

Copyright and Disclaimer Notices

HILDA

The following Disclaimer applies to data obtained from the HILDA Survey and used in the chapter on 'Households and Business Finances' and reported in 'Box B: Recent Trends in Personal Credit' in this issue of the *Review*.

Disclaimer

This *Review* uses unit record data from the Household, Income and Labour Dynamics in Australia (HILDA) Survey. The unit record data from the HILDA Survey was obtained from the Australian Data Archive, which is hosted by The Australian National University. The HILDA Survey 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 *Review*, however, are those of the author and should not be attributed to the Australian Government, DSS, the Melbourne Institute, the Australian Data Archive or The Australian National University and none of those entities bear any responsibility for the analysis or interpretation of the unit record data from the HILDA Survey contained in this *Review*.

