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WHO PAYS INCOME TAX?
THE DISTRIBUTION OF INDIVIDUAL INCOME TAX RATES IN AUSTRALIA

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Individual income taxes in Australia raise nearly half of Federal government revenue. Given their size and scale, getting the design of these taxes right is important. A poorly designed tax system disincentivises productive activities (*efficiency*), reducing overall incomes and unfairly places the burden on particular individuals (*equity*).

In this note we offer a new perspective on the efficiency and equity implications of the individual income tax system. Using data from anonymised tax returns, we construct a comprehensive measure of income for Australian taxpayers in the 2021/2022 Financial year, and compute the effective tax rate paid by taxpayers at each income level.

Our findings paint two starkly different pictures of horizontal and vertical equity in effective tax rates at high and low levels of income.

- For the bottom 95% of individuals who account for 63% of income tax revenue (those with incomes below about $187,000), tax rates are highly progressive. Effective tax rates rise steeply with income, and individuals with similar incomes pay similar tax rates.
- For the top 5% of individuals who account for 37% of tax revenue (those with incomes above $187,000), there is a very wide range of effective tax rates and income bares almost no relationship with the tax rate faced by any one person. Among this group, the effective tax rate is unrelated to income, but there is a large amount of dispersion in tax rates at any given income level. Conditional on income, the difference between 10th and 90th percentile of tax rates is around 20 percentage points.

Australia's taxation of higher incomes exhibits substantial horizontal and vertical inequity and as a result is highly inefficient. It risks incentivising people to prioritise activities that are rewarded with capital gains over other forms of income even when they have a lower economic return. This unequal treatment may contribute to insufficient investment in more highly taxed activities such as human capital acquisition, that are important for the long-term performance of the Australian economy.

We describe the distribution of effective tax rates (ETR) in Australia using a *comprehensive income base*. Unlike taxable income, comprehensive income includes all newly generated income available to an individual for consumption in a given financial year. We view this as a consistent tax base for measuring individuals' abilities to contribute to the funding of government services, as all income in a Financial Year is treated consistently as recommended by Smeeding and Weinberg (2001). Since our measure is based on gross cashflows, the inflationary component of capital income is included for all forms of saving, making this a nominal rather than real income measure. Although we find this income measure useful for illustrating the level and distribution of ETRs, we are not suggesting that it is necessarily the *ideal* base for tax policy. [1]

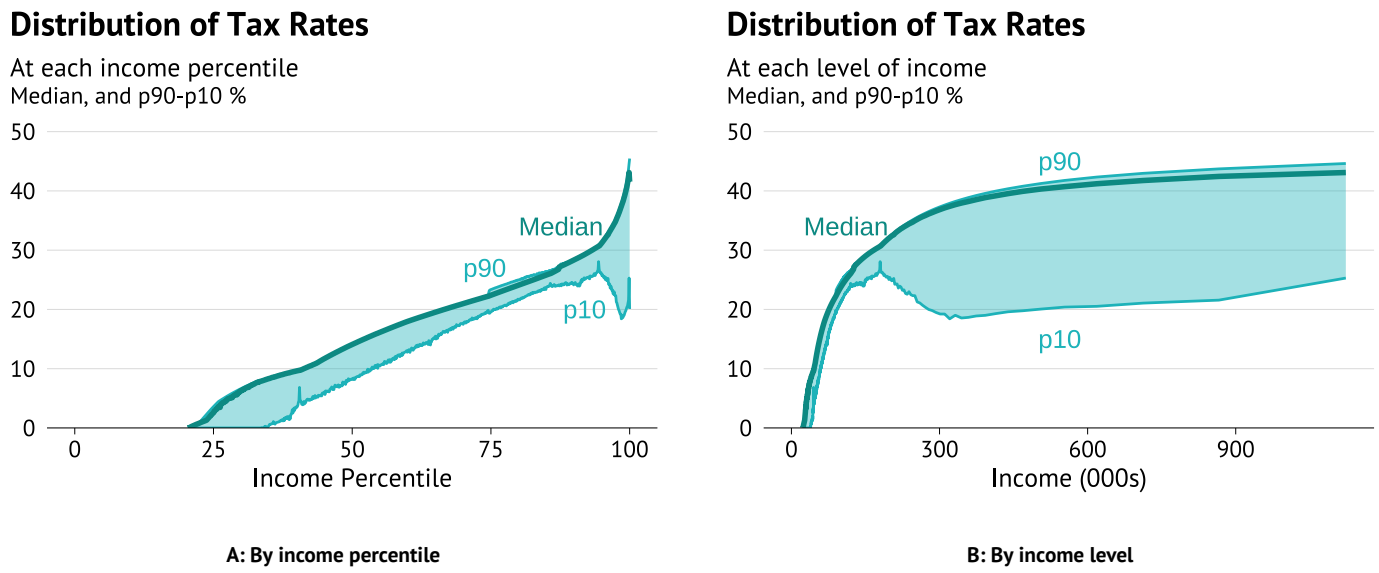
Given this income base, ETRs are defined as the total tax paid divided by this measure of comprehensive income. There are two reasons for measuring ETRs this way.

First, the level and distribution of ETRs is indicative of the efficiency of the tax system. ETRs are the relevant margin when considering income generating decisions over long horizons, such as career choice and human capital investment. Both higher income tax rates, and inconsistent taxation of individuals generating the same amount of income from different activities, lead to distortions in individuals' choices of their most productive lifetime economic trajectories.

Second, both the relationship between average ETRs with income, and the spread of ETRs at a given income is informative about the equity of the tax system. If ETRs rise with income the tax system achieves *vertical equity*, since individuals with greater opportunity to consume provide proportionally more of their income to fund government services. If there are a wide range of different ETRs at a given level of income the tax system features *horizontal inequity*, since individuals with the same consumption opportunities sacrifice different amounts.

1 Due to data limitations there are gaps in untaxed income in our measure. More discussion about income bases can be found in Appendix A.1

Figure 1: Effective Income Tax Rates



A: By income percentile

B: By income level

Our findings suggest that across a range of income levels that represents over a third of all income tax revenue, the Australian tax system fails to achieve these efficiency and equity goals. This is due in large part to the treatment of realised capital gains discount, but it is also due to deductions that are not associated with income generating activities, and the low level of income at which the top marginal tax rate kicks in.

Effective tax rates

Most analyses of the distribution of tax rates focus on taxable income as the income base (see e.g. Australian studies in Herault and Azpitarte (2015) and Tran and Zakariyya (2021)). But taxable income is an accounting concept, not an economic concept. This distinction matters. By definition, individuals with the same taxable income largely face the same tax rates. However, taxable income does not reflect individuals' means to pay because some sources of income that are not included in the tax base reflect genuine income that can be used for consumption.

We calculate a comprehensive income base by including components of income that people can use for consumption, and disallowing deductions that are not used to generate income. The most important difference between our measure and headline measures of taxable income are the inclusion of realised capital gains, certain categories of non-taxable benefits and charitable giving. We also include the medicare levy in our measure of taxes. For full details and further rationale for our construction of our income measures, see Appendix A.1.

Figure 1A shows the median, 10th percentile and 90th percentile of ETRs at each percentile of the income distribution. Figure Figure 1B shows the same information at each income level.

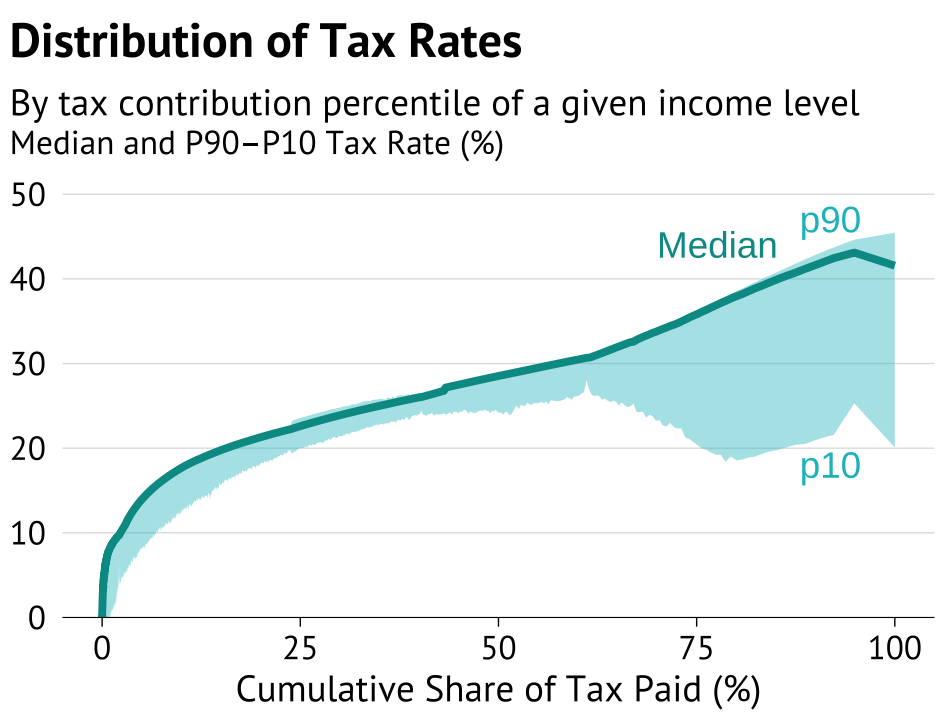
Between the 20th and 95th percentiles of income the average effective tax rate rises from approximately 0% to 31%. Across this part of the income distribution, there is only moderate dispersion in tax rates across individuals with the same earnings. The difference between the 90th and 10th percentiles of ETRs varies from 2 to 8 percentage points.

However, above the 95th percentile there is much more dispersion in effective tax rates. There is a 20 percentage point spread in effective tax rates between the 90th and 10th percentiles at each level of income in this range. Moreover the median ETRs in this range remain relatively flat as income rises. These features are more easily seen in Figure 1B.

So even though there is a huge amount of dispersion in ETRs for individuals in the top 5 percent, ranging from below 20 percent to above 40 percent, their level of income plays almost no role in determining where in this range an individual finds themselves. Therefore in this part of the distribution there is neither vertical nor horizontal equity.

As an example, an individual with $390,000 of income is in the top 1% of income earners. At this level of income the 10th percentile of ETRs is 19%. A consequence is that ten percent of individuals with $390,000 of income have lower tax rates than essentially all individuals with incomes of $71,000 (63rd percentile).

Figure 2: Effective Income Tax Rates by Share of Tax Revenue



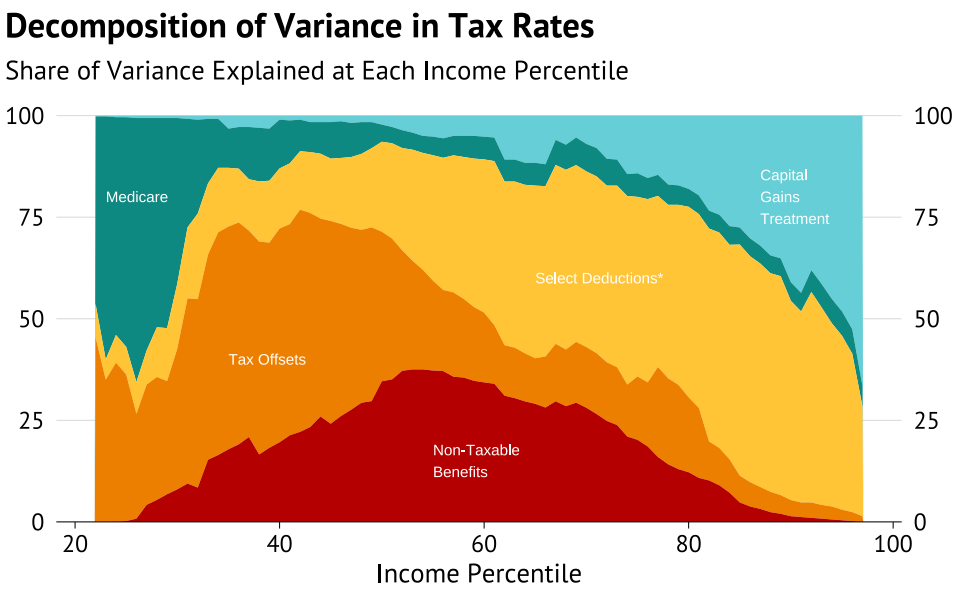
It might be tempting to dismiss these findings by noting that it is only among the top 5 percent of incomes that ETRs are dispersed and unrelated to income. However, this group of taxpayers account for over a third of all income tax revenues. Figure 2 shows ETRs at each percentile of the distribution of overall cumulative tax revenue. So even though it is a relatively small group of people, it constitutes a large fraction of total tax revenues. The incentives created by the taxation of this group has a disproportionate effect on overall tax revenue.

What drives the dispersion in effective tax rates?

Not all of the dispersion in tax rates at a given income level reflects horizontal inequity. Some of the dispersion reflects genuine differences in capacity to pay, such as non-taxable benefits based on specific family needs. To assess the sources of the dispersion in ETRs, Figure 3 decomposes the variance of ETRs at each income percentile into the various sources (the figure shows only the five most important sources, which account for essentially all the variation).

The figure shows that dispersion in effective tax rates is due to different features of the tax system at different income levels. For the bottom 40 percent, most of the dispersion is due to different eligibility for tax offsets and family-related payments and levies. Above 40th percentile, non-income generating deductions become increasingly important for differences in the tax rate paid by individuals. Above the 93rd percentile, the capital gains discount becomes the largest driver of the difference in income tax rates between individuals with similar incomes.

Figure 3: What leads to the range of ETRs?



* Select Deductions refer to the gifts/donations deduction, election expenses deduction, and the lower tax rate applied to voluntary superannuation contributions. The total variance explained above is only the variance explained by these items. As such, some other parts of the tax system that drive variance - for example losses from previous years - are not included here.

Conclusion

The Australian income tax system treats income earners differently based on the source of their income. These differences incentivise individuals to organise their careers so as to generate income from activities that are taxed more generously. In general these are not the same activities that would maximise productive efficiency. These differences are also inequitable as they treat individuals with similar ability to pay differently in arbitrary ways.

To support a dynamic and growing Australia, we require a tax system that doesn't get in the way of people making the right choices. This requires taking a longer term perspective where we recognise that people base their education, occupation and career choices on the lifetime after-tax incomes that they will earn.

This tax distortion may contribute to inefficiently low investment in human capital compared with financial assets and real estate capital in Australia. If this is the case, the tax system is pushing our most talented individuals away from careers that are rewarded with wage and salary earnings even if this is where their skills are most valuable. Improving the consistency of our tax system among high earners in Australia can address this concern and more equitably tax individuals who earn income in different ways.

In ongoing work e61 is extending this analysis to measure ETRs over longer horizons. This allows us to study how volatile income sources, such as capital gains, affect effective tax rates.[2] This analysis of the will inform ongoing debates about the taxation of labour income, capital gains, and reforms to Australia's GST system and provide a better understanding of the role of the tax and transfer system over the lifecycle.

2 See Appendix A.5 for details

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A.1. Construction of Comprehensive Income

Comprehensive income refers to a broad measure of an individual's or household's economic resources over a period. It seeks to capture all additions to a person's capacity to consume or save, regardless of whether these additions are recognised in the tax system. In contrast, taxable income is a narrower construct defined by the tax code and shaped by administrative and policy considerations. Taxable income excludes many forms of economic gains and includes various deductions and concessions that may not align with changes in true economic resources.

In our analysis, we construct a measure of comprehensive income that extends beyond taxable income in three important ways. First, we include full realised capital gain acknowledging their contribution to household resources.[3] Second, we incorporate non-taxable benefits, such as Family Tax Benefit, which improve household welfare but are not typically subject to income tax. Third, we adjust for deductions that do not reflect income generation (for example concessional voluntary superannuation contributions or charitable giving), recognising that these represent a form of final consumption.

As defined, our comprehensive income measure is close to the *gross cash income* measure used in Smeeding and Weinberg (2001) – and reflects the cashflow available for an individual in order to consume.

However, our comprehensive income measure is not exhaustive. Some components of economic income remain unobserved or are deliberately excluded. Notably, we omit capital gains that are difficult to observe or value, such as gains on owner-occupied housing and accrued gains within superannuation funds. We also do not attribute income associated with transfers in-kind from government provision. Similarly, we do not capture income from non-market activities, such as imputed rent, informal arrangements, or illegal activities ("black market" income) due to data limitations.

Furthermore, there is no allowance for inflation in our analysis which leads to more income being attributed to capital gains than it would be when considering real consumption opportunities. As a result, while our measure broadens the scope of income relative to taxable income, it should not be interpreted as a full accounting of all additions to economic capacity.

This measure also differs from a Haig-Simons income concept, which defines income as consumption plus changes in net worth over a period, including both realised and unrealised gains. Unlike Haig-Simons, we do not include imputed income from the use of owner-occupied housing, home production, nor do we account for capital gains on an accrual basis. We also do not include compulsory contributions to superannuation, as they reflect an increase in net wealth that could not be used during the Financial Year. Our decision reflects practical constraints in measuring these components and a desire to align more closely with observable cash flows rather than imputed values. However, it also reflects the insights in Aguiar et al. (2024) that assessing gains when realised may be closer to optimal tax treatment of capital gains than Haig-Simons treatment.

3 Part of the rationale for the capital gains discount reflects their one-off/irregular nature, inflation, and the timing of realisation.

A.2. Data Description

For this analysis we utilise PLIDA Personal Income Tax (PIT) data for the 2021/22 Financial Year.[4] These data contain the full range of information on Australian personal income taxpayers.

We limit the data to those aged 18+ (as Australians under the age of 18 pay tax at a higher rate, to avoid income splitting through properties such as trusts). Some forms of income are missing in the PIT data. We attempt to add these back in the following ways:

We merge the PIT data with DOMINO data on Family Tax Benefit and Rent Assistance. These payments are a form of income that are not reported anywhere on an individual's tax return, as they are untaxed. To merge these with the PIT data, we sum the total amount of FTB and CRA the person recieves over the course of the 2021/22 Financial Year (including End of Year Supplements). For consistency, this treatment mirrors the treatment of non-tax benefits in Ching et al. (2023). However, as this treats non-taxable benefits differently to taxable benefits – even though in both cases only the net payment is consequential for the recipient – this treatment may overstate the variability in true tax rates lower in the income distribution.

For Capital Gains Taxation, the Personal Income Tax Return Form contains two line items: Total Capital Gains throughout the year, and the net capital gains (the amount which is taxed). These data are missing two key variables: the capital losses the individual incurred throughout the year (which would be subtracted from total capital gains), and the average discount rate applied to the person (which would then be applied to total net gains, to get taxable net gains). Based upon reporting from Commonwealth Treasury, 95% of Capital Gains are discounted each year. As such, we assume that for each individual 95% of their capital gains are discounted, to get the total effect.

Additionally, we add back several deductions that we do not consider being reasonably incurred in the process of earning income. These are: the gifts and donations line item, and the other deductions - election expenses - line item. Additionally, we have the deduction associated with voluntary contributions to superannuation in the financial year. We add these back to our measure of comprehensive income, and impute a 15% tax rate paid on them via them being contributed to superannuation.

Although we include taxation of voluntary contributions we do not include compulsory contributions or their concessionary tax treatment. When considering comprehensive income we are interested in what the individual could consume during that period of time. The decision to voluntarily save does reflect income that could have been consumed, while compulsory contributions do not.

A.2.1 Treatment of Top Coding

Our PIT data are topcoded for high levels of income, tax, and capital gains. We are unable to directly overcome this. However, using published ATO statistics, we are able to estimate the total amount of "missing" tax, income, and capital gains from our data, compared with these statistics. We then evenly assign the total value of missing data to these topcoded individuals. Although this means we are unable to make claims, or estimate effective tax rates, for these individuals specifically, we are able to use this to estimate the total amount of tax paid, income earned, and capital gains income for the top percentiles of our distribution.

4 PLIDA data are available for the 2022/23 FY, but thus far only up to the 12 month file (i.e. only taxpayers who have filed their tax return within 12 months of the filing date. As such, this we prefer the 2021/22 year as this will contain a more representative group of tax payers.

A.3. Definition of Effective Tax Rates

Our measure of the effective tax rate (ETR) is defined as **total taxes paid divided by comprehensive income**, where comprehensive income includes both taxable and non-taxable benefits. This approach provides a simple, intuitive indicator of the share of an individual's or household's gross economic resources that are contributed to government through the tax system. Conceptually, it aligns with our interest in understanding how much of a person's capacity to consume and save is allocated to taxes. By relating tax liabilities to total resources, the measure captures the degree to which taxation might influence decisions about how much to earn or participate in economic activity.

This focus differs from other common approaches to measuring effective tax rates. For example, some measures subtract cash transfers and other government support from tax liabilities, effectively treating transfers as "negative taxes." These net tax rates are designed to reflect individuals' or households' overall contribution to or draw on public finances. While this perspective is important for assessing fiscal redistribution or net public support, it does not align with our aim of capturing the proportion of total resources that is taxed. Our measure instead emphasizes the gross tax burden relative to gross resources, without offsetting taxes by transfers received.

Other related concepts, such as participation tax rates and marginal effective tax rates, focus on different behavioural margins. Participation tax rates, for instance, measure the proportion of additional earnings from entering the workforce that is lost to taxes and foregone transfers. These are particularly relevant for understanding extensive-margin labour supply incentives. In contrast, our measure is not designed to assess entry or exit decisions but rather provides a holistic view of the share of total resources paid in tax. It is most informative for understanding the degree to which taxation affects individuals' capacity to consume and save, and potentially their incentive to earn or retain a given level of income.

Importantly, because we do not subtract transfers from tax in our ETR calculation, the measure does not reflect an individual's net contribution to government finances. Households that receive substantial transfers may have a high effective tax rate on gross resources, even though they are net beneficiaries of the tax-transfer system. Our approach recognizes transfers as part of the resource base rather than as offsets to tax, and thus focuses on the gross relationship between resources and taxation. This makes it particularly suited to analyzing how taxation interacts with life-cycle choices and broader economic incentives, rather than the redistributive effects of the tax-transfer system.

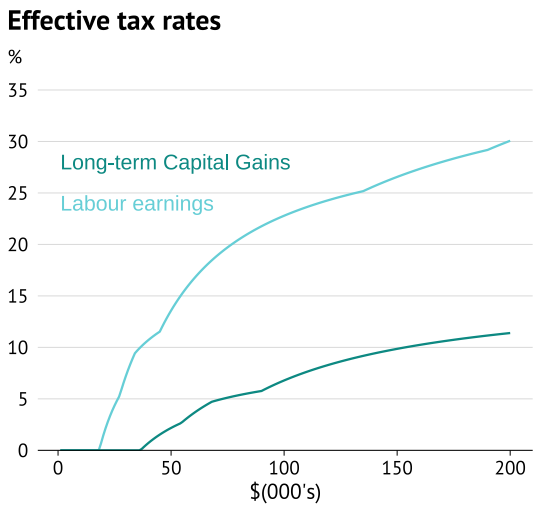
A.4. Simulation of role of the capital gains discount

In this note we indicated that the capital gains discount was a major driver of the variability in effective tax rates at the top of the income distribution. To explain this we illustrate the role of he discount below.

We start with an example of the tax rate paid by someone who is only a wage earner against someone who only earns income from capital gains. In this case the 50% discount on capital gains income more than halves the effective tax rate relative to the wage earner.

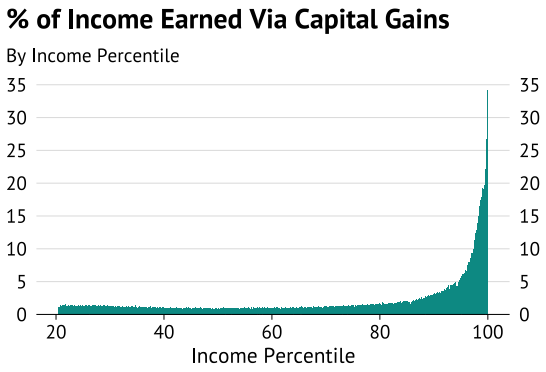
The reason for this is the progressive nature of the tax system - with the marginal tax rate increasing with income. As a result, halving income more than halves tax paid.

Figure A.1: Single Income Source Earners



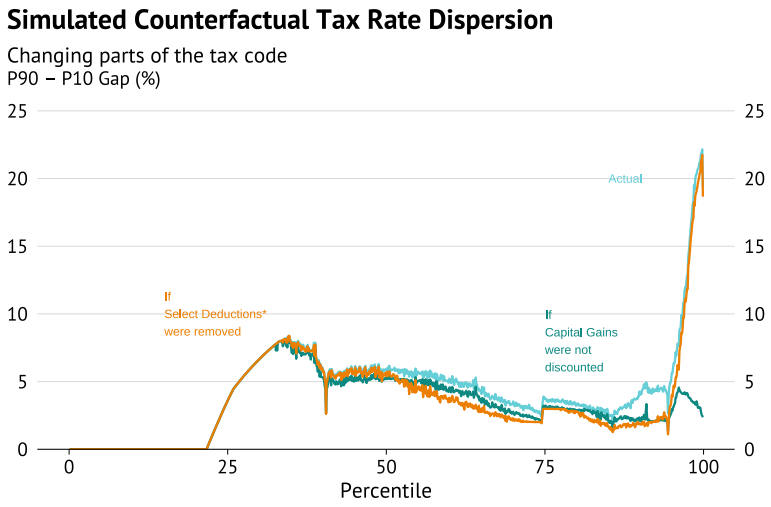
How relevant is this scenario? Although someone only earning income from capital gains is rare, the share of income that is generated from capital gains does rise with income – with the top percentile (excluding top-coded individuals) earning 24% of their income through capital gains.

Figure A.2: Share of earnings in capital gains



We can use this to simulate how much of the variability in tax rates for those with similar incomes would be reduced if a certain policy was changed.

Figure A.3: Simulating changes in policies



* Select Deductions refer to the gifts/donations deduction, election expenses deduction, and the lower tax rate applied to voluntary superannuation contributions. This chart simulates the tax system under the status quo; if capital gains were fully taxed (i.e. there is no 50% discount); and if the deductability of these select donations are removed.

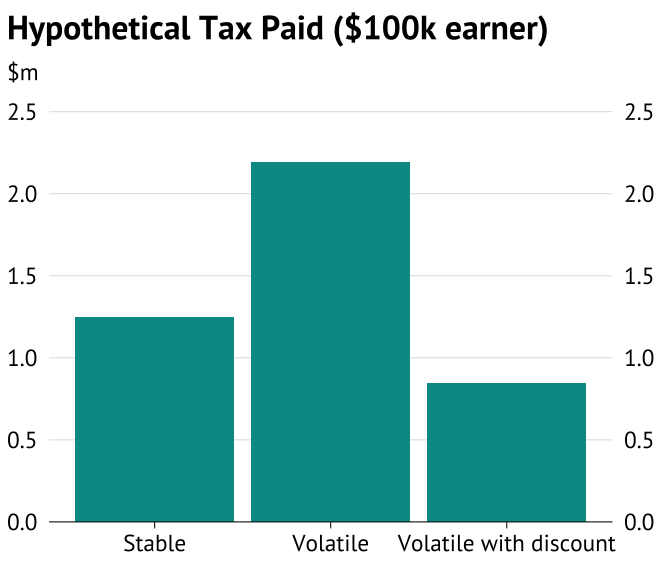
A.5. The timing of capital gains

Long-term capital gains, defined in Australia as the sale of an asset held for over a year, reflect income generated over a longer time horizon than a single Financial Year. For this reason, a lower tax rate on realised capital gains may reflect that fact that this one-off receipt may push an individual into a higher top tax bracket.

Conceptually, a progressive tax system may generate *horizontal inequity* but taxing individuals with more variable income at a higher average tax rate than individuals with relatively stable income. This is because progressive taxes in a given year disproportionately increase the tax burden.

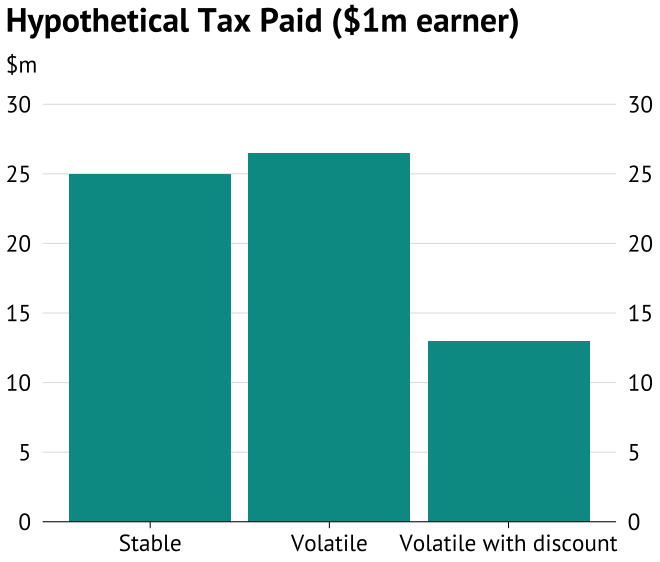
In this way, increases in variation in effective tax rates during a single year due to the capital gains discount may actually *reduce* variation in effective tax rates when viewed over a longer horizon (i.e. 10 years, or a life cycle). The current capital gains discount is only tangentially related to this concern – and we expect that significant variation would remain even when looking over a longer time horizon, especially for very high income earners where the progressivity in the Australian scale becomes less important.

Figure A.4: Tax paid depending on income variability



* These are actual tax paid sums, not PV values. The earnings occur over 60 years, with the stable earner receiving this amount each year. The volatile earner receives four times the annual amount every four years, and nothing in other years.
Source: e61

A: Average FT worker income level



* These are actual tax paid sums, not PV values. The earnings occur over 60 years, with the stable earner receiving this amount each year. The volatile earner receives four times the annual amount every four years, and nothing in other years.
Source: e61

B: Very high income earner level

However, it will reduce the scale of horizontal inequity at the top. In future work we intend to unpack the contribution of progressivity and timing in order to quantify the relative importance of these margins.

The taxation of nominal gains

A deeper concern may reflect the taxation of *nominal gains* that simply reflect inflation. Taxing the inflationary component of a long-held asset can generate large tax burdens in terms of the real return provided by that asset.

Take for example the purchase of a capital gain generating asset for sale after 10 years with a 5% nominal rate of return, and 2.5% inflation.

The value of the asset would rise in price by 62.9% over the decade. With a 20% tax rate the nominal gain would decline to 50.3%. However, post tax the real return would only be 14.7%, or equivalent to 1.4%pa - nearly halving the real rate of return on the asset (a true ETR of 45% rather than 20%).

However, the nominal component of other sources of capital income (e.g. bank interest) is also taxed – generating the same high levels of real taxation in the current tax system. Furthermore, the capital gains discount is provided for assets with very different real returns and holding periods even though the implications for the real rate of return depend on both.

The spread in effective tax rates highlights that there is unequal treatment among these varying forms of income. However, the magnitude of the distinction is increased by the concentrated timing of realised capital gains.

A.6. ABS data disclaimer

The results of these studies are based, in part, on data supplied to the ABS under the Taxation Administration Act 1953, A New Tax System (Australian Business Number) Act 1999, Australian Border Force Act 2015, Social Security (Administration) Act 1999, A New Tax System (Family Assistance) (Administration) Act 1999, Paid Parental Leave Act 2010 and/or the Student Assistance Act 1973. Such data may only used for the purpose of administering the Census and Statistics Act 1905 or performance of functions of the ABS as set out in section 6 of the Australian Bureau of Statistics Act 1975. No individual information collected under the Census and Statistics Act 1905 is provided back to custodians for administrative or regulatory purposes. Any discussion of data limitations or weaknesses is in the context of using the data for statistical purposes and is not related to the ability of the data to support the Australian Taxation Office, Australian Business Register, Department of Social Services and/or Department of Home Affairs' core operational requirements.

Legislative requirements to ensure privacy and secrecy of these data have been followed. For access to MADIP and/or BLADE data under Section 16A of the ABS Act 1975 or enabled by section 15 of the Census and Statistics (Information Release and Access) Determination 2018, source data are de-identified and so data about specific individuals has not been viewed in conducting this analysis. In accordance with the Census and Statistics Act 1905, results have been treated where necessary to ensure that they are not likely to enable identification of a particular person or organisation.