



Technical Manual

Survey of Income and Housing - Confidentialised Unit Record Files, Technical Manual

Australia

2005–06 (Second Edition)

Technical Manual

**Survey of Income and
Housing -
Confidentialised Unit
Record Files, Technical
Manual**

Australia

2005–06 (Second Edition)

**Brian Pink
Australian Statistician**

AUSTRALIAN BUREAU OF STATISTICS

EMBARGO: 11.30AM (CANBERRA TIME) THURS 1 MAY 2008

ABS Catalogue No. 6541.0

© Commonwealth of Australia 2008

This work is copyright. Apart from any use as permitted under the *Copyright Act 1968*, no part may be reproduced by any process without prior written permission from the Commonwealth. Requests and inquiries concerning reproduction and rights in this publication should be addressed to The Manager, Intermediary Management, Australian Bureau of Statistics, Locked Bag 10, Belconnen ACT 2616, by telephone (02) 6252 6998, fax (02) 6252 7102, or email: <intermediary.management@abs.gov.au>.

In all cases the ABS must be acknowledged as the source when reproducing or quoting any part of an ABS publication or other product.

Produced by the Australian Bureau of Statistics

INQUIRIES

- For further information about these and related statistics, contact Jan Gatenby on Canberra (02) 6252 6174.

CONTENTS

page

CHAPTERS

1 Introduction 1

2 Using the data 4

3 Comparison with previous CUREs 24

4 Reconciliation of the data 29

5 Conditions of release 34

APPENDICES

1 SIH data items and record structure 36

2 Subject index 37

3 Field name index 48

ADDITIONAL INFORMATION

Glossary 54

ABBREVIATIONS

ABS	Australian Bureau of Statistics
ABSDL	Australian Bureau of Statistics Site Data Laboratory
ACT	Australian Capital Territory
AVCC	Australian Vice-Chancellors' Committee
BC	Basic CURF
CURF	confidentialised unit record file
EC	Expanded CURF
HES	Household Expenditure Survey
HH	household
IU	income unit
MPS	Monthly Population Survey
NT	Northern Territory
RADL	Remote Access Data Laboratory
RSE	relative standard error
SAS	software package for preparing and executing computerised data analysis
SE	standard error
SEIFA	Socio-Economic Indexes for Areas
SIH	Survey of Income and Housing
SPSS	software package for preparing and executing computerised data analysis
STATA	software package for preparing and executing computerised data analysis

CHAPTER 1

INTRODUCTION

INTRODUCTION

This publication provides information about the basic and expanded Confidentialised Unit Record Files (CURF) from the Survey of Income and Housing (SIH) conducted in 2005–06. Two microdata files are available from this survey:

- a basic SIH CURF available on CD-ROM or through the Remote Access Data Laboratory (RADL),
- an expanded SIH CURF accessible only through the RADL.

The expanded CURF contains more detailed data for some variables than the basic CURF, as well as some additional variables.

The RADL is a secure on-line data query service that clients can access via the ABS website. Because the CURFs are kept within the ABS environment, the ABS is able to release more detailed data via the RADL than can be made available on CD-ROM. Further information about this facility is available on the ABS website <<http://www.abs.gov.au>> (see Services We Provide, CURFs).

This Technical Manual is available on the ABS website <<http://www.abs.gov.au>> (see Services We Provide, CURFs, List of available CURFs, Survey of Income and Housing, 2005–06).

ABOUT THE SURVEY

The SIH collects detailed information about income and personal and household characteristics of persons aged 15 years and over resident in private dwellings throughout Australia. In some cycles, information on other topics (such as assets and liabilities) is also collected.

The SIH was conducted continuously from 1994–95 to 1997–98, and then in 1999–2000, 2000–01, 2002–03, 2003–04 and 2005–06. Up to and including the 2002–03 survey the SIH sample was drawn from dwellings that had just completed eight months participation in the Monthly Population Survey (MPS). From 2003–04 the sample has been drawn from households that had not recently been included in an ABS household survey. In 2003–04 the SIH was integrated with the Household Expenditure Survey (HES), with a subsample of the SIH respondents being asked additional questions on expenditure. From 2003–04 on, the SIH is being conducted every 2 years, and will be integrated with the HES whenever the HES is run (currently every 6 years).

The 2005–06 SIH was conducted on a sample of dwellings throughout Australia from July 2005 to June 2006. These dwellings were selected through a stratified, multistage cluster design. The sample excluded non-private dwellings (such as hospitals, institutions, nursing homes, hotels, hostels, etc), and dwellings in collection districts defined as very remote.

ABOUT THE SURVEY

continued

Information was collected from all persons aged 15 years and over in the selected households. Computer assisted interviewing was used to conduct household and personal interviews. As far as possible, interviews were spread equally over the enumeration period. Information from 9,961 households was included in the final estimates.

The content of the 2005–06 SIH was largely a repeat of that used in the 2003–04 SIH, including the collection of detailed information on assets and liabilities that was first collected in the 2003–04 SIH.

Estimates from the 2005–06 SIH were, or will be, published in *Household Income and Income Distribution, Australia* (cat. no. 6523.0), *Household Income and Income Distribution, Australia – Detailed Tables* (cat. no. 6523.0.55.001), *Housing Occupancy and Costs, Australia* (cat. no. 4130.0.55.001) and *Household Wealth and Wealth Distribution, Australia* (cat. no. 6554.0).

The *Survey of Income and Housing, Australia: User Guide* (cat. no. 6553.0) gives more information to assist users in evaluating and interpreting the results of the survey, including the concepts, definitions, methodology and estimation procedures used in the survey.

The methodology of the 2003–04 SIH, including the collection of household asset and liability information, was retained for the 2005–06 SIH, except that there was no HES subsample in 2005–06. The next HES subsample will be included in 2009–10.

ABOUT THE CURFs

The 2005–06 CURFs contain unit records relating to almost all of the survey respondents.

The data are released under the *Census and Statistics Act 1905*, which has provision for the release of data in the form of unit records where the information is not likely to enable the identification of a particular person or organisation. Accordingly, there are no names or addresses of survey respondents on the CURFs and other steps have been taken to protect the confidentiality of respondents. These include:

- For the basic CURF, persons were removed from all households with 7 or more persons to reduce them to a maximum household size of 6. This was done across a variety of ages rather than targeting specific age groups to minimise the number of young children deleted from the file, and also to minimise the impact on family and relationship coding of other people in the household. This also resulted in the deletion of several whole income units, mainly comprising a single person record only. A total of 75 persons aged under 15 years were dropped and 22 persons aged 15 years or over were dropped.
- For the expanded CURF, persons were removed from households with 9 or more persons to reduce them to a maximum household size of 8. Again, this was done across a variety of ages and care was taken to minimise the impact on family and relationship coding. One person aged under 15 years was dropped and 4 persons aged 15 years or over were dropped.
- The level of detail for many data items has been reduced (for example, State of usual residence of the ACT and the NT have been combined as ACT/NT for the basic CURF, but shown individually for the expanded CURFs; area of usual residence for the ACT and NT has not been made available on the CURFs).

ABOUT THE CURFS

continued

- All income items, some items relating to housing expenditure, and some loans data have been perturbed.
- Some variables have had values ranged, collapsed or top-coded (for example, assets and liabilities).
- Changes have been made to some records to protect against identification. Amendments have been made to household level variables and/or person level variables such as state, area, remoteness, age, educational qualifications, industry and/or occupation.

As a consequence, aggregated data obtained from the CURF are slightly different to that published in *Household Income and Income Distribution, Australia* (cat. no. 6523.0), *Household Wealth and Wealth Distribution, Australia* (cat. no. 6554.0) and *Housing Occupancy and Costs, Australia* (cat. no. 4130.0.55.001). See Chapter 4 of this publication for more information.

Steps taken to confidentialise the datasets made available on the CURF are undertaken in such a way as to ensure the integrity of the datasets and optimise the content, while maintaining the confidentiality of respondents. Intending purchasers should ensure that the data they require at the level of detail they require are available on the CURF; data obtained in the survey but not contained on the CURF may be available in tabulated form on request. For a complete list of data items and categories on the basic and expanded SIH CURFs, see Appendix 1

SECOND EDITION

IMPUTED RENT

The second edition of the CURF incorporates experimental estimates of imputed rent for owner-occupied dwellings. The imputation has also been applied to other housing tenures in order to value the in-kind benefit conferred to households paying subsidised rent or households occupying their dwelling rent free.

Including imputed rent as part of household income and expenditure conceptually treats owner-occupiers as if they were renting their home from themselves, thus simultaneously incurring rental expenditure and earning rental income. Inclusion of imputed rent estimates in income measures is in accord with international standards for household income statistics, and provides a broader picture of the economic wellbeing of owner-occupier households and their social and economic circumstances relative to other households.

The second edition contains two new variables, *Weekly gross imputed rent - experimental* and *Weekly net imputed rent - experimental*.

Gross imputed rent is the market value of the rental equivalent, and has been estimated using hedonic regression. Net imputed rent for owner occupiers has been derived by subtracting the housing costs normally paid by landlords (ie rates, mortgage interest, insurance, repairs and maintenance) from gross imputed rent.

Income totals incorporating the imputed rent estimates have not been included. Users wishing to analyse the effect of imputed rent on income should add net imputed rent to household income.

SECOND EDITION

continued

The estimates of imputed rent, and details of the methodology used, are presented in *Experimental estimates of imputed rent, Australia, 2003-04 and 2005-06* (cat. no. 6525.0). An electronic copy of this publication is included on the CURF CD-ROM. Users should use the tables in that publication to validate estimates of imputed rent produced from the CURF, bearing in mind that there will be minor differences due to actions taken to preserve confidentiality on the CURF. While each of the CURFs is priced at \$1,320, clients who have already purchased a 2005-06 SIH CURF will not be charged for the second edition.

The ABS would welcome any comments from users on the methodology applied in the study and the usefulness of the resulting estimates for analytical purposes. Comments can be forwarded to: Director, Living Conditions Section, Australian Bureau of Statistics, Locked Bag 10, BELCONNEN ACT 2616. Alternatively, email <living.conditions@abs.gov.au>.

OTHER CHANGES

A number of other minor changes have been incorporated in the second edition of the CURF.

WATER RATES AND HOUSING COSTS

Water rates have been revised to include water consumption payments by renters, consistent with the treatment in 2003-04. Average weekly water rates have increased from \$5.61 to \$5.92. Housing cost aggregates have been revised to reflect these changes.

CHANGES TO IDENTIFIERS AND DEMOGRAPHICS

In the first edition, five records had some inconsistencies in family and income unit numbering, and three of these had an incorrect value in the variable *Family composition of household*. In addition, the person numbers in multi-family households were incorrect on the first edition of the expanded CURF only.

Both of these problems have been resolved in the second edition.

CHAPTER 2

USING THE DATA

INTRODUCTION

The expanded SIH CURF contains more detailed data for some variables than the basic CURF, as well as some additional variables.

This chapter provides details of the files included on each CURF, and some information to assist in using the files.

SIH BASIC CURF FILE CONTENTS

The basic CURF distributed CD-ROM contains the following files:

Raw data:

SIH05B.CSV

This file contains the raw confidentialised survey data in hierarchical comma delimited ASCII text format.

SAS files:

These files contain the data for the CURF in SAS for Windows format.

SIH05BH.SAS7BDAT contains the Household level data

SIH05BI.SAS7BDAT contains the Income unit level data

SIH05BP.SAS7BDAT contains the Person level data

SPSS files:

These files contain the data for the CURF in SPSS for Windows format.

SIH05BH.SAV contains the Household level data

SIH05BI.SAV contains the Income unit level data

SIH05BP.SAV contains the Person level data

STATA files:

These files contain the data for CURF in STATA format.

SIH05BH.DTA contains the Household level data

SIH05BI.DTA contains the Income unit level data

SIH05BP.DTA contains the Person level data

Information files:

FORMATS.SAS7BCAT

This file is a SAS library containing formats.

SIH05B.SAS

This file contains a SAS program to run the SAS formats.

*Information files:**continued*

README.TXT

This is a text file describing the file contents of the CURF.

RESPONSIBLE ACCESS TO ABS CURFS TRAINING MANUAL_MAR05.PDF

This is an acrobat file explaining the CURF users' role and obligations when using confidentialised data.

ABS CONDITIONS OF SALE.PDF

This file describes ABS conditions of sale.

COPYRITE1.BAT

This file describes copyright obligations for CURF users.

IMPORTANT INFORMATION FOR CURF USERS_300903.PDF

This file directs users to the ABS website for more and up to date information on what is available from the ABS.

65410_DATA_ITEM_LISTING_SIH05.XLS

This file contains documentation of the SIH 2005–06 raw data including data item labels, code values and category labels.

65410_SIH_TECHNICAL_MANUAL.PDF

This is an acrobat file that contains the Technical Manual.

65250 EXPERIMENTAL ESTIMATES OF IMPUTED RENT.PDF

This is an acrobat file that contains an information paper which provides details of the methodology applied in producing the experimental imputed rent estimates, presents aggregate estimates, and includes an analysis of the effect of the inclusion of imputed rent on the distribution of income among private households.

Frequency files:

FREQUENCIES_SIH05BH.TXT

This file contains documentation of the Household level data. Data item code values and category labels are provided with weighted and unweighted household frequencies of each value. This file is in plain text format.

FREQUENCIES_SIH05BI.TXT

This file contains documentation of the Income unit level data. Data item code values and category labels are provided with weighted and unweighted income unit frequencies of each value. This file is in plain text format.

FREQUENCIES_SIH05BP.TXT

This file contains documentation of the Person level data. Data item code values and category labels are provided with weighted and unweighted person frequencies of each value. This file is in plain text format.

SIH EXPANDED CURF FILE
CONTENTS

The expanded CURF can only be accessed via the RADL and contains the following files:

Test files:

The test files mirror the actual data files, but have random data and random identifiers. These files are on the RADL website and can be downloaded so users can use these to trouble shoot their code prior to submitting RADL jobs.

SIH05EH.SAS7BDAT contains the test file of Household level data in SAS for Windows format

SIH05EI.SAS7BDAT contains the test file of Income unit level data in SAS for Windows format

SIH05EP.SAS7BDAT contains the test file of Person level data in SAS for Windows format

SIH05EH.SAV contains the test file of Household level data in SPSS format

SIH05EI.SAV contains the test file of Income unit level data in SPSS format

SIH05EP.SAV contains the test file of Person level data in SPSS format

SIH05EH.DTA contains the test file of Household level data in STATA format

SIH05EI.DTA contains the test file of Income unit level data in STATA format

SIH05EP.DTA contains the test file of Person level data in STATA format

Main files:

SIH05EH.SAS7BDAT contains the file of Household level data in SAS for Windows format

SIH05EI.SAS7BDAT contains the file of Income unit level data in SAS for Windows format

SIH05EP.SAS7BDAT contains the file of Person level data in SAS for Windows format

SIH05EH.SAV contains the file of Household level data in SPSS format

SIH05EI.SAV contains the file of Income unit level data in SPSS format

SIH05EP.SAV contains the file of Person level data in SPSS format

SIH05EH.DTA contains the file of Household level data in STATA format

SIH05EI.DTA contains the file of Income unit level data in STATA format

SIH05EP.DTA contains the file of Person level data in STATA format

Information files:

FORMATS.SAS7BCAT

This file is a SAS library containing formats.

RESPONSIBLE ACCESS TO ABS CURFS TRAINING MANUAL_MAR05.PDF

This is an acrobat file explaining the CURF users' role and obligations when using confidentialised data.

ABS CONDITIONS OF SALE.PDF

This file describes ABS conditions of sale.

COPYRITE1.BAT

This file describes copyright obligations for CURF users.

Information files:

IMPORTANT INFORMATION FOR CURF USERS_300903.PDF

continued

This file directs users to the ABS website for more and up to date information on what is available from the ABS.

65410_DATA_ITEM_LISTING_SIH05.XLS

This file contains documentation of the SIH 2005–06 raw data including data item labels, code values and category labels.

65410_SIH_TECHNICAL_MANUAL.PDF

This is an acrobat file that contains the Technical Manual.

65250 EXPERIMENTAL ESTIMATES OF IMPUTED RENT.PDF

This is an acrobat file that contains an information paper which provides details of the methodology applied in producing the experimental imputed rent estimates, presents aggregate estimates, and includes an analysis of the effect of the inclusion of imputed rent on the distribution of income among private households.

Frequency files:

FREQUENCIES_SIH05EH.TXT

This file contains documentation of the Household level data. Data item code values and category labels are provided with weighted and unweighted household frequencies of each value. This file is in plain text format.

FREQUENCIES_SIH05EL.TXT

This file contains documentation of the Income unit level data. Data item code values and category labels are provided with weighted and unweighted income unit frequencies of each value. This file is in plain text format.

FREQUENCIES_SIH05EP.TXT

This file contains documentation of the Person level data. Data item code values and category labels are provided with weighted and unweighted person frequencies of each value. This file is in plain text format.

DATA ITEMS

Data items included on the SIH CURFs are listed in Appendices 1 to 3. The detailed data item list and categories for the SIH CURF is contained in Appendix 1. Appendix 2 provides an index based on subject and Appendix 3 provides an index based on field name. The data items included on the CURFs, and the categories within the data items, differ between the basic and expanded CURFs. The expanded CURFs contain more variables than the basic CURF as well as more detailed data for selected variables. Table 2.1 shows the differences between the 2005–06 basic and expanded SIH CURFs. Many of the differences result from the difference in the maximum household size permitted on the basic and expanded CURFs. On the basic CURFs, households with 7 or more members have been reduced to a maximum of 6, while on the expanded CURF households with 9 or more people have been reduced to a maximum of 8.

TABLE 2.1 COMPARISON OF DATA BETWEEN 2005–06 BASIC AND EXPANDED SIH CURFS

<i>Data Item</i>	<i>Treatment in Basic CURF</i>	<i>Treatment in Expanded CURF</i>	<i>Item number</i>
Household level			
Age of oldest dependent child in household	AGODCHBC 2 years or younger, 3 to 4 years, 5 to 9 years, 10 to 14 years, 15 to 24 years	AGODCHEC Single year ages except for grouping 6 to 9 years and 15 to 24 years	BH54, EH54
Age of youngest dependent child in household	AGYDCHBC 2 years or younger, 3 to 4 years, 5 to 9 years, 10 to 14 years, 15 to 24 years	AGYDCHEC Single year ages except for grouping 6 to 9 years and 15 to 24 years	BH55, EH55
Number of dependants aged under 25 years in household	DPKIDHBC Maximum of 5 dependants	DPKIDHEC Maximum of 7 dependants	BH59, EH59
Number of dependent children aged 15 to 24 years in household	DEP1524B Maximum of 5 dependants	DEP1524E Maximum of 7 dependants	BH60, EH60
Number of dependent children aged under 15 years in household	NUMU15BC Maximum of 5 dependants	NUMU15EC Maximum of 7 dependants	BH61, EH61
Number of females in household	FEMHHBC Maximum of 6 females	FEMHHEC Maximum of 8 females	BH63, EH63
Number of income units in household	DNIUHBC Maximum of 6 income units	DNIUHEC Maximum of 8 income units	BH64, EH64
Number of males in household	MALEHHBC Maximum of 6 males	MALEHHEC Maximum of 8 males	BH65, EH65
Number of non-dependent children in household	NONDEPBC Maximum of 5 non-dependent children	NONDEPEC Maximum of 7 non-dependent children	BH66, EH66
Number of non-family members in household	NONFHBC Maximum of 6 non-family members	NONFHEC - Maximum of 8 non-family members	BH67, EH67
Number of other relatives in household	OTRELHBC Maximum of 5 other relatives	OTRELHEC Maximum of 7 other relatives	BH68, EH68
Number of persons aged 15 years and over in household	NOMEMHBC Maximum of 6 persons	NUMMEMEC Maximum of 8 persons	BH69, EH69
Number of persons in household	PERSHBC Maximum of 6 persons	PERSHEC Maximum of 8 persons	BH70, EH70
Number of full-time and part-time students in household aged 15 to 24 years	S1524HBC Maximum of 6 students	S1524HEC Maximum of 8 students	BH71, EH71
Number of full-time and part-time students in household aged 25 years and over	S2599HBC Maximum of 6 students	S2599HEC Maximum of 8 students	BH72, EH72
Index of relative socio-economic disadvantage - decile - Australia	Not on dataset	DLOWCA	EH74
Remoteness area	Not on dataset	REMOTEHC	EH75
Section of state	Not on dataset	SOS01HEC	EH76
State or territory	STATEHBC - A.C.T. and N.T. combined	STATEH - A.C.T. and N.T. separate	BH74, EH77
Age of HH reference person	AGERHBC Top coded at 80 years and over, single years except for 5 year range categories for 25-54 years and 65-79 years. Categories assigned codes 1-30.	AGERHEC Top coded at 85 years and over. No ranges. Categories assigned codes 15-85.	BH76, EH79
Country of birth of HH reference person	Not on dataset	COBH06EC	EH80
Year of arrival in Australia of HH reference person	YOARBC Born in Australia, Arrived 1985 and before, Arrived 1986-1995, Arrived 1996 and later	YOAREC Born in Australia, Arrived 1955 and before, 5 year groups from 1956 to 2000, Arrived 2001 and later, Born in Australia	BH79, EH83
Number of pension/ benefit recipients in the household	DPCMPBC Maximum of 6 recipients	DPCMPEC Maximum of 8 recipients	BH81, EH85
Number of earners in the household	NOEARNBC Maximum of 6 earners	NOEARNEC Maximum of 8 earners	BH82, EH86
Number of employed persons in the household	NOEMPBC Maximum of 6 employed persons	NOEMPHEC Maximum of 8 employed persons	BH83, EH87

TABLE 2.1 COMPARISON OF DATA BETWEEN 2005–06 BASIC AND EXPANDED SIH CURFS *continued*

<i>Data Item</i>	<i>Treatment in Basic CURF</i>	<i>Treatment in Expanded CURF</i>	<i>Item number</i>
Household level			
Number of unemployed persons in the household	NOUEMHBC Maximum of 6 unemployed persons	NOUEMHEC Maximum of 8 unemployed persons	BH84, EH88
Current weekly HH equivalised disposable income (2003–04 basis)	Not on dataset	EQDISPCH	EH117
Current weekly HH equivalised disposable income (2005–06 basis)	Not on dataset	EQDPSCH	EH118
Income unit level			
Age of oldest dependent child in IU	AGODCUBC 2 years or younger, 3 to 4 years, 5 to 9 years, 10 to 14 years, 15 to 24 years	AGODCUEC Single year ages except for grouping 6 to 9 years and 15 to 24 years	BU5, EU5
Age of youngest dependent child in IU	AGYDCUBC 2 years or younger, 3 to 4 years, 5 to 9 years, 10 to 14 years, 15 to 24 years	AGYDCUEC Single year ages except for grouping 6 to 9 years and 15 to 24 years	BU6, EU6
Number of dependent children aged 0 to 2 years in income unit	KID0T2BC Topcoded at 2 or more dependants	KID0T2EC Maximum of 7 dependants	BU8, EU8
Number of dependent children aged 3 to 4 years in income unit	KID3T4BC Topcoded at 1 or more dependants	KID3T4EC Maximum of 7 dependants	BU9, EU9
Number of dependent children aged 5 to 9 years in the income unit	KID5T9BC Topcoded at 2 or more dependants	KID5T9EC Maximum of 7 dependants	BU10, EU10
Number of dependent children aged 10 to 12 years in the income unit	Not on dataset	KID1012E	EU11
Number of dependent children aged 13 to 14 years in the income unit	Not on dataset	KID1314E	EU12
Number of dependent children aged 10 to 14 years in the income unit	KD1014BC	Not on dataset	BU11
Number of dependent children aged 15 to 24 years in IU	KID1524B Maximum of 5 dependants	KID1524E Maximum of 7 dependants	BU12, EU13
Number of dependent children in income unit	DEPKIDBC Topcoded at 5 or more dependants	DEPKIDEC Topcoded at 7 or more dependants	BU13, EU14
Number of persons aged 15 to 64 years in income unit	A1564UBC Maximum of 6 persons	A1564UEC Maximum of 8 persons	BU14, EU15
Number of persons in income unit	PRSNSUBC Maximum of 6 persons	PRSNSUEC Maximum of 8 persons	BU16, EU17
Person level			
Age	AGEBC Top coded at 80 years and over, single years except for 5 year range categories for 25–54 years and 65–79 years. Categories assigned codes 1–30.	AGEEC Top coded at 85 years and over. No ranges. Categories assigned codes 15–85.	BP183, EP183
Country of birth	Not on dataset	COB06EC	EP184
Year of arrival in Australia	YOABC Born in Australia, Arrived 1985 and before, Arrived 1986–1995, Arrived 1996 and later	YOAEC Born in Australia, Arrived 1955 and before, 5 year groups from 1956 to 2000, Arrived 2001 and later	BP192, EP193
Level of highest non-school qualification	HQUALBC 9 categories. Postgraduate degree, Graduate diploma/graduate certificate combined	HQUALCP 10 categories. Postgraduate degree separate from Graduate diploma/graduate certificate	BP196, EP197
Duration of unemployment	DURUNBC Under 4 weeks, 4 weeks and under 13 weeks, 13 weeks and under 26 weeks, 26 weeks and under 52 weeks, 52 weeks and over	DURUNEC Single weeks, topcoded at 104 weeks and over	BP199, EP200
Industry of main job	INDBC 18 categories.	INDEC 43 categories.	BP201, EP202

TABLE 2.1 COMPARISON OF DATA BETWEEN 2005–06 BASIC AND EXPANDED SIH CURFS *continued*

<i>Data Item</i>	<i>Treatment in Basic CURF</i>	<i>Treatment in Expanded CURF</i>	<i>Item number</i>
Person level			
Number of hours usually worked per week in main and second jobs	HRSWKABC 26 categories. Top coded at 50 or more hours. 2 hour ranges for 1-34, 36-39 and 41-49 hours.	HRSWKAEC 61 categories. Single hours, topcoded at 60 or more hours.	BP205, EP206
Number of hours usually worked per week in main job	HRSWKABC 26 categories. Top coded at 50 or more hours. 2 hour ranges for 1-34, 36-39 and 41-49 hours.	HRSWKMEC 61 categories. Single hours, topcoded at 60 or more hours.	BP206, EP207
Number of hours usually worked per week in second job	HRSWK2BC 8 categories. 0 hours worked, 2 hour ranges for 1-13, topcoded at 14 or more hours.	HRSWK2EC 21 categories. Single hours, topcoded at 20 or more hours.	BP207, EP208
Occupation in main job	OCCCBC 11 categories.	OCC06EC 46 categories.	BP209, EP210

RECORD TYPES

Each of the CURFs contain the following record levels:

- Household level — contains information about state or territory and area (capital city/balance of state) of residence, type of dwelling, tenure type, landlord type, household type and composition, household income by broad level source of income, household net worth by category, housing costs, demographic information, and some information relating to the household reference person.
- Income unit level — contains income by broad level source of income, and demographic information
- Person level — contains information about age, sex, marital status, relationship in household, country of birth, year of arrival in Australia, family type, income unit type, labour force details, occupation and industry, education status, education qualifications and education institution attending, income by detailed source of income, and some information on personal assets. Person records exist only for persons aged 15 and over.

Table 2.2 shows the number of records on each level.

TABLE 2.2 RECORD COUNTS

	<i>SIH Basic</i>	<i>SIH Expanded</i>
Household level	9 961	9 961
Income unit level	12 082	12 092
Person level	19 190	19 208

IDENTIFIERS

There are several identifiers on records at each level of the file.

Each household has a unique random identifier. This identifier appears on the household level (ABSHID), and is repeated on the income unit and person level records relating to that household.

IDENTIFIERS *continued*

Each family within the household is numbered sequentially. Non family members, single person households and persons in group households have a sequential "family number" commencing at 50. Family number (ABSFID) appears on the income unit level and the person level. The combination of household and family number uniquely identifies a family.

A family has one or more income units and each income unit within the family is numbered sequentially. Income unit number (ABSIID) appears on the income unit level and the person level. The combination of household, family and income unit number uniquely identifies an income unit.

An income unit has one or more persons and each person within the income unit is numbered sequentially. Person number (ABSPID) appears on the person level. The combination of household, family, income unit and person number uniquely identifies a person.

CHILDREN UNDER 15

Children under 15 do not have their own person level record on the file. Information on the number and ages of such children was collected and is included on the income unit level file.

USE OF WEIGHTS

As the survey was conducted on a sample of private households in Australia, it is important to take account of the method of sample selection when deriving estimates from the CURF. This is particularly important as a person's chance of selection in the survey varied depending on the state or territory in which the person lived. If these chances of selection are not accounted for, by use of appropriate weights, the results will be biased.

Each household, income unit and person record contains a weight. This weight indicates how many population units are represented by the sample unit. Weights for each member of the household are the same as the weight for the household itself. Information for sampled households can be multiplied by the weights to produce estimates for the whole population.

In addition, the household, income unit and person records each include 60 replicate weights which can be used to derive estimates of standard error. Information on the use of these replicate weights is provided in the section Reliability of the estimates below.

In deriving weights, an initial weight, equal to the inverse of the probability of selection, was first calculated for each household. To adjust for under-enumeration and to align survey estimates with independent population estimates, the weights were then calibrated against person and household benchmarks.

The benchmarks are the same as those used in the 2003–04 SIH. The only change was in the age groups used. In SIH 2003–04, the age groups were: 15–24, 25–34, 35–44, 45–54, 55–64, 65+ except for NT where the age groups were 15–24, 25–44, 45+. The expanded detail for age groups in SIH 2005–06 aims to improve estimates across all ages. The impact of this change on all other estimates not involving age is expected to be minimal.

The benchmarks used in the calibration of the final weights for the 2005–06 SIH were:

- number of persons aged 15 and over —
- by state or territory by age by sex;

USE OF WEIGHTS

continued

- age groups for the states were 15–19, 20–24, 25–29, 30–34, 35–39, 40–44, 45–49, 50–54, 55–59, 60–64, 65–69, 70–74, 75+
- age groups for the ACT were 15–19, 20–24, 25–29, 30–34, 35–39, 40–44, 45–49, 50–54, 55–59, 60–64, 65–74, 75+
- age groups for the NT were 15–19, 20–24, 25–29, 30–34, 35–39, 40–44, 45+
- by state or the ACT by labour force status ('Employed', 'Unemployed' and 'Not in the labour force');
- by state by capital city/balance of state;
- numbers of children under age 15 —
 - by state or territory by age (0–4, 5–14)
- numbers of households —
 - by household composition (number of adults (1,2 or 3+) and whether or not the household contains children)

The person and household benchmarks were based on preliminary estimates of numbers of persons and households in Australia in 2005–06 based on the 2001 Population Census. The benchmarks used include households and persons residing in occupied private dwellings only and therefore do not, and are not intended to, match estimates of the total Australian resident population published by the ABS.

If estimates of population sub-groups are to be derived from the CURF, it is essential that they are calculated by adding the weights of persons/households in each category and not just by counting the number in each category. If each person's/household's weight were to be ignored when analysing the data to draw inferences about the population, then no account would be taken of a person's/household's chance of selection or of different response rates across population groups, with the result that the estimates produced could be seriously biased. The application of weights ensures that estimates will conform to an independently estimated distribution of the population by age, sex etc rather than to the distributions within the sample itself.

It should be noted that as a result of some of the changes made to protect confidentiality on the CURF, estimates of benchmarked items produced from the CURF may not equal the benchmarked values. See Chapter 4 for more information.

NOTES ON SPECIFIC DATA ITEMS

Many of the data items included on the CURFs are self explanatory. The glossary provides definitions for most of the remaining data items. However, some items require further explanation.

Geographic items

To enable CURF users greater flexibility in their analyses, the ABS has included one Socio-economic Index For Area (SEIFA) and several sub-state geography items on the expanded 2005–06 CURFs. Conditions are placed on the use of these items. Tables showing multiple data items, cross tabulated by more than one sub-state geography at a time, are not permitted due to the detailed information about small geographic regions that could be presented. However, simple cross-tabulations of population counts by sub-state geographic data items may be useful for clients in order to determine which geography item to include in their primary analysis, and such output is permitted.

Income items

INTRODUCTION

The person level records contain detailed information on income by source. The income unit and household level records contain information at a broader level. If detailed information is required for income analyses at the income unit or household level, this can be calculated by aggregating the person level information for each income unit or household. Income is recorded on both a 'current' and a 'previous financial year' basis. For more information about current and previous financial year income, see the 'Current and Annual Income' Appendix in the *Survey of Income and Housing, Australia: User Guide* (cat. no. 6553.0).

The integration of the SIH and the HES in 2003–04 necessitated a number of changes to the content of income items. In addition, some improvements were made in the estimation of current income from investments and unincorporated business. In SIH 2005–06 additional changes were made to incorporate in employee income (wages and salary) estimates the value of all benefits received under a salary sacrifice arrangement.

Where possible, supplementary items have been included on the file which replicate the content of the items that have been included on previous issues of the SIH CURF. The files include 3 income aggregates, "Total current weekly income from all sources (2005–06 basis)", "Total current weekly income from all sources (2003–04 basis)" and "Total current weekly income from all sources (pre 2003–04 SIH basis)". These items will assist users interested in retaining comparability with previous surveys. Note that items labelled with "(prev SIH basis)" on the 2003–04 CURF have been renamed to "(pre 2003–04 SIH basis)" on the 2005–06 CURF. Items not labelled with qualifiers on the 2003–04 SIH CURF, but which now have multiple versions, have been renamed to be qualified with "(2003–04 basis)". New versions of income items created in 2005–06 have been labelled with the qualifier "(2005–06 basis)". See Table 3.2 in Chapter 3 for details of the individual item label changes.

TOTAL CURRENT WEEKLY INCOME FROM ALL SOURCES (2005–06 BASIS)

The publications relating to the 2005–06 survey used this measure of income. It is similar to the income in the 2003–04 SIH, but includes all amounts salary sacrificed in wages and salaries estimates and includes improved estimates of family tax benefit.

In previous surveys salary sacrificed amounts were included only where the respondent included them in their reported wages and salaries. Two thirds of the total amount that was reported as salary sacrificed in 2003–04 had been included in reported wages and salaries.

Family tax benefit estimates have been improved to include payments received via the tax system or as a lump sum, in addition to those received fortnightly. For more information see Chapter 3.

The component items of "Total current weekly income from all sources (2005–06 basis)" are:

- Total current weekly employee cash income (incl salary sacrifice)
- Current weekly cash income from own unincorporated business (reported)

*Income items continued*TOTAL CURRENT WEEKLY INCOME FROM ALL SOURCES (2005–06 BASIS) *continued*

- Total current weekly income from government pensions and allowances
 - Current weekly income from Austudy/Abstudy
 - Current weekly income from age pension
 - Current weekly income from carer allowance
 - Current weekly income from carer payment
 - Current weekly income from disability pension (DVA)
 - Current weekly income from disability support pension
 - Current weekly income from family tax benefits (modelled)
 - Current weekly income from maternity payment
 - Current weekly income from mature age allowance
 - Current weekly income from Newstart allowance
 - Current weekly income from one-off payment to older Australians
 - Current weekly income from one-off payments to carers
 - Current weekly income from other government pensions and allowances
 - Current weekly income from overseas pensions and benefits
 - Current weekly income from parenting payment
 - Current weekly income from partner allowance
 - Current weekly income from seniors concession allowance
 - Current weekly income from service pension (DVA)
 - Current weekly income from sickness allowance
 - Current weekly income from special benefit
 - Current weekly income from utilities allowance
 - Current weekly income from war widow's pension
 - Current weekly income from widow allowance
 - Current weekly income from wife pension
 - Current weekly income from youth allowance
- Total current weekly income from investments (reported)
 - Current weekly income from dividends (reported)
 - Current weekly income from financial institution account interest (reported)
 - Current weekly income from interest on debentures and bonds (reported)
 - Current weekly income from interest on loans to persons not in this household (reported)
 - Total current weekly income from property (reported)
 - Current weekly income from non-residential property (reported)
 - Current weekly income from residential property (reported)
 - Current weekly income from royalties (reported)
 - Current weekly income from trusts (reported)
 - Current weekly income from other financial investments (reported)
- Total current weekly income from other regular sources
 - Current weekly income from accident compensation and sickness insurance
 - Current weekly income from child support/maintenance
 - Current weekly income from persons not living in the household
 - Current weekly income from regular workers' compensation
 - Current weekly income from scholarships
 - Current weekly income from superannuation/annuity/allocated pension
 - Current weekly income from regular sources n.e.c.

*Income items continued***TOTAL CURRENT WEEKLY INCOME FROM ALL SOURCES (2003–04 BASIS)**

This measure of income is comparable to that used in the publications relating to the 2003–04 survey, with the only difference being the incorporation of any changes to government pensions and allowances since 2003–04 and the inclusion of improved estimates of family tax benefit. On the 2003–04 CURF the equivalent item is "Total current weekly income from all sources".

This item is similar to the income in SIHs prior to 2003–04, but instead of basing the estimate of current unincorporated business and investment income on the income from the previous financial year, the respondent's estimate of current year income is used.

The component items of "Total current weekly income from all sources (2003–04 basis)" are:

- Total current weekly employee cash income (as reported)
- Current weekly cash income from own unincorporated business (reported)
- Total current weekly income from government pensions and allowances
 - Current weekly income from Austudy/Abstudy
 - Current weekly income from age pension
 - Current weekly income from carer allowance
 - Current weekly income from carer payment
 - Current weekly income from disability pension (DVA)
 - Current weekly income from disability support pension
 - Current weekly income from family tax benefits (modelled)
 - Current weekly income from maternity payment
 - Current weekly income from mature age allowance
 - Current weekly income from Newstart allowance
 - Current weekly income from one-off payment to older Australians
 - Current weekly income from one-off payments to carers
 - Current weekly income from other government pensions and allowances
 - Current weekly income from overseas pensions and benefits
 - Current weekly income from parenting payment
 - Current weekly income from partner allowance
 - Current weekly income from seniors concession allowance
 - Current weekly income from service pension (DVA)
 - Current weekly income from sickness allowance
 - Current weekly income from special benefit
 - Current weekly income from utilities allowance
 - Current weekly income from war widow's pension
 - Current weekly income from widow allowance
 - Current weekly income from wife pension
 - Current weekly income from youth allowance

*Income items continued***TOTAL CURRENT WEEKLY INCOME FROM ALL SOURCES (2003–04 BASIS) *continued***

- Total current weekly income from investments (reported)
 - Current weekly income from dividends (reported)
 - Current weekly income from financial institution account interest (reported)
 - Current weekly income from interest on debentures and bonds (reported)
 - Current weekly income from interest on loans to persons not in this household (reported)
 - Total current weekly income from property (reported)
 - Current weekly income from non–residential property (reported)
 - Current weekly income from residential property (reported)
 - Current weekly income from royalties (reported)
 - Current weekly income from trusts (reported)
 - Current weekly income from other financial investments (reported)
- Total current weekly income from other regular sources
 - Current weekly income from accident compensation and sickness insurance
 - Current weekly income from child support/maintenance
 - Current weekly income from persons not living in the household
 - Current weekly income from regular workers' compensation
 - Current weekly income from scholarships
 - Current weekly income from superannuation/annuity/allocated pension
 - Current weekly income from regular sources n.e.c.

TOTAL CURRENT WEEKLY INCOME FROM ALL SOURCES (PRE 2003–04 SIH BASIS)

This item replicates income as recorded in SIHs prior to 2003–04, and is the same item as "Total current weekly income from all sources (prev SIH basis)" in the 2003–04 SIH.

The component items are:

- Total current weekly employee cash income
- Current weekly cash income from own unincorporated business (prev SIH basis using PFY data)
- Total current weekly income from government pensions and allowances
- Total current weekly income from investments (based on PFY)
 - Current weekly income from dividends (based on PFY)
 - Current weekly income from financial institution account interest (based on PFY)
 - Current weekly income from interest on debentures and bonds (based on PFY)
 - Current weekly income from interest on loans to persons not in this household (based on PFY)
 - Total current weekly income from property (based on PFY)
 - Current weekly income from non–residential property (based on PFY)
 - Current weekly income from residential property (based on PFY)
 - Current weekly income from royalties (based on PFY)
 - Current weekly income from trusts (based on PFY)
 - Current weekly income from other financial investments (based on PFY)
- Total current weekly income from other regular sources

Salary sacrifice and salary packaging

Information relating to salary sacrifice and other forms of salary packaging was collected for the first time in the 2003–04 SIH. In 2003–04, the salary packaging data was not included in income aggregates or used to adjust reported information on cash income, but the items were available for use by researchers. It should be noted that in 2003–04 respondents reported that about two thirds of salary sacrificed income had actually been included in their reported "cash" income (and therefore was already included in income estimates).

The same information was collected in the 2005–06 SIH. Changes outlined in *Information Paper: Changes to ABS Measures of Employee Remuneration* (cat. no. 6313.0), which was released in November 2006, require that all amounts salary sacrificed be included in wages and salaries and total income estimates. This change has been implemented for the output from the 2005–06 SIH.

The adjustment made to include all salary sacrifice in wages and salary estimates is derived as follows:

- If reported employee income does not include the amount salary sacrificed (WSSEICP=5) then Total current weekly employee income (incl salary sacrifice) is the sum of:
 - Total current weekly employee income
 - Current weekly employee income salary sacrificed for child care
 - Current weekly employee income salary sacrificed for computer
 - Current weekly employee income salary sacrificed for housing
 - Current weekly employee income salary sacrificed for superannuation
 - Current weekly employee income salary sacrificed for telephone charges
 - Current weekly employee income salary sacrificed for other benefits
- Otherwise, Total current weekly employee income (incl salary sacrifice) equals Total current weekly employee income.

The above derivation can also be used with the 2003–04 CURF to create employee income estimates for 2003–04 that are inclusive of all salary sacrificed amounts.

The following 2005–06 SIH income items include salary sacrifice amounts:

- Total current weekly employee income (incl salary sacrifice)
- Total current weekly income from all sources (2005–06 basis)
- Total current weekly employee IU income (2005–06 basis)
- Total current weekly IU income from all sources (2005–06 basis)
- Total current weekly HH employee income (2005–06 basis)
- Total current weekly HH income from all sources (2005–06 basis)
- Current weekly HH disposable income (2005–06 basis)
- Current weekly HH equivalised disposable income (2005–06 basis)

The following 2005–06 SIH source of income items are based on items including salary sacrifice amounts:

- Principal source of current income (2005–06 basis)
- Principal source of current IU income (2005–06 basis)
- Principal source of current HH income (2005–06 basis)

Information on salary packaging other than under a salary sacrifice arrangement are not included in income aggregates, but are available on the CURF.

Previous financial year exclusion flag

The previous financial year exclusion flag at the person level (FINSCOPE) has a value of 1 for females whose family situation changed since 1 July 2004 (by moving in with a new partner, separating from a partner or becoming widowed) and for persons who arrived in Australia during 2005–06. At the income unit level a value of 1 in the previous financial year exclusion flag (FINSOPU) indicates income units where the reference person or spouse has FINSCOPE=1. At the household level the previous financial year exclusion flag (FINSOPH) indicates households where the reference person or spouse of one of the income units in the household has FINSCOPE=1. Users wishing to analyse previous financial year income data may wish to exclude such persons from their analysis (by limiting their analysis to records where FINSCOPE=2).

Assets and liabilities

SIH surveys prior to 2003–04 collected information on the estimated value of owner occupied dwellings and some information on household loans. The 2003–04 survey for the first time collected information on a comprehensive range of household assets and liabilities to enable analysis of net worth and its components across households. This more detailed information about assets and liabilities was collected again in the 2005–06 SIH.

Housing costs

Weekly housing costs included on previous SIH CURFs and used in previous issues of the publication *Housing Occupancy and Costs, Australia*, (cat. no. 4130.0.55.001) is labelled on the 2005–06 CURF as "Weekly housing costs (SIH basis)" and has the field name HCOSTSH. The component items are:

- Weekly rent payments (WKRENTCH), where Tenure type = renter
- Weekly general and water rates payments (RATESCH), where Tenure type = owner
 - Weekly general rates payments (RATESGCH)
 - Weekly water rates payments (RATESWCH)
 - Weekly combined rates payments (RATESCCH)
- Weekly mortgage repayments to purchase/build (TRPAY1CH), where Tenure type = owner with mortgage
- Weekly mortgage repayments for alterations/additions (TRPAY2CH), where Tenure type = owner with mortgage
- Weekly repayments on unsecured loans for housing purposes (TRPAY4CH), where Tenure type = owner with mortgage

Note that the mortgage and loan repayments in the items listed above are allocated according to the main purpose of the loan. For example, if a loan was taken out primarily to buy a dwelling, but part of it was used to purchase a car, the entire repayment amount is included in housing costs.

In the 2003–04 and 2005–06 surveys, extra information on housing costs was collected which can be used to derive alternative measures of housing costs.

- Where a payment has been refunded by a business or someone outside the household, the amount of the refund was collected.
- Where a loan had multiple purposes, details of all purposes were collected, so repayments can be allocated to each purpose in accordance with the percentage split of the original loan amount by purpose.

Housing costs continued

- Loan repayments were able to be split into an interest component and a component representing repayment of principal. It could be argued that housing costs should only include the interest component — the portion of loan repayments that represents repayment of principal is a form of saving and possibly should not be regarded as part of housing costs.
- Information on body corporate payments was collected.
- Information on housing costs was collected from all tenure types. For example payments for water were collected from renters as well as owners.

As in 2003–04, an alternative series of housing cost items has been included on the 2005–06 CURF in addition to the housing cost items traditionally included on SIH CURFs. The alternative item "Weekly housing costs (after refunds, int only, incl body corp, loans prorated by purpose, no tenure adjustment)" has the field name HCOSTS2H and has the following components:

- Weekly rent payments with refunds deducted (WKRENTRF)
- Weekly body corporate payments with refunds deducted (BCORPRCH)
- Weekly general and water rates payments with refunds deducted (RATERCH)
 - Weekly general rates payments with refunds deducted (RATERGCH)
 - Weekly water rates payments with refunds deducted (RATERWCH)
 - Weekly combined rates payments with refunds deducted (RATERCCH)
- Weekly mortgage repayments to purchase/build (interest component with refunds deducted) (TINT1CH)
- Weekly mortgage repayments for alterations/additions (interest component with refunds deducted) (TINT2CH)
- Weekly repayments on unsecured loans for housing purposes (interest component with refunds deducted) (TINT4CH)

Note that the items TINT1CH, TINT2CH and TINT4CH all only include the proportion of the loan used for that purpose.

A number of other related items are included on the CURF:

- TOWE1CH, TOWE2CH, TOWE3ACH and TOWE4CH record the amount owing on mortgages/loans, allocated according to their main purpose
- TOWE1C2, TOWE2C2, TOWE3AC2 and TOWE4C2 record the amount owing on mortgages/loans, allocated according to the proportion of loan used for each purpose.
- TRPAY1RF, TRPAY2RF, TRPAY3ARF and TRPAY4RF record loan/mortgage repayments, allocated according to the proportion of loan used for each purpose.

The housing costs measure used in the 2005–06 issue of *Housing Occupancy and Costs, Australia* (cat. no. 4130.0.55.001), is similar to that used in previous issues of the publication (HCOSTSH) but includes the information on housing costs for tenure types other than owners and renters (such as rent–buy and shared equity arrangements), which was first collected in 2003–04. This housing costs measure is not included on the 2005–06 SIH CURF, but can easily be derived by summing the component items:

- Weekly rent payments (WKRENTCH)
- Weekly general and water rates payments (RATESCH)
 - Weekly general rates payments (RATESGCH)
 - Weekly water rates payments (RATESWCH)

Housing costs continued

- Weekly combined rates payments (RATESCCH)
- Weekly mortgage repayments to purchase/build (TRPAY1CH)
- Weekly mortgage repayments for alterations/additions (TRPAY2CH)
- Weekly repayments on unsecured loans for housing purposes (TRPAY4CH)

The revised definition adds only about \$1 to mean weekly housing costs (2005–06) so is still fairly comparable with that used in previous issues of the publication.

Imputation flags

Imputation flags exist for each module in the questionnaire, rather than for specific data items. A value of 1 (partially imputed) indicates that at least one question in that module was imputed. Referring to the contents of the questionnaire module can provide an indication of whether particular data items may have included imputed data. The number of flags with a value of 1 for a particular record provides an indication of the extent of imputation in that record.

Payments to non household members

The financial resources available to certain persons can be affected by regular payments that they may make to provide support for persons outside the household. Information on payments for child support, alimony to former spouse, and payments to family members not in the household have been included on the CURFs.

RELIABILITY OF THE ESTIMATES

Two types of error are possible in an estimate based on a sample survey: non-sampling error and sampling error.

Non-sampling error

Non-sampling error refers to inaccuracies that may occur because of imperfect reporting by respondents, bias resulting from an inability to obtain data from all households, reporting errors and errors made in processing the data. They can occur whether the estimates are derived from a sample or from a complete collection. It is not possible to quantify non-sampling error, but every effort is made to reduce it to a minimum. This is done by careful design and testing of questionnaire, training of interviewers and data entry staff and extensive editing and quality control procedures at all stages of data processing. In editing, particular attention was paid to verification of extreme values reported by respondents and to values outside the range considered plausible. Where possible, records were checked to ascertain their accuracy and amended using other information provided by respondents. However, it was not possible to amend all the records or all of the data items which may have suspect data. Where there was no additional information available, data items were not changed.

Sampling error

Sampling error arises because the estimates are based on a sample of possible observations and are subject to sampling variability. The estimates may therefore differ from the figures that would have been produced if information had been collected for all households in Australia.

One measure of the likely difference is given by the standard error (SE), which indicates the extent to which an estimate might have varied because only a sample of dwellings was included. There are about two chances in three (67%) that a sample estimate will differ by less than one SE from the figure that would have been obtained if all dwellings had been included, and about 19 chances in 20 (95%) that the difference will be less than

Sampling error continued

two SEs. Another measure of the likely difference is the relative standard error (RSE), which is obtained by expressing the SE as a percentage of the estimate.

For estimates of population sizes, the size of the SE generally increases with the level of the estimate, so that the larger the estimate the larger the SE. However, the larger the sampling estimate the smaller the SE in percentage terms (RSE). Thus, larger sample estimates will be relatively more reliable than smaller estimates. Only estimates with RSEs of 25% or less are considered reliable for most purposes. Estimates with RSEs greater than 25% but less than or equal to 50% should be used with caution, while estimates with RSEs greater than 50% are considered too unreliable for general use and should only be used to aggregate with other estimates to provide derived estimates with RSEs of 25% or less.

As mentioned above, each record on the CURF contains 60 'replicate weights' in addition to the 'main weight'. The purpose of these replicate weights is to enable calculation of the RSE on each estimate produced.

The basic idea behind the replication approach is to select subsamples repeatedly (60 times) from the whole sample. For each of these subsamples the statistic of interest is calculated. The variance of the full sample statistic is then estimated using the variability among the replicate statistics calculated from the subsamples. As well as enabling variances of estimates to be calculated relatively simply, replicate weights also enable unit record analyses such as chi-square tests and logistic regression to be conducted which take into account the complex sample design.

There are various ways of creating replicate subsamples from the full sample. The replicate weights produced for the 2005–06 SIH have been created using a group jack-knife method of replication. The formulae for calculating the standard error (SE) and relative standard error (RSE) of an estimate using this method are:

where

$g = 1, \dots, 60$ (the no. of replicate groups)

$y_{(g)} =$ weighted estimate, having applied the weights for replicate group g

$y =$ weighted estimate from the full sample.

$RSE(y) = SE(y)/y * 100\%$.

It is not clear that the jackknife method will provide good estimates for the variance of quantile boundaries such as the median (see Rao, J.N.K, Wu, C.F.J., and Yue, K (1992) *Some recent work on resampling methods for complex surveys*, Survey Methodology, Vol 18, pp.209–217). An indirect approach (known as the Woodruff method) is available for estimating the variance of a quantile based on replicate weights (see Sarndal, Swenson, and Wretman: *Model Assisted Survey Sampling*, Springer-Verlag, 1992).

To enable CURF users to check that they are using the replicate weights correctly, RSEs for estimates other than medians for the SIH CURF data in table 4.1 have been calculated using the group jackknife method and are included as table 4.2. The RSEs shown for the medians have been calculated using the Woodruff method.

CHAPTER 3

COMPARISON WITH PREVIOUS CURFS

COMPARISON WITH PREVIOUS CURFS

While efforts have been made to maintain comparability between CURFs where possible, the integration of the HES and SIH in 2003–04 and then the SIH being run independently of the HES in 2005–06 has resulted in a number of changes to data items which may have an impact on the assessment of changes over time. For details on the changes in 2003–04 compared with previous cycles, please refer to the *Household Expenditure Survey and Survey of Income and Housing - Confidentialised Unit Record Files, Technical Paper, Australia, 2003–04* (cat. no. 6540.0.00.001). This chapter outlines changes between the 2003–04 SIH and the 2005–06 SIH.

CHANGES IMPACTING ON ALL ITEMS

The main changes which could impact on all data items were:

- the final sample size of the SIH decreased from 11,361 in 2003–04 to 9,961 in 2005–06
- the scope of the survey was changed slightly — in 2003–04, all people living in Indigenous communities were out of scope; in 2005–06 they were out of scope only if they were located in very remote areas
- benchmarks based on the 2001 Census have been used, and the benchmarks are consistent with the scope in that people living in very remote areas in all states and territories are excluded; in 2003–04, benchmarks were based on the 1996 Census and did not exclude people living in very remote areas, except in the Northern Territory where people living in areas defined as sparse were excluded
- more detailed age benchmarks were used when determining the weights to be allocated to each unit in 2005–06 estimates. For further information see the 'Use of weights' section in Chapter 2
- imputation procedures were changed — all households where one or more people did not respond were treated as non-responding; in 2003–04 these were imputed if the non-responding person was not a 'significant' person.

CHANGES RELATING TO SPECIFIC DATA ITEMS

There were also a number of changes that related to specific data items.

Inclusion of all salary sacrificed income

New income items have been included which include all salary sacrificed amounts in wages and salaries and total income estimates. Income items produced on the same basis as 2003–04 (where only those salary sacrificed amounts that had been reported by respondents as cash income were included in wages and salaries estimates) have been retained on the file to assist users who wish to analyse data that is comparable to 2003–04. It is also possible for users of the 2003–04 file to produce income estimates that include all salary sacrificed amounts. For further information see the 'Salary sacrifice and salary packaging' section in Chapter 2.

Improvements to family tax benefit estimates

Improved estimates relating to current income from family tax benefit (FTB) have been included. Prior to 2005–06, the FTB item only included FTB received as fortnightly payments. FTB paid through the tax system or as a lump sum was excluded for practical reasons. The items 'Total current weekly income from government pensions and allowances' and 'Total income from all sources' also excluded these components, but they were included in measures of disposable income. In 2005–06 the new FTB item 'Current weekly income from family tax benefits (modelled)' includes all FTB payments regardless of whether they are received fortnightly, via the tax system or as a lump sum. It also includes the FTB supplements. Some components of the new item are modelled using information on income and household demographics reported in the survey. All income aggregates on the file include the new item. It should be noted that there is little impact on comparability of estimates of disposable income as a result of this change, since disposable income has always included modelled components relating to FTB paid through the tax system or as a lump sum.

Other changes

There have been changes to some pensions and allowances paid by the government, resulting in both the deletion of items and the addition of new items.

A number of changes have been made to the derivation process used to estimate income tax liability. In prior surveys estimates of imputed tax payable included an adjustment to subtract estimated FTB payments made through the tax system or as a lump sum. This ensured that FTB payments made through the tax system or as a lump sum were included in disposable income. This adjustment is no longer required since such payments are included in gross income estimates.

Categories for some data items have been changed due to changes in CURF standards. The items involved are 'Occupation in main job', 'Industry of main job', 'Country of birth' and 'Country of birth of HH reference person' on the expanded CURF.

DETAILS OF CHANGES

Table 3.1 shows details of items that are not on both the 2003–04 and 2005–06 SIH CURFs. In addition to the items shown in the table, a number of imputation flags that are not relevant to SIH data have been excluded from the 2005–06 CURF.

Table 3.2 outlines changes to field names, data item labels and categories between the 2003–04 and 2005–06 SIH CURFs.

TABLE 3.1 COMPARISON OF DATA BETWEEN 2003–04 AND 2005–06 SIH CURFS, Items not on both the 2003–04 and 2005–06 SIH CURFs (ordered by field name)

<i>Data Item</i>	<i>Field name</i>	<i>Details of change</i>	<i>2005–06 item no.</i>
Current weekly HH disposable income (2005–06 basis)	DISPSCH	Not on 2003–04 dataset (new income item incl salary sacrifice)	BH112, EH116
Current weekly HH equivalised disposable income (2005–06 basis)	EQDSPSCH	Not on 2003–04 dataset (new income item incl salary sacrifice – on 2005–06 expanded only)	EH118
Current weekly income from family tax benefits	IFAMTBCP	Not on 2003–04 dataset (replaced by IFTBCP)	. .
Current weekly income from family tax benefits (modelled)	IFTBCP	Not on 2003–04 dataset (new item in 2005–06 incl IFAMTBCP and modelled components relating to FTB paid through the tax system or as a lump sum, and FTB supplement payments)	BP59, EP59
Current weekly income from maternity payment	IMATCP	Not on 2003–04 dataset	BP65, EP65
Prev fin year income from maternity payment	IMATPP	Not on 2003–04 dataset	BP90, EP90
Imputation flag for HH module COMPO	IMPCOMP	Not on 2003–04 dataset	BP9, EP9
Imputation flag for HH module VALOTH	IMPVALO	Not on 2003–04 dataset	BP28, EP28
Total current weekly HH income from all sources (2005–06 basis)	INCTSCH	Not on 2003–04 dataset (new income item incl salary sacrifice)	BH121, EH127
Total current weekly income from all sources (2005–06 basis)	INCTSCP	Not on 2003–04 dataset (new income item incl salary sacrifice)	BP170, EP170
Total current weekly IU income from all sources (2005–06 basis)	INCTSCU	Not on 2003–04 dataset (new income item incl salary sacrifice)	BU36, EU37
Current weekly income from one-off payment to families	IOOPFCP	Not on 2005–06 dataset	. .
Current weekly income from one-off payment to older Australians	IOOPOACP	Not on 2003–04 dataset	BP77, EP77
Current weekly income from seniors concession allowance	ISCACP	Not on 2003–04 dataset	BP76, EP76
Current weekly income from utilities allowance	IUTILCP	Not on 2003–04 dataset	BP75, EP75
Current weekly HH employee income (2005–06 basis)	IWSSUCH	Not on 2003–04 dataset (new income item incl salary sacrifice)	BH95, EH99
Total current weekly employee income (incl salary sacrifice)	IWSSUCP	Not on 2003–04 dataset (new income item incl salary sacrifice)	BP51, EP51
Current weekly IU employee income (2005–06 basis)	IWSSUCU	Not on 2003–04 dataset (new income item incl salary sacrifice)	BU18, EU19
Principal source of current HH income (2005–06 basis)	PSRCSCH	Not on 2003–04 dataset (new income source item incl salary sacrifice)	BH117, EH123
Principal source of current income (2005–06 basis)	PSRCSCP	Not on 2003–04 dataset (new income source item incl salary sacrifice)	BP166, EP166
Principal source of current HH income (2005–06 basis)	PSRCSCU	Not on 2003–04 dataset (new income source item incl salary sacrifice)	BU32, EU33
Weekly personal receipts from student financial supplement scheme	SFSSCP	Not on 2005–06 dataset	. .
Flag to indicate household converted from HES to SIH selection	SIHCCONV	Not on 2005–06 dataset (on 2003–04 when integrated with HES)	. .

. . not applicable

TABLE 3.2 COMPARISON OF DATA BETWEEN 2003–04 AND 2005–06 SIH CURFS, Data item changes (excluding items not on both CURFs)

<i>Data Item</i>	<i>Treatment in 2003–04 CURF</i>	<i>Treatment in 2005–06 CURF</i>	<i>2005–06 item no.</i>
Main field of highest non-school qualification	MNNSCHQ	MNSCHQCF – field name change only	BP197, EP198
Year purchased dwelling – HH	YRBUYCF – 34 categories	YBUY06CF – 36 categories (extra categories above 2001 to reflect more recent survey cycle)	BH93, EH97
Family composition of household	DCOMPH	DCOMPH – some categories renumbered	BH57, EH57
Weekly body corporate payments with refunds deducted – HH	BCORPCH – 'Weekly body corporate payments'	BCORPRCH – field name and data item label change only	BH29, EH29
Country of birth of HH reference person	COBHEC (expanded CURF only)	COBH06EC – change in categories due to new standard (expanded CURF only)	EH80
Country of birth	COBEC (expanded CURF only)	COB06EC – change in categories due to new standard (expanded CURF only)	EP184
Occupation in main job	OCCCEC (expanded CURF only)	OCC06EC – change in categories due to new standard (expanded CURF only)	BP209, EP210
Industry of main job	INDEC (expanded CURF only)	INDEC – additional category number for 'Inadequately Described'	BP201, EP202
Current weekly HH equivalised disposable income (2003–04 basis)	EQDISPCH – 'Current weekly HH equivalised disposable income'	EQDISPCH – data item label change only	EH117
Current weekly HH employee income (2003–04 basis)	IWSUCH – 'Current weekly HH employee income'	IWSUCH – data item label change only	BH94, EH98
Current weekly HH disposable income (2003–04 basis)	DISPCH – 'Current weekly HH disposable income'	DISPCH – data item label change only	BH111, EH115
Principal source of current HH income (2003–04 basis)	PSRCCH – 'Principal source of current HH income'	PSRCCH – data item label change only	BH115, EH121
Principal source of current HH income (pre 2003–04 SIH basis)	PSRC1CH – 'Principal source of current HH income (prev SIH basis)'	PSRC1CH – data item label change only	BH116, EH122
Total current weekly HH income from all sources (2003–04 basis)	INCTOTCH – 'Total current weekly HH income from all sources'	INCTOTCH – data item label change only	BH119, EH125
Total current weekly HH income from all sources (pre 2003–04 SIH basis)	INCTO1CH – 'Total current weekly HH income from all sources (prev SIH basis)'	INCTO1CH – data item label change only	BH120, EH126
Current weekly IU employee income (2003–04 basis)	IWSUCU – 'Current weekly IU employee income'	IWSUCU – data item label change only	BU17, EU18
Principal source of current IU income (2003–04 basis)	PSRC4CU – 'Principal source of current IU income'	PSRC4CU – data item label change only	BU30, EU31
Principal source of current IU income (pre 2003–04 SIH basis)	PSRC14CU – 'Principal source of current IU income (prev SIH basis)'	PSRC14CU – data item label change only	BU31, EU32
Total current weekly IU income from all sources (2003–04 basis)	INCTOTCU – 'Total current weekly IU income from all sources'	INCTOTCU – data item label change only	BU34, EU35

TABLE 3.2 COMPARISON OF DATA BETWEEN 2003–04 AND 2005–06 SIH CURFS, Data item changes (excluding items not on both CURFs) *continued*

<i>Data Item</i>	<i>Treatment in 2003–04 CURF</i>	<i>Treatment in 2005–06 CURF</i>	<i>2005–06 item no.</i>
Total current weekly IU income from all sources (pre 2003–04 SIH basis)	INCTO1CU – 'Total current weekly IU income from all sources (prev SIH basis)'	INCTO1CU – data item label change only	BU35, EU36
Total current weekly employee income (as reported)	IWSUCP – 'Total current weekly employee income'	IWSUCP – data item label change only	BP50, EP50
Principal source of current income (2003–04 basis)	PSRC4CP – 'Principal source of current income'	PSRC4CP – data item label change only	BP164, EP164
Principal source of current income (pre 2003–04 SIH basis)	PSRC14CP – 'Principal source of current income (prev SIH basis)'	PSRC14CP – data item label change only	BP165, EP165
Total current weekly income from all sources (2003–04 basis)	INCTOTCP – 'Total current weekly income from all sources'	INCTOTCP – data item label change only	BP168, EP168
Total current weekly income from all sources (pre 2003–04 SIH basis)	INCTO1CP – 'Total current weekly income from all sources (prev SIH basis)'	INCTO1CP – data item label change only	BP169, EP169
Total current weekly income from government pensions and allowances	ITGCBP – excl FTB paid through the tax system or as a lump sum. Derived income from all sources and aggregate income items used this item in 2003-04.	ITGCBP – incl new government allowances and all FTB regardless of whether it is received fortnightly or as a lump sum. Derived income from all sources and aggregate income items for 2003-04 and 2005-06 basis use this item in 2005-06.	BP78, EP78

CHAPTER 4

RECONCILIATION OF THE DATA

INTRODUCTION

It is not possible to reconcile exactly the data produced from the CURF with published data. This is as a result of the steps taken to preserve confidentiality. These steps include:

- large households have been reduced to a maximum of 8 people on the expanded CURF and 6 people on the basic CURF
- the level of detail for some data items has been reduced (for example, State of usual residence of the ACT and the NT have been combined as ACT/NT for the basic CURF, but shown individually for the expanded CURF; area of usual residence for the ACT and NT has not been made available)
- all income items, some items relating to housing expenditure, and some loan data have been perturbed
- some variables have had values ranged, collapsed or topcoded
- demographic information of some respondents has been changed.

SIH DATA

A sample tabulation of SIH data is included in table 4.1, showing some estimates produced from the expanded SIH CURF, and equivalent estimates produced from both the basic SIH CURF and the unconfidentialised file. Reference should be made to this table for validation purposes. Note that the full population estimate derived from the basic CURF (19,839,413) is lower than that obtained from the expanded CURF (19,925,119) and the unconfidentialised file (19,930,681) because household size was restricted to 6 on the basic CURF and 8 on the expanded CURF.

A table showing the relative standard errors (RSEs) of the expanded CURF estimates in the sample table is also included (as table 4.2). For more information on the RSEs, see Chapter 2.

Imputed rent data

The estimate of mean net imputed rent produced from both the basic and expanded CURFs is \$72 per week. The equivalent estimate from the unconfidentialised file is also \$72. Users should refer to Table 4.1 in *Experimental estimates of imputed rent, Australia, 2003-04 and 2005-06* (cat. no. 6525.0) when validating estimates of imputed rent by tenure type. Estimates produced from the CURFs may differ slightly from those shown in the publication, because of action taken to ensure confidentiality.

TABLE 4.1 SIH – INCOME + CHARACTERISTICS BY PRINCIPAL SOURCE OF GROSS HOUSEHOLD INCOME, 2005–06

		PRIVATE INCOME					
Household characteristics		Wages and salaries	Own unincorporated business income	Other income	Total	Government pensions and allowances	All households(a)
BASIC CURF							
Income per week							
Gross household income							
Mean income per week	\$	1 683	1 597	1 213	1 624	431	1 304
Median income per week	\$	1 478	1 269	759	1 392	407	1 040
Mean household net worth	\$	526 837	796 376	1 582 744	664 751	276 244	562 736
Number of households							
Couple, one family households							
Couple family with dependent children	no.	1 687 415	202 523	43 081	1 933 019	140 496	2 079 793
One parent family with dependent children	no.	233 465	*13 056	17 063	263 585	274 023	538 554
Couple only	no.	1 068 611	124 306	256 406	1 449 323	586 752	2 043 789
Other one family households	no.	658 801	47 253	56 720	762 774	149 898	914 060
Multiple family households	no.	63 990	**3 581	**4 187	71 758	*9 599	81 358
Non-family households							
Lone person	no.	803 781	81 824	248 064	1 133 668	876 472	2 033 326
Group households	no.	184 435	*7 669	*11 795	203 898	31 025	235 301
Total	no.	4 700 498	480 211	637 316	5 818 026	2 068 265	7 926 181
Number of persons							
Employed persons	no.	8 501 528	855 084	264 927	9 621 539	320 821	9 970 652
Dependent children	no.	3 558 227	433 692	118 831	4 110 750	829 365	4 952 386
Persons							
Under 15 years	no.	2 711 888	340 977	83 567	3 136 432	719 467	3 863 740
15 to 64 years	no.	10 185 895	971 572	591 129	11 748 597	1 668 641	13 477 405
65 years and over	no.	286 006	73 194	518 967	878 166	1 618 911	2 498 268
Total	no.	13 183 789	1 385 743	1 193 663	15 763 195	4 007 019	19 839 413

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Includes households with nil or negative total income.

TABLE 4.1 SIH – INCOME + CHARACTERISTICS BY PRINCIPAL SOURCE OF GROSS HOUSEHOLD INCOME, 2005–06 *continued*

		PRIVATE INCOME					
Household characteristics		Wages and salaries	Own unincorporated business income	Other income	Total	Government pensions and allowances	All households(a)
EXPANDED CURF							
Income per week							
Gross household income							
Mean income per week	\$	1 683	1 601	1 215	1 625	433	1 305
Median income per week	\$	1 479	1 269	759	1 392	408	1 042
Mean household net worth	\$	526 766	797 322	1 584 225	664 920	276 514	562 859
Number of households							
Couple, one family households							
Couple family with dependent children	no.	1 685 549	201 492	43 081	1 930 122	143 393	2 079 793
One parent family with dependent children	no.	233 465	*13 056	17 063	263 585	274 023	538 554
Couple only	no.	1 068 611	124 306	256 406	1 449 323	586 752	2 043 789
Other one family households	no.	658 801	47 253	56 720	762 774	149 898	914 060
Multiple family households	no.	65 423	**3 581	**4 187	73 192	*8 166	81 358
Non-family households							
Lone person	no.	803 781	81 824	248 064	1 133 668	876 472	2 033 326
Group households	no.	184 435	*7 669	*11 795	203 898	31 025	235 301
Total	no.	4 700 065	479 181	637 316	5 816 562	2 069 729	7 926 181
Number of persons							
Employed persons	no.	8 505 517	855 240	264 927	9 625 684	323 812	9 977 788
Dependent children	no.	3 597 198	434 760	119 692	4 151 650	856 698	5 020 619
Persons							
Under 15 years	no.	2 742 628	342 046	84 428	3 169 102	747 740	3 924 683
15 to 64 years	no.	10 196 571	973 492	591 129	11 761 192	1 678 267	13 499 627
65 years and over	no.	287 267	73 194	520 247	880 708	1 618 911	2 500 810
Total	no.	13 226 467	1 388 731	1 195 804	15 811 002	4 044 919	19 925 119

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Includes households with nil or negative total income.

TABLE 4.1 SIH – INCOME + CHARACTERISTICS BY PRINCIPAL SOURCE OF GROSS HOUSEHOLD INCOME, 2005–06 *continued*

		PRIVATE INCOME					
Household characteristics		Wages and salaries	Own unincorporated business income	Other income	Total	Government pensions and allowances	All households(a)
UNCONFIDENTIALISED FILE							
Income per week							
Gross household income							
Mean income per week	\$	1 681	1 627	1 217	1 625	434	1 305
Median income per week	\$	1 478	1 269	754	1 391	407	1 040
Mean household net worth	\$	526 595	796 660	1 580 876	664 109	276 972	562 859
Number of households							
Couple, one family households							
Couple family with dependent children	no.	1 682 141	203 682	42 600	1 928 423	144 287	2 078 579
One parent family with dependent children	no.	235 066	*13 056	15 281	263 403	274 204	538 554
Couple only	no.	1 067 600	125 814	256 501	1 449 916	586 159	2 043 789
Other one family households	no.	658 427	46 417	57 930	762 774	149 898	914 060
Multiple family households	no.	65 423	**3 581	**4 187	73 192	*9 381	82 572
Non-family households							
Lone person	no.	805 308	81 824	246 767	1 133 898	876 242	2 033 326
Group households	no.	184 435	*7 669	*11 795	203 898	31 025	235 301
Total	no.	4 698 400	482 043	635 062	5 815 505	2 071 195	7 926 181
Number of persons							
Employed persons	no.	8 494 358	862 578	265 347	9 622 283	327 454	9 978 531
Dependent children	no.	3 586 510	439 140	113 719	4 139 369	871 205	5 022 436
Persons							
Under 15 years	no.	2 735 346	344 314	79 444	3 159 104	758 643	3 926 499
15 to 64 years	no.	10 187 805	981 328	588 841	11 757 974	1 687 371	13 503 372
65 years and over	no.	286 053	73 194	521 328	880 575	1 619 044	2 500 810
Total	no.	13 209 204	1 398 835	1 189 614	15 797 653	4 065 058	19 930 681

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Includes households with nil or negative total income.

TABLE 4.2 SIH EXPANDED CURF – INCOME + CHARACTERISTICS BY PRINCIPAL SOURCE OF GROSS HOUSEHOLD INCOME, RELATIVE STANDARD ERRORS, 2005–06

		PRIVATE INCOME					
<i>Household characteristics</i>		<i>Wages and salaries</i>	<i>Own unincorporated business income</i>	<i>Other income</i>	<i>Total</i>	<i>Government pensions and allowances</i>	<i>All households(a)</i>
Income per week							
Gross household income							
Mean income per week	%	0.9	4.0	6.8	1.0	1.0	0.9
Median income per week	%	0.8	4.1	3.2	0.7	0.7	1.0
Mean household net worth	%	2.6	4.8	11.0	3.6	2.4	3.2
Number of households							
Couple, one family households							
Couple family with dependent children	%	1.5	8.0	15.4	1.0	8.7	0.9
One parent family with dependent children	%	6.0	30.2	20.7	5.3	4.2	2.6
Couple only	%	2.3	8.2	6.4	1.8	3.4	1.0
Other one family households	%	3.4	14.5	16.1	3.1	8.3	2.6
Multiple family households	%	15.0	71.5	75.4	14.0	37.9	12.9
Non-family households							
Lone person	%	2.5	9.8	5.3	1.8	2.4	—
Group households	%	7.8	33.3	28.4	7.2	17.0	6.7
Total	%	0.7	5.3	3.9	0.5	1.4	—
Number of persons							
Employed persons	%	0.6	6.0	9.0	0.2	5.6	—
Dependent children	%	1.5	7.8	13.4	1.1	4.4	0.5
Persons							
Under 15 years	%	1.7	8.6	14.3	1.1	4.6	—
15 to 64 years	%	0.8	6.1	6.3	0.4	2.5	—
65 years and over	%	8.4	16.8	5.7	3.5	1.9	0.1
Total	%	0.8	6.0	5.0	0.5	1.8	—

— nil or rounded to zero (including null cells)

(a) Includes households with nil or negative total income.

CONDITIONS OF RELEASE

The Survey of Income and Housing (SIH) 2005–06 basic and expanded CURF is released in accordance with a Ministerial Determination (Clause 7, Statutory Rules 1983, No.19) in pursuance of section 13 of the *Census and Statistics Act 1905*. As required by the Determination, the CURF has been designed so that the information on the file is not likely to enable the identification of the particular person or organisation to which it relates.

The Australian Statistician's approval is required for each release of the CURF. In addition and prior to being granted access to the CURF, all organisations, and individuals within organisations, who request access to the CURF will be required to sign an Undertaking to abide by the legislative restrictions on use. Organisations and individuals who seek access to the SIH 2005–06 basic and expanded CURF are required to give an undertaking which includes, among other conditions, that in using the CURF data they will:

- use the data only for the statistical purposes specified
- not attempt to identify particular persons or organisations
- not disclose, either directly or indirectly, the data to any other person or organisation other than members of their organisation who have been approved by the ABS to have individual access to the information
- not attempt to match, with or without using identifiers, the data with any other list of persons or organisations
- in relation to data made available via the Remote Access Data Laboratory (RADL) or the ABS Data Laboratory (ABSDL), access the data only in a manner specifically authorised in writing by the ABS
- not attempt to access the data after the term of their authorisation is rescinded by the organisation which provided it, or after they cease to be a member of that organisation.

Use of the data for statistical purposes means use of the content of the CURF to produce information of a statistical nature, i.e. the arrangement and classification of numerical facts or data, including statistical analyses or statistical aggregates. Examples of statistical purposes are:

- manipulation of the data to produce means, correlations or other descriptive or summary measures
- estimation of population characteristics
- use of data as input to mathematical models or for other types of analysis (e.g. factor analysis)
- providing graphical or pictorial representations of the characteristics of the population or subsets of the population.

CONDITIONS OF RELEASE

continued

All CURF users are required to read and abide by the *Responsible Access to ABS Confidentialised Unit Record Files (CURFs) Training Manual* available on the ABS Website <<http://www.abs.gov.au>> (see Services We Provide, CURF Microdata, Accessing CURF microdata). Use of the data for unauthorised purposes may render the purchaser liable to severe penalties. Advice about the propriety of any particular intended use of the data is available from the Microdata Access Strategies Section via <microdata.access@abs.gov.au>.

Conditions of sale

All ABS products and services are provided subject to the ABS conditions of sale. Any queries relating to these Conditions of Sale should be referred to <intermediary.management@abs.gov.au>.

Access method

Due to the level of detail provided, the SIH 2005–06 expanded CURF is only available via the ABS Remote Access Data Laboratory (RADL). The basic CURF is available on both CD–ROM and RADL.

Price

The current recommended retail price of the SIH 2005–06 CURF is \$1,320 (including GST) per CURF access type (\$1,320 to access the basic CURF via CD–ROM and/or RADL, or \$1,320 to access the expanded CURF via RADL). A bundled price of \$1,980 (including GST) is available where clients request access to both the basic (whether on CD–ROM or RADL) and expanded CURFs in one single application.

Accessing the CURF

All clients wishing to access the SIH 2005–06 basic and expanded CURF should refer to the ABS Website <<http://www.abs.gov.au>> (see Services We Provide, CURF Microdata) and read the *Responsible Access to ABS Confidentialised Unit Record Files (CURFs) Training Manual*, and other relevant information, before downloading the appropriate Application and Undertaking forms and applying for access.

AUSTRALIAN UNIVERSITIES

University clients should refer to the ABS web site <www.abs.gov.au> (see Services We Provide, Services to Universities). The SIH 2005–06 basic and expanded CURF can be accessed by universities participating in the ABS/AVCC CURF Agreement for research and teaching purposes.

OTHER CLIENTS

Other prospective clients should contact the Microdata Access Strategies Section of the ABS at <microdata.access@abs.gov.au> or on (02) 6252 7714.

Further information

For further information about accessing the CURF, clients should contact the Microdata Access Strategies Section of the ABS at <microdata.access@abs.gov.au> or on (02) 6252 7714. The CURF is not available on CD–ROM to overseas customers.

APPENDIX 1

SIH DATA ITEMS AND RECORD STRUCTURE

SIH DATA ITEMS

For data items and structure for the SIH CURF see the Excel spreadsheet available as a data cube '6541.0 Appendix 1 – SIH 2005–06 Data Item Listing' accompanying this Technical Manual. The Excel spreadsheet is also available as '65410_DATA_ITEM_LISTING_SIH05.XLS' on the CURF.

APPENDIX 2

SUBJECT INDEX

<i>Data item labels</i>	<i>Identifier</i>	<i>Item number</i>
Identifiers		
Unique household number – unique number allocated to all members in the household	ABSHID	BP1, EP1, BU1, EU1, BH1, EH1
Family number – in the household	ABSFID	BP2, EP2, BU2, EU2, BH2, EH2
Income unit number – within each family in the household	ABSIID	BP3, EP3, BU3, EU3, BH3, EH3
Person number within each income unit	ABSPID	BP4, EP4, BU4, EU4, BH4, EH4
Household Level identifier	LEVEL1	BH153, EH159
Income unit Level identifier	LEVEL2	BU45, EU46
Person Level identifier	LEVEL4	BP224, EP225
Person, income unit and household characteristics		
Demographics		
Age	AGEBC, AGEEC	BP183, EP183
Age of HH reference person	AGERHBC, AGERHEC	BH76, EH79
Age of oldest dependent child in household	AGODCHBC, AGODCHEC	BH54, EH54
Age of oldest dependent child in IU	AGODCUBC, AGODCUEC	BU5, EU5
Age of youngest dependent child in household	AGYDCHBC, AGYDCHEC	BH55, EH55
Age of youngest dependent child in IU	AGYDCUBC, AGYDCUEC	BU6, EU6
Country of birth	COB06EC	EP184
Country of birth by main language	COBL	BP184, EP185
Country of birth by main language of HH reference person	COBLH	BH77, EH81
Country of birth of HH reference person	COBH06EC	EH80
Family composition of HH (alternative)	FAMCOMP	BH56, EH56
Family composition of household	DCOMPH	BH57, EH57
Family type	FAMTYPE	BP185, EP186
Income unit type – IU	IUTYPE	BU7, EU7
Income unit type – person	IUTYPEP	BP186, EP187
Life cycle group – HH	LIFECYCH	BH58, EH58
Number of dependants aged under 25 years in household	DPKIDHBC, DPKIDHEC	BH59, EH59
Number of dependent children aged 0 to 2 years in income unit	KID0T2BC, KID0T2EC	BU8, EU8
Number of dependent children aged 10 to 12 years in the income unit	KID1012E	EU11
Number of dependent children aged 10 to 14 years in the income unit	KID1014BC	BU11
Number of dependent children aged 13 to 14 years in the income unit	KID1314E	EU12
Number of dependent children aged 15 to 24 years in household	DEP1524B, DEP1524E	BH60, EH60
Number of dependent children aged 15 to 24 years in IU	KID1524B, KID1524E	BU12, EU13
Number of dependent children aged 3 to 4 years in income unit	KID3T4BC, KID3T4EC	BU9, EU9
Number of dependent children aged 5 to 9 years in the income unit	KID5T9BC, KID5T9EC	BU10, EU10
Number of dependent children aged under 15 years in household	NUMU15BC, NUMU15EC	BH61, EH61
Number of dependent children in income unit	DEPKIDBC, DEPKIDEC	BU13, EU14
Number of families in household	DNFAMCF	BH62, EH62
Number of females in household	FEMHHBC, FEMHHEC	BH63, EH63
Number of income units in household	DNIUHBC, DNIUHEC	BH64, EH64
Number of males in household	MALEHHBC, MALEHHEC	BH65, EH65
Number of non-dependent children in household	NONDEPBC, NONDEPEC	BH66, EH66

*Data item labels***Person, income unit and household characteristics** *cont.*Demographics *cont.*

Number of non-family members in household	NONFHBC, NONFHEC	BH67, EH67
Number of other relatives in household	OTRELHBC, OTRELHEC	BH68, EH68
Number of persons aged 15 to 64 years in income unit	A1564UBC, A1564UEC	BU14, EU15
Number of persons aged 15 years and over in household	NOMEMHBC, NUMMEMEC	BH69, EH69
Number of persons aged 65 years or more in income unit	A6599UCF	BU15, EU16
Number of persons in household	PERSHBC, PERSHEC	BH70, EH70
Number of persons in income unit	PRNSUBC, PRNSUEC	BU16, EU17
Position in income unit (relationship to the IU reference person)	IUPOS	BP187, EP188
Position in the household (publication definition)	HHPOS	BP188, EP189
Relationship in household	RELATHCF	BP189, EP190
Sex	SEXP	BP190, EP191
Sex of HH reference person	SEXRH	BH78, EH82
Social marital status	MSTATP	BP191, EP192
Year of arrival in Australia	YOABC, YOAC	BP192, EP193
Year of arrival in Australia of HH reference person	YOARBC, YOAREC	BH79, EH83

Education

Education status	STUDSTCP	BP193, EP194
Educational institution attending	INSTENRP	BP194, EP195
Highest year of school completed	SECQLCF	BP195, EP196
Level of highest non-school qualification	HQUALBC, HQUALCP	BP196, EP197
Main field of highest non-school qualification	MNSCHQCF	BP197, EP198
Number of full-time and part-time students in household aged 15 to 24 years	S1524HBC, S1524HEC	BH71, EH71
Number of full-time and part-time students in household aged 25 years and over	S2599HBC, S2599HEC	BH72, EH72
Type of study in current year	LDTQUAL	BP198, EP199

Geography

Area of usual residence (excludes ACT/NT)	AREAHCF	BH73, EH73
Index of relative socio-economic disadvantage – decile – Australia	DLOWCA	EH74
Remoteness area	REMOTHC	EH75
Section of state	SOS01HEC	EH76
State or territory	STATEHBC, STATEH	BH74, EH77

Labour force

Duration of unemployment	DURUNBC, DURUNEC	BP199, EP200
Full-time/part-time status	FTPTSTAT	BP200, EP201
Industry of main job	INDBC, INDEC	BP201, EP202
Labour force status	LFSCP	BP202, EP203
Labour force status of household reference person	LFSRH	BH80, EH84
Looked for work	LKFTPTCP	BP203, EP204
Not in the labour force status	NILSTCF	BP204, EP205
Number of earners in the household	NOEARNBC, NOEARNEC	BH82, EH86
Number of employed persons in the household	NOEMPHBC, NOEMPHEC	BH83, EH87
Number of hours usually worked per week in main and second jobs	HRSWKABC, HRSWKAEC	BP205, EP206
Number of hours usually worked per week in main job	HRSWKMBC, HRSWKMEC	BP206, EP207
Number of hours usually worked per week in second job	HRSWK2BC, HRSWK2EC	BP207, EP208
Number of jobs currently held	NRJOBSCP	BP208, EP209
Number of unemployed persons in the household	NOUEMHBC, NOUEMHEC	BH84, EH88
Occupation in main job	OCCBC, OCC06EC	BP209, EP210

<i>Data item labels</i>	<i>Identifier</i>	<i>Item number</i>
Person, income unit and household characteristics <i>cont.</i>		
Labour force <i>cont.</i>		
Status in employment (main job)	STEMP1CF	BP210, EP211
Status in employment (second job)	STEMP2CF	BP211, EP212
Housing		
Amount owing on mortgages for alterations/additions – HH	TOWE2CH	BH21, EH21
Amount owing on mortgages for alterations/additions – HH (prorata)	TOWE2C2	BH22, EH22
Amount owing on mortgages for other purposes (excl business and investment loans) – HH	TOWE3ACH	BH23, EH23
Amount owing on mortgages for other purposes (excl business and investment loans) – HH (prorata)	TOWE3AC2	BH24, EH24
Amount owing on mortgages to purchase/build – HH	TOWE1CH	BH25, EH25
Amount owing on mortgages to purchase/build – HH (prorata)	TOWE1C2	BH26, EH26
Amount owing on unsecured loans for housing purposes – HH	TOWE4CH	BH27, EH27
Amount owing on unsecured loans for housing purposes – HH (prorata)	TOWE4C2	BH28, EH28
Canadian National Occupancy Standard	HUTILCHC	BH85, EH89
Dwelling structure – HH	DWELTCF	BH86, EH90
Landlord type – HH	LDLRDHCF	BH87, EH91
Number of bedrooms – HH	NRBEDSCF	BH88, EH92
Tenure type – HH	TENURECF	BH90, EH94
Weekly body corporate payments with refunds deducted – HH	BCORPRCH	BH29, EH29
Weekly combined rates payments – HH	RATESCCH	BH30, EH30
Weekly combined rates payments with refunds deducted – HH	RATERCCH	BH36, EH36
Weekly general and water rates payments – HH	RATESCH	BH31, EH31
Weekly general and water rates payments with refunds deducted – HH	RATESRCH	BH33, EH33
Weekly general rates payments – HH	RATESGCH	BH32, EH32
Weekly general rates payments with refunds deducted – HH	RATERGCH	BH34, EH34
Weekly housing costs (after refunds, int only, incl body corp, loans prorated by purp, no tenure adj)	HCOSTSH2	BH38, EH38
Weekly housing costs (SIH basis) – HH	HCOSTSH	BH37, EH37
Weekly mortgage repayments for alterations/additions – HH	TRPAY2CH	BH40, EH40
Weekly mortgage repayments for alterations/additions with refunds deducted – HH (prorata)	TRPAY2RF	BH41, EH41
Weekly mortgage repayments for alterations/additions (interest component with refunds deducted) – HH (prorata)	TINT2CH	BH39, EH39
Weekly mortgage repayments for other purposes (excl business and investment loans) – HH	TRPA3ACH	BH42, EH42
Weekly mortgage repayments for other purposes (excl business and investment loans) (interest component with refunds deducted) – HH (prorata)	TINT3ACH	BH44, EH44
Weekly mortgage repayments other purposes refunds deducted (excl bus and inv loans) – HH (prorata)	TRPA3ARF	BH43, EH43
Weekly mortgage repayments to purchase/build – HH	TRPAY1CH	BH46, EH46
Weekly mortgage repayments to purchase/build with refunds deducted – HH (prorata)	TRPAY1RF	BH47, EH47
Weekly mortgage repayments to purchase/build (interest component with refunds deducted) – HH (prorata)	TINT1CH	BH45, EH45
Weekly rent payments – HH	WKRENTCH	BH48, EH48
Weekly rent payments with refunds deducted – HH	WKRENTRF	BH49, EH49
Weekly repayments on unsecured loans for housing purposes – HH	TRPAY4CH	BH51, EH51
Weekly repayments on unsecured loans for housing purposes (interest component with refunds deducted) – HH (prorata)	TINT4CH	BH50, EH50
Weekly repayments on unsecured loans for housing purposes with refunds deducted – HH (prorata)	TRPAY4RF	BH52, EH52

<i>Data item labels</i>	<i>Identifier</i>	<i>Item number</i>
Housing <i>cont.</i>		
Weekly water rates payments – HH	RATESWCH	BH53, EH53
Weekly water rates payments with refunds deducted – HH	RATERWCH	BH35, EH35
Whether dwelling purchased/built in last 3 years is first home owned – HH	FSTHHCF	BH91, EH95
Whether dwelling purchased/built in last 3 years was new or established – HH	NEWDWLH	BH92, EH96
Year purchased dwelling – HH	YBUY06CF	BH93, EH97
Income		
Employee income		
Current weekly benefit from employer provided car park (non salary sacrifice)	INSCPCP	BP31, EP31
Current weekly benefit from employer provided child care (non salary sacrifice)	INSCCP	BP32, EP32
Current weekly benefit from employer provided computer (non salary sacrifice)	INSCOCP	BP33, EP33
Current weekly benefit from employer provided housing (non salary sacrifice)	IKHNSCP	BP38, EP38
Current weekly benefit from employer provided low interest loans (non salary sacrifice)	INSLOCP	BP34, EP34
Current weekly benefit from employer provided shares (non salary sacrifice)	INSSHCP	BP35, EP35
Current weekly benefit from employer provided superannuation (above min – non salary sacrifice)	INSSCP	BP36, EP36
Current weekly benefit from employer provided telephone (non salary sacrifice)	IKTNSCP	BP40, EP40
Current weekly benefit from employer provided vehicle (non salary sacrifice)	IKVNSCP	BP42, EP42
Current weekly employee cash income from regular bonuses	IWSBUCP	BP37, EP37
Current weekly employee income salary sacrificed for superannuation	ISSSCP	BP47, EP47
Current weekly employee income salary sacrificed for child care	ISSCCCP	BP44, EP44
Current weekly employee income salary sacrificed for computer	ISSCOCP	BP45, EP45
Current weekly employee income salary sacrificed for housing	IKHSSCP	BP39, EP39
Current weekly employee income salary sacrificed for other benefits	ISSOBCP	BP46, EP46
Current weekly employee income salary sacrificed for telephone charges	IKTSSCP	BP41, EP41
Current weekly HH employee income (2003–04 basis)	IWSUCH	BH94, EH98
Current weekly HH employee income (2005–06 basis)	IWSSUCH	BH95, EH99
Current weekly income salary sacrificed for vehicle	ISSVEHCF	BP43, EP43
Current weekly IU employee income (2003–04 basis)	IWSUCU	BU17, EU18
Current weekly IU employee income (2005–06 basis)	IWSSUCU	BU18, EU19
Current weekly other non cash benefit from employer (non salary sacrifice)	INSOBCP	BP48, EP48
Prev fin year employee income from all jobs	IWSTPP	BP49, EP49
Prev fin year HH employee income	IWSUPH	BH99, EH103
Prev fin year IU employee income	IWSTPU	BU19, EU20
Total current weekly employee income (as reported)	IWSUCP	BP50, EP50
Total current weekly employee income (incl salary sacrifice)	IWSSUCP	BP51, EP51
Whether reported employee income included the amount salary sacrificed	WSSEICP	BP52, EP52
Own unincorporated business income		
Current weekly cash income from own unincorporated business flag	IOBTCF	BP174, EP174
Current weekly cash income from own unincorporated business (prev SIH basis using PFY data)	IOBT1CP	BP172, EP172
Current weekly cash income from own unincorporated business (reported)	IOBTCP	BP173, EP173
Current weekly HH income from own unincorporated business	IOBTCH	BH96, EH100

<i>Data item labels</i>	<i>Identifier</i>	<i>Item number</i>
Income cont.		
Own unincorporated business income <i>cont.</i>		
Current weekly HH income from own unincorporated business (prev SIH basis using PFY data)	IOBT1CH	BH97, EH101
Current weekly HH income from own unincorporated business flag	IOBTCHF	BH98, EH102
Current weekly IU income from own unincorporated business	IOBTCU	BU38, EU39
Current weekly IU income from own unincorporated business (prev SIH basis using PFY data)	IOBT1CU	BU39, EU40
Current weekly IU income from own unincorporated business flag	IOBTCUF	BU40, EU41
Prev fin year HH income from own unincorporated business	IOBTPH	BH100, EH104
Prev fin year HH income from own unincorporated business flag	IOBTPHF	BH101, EH105
Prev fin year income from own unincorporated business	IOBTPP	BP175, EP175
Prev fin year income from own unincorporated business flag	IOBTPPF	BP176, EP176
Prev fin year IU income from own unincorporated business	IOBTPU	BU41, EU42
Prev fin year IU income from own unincorporated business flag	IOBTPUF	BU42, EU43
Government pensions and allowances		
Current weekly HH income from government pensions and allowances	ITGCBCH	BH102, EH106
Current weekly income from age pension	IAGECP	BP54, EP54
Current weekly income from Austudy/Abstudy	IAUSTCP	BP53, EP53
Current weekly income from carer allowance	ICAREACP	BP55, EP55
Current weekly income from carer payment	ICAREPCP	BP56, EP56
Current weekly income from disability pension (DVA)	IDISBCP	BP57, EP57
Current weekly income from disability support pension	IDSUPPCP	BP58, EP58
Current weekly income from family tax benefits (modelled)	IFTBCP	BP59, EP59
Current weekly income from maternity payment	IMATCP	BP65, EP65
Current weekly income from mature age allowance	IMATUCP	BP60, EP60
Current weekly income from newstart allowance	INEWLSCP	BP61, EP61
Current weekly income from one-off carer bonus	IOCBCP	BP62, EP62
Current weekly income from one-off payment to older Australians	IOPOACP	BP77, EP77
Current weekly income from other government pensions and allowances	IOTHPCP	BP63, EP63
Current weekly income from overseas pensions and benefits	IOSEASCP	BP64, EP64
Current weekly income from parenting payment	IPARENCP	BP66, EP66
Current weekly income from partner allowance	IPARTNCP	BP67, EP67
Current weekly income from seniors concession allowance	ISCACP	BP76, EP76
Current weekly income from service pension (DVA)	ISERVCP	BP68, EP68
Current weekly income from sickness allowance	ISICKCP	BP69, EP69
Current weekly income from special benefit	ISPECCP	BP70, EP70
Current weekly income from utilities allowance	IUTILCP	BP75, EP75
Current weekly income from war widows pension (DVA)	IWARWCP	BP71, EP71
Current weekly income from widow allowance	IWIDOWCP	BP72, EP72
Current weekly income from wife pension	IWIFEC	BP73, EP73
Current weekly income from youth allowance	IYOUTHCP	BP74, EP74
Current weekly IU income from government pensions and allowances	ITGCBCU	BU20, EU21
Prev fin year HH income from government pensions and allowances	ITGCBPH	BH103, EH107
Prev fin year income from age pension	IAGEPP	BP80, EP80
Prev fin year income from Austudy/Abstudy	IAUSTPP	BP79, EP79
Prev fin year income from carer allowance	ICAREAPP	BP81, EP81
Prev fin year income from carer payment	ICAREPPP	BP82, EP82
Prev fin year income from disability pension (DVA)	IDISBPP	BP83, EP83
Prev fin year income from disability support pension	IDSUPPPP	BP84, EP84
Prev fin year income from family tax benefits	IFAMPPP	BP85, EP85

<i>Data item labels</i>	<i>Identifier</i>	<i>Item number</i>
Income <i>cont.</i>		
Government pensions and allowances <i>cont.</i>		
Prev fin year income from maternity payment	IMATPP	BP90, EP90
Prev fin year income from mature age allowance	IMATUPP	BP86, EP86
Prev fin year income from newstart allowance	INEWSTPP	BP87, EP87
Prev fin year income from other government pensions and allowances	IOTHPPP	BP88, EP88
Prev fin year income from overseas pensions and benefits	IOSEASPP	BP89, EP89
Prev fin year income from parenting payment	IPARENPP	BP91, EP91
Prev fin year income from partner allowance	IPARTNPP	BP92, EP92
Prev fin year income from service pension (DVA)	ISERVPP	BP93, EP93
Prev fin year income from sickness allowance	ISICKPP	BP94, EP94
Prev fin year income from special benefit	ISPECPP	BP95, EP95
Prev fin year income from war widows pension (DVA)	IWARWPP	BP96, EP96
Prev fin year income from widow allowance	IWIDOWPP	BP97, EP97
Prev fin year income from wife pension	IWIFEPP	BP98, EP98
Prev fin year income from youth allowance	IYOUTHPP	BP99, EP99
Prev fin year IU income from government pensions and allowances	ITGCBPU	BU21, EU22
Total current weekly income from government pensions and allowances	ITGCBCP	BP78, EP78
Total prev fin year income from government pensions and allowances	ITGCBPP	BP100, EP100
Investment income		
Current weekly HH income from investments	INVESTCH	BH104, EH108
Current weekly HH income from investments (prev SIH basis using PFY data)	INVES1CH	BH105, EH109
Current weekly income from dividends (based on PFY)	IDIVTCP	BP101, EP101
Current weekly income from dividends (reported)	IDIVTRCP	BP102, EP102
Current weekly income from financial institution account interest (based on PFY)	INFINCP	BP103, EP103
Current weekly income from financial institution account interest (reported)	INFINRCP	BP104, EP104
Current weekly income from interest on debentures and bonds (based on PFY)	INDEBCP	BP105, EP105
Current weekly income from interest on debentures and bonds (reported)	INDEBRCP	BP106, EP106
Current weekly income from interest on loans to persons not in this household (based on PFY)	INPLNCP	BP107, EP107
Current weekly income from interest on loans to persons not in this household (reported)	INPLNRCP	BP108, EP108
Current weekly income from non-residential property flag (based on PFY)	IRNTCCPF	BP111, EP111
Current weekly income from non-residential property flag (reported)	IRNCRCPF	BP112, EP112
Current weekly income from non-residential property (based on PFY)	IRNTCCP	BP109, EP109
Current weekly income from non-residential property (reported)	IRNTRCP	BP110, EP110
Current weekly income from other financial investments (reported)	IINVORCP	BP114, EP114
Current weekly income from other financial investments (based on PFY)	IINVOTCP	BP113, EP113
Current weekly income from residential property flag (reported)	IRNRRCPF	BP118, EP118
Current weekly income from residential property flag (based on PFY)	IRNTRCPF	BP117, EP117
Current weekly income from residential property (based on PFY)	IRNTRCP	BP115, EP115
Current weekly income from residential property (reported)	IRNTRRCP	BP116, EP116
Current weekly income from royalties (based on PFY)	IROYALCP	BP123, EP123
Current weekly income from royalties (reported)	IROYARCP	BP124, EP124
Current weekly income from trusts (based on PFY)	INTRTCP	BP125, EP125
Current weekly income from trusts (reported)	INTRTRCP	BP126, EP126

<i>Data item labels</i>	<i>Identifier</i>	<i>Item number</i>
Income <i>cont.</i>		
Investment income <i>cont.</i>		
Current weekly interest paid on money borrowed to purchase shares or units in trusts	LINVCP	BP127, EP127
Current weekly IU income from investments (prev SIH basis using PFY data)	INVES1CU	BU23, EU24
Current weekly IU income from investments (reported)	INVESTCU	BU22, EU23
Prev fin year HH income from investments	INVESTPH	BH106, EH110
Prev fin year income from dividends	IDIVTPP	BP128, EP128
Prev fin year income from financial institution account interest	INFINPP	BP129, EP129
Prev fin year income from interest on debentures and bonds	INDEBPP	BP130, EP130
Prev fin year income from interest on loans to persons not in this household	INPLNPP	BP131, EP131
Prev fin year income from non-residential property	IRNTCPP	BP132, EP132
Prev fin year income from non-residential property flag	IRNTCPPF	BP133, EP133
Prev fin year income from other financial investments	IINVOTPP	BP134, EP134
Prev fin year income from residential property	IRNTRPP	BP135, EP135
Prev fin year income from residential property flag	IRNTRPPF	BP136, EP136
Prev fin year income from royalties	IROYALPP	BP139, EP139
Prev fin year income from trusts	INTRTPP	BP140, EP140
Prev fin year interest paid on money borrowed to purchase shares or units in trusts	LINVPP	BP141, EP141
Prev fin year IU income from investments	INVESTPU	BU24, EU25
Total current weekly income from investments (based on PFY)	INVES1CP	BP142, EP142
Total current weekly income from investments (reported)	INVESTCP	BP143, EP143
Total current weekly income from property flag (based on PFY)	IRENTCPF	BP121, EP121
Total current weekly income from property flag (reported)	IRENTRPF	BP122, EP122
Total current weekly income from property (based on PFY)	IRENTCP	BP119, EP119
Total current weekly income from property (reported)	IRENTRCP	BP120, EP120
Total prev fin year income from investments	INVESTPP	BP144, EP144
Total prev fin year income from property	IRENTPP	BP137, EP137
Total prev fin year income from property flag	IRENTPPF	BP138, EP138
Other income		
Current weekly HH income from other regular sources (excluding superannuation)	OTHSRCH	BH107, EH111
Current weekly HH income from superannuation/annuity/allocated pension	ISUPERCH	BH108, EH112
Current weekly income from accident compensation and sickness insurance	IACSICP	BP145, EP145
Current weekly income from child support/maintenance	ICHLDSCP	BP146, EP146
Current weekly income from persons not living in the household	IPNHHCP	BP147, EP147
Current weekly income from regular sources n.e.c.	IOREGUCP	BP148, EP148
Current weekly income from regular workers' compensation	IRWCCP	BP149, EP149
Current weekly income from scholarships	ISCHOLCP	BP150, EP150
Current weekly income from superannuation/annuity/allocated pension	ISUPERCP	BP151, EP151
Current weekly IU income from other regular sources (excluding superannuation)	OTHSRCU	BU25, EU26
Current weekly IU income from superannuation/annuity/allocated pension	ISUPERCU	BU26, EU27
Prev fin year HH income from other regular sources (excluding superannuation)	OTHSRPH	BH109, EH113
Prev fin year HH income from superannuation/annuity/allocated pension	ISUPERPH	BH110, EH114
Prev fin year income from accident compensation and sickness insurance	IACSIPP	BP153, EP153

<i>Data item labels</i>	<i>Identifier</i>	<i>Item number</i>
Income <i>cont.</i>		
Other income <i>cont.</i>		
Prev fin year income from child support/maintenance	ICHLDSPP	BP154, EP154
Prev fin year income from persons not living in the household	IPNHHP	BP155, EP155
Prev fin year income from regular sources n.e.c.	IOREGUPP	BP156, EP156
Prev fin year income from regular workers' compensation	IRWCPP	BP157, EP157
Prev fin year income from scholarships	ISCHOLPP	BP158, EP158
Prev fin year income from superannuation/annuity/allocated pension	ISUPERPP	BP159, EP159
Prev fin year IU income from other regular sources (excluding superannuation)	OTHSRPU	EU27, EU28
Prev fin year IU income from superannuation/annuity/allocated pension	ISUPERPU	BU28, EU29
Total current weekly income from other regular sources	ITREGCP	BP152, EP152
Total prev fin year income from other regular sources	ITREGPP	BP160, EP160
Other income items		
Current weekly HH disposable income (2003–04 basis)	DISPCH	BH111, EH115
Current weekly HH disposable income (2005–06 basis)	DISPSCH	BH112, EH116
Current weekly HH equivalised disposable income (2003–04 basis)	EQDISPCH	EH117
Current weekly HH equivalised disposable income (2005–06 basis)	EQDSPSCH	EH118
Equivalising factor (modified OECD)	EQUIVH	BH152, EH158
Household previous financial year exclusion flag	FINSCOPH	BH113, EH119
Imputed current weekly tax payable	ITAXCP	BP161, EP161
Imputed tax payable for prev fin year	ITAXPP	BP162, EP162
Income unit previous financial year exclusion flag	FINSCOPU	BU29, EU30
Number of pension/ benefit recipients in the household	DPCMPBC, DPCMPEC	BH81, EH85
Person previous financial year exclusion flag	FINSCOPE	BP163, EP163
Prev fin year HH disposable income	DISPPH	BH114, EH120
Principal source of current HH income (2003–04 basis)	PSRCCH	BH115, EH121
Principal source of current HH income (2005–06 basis)	PSRCSCH	BH117, EH123
Principal source of current HH income (pre 2003–04 SIH basis)	PSRC1CH	BH116, EH122
Principal source of current income (2003–04 basis)	PSRC4CP	BP164, EP164
Principal source of current income (2005–06 basis)	PSRCSCP	BP166, EP166
Principal source of current income (pre 2003–04 SIH basis)	PSRC14CP	BP165, EP165
Principal source of current IU income (2003–04 basis)	PSRC4CU	BU30, EU31
Principal source of current IU income (2005–06 basis)	PSRCSCU	BU32, EU33
Principal source of current IU income (pre 2003–04 SIH basis)	PSRC14CU	BU31, EU32
Principal source of prev fin year HH income	PSRCPH	BH118, EH124
Principal source of prev fin year income	PSRC4PP	BP167, EP167
Principal source of prev fin year IU income	PSRC4PU	BU33, EU34
Total current weekly HH income from all sources (2003–04 basis)	INCTOTCH	BH119, EH125
Total current weekly HH income from all sources (2005–06 basis)	INCTSCH	BH121, EH127
Total current weekly HH income from all sources (pre 2003–04 SIH basis)	INCTO1CH	BH120, EH126
Total current weekly income from all sources (2003–04 basis)	INCTOTCP	BP168, EP168
Total current weekly income from all sources (2005–06 basis)	INCTSCP	BP170, EP170
Total current weekly income from all sources (pre 2003–04 SIH basis)	INCTO1CP	BP169, EP169
Total current weekly IU income from all sources (2003–04 basis)	INCTOTCU	BU34, EU35
Total current weekly IU income from all sources (2005–06 basis)	INCTSCU	BU36, EU37
Total current weekly IU income from all sources (pre 2003–04 SIH basis)	INCTO1CU	BU35, EU36
Total prev fin year HH income from all sources	INCTOTPH	BH122, EH128

<i>Data item labels</i>	<i>Identifier</i>	<i>Item number</i>
Income <i>cont.</i>		
Other income items <i>cont.</i>		
Total prev fin year income from all sources	INCTOTPP	BP171, EP171
Total prev fin year IU income from all sources	INCTOTPU	BU37, EU38
Other receipts and payments		
Current weekly payments for child support/maintenance	KSUPPCP	BP177, EP177
Current weekly payments for maintenance/alimony to former spouse	PSPMACP	BP178, EP178
Current weekly payments to family members not in the household	PFMNHCP	BP179, EP179
Prev fin year payments for child support/maintenance	KSUPPPP	BP180, EP180
Prev fin year payments for maintenance/alimony to former spouse	PSPMAPP	BP181, EP181
Prev fin year payments to family members not in the household	PFMNHPP	BP182, EP182
Wealth		
Amount of credit card debt – household level	LIACCCH	BH125, EH131
Amount of HECS liability	LIAHECCH	BH123, EH129
Amount of Student Financial Supplement liability	LIASFSCCH	BH124, EH130
Balance of accounts with government superannuation funds	VSUPGCP	BP212, EP213
Balance of accounts with government superannuation funds – household level	VSUPGCH	BH126, EH132
Balance of accounts with non-government superannuation funds	VSUPNCP	BP213, EP214
Balance of accounts with non-government superannuation funds – household level	VSUPNCH	BH127, EH133
Estimated sale price of dwelling – HH	HVALUECH	BH128, EH134
Net wealth of household	WEALTHH	BH129, EH135
Principal outstanding on investment loans (excl business and rental property loans)	LIAINVCH	BH130, EH136
Principal outstanding on loans for other property (excl business and investment loans)	LIAOPCH	BH131, EH137
Principal outstanding on loans for other purposes (excl business and investment loans)	LIAOTCH	BH132, EH138
Principal outstanding on loans for selected dwelling	LIASDCH	BH133, EH139
Principal outstanding on loans for vehicle purchases (excl business and investment loans)	LIAVECH	BH134, EH140
Principal outstanding on rental property loans	LIARPCCH	BH135, EH141
Value of accounts held with financial institutions	VFINCP	BP214, EP215
Value of accounts held with financial institutions – household level	VFINCH	BH136, EH142
Value of assets nec	VOTASSCH	BH137, EH143
Value of children's assets	VCHASSCH	BH138, EH144
Value of contents of selected dwelling	VCONTCH	BH139, EH145
Value of debentures and bonds	VDEBCP	BP215, EP216
Value of debentures and bonds – household level	VDEBCH	BH140, EH146
Value of loans to persons not in the same household	VPLNCP	BP216, EP217
Value of loans to persons not in the same household – household level	VPLNCH	BH141, EH147
Value of non-residential property	VNRPRCH	BH142, EH148
Value of other financial investments	VINVOTCP	BP217, EP218
Value of other financial investments – household level	VINVOTCH	BH143, EH149
Value of own incorporated business (net of liabilities)	VIBUSCP	BP218, EP219
Value of own incorporated business (net of liabilities) – household level	VIBUSCH	BH144, EH150
Value of own unincorporated business (net of liabilities)	VUBUSCP	BP219, EP220
Value of own unincorporated business (net of liabilities) – household level	VUBUSCH	BH145, EH151
Value of residential property excl selected dwelling	VRPRCH	BH146, EH152
Value of shares	VSHARCP	BP220, EP221
Value of shares – household level	VSHARCH	BH147, EH153

<i>Data item labels</i>	<i>Identifier</i>	<i>Item number</i>
Wealth cont.		
Value of trusts	VRTTCP	BP221, EP222
Value of trusts – household level	VRTTCH	BH148, EH154
Value of vehicles	VVEHICH	BH149, EH155
Imputation flags		
Flag to indicate household level imputation	IMPUTEHH	BH5, EH5
Flag to indicate household contains person level imputation	IMPUTPHH	BH6, EH6
Flag to indicate person level imputation	IMPUTE	BP5, EP5
Imputation flag for HH module DWELANPUR	IMPDWLP	BH10, EH10
Imputation flag for HH module DWELRENT	IMPDWRT	BH11, EH11
Imputation flag for HH module EDUHECS	IMPHECS	BH12, EH12
Imputation flag for HH module FIACE	IMPFAC	BH13, EH13
Imputation flag for HH module HLDINSU	IMPHLDI	BH14, EH14
Imputation flag for HH module INVLOAN	IMPLIAI	BH15, EH15
Imputation flag for HH module NOSTAT	IMPNOST	BH16, EH16
Imputation flag for HH module OPVAL	IMPOPVA	BH17, EH17
Imputation flag for HH module RATAXS	IMPRATA	BH18, EH18
Imputation flag for HH module RENTLOAN	IMPLIAR	BH19, BH19
Imputation flag for HH module STAT	IMPSTAT	BH20, BH20
Imputation flag for HH module AIONOSTAT	IMPNSTA	BH7, EH7
Imputation flag for HH module AIOSTAT	IMPASTA	BH8, EH8
Imputation flag for HH module CREDCARD	IMPHHCC	BH9, EH9
Imputation flag for CURBUSINC module	IMPCURB	BP10, EP10
Imputation flag for FAMBEN module	IMPFAMB	BP11, EP11
Imputation flag for HSNG module	IMPHSNG	BP12, EP12
Imputation flag for INTER module	IMPINTE	BP13, EP13
Imputation flag for NONCASH module	IMPNOC	BP14, EP14
Imputation flag for PENAL module	IMPPENA	BP15, EP15
Imputation flag for PREVINC module	IMPPRVI	BP16, EP16
Imputation flag for PREVPEN module	IMPPRVP	BP17, EP17
Imputation flag for PREVREGIN module	IMPPRVR	BP18, EP18
Imputation flag for PAYOUTHH module	IMPPYOT	BP19, EP19
Imputation flag for REGIN module	IMPREGI	BP20, EP20
Imputation flag for RENTI module	IMPRENT	BP21, EP21
Imputation flag for CURRENTI module	IMPRINC	BP22, EP21
Imputation flag for SALSAC module	IMPSALS	BP22, EP22
Imputation flag for SCHOL module	IMPSCHO	BP23, EP23
Imputation flag for SECIN module	IMPSECI	BP24, EP24
Imputation flag for SOUIN module	IMPSOUI	BP25, EP25
Imputation flag for SUPER module	IMPSUPE	BP26, EP26
Imputation flag for TELE module	IMPTELE	BP27, EP27
Imputation flag for VALOTH module	IMPVALO	BP28, EP28
Imputation flag for VEHI module	IMPVEHI	BP29, EP29
Imputation flag for WSEINC module	IMPWSEI	BP30, EP30
Imputation flag for AGEPE module	IMPAGEP	BP6, EP6
Imputation flag for BUSINC module	IMPBUSI	BP7, EP7
Imputation flag for CHASS module	IMPCHAS	BP8, EP8
Imputation flag for COMPO module	IMPCOMP	BP9, EP9

*Data item labels***Weights**

	<i>Identifier</i>	<i>Item number</i>
SIH Replicate weight – HH 01–60	WHS0101–0160	BH150, EH156
SIH Replicate weight – IU 01–60	WUS0101–0160	BU43, EU44
SIH Replicate weight – Person 01 – 60	WPS0101–0160	BP222, EP223
Weight – HH (SIH)	SIHHHWT	BH151, EH157
Weight – IU (SIH)	SIHIUWT	BU44, EU45
Weight – Person (SIH)	SIHPSWT	BP223, EP224

Other items

Number of credit cards in the household	NOCCHH	BH75, EH78
Quarter of interview	QUARTERH	BH89, EH93

Imputed rent

Weekly gross imputed rent	GROSSIR	BH154 EH160
Weekly net imputed rent	NETIR	BH155, EH161

<i>Identifier</i>	<i>Item number</i>	<i>Identifier</i>	<i>Item number</i>
A		D cont.	
A1564UBC, A1564UEC	BU14, EU15	DPCMPBC, DPCMPEC	BH81, EH85
A6599UCF	BU15, EU16	DPKIDHBC, DPKIDHEC	BH59, EH59
ABSFID	BP2, EP2, BU2, EU2, BH2, EH2	DURUNBC, DURUNEC	BP199, EP200
ABSHID	BP1, EP1, BU1, EU1, BH1, EH1	DWELTCF	BH86, EH90
ABSIID	BP3, EP3, BU3, EU3, BH3, EH3		
ABSPID	BP4, EP4, BU4, EU4, BH4, EH4	E	
AGEBC, AGEEC	BP183, EP183	EQDISPCH	EH117
AGERHBC, AGERHEC	BH76, EH79	EQDSPSCH	EH118
AGODCHBC, AGODCHEC	BH54, EH54	EQUIVH	BH152, EH158
AGODCUBC, AGODCUEC	BU5, EU5	F	
AGYDCHBC, AGYDCHEC	BH55, EH55	FAMCOMP	BH56, EH56
AGYDCUBC, AGYDCUEC	BU6, EU6	FAMTYPE	BP185, EP186
AREAHCF	BH73, EH73	FEMHHBC, FEMHHEC	BH63, EH63
B		FINSCOPE	BP163, EP163
BCORPRCH	BH29, EH29	FINSCOPH	BH113, EH119
C		FINSCOPU	BU29, EU30
COB06EC	EP184	FSTHHC	BH91, EH95
COBH06EC	EH80	FTPTSTAT	BP200, EP201
COBL	BP184, EP185	G	
COBLH	BH77, EH81	GROSSIR	BH154, EH160
D		H	
DCOMPH	BH57, EH57	HCOSTSH	BH37, EH37
DEP1524B, DEP1524E	BH60, EH60	HCOSTSH2	BH38, EH38
DEPKIDBC, DEPKIDEC	BU13, EU14	HHPOS	BP188, EP189
DISPCH	BH111, EH115	HQUALBC, HQUALCP	BP196, EP197
DISPPH	BH114, EH120	HRSWK2BC, HRSWK2EC	BP207, EP208
DISPSCH	BH112, EH116	HRSWKABC, HRSWKAEC	BP205, EP206
DLOWCA	EH74	HRSWKMBC, HRSWKMEC	BP206, EP207
DNFAMCF	BH62, EH62	HUTILCHC	BH85, EH89
DNIUHBC, DNIUHEC	BH64, EH64	HVALUECH	BH128, EH134

<i>Identifier</i>	<i>Item number</i>	<i>Identifier</i>	<i>Item number</i>
I		I cont.	
IACSICP	BP145, EP145	IMPNOCS	BP14, EP14
IACSIPP	BP153, EP153	IMPNOST	BH16, EH16
IAGECP	BP54, EP54	IMPNSTA	BH7, EH7
IAGEPP	BP80, EP80	IMPOPVA	BH17, EH17
IAUSTCP	BP53, EP53	IMPPENA	BP15, EP15
IAUSTPP	BP79, EP79	IMPPRVI	BP16, EP16
ICAREACP	BP55, EP55	IMPPRVP	BP17, EP17
ICAREAPP	BP81, EP81	IMPPRVR	BP18, EP18
ICAREPCP	BP56, EP56	IMPPYOT	BP19, EP19
ICAREPPP	BP82, EP82	IMPRATA	BH18, EH18
ICHLDSCP	BP146, EP146	IMPREGI	BP20, EP20
ICHLDSPP	BP154, EP154	IMPRENT	BP21, EP21
IDISBCP	BP57, EP57	IMPRINC	BP22, EP21
IDISBPP	BP83, EP83	IMPSALS	BP22, EP22
IDIVTCP	BP101, EP101	IMPSCO	BP23, EP23
IDIVTPP	BP128, EP128	IMPSECI	BP24, EP24
IDIVTRCP	BP102, EP102	IMPSOUI	BP25, EP25
IDSUPPCP	BP58, EP58	IMPSTAT	BH20, BH20
IDSUPPPP	BP84, EP84	IMPSUPE	BP26, EP26
IFAMPPP	BP85, EP85	IMPTETE	BP27, EP27
IFTBCP	BP59, EP59	IMPUTEHH	BH5, EH5
IINVORCP	BP114, EP114	IMPUTEPP	BP5, EP5
IINVOTCP	BP113, EP113	IMPUTPHH	BH6, EH6
IINVOTPP	BP134, EP134	IMPVALO	BP28, EP28
IKHNSCP	BP38, EP38	IMPVEHI	BP29, EP29
IKHSSCP	BP39, EP39	IMPWSEI	BP30, EP30
IKTNSCP	BP40, EP40	INCTO1CH	BH120, EH126
IKTSSCP	BP41, EP41	INCTO1CP	BP169, EP169
IKVNSCP	BP42, EP42	INCTO1CU	BU35, EU36
IMATCP	BP65, EP65	INCTOTCH	BH119, EH125
IMATPP	BP90, EP90	INCTOTCP	BP168, EP168
IMATUCP	BP60, EP60	INCTOTCU	BU34, EU35
IMATUPP	BP86, EP86	INCTOTPH	BH122, EH128
IMPAGEP	BP6, EP6	INCTOTPP	BP171, EP171
IMPASTA	BH8, EH8	INCTOTPU	BU37, EU38
IMPBUSI	BP7, EP7	INCTSCH	BH121, EH127
IMPCHAS	BP8, EP8	INCTSCP	BP170, EP170
IMPCOMP	BP9, EP9	INCTSCU	BU36, EU37
IMPCURB	BP10, EP10	INDBC, INDEC	BP201, EP202
IMPDWLP	BH10, EH10	INDEBCP	BP105, EP105
IMPDWRT	BH11, EH11	INDEBPP	BP130, EP130
IMPFAMB	BP11, EP11	INDEBRCP	BP106, EP106
IMPFAC	BH13, EH13	INEWLSCP	BP61, EP61
IMPHECS	BH12, EH12	INEWSTPP	BP87, EP87
IMPHHCC	BH9, EH9	INFINCP	BP103, EP103
IMPHLDI	BH14, EH14	INFINPP	BP129, EP129
IMPHSNG	BP12, EP12	INFINRCP	BP104, EP104
IMPINTE	BP13, EP13	INPLNCP	BP107, EP107
IMPLIAI	BH15, EH15	INPLNPP	BP131, EP131
IMPLIAR	BH19, BH19	INPLNRCP	BP108, EP108

<i>Identifier</i> <i>cont.</i>	<i>Item number</i>	<i>Identifier</i> <i>cont.</i>	<i>Item number</i>
INSCCCP	BP32, EP32	IRENTCPF	BP121, EP121
INSCOCP	BP33, EP33	IRENTPP	BP137, EP137
INSCPCP	BP31, EP31	IRENTPPF	BP138, EP138
INSLOCP	BP34, EP34	IRENTRCP	BP120, EP120
INSOBCP	BP48, EP48	IRENTRPF	BP122, EP122
INSSCP	BP36, EP36	IRNCRCPF	BP112, EP112
INSSHCP	BP35, EP35	IRNRRCPF	BP118, EP118
INSTENRP	BP194, EP195	IRNTCCP	BP109, EP109
INTRTCP	BP125, EP125	IRNTCCPF	BP111, EP111
INTRTPP	BP140, EP140	IRNTCPP	BP132, EP132
INTRTRCP	BP126, EP126	IRNTCPPF	BP133, EP133
INVES1CH	BH105, EH109	IRNTCRCP	BP110, EP110
INVES1CP	BP142, EP142	IRNTRCP	BP115, EP115
INVES1CU	BU23, EU24	IRNTRCPF	BP117, EP117
INVESTCH	BH104, EH108	IRNTRPP	BP135, EP135
INVESTCP	BP143, EP143	IRNTRPPF	BP136, EP136
INVESTCU	BU22, EU23	IRNTRRCP	BP116, EP116
INVESTPH	BH106, EH110	IROYALCP	BP123, EP123
INVESTPP	BP144, EP144	IROYALPP	BP139, EP139
INVESTPU	BU24, EU25	IROYARCP	BP124, EP124
IOBT1CH	BH97, EH101	IRWCCP	BP149, EP149
IOBT1CP	BP172, EP172	IRWCPP	BP157, EP157
IOBT1CU	BU39, EU40	ISCACP	BP76, EP76
IOBTCH	BH96, EH100	ISCHOLCP	BP150, EP150
IOBTCHF	BH98, EH102	ISCHOLPP	BP158, EP158
IOBTCP	BP173, EP173	ISERVCP	BP68, EP68
IOBTCF	BP174, EP174	ISERVPP	BP93, EP93
IOBTCU	BU38, EU39	ISICKCP	BP69, EP69
IOBTCUF	BU40, EU41	ISICKPP	BP94, EP94
IOBTPH	BH100, EH104	ISPECCP	BP70, EP70
IOBTPHF	BH101, EH105	ISPECPP	BP95, EP95
IOBTPP	BP175, EP175	ISSCCCP	BP44, EP44
IOBTPPF	BP176, EP176	ISSCOCP	BP45, EP45
IOBTPU	BU41, EU42	ISSOBCP	BP46, EP46
IOBTPUF	BU42, EU43	ISSSCP	BP47, EP47
IOOCBCP	BP62, EP62	ISSVEHCF	BP43, EP43
IOOPOACP	BP77, EP77	ISUPERCH	BH108, EH112
IOREGUCP	BP148, EP148	ISUPERCP	BP151, EP151
IOREGUPP	BP156, EP156	ISUPERCU	BU26, EU27
IOSEASCP	BP64, EP64	ISUPERPH	BH110, EH114
IOSEASPP	BP89, EP89	ISUPERPP	BP159, EP159
IOTHPCP	BP63, EP63	ISUPERPU	BU28, EU29
IOTHPPP	BP88, EP88	ITAXCP	BP161, EP161
IPARENCP	BP66, EP66	ITAXPP	BP162, EP162
IPARENPP	BP91, EP91	ITGCBCH	BH102, EH106
IPARTNCP	BP67, EP67	ITGCBCH	BP78, EP78
IPARTNPP	BP92, EP92	ITGCBCH	BU20, EU21
IPNHHCP	BP147, EP147	ITGCBPH	BH103, EH107
IPNHHPP	BP155, EP155	ITGCBPP	BP100, EP100
IRENTCP	BP119, EP119	ITGCBPU	BU21, EU22

<i>Identifier</i> <i>I cont.</i>	<i>Item number</i>	<i>Identifier</i> <i>L cont.</i>	<i>Item number</i>
ITREGCP	BP152, EP152	LIACCCH	BH125, EH131
ITREGPP	BP160, EP160	LIAHECCH	BH123, EH129
IUPOS	BP187, EP188	LIAINVCH	BH130, EH136
IUTILCP	BP75, EP75	LIAOPCH	BH131, EH137
IUTYPE	BU7, EU7	LIAOTCH	BH132, EH138
IUTYPEP	BP186, EP187	LIARPCCH	BH135, EH141
IWARWCP	BP71, EP71	LIASDCH	BH133, EH139
IWARWPP	BP96, EP96	LIASFSCCH	BH124, EH130
IWIDOWCP	BP72, EP72	LIAVECH	BH134, EH140
IWIDOWPP	BP97, EP97	LIFECYCH	BH58, EH58
IWIFECPP	BP73, EP73	LINVCP	BP127, EP127
IWIFEPP	BP98, EP98	LINVPP	BP141, EP141
IWSBUCP	BP37, EP37	LKFTPTCP	BP203, EP204
IWSSUCH	BH95, EH99		
IWSSUCP	BP51, EP51	M	
IWSSUCU	BU18, EU19	MALEHHBC, MALEHHEC	BH65, EH65
IWSTPP	BP49, EP49	MNSCHQCF	BP197, EP198
IWSTPU	BU19, EU20	MSTATP	BP191, EP192
IWSUCH	BH94, EH98		
IWSUCP	BP50, EP50	N	
IWSUCU	BU17, EU18	NETIR	BH155, EH161
IWSUPH	BH99, EH103	NEWDWLH	BH92, EH96
IYOUTHCP	BP74, EP74	NILSTCF	BP204, EP205
IYOUTHPP	BP99, EP99	NOCCHH	BH75, EH78
		NOEARNBC, NOEARNEC	BH82, EH86
K		NOEMPHBC, NOEMPHEC	BH83, EH87
KD1014BC	BU11	NOMEMHBC, NUMMEMEC	BH69, EH69
KIDOT2BC, KIDOT2EC	BU8, EU8	NONDEPBC, NONDEPEC	BH66, EH66
KID1012E	EU11	NONFHBC, NONFHEC	BH67, EH67
KID1314E	EU12	NOUEMHBC, NOUEMHEC	BH84, EH88
KID1524B, KID1524E	BU12, EU13	NRBEDSCF	BH88, EH92
KID3T4BC, KID3T4EC	BU9, EU9	NRJOBSCP	BP208, EP209
KID5T9BC, KID5T9EC	BU10, EU10	NUMU15BC, NUMU15EC	BH61, EH61
KSUPPCP	BP177, EP177		
KSUPPPP	BP180, EP180	O	
		OCCCBC, OCCO6EC	BP209, EP210
L		OTHSRCH	BH107, EH111
LDLRDHCF	BH87, EH91	OTHSRCU	BU25, EU26
LDTQUAL	BP198, EP199	OTHSRPH	BH109, EH113
LEVEL1	BH153, EH159	OTHSRPU	EU27, EU28
LEVEL2	BU45, EU46	OTRELHBC, OTRELHEC	BH68, EH68
LEVEL4	BP224, EP225		
LFSCP	BP202, EP203		
LFSRH	BH80, EH84		

<i>Identifier</i>	<i>Item number</i>	<i>Identifier</i>	<i>Item number</i>
P		T	
PERSHBC, PERSHEC	BH70, EH70	TENURECF	BH90, EH94
PFMNHCP	BP179, EP179	TINT1CH	BH45, EH45
PFMNHPP	BP182, EP182	TINT2CH	BH39, EH39
PRSNSUBC, PRSNSUEC	BU16, EU17	TINT3ACH	BH44, EH44
PSPMACP	BP178, EP178	TINT4CH	BH50, EH50
PSPMAPP	BP181, EP181	TOWE1C2	BH26, EH26
PSRC14CP	BP165, EP165	TOWE1CH	BH25, EH25
PSRC14CU	BU31, EU32	TOWE2C2	BH22, EH22
PSRC1CH	BH116, EH122	TOWE2CH	BH21, EH21
PSRC4CP	BP164, EP164	TOWE3AC2	BH24, EH24
PSRC4CU	BU30, EU31	TOWE3ACH	BH23, EH23
PSRC4PP	BP167, EP167	TOWE4C2	BH28, EH28
PSRC4PU	BU33, EU34	TOWE4CH	BH27, EH27
PSRCCH	BH115, EH121	TRPA3ACH	BH42, EH42
PSRCPH	BH118, EH124	TRPA3ARF	BH43, EH43
PSRCSCH	BH117, EH123	TRPAY1CH	BH46, EH46
PSRCSCP	BP166, EP166	TRPAY1RF	BH47, EH47
PSRCSCU	BU32, EU33	TRPAY2CH	BH40, EH40
		TRPAY2RF	BH41, EH41
Q		TRPAY4CH	BH51, EH51
QUARTERH	BH89, EH93	TRPAY4RF	BH52, EH52
R		V	
RATERCCH	BH36, EH36	VCHASSCH	BH138, EH144
RATERGCH	BH34, EH34	VCONTCH	BH139, EH145
RATERWCH	BH35, EH35	VDEBCH	BH140, EH146
RATESCCH	BH30, EH30	VDEBCP	BP215, EP216
RATESCH	BH31, EH31	VFINCH	BH136, EH142
RATESGCH	BH32, EH32	VFINCP	BP214, EP215
RATESRCH	BH33, EH33	VIBUSCH	BH144, EH150
RATESWCH	BH53, EH53	VIBUSCP	BP218, EP219
RELATHCF	BP189, EP190	VINVOTCH	BH143, EH149
REMOTEHC	EH75	VINVOTCP	BP217, EP218
S		VNRPRCH	BH142, EH148
S1524HBC, S1524HEC	BH71, EH71	VOTASSCH	BH137, EH143
S2599HBC, S2599HEC	BH72, EH72	VPLNCH	BH141, EH147
SECQLCF	BP195, EP196	VPLNCP	BP216, EP217
SEXP	BP190, EP191	VRPRCH	BH146, EH152
SEXRH	BH78, EH82	VSHARCH	BH147, EH153
SIHHHWT	BH151, EH157	VSHARCP	BP220, EP221
SIHIUWT	BU44, EU45	VSUPGCH	BH126, EH132
SIHPSWT	BP223, EP224	VSUPGCP	BP212, EP213
SOS01HEC	EH76	VSUPNCH	BH127, EH133
STATEHBC, STATEH	BH74, EH77	VSUPNCP	BP213, EP214
STEMP1CF	BP210, EP211	VTRTCH	BH148, EH154
STEMP2CF	BP211, EP212	VTRTCP	BP221, EP222
STUDSTCP	BP193, EP194	VUBUSCH	BH145, EH151
		VUBUSCP	BP219, EP220
		VVEHICH	BH149, EH155

<i>Identifier</i>	<i>Item number</i>	<i>Identifier</i>	<i>Item number</i>
W		W <i>cont.</i>	
WEALTHH	BH129, EH135	WUS0101-0160	BU43, EU44
WHS0101-0160	BH150, EH156		
WKRENTCH	BH48, EH48	Y	
WKRENTRF	BH49, EH49	YBUY06CF	BH93, EH97
WPS0101-0160	BP222, EP223	YOABC, YOAEC	BP192, EP193
WSSEICP	BP52, EP52	YOARBC, YOAREC	BH79, EH83

GLOSSARY

Accounts with financial institutions	Accounts held with banks or any other financial institutions, e.g. credit unions, building societies, insurance companies, finance companies. Examples of types of accounts include: passbook, statement, cheque or term deposit accounts.
Assets	An entity of a financial or non-financial nature, owned by the household or its members, and from which economic benefits may be derived by holding or use over a period of time.
Balance of state	That part of each Australian state or territory not defined as capital city. All of the Australian Capital Territory is defined as capital city for this survey. Balance of state estimates for the Northern Territory are not available on the CURF.
Bond	A certificate of ownership of a specified portion of a debt. May be issued by a government agency or private corporation to individuals or companies and usually bears a fixed interest rate of return on investment.
Canadian National Occupancy Standard (CNOS)	<p>Provides a measure of housing utilisation. The CNOS assesses the bedroom requirements of a household by specifying that:</p> <ul style="list-style-type: none"> ■ there should be no more than two persons per bedroom ■ children less than 5 years of age of different sexes may reasonably share a bedroom ■ children less than 18 years of age and of the same sex may reasonably share a bedroom ■ single household members aged 18 years and over should have a separate bedroom, as should parents or couples. <p>The CNOS variable on the file compares the number of bedrooms required with the actual number of bedrooms in the dwelling. Capital city estimates for the Northern Territory are not available on the CURF.</p>
Capital city	Refers to Australia's six State capital city Statistical Divisions and the Darwin Statistical Division as defined in the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0). All of the Australian Capital Territory is defined as capital city for this survey. Capital city estimates for the Northern Territory are not available on the CURF.
Changeover buyer	A household which bought their dwelling in the three years prior to the reference year and either the reference person or partner had previously owned a dwelling.
Children's assets	Any assets owned by children in the household that are not included in the value of the household contents. These assets can be financial (eg. a child's bank accounts, assets held in trusts, bonds, debenture stock) or can be non-financial such as jewellery or property held in trust for the children.
Contents of dwelling	This is a non-financial asset and comprises an estimated value of household contents. Examples include: clothing, jewellery, hobby collections, furniture, paintings and other works of art, soft furnishings and electrical appliances other than fixtures such as stoves and built-in items.
Couple	See One family households.
Couple family with dependent children	See One family households.
Couple, one family household	<p>A one family household consisting of:</p> <ul style="list-style-type: none"> ■ one couple only ■ one couple, with their dependent and/or non-dependent children only

Couple, one family household <i>continued</i>	<ul style="list-style-type: none"> ■ one couple, with or without children, plus other relatives ■ one couple, with or without children and other relatives, plus unrelated individuals.
Credit card debt	The amount owing on the respondent's latest credit card account statement (including any government, interest or financial institution charges), irrespective of whether it was paid off by the due date. Includes amounts owing on specialised retail shopping cards as well as general credit cards such as Visa, Mastercard and Bankcard.
Debenture	A formal acknowledgement of indebtedness by a company. Interest is paid by the company at specific intervals. A loan or deposit can be called a debenture if it is secured over company assets. Unlike shareholders, debenture holders have a creditor relationship with the company. Instead of dividends, debenture holders receive interest on their debentures which is accounted for by the company as an expense.
Dependent children	All persons aged under 15 years; and people aged 15–24 years who are full-time students, have a parent in the household and do not have a partner or child of their own in the household.
Disposable income	Gross income after income tax and the Medicare levy are deducted. Income tax and the Medicare levy are imputed based on each person's income and other characteristics as reported in the survey. Disposable income is sometimes referred to as net income.
Dwelling	Defined as a suite of rooms contained within a building which are self-contained and intended for long-term residential use. To be self-contained the suite of rooms must possess cooking and bathing facilities as building fixtures. Examples of types of dwelling include: separate house; semi-detached, row or terrace house or townhouse; flat, unit, or apartment; and other dwelling, including caravan, cabin, houseboat, and house or flat attached to a shop.
Earners	Persons (excluding dependent children) who receive income from wages or salaries, who are engaged in their own business or partnership, or are silent partners in a business or partnership.
Employed	Persons aged 15 years and over who, during the week before the interview: <ul style="list-style-type: none"> ■ worked one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (includes employees, employers and own account workers) ■ worked one hour or more, without pay, in a family business or on a family farm ■ had a job, business or farm but was not at work because of holidays, sickness or other reason.
Employee	An employed person who, for most of his/her working hours: <ul style="list-style-type: none"> ■ works for a public or private employer and receives remuneration in wages or salary, or is paid a retainer fee by his/her employer and works on a commission basis, or works for an employer for tips, piece-rates or payment in kind ■ operates their own incorporated enterprise with or without employees.
Employer	A person who operates his or her own unincorporated business or engages independently in a profession or trade, and hires one or more employees.
Equivalised disposable household income	Disposable household income adjusted using an equivalence scale. For a lone person household it is equal to disposable household income. For a household comprising more than one person, it is an indicator of the disposable household income that would need to be received by a lone person household to enjoy the same level of economic wellbeing as the household in question. For further information, refer to Appendix 3 of <i>Household Income and Income Distribution, Australia, 2005–06</i> (cat. no. 6523.0).
Equivalising factor	A factor that can be used to adjust the actual incomes of households in a way that enables analysis of the relative wellbeing of households of different size and composition. The equivalising factor included on the file has been calculated using the 'modified OECD' equivalence scale. The factor is built up by allocating points to each person in a household. Taking the first adult in the household as having a weight of 1 point, each additional person who is 15 years or older is allocated 0.5 points, and each

Equivalising factor <i>continued</i>	child under the age of 15 is allocated 0.3 points. The equivalence factor is the sum of the equivalence points allocated to the household members. Equivalised household income can be derived by dividing total household income by the equivalence factor. Note that for large households, the equivalence factors included on this file are based on the household size after it has been reduced to the maximum size allowable on each CURF.
Family	Two or more people, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who usually live in the same household. A separate family is formed for each married couple, or for each set of parent-child relationships where only one parent is present.
Financial assets	An asset whose value arises not from its physical existence (as would a building, piece of land, or capital equipment) but from a contractual relationship. Financial assets are mostly financial claims (with the exception of shares). Financial claims entitle the owner to receive a payment, or a series of payments, from an institutional unit to which the owner has provided funds. Examples include accounts held with financial institutions, ownership of an incorporated business, shares, debentures and bonds, trusts, superannuation funds, and loans to other persons.
First home buyer	A household which bought their dwelling in the three years prior to the survey reference period, and neither the reference person nor partner had owned or been purchasing a house previously.
Flat, unit or apartment	Includes all self-contained dwellings in blocks of flats, units or apartments. These dwellings do not have their own private grounds and usually share a common entrance foyer or stairwell. This category includes houses converted into flats and flats attached to houses such as granny flats. A house with a granny flat attached is regarded as a separate house.
Full-time employed	Employed persons who usually work 35 hours or more a week (in all jobs).
Full-time student	A person 15 years or over who is classified as a full-time student by the institution they attend, or considers himself/herself to be a full-time student. Full-time study does not preclude employment.
Government pensions and allowances	Income support payments from government to persons under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students. All overseas pensions and benefits are included here, although some may not be paid by overseas governments. The one-off payment to seniors paid in 2000-01, the one-off payments to families paid in 2003-04 and the one-off payments to carers paid in 2003-04, 2004-05 and 2005-06 are included. Family tax benefit is also regarded as income. However, prior to 2005-06 family tax benefit paid through the tax system or as a lump sum by Centrelink was only included in disposable income, and not gross income.
Gross imputed rent	The estimated market rent that a dwelling would attract if it were to be commercially rented
Gross income	Regular cash receipts (including salary sacrificed income) before income tax or the Medicare levy are deducted.
Group household	See non-family household.
Household	A person living alone or a group of related or unrelated people who usually live in the same private dwelling.
Household questionnaire	Used to collect information on household characteristics, housing costs and household assets and liabilities.

Household reference person	<p>The reference person for each household is chosen by applying, to all household members aged 15 years and over, the selection criteria below, in the order listed, until a single appropriate reference person is identified:</p> <ul style="list-style-type: none"> ■ one of the partners in a registered or de facto marriage, with dependent children ■ one of the partners in a registered or de facto marriage, without dependent children ■ a lone parent with dependent children ■ the person with the highest income ■ the eldest person. <p>For example, in a household containing a lone parent with a non-dependent child, the one with the higher income will become the reference person. However, if both individuals have the same income, the elder will become the reference person.</p>
Housing costs	See 'Notes on specific data items' in Chapter 2.
Income	<p>Regular and recurring cash receipts including money received from:</p> <ul style="list-style-type: none"> ■ wages and salaries (whether from an employer or own incorporated enterprise), including income provided as part of a salary sacrifice arrangement ■ profit/loss from own unincorporated business (including partnerships) ■ investment income (interest, rent, dividends, royalties) ■ government pensions and allowances ■ private cash transfers (e.g. superannuation, regular workers' compensation, income from annuities, child support, and other transfers from other households). <p>Gross income is the sum of the income from all these sources before income tax or the Medicare levy are deducted. Other measures of income are disposable income and equivalised disposable income.</p> <p>Note that child support and other transfers from other households are not deducted from the incomes of the households making the transfers.</p> <p>See also Gross income, Disposable income, Equivalised disposable income and 'Notes on specific data items' in Chapter 2 for the alternative measures of income included on the files.</p>
Income unit	One person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or de facto) couples, and between parents and dependent children.
Income unit reference person	The male partner in a couple income unit, the parent in a one parent income unit and the person in a one person income unit.
Incorporated business	An incorporated business is a company that has a registered business name with the <i>Australian Securities and Investment Commission</i> (ASIC) and a legal status which is separate to that of the individual owners of the business.
Individual questionnaire	Used to collect information from each person aged 15 years and over on individual details such as income, personal assets, education and labour force status.
Industry	Coded for all employed people aged 15 years and over, using the <i>Australian and New Zealand Standard Industrial Classification</i> (ANZSIC) (cat. no. 1292.0).
Investment loan	A loan taken out for the purpose of financing investment, excluding loans for business purposes and rental property.
Labour force status	Classifies all people aged 15 years and over according to whether they were employed, unemployed or not in the labour force.
Landlord type	<p>For renters, the type of entity to whom rent is paid or with whom the tenure contract or arrangement is made. Renters are classified to one of the following categories:</p> <ul style="list-style-type: none"> ■ state/territory housing authority — where the household pays rent to a state or territory housing authority or trust ■ private landlords — where the household pays rent to a real estate agent or to another person not in the same household

Landlord type <i>continued</i>	<ul style="list-style-type: none"> ■ other — where the household pays rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.
Liability	A liability is an obligation which requires one unit (the debtor) to make a payment or a series of payments to the other unit (the creditor) in certain circumstances specified in a contract between them.
Loan	A form of liability that is created when creditors lend funds directly to debtors. Examples are an overdraft from a bank, money lent by a building society with a mortgage over a property as collateral, and personal loans.
Lone person household	See Non-family households.
Main English speaking countries	For the purposes of the country of birth classification used on this file, main English speaking countries comprise New Zealand, United Kingdom, Ireland, Canada, United States of America and South Africa.
Mean income	The total income received by a group of units divided by the number of units in the group. For more detail about household weighted and person weighted means, see Appendix 1 of <i>Household Income and Income Distribution, Australia, 2005–06</i> (cat. no. 6523.0).
Median income	That level of income which divides the units in a group into two equal parts, one half having incomes above the median and the other half having incomes below the median. For more detail about household weighted and person weighted medians, see Appendix 1 of <i>Household Income and Income Distribution, Australia, 2005–06</i> (cat. no. 6523.0).
Medicare levy	Medicare is Australia's universal health care system. The Medicare levy is a specific tax, based on individual income, intended to assist in the funding of this system.
Mortgage	A mortgage is a loan taken out using the usual residence as security. An owner with a mortgage must still owe money from such a loan.
Multiple family household	A household containing two or more families. Unrelated individuals may also be present.
Negative income	Income may be negative when a loss accrues to a household as an owner or partner in unincorporated businesses or rental properties. Losses occur when operating expenses and depreciation are greater than gross receipts.
Negative net worth	Net worth may be negative when household liabilities exceed household assets.
Net imputed rent	<p>Gross imputed rent less housing costs. Net imputed rent is an estimate of the value for the flow of household consumption services conferred by home ownership or by households paying subsidised rent or occupying their dwelling rent free.</p> <p>Housing costs for the purpose of calculating net imputed rent for owner-occupiers comprise:</p> <ul style="list-style-type: none"> ■ rates payments (general and water) ■ body corporate fees ■ the interest component of repayments of loans that were obtained for the purposes of purchasing or building ■ rent payments ■ house insurance costs ■ repair and maintenance costs
Net worth	Net worth is the value of a household's assets less the value of its liabilities.
Non-dependent children	<p>Persons aged 15 years and over who:</p> <ul style="list-style-type: none"> ■ do not have a spouse or offspring of their own in the household ■ have a parent in the household ■ are not full-time students aged 15–24 years.

Non-family household	<p>A household that consists of unrelated persons only. Non-family households are classified to one of the following categories:</p> <ul style="list-style-type: none"> ■ Group household — a household consisting of two or more unrelated persons where all persons are aged 15 years and over. There are no reported couple relationships, parent-child relationships or other blood relationships in these households. ■ Lone person household — a household consisting of a person living alone.
Non-financial assets	Non-financial assets are all assets other than financial assets. Examples include residential and non-residential property, household contents and vehicles.
Not in the labour force	Persons not in the categories employed or unemployed as defined.
Occupation	Coded for all employed people aged 15 years and over, using the <i>Australian Standard Classification of Occupations (ASCO), Second Edition, 1997</i> (cat. no. 1220.0).
One family households	<p>In publications relating to this survey, one family households are classified to one of the following categories:</p> <ul style="list-style-type: none"> ■ Couple only — two persons in a registered or de facto marriage, who usually live in the same household ■ Couple family with dependent children — a household consisting of a couple with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals ■ One parent family with dependent children — a household comprising a lone parent with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals ■ Other one family households — a household comprising: <ul style="list-style-type: none"> ■ one couple with their non-dependent children only ■ one couple, with or without non-dependent children, plus other relatives ■ one couple, with or without non-dependent children or other relatives, plus unrelated individuals ■ a lone parent with his/her non-dependent children, with or without other relatives and unrelated individuals ■ two or more related individuals where the relationship is not a couple relationship or a parent-child relationship (e.g. two brothers).
One parent family with dependent children	See One family households.
One parent, one family household	A one family household comprising a lone parent with at least one dependent or non-dependent child. The household may also include other relatives and unrelated individuals.
Other one family household	See One family households.
Other property loans	Principal outstanding on loans used to purchase, build, alter, or make additions to property rented out, loans taken out by people in rental properties who are buying or building a home somewhere else, and loans taken for alterations and additions to other property. Where only a proportion of a loan is used for the property, only that proportion of the principal outstanding is included.
Other tenure type	A household which is not an owner (with or without a mortgage), or a renter. Includes rent free.
Own account worker	A person who operates his or her own unincorporated business or engages independently in a profession or trade and hires no employees.
Own unincorporated business income	The profit/loss that accrues to persons as owners of, or partners in, unincorporated businesses. Profit/loss consists of the value of gross output of the enterprise after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.

Owner (of dwelling)	A household in which at least one member owns the dwelling in which the household members usually reside. Owners are divided into two categories — owners without a mortgage and owners with a mortgage. If there is any outstanding mortgage or loan secured against the dwelling the household is an owner with a mortgage. If there is no mortgage or loan secured against the dwelling the household is an owner without a mortgage.
Perturbation	Adjustment of estimates to disguise individual values without affecting the statistical validity of aggregate data.
Previous financial year exclusion flag	Indicates records that could be regarded as out of scope when analysing previous year income data. See Chapter 2 for more details.
Previous financial year income	Income earned in the period July 2004 to June 2005.
Principal source of income	That source from which the most positive income is received. If total income is nil or negative the principal source is undefined. As there are several possible sources, the principal source may account for less than 50% of gross income.
Private income	Regular, recurring receipts from private organisations, including wages and salaries, income from own business, superannuation, regular workers' compensation, income from annuities, interest, dividends, royalties, income from rental properties, scholarships and child support.
Property	All residential and non-residential properties owned by persons in the household, excluding properties owned by the respondent's business.
Reference person	See Household reference person and Income unit reference person.
Relative standard error (RSE)	The standard error expressed as a percentage of the estimate for which it was calculated. It is a measure which is independent of both the size of the sample, and the unit of measurement and as a result, can be used to compare the reliability of different estimates. The smaller an estimate's RSE, the more likely it is that the estimate is a good proxy for that which would have been obtained if the whole population had been surveyed.
Renter	A household which pays rent to reside in the dwelling. See further classification by Landlord type.
Salary packaging	An arrangement for the employer to remunerate the employee with a combination of cash wages and salaries and one or more non-cash benefits, to the value of the employee's total remuneration.
Salary sacrifice	An arrangement under which an employee agrees contractually to forgo part of the remuneration, which the employee would otherwise receive as wages and salaries, in return for the employer or someone associated with the employer providing benefits of a similar value.
Selected dwelling	The private dwelling selected in the sample for the survey.
Semi-detached, row or terrace house or townhouse	A dwelling with its own private grounds and no dwelling above or below. A key feature of this dwelling is that it is either attached in some structural way to one or more dwellings or is separated from neighbouring dwellings by less than one-half metre. Examples include semi-detached, row or terrace houses, townhouses or villa units. Multistorey townhouses or units are separately identified from those which are single storey.
Separate house	A dwelling which is self-contained and separated from other houses (or other buildings or structures) by a space to allow access on all sides (at least one-half metre). This category also includes houses that have an attached flat (e.g. a granny flat). The attached flat will be included in the flat, unit or apartment category.

Shares	A share is a contract between the issuing company and the owner of the share which gives the latter an interest in the management of the corporation and the right to participate in profits. On the file the "value of shares" excludes the value of shares held by individuals in their own incorporated business. Such shares are included in "value of own incorporated business".
Standard error	A measure of the likely difference between estimates obtained in a sample survey and estimates which would have been obtained if the whole population had been surveyed. The magnitude of the standard error associated with any survey is a function of sample design, sample size and population variability.
Superannuation	A long-term savings arrangement which operates primarily to provide income for retirement.
Tenure type	The nature of a household's legal right to occupy the dwelling in which the household members usually reside. Tenure is determined according to whether the household owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent to live in the dwelling or has some other arrangement to occupy the dwelling.
Topcoding	Reduction of all high values to a specified maximum value.
Trusts	Any type of managed fund which involves the pooling of investors' money in order for a trustee or professional manager to administer that fund. Examples include listed and unlisted public unit trusts, cash management trusts, property trusts and family trusts used only for investment purposes.
Unemployed	Persons aged 15 years and over who were not employed during the week before the interview and had actively looked for full-time or part-time work at any time in the four weeks before the interview and: <ul style="list-style-type: none"> ■ were available for work in the week before the interview, or ■ were waiting to start a new job within four weeks from the interview and would have started in the week before the interview if the job had been available then.
Unincorporated business	A business in which the owner(s) and the business are the same legal entity, so that, for example, the owner(s) are personally liable for any business debts that are incurred.
Unsecured loan	A loan not requiring any security or collateral.
Value of dwelling	The estimated value of the dwelling and its land, as estimated and reported by the respondent. The data are only collected for owners.
Vehicles	Vehicles include registered and unregistered vehicles used for private purposes including cars, trucks, buses, motorcycles, caravans, aircraft, boats and bicycles.
Vehicle loans	Principal outstanding on loans used to purchase motor vehicles. Where only a proportion of a loan is used to purchase a vehicle, only that proportion of the principal outstanding is included.
Wages and salaries	The gross cash income received as a return to labour from an employer or from a person's own incorporated business. Salary sacrificed income is regarded as cash or 'near cash' income and is included in the scope of wages and salaries.
Wealth	See Net worth.
Year of arrival in Australia	The year a person (born outside Australia) first arrived in Australia from another country, with the intention of staying in Australia for one year or more.

FOR MORE INFORMATION . . .

<i>INTERNET</i>	www.abs.gov.au the ABS website is the best place for data from our publications and information about the ABS.
<i>LIBRARY</i>	A range of ABS publications are available from public and tertiary libraries Australia wide. Contact your nearest library to determine whether it has the ABS statistics you require, or visit our website for a list of libraries.

INFORMATION AND REFERRAL SERVICE

Our consultants can help you access the full range of information published by the ABS that is available free of charge from our website, or purchase a hard copy publication. Information tailored to your needs can also be requested as a 'user pays' service. Specialists are on hand to help you with analytical or methodological advice.

<i>PHONE</i>	1300 135 070
<i>EMAIL</i>	client.services@abs.gov.au
<i>FAX</i>	1300 135 211
<i>POST</i>	Client Services, ABS, GPO Box 796, Sydney NSW 2001

FREE ACCESS TO STATISTICS

All statistics on the ABS website can be downloaded free of charge.

<i>WEB ADDRESS</i>	www.abs.gov.au
--------------------	-----------------------