Final Report

The regional impact of Commonwealth Rent Assistance

authored by

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for the

Australian Housing and Urban Research Institute

RMIT-NATSEM Research Centre

November 2004

AHURI Final Report No. 71

AHURi

Australian Housing
and Urban Research Institute

ACKNOWLEDGEMENTS

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LIST OF ACRONYMS

ABS	Australian Bureau of Statistics
AHURI	Australian Housing and Urban Research Institute
AHS	Australian Housing Survey
AIHW	Australian Institute of Health and Welfare
ATSIC	Aboriginal and Torres Strait Islander Commission
BCP	Census Basic Community Profile
CCD	Census Collection District
CHDS	Commonwealth Housing Dataset
CPI	Consumer Price Index
CRA	Commonwealth Rent Assistance
CSHA	Commonwealth State Housing Agreement
CURF	Confidentialised Unit Record File
GST	Goods and Services Tax
HES	Household Expenditure Survey
LGA	Local Government Area
NATSEM	National Centre for Social and Economic Modelling
NHPP	National Housing Policy Project
RMIT	Royal Melbourne Institute of Technology
SIHC	Survey of Income and Housing Costs
SLA	Statistical Local Area
SRI	Survey of Rental Investors
STINMOD	NATSEM's static microsimulation model
XCP	Census Expanded Community Profile

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EXECUTIVE SUMMARY

Commonwealth Rent Assistance (CRA) is an element of the Australian income support system and an important housing assistance programme. CRA complements broader income support objectives by providing supplementary income to about one million income support recipients in the private rental market in recognition of the additional costs of private rental housing (Department of Family and Community Services 2002, pp 99, 103). However, the CRA entitlement rules – rent thresholds, taper rate and maximum levels of assistance – are standard across the country, despite the evident variations in regional rent levels.

The premise of this research is that national CRA entitlement rules and regional variations in rent result in varied regional outcomes in terms of the extent to which CRA recognises the additional costs faced by those income support recipients who are renting privately. Data compiled by the Productivity Commission on housing affordability measures for CRA recipients living in different parts of the country supports this presupposition. CRA is revealed to have a major impact on housing affordability, to have an impact across the country, but to be only weakly responsive to regional variations in the amounts of rent being paid.

This situation has prompted calls for a regional dimension to be added to CRA payments – calls that have been made since the early 1990s, though with something of a resurgence in recent years. And these calls appear to be in tune with the basic objective of CRA – an income supplement to recognise the additional costs faced by income support recipients renting privately. So, how might possible variants of CRA provide a greater responsiveness to regional variations in rent levels? To answer this question this research has required the creation of a new dataset with appropriate housing and socio-demographic attributes, and sufficient flexibility to model alternative specifications of CRA and to assess the regional implications of any proposed changes to CRA entitlement rules.

The required dataset has been created using the techniques of spatial microsimulation to combine data from different sources and to apply a microsimulation model to this dataset. Creation of the dataset has been a key element of the research in this study.

The spatial microsimulation technique used in this research combines small-area data (at the Statistical Local Area level (SLA)) from the 2001 Census of Population and Housing (which has very good geographic detail, but limited detail on housing and other population characteristics), with data from the ABS 1998-99 Household Expenditure Survey (HES) (which has poor geographic detail, but very good detail on housing and other population characteristics). Appendix A discusses the choice of the HES for this research.

NATSEM's established microsimulation model, STINMOD, is used to update the HES data from 1998-99 to 2001 and also to impute CRA entitlements. To ensure that the baseline estimates reflect the actual level and distribution of CRA receipt, the initial estimates are calibrated to administrative data on CRA receipt from the Commonwealth Housing Dataset.

To address the primary aim of this research – that is, to assess the targeting performance of CRA at a regional level – the base case (entitlement rules as they were in June 2001) and four scenarios of alternative CRA specifications have been modelled. Three of the four scenarios are defined as the 'basic' changes that could be made to CRA entitlement rules – an increase in the taper rate; a reduction in the

minimum rent threshold; and an increase in the maximum level of assistance. Due to the nature of CRA entitlement rules, there are numerous combinations of changes that could be made to the rules to improve the regional targeting performance of CRA. Several more complex alternative specifications are discussed but only one has been modelled - an increase in the maximum level of assistance combined with a decrease in the taper rate.

Two main variants to CRA that add greater responsiveness to regional rents emerge from the literature:

1.   CRA with regional variation in parameters; and

2.   CRA with changes to rent thresholds, maximum rates and/or the taper, but with no explicit regional dimension.

The four scenarios modelled are examples of variation in parameters with no explicit regional dimension. Modelling CRA with regional variation in parameters is problematic, not because of the added complexity of multiple rules, but in the definition and construction of appropriate regions. Notwithstanding the difficulties of constructing appropriate regions, given that the analysis in this research is at the SLA level, insight into regional variations in parameters can be gained by comparing different regional outcomes for the various scenario changes in entitlement rules.

An illustrative assessment of the regional impact of CRA specifications has been undertaken using an income ratio measure of affordability. A comparison of housing affordability with and without CRA payment illustrates both the overall benefit of the CRA program and the regional implications of the program. Higher rental areas - particularly inner city SLAs – are clearly disadvantaged by the setting of national rules. The changes to the national rules introduced in the four scenarios illustrate the variation in regional impact that can be brought about by changes to these rules – even without regional variation in the rules.

The conclusion to be drawn from this research is that the specification of CRA entitlement rules has a major regional dimension. This would strongly suggest that the setting of CRA entitlement rules should explicitly consider the regional impact of these rules, in addition to the overall impact of the program. More complex changes to these rules may also result in improved regional performance, without any major increases in the overall budget allocation to the program.

The real benefit of this research will be in the future application of the model to alternative CRA options and scenarios that are designed to meet clearly enunciated goals for the CRA program. This will require informed debate between policy makers and other stakeholders and additional commitment to this research program.

This research is part of a broader model development strategy currently being undertaken by the AHURI RMIT/NATSEM Research Centre. The next step in model development will be project 30205: 'Baseline small area projections of the demand for housing assistance' (the Projections Project). The current project - along with the Projections Project - contributes to the development of AHURI's capacity for small-area housing modelling and projections.

1 INTRODUCTION

In recent years, the property boom has become a favoured topic of conversation around that great Australian tradition – the weekend barbeque. For the 66% of Australian households that own or are buying their own home (ABS, 2003), this conversation is likely to revolve around the increased value of their home, whether they can afford the purchase of an investment unit in the city, or "if only we'd bought that investment property in Queensland a year ago". The 4.5% of households in State/Territory owned public housing on the other hand, are likely to be less impressed. They face the ever more certain prospect that the barbeque will always be in a government owned yard, albeit a rent-capped yard.

But what of the 22% of households that are in the private rental market? (or more specifically, private renters on a low income). Between 1996 and 2001, an additional 87,464 households entered the private rental sector, and private rental housing now increasingly acts as both de facto social housing and as a long-term tenure choice (Wulff, 1997). Whether these households can afford steak for the barbeque – or be satisfied with a snag on a slice of white bread – is very much determined by the level of rents in their area, their income and by the amount of assistance provided to them by housing assistance programmes.

Variations in housing characteristics – particularly rents, incomes and household structure – display a strong spatial dimension that is not explicitly addressed by mainstream housing assistance policy in Australia. The housing assistance programme that is the focus of this research, Commonwealth Rent Assistance (CRA), is a good example. CRA complements broader income support objectives by providing supplementary income to about one million income support recipients in the private rental market in recognition of the additional costs of private rental housing (Department of Family and Community Services 2001-02). However, the CRA entitlement rules – rent thresholds, the taper rate and maximum levels of assistance – are standard across the country, despite well-known wide variations in rent levels.

So, what happens when we apply 'across-the-board' housing assistance programs to an issue that exhibits considerable regional variation? Is rent assistance being received by those most in need i.e. how well is it being targeted? Does available assistance meet needs well in some areas, but fall short in others? What would the picture look like with alternative CRA settings that do take some account of regional differences? These are the fundamental questions that underlie this research. So, where in Australia are tenants enjoying the smell of t-bone, and where are they putting another snag on the barbecue?

This research has two main aims:

1. The primary aim of the research is to assess the targeting performance of CRA at a regional level. How well does CRA recognise the varied additional costs of private rental housing faced by recipients living in different parts of the country? And how do these outcomes compare with the likely outcomes under CRA with alternative settings that are designed to take greater account of regional differences in people's housing circumstances?

In order to achieve this aim, a major data development exercise has been undertaken that has the potential for important further applications. Accordingly:

2. The secondary aim is to establish a detailed and up-to-date regional dataset for the analysis of housing and housing policy issues, to demonstrate its capacity, and to consider the possibilities and requirements for further applications and extension.

Section 2 of the report deals with CRA – describing the nature of the payment, presenting previously available material on the regional impact of CRA, and providing an account of the policy debate surrounding adding a regional element to CRA payments.

Section 3 sets out the methodology and describes the data and techniques used to construct the detailed regional housing dataset. This is an application using the techniques of spatial microsimulation.

Specific considerations with the modelling of CRA are covered in section 4. These include aligning the model estimates to administrative data, determining criteria for assessing the options, and considering alternative specifications for CRA.

Sections 5 and 6 discuss the modelled outcomes of some illustrative changes to CRA entitlement rules and assess those estimated outcomes against affordability and overall budgetary impact. Sections 7 places this research into a policy context; discusses how to use the model and its outcomes and the limitations of the current housing dataset. Section 8 outlines proposed access to the research tool. The concluding section covers the broad research program and future model development required to progress this research to incorporate possible socio-demographic, economic and housing futures.

The appendices provide background information on some key considerations in the design of the dataset.

2 COMMONWEALTH RENT ASSISTANCE

Useful background material on Commonwealth Rent Assistance (CRA) and associated policy issues is available in Wulff (2000), Johnston (2002), Hulse (2002) and Productivity Commission (2003)[1]. A description of the payment is provided here, before presenting some available material on the regional impact of CRA, and an account of the debate surrounding adding a regional element to CRA payments.

2.1 The CRA Program

Commonwealth Rent Assistance (CRA) is an income supplement paid to income support recipients and is a major element of Australian housing assistance. At 30 June 2002, almost a million (943 877[2]) income units[3] were receiving CRA, with an average entitlement of $72 per fortnight (Productivity Commission 2003, table16A.56). Figure 2.1 shows total expenditure on CRA and on the other major form of direct housing assistance – funding under the Commonwealth State Housing Agreement (CSHA) which primarily covers expenditure on public rental housing, as well as community housing, indigenous housing and crisis accommodation. Figure 2.1 shows both the scale of the program and the trend of increasing real expenditure on CRA, compared with generally declining real CSHA expenditure.

Figure 2.1 Expenditure on Commonwealth Rent Assistance and on CSHA assistance, 1992-93 to 2001-02 (2001-02 dollars)
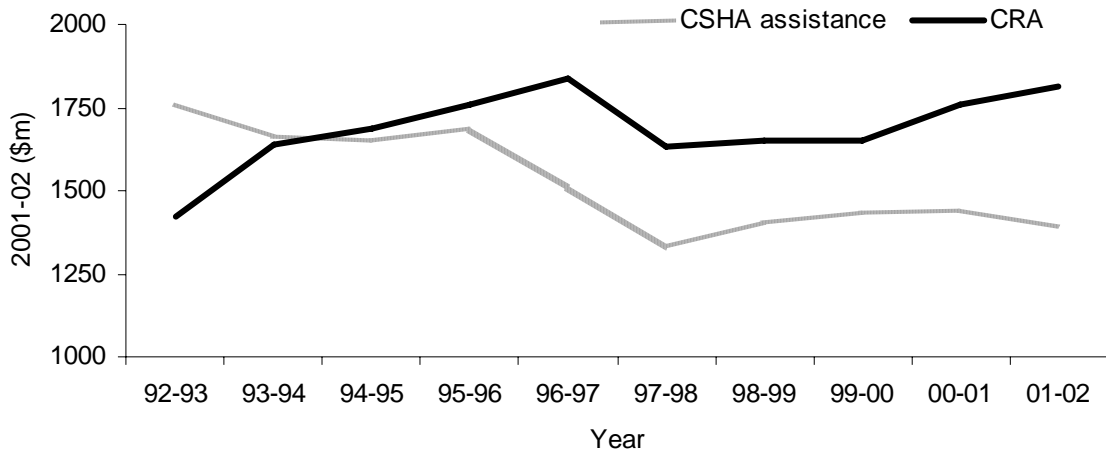
Data source: Productivity Commission 2003, Table 16A.74

CRA is a demand-driven program with total expenditure being the product of the number of eligible claimants, rent levels and rates of payment. Changes in all three factors have played a role in the time profile of real CRA expenditure over the period shown. The overall trend has been upward, though not along a smooth path. The reduction in expenditure in 1997-98 was primarily attributable to aged care reform

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1 The Productivity Commission 'Report on Government Services 2003' was the latest available at the time of this research. This material could now be updated to the 2004 issue of this report.
2   This is the number of CRA recipients who were receiving payments through the Department of Family and Community Services. Some additional CRA recipients receive payments through the Department of Veterans' Affairs and the Department of Employment, Science and Technology.

3   The 'income unit' is the basic family unit used in the income support system for assessing payment entitlements. Income units can be couples or single people with or without dependent children.

measures which replaced CRA payments for about 90,000 people in government-funded aged care with a payment made directly to care-providers. The recent sharp increase in expenditure from 1999-2000 to 2000-01 reflects an 8% increase in payment rates to compensate for the impact of the introduction of the Goods and Services Tax (GST) from that time.

2.1.1. CRA eligibility

CRA is available to low-income people renting in the private rental market. The low-income criterion works through CRA being paid as an income support supplement – with eligibility tied to receipt of an income support payment (which, with very few exceptions, are means-tested). Specifically, CRA may be payable to:

- pensioners (such as Age Pensioners or Disability Support Pensioners);

- people with dependent children getting more than the base rate of Family Tax Benefit Part A (which means, for a two-child family for example, having a private income less than around $45,000 to $50,000 per year depending on the ages of the children);

- other people receiving payments who are partnered or aged 25 years or over (21 years or over in the case of singles receiving a disability payment);

- single people under 25 years old living permanently or indefinitely apart from parents or guardians; and

- recipients of ABSTUDY (assistance for Indigenous students) (Centrelink, 2002, p112)

The second eligibility criterion – renting in the private rental market – covers people paying:

- rent (other than for public housing);

- service and maintenance fees in a retirement village or hostel;

- lodging (where a person pays for board and lodging and cannot identify the amount paid for lodging, two thirds of the amount paid is accepted as rent);

- fees paid for the use of a site for a caravan or other accommodation which the person occupies as their principal home; or

- fees paid to moor a vessel that the person occupies as their principal home (Centrelink 2002, p113)

2.1.2. CRA entitlements

Given eligibility for CRA, the actual entitlement is calculated as 75% of the rent paid above a rent threshold up to a maximum amount of CRA payable. The rent thresholds and maximum CRA payments vary with family type (table 2.1).

For means-testing purposes, CRA entitlements are added to the base payment (which provided eligibility for CRA) and means-tested under the provisions that apply to that payment. The maximum rates of CRA payment and the rent thresholds are indexed each September and March in line with the Consumer Price Index (CPI).

Table 2.1   Rent Assistance payment rates and thresholds: July 2004

	Maximum payment	Rent threshold	Rent at which maximum payment is payable
	$/fn	$/fn	$/fn
With dependent children a			
Single, 1-2 children	112.14	111.72	261.24
Single, 3+ children	126.70	111.72	280.65
Couple, 1-2 children	112.14	165.34	314.86
Couple, 3+ children	126.70	165.34	334.27
Without dependent children a			
Single	95.40	84.80	212.00
Single sharer b	63.60	84.80	169.60
Couple	90.20	138.20	258.47

a The definition of a 'dependent child' refers to children who count in assessing eligibility for Family Tax Benefit Part A.
b A 'single sharer' is a single person who shares accommodation with others.
Source: Centrelink 2004

2.2 Regional patterns of assistance provided by CRA

This project does not need to establish whether or not there are regional differences in the assistance provided by CRA. Readily available data show us that there are such differences (see below). This research instead focuses on these differences and, particularly, on the impact of alternative specifications for CRA. The regional differences stem from varying rent levels and some evidence on these is presented here, before examining administrative data on regional differences in the amounts of CRA received, rent paid and affordability measures.

2.2.1.   Regional patterns of rent levels

That there is a wide variation in private rent levels across the country is well known. At the simplest level, distinction is often made between Sydney rents and the rest of the country, though the real picture is, of course, more complicated. This is well illustrated by the analysis of 1996 Census data conducted by Bray (2000). That analysis examined average private rent levels across Statistical Local Areas (SLA) classified by type of region - these results are reproduced in table 2.2.

Table 2.2   Average weekly private rents by region: 1996 ($/week)

	NSW	Vic	Qld	WA	SA	Tas	NT	ACT	Aust
Capital city – Inner	**234**	170	157	141	137	136	**203**	187	187
Capital city – Middle	**210**	157	164	152	137	142	**200**	165	174
Capital city – Outer	178	146	145	148	137	132	**222**	167	157
Urban areas < 75k from capital	154	143	156	131	131	133	183	**203**	147
Major non-capital cities/towns	148	129	172	-	-	128	-	-	159
Towns with pop. 40,000+	130	133	139	-	-	-	-	-	135
Towns with pop. 10,000-40,000	140	130	164	160	113	119	187	-	145
Towns with pop. 2,000-10,000	131	118	136	127	115	123	182	-	130
Towns with pop. < 2,000	102	102	114	116	89	101	146	-	105
Non-urban	141	113	130	110	101	104	160	137	123
Total	186	152	155	144	132	126	197	174	163

Note: ▉ Notably high rents (more than one standard deviation above national mean)
▨ Notably low rents (more than one standard deviation below national mean)

Source: Data from Bray 2000, table 5.5. (rounded here to nearest $)

Bray (2000, p52) described these data as showing a dramatic variation in rents by region. Variations are evident both across different types of region, and across the States and Territories within a single region type. The average rent levels ranged from a high of $234 per week in inner Sydney, to a low of $89 per week in small South Australian towns with populations of less than 2000 people. Average private rents in the former area were thus 2.6 times higher than in the latter area.

2.2.2.   Regional patterns of CRA receipt

The geographic pattern of rents shown in table 2.2 is the average across all private renters. The rents paid by CRA recipients are lower – as would be expected from their constrained incomes – though the regional variation remains, albeit not to the same extent. The darker bars in figures 2.2 and 2.3 show the average rent paid by CRA recipients at June 2002, with figure 2.2 covering the capital cities and figure 2.3 the other areas of the country[4]. Within each chart, the areas have been placed in descending order of average rent paid.

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4 When comparing the rents paid by CRA recipients in figures 2.2 and 2.3 with the overall average rents in table 2.2, it should be noted that figures 2.2 and 2.3 give fortnightly rents for 2002, while table 2.2 gives weekly rents for 1996.

Figure 2.2 Average rent paid and CRA entitlement: CRA recipients, Australian capital cities, June 2002 ($/fortnight)
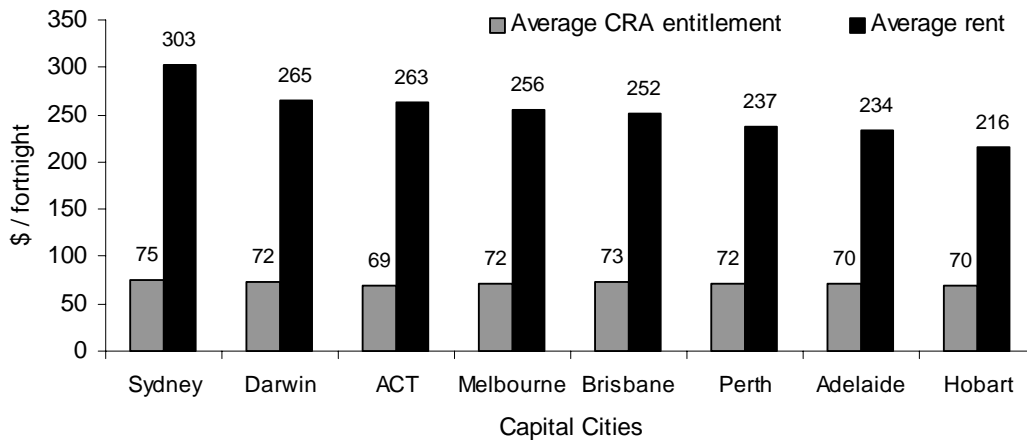
Data source: Productivity Commission 2003, Table 16A.56

The average rents paid by CRA recipients ranged from $303 per fortnight in Sydney down to $206 per fortnight in those parts of Tasmania outside Hobart. Average rents in the highest rent area were thus almost half as much again (47% higher) than those in the lowest rent area.

There is, however, considerably less variation in average CRA entitlements across the country – shown by the lighter bars in figures 2.2 and 2.3. Average CRA entitlements in June 2002 varied from $75/fortnight in Sydney down to $66/fortnight in non-capital areas of Tasmania. While the ratio of highest to lowest rent was 1.47, the corresponding ratio of highest to lowest CRA entitlement was just 1.14. Expressed in a different way, while average CRA payments amounted to almost a third (32%) of the average rent paid in Tasmania, they amounted to just a quarter (25%) of average rent paid in Sydney.

Figure 2.3 Average rent paid and CRA entitlement: CRA recipients, non- capital city areas, June 2002 ($/fortnight)
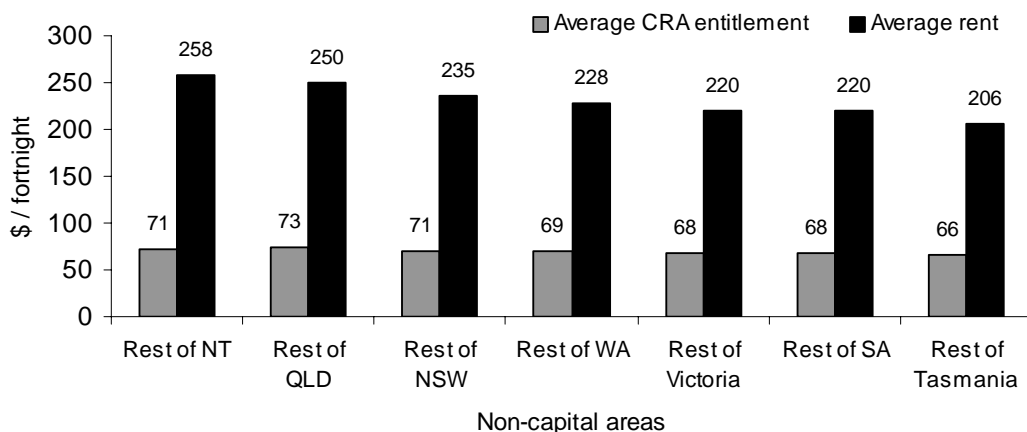
Data source: Productivity Commission 2003, Table 16A.56

Variations in average CRA entitlements across regions will depend partly on differences in the family structure of the CRA population – with different rates payable to people according to their family type (see table 2.1). But, by and large, the variations will reflect the different rent levels faced. That the range in average entitlements across the regions does not match the range in rents paid reflects three aspects of the CRA payment provisions:

1. the CRA entitlement only covers 75% of rent paid above the rent threshold;

2. CRA entitlements are constrained to maximum rates of payment (see table 2.1); and

3. importantly, the rent levels at which maximum rates of payment apply are relatively low.

At June 2002, 57% of CRA recipients were paying rent that was high enough to constrain their CRA entitlement to the maximum rate of payment (Productivity Commission 2003, p16.74). Accordingly, it is not surprising that the regional pattern of CRA entitlements shows only a small degree of responsiveness to the regional pattern of rents paid.

2.2.3. *Regional patterns of affordability for CRA recipients*

The Productivity Commission (2003, Table 16A.49) presents data on the level of housing affordability provided by CRA in terms of the proportion of recipients whose rent amounts to less than 30% or 50% of income with and without CRA. For these purposes, CRA is treated as a rent subsidy and housing costs as a proportion of income are calculated as follows:

- without CRA: rent / (income excluding CRA)

- with CRA: (rent less CRA) / (income excluding CRA)

Given the uniform national rates of payment of base income support, the regional variation in rents, and the far smaller regional variation in CRA entitlements, a picture of regional variation in housing affordability under the above measures is to be expected. This is indeed the case, and the variation shown by the Productivity Commission data is presented here along two dimensions:

- across types of area; and

- across capital cities.

2.2.4. *Across types of area*

Overall, the Productivity Commission (2003, Table 16A.49) shows only 32% of CRA recipients paying rent less than 30% of their income at November 2001 – in the absence of their CRA payment. When the CRA payment is included in the calculation, the proportion rises considerably to 67%. This sort of comparison needs to be seen as an indicative picture of the impact of CRA on housing affordability. It should be noted that the 30% rent/income cut-off[5] is a crude but popular measure of housing affordability. Also, the picture in the absence of CRA assumes that all people would choose to pay the same level of rent if they were not entitled to CRA.

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5 The 30% rent/income cut-off distinguishes people whose rent amounts to 30% or more of their income.

That said, the broad picture is of CRA increasing the proportion of recipients in this group with affordable housing from around one-third to two-thirds.

Figure 2.4 compares the pictures for CRA recipients in different types of area across Australia, again using the 30% cut-off. In the absence of CRA, the proportion with affordable rent ranges from around just 30% for recipients in the capital cities and other metropolitan areas, through 35-40% for those in rural and remote centres, to higher rates above 40% for those in other rural and remote areas. Broadly, the impact of CRA is to double the proportion of recipients with affordable housing, though with somewhat greater impact on those areas with a low level of recipients in affordable housing to start with. The effect is to generally maintain the ordering of regions and the relativities between them in percentage point terms. For example, the proportions with affordable housing in the absence of CRA ranged from a low of 29% in the other metropolitan areas to 48% in 'other remote' areas – a range of 19 percentage points. With CRA, the proportions with affordable housing ranged from a low of 63% in the capital cities to 80% in 'other remote' areas – a range of 17 percentage points. CRA is thus seen to have an impact across the country, but it does not show much impact on regional variations in housing affordability.

Figure 2.4 Proportion of CRA recipients with less than 30% of income spent on rent: Australia by type of region, November 2001
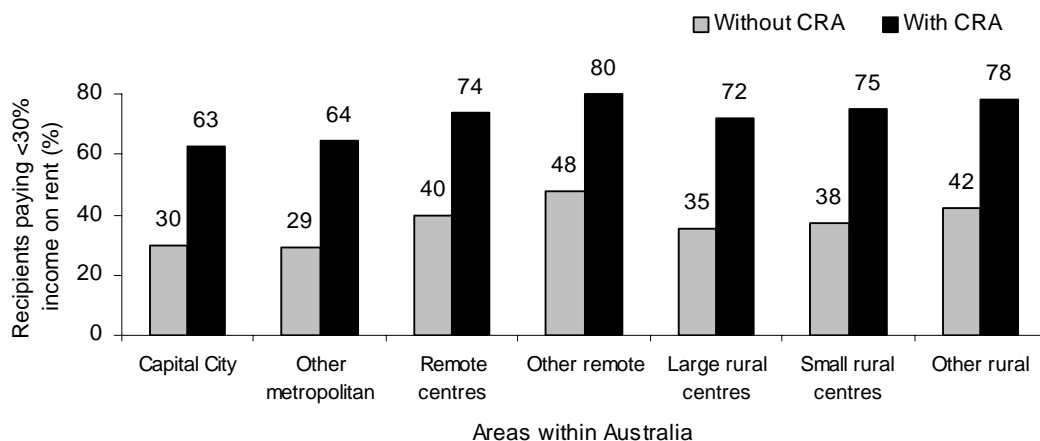
Data source: Productivity Commission 2003, Table 16A.49

As mentioned above, the Productivity Commission also presents data on the proportion of CRA recipients whose rent amounts to less than 50% of their income (figure 2.5). This measure may be considered to distinguish extreme housing unaffordability and markedly higher proportions of CRA recipients are below this threshold compared to the more commonly used 30% threshold. Overall, 74% of CRA recipients were below the 50% threshold in the absence of CRA, and 91% with CRA (2003, Table 16A.49). There is far less variation between regions using the 50% threshold than with the 30% threshold, with the proportions with rent below 50% of their income, in the case with CRA, ranging between a low of 89% in the capital cities to 96% in 'other remote' and 'other rural' areas – a range of just seven percentage points. But it is probably more useful to focus on the proportions paying 50% or more of their income in rent. Then it can be seen that even with CRA, almost double the proportion of recipients in capital cities and metropolitan areas (around 10%) have an extreme level of housing unaffordability compared to their counterparts in other areas of the country (around 5%).

Figure 2.5 Proportion of CRA recipients with less than 50% of income spent on rent: Australia by type of region, November 2001
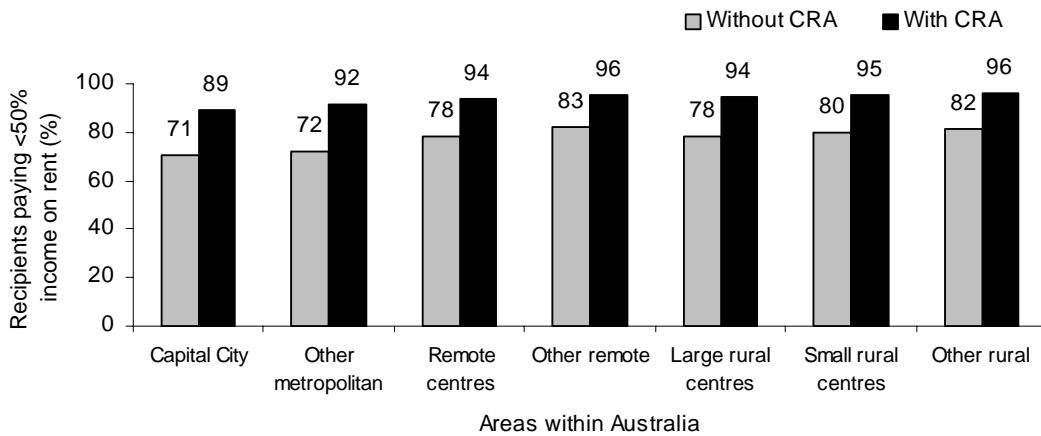
Data source: Productivity Commission 2003, Table 16A.49

2.2.5. Across capital cities

Turning now to the second dimension in this illustration of regional variations in affordability for CRA recipients, figure 2.6 shows the proportions in each capital city paying less than 30% of their income in rent. Marked variation is again evident, with the pattern of relativities maintained before and after consideration of the entitlement to CRA. Sydney, Darwin and Canberra have notably low degrees of affordability, Melbourne is mid-range close to the national average, and the four other capitals (Brisbane, Perth, Adelaide and Hobart) have relatively high degrees of affordability. After payment of CRA, 46% of Sydney recipients still have rent in excess of 30% of their income, compared to just 24% of Hobart recipients.

Figure 2.6 Proportion of CRA recipients with less than 30% of income spent on rent: Australian capital cities, November 2001
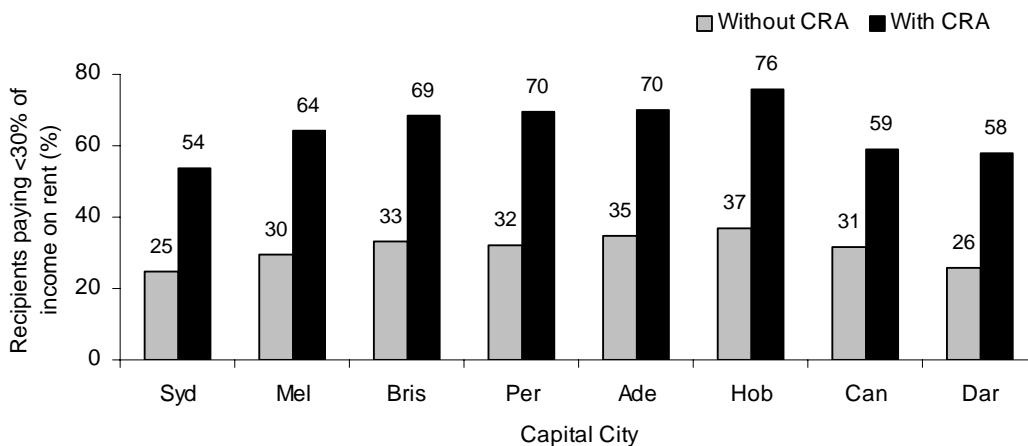
Data source: Productivity Commission 2003, Table 16A.49

In summary, CRA recipients across regions are faced with quite varied housing affordability outcomes. Their CRA entitlements make a big difference to affordability according to the measures used by the Productivity Commission, but do not remove the effect of regional differences in rents paid. The variations have been illustrated here with an examination of the differences across Australia-wide types of region, and across capital cities. There are also distinctive patterns between the types of region within individual States and Territories.

2.3 Calls to add a regional dimension to CRA

The variation in housing affordability for CRA recipients that was described above is not new, and there have been calls for CRA to incorporate some reflection of regional variations in rents since the early 1990s. Accounts of the arguments associated with these calls have been provided by King (1995) and Johnston (2002).

In 1993, the Industry Commission (1993, p99) raised the possibility of providing a higher maximum rate of CRA for people living in high rent areas. In response, a number of arguments against the proposal were put forward in a joint submission from the Department of Health, Housing and Local Government and Community Services and Department of Social Security (1993, p32). These included the points that:

1. Tying the level of assistance to geographic areas would give rise to situations where people paying the same level of rent, but living in different regions, would receive different levels of assistance. This could raise constitutional issues.

2. There would be difficulties defining regions and particular problems with the treatment of people living near regional boundaries.

3. Perhaps higher rents are offset by matters such as better access to transport and other services and facilities.

The two departments concluded with the suggestion that the impact of high rents could be better addressed by simply increasing maximum rates of assistance across the board. The assessment of these arguments by King (1995) agreed that the first point was an issue, though it was difficult to see the constitutional problem given the existence of other regionally based programs, such as Remote Area Allowance. Indeed, it appears that the Commonwealth no longer sees any significant constitutional barrier to paying different rates of CRA to people living in different areas.[6] The second point was also seen as an important consideration, but one that, in the first instance, called for care in drawing regional boundaries rather than just dismissing the proposal. The third point was seen as perhaps the strongest argument, with some evidence provided of an inverse relationship between people's housing and transport costs – though it is not a neat and simple relationship. Overall, King (1995) agreed that simply raising maximum rates of payment was an appealing alternative to the administrative and definitional demands of adding a regional dimension. Johnston (2002) cited a number of sources arguing for addressing regional disparities for CRA recipients by raising maximum rates of payment.

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6   Advice from Rent Assistance and Centrepay Section, Department of Family and Community Services, June 2003.

Further calls for a regional dimension emerged in 1997. Ecumenical Housing (1997, pp51-52) argued that rental subsidies should reflect regional variations in rents, and proposed three zones:

1. Zone 1 – Sydney metropolitan area

2. Zone 2 – Melbourne and Brisbane metropolitan areas, ACT, NT, and non-metropolitan NSW and Queensland.

3. Zone 3 – non-metropolitan Victoria, South Australia, Western Australia and Tasmania.

The *Report on Housing Assistance* prepared by the Senate Community Affairs References Committee (1997) considered the merits of a regionalised rent assistance formula. An important argument considered by the Committee was the point made in the submission by the Department of Social Security that payment of high rents can be a matter of people exercising choice about where they live. The Committee agreed that there was some basis for this argument:

> '… some low income renters prefer to spend a higher proportion of their income in rent in order to live in a more desirable locality close to a range of services and save on transport and other costs. It is not for the taxpayer to compensate for the consequences of that choice.' (1997, 4.27)

On the other hand, the Committee noted that in high cost housing markets it would be difficult to assume that payment of high rents was a matter of people's preferences, rather than a matter of circumstance (1997, 4.29). The Committee concluded with the recommendation that '… the Commonwealth consider the possibility of using a region based formula for Rent Assistance payments' (1997, 4.37). The Minority Report by Government Senators did not reject this recommendation, but argued that it should be considered in the context of broader reform to housing assistance.

That reference to the context of broader reform is presumably a reference to the attention that was being paid around that time to the possibility of providing similar levels of housing assistance through public rental housing as through CRA. Consideration of this issue, which continues today, has starkly highlighted the different regional impacts of assistance provided through CRA and through public rental housing. In public rental housing, rents are set at a certain 'affordability' percentage of people's incomes (generally 25%) and thus do not vary across areas as market rents vary. While public rental housing provides the possibility of affordable housing in locations with good accessibility to services and employment opportunities, CRA in contrast will have a tendency to push recipients toward lower cost locations with low accessibility. Indeed, Wulff and Evans (1999, p108) argued that an unintended consequence of the shift in housing assistance away from public rental and on to CRA may be to reinforce the geography of urban disadvantage.

These accessibility issues have received particular recognition in recent years, with particular focuses of government policy on reducing welfare dependence and on developing housing assistance policy that supports wider government objectives in the areas of health, education and the labour market. These focuses provided important parts of the context for the recent review of housing policy issues undertaken by AHURI (the National Housing Policy Project) which, while focused on the CSHA, considered CRA both in its own right and as a possible form of providing

funding for public rental. The report on findings from the consultations undertaken for the NHPP included the following points about CRA:

> 'CRA provides access to affordable housing for low-income people in many locations. Its advantages from a housing perspective are that it is demand rather than supply driven, it provides greater choice of location and housing type than does direct provision, it is targeted to low income people and it varies, albeit in a limited way, in accordance with rent paid. It markedly improves the adequacy of social security payments compared to a flat rate regardless of living costs.
>
> …
>
> CRA fails to reduce private rental costs to affordable levels in many metropolitan areas and regional centres.
>
> …
>
> The ineffectiveness of CRA in Sydney, parts of other metropolitan areas and other regional centres suggests the need to consider regional differentiation and/or changes to the maximum rate, rent test and income test. But some stakeholders fear the redistributive consequences if such changes need to be self-financing.'
>
> (Donald, McGlashan and Leisser 2002, p10)

In other recent work, from a comparative review of rental assistance programmes in Australia, New Zealand, Canada and the United States, Hulse (2002, 51) noted that CRA was the only national system that took no account of geographic differences in rent levels[7]. Hulse continued with some policy options that could take account of these differences including basing rent thresholds and maximum rates of CRA on region as well as household type/size.

An important point to note in the policy development discussion is the current stance of the Commonwealth Government towards affordability for CRA recipients:

> 'Rent assistance is provided as a financial supplement and has the flexibility to cope with changing demand and to provide customers with more choice about where they live and the quality of their housing. This choice can involve a trade-off with the consumer's after-housing income. Therefore, it is important to recognise that the rent assistance program has no specific benchmark for affordability.

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7   While the payment of CRA as a portion of rent above a certain rent threshold up to a maximum rate of assistance does provide a mechanism to take account of rent differences, this mechanism ceases to operate once the maximum rate of assistance is reached. And, as was noted in section 2.2, 57% of CRA recipients at June 2002 were receiving the maximum rate of payment.

The adoption of an affordability benchmark would fail to recognise the element of choice exercised by customers who place a higher value on housing than others in comparable circumstances.'
Productivity Commission 2003, p16.78, 'Commonwealth Government comments')

'The Commonwealth does not recognise or evaluate CRA as a housing affordability scheme for low-income people.'
(Donald, McGlashan and Leisser 2002, p10)

These statements hark back to the submission by the Department of Social Security to the 1997 Senate Committee inquiry, and warrant the same qualified response. There is no doubt that some people will choose to pay high rents. Given the high rents prevailing in some areas, there is also no doubt that, without major dislocation, some may have little or no real choice in the matter.

But the above statements do not mean that housing affordability is not a legitimate basis for an assessment of CRA, or that any argument based on the housing affordability outcomes for CRA recipients would be wasted on the ears of government. Rather, the statements about the Commonwealth stance on affordability are taken to mean that the Commonwealth government recognises no particular measure of housing affordability and, in particular, no specific housing affordability benchmark. Housing affordability is, however, seen as important. CRA is part of the overall income support system which has a basic objective of providing adequate income support, and if this level of adequacy varies from one person to another because of the different housing costs they face, then this is an important issue. As Johnston (2002, 44) concluded, the role of CRA seems to be to assist housing affordability, rather than to achieve some specific benchmark level of affordability.

The other key element of the Commonwealth position is the pointer to the importance of assessing the housing affordability outcomes for CRA recipients in the context of their rental markets. We should be less concerned about someone paying high rent in a low-rent area than someone paying high rent in a high-rent area. The Commonwealth's emphasis on 'choice' in the way CRA is viewed suggests that the appropriate criterion for assessing CRA may be equal opportunity rather than equal outcomes.

And the regional disparities for CRA recipients can be presented in terms of choices rather than affordability outcomes as was recently done by Berry and Hall (2001). Berry and Hall compared median rents for different types of dwelling in Sydney and Melbourne local government areas in 1994 and 2000 with the rents that would be affordable for CRA recipients. They defined affordability with a 30% rent to income cut-off but, unlike the Productivity Commission measure presented in section 2.2, treated CRA as an income supplement rather than as a rent subsidy[8]. Their conclusions were that:

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8   To illustrate the difference between treating CRA as an income supplement rather than as a rent subsidy in calculating a rent/income affordability measure, consider the case of a single person with a base income of $175/week (base income support plus a small amount of other income), paying rent of $80/week, and entitled to CRA of $30/week. If CRA is treated as a rent subsidy, their rent/income ratio is calculated as (80-30)/175 = 29%. Alternatively, if CRA is treated as an income supplement, their rent/income ratio would be 80/(175+30) = 39%. The two approaches thus give quite different results,

… the Rent Assistance program is relatively ineffective in providing either a wider range of dwelling or locational choices for the large majority of recipients in either Melbourne or Sydney. The limited impact of the program on housing affordability has also apparently declined substantially over the second half of the 1990s.'

(Berry and Hall 2001, p70)

2.4 Overview

This section began by setting out the nature of the major CRA program, including the uniform national provisions governing entitlements. These uniform national provisions apply despite regional variations in prevailing rent levels, with illustrative data on these regional variations in rents presented at the start of section 2.2. The expected result for CRA is varied regional outcomes in terms of the extent to which CRA recognises the additional costs faced by income support recipients who are renting privately. That this is the case was demonstrated with readily available data compiled by the Productivity Commission on housing affordability measures for CRA recipients living in different parts of the country. CRA is revealed to have a major impact on housing affordability, to have an impact across the country, but to be only weakly responsive to regional variations in the amounts of rent being paid.

This situation has prompted calls for a regional dimension to be added to CRA payments – calls that have been made since the early 1990s, though with something of a resurgence in recent years. And these calls appear to be in tune with the basic objective of CRA – an income supplement to recognise the additional costs faced by income support recipients renting privately. So, how might possible variants of CRA provide a greater responsiveness to regional variations in rent levels? Answering this question underlies the aim of this research project. But to answer this question in detail and in a way which provides the capacity to model alternative specifications for CRA, requires a dataset which is not readily available. A major element of this research has been the creation of the required dataset using the techniques of spatial microsimulation to combine data from different sources.

The methods used to achieve this are described in section 3.

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and the income supplement approach will show a higher proportion of people with rent/income ratios of 30% or higher.

3 THE REGIONAL HOUSING DATASET

For the analysis of the CRA program being conducted for this project, a detailed regional housing dataset has been constructed. The broader aims of this research are that this type of dataset would have a number of potential other uses for housing research – hence the second aim of the project:

> to establish a detailed and up-to-date regional dataset for the analysis of housing issues, to demonstrate its capacity, and to consider the possibilities and requirements for further applications and extension

The spatial microsimulation methods, techniques and data used in development of the dataset – and the associated capacity for simulating CRA outcomes – are described in this section, with specific issues concerning modelling CRA covered in section 4. We start by setting out the reasons for this dataset development – why a detailed regional housing dataset of the kind developed is needed.

3.1 Small-area unit record data, microsimulation and housing issues

Since the mid 1980s, the availability of detailed unit record datasets in combination with microsimulation techniques has revolutionised the capabilities for distributional and budget analysis of *national* policy impacts in areas such as income support, taxation, health and housing assistance. There has been a quantum shift in the quality of analysis possible and, thereby, in the information available to decision-makers (Harding 1996).

A unit record dataset from a population survey basically provides the (confidentialised) sample records with all collected variables attached to the units in the survey (e.g. individuals and households). This allows detailed data analysis of the sample, with joint consideration of all variables required (e.g. age by sex by labour force status by housing tenure) and, typically, also includes identifiers to link individuals within groupings such as households, families or income units. Such datasets have provided the basis for microsimulation techniques. Microsimulation operates at the level of the individual record and, through techniques such as reweighting[9], uprating[10] and imputation, can be used to explore the detailed impacts of changes in policy by population characteristics.

Thus, unit record datasets from ABS surveys such as the Australian Housing Survey (AHS), Survey of Income and Housing Costs (SIHC), Survey of Rental Investors (SRI) or Household Expenditure Survey (HES) are frequently used for detailed analysis of Australian housing – at a national or State/Territory level. Coupled with a microsimulation model, unit record datasets can then be used to analyse impacts under alternative policies, to update recent datasets to current terms, or to project datasets forward. There are numerous examples of applications of microsimulation to Australian public policy issues – notably in the fields of income

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9 Unit record datasets from sample surveys typically have a weight attached to each record that reflects the prevalence of a unit with those characteristics in the population. Reweighting involves adjusting those weights to simulate a different structure of population characteristics.

10 The process of inflating dollar values from an earlier period to a later period. In this research, the 1998 – 99 HES dollar values are uprated to June 2001, to match as closely as possible to the 2001 Census.

support and taxation – though there have been relatively few in the housing field. Australian housing-related microsimulation applications have centred on housing as an element of people's economic well-being, such as after-housing poverty (King 1987; Harding, Lloyd and Greenwell 2001) and housing wealth (Kelly 2002). An interesting recent advance, however, has been development of a microsimulation model of aspects of the Australian housing market, including tenure choice and the supply of private rental housing (Wood, Flatau and Watson 2002).

A common and important thread running through these types of analysis is the use made of the ability to tie the particular issue in question to changes in the broader socio-economic environment, such as demographic or labour market changes. Another common thread is the restriction of microsimulation analyses based on national unit record datasets to broad Australia-wide analysis, State/Territory analysis or, at best, distinction between capital city and non-capital city areas within States and Territories – depending on the level of geographic identification available in the unit record dataset. But we know that housing markets vary within capital cities and within non-capital city areas in each State/Territory, that housing has strong spatial characteristics and that the level of geographic disaggregation available from national unit record datasets will hide this variation. For the proposed analysis of the regional impact of CRA, we need the capacity of microsimulation operating on unit record data at a much finer level of geographic disaggregation. This analytical power has not - until now - been possible at the small-area level – simply because of the unavailability of unit record datasets at the required level.

A major task of this project has been to create such a dataset allowing the application of the same analytical power enjoyed at the national level for policy analysis at the regional level of disaggregation.

3.2 Shortcomings with available datasets

In order to address the types of housing issues described above, the research needs data with a high degree of housing detail, detail on individuals and their family units, a high degree of geographic detail, and coverage of the whole population. When we look at the main available data sources, however, we see that none meet all these requirements. There is a gulf in the data available for this type of housing policy analysis. Three main types of available data can be distinguished and their capabilities are summarised in table 3.1 and described below.

The ABS Census of Population and Housing provides data at a fine level of geographic detail – down to the Collection District (CD) level (covering a population on average of just 220 households). The data available from the Census are limited, however, by the very restricted set of questions included in the Census, the grouped nature of income data[11], grouped rent data in standard output[12], and by the limited degree of cross-classification available in standard Census output. The 'basic community profiles', for example, include tables of household income by household type and of household income by weekly rent. But it would not be possible using these data to analyse rent by income by household type. There is some scope to

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11 Household income data from the Census is available, for example, in 13 ranges, such as $300-$399/week or $1000-$1199/week.

12 In standard Census output, weekly rent data is available in 10 ranges, such as $50-$99/week, $100-$149/week. However, because the Census questionnaire did ask for exact rent paid, more detailed rent data can be obtained from customised Census output.

purchase customised tabulations from the ABS, but these are expensive, inflexible, and do not overcome the other limitations with Census data detail.

Table 3.1   Broad characteristics of available datasets

Characteristic	Census of Population and Housing	National surveys	Administrative datasets
Geographic detail	High	Low	High
Housing detail	Low	High	High in part
Population detail	Medium	High	Partial
Population coverage	Whole population	Whole population	Limited
Timeliness	Up to 6 years old	Up to 6 years old	Up to date

The ABS national sample surveys of the population – such as the Survey of Income and Housing Costs, the Household Expenditure Survey, and the Australian Housing Survey – provide detailed data about the housing, socio-demographic, labour force and income characteristics of households, but very limited information about where those households live. Locational detail is suppressed to maintain the confidentiality of respondents to the surveys. These datasets generally provide no geographic distinction beyond a breakdown within States/Territories into capital city and other areas. Depending on the particular survey, these datasets can be up to six years old.

With regard to housing issues, the third type of data – administrative datasets – include data held, for example, by the public housing authorities, by Centrelink, by Valuer Generals and by financial institutions. These datasets include very detailed information relevant to the particular administrative function, include very good geographic detail, and are kept up-to-date. Access to these datasets can, however, be difficult and, importantly, their rich data is confined to the specific function and to the relevant part of the population.

Each of the types of dataset has particular strengths that would be useful in analysis of the regional dimension in housing policy but none, on their own, are sufficient. Direct use of existing datasets confines us to compilation of socio-economic data from different sources for particular regions and inference about the relationships between the characteristics (Wulff and Evans 1999, Bray 2000).

3.3 Spatial microsimulation

Given that a specific data collection designed to address the regional issues at hand is not a feasible option, the challenge is to combine the strengths from the available data sources. Doing so, using the techniques of spatial microsimulation, is the method used in this research.

Spatial microsimulation is a term that can be used to describe those techniques that create synthetic unit record data for small geographic areas and combine these with microsimulation models (Melhuish, Blake and Day 2002). Synthetic estimates are derived by combining individual or household microdata, currently available only for large spatial areas (such as the unit record data from the ABS national surveys), with spatially disaggregated data (such as the small-area data from the Census) to create synthetic unit record data estimates for small areas. There are two possible methods by which this can be achieved - 'synthetic reconstruction' or 'reweighting' (Williamson et al, 1998).

The synthetic reconstruction approach requires the creation of a set of synthetic individuals or households whose characteristics match aggregate characteristics for the small area, such as those in the Census Basic Community Profile (BCP) tables. The process usually involves imputing characteristics based on the distributions within the constraining tables, building the individual or household profile in a sequential manner.

Reweighting is achieved by altering the weights for each individual or household in a survey sample to reflect the specific characteristics of the population in a particular area. As national sample surveys are based on a sample of the population, and typically a sample which is stratified and has some pattern of non-response, each individual or household within the survey needs to be weighted to represent the total number of that type of individual or household within the population. The survey sample is thus being weighted to reflect the population characteristics of the whole country. In a similar manner, the same sample can be reweighted so it represents the population within a small area.

The reweighting method can be applied in one of two ways. One way is to select from the unit record dataset a particular set of individual or household records that, when viewed together, best fit the aggregate characteristics of the small area. For example, if a small area included 300 households, then 300 household records would be selected. Effectively, these 300 households are all given a weight of '1' for this area, and all other records in the sample are given a weight of '0'. Alternatively, all households within the sample can be given a small fractional weight so that the sum of all weights equals the population in the small area and the sum of the fractional individuals or households best matches the characteristic profile of the area. The first of these two approaches to reweighting is more intuitively appealing, though the second offers the prospect of a better match with the aggregate profile of the area.

Spatial microsimulation is a new technique that is an emerging research focus at NATSEM. This study applies spatial microsimulation techniques to a housing policy issue and, as such, the research can build upon and extend other work undertaken by NATSEM over the past three years. Spatial microsimulation applications by NATSEM to date have included work on small area expenditure patterns (using the MarketInfo model), telecommunications (Hellwig and Lloyd 2000), incomes and poverty (Harding et al 2000; Lloyd, Harding and Hellwig 2001; Lloyd, Harding and Greenwell 2001) and income support (King, McLellan and Lloyd 2002). These techniques have also received much attention in the United Kingdom (Clarke 1996, Ballas and Clarke 2001, Williamson et al 1998).

The spatial microsimulation applications undertaken by NATSEM to date have involved the creation of synthetic small-area datasets through a combination of unit record data from the ABS Household Expenditure Survey (HES) and the Basic Community Profile data at the Collection District level from the Census of Population and Housing. The particular approach used has been the reweighting method, with fractional weights derived for all records in the HES unit record dataset. The use of spatial microsimulation in these applications has created synthetic regional datasets which:

- comprise a unit record dataset of individuals (grouped within income units and households) for each small area, such as each Collection District;

- captures the richness of the data from the non-regional dataset (the HES), such as detailed data on a range of individual and household socio-economic characteristics (allowing maximum flexibility and scope for analysis); and also

- captures the small area detail available from the Census.

The dataset development undertaken for this study follows the path and builds on the approach previously used by NATSEM. It has involved developing housing-specific elaborations to tried and tested techniques, thus bringing in the value of previous experience.

3.4 Constructing the regional housing dataset

The steps and choices involved in creating the regional housing dataset are described in this section. The elements in this dataset creation are:

- a small-area dataset

- unit record survey data

- the STINMOD microsimulation model; and

- linking variables.

3.4.1.   The choice of small-area dataset

The particular small-area dataset used in the spatial microsimulation determines the range of characteristics which can be used to reweight the unit record dataset to reflect small-area conditions, and the geographic level at which this can be done. While the Census of Population and Housing is the only source of suitable small-area data for use in development of this regional dataset, there is a choice about which Census data to use, with different data available at different spatial levels. A description of the Census data options and their relative merits is provided in appendix A of the Positioning Paper for this project (AHURI, 2003).

The first consideration is the required geographic unit of analysis. Basically, the larger the unit, the better is the available data – standard output includes more useful cross-classifications of characteristics, and the data is less affected by confidentialising procedures used by the ABS. The initial thinking for this research envisaged development of the dataset at the fine level of the Collection District (CD). The CD is the smallest geographic unit at which Census data are available and includes on average around 220 households, and there are over 37 000 CD's across the country. While it was not intended to conduct analysis or present results at this level of detail, the CD was seen as the best unit because of the flexibility it allows. This is the flexibility to be aggregated to other geographic units, such as Statistical Local Areas (SLAs) or postal areas.

The disadvantage with the CD level is that only limited data are available – essentially, the key characteristics included in the Census Basic Community Profile. The BCP covers most of the data items collected in the Census, but is very limited in terms of the cross-classifications of those items. Data on private rental in the BCP, for example, is confined to two tables:

1. dwelling structure by tenure type and landlord type (BCP Table B19); and

2. weekly rent by landlord type (BCP Table B21).

For this particular application, other tables, such as cross-classifications of tenure and rent variables with household type, household size, dwelling type and household income would be very useful for defining the relevant characteristics of the small area. Such tables can be purchased from the ABS but, at the CD level, tables do not need to get very complicated before they fill up with small cell sizes that are subject to confidentialising variation by the ABS.

Such tables can, however, be usefully obtained for larger geographic areas and the decision taken here is to sacrifice a degree of flexibility for better small-area data and construct the dataset at the Statistical Local Area (SLA) level. The SLA is also the smallest spatial unit at which the analysis and presentation of data from this research is envisaged. There are about 1350 SLAs across the country, with an average population of around 15 000 people. Operating at the SLA rather than the CD level provides the prospect of better standard Census output – namely, the more detailed data available in the Expanded Community Profile (XCP); more tables, and data which do not suffer from the degree of confidentialising which occurs with the BCP at the CD level.

Table 3.2   Comparison of alternative sources of unit record data

Consideration	Survey of Incomes and Housing Costs	Household Expenditure Survey	Australian Housing Survey
Most recent available unit record data	1997-98	1998-99	1999
Population coverage	People in private dwellings	People in private dwellings	People in private dwellings
Sample size (persons)	13,931	13,964	27,688
Individual records grouped in income units and households	Yes	Yes	Yes
Richness of housing data	Good	Good	Very good
Includes variables needed for matching with small-area Census data	Yes	Yes	Yes
Suitability for required microsimulation	Good	Good	Some difficulty
Indigenous indicator	No	No	Yes
Geographic identifier	State/Territory Capital city / other	State/Territory Capital city / other	State/Territory Capital city / other
Frequency of collection	Every 3 years	Every 5 years	Irregular

Source: See Appendix B, Positioning Paper for this project (AHURI, 2003).

3.4.2.   *The choice of unit record survey data*

The second main component in the spatial microsimulation is the unit record dataset that is reweighted to match the small-area characteristics provided by the small-area dataset described above. As was noted earlier, NATSEM work on spatial microsimulation to date has used the ABS Household Expenditure Survey in this role – most recently, the 1998-99 HES. There are, however, other ABS contenders that were considered for this application – namely, the 1997-98 Survey of Incomes

and Housing Costs[13] and the 1999 Australian Housing Survey. A comparison of relevant aspects of these three surveys is included in appendix B of the Positioning Paper for this research project (AHURI, 2003). A summary of the relative merits of each survey is included in table 3.2. These merits relate to both aims of this project – that is, to the analysis of CRA and to development of a broad tool for housing policy analysis at the regional level.

The SIHC and HES emerge as very similar in this comparison, while the 1999 AHS has some advantages and disadvantages. The advantages of the AHS are its large sample size, the richness of the available housing data – as would be expected from a housing survey – and the presence of an Indigenous identifier. The first disadvantage of the AHS is its irregularity – with no new AHS included in the ABS survey program for coming years. This is a consideration for any future updating of the regional dataset.

A serious disadvantage with the AHS, however, appears in difficulties with its suitability for required microsimulation. This is an important consideration as microsimulation is needed not only to model alternative CRA settings in this study, but is also crucial in updating the unit record dataset to 2001 terms prior to linkage with the 2001 Census data (see discussion under 'STINMOD' below). This would be difficult with the 1999 AHS due to the limited income data available. While the AHS does include detailed data on CRA receipt, it does not include adequately detailed data on other incomes. Whether or not there is any income from a particular source is recorded, but not the amount of that income. Instead, the amount of income is provided as income from all sources. The AHS thus provides a good basis for examining CRA in 1999, but the data present real difficulties for the required detailed updating of incomes (including income support entitlements and, thereby, eligibility for CRA) to 2001.

Because of the necessity of being able to update the dataset, the 1999 AHS was deemed to be a less suitable source of unit record data than the other two contenders.

The remaining choice is between the 1997-98 SIHC and the 1998-99 HES – which are shown in table 3.2 to have very similar features[14]. Between these two alternatives, selection of the 1998-99 HES for this research has been made on purely pragmatic grounds – on the basis of our experience in using the HES data in spatial microsimulation applications.

3.4.3. STINMOD

The third key component in the development of the regional housing dataset is STINMOD, NATSEM's established microsimulation model for tax-transfer analysis (Lambert et al 1994). STINMOD has been designed to operate on unit record data from either the SIHC or HES and performs two main functions. First, STINMOD includes the techniques needed to update the unit record dataset to current terms. This is done through a combination of reweighting, uprating and imputation – and includes the updating of incomes and rents. In this case, we are using the 1998-99

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13 At the time of this research, the 1997-98 SIHC was the latest available.

14 Aspects of the data quality of both the SIHC and HES are currently the subject of review by the ABS and the Social Policy Research Centre (ABS 2002a, Saunders and Siminski 2003). These include concerns with population coverage and the under-reporting of income support incomes. These issues, however, are not a concern for this application, where income support entitlements are largely imputed using STINMOD (see below) and the unit record dataset is weighted to match Census numbers.

HES and link it with the 2001 Census. Use of STINMOD results in a HES-based unit record dataset which reflects the population in 2001, and which also includes considerable additional detail on entitlements to income support, including CRA. The HES dataset does not identify CRA receipt and entitlements, but the application of STINMOD calculates this on the basis of the other detailed information in the HES dataset. In updating the unit record dataset, STINMOD takes detailed account of changes to income support and tax provisions over the period. This is clearly important in this application, with CRA eligibility determined by entitlements to other income support payments – and when there have been significant changes in income support since 1998-99.

The other main function of STINMOD is to model the distributional and budgetary impact of changes in income support and taxation. For this, it includes detailed modules covering the mechanisms governing CRA eligibility and entitlements. These are used in modelling the outcomes under alternative CRA settings.

The STINMOD microsimulation model is thus used in three ways in this research to:

- update the 1998-99 HES unit record dataset to 2001 for combination with the 2001 Census data.

- identify CRA receipt in the HES-based unit record dataset; and

- model CRA under alternative settings.

With this study being particularly sensitive to estimated CRA entitlements, an important part of the analysis is aligning the estimated entitlements to administrative data on CRA. This part of the work is discussed in section 4.1.

3.4.4. Linkage variables

Linkage variables are those variables that are used to reweight the unit record dataset to match the characteristics of each small area. The selection and specification of linkage variables is a crucial part of spatial microsimulation. These variables determine where there will be a direct match between the characteristics in the synthetic unit record data for the small area and the small-area 'benchmark' data from the Census. Other characteristics in the synthetic unit record data – that is, characteristics that are not included in the set of linkage variables – will flow from their correlations with the linkage variables in the original unit record data (based on the HES). Clearly, in this research it is important that the selection and specification of linkage variables should capture, as far as possible, the key characteristics associated with the regional impact of CRA. The selection of linking variables is constrained to the subset of variables which are present in both the Census data and HES data with consistent definitions – or at least in a form where they can be transformed to provide consistent definitions across the two datasets.

To adequately address the likely regional impact of changes to CRA entitlement rules, the characteristics of the population that must be represented in the small area synthetic populations must include those characteristics that relate closely to the entitlement rules for CRA. The characteristics that are of primary concern are the tenure and landlord type of the dwelling, the amount of rent paid, the receipt of an eligible government payment and family/household structure. As the Census does not provide information on the receipt of government payments, surrogate characteristics such as labour force status and income must be used.

In addition to characteristics that directly relate to entitlement rules, characteristics are required that can assist in the assessment and analysis of CRA estimates. These characteristics may include some that are included for the determination of entitlement such as household income, but may also include characteristics such as dwelling structure. The linkage variables that have been included for reweighting in this research application are listed in table 3.3. Additional linkage variables are available between the HES and the Census XCP but at this stage only those relevant to CRA have been included.

Table 3.3   Linkage variables relevant to the assessment of CRA

Characteristic	
CRA eligibility and entitlement:	
	Age
	Tenure/landlord type
	Rent paid
	Labour force status
	Family structure
	Relationship in household
	Household income
Analytical variables:	
	Age/sex
	Household type
	Dwelling structure

Following an iterative process of inclusion and rejection of benchmark tables and class structures, a set of seven benchmark tables with a total of 106 classes was identified as appropriate for the assessment of CRA (shown at table 3.4). This set was considered appropriate as it covers the characteristics identified in table 3.3, with adequate cross-classification and class breakdown to provide sufficient information for reweighting. Of course, additional benchmarks with greater class breakdown may be desirable for some purposes but the reweighting process is a balancing act between the inclusion of sufficient information for synthetic estimation and reducing the complexity of the data to improve convergence of the estimates to benchmark constraints.

Table 3.4   Benchmarks derived from Census 2001 Expanded Community Profile & HES linkage variables

Benchmarks	XCP table & HES variables	XCP & HES common classes/categories
1. Age by Labour Force Status by sex	X13 AGE BY LABOUR FORCE STATUS (FULL-TIME/PART-TIME) BY SEX (Persons aged 15 years and over (excluding overseas visitors))	Male, Female 0-14; 15-24; 25-64; 65+; full-time; part-time; unemployed; not in labour force; not applicable 24 classes (1)
2. Relationship in household by Age	X31 FAMILY TYPE AND RELATIONSHIP IN HOUSEHOLD BY AGE (Persons)	Husband, wife or partner; child under 15; dependent student (15-24); non-dependent child, other related individual; lone parent; lone person; group; other (other related individual and unrelated individual living in a group or family household (non-classifiable households and not applicable (includes persons in NPDs and migratory or off-shore CDs) classes are not explicitly used but provide consistency for NPD linkage variables) 23 classes
3. Tenure by weekly rent	XU44 LANDLORD TYPE BY WEEKLY RENT (Occupied private dwellings being rented)	Rent-public; rent-private Rent $(0-99; 100-199; 200-299; 300-499; 500+) 7 classes
4. Type of non-private dwelling	X45 TYPE OF NON-PRIVATE DWELLING (Persons in non-private dwellings)	Hotel, motel, boarding house; boarding school, residence hall; homes-for-aged; staff quarters; hospitals; child institutions; prisons; other-NPD (disabled, homeless, religious, welfare) 8 classes

Benchmarks	XCP table & HES variables	XCP & HES common classes/categories
5. Dwelling structure by household family composition	X47 DWELLING STRUCTURE BY HOUSEHOLD TYPE BY FAMILY TYPE (Occupied private dwellings containing family, group or lone person households)	Separate house; semi-detached, row or terrace house, townhouse etc; flat, unit or apartment Couple with kids; couple w/o kids; one-parent family; lone person; other households (excluding NPD) 15 classes
6. Number of persons (usually resident)	X48 DWELLING STRUCTURE BY NUMBER OF MOTOR VEHICLES BY NUMBER OF PERSONS (USUALLY RESIDENT) (Occupied private dwellings containing family, group and lone person households)	Number of persons: 2, 3, 4, 5, 6+ 5 classes
7. Weekly rent by weekly household income	X40 WEEKLY RENT BY WEEKLY HOUSEHOLD INCOME (Occupied private dwellings being rented)	Rent $(0-99; 100-199; 200-299; 300+) Income $(1-199; 200-399; 400-599; 600-799; 800-999; 1000+) 24 classes

(1) The number of classes in each benchmark may be less than the full-specification as not all class combinations are valid

3.4.5. Summary

The elements in the construction of the regional housing dataset are summarised in figure 3.5. On one side there is the small-area dataset from the 2001 Census. On the other side is the unit record dataset representing the Australian population from the 1998-99 HES. Application of STINMOD to this dataset produces a unit record dataset that represents the Australian population in 2001 and that includes enhanced detail on income support including CRA. Using the linking variables present in both the small-area Census dataset and the unit record dataset, a set of weights is generated for each SLA. The final regional housing dataset thus includes a single unit record dataset and a set of weights for each SLA. This then allows the generation of a unique unit record dataset for each SLA, providing the scope for detailed analysis and microsimulation at the small-area level.

Figure 3.1 Constructing the Regional Housing Dataset
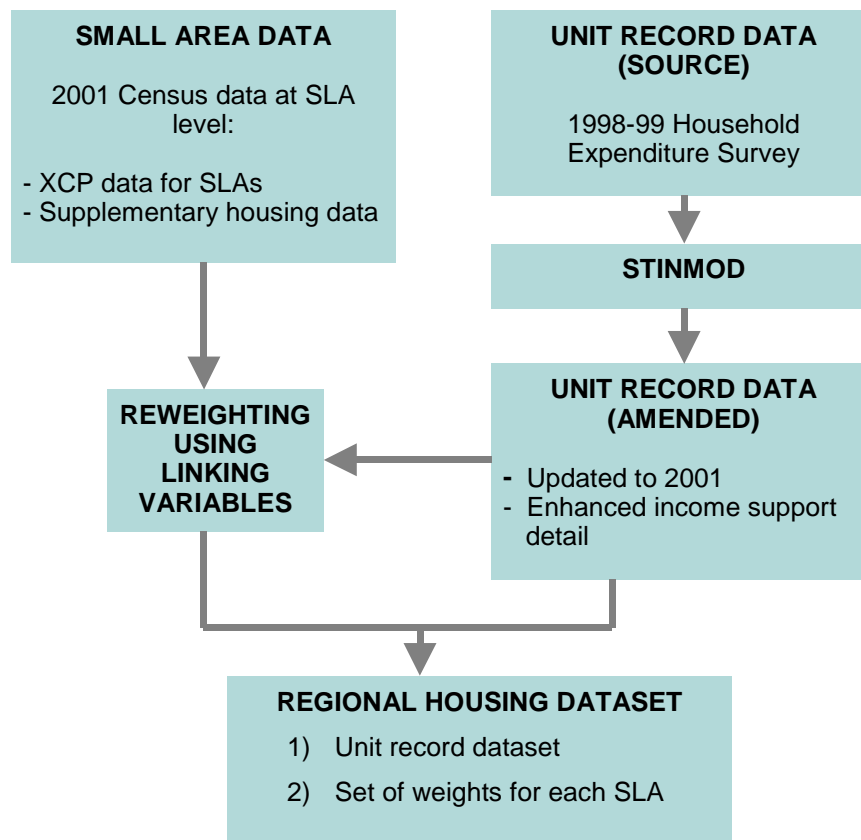
The regional housing dataset thus includes a high level of detail on housing and the population at the small-area level. It provides the basis for the assessment of the regional impact of CRA (see section 4), but it should also be evident that the dataset developed for this project also has very important secondary benefits. It provides a platform with the potential for use in a range of other housing applications.

3.5 Reweighting to date

As discussed above, the creation of synthetic estimates relies very much on the linkage variables used to represent the population at the small geographic area. The seven benchmarks used in this research include those variables that are considered necessary to capture sufficient information to model CRA payments. The weights generated for use in this research provide the basis for producing estimates of CRA receipt and a measure for assessing the likely regional impact of changes to CRA entitlement rules. These linkage variables and weights are not designed to address the broader issue of a more general housing database. Further effort is required to produce general housing estimates for purposes other than the assessment of CRA.

4 MODELLING ALTERNATIVE FORMS OF RENT ASSISTANCE

Construction of the detailed regional housing dataset described in section 3 provides the basis for the primary aim of this research – analysing the regional targeting performance of CRA under existing and alternative specifications. Issues that are addressed in this part of the research include:

- aligning CRA estimates to administrative data;

- identifying appropriate illustrative CRA options to be assessed;

- determining the criteria to be used for assessing CRA; and

- identifying appropriate sources of data on regional rents.

4.1 Benchmarking CRA estimates to administrative data

The simulated regional dataset provides an estimate of the spatial distribution of CRA recipients and CRA receipt. But how good are these estimates? There are two stages in the modelling process where the estimates may diverge from reality:

1. through the imputation of CRA entitlements using STINMOD; and

2. through the regional distribution of population characteristics generated by the spatial microsimulation techniques.

While STINMOD is a well-established model for analysing the distributional and budgetary impacts of tax-transfer policy change, difficulties in matching administrative data on CRA receipt were identified as a particular problem a few years ago. Amendments to STINMOD improved the correspondence between the STINMOD estimates and administrative data on the number of recipients and program expenditure, though they will not be perfect. Another known weakness in the STINMOD estimates of CRA recipients is the inclusion of non-private dwelling recipients – students in particular. Regarding the second level of possible divergence between the estimates and reality, the goodness of the regional estimates of CRA receipt depend crucially on how far the linkage variables and combinations of linkage variables used in the spatial microsimulation go to explaining CRA receipt. It is this area of the modelling where the greatest potential is for divergence.

Given the likely divergence of the synthetic regional dataset from reality, it is important to compare estimated numbers and characteristics of CRA recipients and levels of CRA entitlement with administrative data. The administrative dataset used to compare – and ultimately align – CRA estimates is the Commonwealth Housing Data Set (CHDS). This dataset includes unit record data on housing (including tenure and CRA receipt) and other characteristics for a cross-section of the population of income support recipients.

The Department of Family and Community Services (FACS) provided summary data from the CHDS on CRA receipt for June 2002 for all of Australia. Unit record data were not made available to retain the confidentiality of recipients. The June 2002 summary data was provided for all SLAs as defined in 2002. A number of boundary name and ID changes occurred between the 2001 Census and June 2002 resulting in a mismatch between some of our CRA estimates (based on 2001 SLAs) and the 2002 CHDS data. To address this mismatch in SLAs, a concordance between 2001 and 2002 SLAs was devised for the purposes of this research.

Although imperfect, this concordance allows for a direct comparison of estimated and CHDS data, and the basis for alignment of the estimates.

An assessment of the unaligned estimated number of CRA recipients in the ACT provides a useful summary of the degree to which the underlying synthetic estimation captures the reality of the CRA program. Given that the synthetic estimates rely on imputation of CRA entitlements from STINMOD and regional distribution of recipients through reweighting of the HES, the initial estimates are expected to display a strong correlation with actual data but only in relative magnitude.

Figure 4.1 shows the relative performance of the unaligned estimates against the CHDS data. It is clear that (with a few exceptions) the modelled estimates are systematically lower than the CHDS data – but generally the pattern and magnitude of the estimates is very close to the actual receipt displayed in the CHDS data.

The systematic underestimation can partly be explained by the likely increase in the number of CRA recipients between the 2001 estimates and the 2002 CHDS data collection. This difference is unlikely however, to explain all of the underestimation which may be the result of a bias in the STINMOD estimation or spatial distribution methodology.

For those SLAs for which the number of CRA recipients is grossly underestimated, the existence of large numbers of non-private dwellings (NPDs) – particularly student residences – appears to be a major cause. As previously stated, STINMOD is known to produce poor estimates of CRA recipients living in NPDs. This is an issue that will need further refinement in future applications of the CRA model.

A third reason to explain the difference between the estimates and administrative data involves the spatial microsimulation process itself. In order to achieve reliable estimates of CRA, the reweighting process must derive optimal weights that create the best-fit to the benchmark targets. For a given SLA, if a reasonable match cannot be found by the reweighting procedure – indeed, if the mechanism results in divergence from the benchmarks rather than convergence to the benchmarks – then any estimates derived from the weights will be unreliable for that SLA.

Figure 4.1 Comparison of unaligned CRA estimates and CHDS benchmark - ACT 2001 SLAs (populations less than 300 persons excluded)
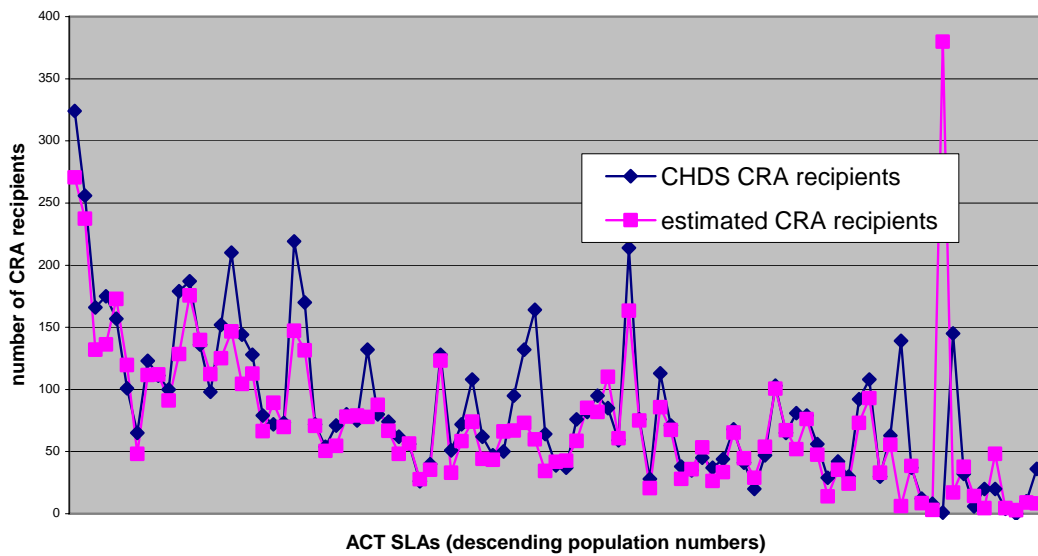
Figure 4.2 shows the result of aligning the CRA estimates to the CHDS data by number of recipients and income unit type for each SLA. As is required by the alignment process, the estimates and administrative data are the same. Aligning the estimates to known data is necessary to provide a good base from which to assess alternative specifications of CRA entitlement rules. This process is merely one of calibration – a process required of all models – to ensure that the initial estimates reflect reality. Given that the initial estimates were a 'good fit' to the CDHS for most SLAs, this alignment would not distort the underlying weights for each SLA to a great degree. Furthermore, the relative distribution and pattern of weights for each SLA remains the same as the process is one of scaling to a single vector – not reweighting to multiple variables.

Figure 4.2 Comparison of aligned CRA estimates and CHDS benchmark - ACT 2001 SLAs (populations less than 300 persons excluded)
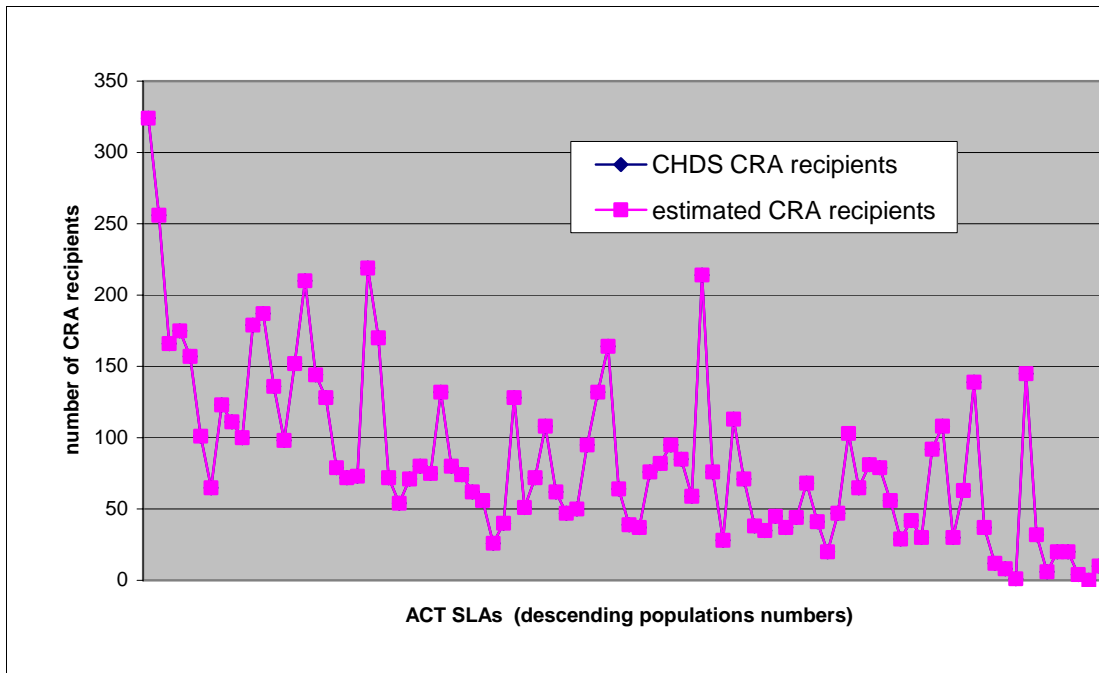
4.2 Options

Section 2.2 of this report discussed in some detail the varied regional outcomes of the CRA program. These regional outcomes also exist at the SLA level – the unit of analysis in this research – as will be illustrated later in this paper. To enable an assessment of possible variations to CRA entitlement rules, the regional impact of CRA has been examined under 'base case' specifications – that is entitlement rules as they existed in June 2001 (refer table 4.1). Setting this assessment two years in the past does not present a major problem, as there have been no changes to CRA apart from the indexation increase since this time – although there have been changes in rents, and possibly patterns of rents, that could qualify the analysis.

Table 4.1   STINMOD Rent Assistance payment rates and thresholds: June 2001

	Maximum payment	Rent threshold
	$/fn	$/fn
With dependent children a		
Single, 1-2 children	103.04	102.62
Single, 3+ children	116.48	102.62
Couple, 1-2 children	103.04	151.90
Couple, 3+ children	116.48	151.90
Without dependent children		
Single	88.00	78.00
Couple	82.80	127.00

a The definition of a 'dependent child' refers to children who count in assessing eligibility for Family Tax Benefit Part A.
Source: NATSEM, STINMOD 01b

There are three CRA entitlement parameters that can be changed to address the regional impact of CRA; these are rent thresholds, maximum payments and the taper rate. The taper rate refers to the amount of CRA received for each additional dollar of rent paid above the minimum rent threshold, up to the maximum entitlement. In addition, these parameters could vary between regions to explicitly apply a regional dimension to the entitlement rules.

Table 2.1 detailed the 7 household structures that can determine payment rates and thresholds. Considered with changes in thresholds, maximum rates and taper rates, there are 21 individual parameters that could potentially be changed to address the regional performance of CRA. The combination of changes that could be made rapidly increases the complexity of these potential changes – and this is without considering the magnitude or direction of these changes. Possibly even more perplexing is the notion of assessing numerous parameter options that differ between regions.

There are seven fundamental variations that can be made to entitlement rules:

1. change in taper rate only
2. change in maximum rate only
3. change in minimum threshold only
4. change in taper rate and maximum rate
5. change in minimum rent threshold and taper rate
6. change in maximum rate and minimum threshold
7. change in taper rate, maximum rate and minimum threshold

Intuitively, the following directional changes for individual parameters would potentially improve housing affordability:

- an increase in the taper rate (i.e. an increase in the proportion of rent above the threshold that attracts CRA)
- an increase in the maximum entitlement
- a decrease in the minimum rent threshold

These are considered to be the 'basic' changes that can be made to CRA entitlement rules.

To achieve a neutral budgetary outcome, the following two-way combinations of parameter changes could apply:

1. increase taper rate and decrease the maximum entitlement
2. increase the taper rate and increase the minimum rent threshold
3. increase the maximum entitlement and decrease the taper rate
4. increase the maximum entitlement and increase the minimum rent threshold
5. decrease rent threshold and decrease the taper rate
6. decrease rent threshold and decrease the maximum entitlement

The likely impact of the 3 basic and 6 two-way combinations of changes to CRA specifications is illustrated in figure 4.3. Note that the six two-way combinations all involve winners and losers.

This initial modelling effort cannot provide a comprehensive assessment of the variety of options available for CRA entitlement rules. The magnitude and direction of any change will determine both the regional and overall budgetary impact of the CRA specification. In this research, the 3 basic changes identified have been assessed to illustrate which are likely to provide improved regional performance. Of course, a combination of these 3 basic changes is likely to produce a greater benefit but at the expense of greater budgetary impact. However, some other particular combination may provide better affordability outcomes without major budgetary impacts.

No specific options addressing regional variations to entitlement rule have been included in this research. However, some issues relating to the design and construction of regions for the purpose of introducing regional variations in entitlement rules are discussed in the next section. It was anticipated that this research would include the performance assessment of regional variants, but due to the complexity of this topic it is considered that this should be part of future applications of the CRA model.

Figure 4.3 Basic changes to CRA entitlement rules

Basic changes to CRA entitlement rules

Increase taper rate

taper

max

CRA

min

rent

An increase in the taper rate results in an increase in the amount of CRA received and an increase in the number receiving maximum CRA.

Increase maximum entitlement

max

CRA

min

rent

An increase in the maximum entitlement results in an increase in payment for those paying higher rents and an increase in the number receiving CRA due to the FTB (Part A) and social security income tests.

Decrease rent threshold

max

CRA

min

rent

A decrease in the rent threshold results in an increase in the amount of CRA received, an increase in the number receiving maximum CRA and an increase in recipients paying low rents.

Combinations of basic changes with potential budget neutral outcomes

Increase taper rate and decrease maximum entitlement

taper

max

CRA

min

rent

An increase in the taper rate, with a decrease in the rent at which maximum entitlement is paid, results in an increase in the number receiving maximum assistance, but a decrease in the maximum payable.

Increase taper rate and increase rent threshold

max

CRA

taper

min

rent

An increase in the taper rate, with an increase in rent threshold, results in a decrease in receipt at low rent levels, an increase in receipt at high rent levels, and a decrease in the number of lower rent recipients.

Increase maximum entitlement and decrease taper rate

taper

max

CRA

min

rent

An increase in the maximum entitlement and a decrease taper rate results in an increase in payment to higher rent recipients but an increase in the rent at which maximum entitlement is paid; and a decrease in receipt at lower rent levels.

Increase maximum payment and increase rent threshold

max

CRA

min

rent

An increase maximum payment and rent threshold results in an increase in payment to higher rent recipients but a decrease in the number of lower rent recipients and a decrease in receipt at lower rent levels.

Decrease minimum rent threshold and decrease taper rate

max

CRA

taper

min

rent

A decrease rent threshold and taper rate results in an increase in the number of low rent recipients but an increase in receipt at each rent level.

Decrease rent threshold and decrease maximum entitlement

max

CRA

min

rent

A decrease in rent threshold and maximum entitlement results in an increase in number of low-income recipients, an increase in receipt at each rent level, but a decrease in payment at higher rent levels.

4.3 Rent regions

One option available to address the regional performance of CRA is to apply different entitlement rules to different geographic regions – presumably to provide greater assistance to areas of higher rent. To achieve this in a policy framework would require a clear definition of those areas that are considered to be 'high-rent' areas and to differentiate these from 'low-rent' areas. At first blush, this task may appear trivial. For example, Sydney and Melbourne metropolitan areas are frequently described as high-rent areas; regional and rural areas as low-rent areas; and Tasmania and South Australia as low-rent States.

However, before launching into a regional-based set of entitlement rules, it is prudent to examine regional rents a little further to uncover the more complicated reality of rent levels, and the difficulty of clearly defining rent regions.

Identifying the regional rental data that would provide an appropriate basis for any incorporation in program specifications requires careful consideration of a number of aspects of alternative sources of data on regional rent levels and movements. The comprehensive review of rental data sources undertaken by Saunders and Maher (1996) is a useful resource for this work, while a similar assessment of rent data has been undertaken by the Department of Family and Community Services in the context of the appropriate rent levels to include in regional budget standards (Mudd 1998, Henman 1999).

There are three major issues to consider in trying to identify rent regions that could be used in a CRA context:

- The measure of rent (e.g. median or mean; current or asking rent)

- What dwelling types to include in the measure (e.g. detached housing; flats & units; all dwelling types; number of bedrooms)

- The spatial unit from which rent regions would be derived (e.g. SLAs; Statistical Divisions; capital city/rest of State).

Median rents are a common summary measure of rent. The Census collects actual (current) dollar rents and includes median rents in readily-available census profiles. The benefit of using data on rents from the Census in CRA analysis is that it provides a complete geographic coverage – a necessary requirement for CRA as it is a national program. The type of dwelling included in the definition of rent regions is important as rent levels generally vary between dwelling types – although definitional issues such as the Census definition of an apartment/flat/unit are problematic**.**

To illustrate the influence that dwelling type can have on determining rent levels and regions consider figures 4.4 and 4.5. Figure 4.4 shows the pattern of rents for three bedroom houses – a reasonable standard for dwelling type. Fig 4.5 on the other hand shows the pattern of rents for three bedroom dwellings – that is including attached dwellings with three bedrooms that could arguably be in the same market as three bedroom houses. In this illustration, 4 LGAs change rental ranges due to the dwelling type used resulting a change to the boundary between rent classifications for the two measures of median rent. The choice of which type of dwelling structure to use in the construction of rent regions is not straight forward – particularly with a trend towards medium density living on smaller blocks.

Figure 4.4 Three bedroom houses - median weekly rent (2003) NSW LGAs
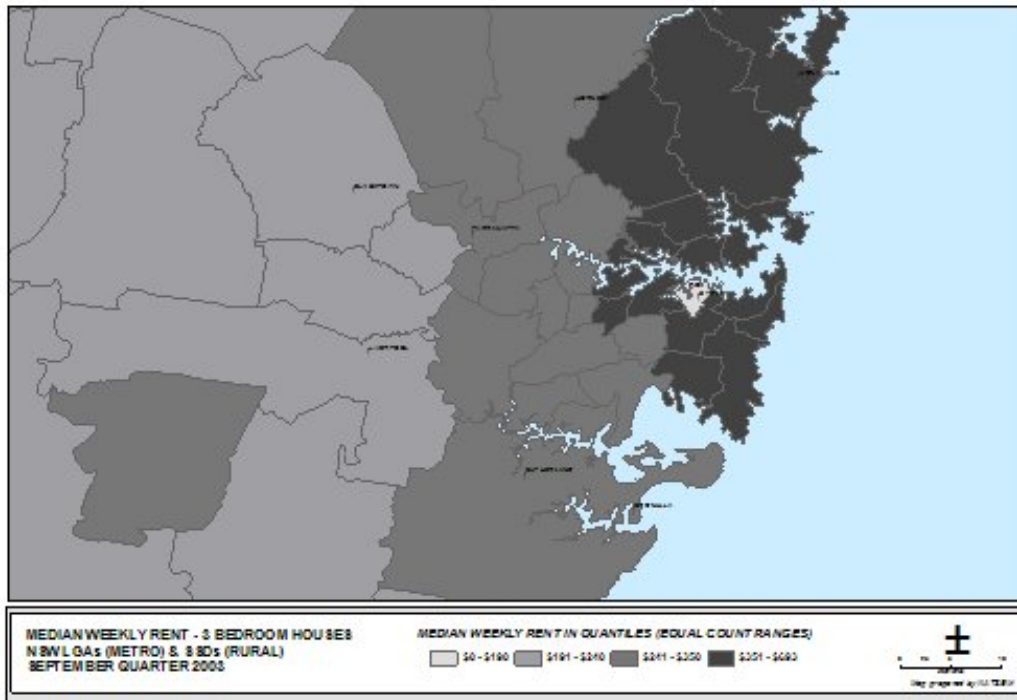
Note: Metropolitan LGAs and non-metropolitan SSDs provide total NSW coverage, and quantiles (equal count ranges) reflect the relative rank of spatial units to all NSW spatial units with data for this variable. *Data source:* Housing NSW, Rent and Sales Report (No 65)

Figure 4.5 Three bedroom dwellings – median weekly rent (2003) NSW LGAs
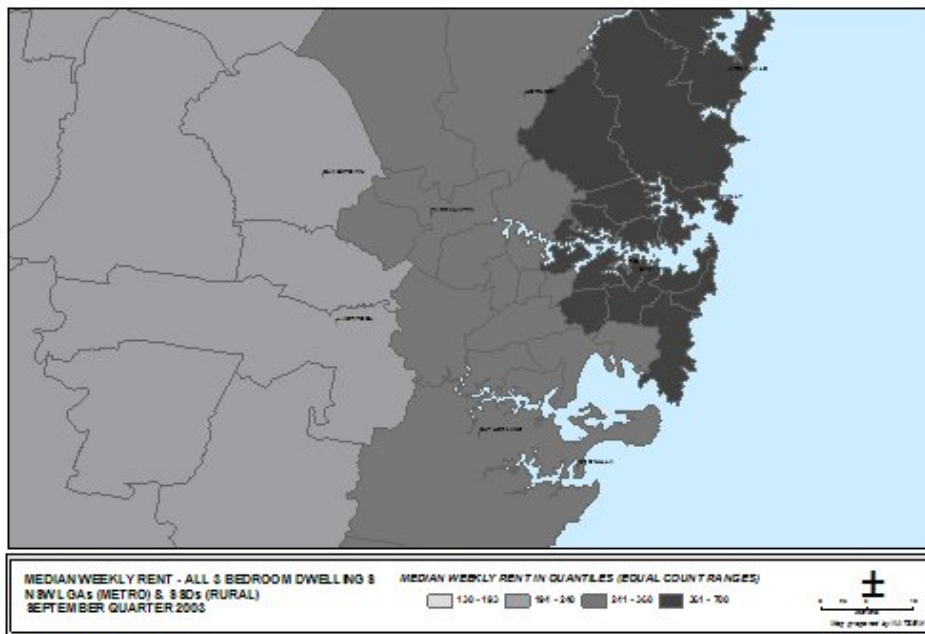
Note: Metropolitan LGAs and non-metropolitan SSDs provide total NSW coverage, and quantiles (equal count ranges) reflect the relative rank of spatial units to all NSW spatial units with data for this variable. *Data source:* Housing NSW, Rent and Sales Report (No 65)

Possibly the most important aspect of determining rent regions is the spatial unit used to describe rent regions. As the Census is a major source of socio-demographic data – including housing data – and it has a national coverage, comparison of ABS geographic units would seem appropriate. Looking at figure 4.6 (median rents by Major Statistical Regions) it would appear that there are three distinct rent regions –Sydney metropolitan Area; Melbourne, Brisbane and the ACT; and the rest of the country. This pattern however, is very dependent on using Major Statistical Regions as the spatial unit and also on the classification structure.

Figure 4.7 displays the same data for Melbourne but using SLAs as the spatial unit and a finer classification structure appropriate for this scale. It is apparent that the distribution of rents differs at different geographic scales and that underlying variability can be masked by broader classification structures. To further illustrate the point, figure 4.8 displays the same data for CDs and Statistical Regions. Broad patterns are certainly still discernable, but rent distributions operate at a finer level and follow far from black and white boundaries.

Figure 4.6 2001 median weekly rents – Australia, Major Statistical Regions
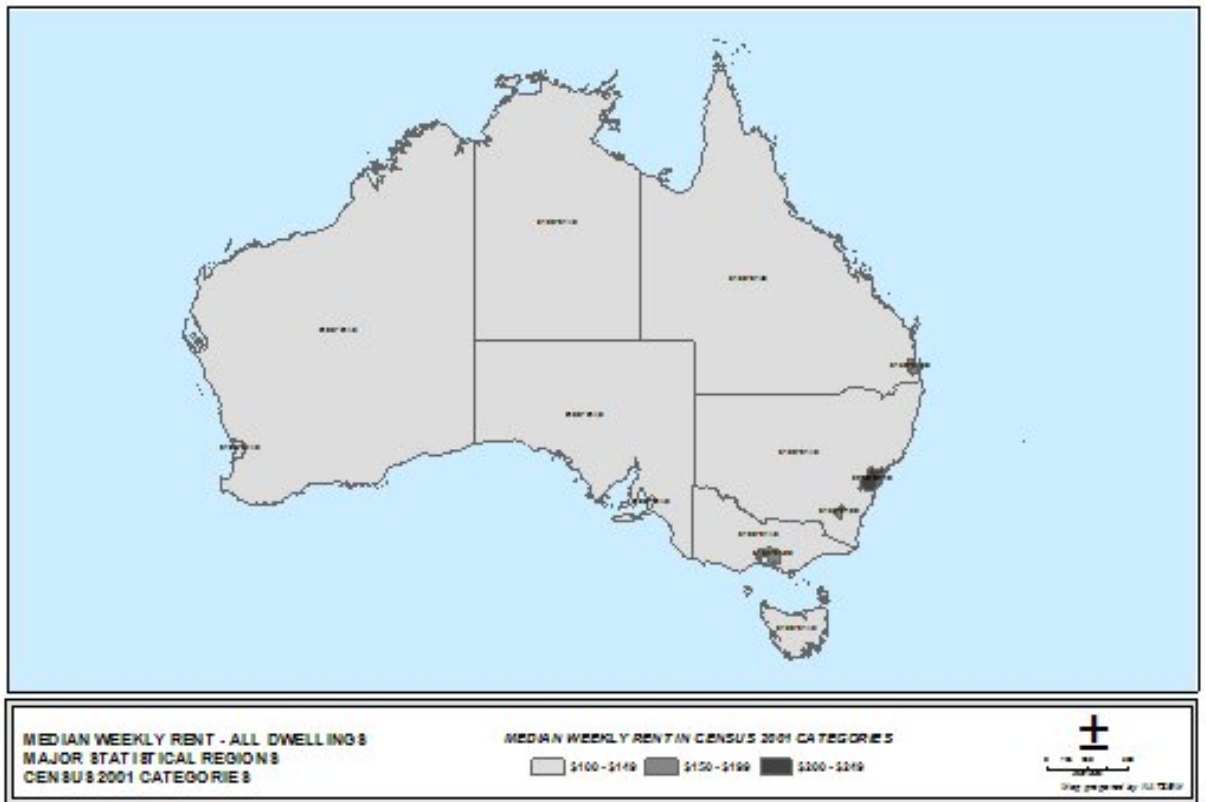
Note: Ranges set by ABS
Data source: ABS Census 2001

Figure 4.7 Melbourne 2001 median weekly rents – 2001 SLAs
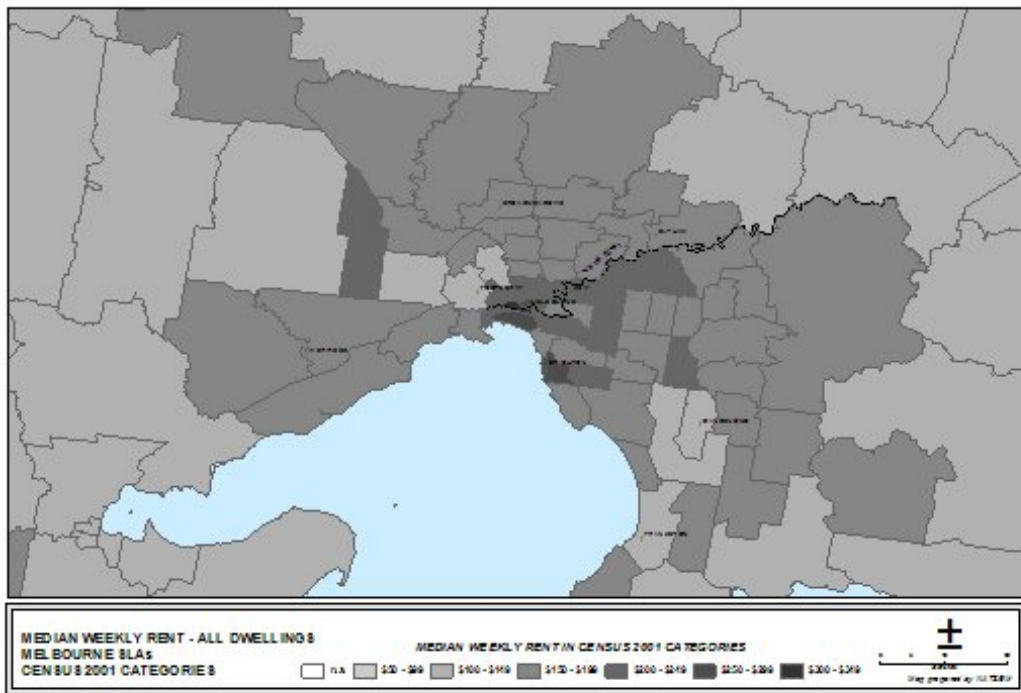
Note: Ranges set by ABS
Data source: ABS Census 2001

Figure 4.8 Melbourne 2001 median weekly rents – 2001 Census Collection Districts
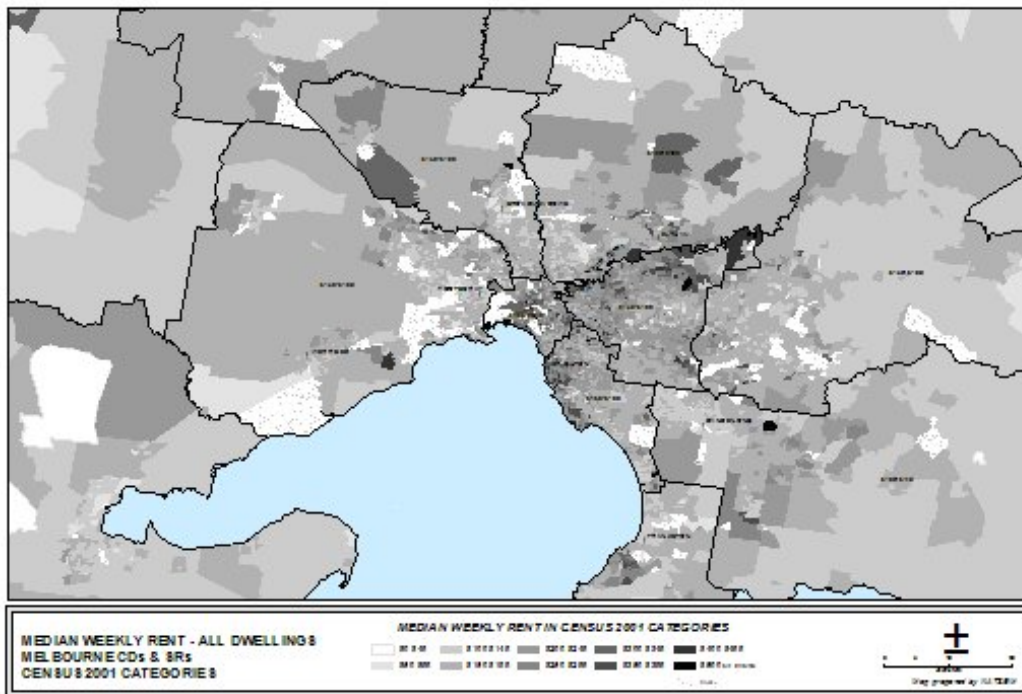
Note: Ranges set by ABS
Data source: ABS Census 2001

At the Major Statistical Region level, only the Sydney metropolitan area was categorised by the highest rent class ($200 - $249). At the CCD level areas of Melbourne also have median rents in the higher classes, up to $500 or more per week. This does not dispute the fact that rents are generally higher in Sydney, but it does illustrate the variation in rents at different scales. Indeed, a CCD level view of the Sydney metropolitan area displays significant variability in rent levels – including areas of relatively low rent (see Figure 4.9).

Figure 4.9 Sydney 2001 median weekly rents – 2001 Census Collection Districts and Statistical Regions
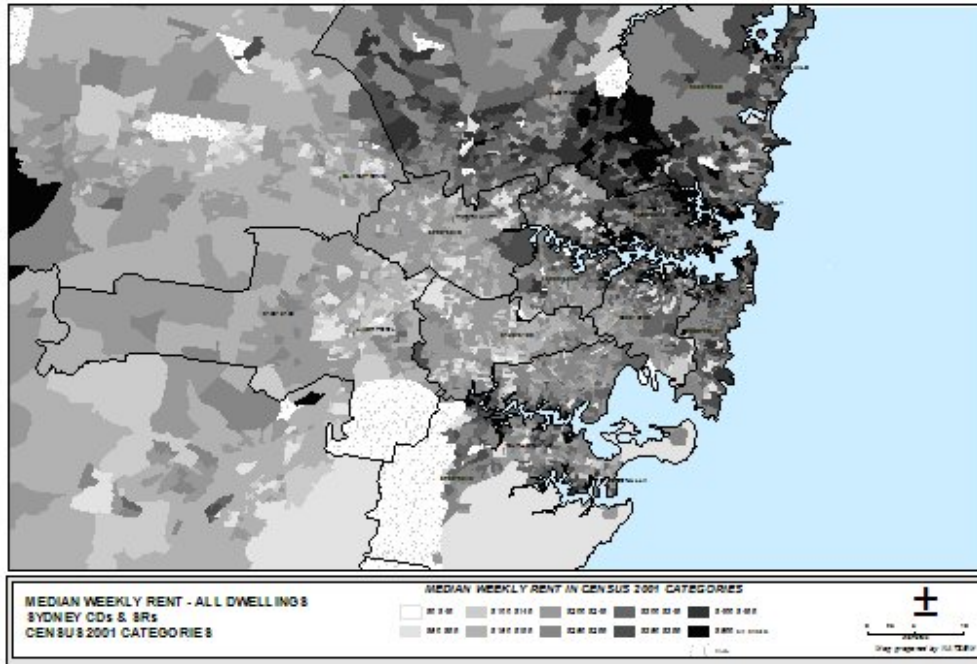
Note: Ranges set by ABS
Data source: ABS Census 2001

This issue is really a matter of accessibility to the available supply. Is there sufficient variability in rent levels in an area to provide low rent housing for those that need it in that area? This in turn is a function of the extent and location of low-rent stock; the relative demand for that stock within the area compared with the stock available; and the overall demand for low-rent housing, regardless of need.

The conclusion to be drawn from this assessment of rent regions is not that rent regions are not practical, but rather that if CRA entitlement rules were to be applied differently between regions, considerable attention needs to be paid to the definition of these regions. Due to the complexity of the options available, this research does not intend to address the issue of rent regions any further; although it should be recognised that the model outcomes of any changes in regional performance observed for changes in entitlement rules at the SLA level, can be viewed for a particular State or sub-region to obtain insight into the application of these rules to specific regions.

4.4 Means of assessment

The regional targeting performance of CRA is assessed in this report against housing affordability using the form of a 30% rent to income ratio measure, such as is used by the Productivity Commission (2003). The absence of any clear official measure of housing affordability and, particularly any official benchmark for what does and does not constitute affordable housing, need not present a particular problem for this assessment where the focus is on relative outcomes for CRA recipients living in different parts of the country. Thus, affordability outcomes are specifically discussed in terms of the 30% benchmark, but relativities between regions should be especially considered.

The population included in many housing affordability measures are households in the two lowest income quintiles (sometimes equivalised to take account of family structure and thereby additional demands on household income). A small number of households that are eligible for CRA receipt may have household income above the second quintile cut-off; however, the bottom two quintiles will include practically all CRA recipients.

Besides examining affordability outcomes as above, and comparing them with the outcomes under the existing CRA provisions, assessment of the CRA options also covers their overall budgetary implications. In examining these options, the exercise is confined to first-round impacts and does not attempt to model possible behavioural responses, such as a decision to pay higher rent if the level of CRA is increased – although a general discussion of this topic is included in section 4.5.

5 ILLUSTRATIVE MODEL OUTCOMES

The primary aim of this research is to assess the targeting performance of CRA at a regional level under current and alternative provisions. Results of the modelling of this issue are presented in this section. The presentation here can only be illustrative for two important reasons. First, there is the matter of the number and variety of possible policy changes that could and should be covered in a full analysis (see section 4). Second, there is the point that presenting and analysing results at a detailed regional level for the whole of the country, and for each option, is not possible in the context of this report. Rather, the presentation is designed to give a feel for the type of model output produced and for the nature of the model outcomes.

As discussed, the means of assessment of CRA performance used here are the relative levels of housing unaffordability – and the overall estimated budgetary impact of any change in CRA entitlement rules.

The presentation of model outcomes proceeds through consideration of the base case (current CRA provisions) and four options with alternative CRA specifications – examples of the three single parameter changes to CRA and an option combining change to two CRA parameters.

The outcomes for the base case and the four options are summarised in section 6.

5.1 Base case – June 2001 entitlement rules

The base case is CRA with entitlement parameters as they were in June 2001 (refer table 4.1) – this date corresponding to the date of the detailed regional database. The base case provides the comparison point for the subsequent options that are modelled. The broad outcomes of this case with existing parameters have already been presented in section 2, though not at the level of regional detail provided by the new model.

The regional dimension of CRA outcomes under the rules as they existed in June 2001 is illustrated for NSW by comparing figures 5.1 and 5.2.

Figure 5.1   NSW SLAs, Base Case without CRA
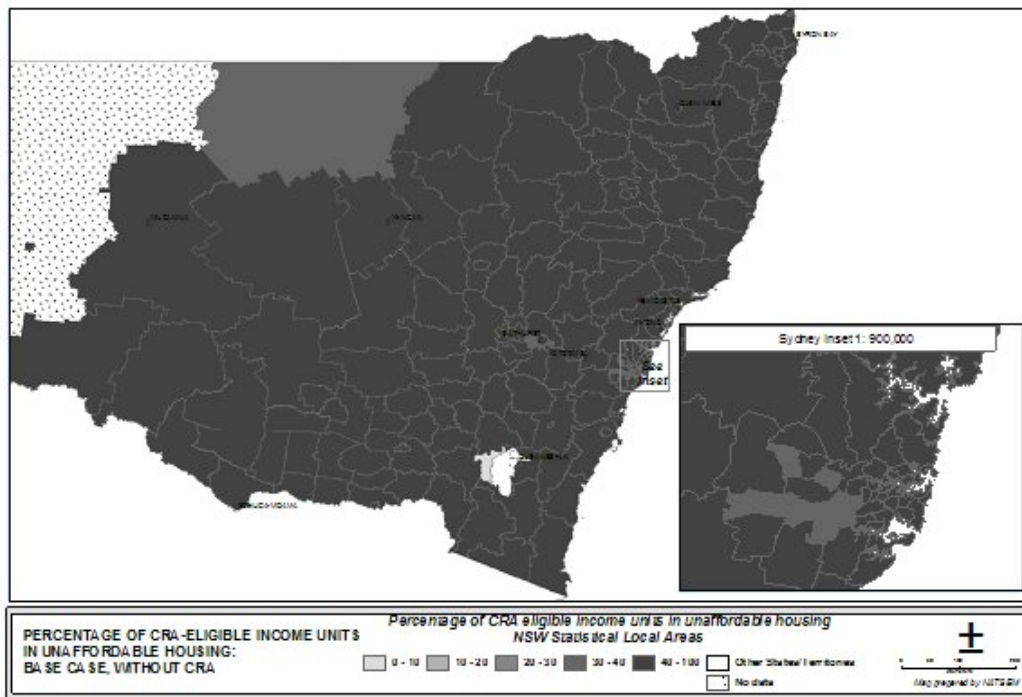
Figure 5.2 NSW SLAs, Base Case with CRA
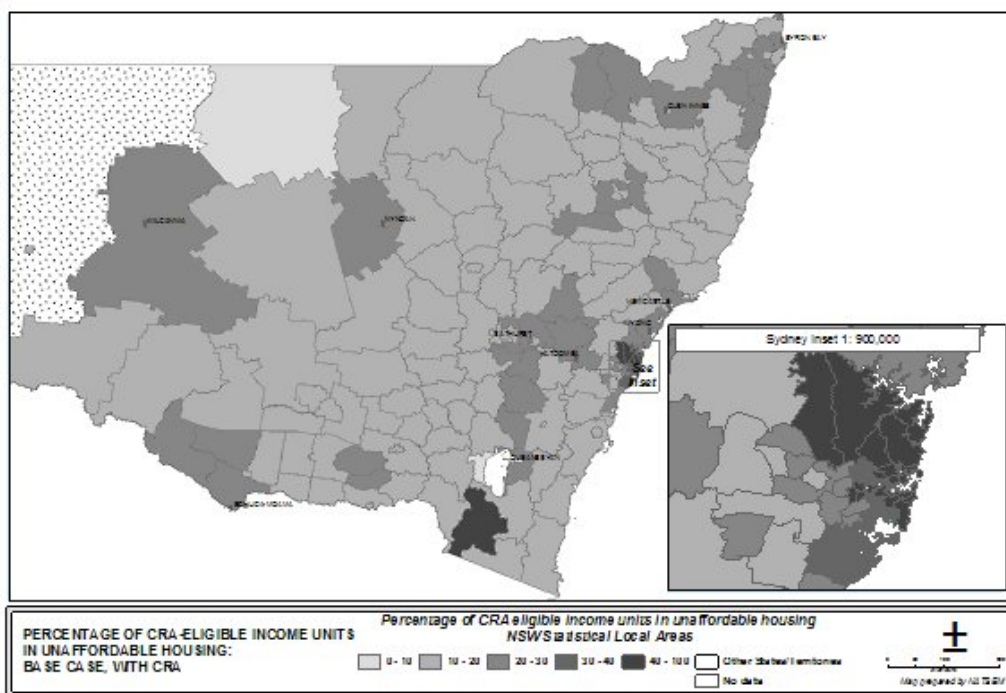
Figure 5.1 shows the percentage of income units receiving CRA that would have been in housing stress if the CRA payment was not received. In almost all SLAs in NSW, more than 40% of these CRA income units would have been in housing stress without CRA payments. The dramatic impact of CRA is readily seen in figure 5.2 which shows the corresponding picture with payment of CRA. Outside of metropolitan Sydney, all regions except the NSW alpine resort areas showed a

major improvement in housing affordability. In many parts of metropolitan Sydney, particularly the western suburbs, housing unaffordability is reduced dramatically. Areas of higher rent in the north and inner south remained with unaffordability for above 40% of CRA recipients.

What is clearly illustrated by this example is that the impact of the CRA program displays strong spatial variability – some SLAs showing little improvement and others reducing housing stress by possibly more than 75%. In most rural areas housing stress is reduced to less than 20% of CRA recipients. In many regional areas housing stress is reduced to less than 30% of CRA recipients. This pattern of reduction in housing stress – from little alleviation in higher rent areas of inner and northern Sydney, improvement in regional centres and more general improvement in rural areas strongly illustrates the regional impact of CRA. This is not necessarily an intended regional effect and one that may be opposite to that desired. This is not to say that rural and regional centres should be negatively affected by changes in CRA rules, but higher rent may require greater assistance.

A similar picture emerges for our second example area – the ACT. Figure 5.3 is a graphical representation of housing unaffordability with and without CRA. Apart from the obvious improvement across the Territory, there are marked variations in the extent to which unaffordability is reduced – some of the most unaffordable SLAs are only marginally assisted.

Figure 5.3 Percent of CRA income units in unaffordable housing with and without CRA payment (ACT – 2001 SLAs)
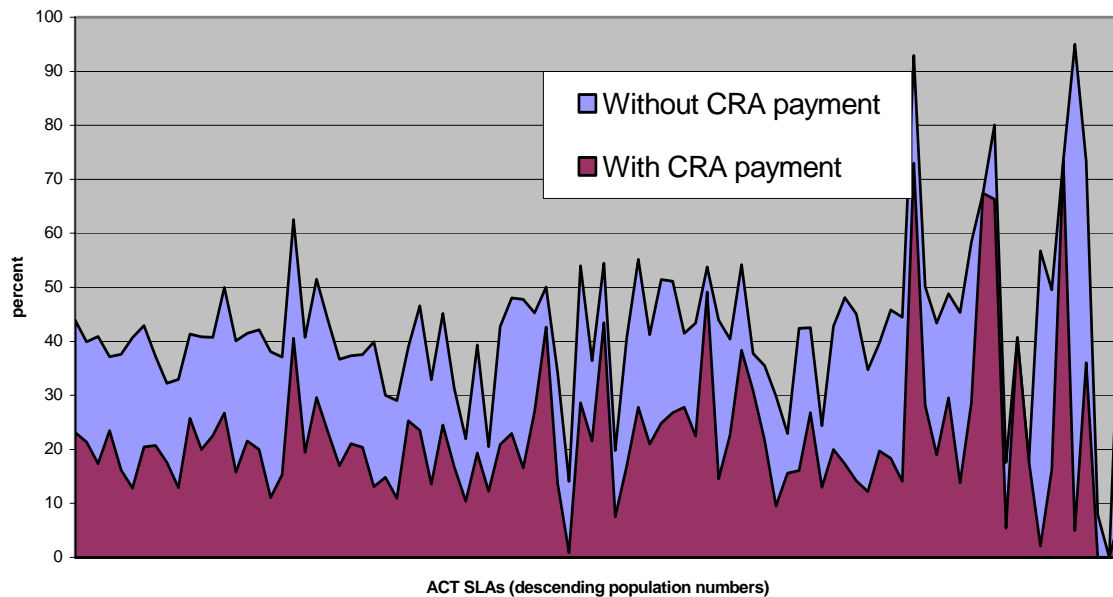
Any observed improvement or decline in regional performance must be considered in light of the spatial unit at which the analysis is being undertaken (in this research the SLA), the 'type' of region being observed (rural, regional, peri-urban, urban), and the size of the population within the spatial units. Hopefully it will become clear in the following sections that a comparison between SLA, Statistical Division and State/Territory results can lead to very different conclusions as to the regional performance of CRA – in its current form and for any proposed changes to entitlements.

5.2 Scenario 1 – an increase in the taper rate

The first of the 'basic' CRA scenarios is an increase in the taper rate from 0.75 to 0.8.

This change would result in a reduction in the rent level at which maximum rent assistance is paid, and greater assistance at rent levels between the minimum threshold and the maximum entitlement. The overall result should be an increase in both CRA receipt and the number of income units receiving maximum rent assistance, but no additional assistance to those already receiving the maximum rate. Using NSW as an example, figure 5.4 demonstrates that the analyses show no marked change in housing stress between the base case (figure 5.2) and the increase in taper rate. As this scenario does not include a reduction in the minimum rent threshold at which income units become eligible for CRA payment, there is no addition to the number of recipients of CRA. The absence of any marked improvement in housing affordability is in line with the majority of recipients already getting the maximum payment. These recipients do not receive any additional benefit under this option, and the taper change modelled does not result in any significant increase in the number of recipients getting maximum payment.

Figure 5.4 NSW SLAs, Scenario 1 with CRA
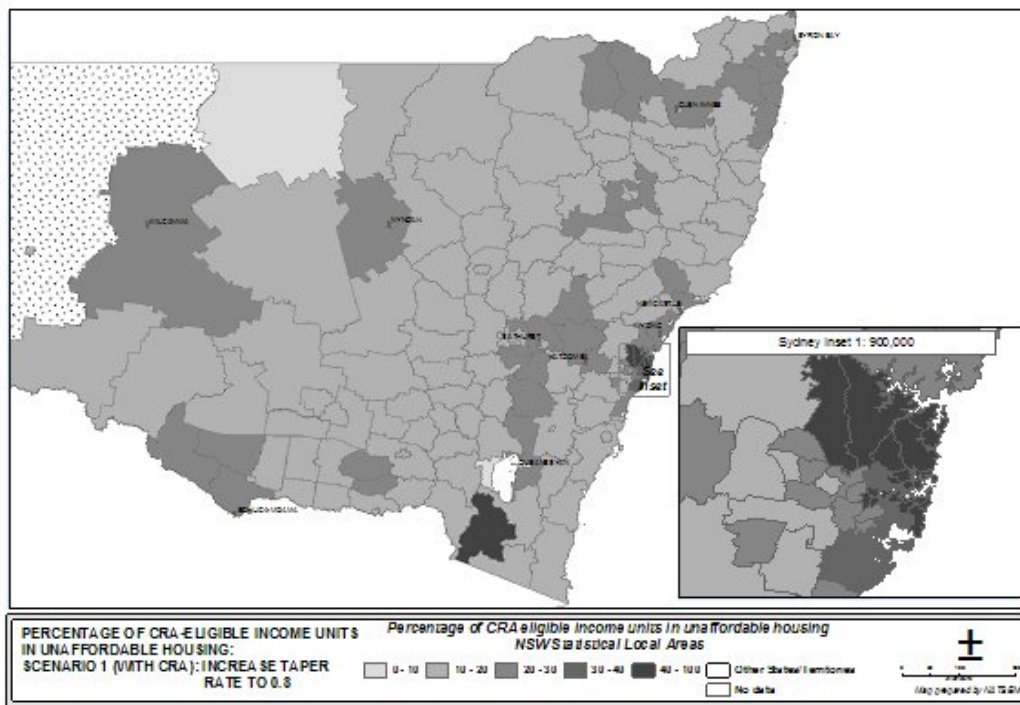
Sydney, and more generally NSW, may of course be the exception given the higher rents in the state. As a comparison, the base case and scenario 1 results for Tasmania – a lower rent state – are included in figures 5.5 and 5.6. Similarly, for NSW there is no apparent improvement in unaffordability under this scenario.

Figure 5.5 Tasmania SLAs, Base Case with CRA
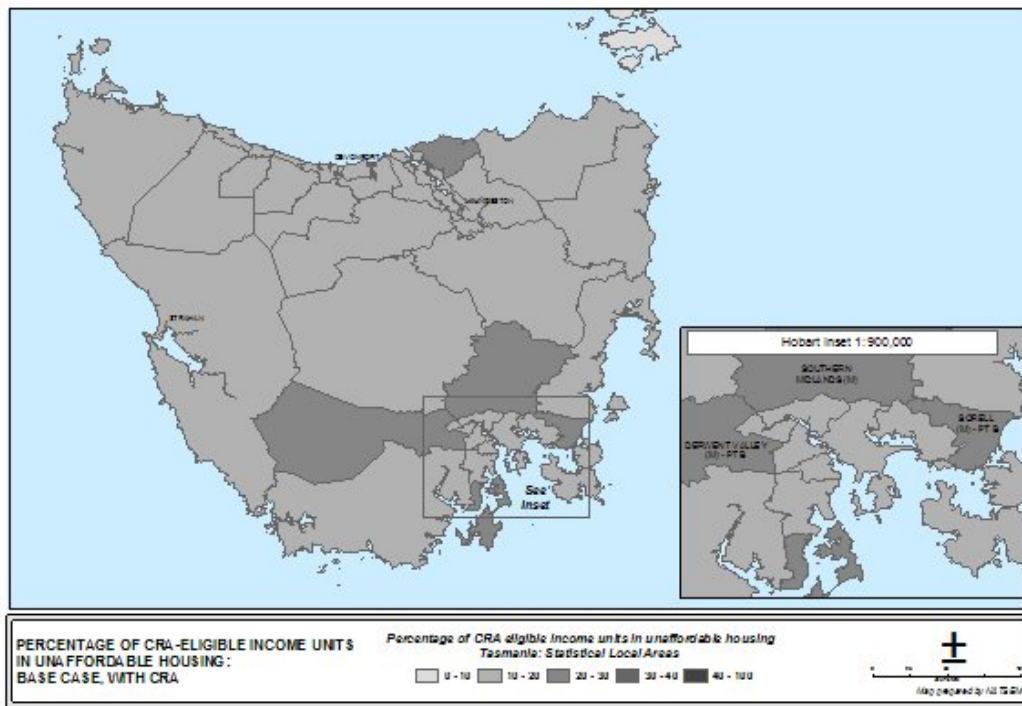
Figure 5.6 Tasmania SLAs, Scenario 1
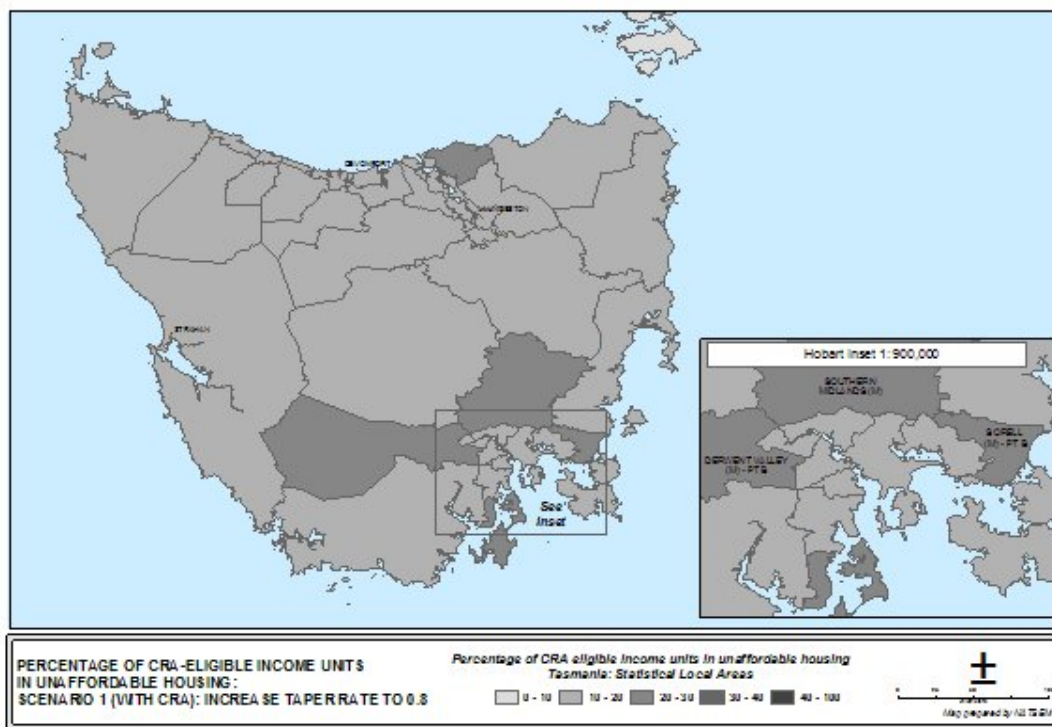
The pattern of unaffordability for the whole of the country can be viewed at the Statistical Division (SD) level. The higher levels of unaffordability in Sydney for the above case can be identified in figure 5.7 (base case). A comparison of figures 5.7 and 5.8 (scenario 1) repeats the SLA findings that scenario 1 has no obvious impact

on housing unaffordability for CRA recipients. However, it should be noted that viewing outcomes at the SD level is very much a summary exercise and may conceal significant variations within SDs.

Figure 5.7 Australian Statistical Divisions, Base Case with CRA
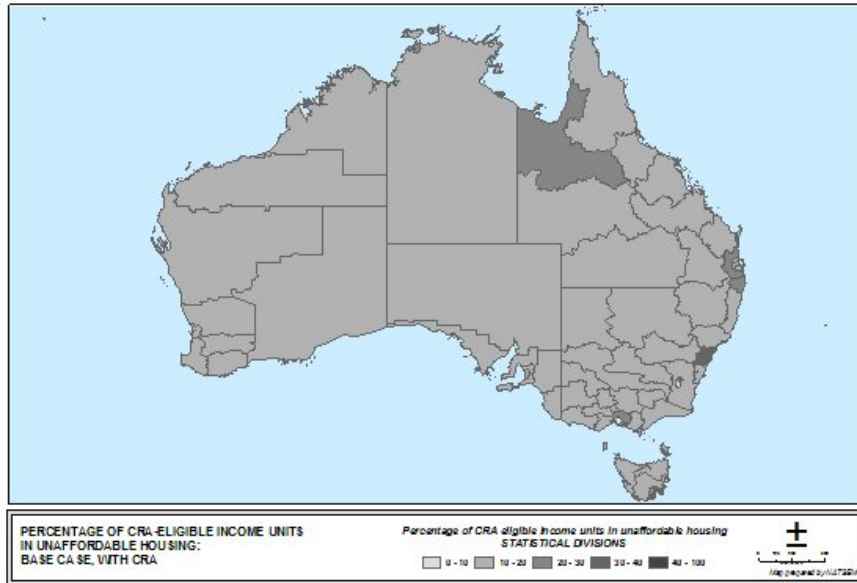
Figure 5.8 Australian Statistical Divisions, Scenario 1
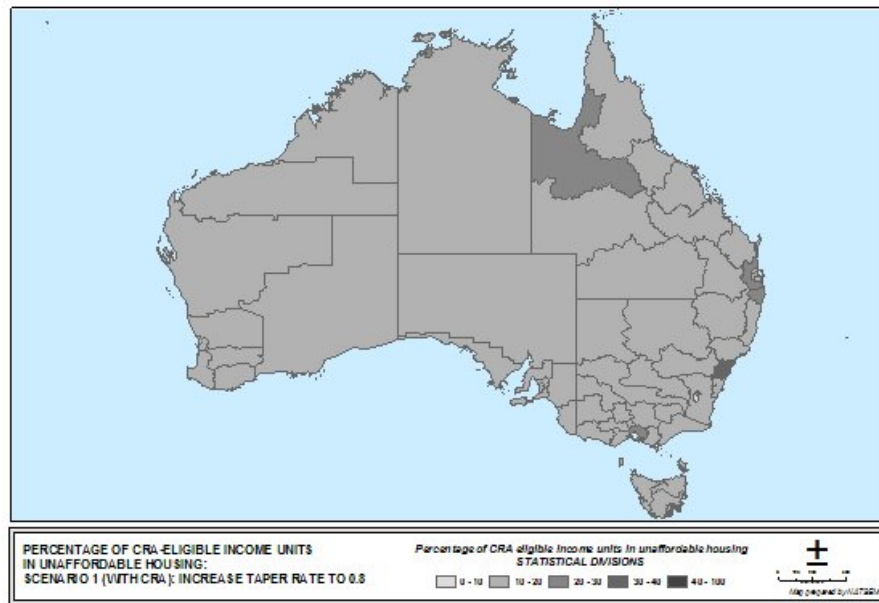
5.3 Scenario 2 – reduction in the minimum rent threshold

The second basic CRA scenario considered is a reduction in the minimum rent threshold below which no CRA is payable by 10% for each income unit type. A reduction in the rent threshold without a corresponding decrease in the taper rate, results in a reduction in the rent level at which the maximum assistance is paid. This should lead to an increase in the number of income units receiving maximum rent

assistance. In addition, the reduction in the rent threshold results in an increase in the number of CRA low rent recipients, and an increase in the amount of CRA received at each rent level below the maximum entitlement. The most noticeable result of reducing the minimum rent threshold is a major reduction in housing stress throughout regional NSW (figure 5.9). This is likely to be due to the lower rents paid in regional areas and an increase in the number of eligible CRA recipients – as well as an increase in the level of CRA receipt. Within metropolitan Sydney, the inner-southwest region also gains by a reduction in the rent threshold. This is likely explained by the lower rents in these areas and an increase in numbers receiving maximum payment – although some low rent payers, such as those in group households, may also benefit.

Figure 5.9   NSW SLAs, Scenario 2
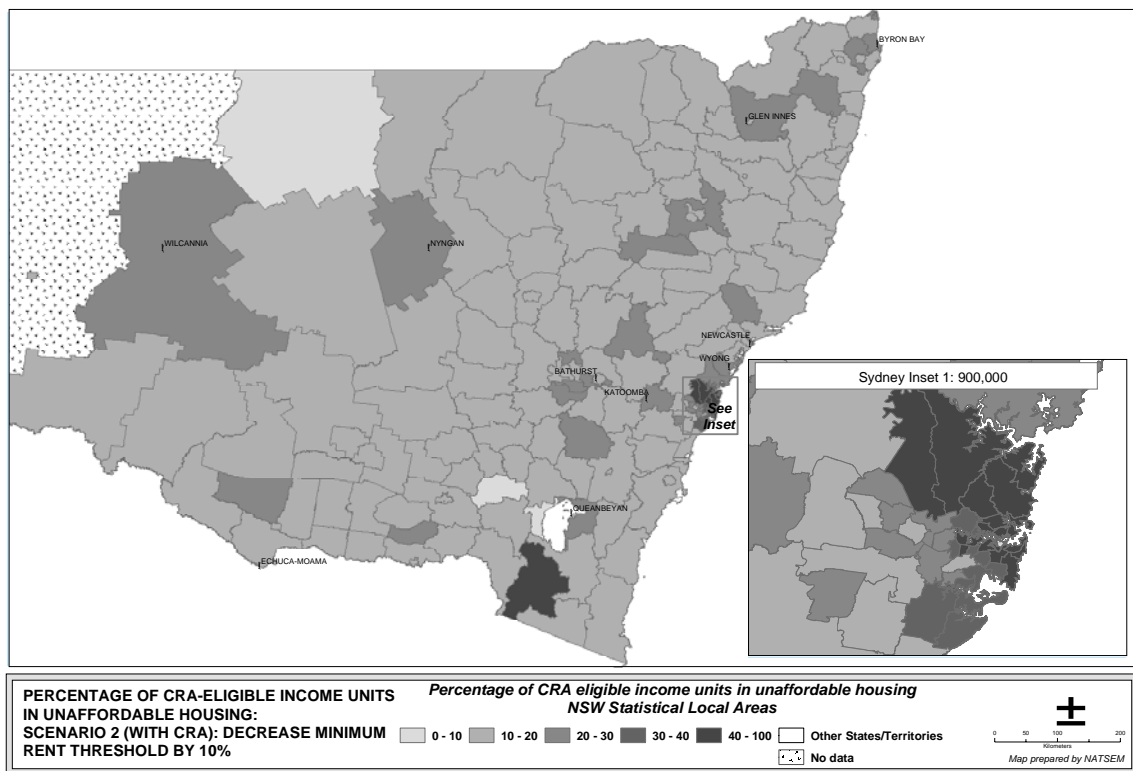
The reduction in the rent threshold is sufficient for many households in the inner southwest to improve their housing affordability position below the level of housing stress. For those paying higher rents in the inner south and northern areas, the reduction in minimum rent threshold is unlikely to have a major impact. Many of the recipients in these areas are likely to be receiving the maximum payment prior to the change in entitlement rules.

The result of reducing the minimum rent threshold for all of Australia can be seen at the SD level in figure 5.10. At this scale the reduction in unaffordability is far less dramatic with only one SD on the NSW north coast benefiting from the entitlement change. This is a good illustration of the influence scale can have on this type of analysis.

Figure 5.10 Australian Statistical Divisions Scenario 2

PERCENTAGE OF CRA-ELIGIBLE INCOME UNITS
IN UNAFFORDABLE HOUSING:
SCENARIO 2 (WITH CRA): DECREASE MINIMUM RENT
THRESHOLD BY 10%

Percentage of CRA eligible income units in unaffordable housing
STATISTICAL DIVISIONS

0 - 10   10 - 20   20 - 30   30 - 40   40 - 100

Map prepared by NATSEM
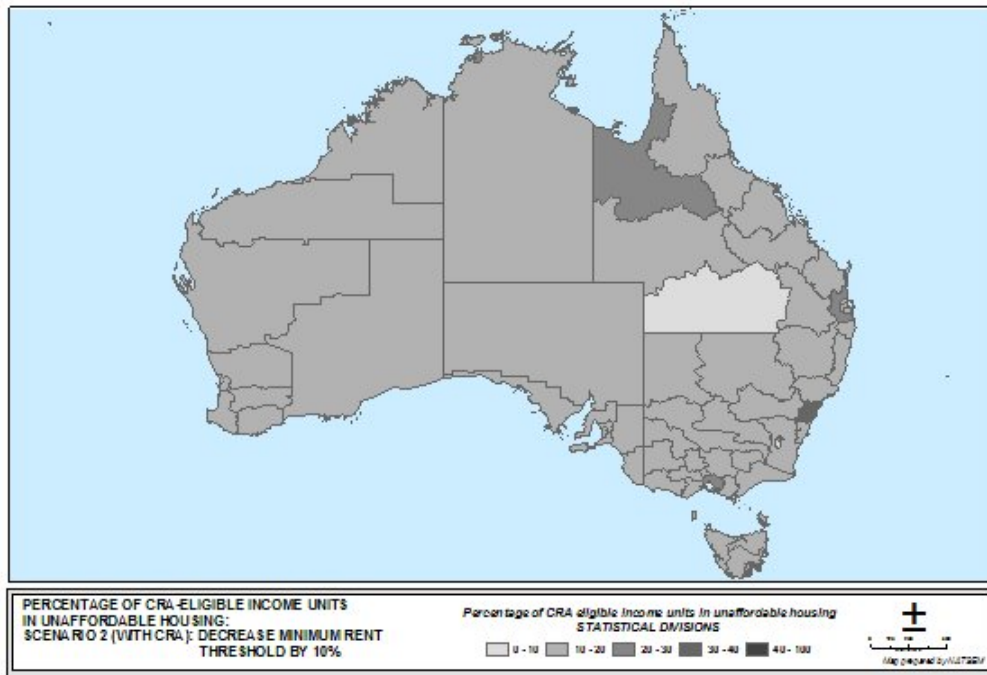
5.4 Scenario 3 – increase in maximum entitlement

The final 'basic' CRA scenario is an increase in the maximum payment by 10% for each household type. The effect of this change would be an increase in the payment to those paying higher rents. In addition, there would be an increase in the number of income units eligible for CRA receipt due to the income test component of both the Family Tax Benefit (Part A) and social security receipt. An effect of increasing the maximum CRA entitlement is to increase the income below which there can be an entitlement to CRA.

The result of increasing the maximum payment is quite evident for regional centres, as illustrated in figure 5.11. Housing unaffordability in much of regional NSW is reduced to below 20% of CRA recipients. Possibly more importantly, however, a number of the Sydney metropolitan SLAs have also benefited from an increase in the maximum payments.

These western Sydney areas are likely to generally have higher rent levels than regional areas but lower than inner south and northern areas of the Sydney metropolitan area. The increase in the maximum entitlement is likely to be relatively more significant in south western Sydney as the amount of increase in CRA would be a greater proportion of their overall rent. The result is sufficient to alleviate housing stress for a significant number of recipients in these areas to shift categories in the analysis. The improvement is from over 40% of eligible income units in housing stress to between 30 and 40%. This is still a high proportion of recipients in unaffordable housing but this scenario is the only one of the basic changes modelled that results in a reduction in housing stress in these metropolitan areas.

Figure 5.11 NSW SLAs, Scenario 3
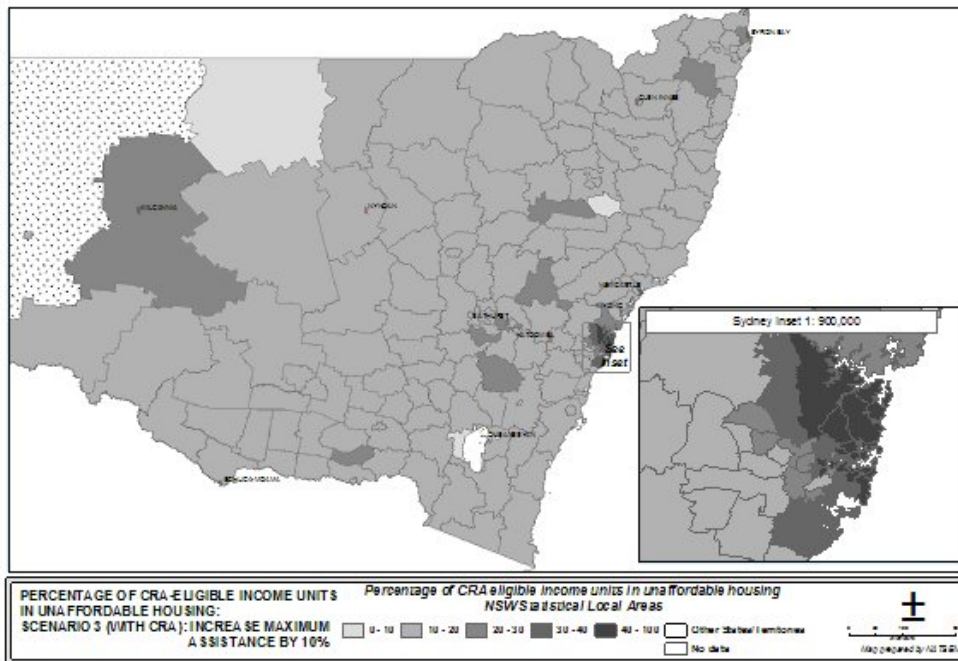
Figure 5.12 shows the results for scenario 3 for Australia at the SD level. The Sydney region shows an improvement in unaffordability as does Brisbane. At this scale, unaffordability levels are low for all areas except Sydney and Melbourne, which both remain in the 20% – 30% unaffordable class.

Figure 5.12 Australian Statistical Divisions, Scenario 3
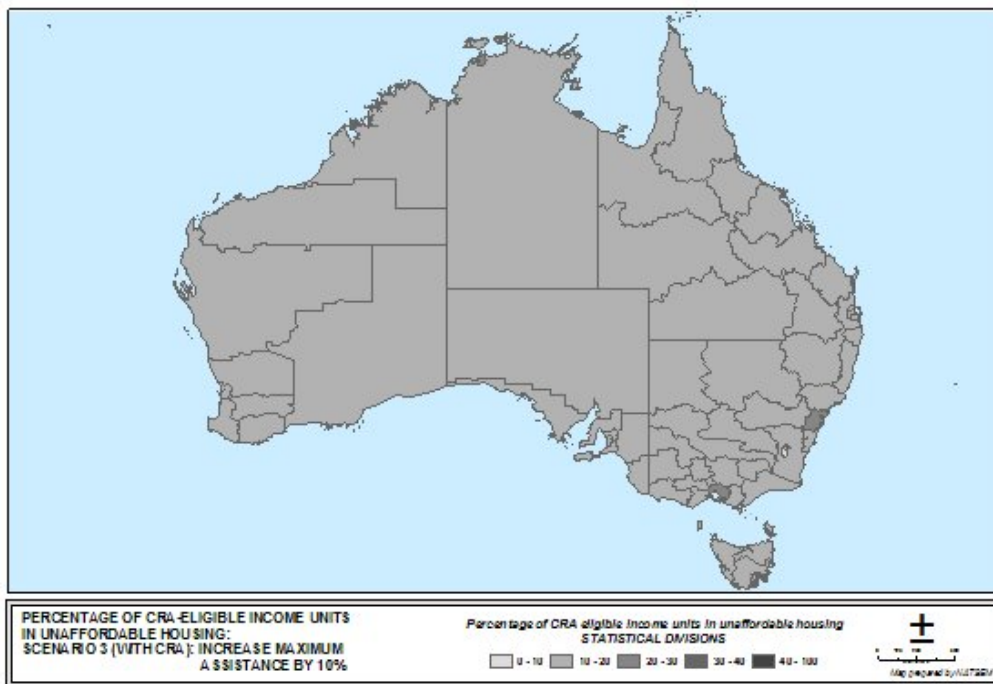
5.5 Scenario 4 – An increase in the maximum entitlement and a decrease in the taper rate

As an illustration of one of the many combinations of entitlement rules that are available, and one that is *potentially* budget-neutral, scenario 4 includes an increase in the maximum entitlement by 10% for each household type and a decrease in the taper rate from 0.75 to 0.7.

As previously discussed, the increase in the maximum entitlement increases the amount of CRA received by those paying higher rent. The decrease in the taper has the effects of reducing the amount of CRA paid below an entitlement to the maximum rate and of increasing the rent at which maximum rent assistance is paid and reducing the amount of receipt at each rent level below the previously existing maximum entitlement – thereby dampening the budgetary impact. Figure 5.13 shows the overall effect of these two changes to eligibility rules for NSW. The element of the increase in maximum entitlement appears to still benefit the inner south western regions of metropolitan Sydney. The difference between this scenario and a simple increase in maximum entitlement such as that in scenario 3, is a decline in affordability outcomes in regional NSW. The performance in regional NSW is however, better in this 'budget-neutral' scenario than for the base case or the two other basic scenarios.

Figure 5.13 NSW SLAs, Scenario 4
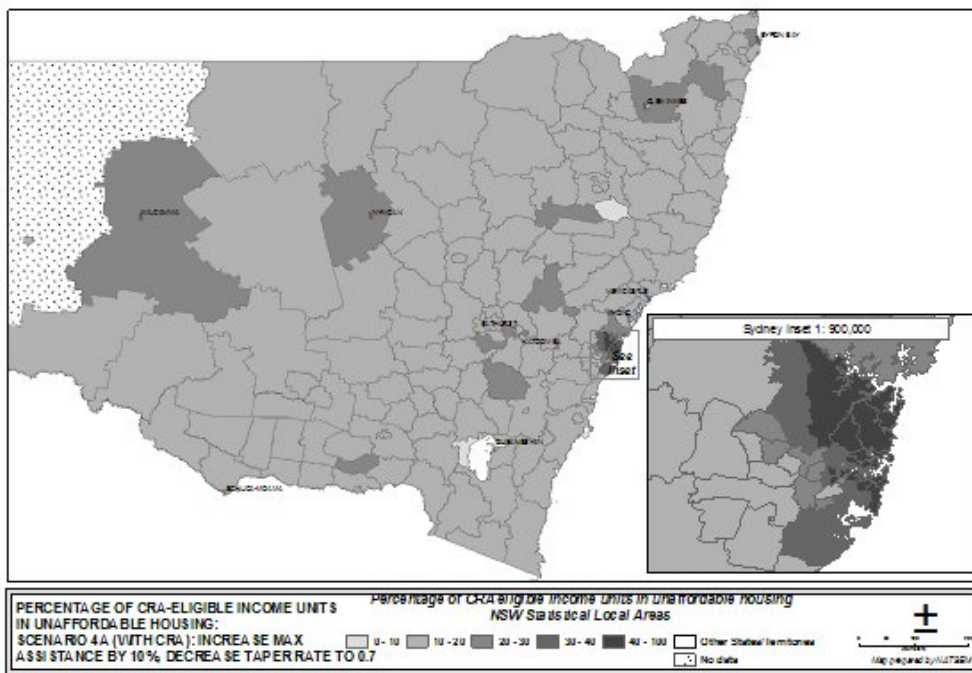
The lower taper rate in this scenario results in all recipients receiving less CRA at any given rent level below the base case maximum entitlement – resulting in those paying lower rents such as in regional areas receiving less CRA. For those paying more rent than the base case maximum entitlement – such as those in metropolitan areas – CRA will increase.

Given that this scenario results in an improvement in both metropolitan and many regional SLAs within NSW, it is likely that more CRA recipients in regional areas gained by the increase in the maximum rate than lost by the reduction in the taper implying that many regional households were receiving the maximum rate under the base case rules.

At the SD scale for Australia (see figure 5.14), this scenario has a similar outcome to that in scenario 3 – another illustration of scale-dependent results.

Figure 5.14   Australian Statistical Divisions, Scenario 4
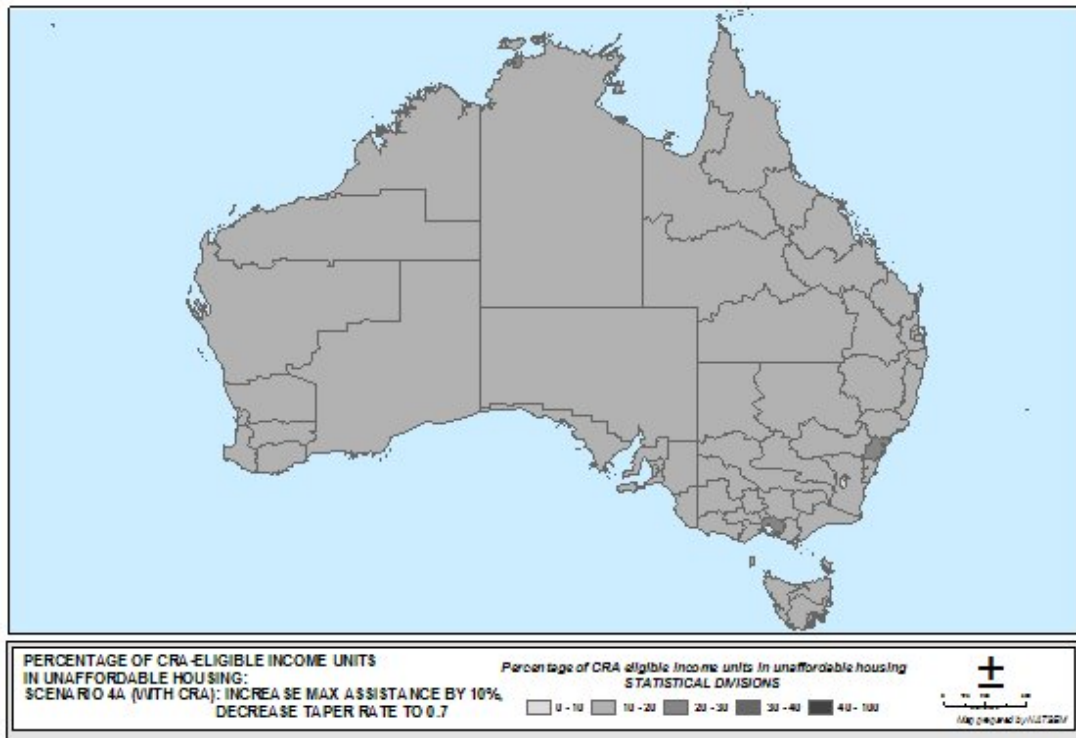
Figure 5.15 is a graphical view of the percentage of CRA income units in unaffordability under the base case and under scenario 4 for the ACT. The improvement in unaffordability for most SLAs is apparent – some more dramatic than others. Equally apparent, however, are several SLAs that display an increase in unaffordability – presumably due to the decrease in the taper rate for recipients not receiving the maximum entitlement.

Figure 5.15   Percent of CRA income units in unaffordable housing (ACT - 2001 SLAs) Base case (June 2001 entitlement rules) & scenario 4 (increase maximum payment by 10% and decrease taper to 0.7)

ACT SLAs (descending SLA populations; populations less than 300 persons excluded)
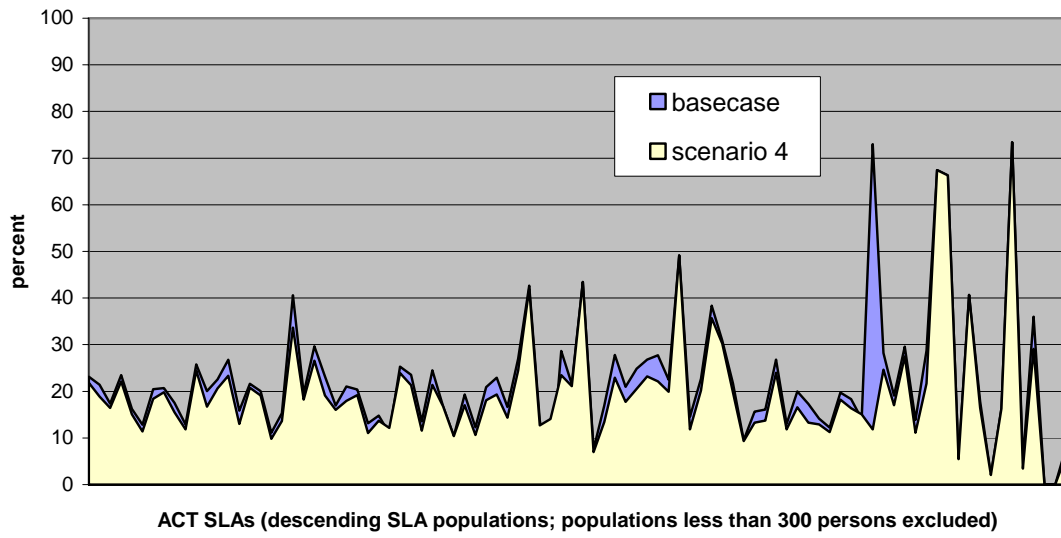
6 SUMMARY OUTCOMES OF ILLUSTRATIVE MODELLING

6.1 Regional housing affordability

It is clear from the results in the previous section that housing affordability for those eligible for CRA is a major issue. Without assistance, almost the whole of NSW for example – rural, regional and metropolitan – has 40% or more CRA eligible households in housing stress. The benefits of a rental assistance scheme are evident – although some areas benefit more than others.

The four scenarios considered highlight the sensitivity in regional performance of CRA that results from relatively simple and subtle changes to entitlement rules such as a 10% change in the level of maximum entitlements. Housing affordability in regional and rural areas appear to be particularly sensitive to relatively small changes in rules – most likely due to the lower rents in these areas and therefore the proportionately greater impact of any change.

Metropolitan areas appear to be less sensitive to small changes in entitlement rules – again most likely due to the higher rents and correspondingly relatively lesser impact of any change. Of the scenarios considered, increasing the maximum entitlements has the greatest impact on metropolitan housing stress – particularly in areas with generally lower rents.

The complexity of the possible changes that could be made to entitlement rules has been discussed previously. The three basic and one more complex scenario serve to illustrate the extent to which the regional performance of CRA can be assessed. However, to determine an appropriate set of entitlement rules from the complexity of possibilities will require further application of the model developed in this research.

6.2 Budgetary outcomes

As well as affordability, any changes to entitlement rules would need to include an estimate of the overall budgetary implications. The budgetary implications of any changes to CRA entitlement rules would depend on the type, direction and magnitude of change.

As an illustration of the budgetary implications of changes to entitlement rules, Table 6.1 shows the estimated number of recipients and total CRA outlays for the base case and scenarios developed in this report. Given the complex modelling process used to derive the SLA level estimates – particularly the calibration of estimates to CHDS data - these estimates of budgetary impact are indicative only.

Under scenarios 2, 3 and 4, the number of recipients for increase from the base case. Scenario 2 captures more low rent recipients and the increase in maximum entitlement in scenarios 3 and 4 has an influence on the income test component for both the Family Tax Benefit (Part A) and social security receipt, resulting in an increase in the number of higher income recipients.

The total CRA receipt (or cost) is higher under all scenarios than in the base case, with increases ranging from two per cent for scenario 1 to seven per cent for scenario 3. The increases in total CRA receipt are a product of two increases in costs. The first is the additional cost of new recipients, and the second is any increases to entitlements for existing recipients. For example, Scenario 3 will result in an additional 4,000 recipients as well as an increase in payment to the significant

number receiving the maximum rate of CRA. The indicative budgetary impact of scenario 3 is an additional $4.4 million per fortnight (from table 6.1: $70.4m - $66.0m = $4.4m).

Table 6.1   Estimated budgetary outcomes for base case and 4 scenarios

	base case	scenario 1	scenario 2	scenario 3	scenario 4a
CRA recipients (000s)	911	911	920	915	914
Additional recipients (000s)	-	-	9	4	3
Percent change	0.0%	0.0%	1.0%	1.0%	0.3%

	base case	scenario 1	scenario 2	scenario 3	scenario 4a
CRA receipt ($m / fortnight)	66	67.4	69.9	70.4	68.3
Percent change	0%	2%	6%	7%	3%
Average receipt per recipient ($ / fortnight)	72.45	73.98	75.98	76.94	74.73
CRA receipt ($m / year)	1,715	1,753	1,817	1,830	1,775
Average receipt per recipient ($ / year)	1,883	1,924	1,975	2,000	1,942

6.3 Plausibility of model results

The general outcomes of this modelling exercise are encouraging and indicate that the assessment of the regional impact of CRA entitlement rules can benefit from this type of research. But like all models, the estimated results are not exactly the same as reality. Estimates of the impact on unaffordability for some SLAs will be more reliable than for others. The benefit of this type of exercise is therefore in forming a view or providing an evidence-base for the likely broader outcomes of policy change. Observed changes in some individual SLAs should carry less weight than more general changes throughout a region. This does not diminish the case for SLA level analysis, as this spatial scale is necessary to emphasise the spatial variability of the CRA program.

7 POLICY RELEVANCE OF THE RESEARCH TOOL

This research highlights the underlying variation in the regional performance of CRA. The CRA program as it currently stands does not explicitly include a regional dimension.

The scenario outcomes illustrate the possibility of including an explicit assessment of regional performance in the setting of CRA entitlement rules. In this way the inevitable regional dimension of CRA performance can be managed to achieve more equitable outcomes for high rent areas.

Changes to any payment scheme must be considered in light of winners and losers and in terms of overall budgetary outcomes. In a scheme such as the CRA, any budgetary neutral changes designed to improve the position of those paying higher rents is likely to adversely affect those paying lower rents. As lower rents are generally paid in regional and urban fringe areas, and in particular states such as Tasmania, a budgetary neutral option would likely be a sensitive issue by diverting assistance from those areas that are already considered disadvantaged to areas that may be perceived as richer and with greater access to services, facilities and higher paid employment. These issues are beyond the scope of this research which has the aim of providing a method for assessing the regional performance of CRA – not making value judgements about the relative outcomes of possible changes to the scheme.

8 ACCESS TO THE RESEARCH TOOL

Besides the analysis of the regional impact of CRA – the results of which have been presented in this report – the secondary aim of this research was:

> To establish a detailed and up-to-date regional dataset for the analysis of housing issues, to demonstrate its capacity, and to consider the possibilities and requirements for further applications and extension.

It was anticipated that the completion of this project would see the production of a detailed regional housing dataset that would provide:

1. a platform for extension in particular areas;

2. a database for modelling applications; and

3. a database that was available for various regional housing analyses.

Due to the complexity of the modelling required for this project, it has not been possible to finalise this secondary aim at this time. The model to date is tailored to address CRA receipt and the CRA recipient population. To achieve the more ambitious aim of producing a detailed dataset that can address more housing issues will require further effort to improve and extend the reweighting process used in the spatial microsimulation stage of the model. Recognising the scale of this task, the adopted strategy has been for incremental development of the model with each step linked to a particular policy question. The current project has developed the spatial microsimulation methodology that will ultimately produce the base data for the model.

The second project in the AHURI RMIT/NATSEM research agenda - project 30205: 'Baseline small area projections of the demand for housing assistance' (the Projections Project) – will, however, continue the effort towards the production of a detailed housing dataset.

9 FUTURE MODEL DEVELOPMENT

This research is part of a broad model development strategy currently being undertaken by the AHURI RMIT/NATSEM Research Centre. The current project, along with the Projections Project, contributes to the development of AHURI's capacity for small-area housing modelling and projections. The current project provides the foundation for the work covered in the Projections Project.

The current project was conceived as the first step in a program to develop a comprehensive small-area housing modelling/projections capacity for AHURI. The final modelling tool will be a spatial microsimulation model incorporating:

- detailed socio-demographic, economic, and housing characteristics of the population at the small-area level; and

- the capacity to run projections and simulations under alternative assumptions about the socio-demographic, economic, housing and policy environments.

The next step in model development is to add the capacity to undertake *projections* at the small-area level. This involves projecting the scale and characteristics of both housing demand and housing supply, with this research developing the framework required to project housing demand. One key reason for confining this research to the housing demand side stems from our incremental model development strategy. A second is the fact that this is an area where we can apply considerable leverage from other NATSEM research – and thereby secure a relatively quick advance in the model.

The second aim of the broader model development – 'to provide baseline projections of the demand for housing assistance at the small-area level' – can be met once the demand-side projections capacity has been added to the base data that has been created in the current project. The immediate attention will be on housing demand, though supply considerations will also be incorporated in a simple manner at this stage – in assumptions, for example, about the projected supply of public rental housing.

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APPENDIX A HOUSEHOLD EXPENDITURE SURVEY

The methodology adopted in this research required the creation of small area estimates of household populations that represent the actual households within each area and contain sufficient additional attributes to enable an assessment of the regional impact of CRA.

The choice of which national household survey to use in this research hinged on several criteria:

- the availability of a Confidentialised Unit Record File (CURF);

- whether the survey contains sufficient socio-demographic variables that match those in the Census data to be used to represent small area populations, and;

- whether there are sufficient attributes on the household survey to provide a basis to adequately assess the regional impact of current and alternative CRA provisions.

There are also several practical issues that were considered in the choice of household survey data. These are the frequency and timeliness of the survey, the sample size, the existence of geographic identifiers, the currency of the survey and, of particular importance in this application, the ease of updating to current terms.

Three recent national household surveys were considered for this research:

1. the 1998-99 Household Expenditure Survey (HES);
2. the 1999 Australian Housing Survey (AHS), and;
3. the 1997–98 Survey of Income and Housing Costs (SIHC).

The 1998-99 HES was chosen as the survey to use in this research. The 1998-99 HES CURF contains a set of confidentialised records from the 1998-99 HES (ABS 2002b). The 1998-99 HES collected detailed information on expenditure, income and demographic characteristics of a sample of Australian households resident in private dwellings. The sample does not include institutional residences such as hospitals, nursing homes or hotels, nor does it include dwellings in remote or sparsely settled areas. The population surveyed was persons aged 15 years and over within the sample households. Information on all persons is collected at the household level. The second release of the HES included additional data obtained from the Fiscal Incidence Study that reported on the effects of government benefits and taxes on household income.

There are three levels of data record in the 1998-99 HES CURF – household level, person level and expenditure level. All three levels of data contain various housing and other data that could be used in this research. Identifiers in the data allow analysis at the household, family, income unit or individual level.

The HES is a good source of housing data with substantial information on incomes and housing expenditures. This includes detailed information on incomes from government cash benefits. There are also various indictors of financial stress that are not included in the other two surveys.

The HES is a sample of 6892 households and 13,964 persons covering most of Australia - excluding remote and sparsely settled parts of the country. There are State/Territory geographic indicators on the HES. There is no other indicator of the location of the sample households below this level. The most recent HES is for 1998-99 – therefore there is minimal updating of values required to make the HES comparable with 2001 Census values.

Appendix B of the Positioning Paper for this project (AHURI, 2003) provides an assessment of the AHS and SIHC.

APPENDIX B FINDINGS BY SLA

Appendix B provides a listing of the findings under the various scenarios in numerical form. It is a separate document.

The following table presents the findings under the various scenarios in numerical form.

SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unaffordable under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
105051100	Botany Bay (C)	1609	801	49.8	49.8	49.8	48.1	48.1	48.1	49.5	47.9
105054800	Leichhardt (A)	2441	1825	74.8	74.0	74.0	73.7	72.9	73.7	74.0	72.9
105055200	Marrickville (A)	5646	3278	58.1	57.6	57.6	57.4	56.9	57.5	57.3	56.7
105057070	South Sydney (C)	5738	3941	68.7	68.7	68.7	68.7	68.7	68.7	68.7	68.7
105057201	Sydney (C) - Inner	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
105057202	Sydney (C) - Remainder	802	669	83.4	83.0	82.9	82.8	82.4	82.8	82.3	81.7
105106550	Randwick (C)	4396	3269	74.4	74.4	74.4	72.1	72.1	72.1	74.0	71.8
105108050	Waverley (A)	2704	2094	77.5	77.5	77.5	73.2	73.2	73.2	77.3	73.1
105108500	Woollahra (A)	1319	1181	89.6	89.6	89.6	85.3	85.3	85.3	89.6	85.3
105154150	Hurstville (C)	2611	1186	45.4	45.3	45.4	44.6	44.6	44.6	45.0	44.2
105154450	Kogarah (A)	1654	798	48.3	48.3	48.4	46.8	46.8	46.8	48.0	46.5
105156650	Rockdale (C)	4267	2208	51.8	51.8	51.9	50.5	50.5	50.5	51.4	50.2
105157151	Sutherland Shire (A) - East	2829	1517	53.6	53.4	53.6	52.3	52.1	52.3	53.0	51.7
105157152	Sutherland Shire (A) - West	1747	931	53.3	53.1	53.1	51.9	51.7	51.9	52.9	51.6
105200350	Bankstown (C)	7139	2829	39.6	39.6	39.5	39.2	39.2	39.2	39.5	39.1
105201550	Canterbury (C)	8529	3562	41.8	41.6	41.7	41.4	41.3	41.5	41.1	40.8
105252850	Fairfield (C)	12376	5283	42.7	42.1	41.7	42.5	41.9	42.7	41.6	41.4
105254900	Liverpool (C)	7475	2905	38.9	38.4	38.1	38.6	38.2	38.7	38.0	37.7
105301450	Camden (A)	1380	584	42.4	42.4	42.1	42.1	42.0	42.1	42.1	41.8
105301500	Campbelltown (C)	5480	2537	46.3	44.9	44.4	46.2	44.8	46.4	44.4	44.3
105308400	Wollondilly (A)	1044	469	45.0	44.9	44.8	44.6	44.4	44.6	44.8	44.3
105350150	Ashfield (A)	2419	1214	50.2	49.9	49.9	49.4	49.1	49.4	49.4	48.6
105351300	Burwood (A)	1501	841	56.1	56.0	56.1	55.4	55.3	55.4	55.9	55.2
105351900	Concord (A)	633	379	59.9	59.9	60.0	58.7	58.7	58.7	59.8	58.6
105352550	Drummoyne (A)	646	477	73.8	73.8	73.9	70.0	70.0	70.0	73.1	69.4
105357100	Strathfield (A)	1181	599	50.7	50.7	51.0	50.0	50.0	50.0	50.7	50.0
105400200	Auburn (A)	4129	1694	41.0	40.8	40.6	40.8	40.6	40.9	40.4	40.2

SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unaffordable under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
105403950	Holroyd (C)	4611	1788	38.8	38.7	38.7	38.3	38.2	38.3	38.3	37.8
105406250	Parramatta (C)	6847	2993	43.7	43.6	43.6	43.3	43.1	43.3	43.4	42.9
105450900	Blue Mountains (C)	3300	1679	50.9	50.5	50.1	50.6	50.0	50.7	50.1	49.7
105453800	Hawkesbury (C)	2264	1032	45.6	45.1	44.9	45.2	44.6	45.2	44.9	44.4
105456350	Penrith (C)	7403	3235	43.7	43.2	42.9	43.4	42.8	43.4	42.9	42.5
105530751	Blacktown (C) - North	2762	1232	44.6	44.4	44.0	44.5	44.3	44.5	44.0	43.9
105530752	Blacktown (C) - South-East	3775	1599	42.4	41.8	41.4	42.3	41.7	42.3	41.4	41.3
105530753	Blacktown (C) - South-West	3928	1557	39.6	39.2	38.7	39.6	39.2	39.7	38.7	38.7
105554100	Hunter's Hill (A)	196	81	41.2	41.1	41.4	39.9	39.8	39.9	41.4	40.1
105554700	Lane Cove (A)	794	565	71.2	70.8	70.6	68.6	68.3	68.6	70.2	67.7
105555350	Mosman (A)	446	370	83.0	83.0	83.1	78.4	78.4	78.4	82.6	78.0
105555950	North Sydney (A)	1388	1102	79.4	79.4	79.4	75.6	75.6	75.6	79.4	75.6
105556700	Ryde (C)	3400	1742	51.2	51.1	51.2	50.5	50.4	50.6	51.0	50.4
105558250	Willoughby (C)	1148	932	81.2	81.2	81.3	78.3	78.3	78.3	80.8	77.9
105600500	Baulkham Hills (A)	2241	1132	50.5	50.3	50.3	50.5	50.3	50.5	50.3	50.3
105604000	Hornsby (A)	3324	1859	55.9	55.7	55.8	55.2	55.0	55.2	55.7	54.9
105604500	Ku-ring-gai (A)	1004	682	67.9	67.9	68.2	67.3	67.3	67.3	68.2	67.5
105655150	Manly (A)	1001	758	75.7	75.7	75.7	73.5	73.5	73.5	75.0	72.8
105656370	Pittwater (A)	1185	774	65.3	65.3	65.2	63.9	63.8	63.9	64.8	63.4
105658000	Warringah (A)	3577	2213	61.9	61.3	61.1	59.9	59.4	59.9	60.7	58.8
105703100	Gosford (C)	8977	4885	54.4	53.6	53.1	54.0	53.2	54.1	53.0	52.6
105708550	Wyong (A)	10384	5771	55.6	54.8	54.3	55.2	54.4	55.4	54.3	53.8
110051720	Cessnock (C)	2306	1289	55.9	55.5	54.4	55.6	54.9	55.7	54.4	53.9
110054650	Lake Macquarie (C)	9428	5097	54.1	53.3	52.6	53.7	52.8	53.9	52.5	52.1
110055050	Maitland (C)	2662	1407	52.9	52.4	51.6	52.5	51.8	52.7	51.6	51.0
110055901	Newcastle (C) - Inner	678	423	62.5	62.1	62.0	62.3	61.9	62.3	61.8	61.7
110055902	Newcastle (C) - Remainder	10540	5761	54.7	53.8	53.2	54.4	53.4	54.6	53.1	52.7
110056400	Port Stephens (A)	3841	2057	53.6	52.8	52.1	53.2	52.3	53.4	52.0	51.5
110102700	Dungog (A)	337	182	54.2	53.8	52.7	53.8	53.2	53.9	52.5	52.0

SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unaffordable under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
110103050	Gloucester (A)	231	136	59.0	58.5	57.2	58.8	58.0	58.8	56.9	56.4
110103400	Great Lakes (A)	2413	1374	56.9	55.9	55.2	56.5	55.3	56.6	54.9	54.3
110105250	Merriwa (A)	68	36	53.4	53.4	52.7	53.1	52.9	53.1	52.7	52.3
110105600	Murrurundi (A)	84	43	51.4	50.7	48.3	50.9	49.7	51.1	48.0	47.0
110105650	Muswellbrook (A)	547	278	50.9	50.6	50.0	50.6	50.2	50.6	50.0	49.5
110106800	Scone (A)	391	206	52.7	52.3	51.2	52.4	51.9	52.4	51.0	50.5
110107000	Singleton (A)	541	252	46.6	46.5	46.2	46.3	46.0	46.3	46.2	45.7
115054400	Kiama (A)	708	348	49.1	48.8	48.7	48.6	48.2	48.7	48.6	48.0
115056900	Shellharbour (C)	2685	1321	49.2	48.6	48.1	48.9	48.1	49.0	48.0	47.5
115058450	Wollongong (C)	9514	4846	50.9	50.2	49.9	50.6	49.8	50.7	49.6	49.3
115076951	Shoalhaven (C) - Pt A	1750	811	46.3	45.9	45.2	46.0	45.5	46.2	45.0	44.6
115106952	Shoalhaven (C) - Pt B	3401	1871	55.0	54.4	53.7	54.6	53.8	54.7	53.6	53.1
115108350	Wingecarribee (A)	1819	899	49.4	49.2	48.8	49.1	48.7	49.2	48.7	48.3
120057551	Tweed (A) - Pt A	5544	3223	58.1	57.0	56.7	57.7	56.6	57.8	56.4	56.0
120074851	Lismore (C) - Pt A	3332	1879	56.4	55.8	55.2	56.2	55.5	56.4	55.0	54.7
120100250	Ballina (A)	3117	1739	55.8	54.7	54.1	55.4	54.2	55.6	53.9	53.4
120101350	Byron (A)	3497	2151	61.5	60.2	59.3	61.0	59.7	61.2	59.1	58.6
120104550	Kyogle (A)	466	261	56.0	55.6	54.0	55.6	55.1	55.7	53.8	53.2
120104854	Lismore (C) - Pt B	702	419	59.7	59.0	58.0	59.3	58.5	59.5	57.9	57.4
120106611	Richmond Valley (A) - Casino	753	393	52.2	51.5	50.0	51.8	51.0	52.0	49.8	49.3
120106612	Richmond Valley (A) Bal	730	426	58.4	57.5	57.2	58.2	57.3	58.4	57.0	56.8
120107552	Tweed (A) - Pt B	2341	1290	55.1	54.3	53.6	54.7	53.7	54.9	53.4	52.8
125011801	Coffs Harbour (C) - Pt A	3961	2088	52.7	51.7	51.2	52.3	51.2	52.5	50.9	50.4
125033751	Hastings (A) - Pt A	3190	1635	51.3	50.4	49.9	50.8	49.9	50.9	49.5	48.9
125050600	Bellingen (A)	947	540	57.0	56.2	54.5	56.6	55.6	56.8	54.3	53.6
125051804	Coffs Harbour (C) - Pt B	1177	659	56.0	55.4	54.1	55.5	54.7	55.7	54.0	53.3
125052250	Copmanhurst (A)	169	108	64.0	63.8	63.2	63.6	63.4	63.6	63.1	62.7
125053200	Grafton (C)	1347	691	51.3	50.5	49.3	50.9	50.0	51.1	49.1	48.6
125055000	Maclean (A)	1335	795	59.5	58.6	57.7	59.0	58.0	59.1	57.5	56.8
125055700	Nambucca (A)	1649	973	59.0	58.4	57.4	58.7	57.9	58.8	57.3	56.8

SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unafford-able under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
125056421	Pristine Waters (A) - Nymboida	147	77	52.4	52.4	51.2	52.2	51.8	52.2	51.1	50.5
125056422	Pristine Waters (A) - Ulmarra	421	255	60.5	60.5	59.3	60.0	59.9	60.1	59.2	58.6
125103350	Greater Taree (C)	2911	1575	54.1	53.4	52.5	53.8	52.9	53.9	52.2	51.7
125103754	Hastings (A) - Pt B	1684	902	53.6	52.8	51.5	53.2	52.2	53.3	51.3	50.8
125104350	Kempsey (A)	1885	1056	56.0	55.3	54.4	55.7	54.8	55.8	54.3	53.7
125108859	Lord Howe Island	3	1	49.0	49.0	49.0	49.0	49.0	49.0	49.0	49.0
130056301	Parry (A) - Pt A	185	89	48.2	48.2	47.6	47.8	47.6	47.8	47.6	47.0
130057300	Tamworth (C)	2280	1070	46.9	46.4	45.5	46.6	45.9	46.7	45.4	44.9
130100400	Barraba (A)	96	51	52.7	52.3	50.0	52.7	52.2	52.7	49.0	49.0
130100700	Bingara (A)	96	51	53.4	52.6	48.5	53.3	52.2	53.3	48.2	47.8
130103550	Gunnedah (A)	618	318	51.4	51.0	49.7	51.1	50.5	51.2	49.6	49.2
130104201	Inverell (A) - Pt A	96	51	53.4	53.4	51.8	53.3	53.1	53.3	51.5	51.2
130105100	Manilla (A)	229	130	56.7	56.2	54.7	56.4	55.5	56.5	54.5	53.9
130106000	Nundle (A)	57	28	49.9	48.1	45.1	49.5	47.5	49.8	45.1	44.5
130106304	Parry (A) - Pt B	177	91	51.6	51.5	50.0	51.4	51.1	51.4	49.9	49.5
130106500	Quirindi (A)	230	121	52.8	52.4	51.0	52.5	51.9	52.5	50.7	50.2
130108600	Yallaroi (A)	94	45	48.3	48.0	46.0	48.2	47.7	48.2	45.6	45.2
130150111	Armidale Dumaresq (A) - City	2234	1141	51.1	50.8	50.2	51.0	50.5	51.2	50.0	49.7
130150112	Armidale Dumaresq (A) Bal	49	23	46.6	46.6	45.7	46.2	46.1	46.2	45.7	45.2
130153000	Glen Innes (A)	377	187	49.6	48.9	47.5	49.4	48.6	49.4	47.2	46.9
130153650	Guyra (A)	206	103	50.1	49.7	47.6	49.9	49.3	49.9	47.3	46.9
130154202	Inverell (A) - Pt B	652	331	50.8	50.2	48.9	50.6	49.8	50.7	48.7	48.3
130156850	Severn (A)	58	32	54.5	54.5	53.5	54.5	54.3	54.5	53.2	53.0
130157400	Tenterfield (A)	335	172	51.4	51.0	49.0	51.2	50.6	51.2	48.7	48.4
130157650	Uralla (A)	272	142	52.1	51.8	50.5	51.9	51.4	51.9	50.4	50.0
130157850	Walcha (A)	109	52	48.1	47.6	44.8	47.9	47.2	47.9	44.8	44.4
130205300	Moree Plains (A)	590	269	45.6	45.4	44.6	45.3	44.9	45.3	44.6	44.1
130205750	Narrabri (A)	568	271	47.6	47.2	45.9	47.4	46.8	47.4	45.8	45.4
135012601	Dubbo (C) - Pt A	1803	840	46.6	46.2	45.7	46.3	45.8	46.4	45.6	45.2
135051950	Coolah (A)	140	67	48.0	47.5	45.3	47.9	47.1	47.9	45.0	44.6
135052100	Coonabarabran	262	137	52.2	51.5	49.4	51.9	51.1	51.9	49.1	48.8

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SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unafford- able under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
	(A)										
135052604	Dubbo (C) - Pt B	35	16	45.0	45.0	44.5	45.0	44.7	45.0	44.5	44.2
135052950	Gilgandra (A)	188	99	52.7	52.0	50.7	52.5	51.7	52.5	50.4	50.1
135055400	Mudgee (A)	894	436	48.8	48.3	47.5	48.4	47.8	48.5	47.4	46.9
135055850	Narromine (A)	308	161	52.4	52.0	50.4	52.2	51.6	52.2	50.2	49.8
135058150	Wellington (A)	451	243	54.0	53.6	52.0	53.8	53.3	53.8	51.7	51.4
135100950	Bogan (A)	116	65	55.8	55.4	53.5	55.6	55.1	55.7	53.3	53.0
135102150	Coonamble (A)	177	79	44.6	44.1	42.6	44.4	43.8	44.4	42.4	42.1
135107900	Walgett (A)	305	190	62.2	62.2	60.2	61.9	61.9	61.9	60.2	59.9
135107950	Warren (A)	115	60	52.2	52.0	49.8	52.1	51.7	52.1	49.4	49.2
135151150	Bourke (A)	97	34	34.9	34.7	34.5	34.9	34.7	34.9	34.4	34.4
135151200	Brewarrina (A)	58	22	38.6	38.5	35.7	38.6	38.4	38.6	35.2	35.1
135151750	Cobar (A)	106	49	46.1	46.0	44.5	45.8	45.5	45.8	44.3	43.9
140050450	Bathurst (C)	2085	1046	50.2	49.8	49.2	50.0	49.5	50.1	49.1	48.8
140050851	Blayney (A) - Pt A	248	132	53.1	52.6	51.6	52.8	52.2	52.9	51.5	51.0
140051401	Cabonne (A) - Pt A	21	9	43.3	43.3	41.9	43.0	42.8	43.0	41.9	41.4
140052801	Evans (A) - Pt A	5	2	38.4	38.4	38.4	38.2	38.0	38.2	38.4	38.0
140056150	Orange (C)	2039	993	48.7	48.3	47.6	48.4	47.9	48.6	47.6	47.2
140100852	Blayney (A) - Pt B	44	27	61.7	61.7	59.8	61.5	61.2	61.5	59.7	59.2
140101402	Cabonne (A) - Pt B	4	2	41.3	41.3	41.3	41.3	41.3	41.3	41.3	41.3
140102802	Evans (A) - Pt B	118	58	49.2	49.0	47.8	49.1	48.6	49.1	47.2	46.8
140103300	Greater Lithgow (C)	1050	645	61.5	60.7	59.7	61.2	60.3	61.3	59.5	59.1
140106100	Oberon (A)	165	85	51.5	51.5	51.4	51.1	50.8	51.1	51.4	50.6
140106750	Rylstone (A)	162	92	56.9	56.6	54.9	56.6	55.9	56.6	54.4	53.7
140150800	Bland (A)	138	73	53.0	52.5	51.8	52.7	52.1	52.7	51.8	51.4
140151403	Cabonne (A) - Pt C	363	183	50.4	49.9	48.0	50.3	49.6	50.3	47.4	47.1
140152350	Cowra (A)	550	268	48.8	48.4	47.1	48.6	48.0	48.6	46.9	46.4
140152900	Forbes (A)	392	201	51.2	50.8	49.2	51.0	50.4	51.0	49.0	48.6
140154600	Lachlan (A)	217	102	47.0	46.6	45.4	46.7	46.1	46.7	45.1	44.6
140156200	Parkes (A)	653	329	50.4	49.8	48.5	50.2	49.4	50.2	48.3	47.9
140158100	Weddin (A)	146	74	50.7	50.2	48.1	50.7	50.1	50.7	47.2	47.1
145056450	Queanbeyan (C)	1473	689	46.8	45.8	44.9	46.4	45.4	46.5	44.5	44.1

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				S0	S1	S2	S3	S4	S4a	S5	S6
145058651	Yarrowlumla (A) - Pt A	171	85	49.6	49.6	49.2	49.3	49.0	49.4	49.2	48.5
145101050	Boorowa (A)	76	34	45.3	44.5	41.9	45.2	44.4	45.2	41.5	41.4
145102400	Crookwell (A)	125	72	57.4	57.2	56.1	57.0	56.7	57.0	56.1	55.6
145103150	Goulburn (C)	1307	730	55.9	55.1	54.2	55.6	54.8	55.6	54.0	53.6
145103600	Gunning (A)	39	18	46.3	45.6	43.1	46.3	45.4	46.3	42.6	42.4
145103700	Harden (A)	105	56	53.0	52.1	50.5	52.8	51.8	52.8	50.0	49.7
145105450	Mulwaree (A)	294	159	53.9	53.9	53.9	53.6	53.6	53.6	53.9	53.6
145107250	Tallaganda (A)	108	60	55.5	54.9	53.3	55.1	54.4	55.2	53.0	52.4
145108652	Yarrowlumla (A) - Pt B	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
145108700	Yass (A)	268	132	49.1	48.9	47.6	48.9	48.4	48.9	47.4	47.0
145108750	Young (A)	511	267	52.2	51.8	50.5	52.0	51.4	52.0	50.3	49.9
145150550	Bega Valley (A)	1540	813	52.8	52.1	51.2	52.4	51.5	52.4	51.0	50.5
145152750	Eurobodalla (A)	2444	1364	55.8	55.0	54.0	55.5	54.5	55.7	53.8	53.3
145201000	Bombala (A)	82	38	46.0	45.8	43.3	45.9	45.5	45.9	42.7	42.4
145202050	Cooma-Monaro (A)	387	185	47.9	47.4	46.0	47.7	47.0	47.7	45.7	45.3
145207050	Snowy River (A)	181	116	64.1	64.1	64.1	48.9	48.9	48.9	64.1	48.9
150057751	Wagga Wagga (C) - Pt A	2814	1400	49.7	49.5	48.9	49.5	49.2	49.7	48.8	48.4
150102000	Coolamon (A)	91	43	47.2	46.5	44.0	47.2	46.3	47.2	43.6	43.4
150102200	Cootamundra (A)	277	148	53.5	53.1	51.4	53.2	52.6	53.3	51.2	50.7
150103500	Gundagai (A)	97	42	43.5	43.0	41.5	43.3	42.5	43.3	41.3	40.8
150104300	Junee (A)	197	93	47.2	46.4	44.3	47.1	46.0	47.1	43.8	43.5
150104950	Lockhart (A)	63	30	47.5	47.0	45.9	47.4	46.7	47.4	45.7	45.4
150105800	Narrandera (A)	243	127	52.3	51.9	50.9	52.2	51.6	52.2	50.7	50.4
150107350	Temora (A)	213	111	52.1	51.5	49.7	52.0	51.2	52.0	49.4	49.2
150107500	Tumut (A)	365	151	41.4	41.0	40.1	41.1	40.6	41.1	40.0	39.7
150107754	Wagga Wagga (C) - Pt B	56	25	44.7	44.7	43.9	44.3	44.0	44.3	43.7	43.0
150151600	Carrathool (A)	71	35	49.2	49.2	49.1	48.5	48.5	48.5	49.1	48.4
150153450	Griffith (C)	1081	475	44.0	43.6	43.0	43.6	43.1	43.6	42.8	42.3
150153850	Hay (A)	119	59	49.5	49.0	48.0	49.2	48.5	49.2	47.7	47.3
150154750	Leeton (A)	454	213	47.0	46.4	45.4	46.7	46.0	46.8	45.1	44.8
150155550	Murrumbidgee (A)	90	43	47.8	47.7	47.5	47.2	46.9	47.2	47.5	46.7

SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unaffordable under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
155050050	Albury (C)	2933	1443	49.2	48.5	47.5	49.0	48.2	49.1	47.1	46.8
155054050	Hume (A)	188	97	51.6	51.6	51.0	51.3	51.2	51.3	51.0	50.6
155102300	Corowa (A)	346	193	55.7	55.2	54.6	55.4	54.9	55.4	54.4	54.0
155102450	Culcairn (A)	129	70	54.6	54.2	51.8	54.6	53.9	54.6	51.7	51.5
155103900	Holbrook (A)	68	33	47.9	47.3	45.9	47.7	46.8	47.7	45.8	45.3
155107450	Tumbarumba (A)	96	53	55.3	55.2	53.5	55.0	54.7	55.0	53.5	53.1
155107700	Urana (A)	45	23	50.8	49.7	45.8	50.8	49.7	50.8	44.6	44.6
155150650	Berrigan (A)	296	155	52.5	51.9	50.4	52.3	51.6	52.3	50.1	49.8
155151850	Conargo (A)	4	2	41.1	41.1	41.0	40.8	40.8	40.8	41.0	40.7
155152500	Deniliquin (A)	438	213	48.5	47.7	46.7	48.3	47.3	48.3	46.5	46.1
155154250	Jerilderie (A)	31	16	50.1	49.1	47.3	49.9	48.8	49.9	47.0	46.7
155155500	Murray (A)	258	142	54.9	54.6	54.3	54.5	54.1	54.5	54.3	53.8
155157800	Wakool (A)	195	101	51.7	51.2	50.2	51.5	50.8	51.5	50.0	49.6
155158300	Windouran (A)	6	4	70.2	70.0	70.0	69.9	69.8	69.9	70.0	69.8
155200300	Balranald (A)	83	40	47.8	47.3	46.5	47.4	46.7	47.4	46.3	45.8
155208200	Wentworth (A)	320	165	51.7	51.5	51.0	51.3	51.0	51.3	50.7	50.2
160101250	Broken Hill (C)	819	476	58.1	57.8	55.6	57.7	57.3	57.9	55.5	55.0
160101700	Central Darling (A)	65	35	54.5	54.5	54.3	54.5	54.5	54.5	54.3	54.3
160108809	Unincorp. Far West	8	8	99.3	99.3	99.3	99.3	99.3	99.3	99.3	99.3
185019779	Off-Shore Areas & Migratory	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
205054601	Melbourne (C) - Inner	325	180	55.5	55.5	52.8	54.9	54.9	54.9	52.8	52.2
205054605	Melbourne (C) - S'bank-D'lands	131	114	87.2	87.2	87.2	86.2	86.2	86.2	87.2	86.1
205054608	Melbourne (C) - Remainder	2518	1485	59.0	59.0	59.0	57.9	57.9	57.9	59.0	57.9
205055901	Port Phillip (C) - St Kilda	5128	3342	65.2	65.0	65.0	64.6	64.4	64.6	64.7	64.1
205055902	Port Phillip (C) - West	999	690	69.1	68.9	68.9	67.4	67.1	67.4	68.8	67.1
205056351	Stonnington (C) - Prahran	2249	1448	64.4	64.4	64.4	63.8	63.8	63.8	64.2	63.6
205057351	Yarra (C) - North	3243	1958	60.4	60.2	60.2	60.0	59.9	60.0	60.2	59.8
205057352	Yarra (C) - Richmond	1272	726	57.1	57.0	57.0	56.8	56.7	56.8	56.8	56.5

SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unafford-able under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
205101181	Brimbank (C) - Keilor	2739	1082	39.5	39.3	38.7	39.3	39.0	39.4	38.4	38.1
205101182	Brimbank (C) - Sunshine	4450	2172	48.8	48.5	48.0	48.6	48.2	48.7	47.8	47.5
205103111	Hobsons Bay (C) - Altona	2131	999	46.9	46.4	46.1	46.5	46.0	46.6	45.9	45.5
205103112	Hobsons Bay (C) - Williamstown	949	538	56.7	55.9	55.3	56.3	55.5	56.4	55.2	54.8
205104330	Maribyrnong (C)	4381	2222	50.7	50.1	49.6	50.5	49.8	50.6	49.4	49.2
205105063	Moonee Valley (C) - Essendon	2544	1219	47.9	47.5	47.4	47.6	47.2	47.7	47.1	46.8
205105065	Moonee Valley (C) - West	1131	522	46.1	45.6	45.3	45.8	45.3	45.9	45.2	44.9
205204651	Melton (S) - East	346	107	31.0	31.0	30.2	30.9	30.7	30.9	30.2	30.0
205204654	Melton (S) Bal	1434	735	51.2	50.9	50.4	50.9	50.5	51.1	50.3	49.9
205207261	Wyndham (C) - North	2413	1127	46.7	46.4	46.0	46.3	45.9	46.5	45.9	45.4
205207264	Wyndham (C) - South	118	74	62.9	62.9	62.8	62.7	62.6	62.7	62.8	62.5
205207267	Wyndham (C) - West	453	199	44.0	43.9	43.5	43.6	43.2	43.7	43.4	42.8
205255251	Moreland (C) - Brunswick	3479	1880	54.0	53.7	53.6	53.9	53.5	54.0	53.5	53.3
205255252	Moreland (C) - Coburg	2275	1051	46.2	45.7	45.4	45.9	45.4	46.0	45.3	44.9
205255253	Moreland (C) - North	2302	1027	44.6	44.3	44.1	44.3	43.8	44.4	43.8	43.4
205300661	Banyule (C) - Heidelberg	1953	845	43.3	43.0	42.7	43.0	42.7	43.1	42.6	42.3
205300662	Banyule (C) - North	1676	794	47.3	47.0	46.7	47.2	46.8	47.3	46.7	46.5
205301891	Darebin (C) - Northcote	2964	1630	55.0	54.4	54.2	54.7	54.2	54.8	54.0	53.8
205301892	Darebin (C) - Preston	4818	2289	47.5	46.9	46.5	47.2	46.5	47.4	46.3	46.0
205353271	Hume (C) - Broadmeadows	2989	1248	41.7	41.6	41.1	41.6	41.3	41.6	41.0	40.7
205353274	Hume (C) - Craigieburn	876	387	44.2	44.2	43.8	43.9	43.8	43.9	43.8	43.4
205353275	Hume (C) -	788	352	44.6	44.5	44.2	44.3	44.1	44.4	44.1	43.7

SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unaffordable under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
	Sunbury										
205405713	Nillumbik (S) - South	487	206	42.4	42.1	42.6	41.9	41.6	41.9	42.4	41.9
205405715	Nillumbik (S) - South-West	275	123	44.8	44.8	44.6	44.6	44.6	44.6	44.6	44.4
205405718	Nillumbik (S) Bal	145	66	45.6	45.6	45.0	45.3	45.1	45.3	45.0	44.5
205407071	Whittlesea (C) - North	293	135	46.1	45.4	45.1	45.8	45.0	45.9	45.0	44.6
205407074	Whittlesea (C) - South	3752	1574	42.0	41.7	41.2	41.6	41.2	41.8	41.1	40.6
205451111	Boroondara (C) - Camberwell N.	873	467	53.4	53.3	53.2	53.1	52.9	53.1	53.2	52.9
205451112	Boroondara (C) - Camberwell S.	1124	568	50.5	50.3	50.1	50.2	50.0	50.2	50.0	49.7
205451113	Boroondara (C) - Hawthorn	1544	914	59.2	59.0	58.9	59.0	58.9	59.0	58.8	58.7
205451114	Boroondara (C) - Kew	1369	717	52.3	52.2	52.1	52.1	52.0	52.1	52.1	51.9
205504211	Manningham (C) - East	173	82	47.5	47.5	47.5	47.3	47.3	47.3	47.5	47.3
205504214	Manningham (C) - West	2082	988	47.4	47.3	47.0	47.3	47.1	47.4	47.0	46.9
205504971	Monash (C) - South-West	2316	969	41.8	41.6	41.5	41.6	41.3	41.7	41.3	41.1
205504974	Monash (C) - Waverley East	1163	504	43.3	43.3	42.7	43.3	43.3	43.3	42.7	42.7
205504975	Monash (C) - Waverley West	1582	685	43.3	43.2	42.8	43.0	42.8	43.0	42.8	42.4
205506981	Whitehorse (C) - Box Hill	1865	968	51.9	51.4	51.0	51.8	51.2	51.9	50.8	50.7
205506984	Whitehorse (C) - Nunawading E.	1192	550	46.1	45.9	45.5	45.8	45.6	46.0	45.5	45.2
205506985	Whitehorse (C) - Nunawading W.	1695	764	45.1	44.6	44.2	44.9	44.5	45.0	44.2	44.1
205553671	Knox (C) - North	3561	1617	45.4	44.9	44.6	45.2	44.6	45.3	44.6	44.3
205553674	Knox (C) - South	513	163	31.7	31.7	31.7	31.5	31.5	31.5	31.7	31.5
205554411	Maroondah (C) - Croydon	1776	826	46.5	46.1	45.7	46.2	45.7	46.4	45.5	45.1
205554412	Maroondah (C) - Ringwood	1709	865	50.6	49.9	49.5	50.3	49.4	50.4	49.3	48.9

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				S0	S1	S2	S3	S4	S4a	S5	S6
205607451	Yarra Ranges (S) - Central	686	399	58.2	58.0	57.5	58.0	57.6	58.0	57.5	57.0
205607454	Yarra Ranges (S) - North	473	238	50.3	49.8	49.4	50.0	49.4	50.1	49.3	48.9
205607455	Yarra Ranges (S) - South-West	3326	1567	47.1	46.9	46.5	46.9	46.5	47.0	46.5	46.1
205650911	Bayside (C) - Brighton	784	489	62.4	61.9	61.6	61.7	61.3	61.7	61.5	60.8
205650912	Bayside (C) - South	1105	626	56.6	56.3	56.1	56.1	55.9	56.2	55.9	55.5
205652311	Glen Eira (C) - Caulfield	3788	2188	57.8	57.2	57.0	57.5	56.9	57.6	56.7	56.5
205652314	Glen Eira (C) - South	1478	732	49.5	49.1	48.8	49.1	48.7	49.2	48.8	48.3
205653431	Kingston (C) - North	3351	1559	46.5	45.8	45.5	46.2	45.4	46.3	45.3	44.9
205653434	Kingston (C) - South	1976	1039	52.6	51.9	51.6	52.2	51.4	52.3	51.2	50.8
205656352	Stonnington (C) - Malvern	1495	844	56.4	56.2	56.0	56.1	55.9	56.1	55.8	55.5
205752671	Gr. Dandenong (C) - Dandenong	4169	2002	48.0	47.6	47.3	47.8	47.2	48.0	47.1	46.8
205752674	Gr. Dandenong (C) Bal	5018	2359	47.0	46.6	46.4	46.8	46.4	46.9	46.2	45.9
205801452	Cardinia (S) - North	512	252	49.2	49.1	48.7	49.0	48.7	49.0	48.7	48.3
205801453	Cardinia (S) - Pakenham	782	386	49.3	48.9	48.7	49.0	48.4	49.1	48.5	48.0
205801454	Cardinia (S) - South	151	73	48.3	48.0	47.3	48.0	47.5	48.0	47.3	46.7
205801612	Casey (C) - Berwick	1794	748	41.7	41.7	41.4	41.4	41.2	41.4	41.4	40.9
205801613	Casey (C) - Cranbourne	2232	964	43.2	43.2	42.7	42.8	42.6	42.9	42.5	41.9
205801616	Casey (C) - Hallam	1718	734	42.7	42.7	42.0	42.5	42.2	42.5	42.0	41.6
205801618	Casey (C) - South	206	100	48.7	48.2	47.7	48.5	47.9	48.5	47.7	47.4
205852171	Frankston (C) - East	1295	621	48.0	47.7	47.3	47.6	47.1	47.7	47.2	46.7
205852174	Frankston (C) -	4481	2455	54.8	54.1	53.4	54.5	53.7	54.7	53.2	52.9

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SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unafford- able under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
	West										
205905341	Mornington P'sula (S) - East	1397	735	52.6	52.4	52.1	52.2	51.9	52.3	52.0	51.5
205905344	Mornington P'sula (S) - South	2654	1540	58.0	57.6	57.4	57.7	57.2	57.8	57.3	56.9
205905345	Mornington P'sula (S) - West	1501	765	51.0	50.9	50.7	50.6	50.5	50.7	50.6	50.1
210052751	Bellarine - Inner	928	467	50.3	49.8	49.0	49.9	49.3	50.1	48.8	48.4
210052752	Corio - Inner	2555	1287	50.4	50.0	48.8	50.1	49.4	50.2	48.7	48.2
210052753	Geelong	910	474	52.1	51.6	50.8	51.9	51.3	52.1	50.6	50.3
210052754	Geelong West	1055	564	53.5	52.4	50.8	53.3	52.1	53.5	50.4	50.1
210052755	Newtown	468	230	49.1	48.2	47.2	48.9	47.9	49.0	47.1	46.8
210052756	South Barwon - Inner	1967	996	50.6	50.2	49.4	50.3	49.9	50.5	49.2	48.8
210102757	Greater Geelong (C) - Pt B	1189	626	52.7	52.3	51.7	52.2	51.7	52.5	51.6	51.0
210106080	Queenscliff (B)	158	79	49.9	49.3	48.8	49.5	48.8	49.5	48.7	48.2
210106493	Surf Coast (S) - East	483	236	48.9	48.4	48.2	48.5	47.9	48.6	48.0	47.5
210106495	Surf Coast (S) - West	254	116	45.7	45.3	44.9	45.3	44.8	45.4	44.8	44.3
210151751	Colac-Otway (S) - Colac	509	277	54.4	54.0	52.4	54.2	53.8	54.3	52.2	51.9
210151754	Colac-Otway (S) - North	125	56	45.1	44.7	43.2	44.9	44.3	45.0	42.8	42.5
210151755	Colac-Otway (S) - South	128	66	51.3	51.2	51.2	50.8	50.6	50.8	51.2	50.5
210152491	Golden Plains (S) - North-West	126	69	54.6	54.0	53.1	54.4	53.7	54.5	53.1	52.8
210152492	Golden Plains (S) - South-East	137	79	57.5	57.5	56.9	57.3	57.2	57.3	56.9	56.6
210152758	Greater Geelong (C) - Pt C	30	18	61.1	59.8	59.1	60.9	59.6	60.9	59.1	58.9
215016730	Warrnambool (C)	1607	766	47.7	47.2	46.6	47.5	46.9	47.6	46.5	46.2
215051831	Corangamite (S) - North	305	171	56.2	55.6	53.5	56.0	55.3	56.0	53.2	52.9
215051832	Corangamite (S) - South	126	57	45.2	44.8	43.2	45.0	44.3	45.0	43.2	42.7
215055491	Moyne (S) -	60	28	47.3	46.5	44.0	47.2	46.3	47.2	43.7	43.5

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				S0	S1	S2	S3	S4	S4a	S5	S6
	North-East										
215055493	Moyne (S) - North-West	36	15	40.7	40.7	37.8	40.6	40.2	40.6	37.8	37.4
215055496	Moyne (S) - South	327	168	51.3	51.2	50.1	51.1	50.8	51.1	50.0	49.5
215058469	Lady Julia Percy Island	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
215102411	Glenelg (S) - Heywood	92	45	49.4	49.1	47.2	49.3	48.6	49.3	47.2	46.7
215102412	Glenelg (S) - North	62	26	42.6	41.8	39.6	42.5	41.8	42.5	39.1	39.1
215102413	Glenelg (S) - Portland	462	256	55.3	54.9	53.7	55.1	54.5	55.2	53.4	53.0
215106261	S. Grampians (S) - Hamilton	363	178	49.0	48.5	47.0	48.8	48.2	48.9	47.0	46.7
215106264	S. Grampians (S) - Wannon	42	21	49.2	48.5	45.0	49.2	48.4	49.2	44.2	44.1
215106265	S. Grampians (S) Bal	75	41	54.9	54.8	52.9	54.8	54.6	54.8	52.5	52.4
220050571	Ballarat (C) - Central	2732	1449	53.0	52.5	51.8	52.8	52.2	53.0	51.7	51.4
220050572	Ballarat (C) - Inner North	975	489	50.2	49.7	48.6	50.0	49.4	50.1	48.5	48.2
220050573	Ballarat (C) - North	57	33	57.1	53.6	50.4	56.9	53.2	57.0	50.2	49.9
220050574	Ballarat (C) - South	1111	530	47.7	47.4	46.8	47.5	47.0	47.6	46.7	46.3
220102911	Hepburn (S) - East	328	190	57.9	57.9	56.9	57.5	57.4	57.6	56.7	56.2
220102912	Hepburn (S) - West	252	139	55.2	54.7	53.1	55.0	54.3	55.1	52.7	52.3
220105151	Moorabool (S) - Bacchus Marsh	470	241	51.2	51.1	50.6	51.0	50.7	51.0	50.4	50.0
220105154	Moorabool (S) - Ballan	168	98	58.4	57.8	56.5	58.1	57.3	58.1	56.4	55.9
220105155	Moorabool (S) - West	86	40	46.5	46.3	45.2	46.3	46.2	46.4	45.0	44.9
220150260	Ararat (RC)	486	263	54.2	53.6	51.7	54.0	53.3	54.0	51.5	51.3
220155991	Pyrenees (S) - North	80	43	53.3	52.7	50.8	53.3	52.1	53.3	50.4	49.8
220155994	Pyrenees (S) -	112	55	48.9	48.4	46.3	48.6	48.1	48.6	46.0	45.7

SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unaffordable under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
	South										
225053191	Horsham (RC) - Central	653	338	51.8	51.2	50.2	51.5	50.8	51.6	50.2	49.8
225053194	Horsham (RC) Bal	48	25	51.3	51.3	50.1	51.3	51.1	51.3	50.1	49.9
225055811	N. Grampians (S) - St Arnaud	131	70	53.1	52.2	50.4	53.0	52.0	53.0	50.1	49.9
225055814	N. Grampians (S) - Stawell	366	200	54.5	54.0	52.7	54.3	53.7	54.3	52.4	52.1
225056890	West Wimmera (S)	52	25	47.8	47.7	43.3	47.8	47.7	47.8	41.9	41.9
225102980	Hindmarsh (S)	133	71	53.3	52.6	50.4	53.2	52.5	53.2	49.9	49.8
225107631	Yarriambiack (S) - North	27	13	47.4	45.0	41.7	47.4	45.0	47.4	41.7	41.7
225107632	Yarriambiack (S) - South	148	78	52.9	51.9	48.9	52.9	51.9	52.9	48.9	48.9
230054781	Mildura (RC) - Pt A	2545	1202	47.2	46.9	46.3	46.9	46.4	47.0	46.2	45.7
230101271	Buloke (S) - North	66	29	43.7	42.6	39.2	43.7	42.6	43.7	38.6	38.6
230101272	Buloke (S) - South	75	35	46.1	44.7	41.1	46.1	44.7	46.1	40.4	40.4
230104782	Mildura (RC) - Pt B	111	57	51.4	50.9	48.1	51.1	50.6	51.1	47.7	47.3
230152250	Gannawarra (S)	338	167	49.3	48.8	47.1	49.1	48.5	49.1	46.8	46.5
230156611	Swan Hill (RC) - Central	431	183	42.5	42.0	41.6	42.3	41.6	42.3	41.4	41.0
230156614	Swan Hill (RC) - Robinvale	143	65	45.3	45.1	44.1	45.1	44.7	45.1	44.0	43.6
230156616	Swan Hill (RC) Bal	203	111	54.6	54.5	53.7	54.2	53.9	54.2	53.6	53.1
235052621	Gr. Bendigo (C) - Central	1284	684	53.3	52.7	51.6	53.0	52.2	53.2	51.5	51.1
235052622	Gr. Bendigo (C) - Eaglehawk	637	347	54.4	53.8	52.1	54.2	53.4	54.3	51.9	51.4
235052623	Gr. Bendigo (C) - Inner East	1674	869	51.9	51.5	50.9	51.8	51.2	52.0	50.8	50.5
235052624	Gr. Bendigo (C) - Inner North	331	163	49.3	48.9	48.1	49.0	48.5	49.1	48.1	47.7
235052625	Gr. Bendigo (C) - Inner West	722	377	52.3	51.8	50.8	51.9	51.3	52.2	50.6	50.1
235052626	Gr. Bendigo (C) -	113	56	49.4	49.3	48.8	49.1	49.0	49.1	48.8	48.4

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				S0	S1	S2	S3	S4	S4a	S5	S6
	S'saye										
235101671	C. Goldfields (S) - M'borough	412	242	58.9	58.0	56.3	58.7	57.6	58.8	56.0	55.6
235101674	C. Goldfields (S) Bal	170	113	66.5	65.6	64.6	66.4	65.5	66.5	64.6	64.5
235102628	Gr. Bendigo (C) - Pt B	340	190	55.8	55.3	54.1	55.5	54.9	55.5	53.9	53.5
235103943	Loddon (S) - North	78	37	47.8	46.7	44.8	47.7	46.6	47.7	44.2	44.0
235103945	Loddon (S) - South	176	100	56.7	56.0	53.7	56.5	55.7	56.5	53.3	53.1
235105431	Mount Alexander (S) - C'maine	412	261	63.4	62.6	61.2	62.9	61.9	63.0	61.1	60.4
235105434	Mount Alexander (S) Bal	327	184	56.3	55.7	54.6	55.9	55.0	56.2	54.5	53.8
235204131	Macedon Ranges (S) - Kyneton	329	174	52.9	52.5	51.7	52.7	52.0	52.8	51.6	51.2
235204134	Macedon Ranges (S) - Romsey	232	128	55.1	55.1	54.8	54.8	54.6	54.8	54.8	54.3
235204135	Macedon Ranges (S) Bal	337	164	48.8	48.8	48.5	48.5	48.4	48.5	48.5	48.0
240052831	Gr. Shepparton (C) - Pt A	2517	1293	51.4	50.9	50.2	51.1	50.5	51.2	50.0	49.6
240101371	Campaspe (S) - Echuca	528	243	46.0	45.4	44.9	45.6	44.9	45.8	44.8	44.3
240101374	Campaspe (S) - Kyabram	507	260	51.2	50.8	49.7	51.0	50.4	51.0	49.4	49.0
240101375	Campaspe (S) - Rochester	203	109	53.5	52.9	52.0	53.4	52.5	53.4	51.8	51.5
240101376	Campaspe (S) - South	114	53	46.6	46.1	44.5	46.6	45.7	46.6	44.2	43.9
240102834	Gr. Shepparton (C) - Pt B East	116	59	50.8	50.8	50.6	50.7	50.4	50.7	50.6	50.2
240102835	Gr. Shepparton (C) - Pt B West	321	164	51.2	50.8	49.8	51.0	50.4	51.0	49.5	49.1
240104901	Moira (S) - East	297	163	54.8	54.3	53.5	54.6	54.0	54.6	53.1	52.8
240104904	Moira (S) - West	644	347	53.9	53.4	52.4	53.7	53.1	53.8	52.2	51.9
240151951	Delatite (S) - Benalla	447	243	54.3	53.9	52.7	54.0	53.4	54.1	52.4	51.9
240151954	Delatite (S) -	100	53	52.5	52.5	51.6	52.4	52.2	52.4	51.6	51.3

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				S0	S1	S2	S3	S4	S4a	S5	S6
	North										
240151955	Delatite (S) - South	219	94	43.1	42.6	41.9	42.9	42.0	42.9	41.7	41.1
240156430	Strathbogie (S)	338	169	49.9	49.1	47.5	49.7	48.7	49.7	47.3	46.9
240204851	Mitchell (S) - North	499	240	48.2	48.0	47.5	47.8	47.5	47.9	47.5	46.9
240204854	Mitchell (S) - South	462	230	49.7	49.4	49.2	49.4	48.9	49.4	49.1	48.6
240205621	Murrindindi (S) - East	261	126	48.2	47.7	46.8	48.0	47.3	48.0	46.7	46.3
240205622	Murrindindi (S) - West	196	111	56.7	56.5	55.8	56.3	56.0	56.5	55.8	55.3
245053351	Indigo (S) - Pt A	385	190	49.4	49.3	48.4	49.2	48.8	49.2	48.3	47.8
245056671	Towong (S) - Pt A	80	45	55.7	55.4	53.9	55.4	54.8	55.4	53.9	53.3
245057170	Wodonga (RC)	1604	794	49.5	49.1	48.6	49.1	48.6	49.4	48.6	48.1
245103352	Indigo (S) - Pt B	119	67	56.6	55.6	54.4	56.3	55.2	56.4	54.0	53.7
245106701	Wangaratta (RC) - Central	850	440	51.8	51.4	50.6	51.5	51.0	51.6	50.5	50.1
245106704	Wangaratta (RC) - North	98	58	58.7	58.7	57.0	58.6	58.3	58.6	56.8	56.4
245106705	Wangaratta (RC) - South	130	73	56.1	56.1	54.6	56.0	55.8	56.0	54.4	54.0
245150111	Alpine (S) - East	330	193	58.4	58.4	58.4	58.0	58.0	58.1	57.9	57.5
245150112	Alpine (S) - West	224	128	56.9	56.5	54.6	56.8	56.2	56.8	54.3	54.0
245156672	Towong (S) - Pt B	89	50	56.1	55.8	53.6	56.0	55.7	56.0	53.1	53.0
250052111	E. Gippsland (S) - Bairnsdale	1417	775	54.7	53.9	52.6	54.5	53.5	54.6	52.5	52.1
250052113	E. Gippsland (S) - Orbost	271	126	46.5	45.9	44.2	46.3	45.5	46.3	43.7	43.3
250052115	E. Gippsland (S) - South-West	87	29	33.2	33.2	33.5	33.1	32.8	33.1	33.3	32.9
250052117	E. Gippsland (S) Bal	59	28	47.3	46.9	44.9	46.9	46.3	47.1	44.6	44.0
250156811	Wellington (S) - Alberton	200	115	57.5	57.1	56.3	57.3	56.7	57.3	56.0	55.6
250156812	Wellington (S) - Avon	103	53	51.6	51.6	50.4	51.4	51.1	51.4	50.4	50.0
250156813	Wellington (S) - Maffra	372	188	50.5	50.2	49.1	50.2	49.7	50.2	48.9	48.3

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				S0	S1	S2	S3	S4	S4a	S5	S6
250156814	Wellington (S) - Rosedale	191	108	56.7	56.5	55.8	56.5	56.2	56.5	55.6	55.3
250156815	Wellington (S) - Sale	720	355	49.3	48.9	47.8	49.0	48.4	49.2	47.6	47.1
255050831	Baw Baw (S) - Pt A	129	70	54.0	53.5	51.5	53.8	53.0	53.9	51.3	50.9
255053811	Latrobe (C) - Moe	848	464	54.7	53.9	51.7	54.5	53.5	54.6	51.3	51.0
255053814	Latrobe (C) - Morwell	1215	691	56.9	56.3	54.7	56.7	55.9	56.9	54.5	54.1
255053815	Latrobe (C) - Traralgon	1038	562	54.2	53.7	52.4	53.8	53.1	54.0	52.2	51.7
255053818	Latrobe (C) Bal	25	15	59.5	59.5	58.2	59.2	58.9	59.2	58.2	57.7
255100834	Baw Baw (S) - Pt B East	100	53	52.7	52.7	51.7	52.5	52.4	52.6	51.7	51.4
255100835	Baw Baw (S) - Pt B West	966	489	50.6	50.4	49.8	50.3	50.0	50.4	49.7	49.2
255107458	Yarra Ranges (S) - Pt B	32	14	44.6	44.6	44.5	44.6	44.2	44.6	44.5	44.2
255200741	Bass Coast (S) - Phillip Is.	400	226	56.4	56.0	55.8	56.1	55.4	56.2	55.6	55.1
255200744	Bass Coast (S) Bal	847	494	58.3	57.9	57.4	57.9	57.5	58.0	57.3	56.9
255206171	South Gippsland (S) - Central	335	182	54.3	54.1	52.7	54.1	53.6	54.1	52.4	51.9
255206174	South Gippsland (S) - East	145	71	49.1	48.8	47.7	48.8	48.3	48.8	47.4	46.9
255206175	South Gippsland (S) - West	206	115	56.0	55.7	54.8	55.8	55.3	55.8	54.7	54.2
255208529	French Island	1	0	27.9	27.0	22.5	27.9	27.0	27.9	22.5	22.5
255208649	Bass Strait Islands	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
285019779	Off-Shore Areas & Migratory	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
305051001	Acacia Ridge	442	221	50.0	49.3	48.0	49.5	48.6	49.8	48.0	47.3
305051004	Albion	184	92	49.9	49.0	47.8	49.8	49.0	50.0	47.8	47.8
305051007	Alderley	271	125	46.0	45.7	45.6	45.5	45.1	45.7	45.4	44.8
305051012	Algester	284	135	47.6	46.3	45.6	47.3	45.7	47.5	45.6	45.1
305051015	Annerley	1040	541	52.1	51.4	51.1	51.8	51.2	52.0	50.9	50.6
305051018	Anstead	14	4	28.0	28.0	28.0	27.8	27.8	27.8	28.0	27.8

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				S0	S1	S2	S3	S4	S4a	S5	S6
305051023	Archerfield	55	33	59.6	59.4	59.3	59.3	58.9	59.4	59.3	58.8
305051026	Ascot	266	136	51.0	50.6	50.6	50.6	50.3	50.7	50.3	49.9
305051031	Ashgrove	518	268	51.7	51.4	50.9	51.2	50.9	51.4	50.7	50.3
305051034	Aspley	630	295	46.8	46.4	46.2	46.5	46.1	46.6	46.2	45.9
305051037	Bald Hills	242	93	38.4	38.0	36.8	37.9	37.3	38.1	36.8	36.1
305051042	Balmoral	129	53	41.5	41.1	40.9	41.0	40.7	41.0	40.7	40.2
305051045	Banyo	240	121	50.6	50.1	48.7	50.2	49.6	50.2	48.7	48.1
305051048	Bardon	412	195	47.2	47.1	46.8	47.0	46.8	47.2	46.7	46.5
305051053	Bellbowrie	71	25	35.1	35.1	34.7	35.1	35.1	35.1	34.7	34.6
305051057	Belmont-Mackenzie	110	42	38.0	38.0	37.7	37.7	37.6	37.7	37.7	37.4
305051064	Boondall	322	131	40.7	40.0	38.9	40.5	39.8	40.7	38.9	38.7
305051067	Bowen Hills	111	59	52.7	50.3	50.1	52.7	50.3	52.7	50.1	50.1
305051072	Bracken Ridge	530	202	38.1	37.8	36.7	37.9	37.3	37.9	36.7	36.2
305051075	Bridgeman Downs	93	30	32.1	32.1	31.6	32.1	32.1	32.1	31.6	31.6
305051078	Brighton	514	280	54.4	54.0	53.0	53.9	53.4	54.1	53.0	52.4
305051083	Brookfield (incl. Mt C'tha)	61	23	37.6	37.6	37.0	37.5	37.3	37.5	37.0	36.7
305051086	Bulimba	191	101	53.0	52.0	51.7	52.5	51.5	52.7	51.5	51.0
305051091	Burbank	20	10	50.7	50.7	48.7	50.7	50.7	50.7	48.7	48.7
305051094	Calamvale	459	171	37.1	36.7	36.2	36.6	36.0	36.9	36.2	35.6
305051097	Camp Hill	373	172	46.0	45.5	44.7	45.4	44.8	45.6	44.6	44.0
305051102	Cannon Hill	228	118	51.7	51.2	50.9	51.3	50.8	51.4	50.9	50.5
305051105	Capalaba West	10	5	45.7	45.7	45.7	45.7	45.7	45.7	45.7	45.7
305051108	Carindale	351	136	38.6	38.6	38.5	38.6	38.6	38.7	38.5	38.5
305051113	Carina	501	204	40.7	39.6	39.0	40.4	39.3	40.6	39.0	38.8
305051116	Carina Heights	154	64	41.8	41.1	40.6	41.7	40.9	41.8	40.6	40.4
305051121	Carseldine	282	160	56.6	56.1	55.9	56.5	56.0	56.6	55.9	55.8
305051124	Chandler	13	5	41.6	41.6	41.6	41.6	41.6	41.6	41.6	41.6
305051127	Chapel Hill	208	77	37.0	37.0	37.0	37.0	37.0	37.1	37.0	37.0
305051132	Chelmer	78	39	50.5	50.5	50.4	50.4	50.4	50.4	50.4	50.3
305051135	Chermside	576	272	47.2	46.7	46.4	46.8	46.2	46.9	46.1	45.7
305051138	Chermside West	200	72	36.2	35.9	35.4	35.8	35.5	35.8	35.4	35.0
305051143	City - Inner	13	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
305051146	City - Remainder	231	161	69.7	69.7	69.7	69.5	69.5	69.5	69.7	69.5
305051151	Clayfield	746	408	54.7	54.3	53.8	54.5	54.0	54.5	53.4	53.2

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				S0	S1	S2	S3	S4	S4a	S5	S6
305051154	Coopers Plains	232	100	43.1	42.7	41.8	42.8	42.3	42.9	41.8	41.4
305051157	Coorparoo	1039	490	47.2	47.2	47.3	46.9	46.9	47.0	46.9	46.6
305051162	Corinda	253	134	53.1	53.0	52.6	52.9	52.7	53.0	52.4	52.1
305051167	Darra-Sumner	269	136	50.6	50.2	49.2	50.2	49.6	50.4	49.2	48.6
305051173	Deagon	227	121	53.4	53.1	51.8	52.9	52.4	53.2	51.8	51.2
305051176	Doolandella-Forest Lake	987	353	35.8	35.7	35.1	35.2	34.9	35.4	35.1	34.3
305051184	Durack	450	245	54.4	53.9	52.8	54.2	53.5	54.3	52.8	52.4
305051187	Dutton Park	162	78	48.1	47.4	46.7	48.1	47.3	48.4	46.2	46.2
305051195	East Brisbane	469	260	55.4	55.0	54.7	55.0	54.7	55.2	54.4	54.1
305051198	Eight Mile Plains	656	334	50.9	50.4	49.9	50.7	50.1	50.8	49.8	49.6
305051203	Ellen Grove	125	41	32.8	32.5	31.8	32.4	32.0	32.5	31.8	31.3
305051206	Enoggera	344	156	45.4	45.0	44.9	44.8	44.4	45.0	44.6	44.0
305051211	Everton Park	383	163	42.5	42.0	41.8	42.1	41.5	42.3	41.7	41.2
305051214	Fairfield	201	103	51.1	50.4	49.6	50.9	50.1	51.1	49.4	49.1
305051217	Ferny Grove	161	58	36.2	35.7	35.4	36.0	35.5	36.2	35.4	35.1
305051222	Fig Tree Pocket	67	28	41.1	41.1	41.1	41.1	41.1	41.1	41.1	41.1
305051228	Fortitude Valley - Inner	39	33	85.5	85.5	85.5	82.7	82.7	82.7	85.5	82.7
305051233	Fortitude Valley - Remainder	348	205	58.8	58.4	57.9	58.6	58.2	58.6	57.9	57.7
305051236	Geebung	173	74	43.0	42.7	41.7	42.6	42.1	42.7	41.7	41.2
305051241	Graceville	156	76	49.0	49.0	48.6	48.8	48.8	48.9	48.6	48.4
305051244	Grange	170	75	43.8	43.5	42.7	43.4	43.0	43.4	42.6	42.1
305051247	Greenslopes	728	372	51.1	50.6	50.5	50.8	50.3	50.9	50.2	49.9
305051252	Gumdale	30	9	29.1	29.1	28.6	29.1	29.1	29.1	28.6	28.6
305051255	Hamilton	253	148	58.4	57.7	57.1	58.0	57.4	58.0	56.8	56.5
305051258	Hawthorne	198	106	53.4	53.3	53.3	53.0	52.8	53.1	53.1	52.6
305051265	Hemmant-Lytton	132	71	53.6	51.9	51.3	53.1	51.3	53.3	51.3	50.8
305051271	Hendra	157	82	52.0	51.2	50.4	51.8	50.9	52.0	50.4	50.2
305051274	Herston	225	96	42.6	42.6	42.6	42.6	42.6	42.6	42.6	42.6
305051277	Highgate Hill	643	371	57.7	57.2	56.5	57.6	57.1	57.6	56.3	56.2
305051282	Holland Park	512	249	48.6	48.3	47.5	48.4	48.0	48.6	47.5	47.2
305051285	Holland Park West	91	37	40.5	40.3	39.9	40.0	39.7	40.1	39.8	39.3
305051288	Inala	691	352	50.9	50.1	48.4	50.8	49.8	50.8	48.4	48.2

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				S0	S1	S2	S3	S4	S4a	S5	S6
305051293	Indooroopilly	645	344	53.3	53.3	53.3	53.2	53.2	53.2	53.2	53.1
305051296	Jamboree Heights	147	53	35.8	34.9	34.1	35.3	34.4	35.5	34.1	33.5
305051301	Jindalee	162	60	37.1	36.7	35.9	36.9	36.4	36.9	35.9	35.7
305051304	Kangaroo Point	456	274	60.1	60.1	60.1	59.7	59.7	59.7	59.9	59.4
305051306	Karana Downs-Lake Manchester	119	43	36.5	36.5	35.8	36.2	35.8	36.2	35.8	35.1
305051312	Kedron	792	401	50.7	50.1	49.6	50.2	49.6	50.3	49.2	48.6
305051315	Kelvin Grove	393	200	50.8	50.7	50.6	50.5	50.4	50.7	50.4	50.1
305051318	Kenmore	261	114	43.5	43.4	42.8	43.5	43.3	43.6	42.8	42.7
305051323	Kenmore Hills	28	10	37.4	37.0	35.6	37.4	37.0	37.4	35.2	35.2
305051326	Keperra	247	103	41.7	41.2	39.9	41.4	40.7	41.5	39.9	39.4
305051331	Kuraby	227	87	38.3	37.5	36.7	38.0	36.9	38.1	36.7	36.1
305051337	Lota	183	89	48.9	48.3	47.8	48.3	47.6	48.6	47.8	47.1
305051345	Lutwyche	294	144	49.1	48.5	48.0	48.9	48.2	49.0	47.6	47.3
305051353	McDowall	123	47	38.6	38.5	38.0	38.5	38.4	38.6	38.0	37.9
305051356	MacGregor	228	97	42.4	42.4	41.7	42.3	42.2	42.3	41.7	41.6
305051364	Manly	337	210	62.3	61.5	60.2	61.9	61.1	62.0	59.9	59.5
305051367	Manly West	327	149	45.6	44.3	43.6	45.3	43.9	45.5	43.6	43.2
305051372	Mansfield	354	146	41.3	41.1	40.4	41.1	40.8	41.1	40.4	40.1
305051375	Middle Park	91	32	35.2	35.2	34.4	35.0	34.9	35.0	34.4	34.1
305051378	Milton	157	67	42.8	42.6	42.5	42.5	42.3	42.7	42.4	42.1
305051383	Mitchelton	271	110	40.6	40.2	39.6	40.1	39.5	40.2	39.4	38.7
305051386	Moggill	22	5	23.5	23.5	23.0	23.5	23.5	23.5	23.0	23.0
305051391	Moorooka	574	265	46.2	45.7	45.4	45.8	45.2	45.9	45.2	44.7
305051394	Moreton Island	3	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
305051397	Morningside	523	229	43.9	43.3	43.2	43.4	42.8	43.5	42.9	42.4
305051402	Mount Gravatt	657	331	50.5	50.5	50.3	50.3	50.2	50.4	50.2	50.0
305051405	Mount Gravatt East	216	98	45.4	45.1	44.4	45.1	44.6	45.3	44.4	44.0
305051408	Mount Ommaney	36	15	42.7	42.7	42.5	42.6	42.6	42.6	42.5	42.4
305051413	Murarrie	122	56	46.2	45.6	44.3	45.7	44.9	45.9	44.3	43.6
305051416	Nathan	185	49	26.3	26.3	24.9	26.3	26.3	26.3	24.9	24.8
305051421	New Farm	1375	806	58.6	57.7	56.9	58.5	57.5	58.5	56.8	56.6
305051424	Newmarket	293	142	48.3	47.9	47.7	48.1	47.6	48.2	47.5	47.2
305051427	Newstead	135	82	60.8	60.8	60.8	59.0	59.0	59.0	60.7	58.9
305051432	Norman Park	314	157	50.1	49.6	49.0	49.7	49.2	49.9	49.0	48.6

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305051435	Northgate	250	117	46.6	45.7	45.5	46.3	45.3	46.4	45.2	44.8
305051438	Nudgee	68	29	42.5	42.0	40.7	42.3	41.7	42.3	40.7	40.5
305051443	Nudgee Beach	12	4	37.4	36.0	35.0	37.4	36.0	37.4	35.0	35.0
305051446	Nundah	755	380	50.3	49.6	49.4	50.0	49.3	50.1	49.0	48.7
305051451	Oxley	335	162	48.3	47.2	46.6	48.0	46.8	48.1	46.6	46.2
305051454	Paddington	567	295	52.0	52.0	51.9	51.4	51.4	51.6	51.7	51.1
305051456	Pallara-Heathwood-Larapinta	24	12	51.4	50.1	49.5	51.4	50.0	51.4	49.5	49.4
305051463	Parkinson-Drewvale	188	60	32.1	32.1	31.6	32.0	32.0	32.0	31.6	31.5
305051465	Pinjarra Hills	6	2	33.7	33.7	33.7	33.7	33.7	33.7	33.7	33.7
305051467	Pinkenba-Eagle Farm	23	12	53.2	51.5	51.2	52.9	51.3	53.0	51.2	50.9
305051473	Pullenvale	22	13	60.6	59.4	59.4	60.6	59.4	60.6	59.0	59.0
305051476	Ransome	19	7	36.5	36.5	36.5	36.5	36.5	36.5	36.5	36.5
305051481	Red Hill	604	340	56.3	55.8	55.6	56.1	55.6	56.3	55.5	55.3
305051484	Richlands	52	24	45.5	44.8	43.2	45.4	44.4	45.5	43.2	42.8
305051487	Riverhills	155	52	33.6	33.0	32.9	33.2	32.5	33.4	32.9	32.4
305051492	Robertson	182	107	59.0	59.0	59.0	59.0	59.0	59.0	59.0	59.0
305051495	Rochedale	385	166	43.1	43.1	43.1	40.2	40.2	40.2	43.1	40.2
305051498	Rocklea	163	82	50.1	48.8	47.9	49.6	48.1	49.9	47.9	47.1
305051503	Runcorn	828	371	44.8	43.9	43.5	44.5	43.4	44.7	43.5	43.0
305051506	St Lucia	918	425	46.3	46.3	46.3	46.3	46.3	46.3	46.3	46.3
305051511	Salisbury	303	147	48.5	48.0	47.0	48.0	47.4	48.2	47.0	46.4
305051514	Sandgate	570	319	55.9	54.5	52.9	55.7	54.2	55.7	52.5	52.2
305051517	Seventeen Mile Rocks	183	71	38.6	38.3	38.0	38.3	37.9	38.4	38.0	37.6
305051522	Sherwood	183	85	46.7	46.6	46.3	46.3	46.1	46.4	46.1	45.6
305051525	South Brisbane	356	222	62.4	62.4	62.0	62.0	62.0	62.0	62.0	61.6
305051528	Spring Hill	659	408	61.9	61.5	61.5	61.4	61.1	61.4	61.5	61.1
305051533	Stafford	391	182	46.5	46.0	45.4	46.1	45.7	46.2	45.4	45.0
305051536	Stafford Heights	204	89	43.6	42.9	41.9	43.4	42.7	43.6	41.9	41.6
305051541	Stretton-Karawatha	65	25	38.1	38.1	37.9	38.1	38.1	38.1	37.9	37.9
305051547	Sunnybank	438	206	47.1	46.9	46.4	47.0	46.7	47.1	46.4	46.2
305051552	Sunnybank Hills	653	299	45.7	45.4	45.0	45.5	45.1	45.6	45.0	44.7

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305051556	Taigum-Fitzgibbon	590	303	51.4	50.0	49.8	51.0	49.7	51.3	49.8	49.4
305051558	Taringa	575	284	49.4	49.4	49.4	49.3	49.3	49.3	49.2	49.1
305051563	Tarragindi	302	126	41.7	41.3	40.4	41.5	41.0	41.6	40.4	40.1
305051566	The Gap (incl. Enoggera Res.)	382	163	42.6	42.6	42.3	42.5	42.5	42.5	42.3	42.1
305051571	Tingalpa	448	200	44.6	43.8	43.5	44.3	43.4	44.5	43.5	43.1
305051574	Toowong	1313	721	54.9	54.9	54.9	54.8	54.8	54.8	54.7	54.6
305051582	Upper Brookfield	12	5	40.2	39.5	38.8	40.0	38.8	40.0	38.8	38.1
305051585	Upper Kedron	44	5	11.3	11.3	11.2	11.2	11.2	11.2	11.2	11.1
305051588	Upper Mount Gravatt	355	154	43.5	43.3	42.8	43.2	42.9	43.3	42.8	42.4
305051593	Virginia	103	51	49.9	49.6	48.6	49.4	48.9	49.5	48.6	48.0
305051596	Wacol	239	165	69.2	69.2	69.1	69.0	69.0	69.0	69.1	68.9
305051601	Wakerley	67	21	31.4	31.4	31.3	31.1	31.1	31.3	31.3	31.0
305051604	Wavell Heights	384	172	44.9	44.5	43.5	44.4	43.9	44.5	43.5	42.9
305051607	West End	986	584	59.3	58.9	58.5	59.0	58.6	59.2	58.2	57.9
305051612	Westlake	47	16	33.1	33.1	32.8	33.1	33.0	33.2	32.8	32.7
305051615	Willawong	15	7	49.8	49.6	49.0	49.6	49.5	49.6	49.0	48.9
305051618	Wilston	218	116	53.0	52.9	52.8	52.7	52.5	52.8	52.7	52.3
305051623	Windsor	559	293	52.4	51.5	50.7	52.2	51.3	52.4	50.5	50.3
305051626	Wishart	321	131	41.0	40.3	39.9	40.9	40.1	41.0	39.9	39.7
305051631	Woolloongabba	583	299	51.3	50.3	49.0	51.1	50.2	51.4	48.9	48.7
305051634	Wooloowin	417	226	54.3	53.8	53.0	54.0	53.4	54.0	52.8	52.4
305051637	Wynnum	918	458	49.9	49.3	48.3	49.5	48.7	49.6	48.1	47.5
305051642	Wynnum West	527	244	46.2	45.4	44.7	46.0	45.1	46.2	44.7	44.4
305051645	Yeerongpilly	135	55	40.6	39.9	39.7	40.3	39.6	40.4	39.7	39.3
305051648	Yeronga	339	173	51.1	50.8	50.7	50.7	50.4	50.8	50.5	50.0
305051653	Zillmere	498	231	46.4	45.6	44.8	46.0	45.1	46.2	44.8	44.3
305103461	Beenleigh	980	550	56.2	55.4	54.6	55.9	55.0	56.0	54.4	54.0
305103463	Bethania-Waterford	793	404	50.9	50.5	50.3	50.6	50.1	50.8	50.1	49.7
305103466	Eagleby	988	595	60.2	59.7	58.7	59.8	59.1	60.1	58.6	58.0
305103471	Edens Landing-Holmview	466	206	44.3	43.5	42.7	43.9	42.8	44.1	42.7	42.1
305103476	Mt Warren Park	351	160	45.6	45.0	44.2	45.2	44.4	45.4	44.2	43.7

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305103494	Windaroo-Bannockburn	112	35	31.2	31.1	30.0	30.9	30.7	30.9	30.0	29.5
305103496	Gold Coast (C) Bal in BSD	585	296	50.6	50.2	49.6	50.3	49.8	50.4	49.6	49.1
305150552	Beaudesert (S) - Pt A	882	402	45.5	45.3	44.2	45.3	44.8	45.3	44.2	43.8
305202002	Bribie Island	1766	1043	59.1	58.4	57.6	58.6	57.8	58.7	57.3	56.8
305202005	Burpengary-Narangba	1091	435	39.9	39.3	38.8	39.6	38.8	39.7	38.7	38.3
305202008	Caboolture (S) - Central	1902	1051	55.3	54.7	54.1	54.9	54.1	55.1	54.0	53.4
305202013	Caboolture (S) - East	845	467	55.3	54.9	54.3	54.9	54.4	55.0	54.3	53.8
305202016	Deception Bay	1313	606	46.2	45.8	45.0	45.7	45.1	45.9	45.0	44.3
305202018	Morayfield	1390	699	50.3	49.5	48.8	49.8	48.9	50.1	48.8	48.2
305202023	Caboolture (S) Bal in BSD	394	174	44.1	44.1	43.6	43.9	43.8	43.9	43.6	43.2
305253962	Ipswich (C) - Central	4693	2496	53.2	52.9	52.2	52.8	52.3	53.0	52.2	51.7
305253965	Ipswich (C) - East	2714	1270	46.8	46.3	45.7	46.4	45.7	46.6	45.7	45.1
305253966	Ipswich (C) - North	197	87	44.2	44.2	43.7	44.0	43.9	44.0	43.7	43.4
305304601	Browns Plains	1524	632	41.4	41.0	40.3	40.9	40.3	41.2	40.3	39.5
305304603	Carbrook-Cornubia	127	72	56.4	56.4	55.6	56.1	56.1	56.1	55.6	55.3
305304605	Daisy Hill-Priestdale	157	66	41.9	41.0	40.2	41.7	40.4	41.8	40.2	39.6
305304608	Greenbank-Boronia Heights	603	275	45.6	45.4	44.6	45.0	44.5	45.1	44.6	43.7
305304612	Kingston	1036	506	48.8	48.2	47.0	48.6	47.8	48.8	47.0	46.6
305304615	Loganholme	698	262	37.6	37.3	36.6	37.2	36.6	37.3	36.6	35.9
305304618	Loganlea	503	253	50.2	49.9	49.2	50.0	49.6	50.1	49.2	48.9
305304623	Marsden	1434	642	44.8	44.6	43.4	44.3	43.8	44.4	43.4	42.6
305304631	Rochedale South	351	149	42.5	41.7	41.0	42.0	40.9	42.2	41.0	40.2
305304634	Shailer Park	367	153	41.7	40.5	39.5	41.4	39.9	41.6	39.5	39.0
305304637	Slacks Creek	854	471	55.2	54.0	53.6	54.8	53.4	55.1	53.6	53.0
305304642	Springwood	328	136	41.5	41.1	40.6	41.0	40.5	41.1	40.5	39.9
305304645	Tanah Merah	78	49	62.6	59.5	58.8	62.2	59.0	62.4	58.8	58.3

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305304651	Underwood	177	81	46.0	44.9	44.3	45.7	44.5	45.9	44.3	43.8
305304654	Waterford West	417	235	56.3	55.2	54.7	56.0	54.8	56.2	54.6	54.2
305304656	Woodridge	2104	1120	53.2	52.1	50.9	53.0	51.8	53.2	50.4	50.1
305304663	Logan (C) Bal	293	168	57.3	57.0	56.0	57.1	56.8	57.2	56.0	55.9
305405951	Albany Creek	322	113	35.2	35.1	34.7	35.0	34.7	35.1	34.7	34.3
305405957	Bray Park	338	140	41.3	41.1	39.9	40.8	40.3	41.0	39.9	39.2
305405958	Central Pine West	233	79	33.9	33.9	33.4	33.8	33.8	33.8	33.4	33.2
305405961	Dakabin-Kallangur-M. Downs	1168	540	46.2	45.8	45.3	45.7	45.1	45.9	45.3	44.6
305405963	Griffin-Mango Hill	144	47	32.6	32.5	31.7	32.2	31.8	32.2	31.7	31.0
305405971	Hills District	642	260	40.5	39.8	39.3	40.1	39.1	40.3	39.3	38.6
305405973	Lawnton	287	140	48.7	47.7	47.0	48.3	47.0	48.6	47.0	46.3
305405974	Petrie	316	130	41.1	40.8	40.1	40.5	39.9	40.8	40.0	39.2
305405978	Strathpine-Brendale	621	300	48.3	47.5	46.9	47.8	46.9	48.0	46.9	46.3
305405988	Pine Rivers (S) Bal	291	119	40.8	40.8	40.4	40.6	40.4	40.6	40.4	39.9
305456201	Clontarf	670	357	53.2	52.5	51.5	52.8	52.0	53.0	51.5	51.0
305456204	Margate-Woody Point	1241	677	54.5	53.4	52.4	54.2	53.0	54.4	52.1	51.7
305456206	Redcliffe-Scarborough	1767	1029	58.3	57.5	56.4	58.0	57.1	58.1	56.0	55.6
305456208	Rothwell-Kippa-Ring	750	357	47.6	47.1	46.4	47.1	46.5	47.4	46.4	45.8
305506251	Alexandra Hills	681	286	42.0	41.7	41.0	41.5	41.0	41.7	41.0	40.4
305506254	Birkdale	511	220	43.1	42.8	42.4	42.7	42.4	42.8	42.4	41.9
305506257	Capalaba	835	387	46.4	45.2	44.7	46.0	44.6	46.2	44.7	44.1
305506262	Cleveland	639	316	49.4	48.7	48.4	49.2	48.3	49.3	48.4	48.1
305506264	Ormiston	204	92	45.0	44.0	43.5	44.8	43.7	44.9	43.5	43.2
305506265	Redland Bay	313	132	42.0	41.9	41.1	41.8	41.3	41.8	41.1	40.5
305506267	Sheldon-Mt Cotton	108	34	31.5	31.5	30.8	30.9	30.6	31.0	30.8	29.9
305506268	Thorneside	327	167	51.1	49.4	49.0	50.8	49.0	51.1	48.9	48.5
305506271	Thornlands	338	144	42.7	41.8	40.6	42.5	41.5	42.5	40.6	40.3
305506273	Victoria Point	525	220	41.9	41.3	40.8	41.6	40.7	41.7	40.8	40.2
305506276	Wellington Point	368	161	43.8	43.1	42.7	43.4	42.6	43.6	42.7	42.2

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				S0	S1	S2	S3	S4	S4a	S5	S6
305506283	Redland (S) Bal	561	362	64.5	63.9	62.1	64.1	63.3	64.2	61.8	61.3
310053497	Arundel	780	369	47.4	46.0	45.5	47.0	45.5	47.3	45.5	45.0
310053501	Ashmore	776	417	53.8	52.6	52.1	53.6	52.3	53.8	52.1	51.8
310053504	Benowa	348	174	49.9	48.6	48.1	49.9	48.6	50.1	48.1	48.1
310053507	Biggera Waters	674	405	60.1	59.4	59.0	59.8	59.1	59.9	58.6	58.3
310053512	Bilinga	223	119	53.5	53.5	46.4	53.5	53.5	53.5	46.4	46.4
310053513	Broadbeach	709	511	72.1	72.1	68.2	72.1	72.1	72.1	68.2	68.2
310053515	Broadbeach Waters	372	193	52.0	51.0	50.6	51.6	50.7	51.8	50.6	50.3
310053517	Bundall	211	106	50.3	50.1	50.0	49.8	49.6	49.9	49.8	49.3
310053521	Burleigh Heads	703	477	67.8	67.4	63.6	67.2	66.8	67.3	62.6	62.1
310053523	Burleigh Waters	964	501	51.9	50.2	49.6	51.9	50.1	52.0	49.6	49.5
310053525	Carrara-Merrimac	1505	825	54.8	53.3	52.9	54.4	52.8	54.7	52.8	52.3
310053527	Coolangatta	838	744	88.8	88.8	55.8	88.8	88.8	88.8	55.8	55.8
310053531	Coombabah	1401	825	58.9	57.6	57.2	58.7	57.3	58.9	57.2	56.9
310053532	Coomera-Cedar Creek	1148	501	43.6	42.3	41.8	43.3	41.8	43.5	41.8	41.3
310053533	Currumbin	212	111	52.3	51.8	51.3	51.5	51.0	51.5	50.4	49.6
310053535	Currumbin Waters	712	387	54.4	52.8	52.4	54.1	52.5	54.3	52.4	52.1
310053537	Elanora	592	280	47.3	45.8	45.2	47.2	45.7	47.4	45.2	45.0
310053541	Ernest-Molendinar	175	74	42.4	41.1	40.2	42.2	40.7	42.4	40.2	39.8
310053542	Guanaba-Currumbin Valley	2102	966	46.0	44.8	44.4	45.6	44.4	45.8	44.4	44.0
310053543	Helensvale	503	237	47.1	46.2	45.6	46.9	45.9	47.0	45.6	45.3
310053545	Hollywell	93	56	60.6	60.3	60.0	60.0	59.8	60.0	60.0	59.5
310053547	Hope Island	240	141	58.9	57.9	57.9	58.6	57.7	58.8	57.9	57.7
310053553	Labrador	2218	1262	56.9	55.3	54.7	56.7	55.0	56.9	54.4	54.2
310053555	Main Beach-Broadwater	219	159	72.5	72.5	72.5	72.0	72.0	72.0	72.5	72.0
310053557	Mermaid Beach	768	469	61.1	61.1	61.1	59.8	59.8	59.8	59.6	58.4
310053562	Mermaid Wtrs-Clear Is. Wtrs	864	503	58.2	57.3	56.9	57.8	56.9	58.0	56.6	56.2
310053563	Miami	730	496	68.0	66.8	66.1	67.4	66.2	67.5	65.5	64.9
310053565	Mudgeeraba	522	258	49.4	47.6	47.0	49.1	47.2	49.4	47.0	46.5
310053567	Nerang	1817	967	53.2	51.8	51.4	52.9	51.4	53.1	51.4	50.9
310053571	Oxenford	757	363	48.0	46.7	46.3	47.5	46.2	47.8	46.0	45.5

SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unafford-able under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
310053573	Palm Beach	1674	944	56.4	55.6	54.7	55.6	54.8	55.7	53.7	53.0
310053575	Paradise Point	368	230	62.4	61.2	61.2	62.1	60.9	62.3	60.9	60.6
310053577	Parkwood	426	170	39.9	39.3	38.7	39.7	39.0	39.8	38.7	38.4
310053582	Robina	1143	546	47.7	46.5	46.2	47.7	46.5	47.9	46.2	46.2
310053583	Runaway Bay	991	593	59.9	59.0	58.5	59.5	58.6	59.7	58.4	58.0
310053585	Southport	2982	1635	54.8	54.0	53.8	54.5	53.6	54.7	53.6	53.2
310053586	Stephens	370	164	44.2	42.6	42.0	44.1	42.4	44.3	42.0	41.8
310053587	Surfers Paradise	1822	938	51.5	51.5	46.5	51.5	51.5	51.5	46.5	46.5
310053591	Tugun	461	238	51.6	50.9	50.7	50.9	50.3	51.0	50.0	49.4
310053593	Worongary-Tallai	219	73	33.2	33.0	33.0	33.1	33.0	33.1	33.0	33.0
310152132	Caloundra (C) - Caloundra N.	1881	962	51.2	50.5	50.0	50.7	49.9	50.9	50.0	49.4
310152133	Caloundra (C) - Caloundra S.	1523	885	58.1	57.5	55.2	57.8	57.2	57.9	54.3	54.0
310152135	Caloundra (C) - Kawana	1275	649	50.9	49.9	49.2	50.5	49.3	50.7	49.2	48.6
310154902	Maroochy (S) - Buderim	1959	982	50.1	49.6	49.0	49.7	49.0	49.8	48.9	48.3
310154905	Maroochy (S) - Coastal North	1867	983	52.6	51.5	50.4	51.9	50.5	52.2	50.0	49.2
310154907	Maroochy (S) - Maroochydore	2062	1548	75.1	74.0	72.1	74.2	73.1	74.4	71.2	70.4
310154911	Maroochy (S) - Mooloolaba	1136	692	60.9	60.9	60.1	60.8	60.8	60.8	58.1	58.0
310154914	Maroochy (S) - Nambour	1331	730	54.8	54.0	53.0	54.5	53.5	54.7	52.5	52.0
310154917	Maroochy (S) Bal in S C'st SSD	1024	548	53.5	53.0	52.1	53.1	52.5	53.3	52.1	51.5
310155752	Noosa (S) - Noosa-Noosaville	875	691	79.0	79.0	50.1	79.0	79.0	79.0	50.1	50.1
310155755	Noosa (S) - Sunshine-Peregian	854	467	54.7	53.3	52.1	54.1	52.7	54.3	52.1	51.5
310155756	Noosa (S) - Tewantin	1033	553	53.5	53.0	52.4	53.0	52.2	53.2	52.4	51.7
310200557	Beaudesert (S) - Pt B	1356	678	50.0	49.5	48.7	49.6	48.9	49.7	48.6	48.0
310200800	Boonah (S)	305	159	52.3	51.9	50.7	52.0	51.3	52.0	50.4	49.8
310202031	Caboolture (S) -	255	144	56.5	56.5	54.7	56.1	56.1	56.1	54.7	54.3

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				S0	S1	S2	S3	S4	S4a	S5	S6
	Pt B										
310202136	Caloundra (C) - Hinterland	558	327	58.5	58.0	57.1	58.1	57.3	58.2	57.1	56.4
310202138	Caloundra (C) - Rail Corridor	1002	508	50.7	50.2	49.3	50.2	49.5	50.4	49.3	48.7
310203050	Esk (S)	901	511	56.7	56.5	55.5	56.5	56.1	56.5	55.4	54.9
310203250	Gatton (S)	830	411	49.5	49.1	48.3	49.1	48.5	49.3	48.2	47.6
310203974	Ipswich (C) - South-West	201	107	53.3	53.1	51.9	52.9	52.4	52.9	51.9	51.3
310203976	Ipswich (C) - West	370	178	48.0	47.3	46.3	47.5	46.7	47.6	46.3	45.7
310204250	Kilcoy (S)	168	80	47.8	47.7	46.5	47.4	47.1	47.4	46.4	45.8
310204450	Laidley (S)	763	412	54.0	53.6	52.7	53.7	53.0	53.9	52.6	52.0
310204918	Maroochy (S) Bal	1211	658	54.4	53.9	53.0	53.9	53.3	54.1	53.0	52.3
310205758	Noosa (S) Bal	881	502	57.0	56.3	55.7	56.6	55.8	56.7	55.7	55.2
315051810	Bundaberg (C)	4065	2099	51.6	51.0	49.9	51.2	50.4	51.4	49.6	49.0
315051981	Burnett (S) - Pt A	763	410	53.7	53.5	52.9	53.1	52.7	53.2	52.8	52.0
315073751	Hervey Bay (C) - Pt A	3979	2217	55.7	55.6	54.5	55.0	54.7	55.1	54.5	53.7
315100700	Biggenden (S)	65	31	48.2	47.5	44.3	47.9	47.0	47.9	43.4	43.0
315101984	Burnett (S) - Pt B	376	200	53.1	53.1	52.1	52.6	52.4	52.7	52.0	51.3
315102532	Cooloola (S) (excl. Gympie)	983	554	56.3	55.9	55.1	55.9	55.3	56.0	55.0	54.4
315102535	Cooloola (S) - Gympie only	1339	694	51.8	51.4	50.3	51.4	50.7	51.6	50.1	49.5
315102950	Eidsvold (S)	42	18	42.4	41.5	34.5	42.4	41.5	42.4	34.2	34.2
315103300	Gayndah (S)	100	53	52.8	52.4	51.0	52.4	51.8	52.4	51.0	50.4
315103754	Hervey Bay (C) - Pt B	234	161	69.0	68.8	66.0	68.6	68.2	68.6	65.6	65.1
315104000	Isis (S)	314	183	58.4	58.2	57.5	57.9	57.6	57.9	57.5	56.9
315104300	Kilkivan (S)	138	79	56.9	56.6	55.2	56.8	56.1	56.8	54.9	54.4
315104350	Kingaroy (S)	606	297	49.0	48.7	47.7	48.6	48.2	48.7	47.5	46.9
315104400	Kolan (S)	243	134	55.1	55.1	52.7	54.7	54.4	54.8	52.3	51.7
315104950	Maryborough (C)	1894	956	50.5	49.7	48.4	50.1	49.2	50.3	48.2	47.7
315105100	Miriam Vale (S)	188	133	70.7	70.7	68.4	69.9	69.9	69.9	68.4	67.7
315105150	Monto (S)	73	36	48.8	48.2	45.3	48.6	47.9	48.6	44.9	44.7
315105450	Mundubbera (S)	105	45	43.1	42.8	39.7	42.3	42.0	42.3	39.3	38.6
315105500	Murgon (S)	203	67	32.9	32.4	31.9	32.7	32.0	32.7	31.7	31.3

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315105650	Nanango (S)	447	255	57.1	56.6	54.9	56.8	56.1	56.9	54.7	54.1
315105900	Perry (S)	7	3	39.2	38.9	36.9	39.2	38.9	39.2	36.9	36.9
315106850	Tiaro (S)	242	145	59.9	59.9	58.5	59.5	59.3	59.6	58.5	57.8
315107450	Wondai (S)	123	62	50.6	50.1	48.3	50.3	49.8	50.3	48.1	47.7
315107500	Woocoo (S)	50	27	54.9	54.9	53.9	54.4	54.3	54.4	53.9	53.3
320012151	Cambooya (S) - Pt A	111	53	47.7	47.5	46.9	47.4	46.7	47.4	46.9	46.1
320012551	Crow's Nest (S) - Pt A	85	26	30.9	30.9	30.1	30.6	30.4	30.6	30.1	29.6
320014201	Jondaryan (S) - Pt A	110	46	41.4	41.4	40.8	41.1	40.7	41.1	40.8	40.1
320016451	Rosalie (S) - Pt A	126	52	41.5	41.2	40.4	41.0	40.2	41.2	40.4	39.4
320016901	Toowoomba (C) - Central	1364	689	50.5	49.9	48.9	50.3	49.5	50.4	48.6	48.2
320016903	Toowoomba (C) - North-East	604	311	51.5	51.1	50.4	51.3	50.7	51.3	50.2	49.8
320016905	Toowoomba (C) - North-West	1343	663	49.4	49.1	48.5	49.0	48.5	49.2	48.4	47.8
320016906	Toowoomba (C) - South-East	2002	972	48.5	48.4	48.1	48.3	48.0	48.5	48.0	47.6
320016908	Toowoomba (C) - West	1621	783	48.3	47.9	47.1	48.0	47.3	48.2	47.0	46.5
320052154	Cambooya (S) - Pt B	64	29	45.8	45.0	44.2	45.4	44.2	45.6	44.1	43.3
320052350	Chinchilla (S)	292	151	51.7	51.3	49.9	51.3	50.7	51.4	49.7	49.1
320052400	Clifton (S)	129	64	49.7	49.4	48.3	49.4	48.9	49.4	48.0	47.5
320052554	Crow's Nest (S) - Pt B	150	82	54.9	54.6	53.1	54.6	54.1	54.7	52.8	52.3
320052650	Dalby (T)	671	304	45.3	44.8	43.9	44.9	44.2	45.0	43.8	43.2
320053600	Goondiwindi (T)	230	98	42.4	41.9	41.1	42.1	41.4	42.1	41.1	40.6
320053900	Inglewood (S)	126	61	48.3	47.6	45.9	47.9	47.1	47.9	45.9	45.5
320054204	Jondaryan (S) - Pt B	364	163	44.7	44.6	43.8	44.2	43.9	44.4	43.8	43.1
320055000	Millmerran (S)	84	37	44.1	44.1	43.6	43.9	43.7	43.9	43.6	43.2
320055550	Murilla (S)	101	42	41.3	40.6	38.9	41.0	40.2	41.0	38.3	38.0
320056050	Pittsworth (S)	161	78	48.3	48.1	46.7	48.0	47.6	48.0	46.7	46.2
320056454	Rosalie (S) - Pt B	159	76	47.8	47.5	46.4	47.5	46.9	47.5	46.1	45.5
320056600	Stanthorpe (S)	596	313	52.6	52.3	50.9	52.3	51.7	52.3	50.7	50.2

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320056700	Tara (S)	138	82	59.1	58.8	56.2	59.0	58.7	59.0	55.6	55.4
320056750	Taroom (S)	44	12	26.6	25.8	24.8	26.6	25.8	26.6	24.5	24.5
320057100	Waggamba (S)	40	22	54.3	54.3	52.8	54.1	54.1	54.1	52.8	52.6
320057150	Wambo (S)	113	49	43.4	43.2	41.7	43.2	42.7	43.2	41.0	40.6
320057262	Warwick (S) - Central	968	490	50.6	50.1	48.7	50.2	49.4	50.4	48.3	47.7
320057263	Warwick (S) - East	99	45	45.4	45.3	43.6	45.2	44.7	45.2	43.6	43.0
320057265	Warwick (S) - North	94	46	49.3	49.1	47.8	48.8	48.3	49.0	47.6	46.8
320057266	Warwick (S) - West	85	39	45.4	45.1	43.7	44.9	44.0	45.2	43.5	42.4
325050300	Balonne (S)	146	61	41.9	41.9	41.4	41.3	41.1	41.3	41.4	40.6
325050650	Bendemere (S)	20	8	40.8	39.9	35.0	40.4	39.6	40.4	33.8	33.6
325050850	Booringa (S)	37	18	48.7	48.4	47.6	48.6	48.3	48.6	47.2	47.2
325051750	Bulloo (S)	4	2	42.1	29.9	29.2	42.1	29.9	42.1	29.2	29.2
325051850	Bungil (S)	16	7	42.7	42.7	41.5	42.3	42.3	42.3	40.1	39.7
325055600	Murweh (S)	185	71	38.3	37.8	36.6	37.7	37.2	37.7	36.3	35.8
325055800	Paroo (S)	59	23	38.5	37.5	36.3	38.5	37.5	38.5	35.0	35.0
325056150	Quilpie (S)	24	13	56.2	55.7	42.9	56.2	55.7	56.2	42.4	42.4
325056400	Roma (T)	317	134	42.2	41.8	40.5	41.9	41.3	41.9	40.2	39.7
325057200	Warroo (S)	18	10	57.3	57.3	55.1	57.1	57.1	57.1	54.9	54.7
330053151	Fitzroy (S) - Pt A	271	131	48.3	48.2	47.5	47.8	47.6	47.8	47.5	46.8
330056350	Rockhampton (C)	3969	1927	48.5	48.2	47.4	48.2	47.7	48.4	47.4	46.9
330102101	Calliope (S) - Pt A	459	217	47.2	47.2	46.5	46.7	46.5	46.8	46.4	45.8
330103350	Gladstone (C)	1409	639	45.3	45.0	44.3	44.9	44.3	45.1	44.1	43.5
330150350	Banana (S)	337	146	43.4	43.1	41.6	43.0	42.6	43.0	41.5	41.0
330150500	Bauhinia (S)	34	17	49.7	48.3	47.7	49.7	48.3	49.7	47.1	47.1
330152104	Calliope (S) - Pt B	61	27	44.5	44.1	42.4	44.1	43.4	44.4	42.1	41.4
330152850	Duaringa (S)	101	40	39.3	39.3	37.2	39.1	39.1	39.1	37.2	37.1
330153000	Emerald (S)	422	196	46.5	46.2	45.5	45.6	45.3	45.6	45.3	44.5
330153154	Fitzroy (S) - Pt B	113	53	47.0	47.0	46.0	46.6	46.5	46.6	46.0	45.5
330154100	Jericho (S)	10	6	63.4	63.3	62.9	63.4	63.3	63.4	62.9	62.9
330154550	Livingstone (S)	1517	768	50.6	50.1	49.5	50.3	49.6	50.3	49.3	48.9
330155350	Mount Morgan (S)	185	103	55.9	55.5	52.5	55.7	55.4	55.7	52.1	52.0
330155850	Peak Downs (S)	28	19	69.0	69.0	57.1	69.0	69.0	69.0	57.1	57.1

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				S0	S1	S2	S3	S4	S4a	S5	S6
335050150	Aramac (S)	9	4	42.8	42.4	37.3	42.0	41.6	42.0	36.9	36.3
335050400	Barcaldine (S)	34	12	34.0	33.5	32.7	34.0	33.5	34.0	32.6	32.6
335050450	Barcoo (S)	7	1	9.4	9.4	9.4	9.4	9.4	9.4	9.4	9.4
335050750	Blackall (S)	74	32	43.0	42.2	40.4	42.8	41.9	42.8	39.6	39.3
335050900	Boulia (S)	2	0	18.7	18.7	12.5	18.7	18.7	18.7	12.5	12.5
335052750	Diamantina (S)	4	4	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
335053850	Ilfracombe (S)	6	4	72.1	72.1	71.2	72.1	72.1	72.1	71.2	71.2
335054050	Isisford (S)	6	6	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
335054700	Longreach (S)	118	46	38.9	38.2	38.0	38.5	37.8	38.5	37.9	37.5
335056650	Tambo (S)	9	2	26.1	26.1	24.9	26.1	26.1	26.1	24.9	24.9
335057400	Winton (S)	23	14	60.4	60.4	60.2	60.4	60.4	60.4	60.2	60.2
340054762	Mackay (C) - Pt A	4196	2107	50.2	49.7	49.1	49.7	49.1	49.9	48.9	48.3
340100600	Belyando (S)	136	81	59.6	59.6	58.4	59.5	59.4	59.5	58.4	58.2
340100950	Bowen (S)	853	510	59.8	59.1	57.3	59.1	58.4	59.1	56.9	56.3
340101700	Broadsound (S)	47	19	40.1	40.1	26.7	39.9	39.9	39.9	26.7	26.6
340104765	Mackay (C) - Pt B	256	100	39.2	39.2	39.3	38.7	38.7	38.7	39.3	38.7
340105050	Mirani (S)	201	100	49.5	49.2	48.4	49.2	48.8	49.2	48.0	47.5
340105700	Nebo (S)	14	6	44.6	44.0	43.0	44.6	44.0	44.6	41.1	41.1
340106550	Sarina (S)	519	263	50.8	50.5	49.3	50.3	49.7	50.4	49.1	48.4
340107330	Whitsunday (S)	978	454	46.5	45.7	44.9	45.6	44.9	45.6	44.4	43.6
345057001	Aitkenvale	320	139	43.4	43.2	42.8	43.2	42.8	43.4	42.8	42.4
345057003	City	589	371	63.0	62.8	62.4	63.0	62.8	63.0	62.4	62.4
345057007	Cranbrook	380	163	42.8	42.6	42.2	42.5	42.2	42.7	42.2	41.8
345057012	Currajong	206	104	50.7	49.8	48.8	50.4	49.4	50.6	48.3	47.9
345057014	Douglas	310	74	24.0	24.0	23.9	24.0	24.0	24.0	23.9	23.9
345057015	Garbutt	135	68	50.3	50.2	49.8	50.1	50.0	50.1	49.7	49.5
345057018	Gulliver	165	81	49.3	48.8	48.1	48.9	48.3	49.1	48.1	47.5
345057023	Heatley	256	99	38.6	38.2	37.3	38.3	37.7	38.4	37.3	36.8
345057026	Hermit Park	390	213	54.5	53.7	53.2	54.3	53.5	54.6	52.9	52.6
345057027	Hyde Park-Mysterton	181	100	55.3	54.6	53.9	55.1	54.3	55.2	53.5	53.2
345057031	Magnetic Island	198	118	59.4	58.8	47.6	57.7	57.1	57.7	47.6	46.3
345057033	Mt Louisa-Mt St John-Bohle	159	66	41.4	41.1	40.5	40.9	40.4	40.9	40.5	39.8
345057034	Mundingburra	273	125	45.9	44.9	44.5	45.6	44.6	45.8	44.4	44.0
345057038	Murray	229	34	14.8	14.8	14.8	14.6	14.6	14.6	14.8	14.6

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				S0	S1	S2	S3	S4	S4a	S5	S6
345057041	North Ward-Castle Hill	415	222	53.4	53.0	53.2	52.8	52.4	52.9	52.5	52.0
345057044	Oonoonba-Idalia-Cluden	117	61	51.8	51.6	50.3	50.2	50.0	50.2	50.1	48.5
345057047	Pallarenda-Shelley Beach	34	19	56.1	56.1	55.7	55.8	55.8	55.8	55.7	55.4
345057051	Pimlico	227	114	50.3	49.7	49.2	50.2	49.4	50.3	48.7	48.4
345057054	Railway Estate	176	91	51.7	50.7	50.0	51.5	50.3	51.6	49.8	49.4
345057058	Rosslea	145	79	54.5	54.1	54.1	53.8	53.4	53.8	52.4	51.8
345057062	Rowes Bay-Belgian Gardens	145	76	52.2	50.9	48.7	51.1	49.9	51.1	48.5	47.5
345057065	South Townsville	264	158	59.9	58.5	57.3	59.7	58.3	59.8	57.1	56.9
345057068	Stuart-Roseneath	35	22	61.7	61.7	61.7	61.7	61.7	61.7	61.7	61.7
345057071	Vincent	124	35	27.8	26.9	24.4	27.5	26.4	27.7	24.4	23.9
345057074	West End	440	244	55.4	54.8	54.3	55.1	54.5	55.3	53.9	53.6
345057078	Wulguru	189	72	38.3	38.3	37.9	37.9	37.8	37.9	37.9	37.5
345106801	Kelso	317	123	38.8	38.7	37.2	38.5	38.0	38.5	37.2	36.5
345106804	Kirwan	905	308	34.1	34.0	33.5	33.7	33.4	33.8	33.5	32.9
345106807	Thuringowa (C) - Pt A Bal	714	312	43.7	43.2	42.6	43.3	42.6	43.4	42.6	42.0
345151900	Burdekin (S)	843	411	48.7	48.3	47.1	48.4	47.8	48.4	46.9	46.4
345152300	Charters Towers (C)	494	231	46.8	46.6	45.7	46.4	46.0	46.5	45.6	45.0
345152700	Dalrymple (S)	30	13	44.1	43.2	42.6	44.0	43.0	44.0	42.4	42.2
345153801	Hinchinbrook (S) excl. Palm I.	601	288	47.9	47.3	46.5	47.5	46.8	47.5	46.0	45.5
345153804	Hinchinbrook (S) - Palm Island	25	11	43.6	43.1	42.9	43.5	43.0	43.5	42.0	41.9
345156831	Thuringowa (C) - Pt B	237	115	48.7	48.4	47.5	48.2	47.7	48.3	47.5	46.8
345157084	Townsville (C) - Pt B	83	48	57.8	57.8	56.6	57.6	57.4	57.6	56.6	56.2
350052062	Cairns (C) - Barron	1132	553	48.9	48.4	47.6	48.1	47.5	48.3	47.2	46.4
350052065	Cairns (C) - Central Suburbs	2052	987	48.1	47.3	46.9	47.8	46.9	47.9	46.5	46.1
350052066	Cairns (C) - City	859	381	44.3	44.3	43.9	44.1	44.1	44.1	43.0	42.8
350052068	Cairns (C) - Mt	715	364	50.9	49.9	49.5	50.4	49.3	50.5	49.2	48.6

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				S0	S1	S2	S3	S4	S4a	S5	S6
	Whitfield										
350052072	Cairns (C) - Northern Suburbs	830	389	46.9	45.7	43.7	46.3	45.1	46.4	43.7	43.1
350052074	Cairns (C) - Trinity	2033	887	43.6	43.2	42.7	43.2	42.5	43.3	42.5	41.9
350052076	Cairns (C) - Western Suburbs	512	206	40.3	40.1	39.6	39.9	39.6	40.0	39.6	39.1
350100200	Atherton (S)	738	382	51.7	51.2	50.3	51.3	50.6	51.4	50.0	49.4
350100250	Aurukun (S)	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
350102078	Cairns (C) - Pt B	376	140	37.3	37.1	36.0	37.1	36.8	37.1	35.8	35.5
350102200	Cardwell (S)	472	223	47.3	46.7	46.4	46.4	45.9	46.5	46.0	45.2
350102501	Cook (S) (excl. Weipa)	24	14	61.4	61.4	44.6	58.6	58.6	58.6	44.6	43.1
350102504	Cook (S) - Weipa only	16	8	51.7	51.7	49.6	48.4	48.4	48.4	49.6	46.5
350102600	Croydon (S)	9	4	45.2	45.1	41.6	45.2	44.9	45.2	41.4	41.3
350102800	Douglas (S)	574	214	37.3	36.4	32.9	37.3	36.4	37.6	32.6	32.6
350102900	Eacham (S)	351	188	53.6	52.9	51.2	53.2	52.3	53.3	51.0	50.4
350103100	Etheridge (S)	7	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
350103700	Herberton (S)	333	175	52.5	52.4	50.8	52.2	51.9	52.3	50.5	50.1
350104150	Johnstone (S)	1295	601	46.4	45.8	44.7	46.0	45.3	46.0	44.3	43.7
350104850	Mareeba (S)	1039	530	51.0	50.4	49.8	50.7	49.9	50.7	49.7	49.3
350106950	Torres (S)	105	21	20.3	20.3	20.3	20.3	20.3	20.3	20.3	20.3
355051950	Burke (S)	5	4	85.1	85.1	72.4	85.1	85.1	85.2	72.4	72.4
355052250	Carpentaria (S)	270	230	84.9	81.6	77.9	84.8	81.5	84.8	77.7	77.6
355052450	Cloncurry (S)	78	49	63.3	63.3	63.3	63.3	63.3	63.3	63.3	63.3
355053200	Flinders (S)	42	16	37.9	37.8	36.4	37.6	37.5	37.6	36.0	35.8
355054800	McKinlay (S)	10	6	64.7	62.9	62.9	64.7	62.9	64.7	62.9	62.9
355055250	Mornington (S)	1	1	52.9	52.9	50.7	52.9	52.9	52.9	50.7	50.7
355055300	Mount Isa (C)	689	316	45.8	45.8	45.4	45.3	45.3	45.3	45.4	44.9
355056300	Richmond (S)	5	1	27.5	27.3	27.1	27.4	27.3	27.4	27.1	27.1
355058809	Unincorp. Islands	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
385019779	Off-Shore Areas & Migratory	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
405052030	Gawler (M)	913	498	54.5	53.0	51.6	54.3	52.5	54.4	51.3	50.8
405055681	Playford (C) - East Central	653	303	46.4	45.8	45.2	46.0	44.9	46.1	45.2	44.4
405055683	Playford (C) -	1751	1094	62.5	59.3	57.9	62.4	59.1	62.7	57.7	57.5

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				S0	S1	S2	S3	S4	S4a	S5	S6
405055684	Elizabeth Playford (C) - Hills	26	8	28.9	28.9	28.4	28.9	28.9	28.9	28.4	28.4
405055686	Playford (C) - West	326	179	54.8	54.0	53.1	54.6	53.6	54.7	53.0	52.6
405055688	Playford (C) - West Central	862	522	60.6	57.7	56.7	60.5	57.3	60.7	56.7	56.3
405055891	Port Adel. Enfield (C) - East	1886	1021	54.2	53.1	52.1	53.9	52.7	54.1	51.9	51.5
405055894	Port Adel. Enfield (C) - Inner	1163	632	54.4	52.4	50.9	54.3	52.2	54.5	50.6	50.5
405057141	Salisbury (C) - Central	1288	650	50.4	49.5	48.6	50.2	49.1	50.3	48.4	48.0
405057143	Salisbury (C) - Inner North	1026	513	50.0	48.0	47.2	49.8	47.4	50.0	47.2	46.7
405057144	Salisbury (C) - North-East	867	436	50.3	49.7	49.1	50.0	49.1	50.2	49.0	48.4
405057146	Salisbury (C) - South-East	1132	578	51.1	50.4	49.4	50.8	49.7	50.9	49.4	48.7
405057148	Salisbury (C) Bal	219	103	47.0	47.0	46.4	46.6	46.4	46.6	46.4	45.9
405057701	Tea Tree Gully (C) - Central	685	318	46.4	45.9	45.3	46.0	45.1	46.1	45.3	44.5
405057704	Tea Tree Gully (C) - Hills	254	121	47.8	47.5	46.9	47.4	46.8	47.5	46.9	46.2
405057705	Tea Tree Gully (C) - North	459	184	40.1	39.7	39.3	39.5	38.9	39.6	39.3	38.6
405057708	Tea Tree Gully (C) - South	1145	571	49.9	49.0	48.4	49.5	48.4	49.7	48.2	47.5
405101061	Charles Sturt (C) - Coastal	1070	604	56.4	55.1	54.7	56.2	54.8	56.4	54.4	54.0
405101064	Charles Sturt (C) - Inner East	1123	601	53.5	52.0	51.1	53.2	51.6	53.4	50.8	50.4
405101065	Charles Sturt (C) - Inner West	893	453	50.8	49.2	48.4	50.5	48.9	50.7	48.1	47.7
405101068	Charles Sturt (C) - North-East	1450	747	51.5	50.0	48.9	51.3	49.6	51.5	48.6	48.2
405105895	Port Adel. Enfield (C) - Coast	1316	759	57.7	55.8	54.7	57.5	55.6	57.6	54.4	54.2
405105898	Port Adel. Enfield (C) - Port	1393	772	55.4	53.0	51.3	55.4	53.0	55.6	50.9	50.9
405108411	West Torrens (C)	1827	967	52.9	52.0	51.1	52.7	51.7	52.9	50.7	50.4

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				S0	S1	S2	S3	S4	S4a	S5	S6
	- East										
405108414	West Torrens (C) - West	1539	829	53.9	52.9	51.8	53.6	52.5	53.7	51.3	51.0
405108899	Unincorp. Western	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
405150070	Adelaide (C)	1419	686	48.3	47.9	47.6	48.2	47.8	48.2	47.0	46.9
405150121	Adelaide Hills (DC) - Central	252	117	46.3	45.7	45.2	46.0	45.2	46.3	45.2	44.7
405150124	Adelaide Hills (DC) - Ranges	170	81	47.9	47.9	47.7	47.7	47.2	47.8	47.7	47.1
405150701	Burnside (C) - North-East	666	384	57.6	57.0	56.3	57.3	56.6	57.5	56.0	55.6
405150704	Burnside (C) - South-West	687	405	58.9	58.1	57.3	58.5	57.7	58.7	57.1	56.7
405150911	Campbelltown (C) - East	948	470	49.6	48.8	48.4	49.2	48.2	49.4	48.2	47.6
405150914	Campbelltown (C) - West	1216	602	49.5	48.5	47.6	49.2	48.1	49.4	47.1	46.7
405155291	Norw. P'ham St Ptrs (C) - East	912	489	53.6	52.6	51.7	53.5	52.4	53.7	51.3	51.1
405155294	Norw. P'ham St Ptrs (C) - West	1104	624	56.6	55.6	55.0	56.2	55.3	56.4	54.7	54.4
405156510	Prospect (C)	1081	602	55.7	54.8	54.2	55.5	54.5	55.6	53.9	53.6
405157981	Unley (C) - East	908	500	55.0	54.3	53.7	54.7	54.0	54.9	53.5	53.2
405157984	Unley (C) - West	864	484	56.0	55.4	54.8	55.7	55.0	55.9	54.5	54.2
405158260	Walkerville (M)	244	129	53.1	52.5	52.0	52.7	52.1	52.7	51.9	51.6
405202601	Holdfast Bay (C) - North	1315	768	58.4	57.1	56.2	58.1	56.8	58.2	55.9	55.6
405202604	Holdfast Bay (C) - South	953	546	57.3	56.3	55.3	57.0	55.9	57.1	55.0	54.7
405204061	Marion (C) - Central	1343	601	44.8	43.2	42.3	44.6	42.8	44.7	42.2	41.9
405204064	Marion (C) - North	1183	625	52.9	51.0	50.6	52.7	50.9	52.9	50.2	50.1
405204065	Marion (C) - South	427	188	44.1	43.8	43.1	43.6	43.0	43.8	43.1	42.3
405204341	Mitcham (C) - Hills	633	321	50.7	50.4	49.7	50.5	50.1	50.7	49.7	49.4
405204344	Mitcham (C) - North-East	537	298	55.4	54.7	53.6	55.2	54.5	55.4	53.3	53.1

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405204345	Mitcham (C) - West	965	478	49.6	48.9	48.1	49.3	48.4	49.4	47.9	47.5
405205341	Onkaparinga (C) - Hackham	613	329	53.6	52.7	51.9	53.2	51.9	53.4	51.9	51.1
405205342	Onkaparinga (C) - Hills	283	140	49.6	49.5	49.0	49.3	48.8	49.4	49.0	48.4
405205343	Onkaparinga (C) - Morphett	1168	602	51.5	50.7	50.0	51.1	50.0	51.3	49.9	49.2
405205344	Onkaparinga (C) - North Coast	1061	626	59.0	58.0	56.8	58.8	57.4	58.9	56.6	56.1
405205345	Onkaparinga (C) - Reservoir	526	238	45.3	45.0	44.5	44.9	44.3	45.0	44.5	43.8
405205346	Onkaparinga (C) - South Coast	1178	652	55.4	54.8	53.9	54.9	54.0	55.2	53.9	53.2
405205347	Onkaparinga (C) - Woodcroft	1077	534	49.6	49.1	48.4	49.1	48.2	49.3	48.4	47.6
410050311	Barossa (DC) - Angaston	256	121	47.2	46.3	45.6	46.8	45.7	47.0	45.6	45.0
410050314	Barossa (DC) - Barossa	193	98	50.9	50.7	50.1	50.4	49.8	50.5	50.1	49.3
410050315	Barossa (DC) - Tanunda	169	82	48.3	47.9	47.1	48.0	47.4	48.1	46.9	46.4
410053650	Light (DC)	234	127	54.2	53.8	53.0	54.0	53.3	54.1	53.0	52.6
410053920	Mallala (DC)	211	109	51.5	51.4	50.5	51.3	50.9	51.3	50.5	49.9
410102750	Kangaroo Island (DC)	132	65	49.3	48.9	47.3	48.9	48.1	48.9	46.9	46.2
410150125	Adelaide Hills (DC) - North	160	71	44.3	43.9	43.9	44.0	43.4	44.1	43.9	43.3
410150128	Adelaide Hills (DC) Bal	239	124	51.9	51.5	51.0	51.5	50.7	51.7	50.8	50.0
410154551	Mount Barker (DC) - Central	669	347	51.9	51.4	50.9	51.4	50.6	51.5	50.9	50.1
410154554	Mount Barker (DC) Bal	186	87	46.9	46.9	46.7	46.4	46.0	46.4	46.7	45.8
410200221	Alexandrina (DC) - Coastal	606	370	61.1	60.6	59.6	60.7	60.0	60.9	59.4	58.9
410200224	Alexandrina (DC) - Strathalbyn	231	118	50.9	50.7	50.1	50.5	50.1	50.5	50.0	49.4
410208050	Victor Harbor (DC)	748	431	57.6	57.2	56.3	57.3	56.7	57.4	56.1	55.6

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				S0	S1	S2	S3	S4	S4a	S5	S6
410208750	Yankalilla (DC)	164	89	54.3	54.0	53.3	53.8	53.4	53.9	53.2	52.6
415050430	Barunga West (DC)	100	52	51.9	51.6	50.0	51.5	51.0	51.5	49.5	48.9
415051560	Copper Coast (DC)	478	266	55.7	55.0	53.7	55.3	54.4	55.5	53.4	52.8
415058831	Yorke Peninsula (DC) - North	216	120	55.7	55.1	52.9	55.5	54.8	55.5	52.5	52.2
415058834	Yorke Peninsula (DC) - South	131	78	59.5	59.0	57.3	59.2	58.6	59.3	57.0	56.5
415058969	Unincorp. Yorke	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
415101140	Clare and Gilbert Valleys (DC)	185	93	50.0	49.7	48.5	49.7	49.2	49.7	48.3	47.8
415102110	Goyder (DC)	137	73	53.1	52.3	50.0	52.9	52.0	52.9	49.3	49.0
415108130	Wakefield (DC)	192	110	57.3	56.6	54.8	57.1	56.1	57.1	54.5	54.1
420050521	Berri & Barmera (DC) - Barmera	170	87	51.1	50.0	48.8	50.8	49.4	50.9	48.5	47.8
420050524	Berri & Barmera (DC) - Berri	315	151	47.9	47.0	45.5	47.7	46.4	47.7	45.1	44.5
420053791	Loxton Waikerie (DC) - East	242	116	47.8	46.8	45.7	47.4	46.1	47.5	45.5	44.8
420053794	Loxton Waikerie (DC) - West	202	111	54.8	54.2	53.1	54.4	53.6	54.4	52.6	52.0
420054210	Mid Murray (DC)	276	148	53.8	53.2	51.8	53.4	52.7	53.4	51.5	51.0
420056671	Renmark Paringa (DC) - Paringa	60	32	53.7	53.3	52.3	53.1	52.3	53.1	52.1	51.2
420056674	Renmark Paringa (DC) - Renmark	372	181	48.8	47.8	46.7	48.4	47.1	48.5	46.4	45.8
420059039	Unincorp. Riverland	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
420103080	Karoonda East Murray (DC)	24	17	70.6	70.6	66.6	70.6	70.6	70.6	65.8	65.8
420105040	Murray Bridge (RC)	810	437	54.0	52.9	51.5	53.7	52.5	53.8	51.3	50.9
420107290	Southern Mallee (DC)	44	19	42.5	41.6	38.5	42.5	41.5	42.5	37.8	37.7
420107800	The Coorong (DC)	177	91	51.7	51.6	49.8	51.3	50.9	51.3	49.8	49.1
420109109	Unincorp. Murray Mallee	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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425053360	Lacepede (DC)	64	31	48.0	47.0	44.6	47.9	46.8	47.9	43.8	43.6
425055090	Naracoorte and Lucindale (DC)	215	91	42.2	42.2	40.9	41.8	41.6	41.8	40.3	39.7
425056860	Robe (DC)	29	13	44.1	43.5	42.8	43.6	42.9	43.6	42.7	42.0
425057630	Tatiara (DC)	142	49	34.3	33.9	33.2	34.0	33.4	34.0	32.9	32.4
425102250	Grant (DC)	105	59	55.8	55.2	53.1	55.5	54.6	55.5	53.0	52.5
425104620	Mount Gambier (C)	959	430	44.9	43.8	42.9	44.7	43.4	44.8	42.6	42.3
425108341	Wattle Range (DC) - East	87	43	49.7	49.2	46.6	49.5	48.6	49.5	46.2	45.6
425108344	Wattle Range (DC) - West	225	126	55.8	55.4	53.4	55.5	54.8	55.5	53.1	52.4
430051190	Cleve (DC)	40	24	60.7	59.9	57.0	60.7	59.9	60.7	55.9	55.9
430051750	Elliston (DC)	24	13	52.5	51.9	50.1	52.4	51.8	52.4	49.5	49.4
430051960	Franklin Harbor (DC)	45	29	64.0	63.8	62.8	63.2	63.1	63.3	62.8	62.0
430053220	Kimba (DC)	22	12	53.1	52.6	49.5	53.0	52.3	53.0	48.3	48.0
430053570	Le Hunte (DC)	21	12	55.0	55.0	50.8	55.0	54.5	55.0	49.0	48.5
430053710	Lower Eyre Peninsula (DC)	93	53	57.4	57.0	55.5	57.1	56.5	57.1	55.3	54.9
430056300	Port Lincoln (C)	579	289	49.8	48.7	47.9	49.5	48.2	49.8	47.8	47.3
430057910	Tumby Bay (DC)	96	53	55.1	53.7	52.7	54.8	53.2	54.8	52.4	52.0
430059179	Unincorp. Lincoln	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
430101010	Ceduna (DC)	110	47	42.6	41.8	39.9	42.3	41.3	42.5	39.3	38.9
430107490	Streaky Bay (DC)	61	35	57.5	57.3	56.3	57.0	56.8	57.0	56.0	55.4
430109249	Unincorp. West Coast	2	1	32.2	32.2	32.2	32.2	32.2	32.2	32.2	32.2
435058540	Whyalla (C)	639	373	58.3	55.2	54.2	58.3	55.2	58.8	54.2	54.2
435059389	Unincorp. Whyalla	3	1	32.3	32.1	34.9	31.5	31.3	31.5	34.4	33.6
435155120	Northern Areas (DC)	122	61	50.1	49.6	46.9	50.0	49.3	50.0	46.7	46.5
435155400	Orroroo/Carrieton (DC)	16	8	52.7	52.4	48.4	52.7	52.3	52.7	47.6	47.5
435155540	Peterborough (DC)	61	27	44.7	44.6	41.4	44.6	44.5	44.6	40.7	40.6
435156451	Port Pirie C, Dists (M) - City	525	306	58.3	56.7	55.0	58.1	56.2	58.2	54.7	54.2
435156454	Port Pirie C, Dists	115	51	44.7	43.6	42.5	44.6	43.2	44.6	42.1	41.7

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	(M) Bal										
435159459	Unincorp. Pirie	1	0	46.3	46.3	46.3	46.3	46.3	46.3	46.3	46.3
435201830	Flinders Ranges (DC)	38	22	57.4	57.4	53.9	56.7	56.7	56.7	53.7	53.0
435204830	Mount Remarkable (DC)	54	28	51.3	51.1	49.1	51.0	50.6	51.0	48.4	48.0
435206090	Port Augusta (C)	375	196	52.4	51.4	49.2	52.1	51.0	52.2	49.1	48.7
435209529	Unincorp. Flinders Ranges	4	1	25.0	25.0	8.7	25.0	25.0	25.0	8.7	8.7
435251330	Coober Pedy (DC)	85	60	70.5	70.5	69.2	70.5	70.5	70.5	69.2	69.2
435256970	Roxby Downs (M)	47	20	42.3	42.3	42.2	42.0	41.7	42.0	42.2	41.6
435259589	Unincorp. Far North	18	3	14.8	13.2	11.3	14.8	13.2	14.8	11.3	11.3
485019779	Off-Shore Areas & Migratory	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
505051310	Cambridge (T)	921	504	54.8	54.3	53.5	54.6	54.1	54.7	53.5	53.2
505051750	Claremont (T)	418	261	62.3	61.4	60.4	62.2	61.3	62.3	60.4	60.3
505052170	Cottesloe (T)	232	139	60.0	59.8	59.5	59.7	59.5	59.7	59.5	59.2
505055740	Mosman Park (T)	514	317	61.6	60.4	58.7	61.4	60.2	61.5	58.2	58.0
505056580	Nedlands (C)	787	427	54.3	54.3	54.0	54.3	54.2	54.3	54.0	53.9
505056930	Peppermint Grove (S)	16	9	55.7	55.7	55.7	55.7	55.7	55.7	55.7	55.7
505057081	Perth (C) - Inner	114	81	71.1	71.1	71.1	70.9	70.9	70.9	70.9	70.7
505057082	Perth (C) - Remainder	988	778	78.7	77.4	77.4	78.2	77.0	78.2	77.4	77.0
505057980	Subiaco (C)	976	543	55.7	55.2	54.8	55.5	55.0	55.7	54.7	54.5
505058570	Vincent (T)	1869	993	53.1	52.2	51.6	52.9	51.9	53.1	51.5	51.2
505100350	Bassendean (T)	804	482	60.0	58.9	58.1	59.7	58.5	59.9	58.0	57.6
505100420	Bayswater (C)	3853	2079	54.0	52.9	51.9	53.7	52.5	53.9	51.5	51.2
505104200	Kalamunda (S)	1543	811	52.6	52.1	51.6	52.3	51.6	52.4	51.6	51.1
505106090	Mundaring (S)	903	480	53.2	52.9	52.3	52.9	52.4	53.0	52.3	51.8
505108050	Swan (C)	3673	1913	52.1	51.5	51.0	51.8	51.0	51.9	51.0	50.4
505154171	Joondalup (C) - North	1490	669	44.9	44.5	44.0	44.5	43.8	44.7	44.0	43.3
505154174	Joondalup (C) - South	2787	1269	45.5	44.9	44.5	45.2	44.3	45.5	44.5	43.9
505157914	Stirling (C) -	6402	3522	55.0	53.9	53.4	54.8	53.5	55.0	53.0	52.7

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505157915	Central Stirling (C) - Coastal	2770	1542	55.7	54.8	54.5	55.4	54.5	55.6	54.4	54.0
505157916	Stirling (C) - South-Eastern	1145	652	56.9	56.0	54.8	56.8	55.8	56.9	54.3	54.2
505158761	Wanneroo (C) - North-East	786	425	54.1	53.7	53.3	53.9	53.2	54.0	53.3	52.9
505158764	Wanneroo (C) - North-West	1121	565	50.4	50.0	49.4	50.0	49.3	50.2	49.4	48.7
505158767	Wanneroo (C) - South	1421	666	46.8	46.0	45.1	46.6	45.5	46.8	45.1	44.7
505201820	Cockburn (C)	2874	1512	52.6	51.7	51.0	52.3	51.2	52.5	51.0	50.4
505203150	East Fremantle (T)	336	205	61.1	59.7	59.3	60.6	59.3	60.8	59.1	58.7
505203431	Fremantle (C) - Inner	108	80	74.1	74.1	74.1	74.1	74.1	74.1	74.1	74.1
505203432	Fremantle (C) - Remainder	1790	1048	58.5	57.3	56.8	58.3	56.9	58.5	56.6	56.3
505204830	Kwinana (T)	1113	626	56.3	55.7	54.9	56.0	55.2	56.2	54.9	54.4
505205320	Melville (C)	2868	1533	53.5	52.8	52.6	53.2	52.5	53.4	52.5	52.2
505207490	Rockingham (C)	3926	2194	55.9	55.3	54.8	55.5	54.8	55.7	54.7	54.2
505250210	Armadale (C)	2407	1350	56.1	55.4	54.7	55.8	54.9	56.0	54.7	54.3
505250490	Belmont (C)	1856	1032	55.6	54.6	54.0	55.2	54.1	55.4	53.9	53.4
505251330	Canning (C)	3341	1655	49.5	49.0	48.6	49.3	48.6	49.5	48.6	48.2
505253780	Gosnells (C)	3553	1865	52.5	51.9	51.3	52.1	51.4	52.4	51.3	50.7
505257700	Serpentine-Jarrahdale (S)	302	164	54.5	54.0	53.3	54.2	53.6	54.3	53.3	52.9
505257840	South Perth (C)	1854	1059	57.1	56.8	56.8	56.9	56.6	57.0	56.7	56.5
505258510	Victoria Park (T)	2383	1269	53.2	52.3	51.4	53.1	52.0	53.2	51.1	50.8
510015110	Mandurah (C)	3323	1973	59.4	58.5	57.8	59.0	58.1	59.3	57.6	57.2
510016230	Murray (S)	576	365	63.4	62.9	61.8	63.1	62.5	63.2	61.6	61.2
510031190	Bunbury (C)	1926	1032	53.6	52.9	52.3	53.2	52.4	53.4	52.2	51.7
510031401	Capel (S) - Pt A	40	16	40.9	40.6	40.2	40.9	40.2	41.0	40.2	39.7
510032661	Dardanup (S) - Pt A	247	112	45.5	45.2	44.4	44.9	44.3	45.2	44.4	43.5
510033991	Harvey (S) - Pt A	309	149	48.3	47.7	47.3	47.9	47.0	48.1	47.3	46.6
510100630	Boddington (S)	37	19	50.9	50.8	49.9	50.4	49.9	50.5	49.9	49.0
510101404	Capel (S) - Pt B	126	70	55.2	55.2	54.0	54.8	54.5	54.9	54.0	53.4

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510101890	Collie (S)	293	165	56.4	56.3	55.2	56.0	55.7	56.1	55.1	54.5
510102664	Dardanup (S) - Pt B	69	34	49.2	48.9	48.2	48.3	47.5	48.6	48.2	46.9
510102870	Donnybrook-Balingup (S)	166	91	54.5	54.2	53.1	54.3	53.5	54.3	52.9	52.2
510103994	Harvey (S) - Pt B	380	205	54.0	53.8	52.6	53.5	53.1	53.7	52.5	51.9
510108820	Waroona (S)	100	54	54.1	53.6	52.2	53.9	53.2	54.0	52.0	51.7
510150280	Augusta-Margaret River (S)	560	260	46.4	45.9	45.3	46.0	45.2	46.1	45.3	44.6
510151260	Busselton (S)	1170	562	48.0	47.5	47.0	47.5	46.8	47.7	46.9	46.2
510200770	Boyup Brook (S)	56	29	51.0	50.9	48.9	50.7	50.5	50.7	48.5	48.2
510200840	Bridgetown-Greenbushes (S)	129	78	60.2	60.2	59.1	59.7	59.4	60.0	59.0	58.1
510205180	Manjimup (S)	342	158	46.2	45.7	43.9	45.9	45.1	46.0	43.6	43.1
510206300	Nannup (S)	55	33	59.8	59.6	56.9	59.4	58.8	59.4	56.6	55.8
515051050	Broomehill (S)	7	5	65.7	65.7	65.2	65.7	64.2	65.7	65.2	63.8
515053640	Gnowangerup (S)	31	14	45.0	44.0	40.2	44.9	43.4	44.9	39.7	39.2
515054130	Jerramungup (S)	28	13	46.1	42.0	39.8	46.1	42.0	46.1	38.9	38.9
515054340	Katanning (S)	142	62	43.8	43.7	42.7	43.6	43.5	43.7	42.7	42.5
515054480	Kent (S)	10	3	30.8	30.8	23.9	23.4	23.4	23.4	23.9	19.2
515054550	Kojonup (S)	52	20	38.5	38.5	36.7	38.3	38.2	38.3	36.4	36.1
515058120	Tambellup (S)	7	4	56.6	56.6	55.5	56.6	56.6	56.6	55.3	55.3
515059380	Woodanilling (S)	3	3	91.7	91.7	91.7	91.7	91.7	91.7	91.7	91.7
515100081	Albany (C) - Central	1238	611	49.4	48.6	47.7	49.0	48.0	49.2	47.5	46.9
515100084	Albany (C) Bal	383	186	48.4	48.3	47.5	48.0	47.5	48.1	47.5	46.8
515102240	Cranbrook (S)	13	5	37.7	37.7	35.1	37.0	37.0	37.0	34.3	33.7
515102730	Denmark (S)	301	185	61.6	61.5	60.6	61.0	60.5	61.1	60.4	59.5
515107210	Plantagenet (S)	146	75	51.1	51.1	49.5	50.8	50.5	50.8	49.2	48.6
520050910	Brookton (S)	16	7	46.3	45.8	44.2	46.3	45.0	46.3	43.5	42.8
520052310	Cuballing (S)	5	3	57.7	57.7	55.9	57.7	53.5	57.7	55.9	51.8
520053010	Dumbleyung (S)	19	7	34.8	34.8	30.4	34.8	34.8	34.8	30.4	30.4
520056440	Narrogin (T)	151	65	42.9	42.3	40.3	42.8	41.8	42.8	40.2	39.6
520056510	Narrogin (S)	1	0	45.1	45.1	45.1	45.1	45.1	45.1	45.1	45.1
520057140	Pingelly (S)	27	14	51.3	50.1	47.7	51.3	49.7	51.3	47.6	47.2
520058610	Wagin (S)	65	30	45.7	45.0	41.4	45.6	44.8	45.6	40.7	40.4

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520058680	Wandering (S)	3	1	18.1	18.1	8.1	18.1	18.1	18.1	8.1	8.1
520058890	West Arthur (S)	10	5	53.8	53.8	50.8	53.6	52.5	53.6	49.6	48.4
520059100	Wickepin (S)	7	3	47.4	45.8	36.1	47.4	45.8	47.4	35.5	35.5
520059170	Williams (S)	16	8	50.6	50.6	44.5	49.3	48.8	50.3	44.1	42.4
520102100	Corrigin (S)	26	16	59.5	59.5	57.9	59.5	59.4	59.5	57.8	57.7
520104620	Kondinin (S)	14	7	47.3	47.3	45.9	47.3	47.3	47.3	45.4	45.4
520104760	Kulin (S)	13	7	56.7	56.7	50.7	56.3	56.3	56.6	48.7	48.3
520104900	Lake Grace (S)	30	11	36.2	36.2	29.2	36.2	36.2	36.2	29.2	29.2
525051680	Chittering (S)	78	42	53.2	53.2	52.6	53.1	52.9	53.1	52.6	52.2
525052590	Dandaragan (S)	104	63	60.7	60.1	59.5	60.1	59.2	60.1	59.3	58.4
525053570	Gingin (S)	156	86	54.9	54.6	53.7	54.5	53.9	54.6	53.7	53.0
525055600	Moora (S)	63	31	48.7	48.7	47.3	48.3	48.1	48.3	47.3	46.7
525058540	Victoria Plains (S)	11	3	28.2	28.2	27.0	28.2	28.2	28.2	27.0	27.0
525100560	Beverley (S)	38	17	46.0	45.8	44.1	45.9	45.7	45.9	43.8	43.7
525102450	Cunderdin (S)	37	10	28.0	27.7	27.7	28.0	27.7	28.0	27.7	27.7
525102520	Dalwallinu (S)	31	16	52.0	52.0	49.5	51.9	51.6	51.9	49.5	49.1
525102940	Dowerin (S)	14	6	39.5	39.5	36.9	39.5	39.5	39.5	36.8	36.8
525103710	Goomalling (S)	26	14	54.6	54.2	52.4	54.4	53.9	54.4	52.0	51.7
525104690	Koorda (S)	10	4	36.4	36.4	28.8	36.4	36.4	36.4	28.0	28.0
525106650	Northam (T)	297	153	51.6	51.3	49.9	51.4	50.9	51.4	49.9	49.5
525106720	Northam (S)	133	75	56.7	56.7	56.1	56.5	56.2	56.5	55.9	55.4
525107350	Quairading (S)	25	11	45.6	44.9	37.7	45.6	44.9	45.6	36.5	36.5
525108190	Tammin (S)	10	5	49.6	49.6	45.2	49.6	49.6	49.6	44.9	44.9
525108330	Toodyay (S)	148	94	63.4	62.7	61.3	63.0	62.2	63.1	61.3	60.8
525109310	Wongan-Ballidu (S)	42	23	53.8	53.6	50.7	53.6	53.2	53.7	50.6	50.2
525109450	Wyalkatchem (S)	19	10	54.3	53.8	49.1	54.3	53.8	54.3	47.7	47.7
525109730	York (S)	112	63	56.6	56.2	55.2	56.1	55.5	56.3	55.2	54.5
525151120	Bruce Rock (S)	21	12	55.9	55.9	53.6	55.9	55.9	55.9	52.6	52.6
525154410	Kellerberrin (S)	26	12	45.8	44.6	40.6	45.8	44.4	45.8	40.2	40.0
525155460	Merredin (S)	111	43	38.8	38.5	37.2	38.5	38.1	38.5	37.1	36.7
525155880	Mount Marshall (S)	6	4	66.5	66.5	66.5	66.5	66.5	66.5	66.5	66.5
525155950	Mukinbudin (S)	5	1	26.6	26.1	25.5	26.5	26.0	26.5	25.5	25.4
525156370	Narembeen (S)	19	10	52.1	52.1	47.6	52.1	52.1	52.1	45.9	45.9
525156860	Nungarin (S)	9	1	13.1	13.1	12.4	13.1	13.1	13.1	12.4	12.4

SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unafford-able under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
525158400	Trayning (S)	11	2	19.9	19.9	18.1	19.9	19.9	19.9	18.1	18.1
525159030	Westonia (S)	3	1	38.9	38.9	38.9	37.2	37.2	38.4	38.9	37.2
525159660	Yilgarn (S)	27	13	49.7	47.0	45.5	49.7	46.9	49.9	45.5	45.5
530014281	Kalgoorlie/Boulder (C) - Pt A	959	458	47.8	47.4	46.7	47.5	47.1	47.6	46.7	46.4
530051960	Coolgardie (S)	97	47	48.9	48.5	46.1	48.6	48.0	48.6	46.1	45.6
530054284	Kalgoorlie/Boulder (C) - Pt B	1	1	51.3	51.3	51.3	51.3	51.3	51.3	51.3	51.3
530054970	Laverton (S)	10	10	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
530055040	Leonora (S)	16	16	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
530055390	Menzies (S)	7	2	30.1	30.1	24.2	30.1	30.1	30.1	24.2	24.2
530056620	Ngaanyatjarraku (S)	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
530103080	Dundas (S)	19	9	47.4	47.4	42.6	47.4	47.4	47.4	42.6	42.6
530103290	Esperance (S)	596	298	50.0	49.3	48.4	49.7	48.8	49.8	48.3	47.9
530107420	Ravensthorpe (S)	45	26	58.2	58.2	57.1	58.1	57.8	58.1	57.0	56.6
535033500	Geraldton (C)	1229	638	51.9	51.0	49.9	51.6	50.5	51.7	49.6	49.2
535033851	Greenough (S) - Pt A	271	122	44.9	44.6	43.8	44.4	43.9	44.6	43.8	43.1
535051540	Carnarvon (S)	267	142	53.0	53.0	39.9	53.0	53.0	53.0	39.9	39.9
535053360	Exmouth (S)	89	68	76.2	64.9	62.3	76.2	64.9	76.3	62.3	62.3
535057770	Shark Bay (S)	52	25	48.7	48.7	37.6	48.7	48.7	48.7	37.6	37.6
535058470	Upper Gascoyne (S)	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
535102380	Cue (S)	5	5	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
535105250	Meekatharra (S)	25	10	40.4	40.4	40.4	40.4	40.4	40.4	40.4	40.4
535105810	Mount Magnet (S)	14	1	7.1	7.1	7.1	7.1	7.1	7.1	7.1	7.1
535106160	Murchison (S)	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
535107630	Sandstone (S)	5	3	53.0	52.8	52.8	52.9	52.7	52.9	52.8	52.7
535109250	Wiluna (S)	4	1	21.9	21.9	21.9	21.9	21.9	21.9	21.9	21.9
535109590	Yalgoo (S)	3	1	35.2	35.2	35.2	35.2	35.2	35.2	35.2	35.2
535151470	Carnamah (S)	12	5	38.2	38.2	31.7	38.2	38.1	38.2	31.7	31.6
535151610	Chapman Valley (S)	21	12	59.0	59.0	58.2	58.0	57.7	59.0	58.2	56.9
535152030	Coorow (S)	36	17	48.1	48.1	46.5	47.3	46.8	47.4	46.5	45.3
535153854	Greenough (S) - Pt B	29	16	54.0	54.0	53.1	53.9	53.6	53.9	52.9	52.5

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				S0	S1	S2	S3	S4	S4a	S5	S6
535154060	Irwin (S)	156	94	59.9	59.7	57.7	59.0	58.5	59.4	57.4	56.2
535155530	Mingenew (S)	15	8	53.9	53.9	51.2	53.9	53.9	53.9	51.2	51.2
535155670	Morawa (S)	13	6	45.8	45.8	43.3	45.8	45.8	45.8	43.3	43.3
535156020	Mullewa (S)	21	8	37.1	36.1	32.9	37.1	36.1	37.1	32.6	32.6
535156790	Northampton (S)	147	84	57.4	56.6	39.3	57.4	56.6	57.6	39.3	39.3
535157000	Perenjori (S)	7	2	24.6	24.6	22.0	24.6	24.6	24.6	21.5	21.5
535158260	Three Springs (S)	10	4	35.3	35.3	33.4	35.3	35.3	35.3	33.4	33.4
540053220	East Pilbara (S)	37	28	76.5	76.5	71.5	76.5	76.5	76.5	71.5	71.5
540057280	Port Hedland (T)	181	90	49.9	49.9	47.7	49.9	49.9	49.9	47.7	47.7
540100250	Ashburton (S)	41	17	40.7	40.7	32.0	40.7	40.7	40.7	32.0	32.0
540107560	Roebourne (S)	204	101	49.3	49.3	48.0	49.3	49.3	49.3	48.0	48.0
545053920	Halls Creek (S)	7	3	38.0	34.7	31.4	36.4	33.3	36.4	31.4	30.2
545059520	Wyndham-East Kimberley (S)	79	41	51.5	51.5	51.5	51.5	51.5	51.5	51.5	51.5
545100980	Broome (S)	290	55	19.0	19.0	18.7	19.0	19.0	19.0	18.7	18.7
545102800	Derby-West Kimberley (S)	88	21	24.1	24.1	23.6	24.1	24.1	24.1	23.6	23.6
585019779	Off-Shore Areas & Migratory	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
605050410	Brighton (M)	343	167	48.6	47.7	45.0	48.5	46.9	48.5	45.0	44.2
605051410	Clarence (C)	1589	794	50.0	49.6	48.8	49.6	49.0	49.8	48.8	48.2
605051511	Derwent Valley (M) - Pt A	308	169	54.8	54.3	53.0	54.5	53.7	54.6	52.9	52.3
605052610	Glenorchy (C)	2535	1379	54.4	53.6	52.4	54.0	53.0	54.2	52.2	51.6
605052811	Hobart (C) - Inner	68	26	37.9	37.0	36.7	37.9	37.0	37.9	36.7	36.7
605052812	Hobart (C) - Remainder	3426	1740	50.8	50.1	49.3	50.7	49.9	50.9	49.0	48.8
605053611	Kingborough (M) - Pt A	809	380	47.0	46.7	46.0	46.5	45.9	46.7	45.9	45.2
605054811	Sorell (M) - Pt A	475	252	53.1	52.9	51.9	52.7	52.1	52.8	51.9	51.1
610051010	Central Highlands (M)	53	26	48.3	48.3	45.7	48.0	47.7	48.0	45.3	44.7
610051512	Derwent Valley (M) - Pt B	66	38	57.2	57.1	54.1	56.9	56.3	57.0	54.1	53.3
610052410	Glamorgan/Spring Bay (M)	148	71	48.1	48.0	46.8	47.7	47.0	47.7	46.6	45.6
610053010	Huon Valley (M)	614	333	54.3	53.9	52.9	53.9	53.3	54.0	52.7	52.1

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610053612	Kingborough (M) - Pt B	94	51	54.5	53.5	51.7	54.0	52.7	54.1	51.3	50.5
610054812	Sorell (M) - Pt B	36	21	58.2	57.7	56.1	58.2	57.5	58.2	55.9	55.7
610055010	Southern Midlands (M)	167	92	55.2	55.1	52.8	54.9	54.3	55.0	52.3	51.5
610055210	Tasman (M)	85	42	49.0	48.6	47.4	48.6	47.9	48.6	47.0	46.3
615052211	George Town (M) - Pt A	230	134	58.1	58.0	56.6	57.7	57.3	57.9	56.5	55.8
615054011	Launceston (C) - Inner	31	20	63.5	63.5	63.5	63.5	63.5	63.5	63.5	63.5
615054012	Launceston (C) - Pt B	3980	2210	55.5	54.9	53.8	55.3	54.5	55.5	53.5	53.1
615054211	Meander Valley (M) - Pt A	273	154	56.3	55.9	55.6	55.9	55.3	56.1	55.5	54.9
615054611	Northern Midlands (M) - Pt A	312	174	55.6	54.8	53.5	55.3	54.3	55.4	53.2	52.8
615055811	West Tamar (M) - Pt A	669	343	51.3	50.8	49.8	50.9	50.1	51.1	49.7	49.0
615102212	George Town (M) - Pt B	23	11	48.3	47.6	46.1	48.2	47.4	48.4	45.6	45.3
615104013	Launceston (C) - Pt C	78	38	49.3	48.5	46.9	48.8	47.5	49.0	46.9	46.0
615104212	Meander Valley (M) - Pt B	367	200	54.5	54.2	51.9	54.2	53.5	54.3	51.5	50.9
615104612	Northern Midlands (M) - Pt B	139	67	48.4	47.8	44.8	48.2	47.3	48.2	44.5	44.0
615105812	West Tamar (M) - Pt B	31	16	52.0	51.6	49.6	51.6	50.7	51.9	49.6	48.7
615150210	Break O'Day (M)	268	163	60.9	60.0	57.4	60.4	59.3	60.6	57.0	56.2
615151810	Dorset (M)	195	91	46.8	46.4	44.8	46.5	45.8	46.5	44.4	43.8
615152010	Flinders (M)	17	6	34.8	34.8	31.3	34.8	34.8	34.8	30.3	30.3
620050611	Burnie (C) - Pt A	842	466	55.4	54.8	53.3	55.2	54.4	55.3	53.1	52.6
620050811	Central Coast (M) - Pt A	822	458	55.7	55.3	54.1	55.3	54.7	55.4	54.0	53.4
620051610	Devonport (C)	1275	718	56.3	55.9	54.6	56.0	55.2	56.1	54.5	53.9
620053811	Latrobe (M) - Pt A	350	190	54.3	53.6	52.3	53.8	52.7	54.1	52.0	51.2
620055411	Waratah/Wynyard (M) - Pt A	466	240	51.6	51.0	49.8	51.2	50.4	51.3	49.5	49.0
620100612	Burnie (C) - Pt B	55	28	51.1	49.8	47.9	50.9	49.1	51.0	47.6	46.9

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620100812	Central Coast (M) - Pt B	64	35	54.8	54.8	53.0	54.6	54.0	54.6	53.0	52.2
620101210	Circular Head (M)	183	90	49.1	48.7	46.8	48.8	48.0	48.9	46.3	45.6
620103210	Kentish (M)	178	102	57.2	57.1	55.2	56.8	56.3	56.9	55.1	54.3
620103410	King Island (M)	32	13	39.3	38.8	37.0	38.6	37.9	38.6	36.5	35.6
620103812	Latrobe (M) - Pt B	18	7	41.6	41.6	41.2	41.4	40.7	41.4	41.2	40.4
620105412	Waratah/Wynyard (M) - Pt B	57	23	40.2	39.4	37.2	40.1	38.5	40.1	37.2	36.2
620155610	West Coast (M)	115	63	54.6	54.2	49.9	54.3	53.7	54.4	49.8	49.3
685019779	Off-Shore Areas & Migratory	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
705051004	Alawa	84	30	35.6	35.4	34.7	35.6	35.4	35.6	34.7	34.7
705051008	Anula	39	11	29.1	29.1	28.6	29.1	29.1	29.1	28.6	28.6
705051014	Brinkin	41	21	50.4	46.4	46.3	49.8	45.9	50.0	46.3	45.8
705051018	City - Inner	362	361	99.8	99.8	99.8	99.8	99.8	99.8	99.8	99.8
705051024	Coconut Grove	155	86	55.5	53.8	53.8	55.2	53.6	55.4	53.8	53.5
705051028	Fannie Bay	75	48	64.0	63.6	63.6	62.6	62.2	62.7	63.5	62.1
705051034	Jingili	45	13	29.3	29.3	29.3	29.3	29.3	29.3	29.3	29.3
705051038	Karama	122	23	18.8	18.8	18.8	18.5	18.5	18.5	18.8	18.5
705051044	Larrakeyah	76	41	54.2	54.2	54.2	48.4	48.4	48.4	54.2	48.4
705051048	Leanyer	143	54	37.6	36.0	35.6	37.4	35.8	37.5	35.6	35.3
705051052	Lee Point-Leanyer Swamp	11	6	52.9	52.9	52.9	52.9	52.9	52.9	52.9	52.9
705051054	Ludmilla	73	29	40.4	40.2	39.4	40.4	40.2	40.4	38.8	38.8
705051058	Malak	101	42	41.1	41.1	41.1	40.7	40.7	40.7	41.1	40.7
705051064	Marrara	37	21	56.2	54.0	53.4	55.0	52.9	55.3	53.4	52.3
705051068	Millner	118	45	38.4	38.0	37.8	38.0	37.6	38.0	37.5	37.1
705051074	Moil	82	31	38.2	38.2	36.9	38.1	38.1	38.1	36.9	36.7
705051078	Nakara	112	47	41.9	41.9	41.8	41.9	41.9	41.9	41.8	41.8
705051084	Narrows	9	3	32.5	32.5	32.4	32.5	32.5	32.5	32.4	32.4
705051088	Nightcliff	303	170	56.0	55.6	55.5	55.4	55.0	55.5	54.8	54.2
705051094	Parap	169	101	60.0	60.0	59.8	59.0	59.0	59.0	59.4	58.4
705051098	Rapid Creek	190	101	53.0	53.0	53.0	52.5	52.5	52.5	52.7	52.3
705051104	Stuart Park	195	114	58.5	57.9	57.9	57.8	57.2	57.8	57.7	56.9
705051108	The Gardens	22	5	22.7	22.7	22.7	22.7	22.7	22.7	22.7	22.7
705051114	Tiwi	70	23	33.5	33.0	32.5	33.3	32.7	33.3	32.5	32.3

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705051118	Wagaman	114	38	33.7	33.4	33.0	33.6	33.3	33.6	33.0	32.8
705051124	Wanguri	47	18	37.2	37.2	37.2	36.5	36.5	36.5	37.2	36.5
705051128	Winnellie	22	8	35.7	35.7	34.1	35.7	35.7	35.7	34.1	34.1
705051134	Wulagi	55	11	19.5	19.5	19.5	19.5	19.5	19.5	19.5	19.5
705051138	City - Remainder	182	31	16.9	16.9	16.9	16.9	16.9	16.9	16.9	16.9
705101169	East Arm	2	1	40.7	40.7	40.7	40.7	40.7	40.7	40.7	40.7
705102802	Bakewell	112	33	29.4	28.4	28.4	29.1	28.1	29.2	28.4	28.0
705102804	Driver	113	38	33.5	33.2	33.1	33.1	32.7	33.1	33.1	32.6
705102806	Durack	80	10	12.7	12.7	12.7	12.5	12.5	12.5	12.7	12.5
705102808	Gray	123	40	32.9	32.9	32.3	32.4	32.4	32.4	32.3	31.9
705102814	Moulden	124	42	34.0	34.0	33.8	34.0	34.0	34.0	33.8	33.8
705102818	Woodroffe	99	21	21.0	21.0	21.0	20.3	20.3	20.3	20.5	19.8
705102824	Palmerston (C) Bal	84	29	33.8	33.8	33.8	33.1	33.1	33.1	33.8	33.1
705202304	Litchfield (S) - Pt A	6	6	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
705202308	Litchfield (S) - Pt B	457	199	43.5	43.5	43.4	42.1	42.1	42.1	43.4	42.1
710050700	Coomalie (CGC)	37	17	47.0	47.0	38.8	46.8	46.8	46.8	38.8	38.7
710050759	Cox-Finniss	12	4	33.0	33.0	32.9	33.0	33.0	33.0	32.9	32.9
710100609	Bathurst-Melville	6	3	50.1	49.7	48.0	49.7	49.2	50.0	47.7	47.2
710152000	Jabiru (T)	3	2	51.4	51.4	41.7	51.4	51.4	51.4	41.7	41.7
710153309	South Alligator	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
710154809	West Arnhem	1	1	63.6	63.6	60.8	63.6	63.6	63.6	60.8	60.8
710200809	Daly	14	8	56.7	56.7	56.8	56.7	56.7	56.7	56.8	56.8
710251209	East Arnhem - Bal	2	2	91.9	91.9	91.9	91.9	91.9	91.9	91.8	91.8
710251609	Groote Eylandt	3	1	43.9	43.9	43.9	43.9	43.9	43.9	41.9	41.9
710252409	Nhulunbuy	25	9	36.7	36.7	36.6	36.7	36.7	36.7	36.6	36.6
710301409	Elsey - Bal	1	0	45.8	45.7	45.3	45.8	45.7	45.8	44.6	44.6
710301809	Gulf	3	1	35.9	35.7	35.3	35.4	35.1	35.7	35.1	34.5
710302200	Katherine (T)	285	119	41.6	41.3	41.3	33.9	33.6	33.9	41.3	33.6
710304409	Victoria	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
710353409	Tableland	1	0	37.2	37.2	37.2	37.2	37.2	37.2	37.2	37.2
710353800	Tennant Creek (T)	109	51	46.8	46.8	44.2	46.3	46.3	46.3	44.2	43.7
710354009	Tennant Creek - Bal	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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710400201	Alice Springs (T) - Charles	77	27	34.6	34.6	34.6	34.2	34.2	34.2	34.6	34.2
710400203	Alice Springs (T) - Heavitree	34	27	80.2	80.2	80.2	78.4	78.4	78.4	80.2	78.4
710400205	Alice Springs (T) - Larapinta	372	118	31.8	31.1	31.1	31.5	30.8	31.5	31.1	30.8
710400207	Alice Springs (T) - Ross	170	65	38.0	37.4	37.4	37.7	37.2	37.8	37.1	36.8
710400208	Alice Springs (T) - Stuart	97	39	40.4	36.9	36.3	40.4	36.9	40.4	36.3	36.3
710403009	Petermann	4	2	37.7	37.7	37.7	37.7	37.7	37.7	37.7	37.7
710403209	Sandover - Bal	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
710403609	Tanami	1	0	35.7	35.2	35.0	35.7	35.2	35.7	34.9	34.9
785019779	Off-Shore Areas & Migratory	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
805050089	Acton	139	94	67.4	67.4	67.4	67.4	67.4	67.4	67.4	67.4
805050189	Ainslie	144	61	42.1	41.0	40.6	42.1	41.0	42.1	40.5	40.5
805050639	Braddon	132	38	29.0	29.0	29.0	28.3	28.3	28.3	29.0	28.3
805050909	Campbell	164	89	54.0	53.5	53.5	54.0	53.5	54.1	53.5	53.5
805051449	City	145	82	56.8	56.8	56.8	56.8	56.8	56.8	56.8	56.8
805051889	Dickson	92	40	43.4	42.1	41.6	43.4	42.1	43.6	41.6	41.6
805051989	Downer	128	50	39.3	38.7	38.6	39.2	38.6	39.2	38.6	38.5
805052169	Duntroon	1	0	17.8	17.8	17.8	17.8	17.8	17.8	17.8	17.8
805053609	Hackett	76	33	43.4	43.0	42.6	43.2	42.8	43.4	42.6	42.4
805055049	Kowen	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
805055229	Lyneham	219	113	51.5	51.0	51.0	51.3	50.8	51.3	51.0	50.8
805055769	Majura	36	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
805056389	O'Connor	210	87	41.5	41.3	41.2	41.5	41.3	41.8	41.2	41.1
805057209	Reid	37	30	80.1	80.1	80.1	80.1	80.1	80.1	80.1	80.1
805057479	Russell	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
805058289	Turner	108	53	48.8	48.8	48.8	48.6	48.6	48.6	48.8	48.6
805058559	Watson	170	75	43.9	43.9	43.9	43.6	43.5	43.6	43.7	43.3
805100279	Aranda	47	20	42.8	42.7	42.5	42.8	42.6	42.9	42.5	42.4
805100459	Belconnen Town Centre	214	89	41.5	41.4	41.4	41.4	41.3	41.4	41.4	41.3
805100549	Belconnen - SSD Bal	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

SLA_ID	SLA Name	IUs on CRA (no.)	IUs in Unaffordable under S0 (no.)	Proportion in unaffordable under alternative scenarios (%)							
				S0	S1	S2	S3	S4	S4a	S5	S6
805100729	Bruce	132	19	14.1	14.1	14.1	14.1	14.1	14.1	14.1	14.1
805101179	Charnwood	95	32	34.2	33.6	32.7	34.0	33.4	34.0	32.7	32.5
805101629	Cook	71	29	40.4	40.1	40.1	40.4	40.1	40.5	40.1	40.1
805102139	Dunlop	37	11	29.9	29.9	29.9	29.9	29.8	29.9	29.9	29.8
805102259	Evatt	123	46	37.3	37.0	36.5	37.1	36.8	37.2	36.5	36.4
805102619	Florey	136	55	40.8	40.4	40.2	40.7	40.3	40.7	40.2	40.1
805102709	Flynn	54	20	37.4	36.9	36.4	37.2	36.7	37.2	36.4	36.2
805102889	Fraser	29	13	44.5	44.5	43.7	44.5	44.5	44.5	43.7	43.7
805103249	Giralang	75	23	30.0	29.9	29.3	30.0	29.9	30.1	29.3	29.3
805103879	Hawker	82	45	55.1	55.1	54.9	54.9	54.8	54.9	54.9	54.5
805103969	Higgins	108	52	48.1	47.6	46.4	47.9	47.0	47.9	46.4	45.7
805104149	Holt	152	61	40.1	39.2	39.1	40.0	39.1	40.2	39.1	39.0
805104779	Kaleen	175	65	37.2	37.1	36.9	37.1	36.9	37.1	36.9	36.7
805105139	Latham	72	26	36.7	36.2	35.5	36.6	35.8	36.7	35.5	35.1
805105409	McKellar	35	13	37.8	37.8	37.6	37.8	37.8	37.8	37.6	37.6
805105589	Macgregor	71	27	37.5	37.5	34.4	37.5	37.5	37.5	34.4	34.4
805105679	Macquarie	81	28	34.7	34.3	34.1	34.6	34.3	34.8	34.1	34.1
805105949	Melba	74	34	46.6	45.6	45.0	46.4	45.4	46.5	45.0	44.8
805106669	Page	113	50	43.9	43.2	42.9	43.7	42.8	43.9	42.7	42.3
805107569	Scullin	95	39	41.2	40.8	40.8	40.9	40.4	41.2	40.6	40.2
805107659	Spence	44	10	23.0	23.0	23.0	23.0	23.0	23.0	23.0	23.0
805108649	Weetangera	41	17	42.6	42.6	42.5	42.5	42.5	42.5	42.5	42.4
805151269	Chifley	79	31	39.7	39.6	39.5	39.2	39.0	39.3	39.3	38.8
805151719	Curtin	98	49	50.0	50.0	49.8	49.4	49.4	49.6	49.6	49.0
805152439	Farrer	56	25	45.2	44.8	44.4	44.7	44.3	44.7	44.3	43.8
805153069	Garran	47	21	45.3	45.3	45.1	44.8	44.8	45.0	45.0	44.5
805154239	Hughes	59	30	51.1	50.6	50.3	50.8	50.2	51.1	50.3	50.0
805154419	Isaacs	20	5	24.4	24.4	24.4	24.3	24.3	24.3	24.4	24.3
805155319	Lyons	103	50	48.1	47.8	47.5	47.7	47.2	47.7	47.3	46.7
805155859	Mawson	85	44	51.4	50.9	50.7	51.1	50.5	51.3	50.7	50.3
805156489	O'Malley	6	4	73.5	73.5	36.9	73.5	73.5	73.5	36.9	36.9
805156849	Pearce	65	29	45.1	44.6	44.0	44.8	44.3	44.8	43.1	42.8
805156939	Phillip	63	37	58.4	58.4	58.3	56.1	56.1	56.3	58.3	56.0
805158109	Torrens	56	26	45.8	44.1	43.9	45.6	43.8	45.8	43.9	43.6
805201089	Chapman	28	15	53.8	53.8	53.6	53.8	53.8	53.8	53.6	53.6

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				S0	S1	S2	S3	S4	S4a	S5	S6
805202079	Duffy	64	23	36.5	36.3	36.3	36.2	36.1	36.2	36.3	36.1
805202529	Fisher	76	31	40.8	40.8	40.3	40.2	40.2	40.2	40.2	39.6
805204059	Holder	45	16	35.5	34.8	34.4	35.5	34.7	35.7	34.2	34.2
805207389	Rivett	72	31	42.8	42.5	42.1	42.7	42.4	42.7	42.1	42.1
805207749	Stirling	30	15	50.1	50.1	49.0	50.1	50.1	50.1	49.0	49.0
805207839	Stromlo	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
805208469	Waramanga	68	29	42.4	42.1	41.8	42.2	41.9	42.2	41.8	41.6
805208739	Weston	62	30	47.8	46.9	46.8	47.2	46.3	47.3	46.8	46.2
805208829	Weston Creek-Stromlo - SSD Bal	1	1	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
805250339	Banks	80	32	39.9	39.1	38.3	39.4	38.3	39.5	38.3	37.6
805250609	Bonython	80	31	38.9	37.8	37.7	38.6	37.5	38.9	37.7	37.4
805250819	Calwell	101	41	40.7	39.9	39.6	40.4	39.4	40.5	39.6	39.1
805251359	Chisholm	100	33	32.9	32.9	32.7	32.6	32.6	32.6	32.7	32.4
805251549	Conder	79	29	37.1	35.8	35.1	36.8	35.5	37.0	35.1	34.8
805252349	Fadden	26	8	31.3	31.3	30.0	31.3	31.3	31.3	30.0	30.0
805253159	Gilmore	37	7	19.8	19.8	18.9	19.8	19.3	19.8	18.9	18.4
805253289	Gordon	157	59	37.6	35.9	35.2	37.5	35.8	37.7	35.2	35.1
805253339	Gowrie	40	9	21.9	21.9	21.8	21.9	21.9	21.9	21.8	21.8
805253379	Greenway	32	16	49.5	49.5	49.5	49.5	49.5	49.5	49.5	49.5
805254509	Isabella Plains	128	49	38.1	37.0	36.7	37.7	36.6	37.9	36.7	36.3
805254869	Kambah	324	142	43.9	43.4	43.1	43.8	43.2	43.8	43.1	42.9
805255489	Macarthur	12	2	17.6	17.6	17.6	17.6	17.6	17.6	17.6	17.6
805256129	Monash	111	36	32.2	32.2	31.6	32.2	32.2	32.2	31.6	31.5
805256579	Oxley	30	14	45.4	45.2	44.8	45.2	45.0	45.2	44.8	44.5
805257289	Richardson	62	20	32.9	32.9	32.4	32.9	32.8	32.9	32.4	32.3
805258019	Theodore	73	30	40.7	39.8	39.7	40.5	39.4	40.6	39.7	39.3
805258189	Tuggeranong - SSD Bal	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
805258379	Wanniassa	166	68	40.9	40.6	40.3	40.8	40.3	40.9	40.3	40.0
805350369	Barton	20	19	95.0	95.0	95.0	64.9	64.9	64.9	95.0	64.9
805351809	Deakin	38	21	54.2	54.2	53.7	54.2	54.2	54.2	53.7	53.7
805352789	Forrest	8	3	40.7	40.7	40.7	40.7	40.7	40.7	40.7	40.7
805352979	Fyshwick	69	53	76.7	76.7	76.6	76.7	76.7	76.7	76.6	76.6
805353429	Griffith	72	45	62.5	62.5	62.4	60.0	60.0	60.0	62.4	59.9
805353789	Harman	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

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805354329	Hume	2	1	31.8	31.8	31.8	31.8	31.8	31.8	31.8	31.8
805354589	Jerrabomberra	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
805354959	Kingston	42	39	92.9	92.9	92.9	15.3	15.3	15.3	92.9	15.3
805356219	Narrabundah	179	74	41.3	40.5	40.6	41.0	40.1	41.0	40.5	40.2
805356309	Oaks Estate	10	5	53.6	53.3	53.3	53.6	53.3	53.6	53.3	53.3
805356759	Parkes	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
805357029	Pialligo	7	3	46.3	33.9	33.9	46.3	33.9	46.3	33.9	33.9
805357119	Red Hill	50	25	50.1	50.0	49.8	50.0	50.0	50.0	49.8	49.8
805357929	Symonston	20	15	73.3	73.3	73.3	73.3	73.3	73.3	73.3	73.3
805358919	Yarralumla	39	21	54.4	54.1	54.1	54.4	54.1	54.5	54.1	54.1
805400239	Amaroo	51	10	20.5	20.5	20.5	20.5	20.5	20.6	20.5	20.4
805403529	Gungahlin-Hall - SSD Bal	10	7	74.8	74.8	22.7	74.8	74.8	74.8	21.4	21.4
805403689	Hall	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
805406039	Mitchell	0	0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
805406249	Ngunnawal	256	102	39.9	38.5	38.5	39.7	38.3	40.0	38.5	38.3
805406279	Nicholls	65	28	42.9	42.9	42.9	42.9	42.9	43.1	42.9	42.9
805406719	Palmerston	187	76	40.8	39.8	39.7	40.5	39.4	40.7	39.7	39.3
810059009	Remainder of ACT	4	0	7.9	7.9	7.5	7.9	7.9	8.0	7.5	7.5

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