

**PERSPECTIVES ON REGIONAL  
AUSTRALIA**

AUSTRALIA

**SOURCES OF INCOME, EXPERIMENTAL ESTIMATES**

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**C O N T E N T S**

	<i>page</i>
Notes .....	2
Abbreviations .....	3
Overview .....	4

**STATES AND TERRITORIES**

New South Wales .....	8
Victoria .....	13
Queensland .....	17
South Australia .....	23
Western Australia .....	27
Tasmania .....	31
Northern Territory .....	35
Australian Capital Territory .....	38

**ADDITIONAL INFORMATION**

Explanatory notes .....	41
Glossary .....	46

**I N Q U I R I E S**

For further information about these and related statistics, contact the National Information and Referral Service on 1300 135 070 or Kirsten Hastwell on Adelaide (08) 8237 7369.

## ABOUT THIS PUBLICATION

This publication is the second in a series of reports analysing a range of topics with a particular focus on regional Australia. This issue focusses on the distribution of personal income across regions within each state and territory. Analysing the sources of income can assist in understanding regional economic wellbeing.

Data are for the year 2000–01 and are experimental estimates that have been compiled from aggregated data from the Australian Taxation Office and the Australian Government Department of Family and Community Services. Data from the 2001 Census of Population and Housing have also been used in the analysis to discuss some of the population characteristics of the different regions.

Local Government Areas (LGAs) across Australia, and Statistical Subdivisions (SSDs) in the case of the Australian Capital Territory, are discussed highlighting regions with the highest proportion of personal income from each of four different sources – investment, own unincorporated business, superannuation and annuities and government cash benefits.

While the LGAs/SSDs discussed have the highest proportion of income from a particular source relative to other LGAs/SSDs in each region, this should not be interpreted as meaning that the source discussed accounts for the highest proportion of *total* income in that LGA/SSD. Income from wages and salaries generally account for the greatest proportion of total income in each LGA/SSD.

Users interested in data for all LGAs should refer to the data cubes (associated with cat. no. 6524.0.55.001) available on the ABS web site <[www.abs.gov.au](http://www.abs.gov.au)>.

## ACKNOWLEDGEMENT

ABS publications draw extensively on information provided freely by individuals, businesses, governments and other organisations. The ABS wishes to acknowledge the support both the Australian Taxation Office and the Department of Family and Community Services have provided in compiling these statistics and in assisting the ABS in its aim to increase the range of data available to users of regional statistics. With such support the wide range of statistics published by the ABS is enhanced.

Dennis Trewin  
Australian Statistician

## ABBREVIATIONS

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<b>A</b>	NSW Local Government Area (excluding Cities)
<b>ACT</b>	Australian Capital Territory
<b>ATO</b>	Australian Taxation Office
<b>B</b>	Borough
<b>cat. no.</b>	Catalogue number
<b>C</b>	City
<b>CBD</b>	central business district
<b>CDEP</b>	Community Development Employment Projects
<b>FaCS</b>	Australian Government Department of Family and Community Services
<b>LGA</b>	local government area
<b>M</b>	Municipality
<b>NSW</b>	New South Wales
<b>NT</b>	Northern Territory
<b>Qld</b>	Queensland
<b>S</b>	Shire
<b>SA</b>	South Australia
<b>SD</b>	statistical division
<b>SLA</b>	statistical local area
<b>SSD</b>	statistical subdivision
<b>T</b>	Town
<b>Tas.</b>	Tasmania
<b>Vic.</b>	Victoria
<b>WA</b>	Western Australia

## OVERVIEW

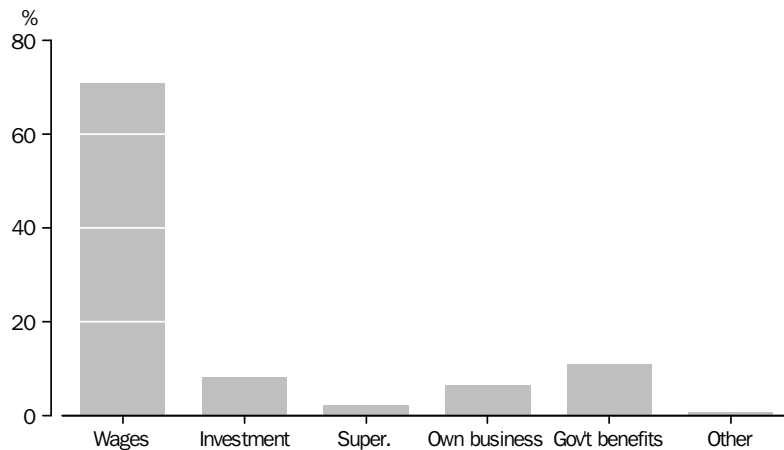
*Throughout the different regions of Australia, the contribution of each of the different sources to total personal income varies. While wages and salaries typically account for the greatest proportion of total income in any given region, alternative sources of income include investment, own unincorporated business, government cash benefits and superannuation and annuities. The following briefly outlines the sources of income in Australia, and selected metropolitan and non-metropolitan regions for each of the alternative sources of personal income.*

### AUSTRALIA

In 2000–01:

- Income from wages and salaries accounted for the greatest proportion of total personal income, followed by income from government cash benefits, investment, own unincorporated business and superannuation and annuities.

PROPORTION OF INCOME BY SOURCE, Australia—2000–01



## OVERVIEW *continued*

### AUSTRALIA *continued*

The following table shows the contributions of the different income sources to total personal income throughout the states and territories of Australia. This table has been provided to assist with comparisons of individual areas to the state and territory averages.

Users are reminded that these state and territory averages are compiled from administrative data and may differ from those obtained from household income surveys, such as those published in *Household Income and Income Distribution, Australia* (ABS cat. no. 6523.0). Please see the Explanatory Notes for further information.

### SOURCES OF INCOME, States and territories, Australia—2000–01

	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
New South Wales	71.9	35 374	8.7	6 233	6.3	18 898	2.1	17 656	10.0	8 244	0.9	4 225
Victoria	71.2	32 937	9.2	6 237	6.1	17 441	2.4	16 046	10.4	7 913	0.7	3 150
Queensland	70.8	29 786	6.8	4 724	7.0	16 127	2.1	15 998	12.7	7 930	0.6	2 606
South Australia	66.5	29 608	8.4	5 336	7.9	18 410	2.8	15 794	13.7	8 050	0.7	2 645
Western Australia	70.7	31 355	8.2	5 891	7.9	18 194	1.9	16 347	10.3	7 710	1.0	4 134
Tasmania	65.9	27 938	7.0	4 760	6.9	16 085	3.2	15 775	16.4	8 209	0.6	2 532
Northern Territory	80.5	33 319	2.3	2 390	4.2	14 608	1.4	17 246	11.4	7 867	0.2	1 983
Australian Capital Territory	77.8	37 665	6.1	4 083	4.5	19 853	5.8	21 644	5.2	7 334	0.7	2 491
<b>Australia</b>	<b>71.1</b>	<b>32 749</b>	<b>8.3</b>	<b>5 776</b>	<b>6.6</b>	<b>17 798</b>	<b>2.3</b>	<b>16 766</b>	<b>11.0</b>	<b>7 995</b>	<b>0.8</b>	<b>3 433</b>

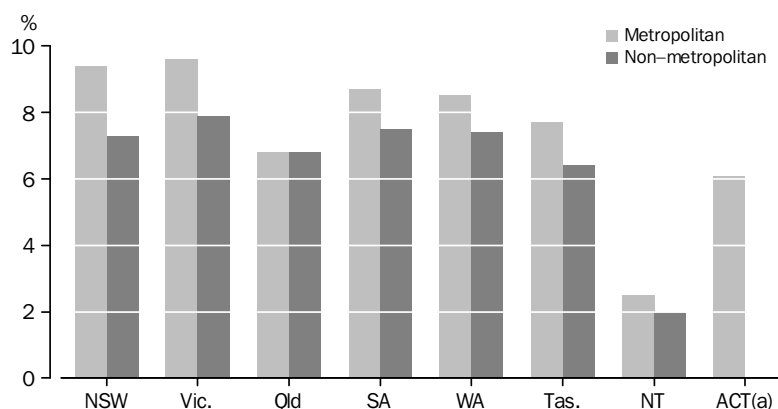
(a) Indicates average incomes for those persons who derived income from this source.

#### Investment

In 2000–01:

- The proportion of personal income from investment was typically higher in the metropolitan regions of Australia.
- Queensland was the only state or territory to have the same proportions of income from investment in both the metropolitan and non-metropolitan regions.
- The metropolitan and non-metropolitan regions of the Northern Territory had the lowest proportions of income from investment of all state and territories.

#### PROPORTION OF INCOME FROM INVESTMENT—2000–01



(a) ACT non-metropolitan is not shown as it relates to a small proportion of the ACT population.

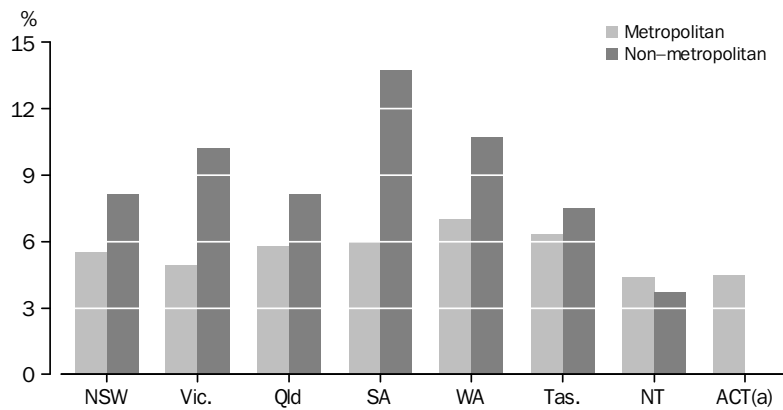
## OVERVIEW *continued*

### *Own unincorporated business*

In 2000–01:

- The regions with the highest proportion of income from own unincorporated business were typically non–metropolitan.
- Non–metropolitan South Australia had the highest proportion of income from own unincorporated business.
- Of the non–metropolitan regions, the Northern Territory had the lowest proportion of income from own unincorporated business and was the only state or territory to have a higher proportion of income from own unincorporated business in the metropolitan region compared with the non–metropolitan region.

### PROPORTION OF INCOME FROM OWN UNINCORPORATED BUSINESS—2000–01



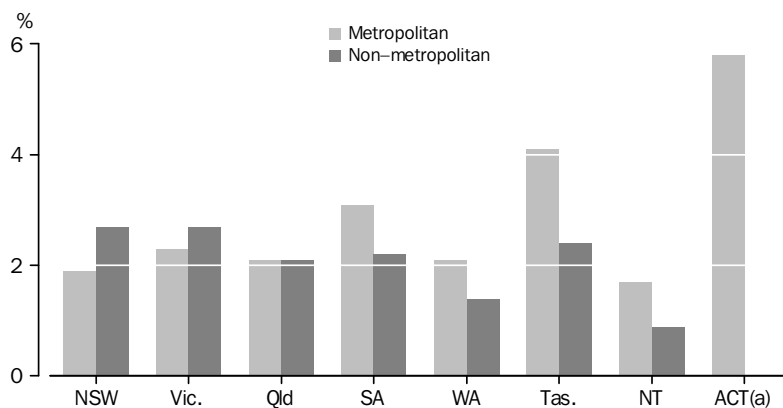
(a) ACT non–metropolitan is not shown as it relates to a small proportion of the ACT population.

### *Superannuation and annuities*

In 2000–01:

- The Australian Capital Territory had the highest proportion of income from superannuation and annuities.
- In the larger states, New South Wales and Victoria, the non–metropolitan regions had a higher proportion of income from superannuation and annuities, compared to the metropolitan regions. In contrast, in most other states and territories the metropolitan regions had the highest proportion of income from this source.
- In Queensland, the metropolitan and non–metropolitan regions of the state had the same proportion of income from superannuation and annuities.

### PROPORTION OF INCOME FROM SUPERANNUATION AND ANNUITIES—2000–01



(a) ACT non–metropolitan is not shown as it relates to a small proportion of the ACT population.

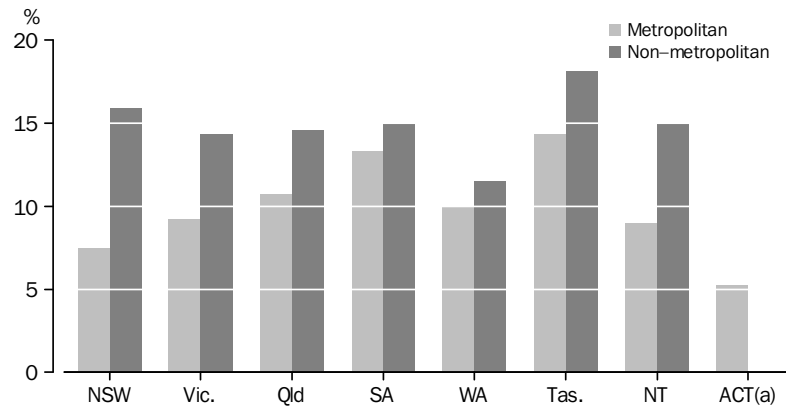
## OVERVIEW *continued*

### Government cash benefits<sup>1</sup>

In 2000–01:

- Non-metropolitan areas typically had the greatest proportions of income from government cash benefits.
- New South Wales had the greatest difference in the proportions of income from government cash benefits between the metropolitan and non-metropolitan regions of the state.

### PROPORTION OF INCOME FROM GOVERNMENT CASH BENEFITS—2000–01



(a) ACT non-metropolitan is not shown as it relates to a small proportion of the ACT population.

1 Government cash benefits incorporates income support payments such as the Age Pension, Newstart Allowance, Youth Allowance, Disability Support Pension, Parenting Payment and other selected payments. Refer to the Explanatory Notes for more information, including details of some payments for which data was not available.

# NEW SOUTH WALES

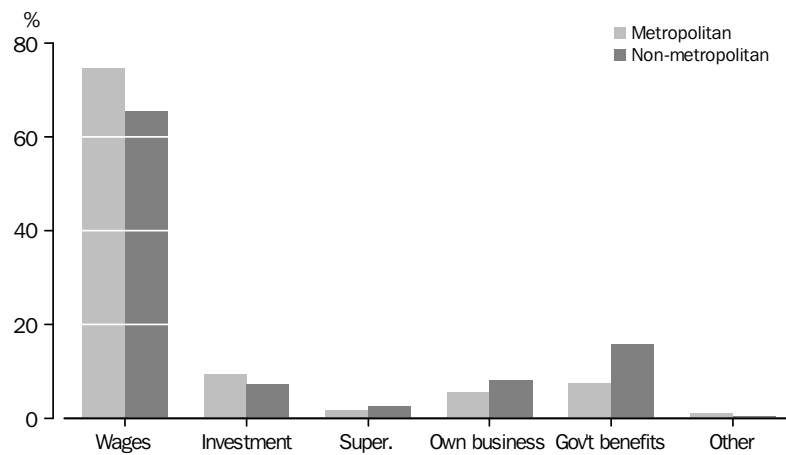
## OVERVIEW

In 2000–01, personal income from wages and salaries in New South Wales accounted for 71.9% of total income, followed by income from government cash benefits (10.0%), investment (8.7%), own unincorporated business (6.3%) and superannuation and annuities (2.1%).

There are differences in the sources of income in metropolitan and non-metropolitan New South Wales. In 2000–01, metropolitan New South Wales had a higher proportion of income from wages and salaries and investment, whereas non-metropolitan New South Wales had a higher proportion of income from superannuation and annuities, own unincorporated business and government cash benefits.

After wages and salaries, the income source with the greatest difference between metropolitan and non-metropolitan New South Wales was government cash benefits, accounting for 15.9% of total income in non-metropolitan New South Wales compared with 7.5% in metropolitan New South Wales.

SOURCES OF INCOME, Metropolitan and non-metropolitan New South Wales—2000–01



## LOCAL GOVERNMENT AREAS

The following highlights the LGAs in the metropolitan and non-metropolitan regions of New South Wales that have the highest proportion of income from each of the selected sources.

While the LGAs identified have the highest proportion of income from a particular source relative to other LGAs in each area, this should not be interpreted as meaning that the source discussed accounts for the highest proportion of *total* income in that LGA. Income from wages and salaries generally account for the greatest proportion of total income in each LGA.

Some background information about the population and other characteristics of the different LGAs, from the 2001 Census of Population and Housing and other sources has also been included.



## NEW SOUTH WALES *continued*

### *Investment*

In 2000–01, the LGAs with the highest proportion of income from investment were located within inner metropolitan Sydney. Woollahra (A), which includes the suburbs of Bellevue Hill, Bondi Junction, Darling Point and Double Bay, had the highest proportion of income from investment, followed by Hunter's Hill (A), Ku-ring-gai (A) and Mosman (A). At the time of the 2001 Census of Population and Housing, these LGAs recorded unemployment rates around half the New South Wales average (7.2%), ranging from 3.1% in Mosman (A) to 3.8% in Hunter's Hill (A), with around two in three employed residents working in a managerial or professional occupation.

Boorowa (A), located in the Southern Tablelands region, was the highest ranking non-metropolitan LGA in terms of the proportion of income from investments (17.5%). Next was Merriwa (A) (16.6%) and Wingecarribee (A) (15.6%). A characteristic of these LGAs is a focus on the agricultural industry. Boorowa (A) is known for its wool and wheat production. Merriwa (A), located in the upper Hunter Valley along the Merriwa River, is known for its cattle, sheep and wheat and Wingecarribee (A), in the Southern Highlands region, is known for its dairy industry and vegetable farming.

### LGAS WITH THE HIGHEST PROPORTION OF INCOME FROM INVESTMENT, New South Wales—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Woollahra (A)	53.7	58 610	32.2	39 258	7.7	46 500	1.9	33 406	1.4	7 436	3.0	15 494
Hunter's Hill (A)	56.5	53 403	28.1	29 970	7.2	42 937	2.4	27 995	2.8	7 982	3.1	16 045
Ku-ring-gai (A)	61.5	54 364	23.5	19 541	7.5	44 163	3.5	25 506	1.5	6 844	2.3	7 439
Mosman (A)	61.5	72 997	23.5	29 497	7.8	64 054	2.3	29 539	1.0	7 231	4.1	19 692
Pittwater (A)	66.3	41 848	19.5	14 983	5.8	19 913	3.2	24 341	3.1	7 276	2.1	8 127

(a) Indicates average incomes for those persons who derived income from this source.

## NEW SOUTH WALES *continued*

### *Own unincorporated business*

The LGAs with the highest proportion of personal income from own unincorporated business were typically located in non-metropolitan New South Wales. In Bland (A), personal income derived by persons working in their own unincorporated businesses accounted for over one third of total income in 2000–01, making it the highest ranking LGA in New South Wales in this regard. Lachlan (A), located almost in the centre of New South Wales and including the township of Condobolin, had the next highest proportion of income from own unincorporated business followed by Coolamon (A). Characteristic of these regions was around two thirds of the self employed residents working in the agricultural industry in 2001.

Strathfield (A), located around 14kms from Sydney's CBD, had the highest proportion of income from own unincorporated business of the metropolitan LGAs at 8.3%, followed by Mosman (A) (7.8%) and Woollahra (A) (7.7%). In 2001, the self employed residents of Strathfield (A) worked in quite varied industries and this included retail (17.4% of total self employed), property and business services (17.3%), health and community services (15.9%) and construction (11.9%). In contrast, in Mosman (A) and Woollahra (A), a large proportion of self employed residents worked in the property and business services industry (41.4% and 32.9% respectively).

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM OWN UNINCORPORATED BUSINESS, New South Wales—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Bland (A)	43.1	23 043	7.7	4 448	35.8	27 872	1.1	13 809	12.1	8 385	0.2	759
Lachlan (A)	43.7	23 219	7.0	4 621	33.4	27 924	0.7	13 811	15.0	8 434	0.1	851
Coolamon (A)	46.4	24 535	7.4	4 285	33.1	29 734	1.1	9 596	12.0	8 288	0.1	579
Weddin (A)	42.0	22 182	7.2	3 544	33.0	25 335	1.5	12 897	16.1	8 247	0.2	1 036
Lockhart (A)	46.5	23 971	8.2	4 257	32.5	28 759	1.6	13 064	10.8	8 022	0.4	1 679

(a) Indicates average incomes for those persons who derived income from this source.

## NEW SOUTH WALES *continued*

### *Superannuation and annuities*

Coastal areas tended to have the highest proportion of income from superannuation and annuities. In 2000–01, 15 of the top 20 non-metropolitan New South Wales LGAs in this regard were located along the coast. Eurobodalla (A), Great Lakes (A) and Maclean (A) had the highest proportions of income from this source and as would be expected, are characterised by older population profiles. Around 40% of the residents of Great Lakes (A) and around 35% of the residents of Maclean (A) and Eurobodalla (A) were aged 55 years and over in 2001, compared to just over 20% of the state's residents. Also common to these LGAs was a greater proportion of residents living alone. In Great Lakes (A), persons aged 55 or over accounted for around 70% of the lone person households, and in Maclean (A) and Eurobodalla (A), around 65%, compared to the state average of just over half.

Of the metropolitan LGAs, Ku-ring-gai (A) had the highest proportion of income from superannuation and annuities at 3.5%, followed by Blue Mountains (C) (3.3%) and Gosford (C) (3.3%). The characteristics of Ku-ring-gai (A) differ from those of both Blue Mountains (C) and Gosford (C), most likely influenced by Ku-ring-gai's location in inner Sydney compared to that of Blue Mountains (C) and Gosford (C) on the outskirts of the metropolitan area. Ku-ring-gai (A) had a lower proportion of income from wages and salaries (61.5% compared to 76.4% in Blue Mountains (C) and 70.2% in Gosford (C)) and less reliance on government cash benefits (1.5% compared to 9.0% and 11.9%) with a greater proportion of income from investment (23.5% compared to 5.3% and 7.6%). In 2001, these LGAs had relatively older population profiles, with 26.9% of residents of Ku-ring-gai (A) aged 55 years or over, 27.1% in Gosford (C) and 22.3% in Blue Mountains (C).

### LGAS WITH THE HIGHEST PROPORTION OF INCOME FROM SUPERANNUATIONS AND ANNUITIES, New South Wales—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)
Eurobodalla (A)	48.5	23 895	9.9	5 051	9.2	14 068	7.9	18 608	23.4	8 361	1.2	3 453
Great Lakes (A)	51.0	25 236	11.1	5 558	8.8	15 429	5.4	16 123	23.1	8 457	0.6	1 806
Maclean (A)	51.6	24 152	7.0	3 378	10.2	14 065	5.0	15 826	25.8	8 486	0.4	1 325
Hastings (A)	55.7	26 073	9.5	4 644	8.4	14 853	4.8	16 590	20.9	8 287	0.7	2 074
Shoalhaven (C)	58.6	27 689	7.7	4 399	8.0	15 828	4.8	15 957	20.2	8 415	0.7	2 502

(a) Indicates average incomes for those persons who derived income from this source.

## NEW SOUTH WALES *continued*

### Government cash benefits

The LGAs with a significant proportion of income from government cash benefits were predominately non-metropolitan. Nambucca (A) had the highest proportion, with government benefits accounting for nearly one third of total income in this LGA. Kempsey (A) had the second highest proportion (28.3%), followed by Bingara (A) (28.1%). In Nambucca (A) and Bingara (A) around one in three residents was aged 55 years or older in 2001, and of the government cash benefits paid in these LGAs, the greatest proportion was for the Age Pension. In Kempsey (A), just over one quarter of residents were in the 55 years and over age group with the Age Pension and Parenting Payment accounting for similar proportions of the total government cash benefits paid in this LGA. Both Nambucca (A) and Kempsey (A) are part of the Australian Government's 'Stronger Regions Programme – Sustainable Regions' which is aimed at assisting areas facing major economic, social or environmental change. These two LGAs are in the Northern Rivers and North Coast New South Wales Sustainable Region.

Of the metropolitan LGAs, Wyong (A), located on the central coast of New South Wales just over 100kms north of Sydney, had the highest proportion of income from government cash benefits at 18.6% followed by Fairfield (C) at 18.4% and Auburn (A) at 17.8%. Common to these LGAs were unemployment rates above the state average of 7.2% in 2001, at 12.7% in Fairfield (C), 11.9% in Auburn (A) and 9.9% in Wyong (A). In Fairfield (C), which includes the suburbs of Cabramatta, Fairfield, Bossley Park and Smithfield, the Parenting Payment and Age Pension accounted for similar proportions of the government cash benefits paid in this SLA. This was also the case in Auburn (A). Alternatively, in Wyong (A), the greatest proportion of government cash benefits was for the Age Pension.

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM GOVERNMENT CASH BENEFITS, New South Wales—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)
Nambucca (A)	49.2	23 471	7.1	3 617	6.7	9 329	4.3	16 127	32.0	8 786	0.7	2 398
Kempsey (A)	55.3	24 480	6.2	3 499	6.8	10 907	2.9	15 919	28.3	8 899	0.5	2 019
Bingara (A)	46.1	21 747	7.6	3 699	16.0	14 998	1.6	13 087	28.1	8 832	0.4	1 347
Kyogle (A)	56.3	24 175	5.7	2 973	8.7	9 993	2.2	13 790	26.7	8 836	0.3	1 324
Manilla (A)	54.6	24 253	6.4	3 356	10.2	10 797	1.7	14 205	26.7	8 603	0.4	1 879

(a) Indicates average incomes for those persons who derived income from this source.

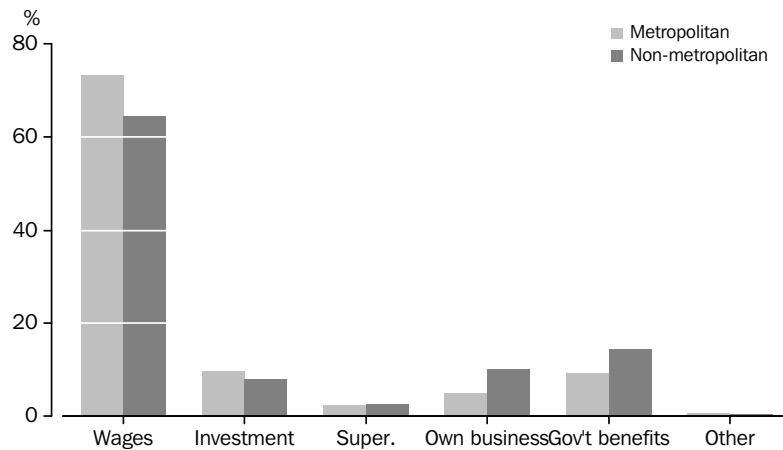
# VICTORIA

## OVERVIEW

In Victoria in 2000–01, income from wages and salaries accounted for 71.2% of total personal income, followed by income from government cash benefits (10.4%), investment (9.2%) and own unincorporated business (6.1%). Superannuation and annuity income accounted for 2.4% of total income.

The contribution of each of the sources to total personal income in metropolitan and non-metropolitan Victoria differ. In 2000–01, non-metropolitan Victoria had a greater proportion of income from own unincorporated business, government cash benefits and superannuation and annuities compared to metropolitan Victoria. In contrast, metropolitan Victoria had a greater proportion of income from wages and salaries and investment.

SOURCES OF INCOME, Metropolitan and non-metropolitan Victoria—2000–01



## LOCAL GOVERNMENT AREAS

The following highlights the LGAs in the metropolitan and non-metropolitan regions of Victoria that have the highest proportion of income from each of the selected sources.

While the LGAs identified have the highest proportion of income from a particular source relative to other LGAs in each area, this should not be interpreted as meaning that the source discussed accounts for the highest proportion of *total* income in that LGA. Income from wages and salaries generally account for the greatest proportion of total income in each LGA.

Some background information about the population and other characteristics of the different LGAs, from the 2001 Census of Population and Housing and other sources has also been included.

### Investment

In 2000–01, Stonnington (C), Bayside (C) and Boroondara (C), all located within the inner Melbourne metropolitan area, had the highest proportion of income from investment of all LGAs in Victoria, at 24.8%, 20.2% and 19.7% respectively. While the proportion of income received from wages and salaries in these LGAs was lower than the metropolitan average, these LGAs had the highest average incomes from this source, at \$49,101 in Stonnington (C), \$45,600 in Bayside (C) and \$44,589 in Boroondara (C). These were well above the metropolitan average of \$34,677, illustrating that employed residents of these LGAs, on average, typically work in highly paid professions, resulting in their having greater levels of disposable income available for savings and investment.

*Investment continued*

Queenscliffe (B), located on a peninsula formed by Swan Bay, Port Phillip Bay and Bass Straits, had the highest proportion of income from investment of the non-metropolitan LGAs at 17.8%, more than double the non-metropolitan average of 7.9%. Next highest of the non-metropolitan LGAs was Southern Grampians (S) (11.8%) followed by Surf Coast (S) (11.7%). The Southern Grampians Shire, which is located in the south west of Victoria and includes the major township of Hamilton, has a workforce heavily focused on the agricultural industry, accounting for around a quarter of employed residents in the shire in 2001. Surf Coast Shire, which includes the townships of Torquay, Winchelsea, Anglesea and Lorne, had less concentrated employment in sectors such as retail (13.9% of total employment), manufacturing (10.5%), and health and community services (10.5%), with nearly half of the employed residents working as managers or professionals.

LGAS WITH HIGHEST PROPORTION OF INCOME FROM INVESTMENT, Victoria—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS OTHER			
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Stonnington (C)	60.7	49 101	24.8	23 341	6.5	37 171	2.2	25 847	3.4	7 499	2.4	11 909
Bayside (C)	64.9	45 600	20.2	15 363	5.5	25 888	3.4	21 222	4.1	7 468	1.9	7 467
Boroondara (C)	64.8	44 589	19.7	14 483	6.9	33 729	3.2	21 347	3.8	7 376	1.5	5 632
Queenscliffe (B)	53.4	29 427	17.8	8 643	6.9	15 725	9.7	17 853	11.2	7 517	0.9	1 844
Melbourne (C)	70.2	40 223	14.0	12 539	6.0	30 364	1.7	24 927	6.8	7 769	1.4	7 136

(a) Indicates average incomes for those persons who derived income from this source.

*Own unincorporated business*

The LGAs with the highest proportion of personal income from own unincorporated businesses were predominately non-metropolitan. Located in the north west of Victoria, West Wimmera (S) (35.2%), Yarriambiack (S) (35.2%) and Buloke (S) (33.4%) had the highest proportion of income from own unincorporated business of all the LGAs in Victoria. These regions are well known for their production of wheat, barley and oats, with the greatest proportion of self employed residents working in the agricultural industry (i.e. farmers).

In 2000–01, Cardinia (S), which is located in the outer south east of Melbourne Statistical Division (SD) and includes the major townships of Pakenham, Emerald and Cockatoo, was the highest ranking metropolitan LGA with 7.7% of total income generated from own unincorporated business. Boroondara (C) had the next highest proportion of the metropolitan LGAs at 6.9% followed by Stonnington (C) (6.5%). In 2001, most self employed residents of Cardinia (S) worked in the construction industry whereas, in Boroondara (C) and Stonnington (C), both located in inner Melbourne SD, the greatest proportion of self employment was in the property and business services industry.

## VICTORIA *continued*

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM OWN UNINCORPORATED BUSINESS, Victoria—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	%	average	%	average	%	average	%	average	%	average	%	average
		\$(a)		\$(a)		\$(a)		\$(a)		\$(a)		\$(a)
West Wimmera (S)	41.8	21 753	8.2	4 013	35.2	23 947	1.7	10 904	12.8	8 052	0.2	815
Yarriambiack (S)	39.1	22 406	10.6	5 275	35.2	28 886	1.7	11 621	13.2	8 191	0.2	743
Buloke (S)	40.3	21 247	11.0	5 161	33.4	25 592	1.7	10 779	13.5	8 148	0.2	775
Hindmarsh (S)	41.8	23 446	10.0	4 950	32.9	29 699	2.2	13 018	12.9	8 215	0.3	1 051
Corangamite (S)	45.1	23 340	9.4	5 207	31.9	24 460	1.4	11 432	11.8	7 938	0.3	1 286

(a) Indicates average incomes for those persons who derived income from this source.

#### *Superannuation and annuities*

In 2000–01, Queenscliffe (B), Bass Coast (S) and East Gippsland (S) had the highest proportion of income from superannuation and annuities of all LGAs in Victoria at 9.7%, 5.0% and 4.7% respectively. These LGAs are known as popular retirement destinations and have older population profiles. In 2001, in Queenscliffe (B) just over 40% of residents were aged 55 years or over and around one third in Bass Coast (S) and East Gippsland (S). In comparison, the population distribution in this age group for the state was just over 20%. Queenscliffe (B) and Bass Coast (S) are also popular locations for holiday makers with holidays homes comprising a significant proportion of private dwellings in the region.

Mornington Peninsula (S), located on the promontory separating Port Phillip and Western Port bays, had the highest proportion of income from superannuation and annuities in metropolitan Victoria, followed by Whitehorse (C) and Monash (C). The proportion of income from superannuation and annuities in these LGAs ranged from 4.5% in Mornington Peninsula (S) to 3.8% in Monash (C), well above the metropolitan average of 2.3%. Characteristic of these LGAs were older population profiles with around 30% of residents aged 55 years or over.

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM SUPERANNUATION AND ANNUITIES, Victoria—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	%	average	%	average	%	average	%	average	%	average	%	average
		\$(a)		\$(a)		\$(a)		\$(a)		\$(a)		\$(a)
Queenscliffe (B)	53.4	29 427	17.8	8 643	6.9	15 725	9.7	17 853	11.2	7 517	0.9	1 844
Bass Coast (S)	52.7	24 849	8.7	4 874	12.4	16 549	5.0	15 197	20.6	8 242	0.5	1 974
East Gippsland (S)	56.8	24 166	8.5	4 614	9.7	13 927	4.7	15 165	19.7	8 087	0.6	2 194
Mornington Peninsula (S)	63.4	30 746	13.3	8 719	6.1	15 203	4.5	16 997	11.7	7 922	0.9	3 189
Ararat (RC)	58.7	24 832	8.6	4 789	12.3	19 151	4.5	13 594	15.7	8 102	0.2	820

(a) Indicates average incomes for those persons who derived income from this source.

## VICTORIA *continued*

*Government cash benefits* Central Goldfields (S), Bass Coast (S) and Hepburn (S) had the highest proportion of income from government cash benefits of the Victorian LGAs at 25.5%, 20.6%, and 19.8% respectively. At the time of the 2001 Census of Population and Housing, the unemployment rate in Central Goldfields Shire was 10.9%, and just over 8% in both Bass Coast Shire and Hepburn Shire, compared to the Victorian average of 6.8%. These LGAs generally had older age profiles, with over 30% of residents aged 55 years or over in Bass Coast Shire and Central Goldfields Shire, and just under 30% in Hepburn Shire compared to just over 20% of residents statewide.

The highest ranking metropolitan LGAs in terms of government cash benefits were Maribymong (C) (18.4% of total income), Greater Dandenong (C) (18.1%) and Darebin (C) (16.6%). Also characteristic of these LGAs were high unemployment rates. In 2001, Maribymong (C) and Greater Dandenong (C) had unemployment rates nearly double the state average of 6.8% at 12.4% and 11.2% respectively, whereas the unemployment rate in Darebin (C) was 9.1%.

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM GOVERNMENT CASH BENEFITS, Victoria—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)
Central Goldfields (S)	57.3	24 880	5.8	3 417	7.8	13 268	3.3	13 055	25.5	8 430	0.3	1 257
Bass Coast (S)	52.7	24 849	8.7	4 874	12.4	16 549	5.0	15 197	20.6	8 242	0.5	1 974
Hepburn (S)	60.3	26 101	6.6	3 853	9.6	13 808	3.2	14 645	19.8	8 158	0.4	1 949
East Gippsland (S)	56.8	24 166	8.5	4 614	9.7	13 927	4.7	15 165	19.7	8 087	0.6	2 194
Mount Alexander (S)	60.5	26 114	8.2	4 433	7.5	12 302	4.0	15 026	19.3	8 259	0.5	1 908

(a) Indicates average incomes for those persons who derived income from this source.



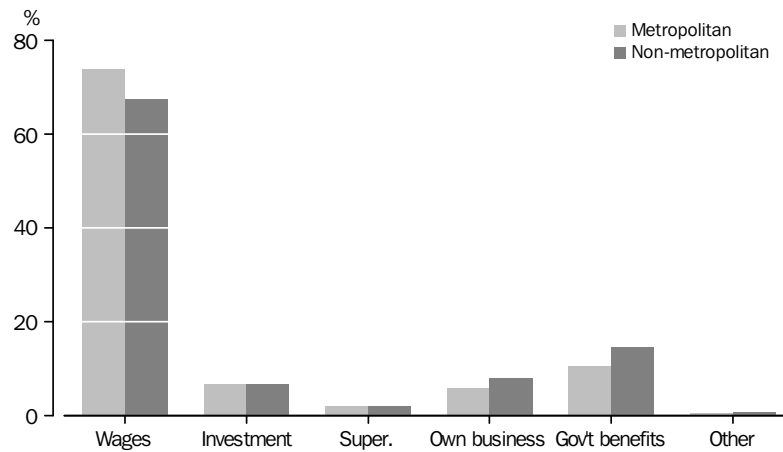
# QUEENSLAND

## OVERVIEW

In 2000–01, just over 70% of total personal income in Queensland was derived from wages and salaries. Income from government cash benefits comprised 12.7%, followed by income from own unincorporated business and investment at 7.0% and 6.8% respectively.

In non-metropolitan Queensland, income from government cash benefits and own unincorporated business accounted for a greater proportion of total income than in metropolitan Queensland. In contrast, income from investment and superannuation and annuities accounted for the same proportions of total income in both non-metropolitan and metropolitan Queensland (note that non-metropolitan Queensland includes the Sunshine Coast and the Gold Coast).

SOURCES OF INCOME, Metropolitan and non-metropolitan Queensland—2000–01



## LOCAL GOVERNMENT AREAS AND STATISTICAL LOCAL AREAS

At the small area level, there are several differences in the proportions of the main sources of income across Queensland. To examine these differences Statistical Local Areas (SLAs), which generally relate to suburbs in metropolitan Queensland, have been used for metropolitan Queensland, whereas for non-metropolitan Queensland analysis has been done at the LGA level.

While the SLAs and LGAs identified have the highest proportion of income from a particular source relative to other SLAs and LGAs, this should not be interpreted as meaning that the source discussed accounts for the highest proportion of *total* income in that area. Income from wages and salaries generally account for the greatest proportion of total income in each area.

Some information about the population and other characteristics of the different regions, from the 2001 Census of Population and Housing and other sources has also been included.

### Investment

In metropolitan Queensland, the SLAs of Hamilton, Ascot and St Lucia had the highest proportion of income from investment in 2000–01. Income from this source accounted for over a quarter of total income in both Hamilton and Ascot and around one fifth of total income in St Lucia. Pinkenba–Eagle Farm and Chandler also had around one fifth of total income from investment. Most of these SLAs are located in inner Brisbane around the Brisbane River. In these SLAs, with the exception of Pinkenba–Eagle Farm, the

## QUEENSLAND *continued*

### *Investment continued*

greatest proportion of employed residents worked in the property and business services industry in 2001. In Pinkenba–Eagle Farm, the greatest proportion of employed residents worked in the transport and storage industry followed manufacturing and retail. In these SLAs, the unemployment rates varied, from 4.7% in Chandler to 13.5% in St Lucia, compared to the state average of 8.3% in 2001.

### SLAS WITH HIGHEST PROPORTION OF INCOME FROM INVESTMENT, Metropolitan Queensland—2000–01

SLA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Hamilton	57.7	43 264	27.5	27 026	7.7	37 238	2.0	26 563	3.7	7 434	1.4	6 319
Ascot	57.7	43 265	27.5	27 018	7.7	37 272	2.0	26 708	3.7	7 437	1.4	6 326
St Lucia	62.8	33 784	20.2	13 709	7.8	37 727	4.0	29 138	3.7	6 037	1.6	4 139
Pinkenba–Eagle Farm	59.6	31 102	19.7	20 691	11.3	31 391	0.5	10 753	8.3	8 310	0.6	4 074
Chandler	61.5	34 637	18.9	13 160	11.5	24 071	2.3	22 532	4.4	7 430	1.4	5 958

(a) Indicates average incomes for those persons who derived income from this source.

The non-metropolitan LGAs of Goondiwindi (T), Waggamba (S) and Balonne (S), all located along the Queensland/New South Wales border, had the highest proportion of income from investment in 2000–01, at 12.2%, 12.1% and 11.9% respectively. In 2001, employment in Waggamba (S) and Balonne (S) was centred around agriculture, with over half of the employed residents in the Shire of Waggamba working in this industry and nearly 40% of employed residents in the Shire of Balonne. In Goondiwindi (T) employment was less concentrated with 18.1% of employed residents working in retail, 12.5% working in agriculture and 8.8% working in construction. Typical of these regions were unemployment rates below the state average in 2001, at 6.1% in Goondiwindi (T) and 3.7% in both Waggamba (S) and Balonne (S).

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM INVESTMENT, Non-metropolitan Queensland—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Goondiwindi (T)	69.8	26 949	12.2	7 985	9.5	13 326	1.0	16 502	7.3	7 158	0.2	703
Waggamba (S)	69.7	25 236	12.1	6 151	6.5	5 999	0.8	15 141	10.5	7 508	0.4	1 406
Balonne (S)	67.3	25 342	11.9	7 683	11.1	11 983	0.5	20 970	8.9	7 232	0.3	1 472

(a) Indicates average incomes for those persons who derived income from this source.

#### *Own unincorporated business*

Of the SLAs located in metropolitan Queensland, Chandler had the highest proportion of personal income from own unincorporated business (11.5%) followed by Pinkenba–Eagle Farm (11.3%). The SLAs of City – Inner, Spring Hill and City – Remainder followed with 10.7% of total income from own unincorporated business. Industries in which the self employed residents of these SLAs work in varied. In Chandler, City –

## QUEENSLAND *continued*

*Own unincorporated  
business continued*

Inner, Spring Hill and City – Remainder, the greatest proportion worked in the property and business services industry in 2001. In Pinkenba-Eagle Farm, more self employed residents worked in the retail industry.

### SLAS WITH HIGHEST PROPORTION OF INCOME FROM OWN UNINCORPORATED BUSINESS, Metropolitan Queensland—2000–01

SLA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Chandler	61.5	34 637	18.9	13 160	11.5	24 071	2.3	22 532	4.4	7 430	1.4	5 958
Pinkenba–Eagle Farm	59.6	31 102	19.7	20 691	11.3	31 391	0.5	10 753	8.3	8 310	0.6	4 074
City – Inner(b)	68.5	37 810	10.9	10 146	10.7	47 039	1.5	25 112	6.8	7 149	1.5	7 460
Spring Hill(b)	68.5	37 845	10.9	10 146	10.7	46 917	1.5	24 667	6.8	7 151	1.5	7 507
City – Remainder(b)	68.5	37 830	10.9	10 139	10.7	46 966	1.5	24 679	6.8	7 155	1.5	7 479

(a) Indicates average incomes for those persons who derived income from this source.

(b) These SLAs have the same proportions of income from each source as they share a postcode region. For further information please refer to the Explanatory Notes.

The LGAs with the highest proportion of income from own unincorporated business in non-metropolitan Queensland were McKinlay (S), Jericho (S) and Bauhinia (S), with 48.6%, 45.3% and 44.5% respectively. Unlike other LGAs in Queensland, the proportion of income from own unincorporated business in these LGAs was greater than the proportion of income from wages and salaries. The Shire of McKinlay, located in the north west of Queensland, and the neighbouring shires of Jericho and Bauhinia, both located in central Queensland, are focussed strongly on the agricultural sector with nearly half of the self employed residents of these regions working in this industry in 2001.

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM OWN UNINCORPORATED BUSINESS, Non-metropolitan Queensland—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
McKinlay (S)	42.8	25 572	4.2	3 780	48.6	56 018	0.1	6 263	4.2	8 414	0.1	936
Jericho (S)	44.5	25 861	2.6	1 754	45.3	40 056	0.4	9 139	7.1	8 214	0.1	1 052
Bauhinia (S)	42.5	25 373	6.1	4 057	44.5	43 618	0.5	10 594	6.1	8 104	0.4	1 805

(a) Indicates average incomes for those persons who derived income from this source.

*Superannuation and  
annuities*

In 2000–01, the metropolitan SLA of Bribie Island had the highest proportion of income from superannuation and annuities at 7.7%. Redcliffe–Scarborough and St Lucia had the next highest proportion, both at 4.0%, followed by Redland (S) Bal (3.5%), Chermside West (3.4%) and Chermside (3.4%). Generally characteristic of these SLAs are older population profiles. In 2001, in the SLA of Bribie Island, almost half the population were aged 55 years or over, in Redcliffe–Scarborough, Redlands (S) Bal and Chermside around

## QUEENSLAND *continued*

### *Superannuation and annuities continued*

one in three residents were in this age group, and just under 30% of the residents of Chermside West, compared with around one quarter of residents statewide. The exception to this was St Lucia which had around 15% of residents in this age group.

### SLAS WITH HIGHEST PROPORTION OF INCOME FROM SUPERANNUATION AND ANNUITIES, Metropolitan Queensland—2000–01

SLA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Bribie Island	49.3	26 345	8.8	5 019	5.4	12 557	7.7	15 965	27.9	8 457	1.0	2 504
Redcliffe–Scarborough	60.7	29 384	11.4	8 498	5.4	15 341	4.0	19 849	17.9	8 514	0.6	2 448
St Lucia	62.8	33 784	20.2	13 709	7.8	37 727	4.0	29 138	3.7	6 037	1.6	4 139
Redland (S) Bal	52.3	26 207	7.8	5 838	6.6	12 202	3.5	14 668	29.2	8 821	0.7	3 049
Chermside West(b)	70.0	30 181	6.7	4 108	4.9	15 731	3.4	15 439	14.4	7 924	0.6	2 199
Chermside(b)	70.0	30 181	6.7	4 109	4.9	15 767	3.4	15 453	14.4	7 923	0.6	2 205

(a) Indicates average incomes for those persons who derived income from this source.

(b) These SLAs have the same proportions of income from each source as they share a postcode region. For further information please refer to the Explanatory Notes.

Similar to the pattern seen in other states, the LGAs with the highest proportion of income from superannuation and annuities were located along the coast of Queensland. In 2000–01, Caloundra (C), on the Sunshine Coast around 90kms north of Brisbane, had the highest proportion of income from superannuation and annuities at 4.5%, followed by Noosa (S) (4.4%) and Hervey Bay (C) (3.9%). These LGAs also had older population profiles with around 30% of residents aged 55 years or over in 2001. Also characteristic of these council areas were low labour force participation rates, with the proportion of residents aged 15 years and over that were either working or looking for work, below the state average of 63.9% at 45.7% in Hervey Bay (C), 53.9% in Caloundra (C) and 57.9% in Noosa (S) in 2001.

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM SUPERANNUATION AND ANNUITIES, Non-metropolitan Queensland—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Caloundra (C)	57.7	25 172	9.1	5 369	8.3	13 541	4.5	16 414	19.2	7 966	1.2	3 249
Noosa (S)	56.6	24 526	11.3	6 547	8.0	12 515	4.4	17 861	18.0	8 004	1.7	4 777
Hervey Bay (C)	53.8	24 173	5.9	3 470	6.6	13 252	3.9	13 785	29.0	8 434	0.8	2 661

(a) Indicates average incomes for those persons who derived income from this source.

#### *Government cash benefits*

In 2000–01, income from government cash benefits accounted for almost one third of total income in the metropolitan SLAs of Kingston, Woodridge and Redland (S) Bal. Bribie Island had the next highest proportion of total income from government cash benefits (27.9%), followed by Richlands, Durack and Inala, all with 25.9%. Contributing to

## QUEENSLAND *continued*

*Government cash benefits  
continued*

the reliance on government cash benefits in these SLAs would have been the high proportion of unemployed residents. In 2001, both Inala and Woodridge had unemployment rates around 20%, with the unemployment rates in other SLAs ranging from 16.6% in Kingston to 10.9% in Richlands. Generally characteristic of these SLAs were relatively high proportion of employed residents working in either the manufacturing or retail industries. These proportions ranged from 48.7% in Richlands to 27.2% in Bribie Island. The exception to this was Redland (S) Bal where employment was less concentrated with the retail, hospitality (accommodation, cafes and restaurants) and mining industries having the highest proportions of total employment at around 10%.

### SLAS WITH HIGHEST PROPORTION OF INCOME FROM GOVERNMENT CASH BENEFITS, Metropolitan Queensland—2000–01

SLA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)
Kingston	63.7	24 300	0.6	720	4.1	13 925	0.7	11 225	30.6	8 842	0.3	3 264
Woodridge	63.8	24 392	0.6	776	4.1	13 962	0.7	11 155	30.4	8 843	0.3	3 203
Redland (S) Bal	52.3	26 207	7.8	5 838	6.6	12 202	3.5	14 668	29.2	8 821	0.7	3 049
Bribie Island	49.3	26 345	8.8	5 019	5.4	12 557	7.7	15 965	27.9	8 457	1.0	2 504
Richlands(b)	63.7	26 486	3.5	3 627	4.9	13 341	1.6	13 496	25.9	9 007	0.5	2 897
Durack(b)	63.7	26 499	3.5	3 621	4.9	13 302	1.6	13 595	25.9	8 996	0.5	2 951
Inala(b)	63.7	26 499	3.5	3 622	4.9	13 313	1.6	13 578	25.9	8 996	0.5	2 952

(a) Indicates average incomes for those persons who derived income from this source.

(b) These SLAs have the same proportions of income from each source as they share a postcode region. For further information please refer to the Explanatory Notes.

The Shire of Mount Morgan, located around 40kms south west of Rockhampton, had the highest proportion of income from government cash benefits of all the SLAs/LGAs in Queensland, accounting for nearly 40% of total personal income. At the time of the 2001 Census of Population and Housing, Mount Morgan (S) was experiencing a high unemployment rate with almost one quarter of residents unemployed (23.0%). The shires of Kolan and Perry had the next highest proportions of income from government cash benefits, accounting for over one third of total personal income, with unemployment rates of 16.4% and 8.3% respectively. Also characteristic of these LGAs were older population profiles. In 2001, around one in three residents of Mount Morgan (S) and Perry (S) were aged 55 years or over, and in Kolan (S) around one in four residents was in this age group. In Kolan (S), which includes the townships of Gin Gin, Tirroan and Wallville, and in Perry (S), which includes the township of Mt. Perry, the largest proportion of government cash benefits was for the Parenting Payment, whereas in Mount Morgan (S) the largest proportion was for the Age Pension.

**QUEENSLAND** *continued*

LGAS WITH HIGHEST PROPORTION OF INCOME FROM GOVERNMENT CASH BENEFITS,  
Non-metropolitan Queensland—2000-01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)
Mount Morgan (S)	52.6	26 412	2.7	2 315	5.4	15 721	1.3	13 066	37.8	8 927	0.2	1 442
Kolan (S)	48.7	20 560	4.2	2 452	9.7	10 131	2.1	13 864	34.9	8 523	0.4	1 521
Perry (S)	48.8	20 615	4.2	2 444	9.8	10 221	2.0	13 476	34.8	8 511	0.4	1 421

(a) Indicates average incomes for those persons who derived income from this source.

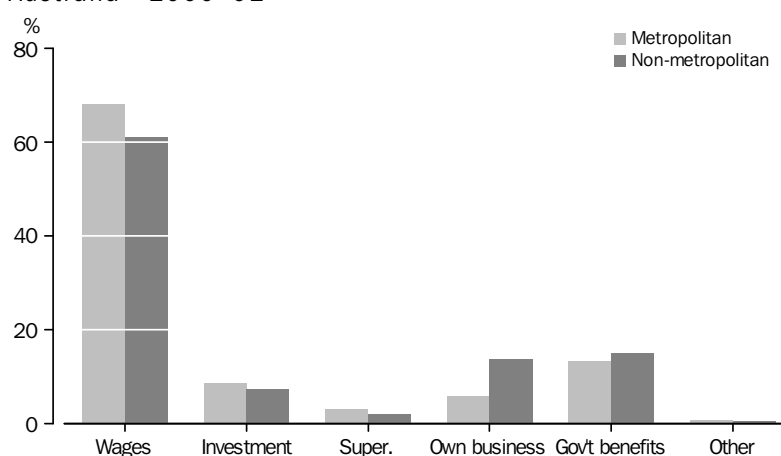
## SOUTH AUSTRALIA

### OVERVIEW

In 2000–01, after income from wages and salaries (66.5%), income from government cash benefits accounted for the next highest proportion of total personal income (13.7%) in South Australia. Investment comprised 8.4%, followed by own unincorporated business and superannuation and annuities at 7.9% and 2.8% respectively.

The income sources of metropolitan and non-metropolitan South Australia differ. In non-metropolitan South Australia, income from own unincorporated businesses and government cash benefits accounted for a greater proportion of total income compared with metropolitan South Australia. In metropolitan South Australia there was a greater proportion of income from wages and salaries, investment and superannuation and annuities.

**SOURCES OF INCOME, Metropolitan and non-metropolitan South Australia—2000–01**



### LOCAL GOVERNMENT AREAS

The following highlights the LGAs in the metropolitan and non-metropolitan regions of South Australia that have the highest proportion of income from each of the selected sources.

While the LGAs identified have the highest proportion of income from a particular source relative to other LGAs in each area, this should not be interpreted as meaning that the source discussed accounts for the highest proportion of *total* income in that LGA. Income from wages and salaries generally account for the greatest proportion of total income in each LGA.

Some background information about the population and other characteristics of the different LGAs, from the 2001 Census of Population and Housing and other sources has also been included.

#### *Investment*

In 2000–01, Walkerville (M), located in inner Adelaide, had the highest proportion of income from investment of the LGAs in South Australia at 28.9%. Adelaide (C) had the next highest proportion at 28.5% followed by Burnside (C) (22.2%). Characteristic of these LGAs was the majority of employed residents working in a managerial or professional capacity in 2001 with the greatest proportion of employed residents of Walkerville (M) working in the health and community services industry (18.0%) and in Adelaide (C) and Burnside (C), the property and business services industry at 17.6% and 17.5% respectively.

## SOUTH AUSTRALIA *continued*

### *Investment continued*

Robe (DC), located on the Limestone Coast in the south east of South Australia, had the highest proportion of income from investment of the non-metropolitan LGAs, followed by Rororo/Carrieton (DC) and Victor Harbor (DC). In the District Council of Rororo/Carrieton, located on the eastern side of the Flinders Ranges, and the District Council of Robe, the greatest proportion of employed residents worked in the agricultural industry, accounting for 40.7% and 35.4% of total employed respectively. In Victor Harbor (DC), located around 80kms south of Adelaide at Encounter Bay, employment was less concentrated with 18.6% of employed residents working in retail, 12.1% in health and community services and 9.0% in agriculture.

### LGAS WITH THE HIGHEST PROPORTION OF INCOME FROM INVESTMENT, South Australia—2000-01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Walkerville (M)	51.0	37 315	28.9	20 521	8.5	33 616	3.9	21 062	5.3	7 571	2.3	7 248
Adelaide (C)	53.2	37 315	28.5	25 620	8.3	34 264	2.6	22 185	6.6	7 594	0.8	3 353
Burnside (C)	58.2	37 422	22.2	13 991	8.4	29 799	4.6	21 307	5.4	7 466	1.3	3 743
Robe (DC)	48.3	22 553	17.2	8 369	21.3	20 308	3.0	12 927	9.8	7 420	0.4	1 207
Rororo/Carrieton (DC)	54.0	21 652	16.1	5 792	13.2	9 514	1.5	14 069	14.5	7 647	0.6	1 788

(a) Indicates average incomes for those persons who derived income from this source.

### *Own unincorporated business*

The LGAs with the highest proportion of income from own unincorporated business were typically located in non-metropolitan South Australia. Karoonda East Murray (DC) had the highest proportion at 40.2%, followed by Southern Mallee (DC) and Barunga West (DC) at 37.4% and 36.7% respectively. Both Karoonda East Murray (DC) and Barunga West (DC) were quite unique to other LGAs in South Australia with proportions of income from own unincorporated businesses greater than the proportion of income from wages and salaries. Residents of these regions with own unincorporated businesses typically worked in the agricultural industry, with employment in this industry accounting for 81.5% of self employed residents in Karoonda East Murray (DC), 73.2% in Southern Mallee (DC) and 69.6% in Barunga West (DC).

Of the metropolitan LGAs, Unley (C), which includes the suburbs of Parkside, Hyde Park and Goodwood, had the highest proportion of income from own unincorporated business at 8.9%. Walkerville (M), which includes the suburbs of Vale Park, Medindie and Gilberton, had the next highest proportion at 8.5%, followed by Burnside (C) (8.4%). Characteristic of these LGAs was around one in four self employed residents working in the property and business services industry in 2001, with the health and community services and retail industries the next most common industries of self employment.



## SOUTH AUSTRALIA *continued*

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM OWN UNINCORPORATED BUSINESS, South Australia—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Karoonda East Murray (DC)	35.5	18 821	7.0	3 216	40.2	22 092	0.9	9 711	16.1	8 480	0.3	1 108
Southern Mallee (DC)	43.7	20 638	7.7	3 433	37.4	23 176	0.8	9 629	10.0	7 847	0.4	1 590
Barunga West (DC)	33.3	22 426	9.0	4 803	36.7	33 957	2.4	10 697	18.3	8 105	0.4	1 514
Lacepede (DC)	47.3	22 442	6.4	3 597	33.0	28 548	1.0	10 799	12.0	8 086	0.3	1 239
Elliston (DC)	42.7	19 759	8.7	3 635	32.4	20 601	1.3	12 446	14.0	8 274	0.9	3 009

(a) Indicates average incomes for those persons who derived income from this source.

#### *Superannuation and annuities*

In 2000–01, the District Council of Peterborough had the highest proportion of income from superannuation and annuities in South Australia, followed by the District Council of Victor Harbor. Yankalilla (DC), located at the tip of the Fleurieu Peninsula, had the next highest proportion of the non-metropolitan LGAs at 5.3% and was also amongst the top five LGAs in South Australia in this regard. Characteristic of these LGAs were older population profiles with over 40% of the residents of Victor Harbor aged 55 years or over, compared to the state average of around 25% in 2001. In Yankalilla (DC) and Peterborough (DC) around one third of residents were aged 55 years or over. These LGAs also had a heavy reliance on government cash benefits as a source of income, accounting for 33.9% of total personal income in Peterborough (DC), 22.4% in Victor Harbor (DC) and 19.4% in Yankalilla (DC).

In metropolitan South Australia, the LGAs with the highest proportion of income from superannuation and annuities were Holdfast Bay (C) (5.4%), Mitcham (C) (4.6%) and Burnside (C) (4.6%). These LGAs also had population profiles older than the state average with one in three residents of Holdfast Bay (C) aged 55 years or over and around 30% of the residents of both Mitcham (C) and Burnside (C). Displaying a similar trend to LGAs in other states with a high proportion of income from superannuation and annuities, the greatest proportion of employed residents in both Holdfast Bay (C) and Mitcham (C) worked in the health and community services industry in 2001, at 14.1% and 15.6% respectively. In Burnside (C), the greatest proportion of residents worked in the property and business services industry (17.5%), followed by the health and community services industry (16.3%).

## SOUTH AUSTRALIA *continued*

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM SUPERANNUATION AND ANNUITIES, South Australia—2000–01

SLA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)
	Peterborough (DC)	47.1	22 202	4.3	2 297	7.2	11 381	7.2	14 948	33.9	8 710	0.3
Victor Harbor (DC)	45.4	22 630	13.3	6 064	10.6	14 222	6.9	15 020	22.4	7 886	1.4	2 613
Holdfast Bay (C)	63.7	32 927	13.6	8 215	5.7	19 888	5.4	18 752	10.6	7 793	0.9	2 665
Yankalilla (DC)	51.1	23 461	10.0	4 793	13.1	13 494	5.3	15 971	19.4	7 889	1.0	2 654
Burnside (C)	58.2	37 422	22.2	13 991	8.4	29 799	4.6	21 307	5.4	7 466	1.3	3 743
Mitcham (C)	67.2	33 374	12.5	7 233	6.7	20 765	4.6	18 326	8.1	7 451	0.9	2 601

(a) Indicates average incomes for those persons who derived income from this source.

**Government cash benefits** In 2000–01, Coober Pedy (DC), an opal mining region in the far north of South Australia, and Peterborough (DC), located around 250 kms north of Adelaide in the Flinders Ranges, had the highest proportion of income from government cash benefits in South Australia. The District Council of Copper Coast, located on the Yorke Peninsula, had the next highest proportion of the non–metropolitan LGAs. Contributing to this reliance on government cash benefits would have been the high proportion of unemployed residents in these LGAs. At the time of the 2001 Census of Population and Housing, the unemployment rates in these LGAs were significantly above the South Australian average of 7.6% at 16.2% in Peterborough (DC), 19.2% in Coober Pedy (DC) and 11.2% in Copper Coast (DC).

Of the metropolitan LGAs, Playford (C) had the highest proportion of income from government cash benefits and was also among the top five LGAs in South Australia in this regard. Port Adelaide Enfield (C) and Salisbury (C) had the next highest proportions of the metropolitan LGAs at 22.2% and 17.2% respectively. Like the non–metropolitan LGAs, these LGAs also had unemployment rates above the state average at 13.9% in Playford (C), 11.3% in Port Adelaide Enfield (C) and 9.8% in Salisbury (C).

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM GOVERNMENT CASH BENEFITS, South Australia—2000–01

SLA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)
	Coober Pedy (DC)	51.3	21 853	3.3	3 296	10.7	11 890	0.3	11 439	34.1	9 066	0.3
Peterborough (DC)	47.1	22 202	4.3	2 297	7.2	11 381	7.2	14 948	33.9	8 710	0.3	1 679
Playford (C)	66.1	27 350	2.1	2 014	4.5	14 378	2.0	13 168	24.6	8 728	0.7	3 278
Copper Coast (DC)	45.7	24 128	8.4	4 804	18.4	24 749	3.5	13 512	23.4	8 293	0.6	2 403
Port Pirie City and Dists (M)	61.7	27 682	5.3	3 561	8.0	17 766	2.2	11 304	22.5	8 508	0.3	1 234

(a) Indicates average incomes for those persons who derived income from this source.

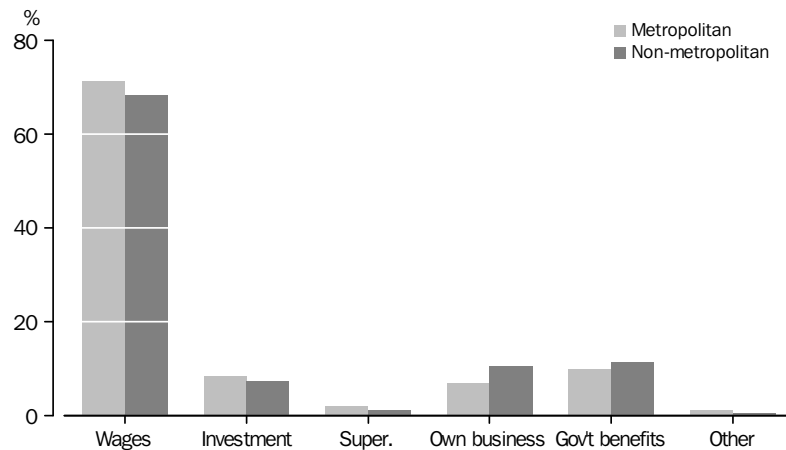
# WESTERN AUSTRALIA

## OVERVIEW

In 2000–01, income from wages and salaries in Western Australia accounted for 70.7% of total personal income, followed by income from government cash benefits (10.3%), investment (8.2%), own unincorporated business (7.9%) and superannuation and annuities (1.9%).

In metropolitan Western Australia there was a greater proportion of income from wages and salaries (71.4% compared to 68.5%), investment (8.5% compared to 7.4%) and superannuation and annuities (2.1% compared to 1.4%) than in non-metropolitan Western Australia. In contrast, in non-metropolitan Western Australia there was a higher proportion of income from own unincorporated business (10.7% compared to 7.0%) and government cash benefits (11.5% compared to 9.9%).

SOURCES OF INCOME, Metropolitan and non-metropolitan Western Australia—2000–01



## LOCAL GOVERNMENT AREAS

The following highlights the LGAs in the metropolitan and non-metropolitan regions of Western Australia that have the highest proportion of income from each of the selected sources.

While the LGAs identified have the highest proportion of income from a particular source relative to other LGAs in each area, this should not be interpreted as meaning that the source discussed accounts for the highest proportion of *total* income in that LGA. Income from wages and salaries generally account for the greatest proportion of total income in each LGA.

Some background information about the population and other characteristics of the different LGAs, from the 2001 Census of Population and Housing and other sources has also been included.

### Investment

Of the top ten non-metropolitan LGAs in terms of proportion of income from investment, nine were located in the Wheatbelt Region of Western Australia. The Shire of Wongan-Ballidu had the highest proportion of income from investment in 2000–01. Accounting for 47.6% of total income, the proportion of income from investment in this LGA was greater than the proportion of income from wages and salaries (32.6%). At the time of the 2001 Census of Population and Housing, Wongan-Ballidu (S) had an unemployment rate well below the state average, with around two in five employed residents working in the agriculture industry. The Shire of Victoria Plains, which includes

## WESTERN AUSTRALIA *continued*

### *Investment continued*

the townships of Calingiri, Bolgart and New Norcia and borders the Shire of Wongan–Ballidu, had the second highest proportion of income from investment of the non–metropolitan LGAs followed by Wickepin (S), at 26.1% and 23.3% respectively.

Mosman Park (T), located approximately 15kms out of Perth's CBD with the Swan River as the eastern boundary and the Indian Ocean as the western boundary, had the highest proportion of income from investment of the metropolitan LGAs, followed by Peppermint Grove (S) (30.5%) and Cottesloe (T) (30.5%). These LGAs are located in close proximity to each other with the Shire of Peppermint Grove located along the Swan River and sharing LGA boundaries with both Cottesloe (T) and Mosman Park (T). In 2001, around one third of the employed residents of these LGAs worked in either the property and business services industry or the health and community services industry. Of the employed residents of Peppermint Grove (S) and Cottesloe (T), around 70% worked in a managerial or professional capacity and just under 60% of the employed residents of Mosman Park (T).

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM INVESTMENT, Western Australia—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Wongan-Ballidu (S)	32.6	24 401	47.6	38 355	15.7	21 440	0.4	12 410	3.7	7 595	—	378
Mosman Park (T)	51.0	40 506	33.9	32 466	4.6	21 541	2.5	27 945	5.9	7 787	2.1	9 692
Peppermint Grove (S)	53.4	43 980	30.5	26 194	8.6	34 965	3.1	27 107	2.4	6 636	1.8	7 338
Cottesloe (T)	53.5	43 945	30.5	26 076	8.6	35 071	3.1	27 141	2.5	6 668	1.8	7 308
Nedlands (C)	53.5	43 220	27.8	22 554	10.6	46 327	3.2	25 113	2.9	7 036	2.1	7 491

— nil or rounded to zero (including null cells)

(a) Indicates average incomes for those persons who derived income from this source.

### *Own unincorporated business*

Non–metropolitan LGAs typically had the highest proportion of personal income from own unincorporated business. In Western Australia, the ten LGAs with the highest proportions of income from own unincorporated businesses were all non–metropolitan and located in the Wheatbelt Region. The Shire of Westonia had the highest proportion of income from this source (51.4%), followed by the Shire of Mount Marshall and the Shire of Nungarin with 48.1% and 47.6% respectively. Nine of the top ten highest ranked LGAs had proportions of income from own unincorporated business greater than the proportion of income from wages and salaries with self employed residents of these LGAs typically working in the agricultural sector.

Nedlands (C), located just over 6 kilometres from Perth's CBD and including the suburbs of Mt Claremont, Hollywood and Dalkeith, had the highest proportion of income from own unincorporated business of the metropolitan LGAs at 10.6%, followed by Serpentine–Jarrahdale (S) (10.3%) and Wanneroo (C) (9.1%). In Nedlands (C), the greatest proportion of self employed residents worked in the property and business services industry in 2001, whereas in Serpentine–Jarrahdale (S), located in the northern part of the Peel Region, and Wanneroo (C), north of Perth's CBD, the greatest proportion of self employed residents worked in construction.

## WESTERN AUSTRALIA *continued*

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM OWN UNINCORPORATED BUSINESS, Western Australia—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Westonia (S)	31.4	20 808	11.9	7 536	51.4	44 910	—	—	5.0	8 076	0.4	2 066
Mount Marshall (S)	30.3	20 389	16.1	7 821	48.1	34 503	—	—	5.2	7 675	0.3	1 580
Nungarin (S)	31.3	20 150	8.9	5 443	47.6	37 081	—	—	12.1	8 431	0.1	964
Narembeen (S)	35.8	21 107	13.2	6 909	46.0	34 444	0.3	7 609	4.6	7 755	0.2	1 473
Trayning (S)	35.2	22 510	11.2	5 550	44.1	32 409	0.8	13 323	8.7	9 050	—	172

— nil or rounded to zero (including null cells)

(a) Indicates average incomes for those persons who derived income from this source.

#### *Superannuation and annuities*

Denmark (S), located on the south coast of Western Australia, had the highest proportion of income from superannuation and annuities at 4.1%, followed by Mandurah (C) with 3.5%. Murray (S), located along the Murray River, had the next highest proportion of the non-metropolitan LGAs at 3.2%. In 2001, these LGAs had a relatively higher proportion of residents aged 55 years or over, at 26.6% in Denmark (S), 29.9% in Mandurah (C) and 28.9% in Murray (S) compared to the state average of 20.1%.

Of the metropolitan LGAs, Cambridge (T), with its coastline fronting the Indian Ocean, had the highest proportion of income from superannuation and annuities (3.5%), followed by Melville (C) (3.3%), Claremont (T) (3.2%) and Nedlands (C) (3.2%). Characteristic of these areas were older population profiles with around one quarter of residents aged 55 years or over in 2001. In Cambridge (T), just over 10% of residents lived alone and in Claremont (T) around 18%. Of these residents, over half were aged 55 years or over, higher than the state average of around 45%. While both Melville (C) and Nedlands (C) had proportions of residents living alone around the state average, a greater proportion of these residents were aged 55 years or over.

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM SUPERANNUATION AND ANNUITIES, Western Australia—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Denmark (S)	48.6	20 185	10.0	4 968	13.7	11 100	4.1	16 535	21.0	8 386	2.6	6 670
Mandurah (C)	63.7	30 101	6.9	4 986	7.0	15 521	3.5	15 512	17.8	8 049	1.0	3 742
Cambridge (T)	65.6	40 345	18.0	12 558	7.3	27 148	3.5	22 460	4.3	7 130	1.3	4 528
Melville (C)	69.9	34 742	12.5	7 630	6.0	19 265	3.3	18 522	6.9	7 340	1.4	4 675
Claremont (T)	55.8	42 959	27.5	22 114	8.1	34 601	3.2	23 123	3.6	7 388	1.8	6 257
Murray (S)	64.9	30 268	6.9	4 684	7.0	13 280	3.2	15 148	16.9	8 082	1.1	3 961
Nedlands (C)	53.5	43 220	27.8	22 554	10.6	46 327	3.2	25 113	2.9	7 036	2.1	7 491

(a) Indicates average incomes for those persons who derived income from this source.

## WESTERN AUSTRALIA *continued*

*Government cash benefits* The LGAs with the highest proportion of income from government cash benefits were typically located in non-metropolitan Western Australia. Halls Creek (S), north of the state at the edge of the Great Sandy Desert, had the highest proportion at 37.1% with the greatest proportion of the government cash benefits in this region received as the Parenting Payment. The Shire of Ngaanyatjarraku had the next highest proportion at 28.2% with the Parenting Payment the main payment, followed by Menzies (S) (27.9%). In 2001, both Halls Creek (S) and Ngaanyatjarraku (S) were characterised by relatively younger population profiles with over 70% of their populations aged under 40 years. In contrast, Menzies (S), located in the south east of Western Australia, had an age profile consistent with that of the state.

Of the metropolitan LGAs, Kwinana (T) had the highest proportion of income from government cash benefits at 19.1%, followed by Belmont (C) (17.1%) and Bassendean (T) (16.2%). Characteristic of these regions were unemployment rates above the state average of 7.5% in 2001, at 12.4% in Kwinana (T), 9.5% in Belmont (C) and 7.8% in Bassendean (T). In both Belmont (C) and Bassendean (T), the highest proportion of the government cash benefits paid was for the Age Pension whereas in Kwinana (T) the highest proportion was for the Parenting Payment.

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM GOVERNMENT CASH BENEFITS, Western Australia—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS AND OTHER			
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Halls Creek (S)	58.1	25 376	3.3	6 312	1.3	9 402	0.2	9 476	37.1	8 249	—	177
Ngaanyatjarraku (S)	65.2	26 761	1.7	3 038	4.9	19 811	—	—	28.2	7 973	—	829
Menzies (S)	67.1	30 531	0.8	1 289	4.2	12 855	—	—	27.9	8 800	—	—
Wiluna (S)	53.7	31 899	-0.9	-1 578	22.1	42 307	—	—	24.9	8 086	0.3	3 046
Derby-West Kimberley (S)	66.5	28 815	2.3	3 057	7.6	27 683	0.3	13 201	23.2	7 091	0.1	1 615

— nil or rounded to zero (including null cells)

(a) Indicates average incomes for those persons who derived income from this source.

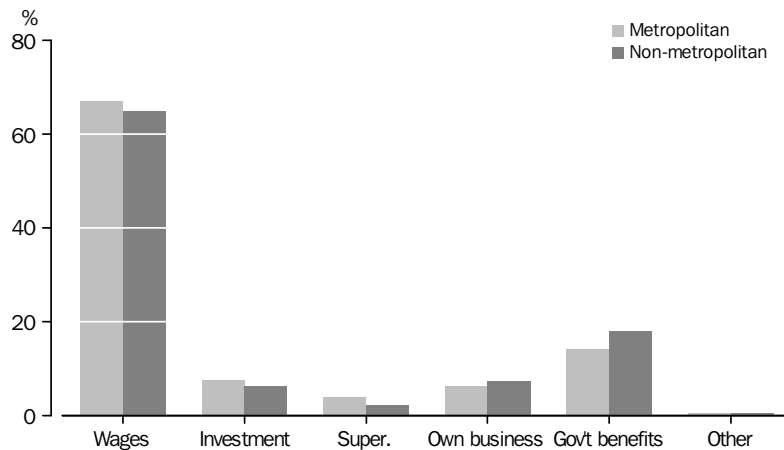
# TASMANIA

## OVERVIEW

In 2000–01, 65.9% of total personal income in Tasmania was sourced from wages and salaries. Income from government cash benefits accounted for the second highest proportion at 16.4%, followed by income from investment (7.0%), own unincorporated business (6.9%) and superannuation and annuities (3.2%).

In non-metropolitan Tasmania there was a greater proportion of income from government cash benefits (18.1% compared to 14.3%) and own unincorporated business (7.5% compared to 6.3%) than in metropolitan Tasmania. In contrast, in metropolitan Tasmania there was a higher proportion of income from wages and salaries (67.1% compared to 65.0%), investments (7.7% compared to 6.4%) and superannuation and annuities (4.1% compared to 2.4%).

SOURCES OF INCOME, Metropolitan and non-metropolitan Tasmania—2000–01



## LOCAL GOVERNMENT AREAS

The following highlights the LGAs in the metropolitan and non-metropolitan regions of Tasmania that have the highest proportion of income from each of the selected sources.

While the LGAs identified have the highest proportion of income from a particular source relative to other LGAs in each area, this should not be interpreted as meaning that the source discussed accounts for the highest proportion of *total* income in that LGA. Income from wages and salaries generally account for the greatest proportion of total income in each LGA.

Some background information about the population and other characteristics of the different LGAs, from the 2001 Census of Population and Housing and other sources has also been included.

### Investment

In 2000–01, Hobart (C) had the highest proportion of income from investment of the Tasmanian LGAs at 13.0%, followed by Kingborough (M) (6.9%) and Clarence (C) (6.2%). Characteristic of these LGAs was a high proportion of employed residents working in a managerial or professional capacity – 56.9% in Hobart (C), 46.3% in Kingborough (M) and 39.7% in Clarence (C). Employed residents of Hobart (C) worked in a variety of different industries in 2001, with 14.3% in health and community services, 12.7% in education and 12.5% in both retail and property and business services. In Kingborough (M) and Clarence (C), the greatest proportion of employed residents worked in the retail industry followed by the health and community services industry.

## TASMANIA *continued*

### *Investment continued*

Flinders (M) had the highest proportion of income from investment of the non-metropolitan LGAs at 10.2%, followed by Northern Midlands (M) (10.0%), Launceston (C) (7.3%) and West Tamar (M) (7.3%). In Flinders (M), covering four groups of Bass Strait islands off the north eastern tip of the state, over one third of employed residents worked in the agriculture industry (36.8%) with the next largest industry of employment retail (10.5%). In Northern Midlands (M), which includes the townships of Ross, Cressy, Evandale and Longford, the greatest proportion of employed residents also worked in agriculture (17.9%), followed by retail (14.0%) whereas in Launceston (C) and West Tamar (M), the greatest proportion of employed residents worked in the retail industry at 16.8% and 16.3% respectively, followed by the health and community services industry (13.1% and 12.2%).

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM INVESTMENT, Tasmania—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	<i>average</i>		<i>average</i>		<i>average</i>		<i>average</i>		<i>average</i>		<i>average</i>	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Hobart (C)	65.2	32 265	13.0	8 560	7.2	22 094	4.5	19 323	9.4	7 534	0.8	2 631
Flinders (M)	53.4	21 443	10.2	6 164	19.6	17 652	1.1	12 108	14.3	7 526	1.5	7 140
Northern Midlands (M)	63.0	26 353	10.0	6 531	9.5	15 568	2.1	14 702	15.0	8 205	0.4	1 960
Launceston (C)	67.4	27 820	7.3	4 948	5.2	14 823	2.7	14 854	16.9	8 231	0.5	2 487
West Tamar (M)	68.5	28 533	7.3	4 628	5.6	13 984	3.0	15 532	14.7	7 975	0.8	3 683

(a) Indicates average incomes for those persons who derived income from this source.

### *Own unincorporated business*

In 2000–01, King Island (M), located off the north west coast of mainland Tasmania, had the highest proportion of total personal income from own unincorporated business at 21.4%. In King Island (M), at the time of the 2001 Census of Population and Housing, over half of the self employed residents worked in the agriculture industry. Flinders (M), with the main townships of Whitemark, Lady Barron and Killiecrankie, had the next highest proportion of income from own unincorporated business, followed by Circular Head (M), at 19.6% and 19.3% respectively. Like King Island (M), over half of the self employed residents of Flinders (M) and Circular Head (M) worked in the agriculture industry.

Of the metropolitan LGAs, Hobart (C) had the highest proportion of income from own unincorporated business at 7.2%, followed by Sorell (M) (7.1%) and Kingborough (M) (7.1%). The property and business services industry accounted for the greatest proportion (21.7%) of self employed residents in Hobart (C), followed by the retail industry (17.0%) and the health and community services industry (9.9%). In Sorell (M) and Kingborough (M), the greatest proportion of self employed residents worked in retail (16.1% and 15.6% respectively) and construction (16.7% and 14.6%) in 2001.



## TASMANIA *continued*

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM OWN UNINCORPORATED BUSINESS, Tasmania—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
King Island (M)	61.5	23 845	6.8	4 087	21.4	18 062	1.1	10 644	8.5	7 598	0.7	2 762
Flinders (M)	53.4	21 443	10.2	6 164	19.6	17 652	1.1	12 108	14.3	7 526	1.5	7 140
Circular Head (M)	61.8	25 080	4.7	3 566	19.3	21 863	1.0	12 050	12.8	7 872	0.5	2 234
Tasman (M)	50.3	21 357	3.9	2 711	13.5	16 147	4.2	15 143	27.5	8 214	0.5	1 915
Glamorgan/Spring Bay (M)	53.4	22 609	6.9	4 118	13.3	17 389	3.8	14 960	22.0	8 149	0.7	2 893

(a) Indicates average incomes for those persons who derived income from this source.

#### *Superannuation and annuities*

In 2000–01, Clarence (C) had the highest proportion of income from superannuation and annuities in Tasmania at 5.0%, followed by Hobart (C) at 4.5%, and Kingborough (M) at 4.4%. While it might be expected that the population profiles of these regions would be somewhat older than the Tasmanian average, they largely reflect that of the state with 25.3% of residents of Clarence (C) aged 55 years and over, 23.2% of the residents of Hobart (C) and 21.9% of the residents of Kingborough (M), compared to the state average of 24.0%.

Tasman (M), located in the south east of Tasmania encompassing the Forestier and Tasman Peninsulas, had the highest proportion of income from superannuation and annuities of the non-metropolitan regions at 4.2%. Glamorgan/Spring Bay (M), located on the east coast of Tasmania, including the townships of Buckland, Maria Island, Swansea and Bicheno, had the next highest proportion at 3.8%, followed by Break O'Day (M) with 3.4%. In 2001, Tasman (M), Glamorgan/Spring Bay (M) and Break O'Day (M) had relatively older population profiles with around one third of residents aged 55 years or over.

### LGAS WITH HIGHEST PROPORTION OF INCOME FROM SUPERANNUATION AND ANNUITIES, Tasmania—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	average		average		average		average		average		average	
	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)	%	\$(a)
Clarence (C)	68.4	29 400	6.2	3 968	6.0	16 856	5.0	17 108	13.7	8 047	0.5	2 237
Hobart (C)	65.2	32 265	13.0	8 560	7.2	22 094	4.5	19 323	9.4	7 534	0.8	2 631
Kingborough (M)	70.3	30 324	6.9	4 360	7.1	17 021	4.4	17 996	10.2	7 641	1.1	3 815
Tasman (M)	50.3	21 357	3.9	2 711	13.5	16 147	4.2	15 143	27.5	8 214	0.5	1 915
Glamorgan/Spring Bay (M)	53.4	22 609	6.9	4 118	13.3	17 389	3.8	14 960	22.0	8 149	0.7	2 893

(a) Indicates average incomes for those persons who derived income from this source.

#### *Government cash benefits*

Break O'Day (M), located in the north east of Tasmania, had the highest proportion of income from government cash benefits in 2000–01 at 28.1%, followed by Tasman (M) and Southern Midlands (M) at 27.5% and 26.7% respectively. In Break O'Day (M) and Tasman (M), the highest proportion of the government cash benefits was for the Age

## TASMANIA *continued*

### *Government cash benefits continued*

Pension, whereas in Southern Midlands (M), the highest proportion was for the Parenting Payment. The number of unemployed residents in any region is an influencing factor on the payment of government cash benefits. In 2001, Break O'Day (M) had an unemployment rate of 16.5%, Tasman (M) 11.7%, and Southern Midlands (M) 11.0%, all above the Tasmanian average of 10.1%.

Of the metropolitan LGAs, Derwent Valley (M) had the highest proportion of income from government cash benefits at 22.5%, followed by Brighton (M) (22.4%) and Glenorchy (C) (21.6%). In Derwent Valley (M), the Age Pension and the Parenting Payment each accounted for similar proportions of the government cash benefits paid in this LGA, whereas in Brighton (M), the highest proportion was for the Parenting Payment, and in Glenorchy (C) the Age Pension accounted for the highest proportion of the government cash benefits paid. Like the non-metropolitan LGAs with a high proportion of income from government cash benefits, these regions also had high unemployment rates at 16.0% in Brighton (M), 13.5% in Derwent Valley (M) and 11.3% in Glenorchy (C).

### LGAS WITH THE HIGHEST PROPORTION OF INCOME FROM GOVERNMENT CASH BENEFITS, Tasmania—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS OTHER			
	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)	average %	average \$(a)
Break O'Day (M)	50.4	22 153	7.0	4 348	10.4	14 407	3.4	13 288	28.1	8 449	0.8	3 230
Tasman (M)	50.3	21 357	3.9	2 711	13.5	16 147	4.2	15 143	27.5	8 214	0.5	1 915
Southern Midlands (M)	56.4	23 395	5.2	3 927	9.7	12 693	1.5	14 191	26.7	8 918	0.5	3 110
Kentish (M)	59.4	23 990	4.7	2 973	8.9	11 859	2.1	13 890	24.2	8 438	0.7	2 355
Central Highlands (M)	65.3	26 494	3.0	2 692	5.7	15 194	1.9	12 685	23.9	8 792	0.3	2 025

(a) Indicates average incomes for those persons who derived income from this source.

# NORTHERN TERRITORY

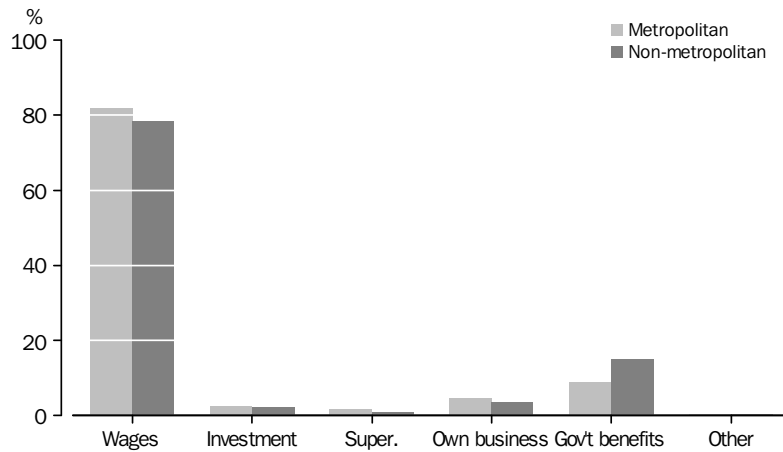
## OVERVIEW

In 2000–01, after income from wages and salaries (80.5%), income from government cash benefits (11.4%) accounted for the highest proportion of total personal income in the Northern Territory, followed by income from own unincorporated business (4.2%), investment (2.3%) and superannuation and annuities (1.4%).

The contribution of each of the income sources to total personal income vary in metropolitan and non-metropolitan Northern Territory. The income source with the greatest difference between these two regions was government cash benefits, accounting for 15.0% of personal income in non-metropolitan Northern Territory, compared to 9.0% in metropolitan Northern Territory.

Note that Community Development Employment Project (CDEP) payments have not been included in the experimental estimates in this publication. This would particularly influence the estimates for regions with a high proportion of Aboriginal and Torres Strait Islander people. Please see the Explanatory Notes for further information.

SOURCES OF INCOME, Metropolitan and non-metropolitan Northern Territory—2000–01



## LOCAL GOVERNMENT AREAS

The following highlights the LGAs in the Northern Territory that have the highest proportion of personal income from each of the selected sources.

While the LGAs identified have the highest proportion of income from a particular source relative to other LGAs in each area, this should not be interpreted as meaning that the source discussed accounts for the highest proportion of *total* income in that LGA. Income from wages and salaries generally account for the greatest proportion of total income in each LGA.

Some background information about the population and other characteristics of the different LGAs, from the 2001 Census of Population and Housing and other sources has also been included.

## NORTHERN TERRITORY *continued*

### SOURCES OF INCOME, Northern Territory—Local Government Areas—2000–01

LGA name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)
Alice Springs (T)	80.8	31 868	2.7	2 906	4.2	15 366	1.1	16 709	11.1	7 937	0.2	1 791
Coomalie (CGC)	75.5	29 805	1.3	1 313	3.1	6 909	1.8	13 695	17.6	8 403	0.7	5 192
Darwin (C)	81.5	34 800	3.2	3 076	4.5	15 269	1.9	18 412	8.5	7 617	0.3	2 217
Jabiru (T)	93.3	38 163	-0.4	-465	1.6	12 045	0.3	13 093	5.1	6 637	0.1	657
Katherine (T)	81.4	32 759	1.5	1 490	1.7	8 808	0.6	13 178	14.8	8 302	—	484
Litchfield (S)	77.6	32 406	2.7	2 631	5.0	11 322	1.8	16 043	12.6	7 951	0.3	2 336
Palmerston (C)	86.5	33 492	—	-16	4.0	14 625	1.0	15 779	8.4	8 236	0.1	1 683
Tennant Creek (T)	75.3	29 892	0.6	629	4.2	19 686	0.7	17 831	19.1	8 703	0.2	2 561
Unincorporated NT	73.6	30 947	1.5	1 945	3.1	13 814	0.5	15 261	21.1	7 825	0.2	1 673

— nil or rounded to zero (including null cells)

(a) Indicates average incomes for those persons who derived income from this source.

#### *Investment*

In 2000–01, Darwin (C) had the highest proportion of income from investment, followed by Alice Springs (T) and Litchfield (S). In both Darwin (C) and Litchfield (S), at the time of the 2001 Census of Population and Housing, the greatest proportion of employed residents worked in the government administration and defence industry, followed by the retail industry, whereas in Alice Springs (T) the greatest proportion of employed residents worked in retail, followed by health and community services. In Darwin (C) and Alice Springs (T), a relatively high proportion of employed residents worked as managers or professionals, 44.4% in Darwin (C) and 40.4% in Alice Springs compared to just under 40% in the Northern Territory.

#### *Own unincorporated business*

Litchfield (S), Darwin (C) and Alice Springs (T), in addition to having high proportions of income from investment, also had the highest proportions of income from own unincorporated business. Tennant Creek (T) also had a high proportion of income from own unincorporated business, equal to that of Alice Springs (T). The industries in which the self employed residents of these regions worked were quite varied. In 2001, in the Shire of Litchfield, nearly one in four self employed residents worked in the construction industry, with the agriculture industry the next most common. In Darwin (C), the greatest proportion of self employed residents worked in the property and business services industry, followed by the construction industry, whereas in Alice Springs (T) and Tennant Creek (T) the greatest proportions of self employed residents worked in the retail and construction industries.

#### *Superannuation and annuities*

In 2000–01, Darwin (C), Coomalie (CGC) and Litchfield (S) had the highest proportions of income from superannuation and annuities. Influencing these proportions would have been the relatively older population profiles of these regions at the time of the 2001 Census of Population and Housing. In Coomalie (CGC), which includes the townships of Batchelor and Adelaide River, 16.5% of residents were aged 55 years or over, in Litchfield (S) 12.0% and in Darwin (C) 12.3%, compared to the Northern Territory average of 10.4%.

## NORTHERN TERRITORY *continued*

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### *Government cash benefits*

Unincorporated Northern Territory<sup>1</sup> had the highest proportion of income from government cash benefits at 21.1% followed by Tennant Creek (T) at 19.1%, and Coomalie (CGC) at 17.6%. In these regions the greatest proportion of the government cash benefits was for the Parenting Payment with the second most common type of government cash benefit in these regions the Newstart Allowance. In 2001, at the time of the Census of Population and Housing, the unemployment rate in Coomalie (CGC) was above the Northern Territory average of 6.1% at 9.1%. In contrast, in Tennant Creek (T) the unemployment rate was lower at 5.2% and in Unincorporated Northern Territory, 6.1%.

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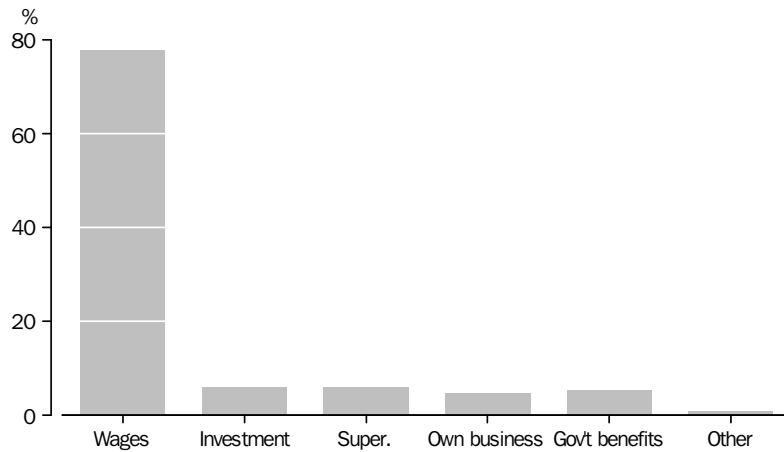
<sup>1</sup> Unincorporated Northern Territory covers the areas of the Northern Territory not covered by the legally designated incorporated regions (i.e. LGAs).

# AUSTRALIAN CAPITAL TERRITORY

## OVERVIEW

In 2000–01, over three quarters of total personal income in the Australian Capital Territory was from wages and salaries (77.8%). Income from investment accounted for the second highest proportion at 6.1%, followed by income from superannuation and annuities (5.8%), government cash benefits (5.2%) and own unincorporated business (4.5%).

SOURCES OF INCOME, Australian Capital Territory—2000–01



## STATISTICAL SUBDIVISIONS

The following highlights some of the differences in the proportions of the main sources of personal income across Statistical Subdivisions (SSDs) in the Australian Capital Territory. This analysis has been done at the SSD level as the Australian Capital Territory does not have a local government area structure.

The SSDs identified have the highest proportion of income from a particular source relative to other SSDs in the Australian Capital Territory. This should not be interpreted as meaning that the source discussed accounts for the highest proportion of *total* income in that SSD. Income from wages and salaries generally account for the greatest proportion of total income in each SSD.

Some information on the population and other characteristics of the different SSDs, from the 2001 Census of Population and Housing and other sources has also been included.

## AUSTRALIAN CAPITAL TERRITORY *continued*

### SOURCES OF INCOME, Australian Capital Territory—Statistical Subdivisions—2000–01

SSD name	WAGES AND SALARIES		INVESTMENT		OWN UNINCORPORATED BUSINESS		SUPERANNUATION AND ANNUITIES		GOVERNMENT CASH BENEFITS		OTHER	
	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)	%	average \$(a)
North Canberra	73.0	38 224	7.5	4 911	3.9	19 171	7.6	22 676	7.2	7 388	0.8	2 461
Belconnen	78.4	35 241	5.3	3 347	4.2	17 894	5.8	20 653	5.7	7 253	0.6	2 089
Woden Valley	71.7	39 896	9.0	5 661	4.9	23 112	8.9	23 643	4.7	7 096	0.9	2 728
Weston Creek–Stromlo	76.4	37 624	6.0	3 596	3.8	16 968	8.3	22 117	4.8	7 075	0.7	2 315
Tuggeranong	84.7	36 688	2.4	1 651	4.2	16 964	3.4	18 307	5.0	7 578	0.4	2 123
South Canberra	67.2	45 327	14.8	12 011	6.5	37 689	6.3	26 598	4.1	7 784	1.1	3 884
Gungahlin–Hall	86.5	38 722	2.7	1 965	4.6	18 330	2.4	17 826	3.4	6 689	0.5	2 551
Australian Capital Territory – Bal	75.9	36 366	5.9	3 683	4.5	17 264	7.0	21 464	6.0	7 510	0.7	2 357

(a) Indicates average incomes for those persons who derived income from this source.

#### *Investment*

In 2000–01, South Canberra SSD, which includes the suburbs of Barton, Forrest, Kingston and Parkes, had the highest proportion of income from investment at 14.8%, followed by Woden Valley SSD (9.0%) and North Canberra SSD (7.5%). Characteristic of these SSDs, was a high proportion of residents working in a managerial or professional capacity in 2001, at 67.1% in South Canberra SSD, 59.2% in Woden Valley SSD and 62.4% in North Canberra SSD. Of the employed residents of these SSDs, around one in four in South Canberra SSD and Woden Valley SSD, and one in three in North Canberra SSD, worked in the government administration and defence industry with the property and business services industry the next most common industry of employment.

#### *Own unincorporated business*

The SSDs of South Canberra and Woden Valley, in addition to having a high proportion of income from investment, also had the highest proportions of income from own unincorporated business at 6.5% and 4.9% respectively. Gungahlin–Hall SSD had the next highest proportion at 4.6%. In 2001, in South Canberra SSD, around one third of the self employed residents worked in the property and business services industry with the next most common industry of self employment, retail, accounting for around 10% of self employed residents. Alternatively, in Woden Valley SSD and Gungahlin–Hall SSD over 40% of the self employed residents worked in either the construction or property and business services industries. Self employed residents of South Canberra SSD had the highest average personal income from own unincorporated businesses at \$37,689. With an average income of \$23,112, Woden Valley SSD was the only other Australian Capital Territory SSD to have an average personal income from own unincorporated business of over \$20,000 in 2000–01.

#### *Superannuation and annuities*

Woden Valley SSD, which includes the suburbs of Garran, Hughes, Pearce and Isaacs, had the highest proportion of income from superannuation and annuities at 8.9% in 2000–01, followed by Weston Creek–Stromlo SSD (8.3%) and North Canberra SSD (7.6%). Characteristic of these SSDs was a high proportion of residents aged 55 years or over. In 2001, 26.0% of Woden Valley SSD residents were in this age group, 23.9% of Weston Creek–Stromlo SSD residents and 21.0% of North Canberra SSD residents, compared to 16.9% of residents statewide. Unlike other states and territories, in the Australian Capital Territory the proportion of income from superannuation and annuities

## AUSTRALIAN CAPITAL TERRITORY *continued*

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### *Superannuation and annuities continued*

was typically greater than the proportion of income from government cash benefits. Woden Valley SSD and Weston Creek–Stromlo SSD had the greatest difference between these two sources with the proportion of income from government cash benefits around half that of superannuation and annuities at 4.7% and 4.8% respectively.

### *Government cash benefits*

In 2000–01, North Canberra SSD had the highest proportion of income from government cash benefits at 7.2%, followed by Australian Capital Territory – Bal SSD (6.0%) and Belconnen SSD (5.7%). Of the government cash benefits received in these areas, the greatest proportion in North Canberra SSD and in Australian Capital Territory – Bal SSD was for the Age Pension. In Belconnen SSD the Age Pension and the Parenting Payment were most common, both accounting for similar proportions of the government cash benefits paid. Typically influencing the level of government cash benefits paid in a region is the number of unemployed residents. In 2001, the SSD of North Canberra had the highest unemployment rate of the SSDs in the Australian Capital Territory at 6.9%, followed by Belconnen SSD at 5.7%. These rates were above the Australian Capital Territory unemployment rate of 5.1%. Alternatively, in Australian Capital Territory – Bal SSD, the unemployment rate was below the state average at 2.7%.



## EXPLANATORY NOTES

### INTRODUCTION

**1** These Explanatory Notes outline general information on the experimental personal income estimates in this publication. For more detailed information on how these statistics were compiled and comparisons to other income data produced by the ABS, please refer to the following information paper – *Experimental Estimates of Personal Income for Small Areas, Taxation and Income Support Data* (cat. no. 6524.0).

**2** This publication is the second in a series analysing a range of topics with a focus on regional Australia. This issue contains experimental estimates on the sources of personal income by selected small areas across Australia.

**3** Tables on the sources of personal income for all LGAs in Australia can be accessed from data cubes available on the ABS web site <[www.abs.gov.au](http://www.abs.gov.au)>, under cat. no. 6524.0.55.001.

**4** The underlying series provides valuable information on the relative advantage and disadvantage of regions, by providing information on the contributions of each of the different sources to total income, and also indicating the level of financial resources available for populations in a region.

**5** Sources of personal income have been grouped into six different categories – wages and salaries, investment, own unincorporated business, superannuation and annuities, government cash benefits and other.

**6** Details on the LGAs, in the metropolitan and non-metropolitan regions of most states and territories, with the highest proportion of income from each of four sources have been discussed – investment, own unincorporated business, superannuation and annuities and government cash benefits. In the case of the Australian Capital Territory, this analysis is at the SSD level.

**7** While the LGAs/SSDs discussed have the highest proportion of income from a particular source relative to other LGAs/SSDs in each region, this should not be interpreted as meaning that the source discussed accounts for the highest proportion of *total* income in that LGA/SSD. Income from wages and salaries generally account for the greatest proportion of total income in each LGA/SSD.

**8** The statistics presented have been compiled from aggregated data from the Australian Taxation Office (ATO) and Australian Government Department of Family and Community Services (FaCS). Data from the 2001 Census of Population and Housing and other sources have also been used to discuss the population and other characteristics of the different regions.

### AUSTRALIAN TAXATION OFFICE

**9** The main functions and responsibilities of the Australian Taxation Office are to manage and shape Australia's major revenue systems and to collect a wide variety of taxes through various collection systems. These collection systems cover a range of entities including individuals, companies, funds, partnerships and trusts. The focus of the income statistics presented in this publication however, relate only to individuals.

**10** The ATO collects data from people as part of its process to calculate income tax liability for those persons who are required to lodge an income tax return. The ATO Individual Income Tax Return Database (hereinafter referred to as the 'ATO database') therefore covers all individuals who submit an individual income tax return and includes a range of income data items covering income from various sources such as salary or wages, business, investments, superannuation, Australian government pensions and allowances and other income. The data are collected via the ATO's Form I, Individual Income Tax Return and for most income sources provide a comprehensive coverage of individual (or personal) income, other than government cash benefits, received over a financial year.

## EXPLANATORY NOTES *continued*

### ATO DATA LIMITATIONS

**11** For the purposes of providing statistical measures for the entire population, the ATO database has some limitations in its coverage. A significant number of low income earners, especially pensioners and other persons who derive their income from government cash benefits, are not necessarily required to lodge income tax returns. Consequently, the coverage of people receiving government cash benefits is not complete in ATO records.

**12** In addition, a number of Commonwealth of Australia government pension, benefit and allowance payments are exempt from income tax and are therefore not required to be included in tax returns. It is for these reasons, therefore, that administrative data from FaCS have been obtained for this particular group of the population. As FaCS is responsible for most income support payments, the data collected by the department provides a greater coverage for the cash payments made to government cash benefit recipients.

**13** Due to data unavailability and other technical reasons, some government cash benefit payments have been excluded from these estimates. These exclusions are briefly outlined below (see Government cash benefit data limitations).

### DEPARTMENT OF FAMILY AND COMMUNITY SERVICES

**14** The Australian Government Department of Family and Community Services is responsible for a broad range of social policy issues affecting Australian society and the living standards of Australian families, communities and individuals. These responsibilities include income support, housing policy, disability services, child care services and family issues including family payments, child support and family relationships.

**15** In this publication, FaCS data relate to the responsibility for payments and allowances that applied in 2001. Subsequent changes to administrative arrangements resulted in responsibility for some of these payments being transferred to the Department of Employment and Workplace Relations and the Department of Education, Science and Training in 2004.

**16** As part of its core business FaCS provides income support for people who are retired, have a disability or medical condition which prevents them from working, are unemployed, have children in their care or are not in a position to provide for themselves because of special circumstances. Centrelink delivers most social security payments and services to customers on behalf of FaCS. These payments are referred to as 'government cash benefits' (which include pensions, benefits and allowances) and in the context of a statistical framework, are also referred to as transfer incomes (i.e. the income does not involve a return for labour or use of assets but is, in this case, a redistribution or transfer of funds by government).

### GOVERNMENT CASH BENEFIT DATA LIMITATIONS

**17** Due to data unavailability, some sources of government cash benefit income have been excluded from these experimental estimates, in particular pensions and allowances paid by the Department of Veterans' Affairs and Community Development Employment Project (CDEP) payments administered by the Department of Employment and Workplace Relations. These payments account for around \$5 billion and \$350 million respectively. Some non-income support payments delivered by FaCS (e.g. family tax benefit) are also omitted from these estimates. These payments constitute around 10% to 15% of total FaCS payments.

**18** Overall, the data limitations do not impair the value of the estimates for the broad purposes intended, but should be borne in mind when analysing, for example, SLAs with small populations and SLAs with a high proportion of Aboriginal and Torres Strait Islander people.

## EXPLANATORY NOTES *continued*

### REGIONAL ESTIMATES

**19** The methodology used to compile these regional estimates is relatively simple. The geographic identifier used for the data in the administrative records from both agencies is the postcode of the home address as reported by the individual.

**20** To compile regional estimates a postcode to SLA concordance has been used. This concordance indicates the distribution of postcode area populations across SLAs. Based on the estimated resident population the concordance expresses the percentage of a postcode area's total population contained within an SLA that intersects it. If a postcode area is wholly contained within one SLA, then its total population is also within that SLA and the concordance factor is expressed as 100%. If a postcode area is intersected by two or more SLAs, then each SLA will display the percentage of the total postcode area's population which it contains.

**21** It is important to note that the concordance is based on a total population weighting across postcodes. Hence any converted data will be more accurate if the variable being converted is distributed across the postcode in the same way that the total population is distributed across the postcode.

**22** Care should therefore be taken when analysing these sources of income data as the distribution of persons receiving superannuation or investment income, for example, may not be the same as the distribution of the total population.

**23** In the cases where the same postcode is split across two or more SLAs, and there are no other contributing postcodes, distinct numerical estimates will be derived for each of the SLAs, but rates or averages will be identical for each SLA (as these will be equivalent to the original rate or average of the contributing postcode).

**24** Consequently, data for some SLAs may be problematical. All estimates shown have been calculated for SLA boundaries effective as at 1 July 2001 and as described in the Australian Standard Geographical Classification (ASGC), 2001 (cat. no. 1216.0).

### CONFIDENTIALITY

**25** All data used to compile the estimates have been provided to the ABS in aggregated form only, at the SLA level. Information identifying individual taxpayers or individual income support customers have not been released to the ABS. In addition, ATO data, prior to being provided to the ABS, have been subjected to a confidentiality process that randomly adjusts cells in tables with small values. This includes altering some small cells to zero. For FaCS data, cells with small values in tables have been suppressed and these values have been omitted from state and national totals. The overall effect of these processes are not significant.

**26** Caution, however, should be exercised in deducing that there are no people in an area with certain characteristics and in general no reliance should be placed on cells with small values in tables.

**27** The application of these confidentiality processes prevent the risk of inadvertently releasing any information that may identify an individual but do not impair the overall value of the statistics.

### REFERENCE PERIODS

**28** The statistics compiled from the ATO database are based on individual income tax returns lodged for the financial year ended 30 June 2001, regardless of the year in which they were processed.

**29** The statistics compiled from FaCS data relate to actual payments made to customers in the 2000–01 financial year.

### ROUNDING

**30** All data have been rounded following the conversion of aggregated postcode data to estimates for SLAs. Accuracy to the last digit is not claimed and should not be assumed. Discrepancies may occur between the sums of the component items and totals.

## EXPLANATORY NOTES *continued*

### DATA LIMITATIONS

**31** Administrative data are designed for particular government management purposes and therefore may have some limitations for statistical use. Paragraphs 32 – 37 outline some of the data limitations, in addition to those already mentioned, that should be borne in mind when analysing these experimental estimates.

**32** Income for some low income earners, such as persons holding part-time, seasonal or casual jobs, may be excluded from ATO statistics as these persons may not be required to submit income tax returns when their incomes are below the annual tax free threshold and tax is not withheld. (Note: The tax free threshold was \$6,000 for 2000–01). The exclusion of these persons and their income is considered to be relatively minor.

**33** Some persons receiving Commonwealth of Australia government pensions, benefits and allowances are not required to lodge an income tax return. While their government cash benefit payments have been included in the estimates through the use of FaCS data any income they may receive from other sources will be excluded (as this income has not been captured from FaCS records). Note, however, that for those persons receiving Commonwealth of Australia government pensions, benefits and allowances who lodged an income tax return with the ATO, any income they received from other sources (e.g. wage and salary, investments, etc.) has been included under the relevant categories as this data has been recorded from the ATO database.

**34** From 1 July 2000, the introduction of the Senior Australians tax offset has meant that eligible Australians of age pension age can earn more income before they pay tax and the Medicare levy. People who meet the Senior Australian tax offset eligibility conditions and have not had any tax withheld during the year, do not have to lodge a tax return if their taxable income (in 2000–01) was less than \$20,000 (if they were single) and \$16,306 if they lived with a spouse for the full year. As a result, significant numbers of older Australians who are in employment, receiving a Centrelink age pension, or who are self funded retirees may no longer be reporting their income to the ATO.

**35** Some forms of income are tax exempt and therefore are not generally required to be included in the tax return. These include pay and allowances for part-time service in the Defence Force Reserve and Emergency Reserve Forces and some scholarships and bursaries received by students. Further details of exempt income from tax returns are included in the Taxpack publication.

**36** The exclusion of FaCS customers who were only on a non-income support benefit (particularly family tax benefit) for part of or the entire year is a significant omission from the estimates. The value of the excluded non-income support payments was estimated at almost \$9.5b in 2000–01.

**37** The exclusion of CDEP data will have an effect on the estimates, particularly in SLAs/LGAs with large proportions of Indigenous people. Similarly, estimates will be lower than expected in areas where significant proportions of the population receive Service pensions from the Department of Veteran's Affairs.

### RELATED PUBLICATIONS

**38** Other ABS productions which may be of interest are outlined below.

*Experimental Estimates, Regional Wage and Salary Earner Statistics, Australia, 1995–96 to 1998–99*, cat. no. 5673.0

*Information Paper: Experimental Estimates of Personal Income for Small Areas, Taxation and Income Support Data, 1995–96 to 2000–01*, cat. no. 6524.0

*Perspectives on Regional Australia: Women's Employment in Urban, Rural and Regional Australia*, 2001 Census, cat. no. 1380.0.55.001

*Household Income and Income Distribution, Australia, 2002–03*, cat. no. 6523.0

## EXPLANATORY NOTES *continued*

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### RELATED PUBLICATIONS *continued*

**39** Users may also wish to refer to the following non-ABS products which relate to income:

*Taxation Statistics 2000-01*, A summary of taxation, superannuation and industry benchmark statistics (Australian Taxation Office)

*Occasional Paper No. 1: Income support and related statistics: a 10-year compendium*, 1989-1999 (Department of Family and Community Services)

## GLOSSARY

### NOTE

The terms defined in this Glossary include references to ATO and FaCS data items used throughout this publication.

In relation to FaCS data, responsibility for payments and allowances described on the following pages are those applying in 2001 and earlier. Subsequent changes to administrative arrangements mean that responsibility for some of these payments were transferred to the Department of Employment and Workplace Relations and the Department of Education, Science and Training in 2004.

**Age Pension** A FaCS income support payment, subject to income and asset tests, (delivered by Centrelink) for people who have reached retirement age. To qualify for the age pension a male must be aged 65 years while the age at which a female may qualify depends upon her birth date. The qualifying age for females is being increased gradually to 65 years between 1 July 1995 and 2013. Other eligibility requirements that may apply and payment rates can be referenced in the FaCS publication *Income Support Customers – a statistical overview* (go to Publications then General at <[www.facs.gov.au](http://www.facs.gov.au)>).

**Government cash benefit income** Payments (i.e. Government pensions, benefits and allowances) made by Centrelink to 'income support' customers. Refers to income support customers only but includes both their income support and non-income support payments if applicable. Customers who were only on a non-income support benefit for the entire year have not been counted and the value of their non-income support payment(s) have not been included. Where a customer was on income support benefits for only part of the year they have been included (as well as their non-income support payments if applicable), but for any period where they were only on non-income support benefits, the value of the payments they received for this period have been excluded.

**Income** Where possible, income that has been included in these estimates has generally been defined as regular and recurring cash receipts which typically include that received from various sources such as employment; investments; superannuation; annuity income; and most government income support payments delivered by Centrelink. Most lump sum and other non-regular payments (e.g. eligible termination payments, net capital gains, withdrawals from Equalisation Deposits and/or Farm Management Deposit Schemes) have been excluded.

**Income support payment** A payment or benefit delivered by Centrelink that is a customer's main source of income. Includes: age pension, widow class B pension, newstart allowance, disability support pension, widow allowance, youth allowance, wife pension, parenting payments, Austudy payment, carer payment, partner allowance, sickness allowance, bereavement allowance, mature age allowance, special benefit, rehabilitation allowance, farm family restart scheme, crisis payment, exceptional circumstances payment and drought relief payment.

**Investment income** Includes interest from financial institutions, net rent and dividends or distributions (including imputation credits) from an Australian company, corporate unit trust or public trading trust. Also included are distributions from trusts – non-primary production which mainly includes income from investments with cash management trusts, property trusts, money market trusts, mortgage trusts and unit trusts.

**Local Government Area (LGA)** These areas are the spatial units which represent the geographical areas of incorporated local government councils and incorporated Community Government Councils (CGCs) where the CGC is of sufficient size and statistical significance. The various status types of LGAs in use are: areas (A), boroughs (B), cities (C), district councils (DC), municipalities (M), rural cities (RC), towns (T) and shires (S). The estimates presented have been calculated for LGA boundaries effective as at 1 July 2001 and as described in the Australian Standard Geographical Classification (ASGC), 2001 (cat. no. 1216.0).

**Metropolitan** Metropolitan areas in each state and territory have been defined as the Capital City Statistical Division. For further details, including lists of SLAs and LGAs that make these SDs, see Australian Standard Geographical Classification (ASGC), 2001 (cat. no. 1216.0).

## GLOSSARY *continued*

<b>Newstart Allowance</b>	A FaCS income support payment (delivered by Centrelink) for working-aged persons who are unemployed, aimed at ensuring recipients participate in activities designed to help their employment prospects. Other eligibility requirements that may apply and payment rates can be referenced in the FaCS publication <i>Income Support Customers – a statistical overview</i> (go to Publications then General at < <a href="http://www.facs.gov.au">www.facs.gov.au</a> >).
<b>Non-income support payment</b>	A payment or benefit delivered by Centrelink that is not a customer's main source of income, i.e. it supplements a customer's other income. (Note: A customer's other income may be an income support payment.) Includes: family tax benefit, child care benefit, one-off payment to seniors, maternity allowance, pensioner education supplement, self-funded retiree's supplementary bonus, double orphan pension, mobility allowance, rent assistance, student financial supplement, carer allowance, fares allowance, aged persons savings bonus and CDEP participant supplement.
<b>Non-metropolitan</b>	Non-metropolitan areas cover all other parts of a state or territory excluding the metropolitan areas as defined above.
<b>Other income</b>	Includes all assessable income of the taxpayer that was not shown at income questions 1 to 21 in the individual tax return. (Question 22, labels Y and V on the 2000–01 individual income tax return). Further details can be referenced from the ATO web site < <a href="http://www.ato.gov.au">www.ato.gov.au</a> >.
<b>Own unincorporated business income</b>	Includes the following data items as reported on the individual income tax business income return: net income (or loss) from business, distributions from partnerships and trusts for primary production activities, distributions from partnerships for non-primary production activities and net personal services income. Excludes distributions from trusts for non-primary production activities as this mainly includes income from a range of other activities (mainly investments). Also excludes the income of working directors/owners of incorporated businesses who are classified as employees and consequently their income is included under wage and salary income.
<b>Parenting Payment</b>	A FaCS income support payment (delivered by Centrelink) available to a parent/guardian (single or member of a couple) who earns little or no income and is responsible for caring for children. Includes Parenting Payment (Partnered) and the Parenting Payment (Single). Other eligibility requirements that may apply and payment rates can be referenced in the FaCS publication <i>Income Support Customers – a statistical overview</i> (go to Publications then General at < <a href="http://www.facs.gov.au">www.facs.gov.au</a> >).
<b>Sources of income</b>	The income received by individuals has been grouped into six main categories in this publication: <ul style="list-style-type: none"><li>■ Wage and salary income</li><li>■ Own unincorporated business income</li><li>■ Investment income</li><li>■ Superannuation and annuity income</li><li>■ Government cash benefit income</li><li>■ Other income</li></ul>
<b>Statistical Division (SD)</b>	These consist of one or more statistical subdivisions (SSDs). The divisions are designed to be relatively homogeneous regions characterised by identifiable social and economic units within the region, under the unifying influence of one or more major towns or cities. SD boundaries are those effective as at 1 July 2001 and as described in the Australian Standard Geographical Classification (ASGC), 2001 (cat. no. 1216.0).
<b>Statistical Local Area (SLA)</b>	These geographical areas are in most cases identical with, or have been formed from a division of, whole LGAs. In other cases, they represent unincorporated areas. In aggregate, SLAs cover the whole of a state or territory without gaps or overlaps. In some cases legal LGAs overlap Statistical Subdivision boundaries and therefore comprise two or three SLAs (Part A, Part B and, if necessary, Part C). The estimates presented have been calculated for SLA boundaries effective as at 1 July 2001 and as described in the Australian Standard Geographical Classification (ASGC), 2001 (cat. no. 1216.0).

## GLOSSARY *continued*

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<b>Statistical Subdivision (SSD)</b>	These are of intermediate size, between SLAs and SDs. In aggregate, they cover the whole of Australia without gaps or overlaps. They are defined as socially and economically homogeneous regions characterised by identifiable links between the inhabitants. In the non-urban areas an SSD is characterised by identifiable links between the economic units within the region, under the unifying influence of one or more major towns or cities. SSD boundaries are those effective as at 1 July 2001 and as described in the Australian Standard Geographical Classification (ASGC), 2001 (cat. no. 1216.0).
<b>Superannuation and annuity income</b>	Includes superannuation and similar pensions and annuities paid by an Australian annuity income superannuation fund, a retirement savings account provider, a registered organisation or life assurance company and pensions paid by a fund established for the benefit of commonwealth, state or territory employees and their dependants. Also included in this category are bonuses from life insurance companies and friendly societies.
<b>Total income</b>	The sum of income from all sources as compiled from ATO aggregated individual income tax return data and FaCS aggregated income support payment data.
<b>Wage and salary income</b>	Includes gross income as shown on the 'PAYG (Pay As You Go) payment summary – individual non-business' as well as allowances, commissions, bonuses, tips, gratuities, consultation fees, honoraria and other payments for services. Allowances and other earnings may include car, travel or transport allowances, allowances for tools, clothing or laundry and dirt, risk, meal or entertainment allowances, etc. On the 2000–01 individual income tax return wages and salaries and allowances, etc. were reported in questions 1 and 2.









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