

Cameo analysis of household assistance package

The tables presented in this document update previous analysis of the cost of living impacts and household assistance provided as part of the Carbon Pollution Reduction Scheme Household Assistance Package. The analysis shows the estimated impact of the CPRS in 2012-13 and the assistance to different household types. Assistance in 2012-13 is based on an assumed carbon price of \$26 per tonne reflected in the 2009-10 Mid-Year Economic and Fiscal Outlook (down from \$29 per tonne forecast in the 2009-10 Budget). This follows an appreciation in the Australian dollar since Budget and a stronger outlook for the terms of trade. The lower carbon price will reduce the expected price increases in goods and services, which leads to a smaller overall rise in the estimated cost of living of 1.1 per cent over the first two years of the Scheme (down from 1.2 per cent).

Compared to the previous tables of household assistance published following the 2009-10 Budget, these tables reflect downward adjustments to the household assistance package which will result in a smaller increase of 2.5 per cent (over two years) in pensions, allowances and maximum rates of Family Tax Benefit, rather than 2.8 per cent. The tables also reflect proportionate reductions that will also be made to other payments such as the Low Income Tax Offset, the Dependency Tax Offsets and the Transitional Payment.

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	two dependent children, one aged between 8 and 12 years and one aged between 13 and 15 years	5
Single income couple	no dependent children	6
	one dependent child aged under 5 years	7
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	two dependent children, one aged between 6 and 12 years and one aged between 13 and 15 years	10
	three dependent children, one aged under 5 years and two aged between 6 and 12 years	11
Dual income couple (income split 50:50)	no dependent children	12
	one dependent child aged under 5 years	13
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Dual income couple (income split 70:30)	no dependent children	19
	one dependent child aged under 5 years	20
	one dependent child aged between 6 and 12 years	21
	two dependent children, one aged under 5 years and one aged between 6 and 12 years	22
	two dependent children, one aged between 6 and 12 years and one aged between 13 and 15 years	23
	two dependent children, one aged between 13 and 15 years and one aged between 16 and 17 years	24
	three dependent children, one aged under 5 years and two aged between 6 and 12 years	25
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Individuals - Single Person

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$12,548	\$12,548	\$315	-	\$315	\$176	100% +
\$5,000	\$15,854	\$15,854	\$315	-	\$315	\$214	100% +
\$10,000	\$18,004	\$18,004	\$315	-	\$315	\$240	100% +
\$15,000	\$20,004	\$19,367	\$315	\$317	\$632	\$256	100% +
\$20,000	\$22,004	\$20,867	\$315	\$317	\$632	\$273	100% +
\$25,000	\$25,000	\$23,275	-	\$390	\$390	\$294	100% +
\$30,000	\$30,000	\$27,450	-	\$390	\$390	\$331	100% +
Middle income households							
\$35,000	\$35,000	\$31,425	-	\$390	\$390	\$366	100% +
\$40,000	\$40,000	\$34,950	-	\$390	\$390	\$399	50 - 99%
\$45,000	\$45,000	\$38,175	-	\$390	\$390	\$430	50 - 99%
\$50,000	\$50,000	\$41,400	-	\$390	\$390	\$461	50 - 99%
\$55,000	\$55,000	\$44,625	-	\$390	\$390	\$494	50 - 99%
\$60,000	\$60,000	\$47,850	-	\$390	\$390	\$530	50 - 99%
\$65,000	\$65,000	\$51,075	-	\$390	\$390	\$565	50 - 99%
\$70,000	\$70,000	\$54,400	-	\$290	\$290	\$602	1 - 49%
\$75,000	\$75,000	\$57,825	-	\$90	\$90	\$640	1 - 49%
\$80,000	\$80,000	\$61,250	-	-	-	\$677	-
High income households							
\$85,000	\$85,000	\$64,325	-	-	-	\$711	-
\$90,000	\$90,000	\$67,400	-	-	-	\$745	-
\$95,000	\$95,000	\$70,475	-	-	-	\$779	-
\$100,000	\$100,000	\$73,550	-	-	-	\$812	-
\$120,000	\$120,000	\$85,850	-	-	-	\$947	-
\$140,000	\$140,000	\$98,150	-	-	-	\$1,082	-
\$160,000	\$160,000	\$110,450	-	-	-	\$1,217	-
\$180,000	\$180,000	\$122,750	-	-	-	\$1,352	-
\$200,000	\$200,000	\$133,450	-	-	-	\$1,469	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Sole parent – one dependent child aged under 5 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$16,354	\$25,795	\$648	-	\$648	\$387	100% +
\$5,000	\$21,211	\$30,653	\$648	-	\$648	\$429	100% +
\$10,000	\$24,211	\$33,653	\$648	-	\$648	\$454	100% +
\$15,000	\$27,211	\$36,653	\$648	-	\$648	\$480	100% +
\$20,000	\$30,211	\$39,195	\$648	\$374	\$1,022	\$502	100% +
\$25,000	\$33,211	\$41,250	\$648	\$374	\$1,022	\$520	100% +
\$30,000	\$36,211	\$43,302	\$648	\$343	\$991	\$534	100% +
\$35,000	\$39,211	\$44,726	\$648	\$281	\$930	\$544	100% +
\$40,000	\$42,211	\$46,031	\$648	\$281	\$930	\$552	100% +
\$45,000	\$45,211	\$47,753	\$648	\$244	\$892	\$564	100% +
\$50,000	\$50,000	\$49,989	\$281	\$390	\$671	\$579	100% +
\$55,000	\$55,000	\$52,214	\$281	\$390	\$671	\$594	100% +
\$60,000	\$60,000	\$54,439	\$361	\$390	\$751	\$609	100% +
Middle income households							
\$65,000	\$65,000	\$57,298	\$503	\$390	\$893	\$631	100% +
\$70,000	\$70,000	\$60,623	\$703	\$290	\$993	\$661	100% +
\$75,000	\$75,000	\$64,048	\$843	\$90	\$933	\$692	100% +
\$80,000	\$80,000	\$67,473	\$843	-	\$843	\$723	100% +
\$85,000	\$85,000	\$70,548	\$843	-	\$843	\$751	100% +
\$90,000	\$90,000	\$73,623	\$843	-	\$843	\$779	100% +
\$95,000	\$95,000	\$76,698	\$843	-	\$843	\$807	100% +
\$100,000	\$100,000	\$78,725	\$952	-	\$952	\$826	100% +
\$120,000	\$120,000	\$89,923	\$106	-	\$106	\$933	1 - 49%
\$140,000	\$140,000	\$102,223	\$106	-	\$106	\$1,050	1 - 49%
\$160,000	\$160,000	\$110,450	-	-	-	\$1,128	-
High income households							
\$180,000	\$180,000	\$122,750	-	-	-	\$1,246	-
\$200,000	\$200,000	\$133,450	-	-	-	\$1,347	-

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7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Sole parent – two dependent children, one aged 8 – 12 and one aged 13 – 15 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$13,575	\$29,730	\$709	-	\$709	\$446	100% +
\$5,000	\$16,881	\$33,036	\$709	-	\$709	\$484	100% +
\$10,000	\$19,031	\$35,186	\$710	-	\$710	\$504	100% +
\$15,000	\$21,031	\$36,436	\$710	\$390	\$1,100	\$514	100% +
\$20,000	\$23,031	\$38,131	\$709	\$339	\$1,048	\$529	100% +
\$25,000	\$25,031	\$39,831	\$710	\$339	\$1,048	\$544	100% +
\$30,000	\$30,000	\$43,801	\$369	\$390	\$759	\$578	100% +
\$35,000	\$35,000	\$47,851	\$369	\$390	\$759	\$613	100% +
\$40,000	\$40,000	\$51,373	\$369	\$402	\$770	\$642	100% +
\$45,000	\$45,000	\$54,173	\$369	\$402	\$770	\$661	100% +
\$50,000	\$50,000	\$56,703	\$412	\$390	\$802	\$678	100% +
\$55,000	\$55,000	\$58,928	\$412	\$390	\$802	\$693	100% +
\$60,000	\$60,000	\$61,153	\$492	\$390	\$882	\$709	100% +
Middle income households							
\$65,000	\$65,000	\$63,378	\$692	\$390	\$1,082	\$724	100% +
\$70,000	\$70,000	\$65,703	\$892	\$290	\$1,182	\$740	100% +
\$75,000	\$75,000	\$68,128	\$1,032	\$90	\$1,122	\$756	100% +
\$80,000	\$80,000	\$70,553	\$1,032	-	\$1,032	\$776	100% +
\$85,000	\$85,000	\$72,988	\$930	-	\$930	\$798	100% +
\$90,000	\$90,000	\$76,063	\$930	-	\$930	\$826	100% +
\$95,000	\$95,000	\$79,138	\$930	-	\$930	\$854	100% +
\$100,000	\$100,000	\$82,213	\$930	-	\$930	\$882	100% +
\$120,000	\$120,000	\$88,803	\$77	-	\$77	\$942	1 - 49%
\$140,000	\$140,000	\$101,103	\$77	-	\$77	\$1,055	1 - 49%
\$160,000	\$160,000	\$110,450	-	-	-	\$1,141	-
High income households							
\$180,000	\$180,000	\$122,750	-	-	-	\$1,255	-
\$200,000	\$200,000	\$133,450	-	-	-	\$1,354	-

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Single income couple – no dependent children

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$22,646	\$572	-	\$572	\$226	100% +
\$5,000	\$25,952	\$25,952	\$572	-	\$572	\$266	100% +
\$10,000	\$28,102	\$28,102	\$572	-	\$572	\$292	100% +
\$15,000	\$30,102	\$29,685	\$572	\$347	\$919	\$311	100% +
\$20,000	\$32,102	\$31,385	\$572	\$347	\$919	\$331	100% +
\$25,000	\$34,115	\$32,940	\$567	\$406	\$973	\$350	100% +
\$30,000	\$36,115	\$34,734	\$567	\$368	\$935	\$372	100% +
\$35,000	\$38,115	\$36,289	\$567	\$368	\$935	\$391	100% +
\$40,000	\$40,115	\$37,448	\$567	\$448	\$1,015	\$405	100% +
\$45,000	\$45,000	\$40,558	-	\$548	\$548	\$442	100% +
Middle income households							
\$50,000	\$50,000	\$43,783	-	\$548	\$548	\$481	100% +
\$55,000	\$55,000	\$47,008	-	\$548	\$548	\$520	100% +
\$60,000	\$60,000	\$50,233	-	\$548	\$548	\$556	50 - 99%
\$65,000	\$65,000	\$53,458	-	\$548	\$548	\$592	50 - 99%
\$70,000	\$70,000	\$56,783	-	\$448	\$448	\$628	50 - 99%
\$75,000	\$75,000	\$60,208	-	\$248	\$248	\$666	1 - 49%
\$80,000	\$80,000	\$63,633	-	\$158	\$158	\$703	1 - 49%
\$85,000	\$85,000	\$66,708	-	\$158	\$158	\$732	1 - 49%
\$90,000	\$90,000	\$69,783	-	\$158	\$158	\$760	1 - 49%
\$95,000	\$95,000	\$72,858	-	\$158	\$158	\$788	1 - 49%
\$100,000	\$100,000	\$75,933	-	\$158	\$158	\$816	1 - 49%
\$120,000	\$120,000	\$88,233	-	\$158	\$158	\$928	1 - 49%
High income households							
\$140,000	\$140,000	\$100,533	-	\$158	\$158	\$1,043	1 - 49%
\$160,000	\$160,000	\$110,450	-	-	-	\$1,136	-
\$180,000	\$180,000	\$122,750	-	-	-	\$1,251	-
\$200,000	\$200,000	\$133,450	-	-	-	\$1,352	-

Notes:

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Single income couple – one dependent child aged under 5 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$30,561	\$752	-	\$752	\$397	100% +
\$5,000	\$25,952	\$33,867	\$752	-	\$752	\$432	100% +
\$10,000	\$28,102	\$36,017	\$752	-	\$752	\$455	100% +
\$15,000	\$30,102	\$37,600	\$752	\$347	\$1,099	\$472	100% +
\$20,000	\$32,102	\$39,300	\$752	\$347	\$1,099	\$491	100% +
\$25,000	\$34,102	\$41,111	\$695	\$390	\$1,085	\$511	100% +
\$30,000	\$36,102	\$42,961	\$695	\$390	\$1,085	\$532	100% +
\$35,000	\$38,102	\$44,093	\$809	\$352	\$1,161	\$544	100% +
\$40,000	\$40,102	\$44,448	\$809	\$352	\$1,161	\$548	100% +
\$45,000	\$45,000	\$47,362	\$237	\$390	\$627	\$581	100% +
\$50,000	\$50,000	\$49,989	\$281	\$390	\$671	\$610	100% +
\$55,000	\$55,000	\$52,214	\$281	\$390	\$671	\$635	100% +
\$60,000	\$60,000	\$54,439	\$361	\$390	\$751	\$660	100% +
Middle income households							
\$65,000	\$65,000	\$57,298	\$503	\$390	\$893	\$691	100% +
\$70,000	\$70,000	\$60,623	\$703	\$290	\$993	\$725	100% +
\$75,000	\$75,000	\$64,048	\$843	\$90	\$933	\$759	100% +
\$80,000	\$80,000	\$67,473	\$843	-	\$843	\$793	100% +
\$85,000	\$85,000	\$70,548	\$843	-	\$843	\$824	100% +
\$90,000	\$90,000	\$73,623	\$843	-	\$843	\$855	50 - 99%
\$95,000	\$95,000	\$76,698	\$843	-	\$843	\$885	50 - 99%
\$100,000	\$100,000	\$78,725	\$952	-	\$952	\$903	100% +
\$120,000	\$120,000	\$89,923	\$106	-	\$106	\$989	1 - 49%
\$140,000	\$140,000	\$102,223	\$106	-	\$106	\$1,083	1 - 49%
\$160,000	\$160,000	\$110,450	-	-	-	\$1,154	-
High income households							
\$180,000	\$180,000	\$122,750	-	-	-	\$1,265	-
\$200,000	\$200,000	\$133,450	-	-	-	\$1,361	-

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Single income couple – one dependent child aged 6 – 12 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$29,855	\$723	-	\$723	\$388	100% +
\$5,000	\$25,952	\$33,161	\$723	-	\$723	\$424	100% +
\$10,000	\$28,102	\$35,311	\$723	-	\$723	\$447	100% +
\$15,000	\$30,102	\$36,894	\$723	\$347	\$1,070	\$464	100% +
\$20,000	\$32,102	\$38,594	\$723	\$347	\$1,070	\$483	100% +
\$25,000	\$34,115	\$40,415	\$661	\$390	\$1,051	\$503	100% +
\$30,000	\$36,115	\$42,265	\$661	\$390	\$1,051	\$524	100% +
\$35,000	\$38,115	\$43,399	\$775	\$352	\$1,127	\$537	100% +
\$40,000	\$40,115	\$43,754	\$775	\$352	\$1,127	\$541	100% +
\$45,000	\$45,000	\$46,656	\$208	\$390	\$598	\$573	100% +
\$50,000	\$50,000	\$49,283	\$252	\$390	\$642	\$602	100% +
\$55,000	\$55,000	\$51,508	\$252	\$390	\$642	\$627	100% +
\$60,000	\$60,000	\$53,733	\$332	\$390	\$722	\$652	100% +
Middle income households							
\$65,000	\$65,000	\$56,592	\$473	\$390	\$863	\$684	100% +
\$70,000	\$70,000	\$59,917	\$673	\$290	\$963	\$718	100% +
\$75,000	\$75,000	\$63,342	\$813	\$90	\$903	\$752	100% +
\$80,000	\$80,000	\$66,767	\$813	-	\$813	\$786	100% +
\$85,000	\$85,000	\$69,842	\$813	-	\$813	\$817	100% +
\$90,000	\$90,000	\$72,917	\$813	-	\$813	\$847	50 - 99%
\$95,000	\$95,000	\$75,992	\$813	-	\$813	\$878	50 - 99%
\$100,000	\$100,000	\$78,019	\$923	-	\$923	\$898	100% +
\$120,000	\$120,000	\$88,803	\$77	-	\$77	\$981	1 - 49%
\$140,000	\$140,000	\$101,103	\$77	-	\$77	\$1,075	1 - 49%
\$160,000	\$160,000	\$110,450	-	-	-	\$1,154	-
High income households							
\$180,000	\$180,000	\$122,750	-	-	-	\$1,265	-
\$200,000	\$200,000	\$133,450	-	-	-	\$1,361	-

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Single income couple – two dependent children, one aged under 5 and one aged 6 – 12 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$36,089	\$883	-	\$883	\$469	100% +
\$5,000	\$25,952	\$39,395	\$883	-	\$883	\$504	100% +
\$10,000	\$28,102	\$41,545	\$883	-	\$883	\$526	100% +
\$15,000	\$30,102	\$43,128	\$883	\$347	\$1,231	\$543	100% +
\$20,000	\$32,102	\$44,828	\$883	\$347	\$1,231	\$561	100% +
\$25,000	\$34,102	\$46,639	\$826	\$390	\$1,216	\$581	100% +
\$30,000	\$36,102	\$48,489	\$826	\$390	\$1,216	\$602	100% +
\$35,000	\$38,102	\$49,767	\$941	\$390	\$1,331	\$616	100% +
\$40,000	\$40,102	\$50,280	\$941	\$353	\$1,294	\$621	100% +
\$45,000	\$45,000	\$52,987	\$369	\$402	\$770	\$651	100% +
\$50,000	\$50,000	\$55,517	\$412	\$390	\$802	\$680	100% +
\$55,000	\$55,000	\$57,742	\$412	\$390	\$802	\$704	100% +
\$60,000	\$60,000	\$59,967	\$492	\$390	\$882	\$729	100% +
Middle income households							
\$65,000	\$65,000	\$62,192	\$692	\$390	\$1,082	\$754	100% +
\$70,000	\$70,000	\$64,517	\$892	\$290	\$1,182	\$779	100% +
\$75,000	\$75,000	\$66,942	\$1,032	\$90	\$1,122	\$806	100% +
\$80,000	\$80,000	\$70,037	\$959	-	\$959	\$837	100% +
\$85,000	\$85,000	\$73,112	\$959	-	\$959	\$869	100% +
\$90,000	\$90,000	\$76,187	\$959	-	\$959	\$900	100% +
\$95,000	\$95,000	\$79,262	\$959	-	\$959	\$931	100% +
\$100,000	\$100,000	\$82,337	\$959	-	\$959	\$962	100% +
\$120,000	\$120,000	\$89,923	\$106	-	\$106	\$1,038	1 - 49%
\$140,000	\$140,000	\$102,223	\$106	-	\$106	\$1,134	1 - 49%
\$160,000	\$160,000	\$110,450	-	-	-	\$1,196	-
High income households							
\$180,000	\$180,000	\$122,750	-	-	-	\$1,291	-
\$200,000	\$200,000	\$133,450	-	-	-	\$1,380	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Single income couple – two dependent children, one aged 6 – 12 and one aged 13 – 15 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$37,275	\$884	-	\$884	\$485	100% +
\$5,000	\$25,952	\$40,581	\$884	-	\$884	\$518	100% +
\$10,000	\$28,102	\$42,731	\$884	-	\$884	\$539	100% +
\$15,000	\$30,102	\$44,314	\$884	\$347	\$1,231	\$555	100% +
\$20,000	\$32,102	\$46,014	\$884	\$347	\$1,231	\$574	100% +
\$25,000	\$34,115	\$47,835	\$822	\$390	\$1,212	\$595	100% +
\$30,000	\$36,115	\$49,685	\$822	\$390	\$1,212	\$615	100% +
\$35,000	\$38,115	\$50,966	\$936	\$390	\$1,326	\$629	100% +
\$40,000	\$40,115	\$51,478	\$936	\$353	\$1,289	\$635	100% +
\$45,000	\$45,000	\$54,173	\$369	\$402	\$770	\$665	100% +
\$50,000	\$50,000	\$56,703	\$412	\$390	\$802	\$693	100% +
\$55,000	\$55,000	\$58,928	\$412	\$390	\$802	\$718	100% +
\$60,000	\$60,000	\$61,153	\$492	\$390	\$882	\$742	100% +
Middle income households							
\$65,000	\$65,000	\$63,378	\$692	\$390	\$1,082	\$767	100% +
\$70,000	\$70,000	\$65,703	\$892	\$290	\$1,182	\$793	100% +
\$75,000	\$75,000	\$68,128	\$1,032	\$90	\$1,122	\$819	100% +
\$80,000	\$80,000	\$70,553	\$1,032	-	\$1,032	\$843	100% +
\$85,000	\$85,000	\$72,988	\$930	-	\$930	\$868	100% +
\$90,000	\$90,000	\$76,063	\$930	-	\$930	\$899	100% +
\$95,000	\$95,000	\$79,138	\$930	-	\$930	\$930	100% +
\$100,000	\$100,000	\$82,213	\$930	-	\$930	\$961	50 - 99%
\$120,000	\$120,000	\$88,803	\$77	-	\$77	\$1,027	1 - 49%
\$140,000	\$140,000	\$101,103	\$77	-	\$77	\$1,125	1 - 49%
\$160,000	\$160,000	\$110,450	-	-	-	\$1,197	-
High income households							
\$180,000	\$180,000	\$122,750	-	-	-	\$1,291	-
\$200,000	\$200,000	\$133,450	-	-	-	\$1,380	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Single income couple – three dependent children, one aged under 5 and two aged 6 – 12 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$41,916	\$1,015	-	\$1,015	\$545	100% +
\$5,000	\$25,952	\$45,222	\$1,015	-	\$1,015	\$579	100% +
\$10,000	\$28,102	\$47,372	\$1,015	-	\$1,015	\$601	100% +
\$15,000	\$30,102	\$48,955	\$1,015	\$347	\$1,362	\$617	100% +
\$20,000	\$32,102	\$50,655	\$1,015	\$347	\$1,362	\$635	100% +
\$25,000	\$34,102	\$52,466	\$958	\$390	\$1,348	\$655	100% +
\$30,000	\$36,102	\$54,316	\$958	\$390	\$1,348	\$675	100% +
\$35,000	\$38,102	\$55,594	\$1,072	\$390	\$1,462	\$689	100% +
\$40,000	\$40,102	\$56,194	\$1,072	\$390	\$1,462	\$696	100% +
\$45,000	\$45,000	\$59,118	\$500	\$402	\$902	\$728	100% +
\$50,000	\$50,000	\$61,344	\$544	\$390	\$934	\$753	100% +
\$55,000	\$55,000	\$63,569	\$544	\$390	\$934	\$778	100% +
\$60,000	\$60,000	\$65,794	\$624	\$390	\$1,014	\$802	100% +
Middle income households							
\$65,000	\$65,000	\$68,019	\$824	\$390	\$1,214	\$827	100% +
\$70,000	\$70,000	\$70,344	\$1,024	\$290	\$1,314	\$853	100% +
\$75,000	\$75,000	\$72,769	\$1,164	\$90	\$1,254	\$880	100% +
\$80,000	\$80,000	\$75,194	\$1,164	-	\$1,164	\$906	100% +
\$85,000	\$85,000	\$77,269	\$1,164	-	\$1,164	\$929	100% +
\$90,000	\$90,000	\$79,344	\$1,164	-	\$1,164	\$950	100% +
\$95,000	\$95,000	\$82,125	\$1,076	-	\$1,076	\$978	100% +
\$100,000	\$100,000	\$85,200	\$1,076	-	\$1,076	\$1,009	100% +
\$120,000	\$120,000	\$92,773	\$1,186	-	\$1,186	\$1,085	100% +
\$140,000	\$140,000	\$102,223	\$106	-	\$106	\$1,181	1 - 49%
\$160,000	\$160,000	\$110,450	-	-	-	\$1,247	-
High income households							
\$180,000	\$180,000	\$122,750	-	-	-	\$1,341	-
\$200,000	\$200,000	\$133,450	-	-	-	\$1,422	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple - 50:50 income split, no dependent children

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$22,646	\$572	-	\$572	\$294	100% +
\$5,000	\$26,758	\$26,758	\$572	-	\$572	\$349	100% +
\$10,000	\$29,258	\$29,258	\$572	-	\$572	\$382	100% +
\$15,000	\$31,558	\$31,558	\$572	-	\$572	\$412	100% +
\$20,000	\$33,558	\$33,558	\$572	-	\$572	\$432	100% +
\$25,000	\$35,558	\$35,024	\$572	\$534	\$1,106	\$447	100% +
\$30,000	\$37,558	\$36,724	\$572	\$694	\$1,266	\$464	100% +
\$35,000	\$39,558	\$38,396	\$572	\$648	\$1,220	\$482	100% +
\$40,000	\$41,558	\$39,896	\$572	\$648	\$1,220	\$497	100% +
\$45,000	\$45,000	\$42,478	-	\$791	\$791	\$523	100% +
Middle income households							
\$50,000	\$50,000	\$46,550	-	\$780	\$780	\$565	100% +
\$55,000	\$55,000	\$50,725	-	\$780	\$780	\$601	100% +
\$60,000	\$60,000	\$54,900	-	\$780	\$780	\$635	100% +
\$65,000	\$65,000	\$58,875	-	\$780	\$780	\$668	100% +
\$70,000	\$70,000	\$62,850	-	\$780	\$780	\$700	100% +
\$75,000	\$75,000	\$66,675	-	\$780	\$780	\$733	100% +
\$80,000	\$80,000	\$69,900	-	\$780	\$780	\$763	100% +
\$85,000	\$85,000	\$73,125	-	\$780	\$780	\$792	50 - 99%
\$90,000	\$90,000	\$76,350	-	\$780	\$780	\$821	50 - 99%
\$95,000	\$95,000	\$79,575	-	\$780	\$780	\$850	50 - 99%
\$100,000	\$100,000	\$82,800	-	\$780	\$780	\$879	50 - 99%
\$120,000	\$120,000	\$95,700	-	\$780	\$780	\$1,000	50 - 99%
High income households							
\$140,000	\$140,000	\$108,800	-	\$580	\$580	\$1,124	50 - 99%
\$160,000	\$160,000	\$122,500	-	-	-	\$1,254	-
\$180,000	\$180,000	\$134,800	-	-	-	\$1,370	-
\$200,000	\$200,000	\$147,100	-	-	-	\$1,487	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 50:50 income split, one dependent child aged under 5 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$30,561	\$752	-	\$752	\$397	100% +
\$5,000	\$26,758	\$34,262	\$752	-	\$752	\$427	100% +
\$10,000	\$29,258	\$36,512	\$752	-	\$752	\$444	100% +
\$15,000	\$31,558	\$38,582	\$752	-	\$752	\$462	100% +
\$20,000	\$33,558	\$40,382	\$752	-	\$752	\$479	100% +
\$25,000	\$35,558	\$41,648	\$752	\$534	\$1,286	\$490	100% +
\$30,000	\$37,558	\$43,148	\$752	\$694	\$1,446	\$504	100% +
\$35,000	\$39,558	\$44,648	\$752	\$694	\$1,446	\$518	100% +
\$40,000	\$41,558	\$46,006	\$752	\$610	\$1,362	\$530	100% +
\$45,000	\$45,000	\$48,158	\$237	\$791	\$1,029	\$550	100% +
\$50,000	\$50,000	\$51,132	\$281	\$780	\$1,061	\$577	100% +
\$55,000	\$55,000	\$54,241	\$175	\$780	\$955	\$606	100% +
\$60,000	\$60,000	\$57,416	\$175	\$780	\$955	\$635	100% +
Middle income households							
\$65,000	\$65,000	\$61,025	\$117	\$780	\$897	\$675	100% +
\$70,000	\$70,000	\$65,000	\$117	\$780	\$897	\$718	100% +
\$75,000	\$75,000	\$68,825	\$117	\$780	\$897	\$761	100% +
\$80,000	\$80,000	\$72,050	\$117	\$780	\$897	\$796	100% +
\$85,000	\$85,000	\$75,275	\$117	\$780	\$897	\$832	100% +
\$90,000	\$90,000	\$78,500	\$117	\$780	\$897	\$867	100% +
\$95,000	\$95,000	\$81,725	\$117	\$780	\$897	\$903	50 - 99%
\$100,000	\$100,000	\$83,902	\$226	\$780	\$1,006	\$926	100% +
\$120,000	\$120,000	\$95,700	-	\$780	\$780	\$1,056	50 - 99%
\$140,000	\$140,000	\$108,800	-	\$580	\$580	\$1,200	1 - 49%
\$160,000	\$160,000	\$122,500	-	-	-	\$1,350	-
High income households							
\$180,000	\$180,000	\$134,800	-	-	-	\$1,485	-
\$200,000	\$200,000	\$147,100	-	-	-	\$1,620	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 50:50 income split, one dependent child aged 6 - 12 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$29,855	\$723	-	\$723	\$388	100% +
\$5,000	\$26,758	\$33,556	\$723	-	\$723	\$419	100% +
\$10,000	\$29,258	\$35,806	\$723	-	\$723	\$438	100% +
\$15,000	\$31,558	\$37,876	\$723	-	\$723	\$455	100% +
\$20,000	\$33,558	\$39,676	\$723	-	\$723	\$472	100% +
\$25,000	\$35,558	\$40,942	\$723	\$534	\$1,257	\$484	100% +
\$30,000	\$37,558	\$42,442	\$723	\$694	\$1,417	\$497	100% +
\$35,000	\$39,558	\$43,952	\$713	\$694	\$1,407	\$511	100% +
\$40,000	\$41,558	\$45,510	\$703	\$610	\$1,314	\$525	100% +
\$45,000	\$45,000	\$48,005	\$131	\$791	\$923	\$548	100% +
\$50,000	\$50,000	\$51,480	\$175	\$780	\$955	\$580	100% +
\$55,000	\$55,000	\$54,655	\$175	\$780	\$955	\$609	100% +
\$60,000	\$60,000	\$57,830	\$175	\$780	\$955	\$640	100% +
Middle income households							
\$65,000	\$65,000	\$61,439	\$117	\$780	\$897	\$679	100% +
\$70,000	\$70,000	\$65,414	\$117	\$780	\$897	\$723	100% +
\$75,000	\$75,000	\$69,239	\$117	\$780	\$897	\$765	100% +
\$80,000	\$80,000	\$72,464	\$117	\$780	\$897	\$801	100% +
\$85,000	\$85,000	\$75,689	\$117	\$780	\$897	\$836	100% +
\$90,000	\$90,000	\$78,914	\$117	\$780	\$897	\$872	100% +
\$95,000	\$95,000	\$82,139	\$117	\$780	\$897	\$907	50 - 99%
\$100,000	\$100,000	\$84,316	\$226	\$780	\$1,006	\$931	100% +
\$120,000	\$120,000	\$95,700	-	\$780	\$780	\$1,056	50 - 99%
\$140,000	\$140,000	\$108,800	-	\$580	\$580	\$1,200	1 - 49%
\$160,000	\$160,000	\$122,500	-	-	-	\$1,350	-
High income households							
\$180,000	\$180,000	\$134,800	-	-	-	\$1,485	-
\$200,000	\$200,000	\$147,100	-	-	-	\$1,620	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 50: 50 income split, two dependent children, one aged under 5 and one aged 6 – 12 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$36,089	\$883	-	\$883	\$469	100% +
\$5,000	\$26,758	\$39,790	\$883	-	\$883	\$498	100% +
\$10,000	\$29,258	\$42,040	\$883	-	\$883	\$515	100% +
\$15,000	\$31,558	\$44,110	\$883	-	\$883	\$531	100% +
\$20,000	\$33,558	\$45,910	\$883	-	\$883	\$548	100% +
\$25,000	\$35,558	\$47,176	\$883	\$534	\$1,417	\$559	100% +
\$30,000	\$37,558	\$48,676	\$883	\$694	\$1,578	\$573	100% +
\$35,000	\$39,558	\$50,176	\$883	\$694	\$1,578	\$587	100% +
\$40,000	\$41,558	\$51,676	\$883	\$694	\$1,578	\$600	100% +
\$45,000	\$45,000	\$53,783	\$369	\$803	\$1,172	\$620	100% +
\$50,000	\$50,000	\$56,660	\$412	\$780	\$1,192	\$646	100% +
\$55,000	\$55,000	\$59,769	\$307	\$780	\$1,087	\$674	100% +
\$60,000	\$60,000	\$62,944	\$307	\$780	\$1,087	\$703	100% +
Middle income households							
\$65,000	\$65,000	\$65,919	\$307	\$780	\$1,087	\$731	100% +
\$70,000	\$70,000	\$68,894	\$307	\$780	\$1,087	\$761	100% +
\$75,000	\$75,000	\$71,719	\$307	\$780	\$1,087	\$792	100% +
\$80,000	\$80,000	\$74,614	\$234	\$780	\$1,014	\$824	100% +
\$85,000	\$85,000	\$77,839	\$234	\$780	\$1,014	\$859	100% +
\$90,000	\$90,000	\$81,064	\$234	\$780	\$1,014	\$894	100% +
\$95,000	\$95,000	\$84,289	\$234	\$780	\$1,014	\$929	100% +
\$100,000	\$100,000	\$87,514	\$234	\$780	\$1,014	\$965	100% +
\$120,000	\$120,000	\$95,700	-	\$780	\$780	\$1,055	50 - 99%
\$140,000	\$140,000	\$108,800	-	\$580	\$580	\$1,200	1 - 49%
\$160,000	\$160,000	\$122,500	-	-	-	\$1,351	-
High income households							
\$180,000	\$180,000	\$134,800	-	-	-	\$1,486	-
\$200,000	\$200,000	\$147,100	-	-	-	\$1,620	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 50:50 income split, two dependent children, one aged 6 – 12 and one aged 13 – 15 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$37,275	\$884	-	\$884	\$485	100% +
\$5,000	\$26,758	\$40,976	\$884	-	\$884	\$510	100% +
\$10,000	\$29,258	\$43,226	\$884	-	\$884	\$526	100% +
\$15,000	\$31,558	\$45,296	\$884	-	\$884	\$543	100% +
\$20,000	\$33,558	\$47,096	\$884	-	\$884	\$559	100% +
\$25,000	\$35,558	\$48,362	\$884	\$534	\$1,417	\$571	100% +
\$30,000	\$37,558	\$49,862	\$884	\$694	\$1,578	\$584	100% +
\$35,000	\$39,558	\$51,372	\$874	\$694	\$1,568	\$598	100% +
\$40,000	\$41,558	\$53,072	\$864	\$694	\$1,558	\$613	100% +
\$45,000	\$45,000	\$55,523	\$292	\$803	\$1,095	\$636	100% +
\$50,000	\$50,000	\$58,900	\$336	\$780	\$1,116	\$667	100% +
\$55,000	\$55,000	\$62,075	\$336	\$780	\$1,116	\$695	100% +
\$60,000	\$60,000	\$65,250	\$336	\$780	\$1,116	\$724	100% +
Middle income households							
\$65,000	\$65,000	\$68,225	\$336	\$780	\$1,116	\$754	100% +
\$70,000	\$70,000	\$71,200	\$336	\$780	\$1,116	\$786	100% +
\$75,000	\$75,000	\$74,025	\$336	\$780	\$1,116	\$817	100% +
\$80,000	\$80,000	\$76,250	\$336	\$780	\$1,116	\$841	100% +
\$85,000	\$85,000	\$78,835	\$234	\$780	\$1,014	\$870	100% +
\$90,000	\$90,000	\$82,060	\$234	\$780	\$1,014	\$905	100% +
\$95,000	\$95,000	\$85,285	\$234	\$780	\$1,014	\$940	100% +
\$100,000	\$100,000	\$88,510	\$234	\$780	\$1,014	\$976	100% +
\$120,000	\$120,000	\$95,700	-	\$780	\$780	\$1,055	50 - 99%
\$140,000	\$140,000	\$108,800	-	\$580	\$580	\$1,200	1 - 49%
\$160,000	\$160,000	\$122,500	-	-	-	\$1,351	-
High income households							
\$180,000	\$180,000	\$134,800	-	-	-	\$1,486	-
\$200,000	\$200,000	\$147,100	-	-	-	\$1,620	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 50:50 income split, two dependent children, one aged 13 – 15 and one aged 16 – 17 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$38,349	\$896	-	\$896	\$499	100% +
\$5,000	\$26,758	\$42,050	\$896	-	\$896	\$519	100% +
\$10,000	\$29,258	\$44,300	\$896	-	\$896	\$533	100% +
\$15,000	\$31,558	\$46,370	\$896	-	\$896	\$552	100% +
\$20,000	\$33,558	\$48,170	\$896	-	\$896	\$568	100% +
\$25,000	\$35,558	\$49,436	\$896	\$534	\$1,429	\$580	100% +
\$30,000	\$37,558	\$50,936	\$896	\$694	\$1,590	\$593	100% +
\$35,000	\$39,558	\$52,446	\$885	\$694	\$1,580	\$607	100% +
\$40,000	\$41,558	\$54,004	\$876	\$610	\$1,486	\$622	100% +
\$45,000	\$45,000	\$54,257	\$304	\$791	\$1,095	\$624	100% +
\$50,000	\$50,000	\$56,519	\$321	\$780	\$1,101	\$645	100% +
\$55,000	\$55,000	\$59,694	\$321	\$780	\$1,101	\$674	100% +
\$60,000	\$60,000	\$62,869	\$321	\$780	\$1,101	\$703	100% +
Middle income households							
\$65,000	\$65,000	\$65,844	\$321	\$780	\$1,101	\$730	100% +
\$70,000	\$70,000	\$69,142	\$234	\$780	\$1,014	\$764	100% +
\$75,000	\$75,000	\$72,967	\$234	\$780	\$1,014	\$806	100% +
\$80,000	\$80,000	\$76,192	\$234	\$780	\$1,014	\$841	100% +
\$85,000	\$85,000	\$79,417	\$234	\$780	\$1,014	\$876	100% +
\$90,000	\$90,000	\$82,642	\$234	\$780	\$1,014	\$911	100% +
\$95,000	\$95,000	\$85,867	\$234	\$780	\$1,014	\$947	100% +
\$100,000	\$100,000	\$89,092	\$234	\$780	\$1,014	\$982	100% +
\$120,000	\$120,000	\$95,700	-	\$780	\$780	\$1,055	50 - 99%
\$140,000	\$140,000	\$108,800	-	\$580	\$580	\$1,200	1 - 49%
\$160,000	\$160,000	\$122,500	-	-	-	\$1,351	-
High income households							
\$180,000	\$180,000	\$134,800	-	-	-	\$1,486	-
\$200,000	\$200,000	\$147,100	-	-	-	\$1,620	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 50:50 income split, three dependent children, one aged under 5 and two aged 6 – 12 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$41,916	\$1,015	-	\$1,015	\$545	100% +
\$5,000	\$26,758	\$45,617	\$1,015	-	\$1,015	\$572	100% +
\$10,000	\$29,258	\$47,867	\$1,015	-	\$1,015	\$588	100% +
\$15,000	\$31,558	\$49,937	\$1,015	-	\$1,015	\$603	100% +
\$20,000	\$33,558	\$51,737	\$1,015	-	\$1,015	\$619	100% +
\$25,000	\$35,558	\$53,003	\$1,015	\$534	\$1,549	\$630	100% +
\$30,000	\$37,558	\$54,503	\$1,015	\$694	\$1,709	\$644	100% +
\$35,000	\$39,558	\$56,003	\$1,015	\$694	\$1,709	\$658	100% +
\$40,000	\$41,558	\$57,503	\$1,015	\$694	\$1,709	\$671	100% +
\$45,000	\$45,000	\$59,914	\$500	\$804	\$1,304	\$693	100% +
\$50,000	\$50,000	\$62,487	\$544	\$780	\$1,324	\$717	100% +
\$55,000	\$55,000	\$65,596	\$438	\$780	\$1,218	\$745	100% +
\$60,000	\$60,000	\$68,771	\$438	\$780	\$1,218	\$774	100% +
Middle income households							
\$65,000	\$65,000	\$71,746	\$438	\$780	\$1,218	\$801	100% +
\$70,000	\$70,000	\$74,721	\$438	\$780	\$1,218	\$829	100% +
\$75,000	\$75,000	\$77,546	\$438	\$780	\$1,218	\$856	100% +
\$80,000	\$80,000	\$79,771	\$438	\$780	\$1,218	\$881	100% +
\$85,000	\$85,000	\$81,996	\$438	\$780	\$1,218	\$905	100% +
\$90,000	\$90,000	\$84,221	\$438	\$780	\$1,218	\$930	100% +
\$95,000	\$95,000	\$87,152	\$350	\$780	\$1,130	\$962	100% +
\$100,000	\$100,000	\$90,377	\$350	\$780	\$1,130	\$998	100% +
\$120,000	\$120,000	\$98,550	\$460	\$780	\$1,240	\$1,088	100% +
\$140,000	\$140,000	\$108,800	-	\$580	\$580	\$1,200	1 - 49%
\$160,000	\$160,000	\$122,500	-	-	-	\$1,351	-
High income households							
\$180,000	\$180,000	\$134,800	-	-	-	\$1,486	-
\$200,000	\$200,000	\$147,100	-	-	-	\$1,621	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 70:30 income split, no dependent children

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$22,646	\$572	-	\$572	\$294	100% +
\$5,000	\$26,702	\$26,702	\$572	-	\$572	\$348	100% +
\$10,000	\$29,208	\$29,208	\$572	-	\$572	\$381	100% +
\$15,000	\$31,358	\$31,283	\$572	\$75	\$647	\$409	100% +
\$20,000	\$33,508	\$33,151	\$572	\$347	\$919	\$428	100% +
\$25,000	\$35,558	\$34,991	\$572	\$347	\$919	\$447	100% +
\$30,000	\$37,558	\$36,748	\$572	\$285	\$857	\$465	100% +
\$35,000	\$39,571	\$37,929	\$567	\$390	\$957	\$477	100% +
\$40,000	\$41,571	\$39,351	\$567	\$390	\$957	\$492	100% +
\$45,000	\$45,000	\$42,143	-	\$390	\$390	\$521	50 - 99%*
Middle income households							
\$50,000	\$50,000	\$46,425	-	\$390	\$390	\$565	50 - 99%
\$55,000	\$55,000	\$50,408	-	\$465	\$465	\$600	50 - 99%
\$60,000	\$60,000	\$53,940	-	\$690	\$690	\$628	100% +
\$65,000	\$65,000	\$57,473	-	\$780	\$780	\$657	100% +
\$70,000	\$70,000	\$60,869	-	\$786	\$786	\$684	100% +
\$75,000	\$75,000	\$64,251	-	\$786	\$786	\$710	100% +
\$80,000	\$80,000	\$67,710	-	\$780	\$780	\$742	100% +
\$85,000	\$85,000	\$71,220	-	\$780	\$780	\$774	100% +
\$90,000	\$90,000	\$74,730	-	\$780	\$780	\$806	50 - 99%
\$95,000	\$95,000	\$78,240	-	\$780	\$780	\$837	50 - 99%
\$100,000	\$100,000	\$81,850	-	\$680	\$680	\$870	50 - 99%
\$120,000	\$120,000	\$95,930	-	\$390	\$390	\$1,002	1 - 49%
High income households							
\$140,000	\$140,000	\$108,560	-	\$390	\$390	\$1,121	1 - 49%
\$160,000	\$160,000	\$121,040	-	\$390	\$390	\$1,240	1 - 49%
\$180,000	\$180,000	\$133,520	-	\$390	\$390	\$1,358	1 - 49%
\$200,000	\$200,000	\$146,000	-	\$390	\$390	\$1,476	1 - 49%

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
 2. At zero private income, households are fully reliant on income support payments.
 3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
 4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
 5. Components may not exactly sum to totals due to rounding.
 6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
- * Over a small income range just before \$45,000 per year, this couple would be eligible for the Transitional Payment.

Dual income couple – 70: 30 income split, one dependent child aged under 5 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$30,561	\$752	-	\$752	\$397	100% +
\$5,000	\$26,702	\$34,317	\$752	-	\$752	\$427	100% +
\$10,000	\$29,208	\$36,662	\$752	-	\$752	\$445	100% +
\$15,000	\$31,358	\$38,587	\$752	\$75	\$827	\$462	100% +
\$20,000	\$33,508	\$40,305	\$752	\$347	\$1,099	\$478	100% +
\$25,000	\$35,558	\$42,015	\$752	\$347	\$1,099	\$493	100% +
\$30,000	\$37,558	\$43,685	\$752	\$347	\$1,099	\$509	100% +
\$35,000	\$39,571	\$45,349	\$691	\$352	\$1,043	\$524	100% +
\$40,000	\$41,571	\$46,901	\$691	\$352	\$1,043	\$538	100% +
\$45,000	\$45,000	\$49,622	\$237	\$390	\$627	\$563	100% +
\$50,000	\$50,000	\$53,007	\$281	\$390	\$671	\$594	100% +
\$55,000	\$55,000	\$55,690	\$281	\$465	\$746	\$618	100% +
\$60,000	\$60,000	\$57,922	\$281	\$690	\$971	\$640	100% +
Middle income households							
\$65,000	\$65,000	\$60,789	\$223	\$780	\$1,003	\$671	100% +
\$70,000	\$70,000	\$63,885	\$223	\$786	\$1,008	\$706	100% +
\$75,000	\$75,000	\$66,967	\$223	\$786	\$1,008	\$740	100% +
\$80,000	\$80,000	\$70,126	\$223	\$780	\$1,003	\$775	100% +
\$85,000	\$85,000	\$73,370	\$249	\$780	\$1,029	\$811	100% +
\$90,000	\$90,000	\$76,880	\$117	\$780	\$897	\$849	100% +
\$95,000	\$95,000	\$80,390	\$117	\$780	\$897	\$888	100% +
\$100,000	\$100,000	\$82,952	\$226	\$680	\$906	\$916	50 - 99%
\$120,000	\$120,000	\$95,930	-	\$390	\$390	\$1,059	1 - 49%
\$140,000	\$140,000	\$108,560	-	\$390	\$390	\$1,197	1 - 49%
\$160,000	\$160,000	\$121,040	-	\$390	\$390	\$1,334	1 - 49%
High income households							
\$180,000	\$180,000	\$133,520	-	\$390	\$390	\$1,471	1 - 49%
\$200,000	\$200,000	\$146,000	-	\$390	\$390	\$1,607	1 - 49%

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 70: 30 income split, one dependent child aged 6 – 12 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$29,855	\$723	-	\$723	\$388	100% +
\$5,000	\$26,702	\$33,611	\$723	-	\$723	\$419	100% +
\$10,000	\$29,208	\$35,956	\$723	-	\$723	\$439	100% +
\$15,000	\$31,358	\$37,881	\$723	\$75	\$798	\$455	100% +
\$20,000	\$33,508	\$39,599	\$723	\$347	\$1,070	\$471	100% +
\$25,000	\$35,558	\$41,309	\$723	\$347	\$1,070	\$487	100% +
\$30,000	\$37,558	\$42,979	\$723	\$347	\$1,070	\$502	100% +
\$35,000	\$39,571	\$44,642	\$661	\$352	\$1,014	\$517	100% +
\$40,000	\$41,571	\$46,195	\$661	\$352	\$1,014	\$532	100% +
\$45,000	\$45,000	\$48,916	\$208	\$390	\$598	\$557	100% +
\$50,000	\$50,000	\$52,301	\$252	\$390	\$642	\$588	100% +
\$55,000	\$55,000	\$54,983	\$252	\$465	\$717	\$612	100% +
\$60,000	\$60,000	\$57,216	\$252	\$690	\$942	\$633	100% +
Middle income households							
\$65,000	\$65,000	\$60,082	\$193	\$780	\$973	\$664	100% +
\$70,000	\$70,000	\$63,433	\$117	\$786	\$903	\$701	100% +
\$75,000	\$75,000	\$66,815	\$117	\$786	\$903	\$738	100% +
\$80,000	\$80,000	\$70,274	\$117	\$780	\$897	\$776	100% +
\$85,000	\$85,000	\$73,784	\$117	\$780	\$897	\$815	100% +
\$90,000	\$90,000	\$77,294	\$117	\$780	\$897	\$854	100% +
\$95,000	\$95,000	\$80,804	\$117	\$780	\$897	\$893	100% +
\$100,000	\$100,000	\$83,366	\$226	\$680	\$906	\$921	50 - 99%
\$120,000	\$120,000	\$95,930	-	\$390	\$390	\$1,059	1 - 49%
\$140,000	\$140,000	\$108,560	-	\$390	\$390	\$1,197	1 - 49%
\$160,000	\$160,000	\$121,040	-	\$390	\$390	\$1,334	1 - 49%
High income households							
\$180,000	\$180,000	\$133,520	-	\$390	\$390	\$1,471	1 - 49%
\$200,000	\$200,000	\$146,000	-	\$390	\$390	\$1,607	1 - 49%

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 70: 30 income split, two dependent children, one aged under 5 and one aged 6 – 12 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$36,089	\$883	-	\$883	\$469	100% +
\$5,000	\$26,702	\$39,845	\$883	-	\$883	\$498	100% +
\$10,000	\$29,208	\$42,190	\$883	-	\$883	\$516	100% +
\$15,000	\$31,358	\$44,115	\$883	\$75	\$958	\$531	100% +
\$20,000	\$33,508	\$45,833	\$883	\$347	\$1,231	\$547	100% +
\$25,000	\$35,558	\$47,543	\$883	\$347	\$1,231	\$562	100% +
\$30,000	\$37,558	\$49,213	\$883	\$347	\$1,231	\$578	100% +
\$35,000	\$39,571	\$50,989	\$822	\$390	\$1,212	\$594	100% +
\$40,000	\$41,571	\$52,733	\$822	\$353	\$1,175	\$610	100% +
\$45,000	\$45,000	\$55,247	\$369	\$402	\$770	\$633	100% +
\$50,000	\$50,000	\$58,535	\$412	\$390	\$802	\$663	100% +
\$55,000	\$55,000	\$61,217	\$412	\$465	\$877	\$687	100% +
\$60,000	\$60,000	\$63,450	\$412	\$690	\$1,102	\$708	100% +
Middle income households							
\$65,000	\$65,000	\$65,682	\$412	\$780	\$1,192	\$728	100% +
\$70,000	\$70,000	\$67,779	\$412	\$786	\$1,198	\$748	100% +
\$75,000	\$75,000	\$69,861	\$412	\$786	\$1,198	\$771	100% +
\$80,000	\$80,000	\$72,690	\$339	\$780	\$1,119	\$802	100% +
\$85,000	\$85,000	\$75,934	\$366	\$780	\$1,146	\$838	100% +
\$90,000	\$90,000	\$79,444	\$234	\$780	\$1,014	\$876	100% +
\$95,000	\$95,000	\$82,954	\$234	\$780	\$1,014	\$915	100% +
\$100,000	\$100,000	\$86,564	\$234	\$680	\$914	\$954	50 - 99%
\$120,000	\$120,000	\$95,930	-	\$390	\$390	\$1,058	1 - 49%
\$140,000	\$140,000	\$108,560	-	\$390	\$390	\$1,197	1 - 49%
\$160,000	\$160,000	\$121,040	-	\$390	\$390	\$1,335	1 - 49%
High income households							
\$180,000	\$180,000	\$133,520	-	\$390	\$390	\$1,471	1 - 49%
\$200,000	\$200,000	\$146,000	-	\$390	\$390	\$1,608	1 - 49%

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 70:30 income split, two dependent children, one aged 6 – 12 and one aged 13 – 15 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$37,275	\$884	-	\$884	\$485	100% +
\$5,000	\$26,702	\$41,031	\$884	-	\$884	\$509	100% +
\$10,000	\$29,208	\$43,376	\$884	-	\$884	\$525	100% +
\$15,000	\$31,358	\$45,301	\$884	\$75	\$959	\$541	100% +
\$20,000	\$33,508	\$47,019	\$884	\$347	\$1,231	\$557	100% +
\$25,000	\$35,558	\$48,729	\$884	\$347	\$1,231	\$573	100% +
\$30,000	\$37,558	\$50,399	\$884	\$347	\$1,231	\$588	100% +
\$35,000	\$39,571	\$52,175	\$822	\$390	\$1,212	\$604	100% +
\$40,000	\$41,571	\$53,919	\$822	\$353	\$1,176	\$620	100% +
\$45,000	\$45,000	\$56,433	\$369	\$402	\$770	\$643	100% +
\$50,000	\$50,000	\$59,721	\$412	\$390	\$802	\$674	100% +
\$55,000	\$55,000	\$62,403	\$412	\$465	\$877	\$698	100% +
\$60,000	\$60,000	\$64,636	\$412	\$690	\$1,102	\$719	100% +
Middle income households							
\$65,000	\$65,000	\$66,868	\$412	\$780	\$1,192	\$739	100% +
\$70,000	\$70,000	\$69,219	\$336	\$786	\$1,122	\$764	100% +
\$75,000	\$75,000	\$71,602	\$336	\$786	\$1,122	\$790	100% +
\$80,000	\$80,000	\$74,060	\$336	\$780	\$1,116	\$817	100% +
\$85,000	\$85,000	\$76,930	\$234	\$780	\$1,014	\$849	100% +
\$90,000	\$90,000	\$80,440	\$234	\$780	\$1,014	\$887	100% +
\$95,000	\$95,000	\$83,950	\$234	\$780	\$1,014	\$926	100% +
\$100,000	\$100,000	\$87,560	\$234	\$680	\$914	\$965	50 - 99%
\$120,000	\$120,000	\$95,930	-	\$390	\$390	\$1,058	1 - 49%
\$140,000	\$140,000	\$108,560	-	\$390	\$390	\$1,197	1 - 49%
\$160,000	\$160,000	\$121,040	-	\$390	\$390	\$1,335	1 - 49%
High income households							
\$180,000	\$180,000	\$133,520	-	\$390	\$390	\$1,471	1 - 49%
\$200,000	\$200,000	\$146,000	-	\$390	\$390	\$1,608	1 - 49%

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 70:30 income split, two dependent children, one aged 13 – 15 and one aged 16 – 17 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$38,349	\$896	-	\$896	\$499	100% +
\$5,000	\$26,702	\$42,105	\$896	-	\$896	\$520	100% +
\$10,000	\$29,208	\$44,450	\$896	-	\$896	\$535	100% +
\$15,000	\$31,358	\$46,375	\$896	\$75	\$971	\$552	100% +
\$20,000	\$33,508	\$48,093	\$896	\$347	\$1,243	\$568	100% +
\$25,000	\$35,558	\$49,803	\$896	\$347	\$1,243	\$584	100% +
\$30,000	\$37,558	\$51,473	\$896	\$347	\$1,243	\$599	100% +
\$35,000	\$39,571	\$53,136	\$834	\$352	\$1,187	\$614	100% +
\$40,000	\$41,571	\$54,689	\$834	\$352	\$1,187	\$628	100% +
\$45,000	\$45,000	\$55,168	\$380	\$390	\$770	\$633	100% +
\$50,000	\$50,000	\$57,339	\$398	\$390	\$788	\$653	100% +
\$55,000	\$55,000	\$60,022	\$398	\$465	\$863	\$677	100% +
\$60,000	\$60,000	\$62,254	\$398	\$690	\$1,088	\$698	100% +
Middle income households							
\$65,000	\$65,000	\$64,487	\$398	\$780	\$1,178	\$718	100% +
\$70,000	\$70,000	\$67,161	\$234	\$786	\$1,019	\$742	100% +
\$75,000	\$75,000	\$70,543	\$234	\$786	\$1,019	\$779	100% +
\$80,000	\$80,000	\$74,002	\$234	\$780	\$1,014	\$817	100% +
\$85,000	\$85,000	\$77,512	\$234	\$780	\$1,014	\$856	100% +
\$90,000	\$90,000	\$81,022	\$234	\$780	\$1,014	\$894	100% +
\$95,000	\$95,000	\$84,532	\$234	\$780	\$1,014	\$933	100% +
\$100,000	\$100,000	\$88,142	\$234	\$680	\$914	\$972	50 - 99%
\$120,000	\$120,000	\$95,930	-	\$390	\$390	\$1,058	1 - 49%
\$140,000	\$140,000	\$108,560	-	\$390	\$390	\$1,197	1 - 49%
\$160,000	\$160,000	\$121,040	-	\$390	\$390	\$1,335	1 - 49%
High income households							
\$180,000	\$180,000	\$133,520	-	\$390	\$390	\$1,471	1 - 49%
\$200,000	\$200,000	\$146,000	-	\$390	\$390	\$1,608	1 - 49%

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Dual income couple – 70:30 income split, three dependent children, one aged under 5 and two aged 6 – 12 years

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$22,646	\$41,916	\$1,015	-	\$1,015	\$545	100% +
\$5,000	\$26,702	\$45,672	\$1,015	-	\$1,015	\$572	100% +
\$10,000	\$29,208	\$48,017	\$1,015	-	\$1,015	\$589	100% +
\$15,000	\$31,358	\$49,942	\$1,015	\$75	\$1,090	\$603	100% +
\$20,000	\$33,508	\$51,660	\$1,015	\$347	\$1,362	\$618	100% +
\$25,000	\$35,558	\$53,370	\$1,015	\$347	\$1,362	\$633	100% +
\$30,000	\$37,558	\$55,040	\$1,015	\$347	\$1,362	\$649	100% +
\$35,000	\$39,571	\$56,816	\$953	\$390	\$1,343	\$665	100% +
\$40,000	\$41,571	\$58,591	\$953	\$390	\$1,343	\$681	100% +
\$45,000	\$45,000	\$61,379	\$500	\$402	\$902	\$707	100% +
\$50,000	\$50,000	\$64,362	\$544	\$390	\$934	\$734	100% +
\$55,000	\$55,000	\$67,044	\$544	\$465	\$1,009	\$758	100% +
\$60,000	\$60,000	\$69,277	\$544	\$690	\$1,234	\$779	100% +
Middle income households							
\$65,000	\$65,000	\$71,509	\$544	\$780	\$1,324	\$799	100% +
\$70,000	\$70,000	\$73,606	\$544	\$786	\$1,330	\$818	100% +
\$75,000	\$75,000	\$75,688	\$544	\$786	\$1,330	\$837	100% +
\$80,000	\$80,000	\$77,847	\$544	\$780	\$1,324	\$859	100% +
\$85,000	\$85,000	\$80,091	\$570	\$780	\$1,350	\$884	100% +
\$90,000	\$90,000	\$82,601	\$438	\$780	\$1,218	\$911	100% +
\$95,000	\$95,000	\$85,817	\$350	\$780	\$1,130	\$947	100% +
\$100,000	\$100,000	\$89,427	\$350	\$680	\$1,030	\$987	100% +
\$120,000	\$120,000	\$98,780	\$460	\$390	\$850	\$1,090	50 - 99%
\$140,000	\$140,000	\$108,560	-	\$390	\$390	\$1,198	1 - 49%
\$160,000	\$160,000	\$121,040	-	\$390	\$390	\$1,335	1 - 49%
High income households							
\$180,000	\$180,000	\$133,520	-	\$390	\$390	\$1,472	1 - 49%
\$200,000	\$200,000	\$146,000	-	\$390	\$390	\$1,609	1 - 49%

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Seniors - single Age Pensioner

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$18,060	\$19,068	\$455	-	\$455	\$286	100% +
\$5,000	\$22,562	\$23,570	\$455	-	\$455	\$329	100% +
\$10,000	\$25,062	\$26,070	\$455	-	\$455	\$350	100% +
\$15,000	\$27,562	\$28,570	\$455	-	\$455	\$372	100% +
Middle income households							
\$20,000	\$30,062	\$31,070	\$455	-	\$455	\$394	100% +
\$25,000	\$32,368	\$33,097	\$463	\$699	\$1,162	\$409	100% +
\$30,000	\$35,368	\$34,852	\$463	\$850	\$1,312	\$421	100% +
\$35,000	\$38,368	\$36,594	\$463	\$656	\$1,119	\$433	100% +
\$40,000	\$41,368	\$38,154	\$463	\$644	\$1,107	\$443	100% +
\$45,000	\$45,000	\$39,458	\$452	\$647	\$1,099	\$452	100% +

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Seniors - single self-funded retiree

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Middle income households							
\$20,000	\$30,062	\$31,070	\$455	-	\$455	\$394	100% +
\$25,000	\$32,368	\$33,097	\$463	\$699	\$1,162	\$409	100% +
\$30,000	\$35,368	\$34,852	\$463	\$850	\$1,312	\$421	100% +
\$35,000	\$38,368	\$36,594	\$463	\$656	\$1,119	\$433	100% +
\$40,000	\$41,368	\$38,154	\$463	\$644	\$1,107	\$443	100% +
\$45,000	\$45,000	\$39,458	\$452	\$647	\$1,099	\$452	100% +
\$50,000	\$50,000	\$41,400	-	\$462	\$462	\$465	50 - 99%
\$55,000	\$55,000	\$44,625	-	\$390	\$390	\$491	50 - 99%
\$60,000	\$60,000	\$47,850	-	\$390	\$390	\$520	50 - 99%
\$65,000	\$65,000	\$51,075	-	\$390	\$390	\$549	50 - 99%
\$70,000	\$70,000	\$54,400	-	\$290	\$290	\$579	50 - 99%
\$75,000	\$75,000	\$57,825	-	\$90	\$90	\$611	1 - 49%
\$80,000	\$80,000	\$61,250	-	-	-	\$644	-
High income households							
\$85,000	\$85,000	\$64,325	-	-	-	\$674	-
\$90,000	\$90,000	\$67,400	-	-	-	\$703	-
\$95,000	\$95,000	\$70,475	-	-	-	\$733	-
\$100,000	\$100,000	\$73,550	-	-	-	\$763	-
\$120,000	\$120,000	\$85,850	-	-	-	\$882	-
\$140,000	\$140,000	\$98,150	-	-	-	\$1,001	-
\$160,000	\$160,000	\$110,450	-	-	-	\$1,120	-
\$180,000	\$180,000	\$122,750	-	-	-	\$1,239	-
\$200,000	\$200,000	\$133,450	-	-	-	\$1,343	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Seniors – Age Pensioner couple

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Low income households							
\$0	\$27,326	\$28,751	\$686	-	\$686	\$403	100% +
\$5,000	\$32,326	\$33,751	\$686	-	\$686	\$440	100% +
\$10,000	\$35,758	\$37,183	\$686	-	\$686	\$480	100% +
\$15,000	\$38,258	\$39,683	\$686	-	\$686	\$508	100% +
\$20,000	\$41,011	\$42,436	\$733	-	\$733	\$540	100% +
\$25,000	\$44,011	\$45,436	\$733	-	\$733	\$574	100% +
Middle income households							
\$30,000	\$47,011	\$48,436	\$733	-	\$733	\$608	100% +
\$35,000	\$50,011	\$51,436	\$733	-	\$733	\$640	100% +
\$40,000	\$53,011	\$54,436	\$733	-	\$733	\$671	100% +
\$45,000	\$56,011	\$56,707	\$733	\$729	\$1,462	\$695	100% +
\$50,000	\$59,011	\$58,882	\$733	\$1,417	\$2,150	\$718	100% +
\$55,000	\$62,011	\$60,976	\$733	\$1,415	\$2,148	\$739	100% +
\$60,000	\$65,011	\$62,667	\$733	\$1,779	\$2,513	\$757	100% +
\$65,000	\$68,011	\$64,422	\$733	\$1,892	\$2,625	\$776	100% +
\$70,000	\$71,011	\$66,177	\$733	\$1,821	\$2,554	\$788	100% +
\$75,000	\$75,000	\$68,443	\$681	\$1,602	\$2,284	\$802	100% +

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.

Seniors – self-funded retiree couple, 50:50 income split

Private income	Taxable income before CPRS	Disposable income before CPRS	Increases in Australian Government payments	Gains from CPRS tax changes	Total assistance	Average cost of living impact of CPRS	Percentage of impact offset
Middle income households							
\$30,000	\$47,011	\$48,436	\$733	-	\$733	\$608	100% +
\$35,000	\$50,011	\$51,436	\$733	-	\$733	\$640	100% +
\$40,000	\$53,011	\$54,436	\$733	-	\$733	\$671	100% +
\$45,000	\$56,011	\$56,707	\$733	\$729	\$1,462	\$695	100% +
\$50,000	\$59,011	\$58,882	\$733	\$1,417	\$2,150	\$718	100% +
\$55,000	\$62,011	\$60,976	\$733	\$1,415	\$2,148	\$739	100% +
\$60,000	\$65,011	\$62,667	\$733	\$1,779	\$2,513	\$757	100% +
\$65,000	\$68,011	\$64,422	\$733	\$1,892	\$2,625	\$776	100% +
\$70,000	\$71,011	\$66,177	\$733	\$1,821	\$2,554	\$788	100% +
\$75,000	\$75,000	\$68,443	\$681	\$1,602	\$2,284	\$802	100% +
\$80,000	\$80,000	\$69,900	-	\$1,304	\$1,304	\$811	100% +
\$85,000	\$85,000	\$73,125	-	\$780	\$780	\$831	50 - 99%
\$90,000	\$90,000	\$76,350	-	\$780	\$780	\$852	50 - 99%
\$95,000	\$95,000	\$79,575	-	\$780	\$780	\$872	50 - 99%
\$100,000	\$100,000	\$82,800	-	\$780	\$780	\$892	50 - 99%
\$120,000	\$120,000	\$95,700	-	\$780	\$780	\$1,000	50 - 99%
High income households							
\$140,000	\$140,000	\$108,800	-	\$580	\$580	\$1,124	50 - 99%
\$160,000	\$160,000	\$122,500	-	-	-	\$1,254	-
\$180,000	\$180,000	\$134,800	-	-	-	\$1,370	-
\$200,000	\$200,000	\$147,100	-	-	-	\$1,487	-

Notes:

1. Estimates relate to projected tax and transfer system parameters as at 1 July 2012.
2. At zero private income, households are fully reliant on income support payments.
3. The average cost of living impact of CPRS shown above is based on total estimated price impact for 2011-12 and 2012-13 for this family type at different levels of equivalised household income.
4. The increases in Australian Government payments and gains from CPRS tax changes shown above are the total provided in 2011-12 and 2012-13.
5. Components may not exactly sum to totals due to rounding.
6. Low-, middle-, and high-income household thresholds are based on adjusted taxable income according to ranges in the table on page 17-6 of the White Paper.
7. The cost of living impact of the CPRS will increase the thresholds applicable to income tests of some Australian Government payments via normal indexation arrangements. These effects have been captured in the cameos presented here.