

WELFARE FOR THE WELL OFF? THE PROGRESSIVITY OF GOVERNMENT TRANSFERS BY INCOME AND WEALTH

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Summary

Policy and demographics are changing the character of Australia’s social safety net. Cash transfers like JobSeeker and Family Tax Benefit are shrinking. Meanwhile, ‘in-kind’ transfers like government-subsidised education, disability and health care are increasing quickly.

This note uses survey microdata to detail how rising in-kind transfers are changing *who* receives government support.

- In-kind transfers are typically progressive. The lowest-income Australians receive 2 times more than the highest-income Australians. But they are less progressive than cash transfers which have an equivalent ratio of 7 times. This is because cash transfers are more targeted to people with lower income and/or wealth.
- There are substantial differences in progressivity by the type of in-kind transfer. Social housing is very progressive because it is a rare in-kind transfer with tight targeting on income and wealth. A contrasting example is child care subsidies, which are delivered roughly equally across the income distribution.
- The NDIS – Australia’s fastest growing social protection program – is progressive, with the lowest-income households 3 times more likely to have a participant than the highest-income households.

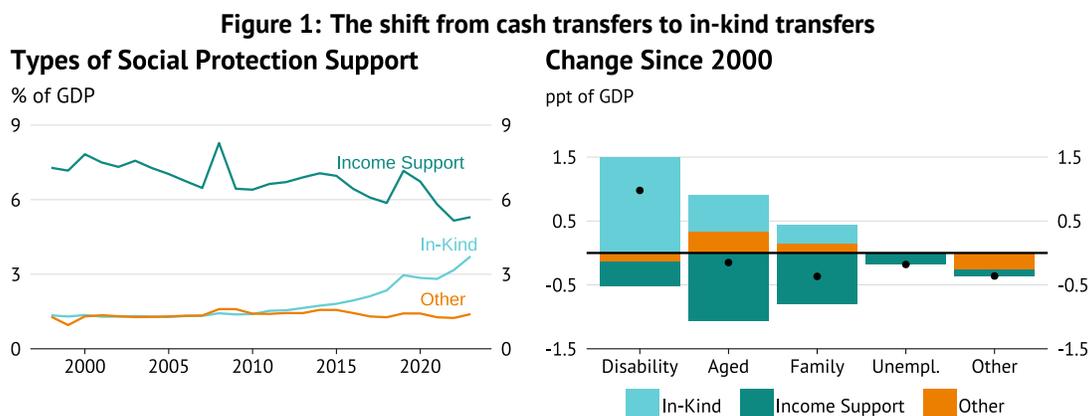
In-kind transfers support people based on different concepts of need than cash transfers, and so progressivity is not the primary goal. For instance, the NDIS is designed to give Australians a universal ‘positive’ right to support if they face permanent disability. Even so, policymakers face a trade-off between universality – or the degree of targeting where it exists – and the rising fiscal cost of in-kind transfers which is putting pressure on Australia’s tax settings.

Australia’s social safety net has long featured both cash transfer payments and in-kind transfers (Mulino, 2022). Cash transfer payments include the JobSeeker Payment and Family Tax Benefit. In-kind transfers are supports where the government directly pays some or all of the cost of goods and services (such as for education, health care and child care).

Since 2014 there has been a shift in these categories as first highlighted in e61 Institute (2025) (Figure 1). Cash transfers are a decreasing share of GDP because of their tight eligibility requirements, the indexation of many payments to CPI inflation, a decline in unemployment and the rise of private superannuation savings (which has reduced use of the Age Pension).

By contrast, there has been rapid growth of in-kind government transfers. This is especially true for transfers related to aged and disability services. Driving this has been an ageing population and government expanding the number of people covered by in-kind programs, including via the introduction of the NDIS. There has also been rapid price growth in these services – significantly faster than CPI inflation overall – due in part to productivity challenges (Maltman & Rankin, 2024).

In-kind transfers are generally lightly means tested or not means tested at all, since they are motivated by universal rights to have certain needs covered. This leads to situations where households receive in-kind support because of their genuine age or health or other needs, but would have had the financial means to pay for it themselves. This note quantifies which in-kind supports tend to go to those with less or more financial means by evaluating how *progressive* they are.



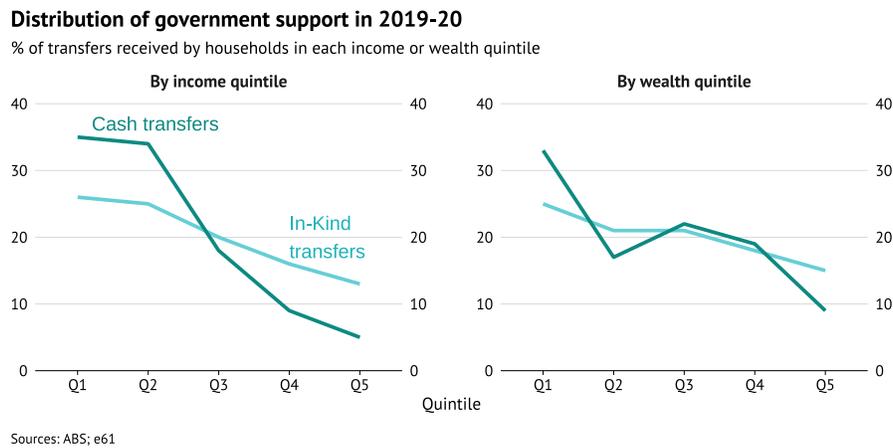
* In-Kind includes Social benefits to households in goods and services, and use of goods and services.
Sources: ABS; e61

Cash transfers are more progressive than in-kind transfers in Australia

The progressivity of a government transfer reflects how targeted it is to families with limited financial means. Means can be measured both in terms of the income or the wealth of a family; families with greater income and/or wealth have greater financial resources to support themselves.

Government cash transfers seek to address poverty and are very progressive by design in Australia (Australian Treasury, 2008; Whiteford, 2010, 2014). Strict eligibility tests mean that the lowest-income Australians (“Q1”) received 7 times more than the highest-income (“Q5”) in 2019-20 (Figure 2). For in-kind transfers, by comparison, the lowest-income Australians received 2 times more than the highest income. In-kind transfers are also less progressive than cash transfers on the wealth distribution.

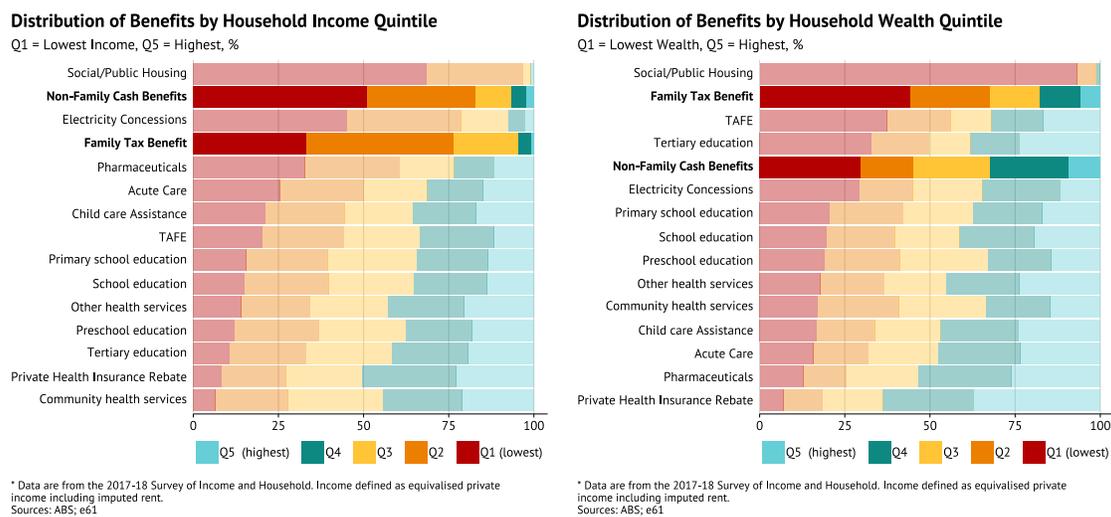
Figure 2: Distribution of in-kind transfers and cash transfers



In-kind transfers set out to address a variety of social goals and this leads to a complex set of design choices. Some in-kind transfers have eligibility restrictions based on financial resources, such as social housing; others do not, such as the NDIS and education subsidies. Some in-kind transfers involve copayment by households, and others do not. As a result, progressivity can differ not just between cash payments and in-kind payments, but also between different in-kind supports.¹

Using data from the SIH, we examine in greater detail which groups benefit from different government programs. Figure 3 shows that cash transfers - in bold in the chart - are more progressive than most in-kind transfers (the unbolded categories).

Figure 3: Progressivity of government transfers in 2017-18



¹ As outlined in Whiteford (2024) there is substantial overlap between the recipients of in-kind and income support. As a result, the differences in progressivity are driven by the relative exclusions – i.e. individuals that receive the NDIS but do not receive the DSP due to wealth and income tests, alongside DSP recipients who do not receive the NDIS due to the difference in eligible disabilities (a two year medical issue for DSP versus lifetime impairment for NDIS).

But there are some outliers, for example social housing stands out as very progressive with around two-thirds of benefits going to Australians in the bottom 20% of household income, and over 90% going to those with the lowest wealth.²

Assessing progressivity can be complicated by income and wealth changes over the lifecycle. It is useful to compare results by both household income and household wealth. For instance, government spending on tertiary education appears progressive by wealth, as it primarily benefits young adults with little accumulated wealth, yet is less progressive by income. Conversely, acute health services, which are used more by older Australians, appear progressive by income – since older households tend to have lower incomes – but less so by wealth.³

The distributional analysis in Figures 2 and 3 relies on survey data from the years around 2019 and is not available for more recent years. But there has been substantial further growth and compositional change of in-kind transfers since that time.

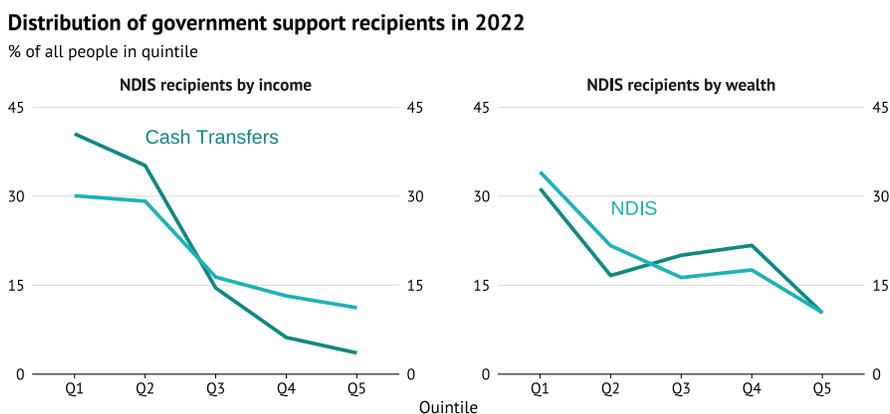
On the information available, the progressivity of in-kind transfers is unlikely to have increased since 2019. Using information on the growth of in-kind transfer categories since 2019, a few things stand out:

- Disability care accounts for around 60% of increased in-kind spending since 2019. Disability care transfers are not separable in the data underlying Figures 2 and 3, but in the next section we use other data sources to establish that NDIS spending is less progressive than cash transfers on the income distribution, but similarly progressive on wealth.
- In-kind transfers to older Australians other than for disability care have also risen materially and will tend to be relatively progressive on income but not wealth.
- Child care subsidies have been another important contributor to recent growth and tend to be delivered roughly equally across the income distribution (and regressively across the wealth distribution). Furthermore, recent reforms to increase access will have reduced the progressivity of these subsidies (Klapdor, 2023).
- By contrast, social housing expenditure has continued to decline since 2019, relative to GDP, meaning that the most progressive in-kind transfer category has been shrinking.

What about disability care and the rise of the NDIS?

As disability support accounts for more than half of increasing in-kind transfers since 2019, it is important to establish which households receive the NDIS. The NDIS has also been one of the fastest growing elements of the federal budget, sponsoring calls for reform and recent policy changes to curtail it (Bennett et al., 2025; Butler, 2025; NDIS Review, 2023). The extent to which NDIS spending goes to households with substantial financial means can help to inform potential reforms.

Figure 4: Distribution of NDIS recipients and income support recipients



* In the Appendix we document that a comparable income trend holds in HILDA wave 22.
Sources: ABS; e61; HILDA Survey Wave 23.0

² The distinction between in-kind and cash payments can be murky. Electricity concessions and rent assistance are both flat payments to groups of individuals that are – in many circumstances – independent of the price of the service. However, the former is categorised as in-kind as it is paid directly to the retailer, while the latter is categorised as a cash payment as the income is provided directly to the household.

³ See Figures C.3 and C.6 for analysis of the progressivity of government transfers after conditioning on age, family and labour force status.

Figure 4 presents relatively timely information on the distribution of who receives NDIS payments, relative to those who receive cash income support transfers. It uses the Household, Income and Labour Dynamics in Australia (HILDA) survey and the ABS' Survey of Disability, Ageing and Carers (SDAC), which tell a similar story where the data sources overlap.

Three aspects stand out:^{4 5}

1. **The NDIS is progressive** – with the lowest-income Australian households almost 3 times more likely to have a participant than the highest-income households. This occurs despite the absence of means testing. It is consistent with lower employment rates among Australians with a disability, and the negative impact of caregiving responsibilities on the labour force participation of others in the household (Akyol & Nolan, 2024).
2. **The NDIS is significantly less progressive in terms of household income than cash transfers.** By comparison, in 2022 the lowest-income Australian households are 9 times more likely to have someone receiving cash income support than the highest-income households. (Note: the ratio of 9 times for cash transfers is based on count of recipients, whereas the ratio of 7 times for cash transfers in Figure 2 is based on the amount of expenditure).
3. **The wealth distribution of NDIS recipients is very similar to the income distribution of NDIS recipients.** The NDIS is similarly progressive in terms of both income and wealth. But when compared to cash payments, wealth provides a different lens to income. Households supported by the NDIS are similar in wealth distribution to those supported by cash income support.

With the shift towards more universal transfers, policymakers face a trade-off with fiscal costs

Australia's welfare state has been renowned for how well it has targeted people most in need. This reputation owes to the relatively targeted nature of Australian government cash transfer payments.

The recent transition away from cash to in-kind payments has changed the character of *who* receives social protection support in Australia. In-kind transfers aim to help people based on a different conception of need and, in many cases, a view that Australians have a universal 'positive' right to some kinds of government support. As a result, in-kind transfers are less targeted to those with limited financial means – and so are less progressive – than cash transfers.

Nevertheless, many in-kind transfers are still progressive to some degree. This is because the needs they target have an inverse relationship with income or wealth, or because in some cases there are financial eligibility restrictions. Social housing stands out as a particularly progressive transfer, though it is a small and declining share of payments.

Taking the NDIS as another example, it offers in-kind payments for services to support those who face a permanent impairment. The program treats NDIS supports as an equitable way of placing those with impairment on an equal footing with others in the community. For this reason, the success of the NDIS shouldn't necessarily be judged on how progressive it is.

Households across the income and wealth distribution can in principle be eligible for the NDIS. In practice, the NDIS is progressive in terms of both income and wealth, but less progressive than cash transfer payments. Around 10% of NDIS recipients were in households in the highest income quintile in 2022, and a similar share were in the wealthiest quintile. We take only a quick pass at assessing the relative needs of NDIS recipients by income quintile, and further work would be needed to assess which higher-income and/or wealth households have the means to pay for NDIS supports themselves.

Further assessment of the distributional effects of in-kind transfers could also look at how they influence demand for some services by lowering relative consumer prices. This benefits some groups of firms and workers, while also reducing the supply of workers in other industries. For instance, the rollout of the NDIS has disproportionately benefited young female workers (Maltman, 2025).

⁴ Our data only allow us to observe the extensive margin of NDIS use, meaning we can see whether a household uses the scheme but not how intensively they use it or the size of their package. In principle, this could make the overall progressivity of the NDIS higher or lower than what is shown in Figure 4. We cannot directly test this, but a simple check is to see whether households at different points in the income and wealth distribution report different disability types, since NDIS package sizes vary meaningfully across disability categories. Figure C.4 shows the distribution of several common disability types in HILDA across income and wealth groups. There is no clear pattern. We note that HILDA is a longitudinal survey rather than a nationally representative cross section, and the relevant sub-samples are small, so the results are noisy.

⁵ We cross-check these results across HILDA and SDAC where possible and find similar distributions of recipients. These results can be found in Figure C.1.

The broader context is one of a fiscal position under strain and with growing inequity.⁶ Policymakers face a trade-off between universality – or the degree of targeting where it exists – and the rising fiscal cost of in-kind transfers. It is an important question whether additional means testing can allow social protection programs to deliver on their goals at a lower cost.

⁶ See Varela et al. (2025) for analysis of the change in how Australia's tax-transfer system redistributes by age.

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In this micronote, we rely on multiple data sources to triangulate the distributional incidence of social transfers in kind and income support. We report results from four primary sources.

The Australian National Accounts: The Distribution of Household Income, Consumption and Wealth tables provide estimates that align household level patterns from the Survey of Income and Housing (SIH) and Household Expenditure Survey (HES) with macro aggregates from the national accounts. The ABS takes the national totals for income, consumption, wealth and social transfers in kind, and scales the micro distribution so that quintile shares match the accounting totals (Australian Bureau of Statistics, 2021). These distributional accounts do not rebuild household level models. They simply apply the most recent SIH and HES patterns of who uses education, health, housing and other non cash services, and then proportionally map those patterns to the national figures.

We use the 2019–20 distributional accounts, which is the last year the SIH was run and the most recent year with wealth splits. From these tables, we take the proportion of income support and social transfers in kind going to each wealth quintile. These data are useful, but they only distinguish between income, wealth and other groups, so they do not reveal which specific in kind programs are more or less progressive.

The Survey of Income and Housing (SIH): which reports detailed information on household composition, income, benefits and service use. The ABS allocates social transfers in kind to households whenever the underlying government spending can be linked to a particular type of household, such as allocating school education spending to households with enrolled children or allocating subsidised housing support to public housing tenants (Australian Bureau of Statistics, 2017, 2018, 2019). The unit record SIH CURF contains these household level estimates for each category of social transfer in kind. These amounts represent the value of government provided goods and services a household is judged to receive, constructed by combining Government Finance Statistics totals with survey based indicators of service use. We use 2017-18 which is the last year these variables are available in the CURF, but it is our understanding that these variables are extrapolated based on spending patterns from the 2015–16 HES. For robustness, we re-run our analysis across all SIH and HES waves back to 2003–04 and find no meaningful differences between HES years and non HES years (See Figure C.6 as one example of this).

The SIH microdata contain only a select group of social transfers in kind. They do not include support from the NDIS, for example, which the ABS excludes due to limited information on disability for children in the HES (Australian Bureau of Statistics, 2019). We take the STIK values in the SIH CURF as given, noting that they are estimated or imputed rather than direct observations of service use. The ABS allocates STIK to households using information on household composition and characteristics consistent with the Fiscal Incidence Study, which means some components are assigned according to demographic profiles rather than measured utilisation. Future work could explore measures of actual use by income and wealth. For robustness, we also stratify our distributional analysis by age in the appendix and find very similar patterns. We include imputed rent in income and equalise by household structure.

The Household, Income and Labour Dynamics in Australia (HILDA) Survey: We use HILDA to obtain more recent evidence on the distribution of NDIS use. HILDA includes a variable indicating whether someone in the household uses NDIS services, although this is only asked when a respondent reports a disability. It is unclear whether this results in under-reporting. We run all analysis at the household level and equalise by household structure. We use the 2022 wave because it contains wealth data. We examine use on the extensive margin, since HILDA contains no information on package size or the intensity of NDIS support. We also explore disability type across income and wealth groups. The signals are noisy but not obviously patterned.

The Survey of Disability, Ageing and Carers (SDAC): Using the 2022 SDAC through TableBuilder, we again examine NDIS use on the extensive margin by income quintile. The SDAC is designed to be nationally representative, not restricted to people with disability (Australian Bureau of Statistics, 2022). It also contains a variable indicating whether respondents receive income support, which we use directly.

Across all data sources, we keep our methodology consistent. We run analysis at the household level, since households make consumption decisions and individual data can misstate access to resources when other household members work or provide support. We equalise by the OECD equivalence scale.

A key driver of the differential progressivity between in-kind payments and cash transfers is the degree of means testing – namely whether the payment received by the individuals or households declines as their income or wealth increases. At a high level if progressivity was the main intention of the payment, then means testing would achieve this by reducing the proportion of the payment received by those with higher incomes or wealth. This is often called the *target efficiency* of a payment, allowing for a larger payment to go to those with low means for the same fiscal envelope. Such target efficiency then also leads to high effective marginal tax rates that may disincentivise work – generating the *impossible trinity* of social support design.

However, income or wealth are not the only reason why the government provides support. Two individuals with the same income and wealth may have very different needs due to life shocks they experience, which may impose additional costs on them. Not accounting for these costs can give a misleading understanding of the progressivity of a payment (Cribb et al., 2024; Hancock & Pudney, 2014).

Proponents of no means testing note that the payment is specific to a given need for the individual – the NDIS is the clearest example of this where the lack of means testing has been motivated on the basis of a fundamental right to access to *reasonable and necessary* services required to mitigate costs from the individuals disability.

As a result, this is a question regarding the *positive right* protected by government. If the positive right refers to the *provision* of a service, then no means testing is appropriate. If instead the positive right refers to *availability* of a service, then means testing on the basis that those with high means could support themselves is admissible.

If **availability** is the appropriate basis, then the question of means testing involves understanding the appropriate *redistributive nature* of the payment of interest – where the cost of the life shock (i.e. having a child, disability) is taken into account when assessing means. This involves defining a *minimum standard* that should be available to a person net of these costs, and means testing is applied to income and wealth that are in excess of this net standard.

There are administrative and compliance reasons why a wider net of accessibility may be preferable. Furthermore, in some instances imbalances of power within a household may justify providing a larger payment to ensure the individual who requires the funding receives it. However, these margins can be balanced alongside the cost control benefits of means testing.

As the cost of disability, child care, or unemployment are all very different the nature of the means testing applied should be different. For someone who experiences a permanent impairment, the income and wealth tests applied to their family unit will be much less restrictive than it would be for unemployment.

If instead **provision** is deemed to be the appropriate basis, the provision of the service becomes a form of *social insurance* for the life shock. In this case we would expect all individuals to contribute an insurance premium in order to fund non-means tested payments that cover the cost of the support. In this instance means testing is not appropriate, and this is the rationale often used for the NDIS program.

However, this would also motivate the estimation and application of a specific insurance premium associated with the insurance program. As the NDIS is funded from the general fund, the implicit levy that is being applied is invisible to taxpayers. If this is the rationale for the scheme, a clear assessment of the actuarially fair premium required to fund the scheme should be made clearer to the public.

Figure C.1: HILDA and The SDAC Report Similar Results for NDIS usage

Distribution of Government Support by Income/Wealth Quintile, 2022

Percent

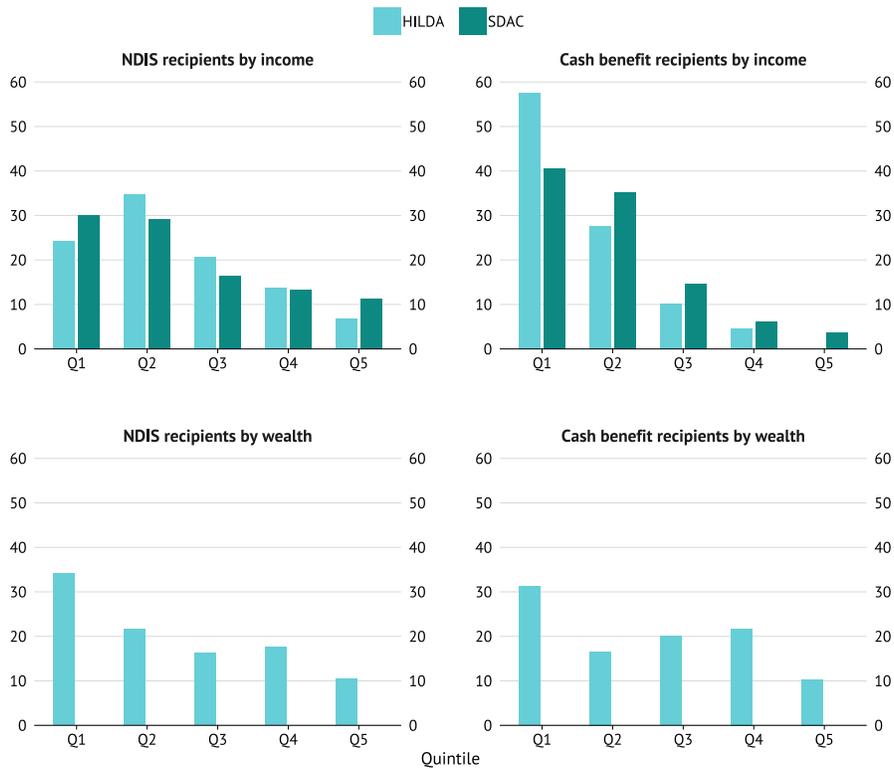
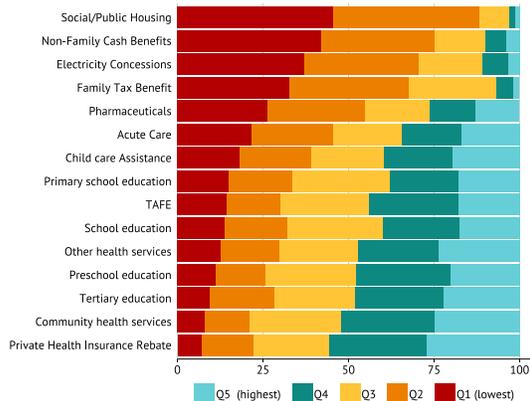


Figure C.2: SIH results do not change meaningfully in the HES year of 2015-16

Distribution of Benefits by Household Income Quintile: 2015

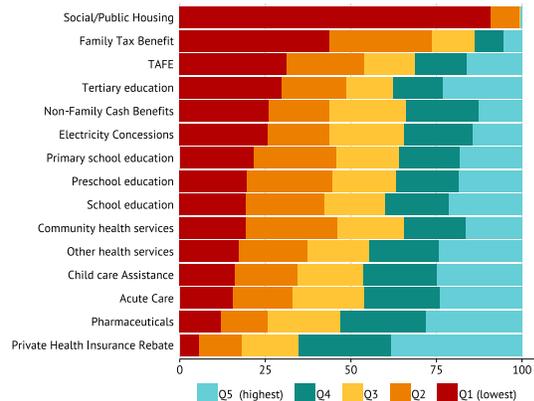
Q1 = Lowest Income, Q5 = Highest, %



* Data are from the 2015-16 Survey of Income and Household. Income defined as equivalised private income including imputed rent. Sources: ABS; e61

Distribution of Benefits by Household Wealth Quintile: 2015

Q1 = Lowest Income, Q5 = Highest, %

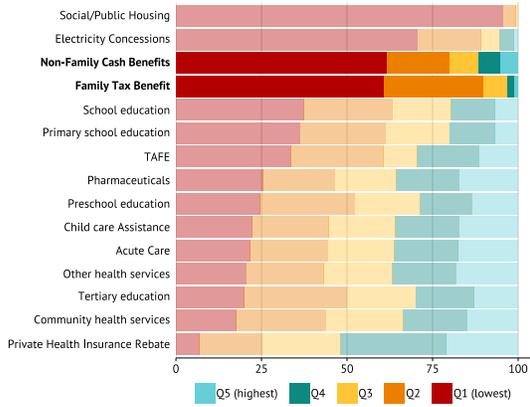


* Data are from the 2015-16 Survey of Income and Household. Income defined as equivalised private income including imputed rent. Sources: ABS; e61

Figure C.3: SIH results: Subset by age

Distribution of Benefits by Household Income Quintile. Age: 24-39

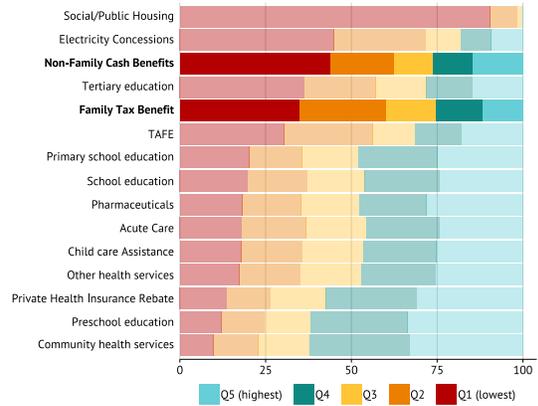
Q1 = Lowest wealth, Q5 = Highest, %



* Data are from the 2017-18 Survey of Income and Household. Income defined as equivalised private income including imputed rent. Age is age of the household head. Sources: ABS; e61

Distribution of Benefits by Household Wealth Quintile. Age: 24-39

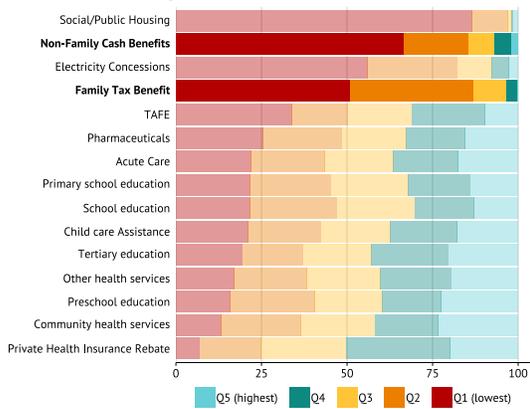
Q1 = Lowest wealth, Q5 = Highest, %



* Data are from the 2017-18 Survey of Income and Household. Age is the age of the household head. Sources: ABS; e61

Distribution of Benefits by Household Income Quintile. Age: 40-64

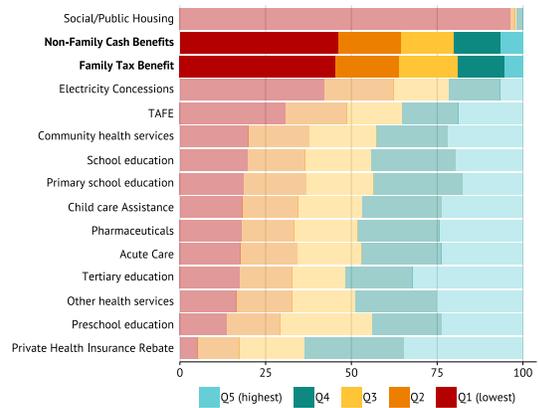
Q1 = Lowest wealth, Q5 = Highest, %



* Data are from the 2017-18 Survey of Income and Household. Income defined as equivalised private income including imputed rent. Age is age of the household head. Sources: ABS; e61

Distribution of Benefits by Household Wealth Quintile. Age: 40-64

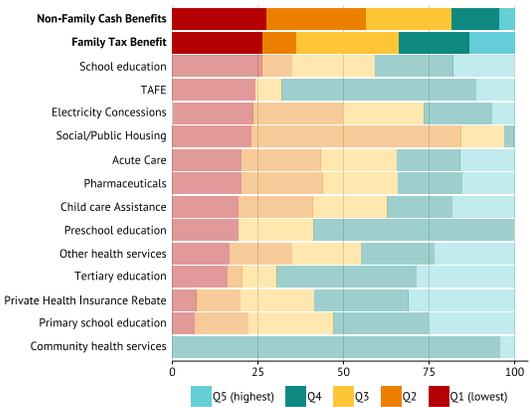
Q1 = Lowest wealth, Q5 = Highest, %



* Data are from the 2017-18 Survey of Income and Household. Age is the age of the household head. Sources: ABS; e61

Distribution of Benefits by Household Income Quintile. Age: 65+

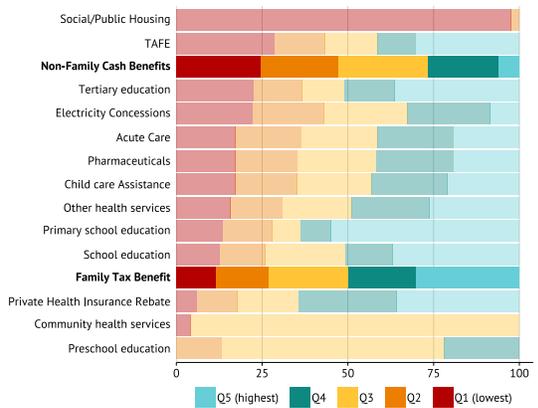
Q1 = Lowest wealth, Q5 = Highest, %



* Data are from the 2017-18 Survey of Income and Household. Income defined as equivalised private income including imputed rent. Age is age of the household head. Sources: ABS; e61

Distribution of Benefits by Household Wealth Quintile. Age: 65+

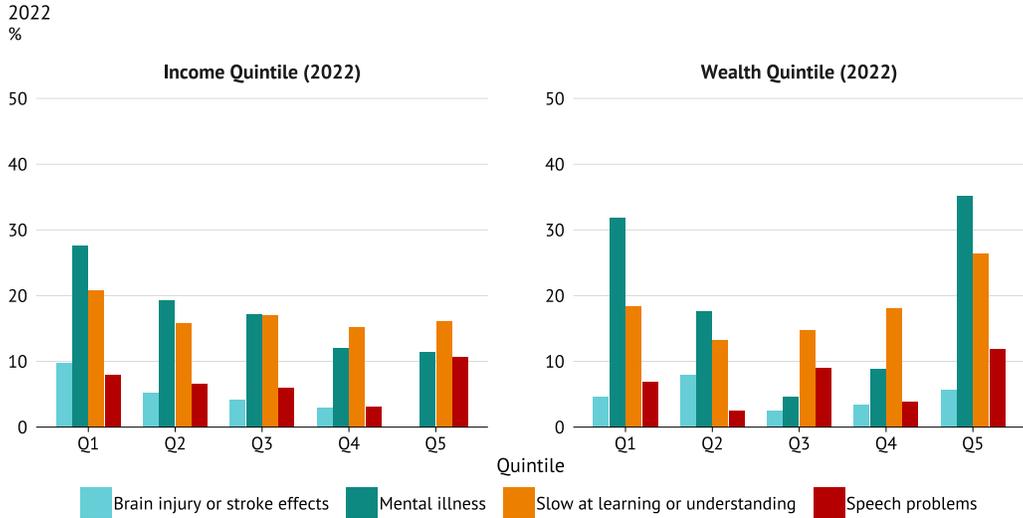
Q1 = Lowest wealth, Q5 = Highest, %



* Data are from the 2017-18 Survey of Income and Household. Age is the age of the household head. Sources: ABS; e61

Figure C.4: No obvious trend of disability type by NDIS households in HILDA

Within-Quintile characteristics of NDIS households

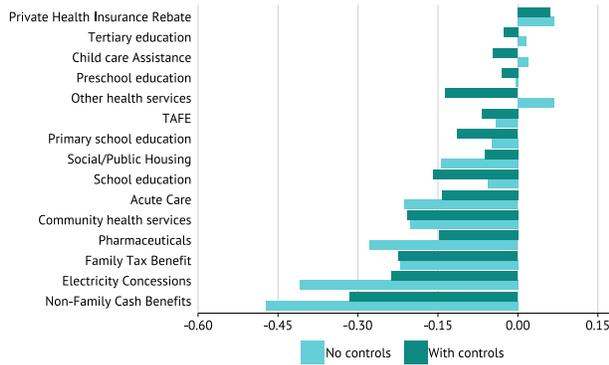


Sources: e61; HILDA Release 23.0

Figure C.5: Correlations with and without controls

Correlation between Government Support and Income

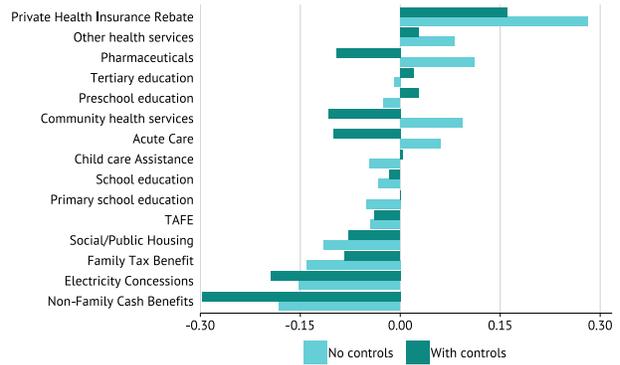
With and without controls (Family Structure + Age + Labour Force Status)
Correlation



Sources: ABS; e61

Correlation between Government Support and Wealth

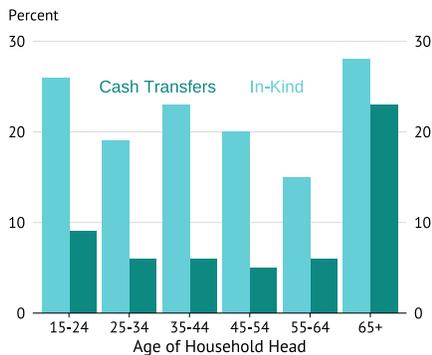
With and without controls (Family Structure + Age + Labour Force Status)
Correlation



Sources: ABS; e61

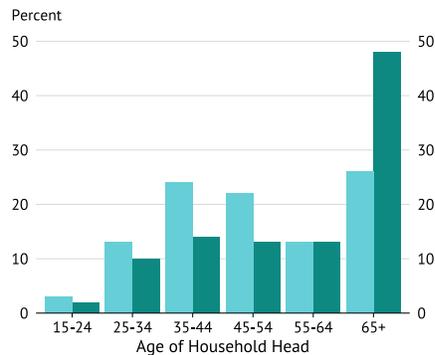
Figure C.6: Benefits by Age

Share of Adjusted Disposable Income Within an Age Buckets



Sources: ABS; e61

Share of Benefits Going To That Age Bucket



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