se*, but rather on the impact that housing costs have on financial disadvantage.

2 METHODOLOGY

The spatial microsimulation techniques used to develop our estimates of financial disadvantage for this project are described in the positioning paper (McNamara et al 2006) and also in previous work that has used the HOUSEMOD model which forms the basis of our work for this project (see Melhuish et al 2004; Kelly et al 2006). However, a brief description is provided about these methods here, including a discussion of recent changes to the HOUSEMOD methodology. The remainder of this section of the report discusses additional methodological issues specific to this project, and the section concludes with a discussion of the limitations of this project. In addition, methodological notes are included along with results in the remainder of this paper, where appropriate.

2.1 The HOUSEMOD model

2.1.1 *Overview of the model*

The results presented in this report are produced using NATSEM's housing-related regional microsimulation model, HOUSEMOD. Spatial microsimulation provides detailed small area data that may not be available from other sources, and in addition allows us to model the effects of current policy and policy changes at a detailed regional level. HOUSEMOD has been specifically designed to model housing characteristics and housing policy at a Statistical Local Area (SLA) level.

In order to achieve this, HOUSEMOD combines data from two sources: the 2001 Census of Population and Housing, and the 1998/99 Household Expenditure Survey (HES), both conducted by the Australian Bureau of Statistics. The HES provides detailed information about income, transfer payments and housing costs, but at a very low level of spatial disaggregation. The Census, on the other hand, provides only broad information about the variables of interest here, but at a very detailed regional level. In spatial microsimulation, we benchmark the HES to the Census and then use this benchmarking to produce a set of weights for each of the 6,892 households in the HES, for each small area in Australia. In addition, these weights are aligned with CRA benchmarks for 2001, in order to ensure the accuracy of our regional estimates of CRA receipt. Thus we end up with a set of synthetic households for each small area included in the modelling, and can use this information to estimate the characteristics of those small areas – for example, in this project, we can estimate the proportion of people in each small area in financial disadvantage, and the impact of housing costs on disadvantage. The Census benchmark variables used to produce the HOUSEMOD regional weights are shown in Table 1.

However, these weights represent regional population characteristics in 2001 (the Census year). For this project, we have made use of the population projections built into the latest version of HOUSEMOD, which allow us to model events and characteristics for the years beyond 2001. Previous work (described in Kelly et al 2006) used ABS SLA level age by sex population projections, along with national labour force projections and state and capital city/balance of state household type projections, as benchmarks to produce sets of regional weights for each year out to 2011, using the original set of 2001 weights as “starting weights”. For this project, the technique used to develop forecasting versions of the HOUSEMOD model was changed somewhat. A review of the reweighting methodology revealed some conflict between the household type projections and the SLA-level age by sex population projections which were incorporated into the first forecasting version of the model. In order to overcome this issue, the weights for years beyond 2001 have been calculated based on age by sex population projections and labour force projections only, not on

projected changes in household type. For this project, we calculate the impact of housing costs on financial disadvantage in 2003 (using the HOUSEMOD 2003 weights), as this provides an update from the 2001 Census and incorporates the effects of the early part of the house price boom, but is not affected by the steep increases in house prices after 2003.

Table 1: Benchmarks used in the HOUSEMOD reweighting algorithm

<i>Census XCP¹ table</i>
X46b Income by tenure by household type
X13 Labour force status by sex and age
X44 Landlord type by weekly rent
X46b Income by tenure by household type
X46 Income by tenure by household type
X45 Type of non-private dwelling
X41 Monthly housing loan repayment by weekly household income
X47 Dwelling structure by household type by family type
X48 Number of persons usually resident
X40 Weekly rent by weekly household income

Note: 1. XCP refers to the Census 2001 Expanded Community Profile Tables

Source: Kelly et al 2006.

Finally, income, social security, tax and housing costs information from the 1998/99 HES are updated to the year we want to examine – in this case, to June 2003. We use STINMOD, NATSEM's static microsimulation model of Australia's tax and transfer system, to do this updating, using a version of STINMOD created to run against the HES file. STINMOD is also used to impute the receipt of Commonwealth Rent Assistance (CRA) onto the HES basefile, as this is not available as a separate variable on the original HES. We then apply our regional weights for 2003 to this updated version of the HES dataset to produce synthetic households at a small area level for 2003.

The extent to which synthetic values reflect actual values at a small area level depends on how closely related the variables are to the variables used as benchmarks in the model – that is, the model's accuracy in predicting the values of variables is determined by the degree of correlation of the benchmark variables with the outcome variables. The accuracy of estimates for those variables that are related to, but not exactly the same as, benchmark variables (called "unconstrained variables") will depend on how well correlated the unconstrained variables are with the benchmark variables. Validation of outputs for unconstrained variables from HOUSEMOD has been conducted (see Kelly et al 2006). Financial disadvantage and housing costs – the key variables of interest in this project – are highly correlated with a number of the benchmark variables used in HOUSEMOD.

Spatial microsimulation is a new and complex method for producing estimates of regional population characteristics, and for modelling the small area effects of policy changes. The limitations inherent in this approach are discussed in section 2.2.5.

2.1.2 Additional uprating of housing costs

An important part of all microsimulation modelling is uprating information from the income surveys that form the basis of the model to reflect the period for which modelling is being done. In this project, the 1998/99 Household Expenditure Survey

(HES) has been uprated to June 2003, using the well-established methodology developed for STINMOD. However, most applications of STINMOD, and earlier applications of HOUSEMOD, have generally focused on the housing costs of renters, and not of home purchasers. For this project, both renters' and purchasers' housing costs were important, and we therefore revisited our methodology for uprating mortgage repayments. Earlier work used factors calculated from the housing group of the Consumer Price Index (CPI) to uprate mortgage repayments. However, the housing CPI only records increases in costs associated with building a new home, or making major additions to an existing home (see ABS 2005a). As this would reflect the situation of very few households in the HES, we decided to instead base our uprating of mortgage repayments on changes in average loan size (taken from the ABS Housing Finance Commitments series – see ABS 2006) and mortgage interest rates.

However, changes in loan size between 1998/99 and 2003 will affect only those households who had purchased their homes in the five years prior to 1998/99. As the time since purchase is not available on the 1998/99 HES, we could not isolate recent purchasers. We therefore decided to calculate the change in loan size for the 10 year period up until 2003, and apply this change to uprate mortgage repayments. We did this on a state-by-state basis.

To take into account falls in interest rates over this 10 year period (which also affect the amount of repayment) we used data from the Reserve Bank of Australia on the standard variable home loan interest rate in June 1993 and June 2003, and included this change in our calculation of an uprating factor.

This uprating methodology for housing costs is based on methods used in other NATSEM work examining housing issues (see Harding et al 2004). We also used the same set of uprating factors to uprate dwelling values and home equity.

While considering the issue of uprating housing costs, we also decided to improve our methodology for uprating public rents by using the change in Average Weekly Earnings (AWE) over the period 1998/99 to 2003. As many public tenants are recipients of government pensions, which are indexed to AWE, and as public rents are in turn tied to tenants' incomes, AWE provides an excellent method of uprating public housing rents. For private rents, however, we use the housing CPI to calculate uprating factors.

2.1.3 Statistical Local Areas excluded from the modelling

Previous validation of HOUSEMOD output against external benchmarks has revealed that while synthetic estimates closely matched external data for the vast majority of SLAs in Australia, it has not been possible to produce reliable results for a number of SLAs. In this study, 102 SLAs were excluded due to the model's inability to closely match synthetic data from these areas with benchmark data. Many of these excluded SLAs had very low population, or were inner city suburbs that have unusual characteristics difficult to replicate with modelling. Many were rural and remote areas of Queensland, Western Australia, South Australia and the Northern Territory. A further 5 SLAs were removed from our modelling due to zero population. This left a total of 1238 SLAs on which our analysis is based. A list of excluded SLAs is provided in Appendix 2.

The ACT and the Northern Territory were the two areas most affected by these issues. While the excluded ACT SLAs were generally very low population or otherwise unusual, and the great majority of ACT SLAs remained in the model, a large proportion of the Northern Territory's SLAs could not be included (24 out of 65). Initial analysis of data for the Northern Territory for this project, produced from those SLAs

remaining in the model, suggested that aggregating data from these remaining SLAs tended to understate poverty levels in the Territory. For this reason, while we will include data at an SLA level for those areas in the Northern Territory which are included in our modelling, the Territory is **excluded** from many of our aggregated results, as such aggregations do not adequately represent the whole of the Northern Territory. In addition, any aggregate comparisons between urban and rural financial disadvantage presented in this report should be interpreted in light of the fact that a number of rural and remote areas where there may be high rates of financial disadvantage are not included in these aggregations.

2.2 Measurement issues

This section discusses a number of issues related to the measurement of financial disadvantage and housing costs. Most of these issues were discussed in detail in the positioning paper for this project (McNamara et al 2006), particularly in the context of debates in the income distribution literature about measurement.

2.2.1 *Spatial unit*

The base spatial unit for this study is the Statistical Local Area (SLA), using the 2001 Australian Standard Geographical Classification (ASGC) (ABS 2001a). Many of our results are mapped at an SLA level, but some analyses of sub-groups are presented at higher levels of spatial disaggregation. These include a breakdown between capital cities and Australia's rural and regional balance for each state, as well as the use of the ASGC Section of State structure, which divides Australia into the geographical areas shown in Table 2. As Section of State is only available at a Census Collection District level, we used a Section of State/SLA concordance provided to us by the ABS to calculate proportions of people in financial disadvantage within sections of state.

The fact that we examine disadvantage in this paper at a geographic rather than an individual level is important to keep in mind when interpreting our results. First, it is important to note that where an area has two different sets of characteristics (for example, a high number of older households and a low level of housing-related financial disadvantage) we cannot determine that the first characteristic causes the second. That is, in this example, it may or may not be the case that it is mainly or only the older households in the area who are experiencing low levels of housing-related financial disadvantage. Nevertheless, examining the characteristics of areas provides useful information about the *possible* sources of housing-related disadvantage at a small area level. Second, the study of characteristics at a regional rather than at an individual or household level means that the full distribution of characteristics within each region cannot be captured. Some regions, for example, that show a low impact of housing costs on financial disadvantage (or low levels of financial disadvantage), may nevertheless contain sub-groups of households who are experiencing a high impact of housing costs on disadvantage, or high levels of financial disadvantage. Such within-area differences are not able to be examined in the sort of geographical analysis undertaken here. However, the strength of spatial analysis is that it allows us to locate areas where there is a heavy concentration of the characteristic of interest (here, areas where, on average, housing costs have a strong impact on financial disadvantage).

Table 2: Section of State structure

<i>Section of State name</i>	<i>Section of State definition</i>	<i>Label used in this study</i>
Major urban	Urban areas with populations of at least 250,000	Major urban
Other urban	Urban areas with populations of at least 1,000	Other urban
Bounded locality	Rural areas with populations of at least 200	Rural towns
Rural balance	Remainder of the state/territory	Rural areas
Migratory	Off-shore, shipping and migratory CDs	Not used in this study

Source: ABS 2001a

2.2.2 Measure of income, equivalence scale and poverty line

Studies of financial disadvantage based on income are sensitive both to different measures of income and to where the poverty line is set. This project bases its income data on current equivalised disposable income, with income equivalised using the OECD equivalence scale. We use a poverty line based on 50 per cent of median household income (before housing costs and after housing costs). The choice of income measure, equivalence scale and poverty line was discussed in McNamara et al (2006), and some further sensitivity analysis of the use of different equivalence scales is provided in Appendix 1 (see section A1.1).

For this study, we use the household as the basic “income-sharing group” for the calculation of equivalised income. The household is frequently used as the basic unit of analysis for income distribution studies as well as for housing-related research. Thus our financial disadvantage and housing costs impact estimates reflect the proportion of individuals *living in households* with income below the poverty threshold, or in households where housing costs are having a high impact on financial disadvantage.

The treatment of very low incomes is also an issue in research surrounding financial disadvantage, as some very low income households have expenditure patterns which do not match their apparently low income (see McNamara 2006 for a fuller discussion). In order to address this issue, we ran some initial results excluding very low incomes and business incomes from our data. This analysis is reported in Appendix 1 (section A1.2). We found that the effect of excluding very low and/or business income was very small in terms of the magnitude of the difference between before- and after-housing poverty, and therefore ran the remainder of our analysis using a full sample of households.

2.2.3 Measurement of housing costs

As noted in the positioning paper, we calculate after-housing poverty for this study by subtracting housing costs from cash disposable income (and then equivalising the resultant adjusted income). One possible issue with this method of establishing after housing financial disadvantage is the treatment of mortgage principal payments, as it can be argued that the principal portion of mortgage repayments is a form of saving rather than a housing cost.

We tested the effect of removing mortgage principal payments from housing costs, and these results are discussed in Appendix 1 (section A1.3). We concluded that, as the regional effects of removing principal payments from housing costs were minimal,

we would follow earlier research in this area (see Siminski & Saunders 2004), and include both principal and interest on the mortgage as part of housing costs.

2.2.4 Treatment of Commonwealth Rent Assistance

By using STINMOD as the basis for our regional modelling, we are able to separately identify Commonwealth Rent Assistance (CRA) receipt, which is not recorded separately on the 1998/99 HES.

There is some debate in the literature about the correct way to treat CRA in assessing housing affordability – that is, whether it should be excluded from housing costs, or excluded from both income and housing costs, or treated as part of income without being excluded from housing costs. Yates and Gabriel (2006) provide a comprehensive review of this debate, and find that while excluding CRA from either housing costs or from both income and housing costs reduces the number of privately renting households in housing affordability, results using these measures (as opposed to their standard measure of including CRA as income and not excluding it from housing costs) show very similar patterns of housing affordability within different groups of private renters. Yates and Gabriel also consider the treatment of CRA in relation to measuring residual income (that is, the income left over after housing costs are paid) and conclude that attempts to exclude CRA from measures of residual income is “likely to be more misleading than improving in terms of the impact it has on an assessment of the capacity that these households have to maintain an acceptable standard of living once housing costs are met” (Yates & Gabriel, 2006, p. 40).

In this project, we have presented all our main results with CRA included as part of income, and not netted out of housing costs. This decision is supported by the work of Yates and Gabriel (2006), but also makes our results more comparable to earlier estimates of the impact of housing costs on poverty, which have not removed CRA from housing costs. However, we do conduct some sensitivity analysis of alternative treatments of CRA, and this is presented in Appendix 1 (section A1.4).

2.2.5 Limitations of this study

As can be seen from the above discussions, this study involves numerous updating and estimation steps through both the regional reweighting and projection process, as well as through the modelling done in STINMOD. Earlier NATSEM work (see STINMOD technical papers 1 to 7, available on the NATSEM website; Kelly et al 2006; Melhuish et al 2004) has established the robustness of the techniques which underlie the estimates produced in this study, including the low sensitivity of the HOUSEMOD estimates to changes in assumptions. However the process is a very complex one, and the fact that spatial microsimulation methodology is very new and continually in the process of additional development should be kept in mind when interpreting the results presented in this paper.

Additional uncertainties regarding the precision of the estimates produced in this study may have been introduced by the techniques used to age the data forward through time, particularly due to the limited availability of small area projections that can be used to benchmark projected weights. These forecasting techniques are still under development. In the future, it may be possible to examine more sophisticated population ageing techniques that, for example, might be able to take into account likely trends in housing tenure and household type at a small area level. While we do not expect that the overall patterns evident in our results would change substantially, actual poverty rates (where reported) should be treated with caution, especially in relation to those small areas with low population or unusual characteristics that remain in the model. As noted in the positioning paper, poverty rates are very sensitive to measurement issues, and where possible we have presented broad categorical

poverty measures, rather than precise rates. The emphasis in this study is on the relativities between small areas in terms the impact of housing costs and assistance on financial disadvantage, not on producing precise comparisons or rankings of poverty rates across small areas.

Where poverty rates are reported in this study, it is important to be aware that these rates are not directly comparable to poverty rates produced directly from ABS income surveys. The national housing poverty rates from which our regional estimates are derived are relatively low compared with other published income poverty rates (see, for example, Lloyd et al 2004; Saunders & Bradbury, 2006). Our rates appear relatively low for a number of reasons. First, and most importantly, our poverty rates are synthetic estimates, produced after uprating the HES 1998/99 with NATSEM's STINMOD microsimulation model. STINMOD assumes full take-up of government benefits, which explains in part the lower poverty rates produced by STINMOD than those produced directly from the income surveys. Second, we have used the household as our income-sharing unit, as this is the most relevant unit for housing-related research questions and is increasingly becoming the base unit of choice for analysing income distribution data (see, for example, ABS 2004, 2005b). Previously published income poverty data (eg Harding et al 2001; Lloyd et al 2004) has often used the narrower 'ABS income unit' as the income-sharing unit. Using the household as the unit within which resources are assumed to be shared tends to produce slightly lower poverty rates. Third, other research has often used the Survey of Income and Housing Costs (SIHC), rather than the HES. Income and poverty estimates produced from the HES cannot be directly compared with those produced from the SIHC (see Saunders & Bradbury, 2006). Finally, as noted earlier, any aggregate data we present (for example, using ABS section of state categories) needs to be interpreted in light of the number of remote SLAs for which reliable synthetic estimates could not be produced.

It should be noted that the HOUSEMOD model is expected to be updated in the near future to incorporate the 2003/04 income survey now available from the ABS. This has the potential to change some of the specifics of the results presented here, but we would not expect overall patterns to change substantially.

2.2.6 Presentation of results

As noted elsewhere in this paper, the results presented here focus on examining differences between regions in terms of the impact of housing costs on financial disadvantage, and regional differences in the effect of housing-related policy responses to this impact. We have thus tended not to report actual estimated poverty rates, but rather have focused on reporting measures which highlight differences between areas. While some poverty rates are reported (for example, in relation to differences between population sub-groups, where other measures become difficult to interpret), most of our results focus on the magnitude of the difference between before- and after-housing poverty rates. Where we do map rates of before- and after-housing poverty for comparison purposes, we use population-weighted deciles of before- and after-housing poverty, rather than raw rates. These deciles take into account differences in population between SLAs, which simple poverty rates do not, and provide a useful method of comparing small areas. The deciles are calculated so that the lowest decile represents those SLAs with the highest proportion of people living in households below the poverty line, while SLAs with the smallest proportion of people living in households with income below the poverty line fall into the top decile of poverty. Because the deciles are population-weighted, the SLAs in each decile represent one-tenth of persons living in SLAs within that decile, rather than one-tenth of SLAs.

We have also presented some of our data with poverty rates within regions (or between different types of households) grouped into categories. That is, rather than presenting precise proportions of persons in poverty, we show that a region or household type has a poverty rate, for example, between 5 and 10 per cent, or between 10 and 15 per cent.

The report includes a number of maps, which provide a useful visual tool for highlighting clusters of high and low impact of housing costs or housing assistance on disadvantage. Other output is provided in tables and charts, and the appendices include substantial amounts of data for each SLA modelled.

3 HOUSING COSTS AND FINANCIAL DISADVANTAGE AT A SMALL AREA LEVEL

3.1 Relationship between housing costs and financial disadvantage

The first, and most central, set of research questions being addressed in this study focus on the regional distribution of the impact of housing costs on financial disadvantage:

- What is the nature of the relationship between housing assistance, housing costs and financial disadvantage at a small area level?
- Which regions are affected?
- Are metropolitan areas more financially disadvantaged because of higher housing costs?

As noted earlier, our approach to examining the relationship between housing costs and financial disadvantage is to focus on the difference between before-housing and after-housing income poverty. Areas where the difference between these two measures is large are those areas in which housing costs are having a substantial impact on income poverty. Similarly, if we look at different groups within the population, those groups for whom the difference between before- and after-housing poverty rates is larger are the groups on whom housing costs have the greatest impact. Conversely, groups for whom after-housing poverty rates are lower than before-housing poverty rates (or at least where there is a relatively small difference between the two measures) are those groups for whom housing costs do not have a large impact on financial disadvantage. It is important to note that the impact of housing costs on financial disadvantage depends not just on the size of housing costs, but also on household income. Households with high housing costs *and* high income may very likely still fall above the poverty line even when housing costs are taken into account. To fall into after-housing poverty, households may have low income and moderate housing costs, moderate income and high housing costs, or very low income and low housing costs (as would be the case for those public housing tenants who may be in both before- and after-housing poverty, due to low income rather than high housing costs).

Our first step in examining the relationship between housing costs and financial disadvantage was to look at the differences between before- and after-housing poverty at a fairly broad regional level. This analysis is presented in Table 3, which uses the ABS Section of State structure (described above). As this table shows, when we look at broad regional differences only, differences between before-housing and after-housing poverty rates are relatively similar for urban and rural areas. Intuitively, we might expect after-housing poverty rates to rise more in major urban areas (particularly Sydney and Melbourne) than in other areas across Australia, due to the high housing costs in cities, but this table does not show this type of pattern. In almost all states and territories reported on, the difference between before- and after-housing poverty rates is lower in major urban areas than it is in other areas. This may be due to higher incomes in many city SLAs outweighing the relatively higher costs of housing. The exception to this pattern is Victoria, where the percentage difference between before- and after-housing poverty rates is slightly larger in major urban areas than elsewhere.

Table 3: Proportion of persons in before- and after-housing poverty by section of state, 2003

<i>State</i>	<i>Section</i>	<i>Proportion of persons in poverty</i>		<i>Difference (%)</i>
		<i>Before housing</i>	<i>After housing</i>	
NSW	Major Urban	7.48	10.97	46.6
	Other Urban	8.17	11.87	45.3
	Rural Towns	7.81	11.36	45.6
	Rural Areas	7.56	11.14	47.3
VIC	Major Urban	7.53	10.83	43.7
	Other Urban	7.81	10.97	40.5
	Rural Towns	7.69	10.48	36.2
	Rural Areas	7.19	10.12	40.7
QLD	Major Urban	7.28	11.10	52.5
	Other Urban	6.84	10.82	58.2
	Rural Towns	6.67	10.53	57.8
	Rural Areas	6.77	10.67	57.5
SA	Major Urban	9.15	12.02	31.5
	Other Urban	8.05	10.82	34.4
	Rural Towns	7.36	10.64	44.5
	Rural Areas	7.13	10.18	42.9
WA	Major Urban	7.64	11.02	44.2
	Other Urban	6.66	10.34	55.2
	Rural Towns	6.25	9.80	56.9
	Rural Areas	6.51	10.04	54.3
TAS	Major Urban	9.54	12.72	33.4
	Other Urban	9.14	12.53	37.1
	Rural Towns	8.55	12.02	40.7
	Rural Areas	8.42	11.87	41.0
Average for all SLAs modelled except NT	Major Urban	7.60	11.00	44.8
	Other Urban	7.69	11.25	46.3
	Rural Towns	7.37	10.80	46.5
	Rural Areas	7.19	10.66	48.1

Note: These aggregate poverty rates are calculated by summing all persons in poverty for all SLAs included in the model for each section of state and dividing by the total number of persons in all SLAs included in the model for each section of state. These are synthetic estimates produced using microsimulation techniques, and do not include all SLAs. Results for NT and ACT not reported due to the large amount of missing data for NT, and the ACT consisting almost entirely of the Major Urban section of state.

Source: HOUSEMOD

A number of differences between states in the effects of housing costs on financial disadvantage are evident. Major urban areas in Queensland show the greatest impact of housing costs on financial disadvantage of any of the major urban areas, possibly demonstrating a combination of relatively low incomes (compared, for example, with Sydney and Melbourne), and relatively high housing prices (compared, for example,

with Hobart or Perth). Major urban areas in South Australia and Tasmania show a smaller impact of housing prices on financial disadvantage than elsewhere in Australia, although it should be noted that Tasmania has higher rates of both before- and after-housing poverty than any other major urban area in Australia.

It should be noted that the regional differences in the aggregated poverty rates reported in Table 3 may be affected by the exclusion of a number of rural remote SLAs from our modelling, as discussed in the methodology section of this paper.

However, the advantage of the spatial microsimulation techniques we use in this project is that they allow us to disaggregate this broad regional data into small areas. When we do this, some clearer spatial patterns in the distribution of the impact of housing costs on financial disadvantage begin to emerge, as demonstrated in the maps presented below.

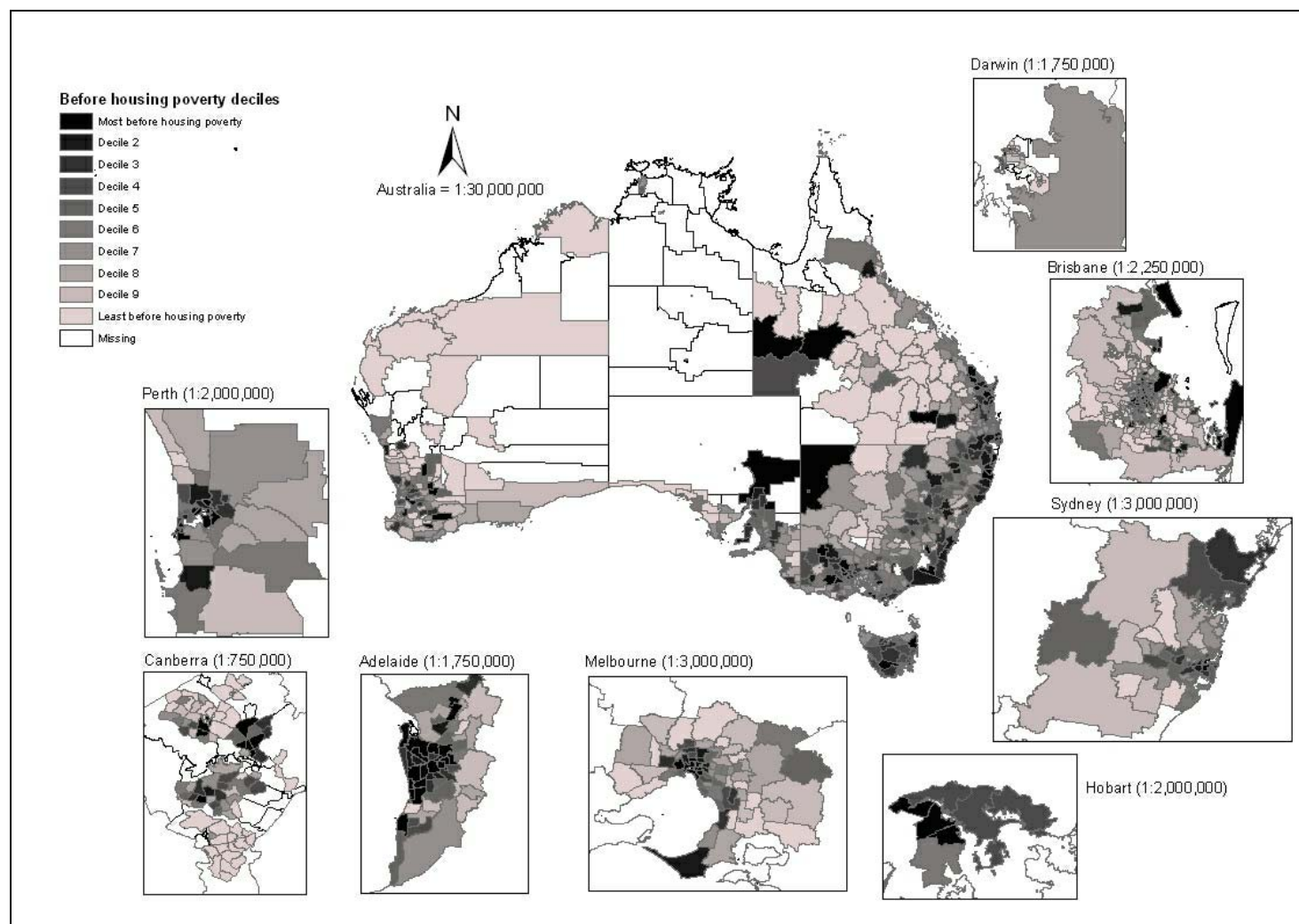
Here, we present the data about before- and after-housing poverty in terms of population-weighted deciles. SLAs with the highest proportion of people living in households below the poverty line fall into the bottom decile of poverty, while SLAs with the smallest proportion of people living in households with income below the poverty line fall into the top decile of poverty (the least poor decile). As noted in the methodology section, presenting the data this way helps even out the effect of large population differences within SLAs, and also helps focus on the differences between regions, and the differences between before- and after-housing poverty patterns, rather than on raw rates of poverty.

The maps shown in Figures 1 and 2 show the differences in the distribution of our two measures of financial disadvantage – before-housing and after-housing poverty – for Australia as a whole, and for the 8 capital cities. It is important to be aware that our analysis throughout the report is at a geographical level, not an individual level. The areas in the bottom poverty decile, for example, are not free of poverty – these areas merely have a low **proportion** of people in poverty compared with other areas in Australia. Also, as discussed earlier, our measure of poverty is based on income, and does not capture wider aspects of disadvantage. In the maps, the darkest areas are those that have the highest proportion of people living in households with income below the poverty line, while the lightest areas are those with the lowest proportion of people in poverty. Also, once again, large sections of the Northern Territory, as well as a number of remote SLAs in Western Australia, Queensland and South Australia are not included in the modelling.

For the whole of Australia, the maps show many populous rural areas in the eastern states and Western Australia falling into the lower deciles of both before- and after-housing poverty. All capital cities, however, also have areas of high before- and after-housing poverty, and Hobart has fairly large areas of the city showing as having a high proportion of financially disadvantaged people. While the data in Table 3 failed to show any recognisable patterns in the impact of housing costs on financial disadvantage between rural and metropolitan areas, the tendency for rural areas to move from lower deciles of before-housing poverty to higher deciles of after-housing poverty (that is, to appear less financially disadvantaged once housing costs are taken into account) can be seen when comparing Figure 1 and Figure 2.

In order to interpret differences in before- and after-housing poverty rates more meaningfully, however, we then examined in more detail those SLAs in which the difference between before-housing poverty and after-housing poverty was substantial. This analysis is described in the next section.

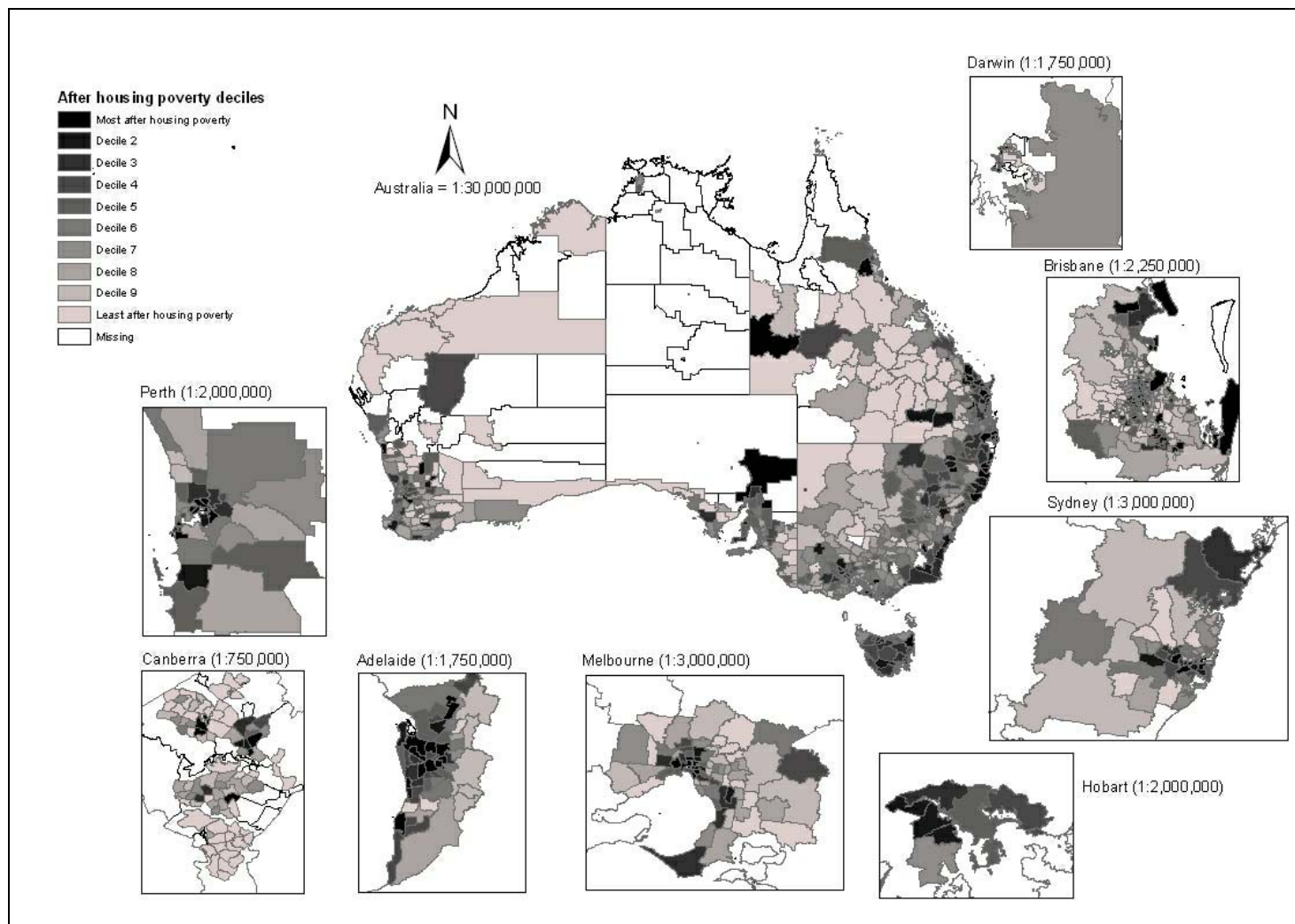
Figure 1: Before-housing poverty deciles, Australia, 2003



Note: Deciles are population-weighted and based on synthetic small area before housing poverty rates, produced using spatial microsimulation techniques. The poverty line is set at 50% of median household equivalised income.

Source: HOUSEMOD

Figure 2: After-housing poverty deciles, Australia, 2003



Note: Deciles are population-weighted and based on synthetic small area after-housing poverty rates, produced using spatial microsimulation techniques. The poverty line is set at 50% of median household equivalised income less housing costs.

Source: HOUSEMOD

3.2 Areas with high impact of housing costs on financial disadvantage

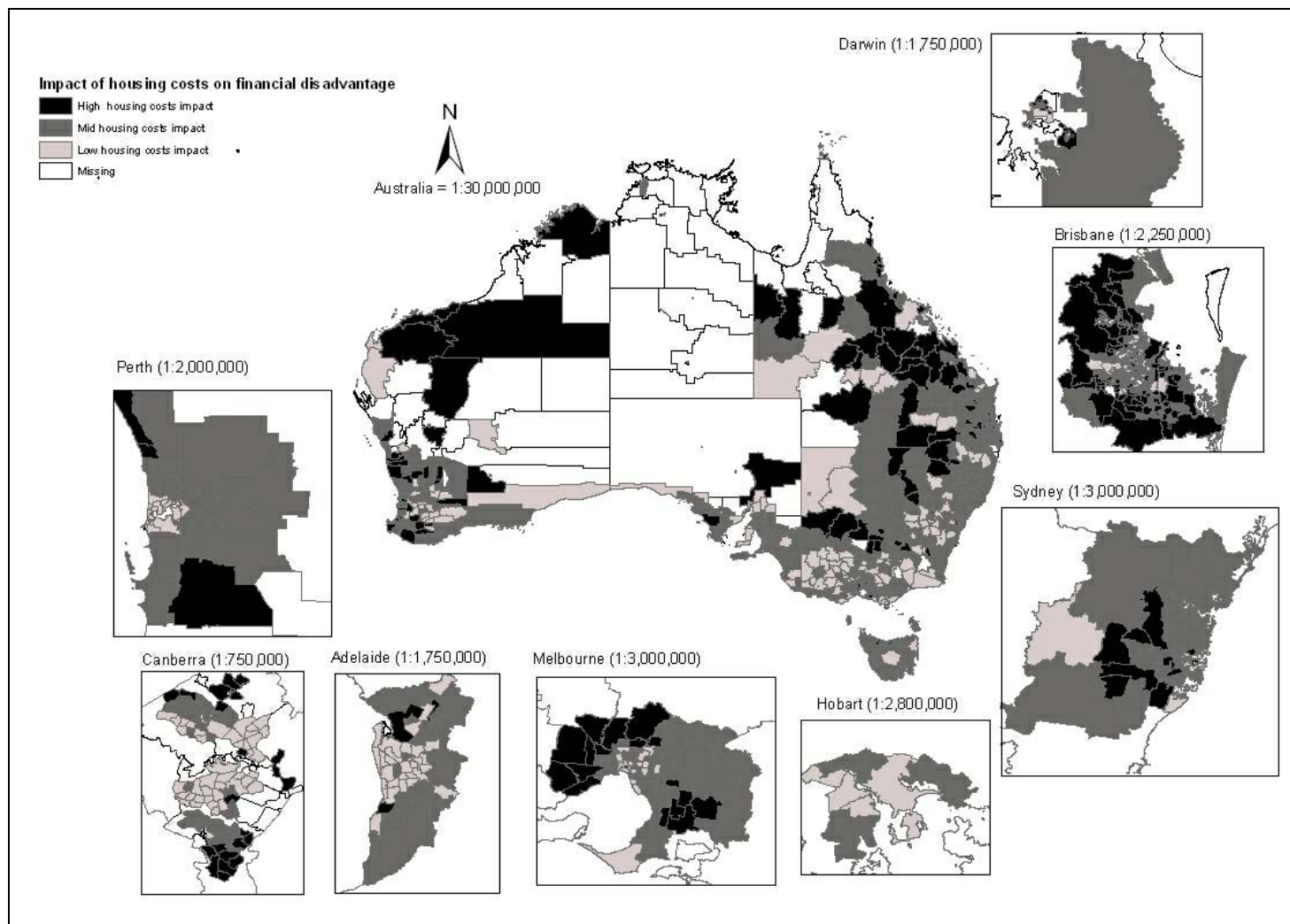
Of most interest in this study are those areas where the magnitude of the difference between before- and after-housing poverty is greatest – these are the areas in which housing costs are high relative to income, and in which housing costs are having the greatest effect on discretionary income. In order to look more closely at those SLAs in which housing costs had the greatest impact on financial well-being, we mapped the SLAs where the magnitude of the difference between before- and after-housing poverty was in the top quintile of all differences between before- and after-housing poverty (see Figure 3). Also included on this map are those SLAs where the magnitude of the difference between before- and after-housing poverty rates was in the bottom quintile of all differences and those areas with a difference in the middle range. The map includes the whole of Australia, as well as insets for each capital city, and shows some interesting spatial patterns. Information about whether the difference between before- and after-housing poverty was in the high range is provided for each SLA in Appendix 3, along with a marker for whether or not the SLA fell into the bottom two deciles of after-housing poverty.

In Figure 3, the darkest areas on the map are those that have the highest impact of housing costs on financial disadvantage. Brisbane shows particularly strong effects of housing costs, and Melbourne and Sydney both have a number of large SLAs with high housing costs impact. The smaller capital cities generally have few SLAs with high housing costs impact, although the outlying suburbs to the north and south of Canberra are an exception to this. In most cities, inner areas close to the city centre are those regions likely to have the smallest impact of housing costs on financial disadvantage. High-impact rural areas appear across Australia, and include quite a large number of rural Western Australian and Queensland SLAs.

We were then interested in finding out more about what factors might be driving the high impact of housing costs on financial disadvantage in these SLAs – that is, what characteristics are associated with this type of effect. To answer this question, we looked in more detail at the population composition of these areas, and compared these figures to the composition of Australia as a whole, and the composition of those SLAs with a small difference between before- and after-housing poverty rates. These results are displayed in Table 4 and show that high housing cost impact SLAs in our modelling tend to be characterised by relatively higher rates of home purchasing and a higher proportion of families with children. These SLAs also had lower proportions of single person (but not sole parent) households, and households with reference persons aged 65 or more, or with one or more retired people. SLAs with a low impact of housing costs on financial disadvantage, on the other hand, are characterised by somewhat higher proportions of single person and older households.

It should be noted that Table 4 shows the demographic characteristics of high and low housing cost impact areas, but does not allow us to draw causal inferences from these patterns. For example, while high housing cost impact SLAs have a higher than average proportion of home purchasers, we do not necessarily know that it is this group within these SLAs who are experiencing financial disadvantage as a result of high housing costs.

Figure 3: SLAs with high housing costs impact, Australia, 2003



Note: High housing costs impact is defined here as a difference in the top quintile of all differences between before- and after-housing poverty rates. Low housing costs impact is defined as a difference in the bottom quintile of all differences between before- and after-housing poverty rates. Mid housing costs impact is a difference that falls between these two values.

Source: HOUSEMOD

Table 4: Demographic characteristics of SLAs with high and low impact of housing costs on financial disadvantage, 2003

<i>Household characteristics</i>	<i>Composition of households</i>		
	<i>In SLAs with high housing cost impact (%)</i>	<i>In SLAs with low housing cost impact (%)</i>	<i>In all SLAs studied (%)</i>
<i>Tenure type</i>			
Outright owner	34.31	37.58	37.69
Purchaser	37.65	28.40	32.79
Public housing	4.36	6.83	5.24
Private renter	21.88	25.08	22.33
Other, including rent free	1.80	2.11	1.95
<i>Household type</i>			
Single person	8.45	21.47	14.30
Couple only	22.13	20.09	21.94
Couple with children	46.32	33.58	40.56
Sole parent	8.48	8.66	8.79
Mixed household	14.62	16.19	14.42
<i>Age of household reference person</i>			
<30 years	14.10	15.14	13.71
30–64 years	77.40	68.77	72.79
65+ years	8.50	16.09	13.50
<i>Principle source of income for household</i>			
Wages and salary	68.76	60.75	62.95
Government cash benefits	19.26	25.56	23.92
Other	11.37	12.63	12.33
NA	0.61	1.06	0.80
<i>Labour force status of household reference person</i>			
Employee – FT	55.55	48.71	49.99
Employee – PT	12.59	13.38	13.03
Self employed	8.24	6.91	7.56
Unemployed/not in the labour force	23.62	30.99	29.42
<i>Number of retired persons in household</i>			
No retired persons	86.51	79.44	81.60
One or more retired persons	13.49	20.56	18.40

Note: High housing costs impact is defined here as a difference in the top quintile of all differences between before- and after-housing poverty rates. Low housing costs impact is defined as a difference in the bottom quintile of all differences between before- and after-housing poverty rates.

Source: HOUSEMOD

While some modest patterns can be seen in Table 4, we also looked in more detail at some clusters of SLAs characterised by having a high impact of housing costs on financial disadvantage (that is, a big difference between before-housing and after-housing poverty rates). The clusters we used can be seen on the maps shown above, and include a set of SLAs in Western Sydney, a set of northern Brisbane SLAs and

those rural Western Australian SLAs with high housing cost impact. These results are shown in Table 5, and what emerges clearly is that the characteristics associated with high housing costs impact may vary substantially from area to area. In western Sydney, for example, those SLAs where high housing costs appear to have a strong impact on financial disadvantage have a similar tenure type distribution to the average distribution across all SLAs, and a high proportion of households made up of couples with dependent children. Northern Brisbane suburbs in which housing costs have a strong impact on financial disadvantage, however, have a substantially higher than average proportion of home purchasers, and a higher proportion of “couple only” and “couple with children” households than the average across all SLAs. Rural Western Australia is different again, with higher numbers of private renters in those SLAs where financial disadvantage is most affected by housing costs, and a very high proportion of mixed households, and a somewhat higher than average proportion of households with a younger reference person, and with wages and salaries as the main source of household income. Once again, as noted in relation to Table 4, it is important to note that this analysis does not demonstrate that those groups who are over-represented in particular clusters are necessarily those who are suffering from housing-costs related disadvantage.

Table 5: Selected SLA clusters with high impact of housing costs on financial disadvantage, 2003

<i>Household characteristics</i>	<i>Composition of households with high housing cost impact</i>			
	<i>In western Sydney SLAs (%)</i>	<i>In northern Brisbane SLAs (%)</i>	<i>In rural Western Australia SLAs (%)</i>	<i>In all SLAs studied (%)</i>
<i>Tenure type of the household</i>				
Outright owner	34.22	34.56	31.36	37.69
Purchaser	35.27	42.09	32.98	32.79
Public housing	6.22	2.78	9.17	5.24
Private renter	22.71	18.56	24.97	22.33
Other, including rent free	1.58	2.01	1.52	1.95
<i>Household type</i>				
Single person	9.00	6.68	10.43	14.30
Couple only	18.95	26.10	19.83	21.94
Couple with children	48.52	49.28	37.89	40.56
Sole parent	8.22	8.98	8.33	8.79
Mixed household	15.31	8.96	23.52	14.42
<i>Age of the household reference person</i>				
<30 years	13.04	14.31	15.34	13.71
30–64 years	77.28	77.97	78.35	72.79
65+ years	9.68	7.71	6.31	13.50
<i>Principle source of income for household</i>				
Wages and salary	67.27	67.67	71.73	62.95
Government cash benefits	21.37	19.40	17.36	23.92
Other	10.84	12.31	10.33	12.33
NA	0.53	0.61	0.58	0.80
<i>Labour force status of the household reference person</i>				
Employee – FT	53.37	55.53	58.11	49.99
Employee – PT	11.18	13.25	13.19	13.03
Self employed	7.62	8.80	8.15	7.56
Unemployed/not in the labour force	27.83	22.42	20.55	29.42
<i>Number of retired persons in household</i>				
No retired persons	84.36	88.41	87.03	81.60
One or more retired persons	15.64	11.59	12.97	18.40

Note: High housing costs impact is defined here as a difference in the top quintile of all differences between before- and after-housing poverty rates.

Source: HOUSEMOD

Finally, it is important to note that those areas highlighted in Figure 3 as having a high impact of housing costs on financial disadvantage are not necessarily also areas with high after-housing poverty rates – rather, they are areas where after-housing poverty is strongly affected by housing costs. There is, however, some overlap, and Table 6 provides a list of those SLAs which experience **both** a high impact of housing costs

on financial disadvantage and relatively high after-housing poverty rates (that is, after-housing poverty rates in the bottom four deciles of after-housing poverty).

Table 6: SLAs in bottom four deciles of after-housing poverty and with high impact of housing costs on financial disadvantage

<i>State</i>	<i>SLA code</i>	<i>SLA name</i>	<i>Capital city/balance of state</i>
NSW	105201550	Canterbury	Capital
	105357100	Strathfield	Capital
	105400200	Auburn	Capital
	120101350	Byron	Balance
	130100700	Bingara	Balance
QLD	305051023	Archerfield	Capital
	305051167	Darra-Sumner	Capital
	305051277	Highgate Hill	Capital
	305051465	Pinjarra Hills	Capital
	305051467	Pinkenba-Eagle Farm	Capital
	305051476	Ransome	Capital
	305051525	South Brisbane	Capital
	305051618	Wilston	Capital
	305051631	Woolloongabba	Capital
	305051634	Woolloowin	Capital
	305103466	Eagleby	Capital
	305202008	Caboolture Central	Capital
	305304618	Loganlea	Capital
	305304654	Waterford West	Capital
	310053527	Coolangatta	Balance
	310053531	Coombabah	Balance
	310053553	Labrador	Balance
	310154905	Maroochy – Coastal North	Balance
	310154911	Maroochy – Mooloolaba	Balance
	310155752	Noosa – Noosaville	Balance
	310202031	Caboolture – Pt B	Balance
	310203976	Ipswich – West	Balance
	315051981	Burnett – Pt A	Balance
	315105900	Perry	Balance
	320016908	Toowoomba – West	Balance
	330154550	Livingstone	Balance
	345057026	Hermit Park	Balance
	345057027	Hyde Park-Mysterton	Balance
	350102900	Eacham	Balance
SA	430051750	Elliston	Balance
	435209529	Unincorp. Flinders Ranges	Balance
WA	525104690	Koorda	Balance
	525156860	Nungarin	Balance
	535105250	Meekatharra	Balance

<i>State</i>	<i>SLA code</i>	<i>SLA name</i>	<i>Capital city/balance of state</i>
TAS	620100612	Burnie – Pt B	Balance
NT	705051018	City – Inner	Capital
	705051044	Larrakeyah	Capital
	705051098	Rapid Creek	Capital
	710353800	Tennant Creek	Balance
ACT	805156489	O'Malley	Capital
	810059009	Remainder of ACT	Balance

Note: High housing costs impact is defined here as a difference in the top quintile of all differences between before- and after-housing poverty rates. Victoria has no SLAs which fall into the bottom four deciles of after-housing poverty and which have high housing costs impact.

Source: HOUSEMOD

3.3 The relationship of housing assistance to financial disadvantage: the impact of Commonwealth Rent Assistance

Commonwealth Rent Assistance (CRA) is designed to assist low-income households in the private rental market with their housing costs, and is available to individuals and couples receiving benefits and allowances from Centrelink, including those families receiving the maximum rate of Family Tax Benefit Part A.

Previous research has established a link between housing assistance and some alleviation of poverty at a national level among private renters (see Bridge et al 2003). Here, we are interested in exploring whether the effects of CRA differ across small areas. In order to examine whether the effect of CRA on financial disadvantage differs across regions, we compared the spatial distribution of after-housing poverty among private renters with the spatial distribution as it would appear if CRA were not available. This data appears in Figures 4 and 5. We used three categories of geographic disadvantage in these maps: the lightest areas on the maps represent those SLAs in which less than 11 per cent of private renters are in after-housing poverty (the low poverty group), the mid-colour areas show those SLAs where between 11 and less than 15 per cent of private renters are in after-housing poverty (the mid poverty group), while the darkest areas show those SLAs in which 15 per cent or more of private renters are in after-housing poverty (the high poverty group).

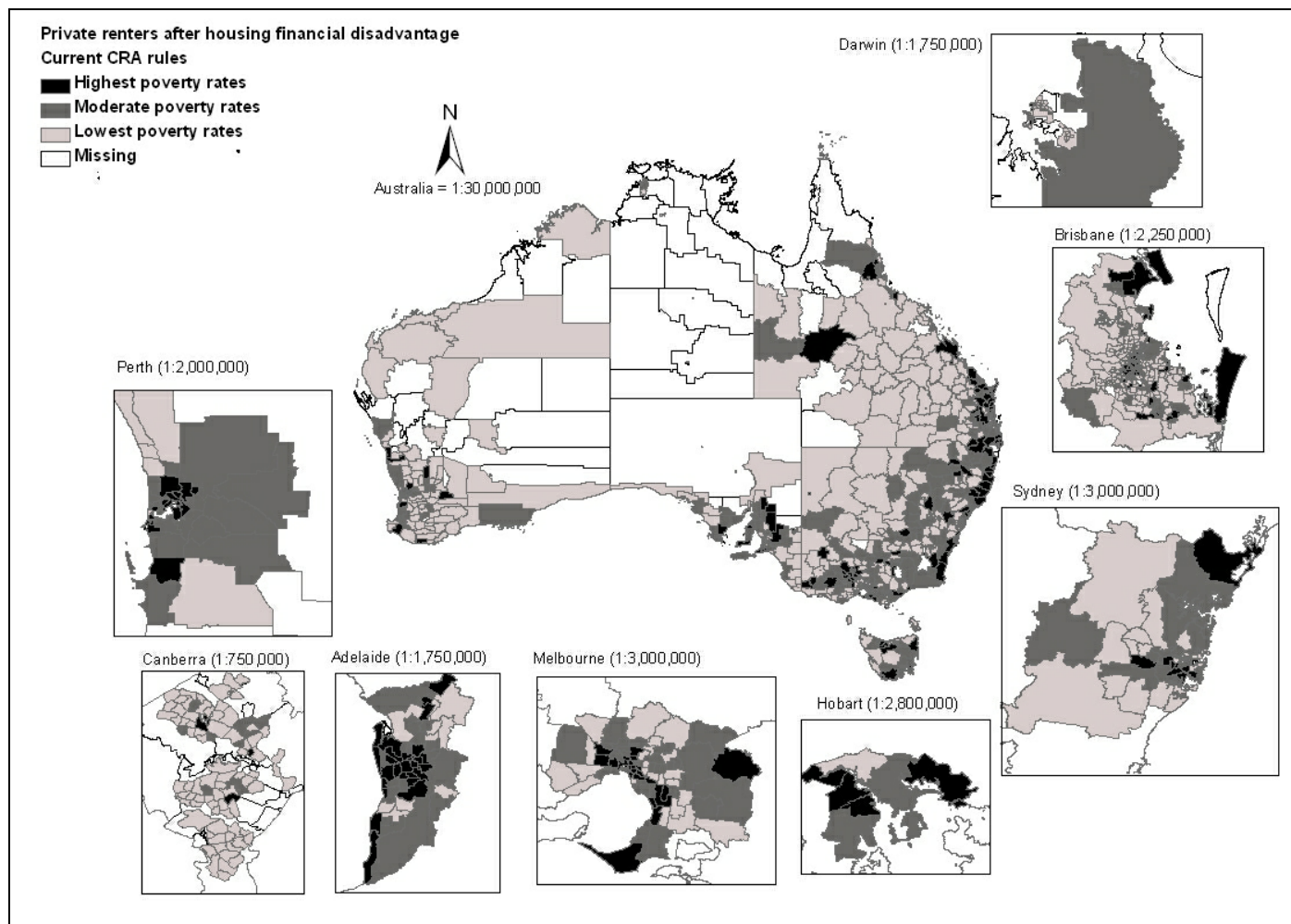
When comparing these two maps, it can be seen that a number of SLAs move from the lowest to the mid-range category, and others move from the mid-range to the highest category. Those SLAs which remain in the same category are those for whom the removal of CRA did not make enough difference to private renters' after-housing poverty rates to result in a category change. The big cities show the strongest effect of the removal of CRA, with outlying suburbs in Sydney, Melbourne and Brisbane experiencing high proportions of private renter financial disadvantage without the assistance of CRA. Perth, also, shows a very strong impact, while Hobart and Darwin, where private renting poverty rates were already relatively high, show little change, with many SLAs in these cities falling into the middle or top range of private renter poverty with or without CRA (although for Hobart these results should be interpreted in the context of an alternative mapping of these patterns discussed below).

Many rural SLAs also move into a higher poverty group once CRA is removed, particularly in Victoria, the less remote sections of New South Wales and Queensland, and the south-west coast of Western Australia. It should be noted that while relatively large geographic areas of mid-Queensland and western New South Wales fall into the

lowest category of private renter after-housing poverty, both with and without CRA, many of these SLAs have very low populations of private renters, and some are mining towns where incomes tend to be higher than in other rural areas.

An alternative way of examining the effect of CRA on private renter financial disadvantage is to look at the difference in poverty rates among private renters in each SLA, and map those areas where poverty rates for this group rose by a relatively large amount. This method has the advantage of capturing large changes in financial disadvantage that do not move an SLA from one poverty group to another. These results are shown in Figure 6, where the dark areas show those SLAs where the difference in the proportion of persons in after-housing poverty with CRA and without CRA is greatest (a difference with a magnitude in the top 20 per cent of all differences). Here, private renter poverty rates in clusters of outer suburbs in all the capital cities except Darwin are shown as being very sensitive to the removal of CRA. Scattered rural areas in all states with a high impact of CRA removal also show up on this map, but with less strong spatial patterns than are evident in the state capital cities. Appendix 4 provides data for each SLA modelled, showing whether the removal of CRA had a high impact on financial disadvantage for private renters.

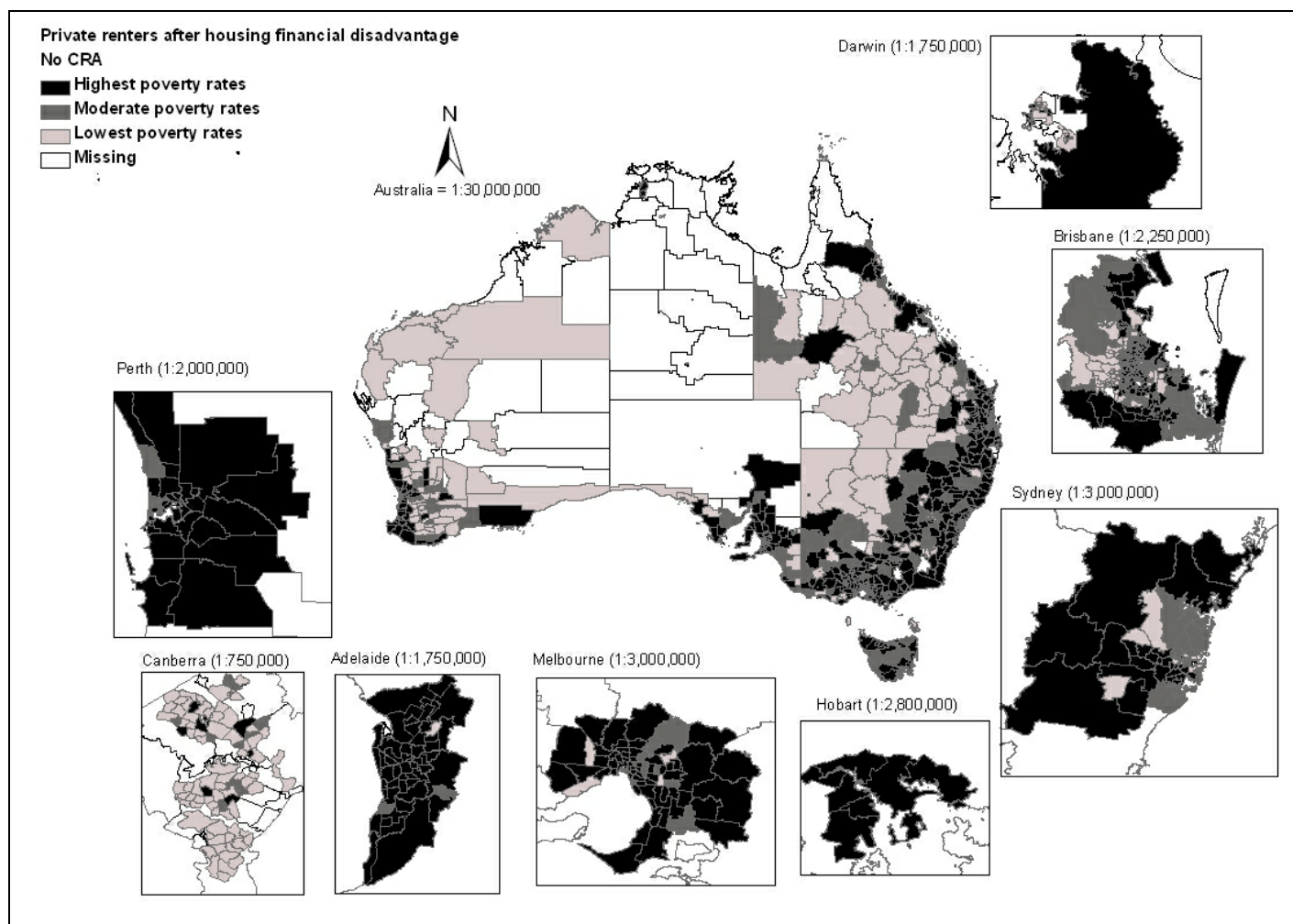
Figure 4: Private renters in after-housing poverty: current CRA rules



Note: The highest after-housing poverty rates group represents those SLAs with private renter after-housing poverty rates of at least 15%. The moderate poverty rates group includes those SLAs with private renter after-housing poverty rates of between 11 and less than 15%, and the lowest poverty rates group represents those SLAs with private renter after-housing poverty rates of less than 11%. Poverty rates are produced using spatial microsimulation techniques. The poverty line is set at 50% of median household equivalised income less housing costs.

Source: HOUSEMOD

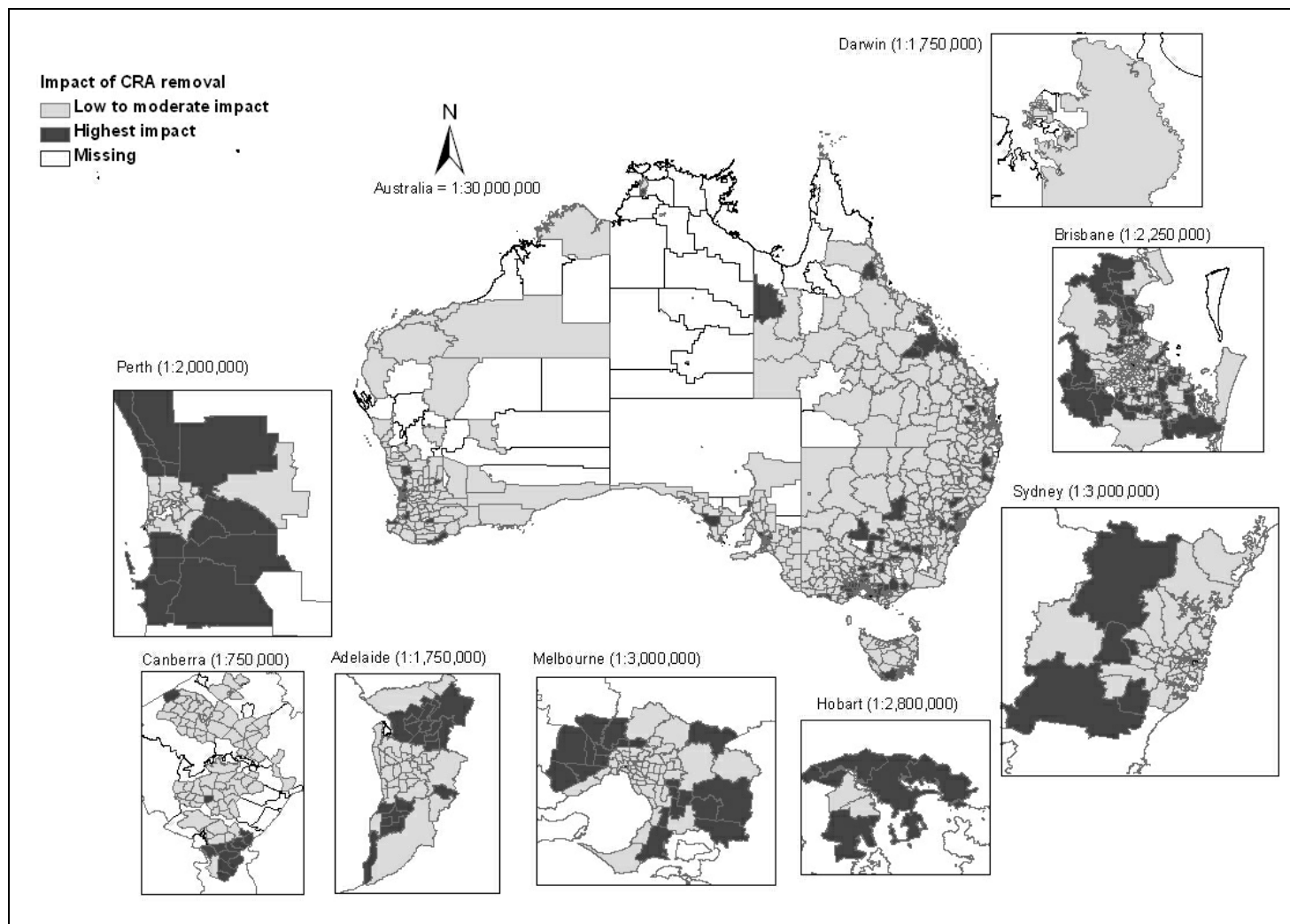
Figure 5: Private renters in after-housing poverty: no CRA scenario



Note: The highest after-housing poverty rates group represents those SLAs with private renter after-housing poverty rates of at least 15%. The moderate poverty rates group includes those SLAs with private renter after-housing poverty rates of between 11 and less than 15%, and the lowest poverty rates group represents those SLAs with private renter after-housing poverty rates of less than 11%. Poverty rates are produced using spatial microsimulation techniques. The poverty line is set at 50% of median household equivalised income less housing costs.

Source: HOUSEMOD

Figure 6: Effect of removal of CRA on private renter after housing financial disadvantage



Note: High impact of CRA removal is defined here as a difference in the top quintile of all differences between after-housing poverty rates before and after CRA removal. Smaller differences are included in the low to moderate impact category.

Source: HOUSEMOD

What, then, are the characteristics of those SLAs where CRA is playing an important role in helping reduce financial disadvantage among private renters? In order to examine this question, we examined several clusters of SLAs where the impact of removing CRA was great. The characteristics of these clusters are shown in Table 7, and include a group of SLAs in western and north-western Melbourne, a group in the Rockhampton/Mackay region of Queensland, and a group in northern Adelaide. The characteristics of these different clusters vary considerably. Both the western Melbourne and northern Adelaide group have relatively low proportions of private renters compared to the average across all SLAs, and couples with children are present in much larger proportions in the western Melbourne group than average (51.45 per cent compared with 40.56 per cent). The proportion of households with reference people between 30 and 64 years is also high in this cluster. The northern Adelaide suburbs have a substantially lower proportion than average of mixed households, and a higher proportion of sole parent and households where the main source of income is government transfers than average.

The Rockhampton/Mackay cluster, on the other hand, has relatively high proportions of private renters (over 10 per cent more than those in western Melbourne or northern Adelaide), but is otherwise not dissimilar to the average composition of all SLAs included in the modelling.

Table 7: Characteristics of selected areas where CRA removal has a high impact on private renter after-housing financial disadvantage

<i>Household characteristics</i>	<i>Composition of SLAs with high impact of CRA removal</i>			
	<i>Western/ north-western Melbourne (% of persons)</i>	<i>Rockhampton /Mackay area (% of persons)</i>	<i>Northern Adelaide (% of persons)</i>	<i>All SLAs studied (% of persons)</i>
<i>Tenure type of the household</i>				
Outright owner	38.64	35.23	35.86	37.69
Purchaser	40.77	32.44	36.44	32.79
Public housing	3.37	5.35	11.85	5.24
Private renter	15.19	25.33	13.56	22.33
Other, including rent free	2.04	1.66	2.29	1.95
<i>Household type</i>				
Single person	7.63	11.29	11.94	14.30
Couple only	18.68	21.89	23.91	21.94
Couple with children	51.45	40.92	42.67	40.56
Sole parent	8.81	9.10	12.04	8.79
Mixed household	13.44	16.79	9.44	14.42
<i>Age of the household reference person</i>				
<30 years	12.80	15.04	15.58	13.71
30–64 years	77.81	73.94	73.00	72.79
65+ years	9.39	11.02	11.42	13.50
<i>Principle source of income for household</i>				
Wages and salary	66.29	63.77	58.44	62.95
Government cash benefits	21.96	24.01	29.18	23.92
Other	11.16	11.60	11.68	12.33
NA	0.59	0.63	0.70	0.80
<i>Labour force status of the household reference person</i>				
Employee – FT	51.62	51.04	45.16	49.99
Employee – PT	11.52	12.54	13.86	13.03
Self employed	8.53	7.49	9.33	7.56
Unemployed/not in the labour force	29.41	28.93	34.01	29.42
<i>Number of retired persons in household</i>				
No retired persons	85.05	83.51	84.14	81.60
One or more retired persons	14.95	16.49	15.86	18.40

Note: High impact of CRA removal is defined here as a difference in the top quintile of all differences between after-housing poverty rates before and after CRA removal..

Source: HOUSEMOD

3.4 Summary

Overall, our findings point to a tendency for areas where housing costs have a high impact on financial disadvantage to be concentrated on the fringes of capital cities. As many people living in these areas are also likely to be paying high transport costs (as noted in Siminski & Saunders, 2004), the full extent of their economic vulnerability is

not being captured in this report. Differences between before- and after-housing poverty are also substantial in many rural areas, and the characteristics of those areas with high housing costs impact vary across geographic clusters. The effect of Commonwealth Rent Assistance on ameliorating after-housing financial disadvantage among private renters is particularly strong in the outer suburbs of Australia's capital cities.

4 HOUSING COSTS IMPACT AND HOUSEHOLD CHARACTERISTICS

The next set of research questions addressed in this project relate to the type of households for whom housing costs have a substantial impact on financial disadvantage, as shown by the size of the difference between before- and after-housing poverty. Previous research, as noted in McNamara et al (2006), has tended to find that the impact of housing costs on financial disadvantage is greatest among home purchasers and private renters, with older households where the home is owned outright experiencing substantially lower levels of after housing than before housing poverty. In this section, we examine differences between households with various characteristics at a broad regional level, using a capital city/balance of state breakdown, and provide cross-tabulations of financial disadvantage by house value and home equity at a national level. We examine tenure type in more detail, providing a breakdown of the impact of housing costs on financial disadvantage at a small area level for private renters and home purchasers.

4.1 Tenure type

As shown above, the SLAs in which the greatest impact of housing costs on financial disadvantage can be seen are sometimes distinguished by a lower than average proportion of outright home owners, and these results are reflected further in Table 8, which shows the difference between before- and after-housing poverty rates by tenure type and section of state. After-housing poverty rates for outright home owners fall across all regions compared with before-housing rates (as expected), although this fall is slightly less strong in rural than in urban areas. Conversely, after-housing poverty rates for persons in households purchasing homes are substantially higher across all areas than before-housing poverty rates. Private renter after-housing poverty rates also rise across all regions compared with before-housing poverty rates. The differences between before- and after-housing poverty are the greatest for this group, although renters do show a slightly lower impact of housing costs on financial disadvantage in rural than in urban areas.

For those two groups where housing costs have a strong negative impact on economic well-being – home purchasers and private renters – we conducted some additional analysis, examining regional differences in the impact of housing costs for these two groups. Figure 7 shows the regional distribution of the impact of housing costs on financial disadvantage for home purchasers, and Figure 8 shows this distribution for people living in households renting privately. The maps show that there are substantial regional differences between the two groups in terms of the impact of housing costs, although the results should be interpreted in the context of the overall greater impact of housing costs on financial disadvantage for private renters than home purchasers, as shown in Table 8.

Table 8: Impact of housing costs on financial disadvantage by tenure type and section of state, 2003

<i>Tenure type</i>	<i>Difference between before- and after-housing poverty rates</i>			
	<i>Major urban (%)</i>	<i>Other urban (%)</i>	<i>Rural towns (%)</i>	<i>Rural areas (%)</i>
<i>Owned outright</i>	-2.31	-2.03	-1.56	-1.55
<i>Purchasing</i>	+6.96	+7.50	+7.57	+7.33
<i>Public renters</i>	+0.63	+0.37	+2.14	+1.74
<i>Private renters</i>	+9.42	+9.72	+8.59	+8.80

Note: The aggregations presented here exclude the Northern Territory due to the high number of SLAs in the Territory that could not be accurately modelled.

Source: HOUSEMOD

For areas outside the capital cities, there is a tendency for housing costs to have a greater impact on financial disadvantage for home purchasers than for private renters, with most states showing greater areas of high and moderate housing costs impact for home purchasers than private renters in non-capital city areas. Some non-capital city areas, however, have a high impact of housing costs for both renters and purchasers.

Within capital cities, there is considerable variation in relation to the relative impact of housing costs for renters and purchasers. In some cities, such as Darwin and Perth, the impact of housing costs tends to be rather different for purchasers and renters: in Darwin, there are substantial areas where housing costs have a high impact on financial disadvantage for home purchasers, but for renters in most areas of the city housing costs impact is low to moderate. In Perth, on the other hand, the pattern tends towards renters experiencing moderate to high impact of housing costs on financial disadvantage, while home purchasers generally show low to moderate impact.

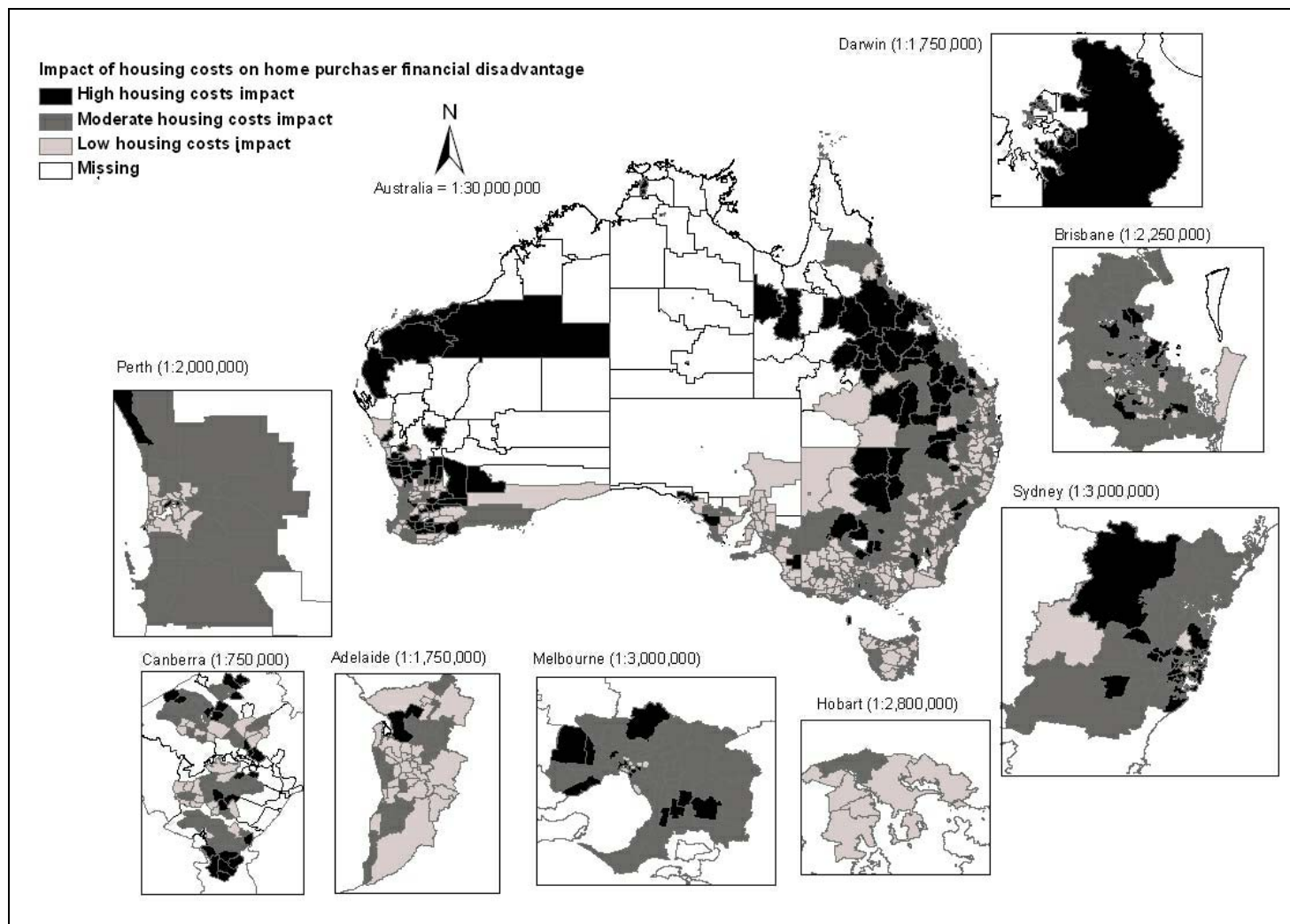
In Sydney, there is a mixture of low, moderate and high impact for both groups, with more high-impact areas for purchasers relatively close to the inner city, and more high-impact areas for renters at the city's northern and southern fringes. In Melbourne, the impact of housing costs on financial disadvantage shows relatively similar spatial patterns for renters and purchasers, with many areas falling into the moderate-impact category. Small clusters of high-impact areas for both groups appear in the north-western and southern outer suburbs.

The Brisbane map in Figure 7 shows that the impact of housing costs for home purchasers in that city is generally moderate, although high-impact clusters are scattered throughout the metropolitan area. Private renters, on the other hand, appear to experience a high impact of housing costs on financial disadvantage in a large number of areas, including around the fringes of the city. Adelaide and Hobart show fairly similar impact patterns, with both cities having numerous areas of low to moderate impact of housing costs for purchasers, and a tendency for private renter impact to fall into the moderate category, with some areas of high impact.

The suburbs in Canberra's far southern region show a high impact of housing costs on financial disadvantage for both renters and purchasers. In other areas of the city, the impact of housing costs is generally moderate to low for purchasers, and moderate to high for renters.

Appendix 3 provides data for each SLA modelled, showing whether or not housing costs impact was high for purchasers and renters.

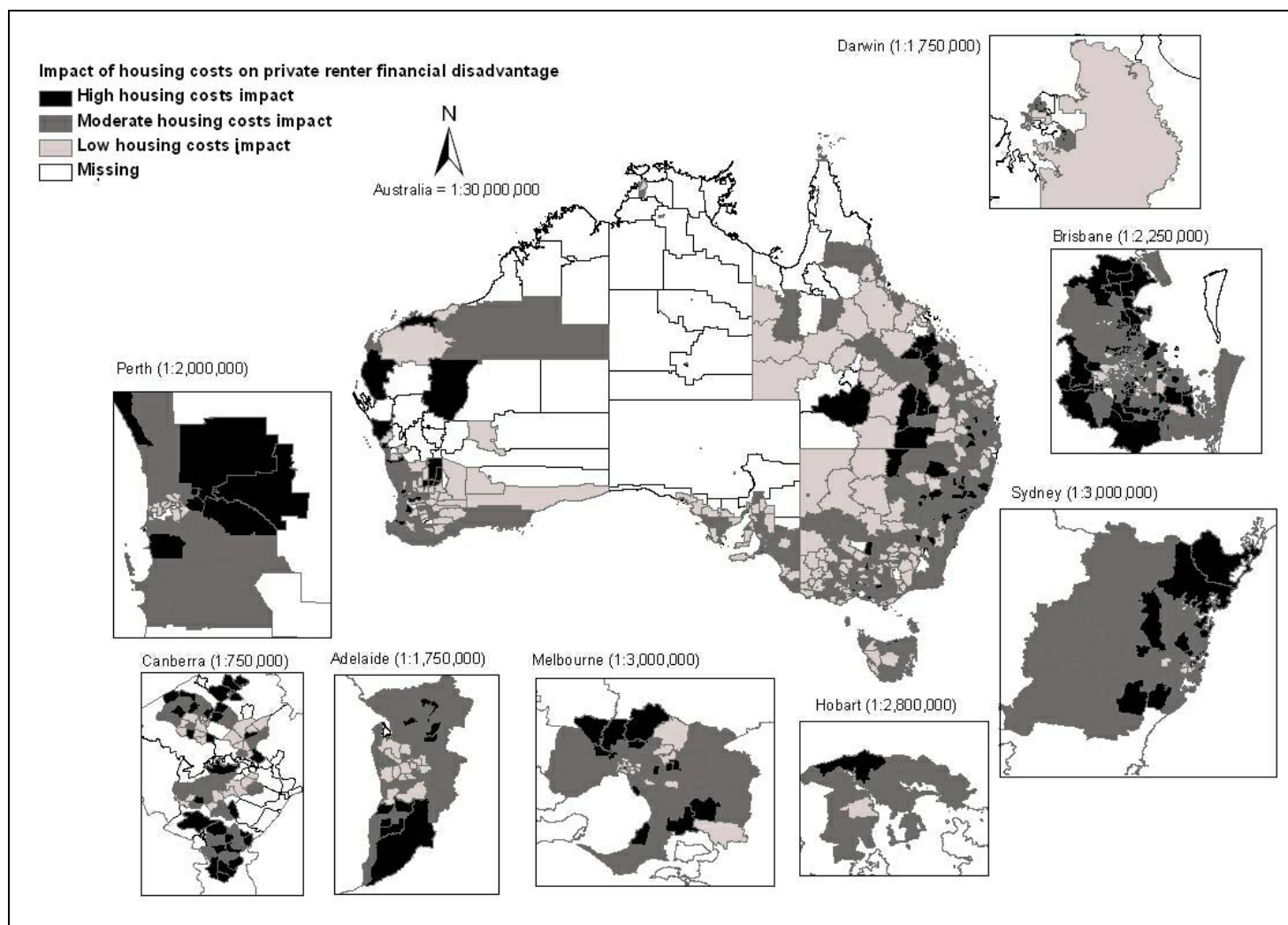
Figure 7: Impact of housing costs on financial disadvantage among home purchasers, Australia, 2003



Note: High impact of housing costs is defined here as a difference in the top quintile of all differences between before- and after-housing poverty rates for home purchasers; low housing costs impact is a difference in the bottom quintile of all differences between before- and after-housing poverty rates. moderate housing costs impact is a difference which falls between these bounds.

Source: HOUSEMOD

Figure 8: Impact of housing costs on financial disadvantage among private renters, Australia, 2003



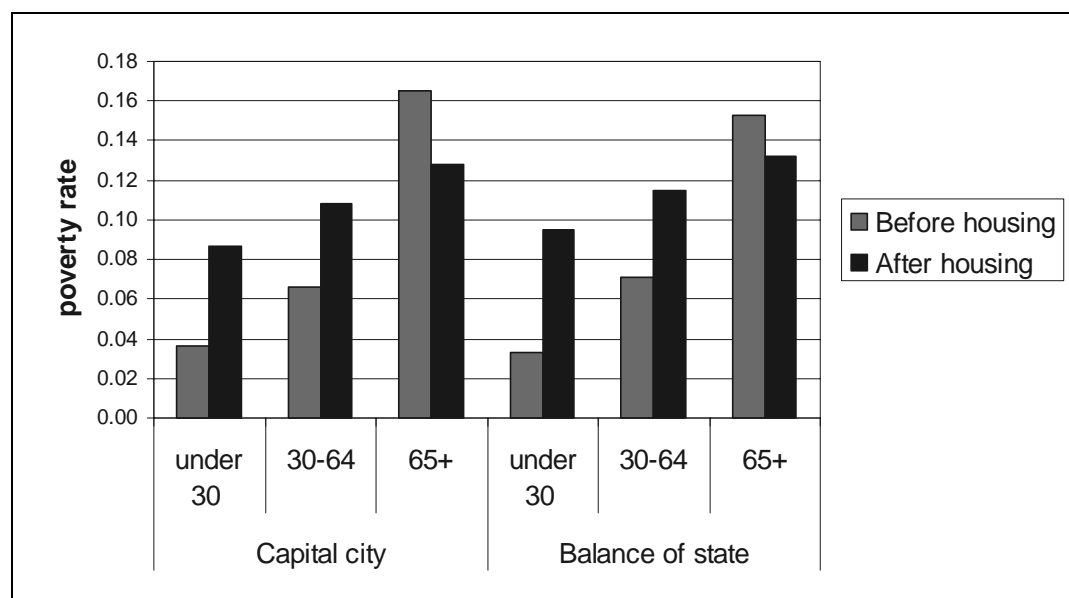
Note: High impact of housing costs is defined here as a difference in the top quintile of all differences between before- and after-housing poverty rates for home purchasers; low housing costs impact is a difference in the bottom quintile of all differences between before- and after-housing poverty rates. moderate housing costs impact is a difference which falls between these bounds.

Source: HOUSEMOD

4.2 Household life stage

Figures 9 and 10 show the differences in before- and after-housing poverty by the age of the household reference person (Figure 9) and whether or not any retired people live in the household (Figure 10). Patterns of before- and after-housing poverty for households with reference persons aged less than 30 are similar in capital cities and the rural and regional areas, although the difference between before- and after-housing poverty for this age group is slightly higher outside capital cities. For households with reference people aged 30 to 64, also, the difference between before- and after-housing poverty rates is slightly larger for persons living in households outside capital cities. Finally, for older households, the difference between before- and after-housing poverty rates is substantially smaller in the balance of state areas than in capital cities. When retirement status of people within the household is examined, people living in households with retired members in capital cities and rural and regional areas show similar differences between before- and after-housing poverty rates, although the difference is smaller for this group in non-capital city areas.

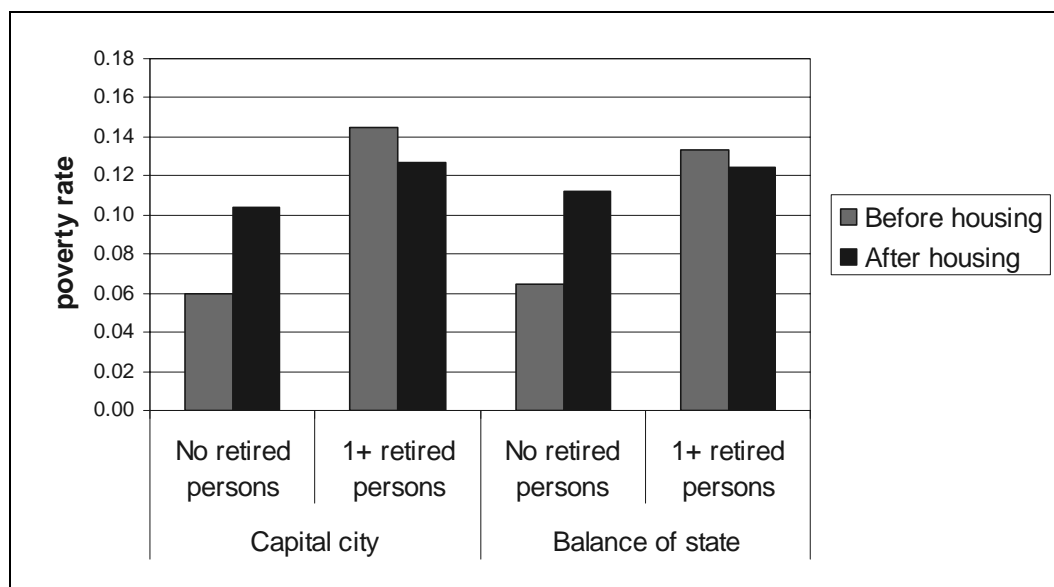
Figure 9: Before- and after-housing poverty by age of household reference person, capital city and balance of state, 2003



Note: These aggregate poverty rates are calculated by summing all persons in poverty for all of the SLAs included in the model for capital cities and balance of state and dividing by the total number of persons in all SLAs included in the model for each of these areas. These rates are synthetic estimates produced using microsimulation techniques, and do not include all SLAs. They are provided only to compare the relative situation of persons in different geographical areas. The poverty line is set at 50% of median household equivalised income (with and without housing costs).

Source: HOUSEMOD

Figure 10: Before- and after-housing poverty by retirement status, capital city and balance of state, 2003



Note: These aggregate poverty rates are calculated by summing all persons in poverty for all of the SLAs included in the model for capital cities and balance of state and dividing by the total number of persons in all SLAs included in the model for each of these areas. These rates are synthetic estimates produced using microsimulation techniques, and do not include all SLAs. They are provided only to compare the relative situation of persons in different geographical areas. The poverty line is set at 50% of median household equivalised income (with and without housing costs).

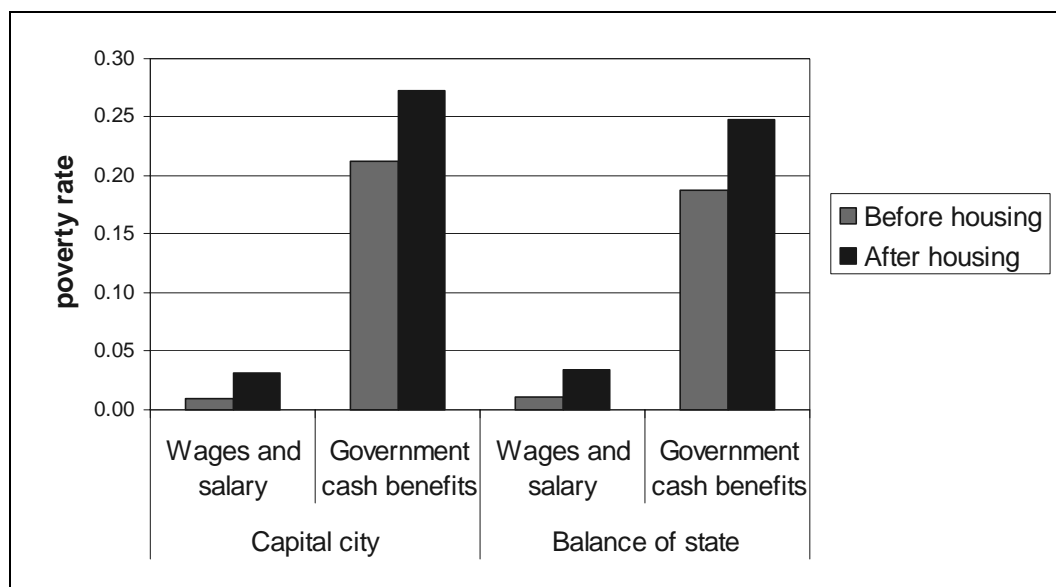
Source: HOUSMOD

4.3 Main source of household income

Another variable we were interested in examining in relation to differences between before- and after-housing poverty was the situation of the recipients of government cash benefits. In order to identify these recipients, we divided households by their major source of income, and Figure 11 shows poverty rates for persons living in households where the major source of household income is wages and salaries, compared with households in which the major source of income is government cash transfers. It should be noted that households in the first group may still receive some income in the form of social security payments, but that these transfers will have a lower dollar value than other sources of household income.

As expected, both before- and after-housing poverty rates are very much higher among the government cash transfers group than among the wage and salary group. It is interesting to note that the magnitude of the difference between before- and after-housing poverty is similar for government transfer recipients whether they live in capital cities or in Australia's rural and regional balance. This is a somewhat surprising result, as we might have expected that the higher housing costs in capital cities would have led to a greater impact of housing costs on this group there.

Figure 11: Before- and after-housing poverty by main source of household income, capital city and balance of state, 2003



Note: These aggregate poverty rates are calculated by summing all persons in poverty for all of the SLAs included in the model for capital cities and balance of state and dividing by the total number of persons in all SLAs included in the model for each of these areas. These rates are synthetic estimates produced using microsimulation techniques, and do not include all SLAs. They are provided only to compare the relative situation of persons in different geographical areas. The poverty line is set at 50% of median household equivalised income (with and without housing costs).

Source: HOUSEMOD

4.4 Home equity and house value

In general, we would expect that the relationship between financial disadvantage and house value and/or home equity would be an inverse one – households living in higher-value houses or with large amounts of equity in dollar terms in their homes could generally be expected to also be those in relative financial advantage. However, this is not necessarily the case. For example, older homeowners with houses that rose in value over the late 1990s onwards may still have relatively low incomes. Some, however, who own their home outright, will have very low housing costs, reducing their likelihood of being in financial disadvantage once housing costs are taken into account. To explore the relationship of house value and home equity with financial disadvantage, we present some cross-tabulations of these variables below, measuring financial disadvantage as both before-housing and after-housing poverty. As noted in the methodology section, dollar values for both the house value and home equity variables have been uprated to June 2003.

While a regional examination of these relationships would have added further to our knowledge, it was not possible to produce small-area estimates of house value and home equity, as there is no reliable small-area dataset for the whole of Australia against which to validate regional estimates of these variables. House values and home equity are only modestly correlated with the benchmark variables we use from the Census, and we could not rely on the accuracy of our estimates at a small area level without conducting some validation of them against external data sources. Producing regional estimates of these variables may be undertaken in future work.

The house value variable available on the 1998/99 HES relies on home owners' self-assessment of the market value of their home. No home equity variable is available,

and this was calculated using information available on the HES about the total amount outstanding on the loan or loans related to the respondent's home, combined with the dwelling value variable. As we were not able to produce these cross-tabulations using HOUSEMOD, they have been produced instead using the HES 1998/99 data with incomes and housing costs, as well as tax and social security arrangements, uprated to 2003 values using STINMOD. The poverty rates in Tables 9 and 10 are provided in ranges only, and are not comparable to those that appear elsewhere in the report, due to their source in STINMOD rather than HOUSEMOD.

Table 9: Difference between before- and after-housing poverty by house value, 2003

<i>House value \$ ('000)</i>	<i>Before-housing poverty (% persons)</i>	<i>After-housing poverty (% persons)</i>	<i>Difference between before- and after- housing poverty (%)</i>
<i>Outright owners</i>			
<100	10 to <15%	5 to <10%	-4.07
100 to 150	10 to <15%	5 to <10%	-3.55
>150 to 200	5 to <10%	5 to <10%	-1.95
>200 to 250	5 to <10%	5 to <10%	0.98
>250 to 300	5 to <10%	5 to <10%	-0.87
>300 to 400	10 to <15%	10 to <15%	0.74
>400	0 to <5%	0 to <5%	0.48
<i>Purchasers</i>			
<100	5 to <10%	10 to <15%	4.91
100 to 150	0 to <5%	5 to <10%	5.17
>150 to 200	0 to <5%	5 to <10%	5.97
>200 to 250	0 to <5%	10 to <15%	6.56
>250 to 300	0 to <5%	10 to <15%	7.36
>300 to 400	0 to <5%	5 to <10%	5.48
>400	0 to <5%	10 to <15%	10.5

Source: HES 1998/99, STINMOD

For outright home owners, those owners in households with the lowest house value (less than \$150,000) also show the greatest difference between before- and after-housing poverty (see Table 9), suggesting that for these people, owning even a home with relatively low value is nevertheless providing some protection against financial disadvantage. For other groups, the differences between before- and after-housing poverty rates are much smaller. For purchasers, as expected, after-housing poverty rates are larger than before-housing poverty rates across all levels of home value, but there is no clear pattern of changes in housing costs impact. However, persons living in households with the highest home values (over \$400,000) also have the largest difference between before- and after-housing poverty. It is possible that relatively recent home purchasers, who tend to have higher mortgage repayments, and therefore higher housing costs, may report more realistic (or at least higher) home values than households where home purchase took place many years ago. The relative lack of variation in the impact of housing costs on financial disadvantage across most categories of home value may be due to the higher incomes probably associated with higher house values being accompanied by relatively high housing costs.

The home equity cross-tabulations shown in Table 10 show similar patterns to the home value table. Once again, the strongest negative differences between before- and after-housing poverty rates among outright owners occur for those households with relatively low equity values. The difference between before- and after-housing poverty for home purchasers is similar across most values of the equity variable, although it is somewhat smaller for home purchasers with between \$150,000 and \$200,000 of equity.

The slightly higher poverty rates for the group of owners with equity between \$300,000 and \$400,000 (also evident in the home value results) are difficult to explain, and further investigation with more recent data when it becomes available, and incorporating a regional dimension, may help to interpret these results.

Table 10: Difference between before- and after-housing poverty by home equity

<i>Home equity \$ ('000)</i>	<i>Before-housing poverty (% persons)</i>	<i>After-housing poverty (% persons)</i>	<i>Difference between before- and after- housing poverty (%)</i>
<i>Outright owners</i>			
<100	10 to <15%	5 to <10%	-3.07
100 to 150	10 to <15%	5 to <10%	-3.54
>150 to 200	5 to <10%	5 to <10%	-1.78
>200 to 300	5 to <10%	5 to <10%	-0.3
>300 to 400	10 to <15%	10 to <15%	0.73
>400	0 to <5%	5 to <10%	0.49
<i>Purchasers</i>			
<50	0 to <5%	10 to <15%	7.22
50 to 100	0 to <5%	10 to <15%	7.59
>100 to 150	0 to <5%	5 to <10%	6.47
>150 to 200	5 to <10%	5 to <10%	3.41
>200 to 300	0 to <5%	10 to <15%	6.19
>300	0 to <5%	10 to <15%	7.14

Source: HES 1998/99, STINMOD

4.5 Summary

In general, the results presented in this section in relation to household life stage support earlier research at a national level on the effects of housing costs on poverty for various household types (as described in McNamara et al 2006). At the broad level shown here, substantial regional differences between household types in terms of life stage and income source are generally not evident. While it is beyond the scope of this project to examine differences between household type at a small area level, this would be a worthwhile focus of future work, especially in light of the insights that are provided into the impact of housing costs on financial disadvantage by the small area analysis presented in relation to tenure type in this section, and in relation to all households in Section 3.

Our analysis of the impact of housing costs by tenure type at a broad regional level once again mirrors the patterns of impact between different tenure types noted in earlier research, while showing only modest regional differences. However, when we analysed the impact of housing costs at a small area level for home purchasers and

private renters, we found substantial differences in the spatial distribution of housing costs impact between and within these groups.

5 MODELLING POLICY CHANGES – CRA AND MORTGAGE ASSISTANCE

The final set of research questions posed in this study deal with the impact of potential housing-related policy changes on financial disadvantage. These two additional questions focus first on a hypothetical change to CRA, and secondly on possible support for renters moving to home purchasing. The questions are:

- What would be the impact on financial disadvantage at a small area level if the upper limit for Commonwealth Rent Assistance was removed? What are the implications for government?
- What is the impact on financial disadvantage of people going from renting to purchasing housing? What policies can ameliorate this impact? What initiatives are most effective at reducing financial disadvantage?

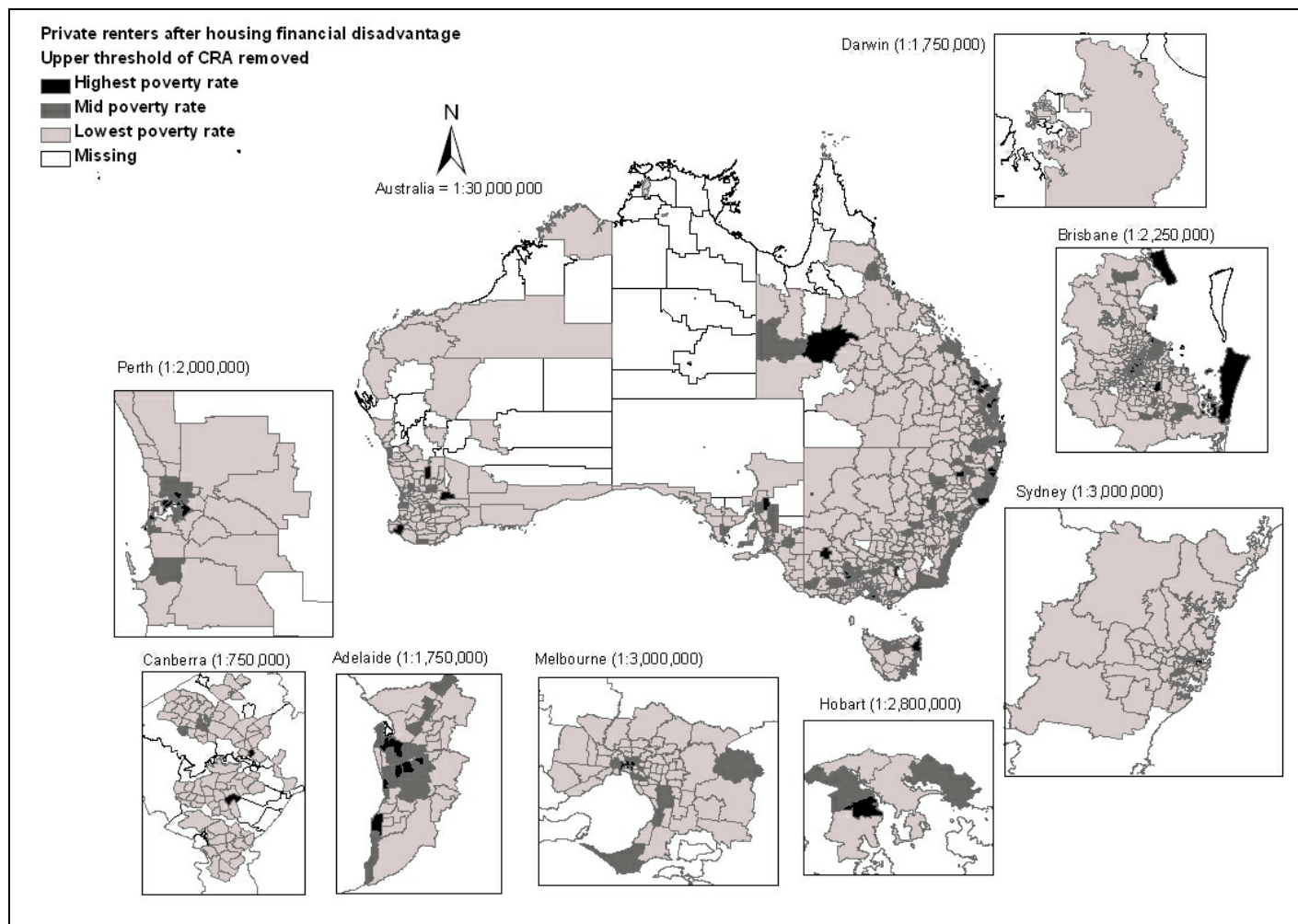
The first of these questions is addressed in sections 5.1 and 5.2, and results relating to the final question are discussed in section 5.3

5.1 Impact on after-housing poverty of removing upper limit of Commonwealth Rent Assistance

Commonwealth Rent Assistance is calculated for eligible individuals as a percentage of rent paid, but there is a maximum amount of rent assistance available (the actual dollar amount of this limit varying with family type, payment type and housing situation), so that for households paying high private rents, rent assistance covers a smaller proportion of total renting costs than for households paying lower private rents. In order to examine the impact of removing this upper limit on CRA, we modelled a policy world in which CRA was paid as a percentage of rental costs (to eligible individuals), with no upper limit to the amount of assistance paid. Obviously, this policy change affects private renters only, and when we examined the after-housing poverty rates of private renters after this change, aggregated across all SLAs included in our modelling (with the exception of the Northern Territory), we found that the overall rate of after-housing poverty for private renters fell by almost 5 percentage points compared with their situation under current CRA rules.

Clearly we would expect to see regional differences in the impact of such a policy change, with higher-rent areas likely to see more effect on after-housing financial disadvantage than areas with lower rents. Figure 12 can be compared with Figure 4 (which showed the base case after-housing poverty rates of private renters) to gain some initial insight into areas which experience a change in their after-housing poverty profile once the upper limit on CRA is removed. For example, a number of areas in Melbourne and Sydney that had mid to high levels of private renter after-housing poverty under current CRA rules have moved to the lowest category of after-housing poverty as a consequence of the policy change.

Figure 12: Private renters in after-housing poverty: no CRA upper limit scenario

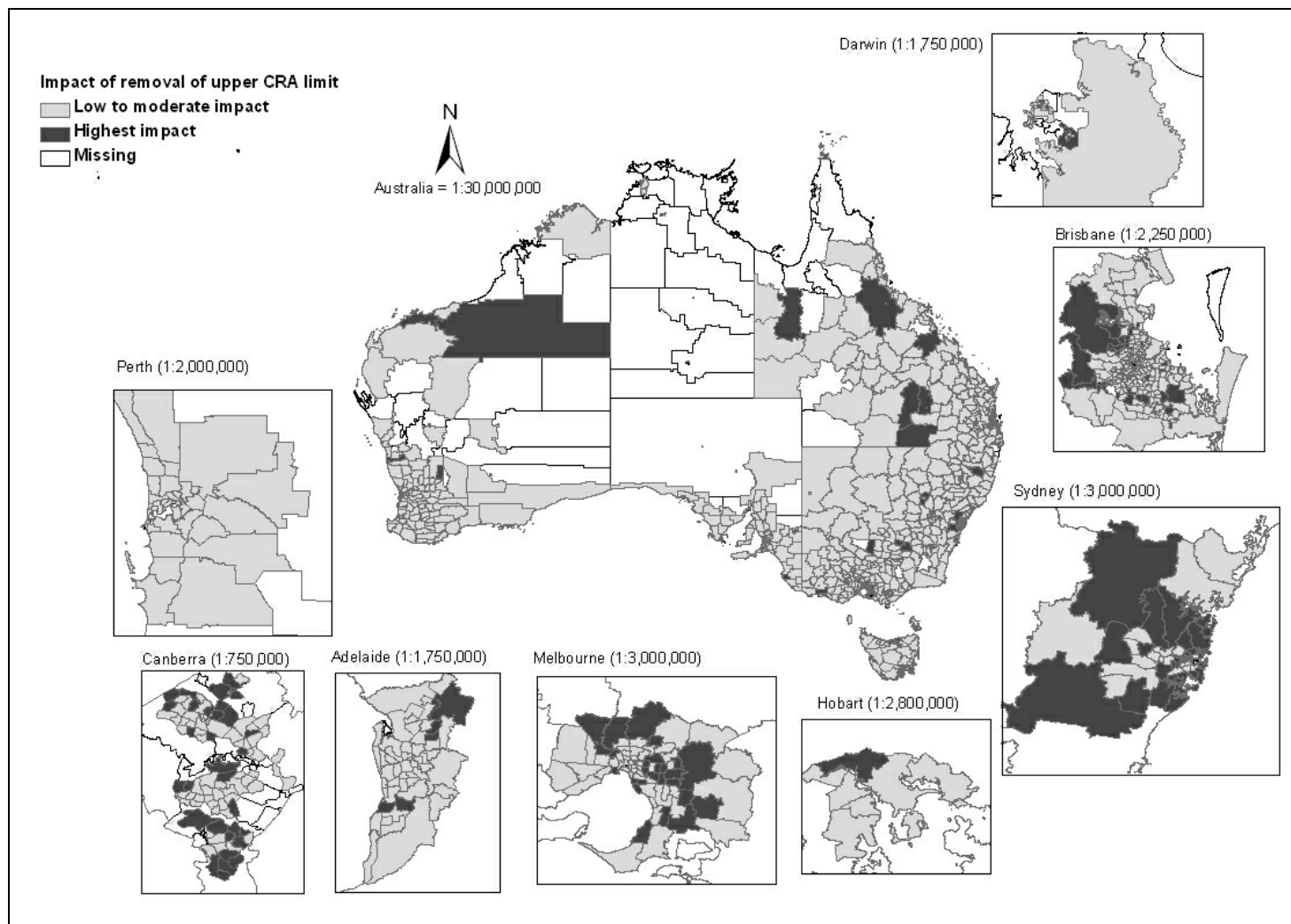


Note: The highest after-housing poverty rates group represents those SLAs with private renter after-housing poverty rates of at least 15%. The moderate poverty rates group includes those SLAs with private renter after-housing poverty rates of between 11 and less than 15%, and the lowest poverty rates group represents those SLAs with private renter housing poverty rates of less than 11%. Poverty rates are produced using spatial microsimulation techniques. The poverty line is set at 50% of median household equivalised income less housing costs.

Source: HOUSEMOD

These changes can be seen more readily, however, in Figure 13, which show areas in which the impact of the change was relatively strong, compared with those areas which experienced only a low to moderate impact. Here, high impact is defined as a difference between after-housing poverty rates before and after the policy change in the top quintile of all differences (shown as the darker colour on the map). As can be seen, very few rural SLAs are in the high-impact group, but the larger capital cities all have a number of SLAs strongly affected by the policy change. The ACT, too, has a relatively high number of areas, particularly in the south, where after-housing poverty rates among private renters fell relatively strongly after the policy change. These capital city results make intuitive sense, as it is only high rent payers who benefit from the removal of the upper limit. A number of scattered rural SLAs across most states also showed a high impact from the change, but the bulk of people benefiting from the change live in urban areas. Appendix 4 provides data indicating whether or not each SLA included in the model fell into the high-impact group for this policy change.

Figure 13: Effect of removal of upper limit of CRA on private renter after housing financial disadvantage



Note: High impact of the removal of the upper limit of CRA removal is defined as a difference in the top quintile of all differences between after-housing poverty rates before and after the removal of the upper limit.

Source: HOUSEMOD

Once again, we have looked more closely at clusters of high-impact SLAs, in this case a set of SLAs in Sydney's south-west, and another in the farthest south (Tuggeranong) region of Canberra. These results are shown in Table 11. While both clusters have lower than average proportions of private renters, they differ in relation to a number of other characteristics, with the Canberra SLAs having lower proportions of mixed households and higher proportions of couple-only households than either the Sydney cluster or the average. Other differences reflect the Canberra cluster's age structure, with lower than average proportions of older households and households with a reference person out of the labour force. The Sydney cluster also has a higher than average proportion of households with the reference person working full-time, and of "couple with children" households.

Table 11: Characteristics of selected areas where removal of the upper limit of CRA has a high impact on private renter after-housing financial disadvantage

	<i>Composition of south-western Sydney SLAs with high impact of CRA removal</i>	<i>Composition of southern Canberra SLAs with high impact of CRA removal</i>	<i>Composition for all SLAs studied</i>
	<i>% of persons</i>	<i>% of persons</i>	<i>% of persons</i>
<i>Tenure type of the household</i>			
Outright owner	38.54	30.16	37.69
Purchaser	33.50	47.29	32.79
Public housing	6.97	7.52	5.24
Private renter	19.35	12.81	22.33
Other, including rent free	1.64	2.23	1.95
<i>Household type</i>			
Single person	11.03	5.43	14.30
Couple only	19.34	31.31	21.94
Couple with children	47.00	48.35	40.56
Sole parent	8.10	8.43	8.79
Mixed household	14.54	6.47	14.42
<i>Age of the household reference person</i>			
<30 years	10.72	16.07	13.71
30–64 years	75.81	78.87	72.79
65+ years	13.46	5.06	13.50
<i>Principle source of income for household</i>			
Wages and salary	66.07	74.47	62.95
Government cash benefits	21.52	13.34	23.92
Other	11.79	11.65	12.33
NA	0.62	0.54	0.80
<i>Labour force status of the household reference person</i>			
Employee – FT	52.11	63.76	49.99
Employee – PT	11.58	12.76	13.03
Self-employed	8.40	9.58	7.56
Unemployed/not in the labour force	28.40	13.91	29.42
<i>Number of retired persons in household</i>			
No retired persons	80.74	92.13	81.60
One or more retired persons	19.26	7.87	18.40

Note: High impact of the removal of the upper limit of CRA removal is defined as a difference in the top quintile of all differences between after-housing poverty rates before and after the removal of the upper limit.

Source: HOUSEMOD

While the results presented above suggest that the removal of the upper limit of CRA would have a positive impact on after-housing poverty among private renters, particularly in the larger capital cities, this analysis may be misleading. Such a policy change could instigate behavioural change among both renters and landlords, thus

reducing the impact on financial disadvantage. For example, renters with access to more housing assistance may choose to rent more expensive properties, thus cancelling out any income-based effects of the policy change. Alternatively, landlords may respond to an increase in government benefits by increasing rents.

We have attempted to approximate the effect of these types of changes by modelling a scenario in which rental costs for private renters in properties affected by the change increase by the median amount of extra rent assistance paid to such households. We have modelled both the situation in which only those renters who benefited from the change in policy experience rent rises (as might be the case if the increase in rents was due to changes in dwellings rented, rather than landlord behaviour), and the situation in which all private renters are affected by the hypothetical response to the policy change (which could be the result of a landlord response to policy change). The results of such responses to the upper limit removal policy change are shown in Table 12. The magnitude of the differences between after-housing poverty rates shown in this table represent aggregations across all SLAs included in the modelling (except for the Northern Territory), and show that the effect of the policy change under the first response scenario was much smaller than that when no behavioural change was assumed. For the second response scenario, there is almost no difference in the after-housing poverty rate for private renters before and after the policy change.

Table 12: Impact of removal of CRA upper limit and associated behavioural change scenarios, private renters only, 2003

<i>Scenario</i>	<i>Difference in after-housing poverty rate* (%)</i>
Maximum CRA removed	–4.85
Maximum CRA removed and rents increased for households with CRA increase only by median increase in CRA	–1.89
Maximum CRA removed and rents increased for all private renters by median increase in CRA	–0.23

*Between base case and scenario.

Note: Median increase in CRA calculated only for those households with a greater than zero increase after the policy change. The poverty rates on which these differences are based are calculated by summing all private renters in poverty for all of the SLAs (except those in the Northern Territory) included in the model and dividing by the total number of private renters in all SLAs included in the model (except those in the Northern Territory).

Source: HOUSEMOD

5.2 Cost to government of removal of upper limit of CRA

A final issue related to CRA concerns the estimation of total costs to government of changes in CRA policy. Earlier work in developing regional estimates of CRA had revealed difficulties in matching administrative data on CRA receipt with the estimates produced by STINMOD. This problem was overcome for HOUSEMOD by aligning CRA estimates to administrative estimates (obtained from the Commonwealth Housing Data Set) by the number of recipients and income unit type for each SLA, in a process described elsewhere (Melhuish et al 2004). This alignment procedure allows us to produce good estimates of CRA receipt at a small area level. However, national-level estimates of CRA receipt based on the uprated 1998/99 HES-based STINMOD used for this study (which have not been aligned with administrative data) are substantially lower than expected. This means that, with the current form of the model, we cannot calculate the total cost to government of any change in rent

assistance policy using national data, nor can we do so with the more accurate regionalised data, as not all SLAs in Australia can be modelled. Amendments to future versions of STINMOD based on the most recent survey data will overcome this problem.

In order to give some information about costs to government of the removal of the upper limit of CRA, we have estimated the cost per state for New South Wales and Victoria only, using our regional estimates of disposable household income. These results should be treated as indicative only, as they cover only those SLAs included in our modelling (with a total of 7 missing SLAs in NSW and 6 in Victoria, not counting offshore and migratory SLAs).

We calculated the cost to government of this policy change by subtracting the total household disposable income for all households in the state prior to the change from the total household disposable income for all households after the change. The additional disposable income available to households after the change represents the cost to government of implementing the policy. For New South Wales, we found that the additional cost to government of removing the upper limit of CRA would have been approximately \$341 million for the 2002/03 financial year, while for Victoria this figure would have been \$169 million. The total outlay for the whole of Australia for CRA in 2002/03 was approximately \$1.85 billion, so the New South Wales and Victoria figures combined represent an approximate increase in outlays of around 28 per cent. While other states and territories would increase the total additional expenditure, the nature of the policy change (affecting households with higher rents, and particularly those in Sydney and Melbourne, as shown in our earlier maps) and the high populations in New South Wales and Victoria both support the tentative assumption that a fairly large proportion of the total cost to government would fall within these states.

5.3 Renting to purchasing – financial disadvantage impacts and hypothetical policy responses

The difficulty of moving from renting to purchasing a home is a current policy concern. While it is widely accepted that many individuals and families are finding it increasingly difficult to buy a first home, little is known about the extent to which a move from renting to purchasing might affect the impact of housing costs on financial disadvantage, and what the nature of regional differences in any effect might be. Here, we have attempted to examine these issues by modelling the move from renting to purchasing of a subset of privately renting households, and then examining regional changes in after-housing poverty following on from this scenario. We have also modelled the effects of two possible policy interventions – a mortgage interest rate subsidy, and the conversion of CRA into a mortgage payment supplement. It should be noted that the modelling presented here represents the effects of the proposed behavioural changes (that is, home purchases) and policy interventions on a “day after” basis. That is, we examine only the immediate effects of the home purchase and policy interventions, and not the medium- to long-term effects of such changes.

5.3.1 Methodology

In order to model the effect of some private renters moving from renting to purchasing, we randomly selected a sample of one-quarter of those households renting privately from our base population, and then made a number of assumptions about the likely cost of home purchase to renters. The first step in this process was to assume that renting households would buy a dwelling of a similar value to the one they were renting. Assuming a 5 per cent rental return rate, we were then able to use renters' weekly rent paid (uprated to June 2003) to work out the estimated value of their

dwelling. So, for example, if a renting household was paying \$300 per week in rent, or \$15,600 per year, applying a 5 per cent rental return rate allowed us to come up with an estimated dwelling value for that household of \$312,000.

One disadvantage of using the weekly rent amount to estimate dwelling value is that not all households in the base population are paying market rent. In order to exclude these renters, only those households with rent above \$75 per week were included in our sample of renters-to-purchasers. This figure represents half of the median weekly rent of a two-bedroom unit in Hobart in June 2003, based on the Real Estate Institute of Australia's quarterly median rent data. Hobart had the lowest rents of the eight capital cities in this period. We set our cut-off in this way to ensure as far as possible that we were not excluding from our modelling households with low market rent (for example, households renting small units in rural areas).

Having come up with an estimated dwelling value for our sample of renters moving to purchasing, we then calculated a loan repayment amount using the loan calculation function available in the SAS software package (MORT). We assumed a 10 per cent deposit, an interest rate of 6.55 per cent (based on the standard variable home loan rate for June 2003), and a loan period of 25 years. We did not model the First Home Buyers Grant, as this is frequently used by purchasers to cover loan establishment fees, stamp duty and so on, and these expenses were not included in our modelling.

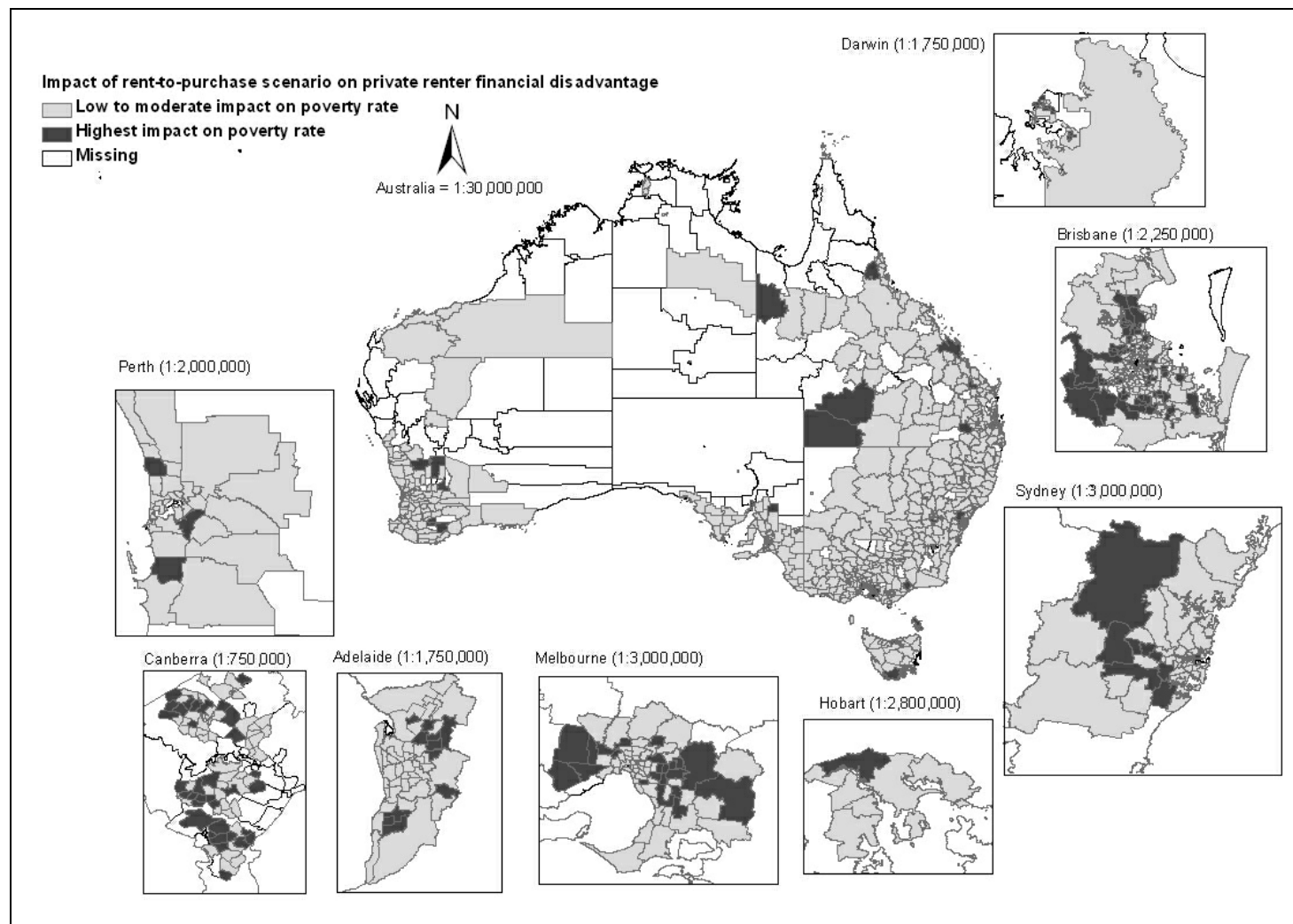
Finally, the extra costs to homeowners, such as rates, insurance and repairs needed to be taken into account, and we did this by allocating the median cost of these extra expenses for actual homeowners to the renting-to-purchasing group.

5.3.2 Impact on private renter after-housing poverty

When we ran this model, we found that across all SLAs included in the modelling (except for the Northern Territory), after-housing poverty rose very slightly for all persons (by less than one percentage point), while after-housing poverty among private renters rose by 4.8 percentage points. These changes are of course dependent on the number of households we move from renting to purchasing in the model, however they are indicative of a tendency for such a move to increase financial disadvantage among those privately renting households moving to home purchase.

We then examined this effect regionally, looking at those SLAs where the impact on poverty among private renters of a move to purchasing was relatively high (in the top quintile of all differences between after-housing poverty rates before and after the simulation). These results are shown in Figure 14, with the darker areas on the map representing the highest impact SLAs. Once again, it is capital cities that show the greatest impact of the hypothetical move from renting to purchasing, presumably due to high house values in these areas. Sydney, Melbourne, Canberra and Brisbane, in particular, show a number of SLAs where the negative effect of the move from rent to purchase was strong.

Figure 14: Impact on private renter after-housing poverty rates of moving 25% of renters to home purchase, Australia, 2003



Note: High impact of move from renting to purchasing is defined as a difference in the top quintile of all differences between after-housing poverty rates before and after the simulation.

Source: HOUSEMOD

5.3.3 Policy response scenarios

In order to see the impact of possible policy interventions to reduce the negative effects on financial disadvantage (at least in the short term) of moving from renting to purchasing, we ran two additional models using the following policy change scenarios:

- Scenario 1: An interest rate reduction of 1 per cent provided to those former renters paying more than 30 per cent of gross household income in housing costs.
- Scenario 2: Payment of households' former CRA entitlement as a mortgage repayment subsidy.

As Figure 14 showed that most of the impact of moving from renting to purchasing fell in capital city SLAs, our analysis of the impact of policy change scenarios is divided into capital city and balance of state (see Table 13). Results for the Northern Territory are not reported, due to the large number of SLAs not modelled in the NT. The first column of data in the table shows the percentage point increase in private renter after-housing poverty following a move of 25% of private renters to home purchase (the rent-to-purchase base case). The second column shows the reduction in after-housing poverty rates between the rent-to-purchase base case and the first subsidy scenario (interest rate reduction). The third column shows the effect on rent-to-purchase base case after-housing poverty rates following the second subsidy scenario (CRA as mortgage subsidy).

Table 13: Effect of policy change scenarios on private renter after-housing poverty, rent-to-purchase model

	<i>% change in after-housing poverty rates</i>		
	<i>Base case to RTP scenario</i>	<i>Subsidy scenario 1 and RTP scenario</i>	<i>Subsidy scenario 2 and RTP scenario</i>
Sydney	4.43	-0.78	-0.04
Balance of NSW	5.51	-0.85	-0.08
Melbourne	4.94	-0.87	-0.06
Balance of VIC	5.00	-0.80	-0.09
Brisbane	4.76	-1.02	-0.09
Balance of QLD	4.59	-0.76	-0.07
Adelaide	5.13	-0.67	-0.07
Balance of SA	3.35	-0.52	-0.09
Perth	5.17	-0.87	-0.08
Balance of WA	3.59	-0.56	-0.09
Hobart	5.32	-0.76	-0.07
Balance of TAS	5.11	-0.87	-0.09
ACT	1.84	-0.62	-0.08

Note: These differences are calculated using private renter population-weighted mean values for capital city and balance of state for those SLAs included in the modelling. Northern Territory results are not reported due to high numbers of missing SLAs.

Source: HOUSEMOD

While the first column of Table 13 shows increases in after-housing poverty in all areas following the move from renting to purchasing, the size of the increase is slightly larger in Adelaide, Perth and Hobart compared to other areas of those states and other capital cities. This could be due to relatively lower incomes in these cities,

combined with higher house prices than in many non-metropolitan areas of those states. While both of the policy changes led to a slight reduction in after-housing poverty rates compared to the rent-to-purchase rates (as shown in the second and third data columns of the table), these changes are very modest, and do not bring the poverty rates back, or close to, the rates in place before the rent-to-purchase move.

5.4 Summary

This section modelled the effect of potential government policy changes on the impact of housing costs on financial disadvantage. We found that the removal of the upper limit of CRA could potentially lower the impact of housing costs on financial disadvantage for renters in the private market, particularly in capital cities. However, the behavioural changes on the part of landlords and tenants that might result from such a policy change could easily remove much or all of the potential benefit. In relation to mortgage repayment subsidies for private renters moving to home purchase, we found that the subsidies modelled here had only very modest effects on the substantial increase in the impact of housing costs on financial disadvantage following a move from rent to purchase for some private renters.

6 CONCLUSION

In this paper, we measured the impact of housing costs on financial disadvantage by looking at the magnitude of the difference in before-housing poverty rates (based on equivalised disposable income) and after-housing poverty rates (based on equivalised disposable income less housing costs). We found quite strong spatial patterns in effects of housing costs on financial disadvantage, with substantial proportions of people living in many SLAs in the outer suburbs of Australia's larger capital cities (Sydney, Melbourne, Brisbane) experiencing a large impact of housing costs on financial disadvantage. Other areas in which housing costs had a strong impact on poverty included some suburbs in the north and south of Perth, both northern and southern outer suburbs of Canberra, and rural areas along Queensland's mid-north coast and in Western Australia. As noted earlier in the report, transport costs also differ across regions, and while these were not able to be estimated in the modelling for this project, their possible additional impact on financial disadvantage should be kept in mind when interpreting the regional differences in the impact of housing costs.

An analysis of the composition of some clusters of SLAs with high housing costs impact strongly suggests that a "one size fits all" policy solution to the impact of housing costs on financial disadvantage is not possible. Clusters of SLAs in Western Sydney, northern Brisbane and rural Western Australia, all with large differences between before- and after-housing poverty rates, showed quite different demographic characteristics.

We also found that regional patterns of impact of housing costs on financial disadvantage differed for home purchasers and private renters (the two groups most affected by housing costs). While overall the impact of housing costs on financial disadvantage was higher for renters than for purchasers, when we compared regional differences within these two groups we found a tendency for housing costs to have a greater impact on financial disadvantage for home purchasers in rural areas, while the picture for private renters was more mixed. In major metropolitan areas, some cities (such as Brisbane) showed a high impact of housing costs among renters and less so among purchasers, while other cities (such as Darwin) showed the opposite pattern.

This paper also examined in some detail the effects of current policy, and possible future policy change, on after-housing poverty for private renters. We found that Commonwealth Rent Assistance has a moderate effect on rates of after-housing financial disadvantage, although this effect is felt most strongly in the outer suburbs of Australia's capital cities. A removal of the upper limit of CRA had some impact on private renter after-housing poverty rates, particularly in the larger capital cities and Canberra. However, further modelling demonstrated that such an impact could easily be substantially reduced or reversed if, for example, landlords responded to an increase in CRA by raising rents.

Finally, we modelled the possible effects on after-housing poverty rates of private renters moving from rent to purchase, and found that such a move would be likely, at least in the short-term, to increase after-housing financial disadvantage among those renters making this move. In order to analyse possible policy responses to this negative effect, we simulated the regional effects of two alternative mortgage payment subsidies, and found that neither had a substantial effect on ameliorating the negative financial effect of a move to home purchase.

This study used spatial microsimulation techniques to estimate the impact of housing costs on financial disadvantage at a small area level, and the effects of policy and policy change on this impact, an analysis which has not been possible before due to a

lack of appropriate data for small areas. In doing this, it was possible to detect patterns of housing costs impact which were not evident when the data was examined at a broader regional level. This highlights the importance of small area analysis, and future work may help throw further light on differences between the impact of housing costs for different types of households at a high level of spatial disaggregation.

APPENDICES

Appendix 1: Sensitivity analyses

A1.1 Equivalence scales

Measures of income poverty are very sensitive to even small changes in the setting of the poverty line. This means that when poverty is set at a certain percentage of median income (as in this report), changes in the definition of median income can affect the apparent numbers of households in poverty. In this report, we are concerned not so much with absolute numbers of households in poverty, but rather with the magnitude of the difference between before- and after-housing poverty, and the regional effects of housing-related policy on after-housing poverty.

The first step in setting a poverty line is to equivalise household income, using an equivalence scale which takes into account the size and structure of households. Two of the most commonly used equivalence scales in Australia are the Henderson scale and the OECD scale. We used both these initially, and, as expected, each one came up with a slightly different value for median income (and thus different numbers of households falling below half this median value, and therefore deemed to be in poverty). However, despite these differences in absolute numbers of households in poverty, in other ways the two equivalence scales produced very similar results, as shown in Table A1.1 and Table A1.2. These tables show the distribution of SLAs across deciles of before- and after-housing poverty using the OECD and Henderson equivalence scales. As shown in these tables, the spread of SLAs at the bottom and top end of these distributions is very small, with, for example, over 90 per cent of those SLAs which fell into the first decile of poverty using the OECD scale falling into the first 2 deciles of poverty when using the Henderson scale, for both before- and after-housing poverty.

Table A1.1: Comparison of OECD and Henderson equivalence scales, regional distribution of before housing poverty, 2003

<i>Weighted decile of before-housing poverty (OECD equivalence scale)</i>	<i>Weighted decile of before-housing poverty (Henderson equivalence scale)</i>										
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>Total</i>
1	6.96	2.1	0.74	0.19	0.07	0.02	0.03	0	0	0	10.11
2	2.14	2.22	3.13	1.88	0.18	0.44	0	0	0	0	9.98
3	0.53	2.84	3.5	1.47	1.18	0.51	0.07	0.51	0	0	10.61
4	0.35	1.82	1.62	1.4	1.56	1.76	0.12	0.1	0	0.6	9.33
5	0.03	0.76	0.36	2.44	1.91	1.34	1.44	0.76	0.14	0.84	10.02
6	0	0.22	0.81	1.45	1.99	2.34	1.3	0.72	1.19	0	10.01
7	0.04	0	0.02	0.68	1.61	1.39	1.97	1.97	1.55	0.9	10.12
8	0	0	0.01	0.26	1.46	1.58	3.63	1.7	1.71	0.23	10.57
9	0	0	0	0.03	0.18	0.45	1.47	3.08	3.01	1.07	9.29
10	0.01	0	0	0	0	0.04	0.05	1.24	2.29	6.32	9.96
Total	10.06	9.96	10.18	9.8	10.13	9.86	10.07	10.07	9.89	9.97	100

Source: HOUSEMOD

Table A1.2: Comparison of OECD and Henderson equivalence scales, regional distribution of after-housing poverty, 2003

<i>Weighted decile of after-housing poverty (OECD equivalence scale)</i>	<i>Weighted decile of after-housing poverty (Henderson equivalence scale)</i>										
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>Total</i>
1	7.22	2.31	0.26	0.19	0	0	0	0.05	0	0	10.03
2	2.06	4.65	2.59	0.44	0.09	0.03	0	0.06	0.03	0.01	9.98
3	0.69	2.49	3.32	1.69	1.42	0.44	0.04	0.01	0	0	10.1
4	0.08	0.52	1.94	4.01	2.4	0.81	0.3	0.05	0.01	0	10.12
5	0	0.11	1.26	1.65	2.95	2.69	0.92	0.34	0.03	0.01	9.95
6	0	0	0.66	1.73	1.43	2.93	2.54	0.41	0.15	0	9.85
7	0	0	0.01	0.19	1.38	1.38	2.67	2.53	2.14	0.14	10.44
8	0	0	0	0.1	0.11	1.32	2.16	4.16	1.23	0.55	9.63
9	0	0	0	0	0.05	0.39	1.34	2.77	3.43	1.95	9.93
10	0	0	0	0	0	0.01	0.03	0.33	2.27	7.33	9.97
Total	10.05	10.09	10.04	10.01	9.84	10	10	10.72	9.28	9.99	100

Source: HOUSEMOD

In addition, when we aggregated poverty numbers across all SLAs included in our modelling, we found that the magnitude of the difference between before- and after-housing poverty rates using the alternative equivalence scales was almost identical – a difference of 3.6 percent between before and after housing rates using the OECD scale, and a difference of 3.8 per cent using the Henderson scale.

A1.2 Treatment of very low incomes

In Section 2.2.2 of this report we note that the treatment of very low incomes, and incomes of self-employed people, has been debated in the income distribution literature. We therefore conducted some sensitivity analyses for this study excluding some households from our sample. As shown in Table A1.3, the effect of excluding very low and/or business income was very small in terms of the magnitude of the difference between before- and after-housing poverty. The first column in Table A1.3 shows our standard sample, which includes all stated incomes. The second column shows results for a sample where those households reporting zero or negative incomes have been excluded, and the final column results relate to a sample in which households with zero and negative incomes and households where the reference person is self-employed have been excluded from the analysis. The magnitude of the difference between poverty rates using the varying samples is minimal, and we therefore decided to keep all households in our sample. This decision was further supported by two other factors. First, previous before- and after-housing poverty studies have not tended to remove these households from analysis. Second, while some very low income and self-employed households clearly have expenditure that exceeds their income, not all such households would necessarily move out of the bottom end of the income distribution even with a more realistic statement of income (see, for example, Saunders & Bradbury, 2006, for a discussion of this issue). While keeping all of these households in our sample may mean that some households at the bottom end of the income distribution may not be in fact disadvantaged, removing

them all may mean that we are excluding from our sample some households which are in fact disadvantaged.

Table A1.3: Poverty rates using different income definitions

	<i>Proportion of persons in poverty</i>		
	<i>All incomes included</i>	<i>Zero and negative incomes excluded</i>	<i>Zero and negative incomes and self-employed reference person excluded</i>
OECD before-housing poverty rate	6.9	6.5	6.6
OECD after-housing poverty rate	10.6	10.1	9.8
Difference between before- and after-housing rates	3.7	3.6	3.2

Source: HES 1998/99; STINMOD

A1.3 Including interest portion of mortgage repayments only

As noted in the body of this report, we have included both the principal and interest components of mortgage repayments in our calculation of housing costs for this study. However, there is an argument that the principal component represents a form of saving, rather than just a housing cost, and that it therefore should not be included as part of housing costs. We therefore ran some analyses examining the impact that the exclusion of the principal component of mortgage repayments would have made to our results.

Clearly, this change to the definition of housing costs affects only home purchasers, and outright home owners who are paying off a loan for alterations or repairs to their home. Also, the change only affects after-housing poverty rates, not before-housing poverty, which does not take any housing costs into account.

We found, as expected, that after-housing poverty rates for home purchasers fell (by 3 percentage points) at a national level when only the interest portion of mortgage repayments was used as part of housing costs. We then examined the effects of these changes in after-housing poverty rates at a regional level, by comparing which decile of after-housing poverty each SLA fell into using our standard measure of housing costs (principal and interest) and the measure of housing costs which uses interest only, using a transition matrix (see Table A1.4).

As can be seen from the transition matrix, the removal of principal payments from housing costs made little or no difference to the relative position of most SLAs in the bottom decile of after-housing poverty (the areas of most interest in this study). The first cell of Table A1.4 shows that 8.59 per cent of those SLAs which fell into the bottom decile of after-housing poverty using our standard definition of housing costs (principal and interest) remained in this decile using the alternative definition, and almost all the remainder (1.44 per cent) moved up only one position in the rankings.

At the top end of the transition matrix shown in Table A1.4, there was even less difference in the relative position of SLAs which had been in the top decile of after-housing poverty (that is, experiencing the least disadvantage), with less than one per cent of SLAs moving position after the removal of principal payments from housing costs.

Table A1.4: Population weighted deciles of after-housing poverty using different definitions of housing costs

<i>Weighted decile of after-housing poverty (principal and interest)</i>	<i>Weighted decile of after-housing poverty (interest only)</i>										
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>Total</i>
1	8.59	1.44	0	0	0	0	0	0	0	0	10.03
2	1.5	7.13	1.34	0.01	0	0	0	0	0	0	9.98
3	0.11	1.28	6.98	1.67	0.06	0	0	0	0	0	10.1
4	0	0	1.66	7.45	0.96	0.02	0	0	0.02	0.02	10.12
5	0	0	0.01	1.04	7.65	1.13	0.04	0.06	0.02	0	9.95
6	0	0	0	0.01	1.15	6.84	1.76	0	0.08	0.01	9.85
7	0	0	0	0.02	0	2.32	6.5	1.5	0.1	0	10.44
8	0	0	0	0	0	0.1	1.39	6.24	1.9	0.01	9.63
9	0	0	0	0	0	0	0.03	2.16	6.91	0.84	9.93
10	0	0	0	0	0	0	0	0.04	0.81	9.12	9.97
Total	10.2	9.84	9.98	10.2	9.83	10.4	9.72	10.01	9.85	9.98	100

Source: HOUSEMOD

A1.4 Treatment of Commonwealth Rent Assistance

As noted in Section 2.2.4 of this report, there is some debate in the housing affordability literature about whether CRA should be treated as a reduction of housing costs instead of an income supplement, or as well as an income supplement. In this paper, following Yates and Gabriel's findings (2006), we have treated CRA as part of income, and have not netted it out of housing costs. However, in order to test the sensitivity of our results to alternative treatments of CRA, we have examined the difference that netting CRA out of housing costs (first alternative definition), and out of both housing costs and income (second alternative definition) would have made to our after-housing poverty results.

Using the first of these definitions, we found, as would be expected, that the difference between rates of before- and after-housing poverty among renters and overall at a national level fell slightly across all SLAs included in the modelling (as shown in Table A1.5), due to housing costs for some private renters falling once CRA was subtracted from total costs. Using the second definition, the difference between before- and after-housing poverty rates among private renters and overall also fell, although in this case the fall is due to higher before-housing poverty rates (due to income being lowered by the removal of CRA).

Table A1.5 Aggregated poverty rates across all SLAs modelled, all persons and private renters, using different treatments of CRA

	<i>CRA – as used in report</i> <i>Income=Income including CRA</i> <i>Housing=Housing costs</i>	<i>CRA alternative treatment 1</i> <i>Income=Income including CRA</i> <i>Housing=Housing costs less CRA</i>	<i>CRA alternative treatment 2</i> <i>Income=Income less CRA</i> <i>Housing=Housing costs less CRA</i>
<i>Percentage point difference between before- and after-housing poverty – all persons</i>	3.44	2.51	2.95
<i>Difference between before- and after-housing poverty – private renters</i>	9.37	5.13	6.66

Note: These differences in before- and after-housing poverty rates are based on poverty rates calculated by summing all persons in poverty for each of the SLAs included in the model and dividing by the total number of persons in all SLAs included in the model.

Source: HOUSEMOD

When we examined regional differences in the distribution of after-housing poverty among private renters between our original treatment of CRA, and our first alternative treatment (with CRA netted out of housing costs), we found only modest changes in this distribution. As Table A1.6 shows, at the bottom end of the distribution (that is, those areas with the highest proportion of after-housing poverty), 5.63 per cent of SLAs that fell into the bottom decile using our base treatment of CRA also fell into the bottom decile when CRA was netted out of housing costs, with the large majority of the remaining SLAs falling into the second decile.

Table A1.6 Regional distribution of after-housing poverty among private renters: comparison of alternative CRA definition with base

<i>Weighted decile of after-housing poverty (CRA included in income and not netted out of housing costs)</i>	<i>Weighted decile of after-housing poverty (CRA netted out of housing costs)</i>										
	<i>1</i>	<i>2</i>	<i>3</i>	<i>4</i>	<i>5</i>	<i>6</i>	<i>7</i>	<i>8</i>	<i>9</i>	<i>10</i>	<i>Total</i>
<i>1</i>	5.63	2.65	1.51	0.2	0.01	0	0	0	0	0	10.01
<i>2</i>	3.79	2.72	1.28	1.6	0.77	0	0	0	0	0	10.16
<i>3</i>	0.39	2.13	2.28	2.7	2.61	0.18	0.07	0.01	0	0	10.38
<i>4</i>	0.51	1.68	2.97	1.07	1.83	1.22	0.18	0	0	0	9.47
<i>5</i>	0	0.51	0.53	2.84	1.37	2.87	1.83	0.17	0.05	0	10.17
<i>6</i>	0	0	2.25	0.09	1.65	1.42	2.44	2.02	0	0	9.88
<i>7</i>	0	0	0.05	0.99	1.19	2.33	2.55	2.94	0.17	0.01	10.22
<i>8</i>	0	0	0	0.05	0.25	1.43	1.68	2.18	4.11	0.06	9.76
<i>9</i>	0	0	0	0	0.02	0.43	1.24	2.02	4.16	2.12	9.98
<i>10</i>	0	0	0	0	0	0	0	0.66	1.51	7.81	9.98
<i>Total</i>	10.32	9.68	10.88	9.54	9.71	9.88	10	10.01	9.99	10	100

Source: HOUSEMOD

Appendix 2: SLAs not included in modelling

Table A2.1 SLAs not included in modelling due to non-convergence or zero population

<i>SLA code</i>	<i>SLA name</i>
105057201	Sydney (C) - Inner
105057202	Sydney (C) - Remainder
120106612	Richmond Valley (A) Bal
125055000	Maclean (A)
145058652	Yarrowlunla (A) – Pt B
145207050	Snowy River (A)
155158300	Windouran (A)
185019779	Off-shore areas & migratory
205054601	Melbourne (C) - Inner
205054605	Melbourne (C) - S'bank-D'lands
215058469	Lady Julia Percy Island
245150111	Alpine (S) - East
255208529	French Island
255208649	Bass Strait Islands
285019779	Off-shore areas & migratory
305051143	City - Inner
305051146	City - Remainder
305051394	Moreton Island
305051416	Nathan
305051596	Wacol
305051631	Woolloongabba
325051750	Bulloo (S)
335050450	Barcoo (S)
340105700	Nebo (S)
345057068	Stuart-Roseneath
345153804	Hinchinbrook (S) - Palm Island
350052066	Cairns (C) - City
350100250	Aurukun (S)
350102501	Cook (S) (excl. Weipa)
350102600	Croydon (S)
355051950	Burke (S)
355052250	Carpentaria (S)
355055250	Mornington (S)
355058809	Unincorporated Islands
385019779	Off-shore areas & Migratory
405108899	Unincorp. Western
415058969	Unincorp. Yorke
420059039	Unincorp. Riverland
420109109	Unincorp. Murray Mallee
430059179	Unincorp. Lincoln

<i>SLA code</i>	<i>SLA name</i>
435059389	Unincorp. Whyalla
435159459	Unincorp. Pirie
435259589	Unincorp. Far North
485019779	Off-shore areas & migratory
505057081	Perth (C) - Inner
505203431	Fremantle (C) - Inner
515059380	Woodanilling (S)
530054284	Kalgoorlie/Boulder (C) - Pt B
530054970	Laverton (S)
530055390	Menzies (S)
530056620	Ngaanyatjarraku (S)
535057770	Shark Bay (S)
535106160	Murchison (S)
535107630	Sandstone (S)
535109250	Wiluna (S)
535109590	Yalgoo (S)
535155530	Mingenew (S)
535156020	Mullewa (S)
545053920	Halls Creek (S)
545100980	Broome (S)
545102800	Derby-West Kimberley (S)
585019779	Off-shore areas & migratory
685019779	Off-shore areas & migratory
705051052	Lee Point-Leanyer Swamp
705051108	The Gardens
705051128	Winnellie
705101169	East Arm
705202304	Litchfield (S) - Pt A
710050759	Cox-Finiss
710100609	Bathurst-Melville
710152000	Jabiru (T)
710153309	South Alligator
710154809	West Arnhem
710200809	Daly
710251209	East Arnhem - Bal
710251609	Groote Eylandt
710252409	Nhulunbuy
710301409	Elsey - Bal
710301809	Gulf
710304409	Victoria
710354009	Tennant Creek - Bal
710400203	Alice Springs (T) - Heavitree
710400208	Alice Springgs (T) - Stuart

<i>SLA code</i>	<i>SLA name</i>
710403009	Petermann
710403209	Sandover - Bal
710403609	Tanami
785019779	Off-shore areas & migratory
805050089	Acton
805052169	Duntroon
805055049	Kowen
805055769	Majura
805057479	Russell
805100549	Belconnen - SSD Bal
805207839	Stromlo
805208829	Weston Creek-Stromlo - SSD Bal
805253379	Greenway
805258189	Tuggeranong - SSD Bal
805350369	Barton
805352979	Fyshwick
805353789	Harman
805354329	Hume
805354589	Jerrabomberra
805356759	Parkes
805357929	Symonston
805403529	Gungahlin-Hall - SSD Bal
805403689	Hall
805406039	Mitchell

Source: HOUSEMOD

Appendix 3: Impact of housing costs on financial disadvantage by SLA

<i>SLA code</i>	<i>SLA name</i>	<i>Capital/ balance of state</i>	<i>In after- housing poverty decile 1 to 4</i>	<i>High- impact housing costs (yes/no)</i>	<i>High- impact housing costs on purchasers (yes/no)</i>	<i>High- impact housing costs on private renters (yes/no)</i>
NSW						
105051100	Botany Bay (C)	Capital	yes	no	yes	no
105054800	Leichhardt (A)	Capital	yes	no	no	no
105055200	Marrickville (A)	Capital	yes	no	no	no
105057070	South Sydney (C)	Capital	yes	no	no	no
105106550	Randwick (C)	Capital	no	no	yes	no
105108050	Waverley (A)	Capital	yes	no	yes	yes
105108500	Woollahra (A)	Capital	no	no	yes	no
105154150	Hurstville (C)	Capital	no	no	yes	no
105154450	Kogarah (A)	Capital	no	no	yes	no
105156650	Rockdale (C)	Capital	yes	no	yes	no
105157151	Sutherland Shire (A) - East	Capital	no	no	yes	no
105157152	Sutherland Shire (A) - West	Capital	no	yes	no	yes
105200350	Bankstown (C)	Capital	yes	no	no	no
105201550	Canterbury (C)	Capital	yes	yes	yes	no
105252850	Fairfield (C)	Capital	yes	no	no	no
105254900	Liverpool (C)	Capital	no	yes	no	no
105301450	Camden (A)	Capital	no	yes	yes	no
105301500	Campbelltown (C)	Capital	no	no	no	yes
105308400	Wollondilly (A)	Capital	no	no	no	no
105350150	Ashfield (A)	Capital	yes	no	yes	no
105351300	Burwood (A)	Capital	yes	no	yes	no
105351900	Concord (A)	Capital	no	no	yes	no
105352550	Drummoyne (A)	Capital	no	no	yes	yes
105357100	Strathfield (A)	Capital	yes	yes	yes	no
105400200	Auburn (A)	Capital	yes	yes	no	no
105403950	Holroyd (C)	Capital	yes	no	yes	no
105406250	Parramatta (C)	Capital	yes	no	yes	no
105450900	Blue Mountains (C)	Capital	no	no	no	no
105453800	Hawkesbury (C)	Capital	no	no	yes	no
105456350	Penrith (C)	Capital	no	yes	no	no
105530751	Blacktown (C) - North	Capital	no	yes	yes	no
105530752	Blacktown (C) - South- East	Capital	no	no	no	yes
105530753	Blacktown (C) - South- West	Capital	no	no	no	no
105554100	Hunter's Hill (A)	Capital	no	no	no	no

<i>SLA code</i>	<i>SLA name</i>	<i>Capital/ balance of state</i>	<i>In after- housing poverty decile 1 to 4</i>	<i>High- impact housing costs (yes/no)</i>	<i>High- impact housing costs on purchasers (yes/no)</i>	<i>High- impact housing costs on private renters (yes/no)</i>
105554700	Lane Cove (A)	Capital	no	no	yes	no
105555350	Mosman (A)	Capital	no	no	yes	yes
105555950	North Sydney (A)	Capital	no	no	yes	no
105556700	Ryde (C)	Capital	no	no	yes	no
105558250	Willoughby (C)	Capital	no	yes	yes	yes
105600500	Baulkham Hills (A)	Capital	no	yes	no	yes
105604000	Hornsby (A)	Capital	no	no	no	no
105604500	Ku-ring-gai (A)	Capital	no	no	no	yes
105655150	Manly (A)	Capital	no	no	yes	yes
105656370	Pittwater (A)	Capital	no	no	no	yes
105658000	Warringah (A)	Capital	no	no	yes	no
105703100	Gosford (C)	Capital	yes	no	no	yes
105708550	Wyong (A)	Capital	yes	no	no	yes
110051720	Cessnock (C)	Balance	yes	no	no	yes
110054650	Lake Macquarie (C)	Balance	yes	no	no	yes
110055050	Maitland (C)	Balance	no	no	no	yes
110055901	Newcastle (C) - Inner	Balance	yes	no	no	no
110055902	Newcastle (C) - Remainder	Balance	yes	no	no	no
110056400	Port Stephens (A)	Balance	yes	no	no	yes
110102700	Dungog (A)	Balance	yes	no	no	no
110103050	Gloucester (A)	Balance	yes	no	no	yes
110103400	Great Lakes (A)	Balance	yes	no	no	no
110105250	Merriwa (A)	Balance	no	no	no	no
110105600	Murrurundi (A)	Balance	yes	no	no	no
110105650	Muswellbrook (A)	Balance	no	no	no	no
110106800	Scone (A)	Balance	no	no	no	yes
110107000	Singleton (A)	Balance	no	no	yes	no
115054400	Kiama (A)	Balance	no	no	no	yes
115056900	Shellharbour (C)	Balance	yes	no	no	yes
115058450	Wollongong (C)	Balance	yes	no	no	no
115076951	Shoalhaven (C) - Pt A	Balance	no	no	no	no
115106952	Shoalhaven (C) - Pt B	Balance	yes	no	no	no
115108350	Wingecarribee (A)	Balance	no	no	no	no
120057551	Tweed (A) - Pt A	Balance	yes	no	yes	no
120074851	Lismore (C) - Pt A	Balance	yes	no	no	no
120100250	Ballina (A)	Balance	yes	no	no	no
120101350	Byron (A)	Balance	yes	yes	no	no
120104550	Kyogle (A)	Balance	yes	no	no	no
120104854	Lismore (C) - Pt B	Balance	yes	no	no	no
120106611	Richmond Valley (A) - Casino	Balance	yes	no	no	no

<i>SLA code</i>	<i>SLA name</i>	<i>Capital/ balance of state</i>	<i>In after- housing poverty decile 1 to 4</i>	<i>High- impact housing costs (yes/no)</i>	<i>High- impact housing costs on purchasers (yes/no)</i>	<i>High- impact housing costs on private renters (yes/no)</i>
120107552	Tweed (A) - Pt B	Balance	yes	no	no	no
125011801	Coffs Harbour (C) - Pt A	Balance	yes	no	no	no
125033751	Hastings (A) - Pt A	Balance	yes	no	yes	no
125050600	Bellingen (A)	Balance	yes	no	no	no
125051804	Coffs Harbour (C) - Pt B	Balance	yes	no	no	no
125052250	Copmanhurst (A)	Balance	yes	no	no	no
125053200	Grafton (C)	Balance	yes	no	no	no
125055700	Nambucca (A)	Balance	yes	no	no	no
125056421	Pristine Waters (A) - Nymboida	Balance	yes	no	no	no
125056422	Pristine Waters (A) - Ulmarra	Balance	yes	no	no	no
125103350	Greater Taree (C)	Balance	yes	no	no	no
125103754	Hastings (A) - Pt B	Balance	yes	no	no	yes
125104350	Kempsey (A)	Balance	yes	no	no	no
125108859	Lord Howe Island	Balance	no	yes	yes	yes
130056301	Parry (A) - Pt A	Balance	no	no	no	no
130057300	Tamworth (C)	Balance	no	no	no	no
130100400	Barraba (A)	Balance	yes	no	yes	no
130100700	Bingara (A)	Balance	yes	yes	no	no
130103550	Gunnedah (A)	Balance	yes	no	no	no
130104201	Inverell (A) - Pt A	Balance	no	no	no	no
130105100	Manilla (A)	Balance	yes	no	no	no
130106000	Nundle (A)	Balance	no	no	no	yes
130106304	Parry (A) - Pt B	Balance	no	no	no	yes
130106500	Quirindi (A)	Balance	no	no	no	no
130108600	Yallaroi (A)	Balance	no	no	no	no
130150111	Armidale Dumaresq (A) - City	Balance	yes	no	no	no
130150112	Armidale Dumaresq (A) Bal	Balance	no	no	no	no
130153000	Glen Innes (A)	Balance	yes	no	no	no
130153650	Guyra (A)	Balance	yes	no	no	no
130154202	Inverell (A) - Pt B	Balance	yes	no	no	no
130156850	Severn (A)	Balance	yes	no	no	no
130157400	Tenterfield (A)	Balance	yes	no	no	no
130157650	Uralla (A)	Balance	no	no	no	no
130157850	Walcha (A)	Balance	no	no	no	no
130205300	Moree Plains (A)	Balance	no	yes	yes	no
130205750	Narrabri (A)	Balance	no	yes	no	yes
135012601	Dubbo (C) - Pt A	Balance	no	no	yes	no
135051950	Coolah (A)	Balance	yes	no	no	yes

<i>SLA code</i>	<i>SLA name</i>	<i>Capital/ balance of state</i>	<i>In after- housing poverty decile 1 to 4</i>	<i>High- impact housing costs (yes/no)</i>	<i>High- impact housing costs on purchasers (yes/no)</i>	<i>High- impact housing costs on private renters (yes/no)</i>
135052100	Coonabarabran (A)	Balance	yes	no	no	no
135052604	Dubbo (C) - Pt B	Balance	no	no	no	yes
135052950	Gilgandra (A)	Balance	no	no	no	no
135055400	Mudgee (A)	Balance	yes	no	no	no
135055850	Narromine (A)	Balance	no	yes	no	no
135058150	Wellington (A)	Balance	yes	no	no	no
135100950	Bogan (A)	Balance	no	no	yes	no
135102150	Coonamble (A)	Balance	no	no	no	no
135107900	Walgett (A)	Balance	yes	no	no	no
135107950	Warren (A)	Balance	no	yes	no	no
135151150	Bourke (A)	Balance	no	no	yes	no
135151200	Brewarrina (A)	Balance	no	yes	yes	yes
135151750	Cobar (A)	Balance	no	no	yes	no
140050450	Bathurst (C)	Balance	yes	no	no	no
140050851	Blayney (A) - Pt A	Balance	no	no	no	no
140051401	Cabonne (A) - Pt A	Balance	no	no	no	no
140052801	Evans (A) - Pt A	Balance	no	no	no	yes
140056150	Orange (C)	Balance	no	no	no	no
140100852	Blayney (A) - Pt B	Balance	yes	no	no	no
140101402	Cabonne (A) - Pt B	Balance	no	yes	no	no
140102802	Evans (A) - Pt B	Balance	no	no	no	no
140103300	Greater Lithgow (C)	Balance	yes	no	no	yes
140106100	Oberon (A)	Balance	no	no	no	no
140106750	Rylstone (A)	Balance	yes	no	no	no
140150800	Bland (A)	Balance	no	no	no	no
140151403	Cabonne (A) - Pt C	Balance	no	no	no	no
140152350	Cowra (A)	Balance	no	no	no	no
140152900	Forbes (A)	Balance	no	no	no	no
140154600	Lachlan (A)	Balance	no	no	no	no
140156200	Parkes (A)	Balance	no	no	no	no
140158100	Weddin (A)	Balance	yes	no	no	no
145056450	Queanbeyan (C)	Balance	no	no	yes	no
145058651	Yarrowlumla (A) - Pt A	Balance	no	no	no	no
145101050	Boorowa (A)	Balance	no	no	no	no
145102400	Crookwell (A)	Balance	no	no	no	no
145103150	Goulburn (C)	Balance	yes	no	no	no
145103600	Gunning (A)	Balance	no	no	no	yes
145103700	Harden (A)	Balance	no	no	no	yes
145105450	Mulwaree (A)	Balance	no	no	no	no
145107250	Tallaganda (A)	Balance	yes	no	no	no
145108700	Yass (A)	Balance	no	no	no	no

<i>SLA code</i>	<i>SLA name</i>	<i>Capital/ balance of state</i>	<i>In after- housing poverty decile 1 to 4</i>	<i>High- impact housing costs (yes/no)</i>	<i>High- impact housing costs on purchasers (yes/no)</i>	<i>High- impact housing costs on private renters (yes/no)</i>
145108750	Young (A)	Balance	no	no	no	no
145150550	Bega Valley (A)	Balance	yes	no	no	no
145152750	Eurobodalla (A)	Balance	yes	no	no	no
145201000	Bombala (A)	Balance	yes	no	no	no
145202050	Cooma-Monaro (A)	Balance	yes	no	no	no
150057751	Wagga Wagga (C) - Pt A	Balance	no	no	no	no
150102000	Coolamon (A)	Balance	no	no	no	no
150102200	Cootamundra (A)	Balance	yes	no	no	no
150103500	Gundagai (A)	Balance	no	no	no	no
150104300	Junee (A)	Balance	no	no	no	no
150104950	Lockhart (A)	Balance	no	no	no	no
150105800	Narrandera (A)	Balance	no	no	no	no
150107350	Temora (A)	Balance	no	no	no	no
150107500	Tumut (A)	Balance	no	no	no	no
150107754	Wagga Wagga (C) - Pt B	Balance	no	yes	no	no
150151600	Carrathool (A)	Balance	no	no	no	no
150153450	Griffith (C)	Balance	no	yes	yes	no
150153850	Hay (A)	Balance	no	yes	yes	no
150154750	Leeton (A)	Balance	no	no	no	no
150155550	Murrumbidgee (A)	Balance	no	yes	no	no
155050050	Albury (C)	Balance	yes	no	no	no
155054050	Hume (A)	Balance	no	no	no	no
155102300	Corowa (A)	Balance	no	no	no	no
155102450	Culcairn (A)	Balance	no	no	no	no
155103900	Holbrook (A)	Balance	no	no	no	no
155107450	Tumbarumba (A)	Balance	no	no	yes	no
155107700	Urana (A)	Balance	no	no	no	no
155150650	Berrigan (A)	Balance	no	no	no	no
155151850	Conargo (A)	Balance	no	yes	yes	yes
155152500	Deniliquin (A)	Balance	no	no	no	no
155154250	Jerilderie (A)	Balance	no	yes	yes	no
155155500	Murray (A)	Balance	no	no	yes	no
155157800	Wakool (A)	Balance	no	no	no	no
155200300	Balranald (A)	Balance	no	yes	yes	no
155208200	Wentworth (A)	Balance	no	yes	no	no
160101250	Broken Hill (C)	Balance	yes	no	no	no
160101700	Central Darling (A)	Balance	no	no	no	no
160108809	Unincorp. Far West	Balance	no	no	no	no
VIC						
205054608	Melbourne (C) -	Capital	yes	no	yes	no

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	Remainder					
205055901	Port Phillip (C) - St Kilda	Capital	yes	no	yes	no
205055902	Port Phillip (C) - West	Capital	yes	no	no	no
205056351	Stonnington (C) - Prahran	Capital	yes	no	yes	no
205057351	Yarra (C) - North	Capital	yes	no	no	no
205057352	Yarra (C) - Richmond	Capital	yes	no	no	no
205101181	Brimbank (C) - Keilor	Capital	no	yes	no	yes
205101182	Brimbank (C) - Sunshine	Capital	yes	no	no	no
205103111	Hobsons Bay (C) - Altona	Capital	no	no	no	no
205103112	Hobsons Bay (C) - Williamstown	Capital	no	no	no	no
205104330	Maribyrnong (C)	Capital	yes	no	no	no
205105063	Moonee Valley (C) - Essendon	Capital	yes	no	no	no
205105065	Moonee Valley (C) - West	Capital	no	no	yes	yes
205204651	Melton (S) - East	Capital	no	yes	yes	no
205204654	Melton (S) Bal	Capital	no	yes	yes	no
205207261	Wyndham (C) - North	Capital	no	yes	no	no
205207264	Wyndham (C) - South	Capital	no	yes	yes	no
205207267	Wyndham (C) - West	Capital	no	yes	no	no
205255251	Moreland (C) - Brunswick	Capital	yes	no	no	no
205255252	Moreland (C) - Coburg	Capital	no	no	no	no
205255253	Moreland (C) - North	Capital	yes	no	no	no
205300661	Banyule (C) - Heidelberg	Capital	no	no	no	no
205300662	Banyule (C) - North	Capital	no	no	no	no
205301891	Darebin (C) - Northcote	Capital	yes	no	no	no
205301892	Darebin (C) - Preston	Capital	yes	no	no	no
205353271	Hume (C) - Broadmeadows	Capital	yes	no	no	no
205353274	Hume (C) - Craigieburn	Capital	no	yes	no	yes
205353275	Hume (C) - Sunbury	Capital	no	yes	no	yes
205405713	Nillumbik (S) - South	Capital	no	no	no	no
205405715	Nillumbik (S) - South-West	Capital	no	yes	no	no
205405718	Nillumbik (S) Bal	Capital	no	no	no	no
205407071	Whittlesea (C) - North	Capital	no	yes	yes	yes
205407074	Whittlesea (C) - South	Capital	no	yes	no	yes
205451111	Boroondara (C) -	Capital	no	no	no	no

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205451112	Camberwell N. Boroondara (C) - Camberwell S.	Capital	no	no	no	no
205451113	Boroondara (C) - Hawthorn	Capital	yes	no	yes	no
205451114	Boroondara (C) - Kew	Capital	no	no	no	no
205504211	Manningham (C) - East	Capital	no	no	no	no
205504214	Manningham (C) - West	Capital	no	no	no	no
205504971	Monash (C) - South- West	Capital	yes	no	no	no
205504974	Monash (C) - Waverley East	Capital	no	no	no	no
205504975	Monash (C) - Waverley West	Capital	no	no	no	no
205506981	Whitehorse (C) - Box Hill	Capital	no	no	no	no
205506984	Whitehorse (C) - Nunawading E.	Capital	no	no	no	no
205506985	Whitehorse (C) - Nunawading W.	Capital	no	no	no	yes
205553671	Knox (C) - North	Capital	no	no	no	no
205553674	Knox (C) - South	Capital	no	yes	no	no
205554411	Maroondah (C) - Croydon	Capital	no	no	no	yes
205554412	Maroondah (C) - Ringwood	Capital	no	no	no	yes
205607451	Yarra Ranges (S) - Central	Capital	yes	no	no	no
205607454	Yarra Ranges (S) - North	Capital	no	no	no	no
205607455	Yarra Ranges (S) - South-West	Capital	no	no	no	no
205650911	Bayside (C) - Brighton	Capital	no	no	no	no
205650912	Bayside (C) - South	Capital	no	no	no	yes
205652311	Glen Eira (C) - Caulfield	Capital	yes	no	no	no
205652314	Glen Eira (C) - South	Capital	no	no	no	no
205653431	Kingston (C) - North	Capital	no	no	no	no
205653434	Kingston (C) - South	Capital	no	no	no	no
205656352	Stonnington (C) - Malvern	Capital	no	no	no	no
205752671	Gr. Dandenong (C) - Dandenong	Capital	yes	no	no	no
205752674	Gr. Dandenong (C) Bal	Capital	yes	no	no	no
205801452	Cardinia (S) - North	Capital	no	no	no	no
205801453	Cardinia (S) -	Capital	no	yes	yes	yes

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	Pakenham					
205801454	Cardinia (S) - South	Capital	no	no	no	no
205801612	Casey (C) - Berwick	Capital	no	yes	yes	no
205801613	Casey (C) - Cranbourne	Capital	no	yes	yes	no
205801616	Casey (C) - Hallam	Capital	no	no	no	no
205801618	Casey (C) - South	Capital	no	yes	no	yes
205852171	Frankston (C) - East	Capital	no	yes	yes	no
205852174	Frankston (C) - West	Capital	yes	no	no	no
205905341	Mornington P'sula (S) - East	Capital	no	no	no	no
205905344	Mornington P'sula (S) - South	Capital	yes	no	no	no
205905345	Mornington P'sula (S) - West	Capital	no	no	no	yes
210052751	Bellarine - Inner	Balance	yes	no	no	no
210052752	Corio - Inner	Balance	yes	no	no	no
210052753	Geelong	Balance	yes	no	no	no
210052754	Geelong West	Balance	yes	no	no	no
210052755	Newtown	Balance	no	no	no	no
210052756	South Barwon - Inner	Balance	no	no	no	no
210102757	Greater Geelong (C) - Pt B	Balance	no	no	no	yes
210106080	Queenscliffe (B)	Balance	no	no	no	no
210106493	Surf Coast (S) - East	Balance	no	no	no	no
210106495	Surf Coast (S) - West	Balance	no	no	no	no
210151751	Colac-Otway (S) - Colac	Balance	yes	no	no	no
210151754	Colac-Otway (S) - North	Balance	no	no	no	no
210151755	Colac-Otway (S) - South	Balance	no	no	no	no
210152491	Golden Plains (S) - North-West	Balance	no	no	no	no
210152492	Golden Plains (S) - South-East	Balance	no	no	no	no
210152758	Greater Geelong (C) - Pt C	Balance	no	no	no	yes
215016730	Warrnambool (C)	Balance	no	no	no	no
215051831	Corangamite (S) - North	Balance	no	no	no	no
215051832	Corangamite (S) - South	Balance	no	no	no	no
215055491	Moyne (S) - North-East	Balance	no	no	no	no
215055493	Moyne (S) - North-West	Balance	no	no	no	no
215055496	Moyne (S) - South	Balance	no	no	no	no
215102411	Glenelg (S) - Heywood	Balance	no	no	no	no
215102412	Glenelg (S) - North	Balance	no	no	no	no
215102413	Glenelg (S) - Portland	Balance	yes	no	no	no

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215106261	S. Grampians (S) - Hamilton	Balance	no	no	no	no
215106264	S. Grampians (S) - Wannon	Balance	no	no	no	no
215106265	S. Grampians (S) Bal	Balance	no	no	no	no
220050571	Ballarat (C) - Central	Balance	yes	no	no	no
220050572	Ballarat (C) - Inner North	Balance	no	no	no	no
220050573	Ballarat (C) - North	Balance	yes	no	no	no
220050574	Ballarat (C) - South	Balance	yes	no	no	no
220102911	Hepburn (S) - East	Balance	yes	no	no	no
220102912	Hepburn (S) - West	Balance	yes	no	no	no
220105151	Moorabool (S) - Bacchus Marsh	Balance	no	no	no	no
220105154	Moorabool (S) - Ballan	Balance	yes	no	no	no
220105155	Moorabool (S) - West	Balance	no	no	no	no
220150260	Ararat (RC)	Balance	yes	no	no	no
220155991	Pyrenees (S) - North	Balance	no	no	no	no
220155994	Pyrenees (S) - South	Balance	yes	no	no	no
225053191	Horsham (RC) - Central	Balance	no	no	no	no
225053194	Horsham (RC) Bal	Balance	no	no	no	no
225055811	N. Grampians (S) - St Arnaud	Balance	no	no	no	no
225055814	N. Grampians (S) - Stawell	Balance	no	no	no	no
225056890	West Wimmera (S)	Balance	no	no	no	no
225102980	Hindmarsh (S)	Balance	no	no	no	no
225107631	Yarriambiack (S) - North	Balance	yes	no	no	no
225107632	Yarriambiack (S) - South	Balance	no	no	no	no
230054781	Mildura (RC) - Pt A	Balance	no	no	no	no
230101271	Buloke (S) - North	Balance	no	no	no	no
230101272	Buloke (S) - South	Balance	no	no	no	no
230104782	Mildura (RC) - Pt B	Balance	no	no	no	no
230152250	Gannawarra (S)	Balance	no	no	no	no
230156611	Swan Hill (RC) - Central	Balance	no	no	yes	no
230156614	Swan Hill (RC) - Robinvale	Balance	no	no	yes	no
230156616	Swan Hill (RC) Bal	Balance	no	no	no	no
235052621	Gr. Bendigo (C) - Central	Balance	yes	no	no	no
235052622	Gr. Bendigo (C) - Eaglehawk	Balance	yes	no	no	no

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235052623	Gr. Bendigo (C) - Inner East	Balance	yes	no	no	no
235052624	Gr. Bendigo (C) - Inner North	Balance	no	no	no	no
235052625	Gr. Bendigo (C) - Inner West	Balance	no	no	no	no
235052626	Gr. Bendigo (C) - S'saye	Balance	no	no	no	no
235101671	C. Goldfields (S) - M'borough	Balance	yes	no	no	no
235101674	C. Goldfields (S) Bal	Balance	yes	no	no	no
235102628	Gr. Bendigo (C) - Pt B	Balance	yes	no	no	no
235103943	Loddon (S) - North	Balance	no	no	no	no
235103945	Loddon (S) - South	Balance	yes	no	no	no
235105431	Mount Alexander (S) - C'maine	Balance	yes	no	no	yes
235105434	Mount Alexander (S) Bal	Balance	yes	no	no	no
235204131	Macedon Ranges (S) - Kyneton	Balance	no	no	no	no
235204134	Macedon Ranges (S) - Romsey	Balance	no	no	no	no
235204135	Macedon Ranges (S) Bal	Balance	no	no	no	yes
240052831	Gr. Shepparton (C) - Pt A	Balance	no	no	no	no
240101371	Campaspe (S) - Echuca	Balance	no	no	no	no
240101374	Campaspe (S) - Kyabram	Balance	no	no	no	no
240101375	Campaspe (S) - Rochester	Balance	no	no	no	no
240101376	Campaspe (S) - South	Balance	no	no	no	no
240102834	Gr. Shepparton (C) - Pt B East	Balance	no	no	no	no
240102835	Gr. Shepparton (C) - Pt B West	Balance	no	no	no	yes
240104901	Moirra (S) - East	Balance	no	no	no	no
240104904	Moirra (S) - West	Balance	no	no	no	no
240151951	Delatite (S) - Benalla	Balance	yes	no	no	no
240151954	Delatite (S) - North	Balance	no	no	no	no
240151955	Delatite (S) - South	Balance	no	no	no	no
240156430	Strathbogie (S)	Balance	no	no	no	no
240204851	Mitchell (S) - North	Balance	no	no	no	no
240204854	Mitchell (S) - South	Balance	no	no	no	no
240205621	Murrindindi (S) - East	Balance	no	no	no	no
240205622	Murrindindi (S) - West	Balance	no	no	no	no

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245053351	Indigo (S) - Pt A	Balance	no	no	no	no
245056671	Towong (S) - Pt A	Balance	no	no	no	no
245057170	Wodonga (RC)	Balance	no	no	no	no
245103352	Indigo (S) - Pt B	Balance	no	no	no	no
245106701	Wangaratta (RC) - Central	Balance	no	no	no	no
245106704	Wangaratta (RC) - North	Balance	no	no	no	no
245106705	Wangaratta (RC) - South	Balance	no	no	no	no
245150112	Alpine (S) - West	Balance	yes	no	no	no
245156672	Towong (S) - Pt B	Balance	no	no	no	no
250052111	E. Gippsland (S) - Bairnsdale	Balance	yes	no	no	no
250052113	E. Gippsland (S) - Orbost	Balance	yes	no	no	no
250052115	E. Gippsland (S) - South-West	Balance	no	no	no	no
250052117	E. Gippsland (S) Bal	Balance	yes	no	no	no
250156811	Wellington (S) - Alberton	Balance	no	no	no	no
250156812	Wellington (S) - Avon	Balance	no	no	no	no
250156813	Wellington (S) - Maffra	Balance	no	no	no	no
250156814	Wellington (S) - Rosedale	Balance	no	no	no	no
250156815	Wellington (S) - Sale	Balance	no	no	no	no
255050831	Baw Baw (S) - Pt A	Balance	yes	no	no	no
255053811	Latrobe (C) - Moe	Balance	yes	no	no	no
255053814	Latrobe (C) - Morwell	Balance	yes	no	no	no
255053815	Latrobe (C) - Traralgon	Balance	no	no	no	no
255053818	Latrobe (C) Bal	Balance	yes	no	no	no
255100834	Baw Baw (S) - Pt B East	Balance	no	no	no	no
255100835	Baw Baw (S) - Pt B West	Balance	no	no	no	no
255107458	Yarra Ranges (S) - Pt B	Balance	yes	no	no	yes
255200741	Bass Coast (S) - Phillip Is.	Balance	yes	no	no	no
255200744	Bass Coast (S) Bal	Balance	yes	no	no	no
255206171	South Gippsland (S) - Central	Balance	no	no	no	no
255206174	South Gippsland (S) - East	Balance	no	no	no	no
255206175	South Gippsland (S) - West	Balance	no	no	no	no
QLD						
305051001	Acacia Ridge	Capital	yes	no	no	yes

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305051004	Albion	Capital	no	no	no	no
305051007	Alderley	Capital	no	no	no	no
305051012	Algester	Capital	no	yes	no	no
305051015	Annerley	Capital	yes	no	no	no
305051018	Anstead	Capital	no	yes	no	no
305051023	Archerfield	Capital	yes	yes	no	yes
305051026	Ascot	Capital	yes	no	yes	no
305051031	Ashgrove	Capital	no	no	no	no
305051034	Aspley	Capital	no	no	no	no
305051037	Bald Hills	Capital	no	yes	no	yes
305051042	Balmoral	Capital	no	no	no	no
305051045	Banyo	Capital	no	no	no	yes
305051048	Bardon	Capital	no	no	no	no
305051053	Bellbowrie	Capital	no	yes	no	yes
305051057	Belmont-Mackenzie	Capital	no	yes	no	no
305051064	Boondall	Capital	no	no	no	no
305051067	Bowen Hills	Capital	yes	no	yes	no
305051072	Bracken Ridge	Capital	no	yes	no	yes
305051075	Bridgeman Downs	Capital	no	no	no	no
305051078	Brighton	Capital	no	no	no	yes
305051083	Brookfield (incl. Mt C'tha)	Capital	no	no	no	no
305051086	Bulimba	Capital	no	no	no	no
305051091	Burbank	Capital	no	no	no	no
305051094	Calamvale	Capital	no	yes	no	no
305051097	Camp Hill	Capital	no	no	no	no
305051102	Cannon Hill	Capital	no	no	no	yes
305051105	Capalaba West	Capital	no	no	no	no
305051108	Carindale	Capital	no	no	no	no
305051113	Carina	Capital	no	no	no	no
305051116	Carina Heights	Capital	no	no	no	no
305051121	Carseldine	Capital	no	no	yes	yes
305051124	Chandler	Capital	no	yes	yes	yes
305051127	Chapel Hill	Capital	no	no	no	no
305051132	Chelmer	Capital	no	no	no	no
305051135	Chermside	Capital	yes	no	no	no
305051138	Chermside West	Capital	no	no	no	yes
305051151	Clayfield	Capital	yes	no	yes	no
305051154	Coopers Plains	Capital	no	no	no	yes
305051157	Coorparoo	Capital	yes	no	no	no
305051162	Corinda	Capital	yes	no	no	no
305051167	Darra-Sumner	Capital	yes	yes	no	no

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305051173	Deagon	Capital	yes	no	no	yes
305051176	Doolandella-Forest Lake	Capital	no	yes	yes	no
305051184	Durack	Capital	yes	no	no	yes
305051187	Dutton Park	Capital	yes	no	yes	no
305051195	East Brisbane	Capital	yes	no	no	no
305051198	Eight Mile Plains	Capital	no	no	no	no
305051203	Ellen Grove	Capital	no	yes	yes	yes
305051206	Enoggera	Capital	no	no	yes	no
305051211	Everton Park	Capital	no	no	no	yes
305051214	Fairfield	Capital	yes	no	no	no
305051217	Ferny Grove	Capital	no	yes	no	no
305051222	Fig Tree Pocket	Capital	no	no	no	no
305051228	Fortitude Valley - Inner	Capital	no	no	na	no
305051233	Fortitude Valley - Remainder	Capital	yes	no	no	no
305051236	Geebung	Capital	no	no	no	no
305051241	Graceville	Capital	no	no	no	no
305051244	Grange	Capital	no	no	yes	no
305051247	Greenslopes	Capital	yes	no	no	no
305051252	Gumdale	Capital	no	yes	yes	yes
305051255	Hamilton	Capital	yes	no	yes	no
305051258	Hawthorne	Capital	no	no	yes	no
305051265	Hemmant-Lytton	Capital	no	yes	yes	no
305051271	Hendra	Capital	no	no	no	no
305051274	Herston	Capital	yes	no	no	no
305051277	Highgate Hill	Capital	yes	yes	yes	no
305051282	Holland Park	Capital	yes	no	no	yes
305051285	Holland Park West	Capital	no	no	no	no
305051288	Inala	Capital	yes	no	no	no
305051293	Indooroopilly	Capital	yes	no	no	no
305051296	Jamboree Heights	Capital	no	no	no	no
305051301	Jindalee	Capital	no	no	no	no
305051304	Kangaroo Point	Capital	yes	no	no	no
305051306	Karana Downs-Lake Manchester	Capital	no	yes	no	yes
305051312	Kedron	Capital	yes	no	no	no
305051315	Kelvin Grove	Capital	yes	no	yes	no
305051318	Kenmore	Capital	no	no	no	no
305051323	Kenmore Hills	Capital	no	no	no	no
305051326	Keperra	Capital	no	no	no	yes
305051331	Kuraby	Capital	no	yes	no	no
305051337	Lota	Capital	yes	no	no	no

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305051345	Lutwyche	Capital	yes	no	no	no
305051353	McDowall	Capital	no	yes	no	yes
305051356	MacGregor	Capital	no	no	no	no
305051364	Manly	Capital	yes	no	no	yes
305051367	Manly West	Capital	no	no	no	yes
305051372	Mansfield	Capital	no	no	no	no
305051375	Middle Park	Capital	no	no	no	no
305051378	Milton	Capital	no	no	no	no
305051383	Mitchelton	Capital	no	no	no	yes
305051386	Moggill	Capital	no	yes	no	yes
305051391	Moorooka	Capital	no	no	no	no
305051397	Morningside	Capital	no	no	no	no
305051402	Mount Gravatt	Capital	yes	no	yes	no
305051405	Mount Gravatt East	Capital	no	yes	no	yes
305051408	Mount Ommaney	Capital	no	no	no	no
305051413	Murarrie	Capital	no	no	no	no
305051421	New Farm	Capital	yes	no	no	no
305051424	Newmarket	Capital	yes	no	no	no
305051427	Newstead	Capital	no	no	yes	no
305051432	Norman Park	Capital	no	no	no	no
305051435	Northgate	Capital	yes	no	no	no
305051438	Nudgee	Capital	no	no	no	no
305051443	Nudgee Beach	Capital	no	no	no	no
305051446	Nundah	Capital	yes	no	no	no
305051451	Oxley	Capital	no	no	no	no
305051454	Paddington	Capital	no	no	no	no
305051456	Pallara-Heathwood- Larapinta	Capital	no	yes	no	yes
305051463	Parkinson-Drewvale	Capital	no	yes	yes	no
305051465	Pinjarra Hills	Capital	yes	yes	yes	no
305051467	Pinkenba-Eagle Farm	Capital	yes	yes	yes	yes
305051473	Pullenvale	Capital	no	no	no	no
305051476	Ransome	Capital	yes	yes	yes	yes
305051481	Red Hill	Capital	yes	no	no	no
305051484	Richlands	Capital	no	yes	no	no
305051487	Riverhills	Capital	no	yes	no	yes
305051492	Robertson	Capital	yes	no	no	no
305051495	Rochedale	Capital	yes	no	no	no
305051498	Rocklea	Capital	no	no	no	yes
305051503	Runcorn	Capital	no	yes	no	no
305051506	St Lucia	Capital	yes	no	no	no
305051511	Salisbury	Capital	no	no	no	yes

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305051514	Sandgate	Capital	yes	no	no	no
305051517	Seventeen Mile Rocks	Capital	no	yes	no	no
305051522	Sherwood	Capital	no	no	no	no
305051525	South Brisbane	Capital	yes	yes	yes	no
305051528	Spring Hill	Capital	yes	no	no	no
305051533	Stafford	Capital	yes	no	no	yes
305051536	Stafford Heights	Capital	no	no	no	yes
305051541	Stretton-Karawatha	Capital	no	yes	no	no
305051547	Sunnybank	Capital	no	no	no	no
305051552	Sunnybank Hills	Capital	no	no	no	no
305051556	Taigum-Fitzgibbon	Capital	no	no	yes	no
305051558	Taringa	Capital	yes	no	no	no
305051563	Tarragindi	Capital	no	no	no	yes
305051566	The Gap (incl. Enoggera Res.)	Capital	no	no	no	no
305051571	Tingalpa	Capital	no	yes	yes	no
305051574	Toowong	Capital	yes	no	no	no
305051582	Upper Brookfield	Capital	no	no	no	yes
305051585	Upper Kedron	Capital	no	yes	yes	no
305051588	Upper Mount Gravatt	Capital	no	no	no	no
305051593	Virginia	Capital	no	no	no	yes
305051601	Wakerley	Capital	no	yes	no	no
305051604	Wavell Heights	Capital	no	no	no	yes
305051607	West End (Brisbane)	Capital	yes	no	no	no
305051612	Westlake	Capital	no	yes	no	no
305051615	Willawong	Capital	no	yes	yes	yes
305051618	Wilston	Capital	yes	yes	yes	no
305051623	Windsor	Capital	yes	no	no	no
305051626	Wishart	Capital	no	no	no	no
305051631	Woolloongabba	Capital	yes	yes	no	no
305051634	Woolloowin	Capital	yes	yes	yes	no
305051637	Wynnum	Capital	yes	no	no	no
305051642	Wynnum West	Capital	no	no	no	yes
305051645	Yeerongpilly	Capital	no	no	no	no
305051648	Yeronga	Capital	yes	no	no	no
305051653	Zillmere	Capital	yes	no	no	no
305103461	Beenleigh	Capital	yes	no	no	no
305103463	Bethania-Waterford	Capital	yes	no	no	yes
305103466	Eagleby	Capital	yes	yes	no	no
305103471	Edens Landing-Holmview	Capital	no	yes	yes	yes
305103476	Mt Warren Park	Capital	no	no	no	no

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305103494	Windaroo-Bannockburn	Capital	no	yes	no	yes
305103496	Gold Coast (C) Bal in BSD	Capital	no	yes	no	no
305150552	Beaudesert (S) - Pt A	Capital	no	yes	no	yes
305202002	Bribie Island	Capital	yes	no	no	no
305202005	Burpengary-Narangba	Capital	no	yes	no	no
305202008	Caboolture (S) - Central	Capital	yes	yes	no	yes
305202013	Caboolture (S) - East	Capital	yes	no	no	yes
305202016	Deception Bay	Capital	no	no	no	yes
305202018	Morayfield	Capital	no	yes	no	yes
305202023	Caboolture (S) Bal in BSD	Capital	no	yes	no	yes
305253962	Ipswich (C) - Central	Capital	no	no	no	yes
305253965	Ipswich (C) - East	Capital	no	yes	no	no
305253966	Ipswich (C) - North	Capital	no	yes	no	yes
305304601	Browns Plains	Capital	no	yes	no	yes
305304603	Carbrook-Cornubia	Capital	no	no	yes	no
305304605	Daisy Hill-Priestdale	Capital	no	yes	no	yes
305304608	Greenbank-Boronia Heights	Capital	no	yes	yes	yes
305304612	Kingston	Capital	yes	no	no	no
305304615	Loganholme	Capital	no	yes	yes	yes
305304618	Loganlea	Capital	yes	yes	no	yes
305304623	Marsden	Capital	no	yes	no	yes
305304631	Rochedale South	Capital	no	yes	no	yes
305304634	Shailer Park	Capital	no	yes	no	no
305304637	Slacks Creek	Capital	no	yes	no	no
305304642	Springwood	Capital	no	no	no	no
305304645	Tanah Merah	Capital	no	yes	no	no
305304651	Underwood	Capital	no	no	no	no
305304654	Waterford West	Capital	yes	yes	no	no
305304656	Woodridge	Capital	yes	no	no	no
305304663	Logan (C) Bal	Capital	yes	no	no	no
305405951	Albany Creek	Capital	no	yes	no	no
305405957	Bray Park	Capital	no	yes	no	yes
305405958	Central Pine West	Capital	no	yes	yes	no
305405961	Dakabin-Kallangur-M. Downs	Capital	no	yes	yes	yes
305405963	Griffin-Mango Hill	Capital	no	yes	yes	yes
305405971	Hills District	Capital	no	yes	no	yes
305405973	Lawnton	Capital	no	no	no	yes
305405974	Petrie	Capital	no	yes	no	yes

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305405978	Strathpine-Brendale	Capital	no	yes	no	no
305405988	Pine Rivers (S) Bal	Capital	no	yes	no	no
305456201	Clontarf	Capital	yes	no	no	no
305456204	Margate-Woody Point	Capital	yes	no	no	no
305456206	Redcliffe-Scarborough	Capital	yes	no	no	yes
305456208	Rothwell-Kippa-Ring	Capital	no	no	no	yes
305506251	Alexandra Hills	Capital	no	yes	no	yes
305506254	Birkdale	Capital	no	no	no	no
305506257	Capalaba	Capital	no	yes	no	no
305506262	Cleveland	Capital	yes	no	no	no
305506264	Ormiston	Capital	no	no	no	no
305506265	Redland Bay	Capital	no	yes	no	yes
305506267	Sheldon-Mt Cotton	Capital	no	yes	no	yes
305506268	Thorneside	Capital	no	yes	no	yes
305506271	Thornlands	Capital	no	no	no	no
305506273	Victoria Point	Capital	no	no	no	yes
305506276	Wellington Point	Capital	no	no	no	no
305506283	Redland (S) Bal	Capital	yes	no	no	no
310053497	Arundel	Balance	no	yes	yes	no
310053501	Ashmore	Balance	no	no	yes	no
310053504	Benowa	Balance	no	no	no	no
310053507	Biggera Waters	Balance	yes	no	yes	no
310053512	Bilinga	Balance	yes	no	na	no
310053513	Broadbeach	Balance	yes	no	yes	yes
310053515	Broadbeach Waters	Balance	no	no	yes	no
310053517	Bundall	Balance	yes	no	yes	yes
310053521	Burleigh Heads	Balance	yes	no	yes	no
310053523	Burleigh Waters	Balance	yes	no	no	yes
310053525	Carrara-Merrimac	Balance	no	yes	no	no
310053527	Coolangatta	Balance	yes	yes	yes	no
310053531	Coombabah	Balance	yes	yes	no	yes
310053532	Coomera-Cedar Creek	Balance	no	yes	yes	no
310053533	Currumbin	Balance	yes	no	yes	no
310053535	Currumbin Waters	Balance	yes	no	no	yes
310053537	Elanora	Balance	no	no	no	yes
310053541	Ernest-Molendinar	Balance	no	yes	no	no
310053542	Guanaba-Currumbin Valley	Balance	no	yes	no	yes
310053543	Helensvale	Balance	no	yes	no	yes
310053545	Hollywell	Balance	no	no	yes	yes
310053547	Hope Island	Balance	yes	no	yes	no
310053553	Labrador	Balance	yes	yes	no	no

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310053555	Main Beach-Broadwater	Balance	no	no	yes	yes
310053557	Mermaid Beach	Balance	yes	no	yes	no
310053562	Mermaid Wtrs-Clear Is. Wtrs	Balance	yes	no	no	no
310053563	Miami	Balance	yes	no	yes	no
310053565	Mudgeeraba	Balance	no	yes	no	yes
310053567	Nerang	Balance	no	yes	no	yes
310053571	Oxenford	Balance	no	yes	yes	no
310053573	Palm Beach	Balance	yes	no	yes	no
310053575	Paradise Point	Balance	yes	no	no	yes
310053577	Parkwood	Balance	no	yes	no	no
310053582	Robina	Balance	no	yes	no	no
310053583	Runaway Bay	Balance	yes	no	no	no
310053585	Southport	Balance	yes	no	no	no
310053586	Stephens	Balance	no	yes	yes	yes
310053587	Surfers Paradise	Balance	yes	no	na	no
310053591	Tugun	Balance	yes	no	yes	no
310053593	Worongary-Tallai	Balance	no	no	no	na
310152132	Caloundra (C) - Caloundra N.	Balance	yes	no	no	yes
310152133	Caloundra (C) - Caloundra S.	Balance	yes	no	yes	no
310152135	Caloundra (C) - Kawana	Balance	yes	no	no	yes
310154902	Maroochy (S) - Buderim	Balance	no	no	no	yes
310154905	Maroochy (S) - Coastal North	Balance	yes	yes	yes	no
310154907	Maroochy (S) - Maroochy-dore	Balance	yes	no	yes	no
310154911	Maroochy (S) - Mooloolaba	Balance	yes	yes	yes	yes
310154914	Maroochy (S) - Nambour	Balance	yes	no	no	no
310154917	Maroochy (S) Bal in S C'st SSD	Balance	no	no	no	yes
310155752	Noosa (S) - Noosa- Noosaville	Balance	yes	yes	no	yes
310155755	Noosa (S) - Sunshine- Peregian	Balance	yes	no	no	no
310155756	Noosa (S) - Tewantin	Balance	yes	no	yes	no
310200557	Beaudesert (S) - Pt B	Balance	no	no	no	no
310200800	Boonah (S)	Balance	no	no	no	yes
310202031	Caboolture (S) - Pt B	Balance	yes	yes	yes	no
310202136	Caloundra (C) - Hinterland	Balance	yes	no	no	yes

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310202138	Caloundra (C) - Rail Corridor	Balance	yes	no	no	no
310203050	Esk (S)	Balance	yes	no	no	no
310203250	Gatton (S)	Balance	no	yes	no	no
310203974	Ipswich (C) - South-West	Balance	no	yes	no	no
310203976	Ipswich (C) - West	Balance	yes	yes	yes	no
310204250	Kilcoy (S)	Balance	no	no	no	no
310204450	Laidley (S)	Balance	yes	no	no	no
310204918	Maroochy (S) Bal	Balance	yes	no	no	no
310205758	Noosa (S) Bal	Balance	yes	no	no	no
315051810	Bundaberg (C)	Balance	yes	no	no	no
315051981	Burnett (S) - Pt A	Balance	yes	yes	no	no
315073751	Hervey Bay (C) - Pt A	Balance	yes	no	yes	no
315100700	Biggenden (S)	Balance	yes	no	no	no
315101984	Burnett (S) - Pt B	Balance	yes	no	no	no
315102532	Cooloola (S) (excl. Gympie)	Balance	yes	no	no	no
315102535	Cooloola (S) - Gympie only	Balance	yes	no	no	no
315102950	Eidsvold (S)	Balance	no	yes	yes	no
315103300	Gayndah (S)	Balance	no	no	yes	no
315103754	Hervey Bay (C) - Pt B	Balance	yes	no	yes	no
315104000	Isis (S)	Balance	yes	no	no	no
315104300	Kilkivan (S)	Balance	yes	no	no	no
315104350	Kingaroy (S)	Balance	no	yes	no	no
315104400	Kolan (S)	Balance	yes	no	no	no
315104950	Maryborough (C)	Balance	yes	no	no	no
315105100	Miriam Vale (S)	Balance	yes	no	yes	no
315105150	Monto (S)	Balance	no	no	yes	no
315105450	Mundubbera (S)	Balance	no	no	no	no
315105500	Murgon (S)	Balance	no	yes	no	no
315105650	Nanango (S)	Balance	yes	no	no	no
315105900	Perry (S)	Balance	yes	yes	yes	no
315106850	Tiaro (S)	Balance	yes	no	no	no
315107450	Wondai (S)	Balance	no	no	no	no
315107500	Woocoo (S)	Balance	yes	no	no	no
320012151	Cambooya (S) - Pt A	Balance	no	yes	no	no
320012551	Crow's Nest (S) - Pt A	Balance	no	yes	no	yes
320014201	Jondaryan (S) - Pt A	Balance	no	yes	no	no
320016451	Rosalie (S) - Pt A	Balance	no	yes	no	no
320016901	Toowoomba (C) -	Balance	yes	no	no	no

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320016903	Central Toowoomba (C) - North-East	Balance	no	no	no	no
320016905	Toowoomba (C) - North-West	Balance	yes	no	no	no
320016906	Toowoomba (C) - South-East	Balance	no	no	no	no
320016908	Toowoomba (C) - West	Balance	yes	yes	no	no
320052154	Cambooya (S) - Pt B	Balance	no	yes	no	no
320052350	Chinchilla (S)	Balance	no	no	no	no
320052400	Clifton (S)	Balance	no	no	no	no
320052554	Crow's Nest (S) - Pt B	Balance	no	no	no	yes
320052650	Dalby (T)	Balance	no	no	no	no
320053600	Goondiwindi (T)	Balance	no	no	yes	no
320053900	Inglewood (S)	Balance	no	no	no	no
320054204	Jondaryan (S) - Pt B	Balance	no	yes	yes	no
320055000	Millmerran (S)	Balance	no	no	yes	no
320055550	Murilla (S)	Balance	no	no	yes	no
320056050	Pittsworth (S)	Balance	no	no	no	yes
320056454	Rosalie (S) - Pt B	Balance	no	no	no	no
320056600	Stanthorpe (S)	Balance	yes	no	no	yes
320056700	Tara (S)	Balance	yes	no	no	no
320056750	Taroom (S)	Balance	no	no	yes	no
320057100	Waggamba (S)	Balance	no	yes	yes	no
320057150	Wambo (S)	Balance	no	no	no	no
320057262	Warwick (S) - Central	Balance	yes	no	no	no
320057263	Warwick (S) - East	Balance	no	no	no	no
320057265	Warwick (S) - North	Balance	no	no	no	no
320057266	Warwick (S) - West	Balance	no	yes	no	yes
325050300	Balonne (S)	Balance	no	yes	no	yes
325050650	Bendemere (S)	Balance	no	no	yes	yes
325050850	Booringa (S)	Balance	no	yes	yes	yes
325051850	Bungil (S)	Balance	no	no	no	yes
325055600	Murweh (S)	Balance	no	no	yes	no
325055800	Paroo (S)	Balance	no	no	no	no
325056150	Quilpie (S)	Balance	no	yes	no	yes
325056400	Roma (T)	Balance	no	no	no	no
325057200	Warroo (S)	Balance	yes	no	yes	no
330053151	Fitzroy (S) - Pt A	Balance	no	yes	no	no
330056350	Rockhampton (C)	Balance	no	no	no	no
330102101	Calliope (S) - Pt A	Balance	no	yes	no	no
330103350	Gladstone (C)	Balance	no	yes	yes	no

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330150350	Banana (S)	Balance	no	yes	yes	no
330150500	Bauhinia (S)	Balance	no	yes	no	no
330152104	Calliope (S) - Pt B	Balance	no	yes	no	no
330152850	Duaringa (S)	Balance	no	yes	yes	yes
330153000	Emerald (S)	Balance	no	yes	yes	no
330153154	Fitzroy (S) - Pt B	Balance	no	no	no	no
330154100	Jericho (S)	Balance	no	yes	yes	no
330154550	Livingstone (S)	Balance	yes	yes	no	no
330155350	Mount Morgan (S)	Balance	yes	no	no	no
330155850	Peak Downs (S)	Balance	no	yes	yes	yes
335050150	Aramac (S)	Balance	no	yes	yes	no
335050400	Barcaldine (S)	Balance	no	no	yes	no
335050750	Blackall (S)	Balance	no	no	yes	no
335050900	Boulia (S)	Balance	yes	no	na	no
335052750	Diamantina (S)	Balance	no	no	na	no
335053850	Ilfracombe (S)	Balance	no	yes	yes	na
335054050	Isisford (S)	Balance	no	no	na	na
335054700	Longreach (S)	Balance	no	yes	yes	no
335056650	Tambo (S)	Balance	no	no	no	no
335057400	Winton (S)	Balance	yes	no	na	no
340054762	Mackay (C) - Pt A	Balance	no	yes	no	yes
340100600	Belyando (S)	Balance	no	yes	yes	no
340100950	Bowen (S)	Balance	no	no	yes	no
340101700	Broadsound (S)	Balance	no	yes	yes	yes
340104765	Mackay (C) - Pt B	Balance	no	no	yes	na
340105050	Mirani (S)	Balance	no	no	no	no
340106550	Sarina (S)	Balance	no	no	no	no
340107330	Whitsunday (S)	Balance	no	yes	yes	no
345057001	Aitkenvale	Balance	no	yes	yes	no
345057003	City	Balance	yes	no	no	no
345057007	Cranbrook	Balance	no	yes	no	no
345057012	Currajong	Balance	yes	no	no	no
345057014	Douglas	Balance	no	no	yes	no
345057015	Garbutt	Balance	yes	no	yes	yes
345057018	Gulliver	Balance	no	no	yes	yes
345057023	Heatley	Balance	no	no	yes	no
345057026	Hermit Park	Balance	yes	yes	no	no
345057027	Hyde Park-Mysterton	Balance	yes	yes	no	no
345057031	Magnetic Island	Balance	no	yes	yes	yes
345057033	Mt Louisa-Mt St John- Bohle	Balance	no	yes	no	no
345057034	Mundingburra	Balance	yes	no	no	no

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345057038	Murray	Balance	no	yes	yes	no
345057041	North Ward-Castle Hill	Balance	yes	no	no	no
345057044	Ooonoonba-Idalia-Cluden	Balance	no	yes	yes	no
345057047	Pallarenda-Shelley Beach	Balance	no	yes	yes	yes
345057051	Pimlico	Balance	yes	no	yes	no
345057054	Railway Estate	Balance	no	yes	no	no
345057058	Rosslea	Balance	yes	no	yes	no
345057062	Rowes Bay-Belgian Gardens	Balance	yes	no	yes	no
345057065	South Townsville	Balance	yes	no	no	no
345057071	Vincent	Balance	no	yes	yes	yes
345057074	West End (Townsville)	Balance	yes	no	no	no
345057078	Wulguru	Balance	no	no	no	no
345106801	Kelso	Balance	no	yes	no	yes
345106804	Kirwan	Balance	no	yes	yes	yes
345106807	Thuringowa (C) - Pt A Bal	Balance	no	yes	yes	yes
345151900	Burdekin (S)	Balance	no	no	yes	no
345152300	Charters Towers (C)	Balance	no	no	no	no
345152700	Dalrymple (S)	Balance	no	yes	yes	no
345153801	Hinchinbrook (S) excl. Palm I.	Balance	no	no	no	no
345156831	Thuringowa (C) - Pt B	Balance	no	no	no	no
345157084	Townsville (C) - Pt B	Balance	no	yes	no	no
350052062	Cairns (C) - Barron	Balance	no	yes	yes	no
350052065	Cairns (C) - Central Suburbs	Balance	yes	no	no	no
350052068	Cairns (C) - Mt Whitfield	Balance	no	yes	yes	yes
350052072	Cairns (C) - Northern Suburbs	Balance	no	yes	yes	no
350052074	Cairns (C) - Trinity	Balance	no	yes	yes	no
350052076	Cairns (C) - Western Suburbs	Balance	no	no	yes	no
350100200	Atherton (S)	Balance	no	no	no	no
350102078	Cairns (C) - Pt B	Balance	no	yes	no	no
350102200	Cardwell (S)	Balance	no	yes	yes	no
350102504	Cook (S) - Weipa only	Balance	no	yes	no	na
350102800	Douglas (S)	Balance	no	yes	yes	no
350102900	Eacham (S)	Balance	yes	yes	no	no
350103700	Herberton (S)	Balance	yes	no	no	no
350104150	Johnstone (S)	Balance	no	yes	yes	no
350104850	Mareeba (S)	Balance	no	no	no	no

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350106950	Torres (S)	Balance	no	yes	no	no
355052450	Cloncurry (S)	Balance	no	yes	yes	no
355053200	Flinders (S)	Balance	no	no	yes	no
355055300	Mount Isa (C)	Balance	no	yes	yes	no
355056300	Richmond (S)	Balance	no	yes	yes	no
SA						
405052030	Gawler (M)	Capital	yes	no	no	no
405055681	Playford (C) - East Central	Capital	no	yes	no	yes
405055683	Playford (C) - Elizabeth	Capital	yes	no	no	no
405055684	Playford (C) - Hills	Capital	no	no	no	no
405055686	Playford (C) - West	Capital	no	no	no	no
405055688	Playford (C) - West Central	Capital	yes	no	no	yes
405055891	Port Adel. Enfield (C) - East	Capital	yes	no	no	no
405055894	Port Adel. Enfield (C) - Inner	Capital	yes	no	no	no
405057141	Salisbury (C) - Central	Capital	yes	no	no	no
405057143	Salisbury (C) - Inner North	Capital	yes	no	no	yes
405057144	Salisbury (C) - North- East	Capital	no	no	no	no
405057146	Salisbury (C) - South- East	Capital	no	no	no	no
405057148	Salisbury (C) Bal	Capital	no	yes	yes	no
405057701	Tea Tree Gully (C) - Central	Capital	no	no	no	yes
405057704	Tea Tree Gully (C) - Hills	Capital	no	no	no	no
405057705	Tea Tree Gully (C) - North	Capital	no	no	no	yes
405057708	Tea Tree Gully (C) - South	Capital	no	no	no	no
405101061	Charles Sturt (C) - Coastal	Capital	no	no	no	no
405101064	Charles Sturt (C) - Inner East	Capital	yes	no	no	no
405101065	Charles Sturt (C) - Inner West	Capital	yes	no	no	no
405101068	Charles Sturt (C) - North-East	Capital	yes	no	no	no
405105895	Port Adel. Enfield (C) - Coast	Capital	yes	no	no	no
405105898	Port Adel. Enfield (C) -	Capital	yes	no	no	no

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	Port					
405108411	West Torrens (C) - East	Capital	yes	no	no	no
405108414	West Torrens (C) - West	Capital	yes	no	no	no
405150070	Adelaide (C)	Capital	yes	no	no	no
405150121	Adelaide Hills (DC) - Central	Capital	no	no	no	no
405150124	Adelaide Hills (DC) - Ranges	Capital	no	no	no	no
405150701	Burnside (C) - North- East	Capital	no	no	no	no
405150704	Burnside (C) - South- West	Capital	no	no	no	no
405150911	Campbelltown (C) - East	Capital	no	no	no	no
405150914	Campbelltown (C) - West	Capital	yes	no	no	no
405155291	Norw. P'ham St Ptrs (C) - East	Capital	yes	no	no	no
405155294	Norw. P'ham St Ptrs (C) - West	Capital	yes	no	no	no
405156510	Prospect (C)	Capital	yes	no	no	no
405157981	Unley (C) - East	Capital	yes	no	no	no
405157984	Unley (C) - West	Capital	yes	no	no	no
405158260	Walkerville (M)	Capital	yes	no	no	no
405202601	Holdfast Bay (C) - North	Capital	yes	no	no	no
405202604	Holdfast Bay (C) - South	Capital	yes	no	no	no
405204061	Marion (C) - Central	Capital	yes	no	no	no
405204064	Marion (C) - North	Capital	yes	no	no	no
405204065	Marion (C) - South	Capital	no	yes	no	yes
405204341	Mitcham (C) - Hills	Capital	no	no	no	no
405204344	Mitcham (C) - North- East	Capital	no	no	no	no
405204345	Mitcham (C) - West	Capital	no	no	no	no
405205341	Onkaparinga (C) - Hackham	Capital	yes	no	no	yes
405205342	Onkaparinga (C) - Hills	Capital	no	no	no	yes
405205343	Onkaparinga (C) - Morphett	Capital	yes	no	no	yes
405205344	Onkaparinga (C) - North Coast	Capital	yes	no	no	no
405205345	Onkaparinga (C) - Reservoir	Capital	no	no	no	yes
405205346	Onkaparinga (C) - South Coast	Capital	yes	no	no	no
405205347	Onkaparinga (C) -	Capital	no	no	no	no

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	Woodcroft					
410050311	Barossa (DC) - Angaston	Balance	no	no	no	no
410050314	Barossa (DC) - Barossa	Balance	no	no	no	no
410050315	Barossa (DC) - Tanunda	Balance	no	no	no	no
410053650	Light (DC)	Balance	no	no	no	no
410053920	Mallala (DC)	Balance	no	no	no	no
410102750	Kangaroo Island (DC)	Balance	no	no	no	no
410150125	Adelaide Hills (DC) - North	Balance	no	no	no	no
410150128	Adelaide Hills (DC) Bal	Balance	no	no	no	yes
410154551	Mount Barker (DC) - Central	Balance	no	no	no	no
410154554	Mount Barker (DC) Bal	Balance	no	no	no	no
410200221	Alexandrina (DC) - Coastal	Balance	yes	no	no	no
410200224	Alexandrina (DC) - Strathalbyn	Balance	no	no	no	no
410208050	Victor Harbor (DC)	Balance	yes	no	no	yes
410208750	Yankalilla (DC)	Balance	yes	no	no	no
415050430	Barunga West (DC)	Balance	no	no	no	no
415051560	Copper Coast (DC)	Balance	yes	no	no	no
415058831	Yorke Peninsula (DC) - North	Balance	no	no	no	no
415058834	Yorke Peninsula (DC) - South	Balance	yes	no	no	no
415101140	Clare and Gilbert Valleys (DC)	Balance	no	no	no	no
415102110	Goyder (DC)	Balance	no	no	no	no
415108130	Wakefield (DC)	Balance	no	no	no	no
420050521	Berri & Barmera (DC) - Barmera	Balance	no	no	no	no
420050524	Berri & Barmera (DC) - Berri	Balance	no	no	no	no
420053791	Loxton Waikerie (DC) - East	Balance	no	no	no	no
420053794	Loxton Waikerie (DC) - West	Balance	no	no	no	no
420054210	Mid Murray (DC)	Balance	yes	no	no	no
420056671	Renmark Paringa (DC) - Paringa	Balance	no	no	no	no
420056674	Renmark Paringa (DC) - Renmark	Balance	no	no	no	no
420103080	Karoonda East Murray (DC)	Balance	no	no	no	no

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420105040	Murray Bridge (RC)	Balance	yes	no	no	no
420107290	Southern Mallee (DC)	Balance	no	no	no	no
420107800	The Coorong (DC)	Balance	no	no	no	no
425053360	Lacepede (DC)	Balance	no	no	no	no
425055090	Naracoorte and Lucindale (DC)	Balance	no	no	no	no
425056860	Robe (DC)	Balance	no	no	no	no
425057630	Tatiara (DC)	Balance	no	no	yes	no
425102250	Grant (DC)	Balance	no	no	no	no
425104620	Mount Gambier (C)	Balance	no	no	no	no
425108341	Wattle Range (DC) - East	Balance	no	no	no	no
425108344	Wattle Range (DC) - West	Balance	no	no	no	no
430051190	Cleve (DC)	Balance	no	no	no	no
430051750	Elliston (DC)	Balance	yes	yes	yes	no
430051960	Franklin Harbor (DC)	Balance	no	no	no	no
430053220	Kimba (DC)	Balance	no	no	no	no
430053570	Le Hunte (DC)	Balance	no	no	no	no
430053710	Lower Eyre Peninsula (DC)	Balance	no	no	no	no
430056300	Port Lincoln (C)	Balance	no	no	no	no
430057910	Tumby Bay (DC)	Balance	no	no	no	no
430101010	Ceduna (DC)	Balance	no	no	yes	no
430107490	Streaky Bay (DC)	Balance	no	no	no	no
430109249	Unincorp. West Coast	Balance	no	no	na	na
435058540	Whyalla (C)	Balance	yes	no	no	no
435155120	Northern Areas (DC)	Balance	no	no	no	no
435155400	Orroroo/Carrieton (DC)	Balance	no	no	no	no
435155540	Peterborough (DC)	Balance	yes	no	no	no
435156451	Port Pirie C, Dists (M) - City	Balance	yes	no	no	no
435156454	Port Pirie C, Dists (M) Bal	Balance	no	no	no	no
435201830	Flinders Ranges (DC)	Balance	yes	no	no	no
435204830	Mount Remarkable (DC)	Balance	no	no	no	no
435206090	Port Augusta (C)	Balance	no	no	no	no
435209529	Unincorp. Flinders Ranges	Balance	yes	yes	no	na
435251330	Coober Pedy (DC)	Balance	yes	no	yes	no
435256970	Roxby Downs (M)	Balance	no	yes	yes	no
WA						
505051310	Cambridge (T)	Capital	no	no	no	no

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505051750	Claremont (T)	Capital	yes	no	no	no
505052170	Cottesloe (T)	Capital	no	no	no	no
505055740	Mosman Park (T)	Capital	yes	no	no	no
505056580	Nedlands (C)	Capital	no	no	no	no
505056930	Peppermint Grove (S)	Capital	yes	no	yes	yes
505057082	Perth (C) - Remainder	Capital	yes	no	yes	no
505057980	Subiaco (C)	Capital	yes	no	no	no
505058570	Vincent (T)	Capital	yes	no	no	no
505100350	Bassendean (T)	Capital	yes	no	no	yes
505100420	Bayswater (C)	Capital	yes	no	no	no
505104200	Kalamunda (S)	Capital	no	no	no	yes
505106090	Mundaring (S)	Capital	no	no	no	yes
505108050	Swan (C)	Capital	no	no	no	yes
505154171	Joondalup (C) - North	Capital	no	yes	no	no
505154174	Joondalup (C) - South	Capital	no	no	no	no
505157914	Stirling (C) - Central	Capital	yes	no	no	no
505157915	Stirling (C) - Coastal	Capital	no	no	no	no
505157916	Stirling (C) - South- Eastern	Capital	yes	no	no	no
505158761	Wanneroo (C) - North- East	Capital	no	no	no	no
505158764	Wanneroo (C) - North- West	Capital	no	yes	yes	yes
505158767	Wanneroo (C) - South	Capital	no	no	no	no
505201820	Cockburn (C)	Capital	no	no	no	yes
505203150	East Fremantle (T)	Capital	yes	no	no	no
505203432	Fremantle (C) - Remainder	Capital	yes	no	no	no
505204830	Kwinana (T)	Capital	yes	no	no	no
505205320	Melville (C)	Capital	no	no	no	no
505207490	Rockingham (C)	Capital	no	no	no	no
505250210	Armadale (C)	Capital	no	no	no	no
505250490	Belmont (C)	Capital	yes	no	no	yes
505251330	Canning (C)	Capital	no	no	no	no
505253780	Gosnells (C)	Capital	no	no	no	no
505257700	Serpentine-Jarrahdale (S)	Capital	no	yes	no	no
505257840	South Perth (C)	Capital	yes	no	no	no
505258510	Victoria Park (T)	Capital	yes	no	no	no
510015110	Mandurah (C)	Balance	yes	no	no	yes
510016230	Murray (S)	Balance	yes	no	no	no
510031190	Bunbury (C)	Balance	no	no	no	no

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510031401	Capel (S) - Pt A	Balance	no	yes	no	yes
510032661	Dardanup (S) - Pt A	Balance	no	yes	yes	yes
510033991	Harvey (S) - Pt A	Balance	no	yes	no	yes
510100630	Boddington (S)	Balance	no	yes	no	yes
510101404	Capel (S) - Pt B	Balance	no	yes	no	yes
510101890	Collie (S)	Balance	yes	no	no	no
510102664	Dardanup (S) - Pt B	Balance	no	yes	no	no
510102870	Donnybrook-Balingup (S)	Balance	no	no	no	yes
510103994	Harvey (S) - Pt B	Balance	no	no	no	no
510108820	Warroona (S)	Balance	no	yes	no	no
510150280	Augusta-Margaret River (S)	Balance	no	yes	no	no
510151260	Busselton (S)	Balance	no	no	no	no
510200770	Boyup Brook (S)	Balance	no	no	yes	no
510200840	Bridgetown- Greenbushes (S)	Balance	yes	no	no	no
510205180	Manjimup (S)	Balance	no	yes	no	no
510206300	Nannup (S)	Balance	yes	no	no	no
515051050	Broomehill (S)	Balance	no	yes	yes	no
515053640	Gnowangerup (S)	Balance	no	no	yes	no
515054130	Jerramungup (S)	Balance	no	no	yes	no
515054340	Katanning (S)	Balance	no	no	yes	na
515054480	Kent (S)	Balance	yes	no	no	no
515054550	Kojonup (S)	Balance	no	yes	yes	no
515058120	Tambellup (S)	Balance	yes	no	yes	no
515100081	Albany (C) - Central	Balance	yes	no	no	no
515100084	Albany (C) Bal	Balance	no	no	no	no
515102240	Cranbrook (S)	Balance	no	yes	yes	no
515102730	Denmark (S)	Balance	yes	no	no	no
515107210	Plantagenet (S)	Balance	no	no	no	no
520050910	Brookton (S)	Balance	no	no	no	no
520052310	Cuballing (S)	Balance	no	no	no	no
520053010	Dumbleyung (S)	Balance	no	no	no	no
520056440	Narrogin (T)	Balance	no	no	no	no
520056510	Narrogin (S)	Balance	no	no	yes	no
520057140	Pingelly (S)	Balance	no	no	no	no
520058610	Wagin (S)	Balance	no	no	no	no
520058680	Wandering (S)	Balance	yes	no	yes	na
520058890	West Arthur (S)	Balance	no	yes	yes	no
520059100	Wickepin (S)	Balance	no	no	yes	no
520059170	Williams (S)	Balance	no	no	no	no

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520102100	Corrigin (S)	Balance	no	no	yes	no
520104620	Kondinin (S)	Balance	no	yes	yes	no
520104760	Kulin (S)	Balance	no	no	yes	no
520104900	Lake Grace (S)	Balance	no	no	no	no
525051680	Chittering (S)	Balance	no	no	yes	no
525052590	Dandaragan (S)	Balance	no	yes	yes	no
525053570	Gingin (S)	Balance	yes	no	no	no
525055600	Moora (S)	Balance	no	no	yes	no
525058540	Victoria Plains (S)	Balance	no	yes	yes	no
525100560	Beverley (S)	Balance	yes	no	no	yes
525102450	Cunderdin (S)	Balance	no	no	no	no
525102520	Dalwallinu (S)	Balance	no	no	yes	no
525102940	Dowerin (S)	Balance	no	no	no	no
525103710	Goomalling (S)	Balance	no	no	no	no
525104690	Koorda (S)	Balance	yes	yes	no	no
525106650	Northam (T)	Balance	no	no	no	no
525106720	Northam (S)	Balance	yes	no	no	no
525107350	Quairading (S)	Balance	no	no	no	no
525108190	Tammin (S)	Balance	no	no	no	no
525108330	Toodyay (S)	Balance	yes	no	no	no
525109310	Wongan-Ballidu (S)	Balance	no	yes	yes	no
525109450	Wyalkatchem (S)	Balance	no	no	yes	yes
525109730	York (S)	Balance	yes	no	no	no
525151120	Bruce Rock (S)	Balance	yes	no	no	no
525154410	Kellerberrin (S)	Balance	yes	no	no	no
525155460	Merredin (S)	Balance	no	no	no	no
525155880	Mount Marshall (S)	Balance	no	no	yes	yes
525155950	Mukinbudin (S)	Balance	no	yes	yes	yes
525156370	Narembreen (S)	Balance	no	no	yes	no
525156860	Nungarin (S)	Balance	yes	yes	yes	yes
525158400	Trayning (S)	Balance	no	no	yes	yes
525159660	Yilgarn (S)	Balance	no	no	yes	no
530014281	Kalgoorlie/Boulder (C) - Pt A	Balance	no	yes	yes	no
530051960	Coolgardie (S)	Balance	no	yes	yes	no
530055040	Leonora (S)	Balance	no	no	na	no
530103080	Dundas (S)	Balance	no	no	no	no
530103290	Esperance (S)	Balance	no	no	no	no
530107420	Ravensthorpe (S)	Balance	no	no	no	no
535033500	Geraldton (C)	Balance	yes	no	no	no
535033851	Greenough (S) - Pt A	Balance	no	yes	no	yes
535051540	Carnarvon (S)	Balance	no	no	yes	yes

<i>SLA code</i>	<i>SLA name</i>	<i>Capital/ balance of state</i>	<i>In after- housing poverty decile 1 to 4</i>	<i>High- impact housing costs (yes/no)</i>	<i>High- impact housing costs on purchasers (yes/no)</i>	<i>High- impact housing costs on private renters (yes/no)</i>
535053360	Exmouth (S)	Balance	no	no	na	no
535105250	Meekatharra (S)	Balance	yes	yes	na	yes
535105810	Mount Magnet (S)	Balance	no	yes	yes	na
535151470	Carnamah (S)	Balance	no	yes	yes	yes
535151610	Chapman Valley (S)	Balance	no	yes	yes	no
535152030	Coorow (S)	Balance	no	yes	yes	no
535153854	Greenough (S) - Pt B	Balance	no	no	no	yes
535154060	Irwin (S)	Balance	yes	no	no	no
535155670	Morawa (S)	Balance	no	no	yes	no
535156790	Northampton (S)	Balance	no	no	no	yes
535157000	Perenjori (S)	Balance	no	no	no	na
535158260	Three Springs (S)	Balance	no	yes	yes	no
540053220	East Pilbara (S)	Balance	no	yes	yes	no
540057280	Port Hedland (T)	Balance	no	yes	yes	no
540100250	Ashburton (S)	Balance	no	yes	yes	no
540107560	Roebourne (S)	Balance	no	yes	yes	yes
545059520	Wyndham-East Kimberley (S)	Balance	no	yes	na	na
TAS						
605050410	Brighton (M)	Capital	yes	no	no	yes
605051410	Clarence (C)	Capital	no	no	no	no
605051511	Derwent Valley (M) - Pt A	Capital	yes	no	no	no
605052610	Glenorchy (C)	Capital	yes	no	no	no
605052811	Hobart (C) - Inner	Capital	yes	no	yes	no
605052812	Hobart (C) - Remainder	Capital	yes	no	no	no
605053611	Kingborough (M) - Pt A	Capital	no	no	no	no
605054811	Sorell (M) - Pt A	Capital	yes	no	no	no
610051010	Central Highlands (M)	Balance	yes	no	no	no
610051512	Derwent Valley (M) - Pt B	Balance	yes	no	no	no
610052410	Glamorgan/Spring Bay (M)	Balance	yes	no	no	no
610053010	Huon Valley (M)	Balance	yes	no	no	no
610053612	Kingborough (M) - Pt B	Balance	yes	no	no	no
610054812	Sorell (M) - Pt B	Balance	yes	no	no	no
610055010	Southern Midlands (M)	Balance	yes	no	no	no
610055210	Tasman (M)	Balance	yes	no	no	no
615052211	George Town (M) - Pt A	Balance	yes	no	no	no
615054011	Launceston (C) - Inner	Balance	yes	no	yes	no
615054012	Launceston (C) - Pt B	Balance	yes	no	no	no
615054211	Meander Valley (M) - Pt	Balance	no	no	no	yes

<i>SLA code</i>	<i>SLA name</i>	<i>Capital/ balance of state</i>	<i>In after- housing poverty decile 1 to 4</i>	<i>High- impact housing costs (yes/no)</i>	<i>High- impact housing costs on purchasers (yes/no)</i>	<i>High- impact housing costs on private renters (yes/no)</i>
	A					
615054611	Northern Midlands (M) - Pt A	Balance	yes	no	no	yes
615055811	West Tamar (M) - Pt A	Balance	no	no	no	no
615102212	George Town (M) - Pt B	Balance	no	no	no	yes
615104013	Launceston (C) - Pt C	Balance	no	no	no	no
615104212	Meander Valley (M) - Pt B	Balance	yes	no	no	no
615104612	Northern Midlands (M) - Pt B	Balance	yes	no	no	no
615105812	West Tamar (M) - Pt B	Balance	no	no	no	no
615150210	Break O'Day (M)	Balance	yes	no	no	no
615151810	Dorset (M)	Balance	no	no	no	no
615152010	Flinders (M)	Balance	no	no	no	no
620050611	Burnie (C) - Pt A	Balance	yes	no	no	no
620050811	Central Coast (M) - Pt A	Balance	yes	no	no	no
620051610	Devonport (C)	Balance	yes	no	no	yes
620053811	Latrobe (M) - Pt A	Balance	yes	no	no	no
620055411	Waratah/Wynyard (M) - Pt A	Balance	yes	no	no	no
620100612	Burnie (C) - Pt B	Balance	yes	yes	no	no
620100812	Central Coast (M) - Pt B	Balance	yes	no	no	no
620101210	Circular Head (M)	Balance	no	no	no	no
620103210	Kentish (M)	Balance	yes	no	no	no
620103410	King Island (M)	Balance	no	no	yes	no
620103812	Latrobe (M) - Pt B	Balance	no	yes	yes	yes
620105412	Waratah/Wynyard (M) - Pt B	Balance	yes	no	no	no
620155610	West Coast (M)	Balance	yes	no	no	no
NT						
705051004	Alawa	Capital	yes	no	no	yes
705051008	Anula	Capital	no	no	no	no
705051014	Brinkin	Capital	no	yes	no	no
705051018	City - Inner	Capital	yes	yes	na	no
705051024	Coconut Grove	Capital	yes	no	no	no
705051028	Fannie Bay	Capital	no	no	no	no
705051034	Jingili	Capital	no	no	yes	yes
705051038	Karama	Capital	no	no	no	na
705051044	Larrakeyah	Capital	yes	yes	no	no
705051048	Leanyer	Capital	no	yes	no	no
705051054	Ludmilla	Capital	no	no	yes	no
705051058	Malak	Capital	no	yes	yes	yes

<i>SLA code</i>	<i>SLA name</i>	<i>Capital/ balance of state</i>	<i>In after- housing poverty decile 1 to 4</i>	<i>High- impact housing costs (yes/no)</i>	<i>High- impact housing costs on purchasers (yes/no)</i>	<i>High- impact housing costs on private renters (yes/no)</i>
705051064	Marrara	Capital	no	yes	yes	yes
705051068	Millner	Capital	no	no	yes	no
705051074	Moil	Capital	no	yes	no	yes
705051078	Nakara	Capital	no	yes	yes	no
705051084	Narrows	Capital	yes	no	yes	no
705051088	Nightcliff	Capital	yes	no	yes	no
705051094	Parap	Capital	yes	no	yes	no
705051098	Rapid Creek	Capital	yes	yes	yes	no
705051104	Stuart Park	Capital	no	no	no	no
705051114	Tiwi	Capital	no	yes	yes	no
705051118	Wagaman	Capital	no	yes	yes	no
705051124	Wanguri	Capital	no	no	yes	yes
705051134	Wulagi	Capital	no	no	yes	no
705051138	City - Remainder	Capital	no	no	na	no
705102802	Bakewell	Capital	no	yes	yes	no
705102804	Driver	Capital	no	yes	yes	yes
705102806	Durack	Capital	no	yes	yes	yes
705102808	Gray	Capital	no	no	yes	no
705102814	Moulden	Capital	no	no	yes	yes
705102818	Woodroffe	Capital	no	no	no	no
705102824	Palmerston (C) Bal	Capital	no	yes	yes	no
705202308	Litchfield (S) - Pt B	Capital	no	no	yes	no
710050700	Coomalie (CGC)	Balance	no	no	yes	no
710302200	Katherine (T)	Balance	no	yes	yes	no
710353800	Tennant Creek (T)	Balance	yes	yes	no	yes
710400201	Alice Springs (T) - Charles	Balance	no	yes	no	yes
710400205	Alice Springs (T) - Larapinta	Balance	no	yes	yes	yes
710400207	Alice Springs (T) - Ross	Balance	no	yes	yes	yes
ACT						
805050189	Ainslie	Capital	yes	no	no	no
805050639	Braddon	Capital	yes	no	yes	no
805050909	Campbell	Capital	no	no	yes	yes
805051449	City	Capital	no	yes	na	no
805051889	Dickson	Capital	no	no	no	yes
805051989	Downer	Capital	no	no	no	no
805053609	Hackett	Capital	no	no	no	no
805055229	Lyneham	Capital	yes	no	no	no
805056389	O'Connor	Capital	no	no	no	no
805057209	Reid	Capital	yes	no	yes	no
805058289	Turner	Capital	yes	no	no	no

<i>SLA code</i>	<i>SLA name</i>	<i>Capital/ balance of state</i>	<i>In after- housing poverty decile 1 to 4</i>	<i>High- impact housing costs (yes/no)</i>	<i>High- impact housing costs on purchasers (yes/no)</i>	<i>High- impact housing costs on private renters (yes/no)</i>
805058559	Watson	Capital	yes	no	no	no
805100279	Aranda	Capital	no	no	no	yes
805100459	Belconnen Town Centre	Capital	yes	no	no	no
805100729	Bruce	Capital	no	no	no	na
805101179	Charnwood	Capital	no	no	yes	no
805101629	Cook	Capital	no	no	no	no
805102139	Dunlop	Capital	no	yes	yes	yes
805102259	Evatt	Capital	no	no	no	no
805102619	Florey	Capital	no	no	no	no
805102709	Flynn	Capital	no	no	no	no
805102889	Fraser	Capital	no	yes	no	yes
805103249	Giralang	Capital	no	yes	yes	yes
805103879	Hawker	Capital	no	no	no	no
805103969	Higgins	Capital	no	no	no	no
805104149	Holt	Capital	no	no	no	no
805104779	Kaleen	Capital	no	no	no	no
805105139	Latham	Capital	no	no	no	yes
805105409	McKellar	Capital	no	no	yes	yes
805105589	Macgregor	Capital	no	no	no	no
805105679	Macquarie	Capital	yes	no	no	no
805105949	Melba	Capital	no	no	no	yes
805106669	Page	Capital	no	no	no	no
805107569	Scullin	Capital	no	no	no	no
805107659	Spence	Capital	no	no	no	no
805108649	Weetangera	Capital	no	no	no	yes
805151269	Chifley	Capital	no	no	no	no
805151719	Curtin	Capital	no	no	no	no
805152439	Farrer	Capital	no	no	no	no
805153069	Garran	Capital	no	no	no	no
805154239	Hughes	Capital	no	no	no	no
805154419	Isaacs	Capital	no	no	no	yes
805155319	Lyons	Capital	yes	no	no	no
805155859	Mawson	Capital	no	no	yes	no
805156489	O'Malley	Capital	yes	yes	yes	na
805156849	Pearce	Capital	no	no	no	no
805156939	Phillip	Capital	no	no	yes	no
805158109	Torrens	Capital	no	no	no	no
805201089	Chapman	Capital	no	no	no	no
805202079	Duffy	Capital	no	no	no	no
805202529	Fisher	Capital	no	no	no	no
805204059	Holder	Capital	no	no	no	no

<i>SLA code</i>	<i>SLA name</i>	<i>Capital/ balance of state</i>	<i>In after- housing poverty decile 1 to 4</i>	<i>High- impact housing costs (yes/no)</i>	<i>High- impact housing costs on purchasers (yes/no)</i>	<i>High- impact housing costs on private renters (yes/no)</i>
805207389	Rivett	Capital	no	no	no	no
805207749	Stirling	Capital	no	no	no	no
805208469	Waramanga	Capital	yes	no	no	yes
805208739	Weston	Capital	no	no	no	no
805250339	Banks	Capital	no	yes	yes	yes
805250609	Bonython	Capital	no	yes	yes	no
805250819	Calwell	Capital	no	yes	yes	no
805251359	Chisholm	Capital	no	yes	no	no
805251549	Conder	Capital	no	yes	yes	yes
805252349	Fadden	Capital	no	no	no	no
805253159	Gilmore	Capital	no	yes	yes	yes
805253289	Gordon	Capital	no	yes	yes	yes
805253339	Gowrie	Capital	no	no	no	yes
805254509	Isabella Plains	Capital	no	yes	no	yes
805254869	Kambah	Capital	no	no	no	yes
805255489	Macarthur	Capital	no	yes	no	yes
805256129	Monash	Capital	no	no	no	no
805256579	Oxley	Capital	no	no	no	no
805257289	Richardson	Capital	no	no	no	yes
805258019	Theodore	Capital	no	yes	yes	yes
805258379	Wanniassa	Capital	no	no	no	yes
805351809	Deakin	Capital	no	no	no	no
805352789	Forrest	Capital	no	no	yes	na
805353429	Griffith	Capital	no	no	no	no
805354959	Kingston	Capital	no	no	yes	no
805356219	Narrabundah	Capital	no	no	no	no
805356309	Oaks Estate	Capital	yes	no	no	no
805357029	Pialligo	Capital	no	yes	na	na
805357119	Red Hill	Capital	no	no	no	no
805358919	Yarralumla	Capital	no	no	no	yes
805400239	Amaroo	Capital	no	yes	yes	yes
805406249	Ngunnawal	Capital	no	yes	yes	yes
805406279	Nicholls	Capital	no	yes	no	yes
805406719	Palmerston	Capital	no	yes	yes	yes
810059009	Remainder of ACT	Balance	yes	yes	yes	na

Source: HOUSEMOD

Appendix 4: Impact of policy on private renter financial disadvantage by SLA

<i>SLA code</i>	<i>SLA name</i>	<i>Capital city/balance of state</i>	<i>High impact of CRA removal (yes/no)</i>	<i>High impact of removal of CRA upper limit (yes/no)</i>
NSW				
105051100	Botany Bay (C)	Capital city	no	yes
105054800	Leichhardt (A)	Capital city	no	no
105055200	Marrickville (A)	Capital city	no	no
105057070	South Sydney (C)	Capital city	no	no
105106550	Randwick (C)	Capital city	no	yes
105108050	Waverley (A)	Capital city	no	yes
105108500	Woollahra (A)	Capital city	no	yes
105154150	Hurstville (C)	Capital city	no	yes
105154450	Kogarah (A)	Capital city	no	yes
105156650	Rockdale (C)	Capital city	no	yes
105157151	Sutherland Shire (A) - East	Capital city	no	yes
105157152	Sutherland Shire (A) - West	Capital city	no	yes
105200350	Bankstown (C)	Capital city	no	yes
105201550	Canterbury (C)	Capital city	no	no
105252850	Fairfield (C)	Capital city	no	no
105254900	Liverpool (C)	Capital city	no	no
105301450	Camden (A)	Capital city	no	no
105301500	Campbelltown (C)	Capital city	yes	yes
105308400	Wollondilly (A)	Capital city	yes	yes
105350150	Ashfield (A)	Capital city	no	no
105351300	Burwood (A)	Capital city	no	yes
105351900	Concord (A)	Capital city	no	yes
105352550	Drummoyne (A)	Capital city	no	yes
105357100	Strathfield (A)	Capital city	no	yes
105400200	Auburn (A)	Capital city	no	no
105403950	Holroyd (C)	Capital city	no	no
105406250	Parramatta (C)	Capital city	no	no
105450900	Blue Mountains (C)	Capital city	no	no
105453800	Hawkesbury (C)	Capital city	yes	yes
105456350	Penrith (C)	Capital city	yes	yes
105530751	Blacktown (C) - North	Capital city	no	no
105530752	Blacktown (C) - South-East	Capital city	no	yes
105530753	Blacktown (C) - South-West	Capital city	yes	no
105554100	Hunter's Hill (A)	Capital city	no	yes
105554700	Lane Cove (A)	Capital city	no	yes
105555350	Mosman (A)	Capital city	no	yes
105555950	North Sydney (A)	Capital city	no	no
105556700	Ryde (C)	Capital city	no	no
105558250	Willoughby (C)	Capital city	no	yes
105600500	Baulkham Hills (A)	Capital city	no	yes

<i>SLA code</i>	<i>SLA name</i>	<i>Capital city/balance of state</i>	<i>High impact of CRA removal (yes/no)</i>	<i>High impact of removal of CRA upper limit (yes/no)</i>
105604000	Hornsby (A)	Capital city	no	yes
105604500	Ku-ring-gai (A)	Capital city	no	yes
105655150	Manly (A)	Capital city	no	yes
105656370	Pittwater (A)	Capital city	no	yes
105658000	Warringah (A)	Capital city	no	yes
105703100	Gosford (C)	Capital city	no	no
105708550	Wyong (A)	Capital city	no	no
110051720	Cessnock (C)	Balance	no	no
110054650	Lake Macquarie (C)	Balance	no	no
110055050	Maitland (C)	Balance	yes	no
110055901	Newcastle (C) - Inner	Balance	no	no
110055902	Newcastle (C) - Remainder	Balance	no	no
110056400	Port Stephens (A)	Balance	no	no
110102700	Dungog (A)	Balance	no	no
110103050	Gloucester (A)	Balance	no	no
110103400	Great Lakes (A)	Balance	no	no
110105250	Merriwa (A)	Balance	no	no
110105600	Murrurundi (A)	Balance	no	no
110105650	Muswellbrook (A)	Balance	yes	no
110106800	Scone (A)	Balance	no	no
110107000	Singleton (A)	Balance	no	no
115054400	Kiama (A)	Balance	no	no
115056900	Shellharbour (C)	Balance	yes	no
115058450	Wollongong (C)	Balance	no	no
115076951	Shoalhaven (C) - Pt A	Balance	no	no
115106952	Shoalhaven (C) - Pt B	Balance	no	no
115108350	Wingecarribee (A)	Balance	no	no
120057551	Tweed (A) - Pt A	Balance	no	no
120074851	Lismore (C) - Pt A	Balance	no	no
120100250	Ballina (A)	Balance	no	no
120101350	Byron (A)	Balance	no	no
120104550	Kyogle (A)	Balance	no	no
120104854	Lismore (C) - Pt B	Balance	no	no
120106611	Richmond Valley (A) - Casino	Balance	yes	no
120107552	Tweed (A) - Pt B	Balance	no	no
125011801	Coffs Harbour (C) - Pt A	Balance	no	no
125033751	Hastings (A) - Pt A	Balance	no	no
125050600	Bellingen (A)	Balance	no	no
125051804	Coffs Harbour (C) - Pt B	Balance	no	no
125052250	Copmanhurst (A)	Balance	no	no
125053200	Grafton (C)	Balance	no	no
125055700	Nambucca (A)	Balance	no	no
125056421	Pristine Waters (A) - Nymboida	Balance	yes	no
125056422	Pristine Waters (A) - Ulmarra	Balance	no	no

<i>SLA code</i>	<i>SLA name</i>	<i>Capital city/balance of state</i>	<i>High impact of CRA removal (yes/no)</i>	<i>High impact of removal of CRA upper limit (yes/no)</i>
125103350	Greater Taree (C)	Balance	no	no
125103754	Hastings (A) - Pt B	Balance	no	no
125104350	Kempsey (A)	Balance	yes	no
125108859	Lord Howe Island	Balance	no	no
130056301	Parry (A) - Pt A	Balance	yes	no
130057300	Tamworth (C)	Balance	no	no
130100400	Barraba (A)	Balance	no	no
130100700	Bingara (A)	Balance	no	no
130103550	Gunnedah (A)	Balance	no	no
130104201	Inverell (A) - Pt A	Balance	no	no
130105100	Manilla (A)	Balance	no	no
130106000	Nundle (A)	Balance	no	no
130106304	Parry (A) - Pt B	Balance	no	no
130106500	Quirindi (A)	Balance	no	no
130108600	Yallaro (A)	Balance	no	no
130150111	Armidale Dumaresq (A) - City	Balance	no	no
130150112	Armidale Dumaresq (A) Bal	Balance	no	yes
130153000	Glen Innes (A)	Balance	no	no
130153650	Guyra (A)	Balance	no	no
130154202	Inverell (A) - Pt B	Balance	no	no
130156850	Severn (A)	Balance	no	no
130157400	Tenterfield (A)	Balance	no	no
130157650	Uralla (A)	Balance	no	no
130157850	Walcha (A)	Balance	no	no
130205300	Moree Plains (A)	Balance	no	no
130205750	Narrabri (A)	Balance	no	no
135012601	Dubbo (C) - Pt A	Balance	yes	no
135051950	Coolah (A)	Balance	no	no
135052100	Coonabarabran (A)	Balance	no	no
135052604	Dubbo (C) - Pt B	Balance	no	yes
135052950	Gilgandra (A)	Balance	no	no
135055400	Mudgee (A)	Balance	no	no
135055850	Narromine (A)	Balance	no	no
135058150	Wellington (A)	Balance	no	no
135100950	Bogan (A)	Balance	no	no
135102150	Coonamble (A)	Balance	no	no
135107900	Walgett (A)	Balance	no	no
135107950	Warren (A)	Balance	no	no
135151150	Bourke (A)	Balance	no	no
135151200	Brewarrina (A)	Balance	no	no
135151750	Cobar (A)	Balance	no	no
140050450	Bathurst (C)	Balance	no	no
140050851	Blayney (A) - Pt A	Balance	yes	no
140051401	Cabonne (A) - Pt A	Balance	no	no

<i>SLA code</i>	<i>SLA name</i>	<i>Capital city/balance of state</i>	<i>High impact of CRA removal (yes/no)</i>	<i>High impact of removal of CRA upper limit (yes/no)</i>
140052801	Evans (A) - Pt A	Balance	no	no
140056150	Orange (C)	Balance	no	no
140100852	Blayney (A) - Pt B	Balance	no	no
140101402	Cabonne (A) - Pt B	Balance	no	yes
140102802	Evans (A) - Pt B	Balance	no	no
140103300	Greater Lithgow (C)	Balance	no	no
140106100	Oberon (A)	Balance	yes	no
140106750	Rylstone (A)	Balance	no	no
140150800	Bland (A)	Balance	no	no
140151403	Cabonne (A) - Pt C	Balance	no	no
140152350	Cowra (A)	Balance	no	no
140152900	Forbes (A)	Balance	no	no
140154600	Lachlan (A)	Balance	yes	no
140156200	Parkes (A)	Balance	no	no
140158100	Weddin (A)	Balance	no	no
145056450	Queanbeyan (C)	Balance	no	no
145058651	Yarrowlumla (A) - Pt A	Balance	no	no
145101050	Boorowa (A)	Balance	no	no
145102400	Crookwell (A)	Balance	no	no
145103150	Goulburn (C)	Balance	no	no
145103600	Gunning (A)	Balance	no	no
145103700	Harden (A)	Balance	no	no
145105450	Mulwaree (A)	Balance	no	no
145107250	Tallaganda (A)	Balance	no	no
145108700	Yass (A)	Balance	no	no
145108750	Young (A)	Balance	no	no
145150550	Bega Valley (A)	Balance	no	no
145152750	Eurobodalla (A)	Balance	no	no
145201000	Bombala (A)	Balance	no	no
145202050	Cooma-Monaro (A)	Balance	no	no
150057751	Wagga Wagga (C) - Pt A	Balance	no	no
150102000	Coolamon (A)	Balance	no	no
150102200	Cootamundra (A)	Balance	no	no
150103500	Gundagai (A)	Balance	no	no
150104300	Junee (A)	Balance	no	no
150104950	Lockhart (A)	Balance	no	no
150105800	Narrandera (A)	Balance	no	no
150107350	Temora (A)	Balance	no	no
150107500	Tumut (A)	Balance	yes	no
150107754	Wagga Wagga (C) - Pt B	Balance	yes	yes
150151600	Carrathool (A)	Balance	no	no
150153450	Griffith (C)	Balance	yes	no
150153850	Hay (A)	Balance	yes	no
150154750	Leeton (A)	Balance	no	no

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150155550	Murrumbidgee (A)	Balance	yes	no
155050050	Albury (C)	Balance	no	no
155054050	Hume (A)	Balance	yes	no
155102300	Corowa (A)	Balance	no	no
155102450	Culcairn (A)	Balance	no	no
155103900	Holbrook (A)	Balance	no	no
155107450	Tumbarumba (A)	Balance	no	no
155107700	Urana (A)	Balance	no	no
155150650	Berrigan (A)	Balance	no	no
155151850	Conargo (A)	Balance	yes	yes
155152500	Deniliquin (A)	Balance	no	no
155154250	Jerilderie (A)	Balance	no	no
155155500	Murray (A)	Balance	no	no
155157800	Wakool (A)	Balance	no	no
155200300	Balranald (A)	Balance	no	no
155208200	Wentworth (A)	Balance	no	no
160101250	Broken Hill (C)	Balance	no	no
160101700	Central Darling (A)	Balance	no	no
160108809	Unincorp. Far West	Balance	no	no
<i>VIC</i>				
205054608	Melbourne (C) - Remainder	Capital city	no	no
205055901	Port Phillip (C) - St Kilda	Capital city	no	no
205055902	Port Phillip (C) - West	Capital city	no	no
205056351	Stonnington (C) - Prahran	Capital city	no	no
205057351	Yarra (C) - North	Capital city	no	no
205057352	Yarra (C) - Richmond	Capital city	no	no
205101181	Brimbank (C) - Keilor	Capital city	yes	yes
205101182	Brimbank (C) - Sunshine	Capital city	yes	no
205103111	Hobsons Bay (C) - Altona	Capital city	no	no
205103112	Hobsons Bay (C) - Williamstown	Capital city	no	yes
205104330	Maribyrnong (C)	Capital city	no	no
205105063	Moonee Valley (C) - Essendon	Capital city	no	no
205105065	Moonee Valley (C) - West	Capital city	no	yes
205204651	Melton (S) - East	Capital city	yes	no
205204654	Melton (S) Bal	Capital city	yes	no
205207261	Wyndham (C) - North	Capital city	yes	no
205207264	Wyndham (C) - South	Capital city	no	no
205207267	Wyndham (C) - West	Capital city	yes	no
205255251	Moreland (C) - Brunswick	Capital city	no	no
205255252	Moreland (C) - Coburg	Capital city	no	no
205255253	Moreland (C) - North	Capital city	no	no
205300661	Banyule (C) - Heidelberg	Capital city	no	no
205300662	Banyule (C) - North	Capital city	no	no
205301891	Darebin (C) - Northcote	Capital city	no	no

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205301892	Darebin (C) - Preston	Capital city	no	no
205353271	Hume (C) - Broadmeadows	Capital city	yes	no
205353274	Hume (C) - Craigieburn	Capital city	yes	yes
205353275	Hume (C) - Sunbury	Capital city	yes	yes
205405713	Nillumbik (S) - South	Capital city	no	no
205405715	Nillumbik (S) - South-West	Capital city	no	yes
205405718	Nillumbik (S) Bal	Capital city	no	no
205407071	Whittlesea (C) - North	Capital city	no	yes
205407074	Whittlesea (C) - South	Capital city	yes	no
205451111	Boroondara (C) - Camberwell N.	Capital city	no	yes
205451112	Boroondara (C) - Camberwell S.	Capital city	no	yes
205451113	Boroondara (C) - Hawthorn	Capital city	no	no
205451114	Boroondara (C) - Kew	Capital city	no	no
205504211	Manningham (C) - East	Capital city	no	no
205504214	Manningham (C) - West	Capital city	no	yes
205504971	Monash (C) - South-West	Capital city	no	no
205504974	Monash (C) - Waverley East	Capital city	no	yes
205504975	Monash (C) - Waverley West	Capital city	no	yes
205506981	Whitehorse (C) - Box Hill	Capital city	no	no
205506984	Whitehorse (C) - Nunawading E.	Capital city	no	yes
205506985	Whitehorse (C) - Nunawading W.	Capital city	no	yes
205553671	Knox (C) - North	Capital city	no	yes
205553674	Knox (C) - South	Capital city	yes	yes
205554411	Maroondah (C) - Croydon	Capital city	no	yes
205554412	Maroondah (C) - Ringwood	Capital city	no	no
205607451	Yarra Ranges (S) - Central	Capital city	no	no
205607454	Yarra Ranges (S) - North	Capital city	yes	no
205607455	Yarra Ranges (S) - South-West	Capital city	no	yes
205650911	Bayside (C) - Brighton	Capital city	no	yes
205650912	Bayside (C) - South	Capital city	no	yes
205652311	Glen Eira (C) - Caulfield	Capital city	no	no
205652314	Glen Eira (C) - South	Capital city	no	yes
205653431	Kingston (C) - North	Capital city	no	no
205653434	Kingston (C) - South	Capital city	no	no
205656352	Stonnington (C) - Malvern	Capital city	no	no
205752671	Gr. Dandenong (C) - Dandenong	Capital city	no	no
205752674	Gr. Dandenong (C) Bal	Capital city	no	no
205801452	Cardinia (S) - North	Capital city	yes	no
205801453	Cardinia (S) - Pakenham	Capital city	yes	yes
205801454	Cardinia (S) - South	Capital city	yes	no
205801612	Casey (C) - Berwick	Capital city	yes	yes
205801613	Casey (C) - Cranbourne	Capital city	yes	no
205801616	Casey (C) - Hallam	Capital city	yes	no
205801618	Casey (C) - South	Capital city	no	yes

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205852171	Frankston (C) - East	Capital city	yes	yes
205852174	Frankston (C) - West	Capital city	no	no
205905341	Mornington P'sula (S) - East	Capital city	yes	no
205905344	Mornington P'sula (S) - South	Capital city	no	no
205905345	Mornington P'sula (S) - West	Capital city	no	yes
210052751	Bellarine - Inner	Balance	no	no
210052752	Corio - Inner	Balance	yes	no
210052753	Geelong	Balance	no	no
210052754	Geelong West	Balance	no	no
210052755	Newtown	Balance	no	no
210052756	South Barwon - Inner	Balance	no	no
210102757	Greater Geelong (C) - Pt B	Balance	no	no
210106080	Queenscliffe (B)	Balance	no	no
210106493	Surf Coast (S) - East	Balance	yes	no
210106495	Surf Coast (S) - West	Balance	yes	no
210151751	Colac-Otway (S) - Colac	Balance	no	no
210151754	Colac-Otway (S) - North	Balance	no	no
210151755	Colac-Otway (S) - South	Balance	no	no
210152491	Golden Plains (S) - North-West	Balance	yes	no
210152492	Golden Plains (S) - South-East	Balance	yes	no
210152758	Greater Geelong (C) - Pt C	Balance	yes	no
215016730	Warrnambool (C)	Balance	no	no
215051831	Corangamite (S) - North	Balance	no	no
215051832	Corangamite (S) - South	Balance	no	no
215055491	Moyne (S) - North-East	Balance	no	no
215055493	Moyne (S) - North-West	Balance	no	yes
215055496	Moyne (S) - South	Balance	yes	no
215102411	Glenelg (S) - Heywood	Balance	no	no
215102412	Glenelg (S) - North	Balance	no	no
215102413	Glenelg (S) - Portland	Balance	no	no
215106261	S. Grampians (S) - Hamilton	Balance	no	no
215106264	S. Grampians (S) - Wannon	Balance	no	no
215106265	S. Grampians (S) Bal	Balance	no	no
220050571	Ballarat (C) - Central	Balance	no	no
220050572	Ballarat (C) - Inner North	Balance	no	no
220050573	Ballarat (C) - North	Balance	no	no
220050574	Ballarat (C) - South	Balance	no	no
220102911	Hepburn (S) - East	Balance	no	no
220102912	Hepburn (S) - West	Balance	no	no
220105151	Moorabool (S) - Bacchus Marsh	Balance	yes	no
220105154	Moorabool (S) - Ballan	Balance	yes	no
220105155	Moorabool (S) - West	Balance	yes	no
220150260	Ararat (RC)	Balance	no	no
220155991	Pyrenees (S) - North	Balance	no	no

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220155994	Pyrenees (S) - South	Balance	no	no
225053191	Horsham (RC) - Central	Balance	no	no
225053194	Horsham (RC) Bal	Balance	no	no
225055811	N. Grampians (S) - St Arnaud	Balance	no	no
225055814	N. Grampians (S) - Stawell	Balance	no	no
225056890	West Wimmera (S)	Balance	no	no
225102980	Hindmarsh (S)	Balance	no	no
225107631	Yarriambiack (S) - North	Balance	no	no
225107632	Yarriambiack (S) - South	Balance	no	no
230054781	Mildura (RC) - Pt A	Balance	yes	no
230101271	Buloke (S) - North	Balance	no	no
230101272	Buloke (S) - South	Balance	no	no
230104782	Mildura (RC) - Pt B	Balance	no	no
230152250	Gannawarra (S)	Balance	no	no
230156611	Swan Hill (RC) - Central	Balance	no	no
230156614	Swan Hill (RC) - Robinvale	Balance	no	no
230156616	Swan Hill (RC) Bal	Balance	no	no
235052621	Gr. Bendigo (C) - Central	Balance	no	no
235052622	Gr. Bendigo (C) - Eaglehawk	Balance	no	no
235052623	Gr. Bendigo (C) - Inner East	Balance	no	no
235052624	Gr. Bendigo (C) - Inner North	Balance	yes	no
235052625	Gr. Bendigo (C) - Inner West	Balance	no	no
235052626	Gr. Bendigo (C) - S'saye	Balance	no	no
235101671	C. Goldfields (S) - M'borough	Balance	no	no
235101674	C. Goldfields (S) Bal	Balance	no	no
235102628	Gr. Bendigo (C) - Pt B	Balance	no	no
235103943	Loddon (S) - North	Balance	no	no
235103945	Loddon (S) - South	Balance	no	no
235105431	Mount Alexander (S) - C'maine	Balance	no	no
235105434	Mount Alexander (S) Bal	Balance	no	no
235204131	Macedon Ranges (S) - Kyneton	Balance	no	no
235204134	Macedon Ranges (S) - Romsey	Balance	yes	no
235204135	Macedon Ranges (S) Bal	Balance	no	yes
240052831	Gr. Shepparton (C) - Pt A	Balance	no	no
240101371	Campaspe (S) - Echuca	Balance	no	no
240101374	Campaspe (S) - Kyabram	Balance	no	no
240101375	Campaspe (S) - Rochester	Balance	no	no
240101376	Campaspe (S) - South	Balance	yes	no
240102834	Gr. Shepparton (C) - Pt B East	Balance	yes	no
240102835	Gr. Shepparton (C) - Pt B West	Balance	no	no
240104901	Moirs (S) - East	Balance	no	no
240104904	Moirs (S) - West	Balance	no	no
240151951	Delatite (S) - Benalla	Balance	no	no
240151954	Delatite (S) - North	Balance	yes	no

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240151955	Delatite (S) - South	Balance	no	no
240156430	Strathbogie (S)	Balance	no	no
240204851	Mitchell (S) - North	Balance	yes	no
240204854	Mitchell (S) - South	Balance	yes	no
240205621	Murrindindi (S) - East	Balance	no	no
240205622	Murrindindi (S) - West	Balance	no	no
245053351	Indigo (S) - Pt A	Balance	no	no
245056671	Towong (S) - Pt A	Balance	no	no
245057170	Wodonga (RC)	Balance	no	no
245103352	Indigo (S) - Pt B	Balance	yes	no
245106701	Wangaratta (RC) - Central	Balance	no	no
245106704	Wangaratta (RC) - North	Balance	no	no
245106705	Wangaratta (RC) - South	Balance	no	no
245150112	Alpine (S) - West	Balance	no	no
245156672	Towong (S) - Pt B	Balance	no	no
250052111	E. Gippsland (S) - Bairnsdale	Balance	no	no
250052113	E. Gippsland (S) - Orbost	Balance	no	no
250052115	E. Gippsland (S) - South-West	Balance	yes	no
250052117	E. Gippsland (S) Bal	Balance	no	no
250156811	Wellington (S) - Alberton	Balance	no	no
250156812	Wellington (S) - Avon	Balance	no	no
250156813	Wellington (S) - Maffra	Balance	yes	no
250156814	Wellington (S) - Rosedale	Balance	no	no
250156815	Wellington (S) - Sale	Balance	no	no
255050831	Baw Baw (S) - Pt A	Balance	no	no
255053811	Latrobe (C) - Moe	Balance	no	no
255053814	Latrobe (C) - Morwell	Balance	no	no
255053815	Latrobe (C) - Traralgon	Balance	no	no
255053818	Latrobe (C) Bal	Balance	no	no
255100834	Baw Baw (S) - Pt B East	Balance	yes	no
255100835	Baw Baw (S) - Pt B West	Balance	yes	no
255107458	Yarra Ranges (S) - Pt B	Balance	yes	no
255200741	Bass Coast (S) - Phillip Is.	Balance	no	no
255200744	Bass Coast (S) Bal	Balance	no	no
255206171	South Gippsland (S) - Central	Balance	no	no
255206174	South Gippsland (S) - East	Balance	no	no
255206175	South Gippsland (S) - West	Balance	yes	no
QLD				
305051001	Acacia Ridge	Capital city	yes	no
305051004	Albion	Capital city	no	no
305051007	Alderley	Capital city	no	no
305051012	Algester	Capital city	yes	no
305051015	Annerley	Capital city	no	no
305051018	Anstead	Capital city	no	no

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305051023	Archerfield	Capital city	no	no
305051026	Ascot	Capital city	no	no
305051031	Ashgrove	Capital city	no	no
305051034	Aspley	Capital city	no	no
305051037	Bald Hills	Capital city	yes	yes
305051042	Balmoral	Capital city	no	no
305051045	Banyo	Capital city	no	no
305051048	Bardon	Capital city	no	no
305051053	Bellbowrie	Capital city	yes	yes
305051057	Belmont-Mackenzie	Capital city	no	no
305051064	Boondall	Capital city	yes	no
305051067	Bowen Hills	Capital city	no	no
305051072	Bracken Ridge	Capital city	yes	no
305051075	Bridgeman Downs	Capital city	no	yes
305051078	Brighton	Capital city	no	no
305051083	Brookfield (incl. Mt C'tha)	Capital city	no	no
305051086	Bulimba	Capital city	no	no
305051091	Burbank	Capital city	yes	no
305051094	Calamvale	Capital city	yes	yes
305051097	Camp Hill	Capital city	yes	no
305051102	Cannon Hill	Capital city	no	no
305051105	Capalaba West	Capital city	yes	no
305051108	Carindale	Capital city	no	no
305051113	Carina	Capital city	yes	no
305051116	Carina Heights	Capital city	no	no
305051121	Carseldine	Capital city	no	no
305051124	Chandler	Capital city	no	no
305051127	Chapel Hill	Capital city	no	no
305051132	Chelmer	Capital city	no	yes
305051135	Chermside	Capital city	no	no
305051138	Chermside West	Capital city	yes	no
305051151	Clayfield	Capital city	no	no
305051154	Coopers Plains	Capital city	no	no
305051157	Coorparoo	Capital city	no	no
305051162	Corinda	Capital city	no	no
305051167	Darra-Sumner	Capital city	no	no
305051173	Deagon	Capital city	no	no
305051176	Doolandella-Forest Lake	Capital city	yes	no
305051184	Durack	Capital city	no	no
305051187	Dutton Park	Capital city	no	no
305051195	East Brisbane	Capital city	no	no
305051198	Eight Mile Plains	Capital city	no	no
305051203	Ellen Grove	Capital city	yes	yes
305051206	Enoggera	Capital city	no	no

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305051211	Everton Park	Capital city	no	no
305051214	Fairfield	Capital city	no	no
305051217	Ferny Grove	Capital city	yes	yes
305051222	Fig Tree Pocket	Capital city	no	no
305051228	Fortitude Valley - Inner	Capital city	no	no
305051233	Fortitude Valley - Remainder	Capital city	no	no
305051236	Geebung	Capital city	yes	no
305051241	Graceville	Capital city	no	no
305051244	Grange	Capital city	no	no
305051247	Greenslopes	Capital city	no	no
305051252	Gumdale	Capital city	no	yes
305051255	Hamilton	Capital city	no	no
305051258	Hawthorne	Capital city	no	no
305051265	Hemmant-Lytton	Capital city	yes	no
305051271	Hendra	Capital city	no	no
305051274	Herston	Capital city	no	no
305051277	Highgate Hill	Capital city	no	no
305051282	Holland Park	Capital city	no	no
305051285	Holland Park West	Capital city	no	no
305051288	Inala	Capital city	yes	no
305051293	Indooroopilly	Capital city	no	no
305051296	Jamboree Heights	Capital city	yes	no
305051301	Jindalee	Capital city	no	no
305051304	Kangaroo Point	Capital city	no	no
305051306	Karana Downs-Lake Manchester	Capital city	yes	yes
305051312	Kedron	Capital city	no	no
305051315	Kelvin Grove	Capital city	no	no
305051318	Kenmore	Capital city	no	no
305051323	Kenmore Hills	Capital city	no	no
305051326	Keperra	Capital city	yes	yes
305051331	Kuraby	Capital city	yes	no
305051337	Lota	Capital city	no	no
305051345	Lutwyche	Capital city	no	no
305051353	McDowall	Capital city	yes	yes
305051356	MacGregor	Capital city	no	no
305051364	Manly	Capital city	no	no
305051367	Manly West	Capital city	yes	yes
305051372	Mansfield	Capital city	yes	no
305051375	Middle Park	Capital city	no	no
305051378	Milton	Capital city	no	no
305051383	Mitchelton	Capital city	yes	no
305051386	Moggill	Capital city	yes	yes
305051391	Moorooka	Capital city	no	no
305051397	Morningside	Capital city	no	no

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305051402	Mount Gravatt	Capital city	no	no
305051405	Mount Gravatt East	Capital city	no	yes
305051408	Mount Ommaney	Capital city	no	no
305051413	Murarrie	Capital city	yes	no
305051421	New Farm	Capital city	no	no
305051424	Newmarket	Capital city	no	no
305051427	Newstead	Capital city	no	no
305051432	Norman Park	Capital city	no	no
305051435	Northgate	Capital city	no	no
305051438	Nudgee	Capital city	yes	no
305051443	Nudgee Beach	Capital city	no	no
305051446	Nundah	Capital city	no	no
305051451	Oxley	Capital city	no	no
305051454	Paddington	Capital city	no	no
305051456	Pallara-Heathwood-Larapinta	Capital city	no	yes
305051463	Parkinson-Drewvale	Capital city	no	no
305051465	Pinjarra Hills	Capital city	no	no
305051467	Pinkenba-Eagle Farm	Capital city	no	no
305051473	Pullenvale	Capital city	no	no
305051476	Ransome	Capital city	no	no
305051481	Red Hill	Capital city	no	no
305051484	Richlands	Capital city	no	no
305051487	Riverhills	Capital city	no	yes
305051492	Robertson	Capital city	no	no
305051495	Rochedale	Capital city	no	no
305051498	Rocklea	Capital city	no	no
305051503	Runcorn	Capital city	no	no
305051506	St Lucia	Capital city	no	no
305051511	Salisbury	Capital city	no	no
305051514	Sandgate	Capital city	no	no
305051517	Seventeen Mile Rocks	Capital city	no	no
305051522	Sherwood	Capital city	no	no
305051525	South Brisbane	Capital city	no	no
305051528	Spring Hill	Capital city	no	no
305051533	Stafford	Capital city	na	na
305051536	Stafford Heights	Capital city	no	yes
305051541	Stretton-Karawatha	Capital city	no	yes
305051547	Sunnybank	Capital city	no	no
305051552	Sunnybank Hills	Capital city	no	no
305051556	Taigum-Fitzgibbon	Capital city	no	no
305051558	Taringa	Capital city	no	no
305051563	Tarragindi	Capital city	no	no
305051566	The Gap (incl. Enoggera Res.)	Capital city	no	no
305051571	Tingalpa	Capital city	no	no

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305051574	Toowong	Capital city	no	no
305051582	Upper Brookfield	Capital city	no	no
305051585	Upper Kedron	Capital city	no	no
305051588	Upper Mount Gravatt	Capital city	no	no
305051593	Virginia	Capital city	no	yes
305051601	Wakerley	Capital city	no	no
305051604	Wavell Heights	Capital city	no	no
305051607	West End (Brisbane)	Capital city	no	no
305051612	Westlake	Capital city	no	no
305051615	Willawong	Capital city	no	yes
305051618	Wilston	Capital city	no	no
305051623	Windsor	Capital city	no	no
305051626	Wishart	Capital city	no	no
305051631	Woolloongabba	Capital city	no	no
305051634	Woolloowin	Capital city	no	no
305051637	Wynnum	Capital city	no	no
305051642	Wynnum West	Capital city	no	no
305051645	Yeerongpilly	Capital city	no	no
305051648	Yeronga	Capital city	no	no
305051653	Zillmere	Capital city	yes	no
305103461	Beenleigh	Capital city	no	no
305103463	Bethania-Waterford	Capital city	yes	no
305103466	Eagleby	Capital city	no	no
305103471	Edens Landing-Holmview	Capital city	yes	no
305103476	Mt Warren Park	Capital city	yes	no
305103494	Windaroo-Bannockburn	Capital city	yes	yes
305103496	Gold Coast (C) Bal in BSD	Capital city	yes	no
305150552	Beaudesert (S) - Pt A	Capital city	no	no
305202002	Bribie Island	Capital city	no	no
305202005	Burpengary-Narangba	Capital city	yes	no
305202008	Caboolture (S) - Central	Capital city	yes	no
305202013	Caboolture (S) - East	Capital city	no	no
305202016	Deception Bay	Capital city	yes	no
305202018	Morayfield	Capital city	yes	no
305202023	Caboolture (S) Bal in BSD	Capital city	yes	no
305253962	Ipswich (C) - Central	Capital city	yes	no
305253965	Ipswich (C) - East	Capital city	yes	no
305253966	Ipswich (C) - North	Capital city	yes	yes
305304601	Browns Plains	Capital city	yes	no
305304603	Carbrook-Cornubia	Capital city	no	no
305304605	Daisy Hill-Priestdale	Capital city	yes	yes
305304608	Greenbank-Boronia Heights	Capital city	yes	no
305304612	Kingston	Capital city	yes	no
305304615	Loganholme	Capital city	yes	yes

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305304618	Loganlea	Capital city	no	no
305304623	Marsden	Capital city	yes	no
305304631	Rochedale South	Capital city	yes	no
305304634	Shailer Park	Capital city	yes	no
305304637	Slacks Creek	Capital city	no	no
305304642	Springwood	Capital city	yes	no
305304645	Tanah Merah	Capital city	no	no
305304651	Underwood	Capital city	yes	no
305304654	Waterford West	Capital city	yes	no
305304656	Woodridge	Capital city	no	no
305304663	Logan (C) Bal	Capital city	no	no
305405951	Albany Creek	Capital city	yes	yes
305405957	Bray Park	Capital city	yes	yes
305405958	Central Pine West	Capital city	no	yes
305405961	Dakabin-Kallangur-M. Downs	Capital city	yes	no
305405963	Griffin-Mango Hill	Capital city	yes	no
305405971	Hills District	Capital city	yes	yes
305405973	Lawnton	Capital city	yes	no
305405974	Petrie	Capital city	yes	no
305405978	Strathpine-Brendale	Capital city	yes	no
305405988	Pine Rivers (S) Bal	Capital city	no	yes
305456201	Clontarf	Capital city	no	no
305456204	Margate-Woody Point	Capital city	no	no
305456206	Redcliffe-Scarborough	Capital city	no	no
305456208	Rothwell-Kippa-Ring	Capital city	no	no
305506251	Alexandra Hills	Capital city	yes	no
305506254	Birkdale	Capital city	yes	no
305506257	Capalaba	Capital city	yes	no
305506262	Cleveland	Capital city	no	no
305506264	Ormiston	Capital city	yes	no
305506265	Redland Bay	Capital city	yes	no
305506267	Sheldon-Mt Cotton	Capital city	no	yes
305506268	Thorneside	Capital city	yes	no
305506271	Thornlands	Capital city	no	no
305506273	Victoria Point	Capital city	yes	no
305506276	Wellington Point	Capital city	yes	no
305506283	Redland (S) Bal	Capital city	no	no
310053497	Arundel	Balance	no	no
310053501	Ashmore	Balance	no	no
310053504	Benowa	Balance	no	no
310053507	Biggera Waters	Balance	no	no
310053512	Bilinga	Balance	no	no
310053513	Broadbeach	Balance	no	yes
310053515	Broadbeach Waters	Balance	no	no

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310053517	Bundall	Balance	no	yes
310053521	Burleigh Heads	Balance	no	no
310053523	Burleigh Waters	Balance	no	no
310053525	Carrara-Merrimac	Balance	no	no
310053527	Coolangatta	Balance	no	no
310053531	Coombabah	Balance	no	no
310053532	Coomera-Cedar Creek	Balance	yes	no
310053533	Currumbin	Balance	no	no
310053535	Currumbin Waters	Balance	no	no
310053537	Elanora	Balance	yes	yes
310053541	Ernest-Molendinar	Balance	no	no
310053542	Guanaba-Currumbin Valley	Balance	no	yes
310053543	Helensvale	Balance	no	yes
310053545	Hollywell	Balance	no	yes
310053547	Hope Island	Balance	no	no
310053553	Labrador	Balance	no	no
310053555	Main Beach-Broadwater	Balance	no	no
310053557	Mermaid Beach	Balance	no	no
310053562	Mermaid Wtrs-Clear Is. Wtrs	Balance	no	no
310053563	Miami	Balance	no	no
310053565	Mudgeeraba	Balance	no	no
310053567	Nerang	Balance	no	no
310053571	Oxenford	Balance	yes	no
310053573	Palm Beach	Balance	no	no
310053575	Paradise Point	Balance	no	no
310053577	Parkwood	Balance	yes	no
310053582	Robina	Balance	no	no
310053583	Runaway Bay	Balance	no	no
310053585	Southport	Balance	no	no
310053586	Stephens	Balance	no	no
310053587	Surfers Paradise	Balance	no	no
310053591	Tugun	Balance	no	no
310053593	Worongary-Tallai	Balance	yes	yes
310152132	Caloundra (C) - Caloundra N.	Balance	no	no
310152133	Caloundra (C) - Caloundra S.	Balance	yes	no
310152135	Caloundra (C) - Kawana	Balance	no	no
310154902	Maroochy (S) - Buderim	Balance	no	no
310154905	Maroochy (S) - Coastal North	Balance	no	no
310154907	Maroochy (S) - Maroochydhore	Balance	no	no
310154911	Maroochy (S) - Mooloolaba	Balance	no	yes
310154914	Maroochy (S) - Nambour	Balance	no	no
310154917	Maroochy (S) Bal in S C'st SSD	Balance	no	no
310155752	Noosa (S) - Noosa-Noosaville	Balance	no	yes
310155755	Noosa (S) - Sunshine-Peregian	Balance	no	no

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310155756	Noosa (S) - Tewantin	Balance	no	no
310200557	Beaudesert (S) - Pt B	Balance	no	no
310200800	Boonah (S)	Balance	no	no
310202031	Caboolture (S) - Pt B	Balance	no	no
310202136	Caloundra (C) - Hinterland	Balance	no	no
310202138	Caloundra (C) - Rail Corridor	Balance	yes	no
310203050	Esk (S)	Balance	no	no
310203250	Gatton (S)	Balance	no	no
310203974	Ipswich (C) - South-West	Balance	yes	no
310203976	Ipswich (C) - West	Balance	yes	no
310204250	Kilcoy (S)	Balance	yes	no
310204450	Laidley (S)	Balance	yes	no
310204918	Maroochy (S) Bal	Balance	no	no
310205758	Noosa (S) Bal	Balance	no	no
315051810	Bundaberg (C)	Balance	no	no
315051981	Burnett (S) - Pt A	Balance	no	no
315073751	Hervey Bay (C) - Pt A	Balance	no	no
315100700	Biggenden (S)	Balance	no	no
315101984	Burnett (S) - Pt B	Balance	no	no
315102532	Cooloolo (S) (excl. Gympie)	Balance	no	no
315102535	Cooloolo (S) - Gympie only	Balance	no	no
315102950	Eidsvold (S)	Balance	no	no
315103300	Gayndah (S)	Balance	no	no
315103754	Hervey Bay (C) - Pt B	Balance	yes	no
315104000	Isis (S)	Balance	no	no
315104300	Kilkivan (S)	Balance	no	no
315104350	Kingaroy (S)	Balance	yes	no
315104400	Kolan (S)	Balance	no	no
315104950	Maryborough (C)	Balance	no	no
315105100	Miriam Vale (S)	Balance	no	no
315105150	Monto (S)	Balance	no	no
315105450	Mundubbera (S)	Balance	no	no
315105500	Murgon (S)	Balance	yes	no
315105650	Nanango (S)	Balance	no	no
315105900	Perry (S)	Balance	no	no
315106850	Tiaro (S)	Balance	no	no
315107450	Wondai (S)	Balance	no	no
315107500	Woocoo (S)	Balance	no	no
320012151	Cambooya (S) - Pt A	Balance	yes	no
320012551	Crow's Nest (S) - Pt A	Balance	yes	yes
320014201	Jondaryan (S) - Pt A	Balance	yes	yes
320016451	Rosalie (S) - Pt A	Balance	yes	no
320016901	Toowoomba (C) - Central	Balance	no	no
320016903	Toowoomba (C) - North-East	Balance	no	no

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320016905	Toowoomba (C) - North-West	Balance	yes	no
320016906	Toowoomba (C) - South-East	Balance	no	no
320016908	Toowoomba (C) - West	Balance	no	no
320052154	Cambooya (S) - Pt B	Balance	no	no
320052350	Chinchilla (S)	Balance	no	no
320052400	Clifton (S)	Balance	no	no
320052554	Crow's Nest (S) - Pt B	Balance	no	no
320052650	Dalby (T)	Balance	yes	no
320053600	Goondiwindi (T)	Balance	yes	no
320053900	Inglewood (S)	Balance	no	no
320054204	Jondaryan (S) - Pt B	Balance	yes	no
320055000	Millmerran (S)	Balance	no	no
320055550	Murilla (S)	Balance	no	no
320056050	Pittsworth (S)	Balance	no	no
320056454	Rosalie (S) - Pt B	Balance	no	no
320056600	Stanthorpe (S)	Balance	no	no
320056700	Tara (S)	Balance	no	no
320056750	Taroom (S)	Balance	no	no
320057100	Waggamba (S)	Balance	no	no
320057150	Wambo (S)	Balance	no	no
320057262	Warwick (S) - Central	Balance	no	no
320057263	Warwick (S) - East	Balance	no	no
320057265	Warwick (S) - North	Balance	no	no
320057266	Warwick (S) - West	Balance	no	no
325050300	Balonne (S)	Balance	no	yes
325050650	Bendemere (S)	Balance	no	no
325050850	Booringa (S)	Balance	no	yes
325051850	Bungil (S)	Balance	no	yes
325055600	Murweh (S)	Balance	no	no
325055800	Paroo (S)	Balance	no	no
325056150	Quilpie (S)	Balance	no	no
325056400	Roma (T)	Balance	no	no
325057200	Warroo (S)	Balance	no	no
330053151	Fitzroy (S) - Pt A	Balance	yes	no
330056350	Rockhampton (C)	Balance	yes	no
330102101	Calliope (S) - Pt A	Balance	yes	no
330103350	Gladstone (C)	Balance	yes	no
330150350	Banana (S)	Balance	no	no
330150500	Bauhinia (S)	Balance	no	no
330152104	Calliope (S) - Pt B	Balance	no	no
330152850	Duaringa (S)	Balance	no	no
330153000	Emerald (S)	Balance	no	no
330153154	Fitzroy (S) - Pt B	Balance	no	no
330154100	Jericho (S)	Balance	no	no

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330154550	Livingstone (S)	Balance	yes	no
330155350	Mount Morgan (S)	Balance	no	no
330155850	Peak Downs (S)	Balance	yes	no
335050150	Aramac (S)	Balance	no	no
335050400	Barcaldine (S)	Balance	no	no
335050750	Blackall (S)	Balance	no	no
335050900	Boulia (S)	Balance	no	no
335052750	Diamantina (S)	Balance	no	no
335053850	Ilfracombe (S)	Balance	na	na
335054050	Isisford (S)	Balance	no	no
335054700	Longreach (S)	Balance	no	no
335056650	Tambo (S)	Balance	no	no
335057400	Winton (S)	Balance	no	no
340054762	Mackay (C) - Pt A	Balance	no	no
340100600	Belyando (S)	Balance	no	no
340100950	Bowen (S)	Balance	no	no
340101700	Broadsound (S)	Balance	yes	yes
340104765	Mackay (C) - Pt B	Balance	yes	no
340105050	Mirani (S)	Balance	yes	no
340106550	Sarina (S)	Balance	yes	no
340107330	Whitsunday (S)	Balance	no	no
345057001	Aitkenvale	Balance	no	no
345057003	City	Balance	no	no
345057007	Cranbrook	Balance	yes	yes
345057012	Currajong	Balance	no	no
345057014	Douglas	Balance	no	no
345057015	Garbutt	Balance	no	no
345057018	Gulliver	Balance	yes	no
345057023	Heatley	Balance	yes	no
345057026	Hermit Park	Balance	no	no
345057027	Hyde Park-Mysterton	Balance	no	no
345057031	Magnetic Island	Balance	no	no
345057033	Mt Louisa-Mt St John-Bohle	Balance	yes	no
345057034	Mundingburra	Balance	no	no
345057038	Murray	Balance	no	no
345057041	North Ward-Castle Hill	Balance	no	no
345057044	Oonoonba-Idalia-Cluden	Balance	yes	no
345057047	Pallarenda-Shelley Beach	Balance	no	no
345057051	Pimlico	Balance	no	no
345057054	Railway Estate	Balance	no	no
345057058	Rosslea	Balance	no	no
345057062	Rowes Bay-Belgian Gardens	Balance	no	no
345057065	South Townsville	Balance	no	no
345057071	Vincent	Balance	yes	yes

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345057074	West End (Townsville)	Balance	no	no
345057078	Wulguru	Balance	yes	no
345106801	Kelso	Balance	yes	yes
345106804	Kirwan	Balance	yes	no
345106807	Thuringowa (C) - Pt A Bal	Balance	yes	no
345151900	Burdekin (S)	Balance	no	no
345152300	Charters Towers (C)	Balance	no	no
345152700	Dalrymple (S)	Balance	no	yes
345153801	Hinchinbrook (S) excl. Palm I.	Balance	no	no
345156831	Thuringowa (C) - Pt B	Balance	no	no
345157084	Townsville (C) - Pt B	Balance	no	no
350052062	Cairns (C) - Barron	Balance	yes	no
350052065	Cairns (C) - Central Suburbs	Balance	no	no
350052068	Cairns (C) - Mt Whitfield	Balance	no	no
350052072	Cairns (C) - Northern Suburbs	Balance	no	yes
350052074	Cairns (C) - Trinity	Balance	yes	no
350052076	Cairns (C) - Western Suburbs	Balance	yes	no
350100200	Atherton (S)	Balance	no	no
350102078	Cairns (C) - Pt B	Balance	no	no
350102200	Cardwell (S)	Balance	no	no
350102504	Cook (S) - Weipa only	Balance	yes	na
350102800	Douglas (S)	Balance	no	no
350102900	Eacham (S)	Balance	no	no
350103700	Herberton (S)	Balance	yes	no
350104150	Johnstone (S)	Balance	no	no
350104850	Mareeba (S)	Balance	no	no
350106950	Torres (S)	Balance	no	yes
355052450	Cloncurry (S)	Balance	no	yes
355053200	Flinders (S)	Balance	no	no
355055300	Mount Isa (C)	Balance	yes	no
355056300	Richmond (S)	Balance	no	no
SA				
405052030	Gawler (M)	Capital city	no	no
405055681	Playford (C) - East Central	Capital city	yes	yes
405055683	Playford (C) - Elizabeth	Capital city	yes	no
405055684	Playford (C) - Hills	Capital city	yes	yes
405055686	Playford (C) - West	Capital city	no	no
405055688	Playford (C) - West Central	Capital city	yes	no
405055891	Port Adel. Enfield (C) - East	Capital city	no	no
405055894	Port Adel. Enfield (C) - Inner	Capital city	no	no
405057141	Salisbury (C) - Central	Capital city	yes	no
405057143	Salisbury (C) - Inner North	Capital city	yes	no
405057144	Salisbury (C) - North-East	Capital city	yes	no
405057146	Salisbury (C) - South-East	Capital city	yes	no

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405057148	Salisbury (C) Bal	Capital city	yes	no
405057701	Tea Tree Gully (C) - Central	Capital city	yes	yes
405057704	Tea Tree Gully (C) - Hills	Capital city	yes	no
405057705	Tea Tree Gully (C) - North	Capital city	yes	yes
405057708	Tea Tree Gully (C) - South	Capital city	yes	no
405101061	Charles Sturt (C) - Coastal	Capital city	no	no
405101064	Charles Sturt (C) - Inner East	Capital city	no	no
405101065	Charles Sturt (C) - Inner West	Capital city	no	no
405101068	Charles Sturt (C) - North-East	Capital city	no	no
405105895	Port Adel. Enfield (C) - Coast	Capital city	no	no
405105898	Port Adel. Enfield (C) - Port	Capital city	no	no
405108411	West Torrens (C) - East	Capital city	no	no
405108414	West Torrens (C) - West	Capital city	no	no
405150070	Adelaide (C)	Capital city	no	no
405150121	Adelaide Hills (DC) - Central	Capital city	yes	no
405150124	Adelaide Hills (DC) - Ranges	Capital city	no	no
405150701	Burnside (C) - North-East	Capital city	no	no
405150704	Burnside (C) - South-West	Capital city	no	no
405150911	Campbelltown (C) - East	Capital city	no	no
405150914	Campbelltown (C) - West	Capital city	no	no
405155291	Norw. P'ham St Ptrs (C) - East	Capital city	no	no
405155294	Norw. P'ham St Ptrs (C) - West	Capital city	no	no
405156510	Prospect (C)	Capital city	no	no
405157981	Unley (C) - East	Capital city	no	no
405157984	Unley (C) - West	Capital city	no	no
405158260	Walkerville (M)	Capital city	no	no
405202601	Holdfast Bay (C) - North	Capital city	no	no
405202604	Holdfast Bay (C) - South	Capital city	no	no
405204061	Marion (C) - Central	Capital city	no	no
405204064	Marion (C) - North	Capital city	no	no
405204065	Marion (C) - South	Capital city	yes	yes
405204341	Mitcham (C) - Hills	Capital city	no	no
405204344	Mitcham (C) - North-East	Capital city	no	no
405204345	Mitcham (C) - West	Capital city	no	no
405205341	Onkaparinga (C) - Hackham	Capital city	yes	no
405205342	Onkaparinga (C) - Hills	Capital city	no	no
405205343	Onkaparinga (C) - Morphett	Capital city	yes	no
405205344	Onkaparinga (C) - North Coast	Capital city	no	no
405205345	Onkaparinga (C) - Reservoir	Capital city	yes	yes
405205346	Onkaparinga (C) - South Coast	Capital city	yes	no
405205347	Onkaparinga (C) - Woodcroft	Capital city	yes	no
410050311	Barossa (DC) - Angaston	Balance	no	no
410050314	Barossa (DC) - Barossa	Balance	yes	no
410050315	Barossa (DC) - Tanunda	Balance	no	no

<i>SLA code</i>	<i>SLA name</i>	<i>Capital city/balance of state</i>	<i>High impact of CRA removal (yes/no)</i>	<i>High impact of removal of CRA upper limit (yes/no)</i>
410053650	Light (DC)	Balance	no	no
410053920	Mallala (DC)	Balance	yes	no
410102750	Kangaroo Island (DC)	Balance	no	no
410150125	Adelaide Hills (DC) - North	Balance	yes	no
410150128	Adelaide Hills (DC) Bal	Balance	no	no
410154551	Mount Barker (DC) - Central	Balance	yes	no
410154554	Mount Barker (DC) Bal	Balance	yes	no
410200221	Alexandrina (DC) - Coastal	Balance	no	no
410200224	Alexandrina (DC) - Strathalbyn	Balance	no	no
410208050	Victor Harbor (DC)	Balance	no	no
410208750	Yankalilla (DC)	Balance	no	no
415050430	Barunga West (DC)	Balance	no	no
415051560	Copper Coast (DC)	Balance	no	no
415058831	Yorke Peninsula (DC) - North	Balance	no	no
415058834	Yorke Peninsula (DC) - South	Balance	no	no
415101140	Clare and Gilbert Valleys (DC)	Balance	no	no
415102110	Goyder (DC)	Balance	no	no
415108130	Wakefield (DC)	Balance	no	no
420050521	Berri & Barmera (DC) - Barmera	Balance	no	no
420050524	Berri & Barmera (DC) - Berri	Balance	no	no
420053791	Loxton Waikerie (DC) - East	Balance	no	no
420053794	Loxton Waikerie (DC) - West	Balance	no	no
420054210	Mid Murray (DC)	Balance	no	no
420056671	Renmark Paringa (DC) - Paringa	Balance	no	no
420056674	Renmark Paringa (DC) - Renmark	Balance	no	no
420103080	Karoonda East Murray (DC)	Balance	no	no
420105040	Murray Bridge (RC)	Balance	no	no
420107290	Southern Mallee (DC)	Balance	no	no
420107800	The Coorong (DC)	Balance	no	no
425053360	Lacepede (DC)	Balance	no	no
425055090	Naracoorte and Lucindale (DC)	Balance	no	no
425056860	Robe (DC)	Balance	no	yes
425057630	Tatiara (DC)	Balance	no	no
425102250	Grant (DC)	Balance	no	no
425104620	Mount Gambier (C)	Balance	no	no
425108341	Wattle Range (DC) - East	Balance	no	no
425108344	Wattle Range (DC) - West	Balance	no	no
430051190	Cleve (DC)	Balance	no	no
430051750	Elliston (DC)	Balance	yes	no
430051960	Franklin Harbor (DC)	Balance	no	no
430053220	Kimba (DC)	Balance	no	no
430053570	Le Hunte (DC)	Balance	no	no
430053710	Lower Eyre Peninsula (DC)	Balance	no	no

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430056300	Port Lincoln (C)	Balance	no	no
430057910	Tumby Bay (DC)	Balance	no	no
430101010	Ceduna (DC)	Balance	no	no
430107490	Streaky Bay (DC)	Balance	no	no
430109249	Unincorp. West Coast	Balance	na	na
435058540	Whyalla (C)	Balance	yes	no
435155120	Northern Areas (DC)	Balance	no	no
435155400	Orroroo/Carrieton (DC)	Balance	no	no
435155540	Peterborough (DC)	Balance	no	no
435156451	Port Pirie C, Dists (M) - City	Balance	yes	no
435156454	Port Pirie C, Dists (M) Bal	Balance	no	no
435201830	Flinders Ranges (DC)	Balance	no	no
435204830	Mount Remarkable (DC)	Balance	no	no
435206090	Port Augusta (C)	Balance	yes	no
435209529	Unincorp. Flinders Ranges	Balance	na	na
435251330	Cooper Pedy (DC)	Balance	no	no
435256970	Roxby Downs (M)	Balance	no	no
WA				
505051310	Cambridge (T)	Capital city	no	no
505051750	Claremont (T)	Capital city	no	no
505052170	Cottesloe (T)	Capital city	no	no
505055740	Mosman Park (T)	Capital city	no	no
505056580	Nedlands (C)	Capital city	no	no
505056930	Peppermint Grove (S)	Capital city	yes	no
505057082	Perth (C) - Remainder	Capital city	no	no
505057980	Subiaco (C)	Capital city	no	no
505058570	Vincent (T)	Capital city	no	no
505100350	Bassendean (T)	Capital city	no	no
505100420	Bayswater (C)	Capital city	no	no
505104200	Kalamunda (S)	Capital city	yes	no
505106090	Mundaring (S)	Capital city	no	no
505108050	Swan (C)	Capital city	yes	no
505154171	Joondalup (C) - North	Capital city	yes	no
505154174	Joondalup (C) - South	Capital city	yes	no
505157914	Stirling (C) - Central	Capital city	no	no
505157915	Stirling (C) - Coastal	Capital city	no	no
505157916	Stirling (C) - South-Eastern	Capital city	no	no
505158761	Wanneroo (C) - North-East	Capital city	yes	no
505158764	Wanneroo (C) - North-West	Capital city	yes	no
505158767	Wanneroo (C) - South	Capital city	yes	no
505201820	Cockburn (C)	Capital city	yes	no
505203150	East Fremantle (T)	Capital city	no	no
505203432	Fremantle (C) - Remainder	Capital city	no	no
505204830	Kwinana (T)	Capital city	yes	no

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505205320	Melville (C)	Capital city	no	no
505207490	Rockingham (C)	Capital city	yes	no
505250210	Armadale (C)	Capital city	yes	no
505250490	Belmont (C)	Capital city	no	no
505251330	Canning (C)	Capital city	no	no
505253780	Gosnells (C)	Capital city	yes	no
505257700	Serpentine-Jarrahdale (S)	Capital city	yes	no
505257840	South Perth (C)	Capital city	no	no
505258510	Victoria Park (T)	Capital city	no	no
510015110	Mandurah (C)	Balance	no	no
510016230	Murray (S)	Balance	no	no
510031190	Bunbury (C)	Balance	no	no
510031401	Capel (S) - Pt A	Balance	no	yes
510032661	Dardanup (S) - Pt A	Balance	yes	no
510033991	Harvey (S) - Pt A	Balance	yes	no
510100630	Boddington (S)	Balance	no	no
510101404	Capel (S) - Pt B	Balance	no	no
510101890	Collie (S)	Balance	yes	no
510102664	Dardanup (S) - Pt B	Balance	no	no
510102870	Donnybrook-Balingup (S)	Balance	no	no
510103994	Harvey (S) - Pt B	Balance	no	no
510108820	Waroona (S)	Balance	no	no
510150280	Augusta-Margaret River (S)	Balance	no	no
510151260	Busselton (S)	Balance	yes	no
510200770	Boyup Brook (S)	Balance	no	no
510200840	Bridgetown-Greenbushes (S)	Balance	no	no
510205180	Manjimup (S)	Balance	no	no
510206300	Nannup (S)	Balance	no	no
515051050	Broomehill (S)	Balance	no	no
515053640	Gnowangerup (S)	Balance	no	no
515054130	Jerramungup (S)	Balance	no	no
515054340	Katanning (S)	Balance	yes	no
515054480	Kent (S)	Balance	no	no
515054550	Kojonup (S)	Balance	no	no
515058120	Tambellup (S)	Balance	no	no
515100081	Albany (C) - Central	Balance	no	no
515100084	Albany (C) Bal	Balance	yes	no
515102240	Cranbrook (S)	Balance	no	no
515102730	Denmark (S)	Balance	no	no
515107210	Plantagenet (S)	Balance	no	no
520050910	Brookton (S)	Balance	no	no
520052310	Cuballing (S)	Balance	no	no
520053010	Dumbleyung (S)	Balance	no	no
520056440	Narrogin (T)	Balance	no	no

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520056510	Narrogin (S)	Balance	no	no
520057140	Pingelly (S)	Balance	no	no
520058610	Wagin (S)	Balance	no	no
520058680	Wandering (S)	Balance	no	no
520058890	West Arthur (S)	Balance	no	no
520059100	Wickepin (S)	Balance	no	no
520059170	Williams (S)	Balance	no	no
520102100	Corrigin (S)	Balance	no	no
520104620	Kondinin (S)	Balance	no	no
520104760	Kulin (S)	Balance	no	no
520104900	Lake Grace (S)	Balance	no	no
525051680	Chittering (S)	Balance	yes	no
525052590	Dandaragan (S)	Balance	no	no
525053570	Gingin (S)	Balance	no	no
525055600	Moora (S)	Balance	yes	no
525058540	Victoria Plains (S)	Balance	no	no
525100560	Beverley (S)	Balance	no	no
525102450	Cunderdin (S)	Balance	no	no
525102520	Dalwallinu (S)	Balance	no	no
525102940	Dowerin (S)	Balance	no	no
525103710	Goomalling (S)	Balance	no	no
525104690	Koorda (S)	Balance	no	no
525106650	Northam (T)	Balance	yes	no
525106720	Northam (S)	Balance	no	no
525107350	Quairading (S)	Balance	no	no
525108190	Tammin (S)	Balance	no	no
525108330	Toodyay (S)	Balance	no	no
525109310	Wongan-Ballidu (S)	Balance	no	no
525109450	Wyalkatchem (S)	Balance	no	no
525109730	York (S)	Balance	no	no
525151120	Bruce Rock (S)	Balance	no	no
525154410	Kellerberrin (S)	Balance	no	no
525155460	Merredin (S)	Balance	no	no
525155880	Mount Marshall (S)	Balance	no	no
525155950	Mukinbudin (S)	Balance	no	yes
525156370	Narembeen (S)	Balance	no	no
525156860	Nungarin (S)	Balance	yes	no
525158400	Trayning (S)	Balance	no	no
525159660	Yilgarn (S)	Balance	no	no
530014281	Kalgoorlie/Boulder (C) - Pt A	Balance	no	no
530051960	Coolgardie (S)	Balance	no	no
530055040	Leonora (S)	Balance	no	no
530103080	Dundas (S)	Balance	no	no
530103290	Esperance (S)	Balance	no	no

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530107420	Ravensthorpe (S)	Balance	no	no
535033500	Geraldton (C)	Balance	no	no
535033851	Greenough (S) - Pt A	Balance	yes	yes
535051540	Carnarvon (S)	Balance	no	no
535053360	Exmouth (S)	Balance	no	no
535105250	Meekatharra (S)	Balance	no	no
535105810	Mount Magnet (S)	Balance	no	no
535151470	Carnamah (S)	Balance	no	yes
535151610	Chapman Valley (S)	Balance	no	no
535152030	Coorow (S)	Balance	no	no
535153854	Greenough (S) - Pt B	Balance	no	no
535154060	Irwin (S)	Balance	no	no
535155670	Morawa (S)	Balance	no	no
535156790	Northampton (S)	Balance	no	no
535157000	Perenjori (S)	Balance	no	no
535158260	Three Springs (S)	Balance	no	no
540053220	East Pilbara (S)	Balance	no	yes
540057280	Port Hedland (T)	Balance	no	no
540100250	Ashburton (S)	Balance	no	no
540107560	Roebourne (S)	Balance	no	yes
545059520	Wyndham-East Kimberley (S)	Balance	no	no
TAS				
605050410	Brighton (M)	Capital city	yes	yes
605051410	Clarence (C)	Capital city	yes	no
605051511	Derwent Valley (M) - Pt A	Capital city	yes	no
605052610	Glenorchy (C)	Capital city	no	no
605052811	Hobart (C) - Inner	Capital city	no	no
605052812	Hobart (C) - Remainder	Capital city	no	no
605053611	Kingborough (M) - Pt A	Capital city	yes	no
605054811	Sorell (M) - Pt A	Capital city	yes	no
610051010	Central Highlands (M)	Balance	no	no
610051512	Derwent Valley (M) - Pt B	Balance	no	no
610052410	Glamorgan/Spring Bay (M)	Balance	no	no
610053010	Huon Valley (M)	Balance	yes	no
610053612	Kingborough (M) - Pt B	Balance	yes	no
610054812	Sorell (M) - Pt B	Balance	no	no
610055010	Southern Midlands (M)	Balance	no	no
610055210	Tasman (M)	Balance	no	no
615052211	George Town (M) - Pt A	Balance	no	no
615054011	Launceston (C) - Inner	Balance	no	no
615054012	Launceston (C) - Pt B	Balance	no	no
615054211	Meander Valley (M) - Pt A	Balance	no	no
615054611	Northern Midlands (M) - Pt A	Balance	no	no
615055811	West Tamar (M) - Pt A	Balance	no	no

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615102212	George Town (M) - Pt B	Balance	yes	yes
615104013	Launceston (C) - Pt C	Balance	no	no
615104212	Meander Valley (M) - Pt B	Balance	no	no
615104612	Northern Midlands (M) - Pt B	Balance	no	no
615105812	West Tamar (M) - Pt B	Balance	yes	no
615150210	Break O'Day (M)	Balance	no	no
615151810	Dorset (M)	Balance	no	no
615152010	Flinders (M)	Balance	no	no
620050611	Burnie (C) - Pt A	Balance	no	no
620050811	Central Coast (M) - Pt A	Balance	no	no
620051610	Devonport (C)	Balance	no	no
620053811	Latrobe (M) - Pt A	Balance	no	no
620055411	Waratah/Wynyard (M) - Pt A	Balance	no	no
620100612	Burnie (C) - Pt B	Balance	no	no
620100812	Central Coast (M) - Pt B	Balance	no	no
620101210	Circular Head (M)	Balance	no	no
620103210	Kentish (M)	Balance	no	no
620103410	King Island (M)	Balance	no	no
620103812	Latrobe (M) - Pt B	Balance	no	yes
620105412	Waratah/Wynyard (M) - Pt B	Balance	no	no
620155610	West Coast (M)	Balance	no	no
NT				
705051004	Alawa	Capital city	no	no
705051008	Anula	Capital city	no	no
705051014	Brinkin	Capital city	no	no
705051018	City - Inner	Capital city	no	no
705051024	Coconut Grove	Capital city	no	no
705051028	Fannie Bay	Capital city	no	no
705051034	Jingili	Capital city	no	yes
705051038	Karama	Capital city	yes	no
705051044	Larrakeyah	Capital city	no	no
705051048	Leanyer	Capital city	no	no
705051054	Ludmilla	Capital city	no	no
705051058	Malak	Capital city	no	yes
705051064	Marrara	Capital city	no	no
705051068	Millner	Capital city	yes	no
705051074	Moil	Capital city	no	yes
705051078	Nakara	Capital city	no	yes
705051084	Narrows	Capital city	no	no
705051088	Nightcliff	Capital city	no	no
705051094	Parap	Capital city	no	no
705051098	Rapid Creek	Capital city	no	no
705051104	Stuart Park	Capital city	no	no
705051114	Tiwi	Capital city	no	no

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705051118	Wagaman	Capital city	yes	no
705051124	Wanguri	Capital city	no	yes
705051134	Wulagi	Capital city	no	no
705051138	City - Remainder	Capital city	no	no
705102802	Bakewell	Capital city	yes	no
705102804	Driver	Capital city	no	yes
705102806	Durack	Capital city	no	yes
705102808	Gray	Capital city	yes	no
705102814	Moulden	Capital city	yes	no
705102818	Woodroffe	Capital city	yes	yes
705102824	Palmerston (C) Bal	Capital city	no	yes
705202308	Litchfield (S) - Pt B	Capital city	no	no
710050700	Coomalie (CGC)	Balance	yes	no
710302200	Katherine (T)	Balance	no	yes
710353800	Tennant Creek (T)	Balance	no	no
710400201	Alice Springs (T) - Charles	Balance	no	yes
710400205	Alice Springs (T) - Larapinta	Balance	no	yes
710400207	Alice Springs (T) - Ross	Balance	no	yes
<i>ACT</i>				
805050189	Ainslie	Capital city	no	no
805050639	Braddon	Capital city	no	no
805050909	Campbell	Capital city	no	no
805051449	City	Capital city	no	yes
805051889	Dickson	Capital city	no	yes
805051989	Downer	Capital city	no	no
805053609	Hackett	Capital city	no	no
805055229	Lyneham	Capital city	no	no
805056389	O'Connor	Capital city	no	no
805057209	Reid	Capital city	no	no
805058289	Turner	Capital city	no	no
805058559	Watson	Capital city	no	no
805100279	Aranda	Capital city	no	yes
805100459	Belconnen Town Centre	Capital city	no	no
805100729	Bruce	Capital city	no	no
805101179	Charnwood	Capital city	no	no
805101629	Cook	Capital city	no	no
805102139	Dunlop	Capital city	yes	yes
805102259	Evatt	Capital city	no	no
805102619	Florey	Capital city	no	no
805102709	Flynn	Capital city	no	no
805102889	Fraser	Capital city	no	yes
805103249	Giralang	Capital city	no	yes
805103879	Hawker	Capital city	no	no
805103969	Higgins	Capital city	no	no

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805104149	Holt	Capital city	no	no
805104779	Kaleen	Capital city	no	yes
805105139	Latham	Capital city	no	no
805105409	McKellar	Capital city	no	yes
805105589	Macgregor	Capital city	no	yes
805105679	Macquarie	Capital city	no	no
805105949	Melba	Capital city	no	yes
805106669	Page	Capital city	no	no
805107569	Scullin	Capital city	no	no
805107659	Spence	Capital city	no	no
805108649	Weetangera	Capital city	no	yes
805151269	Chifley	Capital city	yes	no
805151719	Curtin	Capital city	no	no
805152439	Farrer	Capital city	no	no
805153069	Garran	Capital city	no	no
805154239	Hughes	Capital city	no	no
805154419	Isaacs	Capital city	no	yes
805155319	Lyons	Capital city	no	no
805155859	Mawson	Capital city	no	no
805156489	O'Malley	Capital city	no	no
805156849	Pearce	Capital city	no	no
805156939	Phillip	Capital city	no	no
805158109	Torrens	Capital city	no	no
805201089	Chapman	Capital city	no	no
805202079	Duffy	Capital city	no	yes
805202529	Fisher	Capital city	no	no
805204059	Holder	Capital city	no	yes
805207389	Rivett	Capital city	no	no
805207749	Stirling	Capital city	no	no
805208469	Waramanga	Capital city	no	no
805208739	Weston	Capital city	no	no
805250339	Banks	Capital city	yes	yes
805250609	Bonython	Capital city	yes	no
805250819	Calwell	Capital city	yes	yes
805251359	Chisholm	Capital city	yes	yes
805251549	Conder	Capital city	yes	yes
805252349	Fadden	Capital city	no	yes
805253159	Gilmore	Capital city	yes	no
805253289	Gordon	Capital city	no	yes
805253339	Gowrie	Capital city	no	yes
805254509	Isabella Plains	Capital city	yes	no
805254869	Kambah	Capital city	no	yes
805255489	Macarthur	Capital city	yes	yes
805256129	Monash	Capital city	no	no

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805256579	Oxley	Capital city	no	no
805257289	Richardson	Capital city	yes	no
805258019	Theodore	Capital city	yes	yes
805258379	Wanniassa	Capital city	no	yes
805351809	Deakin	Capital city	no	yes
805352789	Forrest	Capital city	na	na
805353429	Griffith	Capital city	no	no
805354959	Kingston	Capital city	no	no
805356219	Narrabundah	Capital city	no	no
805356309	Oaks Estate	Capital city	no	no
805357029	Pialligo	Capital city	na	na
805357119	Red Hill	Capital city	no	no
805358919	Yarralumla	Capital city	no	yes
805400239	Amaroo	Capital city	no	no
805406249	Ngunnawal	Capital city	no	yes
805406279	Nicholls	Capital city	no	yes
805406719	Palmerston	Capital city	no	yes
810059009	Remainder of ACT	Balance	na	na

Source: HOUSEMOD

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