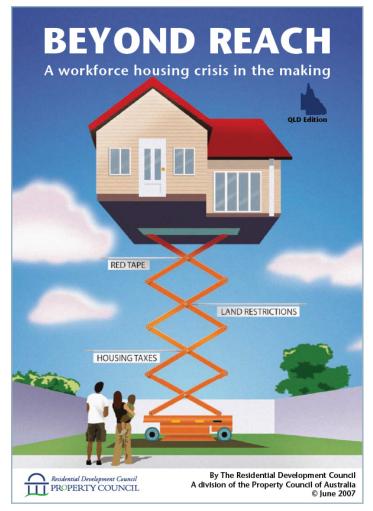


Looking back to move forward



In 2007, the Property Council of Australia, via its Residential Development Council, issued a report "Beyond Reach: a workforce housing crisis in the making." The 2007 report was in response to a housing crisis which was a precursor to today's more acute challenges.

The 2007 report profiled the housing challenge from the perspective of a series of six stereotypical Queensland households.

This 2024 report updates the 2007 report. It uses the same stereotypical household groups, updated for current era household incomes, real estate prices, and mortgage interest rates. It brings a long-term historical context to the issue of housing affordability for younger workers in the family formation stages of their lives, typically working in "key worker" industries.

The 2007 report warned: "Many governments are in denial about the causes of the current problems. They claim that interest rates are to blame, or that access to ready credit in a strong economy is the root cause. However, none of these political attempts to 'pass the buck' recognize the undeniable fact that the cost of basic housing, or access to low-cost house+land packages on the urban fringe (which typified the entry level housing market for generations of Australians since the 1950s) have escalated wildly on their watch."

As this report shows, the same fundamental and underlying issues of limited supply relative to demand; high taxes and regulatory charges for new housing; and an increasingly restrictive regulatory environment with high compliance costs have worsened significantly over the past two decades.

The results of ignoring these underlying issues for so long are now painfully apparent.





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Message from the Executive Director

The growing gap between the cost of new housing and what Queenslanders can afford is an alarming reminder of the crisis prevailing policy settings have created.

As our state's population continues to grow and the housing crisis deepens, it is critical that every policy lever is pulled to ensure every Queenslander has access to safe and affordable housing.

This research, an update of a report first published in 2007, predicted that without long term pragmatic policy solutions, a housing crisis of dire proportions was in our future. Fast forward 17 years and our refresh shows that day has come. The affordability and supply crisis in the housing market has only worsened - particularly in South East Queensland. Not only is the dream of owning a home in are some parts of our state beyond reach; it is also beyond hope.

For many essential workers, detached housing is unaffordable in South East Queensland; home units can be only marginally affordable (even on a double income) and for many renting is the only option (sometimes barely) - if you can find a suitable property to rent.

"Affordable" housing for the purpose of this report are where housing costs are 30 per cent or less of household income. This has almost ceased to exist in South East Queensland, especially for younger households wanting to buy a detached house.

As Confucius wisely said, study the past if you would define the future. This report serves as a reminder of the critical role industry plays in shaping policy settings that surpass political cycles and given the grim picture Beyond Reach originally painted, it is hard not to wonder if the three key solutions delivered in the original report had been adopted, would we be in the predicament we now find ourselves?

If nothing changes and we don't learn the lessons from the past, it seems unlikely we'll ever crack the nut of solving our housing woes.

Now here we are some 17 years later, and delivering a new home in Queensland has never been more expensive. Whilst Queensland is not alone in facing this challenge, we do face a unique set of circumstances that place the social and economic prosperity of our state in jeopardy.

As we seek to boost desperately needed supply to market, it is important to remember that government has far more control over the cost of new housing, compared to existing dwellings.

The original report covered three key levers (the first three detailed below) that must be considered by policy makers. As we look forward, we have added a fourth lever - Taxation measures to be reviewed given the critical cost impost on the delivery of new homes.

Sadly, we have also had to add a new category "beyond hope" which highlight how bad things have become across parts of Queensland.

All levers must be pulled to unlock more land, and drive down the cost of new housing:

Improve Development Assessment

Remove the blockages and improve the governance of Queensland's development assessment process. Streamlining and fast tracking applications that deliver more homes faster.

Ensure adequate land supply to meet demand

Increase competition in the market for new land and move away from heavily prescriptive land use planning policies that punish growth. To reduce pressure on price, it is essential not only to ensure adequate supply volumes, but for governments to understand the need for competition in various locations and for a variety of types and sizes of lots to meet the ever changing Queensland demographic.

Coordinated delivery and funding of Infrastructure

Failure to plan and provide for key infrastructure has been one of the greatest challenges in supporting Queensland's growth. A transparent commitment to infrastructure delivery that gives industry confidence to invest and gives the community confidence the infrastructure will be delivered. Regional planning supported by infrastructure planning must be adopted, funded by guarantining all government revenue derived from growth - including infrastructure charges, land tax and stamp duty - into a dedicated and transparent infrastructure fund committed to delivering the infrastructure Queensland needs. Additionally, government is urged to work with industry to develop a 20-year infrastructure plan that aligns with the state's forecast growth and land use planning with the timely provision of essential infrastructure.

Holistic Review of Taxation settings that drive up costs and drive out investment.

Taxation accounts for approximately 33 per cent of new housing in Brisbane, compared to three per cent in existing dwellings.

The urgency for bold and transformative action is growing. By reviewing our state's prohibitive tax settings that continue to compound housing affordability issues, stymie investment and drive short-sighted policy thinking, we can begin to recalibrate our housing ecosystem - once again putting the dream of affordable and secure housing within reach.

"Rising homelessness, acute mortgage stress, rental shortages and a concentration of housing wealth in the hands of a shrinking proportion of the population, are the inevitable consequences of further failures to act."



Jess Caire

Queensland Executive Director



Recommendation

This report underscores that a fundamental shift in how we approach housing from both regulatory and taxation perspectives is imperative.

Addressing only the symptomatic issues without tackling the root causes—the systemic problems—will leave us facing an even graver situation in the future.

Since the October 2022 landmark housing summit, there have been several welcome initiatives, including planning reform, and innovative ways to incentivise infrastructure delivery through grants or low-rate loans.

However, taxation settings have not been reviewed despite the impact they have not only on homeownership, but also the institutional investment required to deliver the extraordinary number of homes required to meet the unparalleled demand.

Our findings indicate that homeownership is increasingly unattainable for many Queenslanders, signalling a clear call to action for policymakers. The reliance on property-related fees and charges, which constitute over 38 percent of the State's taxation revenue for FY 24, highlights the deep-seated dependency on property to fund the state's budget.

Now is the time for change, ensuring that future generations of Queenslanders can realistically aspire to the great Australian Dream of homeownership.

Our call to action.

A newly formed Government post the October State Election, commits to a thorough, evidence-based review on the impact of taxes and charges on the delivery and investment on the delivery of homes.



Queensland is in the grips of a housing affordability crisis. A key reason why houses aren't affordable is the increasing burden of taxes and regulatory costs in the development of new houses and apartments.

Taxes on new homes are a double whammy - they increase costs (and therefore sale price) of new builds, in turn increasing the costs of buving or renting established homes.





9

The first nine years of a 30-year mortgage of \$730,000 for a new house and land package will be spent paying off \$233,440 in taxes, fees and charges – plus interest.²



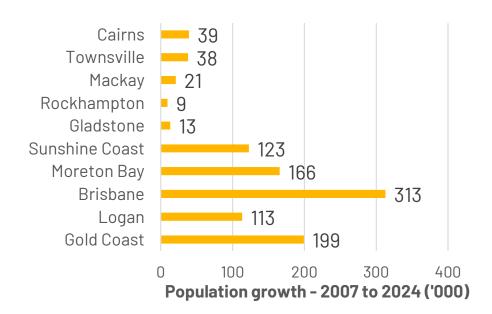


Stacked against us - A report from the Property Council of Australia

Report highlights

House prices have out-grown household incomes¹ in South East Queensland since 2007.







Example: Shailer Park	2007	2024	Increase
Household incomes	\$58,258	\$116,274	100 pc
Median prices			
Established house	\$382,500	\$851,000	122 pc
Established unit	\$191,500	\$410,000	114 pc
New house and land package	\$410,000	\$800,000	95 pc
Weekly rents			
House	\$330	\$660	100 pc
Unit	\$200	\$450	125 pc

Source: Queensland Government Statisticians Office (QGSO)



Rapid population growth and insufficient supply has caused a rapid increase in prices in South East Queensland.



¹Average of six profiled households

A sad picture across Queensland

Changes to house prices and household incomes since 2007 means housing affordability has...

Worsened

In South East Queensland

Buying an established home is...

Buying an established unit is...

Buying a house and land package is...

Renting a house is...

Renting a unit is...

No average single income household can afford to live in South East Queensland.

Single income households

(average gross income = \$85,000)

Beyond hope

Beyond reach

Beyond reach

Unaffordable

Unaffordable

Dual income households

(average gross income = \$150,000)

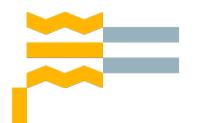
Beyond reach

Affordable

Unaffordable

Affordable

Affordable



One per cent

Rental vacancy across Queensland remains at emergency lows.



Beyond Reach - Going from beyond reach to beyond hope

Section one The affordability picture state-wide

The affordability picture state-wide

To provide an easy to visualise picture of the affordability issue across the state, our hypothetical family has a household income of \$100,000.

None of these combinations are sufficient to provide affordable purchase of a house in South East Queensland.

Most can afford a house in regional cities, units are more within reach but for some occupations, even renting is an affordability challenge.

Hypothetical family

Household income: \$100,000

Deposit: 10% (this will be more \$\$\$ in higher priced areas, as it is calculated on the median price not on their savings capacity)

Interest rate: 6.5%

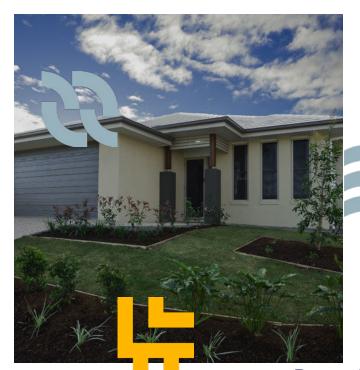


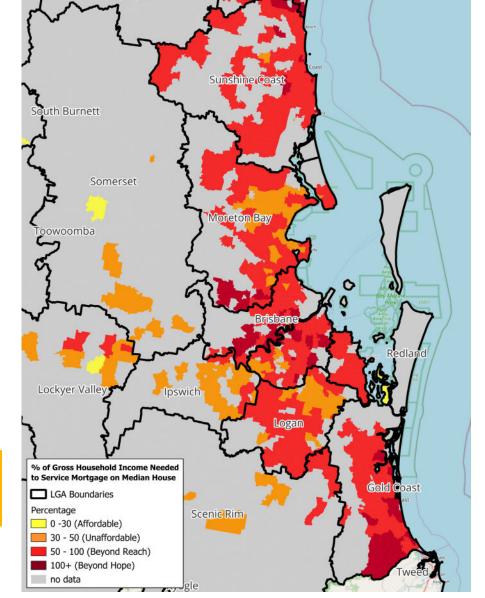


South East Queensland - Buying a median priced house

The only remaining suburbs in all of South East Queensland where the median priced house is affordable for a household on \$100,000 pa are the southern Moreton Bay Islands or isolated pockets in the Lockyer and Somerset regions.

There are multiple suburbs in the inner and western suburbs of Brisbane, northern Sunshine Coast, and southern Gold Coast, where buying the median priced house would theoretically consume more than 100% of this family's income (deep red). Areas coloured red would consume more than 50% of this family's gross household income. Both are an impossibility.





Gympie

South East Queensland - Buying a median priced unit

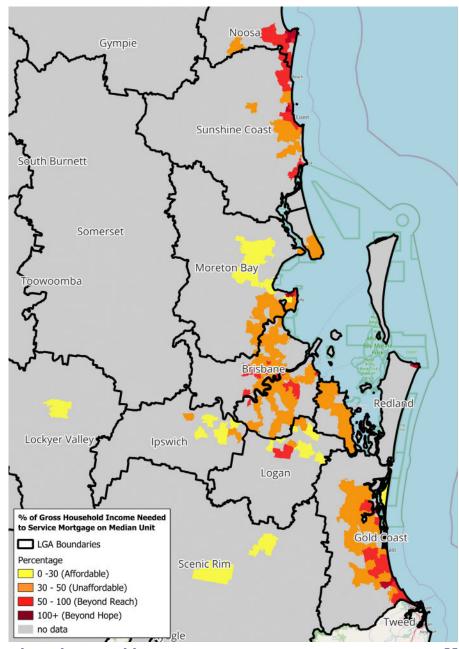
Home unit affordability is largely non-existent within Brisbane, the Gold Coast, Sunshine Coast or Noosa for a family on \$100,000 pa household income.

There are pockets of affordability for units in areas of Moreton Bay, Logan, Ipswich, Lockyer and Scenic Rim.









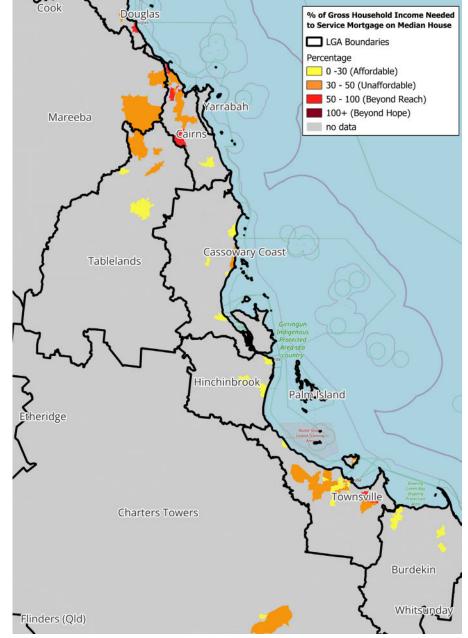
Far North Queensland - Buying a median priced house

Median priced houses are generally not affordable in the Cairns or Townsville regions for a household on \$100,000 pa.

There are more affordable houses in outlying regions as shown (coloured yellow).







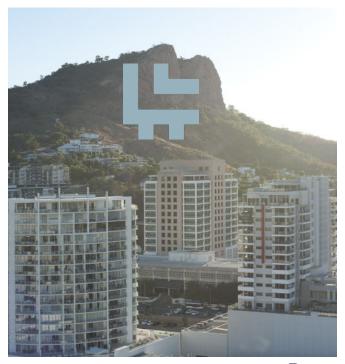
Beyond Reach - Going from beyond reach to beyond hope

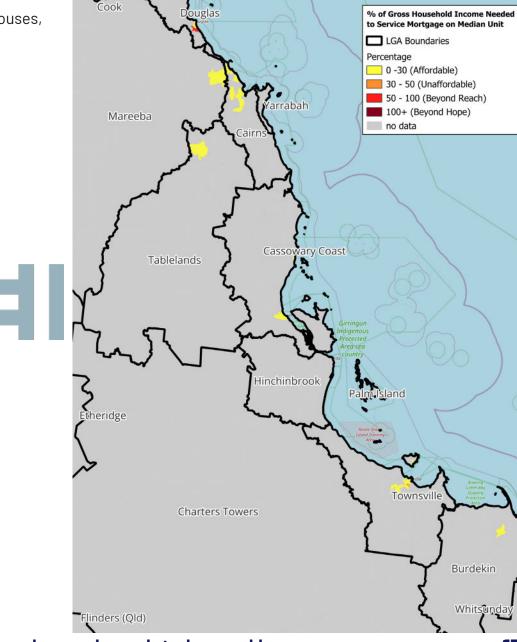
Far North Queensland - Buying a median priced unit

Home units are not as widely available in Cairns or Townsville regions as houses, but where there is stock, it is also generally affordable.









Central Queensland - Buying a median priced house

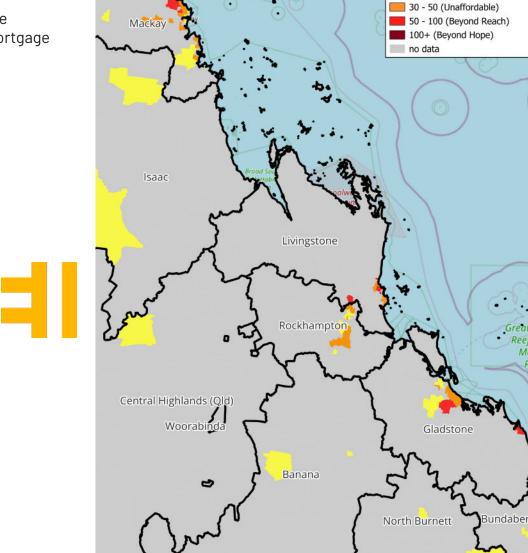
The central coastal Queensland markets of Mackay, Rockhampton and Gladstone do not generally offer an abundance of affordable houses but there are suburbs within each where a median priced house is still affordable.

There are also numerous other suburbs where the median priced house would consume more than half of this household's annual income in mortgage payments.









% of Gross Household Income Needed to Service Mortgage on Median House

LGA Boundaries

0 -30 (Affordable)

Percentage

Central Queensland - Buying a median priced unit

Housing units are not widely available in Mackay, Rockhampton or Gladstone.

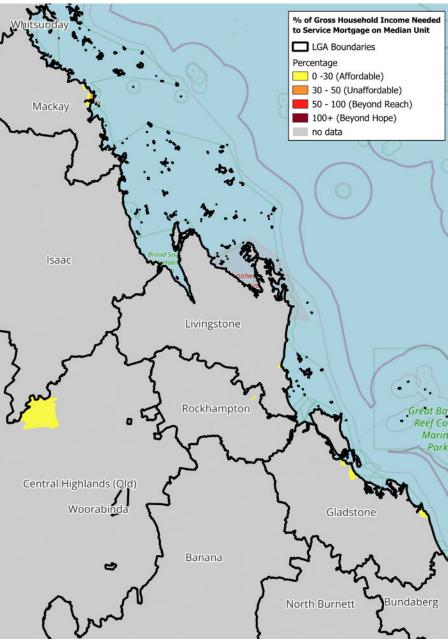
Where there have been sufficient sales to arrive at median prices, these are generally affordable for a household on \$100,000 pa.













Teacher and admin assistant



Gross incomes	2007	2024
Primary school teacher	\$56,052	\$89,682
Admin assistant	\$35,745	\$64,028
Total	\$91,797	\$153,710

Electrician and shop assistant



Gross incomes	2007	2024
Electrician full time Shop assistant	\$36,010 \$15,402	\$110,161 \$41,263
Total	* ,	\$151,424

Nurse and ambulance officer



Gross incomes	2007	2024
Nurse full time	\$42,224	\$69,160
Ambulance officer full time	\$40,456	\$80,198
Total	\$82,680	\$149,358

3

Our hypothetical households feature both single and dual income occupations, with totals ranging from \$62,407 (child care worker sole income household) to \$153,710 (full time primary school teacher and full time admin assistant).

None of these combinations are sufficient to provide affordable purchase of a house in South East Queensland.

Most can afford a house in regional cities, units are more within reach but for some occupations, even renting is an affordability challenge.

Public servant

Public servant full time



\$49,106

\$95,747

Police officer



 Gross incomes
 2007
 2024

 Police officer full time
 \$44,111
 \$85,000

Child care worker



 Gross incomes
 2007
 2024

 Child care worker full time
 \$30,440
 \$62,407





Full time primary school teacher and full time administrative assistant

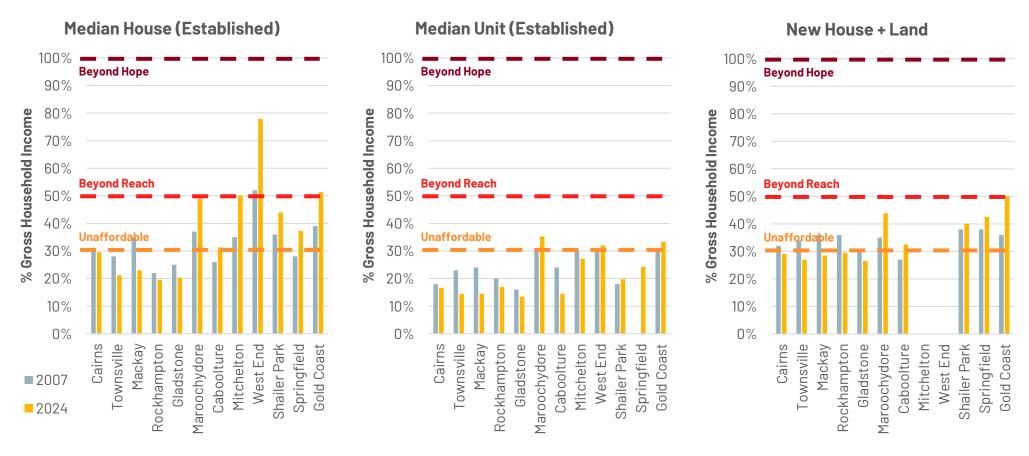
Buying - combined 2024 household income of \$153,710

Established homes:

- Since 2007, affordability of an established house has worsened in South East Queensland and improved in regional Queensland
- Buying a median priced established house is generally beyond reach in South East Queensland and affordable in regional Queensland
- Buying a median priced established unit is generally unaffordable in South East Queensland and affordable in regional Queensland.

New homes:

- Since 2007, affordability of a new house and land package has worsened in South East Queensland and improved in regional Queensland
 - Buying a new house and land package is generally unaffordable in South East Queensland and affordable in regional Queensland
- Buying a new house and land package in some areas of South East Queensland is beyond reach.





Renting - combined 2024 household income of \$153,710

Key Points:

- Since 2007, the affordability of renting a house has worsened in South East Queensland and improved in regional Oueensland
- Renting a house is affordable in South East Queensland and affordable in regional Queensland
- Renting a unit is affordable in South East Queensland and affordable in regional Queensland
- The availability of rentals is extremely low across Queensland.

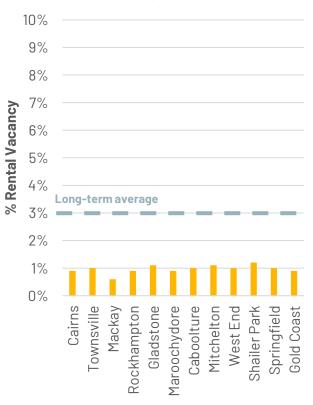


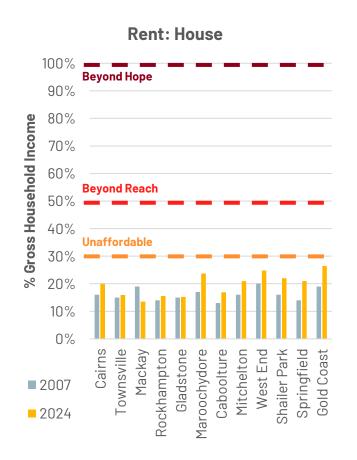


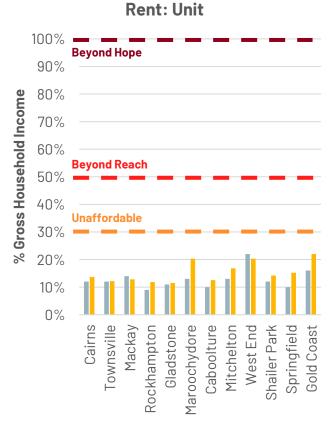


ross incomes	2007	2024
rimary school teacher	\$56,052	\$89,682
dmin assistant	\$35,745	\$64,028
otal	\$91,797	\$153.710

Rental Vacancy Rate (2024)







Full time electrician and part time shop assistant

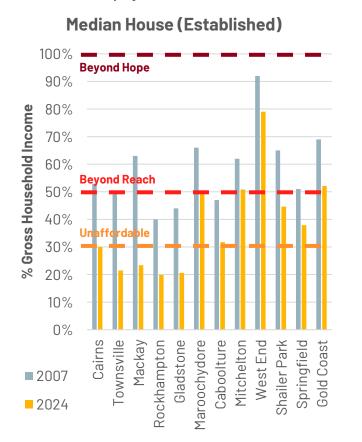
Buying - combined 2024 household income of \$151,424

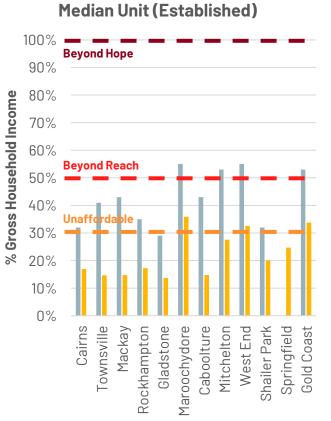
Established homes:

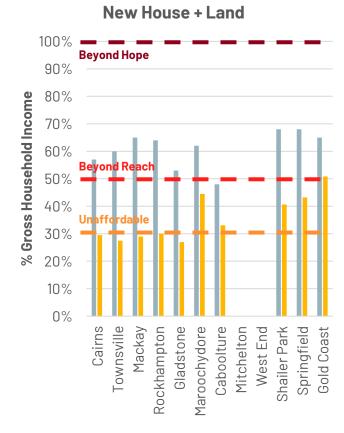
- Since 2007, affordability of an established house has improved in South East Queensland and regional Queensland
- Buying a median priced established house is generally unaffordable in South East Queensland and affordable in regional Queensland. Buying an established house in some areas of South East Queensland is beyond reach
- Buying a median priced established unit is generally affordable in South East Queensland and regional Queensland. Buying an established unit in some areas of South East Queensland is unaffordable.

New homes:

- Since 2007, affordability of a new house and land package has improved in South East Queensland regional Queensland
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Renting - combined 2024 household income of \$151,424 Key points:

- Since 2007, the affordability of renting a house has worsened in South East Queensland and improved in regional Oueensland
- Renting a house is affordable in South East Queensland and regional Queensland
- Renting a unit is affordable in South East Queensland and regional Queensland
- The availability of rentals is extremely low across Queensland.







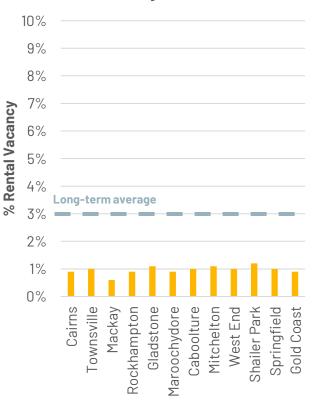
 Gross incomes
 2007
 2024

 Electrician full time
 \$36,010
 \$110,161

 Shop assistant
 \$15,402
 \$41,263

 Total
 \$51,412
 \$151,424

Rental Vacancy Rate (2024)



Springfield

Gold Coast

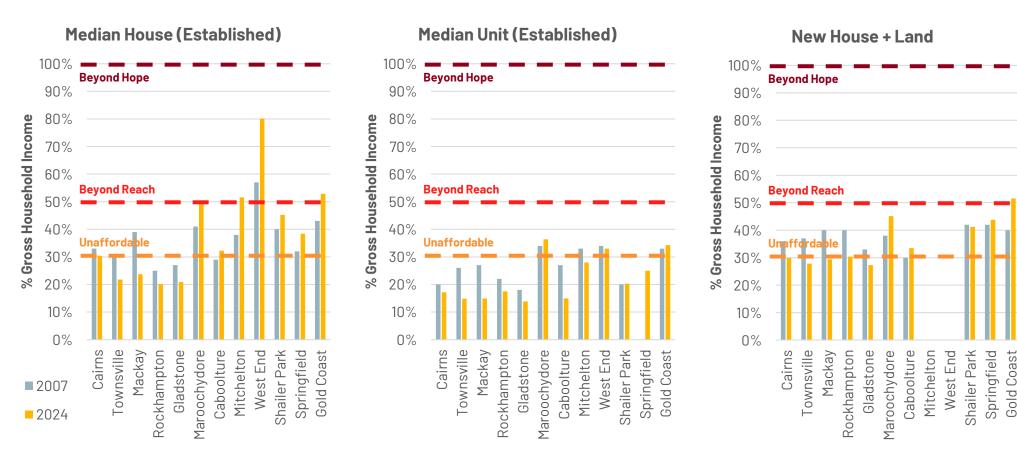
Full time nurse, full time ambulance officer

Buying - combined 2024 household income of \$149,358 Established homes:

- Since 2007, affordability of an established house has worsened in South East Queensland and improved in regional Queensland
- Buying a median priced established house is generally beyond reach in South East Queensland and affordable in regional Queensland
- Buying a median priced established unit is generally affordable in South East Queensland and regional Queensland
- Buying an established unit in some areas of South East Queensland is unaffordable.

New homes:

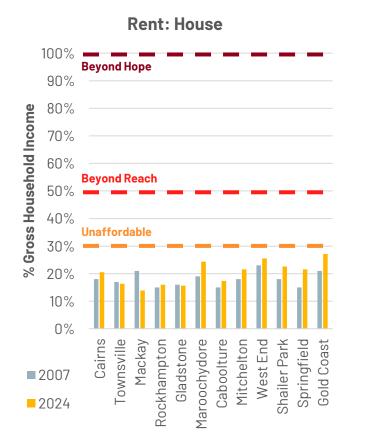
- Since 2007, affordability of a new house and land package has worsened in South East Queensland and improved in regional Queensland
- Buying a new house and land package is generally unaffordable in South East Queensland and generally affordable in regional Queensland
- Buying a new house and land package in some areas of South East Queensland is beyond reach.

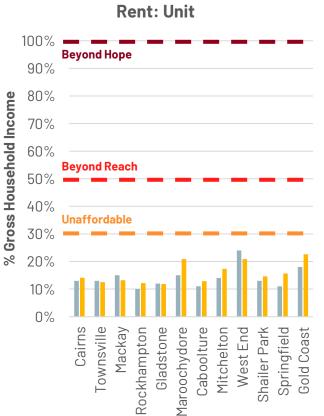




Renting - combined 2024 household income of \$149,358 Key points:

- Since 2007, the affordability of renting a house has worsened in South East Queensland and improved in regional Oueensland
- Renting a house is affordable in South East Queensland and regional Queensland
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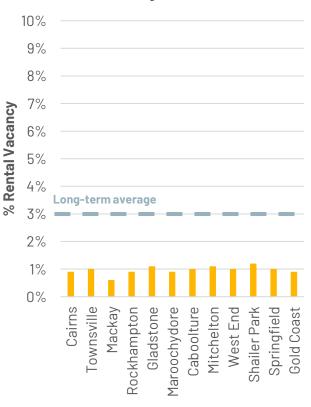


Gross incomes	2007	2024
Nurse full time	\$42,224	\$69,160
Ambulance officer full time	\$40,456	\$80,198

\$82,680 \$149,358

Rental Vacancy Rate (2024)

Total



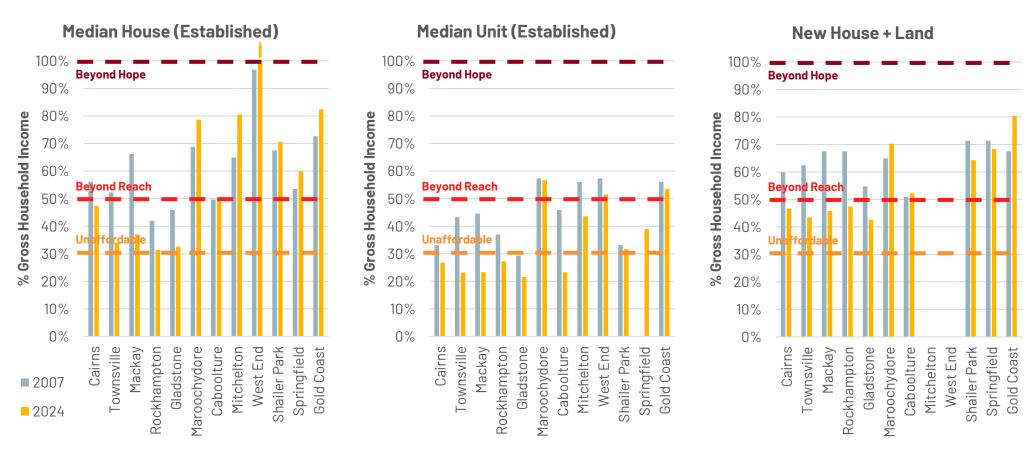
Full time public servant

Buying - 2024 household income of \$95,747 Established homes:

- Since 2007, affordability of an established house has worsened in South East Queensland and improved in regional Queensland
- Buying a median priced established house is beyond reach in South East Queensland and unaffordable in regional Queensland. Buying an established house in some areas of South East Queensland is beyond hope
- Buying a median priced established unit is generally unaffordable in South East Queensland and affordable
 in regional Queensland. Buying an established unit in some areas of South East Queensland is beyond reach.

New homes:

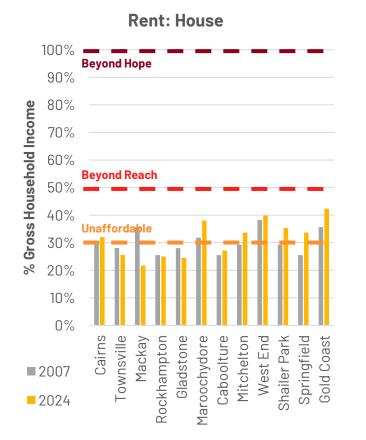
- Since 2007, affordability of a new house and land package has worsened in South East Queensland and improved in regional Queensland
- Buying a new house and land package is beyond reach in South East Queensland and unaffordable in regional Queensland.

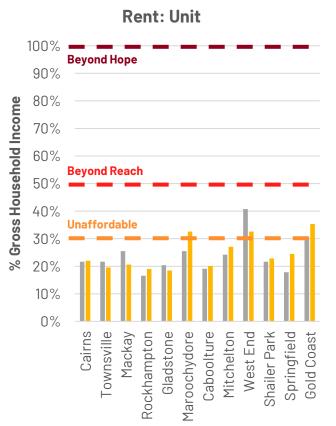




Renting - 2024 household income of \$95,747 Key points:

- Since 2007, the affordability of renting a house has worsened in South East Queensland and improved in regional Queensland
- Renting a house is unaffordable in South East Queensland and affordable in regional Queensland
- Renting a unit is generally affordable in South East Queensland and regional Queensland. Renting a unit in some areas of South East Queensland is unaffordable
- The availability of rentals is extremely low across Queensland.









oross incomes

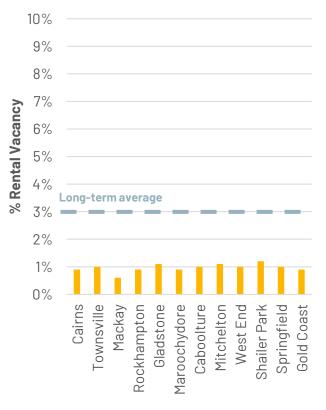
2007 202

Public servant full time

\$49,106

,106 \$95,747

Rental Vacancy Rate (2024)



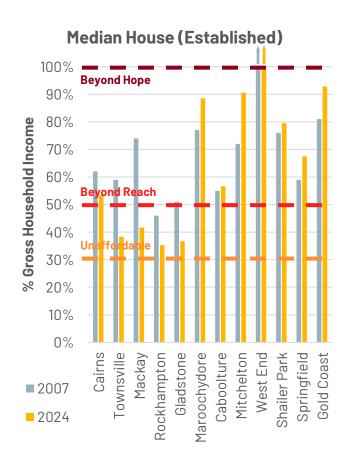
Full time police officer

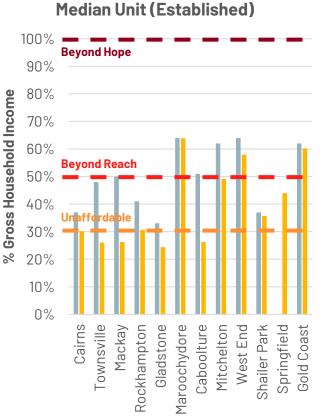
Buying - 2024 household income of \$85,000 Established homes:

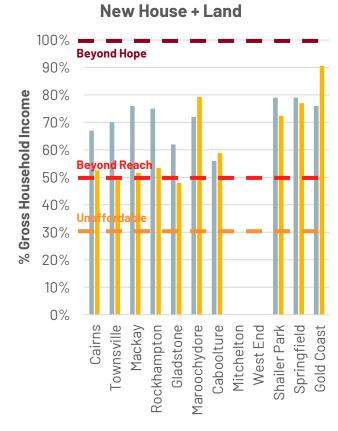
- Since 2007, affordability of an established house has worsened in South East Queensland and improved in regional Queensland
- Buying a median priced established house is beyond reach in South East Queensland and unaffordable in regional Queensland. Buying an established house in some areas of South East Queensland is beyond hope
- Buying a median priced established unit is generally unaffordable in South East Queensland and affordable
 in regional Queensland. Buying an established unit in some areas of South East Queensland is beyond reach.

New homes:

- Since 2007, affordability of a new house and land package has worsened in South East Queensland and improved in regional Queensland
- Buying a new house and land package is beyond reach in South East Queensland and in regional Queensland.









Renting - 2024 household income of \$85,000 Key points:

- Since 2007, the affordability of renting a house has worsened in South East Queensland and improved in regional Oueensland
- Renting a house is unaffordable in South East Queensland and affordable in regional Queensland. Renting a house in some areas of South East Queensland is almost beyond reach
- Renting a unit is generally unaffordable in South East Queensland and affordable in regional Queensland
- The availability of rentals is extremely low across Queensland.

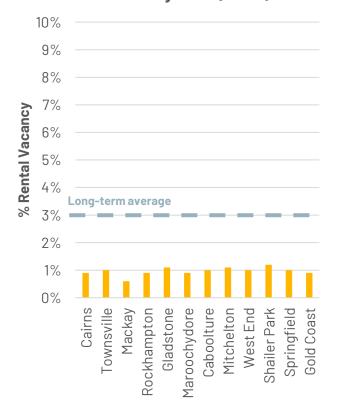






Police officer full time \$44,111 \$85,000

Rental Vacancy Rate (2024)



Springfield

Full time child care worker

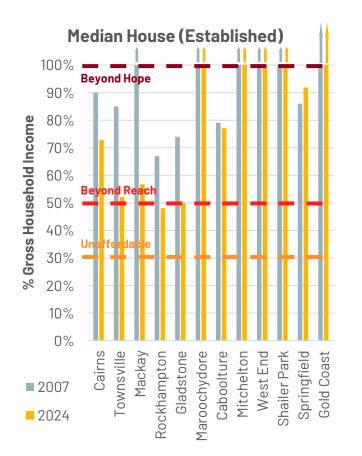
Buying - 2024 household income of \$62,407

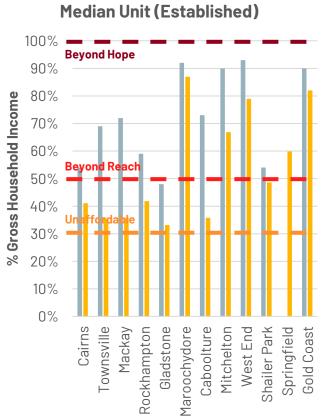
Established homes:

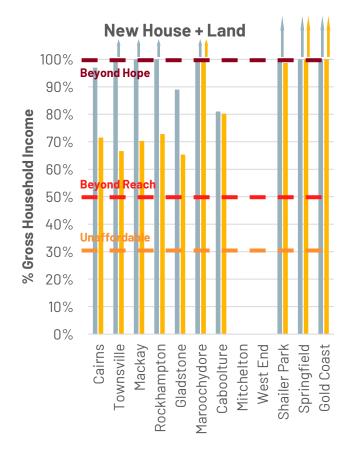
- Since 2007, affordability of an established house has improved in South East Queensland and regional Queensland
- Buying a median priced established house is beyond hope in South East Queensland and generally beyond reach in regional Queensland
- Buying a median priced established unit is generally beyond reach in South East Queensland and unaffordable in regional Queensland.

New homes:

- Since 2007, affordability of a new house and land package has improved in South East Queensland and regional Queensland
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Renting - 2024 household income of \$62,407

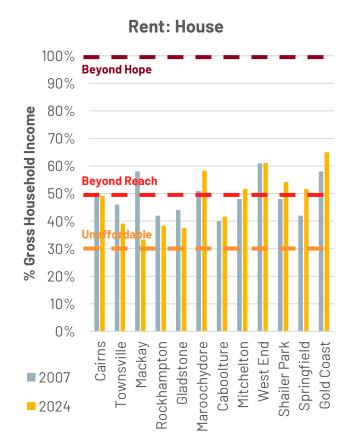
Key points:

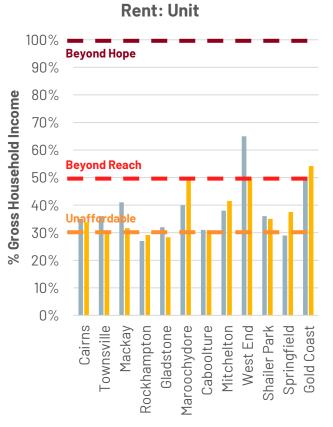
- Since 2007, renting a house has worsened in South East Queensland and improved in regional Queensland
- · Renting a house is generally beyond reach in South East Queensland and unaffordable in regional Queensland
- Renting a unit is generally unaffordable in South East Queensland and regional Queensland. Renting a unit in some areas of South East Queensland is beyond reach
- The availability of rentals is extremely low across Queensland.



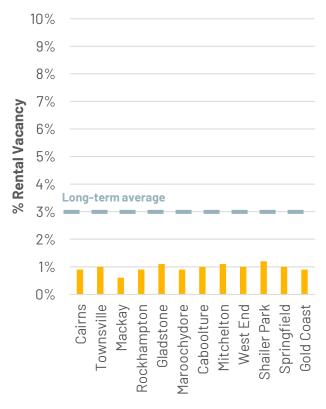


Child care worker full time \$30,440 \$62,407





Rental Vacancy Rate (2024)



Methodology





This study follows a "like for like" approach to ensure comparisons with the 2007 report are as accurate as possible.

The same six stereotypical household groups are used for 2024 as were identified in the 2007 report:

- A full-time primary school teacher and a full-time administrative assistant
- A full-time police officer (partner not employed)
- A full-time ambulance officer and full-time nurse
- A full-time public servant
- A full-time electrician and part time retail shop assistant
- A full-time childcare worker

There was no scientific basis to the selection of household groups in 2007. This 2024 update uses the same groups for comparison purposes.

Incomes are based on the awards or prevailing market for employees in their late 20s. Incomes quoted are gross, pre-tax incomes. No allowance has been made for family or child-care allowances, regional allowances or other income benefits. There was one revision of the salary band for the household with a professional public servant as income earner. To better reflect a mid level professional in their late 20s, a more age-appropriate and experience-appropriate award was adopted.

Median house and unit prices are based on latest REIQ and Core Logic data. The same sources have been used for median house and unit rentals. Rentals quoted relate to properties being offered for lease: they do not average out across all rental properties. The intention is to reflect conditions for new entrants.

The price for new entry-level house and land packages have been based on Property Council research of advertised estates, along with 'fact checking' via our members currently involved in the delivery of house and land packages in the regions identified. A typical three-bedroom, two-bathroom house (or as close as possible) is the intended benchmark. The report adopts the global convention that housing costs should not exceed 30% of household income.

For mortgage calculation purposes, we assumed an interest rate of 6.5% principal plus interest loan on a 25 year term, with 95% leverage (5% deposit). The loan term and leverage have been chosen for consistency with 2007. The interest rate of 6.5% in 2024 compares with 8% used in the 2007 report.

In addition to updating the data contained in the 2007 "Beyond Reach" housing report, the Property Council has added a new section to its 2024 update.

We have taken the latest median house price data across the state from Core Logic, and mapped the proportion of an average household's income that would be required to service a mortgage on a median priced house or median priced unit. For simplicity, we assume a household income of \$100,000 per annum and a 10% deposit, and a mortgage interest rate of 6.5%. These maps and charts provide a graphic context to the situation Queensland wide.



Methodology

Repayments use ANZ online repayment calculator. Standard variable 7.44 per cent per annum at more than 80 per cent LVR. House and unit price data sourced from CoreLogic 2024. Data refers to median sales price last 6 months and median rentals last 12 months.

Median house and unit prices are based on latest REIQ and CoreLogic data. The same sources have been used for median house and unit rentals. Rentals quoted relate to properties being offered for lease: they do not average out across all rental properties. The intention is to reflect conditions for new entrants.

The price for new entry-level house and land packages have been based on PCA research of advertised estates, along with 'fact checking' via our members currently involved in the delivery of house+land packages in the regions identified. A typical three-bedroom, two-bathroom house (or as close as possible) is the intended benchmark.

Region	Median house price	Median unit price	New house price	House rent	Unit rent
Cairns (LGA)	\$590,000	\$333,000	\$580,000	\$590	\$405
Townsville (LGA)	\$423,000	\$287,500	\$540,000	\$470	\$360
Mackay (LGA)	\$460,000	\$290,000	\$570,000	\$400	\$380
Rockhampton (LGA)	\$390,000	\$339,000	\$590,000	\$460	\$350
Gladstone (LGA)	\$405,000	\$269,000	\$530,000	\$450	\$340
Maroochydore (Avid Harmony for 2024)	\$978,000	\$705,000	\$875,000	\$700	\$600
Caboolture (suburb)	\$625,000	\$290,000	\$650,000	\$500	\$370
Mitchelton (suburb)	\$1,000,000	\$542,250	na	\$620	\$498
West End (suburb)	\$1,555,000	\$640,000	na	\$733	\$600
Shailer Park (suburb - Greenbank for 2024)	\$878,000	\$394,000	\$800,000	\$650	\$420
Springfield (suburb)	\$745,000	\$485,000	\$850,000	\$620	\$450
Gold Coast (LGA, uses Mudgeeraba for 2024)	\$1,025,000	\$665,000	\$1,000,000	\$780	\$650







All sale prices were sourced through realestate.com.au and verified through industry engagement.

The table below shows the prices adopted for new house and land package sales.

Adopted Value
\$580,000
\$540,000
\$570,000
\$590,000
\$530,000
\$875,000
\$650,000
N/A
N/A
\$800,000
\$850,000
\$1,000,000

Income methodologies

Primary School teacher and admin assistant

- Household salary 2007 = \$91,797 / 2024 = \$154,710
- The Teacher's wage is based on a Teachers Award Wage in Queensland at Band 2, Step 3
- The Admin Assistant's wage in both years were based on Education Queensland Salary Schedule, Administrative Stream, Classification Level A02, Paypoint 5.

Police officer

- Household salary 2007 = \$44,111 / 2024 = \$85,000
- The police officer's wage is based on a Level 1, Constable, including \$15,000 in allowances, as per industry standards.

Nurse and ambulance office

- Household salary 2007 = \$82,680 / 2024 = \$149,358
- The ambulance officer's wage is based on Level 1, Increment 7
- The nurse's wage is based on being an Enrolled Nurse, Grade of 3, Paypoint 1.

Public servant

- Household salary 2007 = \$49,106 / 2024 = \$95,747
- The public servant's wage is based on Professional Stream Level 3, Paypoint 1

Electrician and Shop Assistant

- Household salary 2007 = \$51,412 / 2024 = \$151,424
- The electrician's wage is based on average industry salary
- The shop assistant's wage is based on working 22.5 hours per week (3×7.5 hours) at an hourly rate of \$38.20 per hour, for a total of 48 weeks in a year.

Childcare worker

- Household salary 2007 = \$30,440 / 2024 = \$62,407
- The childcare worker's wage is based on being in the mid-range between Level 1.1 to Level 6.9 of the Children's Services Award 2020.

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