



Falling Behind

The growing gap between rent and
rent assistance 1995-2009

Tenants Union of Victoria
Prepared by RMIT University



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Introduction

This report analyses the relationship between Commonwealth Rent Assistance (CRA) and housing costs in Australian capital cities between 1995 and 2009. CRA is aimed to assist lower-income private renters in meeting their housing costs and we explore how the real value of this assistance changed over the designated period.

Private renting is a deliberate choice of a very small minority of Australians because homeownership is economically and socially a more advantageous option. Public housing, on the other hand, is scarce with long waiting lists and is also socially stigmatised as the tenure of last resort. Therefore, for a majority of private renters, their housing situation is a matter of necessity. Private renting in Australia is based on short-term leases and minimal rent regulation in order to encourage small landlord-investors; it therefore does not protect tenants from rent increases and housing instability. For private tenants, and especially those on lower incomes who are eligible for CRA, their housing option has always been precarious. Recent media reports indicate that this is increasingly so: in Melbourne for example, past several years have seen a steep rise in rents and vacancy rates hovering around one per cent, the lowest since records began in the early 1980s. This report indicates that CRA has not kept up with rent increases.

Methodology

We measure housing costs by median house price and median rent for established homes in every quarter from March quarter 1995 to September quarter 2009. We used time series data on housing costs in eight Australian capital cities (state/territory data are not available) from the Real Estate Institute of Australia (REIA 2010a; 2010b—see Tables A1 and A2 in Appendix 1 for full data on housing costs 1995-2009).

‘Median weekly rent’ pertains to the rental cost of a 3-bedroom house. This is used by REIA as the standard average Australian rental house size (REIA 2010a; 2010b), and it facilitates comparison between capital cities.¹ (See Table A2 in Appendix 1 for the complete time series data on median weekly rent).

We calculated median house prices and median weekly rents for all capital cities as population-weighted averages using population numbers published by the Australian Bureau of Statistics (ABS 2009a—see Table A3 in Appendix 1 for population numbers).

Rent assistance is represented by the maximum rate of CRA. There are four maximum rates depending on household type

- Single person household
- Single or couple with 1-2 children
- Couple without children
- Single or couple with >2 children

We used data on maximum rates of CRA from the Department of Families, Housing, Communities Services and Indigenous Affairs (2010). Table A4 in Appendix 1 presents the detailed CRA maximum rates data.

Metropolitan rents and rent assistance

General trends in median weekly rent and CRA for Australian capital cities from 1995 to 2009 are shown in Figure 1. The values are shown in real dollars, which means that dollar values are adjusted for changes in the consumer price level throughout the period by deflating rents to 1995 price levels using the Consumer Price Index (CPI).²

Adjusted for inflation, median weekly rent in Melbourne shows more volatility over the period than all capital cities combined (e.g. there was a sharp rise in 1998-1999 when median rents reached today's price level) but over the whole period Melbourne rents follow an overall upward trend. Median real weekly rent across all Australian capital cities has risen from \$164 in March quarter 1995 to \$232 in September quarter 2009, which is a rise of 41 per cent. This is significant; it means that the cost of rental housing has increased by 41 per cent more than the general cost of living. In Melbourne, median real weekly rent has risen from \$150 to \$216 in the same period, or 44 per cent in real terms. This rise reflects a more general long-term rise in Australian housing prices and therefore a general rise in housing costs. However, the maximum rates of CRA remained relatively constant in real terms over this period.

In nominal terms (unadjusted for inflation) Melbourne median weekly rents have increased from \$150 to \$310 per week, or by 106 per cent. In the same period, the maximum rate of CRA has risen (in nominal terms) by 47 per cent for singles and childless couples, 48 per cent for families with 1-2 children, and 48 per cent per cent for families with more than 2 children.³ This is a stark illustration of how far CRA is lagging behind the increase in Melbourne private tenants' housing costs.

¹ A median rent for all types of dwelling would need to take into account a range of factors that differ across capital cities and would not allow for accurate interstate comparison of changes over time.

² The Australian Bureau of Statistics (2010) publishes CPI quarterly for Australian capital cities. Housing costs are one of CPI's components. (See Table A5 in Appendix 1 for full CPI data).

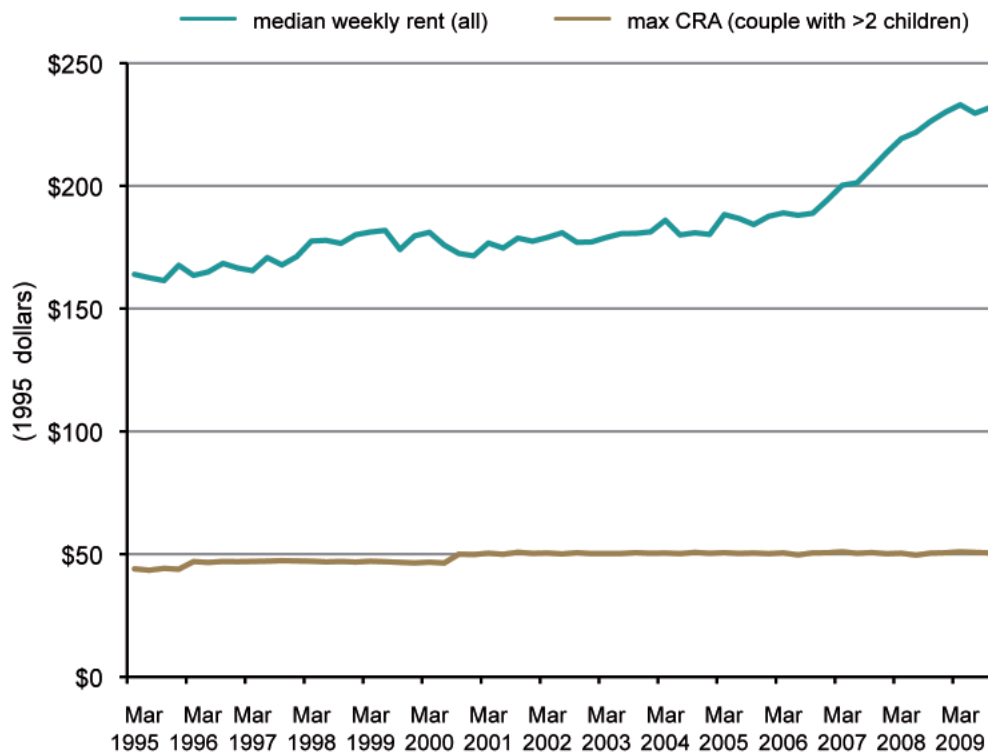
³ Median rent and CRA estimates can be found in Appendix A2 and A4 respectively.

Rent assistance facts



- 1** Median real weekly rent across all Australian capital cities has risen from \$164 in March quarter 1995 to \$232 in September quarter 2009, which is a rise of 41 per cent. This is significant; it means that the cost of rental housing has increased by 41 per cent more than the general cost of living. However, the maximum rates of CRA remained relatively constant in real terms over this period.
- 2** In Australian capital cities overall, the median house price rose by 109 per cent in real terms, that is, it has more than doubled since 1995. This increase has resulted in housing affordability crises in both rental and ownership markets, and diminished chances for renters to make a transition into more economically and otherwise advantageous home ownership.
- 3** The trend of CRA increases lagging behind rent increases is universal. In all capital cities and for all categories of CRA recipients, CRA covered a smaller proportion of rent in 2009 as compared with 1995. For tenants in Melbourne, CRA nowadays covers a smaller proportion of median weekly rent than in 1995. It is down to 18 per cent for singles, 17 per cent for childless couples, 21.2 per cent for parent(s) with 1-2 children and 23.9 per cent for parent(s) with more than two children.
- 4** Melbourne median weekly rents have increased from \$150 to \$310 per week, or by 106 per cent.
- 5** For tenants in Melbourne, CRA nowadays covers a smaller proportion of median weekly rent than in 1995. It is down to 18 per cent for singles, 17 per cent for childless couples, 21.2 per cent for parent(s) with 1-2 children and 23.9 per cent for parent(s) with more than two children.

Figure 1 Weekly median rent compared to maximum CRA, 1995 to 2009



Sources: ABS (2009; 2010; 2010b), Department of Families, Housing, Community Services & Indigenous Affairs (2010), REIA (2010a; 2010b)

Metropolitan house prices and rent assistance

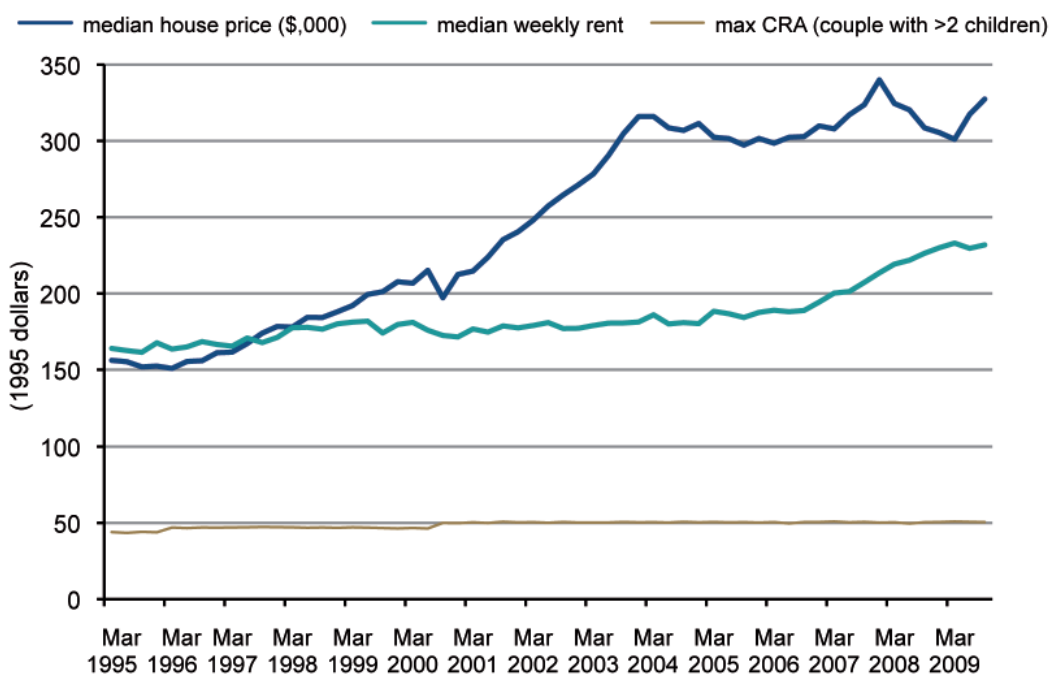
Figure 2 below shows the general trends in house prices and CRA over time in Melbourne and all capital cities in real dollars. House prices rose more steeply than rents in the period 1995-2008. During the recent global financial crisis, median house prices declined sharply from approximately \$350,000 to \$300,000 over the course of 2008 while rents continued to rise. However, since 2009, house prices have recovered, reaching approximately \$340,000 by September 2009.

While the average nominal increase in rent 1995-2009 was approximately 107 per cent across all capital cities, the nominal rise in house price was 187 per cent in Sydney, 231 per cent in Melbourne and 268 per cent in Perth. The average nominal rise for all capital cities in the specified period was 208 per cent. Over the same period the Melbourne CPI index rose by 43.8 per cent, so that in real terms the median house price in Melbourne has risen by 169 per cent. This is a staggering increase; it means that Melbourne real median house price is approaching three times its level in 1995.

In Australian capital cities overall, the median house price rose by 109 per cent in real terms, that is, it has more than doubled since 1995. This increase has resulted in housing affordability crises in both rental and ownership markets, and diminished chances for renters to make a transition into more economically and otherwise advantageous home ownership.

Overall, over the specified period, housing costs (median weekly rents and median house prices) in capital cities have risen much more than the general cost of living as represented by the CPI. This phenomenon, often referred to as a 'housing bubble', is present in a number of developed countries and especially pronounced in Australia. In fact, Australia is the only developed country where such a trend has continued during and after the peak (2008-09) of the global financial crisis.

Figure 2 Median house price, median weekly rent and maximum CRA, 1995 to 2009



Sources: ABS (2009; 2010; 2010b), Department of Families, Housing, Community Services & Indigenous Affairs (2010), REIA (2010a; 2010b)

Relationship between rents, house prices and rent assistance

In unregulated private housing markets rents must in the long run keep pace with house prices. If they were to permanently lag behind rental yields would approach zero and investors would withdraw from the market. In the short to medium term, however, the pattern of rent increases can diverge from that of house prices. Table 1 shows whether rents and house prices are closely aligned in each capital city, with respect to national average house prices and rents that are measured as population weighted averages across the capital cities. The statistical measure is Pearson's correlation coefficient, which can vary between minus 1 and plus 1.⁴

It turns out that there is a positive relationship between prices and rents in all metropolitan cities. As expected, they move together so that an increase in one is typically associated with an increase in the other. In the period 1995-2009 this association has been particularly strong in Brisbane, Adelaide, Perth and Hobart, weaker in Darwin and Melbourne, and particularly weak in Sydney. The correlation is weaker in Melbourne and Sydney because house prices took off after 1996 but rents did not show the same sustained rates of increase until the later years of the timeframe.

Table 1 also measures the direction and strength of the relationship between rents and the maximum CRA. The correlation coefficients are generally lower than their counterparts that measure the relationship between house prices and rents. The relationship between rents and CRA is therefore generally weaker, and this is particularly evident among singles, and in Darwin where there is in fact no relationship.⁵ As we shall see in more detail below the relationship is weaker because maximum CRA has failed to keep pace with weekly rents in all cities.

⁴ At a maximum of 1 there is a perfect linear and positive association between rents and prices; at minus 1 there is a perfect linear but negative relationship between rents and prices.

⁵ The coefficient is statistically insignificant.

Table 1 Statistical correlation between median housing costs and maximum CRA by capital city, March Quarter 1995 to September Quarter 2009

	Rent & House Price		Rent & CRA			
	All		Single No children	Couple No children	Single/Couple 1-2 children	Single/Couple >2 children
Adelaide	0.911		0.635	0.655	0.698	0.677
Brisbane	0.927		0.596	0.629	0.637	0.623
Canberra	0.967		0.775	0.797	0.790	0.778
Darwin	0.801		0.140	0.166	0.198	0.177
Hobart	0.950		0.547	0.582	0.579	0.561
Melbourne	0.606		0.394	0.395	0.534	0.513
Perth	0.908		0.472	0.495	0.550	0.536
Sydney	0.358		0.342	0.344	0.410	0.412
All capital cities	0.734		0.505	0.521	0.585	0.572

 Correlation significant at 1% level

 Correlation significant at 5% level

 Correlation not significant at any level

Sources: ABS (2009; 2010), Department of Families, Housing, Community Services & Indigenous Affairs (2010), REIA (2010a; 2010b)

The adequacy of rent assistance

Table 2 shows the maximum CRA rate as a proportion of rent, that is, how many cents in each dollar of median weekly rent is rebated by maximum CRA, and how this proportion has changed from 1995 to 2009.

This is the most direct indicator of the adequacy of CRA over time. In other words, this measure shows whether the growth of CRA has kept up with rent increases over the specified period. If it fails to keep pace with rent increases, CRA is making a progressively smaller contribution to alleviating housing affordability stress for private renters.

Table 2 provides a comparative picture for capital cities and for four categories of CRA recipients.

It is shown that the Western Australian renters are worst off overall, as nationally determined CRA did not keep up with an extraordinary increase in housing costs in Perth (starting from a relatively low base) due to the resources boom that benefited WA the most and consequent higher housing demand in Perth. There is quite a dramatic decline in the proportion of rent covered by CRA in Perth, by more than 10 percentage points for all four categories of recipients. Families with more than two children lost the most (13.5 percentage points). While in 1995 CRA covered 33.8 per cent of rent of a Perth family with more than two children, in 2009 this was no more than 20.3 per cent.

Table 2 shows that the trend of CRA increases lagging behind rent increases is universal. In all capital cities and for all categories of CRA recipients, CRA covered a smaller proportion of rent in 2009 as compared with 1995. The loss is smallest in Sydney and Northern Territory, but this is only so because CRA initially (in 1995) covered a lower proportion of very high rents in these two cities (for singles, for example, only 18.5 per cent in Sydney and 14.0 per cent in Darwin). For tenants in Melbourne, CRA nowadays covers a smaller proportion of median weekly rent than in 1995. It is down to 18 per cent for singles, 17 per cent for childless couples, 21.2 and per cent for parent(s) with 1-2 children and 23.9 per cent for parent(s) with more than two children.

Table 2 also shows that single people among renters are the worst affected category of CRA recipients across capital cities, while households with 1-2 children are the least affected by CRA lagging behind rents. Figure 3 summarises these results graphically.

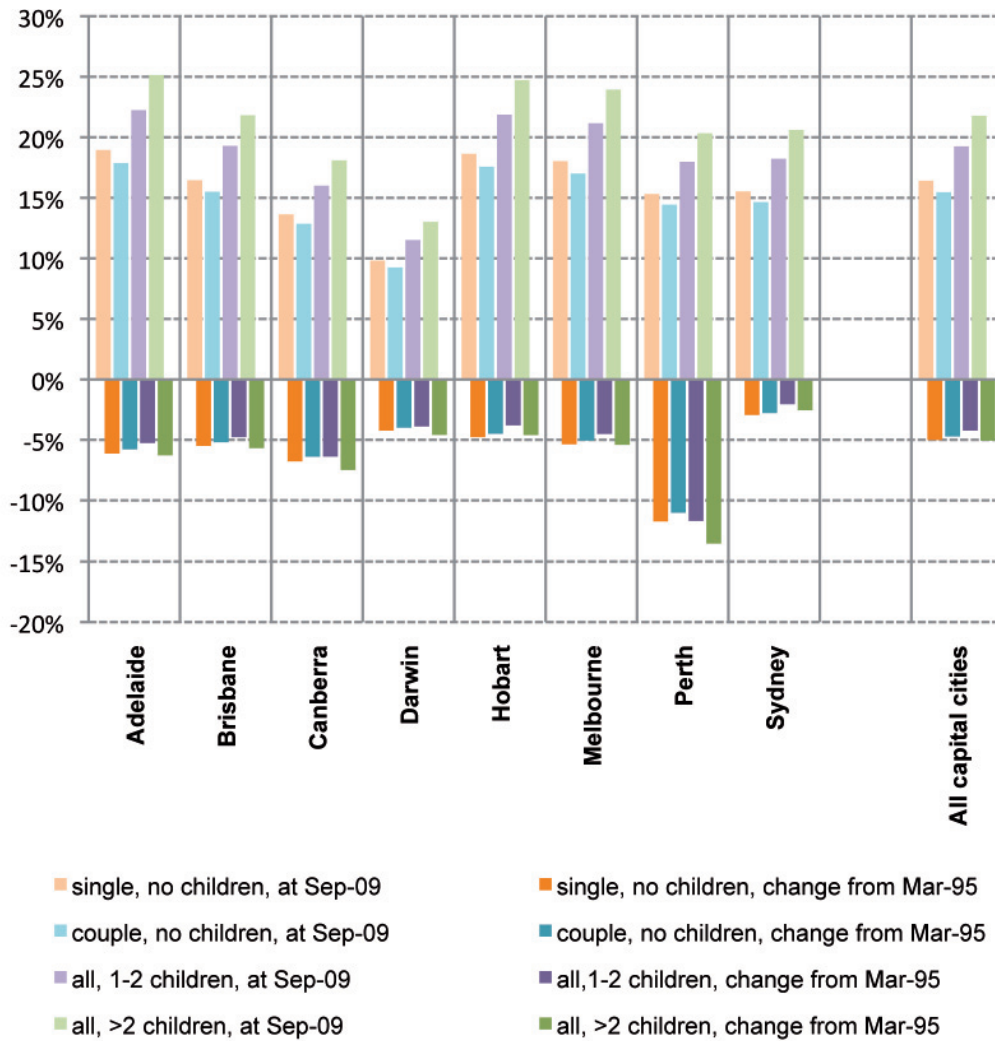
Figure 4 summarises our analysis: it presents an overview of the uneven rise of actual housing costs (median house price and median weekly rent) in relation to four categories of CRA (singles, couples, 1-2 children families, >2 children families).

Table 2 Maximum CRA as a proportion of median weekly rent by capital city, March Quarter 1995 to September Quarter 2009

	Single no children			Couple no children			Single/Couple 1-2 children			Single/Couple >2 children		
	at Mar-95	at Sep-09	% change 1995-2009	at Mar-95	at Sep-09	% change 1995-2009	at Mar-95	at Sep-09	% change 1995-2009	at Mar-95	at Sep-09	% change 1995-2009
Adelaide	25.1%	18.9%	(6.1%)	23.6%	17.9%	(5.8%)	27.5%	22.2%	(5.3%)	31.4%	25.2%	(6.3%)
Brisbane	21.9%	16.4%	(5.5%)	20.7%	15.5%	(5.2%)	24.1%	19.3%	(4.8%)	27.5%	21.8%	(5.7%)
Canberra	20.4%	13.6%	(6.8%)	19.2%	12.9%	(6.4%)	22.4%	16.0%	(6.4%)	25.6%	18.1%	(7.5%)
Darwin	14.0%	9.8%	(4.2%)	13.2%	9.2%	(4.0%)	15.4%	11.5%	(3.9%)	17.6%	13.0%	(4.6%)
Hobart	23.4%	18.6%	(4.8%)	22.1%	17.6%	(4.5%)	25.7%	21.9%	(3.8%)	29.3%	24.7%	(4.6%)
Melbourne	23.4%	18.0%	(5.4%)	22.1%	17.0%	(5.1%)	25.7%	21.2%	(4.5%)	29.3%	23.9%	(5.4%)
Perth	27.0%	15.3%	(11.7%)	25.5%	14.4%	(11.0%)	29.6%	18.0%	(11.6%)	33.8%	20.3%	(13.5%)
Sydney	18.5%	15.5%	(2.9%)	17.4%	14.6%	(2.8%)	20.3%	18.2%	(2.0%)	23.2%	20.6%	(2.5%)
All capital cities	21.4%	16.4%	(5.0%)	20.2%	15.5%	(4.7%)	23.5%	19.2%	(4.2%)	26.8%	21.8%	(5.1%)

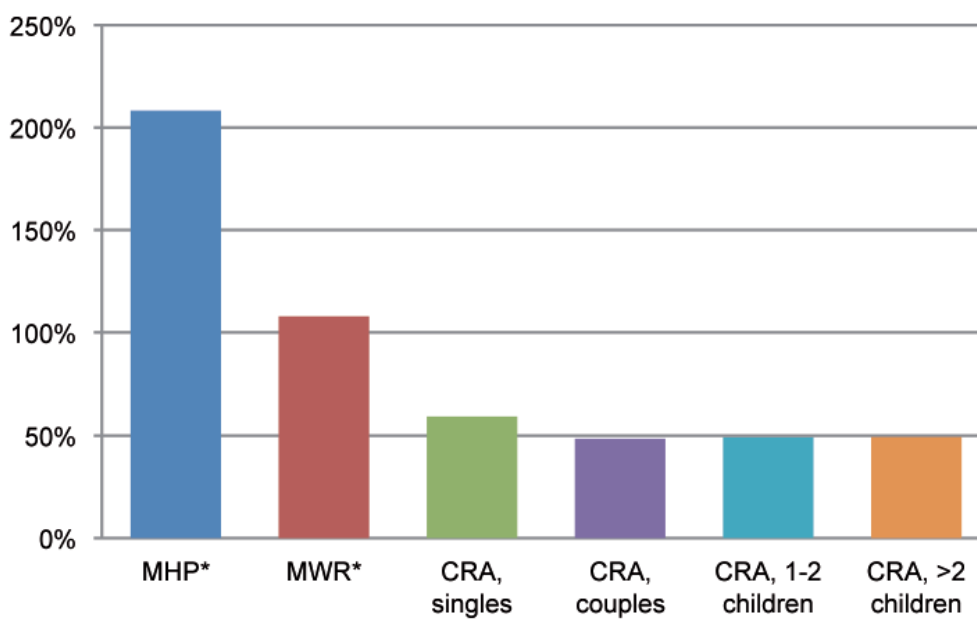
Sources: ABS (2009; 2010), Department of Families, Housing, Community Services & Indigenous Affairs (2010), REIA (2010a; 2010b)

Figure 3 Change in maximum CRA as percentage of median weekly rent for capital cities, 1995 to 2009



Sources: ABS (2009; 2010), Department of Families, Housing, Community Services & Indigenous Affairs (2010), REIA (2010a; 2010b)

Figure 4 Percentage increase in house prices, rents and maximum CRA for all capital cities, 1995 to 2009



* MHP = median house prices (all); MWR = median weekly rents (all)

Sources: ABS (2009; 2010; 2010b), Department of Families, Housing, Community Services & Indigenous Affairs (2010), REIA (2010a; 2010b)

Data Sources

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Real Estate Institute of Australia (2010b), *REMF5 – Quarterly Median House Rents, All Capital Cities from March 1982*, Real Estate Institute of Australia, Canberra.

Appendix 1 Data Tables

Table A1 Median price of established houses, by capital city, 1995-2009, dollars in '000s

Year	Quarter	Sydney ^a	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
1995	Mar	198.0	145.0	135.0	113.8	125.0	110.0	159.0	159.7
	Jun	202.0	145.0	133.0	112.7	128.0	105.0	180.0	152.0
	Sep	202.8	140.0	133.0	110.2	126.0	102.0	162.5	155.0
	Dec	200.0	148.0	135.0	109.1	128.0	110.0	160.0	155.5
1996	Mar	202.0	144.0	132.0	110.0	127.3	110.0	159.0	153.5
	Jun	210.0	153.0	135.0	111.5	127	112	168.0	158.0
	Sep	215.0	150.0	138.0	108.2	128	102	167.0	148.0
	Dec	222.0	164.0	136.0	110.4	128	108	163.0	150.0
1997	Mar	226	158.0	137.0	112.4	132.5	110	168.0	144.0
	Jun	230	170.0	140.0	114.9	135	105	178.0	155.0
	Sep	239	182.0	143.0	112	135	109	180.0	150.0
	Dec	245	192.0	142.0	116.5	136.6	111	180.0	162.0
1998	Mar	250	186.0	138.0	117.6	142.5	112	174.0	155.0
	Jun	260	198.0	144.0	120.3	144	107	180.0	160.0
	Sep	270.0	191.0	140.0	118.3	142.5	105	175.0	152.0
	Dec	272.0	205.0	142.0	125.0	142.5	105	165.0	155.0
1999	Mar	280.0	210.0	141.0	123.1	146.2	108	165.0	158.0
	Jun	289.7	226.0	145.0	125.0	148.5	115	176.0	158.0
	Sep	295.0	230.5	145.0	134.0	149.3	112.5	188.0	160.0
	Dec	307.0	245.0	150.0	128.0	149.9	113.4	188.5	170.0

Appendix 1 Data Tables

Table A1 Median price of established houses, by capital city, 1995-2009, dollars in '000s *continued*

Year	Quarter	Sydney ^a	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
2000	Mar	310.0	241.0	150.0	130.5	154.1	118.0	197.0	175.0
	Jun	328.0	253.0	155.0	135.0	157.8	130.0	190.4	184.0
	Sep	316.0	235.0	145.5	128.0	156.6	108.0	180.0	177.3
	Dec	337.0	270.0	152.0	137.0	158.2	115.0	179.8	187.0
2001	Mar	349.0	267.0	155.5	142.2	163	116.0	190.0	195.0
	Jun	364.0	291.0	160.0	148.2	165.7	120.3	187.0	203.0
	Sep	384.0	313.0	166.2	152.5	168	123.0	185.0	217.0
	Dec	400.0	316.0	175.5	158.0	171.8	123.0	190.0	210.0
2002	Mar	422.0	316.5	185.0	168.5	180.1	136.0	195.0	225.0
	Jun	452.0	327.5	185.0	170.0	185.7	130.0	200.0	227.6
	Sep	472.0	331.0	195.0	180.0	188.7	135.3	206.0	238.0
	Dec	487.0	335.0	208.7	190.5	194.4	147.3	208.0	246.0
2003	Mar	500.0	347.0	226.5	201.0	202.6	165.0	215.0	265.0
	Jun	519.0	359.0	240.0	220.0	210.2	180.0	206.0	305.0
	Sep	548.0	368.0	270.0	225.0	218.9	196.6	213.0	340.0
	Dec	565.0	371.0	298.0	240.0	236.3	226.3	230.0	360.0
2004	Mar	571.0	368.0	305.0	243.0	242.8	235.0	251.5	352.0
	Jun	552.0	357.9	308.0	250.0	240.4	252.0	255.0	361.5
	Sep	543.0	366.0	300.0	262.0	255.7	256.0	259.6	340.0
	Dec	546.0	382.0	309.0	270.0	267.0	265.0	260.0	350.0

Appendix 1 Data Tables

Table A1 Median price of established houses, by capital city, 1995-2009, dollars in '000s *continued*

Year	Quarter	Sydney ^a	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
2005	Mar	536.0	352.0	307.5	270.0	284.5	271.0	275.0	366.0
	Jun	528.0	363.0	310.0	270.0	297.0	260.0	279.8	352.5
	Sep	520.0	360.0	310.0	272.0	308.0	266.5	300.0	350.0
	Dec	518.0	375.0	320.0	277.0	325.0	276.5	328.0	368.0
2006	Mar	516.0	359.5	324.0	277.0	353.0	282.5	335.0	375.0
	Jun	523.0	375.0	326.0	286.5	395.0	277.0	350.0	380.0
	Sep	520.3	377.0	330.0	285.0	430.0	290.0	385.0	375.0
	Dec	523.6	391.0	339.5	290.0	450.0	290.0	370.0	398.0
2007	Mar	516.5	380.0	345.0	302.0	455.0	294.0	390.0	395.0
	Jun	525.5	420.0	366.3	310.0	446.5	310.0	395.0	428.0
	Sep	538.4	431.0	383.5	320.0	455.0	317.0	400.0	425.0
	Dec	551.0	485.0	410.0	350.0	465.0	330.0	412.5	457.5
2008	Mar	554.0	432.5	416.5	362.1	460.0	335.0	420.0	445.0
	Jun	542.0	451.0	420.3	366.0	443.0	325.0	423.3	450.0
	Sep	529.0	435.0	410.0	363.0	435.0	320.9	426.0	435.0
	Dec	536.0	426.0	398.0	360.0	412.5	321.8	432.0	435.0
2009	Mar	527.0	415.0	399.0	353.0	430.0	315.0	455.0	450.0
	Jun	544.0	441.9	419.0	359.0	450.0	336.0	526.1	458.0
	Sep	569.0	480.0	430.0	370.0	460.0	347.5	607.2	465.0

Source: Real Estate Institute of Australia (2010a)

Note: a. For Sydney, the house prices after December 2000 are based on the contract date and include some compositional adjustments whereas previously they were based on the settlement date and did not include any compositional adjustments.

Appendix 1 Data Tables

Table A2 Median weekly rent of 3-bedroom houses, by capital city, 1995-2007, dollars

Year	Quarter	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
1995	Mar	190	150	160	140	130	150	250	172
	Jun	190	150	160	150	130	150	245	170
	Sep	190	155	165	140	125	150	240	170
	Dec	210	155	170	140	125	150	240	170
1996	Mar	200	150	170	145	130	150	245	180
	Jun	195	175	160	140	135	150	245	170
	Sep	200	175	170	140	140	150	250	170
	Dec	200	165	170	150	140	150	250	170
1997	Mar	200	170	162	140	140	150	250	180
	Jun	200	186	165	150	140	150	250	170
	Sep	200	170	165	150	144	145	250	160
	Dec	200	184	165	150	145	150	260	180
1998	Mar	210	194	170	150	148	150	250	180
	Jun	210	199	165	155	155	150	267	170
	Sep	210	195	165	160	153	150	260	170
	Dec	220	196	170	160	155	150	250	170
1999	Mar	215	202	170	170	158	150	255	175
	Jun	220	205	170	160	156	150	250	180
	Sep	220	180	170	160	154	145	240	180
	Dec	225	185	185	165	161	150	240	190

Appendix 1 Data Tables

Table A2 Median weekly rent of 3-bedroom houses, by capital city, 1995-2007, dollars *continued*

Year	Quarter	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
2000	Mar	230	190	185	165	164	150	230	200
	Jun	230	185	170	160	164	155	245	200
	Sep	235	190	170	170	158	160	250	200
	Dec	235	190	175	160	154	155	220	210
2001	Mar	240	200	180	190	157	160	230	220
	Jun	235	195	190	185	162	160	240	230
	Sep	240	200	200	190	166	155	230	230
	Dec	240	200	200	190	166	165	235	235
2002	Mar	240	210	210	175	167	170	240	250
	Jun	240	220	210	185	172	175	240	250
	Sep	240	200	215	185	178	175	245	255
	Dec	245	210	200	190	178	180	230	260
2003	Mar	245	210	225	190	177	185	240	270
	Jun	250	210	225	190	177	185	248	280
	Sep	250	210	230	195	178	185	245	280
	Dec	250	215	230	195	179	195	260	290
2004	Mar	250	230	245	200	185	210	250	300
	Jun	250	220	225	200	186	210	250	290
	Sep	250	220	230	205	190	215	270	290
	Dec	250	220	230	210	190	230	270	300

Appendix 1 Data Tables

Table A2 Median weekly rent of 3-bedroom houses, by capital city, 1995-2007, dollars *continued*

Year	Quarter	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra
2005	Mar	260	240	240	220	200	230	270	300
	Jun	260	230	240	220	220	220	285	300
	Sep	260	220	245	225	220	230	280	300
	Dec	260	230	250	230	230	250	300	310
2006	Mar	265	230	255	235	240	250	300	310
	Jun	265	230	260	240	250	255	300	320
	Sep	270	235	260	235	260	250	305	320
	Dec	275	240	270	245	270	260	315	330
2007	Mar	280	250	280	250	280	270	340	343
	Jun	280	250	290	250	300	270	395	350
	Sep	295	260	300	255	300	270	440	350
	Dec	310	270	300	260	330	280	450	370
2008	Mar	320	280	320	270	335	295	490	385
	Jun	330	290	325	270	350	290	510	380
	Sep	348	300	330	280	350	285	520	390
	Dec	350	300	335	280	370	310	520	395
2009	Mar	350	310	340	290	370	310	530	420
	Jun	350	300	340	290	360	318	555	400
	Sep	360	310	340	295	365	300	570	410

Source: Real Estate Institute of Australia (2010b)

Appendix 1 Data Tables

Table A3 Population numbers, by state/territory, 1995-2009, '000s

Year	Quarter	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	Australia
1995	Mar	6,108	4,510	3,244	1,469	1,726	474	177	304	18,014
	Jun	6,127	4,517	3,265	1,469	1,734	474	178	305	18,072
	Sep	6,148	4,527	3,285	1,470	1,742	474	178	306	18,134
	Dec	6,169	4,540	3,303	1,471	1,749	474	180	306	18,196
1996	Mar	6,186	4,551	3,323	1,473	1,758	474	181	307	18,257
	Jun	6,205	4,560	3,339	1,474	1,765	474	182	308	18,311
	Sep	6,225	4,570	3,355	1,476	1,773	475	184	309	18,369
	Dec	6,244	4,579	3,368	1,477	1,780	474	185	309	18,420
1997	Mar	6,264	4,593	3,382	1,480	1,790	474	185	309	18,481
	Jun	6,277	4,597	3,395	1,481	1,795	474	187	309	18,518
	Sep	6,292	4,607	3,409	1,483	1,801	473	188	309	18,566
	Dec	6,307	4,616	3,422	1,485	1,807	473	188	309	18,609
1998	Mar	6,328	4,631	3,436	1,488	1,817	473	189	309	18,674
	Jun	6,339	4,638	3,448	1,490	1,823	472	190	310	18,711
	Sep	6,358	4,649	3,460	1,491	1,831	472	191	310	18,765
	Dec	6,374	4,662	3,473	1,494	1,836	472	191	311	18,814
1999	Mar	6,396	4,678	3,489	1,496	1,844	472	192	312	18,882
	Jun	6,411	4,686	3,501	1,498	1,850	471	193	312	18,926
	Sep	6,430	4,700	3,515	1,500	1,858	472	193	313	18,984
	Dec	6,448	4,713	3,531	1,502	1,862	472	194	314	19,038

Appendix 1 Data Tables

Table A3 Population numbers, by state/territory, 1995-2009, '000s *continued*

Year	Quarter	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	Australia
2000	Mar	6,471	4,732	3,548	1,504	1,870	472	195	315	19,109
	Jun	6,486	4,741	3,562	1,505	1,874	471	196	315	19,153
	Sep	6,507	4,757	3,577	1,507	1,881	471	196	316	19,214
	Dec	6,527	4,770	3,592	1,508	1,888	471	196	317	19,273
2001	Mar	6,557	4,794	3,613	1,510	1,896	472	197	318	19,360
	Jun	6,575	4,805	3,629	1,512	1,901	472	198	319	19,413
	Sep	6,591	4,818	3,649	1,514	1,908	472	198	320	19,472
	Dec	6,605	4,833	3,671	1,517	1,914	472	198	321	19,534
2002	Mar	6,623	4,853	3,692	1,519	1,922	473	199	322	19,605
	Jun	6,629	4,863	3,715	1,521	1,926	473	199	323	19,651
	Sep	6,640	4,877	3,740	1,524	1,931	473	200	323	19,710
	Dec	6,649	4,892	3,765	1,526	1,938	475	199	324	19,771
2003	Mar	6,667	4,913	3,788	1,529	1,946	477	199	325	19,847
	Jun	6,673	4,923	3,809	1,531	1,953	478	200	326	19,895
	Sep	6,681	4,939	3,832	1,533	1,960	479	200	326	19,953
	Dec	6,689	4,952	3,857	1,536	1,968	481	201	326	20,012
2004	Mar	6,704	4,971	3,881	1,539	1,977	482	201	327	20,084
	Jun	6,707	4,981	3,901	1,540	1,983	483	202	327	20,127
	Sep	6,718	4,999	3,922	1,543	1,990	484	203	328	20,190
	Dec	6,729	5,014	3,946	1,546	1,999	485	204	328	20,252

Appendix 1 Data Tables

Table A3 Population numbers, by state/territory, 1995-2009, '000s *continued*

Year	Quarter	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	Australia
2005	Mar	6,747	5,036	3,972	1,550	2,010	486	205	330	20,339
	Jun	6,756	5,049	3,995	1,553	2,017	486	206	330	20,395
	Sep	6,773	5,067	4,018	1,556	2,027	487	208	331	20,470
	Dec	6,786	5,086	4,044	1,559	2,037	488	208	332	20,544
2006	Mar	6,806	5,112	4,069	1,565	2,051	490	210	333	20,638
	Jun	6,816	5,127	4,091	1,568	2,059	490	211	334	20,698
	Sep	6,839	5,149	4,115	1,573	2,072	491	212	335	20,789
	Dec	6,859	5,171	4,140	1,576	2,085	492	212	337	20,874
2007	Mar	6,887	5,201	4,169	1,582	2,101	493	214	339	20,989
	Jun	6,905	5,221	4,196	1,586	2,113	493	215	341	21,072
	Sep	6,925	5,243	4,215	1,590	2,126	494	216	342	21,153
	Dec	6,944	5,262	4,243	1,593	2,138	495	217	342	21,238
2008	Mar	6,964	5,291	4,268	1,600	2,157	497	218	344	21,340
	Jun	6,984	5,314	4,294	1,603	2,171	498	220	346	21,432
	Sep	7,017	5,340	4,320	1,608	2,188	499	221	346	21,542
	Dec	7,041	5,365	4,350	1,612	2,204	500	222	348	21,644
2009	Mar	7,076	5,403	4,380	1,618	2,224	502	223	350	21,779
	Jun	7,100	5,428	4,407	1,623	2,237	503	225	351	21,875
	Sep	7,100	5,428	4,407	1,623	2,237	503	225	351	21,875

Source: Australian Bureau of Statistics (2010a)

Note: a. The Australian Bureau of Statistics have published state and territory population numbers up to the June quarter of 2009. Hence, the population numbers for the September quarter of 2009 are assumed to be the same as for the June quarter.

Appendix 1 Data Tables

Table A4 Maximum weekly rate of CRA, by household type, 1995-2009, dollars^a

Year	Quarter	Single, no children	Couple, no children	Single, 1-2 children	Couple, >2 children
1995	Mar	35.10	33.10	38.50	44.00
	Jun	35.10	33.10	38.50	44.00
	Sep	36.20	34.10	39.70	45.30
	Dec	36.20	34.10	39.70	45.30
1996	Mar	36.90	34.80	43.00	48.70
	Jun	36.90	34.80	43.00	48.70
	Sep	37.30	35.20	43.50	49.20
	Dec	37.30	35.20	43.50	49.20
1997	Mar	37.40	35.30	43.50	49.40
	Jun	37.40	35.30	43.50	49.40
	Sep	37.40	35.30	43.50	49.40
	Dec	37.40	35.30	43.50	49.40
1998	Mar	37.40	35.30	43.50	49.40
	Jun	37.40	35.30	43.50	49.40
	Sep	37.60	35.50	44.00	49.70
	Dec	37.60	35.50	44.00	49.70
1999	Mar	37.90	35.70	44.30	50.00
	Jun	37.90	35.70	44.30	50.00
	Sep	38.00	35.80	44.40	50.20
	Dec	38.00	35.80	44.40	50.20

Appendix 1 Data Tables

Table A4 Maximum weekly rate of CRA, by household type, 1995-2009, dollars^a *continued*

Year	Quarter	Single, no children	Couple, no children	Single, 1-2 children	Couple, >2 children
2000	Mar	38.60	36.30	45.10	51.00
	Jun	38.60	36.30	45.10	51.00
	Sep	43.20	40.60	50.47	57.05
	Dec	43.20	40.60	50.47	57.05
2001	Mar	44.00	41.40	51.52	58.24
	Jun	44.00	41.40	51.52	58.24
	Sep	44.80	42.20	52.50	59.36
	Dec	44.80	42.20	52.50	59.36
2002	Mar	45.30	42.70	53.13	60.06
	Jun	45.30	42.70	53.13	60.06
	Sep	46.00	43.40	53.97	61.04
	Dec	46.00	43.40	53.97	61.04
2003	Mar	46.60	44.00	54.74	61.88
	Jun	46.60	44.00	54.74	61.88
	Sep	47.20	44.60	55.44	62.65
	Dec	47.20	44.60	55.44	62.65
2004	Mar	47.70	45.10	56.07	63.35
	Jun	47.70	45.10	56.07	63.35
	Sep	48.40	45.70	56.84	64.26
	Dec	48.40	45.70	56.84	64.26

Appendix 1 Data Tables

Table A4 Maximum weekly rate of CRA, by household type, 1995-2009, dollars^a *continued*

Year	Quarter	Single, no children	Couple, no children	Single, 1-2 children	Couple, > 2 children
2005	Mar	49.00	46.20	57.54	65.03
	Jun	49.00	46.20	57.54	65.03
	Sep	49.60	46.80	58.31	65.87
	Dec	49.60	46.80	58.31	65.87
2006	Mar	50.30	47.50	59.15	66.85
	Jun	50.30	47.50	59.15	66.85
	Sep	51.60	48.70	60.62	68.53
	Dec	51.60	48.70	60.62	68.53
2007	Mar	52.00	49.10	61.11	69.09
	Jun	52.00	49.10	61.11	69.09
	Sep	52.70	49.70	61.88	70.00
	Dec	52.70	49.70	61.88	70.00
2008	Mar	53.60	50.50	62.93	71.19
	Jun	53.60	50.50	62.93	71.19
	Sep	55.10	51.90	64.68	73.15
	Dec	55.10	51.90	64.68	73.15
2009	Mar	55.60	52.40	65.24	73.78
	Jun	55.60	52.40	65.24	73.78
	Sep	55.90	52.70	65.60	74.20

Source: Department of Families, Housing, Community Services and Indigenous Affairs (2010)
 Note: a. The maximum CRA rate is usually adjusted on the 20th day of March and September. The maximum rate in each quarter in this table is therefore assumed to be the maximum rate applicable on the last day of the quarter. For example, the maximum CRA rate in March 1995 is assumed to be the rate applicable on 31 March 1995.

Appendix 1 Data Tables

Table A5 Consumer Price Index, by capital city, 1995-2009^a

Year	Quarter	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra	Australia
1995	Mar	113.7	115.0	115.8	117.8	113.0	116.1	115.3	116.3	114.7
	Jun	115.4	116.2	116.9	118.8	114.9	117.1	116.8	117.6	116.2
	Sep	117.3	117.6	117.9	120.1	115.6	118.4	118.0	119.1	117.6
	Dec	118.3	118.5	118.6	121.1	116.3	119.2	119.2	120.0	118.5
1996	Mar	119.1	118.3	119.6	121.6	117.1	120.1	119.8	120.8	119.0
	Jun	119.9	119.2	120.4	122.0	117.9	120.6	120.8	121.4	119.8
	Sep	120.2	119.6	120.6	122.2	118.3	121.1	121.6	121.4	120.1
	Dec	120.4	119.9	120.8	122.6	118.4	121.3	121.7	121.4	120.3
1997	Mar	120.6	120.1	121.5	122.6	118.2	121.9	121.6	121.4	120.5
	Jun	120.2	119.9	121.1	121.9	118.1	121.3	121.5	120.4	120.2
	Sep	119.8	119.5	120.7	121.2	117.5	120.6	121.0	119.8	119.7
	Dec	120.1	119.8	121.4	121.2	117.6	121.2	120.8	119.8	120.0
1998	Mar	120.7	119.6	121.9	121.7	118.0	121.5	121.5	120.6	120.3
	Jun	121.4	120.3	122.3	122.4	118.9	122.0	121.8	121.2	121.0
	Sep	121.9	120.4	122.5	123.0	119.6	122.8	122.1	121.3	121.3
	Dec	122.4	120.8	123.0	123.6	120.2	122.7	122.7	121.7	121.9
1999	Mar	122.6	121.0	122.8	122.7	119.8	122.1	122.1	121.4	121.8
	Jun	123.0	121.5	123.1	123.6	120.8	122.5	122.7	121.5	122.3
	Sep	124.1	122.7	124.0	125.1	121.9	123.3	122.9	122.4	123.4
	Dec	124.7	123.5	124.1	125.7	122.7	124.0	123.6	123.7	124.1

Appendix 1 Data Tables

Table A5 Consumer Price Index, by capital city, 1995-2009^a *continued*

Year	Quarter	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra	Australia
2000	Mar	125.8	124.7	125.5	126.8	123.1	125.3	124.4	124.9	125.2
	Jun	127.0	125.6	126.4	127.6	124.0	126.5	125.7	125.9	126.2
	Sep	131.6	130.4	131.3	132.3	128.6	131.3	130.0	130.7	130.9
	Dec	132.2	130.8	131.6	132.5	128.8	131.2	130.6	131.1	131.3
2001	Mar	134.0	132.2	132.7	134.1	129.6	132.1	130.7	132.2	132.7
	Jun	135.0	133.0	134.0	135.1	131.4	133.4	132.2	133.4	133.8
	Sep	135.4	133.6	134.2	135.3	131.5	132.8	132.5	133.2	134.2
	Dec	136.6	134.8	135.8	136.6	132.6	133.9	133.5	134.9	135.4
2002	Mar	137.9	136.0	137.1	137.7	133.7	135.2	133.8	135.6	136.6
	Jun	138.8	136.9	138.1	139.1	134.6	137.0	135.0	137.2	137.6
	Sep	139.6	137.8	139.2	140.3	135.8	137.5	135.4	138.1	138.5
	Dec	140.4	139.0	139.9	141.5	136.4	138.0	136.2	139.2	139.5
2003	Mar	142.1	140.9	141.8	144.6	137.4	140.0	137.5	140.7	141.3
	Jun	142.2	140.9	141.8	144.3	137.4	140.8	137.9	140.7	141.3
	Sep	142.4	141.8	143.3	145.4	138.6	141.1	137.8	141.9	142.1
	Dec	143.6	142.1	144.2	146.2	139.2	142.0	138.5	142.9	142.8
2004	Mar	145.0	143.5	145.4	147.7	139.6	143.0	139.0	143.9	144.1
	Jun	145.5	143.9	146.3	148.6	141.0	144.3	139.6	144.8	144.8
	Sep	146.2	144.2	146.8	149.0	142.0	145.0	140.8	145.5	145.4
	Dec	147.3	145.3	148.0	150.0	143.3	146.7	141.1	146.3	146.5

Appendix 1 Data Tables

Table A5 Consumer Price Index,
by capital city, 1995-2009^a *continued*

Year	Quarter	Sydney	Melbourne	Brisbane	Adelaide	Perth	Hobart	Darwin	Canberra	Australia
2005	Mar	148.2	146.4	149.2	150.9	144.4	148.0	141.9	147.0	147.5
	Jun	149.0	146.9	150.0	151.8	146.3	148.8	143.2	147.8	148.4
	Sep	150.5	148.6	150.9	153.4	147.8	150.1	144.7	149.7	149.8
	Dec	151.0	149.2	152.1	154.1	149.0	151.0	145.4	150.9	150.6
2006	Mar	152.2	150.5	153.5	155.6	150.5	152.2	146.7	152.2	151.9
	Jun	154.7	152.6	156.2	157.6	153.2	154.0	149.2	154.9	154.3
	Sep	156.1	153.7	157.5	159.3	154.9	155.1	151.8	156.0	155.7
	Dec	155.8	153.5	157.3	158.8	155.5	154.7	152.6	155.6	155.5
2007	Mar	155.6	153.8	158.0	158.4	155.8	155.4	152.6	155.9	155.6
	Jun	157.4	155.6	160.2	160.3	158.0	157.4	154.7	158.0	157.5
	Sep	158.1	156.9	161.7	161.5	158.9	157.9	156.6	159.2	158.6
	Dec	159.5	158.5	163.4	163.1	160.2	159.2	157.1	160.8	160.1
2008	Mar	161.7	160.6	165.6	165.5	162.5	161.3	158.5	163.0	162.2
	Jun	164.1	162.5	168.4	167.6	165.1	162.9	160.8	165.0	164.6
	Sep	165.9	164.4	170.8	169.8	166.7	164.7	163.6	167.5	166.5
	Dec	165.5	163.5	170.4	169.3	166.2	164.4	162.9	166.8	166.0
2009	Mar	165.6	163.9	170.8	169.3	166.0	164.8	163.0	167.4	166.2
	Jun	166.3	164.4	171.8	170.3	167.4	165.7	164.8	168.4	167.0
	Sep	168.1	165.4	174.1	172.1	168.7	167.7	168.0	169.9	168.6

Source: Australian Bureau of Statistics (2010)

Note: a. base = 100 in 1989-90

