



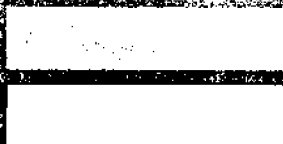
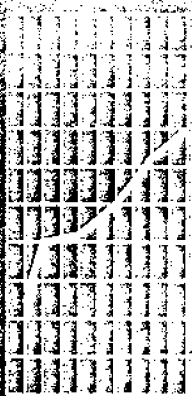
1994-95

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# Income Distribution

Australia

Statistics



ABS Catalogue No. 6523.0



## NOTES

### RELATED PRODUCTS

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

*Income Units, Australia, 1990* (6523.0)

*Persons with Earned Income, Australia, 1990* (6546.0)

*1993-94 Household Expenditure Survey, Australia: Summary of Results* (6530.0)

*1993-94 Household Expenditure Survey, Australia: Household Characteristics* (6531.0)

*The Effects of Government Benefits and Taxes on Household Income, 1993-94* (6537.0)

*1994-95 Survey of Income and Housing Costs, Confidentialised Unit Record File* (6541.0.15.001 and 6541.0.25.001) available on floppy disk and magnetic tape.

### EFFECTS OF ROUNDING

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

### SYMBOLS AND OTHER USAGES

- ... not applicable.
- nil or rounded to zero (including null cells).
- \* The estimate has a relative standard error greater than 25%.  
For further information see appendix C.
- \*\* The estimate has a relative standard error greater than 50%.  
For further information see appendix C.

### INQUIRIES

For further information about statistics in this publication and the availability of related unpublished statistics, please telephone Canberra (06) 252 5838 or any ABS State office.

For information about other ABS statistics and ABS services, please refer to the back of this publication.

W. McLennan  
Australian Statistician



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## SUMMARY OF FINDINGS

### INTRODUCTION

The level of cash income can be used as an indicator of the standard of living for most of the population.

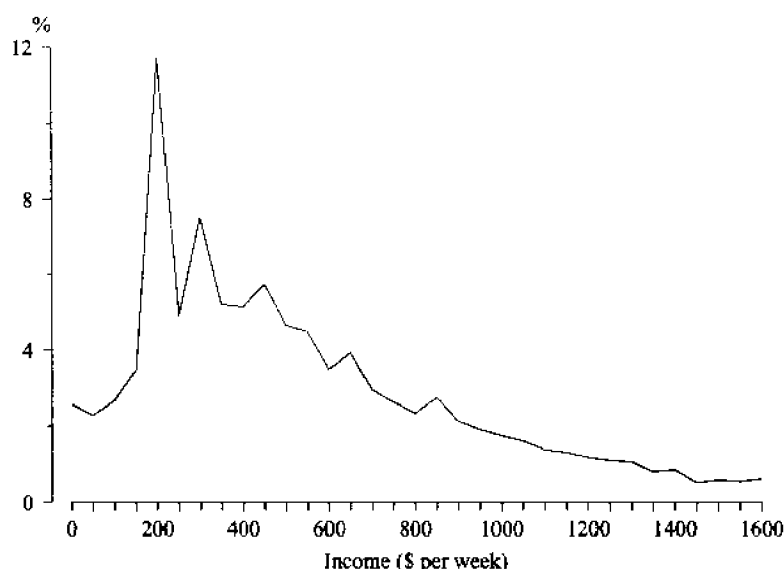
Gross weekly cash income is defined here as regular and recurring cash receipts before deductions of tax or any other items. It comprises cash receipts from wages and salaries, profit/loss from own business, property income in the form of interest, rent and dividends and private transfers such as superannuation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

A minority of the population may, however, draw on other resources. In particular, young adults living with parents may be substantially subsidised by these parents either in cash or by provision of such items as free board and lodging. Elderly people tend to draw on savings to meet their costs. People owning their own businesses may also receive substantial non-cash benefits from that source. For these, the level of cash income is a less adequate indicator of their standard of living.

While income is usually received by individuals, analyses of the levels and distribution of income are traditionally based on income of family or household units. This choice of analytical unit reflects the pooling or sharing of income that takes place (to varying degrees) within families.

Analyses in this publication are based on the income of restricted family groupings called 'income units'. These units are similar to those used by government in determining eligibility for, and payment of, benefits to families. The grouping assumes that sharing of income takes place between partners in couple families and between parents and dependent children. Therefore, other family members such as those defined as non-dependent children are treated as separate income units.

### DISTRIBUTION OF INCOME, ALL INCOME UNITS



Source: 1994-95 Survey of Income and Housing Costs.

## ALL INCOME UNITS

In 1994-95 there were approximately nine million income units living in private dwellings in Australia and these form the population for analyses in this publication. The mean (average) gross weekly income for all of these units was \$579 (table 1). The median gross weekly income (the mid-point when all units are ranked in order of income) was considerably lower at \$434. This difference reflects the typically asymmetric distribution of income where a large number of units have nil or very low incomes and a smaller number have very high incomes.

Income units cover a wide variety of individuals and family types and include varying numbers of people. These range from young unemployed persons just out of school, to couples with dependent children, through to elderly retired couples or single people. It is therefore not surprising that income is distributed unevenly across all income units. This was the case in 1994-95 where income units in the lowest quintile received an average gross weekly income of \$96 compared to \$1,407 received by those in the highest quintile. Reflecting these extremes in distribution was the relatively high gini-coefficient of 0.45 for all income units (table 2). (See Glossary for definitions of income quintiles and gini-coefficients.)

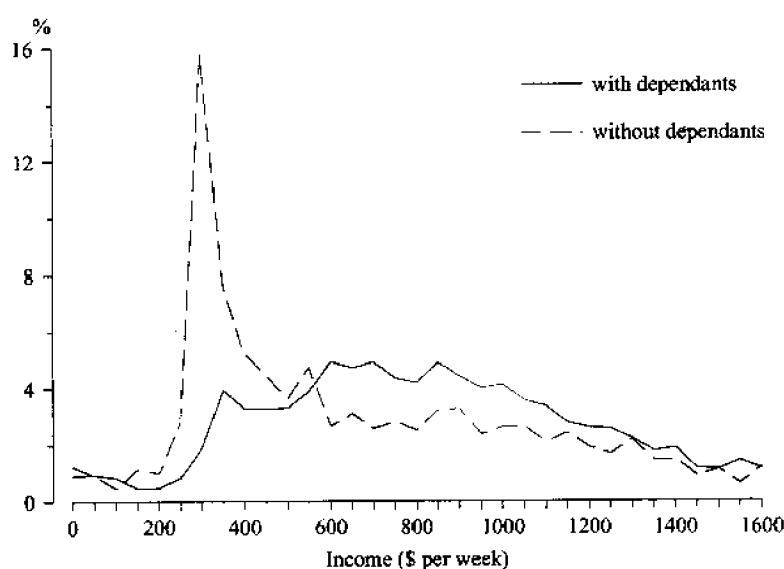
Because variations in income receipts are partly related to life-cycle stages, it is useful to examine the gross weekly income of particular groups such as couple units, one-parent units and single persons and life-cycle stages for each of them.

## COUPLE INCOME UNITS

The mean gross weekly income of couple units in 1994-95 was \$830 (table 9). Mean income for the lowest income quintile for couple units was \$210 compared with \$1,754 for those in the highest income quintile. The income distribution for couple units was relatively more equal than that for all units, with a gini-coefficient of 0.37.

Some of the inequality in the income distribution of couple units is related to life-cycle factors. For example, young married couples under the age of 35 and without dependent children had a mean weekly income of \$1,017 (table 25). For the majority (77%) of these young childless couples, both partners were in employment and receiving earned income. Only 5% of young childless couples depended on government cash benefits for their main income.

### DISTRIBUTION OF INCOME, COUPLE INCOME UNITS



Source: 1994-95 Survey of Income and Housing Costs.



Mean weekly income for couples with young children (under five years) was lower than that for young childless couples — \$897 per week. This reflects the reduced employment participation as mothers temporarily leave the work force to care for the children. Approximately 45% of these couples had only one partner with earned income and 14% had no earners in the unit.

Couples with young children were more likely to receive government cash benefits than young childless couples. Almost three-quarters of couples with young children received some benefits from social security, often in the form of family benefits. Approximately 13% of the couples with young children were highly dependent on social security benefits, receiving over 90% of their total income from this source.

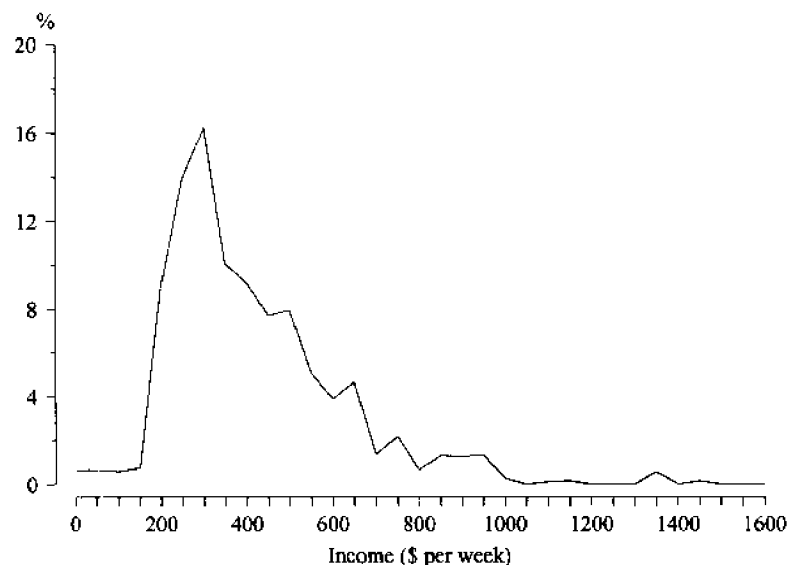
Labour force participation increases for couples as children grow older, and income rises through prime age working years (table 11).

As couples age and move towards retirement, their income declines again. Couples over 65 had a mean weekly income of \$410 in 1994–95. Only 11% of these couples had income from earnings and approximately 67% of aged couples received more than half of their income from government cash benefits.

#### INCOME OF ONE-PARENT UNITS

One-parent income units are a more homogenous group than couples and this was reflected in the lower gini-coefficient of 0.28 for their mean weekly income. While the income was more evenly distributed within this group it was, however, much lower on average than that for couple units — \$388 compared with \$830 in 1994–95 (table 15). For one-parent units, income increased with the age of the parent, ranging from a mean weekly income of \$252 for units aged 15–24 to \$439 for those aged 45 and over (table 16).

#### DISTRIBUTION OF INCOME, ONE-PARENT INCOME UNITS



Source: 1994-95 Survey of Income and Housing Costs.

Other life-cycle factors such as the number of children and the employment status of the parent were also related to the level of income. For young lone parents (aged 25–34), almost two-thirds had two or more children. The parent was unlikely to be working full-time (22%), and more likely to be unemployed or out of the labour force than employed. Reflecting this profile is these parents' high dependency on government cash benefits with 71% having this as their principal source of income. All of these factors help to explain their relatively low mean gross weekly income of \$366.

Older lone parents (aged 45 and over) had a mean weekly income of \$439. They were more likely to have only one child (80%) and to be working full time (35%). This greater dependence on earnings is reflected in the smaller proportion (45%) having government cash benefits as their principal source of income.

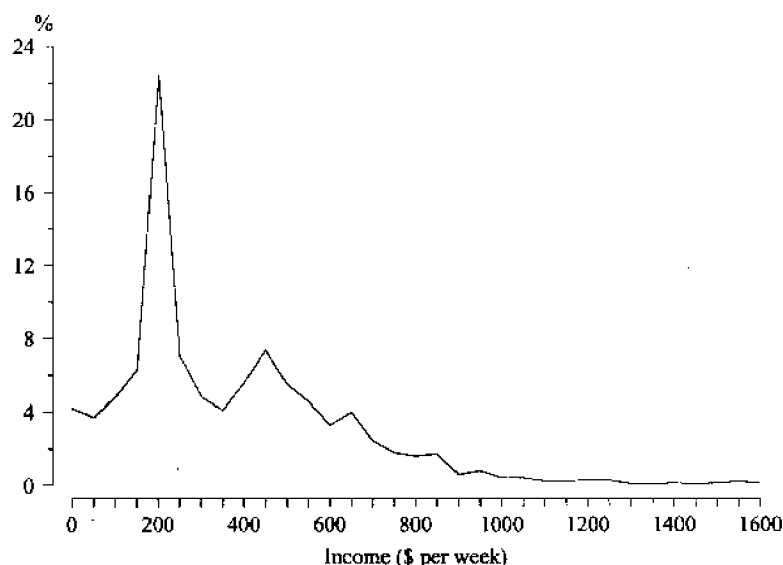
Variations in the income of lone parents are much smaller than the disparity in mean weekly incomes between lone parents with children and couple parents with children at \$388 and \$950 respectively (tables 15 and 10).

However, these one-parent units have one less adult to provide for from their income and this will partly compensate for their lower incomes. The effects of variations in size and needs of these families with children are discussed in more detail on pages 10–11.

#### INCOME OF ONE-PERSON UNITS

The life-cycle effect of income is again evident in the range of incomes received by one-person units. The gini-coefficient for all one-person units was relatively high at 0.43 reflecting the low mean income of \$67 for those in the lowest quintile to a mean income of \$827 for those in the highest quintile. Such a wide range of incomes reflects the wide variation in the socio-economic characteristics of this broad group (see tables 19–24).

#### DISTRIBUTION OF INCOME, ONE-PERSON INCOME UNITS



Source: 1994-95 Survey of Income and Housing Costs.

Young one-person units      One-person units in the lowest quintile tended to be young, with approximately 61% in the 15–24 year aged group (table 20). In 1994–95 72% of all young one-person income units were working, often part time, and a very high proportion were living with relatives, often rent-free (table 21). Almost 10% of young one-person units had no income at all at the time of interview.

This raises the question of whether these young people were, in fact, financially independent of their parents, even though they have been classified as such in the survey. It is possible that many young people living with parents may have been receiving either cash or non-cash support from their parents. However, the data derived from the 1994–95 survey do not provide information on such intra-household transfers.

Aged one-person units      Elderly persons aged 65 years and over also had relatively low income in 1994–95. For one-person units, income tended to decline sharply over the age of 55 with mean incomes of \$303 and \$208 respectively for those in the 55–64, and the 65 and over age groups (table 21).

Almost 84% of one-person units aged 65 and over received government cash benefits as their principal source of income. An additional 13% were mainly dependent on private income from sources other than employment — mainly superannuation and other investments. These aged one-person income units were predominantly women, reflecting their greater longevity. They did, however, tend to own their homes outright (63%) and would therefore have had relatively lower housing costs than many other population groups.

Working age,  
one-person units      The most well-off one-person income units were those of working age. Approximately 60% of one-person units in the highest income quintile were aged 25–44 years (table 20).

Almost two-thirds of one-person units aged 25–44 were males (table 21), reflecting not only a later marriage age for males but also the tendency for the female partner to gain custody of children on separation or divorce and hence form a one-parent income unit.

Almost 80% of 25–54 year old single units were employed. Mean weekly income for single persons aged 25–44 was around \$520, decreasing to \$450 for those aged 45–54.

#### ALTERNATIVE MEASURES OF INCOME

People's living standards are affected not only by the income received by the unit but also by the size of the unit — i.e. the number of people to be provided for by that income. In addition to numbers, the characteristics of those people are also relevant.

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

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

For this reason, two sets of illustrative equivalence scales have been applied to income. One set of scales used here was developed by the Organisation for Economic Cooperation and Development (OECD) for international comparisons in income analyses. These scales adjust only for numbers of adults and children.

The alternative set, developed for the Henderson Poverty Inquiry, is commonly used in Australia for income analyses. These scales go further than the OECD scales in that they adjust for not only adult/child variations in income units but also the age/sex characteristics of the members, the employment status of parent(s) and imputed housing costs of the units.

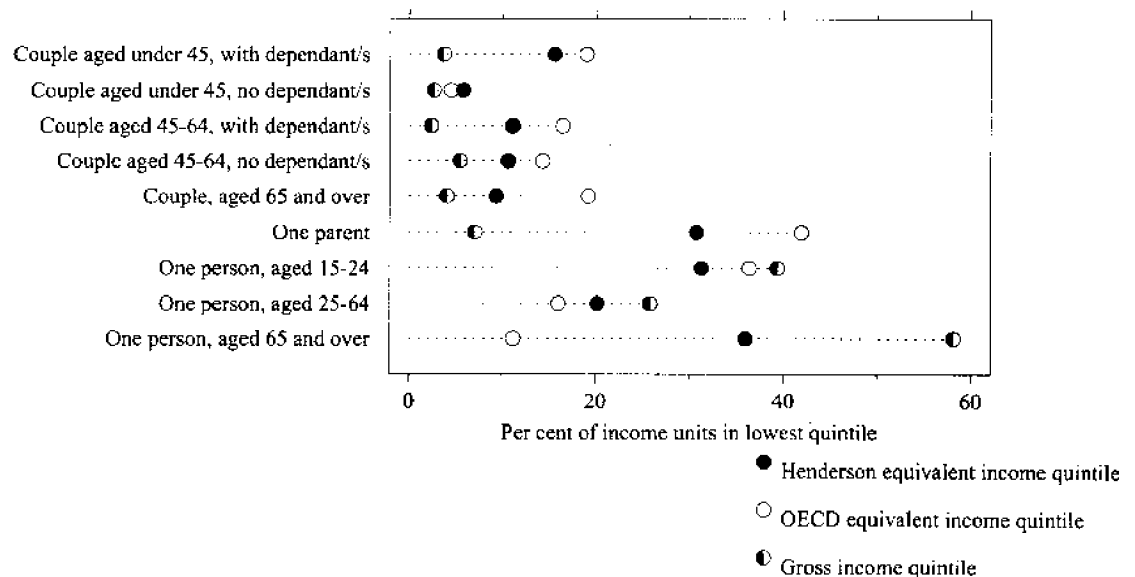
**Equivalent income** The use of equivalence scales that take into account varying costs of income units substantially changes the profile of the units in the lowest income quintile. In particular, there is a tendency for one-person income units with their lesser needs for food, housing and other essentials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

In 1994-95, almost 90% of the lowest gross income quintile were one-person units compared to 66% using income adjusted by the Henderson scales and only 55% when income has been adjusted by the OECD scales (tables 26A, 26C and 26D).

Conversely, the representation of couple units in the lowest quintile increased with the change from the gross to equivalent income measures. In 1994-95, approximately 9% of all units in the lowest gross income quintiles were couple units rising to 27 and 36% when income was adjusted by the Henderson and OECD scales respectively.

The main movement among couples into the lowest income quintile was for those aged under 45 with dependant children. This group comprised 3% of all income units in the lowest gross income quintile compared to 12% in the lowest Henderson equivalent income quintile and 15% in the lowest OECD equivalent income quintile.

INCOME UNITS IN LOWEST QUINTILE BY TYPE



**Low equivalent income** Use of equivalent income allows a better assessment of the income unit types in the population who are less well off.

Units which were most likely to be in the lowest quintile using the Henderson scale were older single people. Approximately 36% of all one-person units aged 65 and over were in the lowest Henderson equivalent income quintile. In comparison, 11% of these units were in the lowest OECD equivalent income quintile.

The units most likely to be in the lowest OECD equivalent income quintile were one-parent income units. Approximately 42% of all one-parent income units were in that quintile. In comparison, 31% of all one-parent income units were in the lowest Henderson equivalent income quintile.

The group which was next most likely to have low equivalent income, whether the OECD or the Henderson scale was applied, was the one-person income unit aged under 25. Approximately 36% of these units were in the lowest OECD equivalent income quintile and 31% were in the lowest Henderson equivalent income quintile.



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TABLE 1. ALL INCOME UNITS: SELECTED CHARACTERISTICS BY GROSS WEEKLY INCOME QUINTILE GROUP  
AUSTRALIA, 1994-95

Characteristics of income units	Gross weekly income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
— Dollars per week —						
Upper boundary of quintile group	180	346	544	880		
Mean income	96	261	439	695	1,407	579
Median income	145	264	434	685	1,215	434
— Per cent of income units —						
Principal source of income						
Wage or salary	10.8	25.7	69.6	87.6	87.6	56.2
Own business or partnership income	2.2	3.8	5.9	7.3	9.3	5.7
Other private income	10.7	8.0	8.9	3.5	3.0	6.8
Government pensions and allowances	63.9	62.6	15.6	1.6	**0.2	28.8
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit						
Couple						
With dependent children	3.6	7.0	14.5	33.6	48.1	21.3
Without dependent children	5.5	33.4	22.9	25.1	40.6	25.4
All couple income units	9.1	40.4	37.4	58.7	88.7	46.8
One-parent	1.5	9.6	6.6	3.4	* 0.7	4.3
One-person	89.3	50.0	56.1	37.9	10.6	48.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	82.1	65.7	20.5	3.9	1.5	34.8
One	15.6	31.9	73.2	67.1	27.6	43.0
Two	2.2	2.4	6.3	29.0	70.9	22.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	19.2	28.7	66.1	63.0	73.2	50.0
1 and less than 20	* 0.4	2.9	9.3	28.3	25.8	13.3
20 and less than 50	1.4	5.9	9.4	7.1	* 0.8	4.9
50 and less than 90	2.3	15.7	7.1	1.1	**0.1	5.2
90 and over	61.5	46.7	8.1	* 0.4	—	23.4
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type						
Owners	30.3	42.5	28.3	28.2	35.3	32.9
Purchasers	5.1	7.2	13.8	32.0	45.3	20.7
Renters						
Government	7.7	7.5	3.5	1.8	* 0.6	4.2
Private	12.7	17.8	22.7	21.6	12.6	17.5
Resident relative	10.7	9.9	12.9	6.3	* 1.0	8.2
Other	4.1	2.3	4.0	3.1	2.2	3.2
Total renters	35.2	37.5	43.2	32.8	16.4	33.0
Other	28.4	12.5	13.0	6.4	2.3	12.6
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
— '000 —						
Estimated number of income units						
Capital city	1,155.7	1,060.0	1,197.1	1,213.1	1,287.3	5,913.2
Rest of State	661.1	719.6	599.8	581.0	509.6	3,071.1
Total	1,816.7	1,779.6	1,796.9	1,794.1	1,796.9	8,984.3

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.



TABLE 2. ALL INCOME UNITS: INCOME SHARE BY TYPE OF INCOME UNIT AND GROSS WEEKLY INCOME QUINTILE GROUPS, AUSTRALIA, 1994-95

Type of income unit	Gross weekly income quintile					All income units	Gini-coefficient
	Lowest	Second	Third	Fourth	Highest		
— Income share (per cent) —							
Couple							
With dependent children and reference person aged							
15 — 44	6.5	13.3	17.9	23.1	39.1	100.0	0.32
45 and over	5.8	11.6	16.5	23.2	42.8	100.0	0.37
Total	6.3	12.8	17.5	23.1	40.3	100.0	0.33
Without dependent children and reference person aged							
15 — 44	6.1	14.5	19.1	23.9	36.4	100.0	0.29
45 — 64	4.3	10.4	16.9	24.7	43.8	100.0	0.39
65 and over	11.0	12.9	15.8	20.3	40.0	100.0	0.29
Total	5.1	9.6	16.0	25.4	44.0	100.0	0.39
All couple income units	5.1	11.0	17.4	24.3	42.3	100.0	0.37
One-parent	8.5	13.5	17.8	23.2	37.0	100.0	0.28
One-person							
15 — 24	1.5	8.8	17.6	27.3	44.8	100.0	0.45
25 — 44	4.3	12.7	18.1	24.6	40.3	100.0	0.36
45 — 64	4.3	9.1	13.5	24.5	48.5	100.0	0.44
65 and over	10.5	17.4	16.7	20.2	35.1	100.0	0.22
All one-person income units	3.7	9.6	15.1	25.2	46.4	100.0	0.43
All income units	3.3	8.9	15.2	24.0	48.6	100.0	0.45
— Mean gross weekly income (\$) —							
Couple							
With dependent children and reference person aged							
15 — 44	297	610	817	1,056	1,785	913	..
45 and over	308	615	879	1,222	2,273	1,058	..
Total	299	611	829	1,091	1,921	950	..
Without dependent children and reference person aged							
15 — 44	307	728	959	1,203	1,837	1,007	..
45 — 64	166	389	649	952	1,668	766	..
65 and over	219	281	322	416	821	412	..
Total	186	349	581	927	1,604	729	..
All couple income units	210	455	719	1,012	1,754	830	..
One-parent	168	259	338	456	722	388	..
One-person							
15 — 24	22	130	254	399	654	292	..
25 — 44	113	332	481	625	1,049	521	..
45 — 64	86	167	254	467	918	379	..
65 and over	124	164	173	209	368	208	..
All one-person income units	67	169	269	447	827	356	..
All income units	96	261	439	695	1,407	579	..

**TABLE 3. ALL INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY TYPE OF INCOME UNIT  
AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Type of income unit				All income units
	Couple		One-parent	One-person	
	With dependent children	Without dependent children			
	--- '000 ---				
Gross weekly income (\$)					
No income	* 6.7	* 7.8	**0.3	209.0	223.9
Negative income	* 11.4	21.4	**2.3	* 16.9	51.9
1 — 119	35.5	39.5	* 6.7	388.8	470.5
120 — 159	* 6.2	20.0	**1.7	378.7	406.6
160 — 199	* 8.8	19.1	34.6	822.2	884.7
200 — 299	52.1	423.8	117.1	523.7	1,116.6
300 — 399	137.2	291.8	74.7	425.4	929.0
400 — 499	126.6	184.4	60.9	563.3	935.1
500 — 599	168.8	168.2	34.8	346.1	717.9
600 — 699	182.6	130.8	23.4	279.7	616.5
700 — 799	162.9	122.7	* 11.1	150.6	447.4
800 — 999	334.3	261.7	* 16.4	153.5	765.9
1000 — 1199	233.4	204.8	**1.1	49.6	488.9
1200 — 1499	205.2	202.3	**2.8	30.7	441.0
1500 — 1999	155.9	133.5	**0.3	30.6	320.3
2000 and over	89.8	54.5	—	23.7	168.0
<b>Total</b>	<b>1,917.3</b>	<b>2,286.2</b>	<b>388.3</b>	<b>4,392.4</b>	<b>8,984.3</b>
	— Dollars per week —				
Mean income	950	729	388	356	579
Median income	829	570	340	256	434
	— Per cent of income units —				
Principal source of income					
Wage or salary	76.0	51.6	32.8	52.0	56.2
Own business or partnership income	10.4	7.4	* 2.2	3.0	5.7
Other private income	1.3	10.5	* 3.0	7.6	6.8
Government pensions and allowances	11.6	29.3	61.3	33.2	28.8
<b>Total(a)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Number of earners					
None	10.4	37.0	55.4	42.5	34.8
One	36.4	20.5	44.6	57.5	43.0
Two	53.2	42.5	—	—	22.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Per cent contribution of government pensions and allowances to gross income					
Nil and less than 1	27.7	61.0	7.0	57.8	50.0
1 and less than 20	52.4	3.5	18.7	0.9	13.3
20 and less than 50	7.5	5.2	13.2	3.0	4.9
50 and less than 90	2.1	7.2	21.5	4.2	5.2
90 and over	9.4	21.8	38.9	29.0	23.4
<b>Total(b)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure type					
Owners	31.3	58.5	16.8	21.7	32.9
Purchasers	46.2	24.0	19.7	7.9	20.7
Renters					
Government	3.7	2.2	19.6	4.2	4.2
Private	13.6	10.7	32.0	21.4	17.5
Resident relative	* 0.4	* 0.5	* 4.5	15.9	8.2
Other	2.0	1.2	* 1.7	4.8	3.2
<b>Total renters</b>	<b>19.6</b>	<b>14.6</b>	<b>57.8</b>	<b>46.3</b>	<b>33.0</b>
Other	2.3	2.6	4.9	22.9	12.6
<b>Total(c)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 4. ALL INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY AGE OF REFERENCE PERSON, AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Age of reference person						All income units
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	
	— '000 —						
Gross weekly income (\$)							
No income	156.2	23.6	* 11.2	* 13.1	* 10.4	* 9.5	223.9
Negative income	**1.3	* 10.5	* 14.2	* 9.2	* 14.8	**2.0	51.9
1 — 119	275.5	53.6	26.0	32.9	38.0	44.4	470.5
120 — 159	141.7	67.1	42.8	36.1	46.3	72.5	406.6
160 — 199	107.3	59.7	57.6	63.4	126.3	470.4	884.7
200 — 299	245.4	101.5	84.7	95.6	166.0	423.3	1,116.6
300 — 399	224.8	150.1	130.5	92.8	111.8	218.9	929.0
400 — 499	266.3	219.4	146.7	113.4	89.8	99.5	935.1
500 — 599	133.3	212.3	139.0	103.2	73.9	56.2	717.9
600 — 699	87.7	210.6	138.4	106.2	50.1	23.5	616.5
700 — 799	32.8	139.1	129.7	80.5	51.9	* 13.3	447.4
800 — 999	41.9	225.7	231.3	185.2	65.0	* 16.9	765.9
1000 — 1199	26.4	128.9	157.4	127.6	35.4	* 13.2	488.9
1200 — 1499	* 7.7	124.3	153.9	113.5	27.1	* 14.5	441.0
1500 — 1999	* 11.5	61.4	104.1	109.1	29.2	* 5.0	320.3
2000 and over	* 9.6	29.7	52.3	56.2	18.5	**1.7	168.0
<b>Total</b>	<b>1,769.5</b>	<b>1,817.5</b>	<b>1,620.0</b>	<b>1,338.1</b>	<b>954.4</b>	<b>1,484.8</b>	<b>8,984.3</b>
	— Dollars per week —						
Mean income	330	492	807	837	517	296	579
Median income	274	597	710	701	361	243	434
	— Per cent of income units —						
Principal source of income							
Wage or salary	65.6	74.6	72.6	71.2	38.4	2.4	56.2
Own business or partnership income	1.9	5.4	9.6	8.5	8.8	1.7	5.7
Other private income	6.3	2.2	2.0	3.8	11.3	18.2	6.8
Government pensions and allowances	19.5	16.1	14.7	14.9	39.0	77.0	28.8
<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>
Type of income unit							
Couple							
With dependent children	2.5	27.7	54.4	32.8	4.5	* 0.4	21.3
Without dependent children	5.3	17.4	11.2	36.7	59.2	42.9	25.4
<i>All couple income units</i>	7.8	45.1	65.6	69.5	63.7	43.4	46.8
One-parent	2.2	7.1	10.0	3.5	* 1.3	—	4.3
One-person	90.0	47.8	24.4	27.0	34.9	56.6	48.9
<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>
Number of earners							
None	29.9	17.2	14.7	16.5	46.6	93.0	34.8
One	65.5	57.5	45.1	41.8	31.6	4.8	43.0
Two	4.6	25.3	40.2	41.8	21.8	2.2	22.2
<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>
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	66.9	59.6	45.2	62.6	50.4	11.9	50.0
1 and less than 20	2.0	17.8	32.8	17.0	3.5	3.1	13.3
20 and less than 50	2.8	4.8	5.9	4.1	4.5	7.7	4.9
50 and less than 90	2.2	3.3	2.9	2.5	7.2	14.9	5.2
90 and over	17.3	12.6	11.6	12.2	31.7	61.6	23.4
<b>Total(b)</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>
Tenure type							
Owners	* 0.8	6.9	26.5	48.3	69.5	72.5	32.9
Purchasers	4.3	32.0	39.9	28.4	10.7	4.7	20.7
Renters							
Government	1.6	3.5	4.9	3.8	5.9	6.8	4.2
Private	22.8	31.5	17.3	12.1	7.3	5.4	17.5
Resident relative	25.1	9.2	3.2	1.6	* 1.1	2.6	8.2
Other	4.5	5.3	2.8	2.1	* 1.5	1.6	3.2
<i>Total renters</i>	54.0	49.5	28.3	19.5	15.8	16.3	33.0
Other	39.5	10.3	4.7	2.8	4.0	6.1	12.6
<b>Total(c)</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>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 5. ALL INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PRINCIPAL SOURCE OF INCOME, AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Principal source of income						All income units(a)
	Private income					Government pensions and allowances	
	Earned income			Other private income	Total		
	Wage or salary	Own business or partnership	Total				
--- '000 ---							
Gross weekly income (\$)							
No income	**1.8	—	**1.8	42.3	44.1	—	223.9
Negative income	**1.0	**1.2	**2.2	**1.9	* 4.2	**1.1	51.9
1 -- 119	92.6	28.3	120.8	119.1	239.9	230.6	470.5
120 -- 159	61.0	* 6.5	67.5	21.7	89.2	317.4	406.6
160 -- 199	69.3	* 8.3	77.6	23.8	101.4	783.3	884.7
200 -- 299	268.7	39.8	308.5	84.7	393.2	723.4	1,116.6
300 -- 399	411.9	59.4	471.3	85.5	556.8	372.2	929.0
400 -- 499	687.9	46.1	734.0	91.1	825.1	110.0	935.1
500 -- 599	590.5	50.5	641.0	44.9	685.9	32.0	717.9
600 -- 699	550.4	36.6	587.1	21.3	608.4	* 8.1	616.5
700 -- 799	392.5	34.5	427.0	* 14.6	441.7	* 5.7	447.4
800 -- 999	679.5	65.3	744.8	19.9	764.7	**1.2	765.9
1000 -- 1199	432.7	40.5	473.3	* 15.6	488.9	—	488.9
1200 -- 1499	395.6	33.9	429.5	* 11.6	441.0	—	441.0
1500 -- 1999	281.6	30.9	312.5	* 6.3	318.9	**1.4	320.3
2000 and over	130.4	27.5	157.9	* 8.2	166.2	**1.8	168.0
<b>Total</b>	<b>5,047.5</b>	<b>509.4</b>	<b>5,556.9</b>	<b>612.6</b>	<b>6,169.5</b>	<b>2,588.3</b>	<b>8,984.3</b>
--- Dollars per week ---							
Mean income	786	842	791	391	751	226	579
Median income	652	650	652	311	614	195	434
--- Per cent of income units ---							
Type of income unit							
Couple							
With dependent children	28.9	39.1	29.8	4.0	27.3	8.6	21.3
Without dependent children	23.4	33.3	24.3	39.3	25.8	25.9	25.4
All couple income units	52.3	72.4	54.1	43.3	53.0	34.5	46.8
One-parent	2.5	* 1.7	2.4	* 1.9	2.4	9.2	4.3
One-person	45.2	26.0	43.5	54.8	44.6	56.3	48.9
<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>
Number of earners							
None	..	..	..	86.7	8.6	93.2	34.8
One	67.1	45.0	65.1	10.8	59.7	6.1	43.0
Two	32.9	55.0	34.9	* 2.5	31.7	* 0.6	22.2
<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>
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	75.2	64.6	74.3	60.0	72.8	..	50.0
1 and less than 20	20.1	25.0	20.6	8.9	19.4	..	13.3
20 and less than 50	4.6	10.2	5.1	23.8	6.9	* 0.6	4.9
50 and less than 90	..	..	..	..	..	18.1	5.2
90 and over	..	..	..	..	..	81.3	23.4
<b>Total(b)</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>
Tenure type							
Owners	22.8	47.2	25.0	61.9	28.7	44.4	32.9
Purchasers	29.5	28.5	29.4	5.0	27.0	6.5	20.7
Renters							
Government	1.5	**0.6	1.4	* 1.6	1.4	11.2	4.2
Private	19.6	13.1	19.0	10.0	18.1	16.2	17.5
Resident relative	10.2	* 1.6	9.4	* 2.2	8.7	7.2	8.2
Other	3.6	* 1.3	3.4	* 1.9	3.2	3.1	3.2
Total renters	34.9	16.6	33.2	15.7	31.4	37.7	33.0
Other	11.8	7.4	11.4	16.7	12.0	10.9	12.6
<b>Total(c)</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>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 6. ALL INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PERCENTAGE  
CONTRIBUTION OF GOVERNMENT PENSIONS AND ALLOWANCES TO GROSS INCOME  
AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Percentage contribution of government pensions and allowances to gross income				All income units(a)
	Nil or less than 1	1 to less than 20	20 to less than 90	90 and over	
	--- '000 ---				
Gross weekly income (\$)					
No income	—	—	—	—	223.9
Negative income	—	—	—	—	51.9
1 — 119	227.4	**3.3	22.5	217.2	470.5
120 — 159	76.8	* 3.8	25.2	300.8	406.6
160 — 199	80.3	* 3.9	77.3	723.2	884.7
200 — 299	296.2	29.7	223.1	567.7	1,116.6
300 — 399	460.2	35.6	209.8	223.4	929.0
400 — 499	648.7	84.7	146.5	55.1	935.1
500 — 599	462.5	146.7	94.1	* 14.7	717.9
600 — 699	399.9	156.4	59.3	**0.9	616.5
700 — 799	285.2	133.3	28.9	—	447.4
800 — 999	466.5	282.2	* 17.3	—	765.9
1000 — 1199	332.1	154.4	**2.4	—	488.9
1200 — 1499	334.1	102.9	* 4.0	—	441.0
1500 — 1999	266.2	52.1	**2.0	—	320.3
2000 and over	157.9	* 8.0	**2.1	—	168.0
<b>Total</b>	<b>4,493.9</b>	<b>1,197.0</b>	<b>914.5</b>	<b>2,103.0</b>	<b>8,984.3</b>
	— Dollars per week —				
Mean income	764	840	386	208	579
Median income	588	801	347	176	434
	— Per cent of income units —				
Principal source of income					
Wage or salary	84.5	84.8	25.4	..	56.2
Own business or partnership income	7.3	10.6	5.7	..	5.7
Other private income	8.2	4.6	16.0	..	6.8
Government pensions and allowances	..	..	52.9	100.0	28.8
<b>Total(b)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Type of income unit					
Couple					
With dependent children	11.8	83.9	20.1	8.6	21.3
Without dependent children	31.0	6.8	31.0	23.7	25.4
<i>All couple income units</i>	42.9	90.6	51.1	32.2	46.8
One-parent	0.6	6.1	14.7	7.2	4.3
One-person	56.5	3.3	34.2	60.6	48.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Number of earners					
None	6.8	3.9	52.5	98.6	34.8
One	63.7	48.2	40.7	1.1	43.0
Two	29.5	48.0	6.8	* 0.3	22.2
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure type					
Owners	26.5	32.3	50.9	41.4	32.9
Purchasers	22.7	47.5	12.9	5.8	20.7
Renters					
Government	0.9	2.5	5.7	12.3	4.2
Private	19.6	11.8	17.0	16.8	17.5
Resident relative	11.3	* 1.0	3.8	8.0	8.2
Other	3.6	2.2	2.0	3.3	3.2
<i>Total renters</i>	35.3	17.5	28.4	40.3	33.0
Other	14.4	2.7	6.7	12.1	12.6
<b>Total(c)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) Includes income units with nil or negative total income. (b) Includes income units with nil or negative income from all sources. (c) Includes income units whose tenure type was not reported.

TABLE 7. ALL INCOME UNITS: GROSS WEEKLY INCOME BY CAPITAL CITY AND REST OF STATE  
STATES AND TERRITORIES, 1994-95

Gross weekly income (\$)	NSW	VIC	QLD	SA	WA	TAS	ACT(a)	Australia
CAPITAL CITY STATISTICAL DIVISION								
— '000 —								
No income	62.2	48.0	* 14.1	* 8.9	19.1	* 3.6	* 4.1	162.8
Negative income	* 8.0	* 7.7	**2.7	**2.0	—	—	—	20.8
1 — 119	83.2	107.4	49.4	28.1	38.1	* 4.6	9.0	324.1
120 — 159	64.5	90.8	25.6	37.6	29.9	7.1	* 5.7	266.2
160 — 199	180.9	132.7	67.2	66.0	45.1	10.1	9.7	518.3
200 — 299	197.6	185.2	90.0	65.5	72.0	15.2	8.9	643.1
300 — 399	187.5	159.4	80.5	66.5	67.0	10.2	11.3	586.2
400 — 499	219.4	180.3	83.6	71.2	64.3	7.9	15.1	648.8
500 — 599	155.9	120.8	55.3	37.9	54.4	7.4	13.8	451.7
600 — 699	145.6	113.3	52.4	45.5	29.5	6.7	10.9	408.9
700 — 799	98.4	80.8	48.7	28.3	36.8	* 3.0	13.1	314.0
800 — 999	161.2	149.0	81.1	36.0	66.4	8.3	19.2	527.5
1000 — 1199	115.5	85.5	43.8	29.5	38.5	* 6.0	12.4	339.3
1200 — 1499	128.8	97.8	36.4	24.7	27.2	* 3.6	10.0	333.0
1500 — 1999	93.7	50.3	28.5	16.0	24.6	* 2.9	* 7.3	228.6
2000 and over	47.8	47.0	* 11.5	* 5.5	15.3	* 1.9	* 3.7	133.4
Total	1,950.2	1,655.9	770.8	569.3	628.3	98.6	154.0	5,906.7
— Dollars per week —								
Mean income	643	604	592	536	604	548	695	610
Median income	483	449	469	411	464	392	593	460
REST OF STATE								
— '000 —								
No income	* 24.5	* 10.1	* 16.9	* 3.8	**2.8	* 3.1	..	61.1
Negative income	* 9.7	** 4.7	* 12.8	**0.9	**2.8	**0.3	..	31.2
1 — 119	49.7	33.2	41.7	* 10.9	* 6.0	* 4.8	..	146.4
120 — 159	66.5	* 17.9	33.2	* 12.8	* 6.3	* 3.6	..	140.4
160 — 199	132.9	79.4	101.1	19.4	18.5	15.2	..	366.4
200 — 299	166.5	97.1	115.8	29.1	42.1	23.0	..	473.6
300 — 399	114.1	66.6	105.7	21.0	23.3	12.1	..	342.9
400 — 499	101.3	62.3	79.5	17.5	16.4	9.3	..	286.3
500 — 599	98.8	67.9	63.0	* 12.6	* 11.7	12.3	..	266.2
600 — 699	60.9	50.1	53.9	14.4	19.2	9.0	..	207.5
700 — 799	35.3	* 18.5	46.5	* 9.9	* 10.4	12.8	..	133.4
800 — 999	82.2	48.4	69.7	* 9.6	17.1	11.5	..	238.5
1000 — 1199	59.0	* 20.5	43.4	* 7.3	* 10.5	8.8	..	149.5
1200 — 1499	33.7	* 16.7	34.3	* 4.9	* 14.1	* 4.3	..	108.0
1500 — 1999	44.1	* 14.5	19.2	* 3.5	* 8.6	* 1.8	..	91.7
2000 and over	* 14.9	* 6.8	* 9.2	**1.5	**1.3	**0.9	..	34.6
Total	1,094.0	614.5	845.9	179.3	211.1	132.8	..	3,077.6
— Dollars per week —								
Mean income	538	494	510	471	559	528	..	519
Median income	381	397	394	347	413	431	..	391

TABLE 7. ALL INCOME UNITS: GROSS WEEKLY INCOME BY CAPITAL CITY AND REST OF STATE  
STATES AND TERRITORIES, 1994-95—continued

Gross weekly income (\$)	NSW	VIC	QLD	SA	WA	TAS	ACT(a)	Australia(b)
ALL INCOME UNITS								
— '000 —								
No income	86.7	58.0	31.0	* 12.8	21.8	6.7	* 4.1	223.9
Negative income	* 17.7	* 12.4	* 15.5	**2.9	**2.8	**0.3	—	51.9
1 — 119	132.9	140.5	91.1	39.0	44.2	9.5	9.0	470.5
120 — 159	131.1	108.7	58.8	50.4	36.3	10.7	* 5.7	406.6
160 — 199	313.7	212.0	168.3	85.3	63.6	25.3	9.7	884.7
200 — 299	364.1	282.3	205.7	94.6	114.2	38.2	8.9	1,116.6
300 — 399	301.6	225.9	186.3	87.5	90.3	22.4	11.3	929.0
400 — 499	320.7	242.6	163.1	88.7	80.7	17.2	15.1	935.1
500 — 599	254.7	188.7	118.3	50.5	66.1	19.7	13.8	717.9
600 — 699	206.6	163.4	106.3	59.9	48.7	15.7	10.9	616.5
700 — 799	133.7	99.3	95.2	38.3	47.1	15.8	13.1	447.4
800 — 999	243.4	197.5	150.8	45.6	83.5	19.8	19.2	765.9
1000 — 1199	174.5	106.0	87.2	36.9	49.0	14.9	12.4	488.9
1200 — 1499	162.5	114.5	70.7	29.7	41.3	8.0	10.0	441.0
1500 — 1999	137.8	64.8	47.7	19.5	33.2	* 4.7	* 7.3	320.3
2000 and over	62.7	53.9	20.7	* 7.0	16.6	* 2.8	* 3.7	168.0
<b>Total</b>	<b>3,044.2</b>	<b>2,270.4</b>	<b>1,616.7</b>	<b>748.6</b>	<b>839.3</b>	<b>231.4</b>	<b>154.0</b>	<b>8,984.3</b>
— Dollars per week —								
Mean income	605	574	549	520	593	536	695	579
Median income	445	430	424	402	449	409	593	434

(a) Separate numbers for capital city and rest of State are not available. (b) Includes income units in the NT for which disaggregated data are not acceptable for most purposes.

**TABLE 8. ALL INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY TENURE TYPE  
AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Tenure type								All income units(a)
	Owners	Purchasers	Renters					Other	
			Govern- ment	Private	Resident relative	Other	Total renters		
— '000 —									
Gross weekly income (\$)									
No income	18.3	* 10.7	—	35.0	* 12.3	* 7.8	55.1	130.9	223.9
Negative income	22.4	* 16.4	—	* 5.3	**1.2	—	* 6.4	* 5.2	51.9
1 — 119	91.7	24.7	* 10.5	58.6	55.6	* 17.6	142.3	208.7	470.5
120 — 159	93.8	* 14.8	36.4	62.3	78.3	27.4	204.4	90.3	406.6
160 — 199	394.7	27.8	110.3	135.3	65.3	30.8	341.7	118.2	884.7
200 — 299	498.7	89.0	85.8	155.2	116.2	20.4	377.6	145.8	1,116.6
300 — 399	344.8	90.2	45.2	207.8	94.6	36.7	384.2	102.7	929.0
400 — 499	252.7	113.4	41.4	205.2	143.6	31.4	421.7	131.1	935.1
500 — 599	188.9	176.0	* 16.5	167.8	68.2	31.6	284.0	59.6	717.9
600 — 699	161.0	168.7	* 13.4	146.0	49.8	19.7	228.9	53.9	616.5
700 — 799	136.6	152.8	* 7.0	91.3	* 17.1	* 13.5	128.9	24.4	447.4
800 — 999	238.0	330.2	* 5.4	129.2	20.0	* 17.0	171.7	21.7	765.9
1000 — 1199	178.6	205.7	* 6.5	63.5	**3.4	* 13.9	87.4	* 13.6	488.9
1200 — 1499	137.0	216.7	**1.0	60.5	**2.8	* 10.0	74.4	* 11.3	441.0
1500 — 1999	127.4	149.8	—	27.6	**2.3	* 4.0	34.0	* 7.9	320.3
2000 and over	70.5	69.2	—	* 18.0	**2.8	**3.2	24.0	**3.3	168.0
<b>Total</b>	<b>2,955.0</b>	<b>1,856.1</b>	<b>379.4</b>	<b>1,568.5</b>	<b>733.6</b>	<b>285.1</b>	<b>2,966.6</b>	<b>1,128.7</b>	<b>8,984.3</b>
— Dollars per week —									
Mean income	598	917	305	538	363	497	461	289	579
Median income	405	821	242	454	342	406	391	204	434
— Per cent of income units —									
Principal source of income									
Wage or salary	38.9	80.3	20.1	63.0	70.2	63.3	59.3	52.9	56.2
Own business or partnership income	8.1	7.8	**0.8	4.3	* 1.1	* 2.3	2.8	3.4	5.7
Other private income	12.8	1.6	* 2.6	3.9	* 1.8	* 4.0	3.2	9.1	6.8
Government pensions and allowances	38.9	9.1	76.5	26.7	25.6	28.1	32.9	25.0	28.8
<b>Total(b)</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>	<b>100.0</b>	<b>100.0</b>
Type of income unit									
Couple									
With dependent children	20.3	47.7	18.4	16.6	* 0.9	13.3	12.7	3.9	21.3
Without dependent children	45.3	29.5	13.0	15.7	* 1.5	9.8	11.2	5.2	25.4
<i>All couple income units</i>	<i>65.6</i>	<i>77.2</i>	<i>31.4</i>	<i>32.3</i>	<i>* 2.4</i>	<i>23.1</i>	<i>23.9</i>	<i>9.1</i>	<i>46.8</i>
One-parent	2.2	4.1	20.1	7.9	* 2.4	* 2.3	7.6	1.7	4.3
One-person	32.2	18.6	48.5	59.8	95.2	74.6	68.5	89.2	48.9
<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>	<b>100.0</b>	<b>100.0</b>
Number of earners									
None	48.9	8.9	74.7	29.1	27.1	32.6	34.8	40.7	34.8
One	26.1	41.5	21.1	56.3	71.9	55.4	55.6	55.5	43.0
Two	24.9	49.6	* 4.2	14.5	* 1.0	12.0	9.6	3.8	22.2
<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>	<b>100.0</b>	<b>100.0</b>
Per cent contribution of government pensions and allowances to gross income									
Nil and less than 1	40.3	55.0	10.3	56.0	69.1	57.3	53.5	57.1	50.0
1 and less than 20	13.1	30.6	7.9	9.0	* 1.6	9.1	7.1	2.8	13.3
20 and less than 50	6.7	3.9	5.0	5.9	* 2.0	* 2.8	4.5	3.0	4.9
50 and less than 90	9.1	2.4	8.6	4.0	2.7	* 3.7	4.3	2.4	5.2
90 and over	29.5	6.6	68.1	22.5	22.8	24.4	28.6	22.6	23.4
<b>Total(c)</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>	<b>100.0</b>	<b>100.0</b>

(a) Includes income units whose tenure type was not reported. (b) Includes income units with nil or negative income from all sources. (c) Includes income units with nil or negative total income.



**TABLE 9. COUPLE INCOME UNITS: SELECTED CHARACTERISTICS BY GROSS WEEKLY INCOME QUINTILE GROUP  
AUSTRALIA, 1994-95**

	Gross weekly income quintile					All couple income units
Characteristics of income units	Lowest	Second	Third	Fourth	Highest	
--- Dollars per week ---						
Upper boundary of quintile group	333	582	855	1,199	..	
Mean income	210	455	719	1,012	1,754	830
Median income	271	455	718	1,007	1,515	717
--- Per cent of income units ---						
Principal source of income						
Wage or salary	8.5	45.4	84.1	87.9	87.8	62.7
Own business or partnership income	5.5	9.8	10.4	9.0	9.1	8.8
Other private income	8.4	13.7	3.6	3.1	2.7	6.3
Government pensions and allowances	72.8	31.2	* 1.9	—	**0.4	21.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Type of income unit						
With dependent children						
1 child	8.8	13.6	16.5	19.8	16.7	15.1
2 children	7.8	16.0	25.5	22.8	24.6	19.3
3 or more children	3.8	11.9	15.5	12.6	12.3	11.2
Total	20.3	41.5	57.4	55.2	53.6	45.6
Without dependent children and reference person aged						
15 — 44	5.8	7.8	15.6	19.6	21.6	14.1
45 — 64	32.5	25.1	23.2	22.4	22.6	25.1
65 and over	41.4	25.5	3.8	2.8	2.2	15.2
Total	79.7	58.5	42.6	44.8	46.4	54.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners						
None	78.2	39.5	3.8	2.2	* 0.9	24.9
One	12.6	43.4	44.2	24.0	14.5	27.7
Two	9.3	17.2	52.0	73.8	84.6	47.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	14.0	31.4	44.9	59.0	79.9	45.8
1 and less than 20	3.3	22.7	44.2	39.6	19.1	25.8
20 and less than 50	4.5	15.4	9.1	* 1.4	* 0.8	6.3
50 and less than 90	10.5	11.9	* 1.7	—	**0.2	4.9
90 and over	62.0	18.6	**0.1	—	—	16.1
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type						
Owners	65.1	54.3	37.4	36.7	37.1	46.1
Purchasers	12.9	21.6	39.7	46.4	49.9	34.1
Renters						
Government	5.5	5.5	* 1.7	* 1.3	**0.1	2.8
Private	10.4	13.5	15.6	11.5	9.1	12.0
Other	* 1.1	2.2	2.6	2.2	* 1.8	2.0
Total renters	17.0	21.2	20.0	15.1	11.1	16.9
Other	4.2	2.3	2.7	* 1.4	* 1.6	2.4
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
—'000—						
Estimated number of income units						
Capital city	446.2	486.2	499.3	565.2	622.8	2,619.7
Rest of State	392.6	356.5	342.8	273.6	218.3	1,583.8
Total	838.8	842.7	842.1	838.8	841.1	4,203.6

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 10. COUPLE INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY NUMBER OF DEPENDENT CHILDREN, AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Type of income unit				Couple without dependent children	All couple income units
	Couple with dependent children			Total		
	1 child	2 children	3 or more children			
	— '000 —					
Gross weekly income (\$)						
No income	**3.4	**2.0	**1.4	* 6.7	* 7.8	* 14.6
Negative income	**0.9	**3.5	* 7.0	* 11.4	21.4	32.8
1 — 119	* 17.1	* 14.0	* 4.4	35.5	39.5	75.0
120 — 159	—	* 4.1	**2.1	* 6.2	20.0	26.2
160 — 199	* 5.2	* 3.6	—	* 8.8	19.1	28.0
200 — 299	* 17.9	22.4	* 11.8	52.1	423.8	475.9
300 — 399	68.8	44.8	23.6	137.2	291.8	429.0
400 — 499	38.1	41.4	47.0	126.6	184.4	310.9
500 — 599	43.6	79.4	45.8	168.8	168.2	337.0
600 — 699	41.9	92.4	48.4	182.6	130.8	313.4
700 — 799	56.2	62.9	43.8	162.9	122.7	285.6
800 — 999	114.0	144.0	76.3	334.3	261.7	596.0
1000 — 1199	86.1	91.4	55.8	233.4	204.8	438.2
1200 — 1499	59.3	103.9	42.0	205.2	202.3	407.5
1500 — 1999	51.5	63.0	41.4	155.9	133.5	289.3
2000 and over	29.9	40.0	19.9	89.8	54.5	144.3
<b>Total</b>	<b>633.9</b>	<b>812.9</b>	<b>470.5</b>	<b>1,917.3</b>	<b>2,286.2</b>	<b>4,203.6</b>
	— Dollars per week —					
Mean income	945	973	915	950	729	830
Median income	828	843	800	829	570	717
	— Per cent of income units —					
Principal source of income						
Wage or salary	76.3	79.5	69.7	76.0	51.6	62.7
Own business or partnership income	9.5	9.6	12.9	10.4	7.4	8.8
Other private income	* 1.3	* 1.4	* 1.1	1.3	10.5	6.3
Government pensions and allowances	12.2	9.1	15.2	11.6	29.3	21.2
<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>
Number of earners						
None	12.3	7.4	13.2	10.4	37.0	24.9
One	32.7	38.0	38.7	36.4	20.5	27.7
Two	55.1	54.6	48.1	53.2	42.5	47.4
<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>
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	41.0	23.5	17.1	27.7	61.0	45.8
1 and less than 20	43.2	60.6	50.5	52.4	3.5	25.8
20 and less than 50	3.1	6.5	15.2	7.5	5.2	6.3
50 and less than 90	* 1.8	* 1.9	* 2.9	2.1	7.2	4.9
90 and over	10.3	6.8	12.6	9.4	21.8	16.1
<b>Total(b)</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>
Tenure type						
Owners	32.0	29.9	32.9	31.3	58.5	46.1
Purchasers	44.0	48.5	45.2	46.2	24.0	34.1
Renters						
Government	* 2.6	3.2	6.0	3.7	2.2	2.8
Private	16.3	13.0	11.0	13.6	10.7	12.0
Other	* 2.2	2.6	* 2.1	2.3	1.7	2.0
<b>Total renters</b>	<b>21.1</b>	<b>18.7</b>	<b>19.1</b>	<b>19.6</b>	<b>14.6</b>	<b>16.9</b>
Other	* 2.7	* 2.0	* 2.2	2.3	2.6	2.4
<b>Total(c)</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>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 11. COUPLE INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY AGE OF THE REFERENCE PERSON, AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Age of reference person						All couple income units
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	
	— '000 —						
Gross weekly income (\$)							
No income	—	**1.7	* 4.1	**3.4	* 4.6	**0.9	* 14.6
Negative income	—	* 5.7	* 9.2	* 6.1	* 9.7	**2.0	32.8
1 — 119	**2.7	19.4	* 14.2	19.8	* 11.3	* 7.6	75.0
120 — 159	**0.3	**1.3	**2.9	* 4.7	* 6.5	* 10.4	26.2
160 — 199	**1.0	* 5.2	* 3.9	**1.5	* 6.0	* 10.2	28.0
200 — 299	* 6.6	27.4	21.2	52.8	129.8	238.2	475.9
300 — 399	18.5	41.1	58.7	53.3	88.0	169.4	429.0
400 — 499	* 12.0	51.6	62.7	51.3	53.3	80.0	310.9
500 — 599	* 14.5	70.9	74.7	64.4	60.7	51.7	337.0
600 — 699	* 11.4	81.7	94.1	71.7	33.9	20.6	313.4
700 — 799	* 11.9	62.6	99.7	59.7	42.4	* 9.4	285.6
800 — 999	24.5	157.2	187.0	154.9	59.4	* 13.0	596.0
1000 — 1199	22.6	108.5	141.3	121.1	32.6	* 12.1	438.2
1200 — 1499	**3.2	112.5	141.2	112.8	26.0	* 11.8	407.5
1500 — 1999	* 6.6	50.9	100.9	97.8	28.1	* 5.0	289.3
2000 and over	**2.0	22.7	47.1	54.8	* 16.0	**1.7	144.3
<b>Total</b>	<b>137.7</b>	<b>820.3</b>	<b>1,063.1</b>	<b>930.3</b>	<b>608.3</b>	<b>643.9</b>	<b>4,203.6</b>
	— Dollars per week —						
Mean income	788	927	971	1,008	635	410	830
Median income	725	846	891	888	495	321	717
	— Per cent of income units —						
Principal source of income							
Wage or salary	75.0	81.4	78.6	77.8	46.4	3.7	62.7
Own business or partnership income	* 6.0	7.2	11.2	9.7	11.9	2.9	8.8
Other private income	**1.0	* 1.0	* 1.3	2.4	10.0	24.7	6.3
Government pensions and allowances	18.0	9.6	8.0	9.1	29.5	68.3	21.2
<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>
Type of income unit							
With dependent children	32.1	61.4	82.9	47.2	7.0	* 1.0	45.6
Without dependent children	67.9	38.6	17.1	52.8	93.0	99.0	54.4
<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>
Number of earners							
None	17.4	9.2	7.3	8.9	35.3	88.7	24.9
One	23.1	34.8	31.5	31.0	30.6	6.3	27.7
Two	59.4	56.0	61.2	60.1	34.1	5.0	47.4
<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>
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	63.0	45.5	39.1	63.4	58.9	16.0	45.8
1 and less than 20	14.6	37.0	46.3	22.5	3.9	5.8	25.8
20 and less than 50	* 4.4	7.1	5.6	4.1	5.6	10.4	6.3
50 and less than 90	**0.9	* 1.2	* 1.6	2.0	6.4	18.4	4.9
90 and over	17.1	8.4	6.2	7.0	22.9	48.9	16.1
<b>Total(b)</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>
Tenure type							
Owners	* 3.3	9.5	30.9	54.4	77.8	84.9	46.1
Purchasers	30.8	53.1	50.2	33.6	12.1	5.5	34.1
Renters							
Government	* 6.8	* 2.1	3.4	2.3	3.6	* 2.0	2.8
Private	46.5	26.7	11.3	6.4	3.4	3.5	12.0
Other	* 8.1	3.7	2.1	* 1.1	**0.4	* 1.1	2.0
<b>Total renters</b>	<b>61.4</b>	<b>32.5</b>	<b>16.7</b>	<b>9.9</b>	<b>7.5</b>	<b>6.7</b>	<b>16.9</b>
Other	* 4.5	4.5	1.8	* 1.1	* 2.4	* 2.3	2.4
<b>Total(c)</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>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

TABLE 12. COUPLE INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PRINCIPAL SOURCE OF INCOME, AUSTRALIA, 1994-95

Gross weekly income and characteristics of income units	Principal source of income						All couple income units(a)
	Private income					Government pensions and allowances	
	Earned income			Other private income	Total		
	Wage or salary	Own business or partnership	Total				
— '000 —							
Gross weekly income (\$)							
No income	**0.9	—	**0.9	**1.0	**1.9	—	* 14.6
Negative income	**1.0	**1.2	**2.2	**1.9	* 4.2	**1.1	32.8
1 — 119	* 11.2	* 6.8	* 18.0	24.6	42.6	32.4	75.0
120 — 159	**3.0	* 4.1	* 7.0	—	* 7.0	19.1	26.2
160 — 199	* 5.8	* 5.7	* 11.5	**1.8	* 13.3	* 14.7	28.0
200 — 299	25.2	21.1	46.3	26.7	73.0	402.8	475.9
300 — 399	76.3	25.1	101.4	38.9	140.4	288.6	429.0
400 — 499	137.5	30.1	167.6	55.6	223.2	87.7	310.9
500 — 599	230.3	41.4	271.7	36.3	308.0	28.9	337.0
600 — 699	255.7	31.9	287.6	* 18.0	305.7	* 7.8	313.4
700 — 799	242.4	29.3	271.7	* 8.2	279.9	* 5.7	285.6
800 — 999	523.0	57.5	580.5	* 15.5	596.0	—	596.0
1000 — 1199	386.7	37.9	424.6	* 13.6	438.2	—	438.2
1200 — 1499	368.9	29.7	398.6	* 8.9	407.5	—	407.5
1500 — 1999	260.2	22.0	282.2	* 5.7	287.9	**1.4	289.3
2000 and over	109.4	24.8	134.2	* 8.2	142.4	**1.8	144.3
Total	2,637.5	368.7	3,006.2	265.0	3,271.2	892.1	4,203.6
— Dollars per week —							
Mean income	1,032	932	1,020	606	986	313	830
Median income	918	765	900	456	869	294	717
Type of income unit	— Per cent of income units —						
With dependent children							
1 child	18.3	16.4	18.1	* 3.0	16.9	8.7	15.1
2 children	24.5	21.1	24.1	* 4.3	22.5	8.3	19.3
3 or more children	12.4	16.5	12.9	* 2.0	12.0	8.0	11.2
Total	55.3	54.0	55.1	9.2	51.4	25.0	45.6
Without dependent children and reference person aged							
15 — 44	19.5	9.5	18.3	* 3.5	17.1	3.2	14.1
45 — 64	24.4	31.8	25.3	27.2	25.4	23.0	25.1
65 and over	0.9	* 4.7	1.3	60.0	6.1	48.9	15.2
Total	44.7	46.0	44.9	90.8	48.6	75.0	54.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners							
None	..	..	..	83.1	6.7	91.2	24.9
One	37.0	24.0	35.4	11.1	33.4	6.9	27.7
Two	63.0	76.0	64.6	* 5.8	59.8	* 1.9	47.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	59.7	55.0	59.1	56.4	58.9	..	45.8
1 and less than 20	35.1	33.0	34.8	14.5	33.2	..	25.8
20 and less than 50	5.1	11.6	5.9	28.1	7.7	* 1.2	6.3
50 and less than 90	..	..	..	..	..	22.7	4.9
90 and over	..	..	..	..	..	75.9	16.1
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type							
Owners	35.0	54.7	37.4	87.2	41.4	63.0	46.1
Purchasers	45.2	33.5	43.8	* 4.2	40.6	10.4	34.1
Renters							
Government	1.5	**0.7	1.4	* 1.6	1.4	8.2	2.8
Private	13.1	8.4	12.5	* 4.7	11.9	12.5	12.0
Other	2.6	**0.2	2.3	**0.2	2.1	* 1.7	2.0
Total renters	17.1	9.3	16.2	* 6.5	15.4	22.4	16.9
Other	2.2	* 2.1	2.2	**0.8	2.1	3.7	2.4
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 13. COUPLE INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY NUMBER OF EARNERS IN COUPLE, AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Number of earners					All couple income units
	No earners and reference person					
	In the labour force	Not in labour force	Total	One earner	Two earners	
--- '000 ---						
Gross weekly income (\$)						
No income	* 4.2	* 5.9	* 10.1	**2.2	**2.3	* 14.6
Negative income	**1.7	**0.8	**2.5	* 10.2	20.1	32.8
1 — 119	28.3	21.3	49.7	* 13.4	* 11.9	75.0
120 — 159	* 4.1	* 14.1	18.2	**2.2	* 5.7	26.2
160 — 199	* 5.1	* 11.1	* 16.2	* 8.6	**3.2	28.0
200 — 299	58.0	354.9	413.0	34.4	28.5	475.9
300 — 399	63.8	234.7	298.6	91.3	39.1	429.0
400 — 499	23.5	100.6	124.1	137.7	49.1	310.9
500 — 599	* 6.2	51.5	57.7	196.6	82.7	337.0
600 — 699	**1.2	18.3	19.5	171.9	122.0	313.4
700 — 799	—	* 9.8	* 9.8	110.7	165.1	285.6
800 — 999	**0.5	* 11.3	* 11.8	173.0	411.2	596.0
1000 — 1199	—	* 7.6	* 7.6	92.1	338.5	438.2
1200 — 1499	—	**2.2	**2.2	51.7	353.6	407.5
1500 — 1999	—	**3.4	**3.4	48.1	237.9	289.3
2000 and over	—	**2.0	**2.0	22.0	120.3	144.3
<b>Total</b>	<b>196.8</b>	<b>849.4</b>	<b>1,046.2</b>	<b>1,166.1</b>	<b>1,991.3</b>	<b>4,203.6</b>
— Dollars per week —						
Mean income	276	357	342	767	1,124	830
Median income	296	303	302	643	1,028	717
— Per cent of income units —						
Principal source of income						
Wage or salary	..	..	..	83.7	83.4	62.7
Own business or partnership income	..	..	..	7.6	14.1	8.8
Other private income	10.4	23.5	21.0	2.5	* 0.8	6.3
Government pensions and allowances	86.9	75.7	77.8	5.3	* 0.8	21.2
<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>
Type of income unit						
With dependent children						
1 child	21.8	4.1	7.4	17.8	17.5	15.1
2 children	21.1	2.2	5.7	26.5	22.3	19.3
3 or more children	21.2	2.4	5.9	15.6	11.4	11.2
<b>Total</b>	<b>64.1</b>	<b>8.7</b>	<b>19.1</b>	<b>59.9</b>	<b>51.2</b>	<b>45.6</b>
Without dependent children and reference person aged						
15 — 44	9.4	* 1.6	3.0	9.1	22.8	14.1
45 — 64	22.9	23.7	23.6	27.8	24.4	25.1
65 and over	* 3.6	66.1	54.3	3.2	1.6	15.2
<b>Total</b>	<b>35.9</b>	<b>91.3</b>	<b>80.9</b>	<b>40.1</b>	<b>48.8</b>	<b>54.4</b>
<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>
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	* 7.8	11.7	10.9	41.6	66.6	45.8
1 and less than 20	**0.4	3.7	3.0	41.1	28.8	25.8
20 and less than 50	* 2.0	9.0	7.6	11.2	2.7	6.3
50 and less than 90	* 5.1	16.0	13.9	4.2	* 0.5	4.9
90 and over	81.8	59.0	63.3	* 0.8	* 0.3	16.1
<b>Total(b)</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>
Tenure type						
Owners	29.0	78.4	69.1	40.9	37.0	46.1
Purchasers	16.5	6.0	8.0	36.9	46.2	34.1
Renters						
Government	12.3	5.4	6.7	2.9	* 0.8	2.8
Private	29.9	6.3	10.7	14.2	11.5	12.0
Other	* 2.1	* 1.3	* 1.4	2.3	2.1	2.0
<b>Total renters</b>	<b>44.4</b>	<b>12.9</b>	<b>18.8</b>	<b>19.4</b>	<b>14.3</b>	<b>16.9</b>
Other	* 8.4	* 2.1	3.3	2.2	2.1	2.4
<b>Total(c)</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>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 14. COUPLE INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PERCENTAGE CONTRIBUTION OF GOVERNMENT PENSIONS AND ALLOWANCES TO GROSS INCOME  
AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Percentage contribution of government pensions and allowances to gross income				All couple income units(a)
	Nil or less than 1	1 to less than 20	20 to less than 90	90 and over	
	— '000 —				
Gross weekly income (\$)					
No income	—	—	—	—	* 14.6
Negative income	—	—	—	—	32.8
1 — 119	35.8	**2.4	* 8.3	28.5	75.0
120 — 159	* 5.4	—	* 3.8	* 17.0	26.2
160 — 199	* 8.8	**2.7	* 4.8	* 11.7	28.0
200 — 299	41.3	* 14.7	51.0	368.9	475.9
300 — 399	81.1	28.2	133.7	186.0	429.0
400 — 499	102.7	63.6	92.8	51.8	310.9
500 — 599	123.1	127.7	73.3	* 12.9	337.0
600 — 699	123.8	139.0	49.7	**0.9	313.4
700 — 799	135.5	124.5	25.6	—	285.6
800 — 999	312.8	269.3	* 13.9	—	596.0
1000 — 1199	283.6	152.2	**2.4	—	438.2
1200 — 1499	302.5	100.9	* 4.0	—	407.5
1500 — 1999	235.6	51.7	**2.0	—	289.3
2000 and over	134.2	* 8.0	**2.1	—	144.3
<b>Total</b>	<b>1,926.3</b>	<b>1,085.0</b>	<b>467.4</b>	<b>677.6</b>	<b>4,203.6</b>
	— Dollars per week —				
Mean income	1,115	869	474	292	830
Median income	994	823	430	284	717
	— Per cent of income units —				
Principal source of income					
Wage or salary	81.7	85.2	29.3	..	62.7
Own business or partnership income	10.5	11.2	9.2	..	8.8
Other private income	7.8	3.5	15.9	..	6.3
Government pensions and allowances	..	..	45.7	100.0	21.2
<b>Total(b)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Type of income unit					
With dependent children					
1 child	13.5	25.2	6.6	9.6	15.1
2 children	9.9	45.4	14.6	8.2	19.3
3 or more children	4.2	21.9	18.2	8.7	11.2
<b>Total</b>	<b>27.6</b>	<b>92.5</b>	<b>39.3</b>	<b>26.5</b>	<b>45.6</b>
Without dependent children and reference person aged					
15 — 44	27.5	* 1.5	* 3.3	3.5	14.1
45 — 64	39.6	2.7	17.8	23.9	25.1
65 and over	5.3	3.3	39.6	46.0	15.2
<b>Total</b>	<b>72.4</b>	<b>7.5</b>	<b>60.7</b>	<b>73.5</b>	<b>54.4</b>
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Number of earners					
None	5.9	2.9	48.2	97.7	24.9
One	25.2	44.1	38.5	* 1.4	27.7
Two	68.9	52.9	13.3	* 0.9	47.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure type					
Owners	44.8	33.0	62.9	58.9	46.1
Purchasers	37.9	49.8	16.5	10.2	34.1
Renters					
Government	* 0.7	2.0	4.2	9.4	2.8
Private	11.9	10.7	11.9	14.8	12.0
Other	1.9	2.6	* 1.4	* 1.7	2.0
<b>Total renters</b>	<b>14.5</b>	<b>15.3</b>	<b>17.5</b>	<b>26.0</b>	<b>16.9</b>
Other	2.2	1.9	* 2.0	4.5	2.4
<b>Total(c)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) Includes income units with nil or negative total income. (b) Includes income units with nil or negative income from all sources. (c) Includes income units whose tenure type was not reported.

TABLE 15. ONE-PARENT INCOME UNITS: SELECTED CHARACTERISTICS BY GROSS WEEKLY INCOME QUINTILE GROUP  
AUSTRALIA, 1994-95

Characteristics of income units	Gross weekly income quintile					All one-parent income units
	Lowest	Second	Third	Fourth	Highest	
— Dollars per week —						
Upper boundary of quintile group	228	291	387	531	..	..
Mean income	168	259	338	456	722	388
Median income	194	261	341	457	646	340
— Per cent of income units —						
Principal source of income						
Wage or salary	* 5.5	**2.8	* 8.1	55.3	93.4	32.8
Own business or partnership income	**3.1	—	**1.5	**4.0	**2.3	* 2.2
Other private income	**2.1	**0.7	**1.8	* 8.4	**2.2	* 3.0
Government pensions and allowances	85.9	96.6	88.6	32.3	**2.0	61.3
<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>
Sex of parent						
Male	* 14.3	* 9.0	**3.6	* 17.9	* 20.0	12.9
Female	85.7	91.0	96.4	82.1	80.0	87.1
<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>
Age of parent						
15 — 24	* 19.6	* 19.1	* 8.6	**2.5	**0.4	10.1
25 — 44	70.2	65.2	81.4	76.0	80.0	74.6
45 and over	* 10.2	* 15.6	* 10.0	* 21.5	* 19.6	15.4
<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>
Number of dependent children						
1 child	78.0	57.4	23.8	52.5	46.2	51.4
2 or more children	* 22.0	42.6	76.2	47.5	53.8	48.6
<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>
Labour force status						
In the labour force						
Employed full-time	* 13.5	**3.5	* 7.4	36.6	81.3	28.3
Employed part-time	* 6.4	* 6.1	* 19.6	39.7	* 16.7	17.7
<i>Total employed</i>	<i>* 19.9</i>	<i>* 9.6</i>	<i>26.9</i>	<i>76.4</i>	<i>98.0</i>	<i>45.9</i>
Unemployed	* 15.4	* 18.1	* 12.1	**2.0	—	9.6
<i>Total labour force</i>	<i>35.4</i>	<i>27.7</i>	<i>39.0</i>	<i>78.3</i>	<i>98.0</i>	<i>55.5</i>
Not in the labour force	64.6	72.3	61.0	* 21.7	**2.0	44.5
<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>
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	**4.3	**2.8	**1.3	* 7.5	* 19.3	7.0
1 and less than 20	**0.7	—	**2.9	28.5	61.9	18.7
20 and less than 50	* 5.7	**2.2	* 8.1	33.2	* 17.2	13.2
50 and less than 90	**4.7	28.2	45.9	27.1	**0.7	21.5
90 and over	81.2	66.8	41.8	**3.7	**0.9	38.9
<b>Total(b)</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>
Tenure type						
Owners	* 13.2	* 9.5	* 18.5	25.3	* 17.6	16.8
Purchasers	* 7.4	* 12.2	* 12.2	25.4	41.5	19.7
Renters						
Government	37.2	27.6	* 15.3	* 11.3	* 7.0	19.6
Private	* 23.0	41.7	39.0	27.4	28.4	32.0
Other	* 5.1	* 6.4	* 11.7	* 5.4	**2.0	6.1
<i>Total renters</i>	<i>65.2</i>	<i>75.6</i>	<i>65.9</i>	<i>44.1</i>	<i>37.4</i>	<i>57.8</i>
Other	* 11.4	**2.7	**3.3	**3.9	**3.4	4.9
<b>Total(c)</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>
— '000 —						
Estimated number of income units						
Capital city	48.3	44.1	50.1	56.5	54.2	253.2
Rest of State	28.0	34.6	29.4	20.1	23.0	135.1
<b>Total</b>	<b>76.3</b>	<b>78.7</b>	<b>79.5</b>	<b>76.6</b>	<b>77.2</b>	<b>388.3</b>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

TABLE 16. ONE-PARENT INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY AGE OF PARENT  
AUSTRALIA, 1994-95

Gross weekly income and characteristics of income units	Age of parent				All one-parent income units
	15 - 24	25 - 34	35 - 44	45 and over	
	— '000 —				
Gross weekly income (\$)					
No income	—	—	—	**0.3	**0.3
Negative income	—	**1.6	—	**0.7	**2.3
1 — 159	**1.0	* 4.0	**2.1	**1.4	* 8.4
160 — 199	* 6.1	* 10.0	* 16.6	**1.9	34.6
200 — 299	23.7	35.7	41.8	* 15.9	117.1
300 — 399	* 6.1	36.0	24.6	* 7.9	74.7
400 — 499	**1.9	* 15.2	28.4	* 15.4	60.9
500 — 599	**0.3	* 10.8	18.4	* 5.3	34.8
600 — 699	—	* 7.5	* 14.5	**1.4	23.4
700 and over	—	* 7.5	* 14.8	* 9.6	31.9
<b>Total</b>	<b>39.1</b>	<b>128.3</b>	<b>161.3</b>	<b>59.6</b>	<b>388.3</b>
	— Dollars per week —				
Mean income	252	366	420	439	388
Median income	243	331	368	410	340
	— Per cent of income units —				
Principal source of income					
Wage or salary	—	24.3	42.8	45.4	32.8
Own business or partnership income	—	**1.0	* 3.7	**1.9	* 2.2
Other private income	—	**1.8	* 3.7	**5.9	* 3.0
Government pensions and allowances	99.9	71.7	49.7	45.2	61.3
<b>Total(a)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Sex of parent					
Male	**4.7	* 6.6	14.0	* 28.5	12.9
Female	95.3	93.4	86.0	71.5	87.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Number of dependent children					
1 child	82.2	37.6	44.4	79.5	51.4
2 or more children	* 17.8	62.4	55.6	* 20.5	48.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Labour force status					
In the labour force					
Employed full-time	—	22.2	37.4	35.4	28.3
Employed part-time	* 10.0	17.8	17.7	* 22.4	17.7
<b>Total employed</b>	<b>* 10.0</b>	<b>39.9</b>	<b>55.0</b>	<b>57.8</b>	<b>45.9</b>
Unemployed	* 10.3	* 5.6	12.7	* 9.0	9.6
<b>Total labour force</b>	<b>* 20.2</b>	<b>45.5</b>	<b>67.8</b>	<b>66.8</b>	<b>55.5</b>
Not in the labour force	79.8	54.5	32.2	33.2	44.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Per cent contribution of government pensions and allowances to gross income					
Nil and less than 1	—	* 4.6	* 9.0	* 11.3	7.0
1 and less than 20	—	14.7	23.4	* 26.7	18.7
20 and less than 50	**0.9	* 8.6	17.8	* 18.6	13.2
50 and less than 90	* 20.5	29.0	17.7	* 16.5	21.5
90 and over	78.6	41.9	32.0	* 25.4	38.9
<b>Total(b)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure type					
Owners	—	* 5.5	18.8	46.8	16.8
Purchasers	**6.7	19.3	27.0	* 9.2	19.7
Renters					
Government	* 23.2	25.5	16.7	* 12.8	19.6
Private	50.3	35.1	27.7	* 25.0	32.0
Other	* 14.4	* 8.9	* 3.0	**3.3	6.1
<b>Total renters</b>	<b>87.9</b>	<b>69.5</b>	<b>47.4</b>	<b>41.1</b>	<b>57.8</b>
Other	**0.1	* 5.0	* 6.8	**3.0	4.9
<b>Total(c)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.



**TABLE 17. ONE-PARENT INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PRINCIPAL SOURCE OF INCOME, AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Principal source of income			All one-parent income units(b)
	Private income		Government pensions and allowances	
	Earned income	Total(a)		
	— '000 —			
Gross weekly income (\$)				
No income	—	—	—	**0.3
Negative income	—	—	—	**2.3
1 — 159	**1.7	**3.3	* 5.1	* 8.4
160 — 199	**2.8	**2.8	31.8	34.6
200 — 299	* 4.3	* 4.9	112.2	117.1
300 — 399	* 7.7	* 9.1	65.6	74.7
400 — 499	34.0	39.8	21.0	60.9
500 — 599	30.5	32.8	**2.0	34.8
600 — 699	22.9	23.1	**0.3	23.4
700 and over	31.9	31.9	—	31.9
<b>Total</b>	<b>135.8</b>	<b>147.6</b>	<b>238.1</b>	<b>388.3</b>
	— Dollars per week —			
Mean income	585	570	283	388
Median income	552	538	271	340
	— Per cent of income units —			
Sex of parent				
Male	25.1	24.2	* 6.0	12.9
Female	74.9	75.8	94.0	87.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Age of parent				
15 — 24	—	—	16.4	10.1
25 — 44	79.2	78.5	72.3	74.6
45 and over	20.8	21.5	11.3	15.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Number of dependent children				
1 child	56.8	57.1	48.1	51.4
2 or more children	43.2	42.9	51.9	48.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Per cent contribution of government pensions and allowances to gross income				
Nil and less than 1	17.6	18.4	..	7.0
1 and less than 20	52.5	49.1	..	18.7
20 and less than 50	29.9	32.5	**1.4	13.2
50 and less than 90	..	..	35.1	21.5
90 and over	..	..	63.5	38.9
<b>Total(c)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure type				
Owners	23.0	25.4	11.5	16.8
Purchasers	34.0	32.7	11.2	19.7
Renters				
Government	* 7.7	* 7.0	27.7	19.6
Private	26.5	25.6	36.3	32.0
Other	* 3.3	* 3.0	8.1	6.1
<b>Total renters</b>	<b>37.5</b>	<b>35.7</b>	<b>72.1</b>	<b>57.8</b>
Other	* 4.8	* 5.6	* 4.3	4.9
<b>Total(d)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

(c) Includes income units with nil or negative total income. (d) Includes income units whose tenure type was not reported.

**TABLE 18. ONE-PARENT INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY LABOUR FORCE STATUS AND SEX, AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	In labour force			Not in labour force	Male	Female	All one-parent income units
	Employed	Unemployed	Total				
— '000 —							
Gross weekly income (\$)							
No income	—	—	—	**0.3	—	**0.3	**0.3
Negative income	**2.3	—	**2.3	—	—	**2.3	**2.3
1 — 159	**3.3	**1.4	* 4.7	* 3.7	**2.1	* 6.4	* 8.4
160 — 199	* 5.6	* 6.7	* 12.3	22.3	* 6.5	28.1	34.6
200 — 299	* 12.0	18.7	30.6	86.5	* 9.5	107.6	117.1
300 — 399	23.4	* 8.8	32.2	42.5	**2.9	71.8	74.7
400 — 499	44.0	**1.5	45.5	* 15.4	* 9.4	51.5	60.9
500 — 599	32.9	—	32.9	**1.9	* 7.4	27.4	34.8
600 — 699	23.1	—	23.1	**0.3	**2.0	21.3	23.4
700 and over	31.9	—	31.9	—	* 10.2	21.6	31.9
<b>Total</b>	<b>178.3</b>	<b>37.1</b>	<b>215.4</b>	<b>172.8</b>	<b>50.0</b>	<b>338.3</b>	<b>388.3</b>
--- Dollars per week ---							
Mean income	519	263	475	280	462	377	388
Median income	493	255	458	267	435	333	340
— Per cent of income units —							
Principal source of income							
Wage or salary	71.4	—	59.1	—	59.8	28.8	32.8
Own business or partnership income	* 4.7	—	* 3.9	—	* 8.3	* 1.3	* 2.2
Other private income	* 2.5	**0.7	* 2.2	* 4.1	**3.2	* 3.0	* 3.0
Government pensions and allowances	20.1	99.3	33.8	95.7	* 28.7	66.2	61.3
<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>
Sex of parent							
Male	20.6	* 20.9	20.6	* 3.2	100.0	—	12.9
Female	79.4	79.1	79.4	96.8	—	100.0	87.1
<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>
Age of parent							
15 — 24	* 2.2	* 10.8	* 3.7	18.0	**3.7	11.0	10.1
25 — 44	78.5	74.6	77.8	70.5	62.3	76.4	74.6
45 and over	19.3	* 14.5	18.5	11.4	* 34.0	12.6	15.4
<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>
Number of dependent children							
1 child	55.8	53.7	55.4	46.3	62.1	49.8	51.4
2 or more children	44.2	* 46.3	44.6	53.7	37.9	50.2	48.6
<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>
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	15.2	—	12.6	—	* 32.0	* 3.3	7.0
1 and less than 20	40.7	—	33.7	—	* 20.0	18.5	18.7
20 and less than 50	24.6	**0.7	20.5	* 4.1	* 19.3	12.3	13.2
50 and less than 90	15.8	* 19.3	16.4	28.0	**3.8	24.1	21.5
90 and over	* 2.5	80.1	15.8	67.7	* 24.8	41.0	38.9
<b>Total(b)</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>
Tenure type							
Owners	20.3	* 15.7	19.5	13.5	* 21.5	16.1	16.8
Purchasers	32.7	**4.1	27.8	* 9.6	* 24.8	18.9	19.7
Renters							
Government	* 8.5	* 22.8	11.0	30.4	* 12.2	20.7	19.6
Private	27.9	* 46.3	31.1	33.1	* 22.1	33.5	32.0
Other	* 4.7	* 11.0	* 5.8	* 6.6	**6.8	6.1	6.1
<b>Total renters</b>	<b>41.1</b>	<b>80.1</b>	<b>47.8</b>	<b>70.2</b>	<b>41.1</b>	<b>60.3</b>	<b>57.8</b>
Other	* 5.3	—	* 4.4	* 5.5	* 10.8	* 4.1	4.9
<b>Total(c)</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>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 19. ONE-PARENT INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY  
PERCENTAGE CONTRIBUTION OF GOVERNMENT PENSIONS AND ALLOWANCES TO GROSS INCOME  
AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Percentage contribution of government pensions and allowances to gross income			All one-parent income units(a)
	Nil or less than 20	20 to less than 90	90 and over	
	— '000 —			
Gross weekly income (\$)				
No income	—	—	—	**0.3
Negative income	—	—	—	**2.3
1 — 159	**3.3	—	* 5.1	* 8.4
160 — 199	—	* 4.5	30.0	34.6
200 — 299	**2.7	29.2	85.2	117.1
300 — 399	**3.4	44.0	27.4	74.7
400 — 499	22.1	35.9	**2.8	60.9
500 — 599	19.8	* 14.3	**0.7	34.8
600 — 699	20.1	**3.3	—	23.4
700 and over	28.3	**3.6	—	31.9
<b>Total</b>	<b>99.7</b>	<b>134.8</b>	<b>151.2</b>	<b>388.3</b>
	— Dollars per week —			
Mean income	614	390	249	388
Median income	577	380	244	340
	— Per cent of income units —			
Principal source of income				
Wage or salary	91.0	27.2	..	32.8
Own business or partnership income	* 4.5	* 2.9	..	* 2.2
Other private income	* 4.4	* 5.5	..	* 3.0
Government pensions and allowances	..	64.5	100.0	61.3
<b>Total(b)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Sex of parent				
Male	26.1	* 8.6	* 8.2	12.9
Female	73.9	91.4	91.8	87.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Age of parent				
15 — 24	—	* 6.2	20.3	10.1
25 — 44	77.3	78.3	69.7	74.6
45 and over	22.7	15.5	* 10.0	15.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Number of dependent children				
1 child	65.6	42.0	50.8	51.4
2 or more children	34.4	58.0	49.2	48.6
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Labour force status				
In the labour force				
Employed full-time	84.9	15.8	**1.1	28.3
Employed part-time	* 15.1	37.6	**1.8	17.7
<b>Total employed</b>	<b>100.0</b>	<b>53.4</b>	* 2.9	45.9
Unemployed	—	* 5.5	19.6	9.6
<b>Total labour force</b>	<b>100.0</b>	<b>58.9</b>	22.6	55.5
Not in the labour force	—	41.1	77.4	44.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure type				
Owners	23.6	20.5	* 9.2	16.8
Purchasers	36.7	21.5	* 6.2	19.7
Renters				
Government	* 7.0	15.7	31.8	19.6
Private	23.2	31.4	38.8	32.0
Other	**3.1	* 7.1	* 7.5	6.1
<b>Total renters</b>	<b>33.3</b>	<b>54.2</b>	<b>78.1</b>	<b>57.8</b>
Other	* 5.5	* 3.8	* 5.1	4.9
<b>Total(c)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) Includes income units with nil or negative total income. (b) Includes income units with nil or negative income from all sources. (c) Includes income units whose tenure type was not reported.

**TABLE 20. ONE-PERSON INCOME UNITS: SELECTED CHARACTERISTICS BY GROSS WEEKLY INCOME QUINTILE GROUP  
AUSTRALIA, 1994-95**

Characteristics of income units	Gross weekly income quintile					All one-person income units
	Lowest	Second	Third	Fourth	Highest	
— Dollars per week —						
Upper boundary of quintile group	150	192	373	540	..	..
Mean income	67	169	269	447	827	356
Median income	75	167	257	446	694	256
— Per cent of income units —						
Principal source of income						
Wage or salary	13.9	8.3	53.9	90.6	93.2	52.0
Own business or partnership income	2.7	**0.2	4.2	3.6	4.3	3.0
Other private income	17.2	2.4	11.0	5.4	2.4	7.6
Government pensions and allowances	45.2	89.0	30.8	**0.4	**0.1	33.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Sex						
Male	53.2	33.6	46.1	61.2	63.6	51.5
Female	46.8	66.4	53.9	38.8	36.4	48.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Age						
15 — 24	61.4	14.4	42.7	42.0	21.0	36.3
25 — 44	17.7	11.1	15.6	40.6	59.0	28.8
45 — 64	12.2	21.5	13.3	13.8	18.2	15.8
65 and over	8.6	53.0	28.3	3.6	* 1.8	19.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Labour force status						
In the labour force						
Employed	26.6	11.9	62.4	95.1	98.3	58.8
Unemployed	30.9	10.7	* 1.7	**0.4	**0.1	8.7
Total labour force	57.5	22.5	64.1	95.4	98.4	67.5
Not in the labour force	42.5	77.5	35.9	4.6	* 1.6	32.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income						
Nil and less than 1	27.5	9.2	59.3	96.0	97.4	57.8
1 and less than 20	**0.2	* 0.4	2.2	* 0.5	* 1.1	0.9
20 and less than 50	* 1.3	* 1.3	7.8	3.1	* 1.3	3.0
50 and less than 90	* 1.8	6.2	12.5	**0.1	**0.1	4.2
90 and over	43.4	82.8	18.1	**0.3	—	29.0
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type						
Owners	12.2	45.1	24.8	10.8	15.2	21.7
Purchasers	2.4	3.2	5.0	9.0	19.8	7.9
Renters						
Government	3.9	11.6	3.5	* 1.1	* 0.8	4.2
Private	13.8	12.9	21.5	27.1	31.6	21.4
Resident relative	14.9	8.6	20.6	22.0	13.5	15.9
Other	4.8	3.8	4.0	6.0	5.6	4.8
Total renters	37.5	36.8	49.5	56.2	51.5	46.3
Other	46.3	14.8	20.5	21.2	12.0	22.9
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0
— '000 —						
Estimated number of income units						
Capital city	628.7	513.9	562.8	637.6	697.2	3,040.3
Rest of State	246.0	371.9	311.6	242.9	179.7	1,352.2
Total	874.7	885.8	874.5	880.5	876.9	4,392.4

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 21. ONE-PERSON INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY AGE  
AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Age of the person						All one-person income units
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 and over	
	— '000 —						
Gross weekly income (\$)							
No income	156.2	21.9	* 7.1	* 9.8	* 5.8	* 8.3	209.0
Negative income	**1.3	**3.2	* 4.9	**2.4	* 5.1	—	* 16.9
1 — 119	271.8	30.6	* 10.1	* 13.2	26.3	36.8	388.8
120 — 159	141.4	65.5	39.4	31.4	38.8	62.1	378.7
160 — 199	100.2	44.6	37.1	60.4	119.8	460.2	822.2
200 — 299	215.2	38.3	21.8	28.2	35.0	185.2	523.7
300 — 399	200.3	73.0	47.2	35.5	19.9	49.5	425.4
400 — 499	252.4	152.6	55.6	49.6	33.6	19.5	563.3
500 - 599	118.4	130.5	46.0	33.8	* 12.8	* 4.6	346.1
600 — 699	76.3	121.4	29.8	34.5	* 14.8	**2.8	279.7
700 — 799	20.9	73.2	24.2	18.8	* 9.6	* 3.9	150.6
800 — 999	* 17.4	65.2	37.0	24.5	* 5.6	* 3.9	153.5
1000 — 1499	* 8.3	31.7	27.1	* 6.5	**2.8	* 3.8	80.3
1500 and over	* 12.6	* 17.2	* 8.4	* 12.6	**3.6	—	54.3
<b>Total</b>	<b>1,592.7</b>	<b>868.9</b>	<b>395.6</b>	<b>361.2</b>	<b>333.5</b>	<b>840.6</b>	<b>4,392.4</b>
	— Dollars per week —						
Mean income	292	519	526	450	303	208	356
Median income	253	499	450	399	178	173	256
	— Per cent of income units —						
Principal source of income							
Wage or salary	66.4	75.7	68.3	57.4	23.7	* 1.4	52.0
Own business or partnership income	1.6	4.3	7.5	6.6	* 3.1	* 0.8	3.0
Other private income	6.9	3.4	* 3.1	7.1	14.0	13.2	7.6
Government pensions and allowances	17.6	13.9	18.3	26.0	56.0	83.7	33.2
<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>
Sex							
Male	55.9	65.5	66.9	47.8	39.8	27.8	51.5
Female	44.1	34.5	33.1	52.2	60.2	72.2	48.5
<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>
Labour force status							
In the labour force							
Employed	72.1	84.0	79.3	69.5	33.1	3.4	58.8
Unemployed	13.0	8.7	11.7	11.2	* 4.6	—	8.7
<i>Total labour force</i>	<i>85.0</i>	<i>92.7</i>	<i>91.0</i>	<i>80.7</i>	<i>37.8</i>	<i>3.4</i>	<i>67.5</i>
Not in the labour force	15.0	7.3	9.0	19.3	62.2	96.6	32.5
<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>
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	68.9	81.0	76.3	67.3	36.3	8.7	57.8
1 and less than 20	* 1.0	**0.1	**0.3	* 1.6	* 1.9	* 1.1	0.9
20 and less than 50	2.7	2.1	* 2.0	* 1.7	* 2.6	5.6	3.0
50 and less than 90	1.9	* 1.6	**0.5	* 1.8	8.1	12.3	4.2
90 and over	15.8	12.2	17.8	24.2	47.8	71.3	29.0
<b>Total(b)</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>
Tenure type							
Owners	* 0.6	4.7	17.7	33.2	54.5	62.9	21.7
Purchasers	2.0	13.9	17.5	17.5	8.4	4.0	7.9
Renters							
Government	* 0.6	* 1.6	* 4.4	6.2	9.7	10.4	4.2
Private	20.0	35.6	29.4	24.6	14.2	6.8	21.4
Resident relative	27.4	17.5	11.3	5.4	* 2.9	4.2	15.9
Other	4.4	7.9	6.4	* 4.9	* 3.5	2.2	4.8
<i>Total renters</i>	<i>52.5</i>	<i>62.6</i>	<i>51.5</i>	<i>41.2</i>	<i>30.4</i>	<i>23.7</i>	<i>46.3</i>
Other	43.5	16.4	11.9	7.2	6.7	9.1	22.9
<b>Total(c)</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>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 22. ONE-PERSON INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PRINCIPAL SOURCE OF INCOME, AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	Principal source of income						All one-person income units(a)
	Private income					Government pensions and allowances	
	Earned income			Other private income	Total		
	Wage or salary	Own business or partnership	Total				
— '000							
Gross weekly income (\$)							
No income	**0.9	—	**0.9	41.4	42.3	—	209.0
Negative income	—	—	—	—	—	—	* 16.9
1 — 119	79.7	21.4	101.1	92.9	194.0	194.8	388.8
120 — 159	58.0	**2.4	60.4	21.7	82.1	296.6	378.7
160 — 199	61.6	**1.8	63.4	22.0	85.4	736.8	822.2
200 — 299	240.8	* 17.1	257.9	57.5	315.3	208.3	523.7
300 — 399	329.1	33.1	362.2	45.1	407.4	* 18.0	425.4
400 — 499	517.2	* 15.1	532.4	29.7	562.1	**1.2	563.3
500 — 599	332.2	* 6.5	338.7	* 6.4	345.1	**1.1	346.1
600 — 699	271.8	* 4.7	276.5	**3.1	279.7	—	279.7
700 — 799	139.0	* 5.2	144.2	* 6.5	150.6	—	150.6
800 — 999	140.1	* 7.8	147.9	* 4.4	152.3	**1.2	153.5
1000 — 1199	44.9	**2.7	47.6	**2.0	49.6	—	49.6
1200 — 1499	25.0	**3.0	28.0	**2.7	30.7	—	30.7
1500 — 1999	21.4	* 8.6	30.0	**0.6	30.6	—	30.6
2000 and over	21.0	**2.7	23.7	—	23.7	—	23.7
<b>Total</b>	<b>2,282.7</b>	<b>132.2</b>	<b>2,414.9</b>	<b>335.8</b>	<b>2,750.8</b>	<b>1,458.0</b>	<b>4,392.4</b>
Dollars per week —							
Mean income	513	607	518	222	482	164	356
Median income	461	388	457	193	430	165	256
— Per cent of income units —							
Sex							
Male	59.1	82.6	60.4	48.2	58.9	36.5	51.5
Female	40.9	17.4	39.6	51.8	41.1	63.5	48.5
<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>
Age							
15 — 24	46.3	18.7	44.8	32.8	43.3	19.3	36.3
25 — 44	40.6	50.5	41.2	12.4	37.7	13.3	28.8
45 — 64	12.5	25.8	13.3	21.6	14.3	19.2	15.8
65 and over	* 0.5	* 5.0	0.8	33.1	4.7	48.2	19.1
<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>
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	96.4	94.5	96.3	63.9	92.4	..	57.8
1 and less than 20	1.0	**1.5	1.0	* 4.5	1.4	..	0.9
20 and less than 50	2.6	* 4.0	2.6	19.0	4.6	**0.1	3.0
50 and less than 90	..	..	..	..	..	12.5	4.2
90 and over	..	..	..	..	..	87.4	29.0
<b>Total(b)</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>
Tenure type							
Owners	8.7	26.9	9.7	42.2	13.7	38.4	21.7
Purchasers	11.1	14.6	11.3	* 5.2	10.5	3.4	7.9
Renters							
Government	1.2	—	1.1	* 1.7	1.2	10.4	4.2
Private	26.6	26.2	26.6	14.0	25.1	15.2	21.4
Resident relative	21.9	* 6.0	21.0	* 4.0	18.9	11.5	15.9
Other	5.4	* 4.5	5.4	* 3.2	5.1	4.5	4.8
<b>Total renters</b>	<b>55.1</b>	<b>36.7</b>	<b>54.1</b>	<b>23.0</b>	<b>50.3</b>	<b>41.5</b>	<b>46.3</b>
Other	23.4	21.6	23.3	29.4	24.0	16.4	22.9
<b>Total(c)</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>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 23. ONE-PERSON INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY LABOUR FORCE STATUS AND SEX, AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	In labour force			Not in labour force	Male	Female	All one-person income units
	Employed	Unemployed	Total				
	— '000 —						
Gross weekly income (\$)							
No income	31.6	68.0	99.7	109.4	119.0	90.0	209.0
Negative income	* 13.5	**1.2	* 14.7	**2.2	* 13.0	* 3.9	* 16.9
1 — 119	130.6	92.5	223.1	165.7	185.4	203.4	388.8
120 — 159	79.2	139.2	218.4	160.3	200.2	178.5	378.7
160 — 199	89.2	69.0	158.2	664.0	262.9	559.3	822.2
200 — 299	286.5	* 9.9	296.4	227.2	226.7	296.9	523.7
300 — 399	368.4	**2.3	370.7	54.7	235.4	190.0	425.4
400 — 499	537.7	—	537.7	25.6	333.5	229.7	563.3
500 — 599	340.2	**0.8	340.9	* 5.2	213.4	132.8	346.1
600 — 699	278.5	—	278.5	**1.1	174.1	105.6	279.7
700 — 799	145.4	**0.3	145.7	* 4.9	76.9	73.7	150.6
800 — 999	149.3	—	149.3	* 4.2	117.3	36.2	153.5
1000 — 1199	48.7	—	48.7	**0.9	37.5	* 12.1	49.6
1200 — 1499	29.7	—	29.7	**1.0	25.9	* 4.8	30.7
1500 — 1999	30.1	**0.5	30.6	—	26.1	* 4.5	30.6
2000 and over	23.7	—	23.7	—	* 15.5	* 8.3	23.7
<b>Total</b>	<b>2,582.3</b>	<b>383.9</b>	<b>2,966.1</b>	<b>1,426.3</b>	<b>2,262.8</b>	<b>2,129.6</b>	<b>4,392.4</b>
— Dollars per week —							
Mean income	494	110	445	171	403	305	356
Median income	445	140	411	166	355	206	256
— Per cent of income units —							
Principal source of income							
Wage or salary	88.4	—	77.0	—	59.7	43.8	52.0
Own business or partnership income	5.0	**0.2	4.4	**0.1	4.8	1.1	3.0
Other private income	2.0	10.2	3.1	17.2	7.2	8.2	7.6
Government pensions and allowances	3.0	74.3	12.3	76.7	23.6	43.4	33.2
<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>
Sex							
Male	60.3	61.6	60.5	32.9	100.0	—	51.5
Female	39.7	38.4	39.5	67.1	—	100.0	48.5
<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>
Age							
15 — 24	44.5	53.8	45.7	16.7	39.3	33.0	36.3
25 — 44	40.4	31.7	39.3	7.0	36.8	20.2	28.8
45 — 64	14.0	14.5	14.1	19.4	13.5	18.3	15.8
65 and over	1.1	—	1.0	56.9	10.3	28.5	19.1
<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>
Per cent contribution of government pensions and allowances to gross income							
Nil and less than 1	91.7	6.4	80.6	10.5	67.1	48.0	57.8
1 and less than 20	1.0	**0.2	0.9	* 1.0	0.9	0.9	0.9
20 and less than 50	2.6	* 1.0	2.4	4.1	2.7	3.3	3.0
50 and less than 90	2.0	* 1.3	1.9	8.8	3.2	5.2	4.2
90 and over	1.0	73.0	10.3	67.9	20.3	38.3	29.0
<b>Total(b)</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>
Tenure type							
Owners	10.2	8.8	10.0	45.9	14.5	29.2	21.7
Purchasers	11.1	* 2.4	10.0	3.5	8.5	7.2	7.9
Renters							
Government	1.2	* 3.8	1.6	9.7	3.1	5.3	4.2
Private	26.6	24.5	26.3	11.1	24.9	17.5	21.4
Resident relative	20.2	22.8	20.6	6.2	17.7	14.0	15.9
Other	5.5	5.3	5.5	3.6	5.9	3.7	4.8
<b>Total renters</b>	<b>53.5</b>	<b>56.3</b>	<b>53.9</b>	<b>30.5</b>	<b>51.6</b>	<b>40.6</b>	<b>46.3</b>
Other	23.6	31.9	24.7	19.3	23.7	22.1	22.9
<b>Total(c)</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>

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 24. ONE-PERSON INCOME UNITS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS BY PERCENTAGE CONTRIBUTION OF GOVERNMENT PENSIONS AND ALLOWANCES TO GROSS INCOME AUSTRALIA, 1994-95**

<i>Gross weekly income and characteristics of income units</i>	<i>Percentage contribution of government pensions and allowances to gross income</i>			<i>All one-person income units(a)</i>
	<i>Nil or less than 20</i>	<i>20 to less than 90</i>	<i>90 and over</i>	
	— '000 —			
Gross weekly income (\$)				
No income	—	—	—	209.0
Negative income	—	—	—	* 16.9
1 — 119	189.2	* 14.3	185.3	388.8
120 — 159	75.2	21.4	282.1	378.7
160 — 199	72.7	68.0	681.5	822.2
200 — 299	267.1	142.9	113.6	523.7
300 — 399	383.1	32.1	* 10.1	425.4
400 — 499	545.0	* 17.8	**0.5	563.3
500 — 599	338.6	* 6.5	**1.1	346.1
600 — 699	273.4	* 6.2	—	279.7
700 — 799	148.7	**1.9	—	150.6
800 — 999	152.3	**1.2	—	153.5
1000 — 1199	49.6	—	—	49.6
1200 — 1499	30.7	—	—	30.7
1500 — 1999	30.6	—	—	30.6
2000 and over	23.7	—	—	23.7
<b>Total</b>	<b>2,580.0</b>	<b>312.3</b>	<b>1,274.2</b>	<b>4,392.4</b>
	— Dollars per week —			
Mean income	498	251	158	356
Median income	448	217	164	256
	— Per cent of income units —			
Principal source of income				
Wage or salary	86.2	18.7	—	52.0
Own business or partnership income	4.9	* 1.7	—	3.0
Other private income	8.9	20.7	—	7.6
Government pensions and allowances	—	58.8	100.0	33.2
<b>Total(b)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Sex				
Male	59.7	42.4	36.0	51.5
Female	40.3	57.6	64.0	48.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Age				
15 — 24	43.1	23.0	19.7	36.3
25 — 44	39.1	13.5	13.9	28.8
45 — 64	14.6	15.5	19.4	15.8
65 and over	3.2	48.0	47.1	19.1
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Labour force status				
In the labour force				
Employed	92.7	38.3	2.0	58.8
Unemployed	1.0	* 2.8	22.0	8.7
<i>Total labour force</i>	<i>93.7</i>	<i>41.2</i>	<i>24.0</i>	<i>67.5</i>
Not in the labour force	6.3	58.8	76.0	32.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure type				
Owners	12.9	46.0	35.9	21.7
Purchasers	10.9	* 3.9	3.4	7.9
Renters				
Government	1.0	* 3.5	11.5	4.2
Private	25.3	18.3	15.2	21.4
Resident relative	19.5	8.9	12.1	15.9
Other	5.3	* 3.0	4.7	4.8
<i>Total renters</i>	<i>51.1</i>	<i>33.7</i>	<i>43.5</i>	<i>46.3</i>
Other	23.6	15.0	17.0	22.9
<b>Total(c)</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

(a) Includes income units with nil or negative total income. (b) Includes income units with nil or negative income from all sources. (c) Includes income units whose tenure type was not reported.



**TABLE 25. LIFE CYCLE GROUPS: GROSS WEEKLY INCOME AND SELECTED CHARACTERISTICS  
AUSTRALIA, 1994-95**

Gross weekly income and characteristics of income units	One-person aged under 35	Couple without dependent children, reference person aged under 35	Couple with dependent children and age of eldest child (years)			Couple without dependent children, reference person aged		One-person aged 65 and over
			Under 5	5 - 14	15 - 24	55 - 64	65 and over	
— '000 —								
Gross weekly income (\$)								
No income	178.1	**1.0	**1.8	* 4.9	—	**3.0	**0.9	* 8.3
Negative income	* 4.5	* 4.4	**0.5	* 8.9	**2.0	* 8.6	**2.0	—
1 — 119	302.4	**2.8	* 17.3	* 15.4	**2.8	* 10.1	* 7.6	36.8
120 — 159	206.9	**0.8	—	**3.3	**2.9	* 6.5	* 10.4	62.1
160 — 199	144.7	**3.1	**3.1	* 4.3	**1.4	* 6.0	* 8.8	460.2
200 — 299	253.5	* 14.6	* 12.9	29.0	* 10.1	127.8	235.6	185.2
300 — 399	273.3	* 17.7	39.9	71.0	26.2	75.1	167.7	49.5
400 — 499	404.9	* 13.7	30.8	74.7	21.0	50.6	79.1	19.5
500 — 599	249.0	22.2	38.9	97.8	32.1	56.5	51.7	* 4.6
600 — 699	197.8	32.4	41.6	91.8	49.2	30.6	20.6	**2.8
700 — 799	94.1	32.0	37.7	85.7	39.5	41.0	* 9.4	* 3.9
800 — 999	82.5	70.9	88.9	182.4	63.0	56.8	* 13.0	* 3.9
1000 — 1199	23.7	73.1	46.9	122.3	64.3	29.2	* 12.1	**1.1
1200 — 1499	* 16.3	74.6	41.4	103.7	60.2	25.8	* 11.8	**2.7
1500 — 1999	* 15.1	33.8	23.6	95.8	36.5	25.6	* 5.0	—
2000 and over	* 14.6	* 13.1	* 15.3	41.5	33.0	* 12.2	**1.7	—
Total	2,461.6	410.0	440.6	1,032.5	444.2	565.5	637.4	840.6
— Dollars per week —								
Mean income	372	1,017	897	928	1,053	623	412	208
Median income	357	960	788	831	902	493	322	173
— Per cent of income units —								
Principal source of income								
Wage or salary	69.6	88.1	75.2	75.6	77.9	47.3	3.6	* 1.4
Own business or partnership income	2.5	4.7	9.0	10.9	10.5	11.5	* 2.7	* 0.8
Other private income	5.7	* 1.2	* 0.9	* 1.5	* 1.2	10.3	25.0	13.2
Government pensions and allowances	16.3	4.9	14.3	11.1	10.2	28.8	68.4	83.7
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number of earners								
None	25.4	5.1	14.0	9.7	8.6	35.3	89.1	96.2
One	74.6	17.8	45.3	35.5	29.8	30.9	5.9	3.8
Two	..	77.1	40.7	54.8	61.7	33.8	4.9	..
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Per cent contribution of government pensions and allowances to gross income								
Nil and less than 1	73.2	88.6	26.5	24.9	35.6	60.7	16.0	8.7
1 and less than 20	* 0.7	* 2.5	52.8	55.0	45.8	* 2.8	5.6	* 1.1
20 and less than 50	2.5	* 2.7	6.0	7.9	7.9	5.8	10.5	5.6
50 and less than 90	1.8	**0.7	* 1.1	2.1	* 3.1	6.1	18.5	12.3
90 and over	14.5	* 4.3	13.1	8.8	7.1	22.6	48.9	71.3
Total(b)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure type								
Owners	2.1	5.0	13.5	30.6	50.8	79.2	85.1	62.9
Purchasers	6.2	49.9	52.8	47.1	37.4	10.9	5.4	4.0
Renters								
Government	1.0	**0.4	* 2.7	4.3	* 3.2	3.5	* 1.8	10.4
Private	25.5	35.1	23.7	12.6	5.9	3.4	3.5	6.8
Other	29.6	* 4.4	* 3.7	2.3	* 1.0	**0.3	* 1.1	6.4
Total renters	56.1	39.9	30.1	19.2	10.1	7.2	6.5	23.7
Other	34.0	5.0	* 3.5	2.4	* 0.8	* 2.4	* 2.3	9.1
Total(c)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) Includes income units with nil or negative income from all sources. (b) Includes income units with nil or negative total income. (c) Includes income units whose tenure type was not reported.

**TABLE 26A. ALL INCOME UNITS: INCOME UNIT TYPE BY GROSS WEEKLY INCOME QUINTILE GROUP  
AUSTRALIA, 1994-95**

Type of income unit	Gross weekly income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group (\$)	180	346	544	880	..	
	— '000 —					
<b>Couple</b>						
Reference person aged under 45						
With dependent children	53.5	86.1	196.6	468.6	624.1	1,428.9
Without dependent children	* 15.8	33.6	58.3	153.9	330.5	592.2
Total	69.3	119.7	254.9	622.5	954.6	2,021.1
Reference person aged 45 — 64						
With dependent children	* 11.6	33.1	62.8	134.3	240.1	481.8
Without dependent children	58.5	224.7	173.6	241.2	358.7	1,056.7
Total	70.1	257.8	236.4	375.5	598.8	1,538.5
Reference person aged 65 and over	26.5	341.5	180.4	54.8	40.8	643.9
All couple income units	165.8	719.0	671.8	1,052.8	1,594.2	4,203.6
<b>One-parent</b>	27.7	170.3	117.8	60.7	* 11.9	388.3
<b>One-person</b>						
Aged 15 — 24	627.7	337.4	446.9	155.3	25.3	1,592.7
Aged 25 — 64	506.3	259.2	518.7	515.0	160.0	1,959.2
Aged 65 and over	489.2	293.7	41.7	* 10.4	* 5.5	840.6
All one-person income units	1,623.2	890.3	1,007.3	680.7	190.9	4,392.4
<b>Total</b>	<b>1,816.7</b>	<b>1,779.6</b>	<b>1,796.9</b>	<b>1,794.1</b>	<b>1,796.9</b>	<b>8,984.3</b>

**TABLE 26B. ALL INCOME UNITS: INCOME UNIT TYPE BY DISPOSABLE WEEKLY INCOME QUINTILE GROUP  
AUSTRALIA, 1994-95**

Type of income unit	Disposable income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group (\$)	176	315	454	700	..	
	— '000 —					
<b>Couple</b>						
Reference person aged under 45						
With dependent children	51.7	68.5	170.1	498.8	639.9	1,428.9
Without dependent children	* 15.8	36.2	50.3	147.3	342.5	592.2
Total	67.5	104.7	220.4	646.1	982.4	2,021.1
Reference person aged 45 — 64						
With dependent children	* 12.3	26.4	56.0	139.0	248.2	481.8
Without dependent children	59.0	209.7	185.4	236.2	366.3	1,056.7
Total	71.3	236.1	241.4	375.3	614.5	1,538.5
Reference person aged 65 and over	23.0	293.0	217.0	71.5	39.5	643.9
All couple income units	161.7	633.8	678.8	1,092.9	1,636.4	4,203.6
<b>One-parent</b>	23.9	155.6	115.9	77.6	* 15.2	388.3
<b>One-person</b>						
Aged 15 — 24	645.5	385.8	409.4	131.1	20.9	1,592.7
Aged 25 — 64	491.6	302.2	556.6	489.5	119.3	1,959.2
Aged 65 and over	467.7	320.9	34.3	* 13.1	* 4.6	840.6
All one-person income units	1,604.8	1,008.8	1,000.3	633.7	144.8	4,392.4
<b>Total</b>	<b>1,790.5</b>	<b>1,798.2</b>	<b>1,795.0</b>	<b>1,804.2</b>	<b>1,796.4</b>	<b>8,984.3</b>

**TABLE 26C. ALL INCOME UNITS: INCOME UNIT TYPE BY HENDERSON EQUIVALENT INCOME QUINTILE GROUP  
AUSTRALIA, 1994-95**

Type of income unit	Henderson equivalent income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group (\$)	395	558	766	1,030	..	
	— '000 —					
Couple						
Reference person aged under 45						
With dependent children	223.2	318.9	387.4	338.1	161.3	1,428.9
Without dependent children	34.4	47.1	76.8	179.5	254.4	592.2
Total	257.6	366.0	464.2	517.6	415.7	2,021.1
Reference person aged 45 — 64						
With dependent children	53.7	86.6	104.0	116.9	120.7	481.8
Without dependent children	111.5	206.2	192.8	209.0	337.3	1,056.7
Total	165.2	292.7	296.8	325.9	457.9	1,538.5
Reference person aged 65 and over	60.6	294.9	183.2	58.4	46.8	643.9
All couple income units	483.3	953.6	944.3	901.9	920.4	4,203.6
One-parent	119.8	116.9	95.7	46.7	* 9.3	388.3
One-person						
Aged 15 — 24	499.2	191.1	295.7	354.8	251.9	1,592.7
Aged 25 — 64	395.2	219.3	298.0	459.0	587.7	1,959.2
Aged 65 and over	302.5	312.0	166.0	32.4	27.7	840.6
All one-person income units	1,196.9	722.4	759.6	846.2	867.4	4,392.4
<b>Total</b>	<b>1,800.0</b>	<b>1,792.9</b>	<b>1,799.6</b>	<b>1,794.7</b>	<b>1,797.0</b>	<b>8,984.3</b>

**TABLE 26D. ALL INCOME UNITS: INCOME UNIT TYPE BY OECD EQUIVALENT INCOME QUINTILE GROUP  
AUSTRALIA, 1994-95**

Type of income unit	OECD equivalent income quintile					All income units
	Lowest	Second	Third	Fourth	Highest	
Upper boundary of quintile group (\$)	426	552	833	1,174	..	
	— '000 —					
Couple						
Reference person aged under 45						
With dependent children	272.2	260.3	452.4	306.2	137.7	1,428.9
Without dependent children	26.5	33.4	75.1	138.5	318.7	592.2
Total	298.7	293.8	527.4	444.7	456.4	2,021.1
Reference person aged 45 — 64						
With dependent children	79.3	58.0	129.8	118.3	96.3	481.8
Without dependent children	151.6	163.3	203.4	212.5	326.0	1,056.7
Total	230.9	221.4	333.2	330.8	422.3	1,538.5
Reference person aged 65 and over	123.5	251.8	194.2	37.3	37.1	643.9
All couple income units	653.1	766.9	1,054.9	812.9	915.8	4,203.6
One-parent	163.3	74.9	98.1	44.2	* 7.7	388.3
One-person						
Aged 15 — 24	579.9	150.7	278.7	403.4	180.0	1,592.7
Aged 25 — 64	313.9	304.0	169.7	494.6	677.0	1,959.2
Aged 65 and over	93.9	491.9	195.6	39.0	20.1	840.6
All one-person income units	987.7	946.6	643.9	937.1	877.1	4,392.4
<b>Total</b>	<b>1,804.2</b>	<b>1,788.4</b>	<b>1,796.9</b>	<b>1,794.2</b>	<b>1,800.6</b>	<b>8,984.3</b>

**TABLE 27A. ALL INCOME UNITS: PRINCIPAL SOURCE OF INCOME BY GROSS WEEKLY INCOME QUINTILE GROUP  
AUSTRALIA, 1994-95**

<i>Principal source of income</i>	<i>Gross weekly income quintile</i>					<i>All income units</i>
	<i>Lowest</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Highest</i>	
<i>Upper boundary of quintile group</i>	180	346	544	880	..	
			— '000 —			
Principal source of income						
Wage or salary	195.7	457.0	1,250.3	1,571.0	1,573.5	5,047.5
Own business or partnership income	39.6	66.8	106.3	130.4	166.2	509.4
Other private income	193.5	141.9	160.1	63.2	54.0	612.6
Government pensions and allowances	1,161.4	1,113.9	280.2	29.4	**3.3	2,588.3
<b>Total(a)</b>	<b>1,816.7</b>	<b>1,779.6</b>	<b>1,796.9</b>	<b>1,794.1</b>	<b>1,796.9</b>	<b>8,984.3</b>

**TABLE 27B. ALL INCOME UNITS: PRINCIPAL SOURCE OF INCOME BY DISPOSABLE WEEKLY INCOME QUINTILE GROUP  
AUSTRALIA, 1994-95**

<i>Principal source of income</i>	<i>Disposable income quintile</i>					<i>All income units</i>
	<i>Lowest</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Highest</i>	
<i>Upper boundary of quintile group</i>	176	315	454	700	..	
			— '000 —			
Principal source of income						
Wage or salary	219.6	524.5	1,214.0	1,520.8	1,568.7	5,047.5
Own business or partnership income	38.1	77.0	82.0	142.4	169.8	509.4
Other private income	199.9	137.0	147.1	74.6	54.0	612.6
Government pensions and allowances	1,106.5	1,059.7	351.8	66.3	* 3.9	2,588.3
<b>Total(a)</b>	<b>1,790.5</b>	<b>1,798.2</b>	<b>1,795.0</b>	<b>1,804.2</b>	<b>1,796.4</b>	<b>8,984.3</b>

**TABLE 27C. ALL INCOME UNITS: PRINCIPAL SOURCE OF INCOME BY HENDERSON EQUIVALENT INCOME QUINTILE GROUP, AUSTRALIA, 1994-95**

<i>Principal source of income</i>	<i>Henderson equivalent income quintile</i>					<i>All income units</i>
	<i>Lowest</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Highest</i>	
<i>Upper boundary of quintile group</i>	395	558	766	1,030	..	
			— '000 —			
Principal source of income						
Wage or salary	229.5	540.4	1,153.3	1,548.5	1,575.9	5,047.5
Own business or partnership income	83.2	74.6	106.8	123.2	121.6	509.4
Other private income	193.9	94.7	147.1	88.2	88.8	612.6
Government pensions and allowances	1,066.9	1,083.2	392.5	34.9	* 10.7	2,588.3
<b>Total(a)</b>	<b>1,800.0</b>	<b>1,792.9</b>	<b>1,799.6</b>	<b>1,794.7</b>	<b>1,797.0</b>	<b>8,984.3</b>

**TABLE 27D. ALL INCOME UNITS: PRINCIPAL SOURCE OF INCOME BY OECD EQUIVALENT INCOME QUINTILE GROUP  
AUSTRALIA, 1994-95**

<i>Principal source of income</i>	<i>OECD equivalent income quintile</i>					<i>All income units</i>
	<i>Lowest</i>	<i>Second</i>	<i>Third</i>	<i>Fourth</i>	<i>Highest</i>	
<i>Upper boundary of quintile group</i>	426	552	833	1,174	..	
			— '000 —			
Principal source of income						
Wage or salary	295.7	425.6	1,148.8	1,569.7	1,607.8	5,047.5
Own business or partnership income	83.6	52.4	131.3	117.0	125.0	509.4
Other private income	212.1	65.3	183.8	89.7	61.7	612.6
Government pensions and allowances	986.4	1,245.1	333.0	* 17.7	* 6.1	2,588.3
<b>Total(a)</b>	<b>1,804.2</b>	<b>1,788.4</b>	<b>1,796.9</b>	<b>1,794.2</b>	<b>1,800.6</b>	<b>8,984.3</b>

(a) Includes income units with nil or negative income from all sources.

## APPENDIX A — DATA AND METHODS

### INTRODUCTION

This publication presents results from the 1994–95 Survey of Income and Housing Costs (SIHC). The survey collected information on sources of income, amounts received and characteristics of income units and persons resident in private dwellings throughout Australia.

The SIHC is a continuous survey, which began in July 1994. Each month, approximately 650 households are interviewed. The results given in this publication are based on data collected in the first 12 months of the survey.

Previous surveys of income were conducted by the Australian Bureau of Statistics (ABS) in 1990, 1986, 1982 and 1979. These surveys were generally conducted over a two-month period. Other differences between the 1994–95 survey and income surveys conducted previously include improvements to the survey weighting and estimation procedures, changes to the population in scope and to interviewing methods.

### CONCEPTS AND DEFINITIONS

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

#### Income unit

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

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

In this publication, income units are classified as:

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

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

#### Income

Estimates of income in this publication refer to:

- *current receipts*, income received around the time of interview;
- *gross receipts*, income prior to the deduction of personal income tax;
- *usual receipts*, the income that is most frequently received over a given period rather than the income that is actually received; and
- *cash receipts that are regular and recurring*.

Sources from which these receipts may be received include:

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

Receipts which are excluded from income because they are not regular or recurring cash payments consist of the following:

- income in-kind including employee benefits such as superannuation payments in salary sacrifice schemes;
- capital transfers such as inheritances and legacies, maturity payments on life insurance policies, lump sum compensation for injuries or other damage; and
- capital gains and losses.

**Weekly income** Income is collected using a number of different reporting periods, such as the last financial year for own business and property income and usual pay for wages and salaries and other sources of private income. The income is divided by the number of weeks in the reporting period. Estimates therefore do not refer to a given week within 1994-95.

**Equivalent income** Net income can be adjusted by the application of equivalence scales to facilitate comparison of income levels across income unit types. Equivalence scales are sets of ratios which show the relative income levels required for income units of different sizes and composition to maintain a similar standard of living. For more information on equivalence scales see appendix B.

## SURVEY METHODOLOGY

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

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

**Coverage** Information is collected from usual residents of private dwellings in urban and rural areas of Australia.

Usual residents are residents who regard the dwelling as their own or main home. Other people present are considered to be visitors and are not asked to participate in the survey.

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

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

## SURVEY DESIGN AND ESTIMATION

**Sample design** The sample for the income survey is a sub-sample of private dwellings included in the MPS. The MPS is a multi-stage area sample of private dwellings and a list sample of other dwellings.

The sample is suitable for producing reliable estimates for income of residents in private dwellings, classified by different population groups based on income unit composition (such as couples with children), levels and sources of income for each State and Territory and for metropolitan areas in each State and Territory.

Each month a sample of approximately 650 dwellings is selected from the responding households in the MPS. Over the year, this results in approximately 15,500 persons over the age of 15 being interviewed, of which 89% responded.

**Fully non-responding households** Not all of the households selected in the sample contribute income information to the estimates. Such households include:

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

**Partial response and imputation** Partial response occurs when:

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

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

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

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

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

Final sample	<p>The sample on which estimates are based, or the final sample, is composed of persons for which all necessary information is available. The information may have been wholly provided at the interview (fully responding persons) or may have been completed through imputation for partially or non-responding persons. The final sample of 8,939 income units includes information for approximately 400 income units (most of which have income information imputed) which would have been excluded under procedures used for the 1990 income survey.</p>
Weighting	<p>Estimates of numbers of persons and income units with particular characteristics are derived from the survey by a complex estimation procedure. This procedure ensures that the survey estimates conform to person benchmarks by age and sex and household benchmarks by household composition (number of adults and children usually resident in the household). These benchmarks are produced by the ABS's Demography Section and are independent of the survey.</p> <p>Expansion factors, or weights, are values by which information for the sample is multiplied to produce estimates for the whole population. From this survey estimates are produced referring to persons, to income units and to households and the weights are calculated so that each person in an income unit or household has the same weight and that weight is also used for the income unit and household.</p> <p>The SIHC weights are calculated through an iterative procedure where the monthly population survey weight for each person record is used as the initial person weight. These are adjusted for both the probability of selection in the income survey, and for non-response. An initial household weight is then calculated as the harmonic mean of the weights of the persons that reside in the household.</p>
Benchmarking	<p>The weight common to the household and the persons is then calculated by calibrating the initial weights against both person and household benchmarks. Person benchmarks are estimates of the number of people in each State, by age (six age groups) and sex. Benchmarks are also used for the number of people living in metropolitan and ex-metropolitan areas at the Australia level. Household benchmarks for seven household types (based on the number of adults and children) are used for each of the States, four types for the Australian Capital Territory and three for the Northern Territory.</p> <p>The person and household benchmarks are based on estimates of numbers of persons and households in Australia. The benchmarks are adjusted to include persons and households residing in private dwellings only and therefore do not, and are not intended to, match estimates of the Australian resident population published in other ABS publications.</p>
Estimation	<p>Estimates produced from the survey are usually in the form of averages (e.g. average weekly income of couples with dependent children), or counts (e.g. total number of income units which own their dwelling). For counts, the estimate is obtained by summing the weights of all income units in the required group (e.g. those owning their dwelling). Averages are obtained by adding the weighted income values, and then dividing by the estimated number of income units. For example, average weekly income of 'couples in which the age of the reference person is 65 and over' is the weighted sum of the income of each 'couple in which the age of the reference person is 65 and over' divided by the estimated number of 'couples in which the age of the reference person is 65 and over'.</p>
Reliability of estimates	<p>The estimates provided in this publication are subject to two types of error, sampling and non-sampling error.</p>



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

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

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

The error due to incomplete response is minimised by:

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

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



## APPENDIX B — A NOTE ON EQUIVALENCE SCALES

### EQUIVALENT INCOME QUINTILES

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

In this publication, two equivalence scales are used: the Henderson scale and the OECD scale. The ABS does not endorse any particular equivalence scale. Two scales have been chosen to show that different scales produce different results.

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

### HENDERSON EQUIVALENCE SCALE

The Henderson Equivalence Scales were developed for use in Australia and are commonly used for research purposes. The scale used in this publication is based on the simplified scale after housing and heating/power costs by income unit size, as given in *Poverty in Australia* by the Australian Government Commission of Inquiry into Poverty, First Main Report, April 1975 (appendix F).

Ratios are derived through the allocation of points to different members of the income unit. The point system used in this simplified Henderson scale is given below:

#### B1 POINTS FOR MEMBERS OF INCOME UNITS, SIMPLIFIED HENDERSON SCALE

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

#### B2 POINTS FOR HOUSING AND HEATING/POWER COSTS

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

The 'standard income unit' is a couple with two dependent children who do not share a household with other income units and who have the following characteristics:

■ reference person in full-time labour force	20.0 points
■ partner not in the full-time labour force	9.5 points
■ two dependent children	15.0 points
■ housing costs	15.7 points
■ heating/power etc.	9.3 points
■ total points	69.5 points

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

When there is more than one income unit in a household the housing and heating/power points are prorated on the size of the income units. As an example consider a couple with two dependent children who share a household with their 25 year old daughter who is employed full time. The housing points for the couple income unit would be 13.5 derived by taking 16.9 (points for five person household) dividing by five and multiplying by four (number of people in the income unit) and the heating/power costs points would be 8.5. For the one-person income unit the points would be 3.4 and 2.1.

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

#### OECD EQUIVALENCE SCALE

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

### B3 POINTS FOR MEMBERS OF INCOME UNITS, OECD SCALE

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

The standard income unit is a couple with two dependent children, which has total points equal to 2.7. The point score for a person who lives alone is equal to 1. The ratio of the standard income unit to a single person is 2.7.

## APPENDIX C — TECHNICAL NOTE ON SAMPLING VARIABILITY

Estimates derived from the survey were obtained using a complex ratio estimation procedure which ensures that the survey estimates conform to an independently estimated distribution of the population by age and sex rather than to the age and sex distribution within the sample itself.

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

For estimates of population sizes the size of the standard error increases with the level of the estimate, so that the larger the estimate the larger the standard error. However, it should be noted that the larger the sampling estimate the smaller the standard error in percentage terms. Thus, larger sample estimates will be relatively more reliable than smaller estimates.

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

### CALCULATING STANDARD ERRORS FOR POPULATION ESTIMATES

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

An example of the calculation and use of standard errors is given below. Table 4 shows that the estimated number of income units in the 35-44 year age group with gross income in the \$300-\$399 per week is 130,500. The standard error for this size of estimate is calculated as follows:

- The size of the estimate lies between 100,000 and 200,000. The corresponding standard errors for these two numbers in table C.1 are 9,750 and 12,500.
- The standard error for 130,500 is calculated by interpolation using the following formula:

$$SE = \text{lower SE} + ((\text{size of estimate} - \text{lower size}) / (\text{upper size} - \text{lower size})) * (\text{upper SE} - \text{lower SE})$$

$$= 9,750 + ((130,500 - 100,000) / (200,000 - 100,000)) * (12,500 - 9,750)$$

$$= 10,589$$

or approximately 10,600

Therefore, if all dwellings were included in the survey, there are about two chances in three that the size of the estimate would have fallen within the range 119,900 to 141,100 and about 19 chances in 20 that the value would have fallen within the range 109,300 to 151,700.

#### CALCULATING STANDARD ERRORS FOR NON-POPULATION ESTIMATES

The standard errors of non-population estimates are obtained by multiplying the relative standard errors of the corresponding population estimates by the appropriate factor from table C.1.

For example, from table 4, the mean gross weekly income for income units within the 15–24 years is \$330. This estimate corresponds to an estimated 1,769,500 income units in that category (also from table 4).

- The standard error on the population estimate of 1,769,500 is calculated to be 21,600 (from table C.1).
- The relative standard error is then calculated by dividing by the estimated population.  $(21,600 / 1,769,500) \times 100 = 1.2\%$ .
- From table C.2, the factor for the mean income of all income units is 1.4, hence the estimate of the mean has a relative standard error of  $(1.2 \times 1.4) = 1.7\%$ .
- This corresponds to a standard error of

$$(\$330 \times 0.017) = \$6 \text{ (to the nearest dollar).}$$

#### CALCULATING STANDARD ERRORS FOR PROPORTIONS AND PERCENTAGES

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

For proportions, the denominator is an estimate of the number of income units in a grouping, while the numerator is either an estimate of some quantity for that grouping (a non-person estimate) or the number of income units in a sub-group of the denominator group. The formula for the relative standard error is given below.

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

For example, from table 1, 14.5% of the third quintile of income units are couples with dependent children. Since the quintile estimate for all income units is 1,796,900, the estimate of couple income units with dependent children in that quintile must have been 260,550. Hence, the estimate of 14.5% will have a relative standard error of

$$\begin{aligned} RSE\% \left( \frac{x}{y} \right) &= \sqrt{[RSE\%(260,550)]^2 - [RSE\%(1,796,900)]^2} \\ &= \sqrt{(5.2)^2 - (1.2)^2} \\ &= 5.1 \end{aligned}$$

giving a standard error of 0.7 percentage points. Thus, if all dwellings had been included in the survey, there are two chances in three that the percentage that would have been obtained is in the range 13.8% to 15.2% and about 19 chances in 20 that it is in the range 13.1% to 15.9%.

CALCULATION OF  
STANDARD ERRORS FOR  
DIFFERENCES OF ESTIMATES

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

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

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

For example, from table 4, 245,400 income units with the reference person aged 15-24 years, and 101,500 income units with the reference person aged 25-34 years, have incomes of between \$200 and \$299 per week. The difference between the two estimates is 143,900 which will have a standard error of

$$SE = \sqrt{(13,300)^2 + (9,800)^2}$$

$$= 16,500 \text{ (to the nearest 100).}$$

Thus there are about two chances in three that the difference between the two estimates is in the range 127,400 to 160,400 and 19 chances in 20 that this difference is between 110,900 and 176,900.

STANDARD ERRORS FOR  
UPPER BOUNDARIES OF  
QUINTILE GROUPS

The standard errors of the upper boundaries of quintile groups (tables 1, 9, 15, 20, 26) are shown separately in table C.3 below.

## C1 STANDARD ERRORS FOR ESTIMATES OF THE NUMBER OF INCOME UNITS

<i>Size of estimate</i>	<i>Standard error</i>	<i>Relative standard error (%)</i>
3 500	1 750	50.4
4 000	1 900	48.0
4 500	2 050	45.9
5 000	2 200	44.0
6 000	2 450	41.0
8 000	2 900	36.3
10 000	3 300	33.0
20 000	4 750	23.8
30 000	5 800	19.3
40 000	6 650	16.6
50 000	7 350	14.7
100 000	9 750	9.7
200 000	12 500	6.3
300 000	14 250	4.7
400 000	15 500	3.9
500 000	16 500	3.3
1 000 000	19 500	1.9
2 000 000	22 250	1.1
5 000 000	25 100	0.5
10 000 000	26 400	0.3

## C2 RSE FACTORS FOR ESTIMATES OF MEAN AND MEDIAN INCOMES

<i>Gross weekly income</i>	<i>Mean</i>	<i>Median</i>
<b>Income unit types</b>		
Couple income units	0.9	2.6
One-parent income units	0.5	0.8
One-person income units	1.1	5.0
All income units	1.4	3.9
<b>Quintiles</b>		
Lowest quintile	0.4	0.6
Highest quintile	0.6	0.7
Quintiles 2 to 4	0.1	0.4

## C3 STANDARD ERRORS OF UPPER BOUNDARIES OF QUINTILE GROUPS

<i>Quintile</i>	<i>Couple units</i>	<i>One-parent units</i>	<i>One-person units</i>	<i>All income units</i>
1	6.0	6.6	0.9	3.2
2	9.7	9.6	4.3	4.8
3	10.0	15.7	5.7	6.3
4	13.9	20.0	6.9	10.2



## GLOSSARY

<b>Age</b>	Refers to a person's age at last birthday.
<b>Capital cities</b>	The six State capital city statistical divisions, the Darwin Statistical Division and the Canberra Statistical Division.
<b>Dependent children</b>	All persons aged under 15 years, and persons aged 15–24 years who are full-time students, live with a parent, guardian or other relative and do not have a spouse or offspring of their own living with them.
<b>Disposable income</b>	Gross income after income tax and the Medicare levy are deducted. Income tax was imputed according to the tax criteria applying in 1994–95, based on each person's income and other characteristics as reported in the survey.
<b>Earners</b>	Persons (excluding dependent children) who receive income from wages or salary, who are engaged in their own business or partnership, or are silent partners in a business or partnership.
<b>Employed persons</b>	<p>Persons aged 15 years and over who, during the reference week:</p> <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 (comprising employees, employers and own account workers); or</li><li>■ worked for one hour or more without pay in a family business or on a farm (contributing family workers); or</li><li>■ were employees who had a job 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 up to the end of the reference week,</li><li>■ stood down without pay because of bad weather or plant breakdown at their place of employment for less than four weeks up to the end of the reference week,</li><li>■ on strike or locked out,</li><li>■ on workers' compensation and expecting to be returning to their job, or</li><li>■ receiving wages or salary while undertaking full-time study; or</li></ul></li><li>■ were employers, own account workers or contributing family workers who had a job, business or farm, but were not at work.</li></ul>
<b>Equivalence scale</b>	A set of ratios which are applied to income to adjust for differences in income unit composition and size. For further information see the technical note on equivalence scales in appendix B.
<b>Equivalent income</b>	Net income adjusted using an equivalence scale. For further information see the technical note on equivalence scales in appendix B.
<b>Full-time labour force</b>	A person is in the full-time labour force if he/she is employed full-time or is unemployed and seeking a full-time job.
<b>Gini-coefficient</b>	A summary measure of inequality of income distribution. It can have a value between 0 (indicating that income is distributed equally) and 1 (indicating that one income unit has all of the income).

<b>Government pensions and allowances</b>	Regular, recurring receipts from government to persons under social security and related government programmes. They include pensions and allowances received by aged persons, incapacitated and handicapped persons, unemployed and sick persons, families and children, veterans or their survivors and study allowances for students.
<b>Gross income</b>	Cash receipts, that are of a regular and recurring nature, before tax or other deductions. They include moneys received from wages or salary, government pensions and allowances, and other regular receipts such as superannuation, workers' compensation, child support, and scholarships. It also includes weekly equivalent amounts of financial-year profit or loss from own business or partnership and property income.
<b>Henderson equivalent income</b>	Net income adjusted using the simplified equivalence scale developed by Professor Henderson and his associates. For further information see the technical note on equivalence scales in appendix B.
<b>Household</b>	A group of people who usually reside and eat together. This may be: <ul style="list-style-type: none"> <li>■ one 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 group of two or more persons living in the same dwelling, who make common provision for food or other essentials for living.</li> </ul>
<b>Income unit</b>	One person, or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is considered to take place between married (registered or de facto) couples, and between parents and dependent children.
<b>Income-unit income</b>	The sum of the gross incomes of all the members of the income unit aged 15 years and over.
<b>Mean income</b>	Calculated by taking the total income received by a group of income units and dividing by the number of units in the group.
<b>Median income</b>	That level of income which divides the units in a group into two equal parts, one half having incomes above the median and the other half having incomes below the median.
<b>Not in the labour force</b>	Persons not in the categories employed or unemployed as defined.
<b>OECD equivalent income</b>	Net income adjusted using the equivalence scale recommended by the OECD for use by member countries to facilitate international comparisons. For further information see the technical note on equivalence scales in appendix B.
<b>Other private income</b>	Private income that is not covered by wages and salaries or own business or partnership income. This includes property income and other regular receipts from sources such as superannuation, child support, workers' compensation, and scholarships.
<b>Own business or partnership income</b>	The profit/loss that accrues to persons as owners of, or partners in, unincorporated enterprises. Profit/loss consists of the value of gross output of the enterprise after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.
<b>Owner</b>	An income unit in which the reference person and/or partner owns the dwelling in which the income unit usually resides. There is no mortgage or loan secured against the dwelling where the purpose of the loan is to purchase or build the dwelling.

<b>Principal source of income</b>	The source from which the most income is received.
<b>Private income</b>	Income from all sources other than government pensions and allowances.
<b>Purchaser</b>	An income unit in which the reference person and/or partner has bought the dwelling in which the income unit usually resides and is repaying at least one mortgage or loan secured against the dwelling, where the mortgage or loan was used to purchase or build the dwelling.
<b>Quintiles</b>	Groupings of 20% of the estimated population when units in the population are ranked in ascending order according to each unit's income. Quintiles are presented in this publication for gross, disposable, and equivalent incomes.
<b>Reference person</b>	Reference person is the male partner in a couple income unit, the parent in a one-parent income unit and the person in a one-person income unit.
<b>Renter</b>	<p>An income unit where the reference person or partner pays rent or board to reside in the dwelling. Renters belong to one of the following categories:</p> <ul style="list-style-type: none"> <li>■ government — an income unit where the reference person or partner pays rent to a State housing commission or trust;</li> <li>■ private — an income unit where the reference person or partner pays rent to a real estate agent or to another person not in the same household;</li> <li>■ resident relative — an income unit where the reference person or partner pays rent to a related person who resides in the same household; or</li> <li>■ other — an income unit where the reference person or partner pays rent to an unrelated person in the same household, the owner/manager of a caravan park, his/her employer (including government authority), to a housing cooperative, a community or church group or any other body not included elsewhere.</li> </ul>
<b>Tenure type</b>	The nature of an income unit's legal right to occupy the dwelling in which it usually resides. Tenure is determined according to whether the income unit or a member of the income unit owned the dwelling outright, was in the process of purchasing the dwelling, was paying rent or board to live in the dwelling or had some other arrangement to occupy the dwelling.
<b>Tenure type — other</b>	Income units that were not owners, purchasers or renters. Includes young one-person income units living rent free with parents.

**Unemployed persons**

Persons aged 15 years and over who were not employed during the reference week, and:

- had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and;
- were available for work in the reference week, or would have been available except for temporary illness (lasting for less than four weeks to the end of the reference week), or
- were waiting to start a new job within four weeks from the end of the reference week and would have started in the reference week if the job had been available then; or
- were waiting to be called back to a full-time or part-time job from which they had been stood down without pay for less than four weeks up to the end of the reference week (including the whole of the reference week) for reasons other than bad weather or plant breakdown.

**Wage or salary**

The gross cash income received from an employer or from own incorporated enterprise before tax or other deductions are made.



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