

Senate Community Affairs Legislation Committee

ANSWER TO QUESTION ON NOTICE

Social Services Portfolio

Department of Social Services

2024-25 Supplementary Budget Estimates

Topic: Debts

Question reference number: DSS SQ24-001032

Question asked by: Penny Allman-Payne

Outcome Number: 1 - Social Security

Type of Question: Written

Hansard Page/s: N/A

Date set by the Committee for the return of answer: 19 December 2024

Question:

Please provide an update to DSS SQ24-000619

Answer:

1. Refer to **Attachment A** for debts waived or written off by specified payment type over the past five financial years, as of 30 September 2024.
2. Refer to **Attachment B** for the breakdown of debts waived or written off by category for payments managed by the Department of Social Services.
3. Refer to **Attachment C** for the number of debts, total value of debts and number of debtors for payments managed by the Department of Social Services. A demographic breakdown has been provided.

Debts Written Off or Waived – 1 July 2018 to 30 September 2024

Payment type	Category		Financial Year						Total
			2019-20	2020-2021	2021-2022	2022-2023	2023-2024	2024-25	
Jobseeker Payment	Permanent Write Off	No. Debts	5	855	820	1,130	840	170	3,825
		No. Debtors	5	795	710	985	730	150	3,375
		Amount (\$m)	0.00	0.32	0.38	0.61	0.36	0.08	1.76
	Temporary Write Off	No. Debts	3,505	171,700	196,500	91,980	23,040	4,585	491,305
		No. Debtors	3,290	118,475	144,275	66,525	16,675	3,760	353,005
		Amount (\$m)	1.43	107.19	141.12	64.22	24.32	4.84	343.12
	Waiver	No. Debts	31,840	134,695	109,660	96,950	120,805	28,160	522,115
		No. Debtors	30,280	119,575	97,705	85,790	108,765	26,580	468,700
		Amount (\$m)	0.60	6.24	5.53	5.07	6.07	0.91	24.43
	Total	No. Debts	35,350	307,250	306,980	190,060	144,690	32,915	1,017,245
		No. Debtors	33,575	238,850	242,695	153,305	126,175	30,490	825,080
		Amount (\$m)	2.03	113.75	147.04	69.90	30.75	5.84	369.30
Newstart Allowance	Permanent Write Off	No. Debts	2,725	2,430	990	715	555	45	7,460
		No. Debtors	1,890	1,740	695	490	365	35	5,220
		Amount (\$m)	6.07	5.76	2.31	1.59	1.93	0.07	17.73
	Temporary Write Off	No. Debts	407,260	57,290	97,290	34,950	8,575	850	606,215
		No. Debtors	271,665	42,660	71,155	21,350	5,065	645	412,545
		Amount (\$m)	1173.08	161.81	262.14	95.57	26.06	3.03	1721.70
	Waiver	No. Debts	116,675	15,645	12,065	8,215	7,310	1,040	160,950
		No. Debtors	102,445	14,985	11,135	7,530	6,630	950	143,675
		Amount (\$m)	8.20	4.16	2.51	1.39	1.11	0.19	17.55
	Total	No. Debts	526,665	75,365	110,345	43,880	16,440	1,935	774,625
		No. Debtors	376,000	59,390	82,985	29,370	12,060	1,630	561,435
		Amount (\$m)	1,187.35	171.73	266.96	98.55	29.10	3.29	1,756.98
Parenting Payment Single	Permanent Write Off	No. Debts	585	650	350	390	245	45	2,270
		No. Debtors	430	470	260	290	190	35	1,670
		Amount (\$m)	2.61	3.50	1.53	1.24	1.13	0.06	10.07
	Temporary Write Off	No. Debts	121,895	32,150	48,105	20,870	7,900	1,350	232,265
		No. Debtors	86,065	23,340	36,020	13,520	5,180	1,060	165,185
		Amount (\$m)	737.68	173.34	277.23	120.49	54.01	8.79	1371.53
	Waiver	No. Debts	13,790	10,440	13,350	13,265	22,380	6,285	79,515
		No. Debtors	12,410	9,425	12,025	12,015	20,250	5,975	72,105
		Amount (\$m)	4.29	3.93	3.53	3.69	3.83	0.66	19.93

	Total	No. Debts	136,275	43,245	61,805	34,520	30,530	7,680	314,050
		No. Debtors	98,905	33,235	48,305	25,830	25,615	7,070	238,960
		Amount (\$m)	744.58	180.76	282.28	125.43	58.97	9.52	1401.54
Parenting Payment Partnered	Permanent Write Off	No. Debts	175	185	130	140	90	5	730
		No. Debtors	115	130	80	95	60	5	485
		Amount (\$m)	0.66	0.49	0.28	0.28	0.31	0.01	2.02
	Temporary Write Off	No. Debts	36,755	19,445	30,195	8,475	1,770	210	96,850
		No. Debtors	27,705	13,620	20,310	5,300	1,160	150	68,245
		Amount (\$m)	172.23	53.56	78.35	29.02	7.82	0.85	341.83
	Waiver	No. Debts	6,725	7,115	7,325	4,580	4,740	960	31,445
		No. Debtors	5,945	6,255	6,630	4,010	4,210	875	27,920
		Amount (\$m)	1.75	1.98	0.92	0.88	0.93	0.06	6.51
	Total	No. Debts	43,660	26,745	37,655	13,195	6,600	1,175	129,025
		No. Debtors	33,770	20,000	27,015	9,405	5,430	1,030	96,650
		Amount (\$m)	174.63	56.03	79.56	30.17	9.06	0.92	350.37
Youth Allowance (Other)	Permanent Write Off	No. Debts	155	145	80	80	45	5	515
		No. Debtors	125	120	65	70	40	5	425
		Amount (\$m)	0.24	0.11	0.07	0.06	0.04	0.01	0.53
	Temporary Write Off	No. Debts	48,265	19,825	24,905	12,055	2,480	475	108,000
		No. Debtors	37,520	14,945	21,630	9,920	1,930	415	86,360
		Amount (\$m)	74.72	11.57	18.09	7.92	2.51	0.50	115.31
	Waiver	No. Debts	22,620	23,215	14,845	12,220	13,550	4,625	91,080
		No. Debtors	19,160	16,060	12,330	10,220	11,695	4,080	73,545
		Amount (\$m)	1.14	1.09	0.70	0.56	0.52	0.11	4.11
	Total	No. Debts	71,045	43,185	39,835	24,355	16,075	5,100	199,595
		No. Debtors	56,800	31,125	34,025	20,210	13,665	4,495	160,330
		Amount (\$m)	76.10	12.76	18.86	8.54	3.07	0.63	119.96
Disability Support Pension	Permanent Write Off	No. Debts	4,195	5,960	2,710	4,385	3,230	335	20,810
		No. Debtors	3,330	5,105	2,345	3,575	2,475	290	17,120
		Amount (\$m)	8.27	10.08	4.13	5.97	4.68	0.35	33.47
	Temporary Write Off	No. Debts	63,810	23,090	35,605	16,655	8,790	1,365	149,315
		No. Debtors	42,570	16,895	25,685	10,105	5,275	985	101,515
		Amount (\$m)	355.43	117.32	155.49	59.35	27.37	4.78	719.73
	Waiver	No. Debts	34,370	20,375	25,260	24,410	21,490	6,500	132,400
		No. Debtors	22,940	17,515	21,610	19,315	18,255	6,095	105,735
		Amount (\$m)	8.11	6.98	8.93	6.45	5.52	1.26	37.25

	Total	No. Debts	102,375	49,425	63,575	45,450	33,505	8,200	302,525
		No. Debtors	68,845	39,515	49,640	32,995	26,005	7,370	224,370
		Amount (\$m)	371.81	134.38	168.54	71.77	37.57	6.38	790.45
Carer Payment	Permanent Write Off	No. Debts	450	640	290	450	295	35	2,155
		No. Debtors	355	555	250	360	240	30	1,785
		Amount (\$m)	1.21	1.24	0.78	0.66	0.37	0.04	4.29
	Temporary Write Off	No. Debts	41,205	15,245	24,770	11,165	4,020	745	97,150
		No. Debtors	30,105	11,640	19,415	7,775	2,815	610	72,360
		Amount (\$m)	234.35	79.54	99.36	49.16	23.73	4.46	490.61
	Waiver	No. Debts	20,290	12,415	13,730	15,080	13,820	4,420	79,755
		No. Debtors	13,625	10,540	11,505	11,930	11,730	4,145	63,470
		Amount (\$m)	4.88	3.49	3.25	4.57	3.80	0.71	20.71
	Total	No. Debts	61,945	28,300	38,790	26,695	18,135	5,200	179,060
		No. Debtors	44,085	22,740	31,170	20,060	14,785	4,780	137,615
		Amount (\$m)	240.44	84.28	103.39	54.39	27.90	5.22	515.62
Youth Allowance (Students)	Permanent Write Off	No. Debts	185	175	130	145	90	20	750
		No. Debtors	135	125	95	105	70	15	540
		Amount (\$m)	0.59	0.35	0.24	0.25	0.16	0.02	1.61
	Temporary Write Off	No. Debts	97,710	30,265	49,485	17,645	5,160	955	201,220
		No. Debtors	72,370	21,325	38,055	12,340	3,665	825	148,580
		Amount (\$m)	292.55	45.44	103.52	47.41	25.85	5.87	520.65
	Waiver	No. Debts	37,045	26,555	19,975	21,525	18,635	4,705	128,445
		No. Debtors	31,650	20,715	16,585	18,420	16,240	4,205	107,810
		Amount (\$m)	6.06	4.10	3.60	7.30	4.98	1.07	27.11
	Total	No. Debts	134,940	56,990	69,590	39,320	23,890	5,680	330,410
		No. Debtors	104,150	42,165	54,730	30,865	19,970	5,045	256,930
		Amount (\$m)	299.20	49.89	107.37	54.96	31.00	6.97	549.37
Austudy	Permanent Write Off	No. Debts	130	110	85	75	55	5	465
		No. Debtors	100	85	60	55	45	5	345
		Amount (\$m)	0.39	0.40	0.18	0.19	0.12	0.00	1.29
	Temporary Write Off	No. Debts	32,030	7,435	15,435	6,015	2,110	385	63,410
		No. Debtors	23,595	5,500	11,825	4,135	1,495	320	46,870
		Amount (\$m)	130.17	17.84	47.69	22.01	12.92	3.08	233.72
	Waiver	No. Debts	6,880	4,700	3,835	5,165	3,540	975	25,095
		No. Debtors	6,125	4,275	3,490	4,750	3,235	925	22,795
		Amount (\$m)	2.81	1.42	1.18	3.32	1.54	0.44	10.71

	Total	No. Debts	39,040	12,250	19,355	11,255	5,710	1,360	88,965
		No. Debtors	29,815	9,860	15,370	8,945	4,770	1,245	70,010
		Amount (\$m)	133.37	19.65	49.06	25.52	14.59	3.52	245.71
ABSTUDY	Permanent Write Off	No. Debts	70	65	55	35	25	5	255
		No. Debtors	50	50	45	35	15	5	195
		Amount (\$m)	0.11	0.15	0.08	0.03	0.06	0.00	0.43
	Temporary Write Off	No. Debts	11,600	2,795	5,050	2,645	1,050	210	23,350
		No. Debtors	7,970	2,065	3,440	1,880	700	170	16,220
		Amount (\$m)	30.68	5.73	13.64	7.26	4.98	1.22	63.50
	Waiver	No. Debts	7,335	4,480	5,820	5,775	5,280	1,610	30,305
		No. Debtors	4,875	3,245	4,155	4,250	3,775	1,350	21,650
		Amount (\$m)	0.69	0.51	0.65	1.12	1.41	0.24	4.61
	Total	No. Debts	19,005	7,340	10,925	8,455	6,355	1,820	53,905
		No. Debtors	12,890	5,360	7,640	6,160	4,490	1,525	38,070
		Amount (\$m)	31.48	6.38	14.37	8.41	6.45	1.46	68.54
Total	Permanent Write Off	No. Debts	8,680	11,220	5,650	7,545	5,475	665	39,230
		No. Debtors	6,535	9,175	4,600	6,065	4,235	560	31,165
		Amount (\$m)	20.15	22.39	9.98	10.89	9.16	0.64	73.21
	Temporary Write Off	No. Debts	864,040	379,235	527,330	222,450	64,895	11,130	2,069,080
		No. Debtors	602,855	270,475	391,810	152,855	43,955	8,935	1,470,885
		Amount (\$m)	3202.32	773.33	1196.64	502.41	209.58	37.44	5921.71
	Waiver	No. Debts	297,575	259,635	225,870	207,185	231,560	59,275	1,281,095
		No. Debtors	249,445	222,595	197,170	178,230	204,780	55,180	1,107,400
		Amount (\$m)	38.52	33.90	30.81	34.34	29.70	5.66	172.93
	Total	No. Debts	1,170,290	650,090	758,850	437,180	301,925	71,070	3,389,410
		No. Debtors	858,835	502,240	593,580	337,150	252,970	64,675	2,609,455
		Amount (\$m)	3,260.99	829.61	1,237.43	547.63	248.45	43.74	6,167.85

Notes:

1. Data extracted from Statistical Analysis Software (Services Australia).
2. A debt waiver is complete forgiveness of the debt, rendering it uncoverable, and any prior payments made towards the debt will be reimbursed.
3. A write off postpones or stops the debt recovery temporarily or permanently. Recovery proceedings can be resumed if circumstances change. Unlike a waiver, a write off does not extinguish the debt entirely and the debt remains on the customer's record.
4. Parenting Payment debts are categorised into two types: Parenting Payment Single and Parenting Payment Partnered, to facilitate clearer comprehension.
5. To protect individuals' privacy, all cells including any totals and subtotals have been rounded to the nearest 5, values from 1 to 7 are rounded to 5. Zero cells are actual zeros. This may result in non-additivity for some totals. Caution should be taken in re-calculating totals from rounded data, as this may compound the effects of rounding.
6. All dollar values including any totals and subtotals have been rounded to the nearest \$0.01m, non-zero values lower than \$0.01m are rounded to \$0.01m. Zero cells are actual zeros. This may result in non-additivity for some totals. Caution should be taken in re-calculating totals from rounded data, as this may compound the effects of rounding.

Breakdown of Debts Waived by Category – 1 July 2018 to 30 September 2024

Reason		Financial Year						Total
		2019/2020	2020/2021	2021/2022	2022/2023	2023/2024	2024/2025	
AAT Settlement	No. Debts	1,070	755	775	805	810	165	4,375
	No. Debtors	700	450	460	440	410	80	900
	Amount (\$m)	3.3	2.2	2.9	3.3	2.7	0.5	14.8
Under-estimation of Pensioner Assets	No. Debts	50	75	45	105	40	5	315
	No. Debtors	40	70	30	90	30	5	240
	Amount (\$m)	0.0	0.0	0.1	0.1	0.0	0.0	0.3
Civil Action Settled for less than Debt	No. Debts	45	25	15	30	15	5	130
	No. Debtors	35	20	10	15	10	5	50
	Amount (\$m)	0.1	0.1	0.1	0.1	0.0	0.0	0.6
Clerical Error	No. Debts	24,585	15,430	14,400	15,120	13,645	2,745	85,925
	No. Debtors	20,575	11,615	11,020	11,990	10,925	2,250	54,180
	Amount (\$m)	34.8	37.3	24.0	23.7	23.5	5.1	148.4
Class of Debt	No. Debts	105	45	165	305	130	30	780
	No. Debtors	80	25	90	210	90	20	405
	Amount (\$m)	0.2	0.1	0.4	0.7	0.3	0.0	1.7
Discount Present Value	No. Debts	170	125	180	175	215	25	895
	No. Debtors	120	95	120	145	130	25	420
	Amount (\$m)	0.7	0.4	0.9	0.4	0.5	0.1	2.9
Custodial Sentence Extended for Debt	No. Debts	20	5	5	5	10	0	40
	No. Debtors	20	5	5	5	5	0	5
	Amount (\$m)	0.0	0.0	0.0	0.0	0.1	0.0	0.1
Extreme and Unusual Circumstances	No. Debts	8,400	5,910	10,850	10,970	10,645	2,785	49,565
	No. Debtors	5,975	4,155	8,390	7,890	7,920	1,990	23,580
	Amount (\$m)	25.5	17.8	23.8	21.8	21.6	5.8	116.3
Judgement Interest	No. Debts	80	10	75	105	55	5	325
	No. Debtors	65	10	60	75	40	5	105
	Amount (\$m)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Less than \$50 - Not Cost Effective	No. Debts	773,965	548,255	513,770	529,065	495,225	145,915	3,006,190
	No. Debtors	480,365	465,405	428,065	417,225	407,520	136,690	2,182,300
	Amount (\$m)	10.7	8.1	7.7	10.1	8.6	1.9	47.1
Less/Likely Less	No. Debts	72,040	14,990	43,705	40,545	78,010	27,755	277,040

than \$200 - Not Cost Effective	No. Debtors	62,180	13,540	37,845	32,920	67,385	24,595	182,815
	Amount (\$m)	0.2	0.0	0.1	0.1	0.2	0.1	0.7
Notional Entitlement to PGA - 1237AAC	No. Debts	10	5	15	5	5	5	40
	No. Debtors	10	5	10	5	5	5	20
	Amount (\$m)	0.1	0.1	0.1	0.0	0.0	0.0	0.3
Wavier Under PGPA Act	No. Debts	5	0	0	0	0	0	5
	No. Debtors	0	0	0	0	0	0	0
	Amount (\$m)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Penalty Interest	No. Debts	35	35	135	105	120	10	445
	No. Debtors	25	25	90	75	85	5	145
	Amount (\$m)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
System Error	No. Debts	2,600	3,740	2,760	9,430	47,245	660	66,435
	No. Debtors	2,275	2,530	2,240	8,460	41,770	585	55,545
	Amount (\$m)	1.9	2.2	3.6	13.3	33.3	1.3	55.6
FTB Transitional Wavier	No. Debts	80	75	125	100	95	5	475
	No. Debtors	75	75	120	95	90	5	375
	Amount (\$m)	0.1	0.1	0.1	0.1	0.1	0.0	0.4
Notional Entitlement to FA - 1237AAC	No. Debts	0	0	5	5	0	0	5
	No. Debtors	0	0	5	5	0	0	5
	Amount (\$m)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	No. Debts	883,245	589,475	587,020	606,865	646,270	180,105	3,492,975
	Unique Debtors	491,205	450,240	436,375	441,895	518,210	163,160	2,501,085
	Amount (\$m)	77.5	68.4	63.6	73.8	91.1	14.9	389.2

Breakdown of Temporary Debt Write Offs by Category – 1 July 2018 to 30 September 2024

Reason		Financial Year	Total
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		2019/2020	2020/2021	2021/2022	2022/2023	2023/2024	2024/2025	
Automatic Referral to Collection Agent	No. Debts	835	10	10	10	0	0	860
	No. Debtors	500	5	5	5	0	0	350
	Amount (\$m)	2.9	0.0	0.0	0.0	0.0	0.0	2.9
Bankruptcy Discharged - No Fraud	No. Debts	5	0	0	0	0	0	5
	No. Debtors	5	0	0	0	0	0	5
	Amount (\$m)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Bankruptcy Pending	No. Debts	875	125	245	610	795	175	2,830
	No. Debtors	530	65	130	310	500	110	1,175
	Amount (\$m)	2.7	0.4	0.8	1.7	2.0	0.5	8.1
Bankruptcy Possible Future Recovery	No. Debts	400	125	85	70	115	20	815
	No. Debtors	255	95	50	35	60	10	295
	Amount (\$m)	4.5	2.0	1.3	0.6	1.4	0.2	9.9
Debt Agreement Current	No. Debts	825	885	235	230	165	35	2,375
	No. Debtors	550	680	165	150	105	20	1,230
	Amount (\$m)	2.4	1.8	0.5	1.0	0.5	0.1	6.3
Deceased - Awaiting Estate	No. Debts	8,105	2,030	1,545	6,885	7,350	1,155	27,070
	No. Debtors	6,170	1,810	1,365	5,370	5,710	920	11,245
	Amount (\$m)	29.3	6.3	6.8	20.6	21.8	3.2	88.1
Disaster Temporary Write Off	No. Debts	965,190	653,290	1,051,255	253,395	19,420	1,625	2,944,175
	No. Debtors	645,975	491,300	784,350	177,740	10,975	1,105	1,724,530
	Amount (\$m)	3352.7	1658.6	2772.2	670.7	57.1	4.8	8516.2
Overseas	No. Debts	280	170	8,220	1,160	6,705	685	17,220
	No. Debtors	195	105	5,780	770	4,950	520	8,215
	Amount (\$m)	1.1	0.7	26.8	3.3	26.6	3.3	61.8
Insolvency	No. Debts	5	0	40	5	5	0	50
	No. Debtors	5	0	5	5	5	0	10
	Amount (\$m)	0.0	0.0	0.1	0.0	0.0	0.0	0.2
Not Cost Effective	No. Debts	1,955	75	1,285	380	80	10	3,780
	No. Debtors	1,545	65	980	325	70	5	2,050
	Amount (\$m)	2.6	0.2	2.2	0.3	0.0	0.0	5.4
Non Lodger Separated Couple	No. Debts	1,895	725	685	1,365	1,660	440	6,775
	No. Debtors	1,285	455	445	930	1,080	330	3,055
	Amount (\$m)	13.9	6.0	4.2	10.0	12.0	3.7	49.8
Outcome of	No. Debts	209,370	23,985	28,200	62,660	40,830	8,190	373,240

Review or Appeal	No. Debtors	157,810	15,295	17,850	37,520	27,765	6,160	233,685
	Amount (\$m)	922.2	83.6	96.0	220.8	192.5	41.3	1556.3
In Prison	No. Debts	39,075	5,985	15,745	37,970	33,585	7,780	140,140
	No. Debtors	22,440	3,745	10,295	23,800	22,140	6,145	69,220
	Amount (\$m)	74.1	10.0	22.1	53.2	47.1	12.2	218.6
Statute Barred	No. Debts	5	0	0	0	0	0	5
	No. Debtors	5	0	0	0	0	0	5
	Amount (\$m)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short Term Hardship	No. Debts	25,000	6,085	10,300	26,280	35,060	7,850	110,580
	No. Debtors	14,935	3,075	5,605	12,635	20,325	5,085	44,340
	Amount (\$m)	105.0	30.9	38.0	100.4	134.8	32.7	441.8
Exclude form Tax Garnishee Process	No. Debts	82,595	0	10	40,625	30	5	123,270
	No. Debtors	59,440	0	5	24,770	20	5	76,825
	Amount (\$m)	304.3	0.0	0.0	104.5	0.1	0.0	409.0
Wherabouts Unknown	No. Debts	685	65	4,735	9,215	980	120	15,805
	No. Debtors	445	40	3,055	6,025	705	85	7,465
	Amount (\$m)	2.6	0.3	15.0	32.7	4.0	0.6	55.1

Breakdown of Permanent Debt Write Offs by Category – 1 July 2018 to 30 September 2024

Reason		Financial Year						Total
		2019/2020	2020/2021	2021/2022	2022/2023	2023/2024	2024/2025	
Automatic Referral to Collection Agent	No. Debts	5	0	0	0	0	0	5
	No. Debtors	5	0	0	0	0	0	5
	Amount (\$m)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Bankruptcy Discharged - No Fraud	No. Debts	2,910	2,010	1,940	2,375	1,830	440	11,505
	No. Debtors	1,990	1,340	1,265	1,560	1,210	280	5,700
	Amount (\$m)	8.6	4.5	4.4	4.6	4.4	1.0	27.6
Written Off at Data Conversion	No. Debts	5	5	10	5	5	0	25
	No. Debtors	5	5	10	5	5	0	20
	Amount (\$m)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deceased - Awaiting Estate	No. Debts	5	0	0	0	0	0	5
	No. Debtors	5	0	0	0	0	0	5
	Amount (\$m)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deceased - Insufficient Estate	No. Debts	15,745	20,510	11,040	15,280	10,690	1,250	74,510
	No. Debtors	12,730	17,520	9,645	13,230	8,800	1,110	57,300
	Amount (\$m)	31.1	43.2	19.0	19.9	16.2	1.8	131.2
Irrecoverable at Law	No. Debts	25	195	15	235	15	5	485
	No. Debtors	15	150	15	230	10	5	380
	Amount (\$m)	0.2	0.8	0.1	0.1	0.1	0.0	1.3
Insolvency Discharged	No. Debts	40	35	30	5	5	5	115
	No. Debtors	35	30	25	5	5	5	100
	Amount (\$m)	0.1	0.1	0.1	0.0	0.0	0.0	0.4
Statute Barred	No. Debts	50	25	35	35	20	5	170
	No. Debtors	40	25	25	25	20	5	120
	Amount (\$m)	0.2	0.0	0.1	0.1	0.0	0.0	0.4
Total	No. Debts	18,770	22,780	13,070	17,930	12,565	1,700	86,810
	Unique Debtors	13,020	16,875	9,700	13,645	9,085	1,295	63,615
	Amount (\$m)	40.3	48.7	23.8	24.7	20.8	2.8	161.0

EXPLANATION OF WAIVER/WRITE OFF REASONS

Waiver Reason	Description	Act Reference
AAT Settlement	Agreed to settle proceedings before the AAT	<i>Social Security Act 1991</i> , section 1237AAB(2) <i>A New Tax System (Family Assistance) (Administration)</i> , Act 1999, section 100(2) <i>Paid Parental Leave Act 2010</i> , section 198(2)
Under-estimation of Pensioner Assets	Waiver of a debt arising because the debtor or the debtor's partner underestimated (in good faith) the value of particular property of the debtor or partner	<i>Social Security Act 1991</i> , section 1237A (2)
Civil Action Settled for less than Debt	Commonwealth has agreed to settle a civil action against a debtor for less than the full amount of the debt	<i>Social Security Act 1991</i> , section 1237AAB(1) <i>A New Tax System (Family Assistance) (Administration)</i> , Act 1999, section 100(1) <i>Paid Parental Leave Act 2010</i> , section 198(1)
Clerical Error	Administrative Error	<i>Social Security Act 1991</i> , section 1237A <i>A New Tax System (Family Assistance) (Administration)</i> , Act 1999, section 97 <i>Student Assistance Act 1973</i> , section 43B
Class of Debt Waiver	Bulk waiver of debts, as determined by the Minister via legislative instrument	<i>Social Security Act 1991</i> , section A1237AB <i>A New Tax System (Family Assistance) (Administration)</i> , Act 1999, section 102 <i>Student Assistance Act 1973</i> , section 43 (write off) <i>Paid Parental Leave Act 2010</i> , section 200
Discount Present Value	The Secretary and debtor agree the debt will be fully satisfied if the debtor pays the Commonwealth an agreed amount less than the amount of the debt outstanding at the time of the agreement	<i>Social Security Act 1991</i> , section 1237AAB(4) <i>A New Tax System (Family Assistance) (Administration)</i> , Act 1999, section 100(4) <i>Student Assistance Act 1973</i> , section 43E(4) <i>Paid Parental Leave Act 2010</i> , section 198(4)
Custodial Sentence Extended for Debt	The debtor has been convicted of an offence that gave rise to a proportion of a debt, and the court indicated in sentencing the debtor that it imposed a longer custodial sentence on the debtor because they were unable or unwilling to pay the debt	<i>Social Security Act 1991</i> , section 1237AA <i>Student Assistance Act 1973</i> , section 43C <i>A New Tax System (Family Assistance) (Administration)</i> Act 1999, section 98

Waiver Reason	Description	Act Reference
Extreme and Unusual Circumstances	The debtor has special circumstances that warrant the waiver of the debt	<i>Social Security Act 1991</i> , section 1237AAD <i>A New Tax System (Family Assistance) (Administration) Act 1999</i> , section 101 <i>Paid Parental Leave Act 2010</i> , section 199 <i>Student Assistance Act 1973</i> , section 43F
Judgement Interest	Interest was awarded (and sometimes waived) in the course of civil litigation to recover debts	The Commonwealth's right to claim Judgment Interest is pursuant to relevant state legislation
Less than \$50 - Not Cost Effective	Value of debt is not cost effective to recover, and the customer is currently receiving payments and/or the debt is a debt under the <i>Student Assistance Act 1973</i> .	<i>Social Security Act 1991</i> , section 1237AAA <i>A New Tax System (Family Assistance) (Administration) Act 1999</i> , section 99 <i>Paid Parental Leave Act 2010</i> , Section 194 <i>Student Assistance Act 1973</i> , section 43D
Less/Likely Less than \$200 - Not Cost Effective	Value of debt is not cost effective to recover, and the customer is not currently receiving payments.	<i>Social Security Act 1991</i> , section 1237AAA <i>A New Tax System (Family Assistance) (Administration) Act 1999</i> , section 99 <i>Paid Parental Leave Act 2010</i> , Section 194
Notional Entitlement to Parenting Payment / Parenting Allowance	Waiver where debtor or their partner had an unclaimed entitlement to parenting payment or parenting allowance during the debt period	<i>Social Security Act 1991</i> , section 1237AAC
Wavier Under PGPA Act	Waiver under the <i>Public Governance, Performance and Accountability Act 2013</i>	<i>Public Governance, Performance and Accountability Act 2013</i> , section 63
Penalty Interest	Interest was awarded (and sometimes waived) in the course of civil litigation to recover debts	The Commonwealth's right to claim Penalty Interest is pursuant to relevant state legislation
System Error	System did not correctly assess the debt (part of Administrative Error)	<i>Social Security Act 1991</i> , section 1237A <i>A New Tax System (Family Assistance) (Administration) Act 1999</i> , section 97 <i>Student Assistance Act 1973</i> , section 43B
FTB Transitional Wavier	Transitional waiver to assist families in moving to the New Family Tax System, waiving up to \$1,000 of an overpayment caused by incorrectly estimated income or shared care in the 2000-2001 income year.	<i>A New Tax System (Family Assistance) (Administration)</i> , Act 1999, section 102; Family Assistance Estimate Tolerance (Transition) Determination 2001

Waiver Reason	Description	Act Reference
Notional Entitlement to Family Payment / Family Allowance	Waiver where debtor or their partner had an unclaimed entitlement to family payment or family allowance during the debt period	<i>Social Security Act 1991</i> , section 1237AAC

Write-off Reason	Description	Act Reference
Automatic Referral to Collection Agent	A historic write-off reason applied to a debt that was referred to a collection agent for recovery.	Administrative write off
Bankruptcy	Person has a current personal insolvency agreement resulting in temporary non-recovery of their debt	<i>Social Security Act 1991, section 1236</i> <i>A New Tax System (Family Assistance) (Administration) Act 1999, section 95</i> <i>Paid Parental Leave Act 2010, section 193</i> <i>Student Assistance Act 1973, section 43</i>
Debt Agreement Current	Person has a current debt agreement resulting in temporary non-recovery of their debt	<i>Social Security Act 1991, section 1236</i> <i>A New Tax System (Family Assistance) (Administration) Act 1999, section 95</i> <i>Paid Parental Leave Act 2010, section 193</i> <i>Student Assistance Act 1973, section 43</i>
Deceased – Awaiting Estate	Customer is deceased, debt recovery temporarily written-off awaiting information on possible funds within the estate to recover debt	Administrative write off
Deceased – Insufficient Estate	Debt permanently written off as the customer is deceased and there are insufficient funds in the Estate to repay the debt	<i>Social Security Act 1991, section 1236</i> <i>A New Tax System (Family Assistance) (Administration) Act 1999, section 95</i> <i>Paid Parental Leave Act 2010, section 193</i> <i>Student Assistance Act 1973, section 43</i>
Disaster Temporary Write Off	Debt temporarily written off as the customer is impacted by a natural disaster	Administrative write off
Overseas	Debt temporarily written off as a customer is overseas with no payment arrangement in place (and pursuing recovery is not cost effective)	Administrative write off
Insolvency	When an organisation is insolvent, and the agency is waiting for dividends	<i>Social Security Act 1991, section 1236</i> <i>A New Tax System (Family Assistance) (Administration) Act 1999, section 95</i> <i>Paid Parental Leave Act 2010, section 193</i> <i>Student Assistance Act 1973, section 43</i>
Insolvency Discharged	The organisation is discharged from insolvency or administration and the debt was incurred before the debtor became bankrupt or entered administration	<i>Social Security Act 1991, section 1236</i> <i>A New Tax System (Family Assistance) (Administration) Act 1999, section 95</i> <i>Paid Parental Leave Act 2010, section 193</i> <i>Student Assistance Act 1973, section 43</i>

Irrecoverable at Law	The debt is irrecoverable at law as described in legislation	<i>Social Security Act 1991, section 1236 A New Tax System (Family Assistance) (Administration) Act 1999, section 95 Paid Parental Leave Act 2010, section 193 Student Assistance Act 1973, section 43</i>
Not Cost Effective	The debt is temporarily written off as it is not cost effective to recover at that time due to associated administrative and potential appeal costs	<i>Social Security Act 1991, section 1236 A New Tax System (Family Assistance) (Administration) Act 1999, section 95 Paid Parental Leave Act 2010, section 193 Student Assistance Act 1973, section 43</i>
Non Lodger Separated Couple	Where a debt relates solely to an ex-partner not lodging a tax return	<i>A New Tax System (Family Assistance) (administration), Act 1999, section 95</i>
Pending outcome of review or appeal	The debt is temporarily written off pending the outcome of a review or appeal related to the debt matter.	Administrative write off
In Prison	The debt is temporarily written off as the customer is imprisoned and has no capacity to repay	Administrative write off
Recovery barred by statute of limitations	Debt is irrecoverable at law as it is barred by historic statutes of limitations	<i>Social Security Act 1991, section 1236 A New Tax System (Family Assistance) (Administration) Act 1999, section 95 Paid Parental Leave Act 2010, section 193 Student Assistance Act 1973, section 43</i>
Short Term Hardship	Debt is temporarily written off as customer is experiencing short-term hardship.	Administrative write off
Exclude from Tax garnishee Process	A temporary write-off used by Services Australia to remove debts from the tax garnishee process, where there is evidence that the customer should not have their tax return garnished.	Administrative write off
Written Off at Data Conversion	A historical temporary write off code used for technical purposes during change overs in debt management systems.	Administrative write off
Whereabouts Unknown	The debtor's whereabouts are unknown after all reasonable efforts have been made to locate the debtor	<i>Social Security Act 1991, section 1236 A New Tax System (Family Assistance) (Administration) Act 1999, section 95 Paid Parental Leave Act 2010, section 193 Student Assistance Act 1973, section 43</i>
Proceeds of Crime	Only applied while proceeds of crime is under investigation	Administrative write off

Notes:

1. Data extracted from Statistical Analysis Software (Services Australia) and includes all DSS Debt waived under these provisions.
2. A debt waiver is complete forgiveness of the debt, rendering it uncoverable, and any prior payments made towards the debt will be reimbursed.
3. A write off postpones or stops the debt recovery temporarily or permanently. Recovery proceedings can be resumed if circumstances change. Unlike a waiver, a write off does not extinguish the debt entirely and the debt remains on the customer's record.
4. To protect individuals' privacy, all cells including any totals and subtotals have been rounded to the nearest 5, values from 1 to 7 are rounded to 5. Zero cells are actual zeros. This may result in non-additivity for some totals. Caution should be taken in re-calculating totals from rounded data, as this may compound the effects of rounding.
5. All dollar values including any totals and subtotals have been rounded to the nearest \$0.01m, non-zero values lower than \$0.01m are rounded to \$0.01m. Zero cells are actual zeros. This may result in non-additivity for some totals. Caution should be taken in re-calculating totals from rounded data, as this may compound the effects of rounding.

Outstanding debts as at 27 September 2024			
	Number of Debtors	Number of Debts	Total Debt Amount(\$m)
Total	700,380	1,183,210	4379.9

Outstanding debts by Age group			
Age	Number of Debtors	Number of Debts	Total Debt Amount (\$m)
Under 16	135	160	0.4
16-20	7,480	8,560	23.8
21-24	23,880	32,040	66.4
25-34	148,595	232,795	646.9
35-44	217,610	382,105	1420.4
45-54	172,520	318,380	1266.5
55-64	77,590	137,165	574.2
Over 65	50,540	68,175	371.9
Unknown*	2,030	3,830	9.4
Total	700,380	1,183,210	4379.9

*Unknown includes customer without age information. Age is calculated as at 27 September 2024.

Outstanding debts by Gender			
Gender	Number of Debtors	Number of Debts	Total Debt Amount (\$m)
Female*	449,760	799,895	3180.9
Male	248,595	379,485	1189.7
Unknown	2,030	3,830	9.4
Total	700,380	1,183,210	4379.9

* Non-binary is included in female totals.

Outstanding debts by Indigenous status			
Indignity	Number of Debtors	Number of Debts	Total Debt Amount (\$m)
Indigenous	74,395	132,860	410.2
Not identified as Indigenous	625,990	1,050,350	3969.8
Total	700,380	1,183,210	4379.9

* Not identified as Indigenous include customer that choose not to answer or did not provide an answer to the Indigenous identify question.

Outstanding debts by Marital status			
Marital Status	Number of Debtors	Number of Debts	Total Debt Amount (\$m)
Partnered*	302,410	524,550	2068.7
Not Partner	395,205	653,430	2297.0
Unknown	2,765	5,225	14.2
Total	700,380	1,183,210	4379.9

* Partnered recipients are classified as those married, de-facto and registered.

Outstanding debts by Location			
States/Territories*	Number of Debtors	Number of Debts	Total Debt Amount (\$m)
Australian Capital Territory	7,300	12,170	45.5
New South Wales	209,045	353,755	1347.6
Northern Territory	9,645	15,895	49.7
Queensland	164,175	282,470	980.6
South Australia	42,900	69,390	240.1
Tasmania	13,250	21,830	75.4
Victoria	162,225	270,305	1061.4
Western Australia	67,310	112,265	396.0
Overseas	5,030	7,315	35.4
Unknown	19,495	37,810	148.3
Total	700,380	1,183,210	4379.9

* State/Territories is based on the state/territories recorded in the recipient's address. 'Unknown' includes those recipients with an invalid or incomplete address and those living outside of Australia.

Notes:

1. Data extracted from Statistical Analysis Software (Services Australia).
2. To protect individuals' privacy, all cells including any totals and subtotals have been rounded to the nearest 5, values from 1 to 7 are rounded to 5. Zero cells are actual zeros. This may result in non-additivity for some totals. Caution should be taken in re-calculating totals from rounded data, as this may compound the effects of rounding.
3. All dollar values including any totals and subtotals have been rounded to the nearest \$0.01m, non-zero values lower than \$0.01m are rounded to \$0.01m. Zero cells are actual zeros. This may result in non-additivity for some totals. Caution should be taken in re-calculating totals from rounded data, as this may compound the effects of rounding.