

UNSW Business School

Taxation arbitrage and housing debt and equity

Project Code: CEPAR4

Project title

Taxation arbitrage and housing debt and equity

Supervisor

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Project summary

We will study the taxation impacts to household behaviours on housing debt and equity for both owner-occupied home and investment properties. Tax shelters may take advantage of tax arbitrage opportunities by investing in real estate with a higher leveraged mortgage. We want to compare equity and debt of home and investment properties by income groups and age groups, given the different taxation policies to these two types of residential properties. HILDA survey data will be used. Multinomial logit models may be used to estimate the transition probability of housing ownership in terms of the value and the debt of the properties.

Role of the scholarship holder(s) in the project

The scholarship holder will carry out a literature review on the taxation arbitrage to housing investment, do data analysis, and write a report for the results.

Required knowledge, skills and/or training

Potential applicants need to have a strong econometric and computing background and proficient writing skills.

Preference

We are looking for students with economics and finance background and preferences will be given to students who are interested in proceeding to Honours.

Work period

The work period may be broken into two parts as students will not be expected to work during the UNSW shutdown over Christmas/New Year.

Total work weeks: 8 weeks

The work period is the whole summer term adjusting for the summer university shutdown period.

How to Apply

Apply on the Scholarships website [here](#), using the scholarship code **UGVC1053**.

You will need:

- An electronic copy of your CV
- An electronic copy of your academic transcript
- The project codes and titles of up to three projects you'd be interested in getting involved in

The deadline for submissions is 4th October 2017.