



Technical Manual

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

Australia

2007–08

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Housing -
Confidentialised Unit
Record Files, Technical
Manual**

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2007–08

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AUSTRALIAN BUREAU OF STATISTICS

EMBARGO: 11.30AM (CANBERRA TIME) THURS 20 AUG 2009

ABS Catalogue No. 6541.0

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ABBREVIATIONS

ABS	Australian Bureau of Statistics
ABSDL	Australian Bureau of Statistics Site Data Laboratory
ACT	Australian Capital Territory
BC	Basic CURF
CD	collection district
CD-ROM	compact disc read-only memory
CRA	Commonwealth Rent Assistance
CURF	confidentialised unit record file
DVA	Australian Government Department of Veterans Affairs
EC	Expanded CURF
HES	Household Expenditure Survey
HH	household
IU	income unit
MPS	Monthly Population Survey
n.e.c.	not elsewhere classified
NSW	New South Wales
NT	Northern Territory
PAYG	pay-as-you-go tax
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
SIHC	Survey of Income and Housing Costs
SPSS	software package for preparing and executing computerised data analysis
STATA	software package for preparing and executing computerised data analysis
STRP	severance, termination and redundancy payments
WC	workers' compensation

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 2007–08. 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, CURF Microdata).

This Technical Manual is available on the ABS website <<http://www.abs.gov.au>> (see Services, CURF Microdata, List of Available CURFs, Income and Housing Survey (2007–08)).

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.

The SIH was conducted continuously from 1994–95 to 1997–98, and then in 1999–2000, 2000–01, 2002–03, 2003–04, 2005–06 and 2007–08. 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 HES will next be run in 2009–10.

The 2007–08 SIH was conducted on a sample of dwellings throughout Australia from August 2007 to June 2008. 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 9,345 households was included in the final estimates.

The 2007–08 SIH content was largely similar to that used in the 2005–06 SIH with some changes in questions, definitions and methodology. Refer to Chapter 3 for comparisons with previous SIH CURFs and more detail about the changes to data items. Key changes to the collection include:

- data items on assets and liabilities were not collected for the 2007–08 SIH. They will be next collected in the 2009–10 cycle.
- additional data collected on housing topics and child care usage including costs and barriers to labour force participation due to child-care related reasons.
- the collection of person and income unit tenure data for the first time since SIH 2002–03.

The survey reports information about: demographic and socio-economic characteristics, including education and labour force status; income; housing characteristics, including tenure, dwelling characteristics, housing costs and housing mobility; and child care use and costs.

Estimates from the 2007–08 SIH were, and will be, published in *Household Income and Income Distribution, Australia* (cat. no. 6523.0), *Housing Occupancy and Costs, Australia* (cat. no. 4130.0.55.001) and *Housing Mobility and Conditions, Australia* (cat. no. 4130.0.55.002).

The Information Paper: Survey of Income and Housing, User Guide, Australia (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.

ABOUT THE CURFS

The 2007–08 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 89 persons aged under 15 years were dropped and 22 persons aged 15 years or over were dropped.

ABOUT THE CURFS

continued

- 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. This also resulted in the deletion of several whole income units, mainly comprising a single person record only. A total of 16 persons aged under 15 years were dropped and 12 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).
- 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.
- 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), *Housing Occupancy and Costs, Australia* (cat. no. 4130.0.55.001) and *Housing Mobility and Conditions, Australia* (cat. no. 4130.0.55.002). 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. The Appendix contains information about the complete list of data items and categories on the basic and expanded SIH CURFs which is available as a data cube '65410Appendix-SIH2007-08DataItemListing' accompanying this Technical Manual.

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:

SIH08B.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.

SIH08BH.SD2 contains the Household level data

SIH08BI.SD2 contains the Income unit level data

SIH08BP.SD2 contains the Person level data

SIH08BL.SD2 contains the Loans level data

SPSS files:

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

SIH08BH.SAV contains the Household level data

SIH08BI.SAV contains the Income unit level data

SIH08BP.SAV contains the Person level data

SIH08BL.SAV contains the Loans level data

STATA files:

These files contain the data for CURF in STATA format.

SIH08BH.DTA contains the Household level data

SIH08BI.DTA contains the Income unit level data

SIH08BP.DTA contains the Person level data

SIH08BL.DTA contains the Loans level data

Information files:

FORMATS.SC2

This file is a SAS library containing formats.

SIH08B.SAS

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

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_SIH08.XLS

This file contains documentation of the SIH 2007–08 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.

Frequency files:

FREQUENCIES_SIH08BH.TXT

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

FREQUENCIES_SIH08BH_WT.TXT

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

FREQUENCIES_SIH08BI.TXT

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

Frequency files:

FREQUENCIES_SIH08BI_WT.TXT

continued

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

FREQUENCIES_SIH08BP.TXT

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

FREQUENCIES_SIH08BP_WT.TXT

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

FREQUENCIES_SIH08BL.TXT

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

FREQUENCIES_SIH08BL_WT.TXT

This file contains documentation of the Loans level data. Data item code values and category labels are provided with weighted loans 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.SD2 contains the test file of Household level data in SAS for Windows format

SIH05EI.SD2 contains the test file of Income unit level data in SAS for Windows format

SIH05EP.SD2 contains the test file of Person level data in SAS for Windows format

SIH05EL.SD2 contains the test file of Loans 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

SIH05EL.SAV contains the test file of Loans 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

Test files: continued

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

SIH05EL.DTA contains the test file of Loans level data in STATA format

Main files:

SIH05EH.SD2 contains the file of Household level data in SAS for Windows format

SIH05EI.SD2 contains the file of Income unit level data in SAS for Windows format

SIH05EP.SD2 contains the file of Person level data in SAS for Windows format

SIH05EL.SD2 contains the file of Loans 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

SIH05EL.SAV contains the file of Loans 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

SIH05EL.DTA contains the file of Loans level data in STATA format

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This file is a SAS library containing formats.

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Information files:

65410_SIH_TECHNICAL_MANUAL.PDF

continued

This is an acrobat file that contains the Technical Manual.

Frequency files:

FREQUENCIES_SIH05EH.TXT

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

FREQUENCIES_SIH05EH_WT.TXT

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

FREQUENCIES_SIH05EI.TXT

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

FREQUENCIES_SIH05EI_WT.TXT

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

FREQUENCIES_SIH05EP_WT.TXT

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

FREQUENCIES_SIH08EL.TXT

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

FREQUENCIES_SIH08EL_WT.TXT

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

DATA ITEMS

Data items included on the SIH CURFs are listed in the Appendix. This includes the detailed data item list and categories for the SIH CURF, an index based on subject and 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. The data item listing in the Appendix also includes information about the differences between the data items on the 2007–08 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.

RECORD TYPES

Each of the CURFs contain the following record levels:

- Household level — contains information such as state or territory and area (capital city/balance of state) of residence, housing characteristics (including tenure and housing costs), dwelling characteristics, household type and composition, household income by broad level source of income (including imputed rent), demographic information, and some information relating to the household reference person.
- Income unit level — contains information such as income by broad level source of income, weekly rent payments, income unit type, selected housing characteristics (including tenure type and landlord type), child care use and costs, and demographic information.
- Person level — contains information such as age, sex, marital status, relationship in household, country of birth, year of arrival in Australia, family type, labour force details, occupation and industry, education status, education qualifications and education institution attending, income by detailed source of income, barriers to labour force participation due to child-care related reasons, number of years lived in current dwelling, number of times moved in the last five years and satisfaction with current dwelling. Person records exist only for persons aged 15 and over.
- Loans level — contains information about the characteristics of each loan, such as the main purpose, security, amount borrowed, principal outstanding and weekly repayment.

Table 2.1 shows the number of records on each level.

TABLE 2.1 RECORD COUNTS

	<i>SIH Basic</i>	<i>SIH Expanded</i>
	no.	no.
Household Level	9 345	9 345
Income Unit Level	11 536	11 541
Person Level	18 304	18 314
Loans Level	10 921	10 921

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.

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.

A household may have one or more loans and each loan within the household is numbered sequentially. Loan number (ABSLID) appears on the loans level. The combination of a household and loan number uniquely identifies a loan.

CHILDREN UNDER 15

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

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, person and loan 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, person and loan 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.

USE OF WEIGHTS

continued

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 used in the 2007–08 SIH differ from those used in the 2005–06 SIH in the population estimates and the age groupings used. The 2005–06 SIH used population estimates from the 2001 Census, while the 2007–08 SIH used population estimates from the 2006 Census. More detailed age groupings have been used where possible in 2007–08 SIH. Previously in the 2003–04 SIH, ten year age groups up to 65 years and over were used. In SIH 2005–06 five year age groups were used up to 75 years and over, except for NT where the age groups were 15–24, 25–44, 45 and over. The 2007–08 age groups have been refined further where possible to use five year age groups up to 80 years or older in all states. The two territories have used five year age groups up to 75 or older for the ACT and 60 or older for the NT. The expanded detail for age groups in SIH 2007–08 aims to improve estimates across those 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 2007–08 SIH were:

- number of persons —
 - by state or territory by age by sex;
 - five year age groups up to 80+ years for the states
 - five year age groups up to 75+ years for the ACT
 - five year age groups up to 60+ years for the NT
 - 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 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 2007–08 based on the 2006 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. See the *Information Paper: Survey of Income and Housing, User Guide, Australia, 2007–08* (cat. no. 6553.0) for additional descriptions of the data. However, some items require further explanation.

Geographic items

To enable CURF users greater flexibility in their analyses, the ABS has included two Socio–Economic Index for Area (SEIFA) and several sub–state geography items on the expanded 2007–08 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.

SEIFA indexes are created for all areas within Australia. The 'Index of relative socio-economic disadvantage - decile - Australia 2006' deciles are based on the number of areas across Australia. However, some users want to look only at areas within a certain state or territory. For these users, state deciles have also been provided. These state numbers have not been created from scratch, but have instead been created using the Australia decile as appropriate. The state deciles have been created for each state/territory, such that the lowest 10% of areas in each of the eight states/territories is given a state decile of 1. This means, for example, that it is possible for a Collection District (CD) to have a decile of "3", but a state decile of "1". A CD with a state decile of "1" in NSW can have a very different level of relative socio–economic disadvantage compared to a CD with a state decile of "1" in another state or territory. See *Socio–Economic Indexes for Areas (SEIFA) - Technical Paper, 2006* (cat. no. 2039.0.55.001) for more details.

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 *Information Paper: 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 employment income (wages and salaries) estimates the value of all benefits received under a salary sacrifice arrangement. The ABS has since undertaken a major review of its income standards, to ensure that its standards and practice appropriately reflected new international standards for household income statistics (promulgated in 2004) and suitably addressed a range of outstanding methodological and collection issues. The 2007–08 SIH income

*Income items continued*INTRODUCTION *continued*

estimates are the first to apply the changes. See Chapter 3 for more details on the changes for income measures used in 2007–08.

Where possible, supplementary items have been included on the file which replicate as closely as possible the content of the items that have been included on previous issues of the SIH CURF. The files include three income aggregates, "Total current weekly income from all sources (2007–08 basis)", "Total current weekly income from all sources (2005–06 basis)" and "Total current weekly income from all sources (2003–04 basis)". These items will assist users interested in retaining comparability with previous surveys. However, users should note that changes in the collection of income over time do result in some loss of comparability, and some changes are incorporated into the previous survey basis items on the CURFs. The components of these three income aggregates, and descriptions of the differences, are contained in this section. Other items which now have multiple versions to replicate content from previous issues of the SIH CURF have also been labelled with the qualifiers "(2003–04 basis)", "(2005–06 basis)" and "(2007–08 basis)". See the Appendix for details of the individual item label changes.

TOTAL CURRENT WEEKLY INCOME FROM ALL SOURCES (2007–08 BASIS)

The publications relating to the 2007–08 survey used this measure of income. It includes additional components of employee income, interest paid on money borrowed to purchase shares or public unit trusts has been netted off income from these sources, improvements in reported income from trusts, lump sum workers' compensation payments and the inclusion of a broader measure of income from family members outside the household instead of restriction to regular, cash income from persons outside the household.

The component items of "Total current weekly income from all sources (2007–08 basis)" are:

- Total current weekly employee income (incl overtime, salary sacrifice, bonuses and STRP)
 - Current weekly cash employee income from main job (incl salary sacrifice and bonuses)
 - Current weekly cash employee income from main job (incl salary sacrifice)
 - Total current weekly non cash benefits from employer (non salary sacrifice)
 - Current weekly employee cash income from regular bonuses
 - Expected current weekly paid overtime this financial year
 - Current weekly employee income from second job
 - Current weekly income from paid-out unused leave
 - Current weekly income from redundancy pay
 - Other wage and salary income - reported as other sources
- Current weekly cash income from own unincorporated business (reported)
- Total current weekly income from government pensions and allowances (2007–08 basis)
 - Current weekly income from Austudy/Abstudy
 - Current weekly income from age pension
 - Current weekly income from carer allowance

*Income items continued*TOTAL CURRENT WEEKLY INCOME FROM ALL SOURCES (2007–08 BASIS) *continued*

- 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) - (2007–08 basis)
- 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 carer bonus
- 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 (DVA)
- Current weekly income from widow allowance
- Current weekly income from wife pension
- Current weekly income from youth allowance
- Total current weekly income from investments (incl silent partner income, shares/trusts net of expenses)
 - 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)
 - Current weekly income from non–residential property (reported)
 - Current weekly income from residential property (reported)
 - Current weekly income from royalties (reported)
 - Current weekly income as beneficiary of a trust (excl public unit trusts and employment income)
 - Current weekly income as silent partner
 - Current weekly income from other financial investments (reported)
 - Current weekly income from dividends from own incorporated businesses and trusts (reported)
 - Current weekly net income from public unit trusts
 - Current weekly net income from dividends from shares
- Total current weekly income from other sources (incl WC lump sums)
 - 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 family members not living in the household

Income items continued

TOTAL CURRENT WEEKLY INCOME FROM ALL SOURCES (2007–08 BASIS) *continued*

- Current weekly income from regular workers' compensation
- Current weekly income from scholarships
- Current weekly income from superannuation/annuity/private pension
- Current weekly income from regular sources n.e.c.
- Current weekly income workers' compensation lump sum

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

This measure of income is comparable to that used in the publications relating to the 2005–06 survey, however, there are some differences related to changes and improvements in the collection of information about sources of income. The differences are the use of improved reported income from trusts and the inclusion of a broader measure of income from family members outside the household instead of restriction to regular, cash income from persons outside the household.

Apart from the changes above, this item is similar to the income in the 2003–04 SIH, but includes all amounts salary sacrificed in wages and salaries estimates. On the 2005–06 CURF the equivalent item is "Total current weekly income from all sources (2005–06 basis)".

The component items of "Total current weekly income from all sources (2005–06 basis)" in 2007–08 are:

- Total current weekly employee cash income (incl salary sacrifice)
 - Current weekly cash employee income from main job (incl salary sacrifice)
 - Current weekly employee income from second job
 - Other wage and salary income - reported as other sources
- Current weekly cash income from own unincorporated business (reported)
- Total current weekly income from government pensions and allowances (2005–06 basis)
 - 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) - (2005–06 basis)
 - 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

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

- 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)
 - 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 public unit trusts
 - Current weekly income as beneficiary of a trust (excl public unit trusts and employment income)
 - Current weekly income as silent partner
 - 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 family members not living in the household
 - Current weekly income from regular workers' compensation
 - Current weekly income from scholarships
 - Current weekly income from superannuation/annuity/private pension
 - Current weekly income from regular sources n.e.c.

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, however, there are some differences related to changes and improvements in the collection of information about sources of income. The differences are the incorporation of any changes to government pensions and allowances since 2003–04, the inclusion of improved estimates of family tax benefit and improved reported income from trusts, and the inclusion of a broader measure of income from family members outside the household instead of restriction to regular, cash income from persons outside the household.

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

Apart from the changes above, 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. On the 2003–04 CURF the equivalent item is "Total current weekly income from all sources".

The component items of "Total current weekly income from all sources (2003–04 basis)" in 2007–08 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 (2005–06 basis)
 - 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) - (2005–06 basis)
 - 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)
 - Current weekly income from non–residential property (reported)
 - Current weekly income from residential property (reported)

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

- Current weekly income from royalties (reported)
- Current weekly income from public unit trusts
- Current weekly income as beneficiary of a trust (excl public unit trusts and employment income)
- Current weekly income as silent partner
- 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 family members not living in the household
 - Current weekly income from regular workers' compensation
 - Current weekly income from scholarships
 - Current weekly income from superannuation/annuity/private pension
 - Current weekly income from regular sources n.e.c.

Non-cash benefits

Employee remuneration takes a number of forms. Most remuneration is in cash i.e. in a monetary form. However there has been a substantial increase in the number of employees who receive part of their remuneration in the form of goods and services i.e. non-cash benefits. Examples include the use of motor vehicles, provision of a computer, subsidised child care, housing rent free or at less than normal market rent, car parking, superannuation (employer contributions above the minimum compulsory contributions) and low interest loans.

Information relating to non-cash benefits was collected for the first time in the 2003–04 SIH. These benefits can be provided either under a salary sacrifice arrangement or through other arrangements, such as a negotiated salary package or an enterprise agreement. It should be noted that in 2003–04 respondents reported that about two thirds of amounts salary sacrificed had actually been included in their reported "cash" income (and therefore was already included in income estimates). In 2003–04, the non-cash benefit amounts were not included in income aggregates or used to adjust reported information on cash income, but the items were available for use by researchers. Amounts salary sacrificed were fully incorporated into the SIH 2005–06 income items. For 2007–08 income items, the value of non-cash benefits provided through arrangements other than salary sacrifice are also included.

As non-cash benefits do not form part of PAYG taxable income, these amounts have been excluded when estimating income tax and the Medicare levy payable, for the purpose of deriving disposable income for 2007–08.

It should be noted that there were changes to the way in which some specific items for salary sacrifice and non salary sacrifice amounts were collected or valued in the 2007–08 SIH. See 'Changes relating to specific data items' in Chapter 3 for the details of these changes.

Non-cash benefits
continued

The following 2007–08 SIH income items include all non-cash benefit amounts:

- Total current weekly employee income (incl overtime, salary sacrifice, bonuses and STRP)
- Total current weekly income from all sources (2007–08 basis)
- Current weekly IU employee income (2007–08 basis)
- Total current weekly IU income from all sources (2007–08 basis)
- Current weekly HH employee income (2007–08 basis)
- Total current weekly HH income from all sources (2007–08 basis)
- Current weekly HH disposable income (2007–08 basis)
- Current weekly HH equivalised disposable income (2007–08 basis)

The following 2007–08 SIH source of income items are based on items including all non-cash benefit amounts:

- Principal source of current income (2007–08 basis)
- Principal source of current IU income (2007–08 basis)
- Principal source of current HH income (2007–08 basis)

The adjustments made to include non-cash benefits in 2007–08 are part of the derivation of "Total current weekly employee income (incl overtime, salary sacrifice, bonuses and STRP)". Details on the components of this item are in Chapter 3, along with descriptions of the changes in employee income for 2007–08. Due to other changes in 2007–08, the full adjustments for this item are not able to be applied retrospectively to income items on the 2005–06 and 2003–04 SIH CURFs. However, information is provided below to allow adjustments to be made to include non-cash benefits in income items that are available on the 2005–06 and 2003–04 CURFs.

The following adjustment can be made to create employee income estimates that are inclusive of all salary sacrificed amounts on the 2003–04 CURF:

- 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".

An adjustment can also be made to include all non-cash benefit amounts in employee income estimates on the 2003–04 and 2005–06 CURFs as follows:

- "Total current weekly employee income (incl non-cash benefits)" is the sum of:
 - Total current weekly employee income (incl salary sacrifice)
 - Current weekly benefit from employer provided car park (non salary sacrifice)
 - Current weekly benefit from employer provided child care (non salary sacrifice)
 - Current weekly benefit from employer provided computer (non salary sacrifice)

*Non-cash benefits
continued*

- Current weekly benefit from employer provided low interest loans (non salary sacrifice)
- Current weekly benefit from employer provided shares (non salary sacrifice)
- Current weekly benefit from employer provided superannuation (non salary sacrifice)
- Current weekly benefit from employer provided housing (non salary sacrifice)
- Current weekly benefit from employer provided telephone (non salary sacrifice)
- Current weekly benefit from employer provided vehicle (non salary sacrifice)
- Current weekly other non-cash benefit from employer (non salary sacrifice)

*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 2006 (by moving in with a new partner, separating from a partner or becoming widowed) and for persons who arrived in Australia during 2007–08. At the income unit level a value of 1 in the previous financial year exclusion flag (FINSCOPU) indicates income units where the reference person or spouse has FINSCOPE=1. At the household level the previous financial year exclusion flag (FINSCOPH) 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).

Imputed Rent

Estimates of imputed rent are calculated for owner-occupied dwellings. The imputation is also 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.

Two imputed rent variables are included in the output for the SIH — Weekly gross imputed rent and Weekly net imputed rent.

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.

The details of the methodology to impute rent are presented in *Experimental estimates of imputed rent, Australia, 2003–04 and 2005–06* (cat. no. 6525.0).

Assets and liabilities

This detailed information about assets and liabilities was not collected in 2007–08, however information about the estimated value of owner occupied dwellings and household loans was still collected. More detailed information about assets and liabilities will be next collected in the 2009–10 cycle.

Housing costs

INTRODUCTION

The ABS has taken a number of steps to improve the coverage, quality and usefulness of its source data for analyses of housing costs. In 2003–04 the ABS commenced collecting extra information on housing costs in the SIH, including the following:

- Where a payment has been refunded by a business or someone outside the household, the amount of the refund is collected.
- Where a loan had multiple purposes, details of all purposes are collected, so repayments can be allocated to each purpose in accordance with the percentage split of the original loan amount by purpose.
- Loan repayments can be split into an interest component and a component representing repayment of principal.
- Information on body corporate payments is collected.
- Information on housing costs is collected from all tenure types. For example payments for water are collected from renters as well as owners.

WEEKLY HOUSING COSTS (NO TENURE ADJUSTMENT)

The housing costs measure used in the 2007–08 issue of *Housing Occupancy and Costs, Australia* (cat. no. 4130.0.55.001) is labelled on the 2007–08 CURF as "Weekly housing costs (no tenure adjustment)" and has the field name HCOSTSH3. The component items are:

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

This is the same measure to that used in the 2005–06 issue of *Housing Occupancy and Costs, Australia* (cat. no. 4130.0.55.001), and includes information on housing costs for all tenure types (such as rent–buy and shared equity arrangements).

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.

WEEKLY HOUSING COSTS (SIHC BASIS)

The measure of housing costs that is comparable to that used in the 2003–04 issue of *Housing Occupancy and Costs, Australia* (cat. no. 4130.0.55.001) and SIHs prior to 2003–04 is labelled on the 2007–08 CURF as "Weekly housing costs (SIHC basis)" and has the field name HCOSTSH. It is similar to HCOSTSH3 except it does not provide housing

*Housing costs continued*WEEKLY HOUSING COSTS (SIHC BASIS) *continued*

costs for all tenure types and its component items are dependent on tenure. 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

As for "Weekly housing costs (no tenure adjustment)", the mortgage and loan repayments in the items listed above are allocated according to the main purpose of the loan.

WEEKLY HOUSING COSTS (AFTER REFUNDS, INT ONLY, INCL BODY CORP, LOANS PRORATED BY PURPOSE, NO TENURE ADJUSTMENT)

In 2003–04 the ABS commenced including an alternative series of housing cost items on the SIH CURF. The alternative item "Weekly housing costs (aft rfnds, int only, incl body corp, loans prorated by purp, no ten adj)" has the field name HCOSTSH2 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 (RATESRCH)
 - 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) - HH (prorata) (TINT1CH)
- Weekly mortgage repayments for alterations/additions (interest component with refunds deducted) - HH (prorata) (TINT2CH)
- Weekly repayments on unsecured loans for housing purposes (interest component with refunds deducted) - HH (prorata) (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.
- TRPAY1C2, TRPAY2C2, TRPA3AC2 and TRPAY4C2 record loan/mortgage repayments, allocated according to the proportion of loan used for each purpose.

Housing costs continued

WEEKLY HOUSING COSTS (AFTER REFUNDS, INT ONLY, INCL BODY CORP, LOANS PRORATED BY PURPOSE, NO TENURE ADJUSTMENT)
continued

- TRPAY1RF, TRPAY2RF, TRPA3ARF and TRPAY4RF record loan/mortgage repayments, allocated according to the proportion of loan used for each purpose, with refunds deducted.

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. A value of 2 (fully imputed) indicates that a person record has been fully imputed. In households where one or more people did not respond, person records were imputed if the non-responding persons was not a 'significant person'.

Payments to non household members

The financial resources available to certain persons can be affected by 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. In SIH 2007–08, a wider range of data on financial support paid to family members resident outside the household was collected. Previously these were mainly limited to regular payments for spousal maintenance and child support. In 2007–08, respondents were asked to include other forms of financial support.

Multiple response data items

The inclusion of additional housing and child care topics has resulted in the inclusion of a number of multiple response data items on the 2007–08 SIH CURFs. In these instances respondents were able to select one or more response categories, and the output data items are multi-response in nature. This section describes these items and provides some information on how to use them.

On the basic and expanded CURFs, the household level data items are:

- 'Types of major structural problems' (DWLSTPBA--DWLSTPBP)
- 'Types of repairs or maintenance made to the dwelling in the last 12 months' (DWLREPHA--DWLREPHG)
- 'Sources of water for dwelling' (DWLWTRCA--DWLWTRCF)
- 'Sources of energy used in dwelling' (DWLFUCFA--DWLFUCFF)
- 'Sources of monetary assistance' (PDWMAHCA--PDWMAHCB)
- 'Source(s) of home deposit' (PDWDPHCA--PDWDPHCC)
- 'Reason(s) for refinancing' (REFILNRA--REFILNRI)
- 'Reason(s) for change to rent for household since first occupied the dwelling' (RNTCHRHA--RNTCHRHI)
- 'Services received by the tenant as part of the household rental, rent free or life tenure agreement' (RNTSRCFA--RNTSRCFE)
- 'Non-monetary services provided by the tenant as part of household rental, rent free or life tenure agreement' (RNTNMSHA--RNTNMSHI)

Multiple response data items continued

On the basic and expanded CURFs, the income unit level data items are:

- 'Types of formal child care income unit used in the last 4 weeks' (TYPFCIUA--TYPFCIUF)
- 'Types of informal child care income unit used in the last 4 weeks' (TYPICIUA--TYPICIUI)

On the basic and expanded CURFs, the person level data items are:

- 'All reasons for last move' (REASMOVA--REASMOVZ, REASMOV0, REASMOV1)
- 'Reasons for dissatisfaction with current location of dwelling' (CRTDW30A--CRTDW30M)
- 'Reasons for dissatisfaction with block' (CRTDW34A--CRTDW34F)
- 'Reasons for dissatisfaction with current dwelling' (CRTDW37A--CRTDW37L)
- 'Barriers to moving' (MOV3CFA--MOV3CFD)
- 'All reasons lack of child care prevents parent from working' (UNMET07A--UNMET07J)

These items capture multiple responses where a person provides more than one type of repair, source of energy, reason for refinancing, type of child care, reason for dissatisfaction etc. The first response is captured in the first, or 'A', position (eg PDWDPHA), and additional responses are in the second and then third and higher, or 'B' and 'C' and higher, positions (eg PDWDPHB, PDWDPHC). If only one response is possible, for example 'Don't know' or 'Did not have a deposit for dwelling' then this response may also appear in the 'A' position. If a data item does not apply (eg a household is not a first home buyer household) then a value of 9 or 99 for 'Not applicable' will appear in the first position (eg PDWDPHA). For some data items the not applicable population may be labelled, for example, 'Not a first home buyer' and the value will also be in the 'A' position. The 'Null response' (value of 0 or 00) is a default code and should be ignored. The item 'All reasons for last move' has more than 26 repeats, therefore the item has a range of REASMOVA--REASMOVZ plus an additional 2 categories, REASMOVA--REASMOVZ, REASMOV0, REASMOV1. All of these categories should be used in analysis. Please refer to the data item list in the Appendix for specific information on the number of item repeats and the category labels and values.

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

*Non-sampling error
continued*

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 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 2007–08 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.

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

Sampling error continued

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.

RELATED PUBLICATIONS

In addition to this Technical Manual, users may wish to refer to the following ABS products from the 2007–08 SIH. All can be downloaded free of charge from the ABS website.

Household Income and Income Distribution, Australia, 2007–08 (cat. no. 6523.0) is expected to be released in August 2009.

Information Paper: Survey of Income and Housing, User Guide, Australia, 2007–08 (cat. no. 6553.0) is expected to be released in August 2009.

Housing Occupancy and Costs, Australia, 2007–08 (cat. no. 4130.0.55.001) is expected to be released in November 2009.

Housing Mobility and Conditions, Australia, 2007–08 (cat. no. 4130.0.55.002) is expected to be released in November 2009.

Information about products relating to earlier SIH data and other income related publications is available in *Information Paper: Survey of Income and Housing, User Guide, Australia, 2005–06* (cat. no. 6553.0).

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, the SIH being run independently of the HES in 2005–06 and 2007–08 has resulted in a number of changes to data items which may have an impact on the assessment of changes over time.

This chapter outlines changes between the 2005–06 SIH and the 2007–08 SIH. For details on data item 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 (Third edition)* (cat. no. 6540.0.00.001). For details on data item changes in 2005–06 compared with previous cycles, please refer to the *Survey of Income and Housing - Confidentialised Unit Record File, Technical Manual, 2005–06 (Second edition)* (cat. no. 6541.0).

The *Information Paper: Survey of Income and Housing, User Guide, Australia, 2007–08* (cat. no. 6553.0) outlines statistical changes between recent SIH surveys.

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 9,961 in 2005–06 to 9,345 in 2007–08
- benchmarks based on the 2006 Census have been used for the 2007–08 SIH; in 2005–06 benchmarks were based on the 2001 Census
- more detailed age benchmarks were used when determining the weights to be allocated to each unit in 2007–08 estimates. For further information see the 'Use of weights' section in Chapter 2.
- imputation procedures were changed: in 2007–08, as in 2003–04, all households where one or more people did not respond were imputed if the non–responding person was not a 'significant' person; in 2005–06, all households where one or more people did not respond were treated as non–responding.

CHANGES RELATING TO SPECIFIC DATA ITEMS

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

Geographic items

The 2007–08 SIH includes a number of changes to geographic data items. Data items relating to area of usual residence, section of state, remoteness areas and SEIFA in the 2007–08 SIH use geographic boundaries and values based on the 2006 Census; the 2005–06 SIH used geographic data items based on the 2001 Census.

The 2007–08 SIH expanded CURF also includes a new SEIFA data item 'Index of relative socio-economic disadvantage - decile - state 2006'. See Chapter 2 for more details about using the SEIFA data items available on the 2007–08 SIH expanded CURF. There have been numerous improvements made to SEIFA in 2006, which affect comparability with SEIFA 2001. See *Socio–Economic Indexes for Areas (SEIFA) - Technical Paper, 2006* (cat. no. 2039.0.55.001) for more details.

'2007–08 basis' income

The ABS has undertaken a major review of its income standards, to ensure that its standards and practice appropriately reflected new international standards for household income statistics (promulgated in 2004) and suitably addressed a range of outstanding methodological and collection issues. The 2007–08 SIH income estimates are the first to apply the changes.

The 2007–08 SIH survey income content was largely similar to that used in the 2005–06 SIH, but there were changes in questions, definitions and methodology.

The item "Total current weekly income from all sources (2007–08 basis)" differs from the income item on the 2005–06 CURF in the following ways:

- Employment income now includes all payments received by individuals as a result of their current or former involvement in paid employment. In addition to the regular and recurring cash receipts previously included, the new income measures also include non-cash benefits, bonuses, termination payments and payments for irregular overtime worked.
- Interest paid on money borrowed to purchase shares or units in trusts is now netted off income earned from these sources when deriving income estimates.
- Income earned as a silent partner in a partnership and some private trust income is now classified to investment income rather than unincorporated business income. The questions developed to effect this change also improved the reporting of income from these sources.
- Lump sum workers' compensation receipts are now included.
- A wider range of data on financial support received from family members resident outside the household is now included. In addition to regular payments previously collected, financial support has been extended to include other forms of financial support, including goods and services received which were purchased by others e.g. rent, education, food, clothing, car registration and utilities. Capital transfers, such as the purchase of property or cars, were excluded.

More detail on the nature and impact of the new income measure is available in Appendix 4 'Improvements to income statistics' in *Household Income and Income Distribution, Australia, 2007–08* (cat. no. 6523.0).

EMPLOYEE BONUSES

Information on the value of 'regular bonuses' has been collected from wage and salary earners and owners of incorporated businesses in SIH since 2003–04 and been available as a data item on the CURFs, but the amounts have not previously been included in employee income items.

Bonuses are increasingly provided to employees as part of incentive or performance schemes. For some employees, bonuses are a significant proportion of their total wage or salary income. In SIH 2007–08, the information collected was expanded to include all bonuses received. A very small number of the largest bonuses were capped at equal to the value of the respondent's annual pay. All employment-related bonuses have been included in the employee income items presented on a 2007–08 basis.

'2007–08 basis' income
continued

OVERTIME

Prior to SIH 2007–08, published estimates of employment income included overtime if it was reported as part of a persons 'usual pay'. However, the amount of overtime received may vary considerably depending on the time of year and date of interview e.g. retail workers might receive significant amounts of overtime over December and January and other holiday periods, but relatively little at other times of the year.

In SIH 2007–08, respondents were asked the long-standing questions about overtime included in their usual pay, as well as additional questions to capture the amount of overtime they 'expect to receive in total this financial year'. This overtime estimate replaced the reported amounts of overtime included in their usual pay in the derivation of employee income items presented on a 2007–08 basis.

EMPLOYEE TERMINATION PAYMENTS

Questions about employee termination payments were included in SIH for the first time in 2007–08. Apart from payments for unused leave, termination payments are primarily intended to support current living standards while a person is between jobs.

Most termination payments reported were for relatively small amounts. For larger amounts, a cut-off was applied, where it was considered unlikely that the full sum would be used to support consumption in the period. The cut-off was applied at the equivalent of three months pay, based on the greater of the respondents reported wages and salaries and average weekly earnings. Amounts up to this limit are included in employee income items presented on a 2007–08 basis, but amounts above are excluded (effectively treated as capital accumulation).

INVESTMENT INCOME

For 2007–08 basis income items, interest paid on money borrowed to purchase shares or units in trusts has been netted off income earned from these sources when deriving income estimates. In SIH 2003–04 and 2005–06 interest paid was collected, but income from dividends from shares and public unit trusts were included in investment income on a gross basis.

Some classification changes have also been made. Commencing in SIH 2007–08, income earned as a silent partner in a partnership and some private trust income has been classified to investment income, rather than to unincorporated business income. This change does not affect trust income resulting from the recipient working in their own business, which continues to be classified as unincorporated business income. The questions developed to effect this change also improved the reporting of income from these sources.

WORKERS' COMPENSATION

While regular workers' compensation receipts have previously been included in SIH income estimates, lump sum receipts have not. Commencing in SIH 2007–08, both forms of workers' compensation are included in the 2007–08 basis items for income from other sources including lump sums and for total income .

*'2007–08 basis' income
continued*WORKERS' COMPENSATION *continued*

A cut-off has been applied to significant lump sum amounts, where it was considered likely that part of the receipt would be saved to meet future expenses, rather than to support current consumption. Two methods were applied in determining the cut-off limit. For recipients who reported some wage and salary income, the cut-off was applied at the equivalent of three months pay, based on the greater of the respondent's reported wages and salaries and average weekly earnings. For those reporting no wage or salary income, the cut-off was applied at the equivalent of 52 weeks average weekly earnings.

FINANCIAL SUPPORT RECEIVED FROM FAMILY MEMBERS NOT LIVING IN HOUSEHOLD

In SIH 2007–08, a wider range of data on financial support received from and paid to family members resident outside the household was collected. Previously these were mainly limited to regular payments for spousal maintenance and child support. In 2007–08, respondents were asked to include other forms of financial support, including goods and services received which were purchased by others e.g. rent, education, food, clothing, car registration and utilities. Capital transfers, such as for the purchase of property or cars, were excluded. Financial support received from family members not living in the household have been included in the 2007–08 basis items for income from other sources including lump sums and for total income.

*'2005–06 basis' and
'2003–04 basis' income*

The 2007–08 SIH CURFs will include 2007–08 income data on a 2005–06 basis and a 2003–04 basis as well as those new data items created on a 2007–08 basis. On the 2007–08 CURFs, calculation of the 2005–06 and 2003–04 basis income items includes the changes outlined above relating to financial support received from family members and improved reported income from trusts. See Chapter 2 for the components of the data items "Total current weekly income from all sources (2003–04 basis)" and "Total current weekly income from all sources (2005–06 basis)".

*Inclusion of child care
data*

New data items have been included at the income unit level relating to the use of child care for a selected child, covering type, time used, costs including child care benefit, as well as preschool. New data items have also been included at the person level relating to barriers to labour force participation due to child-care related reasons. See the Appendix for a list of data items relating to child care available on the income unit and person levels.

*Inclusion of additional
housing data*

The SIH 2007–08 included additional housing topics to enable reporting on the broader housing circumstances of non-Indigenous Australians. The ABS will collect additional information on housing in the SIH every six years. For 2007–08, housing topics include: housing mobility, housing condition and dwelling characteristics, home purchase for first home buyers, household finances of owners with a mortgage, rental arrangements and the affairs of renters, and neighbourhood. See the Appendix for a list of data items relating to additional housing topics.

<i>Inclusion of new housing cost measure</i>	The housing costs measure "Weekly housing costs (no tenure adjustment)" includes information on housing costs for all tenure types (such as rent–buy and shared equity arrangements). This measure was used in the 2005–06 and 2007–08 issues of <i>Housing Occupancy and Costs, Australia</i> (cat. no. 4130.0.55.001), but was not included on the 2005–06 CURFs. It is included on the 2007–08 CURFs with the field name HCOSTSH3, and details of the components of this data item can be found in Chapter 2.
<i>Changes to salary sacrifice data items</i>	A new data item has been included relating to income salary sacrificed for 'payment of household and/or personal bills'. This was not collected separately in 2005–06 but was part of income salary sacrificed for 'other benefits'. Income items including salary sacrifice also now include this item. It should also be noted that the methodology for amounts salary sacrificed for telephone and housing costs has changed. In the 2007–08 SIH these amounts were directly collected from respondents. In the 2005–06 SIH, amounts salary sacrificed for telephone and housing costs were not directly collected, but instead extracted from amounts reported as income salary sacrificed for 'other benefits'. All other non–cash benefit items are the same.
<i>Change to valuation of non–cash benefits for motor vehicles</i>	There was a change to how non–cash, non salary sacrificed amounts for motor vehicles were valued between 2005–06 and 2007–08. The 2005–06 SIH collected information about the make and model of the car and the kilometres used for private use and then imputed the value of the benefit. The 2007–08 SIH asked respondents to estimate the self–reported value, improving the coverage of this item.
<i>Inclusion of data on ethnicity</i>	New data items have been included relating to country of birth of each parent, first language spoken, main language spoken at home, and proficiency in spoken English. See the Appendix for a list of data items relating to ethnicity available on the person level. Languages were classified according to the <i>Australian Standard Classification of Languages (ASCL), 2005–06</i> (cat. no. 1267.0). Country of birth was classified according to the <i>Standard Australian Classification of Countries (SACC), Second Edition</i> (cat. no. 1269.0).
<i>Changes to financial support provided to family members not in the household</i>	The 2005–06 SIH contained data items relating to regular payments made to family members not in the household. The 2007–08 SIH contains items relating to a wider range of financial support provided to family members not living in the same the household. In SIH 2007–08, a wider range of data on financial support received from, and provided to, family members outside the household was collected. In addition to the regular payments previously collected, respondents were asked to include other forms of financial support, including goods and services purchased for others by them e.g. rent, education, food, clothing, car registration and utilities.
<i>Loans level data</i>	The 2005–06 SIH CURFs contained housing cost data items at the household level relating to the amounts owing on mortgages and unsecured loans for housing and other purposes. The 2007–08 SIH CURFs also contain those data items, but also include a new loans level, containing data items relating to each reported loan belonging to a household. See the Appendix for a list of data items available on the new loans level.

Commonwealth Rent Assistance separately identified

New data items have been included at the income unit and person levels relating to the receipt of Commonwealth Rent Assistance and the amount received. Commonwealth Rent Assistance is a non-taxable income supplement paid through Centrelink to individuals and families who rent in the private rental market. It is only paid to recipients of another government benefit or pension, and paid in conjunction with that other payment. Reported amounts of Commonwealth Rent Assistance were added to the relevant reported benefit or pension during processing where it was identified that the amount had not been included.

Inclusion of data on tenure type for income units and persons

The 2007–08 SIH collected information on the tenure and landlord type for income units and persons. New data items have been included at the person level relating to tenure, landlord type and weekly rent payments. New data items have also been included at the income unit level relating to tenure and landlord type. The last time this information was available from the SIH was 2002–03.

Improvement in selection of household reference person

Improvements have been made in the way the household reference person is identified in the 2007–08 SIH. In 2005–06, the household reference person was identified by applying selection criteria about relationships, income and age. However, this method did not always identify the correct reference person for analytical purposes, particularly in some group households (where one person may be the owner and other unrelated individuals are also living in the dwelling) or first home buyers (where the first home buyer may not be selected as the household reference person based simply on relationship, income and age). In 2007–08, tenure has been added as a criterion in determining the household reference person. See the Glossary for detailed information about the selection criteria used to identify the household reference person.

Other changes

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

Some changes have also been implemented within the derivation process to correct errors detected when calculating the disposable income for some households in receipt of tax offsets.

Detailed data items on assets and liabilities were not collected for the 2007–08 SIH. They will be next collected in the 2009–10 cycle.

Categories for some data items have been changed due to changes in classification and CURF standards. The items involved are 'Occupation in main job' and 'Industry of main job' on both the basic and expanded CURFs. Data items relating to industry and occupation have moved to the latest 2006 edition of the standard classifications. Data items relating to country of birth have also moved to the latest edition of the standard, but this has not resulted in a change in data item categories.

Categories for some data items have also been amended or extended due to the change in the survey reference period. For example, the item 'Year purchased dwelling - HH' now has additional categories to allow for dwellings purchased in years since the previous SIH. See the Appendix for changes in the treatment of these items between the 2005–06 CURFs to the 2007–08 CURFs.

Other changes continued

Imputation flags that are not relevant to 2007–08 SIH data have been excluded from the 2007–08 CURF, and new imputation flags relevant to new question modules in the 2007–08 SIH survey have been included on the 2007–08 CURF.

DETAILS OF CHANGES

This chapter has outlined important changes between the 2005–06 and 2007–08 SIH data items. The Appendix contains details on the technical differences between the two CURFs (i.e. items not on both the 2005–06 and 2007–08 CURFs and differences between items on both CURFs).

It should be noted that changes and improvements in survey collection and processing over time also result in other changes to data over time which do not necessarily result in technical changes to the data items. These changes are not always individually documented. For example:

- eligibility for individual government pensions and allowances may change, but as the aggregated data items remain conceptually the same, that change is not explicitly documented
- improvements in the way amounts are valued will flow on to all items based on items for which those improvements are made, and not all those changes are documented
- changes in processing may result in different default or not applicable values used during processing, and these changes are not individually documented unless they result in changes to the categories used in the output data items.

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 (20,507,949) is lower than that obtained from the expanded CURF (20,607,571) and the unconfidentialised file (20,643,129) because household size was restricted to 6 on the basic CURF and 8 on the expanded CURF.

The estimate of mean net imputed rent produced from both the basic and expanded CURFs is \$83 per week. The equivalent estimate from the unconfidentialised file is \$82. Users should refer to table A5.1 in Appendix 5 of *Household Income and Income Distribution, 2007–08* (cat. no. 6523.0) 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.

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.

TABLE 4.1 SIH - INCOME + CHARACTERISTICS , by principal source of gross household income—2007—08

Household characteristics	PRIVATE INCOME						All households(a)
	Wages and salaries	Own unincorporated business income	Other income	Total	Government pensions and allowances		
BASIC CURF							
Income per week							
Gross household income							
Mean income per week	\$	2 094	1 757	1 572	2 007	497	1 646
Median income per week	\$	1 759	1 308	899	1 635	462	1 285
Number of households							
One family households							
Couple family with dependent children	no.	1 765 224	171 281	60 826	1 997 331	130 256	2 131 596
One parent family with dependent children	no.	236 323	*15 557	22 226	274 106	224 097	500 525
Couple only	no.	1 109 699	136 687	338 749	1 585 135	546 310	2 143 893
Other one family households	no.	705 310	46 543	46 212	798 065	130 597	929 044
Multiple family households	no.	80 382	**5 785	**6 921	93 088	*20 626	113 713
Non-family households							
Lone person	no.	866 759	83 613	239 827	1 190 199	792 636	2 005 656
Group households	no.	208 012	*6 550	*18 086	232 648	22 561	256 244
Total	no.	4 971 709	466 016	732 847	6 170 572	1 867 081	8 080 672
Number of persons							
Employed persons	no.	9 101 349	827 264	323 602	10 252 215	337 018	10 616 406
Dependent children	no.	3 805 192	385 313	156 675	4 347 180	759 468	5 115 090
Persons							
Under 15 years	no.	2 872 015	311 242	108 274	3 291 531	658 743	3 957 766
15 to 64 years	no.	10 804 307	932 952	743 215	12 480 475	1 408 887	13 953 550
65 years and over	no.	374 201	60 719	579 836	1 014 756	1 580 632	2 596 633
Total	no.	14 050 524	1 304 913	1 431 324	16 786 761	3 648 262	20 507 949

* 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—2007—08 *continued*

Household characteristics	PRIVATE INCOME						All households(a)
	Wages and salaries	Own unincorporated business income	Other income	Total	Government pensions and allowances		
EXPANDED CURF							
Income per week							
Gross household income							
Mean income per week	\$	2 097	1 758	1 574	2 010	500	1 649
Median income per week	\$	1 760	1 306	899	1 637	463	1 286
Number of households							
One family households							
Couple family with dependent children	no.	1 766 232	169 991	59 499	1 995 723	132 286	2 131 996
One parent family with dependent children	no.	235 752	*15 518	22 268	273 538	222 010	497 870
Couple only	no.	1 108 340	136 675	338 780	1 583 794	546 310	2 142 525
Other one family households	no.	704 680	46 543	46 237	797 460	132 627	930 470
Multiple family households	no.	80 740	**5 785	**6 921	93 445	*20 529	113 975
Non-family households							
Lone person	no.	865 472	83 270	239 710	1 188 452	792 972	2 004 105
Group households	no.	209 303	*6 550	*18 086	233 939	22 561	257 536
Total	no.	4 970 519	464 333	731 501	6 166 353	1 869 295	8 078 476
Number of persons							
Employed persons	no.	9 117 926	824 705	324 119	10 266 750	338 186	10 631 869
Dependent children	no.	3 851 150	392 294	150 748	4 394 192	782 594	5 185 206
Persons							
Under 15 years	no.	2 913 070	318 288	102 244	3 333 602	682 556	4 023 650
15 to 64 years	no.	10 827 101	929 986	740 751	12 497 839	1 421 049	13 982 813
65 years and over	no.	376 725	60 665	579 836	1 017 226	1 582 658	2 601 108
Total	no.	14 116 896	1 308 939	1 422 831	16 848 666	3 686 264	20 607 571

* 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—2007—08 *continued*

Household characteristics	PRIVATE INCOME						All households(a)
	Wages and salaries	Own unincorporated business income	Other income	Total	Government pensions and allowances		
UNCONFIDENTIALISED FILE							
Income per week							
Gross household income							
Mean income per week	\$	2 098	1 758	1 557	2 007	503	1 649
Median income per week	\$	1 759	1 305	892	1 634	463	1 285
Number of households							
One family households							
Couple family with dependent children	no.	1 764 863	168 151	59 771	1 992 785	132 455	2 128 956
One parent family with dependent children	no.	235 105	*15 168	23 577	273 851	222 995	497 737
Couple only	no.	1 107 061	137 039	339 446	1 583 546	546 310	2 141 589
Other one family households	no.	705 480	46 879	46 237	798 597	134 425	933 405
Multiple family households	no.	80 740	**5 785	**6 921	93 445	*20 529	113 975
Non-family households							
Lone person	no.	865 472	83 831	245 872	1 195 175	792 972	2 004 105
Group households	no.	207 516	*7 190	20 103	234 808	22 561	257 536
Total	no.	4 966 238	464 043	741 927	6 172 208	1 872 248	8 077 302
Number of persons							
Employed persons	no.	9 115 959	823 597	330 111	10 269 666	339 861	10 631 374
Dependent children	no.	3 869 334	386 581	152 086	4 408 001	792 043	5 206 762
Persons							
Under 15 years	no.	2 931 111	313 658	103 310	3 348 079	688 376	4 042 516
15 to 64 years	no.	10 822 977	929 031	756 317	12 508 325	1 440 100	13 998 838
65 years and over	no.	3 306 038	374 323	683 812	4 364 173	2 272 832	6 644 291
Total	no.	14 129 015	1 303 353	1 440 129	16 872 498	3 712 932	20 643 129

* 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—2007–08

<i>Household characteristics</i>	PRIVATE INCOME					
	<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>
	%	%	%	%	%	%
RELATIVE STANDARD ERRORS						
Income per week						
Gross household income						
Mean income per week	1.3	4.6	7.0	1.3	1.5	1.2
Median income per week	1.0	3.9	3.7	1.2	1.5	1.1
Number of households						
One family households						
Couple family with dependent children	1.7	9.4	13.6	1.4	10.7	1.0
One parent family with dependent children	6.8	34.7	20.8	6.5	7.0	3.8
Couple only	2.6	7.5	5.2	1.8	3.3	1.2
Other one family households	3.5	14.5	17.3	2.9	9.4	2.4
Multiple family households	15.2	54.2	80.1	14.6	28.0	11.7
Non-family households						
Lone person	3.3	9.5	6.6	2.5	3.8	1.5
Group households	8.3	36.5	25.2	7.7	20.7	7.2
Total	0.9	4.4	3.4	0.6	2.2	0.3
Number of persons						
Employed persons	0.8	5.2	10.6	0.4	7.7	0.3
Dependent children	1.7	9.4	12.8	1.4	6.6	0.6
Persons						
Under 15 years	1.8	10.2	17.3	1.4	6.8	0.3
15 to 64 years	0.9	5.0	5.7	0.5	4.0	0.1
65 years and over	6.9	17.0	5.3	3.6	2.3	0.1
Total	0.9	5.3	4.4	0.6	2.8	0.1

(a) Includes households with nil or negative total income

CONDITIONS OF RELEASE

Microdata: Income and Housing, Basic and Expanded CURF on CD-ROM/RADL, Australia, 2007–08 (cat. no. 6541.0.30.001) 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 2007–08 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 (ABS DL), 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, CURF Microdata, CURF User Tool Kit, My roles and responsibilities). 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 2007–08 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 2007–08 CURF is \$1,430 (including GST) per CURF access type (\$1,430 to access the basic CURF via CD-ROM and/or RADL, or \$1,430 to access the expanded CURF via RADL). A bundled price of \$2,140 (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 2007–08 basic and expanded CURF should refer to the ABS Website <<http://www.abs.gov.au>> (see Services, CURF Microdata) and read the *CURF Microdata Entry Page*, and other linked information, before downloading the appropriate *Guide*, *Application* and *Undertaking* forms and applying for access.

AUSTRALIAN UNIVERSITIES

University clients should refer to the ABS web site <<http://www.abs.gov.au>> (see Services, ABS/Universities Australia Agreement). The SIH 2007–08 basic and expanded CURF can be accessed by universities participating in the *ABS/Universities Australia CURF Agreement* for research and teaching purposes.

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.

SIH DATA ITEMS

For data items and structure for the SIH CURF see the Excel spreadsheet available as a data cube '65410Appendix-SIH2007-08DataItemListing' accompanying this Technical Manual. The Excel spreadsheet is also available as '65410_DATA_ITEM_LISTING_SIH08.XLS' on the CURF.

Subject index and field name index

The Excel spreadsheet also contains indexed listings of the SIH CURF data items by subject and by field name in 2007-08. These listings were only available in separate tables in appendices in previous SIH Technical Manuals.

Comparison of 2005-06 and 2007-08 SIH CURFs

The Excel spreadsheet also contains two lists of differences between the 2005-06 and 2007-08 SIH CURFs:

- a list of items which are not on both the 2005-06 and 2007-08 CURFs — this includes items no longer included on the CURF, new items included in the CURF, and items which have been replaced by new items. Imputation flags excluded or included on the 2007-08 CURF are not listed explicitly as changes, but the list of included imputation flags is available in the main data item list for the CURF.
- a list of differences between items on the 2005-06 and 2007-08 (excluding items not on both CURFs) — this includes changes to items resulting from changes such as standards used, category codes or labels, data item labels and field names.

Important or conceptual changes documented for specific items in Chapter 3, and other minor underlying or flow-on changes, are not documented in these lists unless they resulted in changes to the items included on the CURFs or in changes to the data item field names, labels or categories used.

Comparison of 2007-08 basic and expanded CURFs

The Excel spreadsheet also contains a list of differences between items on the 2007-08 basic and expanded SIH CURFs.

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. Balance of state estimates for Northern Territory are regarded as too unreliable to publish separately since they exclude collection districts defined as very remote which account for about 23% of the NT population. All of the Australian Capital Territory is defined as capital city for this publication.
Before and/or after school care	A type of formal child care provided for school aged children before and/or after school during the school term. Some services also provide care on 'pupil free days'. The services usually make use of established facilities such as schools, community halls, and recreation centres.
Bond	<p>In the context of <i>investments</i>, a bond is 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.</p> <p>In the context of <i>rented dwellings</i>, bond is money paid in addition to any rent by a new tenant as surety against damages to the premises rented.</p>
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■ a lone person household may reasonably occupy a bedsitter. <p>The CNOS variable on the file compares the number of bedrooms required with the actual number of bedrooms in the dwelling.</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 being interviewed, and either the reference person or partner had owned or been purchasing a home previously.
Child Care Benefit (CCB)	Assistance in the form of a payment made by the Australian Government to help with the costs of child care for families who use either approved or registered child care.
Child Care Tax Rebate (CCTR)	A tax offset, passed by Parliament in December 2005. In general terms, as a result of the Child Care Tax Rebate, families with a tax liability will be eligible for 30 percent, as at June 2008, of out-of-pocket expenses incurred for approved child care, up to a maximum of \$4,354 per child per year. The CCTR applies to out-of-pocket expenses for

Child Care Tax Rebate (CCTR) <i>continued</i>	approved child care. The CCTR is available for families who receive Child Care Benefit (CCB) and meet the CCB work, study and training test.
Collection District (CD)	The Census Collection District (CD) is the smallest geographic area defined in the <i>Australian Standard Geographical Classification (ASGC)</i> (cat.no.1216.0).
Commonwealth Rent Assistance (CRA)	Commonwealth Rent Assistance is a non-taxable income supplement paid through Centrelink to individuals and families who rent in the private rental market. It is only paid to recipients of another government benefit or pension, and paid in conjunction with that other benefit.
Cost of child care	The cost, gross of Child Care Benefit, to parents for a child to attend care. In most cases, where the Child Care Benefit was paid directly to the child care service provider, the cost of care was directly collected in the survey. In a small number of cases, where the Child Care Benefit was not paid directly to the provider, the Child Care Benefit was estimated. Information on the Child Care Tax Rebate was not included as part of the survey.
Couple	See One family households.
Couple family with dependent children	See One family households.
Couple, one family household	A one family household consisting of: <ul style="list-style-type: none"> ■ one couple only ■ one couple, with their dependent and/or non-dependent children only ■ one couple, with or without children, plus other relatives ■ one couple, with or without children and other relatives, plus unrelated individuals.
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 less income tax, the Medicare levy and the Medicare levy surcharge i.e. remaining income after taxes are deducted, which is available to support consumption and/or saving. Income tax, Medicare levy and the Medicare levy surcharge 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:

Employee <i>continued</i>	<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.
Employment income	See Wages and salaries.
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, 2007–08</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 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.
Family day care	A type of formal child care provided by experienced caregivers in their own homes, available for a full day or part day. Schemes are administered and supported by central coordination units.
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 being interviewed, and neither the reference person nor their co-resident partner had owned or been purchasing a home 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.
Formal child care	Regulated child care away from the child's home. The main types of formal child care are before and/or after school care, long day care, family day care, occasional care and vacation care.
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	<p>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.</p> <p>The one-off payments to carers and to older Australians paid in 2006-07 and 2007-08 are included. Family Tax Benefit, Baby Bonus (formerly known as Maternity Payment) and Child Disability Assistance Payment paid to recipients of Carer Allowance are also included in government pensions and allowances.</p>
Gross imputed rent	The estimated market rent that a dwelling would attract if it were to be commercially rented.
Gross income	Income from all sources, whether monetary or in kind, 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"> ■ the person with the highest tenure when ranked as follows: owner without a mortgage, owner with a mortgage, renter, other tenure ■ 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.
Housing costs	See 'Notes on specific data items' in Chapter 2.
Income	<p>Income consists of all current receipts, whether monetary or in kind, that are received by the household or by individual members of the household, and which are available for, or intended to support, current consumption.</p> <p>Income includes receipts from:</p> <ul style="list-style-type: none"> ■ wages and salaries and other receipts from employment (whether from an employer or own incorporated enterprise), including income provided as part of salary sacrificed and/or salary package arrangements ■ profit/loss from own unincorporated business (including partnerships) ■ net investment income (interest, rent, dividends, royalties) ■ government pensions and allowances ■ private transfers (e.g. superannuation, workers' compensation, income from annuities, child support, and financial support received from family members not living in the same household). <p>Gross income is the sum of the income from all these sources before income tax, the Medicare levy and the Medicare levy surcharge are deducted. Other measures of income are Disposable income and Equalised 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>

Income continued	Income items available on the SIH CURFs include income measures derived in a similar manner to income items used in previous SIH CURFs, and these may differ from the definition above. See 'Notes on specific data items' in Chapter 2 for alternative measures of income included on the files.
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 (ASIC)</i> 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, 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 (ANZSIC) 2006 (Revision 1.0)</i> (cat. no. 1292.0).
Informal child care	Non-regulated child care, arranged by a child's parent/guardian, either in the child's home or elsewhere. It comprises care by (step) brothers or sisters, care by grandparents, care by other relatives (including a parent living elsewhere) and care by other (unrelated) people such as friends, neighbours, nannies or babysitters. It may be paid or unpaid.
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	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: <ul style="list-style-type: none"> ■ state/territory housing authority—where the unit (i.e. household, income unit or person, where applicable) pays rent to a state or territory housing authority or trust ■ private landlords—where the unit pays rent to a real estate agent or to another person not in the same household <ul style="list-style-type: none"> ■ person in the same household—where the unit pays rent to a person who resides in the same household ■ other—where the unit 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.
Long day care centre	A type of formal child care that is centre-based and is available to children between birth and school age for the full day or part day. Centres are usually open for most of the year.

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, 2007–08</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, 2007–08</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.
Medicare levy surcharge	The Medicare levy surcharge is a levy, or an additional tax, on Australian taxpayers who do not have an appropriate level of private hospital insurance and who are earning more than the specified income threshold.
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, rental properties or other investment income. Losses occur when operating expenses and depreciation are greater than gross receipts.
Net imputed rent	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. Housing costs for the purpose of calculating net imputed rent for owner-occupiers comprise: <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. Net worth may be negative when household liabilities exceed household assets.
Non-dependent children	Persons aged 15 years and over who: <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	A household that consists of unrelated persons only. Non-family households are classified to one of the following categories: <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.
Occasional care	A type of formal child care provided mainly for children who have not started school. These services cater mainly for the needs of families who require short term care for their children.

Occupation	Coded for all employed people aged 15 years and over, using the <i>Australian and New Zealand Standard Classification of Occupations (ANZSCO), First Edition 2006</i> (cat. no. 1220.0).
One family households	<p>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 formal child care	A type of formal child care other than before and/or after school care, long day care, family day care, occasional care and vacation care.
Other landlord type	Where the unit (i.e. household, income unit or person, where applicable) 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.
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 unit (i.e. household, income unit or person, where applicable) 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 business 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 unit (i.e. household, income unit or person, where applicable) in which at least one member owns the dwelling in which the unit 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 unit is an

Owner (of dwelling) <i>continued</i>	owner with a mortgage. If there is no mortgage or loan secured against the dwelling the unit is an owner without a mortgage.
Perturbation	Adjustment of estimates to disguise individual values without affecting the statistical validity of aggregate data.
Preschool	Educational and developmental programs for children in the year (or in some jurisdictions, two years) before they begin full-time primary education.
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 2006 to June 2007.
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	Current receipts from private organisations, including wages and salaries, income from own business, superannuation, 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 unit (i.e. household, income unit or person, where applicable) 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".

Significant person	Significant persons are defined as follows: <ul style="list-style-type: none"> ■ all members of lone person or couple only households ■ all parents in a couple with children household or a single parent household ■ the person aged 15 years or over in a group household where one person is aged 15 years or over and the other members of the household are less than 15 years old ■ 50% of the persons aged 15 years and over in all other households.
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 unit's (i.e. household's, income unit's or person's, where applicable) legal right to occupy the dwelling in which the unit members usually reside. Tenure is determined according to whether the unit owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent 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.
Vacation care	A formal child care service provided to school children during the school holidays.
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.
Wage and salary income	See Wages and salaries.
Wages and salaries	An employee's total remuneration, whether monetary or in kind, received as a return to labour from an employer or from a person's own incorporated business. It comprises wages and salaries, bonuses, amounts salary sacrificed, non-cash benefits such as the use of motor vehicles and subsidised housing, and termination payments. Income items available on the SIH CURFs include income measures derived in a similar manner to income items used in previous SIH CURFs, and the wage and salary components may differ from the definition above. See 'Notes on specific data items' in Chapter 2 for alternative measures of income included on the files.

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 . . .

INTERNET **www.abs.gov.au** the ABS website is the best place for data from our publications and information about the ABS.

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