



INCOME DISTRIBUTION AUSTRALIA

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C O N T E N T S

	<i>page</i>
Notes	2
Summary of findings	3
TABLES	
List of tables	10
Gross weekly income, 1997–98	11
Gross, disposable and equivalent weekly income, 1997–98	38
Gross weekly income, 1994–95 to 1997–98	41
ADDITIONAL INFORMATION	
Explanatory notes	45
Appendixes	
1—Analysing distribution of income	51
2—Equivalence scales	53
3—Survey of Income and Housing Costs and the Australian System of National Accounts comparison	56
4—Sampling variability	63
Glossary	68

- For further information about these and related statistics, contact Jenny Harber on Canberra 02 6252 5838, or Client Services in any ABS office as shown on the back cover of this publication.

NOTES

ABOUT THIS PUBLICATION

This publication presents results from the 1997–98 Survey of Income and Housing Costs (SIHC). The survey collected information on the income and characteristics of income units and persons resident in private dwellings throughout Australia.

Analyses in this publication are based on the income of restricted family groupings called income units. These units are similar to those which have been used by the Government in determining eligibility for, and payment of, benefits to individuals and families. The grouping assumes that sharing of income takes place between partners in couple families and between parents and dependent children. Other family members, such as non-dependent children, are treated as separate income units. However, it is likely that some of these older youth do benefit economically from living with parents and this should be taken into account in analyses of living standards.

In studies of living standards it is common to adjust gross income to allow for the differing needs of different-sized families. Examples of such adjustments, and the resulting profiles of families with low incomes, are discussed under the heading of 'Alternative measures of income' at the end of the Summary of Findings.

The SIHC was not conducted in 1998–99 but will be recommenced in July 1999. The next publication in this series will be for 1999–2000 and will be released in 2001.

NEW IN THIS ISSUE

Appendix 3 of this publication identifies and quantifies where possible the main differences between the income collected in the survey and household sector income published in the Australian System of National Accounts (ASNA).

SYMBOLS AND OTHER USAGES

ABS	Australian Bureau of Statistics
ASNA	Australian System of National Accounts
MPS	Monthly Population Survey
OECD	Organisation for Economic Cooperation and Development
RSE	Relative standard error
SE	Standard error
SIHC	Survey of Income and Housing Costs
*	The estimate has a relative standard error greater than 25%.
**	The estimate has a relative standard error greater than 50%.
..	not applicable
—	nil or rounded to zero

EFFECTS OF ROUNDING

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

W. McLennan
Australian Statistician

SUMMARY OF FINDINGS

INTRODUCTION

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

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

CHANGES IN INCOME, 1994–95 TO 1997–98

From 1994–95 to 1997–98, the mean (average) gross weekly income for all income units in private dwellings increased by 10% from \$596 to \$658. The mean weekly income of the largest group of income units, those who were mainly dependent on wage and salary income, increased by 11% from \$801 to \$888. The mean income for those relying on government cash benefits also increased by 11% over this period. Movements in income from other sources over the period were more volatile. Average incomes for units dependent on their own businesses were particularly volatile as can be seen from the table below. From 1994–95 to 1997–98 their income increased by 12%. Average income of those dependent on other income sources increased by 30%.

MEAN WEEKLY INCOME, By Principal Source for All Income Units

	1994–95	1995–96	1996–97	1997–98
<i>Principal source of gross cash income</i>	\$	\$	\$	\$
Wages and salaries	801	816	844	888
Own business	850	916	908	956
Government cash benefits	231	238	254	256
Other income	420	432	507	546
Mean gross weekly income	596	609	625	658

The degree of inequality in the income distribution of all income units remained almost unchanged between 1994–95 and 1997–98. Several methods are used to measure income inequality, including the income share of quintile groups and Gini-coefficients. These summary measures are discussed in Appendix 1. The shares of total income received by the income quintile groups changed slightly over the four years, but the changes are not statistically significant. The Gini-coefficient in 1997–98 was 0.446 and not significantly different from that of the previous years.

SUMMARY OF FINDINGS *continued*

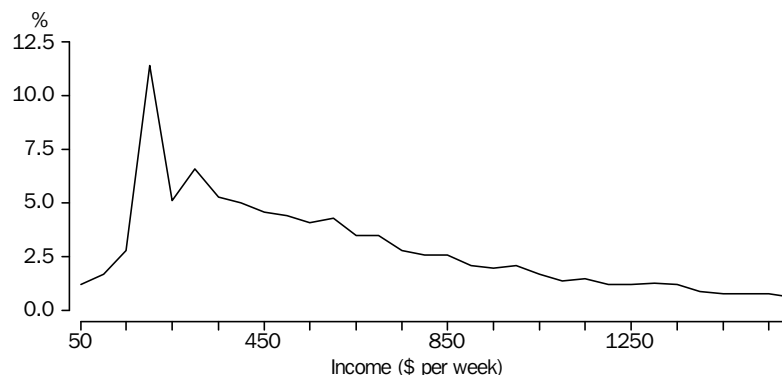
PERCENTAGE INCOME SHARE FOR INCOME QUINTILES

Gross weekly income quintile	1994-95	1995-96	1996-97	1997-98
Lowest	3.6	3.8	3.8	3.8
Second	9.3	9.1	9.4	9.0
Third	15.2	15.0	15.2	15.0
Fourth	24.0	23.7	24.0	23.9
Highest	47.9	48.3	47.5	48.3
All income units	100.0	100.0	100.0	100.0
Gini-coefficient	0.443	0.437	0.444	0.446

ALL INCOME UNITS, 1997-98

In 1997-98 there were approximately nine million income units living in private dwellings in Australia. While their mean gross weekly income was \$658, the median (i.e. the midpoint when all units are ranked in ascending order of income) was considerably lower at \$499 (table 1). This difference reflects the typically asymmetric distribution of income where a large number in the population have relatively low incomes and a smaller number of units have relatively very high incomes.

DISTRIBUTION OF GROSS WEEKLY INCOME OF ALL INCOME UNITS



Note: In this graph zero includes nil and negative income.

Income units cover a wide variety of individuals and family types. These range from young single people just out of school, to couples with dependent children, through to elderly retired couples or single people. It is therefore not surprising that income is distributed unevenly across all income units. In 1997-98 income units in the lowest income quintile received a mean gross weekly income of \$124 compared to \$1,590 received by those in the highest income quintile. Reflecting these extremes in distribution is the relatively high Gini-coefficient of 0.446 for all income units (table 2).

SUMMARY OF FINDINGS *continued*

LIFE-CYCLE STAGES

To examine differences in income for families in varying circumstances, it is useful to compare income-unit income at different life-cycle stages. A typical life cycle covers early adulthood and the forming, maturing and dissolving of the traditional nuclear family. A simplified view of life-cycle possibilities is provided in table 25.

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

INCOME AND CHARACTERISTICS OF LIFE-CYCLE GROUPS

Type of income unit	Mean gross weekly income \$	Gini-coefficient(a)	Family members no.	Income earners(b) no.
One person, under 25 years	335	0.392	1.0	0.7
One person, 25–35 years	526	0.349	1.0	0.8
Couple only, reference person under 35 years	1126	0.262	2.0	1.8
Couple with dependants, eldest under 5 years	973	0.314	3.5	1.3
Couple with dependants, eldest 5 or more years	1 102	0.341	4.1	1.5
One parent	463	0.326	2.6	0.5
Couple only, reference person 55–64 years	726	0.420	2.0	1.0
One person, 55–64 years	327	0.393	1.0	0.3
Couple only, reference person 65 years and over	455	0.314	2.0	0.2
One person, 65 years and over	248	0.268	1.0	0.0

(a) The Gini-coefficient (see Appendix 1) within this group of the population.

(b) Persons who receive income from wages or salary or are engaged in their own business or are silent partners in a business or partnership.

SINGLE YOUTH

When young people move out of full-time education or leave the parental home, they are classified in the income survey as one-person income units; that is, they are considered to be financially independent of their parents. In 1997–98 there were 1.2 million one-person income units under the age of 25 years and these units had a mean weekly income of \$335 (table 21). The relatively high Gini-coefficient for this group (0.392) reflects the wide range of incomes received resulting, partly, from the differing attachment to the labour force of young people making the transition from full-time education to full-time work.

SUMMARY OF FINDINGS *continued*

SINGLE YOUTH *continued*

The mean weekly income for single people in the slightly older age of 25–34 years was \$526 in 1997–98 which was higher than that of their younger counterparts (\$335). This reflects the higher employment rate and the higher level of salary for the older group.

YOUNG COUPLES WITHOUT DEPENDENT CHILDREN

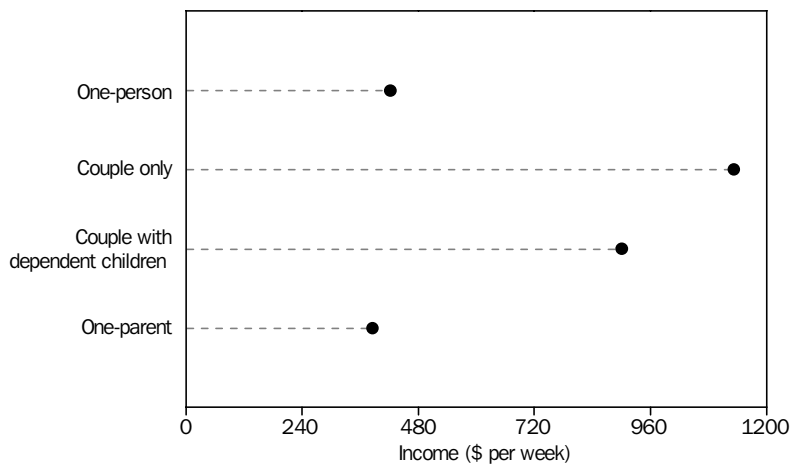
Of couples with a reference person under 35 years, approximately 43% were without dependent children (table 11). Young couples without children had high levels of income compared with most other income units in the population, with a mean weekly income of \$1,126 in 1997–98 (table 25). The majority (82%) of these couples had both partners in employment.

INCOME UNITS WITH DEPENDENT CHILDREN

Couple income units

For couples, the birth of the first child is often accompanied by a fall in family income associated with the reduced employment participation of parents. The mean weekly income for couples with young children (eldest under 5) was \$973 (table 25). Approximately 44% of these couples had both partners earning income.

AVERAGE WEEKLY INCOME FOR INCOME UNITS WITH REFERENCE PERSON AGED UNDER 35



As children grow older, parents often increase their participation in employment. By the time their eldest dependent child has reached the age of 15–24, many couples have both partners back at work. In 1997–98, 63% of these couples with older children had both partners employed. As a consequence, compared to couples with younger children, their average income was higher at \$1,231 per week.

SUMMARY OF FINDINGS *continued*

One-parent income units

In 1997–98, approximately 517,000 families, or 20% of all families with dependent children, were being supported by a sole parent (table 3). The mean weekly income of one-parent units was \$463, considerably lower than that for couples with dependent children (\$1,074). One-third of one-parent income units received most of their income from earnings. This group had a mean weekly income of \$724 per week (table 17). The majority of the remaining families were dependent on government cash benefits and had a mean income of \$317 per week.

EARLY RETIREMENT YEARS

For most couples and sole parents, the need to financially support dependent children has ended by the time they reach their mid-fifties. In 1997–98, only 11% of income units with the reference person in early retirement age (55–64 years) had dependent children present (table 4).

For couples in the 55–64 year age group, the mean weekly income in 1997–98 was \$789 compared to the peak average income of \$1,153 for those aged 45–54 (table 11). Similarly, for one-person income units, mean weekly income was \$327 compared to \$508 for those aged 45–54 (table 21).

The lower average income reflects the lower labour force participation. In 1997–98, approximately one-third of couples aged 55–64 had neither partner employed. Less than half (49%) were receiving the majority of their incomes from wages and salaries and a quarter were dependent on government cash benefits (table 11). Government cash benefits were the main source of income for 55% of one-person units in this age group, reflecting in part the earlier age at which single women become eligible for the aged pension (table 21).

OLDER INCOME UNITS

The considerably lower incomes that accompany retirement are evident in the average incomes of older income units, i.e. those aged 65 years or over. In 1997–98 the average weekly income was \$248 for older one-person units and \$460 for older couples. A high proportion (73%) of older income units were primarily dependent on government cash benefits for their income.

The income distribution of older one-person units was very concentrated, with 49% having income in the range \$160–\$199 in 1997–98 (table 21). This concentration is associated with the large proportion (80%) of older one-person units who were dependent on government cash benefits.

The distribution of income among older couples covered a wider range than that for older one-person units, reflecting couples' slightly more diverse sources of income. Approximately 65% of older couples were mainly dependent on government cash pensions for their weekly income, 26% were dependent on superannuation and property income, and 8% on earned income. However, despite this relative diversity in income sources, 54% of older couples had income in the fairly narrow range of \$200–\$399 per week (table 11).

SUMMARY OF FINDINGS *continued*

OLDER INCOME UNITS *continued*

Dependency on government pensions increased as they aged. In 1997–98, 58% of couples aged 65–69 had government cash benefits as their principal source of income. This compares with 73% of couples aged 75–79 and 76% of those aged 80 and over. (The incomes of older people who live in institutions, such as nursing homes, are not discussed in this analysis as they are outside the scope of the survey.)

OLDER INCOME UNITS WITH GOVERNMENT CASH BENEFITS AS PRINCIPAL SOURCE OF INCOME

	<i>Couples</i>	<i>One-person</i>	<i>Total</i>
<i>Age of reference person (years)</i>	<i>%</i>	<i>%</i>	<i>%</i>
65–69	58.2	69.4	63.4
70–74	65.0	82.5	73.5
75–79	72.5	84.6	79.8
80 and over	75.6	81.9	80.3
Total	65.4	79.7	73.4

ALTERNATIVE MEASURES OF INCOME

Living costs change during a family's lifetime and this is partly related to the changing size and composition of the income units. These differences in both income and living costs should be taken into account when using income as a proxy for living standards. For example, if units are ranked only in terms of their gross income, then most low income units were single person units in 1997–98 (table 26). However, large families with somewhat higher gross incomes may have had more difficulty making ends meet as there were more people to provide for.

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

Equivalent income is, however, an artificial measure of income and the factors used to adjust disposable income are subjective. Different assumptions to account for compositional differences in units have different effects and can lead to different inferences being drawn about which units are at the low end of the income distribution.

For this reason, two sets of illustrative equivalence scales have been applied to income in this publication.

The set developed for the Henderson poverty inquiry is commonly used in Australia for income analysis. These scales adjust for the numbers of adults and children in income units, the gender and labour force status of the adults and imputed housing costs of the units.

SUMMARY OF FINDINGS *continued*

ALTERNATIVE MEASURES OF INCOME *continued*

The other set of scales used here was developed by the Organisation for Economic Cooperation and Development (OECD) for international comparisons in income analyses. These scales adjust only for numbers of adults and children. Further discussion of these equivalence scales is contained in Appendix 2.

EQUIVALENT INCOME

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

Composition of the lowest income quintile

In 1997–98, almost 88% of the lowest gross income quintile were one-person units compared to 63% using income adjusted by the Henderson scales and only 48% when income had been adjusted by the OECD scales (table 26).

Conversely, the representation of couple units in the lowest quintile increased with the change from the gross to equivalent income measures. In 1997–98, approximately 10% of all units in the lowest gross income quintile were couple units, rising to 29% and 40% when income was adjusted by the Henderson and OECD scales respectively.

The group whose representation in the lowest income quintile increased most when income was adjusted by these equivalence scales was that of couples aged under 45 with dependants. This group comprised 2% of all income units in the lowest gross income quintile, compared to 12% in the lowest Henderson equivalent income quintile, and 14% in the lowest OECD equivalent income quintile.

Incidence of low income for different units

Units most likely to be in the lowest quintile using the Henderson scale were older one-person units. In 1997–98, approximately 39% of all one-person units aged 65 and over were in the lowest Henderson equivalent income quintile. In comparison, 15% of these units were in the lowest OECD equivalent income quintile.

The units most likely to be in the lowest OECD equivalent income quintile were one-parent income units. Approximately 38% of all one-parent income units were in that quintile. In comparison, 31% of all one-parent income units were in the lowest Henderson equivalent income quintile.

LIST OF TABLES

Page

GROSS WEEKLY INCOME, 1997–98

All income units

1	Gross weekly income quintile	11
2	Income share	12
3	Type of income unit	13
4	Age of reference person	14
5	Principal source of income	15
6	Contribution of government pensions and allowances	16
7	Capital City and Balance of State, States and Territories	17
8	Dwelling tenure type	20

Couple income units

9	Gross weekly income quintile	21
10	Number of dependent children	22
11	Age of reference person	23
12	Principal source of income	24
13	Number of income earners	25
14	Contribution of government pensions and allowances	26

One-parent income units

15	Gross weekly income quintile	27
16	Age of parent	28
17	Principal source of income	29
18	Labour force status and sex	30
19	Contribution of government pensions and allowances	31

One-person income units

20	Gross weekly income quintile	32
21	Age of person	33
22	Principal source of income	34
23	Labour force status and sex	35
24	Contribution of government pensions and allowances	36

Life-cycle groups

25	Selected income units	37
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GROSS, DISPOSABLE AND EQUIVALENT WEEKLY INCOME, 1997–98

All income units

26	Income unit type, by alternative income measures	38
27	Principal source of income, by alternative income measures	40

GROSS WEEKLY INCOME, 1994–95 TO 1997–98

28	All income units	41
29	Couple income units	42
30	One-parent income units	43
31	One-person income units	44

TABLE 1. ALL INCOME UNITS, Gross Weekly Income Quintile

Characteristics of income units	Gross weekly income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
	— Dollars per week —					
Upper boundary of quintile group	204	387	613	995	..	..
Mean income	124	295	498	784	1,590	658
Median income	166	296	499	774	1,367	499
	— Per cent of income units —					
Principal source of income						
Wage or salary	8.7	25.2	68.5	84.4	88.1	54.9
Own business or partnership income	2.7	4.5	5.6	8.3	8.0	5.8
Government pensions and allowances	67.4	62.3	16.7	1.4	**0.0	29.6
Other income	9.8	7.9	9.1	5.8	3.9	7.3
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit						
Couple						
With dependent children	2.9	7.2	18.1	33.5	51.6	22.6
Without dependent children	6.9	32.8	21.6	23.5	36.5	24.3
<i>All couple income units</i>	9.9	40.0	39.6	57.0	88.1	46.9
One-parent	2.3	12.9	6.6	5.0	1.4	5.7
One-person	87.8	47.1	53.8	38.0	10.5	47.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	83.1	64.2	20.1	5.5	2.3	35.1
One	14.7	33.0	72.1	66.6	26.4	42.5
Two	2.2	2.8	7.8	27.9	71.3	22.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	18.8	28.9	62.8	64.0	76.9	50.3
1 and less than 20	* 0.6	2.5	10.0	26.9	22.5	12.5
20 and less than 50	* 0.7	6.7	10.9	7.7	* 0.6	5.3
50 and less than 90	3.6	18.5	9.2	* 1.0	**0.0	6.5
90 and over	63.8	43.4	7.2	* 0.3	—	23.0
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type						
Owners without a mortgage	31.3	41.5	26.2	25.8	27.9	30.6
Owners with a mortgage	5.7	8.0	17.3	35.8	51.5	23.6
Renters						
State housing authority	9.4	7.2	3.5	1.4	* 0.6	4.5
Private landlord	16.3	21.2	25.3	21.7	14.4	19.8
Resident relative	11.9	9.4	13.2	5.8	* 1.1	8.3
Other	3.1	2.1	2.5	2.3	1.6	2.3
<i>Total renters</i>	40.8	39.9	44.5	31.1	17.8	34.8
Other	22.3	10.6	12.0	7.2	2.9	11.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
	— '000 —					
Estimated number of income units						
Capital City	1,092.1	1,061.8	1,163.2	1,247.9	1,333.6	5,898.6
Balance of State	733.1	775.4	651.9	579.8	490.6	3,230.8
Total	1,825.2	1,837.2	1,815.1	1,827.7	1,824.1	9,129.4

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

TABLE 2. ALL INCOME UNITS, Income Share

Type of income unit	Gross weekly income quintile					All income units	Gini-coefficient
	Lowest	Second	Third	Fourth	Highest		
— Income share (%) —							
Couple							
With dependent children and reference person aged							
15-44	7.3	13.1	18.0	23.4	38.3	100.0	0.313
45 and over	5.9	11.9	16.2	22.5	43.4	100.0	0.372
Total	6.7	12.6	17.4	23.0	40.3	100.0	0.337
Without dependent children and reference person aged							
15-44	6.8	14.7	19.4	24.1	34.9	100.0	0.282
45-64	4.4	10.0	17.0	24.9	43.6	100.0	0.401
65 and over	10.8	12.1	15.4	20.2	41.5	100.0	0.314
Total	5.4	9.3	15.4	25.6	44.3	100.0	0.402
All couple income units	5.2	10.8	17.1	24.4	42.3	100.0	0.377
One-parent	8.3	12.4	15.8	22.4	41.2	100.0	0.326
One-person							
15-24	2.6	10.5	20.8	25.5	40.6	100.0	0.392
25-44	4.0	11.0	19.3	23.4	42.3	100.0	0.390
45-64	6.3	8.3	13.0	24.8	47.5	100.0	0.424
65 and over	12.0	14.7	14.8	19.0	39.4	100.0	0.268
All one-person income units	4.9	9.1	15.0	25.2	45.9	100.0	0.424
All income units	3.8	9.0	15.0	23.9	48.3	100.0	0.446
— Mean gross weekly income (\$) —							
Couple							
With dependent children and reference person aged							
15-44	356	671	903	1,178	1,917	1,003	..
45 and over	364	724	1,014	1,390	2,661	1,231	..
Total	357	682	932	1,235	2,166	1,074	..
Without dependent children and reference person aged							
15-44	380	818	1,086	1,340	1,982	1,119	..
45-64	192	433	724	1,094	1,882	864	..
65 and over	222	303	356	460	946	455	..
Total	213	371	618	1,016	1,770	797	..
All couple income units	243	505	798	1,137	1,971	931	..
One-parent	192	288	363	523	951	463	..
One-person							
15-24	43	176	329	455	680	335	..
25-44	112	313	530	683	1,201	566	..
45-64	127	185	274	527	1,001	422	..
65 and over	146	178	191	239	488	248	..
All one-person income units	99	189	311	515	947	411	..
All income units	124	295	498	784	1,590	658	..

TABLE 3. ALL INCOME UNITS, Type of Income Unit

Gross weekly income and characteristics of income units	Type of income unit				All income units
	Couple		One-parent	One-person	
	With dependent children	Without dependent children			
	— '000 —				
Gross weekly income (\$)					
No income	* 5.8	* 16.6	* 4.6	152.4	179.5
Negative income	* 15.4	* 17.1	—	* 16.0	48.5
1-119	21.7	42.5	* 10.3	251.0	325.5
120-159	**3.2	32.3	* 4.9	220.4	260.9
160-199	* 6.6	* 14.4	* 13.7	900.5	935.1
200-299	37.4	292.2	136.1	604.9	1,070.5
300-399	107.5	345.3	121.1	354.6	928.5
400-499	134.9	160.6	62.0	438.5	796.0
500-599	151.5	175.9	42.5	408.7	778.6
600-699	159.7	119.1	39.6	337.4	655.7
700-799	174.7	118.1	* 16.3	208.7	517.8
800-999	316.6	219.8	39.9	247.4	823.8
1000-1199	289.2	168.1	* 9.9	71.4	538.5
1200-1499	276.7	226.4	* 11.3	51.1	565.6
1500-1999	233.7	178.3	**1.5	39.6	453.0
2000 and over	133.3	89.7	**3.3	25.9	252.2
Total	2,067.7	2,216.4	517.0	4,328.3	9,129.4
	— Dollars per week —				
Mean income	1,074	797	463	411	658
Median income	928	605	362	301	499
	— Per cent of income units —				
Principal source of income					
Wage or salary	75.9	48.8	33.8	50.6	54.9
Own business or partnership income	9.4	7.5	* 1.5	3.8	5.8
Government pensions and allowances	11.2	29.9	61.6	34.5	29.6
Other income	2.5	12.2	* 2.6	7.7	7.3
Total(a)	100.0	100.0	100.0	100.0	100.0
Number of earners					
None	9.7	39.1	54.1	42.9	35.1
One	35.9	19.4	45.9	57.1	42.5
Two	54.3	41.5	..	..	22.4
Total	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income					
Nil and less than 1	34.7	58.3	10.7	58.3	50.3
1 and less than 20	44.2	4.8	16.7	0.8	12.5
20 and less than 50	8.9	5.7	11.0	2.7	5.3
50 and less than 90	2.9	9.2	23.8	4.7	6.5
90 and over	8.3	20.5	36.8	29.6	23.0
Total(a)	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type					
Owners without a mortgage	25.5	56.7	13.4	21.7	30.6
Owners with a mortgage	51.8	25.0	21.4	9.8	23.6
Renters					
State housing authority	3.2	1.9	19.8	4.5	4.5
Private landlord	15.0	12.3	35.1	24.0	19.8
Resident relative	* 0.7	* 0.3	* 3.9	16.5	8.3
Other	1.6	1.0	* 1.6	3.4	2.3
<i>Total renters</i>	<i>20.4</i>	<i>15.5</i>	<i>60.4</i>	<i>48.5</i>	<i>34.8</i>
Other	2.3	2.8	4.8	20.1	11.0
Total	100.0	100.0	100.0	100.0	100.0

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

TABLE 4. ALL INCOME UNITS, Age of Reference Person

Gross weekly income and characteristics of income units	Age of reference person						All income units
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	
	— '000 —						
Gross weekly income (\$)							
No income	102.1	34.6	* 14.9	* 13.4	* 8.8	* 5.7	179.5
Negative income	—	* 16.0	* 7.2	* 11.4	* 10.0	**3.9	48.5
1-119	143.8	43.4	35.5	27.1	43.4	32.4	325.5
120-159	81.2	50.4	* 19.7	23.0	* 14.7	71.8	260.9
160-199	91.5	101.0	77.8	82.2	138.4	444.1	935.1
200-299	180.0	133.9	89.8	103.8	162.1	400.8	1,070.5
300-399	179.3	138.9	115.5	85.2	120.2	289.4	928.5
400-499	219.1	184.9	123.6	87.0	64.1	117.2	796.0
500-599	149.2	200.5	148.5	126.3	75.9	78.2	778.6
600-699	97.4	208.1	157.5	83.7	67.9	41.0	655.7
700-799	39.1	173.2	127.8	96.8	47.8	33.0	517.8
800-999	49.5	238.2	223.4	196.9	79.5	36.3	823.8
1000-1199	* 18.1	143.9	174.3	151.8	41.2	* 9.2	538.5
1200-1499	* 18.6	141.6	192.2	129.0	71.0	* 13.2	565.6
1500-1999	* 5.2	86.6	144.8	162.4	42.9	* 11.1	453.0
2000 and over	**3.5	36.7	80.7	88.6	32.0	* 10.6	252.2
Total	1,377.7	1,931.9	1,733.3	1,468.6	1,019.9	1,597.9	9,129.4
	— Dollars per week —						
Mean income	377	703	901	940	626	341	658
Median income	346	626	753	793	417	268	499
	— Per cent of income units —						
Principal source of income							
Wage or salary	68.8	71.6	71.6	67.7	39.6	2.8	54.9
Own business or partnership income	1.9	5.9	7.2	10.4	8.0	2.1	5.8
Government pensions and allowances	19.0	18.3	17.7	16.4	36.3	73.4	29.6
Other income	3.7	1.8	2.5	4.0	14.2	21.0	7.3
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit							
Couple							
With dependent children	2.7	23.9	53.7	36.0	9.9	* 0.6	22.6
Without dependent children	5.6	15.6	8.5	30.8	53.6	43.3	24.3
<i>All couple income units</i>	8.3	39.5	62.1	66.8	63.4	43.9	46.9
One-parent	4.4	8.5	10.9	6.1	* 1.3	—	5.7
One-person	87.3	52.0	27.0	27.1	35.2	56.1	47.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners							
None	26.9	19.1	16.3	17.2	45.4	91.7	35.1
One	67.8	57.9	46.8	41.1	31.4	6.0	42.5
Two	5.2	23.0	36.9	41.8	23.2	2.3	22.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	69.1	60.0	45.8	63.4	52.4	13.6	50.3
1 and less than 20	1.9	14.0	28.9	15.0	5.7	4.0	12.5
20 and less than 50	2.7	5.1	6.6	3.6	4.2	8.8	5.3
50 and less than 90	2.8	4.2	4.6	3.5	7.7	16.4	6.5
90 and over	16.2	14.1	12.9	12.8	28.1	56.5	23.0
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type							
Owners without a mortgage	* 0.8	4.4	17.7	39.0	63.5	73.1	30.6
Owners with a mortgage	3.3	30.1	44.0	36.7	17.7	3.1	23.6
Renters							
State housing authority	1.7	4.2	5.2	3.9	4.1	7.0	4.5
Private landlord	28.9	35.3	21.7	12.6	8.3	4.9	19.8
Resident relative	29.3	11.1	3.2	1.9	* 0.9	2.7	8.3
Other	2.7	3.7	2.5	* 1.4	* 1.6	1.4	2.3
<i>Total renters</i>	62.6	54.3	32.6	19.7	14.9	16.1	34.8
Other	33.4	11.2	5.6	4.7	3.9	7.7	11.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 5. ALL INCOME UNITS, Principal Source of Income

<i>Gross weekly income and characteristics of income units</i>	<i>Principal source of income</i>						<i>All income units(a)</i>
	<i>Income excluding government pensions and allowances</i>						
	<i>Earned income</i>				<i>Government pensions and allowances</i>	<i>Total</i>	
	<i>Wage or salary</i>	<i>Own business or partnership</i>	<i>Total</i>	<i>Other income</i>			
— '000 —							
Gross weekly income (\$)							
No income	—	—	—	**19.6	**19.7	—	179.5
Negative income	—	—	—	—	—	—	48.5
1-119	53.2	31.4	84.6	114.1	198.7	126.7	325.5
120-199	82.3	**15.7	98.0	42.9	140.8	1,055.1	1,196.0
200-299	212.8	44.1	256.9	81.8	338.8	731.7	1,070.5
300-399	306.5	43.3	349.9	72.9	422.7	505.8	928.5
400-499	505.0	40.6	545.6	78.0	623.7	172.3	796.0
500-599	572.4	55.3	627.7	71.6	699.4	79.2	778.6
600-699	551.5	40.1	591.6	43.6	635.2	**20.6	655.7
700-799	435.1	41.3	476.5	34.2	510.7	**7.1	517.8
800-999	704.2	74.6	778.8	38.7	817.5	**6.3	823.8
1000-1199	490.3	33.0	523.3	**14.7	538.0	**0.5	538.5
1200-1499	506.0	39.5	545.5	**20.1	565.6	—	565.6
1500-1999	409.4	32.5	441.9	**11.1	453.0	—	453.0
2000 and over	186.3	41.3	227.5	24.6	252.2	—	252.2
Total	5,015.0	532.8	5,547.8	668.0	6,215.8	2,705.3	9,129.4
— Dollars per week —							
Mean income	888	956	894	546	857	256	658
Median income	744	694	740	404	698	222	499
— Per cent of income units —							
Type of income unit							
Couple							
With dependent children	31.3	36.6	31.8	7.6	29.2	8.5	22.6
Without dependent children	21.6	31.4	22.5	40.5	24.5	24.5	24.3
<i>All couple income units</i>	52.9	68.0	54.3	48.1	53.7	33.1	46.9
One-parent	3.5	**1.5	3.3	**2.0	3.2	11.8	5.7
One-person	43.6	30.5	42.4	49.9	43.2	55.2	47.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners							
None	..	..	..	82.8	8.9	92.0	35.1
One	66.1	48.5	64.4	13.5	59.0	7.2	42.5
Two	33.9	51.5	35.6	3.7	32.1	0.8	22.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	75.6	70.0	75.1	63.4	73.8	..	50.3
1 and less than 20	19.2	19.0	19.2	11.4	18.3	..	12.5
20 and less than 50	5.2	11.0	5.8	22.0	7.5	**0.7	5.3
50 and less than 90	..	..	..	..	..	21.8	6.5
90 and over	..	..	..	..	..	77.5	23.0
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type							
Owners without a mortgage	18.6	35.7	20.3	68.6	25.5	43.4	30.6
Owners with a mortgage	34.2	35.1	34.3	7.4	31.4	6.6	23.6
Renters							
State housing authority	1.3	**0.5	1.2	**1.4	1.2	12.2	4.5
Private landlord	22.7	13.3	21.8	10.3	20.5	18.1	19.8
Resident relative	10.2	**3.0	9.5	**2.4	8.8	7.0	8.3
Other	2.4	**0.8	2.3	**1.0	2.1	2.7	2.3
<i>Total renters</i>	36.6	17.6	34.8	15.1	32.6	40.0	34.8
Other	10.6	11.6	10.7	8.9	10.5	9.9	11.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 6. ALL INCOME UNITS, Contribution of Government Pensions and Allowances

Gross weekly income and characteristics of income units	Percentage contribution of government pensions and allowances to gross income				All income units(a)
	Nil or less than 1	1 to less than 20	20 to less than 90	90 and over	
	— '000 —				
Gross weekly income (\$)					
No income	—	—	—	—	179.5
Negative income	—	—	—	—	48.5
1-119	187.4	* 4.9	* 11.1	122.1	325.5
120-159	66.2	—	* 14.4	180.2	260.9
160-199	63.1	* 5.0	41.3	825.8	935.1
200-299	263.3	* 18.8	236.2	552.2	1,070.5
300-399	328.0	28.6	271.8	300.1	928.5
400-499	478.8	62.6	174.2	80.4	796.0
500-599	510.8	99.6	137.0	31.2	778.6
600-699	432.1	130.3	90.5	**2.9	655.7
700-799	336.3	132.2	49.3	—	517.8
800-999	527.1	251.7	42.7	**2.3	823.8
1000-1199	325.8	207.2	* 5.5	—	538.5
1200-1499	437.9	125.5	**2.2	—	565.6
1500-1999	392.3	59.4	**1.2	—	453.0
2000 and over	238.8	* 13.4	—	—	252.2
Total	4,588.0	1,139.0	1,077.3	2,097.1	9,129.4
	— Dollars per week —				
Mean income	881	909	427	229	658
Median income	684	870	387	192	499
	— Per cent of income units —				
Principal source of income					
Wage or salary	82.6	84.4	24.3	—	54.9
Own business or partnership income	8.1	8.9	5.5	—	5.8
Government pensions and allowances	—	—	56.5	100.0	29.6
Other income	9.2	6.7	13.7	—	7.3
Total(a)	100.0	100.0	100.0	100.0	100.0
Type of income unit					
Couple					
With dependent children	15.6	80.2	22.7	8.2	22.6
Without dependent children	28.2	9.3	30.6	21.7	24.3
<i>All couple income units</i>	43.8	89.5	53.3	29.8	46.9
One-parent	1.2	7.6	16.7	9.1	5.7
One-person	55.0	2.9	29.9	61.1	47.4
Total	100.0	100.0	100.0	100.0	100.0
Number of earners					
None	7.2	5.4	51.8	98.7	35.1
One	61.6	49.5	41.8	* 0.9	42.5
Two	31.2	45.1	6.4	* 0.4	22.4
Total	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type					
Owners without a mortgage	23.8	26.5	48.7	40.0	30.6
Owners with a mortgage	27.6	51.7	14.1	5.9	23.6
Renters					
State housing authority	0.5	2.1	5.6	14.1	4.5
Private landlord	21.7	14.8	19.0	18.7	19.8
Resident relative	11.3	* 0.9	3.9	7.8	8.3
Other	2.2	* 1.7	2.6	2.8	2.3
<i>Total renters</i>	35.7	19.5	31.1	43.4	34.8
Other	12.9	2.3	6.1	10.7	11.0
Total	100.0	100.0	100.0	100.0	100.0

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

TABLE 7. ALL INCOME UNITS, Capital City and Balance of State — States and Territories

<i>Characteristics of income units</i>	<i>NSW</i>	<i>Vic.</i>	<i>Qld</i>	<i>SA</i>	<i>WA</i>	<i>Tas.</i>	<i>NT(a)</i>	<i>ACT(a)</i>	<i>Aust.</i>
CAPITAL CITY									
— Dollars per week —									
Mean income	749	690	737	585	671	565	804	813	706
Median income	575	549	554	453	509	423	678	671	544
— Per cent of income units —									
Principal source of income									
Wage or salary	60.0	61.0	60.9	51.6	56.9	53.3	71.5	65.3	59.4
Own business or partnership income	5.1	3.5	5.2	3.5	6.8	*3.1	*4.6	* 3.7	4.6
Government pensions and allowances	24.9	25.2	26.3	35.7	26.5	34.6	16.7	15.9	26.2
Other income	7.6	8.2	5.3	7.1	7.3	8.7	**0.6	12.5	7.5
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit									
Couple									
With dependent children	22.0	24.2	24.7	21.5	22.6	19.6	26.3	23.8	23.0
Without dependent children	22.2	21.9	22.0	24.6	23.2	28.3	17.3	22.5	22.5
<i>All couple income units</i>	<i>44.3</i>	<i>46.1</i>	<i>46.8</i>	<i>46.1</i>	<i>45.9</i>	<i>47.9</i>	<i>43.6</i>	<i>46.4</i>	<i>45.5</i>
One-parent	5.1	4.6	7.3	6.1	5.8	7.2	*4.6	8.1	5.5
One-person	50.6	49.3	46.0	47.8	48.4	44.8	51.8	45.6	49.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners									
None	31.9	32.5	31.2	39.0	31.9	41.3	20.6	26.0	32.5
One	47.3	44.0	43.0	40.3	46.5	41.0	51.6	47.5	45.1
Two	20.8	23.5	25.8	20.7	21.6	17.7	27.8	26.5	22.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income									
Nil and less than 1	57.1	55.4	53.7	45.3	51.7	46.1	60.4	60.6	54.5
1 and less than 20	11.3	12.8	12.7	10.6	13.2	10.1	15.4	14.6	12.2
20 and less than 50	3.8	4.8	4.9	6.1	6.5	8.6	*0.9	* 5.1	4.8
50 and less than 90	4.9	5.5	5.3	8.5	5.4	6.5	*3.0	* 2.8	5.5
90 and over	20.0	19.5	20.9	27.0	20.7	27.5	13.7	13.2	20.6
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type									
Owners without a mortgage	29.1	29.6	24.6	27.9	29.4	32.8	10.9	23.7	28.3
Owners with a mortgage	19.6	27.0	27.2	27.3	26.7	26.4	20.2	28.4	24.5
Renters									
Public	4.4	3.3	4.6	8.5	4.1	5.6	15.6	10.6	4.8
Private landlord	20.6	18.4	24.6	14.8	18.3	16.2	22.6	19.3	19.6
Resident relative	13.3	8.5	9.4	7.3	8.3	7.9	**0.5	6.1	9.9
Other	1.7	1.4	* 1.4	2.6	2.4	*3.4	10.4	* 4.8	2.0
<i>Total renters</i>	<i>40.1</i>	<i>31.7</i>	<i>40.0</i>	<i>33.1</i>	<i>33.1</i>	<i>33.2</i>	<i>49.1</i>	<i>40.8</i>	<i>36.3</i>
Other	11.2	11.7	8.2	11.7	10.8	7.6	19.7	7.1	10.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
— '000 —									
Estimated number of income units	1,999.4	1,651.6	733.5	542.8	657.5	96.1	71.8	146.0	5,898.6

TABLE 7. ALL INCOME UNITS, Capital City and Balance of State — States and Territories—continued

<i>Characteristics of income units</i>	<i>NSW</i>	<i>Vic.</i>	<i>Qld</i>	<i>SA</i>	<i>WA</i>	<i>Tas.</i>	<i>NT(a)</i>	<i>ACT(a)</i>	<i>Aust.</i>
BALANCE OF STATE									
— Dollars per week —									
Mean income	545	559	600	424	724	551	—	—	569
Median income	399	435	444	347	552	397	—	—	418
— Per cent of income units —									
Principal source of income									
Wage or salary	44.7	43.8	50.3	40.8	54.0	48.9	—	—	46.7
Own business or partnership income	7.2	9.9	7.8	8.7	9.4	4.6	—	—	8.0
Government pensions and allowances	39.9	36.9	31.3	38.5	27.5	39.4	—	—	35.9
Other income	6.2	7.4	8.5	* 6.3	6.4	4.8	—	—	7.1
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	—	—	100.0
Type of income unit									
Couple									
With dependent children	21.9	22.4	21.8	18.0	23.8	23.5	—	—	21.9
Without dependent children	28.2	27.9	25.6	30.0	29.6	26.9	—	—	27.6
<i>All couple income units</i>	<i>50.1</i>	<i>50.3</i>	<i>47.4</i>	<i>48.1</i>	<i>53.4</i>	<i>50.4</i>	—	—	<i>49.5</i>
One-parent	5.9	6.7	5.4	* 6.5	6.5	5.5	—	—	6.0
One-person	44.0	43.0	47.1	45.4	40.2	44.1	—	—	44.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	—	—	100.0
Number of earners									
None	42.5	41.9	37.0	39.8	31.1	41.4	—	—	39.8
One	35.3	36.7	42.7	31.3	41.4	36.9	—	—	37.9
Two	22.2	21.4	20.4	28.9	27.5	21.7	—	—	22.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	—	—	100.0
Per cent contribution of government pensions and allowances to gross income									
Nil and less than 1	39.7	40.1	47.4	39.8	48.4	38.5	—	—	42.6
1 and less than 20	13.8	13.3	12.0	10.8	14.2	14.2	—	—	13.0
20 and less than 50	4.9	8.0	6.6	* 6.4	7.6	4.9	—	—	6.3
50 and less than 90	9.1	9.2	7.0	11.0	6.6	6.3	—	—	8.3
90 and over	30.6	27.4	24.3	26.4	20.6	33.8	—	—	27.4
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	—	—	100.0
Dwelling tenure type									
Owners without a mortgage									
Owners with a mortgage	34.7	38.1	32.4	38.8	29.4	35.9	—	—	34.6
Renters									
Public	21.4	23.4	21.7	19.9	25.3	23.9	—	—	22.1
Private landlord	4.5	* 2.5	* 1.9	9.9	* 5.6	5.7	—	—	3.8
Resident relative	18.6	17.5	25.6	15.1	18.9	14.7	—	—	20.0
Other	4.1	8.5	4.3	* 4.3	* 5.9	6.7	—	—	5.2
<i>Total renters</i>	<i>30.2</i>	<i>29.7</i>	<i>35.4</i>	<i>30.9</i>	<i>35.9</i>	<i>30.3</i>	—	—	<i>32.0</i>
Other	13.7	8.8	10.5	10.4	9.5	9.9	—	—	11.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	—	—	100.0
— '000 —									
Estimated number of income units	1,126.9	609.6	932.2	204.1	224.6	133.4	—	—	3,230.8

TABLE 7. ALL INCOME UNITS, Capital City and Balance of State — States and Territories—continued

Characteristics of income units	NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT(a)	Aust.
ALL INCOME UNITS									
— Dollars per week —									
Mean income	675	655	661	541	685	557	804	813	658
Median income	504	509	484	418	521	406	678	671	499
— Per cent of income units —									
Principal source of income									
Wage or salary	54.4	56.4	55.0	48.6	56.2	50.8	71.5	65.3	54.9
Own business or partnership income	5.9	5.2	6.6	4.9	7.4	3.9	*4.6	* 3.7	5.8
Government pensions and allowances	30.3	28.4	29.1	36.4	26.8	37.4	16.7	15.9	29.6
Other income	7.1	8.0	7.1	6.8	7.1	6.4	**0.6	12.5	7.3
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit									
Couple									
With dependent children	22.0	23.7	23.1	20.5	22.9	21.9	26.3	23.8	22.6
Without dependent children	24.4	23.5	24.0	26.1	24.9	27.5	17.3	22.5	24.3
<i>All couple income units</i>	<i>46.4</i>	<i>47.2</i>	<i>47.1</i>	<i>46.6</i>	<i>47.8</i>	<i>49.3</i>	<i>43.6</i>	<i>46.4</i>	<i>46.9</i>
One-parent	5.4	5.2	6.2	6.2	5.9	6.2	*4.6	8.1	5.7
One-person	48.2	47.6	46.6	47.2	46.3	44.4	51.8	45.6	47.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners									
None	35.7	35.0	34.4	39.3	31.7	41.4	20.6	26.0	35.1
One	42.9	42.0	42.8	37.8	45.2	38.6	51.6	47.5	42.5
Two	21.3	22.9	22.8	22.9	23.1	20.0	27.8	26.5	22.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income									
Nil and less than 1	50.8	51.3	50.2	43.8	50.9	41.7	60.4	60.6	50.3
1 and less than 20	12.2	12.9	12.3	10.7	13.5	12.5	15.4	14.6	12.5
20 and less than 50	4.2	5.7	5.9	6.1	6.8	6.4	*0.9	* 5.1	5.3
50 and less than 90	6.4	6.5	6.2	9.2	5.7	6.4	*3.0	* 2.8	6.5
90 and over	23.8	21.6	22.8	26.8	20.7	31.2	13.7	13.2	23.0
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type									
Owners without a mortgage	31.2	31.9	29.0	30.9	29.4	34.6	10.9	23.7	30.6
Owners with a mortgage	20.3	26.0	24.1	25.2	26.4	25.0	20.2	28.4	23.6
Renters									
Public	4.5	3.1	3.1	8.9	4.5	5.7	15.6	10.6	4.5
Private landlord	19.9	18.1	25.2	14.9	18.4	15.3	22.6	19.3	19.8
Resident relative	10.0	8.5	6.6	6.5	7.7	7.2	**0.5	6.1	8.3
Other	2.2	1.4	2.6	2.3	3.2	3.3	10.4	* 4.8	2.3
<i>Total renters</i>	<i>36.5</i>	<i>31.1</i>	<i>37.4</i>	<i>32.5</i>	<i>33.8</i>	<i>31.5</i>	<i>49.1</i>	<i>40.8</i>	<i>34.8</i>
Other	12.1	10.9	9.5	11.4	10.5	8.9	19.7	7.1	11.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
— '000 —									
Estimated number of income units	3,126.3	2,261.2	1,665.7	746.9	882.1	229.5	71.8	146.0	9,129.4

(a) Separate numbers for Capital City and Balance of State are not available. Note: For the NT, the estimates relate to predominantly urban areas. (b) Includes income units with nil or negative total income.

TABLE 8. ALL INCOME UNITS, Dwelling Tenure Type

Gross weekly income and characteristics of income units	Dwelling tenure type								All income units
	Owners without a mortgage	Owners with a mortgage	State housing authority	Renters			Total renters	Other	
				Private landlord	Resident relative	Other			
— '000 —									
Gross weekly income (\$)									
No income	* 16.9	* 10.3	**0.9	34.2	22.4	* 5.5	62.9	89.3	179.5
Negative income	* 15.5	* 18.1	—	* 8.5	—	**1.0	* 9.6	* 5.4	48.5
1-119	77.1	26.3	* 5.1	57.4	51.3	* 7.6	121.5	100.5	325.5
120-159	67.8	* 11.5	28.7	52.0	29.9	* 9.0	119.6	61.9	260.9
160-199	374.1	32.5	135.3	126.2	103.8	30.7	396.0	132.6	935.1
200-299	433.3	77.9	85.3	238.3	80.3	27.5	431.5	127.8	1,070.5
300-399	383.9	84.2	56.0	187.5	113.4	* 15.2	372.1	88.2	928.5
400-499	205.9	116.1	31.6	203.2	114.9	* 15.2	364.9	109.0	796.0
500-599	200.8	159.1	23.9	190.0	88.1	26.6	328.6	90.1	778.6
600-699	149.8	162.5	* 9.3	176.1	75.4	* 17.8	278.6	64.8	655.7
700-799	146.9	173.5	* 6.8	111.4	35.9	* 11.7	165.8	31.6	517.8
800-999	209.8	357.0	* 14.2	157.1	* 19.9	* 12.9	204.1	52.8	823.8
1000-1199	133.6	276.9	**3.4	81.1	* 11.9	* 12.8	109.2	* 18.8	538.5
1200-1499	151.5	283.8	**2.9	97.1	**1.1	* 10.7	111.8	* 18.4	565.6
1500-1999	139.0	243.4	**3.2	47.2	* 5.5	* 4.5	60.3	* 10.3	453.0
2000 and over	83.6	125.6	—	37.6	**1.0	**1.9	40.5	**2.4	252.2
Total	2,789.6	2,158.6	406.7	1,804.8	754.8	210.7	3,177.0	1,004.2	9,129.4
— Dollars per week —									
Mean income	643	1,019	329	602	396	541	514	377	658
Median income	412	916	244	495	378	438	414	290	499
— Per cent of income units —									
Principal source of income									
Wage or salary	33.5	79.5	15.6	63.0	68.0	57.5	57.7	52.8	54.9
Own business or partnership income	6.8	8.7	**0.7	3.9	* 2.1	* 2.1	2.9	6.1	5.8
Government pensions and allowances	42.1	8.3	81.2	27.2	25.1	34.1	34.1	26.8	29.6
Other income	16.4	2.3	* 2.3	3.8	* 2.1	* 3.2	3.2	5.9	7.3
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit									
Couple									
With dependent children	18.9	49.6	16.2	17.2	* 1.8	15.5	13.3	4.8	22.6
Without dependent children	45.0	25.7	10.6	15.2	* 0.7	10.1	10.8	6.2	24.3
<i>All couple income units</i>	63.9	75.3	26.8	32.3	* 2.6	25.7	24.1	10.9	46.9
One-parent	2.5	5.1	25.2	10.0	* 2.7	* 4.0	9.8	2.5	5.7
One-person	33.6	19.6	48.0	57.6	94.8	70.4	66.1	86.6	47.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners									
None	54.1	8.7	79.3	28.7	27.2	38.1	35.4	38.1	35.1
One	24.3	41.6	17.4	55.8	72.3	54.0	54.7	56.6	42.5
Two	21.7	49.7	* 3.3	15.5	**0.5	* 7.9	9.9	5.3	22.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income									
Nil and less than 1	39.2	58.6	6.2	55.2	68.5	47.0	51.5	59.0	50.3
1 and less than 20	10.8	27.3	5.8	9.4	* 1.3	* 9.1	7.0	2.6	12.5
20 and less than 50	7.2	4.7	6.5	5.9	* 2.1	* 6.7	5.2	* 2.0	5.3
50 and less than 90	11.6	2.4	8.3	5.4	3.4	* 6.5	5.4	4.5	6.5
90 and over	30.0	5.7	72.9	21.7	21.7	27.6	28.7	22.4	23.0
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 9. COUPLE INCOME UNITS, Gross Weekly Income Quintile

<i>Characteristics of income units</i>	<i>Gross weekly income quintile</i>					<i>All couple income units</i>
	<i>Lowest</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Highest</i>	
	— Dollars per week —					
<i>Upper boundary of quintile group</i>	371	643	958	1,345	..	..
Mean income	243	505	798	1,137	1,971	931
Median income	296	506	796	1,130	1,692	796
	— Per cent of income units —					
<i>Principal source of income</i>						
Wage or salary	8.8	44.2	79.5	89.2	88.0	61.9
Own business or partnership income	5.6	9.2	11.9	7.4	8.3	8.5
Government pensions and allowances	69.9	32.6	* 1.7	**0.1	—	20.9
Other income	9.3	14.1	7.0	3.4	3.7	7.5
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
<i>Type of income unit</i>						
<i>With dependent children</i>						
1 child	8.1	14.7	20.3	19.2	20.4	16.5
2 children	7.1	18.7	23.8	24.3	25.9	19.9
3 or more children	4.5	12.2	16.6	12.7	12.9	11.8
<i>Total</i>	<i>19.7</i>	<i>45.7</i>	<i>60.6</i>	<i>56.2</i>	<i>59.3</i>	<i>48.3</i>
<i>Without dependent children and reference person aged</i>						
15-44	5.5	6.9	11.4	19.8	17.8	12.3
45-64	30.8	21.9	21.2	21.6	21.0	23.3
65 and over	44.0	25.5	6.8	* 2.4	* 2.0	16.1
<i>Total</i>	<i>80.3</i>	<i>54.3</i>	<i>39.4</i>	<i>43.8</i>	<i>40.7</i>	<i>51.7</i>
Total	100.0	100.0	100.0	100.0	100.0	100.0
<i>Number of earners</i>						
None	75.7	38.4	6.4	* 2.1	* 1.8	24.9
One	13.9	42.2	45.2	22.0	13.7	27.4
Two	10.3	19.4	48.4	75.9	84.5	47.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
<i>Per cent contribution of government pensions and allowances to gross income</i>						
Nil and less than 1	15.8	27.3	44.5	62.4	84.6	46.9
1 and less than 20	4.2	20.9	42.7	36.0	15.2	23.8
20 and less than 50	3.9	19.5	11.2	* 1.5	**0.2	7.2
50 and less than 90	13.5	16.0	* 1.2	**0.1	—	6.2
90 and over	56.1	16.3	**0.4	—	—	14.6
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
<i>Dwelling tenure type</i>						
Owners without a mortgage	65.5	49.8	35.1	26.3	31.2	41.6
Owners with a mortgage	12.9	24.9	44.5	53.4	54.0	37.9
<i>Renters</i>						
State housing authority	4.3	4.6	* 2.4	* 0.9	* 0.5	2.5
Private landlord	11.2	15.4	14.3	15.4	11.9	13.6
Other	* 1.5	* 2.4	* 1.2	* 2.4	* 1.1	1.7
<i>Total renters</i>	<i>17.0</i>	<i>22.4</i>	<i>18.0</i>	<i>18.7</i>	<i>13.5</i>	<i>17.9</i>
Other	4.6	2.9	* 2.4	* 1.7	* 1.3	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
	— '000—					
<i>Estimated number of income units</i>						
Capital City	445.8	471.8	532.8	574.6	660.4	2,685.4
Balance of State	414.2	383.2	323.2	282.4	195.7	1,598.7
Total	859.9	855.1	856.0	857.0	856.1	4,284.1

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

TABLE 10. COUPLE INCOME UNITS, Number of Dependent Children

Gross weekly income and characteristics of income units	Type of income unit				Couple without dependent children	All couple income units
	Couple with dependent children			Total		
	1 child	2 children	3 or more children			
	— '000 —					
Gross weekly income (\$)						
No income	**1.6	**3.6	**0.6	* 5.8	* 16.6	22.5
Negative income	* 5.4	* 6.8	**3.3	* 15.4	* 17.1	32.5
1-119	* 5.7	* 11.9	* 4.1	21.7	42.5	64.1
120-199	**2.1	**3.1	* 4.6	* 9.8	46.7	56.5
200-299	* 11.8	* 19.4	* 6.2	37.4	292.2	329.5
300-399	56.7	25.1	25.7	107.5	345.3	452.8
400-499	34.9	65.6	34.5	134.9	160.6	295.5
500-599	54.4	55.8	41.2	151.5	175.9	327.4
600-699	49.8	66.1	43.8	159.7	119.1	278.8
700-799	53.9	72.3	48.5	174.7	118.1	292.8
800-999	105.9	121.2	89.5	316.6	219.8	536.4
1000-1199	106.0	118.0	65.1	289.2	168.1	457.3
1200-1499	101.8	121.1	53.9	276.7	226.4	503.1
1500-1999	77.3	102.7	53.7	233.7	178.3	411.9
2000 and over	41.0	61.5	30.8	133.3	89.7	223.0
Total	708.3	854.1	505.3	2,067.7	2,216.4	4,284.1
	— Dollars per week —					
Mean income	1,036	1,106	1,073	1,074	797	931
Median income	931	964	885	928	605	796
	— Per cent of income units —					
Principal source of income						
Wage or salary	77.6	79.6	67.3	75.9	48.8	61.9
Own business or partnership income	8.7	7.7	13.3	9.4	7.5	8.5
Government pensions and allowances	9.4	9.3	16.9	11.2	29.9	20.9
Other income	3.3	* 2.1	* 1.8	2.5	12.2	7.5
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	9.8	7.3	13.7	9.7	39.1	24.9
One	32.0	37.6	38.6	35.9	19.4	27.4
Two	58.1	55.1	47.7	54.3	41.5	47.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	46.8	31.5	23.0	34.7	58.3	46.9
1 and less than 20	38.1	50.0	42.9	44.2	4.8	23.8
20 and less than 50	4.6	8.1	16.5	8.9	5.7	7.2
50 and less than 90	* 1.7	2.8	4.8	2.9	9.2	6.2
90 and over	7.7	6.5	12.1	8.3	20.5	14.6
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type						
Owners without a mortgage	26.4	26.0	23.3	25.5	56.7	41.6
Owners with a mortgage	50.4	52.2	52.9	51.8	25.0	37.9
Renters						
State housing authority	* 1.8	3.0	5.4	3.2	1.9	2.5
Private landlord	17.0	14.0	13.8	15.0	12.3	13.6
Other	* 2.1	* 2.2	* 2.5	2.2	1.2	1.7
<i>Total renters</i>	20.9	19.3	21.7	20.4	15.5	17.9
Other	* 2.2	2.5	* 2.1	2.3	2.8	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 11. COUPLE INCOME UNITS, Age of Reference Person

<i>Gross weekly income and characteristics of income units</i>	<i>Age of reference person</i>						<i>All couple income units</i>
	<i>15 - 24</i>	<i>25 - 34</i>	<i>35 - 44</i>	<i>45 - 54</i>	<i>55 - 64</i>	<i>65 and over</i>	
	— '000 —						
Gross weekly income (\$)							
No income	**0.6	* 6.0	* 5.1	* 4.5	**3.9	**2.4	22.5
Negative income	—	* 4.8	* 5.5	* 10.6	* 10.0	**1.6	32.5
1-119	**0.7	* 4.8	* 14.1	* 8.8	22.5	* 13.2	64.1
120-199	—	**3.1	* 8.9	* 5.8	* 6.8	31.9	56.5
200-299	* 7.8	* 17.1	23.9	39.0	88.2	153.5	329.5
300-399	* 6.5	39.0	44.3	48.8	87.2	226.9	452.8
400-499	* 7.4	38.8	67.5	40.2	53.0	88.6	295.5
500-599	* 10.6	53.8	67.5	75.3	53.4	66.8	327.4
600-699	* 14.1	48.0	81.5	53.8	48.2	33.3	278.8
700-799	**2.3	71.9	85.3	71.5	36.9	24.9	292.8
800-999	29.6	125.7	155.3	137.1	65.1	23.6	536.4
1000-1199	* 12.2	116.7	150.0	133.6	37.3	* 7.4	457.3
1200-1499	* 18.0	129.6	167.8	113.3	63.0	* 11.4	503.1
1500-1999	**3.6	74.7	132.4	154.8	41.1	* 5.4	411.9
2000 and over	**0.9	29.0	67.5	84.3	30.7	* 10.6	223.0
Total	114.3	762.9	1,076.8	981.3	647.1	701.6	4,284.1
	— Dollars per week —						
Mean income	849	1,002	1,077	1,153	789	460	931
Median income	860	962	966	992	596	358	796
	— Per cent of income units —						
Principal source of income							
Wage or salary	82.7	81.8	79.5	73.9	48.8	5.1	61.9
Own business or partnership income	**3.5	8.1	8.6	12.0	10.0	3.1	8.5
Government pensions and allowances	* 12.6	8.6	9.5	9.1	25.3	65.4	20.9
Superannuation	—	—	—	* 0.5	4.3	12.0	2.7
Other income	**1.2	**0.1	* 1.4	3.0	9.5	13.8	4.8
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit							
With dependent children	32.1	60.5	86.4	53.9	15.6	* 1.4	48.3
Without dependent children	67.9	39.5	13.6	46.1	84.4	98.6	51.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners							
None	* 12.9	8.0	7.5	9.0	32.9	86.9	24.9
One	24.1	33.7	33.1	28.5	30.5	7.8	27.4
Two	62.9	58.3	59.4	62.5	36.6	5.3	47.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	62.7	48.8	39.8	65.0	60.7	15.1	46.9
1 and less than 20	* 12.0	32.8	42.1	20.0	8.4	7.5	23.8
20 and less than 50	* 12.2	8.3	7.7	4.4	3.9	11.7	7.2
50 and less than 90	**0.8	* 2.0	2.5	2.6	7.3	21.1	6.2
90 and over	* 11.7	6.6	6.9	6.5	17.5	44.1	14.6
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type							
Owners without a mortgage	**2.3	7.6	21.6	44.4	70.9	84.9	41.6
Owners with a mortgage	23.1	54.8	55.2	43.6	20.4	3.8	37.9
Renters							
State housing authority	* 4.5	3.0	2.9	* 2.1	* 1.2	3.1	2.5
Private landlord	57.4	29.4	16.0	6.7	4.0	4.3	13.6
Other	* 7.2	* 2.3	* 1.8	* 1.2	* 1.5	* 0.9	1.7
<i>Total renters</i>	<i>69.1</i>	<i>34.7</i>	<i>20.7</i>	<i>10.0</i>	<i>6.7</i>	<i>8.3</i>	<i>17.9</i>
Other	* 5.5	2.9	2.5	* 2.0	* 2.0	3.1	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 12. COUPLE INCOME UNITS, Principal Source of Income

<i>Gross weekly income and characteristics of income units</i>	<i>Principal source of income</i>						<i>All couple income units(a)</i>
	<i>Income excluding government pensions and allowances</i>						
	<i>Earned income</i>			<i>Other income</i>	<i>Total</i>	<i>Government pensions and allowances</i>	
	<i>Wage or salary</i>	<i>Own business or partnership</i>	<i>Total</i>				
— '000 —							
Gross weekly income (\$)							
No income	—	—	—	**0.6	**0.6	—	22.5
Negative income	—	—	—	—	—	—	32.5
1-119	**8.8	**2.7	**11.4	37.4	48.9	**15.2	64.1
120-199	**6.8	**11.1	**17.9	**7.2	25.1	31.3	56.5
200-299	25.4	**19.8	45.2	**15.5	60.7	268.8	329.5
300-399	47.0	**19.7	66.7	22.9	89.7	363.1	452.8
400-499	91.4	29.5	120.9	42.1	163.0	132.5	295.5
500-599	176.9	37.4	214.4	58.3	272.6	54.7	327.4
600-699	202.6	25.4	227.9	32.6	260.6	**18.2	278.8
700-799	230.5	33.5	264.0	23.4	287.4	**5.5	292.8
800-999	446.2	59.6	505.8	26.3	532.0	**4.4	536.4
1000-1199	413.4	29.9	443.3	**13.5	456.7	**0.5	457.3
1200-1499	452.5	35.5	487.9	**15.2	503.1	—	503.1
1500-1999	376.8	30.9	407.7	**4.2	411.9	—	411.9
2000 and over	173.4	27.4	200.7	22.3	223.0	—	223.0
Total	2,651.6	362.3	3,013.9	321.4	3,335.3	894.5	4,284.1
— Dollars per week —							
Mean income	1,155	1,057	1,143	751	1,105	350	931
Median income	1,040	805	1,012	557	974	327	796
— Per cent of income units —							
Type of income unit							
With dependent children							
1 child	20.7	17.1	20.3	7.3	19.0	7.4	16.5
2 children	25.6	18.3	24.8	**5.6	22.9	8.9	19.9
3 or more children	12.8	18.5	13.5	**2.8	12.5	9.5	11.8
Total	59.2	53.8	58.5	15.8	54.4	25.8	48.3
Without dependent children and reference person aged							
15-44	17.1	9.4	16.2	**1.4	14.7	2.9	12.3
45-64	22.6	30.8	23.5	27.4	23.9	20.1	23.3
65 and over	1.2	6.0	1.8	55.4	6.9	51.1	16.1
Total	40.8	46.2	41.5	84.2	45.6	74.2	51.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners							
None	..	..	..	76.9	7.4	89.2	24.9
One	36.0	24.2	34.6	15.4	32.7	8.3	27.4
Two	64.0	75.8	65.4	7.7	59.9	2.6	47.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	61.0	58.9	60.8	55.2	60.2	..	46.9
1 and less than 20	32.5	27.5	31.9	18.2	30.6	..	23.8
20 and less than 50	6.4	13.6	7.3	26.0	9.1	**0.7	7.2
50 and less than 90	..	..	..	..	..	29.3	6.2
90 and over	..	..	..	..	..	69.9	14.6
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type							
Owners without a mortgage	28.2	43.3	30.0	86.1	35.4	64.6	41.6
Owners with a mortgage	50.2	44.7	49.6	7.3	45.5	10.1	37.9
Renters							
State housing authority	1.5	**0.5	1.4	**0.6	1.3	7.3	2.5
Private landlord	15.8	8.0	14.8	**4.1	13.8	12.8	13.6
Other	1.9	**1.0	1.8	**0.2	1.6	**1.8	1.7
Total renters	19.2	9.5	18.0	**4.9	16.8	21.9	17.9
Other	2.4	**2.4	2.4	**1.8	2.3	3.4	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 13. COUPLE INCOME UNITS, Number of Income Earners

<i>Gross weekly income and characteristics of income units</i>	<i>Number of income earners</i>			<i>All couple income units</i>
	<i>No income earners</i>	<i>One income earner</i>	<i>Two income earners</i>	
	— '000 —			
Gross weekly income (\$)				
No income	21.3	—	**1.2	22.5
Negative income	**2.6	* 7.9	22.0	32.5
1-119	43.4	* 12.4	* 8.3	64.1
120-199	34.8	* 13.1	* 8.5	56.5
200-299	267.3	35.8	26.4	329.5
300-399	358.5	67.4	27.0	452.8
400-499	141.7	103.1	50.8	295.5
500-599	91.0	162.3	74.0	327.4
600-699	36.1	163.2	79.4	278.8
700-799	* 19.6	146.0	127.2	292.8
800-999	21.7	189.6	325.2	536.4
1000-1199	* 8.3	107.9	341.0	457.3
1200-1499	* 9.7	76.9	416.5	503.1
1500-1999	* 4.2	50.2	357.5	411.9
2000 and over	* 7.9	36.9	178.2	223.0
Total	1,068.1	1,172.8	2,043.2	4,284.1
	— Dollars per week —			
Mean income	396	850	1,257	931
Median income	337	712	1,152	796
	— Per cent of income units —			
Principal source of income				
Wage or salary	..	81.3	83.1	61.9
Own business or partnership income	..	7.5	13.4	8.5
Government pensions and allowances	74.7	6.3	1.1	20.9
Other income	23.1	4.2	1.2	7.5
Total(a)	100.0	100.0	100.0	100.0
Type of income unit				
With dependent children				
1 child	6.5	19.3	20.2	16.5
2 children	5.8	27.4	23.0	19.9
3 or more children	6.5	16.6	11.8	11.8
<i>Total</i>	<i>18.8</i>	<i>63.4</i>	<i>55.0</i>	<i>48.3</i>
Without dependent children and reference person aged				
15-44	2.7	7.3	20.1	12.3
45-64	21.8	25.0	23.1	23.3
65 and over	56.7	4.3	1.8	16.1
<i>Total</i>	<i>81.2</i>	<i>36.6</i>	<i>45.0</i>	<i>51.7</i>
Total	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income				
Nil and less than 1	11.3	39.1	70.0	46.9
1 and less than 20	4.2	39.3	25.1	23.8
20 and less than 50	7.8	14.7	2.7	7.2
50 and less than 90	17.0	5.7	* 0.7	6.2
90 and over	57.4	* 0.4	* 0.4	14.6
Total(a)	100.0	100.0	100.0	100.0
Dwelling tenure type				
Owners without a mortgage	71.4	35.5	29.6	41.6
Owners with a mortgage	7.7	40.1	52.5	37.9
Renters				
State housing authority	6.0	2.7	* 0.7	2.5
Private landlord	10.3	16.5	13.7	13.6
Other	* 1.6	3.1	* 1.0	1.7
<i>Total renters</i>	<i>17.8</i>	<i>22.3</i>	<i>15.4</i>	<i>17.9</i>
Other	3.1	2.0	2.6	2.6
Total	100.0	100.0	100.0	100.0

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

TABLE 14. COUPLE INCOME UNITS, Contribution of Government Pensions and Allowances

<i>Gross weekly income and characteristics of income units</i>	<i>Percentage contribution of government pensions and allowances to gross income</i>				<i>All couple income units(a)</i>
	<i>Nil or less than 1</i>	<i>1 to less than 20</i>	<i>20 to less than 90</i>	<i>90 and over</i>	
	— '000 —				
Gross weekly income (\$)					
No income	..	..	..	..	22.5
Negative income	..	..	..	..	32.5
1-119	40.9	**3.8	* 4.7	* 14.7	64.1
120-199	21.8	**2.3	* 6.4	25.9	56.5
200-299	42.7	* 10.4	29.6	246.9	329.5
300-399	41.8	21.6	150.0	239.4	452.8
400-499	62.0	47.4	115.1	71.0	295.5
500-599	113.5	85.9	104.9	23.0	327.4
600-699	99.5	102.0	74.6	**2.7	278.8
700-799	126.0	122.9	43.9	—	292.8
800-999	270.5	227.2	36.5	**2.3	536.4
1000-1199	251.4	200.4	* 5.5	—	457.3
1200-1499	378.3	122.7	**2.2	—	503.1
1500-1999	351.3	59.4	**1.2	—	411.9
2000 and over	209.6	* 13.4	—	—	223.0
Total	2,009.2	1,019.5	574.5	625.9	4,284.1
	— Dollars per week —				
Mean income	1,266	940	513	323	931
Median income	1,146	895	483	304	796
	— Per cent of income units —				
Principal source of income					
Wage or salary	80.5	84.5	29.8	—	61.9
Own business or partnership income	10.6	9.8	8.6	—	8.5
Government pensions and allowances	..	..	46.8	100.0	20.9
Other income	8.8	5.8	14.7	—	7.5
Total(a)	100.0	100.0	100.0	100.0	100.0
Type of income unit					
With dependent children					
1 child	16.5	26.5	7.8	8.7	16.5
2 children	13.4	41.9	16.1	8.9	19.9
3 or more children	5.8	21.3	18.7	9.7	11.8
<i>Total</i>	<i>35.7</i>	<i>89.6</i>	<i>42.6</i>	<i>27.3</i>	<i>48.3</i>
Without dependent children and reference person aged					
15-44	23.1	* 0.8	4.7	* 2.8	12.3
45-64	36.1	4.7	13.5	20.4	23.3
65 and over	5.2	4.8	39.2	49.5	16.1
<i>Total</i>	<i>64.3</i>	<i>10.4</i>	<i>57.4</i>	<i>72.7</i>	<i>51.7</i>
Total	100.0	100.0	100.0	100.0	100.0
Number of earners					
None	6.0	4.4	46.2	97.9	24.9
One	22.8	45.2	41.8	* 0.8	27.4
Two	71.1	50.3	12.1	* 1.3	47.7
Total	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type					
Owners without a mortgage	38.9	25.9	58.5	60.2	41.6
Owners with a mortgage	43.8	54.9	17.1	11.0	37.9
Renters					
State housing authority	* 0.5	* 1.9	* 3.2	9.7	2.5
Private landlord	13.3	13.2	15.4	13.7	13.6
Other	* 1.0	2.3	* 2.5	* 1.9	1.7
<i>Total renters</i>	<i>14.8</i>	<i>17.4</i>	<i>21.1</i>	<i>25.3</i>	<i>17.9</i>
Other	2.4	* 1.8	* 3.3	3.5	2.6
Total	100.0	100.0	100.0	100.0	100.0

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

TABLE 15. ONE-PARENT INCOME UNITS, Gross Weekly Income Quintile

Characteristics of income units	Gross weekly income quintile					All one-parent income units
	Lowest	Second	Third	Fourth	Highest	
	— Dollars per week —					
Upper boundary of quintile group	255	311	416	638	..	..
Mean income	192	288	363	523	951	463
Median income	220	291	362	510	847	362
	— Per cent of income units —					
Principal source of income						
Wage or salary	* 11.3	**2.5	* 11.2	55.9	88.2	33.8
Government pensions and allowances	81.3	96.7	86.8	39.3	**3.8	61.6
Other income (including own business)	* 5.1	**0.8	**2.0	* 4.8	* 8.0	4.1
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Sex of parent						
Male	* 17.1	* 9.2	* 6.7	* 12.8	22.7	13.7
Female	82.9	90.8	93.3	87.2	77.3	86.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Age of parent						
15-24	* 15.1	26.9	* 8.1	* 6.2	**2.5	11.8
25-44	60.8	58.5	79.4	78.2	64.6	68.3
45 and over	24.1	* 14.6	* 12.5	* 15.6	32.9	20.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of dependent children						
1 child	80.7	67.2	33.4	44.4	62.3	57.6
2 or more children	* 19.3	32.8	66.6	55.6	37.7	42.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Labour force status						
In the labour force						
Employed full-time	* 6.6	—	* 6.0	32.8	80.8	25.2
Employed part-time	* 8.3	* 15.8	26.2	46.6	* 14.0	22.1
Total employed	* 14.9	* 15.8	32.2	79.4	94.8	47.4
Unemployed	* 18.4	* 15.6	* 15.3	**3.8	—	10.6
Total labour force	33.2	31.4	47.4	83.3	94.8	58.0
Not in the labour force	66.8	68.6	52.6	* 16.7	* 5.2	42.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	* 8.8	**0.9	**1.9	* 4.3	37.4	10.7
1 and less than 20	**2.3	**0.8	**2.8	28.6	49.1	16.7
20 and less than 50	**3.1	**1.7	* 9.2	30.0	* 11.2	11.0
50 and less than 90	* 5.1	26.7	56.1	29.1	**2.1	23.8
90 and over	76.2	70.0	30.0	* 7.9	**0.2	36.8
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type						
Owners without a mortgage	* 10.5	* 8.7	* 14.1	* 13.7	* 20.3	13.4
Owners with a mortgage	* 11.4	* 13.4	* 13.7	24.3	44.3	21.4
Renters						
State housing authority	29.5	22.5	28.3	* 14.5	* 4.1	19.8
Private landlord	33.7	41.9	35.7	41.7	22.6	35.1
Other	* 7.0	* 4.6	* 7.2	**3.6	* 4.9	5.5
Total renters	70.2	69.0	71.2	59.8	31.7	60.4
Other	* 8.0	* 8.9	* 1.0	**2.2	**3.8	4.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
	— '000 —					
Estimated number of income units						
Capital City	66.4	56.1	60.4	65.3	75.6	323.9
Balance of State	37.4	46.5	43.8	37.2	28.1	193.1
Total	103.8	102.6	104.2	102.6	103.7	517.0

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

TABLE 16. ONE-PARENT INCOME UNITS, Age of Parent

Gross weekly income and characteristics of income units	Age of parent				All one-parent income units
	15 - 24	25 - 34	35 - 44	45 and over	
	— '000 —				
Gross weekly income (\$)					
No income	**1.1	—	—	**3.5	* 4.6
Negative income	—	—	—	—	—
1-199	**3.9	* 8.7	* 8.5	* 7.8	28.9
200-299	28.5	51.2	33.3	23.1	136.1
300-399	* 16.1	40.8	46.5	* 17.8	121.1
400-499	**3.6	27.9	* 20.8	* 9.6	62.0
500-599	* 4.2	* 13.0	* 20.6	* 4.8	42.5
600-699	**0.6	* 13.8	* 18.3	* 6.9	39.6
700 and over	**2.6	* 8.5	41.3	29.7	82.1
Total	60.7	163.9	189.2	103.2	517.0
	— Dollars per week —				
Mean income	320	401	513	556	463
Median income	293	334	413	395	362
	— Per cent of income units —				
Principal source of income					
Wage or salary	* 15.0	23.5	40.4	49.3	33.8
Government pensions and allowances	82.8	73.5	53.3	45.2	61.6
Other income (including own business)	**0.3	* 3.0	* 6.3	* 4.2	4.1
Total(a)	100.0	100.0	100.0	100.0	100.0
Sex of parent					
Male	—	* 11.0	15.6	22.5	13.7
Female	100.0	89.0	84.4	77.5	86.3
Total	100.0	100.0	100.0	100.0	100.0
Number of dependent children					
1 child	77.3	52.1	45.4	77.2	57.6
2 or more children	* 22.7	47.9	54.6	22.8	42.4
Total	100.0	100.0	100.0	100.0	100.0
Labour force status					
In the labour force					
Employed full-time	* 10.6	14.6	32.3	37.9	25.2
Employed part-time	* 12.9	22.8	22.3	26.1	22.1
<i>Total employed</i>	* 23.5	37.4	54.6	63.9	47.4
Unemployed	* 10.5	* 11.4	13.7	* 4.0	10.6
<i>Total labour force</i>	* 34.0	48.8	68.3	68.0	58.0
Not in the labour force	66.0	51.2	31.7	32.0	42.0
Total	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income					
Nil and less than 1	**2.6	* 3.9	* 10.7	26.2	10.7
1 and less than 20	* 8.0	* 8.9	24.3	* 20.3	16.7
20 and less than 50	**4.7	14.1	13.3	* 5.7	11.0
50 and less than 90	* 25.3	28.7	21.1	* 20.3	23.8
90 and over	57.5	44.4	30.5	24.2	36.8
Total(a)	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type					
Owners without a mortgage	—	* 4.4	13.1	36.3	13.4
Owners with a mortgage	—	14.5	31.2	27.2	21.4
Renters					
State housing authority	* 14.4	25.0	21.7	* 11.3	19.8
Private landlord	63.7	44.9	27.5	* 16.5	35.1
Other	* 16.8	* 5.6	* 2.9	**3.3	5.5
<i>Total renters</i>	94.8	75.5	52.1	31.1	60.4
Other	**5.2	* 5.7	* 3.6	* 5.4	4.8
Total	100.0	100.0	100.0	100.0	100.0

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

TABLE 17. ONE-PARENT INCOME UNITS, Principal Source of Income

<i>Gross weekly income and characteristics of income units</i>	<i>Principal source of income</i>			<i>All one-parent income units(b)</i>
	<i>Income excluding government pensions and allowances</i>		<i>Government pensions and allowances</i>	
	<i>Earned income</i>	<i>Total(a)</i>		
	— '000 —			
Gross weekly income (\$)				
No income	—	**2.3	—	* 4.6
Negative income	—	—	—	—
1-199	* 4.8	* 5.8	23.2	28.9
200-299	* 8.8	* 10.7	125.4	136.1
300-399	* 8.4	* 9.8	111.3	121.1
400-499	26.0	26.8	35.2	62.0
500-599	21.2	23.0	* 19.5	42.5
600-699	36.8	37.2	**2.3	39.6
700 and over	76.6	80.5	**1.6	82.1
Total	182.7	196.2	318.4	517.0
	— Dollars per week —			
Mean income	724	707	317	463
Median income	650	644	303	362
	— Per cent of income units —			
Sex of parent				
Male	24.6	22.9	8.2	13.7
Female	75.4	77.1	91.8	86.3
Total	100.0	100.0	100.0	100.0
Age of parent				
15-24	* 5.0	* 4.7	15.8	11.8
25-44	67.1	67.1	69.5	68.3
45 and over	27.9	28.2	14.7	20.0
Total	100.0	100.0	100.0	100.0
Number of dependent children				
1 child	65.9	63.6	53.5	57.6
2 or more children	34.1	36.4	46.5	42.4
Total	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income				
Nil and less than 1	28.3	28.2	..	10.7
1 and less than 20	45.9	44.0	..	16.7
20 and less than 50	25.7	26.6	* 1.5	11.0
50 and less than 90	..	..	38.7	23.8
90 and over	..	..	59.8	36.8
Total(b)	100.0	100.0	100.0	100.0
Dwelling tenure type				
Owners without a mortgage	20.0	21.1	8.4	13.4
Owners with a mortgage	32.4	32.9	14.5	21.4
Renters				
State housing authority	* 8.4	* 7.9	27.3	19.8
Private landlord	30.1	29.3	38.9	35.1
Other	* 5.2	* 4.9	* 5.9	5.5
<i>Total renters</i>	<i>43.7</i>	<i>42.2</i>	<i>72.0</i>	<i>60.4</i>
Other	* 4.0	* 3.8	* 5.1	4.8
Total	100.0	100.0	100.0	100.0

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

TABLE 18. ONE-PARENT INCOME UNITS, Labour Force Status and Sex

Gross weekly income and characteristics of income units	In labour force			Not in labour force	Male	Female	All one-parent income units
	Employed	Unemployed	Total				
— '000 —							
Gross weekly income (\$)							
No income	**1.0	—	**1.0	**3.7	—	* 4.6	* 4.6
Negative income	—	—	—	—	—	—	—
1-199	* 4.8	* 5.0	* 9.8	* 19.1	**0.3	28.7	28.9
200-299	* 17.6	22.7	40.3	95.8	25.0	111.1	136.1
300-399	34.0	23.1	57.2	64.0	* 7.0	114.1	121.1
400-499	38.1	**1.6	39.7	22.3	* 5.8	56.2	62.0
500-599	33.1	**2.5	35.6	* 6.9	**3.8	38.8	42.5
600-699	38.7	—	38.7	**0.9	* 8.2	31.4	39.6
700 and over	77.6	—	77.6	* 4.6	* 20.8	61.3	82.1
Total	244.9	55.0	299.9	217.1	70.8	446.1	517.0
— Dollars per week —							
Mean income	642	292	578	305	597	442	463
Median income	584	289	500	291	444	351	362
— Per cent of income units —							
Principal source of income							
Wage or salary	71.4	—	58.3	—	59.3	29.8	33.8
Government pensions and allowances	24.0	95.3	37.1	95.4	36.6	65.5	61.6
Other income (including own business)	* 4.6	**4.7	* 4.6	* 3.5	**4.0	* 4.2	4.1
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Sex of parent							
Male	21.1	* 13.5	19.7	* 5.4	100.0	..	13.7
Female	78.9	86.5	80.3	94.6	..	100.0	86.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age of parent							
15-24	* 5.8	* 11.6	* 6.9	18.5	—	13.6	11.8
25-44	67.2	80.9	69.7	66.3	67.3	68.5	68.3
45 and over	26.9	* 7.5	23.4	15.2	32.7	17.9	20.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of dependent children							
1 child	59.9	54.0	58.8	55.9	70.2	55.6	57.6
2 or more children	40.1	46.0	41.2	44.1	* 29.8	44.4	42.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	21.6	—	17.6	**1.2	36.5	6.6	10.7
1 and less than 20	34.3	**1.4	28.2	**0.8	* 20.1	16.2	16.7
20 and less than 50	21.0	**3.3	17.8	**1.7	* 6.7	11.7	11.0
50 and less than 90	19.3	* 19.4	19.4	30.0	* 8.2	26.3	23.8
90 and over	* 3.4	75.8	16.7	64.7	* 28.4	38.2	36.8
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type							
Owners without a mortgage	18.9	* 8.6	17.0	* 8.6	* 16.8	12.9	13.4
Owners with a mortgage	28.1	* 19.4	26.5	14.4	* 22.5	21.2	21.4
Renters							
State housing authority	10.2	* 33.6	14.5	27.2	* 9.2	21.5	19.8
Private landlord	32.6	* 34.7	33.0	37.9	43.0	33.8	35.1
Other	* 5.5	**1.7	* 4.8	* 6.4	* 6.4	5.3	5.5
<i>Total renters</i>	<i>48.4</i>	<i>70.0</i>	<i>52.3</i>	<i>71.5</i>	<i>58.6</i>	<i>60.6</i>	<i>60.4</i>
Other	* 4.7	**2.0	* 4.2	* 5.5	**2.1	5.2	4.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 19. ONE-PARENT INCOME UNITS, Contribution of Government Pensions and Allowances

<i>Gross weekly income and characteristics of income units</i>	<i>Percentage contribution of government pensions and allowances to gross income</i>			<i>All one-parent income units(a)</i>
	<i>Nil or less than 20</i>	<i>20 to less than 90</i>	<i>90 and over</i>	
— '000 —				
Gross weekly income (\$)				
No income	..	..	..	* 4.6
Negative income	..	..	..	—
1-199	* 4.4	**3.4	* 21.1	28.9
200-299	* 7.1	22.9	106.1	136.1
300-399	**4.0	65.8	51.3	121.1
400-499	* 8.7	45.3	* 8.0	62.0
500-599	* 13.2	25.6	**3.8	42.5
600-699	28.5	* 10.9	**0.2	39.6
700 and over	75.8	* 6.4	—	82.1
Total	141.7	180.2	190.5	517.0
— Dollars per week —				
Mean income	793	419	271	463
Median income	742	398	270	362
— Per cent of income units —				
Principal source of income				
Wage or salary	92.7	24.1	..	33.8
Government pensions and allowances	..	71.0	100.0	61.6
Other income (including own business)	* 7.3	* 4.9	..	4.1
Total(a)	100.0	100.0	100.0	100.0
Sex of parent				
Male	28.3	* 5.9	* 10.6	13.7
Female	71.7	94.1	89.4	86.3
Total	100.0	100.0	100.0	100.0
Age of parent				
15-24	* 4.5	* 10.1	18.3	11.8
25-44	61.7	75.0	68.5	68.3
45 and over	33.8	14.8	13.1	20.0
Total	100.0	100.0	100.0	100.0
Number of dependent children				
1 child	69.0	44.4	60.5	57.6
2 or more children	31.0	55.6	39.5	42.4
Total	100.0	100.0	100.0	100.0
Labour force status				
In the labour force				
Employed full-time	76.7	* 11.1	**0.4	25.2
Employed part-time	19.8	43.7	* 4.0	22.1
<i>Total employed</i>	<i>96.5</i>	<i>54.8</i>	<i>* 4.4</i>	<i>47.4</i>
Unemployed	**0.5	* 6.9	21.9	10.6
<i>Total labour force</i>	<i>97.0</i>	<i>61.8</i>	<i>26.3</i>	<i>58.0</i>
Not in the labour force	* 3.0	38.2	73.7	42.0
Total	100.0	100.0	100.0	100.0
Dwelling tenure type				
Owners without a mortgage	24.7	12.3	* 5.2	13.4
Owners with a mortgage	35.5	22.9	* 10.0	21.4
Renters				
State housing authority	* 4.1	17.9	33.8	19.8
Private landlord	25.7	38.0	39.6	35.1
Other	* 4.7	* 6.3	* 5.4	5.5
<i>Total renters</i>	<i>34.6</i>	<i>62.3</i>	<i>78.7</i>	<i>60.4</i>
Other	* 5.2	* 2.5	* 6.1	4.8
Total	100.0	100.0	100.0	100.0

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

TABLE 20. ONE-PERSON INCOME UNITS, Gross Weekly Income Quintile

Characteristics of income units	Gross weekly income quintile					All one-person income units
	Lowest	Second	Third	Fourth	Highest	
	— Dollars per week —					
Upper boundary of quintile group	174	220	413	620	..	..
Mean income	99	189	311	515	947	411
Median income	125	184	301	510	802	301
	— Per cent of income units —					
Principal source of income						
Wage or salary	10.3	7.5	55.6	90.9	88.9	50.6
Own business or partnership income	3.8	**0.4	5.4	3.0	6.2	3.8
Government pensions and allowances	55.7	89.5	25.9	* 1.0	**0.2	34.5
Other income	13.0	2.6	13.1	5.1	4.7	7.7
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Sex						
Male	51.5	39.1	48.1	56.7	64.6	52.0
Female	48.5	60.9	51.9	43.3	35.4	48.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Age						
15-24	41.5	9.7	36.2	38.6	12.6	27.8
25-44	27.6	14.4	21.6	42.8	63.7	34.0
45-64	14.8	24.9	13.9	14.3	19.7	17.5
65 and over	16.1	51.0	28.4	4.3	4.0	20.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Labour force status						
In the labour force						
Employed	23.8	11.5	64.8	95.1	95.4	58.1
Unemployed	29.3	8.1	**0.1	**0.1	—	7.6
Total labour force	53.1	19.6	64.9	95.2	95.4	65.7
Not in the labour force	46.9	80.4	35.1	4.8	4.6	34.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	24.3	9.5	63.6	95.8	98.6	58.3
1 and less than 20	**0.3	—	* 1.7	* 1.0	* 0.8	0.8
20 and less than 50	* 0.5	* 1.0	9.6	* 2.3	**0.4	2.7
50 and less than 90	* 2.0	8.8	12.6	**0.2	**0.2	4.7
90 and over	53.7	80.7	12.6	* 0.7	—	29.6
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type						
Owners without a mortgage	16.2	41.1	25.9	10.8	14.5	21.7
Owners with a mortgage	5.1	* 2.3	4.6	11.5	25.3	9.8
Renters						
State housing authority	7.6	11.6	2.5	* 0.7	**0.1	4.5
Private landlord	18.0	17.7	24.3	30.9	29.2	24.0
Resident relative	16.2	9.6	21.1	23.3	12.5	16.5
Other	3.1	3.4	3.2	3.6	3.8	3.4
Total renters	45.0	42.2	51.1	58.5	45.6	48.5
Other	33.6	14.4	18.4	19.2	14.6	20.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
	— '000 —					
Estimated number of income units						
Capital City	546.4	498.2	555.5	622.4	666.7	2,889.3
Balance of State	332.8	362.0	302.0	247.2	195.0	1,439.0
Total	879.2	860.2	857.6	869.6	861.7	4,328.3

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

TABLE 21. ONE-PERSON INCOME UNITS, Age of Person

Gross weekly income and characteristics of income units	Age of the person						All one-person income units
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	
	— '000 —						
Gross weekly income (\$)							
No income	100.4	28.5	* 9.9	* 5.4	* 5.0	**3.3	152.4
Negative income	—	* 11.2	**1.7	**0.8	—	**2.3	* 16.0
1-119	141.1	33.5	* 18.1	* 18.3	* 20.9	* 19.2	251.0
120-159	81.2	46.0	* 16.5	* 15.7	* 12.6	48.4	220.4
160-199	89.5	98.8	66.9	77.2	132.5	435.6	900.5
200-299	143.7	65.6	32.6	45.9	70.1	246.9	604.9
300-399	156.6	59.2	24.7	21.7	29.9	62.5	354.6
400-499	208.1	118.3	35.2	37.2	* 11.1	28.6	438.5
500-599	134.4	133.7	60.5	46.3	22.5	* 11.3	408.7
600-699	82.7	146.4	57.7	24.5	* 18.4	* 7.8	337.4
700-799	34.2	100.1	32.8	23.8	* 9.8	* 8.0	208.7
800-999	* 19.9	107.7	46.8	45.8	* 14.4	* 12.7	247.4
1000-1499	* 6.5	36.9	41.4	23.8	* 10.4	**3.6	122.5
1500 and over	* 4.2	* 19.2	22.6	* 11.9	* **1.8	* 5.7	65.5
Total	1,202.6	1,005.1	467.3	398.1	359.3	895.9	4,328.3
	— Dollars per week —						
Mean income	335	526	652	508	327	248	411
Median income	331	518	543	426	208	191	301
	— Per cent of income units —						
Principal source of income							
Wage or salary	70.2	71.8	65.8	56.2	23.2	* 1.0	50.6
Own business or partnership income	1.8	4.8	6.2	8.7	* 4.7	* 1.4	3.8
Government pensions and allowances	16.4	16.6	22.1	28.4	55.3	79.7	34.5
Superannuation	—	**0.1	**0.4	**0.7	6.7	7.1	2.2
Other income	4.1	3.2	* 3.6	* 4.3	8.9	10.2	5.5
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Sex							
Male	57.5	62.6	67.0	55.5	41.3	27.7	52.0
Female	42.5	37.4	33.0	44.5	58.7	72.3	48.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Labour force status							
In the labour force							
Employed	75.5	82.1	75.7	67.1	33.7	4.2	58.1
Unemployed	13.9	8.3	9.8	* 4.9	* 3.7	—	7.6
<i>Total labour force</i>	<i>89.4</i>	<i>90.4</i>	<i>85.5</i>	<i>72.0</i>	<i>37.3</i>	<i>4.2</i>	<i>65.7</i>
Not in the labour force	10.6	9.6	14.5	28.0	62.7	95.8	34.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	73.1	77.7	73.7	68.0	38.3	12.5	58.3
1 and less than 20	* 0.6	* 0.6	**0.3	* 1.0	**0.7	* 1.4	0.8
20 and less than 50	* 1.7	* 1.2	* 1.4	**1.0	* 4.8	6.5	2.7
50 and less than 90	1.8	* 1.8	* 2.8	* 2.0	8.0	12.8	4.7
90 and over	14.5	14.8	19.4	26.4	46.8	66.2	29.6
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type							
Owners without a mortgage	* 0.7	* 1.9	10.7	26.6	50.5	63.9	21.7
Owners with a mortgage	* 1.6	13.9	23.4	21.2	13.2	2.6	9.8
Renters							
State housing authority	* 0.8	* 1.8	* 3.9	7.0	8.6	10.1	4.5
Private landlord	24.5	38.2	32.4	26.3	15.9	5.4	24.0
Resident relative	32.7	20.0	11.4	* 4.8	* 2.4	4.5	16.5
Other	2.4	5.8	* 4.4	* 3.2	* 2.1	* 2.2	3.4
<i>Total renters</i>	<i>60.3</i>	<i>65.8</i>	<i>52.2</i>	<i>41.3</i>	<i>29.0</i>	<i>22.2</i>	<i>48.5</i>
Other	37.4	18.3	13.8	10.9	7.3	11.3	20.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 22. ONE-PERSON INCOME UNITS, Principal Source of Income

<i>Gross weekly income and characteristics of income units</i>	<i>Principal source of income</i>						<i>All one-person income units(a)</i>
	<i>Income excluding government pensions and allowances</i>						
	<i>Earned income</i>				<i>Government pensions and allowances</i>	<i>Total</i>	
	<i>Wage or salary</i>	<i>Own business or partnership</i>	<i>Total</i>	<i>Other income</i>			
	— '000 —						
Gross weekly income (\$)							
No income	—	—	—	* 16.8	* 16.8	—	152.4
Negative income	—	—	—	—	—	—	* 16.0
1-119	44.4	28.5	72.9	76.5	149.4	101.6	251.0
120-159	33.9	**2.6	36.5	* 14.5	51.0	169.4	220.4
160-199	36.9	**2.0	39.0	* 20.4	59.4	841.1	900.5
200-299	178.6	24.3	202.9	64.5	267.3	337.5	604.9
300-399	251.1	23.6	274.7	48.6	323.3	31.3	354.6
400-499	389.7	* 9.1	398.7	35.1	433.9	* 4.6	438.5
500-599	375.1	* 17.1	392.2	* 11.5	403.7	* 5.0	408.7
600-699	315.5	* 11.4	326.8	* 10.5	337.4	—	337.4
700-799	191.7	* 7.7	199.4	* 9.3	208.7	—	208.7
800-999	220.4	* 13.7	234.1	* 11.4	245.6	**1.8	247.4
1000-1199	67.0	**3.1	70.1	**1.2	71.4	—	71.4
1200-1499	43.6	* 4.0	47.7	**3.5	51.1	—	51.1
1500-1999	31.1	**1.6	32.6	* 7.0	39.6	—	39.6
2000 and over	* 9.6	* 13.9	23.5	**2.4	25.9	—	25.9
Total	2,188.6	162.6	2,351.2	333.1	2,684.3	1,492.4	4,328.3
	— Dollars per week —						
Mean income	577	750	589	352	560	186	411
Median income	528	402	525	260	503	180	301
	— Per cent of income units —						
Sex							
Male	59.0	75.7	60.1	48.3	58.7	39.9	52.0
Female	41.0	24.3	39.9	51.7	41.3	60.1	48.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age							
15-24	38.6	13.3	36.8	14.8	34.1	13.2	27.8
25-44	47.0	47.3	47.0	15.8	43.1	18.1	34.0
45-64	14.0	31.7	15.3	22.8	16.2	20.9	17.5
65 and over	* 0.4	* 7.7	0.9	46.6	6.6	47.8	20.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	97.1	96.4	97.0	72.8	94.0	..	58.3
1 and less than 20	* 0.8	—	* 0.8	* 4.6	1.2	..	0.8
20 and less than 50	2.1	* 3.6	2.2	17.5	4.1	* 0.5	2.7
50 and less than 90	..	..	..	..	..	13.7	4.7
90 and over	..	..	..	..	..	85.8	29.6
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type							
Owners without a mortgage	6.9	20.3	7.8	53.0	13.4	38.3	21.7
Owners with a mortgage	14.8	15.2	14.9	* 6.2	13.8	2.8	9.8
Renters							
State housing authority	* 0.4	**0.6	* 0.4	* 2.1	* 0.6	12.0	4.5
Private landlord	30.5	22.2	30.0	16.0	28.2	16.9	24.0
Resident relative	22.9	* 7.2	21.8	* 4.8	19.7	11.3	16.5
Other	3.4	**2.2	3.3	* 1.8	3.2	3.9	3.4
<i>Total renters</i>	57.3	32.1	55.5	24.7	51.7	44.0	48.5
Other	21.0	32.5	21.8	16.1	21.1	14.9	20.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 23. ONE-PERSON INCOME UNITS, Labour Force Status and Sex

Gross weekly income and characteristics of income units	In labour force			Not in labour force	Male	Female	All one-person income units
	Employed	Unemployed	Total				
— '000 —							
Gross weekly income (\$)							
No income	27.3	49.6	76.9	75.5	81.9	70.4	152.4
Negative income	* 15.1	—	* 15.1	**0.9	* 11.4	* 4.5	* 16.0
1-119	94.0	69.4	163.4	87.6	141.3	109.7	251.0
120-159	52.3	72.6	124.9	95.5	100.8	119.6	220.4
160-199	59.8	129.2	189.0	711.4	371.7	528.7	900.5
200-299	245.6	* 7.9	253.4	351.4	263.8	341.0	604.9
300-399	280.4	—	280.4	74.2	174.6	179.9	354.6
400-499	404.1	**0.7	404.8	33.6	230.9	207.6	438.5
500-599	396.6	—	396.6	* 12.2	229.2	179.5	408.7
600-699	327.5	—	327.5	* 9.9	221.8	115.5	337.4
700-799	201.1	—	201.1	* 7.6	128.0	80.7	208.7
800-999	235.7	—	235.7	* 11.7	152.1	95.3	247.4
1000-1199	70.1	—	70.1	**1.2	48.0	23.4	71.4
1200-1499	47.2	—	47.2	**3.9	45.5	* 5.6	51.1
1500-1999	32.3	—	32.3	* 7.3	28.7	* 10.9	39.6
2000 and over	23.5	—	23.5	**2.4	21.4	* 4.5	25.9
Total	2,512.7	329.4	2,842.0	1,486.3	2,251.2	2,077.1	4,328.3
— Dollars per week —							
Mean income	561	121	510	222	462	355	411
Median income	508	150	473	182	385	250	301
— Per cent of income units —							
Principal source of income							
Wage or salary	87.1	—	77.0	—	57.3	43.2	50.6
Own business or partnership income	6.2	—	5.5	* 0.5	5.5	1.9	3.8
Government pensions and allowances	3.2	80.5	12.2	77.2	26.5	43.2	34.5
Other income	2.0	6.4	2.5	17.6	7.1	8.3	7.7
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Sex							
Male	60.4	65.4	60.9	34.9	100.0	..	52.0
Female	39.6	34.6	39.1	65.1	..	100.0	48.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Age							
15-24	36.1	50.8	37.8	8.6	30.7	24.6	27.8
25-44	46.9	39.3	46.0	11.0	41.9	25.5	34.0
45-64	15.4	9.9	14.8	22.6	16.4	18.7	17.5
65 and over	1.5	—	1.3	57.7	11.0	31.2	20.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	92.4	* 4.4	82.2	12.6	66.4	49.5	58.3
1 and less than 20	* 0.7	—	* 0.6	* 1.0	* 0.8	* 0.8	0.8
20 and less than 50	2.1	—	1.8	4.4	2.2	3.3	2.7
50 and less than 90	2.3	* 1.9	2.2	9.5	3.1	6.5	4.7
90 and over	0.8	78.7	9.9	67.3	23.3	36.4	29.6
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type							
Owners without a mortgage	8.6	* 3.9	8.1	47.6	14.8	29.1	21.7
Owners with a mortgage	14.7	* 3.8	13.4	2.8	10.7	8.8	9.8
Renters							
State housing authority	* 0.7	* 5.7	1.2	10.8	3.6	5.5	4.5
Private landlord	29.8	28.7	29.7	13.2	26.9	20.9	24.0
Resident relative	21.2	23.6	21.5	7.1	20.1	12.7	16.5
Other	3.4	* 5.2	3.6	3.1	3.6	3.3	3.4
<i>Total renters</i>	<i>55.0</i>	<i>63.1</i>	<i>56.0</i>	<i>34.2</i>	<i>54.1</i>	<i>42.4</i>	<i>48.5</i>
Other	21.7	29.2	22.5	15.4	20.5	19.7	20.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 24. ONE-PERSON INCOME UNITS, Contribution of Government Pensions and Allowances

<i>Gross weekly income and characteristics of income units</i>	<i>Percentage contribution of government pensions and allowances to gross income</i>			<i>All one-person income units(a)</i>
	<i>Nil or less than 20</i>	<i>20 to less than 90</i>	<i>90 and over</i>	
	— '000 —			
Gross weekly income (\$)				
No income	..	..	..	152.4
Negative income	..	..	..	* 16.0
1-119	147.2	* 5.1	98.7	251.0
120-159	48.9	* 11.6	159.9	220.4
160-199	57.3	35.5	807.6	900.5
200-299	221.9	183.7	199.2	604.9
300-399	289.2	55.9	* 9.4	354.6
400-499	423.3	* 13.8	**1.4	438.5
500-599	397.7	* 6.6	* 4.4	408.7
600-699	332.4	* 5.0	—	337.4
700-799	207.3	**1.4	—	208.7
800-999	243.5	**3.9	—	247.4
1000-1199	71.4	—	—	71.4
1200-1499	51.1	—	—	51.1
1500-1999	39.6	—	—	39.6
2000 and over	25.9	—	—	25.9
Total	2,556.6	322.6	1,280.8	4,328.3
	— Dollars per week —			
Mean income	573	276	177	411
Median income	510	249	178	301
	— Per cent of income units —			
Principal source of income				
Wage or salary	83.8	14.4	..	50.6
Own business or partnership income	6.1	* 1.8	..	3.8
Government pensions and allowances	—	65.8	100.0	34.5
Other income	10.1	18.0	..	7.7
Total(a)	100.0	100.0	100.0	100.0
Sex				
Male	59.2	37.2	41.0	52.0
Female	40.8	62.8	59.0	48.0
Total	100.0	100.0	100.0	100.0
Age				
15-24	34.6	13.1	13.6	27.8
25-44	44.3	15.4	18.7	34.0
45-64	16.2	17.9	21.3	17.5
65 and over	4.8	53.7	46.3	20.7
Total	100.0	100.0	100.0	100.0
Labour force status				
In the labour force				
Employed	91.5	34.1	1.7	58.1
Unemployed	* 0.6	* 1.9	20.2	7.6
<i>Total labour force</i>	<i>92.1</i>	<i>36.0</i>	<i>21.9</i>	<i>65.7</i>
Not in the labour force	7.9	64.0	78.1	34.3
Total	100.0	100.0	100.0	100.0
Dwelling tenure type				
Owners without a mortgage	12.2	51.8	35.2	21.7
Owners with a mortgage	14.2	* 3.8	2.8	9.8
Renters				
State housing authority	* 0.6	* 3.0	13.4	4.5
Private landlord	28.5	14.9	18.0	24.0
Resident relative	20.1	8.8	11.8	16.5
Other	3.1	* 4.7	3.8	3.4
<i>Total renters</i>	<i>52.2</i>	<i>31.4</i>	<i>47.0</i>	<i>48.5</i>
Other	21.3	13.0	14.9	20.1
Total	100.0	100.0	100.0	100.0

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

TABLE 25. SELECTED INCOME UNITS, Life-Cycle Groups

Gross weekly income and characteristics of income units	Couple without dependent children, reference person aged under 35		Couple with dependent children and age of eldest child (years)			Couple without dependent children, reference person aged 55 - 64		One-person aged 65 and over	
	One-person aged under 35	Couple without dependent children, reference person aged under 35	Under 5	5 - 14	15 - 24	One-parent	55 - 64	65 and over	One-person aged 65 and over
— '000 —									
Gross weekly income (\$)									
No income	128.9	* 5.0	**1.7	**2.0	**2.2	* 4.6	**3.9	**2.4	**3.3
Negative income	* 11.2	—	**1.4	* 8.1	* 5.9	—	* 9.5	**1.6	**2.3
1-119	174.6	**0.6	* 8.2	* 9.0	* 4.5	* 10.3	* 18.8	* 13.2	* 19.2
120-159	127.3	**3.1	—	**1.9	**1.3	* 4.9	**0.8	23.4	48.4
160-199	188.3	—	**1.1	**3.0	**2.5	* 13.7	* 5.9	* 8.5	435.6
200-299	209.3	* 14.8	* 7.5	22.9	* 7.0	136.1	87.6	153.5	246.9
300-399	215.8	**3.6	34.0	48.3	25.2	121.1	77.8	226.3	62.5
400-499	326.4	* 10.0	29.6	70.3	35.0	62.0	39.8	88.6	28.6
500-599	268.1	* 19.6	36.8	74.1	40.5	42.5	45.7	64.6	* 11.3
600-699	229.1	* 14.3	40.8	82.2	36.8	39.6	41.5	31.1	* 7.8
700-799	134.3	24.1	43.1	89.8	41.8	* 16.3	33.7	24.9	* 8.0
800-999	127.7	70.6	65.0	149.4	102.2	39.9	49.4	21.3	* 12.7
1000-1199	33.0	57.9	72.2	136.3	80.7	* 9.9	31.2	* 7.1	**1.7
1200-1499	* 10.4	81.9	53.8	136.9	86.0	* 11.3	51.2	* 9.8	**1.8
1500-1999	* 13.6	51.7	37.0	91.2	105.4	**1.5	31.4	* 4.5	* 5.7
2000 and over	* 9.9	22.2	* 18.9	45.5	68.9	**3.3	* 18.2	* 10.6	—
Total	2,207.7	379.2	451.1	970.8	645.8	517.0	546.4	691.7	895.9
— Dollars per week —									
Mean income	422	1,126	973	1,016	1,231	463	726	455	248
Median income	410	1,093	873	895	1,039	362	570	356	191
— Per cent of income units —									
Principal source of income									
Wage or salary	70.9	89.1	79.0	75.4	74.5	33.8	47.8	4.5	* 1.0
Own business or partnership income	3.2	5.9	8.8	8.9	10.7	* 1.5	10.0	3.2	* 1.4
Government pensions and allowances	16.5	* 3.4	10.9	12.3	9.8	61.6	25.7	66.0	79.7
Superannuation	**0.1	—	—	**0.2	**0.2	—	4.8	12.1	7.1
Other income	3.7	**0.5	**0.7	* 2.1	3.6	* 2.6	9.2	13.6	10.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners									
None	23.2	* 4.3	10.7	9.0	10.1	54.1	35.3	87.5	95.5
One	76.8	13.9	44.9	37.7	27.1	45.9	30.1	7.3	4.5
Two	..	81.8	44.4	53.3	62.7	..	34.5	5.2	..
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income									
Nil and less than 1	75.2	90.1	30.6	26.6	49.7	10.7	63.5	15.0	12.5
1 and less than 20	* 0.6	* 1.6	49.8	50.2	31.3	16.7	5.9	7.1	* 1.4
20 and less than 50	1.4	* 3.6	7.9	10.0	8.1	11.0	* 3.0	11.6	6.5
50 and less than 90	1.8	* 1.6	* 1.0	3.7	* 3.0	23.8	7.2	21.0	12.8
90 and over	14.6	* 1.8	10.0	8.5	6.7	36.8	18.0	44.8	66.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling tenure type									
Owners without a mortgage	1.2	* 4.6	12.2	22.3	39.6	13.4	74.7	85.1	63.9
Owners with a mortgage	7.2	50.2	53.6	53.0	48.6	21.4	18.1	3.3	2.6
Renters									
State housing authority	1.2	* 1.4	* 1.5	4.1	* 3.0	19.8	* 0.8	3.1	10.1
Private landlord	30.7	39.1	25.3	16.5	5.6	35.1	* 3.4	4.4	5.4
Other	30.9	* 1.2	* 4.2	* 1.9	* 1.4	5.5	* 1.0	* 0.9	6.7
<i>Total renters</i>	<i>62.8</i>	<i>41.7</i>	<i>31.0</i>	<i>22.5</i>	<i>10.0</i>	<i>60.4</i>	<i>5.1</i>	<i>8.4</i>	<i>22.2</i>
Other	28.7	* 3.5	* 3.3	2.2	* 1.8	4.8	* 2.0	3.1	11.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

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

TABLE 26. ALL INCOME UNITS, Income Unit Type — By Alternative Measures

Type of income unit	Weekly income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
GROSS						
			— \$ —			
Upper boundary of quintile group	204	387	613	995	..	..
			— '000 —			
Couple						
Reference person aged under 45						
With dependent children	40.6	93.1	228.0	452.3	614.4	1,428.4
Without dependent children	* 15.7	33.8	50.5	129.1	296.7	525.8
Total	56.2	126.9	278.5	581.4	911.1	1,954.1
Reference person aged 45-64						
With dependent children	* 13.1	39.2	97.5	155.6	324.1	629.5
Without dependent children	59.8	216.0	159.0	226.7	337.4	998.9
Total	72.8	255.3	256.5	382.2	661.5	1,628.4
Reference person aged 65 and over	51.2	353.5	183.9	78.3	34.7	701.6
All couple income units	180.3	735.7	718.9	1,041.9	1,607.4	4,284.1
One-parent	42.8	236.6	119.8	91.9	25.9	517.0
One-person						
Aged 15-24	427.3	272.2	381.1	111.2	* 10.7	1,202.6
Aged 25-64	646.8	307.2	547.8	557.1	170.8	2,229.8
Aged 65 and over	528.1	285.6	47.5	25.5	* 9.3	895.9
All one-person income units	1,602.2	865.0	976.4	693.9	190.8	4,328.3
Total	1,825.2	1,837.2	1,815.1	1,827.7	1,824.1	9,129.4
DISPOSABLE(a)						
			— \$ —			
Upper boundary of quintile group	201	355	515	788	..	..
			— '000 —			
Couple						
Reference person aged under 45						
With dependent children	40.6	67.0	197.0	496.8	627.0	1,428.4
Without dependent children	* 15.7	30.9	48.6	114.5	316.0	525.8
Total	56.2	97.9	245.6	611.3	943.1	1,954.1
Reference person aged 45-64						
With dependent children	* 13.1	23.4	80.0	175.2	337.8	629.5
Without dependent children	59.8	207.7	154.2	232.4	344.8	998.9
Total	72.8	231.1	234.2	407.6	682.7	1,628.4
Reference person aged 65 and over	50.2	297.0	229.6	81.7	43.1	701.6
All couple income units	179.3	626.0	709.4	1,100.6	1,668.8	4,284.1
One-parent	40.7	215.1	121.7	114.5	25.0	517.0
One-person						
Aged 15-24	436.2	325.4	361.5	74.7	* 4.9	1,202.6
Aged 25-64	650.8	365.7	584.4	508.8	120.1	2,229.8
Aged 65 and over	525.1	292.3	42.2	28.8	* 7.5	895.9
All one-person income units	1,612.1	983.4	988.0	612.3	132.5	4,328.3
Total	1,832.0	1,824.5	1,819.2	1,827.4	1,826.4	9,129.4

TABLE 26. ALL INCOME UNITS, Income Unit Type — By Alternative Measures —continued

Type of income unit	Weekly income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
HENDERSON EQUIVALENT(b)						
			— \$ —			
Upper boundary of quintile group	451	620	858	1,152	..	..
			— '000 —			
Couple						
Reference person aged under 45						
With dependent children	223.0	310.1	409.9	327.0	158.3	1,428.4
Without dependent children	34.9	43.9	60.9	161.5	224.6	525.8
Total	257.9	354.0	470.8	488.5	382.9	1,954.1
Reference person aged 45-64						
With dependent children	70.0	96.3	152.8	144.0	166.4	629.5
Without dependent children	112.1	206.2	160.3	188.0	332.4	998.9
Total	182.1	302.5	313.1	331.9	498.8	1,628.4
Reference person aged 65 and over	83.2	287.9	208.8	76.4	45.3	701.6
All couple income units	523.2	944.4	992.8	896.8	927.0	4,284.1
One-parent	161.3	159.4	101.0	70.4	24.9	517.0
One-person						
Aged 15-24	354.1	118.8	231.5	320.9	177.3	1,202.6
Aged 25-64	445.0	317.4	331.6	482.2	653.6	2,229.8
Aged 65 and over	350.6	283.7	166.8	51.2	43.6	895.9
All one-person income units	1,149.8	719.9	729.9	854.2	874.4	4,328.3
Total	1,834.3	1,823.7	1,823.7	1,821.5	1,826.3	9,129.4
OECD EQUIVALENT(b)						
			— \$ —			
Upper boundary of quintile group	469	623	923	1,306	..	..
			— '000 —			
Couple						
Reference person aged under 45						
With dependent children	264.9	277.8	429.6	325.1	131.0	1,428.4
Without dependent children	39.8	* 12.4	68.5	118.9	286.3	525.8
Total	304.6	290.1	498.1	444.0	417.3	1,954.1
Reference person aged 45-64						
With dependent children	91.2	77.3	172.5	150.8	137.6	629.5
Without dependent children	171.5	122.5	194.1	191.9	318.9	998.9
Total	262.7	199.8	366.7	342.8	456.5	1,628.4
Reference person aged 65 and over	184.9	234.5	192.8	56.5	32.9	701.6
All couple income units	752.2	724.4	1,057.6	843.2	906.7	4,284.1
One-parent	197.6	127.4	93.6	74.5	23.9	517.0
One-person						
Aged 15-24	373.3	124.7	238.6	345.9	120.2	1,202.6
Aged 25-64	371.4	385.7	234.0	504.2	734.4	2,229.8
Aged 65 and over	137.4	459.1	214.7	48.2	36.6	895.9
All one-person income units	882.1	969.5	687.3	898.3	891.1	4,328.3
Total	1,832.0	1,821.3	1,838.4	1,816.0	1,821.7	9,129.4

(a) Disposable income is gross income less tax. (b) See Appendix 2.

TABLE 27. ALL INCOME UNITS, Principal Source of Income — By Alternative Measures

Principal source of income	Weekly income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
GROSS						
			— \$ —			
Upper boundary of quintile group	204	387	613	995	..	..
			— '000 —			
Principal source of income						
Wage or salary	158.9	463.4	1,243.4	1,542.5	1,606.8	5,015.0
Own business or partnership income	49.8	82.7	101.8	152.3	146.3	532.8
Government pensions and allowances	1,229.6	1,145.2	303.9	26.0	**0.5	2,705.3
Other income	178.6	146.0	166.0	106.9	70.5	668.0
Total(a)	1,825.2	1,837.2	1,815.1	1,827.7	1,824.1	9,129.4
DISPOSABLE(b)						
			— \$ —			
Upper boundary of quintile group	201	355	515	788	..	..
			— '000 —			
Principal source of income						
Wage or salary	172.1	561.7	1,196.3	1,493.0	1,591.8	5,015.0
Own business or partnership income	50.6	82.1	95.5	153.9	150.7	532.8
Government pensions and allowances	1,221.7	1,036.2	380.4	63.9	**3.1	2,705.3
Other income	179.3	144.4	147.0	116.6	80.8	668.0
Total(a)	1,832.0	1,824.5	1,819.2	1,827.4	1,826.4	9,129.4
HENDERSON EQUIVALENT(c)						
			— \$ —			
Upper boundary of quintile group	451	620	858	1,152	..	..
			— '000 —			
Principal source of income						
Wage or salary	206.4	529.4	1,155.5	1,568.1	1,555.6	5,015.0
Own business or partnership income	100.0	93.4	101.2	102.1	136.1	532.8
Government pensions and allowances	1,140.9	1,111.9	405.8	36.9	* 9.8	2,705.3
Other income	178.7	89.0	161.2	114.3	124.7	668.0
Total(a)	1,834.3	1,823.7	1,823.7	1,821.5	1,826.3	9,129.4
OECD EQUIVALENT(c)						
			— \$ —			
Upper boundary of quintile group	469	623	923	1,306	..	..
			— '000 —			
Principal source of income						
Wage or salary	238.0	413.7	1,186.4	1,581.6	1,595.3	5,015.0
Own business or partnership income	99.2	78.3	117.6	103.5	134.2	532.8
Government pensions and allowances	1,100.5	1,264.2	318.7	* 19.5	**2.4	2,705.3
Other income	186.0	65.0	215.8	111.4	89.8	668.0
Total(a)	1,832.0	1,821.3	1,838.4	1,816.0	1,821.7	9,129.4

(a) Includes income units with nil or negative total income. (b) Disposable income is gross income less tax. (c) See Appendix 2.

TABLE 28. ALL INCOME UNITS

<i>Characteristics of income units</i>	<i>1994-95</i>	<i>1995-96</i>	<i>1996-97</i>	<i>1997-98</i>
		— Dollars per week —		
Mean income	596	609	625	658
Median income	453	457	477	499
		— Income share (%) —		
Income share of				
Lowest quintile	3.6	3.8	3.8	3.8
Second quintile	9.3	9.1	9.4	9.0
Third quintile	15.2	15.0	15.2	15.0
Fourth quintile	24.0	23.7	24.0	23.9
Highest quintile	47.9	48.3	47.5	48.3
Gini-coefficient	0.443	0.437	0.444	0.446
		— Per cent of income units —		
Principal source of income				
Wage or salary	56.8	55.5	54.8	54.9
Own business or partnership income	5.8	6.5	5.8	5.8
Government pensions and allowances	28.8	29.0	30.0	29.6
Other income	6.6	7.0	7.3	7.3
Total(a)	100.0	100.0	100.0	100.0
Type of income unit				
Couple				
With dependent children	23.2	22.7	22.3	22.6
Without dependent children	25.1	24.6	24.2	24.3
<i>All couple income units</i>	48.2	47.3	46.5	46.9
One-parent	4.7	4.9	5.2	5.7
One-person	47.1	47.8	48.3	47.4
Total	100.0	100.0	100.0	100.0
Number of earners				
None	34.2	34.3	35.6	35.1
One	42.9	42.5	42.5	42.5
Two	22.9	23.2	21.9	22.4
Total	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income				
Nil and less than 1	50.0	50.2	49.8	50.3
1 and less than 20	13.9	13.5	13.4	12.5
20 and less than 50	5.1	5.1	4.6	5.3
50 and less than 90	5.3	6.2	6.8	6.5
90 and over	23.3	22.6	23.0	23.0
Total(a)	100.0	100.0	100.0	100.0
Dwelling tenure type				
Owners without a mortgage	33.9	32.4	31.3	30.6
Owners with a mortgage	21.3	21.9	21.4	23.6
Renters				
State housing authority	4.3	4.7	4.4	4.5
Private landlord	18.0	19.9	20.6	19.8
Resident relative	8.1	7.8	7.5	8.3
Other	3.3	2.8	2.5	2.3
<i>Total renters</i>	33.7	35.2	34.9	34.8
Other	10.3	10.5	12.3	11.0
Total	100.0	100.0	100.0	100.0
		— '000 —		
Estimated number of income units				
Capital City	5,689.8	5,777.2	5,915.0	5,898.6
Balance of State	3,027.1	3,111.1	3,168.3	3,230.8
Total	8,716.8	8,888.3	9,083.3	9,129.4

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

TABLE 29. COUPLE INCOME UNITS

<i>Characteristics of income units</i>	<i>1994-95</i>	<i>1995-96</i>	<i>1996-97</i>	<i>1997-98</i>
	— Dollars per week —			
Mean income	835	868	890	931
Median income	721	730	766	796
	— Income share (%) —			
Income share of				
Lowest quintile	5.1	5.2	5.4	5.2
Second quintile	11.0	10.8	11.0	10.8
Third quintile	17.3	17.1	17.2	17.1
Fourth quintile	24.3	24.4	24.5	24.4
Highest quintile	42.3	42.5	42.0	42.3
Gini-coefficient	0.37	0.38	0.37	0.38
	— Per cent of income units —			
Principal source of income				
Wage or salary	62.9	60.5	61.2	61.9
Own business or partnership income	8.7	10.5	9.1	8.5
Government pensions and allowances	21.2	21.2	21.4	20.9
Other income	6.3	6.9	7.2	7.5
Total(a)	100.0	100.0	100.0	100.0
Type of income unit				
Couple with dependent children				
1 child	15.8	16.2	16.1	16.5
2 children	20.1	19.7	19.8	19.9
3 or more children	12.1	12.1	12.1	11.8
Total	48.0	48.0	47.9	48.3
Couple without dependent children and reference person aged				
15-44	13.8	12.3	11.9	12.3
45-64	23.1	23.7	23.9	23.3
65 and over	15.1	16.1	16.2	16.1
Total	52.0	52.0	52.1	51.7
Total	100.0	100.0	100.0	100.0
Number of earners				
None	24.9	24.6	25.1	24.9
One	27.7	26.4	27.9	27.4
Two	47.4	49.1	47.1	47.7
Total	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income				
Nil and less than 1	45.4	45.6	45.4	46.9
1 and less than 20	26.1	25.6	25.5	23.8
20 and less than 50	6.5	6.7	6.7	7.2
50 and less than 90	4.9	5.2	6.6	6.2
90 and over	16.1	15.9	14.7	14.6
Total(a)	100.0	100.0	100.0	100.0
Dwelling tenure type				
Owners without a mortgage	46.1	45.1	44.0	41.6
Owners with a mortgage	34.1	35.0	35.2	37.9
Renters				
Public	2.8	2.8	2.5	2.5
Private	12.0	12.8	13.4	13.6
Total renters(b)	16.9	17.3	18.0	17.9
Total(c)	100.0	100.0	100.0	100.0
	— '000 —			
Estimated number of income units				
Capital City	2,618.9	2,629.0	2,662.6	2,685.4
Balance of State	1,584.7	1,578.2	1,561.8	1,598.7
Total	4,203.6	4,207.2	4,224.4	4,284.1

(a) Includes income units with nil or negative total income. (b) Includes other renters. (c) Includes tenure type other.

TABLE 30. ONE-PARENT INCOME UNITS

<i>Characteristics of income units</i>	<i>1994-95</i>	<i>1995-96</i>	<i>1996-97</i>	<i>1997-98</i>
	— Dollars per week —			
Mean income	402	433	432	463
Median income	349	352	354	362
	— Income share (%) —			
Income share of				
Lowest quintile	8.5	8.4	9.8	8.3
Second quintile	13.2	12.6	13.3	12.4
Third quintile	17.5	16.3	16.4	15.8
Fourth quintile	23.3	23.2	22.1	22.4
Highest quintile	37.5	39.6	38.4	41.2
Gini-coefficient	0.29	0.28	0.28	0.33
	— Per cent of income units —			
Principal source of income				
Wage or salary	34.3	35.1	30.2	33.8
Own business or partnership income	2.1	2.6	*1.1	*1.5
Government pensions and allowances	59.4	58.7	64.8	61.6
Other income	3.6	3.0	*3.6	*2.6
Total(a)	100.0	100.0	100.0	100.0
Sex				
Male	13.7	17.2	12.9	13.7
Female	86.3	82.8	87.1	86.3
Total	100.0	100.0	100.0	100.0
Number of dependent children				
1 child	51.0	51.9	52.0	57.6
2 or more children	48.9	48.1	48.0	42.4
Total	100.0	100.0	100.0	100.0
Labour force status				
In the labour force				
Employed	47.4	48.6	40.6	47.4
Unemployed	9.9	6.0	9.2	10.6
Total labour force	57.3	54.6	49.8	58.0
Not in the labour force	42.7	45.4	50.2	42.0
Total	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income				
Nil and less than 1	8.3	8.7	9.0	10.7
1 and less than 20	19.1	21.1	17.0	16.7
20 and less than 50	13.1	11.8	9.2	11.0
50 and less than 90	21.8	22.2	22.4	23.8
90 and over	37.1	35.6	42.0	36.8
Total(a)	100.0	100.0	100.0	100.0
Dwelling tenure type				
Owners without a mortgage	18.0	12.5	11.8	13.4
Owners with a mortgage	19.8	22.8	18.7	21.4
Renters				
State housing authority	18.3	23.4	21.8	19.8
Private landlord	31.7	31.1	36.3	35.1
Other	5.9	7.6	7.4	5.5
Total renters	55.9	62.1	65.5	60.4
Other	5.6	2.6	*4.0	4.8
Total	100.0	100.0	100.0	100.0
	— '000 —			
Estimated number of income units				
Capital City	270.6	282.3	289.7	323.9
Balance of State	136.8	153.5	185.0	193.1
Total	407.4	435.8	474.7	517.0

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

TABLE 31. ONE-PERSON INCOME UNITS

<i>Characteristics of income units</i>	<i>1994-95</i>	<i>1995-96</i>	<i>1996-97</i>	<i>1997-98</i>
	— Dollars per week —			
Mean income	371	370	391	411
Median income	289	291	302	301
	— Income share (%) —			
Income share of				
Lowest quintile	4.8	4.9	3.8	4.9
Second quintile	9.4	9.7	9.4	9.1
Third quintile	15.8	15.7	15.2	15.0
Fourth quintile	24.9	25.3	24.0	25.2
Highest quintile	45.1	44.4	47.5	45.9
Gini-coefficient	0.41	0.41	0.41	0.42
	— Per cent of income units —			
Principal source of income				
Wage or salary	52.8	52.6	51.3	50.6
Own business or partnership income	3.2	2.8	3.1	3.8
Government pensions and allowances	33.6	33.6	34.5	34.5
Other income	7.1	7.4	7.7	7.7
Total(a)	100.0	100.0	100.0	100.0
Age				
15-24	32.3	31.7	31.0	27.8
25-44	30.8	32.5	32.8	34.0
45-64	16.5	16.7	16.4	17.5
65 and over	20.5	19.1	19.8	20.7
Total	100.0	100.0	100.0	100.0
Labour force status				
In the labour force				
Employed	59.5	59.1	58.1	58.1
Unemployed	8.6	8.6	8.4	7.6
Total labour force	68.1	67.6	66.5	65.7
Not in the labour force	31.9	32.4	33.5	34.3
Total	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income				
Nil and less than 1	58.8	59.0	58.4	58.3
1 and less than 20	0.9	0.8	1.3	0.8
20 and less than 50	2.8	2.7	2.0	2.7
50 and less than 90	4.2	5.5	5.4	4.7
90 and over	29.4	28.0	29.0	29.6
Total(a)	100.0	100.0	100.0	100.0
Dwelling tenure type				
Owners without a mortgage	22.9	21.8	21.3	21.7
Owners with a mortgage	8.3	8.9	8.5	9.8
Renters				
State housing authority	4.5	4.7	4.2	4.5
Private landlord	22.8	25.8	25.8	24.0
Resident relative	16.4	15.6	14.6	16.5
Other	5.1	4.1	3.3	3.4
Total renters	48.8	50.2	47.9	48.5
Other	18.7	19.1	22.3	20.1
Total(a)	100.0	100.0	100.0	100.0
	— '000 —			
Estimated number of income units				
Capital City	2,800.3	2,865.9	2,962.7	2,889.3
Balance of State	1,305.6	1,379.4	1,421.5	1,439.0
Total	4,105.9	4,245.3	4,384.2	4,328.3

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

EXPLANATORY NOTES

INTRODUCTION

1 This publication presents results from the 1997–98 Survey of Income and Housing Costs (SIHC). The survey collected information on sources of income, amounts received and characteristics of income units and persons resident in private dwellings throughout Australia.

2 The SIHC is a continuous survey, which began in July 1994. The survey was not conducted in 1998–99. It recommenced in July 1999.

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

CONCEPTS AND DEFINITIONS

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

Income unit

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

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

7 In this publication, income units are classified as:

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

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

Income

9 Income refers to regular and recurring cash receipts from employment, investments and transfers from government, private institutions and other households. Gross income is the sum of the income from all these sources before income tax and the Medicare levy have been deducted. This differs from the income definition used in the Australian System of National Accounts. Appendix 3 describes the main differences.

10 Sources from which these receipts may be received include:

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

Income *continued*

- 11** Receipts which are excluded from income because they are not regular or recurring cash payments include the following:
- income in kind including employee benefits such as the provision of a house or a car;
 - employer contributions to pension and superannuation funds;
 - capital transfers such as inheritances and legacies, maturity payments on life insurance policies, lump sum compensation for injuries or other damage; and
 - capital gains and losses.

Weekly income

12 Income is collected using a number of different reporting periods, such as the last financial year for own business and property income, and usual pay close to time of interview for wages and salaries and other sources of private income. The income is divided by the number of weeks in the reporting period. Estimates therefore do not refer to a given week within 1997–98.

Equivalent income

13 Disposable (gross income less personal income tax) income can be adjusted by the application of equivalence scales to facilitate comparison of income levels across income unit types. Equivalence scales are sets of ratios which show the relative income levels required for income units of different sizes and composition to maintain a similar standard of living. For more information on equivalence scales see Appendix 2.

SURVEY METHODOLOGY

Scope

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

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

16 Also excluded are persons living in remote and sparsely settled areas of the Northern Territory. Approximately 20% of the population in the Northern Territory live in such areas.

Interviewing

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

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

SURVEY DESIGN AND ESTIMATION

Sample design

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

20 The sample is suitable for producing reliable estimates at the Australian level for income of residents in private dwellings, classified by different population groups based on income unit composition (such as couples with children), levels and sources of income. Estimates at the State and Territory level for broad aggregates are generally reliable although some estimates for Tasmania, the Northern Territory and the Australian Capital Territory should be used with caution (see Appendix 4).

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

Fully non-responding households

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

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

Partial response and imputation

23 Partial response occurs when:

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

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

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

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

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

EXPLANATORY NOTES *continued*

Final sample

28 The sample on which estimates are based, or the final sample, is composed of persons for which all necessary information is available. The information may have been wholly provided at the interview (fully responding persons) or may have been completed through imputation for partially or non-responding persons. The final sample consists of 8,778 income units and includes information for approximately 400 income units which have had all income information imputed for one of the persons in the income unit.

NUMBER OF RESPONDING HOUSEHOLDS

	CAPITAL CITY.....		BALANCE OF STATE		TOTAL.....	
	<i>Households</i>	<i>Income units</i>	<i>Households</i>	<i>Income units</i>	<i>Households</i>	<i>Income units</i>
NSW	974	1 278	606	732	1 580	2 010
Vic.	1 048	1 368	421	516	1 469	1 884
Qld	592	737	647	799	1 239	1 536
SA	651	812	202	233	863	1 045
WA	733	918	197	229	930	1 147
Tas.	219	265	303	363	522	628
NT	65	80	45	50	110	130
ACT	312	398	—	—	312	398
Aust.	4 604	5 856	2 421	2 922	7 025	8 778

WEIGHTING

29 Estimates of numbers of persons and income units with particular characteristics are derived from the survey by a complex estimation procedure. This procedure ensures that the survey estimates conform to person benchmarks and household benchmarks. These benchmarks are produced from estimates of the resident population derived independently of the survey.

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

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

Benchmarking

32 The weight common to the household and the person is then calculated by calibrating the initial weights against both person and household benchmarks. Person benchmarks are estimates of the number of people in each State and Territory, by age, sex, and labour force status. Benchmarks are also used for the number of people living in the Capital City and the Balance of the State for each State and Territory. Household benchmarks for household types (based on the number of adults and children) are used for each of the States and Territories.

Benchmarking *continued*

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

Estimation

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

Reliability of estimates

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

Non-sampling error

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

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

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

38 The error due to incomplete response is minimised by:

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

Sampling error

39 The estimates are based on a sample of possible observations. Hence, they are subject to sampling variability and estimates may differ from the figures that would have been produced if information had been collected for all households. A measure of the sampling error for a given estimate is provided by the standard error expressed as a percentage of the estimate (relative standard error). Further information on sampling error is given in Appendix 4.

ACKNOWLEDGMENT

40 ABS publications draw extensively on information provided freely by individuals, businesses, governments and other organisations. Their continued cooperation is very much appreciated: without it, the wide range of statistics published by the ABS would not be available. Information received by the ABS is treated in strict confidence as required by the *Census and Statistics Act 1905*.

RELATED PRODUCTS

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

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

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

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

Housing Occupancy and Costs, Australia, 1995–96 (Cat. no. 4130.0)

Income and Housing Costs Survey, Australia: Confidentialised Unit Record File (Cat. no. 6541.0.15.001)—issued annually

Labour Force, Australia (Cat. no. 6203.0)—issued monthly

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

Survey of Income and Housing Costs, Australia: User Guide, 1997 (Cat. no. 6553.0)

APPENDIX 1 ANALYSING INCOME DISTRIBUTION

INTRODUCTION

The raw data for showing how income is distributed are a list of incomes of the recipient units. These units can be ordered by size of incomes, creating a list of recipients from lowest to highest income. This list provides all the detailed information and is the most complete description of the income distribution. However, it contains too much detail to be useful.

There are many ways to illustrate aspects of the distribution of income and to measure income inequality. In this publication, three methods are used to summarise the distribution of income—frequency distributions, income shares and Gini-coefficients.

FREQUENCY DISTRIBUTION

One common method of summarising the income distribution is the frequency distribution. This groups the population into classes by size of income and gives the number or proportion of recipient units in each income range. This can be presented as a table showing the number of income units whose incomes fall within each income range, as in Table 3. Alternatively, a graph of the frequency distribution is a good way to portray the essence of the income distribution. The first graph in the Summary of Findings shows the proportion of income units within \$50 income ranges. However such a graph still contains a lot of detail and does not answer questions on the relative economic well-being of different groups of recipients.

QUANTILES AND INCOME SHARE

Quantiles are formed by ranking the population from the lowest to highest on the basis of income and then dividing the population into a number of equal size groups. The aggregate income of each group is then divided by the overall aggregate income of the entire population to derive income shares. In this publication, groupings of 20% of the population have been used (called quintiles).

Income shares can also be derived for sub-groups of the population, such as couples with dependent children and one-person units, by ranking the units within each sub-population group, dividing this into quantiles, aggregating the income of each quantile group, and dividing this by the aggregate income of all members of the population sub-group. Table 2 shows, for all income units and for significant population sub-groups, the shares of aggregate income received by quintile groups.

GINI-COEFFICIENT

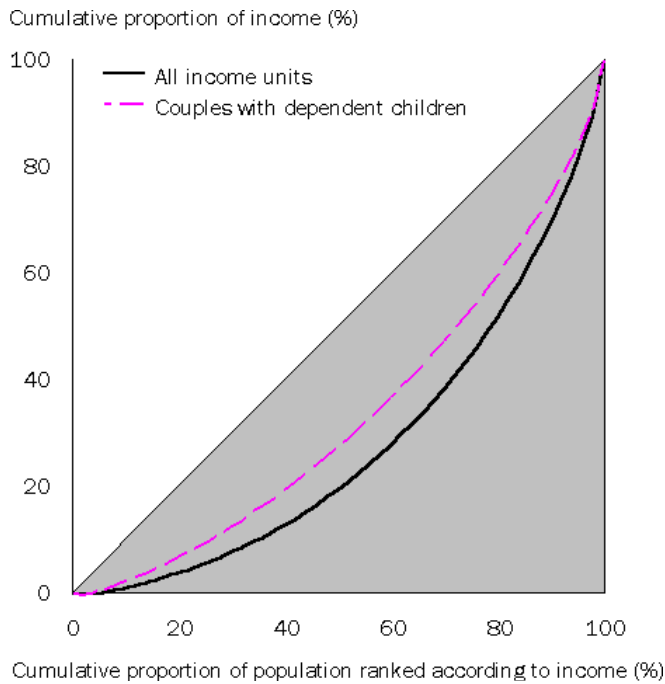
The Gini-coefficient is a single statistic which summarises the dispersion of income across the entire income distribution. It summarises detailed information about income shares for very small quantiles (such as 1% or smaller). The Gini-coefficient ranges between zero when all incomes are equal and one when one unit receives all the income. In general the smaller the Gini-coefficient the more even the distribution of income.

GINI-COEFFICIENT *continued*

The Gini-coefficient can be derived as a summary measure from the Lorenz curve. The Lorenz curve is a graph showing the cumulative proportion of income on one axis and, on the other, the cumulative proportion of the population ranked according to income. It shows the income share for any selected cumulative proportion of the population (see below).

The Gini-coefficient is defined as the area between the diagonal (line of equality) and the Lorenz curve as a proportion of the total area under the diagonal.

LORENZ CURVES, All Income Units and Couples with Dependent Children



The graph above shows two Lorenz curves from the 1997–98 Survey of Income and Housing Costs. The graph shows the Gini-coefficient for all income units is larger than that for couples with dependent children. The calculated Gini-coefficient for all income units in 1997–98 was 0.446 and for couples with dependent children it was lower at 0.326 (table 2).

The Gini-coefficient is also a measure of the expected difference between the incomes of any two units in the population. The expected difference between the income of any two units (the mean of all such differences) can be calculated by multiplying the mean income of the population by twice the Gini-coefficient.

APPENDIX 2 EQUIVALENCE SCALES

EQUIVALENT INCOME QUINTILES

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

In this publication, two equivalence scales are used—the Henderson scale and the Organisation for Economic Cooperation and Development (OECD) scale. The Australian Bureau of Statistics does not endorse any particular equivalence scale. Two scales have been chosen to show that different scales produce different results.

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

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

HENDERSON EQUIVALENCE SCALE

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

Ratios are derived through summing individual points allocated to each member of the income unit and adding the points allocated to the unit for housing and heating. Comparing this sum to the sum of points for a standard unit provides the ratio. The point system used in this Henderson scale is given below.

POINTS FOR MEMBERS OF INCOME UNITS

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

APPENDIX 2 EQUIVALENCE SCALES *continued*

HOUSING HEATING/POWER COSTS

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

POINTS FOR HOUSING, HEATING AND POWER COSTS

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

STANDARD INCOME UNIT

The standard income unit is a couple with two dependent children, does not share a household with other income units, and has the following attributes.

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

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

APPENDIX 2 EQUIVALENCE SCALES *continued*

OECD EQUIVALENCE SCALE

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

POINTS FOR MEMBERS OF INCOME UNITS, OECD Scale

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

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

APPENDIX 3 SIHC ASNA COMPARISON 1997 – 98

INTRODUCTION

The Australian Bureau of Statistics (ABS) publishes several data sets on the income of Australia's households. Two of the main data sets used by policy analysts, researchers and other data users are the Survey of Income and Housing Costs (SIHC) and the Australian System of National Accounts (ASNA). The concepts used in these two data sets have much in common. However, there are also substantial differences, relating mainly to definitions of some income components. There are also differences in the scope of the household sector, methodologies, timing and the sources from which the data are derived.

The SIHC and ASNA estimates for income for households were developed for different purposes and consequently have different analytical uses. Data from the SIHC provide information on levels and distribution of income for the population and for significant population subgroups. ASNA data provide information for the household sector as a whole, presented within the framework of Australia's national accounts system. This framework is based on the System of National Accounts, 1993, which is the international standard for national accounts statistics.

The purpose of this appendix is to identify, describe and, where possible, quantify some of the major definitional, scope and methodological differences between these two data sets for the year 1997–98. In 1997–98, ASNA household sector income, called total gross income, was \$491,823 million while SIHC household income was \$313,073 million. The differences identified for this year, to a greater or lesser extent, will exist between these two data series for any given year. These differences should be taken into consideration by data users when comparing these data sets and when deciding which data set best satisfies their particular purpose.

Unless otherwise noted, the estimated differences between these two data sets are based on published and unpublished national accounts statistics and results from the SIHC.

SCOPE OF THE HOUSEHOLD SECTOR

The household sector in the ASNA covers all persons residing in Australia, including people living in private dwellings (such as houses, flats and units) and those in special dwellings (such as hotels, boarding houses and institutions). It also includes private non-profit institutions serving households (such as private schools, churches, charities, trade unions, sporting and other clubs and societies). This is a broader household sector scope than that used in the SIHC, which covers only people living in private dwellings.

This broader scope of the ASNA household sector results in larger estimates of ASNA household sector income relative to SIHC household income. The estimated value for current transfers from the government to non-profit institutions and the value of the income of residents of non-private dwellings are shown in table A3.1. The value of property income (interest and dividends) received by non-profit institutions cannot be separately estimated although it is of a significant magnitude.

A3.1 SELECTED SCOPE DIFFERENCES

<i>Category</i>	<i>Reason for difference</i>	<i>Value</i>
		<i>\$m</i>
Current transfers to non-profit institutions	excluded from SIHC	9 951
Income of residents of non-private dwellings(a)	excluded from SIHC	4 545

(a) This figure is obtained from the 1996 Census of Population.

DEFINITIONS OF INCOME

There are significant definitional differences between the ASNA and SIHC measures of income for the household sector. Many of these differences are in the definitions for various components of income received by households. Other differences are in the range of income items measured.

The ASNA definition of household sector income is considerably broader than the SIHC definition of household income. It includes all of the incomes which accrue to the household sector from domestic production (compensation of employees, gross mixed income of unincorporated enterprises and gross operating surplus of dwellings owned by persons), property income such as interest and dividends, and transfer income such as social assistance benefits from government. For some components of income, such as rent from owner-occupied dwellings and interest on superannuation funds, income is imputed to the household sector

In contrast, the SIHC includes only those components of income which are received by households as regular and recurring monetary receipts, including regular cash receipts from employment, net income earned by unincorporated enterprises (called 'own business and partnership income'), income from investments and transfers from government, private institutions and other households. It does not include irregular, lump-sum receipts. In particular, it excludes those income flows which are imputed to the household sector in the ASNA, such as the interest on superannuation funds and income from owner-occupied dwellings.

Wages and salaries—income in kind

Certain forms of income in kind, commonly referred to as fringe benefits, are measured as part of wages and salaries in the ASNA. Included are the costs to the employer of goods and services provided free of charge or at a substantial discount to an employee and which are clearly of benefit to the employee as a consumer. The value of these payments was \$4,016 million in 1997–98. Income in kind is excluded from the SIHC definition of wages and salaries.

Superannuation

The measurements of income relating to superannuation used in the ASNA and SIHC are very different and are not directly comparable. Flows in the national accounts system are recorded on an accruals basis while in the SIHC, current receipts are recorded.

Superannuation continued

ASNA household sector income relating to superannuation is recorded at the time the income is accrued to the household and is separated into employer contributions and interest income. Employers' contributions to superannuation funds are included in the ASNA household sector as part of compensation of employees and are recorded at the time the liability is incurred by the employer. These contributions, which amounted to \$23,048 million in 1997–98, cover both funded and unfunded schemes. Imputed interest on superannuation funds (including government unfunded superannuation arrangements and a non-separable portion relating to life insurance policies) which accrues for the benefit of policy holders is recorded as an income transfer to households from the funds (and from general government itself in the case of unfunded schemes for public servants). This imputed interest, which amounted to \$17,886 million in 1997–98, is part of the ASNA category titled 'property income receivable'. There are no comparable income items for employers' superannuation contributions or imputed interest on superannuation in the SIHC.

In the SIHC, superannuation income is recorded as a current transfer at the time it is received as a regular pension payment, rather than on an accruals basis as for the ASNA. Consequently, SIHC income from superannuation (employer and own contributions as well as interest earned) is recorded at a very different point in a household's lifetime compared with the ASNA. Superannuation is measured this way in the SIHC because pension receipts are often the main source of funds for retired persons. Excluding such receipts from the SIHC concept of income would severely exaggerate estimates of income inequality and thus affect analyses where income is used to measure economic well-being across different types of households. The value of income from superannuation recorded in SIHC was \$6,271 in 1997–98. In the ASNA, actual pension receipts are recorded as financial account transactions and not as income.

A3.2 DIFFERENCES IN MEASURING SUPERANNUATION

<i>Category</i>	<i>Reason for difference</i>	<i>Value</i>
		<i>\$m</i>
Employers' contributions to superannuation	excluded from SIHC	23 048
Imputed interest on superannuation funds(a)	excluded from SIHC	17 886
Regular superannuation receipts	excluded from ASNA	6 271

(a) Includes investment income of insurance enterprises and superannuation funds attributable to policy holders and imputed interest on government unfunded superannuation arrangements. Neither type of interest is recorded in SIHC income.

Workers' compensation

The ASNA includes two items relating to workers' compensation payments. Employers' payments of workers' compensation premiums are included as part of compensation to employees and amounted to \$5,035 million in 1997–98. Workers' compensation claims are included as part of social benefits receivable and cover both regular and lump-sum payments. These payments are recorded at the time the claim is incurred under workers' compensation schemes for occupational injuries and diseases, which may be different from the time the payments are actually received by the household. The value of this item was \$5,100 million in 1997–98.

In contrast, the SIHC definition of income includes only regular workers' compensation receipts at the time they are received by the household. The value of these claims was \$1,047 million in 1997–98. It is difficult to separately quantify the difference between the ASNA and the SIHC estimates of claims into timing and definitional differences.

A3.3 DIFFERENCES IN MEASURING WORKERS' COMPENSATION

<i>Category</i>	<i>Reason(s) for difference</i>	<i>Value</i>
		<i>\$m</i>
Employers' payment of premiums	excluded from SIHC	5 035
Claims incurred, ASNA basis	timing and lump sums	5 100
Claims received, SIHC basis	timing and no lump sums	1 047

Lump sum severance, etc. payments

Some employees receive severance, termination or redundancy payments when they resign, retire or are retrenched from their jobs. These payments are included in the ASNA as part of compensation of employees at the time the payment is made, but are excluded from SIHC household income. The value of these payments in 1997–98 was \$7,072 million.

Dwellings owned by persons

The ASNA measures income from dwellings owned by persons as gross operating surplus. In contrast, the SIHC measures it on a net basis (i.e. net of interest payments and depreciation). As well, the ASNA definition is broader, covering both owner-occupied dwellings and rented dwellings. In the SIHC, net income from dwellings owned by persons covers only rented dwellings.

In the ASNA, the value of gross operating surplus imputed for owner-occupied dwellings was \$35,684 million in 1997–98. For rented dwellings, the difference between the gross ASNA figure and the net SIHC figure is mainly due to interest payments and consumption of fixed capital (which is similar to, but not exactly the same as, the concept of depreciation in the SIHC). This difference amounted to \$7,348 million.

A3.4 DIFFERENCES IN MEASURING INCOME FROM DWELLINGS OWNED BY PERSONS

<i>Category</i>	<i>Reason(s) for difference</i>	<i>Value</i>
		<i>\$m</i>
Owner-occupied dwellings, gross operating surplus	excluded from SIHC	35 684
Rented dwellings, interest payments and consumption of fixed capital	excluded from SIHC	7 348

Unincorporated enterprises

In the ASNA, income from unincorporated enterprises (called gross mixed income) is measured on a gross basis while in the SIHC it is measured net of interest payments and depreciation. In the ASNA, the analogous interest payments and consumption of fixed capital amounted to \$20,702 million in 1997–98.

Interest

The ASNA measure of interest receipts includes the actual interest earned together with an implicit value of the services provided by the financial intermediaries to depositors. In 1997–98, the value of the financial services indirectly measured that were provided on household lending was estimated to be \$5,329 million. The SIHC records actual interest receipts.

DATA SOURCES AND METHODOLOGIES

SIHC income data are collected directly from individuals from a sample of Australian private dwellings. As such, the SIHC is limited to measuring only those types of income which can be readily reported by individuals.

ASNA estimates for the income of households are based on many different sources, including survey data and administrative record data. For some forms of income, the data are imputed and others are derived as residuals by deducting income for other sectors from total income.

While such differences in data sources and methodologies contribute to the differences in income for the household sector measured in the SIHC and the ASNA, it is not possible to readily quantify these differences. However, data users should be aware that such differences do exist and that they contribute to differences in the estimates of income.

TIMING DIFFERENCES

Income data in the ASNA refer to income accruing for the relevant period, i.e. financial year 1997–98. The SIHC data refer to two time periods:

- usual weekly receipts at the time of the 1997–98 survey for wages and salaries, government pension and benefit payments, superannuation and other regular receipts (converted to an annual estimate for the purposes of this paper); and
- the previous financial year (i.e. 1996-97) for income from unincorporated enterprises, ownership of rental dwellings, and returns on financial assets, such as interest and dividends.

APPENDIX 3 SIHC ASNA COMPARISON 1997 – 98 *continued*

TIMING DIFFERENCES *continued*

No adjustments are made to SIHC data to reflect the difference in timing of these income sources. The estimated value of the differences in timing is likely to vary between income sources as well as over time and so has not been quantified.

UNDER-REPORTING

In the SIHC, incomes from own business and partnerships and from investments are thought to be under-reported. However, no adjustments for under-reporting are made to the published data. In contrast, the ASNA estimate of gross mixed income for unincorporated enterprise, which is sourced from taxation records, is adjusted upward by a factor of 16% to offset suspected understatement on taxation records. In 1997–98, this contributed \$3,852 million to ASNA income. No adjustments for under-reporting are made to ASNA income from investments estimates. However, as these data are primarily sourced from the records of entities paying the income, it is thought that the extent of under-reporting in the ASNA is marginal. The difference between the ASNA and the SIHC due to under-reporting of investment income is not quantified.

SUMMARY

The information and data provided above describe some of the major differences between the two data sets. As noted in the introduction, many of these differences derive from the fact that the ASNA and SIHC measures of income were developed for different analytical purposes.

In table A3.5, the differences quantified in this appendix are brought together to illustrate the overall impact they have on comparability of the income measures in the two data sets.

APPENDIX 3 SIHC ASNA COMPARISON 1997 – 98 *continued*

SUMMARY *continued*

A3.5 IMPACT OF SELECTED DIFFERENCES ON COMPARABILITY

	ASNA	SIHC
	\$m	\$m
Total gross income estimates(a)	491 823	313 073
Selected scope differences		
Current transfers to non-profit institutions	9 951	
Income of residents of non-private dwellings	4 545	
Differences in definition of income		
Wages and salaries—income in kind	4 016	
Superannuation		
Employers' contribution to superannuation	23 048	
Imputed interest on superannuation funds	17 886	
Regular superannuation receipts		6 271
Workers' compensation		
Employers' payment of premium	5 035	
Claims incurred	5 100	
Claims received		1 047
Lump sum severance, etc., payments	7 072	
Dwellings		
Owner-occupied, gross operating surplus	35 684	
Rented, interest payments and consumption of fixed capital	7 348	
Unincorporated enterprises, interest payments and consumption of fixed capital	20 702	
Interest: implicit financial services	5 329	
Under-reporting of unincorporated enterprises	3 852	
Total differences	149 568	7 318
Income estimates after deducting differences(b)	342 255	305 755

(a) Published estimates of ASNA household sector income and SIHC household income.

(b) Sum of income components after quantifiable, non-comparable items have been deducted.

When the much broader definition of income in the ASNA is adjusted for items not included in the SIHC, and when non-comparable items such as superannuation have been deducted, the remaining components of income in the two sets of data are much closer; \$342,555 million and \$305,755 million for the ASNA and the SIHC respectively.

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APPENDIX 4 SAMPLING VARIABILITY

INTRODUCTION

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

As the SEs in table A4.1 show, the smaller the estimates the higher the RSE. Very small estimates are subject to such high SEs (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. Only estimates with RSEs less than 25% are considered sufficiently reliable for most statistical purposes. In this publication, estimates with a RSE of 25% to 50% are preceded by an asterisk (*) and those with a RSE of more than 50% are preceded by a double asterisk (**) to indicate that caution should be exercised in their use.

CALCULATING SEs FOR POPULATION ESTIMATES

Space does not allow for the separate indication of the SE of the estimates in this publication. SEs of estimates of population numbers (i.e. income units) can be obtained from table A4.1. SEs of non-population estimates (e.g. mean income) are obtained by using the appropriate factor from table A4.2 in conjunction with table A4.1.

An example of the calculation and use of SEs is given below. Table 4 shows that the estimated number of income units in the 35–44 year age group with gross income in the \$300–\$399 per week range is 115,500. The SE for this size of estimate is calculated as follows:

- The size of the estimate lies between 100,000 and 200,000. The corresponding SEs for these two numbers in table A4.1 are 11,750 and 16,300.
- The SE for 115,500 is calculated by interpolation using the following formula:

$$\begin{aligned} \text{SE} &= \text{lower SE} + [(\text{size of estimate} - \text{lower size}) / (\text{upper size} - \text{lower size})] \\ &\quad \times (\text{upper SE} - \text{lower SE}) \\ &= 11,750 + [(115,500 - 100,000) / (200,000 - 100,000)] \times (16,300 - 11,750) \\ &= 12,455, \text{ or approximately } 12,500. \end{aligned}$$

Therefore, if all dwellings were included in the survey, there are about two chances in three that the size of the estimate would have fallen within the range 103,000 to 128,000 and about 19 chances in 20 that the value would have fallen within the range 90,500 to 140,500.

CALCULATING SEs FOR NON-POPULATION ESTIMATES

The SEs of non-population estimates are obtained by multiplying the RSEs of the corresponding population estimates by the appropriate factor from table A4.2.

For example, from table 4, the mean gross weekly income for income units within the 15–24 years age group is \$377. This estimate corresponds to an estimated 1,377,700 income units in that category (also from table 4):

- The SE on the population estimate of 1,377,700 is calculated to be 35,500 (from table A4.1).
- The RSE is then calculated by dividing by the estimated population:

$$(35,500 / 1,377,700) \times 100 = 2.6\%$$

- From table A45.2, the factor for the mean income of all income units is 1.4. Hence the estimate of the mean has a RSE of

$$2.6 \times 1.4 = 3.6\%$$

- This corresponds to a SE of

$$\$377 \times 0.036 = \$14 \text{ (to the nearest dollar)}$$

CALCULATING SEs FOR PROPORTIONS AND PERCENTAGES

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

For proportions where the denominator is an estimate of the number of income units in a grouping and the numerator is the number of income units in a sub-group of the denominator group, the formula for the RSE is given by

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

For example, from table 1, 18.1% of the third quintile of income units are couples with dependent children. Since the quintile estimate for all income units is 1,815,100, the estimate of couple income units with dependent children in that quintile must have been 328,533. Hence, the estimate of 18.1% will have a RSE of

$$\begin{aligned} RSE\% \left(\frac{x}{y} \right) &= \sqrt{[RSE\%(328,533)]^2 - [RSE\%(1,815,100)]^2} \\ &= \sqrt{(6.2)^2 - (2.2)^2} \\ &= 5.8 \end{aligned}$$

giving a SE of 1.0 percentage points. Thus, if all dwellings had been included in the survey, there are two chances in three that the percentage that would have been obtained is in the range 17.1% to 19.1% and about 19 chances in 20 that it is in the range 16.1% to 20.1%.

APPENDIX 4 SAMPLING VARIABILITY *continued*

CALCULATION OF SEs FOR DIFFERENCES OF ESTIMATES

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

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

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

From table 4, for example, 180,000 income units with the reference person aged 15–24 years, and 133,900 income units with the reference person aged 25–34 years, have incomes of between \$200 and \$299 per week. The difference between the two estimates is 46,100 which will have a SE of

$$\begin{aligned} SE &= \sqrt{(15,400)^2 + (13,300)^2} \\ &= 20,300 \text{ (to the nearest 100).} \end{aligned}$$

Thus there are about two chances in three that the difference between the two estimates is in the range 25,800 to 66,400 and 19 chances in 20 that this difference is between 5,500 and 86,700.

SEs FOR UPPER BOUNDARIES OF QUINTILE GROUPS

The SEs of the upper boundaries of quintile groups (tables 1, 9, 15, 20, 26) are shown separately in table A4.3.

APPENDIX 4 SAMPLING VARIABILITY *continued*

A4.1 SES FOR ESTIMATES OF NUMBER OF INCOME UNITS, Australia

Size of estimate	SE	RSE
	no.	%
1 500	1 070	71.2
2 000	1 290	64.5
2 500	1 490	59.5
3 000	1 670	55.7
3 500	1 840	52.6
4 000	2 000	50.0
4 500	2 150	47.8
5 000	2 300	45.9
6 000	2 550	42.7
8 000	3 050	38.0
10 000	3 450	34.6
20 000	5 150	25.6
30 000	6 400	21.3
40 000	7 450	18.6
50 000	8 350	16.7
100 000	11 750	11.8
200 000	16 300	8.1
300 000	19 500	6.5
400 000	22 050	5.5
500 000	24 250	4.8
1 000 000	31 950	3.2
2 000 000	41 300	2.1
5 000 000	56 200	1.1
10 000 000	69 300	0.7

A4.2 RSE FACTORS FOR ESTIMATES OF MEAN AND MEDIAN INCOMES

Gross weekly income	Mean	Median
Income unit types		
Couple	1.0	1.2
One-parent	0.6	0.6
One-person	1.0	2.3
All income units	1.4	1.5
Quintiles		
Lowest quintile	0.7	1.2
Highest quintile	0.5	0.3
Quintiles 2–4	0.2	0.3

A4.3 SES for UPPER BOUNDARIES OF QUINTILE GROUPS

Quintile	Couple units	One-parent units	One-person units	All income units
1	8.5	4.6	3.0	3.7
2	10.2	6.8	7.1	5.3
3	11.8	9.3	6.7	7.3
4	15.3	20.5	9.4	11.4

APPENDIX 4 SAMPLING VARIABILITY *continued*

A4.4 SES FOR ESTIMATES OF INCOME UNITS, States & Territories

	NSW	Vic	Qld.	SA	WA	Tas.	NT	ACT
Size of estimate	no.	no.	no.	no.	no.	no.	no.	no.
1 000	..	..	..	..	..	550	450	590
1 500	..	..	..	..	960	690	590	790
2 000	..	..	1 290	1 200	1 160	810	710	950
2 500	..	..	1 480	1 370	1 330	910	820	1 090
3 000	1 900	1 830	1 660	1 520	1 480	1 000	910	1 210
3 500	2 090	2 010	1 830	1 660	1 620	1 080	990	1 320
4 000	2 280	2 180	1 990	1 790	1 760	1 160	1 060	1 420
4 500	2 450	2 340	2 130	1 920	1 880	1 230	1 120	1 510
5 000	2 600	2 500	2 250	2 050	2 000	1 300	1 200	1 600
6 000	2 900	2 750	2 550	2 250	2 200	1 400	1 300	1 750
8 000	3 450	3 250	3 000	2 600	2 550	1 600	1 450	2 000
10 000	3 950	3 700	3 400	2 900	2 900	1 800	1 600	2 200
20 000	5 850	5 300	4 900	4 050	4 050	2 400	2 000	2 800
30 000	7 250	6 500	6 000	4 850	4 850	2 850	2 200	3 150
40 000	8 400	7 450	6 900	5 450	5 500	3 200	2 350	3 400
50 000	9 350	8 250	7 650	5 950	6 000	3 450	2 400	3 550
100 000	13 000	11 150	10 400	7 650	7 800	4 400	..	3 900
200 000	17 550	14 650	13 700	9 500	9 750	5 450	..	..
300 000	20 700	17 000	15 850	10 600	10 900	..	..	..
400 000	23 150	18 800	17 550	11 400	11 750	..	..	..
500 000	25 150	20 250	18 850	12 000	12 400	..	..	..
1 000 000	32 000	25 000	23 300	..	..	..	..	..
2 000 000	39 700	30 100	..	..	..	..	..	..

GLOSSARY

Capital cities	The six State capital city Statistical Divisions, the Darwin Statistical Division and the Canberra Statistical Division.
Contributing family worker	A person who works without pay in an economic enterprise operated by a relative.
Dependent children	All persons aged under 15 years, and persons aged 15–24 years who are full-time students, live with a parent, guardian or other relative and do not have a spouse or offspring of their own living with them.
Disposable income	Gross income after income tax and the Medicare levy are deducted. Income tax is imputed based on each person's income and other characteristics as reported in the survey. This is sometimes referred to as net income.
Dwelling tenure type	The nature of a unit's legal right to occupy the dwelling in which he/she usually resides. Tenure is determined according to whether the unit owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent or board to live in the dwelling or has some other arrangement to occupy the dwelling.
Dwelling tenure type—other	A unit who is not an owner, a purchaser or a renter. Includes young one-person income units living rent free with parents.
Earners	Persons (excluding dependent children) who receive income from wages or salary, who are engaged in their own business or partnership, or are silent partners in a business or partnership.
Employed persons	Persons aged 15 years and over who, during the reference week: <ul style="list-style-type: none">▪ worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (comprising employees, employers and own account workers); or▪ worked for one hour or more without pay in a family business or on a farm (contributing family workers); or▪ were employees who had a job but were not at work and were: on paid leave; on leave without pay for less than four weeks up to the end of the reference week; stood down without pay because of bad weather or plant breakdown at their place of employment for less than four weeks up to the end of the reference week; on strike or locked out; on workers' compensation and expecting to return to their job; or receiving wages or salary while undertaking full-time study; or▪ were employers, own account workers or contributing family workers who had a job, business or farm, but were not at work.
Employee	A person who works for a public or private employer and receives remuneration in wages, salary, a retainer fee by their employer while working on a commission basis, tips, piece-rates or payment in kind; or a person who operates his or her own incorporated enterprise with or without hiring employees.
Employer	A person who operates his or her own unincorporated economic enterprise or engages independently in a profession or trade, and hires one or more employees.
Equivalence scale	A set of ratios which are applied to income to adjust for differences in income unit composition and size. For further information see the technical note on equivalence scales in Appendix 2.



Equivalent income	Disposable income adjusted using an equivalence scale. For further information see the technical note on equivalence scales in Appendix 2.
Full-time employed	Employed persons who usually work 35 hours or more a week (in all jobs).
Full-time labour force	A person is in the full-time labour force if he/she is employed full-time or is unemployed and seeking a full-time job.
Full-time student	A person 15 years or over who is classified as a full-time student by the institution they attend, or considers himself/herself to be a full-time student. Full-time study does not preclude employment.
Gini-coefficient	A summary measure of inequality of income distribution. It is a measure of the expected difference between the incomes of any two units in the population and has been scaled to lie between zero and one. It has the value zero, when income is distributed equally and one, when one unit receives all of the income. The expected difference between the incomes of two units in a population can be calculated by multiplying the mean income of the population by twice the Gini-coefficient.
Government pensions and allowances	Regular, recurring receipts from government to persons under social security and related government programs. Included are pensions and allowances received by aged persons, incapacitated and handicapped persons, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students.
Gross income	Income before income tax or Medicare levy are deducted.
Henderson equivalent income	Disposable income adjusted using the simplified equivalence scale developed by Professor Henderson and his associates. For further information see the technical note on equivalence scales in Appendix 2.
Household	A household is a group of people who usually reside and eat together.
Income	Regular and recurring cash receipts including moneys received from wages or salary, government pensions and allowances, and other regular receipts such as superannuation, workers' compensation, child support, scholarships, profit or loss from own business or partnership and property income. Gross income is the sum of the income from all these sources before income tax or Medicare levy are deducted. Other measures of income are disposable income and equivalent income.
Income unit	One person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or de facto) couples, and between parents and dependent children. See paragraphs 5–7 of Explanatory Notes.
Labour force status	A classification of the civilian population aged 15 and over into employed, unemployed or not in the labour force. The definitions conform closely to the international standard definitions adopted by the International Conference of Labour Statisticians.
Mean income	The total income received by a group of income units divided by the number of units in the group.



Median income	That level of income which divides the units in a group into two equal parts, one half having incomes above the median and the other half having incomes below the median.
Negative income	Income may be negative when a loss accrues to an income unit as an owner or partner in unincorporated enterprises or rental properties. Losses occur when operating expenses and depreciation are greater than gross receipts.
Not in the labour force	Persons not in the categories employed or unemployed as defined.
OECD equivalent income	Disposable income adjusted using the equivalence scale recommended by the Organisation for Economic Cooperation and Development for use by member countries to facilitate international comparisons. For further information see the technical note on equivalence scales in Appendix 2.
Other income	Income other than wages and salaries, own business or partnership income and government pensions and allowances. This includes income received as a result of ownership of financial assets (interest, dividends), and of non-financial assets (rent, royalties) and other regular receipts from sources such as superannuation, child support, workers' compensation and scholarships. Income from rent is net of operating expenses and depreciation and may be negative when these are greater than gross receipts.
Own account worker	A person who operates his or her own unincorporated economic enterprise or engages independently in a profession or trade and hires no employees.
Own business or partnership income	The profit/loss that accrues to persons as owners of, or partners in, unincorporated enterprises. Profit/loss consists of the value of gross output of the enterprise after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.
Owner (of dwelling)	A unit who owns the dwelling in which the unit usually resides. Owners are divided into two classifications—owners without a mortgage and owners with a mortgage. If there is any outstanding mortgage or loan secured against the dwelling the unit is an owner with a mortgage. If there is no mortgage or loan secured against the dwelling the unit is an owner without a mortgage.
Principal source of income	That source from which the most positive income is received. If there is no source of positive income the principal source is undefined.
Quintiles	Groupings of 20% of the estimated population when units in the population are ranked in ascending order according to each unit's income. Quintiles are presented in this publication for gross, disposable and equivalent incomes.
Reference person	Reference person is the male partner in a couple income unit, the parent in a one-parent income unit and the person in a one-person income unit.

- Renter** A unit who pays rent or board to reside in the dwelling. Renters belong to one of the following categories:
- State housing authority—where the unit pays rent to a State housing commission or trust; or
 - private landlord—where the unit pays rent to a real estate agent or to another person not in the same household; or
 - resident relative—where the unit pays rent to a related person who resides in the same household; or
 - other—where the unit pays rent to an unrelated person in the same household, the owner/manager of a caravan park, his/her employer (including a government authority), to a housing cooperative, a community or church group or any other body not included elsewhere.
- Total income** The sum of income from all sources.
- Unemployed persons** Persons aged 15 years and over who were not employed during the reference week, and:
- had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and were available for work in the reference week, or would have been available except for temporary illness (lasting for less than four weeks to the end of the reference week); or
 - were waiting to start a new job within four weeks from the end of the reference week and would have started in the reference week if the job had been available then; or
 - were waiting to be called back to a full-time or part-time job from which they had been stood down without pay for less than four weeks up to the end of the reference week (including the whole of the reference week) for reasons other than bad weather or plant breakdown.
- Wage or salary** The gross cash income received as a return to labour from an employer or from a person's own incorporated enterprise.

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