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Published 9 September 2024

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Downsizer super contributions

A downsizer contribution is a personal super contribution, but doesn't count towards your non-concessional contribution cap. It will be reflected in your total superannuation balance when it is next calculated (on 30 June).

If you are 55 years or older at the time of making the contribution, you may be able to contribute up to \$300,000 from the proceeds of the sale (or part sale) of your home into your super fund. For more information, see [Downsizer super contributions](#).

About the downsizer super data

The downsizer super data is current as of 7 August 2024. Data for 2022–23 and earlier years are relatively settled. The 2023–24 data is subject to change as reporting by super funds of downsizer contributions is still ongoing.

Unless stated otherwise, in the following data tables references to the number of individuals is rounded to the nearest 100, and references to

dollar amounts are rounded to the nearest \$100,000. Totals may not add due to rounding.

Definitions

A 'financial year' is defined by the 1 July to 30 June date range. Where the data relates to a financial year, the reference is to the financial year in which the downsizer contribution was received by the super fund. This may differ from the year in which the contribution was reported to us by the super fund.

'Age' is referenced in the data as the individual's age at the date they make the downsizer contribution to their super fund.

'State or territory' is referenced based on the individual's residential location at the date the contribution is reported to us by the super fund.

Downsizer super contributions data tables

Following are data tables for downsizer super contributions, broken into total, average, demographics, age, and gender.

Table 1: Total individuals and total downsizer contribution by financial year

Financial year	Total individuals	Total contribution (\$b)
2018–19	6,500	1.557
2019–20	10,700	2.558
2020–21	13,000	3.179
2021–22	19,700*	5.048
2022–23	15,700*	4.155
2023–24	13,000	3.382

***Note:** Legislation change occurred during the 2021–22 and 2022–23 financial years. This resulted in a reduction in the eligibility age and

a rise in total individuals contributing towards downsizer. For more information, see Downsizer super contributions.

Table 2: Percentage of individuals and total average downsizer contribution by state or territory from 2018–19 to 2023–24

State or territory	Individuals (% of total)	Total average contribution
NSW	32.41	\$264,000
VIC	24.95	\$255,000
QLD	23.38	\$243,000
WA	8.11	\$248,000
SA	6.79	\$243,000
ACT	2.07	\$254,000
TAS	1.99	\$246,000
NT	0.19	\$248,000

In Table 2 above, we rounded average contribution amounts to the nearest \$1,000.

Downsizer location demographics data

Tables 3 to 10 below show the total number of individuals and contribution by state and territory for the financial year.

The total number of individuals is rounded to the nearest 100 (or the nearest 5 for Table 10 – NT). Contributions are rounded to the nearest \$100,000 for all tables.

New South Wales

Table 3: Downsizer location demographics – NSW

Year	Individuals	Contribution (\$m)
2018–19	2,100	520.9
2019–20	3,400	838.2
2020–21	4,300	1,102.4
2021–22	6,400	1,708.1
2022–23	5,000	1,362.9
2023–24	4,300	1,172.4

Victoria

Table 4: Downsizer location demographics – VIC

Year	Individuals	Contribution (\$m)
2018–19	1,700	406.9
2019–20	3,000	725.9
2020–21	3,000	736.3
2021–22	4,800	1,238.9
2022–23	4,000	1,075.3
2023–24	3,100	807.0

Queensland

Table 5: Downsizer location demographics – QLD

Year	Individuals	Contribution (\$m)
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2018–19	1,500	353.8
2019–20	2,400	544.7
2020–21	3,200	748.3
2021–22	4,900	1,198.8
2022–23	3,400	874.2
2023–24	2,900	737.7

Western Australia

Table 6: Downsizer location demographics – WA

Year	Individuals	Contribution (\$m)
2018–19	400	100.5
2019–20	700	172.8
2020–21	1,100	247.3
2021–22	1,500	358.8
2022–23	1,500	393.5
2023–24	1,200	304.4

South Australia

Table 7: Downsizer location demographics – SA

Year	Individuals	Contribution (\$m)
2018–19	400	97.3

2019–20	700	163.1
2020–21	900	215.9
2021–22	1,300	327.1
2022–23	1,000	263.3
2023–24	900	226.6

Australian Capital Territory

Table 8: Downsizer location demographics – ACT

Year	Individuals	Contribution (\$m)
2018–19	200	38.4
2019–20	200	55.6
2020–21	300	63.2
2021–22	400	113.4
2022–23	300	93.2
2023–24	200	49.5

Tasmania

Table 9: Downsizer location demographics – TAS

Year	Individuals	Contribution (\$m)
2018–19	200	35.7
2019–20	200	55.9

2020–21	300	62.3
2021–22	400	92.7
2022–23	300	79.5
2023–24	200	58.5

Northern Territory

**Table 10: Downsizer location demographics
– NT**

Year	Individuals	Contribution (\$m)
2018–19	15	3.4
2019–20	10	2.2
2020–21	10	2.8
2021–22	40	10.7
2022–23	35	10.0
2023–24	35	8.6

Downsizer age and financial year data

Tables 11 to 19 below show the number of individuals and number of contributions by age and financial year.

Table 11: Individuals 55 to 59 years old

Year	Individuals	Contribution (\$m)
2018–19	n/a	n/a
2019–20	n/a	n/a

2020–21	n/a	n/a
2021–22	n/a	n/a
2022–23	400	100.6
2023–24	800	213.0

Note: From 1 January 2023, eligibility changed to 55 years and over.

Table 12: Individuals 60 to 64 years old

Year	Individuals	Contribution (\$m)
2018–19	n/a	n/a
2019–20	n/a	n/a
2020–21	n/a	n/a
2021–22	n/a	n/a
2022–23	3,100	851.3
2023–24	2,300	602.6

Note: From 1 July 2022 to 31 December 2022, eligibility changed to 60 years and over.

Table 13: Individuals 65 to 69 years old

Year	Individuals	Contribution (\$m)
2018–19	2,400	568.0
2019–20	3,800	909.2
2020–21	4,600	1,134.5
2021–22	6,800	1,750.7

2022–23	3,500	926.0
2023–24	2,800	737.2

Note: From 1 July 2018 to 30 June 2022, eligibility was 65 years and over.

Table 14: Individuals 70 to 74 years old

Year	Individuals	Contribution (\$m)
2018–19	2,100	503.9
2019–20	3,400	802.3
2020–21	4,200	992.2
2021–22	6,100	1,527.2
2022–23	3,400	880.7
2023–24	2,600	657.3

Table 15: Individuals 75 to 79 years old

Year	Individuals	Contribution (\$m)
2018–19	1,200	282.8
2019–20	2,000	466.9
2020–21	2,500	613.8
2021–22	4,000	1,008.2
2022–23	3,000	778.0
2023–24	2,500	614.6

Table 16: Individuals 80 to 84 years old

Year	Individuals	Contribution (\$m)
2018–19	500	133.6
2019–20	1,000	238.9
2020–21	1,100	289.4
2021–22	1,800	473.7
2022–23	1,500	392.9
2023–24	1,300	332.1

Table 17: Individuals 85 to 89 years old

Year	Individuals	Contribution (\$m)
2018–19	200	50.7
2019–20	400	101.3
2020–21	400	108.3
2021–22	800	209.1
2022–23	600	162.8
2023–24	500	142.9

Table 18: Individuals 90 to 94 years old

Year	Individuals	Contribution (\$m)
2018–19	100	14.4
2019–20	100	34.5
2020–21	100	34.9

2021–22	200	69.0
2022–23	200	49.4
2023–24	200	54.5

Table 19: Individuals 95 years and older

Year	Individuals	Contribution (\$m)
2018–19	10	3.5
2019–20	20	5.4
2020–21	20	5.4
2021–22	35	10.6
2022–23	35	10.1
2023–24	40	10.4

Downsizer gender and contribution data

Table 20: Summarised percentage of gender and average amount contributed by financial year

Year	Male (%)	Average contribution	Female (%)	Average contribution
2018–19	46.54	\$239,000	53.44	\$241,000
2019–20	45.37	\$238,000	54.63	\$239,000
2020–21	45.98	\$244,000	54.02	\$246,000
2021–	46.08	\$257,000	53.92	\$257,000

22				
2022–23	42.75	\$265,000	57.17	\$266,000
2023–24	42.06	\$259,000	57.37	\$262,000

In Table 20 above, we rounded average contribution amounts to the nearest \$1,000.

Table 21: Number and percentage of individuals by gender contributions financial year

Year	Male	Male (%)	Contribution (\$m)	Female	Female (%)
2018–19	3,000	46.54	720.5	3,500	53.46
2019–20	4,900	45.37	1,158.5	5,900	54.63
2020–21	6,000	45.98	1,454.1	7,000	54.02
2021–22	9,100	46.08	2,328.2	10,600	53.92
2022–23	6,700	42.75	1,770.5	8,900	57.25
2023–24	5,500	42.06	1,414.0	7,400	57.94

Low Income Superannuation Tax Offset

Low Income Superannuation Tax Offset.

Last updated 9 October 2024

Quarterly reports – Low Income Superannuation Tax Offset



Low income superannuation tax offset quarterly reports from the Australian Taxation Office (ATO).

Annual reports – Low Income Superannuation Tax Offset



Low income superannuation tax offset (LISTO) annual reports from the Australian Taxation Office (ATO).

QC 58496

Self-managed super fund statistics

Access SMSF quarterly statistical reports and annual overviews.

Published 7 March 2025

We produce quarterly statistical reports and annual overview reports for the self-managed super fund (SMSF) market. These reports take into account valuable feedback from the superannuation industry.

To access these reports go to [Self-managed super funds - quarterly statistical reports and annual overviews](#) .

Self-managed super fund quarterly statistics methodology



A summary of the methodology ATO uses to produce quarterly statistics for self-managed super funds (SMSFs).

QC 103926

Self-managed super fund quarterly statistics methodology

A summary of the methodology ATO uses to produce quarterly statistics for self-managed super funds (SMSFs).

Last updated 30 September 2024

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Overview

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Appendix A

Overview

We use an estimation model when producing quarterly statistics for self-managed super funds (SMSFs). The model applies averages for various self-managed super fund (SMSF) quantities to the entire population of active SMSFs, to arrive at estimated totals.

Both the Australian Prudential Regulation Authority (APRA) and the Australian Bureau of Statistics (ABS) agree with the model methodology. However, in using or presenting this data it is important to stress that it is a **statistical estimate**.

Data sources

The primary source of data we use is the SMSF annual return. The key limitations associated with these returns are their frequency (annual) and their currency – the returns are due some months after the end of the financial year.

Number of SMSFs

A significant figure for estimating SMSFs statistics is the number of funds. This is obtained from the formula:

- $\text{number of funds} = [(\text{number of existing SMSFs}) - (\text{number of SMSFs that have wound up or switched regulators to become small APRA funds})]$.

Existing SMSFs are those that have established and registered with us (including those that have switched regulator from small APRA funds).

This figure will be subject to historical revisions due to late notice of both establishments and wind-ups.

Newly established funds

The characteristics of SMSFs in their first year of establishment ('new funds') and older funds ('continuing funds') are significantly different. This is especially with regard to 'flows' into and out of the fund, such as contributions, transfers and benefits. We treat the two categories separately, and then combine them, in the production of estimates.

Assets and liabilities

Total assets or total liabilities for the June quarter each year is estimated by referring to return data for that year, when sufficient data becomes available, using the formula:

- $\text{total assets} = [(\text{number of new funds} \times \text{average value for new funds}) + (\text{number of continuing funds} \times \text{average value for continuing funds})]$.

The calculation for total assets for other quarters must take into account growth over the period as well as monies flowing into and out of SMSFs. For example, total assets for non-June quarters are obtained by estimating the changes for each asset type from the most recent June quarter, using the formula:

- $\text{assets} = [(\text{previous quarter assets}) + (\text{previous quarter assets} \times \text{investment return for each asset type}) + (\text{apportionment of 'flows' see [Note 1](#) below})]$.

Note 1: For more information, see [Contributions, benefits, transfers and expenses](#).

Estimated investment return for each asset type is based on indices and are detailed in [Appendix A](#).

Liabilities

Total liabilities for each June quarter are estimated by referring to return data for that year, when sufficient data becomes available, using the same formula as used for [Total assets](#).

Liabilities by type (for example, borrowings or other liabilities) for each quarter are calculated by applying the proportion of the liability to total liabilities from the previous June quarter, using the formula:

- $\text{liability (e.g. borrowings or other liabilities)} = [(\text{total liabilities}) \times (\text{liability as a proportion (\% of total liabilities)})]$.

For example, if in the 2017–18 return data, 'Borrowings' equate to 3.1% of total liabilities, this proportion is applied to total liabilities to estimate 'Borrowings' for June 2018 and subsequent quarters. When sufficient 2018–19 return data becomes available the proportions for June 2019 and subsequent quarters will be updated.

Net assets

Net assets for each quarter are estimated using the formula:

- $\text{net assets} = [(\text{total assets}) - (\text{borrowings}) - (\text{other liabilities})]$.

Contributions, benefits, transfers and expenses

Monies flowing into or out of an SMSF increase or decrease the value of assets held in that SMSF. The values of contributions (member and employer), transfers (inward and outward), benefit payments, and total expenses (investment and administration and operating expenses) are calculated using the formula above (where total assets represent the quantity being estimated).

Total net flows are then calculated as:

- net flows = [(member contributions) + (employer contributions) + (inward transfers) – (outward transfers) – (benefit payments) – (total expenses)].

This total is essentially divided by four to provide an estimated quarterly figure. Adjustments are made to account for new funds entering the system, as well as funds that wind up, with ‘net flows’ then apportioned appropriately across the different types of assets and liabilities.





Members

Similarly, for the estimated number of members, separate averages are calculated for new and continuing funds from the return data, using the formula below:


- number of members = [(number of new funds × Average members of new funds) + (number of continuing funds × average members of continuing funds)].




Appendix A

Sources for the indices used to simulate asset growth between June quarters:

- [Statistics by catalogue number](#)  – Australian Bureau of Statistics
- [Quarterly superannuation statistics](#)  – APRA publications
- [Statistical tables](#)  – Reserve Bank of Australia
- [ASX Investment products monthly update](#)  – ASX funds statistics

Appendix A

Label	Source of index
Insurance policy	<p>Growth in all assets invested in life insurance.</p> <p>APRA's quarterly life insurance performance statistics </p> <p>Table 2a – Total assets.</p>

Other managed investments	<p>Growth in superannuation assets invested in managed funds.</p> <p>ABS Cat No. 5655.0 (Managed funds) Table 9 (Investment managers), column F (Managed funds – Superannuation funds).</p>
Non-residential real property; residential real property; limited recourse borrowing arrangements	<p>CoreLogic Hedonic Home Value Indices </p> <p>Index results at end of each quarter, Quarterly change in dwelling values (National).</p> <p>Plus, an estimate of rental income (see below).</p> <p>Estimate for average rental income based on weekly rent of 0.1% of the value of the property. This is multiplied by 13 to achieve a quarterly estimate – e.g. a factor of 1.3%.</p>
Listed shares; unlisted shares; overseas assets	<p>ASX funds statistics: ASX Investment Products Monthly Update , S&P/ASX 200 Total Returns index (XJOA).</p>
Listed trusts and unlisted trusts	<p>Growth in superannuation assets invested in trusts.</p> <p>Assets in trusts are treated as though half were invested in equities and half in property. Index is:</p> <p>$[(\text{equities} + \text{real property} + \text{other property} + \text{rent}) \div 2].$</p>
Cash and term deposits; debt securities	<p>Return on one year fixed term deposits $\div 4$.</p> <p>RBA table F4 (Retail deposit and investment rates)  column N (Banks' term deposits (\$10,000) – one year).</p>

	Note: The value used is the one from one year before, to measure the return on an investment of cash made one year ago.
Loans; Collectables and personal use assets; Other assets	Consumer price index (ABS) % change per quarter .

QC 21271

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