

Grattan's 2025 Budget cheat sheet: How much do Australians earn?

	Income measure	10% make less than...	20% make less than...	The typical Australian makes...	The average is...	80% make less than...	90% make less than...	95% make less than...	99% make less than...	Source and year
TAXPAYERS	Total income	\$11,036	\$22,581	\$55,619	\$76,264	\$104,968	\$143,628	\$189,178	\$375,378	ATO 2021-22 2% sample of tax returns
	Taxable income	\$10,422	\$21,730	\$52,055	\$73,381	\$100,409	\$137,285	\$181,305	\$364,803	
WORKERS	Employee earnings (full-time adults)	\$57,201	\$65,179	\$90,416	\$104,765	\$135,050	\$169,151	NA	NA	ABS 2023 <i>Employee Earnings and Hours</i>
	Employee earnings (all workers)	\$18,615	\$33,528	\$67,786	\$77,682	\$112,889	\$143,601	NA	NA	
ADULTS	Total income	\$513	\$15,789	\$42,027	\$58,238	\$87,288	\$120,502	\$161,835	\$305,663	
HOUSEHOLDS	Total gross income	\$26,181	\$41,300	\$92,856	\$120,660	\$176,844	\$235,425	\$305,938	\$531,652	ABS 2019-20 <i>Survey of Income and Housing microdata</i>
	Total disposable income	\$26,158	\$40,693	\$80,262	\$98,037	\$142,555	\$182,112	\$227,915	\$374,632	
HOUSEHOLDS (ADJUSTED FOR SIZE)	Equivalised gross income	\$25,102	\$32,274	\$58,441	\$72,400	\$99,603	\$130,011	\$164,491	\$303,323	
	Equivalised disposable income	\$24,919	\$30,521	\$50,146	\$58,595	\$79,083	\$99,194	\$121,881	\$201,104	

Notes: 'Typical Australian' refers to the median. 'Adults' are people aged 15+. 'Full-time adult workers' refers to full-time workers paid at an adult rate of pay. 'Gross income' is income from all sources including transfer payments, before income tax, the Medicare Levy (ML), or ML surcharge are deducted. 'Disposable income' is gross income less income tax, ML, and ML surcharge. 'Households adjusted for size' (equivalised income) is household income divided by an equivalising factor, calculated using the number of adults (aged 15+) and children in the household: $1 + ((adults - 1) \times 0.5) + (children \times 0.3)$. All ABS figures are weekly and have been annualised. Figures calculated from microdata may slightly differ from those in summary tables. For further information, you can reach Brendan Coates (brendan.coates@grattaninstitute.edu.au) or Joey Moloney (joey.moloney@grattaninstitute.edu.au) or contact Grattan Institute by phone on 03 9035 9881.