



1993-94  
**HOUSEHOLD EXPENDITURE SURVEY  
AUSTRALIA**

**THE EFFECTS OF GOVERNMENT BENEFITS  
AND TAXES ON HOUSEHOLD INCOME**

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AUSTRALIA**

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**AUSTRALIAN BUREAU OF STATISTICS**

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INQUIRIES

- *for further information about statistics in this publication and the availability of related unpublished statistics, please phone the contact officer on Canberra (06) 252 7614 or any ABS state office.*
- *for further information about other ABS statistics and ABS services, please refer to the last page of this publication.*

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## OVERVIEW OF THE STUDY

### INTRODUCTION

This publication presents the results of a study of the effects of government benefits and taxes on the distribution of income among private households in Australia in 1993-94. Similar studies were conducted for 1984 and 1988-89.

In general, government benefits and taxes reduce differences in income between households. Household income is reduced by personal income taxes and by indirect taxes passed on in the prices households pay for goods and services. On the other hand, household income is increased by benefits in the form of regular cash payments, such as the age pension and family payments. Other forms of government expenditure provide an indirect benefit to households. Some government expenditures provide benefits to the entire community. These include expenditure on defence, public order and safety. Other expenditures, such as those on health and education, provide benefits to particular types of households.

This study provides estimates of the impact on households of a range of taxes and benefits. The study adds the value of government benefits to household income from private sources, and subtracts the value of taxes. This results in a more comprehensive measure of household income which takes the effects of selected government benefits and taxes into account.

Taxes and benefits included in the study were restricted to those that are directly relevant to households. No attempt has been made to allocate the whole of government revenue and expenditure. For example, government revenue from corporate taxes and spending on defence, transport and communications and other purposes are excluded. In some cases the benefits and taxes are excluded because there is no clear conceptual basis for allocation to different household types while in others, there is a lack of data to enable allocation.

Of the total Commonwealth, State and local government taxation revenue in 1993-94, the study allocates \$68,058 million out of \$125,115 million or 54% of total government revenue. Of total government expenditure of \$165,354 million, the study allocates \$79,953 million or 48% of total government expenditure. In comparison, the 1988-89 study allocated 52% of government revenue and 40% of government expenditure.

More benefits than taxes were allocated in the current study so, on average, benefits exceed taxes. This is not significant in itself and merely shows the difference between the amounts allocated by this study. If additional benefits and taxes could be allocated, then a different picture would emerge. What is more significant is how the incidence of the allocated benefits and taxes impact on the income of households with different characteristics.

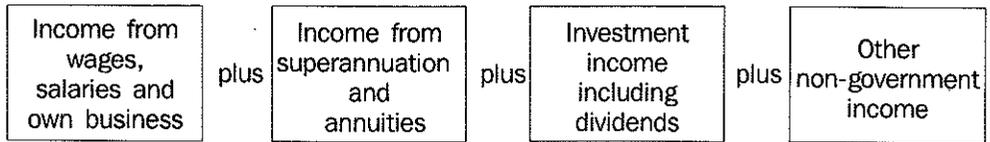
The estimated values for the benefits and taxes reflect the study methodology. They are based on assumptions about which taxes and benefits should be covered, to whom they should apply and to what extent. Where possible, the methodology used is similar to that used in other studies in Australia and overseas. However, there are other approaches that could have been taken which might have produced different results. Details of the study methodology are given in Appendix A to enable critical interpretation of the study findings. Further detail on the methodology and data sources is available in the technical paper, *1993-94 Household Expenditure Survey: The Effects of Government Benefits and Taxes on Household Income - Technical Paper*.

# A INCOME CONCEPTS AND COMPONENTS

## INCOME CONCEPTS

## INCOME COMPONENTS

Private income:  
from sources other  
than government  
benefits

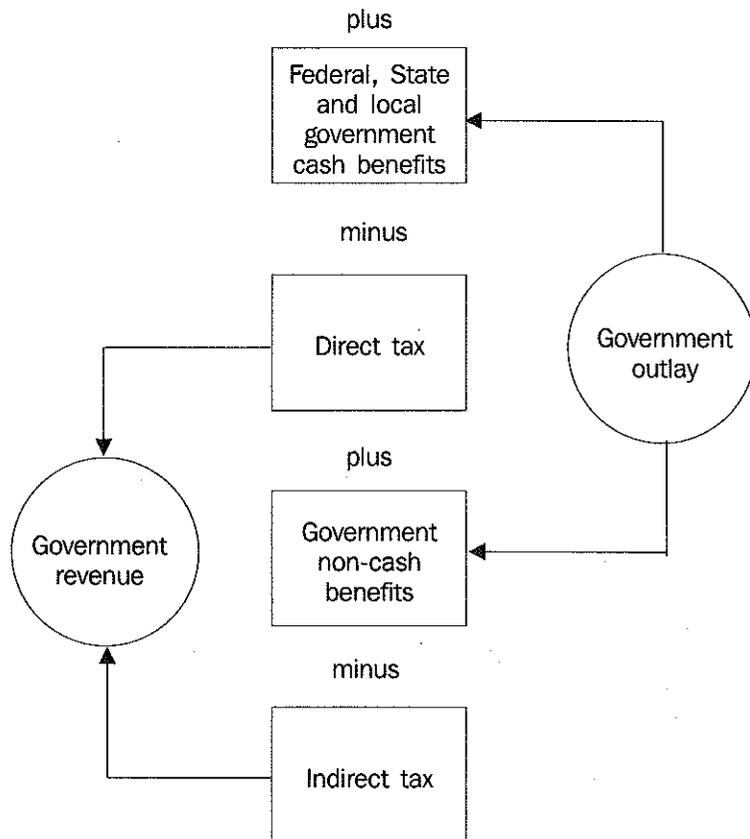


Gross income:  
private income  
plus government  
direct benefits

Disposable income:  
gross income minus  
direct tax

Disposable income  
plus indirect benefits

Final income:  
income after all  
benefits and taxes



## INCOME CONCEPTS

Figure A shows the set of income concepts used to describe the effects of different types of government benefits and taxes. The starting point is *private income* which is the total current weekly income of all members of a household and includes wages and salaries, profit and losses from own business and rent, other investment income and income from superannuation and annuities. Government direct benefits, such as pensions and unemployment allowances paid to individuals, were added to private income to give *gross income*. Personal income taxes, or direct taxes, were deducted from gross income to give *disposable income*. The value of government indirect benefits for education, health, housing and social security and welfare was added to disposable income to give *disposable income plus indirect benefits*. Finally, indirect taxes such as sales taxes on selected commodities were deducted from disposable income plus indirect benefits to give *final income*.

The income measures in this publication do not take into account differing household needs. For example, the incomes of households containing many members are not adjusted so that they are comparable to the incomes of households containing fewer members. To address the need for standardised income measures, the ABS plans to produce a follow-up paper which will show the effect of applying a variety of equivalence scales to the study results.

## SUMMARY OF FINDINGS

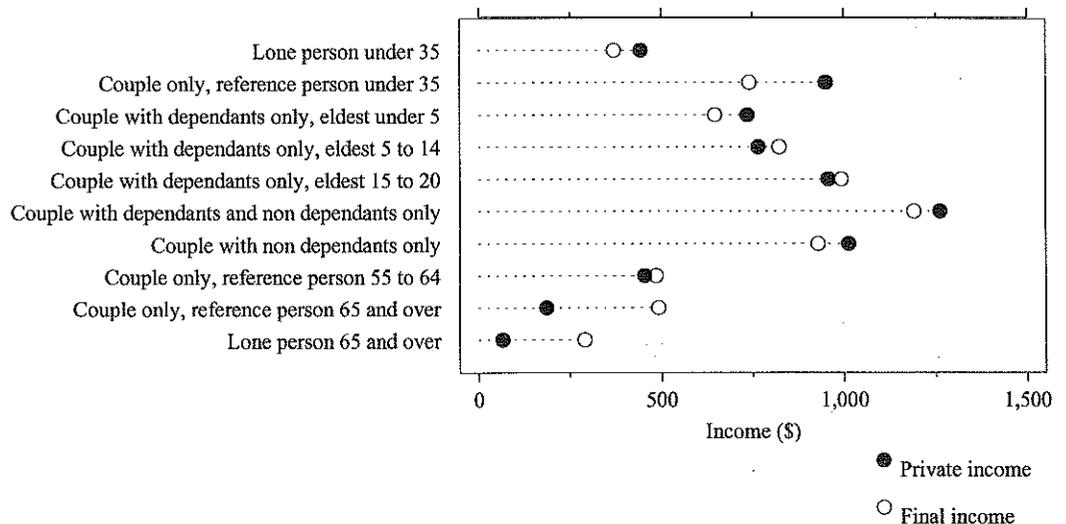
### LIFE CYCLE STAGES

A useful framework for examining the effects of benefits and taxes on households in varying circumstances is to compare households at different life cycle stages.

The life cycle stages used in this study consist of ten stages of formation, maturation and dissolution of the traditional nuclear family and provide a simplified view of life cycle possibilities. Some household types such as sole parents and lone persons aged 35–65 years are excluded from this analysis. The stages cover approximately 67% of households.

Levels of household income are related to life cycle stages (figure 1). Private income generally rises through the early stages of family formation with the increasing number of earners in the household and their increasing work experience. It peaks while non-dependent children are living in the household and contributing to household income. In subsequent stages of the life cycle, as household size is reduced, income declines. Levels of final income follow a similar pattern, although they tend to be lower than private income during the early life cycle stages and higher in the later stages.

**1** LIFE CYCLE GROUPS: AVERAGE WEEKLY PRIVATE AND FINAL INCOME, 1993–94

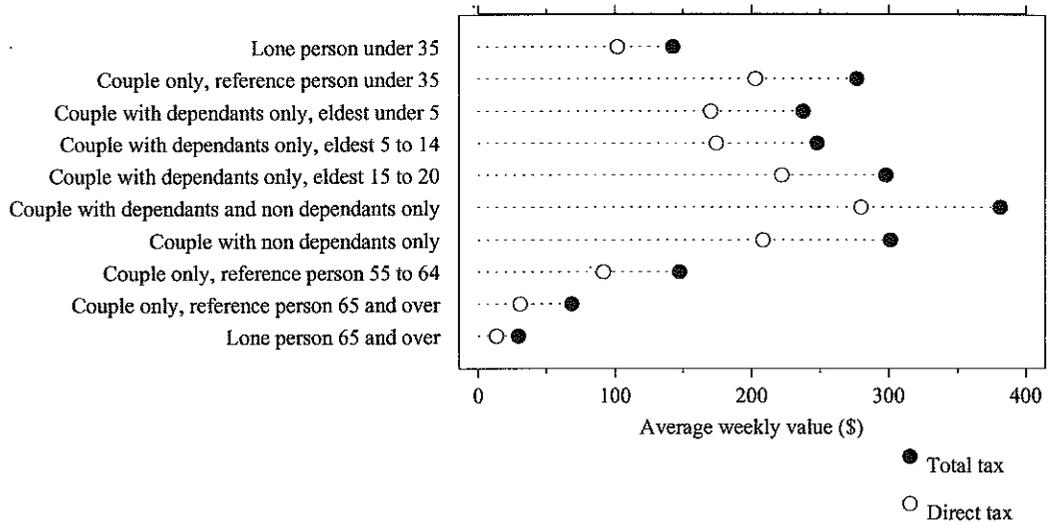


In the first two stages, which consist of young single person and couple only households, benefits tend to be low. This relates to the high employment levels in such households. Indirect benefits also tend to be low because the household size is small, the members do not usually receive school benefits and, due to their age, are less likely to use health services. Direct taxes, which are proportional to income, are lower for single persons than for couple only households. Indirect taxes are low, particularly for single person households because household expenditure is relatively low.

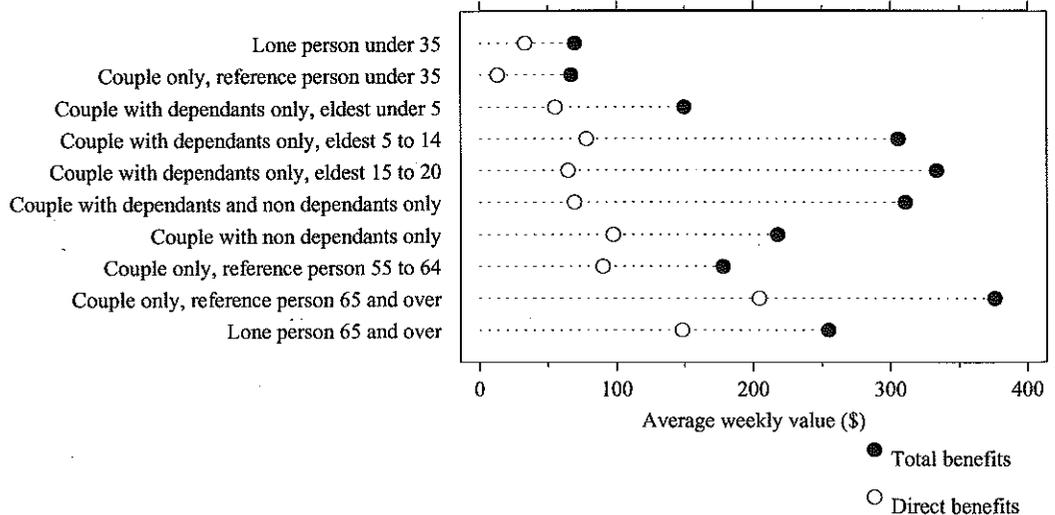
Couples with dependent children receive higher levels of direct and indirect benefits. Direct benefits are higher because the households tend to be eligible for family payments and other benefits such as Austudy. Indirect benefits are also higher. The household receives greater health benefits due to the increase in household size and receives greater education benefits as the children go to school and progress to higher education. Direct taxes increase with household income as more household members participate in the labour force. Indirect taxes also increase as households spend more.

Households containing older members receive higher levels of government cash benefits than those in earlier life cycle stages. These cash benefits include age and disability support pensions. Indirect benefits are lower because fewer household members use education services. Households containing non-dependent children have high levels of income and expenditure and therefore pay high direct and indirect taxes. Once the children leave, the households are smaller and contain fewer members who are employed. The incomes and expenditures of these households tend to be lower so they pay less in direct and indirect tax.

## 2 LIFE CYCLE GROUPS: AVERAGE WEEKLY TAXES, 1993-94



## 3 LIFE CYCLE GROUPS: AVERAGE WEEKLY BENEFITS, 1993-94



HIGH AND LOW INCOME GROUPS

In the last two stages, households receive the highest levels of direct benefits, consisting mainly of the age and Veterans Affairs pensions. Indirect benefits are high due to increased use of health services. Direct taxes paid are very low because income is low and indirect taxes are low because spending is low.

Government tends to give more benefits to low income households and impose more taxes on high income households. This redistribution of income from high to low income households can be seen more clearly in an analysis of income quintile groups.

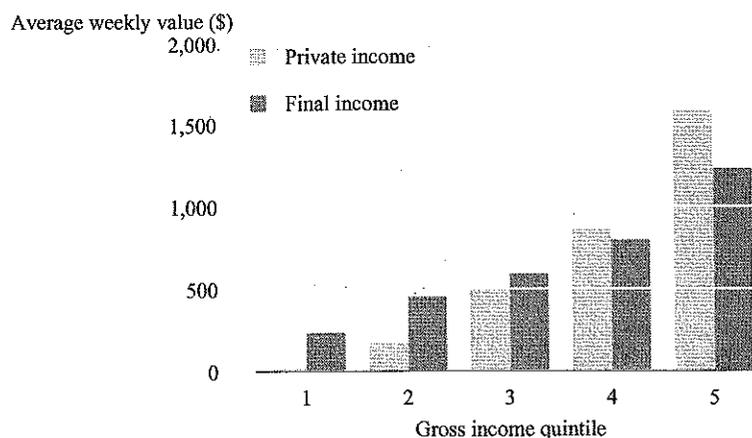
Quintile groups are formed by ranking all households in terms of gross income and then dividing the households into five groups each containing 20% of all households. The lowest quintile contains the 20% of households with the lowest incomes, the second lowest contains the 20% of households with the next lowest incomes and so on.

The net effect of benefits and taxes, as shown in this study, was to increase the average value of income of households in the lower quintiles and decrease the average income of households in the higher quintiles (figure 4). In the lowest quintile, average private income was \$13 per week and average final income was \$233 per week. In the highest quintile, private income was \$1,586 per week and final income was a lesser amount of \$1,231 per week.

A similar pattern applies to the shares of private and final income received by households in different quintiles. The share of all income received by households in the lowest quintile was 0.4% using the private income measure and 7.1% using the final income measure. For households in the highest quintile, the income share decreased from 50.8% for private income to 37.3% for final income.

However, care needs to be taken in interpreting these results. The measures of income do not take into account differences in household size and composition.

**4** ALL HOUSEHOLDS: AVERAGE WEEKLY PRIVATE AND FINAL INCOME BY GROSS INCOME QUINTILE, 1993-94



**A** ALL HOUSEHOLDS: DISTRIBUTION OF PRIVATE INCOME, TAXES AND BENEFITS AND FINAL INCOME BY GROSS INCOME QUINTILE, 1993-94

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
	SHARE OF INCOME (%)					
Private income	0.4	5.3	16.1	27.4	50.8	100
Taxes						
Direct	0.3	2.6	11.8	24.9	60.4	100
Indirect	9.7	14.2	19.6	24.4	32.1	100
Total	3.2	6.2	14.2	24.8	51.8	100
Benefits						
Direct	28.7	38.1	18.4	10.1	4.7	100
Indirect	16.8	23.0	20.9	19.8	19.5	100
Total	21.8	29.3	19.8	15.7	13.3	100
Final income	7.1	13.5	18.0	24.1	37.3	100

The effects of different benefits and taxes varied with the level of household income. The payment of direct taxes and, to a lesser extent indirect taxes, increased with income. Households in the lowest quintile paid 0.3% of total direct tax while households in the highest quintile paid 60.4%. For indirect taxes, households in the lowest quintile paid 9.7% while households in the highest quintile paid 32.1%.

Direct benefits increased with household size and decreased as levels of household income rose. The lowest quintile received 28.7% of direct benefits; the second quintile, which contained larger households, received 38.1%; and the third, fourth and fifth quintiles received progressively smaller shares.

In comparison, indirect benefits were spread more evenly across quintiles. The receipt of such benefits tended to vary in relation to other household characteristics such as the numbers and ages of household members.

COMPARISON WITH 1984 AND 1988-89

Estimates contained in the majority of tables in this publication are not comparable with estimates from previous studies because the methodology differs. A comparative study, however, has been undertaken utilising the same methodology as previous studies. Detailed estimates from the comparative study are given in tables 33-35. Differences between the study methodologies are discussed in Appendix A.

Using estimates from studies with similar methodologies, table B compares income shares for quintile groups over time. It should be noted that negative incomes (e.g. business losses) have been set to zero, leading to private incomes for 1993-94 in the lowest quintile being higher than those published in the tables relating to the main study.

**B** ALL HOUSEHOLDS: COMPARATIVE STUDY OF DISTRIBUTION OF PRIVATE INCOME, BENEFITS, TAXES AND FINAL INCOME BY GROSS INCOME QUINTILE, 1984, 1988-89 AND 1993-94<sup>(a)</sup>

	<i>Gross income quintile</i>					<i>All households</i>
	<i>Lowest 20%</i>	<i>Second quintile</i>	<i>Third quintile</i>	<i>Fourth quintile</i>	<i>Highest 20%</i>	
Private income						
1984	1.0	7.5	17.8	27.1	46.6	100.0
1988-89	1.1	7.5	17.4	26.7	47.3	100.0
1993-94	1.1	5.4	15.8	27.4	50.3	100.0
Total taxes						
1984	2.5	7.3	15.6	25.6	49.1	100.0
1988-89	2.8	7.3	16.1	25.7	48.1	100.0
1993-94	3.0	6.2	14.1	25.0	51.7	100.0
Total benefits						
1984	23.5	25.5	17.1	16.6	17.3	100.0
1988-89	24.6	25.3	17.3	16.0	16.8	100.0
1993-94	21.9	28.1	19.4	16.2	14.4	100.0
Final income						
1984	8.0	13.6	18.2	24.1	36.1	100.0
1988-89	8.4	13.6	17.8	23.4	36.8	100.0
1993-94	7.9	13.3	17.6	24.1	37.1	100.0

(a) 1993-94 estimates in this table are taken from a comparative study utilising the same methodology as previous studies, and therefore differ to other 1993-94 estimates in this publication.

Private income was less equally spread across the quintiles in the 1993-94 study than in previous years. For example, the second and third quintiles received lesser shares of private income in 1993-94 and the highest quintile received greater shares than in the earlier studies. These differences in quintile shares were reduced by government as measured by this study. In 1993-94, final income was also slightly less equally distributed, although not to the extent of private income, with the bottom three quintiles receiving smaller proportions of income and the highest quintile receiving a slightly larger proportion.

# TABLES

**TABLE 1. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE AUSTRALIA, 1993-94**

<i>Household characteristics</i>	<i>Gross income quintile</i>					<i>All households</i>
	<i>Lowest 20%</i>	<i>Second quintile</i>	<i>Third quintile</i>	<i>Fourth quintile</i>	<i>Highest 20%</i>	
<i>Upper boundary of income quintile group (\$)</i>	267	458	741	1,101	..	..
<i>Principal source of income (% of households)</i>						
Employee income	6.7	23.9	73.6	88.0	88.1	56.0
Own business income	4.5	7.3	8.7	8.3	9.0	7.6
Other private income	9.7	10.4	7.3	2.3	2.9	6.5
Government pensions and allowances	77.0	58.4	10.4	1.4	*	29.5
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<i>Household composition (% of households)</i>						
Couple only	17.9	41.5	21.2	23.5	25.3	25.9
Couple with dependent children only	6.3	16.1	33.0	34.5	28.5	23.7
One parent with dependent children only	7.0	10.8	6.0	1.4	0.4	5.1
Lone person	63.4	17.5	16.5	8.5	2.9	21.8
Multiple income unit household	5.4	14.2	23.4	32.1	42.8	23.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	14.7	10.5	6.0	3.5	1.0	7.1
Average age of the reference person	58.1	52.3	43.1	40.9	42.7	47.4
Average number of income units	1.1	1.2	1.3	1.4	1.6	1.3
<i>Average number of persons per household</i>						
Under 18 years	0.2	0.6	1.0	0.9	0.7	0.7
18 to 64 years	0.8	1.2	1.8	2.1	2.4	1.7
65 years and over	0.5	0.6	0.2	0.1	0.1	0.3
<i>Total</i>	<i>1.6</i>	<i>2.4</i>	<i>2.9</i>	<i>3.1</i>	<i>3.2</i>	<i>2.6</i>
<i>Average number per household</i>						
Employed persons	0.3	0.5	1.2	1.8	2.3	1.2
Government cash benefit recipients	0.8	0.9	0.3	0.1	0.1	0.4
Dependent children	0.2	0.6	1.0	0.9	0.8	0.7
Number of households in sample	1,611	1,617	1,702	1,650	1,809	8,389
<i>Estimated total number in population ('000)</i>						
Households	1,332.2	1,312.4	1,326.3	1,319.4	1,326.5	6,616.8
Persons	2,085.1	3,110.0	3,848.5	4,076.7	4,274.3	17,394.6

(a) Includes households which reported zero income.

**TABLE 1. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, AUSTRALIA, 1993-94 — continued**

<i>Income, benefits and taxes</i>	<i>Gross income quintile</i>					<i>All households</i>
	<i>Lowest 20%</i>	<i>Second quintile</i>	<i>Third quintile</i>	<i>Fourth quintile</i>	<i>Highest 20%</i>	
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>13.48</b>	<b>168.00</b>	<b>503.51</b>	<b>860.00</b>	<b>1,586.18</b>	<b>626.43</b>
<i>Direct benefits</i>						
Age pension	68.91	57.38	13.23	6.92	3.39	29.97
Disability support pension	15.95	19.13	9.03	4.30	2.22	10.12
Veterans Affairs pension	12.90	25.71	7.71	3.59	1.72	10.30
Unemployment allowance	14.56	31.17	19.41	11.60	5.18	16.35
Sole parent pension	8.70	17.62	5.34	2.09	1.24	6.98
Family payment	7.79	20.73	24.30	14.11	5.40	14.45
Other direct benefits	9.37	14.17	9.73	6.46	3.43	8.62
<i>Total direct benefits</i>	<i>138.17</i>	<i>185.90</i>	<i>88.76</i>	<i>49.07</i>	<i>22.59</i>	<i>96.79</i>
<b>Gross income</b>	<b>151.65</b>	<b>353.91</b>	<b>592.26</b>	<b>909.07</b>	<b>1,608.77</b>	<b>723.23</b>
Direct tax	2.06	18.01	80.33	171.19	412.86	136.99
<b>Disposable income</b>	<b>149.59</b>	<b>335.90</b>	<b>511.93</b>	<b>737.88</b>	<b>1,195.90</b>	<b>586.23</b>
<i>Selected indirect benefits</i>						
School education	11.05	30.61	46.25	47.09	39.74	34.92
Tertiary education	5.19	9.93	12.97	16.63	27.77	14.50
Other education benefits	0.87	2.21	3.48	3.63	3.65	2.77
<i>Total education benefits</i>	<i>17.11</i>	<i>42.75</i>	<i>62.70</i>	<i>67.36</i>	<i>71.15</i>	<i>52.19</i>
Hospital care	32.96	38.75	26.96	24.94	25.44	29.80
Medical clinics	15.39	21.26	21.91	22.46	22.90	20.78
Pharmaceuticals	6.25	8.76	5.71	3.56	2.84	5.42
Other health benefits	2.03	3.13	3.97	4.29	4.17	3.52
<i>Total health benefits</i>	<i>56.63</i>	<i>71.90</i>	<i>58.55</i>	<i>55.25</i>	<i>55.35</i>	<i>59.51</i>
Housing benefits	8.79	6.64	2.65	1.00	0.28	3.87
Social security and welfare benefits	30.00	35.48	16.71	10.12	4.68	19.38
<i>Total indirect benefits</i>	<i>112.53</i>	<i>156.77</i>	<i>140.62</i>	<i>133.72</i>	<i>131.46</i>	<i>134.96</i>
<b>Disposable income plus indirect benefits</b>	<b>262.12</b>	<b>492.67</b>	<b>652.55</b>	<b>871.60</b>	<b>1,327.37</b>	<b>721.19</b>
<i>Selected indirect taxes by commodity group</i>						
Petrol and petroleum products	5.88	9.17	12.47	15.13	17.83	12.09
Tobacco	3.88	5.72	6.26	6.58	5.51	5.59
Alcohol	2.03	3.24	4.61	5.38	7.99	4.65
Ownership of dwellings	1.28	1.71	2.10	2.15	2.02	1.85
Other indirect taxes	15.85	23.32	33.53	44.57	63.25	36.10
<i>Total indirect taxes</i>	<i>28.90</i>	<i>43.17</i>	<i>58.96</i>	<i>73.81</i>	<i>96.60</i>	<i>60.28</i>
<b>Final income</b>	<b>233.22</b>	<b>449.50</b>	<b>593.59</b>	<b>797.79</b>	<b>1,230.77</b>	<b>660.91</b>
<i>Total benefits allocated</i>	<i>250.71</i>	<i>342.67</i>	<i>229.37</i>	<i>182.79</i>	<i>154.05</i>	<i>231.75</i>
<i>Total taxes allocated</i>	<i>30.96</i>	<i>61.18</i>	<i>139.29</i>	<i>245.00</i>	<i>509.46</i>	<i>197.28</i>
<i>Net benefits allocated</i>	<i>219.75</i>	<i>281.49</i>	<i>90.08</i>	<i>-62.22</i>	<i>-355.41</i>	<i>34.47</i>

**TABLE 2. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY AGE OF THE REFERENCE PERSON, AUSTRALIA, 1993-94**

<i>Household characteristics</i>	<i>Age of the reference person</i>						<i>All households</i>
	<i>Under 25 years</i>	<i>25 and under 35 years</i>	<i>35 and under 45 years</i>	<i>45 and under 55 years</i>	<i>55 and under 65 years</i>	<i>65 and over</i>	
<i>Principal source of income (% of households)</i>							
Employee income	70.9	72.4	71.8	74.6	41.7	7.3	56.0
Own business income	2.1	9.6	9.2	9.5	9.8	2.0	7.6
Other private income	3.8	1.3	2.4	2.7	12.8	17.1	6.5
Government pensions and allowances	22.1	16.6	16.2	12.9	34.9	73.1	29.5
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<i>Household composition (% of households)</i>							
Couple only	29.0	22.3	9.0	22.8	40.7	40.7	25.9
Couple with dependent children only	6.9	39.6	49.4	20.5	3.4	*	23.7
One parent with dependent children only	6.7	7.8	10.4	3.8	0.4	*	5.1
Lone person	22.4	15.1	12.7	13.9	23.9	45.3	21.8
Multiple income unit household	35.0	15.3	18.5	39.0	31.6	13.5	23.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	5.7	7.0	8.4	5.5	7.2	8.0	7.1
Average age of the reference person	21.9	29.9	39.5	49.0	59.4	73.5	47.4
Average number of income units	1.5	1.2	1.2	1.5	1.4	1.2	1.3
<i>Average number of persons per household</i>							
Under 18 years	0.3	1.1	1.5	0.5	0.1	—	0.7
18 to 64 years	1.9	1.8	1.9	2.3	2.0	0.3	1.7
65 years and over	*	—	—	—	0.1	1.4	0.3
<i>Total</i>	<i>2.1</i>	<i>2.9</i>	<i>3.5</i>	<i>2.8</i>	<i>2.1</i>	<i>1.6</i>	<i>2.6</i>
<i>Average number per household</i>							
Employed persons	1.3	1.4	1.5	1.8	1.0	0.2	1.2
Government cash benefit recipients	0.1	0.1	0.2	0.2	0.6	1.3	0.4
Dependent children	0.2	1.1	1.5	0.6	0.1	—	0.7
Number of households in sample	525	1,740	1,995	1,567	1,063	1,499	8,389
<i>Estimated total number in population ('000)</i>							
Households	422.5	1,338.0	1,447.8	1,279.6	843.7	1,285.3	6,616.8
Persons	901.9	3,933.7	4,996.6	3,635.8	1,808.4	2,118.3	17,394.6

(a) Includes households which reported zero income.

**TABLE 2. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY AGE OF THE REFERENCE PERSON, AUSTRALIA, 1993-94 — continued**

<i>Income, benefits and taxes</i>	<i>Age of the reference person</i>						<i>All households</i>
	<i>Under 25 years</i>	<i>25 and under 35 years</i>	<i>35 and under 45 years</i>	<i>45 and under 55 years</i>	<i>55 and under 65 years</i>	<i>65 and over</i>	
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>554.03</b>	<b>719.93</b>	<b>807.95</b>	<b>894.27</b>	<b>502.01</b>	<b>163.44</b>	<b>626.43</b>
<i>Direct benefits</i>							
Age pension	—	0.70	1.45	3.10	32.03	127.81	29.97
Disability support pension	3.10	3.56	7.24	12.16	35.04	4.09	10.12
Veterans Affairs pension	*	*	1.57	2.00	4.76	46.05	10.30
Unemployment allowance	43.25	19.92	15.24	18.34	17.41	2.38	16.35
Sole parent pension	8.61	12.13	12.04	5.87	1.18	*	6.98
Family payment	8.92	29.07	28.38	8.48	0.99	0.13	14.45
Other direct benefits	10.76	4.63	7.55	12.39	16.38	4.46	8.62
<i>Total direct benefits</i>	<i>74.67</i>	<i>70.10</i>	<i>73.46</i>	<i>62.33</i>	<i>107.79</i>	<i>185.24</i>	<i>96.79</i>
<b>Gross income</b>	<b>628.70</b>	<b>790.03</b>	<b>881.40</b>	<b>956.60</b>	<b>609.80</b>	<b>348.68</b>	<b>723.23</b>
Direct tax	102.41	154.92	188.85	202.07	100.67	30.33	136.99
<b>Disposable income</b>	<b>526.28</b>	<b>635.11</b>	<b>692.55</b>	<b>754.52</b>	<b>509.13</b>	<b>318.35</b>	<b>586.23</b>
<i>Selected indirect benefits</i>							
School education	4.65	39.03	86.64	37.34	3.90	0.30	34.92
Tertiary education	33.57	13.55	15.62	23.53	9.57	2.20	14.50
Other education benefits	1.41	3.30	6.13	3.03	0.53	0.09	2.77
<i>Total education benefits</i>	<i>39.63</i>	<i>55.89</i>	<i>108.39</i>	<i>63.89</i>	<i>14.00</i>	<i>2.58</i>	<i>52.19</i>
Hospital care	15.90	18.79	19.73	24.06	28.96	63.44	29.80
Medical clinics	14.58	21.19	22.49	21.09	19.92	20.70	20.78
Pharmaceuticals	3.72	4.77	4.81	3.95	5.55	8.72	5.42
Other health benefits	2.94	4.17	4.61	3.66	2.92	2.03	3.52
<i>Total health benefits</i>	<i>37.14</i>	<i>48.91</i>	<i>51.64</i>	<i>52.77</i>	<i>57.35</i>	<i>94.89</i>	<i>59.51</i>
Housing benefits	3.46	3.59	4.86	2.77	4.64	3.79	3.87
Social security and welfare benefits	9.88	12.40	12.27	10.07	23.99	44.02	19.38
<i>Total indirect benefits</i>	<i>90.10</i>	<i>120.79</i>	<i>177.15</i>	<i>129.51</i>	<i>99.99</i>	<i>145.29</i>	<i>134.96</i>
<b>Disposable income plus indirect benefits</b>	<b>616.39</b>	<b>755.90</b>	<b>869.70</b>	<b>884.04</b>	<b>609.12</b>	<b>463.65</b>	<b>721.19</b>
<i>Selected indirect taxes by commodity group</i>							
Petrol and petroleum products	11.82	12.57	13.77	15.65	12.12	6.23	12.09
Tobacco	6.78	6.12	6.59	6.64	5.17	2.73	5.59
Alcohol	6.21	5.09	4.82	5.60	4.45	2.68	4.65
Ownership of dwellings	5.69	3.59	1.74	1.09	0.73	0.40	1.85
Other indirect taxes	29.86	40.58	43.18	45.24	34.44	17.52	36.10
<i>Total indirect taxes</i>	<i>60.36</i>	<i>67.96</i>	<i>70.10</i>	<i>74.22</i>	<i>56.91</i>	<i>29.55</i>	<i>60.28</i>
<b>Final income</b>	<b>556.03</b>	<b>687.94</b>	<b>799.60</b>	<b>809.82</b>	<b>552.20</b>	<b>434.09</b>	<b>660.91</b>
<i>Total benefits allocated</i>	<i>164.77</i>	<i>190.88</i>	<i>250.61</i>	<i>191.84</i>	<i>207.78</i>	<i>330.54</i>	<i>231.75</i>
<i>Total taxes allocated</i>	<i>162.78</i>	<i>222.87</i>	<i>258.95</i>	<i>276.30</i>	<i>157.58</i>	<i>59.88</i>	<i>197.28</i>
<i>Net benefits allocated</i>	<i>1.99</i>	<i>-31.99</i>	<i>-8.34</i>	<i>-84.45</i>	<i>50.20</i>	<i>270.66</i>	<i>34.47</i>

**TABLE 3. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, AUSTRALIA, 1993-94**

<i>Household characteristics</i>	<i>Principal source of gross income</i>						
	<i>Private income</i>				<i>Other private income</i>	<i>Government pensions and allowances</i>	<i>All households (a)</i>
	<i>Earned income</i>			<i>Total</i>			
	<i>Employee income</i>	<i>Own business</i>	<i>Total</i>		<i>Total</i>		
<i>Source of income (% of total income)</i>							
Employee income	92.8	14.4	84.4	10.9	80.6	3.4	72.1
Own business income	0.9	76.8	9.1	-2.3	8.5	-1.4	7.4
Other private income	2.6	5.0	2.9	82.6	7.0	8.3	7.1
Government pensions and allowances	3.6	3.8	3.6	8.8	3.9	89.6	13.4
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<i>Household composition (% of households)</i>							
Couple only	22.4	28.5	23.1	42.3	24.9	27.9	25.9
Couple with dependent children only	31.5	38.2	32.3	4.7	29.7	9.7	23.7
One parent with dependent children only	2.8	1.2	2.6	3.0	2.6	11.1	5.1
Lone person	12.3	12.2	12.3	37.2	14.6	38.4	21.8
Multiple income unit household	31.0	19.9	29.7	12.9	28.1	12.9	23.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	3.5	1.0	3.2	1.2	3.0	16.9	7.1
Average age of the reference person	40.6	44.1	41.0	61.3	42.9	58.2	47.4
Average number of income units	1.4	1.2	1.4	1.2	1.4	1.2	1.3
<i>Average number of persons per household</i>							
Under 18 years	0.8	1.0	0.8	0.2	0.8	0.5	0.7
18 to 64 years	2.1	2.0	2.1	0.9	2.0	0.9	1.7
65 years and over	—	0.1	0.1	0.8	0.1	0.7	0.3
<i>Total</i>	<i>2.9</i>	<i>3.0</i>	<i>2.9</i>	<i>1.9</i>	<i>2.8</i>	<i>2.1</i>	<i>2.6</i>
<i>Average number per household</i>							
Employed persons	1.8	1.7	1.8	0.4	1.7	0.2	1.2
Government cash benefit recipients	0.1	0.1	0.1	0.5	0.1	1.2	0.4
Dependent children	0.8	1.0	0.8	0.2	0.8	0.6	0.7
Number of households in sample	4,832	604	5,436	547	5,983	2,367	8,389
<i>Estimated total number in population ('000)</i>							
Households	3,707.9	501.4	4,209.3	430.4	4,639.7	1,950.1	6,616.8
Persons	10,860.9	1,516.1	12,377.0	800.1	13,177.2	4,175.8	17,394.6

For footnotes see end of table.

**TABLE 3. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, AUSTRALIA, 1993-94 — continued**

Income, benefits and taxes	Principal source of gross income						
	Private income				Other private income	Government pensions and allowances	All households (a)
	Earned income			Total			
	Employee income	Own business	Total		Total		
INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)							
<b>Private Income</b>	<b>936.80</b>	<b>830.78</b>	<b>924.17</b>	<b>465.10</b>	<b>881.59</b>	<b>28.06</b>	<b>626.43</b>
<i>Direct benefits</i>							
Age pension	4.92	2.11	4.58	18.33	5.86	87.74	29.97
Disability support pension	2.87	1.08	2.66	2.78	2.67	27.97	10.12
Veterans Affairs pension	1.88	0.95	1.76	13.63	2.87	28.14	10.30
Unemployment allowance	7.77	8.63	7.88	3.05	7.43	37.81	16.35
Sole parent pension	1.41	*	1.29	1.72	1.33	20.52	6.98
Family payment	11.01	15.85	11.58	1.77	10.67	23.63	14.45
Other direct benefits	5.41	3.93	5.24	3.63	5.09	17.16	8.62
<i>Total direct benefits</i>	<i>35.27</i>	<i>32.99</i>	<i>35.00</i>	<i>44.92</i>	<i>35.92</i>	<i>242.97</i>	<i>96.79</i>
<b>Gross Income</b>	<b>972.07</b>	<b>863.77</b>	<b>959.17</b>	<b>510.02</b>	<b>917.50</b>	<b>271.04</b>	<b>723.23</b>
Direct tax	206.80	186.24	204.35	88.98	193.65	4.10	136.99
<b>Disposable Income</b>	<b>765.27</b>	<b>677.52</b>	<b>754.82</b>	<b>421.04</b>	<b>723.86</b>	<b>266.93</b>	<b>586.23</b>
<i>Selected indirect benefits</i>							
School education	40.51	41.90	40.68	9.13	37.75	28.61	34.92
Tertiary education	18.52	10.71	17.59	18.07	17.63	7.21	14.50
Other education benefits	3.31	3.26	3.30	1.16	3.10	2.01	2.77
<i>Total education benefits</i>	<i>62.33</i>	<i>55.87</i>	<i>61.56</i>	<i>28.36</i>	<i>58.48</i>	<i>37.83</i>	<i>52.19</i>
Hospital care	22.56	25.91	22.96	44.33	24.94	41.39	29.80
Medical clinics	21.10	22.60	21.28	18.74	21.04	20.24	20.78
Pharmaceuticals	3.38	4.05	3.46	4.26	3.53	9.96	5.42
Other health benefits	3.98	4.02	3.99	2.45	3.85	2.75	3.52
<i>Total health benefits</i>	<i>51.02</i>	<i>56.59</i>	<i>51.69</i>	<i>69.79</i>	<i>53.36</i>	<i>74.33</i>	<i>59.51</i>
Housing benefits	1.17	0.30	1.07	0.23	0.99	10.79	3.87
Social security and welfare benefits	7.72	8.01	7.75	15.50	8.47	45.61	19.38
<i>Total indirect benefits</i>	<i>122.24</i>	<i>120.76</i>	<i>122.07</i>	<i>113.87</i>	<i>121.31</i>	<i>168.56</i>	<i>134.96</i>
<b>Disposable income plus indirect benefits</b>	<b>887.52</b>	<b>798.28</b>	<b>876.89</b>	<b>534.91</b>	<b>845.16</b>	<b>435.49</b>	<b>721.19</b>
<i>Selected indirect taxes by commodity group</i>							
Petrol and petroleum products	14.99	12.70	14.72	10.28	14.31	6.87	12.09
Tobacco	6.09	5.59	6.03	3.21	5.77	5.16	5.59
Alcohol	5.92	5.46	5.86	3.83	5.68	2.23	4.65
Ownership of dwellings	2.23	1.58	2.15	0.86	2.03	1.42	1.85
Other indirect taxes	46.38	41.58	45.81	32.22	44.55	16.18	36.10
<i>Total indirect taxes</i>	<i>75.61</i>	<i>66.90</i>	<i>74.58</i>	<i>50.39</i>	<i>72.33</i>	<i>31.86</i>	<i>60.28</i>
<b>Final Income</b>	<b>811.90</b>	<b>731.39</b>	<b>802.31</b>	<b>484.52</b>	<b>772.83</b>	<b>403.64</b>	<b>660.91</b>
<i>Total benefits allocated</i>	<i>157.51</i>	<i>153.75</i>	<i>157.06</i>	<i>158.79</i>	<i>157.22</i>	<i>411.53</i>	<i>231.75</i>
<i>Total taxes allocated</i>	<i>282.41</i>	<i>253.14</i>	<i>278.92</i>	<i>139.37</i>	<i>265.98</i>	<i>35.96</i>	<i>197.28</i>
<i>Net benefits allocated</i>	<i>-124.90</i>	<i>-99.39</i>	<i>-121.86</i>	<i>19.42</i>	<i>-108.75</i>	<i>375.58</i>	<i>34.47</i>

(a) Includes households which reported zero income.

**TABLE 4. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NUMBER OF EMPLOYED PERSONS, AUSTRALIA, 1993-94**

<i>Household characteristics</i>	<i>Number of employed persons</i>							<i>All households</i>
	<i>None employed</i>			<i>One or more employed</i>				
	<i>Reference person under 55</i>	<i>Reference person 55 or more</i>	<i>Total</i>	<i>One</i>	<i>Two</i>	<i>Three or more</i>	<i>Total</i>	
<i>Principal source of income (% of households)</i>								
Employee income	..	..	..	74.9	82.8	89.3	80.4	56.0
Own business income	*	0.4	0.5	8.9	12.9	8.8	10.7	7.6
Other private income	8.8	18.4	15.7	4.0	1.5	1.1	2.5	6.5
Government pensions and allowances	88.9	80.5	82.8	11.7	2.8	0.9	6.3	29.5
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<i>Household composition (% of households)</i>								
Couple only	8.6	42.2	32.8	15.6	36.6	..	22.8	25.9
Couple with dependent children only	20.5	0.3	5.9	27.9	38.3	19.8	31.4	23.7
One parent with dependent children only	28.8	0.4	8.3	8.1	0.7	*	3.7	5.1
Lone person	26.5	49.3	43.0	30.0	..	..	12.6	21.8
Multiple income unit household	15.6	7.8	10.0	18.4	24.5	79.9	29.5	23.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	27.0	9.7	14.5	6.3	2.5	1.1	3.9	7.1
Average age of the reference person	36.2	70.8	61.2	42.0	39.7	45.6	41.4	47.4
Average number of income units	1.2	1.1	1.1	1.2	1.3	2.2	1.4	1.3
<i>Average number of persons per household</i>								
Under 18 years	1.2	—	0.3	0.9	0.9	0.7	0.8	0.7
18 to 64 years	1.5	0.5	0.8	1.6	2.1	3.1	2.0	1.7
65 years and over	—	1.1	0.8	0.1	—	—	0.1	0.3
<i>Total</i>	<i>2.7</i>	<i>1.6</i>	<i>1.9</i>	<i>2.6</i>	<i>3.0</i>	<i>3.8</i>	<i>3.0</i>	<i>2.6</i>
<i>Average number per household</i>								
Employed persons	..	..	..	1.0	2.0	3.3	1.8	1.2
Government cash benefit recipients	0.6	1.3	1.1	0.2	0.1	0.1	0.2	0.4
Dependent children	1.2	—	0.3	0.9	0.9	0.8	0.9	0.7
Number of households in sample	733	1,732	2,465	2,499	2,670	755	5,924	8,389
<i>Estimated total number in population ('000)</i>								
Households	558.2	1,448.0	2,006.2	1,934.8	2,048.7	627.1	4,610.6	6,616.8
Persons	1,519.4	2,263.0	3,782.5	5,008.3	6,196.4	2,407.4	13,612.2	17,394.6

(a) Includes households which reported zero income.

**TABLE 4. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NUMBER OF EMPLOYED PERSONS, AUSTRALIA, 1993-94 — continued**

<i>Income, benefits and taxes</i>	<i>Number of employed persons</i>							<i>All households</i>
	<i>None employed</i>		<i>One or more employed</i>					
	<i>Reference person under 55</i>	<i>Reference person 55 or more</i>	<i>Total</i>	<i>One</i>	<i>Two</i>	<i>Three or more</i>	<i>Total</i>	
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>								
<b>Private income</b>	<b>35.04</b>	<b>100.10</b>	<b>82.00</b>	<b>571.07</b>	<b>989.17</b>	<b>1,353.86</b>	<b>863.33</b>	<b>626.43</b>
<i>Direct benefits</i>								
Age pension	4.08	115.39	84.42	10.58	3.48	2.12	6.27	29.97
Disability support pension	33.47	17.04	21.61	8.44	2.22	4.32	5.11	10.12
Veterans Affairs pension	1.39	39.31	28.76	3.85	0.94	1.75	2.27	10.30
Unemployment allowance	80.78	7.32	27.76	16.42	7.41	8.86	11.39	16.35
Sole parent pension	52.78	0.51	15.05	6.17	1.48	1.65	3.47	6.98
Family payment	50.49	0.38	14.32	19.68	12.41	5.41	14.51	14.45
Other direct benefits	23.56	9.87	13.68	8.76	3.81	7.77	6.42	8.62
<i>Total direct benefits</i>	<i>246.55</i>	<i>189.82</i>	<i>205.61</i>	<i>73.88</i>	<i>31.75</i>	<i>31.87</i>	<i>49.45</i>	<i>96.79</i>
<b>Gross income</b>	<b>281.60</b>	<b>289.92</b>	<b>287.60</b>	<b>644.95</b>	<b>1,020.92</b>	<b>1,385.74</b>	<b>912.77</b>	<b>723.23</b>
Direct tax	4.46	16.14	12.89	125.75	222.72	288.64	190.99	136.99
<b>Disposable income</b>	<b>277.14</b>	<b>273.77</b>	<b>274.71</b>	<b>519.21</b>	<b>798.20</b>	<b>1,097.10</b>	<b>721.78</b>	<b>586.23</b>
<i>Selected indirect benefits</i>								
School education	61.16	0.72	17.53	40.51	42.56	48.38	42.49	34.92
Tertiary education	18.30	1.98	6.52	11.84	15.52	44.88	17.97	14.50
Other education benefits	4.35	0.09	1.28	3.10	3.43	4.35	3.42	2.77
<i>Total education benefits</i>	<i>83.81</i>	<i>2.79</i>	<i>25.33</i>	<i>55.45</i>	<i>61.51</i>	<i>97.61</i>	<i>63.88</i>	<i>52.19</i>
Hospital care	18.22	54.32	44.28	22.26	22.75	29.79	23.50	29.80
Medical clinics	19.12	19.24	19.21	19.36	21.75	26.96	21.46	20.78
Pharmaceuticals	9.49	8.57	8.83	4.61	3.37	3.70	3.94	5.42
Other health benefits	3.56	2.00	2.43	3.53	4.16	4.85	3.99	3.52
<i>Total health benefits</i>	<i>50.38</i>	<i>84.14</i>	<i>74.74</i>	<i>49.77</i>	<i>52.03</i>	<i>65.30</i>	<i>52.88</i>	<i>59.51</i>
Housing benefits	19.15	5.35	9.19	2.76	0.79	0.39	1.56	3.87
Social security and welfare benefits	33.44	44.30	41.28	13.53	7.60	5.86	9.85	19.38
<i>Total indirect benefits</i>	<i>186.78</i>	<i>136.58</i>	<i>150.55</i>	<i>121.50</i>	<i>121.93</i>	<i>169.15</i>	<i>128.17</i>	<i>134.96</i>
<b>Disposable income plus indirect benefits</b>	<b>463.92</b>	<b>410.35</b>	<b>425.26</b>	<b>640.71</b>	<b>920.13</b>	<b>1,266.25</b>	<b>849.96</b>	<b>721.19</b>
<i>Selected indirect taxes by commodity group</i>								
Petrol and petroleum products	7.51	6.27	6.62	11.72	14.62	22.49	14.47	12.09
Tobacco	8.56	3.00	4.54	5.57	6.06	7.43	6.04	5.59
Alcohol	2.23	2.47	2.40	4.35	5.80	9.01	5.63	4.65
Ownership of dwellings	3.09	0.51	1.23	2.34	2.12	1.47	2.12	1.85
Other indirect taxes	16.00	17.45	17.04	34.29	47.73	64.72	44.40	36.10
<i>Total indirect taxes</i>	<i>37.40</i>	<i>29.69</i>	<i>31.83</i>	<i>58.26</i>	<i>76.33</i>	<i>105.12</i>	<i>72.66</i>	<i>60.28</i>
<b>Final income</b>	<b>426.52</b>	<b>380.66</b>	<b>393.42</b>	<b>582.45</b>	<b>843.80</b>	<b>1,161.13</b>	<b>777.29</b>	<b>660.91</b>
<i>Total benefits allocated</i>	<i>433.34</i>	<i>326.40</i>	<i>356.15</i>	<i>195.39</i>	<i>153.68</i>	<i>201.03</i>	<i>177.62</i>	<i>231.75</i>
<i>Total taxes allocated</i>	<i>41.85</i>	<i>45.83</i>	<i>44.73</i>	<i>184.01</i>	<i>299.04</i>	<i>393.76</i>	<i>263.65</i>	<i>197.28</i>
<i>Net benefits allocated</i>	<i>391.48</i>	<i>280.57</i>	<i>311.43</i>	<i>11.38</i>	<i>-145.37</i>	<i>-192.73</i>	<i>-86.03</i>	<i>34.47</i>

**TABLE 5. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY HOUSEHOLD COMPOSITION, AUSTRALIA, 1993-94**

<i>Household characteristics</i>	<i>Single income unit households</i>					<i>All households</i>
	<i>Couple only</i>	<i>Couple with dependent children only</i>	<i>One parent with dependent children only</i>	<i>Lone person</i>	<i>Multiple income unit households</i>	
<i>Principal source of income (% of households)</i>						
Employee income	48.6	74.5	30.3	31.7	73.8	56.0
Own business income	8.3	12.2	1.8	4.3	6.4	7.6
Other private income	10.6	1.3	3.8	11.1	3.5	6.5
Government pensions and allowances	31.9	12.0	63.9	51.9	16.1	29.5
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	3.9	5.7	26.7	10.4	4.9	7.1
Average age of the reference person	52.2	37.8	37.0	55.3	46.8	47.4
Average number of income units	1.0	1.0	1.0	1.0	2.3	1.3
<i>Average number of persons per household</i>						
Under 18 years	*	2.1	1.8	*	0.4	0.7
18 to 64 years	1.4	2.1	1.1	0.6	2.6	1.7
65 years and over	0.6	—	*	0.4	0.2	0.3
<i>Total</i>	<i>2.0</i>	<i>4.2</i>	<i>2.8</i>	<i>1.0</i>	<i>3.2</i>	<i>2.6</i>
<i>Average number per household</i>						
Employed persons	1.1	1.6	0.6	0.4	1.9	1.2
Government cash benefit recipients	0.7	0.1	0.7	0.5	0.5	0.4
Dependent children	..	2.2	1.8	..	0.4	0.7
Number of households in sample	2,101	2,181	443	1,790	1,874	8,389
<i>Estimated total number in population ('000)</i>						
Households	1,710.5	1,566.7	337.8	1,442.1	1,559.6	6,616.8
Persons	3,421.0	6,555.7	962.3	1,442.1	5,013.6	17,394.6

(a) Includes households which reported zero income.

**TABLE 5. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY HOUSEHOLD COMPOSITION, AUSTRALIA, 1993-94** — *continued*

<i>Income, benefits and taxes</i>	<i>Single income unit households</i>					<i>All households</i>
	<i>Couple only</i>	<i>Couple with dependent children only</i>	<i>One parent with dependent children only</i>	<i>Lone person</i>	<i>Multiple income unit households</i>	
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>598.26</b>	<b>806.60</b>	<b>216.33</b>	<b>260.17</b>	<b>903.84</b>	<b>626.43</b>
<i>Direct benefits</i>						
Age pension	46.01	0.46	*	52.66	27.28	29.97
Disability support pension	11.33	3.74	*3.83	9.52	17.10	10.12
Veterans Affairs pension	21.17	0.76	*	14.12	6.67	10.30
Unemployment allowance	7.16	17.87	1.79	8.75	35.09	16.35
Sole parent pension	..	*	*103.99	..	6.53	6.98
Family payment	..	39.04	67.67	..	7.42	14.45
Other direct benefits	5.52	6.83	11.53	5.43	16.14	8.62
<i>Total direct benefits</i>	<i>91.20</i>	<i>69.16</i>	<i>189.97</i>	<i>90.60</i>	<i>116.22</i>	<i>96.79</i>
<b>Gross income</b>	<b>689.47</b>	<b>875.76</b>	<b>406.30</b>	<b>350.77</b>	<b>1,020.06</b>	<b>723.23</b>
Direct tax	127.72	185.42	32.98	62.46	189.96	136.99
<b>Disposable income</b>	<b>561.75</b>	<b>690.34</b>	<b>373.33</b>	<b>288.30</b>	<b>830.11</b>	<b>586.23</b>
<i>Selected indirect benefits</i>						
School education	*	102.29	106.52	*	22.19	34.92
Tertiary education	7.09	14.66	14.74	3.72	32.38	14.50
Other education benefits	0.27	7.39	6.87	0.15	2.40	2.77
<i>Total education benefits</i>	<i>7.36</i>	<i>124.34</i>	<i>128.14</i>	<i>4.02</i>	<i>56.96</i>	<i>52.19</i>
Hospital care	37.79	25.21	16.90	24.43	33.40	29.80
Medical clinics	19.31	28.94	19.57	10.15	24.26	20.78
Pharmaceuticals	5.49	5.77	8.66	3.62	5.95	5.42
Other health benefits	2.69	5.72	3.78	1.32	4.18	3.52
<i>Total health benefits</i>	<i>65.29</i>	<i>65.65</i>	<i>48.91</i>	<i>39.51</i>	<i>67.80</i>	<i>59.51</i>
Housing benefits	1.63	2.80	20.00	5.16	2.73	3.87
Social security and welfare benefits	22.29	13.78	24.31	19.13	20.98	19.38
<i>Total indirect benefits</i>	<i>96.58</i>	<i>206.57</i>	<i>221.36</i>	<i>67.83</i>	<i>148.46</i>	<i>134.96</i>
<b>Disposable income plus indirect benefits</b>	<b>658.33</b>	<b>896.91</b>	<b>594.69</b>	<b>356.13</b>	<b>978.57</b>	<b>721.19</b>
<i>Selected indirect taxes by commodity group</i>						
Petrol and petroleum products	11.56	14.49	7.98	5.09	17.63	12.09
Tobacco	4.83	5.72	5.16	3.40	8.39	5.59
Alcohol	4.83	3.99	1.36	2.56	7.77	4.65
Ownership of dwellings	1.32	1.64	2.80	1.87	2.42	1.85
Other indirect taxes	35.20	46.77	20.83	16.70	47.63	36.10
<i>Total indirect taxes</i>	<i>57.74</i>	<i>72.60</i>	<i>38.14</i>	<i>29.64</i>	<i>83.83</i>	<i>60.28</i>
<b>Final income</b>	<b>600.59</b>	<b>824.31</b>	<b>556.55</b>	<b>326.49</b>	<b>894.73</b>	<b>660.91</b>
<i>Total benefits allocated</i>	<i>187.78</i>	<i>275.73</i>	<i>411.33</i>	<i>158.43</i>	<i>264.69</i>	<i>231.75</i>
<i>Total taxes allocated</i>	<i>185.46</i>	<i>258.03</i>	<i>71.12</i>	<i>92.10</i>	<i>273.79</i>	<i>197.28</i>
<i>Net benefits allocated</i>	<i>2.33</i>	<i>17.70</i>	<i>340.22</i>	<i>66.33</i>	<i>-9.10</i>	<i>34.47</i>

**TABLE 6. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES  
BY TENURE TYPE, AUSTRALIA, 1993-94**

Household characteristics	Tenure						All households
	Owners	Purchasers	State or territory housing authority	Renting from		Rent-free	
				Furnished	Unfurnished		
<i>Principal source of income (% of households)</i>							
Employee income	42.3	80.2	27.7	61.6	62.2	57.8	56.0
Own business income	8.6	8.4	1.0	3.1	6.7	*12.8	7.6
Other private income	12.2	1.7	1.1	5.8	3.2	*3.0	6.5
Government pensions and allowances	36.5	9.5	69.9	28.2	27.5	25.9	29.5
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Household composition (% of households)</i>							
Couple only	34.5	22.1	14.2	18.6	18.0	21.5	25.9
Couple with dependent children only	15.3	41.0	19.0	13.6	20.6	28.5	23.7
One parent with dependent children only	2.0	3.7	19.1	*3.8	8.9	*6.9	5.1
Lone person	23.2	11.7	31.7	42.1	24.8	26.9	21.8
Multiple income unit household	25.0	21.6	16.1	21.9	27.6	16.2	23.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting from state or territory housing authority (%)	..	..	100.0	..	..	..	7.1
Average age of the reference person	58.0	40.2	48.1	34.9	36.4	43.4	47.4
Average number of income units	1.3	1.3	1.2	1.3	1.4	1.2	1.3
<i>Average number of persons per household</i>							
Under 18 years	0.4	1.0	1.0	0.5	0.7	0.8	0.7
18 to 64 years	1.5	2.0	1.3	1.6	1.7	1.5	1.7
65 years and over	0.5	0.1	0.3	0.1	0.1	0.3	0.3
Total	2.4	3.1	2.6	2.1	2.5	2.6	2.6
<i>Average number per household</i>							
Employed persons	1.1	1.7	0.5	1.1	1.2	1.2	1.2
Government cash benefit recipients	0.7	0.1	0.8	0.2	0.3	0.3	0.4
Dependent children	0.4	1.0	1.0	0.4	0.7	0.8	0.7
Number of households in sample	3,299	2,431	711	338	1,389	221	8,389
<i>Estimated total number in population ('000)</i>							
Households	2,771.5	1,764.2	472.7	231.8	1,196.8	179.9	6,616.8
Persons	6,763.0	5,435.9	1,215.9	486.2	3,026.1	467.5	17,394.6

(a) Includes households which reported zero income.

**TABLE 6. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES  
BY TENURE TYPE, AUSTRALIA, 1993-94 — continued**

<i>Income, benefits and taxes</i>	<i>Tenure</i>						<i>All households</i>
	<i>Owners</i>	<i>Purchasers</i>	<i>Renting from</i>				
			<i>State or territory authority</i>	<i>Furnished</i>	<i>Other unfurnished</i>		
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>550.04</b>	<b>923.74</b>	<b>207.62</b>	<b>558.22</b>	<b>564.91</b>	<b>485.26</b>	<b>626.43</b>
<i>Direct benefits</i>							
Age pension	53.21	6.26	36.88	11.23	12.99	23.43	29.97
Disability support pension	11.96	2.72	32.31	*5.03	9.78	*4.72	10.12
Veterans Affairs pension	17.48	5.79	9.74	*2.63	2.13	*9.70	10.30
Unemployment allowance	10.03	9.40	31.95	38.01	31.98	*9.16	16.35
Sole parent pension	2.49	3.78	32.69	*4.79	12.70	*4.80	6.98
Family payment	6.63	15.23	34.47	11.88	23.47	17.97	14.45
Other direct benefits	7.91	6.10	16.73	6.12	10.86	*11.35	8.62
<i>Total direct benefits</i>	<i>109.71</i>	<i>49.28</i>	<i>194.76</i>	<i>79.68</i>	<i>103.91</i>	<i>81.13</i>	<i>96.79</i>
<b>Gross income</b>	<b>659.74</b>	<b>973.02</b>	<b>402.38</b>	<b>637.90</b>	<b>668.82</b>	<b>566.39</b>	<b>723.23</b>
Direct tax	118.05	213.69	36.75	122.42	116.88	92.56	136.99
<b>Disposable income</b>	<b>541.69</b>	<b>759.33</b>	<b>365.63</b>	<b>515.48</b>	<b>551.94</b>	<b>473.83</b>	<b>586.23</b>
<i>Selected indirect benefits</i>							
School education	23.87	50.68	51.16	21.94	33.28	35.77	34.92
Tertiary education	11.44	18.27	10.06	14.14	18.43	10.63	14.50
Other education benefits	1.97	3.95	3.33	2.08	2.76	2.98	2.77
<i>Total education benefits</i>	<i>37.27</i>	<i>72.90</i>	<i>64.55</i>	<i>38.16</i>	<i>54.47</i>	<i>49.37</i>	<i>52.19</i>
Hospital care	39.42	23.10	29.04	18.01	20.20	28.32	29.80
Medical clinics	21.70	21.90	20.22	15.60	18.28	20.30	20.78
Pharmaceuticals	6.15	3.92	8.70	3.93	4.91	5.54	5.42
Other health benefits	3.13	4.28	3.77	3.30	3.26	3.32	3.52
<i>Total health benefits</i>	<i>70.40</i>	<i>53.20</i>	<i>61.72</i>	<i>40.84</i>	<i>46.65</i>	<i>57.48</i>	<i>59.51</i>
Housing benefits	..	..	54.23	..	..	..	3.87
Social security and welfare benefits	25.27	9.74	34.25	12.58	15.90	16.08	19.38
<i>Total indirect benefits</i>	<i>132.94</i>	<i>135.84</i>	<i>214.74</i>	<i>91.59</i>	<i>117.03</i>	<i>122.92</i>	<i>134.96</i>
<b>Disposable income plus indirect benefits</b>	<b>674.63</b>	<b>895.17</b>	<b>580.37</b>	<b>607.06</b>	<b>668.97</b>	<b>596.75</b>	<b>721.19</b>
<i>Selected indirect taxes by commodity group</i>							
Petrol and petroleum products	12.06	14.35	7.31	8.48	11.59	10.98	12.09
Tobacco	4.15	5.61	8.10	7.17	7.67	4.96	5.59
Alcohol	4.32	5.17	2.76	5.55	5.22	4.67	4.65
Ownership of dwellings	*	*	—	7.73	8.74	—	1.85
Other indirect taxes	34.11	52.98	17.14	22.39	27.50	25.99	36.10
<i>Total indirect taxes</i>	<i>54.64</i>	<i>78.11</i>	<i>35.31</i>	<i>51.32</i>	<i>60.72</i>	<i>46.60</i>	<i>60.28</i>
<b>Final income</b>	<b>619.98</b>	<b>817.06</b>	<b>545.06</b>	<b>555.74</b>	<b>608.25</b>	<b>550.15</b>	<b>660.91</b>
<i>Total benefits allocated</i>	<i>242.64</i>	<i>185.12</i>	<i>409.50</i>	<i>171.27</i>	<i>220.94</i>	<i>204.05</i>	<i>231.75</i>
<i>Total taxes allocated</i>	<i>172.70</i>	<i>291.80</i>	<i>72.06</i>	<i>173.75</i>	<i>177.59</i>	<i>139.16</i>	<i>197.28</i>
<i>Net benefits allocated</i>	<i>69.95</i>	<i>-106.68</i>	<i>337.43</i>	<i>-2.48</i>	<i>43.34</i>	<i>64.90</i>	<i>34.47</i>

**TABLE 7. LIFE CYCLE GROUPS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES FOR SELECTED HOUSEHOLD TYPES, AUSTRALIA, 1993-94**

<i>Household characteristics</i>	<i>Couple with dependent children only</i>					<i>Couple with</i>		<i>Couple only, reference person 55 to 64</i>	<i>Couple only, reference person 65 and over</i>	<i>Lone person 65 and over</i>
	<i>Lone person under 35</i>	<i>Couple only, reference person under 35</i>	<i>Eldest child under 5</i>	<i>Eldest child 5 to 14</i>	<i>Eldest child 15 to 20</i>	<i>Dependent and non-dependent children only</i>	<i>Non-dependent children only</i>			
<i>Principal source of income (% of households)</i>										
Employee income	68.9	89.0	73.7	73.1	78.0	80.9	74.4	36.0	2.3	*
Own business income	4.7	6.6	12.2	12.8	11.0	*10.8	9.1	13.0	3.3	*
Other private income	5.3	*	*	1.2	2.3	*1.3	3.0	17.3	21.3	15.3
Government pensions and allowances	19.6	3.5	13.7	12.9	8.7	6.6	13.5	32.5	72.5	82.9
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	6.2	3.3	5.2	6.1	5.5	2.6	3.9	4.2	4.9	11.4
Average age of the reference person	27.0	27.2	31.7	37.3	44.6	45.9	54.7	59.6	72.0	74.9
Average number of income units	1.0	1.0	1.0	1.0	1.0	2.2	2.3	1.0	1.0	1.0
<i>Average number of persons per household</i>										
Under 18 years	*	*	1.4	2.5	1.9	1.3	0.1	—	—	..
18 to 64 years	1.0	2.0	2.0	2.0	2.2	3.2	3.0	1.9	0.2	..
65 years and over	..	*	—	—	—	—	0.2	0.1	1.8	1.0
<i>Total</i>	<i>1.0</i>	<i>2.0</i>	<i>3.4</i>	<i>4.5</i>	<i>4.2</i>	<i>4.6</i>	<i>3.3</i>	<i>2.0</i>	<i>2.0</i>	<i>1.0</i>
<i>Average number per household</i>										
Employed persons	0.8	1.8	1.4	1.5	2.1	2.8	2.3	0.9	0.1	—
Government cash benefit recipients	—	*	—	0.1	0.1	0.2	0.5	0.6	1.6	0.9
Dependent children	..	..	1.4	2.5	2.2	1.4	..	..	..	..
Number of households in sample	377	496	536	1,183	462	306	489	461	619	685
<i>Estimated total number in population ('000)</i>										
Households	296.2	421.3	369.1	803.9	393.7	209.9	478.0	343.2	523.1	582.4
Persons	296.2	842.6	1,271.2	3,649.7	1,634.8	959.8	1,565.3	686.5	1,046.1	582.4

(a) Includes households which reported zero income.

**TABLE 7. LIFE CYCLE GROUPS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES FOR SELECTED HOUSEHOLD TYPES, AUSTRALIA, 1993-94 — continued**

Income, benefits and taxes	Couple with dependent children only					Couple with		Couple only, reference person 55 to 64	Couple only, reference person 65 and over	Lone person 65 and over
	Lone person under 35	Couple only, reference person under 35	Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 20	Dependent and non-dependent children only	Non-dependent children only			
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>										
<b>Private income</b>	<b>442.89</b>	<b>950.55</b>	<b>735.99</b>	<b>764.91</b>	<b>957.95</b>	<b>1,262.99</b>	<b>1,012.21</b>	<b>454.61</b>	<b>185.80</b>	<b>65.02</b>
<i>Direct benefits</i>										
Age pension	..	..	*	*	*	*	26.36	25.03	131.66	114.27
Disability support pension	*6.26	*	2.87	3.37	5.33	*8.82	23.63	40.94	3.01	*
Veterans Affairs pension	—	—	*	0.92	*1.11	*	8.38	*4.82	64.39	32.23
Unemployment allowance	21.76	10.01	19.38	18.55	15.04	25.55	29.64	11.93	*	..
Sole parent pension	..	..	—	*	*	*	*	..	..	..
Family payment	..	..	27.12	51.14	25.52	15.57	*	..	..	..
Other direct benefits	5.19	2.49	5.32	2.67	16.75	*15.92	9.39	7.30	4.89	1.59
<i>Total direct benefits</i>	<i>33.20</i>	<i>13.36</i>	<i>54.94</i>	<i>78.00</i>	<i>64.45</i>	<i>69.22</i>	<i>97.41</i>	<i>90.02</i>	<i>204.17</i>	<i>148.10</i>
<b>Gross income</b>	<b>476.09</b>	<b>963.91</b>	<b>790.94</b>	<b>842.91</b>	<b>1,022.40</b>	<b>1,332.22</b>	<b>1,109.61</b>	<b>544.63</b>	<b>389.98</b>	<b>213.12</b>
Direct tax	101.93	202.96	170.32	174.29	222.31	280.09	208.20	91.76	30.73	13.82
<b>Disposable income</b>	<b>374.16</b>	<b>760.94</b>	<b>620.61</b>	<b>668.62</b>	<b>800.09</b>	<b>1,052.12</b>	<b>901.41</b>	<b>452.87</b>	<b>359.24</b>	<b>199.30</b>
<i>Selected indirect benefits</i>										
School education	*	—	4.05	124.14	149.79	91.30	*	—	—	—
Tertiary education	13.03	17.02	8.38	8.16	33.84	57.78	22.93	2.75	0.65	*
Other education benefits	0.52	0.68	1.11	9.20	9.58	7.37	0.73	0.10	*	—
<i>Total education benefits</i>	<i>14.30</i>	<i>17.70</i>	<i>13.54</i>	<i>141.50</i>	<i>193.21</i>	<i>156.45</i>	<i>23.70</i>	<i>2.85</i>	<i>0.69</i>	<i>*</i>
Hospital care	6.56	14.41	26.24	23.62	27.51	31.04	36.95	30.23	77.21	47.68
Medical clinics	6.44	14.17	28.06	30.25	27.11	29.63	26.56	20.01	25.67	13.81
Pharmaceuticals	1.36	1.86	4.95	6.39	5.29	5.67	5.82	5.49	10.85	5.99
Other health benefits	1.39	2.67	4.78	6.36	5.30	5.61	4.14	3.06	2.48	1.25
<i>Total health benefits</i>	<i>15.75</i>	<i>33.11</i>	<i>64.03</i>	<i>66.61</i>	<i>65.21</i>	<i>71.95</i>	<i>73.47</i>	<i>58.79</i>	<i>116.21</i>	<i>68.73</i>
Housing benefits	1.59	0.91	2.39	3.47	1.81	1.41	2.69	2.02	2.75	5.03
Social security and welfare benefits	4.56	1.64	14.33	16.03	8.66	11.37	20.54	24.05	51.84	32.74
<i>Total indirect benefits</i>	<i>36.20</i>	<i>53.36</i>	<i>94.29</i>	<i>227.61</i>	<i>268.89</i>	<i>241.18</i>	<i>120.40</i>	<i>87.71</i>	<i>171.49</i>	<i>106.58</i>
<b>Disposable income plus indirect benefits</b>	<b>410.36</b>	<b>814.30</b>	<b>714.90</b>	<b>896.23</b>	<b>1,068.98</b>	<b>1,293.30</b>	<b>1,021.81</b>	<b>540.58</b>	<b>530.73</b>	<b>305.87</b>
<i>Selected indirect taxes by commodity group</i>										
Petrol and petroleum products	6.47	14.07	11.46	14.68	16.93	23.24	19.96	12.58	8.26	2.71
Tobacco	4.67	5.18	4.95	6.21	5.43	8.08	7.60	4.55	2.77	1.61
Alcohol	4.38	5.36	3.92	3.76	4.50	8.04	7.98	4.36	3.71	1.23
Ownership of dwellings	4.30	3.38	2.48	1.53	1.09	0.90	0.50	0.43	0.29	0.50
Other indirect taxes	20.56	45.78	44.57	47.36	47.61	61.11	56.94	33.83	22.94	9.42
<i>Total indirect taxes</i>	<i>40.39</i>	<i>73.77</i>	<i>67.39</i>	<i>73.54</i>	<i>75.57</i>	<i>101.36</i>	<i>92.98</i>	<i>55.76</i>	<i>37.97</i>	<i>15.47</i>
<b>Final income</b>	<b>369.97</b>	<b>740.53</b>	<b>647.51</b>	<b>822.68</b>	<b>993.41</b>	<b>1,191.94</b>	<b>928.83</b>	<b>484.82</b>	<b>492.76</b>	<b>290.41</b>
<i>Total benefits allocated</i>	<i>69.40</i>	<i>66.72</i>	<i>149.23</i>	<i>305.61</i>	<i>333.34</i>	<i>310.40</i>	<i>217.81</i>	<i>177.73</i>	<i>375.66</i>	<i>254.68</i>
<i>Total taxes allocated</i>	<i>142.31</i>	<i>276.73</i>	<i>237.71</i>	<i>247.84</i>	<i>297.89</i>	<i>381.46</i>	<i>301.18</i>	<i>147.52</i>	<i>68.71</i>	<i>29.29</i>
<i>Net benefits allocated</i>	<i>-72.92</i>	<i>-210.02</i>	<i>-88.48</i>	<i>57.77</i>	<i>35.45</i>	<i>-71.05</i>	<i>-83.37</i>	<i>30.21</i>	<i>306.96</i>	<i>225.39</i>

**TABLE 8. HOUSEHOLDS WHOSE PRINCIPAL SOURCE OF GROSS INCOME IS GOVERNMENT BENEFITS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY TYPE OF PENSION OR ALLOWANCE CONSTITUTING PRINCIPAL SOURCE OF GROSS INCOME, AUSTRALIA, 1993-94**

<i>Household characteristics</i>	<i>Government pensions and benefits</i>						<i>Total</i>
	<i>Age pension</i>	<i>Disability support pension</i>	<i>Veterans Affairs pension</i>	<i>Unemployment allowance</i>	<i>Sole parent pension</i>	<i>Other (a)</i>	
<i>Source of income (% of total income)</i>							
Employee income	0.8	4.8	0.5	6.6	6.7	6.1	3.4
Own business income	-0.4	*0.3	—	-0.2	*0.5	*-11.2	-1.4
Other private income	12.2	3.8	10.5	1.9	7.6	7.6	8.3
Government pensions and allowances	87.4	91.0	89.0	91.7	85.1	97.4	89.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<i>Household composition (% of households)</i>							
Couple only	37.2	29.5	50.9	13.9	..	10.3	27.9
Couple with dependent children only	0.4	7.9	*	32.1	—	34.7	9.7
One parent with dependent children only	*	*2.2	—	*	*88.9	*20.4	11.1
Lone person	53.8	36.7	44.4	27.5	..	21.3	38.4
Multiple income unit household	8.4	23.7	4.3	25.7	10.5	13.3	12.9
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	10.6	*31.3	*8.4	16.9	*37.7	*17.8	16.9
Average age of the reference person	72.2	51.6	72.1	38.3	35.5	42.2	58.2
Average number of income units	1.1	1.3	1.0	1.3	1.1	1.2	1.2
<i>Average number of persons per household</i>							
Under 18 years	—	0.2	*	0.9	1.7	2.1	0.5
18 to 64 years	0.3	1.7	0.2	1.8	1.1	1.6	0.9
65 years and over	1.2	0.1	1.4	—	*	0.1	0.7
<i>Total</i>	<i>1.5</i>	<i>2.0</i>	<i>1.6</i>	<i>2.7</i>	<i>2.8</i>	<i>3.8</i>	<i>2.1</i>
<i>Average number per household</i>							
Employed persons	0.1	0.3	—	0.3	0.3	0.5	0.2
Government cash benefit recipients	1.4	1.6	1.5	0.1	1.1	0.6	1.2
Dependent children	—	0.2	*	0.8	1.7	2.1	0.6
Number of households in sample	974	267	256	373	245	252	2,367
<i>Estimated total number in population ('000)</i>							
Households	833.4	220.2	212.3	279.4	180.9	223.8	1,950.1
Persons	1,269.3	437.1	338.7	767.9	514.5	848.2	4,175.8

For footnotes see end of table.

**TABLE 8. HOUSEHOLDS WHOSE PRINCIPAL SOURCE OF GROSS INCOME IS GOVERNMENT BENEFITS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY TYPE OF PENSION OR ALLOWANCE CONSTITUTING PRINCIPAL SOURCE OF GROSS INCOME, AUSTRALIA, 1993-94 — continued**

<i>Income, benefits and taxes</i>	<i>Government pensions and benefits</i>						<i>Total</i>
	<i>Age pension</i>	<i>Disability support pension</i>	<i>Veterans Affairs pension</i>	<i>Unemployment allowance</i>	<i>Sole parent pension</i>	<i>Other (a)</i>	
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>30.31</b>	<b>25.07</b>	<b>32.87</b>	<b>25.53</b>	<b>45.77</b>	<b>6.91</b>	<b>28.06</b>
<i>Direct benefits</i>							
Age pension	195.27	7.51	19.56	4.16	*	4.93	87.74
Disability support pension	4.88	*211.57	*4.23	*	*	*9.77	27.97
Veterans Affairs pension	4.11	*	*239.31	—	*	*	28.14
Unemployment allowance	2.00	8.81	*	230.54	*5.49	*19.34	37.81
Sole parent pension	*	*	*	*0.87	*176.26	*31.91	20.52
Family payment	0.57	6.98	*	35.49	72.15	94.20	23.63
Other direct benefits	3.61	*16.04	*0.99	9.81	*5.08	*102.97	17.16
<i>Total direct benefits</i>	<i>210.91</i>	<i>255.12</i>	<i>266.11</i>	<i>281.74</i>	<i>263.73</i>	<i>263.32</i>	<i>242.97</i>
<b>Gross income</b>	<b>241.22</b>	<b>280.19</b>	<b>298.98</b>	<b>307.27</b>	<b>309.50</b>	<b>270.22</b>	<b>271.04</b>
Direct tax	2.87	1.42	11.52	5.29	2.00	4.47	4.10
<b>Disposable income</b>	<b>238.34</b>	<b>278.77</b>	<b>287.46</b>	<b>301.98</b>	<b>307.50</b>	<b>265.75</b>	<b>266.93</b>
<i>Selected indirect benefits</i>							
School education	0.74	13.54	*	36.46	86.16	117.28	28.61
Tertiary education	1.18	4.93	*	13.92	7.68	28.58	7.21
Other education benefits	0.07	0.85	*	2.72	5.75	8.28	2.01
<i>Total education benefits</i>	<i>1.99</i>	<i>19.32</i>	<i>2.35</i>	<i>53.10</i>	<i>99.60</i>	<i>154.14</i>	<i>37.83</i>
Hospital care	57.50	22.33	60.51	20.96	17.28	26.98	41.39
Medical clinics	19.49	16.77	20.41	19.71	20.80	26.47	20.24
Pharmaceuticals	9.65	8.77	9.42	10.26	10.05	12.33	9.96
Other health benefits	1.90	2.67	2.02	3.64	3.64	4.88	2.75
<i>Total health benefits</i>	<i>88.53</i>	<i>50.54</i>	<i>92.36</i>	<i>54.57</i>	<i>51.77</i>	<i>70.67</i>	<i>74.33</i>
Housing benefits	5.80	18.73	2.78	12.41	30.01	11.57	10.79
Social security and welfare benefits	54.03	63.64	37.87	31.81	33.86	30.61	45.61
<i>Total indirect benefits</i>	<i>150.36</i>	<i>152.23</i>	<i>135.35</i>	<i>151.89</i>	<i>215.24</i>	<i>266.98</i>	<i>168.56</i>
<b>Disposable income plus indirect benefits</b>	<b>388.70</b>	<b>431.00</b>	<b>422.82</b>	<b>453.86</b>	<b>522.74</b>	<b>532.74</b>	<b>435.49</b>
<i>Selected indirect taxes by commodity group</i>							
Petrol and petroleum products	5.12	7.70	6.20	8.92	7.40	10.21	6.87
Tobacco	2.75	7.25	2.67	9.34	6.61	8.01	5.16
Alcohol	1.99	2.47	2.80	3.16	1.24	1.99	2.23
Ownership of dwellings	0.57	1.38	0.25	3.24	2.58	2.52	1.42
Other indirect taxes	13.60	17.04	14.84	18.06	15.37	24.52	16.18
<i>Total indirect taxes</i>	<i>24.03</i>	<i>35.84</i>	<i>26.77</i>	<i>42.71</i>	<i>33.19</i>	<i>47.25</i>	<i>31.86</i>
<b>Final income</b>	<b>364.67</b>	<b>395.15</b>	<b>396.05</b>	<b>411.15</b>	<b>489.56</b>	<b>485.49</b>	<b>403.64</b>
<i>Total benefits allocated</i>	<i>361.27</i>	<i>407.35</i>	<i>401.47</i>	<i>433.62</i>	<i>478.97</i>	<i>530.30</i>	<i>411.53</i>
<i>Total taxes allocated</i>	<i>26.91</i>	<i>37.27</i>	<i>38.29</i>	<i>48.01</i>	<i>35.18</i>	<i>51.72</i>	<i>35.96</i>
<i>Net benefits allocated</i>	<i>334.36</i>	<i>370.08</i>	<i>363.18</i>	<i>385.62</i>	<i>443.79</i>	<i>478.58</i>	<i>375.58</i>

(a) Includes overseas pensions as well as other direct benefits.

**TABLE 9. COUPLE ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, AUSTRALIA, 1993-94**

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	281	398	704	1,090	..	..
<i>Principal source of income (% of households)</i>						
Employee income	10.5	8.6	52.9	84.5	86.5	48.6
Own business income	5.6	5.0	12.6	9.9	8.6	8.3
Other private income	11.1	10.8	21.1	5.2	4.9	10.6
Government pensions and allowances	70.0	75.5	13.3	*	*	31.9
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting from state or territory housing authority (%)	8.7	4.1	3.1	3.2	*	3.9
Average age of the reference person	62.9	64.1	53.3	40.7	40.2	52.2
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>						
Under 18 years	*	—	—	—	—	*
18 to 64 years	1.0	0.9	1.4	1.9	1.9	1.4
65 years and over	0.9	1.1	0.6	0.1	0.1	0.6
Total	2.0	2.0	2.0	2.0	2.0	2.0
<i>Average number per household</i>						
Employed persons	0.3	0.3	1.0	1.8	1.8	1.1
Government cash benefit recipients	1.3	1.5	0.5	—	—	0.7
Number of households in sample	411	404	417	415	454	2,101
<i>Estimated total number in population ('000)</i>						
Households	342.7	341.5	343.0	341.6	341.7	1,710.5
Persons	685.4	683.0	685.9	683.2	683.5	3,421.0
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>25.44</b>	<b>116.44</b>	<b>463.11</b>	<b>881.19</b>	<b>1,507.07</b>	<b>598.26</b>
<i>Direct benefits</i>						
Age pension	94.52	108.61	26.64	*	—	46.01
Disability support pension	*28.99	*21.44	*6.19	—	—	11.33
Veterans Affairs pension	*23.14	*53.33	*24.09	*4.10	*1.19	21.17
Unemployment allowance	16.24	16.48	2.62	*	—	7.16
Sole parent pension	..	..	..	..	..	..
Family payment	..	..	..	..	..	..
Other direct benefits	8.75	11.04	5.06	2.48	*	5.52
Total direct benefits	171.65	210.90	64.60	7.31	1.46	91.20
<b>Gross income</b>	<b>197.09</b>	<b>327.34</b>	<b>527.71</b>	<b>888.50</b>	<b>1,508.53</b>	<b>689.47</b>
Direct tax	0.87	7.59	68.16	167.79	394.69	127.72
<b>Disposable income</b>	<b>196.22</b>	<b>319.75</b>	<b>459.55</b>	<b>720.71</b>	<b>1,113.85</b>	<b>561.75</b>
<i>Selected indirect benefits</i>						
Education benefits	2.26	2.95	5.83	10.83	14.97	7.36
Health benefits	86.91	92.64	63.75	43.30	39.80	65.29
Housing benefits	4.07	2.57	1.01	0.49	*	1.63
Social security and welfare benefits	44.93	48.84	16.31	0.87	0.47	22.29
Total indirect benefits	138.18	147.00	86.90	55.50	55.26	96.58
<b>Disposable income plus indirect benefits</b>	<b>334.40</b>	<b>466.75</b>	<b>546.44</b>	<b>776.21</b>	<b>1,169.11</b>	<b>658.33</b>
Total indirect taxes	39.50	40.36	53.65	71.26	83.99	57.74
<b>Final income</b>	<b>294.90</b>	<b>426.39</b>	<b>492.80</b>	<b>704.95</b>	<b>1,085.11</b>	<b>600.59</b>
Total benefits allocated	309.83	357.90	151.49	62.81	56.72	187.78
Total taxes allocated	40.37	47.95	121.81	239.05	478.68	185.46
Net benefits allocated	269.46	309.95	29.68	-176.23	-421.96	2.33

(a) Includes households which reported zero income.

**TABLE 10. COUPLE ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY AGE OF THE REFERENCE PERSON, AUSTRALIA, 1993-94**

	Age of the reference person						All households
	Under 25 years	25 and under 35 years	35 and under 45 years	45 and under 55 years	55 and under 65 years	65 and over	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Principal source of income (% of households)</i>							
Employee income	85.4	90.4	83.4	72.5	36.0	2.3	48.6
Own business income	*	7.9	*6.6	15.2	13.0	3.3	8.3
Other private income	*	*	*	1.9	17.3	21.3	10.6
Government pensions and allowances	9.1	1.2	7.1	10.3	32.5	72.5	31.9
<b>Total(a)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Proportion of households renting from state or territory housing authority (%)	*3.2	3.4	*5.4	2.0	4.2	4.9	3.9
Average age of the reference person	22.5	29.2	39.6	49.9	59.6	72.0	52.2
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>							
Under 18 years	*	—	—	—	—	—	*
18 to 64 years	2.0	2.0	2.0	2.0	1.9	0.2	1.4
65 years and over	*	—	—	—	0.1	1.8	0.6
<b>Total</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>	<b>2.0</b>
<i>Average number per household</i>							
Employed persons	1.7	1.8	1.6	1.5	0.9	0.1	1.1
Government cash benefit recipients	*	*	0.1	0.1	0.6	1.6	0.7
Number of households in sample	138	358	170	355	461	619	2,101
<i>Estimated total number in population ('000)</i>							
Households	122.7	298.6	131.0	291.9	343.2	523.1	1,710.5
Persons	245.5	597.2	262.0	583.7	686.5	1,046.1	3,421.0
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>754.84</b>	<b>1,031.00</b>	<b>1,075.60</b>	<b>783.64</b>	<b>454.61</b>	<b>185.80</b>	<b>598.26</b>
<i>Direct benefits</i>							
Age pension	—	—	—	4.24	25.03	131.66	46.01
Disability support pension	*	*	*	*8.99	40.94	3.01	11.33
Veterans Affairs pension	—	—	*1.85	*2.17	*4.82	64.39	21.17
Unemployment allowance	*26.81	3.11	*10.91	8.20	11.93	*	7.16
Sole parent pension	..	..	..	..	..	..	..
Family payment	..	..	..	..	..	..	..
Other direct benefits	**	2.69	*7.15	8.23	7.30	4.89	5.52
<b>Total direct benefits</b>	<b>29.48</b>	<b>6.73</b>	<b>25.86</b>	<b>31.84</b>	<b>90.02</b>	<b>204.17</b>	<b>91.20</b>
<b>Gross income</b>	<b>784.31</b>	<b>1,037.73</b>	<b>1,101.46</b>	<b>815.48</b>	<b>544.63</b>	<b>389.98</b>	<b>689.47</b>
Direct tax	141.51	228.22	256.73	177.29	91.76	30.73	127.72
<b>Disposable income</b>	<b>642.80</b>	<b>809.50</b>	<b>844.73</b>	<b>638.19</b>	<b>452.87</b>	<b>359.24</b>	<b>561.75</b>
<i>Selected indirect benefits</i>							
Education benefits	21.77	16.03	17.63	5.12	2.85	0.69	7.36
Health benefits	32.68	33.29	32.54	42.83	58.79	116.21	65.29
Housing benefits	0.61	1.04	*	*	2.02	2.75	1.63
Social security and welfare benefits	3.52	0.86	3.15	5.68	24.05	51.84	22.29
<b>Total indirect benefits</b>	<b>58.58</b>	<b>51.21</b>	<b>53.93</b>	<b>54.29</b>	<b>87.71</b>	<b>171.49</b>	<b>96.58</b>
<b>Disposable income plus indirect benefits</b>	<b>701.39</b>	<b>860.72</b>	<b>898.66</b>	<b>692.48</b>	<b>540.58</b>	<b>530.73</b>	<b>658.33</b>
Total indirect taxes	68.78	75.82	78.46	63.06	55.76	37.97	57.74
<b>Final income</b>	<b>632.61</b>	<b>784.90</b>	<b>820.20</b>	<b>629.42</b>	<b>484.82</b>	<b>492.76</b>	<b>600.59</b>
<i>Total benefits allocated</i>	88.06	57.95	79.79	86.12	177.73	375.66	187.78
<i>Total taxes allocated</i>	210.29	304.04	335.19	240.34	147.52	68.71	185.46
<i>Net benefits allocated</i>	-122.23	-246.10	-255.40	-154.22	30.21	306.96	2.33

(a) Includes households which reported zero income.

**TABLE 11. COUPLE ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, AUSTRALIA, 1993-94**

	<i>Principal source of gross income</i>						
	<i>Private income</i>				<i>Other private income</i>	<i>Government pensions and allowances</i>	<i>All households (a)</i>
	<i>Earned income</i>			<i>Total</i>			
	<i>Employee income</i>	<i>Own business</i>	<i>Total</i>		<i>Total</i>		
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Source of income (% of total income)</i>							
Employee income	96.0	16.6	86.6	6.0	78.5	1.1	67.7
Own business income	0.8	*76.3	9.7	*0.8	8.8	0.3	7.7
Other private income	2.6	6.6	3.1	85.6	11.3	11.5	11.4
Government pensions and allowances	0.6	0.6	0.6	7.7	1.3	87.1	13.2
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	2.6	*	2.3	*	2.0	8.0	3.9
Average age of the reference person	39.8	50.9	41.4	65.7	45.3	67.0	52.2
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>							
Under 18 years	—	—	—	—	—	*	*
18 to 64 years	2.0	1.8	1.9	0.9	1.8	0.7	1.4
65 years and over	—	0.2	0.1	1.1	0.2	1.3	0.6
<i>Total</i>	<i>2.0</i>	<i>2.0</i>	<i>2.0</i>	<i>2.0</i>	<i>2.0</i>	<i>2.0</i>	<i>2.0</i>
<i>Average number per household</i>							
Employed persons	1.8	1.6	1.7	0.3	1.5	0.1	1.1
Government cash benefit recipients	—	—	—	0.7	0.1	1.8	0.7
Number of households in sample	1,042	159	1,201	238	1,439	646	2,101
<i>Estimated total number in population ('000)</i>							
Households	831.4	142.8	974.2	182.1	1,156.2	544.8	1,710.5
Persons	1,662.8	285.6	1,948.4	364.1	2,312.5	1,089.6	3,421.0
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>962.80</b>	<b>753.03</b>	<b>932.05</b>	<b>517.28</b>	<b>866.75</b>	<b>38.84</b>	<b>598.26</b>
<i>Direct benefits</i>							
Age pension	0.34	*	0.41	20.86	3.63	136.75	46.01
Disability support pension	1.27	*	1.28	*2.12	1.41	32.58	11.33
Veterans Affairs pension	0.62	*	0.69	*17.04	3.27	59.53	21.17
Unemployment allowance	1.24	*	1.17	*	1.46	19.40	7.16
Sole parent pension	..	..	..	..	..	..	..
Family payment	..	..	..	..	..	..	..
Other direct benefits	2.24	*	1.96	—	1.65	13.83	5.52
<i>Total direct benefits</i>	<i>5.73</i>	<i>4.33</i>	<i>5.52</i>	<i>43.03</i>	<i>11.43</i>	<i>262.09</i>	<i>91.20</i>
<b>Gross income</b>	<b>968.53</b>	<b>757.37</b>	<b>937.58</b>	<b>560.31</b>	<b>878.18</b>	<b>300.93</b>	<b>689.47</b>
Direct tax	215.54	154.60	206.61	80.28	186.72	4.71	127.72
<b>Disposable income</b>	<b>752.99</b>	<b>602.76</b>	<b>730.97</b>	<b>480.03</b>	<b>691.46</b>	<b>296.22</b>	<b>561.75</b>
<i>Selected indirect benefits</i>							
Education benefits	12.81	*	11.17	2.75	9.84	2.24	7.36
Health benefits	39.12	50.19	40.74	89.47	48.42	101.07	65.29
Housing benefits	-0.47	*	0.42	*	0.37	4.33	1.63
Social security and welfare benefits	1.45	1.53	1.46	19.52	4.31	60.85	22.29
<i>Total indirect benefits</i>	<i>53.85</i>	<i>53.43</i>	<i>53.79</i>	<i>111.89</i>	<i>62.94</i>	<i>168.49</i>	<i>96.58</i>
<b>Disposable income plus indirect benefits</b>	<b>806.84</b>	<b>656.20</b>	<b>784.76</b>	<b>591.92</b>	<b>754.39</b>	<b>464.71</b>	<b>658.33</b>
Total indirect taxes	71.91	60.23	70.20	56.88	68.10	35.79	57.74
<b>Final income</b>	<b>734.92</b>	<b>595.97</b>	<b>714.56</b>	<b>535.04</b>	<b>686.29</b>	<b>428.92</b>	<b>600.59</b>
<i>Total benefits allocated</i>	<i>59.58</i>	<i>57.76</i>	<i>59.31</i>	<i>154.91</i>	<i>74.37</i>	<i>430.58</i>	<i>187.78</i>
<i>Total taxes allocated</i>	<i>287.46</i>	<i>214.83</i>	<i>276.81</i>	<i>137.16</i>	<i>254.82</i>	<i>40.50</i>	<i>185.46</i>
<i>Net benefits allocated</i>	<i>-227.88</i>	<i>-157.07</i>	<i>-217.50</i>	<i>17.76</i>	<i>-180.46</i>	<i>390.08</i>	<i>2.33</i>

(a) Includes households which reported zero income.

**TABLE 12. COUPLE ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NUMBER OF EMPLOYED PERSONS, AUSTRALIA, 1993-94**

	Number of employed persons						All households
	Neither employed			One or both employed			
	Reference person under 55	Reference person 55 or more	Total	One	Both	Total	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Principal source of income (% of households)</i>							
Employee income	..	..	..	68.1	83.4	79.0	48.6
Own business income	*	1.0	1.1	12.8	12.9	12.9	8.3
Other private income	*	22.3	21.4	8.6	2.0	3.9	10.6
Government pensions and allowances	*83.4	75.7	76.3	10.0	1.6	4.0	31.9
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting from state or territory housing authority (%)	*	5.5	5.8	5.1	1.8	2.7	3.9
Average age of the reference person	40.0	69.6	67.4	50.1	39.7	42.7	52.2
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>							
Under 18 years	*	—	*	—	—	—	*
18 to 64 years	1.9	0.6	0.7	1.8	1.9	1.9	1.4
65 years and over	*	1.4	1.3	0.2	0.1	0.1	0.6
Total	2.0	2.0	2.0	2.0	2.0	2.0	2.0
<i>Average number per household</i>							
Employed persons	..	..	..	1.0	2.0	1.7	1.1
Government cash benefit recipients	*0.5	1.6	1.5	0.3	0.0	0.1	0.7
Number of households in sample	59	742	801	375	925	1,300	2,101
<i>Estimated total number in population ('000)</i>							
Households	48.0	610.7	658.7	302.7	749.1	1,051.8	1,710.5
Persons	96.0	1,221.4	1,317.3	605.3	1,498.3	2,103.6	3,421.0
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>38.91</b>	<b>143.36</b>	<b>135.75</b>	<b>565.55</b>	<b>1,018.14</b>	<b>887.90</b>	<b>598.26</b>
<i>Direct benefits</i>							
Age pension	*	120.81	113.40	9.59	1.47	3.81	46.01
Disability support pension	*	21.49	22.64	*12.41	*	4.25	11.33
Veterans Affairs pension	*	55.12	51.30	*4.89	1.26	2.31	21.17
Unemployment allowance	*	5.92	14.08	8.42	*	2.83	7.16
Sole parent pension	..	..	..	..	..	..	..
Family payment	..	..	..	..	..	..	..
Other direct benefits	*	7.88	10.40	6.66	0.77	2.47	5.52
Total direct benefits	219.32	211.22	211.81	41.97	5.05	15.68	91.20
<b>Gross income</b>	<b>258.23</b>	<b>354.58</b>	<b>347.56</b>	<b>607.51</b>	<b>1,023.20</b>	<b>903.58</b>	<b>689.47</b>
Direct tax	5.24	21.77	20.57	112.98	227.88	194.82	127.72
<b>Disposable income</b>	<b>252.99</b>	<b>332.81</b>	<b>326.99</b>	<b>494.54</b>	<b>795.31</b>	<b>708.76</b>	<b>561.75</b>
<i>Selected indirect benefits</i>							
Education benefits	16.59	0.70	1.86	7.91	11.98	10.81	7.36
Health benefits	44.07	105.27	100.81	52.39	39.27	43.05	65.29
Housing benefits	*	2.81	2.89	2.38	0.23	0.85	1.63
Social security and welfare benefits	30.14	53.40	51.70	10.58	1.17	3.88	22.29
Total indirect benefits	94.70	162.17	157.26	73.26	52.65	58.58	96.58
<b>Disposable income plus indirect benefits</b>	<b>347.68</b>	<b>494.98</b>	<b>484.25</b>	<b>567.79</b>	<b>847.97</b>	<b>767.34</b>	<b>658.33</b>
Total indirect taxes	42.79	40.84	40.99	57.86	72.42	68.23	57.74
<b>Final income</b>	<b>304.90</b>	<b>454.13</b>	<b>443.26</b>	<b>509.94</b>	<b>775.55</b>	<b>699.11</b>	<b>600.59</b>
Total benefits allocated	314.02	373.39	369.07	115.22	57.71	74.26	187.78
Total taxes allocated	48.03	62.62	61.55	170.83	300.30	263.05	185.46
Net benefits allocated	265.99	310.78	307.51	-55.61	-242.60	-188.79	2.33

(a) Includes households which reported zero income.

**TABLE 13. COUPLE WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, AUSTRALIA, 1993-94**

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	474	673	877	1,168	..	..
Principal source of income (% of households)						
Employee income	28.8	77.3	88.4	91.8	86.0	74.5
Own business income	19.4	12.7	8.8	7.4	12.9	12.2
Other private income	2.9	*	*	*	1.2	1.3
Government pensions and allowances	48.9	9.4	1.8	—	—	12.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting from state or territory housing authority (%)	12.3	8.0	3.7	3.1	1.5	5.7
Average age of the reference person	36.0	36.3	36.8	39.2	40.7	37.8
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
Average number of persons per household						
Under 18 years	2.1	2.3	2.3	2.1	1.9	2.1
18 to 64 years	2.0	2.1	2.0	2.1	2.1	2.1
65 years and over	0.0	*	*	*	0.0	0.0
Total	4.1	4.3	4.3	4.1	4.1	4.2
Average number per household						
Employed persons	1.0	1.3	1.6	2.0	2.1	1.6
Government cash benefit recipients	0.2	0.1	0.1	—	—	0.1
Dependent children	2.1	2.3	2.3	2.1	2.1	2.2
Number of households in sample	424	418	415	443	481	2,181
Estimated total number in population ('000)						
Households	314.0	313.0	312.8	314.6	312.4	1,566.7
Persons	1,288.4	1,357.1	1,345.6	1,299.4	1,265.2	6,555.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>118.97</b>	<b>477.20</b>	<b>726.86</b>	<b>991.58</b>	<b>1,721.46</b>	<b>806.60</b>
Direct benefits						
Age pension	1.85	*	—	—	—	0.46
Disability support pension	*15.56	*2.45	*	*	*	3.74
Veterans Affairs pension	*	*	*0.61	*1.18	*	0.76
Unemployment allowance	62.46	22.80	3.22	*	*	17.87
Sole parent pension	*	*	*	—	—	*
Family payment	63.88	60.07	38.43	20.74	12.05	39.04
Other direct benefits	15.84	7.56	4.38	4.58	1.78	6.83
Total direct benefits	161.29	93.98	48.47	26.97	14.90	69.16
<b>Gross income</b>	<b>280.26</b>	<b>571.18</b>	<b>775.33</b>	<b>1,018.55</b>	<b>1,736.36</b>	<b>875.76</b>
Direct tax	9.88	63.82	135.96	212.28	506.23	185.42
<b>Disposable income</b>	<b>270.38</b>	<b>507.36</b>	<b>639.37</b>	<b>806.27</b>	<b>1,230.14</b>	<b>690.34</b>
Selected indirect benefits						
Education benefits	114.17	117.65	122.75	133.06	134.10	124.34
Health benefits	70.93	70.35	65.37	61.97	59.62	65.65
Housing benefits	7.21	4.31	0.81	1.38	0.27	2.80
Social security and welfare benefits	24.68	17.51	13.27	9.49	3.89	13.78
Total indirect benefits	216.99	209.82	202.21	205.90	197.88	206.57
<b>Disposable income plus indirect benefits</b>	<b>487.37</b>	<b>717.17</b>	<b>841.58</b>	<b>1,012.17</b>	<b>1,428.02</b>	<b>896.91</b>
Total indirect taxes	57.60	64.24	72.16	73.99	95.10	72.60
<b>Final income</b>	<b>429.76</b>	<b>652.93</b>	<b>769.42</b>	<b>938.18</b>	<b>1,332.91</b>	<b>824.31</b>
Total benefits allocated	378.28	303.79	250.68	232.87	212.79	275.73
Total taxes allocated	67.48	128.06	208.12	286.27	601.33	258.03
Net benefits allocated	310.80	175.73	42.56	-53.41	-388.54	17.70

**TABLE 14. COUPLE WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY AGE OF THE REFERENCE PERSON, AUSTRALIA, 1993-94**

	Age of the reference person					All households
	Under 25 years	25 and under 35 years	35 and under 45 years	45 and under 55 years	55 and over	
<b>HOUSEHOLD CHARACTERISTICS</b>						
<i>Principal source of income (% of households)</i>						
Employee income	49.2	68.4	78.3	81.9	50.6	74.5
Own business income	*	15.4	10.7	10.1	*	12.2
Other private income	*	0.3	1.4	1.5	*	1.3
Government pensions and allowances	*48.9	15.9	9.6	6.6	*15.5	12.0
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	*	5.4	6.2	3.3	*	5.7
Average age of the reference person	22.3	30.6	39.2	48.0	58.3	37.8
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>						
Under 18 years	*1.6	2.2	2.3	1.6	*1.0	2.1
18 to 64 years	2.1	2.0	2.0	2.3	2.1	2.1
65 years and over	—	—	*	—	*0.2	—
<i>Total</i>	<i>3.7</i>	<i>4.2</i>	<i>4.3</i>	<i>3.9</i>	<i>3.4</i>	<i>4.2</i>
<i>Average number per household</i>						
Employed persons	0.8	1.4	1.6	1.9	1.6	1.6
Government cash benefit recipients	*	0.1	—	0.1	*0.2	0.1
Dependent children	*1.7	2.2	2.3	1.9	*1.4	2.2
Number of households in sample	47	738	1,020	335	41	2,181
<i>Estimated total number in population ('000)</i>						
Households	29.0	529.4	714.6	262.4	31.4	1,566.7
Persons	108.3	2,229.6	3,093.5	1,018.2	106.0	6,555.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>303.79</b>	<b>651.80</b>	<b>879.08</b>	<b>985.32</b>	<b>737.91</b>	<b>806.60</b>
<i>Direct benefits</i>						
Age pension	—	—	*	*	*	0.46
Disability support pension	*	3.32	3.19	*5.58	*	3.74
Veterans Affairs pension	*	*	0.65	*1.99	*	0.76
Unemployment allowance	*	22.29	14.31	10.50	*	17.87
Sole parent pension	*	*	*	—	*	*
Family payment	*65.10	50.26	36.53	23.72	*11.09	39.04
Other direct benefits	*	4.29	5.57	13.10	*	6.83
<i>Total direct benefits</i>	<i>174.91</i>	<i>81.67</i>	<i>60.41</i>	<i>55.44</i>	<i>74.68</i>	<i>69.16</i>
<b>Gross income</b>	<b>478.69</b>	<b>733.47</b>	<b>939.48</b>	<b>1,040.76</b>	<b>812.59</b>	<b>875.76</b>
Direct tax	44.89	136.47	210.56	235.86	146.86	185.42
<b>Disposable income</b>	<b>433.81</b>	<b>596.99</b>	<b>728.92</b>	<b>804.89</b>	<b>665.74</b>	<b>690.34</b>
<i>Selected indirect benefits</i>						
Education benefits	35.86	84.09	145.78	156.94	124.26	124.34
Health benefits	72.90	70.34	62.49	62.90	74.82	65.65
Housing benefits	12.87	2.29	3.31	1.17	*	2.80
Social security and welfare benefits	23.42	18.14	12.27	8.31	11.21	13.78
<i>Total indirect benefits</i>	<i>145.06</i>	<i>174.87</i>	<i>223.85</i>	<i>229.32</i>	<i>214.31</i>	<i>206.57</i>
<b>Disposable income plus indirect benefits</b>	<b>578.87</b>	<b>771.86</b>	<b>952.77</b>	<b>1,034.22</b>	<b>880.05</b>	<b>896.91</b>
Total indirect taxes	52.50	71.70	72.96	76.15	68.67	72.60
<b>Final income</b>	<b>526.36</b>	<b>700.16</b>	<b>879.81</b>	<b>958.07</b>	<b>811.37</b>	<b>824.31</b>
<i>Total benefits allocated</i>	<i>319.97</i>	<i>256.54</i>	<i>284.26</i>	<i>284.76</i>	<i>288.99</i>	<i>275.73</i>
<i>Total taxes allocated</i>	<i>97.39</i>	<i>208.17</i>	<i>283.52</i>	<i>312.01</i>	<i>215.53</i>	<i>258.03</i>
<i>Net benefits allocated</i>	<i>222.58</i>	<i>48.36</i>	<i>0.74</i>	<i>-27.25</i>	<i>73.46</i>	<i>17.70</i>

**TABLE 15. COUPLE WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD AUSTRALIA, 1993-94**

	Principal source of gross income				All households (a)
	Earned income			Government pensions and allowances	
	Employee income	Own business	Total		
<b>HOUSEHOLD CHARACTERISTICS</b>					
<i>Source of income (% of total income)</i>					
Employee income	94.4	11.9	84.1	7.6	80.1
Own business income	0.5	*80.7	10.5	*-12.4	9.5
Other private income	1.7	2.1	1.7	1.4	2.6
Government pensions and allowances	3.4	5.4	3.7	103.3	7.9
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	4.0	*2.0	3.7	*19.8	5.7
Average age of the reference person	38.2	37.2	38.1	35.2	37.8
Average number of income units	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>					
Under 18 years	2.0	2.2	2.1	2.6	2.1
18 to 64 years	2.1	2.0	2.1	2.1	2.1
65 years and over	—	*	—	—	—
<i>Total</i>	<i>4.1</i>	<i>4.3</i>	<i>4.1</i>	<i>4.6</i>	<i>4.2</i>
<i>Average number per household</i>					
Employed persons	1.7	1.8	1.7	0.5	1.6
Government cash benefit recipients	—	—	—	0.3	0.1
Dependent children	2.1	2.3	2.1	2.6	2.2
Number of households in sample	1,658	246	1,904	248	2,181
<i>Estimated total number in population ('000)</i>					
Households	1,166.5	191.6	1,358.2	188.5	1,566.7
Persons	4,783.2	816.2	5,599.3	875.9	6,555.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>					
<b>Private income</b>	<b>938.44</b>	<b>805.49</b>	<b>919.69</b>	<b>-10.45</b>	<b>806.60</b>
<i>Direct benefits</i>					
Age pension	—	—	—	3.83	0.46
Disability support pension	0.28	*	0.25	*29.27	3.74
Veterans Affairs pension	0.63	*	0.55	*	0.76
Unemployment allowance	1.02	*	1.13	*139.40	17.87
Sole parent pension	—	—	—	*	*
Family payment	27.66	38.98	29.26	111.87	39.04
Other direct benefits	3.64	*4.87	3.81	*29.28	6.83
<i>Total direct benefits</i>	<i>33.23</i>	<i>45.81</i>	<i>35.01</i>	<i>319.53</i>	<i>69.16</i>
<b>Gross income</b>	<b>971.68</b>	<b>851.30</b>	<b>954.69</b>	<b>309.08</b>	<b>875.76</b>
Direct tax	215.44	178.61	210.24	5.34	185.42
<b>Disposable income</b>	<b>756.24</b>	<b>672.70</b>	<b>744.45</b>	<b>303.74</b>	<b>690.34</b>
<i>Selected indirect benefits</i>					
Education benefits	121.40	111.81	120.05	152.20	124.34
Health benefits	62.86	68.78	63.70	80.07	65.65
Housing benefits	1.51	0.70	1.40	13.19	2.80
Social security and welfare benefits	9.80	14.27	10.43	38.50	13.78
<i>Total indirect benefits</i>	<i>195.58</i>	<i>195.56</i>	<i>195.57</i>	<i>283.96</i>	<i>206.57</i>
<b>Disposable income plus indirect benefits</b>	<b>951.81</b>	<b>868.25</b>	<b>940.03</b>	<b>587.70</b>	<b>896.91</b>
Total indirect taxes	76.43	66.48	75.02	55.69	72.60
<b>Final income</b>	<b>875.39</b>	<b>801.78</b>	<b>865.00</b>	<b>532.00</b>	<b>824.31</b>
<i>Total benefits allocated</i>	<i>228.81</i>	<i>241.37</i>	<i>230.58</i>	<i>603.48</i>	<i>275.73</i>
<i>Total taxes allocated</i>	<i>291.86</i>	<i>245.09</i>	<i>285.26</i>	<i>61.03</i>	<i>258.03</i>
<i>Net benefits allocated</i>	<i>-63.06</i>	<i>-3.71</i>	<i>-54.68</i>	<i>542.45</i>	<i>17.70</i>

(a) Includes households whose principal source of income is other private income.

**TABLE 16. COUPLE WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NUMBER OF EMPLOYED PERSONS, AND AGE OF YOUNGEST CHILD AUSTRALIA, 1993-94**

	<i>Number of employed persons</i>						<i>All households</i>
	<i>None employed</i>		<i>One employed</i>		<i>Two or more employed</i>		
	<i>Youngest child under 5</i>	<i>Youngest child 5 years or over</i>	<i>Youngest child under 5</i>	<i>Youngest child 5 years or over</i>	<i>Youngest child under 5</i>	<i>Youngest child 5 years or over</i>	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Principal source of income (% of households)</i>							
Employee income	..	..	80.5	78.0	76.3	84.3	74.5
Own business income	*	*	10.6	*8.1	19.3	12.5	12.2
Other private income	*	*	*	*2.4	*	1.5	1.3
Government pensions and allowances	95.2	*93.4	8.7	11.5	3.9	1.7	12.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Proportion of households renting from state or territory housing authority (%)	*26.6	*26.3	5.2	*6.3	3.0	3.1	5.7
Average age of the reference person	31.0	42.1	33.0	41.8	34.2	42.0	37.8
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>							
Under 18 years	2.6	*1.9	2.5	2.2	2.2	1.8	2.1
18 to 64 years	2.1	2.0	2.0	2.1	2.0	2.1	2.1
65 years and over	—	*0.1	—	—	—	—	0.0
<b>Total</b>	<b>4.6</b>	<b>4.0</b>	<b>4.5</b>	<b>4.2</b>	<b>4.2</b>	<b>3.9</b>	<b>4.2</b>
<i>Average number per household</i>							
Employed persons	..	..	1.0	1.0	2.0	2.2	1.6
Government cash benefit recipients	0.2	*0.7	—	0.1	—	—	0.1
Dependent children	2.6	*2.0	2.5	2.2	2.2	1.9	2.2
Number of households in sample	97	68	454	287	507	768	2,181
<i>Estimated total number in population ('000)</i>							
Households	69.6	49.3	332.0	207.2	352.3	556.3	1,566.7
Persons	322.7	196.6	1,496.9	876.9	1,479.2	2,183.5	6,555.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>14.12</b>	<b>44.46</b>	<b>622.03</b>	<b>701.63</b>	<b>910.43</b>	<b>1,056.85</b>	<b>806.60</b>
<i>Direct benefits</i>							
Age pension	*	*8.10	—	*	—	—	0.46
Disability support pension	*20.22	*	0.22	*0.77	*	*	3.74
Veterans Affairs pension	*	*	*	*	*	0.93	0.76
Unemployment allowance	*173.78	*131.54	9.11	21.13	2.12	2.26	17.87
Sole parent pension	*	*	*	*	—	—	*
Family payment	*114.13	*70.22	57.26	42.03	34.25	17.93	39.04
Other direct benefits	*35.40	*	2.53	*10.83	0.74	6.27	6.83
<b>Total direct benefits</b>	<b>346.13</b>	<b>324.34</b>	<b>70.90</b>	<b>76.94</b>	<b>37.99</b>	<b>27.69</b>	<b>69.16</b>
<b>Gross income</b>	<b>360.25</b>	<b>368.80</b>	<b>692.93</b>	<b>778.57</b>	<b>948.42</b>	<b>1,084.54</b>	<b>875.76</b>
Direct tax	0.76	7.39	130.97	163.13	213.96	247.05	185.42
<b>Disposable income</b>	<b>359.49</b>	<b>361.40</b>	<b>561.96</b>	<b>615.43</b>	<b>734.47</b>	<b>837.49</b>	<b>690.34</b>
<i>Selected indirect benefits</i>							
Education benefits	109.44	178.97	81.56	179.18	66.94	162.83	124.34
Health benefits	83.86	69.95	76.46	61.44	68.03	56.60	65.65
Housing benefits	18.58	19.50	2.12	2.92	1.16	0.74	2.80
Social security and welfare benefits	40.06	43.58	15.54	9.75	18.20	5.49	13.78
<b>Total indirect benefits</b>	<b>251.93</b>	<b>312.01</b>	<b>175.67</b>	<b>253.29</b>	<b>154.33</b>	<b>225.67</b>	<b>206.57</b>
<b>Disposable income plus indirect benefits</b>	<b>611.42</b>	<b>673.42</b>	<b>737.63</b>	<b>868.72</b>	<b>888.80</b>	<b>1,063.15</b>	<b>896.91</b>
Total indirect taxes	50.11	45.97	71.87	67.26	75.45	78.40	72.60
<b>Final income</b>	<b>561.31</b>	<b>627.45</b>	<b>665.76</b>	<b>801.47</b>	<b>813.35</b>	<b>984.75</b>	<b>824.31</b>
<i>Total benefits allocated</i>							
Total taxes allocated	598.06	636.35	246.57	330.23	192.32	253.35	275.73
Net benefits allocated	50.87	53.36	202.84	230.39	289.40	325.46	258.03
<b>Net benefits allocated</b>	<b>547.18</b>	<b>582.98</b>	<b>43.73</b>	<b>99.84</b>	<b>-97.08</b>	<b>-72.10</b>	<b>17.70</b>

**TABLE 17. COUPLE WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NUMBER OF DEPENDENT CHILDREN AND AGE OF YOUNGEST CHILD AUSTRALIA, 1993-94**

	Number of dependent children						All households
	One		Two		Three or more		
	Youngest child under 5	Youngest child 5 years or over	Youngest child under 5	Youngest child 5 years or over	Youngest child under 5	Youngest child 5 years or over	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Principal source of income (% of households)</i>							
Employee income	74.5	74.8	75.2	81.3	63.1	72.4	74.5
Own business income	10.2	*11.8	15.5	10.5	15.4	*9.2	12.2
Other private income	*	*2.7	—	1.8	0.9	*1.7	1.3
Government pensions and allowances	14.7	10.7	9.3	6.4	20.6	16.7	12.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Proportion of households renting from state or territory housing authority (%)	6.6	6.9	2.4	3.9	10.3	*6.7	5.7
Average age of the reference person	31.4	44.6	33.7	41.1	34.6	40.3	37.8
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>							
Under 18 years	1.0	0.9	2.0	1.9	4.0	3.3	2.1
18 to 64 years	2.0	2.1	2.0	2.1	2.0	2.1	2.1
65 years and over	—	—	—	—	—	—	—
<b>Total</b>	<b>3.0</b>	<b>3.0</b>	<b>4.0</b>	<b>4.0</b>	<b>6.1</b>	<b>5.4</b>	<b>4.2</b>
<i>Average number per household</i>							
Employed persons	1.4	1.8	1.4	1.8	1.3	1.7	1.6
Government cash benefit recipients	0.1	0.1	—	0.1	0.1	0.1	0.1
Dependent children	1.0	1.0	2.0	2.0	4.1	3.4	2.2
Number of households in sample	340	312	373	543	345	268	2,181
<i>Estimated total number in population ('000)</i>							
Households	215.3	236.1	296.7	409.8	242.0	166.8	1,566.7
Persons	645.8	708.3	1,186.8	1,639.4	1,466.2	909.3	6,555.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>743.06</b>	<b>917.79</b>	<b>751.34</b>	<b>908.30</b>	<b>600.81</b>	<b>878.19</b>	<b>806.60</b>
<i>Direct benefits</i>							
Age pension	*	*	—	*	—	—	0.46
Disability support pension	*3.85	*7.06	*	3.23	*1.77	*6.69	3.74
Veterans Affairs pension	*	*1.21	*	1.76	*	*	0.76
Unemployment allowance	18.10	18.82	14.75	11.13	31.39	18.71	17.87
Sole parent pension	—	—	—	—	*	*	*
Family payment	17.36	8.98	35.01	24.45	102.90	59.95	39.04
Other direct benefits	7.19	*9.70	2.52	6.51	5.24	*13.07	6.83
<b>Total direct benefits</b>	<b>46.94</b>	<b>47.56</b>	<b>54.06</b>	<b>47.62</b>	<b>144.12</b>	<b>99.46</b>	<b>69.16</b>
<b>Gross income</b>	<b>790.00</b>	<b>965.34</b>	<b>805.40</b>	<b>955.91</b>	<b>744.93</b>	<b>977.65</b>	<b>875.76</b>
Direct tax	164.54	217.54	172.64	207.81	133.37	210.17	185.42
<b>Disposable income</b>	<b>625.46</b>	<b>747.81</b>	<b>632.76</b>	<b>748.11</b>	<b>611.56</b>	<b>767.48</b>	<b>690.34</b>
<i>Selected indirect benefits</i>							
Education benefits	13.29	93.81	43.33	168.30	175.90	272.13	124.34
Health benefits	54.76	50.73	68.34	57.19	95.56	73.42	65.65
Housing benefits	2.64	3.12	1.63	1.93	5.60	2.69	2.80
Social security and welfare benefits	10.30	7.11	17.81	7.91	28.34	13.83	13.78
<b>Total indirect benefits</b>	<b>80.99</b>	<b>154.77</b>	<b>131.12</b>	<b>235.33</b>	<b>305.40</b>	<b>362.07</b>	<b>206.57</b>
<b>Disposable income plus indirect benefits</b>	<b>706.45</b>	<b>902.58</b>	<b>763.88</b>	<b>983.44</b>	<b>916.96</b>	<b>1,129.55</b>	<b>896.91</b>
Total indirect taxes	67.33	74.09	70.16	73.20	76.96	73.85	72.60
<b>Final income</b>	<b>639.12</b>	<b>828.48</b>	<b>693.72</b>	<b>910.24</b>	<b>840.00</b>	<b>1,055.70</b>	<b>824.31</b>
<i>Total benefits allocated</i>	<i>127.93</i>	<i>202.33</i>	<i>185.19</i>	<i>282.95</i>	<i>449.52</i>	<i>461.53</i>	<i>275.73</i>
<i>Total taxes allocated</i>	<i>231.87</i>	<i>291.63</i>	<i>242.80</i>	<i>281.01</i>	<i>210.33</i>	<i>284.02</i>	<i>258.03</i>
<i>Net benefits allocated</i>	<i>-103.94</i>	<i>-89.30</i>	<i>-57.61</i>	<i>1.94</i>	<i>239.19</i>	<i>177.51</i>	<i>17.70</i>

**TABLE 18. COUPLE WITH ONE DEPENDENT CHILD ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, AUSTRALIA, 1993-94**

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	416	655	878	1,211	..	..
<i>Principal source of income (% of households)</i>						
Employee income	26.8	80.6	86.5	91.4	87.9	74.6
Own business income	*13.3	*12.7	*9.6	*8.6	*10.8	11.0
Other private income	*	*	*	—	*	1.7
Government pensions and allowances	58.6	4.4	—	—	—	12.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	*17.7	*8.4	*2.6	*4.7	*	6.7
Average age of the reference person	36.1	36.3	38.4	39.3	41.4	38.3
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>						
Under 18 years	1.0	1.0	0.9	0.9	0.8	0.9
18 to 64 years	2.0	2.0	2.0	2.1	2.2	2.1
65 years and over	*	*	*	*	—	—
<i>Total</i>	<i>3.0</i>	<i>3.0</i>	<i>3.0</i>	<i>3.0</i>	<i>3.0</i>	<i>3.0</i>
<i>Average number per household</i>						
Employed persons	0.9	1.4	1.6	2.0	2.1	1.6
Government cash benefit recipients	0.2	0.1	*	0.1	*	0.1
Number of households in sample	125	128	127	139	133	652
<i>Estimated total number in population ('000)</i>						
Households	90.4	90.4	90.1	90.6	90.0	451.4
Persons	271.2	271.1	270.2	271.7	269.9	1,354.1
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>99.18</b>	<b>501.91</b>	<b>745.03</b>	<b>1,030.03</b>	<b>1,800.09</b>	<b>834.46</b>
<i>Direct benefits</i>						
Age pension	*	*	—	—	—	1.12
Disability support pension	*20.65	*	—	*	*	5.53
Veterans Affairs pension	*	*	*	*	*0.00	0.66
Unemployment allowance	*80.13	*6.12	*	*	*	18.47
Sole parent pension	—	—	—	—	—	—
Family payment	*32.06	*14.65	*8.18	*7.75	*2.17	12.97
Other direct benefits	*27.56	*4.40	*3.54	*2.99	*	8.50
<i>Total direct benefits</i>	<i>163.99</i>	<i>35.10</i>	<i>16.34</i>	<i>11.72</i>	<i>8.91</i>	<i>47.26</i>
<b>Gross income</b>	<b>263.18</b>	<b>537.02</b>	<b>761.37</b>	<b>1,041.75</b>	<b>1,809.00</b>	<b>881.72</b>
Direct tax	8.75	68.45	135.93	218.90	530.66	192.26
<b>Disposable income</b>	<b>254.43</b>	<b>468.57</b>	<b>625.44</b>	<b>822.85</b>	<b>1,278.34</b>	<b>689.46</b>
<i>Selected indirect benefits</i>						
Education benefits	52.69	38.94	57.95	53.39	74.17	55.41
Health benefits	58.47	52.37	50.52	52.58	49.31	52.65
Housing benefits	10.21	1.99	*	*	*	2.89
Social security and welfare benefits	22.02	10.16	5.50	4.27	1.16	8.63
<i>Total indirect benefits</i>	<i>143.38</i>	<i>103.47</i>	<i>114.54</i>	<i>111.88</i>	<i>124.65</i>	<i>119.58</i>
<b>Disposable income plus indirect benefits</b>	<b>397.82</b>	<b>572.04</b>	<b>739.98</b>	<b>934.73</b>	<b>1,403.00</b>	<b>809.04</b>
Total indirect taxes	51.00	63.41	71.15	73.31	95.58	70.87
<b>Final income</b>	<b>346.82</b>	<b>508.63</b>	<b>668.82</b>	<b>861.42</b>	<b>1,307.41</b>	<b>738.17</b>
<i>Total benefits allocated</i>	<i>307.38</i>	<i>138.57</i>	<i>130.88</i>	<i>123.59</i>	<i>133.56</i>	<i>166.84</i>
<i>Total taxes allocated</i>	<i>59.74</i>	<i>131.86</i>	<i>207.09</i>	<i>292.21</i>	<i>626.24</i>	<i>263.13</i>
<i>Net benefits allocated</i>	<i>247.63</i>	<i>6.72</i>	<i>-76.21</i>	<i>-168.62</i>	<i>-492.68</i>	<i>-96.29</i>

**TABLE 19. COUPLE WITH TWO DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, AUSTRALIA, 1993-94**

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
<i>Upper boundary of income quintile group (\$)</i>	494	704	907	1,166	..	..
<i>Principal source of income (% of households)</i>						
Employee income	39.2	82.3	91.9	91.4	89.0	78.7
Own business income	*22.8	*15.3	*8.1	*7.0	*9.9	12.6
Other private income	*	—	—	*	*	1.0
Government pensions and allowances	35.6	*	—	—	—	7.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	*7.4	*3.0	*2.0	*2.0	*	3.3
Average age of the reference person	36.2	36.1	37.4	39.9	40.5	38.0
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>						
Under 18 years	2.0	1.9	1.9	1.9	1.9	1.9
18 to 64 years	2.0	2.1	2.0	2.1	2.1	2.1
65 years and over	*	*	*	*	—	—
<i>Total</i>	<i>4.0</i>	<i>4.0</i>	<i>4.0</i>	<i>4.0</i>	<i>4.0</i>	<i>4.0</i>
<i>Average number per household</i>						
Employed persons	1.1	1.5	1.7	2.0	2.0	1.7
Government cash benefit recipients	0.1	0.1	0.0	0.0	0.0	0.1
Number of households in sample	168	186	172	188	202	916
<i>Estimated total number in population ('000)</i>						
Households	141.6	141.8	140.9	140.7	141.7	706.5
Persons	566.3	567.2	563.4	562.6	566.6	2,826.2
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>176.49</b>	<b>538.00</b>	<b>779.78</b>	<b>1,004.31</b>	<b>1,714.09</b>	<b>842.38</b>
<i>Direct benefits</i>						
Age pension	*	*	—	—	—	*
Disability support pension	*9.63	*	*	*	—	2.58
Veterans Affairs pension	*	*	*	*	*	1.07
Unemployment allowance	*56.76	*6.35	—	—	—	12.65
Sole parent pension	—	—	—	—	—	—
Family payment	*58.94	37.40	*20.84	18.22	8.90	28.88
Other direct benefits	*7.74	*7.41	*5.61	*3.24	*	4.84
<i>Total direct benefits</i>	<i>136.77</i>	<i>54.25</i>	<i>26.98</i>	<i>23.99</i>	<i>9.36</i>	<i>50.32</i>
<b>Gross income</b>	<b>313.26</b>	<b>592.25</b>	<b>806.76</b>	<b>1,028.30</b>	<b>1,723.45</b>	<b>892.71</b>
Direct tax	14.79	75.94	152.40	214.97	507.06	193.04
<b>Disposable income</b>	<b>298.47</b>	<b>516.32</b>	<b>654.36</b>	<b>813.33</b>	<b>1,216.39</b>	<b>699.67</b>
<i>Selected indirect benefits</i>						
Education benefits	104.12	94.68	115.80	131.07	133.56	115.82
Health benefits	70.25	63.97	58.33	57.40	59.37	61.88
Housing benefits	6.64	1.08	0.25	*	*	1.81
Social security and welfare benefits	22.57	15.91	10.53	8.08	3.21	12.07
<i>Total indirect benefits</i>	<i>203.59</i>	<i>175.65</i>	<i>184.90</i>	<i>197.56</i>	<i>196.18</i>	<i>191.57</i>
<b>Disposable income plus indirect benefits</b>	<b>502.06</b>	<b>691.96</b>	<b>839.26</b>	<b>1,010.90</b>	<b>1,412.57</b>	<b>891.24</b>
Total indirect taxes	55.26	63.93	70.22	75.54	94.68	71.92
<b>Final income</b>	<b>446.79</b>	<b>628.04</b>	<b>769.04</b>	<b>935.35</b>	<b>1,317.89</b>	<b>819.31</b>
<i>Total benefits allocated</i>	<i>340.36</i>	<i>229.89</i>	<i>211.88</i>	<i>221.55</i>	<i>205.54</i>	<i>241.89</i>
<i>Total taxes allocated</i>	<i>70.05</i>	<i>139.86</i>	<i>222.62</i>	<i>290.51</i>	<i>601.74</i>	<i>264.96</i>
<i>Net benefits allocated</i>	<i>270.30</i>	<i>90.03</i>	<i>-10.74</i>	<i>-68.96</i>	<i>-396.20</i>	<i>-23.07</i>

**TABLE 20. COUPLE WITH THREE OR MORE DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, AUSTRALIA, 1993-94**

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
<i>Upper boundary of income quintile group (\$)</i>	472	650	828	1,137	..	..
<i>Principal source of income (% of households)</i>						
Employee income	21.1	61.4	79.4	93.4	79.0	66.9
Own business income	*16.5	*11.7	*12.3	*4.3	*19.6	12.9
Other private income	*3.1	*	*	—	*	1.2
Government pensions and allowances	59.3	26.4	*	*	—	19.0
<i>Total</i>	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting from state or territory housing authority (%)	*11.8	*20.2	*3.8	*6.4	*2.2	8.9
Average age of the reference person	35.3	36.1	35.5	37.6	40.2	36.9
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>						
Under 18 years	3.7	4.0	3.9	3.7	3.5	3.8
18 to 64 years	2.0	2.1	2.0	2.0	2.1	2.1
65 years and over	—	—	—	—	—	—
<i>Total</i>	5.7	6.1	6.0	5.7	5.6	5.8
<i>Average number per household</i>						
Employed persons	1.0	1.0	1.5	1.8	2.1	1.5
Government cash benefit recipients	0.1	0.1	0.1	*	0.0	0.1
Dependent children	3.7	4.1	4.0	3.7	3.6	3.8
Number of households in sample	121	115	111	118	148	613
<i>Estimated total number in population ('000)</i>						
Households	81.9	81.1	82.1	81.9	81.8	408.8
Persons	468.9	493.7	490.9	466.8	455.1	2,375.5
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>54.52</b>	<b>355.22</b>	<b>614.95</b>	<b>909.42</b>	<b>1,634.27</b>	<b>714.01</b>
<i>Direct benefits</i>						
Age pension	—	—	—	—	—	—
Disability support pension	*13.46	*	*	—	*	3.78
Veterans Affairs pension	—	—	*	*	*	0.33
Unemployment allowance	*53.01	*59.85	*14.44	*	—	26.21
Sole parent pension	*	*	*	—	—	*
Family payment	*113.90	*139.50	*94.42	*48.62	*30.85	85.37
Other direct benefits	*14.46	*9.19	*10.49	*6.17	*1.86	8.44
<i>Total direct benefits</i>	196.00	214.73	126.07	60.11	33.28	125.90
<b>Gross income</b>	<b>250.52</b>	<b>569.95</b>	<b>741.02</b>	<b>969.54</b>	<b>1,667.55</b>	<b>839.91</b>
Direct tax	6.72	39.60	104.49	197.60	474.61	164.71
<b>Disposable income</b>	<b>243.81</b>	<b>530.35</b>	<b>636.53</b>	<b>771.94</b>	<b>1,192.94</b>	<b>675.19</b>
<i>Selected indirect benefits</i>						
Education benefits	205.05	219.83	215.65	213.65	221.75	215.18
Health benefits	88.20	96.07	89.35	85.33	73.73	86.52
Housing benefits	4.05	13.59	0.52	*	*	4.41
Social security and welfare benefits	31.40	28.86	23.36	19.11	9.41	22.42
<i>Total indirect benefits</i>	328.71	358.35	328.88	321.12	305.85	328.53
<b>Disposable income plus indirect benefits</b>	<b>572.51</b>	<b>888.70</b>	<b>965.40</b>	<b>1,093.06</b>	<b>1,498.78</b>	<b>1,003.72</b>
Total indirect taxes	70.58	64.78	71.88	75.30	95.86	75.69
<b>Final income</b>	<b>501.93</b>	<b>823.92</b>	<b>893.52</b>	<b>1,017.76</b>	<b>1,402.92</b>	<b>928.03</b>
<i>Total benefits allocated</i>	524.71	573.08	454.94	381.24	339.13	454.42
<i>Total taxes allocated</i>	77.30	104.38	176.37	272.90	570.48	240.41
<i>Net benefits allocated</i>	447.41	468.70	278.57	108.33	-231.35	214.02

**TABLE 21. ONE PARENT WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, AUSTRALIA, 1993-94**

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	252	303	392	565	..	..
<i>Principal source of income (% of households)</i>						
Employee income	*	*	10.4	55.2	81.7	30.3
Own business income	—	*	*	*	*	1.8
Other private income	*	*	*	*	*6.3	3.8
Government pensions and allowances	94.3	95.1	80.7	40.4	9.7	63.9
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting from state or territory housing authority (%)	*35.0	*37.6	*26.2	*22.5	*12.4	26.7
Average age of the reference person	35.3	35.5	37.1	37.1	40.0	37.0
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>						
Under 18 years	*1.3	*1.6	*2.1	*2.1	*1.8	1.8
18 to 64 years	1.0	1.0	1.0	1.1	1.1	1.1
65 years and over	—	*	*	—	*	*
Total	2.3	2.7	3.1	3.2	2.9	2.8
<i>Average number per household</i>						
Employed persons	0.3	0.2	0.4	0.9	1.0	0.6
Government cash benefit recipients	0.8	1.0	0.9	0.6	0.2	0.7
Dependent children	*1.3	*1.7	*2.1	*2.2	*1.9	1.8
Number of households in sample	87	88	88	90	90	443
<i>Estimated total number in population ('000)</i>						
Households	68.0	67.9	65.8	67.9	68.3	337.8
Persons	157.2	180.5	206.1	219.5	198.9	962.3
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>16.01</b>	<b>33.38</b>	<b>98.40</b>	<b>263.66</b>	<b>664.04</b>	<b>216.33</b>
<i>Direct benefits</i>						
Age pension	*	*	—	—	—	*
Disability support pension	*	*	*	*	—	*3.83
Veterans Affairs pension	—	—	—	—	*	*
Unemployment allowance	*	*	—	*	*	1.79
Sole parent pension	*	*	*	*	*	*103.99
Family payment	*50.20	*70.87	*91.12	*78.05	*48.96	67.67
Other direct benefits	*10.36	*9.93	*6.28	*21.54	*9.38	11.53
Total direct benefits	181.66	241.99	247.25	198.21	83.21	189.97
<b>Gross income</b>	<b>197.67</b>	<b>275.37</b>	<b>345.65</b>	<b>461.87</b>	<b>747.25</b>	<b>406.30</b>
Direct tax	—	*	3.74	23.63	135.53	32.98
<b>Disposable income</b>	<b>197.67</b>	<b>274.88</b>	<b>341.91</b>	<b>438.24</b>	<b>611.72</b>	<b>373.33</b>
<i>Selected indirect benefits</i>						
Education benefits	76.89	96.90	139.45	169.10	158.57	128.14
Health benefits	45.51	47.94	54.53	52.64	44.15	48.91
Housing benefits	31.50	32.20	19.14	12.31	4.91	20.00
Social security and welfare benefits	26.86	31.28	30.27	24.13	9.28	24.31
Total indirect benefits	180.77	208.32	243.39	258.17	216.90	221.36
<b>Disposable income plus indirect benefits</b>	<b>378.44</b>	<b>483.21</b>	<b>585.31</b>	<b>696.41</b>	<b>828.62</b>	<b>594.69</b>
Total indirect taxes	31.02	31.26	34.13	43.73	50.38	38.14
<b>Final income</b>	<b>347.42</b>	<b>451.95</b>	<b>551.18</b>	<b>652.68</b>	<b>778.24</b>	<b>556.55</b>
Total benefits allocated	362.42	450.32	490.65	456.39	300.11	411.33
Total taxes allocated	31.02	31.75	37.87	67.36	185.91	71.12
Net benefits allocated	331.41	418.57	452.77	389.02	114.20	340.22

(a) Includes households which reported zero income.

**TABLE 22. ONE PARENT WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY AGE OF THE REFERENCE PERSON, AUSTRALIA, 1993-94**

	Age of the reference person				
	Under 25 years	25 and under 35 years	35 and under 45 years	45 and under 55 years	All households(a)
<b>HOUSEHOLD CHARACTERISTICS</b>					
<i>Principal source of income (% of households)</i>					
Employee income	*19.9	20.3	37.4	39.9	30.3
Own business income	*	*	*	*	1.8
Other private income	*	*	*3.9	*	3.8
Government pensions and allowances	*80.1	77.4	57.0	*50.8	63.9
<i>Total(b)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	*	*35.8	*20.0	*	26.7
Average age of the reference person	22.6	30.7	39.3	47.7	37.0
Average number of income units	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>					
Under 18 years	*1.2	2.2	1.8	*1.3	1.8
18 to 64 years	1.1	1.0	1.1	1.1	1.1
65 years and over	—	—	—	—	*
<i>Total</i>	<i>2.3</i>	<i>3.2</i>	<i>2.9</i>	<i>2.3</i>	<i>2.8</i>
<i>Average number per household</i>					
Employed persons	0.4	0.3	0.7	0.7	0.6
Government cash benefit recipients	*0.7	0.8	0.6	*0.6	0.7
Dependent children	*1.3	2.2	1.9	*1.3	1.8
Number of households in sample	37	148	193	57	443
<i>Estimated total number in population ('000)</i>					
Households	28.3	104.1	150.2	48.3	337.8
Persons	65.9	333.9	435.7	112.9	962.3
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>					
<b>Private income</b>	<b>96.33</b>	<b>142.54</b>	<b>259.78</b>	<b>293.72</b>	<b>216.33</b>
<i>Direct benefits</i>					
Age pension	—	—	—	—	*
Disability support pension	—	*	*	*	*3.83
Veterans Affairs pension	*	—	—	*	*
Unemployment allowance	*	*	*	*	1.79
Sole parent pension	*	*128.80	*97.35	*	*103.99
Family payment	*	*102.41	58.33	*41.21	67.67
Other direct benefits	*	*1.75	*17.14	*	11.53
<i>Total direct benefits</i>	<i>171.93</i>	<i>235.80</i>	<i>178.79</i>	<i>149.16</i>	<i>189.97</i>
<b>Gross income</b>	<b>268.27</b>	<b>378.34</b>	<b>438.58</b>	<b>442.88</b>	<b>406.30</b>
Direct tax	9.96	19.61	38.81	53.92	32.98
<b>Disposable income</b>	<b>258.31</b>	<b>358.73</b>	<b>399.77</b>	<b>388.95</b>	<b>373.33</b>
<i>Selected indirect benefits</i>					
Education benefits	46.75	123.68	150.24	124.67	128.14
Health benefits	54.08	56.22	44.67	40.59	48.91
Housing benefits	30.07	24.55	17.23	15.78	20.00
Social security and welfare benefits	28.00	32.48	21.00	17.14	24.31
<i>Total indirect benefits</i>	<i>158.90</i>	<i>236.92</i>	<i>233.13</i>	<i>198.19</i>	<i>221.36</i>
<b>Disposable income plus indirect benefits</b>	<b>417.21</b>	<b>595.65</b>	<b>632.90</b>	<b>587.14</b>	<b>594.69</b>
Total indirect taxes	29.14	38.52	40.39	37.21	38.14
<b>Final income</b>	<b>388.07</b>	<b>557.13</b>	<b>592.51</b>	<b>549.93</b>	<b>556.55</b>
<i>Total benefits allocated</i>	<i>330.83</i>	<i>472.72</i>	<i>411.93</i>	<i>347.35</i>	<i>411.33</i>
<i>Total taxes allocated</i>	<i>39.10</i>	<i>58.13</i>	<i>79.20</i>	<i>91.14</i>	<i>71.12</i>
<i>Net benefits allocated</i>	<i>291.74</i>	<i>414.59</i>	<i>332.73</i>	<i>256.21</i>	<i>340.22</i>

(a) Includes households where the reference person is aged 55 and over. (b) Includes households which reported zero income.

**TABLE 23. ONE PARENT WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, AUSTRALIA, 1993-94**

	<i>Principal source of gross income</i>		
	<i>Earned income</i>	<i>Government pensions and allowances</i>	<i>All households (a)</i>
<b>HOUSEHOLD CHARACTERISTICS</b>			
<i>Source of income (% of total income)</i>			
Employee income	79.9	5.4	41.0
Own business income	*4.6	0.4	2.3
Other private income	5.2	8.0	10.0
Government pensions and allowances	10.3	86.1	46.7
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	*11.6	*36.0	26.7
Average age of the reference person	38.6	35.5	37.0
Average number of income units	1.0	1.0	1.0
<i>Average number of persons per household</i>			
Under 18 years	1.3	2.0	1.8
18 to 64 years	1.1	1.0	1.1
65 years and over	*	—	*
<i>Total</i>	<i>2.4</i>	<i>3.1</i>	<i>2.8</i>
<i>Average number per household</i>			
Employed persons	1.1	0.3	0.6
Government cash benefit recipients	0.2	1.0	0.7
Dependent children	1.4	2.1	1.8
Number of households in sample	145	280	443
<i>Estimated total number in population ('000)</i>			
Households	108.2	215.9	337.8
Persons	259.7	663.7	962.3
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>			
<b>Private income</b>	<b>544.38</b>	<b>42.01</b>	<b>216.33</b>
<i>Direct benefits</i>			
Age pension	—	*	*
Disability support pension	*	*4.21	*3.83
Veterans Affairs pension	*	—	*
Unemployment allowance	*	*	1.79
Sole parent pension	*17.60	*151.48	*103.99
Family payment	*29.35	89.85	67.67
Other direct benefits	*10.58	*11.90	11.53
<i>Total direct benefits</i>	<i>62.84</i>	<i>261.19</i>	<i>189.97</i>
<b>Gross income</b>	<b>607.23</b>	<b>303.19</b>	<b>406.30</b>
Direct tax	93.98	1.20	32.98
<b>Disposable income</b>	<b>513.25</b>	<b>301.99</b>	<b>373.33</b>
<i>Selected indirect benefits</i>			
Education benefits	116.87	133.18	128.14
Health benefits	37.39	54.27	48.91
Housing benefits	5.04	28.78	20.00
Social security and welfare benefits	10.26	32.12	24.31
<i>Total indirect benefits</i>	<i>169.55</i>	<i>248.35</i>	<i>221.36</i>
<b>Disposable income plus indirect benefits</b>	<b>682.80</b>	<b>550.34</b>	<b>594.69</b>
Total indirect taxes	46.75	32.74	38.14
<b>Final income</b>	<b>636.05</b>	<b>517.60</b>	<b>556.55</b>
<i>Total benefits allocated</i>	<i>232.39</i>	<i>509.54</i>	<i>411.33</i>
<i>Total taxes allocated</i>	<i>140.73</i>	<i>33.94</i>	<i>71.12</i>
<i>Net benefits allocated</i>	<i>91.67</i>	<i>475.60</i>	<i>340.22</i>

(a) Includes households which reported zero income or whose principal source of income is other than earned income or government pensions and allowances.

**TABLE 24. ONE PARENT WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NUMBER OF DEPENDENT CHILDREN, AUSTRALIA, 1993-94**

	<i>Number of dependent children</i>			
	<i>One</i>	<i>Two</i>	<i>Three or more</i>	<i>All households</i>
<b>HOUSEHOLD CHARACTERISTICS</b>				
<i>Principal source of income (% of households)</i>				
Employee income	39.5	30.7	4.9	30.3
Own business income	*	*	*	1.8
Other private income	*3.6	*4.8	*	3.8
Government pensions and allowances	54.8	61.6	92.2	63.9
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	*22.3	*25.6	*40.3	26.7
Average age of the reference person	38.3	35.8	35.7	37.0
Average number of income units	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>				
Under 18 years	0.9	2.0	*3.6	1.8
18 to 64 years	1.1	1.0	1.2	1.1
65 years and over	*	—	—	*
<i>Total</i>	<i>2.0</i>	<i>3.0</i>	<i>4.8</i>	<i>2.8</i>
<i>Average number per household</i>				
Employed persons	0.6	0.6	0.3	0.6
Government cash benefit recipients	0.6	0.6	0.9	0.7
Dependent children	1.0	2.0	*3.8	1.8
Number of households in sample	202	151	90	443
<i>Estimated total number in population ('000)</i>				
Households	163.4	112.7	61.8	337.8
Persons	326.9	338.0	297.5	962.3
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>				
<b>Private income</b>	<b>250.12</b>	<b>242.75</b>	<b>78.70</b>	<b>216.33</b>
<i>Direct benefits</i>				
Age pension	*	—	—	*
Disability support pension	*7.09	*	—	*3.83
Veterans Affairs pension	*	—	*	*
Unemployment allowance	*	*	—	1.79
Sole parent pension	*84.16	*102.18	*	*103.99
Family payment	38.37	*63.81	*152.23	67.67
Other direct benefits	*9.19	*10.51	*19.58	11.53
<i>Total direct benefits</i>	<i>142.87</i>	<i>180.68</i>	<i>331.58</i>	<i>189.97</i>
<b>Gross income</b>	<b>393.00</b>	<b>423.43</b>	<b>410.28</b>	<b>406.30</b>
Direct tax	39.59	37.70	6.87	32.98
<b>Disposable income</b>	<b>353.41</b>	<b>385.73</b>	<b>403.42</b>	<b>373.33</b>
<i>Selected indirect benefits</i>				
Education benefits	72.06	134.97	264.07	128.14
Health benefits	38.33	48.54	77.60	48.91
Housing benefits	16.77	20.04	28.47	20.00
Social security and welfare benefits	20.11	24.18	35.65	24.31
<i>Total indirect benefits</i>	<i>147.27</i>	<i>227.74</i>	<i>405.78</i>	<i>221.36</i>
<b>Disposable income plus indirect benefits</b>	<b>500.68</b>	<b>613.47</b>	<b>809.20</b>	<b>594.69</b>
Total indirect taxes	35.18	40.78	41.16	38.14
<b>Final income</b>	<b>465.50</b>	<b>572.69</b>	<b>768.04</b>	<b>556.55</b>
<i>Total benefits allocated</i>	<i>290.14</i>	<i>408.42</i>	<i>737.37</i>	<i>411.33</i>
<i>Total taxes allocated</i>	<i>74.77</i>	<i>78.48</i>	<i>48.03</i>	<i>71.12</i>
<i>Net benefits allocated</i>	<i>215.38</i>	<i>329.94</i>	<i>689.34</i>	<i>340.22</i>

(a) Includes households which reported zero income.

**TABLE 25. LONE PERSON HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, AUSTRALIA, 1993-94**

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	161	182	283	530	..	..
<i>Principal source of income (% of households)</i>						
Employee income	1.8	*	5.3	62.7	87.4	31.7
Own business income	2.5	*	3.3	8.7	6.0	4.3
Other private income	14.4	*2.2	10.7	20.6	6.1	11.1
Government pensions and allowances	76.6	96.5	80.6	8.0	*	51.9
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting from state or territory housing authority (%)	23.4	11.5	8.9	3.8	3.0	10.4
Average age of the reference person	59.5	66.5	64.3	46.6	40.3	55.3
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>						
Under 18 years	*	—	*	*	—	*
18 to 64 years	0.5	0.3	0.4	0.8	0.9	0.6
65 years and over	0.5	0.7	0.6	0.2	0.1	0.4
Total	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number per household</i>						
Employed persons	0.1	—	0.2	0.7	0.9	0.4
Government cash benefit recipients	0.6	0.9	0.8	0.2	—	0.5
Number of households in sample	380	313	348	368	381	1,790
<i>Estimated total number in population ('000)</i>						
Households	322.1	254.2	288.5	288.9	288.4	1,442.1
Persons	322.1	254.2	288.5	288.9	288.4	1,442.1
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>-10.76</b>	<b>11.27</b>	<b>70.86</b>	<b>376.93</b>	<b>854.48</b>	<b>260.17</b>
<i>Direct benefits</i>						
Age pension	68.53	112.93	80.29	6.78	*	52.66
Disability support pension	*14.68	*12.20	*19.44	*	—	9.52
Veterans Affairs pension	*2.35	*10.99	*34.74	*20.70	*2.78	14.12
Unemployment allowance	17.59	16.93	5.84	3.34	—	8.75
Sole parent pension	..	..	..	..	..	..
Family payment	..	..	..	..	..	..
Other direct benefits	11.94	*5.87	7.85	*	*	5.43
Total direct benefits	115.10	158.92	148.77	32.54	3.00	90.60
<b>Gross income</b>	<b>104.33</b>	<b>170.19</b>	<b>219.63</b>	<b>409.47</b>	<b>857.48</b>	<b>350.77</b>
Direct tax	0.13	0.38	7.62	65.44	238.67	62.46
<b>Disposable income</b>	<b>104.20</b>	<b>169.81</b>	<b>212.01</b>	<b>344.02</b>	<b>618.81</b>	<b>288.30</b>
<i>Selected indirect benefits</i>						
Education benefits	4.21	*	3.11	5.40	6.24	4.02
Health benefits	44.92	54.17	51.98	28.45	19.16	39.51
Housing benefits	14.03	7.03	2.62	0.82	*	5.16
Social security and welfare benefits	25.70	34.03	30.70	5.81	0.46	19.13
Total indirect benefits	88.85	95.97	88.42	40.47	26.34	67.83
<b>Disposable income plus indirect benefits</b>	<b>193.06</b>	<b>265.78</b>	<b>300.43</b>	<b>384.50</b>	<b>645.16</b>	<b>356.13</b>
Total indirect taxes	19.80	17.23	19.93	38.22	52.67	29.64
<b>Final income</b>	<b>173.25</b>	<b>248.55</b>	<b>280.50</b>	<b>346.28</b>	<b>592.49</b>	<b>326.49</b>
Total benefits allocated	203.95	254.89	237.19	73.01	29.34	158.43
Total taxes allocated	19.93	17.61	27.55	103.66	291.33	92.10
Net benefits allocated	184.02	237.28	209.64	-30.64	-261.99	66.33

(a) Includes households which reported zero income.

**TABLE 26. LONE PERSON HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY AGE OF PERSON, AUSTRALIA, 1993-94**

	<i>Age of the reference person</i>						<i>All households</i>
	<i>Under 25 years</i>	<i>25 and under 35 years</i>	<i>35 and under 45 years</i>	<i>45 and under 55 years</i>	<i>55 and under 65 years</i>	<i>65 and over</i>	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Principal source of income (% of households)</i>							
Employee income	57.0	74.5	64.0	55.5	16.4	*	31.7
Own business income	*4.3	*4.9	*11.4	*7.2	*4.8	*	4.3
Other private income	*6.8	*4.6	*6.7	*7.5	*14.6	15.3	11.1
Government pensions and allowances	28.1	15.7	16.7	27.6	63.5	82.9	51.9
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	*6.3	*6.1	*8.4	*13.2	*13.0	11.4	10.4
Average age of the reference person	21.1	29.8	39.3	49.2	60.2	74.9	55.3
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>							
Under 18 years	*	..	..	..	..	..	*
18 to 64 years	1.0	1.0	1.0	1.0	1.0	1.0	0.6
65 years and over	..	..	..	..	..	1.0	0.4
<i>Total</i>	<i>1.0</i>	<i>1.0</i>	<i>1.0</i>	<i>1.0</i>	<i>1.0</i>	<i>1.0</i>	<i>1.0</i>
<i>Average number per household</i>							
Employed persons	0.7	0.8	0.8	0.7	0.2	—	0.4
Government cash benefit recipients	*	—	0.1	0.2	0.6	0.9	0.5
Number of households in sample	123	254	257	222	249	685	1,790
<i>Estimated total number in population ('000)</i>							
Households	94.4	201.7	183.9	178.2	201.4	582.4	1,442.1
Persons	94.4	201.7	183.9	178.2	201.4	582.4	1,442.1
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>282.32</b>	<b>518.06</b>	<b>530.06</b>	<b>454.73</b>	<b>137.08</b>	<b>65.02</b>	<b>260.17</b>
<i>Direct benefits</i>							
Age pension	..	..	..	..	46.64	114.27	52.66
Disability support pension	..	*6.65	*13.86	*22.01	*26.80	*	9.52
Veterans Affairs pension	—	—	*	*	*6.46	32.23	14.12
Unemployment allowance	*29.23	*18.26	11.44	*16.71	*5.43	—	8.75
Sole parent pension	..	..	..	..	..	..	..
Family payment	..	..	..	..	..	..	..
Other direct benefits	*10.59	*2.66	*1.95	*5.05	*20.44	1.59	5.43
<i>Total direct benefits</i>	<i>45.23</i>	<i>27.57</i>	<i>28.43</i>	<i>45.14</i>	<i>105.76</i>	<i>148.10</i>	<i>90.60</i>
<b>Gross income</b>	<b>327.55</b>	<b>545.63</b>	<b>558.49</b>	<b>499.86</b>	<b>242.84</b>	<b>213.12</b>	<b>350.77</b>
Direct tax	54.31	124.22	142.88	115.48	24.72	13.82	62.46
<b>Disposable income</b>	<b>273.24</b>	<b>421.41</b>	<b>415.61</b>	<b>384.38</b>	<b>218.12</b>	<b>199.30</b>	<b>288.30</b>
<i>Selected indirect benefits</i>							
Education benefits	23.77	9.86	5.00	3.11	*	*	4.02
Health benefits	16.95	15.18	14.52	21.56	28.69	68.73	39.51
Housing benefits	1.68	1.55	5.17	7.23	8.93	5.03	5.16
Social security and welfare benefits	5.48	4.13	5.24	8.95	22.92	32.74	19.13
<i>Total indirect benefits</i>	<i>47.89</i>	<i>30.73</i>	<i>29.93</i>	<i>40.85</i>	<i>60.78</i>	<i>106.58</i>	<i>67.83</i>
<b>Disposable income plus indirect benefits</b>	<b>321.13</b>	<b>452.14</b>	<b>445.54</b>	<b>425.23</b>	<b>278.89</b>	<b>305.87</b>	<b>356.13</b>
Total indirect taxes	35.58	42.64	47.44	41.30	28.23	15.47	29.64
<b>Final income</b>	<b>285.55</b>	<b>409.50</b>	<b>398.10</b>	<b>383.93</b>	<b>250.67</b>	<b>290.41</b>	<b>326.49</b>
<i>Total benefits allocated</i>	<i>93.11</i>	<i>58.29</i>	<i>58.36</i>	<i>85.99</i>	<i>166.54</i>	<i>254.68</i>	<i>158.43</i>
<i>Total taxes allocated</i>	<i>89.89</i>	<i>166.86</i>	<i>190.31</i>	<i>156.78</i>	<i>52.95</i>	<i>29.29</i>	<i>92.10</i>
<i>Net benefits allocated</i>	<i>3.22</i>	<i>-108.56</i>	<i>-131.96</i>	<i>-70.79</i>	<i>113.59</i>	<i>225.39</i>	<i>66.33</i>

(a) Includes households which reported zero income.

**TABLE 27. LONE PERSON HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, AUSTRALIA, 1993-94**

	Principal source of gross income						
	Private income				Other private income	Government pensions and allowances	All households (a)
	Earned income		Total	Total			
	Employee income	Own business			Total	Total	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Source of income (% of total income)</i>							
Employee income	97.6	1.9	88.8	3.4	78.2	0.8	57.3
Own business income	0.2	*89.1	8.5	*-10.3	6.1	-1.1	4.2
Other private income	1.9	*8.2	2.5	96.8	14.1	8.8	12.7
Government pensions and allowances	0.3	*	0.3	10.2	1.5	91.5	25.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Proportion of households renting from state or territory housing authority (%)	4.1	*	3.8	*	2.9	17.3	10.4
Average age of the reference person	37.7	43.7	38.4	62.1	44.0	65.7	55.3
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household</i>							
Under 18 years	*	—	*	—	*	*	*
18 to 64 years	1.0	0.9	1.0	0.4	0.9	0.4	0.6
65 years and over	*	*	—	0.6	0.1	0.6	0.4
<b>Total</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>
<i>Average number per household</i>							
Employed persons	1.0	1.0	1.0	0.2	0.8	—	0.4
Government cash benefit recipients	—	*	—	0.3	0.1	0.9	0.5
Number of households in sample	597	76	673	197	870	902	1,790
<i>Estimated total number in population ('000)</i>							
Households	456.8	61.3	518.1	160.0	678.1	749.1	1,442.1
Persons	456.8	61.3	518.1	160.0	678.1	749.1	1,442.1
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>641.17</b>	<b>484.79</b>	<b>622.66</b>	<b>256.10</b>	<b>536.19</b>	<b>15.50</b>	<b>260.17</b>
<i>Direct benefits</i>							
Age pension	*	—	*	13.71	3.42	98.28	52.66
Disability support pension	*	*	*	*	*	17.94	9.52
Veterans Affairs pension	—	*	*	*14.63	3.47	24.03	14.12
Unemployment allowance	*	*	0.74	*	0.63	16.28	8.75
Sole parent pension	..	..	..	..	..	..	..
Family payment	..	..	..	..	..	..	..
Other direct benefits	0.67	—	0.59	*	0.47	10.04	5.43
<b>Total direct benefits</b>	<b>1.76</b>	<b>*</b>	<b>2.04</b>	<b>29.04</b>	<b>8.41</b>	<b>166.81</b>	<b>90.60</b>
<b>Gross income</b>	<b>642.93</b>	<b>488.93</b>	<b>624.70</b>	<b>285.14</b>	<b>544.60</b>	<b>182.31</b>	<b>350.77</b>
Direct tax	157.63	113.19	152.36	55.88	129.60	2.94	62.46
<b>Disposable income</b>	<b>485.30</b>	<b>375.75</b>	<b>472.34</b>	<b>229.27</b>	<b>415.00</b>	<b>179.37</b>	<b>288.30</b>
<i>Selected indirect benefits</i>							
Education benefits	6.98	*	6.72	4.99	6.31	2.02	4.02
Health benefits	17.05	18.71	17.25	45.48	23.91	53.80	39.51
Housing benefits	-0.70	—	0.62	*	0.49	9.48	5.16
Social security and welfare benefits	0.41	*	0.51	10.67	2.91	34.20	19.13
<b>Total indirect benefits</b>	<b>25.15</b>	<b>24.71</b>	<b>25.10</b>	<b>61.21</b>	<b>33.61</b>	<b>99.51</b>	<b>67.83</b>
<b>Disposable income plus indirect benefits</b>	<b>510.45</b>	<b>400.46</b>	<b>497.43</b>	<b>290.47</b>	<b>448.61</b>	<b>278.88</b>	<b>356.13</b>
Total indirect taxes	47.34	46.88	47.28	33.48	44.03	16.54	29.64
<b>Final income</b>	<b>463.12</b>	<b>353.58</b>	<b>450.15</b>	<b>256.99</b>	<b>404.59</b>	<b>262.34</b>	<b>326.49</b>
<i>Total benefits allocated</i>	26.91	28.85	27.14	90.25	42.03	266.31	158.43
<i>Total taxes allocated</i>	204.96	160.06	199.65	89.36	173.63	19.47	92.10
<i>Net benefits allocated</i>	-178.05	-131.21	-172.51	0.89	-131.60	246.84	66.33

(a) Includes households which reported zero income.

**TABLE 28. MULTIPLE INCOME UNIT HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, AUSTRALIA, 1993-94**

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	508	780	1053	1,397	..	..
<i>Principal source of income (% of households)</i>						
Employee income	24.9	75.4	86.7	91.6	90.2	73.8
Own business income	3.8	5.5	8.4	6.9	7.4	6.4
Other private income	7.3	5.5	1.1	1.4	2.4	3.5
Government pensions and allowances	63.4	13.7	3.8	*	—	16.1
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting from state or territory housing authority (%)	13.3	5.6	3.5	1.7	0.4	4.9
Average age of the reference person	50.5	47.8	44.4	44.8	46.4	46.8
Average number of income units	2.1	2.2	2.2	2.3	2.5	2.3
<i>Average number of persons per household</i>						
Under 18 years	0.3	0.4	0.5	0.4	0.4	0.4
18 to 64 years	2.0	2.2	2.6	2.9	3.2	2.6
65 years and over	0.4	0.3	0.2	0.1	0.1	0.2
Total	2.8	3.0	3.3	3.4	3.7	3.2
<i>Average number per household</i>						
Employed persons	0.7	1.4	2.1	2.5	3.0	1.9
Government cash benefit recipients	0.9	0.7	0.4	0.2	0.1	0.5
Dependent children	0.3	0.3	0.5	0.4	0.4	0.4
Number of households in sample	353	363	362	387	409	1,874
<i>Estimated total number in population ('000)</i>						
Households	311.1	312.7	312.0	310.3	313.5	1,559.6
Persons	859.2	930.0	1,023.4	1,047.7	1,153.3	5,013.6
<b>INCOME, BENEFITS AND TAXES— AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>111.15</b>	<b>481.83</b>	<b>814.00</b>	<b>1,157.30</b>	<b>1,949.65</b>	<b>903.84</b>
<i>Direct benefits</i>						
Age pension	56.82	42.28	21.44	9.42	6.50	27.28
Disability support pension	*39.54	*22.51	*13.13	*8.20	*2.21	17.10
Veterans Affairs pension	*7.96	*12.13	*6.24	*4.15	*2.85	6.67
Unemployment allowance	66.88	49.50	34.37	14.94	9.85	35.09
Sole parent pension	*10.90	*10.17	*5.25	*4.37	*1.96	6.53
Family payment	7.49	9.93	11.32	5.73	2.62	7.42
Other direct benefits	33.07	21.12	14.03	7.60	4.95	16.14
Total direct benefits	222.65	167.63	105.78	54.42	30.93	116.22
<b>Gross income</b>	<b>333.80</b>	<b>649.46</b>	<b>919.78</b>	<b>1,211.73</b>	<b>1,980.58</b>	<b>1,020.06</b>
Direct tax	13.86	72.60	140.93	225.65	495.15	189.96
<b>Disposable income</b>	<b>319.94</b>	<b>576.85</b>	<b>778.86</b>	<b>986.08</b>	<b>1,485.43</b>	<b>830.11</b>
<i>Selected indirect benefits</i>						
Education benefits	50.33	49.20	58.31	55.23	71.62	56.96
Health benefits	73.98	69.49	66.64	62.78	66.08	67.80
Housing benefits	8.79	2.76	1.16	0.96	*	2.73
Social security and welfare benefits	40.77	30.00	18.41	10.05	5.71	20.98
Total indirect benefits	173.87	151.45	144.52	129.02	143.43	148.46
<b>Disposable income plus indirect benefits</b>	<b>493.81</b>	<b>728.31</b>	<b>923.38</b>	<b>1,115.09</b>	<b>1,628.86</b>	<b>978.57</b>
Total indirect taxes	54.22	68.69	81.97	92.25	121.84	83.83
<b>Final income</b>	<b>439.59</b>	<b>659.62</b>	<b>841.41</b>	<b>1,022.84</b>	<b>1,507.02</b>	<b>894.73</b>
Total benefits allocated	396.52	319.08	250.30	183.44	174.36	264.69
Total taxes allocated	68.08	141.29	222.89	317.90	616.99	273.79
Net benefits allocated	328.44	177.79	27.41	-134.46	-442.63	-9.10

(a) Includes households which reported zero income.

**TABLE 29. MULTIPLE INCOME UNIT HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY AGE OF THE REFERENCE PERSON, AUSTRALIA, 1993-94**

	Age of the reference person						All households
	Under 25 years	25 and under 35 years	35 and under 45 years	45 and under 55 years	55 and under 65 years	65 and over	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Principal source of income (% of households)</i>							
Employee income	81.9	80.6	73.5	82.1	68.0	44.4	73.8
Own business income	*	*6.1	9.3	7.3	*8.0	*	6.4
Other private income	*5.3	*2.3	1.2	1.7	*5.6	*9.3	3.5
Government pensions and allowances	12.7	10.9	15.2	8.9	18.4	43.9	16.1
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting from state or territory housing authority (%)	*	*2.4	9.1	3.7	6.4	*6.4	4.9
Average age of the reference person	21.5	28.9	40.7	49.2	58.8	73.3	46.8
Average number of income units	2.4	2.3	2.2	2.3	2.2	2.2	2.3
<i>Average number of persons per household</i>							
Under 18 years	0.2	0.4	1.1	0.4	0.1	—	0.4
18 to 64 years	2.5	2.4	2.6	3.0	2.8	1.2	2.6
65 years and over	—	—	0.1	—	0.1	1.5	0.2
Total	2.6	2.8	3.8	3.5	3.1	2.7	3.2
<i>Average number per household</i>							
Employed persons	1.7	1.8	2.2	2.4	1.7	0.7	1.9
Government cash benefit recipients	0.1	0.1	0.3	0.3	0.6	1.7	0.5
Dependent children	0.1	0.3	1.0	0.4	0.1	—	0.4
Number of households in sample	180	242	355	598	311	188	1,874
<i>Estimated total number in population ('000)</i>							
Households	148.0	204.2	268.0	498.9	266.7	173.8	1,559.6
Persons	387.7	571.2	1,021.4	1,742.7	815.5	475.0	5,013.6
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>697.47</b>	<b>935.54</b>	<b>985.49</b>	<b>1,126.24</b>	<b>815.40</b>	<b>413.86</b>	<b>903.84</b>
<i>Direct benefits</i>							
Age pension	—	4.57	6.90	4.73	33.06	164.45	27.28
Disability support pension	*	*6.13	*15.50	14.26	*37.53	*21.14	17.10
Veterans Affairs pension	*	*	*5.03	2.63	*3.81	*38.41	6.67
Unemployment allowance	*64.18	*49.33	30.93	30.13	33.34	*16.94	35.09
Sole parent pension	*3.12	*10.35	*10.38	7.67	*2.21	*	6.53
Family payment	3.52	7.95	23.15	5.29	1.64	0.80	7.42
Other direct benefits	*18.66	*11.76	11.47	16.82	*23.97	*12.41	16.14
Total direct benefits	92.68	90.28	103.36	81.54	135.56	236.47	116.22
<b>Gross income</b>	<b>790.15</b>	<b>1,025.81</b>	<b>1,088.85</b>	<b>1,207.78</b>	<b>950.95</b>	<b>670.34</b>	<b>1,020.06</b>
Direct tax	129.65	194.85	213.45	244.07	164.83	82.58	189.96
<b>Disposable income</b>	<b>660.51</b>	<b>830.97</b>	<b>875.40</b>	<b>963.71</b>	<b>786.12</b>	<b>587.76</b>	<b>830.11</b>
<i>Selected indirect benefits</i>							
Education benefits	63.92	51.94	100.54	65.19	25.44	14.45	56.96
Health benefits	43.48	45.78	61.45	65.60	75.84	118.12	67.80
Housing benefits	*	2.03	3.91	1.99	4.86	2.90	2.73
Social security and welfare benefits	11.84	12.31	16.64	13.29	26.42	59.34	20.98
Total indirect benefits	119.25	112.06	182.53	146.07	132.55	194.82	148.46
<b>Disposable income plus indirect benefits</b>	<b>779.76</b>	<b>943.03</b>	<b>1,057.94</b>	<b>1,109.77</b>	<b>918.67</b>	<b>782.57</b>	<b>978.57</b>
Total indirect taxes	76.71	86.76	90.59	95.08	79.40	50.56	83.83
<b>Final income</b>	<b>703.05</b>	<b>856.27</b>	<b>967.34</b>	<b>1,014.69</b>	<b>839.27</b>	<b>732.01</b>	<b>894.73</b>
Total benefits allocated	211.93	202.34	285.89	227.60	268.11	451.29	264.69
Total taxes allocated	206.35	281.61	304.04	339.16	244.23	133.14	273.79
Net benefits allocated	5.58	-79.27	-18.15	-111.55	23.88	318.15	-9.10

(a) Includes households which reported zero income.

**TABLE 30. MULTIPLE INCOME UNIT HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, AUSTRALIA, 1993-94**

	<i>Principal source of gross income</i>						
	<i>Private income</i>				<i>Government pensions and allowances</i>	<i>All households (a)</i>	
	<i>Earned income</i>			<i>Other private income</i>			
	<i>Employee income</i>	<i>Own business</i>	<i>Total</i>		<i>Total</i>		
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Source of income (% of total income)</i>							
Employee income	88.8	19.1	82.5	23.7	80.6	7.0	75.8
Own business income	1.6	*69.2	7.6	*-2.2	7.3	0.5	6.9
Other private income	3.5	*6.7	3.8	*67.6	5.9	6.7	5.9
Government pensions and allowances	6.1	4.9	6.0	10.8	6.2	85.7	11.4
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	2.7	—	2.5	*	2.5	*16.7	4.9
Average age of the reference person	45.0	47.6	45.2	53.2	45.5	53.4	46.8
Average number of income units	2.3	2.2	2.3	2.2	2.3	2.2	2.3
<i>Average number of persons per household</i>							
Under 18 years	0.4	0.4	0.4	*0.2	0.4	0.6	0.4
18 to 64 years	2.7	2.8	2.7	2.2	2.7	2.0	2.6
65 years and over	0.1	*0.2	0.1	*0.5	0.1	0.6	0.2
<i>Total</i>	<i>3.2</i>	<i>3.4</i>	<i>3.2</i>	<i>2.9</i>	<i>3.2</i>	<i>3.2</i>	<i>3.2</i>
<i>Average number per household</i>							
Employed persons	2.3	2.3	2.3	0.9	2.2	0.4	1.9
Government cash benefit recipients	0.3	0.1	0.3	*0.6	0.3	1.4	0.5
Dependent children	0.4	0.4	0.4	*0.2	0.4	0.5	0.4
Number of households in sample	1,399	114	1,513	66	1,579	291	1,874
<i>Estimated total number in population ('000)</i>							
Households	1,150.9	99.7	1,250.6	55.3	1,305.9	251.8	1,559.6
Persons	3,713.0	338.5	4,051.5	159.1	4,210.6	797.5	5,013.6
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>1,068.01</b>	<b>1,227.03</b>	<b>1,080.68</b>	<b>783.29</b>	<b>1,068.09</b>	<b>58.96</b>	<b>903.84</b>
<i>Direct benefits</i>							
Age pension	15.49	*9.43	15.01	*34.35	15.82	86.88	27.28
Disability support pension	7.67	*	7.19	*	7.46	*67.23	17.10
Veterans Affairs pension	4.94	*	4.78	*	4.86	*16.09	6.67
Unemployment allowance	22.84	*36.38	23.92	*9.82	23.32	96.38	35.09
Sole parent pension	3.00	*	2.83	*	2.88	*25.49	6.53
Family payment	4.70	*4.22	4.66	*	4.57	22.24	7.42
Other direct benefits	11.00	*8.33	10.79	*	11.38	*40.99	16.14
<i>Total direct benefits</i>	<i>69.65</i>	<i>63.83</i>	<i>69.19</i>	<i>95.27</i>	<i>70.29</i>	<i>355.29</i>	<i>116.22</i>
<b>Gross income</b>	<b>1,137.66</b>	<b>1,290.86</b>	<b>1,149.87</b>	<b>878.56</b>	<b>1,138.38</b>	<b>414.25</b>	<b>1,020.06</b>
Direct tax	221.23	297.06	227.27	182.16	225.36	7.80	189.96
<b>Disposable income</b>	<b>916.43</b>	<b>993.80</b>	<b>922.60</b>	<b>696.40</b>	<b>913.02</b>	<b>406.45</b>	<b>830.11</b>
<i>Selected indirect benefits</i>							
Education benefits	55.25	55.16	55.25	108.63	57.51	53.99	56.96
Health benefits	62.35	66.39	62.67	81.04	63.45	90.49	67.80
Housing benefits	1.15	—	1.06	*	1.06	11.41	2.73
Social security and welfare benefits	12.78	9.47	12.52	19.58	12.82	63.45	20.98
<i>Total indirect benefits</i>	<i>131.53</i>	<i>131.02</i>	<i>131.49</i>	<i>210.34</i>	<i>134.83</i>	<i>219.35</i>	<i>148.46</i>
<b>Disposable income plus indirect benefits</b>	<b>1,047.96</b>	<b>1,124.81</b>	<b>1,054.09</b>	<b>906.75</b>	<b>1,047.85</b>	<b>625.81</b>	<b>978.57</b>
Total indirect taxes	91.18	91.62	91.21	70.44	90.34	50.31	83.83
<b>Final income</b>	<b>956.78</b>	<b>1,033.20</b>	<b>962.88</b>	<b>836.30</b>	<b>957.52</b>	<b>575.50</b>	<b>894.73</b>
<i>Total benefits allocated</i>	<i>201.18</i>	<i>194.85</i>	<i>200.68</i>	<i>305.61</i>	<i>205.12</i>	<i>574.64</i>	<i>264.69</i>
<i>Total taxes allocated</i>	<i>312.41</i>	<i>388.68</i>	<i>318.49</i>	<i>252.60</i>	<i>315.70</i>	<i>58.11</i>	<i>273.79</i>
<i>Net benefits allocated</i>	<i>-111.22</i>	<i>-193.83</i>	<i>-117.81</i>	<i>53.01</i>	<i>-110.57</i>	<i>516.54</i>	<i>-9.10</i>

(a) Includes households which reported zero income.

**TABLE 31. MULTIPLE INCOME UNIT HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NUMBER OF EMPLOYED PERSONS, AUSTRALIA, 1993-94**

	Number of employed persons					All households
	None employed	One or more employed			Total	
		One	Two	Three or more		
<b>HOUSEHOLD CHARACTERISTICS</b>						
<i>Principal source of income (% of households)</i>						
Employee income	..	74.4	86.6	89.8	84.6	73.8
Own business income	—	4.4	8.5	8.3	7.3	6.4
Other private income	*12.1	5.3	1.3	1.1	2.3	3.5
Government pensions and allowances	86.8	15.7	3.6	0.8	5.7	16.1
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	*16.9	7.3	2.1	1.1	3.1	4.9
Average age of the reference person	55.4	49.8	42.3	45.7	45.5	46.8
Average number of income units	2.1	2.2	2.2	2.5	2.3	2.3
<i>Average number of persons per household</i>						
Under 18 years	0.4	0.3	0.4	0.5	0.4	0.4
18 to 64 years	1.7	2.2	2.5	3.3	2.7	2.6
65 years and over	0.7	0.4	0.1	—	0.1	0.2
<i>Total</i>	<i>2.9</i>	<i>2.9</i>	<i>3.0</i>	<i>3.8</i>	<i>3.3</i>	<i>3.2</i>
<i>Average number per household</i>						
Employed persons	..	1.0	2.0	3.3	2.2	1.9
Government cash benefit recipients	1.4	0.7	0.2	0.1	0.3	0.5
Dependent children	0.3	0.3	0.3	0.5	0.4	0.4
Number of households in sample	239	428	600	607	1,635	1,874
<i>Estimated total number in population ('000)</i>						
Households	200.6	356.0	501.7	501.4	1,359.0	1,559.6
Persons	575.5	1,036.8	1,500.5	1,900.7	4,438.0	5,013.6
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>71.66</b>	<b>555.35</b>	<b>991.37</b>	<b>1,396.67</b>	<b>1,026.69</b>	<b>903.84</b>
<i>Direct benefits</i>						
Age pension	97.53	43.89	12.01	2.65	16.91	27.28
Disability support pension	*50.07	*29.55	6.77	5.41	12.24	17.10
Veterans Affairs pension	*16.86	*15.45	1.04	1.99	5.16	6.67
Unemployment allowance	*87.50	53.50	25.07	11.08	27.35	35.09
Sole parent pension	*22.73	*6.10	5.18	1.69	4.13	6.53
Family payment	13.11	7.70	8.52	3.83	6.58	7.42
Other direct benefits	*41.26	25.05	9.65	6.27	12.44	16.14
<i>Total direct benefits</i>	<i>329.07</i>	<i>181.24</i>	<i>68.25</i>	<i>32.90</i>	<i>84.80</i>	<i>116.22</i>
<b>Gross income</b>	<b>400.73</b>	<b>736.58</b>	<b>1,059.62</b>	<b>1,429.57</b>	<b>1,111.49</b>	<b>1,020.06</b>
Direct tax	11.36	116.10	210.38	293.41	216.32	189.96
<b>Disposable income</b>	<b>389.37</b>	<b>620.48</b>	<b>849.23</b>	<b>1,136.16</b>	<b>895.17</b>	<b>830.11</b>
<i>Selected indirect benefits</i>						
Education benefits	50.49	48.88	47.58	74.67	57.91	56.96
Health benefits	93.29	70.45	57.94	65.57	64.03	67.80
Housing benefits	11.04	3.88	1.05	0.27	1.50	2.73
Social security and welfare benefits	60.40	33.23	11.49	6.01	15.16	20.98
<i>Total indirect benefits</i>	<i>215.21</i>	<i>156.44</i>	<i>118.05</i>	<i>146.51</i>	<i>138.61</i>	<i>148.46</i>
<b>Disposable income plus indirect benefits</b>	<b>604.58</b>	<b>776.91</b>	<b>967.29</b>	<b>1,282.68</b>	<b>1,033.78</b>	<b>978.57</b>
Total indirect taxes	46.91	67.57	83.02	110.97	89.29	83.83
<b>Final income</b>	<b>557.68</b>	<b>709.34</b>	<b>884.27</b>	<b>1,171.71</b>	<b>944.49</b>	<b>894.73</b>
<i>Total benefits allocated</i>	<i>544.28</i>	<i>337.67</i>	<i>186.30</i>	<i>179.42</i>	<i>223.41</i>	<i>264.69</i>
<i>Total taxes allocated</i>	<i>58.27</i>	<i>183.68</i>	<i>293.40</i>	<i>404.38</i>	<i>305.61</i>	<i>273.79</i>
<i>Net benefits allocated</i>	<i>486.01</i>	<i>153.99</i>	<i>-107.10</i>	<i>-224.96</i>	<i>-82.20</i>	<i>-9.10</i>

(a) Includes households which reported zero income.

**TABLE 32. MULTIPLE INCOME UNIT HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY HOUSEHOLD COMPOSITION, AUSTRALIA, 1993-94**

	<i>Single family couple households</i>					
	<i>With dependent and non-dependent children only</i>	<i>With non-dependent children only</i>	<i>Other</i>	<i>One parent households</i>	<i>Other households</i>	<i>All households</i>
<b>HOUSEHOLD CHARACTERISTICS</b>						
<i>Principal source of income (% of households)</i>						
Employee income	80.9	74.4	63.2	72.5	73.4	73.8
Own business income	*10.8	9.1	*7.5	—	3.7	6.4
Other private income	*1.3	3.0	*5.1	*	4.3	3.5
Government pensions and allowances	6.6	13.5	24.3	23.4	18.5	16.1
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	2.6	3.9	*3.6	*12.5	5.5	4.9
Average age of the reference person	45.9	54.7	44.6	41.7	42.4	46.8
Average number of income units	2.2	2.3	2.2	2.2	2.3	2.3
<i>Average number of persons per household</i>						
Under 18 years	1.3	0.1	0.8	1.2	0.1	0.4
18 to 64 years	3.2	3.0	2.7	2.1	2.2	2.6
65 years and over	—	0.2	0.5	*0.1	0.2	0.2
<i>Total</i>	<i>4.6</i>	<i>3.3</i>	<i>4.0</i>	<i>3.5</i>	<i>2.5</i>	<i>3.2</i>
<i>Average number per household</i>						
Employed persons	2.8	2.3	1.7	1.5	1.5	1.9
Government cash benefit recipients	0.2	0.5	0.9	0.5	0.4	0.5
Dependent children	1.4	—	0.8	1.3	0.1	0.4
Number of households in sample	306	489	170	125	784	1,874
<i>Estimated total number in population ('000)</i>						
Households	209.9	478.0	132.5	97.3	641.9	1,559.6
Persons	959.8	1,565.3	531.6	336.6	1,620.2	5,013.6
<b>INCOME, BENEFITS AND TAXES— AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>1,262.99</b>	<b>1,012.21</b>	<b>866.15</b>	<b>706.54</b>	<b>743.39</b>	<b>903.84</b>
<i>Direct benefits</i>						
Age pension	*	26.36	67.90	*9.29	30.31	27.28
Disability support pension	*8.82	23.63	*25.90	*4.59	15.03	17.10
Veterans Affairs pension	*	8.38	*11.27	*4.44	6.92	6.67
Unemployment allowance	25.55	29.64	*36.66	*30.64	42.62	35.09
Sole parent pension	*	—	*6.84	*48.83	6.89	6.53
Family payment	15.57	*	*20.22	*34.17	3.56	7.42
Other direct benefits	*15.92	9.39	*14.89	*21.70	20.66	16.14
<i>Total direct benefits</i>	<i>69.22</i>	<i>97.41</i>	<i>183.69</i>	<i>153.66</i>	<i>126.00</i>	<i>116.22</i>
<b>Gross income</b>	<b>1,332.22</b>	<b>1,109.61</b>	<b>1,049.84</b>	<b>860.20</b>	<b>869.39</b>	<b>1,020.06</b>
Direct tax	280.09	208.20	192.37	134.38	154.82	189.96
<b>Disposable income</b>	<b>1,052.12</b>	<b>901.41</b>	<b>857.46</b>	<b>725.82</b>	<b>714.57</b>	<b>830.11</b>
<i>Selected indirect benefits</i>						
Education benefits	156.45	23.70	65.03	122.21	37.63	56.96
Health benefits	71.95	73.47	104.44	62.35	55.48	67.80
Housing benefits	1.41	2.69	2.07	7.40	2.62	2.73
Social security and welfare benefits	11.37	20.54	37.22	19.55	21.31	20.98
<i>Total indirect benefits</i>	<i>241.18</i>	<i>120.40</i>	<i>208.76</i>	<i>211.50</i>	<i>117.03</i>	<i>148.46</i>
<b>Disposable income plus indirect benefits</b>	<b>1,293.30</b>	<b>1,021.81</b>	<b>1,066.22</b>	<b>937.32</b>	<b>831.60</b>	<b>978.57</b>
Total indirect taxes	101.36	92.98	90.31	75.52	71.21	83.83
<b>Final income</b>	<b>1,191.94</b>	<b>928.83</b>	<b>975.91</b>	<b>861.80</b>	<b>760.39</b>	<b>894.73</b>
<i>Total benefits allocated</i>	<i>310.40</i>	<i>217.81</i>	<i>392.44</i>	<i>365.16</i>	<i>243.03</i>	<i>264.69</i>
<i>Total taxes allocated</i>	<i>381.46</i>	<i>301.18</i>	<i>282.69</i>	<i>209.90</i>	<i>226.03</i>	<i>273.79</i>
<i>Net benefits allocated</i>	<i>-71.05</i>	<i>-83.37</i>	<i>109.76</i>	<i>155.26</i>	<i>17.00</i>	<i>-9.10</i>

(a) Includes households which reported zero income.

**TABLE 33. COMPARISON OVER TIME STUDY: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME DECILE, AUSTRALIA, 1984(a)**

<i>Household characteristics</i>	<i>Gross income decile</i>										<i>All households</i>
	<i>Lowest 10%</i>	<i>Second decile</i>	<i>Third decile</i>	<i>Fourth decile</i>	<i>Fifth decile</i>	<i>Sixth decile</i>	<i>Seventh decile</i>	<i>Eighth decile</i>	<i>Ninth decile</i>	<i>Highest 10%</i>	
<i>Upper boundary of income decile group (\$)</i>	113.87	171.61	235.29	314.16	387.96	472.10	564.54	675.29	860.15	..	..
<i>Source of income (% of households)</i>											
Employee income	2.0	3.7	12.6	58.5	79.0	84.1	88.9	89.0	90.0	83.2	59.1
Own business income	2.8	5.3	10.2	10.8	8.1	8.6	6.4	6.4	5.5	12.3	7.7
Other private income	10.0	6.9	10.3	12.2	8.4	5.8	3.7	4.0	4.3	4.6	7.0
Government pensions and allowances	85.3	84.1	66.9	18.5	4.5	1.4	0.9	*	*	*	26.2
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<i>Household composition (% of households)</i>											
Couple only	5.5	45.9	39.8	25.1	17.8	17.7	21.9	23.6	25.0	16.4	23.9
Couple with dependants only	6.6	8.1	23.0	31.7	43.5	42.4	43.1	37.3	31.5	29.7	29.7
One parent with dependants only	1.7	16.9	7.5	3.5	1.9	2.1	1.1	1.0	*	*	3.6
Lone person household	84.5	23.3	11.4	22.4	18.4	13.1	7.7	6.2	2.5	1.6	19.1
Multiple income unit household	1.7	5.8	18.3	17.3	18.3	24.7	26.2	31.9	40.6	52.1	23.7
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	9.8	11.4	8.5	5.9	7.0	4.7	2.9	3.3	2.7	0.9	5.7
Average age of the reference person	62.4	57.1	53.7	45.4	42.3	41.8	40.6	41.2	42.0	44.0	47.0
Average number of income units	1.0	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.5	1.9	1.3
<i>Average number of persons per household</i>											
Under 5 years	0.1	0.2	0.3	0.3	0.4	0.4	0.3	0.2	0.2	0.2	0.2
5 to 12 years	0.1	0.2	0.3	0.4	0.5	0.5	0.5	0.5	0.4	0.4	0.4
13 to 15 years	—	0.1	0.1	0.2	0.1	0.2	0.2	0.2	0.2	0.2	0.2
16 to 64 years	0.6	0.9	1.3	1.7	1.8	1.9	2.1	2.2	2.4	2.9	1.8
65 years and over	0.6	0.7	0.6	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.3
<i>Total</i>	<i>1.3</i>	<i>2.0</i>	<i>2.6</i>	<i>2.7</i>	<i>3.0</i>	<i>3.1</i>	<i>3.2</i>	<i>3.2</i>	<i>3.3</i>	<i>3.8</i>	<i>2.8</i>
<i>Average number per household</i>											
Employed persons	0.2	0.2	0.4	0.9	1.1	1.3	1.6	1.8	2.0	2.5	1.2
Government cash benefit recipients	0.8	1.3	1.3	0.6	0.4	0.3	0.2	0.2	0.2	0.2	0.6
Full-time students	0.1	0.3	0.5	0.6	0.7	0.8	0.8	0.8	0.7	0.9	0.6
Retired persons	0.8	1.0	1.0	0.5	0.3	0.3	0.3	0.2	0.2	0.2	0.5
Number of households in sample	886	886	890	921	953	980	1,021	996	1,010	1,028	9,571
<i>Estimated total number in population ('000)</i>											
Households	500.5	505.0	506.6	506.5	500.2	507.0	501.7	506.0	502.9	502.8	5,039.2
Persons	651.7	1,031.6	1,321.8	1,388.6	1,511.3	1,570.0	1,597.7	1,625.0	1,672.9	1,920.3	14,290.8

For footnotes see end of table.

**TABLE 33. COMPARISON OVER TIME STUDY: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME DECILE, AUSTRALIA, 1984(a) — continued**

Income, benefits and taxes	Gross income decile										All households
	Lowest 10%	Second decile	Third decile	Fourth decile	Fifth decile	Sixth decile	Seventh decile	Eighth decile	Ninth decile	Highest 10%	
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>											
<b>Private income</b>	<b>11.83</b>	<b>29.31</b>	<b>80.09</b>	<b>221.38</b>	<b>315.14</b>	<b>397.39</b>	<b>491.22</b>	<b>595.04</b>	<b>738.02</b>	<b>1,136.91</b>	<b>401.43</b>
<i>Direct benefits</i>											
Age pension	51.10	51.78	39.85	11.36	5.74	5.66	4.87	4.58	3.54	3.10	18.16
Invalid pension	4.12	7.96	8.38	5.40	3.09	2.28	2.72	1.96	1.33	1.13	3.84
Veterans Affairs pension	3.83	17.68	22.64	10.45	5.46	3.63	3.25	2.91	1.12	1.02	7.21
Unemployment benefit	5.48	11.92	22.33	13.51	7.49	5.67	3.49	3.87	2.95	3.25	8.01
Sole parent pension	1.06	19.78	11.04	4.55	2.19	2.48	1.35	1.59	*	1.25	4.65
Family allowance	1.04	2.64	5.14	5.93	7.40	7.35	7.10	6.47	6.37	6.63	5.61
Other direct benefits	6.69	5.96	9.33	5.58	3.22	3.54	3.71	2.60	2.70	3.51	4.69
<i>Total direct benefits</i>	<i>73.33</i>	<i>117.72</i>	<i>118.71</i>	<i>56.77</i>	<i>34.59</i>	<i>30.60</i>	<i>26.49</i>	<i>23.98</i>	<i>19.17</i>	<i>19.89</i>	<i>52.18</i>
<b>Gross income</b>	<b>85.16</b>	<b>147.03</b>	<b>198.80</b>	<b>278.15</b>	<b>349.73</b>	<b>427.99</b>	<b>517.70</b>	<b>619.01</b>	<b>757.19</b>	<b>1,156.80</b>	<b>453.60</b>
Direct tax	0.30	2.43	7.53	32.20	52.53	75.99	104.63	134.01	175.99	331.06	91.60
<b>Disposable income</b>	<b>84.86</b>	<b>144.59</b>	<b>191.27</b>	<b>245.95</b>	<b>297.20</b>	<b>352.00</b>	<b>413.07</b>	<b>485.01</b>	<b>581.19</b>	<b>825.73</b>	<b>362.01</b>
<i>Selected indirect benefits</i>											
School education	4.21	12.36	21.56	26.17	27.21	30.58	31.33	31.91	31.28	32.07	24.88
Tertiary education	2.03	3.37	6.45	9.02	7.56	9.28	11.11	12.88	14.92	24.71	10.13
Other education benefits	0.46	1.15	2.10	2.55	2.83	3.16	3.37	3.55	3.72	4.44	2.73
<i>Total education benefits</i>	<i>6.70</i>	<i>16.88</i>	<i>30.12</i>	<i>37.73</i>	<i>37.60</i>	<i>43.02</i>	<i>45.81</i>	<i>48.34</i>	<i>49.92</i>	<i>61.22</i>	<i>37.74</i>
Hospital care	18.49	24.46	25.42	21.83	22.28	22.42	22.58	22.74	24.05	26.47	23.08
Medical clinics	4.79	7.16	8.24	7.65	8.27	8.17	8.25	8.22	8.56	9.47	7.88
Pharmaceuticals	3.23	4.54	4.06	1.71	1.34	1.30	1.20	1.13	1.10	1.16	2.08
Other health benefits	1.00	1.58	2.01	2.11	2.33	2.39	2.46	2.48	2.56	2.94	2.19
<i>Total health benefits</i>	<i>27.52</i>	<i>37.74</i>	<i>39.73</i>	<i>33.30</i>	<i>34.22</i>	<i>34.27</i>	<i>34.49</i>	<i>34.56</i>	<i>36.27</i>	<i>40.05</i>	<i>35.22</i>
Housing benefits	4.30	5.12	3.01	3.01	3.27	3.62	1.95	0.72	0.76	0.19	2.59
Social security and welfare benefits	13.83	15.02	13.14	6.76	4.86	4.58	3.96	3.76	3.06	3.23	7.22
<i>Total indirect benefits</i>	<i>52.34</i>	<i>74.76</i>	<i>86.00</i>	<i>80.81</i>	<i>79.94</i>	<i>85.50</i>	<i>86.21</i>	<i>87.38</i>	<i>90.00</i>	<i>104.69</i>	<i>82.78</i>
<b>Disposable income plus indirect benefits</b>	<b>137.21</b>	<b>219.36</b>	<b>277.28</b>	<b>326.76</b>	<b>377.15</b>	<b>437.50</b>	<b>499.28</b>	<b>572.39</b>	<b>671.19</b>	<b>930.42</b>	<b>444.79</b>
<i>Selected indirect taxes by commodity group</i>											
Petrol and petroleum products	2.16	3.35	5.03	5.83	7.14	7.58	8.59	9.28	10.63	12.72	7.23
Tobacco	1.52	2.16	2.95	3.54	3.42	3.91	3.88	3.84	4.20	4.35	3.38
Alcohol	1.17	1.47	2.28	3.23	3.43	4.44	4.84	5.60	6.18	8.58	4.12
Ownership of dwellings	1.80	2.01	2.16	3.10	3.61	4.03	4.30	4.39	4.89	5.69	3.60
Other indirect taxes	5.43	8.14	11.44	14.04	16.40	19.78	22.80	24.59	30.60	40.97	19.41
<i>Total indirect taxes</i>	<i>12.07</i>	<i>17.14</i>	<i>23.86</i>	<i>29.73</i>	<i>34.00</i>	<i>39.74</i>	<i>44.40</i>	<i>47.70</i>	<i>56.48</i>	<i>72.31</i>	<i>37.74</i>
<b>Final income</b>	<b>125.13</b>	<b>202.22</b>	<b>253.42</b>	<b>297.03</b>	<b>343.15</b>	<b>397.76</b>	<b>454.87</b>	<b>524.69</b>	<b>614.71</b>	<b>858.11</b>	<b>407.05</b>
<i>Total benefits allocated</i>	<i>125.67</i>	<i>192.48</i>	<i>204.72</i>	<i>137.58</i>	<i>114.53</i>	<i>116.11</i>	<i>112.69</i>	<i>111.36</i>	<i>109.17</i>	<i>124.58</i>	<i>134.96</i>
<i>Total taxes allocated</i>	<i>12.37</i>	<i>19.57</i>	<i>31.39</i>	<i>61.93</i>	<i>86.53</i>	<i>115.73</i>	<i>149.04</i>	<i>181.70</i>	<i>232.48</i>	<i>403.38</i>	<i>129.34</i>
<i>Net benefits allocated</i>	<i>113.30</i>	<i>172.91</i>	<i>173.33</i>	<i>75.65</i>	<i>28.00</i>	<i>0.38</i>	<i>-36.35</i>	<i>-70.34</i>	<i>-123.31</i>	<i>-278.80</i>	<i>5.62</i>

(a) These estimates are comparable only with Tables 34 and 35.

**TABLE 34. COMPARISON OVER TIME STUDY: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME DECILE, AUSTRALIA, 1988-89(a)**

Household characteristics	Gross income decile										All households
	Lowest 10%	Second decile	Third decile	Fourth decile	Fifth decile	Sixth decile	Seventh decile	Eighth decile	Ninth decile	Highest 10%	
<i>Upper boundary of income decile group (\$)</i>	151	231	325	434	540	659	793	957	1,206	..	..
<i>Principal source of income (% of households)</i>											
Employee income	2.7	6.8	16.9	62.8	80.6	84.0	85.2	89.9	90.1	84.2	60.4
Own business income	2.2	3.8	6.4	10.6	8.1	10.3	10.7	7.0	6.6	12.8	7.9
Other private income	11.5	10.4	12.5	12.4	8.0	4.1	3.9	2.6	3.2	2.8	7.1
Government pensions and allowances	81.1	79.1	64.2	14.2	3.2	1.6	0.2	0.4	0.1	0.2	24.3
<i>Total(b)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<i>Household composition (% of households)</i>											
Couple only	8.4	41.1	41.0	24.0	16.5	15.5	22.1	21.3	25.7	16.0	23.2
Couple with dependent children only	5.9	6.5	18.5	28.2	37.5	42.4	39.7	40.1	34.4	30.1	28.4
One parent with dependent children only	1.6	17.6	9.6	7.4	4.3	2.8	1.7	0.3	0.4	—	4.5
Lone person	81.2	29.9	14.9	25.3	20.6	15.5	6.8	5.7	2.0	1.9	20.3
Multiple income unit household	2.9	5.0	16.0	15.2	21.1	23.7	29.6	32.7	37.5	52.0	23.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	11.2	15.1	10.7	6.1	7.1	3.0	2.6	2.8	2.8	1.9	6.3
Average age of the reference person	61.2	57.5	55.1	45.0	42.6	41.9	41.3	40.7	41.5	44.4	47.1
Average number of income units	1.0	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.5	1.8	1.3
<i>Average number of persons per household</i>											
Under 18 years	0.2	0.4	0.6	0.8	1.0	1.1	1.1	1.0	1.0	0.9	0.8
18 to 64 years	0.6	0.9	1.1	1.5	1.7	1.8	2.0	2.2	2.3	2.6	1.7
65 years and over	0.5	0.7	0.7	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.3
<i>Total</i>	<i>1.3</i>	<i>1.9</i>	<i>2.4</i>	<i>2.6</i>	<i>2.9</i>	<i>3.1</i>	<i>3.2</i>	<i>3.3</i>	<i>3.4</i>	<i>3.6</i>	<i>2.8</i>
<i>Average number per household of</i>											
Employed persons	0.2	0.2	0.4	1.0	1.2	1.4	1.7	1.9	2.1	2.5	1.3
Government cash benefit recipients	0.7	1.2	1.1	0.4	0.3	0.3	0.2	0.1	0.1	0.1	0.4
Dependent children	0.2	0.4	0.6	0.8	1.0	1.1	1.1	1.0	1.0	0.9	0.8
Retired persons	0.8	1.0	1.0	0.4	0.3	0.3	0.2	0.2	0.2	0.2	0.5
Number of households in sample	703	708	728	742	713	726	766	791	767	761	7,405
<i>Estimated total number in population ('000)</i>											
Households	537.8	538.5	540.6	546.9	536.3	549.9	540.0	539.9	545.6	544.8	5,420.4
Persons	719.6	1,045.4	1,285.0	1,429.4	1,537.1	1,693.3	1,748.8	1,771.3	1,855.6	1,987.4	15,072.9

For footnotes see end of table

**TABLE 34. COMPARISON OVER TIME STUDY: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME DECILE, AUSTRALIA, 1988-89(a) — continued**

Income, benefits and taxes	Gross income decile										All households
	Lowest 10%	Second decile	Third decile	Fourth decile	Fifth decile	Sixth decile	Seventh decile	Eighth decile	Ninth decile	Highest 10%	
<b>INCOME, BENEFITS AND TAXES— AVERAGE WEEKLY VALUE (\$)</b>											
<b>Private income</b>	<b>15.94</b>	<b>48.58</b>	<b>113.85</b>	<b>318.08</b>	<b>442.30</b>	<b>554.20</b>	<b>694.16</b>	<b>848.65</b>	<b>1,043.38</b>	<b>1,668.07</b>	<b>576.22</b>
<i>Direct benefits</i>											
Age pension	60.55	61.21	51.76	10.89	5.47	7.45	5.33	3.39	3.72	2.37	21.13
Invalid pension	6.72	13.06	16.29	9.17	5.66	5.81	5.23	1.71	2.08	1.61	6.73
Veterans Affairs pension	7.21	23.93	33.02	12.11	6.46	6.60	2.88	3.68	1.99	1.07	9.88
Unemployment benefit	6.91	9.27	26.64	7.90	4.32	3.97	3.02	2.81	3.92	0.63	6.93
Sole parent pension	0.33	28.51	15.17	6.35	4.65	3.16	1.12	1.26	1.59	0.62	6.26
Family allowance	1.09	2.64	4.32	7.63	10.06	9.18	7.53	6.52	5.46	2.89	5.74
Other direct benefits	11.55	8.53	11.59	8.74	6.56	6.88	4.73	4.47	4.81	5.84	7.36
<i>Total direct benefits</i>	<i>94.36</i>	<i>147.16</i>	<i>158.78</i>	<i>62.78</i>	<i>43.18</i>	<i>43.04</i>	<i>29.85</i>	<i>23.84</i>	<i>23.57</i>	<i>15.02</i>	<i>64.02</i>
<b>Gross income</b>	<b>110.30</b>	<b>195.73</b>	<b>272.63</b>	<b>380.86</b>	<b>485.48</b>	<b>597.24</b>	<b>724.00</b>	<b>872.50</b>	<b>1,066.94</b>	<b>1,683.10</b>	<b>640.24</b>
Direct tax	0.39	3.22	9.26	44.87	76.72	111.08	144.45	193.42	253.41	452.60	129.33
<b>Disposable income</b>	<b>109.91</b>	<b>192.52</b>	<b>263.37</b>	<b>335.99</b>	<b>408.76</b>	<b>486.16</b>	<b>579.55</b>	<b>679.08</b>	<b>813.53</b>	<b>1,230.50</b>	<b>510.91</b>
<i>Selected indirect benefits</i>											
School education	6.44	16.77	28.16	35.74	40.87	46.28	49.24	45.91	48.57	43.84	36.23
Tertiary education	3.21	6.53	7.51	8.81	12.12	10.73	11.57	16.58	22.09	27.70	12.71
Other education benefits	0.60	1.18	1.93	2.19	3.01	3.10	3.45	3.74	4.31	4.18	2.77
<i>Total education benefits</i>	<i>10.25</i>	<i>24.48</i>	<i>37.59</i>	<i>46.74</i>	<i>56.01</i>	<i>60.12</i>	<i>64.27</i>	<i>66.23</i>	<i>74.97</i>	<i>75.72</i>	<i>51.71</i>
Hospital care	42.02	52.75	54.96	35.06	31.13	32.00	31.22	32.16	34.28	37.19	38.26
Medical clinics	10.08	14.14	15.93	15.19	15.70	16.42	16.93	16.96	17.29	18.49	15.72
Pharmaceuticals	7.27	10.17	9.08	2.78	1.92	2.18	1.76	1.52	1.59	1.34	3.95
Other health benefits	1.41	2.05	2.50	2.75	3.02	3.24	3.41	3.46	3.58	3.84	2.93
<i>Total health benefits</i>	<i>60.78</i>	<i>79.09</i>	<i>82.47</i>	<i>55.78</i>	<i>51.77</i>	<i>53.83</i>	<i>53.32</i>	<i>54.10</i>	<i>56.74</i>	<i>60.87</i>	<i>60.86</i>
Housing benefits	2.15	2.85	2.05	2.33	1.67	1.52	0.14	0.13	0.16	0.08	1.31
Social security and welfare benefits	25.42	26.73	24.03	11.74	9.70	9.84	8.34	6.81	6.62	5.64	13.46
<i>Total indirect benefits</i>	<i>98.60</i>	<i>133.16</i>	<i>146.14</i>	<i>116.59</i>	<i>119.14</i>	<i>125.31</i>	<i>126.06</i>	<i>127.27</i>	<i>138.49</i>	<i>142.30</i>	<i>127.33</i>
<b>Disposable income plus indirect benefits</b>	<b>208.52</b>	<b>325.66</b>	<b>409.49</b>	<b>452.60</b>	<b>527.92</b>	<b>611.48</b>	<b>705.62</b>	<b>806.37</b>	<b>952.05</b>	<b>1,372.80</b>	<b>638.25</b>
<i>Selected indirect taxes by commodity group</i>											
Petrol and petroleum products	3.37	4.69	6.11	7.90	8.97	9.91	11.51	13.29	14.02	15.63	9.55
Tobacco	2.14	3.06	3.78	4.41	4.33	4.54	4.91	4.71	4.65	4.66	4.12
Alcohol	1.70	2.35	2.93	3.66	4.65	4.25	5.83	6.83	7.71	9.85	4.98
Ownership of dwellings	2.33	2.54	2.77	4.27	4.67	5.53	5.97	6.82	7.41	7.50	4.99
Other indirect taxes	13.08	16.28	21.64	30.81	37.24	42.96	48.53	57.71	68.41	89.75	42.72
<i>Total indirect taxes</i>	<i>22.61</i>	<i>28.92</i>	<i>37.23</i>	<i>51.05</i>	<i>59.86</i>	<i>67.19</i>	<i>76.75</i>	<i>89.36</i>	<i>102.20</i>	<i>127.39</i>	<i>66.36</i>
<b>Final income</b>	<b>185.89</b>	<b>296.76</b>	<b>372.28</b>	<b>401.52</b>	<b>468.02</b>	<b>544.26</b>	<b>628.86</b>	<b>717.01</b>	<b>849.82</b>	<b>1,245.42</b>	<b>571.88</b>
<i>Total benefits allocated</i>	<i>192.96</i>	<i>280.32</i>	<i>304.92</i>	<i>179.37</i>	<i>162.32</i>	<i>168.35</i>	<i>155.91</i>	<i>151.12</i>	<i>162.06</i>	<i>157.33</i>	<i>191.36</i>
<i>Total taxes allocated</i>	<i>23.00</i>	<i>32.14</i>	<i>46.49</i>	<i>95.92</i>	<i>136.58</i>	<i>178.27</i>	<i>221.20</i>	<i>282.78</i>	<i>355.61</i>	<i>579.99</i>	<i>195.68</i>
<i>Net benefits allocated</i>	<i>169.96</i>	<i>248.18</i>	<i>258.43</i>	<i>83.45</i>	<i>25.73</i>	<i>-9.92</i>	<i>-65.29</i>	<i>-131.66</i>	<i>-193.55</i>	<i>-422.66</i>	<i>-4.33</i>

(a) These estimates were produced using the 1984 methodology. They are comparable only with the estimates given in Tables 33 and 35 of this publication. (b) Includes households which reported no source of positive income.

**TABLE 35. COMPARISON OVER TIME STUDY: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME DECILE, AUSTRALIA, 1993-94(a)**

<i>Household characteristics</i>	<i>Gross income decile</i>										<i>All households</i>
	<i>Lowest 10%</i>	<i>Second decile</i>	<i>Third decile</i>	<i>Fourth decile</i>	<i>Fifth decile</i>	<i>Sixth decile</i>	<i>Seventh decile</i>	<i>Eighth decile</i>	<i>Ninth decile</i>	<i>Highest 10%</i>	
<i>Upper boundary of income decile group (\$)</i>	174	269	350	461	590	744	906	1,103	1,420	..	..
<i>Source of income (% of households)</i>											
Employee income	4.1	5.6	10.4	38.5	66.3	81.0	86.3	89.4	89.1	87.2	56.0
Own business income	3.9	4.8	4.0	10.7	9.7	7.9	8.7	8.0	8.8	9.2	7.6
Other private income	11.8	7.2	9.5	12.6	9.4	6.2	2.9	2.1	2.0	3.5	6.7
Government pensions and allowances	74.1	82.4	76.2	38.2	14.6	4.9	2.1	0.5	0.1	—	29.1
<i>Total(b)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<i>Household composition (% of households)</i>											
Couple only	11.7	24.9	52.0	29.7	22.0	20.4	22.7	25.3	26.9	23.1	25.9
Couple with dependants only	7.4	4.0	10.8	21.5	30.6	35.1	36.3	33.2	29.0	28.5	23.7
One parent with dependants only	2.1	12.1	12.0	9.9	6.7	4.8	2.1	0.8	0.4	0.4	5.1
Lone person household	74.7	53.4	13.4	22.1	19.2	13.3	10.6	6.0	2.7	3.2	21.8
Multiple income unit household	4.1	5.5	11.8	16.8	21.5	26.3	28.4	34.7	40.9	44.9	23.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting from state or territory housing authority (%)	16.2	13.5	11.8	9.7	7.3	4.2	3.6	3.5	1.7	0.2	7.1
Average age of the reference person	58.6	58.6	56.3	47.7	44.0	42.1	40.6	41.1	41.3	44.2	47.4
Average number of income units	1.0	1.1	1.1	1.2	1.2	1.3	1.3	1.4	1.5	1.7	1.3
<i>Average number of persons per household</i>											
Under 18 years	0.2	0.3	0.5	0.7	0.9	1.0	1.0	0.9	0.8	0.7	0.7
18 to 64 years	0.8	0.8	1.0	1.4	1.7	1.9	2.0	2.2	2.3	2.5	1.7
65 years and over	0.5	0.6	0.8	0.4	0.2	0.2	0.1	0.1	—	0.1	0.3
<i>Total</i>	<i>1.5</i>	<i>1.6</i>	<i>2.3</i>	<i>2.5</i>	<i>2.8</i>	<i>3.0</i>	<i>3.1</i>	<i>3.1</i>	<i>3.2</i>	<i>3.3</i>	<i>2.6</i>
<i>Average number per household</i>											
Employed persons	0.3	0.3	0.3	0.7	1.1	1.3	1.6	1.9	2.1	2.4	1.2
Government cash benefit recipients	0.6	0.9	1.2	0.6	0.3	0.3	0.1	0.1	0.1	0.1	0.4
Dependent children	0.2	0.3	0.5	0.7	0.9	1.0	1.0	0.9	0.8	0.8	0.7
Number of households in sample	806	800	784	824	826	865	823	841	893	927	8,389
<i>Estimated total number in population ('000)</i>											
Households	653.7	666.7	651.1	660.2	657.9	660.0	663.5	671.3	671.4	660.9	6,616.8
Persons	949.0	1,087.6	1,471.6	1,643.0	1,837.7	1,979.7	2,045.4	2,079.0	2,127.3	2,174.4	17,394.6

For footnotes see end of table.

**TABLE 35. COMPARISON OVER TIME STUDY: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME DECILE, AUSTRALIA, 1993-94(a) — continued**

Income, benefits and taxes	Gross income decile										All households
	Lowest 10%	Second decile	Third decile	Fourth decile	Fifth decile	Sixth decile	Seventh decile	Eighth decile	Ninth decile	Highest 10%	
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>											
<b>Private income</b>	<b>17.55</b>	<b>51.87</b>	<b>90.11</b>	<b>252.99</b>	<b>423.65</b>	<b>589.48</b>	<b>767.25</b>	<b>960.35</b>	<b>1,213.89</b>	<b>1,977.25</b>	<b>637.04</b>
<i>Direct benefits</i>											
Age pension	68.55	75.08	80.03	30.28	15.74	11.49	7.30	6.01	3.67	3.08	29.97
Disability support pension	11.97	20.35	23.04	16.15	9.64	7.88	6.29	1.81	3.34	1.07	10.12
Veterans Affairs pension	3.95	22.19	29.65	20.23	9.05	8.12	1.77	5.01	1.85	1.58	10.30
Unemployment allowance	12.04	16.87	31.69	32.17	21.97	16.05	12.57	10.54	5.61	4.52	16.35
Sole parent pension	0.82	16.84	19.11	16.90	6.51	3.27	1.89	2.33	1.59	0.77	6.98
Family payment	4.36	11.10	17.81	24.82	27.51	19.98	18.09	10.00	7.17	3.87	14.45
Other direct benefits	8.45	9.88	14.75	13.92	10.26	9.05	7.24	6.03	4.65	2.21	8.62
<i>Total direct benefits</i>	<i>110.14</i>	<i>172.32</i>	<i>216.08</i>	<i>154.47</i>	<i>100.68</i>	<i>75.83</i>	<i>55.15</i>	<i>41.74</i>	<i>27.88</i>	<i>17.10</i>	<i>96.79</i>
<b>Gross income</b>	<b>127.69</b>	<b>224.19</b>	<b>306.19</b>	<b>407.46</b>	<b>524.32</b>	<b>665.31</b>	<b>822.41</b>	<b>1,002.09</b>	<b>1,241.76</b>	<b>1,994.35</b>	<b>733.83</b>
Direct tax	0.18	2.99	7.23	28.60	59.37	100.45	144.98	193.97	268.84	557.50	136.99
<b>Disposable income</b>	<b>127.51</b>	<b>221.20</b>	<b>298.95</b>	<b>378.86</b>	<b>464.95</b>	<b>564.85</b>	<b>677.43</b>	<b>808.12</b>	<b>972.92</b>	<b>1,436.85</b>	<b>596.84</b>
<i>Selected indirect benefits</i>											
School education	8.94	12.72	23.33	40.02	45.97	48.40	51.19	47.06	44.27	37.80	36.03
Tertiary education	7.32	5.59	10.65	12.98	13.63	16.54	17.44	22.01	28.21	40.09	17.48
Other education benefits	0.90	0.94	2.16	3.43	3.92	4.21	4.20	4.31	5.01	6.53	3.57
<i>Total education benefits</i>	<i>17.16</i>	<i>19.26</i>	<i>36.14</i>	<i>56.43</i>	<i>63.52</i>	<i>69.15</i>	<i>72.83</i>	<i>73.38</i>	<i>77.49</i>	<i>84.42</i>	<i>57.08</i>
Hospital care	39.64	46.24	57.21	39.58	34.70	33.30	30.94	31.95	30.34	33.81	37.72
Medical clinics	14.77	16.71	22.43	20.83	21.96	22.77	22.80	22.86	23.07	24.03	21.23
Pharmaceuticals	5.83	7.94	10.63	8.17	6.91	5.16	4.01	3.31	3.01	2.78	5.76
Other health benefits	1.95	2.19	3.03	3.34	3.75	4.02	4.14	4.16	4.25	4.42	3.53
<i>Total health benefits</i>	<i>62.19</i>	<i>73.08</i>	<i>93.30</i>	<i>71.92</i>	<i>67.32</i>	<i>65.25</i>	<i>61.89</i>	<i>62.27</i>	<i>60.67</i>	<i>65.04</i>	<i>68.24</i>
Social security and welfare benefits	36.04	41.49	38.32	24.25	17.61	15.07	12.16	10.26	8.67	6.99	21.02
<i>Total indirect benefits</i>	<i>115.39</i>	<i>133.83</i>	<i>167.76</i>	<i>152.60</i>	<i>148.45</i>	<i>149.48</i>	<i>146.88</i>	<i>145.92</i>	<i>146.83</i>	<i>156.46</i>	<i>146.35</i>
<b>Disposable income plus indirect benefits</b>	<b>242.90</b>	<b>355.03</b>	<b>466.72</b>	<b>531.46</b>	<b>613.40</b>	<b>714.33</b>	<b>824.30</b>	<b>954.04</b>	<b>1,119.75</b>	<b>1,593.30</b>	<b>743.19</b>
<i>Selected indirect taxes by commodity group</i>											
Petrol and petroleum products	5.77	5.48	8.44	10.04	11.50	13.44	14.37	15.74	17.43	18.25	12.07
Tobacco	3.48	4.13	5.57	5.78	6.22	6.55	6.72	6.45	5.64	5.27	5.59
Alcohol	2.05	1.71	3.00	3.56	4.38	4.95	4.87	5.74	7.03	8.92	4.63
Ownership of dwellings	0.95	1.59	1.61	1.87	2.02	2.18	2.39	1.90	1.98	2.02	1.85
Other indirect taxes	16.62	15.39	21.39	26.80	32.46	39.65	47.36	49.14	56.05	79.09	38.48
<i>Total indirect taxes</i>	<i>28.88</i>	<i>28.30</i>	<i>40.02</i>	<i>48.05</i>	<i>56.59</i>	<i>66.77</i>	<i>75.71</i>	<i>78.96</i>	<i>88.14</i>	<i>113.54</i>	<i>62.61</i>
<b>Final income</b>	<b>214.02</b>	<b>326.73</b>	<b>426.70</b>	<b>483.41</b>	<b>556.81</b>	<b>647.56</b>	<b>748.60</b>	<b>875.07</b>	<b>1,031.61</b>	<b>1,479.76</b>	<b>680.58</b>
<i>Total benefits allocated</i>	<i>225.53</i>	<i>306.15</i>	<i>383.84</i>	<i>307.07</i>	<i>249.12</i>	<i>225.30</i>	<i>202.03</i>	<i>187.66</i>	<i>174.71</i>	<i>173.56</i>	<i>243.14</i>
<i>Total taxes allocated</i>	<i>29.05</i>	<i>31.29</i>	<i>47.25</i>	<i>76.65</i>	<i>115.96</i>	<i>167.22</i>	<i>220.69</i>	<i>272.94</i>	<i>356.99</i>	<i>671.04</i>	<i>199.60</i>
<i>Net benefits allocated</i>	<i>196.48</i>	<i>274.86</i>	<i>336.59</i>	<i>230.43</i>	<i>133.16</i>	<i>58.08</i>	<i>-18.65</i>	<i>-85.28</i>	<i>-182.28</i>	<i>-497.49</i>	<i>43.54</i>

(a) These estimates were produced using the 1984 methodology. They are comparable only with the estimates given in Tables 33 and 34 of this publication. (b) Includes households which reported no source of positive income.



## APPENDIX A — DATA AND METHODS

The approach chosen for the 1993–94 study of the effects of government benefits and taxes on household income is only one of several ways of undertaking such a study. This appendix describes the sources of data and methods used.

### MAJOR DATA SOURCES

The two major data sources used in this study are the 1993–94 Household Expenditure Survey (HES) and ABS Public Finance data.

### HOUSEHOLD EXPENDITURE SURVEY

The 1993–94 HES collected detailed information about the expenditure, income and household characteristics of a sample of households resident in private dwellings throughout Australia. Interviews for the survey were equally spread over the financial year beginning July 1993 and ending June 1994.

This study uses information reported in the HES as a basis for modelling the effects of various government benefits and taxes on household income. The survey provided details on the composition of households and the characteristics of their members, details of level and sources of income and patterns of expenditure. Household income data were used to provide a measure of private income and direct government benefits; income as well as personal and household characteristics were used to calculate direct tax paid; expenditure data were used to calculate indirect taxes paid; and characteristics of household members were used to identify recipients of indirect government benefits.

Aspects of the survey which affect the results of the study are as follows.

#### *Survey scope and coverage*

The HES covers only households in private dwellings. As a result, persons living in 'special dwellings' such as hotels, nursing homes, boarding houses and institutions are excluded.

While no adjustment has been made to the HES population estimates to compensate for limited scope, efforts have been made to ensure that the appropriate share of government expenditures has been allocated to the HES population where possible. This was achieved by calculating average benefits on the basis of benchmark estimates of the total population eligible for particular indirect benefits. Details of methods used in this regard can be obtained from the Technical Paper (see Appendix C: Data release program).

#### *Sampling variability*

The HES is a sample survey, the results of which are based on the responses of approximately 8,400 households. The information provided by households is weighted to produce estimates for all Australian households. These estimates are subject to sampling variability and may differ from the figures that would have been produced if information had been collected from all households in Australia. A measure of sampling variability, and the extent to which an estimate may vary from a true figure, is the standard error. The measurement of standard errors is discussed in more detail in Appendix D: Technical note on sampling variability.

#### *Underestimation of some income*

A comparison of the total HES income with corresponding figures in the Australian National Accounts (ANA) suggests underestimation of income from investment and self-employment. As it is not known whether this can be attributed to conceptual differences, scope differences, understatement by respondents or to non-response, there is no basis for making adjustments to the recorded figures.

*Underestimation of some expenditure*

The average expenditure on both alcohol and tobacco recorded by households in the sample is well below the level which would be expected from the recorded total of Australian production (adjusted for imports and exports) of these items. This also applies to average expenditure on gambling. For reasons similar to those mentioned for income, no adjustment has been made to any of the reported expenditure data.

*Non-response bias*

The non-response rate for the 1993-94 HES was 14% of the in-scope sample, which excludes partially responding households. In the current survey, the ABS has used more information from households who partially responded to the survey. Where possible, imputed substitute values were inserted for missing information so that the household could remain in the sample. This was intended to avoid bias which otherwise could have occurred if partially responding households differed on average from households who provided all the required information.

For those who did not respond at all, or provided so little information that missing information could not be reasonably substituted, the sample weighting was adjusted so that the sample would contain the correct distribution of households according to dwelling structure and household composition.

Despite these adjustments, non-response bias may remain if non-responding households are systematically different from responding households. The full effect of such residual non-response bias cannot be quantified.

Readers requiring a more detailed description of the 1993-94 HES should refer to *1993-94 Household Expenditure Survey, User Guide* (6527.0).

**PUBLIC FINANCE DATA**

As part of the ANA, the ABS regularly produces summaries of government revenues and expenditures. These public finance statistics provide Commonwealth, State and local government revenues classified by type of tax, fee or fine and expenditures classified by purpose and type of economic transaction. The Government Purpose Classification (GPC) identifies the functional areas to which outlays relate (e.g. health, housing and welfare) while the Economic Transactions Framework (ETF) identifies whether the expenditure is current or capital and within these groups, the specific nature of the transaction. For example, direct cash payments to households are distinguished from outlays for the payment of administrative staff and from outlays on building construction. It is from the combination of these classifications that direct and indirect outlays in various expenditure programs are identified.

Estimates of total government outlay (for the Commonwealth Government and State and local governments) used to cost indirect benefits, and to compare the results of the allocation of direct benefits, were specially tabulated by the Public Finance Section of the ABS. The 1993-94 public expenditure data used in this study are based on the outlay data used in the ANA publications produced for the December 1995 quarter. Taxation information, used to assess the results of tax imputation methods, was obtained from *1993-94 Taxation Revenue, Australia* (5506.0).

Readers requiring a more detailed description of government finance statistics should refer to *Government Finance Statistics, Australia, Concepts, Sources and Methods, 1994* (5514.0).

METHODS

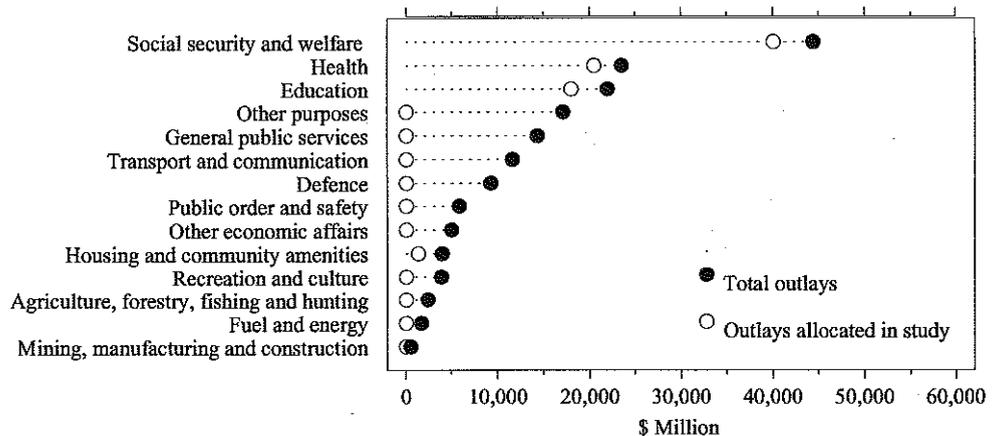
*Unit of analysis* The basic unit of analysis in the study is the household. A household is defined as a group of people who usually reside and eat together. This may be:

- a one-person household, that is, a person who makes provision for his or her own food or other essentials for living without combining with any other person; or
- a multi-person household, that is, a group of two or more persons, living within the same dwelling, who make common provision for food or other essentials for living. The persons in the group may pool their income to a greater or lesser extent; they may be related or unrelated persons or a combination of both.

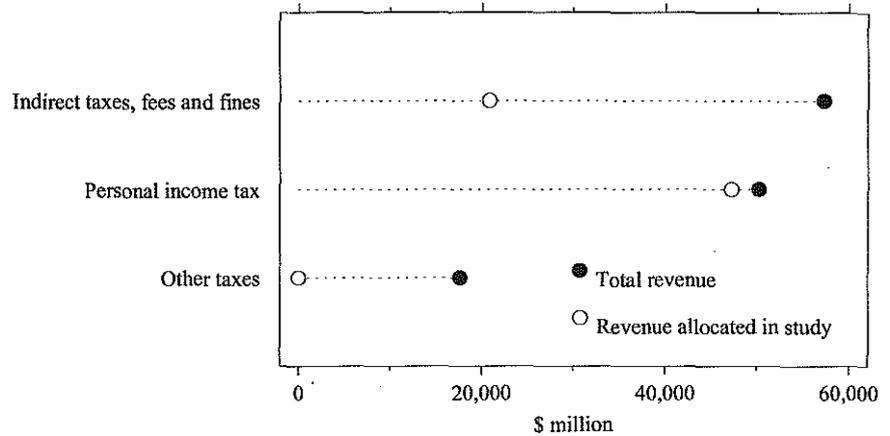
Spending on many items, particularly on food, housing, fuel and light is largely joint spending by members of the household. Without further information or assumptions it is difficult to apportion spending, and indirect taxes based upon this spending, between individuals, families or other subdivisions of the household. The household is therefore the unit of analysis used by the study.

*Study aims* The aim of the study has been to allocate only those benefits and taxes relevant to households and no attempt has been made to allocate the whole of government expenditure and revenue. The government outlays and revenues allocated and not allocated in the study are illustrated in diagrams 5 and 6.

**5** GOVERNMENT OUTLAYS ALLOCATED AND UNALLOCATED, 1993-94  
Commonwealth Government and State and local governments



**6** TAXATION REVENUE ALLOCATED AND UNALLOCATED, 1993-94  
Commonwealth Government and State and local governments



In many cases, the decision to allocate or not to allocate was guided by the availability of data. For direct benefit payments, allocation of government outlay on direct cash payments was restricted to cash payments covered by the HES income questionnaire. Direct taxes not allocated include taxes not directly relevant to the household sector such as corporate taxes, and taxes relating to some household receipts, such as lump sums, which were not collected in the HES income questionnaire. Many indirect benefits such as benefits from police services or public libraries, were not allocated because:

- there was no clear conceptual basis for allocation;
- target groups could not be identified with HES data; or
- expenditure on target groups could not be isolated in Public Finance data.

Indirect taxes were calculated by applying intermediate and final tax rates, derived from the 1989-90 ABS Input-Output tables, to household expenditure. Because household expenditure does not account for the full amount of production and consumption recorded in the Input-Output tables, only a proportion of indirect taxes was allocated to households.

**DIRECT BENEFITS**

Direct benefits were defined as outlay on personal benefit payments paid in cash by the Australian Government to Australian residents. Direct benefits were allocated to households according to their response to income questions on the type and the amount of government benefits received. The direct benefits for each household were the sum of each member's reported benefits. Separate totals were obtained for age, Veterans Affairs, sole parent, disability support, widow, carer and wife pensions and unemployment and sickness allowances. Pensions and allowances from overseas governments were excluded from direct benefits and included in private income.

Public Finance figures for the Commonwealth Government and State and local governments show 1993-94 outlay on all personal benefit payments in cash to Australian residents to be \$47,838 million. However, this figure includes direct health benefits, mostly medicare payments, which for practical reasons are allocated as health related indirect benefits (see below). Accordingly, the direct benefits recorded in public finance figures that most closely correspond to the estimates provided from the HES are those relating to social security and welfare and education. The outlay on direct benefits in these areas amounted to \$38,868 million. Of this amount, the study allocated \$33,393 million to households. The discrepancy between outlay reported by Public Finance and outlay allocated is due to:

- scope exclusions in the HES. The HES does not cover the whole population and in particular, excludes residents of special dwellings. Many residents of special dwellings e.g. nursing homes, are recipients of direct benefits;
- cash benefits not covered by income questions in the HES. These benefits comprise irregular or one-off cash payments such as crisis or disaster payments; and
- under-reporting of government benefits and pensions by HES respondents.

#### INDIRECT BENEFITS

Indirect benefits consist of goods and services provided free or at subsidised prices by the government. In the study, allocation of indirect benefits was restricted to those arising from the provision of education, health, housing, social security and welfare services.

Except for government expenditure on housing (see details following), benefits were based on the cost to government of the provision of those services. More specifically, the total value of indirect benefits was defined as Commonwealth, State and local government outlay, net of intra-government transfers, minus personal benefit payments paid in cash to Australian residents and personal benefit payments to non-residents. In the case of indirect health benefits, however, personal benefit payments (except those to non-residents) were included as these could not be readily allocated as direct benefits.

The methods used to allocate the indirect benefits to households are as follows:

#### EDUCATION

Indirect benefits were allocated for school education, tertiary education and other education benefits. School education includes benefits from pre-school education, primary and secondary education and student transportation. Tertiary education includes benefits from university, other higher education, technical and further education and tertiary education n.e.c. Other education benefits include benefits from special education and education n.e.c.

*School education* Government outlay on pre-school education was allocated to households containing children aged 3, 4 or 5 years. An average benefit per child in each State was derived by dividing government outlay in each State by the number of children attending pre-school in that State as measured by the 1993 Child Care Survey. The number of children attending pre-school in each household was imputed according to pre-school participation rates. Pre-school participation rates were separately derived for 3, 4 and 5 year olds by dividing the number of children attending pre-school by the estimated population of 3, 4 and 5 year olds in that State. The benefit received by households was the sum of the number of children attending pre-school multiplied by the average pre-school benefit for their State or Territory of residence. Of \$281 million available for allocation, \$304 million was allocated for pre-school benefits. Estimates of the number of children obtained from the HES led to the over-allocation.

Government outlay on primary and secondary education and student transportation was allocated to households containing primary and secondary school students. An average benefit, for both education and transportation, was calculated for four student types: government primary, non-government primary, government secondary and non-government secondary. Data on average expenditure per student type were obtained from the *National Report on Schooling in Australia, 1994* produced by the Curriculum Corporation and the Australian Education Council and numbers of students were obtained from the 1993 and 1994 ABS publications of *Schools, Australia* (4421.0). The data were adjusted and proportional average benefits per student type were derived from Public Finance outlay figures. Households were allocated benefits according to the number of members who attended government or non government primary or secondary schools. Of \$11,952 million available, \$11,744 million was allocated. Under-allocation of benefits occurred because the number of school students reported in the 1993-94 HES excluded boarders and other students living in special dwellings. The HES estimates were therefore less than estimates of school students provided in the 1993 and 1994 publications of *Schools, Australia*.

*Tertiary education* Government outlay on universities and other higher education was allocated to higher education students. Average benefits were derived by dividing available outlay by benchmark enrolment data from the 1993 and 1994 ABS publications of *Transition from Education to Work, Australia* (6227.0) and then, from each average benefit, deducting Higher Education Contribution Scheme (HECS) charges for the second semester of 1993 and the first semester of 1994. Part-time students were assumed to receive half the benefits of full-time students. Benefits were allocated to households according to the number of members who reported themselves as attending higher education. Of the \$4,564 million available for allocation, \$2,752 million was allocated. Under-allocation of benefits occurred because HECS charges were deducted and HES numbers of higher education students, which exclude students living in student residences and in other special dwellings, were less than benchmark estimates of student numbers.

Government outlay on technical and further education was allocated to Technical and Further Education (TAFE) students. Average benefits were derived by dividing available outlay by the number of TAFE students estimated in the 1993-94 HES. Part-time students were assumed to receive half the benefits of full-time students. Benefits were allocated to households according to the number of members who reported themselves as attending TAFE. Of the \$2,240 million available for allocation, all was allocated.

Government outlay on tertiary education n.e.c. was allocated to all persons who reported that they attended a tertiary institution either full or part-time. An average benefit was derived by dividing available outlay by benchmark enrolment data for higher education students and the numbers of TAFE students estimated in the 1993-94 HES. The same benefit was allocated to all student types regardless of institution type and full-time or part-time status. Benefits were allocated to households according to the number of members who reported themselves as tertiary students. Of the \$10 million available for allocation, all was allocated.

*Other education benefits* Government outlay on special and other education was allocated to all pre-school, primary and secondary education students. An average benefit was derived for each State by dividing indirect outlay in each State by the reported number of pre-school, primary and secondary students. An equal average benefit was allocated to each student and household benefits were the sum of household members' benefits. Of \$957 million available, \$956 million was allocated.

## HEALTH

Health benefits were allocated for hospital care, medical clinics, pharmaceuticals and other health benefits. Hospital care covers outlays on hospital and other institutional services and benefits, medical clinics cover clinics and non institutional services and benefits, pharmaceuticals cover pharmaceutical, medical aids and appliances and other health benefits cover public health, health research and health n.e.c.

These benefits were allocated to households according to an 'insurance premium' approach. Instead of allocating benefits according to actual use of health services (such that benefits increase with ill health), members of the HES population were allocated benefits according to the average utilisation rates for their age, sex and State or Territory of residence.

*Hospital care* Government outlay on hospitals and other institutional services and benefits was allocated to all persons according to hospital bed utilisation rates (average number of days in hospital) for their age, sex and State or Territory of residence. Hospital utilisation was used as an indicator of the use of all institutional services and benefits. The same utilisation rates as applied in 1988-89 were used. These were supplied by the Australian Institute of Health who compiled and updated rates of hospital utilisation as reported in the 1987-88 State and Territory hospital morbidity collections for public hospitals and by the Commonwealth Department of Veterans Affairs for repatriation hospitals. More recent utilisation rates could not be provided in time for completion of this study.

The benefit allocated to households was the sum of each member's utilisation rate multiplied by the average benefit per hospital bed day in their State or Territory of residence. The average benefit per hospital bed day was derived by dividing outlay per State by the number of days spent in hospital by the State population. Total hospital usage was the product of the utilisation rates multiplied by estimated resident population (from 3201.0). Of \$10,866 million available for allocation, \$10,281 million was allocated. Under-allocation of benefits occurred because the HES excludes residents of special dwellings.

*Medical clinics* Government outlay on clinics and other non-institutional services and benefits was allocated to all persons according to the doctor visit rate for their age, sex and State or Territory of residence. Doctor visits were used as an indicator of utilisation of all non-institutional benefits and services such as dentists, specialists, maternal and infant centres, chiropractors, pathology services and domiciliary care. As in the 1988-89 study, utilisation rates for doctors were obtained from the 1989-90 National Health Survey, the most recent data available.

The benefit allocated to households was the sum of each members' utilisation rate multiplied by the average benefit per doctor visit in their State or Territory of residence. An average benefit per doctor visit was derived by dividing outlay per State by the number of doctor visits made by the State population. Number of doctor visits was the product of the utilisation rates multiplied by the estimated resident population, from *Estimated Resident Population by Sex and Age, States and Territories of Australia* (3201.0). Of \$7,325 million available for allocation, \$7,169 million was allocated. Under-allocation was due to HES population exclusions.

#### Pharmaceuticals

Government outlay on pharmaceutical, medical aids and appliances was allocated to all persons according to their eligibility for pharmaceutical concessions as well as usage of prescribed medicines for their age, sex and State or Territory of residence. In 1993-94, concessional benefits were available to holders of pensioner concession cards, health benefits cards and health care cards. Outlay on pharmaceutical, medical aids and appliances was divided between those who were eligible for concessions and those who were not, in proportion to the outlays on concessions as reported in the *1993-94 Department of Human Services and Health Annual Report*. Utilisation rates were obtained from the 1989-90 National Health Survey.

Household benefits were the sum of each household member's utilisation rate multiplied by the average benefit per prescribed medicine according to their eligibility for concessions. Average benefits per prescribed medicine for those who were eligible for concessions and those who were not, were derived by dividing outlays by total prescribed medicine utilisation for the two groups.

For persons receiving concessions, total prescribed medicine utilisation was the product of benchmark numbers of holders of pensioner concession, health benefits and health care cards (derived from the *1993-94 Department of Social Security Annual Report*) multiplied by the average utilisation rate for those eligible for concessions (derived by applying National Health Survey utilisation rates to persons who reported holding cards in the HES).

For others, total prescribed medicine utilisation was the product of estimated resident population (minus those who are holders of concession cards) multiplied by the average utilisation rates. Benefits were adjusted according to State differences in outlay. Of the \$1,988 million available for outlay, \$1,870 million was allocated. Under-allocation was due to HES population exclusions.

#### Other health benefits

Government outlay on public health, health research and health n.e.c. was allocated to all persons. An average benefit was derived by dividing outlay per State by the estimated resident population, from *Estimated Resident Population by Sex and Age, States and Territories of Australia* (3201.0). Benefits per household were equal to the number of members multiplied by the average benefit. Of the \$1,217 million available for allocation, \$1,214 million was allocated. Under-allocation was due to HES population scope exclusions.

#### HOUSING

Government outlay on housing is largely spent on building new houses for rent at subsidised cost. These outlays were not allocated amongst HES households because it is difficult to identify likely future recipients of the benefits.

Instead benefits were allocated to households in government rental accommodation according to the value of their rent subsidy. The value of their rent subsidy was taken to be the difference between the rent paid by the household and the estimated value of private market rent according to the State, region, type of dwelling and number of bedrooms. Market rents for private unfurnished dwellings were obtained from the 1991 Census and the prices for the rents were adjusted to December 1993 prices according to the percentage change in the Consumer Price Index (CPI). In total, \$1,335 million was allocated.

#### SOCIAL SECURITY AND WELFARE

Government outlays on social security and welfare programs, other than direct cash payments (see 'direct benefits' described previously) and payments for Child Care Assistance, were allocated to persons who received social security and welfare cash benefits. Average indirect benefits for different types of benefit recipients were calculated by dividing indirect outlays by the number of recipients as reported in the *1993-94 Department of Social Security Annual Report* and the *1993-94 Department of Veterans Affairs Annual Report*. Different levels of benefit were calculated for persons receiving age, veterans affairs, sole parent, disability support and wife pensions and unemployment and sickness allowances. Average benefits were allocated to persons receiving similar direct government benefits. Household benefits were the sum of household members' benefits. Of \$6,502 million available for allocation, \$6,189 million was allocated. Under-allocation of benefits occurred because of HES population exclusions and under-reporting of government cash benefits by HES respondents.

Outlay on child care assistance was allocated to households with children under 12, according to household income and the probability that the children were attending eligible child care. The probability of a child attending care was the sum of the ratios of the number of children attending long day care, family day care, occasional care and outside school hours care (according to the 1993 Child Care Survey) to total numbers of children in these categories according to age. This probability was then multiplied by the rate of child assistance provided to families according to their income and number of children as given in the April 1993 *Child Care Assistance Ready Reckoner* produced by the Department of Human Services and Health. Of the \$497 million spent on child care assistance (a figure obtained from the Department of Human Services and Health), all was allocated.

#### DIRECT TAX

Direct taxes consist of personal income tax and medicare levy. They were imputed according to the following steps:

- for each individual, non-taxable components were deducted from gross income to give taxable income;
- an approximate adjustment was made for deductions such as union dues.;
- tax payable was imputed from taxable income using the 1993-94 marginal tax rates;
- rebates were calculated according to household characteristics and tax eligibility criteria for: dependent spouses, sole parents, dependent parents, residential zones, pensioners, beneficiaries, and franked dividend imputation credit;
- total rebates were subtracted from gross tax to give final tax;
- the medicare levy, calculated using 1993-94 tax rules, was added to final tax; and
- individual final tax plus the medicare levy was aggregated for households.

In total, the HES population was calculated to have paid \$47,262 million in direct tax. Public Finance figures for 1993–94, however, show revenue from income tax levied on individuals to be \$50,323 million. The main reasons for the underestimation of direct tax in this study are:

- the calculation of tax liability on regular cash income only. Taxes such as capital gains tax were not calculated because the HES did not collect the relevant information;
- scope exclusions in the HES; and
- under-statement of income in the 1993–94 HES.

## INDIRECT TAX

Indirect taxes include taxes paid on production inputs (intermediate taxes) and taxes paid by households on final products (final taxes).

In allocating indirect taxes, it was assumed that the incidence of these taxes was fully shifted to the final consumer. The amount of indirect tax paid by HES households was calculated as follows:

- using the 1989–90 ABS Input-Output tables, a final tax rate and an intermediate tax rate was calculated for each of the 109 Input-Output commodity classifications;
- the 423 HES commodity codes were mapped to the 109 Input-Output commodity classifications; and
- household expenditure on the 423 HES commodity codes was multiplied by the relevant tax rates and the final and intermediate taxes summed to obtain the amount of indirect tax paid by the household.

Public finance figures for 1993–94 show revenue from indirect tax to be \$57,161 million. However indirect taxes on Private Final Consumption Expenditure (a National Accounts concept measuring net expenditure on goods and services by households and some non-profit institutions) account for approximately 47% of total indirect taxes. We can expect at best that 47% of total indirect taxes would be allocated by the study. The study allocated \$20,797 million or 36% of total indirect taxes. Less than 47% of indirect taxes were allocated because:

- the HES excludes some of the population;
- household expenditures were, to a degree, understated, particularly for highly taxed items such as tobacco and alcohol; and
- the tax rates derived from the Input-Output information refer to the 1989–90 financial year. In some cases, the indirect tax rates used in the study will be higher than those in existence in 1993–94 and in other cases, they will be lower. For example, State budget papers show that between 1989–90 and 1993–94, excise taxes on tobacco have increased on average by 150%. Therefore, the study estimates for amounts paid on indirect taxes for tobacco are much lower than they would have been if 1993–94 indirect tax rates had been used. (However, the distribution of the taxes, i.e. which household types pay the most in tobacco taxes, remains the same.)

METHODS FOR  
COMPARISONS OVER TIME

Being the first of its kind, the study based on the 1984 Household Expenditure Survey relied on less detailed HES information and was less refined than later studies. To enable comparisons over time, it is necessary to use the 1984 methodology so that differences between studies may reflect real changes in the effects of government and not methodological changes.

Differences between the main study presented in the majority of this publication's tables and the study performed for comparisons over time can be summarised as follows:

- In the comparison study, negative income from own business and property was treated as zero income when calculating household income. For example, if a household reported a loss of \$100 per week from own business and \$50 income per week from other private sources, private income was calculated to be \$50 per week. In the main study, negative income was treated as negative. Returning to the example, private income in the main study was calculated to be minus \$50 per week. Thus, average income and income shares of the lowest quintiles are greater in the comparison study than in the main study.

For both studies however, in the calculation of direct tax negative incomes from own business and property were not automatically converted to zero. First, incomes from all sources were added together and then, if income from all sources was negative, it was treated as zero income. In the example, addition of all sources of income gives a total of minus \$50. In the calculation of direct tax, this total income would have been treated as if it was zero income. All studies, in all years, have adopted this methodology for direct tax.

- Children's income was not included in household income in the 1984 HES but was included in the 1988-89 and 1993-94 Household Expenditure Surveys. Children's income is therefore excluded from household income in the comparison study but included in the main study.
- In the comparison study outlay allocated to education, health and social security and welfare includes personal benefit payments paid in cash to non-residents. Non-residents are not covered by the HES so these payments were deducted from outlay in the main study but were included in the comparison study for the sake of consistency.
- HECS charges were not deducted from student benefits for higher education in the comparison study. These were not deducted from the 1988-89 study even though HECS began in early 1989. HECS charges were deducted in the main study.
- Benefits for other education benefits were allocated to tertiary students as well as pre-school, primary and secondary students in the comparison study. In the main study, these were not allocated to tertiary students because tertiary students were expected to receive only a very small proportion of the benefits compared to other students.
- In the comparison study, outlay allocated for hospitals includes expenditure on nursing homes. Residents of special dwellings, such as nursing homes, are not covered by the HES so these payments were deducted from outlays in the main study.

- Average benefits for hospitals, clinics and pharmaceuticals have not been benchmarked or adjusted for State differences in the comparison study. In the main study, average benefits were derived by dividing the State outlays by the product of the respective utilisation rates and independent State population estimates. In this way, only the expenditure proportional to the population covered by the HES was allocated and State relativities were maintained. In the comparison study, all government outlay was allocated and State differences were not taken into account.
- Housing indirect benefits are equal to zero in the comparison study while in the main study they are equal to government subsidies for rental accommodation (i.e. the difference between the rent paid by households living in government rental accommodation and the amount they would pay for a similar dwelling rented from a private landlord). In the 1984 study, outlay was equal to government capital expenditure on housing minus rents received which was allocated according to the size of each household's rental subsidy. In 1993-94, rents received by the government as measured by the HES are higher than outlay so benefits are negative. Negative benefits are not meaningful in the study context so these have been converted to zero.
- In the comparison study, welfare and social security indirect benefits were not benchmarked and Child Care Assistance was not allocated separately. Although the Child Care Assistance scheme was established after 1988-89, other forms of child care benefits have been provided by the government for some time. In the comparison study, Child Care Assistance was allocated equally to all households with dependent children as other child care benefits have been allocated in the past.
- For indirect taxes, a simpler form of mapping was used to match expenditure and tax rates. In the comparison study, each HES commodity code had only one tax rate applied to it, (involving a 'many HES codes to one tax rate' relationship). In the main study, a HES commodity code could also be subject to more than one particular tax rate, involving a many to many relationship. For example, HES code 102 Mortgage payments — interest component is subject to the tax rates applicable to the banking industry and the non-bank finance industry. In this case, alternate occurrences of such expenditure were subject to the banking industry tax rate while the others were subject to the non-bank finance industry tax rate.

#### FURTHER INFORMATION

A more detailed description of the study methodologies is given in *1993-94 Household Expenditure Survey: The Effects of Government Benefits and Taxes on Household Income - Technical Paper* available from the Household Income and Expenditure Section of the Australian Bureau of Statistics.

#### SYMBOLS AND OTHER USAGE

.. not applicable

— nil or rounded to zero (including null cells)

\*(est) an asterisk next to an estimate indicates that the estimate in cell has a relative standard error of 25% or greater but less than 50%. For further information see appendix D.

\* an asterisk in place of an estimate indicates that the estimate is subject to sampling error too high for most practical purposes.

## APPENDIX B — GLOSSARY

<b>Age</b>	Age refers to a person's age at last birthday.
<b>Age pension</b>	<p>Age pension includes the Department of Social Security age pension and wife pension as well as additional cash allowances such as rent assistance and in some cases, additional family payment.</p> <p>Wife pension is added to the age pension if the household receives more income from the age pension than from the disability support pension or the household receives no income from either the age or disability support pension. Age pension is a component of direct benefits.</p>
<b>Alcohol</b>	Indirect taxes on alcohol are identified separately in some tables; these taxes cover excises on beer and drinkable spirits and liquor franchise taxes.
<b>Couple</b>	A couple consists of two persons in a registered or de facto marriage who usually reside in the same household.
<b>Couple only household</b>	A household consisting of a couple only, with no other persons present.
<b>Couple with dependent children only household</b>	A household consisting of a couple with dependent children and no other persons present.
<b>Dependant</b>	A dependant is a dependent child.
<b>Dependent children</b>	Dependent children are all persons aged under 15 years, or persons aged 15–20 years who are full-time students, do not have a spouse or offspring of their own in the household and live with a parent, guardian or other relative in the household.
<b>Direct benefits</b>	<p>Direct benefits refer to regular cash payments received directly from government without any requirement to provide goods and services in return. Household direct benefits are the sum of all household members' cash payments. The components of direct benefits which are separately identified in the study are:</p> <ul style="list-style-type: none"><li>■ age pension;</li><li>■ disability support pension;</li><li>■ Veterans Affairs pensions;</li><li>■ unemployment allowances;</li><li>■ sole parents pension;</li><li>■ family payment; and</li><li>■ other direct benefits (see other direct benefits defined in the Glossary).</li></ul>
<b>Direct tax</b>	Direct tax refers to personal income tax and the medicare levy. Household direct tax is the sum of personal income tax plus the medicare levy for all members of the household. In this study, direct tax was imputed according to the 1993–94 tax rules which were applied to the gross income of family members according to their characteristics as reported in the 1993–94 Household Expenditure Survey.
<b>Disability support pension</b>	Disability support pension includes the Department of Social Security disability support pension and wife pension as well as additional cash allowances such as rent assistance and in some cases, additional family payment.

Wife pension is added to disability support pension if the household receives more income from the disability support pension than from the age pension. Disability support pension is a component of direct benefits.

<b>Disposable income</b>	Disposable income is equal to gross income (private income plus direct benefits) minus direct tax.
<b>Education benefits</b>	Education benefits are indirect benefits derived from government outlay on the provision of school, tertiary and other education.
<b>Employed persons</b>	Employed persons comprise all those aged 15 years or over, who during the reference week: <ul style="list-style-type: none"> <li>■ worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm; or</li> <li>■ worked for one hour or more without pay in a family business or on a farm (i.e. unpaid family helper); or</li> <li>■ were employees who had a job in which they usually worked more than one hour per week but were not at work and were: <ul style="list-style-type: none"> <li>■ on paid leave;</li> <li>■ on leave without pay for less than four weeks prior to the interview date;</li> <li>■ stood down without pay because of bad weather or plant breakdown at their place of employment for less than four weeks prior to the interview date;</li> <li>■ on strike or locked out; or</li> <li>■ receiving wages or salary while undertaking full-time study; or</li> </ul> </li> <li>■ were self-employed or unpaid family helpers who usually worked more than one hour per week and were at work within four weeks prior to the interview date or were paid for part of the last four weeks.</li> </ul>
<b>Employee income</b>	Employee income is the sum of usual weekly pay, average weekly receipts from leave loading and regular bonuses and the average weekly value of selected in-kind income from employers. Usual weekly pay equals the amount usually received for wages and salaries, tips, commissions, piecework payments, penalty payments, shift allowances, remuneration for time not worked (e.g. sick and holiday pay) and workers' compensation paid through the payroll. Employee income is a component of private income.
<b>Equivalence scale</b>	Equivalence scales are a set of ratios which are applied to the income of different household types to produce standardised estimates of income which reflect the households' relative standard of living.
<b>Family</b>	A family comprises two or more persons, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering, and who are usually resident in the same household. A separate family is formed for each married couple, or for each set of parent/child relationships where only one parent is present. Households may consist of more than one family.
<b>Family payment</b>	Family payment is the Department of Social Security family payment including basic and additional family payment. Not all additional family payment is covered by family payment because some has been reported with other pensions and allowances received by the household. Family payment is a component of direct benefits.

<b>Final income</b>	Final income is equal to disposable income plus indirect benefits (private income plus direct benefits minus direct tax plus indirect benefits) minus indirect tax.
<b>Government cash benefit recipient</b>	A government cash benefit recipient is a person who receives government pensions or allowances with the exception of persons who receive family payment only.
<b>Government pensions and allowances</b>	See direct benefits.
<b>Gross income</b>	For each household, gross income from all sources, (before deductions for income tax, superannuation etc.) consists of private income plus direct benefits. Gross income is identical with the concepts 'average weekly household income' or 'gross weekly income of all household members'.
<b>Gross income quintile</b>	Gross income quintiles are formed by ranking all households in terms of gross income and then dividing the households into five groups each containing 20% of all households.
<b>Health benefits</b>	Health benefits are indirect benefits derived from government outlay on hospital care, medical clinics, pharmaceuticals and other health benefits.
<b>Hospital care</b>	This includes indirect benefits derived from government outlays on the construction, administration and operation of general and repatriation hospitals, mental health institutions and other special purpose hospitals (excluding nursing homes). Hospital care is a component of health benefits.
<b>Household</b>	A household is a group of people who usually reside and eat together. This may be: <ul style="list-style-type: none"> <li>■ a one-person household, that is, a person who makes provision for his or her own food or other essentials for living without combining with any other person; or</li> <li>■ a multi-person household, that is, a group of two or more persons, living within the same dwelling, who make common provision for food or other essentials for living.</li> </ul>
<b>Household composition</b>	Composition of the household is divided into three broad groupings (single families, multiple families and households with only unrelated persons present, including lone person households). Additional categories are formed according to the number of dependent children, the presence of non-dependent children and non-family individuals, the number of unrelated persons and the identification of one parent families within the household.
<b>Housing benefits</b>	Housing benefits are indirect benefits from the provision of government housing at subsidised rental rates.
<b>Income</b>	Income is defined as regular and recurring receipts from all sources before deductions for income tax, superannuation, etc. at the time of the interview. Income can be negative in the case of business loss, or where expenses for rental property are higher than income from that source. <p>Most information about income was obtained on a current basis while some was obtained for the previous financial year. Certain receipts such as lump-sum receipts, windfall gains and withdrawals from savings are not considered regular and recurring and are excluded from the definition of income.</p>

<b>Income unit</b>	An income unit is a person or group of persons consisting of: <ul style="list-style-type: none"> <li>■ a couple in a registered or de facto marriage and their dependent children if any; or</li> <li>■ a single parent and that parent's dependent children; or</li> <li>■ a single person aged 15 years and over not attending school and not a full-time tertiary student aged 15–20 years living with parents.</li> </ul>
<b>Indirect benefits</b>	Indirect benefits are non-cash benefits and services provided by the government to households for education, health, housing and social security and welfare.
<b>Indirect taxes</b>	Indirect taxes are taxes in respect of the production, sale, purchase or use of goods and services. In this study, the calculation of the amount of indirect tax paid by each household is based on the value of household expenditure on specific commodities and services incurring indirect tax. The calculation takes into account both the intermediate use and final demand value of the items i.e. both the taxes placed on goods and services used in the production of a particular commodity and the final taxes on goods and services which enter into private final consumption expenditure by households. The estimates of indirect taxes are based on 1993–94 Household Expenditure Survey data, and therefore exclude indirect tax paid by persons living in special dwellings. No adjustment has been made to the 1993–94 Household Expenditure Survey data for under-statement of items of expenditure such as alcohol, gambling and tobacco.
<b>Lone person household</b>	A household consisting of a person living alone.
<b>Medical clinics</b>	This includes indirect benefits derived from government outlays on the administration, support and operation of the provision of medical and dental care, other than hospital care. The benefits include maternal and infant health care, home nursing and ambulance services. Medical clinics is a component of health benefits.
<b>Negative income</b>	Negative income is the income accrued from an unincorporated business or rental property for which operating expenses and depreciation have exceeded gross receipts.
<b>Net benefits</b>	Net benefits are equal to total benefits minus total taxes.
<b>Non-dependant</b>	A non-dependant is a non-dependent child.
<b>Non-dependent children</b>	Non-dependent children are all persons aged 15 years and over who do not have a spouse or offspring of their own in the household, have a parent in the household and are not full-time students aged 15–20 years.
<b>One parent with dependent children only household</b>	Households consisting only of a single parent and one or more dependent children.
<b>Other direct benefits</b>	Other direct benefits refers to cash benefits regularly received by persons from the Commonwealth Government or State or local governments, other than age pension, disability support pension, Veterans Affairs pensions, unemployment allowances, sole parent pension and family payment. It includes education assistance in the form of scholarships or support payments, remote area and other allowances not paid with family payment. Other direct benefits is a component of direct benefits.

<b>Other education benefits</b>	Other education includes indirect benefits derived from government outlays on special education (e.g. education for children who have physical disabilities) and other education benefits which could not be assigned to school or tertiary education. Other education benefits is a component of education benefits.
<b>Other health benefits</b>	Other health benefits include indirect benefits derived from government outlays on public health programs such as school health services, anti-drug campaigns and occupational health services as well as outlays on health research. Other health benefits is a component of health benefits.
<b>Other indirect taxes</b>	Other indirect taxes refer to all taxes on commodities and services allocated to households, other than those separately identified in respect of petrol and petroleum products, tobacco, alcohol and ownership of dwellings.
<b>Other private income</b>	Other private income is private income other than employee income and income from own business. It includes superannuation, workers' compensation, child support and any other allowances regularly received as well as interest and property rent.
<b>Own business income</b>	Own business income is the profit/loss that accrues to persons or households as owners of, or partners in, unincorporated enterprises. Profit/loss consists of the value of the gross output of the enterprise after the deduction of operating expenses and an allowance for depreciation of assets used in producing the output. Losses occur when operating expenses and depreciation are greater than gross receipts and are treated as negative incomes. Income from own business is a component of private income.
<b>Ownership of dwellings</b>	Indirect taxes which can be attributed to the ownership of dwellings are identified separately in some tables. The amounts given represent tax paid on rates, house and contents insurance, repairs and maintenance, and other current housing costs.
<b>Petrol and petroleum products</b>	Indirect taxes on petrol and petroleum products are identified separately in some tables. These cover excises on crude oil and petroleum products and petroleum product franchise taxes.
<b>Pharmaceuticals</b>	This includes indirect benefits derived from government outlays on administration, inspection, support and operation of pharmaceutical programs. Indirect benefits from outlays on the purchase and provision of medical aids and appliances are also included. Pharmaceuticals is a component of health benefits.
<b>Principal source of income</b>	Principal source of income is the single source from which most income is received. For example, if a household received 45% of income from employee income, 35% from own business income and 20% from property income, the principal source of income would be employee income.
<b>Private dwelling</b>	Private dwellings are houses, flats, home units, caravans, garages, tents and other structures used as private places of residence at the time of the survey. These are distinct from special dwellings which include hotels, boarding houses and institutions.

<b>Private income</b>	Private income refers to all regular cash payments received excluding direct benefits. The private income of a household represents the total private income of all members of the households. Private income may be in the form of employee income, income from own business, interest on financial institution accounts, investments and property rent; superannuation and annuities; child support; workers' compensation; accident compensation; private and government scholarships or any other regular income. The value of private income is obtained from responses to the income questions of the 1993-94 Household Expenditure Survey. Some respondents recorded negative incomes from business and/or property rent; these components of private income were retained as recorded.
<b>Reference person</b>	<p>The reference person is the household member whose characteristics seem most likely to be associated with changes in household expenditure e.g. in couple households, the reference person is the partner with the highest income, in one parent households, that parent is the reference person and in lone person households, that person is the reference person.</p> <p>In households containing more than one family, the reference person is selected from the primary family. The primary family is the family which contains dependent children. If there is more than one family with dependent children, or there are no dependent children present in the household then the primary family is the first family identified during the interviewing.</p>
<b>School education</b>	School education includes indirect benefits derived from government outlays on administration, inspection, support and operation of educational programs for preschool, primary and secondary school students. Government outlays on the administration, inspection, support and operation of transportation services to students were included as were grants (current and capital) to non-profit institutions. Government outlays on school medical and dental programs (which are included in other health benefits) and personal benefit payments paid in cash were excluded. School education is a component of education benefits.
<b>Social security and welfare benefits</b>	Social security and welfare benefits are indirect benefits derived from government outlays on the provision of goods and services to specific population groups such as age pensioners and recipients of unemployment allowances. Government outlays directed to family and child welfare services (e.g. Child Care Assistance) were also allocated. The category excludes outlays on personal benefit payments to Australian residents (see direct benefits).
<b>Sole parent pension</b>	Sole parent pension is the Department of Social Security sole parent pension and widow pension as well as additional cash allowances such as additional family payment (in some cases). Widow pension is only included if the household contains dependent children. Otherwise widows pensions are included in 'other direct benefits'. Sole parent pension is a component of direct benefits.
<b>Tenure type</b>	Tenure is determined according to whether the selected dwelling is owned outright, in the process of being bought, being rented either privately or through the government, or occupied rent free.
<b>Tertiary education</b>	Tertiary education includes indirect benefits derived from government outlays on the administration, inspection, operation and support of education programs at higher education institutions and colleges of technical and further education. Tertiary education is a component of education benefits.

<b>Tobacco</b>	Indirect taxes on tobacco are identified separately in some tables. The taxes cover excises on tobacco products and tobacco franchise taxes.
<b>Total benefits</b>	The total of direct benefits and indirect benefits allocated.
<b>Total taxes</b>	The total of direct tax and indirect taxes allocated.
<b>Unemployment allowances</b>	Unemployment allowances refer to Department of Social Security job search and newstart allowance and includes additional cash allowances such as, rent assistance and in some cases, additional family payment. Unemployment allowances are a component of direct benefits.
<b>Veterans Affairs pensions</b>	Veterans Affairs pensions are pensions paid by the Department of Veterans Affairs and include service, disability and war widow pension as well as additional allowances such as rent assistance. Veterans Affairs pensions are a component of direct benefits.



## APPENDIX C — 1993-94 HES DATA RELEASE PROGRAM

This appendix describes the range of products available from the study of the effects of government benefits and taxes on household income and the 1993-94 Household Expenditure Survey. More detailed information can be obtained from the following contact officers:

- The Effects of Government Benefits and Taxes on Household Income: Assistant Director, HIES Development and Analysis, Tel: (06) 252 5895.
- The Household Expenditure Survey: HIES contact officer, Tel: (06) 252 7614.

### FROM THIS STUDY

#### PUBLICATIONS

*The Effects of Government Benefits and Taxes on Household Income (6537.0) \$21.00*

Describes the results of a study which uses HES data and other data such as government finance statistics, to calculate the effects of government benefits and taxes on household income. Provides estimates of government cash benefits received, personal taxes paid, indirect benefits received (from government spending on health, education and housing) and indirect taxes paid for different types of households.

*The Effects of Government Benefits and Taxes on Household Income, Technical Paper*

The technical paper provides a detailed description of the concepts, methods and data sources used in the study. It includes step-by-step descriptions of how benefits and taxes were derived and allocated.

#### UNPUBLISHED DATA

The stub of table 1 of this publication gives a full listing of data items available from the study. Values for these items can be provided for HES population subgroups as requested. HES population subgroups can be defined according to the study data items or the HES data items. HES data items are listed in Appendices B and C of the *1993-94 Household Expenditure Survey, Australia, User Guide (6527.0)*.

Examples of groups of interest include:

- households of different composition;
- households grouped according to principal source of income; and
- quintile groups ranked by private, gross, disposable or final income.

#### CONFIDENTIALISED UNIT RECORD FILES (CURFS)

A confidentialised file can be supplied to clients who wish to produce their own tabulations of the study estimates. The file consists of a HES confidentialised unit record file with the study estimates appended to each household record.

To protect the confidentiality of individual persons and households, some data items have been removed from the HES file and the level of detail for some items has been reduced.

The file containing both the HES and study estimates can be purchased for \$7,600 or clients can upgrade an existing 1993-94 HES CURF for a charge of \$400. It is very similar in content to the combined study and HES file produced for the 1988-89 Household Expenditure Survey.

Clients wishing to register interest in these files should contact the HIES contact officer listed at the beginning of this section.

OTHER 1993-94  
HES PRODUCTS

PUBLICATIONS

The 1993-94 HES publication program is based on that undertaken for the 1988-89 HES survey. For each publication the following list gives the title, ABS catalogue number, price, and a brief description of its contents.

*User Guide (6527.0) \$10.00*

Describes the 1993-94 Household Expenditure Survey (HES) definitions, concepts, methodology and estimation procedures. It also contains the HES Commodity Code List, a list of the HES output data items, and the relative standard errors of estimates.

*Summary of Results (6530.0) \$22.00*

Contains summary tables of the 1993-94 HES results. Includes tables of expenditure on broad categories of commodities and services by household income quintile group, principal source of income, State of residence, family composition, tenure type and characteristics of the reference person.

*States and Territories (6533.0) \$29.00*

Includes tables of expenditure on broad categories of commodities and services by each State and Territory by income quintile, by capital cities by income quintile, and by broad geographic areas. Also includes selected comparisons with 1984 and 1988-89 estimates.

*Household Characteristics (6531.0) \$31.00*

Provides tables of expenditure on broad categories of commodities and services by detailed household types. Household types include household size by income quintile, age of reference person by income quintile, family composition by income quintile, employment status of the reference person, tenure type by income quintile, principal source of income by income quintile and life cycle groups. Also provides selected comparisons with 1984 and 1988-89 estimates.

*Information Paper: HES Confidentialised Unit Record File (6544.0) free issue*

For users who wish to produce their own tabulations, the ABS can provide a confidentialised unit record file. The information paper contains an order form, details of the conditions of use and describes the content and structure of the file.

*Detailed Expenditure Items (6535.0) \$31.00*

Contains tables of expenditure at the finest level of detail for commodities and services (over 400 categories). Tables are cross classified by income quintile and State or Territory of residence.

RESEARCH AIDS

*HES Data Validation Paper — Research Paper*

Contains comprehensive information on the comparison of HES results with results from other collections such as the Australian National Accounts, taxation data and Department of Social Security data. Identifies and explains differences between the 1993-94 HES estimates and data from other sources.

*HESCCCL Code Book — HES Processing Documentation \$25.00*

Gives lists of products included in detailed HES commodity codes. The book is arranged both as an alphabetic list (giving code numbers for items arranged alphabetically) as well as a numeric list (which shows all items included under a given code).

*Household Expenditure Survey Questionnaire Pack — HES Interviewing Documentation \$122.00*

Contains samples of the group and individual questionnaires, the loans authorisation form and a HES diary.

**CONFIDENTIALISED UNIT  
RECORD FILES (CURFS)**

The file containing HES estimates is priced at \$7,200. It is very similar in content to the file released for the 1988-89 survey.

**Auspend  
(previously Household  
Expenditure Survey Small  
Area Data or HESSAD)**

Auspend combines information from the 1993-94 HES and the 1991 Census of Population and Housing to produce estimates of household expenditure for small geographic areas. Auspend gives market researchers an insight into who their customers are and their presence in different locations.

For most expenditure items, Auspend can produce estimates of likely average expenditure by households living in a given area. For example, if a client wanted to set up a home-delivery pizza shop then Auspend estimates of average expenditure on take-away in different areas could be produced.

Clients wishing to know more about Auspend should contact the officer listed at the beginning of this section.



## APPENDIX D — TECHNICAL NOTE ON SAMPLING VARIABILITY

The study estimates are based on HES estimates which in turn, are based on a sample of observations. The estimates are therefore subject to sampling variability and may differ from the figures that would have been produced if information had been collected for all households.

A measure of sampling variability, and the extent to which an estimate may vary from a true figure, is the standard error (often abbreviated to SE). The standard error measures the likely difference between an estimate based on a sample and a true estimate that would have been derived had all the population households been enumerated. There are two major factors which influence a standard error:

- first is the sample size, whereby the larger the sample size, the more accurate the estimate and the smaller the standard error. Thus we expect more accurate estimates at the Australian level than for particular household types due to the larger sample size involved; and
- the second is the variability of item values between households. If the reported values for all households are similar, then the likely difference between the estimate based on a sample and the true figure is small and this is reflected by a small standard error. For example, the standard error for employee income is low relative to estimated average employee income because most households have reported incomes of a similar value. Estimates of average employee income are therefore considered to be very reliable. Standard errors for own business income are, however, quite high relative to average own business income reflecting the fact that households reported highly variable values for this income (the great majority of households had no business income while some reported large profits and others reported large losses). HES estimates of own business income are therefore less reliable and subject to higher relative standard error.

There are about two chances in three that a sample estimate will differ by less than one standard error from the figure that would have been obtained if all households had been enumerated, and about nineteen chances in twenty that the difference will be less than two standard errors.

The relative standard error (RSE) is the standard error expressed as a percentage of the estimate. Only estimates with relative standard errors of 25% or less are considered sufficiently reliable for most purposes. However, estimates with higher relative standard errors are included in some HES publications because they are the best estimates available. Such estimates should be treated with caution.

### CALCULATING RELATIVE STANDARD ERRORS

The ABS has calculated the relative standard errors for a variety of the estimates shown in this publication using a technique known as split-halves. Regression models were then fitted to the relative standard errors that had been calculated using the split-halves technique, to smooth the results, and to summarise them into a form which is concise enough to publish.

Table C shows the relative standard error for estimates at the Australian level. Relative standard errors are given only for study estimates which were directly based on HES data. Errors for other estimates, such as those for indirect benefits, are not given because variation associated with these is affected more by the study methodology than the variability of collected data.

**C** 1993-94 HOUSEHOLD EXPENDITURE SURVEY RELATIVE STANDARD ERRORS (%) OF ESTIMATES AT THE AUSTRALIA LEVEL AND FACTOR LINES NEEDED TO DERIVE ESTIMATES AT THE LOWER LEVEL

	Relative standard error (%) for Australia	Factor line
HOUSEHOLD CHARACTERISTICS		
<b>Principal source of income (% of households)</b>		
Employee income	1.7	F
Own business income	4.8	F
Other private income	5.8	E
Government pensions and allowances	2.4	F
<b>Source of income (% of total income)</b>		
Employee income	1.6	D
Own business income	9.1	B
Other private income	1.8	E
Government pensions and allowances	5.5	C
Total income from all sources	0.8	A
<b>Household composition (% of households)</b>		
Couple only	2.4	F
Couple with dependent children only	2.6	F
One parent with dependent children only	6.1	E
Lone person	2.9	F
Multiple income unit household	2.8	F
Proportion of renters from State or Territory housing authority	5.5	E
Average age of reference person	0.5	E
Average number of income units	1.2	F
<b>Average number of persons in the household</b>		
Under 18 years	2.6	F
18-64 years	1.3	F
65 years and over	3.2	F
<b>Average number per household (persons)</b>		
Employed persons	1.6	F
Government cash benefit recipients	2.5	F
Dependent children	2.6	F
<b>Estimated total number in population</b>		
Households	1.0	F
Persons	1.3	F
<b>Income estimates derived directly from the HES</b>		
Private income	1.7	A
<b>Direct benefits</b>		
Age pension	3.3	F
Disability Support pension	6.7	E
Veterans Affairs pension	6.8	E
Unemployment allowances	4.3	F
Sole parent pension	7.1	E
Family payment	4.4	E
Other direct benefits	5.9	E
Total direct benefits	1.8	E
<b>Gross income</b>		
Not categorised by quintile	1.2	E
First quintile	0.4	F
Second quintile	0.1	E
Third quintile	0.1	E
Fourth quintile	0.1	E
Fifth quintile	0.4	C
Direct tax	2.0	B

This following describes a method for calculating a standard error for any estimate contained in the publication. The method is based upon the assumption that the variability of income (if the estimate refers to income, say) is the same within any sub-group of the population as for the whole population. If the assumption is true, then the standard error of the estimate for the sub-group can be related to that of the estimate for the whole population using the difference in the size of the sample.

The assumption is a reasonable one for sub-groups based upon geography (e.g. State or city) but less so for sub-groups based upon household type or income quintile. Usually the variability within the population of such a sub-group will be less than for the whole population, so the use of the recommended method of calculating standard errors will produce a result that is conservative in the sense that the calculated standard error will be greater than the true standard error. However the user of these estimates should exercise some caution because there are some estimates, and some population sub-groups, for which the variability is greater than for the whole population.

Relative standard errors for Australia are given in the first column of table C. To obtain the relative standard error for an estimate at any other level (e.g. for a State or for an income quintile) the value in table C must be adjusted to take account of the smaller size of the sample contributing to that particular estimate. Because the sample size is smaller, the relative standard error will be larger. The first step in making this adjustment is to look up the number of sampled households contributing to the estimate for the item; the number of households in sample from a particular State, or income quintile, which will be shown in the same table which contains the estimate of interest.

The relative standard error for an estimate can be calculated by multiplying the relative standard error for the item at the Australian level (found directly from table C), by an adjustment factor (found from figure B) which compensates for the smaller sample size.

In theory, each different item requires a different adjustment factor. However, to prevent figure B from becoming illegible, the items have been formed into 6 groups (labelled A-F). Within each group of items, the theoretical adjustment factors are similar enough that a common adjustment factor can be used in practice. Table C indicates the group to which each item belongs.

Figure B plots the adjustment factor for each of these 6 groups (A-F) of items, against sample size. The adjustment factor for a particular estimate can be read off this graph, once the sample size contributing to the estimate, and the group to which the item belongs have been determined. In brief, the procedure for calculating the relative standard error for a particular estimate is as follows:

- from tables containing estimates, look up the number of sampled households contributing to the estimate for the item;
- using table C, look up the Australian relative standard error, R, for that item and the letter of the factor line corresponding to the item;
- using the factor line graph, read off the value, FCT for the number of sampled households for the particular commodity item; and
- the relative standard error is calculated using the following equation:

$$RSE = FCT \times R\%$$

where,

R = the relative standard error of the estimate for Australia and is given in table C; and

FCT = a factor based on the number of sampled households and is given in figure B.

An example of the calculation of a relative standard error is given below. Table 1 shows that the average age of reference person is 58.1 years for the lowest quintile. The relative standard error on this group is calculated as follows:

- from table 1, the number of sampled households is 1,611;
- from table C the Australian RSE is 0.5% and the factor line required is E;
- looking up line E on the graph with number of sampled households (1,611) shows FCT is approximately 2.1; and
- the RSE is thus:  $2.1 * 0.5\% = 1.0\%$ .

The estimate of the average age of reference person for the lowest quintile is 58.1 years. Therefore the SE for this estimate is  $RSE * estimate = 1\% * 58.1 \text{ years} = 0.6 \text{ years}$ . From here we can deduce that there are about 2 chances in 3 that the true value lies within 0.6 years of the estimate (or between 57.5 years and 58.7 years) and 19 chances out of 20 that it lies within 1.2 years of the estimate (or between 56.9 years and 59.3 years).

CONVERTING BETWEEN  
RELATIVE STANDARD  
ERROR (RSE) AND  
STANDARD ERROR (SE)

The relative standard error is the standard error expressed as a percentage of the estimate. Formulae for converting standard errors to relative standard errors and the relative standard errors to standard errors are given below:

$$RSE(x_1) = \frac{SE(x_1)}{x_1}$$

$$SE(x_1) = (x_1 \times RSE(x_1))$$

Returning to the example, the average age of reference person ( $x_1$ ) in the first income quintile is 58.1 years and the RSE is equal to 1%. Therefore, the standard error is:

$$SE(x_1) = 58.1 \times 0.01$$

$$= 0.6 \text{ years}$$

CALCULATION OF  
STANDARD ERRORS FOR  
DERIVED STATISTICS

Many figures of interest may be derived by taking sums, differences and ratios of the tabulated data.

Approximate standard errors for these derived estimates can be calculated using the formulae below in which  $x_1$  and  $x_2$  are estimates and  $SE(x_1)$ , and  $SE(x_2)$  are the standard errors of  $x_1$  and  $x_2$ . Exact standard errors for these derived estimates have not been published although they could be calculated upon request.

Note: The approximate formulae are derived assuming the correlation between  $x_1$  and  $x_2$  is zero. Correlation, in this context, is a statistical estimate which measures the linear relationship between  $x_1$  and  $x_2$  and takes values in the range  $[-1,1]$ . The correlation will be exactly zero if the two estimates are based on independent subgroups of the sample (e.g. two different states or income groups). Two estimates of the same subgroup will be positively correlated if large values of the items are likely to occur together (e.g. estimates of private income are likely to be correlated with estimates of gross income because private income is a large part of gross income).

Calculating the standard error for summed estimates

New items or categories of expenditure can be derived by combining existing ones. The approximate standard error of a combined estimate is:

$$SE(x_1 + x_2) = \sqrt{(SE(x_1))^2 + (SE(x_2))^2}$$

For example, if we wanted to create a new category of average number of persons per household, say a combination of people aged under 18 years and 18-64 years, then to calculate the standard error of the new category we need to know the standard errors of the component estimates. At the Australia level, the estimate for the average number of people per household aged less than 18 years (0.7) and the average number of 18-64 year olds per household (1.7) can be obtained from table 1. The RSEs for people under 18 years (2.6%) and 18-64 year olds (1.3%) can be obtained from table C. Calculation of the standard error for the combined estimate of 18 year olds and over would be calculated as follows:

Given that  $x_1$  = average number people under 18 years per household and

$$\begin{aligned} SE(x_1) &= RSE(x_1) \times x_1 \\ &= 0.026 \times 0.7 \\ &= 0.02 \end{aligned}$$

and that  $x_2$  = average number of 18-64 year olds per household and

$$\begin{aligned} SE(x_2) &= RSE(x_2) \times x_2 \\ &= 0.013 \times 1.7 \\ &= 0.02 \end{aligned}$$

therefore

$$\begin{aligned} SE(x_1 + x_2) &= \sqrt{((0.02)^2 + (0.02)^2)} \\ &= \sqrt{0.0004 + 0.0004} \\ &= 0.03 \end{aligned}$$

Note: If there was a non-zero correlation between  $x_1$  and  $x_2$  then the standard error for a sum would be:

$$SE(x_1 + x_2) = \sqrt{(SE(x_1))^2 + (SE(x_2))^2 + 2 \times r \times SE(x_1) \times SE(x_2)}$$

where  $r$  is the sample correlation coefficient.

Thus, if the two estimates are positively correlated (i.e.  $r > 0$ ) then the standard error will be underestimated; similarly if there is a negative correlation (i.e.  $r < 0$ ) then the standard error will be overestimated.

Calculating the standard error for the difference between estimates

The standard error of the difference can be used to determine whether two estimates are significantly different, that is, whether the difference is unlikely to be due to sampling variability. If the difference between estimates is twice the standard error of the difference, then the estimates are said to be significantly different at the 95% confidence level.

The approximate standard error of the difference between estimates is:

$$SE(x_1 - x_2) = \sqrt{(SE(x_1))^2 + (SE(x_2))^2}$$

As can be seen, the approximate standard error of the difference involves the same calculations as the standard error of the sum. This approximation is accurate provided that the two estimates have zero correlation. If correlation exists then we obtain the standard error formula of:

$$SE(x_1 - x_2) = \sqrt{(SE(x_1))^2 + (SE(x_2))^2 - 2 \times r \times SE(x_1) \times SE(x_2)}$$

In this case, a positive correlation will produce an overestimate of standard error whilst a negative correlation will produce an underestimate.

Calculating the standard error of the ratio of estimates

Two items can be compared by calculating the ratio of one to the other.

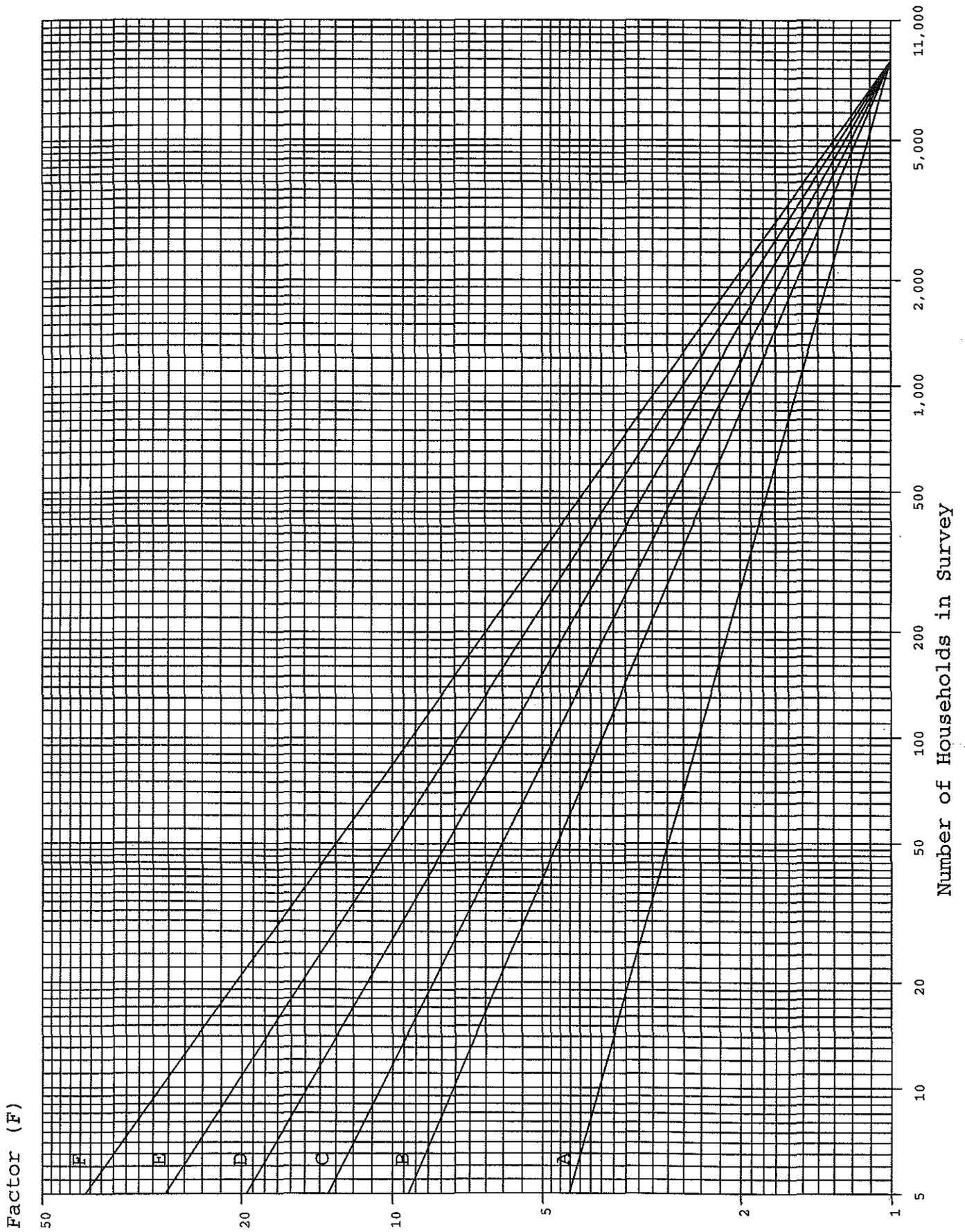
For example, researchers may want to express direct tax as a percentage of income.

The relative standard error of the percentage or proportion can be approximated using the formula:

$$RSE\left(\frac{x_1}{x_2}\right) = \sqrt{(RSE(x_1))^2 + (RSE(x_2))^2}$$

As can be seen, this formula is similar to that used for calculating sums and differences between estimates, except that relative standard errors, RSEs, are used in the formula in place of the standard errors, SEs.

**B** FACTOR (FCT) TO USE IN RELATIVE STANDARD ERROR (%) CALCULATIONS



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