

Year	Interest_%	Conservative_P+I_%	Base_P+I_%	Aggressive_P+I_%
1970	4	6	7	8
1975	5	8	9	10
1980	6	10	11	12
1985	7	11	13	14
1990	11	16	19	22
1995	7	11	13	14
2000	6	10	11	12
2005	8	13	14	16
2008	11	17	20	22
2012	8	13	14	16
2016	7	11	13	14
2019	6	10	11	12
2021	5	8	9	10
2023	9	14	16	18
2024	11	16	18	22

Reserve Bank of Australia - Household Interest Payments to Disposable Income  
<https://www.rba.gov.au/statistics/>

ABS - Household Income and Wealth, Housing Occupancy and Costs  
<https://www.abs.gov.au/statistics/economy/finance>

ACOSS Housing Affordability Data  
<https://povertyandinequality.acoss.org.au/>

OECD Housing and Household Debt Data  
<https://www.oecd.org/housing/>

**Methodology Notes:**

Interest ratios sourced directly from RBA.

P+I estimates derived using multipliers (1.6x, 1.8x, 2.0x).

Scenario ranges based on historical lending conditions, LVR assumptions, and borrower profiles.