

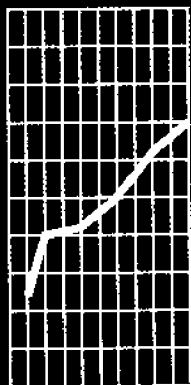


1995-96

EMBARGO: 11:30 AM (CANBERRA TIME) FRI 1 AUGUST 1997

Income Distribution

Australia



NOTES

SYMBOLS AND OTHER USAGES

- * The estimate has a relative standard error greater than 25%. For further information see Appendix B.
- ** The estimate has a relative standard error greater than 50%. For further information see Appendix B.
- .. not applicable
- nil or rounded to zero

EFFECTS OF ROUNDING

Where figures have been rounded, discrepancies may occur between sums of the component items and totals. Published percentages are calculated prior to rounding of the figures and therefore some discrepancy may exist between these percentages and those that could be calculated from the rounded figures.

INQUIRIES

For information about other ABS statistics and services, please refer to the back of this publication.

For further information about these statistics please telephone Canberra (06) 252 5838.

W. McLennan
Australian Statistician

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SUMMARY OF FINDINGS

INTRODUCTION

Information on family cash income is used by government, private welfare organisations and researchers as an indicator of the standard of living of Australians. Over time, changes in the income distribution are used as measures of improving or declining economic equality among the population.

Gross weekly cash income is defined here as regular and recurring cash receipts before deductions of tax or any other items. It comprises cash receipts from wages and salaries, profit/loss from own business, property income in the form of interest, rent and dividends and private transfers such as superannuation and child support. It also includes cash transfers from government in the form of pensions, benefits and allowances.

The level of cash income can be used as an indicator of living standards for a large proportion of the population. A minority of the population may, however, draw on other resources. In particular, young adults living with parents may be substantially subsidised by these parents either in cash or by provision of such items as free board and lodging. Elderly people may draw on savings to subsidise their costs. Many of them have also accumulated assets, particularly in the form of owning their own home. People who own their own businesses may receive substantial non-cash benefits from that source. For these, the level of cash income is a less adequate indicator of their standard of living.

While income is usually received by individuals, analyses of the levels and distribution of income are traditionally based on income of family or household units. This choice of analytical unit reflects the pooling or sharing of income that takes place (to varying degrees) within families.

Analyses in this publication are based on the income of restricted family groupings called income units. These units are similar to those used by government in determining eligibility for, and payment of, benefits to individuals and families. The grouping assumes that sharing of income takes place between partners in couple families and between parents and dependent children. Other family members such as non-dependent children, are treated as separate income units.

ALL INCOME UNITS

In 1995-96 there were approximately nine million income units in private dwellings in Australia and these form the population for analyses in this publication. The mean (average) gross weekly income for all of these units was \$609 (table 1). The median gross weekly income (i.e. the mid-point when all units are ranked in order of income) was considerably lower at \$457. This difference reflects the typically asymmetric distribution of income where a large number in the population have nil or low incomes and a smaller number of units have very high incomes.

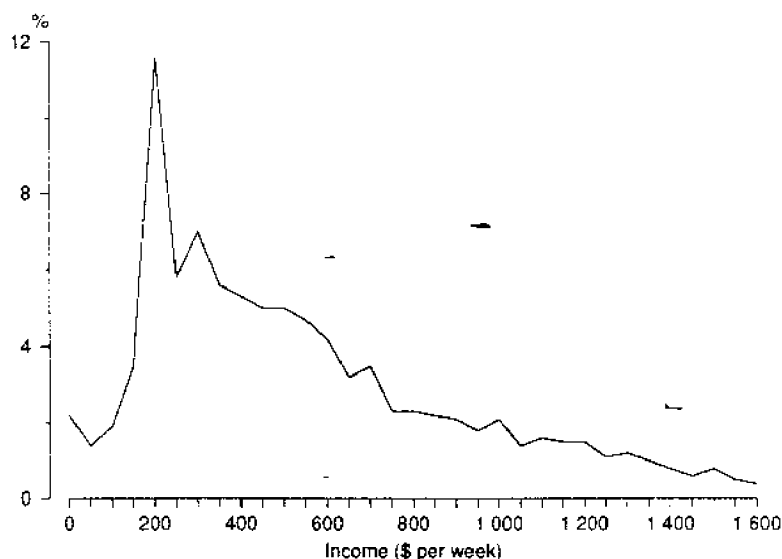
Income units cover a wide variety of individuals and family types and include varying numbers of people. These range from young single people just out of school, to couples with dependent children, through to elderly retired couples or single people, that is, units at various stages of the life cycle and working career. It is therefore not surprising that income is distributed unevenly across all income units. This was the case in 1995-96

SUMMARY OF FINDINGS *continued*

ALL INCOME UNITS *continued*

where income units in the lowest quintile received a gross weekly income of \$117 compared to \$1,469 received by those in the highest quintile. Reflecting these extremes in distribution is the relatively high gini-coefficient of 0.44 for all income units (table 2). (See the Glossary for definitions of income quintiles and gini-coefficients.)

Distribution of income of all income units



LIFE-CYCLE STAGES

A useful framework for examining differences in income for families in varying circumstances is to compare income-unit income at different life-cycle stages.

A typical life cycle covers early youth and the formation, maturation and dissolution of the traditional nuclear family. A simplified view of life-cycle possibilities is provided in table 25. Too much simplicity can, however, mask the increasing diversity in life styles in Australia and some parallel life-cycle phases are also included. For example, the increasing number of children being raised in one-parent families suggests that this important group be examined as a parallel group to couple families with children.

Levels of income are related to life-cycle stages. Income tends to rise as young people enter relationships and often have two earners in the income unit. The birth of children and the early years of child rearing are associated with reduced labour force participation of parents, particularly the mother, and along with this, lower incomes. Income rises again with women returning to work as the children grow older. In subsequent stages of the life cycle, as children become independent and parents age, income again declines as do the number of dependants. These differing stages of the life cycle, and the average incomes received by different units, are discussed below.

SUMMARY OF FINDINGS *continued*

AVERAGE WEEKLY INCOME AND CHARACTERISTICS OF LIFE-CYCLE GROUPS

Type of income unit	Average weekly income(\$)	Gini-coefficient(a)	Average number of family members	Average number of earners
One person, under 25	313	0.38	1.0	0.7
Couple only, under 25	842	0.21	2.0	1.8
Couple with dependants, eldest under 5	924	0.35	3.4	1.3
One parent	433	0.32	2.7	0.5
Couple with dependants, eldest 5 or more	990	0.33	4.2	1.5
Couple only, 55-64	658	0.41	2.0	1.0
One person, 55-64	298	0.45	1.0	0.4
Couple only, 65 and over	429	0.31	2.0	0.2
One person, 65 and over	226	0.25	1.0	0.0

(a) See the Glossary for definition of gini-coefficient.

SINGLE YOUTH

When young people move out of full-time education or leave the parental home, they are classified in the income survey as one-person income units. That is, they are considered to be financially independent of their parents. In 1995-96 there were 1.3 million one-person income units under the age of 25 years and these units had a mean weekly income of \$313 (table 21). The relatively high gini-coefficient for this group (0.38) reflects the wide range of incomes received resulting, partly, from the differing attachment to the labour force of young people making the transition from full-time education to full-time work.

In 1995-96, 59% of these young people were employed full time and 16% employed part time. The remainder were either unemployed (14%) or not in the labour force. Of the latter group, some were full-time students who no longer lived with parents.

Reflecting these different circumstances is the pattern of income sources for this group. Approximately 70% of these young people relied mainly on wages and salaries for their income and 18% were highly dependent on government pensions and allowances. About 7% reported that they were receiving no income at the time of the survey interview. This suggests that some of these young people are not financially independent of their parents, even though they have been classified as such in the survey.

Over one-third of these young income units were living rent-free and an additional 28% were paying rent or board to relatives, usually parents (table 21). Young people living with parents may also have been receiving other non-cash or cash support from their parents. The data derived from the income survey do not provide information on any such intra-household transfers.

Among the slightly older age group of 25-34 there were still substantial numbers of one-person units—approximately 900,000 in 1995-96. The mean income for these older single units was considerably higher than that of their younger counterparts at \$495 and \$313 respectively. This higher average income reflects both the older group's higher employment rates and higher salaries as they progress through their working careers.

SUMMARY OF FINDINGS *continued*

YOUNG CHILDLESS COUPLES

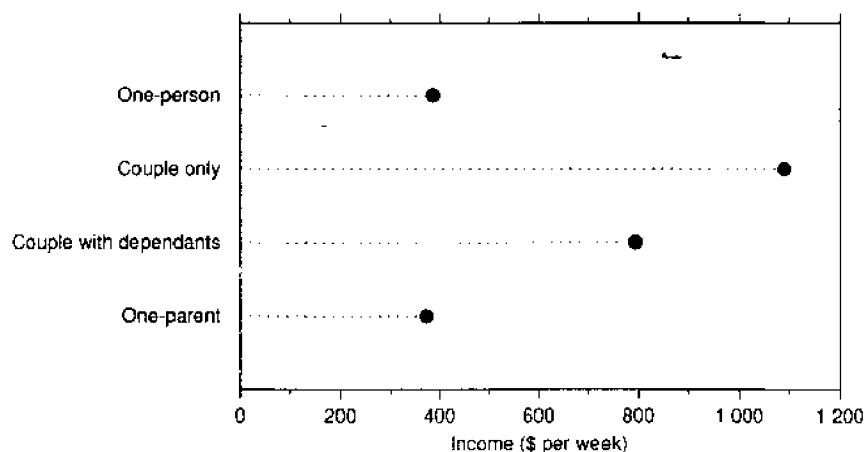
Many young people in the age group 25–34 years were in a couple relationship. Approximately one-third of these young couples were childless (table 11). Young childless couples had high levels of income compared with most other income units in the population. For example, young childless couples under the age of 35 had a mean weekly income of \$1,092 in 1995–96 (table 25). For the majority (83%) of these young childless couples, both partners were in employment and receiving earned income.

INCOME UNITS WITH DEPENDENT CHILDREN

Couple income units

For couples, the birth of the first child is often accompanied by a fall in family income associated with the reduced employment participation of parents. In 1995–96 average weekly income for couples with young children (eldest under 5) was \$925 (table 25). Approximately 46% of these couples had only one partner with earned income.

Average weekly income for income units under 35



Couples with young children were more likely to receive government cash benefits than young childless couples, reflecting in part the provision of family payments under the Australian social security scheme. Over 70% of couples with young children received some benefits from social security (table 25). Approximately 10% of couples with young children were highly dependent on social security benefits, receiving over 90% of their total income from this source.

As children grow older, parents often increase their participation in employment. By the time their eldest child has reached the age of 15–24, many couple units have both parents back at work. In 1995–96, 64% of these couple units with older children had both partners employed. As a consequence, compared to couples with younger children, their average income was higher at \$1,080 per week.

One-parent income units

Approximately 18% of families with dependent children were being supported by a sole parent in 1995–96 (table 3). The average income of one-parent units was considerably lower than that for couples with children—\$433 and \$976 per week respectively.

SUMMARY OF FINDINGS *continued*

INCOME UNITS WITH DEPENDENT CHILDREN *continued*

As was the case with couple units, the income levels of one-parent units tended to increase with the age of the parent. Average incomes for one-parent units were \$394 where the parent was aged 25–34 and \$524 where the parent was aged 45 years or over. This reflects both the increased employment rate for the older group and the likelihood that, for those who were employed, the employment would be full-time (table 16).

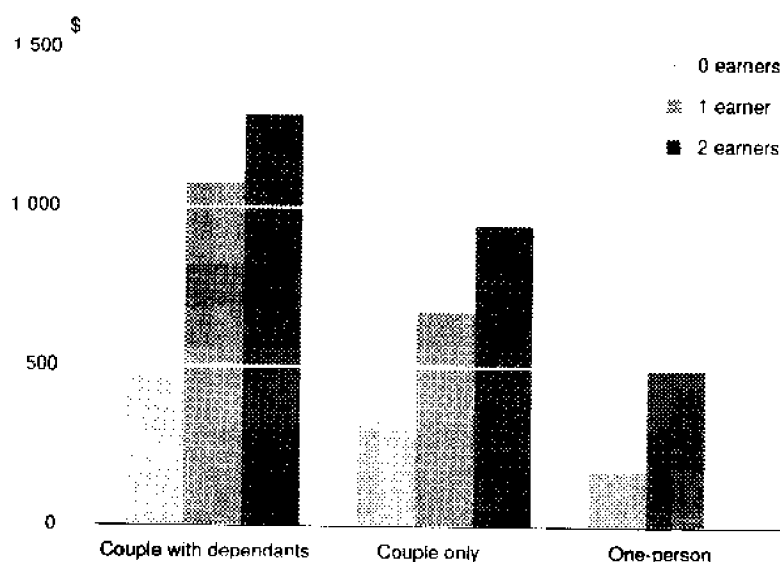
When comparing the levels of income of one and two-parent units, it is important to keep in mind the differing costs involved in supporting one or two adults and the varying number and ages of the children present. The effects of variations in size, age and needs of different families with children are discussed in more detail in the section on equivalent income below.

EARLY RETIREMENT YEARS

For most couples and sole parents, the need to provide for dependent children has ended by the time they reach their mid fifties. In 1995–96, only 8% of income units in early-retirement age (55–64 years) had dependent children present (table 4). Approximately 56% of income units in this age group were couples without dependent children and the remaining 36% were one-person units.

These post child-rearing years are accompanied by a decline in income. For couples in this age group, the average weekly income was \$703 compared to the peak average income of \$1,077 for those aged 45–54 (table 11). Similarly, for one-person units, mean income was \$298 compared to \$442 for those aged 45–54 (table 21).

Average weekly income for income units aged 55–64



The decline in average income is closely related to a decline in labour force participation. The wide range of incomes received by this group, as reflected in the relatively high gini-coefficients, results from the differing attachment to the labour force as they make their transition from full-time employment to retirement. While some are still working full time, others have moved to part-time work or have retired. (This was particularly the

SUMMARY OF FINDINGS *continued*

EARLY RETIREMENT YEARS *continued*

case for those over the age of 60.) For couples in the 55–64 age group, approximately one-third had neither partner employed. For one-person units in this age group, over 60% were not employed.

The diversity of incomes and lifestyles for people in the early-retirement years is reflected in the variety of income sources they depended on. Almost 60% of couples were mainly dependent on earned income, with a quarter of these deriving most of their income from running their own business (table 11). The remaining couples were either dependent on government pensions and allowances (25%) or were living on other private income such as superannuation and private savings (15%).

The dependence on government pensions and allowances was higher for one-person income units aged 55–64 with approximately 53% receiving most of their income from this source. This greater dependency on government cash benefits is partly related to the earlier age at which women become eligible for the age pension.

Many of the income units in the early-retirement age group have paid off their home mortgages. In 1995–96, 75% of couples and 56% of one-person units owned their houses outright (experiencing lower housing costs at the same time as incomes decline).

OLDER INCOME UNITS

The considerably lowered incomes that accompany retirement are evident in the average incomes of those aged 65 years or over—\$429 per week for couples and \$226 for one-person income units (table 25).

These levels of income reflect the fact that approximately 70% of older couples were mainly dependent on government pensions for their income. For one-person units, this proportion was 80%. Approximately 22% of couples and 17% of one-person units were living on superannuation or some other private income.

(The incomes of older people who live in institutions, such as nursing homes, are not discussed in this analyses as they are outside the scope of the income survey.)

ALTERNATIVE MEASURES OF INCOME

In the discussion of life-cycle effects on income, mention was made of the fact that living costs change during a family's lifetime and this is partly related to the changing size of the income units. These differences in both income and living costs need to be taken into account when using income as a proxy for living standards. For example, if units are ranked only in terms of their gross income, then most low income units are single person units (table 26A). However, large families with somewhat higher gross incomes may have more difficulty making ends meet as there are more people to provide for.

To account for the differences in size and characteristics of income units, equivalence scales can be applied to the disposable (after tax) income to adjust for these differing needs. The resultant equivalent incomes can then be used to compare the relative situation of different types of units.

Equivalent income is, however, an artificial measure of income and the factors used to adjust disposable income are subjective. Different assumptions to account for

SUMMARY OF FINDINGS *continued*

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ALTERNATIVE MEASURES OF INCOME *continued*

compositional differences in units have different effects and can lead to different inferences being drawn about which units are at the low end of the income distribution.

For this reason, two sets of illustrative equivalence scales have been applied to income. The first set of scales used here was developed by the Organisation for Economic Cooperation and Development (OECD) for international comparisons in income analyses. These scales adjust only for numbers of adults and children.

The alternative set, developed for the Henderson poverty inquiry, is commonly used in Australia for income analyses. These scales go further than the OECD scales in that they adjust for not only adult/child variations in income units but also the gender and labour force status of the adults and imputed housing costs of the units. Further discussion of these equivalence scales is contained in Appendix A.

EQUIVALENT INCOME

The use of equivalence scales that take into account varying costs of income units changes the profile of the units in the lowest income quintile. In particular, there is a tendency for one-person units with their lesser needs for food, housing and other essentials to be replaced in the lowest income quintile by couple and one-parent units.

Composition of the lowest income quintile

In 1995-96, almost 90% of the lowest gross income quintile were one-person units compared to 61% using income adjusted by the Henderson scales and only 51% when income has been adjusted by the OECD scales (tables 26A, 26C and 26D).

Conversely, the representation of couple units in the lowest quintile increased with the change from the gross to equivalent income measures. In 1995-96, approximately 10% of all units in the lowest gross income quintile were couple units rising to 30% and 39% when income was adjusted by the Henderson and OECD scales respectively.

The main movement among couples into the lowest income quintile was for those aged under 45 with dependent children. This group comprised 3% of all income units in the lowest gross income quintile compared to 13% in the lowest Henderson equivalent income quintile and 16% in the lowest OECD equivalent income quintile.

Incidence of low income for different units

Use of the equivalent income measures allows alternative assessments of the income unit types in the population who are likely to be less well off.

Units which were most likely to be in the lowest quintile using the Henderson scale were older single people. Approximately 36% of all one-person units aged 65 and over were in the lowest Henderson equivalent income quintile. In comparison, 15% of these units were in the lowest OECD equivalent income quintile.

The units most likely to be in the lowest OECD equivalent income quintile were one-parent income units. Approximately 42% of all one-parent income units were in that quintile. In comparison, 33% of all one-parent income units were in the lowest Henderson equivalent income quintile.

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TABLE 1. ALL INCOME UNITS: SELECTED CHARACTERISTICS BY GROSS WEEKLY INCOME QUINTILE GROUP
AUSTRALIA, 1995-96

Characteristics of income units	Gross weekly income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
	Dollars per week					
Upper boundary of quintile group	196	360	561	932	..	
Mean income	117	277	459	721	1,469	609
Median income	156	281	457	702	1,257	457
	Per cent of income units					
Principal source of income						
Wage or salary	9.3	27.8	69.8	83.3	87.0	55.5
Own business or partnership income	2.7	4.0	6.6	8.6	10.3	6.5
Other private income	9.9	7.6	8.6	6.2	2.6	7.0
Government pensions and allowances	67.3	60.6	14.9	2.0	**0.1	29.0
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit						
Couple						
With dependent children	3.8	7.1	17.0	35.5	50.2	22.7
Without dependent children	6.5	32.8	20.9	24.6	38.3	24.6
All couple income units	10.3	39.9	37.9	60.0	88.4	47.3
One-parent	2.1	10.3	6.4	4.1	1.6	4.9
One-person	87.6	49.7	55.7	35.8	10.0	47.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	82.0	62.9	18.9	6.1	1.4	34.3
One	15.3	33.9	73.8	64.9	24.6	42.5
Two	2.7	3.2	7.3	29.0	74.0	23.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	19.2	31.2	65.2	61.3	74.1	50.2
1 and less than 20	* 0.4	2.6	11.0	28.7	25.0	13.5
20 and less than 50	1.1	5.9	9.3	8.2	* 0.9	5.1
50 and less than 90	5.2	16.5	8.1	1.1		6.2
90 and over	62.1	43.8	6.5	* 0.8		22.6
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type						
Owners without a mortgage	32.3	41.3	26.8	29.5	31.9	32.4
Owners with a mortgage	5.4	8.3	14.4	33.3	48.3	21.9
Renters						
Public	9.3	7.1	4.7	2.1	* 0.5	4.7
Private	17.7	19.8	26.2	21.1	14.8	19.9
Resident relative	10.1	9.3	14.2	5.2	**0.2	7.8
Other	3.7	2.7	3.4	2.5	1.4	2.8
Total renters	40.7	38.9	48.5	31.0	16.9	35.2
Other	21.5	11.5	10.2	6.2	2.9	10.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
	'000					
Estimated number of income units						
Capital city	1,073.4	1,080.8	1,178.5	1,175.9	1,268.6	5,777.2
Rest of State	703.6	700.0	595.6	603.0	508.8	3,111.1
Total	1,777.0	1,780.8	1,774.1	1,779.0	1,777.4	8,888.3

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 2. ALL INCOME UNITS: INCOME SHARE BY TYPE OF INCOME UNIT AND GROSS WEEKLY INCOME QUINTILE GROUPS, AUSTRALIA, 1995-96

Type of income unit	Gross weekly income quintile					All income units	Gini-coefficient
	Lowest	Second	Third	Fourth	Highest		
- Income share (per cent)							
Couple							
With dependent children and reference person aged							
15 - 44	7.0	12.9	17.3	23.2	39.6	100.0	0.33
45 and over	5.3	12.1	18.2	24.6	39.7	100.0	0.35
Total	6.5	12.6	17.5	23.6	39.9	100.0	0.33
Without dependent children and reference person aged							
15 - 44	7.2	15.0	19.4	23.0	35.5	100.0	0.28
45 - 64	4.3	9.7	16.2	24.2	45.5	100.0	0.42
65 and over	9.7	13.7	14.6	19.7	42.3	100.0	0.31
Total	5.4	9.1	15.3	25.1	45.1	100.0	0.41
All couple income units	5.2	10.8	17.1	24.4	42.5	100.0	0.38
One-parent	8.4	12.6	16.3	23.2	39.6	100.0	0.32
One-person							
15 - 24	3.2	10.9	19.0	26.6	40.3	100.0	0.38
25 - 44	4.5	12.1	19.0	24.2	40.3	100.0	0.36
45 - 64	4.7	9.4	13.2	25.1	47.6	100.0	0.44
65 and over	12.7	14.4	15.8	19.9	37.2	100.0	0.25
All one-person income units	4.9	9.7	15.7	25.3	44.4	100.0	0.41
All income units	3.8	9.1	15.0	23.7	48.3	100.0	0.44
- Mean gross weekly income (\$) -							
Couple							
With dependent children and reference person aged							
15 - 44	329	607	815	1,087	1,860	940	..
45 and over	284	652	971	1,302	2,123	1,067	..
Total	316	615	854	1,148	1,948	976	..
Without dependent children and reference person aged							
15 - 44	385	794	1,030	1,214	1,900	1,065	..
45 - 64	183	410	681	1,019	1,926	843	..
65 and over	208	288	324	420	905	429	..
Total	207	349	591	963	1,730	768	..
All couple income units	227	468	738	1,062	1,844	868	..
One-parent	182	272	355	492	869	433	..
One-person							
15 - 24	50	172	299	416	629	313	..
25 - 44	114	309	482	615	1,025	509	..
45 - 64	87	175	246	466	891	372	..
65 and over	135	171	184	221	423	226	..
All one-person income units	90	181	291	466	821	370	..
All income units	117	277	459	721	1,469	609	..

TABLE 4. ALL INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY AGE OF REFERENCE PERSON, AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Age of reference person						All income units
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	
	'000 --						
Gross weekly income (\$)							
No income	94.9	25.1	* 8.4	* 10.4	* 12.0	* 4.2	155.0
Negative income	* 4.7	* 6.7	* 13.4	* 14.8	* 12.9	* 4.6	57.1
1 --- 119	144.3	50.1	22.3	32.1	46.4	40.3	335.5
120 --- 159	140.7	68.9	45.9	43.4	39.3	66.4	404.6
160 --- 199	107.0	69.6	76.5	56.6	117.2	428.0	854.9
200 --- 299	197.6	113.6	101.1	103.4	184.9	426.9	1,127.6
300 --- 399	248.4	151.9	115.7	79.6	97.4	253.1	946.1
400 --- 499	218.5	228.0	155.1	119.0	67.6	98.3	886.5
500 --- 599	157.7	250.2	162.2	105.6	70.4	54.6	800.8
600 --- 699	76.2	199.4	148.0	107.6	58.9	35.6	625.7
700 --- 799	38.2	119.4	113.0	66.1	50.4	21.9	409.0
800 --- 999	37.9	202.1	212.0	171.2	76.5	21.3	721.1
1000 --- 1199	18.8	162.5	165.0	144.3	46.5	* 11.4	548.4
1200 --- 1499	* 12.7	123.1	154.3	148.1	40.4	* 17.0	495.6
1500 --- 1999	* 6.2	61.2	103.6	106.3	24.9	* 7.6	309.7
2000 and over		25.6	72.1	80.5	27.2	* 5.5	210.9
Total	1,503.8	1,857.4	1,668.8	1,388.8	972.7	1,496.8	8,888.3
	Dollars per week --						
Mean income	346	677	836	877	556	319	609
Median income	325	582	689	726	375	259	457
	-- Per cent of income units						
Principal source of income							
Wage or salary	69.9	74.1	68.8	69.0	36.6	2.7	55.5
Own business or partnership income	* 0.9	5.6	10.9	9.4	11.9	1.8	6.5
Other private income	4.2	2.4	1.7	4.4	13.6	19.4	7.0
Government pensions and allowances	19.4	16.2	17.4	15.7	35.4	75.5	29.0
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit							
Couple							
With dependent children	3.0	28.0	53.0	35.1	7.6	* 0.6	22.7
Without dependent children	4.7	15.4	9.7	32.5	56.0	45.1	24.6
All couple income units	7.7	43.3	62.7	67.5	63.5	45.8	47.3
One-parent	2.7	7.3	9.7	6.5	* 0.8	--	4.9
One-person	89.6	49.4	27.6	26.0	35.7	54.2	47.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners							
None	26.7	17.1	16.3	18.1	44.3	91.7	34.3
One	68.8	57.4	44.9	39.5	30.9	5.4	42.5
Two	4.6	25.5	38.9	42.4	24.9	2.9	23.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	68.7	59.9	45.8	60.8	51.6	13.7	50.2
1 and less than 20	2.2	17.4	30.2	16.6	6.2	3.6	13.5
20 and less than 50	3.3	4.9	5.7	5.0	4.3	6.9	5.1
50 and less than 90	2.5	3.4	4.3	3.5	7.5	17.2	6.2
90 and over	16.8	12.8	12.8	12.3	28.0	57.9	22.6
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type							
Owners without a mortgage	* 0.8	7.3	20.5	44.8	68.1	73.6	32.4
Owners with a mortgage	2.9	29.5	44.4	31.7	13.6	3.0	21.9
Renters							
Public	2.3	4.6	5.2	4.6	5.6	6.4	4.7
Private	30.7	34.0	20.2	12.7	7.7	5.8	19.9
Resident relative	26.5	10.1	2.7	1.5	* 0.6	2.3	7.8
Other	3.0	4.3	2.7	1.9	2.0	1.9	2.8
Total renters	62.6	53.1	30.9	20.7	15.9	16.4	35.2
Other	33.7	10.1	4.2	2.8	2.4	6.9	10.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 6. ALL INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PERCENTAGE CONTRIBUTION OF GOVERNMENT PENSIONS AND ALLOWANCES TO GROSS INCOME AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Percentage contribution of government pensions and allowances to gross income				All income units(a)
	Nil or less than 1	1 to less than 20	20 to less than 90	90 and over	
'000					
Gross weekly income (\$)					
No income					155.0
Negative income					57.1
1 - 119	177.7	* 4.7	21.6	131.4	335.5
120 - 159	58.9	**1.0	22.7	322.0	404.6
160 - 199	108.1	**1.4	80.3	665.1	854.9
200 - 299	272.8	23.3	235.9	595.5	1,127.6
300 - 399	451.4	40.0	235.6	219.1	946.1
400 - 499	583.7	101.9	147.5	53.4	886.5
500 - 599	541.6	133.1	107.9	18.2	800.8
600 - 699	384.1	151.4	84.3	* 5.8	625.7
700 - 799	250.2	127.9	29.7	**1.2	409.0
800 - 999	432.1	263.3	24.4	**1.3	721.1
1000 - 1199	367.2	173.5	* 7.6		548.4
1200 - 1499	367.5	126.1	**2.1		495.6
1500 - 1999	268.5	41.2			309.7
2000 and over	196.3	* 14.6			210.9
Total	4,460.2	1,203.4	999.6	2,013.1	8,888.3
Dollars per week					
Mean income	798	861	392	218	609
Median income	600	810	352	185	457
Per cent of income units					
Principal source of income					
Wage or salary	83.0	80.7	25.6		55.5
Own business or partnership income	7.9	13.8	5.5		6.5
Other private income	9.2	5.5	12.5		7.0
Government pensions and allowances			56.3	100.0	29.0
Total(b)	100.0	100.0	100.0	100.0	100.0
Type of income unit					
Couple					
With dependent children	13.7	81.8	23.6	8.4	22.7
Without dependent children	29.3	7.8	26.6	24.8	24.6
<i>All couple income units</i>	<i>43.0</i>	<i>89.6</i>	<i>50.2</i>	<i>33.2</i>	<i>47.3</i>
One-parent	0.8	7.7	14.8	7.7	4.9
One-person	56.1	2.7	35.0	59.1	47.8
Total	100.0	100.0	100.0	100.0	100.0
Number of earners					
None	7.5	4.6	52.9	98.1	34.3
One	61.6	46.6	40.1	1.4	42.5
Two	30.8	48.8	6.9	* 0.6	23.2
Total	100.0	100.0	100.0	100.0	100.0
Tenure type					
Owners without a mortgage	26.5	29.3	47.9	40.8	32.4
Owners with a mortgage	24.0	49.9	14.6	5.8	21.9
Renters					
Public	1.0	2.5	6.5	14.0	4.7
Private	22.9	12.9	19.3	17.9	19.9
Resident relative	11.1	* 0.7	4.0	6.8	7.8
Other	2.6	2.0	2.5	3.6	2.8
<i>Total renters</i>	<i>37.6</i>	<i>18.2</i>	<i>32.3</i>	<i>42.2</i>	<i>35.2</i>
Other	11.9	2.6	5.2	11.2	10.5
Total	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative total income. (b) Includes income units with nil or negative income from all sources.

TABLE 7. ALL INCOME UNITS: GROSS WEEKLY INCOME BY CAPITAL CITY AND REST OF STATE STATES AND TERRITORIES, 1995-96

Gross weekly income (\$)	NSW	Vic.	Qld	SA	WA	Tas.	ACT(a)	Australia(b)
CAPITAL CITY STATISTICAL DIVISION								
--- '000 ---								
No income	38.7	27.7	* 13.8	* 6.9	* 13.0	**0.9	* 3.9	106.5
Negative income	* 10.1	** 4.7	**2.1	**0.8	* 3.6			21.4
1 - 119	56.2	68.7	29.8	15.5	29.6	* 3.1	* 2.2	206.0
120 - 159	75.8	64.9	30.6	25.1	27.6	* 4.1	* 5.8	236.2
160 - 199	184.1	134.8	65.6	65.5	55.5	9.8	8.0	525.9
200 - 299	204.1	181.1	88.5	76.2	82.6	13.3	8.4	663.7
300 - 399	214.4	149.0	80.9	58.4	64.2	10.5	13.2	598.3
400 - 499	179.9	181.5	79.2	45.7	60.8	8.3	14.4	576.2
500 - 599	184.5	169.5	55.9	45.6	60.5	10.8	14.5	546.1
600 - 699	141.3	122.2	54.1	29.0	47.2	8.4	10.7	419.3
700 - 799	78.4	101.1	31.7	23.0	34.9	* 6.0	8.0	285.1
800 - 999	145.6	142.6	55.9	47.7	50.7	10.1	12.9	469.6
1000 - 1199	128.7	88.2	54.3	35.2	42.0	7.0	12.4	371.9
1200 - 1499	128.5	88.0	54.8	35.7	29.4	* 3.2	13.9	360.9
1500 - 1999	85.6	51.1	26.9	17.5	19.8	* 2.8	9.5	217.0
2000 and over	73.5	42.9	* 16.7	* 12.6	18.9	* 2.0	* 5.9	173.1
Total	1,929.4	1,618.1	740.8	540.4	640.3	100.2	143.5	5,777.2
--- Dollars per week ---								
Mean income	692	620	622	611	612	592	771	646
Median income	498	494	477	450	465	499	612	490
REST OF STATE								
--- '000 ---								
No income	* 10.2	* 7.8	* 15.3	* 5.7	* 5.6	* 3.9	...	48.5
Negative income	* 10.2	** 5.8	* 11.5	**3.1	* 5.2	...	...	35.7
1 - 119	41.6	34.6	35.8	* 6.5	* 7.7	* 3.2	...	129.4
120 - 159	70.0	* 24.5	44.4	* 9.4	* 10.9	9.3	...	168.5
160 - 199	125.2	61.0	92.4	25.4	* 12.9	12.2	...	329.1
200 - 299	172.3	85.7	130.5	30.3	26.6	18.6	...	463.9
300 - 399	123.3	68.3	97.5	22.9	17.3	18.6	...	347.7
400 - 499	120.4	62.9	80.7	14.2	20.6	11.6	...	310.3
500 - 599	90.0	42.9	76.6	14.5	17.7	13.1	...	254.7
600 - 699	57.6	38.8	70.3	14.0	15.9	9.8	...	206.3
700 - 799	33.3	31.2	39.3	* 4.8	* 8.6	* 6.8	...	123.9
800 - 999	79.2	58.6	59.3	24.1	20.5	9.7	...	251.4
1000 - 1199	71.4	30.5	47.4	* 9.6	* 11.3	* 6.3	...	176.5
1200 - 1499	53.8	28.1	32.7	**2.3	* 12.8	* 5.0	...	134.8
1500 - 1999	35.3	* 15.3	28.5	**1.1	* 10.0	* 2.5	...	92.7
2000 and over	* 11.0	**2.5	* 10.9	**2.7	* 8.7	* 2.1	...	37.8
Total	1,104.6	598.3	873.1	190.3	212.2	132.6	...	3,111.1
--- Dollars per week ---								
Mean income	533	525	533	491	675	529	...	539
Median income	400	415	408	367	479	403	...	407

TABLE 7. ALL INCOME UNITS: GROSS WEEKLY INCOME BY CAPITAL CITY AND REST OF STATE STATES AND TERRITORIES, 1995-96 *continued*

<i>Gross weekly income (\$)</i>	<i>NSW</i>	<i>Vic.</i>	<i>Qld</i>	<i>SA</i>	<i>WA</i>	<i>Tas.</i>	<i>ACT(a)</i>	<i>Australia(b)</i>
ALL INCOME UNITS								
--- '000 ---								
No income	48.9	35.5	29.1	* 12.6	18.6	* 4.8	* 3.9	155.0
Negative income	* 20.3	* 10.5	* 13.6	* 3.9	* 8.8	—	—	57.1
1 - 119	97.8	103.2	65.6	22.0	37.3	* 6.4	* 2.2	335.5
120 - 159	145.8	89.4	75.0	34.5	38.5	13.4	* 5.8	404.6
160 - 199	309.3	195.8	158.0	90.9	68.3	22.0	8.0	854.9
200 - 299	376.4	266.8	219.1	106.4	109.2	31.8	8.4	1,127.6
300 - 399	337.7	217.2	178.4	81.2	81.5	29.1	13.2	946.1
400 - 499	300.3	244.4	159.9	59.8	81.4	19.8	14.4	886.5
500 - 599	274.5	212.4	132.5	60.1	78.2	23.9	14.5	800.8
600 - 699	198.8	161.0	124.3	43.0	63.1	18.3	10.7	625.7
700 - 799	111.6	132.2	71.0	27.7	43.5	12.8	8.0	409.0
800 - 999	224.9	201.2	115.1	71.8	71.2	19.8	12.9	721.1
1000 - 1199	200.1	118.8	101.7	44.7	53.3	13.3	12.4	548.4
1200 - 1499	182.3	116.2	87.5	38.0	42.2	8.2	13.9	495.6
1500 - 1999	120.9	66.4	55.4	18.6	29.9	* 5.2	9.5	309.7
2000 and over	84.5	45.3	27.6	15.4	27.6	* 4.1	* 5.9	210.9
Total	3,033.9	2,216.4	1,613.9	730.7	852.6	232.8	143.5	8,888.3
--- Dollars per week ---								
Mean income	634	594	574	580	628	556	771	609
Median income	454	465	439	422	471	447	612	457

(a) Separate numbers for capital city and rest of State are not available. (b) Includes income units in the NT for which disaggregated data are not acceptable for most purposes.

TABLE 8. ALL INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY TENURE TYPE
AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Tenure type								All income units
	Owners without a mortgage	Owners with a mortgage	Renters				Total renters	Other	
			Public	Private	Resident relative	Other			
'000									
Gross weekly income (\$)									
No income	* 12.4	* 5.5	**1.3	34.9	* 12.2	* 7.2	55.6	81.4	155.0
Negative income	31.4	* 12.3		* 5.7			* 5.7	* 7.7	57.1
1 - 119	94.0	21.0	* 4.2	57.0	36.9	* 10.1	108.1	112.3	335.5
120 - 159	99.3	27.2	51.0	77.5	44.4	18.3	191.2	86.9	404.6
160 - 199	350.5	32.4	111.5	146.0	86.8	30.7	375.0	97.1	854.9
200 - 299	500.2	76.2	98.0	213.3	83.8	38.7	433.8	117.4	1,127.6
300 - 399	339.9	96.2	51.7	204.9	127.8	19.6	404.0	105.9	946.1
400 - 499	236.2	126.2	40.2	235.7	130.3	24.0	430.2	93.9	886.5
500 - 599	180.9	162.0	27.3	226.2	91.3	33.1	377.9	80.0	800.8
600 - 699	172.4	172.7	19.3	150.1	40.6	* 17.1	227.2	53.3	625.7
700 - 799	127.6	149.9	* 6.1	71.4	22.8	* 8.6	108.9	22.6	409.0
800 - 999	223.1	314.4	**3.3	128.9	* 15.1	* 14.3	161.7	21.9	721.1
1000 - 1199	156.1	254.5	**2.7	102.8	**1.6	* 6.3	113.4	24.5	548.4
1200 - 1499	161.2	247.8	**2.3	65.2		* 11.8	79.2	* 7.4	495.6
1500 - 1999	106.5	152.8	**1.4	35.7		**2.0	39.1	* 11.2	309.7
2000 and over	86.0	99.9	**0.6	* 14.4		* 3.5	18.5	* 6.4	210.9
Total	2,877.9	1,950.9	420.7	1,769.8	693.8	245.2	3,129.5	930.0	8,888.3
-- Dollars per week									
Mean income	603	962	318	546	364	476	470	352	609
Median income	403	857	253	454	368	392	398	269	457
— Per cent of income units									
Principal source of income									
Wage or salary	35.8	78.4	22.4	63.2	72.7	56.2	59.3	55.3	55.5
Own business or partnership income	9.3	9.5	**0.4	4.6	* 0.7	* 2.8	3.1	2.6	6.5
Other private income	14.0	2.3	* 1.4	5.3	* 2.0	* 3.2	3.9	5.5	7.0
Government pensions and allowances	39.5	9.0	75.5	25.1	23.1	35.3	32.2	27.5	29.0
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit									
Couple									
With dependent children	20.6	50.1	17.1	16.2	* 1.7	14.0	12.9	4.8	22.7
Without dependent children	45.3	25.5	10.8	14.2	**0.5	8.9	10.3	6.9	24.6
<i>All couple income units</i>	65.9	75.6	28.0	30.4	* 2.2	23.0	23.2	11.7	47.3
One-parent	1.9	5.1	24.3	7.7	* 2.4	* 6.7	8.7	* 1.2	4.9
One-person	32.2	19.3	47.8	61.9	95.4	70.3	68.1	87.0	47.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners									
None	49.0	10.0	72.9	28.7	24.9	35.8	34.3	39.3	34.3
One	25.6	39.5	23.1	56.7	74.6	55.2	56.0	55.4	42.5
Two	25.3	50.5	* 4.0	14.6	* 0.5	9.0	9.6	5.3	23.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income									
Nil and less than 1	41.0	54.8	10.1	57.7	71.7	47.6	53.6	57.2	50.2
1 and less than 20	12.2	30.8	7.2	8.8	* 1.2	10.1	7.0	3.4	13.5
20 and less than 50	6.0	4.5	7.1	6.2	* 2.3	* 4.1	5.3	2.3	5.1
50 and less than 90	10.6	2.9	8.3	4.7	3.4	* 6.1	5.0	3.3	6.2
90 and over	28.5	6.0	67.0	20.3	19.6	29.2	27.1	24.2	22.6
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources (b) Includes income units with nil or negative total income.

**TABLE 9. COUPLE INCOME UNITS: SELECTED CHARACTERISTICS BY GROSS WEEKLY INCOME QUINTILE GROUP
AUSTRALIA, 1995-96**

Characteristics of income units	Gross weekly income quintile					All couple income units
	Lowest	Second	Third	Fourth	Highest	
	- Dollars per week -					
Upper boundary of quintile group	342	599	892	1,253	..	
Mean income	227	468	738	1,062	1,844	868
Median income	279	470	730	1,060	1,583	730
	-- Per cent of income units --					
Principal source of income						
Wage or salary	7.0	45.0	76.7	88.3	85.4	60.5
Own business or partnership income	7.3	11.9	12.1	9.3	11.9	10.5
Other private income	8.5	12.0	9.1	2.3	2.6	6.9
Government pensions and allowances	73.0	31.1	* 2.1	**0.1	-	21.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit						
With dependent children						
1 child	10.0	15.4	16.8	19.0	19.6	16.2
2 children	6.5	18.7	25.7	23.1	24.5	19.7
3 or more children	3.8	13.2	17.2	13.2	13.3	12.1
<i>Total</i>	<i>20.2</i>	<i>47.3</i>	<i>59.7</i>	<i>55.3</i>	<i>57.4</i>	<i>48.0</i>
Without dependent children and reference person aged						
15 - 44	4.6	6.9	11.4	21.8	16.7	12.3
45 - 64	30.1	22.4	21.9	21.1	22.8	23.7
65 and over	45.1	23.4	7.0	* 1.8	3.0	16.1
<i>Total</i>	<i>79.8</i>	<i>52.7</i>	<i>40.3</i>	<i>44.7</i>	<i>42.6</i>	<i>52.0</i>
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	76.6	35.9	7.6	* 1.6	* 1.1	24.6
One	11.7	44.9	44.2	18.2	12.8	26.4
Two	11.7	19.2	48.2	80.2	86.1	49.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	14.5	30.2	41.7	58.9	82.7	45.6
1 and less than 20	3.0	23.9	44.7	39.4	17.1	25.6
20 and less than 50	4.8	15.4	11.6	* 1.6	**0.2	6.7
50 and less than 90	11.1	13.8	* 1.3	---	---	5.2
90 and over	61.9	16.8	* 0.8	---	---	15.9
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type						
Owners without a mortgage	66.7	50.8	38.7	31.7	37.5	45.1
Owners with a mortgage	13.9	21.6	40.9	49.4	49.3	35.0
Renters						
Public	4.0	6.7	2.2	* 0.7	**0.3	2.8
Private	9.6	16.0	14.0	14.9	9.5	12.8
Other	* 2.0	2.3	* 1.4	* 1.4	* 1.4	1.7
<i>Total renters</i>	<i>15.6</i>	<i>25.0</i>	<i>17.6</i>	<i>17.0</i>	<i>11.2</i>	<i>17.3</i>
Other	3.8	2.6	2.8	* 1.9	* 1.9	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
	'000					
Estimated number of income units						
Capital city	446.2	475.0	529.8	553.0	625.1	2,629.0
Rest of State	395.5	364.2	315.6	287.2	215.8	1,578.2
Total	841.7	839.2	845.3	840.1	840.9	4,207.2

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 10. COUPLE INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY NUMBER OF DEPENDENT CHILDREN, AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Type of income unit					All couple income units
	Couple with dependent children				Couple without dependent children	
	1 child	2 children	3 or more children	Total		
	--- '000					
Gross weekly income (\$)						
No income	**0.5	**1.2	**0.7	**2.4	* 5.5	* 7.9
Negative income	* 10.3	* 3.7	**1.9	* 15.9	* 16.6	32.5
1 - 119	* 12.3	* 7.9	**2.1	22.2	37.5	59.7
120 - 159	* 5.7	* 5.1	**1.8	* 12.6	36.1	48.7
160 - 199	* 5.3	* 4.0	* 5.9	* 15.2	22.1	37.3
200 - 299	26.5	* 15.8	* 8.6	50.9	379.4	430.3
300 - 399	53.8	44.5	22.5	120.8	293.3	414.1
400 - 499	50.2	64.5	36.0	150.6	178.8	329.4
500 - 599	48.8	64.8	63.2	176.8	144.1	320.9
600 - 699	59.7	84.9	68.8	213.4	121.4	334.8
700 - 799	37.7	62.7	40.4	140.8	111.6	252.4
800 - 999	101.4	138.7	75.2	315.3	224.5	539.8
1000 - 1199	84.3	101.8	53.6	239.7	219.7	459.5
1200 - 1499	73.6	99.2	68.2	241.0	213.1	454.2
1500 - 1999	65.0	78.3	39.2	182.6	105.5	288.1
2000 and over	44.7	51.7	22.8	119.2	78.5	197.7
Total	679.7	828.9	510.8	2,019.4	2,187.8	4,207.2
	Dollars per week					
Mean income	963	999	955	976	768	868
Median income	857	873	807	849	580	730
	-- Per cent of income units --					
Principal source of income						
Wage or salary	74.0	76.6	70.7	74.2	47.8	60.5
Own business or partnership income	12.1	11.2	14.9	12.4	8.7	10.5
Other private income	* 2.5	* 0.9	* 1.3	1.5	11.9	6.9
Government pensions and allowances	10.1	10.7	12.8	11.0	30.7	21.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	11.6	9.0	8.9	9.9	38.1	24.6
One	31.5	33.9	40.7	34.8	18.6	26.4
Two	56.9	57.1	50.4	55.3	43.3	49.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	42.1	27.6	18.8	30.3	59.8	45.6
1 and less than 20	40.5	53.4	52.2	48.8	4.3	25.6
20 and less than 50	5.7	7.6	16.2	9.1	4.5	6.7
50 and less than 90	* 1.9	2.5	3.5	2.5	7.7	5.2
90 and over	8.2	8.3	8.8	8.4	22.8	15.9
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type						
Owners without a mortgage	30.8	28.4	29.1	29.4	59.6	45.1
Owners with a mortgage	46.1	50.6	47.8	48.4	22.7	35.0
Renters						
Public	2.7	3.3	5.1	3.6	2.1	2.8
Private	16.0	13.4	12.9	14.2	11.5	12.8
Other	2.8	2.2	* 1.8	2.3	1.2	1.7
Total renters	21.6	18.9	19.9	20.1	14.7	17.3
Other	* 1.5	2.2	* 3.2	2.2	2.9	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 11. COUPLE INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY AGE OF THE REFERENCE PERSON, AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Age of reference person						All couple income units
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	
	- '000 -						
Gross weekly income (\$)							
No income			**0.7	**1.7	* 3.6	**1.9	* 7.9
Negative income		* 4.8	* 7.7	* 10.9	* 8.0	**1.2	32.5
1 - 119	**0.7	* 7.3	* 7.0	* 17.0	18.3	* 9.4	59.7
120 - 159		* 4.7	* 9.5	* 8.5	* 4.3	21.7	48.7
160 - 199	**2.8	**3.3	* 8.2	* 4.6	* 6.4	* 12.1	37.3
200 - 299	* 5.8	* 17.7	32.5	30.6	121.8	222.0	430.3
300 - 399	* 11.0	37.7	48.5	42.4	78.6	196.0	414.1
400 - 499	* 11.0	61.9	68.7	64.8	43.6	79.3	329.4
500 - 599	* 6.2	81.1	80.3	61.8	51.5	39.9	320.9
600 - 699	* 15.6	71.2	101.7	73.9	44.7	27.6	334.8
700 - 799	* 14.3	62.4	72.2	40.7	42.5	20.2	252.4
800 - 999	22.1	137.8	165.9	133.6	64.4	* 16.0	539.8
1000 - 1199	* 15.2	133.8	135.0	123.9	41.2	* 10.4	459.5
1200 - 1499	* 10.9	103.1	145.2	141.3	39.1	* 14.5	454.2
1500 - 1999	--	54.8	97.1	103.8	24.9	* 7.6	288.1
2000 and over	--	23.2	65.8	78.4	25.1	* 5.1	197.7
Total	115.7	804.8	1,046.0	938.0	617.9	684.8	4,207.2
	-- Dollars per week --						
Mean income	742	933	1,028	1,077	703	429	868
Median income	728	868	913	956	537	320	730
	— Per cent of income units —						
Principal source of income							
Wage or salary	80.8	81.3	75.3	76.3	42.5	4.6	60.5
Own business or partnership income	* 4.1	9.5	13.6	10.9	15.5	3.0	10.5
Other private income	**2.0	* 0.8	* 0.9	3.4	14.7	21.8	6.9
Government pensions and allowances	* 13.1	7.8	9.4	8.5	25.4	70.2	21.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit							
With dependent children	39.2	64.6	84.6	51.9	11.9	* 1.4	48.0
Without dependent children	60.8	35.4	15.4	48.1	88.1	98.6	52.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners							
None	* 13.1	6.6	7.4	9.8	33.3	86.0	24.6
One	27.7	34.5	30.5	27.5	27.5	7.6	26.4
Two	59.2	58.8	62.0	62.8	39.1	6.4	49.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	56.6	47.0	38.8	63.5	59.2	15.6	45.6
1 and less than 20	19.2	36.6	44.1	21.8	8.4	6.4	25.6
20 and less than 50	* 11.8	7.9	7.1	4.7	5.0	8.1	6.7
50 and less than 90	**1.3	* 1.8	2.1	1.9	5.9	18.6	5.2
90 and over	* 11.1	6.1	7.1	6.7	19.6	50.9	15.9
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type							
Owners without a mortgage	**0.4	12.3	26.0	50.7	75.4	85.2	45.1
Owners with a mortgage	19.4	49.3	55.4	36.8	16.4	4.2	35.0
Renters							
Public	* 10.1	2.8	2.7	2.1	* 2.3	3.0	2.8
Private	59.6	27.3	12.1	7.4	4.3	3.9	12.8
Other	* 6.6	3.5	1.7	* 1.2	* 0.8	**0.3	1.7
Total renters	76.3	33.6	16.6	10.8	7.4	7.2	17.3
Other	* 3.9	4.8	2.0	* 1.7	* 0.8	3.4	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 12. COUPLE INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PRINCIPAL SOURCE OF INCOME, AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Principal source of income						All couple income units(a)
	Private income						
	Earned income			Other private income	Government pensions and allowances	Total	
	Wage or salary	Own business or partnership	Total				
--- '000 ---							
Gross weekly income (\$)							
No income							* 7.9
Negative income	**1.9	**1.1	**3.0	**2.3	* 5.3		32.5
1 -- 119	* 5.9	* 6.4	* 12.3	23.1	35.4	24.3	59.7
120 -- 159	* 4.7	* 10.1	* 14.8	**2.7	* 17.5	31.2	48.7
160 -- 199	* 6.5	* 4.8	* 11.3	* 6.2	* 17.6	19.8	37.3
200 -- 299	19.9	25.6	45.5	* 15.5	60.9	369.4	430.3
300 -- 399	45.7	34.9	80.6	39.4	119.9	294.1	414.1
400 -- 499	150.8	29.6	180.3	40.9	221.3	108.1	329.4
500 -- 599	201.2	49.3	250.4	42.2	292.6	28.3	320.9
600 -- 699	245.0	48.7	293.7	30.9	324.6	* 10.2	334.8
700 -- 799	182.8	37.5	220.3	27.6	247.9	* 4.4	252.4
800 -- 999	474.4	39.1	513.5	23.5	537.0	**2.7	539.8
1000 -- 1199	403.7	41.3	445.0	* 13.3	458.2	**1.2	459.5
1200 -- 1499	404.3	43.5	447.8	* 6.4	454.2		454.2
1500 -- 1999	250.1	29.9	280.0	* 8.0	288.1		288.1
2000 and over	148.7	40.2	189.0	* 8.7	197.7		197.7
Total	2,545.6	441.9	2,987.4	290.8	3,278.2	893.8	4,207.2
--- Dollars per week ---							
Mean income	1,080	1,014	1,070	616	1,030	321	868
Median income	971	728	948	535	907	299	730
Per cent of income units ---							
Type of income unit							
With dependent children							
1 child	19.7	18.6	19.6	* 5.8	18.4	7.7	16.2
2 children	25.0	21.0	24.4	* 2.5	22.4	9.9	19.7
3 or more children	14.2	17.2	14.6	* 2.3	13.5	7.3	12.1
Total	58.9	56.8	58.6	10.7	54.3	24.9	48.0
Without dependent children and reference person aged							
15 -- 44	17.6	9.8	16.4	* 1.8	15.1	2.0	12.3
45 -- 64	22.4	28.7	23.3	36.4	24.5	20.0	23.7
65 and over	1.2	4.6	1.7	51.1	6.0	53.0	16.1
Total	41.1	43.2	41.4	89.3	45.7	75.1	52.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners							
None				75.5	6.8	90.0	24.6
One	35.7	21.4	33.6	12.8	31.7	6.9	26.4
Two	64.2	78.6	66.3	11.6	61.5	3.1	49.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	59.4	53.0	58.4	59.6	58.5		45.6
1 and less than 20	34.3	35.8	34.5	16.3	32.9		25.6
20 and less than 50	6.2	11.0	6.9	23.3	8.4	* 0.8	6.7
50 and less than 90						24.4	5.2
90 and over						74.8	15.9
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type							
Owners without a mortgage	32.2	51.2	35.0	85.0	39.4	65.1	45.1
Owners with a mortgage	46.6	35.8	45.0	9.6	41.9	10.2	35.0
Renters							
Public	1.9	**0.4	1.7		1.5	7.5	2.8
Private	15.1	8.3	14.1	* 3.7	13.2	11.9	12.8
Other	2.0	**0.4	1.8	**1.0	1.7	* 1.7	1.7
Total renters	19.0	9.0	17.5	* 4.8	16.4	21.2	17.3
Other	2.2	* 3.9	2.4	**0.6	2.3	3.5	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 13. COUPLE INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY NUMBER OF EARNERS IN COUPLE, AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Number of earners					All couple income units
	No earners and reference person		Total	One earner	Two earners	
	In the labour force	Not in labour force				
	--- '000 ---					
Gross weekly income (\$)						
No income	**0.9	**2.3	**3.2	**2.4	**2.3	* 7.9
Negative income	**2.7	**1.1	* 3.7	* 8.9	19.9	32.5
1 - 119	* 16.7	26.7	43.4	* 9.0	* 7.3	59.7
120 - 159	* 8.0	21.4	29.4	* 9.0	* 10.4	48.7
160 - 199	* 8.3	* 14.3	22.6	* 7.2	* 7.6	37.3
200 - 299	52.2	314.9	367.1	26.1	37.2	430.3
300 - 399	46.5	255.3	301.8	75.2	37.1	414.1
400 - 499	20.2	96.7	116.9	140.2	72.3	329.4
500 - 599	* 16.1	41.6	57.7	197.3	65.9	320.9
600 - 699	**0.7	30.7	31.4	192.1	111.3	334.8
700 - 799	**1.9	21.8	23.7	104.6	124.1	252.4
800 - 999		* 13.4	* 13.4	142.9	383.4	539.8
1000 - 1199	**0.8	* 8.6	* 9.3	71.4	378.7	459.5
1200 - 1499		* 4.3	* 4.3	52.8	397.1	454.2
1500 - 1999		* 3.8	* 3.8	31.8	252.4	288.1
2000 and over		**1.2	**1.2	38.3	158.2	197.7
Total	175.0	858.0	1,033.0	1,109.2	2,065.0	4,207.2
	-- Dollars per week --					
Mean income	308	370	360	761	1,179	868
Median income	293	307	305	634	1,080	730
	--- Per cent of income units ---					
Principal source of income						
Wage or salary				81.8	79.2	60.5
Own business or partnership income				8.5	16.8	10.5
Other private income	12.2	23.1	21.3	3.4	1.6	6.9
Government pensions and allowances	84.7	76.5	77.9	5.5	1.4	21.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit						
With dependent children						
1 child	22.4	4.6	7.6	19.3	18.7	16.2
2 children	23.4	3.9	7.2	25.3	22.9	19.7
3 or more children	18.5	* 1.5	4.4	18.7	12.5	12.1
<i>Total</i>	<i>64.3</i>	<i>10.1</i>	<i>19.3</i>	<i>63.4</i>	<i>54.1</i>	<i>48.0</i>
Without dependent children and reference person aged						
15 - 44	* 3.6	* 1.4	1.8	8.0	19.9	12.3
45 - 64	26.4	21.7	22.5	24.2	23.9	23.7
65 and over	* 5.7	66.7	56.4	4.5	2.1	16.1
<i>Total</i>	<i>35.7</i>	<i>89.9</i>	<i>80.7</i>	<i>36.6</i>	<i>45.9</i>	<i>52.0</i>
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	* 7.8	12.0	11.3	38.4	66.6	45.6
1 and less than 20	* 2.7	3.9	3.7	40.9	28.4	25.6
20 and less than 50	* 2.8	7.7	6.8	14.3	2.5	6.7
50 and less than 90	* 6.6	16.9	15.1	4.2	* 0.8	5.2
90 and over	78.1	59.2	62.4	* 1.2	* 0.5	15.9
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type						
Owners without a mortgage	31.8	78.0	70.2	39.8	35.3	45.1
Owners with a mortgage	18.4	7.7	9.5	35.3	47.7	35.0
Renters						
Public	12.5	4.3	5.7	3.8	* 0.8	2.8
Private	28.4	6.0	9.8	16.0	12.5	12.8
Other	* 4.0	* 1.1	* 1.6	2.7	1.2	1.7
<i>Total renters</i>	<i>44.8</i>	<i>11.4</i>	<i>17.1</i>	<i>22.5</i>	<i>14.6</i>	<i>17.3</i>
Other	* 4.9	2.9	3.2	2.4	2.4	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 14. COUPLE INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PERCENTAGE CONTRIBUTION OF GOVERNMENT PENSIONS AND ALLOWANCES TO GROSS INCOME AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Percentage contribution of government pensions and allowances to gross income				All couple income units(a)
	Nil or less than 1	1 to less than 20	20 to less than 90	90 and over	
'000 ---					
Gross weekly income (\$)					
No income					* 7.9
Negative income					32.5
1 - 119	29.5	**2.6	* 10.7	* 16.9	59.7
120 - 159	* 15.7	--	* 6.6	26.5	48.7
160 - 199	* 13.2	**0.3	* 8.8	* 15.1	37.3
200 - 299	40.6	* 7.8	33.9	348.0	430.3
300 - 399	59.1	30.6	137.7	186.7	414.1
400 - 499	108.4	75.1	94.8	51.1	329.4
500 - 599	108.3	109.8	85.3	* 17.5	320.9
600 - 699	122.6	139.5	68.5	* 4.2	334.8
700 - 799	105.4	120.8	24.9	**1.2	252.4
800 - 999	266.9	250.7	20.9	**1.3	539.8
1000 - 1199	288.8	163.6	* 7.1	--	459.5
1200 - 1499	327.3	124.8	**2.1	--	454.2
1500 - 1999	246.9	41.2	--	--	288.1
2000 and over	185.6	* 12.1	--	--	197.7
Total	1,918.3	1,078.6	501.3	668.5	4,207.2
--- Dollars per week ---					
Mean income	1,179	891	477	302	868
Median income	1,067	835	453	288	730
--- Per cent of income units ---					
Principal source of income					
Wage or salary	78.8	81.0	31.8	--	60.5
Own business or partnership income	12.2	14.6	9.7	--	10.5
Other private income	9.0	4.4	13.5	--	6.9
Government pensions and allowances	--	--	44.9	100.0	21.2
Total(b)	100.0	100.0	100.0	100.0	100.0
Type of income unit					
With dependent children					
1 child	14.9	25.5	10.2	8.4	16.2
2 children	11.9	41.1	16.6	10.3	19.7
3 or more children	5.0	24.7	20.1	6.7	12.1
<i>Total</i>	<i>31.8</i>	<i>91.3</i>	<i>47.0</i>	<i>25.4</i>	<i>48.0</i>
Without dependent children and reference person aged					
15 - 44	24.7	* 0.9	* 3.1	* 2.2	12.3
45 - 64	38.0	3.8	14.1	20.9	23.7
65 and over	5.5	4.1	35.9	51.4	16.1
<i>Total</i>	<i>68.2</i>	<i>8.7</i>	<i>53.0</i>	<i>74.6</i>	<i>52.0</i>
Total	100.0	100.0	100.0	100.0	100.0
Number of earners					
None	6.1	3.5	45.3	96.4	24.6
One	22.2	42.0	40.9	* 2.0	26.4
Two	71.7	54.4	13.8	* 1.7	49.1
Total	100.0	100.0	100.0	100.0	100.0
Tenure type					
Owners without a mortgage	44.4	30.0	56.8	61.3	45.1
Owners with a mortgage	38.5	52.0	18.9	10.3	35.0
Renters					
Public	* 0.6	2.0	5.7	8.3	2.8
Private	12.9	11.7	15.1	13.4	12.8
Other	1.4	2.3	* 1.2	* 2.1	1.7
<i>Total renters</i>	<i>14.9</i>	<i>15.9</i>	<i>22.0</i>	<i>23.8</i>	<i>17.3</i>
Other	2.2	2.0	* 2.2	4.6	2.6
Total	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative total income. (b) Includes income units with nil or negative income from all sources.

TABLE 15. ONE-PARENT INCOME UNITS: SELECTED CHARACTERISTICS BY GROSS WEEKLY INCOME QUINTILE GROUP
AUSTRALIA, 1995-96

Characteristics of income units	Gross weekly income quintile					All one-parent income units
	Lowest	Second	Third	Fourth	Highest	
	Dollars per week					
Upper boundary of quintile group	241	303	411	579	..	..
Mean income	182	272	355	492	869	433
Median income	210	275	352	484	767	352
	Per cent of income units —					
Principal source of income						
Wage or salary	**1.6	* 9.0	* 16.2	58.4	90.5	35.1
Own business or partnership income	..	..	* 4.1	* 5.6	**3.2	* 2.6
Other private income	* 6.6	..	**2.5	**3.7	**2.2	* 3.0
Government pensions and allowances	88.6	91.0	77.3	32.4	* 4.1	58.7
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Sex of parent						
Male	* 16.2	* 12.7	* 10.8	* 14.5	31.7	17.2
Female	83.8	87.3	89.2	85.5	68.3	82.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Age of parent						
15 — 24	* 12.0	* 15.6	* 11.4	* 7.9	—	9.4
25 — 44	66.9	66.0	73.7	70.5	63.3	68.1
45 and over	21.1	* 18.4	* 14.9	21.5	36.7	22.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of dependent children						
1 child	74.5	48.2	36.1	50.3	50.4	51.9
2 or more children	25.5	51.8	63.9	49.7	49.6	48.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Labour force status						
In the labour force						
Employed full-time	* 5.8	**3.8	* 8.1	41.7	82.6	28.4
Employed part-time	**3.0	* 15.0	32.1	37.5	* 13.2	20.2
<i>Total employed</i>	* 8.8	* 18.8	40.3	79.2	95.8	48.6
Unemployed	* 14.7	* 8.9	* 5.5	**1.0	—	6.0
<i>Total labour force</i>	23.5	27.8	45.8	80.2	95.8	54.6
Not in the labour force	76.5	72.2	54.2	* 19.8	* 4.2	45.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	**3.1	**2.0	**1.2	* 6.2	31.2	8.7
1 and less than 20	**2.5	**2.1	* 11.2	41.4	48.4	21.1
20 and less than 50	**2.7	* 6.0	* 10.3	22.1	* 17.8	11.8
50 and less than 90	* 12.6	* 18.5	50.4	28.5	**0.7	22.2
90 and over	75.9	71.4	26.9	**1.8	**1.9	35.6
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type						
Owners without a mortgage	* 10.5	* 11.7	* 11.8	* 10.2	* 18.4	12.5
Owners with a mortgage	* 12.5	* 8.0	22.4	23.7	47.6	22.8
Renters						
Public	38.8	36.6	* 18.8	* 15.2	* 7.7	23.4
Private	24.3	33.8	34.7	39.7	22.7	31.1
Other	* 8.8	* 6.3	* 10.1	* 9.0	**3.5	7.6
<i>Total renters</i>	71.9	76.7	63.6	64.0	34.0	62.1
Other	* 5.1	**3.6	**2.2	**2.0	—	* 2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
	'000 —					
Estimated number of income units						
Capital city	55.6	58.8	48.7	57.1	62.2	282.3
Rest of State	31.6	28.4	37.7	31.8	23.9	153.5
Total	87.2	87.2	86.4	88.9	86.1	435.8

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 16. ONE-PARENT INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY AGE OF PARENT AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Age of parent				All one-parent income units
	15 - 24	25 - 34	35 - 44	45 and over	
--- '000					
Gross weekly income (\$)					
No income	---	---	---	**1.3	**1.3
Negative income	---	---	**1.5	-	**1.5
1 - 159	**0.8	* 5.0	* 8.1	**2.7	* 16.6
160 - 199	**3.2	* 4.3	* 8.3	* 3.5	19.4
200 - 299	20.0	46.6	35.6	27.0	129.2
300 - 399	* 9.8	35.0	28.8	* 9.2	82.8
400 - 499	* 4.4	19.4	27.1	* 14.2	65.0
500 - 599	**2.7	* 8.4	17.9	* 8.7	37.6
600 - 699	---	* 9.8	* 10.6	* 10.0	30.4
700 and over	---	* 6.8	23.6	21.6	52.0
Total	40.9	135.2	161.6	98.1	435.8
-- Dollars per week --					
Mean income	307	394	443	524	433
Median income	277	334	385	450	352
-- Per cent of income units --					
Principal source of income					
Wage or salary	* 19.2	27.6	38.8	46.1	35.1
Own business or partnership income	---	**1.2	* 3.5	* 4.0	* 2.6
Other private income	---	**1.6	* 4.7	**3.4	* 3.0
Government pensions and allowances	80.8	69.6	52.1	45.1	58.7
Total(a)	100.0	100.0	100.0	100.0	100.0
Sex of parent					
Male	---	* 5.2	22.0	32.8	17.2
Female	100.0	94.8	78.0	67.2	82.8
Total	100.0	100.0	100.0	100.0	100.0
Number of dependent children					
1 child	71.3	40.4	43.0	74.5	51.9
2 or more children	* 28.7	59.6	57.0	25.5	48.1
Total	100.0	100.0	100.0	100.0	100.0
Labour force status					
In the labour force					
Employed full-time	* 10.3	17.5	34.9	40.1	28.4
Employed part-time	* 22.4	22.3	20.1	* 16.6	20.2
Total employed	* 32.7	39.8	55.0	56.7	48.6
Unemployed	**4.2	* 8.0	* 3.6	* 8.1	6.0
Total labour force	* 36.9	47.8	58.7	64.8	54.6
Not in the labour force	63.1	52.2	41.3	35.2	45.4
Total	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income					
Nil and less than 1	---	* 3.1	12.3	* 14.0	8.7
1 and less than 20	**6.5	18.1	25.0	25.0	21.1
20 and less than 50	* 12.7	* 10.4	11.1	* 14.6	11.8
50 and less than 90	* 25.4	23.0	23.9	* 16.8	22.2
90 and over	55.4	45.3	26.8	28.3	35.6
Total(b)	100.0	100.0	100.0	100.0	100.0
Tenure type					
Owners without a mortgage	---	* 4.8	12.2	28.8	12.5
Owners with a mortgage	**3.8	* 11.2	30.0	34.7	22.8
Renters					
Public	* 23.2	32.8	20.9	* 14.7	23.4
Private	* 28.3	41.6	30.5	18.9	31.1
Other	* 35.2	* 7.3	* 3.7	**2.8	7.6
Total renters	86.6	81.7	55.1	36.5	62.1
Other	* 9.6	**2.3	* 2.6	---	* 2.6
Total	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 17. ONE-PARENT INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PRINCIPAL SOURCE OF INCOME, AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Principal source of income			All one-parent income units(b)
	Private income		Government pensions and allowances	
	Earned income	Total(a)		
	-- '000			
Gross weekly income (\$)				
No income	---	---	---	**1.3
Negative income	---	---	---	**1.5
1 -- 159	**0.9	* 5.7	* 10.9	* 16.6
160 -- 199	**0.5	**0.5	18.9	19.4
200 -- 299	* 6.1	* 7.0	122.2	129.2
300 -- 399	* 13.5	* 15.4	67.4	82.8
400 -- 499	37.2	40.1	24.9	65.0
500 -- 599	29.1	29.7	* 7.9	37.6
600 -- 699	26.8	26.8	* 3.5	30.4
700 and over	50.1	52.0	---	52.0
Total	164.3	177.4	255.6	435.8
	-- Dollars per week --			
Mean income	652	639	297	433
Median income	581	567	280	352
	-- Per cent of income units --			
Sex of parent				
Male	28.2	27.9	8.8	17.2
Female	71.8	72.1	91.2	82.8
Total	100.0	100.0	100.0	100.0
Age of parent				
15 -- 24	* 4.8	* 4.4	12.9	9.4
25 -- 44	65.3	65.9	69.8	68.1
45 and over	29.9	29.6	17.3	22.5
Total	100.0	100.0	100.0	100.0
Number of dependent children				
1 child	59.6	59.6	46.7	51.9
2 or more children	40.4	40.4	53.3	48.1
Total	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income				
Nil and less than 1	21.0	21.3	---	8.7
1 and less than 20	52.6	51.9	---	21.1
20 and less than 50	26.4	26.7	* 1.6	11.8
50 and less than 90	---	---	37.8	22.2
90 and over	---	---	60.6	35.6
Total(c)	100.0	100.0	100.0	100.0
Tenure type				
Owners without a mortgage	16.8	18.9	8.2	12.5
Owners with a mortgage	36.0	34.5	13.8	22.8
Renters				
Public	* 10.1	* 9.5	33.4	23.4
Private	28.6	28.6	33.2	31.1
Other	* 6.9	* 6.5	8.4	7.6
<i>Total renters</i>	<i>45.6</i>	<i>44.5</i>	<i>75.0</i>	<i>62.1</i>
Other	**1.7	* 2.0	* 3.0	* 2.6
Total	100.0	100.0	100.0	100.0

(a) Includes income units with other private income as principal source of income. (b) Includes income units with nil or negative income from all sources.
(c) Includes income units with nil or negative total income.

TABLE 18. ONE-PARENT INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY LABOUR FORCE STATUS AND SEX, AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	In labour force			Not in labour force	Male	Female	All one-parent income units
	Employed	Unemployed	Total				
--- '000 ---							
Gross weekly income (\$)							
No income	**1.3		**1.3		**1.3		**1.3
Negative income	**1.5	—	**1.5		**1.5	—	**1.5
1 --- 159	**2.1	**3.0	* 5.1	* 11.5	**3.1	* 13.5	* 16.6
160 --- 199	**0.5	**2.4	**2.9	* 16.5	**1.2	18.2	19.4
200 --- 299	* 16.9	* 15.3	32.2	97.1	18.2	111.1	129.2
300 --- 399	29.1	* 4.8	33.9	48.9	* 4.2	78.6	82.8
400 --- 499	48.3	**0.9	49.2	* 15.9	* 12.6	52.5	65.0
500 --- 599	33.3	—	33.3	* 4.3	* 5.5	32.1	37.6
600 --- 699	28.1	—	28.1	**2.3	* 4.7	25.7	30.4
700 and over	50.7	—	50.7	**1.3	22.7	29.3	52.0
Total	211.8	26.3	238.1	197.7	74.8	360.9	435.8
Dollars per week							
Mean income	590	248	552	290	565	406	433
Median income	512	242	488	274	456	341	352
--- Per cent of income units ---							
Principal source of income							
Wage or salary	71.5	—	63.6	**0.9	54.2	31.2	35.1
Own business or partnership income	* 5.3	—	* 4.7	—	* 7.8	* 1.5	* 2.6
Other private income	**0.4	**11.5	* 1.6	* 4.7	**4.1	* 2.8	* 3.0
Government pensions and allowances	21.5	88.5	28.9	94.5	30.2	64.6	58.7
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Sex of parent							
Male	26.2	* 16.7	25.1	* 7.6	100.0		17.2
Female	73.8	83.3	74.9	92.4		100.0	82.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age of parent							
15 --- 24	* 6.3	**6.5	* 6.3	13.1		11.3	9.4
25 --- 44	67.4	* 63.2	67.0	69.5	57.0	70.4	68.1
45 and over	26.2	* 30.4	26.7	17.4	43.0	18.3	22.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of dependent children							
1 child	56.2	* 63.3	57.0	45.8	61.3	50.0	51.9
2 or more children	43.8	* 36.7	43.0	54.2	38.7	50.0	48.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	16.6	**3.6	15.1	**0.9	24.0	5.5	8.7
1 and less than 20	40.9	**4.4	36.9	* 2.2	34.7	18.3	21.1
20 and less than 50	21.2	**7.2	19.6	* 2.4	* 7.4	12.7	11.8
50 and less than 90	16.9	* 18.2	17.1	28.3	**4.2	25.9	22.2
90 and over	* 3.1	* 66.6	10.1	66.2	26.0	37.5	35.6
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type							
Owners without a mortgage	16.6	* 14.7	16.4	* 7.8	* 16.7	11.6	12.5
Owners with a mortgage	31.9	* 18.7	30.5	13.5	39.3	19.4	22.8
Renters							
Public	12.3	* 20.7	13.2	35.8	* 16.3	24.9	23.4
Private	29.3	* 26.9	29.0	33.6	26.6	32.0	31.1
Other	8.6	* 15.3	9.4	* 5.4	**1.1	8.9	7.6
Total renters	50.2	* 62.8	51.6	74.8	44.1	65.9	62.1
Other	**1.3	**3.7	* 1.6	* 3.8		* 3.1	* 2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 19. ONE-PARENT INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PERCENTAGE CONTRIBUTION OF GOVERNMENT PENSIONS AND ALLOWANCES TO GROSS INCOME AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Percentage contribution of government pensions and allowances to gross income			All one-parent income units(a)
	Nil or less than 20	20 to less than 90	90 and over	
--- '000				
Gross weekly income (\$)				
No income	—	—	—	**1.3
Negative income	—	—	—	**1.5
1 - 159	* 4.8	**3.4	* 8.4	* 16.6
160 - 199	—	**1.0	18.4	19.4
200 - 299	**1.9	30.4	97.0	129.2
300 - 399	* 8.1	47.2	27.5	82.8
400 - 499	25.0	38.7	**1.3	65.0
500 - 599	23.7	* 13.2	**0.7	37.6
600 - 699	18.2	* 10.5	**1.7	30.4
700 and over	48.3	* 3.7	—	52.0
Total	129.9	148.1	155.0	435.8
--- Dollars per week ---				
Mean income	691	404	256	433
Median income	617	381	249	352
--- Per cent of income units ---				
Principal source of income				
Wage or salary	86.2	27.7	..	35.1
Own business or partnership income	* 6.8	**1.6	..	* 2.6
Other private income	* 7.0	* 2.7	..	* 3.0
Government pensions and allowances	..	68.0	100.0	58.7
Total(b)	100.0	100.0	100.0	100.0
Sex of parent				
Male	33.8	* 5.8	12.6	17.2
Female	66.2	94.2	87.4	82.8
Total	100.0	100.0	100.0	100.0
Age of parent				
15 - 24	**2.1	* 10.5	14.6	9.4
25 - 44	68.5	68.7	67.5	68.1
45 and over	29.4	20.8	17.9	22.5
Total	100.0	100.0	100.0	100.0
Number of dependent children				
1 child	61.7	47.4	48.2	51.9
2 or more children	38.3	52.6	51.8	48.1
Total	100.0	100.0	100.0	100.0
Labour force status				
In the labour force				
Employed full-time	81.2	* 9.4	**0.9	28.4
Employed part-time	* 12.5	45.1	* 3.3	20.2
<i>Total employed</i>	<i>93.7</i>	<i>54.5</i>	<i>* 4.3</i>	<i>48.6</i>
Unemployed	**1.6	* 4.5	* 11.3	6.0
<i>Total labour force</i>	<i>95.3</i>	<i>59.0</i>	<i>15.6</i>	<i>54.6</i>
Not in the labour force	* 4.7	41.0	84.4	45.4
Total	100.0	100.0	100.0	100.0
Tenure type				
Owners without a mortgage	18.7	13.8	* 6.3	12.5
Owners with a mortgage	39.7	23.2	* 6.8	22.8
Renters				
Public	* 6.0	19.5	42.2	23.4
Private	27.6	33.2	32.7	31.1
Other	* 5.2	* 8.9	* 8.3	7.6
<i>Total renters</i>	<i>38.9</i>	<i>61.6</i>	<i>83.3</i>	<i>62.1</i>
Other	* 2.8	**1.4	* 3.6	* 2.6
Total	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative total income. (b) Includes income units with nil or negative income from all sources.

TABLE 20. ONE-PERSON INCOME UNITS: SELECTED CHARACTERISTICS BY GROSS WEEKLY INCOME QUINTILE GROUP
AUSTRALIA, 1995-96

Characteristics of income units	Gross weekly income quintile					All one-person income units
	Lowest	Second	Third	Fourth	Highest	
	-- Dollars per week --					
Upper boundary of quintile group	163	208	384	552	..	..
Mean income	90	181	291	466	821	370
Median income	115	178	291	461	709	291
	--- Per cent of income units					
Principal source of income						
Wage or salary	10.1	10.9	57.7	90.1	93.7	52.6
Own business or partnership income	2.2	* 1.1	3.1	3.9	3.8	2.8
Other private income	13.3	3.3	12.2	5.8	2.5	7.4
Government pensions and allowances	56.7	84.7	27.0	**0.2	--	33.6
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Sex						
Male	52.7	38.5	42.4	57.5	64.3	51.1
Female	47.3	61.5	57.6	42.5	35.7	48.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Age						
15 --- 24	45.7	14.3	40.5	41.1	16.7	31.7
25 --- 44	24.1	13.9	19.9	42.4	61.9	32.5
45 --- 64	16.6	21.8	13.9	12.5	18.7	16.7
65 and over	13.5	50.1	25.8	3.9	2.8	19.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Labour force status						
In the labour force						
Employed	22.6	15.3	65.2	94.1	97.8	59.1
Unemployed	33.2	7.7	* 1.2	* 0.4	--	8.6
<i>Total labour force</i>	<i>55.9</i>	<i>23.0</i>	<i>66.4</i>	<i>94.5</i>	<i>97.8</i>	<i>67.6</i>
Not in the labour force	44.1	77.0	33.6	5.5	2.2	32.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	22.7	14.5	63.5	96.4	97.6	59.0
1 and less than 20	**0.3	--	* 2.0	* 0.8	* 0.7	0.8
20 and less than 50	* 0.7	* 0.8	7.8	2.7	* 1.7	2.7
50 and less than 90	2.2	11.1	14.4	--	--	5.5
90 and over	54.4	73.6	12.3	**0.1	--	28.0
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type						
Owners without a mortgage	18.8	41.3	24.2	10.4	14.7	21.8
Owners with a mortgage	3.9	3.0	4.2	10.5	22.7	8.9
Renters						
Public	6.9	11.5	3.7	* 1.3	**0.3	4.7
Private	18.8	18.5	25.8	32.4	33.6	25.8
Resident relative	12.3	10.5	19.2	24.2	11.7	15.6
Other	4.6	4.0	3.1	4.5	4.2	4.1
<i>Total renters</i>	<i>42.6</i>	<i>44.4</i>	<i>51.8</i>	<i>62.5</i>	<i>49.8</i>	<i>50.2</i>
Other	34.7	11.2	19.8	16.6	12.8	19.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
	'000—					
Estimated number of income units						
Capital city	529.1	514.0	563.2	630.2	629.4	2,865.9
Rest of State	329.1	324.4	283.5	221.8	220.6	1,379.4
Total	858.3	838.4	846.7	851.9	850.0	4,245.3

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 21. ONE-PERSON INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY AGE
AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Age of the person						All one-person income units
	15-24	25-34	35-44	45-54	55-64	65 and over	
	'000						
Gross weekly income (\$)							
No income	94.9	25.1	* 7.7	* 7.4	* 8.4	**2.3	145.8
Negative income	* 4.7	**1.9	* 4.3	* 4.0	* 4.8	**3.4	23.0
1 --- 119	142.8	41.2	* 11.5	* 14.2	28.1	30.9	268.6
120 --- 159	140.7	60.9	32.1	33.1	35.0	44.6	346.4
160 --- 199	101.0	62.0	60.0	48.5	110.8	416.0	798.2
200 --- 299	171.9	49.3	33.0	50.1	59.4	204.3	568.0
300 --- 399	227.6	79.3	38.4	29.1	* 17.7	57.1	449.2
400 --- 499	203.0	146.7	59.3	40.0	24.0	19.0	492.0
500 --- 599	148.8	160.7	64.0	35.7	18.3	* 14.7	442.3
600 --- 699	60.6	118.4	35.7	24.6	* 13.3	* 8.0	260.5
700 --- 799	23.9	56.5	33.6	23.4	* 7.4	**1.7	146.5
800 --- 999	* 15.8	62.8	38.3	28.6	* 11.1	* 5.3	161.9
1000 --- 1499	* 5.3	45.3	30.7	19.8	* 6.4	* 3.6	111.0
1500 and over	* 6.2	* 7.5	* 12.6	**2.8	**2.1	**0.5	31.7
Total	1,347.2	917.5	461.2	361.2	346.9	811.4	4,245.3
	--- Dollars per week ---						
Mean income	313	495	537	442	298	226	370
Median income	304	489	482	379	190	184	291
	--- Per cent of income units ---						
Principal source of income							
Wage or salary	70.5	74.6	64.4	55.4	26.1	* 1.1	52.6
Own business or partnership income	* 0.7	2.9	7.3	6.8	5.7	* 0.8	2.8
Other private income	4.5	4.0	* 2.4	7.1	11.8	17.4	7.4
Government pensions and allowances	18.1	15.7	23.3	27.6	52.6	80.0	33.6
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Sex							
Male	55.7	64.9	62.5	51.5	40.0	26.1	51.1
Female	44.3	35.1	37.5	48.5	60.0	73.9	48.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Labour force status							
In the labour force							
Employed	75.2	81.5	75.2	66.8	38.3	3.1	59.1
Unemployed	14.3	9.0	9.2	8.0	* 4.8	**0.1	8.6
<i>Total labour force</i>	<i>89.5</i>	<i>90.5</i>	<i>84.4</i>	<i>74.8</i>	<i>43.1</i>	<i>3.2</i>	<i>67.6</i>
Not in the labour force	10.5	9.5	15.6	25.2	56.9	96.8	32.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	71.8	79.5	73.2	65.3	38.8	12.2	59.0
1 and less than 20	* 0.6	* 0.5	**0.4	**0.7	* 1.8	* 1.3	0.8
20 and less than 50	2.3	* 1.4	**0.5	* 3.2	* 3.0	6.0	2.7
50 and less than 90	1.9	* 1.9	* 2.4	* 4.7	9.7	16.0	5.5
90 and over	16.1	13.8	21.0	22.9	42.9	63.8	28.0
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type							
Owners without a mortgage	* 0.9	3.3	11.0	33.7	55.9	64.0	21.8
Owners with a mortgage	1.4	14.8	24.7	17.8	8.1	* 1.9	8.9
Renters							
Public	* 1.0	* 1.9	5.3	8.6	11.4	9.2	4.7
Private	28.3	38.9	35.1	24.7	13.6	7.3	25.8
Resident relative	28.4	19.3	9.4	5.6	* 1.4	4.2	15.6
Other	3.0	5.8	5.0	* 3.4	* 4.4	3.5	4.1
<i>Total renters</i>	<i>60.7</i>	<i>65.9</i>	<i>54.8</i>	<i>42.3</i>	<i>30.7</i>	<i>24.2</i>	<i>50.2</i>
Other	36.9	16.0	9.5	6.3	5.3	9.9	19.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 22. ONE-PERSON INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PRINCIPAL SOURCE OF INCOME, AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Principal source of income						All one-person income units(a)
	Private income						
	Earned income			Other private income	Government pensions and allowances	Total	
	Wage or salary	Own business or partnership	Total				
--- '000 ---							
Gross weekly income (\$)							
No income		—	—	* 17.0	* 17.0	—	145.8
Negative income		—	—	—	—	—	23.0
1 — 119	57.0	18.8	75.8	76.4	152.2	116.4	268.6
120 — 159	29.3	**0.4	29.7	* 12.6	42.3	304.1	346.4
160 — 199	61.4	* 7.1	68.5	33.9	102.4	695.8	798.2
200 — 299	200.0	* 15.1	215.1	65.8	280.9	287.0	568.0
300 — 399	361.2	19.9	381.1	46.2	427.3	21.9	449.2
400 — 499	444.9	21.5	466.4	24.3	490.7	**1.3	492.0
500 — 599	410.3	* 9.1	419.4	22.9	442.3	—	442.3
600 — 699	250.9	* 5.9	256.8	* 3.7	260.5	—	260.5
700 — 799	138.5	* 3.8	142.3	* 4.2	146.5	—	146.5
800 — 999	154.7	**2.8	157.6	* 4.4	161.9	—	161.9
1000 — 1199	63.7	* 6.9	70.5	**1.0	71.5	—	71.5
1200 — 1499	34.0	**2.6	36.5	**3.0	39.5	—	39.5
1500 — 1999	* 17.6	**1.7	19.3	—	19.3	—	19.3
2000 and over	* 7.4	* 5.0	* 12.4	—	* 12.4	—	* 12.4
Total	2,230.9	120.6	2,351.5	315.3	2,666.8	1,426.7	4,245.3
--- Dollars per week ---							
Mean income	525	592	529	260	497	175	370
Median income	485	397	479	231	453	172	291
--- Per cent of income units ---							
Sex							
Male	57.1	82.6	58.5	50.5	57.5	37.7	51.1
Female	42.9	17.4	41.5	49.5	42.5	62.3	48.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age							
15 — 24	42.6	* 7.8	40.8	19.2	38.2	17.1	31.7
25 — 44	44.0	49.9	44.3	15.0	40.8	17.6	32.5
45 — 64	13.0	36.9	14.3	21.1	15.1	19.8	16.7
65 and over	* 0.4	* 5.4	* 0.7	44.7	5.9	45.5	19.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	96.7	94.7	96.6	73.4	93.9	—	59.0
1 and less than 20	* 0.8	**2.1	0.8	* 4.2	1.2	—	0.8
20 and less than 50	2.5	* 3.2	2.5	17.0	4.2	**0.2	2.7
50 and less than 90	—	—	—	—	—	16.4	5.5
90 and over	—	—	—	—	—	83.4	28.0
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type							
Owners without a mortgage	8.5	31.1	9.6	47.4	14.1	37.4	21.8
Owners with a mortgage	12.8	21.1	13.2	* 4.4	12.2	3.5	8.9
Renters							
Public	1.3	—	1.2	* 1.9	1.3	11.6	4.7
Private	31.1	33.2	31.2	25.0	30.4	17.7	25.8
Resident relative	22.0	* 4.3	21.1	* 4.3	19.1	10.0	15.6
Other	4.0	* 4.3	4.0	* 1.5	3.7	4.7	4.1
<i>Total renters</i>	<i>58.3</i>	<i>41.7</i>	<i>57.5</i>	<i>32.7</i>	<i>54.5</i>	<i>44.0</i>	<i>50.2</i>
Other	20.4	* 6.0	19.7	15.5	19.2	15.2	19.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 23. ONE-PERSON INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY LABOUR FORCE STATUS AND SEX, AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	In labour force			Not in labour force	Male	Female	All one-person income units
	Employed	Unemployed	Total				
--- '000 ---							
Gross weekly income (\$)							
No income	25.9	55.1	81.0	64.8	94.1	51.7	145.8
Negative income	22.2	..	22.2	**0.8	* 16.6	* 6.5	23.0
1 - 119	98.3	68.1	166.3	102.3	140.5	128.1	268.6
120 - 159	46.5	142.4	189.0	157.5	165.6	180.8	346.4
160 - 199	89.3	84.1	173.4	624.8	306.0	492.2	798.2
200 - 299	253.9	* 10.2	264.2	303.8	225.4	342.6	568.0
300 - 399	386.6	**0.6	387.2	62.0	212.9	236.3	449.2
400 - 499	468.2	**2.3	470.5	21.6	283.4	208.6	492.0
500 - 599	418.1	**1.3	419.4	22.9	263.3	179.0	442.3
600 - 699	256.8	..	256.8	* 3.7	155.4	105.1	260.5
700 - 799	142.3	..	142.3	* 4.2	88.5	58.0	146.5
800 - 999	159.1	..	159.1	**2.9	104.3	57.7	161.9
1000 - 1199	70.5	..	70.5	**1.0	56.0	* 15.5	71.5
1200 - 1499	37.3	..	37.3	**2.2	32.2	* 7.3	39.5
1500 - 1999	19.3	..	19.3	..	* 14.2	* 5.1	19.3
2000 and over	* 12.4	..	* 12.4	..	* 12.4	..	* 12.4
Total	2,506.9	364.1	2,871.0	1,374.4	2,170.8	2,074.5	4,245.3
--- Dollars per week ---							
Mean income	503	124	455	193	416	322	370
Median income	458	148	421	175	359	239	291
--- Per cent of income units ---							
Principal source of income							
Wage or salary	89.0	..	77.7	..	58.7	46.1	52.6
Own business or partnership income	4.5	**0.7	4.0	* 0.4	4.6	1.0	2.8
Other private income	1.5	5.1	1.9	18.9	7.3	7.5	7.4
Government pensions and allowances	3.3	80.8	13.2	76.3	24.8	42.8	33.6
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Sex							
Male	58.5	64.4	59.2	34.3	100.0	..	51.1
Female	41.5	35.6	40.8	65.7	..	100.0	48.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age							
15 - 24	40.4	53.0	42.0	10.3	34.6	28.8	31.7
25 - 44	43.7	34.3	42.5	11.6	40.7	23.8	32.5
45 - 64	14.9	12.5	14.6	21.0	15.0	18.5	16.7
65 and over	1.0	**0.2	0.9	57.2	9.7	28.9	19.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	91.6	* 3.5	80.4	14.2	67.2	50.4	59.0
1 and less than 20	0.8	..	0.7	* 0.9	0.8	* 0.7	0.8
20 and less than 50	2.4	**0.5	2.1	4.0	2.1	3.4	2.7
50 and less than 90	2.3	* 3.4	2.5	11.9	3.7	7.4	5.5
90 and over	1.0	77.4	10.7	64.3	21.1	35.3	28.0
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type							
Owners without a mortgage	10.4	5.5	9.8	47.0	14.6	29.4	21.8
Owners with a mortgage	12.8	5.0	11.8	2.8	9.0	8.7	8.9
Renters							
Public	1.2	6.8	1.9	10.6	2.8	6.8	4.7
Private	30.9	28.0	30.5	16.0	29.5	22.0	25.8
Resident relative	20.5	18.2	20.2	5.9	18.7	12.3	15.6
Other	4.1	5.2	4.2	3.8	4.4	3.7	4.1
<i>Total renters</i>	<i>56.7</i>	<i>58.2</i>	<i>56.9</i>	<i>36.3</i>	<i>55.4</i>	<i>44.8</i>	<i>50.2</i>
Other	20.2	31.3	21.6	13.8	21.0	17.1	19.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

TABLE 24. ONE-PERSON INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PERCENTAGE CONTRIBUTION OF GOVERNMENT PENSIONS AND ALLOWANCES TO GROSS INCOME AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	Percentage contribution of government pensions and allowances to gross income			All one-person income units(a)
	Nil or less than 20	20 to less than 90	90 and over	
	'000 ---			
Gross weekly income (\$)				
No income				145.8
Negative income				23.0
1 --- 119	148.4	* 8.1	112.1	268.6
120 --- 159	41.4	* 15.5	289.6	346.4
160 --- 199	96.1	70.6	631.6	798.2
200 --- 299	245.9	171.6	150.5	568.0
300 --- 399	393.7	50.7	* 4.9	449.2
400 --- 499	477.1	* 14.0	**0.9	492.0
500 --- 599	432.9	* 9.4	---	442.3
600 --- 699	255.3	* 5.2	---	260.5
700 --- 799	142.8	* 3.7	---	146.5
800 --- 999	160.5	**1.5	---	161.9
1000 --- 1199	71.5	---	---	71.5
1200 --- 1499	39.5	---	---	39.5
1500 --- 1999	19.3	---	---	19.3
2000 and over	* 12.4	---	---	* 12.4
Total	2,536.7	350.2	1,189.6	4,245.3
	--- Dollars per week ---			
Mean income	506	264	166	370
Median income	458	228	168	291
	--- Per cent of income units ---			
Principal source of income				
Wage or salary	85.8	15.9	---	52.6
Own business or partnership income	4.6	* 1.1	---	2.8
Other private income	9.6	15.3	---	7.4
Government pensions and allowances	---	67.7	100.0	33.6
Total(b)	100.0	100.0	100.0	100.0
Sex				
Male	58.2	36.3	38.4	51.1
Female	41.8	63.7	61.6	48.9
Total	100.0	100.0	100.0	100.0
Age				
15 --- 24	38.4	16.0	18.2	31.7
25 --- 44	42.3	12.3	18.8	32.5
45 --- 64	15.0	20.7	19.5	16.7
65 and over	4.3	50.9	43.5	19.1
Total	100.0	100.0	100.0	100.0
Labour force status				
In the labour force				
Employed	91.3	33.6	2.0	59.1
Unemployed	* 0.5	* 4.1	23.7	8.6
<i>Total labour force</i>	<i>91.8</i>	<i>37.7</i>	<i>25.7</i>	<i>67.6</i>
Not in the labour force	8.2	62.3	74.3	32.4
Total	100.0	100.0	100.0	100.0
Tenure type				
Owners without a mortgage	13.1	49.7	33.8	21.8
Owners with a mortgage	12.6	* 4.8	3.2	8.9
Renters				
Public	1.2	* 2.1	13.5	4.7
Private	30.3	19.5	18.5	25.8
Resident relative	19.5	9.5	10.2	15.6
Other	3.7	* 3.5	5.0	4.1
<i>Total renters</i>	<i>54.7</i>	<i>34.5</i>	<i>47.2</i>	<i>50.2</i>
Other	19.6	11.0	15.9	19.1
Total	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative total income. (b) Includes income units with nil or negative income from all sources.

TABLE 25. LIFE CYCLE GROUPS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS
AUSTRALIA, 1995-96

Gross weekly income and characteristics of income units	One-person aged under 35	Couple without dependent children, reference person aged under 35	Couple with dependent children and age of eldest child (years)			Couple without dependent children, reference person aged		One-person aged 65 and over
		Under 5	5-14	15-24	55-64	65 and over		
'000								
Gross weekly income (\$)								
No income	120.0	..		**1.2	**1.2	**2.4	**1.9	**2.3
Negative income	* 6.5	**2.1	**1.1	* 10.0	* 4.8	* 6.8	**1.2	**3.4
1 - 119	183.9	..	* 6.3	* 9.7	* 6.2	* 17.4	* 9.0	30.9
120 - 159	201.6	..	* 4.7	* 5.7	**2.2	* 4.3	21.0	44.6
160 - 199	163.0	..	* 7.4	* 4.8	**3.0	* 6.4	* 12.1	416.0
200 - 299	221.2	* 9.5	* 13.0	21.0	* 16.9	114.6	219.8	204.3
300 - 399	306.9	* 8.0	33.0	58.3	29.5	72.0	191.5	57.1
400 - 499	349.7	* 17.0	38.7	75.6	36.4	41.7	79.3	19.0
500 - 599	309.5	* 14.8	43.3	96.0	37.5	46.3	39.9	* 14.7
600 - 699	178.9	* 14.1	45.2	117.9	50.3	37.1	26.1	* 8.0
700 - 799	80.4	22.9	37.5	79.1	24.2	40.5	20.2	**1.7
800 - 999	78.7	66.3	64.4	160.6	90.2	55.6	* 16.0	* 5.3
1000 - 1199	28.9	93.4	49.6	110.5	79.8	32.0	* 10.4	**1.0
1200 - 1499	21.7	65.5	43.1	126.9	71.0	35.0	* 14.2	**2.6
1500 - 1999	* 11.4	28.7	30.9	66.0	85.6	17.9	* 7.6	..
2000 and over	**2.4	* 13.4	20.8	49.3	49.1	* 14.3	* 5.1	**0.5
Total	2,264.6	355.6	439.1	992.3	587.9	544.3	675.3	811.4
--- Dollars per week ---								
Mean income	387	1,092	925	937	1,080	658	429	226
Median income	375	1,056	780	816	977	510	321	184
--- Per cent of income units ---								
Principal source of income								
Wage or salary	72.2	91.5	77.2	73.7	72.9	41.1	4.3	* 1.1
Own business or partnership income	1.6	5.5	10.8	13.0	12.6	15.2	3.0	* 0.8
Other private income	4.3	* 1.0	* 1.0	* 1.2	* 2.5	15.1	22.0	17.4
Government pensions and allowances	17.1	* 1.4	10.7	11.1	11.1	26.8	70.2	80.0
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners								
None	23.9	* 1.5	10.2	9.2	10.7	34.6	86.2	96.5
One	76.1	15.4	45.6	35.8	25.0	27.1	7.4	3.5
Two	..	83.1	44.2	55.0	64.2	38.3	6.4	..
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income								
Nil and less than 1	74.9	94.7	28.8	24.1	41.8	61.4	15.5	12.2
1 and less than 20	* 0.5	* 1.4	52.9	53.5	37.7	5.5	6.5	* 1.3
20 and less than 50	1.9	* 1.9	7.1	10.3	8.6	4.6	8.0	6.0
50 and less than 90	1.9	**0.4	* 1.2	2.4	3.8	6.2	18.6	16.0
90 and over	15.2	**0.9	9.7	8.6	7.1	20.6	50.9	63.8
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type								
Owners without a mortgage	1.9	6.9	16.2	25.2	46.2	78.1	85.3	64.0
Owners with a mortgage	6.9	46.3	51.8	50.2	42.7	14.1	4.3	* 1.9
Renters								
Public	1.4	**0.4	* 3.4	4.4	* 2.2	* 2.4	3.0	9.2
Private	32.6	38.9	21.0	15.1	7.5	4.0	3.7	7.3
Other	28.8	* 2.3	4.1	2.5	* 0.6	* 0.6	**0.3	7.7
Total renters	62.8	41.6	28.5	22.1	10.3	7.0	6.9	24.2
Other	28.4	5.2	* 3.5	2.5	* 0.8	* 0.8	3.5	9.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income.

**TABLE 26A. ALL INCOME UNITS: INCOME UNIT TYPE BY GROSS WEEKLY INCOME QUINTILE GROUP
AUSTRALIA, 1995-96**

Type of income unit	Gross weekly income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group (\$)	196	360	561	932	..	
	--- '000 ---					
Couple						
Reference person aged under 45						
With dependent children	47.1	86.9	230.7	486.8	597.8	1,449.3
Without dependent children	* 9.4	31.7	51.0	120.0	305.0	517.2
Total	56.5	118.6	281.7	606.8	902.8	1,966.5
Reference person aged 45 -- 64						
With dependent children	20.1	35.5	69.0	142.4	293.6	560.6
Without dependent children	61.8	197.0	157.4	242.2	336.9	995.3
Total	82.0	232.5	226.4	384.6	630.5	1,555.9
Reference person aged 65 and over	45.0	359.8	164.4	76.8	38.9	684.8
All couple income units	183.5	710.8	672.5	1,068.2	1,572.1	4,207.2
One-parent	36.9	184.0	113.7	73.5	27.6	435.8
One-person						
Aged 15 -- 24	482.8	332.3	402.0	115.4	* 14.4	1,347.2
Aged 25 -- 64	593.1	296.9	534.0	505.4	157.4	2,086.8
Aged 65 and over	480.7	256.4	51.9	* 16.4	* 5.9	811.4
All one-person income units	1,556.6	885.9	987.9	637.2	177.7	4,245.3
Total	1,777.0	1,780.8	1,774.1	1,779.0	1,777.4	8,888.3

**TABLE 26B. ALL INCOME UNITS: INCOME UNIT TYPE BY DISPOSABLE WEEKLY INCOME QUINTILE GROUP
AUSTRALIA, 1995-96**

Type of income unit	Disposable income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group (\$)	192	329	471	740	..	
	'000					
Couple						
Reference person aged under 45						
With dependent children	44.3	69.7	179.8	543.3	612.2	1,449.3
Without dependent children	* 9.4	31.3	49.8	108.7	318.0	517.2
Total	53.7	101.0	229.6	652.0	930.1	1,966.5
Reference person aged 45 -- 64						
With dependent children	20.1	26.2	62.9	135.3	316.2	560.6
Without dependent children	62.8	184.5	157.9	242.3	347.7	995.3
Total	83.0	210.7	220.8	377.6	663.9	1,555.9
Reference person aged 65 and over	43.5	322.5	191.7	84.1	43.0	684.8
All couple income units	180.2	634.2	642.0	1,113.7	1,637.1	4,207.2
One-parent	34.7	165.2	125.6	85.7	24.6	435.8
One-person						
Aged 15 -- 24	504.8	352.2	385.6	93.0	* 11.6	1,347.2
Aged 25 -- 64	598.1	337.4	596.6	460.5	94.2	2,086.8
Aged 65 and over	463.1	286.7	40.0	* 16.0	* 5.6	811.4
All one-person income units	1,566.0	976.3	1,022.2	569.6	111.3	4,245.3
Total	1,780.9	1,775.7	1,789.8	1,769.0	1,772.9	8,888.3

TABLE 26C. ALL INCOME UNITS: INCOME UNIT TYPE BY HENDERSON EQUIVALENT INCOME QUINTILE GROUP
AUSTRALIA, 1995-96

Type of income unit	Henderson equivalent income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group (\$)	426	581	799	1,072		
	--- '000 ---					
Couple						
Reference person aged under 45						
With dependent children	239.4	346.3	381.6	308.0	174.0	1,449.3
Without dependent children	28.0	41.4	55.3	171.5	220.9	517.2
Total	267.4	387.7	436.9	479.5	394.9	1,966.5
Reference person aged 45 - 64						
With dependent children	66.2	93.0	118.9	129.8	152.8	560.6
Without dependent children	126.7	169.3	179.8	182.8	336.6	995.3
Total	192.9	262.3	298.7	312.6	489.4	1,555.9
Reference person aged 65 and over	80.6	321.5	165.9	58.7	58.2	684.8
All couple income units	540.9	971.5	901.6	850.8	942.5	4,207.2
One-parent	142.1	124.6	91.5	52.8	24.8	435.8
One-person						
Aged 15 - 24	357.1	165.8	257.8	367.9	198.6	1,347.2
Aged 25 - 64	438.7	238.6	369.1	457.7	582.7	2,086.8
Aged 65 and over	295.1	288.7	151.5	45.4	30.6	811.4
All one-person income units	1,090.9	693.1	778.4	870.9	812.0	4,245.3
Total	1,773.9	1,789.2	1,771.5	1,774.5	1,779.3	8,888.3

TABLE 26D. ALL INCOME UNITS: INCOME UNIT TYPE BY OECD EQUIVALENT INCOME QUINTILE GROUP
AUSTRALIA, 1995-96

Type of income unit	OECD equivalent income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group (\$)	444	578	866	1,209		
	--- '000 ---					
Couple						
Reference person aged under 45						
With dependent children	290.5	295.2	427.5	287.1	149.0	1,449.3
Without dependent children	26.6	19.6	59.0	108.6	303.4	517.2
Total	317.0	314.8	486.5	395.7	452.4	1,966.5
Reference person aged 45 - 64						
With dependent children	91.5	69.4	141.1	132.1	126.5	560.6
Without dependent children	130.9	151.0	197.9	188.8	326.7	995.3
Total	222.4	220.4	339.0	320.9	453.2	1,555.9
Reference person aged 65 and over	148.6	272.9	170.2	53.7	39.5	684.8
All couple income units	688.1	808.0	995.7	770.3	945.1	4,207.2
One-parent	182.8	77.8	106.5	48.4	20.3	435.8
One-person						
Aged 15 - 24	411.5	143.6	280.3	382.6	129.1	1,347.2
Aged 25 - 64	365.6	320.1	215.2	525.1	660.8	2,086.8
Aged 65 and over	117.8	443.8	180.3	45.8	23.7	811.4
All one-person income units	894.9	907.5	675.8	953.6	813.6	4,245.3
Total	1,765.8	1,793.3	1,777.9	1,772.3	1,779.0	8,888.3

TABLE 27A. ALL INCOME UNITS: PRINCIPAL SOURCE OF INCOME BY GROSS WEEKLY INCOME QUINTILE GROUP
AUSTRALIA, 1995-96

Principal source of income	Gross weekly income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group	196	360	561	932	..	
			--- '000 ---			
Principal source of income						
Wage or salary	166.1	495.8	1,239.1	1,481.8	1,546.8	4,929.6
Own business or partnership income	48.8	70.8	117.8	152.4	183.9	573.6
Other private income	176.6	135.0	152.4	109.7	45.5	619.2
Government pensions and allowances	1,195.8	1,079.2	264.9	35.0	**1.2	2,576.2
Total(a)	1,777.0	1,780.8	1,774.1	1,779.0	1,777.4	8,888.3

TABLE 27B. ALL INCOME UNITS: PRINCIPAL SOURCE OF INCOME BY DISPOSABLE WEEKLY INCOME QUINTILE GROUP
AUSTRALIA, 1995-96

Principal source of income	Disposable income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group	192	329	471	740	..	
			--- '000 ---			
Principal source of income						
Wage or salary	197.3	544.2	1,235.8	1,425.6	1,526.8	4,929.6
Own business or partnership income	49.0	74.3	100.4	159.1	190.8	573.6
Other private income	179.1	138.0	132.7	116.6	52.9	619.2
Government pensions and allowances	1,165.9	1,019.2	320.9	67.7	**2.5	2,576.2
Total(a)	1,780.9	1,775.7	1,789.8	1,769.0	1,772.9	8,888.3

TABLE 27C. ALL INCOME UNITS: PRINCIPAL SOURCE OF INCOME BY HENDERSON EQUIVALENT INCOME QUINTILE GROUP, AUSTRALIA, 1995-96

Principal source of income	Henderson equivalent income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group	426	581	799	1,072	..	
			--- '000 ---			
Principal source of income						
Wage or salary	210.7	552.5	1,126.1	1,520.0	1,520.3	4,929.6
Own business or partnership income	107.0	108.5	117.9	101.5	138.7	573.6
Other private income	173.6	67.0	164.3	99.3	115.1	619.2
Government pensions and allowances	1,092.9	1,061.2	363.2	53.7	* 5.2	2,576.2
Total(a)	1,773.9	1,789.2	1,771.5	1,774.5	1,779.3	8,888.3

TABLE 27D. ALL INCOME UNITS: PRINCIPAL SOURCE OF INCOME BY OECD EQUIVALENT INCOME QUINTILE GROUP
AUSTRALIA, 1995-96

Principal source of income	OECD equivalent income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group	444	578	866	1,209	..	
			--- '000 ---			
Principal source of income						
Wage or salary	245.1	447.2	1,146.9	1,512.3	1,578.1	4,929.6
Own business or partnership income	115.5	78.5	124.1	116.2	139.3	573.6
Other private income	180.1	71.5	173.9	133.3	60.4	619.2
Government pensions and allowances	1,035.4	1,196.1	333.1	* 10.4	**1.2	2,576.2
Total(a)	1,765.8	1,793.3	1,777.9	1,772.3	1,779.0	8,888.3

(a) Includes income units with nil or negative income from all sources.

TABLE 28. ALL INCOME UNITS: SELECTED CHARACTERISTICS BY GROSS WEEKLY INCOME QUINTILE GROUP
AUSTRALIA, 1994-95

Characteristics of income units	Gross weekly income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
	-- Dollars per week --					
Upper boundary of quintile group	195	362	560	901	...	
Mean income	109	278	456	714	1,429	596
Median income	155	276	454	702	1,230	453
	-- Per cent of income units					
Principal source of income						
Wage or salary	8.5	28.1	72.6	87.5	87.5	56.8
Own business or partnership income	2.3	4.3	5.7	7.5	9.3	5.8
Other private income	9.4	8.0	9.0	3.3	3.0	6.6
Government pensions and allowances	69.7	59.5	12.7	1.7	**0.2	28.8
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit						
Couple						
With dependent children	3.9	8.6	15.2	36.0	51.8	23.2
Without dependent children	5.9	35.7	22.0	24.5	37.4	25.1
All couple income units	9.8	44.4	37.7	60.4	89.2	48.2
One-parent	2.3	10.3	6.3	3.8	* 0.8	4.7
One-person	87.9	45.4	56.0	35.8	10.0	47.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	84.3	63.1	18.2	3.7	1.5	34.2
One	13.2	34.2	75.3	65.1	27.0	42.9
Two	2.5	2.7	6.6	31.2	71.5	22.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	16.4	31.7	66.9	62.2	72.9	50.0
1 and less than 20	* 0.5	3.1	10.8	29.0	26.4	13.9
20 and less than 50	1.6	5.8	10.1	7.2	* 0.7	5.1
50 and less than 90	4.2	15.0	6.0	1.3	**0.1	5.3
90 and over	65.4	44.4	6.3	* 0.3	--	23.3
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type						
Owners	34.8	42.8	27.8	28.3	35.7	33.9
Purchasers	5.2	7.9	14.8	33.3	45.4	21.3
Renters						
Government	8.7	7.2	3.5	1.6	* 0.6	4.3
Private	15.7	18.0	22.6	21.3	12.5	18.0
Resident relative	11.0	10.4	12.4	5.8	* 0.9	8.1
Other	4.4	2.3	4.4	2.9	2.2	3.3
Total renters	39.8	37.9	43.0	31.7	16.2	33.7
Other	19.3	11.0	12.7	6.0	2.2	10.2
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
	-- '000 --					
Estimated number of income units						
Capital city	1,071.2	1,020.6	1,164.4	1,181.2	1,252.4	5,689.8
Rest of State	681.5	717.4	583.1	557.0	487.5	3,026.4
Total	1,752.7	1,738.0	1,747.4	1,738.2	1,739.8	8,716.2

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

TABLE 29. ALL INCOME UNITS: INCOME SHARE BY TYPE OF INCOME UNIT AND GROSS WEEKLY INCOME QUINTILE GROUPS, AUSTRALIA, 1994-95

Type of income unit	Gross weekly income quintile					All income units	Gini-coefficient
	Lowest	Second	Third	Fourth	Highest		
--- Income share (per cent) ---							
Couple							
With dependent children and reference person aged							
15 --- 44	6.5	13.4	17.9	23.2	39.0	100.0	0.32
45 and over	5.9	11.7	16.4	22.8	43.3	100.0	0.37
Total	6.3	12.8	17.3	22.9	40.8	100.0	0.34
Without dependent children and reference person aged							
15 --- 44	6.1	14.5	19.0	24.0	36.6	100.0	0.29
45 --- 64	4.4	10.3	17.0	25.2	43.1	100.0	0.38
65 and over	10.8	13.4	15.8	20.1	39.9	100.0	0.29
Total	5.2	9.7	15.7	25.6	43.8	100.0	0.38
All couple income units	5.1	11.0	17.3	24.3	42.3	100.0	0.37
One-parent	8.5	13.1	17.6	23.3	37.5	100.0	0.29
One-person							
15 --- 24	2.8	10.8	19.3	26.0	41.1	100.0	0.39
25 --- 44	4.4	12.9	19.2	23.3	40.2	100.0	0.35
45 --- 64	4.4	9.2	13.1	24.8	48.5	100.0	0.44
65 and over	10.5	17.4	16.8	20.2	35.1	100.0	0.22
All one-person income units	4.8	9.4	15.8	24.9	43.7	100.0	0.41
All income units	3.7	9.3	15.3	23.9	47.8	100.0	0.44
Mean gross weekly income (\$)							
Couple							
With dependent children and reference person aged							
15 --- 44	298	611	822	1,059	1,789	915	..
45 and over	327	642	909	1,246	2,393	1,105	..
Total	306	619	842	1,104	1,974	970	..
Without dependent children and reference person aged							
15 --- 44	307	729	959	1,205	1,842	1,009	..
45 --- 64	161	374	621	921	1,566	728	..
65 and over	219	281	324	418	824	412	..
Total	184	345	564	906	1,556	711	..
All couple income units	213	460	724	1,015	1,766	835	..
One-parent	171	264	348	473	753	402	..
One-person							
15 --- 24	46	181	312	424	672	328	..
25 --- 44	113	334	486	630	1,046	521	..
45 --- 64	86	166	249	467	914	377	..
65 and over	124	164	173	209	367	208	..
All one-person income units	88	175	293	461	838	371	..
All income units	109	278	456	714	1,429	596	..

TABLE 30. ALL INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY TYPE OF INCOME UNIT
AUSTRALIA, 1994-95

Gross weekly income and characteristics of income units	Type of income unit				All income units
	Couple		One-parent	One-person	
	With dependent children	Without dependent children			
'000 ---					
Gross weekly income (\$)					
No income	* 5.2	* 7.8	**0.3	144.8	158.2
Negative income	* 11.4	21.4	**2.3	* 16.0	51.1
1 - 119	36.6	36.9	* 6.7	268.3	348.6
120 - 159	* 7.3	20.0	**1.7	346.4	375.4
160 - 199	* 9.7	18.2	34.9	801.8	864.7
200 - 299	55.0	416.1	116.6	500.3	1,088.0
300 - 399	136.6	284.2	74.7	417.3	912.7
400 - 499	130.2	180.6	65.0	558.7	934.5
500 - 599	177.3	165.7	40.9	340.4	724.3
600 - 699	190.5	121.8	28.6	277.0	617.8
700 - 799	161.3	117.6	* 11.7	150.6	441.2
800 - 999	357.1	244.2	* 17.1	154.7	773.1
1000 - 1199	249.1	192.8	**1.1	49.6	492.6
1200 - 1499	215.4	191.2	* 3.7	30.7	441.0
1500 - 1999	169.0	125.0	**2.2	27.6	323.7
2000 and over	107.0	41.6	—	20.8	169.4
Total	2,018.6	2,185.0	407.4	4,105.2	8,716.2
--- Dollars per week ---					
Mean income	970	711	402	371	596
Median income	843	553	349	289	453
--- Per cent of income units ---					
Principal source of income					
Wage or salary	76.5	50.3	34.3	52.8	56.8
Own business or partnership income	10.3	7.3	* 2.1	3.2	5.8
Other private income	1.3	10.9	* 3.6	7.1	6.6
Government pensions and allowances	11.4	30.2	59.4	33.6	28.8
Total(a)	100.0	100.0	100.0	100.0	100.0
Number of earners					
None	10.3	38.3	53.8	41.8	34.2
One	36.3	19.8	46.2	58.2	42.9
Two	53.4	41.9	—	—	22.9
Total	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income					
Nil and less than 1	29.4	60.1	8.3	58.8	50.0
1 and less than 20	50.7	3.4	19.1	0.9	13.9
20 and less than 50	7.9	5.2	13.1	2.8	5.1
50 and less than 90	2.1	7.4	21.8	4.2	5.3
90 and over	9.1	22.5	37.1	29.4	23.3
Total(b)	100.0	100.0	100.0	100.0	100.0
Tenure type					
Owners	32.6	58.5	18.0	22.9	33.9
Purchasers	45.6	23.5	19.8	8.3	21.3
Renters					
Government	3.5	2.2	18.3	4.5	4.3
Private	13.2	11.0	31.7	22.8	18.0
Resident relative	* 0.3	* 0.5	* 4.3	16.4	8.1
Other	1.9	1.3	* 1.6	5.1	3.3
<i>Total renters</i>	<i>19.0</i>	<i>14.9</i>	<i>55.9</i>	<i>48.8</i>	<i>33.7</i>
Other	2.2	2.7	5.6	18.7	10.2
Total(c)	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

EXPLANATORY NOTES

INTRODUCTION

1 This publication presents results from the 1995–96 Survey of Income and Housing Costs (SIHC). The survey collected information on sources of income, amounts received and characteristics of income units and persons resident in private dwellings throughout Australia.

2 The SIHC is a continuous survey, which began in July 1994. Each month, approximately 650 households are interviewed. This is the second publication in this series, representing the data for the period 1995–96.

3 Previous surveys of income were conducted by the Australian Bureau of Statistics (ABS) in 1990, 1986, 1982 and 1979. These surveys were generally conducted over a two-month period. Other differences between the new series of continuous surveys and income surveys conducted previously include improvements to the survey weighting and estimation procedures, changes to the population in scope and to interviewing methods.

CHANGES IN THIS ISSUE

Data

4 Tables 28–30 in this publication repeat results from the 1994–95 SIHC. Changes to survey data for 1994–95 have resulted in revised estimates. In particular, approximately 300,000 full-time students living with their parents were incorrectly classified as one-person income units. These have been reclassified as dependent students and are now included with couple and one-parent income units. The revised estimates reflect the new definition, used in recent ABS surveys, of dependent children (see the Glossary).

5 The impact of this revision is to decrease the number of couple units without dependent children by 4% (and increase those with dependent children by the same amount) and decrease their mean income by 2% (and increase mean income for those with dependants by 2%).

Scope

6 The scope of the survey has been changed slightly. In 1994–95 the population benchmarks used to derive survey weights included all Northern Territory private dwellings (excluding households containing members of non-Australian defence forces stationed in Australia and diplomatic personnel of overseas governments). From 1995–96 the population benchmarks specifically exclude households living in remote and sparsely settled areas of the Northern Territory.

Concepts

7 In previous surveys, tenure type has classified owner-occupiers of dwellings to either owners or purchasers. A purchaser was one where the dwelling had a mortgage or loan secured against it, and the loan was used to purchase or build the dwelling. An owner was where there was no loan secured against the dwelling for the purpose of building or purchasing.

8 From 1995–96, owner-occupiers are classified as owners without a mortgage and owners with a mortgage. This change to the classification was made to reflect the increasing diversity in financial instruments, in particular the increasing use of loans secured against dwellings being used for non-housing purposes. Such secured loans have implications for the security of tenure. For example, a household with a loan for non-housing purposes secured against the dwelling has the same security as a household with a secured loan to purchase the dwelling. The new classification reflects this, by classifying both as owners with a mortgage.

9 In 1995-96 there were approximately 190,000 income units who previously would have been classified as owners but who are now owners with a mortgage and approximately 10,000 income units who previously would have been classified as purchasers but who are now owners without a mortgage.

Changes to tenure type

Type of income unit	Owner	Purchaser	Owner without mortgage	Owner with mortgage
	'000	'000	'000	'000
Couple with dependants	688	882	593	977
Couple only	1 371	430	1 304	497
One-parent	62	91	54	99
One-person	939	366	927	377
All income units	3 060	1 769	2 878	1 951

CONCEPTS AND DEFINITIONS

Income unit

10 The concepts and definitions relating to statistics of income are described in the following section. Other definitions are included in the Glossary.

11 The income unit is the basic unit of analysis in the income survey. It is defined as that group of persons within a household whose command over income is assumed to be shared.

12 For the purposes of the income unit definition, income sharing is considered to take place within married (registered or de facto) couples, and between parents and dependent children.

13 In this publication, income units are classified as:

- couple income units—married (registered or de facto) couples and dependent children, if any;
- one-parent income units—a parent and dependent children only; and
- one-person income units—including non-dependent children living with their parents.

14 Other characteristics of income units are based on personal characteristics of income unit members, such as labour force status, the presence of children, and housing tenure.

Income

15 Estimates of income in this publication refer to:

- current receipts—income received around the time of interview;
- gross receipts—income before the deduction of personal income tax;
- usual receipts—the income that is most frequently received over a given period rather than the income that is actually received; and
- cash receipts that are regular and recurring.

16 Sources from which these receipts may be received include:

- wage or salary, (whether from an employer or own corporate enterprise);
- profit/loss from own business (including partnerships);
- property income (interest, net rent, dividends, royalties);
- government cash transfers (pensions, allowances, benefits); and
- private cash transfers (e.g. superannuation, regular workers' compensation, income from annuities and child support).

- 17** Receipts which are excluded from income because they are not regular or recurring cash payments consist of the following:
- income in kind including employee benefits such as superannuation payments in salary sacrifice schemes;
 - capital transfers such as inheritances and legacies, maturity payments on life insurance policies, lump sum compensation for injuries or other damage; and
 - capital gains and losses.

Weekly income

18 Income is collected using a number of different reporting periods, such as the last financial year for own business and property income and usual pay for wages and salaries and other sources of private income. The income is divided by the number of weeks in the reporting period. Estimates therefore do not refer to a given week within 1995-96.

Equivalent income

19 Net income can be adjusted by the application of equivalence scales to facilitate comparison of income levels across income unit types. Equivalence scales are sets of ratios which show the relative income levels required for income units of different sizes and composition to maintain a similar standard of living. For more information on equivalence scales see Appendix A.

SURVEY METHODOLOGY

Scope

20 The survey covers residents of private dwellings in Australia. Private dwellings are houses, flats, home units, caravans, garages, tents and other structures that are used as places of residence at the time of interview. Long-stay caravan parks are also included. These are distinct from special dwellings which include hotels, boarding schools, boarding houses and institutions. Residents of special dwellings are excluded.

21 The survey also excludes households which contain members of non-Australian defence forces stationed in Australia and diplomatic personnel of overseas governments.

22 Also excluded were persons living in remote and sparsely settled parts of the Northern Territory. In the Northern Territory approximately 20% of the population live in such areas.

Coverage

23 Information is collected from usual residents of private dwellings in urban and rural areas of Australia. Households containing members of the permanent Australian defence forces are excluded from the survey's coverage. However the survey is weighted as if such households were included in the survey.

24 Usual residents are residents who regard the dwelling as their own or main home. Other people present are considered to be visitors and are not asked to participate in the survey.

Interviewing

25 The SIHC is attached to the ABS Monthly Population Survey (MPS). The MPS is best known for collecting the data used to calculate national employment and unemployment rates. However, as well as collecting labour force data, it also collects data on other topics such as income.

26 The MPS is a monthly survey of approximately 30,000 households across Australia. In the survey, residents of selected dwellings are interviewed every month for eight months. In their eighth month of participation in the MPS, approximately one-sixth of households are asked questions on income and housing costs.

SURVEY DESIGN AND ESTIMATION

Sample design

27 The sample for the income survey is a sub-sample of private dwellings included in the MPS. The MPS is a multi-stage sample of private dwellings and a list sample of other dwellings.

28 The sample is suitable for producing reliable estimates for income of residents in private dwellings, classified by different population groups based on income unit composition (such as couples with children), levels and sources of income for each State and Territory and for metropolitan areas in each State and Territory.

29 Each month a sample of approximately 650 dwellings is selected for the income survey from the responding households in the MPS. Over the year, this resulted in approximately 15,500 persons over the age of 15 being included in the sample and of these, about 90% responded.

Fully non-responding households

30 Not all of the households selected in the sample contribute income information to the estimates. Such households include:

- those affected by death or illness of a household member; and
- those in which more than half of the persons over 15 in the household did not respond either because they could not be contacted, had language problems or refused to participate.

Partial response and imputation

31 Partial response occurs when:

- some items of data in a schedule are missing because a person is unable or unwilling to provide the data; or
- for a household, not every person over 15 residing in the household responds but at least half of these persons provide data.

32 In the first case above, the data provided are retained and the missing data imputed by replacing each missing value with a donor value. That is a value reported by another person who is known as the donor.

33 For the second type of partial response the data for the persons who did respond are retained and all the data for each missing person are provided by reusing the data of a fully-responding person (donor).

34 Imputation using donor records is also applied as an extra non-response adjustment for fully non-responding one-person households. Information about the household composition is obtained from the MPS.

35 Donors are selected by matching information on sex, age and labour force characteristics of the person with missing information. As far as possible, the information they provide is an appropriate proxy for the information that is missing. Depending on which values are to be imputed, donors are chosen from the pool of individual records with complete information for the block of questions where the missing information occurs.

EXPLANATORY NOTES *continued*

Final sample

36 The sample on which estimates are based, or the final sample, is composed of persons for which all necessary information is available. The information may have been wholly provided at the interview (fully-responding persons) or may have been completed through imputation for partially or non-responding persons. The final sample of 8,871 income units includes information for approximately 400 income units (most of which have income information imputed) which would have been excluded under procedures used for the 1990 income survey.

Number of responding households

	CAPITAL CITY.....		REST OF STATE...		TOTAL.....	
	House-holds	Income units	House-holds	Income units	House-holds	Income units
NSW	980	1 321	632	777	1 612	2 098
Vic	1 048	1 368	405	477	1 453	1 845
Qld	546	718	631	794	1 177	1 512
SA	658	826	213	256	871	1 082
WA	715	920	207	246	922	1 166
Tas	200	245	287	347	487	592
NT(a)	132	170	—	—	132	170
ACT(a)	309	406	—	—	309	406
Total	4 588	5 974	2 375	2 897	6 963	8 871

(a) Separate numbers for capital city and rest of State are not available.

Weighting

37 Estimates of numbers of persons and income units with particular characteristics are derived from the survey by a complex estimation procedure. This procedure ensures that the survey estimates conform to person benchmarks by age and sex and household benchmarks by household composition (number of adults and children usually resident in the household). These benchmarks are produced from estimates of the resident population derived independently of the survey.

38 Expansion factors, or weights, are values by which information for the sample is multiplied to produce estimates for the whole population. From this survey, estimates are produced referring to persons, to income units and to households and the weights are calculated so that each person in an income unit or household has the same weight and that weight is also used for the income unit and household.

39 The SIHC weights are calculated through an iterative procedure where the monthly population survey weight for each person record is used as the initial person weight. These are adjusted for both the probability of selection in the income survey, and for non-response. An initial household weight is then calculated as the harmonic mean of the weights of the persons that reside in the household.

Benchmarking

40 The weight common to the household and the persons is then calculated by calibrating the initial weights against both person and household benchmarks. Person benchmarks are estimates of the number of people in each State, by age (six age groups) and sex. Benchmarks are also used for the number of people

living in metropolitan and ex-metropolitan areas at the Australia level. Household benchmarks for seven household types (based on the number of adults and children) are used for each of the States, four types for the Australian Capital Territory and three for the Northern Territory.

41 The person and household benchmarks are based on estimates of numbers of persons and households in Australia. The benchmarks are adjusted to include persons and households residing in private dwellings only and therefore do not, and are not intended to, match estimates of the Australian resident population published in other ABS publications.

Estimation

42 Estimates produced from the survey are usually in the form of averages (e.g. average weekly income of couples with dependent children), or counts (e.g. total number of income units which own their dwelling). For counts, the estimate is obtained by summing the weights of all income units in the required group (e.g. those owning their dwelling). Averages are obtained by adding the weighted income values, and then dividing by the estimated number of income units. For example, average weekly income of couples in which the age of the male partner is 65 and over is the weighted sum of the income of each couple in which the age of the male partner is 65 and over divided by the estimated number of couples in which the age of the male partner is 65 and over.

Reliability of estimates

43 The estimates provided in this publication are subject to two types of error, sampling and non-sampling error.

Non-sampling error

44 This type of error can occur whether the estimates are derived from a sample or from a complete collection. Three major sources of non-sampling error are:

- inability to obtain data from all households included in the sample. Although adjustments are made for non-response bias, some bias may remain. These errors arise because of differences which exist between the characteristics of respondents and non-respondents;
- errors in reporting on the part of both respondents and interviewers. These reporting errors may arise through inappropriate wording of questions, misunderstanding of what data are required, inability or unwillingness to provide accurate information and mistakes in answers to questions; and
- errors arising during processing of the survey data. These processing errors may arise through mistakes in coding and data recording.

45 Non-sampling errors are difficult to measure in any collection. However, every effort is made to minimise these errors. In particular, the effect of the reporting and processing errors described above is minimised by careful questionnaire design, intensive training and supervision of interviewers, asking respondents to refer to records whenever possible and by extensive editing and quality control checking at all stages of data processing.

46 The error due to incomplete response is minimised by:

- call-backs to all initially non-responding households in order to explain the importance of their cooperation to the project; and
- adjustment to the weights allocated to the respondent households in order to allow for households with similar characteristics from which comprehensive data are not obtained.

Sampling error

47 The estimates are based on a sample of possible observations. Hence, they are subject to sampling variability and estimates may differ from the figures that would have been produced if information had been collected for all households. A measure of the sampling error for a given estimate is provided by the standard error expressed as a percentage of the estimate (relative standard error). Further information on sampling error is given in Appendix B.

RELATED PRODUCTS

48 Users may wish to refer to the following products which relate to income:

Household Expenditure Survey, Australia: The Effects of Government Benefits and Taxes on Household Income, Australia, 1993-94 (Cat. no. 6537.0)

Household Expenditure Survey, Australia: Household Characteristics, 1993-94 (Cat. no. 6531.0)

Household Expenditure Survey, Australia: Summary of Results, 1993-94 (Cat. no. 6530.0)

Income Distribution, Australia, 1994-95 (Cat. no. 6523.0)

Labour Force, Australia (Cat. no. 6203.0)

Survey of Income and Housing Costs, 1994-95, Confidentialised Unit Record File (6541.0.15.001 and 6541.0.25.001) available on floppy disk and magnetic tape

Survey of Income and Housing Costs and Amenities, Income Units, Australia, 1990 (Cat. no. 6523.0)

Survey of Income and Housing Costs and Amenities, Persons with Earned Income, Australia, 1989-90 (Cat. no. 6546.0)

APPENDIX A EQUIVALENCE SCALES

EQUIVALENT INCOME QUINTILES

Equivalent income is calculated by multiplying each income unit's disposable income by a ratio, or equivalence scale which adjusts for differences in income unit characteristics such as size and composition. The values of these ratios vary for different equivalence scales reflecting different assumptions regarding the needs of different types of income units.

In this publication, two equivalence scales are used—the Henderson scale and the OECD scale. The ABS does not endorse any particular equivalence scale. Two scales have been chosen to show that different scales produce different results.

In tables 26 and 27, income units have been classified into equivalent income quintiles. These quintiles are formed by ranking income units in ascending order according to their equivalent income and then dividing the income units into five groups each containing 20% of all income units. The lowest equivalent income quintile contains the 20% of income units with the lowest equivalent incomes, the next quintile contains the 20% of income units with the next lowest equivalent incomes and so on.

When disposable income is zero or a negative amount, equivalent income is set to zero.

HENDERSON EQUIVALENCE SCALE

The Henderson Equivalence Scales were developed for use in Australia and are commonly used for research purposes. The scale used in this publication is based on the simplified scale before housing and heating/power costs by income unit size, as given in *Poverty in Australia by the Australian Government Commission of Inquiry into Poverty, First Main Report, April 1975 (Appendix F)*.

Ratios are derived through the allocation of points to different members of the income unit. The point system used in this simplified Henderson scale is given below.

POINTS FOR MEMBERS OF INCOME UNITS

Individual	Points
Reference person in the full-time labour force	20.0
Reference person not in the full-time labour force	13.0
Partner in the full-time labour force	18.5
Partner not in the full-time labour force	9.5
Dependent child	7.5

HOUSING HEATING/POWER COSTS

When there is more than one income unit in a household the housing and heating/power points are prorated on the size of the income units. As an example consider a couple with two dependent children who share a household with their 25 year old daughter who is employed full time. The housing points for the couple income unit would be 13.5, derived by taking 16.9 (points for five-person household—see the following table), dividing by five and multiplying by four (number of people in the income unit), and the heating/power costs points would be 8.5. For the one-person income unit the points would be 3.4 and 2.1.

APPENDIX A EQUIVALENCE SCALES *continued*

POINTS FOR HOUSING AND HEATING/POWER COSTS

<i>Housing size (persons)</i>	<i>Housing costs</i>	<i>Heating/power costs</i>
1	12.1	4.9
2	13.1	6.7
3	14.5	8.0
4	15.7	9.3
5	16.9	10.6
6	18.2	11.8
7	19.4	12.6
8	20.0	14.0
9	21.2	14.8
10	21.8	16.2
11	22.4	17.6
12 and above	24.2	19.8

STANDARD INCOME UNIT

The standard income unit is a couple with two dependent children who do not share a household with other income units and have the following characteristics.

<i>Standard income unit</i>	<i>Points</i>
Reference person in the full-time labour force	20.0
Partner not in the full-time labour force	9.5
Two dependent children	15.0
Housing costs	15.7
Heating/power etc.	9.3
Total points	69.5

Standard income units have a ratio of one, that is, their equivalent income is equal to their non-equivalent income. Ratios for other income units are 69.5 (the points of the standard income unit), divided by the points for the particular type of income unit. For example, a person who is employed full time and living alone has 37 points (20 + 12.1 + 4.9) so their ratio is $69.5 / 37 = 1.88$. To compare their income to the income of the standard income unit, the single person's income is multiplied by 1.88.

OECD EQUIVALENCE SCALE

The OECD Equivalence Scale was recommended by the OECD for use by countries without their own equivalence scales, or where international comparisons are to be used. The scale used in this publication is based on the scale given in *The OECD List of Social Indicators, OECD, 1982*.

POINTS FOR MEMBERS OF INCOME UNITS, OECD SCALE

<i>Individual</i>	<i>Points</i>
Reference person	1.0
Partner	0.7
Each dependent child	0.5

The standard income unit is a couple with two dependent children, which has total points equal to 2.7. The point score for a person who lives alone is equal to one. The ratio of the standard income unit to a single person is 2.7.

APPENDIX B SAMPLING VARIABILITY

Estimates derived from the survey were obtained using a complex ratio estimation procedure which ensures that the survey estimates conform to an independently estimated distribution of the population by age and sex rather than to the age and sex distribution within the sample itself.

The estimates in this publication are based on information obtained from occupants from a sample of dwellings and hence, they are subject to sampling variability. That is, they may differ from the figures that would have been obtained if all dwellings had been included in the survey. One measure of the likely difference is given by the standard error, which indicates the extent to which an estimate might have varied by chance because only a sample of dwellings was included. There are about two chances in three that the sample estimate will differ by less than one standard error from the figure that would have been obtained if all dwellings had been included, and about 19 chances in 20 that the difference will be less than two standard errors. Another measure of the likely difference is the relative standard error, which is obtained by expressing the standard error as a percentage of the estimate.

For estimates of population sizes, the size of the standard error increases with the level of the estimate, so that the larger the estimate the larger the standard error. However, it should be noted that the larger the sampling estimate the smaller the standard error in percentage terms. Thus, larger sample estimates will be relatively more reliable than smaller estimates.

As the standard errors in table B.1 show, the smaller the estimates the higher the relative standard error. Very small estimates are subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. Only estimates with relative standard errors less than 25% are considered sufficiently reliable for most statistical purposes. In this publication, estimates with a relative standard error of 25% to 50% are preceded by an asterisk (*) and those with a relative standard error of 50% or more are preceded by a double asterisk (**) to indicate that caution should be exercised in their use.

CALCULATING STANDARD ERRORS FOR POPULATION ESTIMATES

Space does not allow for the separate indication of the standard error of the estimates in this publication. Standard errors of estimates of population numbers (i.e. persons or income units) can be obtained from table B.1. Standard errors of non-population estimates (e.g. mean income) are obtained by using the appropriate factor from table B.2 in conjunction with table B.1.

An example of the calculation and use of standard errors is given below. Table 4 shows that the estimated number of income units in the 35-44 year age group with gross income in the \$300-\$399 per week is 115,700. The standard error for this size of estimate is calculated as follows:

- The size of the estimate lies between 100,000 and 200,000. The corresponding standard errors for these two numbers in table B.1 are 10,130 and 13,430.
- The standard error for 115,700 is calculated by interpolation using the following formula:

$$SE = \text{lower SE} + ((\text{size of estimate} - \text{lower size}) / (\text{upper size} - \text{lower size})) \\ * (\text{upper SE} - \text{lower SE})$$

$$= 10,130 + ((115,700 - 100,000) / (200,000 - 100,000)) * (13,430 - 10,130)$$

$$= 10,648, \text{ or approximately } 10,600.$$

Therefore, if all dwellings were included in the survey, there are about two chances in three that the size of the estimate would have fallen within the range 105,100 to 126,300 and about 19 chances in 20 that the value would have fallen within the range 94,500 to 136,900.

CALCULATING STANDARD ERRORS FOR NON-POPULATION ESTIMATES

The standard errors of non-population estimates are obtained by multiplying the relative standard errors of the corresponding population estimates by the appropriate factor from table B.1.

For example, from table 4, the mean gross weekly income for income units within the 15–24 years age group is \$346. This estimate corresponds to an estimated 1,503,800 income units in that category (also from table 4).

- The standard error on the population estimate of 1,503,800 is calculated to be 25,600 (from table B.1).
- The relative standard error is then calculated by dividing by the estimated population

$$(25,600 / 1,503,800) \times 100 = 1.7\%$$

- From table B.2, the factor for the mean income of all income units is 1.4. Hence the estimate of the mean has a relative standard error of

$$1.7 \times 1.4 = 2.4\%$$

- This corresponds to a standard error of

$$\$346 \times 0.024 = \$8 \text{ (to the nearest dollar).}$$

CALCULATING STANDARD ERRORS FOR PROPORTIONS AND PERCENTAGES

Proportions and percentages, which are formed from the ratio of two estimates, are also subject to sampling errors. The size of the error depends on the accuracy of both the numerator and the denominator.

For proportions, the denominator is an estimate of the number of income units in a grouping, while the numerator is either an estimate of some quantity for that grouping (a non-person estimate) or the number of income units in a sub-group of the denominator group. The formula for the relative standard error is given below.

$$RSE\% \left(\frac{x}{y} \right) = \sqrt{[RSE\%(x)]^2 + [RSE\%(y)]^2}$$

For example, from table 1, 17.0% of the third quintile of income units are couples with dependent children. Since the quintile estimate for all income units is 1,774,100, the estimate of couple income units with dependent children in that quintile must have been 301,597. Hence, the estimate of 17.0% will have a relative standard error of

$$\begin{aligned} RSE\% \left(\frac{x}{y} \right) &= \sqrt{[RSE\%(301,597)]^2 + [RSE\%(1,774,100)]^2} \\ &= \sqrt{(5.2)^2 + (1.5)^2} \\ &= 5.0 \end{aligned}$$

giving a standard error of 0.9 percentage points. Thus, if all dwellings had been included in the survey, there are two chances in three that the percentage that would have been obtained is in the range 16.1% to 17.9% and about 19 chances in 20 that it is in the range 15.2% to 18.8%.

APPENDIX B SAMPLING VARIABILITY *continued*

CALCULATION OF STANDARD ERRORS FOR DIFFERENCES OF ESTIMATES

The difference between survey estimates is also an estimate and is, therefore, subject to sampling variability. The standard error of the difference between two survey estimates depends on the standard errors of the original estimates and on the relationship (correlation) between the two original estimates. An approximate standard error of the difference between two estimates ($x-y$) may be calculated by the formula

$$SE(x-y) = \sqrt{[SE(x)]^2 + [SE(y)]^2}$$

While this formula will only be exact for differences between separate and uncorrelated (unrelated) characteristics or sub-populations, it is expected to provide a good approximation for all differences likely to be of interest.

From table 4, for example, 197,600 income units with the reference person aged 15-24 years, and 113,600 income units with the reference person aged 25-34 years, have incomes of between \$200 and \$299 per week. The difference between the two estimates is 84,000 which will have a standard error of

$$\begin{aligned} SE &= \sqrt{(13,400)^2 + (10,600)^2} \\ &= 17,100 \text{ (to the nearest 100).} \end{aligned}$$

Thus there are about two chances in three that the difference between the two estimates is in the range 66,900 to 101,100 and 19 chances in 20 that this difference is between 49,800 and 118,200.

STANDARD ERRORS FOR UPPER BOUNDARIES OF QUINTILE GROUPS

The standard errors of the upper boundaries of quintile groups (tables 1, 9, 15, 20, 26) are shown separately in table B.3 below.

APPENDIX B SAMPLING VARIABILITY *continued*

B.1 Standard errors for estimates of number of income units

Size of estimate	Standard error	Relative standard error (%)
3 500	1 740	49.7
4 000	1 890	47.3
4 500	2 030	45.1
5 000	2 160	43.2
6 000	2 410	40.2
8 000	2 860	35.8
10 000	3 240	32.4
20 000	4 720	23.6
30 000	5 810	19.4
40 000	6 680	16.7
50 000	7 430	14.9
100 000	10 130	10.1
200 000	13 430	6.7
300 000	15 640	5.2
400 000	17 310	4.3
500 000	18 670	3.7
1 000 000	23 180	2.3
2 000 000	27 960	1.4
5 000 000	34 320	0.7
10 000 000	38 780	0.4

B.2 RSE factors for estimates of mean and median incomes

Gross weekly income	Mean	Median
Income unit types		
Couple	0.9	2.0
One-parent	0.7	0.8
One-person	1.0	3.3
All income units	1.4	2.7
Quintiles		
Lowest quintile	1.2	0.5
Highest quintile	0.6	0.5
Quintiles 2-4	0.2	0.4

B.3 Standard errors for upper boundaries of quintile groups

Quintile	Couple units	One-parent units	One-person units	All income units
1	6.4	4.5	1.3	3.3
2	10.1	9.0	4.1	5.0
3	11.7	15.5	6.4	6.7
4	13.9	22.1	6.8	11.8

GLOSSARY

Age	The number of completed years that have elapsed since the person was born.
Capital cities	The six State capital city statistical divisions, the Darwin Statistical Division and the Canberra Statistical Division.
Contributing family worker	A person who works without pay in an economic enterprise operated by a relative.
Dependent children	All persons aged under 15 years, and persons aged 15–24 years who are full-time students, live with a parent, guardian or other relative and do not have a spouse or offspring of their own living with them.
Disposable income	Gross income after income tax and the Medicare levy are deducted. Income tax is imputed based on each person's income and other characteristics as reported in the survey. This is sometimes referred to as net income.
Earners	Persons (excluding dependent children) who receive income from wages or salary, who are engaged in their own business or partnership, or are silent partners in a business or partnership.
Employed persons	Persons aged 15 years and over who, during the reference week: <ul style="list-style-type: none">• worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (comprising employees, employers and own account workers); or• worked for one hour or more without pay in a family business or on a farm (contributing family workers); or• were employees who had a job but were not at work and were:<ul style="list-style-type: none">▪ on paid leave,▪ on leave without pay for less than four weeks up to the end of the reference week,▪ stood down without pay because of bad weather or plant breakdown at their place of employment for less than four weeks up to the end of the reference week,▪ on strike or locked out,▪ on workers' compensation and expecting to return to their job, or▪ receiving wages or salary while undertaking full-time study; or• were employers, own account workers or contributing family workers who had a job, business or farm, but were not at work.
Employee	A person who works for a public or private employer and receives remuneration in wages, salary, a retainer fee by their employer while working on a commission basis, tips, piece-rates or payment in kind; or a person who operates his or her own incorporated enterprise with or without hiring employees.
Employer	A person who operates his or her own unincorporated economic enterprise or engages independently in a profession or trade, and hires one or more employees.
Equivalence scale	A set of ratios which are applied to income to adjust for differences in income unit composition and size. For further information see the technical note on equivalence scales in Appendix A.
Equivalent income	Disposable income adjusted using an equivalence scale. For further information see the technical note on equivalence scales in Appendix A.

GLOSSARY *continued*

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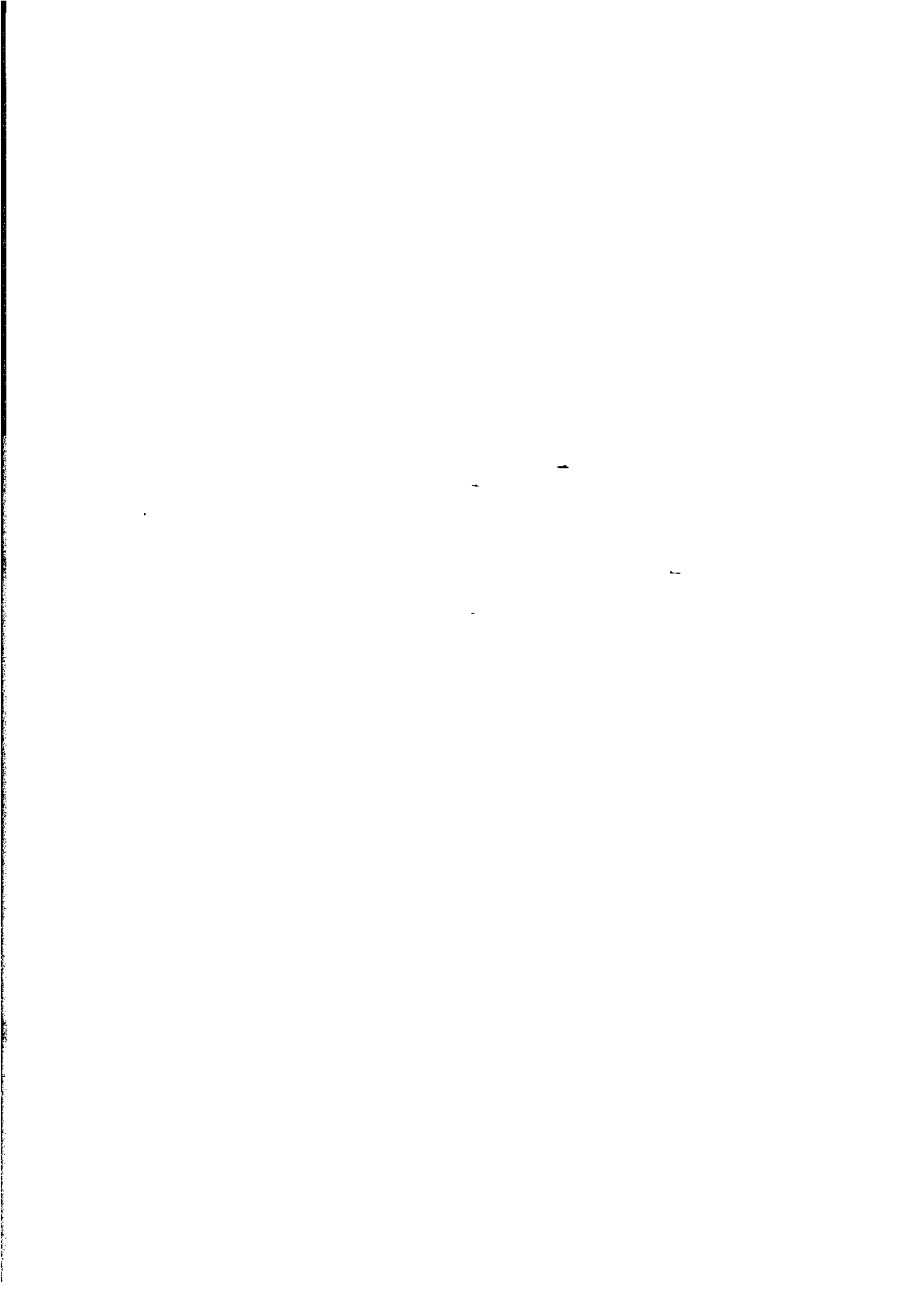
Full-time employed	Employed persons who usually work 35 hours or more a week (in all jobs) and others who, although usually working less than 35 hours a week, worked 35 hours or more during the reference week.
Full-time labour force	A person is in the full-time labour force if he/she is employed full time or is unemployed and seeking a full-time job.
Full-time student	A person 15 years or over who is classified as a full-time student by the institution they attend, or considers himself/herself to be a full-time student. Full-time study does not preclude employment.
Gini-coefficient	A summary measure of inequality of income distribution. It can have a value between 0 (indicating that income is distributed equally) and 1 (indicating that one income unit has all of the income).
Government pensions and allowances	Regular, recurring receipts from government to persons under social security and related government programmes. Included are pensions and allowances received by aged persons, incapacitated and handicapped persons, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students.
Gross income	Regular cash receipts before tax or other deductions are made.
Henderson equivalent income	Disposable income adjusted using the simplified equivalence scale developed by Professor Henderson and his associates. For further information see the Technical Note on equivalence scales in Appendix A.
Household	A household is a group of people who usually reside and eat together.
Income	Regular and recurring cash receipts including moneys received from wages or salary, government pensions and allowances, and other regular receipts such as superannuation, workers' compensation, child support, scholarships, profit or loss from own business or partnership and property income.
Income unit	One person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or de facto) couples, and between parents and dependent children.
Labour force status	A classification of the civilian population aged 15 and over into employed, unemployed or not in the labour force. The definitions conform closely to the international standard definitions adopted by the International Conferences of Labour Statisticians.
Mean income	The total income received by a group of income units divided by the number of units in the group.
Median income	That level of income which divides the units in a group into two equal parts, one half having incomes above the median and the other half having incomes below the median.
Not in the labour force	Persons not in the categories employed or unemployed as defined.
OECD equivalent income	Disposable income adjusted using the equivalence scale recommended by the OECD for use by member countries to facilitate international comparisons. For further information see the Technical Note on equivalence scales in Appendix A.

GLOSSARY *continued*

Other private income	Private income that is not covered by wages and salaries or own business or partnership income. This includes property income and other regular receipts from sources such as superannuation, child support, workers' compensation, and scholarships.
Own account worker	A person who operates his or her own unincorporated economic enterprise or engages independently in a profession or trade and hires no employees.
Own business or partnership income	The profit/loss that accrues to persons as owners of, or partners in, unincorporated enterprises. Profit/loss consists of the value of gross output of the enterprise after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.
Owner (of dwelling)	A person (or unit) who owns the dwelling in which the person (unit) usually resides. Owners are divided into two classifications—owners without a mortgage and owners with a mortgage. If there is any outstanding mortgage or loan secured against the dwelling the person (unit) is an owner with a mortgage. If there is no mortgage or loan secured against the dwelling the person (unit) is an owner without a mortgage.
Principal source of income	That source from which the most positive income is received. If there is no source of positive income the principal source is undefined.
Private income	Income from all sources other than government pensions and allowances.
Property income	Income received as a result of ownership of assets. It comprises returns from financial assets (interest, dividends), from non-financial assets (rent) and from royalties.
Quintiles	Groupings of 20% of the estimated population when units in the population are ranked in ascending order according to each unit's income. Quintiles are presented in this publication for gross, disposable and equivalent incomes.
Reference person	Reference person is the male partner in a couple income unit, the parent in a one-parent income unit and the person in a one-person income unit.
Renter	A unit who pays rent or board to reside in the dwelling. Renters belong to one of the following categories: <ul style="list-style-type: none">▪ public—where the unit pays rent to a State housing commission or trust;▪ private—where the unit pays rent to a real estate agent or to another person not in the same household;▪ resident relative—where the unit pays rent to a related person who resides in the same household; or▪ other—where the unit pays rent to an unrelated person in the same household, the owner/manager of a caravan park, his/her employer (including a government authority), to a housing cooperative, a community or church group or any other body not included elsewhere.
Tenure type	The nature of a unit's legal right to occupy the dwelling in which he/she usually resides. Tenure is determined according to whether the unit owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent or board to live in the dwelling or has some other arrangement to occupy the dwelling.

GLOSSARY *continued*

Tenure type—other	A person (or unit) who is not an owner, a purchaser or a renter. Includes young one-person income units living rent free with parents.
Total income	The sum of income from all sources.
Unemployed persons	Persons aged 15 years and over who were not employed during the reference week, and: <ul style="list-style-type: none">▪ had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week; and<ul style="list-style-type: none">▪ were available for work in the reference week, or would have been available except for temporary illness (lasting for less than four weeks to the end of the reference week), or▪ were waiting to start a new job within four weeks from the end of the reference week and would have started in the reference week if the job had been available then, or▪ were waiting to be called back to a full-time or part-time job from which they had been stood down without pay for less than four weeks up to the end of the reference week (including the whole of the reference week) for reasons other than bad weather or plant breakdown.
Wage or salary	The gross cash income received as a return to labour from an employer or from own incorporated enterprise.



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Client Services, ABS, PO Box 10, Belconnen ACT 2616

Produced by the Australian Bureau of Statistics
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Recommended retail price: \$21.00



2652300007951
ISSN 1322-9788