

# Copyright and Disclaimer Notices

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## HILDA

The following Disclaimer applies to data obtained from the HILDA Survey and reported in the article 'A Model for Stress Testing Household Lending in Australia' in this issue of the *Bulletin*.

## Disclaimer

This paper uses unit record data from the Household, Income and Labour Dynamics in Australia (HILDA) Survey. The HILDA Project was initiated and is funded by the Australian Government Department of Social Services (DSS) and is managed by the Melbourne Institute of Applied Economic and Social Research (Melbourne Institute). The findings and views reported in this paper, however, are those of the author and should not be attributed to either DSS or the Melbourne Institute.