Policy Institute Australia

Hit and miss

Who benefits from state concessions and cost-of-living support?

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1 Executive summary

State and territory governments across Australia will fund around $12 billion of concessions and cost-of-living support to households this year. This support comes from a patchwork of programs, built up over decades, that has become a complicated, costly and inequitable system of household support. Together, the support is equivalent to around $1,100 for every Australian household, or up to 10% of tax revenue collected by the states. In some states, the support is equivalent to all gambling revenue or up to one-third of stamp duty revenue.

The distribution of support available differs across the country and for different cohorts. Households in larger states receive more. This year, Victorian households will receive $1,355 on average in concessions and cost-of-living support, while South Australians will receive around $370. Households that are wealthier or have a higher income can often receive more than those who have less financial capacity. A retiree with a $3 million fully paid off home, with one car and $500,000 in superannuation could be eligible for nearly $2,800 in annual concessions, while a single mum who rents and relies on public transport could be eligible for about half as much (Figure 1).

With state elections coming up in Victoria and NSW and cost-of-living concerns front of mind, governments may feel pressure to provide even more support. But instead of providing more, governments should look at ways to improve what they are already doing. This paper puts forward some immediate reforms that would simplify the system, and ensure support flows to those who have the greatest need.

Faulty by design

This paper considers concessions and cost-of-living support. Concessions are ongoing discounts for common household expenses such as energy bills, council rates, and public transport. Cost-of-living support is universal and one-off — such as recent car registration rebates provided in NSW and Victoria, or $100 payments in Western Australia to anyone with a driver's licence.

A substantial share of concessions is not going to those who need it most. An estimated $800 million of state and territory concessions is going to the top 20% of Australian households by wealth, and $2.3 billion to the top 40%.

These outcomes are because of two design flaws in the concessions system. The first is that state and territory governments use Commonwealth concession cards to determine eligibility for concessions, even though these were designed for a different purpose and are often a poor proxy for financial need.

For example, a couple with an expensive home and $1 million in assets could receive a part Age Pension and be eligible for a Pensioner Concession Card. This provides access to most state and territory concessions. Some states and territories offer concessions to holders of the Commonwealth Seniors Health Card, which is only available for those too wealthy to get an Age Pension, who can have up to $5 million in assets. And states and territories offer concessions for holders of Seniors Cards, which have no income or asset test at all.

The second flaw is that concessions are often tied to consumption (such as how much energy you use) or asset ownership (such as a house or car). As more well-off households will tend to either consume more, or own more assets, more of the benefits will flow to them.

An example is toll road concessions in New South Wales, where the top 20% of income earners get nine times more benefits compared to the bottom 20%. This is because higher-income Australians drive more and are more likely to spend on tolls.

In Victoria, where electricity and gas concessions are designed as a percentage of a household bill, a concession cardholder who has the financial capacity to leave the heater on all winter and the air conditioning on in summer can get upwards of $2,000 a year off their utility bills. Those who cannot afford to do so will receive much less.

In almost all states and territories, property owners can get concessions on rates and property taxes that renters cannot. Across all concessions offered on rates and property taxes, the wealthiest 20% of Australian households receive more than three times the benefit of the bottom 20%.

Cost-of-living support is even more inequitable (Figure 2). Of the $2.7 billion of household support in response to the 2026 fuel crisis, around $700 million went to the top 20% by income and around $1.3 billion to the top 40%.

The Commonwealth fuel excise cut provided 2.4 times as many benefits to the top 20% of income-earning Australians compared to the bottom 20%, because higher-income earners drive more, and use more fuel. Victoria's free and half-price public transport initiative provided 2.2 times more to the top 20% of income earners compared to the bottom 20%, as higher-income Victorians are more likely to use paid public transport regularly and pay full fare.

Temporary cost-of-living support often has policy objectives other than income support. In the case of the recent fuel crisis, this included reducing the economic disruption from surging fuel prices or promoting greater usage of public transport.

However, the inequitable distribution of these benefits is out of step with community expectations. Around three-quarters of Australians surveyed say they want cost-of-living support to go to either lower-income or the most vulnerable Australian households.

Targeting support to those who need it most

The Commonwealth Government is responsible for Australia's social safety net, and has more capability and scale to provide targeted income support to households than the states and territories. This raises the question about whether states and territories should engage in this activity at all. But if state and territory governments are inclined to continue with these programs, there are opportunities to make them simpler and more targeted.

Policy Institute Australia recommends that each state and territory consolidate concessions into their own single, lump sum payment — a Cost-of-Living Allowance — targeted towards lower means households. This would be simpler for recipients to navigate, and target support where it is needed, instead of more going to those with assets or higher consumption.

If all current concession payments were allocated to households with a Pensioner Concession Card or Health Care Card, the proposed Cost-of-Living Allowance would be around $2,200 across Australia on average, and as high as $2,600 per household in Queensland and Western Australia.

A Cost-of-Living Allowance would be similar to South Australia's existing Cost of Living Concession, which provides eligible households with cash to spend on general living expenses. States and territories could deliver this through existing digital platforms, such as Service Victoria, Service NSW, and ServiceWA.

If temporary cost-of-living support is introduced in the future, it is preferable to offer a lump sum amount, rather than a discount based on consumption or asset ownership. This would help improve the equity of distribution toward lower-income households.

Targeting of existing concession programs for older Australians can be improved by using only the Pensioner Concession Card, and phasing out eligibility based solely on the Commonwealth Seniors Health Card or a state or territory Seniors Card. Neither of these cards is a good proxy for financial need.

Finally, states and territories should work with the Commonwealth to use data held by Services Australia to better direct assistance to those in need, instead of treating everyone who holds the same concession card in the same way. New South Wales has already used Commonwealth data to target its children's voucher program, saving over 50% while retaining the policy objective. Policy Institute Australia estimates that if state and territory governments applied a similar approach and excluded part pensioners from concessions, this would result in fiscal savings of up to an estimated $1.3 billion each year in concession programs alone.

Recommendations

Recommendation 1: All existing concessions should be consolidated by each state and territory into a single, lump sum *Cost-of-Living Allowance* targeted to lower means households for general living expenses. This would be similar to South Australia's annual Cost of Living Concession.

Recommendation 2: Any future cost-of-living support should be designed as a lump sum payment targeted at those most in need.

Recommendation 3: Tie support for older Australians to those with a *Pensioner Concession Card*, and limit support to full Age Pension recipients. The Commonwealth Seniors Health Card or state and territory Seniors Cards, which are held by many wealthy retirees, should not be used to determine state concession eligibility.

Recommendation 4: States and territories should make use of Services Australia's data platform to better target support to households. NSW has already used this mechanism to target its Active and Creative Kids voucher.

FIGURE 1

Support from concessions is inconsistent

Cameo analysis of concession eligibility

EXAMPLE 1
WA

The distribution of benefits can be inequitable

Retiree

$3 million home owned outright, $500k in super, and owns one car

$2,800 per year

Single mum

Renting, no car, with few other assets

$1,500 per year

About half as much, for the same categories of concessions

EXAMPLE 2
Qld

Some concessions are only available for seniors

Self-funded retiree couple

$3 million home owned outright and $5 million in super — eligible for a state Seniors Card or Commonwealth Seniors Health Card

$500

Queensland electricity and gas rebate

Working family

One child, $95k combined income, a $500,000 mortgage, and few other assets

$0

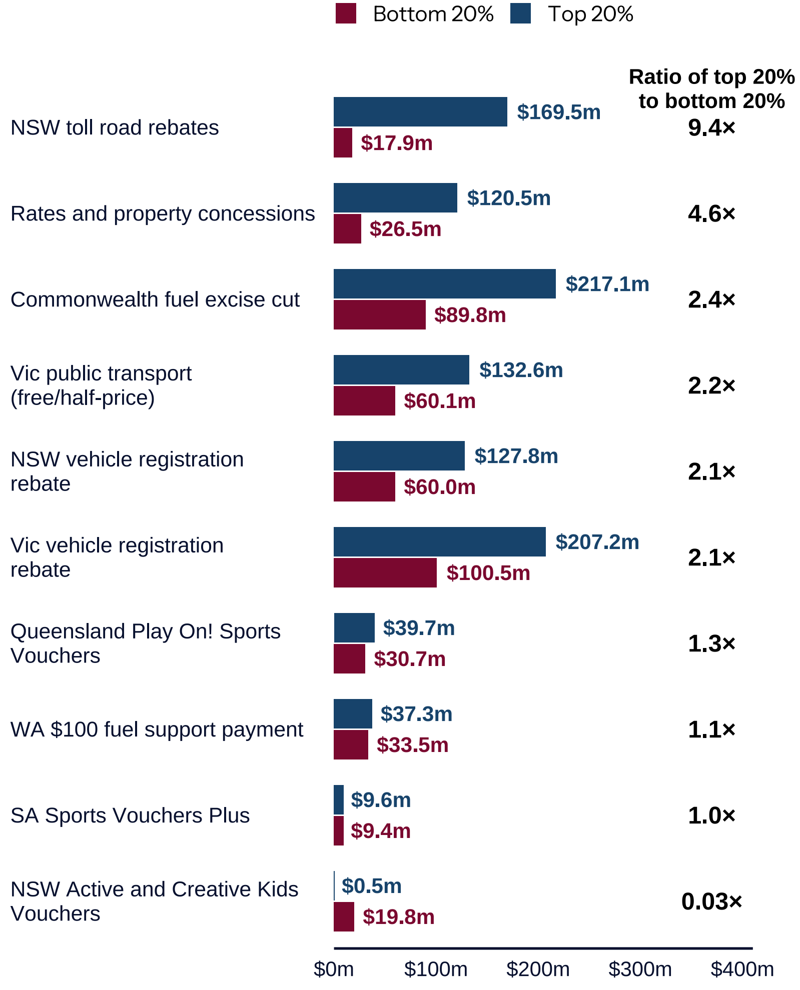
Not typically eligible for a concession card

Note: Example 1 is for Western Australia and example 2 is for Queensland.
Source: See Appendix C for more detail on the sources and assumptions.

FIGURE 2

Many supports favour the well-off

Estimated benefits of concessions and cost-of-living support, by income or wealth quintile



Note: Rates and property concessions are by wealth quintile, while all other data is by income quintile.
Source: See case studies throughout this report, and Appendix C, for more detail on the sources and methods used.

Snapshot of state and territory concessions

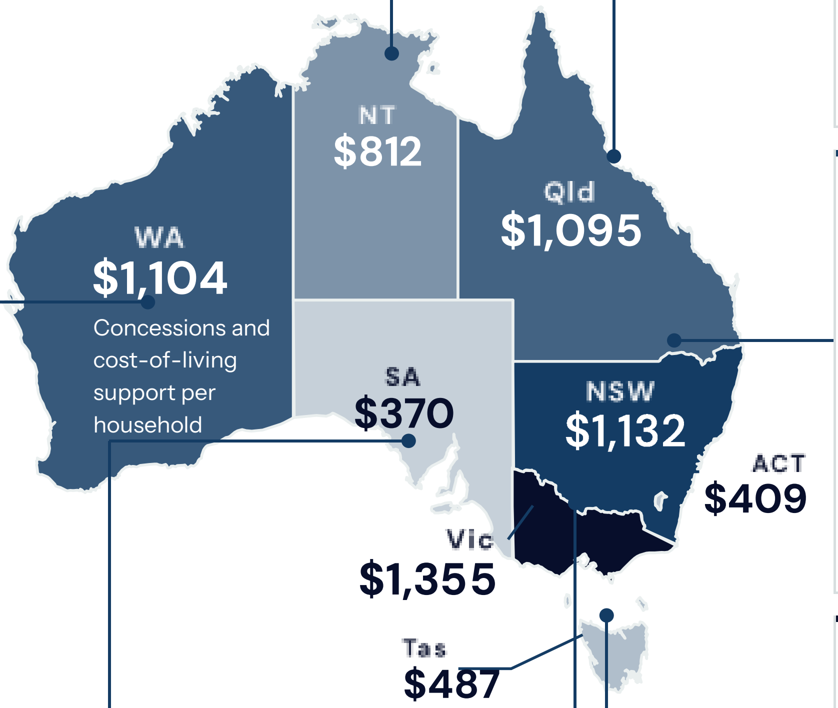
Northern Territory

The NT has a high amount of support for its size. Around 10% of the NT's taxation revenue is spent on concessions.

Total concessions and cost-of-living support per household

Map shading, $ per household

$370 → $1,355



Queensland

- Highest per capita concessions after introducing 50c public transport fares.
- Total concessions and cost-of-living support of $2.4 billion is around 8.2% of taxation revenue, almost equivalent to the $2.5 billion in gambling taxes and levies.

Play On! vouchers **1.3× more to top 20%**

Bottom 20% **$30.7m**

Top 20% **$39.7m**

Western Australia

- The most generous concessions for wealthier, older homeowners of any jurisdiction.
- For example, homeowners with up to $5 million in assets, plus a home of any value, may be eligible for more than $2,000 on energy, water, rates and property taxes.

$100 Fuel Support Payment **1.1× more to top 20%**

Bottom 20% **$33.5m**

Top 20% **$37.3m**

New South Wales

- Toll road concessions provide more to the top 20% of income earners.
- Total support of $3.8 billion is almost as high as all revenue collected from gambling and betting taxes ($4.1 billion).

Toll road rebates **9.4× more to top 20%**

Bottom 20% **$17.9m**

Top 20% **$169.5m**

Victoria

- Highest concessions *and* cost-of-living support per household combined. And the only state with uncapped energy concessions.
- Total support of $3.8 billion is higher than the total tax take from gambling taxes ($2.9 billion).

20% registration rebate **2.1× more to top 20%**

Bottom 20% **$100.5m**

Top 20% **$207.2m**

South Australia

Lowest overall concessions, at $370 per household, of any state and territory.

Tasmania · ACT

Both more than 50% below the national average.

2 Which level of government is best placed to support households?

The Commonwealth Government runs Australia's progressive tax and transfer system, which collects more taxes from those with higher incomes and provides social transfers to those with lower means. Commonwealth social security payments made through Services Australia were over $163 billion in 2024–25.[1] This eclipses the support offered by states and territories (Figure 3).[2]

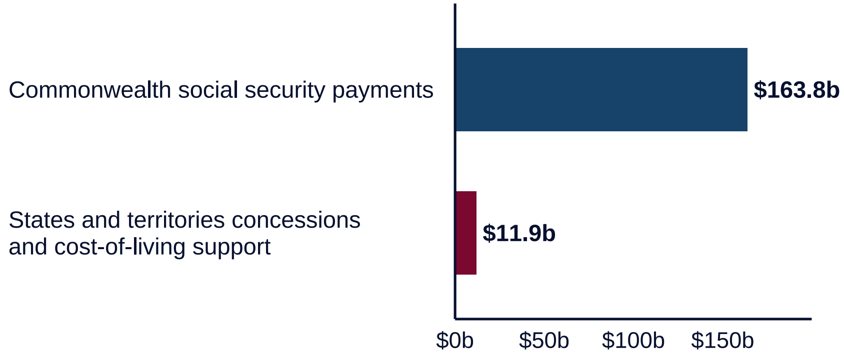
The Commonwealth has the capability and scale to provide targeted income support to households. Services Australia applies means testing, using income and asset data, to determine eligibility for Commonwealth social transfers, such as the Age Pension, JobSeeker and Family Tax Benefits. The Commonwealth then funds direct, regular, lump sum payments to income support recipients. The Commonwealth's scale promotes efficient delivery, with administrative costs estimated at around 2% per payment dollar in 2024–25 (or around $3.3 billion).[3] It is difficult for state and territory governments to replicate this scale.

There is still room for improvement with how the Commonwealth applies means testing, as pointed out in Policy Institute Australia's report, *Home truths: The case for rebalancing toward better means testing*.[4] Nonetheless, with the Commonwealth holding far greater capacity and capability to provide income support, examining whether states and territories should engage in concessions and cost-of-living support at all is warranted.

FIGURE 3

The Commonwealth provides significantly more support to households than the states and territories

Estimated size of Commonwealth, and state and territory, support to households, $billion



Note: Commonwealth social security payments are for 2024–25. State and territory concessions represent 2026–27 funding, while cost-of-living support represents funding implemented in 2026 (spanning 2025–26 and 2026–27) from each jurisdiction.
Source: Services Australia (2025) and state and territory budget papers. See Appendix A for a full list of sources and the methodology.

[1] This represents cash payments such as the Age Pension (Services Australia, 2025).
[2] See Appendix A for more detail on Policy Institute Australia's estimates for this figure.
[3] Policy Institute Australia analysis based on Services Australia (2025).
[4] Auster et al. (2026).

2.1 Evaluating concessions and cost-of-living support

Acknowledging the reality that states and territories do provide concessions and cost-of-living support, this paper assesses those programs. We do this by looking at what support is offered and how it is accessed (chapter 3), and how eligibility is determined and the distribution of benefits by income and by wealth (chapter 4). We also believe reform can be made to improve the equity in distribution and perhaps lower the cost to taxpayers of these supports, and therefore outline some recommendations for policy change (chapter 5).

Although this paper is mostly focused on the *targeting* of state and territory government policies that provide income support, it is important to acknowledge that in some cases, the supports have policy objectives other than income support.

To take public transport as an example, most governments set fares for public transport below full cost recovery to help promote greater usage of the network. In response to the war in the Middle East, some governments offered cost-of-living support through free public transport aimed at reducing fuel use.

Many states and territories also offer sports vouchers to families, with an additional policy aim of addressing issues such as childhood obesity.

This paper does not attempt to evaluate policies against these additional objectives, but does acknowledge them when relevant.

2.2 Scope of analysis

Concessions are defined as ongoing discounts provided for common household expenses, such as public transport, electricity, gas, water, council rates, and motor vehicle registration.[5] Concessions analysis throughout this paper represents 2026–27 funding.

The concessions outlined in this paper:

- Excludes many significant tax concessions. For example, Victoria alone forgoes over $7 billion in land tax on the principal place of residence.[6]
- Does not consider concessions provided to *businesses*. For example, NSW forgoes over $3.6 billion in payroll tax revenue.[7]
- Excludes concessions targeted at *regional* areas. For example, expansive states such as Queensland and Western Australia guarantee discounted energy to rural and remote regions. Queensland subsidises more than $700 million in uniform tariff policies that achieve this goal.[8]
- Excludes *broad* in-kind transfers. As one example, Western Australia provides more than $546 million in tuition fee subsidies for VET.[9]
- Excludes concessions provided by the Commonwealth, such as to lower the cost of medicine.

Cost-of-living support is defined as universal and one-off support to households, meaning virtually all households have been able to receive support. Cost-of-living support represents funding implemented in 2026 (spanning 2025–26 and 2026–27) from each jurisdiction.

[5] Many of these concessions are available as 'in-kind transfers' (i.e. they are subsidised services partly funded by government), and show up as a discount on a household bill, such as electricity.
[6] Department of Treasury and Finance (Victoria) (2026b).
[7] NSW Treasury (2026).
[8] Queensland Treasury (2026).
[9] Department of Treasury (Western Australia) (2026).

3 State and territory concessions and cost-of-living support

3.1 $12 billion of concessions and cost-of-living support

The states and territories have — for 50 years or more — provided concessions aimed at households with limited means.[10] In more recent years, states and territories have also provided additional cost-of-living support. For this year, state and territory governments across Australia will fund around $12 billion of concessions and cost-of-living support to households.[11]

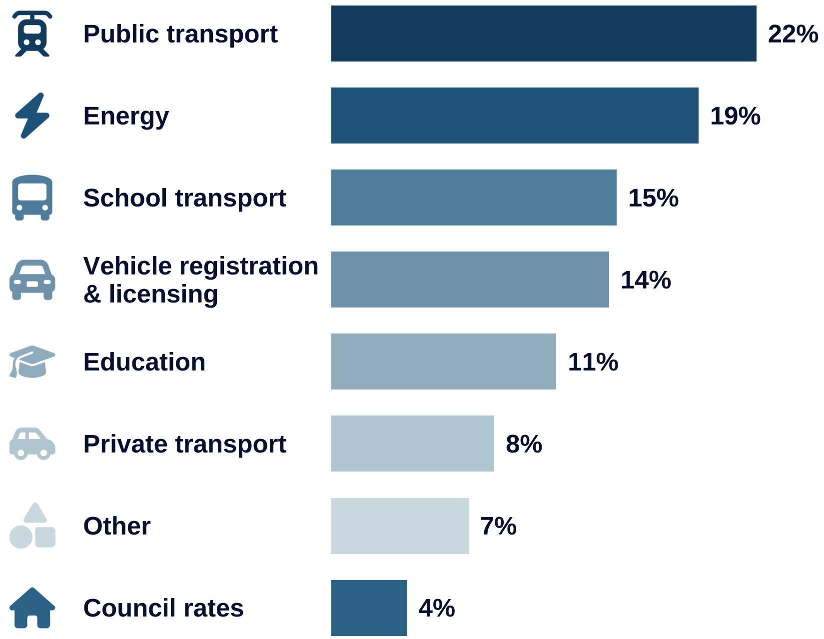
Most of this, around $9.6 billion, represents *concessions* for common household expenses — such as taking public transport, paying energy bills, registering a car, or paying council rates on the family home (Figure 4).

A further $2.3 billion in *cost-of-living support* has also been funded this year. This included Western Australia's $100 Fuel Support Payment and 2026 WA Student Assistance Payment[12]; Victoria's 20% registration rebate and free and half-price public transport[13]; and New South Wales' $100 registration discount.[14]

FIGURE 4

Indicative share of spending on various concessions

Share of concessions, based on Queensland and NSW data



Note: In some cases, such as public transport, this represents concessions off fares that are already subsidised for the broader population. The distribution of concessions is primarily based on data from Queensland, due to data limitations in comparing across jurisdictions. New South Wales data was used to provide a more comparable proxy of public transport concessions, which are much larger in Queensland than other jurisdictions. As noted in Appendix A, data on concessions varies across states and territories. Source: Policy Institute Australia analysis of Queensland Treasury (2026) and NSW Treasury (2026).

[10] For example, municipal rates concessions were introduced in Victoria in 1973 to provide support to Commonwealth income security recipients (Victorian Auditor-General's Office, 1995).
[11] See Appendix A for more detail on Policy Institute Australia's estimates for this figure.
[12] Department of Treasury (Western Australia) (2026).
[13] Department of Treasury and Finance (Victoria) (2026b).
[14] NSW Treasury (2026).

3.2 Larger states tend to spend more on concessions

State and territory concessions and cost-of-living support varies considerably. Each jurisdiction has its own distinct policies, payment rates, and eligibility criteria. On average, concessions and cost-of-living support are worth around $1,100 per household across Australia (Figure 5). As many households are *not* eligible for concessions, the actual amount available to concession recipients can be much higher.

The larger states of Victoria, Queensland, New South Wales, and Western Australia all provide more generous concessions, at more than double what smaller jurisdictions of Tasmania, South Australia and the ACT provide.[15]

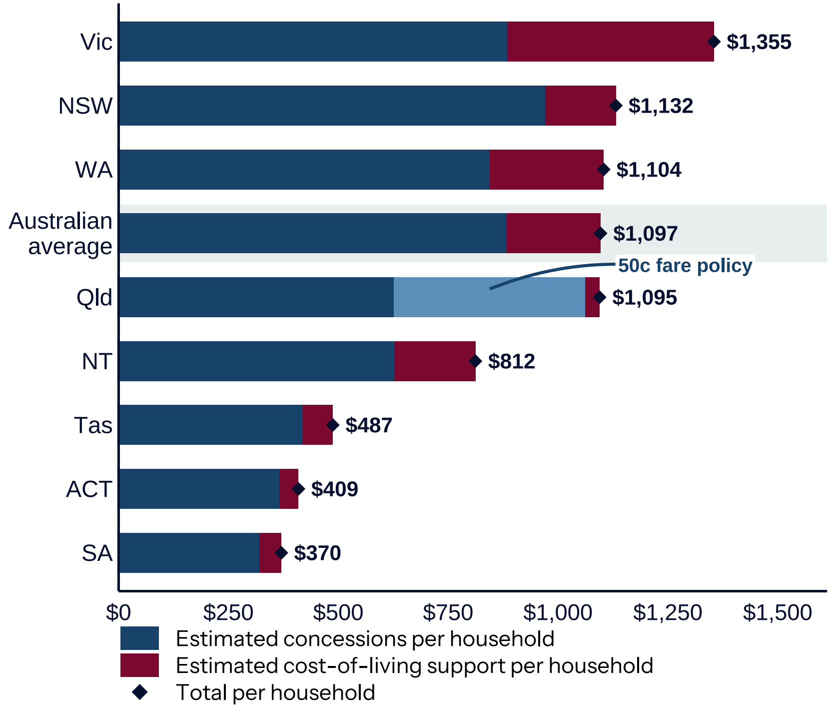
Concessions also account for a significant chunk of their own-source taxation revenue, with states and territories spending up to 10% on concessions (see Figure 6 on the next page). This represents the taxes collected by states and territories, and excludes any grants or transfers from the Commonwealth, such as the GST distribution, or royalties and other revenue sources.

Victoria reported the highest *combined* concessions *and* cost-of-living support per household in its most recent budget, at around $1,355 per household, or $3.8 billion in total. This is about 8.7% of own-source taxation revenue and is higher than the total take from gambling taxes ($2.9 billion), and over one-third of stamp duty revenue.[16]

FIGURE 5

Larger states provide more concessions and cost-of-living support on a per household basis

Estimated concessions and cost-of-living support, per household, $, most recent state budgets



Note: Estimated concessions represent 2026-27 funding, while cost-of-living support represents funding implemented in 2026 (spanning 2025-26 and 2026-27) from each jurisdiction. Data has been adjusted by Policy Institute Australia to enable jurisdictional comparisons. See Appendix A for more detail on the methodology.

Source: Policy Institute Australia analysis of NSW Treasury (2026); Department of Treasury and Finance (Victoria) (2026b); Queensland Treasury (2026); Department of Treasury (Western Australia) (2026); Department of Treasury and Finance (Tasmania) (2026); Department of Treasury and Finance (South Australia) (2026); ACT Treasury (2026); and Northern Territory Treasury (2026). Data was adjusted using household size data from Australian Bureau of Statistics (2024) and population data from Australian Bureau of Statistics (2026a).

[15] Details on how state and territory data were analysed are in Appendix A. As noted in the appendix, comparisons between states and territories are challenging due to differences in reporting practices.

[16] Department of Treasury and Finance (Victoria) (2026a).

Victoria's high level of support is partly driven by recent, temporary cost-of-living measures including 20% rebates for motor vehicle registration (see page 26) and free and half-price public transport throughout 2026 (see page 21).

Queensland has the highest per household spending on concessions (excluding cost-of-living support) of any jurisdiction, when including the permanent policy of 50c fares for public transport.[17] Total Queensland concessions and cost-of-living support of $2.4 billion is around 8.2% of own-source taxation revenue, almost equivalent to the $2.5 billion Queensland raises in gambling taxes and levies, and over one-quarter of stamp duty revenue.[18]

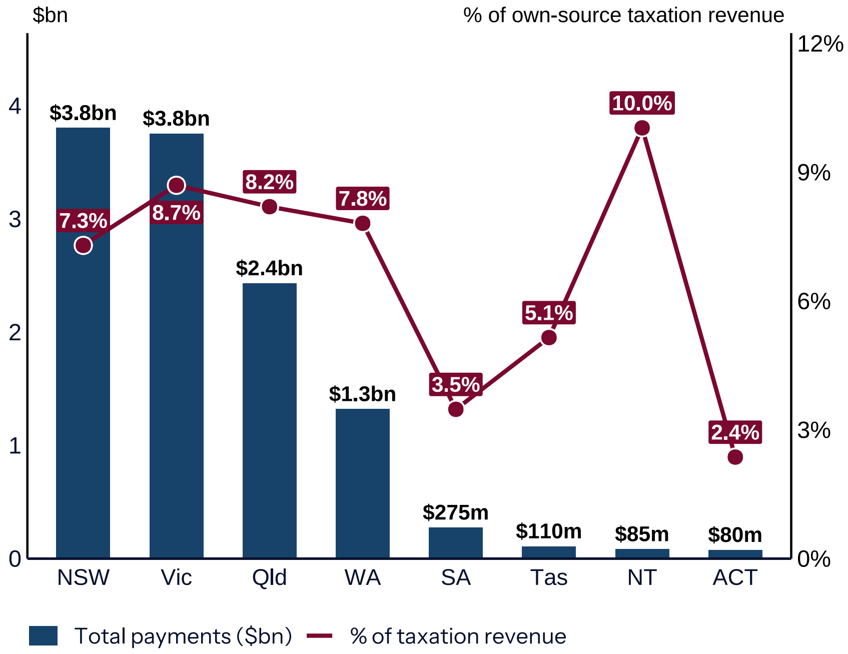
NSW provides $3.8 billion of concessions and cost-of-living support to households. This includes toll road relief concessions (see page 24) which are not available in any other jurisdiction. NSW's total support is almost as high as all revenue collected from gambling and betting taxes ($4.1 billion) and around one-third of stamp duty revenue.[19]

Western Australia's high level of concessions (excluding cost-of-living support) partly reflects its wider eligibility for concessions for seniors, as well as generous discounts available to wealthy homeowners (see page 25). Total support is around $1.3 billion, higher than the $1.1 billion Western Australia collects in taxes on insurance, and around one-quarter of stamp duty revenue.[20]

FIGURE 6

Spending by states and territories is high compared to their own-source taxation revenue

Total expenditure on concessions and cost-of-living support, by state and territory, most recent state budget



Note: See Appendix A for more information.
Policy Institute Australia analysis of NSW Treasury (2026); Department of Treasury and Finance (Victoria) (2026b); Queensland Treasury (2026); Department of Treasury (Western Australia) (2026); Department of Treasury and Finance (Tasmania) (2026); Department of Treasury and Finance (South Australia) (2026); ACT Treasury (2026); and Northern Territory Treasury (2026).

[17] Queensland made 50c fares for public transport a permanent policy in February 2025, following a six-month temporary trial policy (Mickelberg, 2025).
[18] Queensland Treasury (2026).
[19] NSW Treasury (2026).
[20] Department of Treasury (Western Australia) (2026).

3.3 Concessions can be hard to navigate for recipients

States and territories offer many different concessions, each with their own eligibility requirements, payment rates, and mechanisms for providing benefits to recipients. As an example, Tasmania, which spends around $110 million on concessions and cost-of-living support, has over 100 different types of concessions.[21]

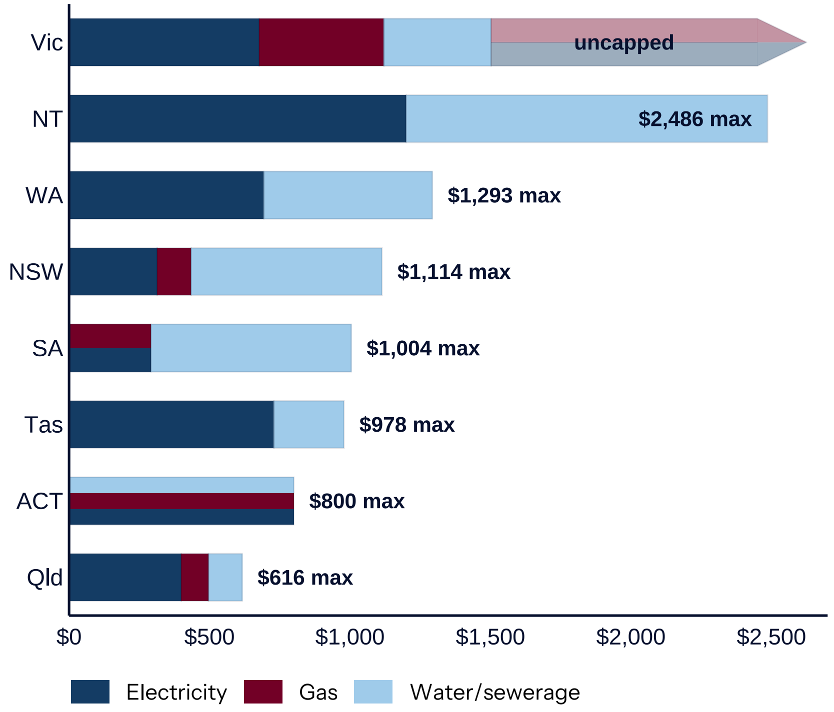
Many states and territories rely on the private sector to *administer* their concessions, particularly for utilities concessions (Figure 7). For example, a utility company will provide a state or territory discount on behalf of someone who holds an eligible concession card — such as a Pensioner Concession Card or Health Care Card. To *access* a concession, a customer must first contact their utility provider directly and request that a concession be applied. Then, the private retailer is required to verify concession card eligibility with Services Australia. Because the verification is for a single data sharing agreement only, consent for concessions must be obtained each time a recipient sets up a new account.

This can create several issues for someone seeking to navigate the system. In many states and territories, customers will need to separately contact their electricity, water and gas retailers, which may be three different private companies. If changing providers (such as moving electricity retailers), they must start the process again. This has led to reports of complaints for concession recipients unknowingly losing their benefits, including the most vulnerable.[22]

FIGURE 7

All states and territories offer concessions for utilities – with varying levels of generosity

Maximum concession available for electricity, gas, water and sewerage for eligible participants in each state and territory



Note: Tasmania, Western Australia and the Northern Territory do not offer gas concessions. See Table 2 in Appendix B for the full list of policies and assumptions underlying this data. Note that many states and territories also offer additional payments above and beyond those in this table, which are not counted here, such as the utility relief grant scheme in Victoria, which is one-off support to pay overdue utility bills.
Source: Policy Institute Australia modelling.

[21] Department of Treasury and Finance (Tasmania) (2026); Abetz (2026).
[22] Energy and Water Ombudsman (Victoria) (2015).

4 Distribution of support

4.1 Many benefits are going to well-off Australians

State and territory governments are spending billions every year supporting households with concessions and cost-of-living support. But how much of this support is going to those who need it most?

Policy Institute Australia estimates that $800 million of state and territory concessions is going to the top 20% of Australian households by wealth, and $2.3 billion is going to the top 40% (Figure 8).

In addition, of the $2.7 billion of cost-of-living support for households following the 2026 fuel crisis, around one-quarter, or $700 million of this support, went to the top 20% of income-earning Australians. When looking at the top 40% of income-earning Australians, this number was around $1.3 billion.

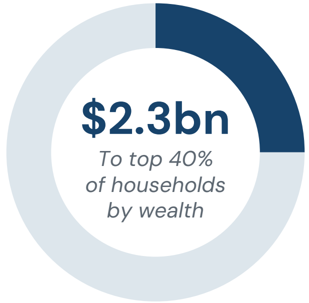
There are several reasons why this is the case:

1. For *concessions*, Commonwealth concession cards are used to determine eligibility. These are a blunt tool, as they include many Australians with relatively high financial means, particularly in owner-occupied housing.
2. For *cost-of-living support*, most policies are universally offered, with no means testing applied.
3. For both concessions and cost-of-living support, many supports are tied to consumption of a good or service (which favours higher-income or wealthier households, who tend to consume more) or are tied to asset ownership (which can favour, as an example, homeowners over renters).

FIGURE 8

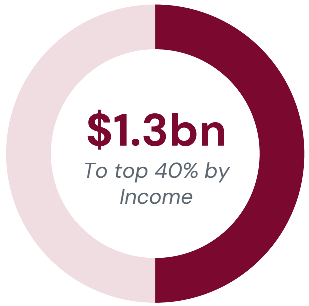
$2.3 billion of concession benefits goes to the top 40% by wealth

Estimated share of benefits to the top 40% by wealth or income



CONCESSIONS

Around $2.3 billion in concessions — one-quarter of the total — goes to the top 40% of Australian households by wealth.



2026 FUEL CRISIS COST-OF-LIVING SUPPORT

Around $1.3 billion — around half of all 2026 fuel crisis cost-of-living support — went to the top 40% of Australians by income.

Note: The estimate for *concessions* is a conservative estimate, based on the share of households where one person holds either a Pensioner Concession Card, Health Care Card, or Veteran Gold Card. The estimate for cost-of-living support is based on the case studies outlined on page 19. Note that these have different income distributions per case study.
Source: Policy Institute Australia analysis using Melbourne Institute (2025) and other data sources. See Appendix A and Appendix C for more detail on the methodology and data sources.

4.2 Australians prefer targeted support

Many surveys find cost-of-living to be the number one economic issue for Australians today.[23] But the current approach of providing support across the board — and in particular to those who are in the top 40% of Australians by income or wealth — appears out of step with community views.

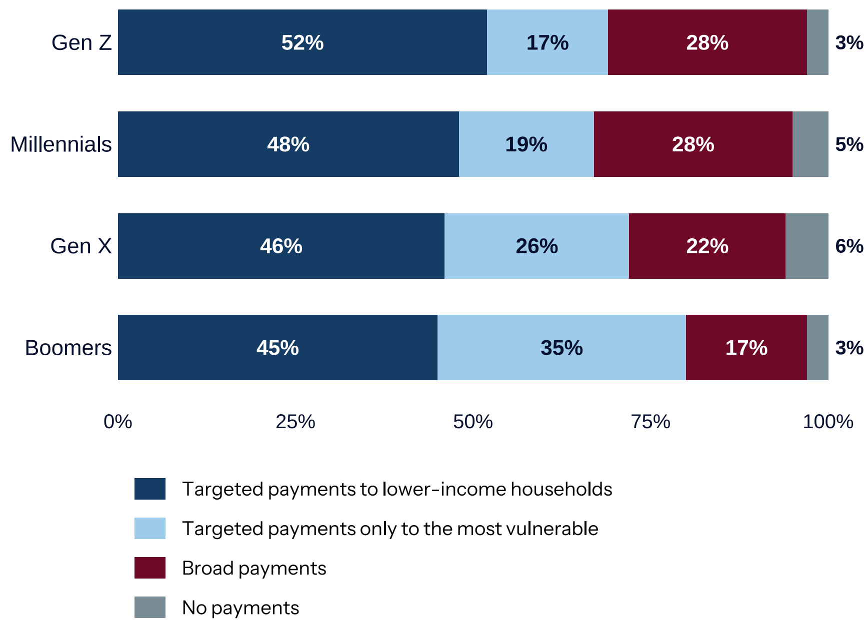
Australians prefer government cost-of-living support to be targeted, rather than broad payments. A Melbourne Institute survey asked Australians of various generations about their preferred approach to governments providing cost-of-living support. Most surveyed were in favour of governments providing some form of cost-of-living support to households (Figure 9).[24] Nearly half were in favour of support to lower-income households, with around another quarter in favour of support to only the most vulnerable households.[25]

Another poll by Guardian Essential looked at the Commonwealth Government's universal $300 electricity bill rebate in 2024. It found that 60% of respondents thought "only low and middle income households" should get the energy rebate, with 35% thinking "all households" should get it, and 5% reporting "none".[26]

FIGURE 9

Surveys of Australians find a majority want cost-of-living support to go to those who need it most

Survey response to appropriate policy response to cost-of-living pressures



Note: Response to question, *Given current cost-of-living pressures (e.g., energy, rent, groceries), which of the following approaches do you think is more appropriate?* The survey period was for 25-27 May 2026, including 1,304 Australians aged 18 years and over.
Source: Nguyen (2026).

[23] A survey by the RBA found that inflation is the top economic concern for Australians, above housing and interest rates, with two-thirds of respondents placing inflation as one of their top three economic concerns (Harden et al., 2026).
Similarly, a survey by Demos Au found that 'cost of living and inflation' is the major issue facing Australians for nearly half of all Australians, at 44%, far bigger than the next biggest at housing/homelessness (17%) and immigration levels (12%) (DemosAU, 2026).

[24] Nguyen (2026).

[25] Ibid.

[26] Karp (2024).

4.3 Concession cards are blunt tools and many cardholders are wealthy

States and territories do not have the scale or resources to means test access to concessions to the same extent that the Commonwealth does with its social security payments (see page 8). Although the states and territories *could* request their citizens to provide the data that would enable targeting, it would take considerable time and effort. It would also be more difficult to verify self-reported income tax data with the ATO.

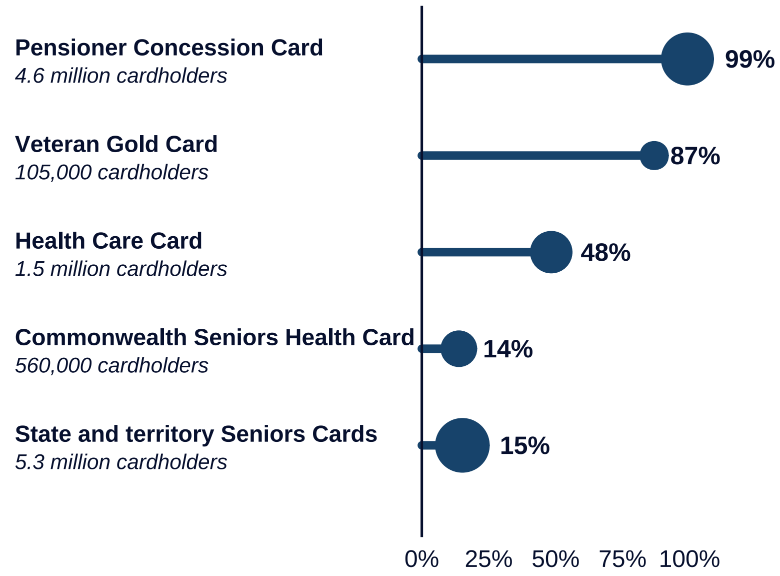
For this reason, states and territories have long relied on Commonwealth concession cards, and to a lesser extent, their own Seniors Cards (see page 29), to determine *who* is entitled to access concessions. These Commonwealth concession cards are not intended for this purpose, but were designed for the Commonwealth to provide cheaper health services and medicines to Commonwealth income support recipients.[27] The states and territories use these cards because they are the most administratively efficient way to direct concessions to households in their jurisdiction.

The *Pensioner Concession Card* is the most commonly used card by state and territory governments, and is *automatically available* to anyone receiving the Age Pension, Carer Payment, Disability Support Pension and Parenting Payment single (Figure 10).[28] This cohort includes part pensioners who have substantial financial means (discussed on page 28).

FIGURE 10

The Pensioner Concession Card, Veteran Gold Card and Health Care Cards are the main path to getting concessions

Weighted average percentage of state and territory utility and rates concessions where card provides eligibility



Note: Based on a sample of state and territory concession programs for utilities and rates. Bubble size represents number of recipients.
Source: Policy Institute Australia analysis based on state and territory government information. See Appendix B for more detail on the underlying data sources. Recipient numbers are from Department of Social Services (2026) for the Pensioner Concession Card, Veteran Gold Card, and the Health Care Card (including the Low Income Health Care Card). The number of state and territory Seniors Cards is estimated from state and territory government websites.

[27] Services Australia (2026b).
[28] Services Australia (2026b).

The *Health Care Card* is automatically available to anyone receiving ABSTUDY Living Allowance, Austudy, JobSeeker, Parenting Payment (partnered), Special Benefit, Youth Allowance, Carer Allowance (for a child who is under 16 in care), Carer Payment (for short term care), the maximum rate of Family Tax Benefit A, or a Mobility Allowance.[29] There is also an additional pathway with an income test for the *Low Income Health Care Card*. Throughout this report, all data and analysis regarding the Health Care Card also includes the Low Income Health Care Card.

The Pensioner Concession Card (4.6 million cards issued) and the Health Care Card (1.5 million cards issued) are the two most widely used cards for state and territory concessions.[30] These cards are generally well targeted by income (Figure 11). This makes sense, because eligibility is based on who is *already* receiving Commonwealth income support payments, which typically already have income tests applied. But these cards are not always representative of someone's total *means*, however, as they also capture many well-off Australians with a high net worth.

For households where at least one member holds the *Pensioner Concession Card*, an estimated 9% of households are in the top wealth quintile and a further 19% are in the second highest wealth quintile.[31] Similarly, for the *Health Care Card*, an estimated 8% of households are in the top wealth quintile and a further 16% are in the second highest wealth quintile.[32]

[29] Ibid.

[30] The number of Veteran Gold Card recipients is much smaller, and eligibility criteria are very different to the Pensioner Concession Card and Health Care Card, as it is based on military service. As a result, it is largely excluded from the focus of this paper. Policy Institute Australia analysis of Department of Social Services (2026).

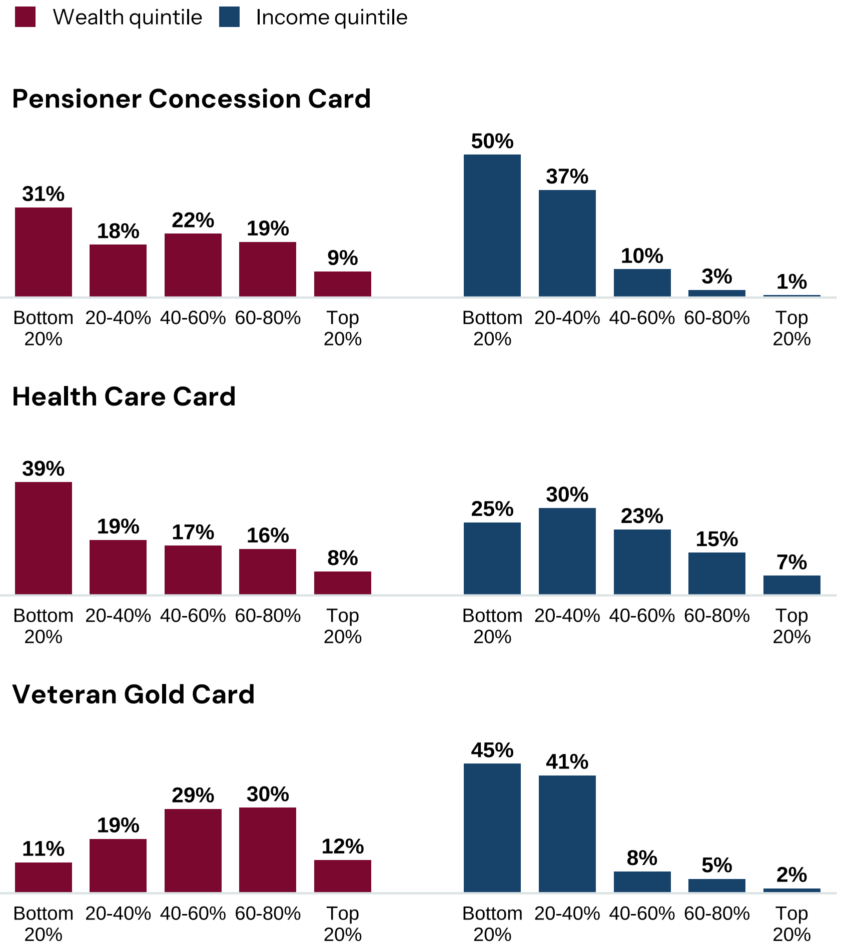
[31] Policy Institute Australia analysis of Melbourne Institute (2025).

[32] Ibid.

FIGURE 11

Around one-quarter of Commonwealth concession cardholders are in the wealthiest 40% of households

Household distribution of Commonwealth concession cards, gross income and wealth



Note: This represents household distribution of income and wealth, where at least one household member holds the concession card. See page 44 in Appendix C for more details on the methodology.
Source: Policy Institute Australia analysis of Melbourne Institute (2025).

The high level of wealth of some concession cardholders is mainly because the value of owner-occupied housing is excluded from the assets test by the Commonwealth Government. This issue is most prominent for those on a part Age Pension (around 20% of all retirees) and those on a full Age Pension (around 40% of all retirees).[33]

For example, a retiree couple with a $5 million house in Sydney but with few other assets would be among the wealthiest 3% of households in Australia, but would also be eligible for a full Age Pension.[34] This means that they are able to receive a Pensioner Concession Card, and most concessions from state and territory governments. About 12% of households receiving the Age Pension are in the top 20% of Australian households by wealth — holding wealth of at least $1.8 million, mostly in owner-occupied housing.[35]

[33] Policy Institute Australia analysis of Department of Social Services (2026) and Australian Bureau of Statistics (2025).
[34] Auster et al. (2026).
[35] Ibid.

4.4 Cost-of-living support is not targeted to those most in need

Cost-of-living support offered by both states and territories, and the Commonwealth, is not designed to target those most in need.

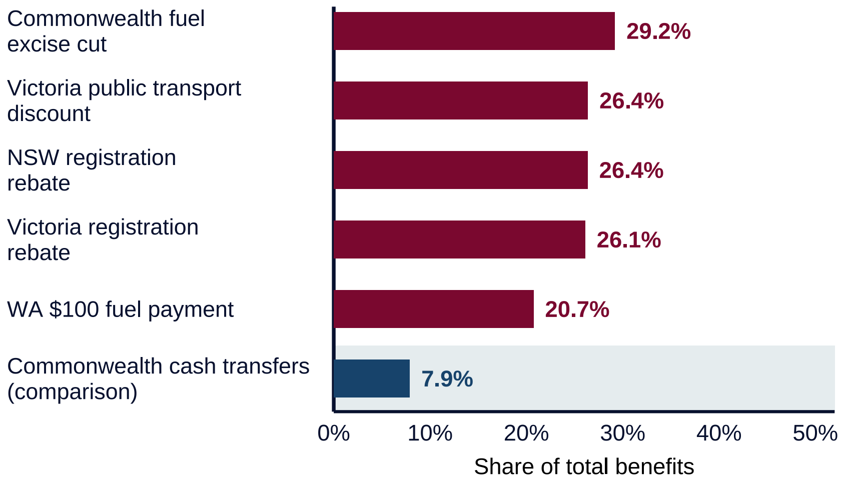
The following case studies show five cost-of-living support policies that were announced in response to the 2026 fuel crisis.[36] This included the Commonwealth fuel excise cut, which was partly funded by the Commonwealth and the states and territories (page 20), public transport discounts in Victoria (page 21), $100 Fuel Support Payments in Western Australia (page 22), and registration rebates in Victoria and NSW (page 26).

The policy intent behind these measures was to cushion the economic shock of fuel price rises. But in all of these case studies, *more* benefits went to the top 20% of income earners compared to the bottom 20% (Figure 12). As noted earlier, around half of all support went to the top 40%, or $1.3 billion. This is because the design of these policies favoured Australians who either had more assets or were able to consume more (which is also explored in Section 4.5).

FIGURE 12

Cost-of-living support is giving the highest benefits to the top 20% of income earners

Share of benefits going to the top 20%, selected policies



Note: Selected cost-of-living support provided by state and territory governments, and the Commonwealth. These have different income distributions per case study, including at an individual and household level.
Source: Policy Institute Australia analysis. See Appendix C and the individual case studies in this report for more detail.

[36] The fuel excise discount provided benefits to businesses as well as households, as it applied to anyone purchasing fuel such as petrol or diesel. See page 45 in Appendix C for more details.

CASE STUDY

The Commonwealth fuel excise cut favoured higher-income earners

The conflict in Iran and its impact on global trade routes led to a fuel crisis in early 2026. By March 2026, unleaded petrol prices at Australian petrol stations reached an average of around 250 cents per litre, compared to around 170 cents per litre a few months before.[37]

Soon after, the Commonwealth Government announced a three-month cut to the fuel excise by 32 cents per litre from 1 April to 30 June 2026, as well as reducing the heavy vehicle road user charge to zero.[38] The April to June policy cost $2.9 billion total, with an estimated $750 million in benefits available to households.[39]

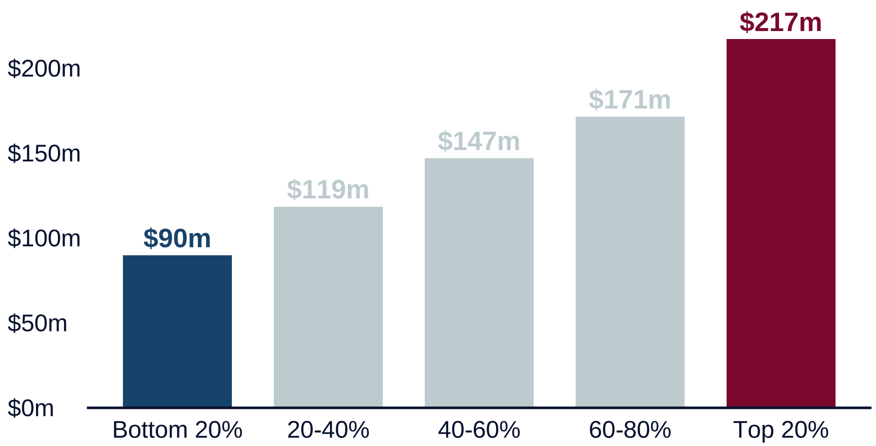
The policy was quick to implement during a crisis. However, the way the cost-of-living support was designed may have incentivised higher petrol usage when Australian policy was aiming to conserve fuel, as consumers are responsive to price changes in petrol. Based on elasticity for demand estimates, the 32 cents per litre discount may have induced additional demand of 4.8%.[40]

Policy Institute Australia analysis based on these elasticities and usage by income quintile suggests that the top 20% of income-earning Australians received more than twice as much in benefits as the bottom 20% from this policy (Figure 13). This is mainly because higher-income earners consume more fuel than lower-income earners — with the top 20% consuming more than twice as much fuel as the bottom 20%.[41]

FIGURE 13

Higher-income Australians drive more and therefore benefited more from the fuel excise cut

Estimated benefit flowing from the cut to the fuel excise (excluding the heavy vehicle road user charge), for individuals only, Apr–Jun 2026, by income quintile



Note: See page 45 in Appendix C for more details. Note that the distribution is for petrol users only and excludes those who purchase no petrol.
Source: Policy Institute Australia analysis of e61 research (Buckley & Maitra, 2026); Commonwealth budget data (Department of the Treasury, 2026); and National Transport Commission data (National Transport Commission, 2025).

[37] Policy Institute Australia analysis of Australian Institute of Petroleum (2026).
[38] Subsequently, the fuel excise cut was continued, but at a lower rate of 16 cents per litre, from 1 July 2026 to 2 August 2026 (King et al., 2026). We would expect the distribution of benefits of this extension to align with those presented in Figure 13.
[39] See page 45 in Appendix C for more details on the methodology.
[40] This is based on elasticities provided by e61, where a 10% increase in the retail price of petrol can lead to a 3.8% decrease in consumption (Buckley & Maitra, 2026). This assumes an average petrol price of 253.4 cents per litre in the week before the policy was introduced (Australian Institute of Petroleum, 2026).
[41] Policy Institute Australia analysis of e61 research (Buckley & Maitra, 2026).

CASE STUDY

Free and half-price public transport in Victoria favoured higher-income Victorians

The Victorian Government made public transport free during April and May 2026, and half-price until December 2026, at an estimated cost of $433 million.[42]

Policy Institute Australia analysis suggests that most of the benefits of free and half-price public transport in Victoria went to higher-income earners — with over twice as many benefits going to the top 20% compared to the bottom 20% of income-earning Victorians (Figure 14). This is because higher-income earners are more likely to use public transport — with the top 20% using public transport 70% more days per week than the bottom 20%. Higher-income earners are also more likely to be full-fare-paying customers, and more likely to pay a daily fare rather than a 2-hour fare.[43]

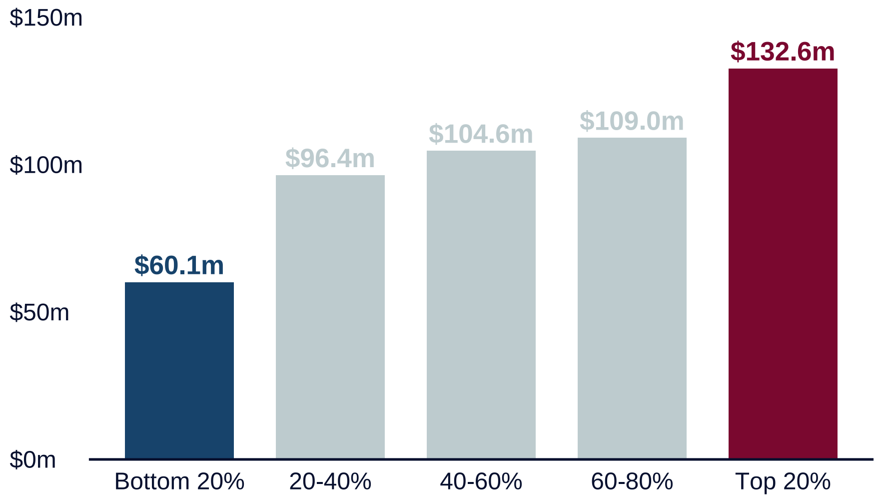
This suggests that the policy was not highly effective at providing *cost-of-living support* to lower-income households. However, the policy also had another stated goal, to 'make it more affordable for people to choose public transport and help take more cars off the road' during the 2026 fuel crisis.[44] The evidence on whether this was achieved is mixed. A survey of 2,000 Australians was conducted a week after free public transport was introduced in Victoria.[45] It found that 26.3% shifted some commuting trips from car to public transport, which was significant, but also only slightly more than the 23.7% who did the same in New South Wales, where there was no free public transport.[46]

[42] Department of Treasury and Finance (Victoria) (2026b).
[43] Policy Institute Australia finds that the top 20% had 91% of trips as daily trips compared to 70% for the bottom 20%; and 96% of the top 20% pay full fare, compared to just two-thirds for the bottom 20% (Department of Transport and Planning (Victoria), 2026a).
[44] Williams (2026).
[45] Haghani et al. (2026).

FIGURE 14

Higher-income earners benefited most from free and half-price public transport in Victoria

Estimated distribution of free and half-price public transport, Victoria, by individual income quintile, Victorians 20 or older



Note: See page 47 in Appendix C for more details.
Source: Policy Institute Australia analysis of the Victorian Integrated Survey of Travel and Activity (Department of Transport and Planning (Victoria), 2026a).

[46] Ibid.

CASE STUDY

Western Australia's $100 Fuel Support Payment policy was not targeted

Western Australia announced a $100 Fuel Support Payment to provide $100 to all Western Australians with a valid driver's licence in response to higher fuel prices.[47] The Western Australian Budget costed the program at $198 million.[48] The WA Government has an option in the ServiceWA app to donate the $100 to a list of charities.[49]

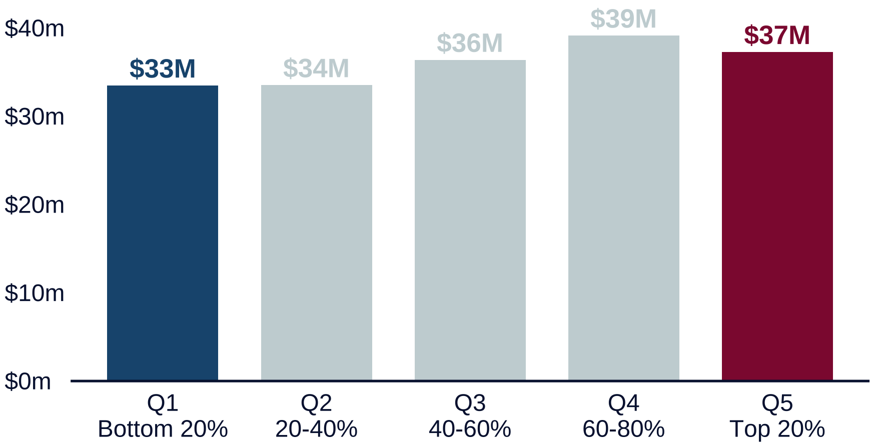
Policy Institute Australia analysis suggests that the distribution of available benefits was broadly spread across the income distribution. This is because it was designed so that each individual received the same amount and it was not tied to the number of vehicles owned or consumption of fuel.

Still, a higher share of benefits were available for the top 20% of Western Australians by income. Lower income Western Australians were slightly less likely to hold a driver's licence.[50] And even though the policy had a more even distribution compared to the Commonwealth Government's fuel excise cut and the registration rebates in Victoria and New South Wales, the policy was not targeted towards lower-income earners.

FIGURE 15

The $100 Fuel Support Payments in WA were broadly spread by income

Estimated available benefit of $100 Fuel Support Payments, Western Australians aged 17+, by personal income quintile



Note: Income quintiles are calculated based on Western Australians who are 17+. See page 49 in Appendix C for more details on the methodology.
Source: Policy Institute Australia analysis of the HILDA survey (Melbourne Institute, 2025).

[47] Department of Transport and Major Infrastructure (Western Australia) (2026).
[48] Department of Treasury (Western Australia) (2026).
[49] Cook et al. (2026).
[50] Policy Institute Australia analysis of the HILDA survey (Melbourne Institute, 2025).

4.5 Support tied to consumption or asset ownership favours higher-income or wealthier Australians

Concessions or cost-of-living support that is tied to how much a person *consumes* (for example, of electricity, or toll roads), or what they *own* (for example, tied to property or vehicle ownership), is by design going to favour those who are more well-off. This is because higher consumption, or greater asset ownership are both positively correlated with income and wealth.

Designing support based on consumption is inequitable, because it is not targeted at lower-means households and disproportionally favours those with higher means. For example, NSW toll road concessions (see page 24) provide more than nine times as much in benefits to the top 20% of income-earning households compared with the bottom 20%. If that same funding were instead redirected towards a flat rate payment to all households, that ratio would (by design) fall from over nine to one. It would also provide a higher level of support (relative to income) for lower-income households.

Support tied to asset ownership is also inequitable. For example, concession payments for council rates and property taxes, which are tied to property ownership (see page 25) provide more than three times as much to the top 20% by household wealth compared to the bottom 20%. Recent cost-of-living policies tied to motor vehicle registrations (see page 26) provided more than twice as much to the top 20% of income-earning households compared to the bottom 20%.

The system can create inequitable outcomes

The design of concessions can lead to inequitable outcomes. As one example, consider these two people who would be eligible for Commonwealth concession cards:

- A retiree with a $3 million fully paid off home, with a car and $500,000 in superannuation. They would be eligible for a part Age Pension and the Pensioner Concession Card.
- A single mother who rents, does not own a car, gets the bus to work three times a week, and has only $100 in cash. If she is eligible for the Parenting Payment (Single) and the maximum rate of Family Tax Benefit A, she could get the Pensioner Concession Card and the Health Care Card.

Both of these examples would be eligible for many concessions across Australia. But depending on where you are in Australia, and the design of the policy, the *amount* they could get will differ. For example, in Perth, the retiree could be eligible for nearly $2,800 in annual concessions, nearly twice as much as the single mother who would be eligible for about $1,500.[51]

There are several reasons for this. The retiree, who owns their home, is eligible for up to $750 in local government rebates on their council rates, $600 off water charges, and up to an additional $280 off their Emergency Services Levy.[52] Because they drive, they can get a discount on their motor vehicle registration.[53] Similarly, assuming the retiree consumes more water, they will also get a slightly bigger concession on their water usage charge.

[51] See Appendix C for detail on the methodology.
[52] Department of Fire and Emergency Services (Western Australia) (2026); Government of Western Australia (2026b).
[53] Department of Transport and Major Infrastructure (2026b).

CASE STUDY

NSW toll road relief concessions provide considerably more to higher-income earners

NSW has had longstanding toll relief policies and currently offers two rebates for motorists using their private toll network.

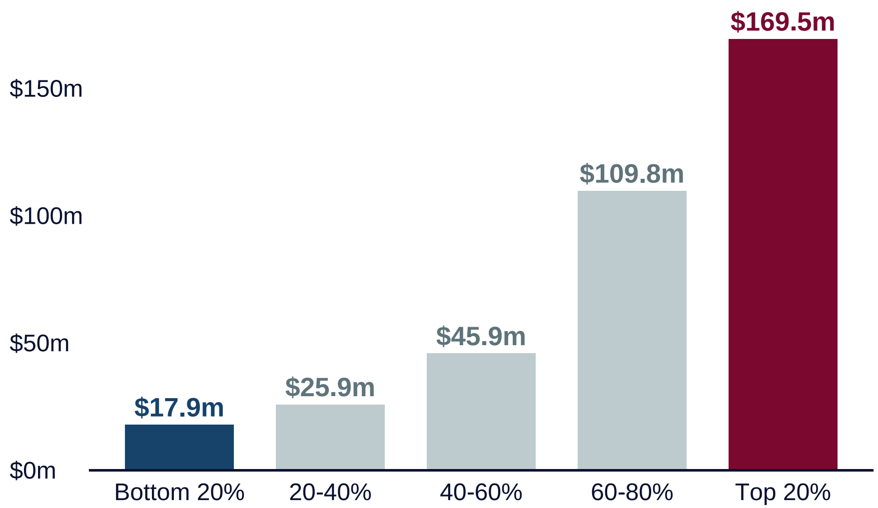
Policy Institute Australia estimates that a significant share of benefits are accruing to the top household income quintile (Figure 16). Higher-income households are both likely to drive more[54] and also spend more on toll roads. For example, 46% of national toll road expenditure comes from the top 20% of households.[55] Similarly, the NSW Treasury's Independent Toll Road Review found that 'travellers in higher income brackets are considerably more likely to use toll roads compared to those in lower income brackets'.[56]

As the policy is designed as a rebate *above* a capped amount (currently $50), this means that once the cap is hit in a given week, there is little incentive for a driver to limit their usage of toll roads for the rest of that week, as any further usage is free (up until a maximum of $350 a week).[57]

FIGURE 16

Toll road usage and spending are correlated with income

Estimated benefit distribution of NSW toll rebates, by household income quintile



Note: See page 53 in Appendix C for more details on the methodology.
Source: Policy Institute Australia analysis of ABS data (Australian Bureau of Statistics, 2017), and NSW Budget papers (NSW Treasury, 2026).

[54] e61 research finds that the bottom 20% of income earners consume, on average, around 75 litres of petrol per month, compared to around 175 litres of petrol for the highest 20% of income earners (Buckley & Maitra, 2026).
[55] Australian Bureau of Statistics (2017).
[56] NSW Treasury (2024).
[57] Service NSW (2026d).

CASE STUDY

Rates concessions tied to homeownership favour wealthier homeowners over renters

Concessions for homeowners — through discounts on council rates or through additional discounts on property taxes — can provide significant support to Australians.[58] This can be upwards of $1,000 in Western Australia, or as low as $200 in Queensland and the Northern Territory.

Policy Institute Australia analysis suggests most of these benefits are going to the middle-to-upper end of the wealth distribution (Figure 17). The policy is most loosely targeted in Western Australia, which is the only jurisdiction that allows holders of a Commonwealth Seniors Health Card (see page 29) to receive the concession.[59]

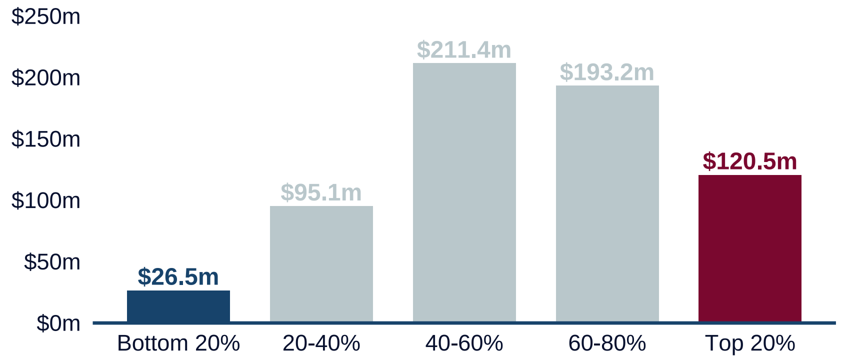
The primary inequity from these policies is that they are, by definition, *exclusively* for homeowners and *exclude* those who are renting. Because of this, very few of these concessions go to the least wealthy Australian households, even though 31% of households with one Pensioner Concession Card holder are in the bottom 20% by wealth.[60] South Australia is the only state or territory that does not provide support that is tied to property ownership. South Australia formally abolished concessions on rates in 2015.[61] Instead, it introduced a *Cost of Living Concession* that is available to both homeowners and non-homeowners, which is tied to eligibility based on concession cards.

[58] See Table 3 for the data sources behind the analysis on this page.
[59] With the exception of South Australia's *Cost of Living Concession*.
[60] Policy Institute Australia analysis of the HILDA survey (Melbourne Institute, 2025).
[61] This followed the end of the *National Partnership Agreement on Certain Concessions for Pensioner Concession Card and Seniors Card Holders*.

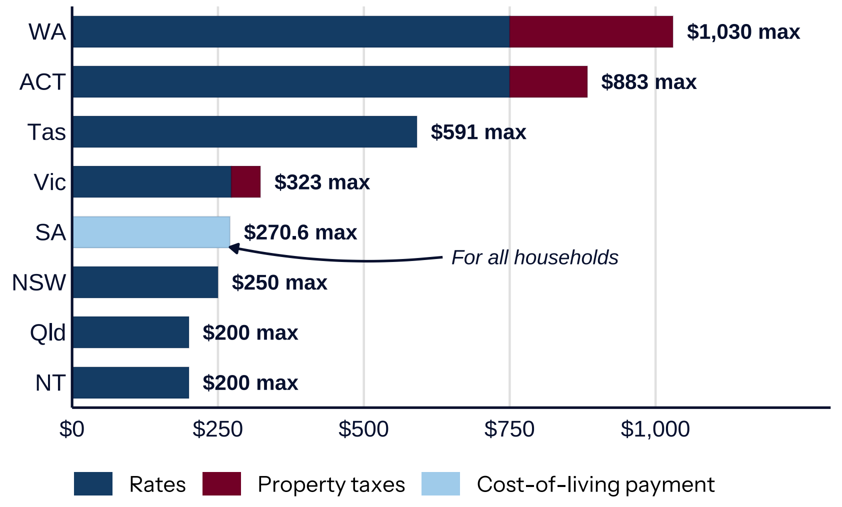
FIGURE 17

Property concessions provide more to well-off homeowners

Estimated distributional benefit of state and territory property concessions, by national household wealth quintile



Maximum concession available for property ownership, for eligible participants in each state and territory



Note: See Appendix B for more detail on the data behind the state and territory comparison. See page 50 in Appendix C for more details on the methodology of the distributional analysis.
Source: Policy Institute Australia analysis of HILDA, state and territory government websites.

CASE STUDY

The design of the Victorian and NSW registration rebates provides more to higher-income households, who own more cars

The Victorian Government announced 20% off light vehicle registration in April 2026, as 'one-off cost-of-living help for families'.[62] NSW also announced a similar $100 registration discount for private vehicles in 2026–27.[63]

Under Victoria's scheme, a driver can receive $186 back off the $930.70 cost of registration for each car registered in their name, up to a maximum of two cars per person.[64] By late July 2026, more than 3.5 million Victorians had claimed a rebate.[65] The Victorian Government estimated that the policy would cost $759 million.[66] For NSW, $100 was given for each vehicle, at an estimated cost of $435.1 million.[67]

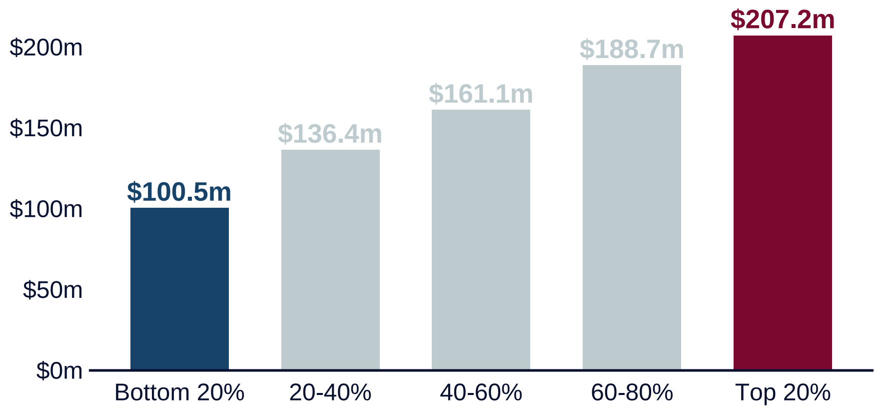
Policy Institute Australia analysis suggests that the top 20% of income-earning households received more than twice the total benefits available to the bottom 20% (Figure 18). This is for two key reasons. Firstly, higher-income households are more likely to have larger households, and more people who drive a car. Secondly, higher-income households are more likely to either own a car in the first place, or own multiple cars. Given the design of the policy was based on number of cars registered, most of the benefits went to these households.

[62] Allan (2026a).
[63] Service NSW (2026f).
[64] Allan (2026a).
[65] Allan (2026b).
[66] Department of Treasury and Finance (Victoria) (2026b).
[67] NSW Treasury (2026).

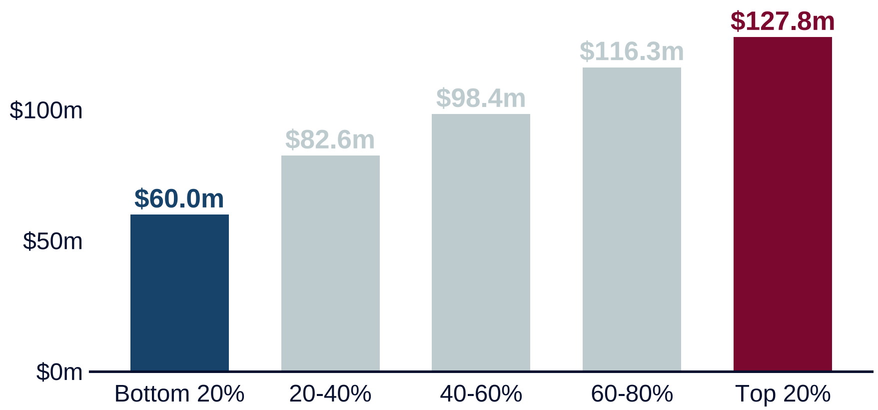
FIGURE 18

Higher-income households benefit more from money back on motor vehicle registrations in Victoria and NSW

Victoria, estimated available benefit of registration rebate, by household income quintile



NSW, estimated available benefit of registration discount, by household income quintile



Note: See page 50 in Appendix C for more details on the methodology.
Source: Policy Institute Australia analysis of ABS data (Australian Bureau of Statistics, 2021, 2026b) and Bureau of Infrastructure and Transport Research Economics data (Bureau of Infrastructure and Transport Research Economics, 2024, 2025).

5 Recommendations

5.1 Payments should be targeted, and lump sum

Recommendation 1: All existing concessions should be consolidated by each state and territory into a single, lump sum *Cost-of-Living Allowance* targeted to lower means households for general living expenses. This would be similar to South Australia's annual Cost of Living Concession.

Recommendation 2: Any future cost-of-living support should be designed as a lump sum payment targeted at those most in need.

A single lump sum payment would be simple and minimise distortions

A single lump sum payment is the simplest way to provide extra support to lower means households, because it can be *targeted*, and is efficient because it does not affect behaviour. Figure 19 shows how much each state and territory could provide to households, if all of their ongoing concessions (excluding temporary cost-of-living support) were redirected to a single, targeted lump sum payment.[68]

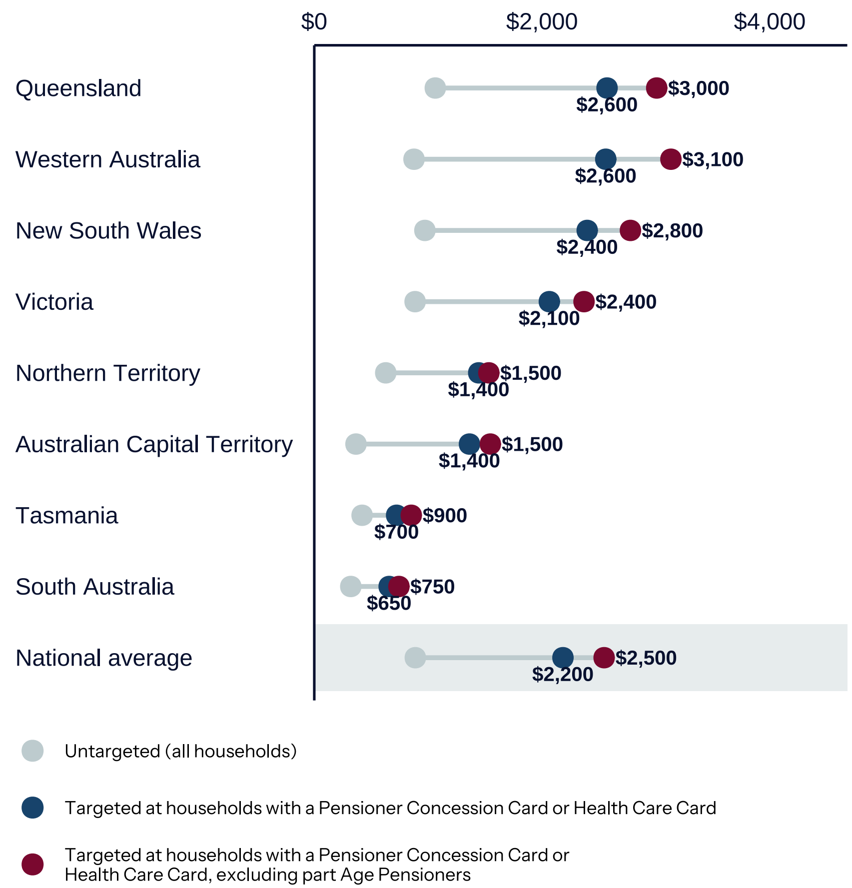
This could provide between $2,100 and $2,600 to eligible households in larger states such as Queensland, Western Australia, New South Wales and Victoria, where at least one member holds the Pensioner Concession Card or Health Care Card, or around $2,200 on average across Australia.

[68] See Appendix A for more details on what this includes.

FIGURE 19

A lump sum payment could provide more than $2,000 to recipient households

Estimated per household lump sum payment, by jurisdiction, $



Note: Data presented above takes total ongoing concessions and apportions across households *within* each jurisdiction, where at least one household member holds either a Pensioner Concession Card or Health Care Card.

Source: Policy Institute Australia analysis using Melbourne Institute (2025) and state and territory budget papers. See Appendix A for a full list of sources and the methodology.

States and territories could also combine a lump sum payment with better targeting of their concessions, by using Commonwealth income support data (see recommendation 4 on page 31). This could be done, for example, by *excluding* part pensioners from concessions. Under current means testing rules, a couple who own their home — and are part pensioners on the Age Pension — could have up to $1,102,500 in assets, *not including* the value of owner-occupied housing.[69] This suggests that they may not be most in need of further support through state and territory concessions.

Excluding part pensioners for concessions would be a return to a previous policy, as part pensioners were not eligible for the Pensioner Concession Card until a Commonwealth Government policy change in 1993 that inadvertently expanded state and territory concessions to a broader group.[70]

If the states and territories were to do this, they would have a few options:

- Firstly, they could decide to save or reprioritise the savings, which are an estimated $1.3 billion annually, or more than 10% of ongoing concessions across all states and territories.[71]
- Alternatively, they could make a *higher* lump sum payment to all other Pensioner Concession Card or Health Care Card recipients — which would be approximately $400 more per household, on average, across Australia.

States and territories could build this through existing platforms

The states and territories could set up a way of making payments through existing platforms or institutions — such as their digital platforms (like Service Victoria, Service NSW, ServiceWA) or through state revenue offices. Recent cost-of-living policies were paid out of these platforms (for example, the 20% registration rebate in Victoria was through Service Victoria). This approach would be in line with a model already in place in South Australia (Box 1).

Box 1: The South Australia model: direct lump sum payments to households

A single lump sum payment has a precedent in South Australia, with its annual *Cost of Living Concession*. This is a yearly payment by electronic funds transfer for lower means households to cover general living expenses, such as council rates, energy costs, and medical bills.[a] The payment was $270.60 for 2026–27 and is indexed each financial year.

Eligibility is on a household basis, and recipients must prove they live at a property as either a homeowner or tenant. Recipients must also hold a valid Commonwealth concession card or demonstrate they meet low income provisions through direct means testing. They can also receive the payment if they receive specific Commonwealth income support payments.

[a] Government of South Australia (2026b).

[69] Auster et al. (2026).
[70] House of Representatives Standing Committee on Family and Community Affairs (1997).
[71] Policy Institute Australia analysis using the HILDA survey (Melbourne Institute, 2025).

5.2 Seniors cards should not be used for concessions

Recommendation 3: Tie support for older Australians to those with a *Pensioner Concession Card*, and limit support to full Age Pension recipients. The Commonwealth Seniors Health Card or state and territory Seniors Cards, which are held by many wealthy retirees, should not be used to determine state concession eligibility.

The Commonwealth Seniors Health Card, and the state and territory Seniors Cards, are held by very wealthy retirees

There are two main types of seniors cards available for older Australians: the Commonwealth Seniors Health Card, which is available to Australians 67 or over who are *not* eligible for the Age Pension (and pass a means test); and the various state and territory Seniors Cards offered to those who are typically over 60 or 65, with no income or asset test.[72]

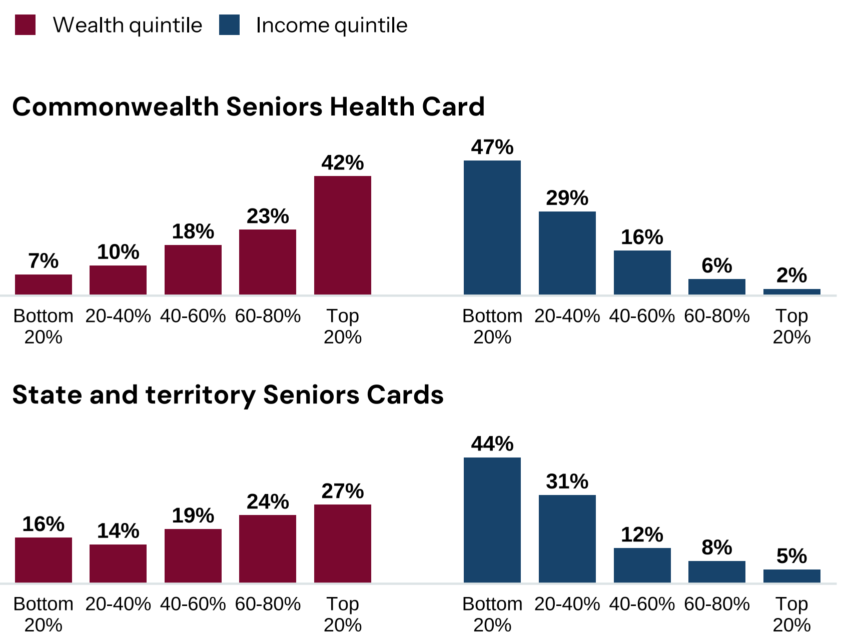
These cards are very poor measures of low financial means, and in fact many holders of seniors cards are in the top 20% of households by wealth (Figure 20).

The Commonwealth Seniors Health Card is mostly held by wealthy retirees, with 65% in the top 40% of Australian households by wealth. This is because it is only available to self-funded retirees not receiving income support (such as the Age Pension), with no assets test and a loose means test.[73]

FIGURE 20

Seniors cards are mostly held by the wealthiest Australians

Household distribution of Commonwealth and state seniors' cards, gross income and wealth



Note: This represents household distribution of income and wealth, where at least one household member holds the concession card. See Appendix C for more details on the methodology.
Source: Policy Institute Australia analysis of HILDA survey (Melbourne Institute, 2025).

[72] Criteria for eligibility vary by jurisdiction. For example, in South Australia, a card is available for those over 60 and there are no work tests applied (Government of South Australia, 2026a); while in Queensland, if you are over 65 you are eligible for the card, provided you work less than 35 hours a week in paid employment (Queensland Government, 2026a).

[73] A single person can have annual gross taxable income up to $101,105.00 a year, $161,768 a year for a couple, or $202,210 a year for couples separated by illness (Services Australia, 2026b).

In effect, this means test creates a situation where a retired couple could have a home of any value, and other assets up to a value of $5 million, and still qualify for the card.[74]

When the card was first introduced in 1994, it was to “give low income retirees (people who are not pensioners but who have the same or lower income as age pensioners) access to similar Commonwealth concessions as holders of the Pensioner Concession Card”.[75] Currently, holders of this card can have an income more than *three times* that of an age pensioner, which suggests that the card has drifted away from its original policy goal.[76]

These cards are not appropriate to use for concessions

Some states and territories provide concessions to seniors card holders, although far fewer concessions are available compared to those who hold a Pensioner Concession Card or Health Care Card. For example, for utility concessions (outlined in more detail earlier on page 13), the Commonwealth Seniors Health Card is used in Western Australia, New South Wales, and South Australia. In Queensland, a Seniors Card holder can get nearly $500 in electricity and gas rebates.[77] In Victoria, a Seniors Card holder can get 50% off fares during weekdays and free travel on weekends.[78] In South Australia, a Seniors Card member can get free travel every day on Adelaide Metro buses, trains and trams.[79]

There is no clear rationale for state and territory governments to offer concessions based on age *alone*, which is what the seniors card does. This can create an inequity where wealthy households are given benefits not offered to those who have comparable, or sometimes much lower, wealth.

For example, a retiree living in Perth, with a $2 million home and an additional $5 million in superannuation and shares, may be eligible for more than $2,000 in concessions on their energy and water bills, and rates and property taxes.[80]

Age Pension eligibility is a better measure of older Australians who are in need, as full Age Pension recipients must pass both an income and asset test that is much more stringent than the Commonwealth Seniors Health Card or state and territory Seniors Cards.[81] (Although as noted earlier, there are some issues with the asset test for the Age Pension, including the exclusion of owner-occupied housing.) As a result, tying concessions to the Pensioner Concession Card (and ideally limiting them to recipients of the full Age Pension) would be a better way of targeting concessions.[82]

74 Policy Institute Australia analysis based on deeming rates from Services Australia, where the first $110,600 of combined financial assets has a deemed rate of 1.25% and anything over this is 3.25% (Services Australia, 2026c).

75 House of Representatives Standing Committee on Family and Community Affairs (1997).

76 As noted above, a couple who holds a Commonwealth Seniors Health Card can have an income up to $161,768 a year, more than three times the Age Pension couple combined rate of $47,072.48 per year.

77 Queensland Government (2026c).

78 Seniors Online Victoria (2026a).

79 Government of South Australia (2026d).

80 A couple who holds a Commonwealth Seniors Health Card as well as a WA Seniors Card can access the $377 Energy Assistance Payment, $78.98 a month for the Air Conditioning Rebate (number of months and access depends on location) and up to $600 on a water bill concession. See Table 2 for more details.

81 For example, a couple can receive a full Age Pension if they have assets outside of owner-occupied housing below $499,000, and a part Age Pension if below $1,102,500, compared to about $5 million in assets for the Commonwealth Seniors Health Card and unlimited assets for state and territory Seniors Cards. This is based on Policy Institute Australia analysis (Auster et al., 2026).

82 In many cases, states and territories already do this, as they allow recipients of the Pensioner Concession Card to receive a concession, as receiving the Age Pension is a pathway to receiving the card.

5.3 The states should collaborate with the Commonwealth to enable better targeting

Recommendation 4: States and territories should make use of Services Australia's data platform to better target support to households. NSW has already used this mechanism to target its Active and Creative Kids voucher.

Data sharing is a proven way for state and territory governments to better target concessions

Data sharing is possible, and has worked in the past with significant results. A data sharing agreement between the Commonwealth and the NSW Government enabled NSW to better target its sports vouchers program to *only* those receiving the Family Tax Benefit payment, rather than *all* families (Figure 21). The NSW Government estimates that this reduced the number of *eligible* recipients from 1.35 million to 600,000 school-aged children, a 56% reduction.[83]

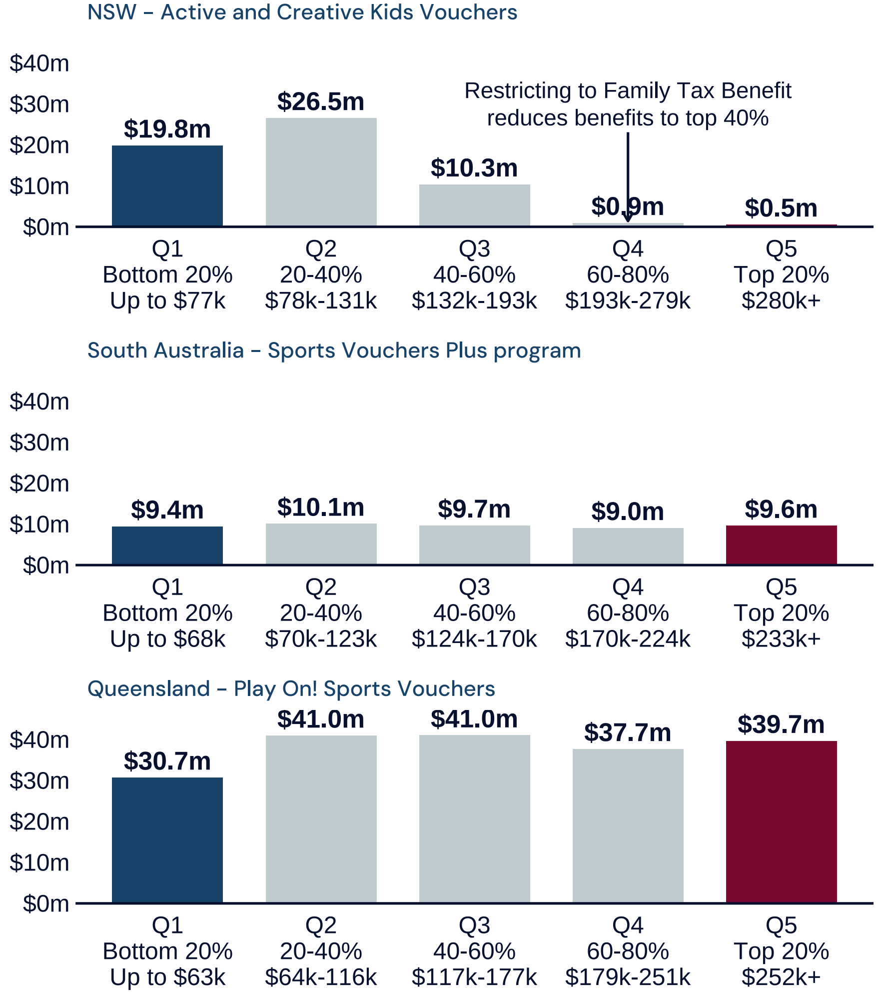
The original program was offered universally with a policy goal of achieving childhood health. The policy was wound back, mostly for budget repair, but also because evidence of benefits to children coming from higher socio-economic areas was mixed. An evaluation found that "children in lower socio-economic areas benefit more than those in higher income locations, but are underrepresented relative to their population size, and children in higher socio-economic areas benefit less, but are over-represented in the participant

[83] Minns et al. (2023).

FIGURE 21

Using Commonwealth data can lead to better targeted programs

Modelled distribution of available benefits of voucher programs, by selected states, for population where families have at least one eligible child



Note: Household quintile distributions are derived on a state basis, and only for the population of families with children where the children meet age eligibility requirements (5–15 in SA, 5–17 in NSW and Queensland). See page 51 in Appendix C for more details on the methodology.
Source: Policy Institute Australia analysis of HILDA survey (Melbourne Institute, 2025).

pool relative to their population size".[84]

The actual savings were greater, with the NSW Government estimating that the cost of the policy went from $190 million in 2022–23 to $28 million the following year.[85]

Policy Institute Australia modelled the distributional impacts of the sports voucher policies in NSW and compared them to similar policies in South Australia and Queensland. All policies have similar design and intent, but the NSW policy has an additional level of targeting, after it was granted granular information from the Commonwealth in 2023.[86] In South Australia and Queensland, they were both effectively available to all families.[87]

Consistent with its extra targeting, the NSW policy has much more equitable distributional outcomes compared to South Australia and Queensland, with most benefits going to those in the bottom 40% of families by income (where those families have a child who meets the age eligibility). This is because Family Tax Benefit A and B are income tested by the Commonwealth and are tied to families who are currently raising children.

[84] The Centre for International Economics (2022).

[85] This was because the value of the vouchers was cut down to two $50 vouchers (Minns et al., 2023), whereas the previous policy provided two $100 vouchers for sport and physical activity (Active Kids) and one $100 voucher for creative and cultural activities (Creative Kids) (NSW Treasury, 2022).

[86] As noted earlier, this allowed the NSW Government to target payments towards those who are receiving the Family Tax Benefit. The initial media release notes that data sharing started with Family Tax Benefit A (Minns et al., 2023). Currently, it also applies to Family Tax Benefit B (Service NSW, 2026a).

[87] See Appendix C for more detail on these policies and their eligibility in each state.

How would data sharing work?

The systems are already set up to enable the states and territories to work with Services Australia to better target their concession programs.

Services Australia's Centrelink Confirmation eServices,[88] CCeS, is already used as a verification tool for some state and territory concession programs. This is the same tool that was used by the NSW Active and Creative Kids Program. CCeS has a few key functions:

- Approved energy retailers and state and territory government agencies can assess whether someone holds a concession card. For example, a Health Care Card recipient may apply for a concession through their water company, and CCeS will confirm for the retailer whether that person holds that card or not.
- CCeS holds details on whether someone is receiving a Centrelink payment, the type of payment they are receiving, and the amount. For example, this could mean data on whether someone is on the full or part Age Pension, and the *amount* that they receive each fortnight.

This presents significant opportunities for the states and territories, as it could give them more control over who receives their concessions, and at what payment rates.[89] A few examples include:

- A state or territory could have more control over *who can receive concessions*, for example by removing or reducing supports offered to

[88] Services Australia (2026a).

[89] As the Independent Review of the Victorian Public Service found, "Access to more detailed data would give states and territories the flexibility to more accurately and efficiently target supports according to identified need, as the Commonwealth does" (Silver AO, 2025).

part Age Pension recipients with a Pensioner Concession Card (who often have significant assets, as noted earlier).

- Tailoring support in a more sophisticated way, for example by offering *higher* or *varied rates* of concessions depending on *which* Commonwealth income supports someone is receiving, or at which *rate* of payment. For example, a state or territory could offer higher concession discounts or payments to someone on Parenting Payment (Single), or a tapered rate depending on what level of Family Tax Benefit they are receiving.

Where a state or territory provides concessions as a single lump sum payment (in line with our first recommendation), only one data sharing arrangement would be needed, reducing their administrative costs (and those of Services Australia). Each person who wishes to apply for a concession would need (as they do now) to give their consent for data to be used and verified by Services Australia, but this would only need to happen once.

Appendices

A State concession and cost-of-living support methodology

Reported concessions varied by jurisdiction

Policy Institute Australia has put together a list of concession and cost-of-living support policies funded by the states and territories. *Reported* concessions from the State Budgets were at least $20bn in 2026–27 (Table 1). However, there were significant differences in the way these were reported across states and territories, which meant these numbers *cannot be compared*. For example:

- Some jurisdictions included support to businesses (such as agricultural subsidies in Queensland), while many others did not.
- Some jurisdictions included the *cost to government* of funding below cost-recovery public services. As some examples, Queensland and Western Australia presented the full subsidy of public transport for *all* in their jurisdiction as a concession, and Victoria included the cost of subsidising preschool and VET. There was variation in what was or was not included or disclosed.
- Some concessions are reported as 'tax expenditures' and not under concessions. For example, motor vehicle duty concessions in Victoria for some people are provided and are not *reported* as a concession (whereas in other states such as Queensland they are reported as concessions).
- Some jurisdictions such as Queensland and New South Wales presented comprehensive and segmented accounts of each individual concession, while some did not.

TABLE 1

Reported concessions differ substantially from comparable adjusted estimates

STATE	REPORTED CONCESSIONS	ADJUSTED CONCESSIONS	COST-OF-LIVING SUPPORT	TOTAL
New South Wales	$2,874m	$3,265m	$540m	$3,805m
Victoria	$2,763m	$2,453m	$1,302m	$3,755m
Queensland	$9,285m	$2,361m	$71m	$2,432m
Western Australia	$4,364m	$1,011m	$310m	$1,321m
South Australia	$238m	$238m	$37m	$275m
Tasmania	$95m	$95m	$15m	$110m
Northern Territory	$290m	$65m	$19m	$84m
ACT	$213m	$69m	$8m	$77m
Australia	**$20,122m**	**$9,558m**	**$2,303m**	**$11,861m**

Note: Figures may not sum due to rounding. Tasmania's reported concessions are based on the Energy Retailer Concession, payments under the *Local Government (Rates and Charges Remissions) Act 1991*, Water and Sewerage Concessions and Subsidies, the TT-Line Pensioner Concession Subsidy, and the Transport Access Scheme. South Australia's reported concessions represent concessions administered by the Department of Human Services only.

Source: Policy Institute Australia analysis of NSW Treasury (2026); Department of Treasury and Finance (Victoria) (2026b); Queensland Treasury (2026); Department of Treasury (Western Australia) (2026); Department of Treasury and Finance (Tasmania) (2026); Department of Treasury and Finance (South Australia) (2026); ACT Treasury (2026); and Northern Territory Treasury (2026).

Removing concessions for consistency

To account for differences between the states and territories, Policy Institute Australia adjusted the concessions for each state and territory to the extent that was possible for better comparison. Firstly, some concessions were *removed*:

- Concessions that were related to the delivery of government services to consumers at less than the full cost of service provision, where this was for the whole population, were taken out. For example — Queensland reported the cost of their ongoing subsidy of transport costs[90] (which most jurisdictions did not), while Victoria reported $450 million[91] in education concessions (preschool and VET). These types of concessions were removed, where they could be found, across jurisdictions. State rental subsidies were also removed.
- Concessions for *businesses* were removed, such as concessions provided to support the movement of cattle and freight via rail in regional Queensland.[92]
- Concessions provided to regional areas — such as the Uniform Tariff Policy in Queensland that supplies energy in regional, remote and isolated communities at below cost.[93]

After these adjustments, $10.5 billion in reported concessions were removed across the states and territories — with the most taken out in Queensland and Western Australia.

Adding concessions, and cost-of-living support

Some additional concessions were added in for each state and territory, where they were reported elsewhere in budget statements. This included discounted registration fees for concession cardholders in New South Wales and Victoria.

Finally, we added in any one-off *cost-of-living support* that was announced in the most recent budget of each state and territory. This included:

- The value of the fuel excise cut which was part funded by the Commonwealth ($2.5 billion) and each state and territory ($400 million collectively).[94] The contribution of each state and territory was estimated based on each jurisdiction's share of GST revenue.[95]
- Recent cost-of-living support, that was not included in concessions above, were also added for some jurisdictions. This included Western Australia's $100 Fuel Support Payment and 2026 WA Student Assistance Payment[96]; Victoria's 20% registration rebate and free and half-price public transport[97]; and New South Wales' $100 registration discount.[98] Note that in some cases these budget expenditures spanned both 2025–26 and 2026–27. For the purposes of this analysis, the full value

[90] Note that the cost of the 50c fare policy in Queensland was retained as a concession as it is a significant subsidy provided by Queensland that is now ongoing, and not replicated in any other jurisdiction to the same extent. This was estimated by comparing the growth in the funding trajectory of the *General Public Transport Concessions (South East Queensland)* from the 2023–24 and 2024–25 Queensland Budgets and compared to the most recent 2026–27 Queensland Budget.

[91] Department of Treasury and Finance (Victoria) (2026b).

[92] Queensland Treasury (2026).

[93] Ibid.

[94] Department of the Treasury (2026).

[95] The states and territories agreed with the Commonwealth to forgo increased GST revenue on higher fuel prices, which was implemented (and funded) through the cut to the fuel excise (Albanese & Chalmers, 2026). Policy Institute Australia has apportioned this based on each state and territory's GST share in 2025–26 (Department of the Treasury, 2026).

[96] Department of Treasury (Western Australia) (2026).

[97] Department of Treasury and Finance (Victoria) (2026b).

[98] NSW Treasury (2026).

of these policies is included in the total for 2026–27.

Final estimates

After making these adjustments, the total value of *concessions* and *cost-of-living support* was $11.861 billion.

Limitations and caveats

Differences in reporting mean it was not possible to capture a perfectly comparable account of concessions offered in each state and territory. However, the numbers presented above represent a deliberately *conservative* estimate of the total support offered by states and territories.

Firstly, the framework used has removed more than half of what jurisdictions report as concessions.

Second, there are many other tax concessions, grants and subsidies that were not included within this framework but also provide significant support for households. For example, states and territories often support households for aims beyond the cost-of-living. An example of this would be first home buyer stamp duty exemptions or grants, which can be significant (and are sometimes presented as cost-of-living support), but are aimed at improving the rate of homeownership.

B Utility and property ownership concessions by state and territory

Utility concessions

Policy Institute Australia explored the various electricity, gas, and water/sewerage concessions offered by each state and territory (Table 2). These policies, including the estimated maximum benefit available, and eligibility for each, are provided here. Note that these represent the regular concessions available for eligible cardholders, and did not include additional supports (such as emergency payments for those that are unable to pay bills, which most states offer).

TABLE 2

Utility concessions by jurisdiction and concession card eligibility

State	Policy	Details	Max benefit	Pensioner Concession Card	Health Care Card	Commonwealth Seniors Health Card	Veteran Gold Card	State seniors cards
Vic	Annual Electricity Concession[99]	An electricity account holder can get a 17.5% discount on annual electricity usage and service costs, up to the first $4,038.92 of an annual bill, except for the first $171.60 of an annual bill. There is also an Excess Electricity Concession for those that go over this threshold.	$676.8	Eligible	Eligible	Not eligible	Eligible	Not eligible
Vic	Winter Gas Concession[100]	A gas account holder can get a 17.5% discount on gas usage and service costs, except for the first $62.40 of a six-month period of winter bills, up to a maximum bill of $2,598.58 from 1 May to 31 October. There is also an Excess Gas Concession for a further 17.5% above this threshold.	$443.8	Eligible	Eligible	Not eligible	Eligible	Not eligible
Vic	Water and Sewerage Concession[101]	A water account holder with an eligible concession card can receive a 50% reduction on water and sewerage charges up to a maximum of $381.40 (or $190.70 if charged for a single service, like a water or sewerage bill only).	$381.4	Eligible	Eligible	Not eligible	Eligible	Not eligible

99 Department of Families, Fairness and Housing (Victoria) (2026a).
100 Department of Families, Fairness and Housing (Victoria) (2026d).
101 South East Water (2026).

Table 2 continued

State	Policy	Details	Max benefit	Pensioner Concession Card	Health Care Card	Commonwealth Seniors Health Card	Veteran Gold Card	State seniors cards
NSW	Low Income Household Rebate[102]	The Low Income Household Rebate helps eligible concession cardholders pay their electricity bills. Retail customers receive up to $285 each financial year, while embedded network customers receive $313.50 each financial year.	$313.50	Eligible	Eligible	Not eligible	Eligible	Not eligible
NSW	NSW Gas Rebate[103]	Retail customers receive up to $110 each financial year. Embedded network customers receive $121 each financial year.	$121	Eligible	Eligible	Not eligible	Eligible	Not eligible
NSW	Pensioner water rebate[104]	If you receive a pension, you may qualify for a rebate on your water bill from your water supplier. Rebates are applied to each bill.	$679.20	Eligible	Not eligible	Not eligible	Eligible	Not eligible
NSW	Seniors Energy Rebate[105]	The Seniors Energy Rebate is for Commonwealth Seniors Health Card holders only. It cannot be received alongside the Low Income Household Rebate.	$200	Not eligible	Not eligible	Eligible	Not eligible	Not eligible
Qld	Electricity Rebate[106]	Queenslanders with an eligible card can get a flat rate rebate per year.	$399.47	Eligible	Eligible	Not eligible	Eligible	Eligible
Qld	Reticulated Natural Gas Rebate[107]	Queenslanders with an eligible card can get a flat rate rebate per year.	$96.45	Eligible	Not eligible	Not eligible	Eligible	Eligible
Qld	Water subsidy[108]	Eligible pensioners can receive a subsidy of up to $120 (maximum) each year off the cost of water access and usage charges for properties in the South East Queensland Water Grid.	$120	Eligible	Not eligible	Not eligible	Eligible	Not eligible
WA	Energy Assistance Payment[109]	A flat payment for eligible households.	$377.14	Eligible	Eligible	Eligible	Eligible	Not eligible

102 NSW Government and Water (2026).
103 NSW Government (2026a).
104 Sydney Water (2026).
105 NSW Government (2026b).
106 Queensland Government (2026c).
107 Queensland Government (2026c).
108 Queensland Government (2026e).
109 Government of Western Australia (2026a).

Table 2 continued

State	Policy	Details	Max benefit	Pensioner Concession Card	Health Care Card	Commonwealth Seniors Health Card	Veteran Gold Card	State seniors cards
WA	Air Conditioning Rebate[110]	A rebate for households living in hot areas, at $78.98 per month, multiplied by the number of months an area is eligible for a subsidy. In some areas, such as Kalumburu, that can be 10 months a year (August to May).	$315.9[111]	Eligible	Eligible	Eligible[112]	Eligible	Eligible
WA	Water bill concession[113]	Up to a 50% rebate on water service charges, to a maximum of $600.	$600	Eligible	Not eligible	Eligible[114]	Not eligible	Eligible[115]
SA	Energy bill concessions[116]	An SA resident who meets eligibility requirements can receive up to $291.27 a year.	$291.27	Eligible	Eligible	Eligible	Eligible	Not eligible
SA	Water and sewerage rate concession[117]	Eligible concession cardholders (or those meeting other criteria) can get up to $484.8 on a water concession and $228.12 on sewerage, with higher maximum rates overall for homeowners.	$713	Eligible	Eligible[118]	Not eligible	Eligible	Not eligible
Tas	Annual Electricity Concession[119]	Tasmania offers the annual electricity concession, which provides a daily discount to eligible customers of 184.347 cents per day, or around $673 per year.	$673	Eligible	Eligible	Not eligible	Not eligible	Not eligible
Tas	Heating Allowance[120]	The Heating Allowance is a payment of $56 per year paid in two payments of $28. Payments are made under the Pensioners (Heating Allowances) Act 1971.	$56	Eligible	Eligible	Not eligible	Not eligible	Not eligible

[110] Government of Western Australia (2026a).
[111] This is based on an assumed four months per year.
[112] Recipients of the Commonwealth Seniors Health Card are eligible only if they also hold a WA Seniors Card.
[113] Government of Western Australia (2026b).
[114] Recipients of the Commonwealth Seniors Health Card are eligible only if they also hold a WA Seniors Card.
[115] Up to a maximum of $100 if only holding a WA Seniors Card (Government of Western Australia, 2026b).
[116] Government of South Australia (2026c).
[117] Government of South Australia (2026f).
[118] If holding the Low Income Health Care Card (Government of South Australia, 2026f).
[119] Department of Premier and Cabinet (Tasmania) (2026).
[120] Department of Premier and Cabinet (Tasmania) (2026).

Table 2 continued

State	Policy	Details	Max benefit	Pensioner Concession Card	Health Care Card	Commonwealth Seniors Health Card	Veteran Gold Card	State seniors cards
Tas	Water and sewerage concession[121]	Eligible TasWater customers are entitled to receive a water and sewerage concession of up to $124.72 for water and $124.42 for sewerage, which is funded by the Tasmanian Government.	$249.14	Eligible	Eligible	Not eligible	Eligible	Not eligible
ACT	Electricity, Gas and Water Rebate[122]	The Electricity, Gas and Water Rebate (formerly known as the Utilities Concession) is calculated on a daily basis, with rates depending on the season.	$800	Eligible	Eligible	Not eligible	Eligible	Not eligible
NT	Electricity concession[123]	Members of the Northern Territory (NT) Concession Scheme can claim a concession on household electricity costs for their main place of residence. This excludes any household used for business or commercial purposes.	$1,200	N/A[124]	N/A	N/A	N/A	N/A
NT	Water and sewerage concession[125]	If you're a member of the Northern Territory (NT) Concession Scheme, you can claim a concession on water and sewerage costs where you live.	$1,286	N/A	N/A	N/A	N/A	N/A

Note: The Health Care Card includes the Low Income Health Care Card.

[121] TasWater (2026).
[122] ACT Revenue Office (2026a).
[123] Northern Territory Government (2026b).
[124] Note that the NT runs a concession scheme, which, unlike other states and territories, has separate rules for eligibility that are not tied to concession cards. For example, someone must be receiving the Age Pension, Disability Support Pension, Carer Payment, or Parenting Payment (single).
[125] Northern Territory Government (2026b).

Property ownership concessions

Policy Institute Australia analysed the different concessions offered for homeowners, including discounts on municipal rates, as well as the different property tax concessions that are also available (Table 3). This data, as well as the *maximum* concession that is available for someone that is eligible, is provided in the table.

TABLE 3

Property-related concessions by jurisdiction and concession card eligibility

State	Policy	Max benefit	Pensioner Concession Card	Health Care Card	Commonwealth Seniors Health Card	Veteran Gold Card	State seniors cards
NSW	Pensioner council rates rebates	$250	Eligible	Not eligible	Not eligible	Not eligible	Not eligible
Vic	Municipal rates concession	$273	Eligible	Not eligible	Not eligible	Eligible	Not eligible
Vic	Concession on Fire Services Property Levy	$50	Eligible	Not eligible	Not eligible	Eligible	Not eligible
SA	Cost of Living Concession*	$270.60	Eligible	Eligible	Eligible	Eligible	Not eligible
Qld	Rates subsidy	$200	Eligible	Not eligible	Not eligible	Eligible	Not eligible
WA	Local government rebates**	$750	Eligible	Not eligible	Eligible	Eligible	Eligible
WA	Emergency Services Levy***	$280	Eligible	Not eligible	Eligible	Eligible	Eligible
Tas	Pensioner rates remission	$591	Eligible	Eligible	Not eligible	Eligible	Not eligible
ACT	Rates discount	$750	Eligible	Not eligible	Not eligible	Eligible	Not eligible
ACT	Police, Fire and Emergency Services Levy	$133	Eligible	Not eligible	Not eligible	Eligible	Not eligible
NT	Council rates	$200	N/A****	N/A	N/A	N/A	N/A

Note: Health Care Card includes the Low Income Health Care Card.

*Low Income Health Care Card. The South Australian Cost of Living Concession is also available to non-homeowners.

**For the WA Local government rebates, recipients of the Commonwealth Seniors Health Card must also hold a WA Seniors Card. For the Seniors Card alone, the rebate is capped at $250. Veteran Gold Card holders must also hold a WA State Concession Card.

***Assumes a 50% rebate on the maximum Emergency Services Levy charge of $560 a year. A WA Seniors Card claimant can only get 25%, or $140.

****Eligibility is determined through the Northern Territory Concession Scheme rather than directly through Commonwealth concession cards.

Sources: Service NSW (2026c); Department of Families, Fairness and Housing (Victoria) (2026c); Department of Families, Fairness and Housing (Victoria) (2026b); Government of South Australia (2026b); Queensland Government (2026d); Government of Western Australia (2026b); Department of Fire and Emergency Services (Western Australia) (2026); State Revenue Office (Tasmania) (2026); ACT Revenue Office (2026b); Northern Territory Government (2026b).

C Distributional analysis methodology

Modelling overview

Policy Institute Australia has developed the Policy Institute Australia Microsimulation Model (PIAMM), a static microsimulation model. This is based on detailed household and individual-level survey data from the Household, Income and Labour Dynamics in Australia survey (HILDA). HILDA provides a rich view of household composition, income, labour force status, housing tenure, assets, liabilities, superannuation and family circumstances.

Unless stated otherwise, the modelling results in this report make use of PIAMM. For more detail on PIAMM, refer to the appendix in Policy Institute Australia's latest paper, *Home truths: The case for rebalancing toward better means testing*.

HILDA disclaimer

This paper uses unit record data from Household, Income and Labour Dynamics in Australia Survey conducted by the Australian Government Department of Social Services (DSS). The findings and views reported in this paper, however, are those of the author and should not be attributed to the Australian Government, DSS, or any of DSS' contractors or partners.

Modelling units

This report presents data for different modelling units, including at the person and income-unit level. This is also applied at either the national or a jurisdictional level.

For the avoidance of doubt, references in this report to a "household" or a "family" should generally be read as referring to the modelled income unit. An income unit is constructed from the HILDA household identifier and HILDA income-unit identifier. It generally represents a single adult, or a partnered couple, together with their dependent children, and is used for policy settings that assess resources jointly across a family or couple.

General caveats

The findings and views reported in this paper are those of Policy Institute Australia and should not be attributed to any of the data providers listed.

All modelling presented in this report is Policy Institute Australia analysis using survey data or other publicly available data sources. As modelling is based on surveys, and not administrative data, some results may differ from published government estimates of the expected cost of particular concessions or cost-of-living support.

The modelling in this report does not make any behavioural assumptions, with the exception of the fuel excise cut (see page 45). For example, it assumes full take-up of concessions or cost-of-living support policies evenly across the eligible population. In reality, *actual* take-up of policies may differ. For example, some people on higher incomes may not bother to apply for certain benefits. As a result, the results presented should be interpreted as the *available* benefits based on the modelling conducted.

Concession card distributions

Commonwealth concession cards

Household income and wealth are measured using Wave 22 income units from HILDA, while concession card status is based on questions phcshc (Do you have a Commonwealth Seniors Health Card?), phhcc (Do you have a Health Care Card?[126]), phpcc (Do you have a Pensioner Concession Card?), and phvagld (Do you have a Department of Veterans Affairs Gold Treatment Entitlement Card?).

For these cards, the analysis is restricted to Wave 22 households containing at least one person with a valid Wave 21 concession-card response. An income unit (household) is classified as holding a card when any matched member reports holding it.

State and territory Seniors Cards

No questions in HILDA ask about whether someone holds a state or territory Seniors Card. For this analysis, we imputed whether one person from an income unit (household) was *eligible* to receive a seniors card in their jurisdiction.

These were imputed using eligibility rules within each state and territory[127]:

- New South Wales: Age 60+ and working 20 hours a week or less.[128]
- Victoria: Age 60+ and working less than 35 hours a week.[129]
- Queensland: Age 65+ and working less than 35 hours a week.[130]
- South Australia: Age 60+, with no working limits.[131]
- Western Australia: Age 65+ and working 25 hours a week or less.[132]
- Tasmania: Age 60+ and working 20 hours a week or less.[133]
- Northern Territory: Age 60+, with no working limits.[134]
- Australian Capital Territory: Age 60+ and working 20 hours a week or less.[135]

If someone's usual work hours were unavailable in HILDA, we assumed that the person satisfied the relevant work-hours test.

The share of households was then allocated by the *national* household distribution of income and wealth.

[126] This includes both the Health Care Card and the Low Income Health Care Card.
[127] Some states and territories had slight variations or exceptions to the criteria below. For example, someone in Victoria can get a Seniors Card if a First Nations person and over 50. For ease of analysis, only the simplified rules were used below to impute seniors card wealth distributions.
[128] Service NSW (2026e).
[129] Seniors Online Victoria (2026b).
[130] Queensland Government (2026a).
[131] Government of South Australia (2026a).
[132] Department of Communities (Western Australia) (2026).
[133] Service Tasmania (2026).
[134] Northern Territory Government (2026a).
[135] Access Canberra (2026).

Cameo analysis

A cameo analysis of two households in Perth was put together to show the difference in available concessions (Table 4). The retiree has a $3 million fully paid off home, with a car and $500,000 in superannuation.[136] The single mum rents, does not own a car, gets the bus to work three times a week, and has only $100 in cash.[137]

The retiree, because they own their home, is eligible for up to $750 in local government rebates on their council rates, $600 off water charges, and up to an additional $280 off their Emergency Services Levy.[138] Because they drive, they can also get a discount on their motor vehicle registration of $256 on their car.[139] This assumes that the licence fee is $512.52 and they receive the 50% discount for holding a Pensioner Concession Card.[140]

Both are eligible for the Energy Assistance Payment of $377.[141] The single mum, assuming she has one child, would be eligible for $397 Dependent Child Rebate. Both are eligible for concessions on water *usage* and public transport *usage*. Assuming the retiree uses more water, their concession would be slightly higher. For public transport, concessions were based on the retiree travelling every Saturday and the single mum travelling three weekdays.

[136] They would be eligible for a part Age Pension and the Pensioner Concession Card.
[137] It is assumed that she is eligible for the Parenting Payment (Single) and the maximum rate of Family Tax Benefit A and gets the Pensioner Concession Card and the Health Care Card.
[138] Department of Fire and Emergency Services (Western Australia) (2026); Government of Western Australia (2026b).
[139] Department of Transport and Major Infrastructure (2026b).
[140] Department of Transport and Major Infrastructure (2026a).
[141] Government of Western Australia (2026a).

TABLE 4

Cameo analysis of available concessions

CONCESSION	RETIREE	SINGLE MUM
Local government rebates	$750	$0
Emergency Services Levy	$280	$0
Energy Assistance Payment	$377	$377
Dependent Child Rebate	$0	$397
Water bill concession — service charge	$600	$0
Water bill concession — usage charge	$158	$92
Motor vehicle registration concession	$256	$0
Public transport concession	$364	$593
Total	**$2,786**	**$1,459**

Note: The concession amounts are sensitive to the assumptions used and would vary depending on circumstances.
Source: Policy Institute Australia analysis.

Commonwealth fuel excise cut

Policy background

A fuel excise cut, as well as reducing the heavy vehicle road user charge to zero for three months, was announced from April to June 2026 at a total cost of $2.9 billion.[142]

At the time the policy was introduced, the price of petrol was around 253.4 cents per litre. The reduction in the fuel excise led to a 12.6% decrease in petrol prices,

[142] The Commonwealth Government contributed $2.5 billion and the states and territories $400 million.

to around 221.4 cents per litre.[143]

The estimated cost of the fuel excise cut component was $2.2 billion, after subtracting the estimated value of setting the Heavy Vehicle Road User Charge Revenue at zero for three months.[144]

In their budget papers, the Commonwealth Government estimated that around one-third of the fuel excise cut would flow to households — representing the approximate share of petrol (households) and diesel (businesses) usage.[145]

This provided an estimated benefit to households of around $743 million from the fuel excise cut policy.

Modelling

The modelled benefits represent the net fiscal cost to government by personal income quintile, using a top-down approach.

Research from e61 provided data on the average quantity of fuel purchased and price elasticities by personal income quintiles.[146]

First, the pre policy change fuel excise rate of 0.526[147] was applied to the average petrol consumption by personal income quintile. This provides an estimate of the *average revenue* the Commonwealth Government received from the fuel excise, by personal income quintile, before the policy was introduced.

Then, a *new* level of petrol consumption was estimated, by applying the price elasticities by income quintile to the 12.6% decrease in prices. Finally, the new consumption figures were multiplied by the post fuel excise rate of 0.206.[148]

The difference between the pre policy and post policy government revenue estimates was used to estimate the revenue lost by the government from the total fuel excise cut, by income quintile, for an *average driver's* monthly usage. This was 12.1% for Q1, 16.0% for Q2, 19.8% for Q3, 23.0% for Q4, and 29.1% for Q5. These shares were then allocated to the estimated $743 million in benefits to households to determine the estimated benefit by personal income quintile.

[143] Policy Institute Australia analysis of Australian Institute of Petroleum (2026).

[144] The Heavy Vehicle Road User Charge Revenue was estimated at $2,975m for 2025–26 (in October 2025, before the discount was announced National Transport Commission, 2025). One-quarter of that amount has been subtracted to reflect the Heavy Vehicle Road User Charge being set at zero for the June quarter.

[145] Note that this is a simplifying assumption as in reality some households use diesel and some businesses use petrol.

[146] Buckley and Maitra (2026).

[147] Australian Taxation Office (2026b).

[148] Australian Taxation Office (2026a).

Victorian public transport

Policy background

The Victorian Government made public transport free during April and May 2026, and half-price until December 2026, at a cost of $433 million.[149] Previously, the Victorian Government had *already introduced* free public transport for those under 18.[150]

Modelling

The Victorian Integrated Survey of Travel and Activity (VISTA) was used to conduct the estimates for free and half-price public transport in Victoria. VISTA is a major data collection exercise conducted by the Department of Transport and Planning that investigates travel and activities people undertake as they go about their lives.[151]

The weighting system employed by VISTA allows us to determine a representative daily travel pattern for Victorians, as "weights included in each file are valid for an average day and can be aggregated as is if the dataset is not filtered by travel day of week / day type (weekday, weekend)."[152]

The data sources that we used included the *person file* and the *stops file*. The person file provides information on each person's income and household circumstances. The stops file is the "core" travel data. It contains information of all the travel taken by every person in the household on a specified travel day.

[149] Department of Treasury and Finance (Victoria) (2026b).
[150] Victorian Government (2025).
[151] Department of Transport and Planning (Victoria) (2026b).
[152] Ibid.

This dataset enumerates every travel leg (stop) taken on the day except the ones that are outside Victoria.[153]

For the *person file*, data was cleaned to:

- Filter for Victorians aged 20 or over, to account for the fact that public transport was already free for those under 18. Due to data limitations, we could not include the daily travel patterns of 18 and 19 year olds in the dataset.
- Allocate each person to an income band from Q1 to Q5. This was necessary because the VISTA person file places each person in an income band (for example, from $52,000–$64,999 in annual income) rather than providing their exact annual income. To impute income quintiles, each person was ranked from the lowest to the highest income band, and then allocated into percentiles by ensuring approximately 20% of the weights[154] were in each quintile.

For the *stops file*, data was cleaned to:

- Only look at public transport travel, which was filtered to include stops taken by buses, trains and trams.
- Only look at *full fare* or *concession* travellers, which excludes those who were travelling for free (the data was before the policy was introduced).
- Estimate, for each person, whether their daily travel represents a *2-hour* or *daily* fare. This was done by looking at the departure time of the first time someone took public transport in their day, and the arrival time of the last stop of public transport in their day. If the time between someone's

[153] Ibid.
[154] Measured by *perspoststratweight*.

first stop and the end of their last stop was more than 2 hours, this was assumed to be a daily trip.[155] Otherwise, it was assumed to be a 2-hour trip.

The pre-policy fare rates of $2.85 for a concession 2-hour, $5.70 for a concession daily, $5.70 for a full adult fare 2-hour, and $11.40 for a full adult fare daily were then used to estimate the baseline *expenditure* by income quintile before the free public transport policy was introduced. This was estimated for a full year of travel in 2026, assuming there was no policy change.

Then, the policy change estimate by income quintile was estimated for 2026, by applying the normal fare rates (listed above) from 1 January to 30 March 2026 (89 days); no fares between 31 March and 31 May 2026 (62 days); and 50% of normal fares between 1 June and 31 December 2026 (214 days). The difference between the pre-policy and post-policy changes was then calculated by income quintile.

Policy Institute Australia's modelled benefits of $503 million were largely in the ballpark of, but slightly higher than, the Victorian Government's budget estimates of $433 million, as well as unpublished Victorian PBO costings that suggested free public transport in Victoria *for an entire month* would cost $79.4 million.[156] The PBO costings imply a total cost of around $436.7 million for two months of free public transport and seven months of half-price public transport.

Note that this approach has some limitations. For example, it does not consider behavioural changes — such as any increase in public transport usage that may occur due to lower prices.

[155] Startime is used for the first stop, and represents the time of starting from the stop in minutes from midnight. Arrtime is used for the last stop, as time of arriving at stop, in minutes, from midnight (Department of Transport and Planning (Victoria), 2026c).
[156] Australian Greens Victoria (2026).

WA $100 Fuel Support Payments

Policy background

Western Australia announced a $100 Fuel Support Payment to provide $100 to all Western Australians with a valid driver's licence in response to higher fuel prices.[157]

Modelling

The HILDA survey was used on an individual income basis. This was restricted to people 17 or over, as 17 is the age where someone can receive a full driver's licence in Western Australia.[158] This was estimated based on the response to the question *xskdrvl: Do you currently hold a motor vehicle driver's licence? This includes a motorcycle licence, but not licences for transport and machinery that do not operate on public roads.* If a surveyed person refused or didn't know, they were coded as a no.

Total benefits from HILDA calculations were $180 million. This is a conservative estimate. Administrative data provided by WA in 2024 found that there were over 2 million licensed drivers. A back-of-the-envelope comparison suggests that this would be over $200 million in payments (assuming full take-up), in line with Western Australia's estimate of $198 million.[159]

[157] Department of Transport and Major Infrastructure (Western Australia) (2026).
[158] Youth Legal Service (2026).
[159] Parliament of Western Australia (2024).

Victorian and NSW registration rebates

Policy background

The Victorian Government announced a 20% rebate on light vehicle registration in April 2026, or $186 per vehicle, as 'one-off cost-of-living help for families'.[160] NSW also announced a similar $100 registration discount for private vehicles in 2026–27.[161]

Modelling

Data from the 2021 ABS Census was used to count the number of vehicles owned by households in Victoria and NSW by income band.

The data was cleaned by:

- Scaling the value of income bands from 2021 dollars to 2026 dollars, using changes in the wage price index for Victoria and New South Wales between September 2021 and March 2026.
- Scaling the total number of vehicles counted in the 2021 Census, by looking at the growth in *passenger vehicles* between 2021 and 2025, for both Victoria and New South Wales. 2026 data was estimated by applying the four-year annual growth rate from 2021 to 2025. This assumes that passenger vehicle growth is representative of growth in total registrations eligible for a concession, and that the growth has been uniform across the household income distribution since the 2021 Census.
- Where income bands crossed an income boundary, households were allocated proportionately.

A $186 rebate in Victoria, and a $100 rebate in NSW, was then applied to the estimated number of registered vehicles owned by household income quintile in 2026.

Property ownership and rates distribution

Policy background

Most states and territories offer concessions based on property ownership, including for discounts on rates and property-related taxes. These were outlined earlier in Table 3 on page 42.

Modelling

Household data from HILDA was used to filter for property owners and households where at least one household member met the eligibility criteria outlined in Table 3.

Each household was then allocated the *maximum* benefits available for eligible participants in each state and territory. This result therefore represents an upper bound of the available benefits for property ownership and rates across the country.

[160] Allan (2026a).
[161] Service NSW (2026f).

NSW, Qld and SA sports vouchers analysis

Policy background

Three separate school vouchers were modelled in New South Wales, South Australia, and Queensland. Each jurisdiction had separate rules for which families were eligible for vouchers.

The *NSW Active and Creative Kids Voucher* provides two $50 vouchers to eligible families of school-age children for sport, recreational, creative or cultural activities.[162] Families are eligible for the voucher only if receiving Family Tax Benefit A or B, a Commonwealth support payment for mostly lower-to-middle income families.[163]

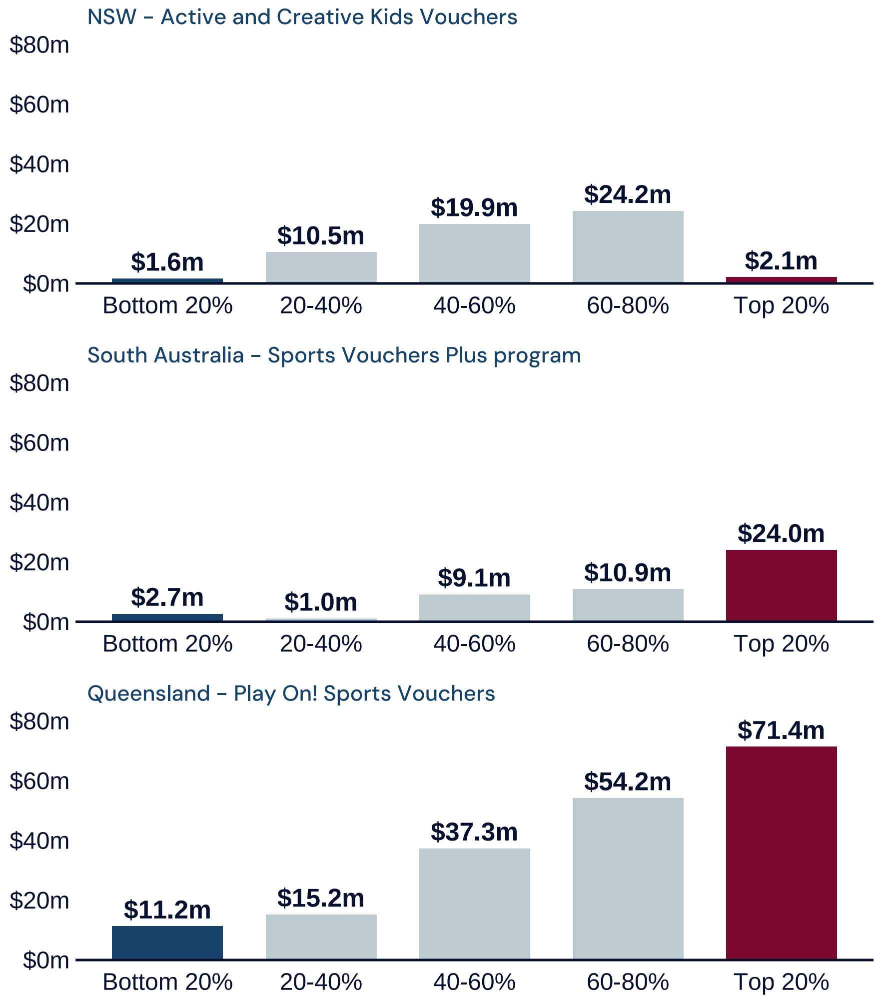
South Australia's $100 Sports Vouchers Plus program provides families with two $100 vouchers per child (who are in Reception[164] to Year 9, which is broadly aged 5–15), per calendar year.[165] The program was available to all parents with children who met the eligibility, regardless of income.

Queensland's Play On! Sports Vouchers program is worth up to $200 for each eligible child aged 5–17. A maximum of one voucher is available for each eligible child per financial year. To be eligible, parents or guardians must hold a Health Care Card or Pensioner Concession Card, or the child must have a current Medicare card.[166]

FIGURE 22

Alternative results using state population

Modelled distribution of available benefits of voucher programs, by selected states, for state population



Note: Household quintile distributions are derived on a state basis for the broader population. See page 31 for an alternative estimate for the population of families with children where the children meet age eligibility requirements (5–15 in SA, 5–17 in NSW and Queensland).
Source: Policy Institute Australia analysis of HILDA survey (Melbourne Institute, 2025).

[162] Service NSW (2026a).
[163] Service NSW (2026b).
[164] Equivalent to Prep in other states.
[165] Government of South Australia (2026e).
[166] Queensland Government (2026b).

In practice, almost all children are able to either hold a Medicare card if over 15, or be listed on their parent's or guardian's card.[167] This means the program is effectively available to all families residing in Queensland.

Modelling

Household quintile distributions are derived on a state basis, and in Figure 21 apply only for the population of families with children where the children meet age eligibility requirements (5–15 in SA, 5–17 in NSW and Queensland). As an alternative, Figure 22 shows the distribution based on the entire *state population*.

The estimated benefit by household income quintile was estimated by calculating the total number of eligible children in each state, and applying the available benefits. This was the maximum benefit available in each of the three states, assuming *full uptake* of each program.

For New South Wales, an additional filter was applied to only select households where families were receiving either Family Tax Benefit A or Family Tax Benefit B payments in the HILDA survey.

[167] Provided they meet the eligibility criteria for Medicare (Services Australia, 2026d).

NSW toll rebates

Policy background

The *M5 Cash Back* is a direct claim back on the value of tolls for the M5 South-West Motorway and will cost an estimated $158 million in 2026–27.[168]

The Weekly Toll Cap Relief provides a toll relief rebate of up to $350 per week, or $5,000 per year, if spending more than $50 a week.[169] The policy will cost an estimated $211 million in 2026–27.[170]

Modelling

The modelling for NSW toll rebates was done using a top-down approach. Firstly, toll road expenditure at a national level from the ABS Household Expenditure Survey was used. Toll road usage was corroborated against other data sources including Policy Institute Australia analysis of VISTA, and findings from the NSW Independent Toll Review. All data sources find a similar pattern of higher usage of toll roads among higher-income earners.

The estimated *benefit* by household income quintile was estimated by applying the household expenditure shares to the total expenditure of the *M5 Cash Back* and *Weekly Toll Cap Relief* policies in 2026–27.

Further sense checking was done by looking at data from Western Sydney. The Independent Toll Review[171] in NSW found that the financial impact of tolls is greatest in Western Sydney, with Western Sydney suburbs having the highest number of motorists who spend over $60 per week. The NSW Government suggests that 'motorists in Western Sydney are the biggest winners of the toll cap, accounting for half of all toll relief claims.'[172]

Policy Institute Australia analysis suggests that those in Western Sydney have a broadly similar, though slightly lower income distribution compared to NSW. As an example, the median household income of a family in Western Sydney is around $75k, compared to $79k for NSW. For households in the top 20%, the median household income in Western Sydney is $230k, compared to $251k for NSW.[173]

This suggests that the distribution of benefits to higher-income earners is most likely playing out in Western Sydney in a similar pattern to the rest of the country, with higher-income earners receiving more of the benefits.

168 NSW Treasury (2026).
169 The Weekly Toll Cap Relief is a rebate available for personal toll trips in eligible vehicles registered for private use. The cap was changed from $60 to $50 from 6 July 2026 for 12 months (Service NSW, 2026d).
170 NSW Treasury (2026).
171 NSW Treasury (2024).
172 Minns et al. (2026).
173 Policy Institute Australia analysis using HILDA survey (Melbourne Institute, 2025).

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