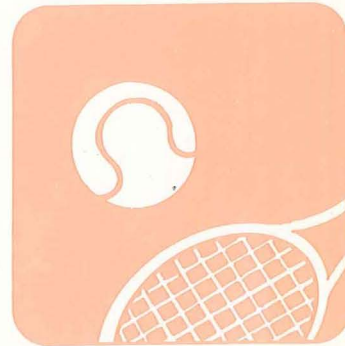
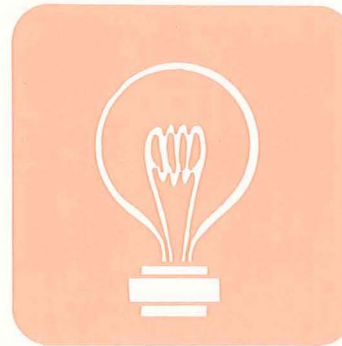
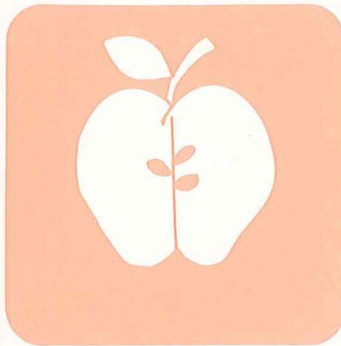
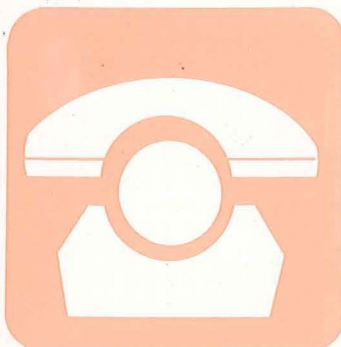
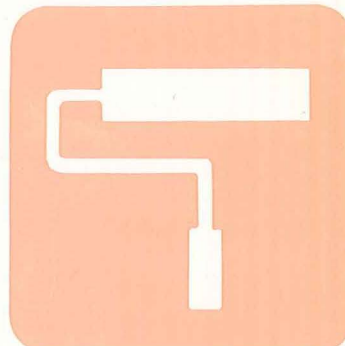




1988-89

Household Expenditure Survey, Australia

# THE EFFECTS OF GOVERNMENT BENEFITS AND TAXES ON HOUSEHOLD INCOME



CONTENTS

EMBARGOED UNTIL 11.30 A.M. 20 FEBRUARY 1992

Preface	1
Overview of the Study	1
Summary of Findings	4
Tables of Household Income	6

## 1988-89 HOUSEHOLD EXPENDITURE SURVEY AUSTRALIA

All households by:		
1	Principal source of household income	10
2	Number of household members	12
3	Family structure of the household	14
4	Number of employed persons	16
5	Number of dependent children	18
6	Number of unemployed persons	20
Households whose principal source of income is government benefits by:		
7	Principal source of benefit	22
8	Number of household members	24
9	Family structure of the household	26
10	Number of employed persons	28
11	Number of dependent children	30
12	Number of unemployed persons	32
Married couple only households by:		
13	Class income quartile	34
14	Age of household reference person	36
15	Principal source of gross income to the household	38
16	Number of employed persons	40
17	Number of dependent children	42
18	Number of unemployed persons	44
Married couple households with dependent children by:		
19	Class income quartile	46
20	Age of household reference person	48
21	Principal source of gross income to the household	50
22	Number of employed persons	52
23	Number of dependent children	54
24	Number of unemployed persons	56
Married couple households with dependent children only by:		
25	Class income quartile	58
26	Age of household reference person	60
27	Principal source of gross income to the household	62
28	Number of employed persons	64
29	Number of dependent children	66
30	Number of unemployed persons	68

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## CONTENTS

<i>Table</i>	<i>Page</i>
.. Preface	v
.. Overview of the Study	1
.. Summary of Findings	4
.. Tables of Household Income	8
<b>Selected characteristics and average weekly income, benefits and taxes for:</b>	
All households by:	
1. Gross income decile	10
2. Age of household reference person	12
3. Principal source of gross income of the household	14
4. Number of employed persons	16
5. Family composition of the household	18
6. Nature of housing occupancy	20
7. Households whose principal source of income is government benefits by: Type of pension or benefit constituting principal source of income	22
Married couple only households by:	
8. Gross income quintile	24
9. Age of household reference person	25
10. Principal source of gross income of the household	26
11. Number of employed persons	27
Married couple with dependent children only households by:	
12. Gross income quintile	28
13. Age of household reference person	29
14. Principal source of gross income of the household	30
15. Number of employed persons and age of youngest child	31
16. Number of dependent children and age of youngest child	32
17. Married couple households with one dependent child only by: Gross income quintile	33
18. Married couple households with two dependent children only by: Gross income quintile	34
19. Married couple households with three or more dependent children by: Gross income quintile	35

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  - *for information about other ABS statistics and services please refer to the back page of this publication.*
-

CONTENTS — *continued*

<i>Table</i>	<i>Page</i>
Single parent with dependent children only households by:	
20. Gross income quintile	36
21. Age of household reference person	37
22. Principal source of gross income of the household	38
23. Number of dependent children	39
Single person households by:	
24. Gross income quintile	40
25. Age of person	41
26. Principal source of gross income of the household	42
Multiple income unit households by:	
27. Gross income quintile	43
28. Age of household reference person	44
29. Principal source of gross income of the household	45
30. Number of employed persons	46
31. Family composition of the household	47
32. Life cycle groups: selected household types	48
 <b>Comparison with the 1984 study</b>	
All households by:	
33. Gross income decile, 1984	50
34. Gross income decile, 1988/89	52
A. Commonwealth, State and Local Government revenues and outlays by type: actual and allocated amounts, 1988-89	3
B. All households: distribution of private income, taxes, benefits and final income by gross household income	5
C. Relative standard errors (%), at the Australian level, of estimates obtained directly from the 1988-89 Household Expenditure Survey and factor lines needed to derive relative standard errors at a lower level	61
 <i>Figure</i>	
1. All households: private and final income by gross income decile	4
2. All households: taxes and benefits by gross income decile	4
3. Life cycle groups: average weekly income, benefits and taxes	7
A. Income concepts and components	1
B. Factor F to use in relative standard error (%) calculations	68
 <i>Appendixes</i>	
A. Data and methods	
1. Introduction	54
2. Data sources	54
3. Methods	55
4. Data quality and sampling errors	59
B. Glossary	62
C. Data release program	66

## PREFACE

This publication presents the results of a study of the effects of government benefits and taxes on the distribution of income among private households in Australia in the fiscal year 1988-89.

The study is based on the results of the 1988-89 Household Expenditure Survey (HES) supplemented by data from other sources. The approach taken and assumptions adopted strongly influence the results produced. The study methodology, outlined in the appendixes, is based on that used in similar studies which have been undertaken in Australia and overseas. A detailed description of the study methodology is provided in a separate technical paper, which will be of particular benefit to those who wish to examine the implications of alternative assumptions.

The study is the second of its type undertaken by the Australian Bureau of Statistics. The previous study *The Effects of Government Taxes and Benefits on Household Income, 1984* (6537.0) was published in 1987. The general approach used in the two studies is the same, but the present study incorporates refinements to the calculation of some estimates of taxes and benefits. These changes limit the scope for making direct comparisons between the published results of the two studies. Readers interested in undertaking detailed comparative work should contact the Director of the Household Income and Expenditure Section for further information.

In preparing this and the 1987 study, the ABS has sought expert advice from representatives of government agencies and research organisations. In reviewing the methods and assumptions used in this study the Bureau was assisted by principal adviser, Dr Ann Harding from the Department of Social Security; representatives from the Social Policy Research Centre, University of New South Wales; and officials from the Commonwealth Departments of Health, Housing and Community Services; Social Security; Prime Minister and Cabinet; Treasury; and the Bureau of Agricultural and Resource Economics. The ABS has valued their assistance but is responsible for all final decisions on the development of the study and the presentation of the results.

The main work for this study was undertaken by Horst Posselt, Keng Tan and Judy White.

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**February 1992**

### OVERVIEW OF THE STUDY

Government benefits and taxes redistribute resources between members of the community. Household income is reduced by personal income taxes and by indirect taxes passed on (by producers and sellers) in the prices households pay for goods and services. On the other hand, household income is increased by benefits in the form of regular cash payments – such as the age pension – and government services.

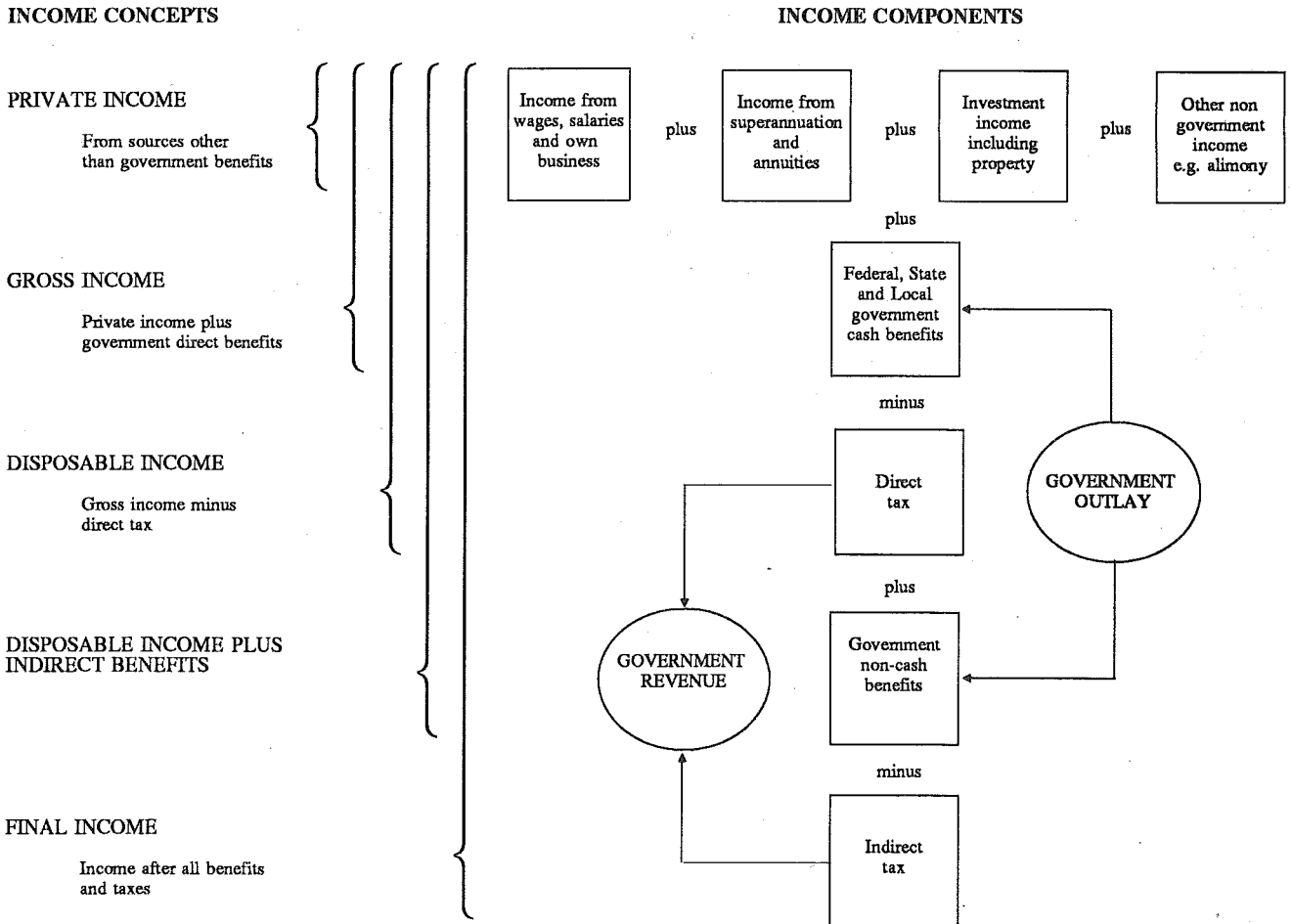
#### Household income concepts

Figure A shows the successive set of income concepts used to illustrate the redistributive effects of benefits and taxes. The starting point is *private income* (for example, wages and salaries, business profits, investment income and superannuation). Cash transfers from government – pensions, benefits and allowances – are added to private income to give *gross income*, and then income (or direct) taxes are subtracted to give *disposable income*. As its name suggests, disposable income is taken to represent

the income that is regularly available for household spending. The money value of the indirect benefit to each household of certain government services – specifically, those relating to education, health, housing, and social security and welfare – is then added to give *disposable income plus indirect benefits*. Finally, indirect taxes are deducted to produce *final income*.

In this study, the income of each member of the 1988-89 Household Expenditure Survey (HES) population was adjusted in order to calculate household measures of private income; gross income; disposable income; disposable income plus indirect benefits; and final income. Comparisons of household private income with the successive income concepts enable the changes in household income due to government benefits and taxes to be observed for the household population or selected household sub-groups.

FIGURE A: INCOME CONCEPTS AND COMPONENTS





### Measurement of household income

The first two measures of income – namely, private income and gross income (that is, private income plus direct benefits) – were obtained directly from information collected in the HES. In the survey, provision was made for respondents to record negative incomes (or losses) from business and/or property rent. These components of private income were retained as recorded with the effect that the average private income of some groups of households (for example, see Table 1) was negative.

Information from the HES and other sources was then used to impute direct and indirect taxes paid by households and to calculate the value of indirect benefits received by households. These measures of taxes and benefits were then used to derive the remaining income measures illustrated in Figure A. The imputation procedures, briefly described in this section, are discussed in more detail in Appendix A – Data and Methods.

#### *Calculation of taxes*

In the study, only those components of government revenue that could be traced to individual households were deducted from household income. Deductions were possible for personal income tax and indirect taxes associated with the production and sale of goods and services consumed by households. Deductions were not made for revenue obtained from company taxes and other receipts such as those from public trading enterprises. The estimated impact of personal income tax (direct tax) and indirect taxes was calculated as follows:

*Direct taxes* (including the medicare levy) were imputed for each person on the basis of their reported gross income. These taxes were calculated by applying 1988-89 tax scales and making allowances for those persons eligible to claim for: tax-exemptions; deductions; rebates; and, reduced payments of the medicare levy in accordance with the eligibility criteria specified in tax legislation. Such persons were identified according to their income levels, family relationships and household characteristics.

*Indirect taxes* (e.g. sales taxes, payroll taxes, excise duties and import duties) were allocated to households on the basis of their expenditure on various goods and services. The value of these taxes was obtained by applying the final and intermediate indirect tax rates for different commodities and services obtained from 1986-87 Input-Output tables to household expenditure. The imputation of indirect taxes assumed that indirect taxes were fully passed on to households in the prices of the goods and services they purchased.

#### *Calculation of benefits*

Indirect benefits were, in most cases, allocated by distributing the cost to Government of providing the services (as measured by Commonwealth, State and Local government expenditure in 1988-89) among service users. The allocation of indirect benefits was restricted to four major functional areas: education, health, housing and social security and welfare. In these areas, government expenditures could most readily be related to

households. Other government expenditures such as those on defence and law and order were excluded from consideration because there is no clear conceptual basis for determining the benefit received by each household. Service users were allocated a different share of the outlays according to their level of service utilisation. The ABS Government Finance Statistics collection was used as the primary reference for determining the types and amounts of government outlays to be allocated within the respective functional areas.

### Interpretation of the results

Comparison of actual government revenues and outlays in 1988-89 with the taxes and benefits allocated in the study (see Table A) shows the actual figures to be considerably greater. Reasons for discrepancies are as follows:

- (i) not all government outlay and revenue were allocated in the study. As noted above, only those outlays and revenues which could be traced to the household sector were included. The broad areas in which allocations were attempted represented 88.7 per cent of all revenue and 48.4 per cent of all outlay;
- (ii) of the outlays and revenues available for allocation, a share was omitted because the HES was confined in scope to residents of private households. Benefits and taxes for persons not living in private households (for example, those in nursing homes, boarding houses and prisons) and those paid or received by non-residents were excluded;
- (iii) the remaining differences are due to the particular methods used to allocate benefits and taxes and data limitations in the HES (see Appendix A – Data and Methods for further details). Original HES data have been used and no adjustments have been made for possible under-statement in the data items relating to income and expenditure or for any under or over-enumeration of particular population sub-groups.

The absolute values of benefits and taxes allocated in the study relate only to those benefits and taxes that could be allocated. That total taxes exceed total benefits is of no particular significance as it merely reflects the difference between those benefits and taxes that were allocated to the household sector.

It is also important to note that a number of the estimates presented in this publication are based on small sample sizes and have high relative standard errors. Accordingly, careful attention should be given to the notes presented in Appendix A (see Data quality and sampling errors) when using and interpreting the data. Estimates with high levels of error (defined as those with a relative standard error of 25 per cent or greater) have been indicated by an asterisk in the tables, while estimates with a relative standard error of greater than 50 per cent have been suppressed.



TABLE A. COMMONWEALTH, STATE AND LOCAL GOVERNMENT REVENUES AND OUTLAYS BY TYPE: ACTUAL AND ALLOCATED AMOUNTS, 1988-89

	<i>Actual amounts</i>	<i>Amounts allocated to private households</i>
\$'000 million		
<b>Revenues</b>		
Allocated to households		
Income taxes levied on individuals	47.5	36.6
Indirect taxes	45.2	18.2
<i>Total</i>	<i>92.7</i>	<i>54.8</i>
Not allocated to households (a)	12.8	..
<b>Total</b>	<b>105.6</b>	<b>54.8</b>
<b>Outlays</b>		
Allocated to households		
Direct	(b)22.8	18.1
Indirect	(c)37.6	31.2
<i>Total</i>	<i>60.3</i>	<i>49.2</i>
Not allocated to households (d)	64.2	..
<b>Total</b>	<b>124.5</b>	<b>49.2</b>

(a) Includes those revenues defined in ABS taxation statistics as Direct company taxes (\$9.9 thousand million); Income tax from non-residents (\$0.9 thousand million); Other direct taxes (\$0.1 thousand million); and State and Local taxes, fees and fines (\$1.8 thousand million). (b) Includes outlays on Personal benefits payments relating to Education and Social Security and Welfare. (c) Includes total outlays on Education (GPC 04), Health (GPC 05), Social Security and Welfare (GPC 06) and Housing (GPC 0711), other than direct personal benefit payments (see note b). (d) Includes expenditures, defined in the GPC, relating to: general public services, defence, public order and safety, community amenities, recreation and culture, fuel and energy, agriculture, forestry, fishing and hunting, mining and mineral resources, manufacturing and construction, transport and communication, and other economic affairs and purposes.

Sources: 1988-89 Taxation Revenue, Australia (5506.0) Tables 1 and 4; unpublished ABS public finance statistics based on June quarter 1991 estimates.

## SUMMARY OF FINDINGS

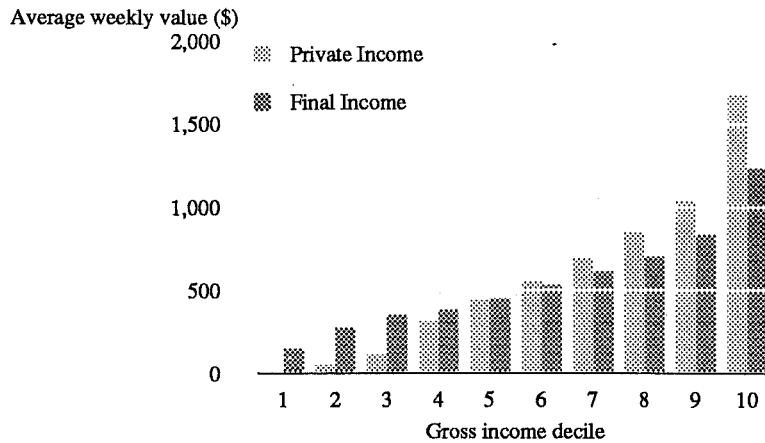
### Overview

Government benefits and taxes reduce differences in income between households. In 1988-89 the net effect of benefits and taxes was to increase the average weekly private income of the lowest income group (the 10 per cent of households with the lowest gross income) from -\$1.05 to an average weekly final income of \$146.74, while the average weekly private income of the highest income group (the 10 per cent of households with the highest gross income) was reduced from \$1,665.44 to an average weekly final income of \$1,227.68. Figure 1 shows the differences between private and final income for households classified according to their income level and highlights the redistributive effects of benefits and taxes.

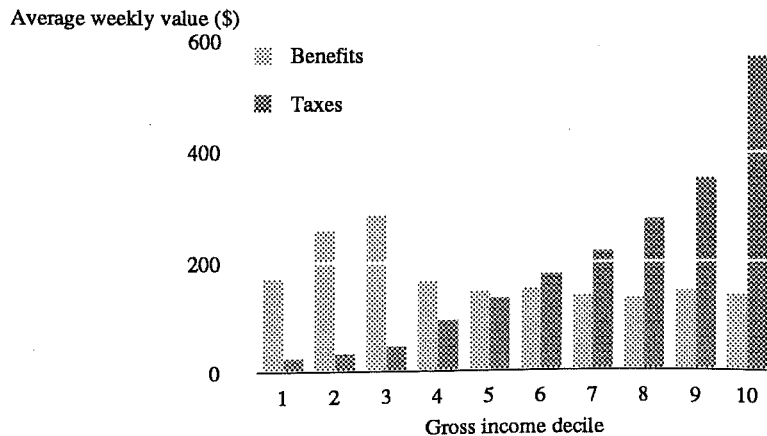
The relative contributions of benefits and taxes to the redistribution of income from high income groups to low

income groups are shown in Figure 2. Taxes increased proportionally with income while benefits showed an initial increase and then a fall as income rose. The initial increase in benefits among households in the lower income deciles was associated with differences in their household composition (type and size). For example, more than 80 per cent of households in the lowest income decile were single person households. In the next income decile, the proportion of single person households drops to 31 per cent, but the majority of the remaining households consists of a married couple only. In the succeeding income deciles there are substantially larger numbers of school aged children, and the level of indirect benefits from education is therefore, considerably greater. These compositional effects also influenced the types and amounts of other direct and indirect benefits received by the various income decile groups (for further details see Table 1).

**FIGURE 1. ALL HOUSEHOLDS: PRIVATE AND FINAL INCOME BY GROSS INCOME DECILE**



**FIGURE 2. ALL HOUSEHOLDS: TAXES AND BENEFITS BY GROSS INCOME DECILE**



The redistributive effect of benefits and taxes among households classified according to income level can also be shown in terms of each group's share of total income, benefits and taxes (Table B). The 20 per cent of households with the highest incomes obtained 47.5 per cent of total household income before government benefits and taxes were allocated, but after paying 48.0 per cent of all taxes and receiving 16.4 per cent of all benefits, this share was reduced to 37.5 per cent. Conversely, the income share of the 20 per cent of households with the lowest incomes increased from 0.8 per cent to 7.6 per cent. This group paid 2.8 per cent of taxes and received 24.7 per cent of total benefits.

The impact of taxes and benefits on income distribution also varied according to the types of taxes and benefits.

A greater share of *direct taxes* (taxes related to income) was obtained from high income groups than was the case with *indirect taxes* (taxes related to consumption) and a greater share of *direct benefits* (that is, cash transfers such as the age pension or sickness, unemployment and sole parent benefits) was paid to low income households than was the case with *indirect benefits* (those resulting from government expenditures in the areas of health, education, housing and social security and welfare). The redistributive effect of the different types of government taxation and expenditure programs including those relating to health, education and housing can be examined in greater detail in the main tables given in the publication.

TABLE B: ALL HOUSEHOLDS: DISTRIBUTION OF PRIVATE INCOME, TAXES, BENEFITS AND FINAL INCOME BY GROSS INCOME QUINTILE, 1988-89

	Gross income quintiles					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
	Share of income/payments (per cent)					
Private income	0.8	7.5	17.4	26.9	47.5	100.0
Taxes						
Direct	0.4	4.2	14.6	26.1	54.7	100.0
Indirect	7.8	13.4	19.3	25.0	34.5	100.0
Total	2.8	7.3	16.2	25.7	48.0	100.0
Benefits						
Direct	37.2	34.7	13.7	8.4	6.0	100.0
Indirect	17.3	20.9	19.4	20.0	22.4	100.0
Total	24.7	25.9	17.3	15.7	16.4	100.0
Final income	7.6	13.4	17.8	23.7	37.5	100.0

While levels of benefits and taxes are to various degrees associated with household income, the income level of a household is only one of a number of factors which influence a household's economic circumstances. The effect of government benefits and taxes on households in different circumstances can be examined by referring to the detailed tabulations. An examination of these tables, given below, shows the household types which receive the most in direct and indirect benefits or pay the most, directly and indirectly, in taxes.

#### High and low net benefits

The value of total tax revenues allocated to all households totalled \$54,833.9 million while the total outlay allocated was \$49,249.3 million. Translated into average taxes and benefits per household, Australian households paid \$194.02 per week in taxes and received \$174.26 per week in benefits. The fact that taxes exceeded benefits is, in itself, of no particular significance as it simply represents the difference between those taxes and benefits which could be attributed to households for the purposes of this study. The characteristics of households that received high levels of net benefits differed markedly from those

that paid more in taxes relative to benefits received. Household types whose benefits were significantly above average, and whose benefits exceeded taxes paid by a factor of three, included:

- households with a gross income of less than \$324 per week – average net benefit of \$205.54 per week (derived from Table 1);
- households in which the reference person was aged 65 years and over – average net benefit of \$199.22 per week (Table 2);
- households whose principal source of income was from government pensions and benefits – average net benefit \$281.28 per week (Table 3) irrespective of the type of pension and benefit (Table 7);
- households in which no persons were employed – average net benefit \$232.65 per week (Table 4);

- households with a single parent and dependants only – average net benefit \$224.13 per week (Table 5);
- households renting from the Government – average net benefit \$193.75 per week (Table 6).

Conversely, households in which benefits were significantly below average, and whose taxes exceeded benefits received by a factor of two, included:

- households with a gross income of more than \$790 per week – taxes exceeded benefits by an average of \$262.50 per week (derived from Table 1);
- households whose principal source of income was from wages and salaries or their own business – taxes exceeded benefits by an average of \$131.34 per week (Table 3);
- households with two or more persons employed – taxes exceeded benefits by an average of \$162.69 per week (Table 4);
- married couple only and single person households in which the age of the reference person was less than 55 years of age – taxes exceeded benefits for each group by an average of \$218.07 and \$118.31 per week respectively (derived from Tables 9 and 25);
- married couple households with one dependent child aged less than 5 years of age – taxes exceeded benefits by an average of \$151.28 per week (Table 16).

From the preceding examination it is evident that the characteristics of households with typically high (or low) benefit/tax ratios are often inter-related. The patterns of inter-relationship between income level, household size and household composition can be seen to correspond to different stages of the life cycle. The effect of benefits and taxes on different life cycle groups is explored in the following section.

#### Benefits and taxes across the life cycle

A useful framework for examining the effects of benefits and taxes on households in different economic circumstances is to compare households at different life cycle stages. Table 32 has been constructed to show these stages by specifying ten household composition types. The classification was based on the stages of formation, maturation and dissolution of the traditional nuclear family. Information about household types not included in the life cycle classification (e.g. one parent households) can be obtained from other tables provided in the publication. The households falling into the ten

groups specified in Table 32 represented 70.8 per cent of all households in Australia in 1988-89, and a somewhat higher proportion of the total population within households.

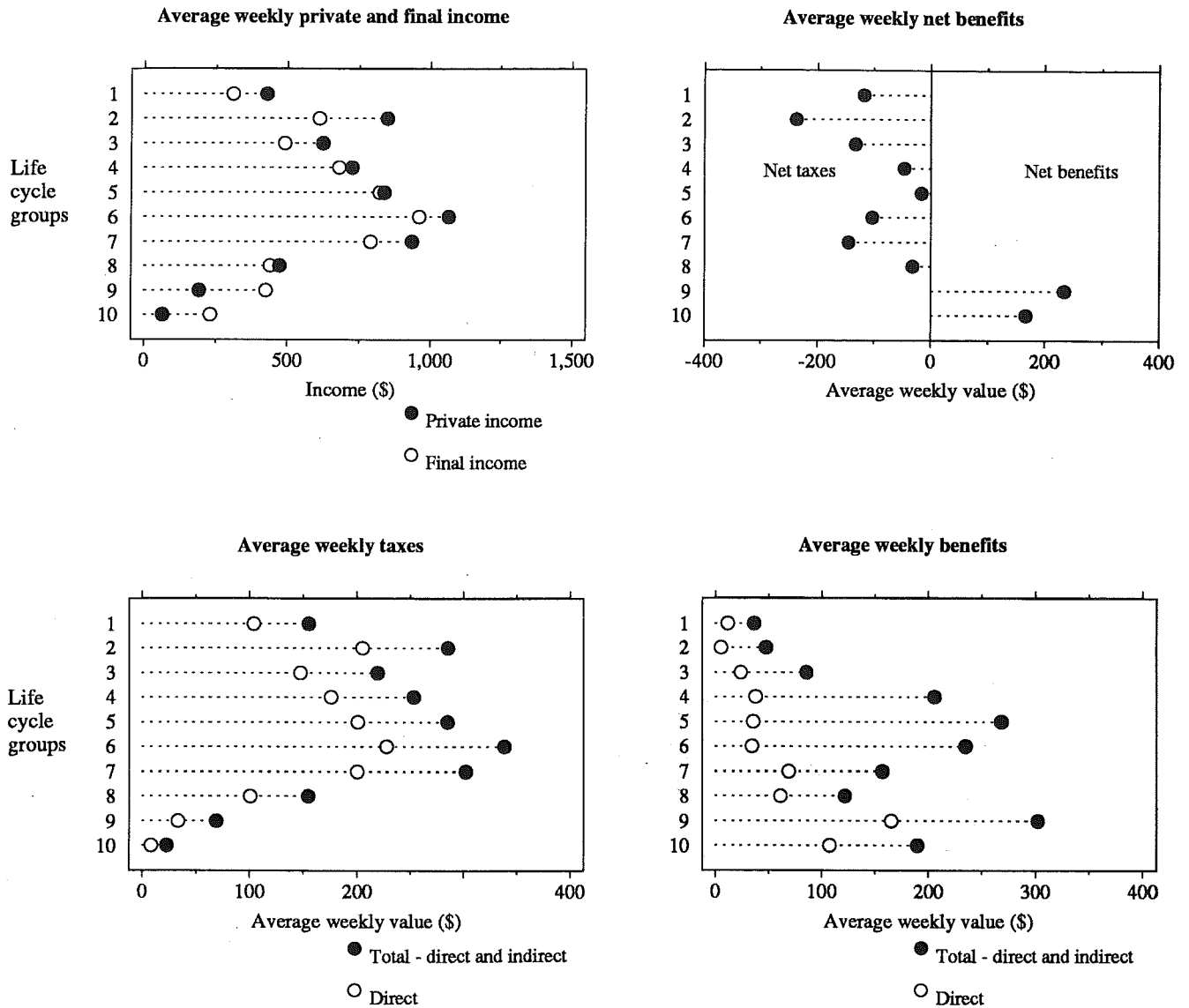
Figure 3 indicates that household income levels are related to life cycle stages. Private income generally rose through the early stages of family formation and, with increasing family size, reached a peak as children mature to adulthood. In subsequent stages of the life cycle, as household size is reduced, income declines. As can be seen, final income followed the same pattern as private income but income differences between life cycle groups were significantly reduced by the effects of government benefits and taxes.

The average level of taxes paid by single adults aged less than 35 was lower than for families with children. However, because their utilisation of government expenditures on health, education and housing was also relatively low, this group received little in the way of indirect benefits. Young 'married couple only' households also received relatively little in indirect benefits. However, compared to young single adult households they had higher incomes and paid more taxes. For the respective household types made up of families with children, those with older children paid more in taxes because of their higher private incomes. Apart from family allowance payments, families with children, on average, received little in the way of cash transfer payments. However, they received substantial indirect benefits in the form of government expenditure on education, and to a lesser extent, on health related programs. Commensurate with their lower average income, the average amount of tax paid by elderly households was low. As a result of assistance in the form of cash benefits (primarily the age pension) and health services these, of all the life-cycle groups, realised the greatest net benefits from the tax/benefit regime.

The classification of households by life cycle groups (and by other characteristics) shed some light on the impact of government benefits and taxes on different household types. However, it should be realised that the income, benefit and tax statistics are averages and do not necessarily represent the position of any particular household with the characteristic specified. For example, among the 'married couple and dependent children only' households shown in the life cycle classification, those households on low incomes are not distinguished from those with high income levels. The effect of benefits and taxes on households in such different economic circumstances can be explored in the detailed tables pertaining to each household type.

It is important to recognise that the measures of average benefits and taxes, and of the 'net' effect, for the various household types, were subject to the conceptual and practical limitations of the approach employed in the study. These are summarised in 'Overview of the Study', and outlined in greater detail in Appendix A.

FIGURE 3. LIFE CYCLE GROUPS: AVERAGE WEEKLY INCOME , BENEFITS AND TAXES



**Life cycle groups**

- 1 Single person only, under 35
- 2 Married couple – husband and wife only, reference person under 35
- Married couple with dependent children only –
- 3 Eldest child under 5
- 4 Eldest child 5 to 14
- 5 Eldest child 15 to 20
- 6 Married couple with dependent and non-dependent children only
- 7 Married couple with non-dependent children only
- Married couple – husband and wife only –
- 8 Reference person 55 to 64
- 9 Reference person 65 and over
- 10 Single person only, 65 and over

## TABLES OF HOUSEHOLD INCOME

The results of this study are presented in a series of detailed tables which show the effects of benefits and taxes on income for households with different characteristics.

The tables are divided into two parts. The first shows selected characteristics and the representation in the population of respective household groups while the second provides the estimates of average incomes, benefits and taxes. By multiplying these averages by the number of households in the population it is possible to obtain estimates of the total income, benefits and taxes allocated in the study. Such calculations may be useful to readers interested in assessing the relative share of total income, benefits or taxes that may be attributed to the various population sub-groups (see, for example, Table B in the Summary of Findings).

In many of the tables, households have been classified according to their income level into income deciles (ten approximately equal groups) or income quintiles (five approximately equal groups). In doing so the households have been ranked according to their *gross income* as opposed to the other income measures described in Figure A. This choice facilitates comparisons with results of the 1988-89 Household Expenditure Survey presented in related publications (for details, see page 66). While the choice of another income measure would group the households differently and produce different sets of results, the major patterns evident in the data would remain largely unchanged. The effect of using different measures was illustrated in Appendix 2 of the 1987 study.

### Total population tables

The first set of six tables relates to the total household population classified by various broad level characteristics: gross income decile; age of household reference person; principal source of gross income; number of employed persons; family composition of the household; and the nature of housing occupancy.

### Population sub-group tables

The second set of tables (Tables 7 to 32) focuses on tax benefit effects among household sub-groups. Households were divided into sub-groups according to their composition. Five broad composition types are specified. These types and their representation in the total population of approximately 5.4 million households are as follows:

	<i>Per cent of total</i>
Married couple only	23.2
Married couple with dependants only	28.4
Single parents with dependants only	4.5
Single person household	20.3
Multiple income unit household	23.6
	100.0

In some tables household types are further sub-divided by composition. For example, the 'married couple and dependants only' are distinguished according to number of children: one, two, and three or more. For each

composition type, households are then sub-classified according to other characteristics, such as gross income quintile, age of household reference person, principal source of income, or number of employed persons. The merit of this approach is that it enables the effects of government benefits and taxes to be assessed among households in different economic circumstances but with similar types of commitments associated with their household size and life cycle stage.

### Comparisons over time

The two final tables provide comparative information from the 1984 and 1988-89 studies of the effects of benefits and taxes on household income. The tables are presented in terms of households classified by gross income decile. The first of the two tables presents results obtained from the ABS study published in 1987 (for reference, see Table 3.1 *The Effects of Benefits and Taxes on Household Income, 1984* (6537.0)). However, a direct comparison of the 1984 results with those given for 1988-89 in Table 1 of this publication is not valid as various changes have been made to the methods used to derive the 1988-89 estimates. To facilitate comparability the methods used to produce the 1984 estimates have, where practical, been repeated to produce the estimates given in Table 33.

While care has been taken to repeat the estimation procedures used in 1984, some changes were inevitable. For example, changes in the nature of available data used to measure utilisation rates for hospital services may, to some extent, result in a different distribution of hospital service utilisation. Other changes that have occurred in the procedures to produce the 1988-89 comparative table include: an up-grading of the program to impute direct taxes and a change in the procedure used to allocate tertiary education benefits. The overall effect of these changes in measures and methods is difficult to quantify but is considered to be relatively small. Nevertheless, any comparisons should be treated with caution. For further details of the methods used to produce the estimates in the respective tables, reference should be made to the technical paper available from the Household Income and Expenditure Section (for details, see page 66).

### Symbols and other usages

.. not applicable

\*(est) an asterisk next to an estimate indicates that the estimate in the cell has a relative standard error of 25 per cent or greater but less than 50 per cent.

\* an asterisk in place of an estimate indicates that the estimate is unreliable. Unreliable estimates are defined as those: based on small sample sizes (less than 30 households); with a relative standard error of 50 per cent or greater; or, those with less than 5 contributing households in that cell.

— nil or rounded to zero, including null cells.

# TABLES



TABLE 1. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME DECILE, AUSTRALIA, 1988-89

Household characteristics	Gross income decile										All households
	Lowest 10%	Second decile	Third decile	Fourth decile	Fifth decile	Sixth decile	Seventh decile	Eighth decile	Ninth decile	Highest 10%	
Upper boundary of income decile group (\$)	149	230	324	431	540	656	790	955	1,204	..	..
	— per cent —										
Proportion of households with principal source of gross income being —											
Wages and salaries	3.5	6.8	16.1	62.8	80.4	84.5	85.5	89.6	90.1	84.2	60.4
Own business	2.5	3.6	6.4	10.4	8.1	10.0	10.5	7.5	6.6	12.8	7.8
Other private income	11.6	10.0	12.5	12.6	7.6	4.1	3.8	2.6	3.2	2.8	7.1
Government pensions and benefits	79.9	79.6	64.9	14.2	3.9	1.4	*	*	*	*	24.4
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households with composition —											
Married couple only	8.4	40.3	42.2	23.2	16.8	15.7	21.5	21.7	25.9	15.9	23.2
Married couple with dependants only	7.0	6.5	18.3	27.7	37.0	42.6	40.7	39.2	34.0	30.4	28.4
Single parent with dependants only	1.6	17.4	9.2	7.5	4.6	2.9	1.7	*	*	*	4.5
Single person household	80.1	30.9	14.7	25.4	21.0	14.8	7.7	5.3	2.0	1.9	20.3
Multiple income unit household	2.9	5.0	15.6	16.1	20.6	24.1	28.5	33.5	37.8	51.8	23.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	11.3	14.8	10.8	5.8	7.3	3.1	2.6	2.8	2.8	1.9	6.3
	— average —										
Average age of household reference person	60.9	57.5	55.3	44.9	42.7	42.2	40.9	41.0	41.5	44.3	47.1
Average number of income units	1.0	1.1	1.2	1.2	1.2	1.3	1.3	1.4	1.5	1.8	1.3
Average number of persons per household —											
Under 18 years	0.2	0.4	0.6	0.8	1.0	1.1	1.1	1.0	1.0	0.9	0.8
18 to 64 years	0.7	0.8	1.1	1.5	1.7	1.8	2.0	2.2	2.3	2.6	1.7
65 years and over	0.5	0.7	0.7	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.3
Total	1.4	1.9	2.4	2.6	2.8	3.1	3.2	3.3	3.4	3.6	2.8
Average number per household of —											
Employed persons	0.2	0.2	0.4	1.0	1.2	1.4	1.7	1.9	2.2	2.5	1.3
Government cash benefit recipients	0.7	1.1	1.1	0.4	0.3	0.3	0.2	0.1	0.1	0.1	0.4
Dependent children	0.2	0.4	0.6	0.9	1.0	1.1	1.1	1.0	1.0	0.9	0.8
Retired persons	0.8	1.0	1.0	0.4	0.3	0.3	0.2	0.2	0.2	0.2	0.5
	— sample size —										
Number of households in sample	704	711	732	730	725	714	765	800	766	758	7,405
	— '000 —										
Estimated total number in population —											
Households	538.2	539.8	542.7	542.0	543.9	541.9	538.9	544.6	545.1	543.4	5,420.4
Persons	739.4	1,040.4	1,286.8	1,419.6	1,547.0	1,673.4	1,749.8	1,779.9	1,854.7	1,981.9	15,072.9

(a) Includes households which reported no source of positive income.

TABLE 1. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES  
BY GROSS INCOME DECILE, AUSTRALIA, 1988-89 — *continued*

Income, benefits and taxes	Gross income decile										All households
	Lowest 10%	Second decile	Third decile	Fourth decile	Fifth decile	Sixth decile	Seventh decile	Eighth decile	Ninth decile	Highest 10%	
	— Average weekly value (\$) —										
<b>Private income</b>	<b>-1.05</b>	<b>48.31</b>	<b>112.65</b>	<b>314.76</b>	<b>440.46</b>	<b>551.72</b>	<b>690.60</b>	<b>845.54</b>	<b>1,040.47</b>	<b>1,665.44</b>	<b>572.02</b>
<i>Direct benefits —</i>											
Age pension	59.50	61.03	52.19	11.51	5.34	8.00	*4.83	*3.36	*3.73	*2.37	21.13
Invalid pension	6.71	12.93	15.65	9.92	5.58	*5.89	*5.25	*2.00	*1.77	*1.61	6.73
Veterans Affairs pension	6.75	24.21	32.92	11.83	7.01	*6.70	*2.73	*3.63	*2.01	*1.07	9.88
Unemployment benefit	6.91	8.79	26.83	8.13	*4.26	*4.03	*2.79	*3.02	*3.92	*0.63	6.93
Sole parent pension	*	28.14	15.42	*6.32	*4.67	*3.21	*	*	*	*	6.26
Family allowance	1.54	2.59	4.05	7.65	9.89	9.18	7.72	6.40	5.37	2.95	5.74
Other direct benefits	11.59	8.54	11.50	8.20	7.04	6.67	5.13	*4.35	4.87	*5.80	7.36
<i>Total direct benefits</i>	<i>93.34</i>	<i>146.23</i>	<i>158.56</i>	<i>63.57</i>	<i>43.79</i>	<i>43.69</i>	<i>29.58</i>	<i>24.08</i>	<i>23.19</i>	<i>15.05</i>	<i>64.02</i>
<b>Gross income</b>	<b>92.28</b>	<b>194.54</b>	<b>271.22</b>	<b>378.33</b>	<b>484.25</b>	<b>595.41</b>	<b>720.18</b>	<b>869.62</b>	<b>1,063.66</b>	<b>1,680.50</b>	<b>636.04</b>
Direct tax	0.99	3.63	9.54	44.60	77.11	111.57	145.47	192.60	252.88	453.23	129.45
<b>Disposable income</b>	<b>91.29</b>	<b>190.91</b>	<b>261.68</b>	<b>333.73</b>	<b>407.13</b>	<b>483.84</b>	<b>574.70</b>	<b>677.02</b>	<b>810.78</b>	<b>1,227.27</b>	<b>506.59</b>
<i>Indirect benefits —</i>											
School education	7.45	14.89	25.73	33.32	37.88	44.27	45.83	43.91	47.00	42.12	34.27
Tertiary education	3.20	6.50	7.62	8.84	12.26	10.76	11.25	16.19	22.83	27.34	12.70
Other education benefits	0.44	0.84	1.35	1.80	2.29	2.36	2.52	2.54	2.84	2.71	1.97
<i>Total education benefits</i>	<i>11.10</i>	<i>22.24</i>	<i>34.71</i>	<i>43.97</i>	<i>52.43</i>	<i>57.40</i>	<i>59.60</i>	<i>62.63</i>	<i>72.67</i>	<i>72.17</i>	<i>48.95</i>
Hospital care	28.62	36.50	38.26	24.28	21.54	22.54	21.51	22.56	23.93	26.24	26.59
Medical clinics	9.07	12.46	14.09	13.45	13.82	14.50	14.92	14.93	15.19	16.10	13.86
Pharmaceuticals	7.19	10.15	9.19	2.92	1.93	2.16	1.64	1.45	1.47	1.22	3.92
Other health benefits	1.24	1.80	2.26	2.41	2.62	3.01	3.19	3.16	3.32	3.53	2.66
<i>Total health benefits</i>	<i>46.12</i>	<i>60.90</i>	<i>63.80</i>	<i>43.06</i>	<i>39.91</i>	<i>42.20</i>	<i>41.26</i>	<i>42.09</i>	<i>43.90</i>	<i>47.09</i>	<i>47.03</i>
Housing benefits	4.24	6.47	4.13	3.44	2.24	1.65	0.87	0.36	0.58	0.24	2.42
Social security and welfare benefits	16.62	24.61	24.95	11.68	8.99	8.77	7.80	5.96	5.71	3.48	11.84
<i>Total indirect benefits</i>	<i>78.07</i>	<i>114.22</i>	<i>127.58</i>	<i>102.14</i>	<i>103.57</i>	<i>110.02</i>	<i>109.53</i>	<i>111.04</i>	<i>122.86</i>	<i>122.98</i>	<i>110.23</i>
<b>Disposable income plus indirect benefits</b>	<b>169.40</b>	<b>305.13</b>	<b>389.23</b>	<b>435.86</b>	<b>510.70</b>	<b>593.88</b>	<b>684.25</b>	<b>788.06</b>	<b>933.62</b>	<b>1,350.24</b>	<b>616.83</b>
<i>Indirect taxes by commodity group —</i>											
Petrol and petroleum products	3.43	4.66	6.18	7.82	9.01	9.95	11.53	13.16	14.10	15.54	9.55
Tobacco	2.11	3.03	3.75	4.40	4.39	4.58	4.77	4.83	4.64	4.68	4.12
Alcohol	1.71	2.35	2.97	3.59	4.70	4.30	5.76	6.85	7.66	9.87	4.98
Ownership of dwellings	2.34	2.54	2.76	4.29	4.70	5.56	6.07	6.84	7.40	7.58	5.01
Other indirect taxes	13.03	15.55	21.17	29.57	35.41	42.08	46.49	54.93	65.44	84.89	40.91
<i>Total indirect taxes</i>	<i>22.62</i>	<i>28.12</i>	<i>36.83</i>	<i>49.67</i>	<i>58.21</i>	<i>66.47</i>	<i>74.62</i>	<i>86.62</i>	<i>99.24</i>	<i>122.57</i>	<i>64.57</i>
<b>Final income</b>	<b>146.74</b>	<b>277.04</b>	<b>352.44</b>	<b>386.23</b>	<b>452.47</b>	<b>527.38</b>	<b>609.61</b>	<b>701.44</b>	<b>834.40</b>	<b>1,227.68</b>	<b>552.26</b>
<i>Total benefits</i>	<i>171.41</i>	<i>260.45</i>	<i>286.15</i>	<i>165.71</i>	<i>147.36</i>	<i>153.71</i>	<i>139.10</i>	<i>135.12</i>	<i>146.05</i>	<i>138.04</i>	<i>174.26</i>
<i>Total taxes</i>	<i>23.61</i>	<i>31.74</i>	<i>46.37</i>	<i>94.27</i>	<i>135.32</i>	<i>178.04</i>	<i>220.09</i>	<i>279.22</i>	<i>352.12</i>	<i>575.80</i>	<i>194.02</i>
<i>Net benefits</i>	<i>147.80</i>	<i>228.70</i>	<i>239.78</i>	<i>71.44</i>	<i>12.04</i>	<i>-24.32</i>	<i>-80.99</i>	<i>-144.10</i>	<i>-206.07</i>	<i>-437.76</i>	<i>-19.76</i>

TABLE 2. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY AGE OF HOUSEHOLD REFERENCE PERSON, AUSTRALIA, 1988-89

Household characteristics	Age of household reference person						Total all households
	Under 25 years	25 and under 35 years	35 and under 45 years	45 and under 55 years	55 and under 65 years	65 and over	
	— per cent —						
<i>Proportion of households with principal source of gross income being —</i>							
Wages and salaries	76.6	79.2	78.9	75.2	45.7	9.3	60.4
Own business	2.5	7.9	10.4	11.2	7.6	3.4	7.8
Other private income	3.7	1.6	1.7	3.7	15.1	17.8	7.1
Government pensions and benefits	16.7	11.0	8.7	9.7	31.5	69.2	24.4
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Proportion of households with composition —</i>							
Married couple only	22.4	17.7	6.3	17.2	40.4	42.7	23.2
Married couple with dependants only	7.2	46.5	56.7	24.0	4.4	*	28.4
Single parent with dependants only	10.0	6.8	7.1	4.3	1.0	*	4.5
Single person household	25.5	16.1	8.8	11.8	25.8	41.4	20.3
Multiple income unit household	35.0	12.9	21.2	42.7	28.5	15.5	23.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	7.6	6.8	5.5	5.1	6.4	7.4	6.3
	— average —						
Average age of household reference person	22.0	29.6	39.5	49.3	59.9	72.7	47.1
Average number of income units	1.5	1.2	1.3	1.6	1.4	1.2	1.3
<i>Average number of persons per household —</i>							
Under 18 years	0.3	1.1	1.8	0.8	0.1	—	0.8
18 to 64 years	1.8	1.8	2.0	2.3	2.0	0.3	1.7
65 years and over	*	—	—	—	0.1	1.4	0.3
Total	2.1	2.9	3.8	3.2	2.1	1.7	2.8
<i>Average number per household of —</i>							
Employed persons	1.4	1.4	1.7	1.9	1.0	0.2	1.3
Government cash benefit recipients	0.1	0.1	0.2	0.2	0.6	1.3	0.4
Dependent children	0.4	1.1	1.7	0.8	0.1	—	0.8
Retired persons	*	—	—	0.2	1.0	1.5	0.5
	— sample size —						
Number of households in sample	442	1,627	1,825	1,187	1,041	1,283	7,405
	— '000 —						
<i>Estimated total number in population —</i>							
Households	304.9	1,168.2	1,281.8	867.5	789.1	1,008.9	5,420.4
Persons	641.2	3,393.8	4,870.3	2,740.4	1,694.0	1,733.2	15,072.9

(a) Includes households which reported no source of positive income.

TABLE 2. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES  
BY AGE OF HOUSEHOLD REFERENCE PERSON, AUSTRALIA, 1988-89 — *continued*

<i>Income, benefits and taxes</i>	<i>Age of household reference person</i>						<i>Total all households</i>
	<i>Under 25 years</i>	<i>25 and under 35 years</i>	<i>35 and under 45 years</i>	<i>45 and under 55 years</i>	<i>55 and under 65 years</i>	<i>65 and over</i>	
	— Average weekly value (\$) —						
<b>Private income</b>	<b>551.18</b>	<b>638.63</b>	<b>728.09</b>	<b>799.11</b>	<b>482.56</b>	<b>177.62</b>	<b>572.02</b>
<i>Direct benefits —</i>							
Age pension	*	*	1.69	3.20	19.30	93.20	21.13
Invalid pension	*	1.49	3.30	9.84	22.07	4.32	6.73
Veterans Affairs pension	*	0.45	1.03	1.77	14.56	38.33	9.88
Unemployment benefit	11.57	9.45	7.55	8.34	6.49	0.95	6.93
Sole parent pension	*15.62	10.18	8.39	5.71	1.39	*	6.26
Family allowance	1.66	8.35	12.53	4.70	0.54	0.26	5.74
Other direct benefits	8.23	3.37	5.72	10.80	11.21	7.85	7.36
<i>Total direct benefits</i>	<i>37.87</i>	<i>33.51</i>	<i>40.22</i>	<i>44.36</i>	<i>75.56</i>	<i>145.39</i>	<i>64.02</i>
<b>Gross income</b>	<b>589.05</b>	<b>672.13</b>	<b>768.31</b>	<b>843.47</b>	<b>558.11</b>	<b>323.01</b>	<b>636.04</b>
Direct tax	114.54	150.96	173.39	177.23	103.50	32.41	129.45
<b>Disposable income</b>	<b>474.52</b>	<b>521.17</b>	<b>594.92</b>	<b>666.24</b>	<b>454.61</b>	<b>290.60</b>	<b>506.59</b>
<i>Indirect benefits —</i>							
School education	6.25	27.20	85.15	42.33	5.72	1.70	34.27
Tertiary education	32.24	11.16	14.21	23.10	7.44	1.83	12.70
Other education benefits	1.19	1.86	4.37	2.42	0.44	0.11	1.97
<i>Total education benefits</i>	<i>39.69</i>	<i>40.22</i>	<i>103.73</i>	<i>67.85</i>	<i>13.60</i>	<i>3.65</i>	<i>48.95</i>
Hospital care	12.68	14.95	19.14	23.40	25.01	57.71	26.59
Medical clinics	9.30	13.75	15.66	14.35	12.73	13.53	13.86
Pharmaceuticals	1.33	1.24	1.49	2.08	4.76	11.83	3.92
Other health benefits	1.98	2.78	3.65	3.09	2.03	1.58	2.66
<i>Total health benefits</i>	<i>25.30</i>	<i>32.72</i>	<i>39.93</i>	<i>42.92</i>	<i>44.53</i>	<i>84.65</i>	<i>47.03</i>
Housing benefits	3.63	3.27	1.96	1.98	1.93	2.41	2.42
Social security and welfare benefits	4.15	6.25	8.75	7.80	14.30	26.13	11.84
<i>Total indirect benefits</i>	<i>72.77</i>	<i>82.46</i>	<i>154.38</i>	<i>120.55</i>	<i>74.36</i>	<i>116.83</i>	<i>110.23</i>
<b>Disposable income plus indirect benefits</b>	<b>547.27</b>	<b>603.62</b>	<b>749.31</b>	<b>786.76</b>	<b>528.99</b>	<b>407.43</b>	<b>616.83</b>
<i>Indirect taxes by commodity group —</i>							
Petrol and petroleum products	9.38	9.93	11.59	12.79	8.87	4.30	9.55
Tobacco	4.86	4.60	4.47	5.04	4.23	2.02	4.12
Alcohol	7.51	5.65	5.12	6.48	4.30	2.51	4.98
Ownership of dwellings	6.95	7.31	6.46	4.61	2.84	1.96	5.01
Other indirect taxes	35.65	44.17	49.62	54.54	35.99	19.79	40.91
<i>Total indirect taxes</i>	<i>64.36</i>	<i>71.67</i>	<i>77.26</i>	<i>83.46</i>	<i>56.24</i>	<i>30.58</i>	<i>64.57</i>
<b>Final income</b>	<b>482.91</b>	<b>531.97</b>	<b>672.03</b>	<b>703.32</b>	<b>472.74</b>	<b>376.85</b>	<b>552.26</b>
<i>Total benefits</i>	<i>110.64</i>	<i>115.96</i>	<i>194.59</i>	<i>164.91</i>	<i>149.91</i>	<i>262.22</i>	<i>174.26</i>
<i>Total taxes</i>	<i>178.89</i>	<i>222.63</i>	<i>250.66</i>	<i>260.69</i>	<i>159.74</i>	<i>62.99</i>	<i>194.02</i>
<i>Net benefits</i>	<i>-68.25</i>	<i>-106.67</i>	<i>-56.06</i>	<i>-95.78</i>	<i>-9.83</i>	<i>199.22</i>	<i>-19.76</i>

TABLE 3. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, AUSTRALIA, 1988-89

Household characteristics	Principal source of gross income						
	Private income					Government pensions and benefits	All households(a)
	Earned income			Other private income	Total		
	Wages and salaries	Own business	Total				
	— per cent —						
<i>Proportion of gross income being —</i>							
Wages and salaries	91.3	14.7	82.5	9.4	78.4	2.5	72.3
Own business	2.1	76.1	10.5	1.2	10.0	0.1	9.2
Other private income	3.5	7.3	4.0	81.5	8.4	9.4	8.5
Government pensions and benefits	3.1	2.0	3.0	7.9	3.2	88.1	10.1
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<i>Proportion of households with composition —</i>							
Married couple only	17.8	23.1	18.4	41.0	20.5	31.2	23.2
Married couple with dependants only	36.5	47.2	37.8	7.6	34.9	8.3	28.4
Single parent with dependants only	2.5	1.2	2.4	3.2	2.5	11.0	4.5
Single person household	12.6	9.2	12.2	35.0	14.4	38.3	20.3
Multiple income unit household	30.5	19.2	29.2	13.2	27.7	11.1	23.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting government housing	4.1	1.1	3.7	1.3	3.5	15.1	6.3
	— average —						
Average age of household reference person	40.5	44.7	40.9	61.4	42.9	60.2	47.1
Average number of income units	1.4	1.2	1.4	1.2	1.4	1.1	1.3
<i>Average number of persons per household —</i>							
Under 18 years	1.0	1.2	1.0	0.2	0.9	0.5	0.8
18 to 64 years	2.1	2.0	2.1	1.0	2.0	0.8	1.7
65 years and over	0.1	0.1	0.1	0.7	0.1	0.7	0.3
<i>Total</i>	<i>3.1</i>	<i>3.3</i>	<i>3.1</i>	<i>1.9</i>	<i>3.0</i>	<i>2.0</i>	<i>2.8</i>
<i>Average number per household of —</i>							
Employed persons	1.8	1.8	1.8	0.3	1.7	0.1	1.3
Government cash benefit recipients	0.2	0.1	0.2	0.5	0.2	1.3	0.4
Dependent children	1.0	1.2	1.0	0.3	0.9	0.4	0.8
Retired persons	0.2	0.2	0.2	1.2	0.3	1.1	0.5
	— sample size —						
Number of households in sample	4,559	532	5,091	510	5,601	1,786	7,405
	— '000 —						
<i>Estimated total number in population —</i>							
Households	3,275.8	425.1	3,700.9	383.3	4,084.2	1,322.6	5,420.4
Persons	10,253.5	1,396.0	11,649.5	737.4	12,386.9	2,665.2	15,072.9

For footnotes see end of table.

**TABLE 3. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, AUSTRALIA, 1988-89 — continued**

<i>Income, benefits and taxes</i>	<i>Principal source of gross income</i>						
	<i>Private income</i>					<i>Government pensions and benefits</i>	<i>All households(a)</i>
	<i>Earned income</i>			<i>Other private income</i>	<i>Total</i>		
	<i>Wages and salaries</i>	<i>Own business</i>	<i>Total</i>				
	— Average weekly value (\$) —						
<b>Private income</b>	<b>783.32</b>	<b>788.18</b>	<b>783.88</b>	<b>436.51</b>	<b>751.28</b>	<b>25.04</b>	<b>572.02</b>
<i>Direct benefits —</i>							
Age pension	3.87	2.71	3.73	14.84	4.78	71.84	21.13
Invalid pension	3.08	*	2.81	*2.36	2.77	19.01	6.73
Veterans Affairs pension	2.00	0.48	1.82	10.52	2.64	32.33	9.88
Unemployment benefit	2.51	0.77	2.31	1.27	2.21	21.57	6.93
Sole parent pension	1.87	*	1.79	*	1.64	20.59	6.26
Family allowance	6.88	8.72	7.09	2.07	6.62	3.07	5.74
Other direct benefits	4.70	1.30	4.31	6.05	4.47	16.37	7.36
<i>Total direct benefits</i>	<i>24.92</i>	<i>15.87</i>	<i>23.88</i>	<i>37.29</i>	<i>25.14</i>	<i>184.77</i>	<i>64.02</i>
<b>Gross income</b>	<b>808.24</b>	<b>804.05</b>	<b>807.76</b>	<b>473.80</b>	<b>776.42</b>	<b>209.81</b>	<b>636.04</b>
Direct tax	183.00	185.86	183.33	54.09	171.20	1.85	129.45
<b>Disposable income</b>	<b>625.24</b>	<b>618.19</b>	<b>624.43</b>	<b>419.71</b>	<b>605.22</b>	<b>207.96</b>	<b>506.59</b>
<i>Indirect benefits —</i>							
School education	41.63	49.89	42.58	8.85	39.41	18.75	34.27
Tertiary education	16.23	11.62	15.70	11.07	15.27	4.91	12.70
Other education benefits	2.43	2.70	2.47	0.69	2.30	0.98	1.97
<i>Total education benefits</i>	<i>60.30</i>	<i>64.21</i>	<i>60.75</i>	<i>20.61</i>	<i>56.98</i>	<i>24.64</i>	<i>48.95</i>
Hospital care	20.42	25.06	20.96	37.65	22.52	39.14	26.59
Medical clinics	14.24	15.20	14.35	12.51	14.18	12.93	13.86
Pharmaceuticals	1.48	1.31	1.46	2.47	1.56	11.26	3.92
Other health benefits	3.00	3.27	3.03	1.80	2.91	1.88	2.66
<i>Total health benefits</i>	<i>39.14</i>	<i>44.84</i>	<i>39.79</i>	<i>54.44</i>	<i>41.17</i>	<i>65.21</i>	<i>47.03</i>
Housing benefits	1.37	1.08	1.34	0.28	1.24	6.06	2.42
Social security and welfare benefits	6.16	5.25	6.05	9.58	6.39	28.81	11.84
<i>Total indirect benefits</i>	<i>106.97</i>	<i>115.38</i>	<i>107.93</i>	<i>84.91</i>	<i>105.77</i>	<i>124.72</i>	<i>110.23</i>
<b>Disposable income plus indirect benefits</b>	<b>732.21</b>	<b>733.55</b>	<b>732.36</b>	<b>504.62</b>	<b>710.99</b>	<b>332.69</b>	<b>616.83</b>
<i>Indirect taxes by commodity group —</i>							
Petrol and petroleum products	11.85	10.47	11.70	6.38	11.20	4.52	9.55
Tobacco	4.85	3.25	4.67	2.49	4.46	3.08	4.12
Alcohol	6.24	5.32	6.14	3.96	5.93	2.06	4.98
Ownership of dwellings	6.28	5.29	6.17	3.14	5.88	2.34	5.01
Other indirect taxes	51.33	49.80	51.15	34.27	49.57	14.37	40.91
<i>Total indirect taxes</i>	<i>80.56</i>	<i>74.14</i>	<i>79.82</i>	<i>50.23</i>	<i>77.04</i>	<i>26.37</i>	<i>64.57</i>
<b>Final income</b>	<b>651.65</b>	<b>659.42</b>	<b>652.55</b>	<b>454.40</b>	<b>633.95</b>	<b>306.32</b>	<b>552.26</b>
<i>Total benefits</i>	<i>131.88</i>	<i>131.26</i>	<i>131.81</i>	<i>122.20</i>	<i>130.91</i>	<i>309.49</i>	<i>174.26</i>
<i>Total taxes</i>	<i>263.55</i>	<i>260.00</i>	<i>263.15</i>	<i>104.32</i>	<i>248.24</i>	<i>28.22</i>	<i>194.02</i>
<i>Net benefits</i>	<i>-131.67</i>	<i>-128.75</i>	<i>-131.34</i>	<i>17.88</i>	<i>-117.33</i>	<i>281.28</i>	<i>-19.76</i>

(a) Includes households which reported no source of positive income.

TABLE 4. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NUMBER OF EMPLOYED PERSONS, AUSTRALIA, 1988-89

Household characteristics	Number of employed persons							All households
	None employed		One or more employed					
	Household reference person under 55	Household reference person 55 or more	Total	One	Two	Three or more	Total	
	— per cent —							
<i>Proportion of households with principal source of gross income being —</i>								
Wages and salaries	..	..	..	81.6	83.6	90.7	83.7	60.4
Own business	*	0.3	0.3	8.2	13.7	8.9	10.7	7.8
Other private income	11.1	21.9	19.4	3.6	1.8	*	2.3	7.1
Government pensions and benefits	87.3	77.6	79.8	6.3	0.9	*	3.0	24.4
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<i>Proportion of households with composition —</i>								
Married couple only	7.2	42.7	34.6	15.4	27.6	..	18.7	23.2
Married couple with dependants only	26.1	0.6	6.4	33.4	46.3	16.3	36.8	28.4
Single parent with dependants only	33.7	0.3	7.9	6.6	1.1	*	3.2	4.5
Single person household	20.0	47.9	41.5	29.2	..	..	12.1	20.3
Multiple income unit household	13.0	8.5	9.5	15.5	25.0	83.5	29.1	23.6
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting government housing	24.0	8.9	12.3	6.2	2.8	1.5	4.0	6.3
	— average —							
Average age of household reference person	35.6	69.6	61.9	42.3	39.5	45.0	41.4	47.1
Average number of income units	1.2	1.1	1.1	1.2	1.3	2.3	1.4	1.3
<i>Average number of persons per household —</i>								
Under 18 years	1.4	—	0.3	0.9	1.1	1.1	1.0	0.8
18 to 64 years	1.5	0.6	0.8	1.6	2.1	3.1	2.0	1.7
65 years and over	—	1.0	0.8	0.1	—	—	0.1	0.3
<i>Total</i>	<i>2.9</i>	<i>1.6</i>	<i>1.9</i>	<i>2.6</i>	<i>3.3</i>	<i>4.2</i>	<i>3.1</i>	<i>2.8</i>
<i>Average number per household of —</i>								
Employed persons	..	..	..	1.0	2.0	3.3	1.8	1.3
Government cash benefit recipients	0.6	1.3	1.1	0.3	0.1	0.1	0.2	0.4
Dependent children	1.4	—	0.3	0.9	1.1	1.0	1.0	0.8
Retired persons	0.2	1.5	1.2	0.3	0.1	0.1	0.2	0.5
	— sample size —							
Number of households in sample	509	1,505	2,014	2,221	2,437	733	5,391	7,405
	— '000 —							
<i>Estimated total number in population —</i>								
Households	343.9	1,163.6	1,507.5	1,628.1	1,749.0	535.8	3,912.9	5,420.4
Persons	1,006.0	1,833.5	2,839.5	4,268.3	5,704.1	2,260.9	12,233.4	15,072.9

(a) Includes households which reported no source of positive income.



TABLE 4. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES  
BY NUMBER OF EMPLOYED PERSONS, AUSTRALIA, 1988-89 — continued

Income, benefits and taxes	Number of employed persons							All house- holds
	None employed		Total	One or more employed			Total	
	Household reference person under 55	Household reference person 55 or more		One	Two	Three or more		
	— Average weekly value (\$) —							
<b>Private income</b>	<b>33.41</b>	<b>89.74</b>	<b>76.89</b>	<b>533.17</b>	<b>849.55</b>	<b>1,177.23</b>	<b>762.78</b>	<b>572.02</b>
<i>Direct benefits —</i>								
Age pension	1.88	83.08	64.55	7.45	2.26	2.12	4.40	21.13
Invalid pension	*22.16	12.74	14.89	5.72	1.94	2.45	3.58	6.73
Veterans Affairs pension	3.23	35.51	28.14	4.90	1.50	0.98	2.84	9.88
Unemployment benefit	63.11	3.06	16.76	4.85	1.89	2.04	3.14	6.93
Sole parent pension	*60.62	0.63	14.31	5.47	1.20	2.52	3.16	6.26
Family allowance	10.43	0.09	2.45	7.34	7.43	4.58	7.01	5.74
Other direct benefits	23.97	10.89	13.87	5.34	4.33	5.11	4.86	7.36
<i>Total direct benefits</i>	<i>185.40</i>	<i>145.99</i>	<i>154.98</i>	<i>41.06</i>	<i>20.54</i>	<i>19.80</i>	<i>28.98</i>	<i>64.02</i>
<b>Gross income</b>	<b>218.81</b>	<b>235.73</b>	<b>231.87</b>	<b>574.23</b>	<b>870.10</b>	<b>1,197.02</b>	<b>791.76</b>	<b>636.04</b>
Direct tax	3.46	9.75	8.31	125.36	199.61	253.67	176.12	129.45
<b>Disposable income</b>	<b>215.35</b>	<b>225.99</b>	<b>223.56</b>	<b>448.87</b>	<b>670.49</b>	<b>943.35</b>	<b>615.64</b>	<b>506.59</b>
<i>Indirect benefits —</i>								
School education	55.28	0.98	13.37	32.23	48.16	53.96	42.33	34.27
Tertiary education	17.85	1.53	5.26	9.97	13.50	39.36	15.57	12.70
Other education benefits	2.96	0.09	0.75	1.86	2.73	3.25	2.44	1.97
<i>Total education benefits</i>	<i>76.09</i>	<i>2.61</i>	<i>19.38</i>	<i>44.06</i>	<i>64.40</i>	<i>96.57</i>	<i>60.34</i>	<i>48.95</i>
Hospital care	16.85	46.93	40.07	20.04	20.44	28.64	21.40	26.59
Medical clinics	13.63	12.29	12.60	12.81	14.65	18.01	14.34	13.86
Pharmaceuticals	5.18	11.12	9.76	2.15	1.28	1.52	1.67	3.92
Other health benefits	2.81	1.44	1.75	2.47	3.15	4.13	3.00	2.66
<i>Total health benefits</i>	<i>38.48</i>	<i>71.78</i>	<i>64.19</i>	<i>37.46</i>	<i>39.52</i>	<i>52.31</i>	<i>40.42</i>	<i>47.03</i>
Housing benefits	11.73	2.92	4.93	2.31	0.97	0.41	1.45	2.42
Social security and welfare benefits	21.65	26.45	25.35	8.31	5.55	5.09	6.64	11.84
<i>Total indirect benefits</i>	<i>147.95</i>	<i>103.76</i>	<i>113.84</i>	<i>92.14</i>	<i>110.44</i>	<i>154.37</i>	<i>108.84</i>	<i>110.23</i>
<b>Disposable income plus indirect benefits</b>	<b>363.28</b>	<b>329.75</b>	<b>337.40</b>	<b>541.02</b>	<b>780.94</b>	<b>1,097.71</b>	<b>724.48</b>	<b>616.83</b>
<i>Indirect taxes by commodity group —</i>								
Petrol and petroleum products	5.78	3.84	4.29	8.80	11.92	18.88	11.58	9.55
Tobacco	4.92	2.30	2.90	4.18	4.41	6.43	4.59	4.12
Alcohol	2.41	2.18	2.23	4.40	6.22	10.46	6.04	4.98
Ownership of dwellings	3.72	1.99	2.38	5.15	6.89	5.87	6.03	5.01
Other indirect taxes	16.38	15.97	16.06	38.23	54.21	75.56	50.48	40.91
<i>Total indirect taxes</i>	<i>33.21</i>	<i>26.27</i>	<i>27.86</i>	<i>60.76</i>	<i>83.65</i>	<i>117.20</i>	<i>78.72</i>	<i>64.57</i>
<b>Final income</b>	<b>330.06</b>	<b>303.48</b>	<b>309.54</b>	<b>480.26</b>	<b>697.29</b>	<b>980.53</b>	<b>645.77</b>	<b>552.26</b>
<i>Total benefits</i>	<i>333.35</i>	<i>249.75</i>	<i>268.82</i>	<i>133.20</i>	<i>130.99</i>	<i>174.16</i>	<i>137.82</i>	<i>174.26</i>
<i>Total taxes</i>	<i>36.68</i>	<i>36.02</i>	<i>36.17</i>	<i>186.11</i>	<i>283.26</i>	<i>370.87</i>	<i>254.83</i>	<i>194.02</i>
<i>Net benefits</i>	<i>296.67</i>	<i>213.73</i>	<i>232.65</i>	<i>-52.91</i>	<i>-152.27</i>	<i>-196.71</i>	<i>-117.01</i>	<i>-19.76</i>

TABLE 5. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY FAMILY COMPOSITION OF THE HOUSEHOLD, AUSTRALIA, 1988-89

Household characteristics	Single income unit households					All households
	Married couple only	Married couple with dependants only	Single parent with dependants only	Single person only	Multiple income unit households	
	— per cent —					
<i>Proportion of households with principal source of gross income being —</i>						
Wages and salaries	46.3	77.8	33.6	37.6	78.2	60.4
Own business	7.8	13.1	2.2	3.6	6.4	7.8
Other private income	12.5	1.9	5.0	12.2	4.0	7.1
Government pensions and benefits	32.9	7.2	59.2	46.0	11.5	24.4
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	4.1	4.7	27.0	7.3	5.6	6.3
	— average —					
Average age of household reference person	54.3	37.6	36.2	54.4	47.2	47.1
Average number of income units	1.0	1.0	1.0	1.0	2.3	1.3
<i>Average number of persons per household —</i>						
Under 18 years	*	2.1	1.7	*	0.7	0.8
18 to 64 years	1.4	2.0	1.1	0.6	2.6	1.7
65 years and over	0.6	—	*	0.4	0.2	0.3
Total	2.0	4.1	2.8	1.0	3.5	2.8
<i>Average number per household of —</i>						
Employed persons	1.0	1.6	0.6	0.4	2.1	1.3
Government cash benefit recipients	0.7	0.1	0.7	0.5	0.5	0.4
Dependent children	..	2.1	1.8	..	0.6	0.8
Retired persons	1.0	—	—	0.5	0.5	0.5
	— sample size —					
Number of households in sample	1,693	2,169	349	1,443	1,751	7,405
	— '000 —					
<i>Estimated total number in population —</i>						
Households	1,255.3	1,537.4	246.6	1,101.2	1,279.9	5,420.4
Persons	2,510.6	6,337.7	688.7	1,101.2	4,434.6	15,072.9

(a) Includes households which reported no source of positive income.

TABLE 5. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES  
BY HOUSEHOLD COMPOSITION, AUSTRALIA, 1988-89 — *continued*

<i>Income, benefits and taxes</i>	<i>Single income unit households</i>					<i>All households</i>
	<i>Married couple only</i>	<i>Married couple with dependants only</i>	<i>Single parent with dependants only</i>	<i>Single person only</i>	<i>Multiple income unit households</i>	
	— Average weekly value (\$) —					
<b>Private income</b>	<b>503.64</b>	<b>724.35</b>	<b>189.55</b>	<b>247.59</b>	<b>808.92</b>	<b>572.02</b>
<i>Direct benefits —</i>						
Age pension	37.16	*	*	37.53	20.34	21.13
Invalid pension	7.62	3.03	*1.99	3.38	14.08	6.73
Veterans Affairs pension	23.73	0.79	*	10.25	8.58	9.88
Unemployment benefit	3.02	10.10	*	2.88	11.64	6.93
Sole parent pension	..	0.33	*102.15	..	6.44	6.26
Family allowance	..	15.80	11.09	..	3.18	5.74
Other direct benefits	4.78	3.89	10.37	6.92	13.87	7.36
<i>Total direct benefits</i>	<i>76.32</i>	<i>34.14</i>	<i>128.25</i>	<i>60.96</i>	<i>78.11</i>	<i>64.02</i>
<b>Gross income</b>	<b>579.96</b>	<b>758.49</b>	<b>317.80</b>	<b>308.55</b>	<b>887.03</b>	<b>636.04</b>
Direct tax	114.88	174.10	31.21	56.46	171.81	129.45
<b>Disposable income</b>	<b>465.08</b>	<b>584.39</b>	<b>286.59</b>	<b>252.09</b>	<b>715.22</b>	<b>506.59</b>
<i>Indirect benefits —</i>						
School education	*	83.35	82.72	*	28.77	34.27
Tertiary education	5.29	12.88	13.21	3.56	27.52	12.70
Other education benefits	0.20	4.40	4.02	0.12	1.99	1.97
<i>Total education benefits</i>	<i>5.71</i>	<i>100.63</i>	<i>99.95</i>	<i>3.81</i>	<i>58.28</i>	<i>48.95</i>
Hospital care	36.84	19.84	14.72	21.02	31.72	26.59
Medical clinics	12.77	18.23	12.82	6.43	16.28	13.86
Pharmaceuticals	6.35	1.26	4.64	4.27	4.30	3.92
Other health benefits	1.88	3.91	2.73	0.93	3.37	2.66
<i>Total health benefits</i>	<i>57.84</i>	<i>43.24</i>	<i>34.91</i>	<i>32.65</i>	<i>55.67</i>	<i>47.03</i>
Housing benefits	1.38	2.06	12.07	2.45	1.98	2.42
Social security and welfare benefits	14.66	9.09	14.70	10.15	13.29	11.84
<i>Total indirect benefits</i>	<i>79.58</i>	<i>155.02</i>	<i>161.64</i>	<i>49.05</i>	<i>129.23</i>	<i>110.23</i>
<b>Disposable income plus indirect benefits</b>	<b>544.66</b>	<b>739.40</b>	<b>448.20</b>	<b>301.16</b>	<b>844.45</b>	<b>616.83</b>
<i>Indirect taxes by commodity group —</i>						
Petrol and petroleum products	8.17	11.26	4.91	3.87	14.63	9.55
Tobacco	3.32	3.96	2.73	2.35	6.89	4.12
Alcohol	4.47	4.49	1.14	2.92	8.58	4.98
Ownership of dwellings	4.30	6.76	3.88	3.44	5.18	5.01
Other indirect taxes	36.83	50.61	21.88	18.81	55.93	40.91
<i>Total indirect taxes</i>	<i>57.09</i>	<i>77.09</i>	<i>34.54</i>	<i>31.40</i>	<i>91.21</i>	<i>64.57</i>
<b>Final income</b>	<b>487.57</b>	<b>662.33</b>	<b>413.68</b>	<b>269.74</b>	<b>753.24</b>	<b>552.26</b>
<i>Total benefits</i>	<i>155.90</i>	<i>189.17</i>	<i>289.89</i>	<i>110.01</i>	<i>207.34</i>	<i>174.26</i>
<i>Total taxes</i>	<i>171.97</i>	<i>251.19</i>	<i>65.76</i>	<i>87.86</i>	<i>263.02</i>	<i>194.02</i>
<i>Net benefits</i>	<i>-16.07</i>	<i>-62.02</i>	<i>224.3</i>	<i>22.15</i>	<i>-55.68</i>	<i>-19.76</i>

TABLE 6. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NATURE OF HOUSING OCCUPANCY, AUSTRALIA, 1988-89

Household characteristics	Nature of housing occupancy						All households
	Owned outright	Being bought	Renting private		Renting government	Occupied rent free	
			Furnished	Unfurnished			
	— per cent —						
<i>Proportion of households with principal source of gross income being —</i>							
Wages and salaries	44.0	82.2	65.9	72.8	38.8	54.9	60.4
Own business	9.8	8.2	3.1	4.8	1.4	*10.9	7.8
Other private income	13.3	2.1	4.3	2.3	1.5	*5.8	7.1
Government pensions and benefits	32.7	7.4	25.5	19.7	58.2	27.5	24.4
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
<i>Proportion of households with composition —</i>							
Married couple only	31.6	18.2	13.3	15.8	15.0	17.9	23.2
Married couple with dependants only	18.4	48.5	9.2	24.6	21.0	24.9	28.4
Single parent with dependants only	2.0	3.4	*5.1	7.6	19.4	*6.3	4.5
Single person household	23.1	9.6	49.4	22.8	23.6	35.9	20.3
Multiple income unit household	24.9	20.3	23.1	29.2	20.9	15.0	23.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	..	..	..	..	100.0	..	6.3
	— average —						
Average age of household reference person	57.2	39.5	34.8	36.7	47.3	44.2	47.1
Average number of income units	1.3	1.3	1.3	1.4	1.3	1.2	1.3
<i>Average number of persons per household —</i>							
Under 18 years	0.5	1.3	0.3	0.8	1.0	0.7	0.8
18 to 64 years	1.5	2.0	1.4	1.8	1.4	1.5	1.7
65 years and over	0.5	0.1	0.1	0.1	0.3	0.2	0.3
Total	2.5	3.3	1.9	2.6	2.7	2.4	2.8
<i>Average number per household of —</i>							
Employed persons	1.1	1.7	1.1	1.4	0.7	1.1	1.3
Government cash benefit recipients	0.6	0.2	0.2	0.3	0.8	0.4	0.4
Dependent children	0.5	1.3	0.3	0.8	1.0	0.8	0.8
Retired persons	0.8	0.1	0.2	0.2	0.5	0.3	0.5
	— sample size —						
Number of households in sample	2,893	2,379	310	1,024	611	188	7,405
	— '000 —						
<i>Estimated total number in population —</i>							
Households	2,317.4	1,622.4	188.5	806.5	342.6	143.0	5,420.4
Persons	5,900.6	5,426.2	350.6	2,127.2	924.8	343.5	15,072.9

(a) Includes households which reported no source of positive income.

TABLE 6. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES  
BY NATURE OF HOUSING OCCUPANCY, AUSTRALIA, 1988-89 — *continued*

Income, benefits and taxes	Nature of housing occupancy						All house- holds
	Owned outright	Being bought	Renting private		Renting govern- ment	Occupied rent free	
			Furnished	Un- furnished			
	— Average weekly value (\$) —						
<b>Private income</b>	<b>509.14</b>	<b>756.97</b>	<b>461.53</b>	<b>571.00</b>	<b>254.98</b>	<b>403.56</b>	<b>572.02</b>
<i>Direct benefits —</i>							
Age pension	37.17	4.61	6.96	9.58	26.31	19.85	21.13
Invalid pension	8.95	2.16	*5.61	4.75	19.93	*3.40	6.73
Veterans Affairs pension	15.43	5.25	*5.94	2.90	16.10	*2.07	9.88
Unemployment benefit	4.24	4.99	*15.69	13.37	14.31	*6.95	6.93
Sole parent pension	1.91	4.41	*9.73	10.42	33.49	*4.50	6.26
Family allowance	3.78	8.61	2.04	5.29	8.33	6.04	5.74
Other direct benefits	7.41	4.74	9.73	8.37	14.99	*9.42	7.36
<i>Total direct benefits</i>	<i>78.89</i>	<i>34.77</i>	<i>55.69</i>	<i>54.68</i>	<i>133.45</i>	<i>52.21</i>	<i>64.02</i>
<b>Gross income</b>	<b>588.03</b>	<b>791.75</b>	<b>517.23</b>	<b>625.68</b>	<b>388.43</b>	<b>455.77</b>	<b>636.04</b>
Direct tax	108.33	183.09	106.73	127.85	54.15	82.32	129.45
<b>Disposable income</b>	<b>479.70</b>	<b>608.65</b>	<b>410.49</b>	<b>497.83</b>	<b>334.28</b>	<b>373.45</b>	<b>506.59</b>
<i>Indirect benefits —</i>							
School education	25.29	51.75	9.21	27.28	43.92	31.04	34.27
Tertiary education	10.07	13.47	22.56	17.45	7.02	20.58	12.70
Other education benefits	1.43	2.87	1.05	1.90	2.08	1.88	1.97
<i>Total education benefits</i>	<i>36.78</i>	<i>68.09</i>	<i>32.82</i>	<i>46.63</i>	<i>53.03</i>	<i>53.50</i>	<i>48.95</i>
Hospital care	34.76	20.66	14.52	18.56	26.70	22.48	26.59
Medical clinics	14.04	15.09	9.01	12.29	13.99	11.81	13.86
Pharmaceuticals	5.73	1.82	2.10	2.36	6.57	3.36	3.92
Other health benefits	2.41	3.29	1.52	2.36	2.78	2.20	2.66
<i>Total health benefits</i>	<i>56.95</i>	<i>40.85</i>	<i>27.16</i>	<i>35.57</i>	<i>50.04</i>	<i>39.85</i>	<i>47.03</i>
Housing benefits	0.33	1.61	..	..	28.40	..	2.42
Social security and welfare benefits	15.17	7.80	7.25	8.28	20.41	9.43	11.84
<i>Total indirect benefits</i>	<i>109.23</i>	<i>118.35</i>	<i>67.23</i>	<i>90.48</i>	<i>151.88</i>	<i>102.77</i>	<i>110.23</i>
<b>Disposable income plus indirect benefits</b>	<b>588.94</b>	<b>727.00</b>	<b>477.76</b>	<b>588.30</b>	<b>486.15</b>	<b>476.20</b>	<b>616.83</b>
<i>Indirect taxes by commodity group —</i>							
Petrol and petroleum products	9.10	11.51	6.38	9.55	5.94	7.36	9.55
Tobacco	2.91	4.37	5.25	6.35	5.45	3.67	4.12
Alcohol	4.33	5.21	8.10	6.55	3.35	3.93	4.98
Ownership of dwellings	2.31	8.71	5.82	8.00	*	0.89	5.01
Other indirect taxes	40.46	49.30	29.02	37.43	22.69	31.91	40.91
<i>Total indirect taxes</i>	<i>59.11</i>	<i>79.11</i>	<i>54.58</i>	<i>67.87</i>	<i>37.43</i>	<i>47.76</i>	<i>64.57</i>
<b>Final income</b>	<b>529.82</b>	<b>647.89</b>	<b>423.11</b>	<b>520.44</b>	<b>448.74</b>	<b>428.45</b>	<b>552.26</b>
<i>Total benefits</i>	<i>188.12</i>	<i>153.12</i>	<i>122.93</i>	<i>145.16</i>	<i>285.33</i>	<i>154.99</i>	<i>174.26</i>
<i>Total taxes</i>	<i>167.44</i>	<i>262.21</i>	<i>161.31</i>	<i>195.72</i>	<i>91.58</i>	<i>130.09</i>	<i>194.02</i>
<i>Net benefits</i>	<i>20.68</i>	<i>-109.08</i>	<i>-38.39</i>	<i>-50.56</i>	<i>193.75</i>	<i>24.90</i>	<i>-19.76</i>

TABLE 7. HOUSEHOLDS WHOSE PRINCIPAL SOURCE OF INCOME IS GOVERNMENT BENEFITS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY TYPE OF PENSION OR BENEFIT CONSTITUTING PRINCIPAL SOURCE OF INCOME, 1988-89

Household characteristics	Government pensions and benefits							Total
	Age pension	Invalid pension	Veterans Affairs pension	Unemployment benefit	Sickness benefit	Sole parent pension	Other direct benefits (a)	
	— per cent —							
<i>Proportion of gross income being —</i>								
Wages and salaries	0.6	4.0	3.0	2.9	*	6.3	1.7	2.5
Own business	*	*	*	*	*	*	—	0.1
Other private income	11.0	5.0	14.1	2.6	*2.1	6.1	12.2	9.4
Government pensions and benefits	88.3	90.3	82.6	94.3	101.2	87.3	86.1	88.1
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
<i>Proportion of households with composition —</i>								
Married couple only	38.6	31.2	55.5	14.4	*	..	5.5	31.2
Married couple with dependants only	*	14.2	*	47.7	*23.7	*	22.7	8.3
Single parent with dependants only	*	*2.8	*	*	*	*89.1	*3.3	11.0
Single person household	53.0	25.8	34.1	20.9	*28.5	..	57.9	38.3
Multiple income unit household	7.9	26.0	8.6	15.7	*33.9	9.2	10.7	11.1
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting government housing	9.1	*22.4	*12.1	*11.7	*	*38.0	*15.9	15.1
	— average —							
Average age of household reference person	71.8	54.4	68.4	37.4	45.0	33.6	51.6	60.2
Average number of income units	1.1	1.3	1.1	1.2	1.4	1.1	1.1	1.1
<i>Average number of persons per household —</i>								
Under 18 years	—	0.4	—	1.3	1.1	1.9	0.7	0.5
18 to 64 years	0.3	1.8	0.7	1.9	1.9	1.1	1.2	0.8
65 years and over	1.2	0.1	1.1	—	*	—	0.2	0.7
<i>Total</i>	<i>1.5</i>	<i>2.3</i>	<i>1.8</i>	<i>3.2</i>	<i>3.2</i>	<i>3.0</i>	<i>2.0</i>	<i>2.0</i>
<i>Average number per household of —</i>								
Employed persons	—	0.1	0.1	0.1	0.2	0.2	0.3	0.1
Government cash benefit recipients	1.4	1.8	1.7	0.1	*0.2	1.0	0.8	1.3
Dependent children	—	0.4	—	1.2	1.2	1.9	0.6	0.4
Retired persons	1.4	1.1	1.6	0.1	*0.5	0.1	0.7	1.1
	— sample size —							
Number of households in sample	775	157	284	189	34	220	127	1,786
	— '000 —							
<i>Estimated total number in population —</i>								
Households	600.7	114.5	213.9	126.6	22.4	153.0	91.6	1,322.6
Persons	903.0	264.1	374.4	400.8	71.4	465.4	186.0	2,665.2

For footnotes see end of table.

TABLE 7. HOUSEHOLDS WHOSE PRINCIPAL SOURCE OF INCOME IS GOVERNMENT BENEFITS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY TYPE OF PENSION OR BENEFIT CONSTITUTING PRINCIPAL SOURCE OF INCOME, 1988-89 — *continued*

Income, benefits and taxes	Government pensions and benefits							Total
	Age pension	Invalid pension	Veterans Affairs pension	Unemployment benefit	Sickness benefit	Sole parent pension	Other direct benefits (a)	
	— Average weekly value (\$) —							
<b>Private income</b>	<b>21.58</b>	<b>23.18</b>	<b>43.48</b>	<b>13.64</b>	<b>-2.80</b>	<b>29.51</b>	<b>22.00</b>	<b>25.04</b>
<i>Direct benefits —</i>								
Age pension	150.53	10.64	9.28	5.01	*	*	4.65	71.84
Invalid pension	4.65	*182.79	*3.24	*	*	*	*	19.01
Veterans Affairs pension	2.58	*	*191.28	*	*	—	*	32.33
Unemployment benefit	1.49	*6.57	*	*204.31	*	*3.76	*	21.57
Sole parent pension	—	—	*	—	*	*175.81	*	20.59
Family allowance	0.05	2.21	*	8.63	*6.59	11.59	7.91	3.07
Other direct benefits	4.01	*11.23	1.59	*7.59	*207.98	7.10	*119.25	16.37
<i>Total direct benefits</i>	<i>163.31</i>	<i>215.28</i>	<i>207.05</i>	<i>227.27</i>	<i>*229.38</i>	<i>202.51</i>	<i>136.07</i>	<i>184.77</i>
<b>Gross income</b>	<b>184.89</b>	<b>238.46</b>	<b>250.53</b>	<b>240.91</b>	<b>226.58</b>	<b>232.02</b>	<b>158.08</b>	<b>209.81</b>
Direct tax	1.77	0.92	1.25	1.49	1.30	1.41	6.28	1.85
<b>Disposable income</b>	<b>183.13</b>	<b>237.54</b>	<b>249.28</b>	<b>239.42</b>	<b>225.28</b>	<b>230.61</b>	<b>151.80</b>	<b>207.96</b>
<i>Indirect benefits —</i>								
School education	0.52	20.65	1.98	47.86	51.56	80.98	22.93	18.75
Tertiary education	1.20	5.14	*	13.79	*	8.60	18.94	4.91
Other education benefits	0.05	0.99	0.12	2.56	2.62	3.94	1.56	0.98
<i>Total education benefits</i>	<i>1.77</i>	<i>26.78</i>	<i>2.31</i>	<i>64.20</i>	<i>69.66</i>	<i>93.52</i>	<i>43.43</i>	<i>24.64</i>
Hospital care	52.62	24.02	46.07	18.51	28.70	16.08	23.06	39.14
Medical clinics	12.34	12.13	13.26	14.56	15.42	14.66	11.23	12.93
Pharmaceuticals	14.15	10.08	13.91	2.65	9.29	7.81	5.76	11.26
Other health benefits	1.39	2.37	1.50	2.85	3.10	2.97	1.83	1.88
<i>Total health benefits</i>	<i>80.50</i>	<i>48.60</i>	<i>74.75</i>	<i>38.56</i>	<i>56.52</i>	<i>41.52</i>	<i>41.88</i>	<i>65.21</i>
Housing benefits	3.11	7.49	4.10	6.02	12.43	18.00	6.74	6.06
Social security and welfare benefits	32.22	53.11	23.68	21.28	19.85	21.07	13.62	28.81
<i>Total indirect benefits</i>	<i>117.61</i>	<i>135.98</i>	<i>104.84</i>	<i>130.05</i>	<i>158.47</i>	<i>174.11</i>	<i>105.67</i>	<i>124.72</i>
<b>Disposable income plus indirect benefits</b>	<b>300.75</b>	<b>373.49</b>	<b>354.12</b>	<b>369.48</b>	<b>383.68</b>	<b>404.70</b>	<b>257.49</b>	<b>332.69</b>
<i>Indirect taxes by commodity group —</i>								
Petrol and petroleum products	3.01	7.60	5.15	7.14	6.17	4.22	5.59	4.52
Tobacco	1.65	5.88	3.12	6.40	6.16	3.72	2.46	3.08
Alcohol	1.38	2.77	3.63	3.15	5.18	0.87	1.70	2.06
Ownership of dwellings	1.82	1.87	1.75	4.52	3.10	3.19	3.04	2.34
Other indirect taxes	12.26	16.66	16.37	17.19	22.49	14.60	14.38	14.37
<i>Total indirect taxes</i>	<i>20.13</i>	<i>34.78</i>	<i>30.02</i>	<i>38.41</i>	<i>43.09</i>	<i>26.59</i>	<i>27.15</i>	<i>26.37</i>
<b>Final income</b>	<b>280.61</b>	<b>338.72</b>	<b>324.14</b>	<b>331.02</b>	<b>340.68</b>	<b>378.16</b>	<b>230.33</b>	<b>306.32</b>
<i>Total benefits</i>	<i>280.92</i>	<i>351.26</i>	<i>311.89</i>	<i>357.32</i>	<i>387.84</i>	<i>376.62</i>	<i>241.74</i>	<i>309.49</i>
<i>Total taxes</i>	<i>21.90</i>	<i>35.70</i>	<i>31.27</i>	<i>39.90</i>	<i>44.39</i>	<i>28.00</i>	<i>33.43</i>	<i>28.22</i>
<i>Net benefits</i>	<i>259.02</i>	<i>315.56</i>	<i>280.62</i>	<i>317.41</i>	<i>343.45</i>	<i>348.62</i>	<i>208.31</i>	<i>281.28</i>

(a) Includes tertiary education assistance, family allowance, remote area allowance and any 'other pension or benefit' so stated. Excludes sickness benefits.



TABLE 8. MARRIED COUPLE ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME BENEFITS AND TAXES BY GROSS INCOME QUINTILE, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	224	328	596	918	..	..
<i>Proportion of households with principal source of gross income being —</i>						
Wages and salaries	4.2	4.7	56.8	83.2	81.8	46.3
Own business	2.8	3.9	11.8	9.0	11.5	7.8
Other private income	11.6	13.0	24.0	7.6	6.2	12.5
Government pensions and benefits	79.0	78.4	7.4	*	*	32.9
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	7.3	6.2	2.8	1.8	2.5	4.1
Average age of household reference person	64.6	67.3	55.4	42.3	42.2	54.3
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>						
Under 18 years	*	*	*	*	*	*
18 to 64 years	1.0	0.7	1.5	1.9	1.8	1.4
65 years and over	1.0	1.3	0.5	0.1	0.2	0.6
Total	2.0	2.0	2.0	2.0	2.0	2.0
<i>Average number per household of —</i>						
Employed persons	0.2	0.2	1.0	1.7	1.8	1.0
Government cash benefit recipients	1.4	1.7	0.5	0.1	—	0.7
Retired persons	1.6	1.8	1.0	0.3	0.3	1.0
Number of households in sample	321	331	329	370	342	1,693
<i>Estimated total number in population —</i>						
Households	241.0	257.1	254.3	250.5	252.3	1,255.3
Persons	482.1	514.2	508.6	501.1	504.7	2,510.6
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
Private income	*	90.26	406.49	748.43	1,247.83	503.64
<i>Direct benefits —</i>						
Age pension	83.29	91.88	9.82	*	*	37.16
Invalid pension	24.11	11.58	*3.06	*	*	7.62
Veterans Affairs pension	28.35	62.32	22.53	*2.85	*	23.73
Unemployment benefit	10.95	*4.10	*	*	*	3.02
Sole parent pension	..	..	..	..	..	..
Family allowance	..	..	..	..	..	..
Other direct benefits	*4.81	*5.74	*4.26	*	*	*4.78
Total direct benefits	151.50	175.62	40.05	*6.96	*	76.32
Gross income	164.96	265.88	446.54	755.39	1,256.61	579.96
Direct tax	1.17	5.38	64.88	157.69	342.95	114.88
Disposable income	163.79	260.50	381.66	597.70	913.66	465.08
<i>Indirect benefits —</i>						
Education benefits	3.80	1.75	4.19	6.14	12.66	5.71
Health benefits	81.32	88.08	51.13	34.01	35.02	57.84
Housing benefits	2.74	1.52	1.55	*	0.45	1.38
Social security and welfare benefits	31.31	32.39	8.29	0.98	0.67	14.66
Total indirect benefits	119.16	123.74	65.16	41.82	48.80	79.58
Disposable income plus indirect benefits	282.93	384.22	446.86	639.57	962.43	544.66
Total indirect taxes	33.89	34.97	55.23	72.27	88.58	57.09
Final income	249.07	349.29	391.59	567.23	873.89	487.57
Total benefits	270.66	299.36	105.21	48.78	57.58	155.90
Total taxes	35.07	40.35	120.11	229.96	431.52	171.97
Net benefits	235.59	259.01	-14.90	-181.18	-373.94	-16.07

(a) Includes households which reported no source of positive income.

TABLE 9. MARRIED COUPLE ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME BENEFITS AND TAXES BY AGE OF HOUSEHOLD REFERENCE PERSON, 1988-89

	Age of household reference person						Total all households
	Under 25 years	25 and under 35 years	35 and under 45 years	45 and under 55 years	55 and under 65 years	65 and over	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Proportion of households with principal source of gross income being —</i>							
Wages and salaries	88.5	94.9	82.3	71.1	43.2	3.4	46.3
Own business	*4.5	3.1	*11.6	*14.7	10.3	5.7	7.8
Other private income	*	*	*	*4.9	19.8	19.4	12.5
Government pensions and benefits	6.3	*	*	8.6	26.4	71.2	32.9
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*	*3.1	*	*6.0	3.5	5.0	4.1
Average age of household reference person	22.7	28.5	39.2	50.5	60.1	71.6	54.3
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>							
Under 18 years	*	*	*	*	*	*	*
18 to 64 years	2.0	2.0	2.0	2.0	1.9	0.3	1.4
65 years and over	*	*	*	*	0.1	1.7	0.6
Total	2.0	2.0	2.0	2.0	2.0	2.0	2.0
<i>Average number per household of —</i>							
Employed persons	1.8	1.8	1.8	1.5	0.9	0.2	1.0
Government cash benefit recipients	*	—	*	0.1	0.6	1.6	0.7
Retired persons	*	*	*	0.3	1.2	1.9	1.0
Number of households in sample	104	292	117	196	435	549	1,693
<i>Estimated total number in population —</i>							
Households	68.2	206.7	81.3	149.3	318.8	431.0	1,255.3
Persons	136.3	413.4	162.7	298.5	637.6	862.1	2,510.6
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>719.04</b>	<b>891.78</b>	<b>783.64</b>	<b>681.75</b>	<b>472.74</b>	<b>191.80</b>	<b>503.64</b>
<i>Direct benefits —</i>							
Age pension	*	*	*	*	9.75	100.82	37.16
Invalid pension	*	*	*	*10.66	*22.55	1.68	7.62
Veterans Affairs pension	*	*	*	*	18.81	54.02	23.73
Unemployment benefit	*7.49	*	*	*	5.99	*	3.02
Sole parent pension	..	..	..	..	..	..	..
Family allowance	..	..	..	..	..	..	..
Other direct benefits	*3.60	0.90	*	*	3.95	8.60	4.78
Total direct benefits	11.09	3.52	6.42	21.16	61.05	165.13	76.32
<b>Gross income</b>	<b>730.13</b>	<b>895.30</b>	<b>790.06</b>	<b>702.92</b>	<b>533.79</b>	<b>356.93</b>	<b>579.96</b>
Direct tax	159.00	220.25	194.71	170.60	100.61	33.58	114.88
<b>Disposable income</b>	<b>571.13</b>	<b>675.05</b>	<b>595.35</b>	<b>532.31</b>	<b>433.18</b>	<b>323.35</b>	<b>465.08</b>
<i>Indirect benefits —</i>							
Education benefits	22.59	13.52	16.09	4.18	1.33	1.10	5.71
Health benefits	24.43	24.82	24.30	33.55	45.12	103.10	57.84
Housing benefits	0.84	1.38	*	1.91	1.26	1.50	1.38
Social security and welfare benefits	1.42	0.43	0.62	3.94	13.04	31.13	14.66
Total indirect benefits	49.29	40.16	41.61	43.57	60.75	136.83	79.58
<b>Disposable income plus indirect benefits</b>	<b>620.40</b>	<b>715.26</b>	<b>637.02</b>	<b>575.85</b>	<b>493.93</b>	<b>460.17</b>	<b>544.66</b>
Total indirect taxes	77.98	81.12	77.34	73.06	54.00	35.19	57.09
<b>Final income</b>	<b>542.38</b>	<b>634.10</b>	<b>559.61</b>	<b>502.80</b>	<b>439.96</b>	<b>424.99</b>	<b>487.57</b>
Total benefits	60.38	43.67	48.03	64.73	121.80	301.96	155.90
Total taxes	236.98	301.37	272.05	243.66	154.61	68.77	171.97
Net benefits	-176.60	-257.69	-224.03	-178.93	-32.81	233.19	-16.07

(a) Includes households which reported no source of positive income.

TABLE 10. MARRIED COUPLE ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, 1988-89

	<i>Principal source of gross income</i>						
	<i>Private income</i>					<i>Government pensions and benefits</i>	<i>All households(a)</i>
	<i>Earned income</i>			<i>Other private income</i>	<i>Total</i>		
	<i>Wages and salaries</i>	<i>Own business</i>	<i>Total</i>				
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Proportion of gross income being —</i>							
Wages and salaries	94.3	10.4	82.9	4.2	74.0	0.8	63.9
Own business	1.0	*76.3	11.2	*-0.6	9.9	*	8.5
Other private income	4.2	12.9	5.4	87.3	14.6	13.5	14.4
Government pensions and benefits	0.6	0.5	0.6	9.2	1.5	85.7	13.2
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting government housing	2.7	*	2.3	*2.1	2.3	7.8	4.1
Average age of household reference person	41.4	55.7	43.5	65.2	47.5	68.1	54.3
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>							
Under 18 years	*	*	*	*	*	*	*
18 to 64 years	2.0	1.6	1.9	1.1	1.7	0.7	1.4
65 years and over	—	*0.4	0.1	0.9	0.3	1.3	0.6
<i>Total</i>	<i>2.0</i>	<i>2.0</i>	<i>2.0</i>	<i>2.0</i>	<i>2.0</i>	<i>2.0</i>	<i>2.0</i>
<i>Average number per household of —</i>							
Employed persons	1.7	1.5	1.7	0.3	1.4	0.1	1.0
Government cash benefit recipients	0.1	0.1	0.1	0.7	0.2	1.9	0.7
Retired persons	0.3	0.6	0.3	1.7	0.6	1.9	1.0
Number of households in sample	817	113	930	211	1,141	544	1,693
<i>Estimated total number in population —</i>							
Households	581.7	98.3	680.0	157.0	836.9	412.5	1,255.3
Persons	1,163.4	196.5	1,359.9	314.0	1,673.9	825.1	2,510.6
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>822.94</b>	<b>766.64</b>	<b>814.80</b>	<b>407.34</b>	<b>738.38</b>	<b>34.98</b>	<b>503.64</b>
<i>Direct benefits —</i>							
Age pension	1.09	*	1.41	13.75	3.73	105.53	37.16
Invalid pension	0.78	*	0.76	*2.64	1.11	20.93	7.62
Veterans Affairs pension	1.19	*	1.04	*17.75	4.18	63.74	23.73
Unemployment benefit	*	*	*	*	*	8.95	3.02
Sole parent pension	..	..	..	..	..	..	..
Family allowance	..	..	..	..	..	..	..
Other direct benefits	1.42	*	1.21	*7.06	2.31	9.87	4.78
<i>Total direct benefits</i>	<i>4.64</i>	<i>4.19</i>	<i>4.57</i>	<i>41.20</i>	<i>11.44</i>	<i>209.02</i>	<i>76.32</i>
<b>Gross income</b>	<b>827.58</b>	<b>770.83</b>	<b>819.38</b>	<b>448.54</b>	<b>749.82</b>	<b>244.01</b>	<b>579.96</b>
Direct tax	200.77	183.11	198.22	54.93	171.34	1.97	114.88
<b>Disposable income</b>	<b>626.81</b>	<b>587.72</b>	<b>621.16</b>	<b>393.60</b>	<b>578.48</b>	<b>242.04</b>	<b>465.08</b>
<i>Indirect benefits —</i>							
Education benefits	9.57	4.19	8.79	2.11	7.54	2.07	5.71
Health benefits	31.40	49.95	34.08	67.91	40.43	93.00	57.84
Housing benefits	1.10	*	1.02	*	0.88	2.35	1.38
Social security and welfare benefits	1.18	1.40	1.21	12.31	3.30	37.91	14.66
<i>Total indirect benefits</i>	<i>43.26</i>	<i>56.04</i>	<i>45.11</i>	<i>82.63</i>	<i>52.14</i>	<i>135.33</i>	<i>79.58</i>
<b>Disposable income plus indirect benefits</b>	<b>670.09</b>	<b>643.76</b>	<b>666.28</b>	<b>476.23</b>	<b>630.64</b>	<b>377.35</b>	<b>544.66</b>
Total indirect taxes	76.04	61.76	73.97	56.42	70.68	29.84	57.09
<b>Final income</b>	<b>594.03</b>	<b>581.97</b>	<b>592.29</b>	<b>419.81</b>	<b>559.94</b>	<b>347.54</b>	<b>487.57</b>
<i>Total benefits</i>	<i>47.90</i>	<i>60.23</i>	<i>49.68</i>	<i>123.83</i>	<i>63.59</i>	<i>344.35</i>	<i>155.90</i>
<i>Total taxes</i>	<i>276.81</i>	<i>244.87</i>	<i>272.19</i>	<i>111.35</i>	<i>242.03</i>	<i>31.81</i>	<i>171.97</i>
<i>Net benefits</i>	<i>-228.91</i>	<i>-184.64</i>	<i>-222.51</i>	<i>12.48</i>	<i>-178.44</i>	<i>312.54</i>	<i>-16.07</i>

(a) Includes households which reported no source of positive income.

TABLE 11. MARRIED COUPLE ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME BENEFITS AND TAXES BY NUMBER OF EMPLOYED PERSONS, 1988-89

	Number of employed persons						All house- holds
	Neither employed			One or both employed			
	Household reference person under 55	Household reference person 55 or more	Total	One	Both	Total	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Proportion of households with principal source of gross income being —</i>							
Wages and salaries	..	..	..	69.1	84.6	79.3	46.3
Own business	*	*	*	15.6	11.7	13.0	7.8
Other private income	*	24.2	23.6	8.0	2.8	4.6	12.5
Government pensions and benefits	*81.9	74.9	75.3	6.9	*	2.7	32.9
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*	5.7	6.2	4.3	1.8	2.6	4.1
Average age of household reference person	43.1	69.1	67.9	54.5	39.5	44.7	54.3
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>							
Under 18 years	*	*	*	*	*	*	*
18 to 64 years	1.9	0.7	0.7	1.7	2.0	1.9	1.4
65 years and over	*	1.3	1.3	0.3	—	0.1	0.6
Total	2.0	2.0	2.0	2.0	2.0	2.0	2.0
<i>Average number per household of —</i>							
Employed persons	..	..	..	1.0	2.0	1.7	1.0
Government cash benefit recipients	*0.8	1.6	1.6	0.3	—	0.1	0.7
Retired persons	*0.6	1.9	1.9	0.8	0.1	0.4	1.0
Number of households in sample	32	657	689	327	677	1,004	1,693
<i>Estimated total number in population —</i>							
Households	24.9	496.9	521.8	251.3	482.2	733.5	1,255.3
Persons	49.8	993.8	1,043.7	502.6	964.4	1,467.0	2,510.6
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>60.73</b>	<b>119.12</b>	<b>116.33</b>	<b>599.38</b>	<b>872.89</b>	<b>779.19</b>	<b>503.64</b>
<i>Direct benefits —</i>							
Age pension	*	88.90	84.76	8.82	*	3.31	37.16
Invalid pension	*	13.84	16.34	*4.13	*	1.41	7.62
Veterans Affairs pension	*	54.94	52.83	*5.97	1.50	3.03	23.73
Unemployment benefit	*	3.30	6.02	*2.58	*	0.88	3.02
Sole parent pension	..	..	..	..	..	..	..
Family allowance	..	..	..	..	..	..	..
Other direct benefits	*27.55	8.86	9.76	2.89	0.39	1.25	4.78
Total direct benefits	*166.96	169.83	169.70	24.38	2.33	9.89	76.32
<b>Gross income</b>	<b>227.68</b>	<b>288.96</b>	<b>286.03</b>	<b>623.76</b>	<b>875.23</b>	<b>789.07</b>	<b>579.96</b>
Direct tax	6.13	12.90	12.58	137.82	213.64	187.67	114.88
<b>Disposable income</b>	<b>221.55</b>	<b>276.05</b>	<b>273.45</b>	<b>485.94</b>	<b>661.58</b>	<b>601.41</b>	<b>465.08</b>
<i>Indirect benefits —</i>							
Education benefits	*	0.70	2.05	6.07	9.48	8.31	5.71
Health benefits	35.37	91.18	88.51	46.47	30.57	36.02	57.84
Housing benefits	*	1.60	1.82	1.64	0.75	1.06	1.38
Social security and welfare benefits	28.04	32.41	32.20	5.51	0.44	2.17	14.66
Total indirect benefits	98.56	125.89	124.58	59.69	41.24	47.56	79.58
<b>Disposable income plus indirect benefits</b>	<b>320.08</b>	<b>401.93</b>	<b>398.02</b>	<b>545.67</b>	<b>702.83</b>	<b>648.99</b>	<b>544.66</b>
Total indirect taxes	41.53	35.32	35.62	63.15	77.16	72.36	57.09
<b>Final income</b>	<b>278.51</b>	<b>366.63</b>	<b>362.42</b>	<b>482.48</b>	<b>625.66</b>	<b>576.60</b>	<b>487.57</b>
Total benefits	265.51	295.72	294.28	84.07	43.58	57.45	155.90
Total taxes	47.66	48.22	48.19	200.97	290.81	260.03	171.97
Net benefits	217.86	247.50	246.08	-116.90	-247.23	-202.58	-16.07

(a) Includes households which reported no source of positive income.

TABLE 12. MARRIED COUPLE WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	423	585	754	996	..	..
<i>Proportion of households with principal source of gross income being —</i>						
Wages and salaries	41.3	85.8	84.5	90.5	86.6	77.8
Own business	18.5	11.9	14.9	8.5	11.4	13.1
Other private income	3.8	2.1	*	*	2.0	1.9
Government pensions and benefits	36.1	*	*	*	*	7.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	10.0	5.9	2.7	2.3	2.6	4.7
Average age of household reference person	37.3	36.7	36.5	36.8	40.7	37.6
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>						
Under 18 years	2.0	2.1	2.1	2.0	2.1	2.1
18 to 64 years	2.0	2.0	2.0	2.0	2.1	2.0
65 years and over	*	*	*	*	*	—
Total	4.1	4.1	4.2	4.1	4.2	4.1
<i>Average number per household of —</i>						
Employed persons	1.0	1.4	1.6	1.8	2.0	1.6
Government cash benefit recipients	0.3	0.2	0.1	0.1	—	0.1
Dependent children	2.1	2.1	2.2	2.1	2.2	2.1
Retired persons	0.1	—	—	*	—	—
Number of households in sample	415	423	416	468	447	2,169
<i>Estimated total number in population —</i>						
Households	303.9	309.2	305.9	307.5	310.9	1,537.4
Persons	1,232.9	1,282.6	1,270.7	1,252.4	1,299.2	6,337.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>171.23</b>	<b>474.85</b>	<b>647.69</b>	<b>849.90</b>	<b>1,464.46</b>	<b>724.35</b>
<i>Direct benefits —</i>						
Age pension	*	*	*	*	*	*
Invalid pension	13.21	*	*	*	*	3.03
Veterans Affairs pension	*	*	*	*1.06	*	*0.79
Unemployment benefit	50.06	*	*	*	*	10.10
Sole parent pension	*1.66	*	*	*	*	*0.33
Family allowance	18.16	23.95	14.46	13.40	9.10	15.80
Other direct benefits	10.53	3.59	*2.82	*	*	3.89
Total direct benefits	96.79	29.38	18.19	15.24	12.03	34.14
<b>Gross income</b>	<b>268.02</b>	<b>504.23</b>	<b>665.88</b>	<b>865.14</b>	<b>1,476.50</b>	<b>758.49</b>
Direct tax	19.80	83.28	141.69	207.76	413.87	174.10
<b>Disposable income</b>	<b>248.22</b>	<b>420.95</b>	<b>524.19</b>	<b>657.39</b>	<b>1,062.63</b>	<b>584.39</b>
<i>Indirect benefits —</i>						
Education benefits	88.51	89.20	96.71	105.62	122.79	100.63
Health benefits	45.06	43.38	42.62	41.77	43.40	43.24
Housing benefits	6.22	2.54	0.99	0.32	0.30	2.06
Social security and welfare benefits	14.80	8.83	8.43	7.70	5.77	9.09
Total indirect benefits	154.59	143.94	148.75	155.42	172.25	155.02
<b>Disposable income plus indirect benefits</b>	<b>402.80</b>	<b>564.87</b>	<b>672.96</b>	<b>812.77</b>	<b>1,234.88</b>	<b>739.40</b>
Total indirect taxes	54.24	65.48	70.46	86.24	108.44	77.09
<b>Final income</b>	<b>348.58</b>	<b>499.42</b>	<b>602.48</b>	<b>726.58</b>	<b>1,126.44</b>	<b>662.33</b>
Total benefits	251.38	173.32	166.94	170.66	184.29	189.17
Total taxes	74.04	148.76	212.15	294.00	522.31	251.19
Net benefits	177.33	24.56	-45.21	-123.33	-338.03	-62.02

(a) Includes households which reported no source of positive income.

TABLE 13. MARRIED COUPLE WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY AGE OF HOUSEHOLD REFERENCE PERSON, 1988-89

	Age of household reference person					Total all households
	Under 25 years	25 and under 35 years	35 and under 45 years	45 and under 55 years	55 and over	
<b>HOUSEHOLD CHARACTERISTICS</b>						
<i>Proportion of households with principal source of gross income being —</i>						
Wages and salaries	66.7	79.3	80.3	70.9	53.0	77.8
Own business	*	12.0	13.0	15.7	*	13.1
Other private income	*	1.2	1.0	5.6	*	1.9
Government pensions and benefits	*21.7	7.5	5.8	7.8	17.5	7.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*	6.1	4.1	*2.1	*	4.7
Average age of household reference person	22.7	30.3	39.3	48.3	59.2	37.6
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>						
Under 18 years	1.4	2.0	2.3	1.9	1.0	2.1
18 to 64 years	1.9	2.0	2.0	2.2	2.2	2.0
65 years and over	*	*	*	*	*	—
Total	3.4	4.0	4.3	4.0	3.3	4.1
<i>Average number per household of —</i>						
Employed persons	1.0	1.4	1.7	1.7	1.4	1.6
Government cash benefit recipients	*	0.1	0.1	0.2	*0.5	0.1
Dependent children	1.4	2.0	2.3	2.0	1.3	2.1
Retired persons	*	*	*	0.1	*0.8	—
Number of households in sample	39	756	1,035	294	45	2,169
<i>Estimated total number in population —</i>						
Households	22.0	543.4	726.2	208.0	37.9	1,537.4
Persons	73.9	2,153.9	3,147.3	836.9	125.7	6,337.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>404.73</b>	<b>627.73</b>	<b>760.75</b>	<b>862.92</b>	<b>836.60</b>	<b>724.35</b>
<i>Direct benefits —</i>						
Age pension	*	*	*	*	*	*
Invalid pension	*	*	2.41	*7.30	*	3.03
Veterans Affairs pension	*	*	0.50	*1.72	*	0.79
Unemployment benefit	*	11.77	8.38	*8.76	*	10.10
Sole parent pension	*	*	*	*	*	0.33
Family allowance	*7.95	15.48	17.57	13.26	*5.05	15.80
Other direct benefits	*	3.21	3.64	6.04	*7.61	3.89
Total direct benefits	*60.05	32.12	32.84	37.42	55.20	34.14
<b>Gross income</b>	<b>464.78</b>	<b>659.85</b>	<b>793.59</b>	<b>900.34</b>	<b>891.80</b>	<b>758.49</b>
Direct tax	81.86	145.70	189.61	192.12	238.54	174.10
<b>Disposable income</b>	<b>382.92</b>	<b>514.15</b>	<b>603.97</b>	<b>708.22</b>	<b>653.26</b>	<b>584.39</b>
<i>Indirect benefits —</i>						
Education benefits	19.89	53.43	127.14	139.76	101.48	100.63
Health benefits	38.26	42.33	42.68	45.54	57.40	43.24
Housing benefits	8.75	3.39	1.15	1.01	*	2.06
Social security and welfare benefits	8.61	8.50	9.35	9.10	12.60	9.09
Total indirect benefits	75.51	107.64	180.33	195.42	173.79	155.02
<b>Disposable income plus indirect benefits</b>	<b>458.44</b>	<b>621.76</b>	<b>784.31</b>	<b>903.61</b>	<b>827.08</b>	<b>739.40</b>
Total indirect taxes	60.24	73.80	77.47	85.42	80.98	77.09
<b>Final income</b>	<b>398.11</b>	<b>548.00</b>	<b>706.84</b>	<b>818.23</b>	<b>746.12</b>	<b>662.33</b>
Total benefits	135.56	139.76	213.16	232.84	228.99	189.17
Total taxes	142.10	219.50	267.09	277.54	319.52	251.19
Net benefits	-6.54	-79.74	-53.92	-44.70	-90.53	-62.02

(a) Includes households which reported no source of positive income.

TABLE 14. MARRIED COUPLE WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, 1988-89

	Principal source of gross income						
	Private income					Government pensions and benefits	All households(a)
	Earned income			Other private income	Total		
	Wages and salaries	Own business	Total				
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Proportion of gross income being—</i>							
Wages and salaries	92.8	13.0	81.4	19.0	79.3	2.2	77.6
Own business	2.2	79.4	13.2	*	12.9	*	12.6
Other private income	2.7	5.3	3.1	*75.3	5.4	2.2	5.3
Government pensions and benefits	2.4	2.2	2.4	2.6	2.4	95.7	4.5
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting government housing	4.2	*	3.8	*	3.8	*16.2	4.7
Average age of household reference person	37.3	38.0	37.4	44.5	37.6	37.7	37.6
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household—</i>							
Under 18 years	2.1	2.1	2.1	1.9	2.1	2.1	2.1
18 to 64 years	2.0	2.0	2.0	2.0	2.0	2.0	2.0
65 years and over	*	*	*	*	*	*	—
<i>Total</i>	<i>4.1</i>	<i>4.1</i>	<i>4.1</i>	<i>4.0</i>	<i>4.1</i>	<i>4.2</i>	<i>4.1</i>
<i>Average number per household of—</i>							
Employed persons	1.7	1.8	1.7	1.1	1.7	0.3	1.6
Government cash benefit recipients	0.1	0.1	0.1	*0.2	0.1	0.5	0.1
Dependent children	2.1	2.1	2.1	2.0	2.1	2.2	2.1
Retired persons	—	—	—	*0.3	—	0.2	—
Number of households in sample	1,710	260	1,970	39	2,009	159	2,169
<i>Estimated total number in population—</i>							
Households	1,196.7	200.7	1,397.4	29.2	1,426.6	110.2	1,537.4
Persons	4,931.0	826.3	5,757.4	115.9	5,873.2	462.7	6,337.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>770.94</b>	<b>766.61</b>	<b>770.32</b>	<b>1,232.03</b>	<b>779.78</b>	<b>10.41</b>	<b>724.35</b>
<i>Direct benefits—</i>							
Age pension	*	*	*	*	*	*	*
Invalid pension	*	*	*	*	0.38	*37.37	3.03
Veterans Affairs pension	0.47	*	0.41	*	0.40	*	0.79
Unemployment benefit	0.31	*	0.27	*	0.26	*137.46	10.10
Sole parent pension	*	*	*	*	*	*	0.33
Family allowance	15.48	16.46	15.62	*19.25	15.69	17.32	15.80
Other direct benefits	2.31	1.13	2.14	*	2.13	*26.65	3.89
<i>Total direct benefits</i>	<i>18.84</i>	<i>17.63</i>	<i>18.67</i>	<i>*32.82</i>	<i>18.96</i>	<i>230.96</i>	<i>34.14</i>
<b>Gross income</b>	<b>789.78</b>	<b>784.25</b>	<b>788.98</b>	<b>1,264.86</b>	<b>798.74</b>	<b>241.37</b>	<b>758.49</b>
Direct tax	191.74	181.12	190.21	62.13	187.59	0.38	174.10
<b>Disposable income</b>	<b>598.04</b>	<b>603.12</b>	<b>598.77</b>	<b>1,202.73</b>	<b>611.15</b>	<b>240.99</b>	<b>584.39</b>
<i>Indirect benefits—</i>							
Education benefits	100.73	100.54	100.70	93.00	100.55	102.31	100.63
Health benefits	42.64	42.95	42.68	49.46	42.82	48.75	43.24
Housing benefits	1.49	1.72	1.52	*	1.52	9.07	2.06
Social security and welfare benefits	7.84	7.14	7.74	7.70	7.74	26.53	9.09
<i>Total indirect benefits</i>	<i>152.70</i>	<i>152.35</i>	<i>152.65</i>	<i>151.50</i>	<i>152.63</i>	<i>186.67</i>	<i>155.02</i>
<b>Disposable income plus indirect benefits</b>	<b>750.74</b>	<b>755.45</b>	<b>751.41</b>	<b>1,354.25</b>	<b>763.77</b>	<b>427.65</b>	<b>739.40</b>
Total indirect taxes	79.46	77.52	79.18	94.22	79.49	45.91	77.09
<b>Final income</b>	<b>671.29</b>	<b>677.96</b>	<b>672.25</b>	<b>1,260.02</b>	<b>684.30</b>	<b>381.73</b>	<b>662.33</b>
<i>Total benefits</i>	<i>171.54</i>	<i>169.98</i>	<i>171.32</i>	<i>184.33</i>	<i>171.59</i>	<i>417.62</i>	<i>189.17</i>
<i>Total taxes</i>	<i>271.20</i>	<i>258.64</i>	<i>269.40</i>	<i>156.35</i>	<i>267.08</i>	<i>46.28</i>	<i>251.19</i>
<i>Net benefits</i>	<i>-99.66</i>	<i>-88.66</i>	<i>-98.08</i>	<i>27.98</i>	<i>-95.49</i>	<i>371.34</i>	<i>-62.02</i>

(a) Includes households which reported no source of positive income.

TABLE 15. MARRIED COUPLE WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NUMBER OF EMPLOYED PERSONS AND AGE OF YOUNGEST CHILD, 1988-89

	Number of employed persons						All households
	None employed		One employed		Two or more employed		
	Youngest child under 5	Youngest child 5 years or over	Youngest child under 5	Youngest child 5 years or over	Youngest child under 5	Youngest child 5 years or over	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Proportion of households with principal source of gross income being —</i>							
Wages and salaries	..	..	89.1	83.2	78.2	82.3	77.8
Own business	*	*	7.5	9.9	19.6	15.6	13.1
Other private income	*11.4	*	*	3.0	*	1.3	1.9
Government pensions and benefits	85.4	92.3	2.7	3.9	*	0.8	7.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*19.7	*	6.0	*5.1	3.5	2.2	4.7
Average age of household reference person	33.4	45.2	32.8	42.0	33.5	41.3	37.6
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>							
Under 18 years	2.5	1.9	2.2	2.0	2.1	2.0	2.1
18 to 64 years	2.0	2.1	2.0	2.1	2.0	2.1	2.0
65 years and over	*	*	*	*	*	*	—
Total	4.5	4.0	4.2	4.1	4.1	4.1	4.1
<i>Average number per household of —</i>							
Employed persons	..	..	1.0	1.0	2.0	2.2	1.6
Government cash benefit recipients	0.3	*0.7	0.1	0.1	0.1	0.1	0.1
Dependent children	2.5	2.0	2.2	2.1	2.1	2.1	2.1
Retired persons	*	*0.4	*	0.1	*	—	—
Number of households in sample	86	56	492	270	466	799	2,169
<i>Estimated total number in population —</i>							
Households	55.4	41.7	342.2	200.9	341.2	556.1	1,537.4
Persons	250.1	167.4	1,430.6	818.3	1,391.6	2,279.7	6,337.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>49.23</b>	<b>22.43</b>	<b>574.42</b>	<b>660.75</b>	<b>794.36</b>	<b>916.42</b>	<b>724.35</b>
<i>Direct benefits —</i>							
Age pension	*	*	*	*	*	*	*
Invalid pension	*	*	*	*3.16	*	*	3.03
Veterans Affairs pension	*	*	*	*	*	0.98	0.79
Unemployment benefit	*160.65	*	1.23	*4.15	*	*	10.10
Sole parent pension	*	*	*	*	*	*	0.33
Family allowance	26.54	*12.96	19.00	16.58	14.89	13.27	15.80
Other direct benefits	*31.00	*17.39	1.89	4.70	0.51	3.19	3.89
Total direct benefits	238.03	234.32	23.68	29.36	15.80	18.26	34.14
<b>Gross income</b>	<b>287.26</b>	<b>256.76</b>	<b>598.11</b>	<b>690.11</b>	<b>810.16</b>	<b>934.68</b>	<b>758.49</b>
Direct tax	6.68	*	128.96	176.57	192.95	219.01	174.10
<b>Disposable income</b>	<b>280.58</b>	<b>255.34</b>	<b>469.14</b>	<b>513.54</b>	<b>617.21</b>	<b>715.66</b>	<b>584.39</b>
<i>Indirect benefits —</i>							
Education benefits	86.84	136.82	52.32	130.11	60.62	142.92	100.63
Health benefits	49.21	51.41	44.63	42.80	43.54	41.16	43.24
Housing benefits	11.02	8.78	3.34	2.16	1.20	0.37	2.06
Social security and welfare benefits	23.83	31.15	8.55	8.82	7.09	7.61	9.09
Total indirect benefits	170.90	228.16	108.85	183.89	112.45	192.07	155.02
<b>Disposable income plus indirect benefits</b>	<b>451.46</b>	<b>483.56</b>	<b>577.96</b>	<b>697.43</b>	<b>729.65</b>	<b>907.72</b>	<b>739.40</b>
Total indirect taxes	42.36	46.58	66.61	71.53	82.02	88.26	77.09
<b>Final income</b>	<b>409.10</b>	<b>436.86</b>	<b>511.37</b>	<b>625.92</b>	<b>647.66</b>	<b>819.48</b>	<b>662.33</b>
Total benefits	408.93	462.48	132.53	213.25	128.25	210.32	189.17
Total taxes	49.04	48.00	195.58	248.10	274.98	307.28	251.19
Net benefits	359.89	414.49	-63.05	-34.86	-146.73	-96.95	-62.02

(a) Includes households which reported no source of positive income.



TABLE 16. MARRIED COUPLE WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NUMBER OF DEPENDENT CHILDREN AND AGE OF YOUNGEST CHILD, 1988-89

	Number of dependent children						All households
	One		Two		Three or more		
	Youngest child under 5	Youngest child 5 years or over	Youngest child under 5	Youngest child 5 years or over	Youngest child under 5	Youngest child 5 years or over	
HOUSEHOLD CHARACTERISTICS							
<i>Proportion of households with principal source of gross income being —</i>							
Wages and salaries	77.7	73.7	81.4	79.5	72.1	80.1	77.8
Own business	13.2	12.3	10.2	14.5	15.4	12.3	13.1
Other private income	*	5.2	*	0.8	2.7	1.5	1.9
Government pensions and benefits	7.1	8.8	7.4	5.2	9.8	6.1	7.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*3.5	*4.0	5.7	3.5	8.1	*3.5	4.7
Average age of household reference person	31.3	44.5	32.7	40.6	35.5	41.1	37.6
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>							
Under 18 years	1.0	0.9	2.0	1.9	3.4	3.1	2.1
18 to 64 years	2.0	2.1	2.0	2.1	2.0	2.1	2.0
65 years and over	*	*	*	*	*	*	*
Total	3.0	3.0	4.0	4.0	5.4	5.3	4.1
<i>Average number per household of —</i>							
Employed persons	1.4	1.7	1.4	1.8	1.3	1.8	1.6
Government cash benefit recipients	0.1	0.1	0.1	0.1	0.2	0.2	0.1
Dependent children	1.0	1.0	2.0	2.0	3.4	3.3	2.1
Retired persons	*	0.2	*	—	*	*	—
Number of households in sample	294	274	427	558	323	293	2,169
<i>Estimated total number in population —</i>							
Households	211.4	197.6	293.8	391.7	233.5	209.3	1,537.4
Persons	634.2	593.5	1,175.3	1,566.9	1,262.8	1,105.0	6,337.7
INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)							
<b>Private income</b>	<b>633.72</b>	<b>832.74</b>	<b>626.04</b>	<b>845.61</b>	<b>652.64</b>	<b>704.59</b>	<b>724.35</b>
<i>Direct benefits —</i>							
Age pension	*	*	*	*	*	*	*
Invalid pension	*	*3.97	*	3.50	*	*5.74	3.03
Veterans Affairs pension	*	*3.39	*	0.71	*	*	0.79
Unemployment benefit	*9.37	*10.35	10.43	5.50	*18.28	*9.58	10.10
Sole parent pension	*	*	*	*	*	*	0.33
Family allowance	5.20	4.80	15.28	10.85	31.95	28.89	15.80
Other direct benefits	1.21	4.68	2.72	2.52	6.35	7.31	3.89
Total direct benefits	18.95	29.74	30.00	23.26	59.33	51.73	34.14
<b>Gross income</b>	<b>652.67</b>	<b>862.48</b>	<b>656.03</b>	<b>868.86</b>	<b>711.97</b>	<b>756.32</b>	<b>758.49</b>
Direct tax	150.98	185.47	149.03	215.89	148.30	172.47	174.10
<b>Disposable income</b>	<b>501.69</b>	<b>677.01</b>	<b>507.01</b>	<b>652.97</b>	<b>563.68</b>	<b>583.85</b>	<b>584.39</b>
<i>Indirect benefits —</i>							
Education benefits	10.09	70.21	39.32	137.64	127.24	207.93	100.63
Health benefits	35.39	37.47	43.60	39.99	53.79	50.44	43.24
Housing benefits	3.47	0.96	2.53	1.03	2.94	1.99	2.06
Social security and welfare benefits	4.67	5.81	8.52	8.22	13.59	14.02	9.09
Total indirect benefits	53.62	114.45	93.96	186.88	197.56	274.38	155.02
<b>Disposable income plus indirect benefits</b>	<b>555.24</b>	<b>791.44</b>	<b>600.97</b>	<b>839.84</b>	<b>761.24</b>	<b>858.26</b>	<b>739.40</b>
Total indirect taxes	72.87	76.43	69.62	84.99	73.92	81.20	77.09
<b>Final income</b>	<b>482.45</b>	<b>715.07</b>	<b>531.37</b>	<b>754.86</b>	<b>687.30</b>	<b>777.04</b>	<b>662.33</b>
Total benefits	72.57	144.20	123.96	210.13	256.89	326.11	189.17
Total taxes	223.85	261.90	218.65	300.88	222.22	253.66	251.19
Net benefits	-151.28	-117.71	-94.69	-90.75	34.67	72.45	-62.02

(a) Includes households which reported no source of positive income.

TABLE 17. MARRIED COUPLE HOUSEHOLDS WITH ONE DEPENDENT CHILD ONLY: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	373	531	714	943	..	..
<i>Proportion of households with principal source of gross income being —</i>						
Wages and salaries	37.2	78.9	83.7	93.7	84.9	75.7
Own business	*14.8	*18.3	*15.1	*5.0	*10.7	12.8
Other private income	*7.2	*	*	*	*	3.4
Government pensions and benefits	40.1	*	*	*	*	7.9
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*8.5	*3.5	*1.9	*	*	3.8
Average age of household reference person	38.1	36.1	38.0	36.4	39.7	37.7
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>						
Under 18 years	1.0	1.0	1.0	1.0	0.9	1.0
18 to 64 years	2.0	2.0	2.0	2.0	2.1	2.0
65 years and over	*	*	*	*	*	—
Total	3.0	3.0	3.0	3.0	3.0	3.0
<i>Average number per household of —</i>						
Employed persons	1.0	1.4	1.6	1.8	2.0	1.5
Government cash benefit recipients	0.3	—	0.1	*	*	0.1
Retired persons	0.2	*	0.1	—	0.1	0.1
Number of households in sample	104	109	108	123	123	567
<i>Estimated total number in population —</i>						
Households	80.7	81.7	81.1	79.6	85.3	408.4
Persons	242.1	245.1	243.3	238.8	255.8	1,225.1
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>148.88</b>	<b>443.40</b>	<b>602.83</b>	<b>812.83</b>	<b>1,596.36</b>	<b>729.58</b>
<i>Direct benefits —</i>						
Age pension	*	*	*	*	*	*
Invalid pension	*13.47	*	*	*	*	*2.79
Veterans Affairs pension	*	*	*	*	*	*2.16
Unemployment benefit	49.70	*	*	*	*	9.86
Sole parent pension	*	*	*	*	*	*
Family allowance	7.00	5.08	5.37	4.69	3.02	5.01
Other direct benefits	*8.11	*	*2.52	*	*	*2.89
Total direct benefits	93.74	7.49	7.99	6.72	*6.09	24.19
<b>Gross income</b>	<b>242.62</b>	<b>450.89</b>	<b>610.82</b>	<b>819.55</b>	<b>1,602.46</b>	<b>753.78</b>
Direct tax	13.70	72.88	128.84	194.01	416.42	167.63
<b>Disposable income</b>	<b>228.91</b>	<b>378.01</b>	<b>481.98</b>	<b>625.54</b>	<b>1,186.04</b>	<b>586.14</b>
<i>Indirect benefits —</i>						
Education benefits	36.05	28.68	33.79	40.36	55.15	38.95
Health benefits	39.43	35.42	36.20	35.62	35.38	36.40
Housing benefits	6.66	2.56	1.90	*	*	2.26
Social security and welfare benefits	12.70	4.22	3.87	3.13	2.36	5.23
Total indirect benefits	94.84	70.88	75.76	79.16	93.10	82.84
<b>Disposable income plus indirect benefits</b>	<b>323.72</b>	<b>448.86</b>	<b>557.66</b>	<b>704.65</b>	<b>1,279.10</b>	<b>668.94</b>
Total indirect taxes	48.88	66.50	71.79	79.06	104.76	74.50
<b>Final income</b>	<b>274.92</b>	<b>382.41</b>	<b>485.97</b>	<b>625.67</b>	<b>1,174.38</b>	<b>594.50</b>
Total benefits	188.58	78.37	83.75	85.87	99.19	107.03
Total taxes	62.59	139.38	200.63	273.07	521.18	242.14
Net benefits	125.99	-61.01	-116.87	-187.20	-421.99	-135.11

(a) Includes households which reported no source of positive income.

**TABLE 18. MARRIED COUPLE HOUSEHOLDS WITH TWO DEPENDENT CHILDREN ONLY: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, 1988-89**

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	450	624	779	1,032	..	..
Proportion of households with principal source of gross income being —						
Wages and salaries	49.1	87.1	85.7	88.8	90.8	80.4
Own business	*18.9	*11.8	*13.5	*10.5	*8.5	12.6
Other private income	*	*	*	*	*	0.9
Government pensions and benefits	30.7	*	*	*	*	6.1
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*9.2	*6.6	*	*1.9	*2.7	4.4
Average age of household reference person	36.2	35.5	36.2	37.1	40.8	37.2
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
Average number of persons per household —						
Under 18 years	2.0	2.0	2.0	2.0	1.9	2.0
18 to 64 years	2.0	2.0	2.0	2.0	2.1	2.0
65 years and over	*	*	*	*	*	*
Total	4.0	4.0	4.0	4.0	4.0	4.0
Average number per household of —						
Employed persons	1.1	1.5	1.7	1.8	2.1	1.6
Government cash benefit recipients	0.3	0.1	0.1	0.1	0.1	0.1
Retired persons	*	*	*	*	*	—
Number of households in sample	198	191	193	204	201	987
Estimated total number in population —						
Households	136.0	136.3	137.4	138.9	138.2	686.8
Persons	543.9	545.2	549.5	555.8	552.9	2,747.3
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>197.45</b>	<b>520.18</b>	<b>681.45</b>	<b>875.26</b>	<b>1,469.58</b>	<b>751.43</b>
Direct benefits —						
Age pension	*	*	*	*	*	*
Invalid pension	*10.89	*	*	*	*	*2.45
Veterans Affairs pension	*	*	*	*	*	*
Unemployment benefit	37.09	*	*	*	*	7.60
Sole parent pension	*	*	*	*	*	*
Family allowance	18.44	13.18	12.68	12.95	6.55	12.74
Other direct benefits	*6.93	*2.59	*	*	*	*2.61
Total direct benefits	74.88	17.12	15.79	14.94	8.56	26.13
<b>Gross income</b>	<b>272.33</b>	<b>537.29</b>	<b>697.24</b>	<b>890.20</b>	<b>1,478.14</b>	<b>777.56</b>
Direct tax	26.05	99.49	148.59	216.59	440.81	187.15
<b>Disposable income</b>	<b>246.28</b>	<b>437.81</b>	<b>548.65</b>	<b>673.61</b>	<b>1,037.33</b>	<b>590.41</b>
Indirect benefits —						
Education benefits	77.80	85.44	90.26	103.05	120.29	95.47
Health benefits	43.16	42.27	40.69	40.44	41.18	41.54
Housing benefits	4.40	3.31	*	*	*	1.67
Social security and welfare benefits	12.95	7.91	8.00	7.82	5.16	8.35
Total indirect benefits	138.31	138.92	139.45	151.41	166.72	147.03
<b>Disposable income plus indirect benefits</b>	<b>384.59</b>	<b>576.75</b>	<b>688.14</b>	<b>825.01</b>	<b>1,204.02</b>	<b>737.44</b>
Total indirect taxes	55.88	65.24	71.56	83.81	115.22	78.47
<b>Final income</b>	<b>328.74</b>	<b>511.46</b>	<b>616.54</b>	<b>741.24</b>	<b>1,088.84</b>	<b>658.98</b>
Total benefits	213.19	156.04	155.24	166.35	175.28	173.15
Total taxes	81.93	164.73	220.15	300.40	556.03	265.61
Net benefits	131.26	-8.69	-64.91	-134.05	-380.75	-92.46

(a) Includes households which reported no source of positive income.

TABLE 19. MARRIED COUPLE HOUSEHOLDS WITH THREE OR MORE DEPENDENT CHILDREN: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	433	580	752	1,004	..	..
<i>Proportion of households with principal source of gross income being —</i>						
Wages and salaries	36.9	84.9	85.1	90.0	81.8	75.8
Own business	*17.1	*12.1	*14.1	*10.0	*16.5	14.0
Other private income	*5.4	*	*	*	*	2.1
Government pensions and benefits	40.6	*	*	*	*	8.1
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*12.5	*8.7	*3.3	*2.2	*3.1	5.9
Average age of household reference person	38.4	37.4	37.4	37.6	40.1	38.2
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>						
Under 18 years	3.3	3.4	3.3	3.2	3.2	3.3
18 to 64 years	2.1	2.0	2.1	2.1	2.1	2.1
65 years and over	*	*	*	*	*	*
Total	5.4	5.4	5.4	5.2	5.3	5.3
<i>Average number per household of —</i>						
Employed persons	0.8	1.4	1.6	1.8	2.1	1.5
Government cash benefit recipients	0.3	0.3	0.1	0.1	0.1	0.2
Dependent children	3.4	3.4	3.4	3.2	3.3	3.3
Retired persons	*	*	*	*	*	*
Number of households in sample	111	121	119	143	121	615
<i>Estimated total number in population —</i>						
Households	87.6	87.5	89.4	88.5	89.1	442.2
Persons	475.9	476.3	480.2	461.5	471.5	2,365.3
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>153.18</b>	<b>446.50</b>	<b>623.48</b>	<b>837.83</b>	<b>1,314.92</b>	<b>677.44</b>
<i>Direct benefits —</i>						
Age pension	*	*	*	*	*	*
Invalid pension	*17.95	*	*	*	*	*4.17
Veterans Affairs pension	*	*	*	*	*	*
Unemployment benefit	70.27	*	*	*	*	14.19
Sole parent pension	*	*	*	*	*	*
Family allowance	34.24	53.92	25.41	23.31	16.19	30.53
Other direct benefits	*18.56	*6.22	*	*	*	*6.80
Total direct benefits	141.05	62.22	31.18	24.95	20.89	55.78
<b>Gross income</b>	<b>294.24</b>	<b>508.72</b>	<b>654.66</b>	<b>862.77</b>	<b>1,335.82</b>	<b>733.22</b>
Direct tax	16.76	71.64	136.20	209.27	361.70	159.80
<b>Disposable income</b>	<b>277.48</b>	<b>437.09</b>	<b>518.46</b>	<b>653.50</b>	<b>974.11</b>	<b>573.42</b>
<i>Indirect benefits —</i>						
Education benefits	170.30	153.46	159.94	165.57	178.70	165.62
Health benefits	54.68	52.72	51.33	50.30	52.07	52.21
Housing benefits	7.89	2.18	*	*	*	2.49
Social security and welfare benefits	21.12	13.81	13.36	11.75	8.98	13.79
Total indirect benefits	254.00	222.16	225.47	228.35	240.67	234.11
<b>Disposable income plus indirect benefits</b>	<b>531.48</b>	<b>659.25</b>	<b>743.97</b>	<b>881.82</b>	<b>1,214.84</b>	<b>807.54</b>
Total indirect taxes	53.63	66.01	68.95	93.41	104.24	77.34
<b>Final income</b>	<b>477.82</b>	<b>593.24</b>	<b>674.98</b>	<b>788.47</b>	<b>1,110.51</b>	<b>730.19</b>
Total benefits	395.06	284.38	256.65	253.29	261.56	289.89
Total taxes	70.39	137.64	205.15	302.68	465.94	237.14
Net benefits	324.66	146.74	51.49	-49.38	-204.38	52.75

(a) Includes households which reported no source of positive income.

TABLE 20. SINGLE PARENT WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	183	226	313	441	..	..
<i>Proportion of households with principal source of gross income being —</i>						
Wages and salaries	*	*	10.5	61.9	87.5	33.6
Own business	*	*	*	*	*	2.2
Other private income	*	*	*	*	*5.9	5.0
Government pensions and benefits	90.4	94.0	84.9	26.4	*	59.2
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*43.1	*35.1	*33.6	*	*6.9	27.0
Average age of household reference person	33.0	31.9	35.9	38.9	41.1	36.2
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>						
Under 18 years	1.3	1.6	2.1	1.8	1.6	1.7
18 to 64 years	1.0	1.0	1.1	1.1	1.2	1.1
65 years and over	*	*	*	*	*	*
Total	2.3	2.7	3.2	2.9	2.8	2.8
<i>Average number per household of —</i>						
Employed persons	0.1	0.2	0.6	1.0	1.2	0.6
Government cash benefit recipients	0.9	1.0	0.9	0.5	0.2	0.7
Dependent children	1.3	1.7	2.2	1.9	1.8	1.8
Retired persons	0.1	*	0.1	*	*	—
Number of households in sample	68	70	78	62	71	349
<i>Estimated total number in population —</i>						
Households	48.6	46.9	51.4	49.5	50.2	246.6
Persons	113.9	125.3	164.6	143.8	141.0	688.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>*10.21</b>	<b>*20.97</b>	<b>70.91</b>	<b>269.33</b>	<b>562.82</b>	<b>189.55</b>
<i>Direct benefits —</i>						
Age pension	*	*	*	*	*	*
Invalid pension	*	*	*	*	*	*1.99
Veterans Affairs pension	*	*	*	*	*	*
Unemployment benefit	*	*	*	*	*	*
Sole parent pension	123.00	162.12	145.88	70.06	*	102.15
Family allowance	7.70	10.15	12.98	13.71	10.74	11.09
Other direct benefits	*0.91	*5.15	*21.05	*10.05	*13.78	10.37
Total direct benefits	140.78	180.77	186.90	95.78	39.18	128.25
<b>Gross income</b>	<b>151.00</b>	<b>201.75</b>	<b>257.82</b>	<b>365.11</b>	<b>602.00</b>	<b>317.80</b>
Direct tax	*	*	2.68	34.31	116.59	31.21
<b>Disposable income</b>	<b>151.00</b>	<b>201.70</b>	<b>255.13</b>	<b>330.80</b>	<b>485.42</b>	<b>286.59</b>
<i>Indirect benefits —</i>						
Education benefits	66.91	68.14	131.46	96.53	132.70	99.95
Health benefits	31.90	36.19	41.70	33.85	30.75	34.91
Housing benefits	22.22	18.94	11.93	5.77	*	12.07
Social security and welfare benefits	17.03	18.57	18.94	12.78	6.42	14.70
Total indirect benefits	138.05	141.84	204.02	148.93	172.10	161.64
<b>Disposable income plus indirect benefits</b>	<b>289.01</b>	<b>343.56</b>	<b>459.14</b>	<b>479.66</b>	<b>657.48</b>	<b>448.20</b>
Total indirect taxes	23.96	24.52	28.93	37.09	57.36	34.54
<b>Final income</b>	<b>265.14</b>	<b>319.02</b>	<b>430.24</b>	<b>442.57</b>	<b>600.17</b>	<b>413.68</b>
Total benefits	278.83	322.61	390.93	244.70	211.28	289.89
Total taxes	23.96	24.57	31.61	71.40	173.95	65.76
Net benefits	254.88	298.04	359.31	173.30	37.33	224.13

(a) Includes households which reported no source of positive income.

TABLE 21. SINGLE PARENT WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY AGE OF HOUSEHOLD REFERENCE PERSON, 1988-89

	Age of household reference person					Total all households
	Under 25 years	25 and under 35 years	35 and under 45 years	45 and under 55 years	55 and over	
<b>HOUSEHOLD CHARACTERISTICS</b>						
<i>Proportion of households with principal source of gross income being —</i>						
Wages and salaries	11.6	18.0	47.0	50.2	*	33.6
Own business	*	*	*	*	*	2.2
Other private income	*	*	*6.9	*	*	5.0
Government pensions and benefits	*88.3	77.3	43.5	38.6	*	59.2
Total(a)	100.0	100.0	100.0	100.0	*	100.0
Proportion of households renting government housing	*	*34.8	*17.7	*	*	27.0
Average age of household reference person	21.8	30.3	38.7	48.4	*	36.2
Average number of income units	1.0	1.0	1.0	1.0	*	1.0
<i>Average number of persons per household —</i>						
Under 18 years	1.4	1.9	2.0	1.2	*	1.7
18 to 64 years	1.1	1.0	1.1	1.2	*	1.1
65 years and over	*	*	*	*	*	*
Total	2.5	2.9	3.0	2.4	*	2.8
<i>Average number per household of —</i>						
Employed persons	0.2	0.3	0.8	0.9	*	0.6
Government cash benefit recipients	*0.9	0.8	0.6	*0.4	*	0.7
Dependent children	1.5	1.9	2.0	1.4	*	1.8
Retired persons	*	*	*	*0.1	*	—
Number of households in sample	40	120	129	48	12	349
<i>Estimated total number in population —</i>						
Households	30.4	79.5	90.8	37.0	*	246.6
Persons	76.1	230.3	274.3	90.1	*	688.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>50.37</b>	<b>105.44</b>	<b>246.13</b>	<b>330.44</b>	*	<b>189.55</b>
<i>Direct benefits —</i>						
Age pension	..	..	..	..	*	*
Invalid pension	*	*	*3.88	*	*	*1.99
Veterans Affairs pension	*	*	*	*	*	*
Unemployment benefit	*	*	*	*	*	*
Sole parent pension	*	*135.81	*80.61	*	*	*102.15
Family allowance	*7.87	12.64	12.57	*7.40	*	11.09
Other direct benefits	*12.15	*2.55	*11.93	*20.73	*	10.37
Total direct benefits	*164.26	154.35	109.95	93.01	*	128.25
<b>Gross income</b>	<b>214.63</b>	<b>259.79</b>	<b>356.09</b>	<b>423.46</b>	*	<b>317.80</b>
Direct tax	6.66	14.60	41.55	60.56	*	31.21
<b>Disposable income</b>	<b>207.97</b>	<b>245.19</b>	<b>314.54</b>	<b>362.89</b>	*	<b>286.59</b>
<i>Indirect benefits —</i>						
Education benefits	35.38	93.50	122.38	116.15	*	99.95
Health benefits	36.58	37.80	32.54	31.74	*	34.91
Housing benefits	23.24	14.98	7.66	8.92	*	12.07
Social security and welfare benefits	16.39	17.89	14.19	8.45	*	14.70
Total indirect benefits	111.58	164.17	176.77	165.26	*	161.64
<b>Disposable income plus indirect benefits</b>	<b>319.50</b>	<b>409.35</b>	<b>491.27</b>	<b>528.12</b>	*	<b>448.20</b>
Total indirect taxes	22.95	29.45	40.19	42.13	*	34.54
<b>Final income</b>	<b>296.71</b>	<b>379.92</b>	<b>451.08</b>	<b>486.02</b>	*	<b>413.68</b>
Total benefits	275.84	318.52	286.73	258.27	*	289.89
Total taxes	29.61	44.06	81.74	102.69	*	65.76
Net benefits	246.23	274.46	204.99	155.58	*	224.13

(a) Includes households which reported no source of positive income.

**TABLE 22. SINGLE PARENT WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, 1988-89**

	Principal source of gross income				All households (a)
	Private income			Government pensions and benefits	
	Earned income	Other	Total		
<b>HOUSEHOLD CHARACTERISTICS</b>					
<i>Proportion of gross income being —</i>					
Wages and salaries	83.6	*	76.8	5.8	47.8
Own business	*4.0	*	*3.8	*0.6	2.5
Other private income	4.8	*	11.6	5.9	9.3
Government pensions and benefits	7.7	*	7.7	87.7	40.4
<i>Total</i>	<i>100.0</i>	*	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting government housing	*11.0	*	*9.6	*39.0	27.0
Average age of household reference person	39.9	*	40.4	33.3	36.2
Average number of income units	1.0	*	1.0	1.0	1.0
<i>Average number of persons per household —</i>					
Under 18 years	1.5	*	1.5	1.9	1.7
18 to 64 years	1.1	*	1.1	1.0	1.1
65 years and over	*	*	*	*	*
<i>Total</i>	<i>2.6</i>	*	<i>2.6</i>	<i>2.9</i>	<i>2.8</i>
<i>Average number per household of —</i>					
Employed persons	1.2	*	1.1	0.2	0.6
Government cash benefit recipients	0.3	*	0.2	1.0	0.7
Dependent children	1.6	*	1.6	1.9	1.8
Retired persons	*	*	*	0.1	—
Number of households in sample	117	16	133	215	349
<i>Estimated total number in population —</i>					
Households	88.2	*	100.5	146.0	246.6
Persons	232.8	*	263.4	425.2	688.7
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>					
<b>Private income</b>	<b>439.46</b>	*	<b>425.87</b>	<b>26.95</b>	<b>189.55</b>
<i>Direct benefits —</i>					
Age pension	*	*	*	*	*
Invalid pension	*	*	*	*3.36	*1.99
Veterans Affairs pension	*	*	*	*	*
Unemployment benefit	*	*	*	*	*
Sole parent pension	*14.37	*	*12.95	*163.58	*102.15
Family allowance	10.29	*	10.15	11.75	11.09
Other direct benefits	*10.35	*	*11.09	9.88	10.37
<i>Total direct benefits</i>	<i>36.56</i>	*	<i>35.55</i>	<i>192.10</i>	<i>128.25</i>
<b>Gross income</b>	<b>476.02</b>	*	<b>461.43</b>	<b>219.05</b>	<b>317.80</b>
Direct tax	81.69	*	75.09	1.02	31.21
<b>Disposable income</b>	<b>394.34</b>	*	<b>386.34</b>	<b>218.02</b>	<b>286.59</b>
<i>Indirect benefits —</i>					
Education benefits	108.60	*	106.15	95.66	99.95
Health benefits	28.67	*	29.28	38.78	34.91
Housing benefits	3.22	*	2.83	18.44	12.07
Social security and welfare benefits	7.62	*	7.20	19.87	14.70
<i>Total indirect benefits</i>	<i>148.11</i>	*	<i>145.46</i>	<i>172.77</i>	<i>161.64</i>
<b>Disposable income plus indirect benefits</b>	<b>542.42</b>	*	<b>531.76</b>	<b>390.76</b>	<b>448.20</b>
Total indirect taxes	49.58	*	48.98	24.61	34.54
<b>Final income</b>	<b>492.84</b>	*	<b>482.78</b>	<b>366.20</b>	<b>413.68</b>
<i>Total benefits</i>	<i>184.67</i>	*	<i>181.01</i>	<i>364.87</i>	<i>289.89</i>
<i>Total taxes</i>	<i>131.27</i>	*	<i>124.08</i>	<i>25.64</i>	<i>65.76</i>
<i>Net benefits</i>	<i>53.40</i>	*	<i>56.94</i>	<i>339.23</i>	<i>224.13</i>

(a) Includes households which reported no source of positive income.

TABLE 23. SINGLE PARENT WITH DEPENDENT CHILDREN ONLY HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY NUMBER OF DEPENDENT CHILDREN, 1988-89

	Number of dependent children			All households
	One	Two	Three or more	
HOUSEHOLD CHARACTERISTICS				
<i>Proportion of households with principal source of gross income being —</i>				
Wages and salaries	36.1	37.8	19.9	33.6
Own business	*	*	*	2.2
Other private income	*6.7	*3.5	*	5.0
Government pensions and benefits	55.7	55.3	75.3	59.2
Total(a)	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*27.0	*21.8	*	27.0
Average age of household reference person	37.4	35.9	33.9	36.2
Average number of income units	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>				
Under 18 years	0.9	1.9	3.3	1.7
18 to 64 years	1.1	1.1	1.0	1.1
65 years and over	*	—	—	*
Total	2.0	3.0	4.4	2.8
<i>Average number per household of —</i>				
Employed persons	0.6	0.6	0.5	0.6
Government cash benefit recipients	0.6	0.7	0.8	0.7
Dependent children	1.0	2.0	3.4	1.8
Retired persons	0.1	*	*	—
Number of households in sample	158	126	65	349
<i>Estimated total number in population —</i>				
Households	115.2	85.3	46.1	246.6
Persons	230.4	255.8	202.5	688.7
INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)				
<b>Private income</b>	<b>193.35</b>	<b>223.86</b>	<b>116.63</b>	<b>189.55</b>
<i>Direct benefits —</i>				
Age pension	*	—	—	*
Invalid pension	*2.40	*	*	*1.99
Veterans Affairs pension	*	*	*	*
Unemployment benefit	*	—	*	*
Sole parent pension	*84.52	*97.52	*	*102.15
Family allowance	5.19	12.46	23.32	11.09
Other direct benefits	*7.50	*10.08	*18.07	10.37
Total direct benefits	103.58	123.20	199.19	128.25
<b>Gross income</b>	<b>296.93</b>	<b>347.06</b>	<b>315.82</b>	<b>317.80</b>
Direct tax	32.96	37.20	15.79	31.21
<b>Disposable income</b>	<b>263.97</b>	<b>309.85</b>	<b>300.03</b>	<b>286.59</b>
<i>Indirect benefits —</i>				
Education benefits	57.33	112.54	183.07	99.95
Health benefits	29.01	35.45	48.66	34.91
Housing benefits	12.70	8.88	16.42	12.07
Social security and welfare benefits	11.70	15.17	21.33	14.70
Total indirect benefits	110.73	172.04	269.49	161.64
<b>Disposable income plus indirect benefits</b>	<b>374.64</b>	<b>481.91</b>	<b>569.49</b>	<b>448.20</b>
Total indirect taxes	32.24	37.99	33.93	34.54
<b>Final income</b>	<b>342.49</b>	<b>443.86</b>	<b>535.63</b>	<b>413.68</b>
Total benefits	214.32	295.24	468.68	289.89
Total taxes	65.20	75.19	49.72	65.76
Net benefits	149.12	220.05	418.96	224.13

(a) Includes households which reported no source of positive income.



**TABLE 24. SINGLE PERSON HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME QUINTILE, 1988-89**

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	125	151	300	483	..	..
<i>Proportion of households with principal source of gross income being —</i>						
Wages and salaries	*	*	18.3	81.9	86.3	37.6
Own business	*	*	4.8	2.3	8.3	3.6
Other private income	11.5	3.8	26.4	13.8	5.4	12.2
Government pensions and benefits	83.7	95.4	50.6	2.0	*	46.0
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*13.9	*11.4	*8.0	*1.4	*2.3	7.3
Average age of household reference person	61.3	67.8	62.4	42.3	38.7	54.4
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>						
Under 18 years	*	*	*	*	*	*
18 to 64 years	0.5	0.3	0.4	0.9	1.0	0.6
65 years and over	0.5	0.7	0.6	0.1	—	0.4
Total	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number per household of —</i>						
Employed persons	—	—	0.3	0.9	1.0	0.4
Government cash benefit recipients	0.7	0.9	0.7	0.1	—	0.5
Retired persons	0.8	0.9	0.8	0.1	—	0.5
Number of households in sample	276	292	283	295	297	1,443
<i>Estimated total number in population —</i>						
Households	218.4	218.1	220.8	221.5	222.4	1,101.2
Persons	218.4	218.1	220.8	221.5	222.4	1,101.2
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
Private income	*	14.66	123.66	389.44	696.19	247.59
<i>Direct benefits —</i>						
Age pension	60.74	84.20	41.83	*	*	37.53
Invalid pension	*5.42	10.63	*	*	*	3.38
Veterans Affairs pension	*2.09	13.03	29.59	*5.68	*	10.25
Unemployment benefit	11.72	*2.05	*	*	*	2.88
Sole parent pension	..	..	..	..	..	..
Family allowance	..	..	..	..	..	..
Other direct benefits	16.58	9.85	8.11	*	*	6.92
Total direct benefits	96.54	119.77	81.26	*7.85	*	60.96
Gross income	101.34	134.43	204.91	397.29	697.29	308.55
Direct tax	*	0.89	14.65	72.45	191.95	56.46
Disposable income	101.29	133.54	190.26	324.84	505.35	252.09
<i>Indirect benefits —</i>						
Education benefits	4.07	1.96	2.47	2.35	8.15	3.81
Health benefits	42.10	49.44	40.70	18.00	13.48	32.65
Housing benefits	5.06	4.13	2.81	*	*	2.45
Social security and welfare benefits	16.51	20.20	13.05	0.95	0.34	10.15
Total indirect benefits	67.74	75.74	59.03	21.44	22.13	49.05
Disposable income plus indirect benefits	169.08	209.32	249.31	346.26	527.47	301.16
Total indirect taxes	15.37	14.38	24.86	41.45	60.31	31.40
Final income	153.65	194.89	224.47	304.84	467.15	269.74
Total benefits	164.29	195.51	140.29	29.29	23.23	110.01
Total taxes	15.42	15.26	39.51	113.90	252.25	87.86
Net benefits	148.86	180.24	100.78	-84.61	-229.02	22.15

(a) Includes households which reported no source of positive income.

TABLE 25. SINGLE PERSON HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY AGE OF PERSON, 1988-89

	Age of household reference person						Total all households
	Under 25 years	25 and under 35 years	35 and under 45 years	45 and under 55 years	55 and under 65 years	65 and over	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Proportion of households with principal source of gross income being —</i>							
Wages and salaries	78.1	80.8	76.2	66.8	22.1	*	37.6
Own business	*	*5.2	*11.3	*5.9	2.5	*	3.6
Other private income	*7.9	*2.5	*3.9	*5.7	18.5	18.1	12.2
Government pensions and benefits	10.6	9.3	7.2	21.1	56.9	80.5	46.0
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	*	*4.2	*2.5	*5.1	*9.1	10.7	7.3
Average age of household reference person	21.9	29.4	39.6	49.6	60.4	74.0	54.4
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>							
Under 18 years	*	*	*	*	*	*	*
18 to 64 years	1.0	1.0	1.0	1.0	1.0	*	0.6
65 years and over	*	*	*	*	*	1.0	0.4
Total	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number per household of —</i>							
Employed persons	0.8	0.9	0.9	0.8	0.3	—	0.4
Government cash benefit recipients	*	—	0.1	0.2	0.6	0.9	0.5
Retired persons	*	*	*	0.1	0.7	1.0	0.5
Number of households in sample	95	237	163	149	265	534	1,443
<i>Estimated total number in population —</i>							
Households	77.7	187.7	112.3	102.7	203.3	417.5	1,101.2
Persons	77.7	187.7	112.3	102.7	203.3	417.5	1,101.2
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>346.22</b>	<b>461.77</b>	<b>514.39</b>	<b>391.38</b>	<b>168.04</b>	<b>64.53</b>	<b>247.59</b>
<i>Direct benefits —</i>							
Age pension	..	..	..	..	32.29	83.25	37.53
Invalid pension	*	*	*2.94	*8.29	*8.26	*	3.38
Veterans Affairs pension	*	*	*	*	*13.80	19.66	10.25
Unemployment benefit	*8.49	*7.76	*3.43	*4.50	*	*	2.88
Sole parent pension	..	..	..	..	..	..	..
Family allowance	..	..	..	..	..	..	..
Other direct benefits	*4.20	1.30	*2.28	*12.45	20.31	3.32	6.92
Total direct benefits	12.69	11.50	8.88	27.77	75.68	107.19	60.96
<b>Gross income</b>	<b>358.91</b>	<b>473.27</b>	<b>523.27</b>	<b>419.16</b>	<b>243.72</b>	<b>171.72</b>	<b>308.55</b>
Direct tax	73.35	116.83	135.80	92.61	31.11	8.28	56.46
<b>Disposable income</b>	<b>285.57</b>	<b>356.44</b>	<b>387.47</b>	<b>326.55</b>	<b>212.60</b>	<b>163.43</b>	<b>252.09</b>
<i>Indirect benefits —</i>							
Education benefits	19.75	7.27	6.35	3.98	0.36	*	3.81
Health benefits	11.12	10.87	10.43	17.23	24.34	60.26	32.65
Housing benefits	*	1.44	0.43	0.92	3.05	3.73	2.45
Social security and welfare benefits	1.34	1.74	1.63	4.45	12.08	18.33	10.15
Total indirect benefits	33.50	21.32	18.85	26.58	39.84	82.56	49.05
<b>Disposable income plus indirect benefits</b>	<b>319.05</b>	<b>377.76</b>	<b>406.37</b>	<b>353.01</b>	<b>252.52</b>	<b>246.01</b>	<b>301.16</b>
Total indirect taxes	42.22	54.49	45.67	41.40	27.34	14.68	31.40
<b>Final income</b>	<b>276.81</b>	<b>323.29</b>	<b>360.58</b>	<b>311.71</b>	<b>225.11</b>	<b>231.33</b>	<b>269.74</b>
Total benefits	46.19	32.82	27.72	54.36	115.52	189.75	110.01
Total taxes	115.56	171.32	181.46	134.01	58.45	22.96	87.86
Net benefits	-69.37	-138.51	-153.74	-79.66	57.07	166.78	22.15

(a) Includes households which reported no source of positive income.

TABLE 26. SINGLE PERSON HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, 1988-89

	Principal source of gross income						All households(a)
	Private income				Government pensions and benefits	Total	
	Earned income			Other private income			
	Wages and salaries	Own business	Total		Total		
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Proportion of gross income being —</i>							
Wages and salaries	96.8	11.4	88.6	2.0	77.1	0.6	61.1
Own business	0.8	*85.6	9.0	*0.3	7.8	*	6.0
Other private income	2.3	*3.0	2.3	89.8	13.9	10.0	13.1
Government pensions and benefits	0.1	*	0.1	8.0	1.1	89.4	19.8
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Proportion of households renting government housing	3.2	*	2.9	*	2.4	13.2	7.3
Average age of household reference person	37.0	42.4	37.5	64.3	43.6	67.1	54.4
Average number of income units	1.0	1.0	1.0	1.0	1.0	1.0	1.0
<i>Average number of persons per household —</i>							
Under 18 years	*	*	*	*	*	*	*
18 to 64 years	1.0	0.9	1.0	0.4	0.9	0.3	0.6
65 years and over	*	*	—	0.6	0.1	0.7	0.4
<b>Total</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>	<b>1.0</b>
<i>Average number per household of —</i>							
Employed persons	1.0	1.0	1.0	0.1	0.8	—	0.4
Government cash benefit recipients	—	*	—	0.3	0.1	0.9	0.5
Retired persons	*	*	—	0.8	0.2	0.9	0.5
Number of households in sample	542	53	595	176	771	664	1,443
<i>Estimated total number in population —</i>							
Households	413.8	39.2	453.0	134.2	587.1	506.9	1,101.2
Persons	413.8	39.2	453.0	134.2	587.1	506.9	1,101.2
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>508.44</b>	<b>575.42</b>	<b>514.24</b>	<b>245.08</b>	<b>452.74</b>	<b>14.92</b>	<b>247.59</b>
<i>Direct benefits —</i>							
Age pension	*	*	*	13.31	3.04	78.02	37.53
Invalid pension	*	*	*	*	*	7.32	3.38
Veterans Affairs pension	*	*	0.08	*6.06	1.45	20.59	10.25
Unemployment benefit	*	*	*	*	*	6.11	2.88
Sole parent pension	..	..	..	..	..	..	..
Family allowance	..	..	..	..	..	..	..
Other direct benefits	0.22	*	0.20	*1.77	0.56	14.39	6.92
<b>Total direct benefits</b>	<b>0.49</b>	<b>*</b>	<b>0.45</b>	<b>21.20</b>	<b>5.19</b>	<b>126.43</b>	<b>60.96</b>
<b>Gross income</b>	<b>508.93</b>	<b>575.46</b>	<b>514.69</b>	<b>266.28</b>	<b>457.93</b>	<b>141.35</b>	<b>308.55</b>
Direct tax	123.35	164.27	126.89	28.70	104.46	1.67	56.46
<b>Disposable income</b>	<b>385.58</b>	<b>411.19</b>	<b>387.80</b>	<b>237.58</b>	<b>353.47</b>	<b>139.68</b>	<b>252.09</b>
<i>Indirect benefits —</i>							
Education benefits	6.20	*	5.82	6.86	6.06	1.26	3.81
Health benefits	13.01	14.76	13.16	36.76	18.55	49.23	32.65
Housing benefits	0.60	*	0.55	*	0.46	4.78	2.45
Social security and welfare benefits	0.32	*	0.32	6.11	1.64	20.16	10.15
<b>Total indirect benefits</b>	<b>20.13</b>	<b>16.87</b>	<b>19.85</b>	<b>49.91</b>	<b>26.71</b>	<b>75.42</b>	<b>49.05</b>
<b>Disposable income plus indirect benefits</b>	<b>405.69</b>	<b>428.05</b>	<b>407.62</b>	<b>287.49</b>	<b>380.18</b>	<b>215.14</b>	<b>301.16</b>
Total indirect taxes	50.84	54.59	51.16	26.55	45.54	15.00	31.40
<b>Final income</b>	<b>354.87</b>	<b>373.37</b>	<b>356.47</b>	<b>260.96</b>	<b>334.65</b>	<b>200.09</b>	<b>269.74</b>
<i>Total benefits</i>	<i>20.61</i>	<i>16.91</i>	<i>20.29</i>	<i>71.11</i>	<i>31.90</i>	<i>201.84</i>	<i>110.01</i>
<i>Total taxes</i>	<i>174.18</i>	<i>218.87</i>	<i>178.05</i>	<i>55.25</i>	<i>149.99</i>	<i>16.67</i>	<i>87.86</i>
<i>Net benefits</i>	<i>-153.57</i>	<i>-201.96</i>	<i>-157.76</i>	<i>15.86</i>	<i>-118.09</i>	<i>185.18</i>	<i>22.15</i>

(a) Includes households which reported no source of positive income.

TABLE 27. MULTIPLE INCOME UNIT HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME BENEFITS AND TAXES BY GROSS INCOME QUINTILE, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
<b>HOUSEHOLD CHARACTERISTICS</b>						
Upper boundary of income quintile group (\$)	474	698	930	1,237	..	..
Proportion of households with principal source of gross income being —						
Wages and salaries	34.6	82.7	91.4	93.9	88.1	78.2
Own business	5.2	7.4	5.3	4.5	9.5	6.4
Other private income	9.4	3.9	2.7	1.4	2.4	4.0
Government pensions and benefits	50.8	6.0	*	*	*	11.5
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	12.6	7.1	3.6	2.2	2.6	5.6
Average age of household reference person	51.8	47.7	46.2	44.3	46.3	47.2
Average number of income units	2.1	2.2	2.3	2.4	2.6	2.3
Average number of persons per household —						
Under 18 years	0.5	0.7	0.7	0.8	0.6	0.7
18 to 64 years	1.9	2.2	2.6	2.9	3.3	2.6
65 years and over	0.5	0.3	0.2	0.1	0.1	0.2
Total	2.8	3.2	3.5	3.8	4.0	3.5
Average number per household of —						
Employed persons	0.8	1.6	2.2	2.6	3.1	2.1
Government cash benefit recipients	1.0	0.7	0.3	0.3	0.1	0.5
Dependent children	0.5	0.6	0.6	0.7	0.5	0.6
Retired persons	0.9	0.6	0.4	0.4	0.2	0.5
Number of households in sample	343	328	365	370	345	1,751
Estimated total number in population —						
Households	255.3	254.8	255.6	256.6	257.6	1,279.9
Persons	724.8	811.5	897.5	980.1	1,020.7	4,434.6
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>						
<b>Private income</b>	<b>155.89</b>	<b>475.89</b>	<b>757.12</b>	<b>1,025.92</b>	<b>1,620.82</b>	<b>808.92</b>
Direct benefits —						
Age pension	50.71	25.48	12.15	9.49	*4.07	20.34
Invalid pension	32.19	21.72	*8.11	*5.79	*2.74	14.08
Veterans Affairs pension	11.74	18.48	*9.00	*2.43	*1.34	8.58
Unemployment benefit	24.66	13.67	9.12	*9.52	*1.34	11.64
Sole parent pension	11.98	12.66	*3.00	*3.32	*	6.44
Family allowance	2.46	4.37	4.00	3.01	2.05	3.18
Other direct benefits	26.43	17.10	9.69	9.94	*6.29	13.87
Total direct benefits	160.18	113.49	55.07	43.50	19.13	78.11
<b>Gross income</b>	<b>316.07</b>	<b>589.37</b>	<b>812.18</b>	<b>1,069.42</b>	<b>1,639.95</b>	<b>887.03</b>
Direct tax	16.70	78.00	142.77	218.13	401.03	171.81
<b>Disposable income</b>	<b>299.37</b>	<b>511.37</b>	<b>669.41</b>	<b>851.28</b>	<b>1,238.93</b>	<b>715.22</b>
Indirect benefits —						
Education benefits	51.80	49.57	54.16	69.01	66.74	58.28
Health benefits	63.31	55.72	52.12	53.61	53.65	55.67
Housing benefits	4.75	3.44	0.77	0.72	0.26	1.98
Social security and welfare benefits	26.80	17.99	9.81	7.97	4.02	13.29
Total indirect benefits	146.65	126.71	116.87	131.30	124.66	129.23
<b>Disposable income plus indirect benefits</b>	<b>446.00</b>	<b>638.10</b>	<b>786.29</b>	<b>982.60</b>	<b>1,363.58</b>	<b>844.45</b>
Total indirect taxes	45.73	75.04	90.16	106.88	137.70	91.21
<b>Final income</b>	<b>400.32</b>	<b>563.00</b>	<b>696.13</b>	<b>875.69</b>	<b>1,225.88</b>	<b>753.24</b>
Total benefits	306.83	240.20	171.93	174.80	143.80	207.34
Total taxes	62.43	153.05	232.93	325.01	538.73	263.02
Net benefits	244.40	87.15	-61.00	-150.21	-394.94	-55.68

(a) Includes households which reported no source of positive income.

**TABLE 28. MULTIPLE INCOME UNIT HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME BENEFITS AND TAXES BY AGE OF HOUSEHOLD REFERENCE PERSON, 1988-89**

	Age of household reference person						Total all house- holds
	Under 25 years	25 and under 35 years	35 and under 45 years	45 and under 55 years	55 and under 65 years	65 and over	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Proportion of households with principal source of gross income being —</i>							
Wages and salaries	88.6	87.1	85.8	84.0	69.1	48.5	78.2
Own business	*	*5.9	5.7	9.5	6.8	*4.4	6.4
Other private income	*4.9	*2.8	*	1.3	6.4	*12.5	4.0
Government pensions and benefits	6.5	4.1	7.7	5.2	17.7	34.7	11.5
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting government housing	*2.0	*2.7	7.3	5.1	*8.2	*5.4	5.6
Average age of household reference person	21.4	28.7	40.5	49.4	59.3	72.1	47.2
Average number of income units	2.4	2.2	2.3	2.4	2.3	2.2	2.3
<i>Average number of persons per household —</i>							
Under 18 years	0.2	0.4	1.6	0.7	0.2	0.2	0.7
18 to 64 years	2.4	2.3	2.7	3.1	2.9	1.3	2.6
65 years and over	*	—	0.1	0.1	0.1	1.4	0.2
<i>Total</i>	<i>2.6</i>	<i>2.7</i>	<i>4.3</i>	<i>3.8</i>	<i>3.2</i>	<i>2.8</i>	<i>3.5</i>
<i>Average number per household of —</i>							
Employed persons	2.0	1.9	2.5	2.5	1.8	0.8	2.1
Government cash benefit recipients	0.1	0.1	0.3	0.3	0.7	1.5	0.5
Dependent children	0.4	0.4	1.3	0.6	0.2	0.2	0.6
Retired persons	*	0.1	0.1	0.3	1.0	1.6	0.5
Number of households in sample	164	222	381	500	290	194	1,751
<i>Estimated total number in population —</i>							
Households	106.7	151.0	271.1	370.5	224.5	156.1	1,279.9
Persons	277.2	408.5	1,173.6	1,412.3	721.5	441.6	4,434.6
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>765.89</b>	<b>831.75</b>	<b>873.86</b>	<b>970.37</b>	<b>725.80</b>	<b>439.70</b>	<b>808.92</b>
<i>Direct benefits —</i>							
Age pension	*	*	7.93	7.06	23.35	100.60	20.34
Invalid pension	*	*3.10	*6.65	*12.30	*34.69	*20.73	14.08
Veterans Affairs pension	*	*	2.97	1.32	*10.03	*44.28	8.58
Unemployment benefit	*11.80	*17.00	10.69	11.71	*12.86	*6.09	11.64
Sole parent pension	*	*5.52	*11.77	*6.98	*3.43	*	6.44
Family allowance	0.87	2.25	7.96	2.83	0.73	1.67	3.18
Other direct benefits	*14.29	10.36	11.79	15.14	13.50	*18.12	13.87
<i>Total direct benefits</i>	<i>32.75</i>	<i>43.29</i>	<i>59.77</i>	<i>57.35</i>	<i>98.60</i>	<i>194.54</i>	<i>78.11</i>
<b>Gross income</b>	<b>798.64</b>	<b>875.04</b>	<b>933.63</b>	<b>1,027.72</b>	<b>824.40</b>	<b>634.24</b>	<b>887.03</b>
Direct tax	153.56	189.25	183.27	206.65	151.58	93.92	171.81
<b>Disposable income</b>	<b>645.08</b>	<b>685.79</b>	<b>750.36</b>	<b>821.07</b>	<b>672.81</b>	<b>540.32</b>	<b>715.22</b>
<i>Indirect benefits —</i>							
Education benefits	70.41	42.14	101.44	66.00	26.17	18.48	58.28
Health benefits	30.29	33.46	51.96	53.45	60.92	98.71	55.67
Housing benefits	0.48	1.55	3.24	2.16	1.57	1.42	1.98
Social security and welfare benefits	3.53	5.55	10.73	9.48	18.61	33.32	13.29
<i>Total indirect benefits</i>	<i>104.71</i>	<i>82.70</i>	<i>167.36</i>	<i>131.11</i>	<i>107.28</i>	<i>151.93</i>	<i>129.23</i>
<b>Disposable income plus indirect benefits</b>	<b>749.78</b>	<b>768.49</b>	<b>917.72</b>	<b>952.19</b>	<b>780.09</b>	<b>692.22</b>	<b>844.45</b>
Total indirect taxes	84.40	94.66	102.18	102.33	82.58	59.48	91.21
<b>Final income</b>	<b>665.40</b>	<b>673.84</b>	<b>815.53</b>	<b>849.84</b>	<b>697.50</b>	<b>632.74</b>	<b>753.24</b>
<i>Total benefits</i>	<i>137.46</i>	<i>125.99</i>	<i>227.12</i>	<i>188.45</i>	<i>205.87</i>	<i>346.47</i>	<i>207.34</i>
<i>Total taxes</i>	<i>237.96</i>	<i>283.90</i>	<i>285.46</i>	<i>308.98</i>	<i>234.16</i>	<i>153.40</i>	<i>263.02</i>
<i>Net benefits</i>	<i>-100.50</i>	<i>-157.92</i>	<i>-58.33</i>	<i>-120.53</i>	<i>-28.29</i>	<i>193.06</i>	<i>-55.68</i>

(a) Includes households which reported no source of positive income.

TABLE 29. MULTIPLE INCOME UNIT HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME BENEFITS AND TAXES BY PRINCIPAL SOURCE OF GROSS INCOME OF THE HOUSEHOLD, 1988-89

	Principal source of gross income						
	Private income					Government pensions and benefits	All households(a)
	Earned income			Other private income	Total		
	Wages and salaries	Own business	Total			Total	
<b>HOUSEHOLD CHARACTERISTICS</b>							
<i>Proportion of gross income being —</i>							
Wages and salaries	87.4	22.7	82.2	17.4	80.2	7.1	77.2
Own business	2.9	*67.0	8.0	*3.8	7.9	*	7.5
Other private income	4.3	7.1	4.5	*68.0	6.5	5.9	6.5
Government pensions and benefits	5.5	3.2	5.3	10.8	5.5	87.1	8.8
<i>Total</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting government housing	4.5	*	4.2	*	4.1	*17.5	5.6
Average age of household reference person	45.1	49.3	45.4	55.8	45.9	57.8	47.2
Average number of income units	2.3	2.2	2.3	2.2	2.3	2.2	2.3
<i>Average number of persons per household —</i>							
Under 18 years	0.7	1.0	0.7	0.3	0.7	0.6	0.7
18 to 64 years	2.7	2.8	2.7	1.8	2.7	1.8	2.6
65 years and over	0.1	*0.2	0.1	*0.7	0.2	0.7	0.2
<i>Total</i>	<i>3.5</i>	<i>3.9</i>	<i>3.6</i>	<i>2.8</i>	<i>3.5</i>	<i>3.0</i>	<i>3.5</i>
<i>Average number per household of —</i>							
Employed persons	2.4	2.6	2.4	0.5	2.3	0.3	2.1
Government cash benefit recipients	0.3	0.2	0.3	0.5	0.3	1.6	0.5
Dependent children	0.6	0.9	0.6	0.4	0.6	0.5	0.6
Retired persons	0.4	0.4	0.4	1.1	0.4	1.3	0.5
Number of households in sample	1,379	100	1,479	68	1,547	204	1,751
<i>Estimated total number in population —</i>							
Households	1,000.8	81.6	1,082.4	50.6	1,133.0	147.0	1,279.9
Persons	3,527.4	319.0	3,846.4	142.8	3,989.2	445.4	4,434.6
<b>INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)</b>							
<b>Private income</b>	<b>916.63</b>	<b>999.77</b>	<b>922.89</b>	<b>600.96</b>	<b>908.51</b>	<b>41.06</b>	<b>808.92</b>
<i>Direct benefits —</i>							
Age pension	12.03	*10.10	11.88	*32.67	12.81	78.38	20.34
Invalid pension	9.32	*	8.85	*	8.68	*55.71	14.08
Veterans Affairs pension	5.11	*	4.89	*	5.05	*35.77	8.58
Unemployment benefit	7.68	*4.01	7.40	*9.58	7.50	*43.57	11.64
Sole parent pension	4.87	*	4.96	*	4.75	*19.46	6.44
Family allowance	3.15	4.36	3.25	2.33	3.20	2.95	3.18
Other direct benefits	10.87	*3.09	10.29	*14.12	10.46	*40.18	13.87
<i>Total direct benefits</i>	<i>53.03</i>	<i>32.81</i>	<i>51.50</i>	<i>72.53</i>	<i>52.44</i>	<i>276.02</i>	<i>78.11</i>
<b>Gross income</b>	<b>969.65</b>	<b>1,032.58</b>	<b>974.40</b>	<b>673.49</b>	<b>960.96</b>	<b>317.08</b>	<b>887.03</b>
Direct tax	195.11	220.07	196.99	120.50	193.57	4.06	171.81
<b>Disposable income</b>	<b>774.55</b>	<b>812.50</b>	<b>777.41</b>	<b>552.99</b>	<b>767.38</b>	<b>313.02</b>	<b>715.22</b>
<i>Indirect benefits —</i>							
Education benefits	59.83	73.82	60.88	56.10	60.67	39.87	58.28
Health benefits	51.10	59.05	51.70	67.41	52.40	80.91	55.67
Housing benefits	1.54	*	1.49	*	1.42	6.33	1.98
Social security and welfare benefits	9.32	7.53	9.19	12.71	9.34	43.73	13.29
<i>Total indirect benefits</i>	<i>121.79</i>	<i>141.20</i>	<i>123.26</i>	<i>136.22</i>	<i>123.83</i>	<i>170.84</i>	<i>129.23</i>
<b>Disposable income plus indirect benefits</b>	<b>896.35</b>	<b>953.65</b>	<b>900.67</b>	<b>689.20</b>	<b>891.22</b>	<b>483.82</b>	<b>844.45</b>
Total indirect taxes	99.45	90.39	98.77	69.73	97.47	42.93	91.21
<b>Final income</b>	<b>796.88</b>	<b>863.34</b>	<b>801.89</b>	<b>619.53</b>	<b>793.74</b>	<b>440.95</b>	<b>753.24</b>
<i>Total benefits</i>	<i>174.82</i>	<i>174.01</i>	<i>174.76</i>	<i>208.75</i>	<i>176.28</i>	<i>446.86</i>	<i>207.34</i>
<i>Total taxes</i>	<i>294.56</i>	<i>310.46</i>	<i>295.76</i>	<i>190.23</i>	<i>291.04</i>	<i>46.99</i>	<i>263.02</i>
<i>Net benefits</i>	<i>-119.74</i>	<i>-136.45</i>	<i>-121.00</i>	<i>18.52</i>	<i>-114.77</i>	<i>399.87</i>	<i>-55.68</i>

(a) Includes households which reported no source of positive income.

TABLE 30. MULTIPLE INCOME UNIT HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME BENEFITS AND TAXES BY NUMBER OF EMPLOYED PERSONS, 1988-89

	Number of employed persons				Total	All households
	None employed	One or more employed				
		One	Two	Three or more		
HOUSEHOLD CHARACTERISTICS						
<i>Proportion of households with principal source of gross income being —</i>						
Wages and salaries	..	79.3	89.5	91.5	88.0	78.2
Own business	*	2.8	8.6	8.2	7.2	6.4
Other private income	*20.5	6.6	0.9	*	1.9	4.0
Government pensions and benefits	79.4	11.2	0.9	*	2.9	11.5
<i>Total(a)</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>	<i>100.0</i>
Proportion of households renting government housing	*15.2	10.7	3.9	1.3	4.4	5.6
Average age of household reference person	58.2	52.8	42.7	45.1	45.9	47.2
Average number of income units	2.2	2.1	2.2	2.6	2.3	2.3
<i>Average number of persons per household —</i>						
Under 18 years	0.4	0.5	0.6	0.9	0.7	0.7
18 to 64 years	1.6	2.1	2.5	3.3	2.7	2.6
65 years and over	0.8	0.5	0.1	—	0.2	0.2
<i>Total</i>	<i>2.8</i>	<i>3.0</i>	<i>3.2</i>	<i>4.2</i>	<i>3.5</i>	<i>3.5</i>
<i>Average number per household of —</i>						
Employed persons	..	1.0	2.0	3.4	2.3	2.1
Government cash benefit recipients	1.5	0.9	0.3	0.1	0.4	0.5
Dependent children	0.4	0.4	0.5	0.8	0.6	0.6
Retired persons	1.3	0.9	0.3	0.1	0.4	0.5
Number of households in sample	192	349	601	609	1,559	1,751
<i>Estimated total number in population —</i>						
Households	143.1	251.8	437.5	447.5	1,136.8	1,279.9
Persons	405.8	754.4	1,391.1	1,883.3	4,028.8	4,434.6
INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)						
<b>Private income</b>	<b>84.29</b>	<b>463.20</b>	<b>828.68</b>	<b>1,215.96</b>	<b>900.16</b>	<b>808.92</b>
<i>Direct benefits —</i>						
Age pension	80.48	38.27	8.54	2.54	12.76	20.34
Invalid pension	*45.14	*28.29	7.17	2.89	10.16	14.08
Veterans Affairs pension	*24.63	22.15	3.51	0.76	6.55	8.58
Unemployment benefit	*34.22	*23.01	7.12	2.44	8.80	11.64
Sole parent pension	*16.07	*12.75	3.57	2.61	5.22	6.44
Family allowance	2.10	3.42	2.99	3.56	3.31	3.18
Other direct benefits	*37.51	19.06	11.86	5.35	10.89	13.87
<i>Total direct benefits</i>	<i>240.14</i>	<i>146.96</i>	<i>44.76</i>	<i>20.14</i>	<i>57.71</i>	<i>78.11</i>
<b>Gross income</b>	<b>324.43</b>	<b>610.16</b>	<b>873.45</b>	<b>1,236.10</b>	<b>957.87</b>	<b>887.03</b>
Direct tax	8.24	101.79	177.29	258.19	192.41	171.81
<b>Disposable income</b>	<b>316.19</b>	<b>508.37</b>	<b>696.15</b>	<b>977.91</b>	<b>765.46</b>	<b>715.22</b>
<i>Indirect benefits —</i>						
Education benefits	39.03	45.66	49.74	79.90	60.71	58.28
Health benefits	80.79	62.35	46.01	53.33	52.51	55.67
Housing benefits	5.47	3.36	1.74	0.33	1.54	1.98
Social security and welfare benefits	39.21	23.54	7.81	4.59	10.03	13.29
<i>Total indirect benefits</i>	<i>164.50</i>	<i>134.91</i>	<i>105.30</i>	<i>138.15</i>	<i>124.79</i>	<i>129.23</i>
<b>Disposable income plus indirect benefits</b>	<b>480.64</b>	<b>643.32</b>	<b>801.47</b>	<b>1,116.04</b>	<b>890.26</b>	<b>844.45</b>
Total indirect taxes	38.76	68.93	89.90	121.81	97.81	91.21
<b>Final income</b>	<b>441.94</b>	<b>574.34</b>	<b>711.55</b>	<b>994.25</b>	<b>792.43</b>	<b>753.24</b>
<i>Total benefits</i>	<i>404.65</i>	<i>281.87</i>	<i>150.06</i>	<i>158.29</i>	<i>182.50</i>	<i>207.34</i>
<i>Total taxes</i>	<i>47.00</i>	<i>170.72</i>	<i>267.19</i>	<i>380.00</i>	<i>290.22</i>	<i>263.02</i>
<i>Net benefits</i>	<i>357.65</i>	<i>111.15</i>	<i>-117.13</i>	<i>-221.71</i>	<i>-107.72</i>	<i>-55.68</i>

(a) Includes households which reported no source of positive income.

TABLE 31. MULTIPLE INCOME UNIT HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME BENEFITS AND TAXES BY FAMILY COMPOSITION OF THE HOUSEHOLD, 1988-89

	Married couple households					
	With dependent and non-dependent children only	With non-dependent children only	Other single family only	Single parent households	Other households	All households
HOUSEHOLD CHARACTERISTICS						
<i>Proportion of households with principal source of gross income being —</i>						
Wages and salaries	87.4	80.8	70.1	66.9	82.4	78.2
Own business	10.1	7.9	*9.1	1.6	5.1	6.4
Other private income	*	3.9	*5.2	5.3	5.2	4.0
Government pensions and benefits	2.2	7.4	15.7	26.1	7.4	11.5
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0
Proportion of households renting government housing	3.9	3.8	*3.6	12.1	3.2	5.6
Average age of household reference person	45.6	54.9	46.1	52.5	33.8	47.2
Average number of income units	2.3	2.4	2.4	2.3	2.3	2.3
<i>Average number of persons per household —</i>						
Under 18 years	1.6	0.1	1.3	0.4	0.4	0.7
18 to 64 years	3.1	3.0	2.9	1.8	2.3	2.6
65 years and over	*	0.2	0.6	0.4	0.1	0.2
Total	4.7	3.4	4.7	2.6	2.8	3.5
<i>Average number per household of —</i>						
Employed persons	2.9	2.3	1.9	1.2	1.9	2.1
Government cash benefit recipients	0.1	0.5	0.8	0.8	0.3	0.5
Dependent children	1.5	.	1.3	0.4	0.4	0.6
Retired persons	0.1	0.7	0.9	0.7	0.2	0.5
Number of households in sample	345	447	149	401	409	1,751
<i>Estimated total number in population —</i>						
Households	244.5	347.2	120.8	294.3	273.1	1,279.9
Persons	1,158.1	1,165.2	572.9	774.6	763.8	4,434.6
INCOME, BENEFITS AND TAXES — AVERAGE WEEKLY VALUE (\$)						
<b>Private income</b>	<b>1,065.62</b>	<b>935.80</b>	<b>752.13</b>	<b>477.26</b>	<b>800.34</b>	<b>808.92</b>
<i>Direct benefits —</i>						
Age pension	*	13.07	51.01	43.97	8.76	20.34
Invalid pension	*8.72	*24.19	*15.67	*14.84	*4.49	14.08
Veterans Affairs pension	*1.19	15.45	*9.75	11.13	3.17	8.58
Unemployment benefit	*7.97	9.79	*22.10	8.82	15.68	11.64
Sole parent pension	*	.	*	*17.17	*10.57	6.44
Family allowance	7.48	0.10	9.05	2.13	1.77	3.18
Other direct benefits	8.60	6.35	*25.81	24.47	11.45	13.29
Total direct benefits	34.44	68.96	134.88	122.52	55.89	78.11
<b>Gross income</b>	<b>1,100.06</b>	<b>1,004.75</b>	<b>887.01</b>	<b>599.78</b>	<b>856.23</b>	<b>887.03</b>
Direct tax	227.47	200.07	156.26	93.66	177.17	171.81
<b>Disposable income</b>	<b>872.59</b>	<b>804.68</b>	<b>730.75</b>	<b>506.12</b>	<b>679.06</b>	<b>715.22</b>
<i>Indirect benefits —</i>						
Education benefits	134.99	15.50	82.15	42.98	49.93	58.28
Health benefits	55.29	58.40	90.33	53.91	39.13	55.67
Housing benefits	1.64	1.13	1.87	4.29	0.94	1.98
Social security and welfare benefits	8.20	12.95	24.07	18.78	7.61	13.29
Total indirect benefits	200.12	87.97	198.43	119.96	97.61	129.23
<b>Disposable income plus indirect benefits</b>	<b>1,072.70</b>	<b>892.66</b>	<b>929.15</b>	<b>626.09</b>	<b>776.67</b>	<b>844.45</b>
Total indirect taxes	110.90	101.88	89.28	62.51	91.80	91.21
<b>Final income</b>	<b>961.81</b>	<b>790.75</b>	<b>839.93</b>	<b>563.55</b>	<b>684.89</b>	<b>753.24</b>
Total benefits	234.56	156.93	333.31	242.48	153.50	207.34
Total taxes	338.36	301.95	245.54	156.17	268.97	263.02
Net benefits	-103.80	-145.02	87.77	86.31	-115.47	-55.68

(a) Includes households which reported no source of positive income.



**TABLE 32 : LIFE CYCLE GROUPS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES FOR SELECTED HOUSEHOLD TYPES, 1989-89**

	Single person only, under 35	Married couple-husband and wife only, reference person under 35	Married couple with dependent children only			Married couple with		Married couple-husband and wife only, reference person 55 to 64	Married couple-husband and wife only, reference person 65 and over	Single person only, 65 and over
			Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 20	Dependent and non-dependent children only	Non-dependent children only			
— per cent —										
<i>Proportion of households with principal source of gross income being —</i>										
Wages and salaries	80.0	93.3	79.9	76.7	78.3	87.4	80.8	43.2	3.4	*
Own business	4.7	3.5	10.8	13.7	14.0	10.1	7.9	10.3	5.7	*
Other private income	4.1	*	1.8	1.5	3.2	*	3.9	19.8	19.4	18.1
Government pensions and benefits	9.7	2.5	7.4	8.0	4.6	2.2	7.4	26.4	71.2	80.5
Total(a)	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
— average —										
Average age of household reference person	27.2	27.0	31.4	37.9	44.0	45.6	54.9	60.1	71.6	74.0
Average number of income units	1.0	1.0	1.0	1.0	1.0	2.3	2.4	1.0	1.0	1.0
<i>Average number of persons per household —</i>										
Under 18 years	*	*	1.5	2.3	2.1	1.6	0.1	*	*	..
18 to 64 years	1.0	2.0	2.0	2.0	2.2	3.1	3.0	1.9	0.3	..
65 years and over	..	*	*	*	*	*	0.2	0.1	1.7	1.0
Total	1.0	2.0	3.5	4.3	4.3	4.7	3.4	2.0	2.0	1.0
<i>Average number per household of —</i>										
Employed persons	0.9	1.8	1.4	1.5	2.0	2.9	2.3	0.9	0.2	—
Government cash benefit recipients	—	—	0.1	0.1	0.2	0.1	0.5	0.6	1.6	0.9
Dependent children	..	..	1.5	2.3	2.3	1.5	..	..	..	..
Retired persons	..	*	*	—	0.1	0.1	0.7	1.2	1.9	1.0
— sample size —										
Number of households in sample	332	396	532	1,189	448	345	447	435	549	534
— '000 —										
<i>Estimated total number in population —</i>										
Households	265.3	274.9	378.6	840.1	318.6	244.5	347.2	318.8	431.0	417.5
Persons	265.3	549.7	1,315.8	3,645.2	1,376.7	1,158.1	1,165.2	637.6	862.1	417.5

(a) Includes households which reported no source of positive income.

TABLE 32. LIFE CYCLE GROUPS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES FOR SELECTED HOUSEHOLD TYPES, 1988-89 — continued

Income, benefits and taxes	Single person only, reference person under 35	Married couple-husband and wife only, reference person under 35	Married couple with dependent children only			Married couple with		Married couple-husband and wife only, reference person 55 to 64	Married couple-husband and wife only, reference person 65 and over	Single person only, 65 and over
		Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 20	Dependent and non-dependent children only	Non-dependent children only				
— Average weekly value (\$) —										
<b>Private income</b>	<b>427.95</b>	<b>848.95</b>	<b>623.84</b>	<b>726.28</b>	<b>838.68</b>	<b>1,065.62</b>	<b>935.80</b>	<b>472.74</b>	<b>191.80</b>	<b>64.53</b>
<i>Direct benefits —</i>										
Age pension	..	*	*	*	*	*	13.07	9.75	100.82	83.25
Invalid pension	*	*	*	3.51	*4.26	*8.72	*24.19	*22.55	1.68	*
Veterans Affairs pension	*	*	*	0.52	1.77	*1.19	15.45	18.81	54.02	19.66
Unemployment benefit	*7.97	3.61	10.64	11.79	4.98	*7.97	9.79	5.99	*	..
Sole parent pension	..	..	*	*	*	*	*	..	..	..
Family allowance	..	..	10.03	18.52	15.51	7.48	0.10	..	..	..
Other direct benefits	2.15	1.57	1.20	3.15	9.04	8.60	6.35	3.95	8.60	3.32
<i>Total direct benefits</i>	<i>11.85</i>	<i>5.39</i>	<i>24.01</i>	<i>38.06</i>	<i>35.85</i>	<i>34.44</i>	<i>68.96</i>	<i>61.05</i>	<i>165.13</i>	<i>107.19</i>
<b>Gross income</b>	<b>439.80</b>	<b>854.34</b>	<b>647.85</b>	<b>764.35</b>	<b>874.53</b>	<b>1,100.06</b>	<b>1,004.75</b>	<b>533.79</b>	<b>356.93</b>	<b>171.72</b>
Direct tax	104.10	205.06	147.18	176.05	200.94	227.47	200.07	100.61	33.58	8.28
<b>Disposable income</b>	<b>335.70</b>	<b>649.28</b>	<b>500.67</b>	<b>588.29</b>	<b>673.59</b>	<b>872.59</b>	<b>804.68</b>	<b>433.18</b>	<b>323.35</b>	<b>163.43</b>
<i>Indirect benefits —</i>										
School education	*	*	4.57	99.48	134.43	82.05	*	*	*	*
Tertiary education	10.50	14.92	7.52	7.88	32.45	48.31	14.69	1.26	1.08	*
Other education benefits	0.35	0.54	0.72	5.41	6.13	4.62	0.50	0.07	*	*
<i>Total education benefits</i>	<i>10.92</i>	<i>15.77</i>	<i>12.81</i>	<i>112.77</i>	<i>173.01</i>	<i>134.99</i>	<i>15.50</i>	<i>1.33</i>	<i>1.10</i>	<i>*</i>
Hospital care	5.78	13.08	17.20	19.07	25.01	29.45	33.95	25.93	70.55	41.93
Medical clinics	3.97	9.18	18.38	18.48	17.38	19.28	16.70	12.93	16.39	8.79
Pharmaceuticals	0.28	0.49	1.05	1.28	1.46	1.73	4.44	4.35	14.35	8.60
Other health benefits	0.90	1.97	3.26	4.11	4.16	4.83	3.30	1.91	1.81	0.94
<i>Total health benefits</i>	<i>10.94</i>	<i>24.72</i>	<i>39.89</i>	<i>42.94</i>	<i>48.02</i>	<i>55.29</i>	<i>58.40</i>	<i>45.12</i>	<i>103.10</i>	<i>60.26</i>
Housing benefits	1.40	1.25	2.74	1.85	1.81	1.64	1.13	1.26	1.50	3.73
Social security and welfare benefits	1.62	0.68	6.45	10.18	9.33	8.20	12.95	13.04	31.13	18.33
<i>Total indirect benefits</i>	<i>24.89</i>	<i>42.42</i>	<i>61.89</i>	<i>167.74</i>	<i>232.16</i>	<i>200.12</i>	<i>87.97</i>	<i>60.75</i>	<i>136.83</i>	<i>82.56</i>
<b>Disposable income plus indirect benefits</b>	<b>360.58</b>	<b>691.74</b>	<b>562.51</b>	<b>756.05</b>	<b>905.75</b>	<b>1,072.70</b>	<b>892.66</b>	<b>493.93</b>	<b>460.17</b>	<b>246.01</b>
<i>Indirect taxes by commodity group —</i>										
Petrol and petroleum products	6.57	10.79	10.94	10.88	12.66	19.33	16.60	8.76	5.27	1.69
Tobacco	3.11	4.36	3.89	4.14	3.56	5.89	6.84	3.14	1.90	1.08
Alcohol	5.53	6.21	3.98	4.19	5.89	8.27	9.10	3.80	3.04	1.08
Ownership of dwellings	5.74	8.76	7.65	6.82	5.55	5.53	3.48	2.74	2.03	1.69
Other indirect taxes	29.96	50.21	45.32	50.89	56.19	71.87	65.86	35.56	22.96	9.14
<i>Total indirect taxes</i>	<i>50.90</i>	<i>80.34</i>	<i>71.78</i>	<i>76.92</i>	<i>83.86</i>	<i>110.90</i>	<i>101.88</i>	<i>54.00</i>	<i>35.19</i>	<i>14.68</i>
<b>Final income</b>	<b>309.68</b>	<b>611.35</b>	<b>490.80</b>	<b>679.13</b>	<b>821.90</b>	<b>961.81</b>	<b>790.75</b>	<b>439.96</b>	<b>424.99</b>	<b>231.33</b>
<i>Total benefits</i>	<i>36.73</i>	<i>47.82</i>	<i>85.90</i>	<i>205.81</i>	<i>268.01</i>	<i>234.56</i>	<i>156.93</i>	<i>121.80</i>	<i>301.96</i>	<i>189.75</i>
<i>Total taxes</i>	<i>155.00</i>	<i>285.40</i>	<i>218.96</i>	<i>252.97</i>	<i>284.79</i>	<i>338.36</i>	<i>301.95</i>	<i>154.61</i>	<i>68.77</i>	<i>22.96</i>
<i>Net benefits</i>	<i>-118.27</i>	<i>-237.58</i>	<i>-133.06</i>	<i>-47.16</i>	<i>-16.78</i>	<i>-103.80</i>	<i>-145.02</i>	<i>-32.81</i>	<i>233.19</i>	<i>166.78</i>

TABLE 33. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME DECILE, AUSTRALIA, 1984

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

TABLE 33. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME DECILE, AUSTRALIA, 1984 — *continued*

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

TABLE 34. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME DECILE, USING ESTIMATES CALCULATED ON A SIMILAR BASIS TO THE 1984 RESULTS GIVEN IN TABLE 33 AUSTRALIA, 1988-89

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

(a) Includes households which reported no source of positive income.

TABLE 34. ALL HOUSEHOLDS: SELECTED CHARACTERISTICS AND AVERAGE WEEKLY INCOME, BENEFITS AND TAXES BY GROSS INCOME DECILE, USING ESTIMATES CALCULATED ON A SIMILAR BASIS TO THE 1984 RESULTS GIVEN IN TABLE 33 AUSTRALIA, 1988-89 — continued

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

## APPENDIX A

## DATA AND METHODS

**1. Introduction**

The approach chosen for the 1988-89 study of the effects of government benefits and taxes on household income was only one of several ways of undertaking such a study. To a large extent, the results of the study reflected the methods adopted. To enable critical interpretation of the findings the following sections describe the sources of data and methods used in the study. A more detailed description of the study methodology is given in a technical paper available from the Household Income and Expenditure Section of the Australian Bureau of Statistics (see Appendix C - Data Release Program).

**2. Data sources**

This section provides information about the two major data sources used in this study: the 1988-89 Household Expenditure Survey (HES) and ABS public finance data. To allocate indirect taxes and benefits among HES households information from other sources was also used. These sources, and their use, are described below in Section 3 - Methods.

*The Household Expenditure Survey*

The 1988-89 Household Expenditure Survey (HES) was conducted by the Australian Bureau of Statistics during the twelve months from July 1988 to July 1989.

The study modelled the effect of government benefits and taxes on the income of each household in the HES. The survey provided details on the composition of households and the characteristics of their members, details of levels and sources of income and patterns of expenditure. Household income data were used to provide a measure of private income and direct government benefits; income as well as personal and household characteristics was used to calculate direct tax paid; expenditure data were used to calculate indirect taxes paid; and characteristics of household members were used to identify recipients of indirect government benefits.

Aspects of the survey which affected the conduct and/or results of the study were:

*(i) Sample size*

The HES sample was carefully designed to represent private households in Australia. Approximately 7,400 households fully responded to the survey and the information they provided was weighted to produce estimates for all Australian households. Because only a sample of households was interviewed, the results were subject to sampling error. The measurement of these errors is discussed in more detail in Section 4.

*(ii) Survey response rate*

The non-response rate for the 1988-89 HES was 21 per cent of the in-scope sample which was relatively low compared with that experienced in expenditure surveys conducted in other countries. Adjustments were made to

compensate for non-response by post stratification based on household type and income level. A non-response bias may, however, have remained if non-responding households were significantly different from responding households. For example, cooperating and non-cooperating households of a given type in a given income range may have differed in the amounts they paid in direct taxes, in the benefits they received in cash and kind, and in their purchases of tax-bearing commodities and services. The full effect of such residual non-response bias on published data could not be quantified.

*(iii) Household and population estimates*

The HES was concerned with households only. As a result, only persons in private dwellings and caravan parks were included in the survey estimates. Persons living in 'special dwellings' such as hotels, boarding houses and institutions were excluded. Also excluded from the scope of the survey were residents of sparsely settled areas with less than 0.6 dwellings per square kilometre. From the 1986 Census it was estimated that the groups outside the scope of the survey represented approximately 5 per cent of the total population.

The HES estimate of the total in-scope household population was consistent with derived estimates obtained from other ABS sources. When compared with official population estimates for Australia, the HES estimate of 15,072,900 persons was 1,624,100 less than the estimated resident population (for 31 December 1988) of 16,697,000. Although this difference was considerably reduced when the population estimates were adjusted for HES scope restrictions, the under-enumeration was still substantial. This under-count has been attributed to various biases affecting the survey and estimation procedures. Comparisons with population benchmarks indicated that these biases were more significant for some population sub-groups than others. For example, comparisons with official population estimates disaggregated by age showed an under-representation in the HES of persons (particularly males) aged 18 to 24 years.

In the study, while no adjustment was made to the HES population estimates to allow for limited scope or any biases in the counts of particular population sub-groups, efforts were made to ensure that an appropriate share of government expenditures was allocated to persons enumerated in the HES. This was achieved by calculating average benefits on the basis of benchmark estimates of the total population eligible for particular indirect benefits. Details of methods used in this regard can be obtained from the Technical Paper (see Appendix C - Data Release Program).

*(iv) Estimates of income*

A comparison of the total HES income with corresponding figures in the Australian National Accounts

suggested under-estimation of income from investment and self-employment. As it is not known whether this was attributable to conceptual differences, scope differences, under-statement by respondents or to non-response, there was no basis for making adjustments to the recorded figures.

(v) *Estimates of expenditure*

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

Readers requiring a more detailed description of the 1988-89 HES should refer to the ABS publication *1988-89 Household Expenditure Survey, Australia, Information Paper (6527.0)*.

*Public finance data*

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

Estimates of total government outlay (for the Commonwealth Government and State and Local Governments) used to cost indirect benefits and to compare the results of the allocation of direct benefits were specially tabulated by the ABS Public Finance Section. The 1988-89 expenditure data match the outlay data used in the Australian National Accounts publications produced for the June 1991 quarter. Taxation information, used to assess the results of tax imputation methods, was obtained from *1988-89 Taxation Revenue, Australia (5206.0)*.

### 3. Methods

#### 3.1 Allocation of outlays and taxes

In the study, the household was selected as the unit of analysis because it is frequently the unit in which joint decisions are made about the purchase of goods and services and the unit in which income and wealth are shared. Another factor in this choice of the household unit as opposed to another unit, for example families or income units, was that the expenditure data required to

calculate indirect taxes were collected on a household basis. A household is a group of people who live together as a single unit in the sense that they have common eating arrangements. A household can consist of one individual.

The aim of the study was to allocate only those benefits and taxes relevant to households and no attempt has been made to allocate the whole of government expenditure and revenue. In many cases, the decision to allocate or not to allocate was dictated by the availability of data. For direct benefit payments, government outlay not allocated was direct cash payments not collected in the HES income questionnaire. Direct taxes not imputed included taxes not directly relevant to the household sector such as corporate taxes and taxes which could not be measured because irregular lump sum payments were not collected in the HES income questionnaire. Indirect benefits not allocated included outlays in the following public finance Government Purpose Classification categories: general public services; defence; public order and safety; community amenities; recreation and culture; fuel and energy; agriculture, forestry, fishing and hunting; mining and mineral resources, manufacturing and construction; transport and communication, and other economic affairs and purposes. These indirect benefits were not allocated because there was no clear conceptual basis for allocation, target groups could not be identified with HES data, or expenditure on target groups could not be isolated in public finance data. Indirect taxes were calculated by applying intermediate and final tax rates from the 1986-87 Input-Output tables to household expenditure. Because household expenditure does not account for the full amount of production and consumption recorded in the Input-Output tables, only a proportion of indirect taxes was allocated to households.

#### 3.2 Allocation of outlays

##### *Direct benefits*

Direct benefits were defined as outlay on personal benefit payments paid in cash to Australian residents. Direct benefits were allocated to households according to their response to income questions regarding the type and the amount of government benefits received. The direct benefits for each household were the sum of each member's reported benefits. Separate totals were obtained for age pensions, invalid pensions, Veterans Affairs pensions, unemployment benefits, sole parent pensions, family allowance and other direct benefits.

Public finance figures for the Commonwealth Government and State and Local Governments showed 1988-89 outlay on all direct benefits to have been \$27,516.1 million. However, this figure included direct health benefits, mostly medicare payments, which for practical reasons were allocated as health related indirect benefits (see below). Accordingly, the direct benefits recorded in public finance figures that most closely corresponded to the estimates provided from the HES were those pertaining to Social Security and Welfare and Education. The outlay on direct benefits in these areas amounted to \$22,763.3 million. Of this amount, the study allocated \$18,093.3 million to households. The discrepancy between outlay



reported by Public Finance and outlay allocated was due to:

- (i) scope exclusions in the HES. The HES did not cover the whole population and in particular, excluded residents of special dwellings. Many residents of special dwellings e.g. nursing homes were recipients of direct benefits;
- (ii) cash benefits not covered by income questions in the HES. These benefits comprised irregular or one-off cash payments such as crisis or disaster payments; and
- (iii) under-reporting of government benefits and pensions by HES respondents.

### *Indirect benefits*

Indirect benefits comprised goods and services provided free or at subsidised prices by the Government. In the study, allocation of indirect benefits was restricted to those arising from the provision of education, health, housing, social security and welfare services. The value of indirect benefits from these services was expressed in terms of household income. Income was allocated to households on the basis of data on their utilisation of the various government services and, except for government expenditures on housing (see details below), the cost to Government – as measured by outlays – on the provision of those services. More specifically, the total value of indirect benefits was defined as Commonwealth, State and Local government outlay, net of intra-government transfers, minus personal benefit payments paid in cash to Australian residents and personal benefit payments to non-residents. In the case of indirect health benefits, however, personal benefit payments (except those to non-residents) were included as these could not be readily allocated as direct benefits. Estimates of the costs, as measured by public finance figures, related to the total cost to Government of outlays, of both a current and a capital nature, and did not necessarily reflect the market value of the benefit.

The methods used to allocate indirect benefits in the respective functional areas are outlined below.

#### • Education

In the tables, indirect benefits from education are reported for School Education, Tertiary Education and Other Education Benefits. School Education includes benefits from Pre-school Education, Primary and Secondary Education, and Student Transportation. Tertiary Education includes benefits from University, Other Higher Education, Technical and Further Education and Tertiary Education NEC. Other Education Benefits include benefits from Special Education and Education NEC.

##### *(i) Pre-school Education*

Government outlay on Pre-school Education was allocated to households with children aged 4 and 5 years. An average benefit per 4 or 5 year old in each State was derived by dividing government outlay in each State by

the number of 4 and 5 year olds attending pre-school in that State as measured by the 1987 Child Care Survey (adjusted to 1988-89 figures). The number of children attending pre-school in each household was imputed on the basis of pre-school participation rates. Pre-school participation rates were separately derived for 4 and 5 year olds by dividing the number of children attending pre-school by the estimated resident population of 4 and 5 year olds in that State. The benefit received by households was the sum of the imputed number of 4 and 5 year olds at pre-school multiplied by the average pre-school benefit for their State or Territory of residence. Of \$252.4 million available for allocation, \$252.8 million was allocated for pre-school benefits. Slight over-allocation of benefits occurred because the 1988-89 HES numbers of 4 and 5 year olds exceeded estimated resident population figures.

##### *(ii) Primary and Secondary Education*

Government outlay on Primary and Secondary Education and Student Transportation was allocated to households containing primary and secondary school students. An average benefit, for both education and transportation, was calculated for four student types: government primary, non-government primary, government secondary and non-government secondary. Data on average expenditure per student type were obtained from the *National Report on Schooling in Australia, 1989* produced by the Curriculum Corporation and the Australian Education Council and numbers of students were obtained from the 1988 and 1989 ABS publications of *Schools, Australia* (4421.0). The data were adjusted and proportional average benefits per student type were derived from public finance outlay figures. Households were allocated benefits according to the number of members who attended government or non-government primary or secondary schools. Of \$9,362.9 million available, \$9,432.6 million was allocated. Over-allocation of benefits occurred because the number of school students reported in the 1988-89 HES exceeded the number obtained from the benchmark estimates referred to above.

##### *(iii) Special Education and Education NEC*

Government outlay on Special Education and Education NEC was allocated to all pre-school, primary and secondary education students. An average benefit was derived for each State by dividing indirect outlay in each State by the imputed number of pre-school students and the reported number of primary and secondary students. An equal average benefit was allocated to each student and household benefits were the sum of household members' benefits. Of \$557.4 million available, \$556.8 million was allocated. Very slight under-allocation (0.1%) was due to rounding of average benefits prior to their allocation.

##### *(iv) University Education and Other Higher Education*

Government outlay on University Education and Other Higher Education was allocated to university and college of advanced education students. Average benefits were derived by dividing available outlay by benchmark enrolment data from the 1988 and 1989 ABS publications of *Transition from Education to Work, Australia* (6227.0).

Part-time students were assumed to receive half the benefits of full-time students. Benefits were allocated to households according to the number of members who reported themselves as attending University or a College of Advanced Education either full-time or part-time. Of the \$2,982 million available for allocation, \$2,264.7 million was allocated. Under-allocation of benefits occurred because HES numbers of university and college of advanced education students were less than the benchmark estimates of student numbers.

*(v) Technical and Further Education*

Government outlay on Technical and Further Education was allocated to TAFE students. Similar methods and assumptions were used to allocate these benefits as those for other higher education expenditures. Of the \$1,602.1 million available for allocation, \$1,314.1 million was allocated. Under-allocation of benefits occurred because HES numbers of TAFE students were less than benchmarks.

*(vi) Tertiary Education NEC*

Government outlay on Tertiary Education NEC was allocated to all persons who reported that they attended a tertiary institution either full-time or part-time. An average benefit was derived by dividing available outlay by benchmark enrolment data for Universities, Colleges of Advanced Education and TAFEs from the 1988 and 1989 ABS publications of *Transition from Education to Work* (6227.0). An equal average benefit was allocated to all student types regardless of institution type and full-time or part-time status. Benefits were allocated to households according to the number of members who reported themselves as tertiary students. Of the \$12.9 million available for allocation, \$10.5 million was allocated. Under-allocation occurred because HES numbers of tertiary students were less than benchmarks.

• **Health**

In the study health benefits were classified to four benefit categories; Hospital Care, Medical Clinics, Pharmaceuticals, and Other Health Benefits. Hospital Care covers outlays on Hospital and Other Institutional Services and Benefits; Medical Clinics covers Clinics and Non-institutional Services and Benefits; Pharmaceuticals covers Pharmaceuticals, Medical aids and Appliances; and Other Health Benefits covers Public Health, Health Research and Health NEC.

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

*(i) Hospitals and Other Institutional Services and Benefits*

Government outlay on Hospitals and Other Institutional Services and Benefits was allocated to all persons according to hospital bed utilisation rates (average number of days in hospital) for their age, sex and State or Territory of residence group. Hospital utilisation was

used as an indicator of the use of all institutional services and benefits. Utilisation rates were supplied by the Australian Institute of Health who compiled and updated rates of hospital utilisation as reported in the 1987-88 State and Territory hospital morbidity collections for public hospitals and by the Commonwealth Department of Veterans' Affairs for repatriation hospitals. The benefit allocated to households was the sum of each member's utilisation multiplied by the average benefit per hospital bed day in their State or Territory of residence. The average benefit per hospital bed day was derived by dividing outlay per State by the number of days spent in hospital by the State population. Total hospital usage was the product of the utilisation rates multiplied by estimated resident population (from *Estimated Resident Population by Sex and Age: States and Territories of Australia* (3201.0)). Of \$9,318.2 million available for allocation, \$7,514.9 million was allocated. Under-allocation of benefits occurred because of HES population exclusions and under-enumeration. In particular, many elderly persons (e.g. residents of nursing homes) have been excluded and since they have very high rates of hospital utilisation, their exclusion has had a large effect in reducing outlay allocated.

*(ii) Clinics and Other Non-institutional Services and Benefits*

Government outlay on Clinics and Other Non-institutional Services and Benefits was allocated to all persons according to the doctor visit rate for their age, sex and State or Territory of residence group. Doctor visits were used as an indicator of utilisation of all non-institutional benefits and services such as dentists, specialists, maternal and infant centres, chiropractors, pathology services and domiciliary care. Utilisation rates for doctors were obtained from the 1989-90 National Health Survey. The benefit allocated to households was the sum of each member's utilisation multiplied by the average benefit per doctor visit in their State or Territory of residence. An average benefit per doctor's visit was derived by dividing outlay per State by the number of doctor visits made by the State population. Number of doctor visits was the product of the utilisation rates multiplied by the estimated resident population. Of \$4,442.7 million available for allocation, \$3,917.1 million was allocated. Under-allocation was due to HES population exclusions and under-enumeration.

*(iii) Pharmaceuticals, Medical Aids and Appliances*

Government outlay on Pharmaceuticals, Medical Aids and Appliances was allocated to all persons according to their eligibility for pharmaceutical concessions as well as the usage of prescribed medicines for their age, sex and State or Territory of residence group. In 1988-89, three types of pharmaceutical concessions were available: pensioner benefits which cover most of the costs of prescribed medicines, concessional benefits which cover some of the costs of prescribed medicines and general benefits which cover a small proportion of the costs of prescribed medicines. Persons in the HES population were divided into the three pharmaceutical concession groups using eligibility criteria from the 1988-89 *Department of Social Security Annual Report*. Outlay on Pharmaceuticals,

Medical Aids and Appliances was divided between the three pharmaceutical concession groups in proportion to the outlays spent on these groups as reported in the *1988-89 Department of Community Services and Health Annual Report*. Prescribed medicine use was used as an indicator of utilisation of pharmaceuticals, medical aids and appliances. Utilisation rates were obtained from the 1989-90 National Health Survey. Household benefits were the sum of each household member's utilisation rate multiplied by the average benefit per prescribed medicine for their pharmaceutical concession type in their State or Territory of residence. Average benefits per medicine use for each pharmaceutical concession type were derived by dividing outlays by total prescribed medicine utilisation. Total prescribed medicine utilisation was the product of benchmark numbers of pharmaceutical concession recipients (derived from the *1988-89 Department of Social Security Annual Report*) multiplied by the average utilisation rate for each pharmaceutical concession type (derived by applying 1989-90 National Health Survey utilisation rates to persons identified in the HES as being eligible for the respective concession types). Benefits were adjusted according to State differences in outlay. Of the \$1,116.8 million available for outlay, \$1,107.9 million was allocated. Under-allocation was due to HES population exclusions and under-enumeration.

*(iv) Public Health, Health Research and Health NEC*

Government outlay on Public Health, Health Research and Health NEC was allocated to all persons. An average benefit was derived by dividing outlay per State by the estimated resident population. Benefits per household were equal to the number of members multiplied by the average benefit. Of the \$827.6 million available for allocation, \$751.8 million was allocated. Under-allocation was due to HES population scope exclusions and under-enumeration.

• **Social security and welfare**

Government outlays on Social Security and Welfare programs, other than direct cash payments (see 'direct benefits' above), were allocated to persons who received social security and welfare cash benefits. Average indirect benefits for different types of benefit recipients were calculated by dividing indirect outlays by the number of recipients as reported in the *1988-89 Department of Social Security Annual Report* and the *1988-89 Department of Veterans' Affairs Annual Report*. Different levels of benefit were calculated for persons receiving sickness benefits, Veterans Affairs pensions, invalid pensions, age pensions, unemployment benefits, family allowances, and other government benefits (including sole parent pensions, wives/carers pensions, student allowances, sheltered employee allowances, special benefits, child disability programs and double orphans pension). Average benefits were allocated to persons receiving similar direct government benefits. Household benefits were the sum of household members' benefits. Of \$3,769.2 million available for allocation, \$3,346.2 million was allocated. Under-allocation of benefits occurred because of HES population exclusions, HES under-enumeration and under-reporting of government cash benefits by HES respondents.

• **Housing**

Housing benefits were allocated for two benefit areas, home purchase assistance and subsidised government rentals.

Outlay on home purchase assistance was allocated to households eligible for First Home Owners Scheme assistance. Households were identified as eligible if total gross income was less than \$34,000 per annum for married couples and less than \$16,000 per annum for single persons and they were identified as having purchased their first home in the previous year. Benefits were allocated according to the number of dependants in the household in proportion to the average benefits received in the first year of the scheme given in the *1988-89 First Home Owners Scheme Annual Report*. All of the \$176.1 million outlay was allocated. Full allocation of outlay was considered appropriate because persons outside the scope of the HES population were not eligible for these direct benefits.

Remaining government outlays on housing largely pertain to development programs. These capital outlays were not allocated among HES households as the assumption that current users of government housing would realise the benefits seemed unlikely. Instead the approach taken was to allocate a benefit to those households in government rental accommodation according to the value of their rent subsidy. The value of their rental subsidy was taken to be the difference between the rent paid by the household and the estimated value of the private market rent according to the State, region, type of dwelling, structure and number of bedrooms. Market rents for private unfurnished dwellings were obtained from the 1986 Census and the prices for the rents were adjusted to December 1988 prices according to the percentage change in the Consumer Price Index for Privately Owned Dwelling Rents. In total, \$507.3 million was allocated.

**3.3 Allocation of taxes**

*Direct taxes*

Direct taxes were imputed according to the following steps:

- (i) for each individual, non-taxable components were deducted from gross income to give taxable income;
- (ii) an approximate adjustment was made for deductions such as union dues, etc.;
- (iii) tax payable was imputed from taxable income using the 1988-89 marginal tax rates;
- (iv) rebates were calculated according to household characteristics and tax eligibility criteria for: dependent spouses, sole parents, dependent parents, residential zones, pensioners, beneficiaries, and franked dividend imputation credit;
- (v) total rebates were subtracted from gross tax to give total tax;

- (vi) the medicare levy, calculated using 1988-89 tax rules, was added to total tax;
- (vii) individual total tax plus the medicare levy were aggregated for households.

In total, the HES population was calculated to have paid \$36,585 million in direct tax. Public finance figures for 1988-89, however, show revenue from income tax levied on individuals to be \$47,537 million. The main reasons for the under-estimation of direct tax in this study are:

- (i) the calculation of tax liability on regular cash income only. Taxes such as capital gains tax and death duties were not calculated because the HES did not collect the relevant information;
- (ii) scope exclusions and under-enumeration in the HES; and
- (iii) under-statement of income in the 1988-89 HES.

#### **Indirect tax**

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

- (i) Using the 1986-87 ABS Input-Output tables, a final tax rate and an intermediate tax rate were calculated for each of the 109 Input-Output commodity classifications.
- (ii) The 421 HES commodity codes were mapped to the 109 Input-Output commodity classifications.
- (iii) Household expenditure on the 421 HES commodity codes was multiplied by the relevant tax rates and the final and intermediate taxes summed to obtain the amount of indirect tax paid by the household.

In total, the HES population was calculated to have paid \$18,248.8 million in indirect tax. Public finance figures for 1988-89 however, show revenue from indirect tax to be \$45,244.5 million. Indirect taxes were under-allocated because:

- (i) HES expenditure did not account for all Australian consumption and production;
- (ii) the HES excluded some of the population and under-enumerates the in-scope population; and
- (iii) household expenditures were, to a degree, under-stated.

#### **4. Data quality and sampling errors**

The estimates in this publication are subject to sampling and non-sampling error associated with the various information sources and the methods used to allocate taxes and benefits. While considerable attention was

given to ensure the best data available were used, it is important that readers interpret the estimates with care. Non-sampling errors associated with the HES were discussed in Section 2. This note describes the means by which the magnitude of sampling errors can be identified. Estimates with high levels of sampling error have been highlighted in the tables.

#### *Sampling errors*

Sampling error is the difference which could be expected between the estimate obtained from a sample survey and the corresponding figure that would have been obtained from a collection based on the whole population, using the same questionnaire and procedures. The degree of the sampling error associated with a sample estimate depends principally on two factors:

- *sample design.* Sampling errors of estimates are affected by the size (the larger the sample, the smaller the error), the geographical distribution and the method of selection of the sample; and
- *the variability in the frequency of reporting and the size of the reporting values.* The smaller the frequency of reporting and the more variable the values reported, the larger the error.

The effect of sampling on the reliability of an estimate can be measured by the standard error. The standard error measures the extent to which an estimate may vary by chance because only a sample of dwellings was used to derive the estimate. There are about two chances in three that a sample estimate will differ by less than one standard error from the figure that would have been obtained if all dwellings had been included, and about nineteen chances in twenty that the difference will be less than two standard errors. The standard error can also be expressed as a percentage of the estimate, and this is known as the relative standard error. If we let  $SE(x)$  be the standard error for the estimate  $x$ , then the relative standard error (RSE) is obtained as follows:

$$RSE(x) = SE(x) \cdot 100 / x, \text{ conversely}$$

$$SE(x) = x \cdot RSE(x) / 100$$

Estimates given in the tables can be divided into two categories: (i) those obtained directly from the HES (that is, the estimates describing household characteristics – given in the first, or upper part, of each table; and the estimates of private income, direct benefits and gross income) and (ii) those derived from the HES in combination with data from other sources (these include the various estimates of direct taxes, indirect taxes, benefits and the income measures which include these components). It is extremely difficult to measure the standard errors associated with the second set of estimates but those based on small sample sizes should be treated with caution.

In this appendix, data are provided which enable relative standard errors to be calculated for most of the estimates

that have been derived directly from the HES. While it is technically possible to produce and publish standard errors for all estimates obtained directly from the HES, this has not been done because:

- presentation difficulties would have been encountered with the large number of estimates involved; and
- computer production of all standard errors would have added considerably to the cost of the publication.

Despite the above, estimates with high levels of sampling error have been identified in the tables. Only estimates with a relative standard error of 25 per cent or less are considered sufficiently reliable for most purposes. Estimates with relative standard errors greater than 25 per cent have been included in tables in this publication because they remain the best estimates available. Such estimates have been highlighted by asterisks and should be treated with caution. Unreliable estimates, defined as those based on small sample sizes (less than 30 households); those with a relative standard error of 50 per cent or greater; or those with less than five contributing households in a given cell have, however, been suppressed.

#### *Calculating relative standard errors (%) for item estimates*

Tables in this publication are, for the most part, in a standard form. Each column in a table corresponds to a category (e.g. age of household reference person) and each row corresponds to a household characteristic (e.g. average number of employed persons) or a measure of income (e.g. private income). Entries in the tables are estimates of the value of the items for each category. The relative standard errors, at the Australian level, of estimates on items derived directly from the HES are presented in Table C (see page 61). The relative standard errors of the estimates for most categories of households can be closely approximated from the Australian figure and the factor line of the graph indicated in Table C. Explanations and illustrations as to how to use the information provided in the reference table are given below.

To calculate the relative standard error of the estimate of item I for category C, use the formula

$$\text{RSE} = F \times R \%, \text{ where}$$

- R is the relative standard error of the estimate of item I given in the reference table (Table C); and
- F is a factor based on the number of sampled households in category C. It is obtained from the factor line graph (see Figure 5) using the line specified for that item in the reference table.

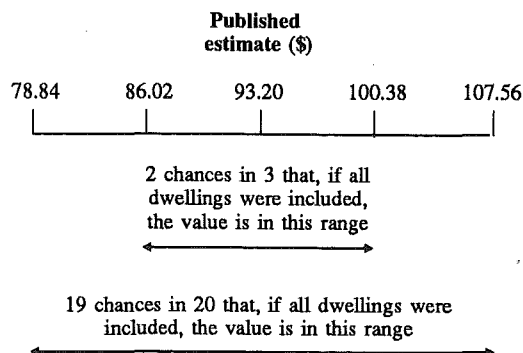
The procedure for calculating relative standard errors is outlined below.

- In the table containing the estimate look up the number of sampled households in the category.
- Using the reference table (Table C), look up the Australian level relative standard error R for that item, and beside it, the letter of the factor line corresponding to that item.
- Read the factor F from the graph using the factor line from step (ii) and the number of sampled households from step (i).
- The relative standard error is  $F \times R \%$ .

An example of the calculation of a relative standard error is given below. Table 2 shows that the estimate of average weekly household income from the age pension for households in which the reference person was aged 65 and over is \$93.20. The relative standard error is calculated as follows.

- From Table 2 the number of sampled households is 1,283.
- From Table C the Australian relative standard error R is 3.2 per cent and the factor line required is F.
- Looking up line F on the graph with number of sampled households (1,283) shows factor F for the equation  $F \times R \%$  is approximately 2.4.
- The relative standard error is thus  $2.4 \times 3.2\% = 7.7\%$ .

An example of the use of relative standard errors is as follows. The estimate of average weekly household income from the age pension for households in which the age of the reference person was 65 years and over is \$93.20 with a relative standard error of 7.7 per cent (see above). The standard error of this estimate is therefore  $\$93.20 \times 0.077 = \$7.18$ . Thus, there are about 2 chances in 3 (or approximately with 67 per cent confidence) that the true figure lies in the range \$86.02 to \$100.38 and about 19 chances in 20 (or approximately with 95 per cent confidence) that the figure is in the range \$78.84 to \$107.56. This is illustrated in the diagram below.



Various tables in the publication present information for households categorised by income decile or quintile. Only income within a fixed range falls into an income decile or quintile group. Hence the average weekly household income items are much less variable when categorised by income quantile group than otherwise. Because of this more information than has been given in

Table C is required to calculate relative standard errors for estimates of average weekly household income when classified by income decile or quintile. This information is not provided here; however, readers specifically interested in obtaining relative standard errors for income estimates classified by income quantile can do so by approaching the ABS (see contact officer on page 66).

**TABLE C. RELATIVE STANDARD ERRORS (%) AT THE AUSTRALIAN LEVEL OF ESTIMATES OBTAINED DIRECTLY FROM THE 1988-89 HOUSEHOLD EXPENDITURE SURVEY AND FACTOR LINES NEEDED TO DERIVE RELATIVE STANDARD ERRORS AT A LOWER LEVEL**

	<i>Relative standard error(%) for Australia</i>	<i>Factor line</i>		<i>Relative standard error(%) for Australia</i>	<i>Factor line</i>
<b>Household characteristics</b>			<b>Average number of persons per household –</b>		
Proportion of households with principal source of income being –			Under 18 years	2.1	E
Wages and salaries	1.2	E	18 to 64 years	0.7	E
Own business	4.7	F	65 years and over	3.1	F
Other private income	4.7	F	<b>Average number per household of –</b>		
Government pensions and benefits	3.1	D	Employed persons	1.1	E
Proportion of gross income being –			Government cash benefit recipients	2.2	F
Wages and salaries	0.9	F	Dependent children	2.1	E
Own business	5.1	E	Retired persons	2.2	F
Other private income	5.3	C	<b>Estimated total number in population of –</b>		
Government pensions and benefits	2.8	D	Households	1.1	F
Proportion of households with composition being –			Persons	1.3	F
Married couple only	2.3	F	<b>Income estimates derived directly from the HES(a)</b>		
Married couple and dependents only	2.2	F	Private income	1.3	E
Single parent with dependants only	6.6	E	<b>Direct benefits –</b>		
Single person household	2.9	F	Age pension	3.2	F
Multiple income unit household	2.5	F	Invalid pension	7.7	E
Proportion of households renting government housing	6.0	E	Veterans Affairs pension	6.3	E
Average age of household reference person	0.5	E	Unemployment benefit	7.5	D
Average number of income units	0.7	D	Sole parent pension	7.5	E
			Family allowance	3.6	D
			Other direct benefits	7.2	C
			Total direct benefits	1.9	F
			Gross income	1.1	E

(a) The RSEs for Australia and associated factor lines cannot be used to determine the RSEs for those income estimates categorised by gross income decile or quintile. They can, however, be used to calculate RSEs for income estimates in other household categories.

## APPENDIX B

## GLOSSARY

**Age** refers to the person's age last birthday.

**Age pension** is the Department of Social Security age pension, including wife's pension and additional cash allowances such as rent assistance. Age pension is a component of Direct benefits.

**Alcohol.** Indirect taxes on alcohol are identified separately in some tables; these taxes cover excises on beer and drinkable spirits and liquor franchise taxes.

**Deciles** are 10 per cent groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income.

**Dependant.** A dependant is a person aged under 15 years, or aged 15 to 20 years who is a full-time student, and has a parent/guardian in the household. A dependant can not be a spouse nor the parent of anyone in the household.

**Dependent child.** See Dependant.

**Direct benefits** refer to regular cash payments received directly from the Government without any requirement to provide goods and services in return. Household direct benefits are the sum of all household members' cash benefits. In some contexts, and in other 1988-89 Household Expenditure Survey publications, direct benefits are described as 'Government pensions and benefits'. The components of direct benefits which are separately identified in the study are: Age pension, Invalid pension, Veterans Affairs pension, Unemployment benefit, Sole parent pension, Family allowance, and Other direct benefits (see Other direct benefits defined in the Glossary).

**Direct tax** refers to personal income tax and the medicare levy. Household direct tax is the sum of personal income tax plus the medicare levy for all members of the household. In this study, direct tax was imputed according to the tax eligibility criteria for 1988-89; direct tax paid was based on the Gross income of family members and household characteristics as reported in the 1988-89 Household Expenditure Survey. Estimates of direct tax exclude personal taxation and medicare levies paid by the non-household population.

The direct tax reported in this study is not necessarily the same as income tax reported in other Household Expenditure Survey publications. Other publications refer to Income tax (commodity code 751) which relates to the income tax reported by respondents. This income tax may be reported for the 1988-89 financial year, for the previous financial year or the year prior to that depending on the respondent's records.

**Disposable income** equals Gross income (Private income plus Direct benefits) minus Direct tax.

**Earned income** refers to gross income from Wages or salaries, and from Own business.

**Education benefits** are indirect benefits; these include benefits from school education, tertiary education and other education.

**Employed person.** An employed person is aged 15 years or more and in his or her main job:

- worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (including employees, employers and self-employed persons); or
- worked for one hour or more without pay in a family business or farm (i.e. unpaid family helper); or
- was an employee, employer, self-employed person or an unpaid family helper who had a job, business or farm, but was not at work.

**Family allowance** is the Department of Social Security family allowance including the family allowance supplement. Family allowance is a component of Direct benefits.

**Final income** equals Disposable income plus Indirect benefits (Private income plus Direct benefits minus Direct tax plus Indirect benefits) minus Indirect tax.

**Government cash benefits.** See Direct benefits.

**Government cash benefit recipient.** A government cash benefit recipient is a person who receives government cash benefits with the exception of persons who receive Family allowance only.

**Gross income** equals income from all sources, before deductions for income tax, superannuation etc.; it consists of Private income plus Direct benefits. Gross income is identical with the concepts 'Average weekly household income' or 'Gross weekly income of all household members' in other 1988-89 Household Expenditure Survey publications.

**Health benefits** are recorded as Indirect benefits and include benefits from Hospital care, Medical clinics, Pharmaceuticals and Other health benefits.

**Hospital care** refers to the indirect benefits derived from government outlays on the construction, administration and operation of general and repatriation hospitals, mental health institutions and other special purpose hospitals (excluding nursing homes). Hospital care is a component of Health benefits.



**Household.** A household is a group of people who live together as a single unit in the sense that they have common eating arrangements; a household may consist of one individual. Persons living in the same dwelling but having separate catering arrangements constitute separate households.

**Household population.** The household population refers to persons living in 'households' as defined above. The household population excludes persons living in non-private dwellings, such as hotels, motels, hospitals, prisons, and mining camps.

**Household reference person.** The household reference person is the person so nominated by household member(s).

**Housing benefits** are recorded as indirect benefits; they include benefits from the provision of government rental housing and capital grants to persons for first home ownership. Housing benefits exclude the value of government low cost mortgage financing for home building or purchase.

**Income tax.** See Direct tax.

**Income unit.** An income unit is a person or group of persons consisting of:

- (a) a married couple income unit consisting of a husband and wife (and their dependent children, if any); or
- (b) a one parent income unit consisting of a single parent and that parent's dependent children; or
- (c) a one person income unit comprising any person aged 15 years and over not attending school and not a full-time post-secondary student aged 15 to 20 years living with parents.

**Indirect benefits** are non-cash benefits and services provided by the Government to the Household population for education, health, housing and social security and welfare. These benefits exclude cash outlays except for first home purchase assistance.

**Indirect taxes** are taxes in respect of the production, sale, purchase or use of goods and services. In this study, the calculation of the amount of indirect tax paid by each household is based on the value of household expenditure on specific commodities and services incurring indirect tax. The calculation takes into account both the intermediate use and final demand value of the items i.e., both the taxes placed on goods and services used in the production of a particular commodity and the taxes on goods and services which enter into private final consumption expenditure by households. The estimates of indirect taxes are based on 1988-89 Household Expenditure Survey data, and therefore exclude indirect tax paid by the non-household population. No adjustment

has been made to the 1988-1989 Household Expenditure Survey data for under-statement of items of expenditure such as alcohol, gambling and tobacco.

**Invalid pension** is the Department of Social Security invalid pension, including wife's pension and additional cash allowance such as rent assistance. Invalid pension is a component of Direct benefits.

**Married couple only households** are households consisting only of a married couple (including both legal and de facto relationships as identified by survey respondents).

**Married couple with dependent children only households** are households consisting solely of a married couple (including both legal and de facto relationships as identified by survey respondents) and one or more dependent children.

**Medical clinics:** refers to the indirect benefits derived from government outlays on the administration, support and operation of the provision of medical and dental care, other than hospital care. The benefits include maternal and infant health care, home nursing and ambulance services but exclude personal benefit payments in cash to non-residents. Medical clinics is a component of Health benefits.

**Multiple income unit households** are households in which there is more than one Income unit.

**Multiple income unit, married couple household other single family only:** a multiple income unit household which consists of a married couple plus other persons such as related adult family members, visitors or boarders provided that these persons do not have a spouse or child of their own present.

**Net benefits** are equal to Total benefits minus Total taxes.

**Other direct benefits:** refers to cash benefits regularly received from the Commonwealth Government or State or Local Governments, other than age, invalid, and Veterans Affairs pensions and associated allowances; unemployment and sole parent benefits and associated allowances; and family allowances. Includes education assistance in the form of scholarships or support payments, widow's (Class B) pension, sickness benefit and remote area allowance. Other direct benefits is a component of Direct benefits.

**Other education benefits:** refers to the indirect benefits derived from government outlays on special education (e.g. education for physically handicapped children) and on education benefits which could not be assigned to school or tertiary education. These benefits exclude personal benefit payments paid in cash to Australian residents and personal benefit payments paid to non-residents. Other education benefits is a component of Education benefits.



**Other health benefits:** indirect benefits derived from government outlays on public health programs such as school health services, anti-drug campaigns and occupational health services as well as outlays on health research. The benefits exclude outlays on personal benefit payments to non-residents. Other health benefits is a component of Health benefits.

**Other indirect taxes:** refers to indirect taxes on commodities and services allocated to households, other than indirect taxes identified separately for Petrol and petroleum products, Tobacco, Alcohol and Ownership of dwellings.

**Other private income** is private income obtained from sources other than 'Wages and salaries' and 'Own business'. Other private income includes superannuation, workers' compensation, alimony and maintenance, private scholarships or study allowances, and any other allowances regularly received as well as interest on financial institution accounts, investments and property rent which is based on the amount received in the previous financial year.

**Own business.** In the HES an individual's income (i.e. profits net of expenses) from own business or self-employment was reported for the previous financial year and included the value of goods withdrawn from the business for personal use in that financial year. If previous financial year income was not known, the year prior to that was used. Income may therefore be for 1988-89, 1987-88 or 1986-1987, depending on the time of year the household was interviewed and the availability of records. No adjustments have been made to the income reported in the HES. Some respondents recorded negative business income. Income from own business is a component of Private income.

**Ownership of dwellings.** Indirect taxes attributable to the ownership of dwellings are identified separately in some tables. The amounts given represent general rates and other taxes associated with dwellings. Actual tax payments by owner occupiers are imputed as are amounts for private renters. For private renters the tax is imputed on the assumption that payments by landlords are fully 'shifted forward'.

**Petrol and petroleum products.** Indirect taxes on petrol and petroleum products are identified separately in some tables. These cover excises on crude oil and petroleum products and petroleum product franchise taxes.

**Pharmaceuticals:** indirect benefits derived from government outlays on administration, inspection, support and operation of pharmaceutical programs such as the Pharmaceuticals Benefits Scheme (PBS). Indirect benefits from outlays on the purchase and provision of medical aids and appliances are also included. The outlays exclude personal benefit payments to non-residents. Pharmaceuticals is a component of Health benefits.

**Principal source of gross income.** The 1988-89 HES collects information on income from a possible

24 sources. Income in the 24 categories is grouped into the four categories: Wages and salaries, Own business, Other private income, and Government pensions and benefits. Whichever of the four categories contains the greatest amount of income is the principal source of gross income.

**Private income** refers to all regular cash payments received excluding government pensions and benefits. The private income of a household represents the total private income of all members of the household. Private income may be from wages and salaries; regular bonuses; income-in-kind and child's wages; income from own business or child's business; interest on financial institution accounts, investments and property rent; superannuation; alimony/maintenance; workers' compensation; accident compensation; private scholarships or study allowances and any other regular income not elsewhere classified. The value of private income was obtained from the responses to the income questions of the 1988-89 Household Expenditure Survey. Some respondents recorded negative incomes from business and/or property rent; these components of private income were retained as recorded. In the 1984 estimates of private income and the 1988-89 estimates in the comparative tables (Tables 33 and 34), negative components of income were set to zero.

**Quintiles** are twenty per cent groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income.

**Retired persons** are persons aged 50 years and over who were retired from full-time work.

**School education** refers to the indirect benefits derived from government outlays on administration, inspection, support and operation of educational programs for pre-school, primary and secondary school students. Government outlays on the administration, inspection, support and operation of transportation services to students were included as were grants (current and capital) to non-profit institutions. Government outlays on school medical and dental programs (which are included in 'Other health benefits' within indirect health benefits), personal benefit payments paid in cash to Australian residents and personal benefit payments to non-residents were, however, excluded. School education is a component of Education benefits.

**Single parent with dependent children only households** are households consisting solely of a single parent and one or more dependent children.

**Social security and welfare benefits:** indirect benefits derived from government outlays on the provision of goods and services to specific population groups such as pensioners, unemployment and sole parent beneficiaries and ex-servicemen and their dependants. Government outlays directed to family and child welfare services were also allocated. The category excludes outlays on personal benefit payments to Australian residents (see 'Direct benefits') and personal benefit payments to non-residents.

**Sole parent pension** is the Department of Social Security sole parent pension. From March 1989, sole parent pension replaced the previous Class A widow's pension (widows with one or more qualifying children) and supporting parent's benefit. Payments of widow's pension Class A and supporting parent's benefit from the beginning of the reference period to 1 March 1989 and payments of sole parent pensions from 1 March 1989 to the end of the reference period have been included. Supplementary cash benefits have also been included. Sole parent pension is a component of Direct benefits.

**Tertiary education** refers to the indirect benefits derived from government outlays on the administration, inspection, operation and support of education programs at universities, colleges of advanced education and colleges of technical and further education. Excludes personal benefit payments paid in cash to Australian residents and personal benefit payments to non-residents. Tertiary education is a component of Education benefits.

**Tobacco.** Indirect taxes on tobacco are identified separately in some tables. The taxes cover excises on tobacco products and tobacco franchise taxes.

**Total benefits** are the total of Direct benefits and Indirect benefits.

**Total taxes** are the total of Direct tax and Indirect taxes.

**Unemployment benefit** is the Department of Social Security unemployment benefit, including supplementary cash benefits. Unemployment benefit is a component of Direct benefits.

**Veterans Affairs pensions** are the pensions paid by Department of Veterans' Affairs and include service, disability and war widow's pensions. Veterans Affairs pension is a component of Direct benefits.

**Wages and salaries** for a household, comprise each person's current usual wages and salaries, regular bonuses, and any reported 'income-in-kind' in the form of housing, electricity, telephone or vehicle use provided free or at reduced prices. Wages and salaries is a component of Private income.

## APPENDIX C

## DATA RELEASE PROGRAM

This appendix describes the range of data available from the 1988-89 Household Expenditure Survey (HES) in both published and unpublished form. More detailed information can be obtained from the following contact officers:

- The Effects of Government Benefits and Taxes:  
Horst Posselt (06) 252 5895,
- The Household Expenditure Survey:  
Alan Etheredge (06) 252 7031.

**The Effects of Government Benefits and Taxes on Household Incomes, 1988-89**

Products associated with this study include:

*Topic Guide for Students: The Effects of Government Benefits and Taxes on Household Income* (1330040001)  
- to be released early in 1992 (\$25.00)

- This education package has been designed in consultation with senior educators to assist teaching upper secondary economics courses. It includes 25 copies of a 4 page guide for students and supplementary materials for teachers (including suggested discussion questions, slides, additional tables and a glossary of terms).

*Technical Paper: The Effects of Government Benefits and Taxes on Household Income* - to be released early in 1992 (free)

- Describes in detail the concepts and methods used in the study. Includes step by step descriptions of calculations used to allocate benefits and taxes.

*Special order tables*

Specialised tables are available to persons who require data which have not been published. Upon request, tables can be obtained from the Effects of Government Benefits and Taxes databases. Data are available with taxes and benefits derived using the same methods as in the study based on the 1984 HES and taxes and benefits as published in the current publication. Data can be provided in either hard copy or machine readable form.

*Unit record tape*

The release of a unit record file is currently proposed for April 1992. The unit record file will enable researchers to tabulate and manipulate income, taxes and benefits information as they require. The tape also includes data from the HES (for details, see *Unit Record File on Magnetic Tape, Information Paper* (6544.0)). The files can be provided on magnetic tape or floppy disk.

Generally a charge is made for providing all data releases. Inquiries should be made to Horst Posselt on (06) 252 5895

or by writing to:

The Director, Household Income and Expenditure Section, ABS, PO Box 10, Belconnen, ACT 2616.

**Other 1988-89 HES products**

*Publications*

The 1988-89 HES publication program is based on that undertaken for the 1984 HES survey. The publications and a brief description of their contents are listed below.

*Information Paper* (6527.0) - released 27 September 1989 (free publication)

- Describes the 1988-89 HES. Includes the HES Commodity Code List and a list of HES output data items, details of the survey's objectives, scope and coverage, concepts and collection methodology, and details of the publication and dissemination program.

*Preliminary* (6528.0) - released 27 September 1989 (\$8.00)

- Contains preliminary results based on the first six months of data collected.

*Summary of Results* (6530.0) - released 4 June 1990 (\$8.00)

- Major aspects of the data are covered by summary tables. Areas covered include broad expenditure patterns by type of commodities or service, by household size and composition, by sources of income and other socio-economic characteristics of the household.

*Household Characteristics* (6531.0) - released 10 September 1990 (\$15.50)

- Contains data on household expenditure by selected household characteristics including size, composition, employment status of the reference person, housing tenure and source of income.

*States and Territories* (6533.0) - released 15 October 1990 (\$15.50)

- Results of the survey are presented for each State and Territory. Separate data on expenditure in each capital city are also published.

*Detailed Expenditure Items* (6535.0) - released 21 November 1990 (\$16.50)

- Contains fine detail expenditure data. Expenditure is cross classified by income and geographic area.

*Unit Record File on Magnetic Tape, Information Paper (6544.0)* – released 27 November 1990 (free publication)

- This information paper contains technical and other details of the unit record file and conditions of use.

#### **Other products and services**

The HES published data are the end result of a large data gathering task and are only a fraction of what is available from the survey. The following sections discuss the full range of products and services available from HES.

The detailed list of possible data items is contained in Appendixes B and C of the *1988-89 Household Expenditure Survey, Australia, Information Paper (6527.0)*.

Data items include:

- detailed expenditure items;
- general household characteristics;
- household income;
- income and personal characteristics of household members;
- details of separate mortgages held by the household;
- data relating to personal loans and credit cards;
- characteristics of vehicles registered by the household;
- government benefits and income taxes; and
- details for geographic areas.

Non-publication data can be obtained in the following ways:

#### *Unpublished tables*

Almost all of the published tables can be provided on a State or Territory basis. These tables are available on request from the ABS office in your capital city.

#### *Special order tables*

Tables can be tailor-made to your specifications. Data can be provided in either hard copy or machine readable form.

#### *Consultancy service*

The ABS Consultancy service can advise you about the type and suitability of data available to meet your requirements.

#### *Unit record data release*

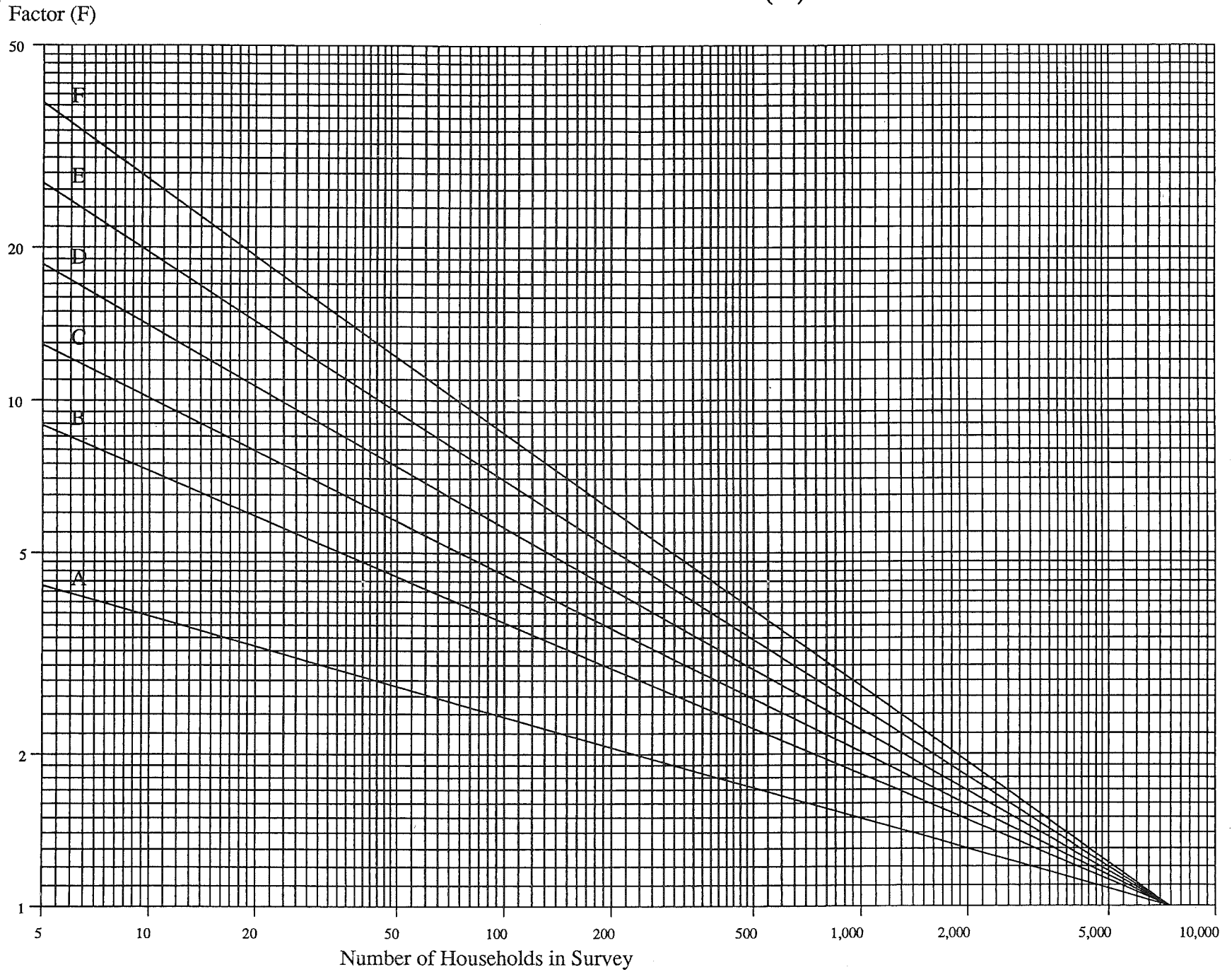
A unit record data file similar in content to that released from the 1984 survey is available on magnetic tape and floppy disk.

#### *The Household Expenditure Survey Small Area Data Service (HESSAD).*

HESSAD is a statistical analysis service which uses the latest statistical modelling techniques to provide reliable estimates of expenditure for small geographic areas. Areas with at least 200 households can be defined.

Generally a charge is made for providing all non-publication data releases. Inquiries should be made to Alan Etheredge on (06) 252 7031 or by writing to: The Director, Household Income and Expenditure Section, ABS, PO Box 10, Belconnen, ACT 2616.

Figure B. Factor F to use in Relative Standard Error (%) calculations





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