Research Note: Distributional Modelling of 2022/2 Federal Budget

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Introduction

The new Labor Government's first budget (October 2022-23 Budget) includes a range of revenue and expenditure measures and updates the financial position of the Federal Government. This Research Note focusses on the distributional impact of selected new measures relating to the personal income tax and social security system. It reports the financial gains and losses accruing to households as a result of policy change through the first term of the Labor Government. This analysis combines measures from both the current and previous government in order to understand the likely financial impact of policies delivered through the first three years of the 47th parliament.
The policy changes modelled are the:

- increase in Parental Leave Pay (PLP) from a maximum of 20 weeks to 26 weeks
- increase in child care subsidies
- the implementation of the stage 3 tax cuts which cuts passed parliament under the previous Coalition Government and which will be implemented in 2024-25

The analysis is based on the full impact of the increase in Parental Leave Pay, increase in child care subsidies and the stage 3 tax cuts assuming full implementation by 2024-25. The modelling reported in this paper is for 2024-25. There are a number of other measures in the October 2022-23 Budget that will also have important impacts at the household level such as changes to aged care, the cost of medicines and funding for more public housing. Such impacts are more complicated to assign at the household level and beyond the scope of this paper.

Methodology

The impact of the tax and social security changes considered in this paper are modelled using the ANU PolicyMod microsimulation model of the Australian tax and transfer system. This model is based on an ABS income survey for 2017-18, which has been adjusted to reflect as accurately as possible the projected population in 2024-25 (the year for which the modelling is undertaken). These adjustments have been made using a range of administration data and official statistics and budget forecasts and projections.

The PolicyMod microsimulation model simulates the current policy settings of the vast bulk of the Australian tax and transfer system. It is used to simulate the incomes of households once the planned social security and tax system changes have been implemented and to compare these to what we estimate the incomes of households would have been in the absence of the policy changes. This allows the overall fiscal impact of policy change to be modelled and the distributional impact for Australian households to be estimated.

The year of analysis is 2024-25 and we make the assumption that by this year the three major policies are fully implemented.[1] The simulations also apply the assumptions in the Federal Budget around wages, prices and population change.

We do not provide projections beyond 2024-25. Analysis beyond 2024-25 can be problematic, particularly given that the policy change which has the largest impact on households is the personal income stage 3 tax cuts. The choice of counterfactual tax policy (i.e., the no policy change scenario) has a large impact upon the simulated impact of personal income taxation changes. Specifically,

[1] Labor's Parental Leave Pay policy which extends leave from 20 to 26 weeks at a maximum will not be fully implemented by 2024-25. For analysis purposes we have assumed full implementation by 2024-25. The policy expenditure is relatively small compared to the other measures so we do not expect this simplification to make any significant difference to the general conclusions.

Australia governments have historically largely changed tax rates and income thresholds on an *ad hoc* basis to, at least partly, overcome the impact of bracket creep. Bracket creep is the process where increasing incomes due to wage growth or inflation push individuals into higher tax brackets leading them to pay higher rates of tax than was previously the case. Since we have little basis for forecasting what these future *ad hoc* changes may be it is difficult to project more than a few years into the future. Assuming that the tax system remains unchanged for a long period is likely to be unrealistic and yield over-inflated tax revenue for the counterfactual tax policy – which would imply over-inflated tax 'cuts' from new policies.

The modelling involves creating a PolicyMod base data set for 2024-25 using the policy world prior to this second 2022 Federal Budget (Base Case). A comparison data set is created in PolicyMod for the new policy world, which includes the three major policy changes (stage 3 tax cuts, Parental Leave Pay, and increased child care subsidy).

The two data sets are based on the same population (same survey data and underlying assumptions used to make the survey data represent the population) but differ in terms of these new policy changes that will take place throughout the course of the 47th parliament. A comparison is made for each household in PolicyMod (the ABS Survey of Income and Housing). These impacts are then aggregated to household groups, such as low income or high income households to estimate the average impact of the new policies.

While it is expected that the base case tax cuts would lead to at least some behavioural change, our modelling does not incorporate any such potential behavioural changes.[2]
Recent unusually large indexation related increases in welfare payments are not included in this analysis as policy gains as such changes take place to the same magnitude in both the base case policy (old policy) and the new policy.

Policy changes modelled

As noted above, the policy changes modelled in this analysis are the major changes to the personal income tax and social security system that are planned to be implemented through the course of the 47th parliament as measured by their impact in 2024-25. This does mean that not all measures directly relate to the October 2022-23 budget and in the case of the stage 3 tax cuts a measure that was legislated by the previous Coalition government but implemented by the current government in 2024-25.

Modelled policy changes:

1) ***Stage 3 Tax Cuts*** **-** from 2024-25 the 32.5 per cent tax rate threshold extended to $200,000 and rate reduced to 30 per cent. This rate of tax will be applied from $45,000 per year. The top rate of 45 per cent applied beyond the $200,000 threshold (up from the previous $180,000).
2) ***Child Care Subsidy Increase*** – From 2023-24 the child care subsidy system will be altered such that the maximum rate of subsidy increases from 85 per cent to 90 per cent. This rate

2 Estimating the behavioural impacts requires complex econometric modelling beyond the scope of this paper. Such modelling tends to only tell a partial story with changes in workforce participation not necessarily being modelled alongside labour force demand. It is also the case that behavioural modelling can lead to double counting of the policy impact as broad budget assumptions such as wages growth and employment growth already account for behaviour and economic change in response to policy change.

applies to all family incomes up to $80,000 per year from 2023-24. The rate of subsidy tapers away linearly to 0% for incomes above $530,000 per year. Previously, the 85 per cent subsidy rate tapered to 50 per cent by around $177,500 per year (by December 2023) and remained at that rate for incomes up to $271,000 per year. That rate tapered further down to 20 per cent by around $366,000 per year and the subsidy removed for incomes beyond around $377,000 per year.

3) ***Parental Leave Pay*** – PLP will be expanded from a maximum of 20 weeks to 26 weeks. The modelling undertaken in PolicyMod does not account for some changes to the income thresholds or potential take-up issues with the potential for greater sharing between couples of leave. We do not expect these changes to impact the modelling in any material way with the budget expecting these changes to increase PLP customer numbers by just 2,200 recipients to a total of 180,000 recipients.

The impacts of the policy change are reported by income quintiles in order to allow the distributional impacts to be understood. The income quintile income cut-offs are calculated for the whole population and are based on equivalised disposable household income (that is after tax and social security payments). Equivalising income is a process of adjusting the incomes of households of different sizes and compositions in order to take account differences in the costs of living and are designed to allow the financial living standards of households to be compared. In this paper the OECD equivalence scale which takes the value of 1 for the first adult, adds 0.5 for each subsequent adult and 0.3 for each child is used.

Other Relevant Policies Not Modelled

There are a range of other policy changes in the budget that will directly and within a reasonable timeframe also impact on living standards of households. Listed below are a number of important policies, none of these policies will be modelled here but they are worth mentioning. The nature of these policy changes do not enable the timely modelling of their financial impact on households but they are worth noting to provide perspective on the extent they may add to or subtract from the policies modelled in this paper. In total, these additional policies cost just under $2 billion in 2024-25. While the measures not modelled will no doubt be beneficial to a small number of households their inclusion would be unlikely to alter the main findings of this research. The policies modelled in this research total more than $20 billion in 2024-25.

Table 1 Selected budget measures, modelled and not modelled

Budget Measures	Benefit to households 2024-25
Modelled measures	
PLP	$0.7 billion
Increased child care subsidy	$1.5 billion
Stage 3 tax cuts	$18.3 billion
Total	***$20.5 billion***
Other major measures not modelled	
Increase in Medicare co-payment	$0.22 billion
Increase in aged care funding	$0.97 billion
30,000+10,000 new public housing dwellings	$0.05 billion + $0.679 billion
Increasing the Senior's Health Care Card income limit	$0.016 billion
Total	***$1.93 billion***

Source: Commonwealth of Australia (2022).

Modelling results

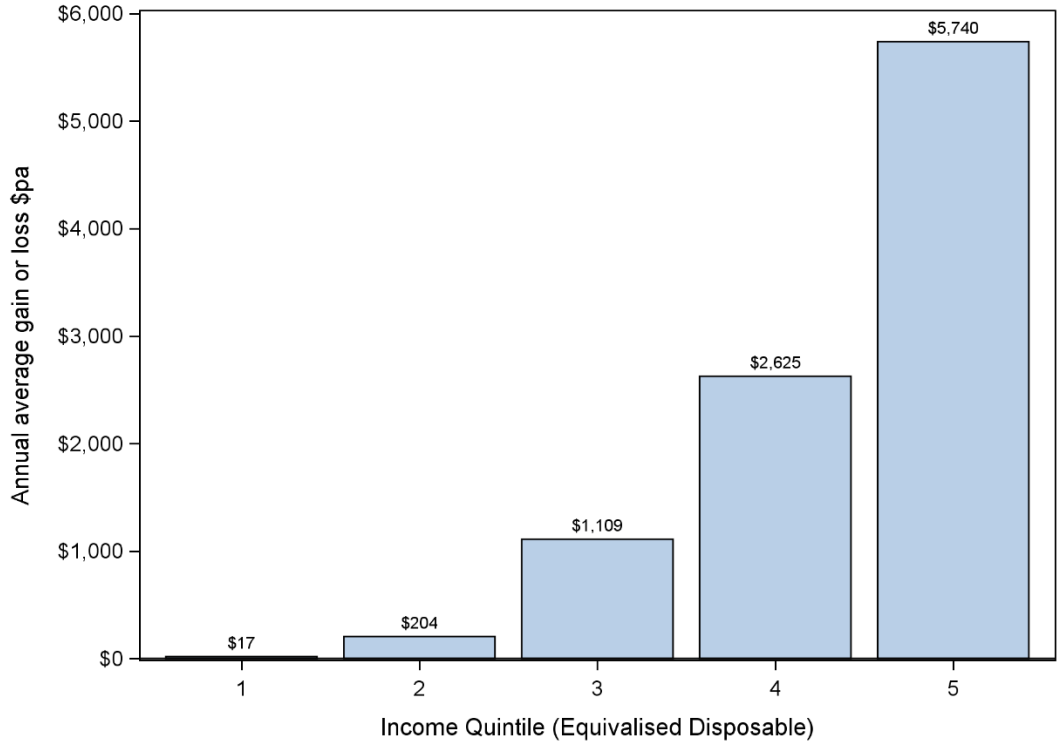
This section summarises the key results of the modelling of the three policy measures.

Distributional impacts – Australia

Figure 1 shows the average change in annual disposable household incomes from the three new policy measures in 2024-25 by income quintile. Income quintile 1 is the lowest income group and quintile 5 the highest income group. This shows that in 2024-25 dollars, there are very small average gains for the lowest income households ($17 pa for income quintile 1 and $204 pa for income quintile 2). The gains are much larger for higher income households ($2,625 pa for income quintile 4 and $5,740 for income quintile 5).

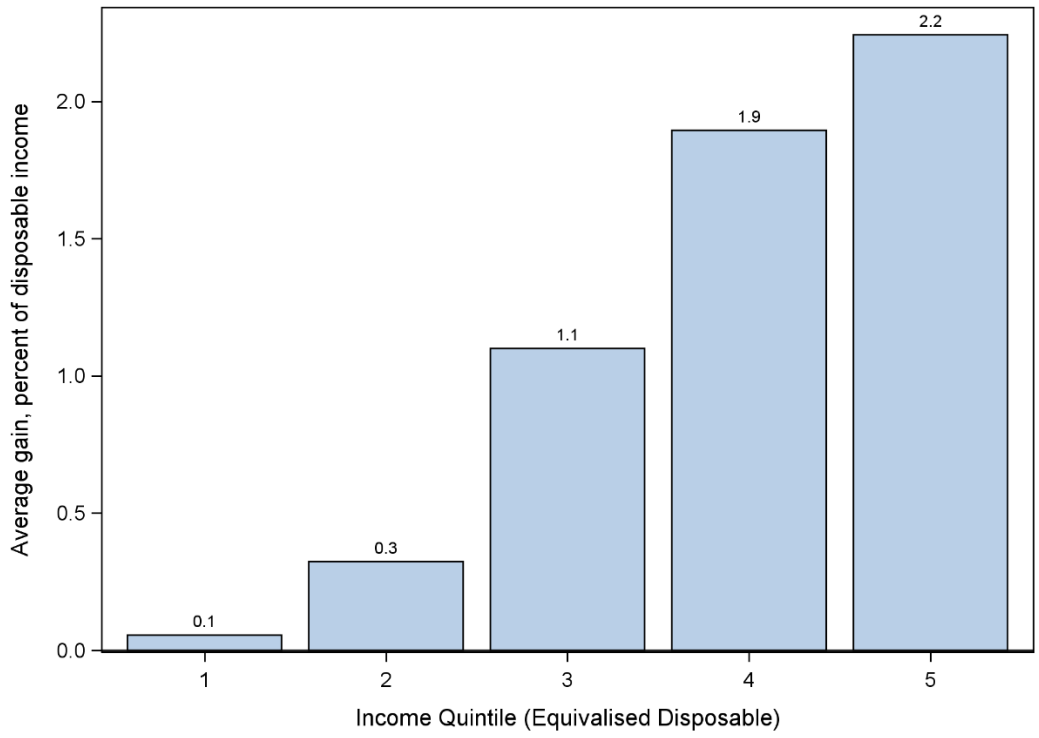
Figure 2 reports the average gain in household income as a per cent of household disposable income. The largest gains in proportionate terms are for higher income households, although the differences are not as stark as when expressed in dollar terms. The gain for households in the lowest income quintile is 0.1 per cent of household disposable income compared to 2.2 per cent of household income for households in the highest income quintile.

Figure 1 Average gain or loss per household, 2024-25, $ per annum by income quintile



Source: ANU PolicyMod

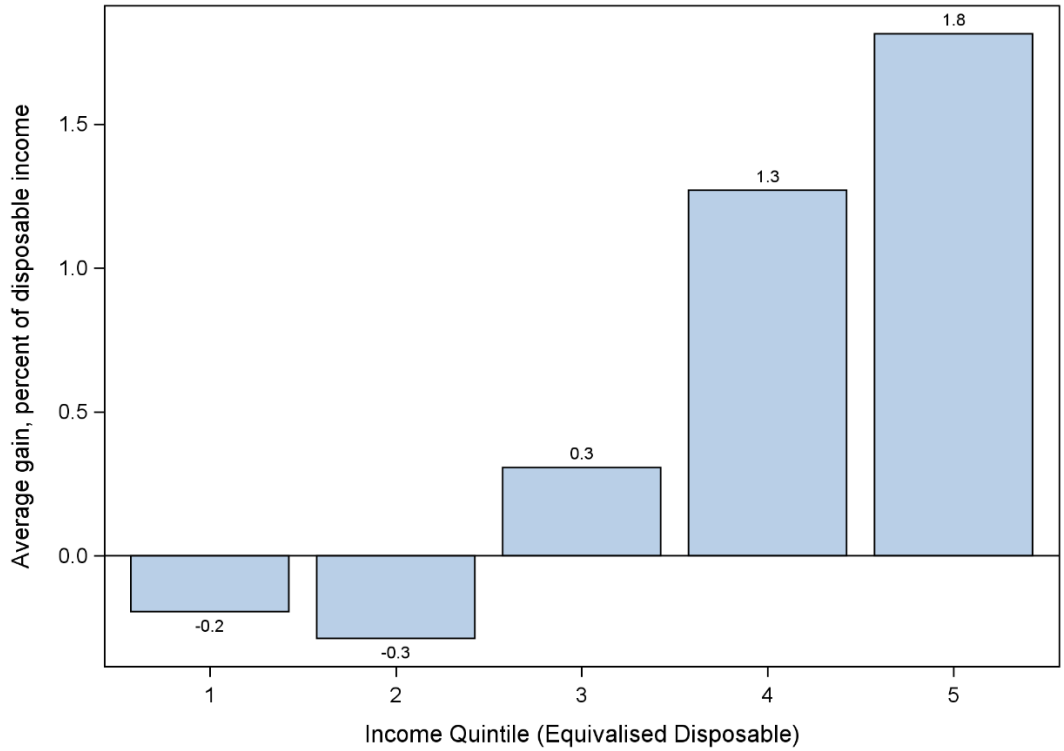
Figure 2 Average gain, % of disposable household income, 2024-25 $ per annum by income quintile



Source: ANU PolicyMod

It can be argued that the stage 3 tax cuts represent bracket creep relief for high income earners and that stage 3 three tax cuts should not be viewed in isolation from stage 1 and stage 2 of the *10 Year Tax Plan*. With this in mind the expected policy in 2024-25 can be compared with the 2018 tax policy when the tax plan was first devised – but with adjustments for wage increases for tax thresholds. By doing this we remove the issue of bracket creep from the analysis. Figure 3 shows the results of this simulation and they show that the overall gains are lower across the board but the first two income quintiles shift into losses rather than gains as they have not been fully compensated for bracket creep since 2018. Those in the top 3 quintiles are still ahead but not to the same degree as the analysis which does not remove the impacts of bracket creep (reported in Figures 1 and 2).

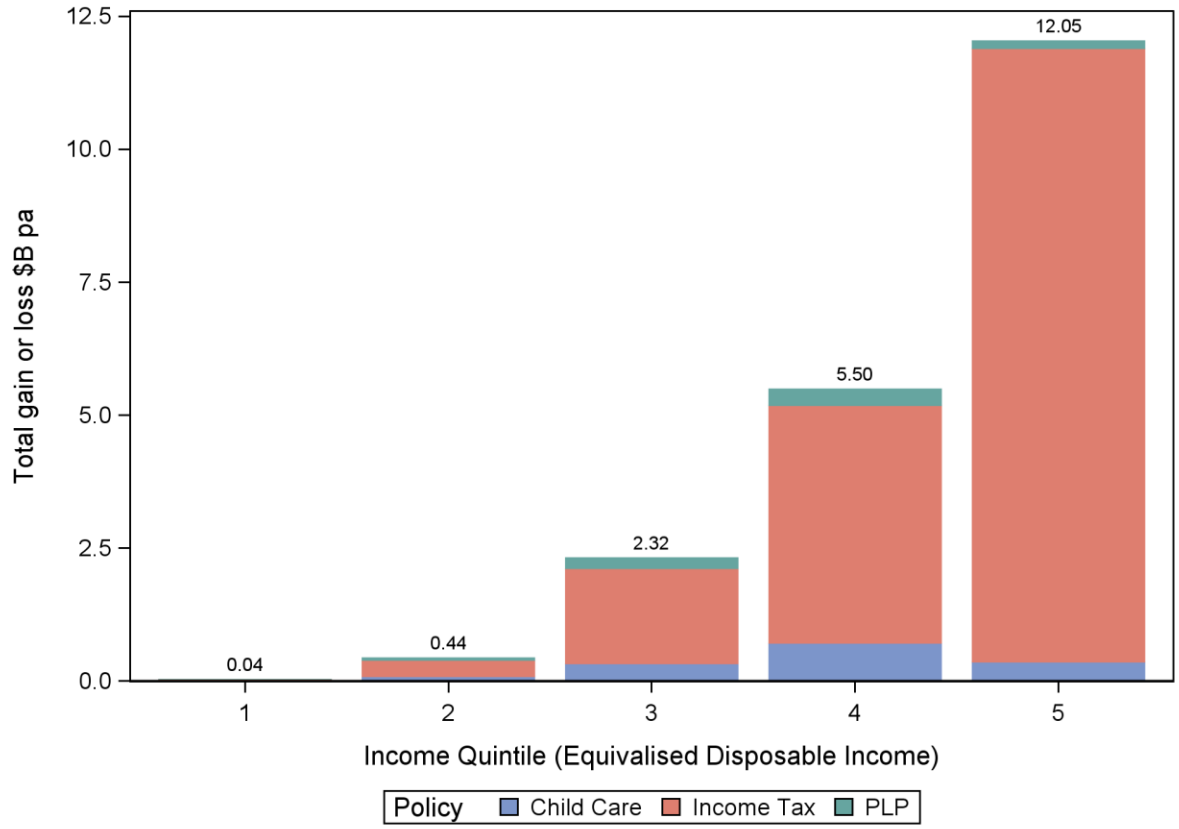
Figure 3 Average gain, % of disposable household income, 2024-25 $ per annum by income quintile, adjusted for bracket creep to income thresholds since 2018



Source: ANU PolicyMod

Figure 4 shows the total gain in $ billion per annum for households in each income quintile for each of the three policy measures. There is only a small increase in income for the lowest income households ($0.04 billion for income quintile 1 and $0.44 billion for income quintile 2) with the bulk of the gains going to the higher income households ($5.5 billion to households in income quintile 4 and $12.05 billion to households in income quintile 5). The vast majority of the additional disposable income is from the stage 3 tax cuts. The benefits of the increase in the child care subsidy and the expansion of Parental Leave Pay goes to households in income quintiles 3, 4 and 5 with very little additional money going to households in the lowest two income quintiles

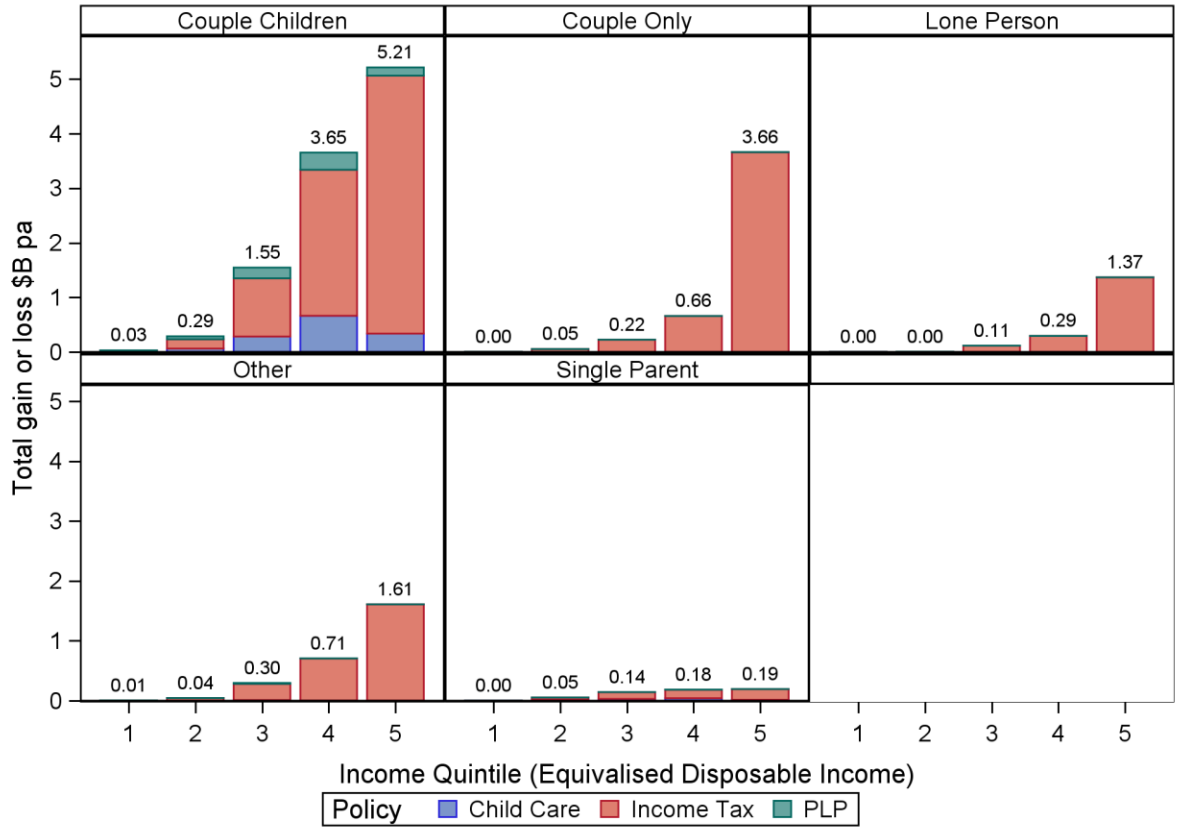
Figure 4 Total gain or loss, 2024-25 $ billion per annum by income quintile and policy measure



Source: ANU PolicyMod

Figure 5 reports the additional household disposable income (in $ billion per annum) by household type and income quintile. Figure 5 also shows the impact of each of the three policy measures in addition to the total impact. For all household types the additional income is much larger for the higher income households than the lower income households. In total dollar terms a substantial majority of the additional government expenditure goes to higher income couples with children and to a lesser extent higher income couple only households.

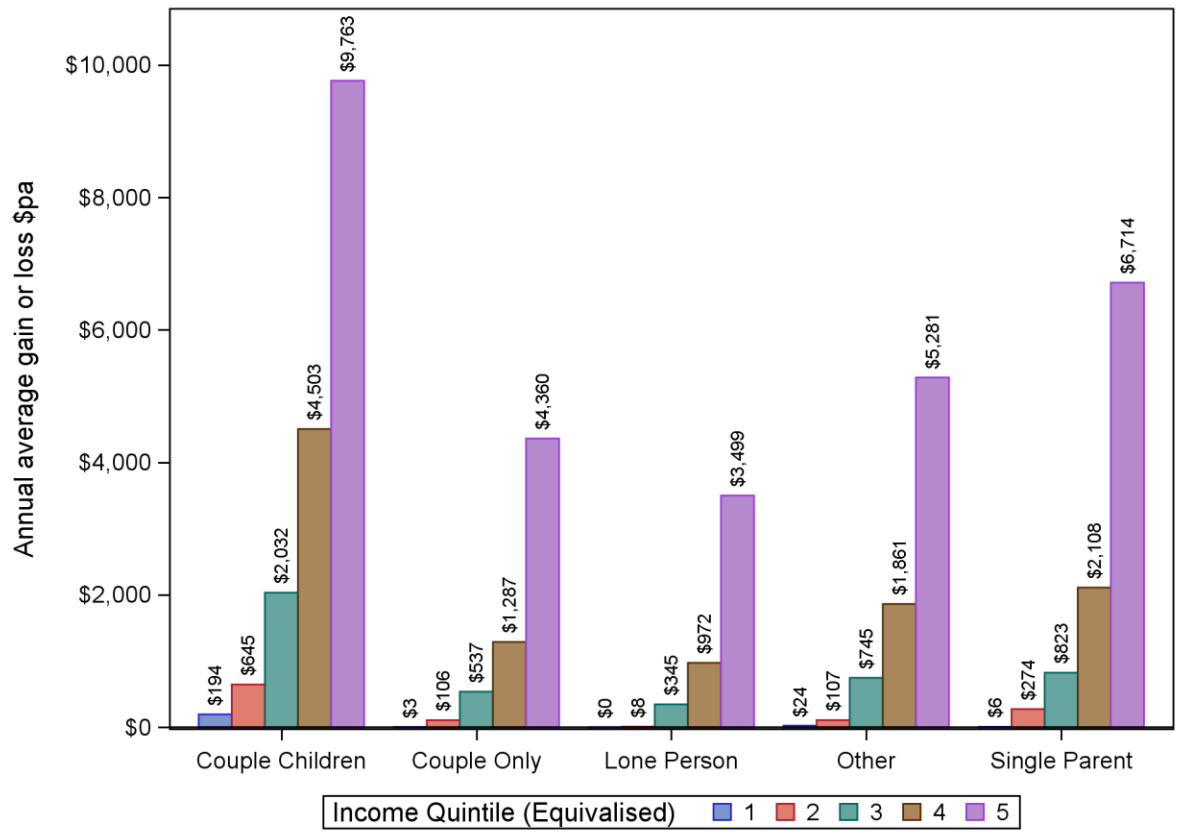
Figure 5 Total gain or loss 2024-25 $ billion per annum by household type and income quintile and policy measure



Source: ANU PolicyMod

Figure 6 shows the average gains (i.e., average gain per household) for household type by income quintile. Clearly the largest gains are for high income households. Couple families with children in the highest income category receive the largest average gains ($9,763 per year in 2024-25). This compares to the lowest income couple families with children who gain $194 per year in 2024-25. The gains tend to be smaller for other family types as they either only have one income earner (so lower gains from stage 3 tax cuts) or they don't have children and so will not gain from changes child care or PLP. The average gains for single parents in quintile 5 ($6,714 per year) are quite significant but it should be remembered there are very few households in this category with most single parents in the lower and middle income categories.

Figure 6 Average gain or loss per household 2024-25 $ per annum by income quintile and policy measure



Source: ANU PolicyMod

Regional Analysis

Using regional microsimulation methods we combine the unit records in PolicyMod (based on the ABS Survey of Income and Housing 2017-18) with 2016 Census benchmarks and house price data from CoreLogic to develop synthetic estimates of the budget impact for each SA3 region in Australia (around 330 regions). The method closely follows that outlined in Tanton (2011)[3][4].

The reweighting method is applied to SA3 regions with at least a population of 5000 persons aged 15 and over. Regions with very small populations are not always reliable using the reweighting methodology. This limitation excludes around 2 per cent of the population.

The results show a very high financial impact in regions with high incomes and small impacts in low income areas. Figure 7 shows that the average gain in bottom income decile SA3s is $515 per year while the average gain for top decile income SA3s is $3848 per year. The gains of the top income decile regions are also substantially higher relative to their income with gains of 2 per cent compared to 0.7 per cent for bottom decile SA3s.

[3] Tanton et al (2011), *Small Area Estimation Using a Reweighting Algorithm*, Royal Statistical Society, Vol 174 (4)

[4] The regional version of PolicyMod will be updated when the ABS Survey of Income and Housing 2019-20 version 2 is released. Census data from 2021 will replace the existing Census 2016 benchmark data.

Figure 7 Average gains and per cent of income by SA3 average income deciles

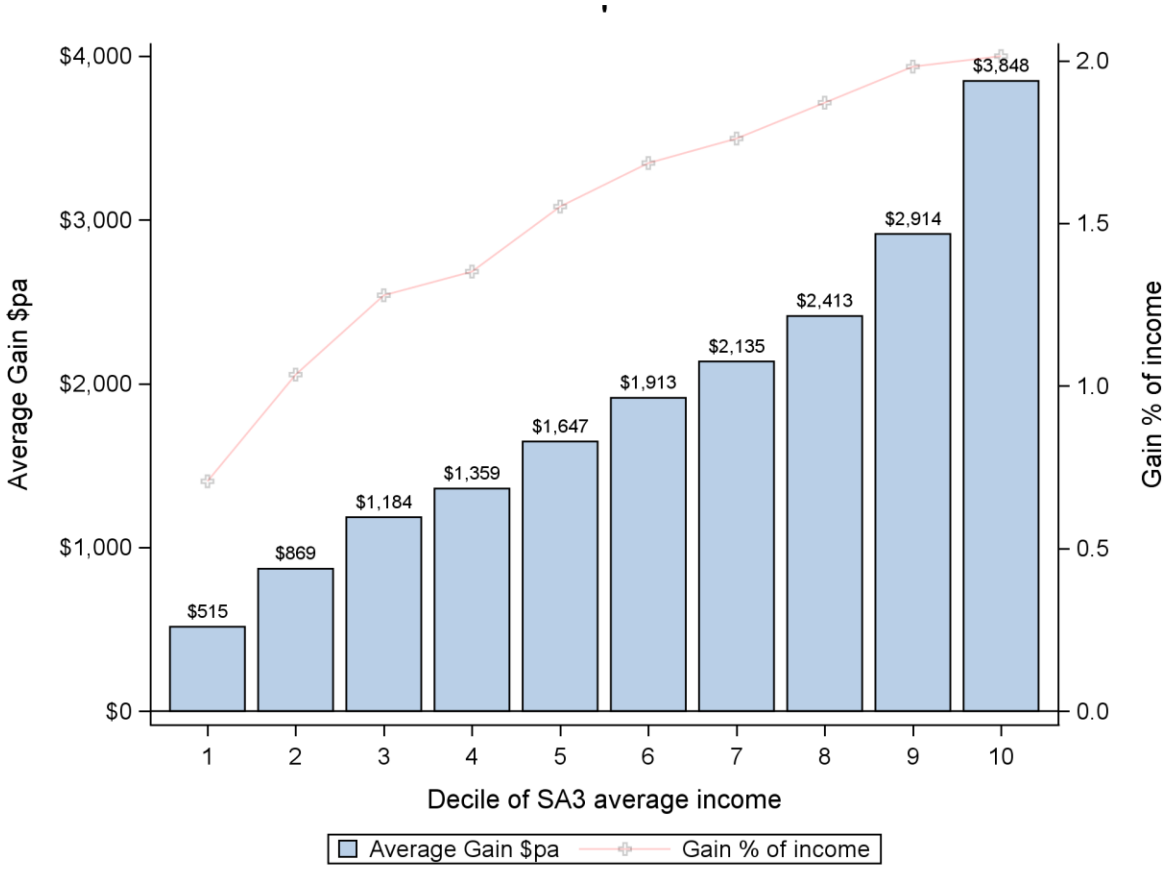


Table 2 shows those SA3s with the largest gains from the modelled change in policy. Ku-ring-gai in Sydney's north has the largest gain in Australia with an average gain across all households of $5950 per year. Closely following are other high income Sydney regions such as Manly, Rouse Hill – McGraths Hill and Perth's Cottesloe-Claremont.

Table 2 Top 20 SA3 gains $pa

Highest Gains

Rank	State	SA3	Gain
1	NSW	Ku-ring-gai	5950
2	WA	Cottesloe - Claremont	5637
3	NSW	Rouse Hill - McGraths Hill	5417
4	NSW	Manly	5354
5	NSW	Leichhardt	4663
6	NSW	Pennant Hills - Epping	4332
7	Vic	Bayside	4310
8	Vic	Stonnington - East	4286
9	NSW	Baulkham Hills	4191
10	QLD	Kenmore - Brookfield - Moggill	4162
11	NSW	Chatswood - Lane Cove	4155
12	NSW	Eastern Suburbs - North	4143
13	Vic	Boroondara	4111
14	NT	Darwin City	4061
15	NSW	North Sydney - Mosman	4025
16	WA	Melville	3971
17	Vic	Manningham - East	3841
18	NT	Palmerston	3699
19	WA	Joondalup	3634
20	NSW	Dural - Wisemans Ferry	3610

Table 3 shows the lowest gain by SA3 in Australia. At the bottom is Great Lakes in the Central Coast of NSW at just $236 per year or about 4 per cent of Ku-ring-gai in Sydney. The lowest impact SA3s are dominated by a combination of low income, older demographic, and regional areas. The gains are dominated by the impact of stage 3 tax cuts so low income areas are much less likely to gain from this policy change. Additionally, the child care and PLP changes tend to impact areas with a higher rate of couples with children, in particular higher income families.

Table 3 Bottom 20 SA3 gains $pa

Lowest Gain SA3s

Rank	State	SA3	Gain
1	NSW	Great Lakes	236
2	Vic	Maryborough - Pyrenees	241
3	Vic	Gippsland - East	263
4	QLD	Maryborough	301
5	NSW	Kempsey - Nambucca	304
6	Vic	Murray River - Swan Hill	317
7	Tas	South East Coast	326
8	Vic	Gippsland - South West	338
9	Vic	Moira	339
10	NSW	South Coast	351
11	Vic	Loddon - Elmore	363
12	QLD	Burnett	379
13	NSW	Taree - Gloucester	379
14	NSW	Shoalhaven	393
15	Vic	Grampians	396
16	Vic	Colac - Corangamite	409
17	Tas	North East	412
18	Vic	Campaspe	415
19	QLD	Gympie - Cooloola	426
20	Tas	Hobart - North West	441

Appendix 1 provides the SA3 average household financial gains mapped for NSW, Victoria and Queensland for both their capital cities and for the full state by SA3. The main insight from these maps is that for capital city regions that are typically associated with higher incomes, mostly the inner parts of capital cities have, on average, larger gains than regions on the fringe of capital cities. Considering the maps of entire states shows that lower income coastal and regional areas tend to have a very low gains whereas higher income regions tend to have larger gains. Gains in regional Victoria and, to a lesser extent, regional NSW are very low, while gains in regional Queensland, mostly outback Queensland are relatively strong. Appendix 2 provides the full set of SA3 average household gains results.

Conclusion

This Research Note shows the current trajectory of financial impact of the major changes to personal income tax and social security policy over the course of the 47th parliament. The research tracks policy changes that will take place during this political term regardless of whether legislated by this government or not. We can expect there will be further changes in future budgets but this research only relates to those as of the October 2022-23 Budget.

The research finds that the current trajectory for financial impact is that relative to current policy households will gain around $20.5 billion per year in 2024-25 representing a 1.65 per cent gain in disposable income. The gains are not equal with households in the top 20 per cent gaining around $12 billion per year (2.2 per cent of income) compared to the bottom 20 per cent gaining effectively nothing. Middle income households gain around $2.4 billion (1.1 per cent of income).

The top 20 per cent gain around 59 per cent of the total gains. The top 40 per cent gain around 86 per cent. Overall, there is a modest increase in the Gini Coefficient from 0.356 to 0.36 in 2024 from the policy adjustments.
The average high income couple with children (quintile 5) gain the most at around $9,763 per year. Low income groups for other household types effectively receive no gains. The quintile 5 (highest) income household types receive the most across all types of households.

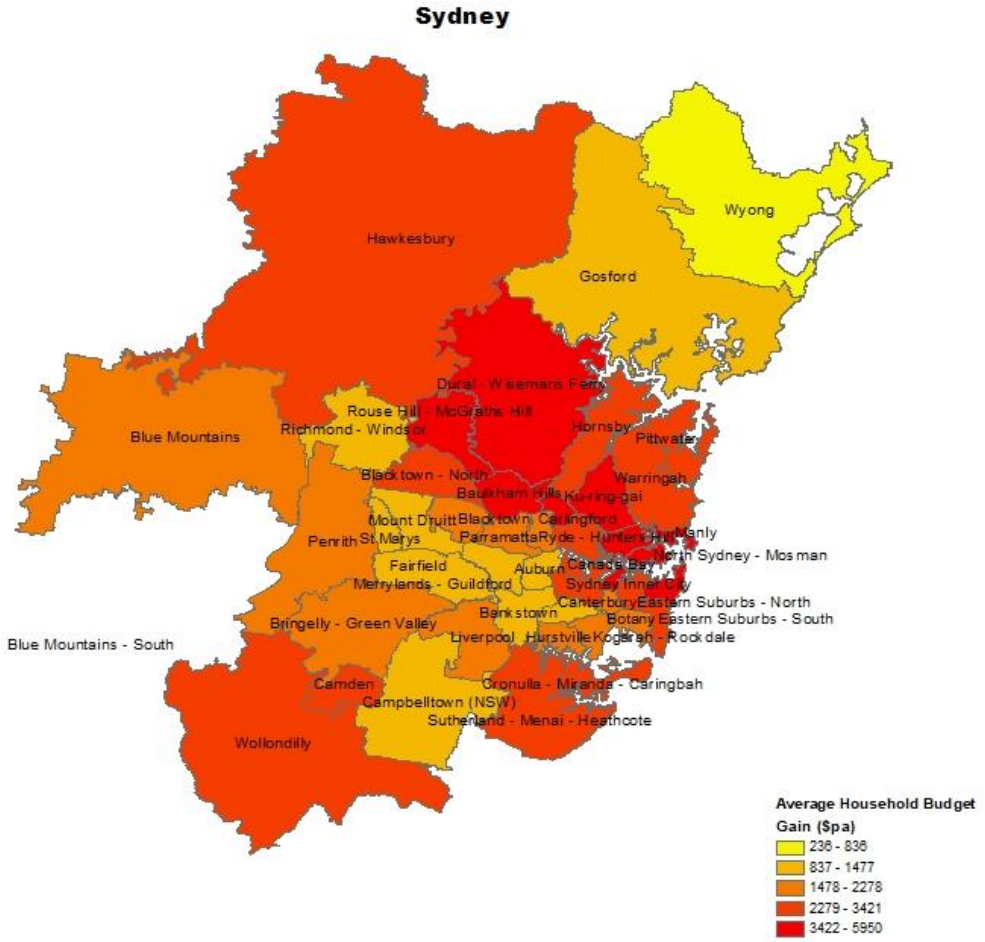
Overall, the modelling shows a decrease in personal income tax revenue of $18.3 billion in 2024-25. This is by far the largest change modelled in this paper and also the major driver of the distributional impact, in particular the increase in income inequality. Child care subsidies are set to increase by $1.5 billion in 2024-25 with most benefit going to the top 40 per cent of households when ranked by income. PLP costs around $700 million in 2024-25 (if fully implemented) and again, most of the benefit goes to households in the top 40 per cent of the income distribution.

The findings are less stark when considered as a share of income. However, the clear finding is that the current trajectory for disposable income with respect to policy change is for high income households to gain around 2.2% or $5740 per year while the lowest income group's income will effectively be unchanged by policy over the course of the next three years. Middle income household incomes grow by $1108 per year for a 1.1 per cent gain.

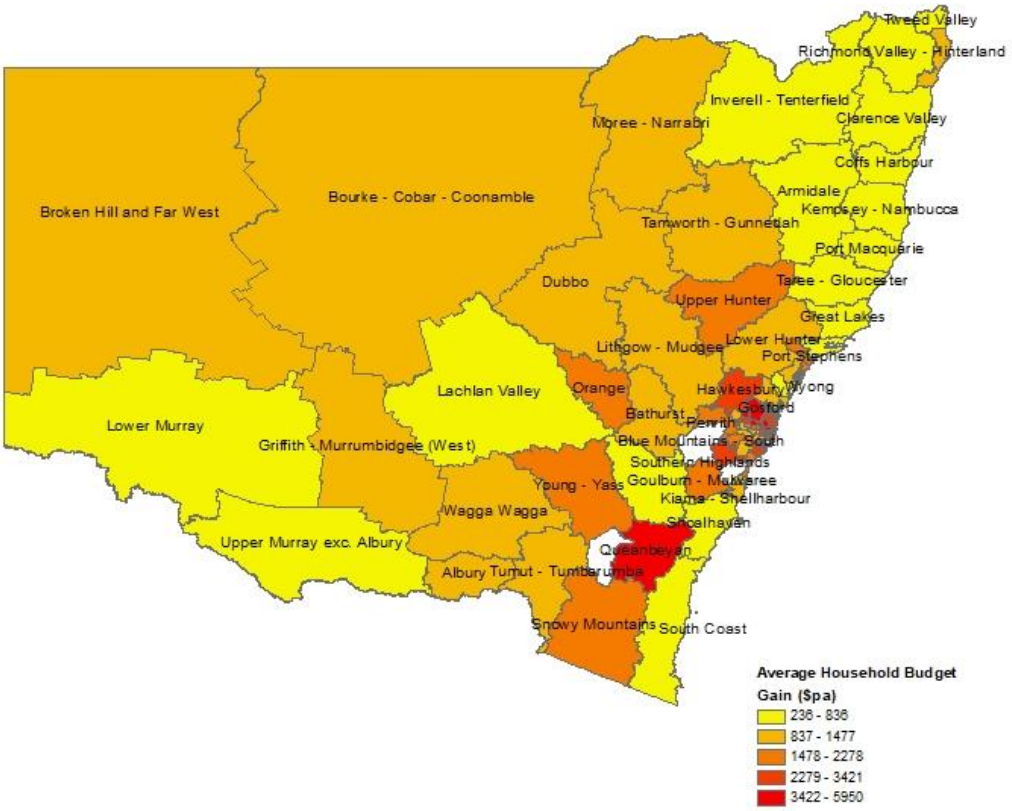
The regional analysis shows that capital cities, particularly well located, inner city regions tend to do better than those regions more towards the fringe of capital cities where incomes are often lower. Outside of capital cities gains from the modelled policies tend to be quite limited in rural and regional areas. Some outback areas of Queensland are expected to have large gains but this is atypical. Many coastal areas, particularly in Queensland and the Central and Northern coast of NSW have lower income households with an older demographic. The gains in these regions are quite small.

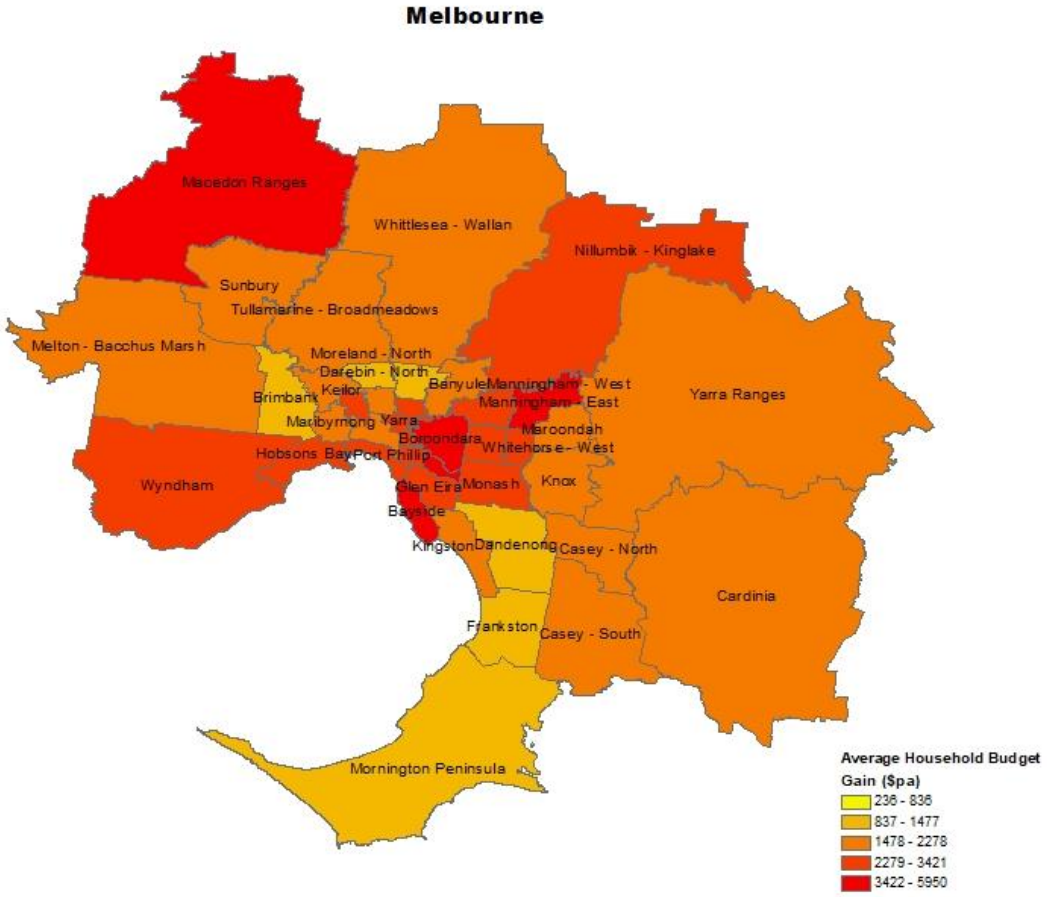
The analysis here excludes a number of important policies such as increases to public housing expenditure and aged care. These policies will be of benefit to a small number of households but their expenditure level is relatively small and unlikely to materially impact the results of this research which are dominated by the size of the stage 3 tax cuts in 2024-25.

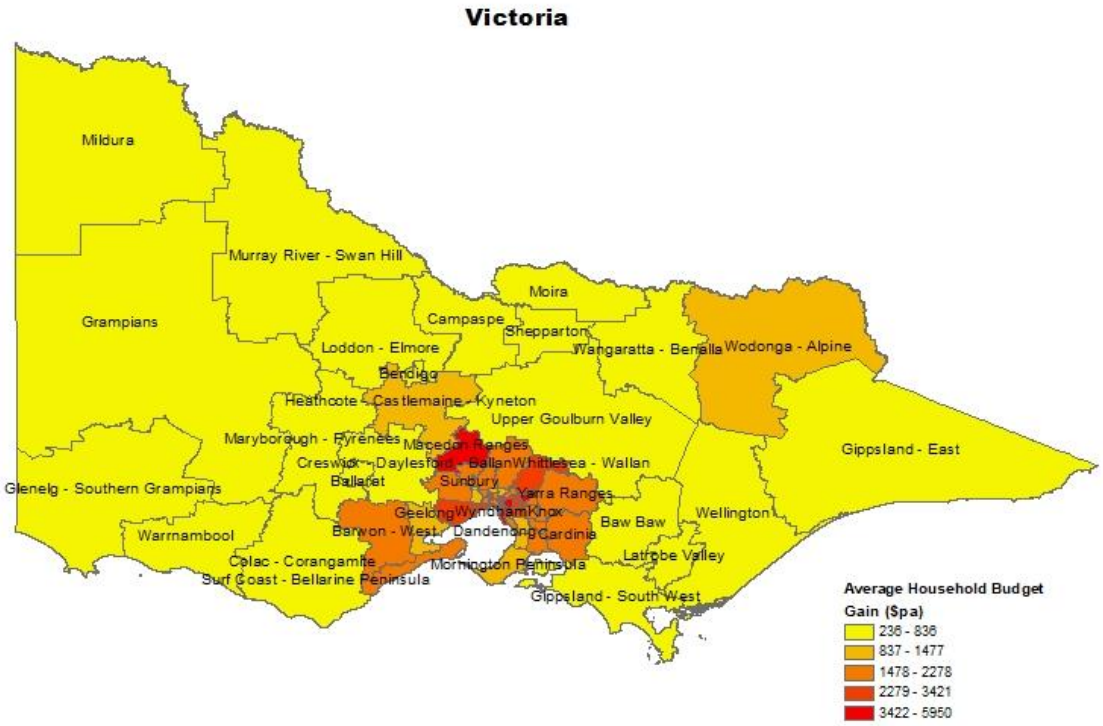
Appendix 1 – SA3 average gain maps



New South Wales




Melbourne
Macedon Ranges
Whittlesea - Wallan
Nillumbik - Kinglake
Sunbury
Tullamarine - Broadmeadows
Melton - Bacchus Marsh
Moreland - North
Darebin - North
Keilor
Brimbank
Benyule
Manningham - West
Manningham - East
Yarra Ranges
Maribyrnong
Yarra
Boroondara
Maroondah
Whitehorse - West
Hobsons Bay
Port Phillip
Wyndham
Glen Eira
Monash
Knox
Bayside
Kingston
Dandenong
Casey - North
Cardinia
Frankston
Casey - South
Mornington Peninsula
Average Household Budget Gain ($pa)
236 - 836
837 - 1477
1478 - 2278
2279 - 3421
3422 - 5950


Victoria
Mildura
Murray River - Swan Hill
Grampians
Moira
Campaspe
Shepparton
Loddon - Elmore
Wangaratta - Benalla
Wodonga - Alpine
Bendigo
Heathcote - Castlemaine - Kyneton
Upper Goulburn Valley
Maryborough - Pyrenees
Macedon Ranges
Gippsland - East
Creswick - Daylesford - Ballan
Whittlesea - Wallan
Glenelg - Southern Grampians
Ballarat
Sunbury
Yarra Ranges
Geelong
Wyndham
Knox
Wellington
Baw Baw
Warrnambool
Barwon - West
Dandenong
Cardinia
Latrobe Valley
Colac - Corangamite
Mornington Peninsula
Surf Coast - Bellarine Peninsula
Gippsland - South West
Average Household Budget Gain ($pa)
236 - 836
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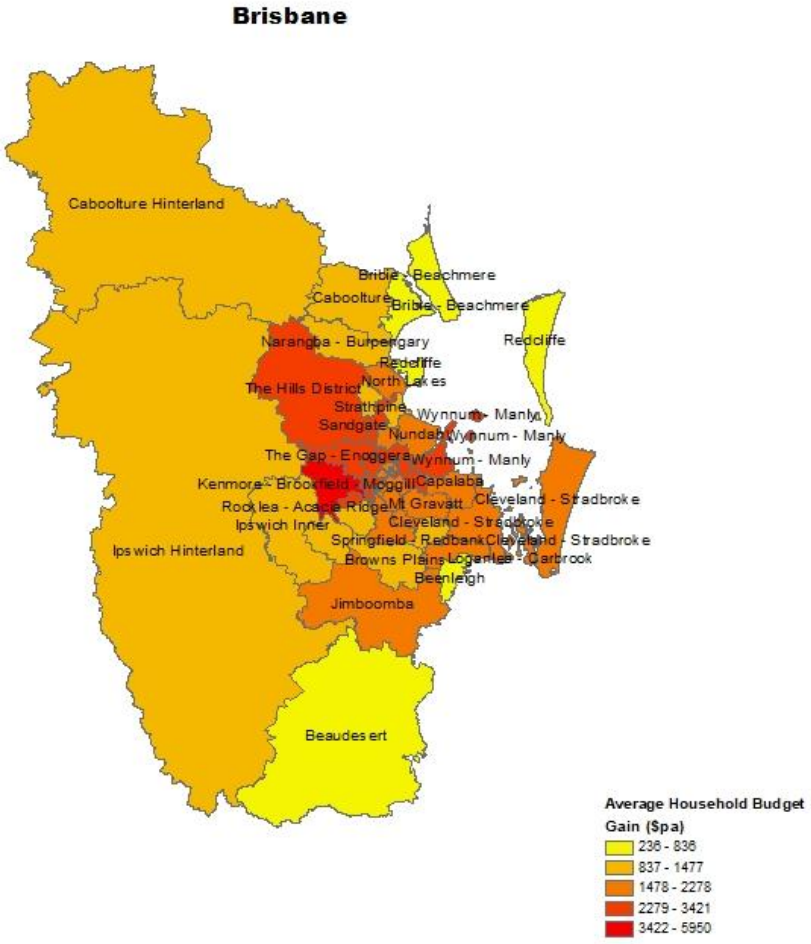
Brisbane
Caboolture Hinterland
Bribie - Beachmere
Caboolture
Bribie - Beachmere
Narangba - Burpengary
Redcliffe
Redcliffe
North Lakes
The Hills District
Strathpine
Wynnum - Manly
Sandgate
Nundah
Wynnum - Manly
The Gap - Enoggera
Wynnum - Manly
Kenmore - Brookfield - Moggill
Capalaba
Rocklea - Acacia Ridge
Mt Gravatt
Cleveland - Stradbroke
Ipswich Inner
Cleveland - Stradbroke
Springfield - Redbank
Cleveland - Stradbroke
Ipswich Hinterland
Browns Plains
Logan Ltee - Carbrook
Beenleigh
Jimboomba
Beaudesert
Average Household Budget Gain ($pa)
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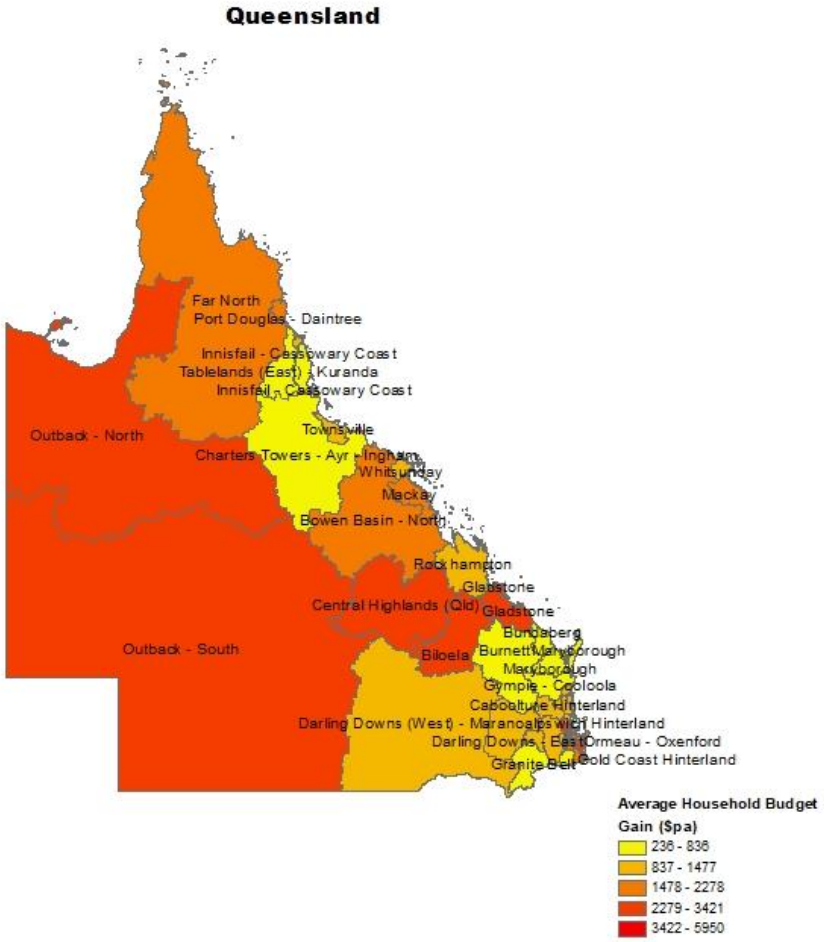
837 - 1477
1478 - 2278
2279 - 3421
3422 - 5950


Queensland
Far North
Port Douglas - Daintree
Innisfail - Cassowary Coast
Tablelands (East) - Kuranda
Innisfail - Cassowary Coast
Townsville
Outback - North
Charters Towers - Ayr - Ingham
Whitsunday
Mackay
Bowen Basin - North
Rockhampton
Gladstone
Central Highlands (Qld)
Gladstone
Bundaberg
Outback - South
Biloela
Burnett
Maryborough
Gympie - Cooloola
Caboolture Hinterland
Darling Downs (West) - Maranoa
Darling Downs - East
Ormeau - Oxenford
Gold Coast Hinterland
Granite Belt
Average Household Budget Gain ($pa)
236 - 836
837 - 1477
1478 - 2278
2279 - 3421
3422 - 5950

Appendix 2 – SA3 average gain table

SA3 Region	Average Gain $pa
Ku-ring-gai	5950
Cottesloe - Claremont	5637
Rouse Hill - McGraths Hill	5417
Manly	5354
Leichhardt	4663
Pennant Hills - Epping	4332
Bayside	4310
Stonnington - East	4286
Baulkham Hills	4191
Kenmore - Brookfield - Moggill	4162
Chatswood - Lane Cove	4155
Eastern Suburbs - North	4143
Boroondara	4111
Darwin City	4061
North Sydney - Mosman	4025
Melville	3971
Manningham - East	3841
Palmerston	3699
Joondalup	3634
Dural - Wisemans Ferry	3610
Molonglo	3573
Macedon Ranges	3541
Queanbeyan	3532
Burnside	3421
Hornsby	3333
West Pilbara	3327
Sutherland - Menai - Heathcote	3278
Brisbane Inner - West	3267
Glen Eira	3258
Centenary	3210
Pittwater	3193
Brisbane Inner - East	3160
Darwin Suburbs	3155
South Perth	3137
Warringah	3108
Blacktown - North	3081
South Canberra	3024
Gladstone	3013
Nillumbik - Kinglake	2996
Perth City	2967
Canada Bay	2966
Carindale	2944
Unley	2939
Gungahlin	2909

Central Highlands (Qld)	2871
Stonnington - West	2853
Mudgeeraba - Tallebudgera	2853
The Hills District	2838
Serpentine - Jarrahdale	2811
Prospect - Walkerville	2802
Gascoyne	2785
East Arnhem	2766
Biloela	2734
Litchfield	2714
Ryde - Hunters Hill	2713
Ormeau - Oxenford	2693
Yarra	2682
Eastern Suburbs - South	2680
Mitcham	2673
Essendon	2651
Stirling	2643
Fremantle	2637
Brisbane Inner - North	2628
Woden Valley	2619
Goldfields	2584
The Gap - Enoggera	2568
Kimberley	2553
Wyndham	2553
Manningham - West	2545
Bald Hills - Everton Park	2545
Whitehorse - West	2529
Cockburn	2525
Port Phillip	2509
Cronulla - Miranda - Caringbah	2497
Darebin - South	2476
Outback - North	2475
Camden	2450
Hawkesbury	2442
Outback - South	2430
Canning	2428
Whitehorse - East	2417
Kalamunda	2411
Weston Creek	2392
Hobsons Bay	2386
Mundaring	2385
Katherine	2378
Sydney Inner City	2369
Daly - Tiwi - West Arnhem	2343
Strathfield - Burwood - Ashfield	2326
Sherwood - Indooroopilly	2323

Monash	2312
Wynnum - Manly	2300
Wollondilly	2292
East Pilbara	2278
Carlingford	2268
Banyule	2249
Wollongong	2224
Mt Gravatt	2223
Adelaide Hills	2203
Holdfast Bay	2196
Cairns - North	2146
Snowy Mountains	2142
Casey - South	2139
Norwood - Payneham - St Peters	2119
Marrickville - Sydenham - Petersham	2117
Bowen Basin - North	2116
Mackay	2112
Kingston	2092
Buderim	2084
Southern Highlands	2084
Holland Park - Yeronga	2078
Young - Yass	2075
Keilor	2073
Rockingham	2046
Wanneroo	2038
Nathan	2026
Jimboomba	2022
Parramatta	2005
Brunswick - Coburg	2003
Tuggeranong	1997
Barwon - West	1969
Brisbane Inner	1954
Rocklea - Acacia Ridge	1946
Capalaba	1945
Bayswater - Bassendean	1944
Chermside	1942
Newcastle	1893
Surf Coast - Bellarine Peninsula	1876
Nerang	1873
Cleveland - Stradbroke	1867
Knox	1858
Penrith	1854
Hurstville	1845
Maitland	1843
Broadbeach - Burleigh	1839
Maribyrnong	1828

Maroondah	1818
Botany	1794
Belconnen	1792
Nundah	1791
Melton - Bacchus Marsh	1790
Swan	1774
Casey - North	1771
Gosnells	1763
Cardinia	1752
Barkly	1750
Whittlesea - Wallan	1735
Tea Tree Gully	1712
Upper Hunter	1704
Sunbury	1703
Gold Coast Hinterland	1695
Adelaide City	1673
Bringelly - Green Valley	1668
Bunbury	1667
Sunnybank	1649
Hobart - South and West	1645
Campbelltown (SA)	1639
Robina	1638
Lake Macquarie - East	1633
Melbourne City	1621
North Canberra	1618
Tullamarine - Broadmeadows	1616
Belmont - Victoria Park	1586
North Lakes	1585
Blacktown	1579
Far North	1579
Port Douglas - Daintree	1576
Yarra Ranges	1562
Armadale	1561
Blue Mountains	1560
Liverpool	1558
Orange	1555
Alice Springs	1555
Noosa	1547
Hobart Inner	1547
Outback - North and East	1531
Loganlea - Carbrook	1531
Gawler - Two Wells	1513
Kogarah - Rockdale	1509
Surfers Paradise	1505
Caloundra	1477
Townsville	1458

Richmond - Windsor	1454
Narangba - Burpengary	1449
Sandgate	1448
Kiama - Shellharbour	1439
Moreland - North	1394
Springfield - Redbank	1364
Lower Hunter	1357
Augusta - Margaret River - Busselton	1348
Moree - Narrabri	1286
Mandurah	1285
Hobart - North East	1277
Frankston	1273
Bankstown	1265
Toowoomba	1264
Rockhampton	1263
Wheat Belt - South	1259
Charles Sturt	1257
Brimbank	1243
Gold Coast - North	1238
Sunshine Coast Hinterland	1228
West Torrens	1222
Mount Druitt	1221
Noosa Hinterland	1214
Mornington Peninsula	1210
Mid West	1209
Browns Plains	1208
Darling Downs (West) - Maranoa	1206
Campbelltown (NSW)	1196
Forest Lake - Oxley	1182
Gosford	1179
Darebin - North	1167
Kwinana	1163
St Marys	1162
Merrylands - Guildford	1162
Marion	1149
Auburn	1146
Wheat Belt - North	1144
Richmond Valley - Coastal	1138
Coolangatta	1136
Maroochy	1122
Dandenong	1118
Canterbury	1118
Esperance	1114
Barossa	1109
Springwood - Kingston	1102
West Coast	1096

Geelong	1093
Ipswich Inner	1092
Wodonga - Alpine	1092
Strathpine	1064
Nambour	1048
Lake Macquarie - West	1047
Port Adelaide - East	1046
Wagga Wagga	1030
Tamworth - Gunnedah	1020
Eyre Peninsula and South West	980
Bathurst	966
Griffith - Murrumbidgee (West)	965
Brighton	958
Caboolture Hinterland	947
Onkaparinga	938
Dapto - Port Kembla	934
Lithgow - Mudgee	931
Darling Downs - East	926
Albury	926
Whitsunday	910
Dubbo	898
Port Adelaide - West	898
Cairns - South	892
Heathcote - Castlemaine - Kyneton	880
Huon - Bruny Island	879
Albany	874
Fairfield	871
Caboolture	870
Broken Hill and Far West	865
Ipswich Hinterland	862
Bourke - Cobar - Coonamble	860
Tumut - Tumbarumba	855
Southport	836
Goulburn - Mulwaree	834
Beenleigh	824
Manjimup	816
Redcliffe	800
Mid North	793
Armidale	791
Limestone Coast	782
Lachlan Valley	777
Creswick - Daylesford - Ballan	772
Port Stephens	769
Salisbury	768
Charters Towers - Ayr - Ingham	764
Latrobe Valley	761

Upper Murray exc. Albury	760
Lower Murray	740
Beaudesert	740
Ballarat	739
Baw Baw	737
Lower North	710
Launceston	692
Wellington	683
Coffs Harbour	678
Central Highlands (Tas.)	666
Wyong	659
Devonport	654
Tweed Valley	647
Bendigo	639
Playford	635
Tablelands (East) - Kuranda	634
Sorell - Dodges Ferry	630
Port Macquarie	613
Innisfail - Cassowary Coast	599
Shepparton	596
Warrnambool	595
Burnie - Ulverstone	586
Bribie - Beachmere	552
Upper Goulburn Valley	529
Richmond Valley - Hinterland	527
Hervey Bay	521
Granite Belt	512
Mildura	493
Bundaberg	491
Murray and Mallee	470
Meander Valley - West Tamar	466
Fleurieu - Kangaroo Island	463
Wangaratta - Benalla	457
Inverell - Tenterfield	456
Yorke Peninsula	448
Glenelg - Southern Grampians	443
Clarence Valley	442
Hobart - North West	441
Gympie - Cooloola	426
Campaspe	415
North East	412
Colac - Corangamite	409
Grampians	396
Shoalhaven	393
Burnett	379
Taree - Gloucester	379

Loddon - Elmore	363
South Coast	351
Moira	339
Gippsland - South West	338
South East Coast	326
Murray River - Swan Hill	317
Kempsey - Nambucca	304
Maryborough	301
Gippsland - East	263
Maryborough - Pyrenees	241
Great Lakes	236