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GOVERNMENT BENEFITS, TAXES AND HOUSEHOLD INCOME AUSTRALIA

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INQUIRIES

For further information about these and related statistics, contact the National Information and Referral Service on 1300 135 070 or Living Conditions on Canberra (02) 6252 6174, email <living.conditions@abs.gov.au>.

NOTES

ABOUT THIS PUBLICATION This publication presents the results of a study of the effects of taxation and government expenditure on the distribution of income among private households in Australia in 2009–10. Previous studies were conducted in relation to 1984, 1988–89, 1993–94, 1998–99 and 2003–04.

CHANGES IN THIS ISSUE The 2009–10 study follows the methodology used in the 2003–04 study, but with the following improvements:

- a more comprehensive measure of private income, including the net imputed rent for owner occupied dwellings and the net benefit that can be attributed to households living in subsidised private rentals
- improvements to the allocation of social transfers in kind for health benefits, housing benefits and child care assistance
- inclusion of electricity concessions provided by State and territory governments for the first time
- improvements to the methodology for estimating taxes on production for ownership of dwellings
- an increase in the sample size of the Household Expenditure Survey (HES) from 6,957 in 2003–04 to 9,774 in 2009–10. Additional changes included the incorporation of non-cash benefits used by employees to improve the coverage of consumption and the inclusion of disability questions for persons aged 15 years and over.

Some changes have also been made to the content of the publication:

- time series data have been included in the first two tables showing a comparison of the results from the 2003–04 and 2009–10 studies
- social transfers in kind for the Private Health Insurance Rebate (PHIR) are shown separately as a component of health benefits
- social transfers in kind for child care are shown separately as a component of social security and welfare benefits
- other taxes on production has been renamed to other goods and services
- addition of a table on financial stress indicators.

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

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Australian Statistician

ABBREVIATIONS

ABS	Australian Bureau of Statistics
ACT	Australian Capital Territory
ANZSIC	Australian and New Zealand Standard Industrial Classification
ASNA	Australian System of National Accounts
Aust.	Australia
CCB	Child Care Benefit
CCR	Child Care Rebate (formerly known as Child Care Tax Rebate: CCTR)
CPI	Consumer Price Index
CRA	Commonwealth Rent Assistance
CURF	confidentialised unit record file
DEEWR	Australian Government Department of Education, Employment and Workplace Relations
GFCF	gross fixed capital formation
GFS	Government Finance Statistics
GST	goods and services tax
HEC	Household Expenditure Classification
HES	Household Expenditure Survey
HFCE	household final consumption expenditure
IOPG	Input-Output Product Group
nec	not elsewhere classified
no.	number
NSW	New South Wales
NT	Northern Territory
OECD	Organisation for Economic Co-operation and Development
PHIR	Private Health Insurance Rebate
Qld	Queensland
ROGS	Report on Government Services
RSE	relative standard error
SA	South Australia
SE	standard error
SIH	Survey of Income and Housing
SNA08	System of National Accounts 2008 version
Tas.	Tasmania
TAFE	Technical and Further Education
Vic.	Victoria
WA	Western Australia

SUMMARY OF FINDINGS

INTRODUCTION

This publication presents the results of a study of the effects of government benefits and taxes on the distribution of income among private households in Australia in 2009–10.

Benefits and taxes included in the study were restricted to those that are relatable to particular types of households and household expenditure. Household income is increased directly by the Australian government through social assistance benefits in the form of cash payments, such as the age pension and family tax benefit, and indirectly by government expenditures such as those on health and education. On the other hand, household income is reduced by taxes on personal income (direct taxes) and by taxes on production (indirect taxes) passed on in the prices households pay for goods and services.

The study excludes government taxes and expenditure that do not relate directly to particular types of households or household expenditure, such as government revenue from corporate taxes and spending on defence, public order and safety, transport and communications.

The most restricted concept of income used in the study is referred to as private income, while the most extensive is final income. *Private income* is all current receipts, whether monetary or in kind, received excluding social assistance benefits in cash. Private income includes wages and salaries, profit/loss from own unincorporated business, net investment income and private transfers. It also includes net imputed rent for owner occupied dwellings and for subsidised private rentals to allow for more meaningful comparisons of the income circumstances of people living in different tenure types.

Gross income is the sum of private income and Australian government social assistance benefits in cash (direct Australian government benefits) such as age pension, disability support pension, Veterans' Affairs pension, family tax benefit, parenting payment, unemployment and student allowances. *Disposable income* is derived by subtracting estimates of taxes on personal income from gross income.

The value of government social transfers in kind for education, health, housing, social security and welfare, and electricity concessions and rebates (indirect benefits) is added to disposable income to derive *disposable income plus social transfers in kind*. *Final income* is equal to disposable income plus social transfers in kind less taxes on production.

Equivalent household income is derived by applying an equivalence scale to income thereby taking into account households of different sizes and composition. When household income is adjusted using an equivalence scale, the equivalent income can be viewed as an indicator of the economic resources available to a standardised household. In this study, an equivalence scale has been applied to the estimates of household private, disposable and final income.

The methodology, including the assumptions, used in this study is provided in the Explanatory Notes and in Appendices 4 and 5. The results are dependent on the assumptions that are inherent in the methodology.

SUMMARY OF FINDINGS *continued*

GOVERNMENT BENEFITS AND TAXES ALLOCATED

The aim of the study has been to allocate only those benefits and taxes relating to particular types of households. Of the total Commonwealth, state and local government taxation revenue in 2009–10, the study allocated taxes of \$194,186 million out of \$315,689 million or 62% of total government revenue. In relation to total government expenditure, the study allocated \$233,989 million in benefits to households out of \$459,650 million or 51% of total government expenditure.

The unallocated amounts mainly reflect taxation and government expenditure that are not conceptually relating to individual households, but they also reflect the lack of suitable indicators on which to allocate some taxation revenue, such as capital gains tax, and some benefits.

In addition, an apparent underreporting by households of some expenditures, including highly taxed products, such as gambling, alcohol and tobacco, resulted in about \$23 billion of government taxation revenue unallocated.

More benefits than taxes were allocated in the current study so that on average, benefits exceed taxes. This outcome is not significant in itself as there is not a direct correspondence between the level of government benefits provided to any sector and the means used to finance those benefits.

In 2009–10, average total government benefits were 20% higher in real terms than in the 2003–04 study (\$534 and \$445 per week, respectively, for all households). Most of the increase in benefits was due to the 26% increase, in real terms, in social transfers in kind received by households (\$357 in 2009–10 compared with \$283 in 2003–04). Government cash payments increased by 9% in real terms in the same period. There was no significant change in average total taxes, in the 2009–10 study compared to the 2003–04 study (Table 2).

INCOME REDISTRIBUTION

In 2009–10, households received, on average, \$91 more in total government benefits (social assistance benefits in cash and social transfers in kind) than they paid in taxes, giving an average final income of \$1,704 per week compared to average private income of \$1,613 per week (Table 3).

The effects of different benefits and taxes vary with the level of household income. Low income households receive more social benefits in cash and social transfers in kind and pay less taxes than high income households. Social assistance benefits in cash and social transfers in kind increase with household size and decrease as levels of household income rise. The net effect of benefits and taxes is to increase the average income of households in the lower income groups, and decrease the average income of households in the higher income groups.

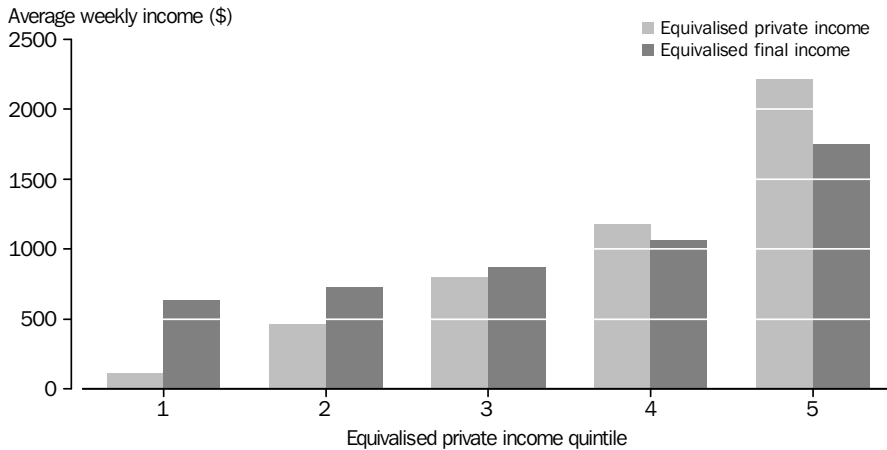
The redistribution of income from high to low income households can be seen by analysis of equivalised private income quintile groups (Graph S1). Equivalised private income quintile groups are formed by ranking households based on the level of their private income, after adjusting for the size and composition of the household. If no adjustment is made for size and composition, larger households tend to appear in the higher quintile groups as no account is taken of the need for their income to support a larger number of people.

SUMMARY OF FINDINGS *continued*

INCOME REDISTRIBUTION *continued*

The net effect of benefits and taxes, as shown in this study, was to increase the average income of households in the three lower quintiles and decrease the average income of households in the two higher quintiles. In the lowest quintile, average equivalised private income was \$117 per week and average equivalised final income was \$641 per week. In the highest quintile, the average equivalised private income was \$2,216 per week and average equivalised final income was \$1,747 per week (Table 3).

S1. EQUIVALISED PRIVATE AND FINAL INCOME, by Equivalised private income quintile



Within the lowest equivalised private income quintile, the share of income received by households increased from 2% using the equivalised private income measure to 13% using the equivalised final income measure. For households in the highest quintile, the income share decreased from 46% for equivalised private income to 35% for equivalised final income (Table S2).

Both social assistance benefits in cash and social transfers in kind decreased as levels of household income rose. The lowest equivalised private income quintile received 58% of social benefits in cash and 30% of social transfers in kind whereas the highest quintile received 2% of social assistance benefits in cash and 14% of social transfers in kind.

The payment of taxes on income and, to a lesser extent taxes on production, increase with income. Households in the lowest quintile paid 0.1% of total taxes on income while households in the highest quintile paid 61%. For taxes on production, households in the lowest quintile paid 14% while households in the highest quintile paid 31%.

SUMMARY OF FINDINGS *continued*

INCOME REDISTRIBUTION *continued*

S2. DISTRIBUTION OF HOUSEHOLD INCOME, BENEFITS AND TAXES, by Equivalised private income quintile

	EQUIVALISED PRIVATE INCOME QUINTILE					All households(a)
	Lowest quintile	Second quintile	Third quintile	Fourth quintile	Highest quintile	
	%	%	%	%	%	%
Private income	3	9	16	24	48	100
Benefits						
Social assistance benefits in cash	58	26	10	4	2	100
Social transfers in kind	30	22	18	15	14	100
Total	39	24	16	12	10	100
Taxes						
Taxes on income	—	4	12	23	61	100
Taxes on production	14	15	18	22	31	100
Total	6	9	14	23	49	100
Final income	13	14	16	21	36	100
Equivalised private income	2	10	17	25	46	100
Equivalised final income	13	14	17	21	35	100

— nil or rounded to zero (including null cells)

(a) Includes households with zero or negative income

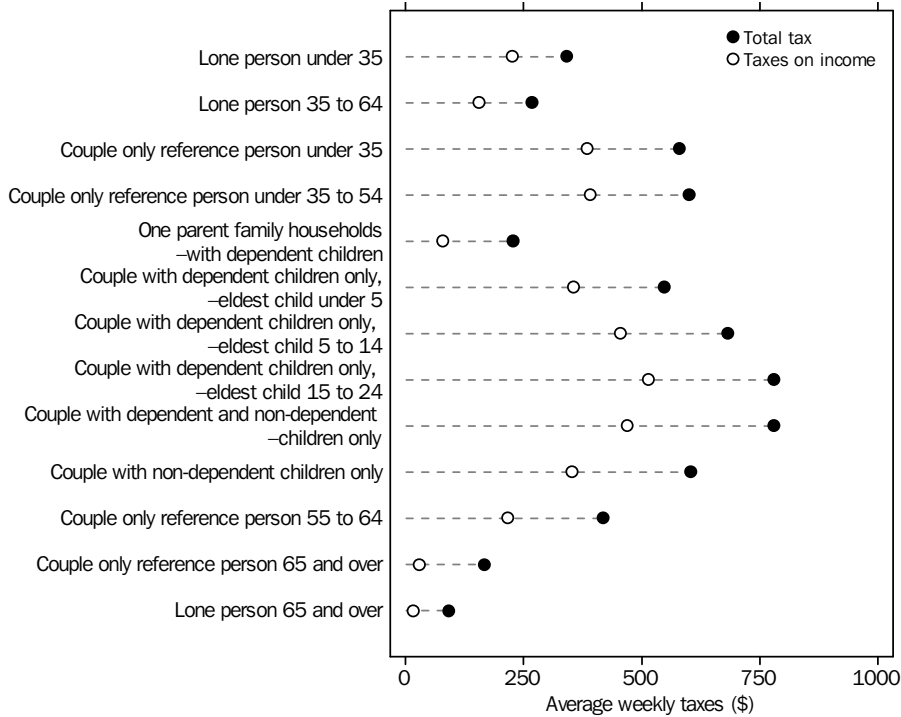
DIFFERENCES BETWEEN HOUSEHOLD GROUPS

The system of government benefits and taxes in Australia has been designed to assist those in the community who are most in need of financial support. The allocation of benefits and taxes differs between households, reflecting that characteristics such as household composition, life cycle stages, household size and income have an impact on these allocations. Graphs S3 and S4 show the total taxes (taxes on income and taxes on production) paid and total benefits (social assistance benefits in cash and social transfers in kind) received on average by selected household groups.

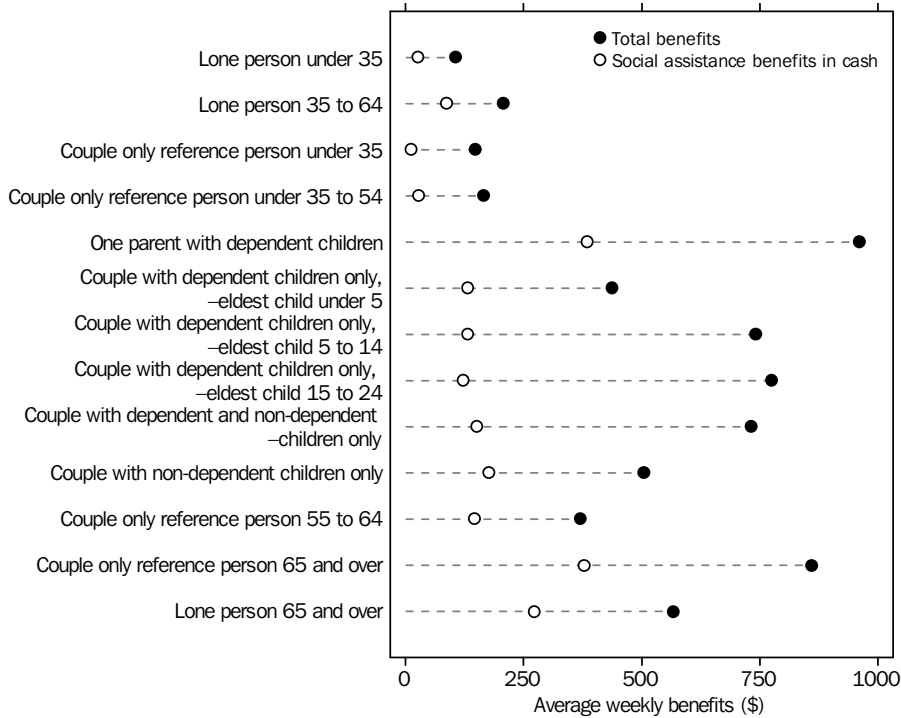
Graph S5 gives an indication of the extent of the redistributive impact between different household groups in the population, by comparing equivalised private income and equivalised final income for the same household groups. The measures are equivalised to take into account the differing size and composition of households, providing a better indication of the effect of government benefits and taxes on the relative economic wellbeing of these households.

SUMMARY OF FINDINGS *continued*

S3. TAXES, selected household groups



S4. GOVERNMENT BENEFITS, selected household groups



*Lone person households,
under 65 years*

There were 1.3 million lone person households aged under 65 years in this study (0.3 million under 35 years, and 1.0 million 35 to 65 years). In these households, average social assistance benefits in cash tend to be low. This relates to the absence of children (and therefore family tax benefit and parenting payment) and the high employment levels in these households. Social transfers in kind also tend to be low on average in these households because household size is small, the members do not usually receive

SUMMARY OF FINDINGS *continued*

*Lone person households,
under 65 years continued*

school benefits and, due to their age, use of health services is lower. In the 25–34 and 35–44 age ranges, average taxes paid exceeded benefits received by over \$200 per week. However, in the 55–64 year age range average benefits received exceeded taxes paid. This was mainly due to an increase in social assistance benefits in cash and health benefits (Table 34).

*Couple only households,
reference person under 65
years*

For the 1.5 million couple only households, where the reference person was under 65 years, households paid, on average, more in total taxes than they received in total benefits (\$528 compared to \$235). For this household group, equivalised final income was lower than equivalised private income (\$1,102 compared to \$1,299) (Table 32).

*One parent households
with dependent children*

The 518,500 one parent households with dependent children had higher net benefits (total benefits less total taxes) than any of the selected household groups. Households in this group received very high levels of social assistance benefits in cash, consisting mainly of family tax benefit and parenting payment. The average value of social assistance benefits in cash for this group was \$384 per week compared to \$177 per week for all households. About half of these households had government pensions and allowances as their main source of income, while 41% received most income from wages and salaries. Social transfers in kind were also relatively high (\$577 per week) because of high use of education services, health services and social security and welfare services (Tables 30 and 31).

Taxes on income and taxes on production were both low, since both income and expenditure were low. Total taxes averaged \$229 per week of which \$79 per week was taxes on income.

The average weekly equivalised private income of one parent households with dependent children was 36% of the average weekly equivalised private income of couple households with dependent children. However due to higher net benefits, the average equivalised final income of this group was a much higher proportion of the average for both couple households with dependent children (78%) and for all households (80%).

*Couple households with
dependent children*

Couple with dependent children households (2.2 million households) received, on average, higher levels of social assistance benefits in cash and social transfers in kind than couple only households where the reference person was under 65 years of age. Social assistance benefits were higher because the households tend to be eligible for family tax benefit, parenting payment and other benefits such as student allowances. Social transfers in kind were also higher. These households received greater education and health benefits due to the increase in household size as well as child care assistance and other social security and welfare benefits (Table 28).

However, as the average private income of these households was relatively high at \$2,359 per week, they also paid more taxes on income and with higher expenditures, paid more taxes on production than the average for all households. After taking account of household size and composition, the equivalised private and final household income of couples with dependent children were very similar (\$1,027 and \$1,037 per week, respectively) just slightly higher than the average for all households.

SUMMARY OF FINDINGS *continued*

Couple households with non-dependent children only

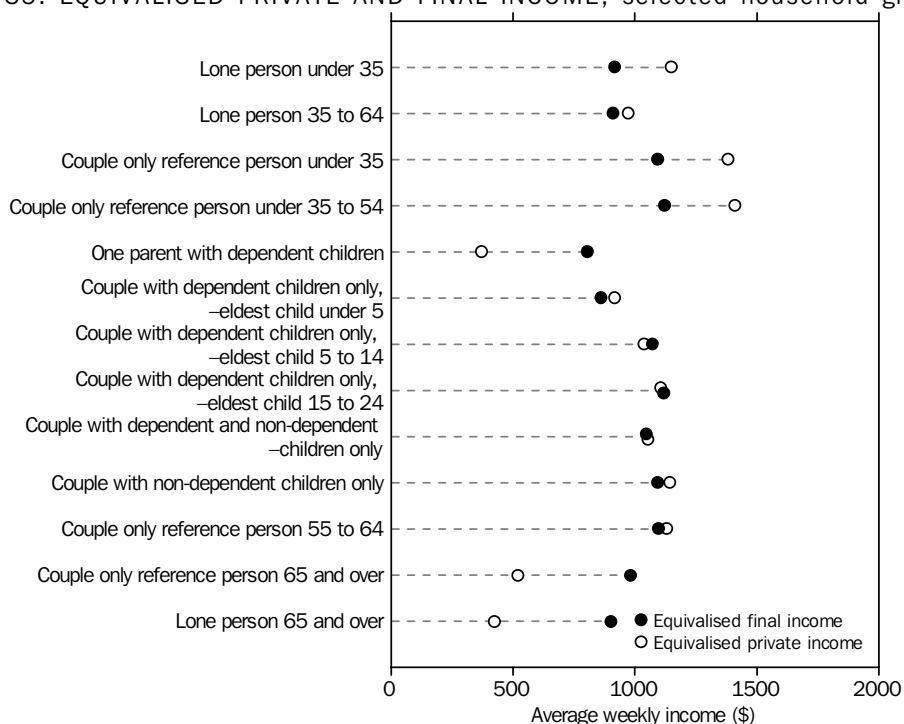
Households consisting of couples with non-dependent children only (496,000 households), received slightly more social assistance benefits in cash than couple households with dependent children (\$176 and \$135 respectively). In these households there were, on average, 2.2 employed persons and wages and salaries were the main source of income for 79% (Table 25). Social transfers in kind were lower than couple households with dependent children because fewer household members used education services. Levels of income and expenditure were both high, resulting in higher taxes on income and taxes on production. On average, couple households with only non-dependent children paid about \$100 more in taxes than they received in benefits. Their equivalised private household income averaged \$1,141 per week while their average equivalised final household income was not significantly different at \$1,094 per week (Table 24).

Lone persons and couple only households, reference person 65 years and over

There were 1.5 million lone person and couple only households aged 65 years and over in 2009–10. In these households, average weekly equivalised private income was \$521 for couples where the reference person was 65 years and over, and \$425 for lone persons 65 years and over. However, these households received average weekly net benefits (total benefits less total taxes) of \$691 and \$475, respectively, while taxes paid were relatively low (Table 24).

Therefore, while equivalised private income was amongst the lowest of any household group, their equivalised final income was relatively higher. For couples where the reference person was 65 years or over, equivalised final income was \$981 and for lone persons \$900. These were 97% and 89% respectively of the average equivalised final income of all households.

S5. EQUIVALISED PRIVATE AND FINAL INCOME, selected household groups



STATES AND TERRITORIES

The allocation of government benefits and taxes varied across states and territories.

SUMMARY OF FINDINGS *continued*

STATES AND TERRITORIES *continued*

Estimates of social transfers in kind by state and territories may not be entirely accurate, since for some components the allocation does not take into account the varying expenditure by state and territory governments. In addition, there may be some inconsistencies in the classification of government expenditure by state governments in the source data, which could impact on comparability.

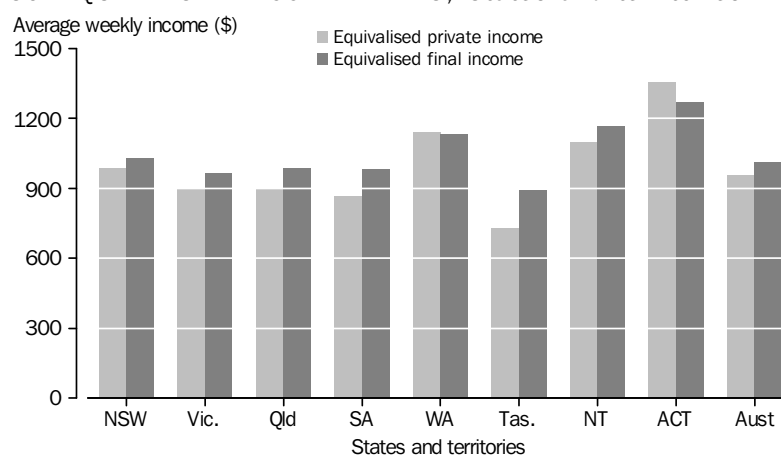
In this study, households in the Australian Capital Territory (ACT) received the lowest average total benefits and paid the highest total taxes. Taxes paid exceeded benefits received by an average of \$157 per week. By comparison, households in Tasmania received the highest average total benefits and paid the lowest total taxes. Benefits received exceeded taxes paid by \$269 per week (Table 40).

Average income also varied between states and territories. Average private income was highest in the ACT and WA. Average equivalised private income in the ACT was 42% higher than the average for Australia. Average equivalised final income, while still significantly higher than the Australian average, was only 25% higher, reflecting the net taxes paid by ACT households. Similarly in WA, equivalised private income was 20% higher than the Australian average and equivalised final income, 12% higher than the Australian average. In Tasmania, which had the lowest average income, equivalised private income was 24% below the Australian average and equivalised final income, 12% below the average, reflecting the net benefits received by Tasmanian households.

The average equivalised final income of households in NSW, Victoria, Queensland and South Australia were very similar to the average for all households.

Appendix 6 includes a comparison by state and territory for the 2003–04 and 2009–10 studies.

S6. EQUIVALISED INCOME LEVELS, States and territories



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EQUIVALISED HOUSEHOLD INCOME (a)

	2003-04 (b)			2009-10		
	<i>Equivalised private income</i>	<i>Equivalised disposable income</i>	<i>Equivalised final income</i>	<i>Equivalised private income</i>	<i>Equivalised disposable income</i>	<i>Equivalised final income</i>
Mean income per week						
Lowest quintile	\$ 84	314	432	117	358	520
Second quintile	\$ 388	480	609	463	580	754
Third quintile	\$ 681	633	727	799	769	910
Fourth quintile	\$ 973	818	869	1 174	1 020	1 100
Highest quintile	\$ 1 747	1 340	1 323	2 216	1 768	1 775
All households	\$ 774	717	792	953	899	1 012
Second and third deciles	\$ 226	409	545	286	489	670
Income per week at top of selected percentiles						
10th (P10)	\$ 79	335	467	115	381	573
20th (P20)	\$ 218	411	548	284	493	673
30th (P30)	\$ 386	480	607	462	578	754
40th (P40)	\$ 552	552	669	640	666	832
50th (P50)	\$ 675	631	728	790	770	909
60th (P60)	\$ 814	717	788	971	879	993
70th (P70)	\$ 958	809	862	1 167	1 012	1 091
80th (P80)	\$ 1 177	953	967	1 410	1 188	1 245
90th (P90)	\$ 1 485	1 171	1 159	1 844	1 501	1 516
Income share						
Lowest quintile	% 2.2	8.8	10.9	2.4	8.0	10.3
Second quintile	% 10.0	13.4	15.4	9.7	12.9	14.9
Third quintile	% 17.6	17.6	18.4	16.8	17.1	18.0
Fourth quintile	% 25.1	22.8	21.9	24.6	22.7	21.8
Highest quintile	% 45.1	37.4	33.4	46.5	39.3	35.1
All households	% 100.0	100.0	100.0	100.0	100.0	100.0
Second and third deciles	% 5.8	11.4	13.8	6.0	10.9	13.2
Ratio of incomes at top of selected percentiles						
P90/P10	ratio 18.77	3.49	2.48	16.04	3.94	2.64
P80/P20	ratio 5.39	2.32	1.77	4.97	2.41	1.85
P80/P50	ratio 1.75	1.51	1.33	1.78	1.54	1.37
P20/P50	ratio 0.32	0.65	0.75	0.36	0.64	0.74

- (a) Quintile and percentile boundaries are derived separately for equivalised private income, equivalised disposable income and equivalised final income. Net imputed rent is included in all income estimates
- (b) In 2009-10 dollars, adjusted using changes in the Consumer Price Index. Income estimates from 2009-10 are not directly comparable with estimates for 2003-04 due to improvements made to measuring income. See Appendix 6

HOUSEHOLD INCOME BY FINAL INCOME QUINTILES (a)

	Private income(a)	Social assistance benefits in cash(b)	Gross income	Taxes on income	Disposable income	Social transfers in kind	Disposable income plus social transfers in kind	Taxes on production	Final income
2003-04 (c)									
Mean income per week									
Lowest quintile	\$ 312	164	476	39	437	153	590	106	484
Second quintile	\$ 622	205	827	91	736	220	956	131	825
Third quintile	\$ 979	201	1 179	160	1 020	285	1 305	164	1 141
Fourth quintile	\$ 1 575	140	1 716	302	1 414	339	1 753	201	1 552
Highest quintile	\$ 2 976	98	3 074	670	2 404	417	2 821	272	2 549
All households	\$ 1 293	162	1 454	252	1 202	283	1 485	175	1 310
Quintile share									
Lowest quintile	% 4.8	20.3	6.5	3.1	7.3	10.8	7.9	12.1	7.4
Second quintile	% 9.6	25.4	11.4	7.2	12.2	15.5	12.9	15.0	12.6
Third quintile	% 15.1	24.8	16.2	12.6	17.0	20.2	17.6	18.7	17.4
Fourth quintile	% 24.4	17.4	23.6	23.9	23.5	24.0	23.6	23.0	23.7
Highest quintile	% 46.0	12.1	42.3	53.1	40.0	29.5	38.0	31.2	38.9
All households	% 100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
2009-10									
Mean income per week									
Lowest quintile	\$ 374	177	551	28	522	197	719	105	615
Second quintile	\$ 752	239	992	83	909	300	1 209	135	1 074
Third quintile	\$ 1 210	218	1 428	152	1 276	368	1 644	170	1 474
Fourth quintile	\$ 1 880	166	2 046	290	1 756	444	2 199	209	1 991
Highest quintile	\$ 3 851	87	3 937	748	3 189	476	3 665	298	3 367
All households	\$ 1 613	177	1 790	260	1 530	357	1 887	183	1 704
Quintile share									
Lowest quintile	% 4.6	20.0	6.2	2.2	6.8	11.0	7.6	11.4	7.2
Second quintile	% 9.3	27.0	11.1	6.3	11.9	16.8	12.8	14.8	12.6
Third quintile	% 15.0	24.6	15.9	11.7	16.7	20.6	17.4	18.5	17.3
Fourth quintile	% 23.3	18.7	22.9	22.3	23.0	24.9	23.3	22.8	23.4
Highest quintile	% 47.7	9.7	43.9	57.5	41.6	26.6	38.8	32.5	39.5
All households	% 100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
(a)	Net imputed rent is included in all income estimates as a component of private income				(c)				
(b)	Excludes overseas pensions				In 2009-10 dollars, adjusted using changes in the Consumer Price Index. Income estimates from 2009-10 are not directly comparable with estimates for 2003-04 due to improvements made to measuring income. See Appendix 6				

EQUIVALISED PRIVATE INCOME QUINTILES, Income, benefits and taxes(a)

	EQUIVALISED PRIVATE HOUSEHOLD INCOME QUINTILE					Second and third deciles	
	Lowest	Second	Third	Fourth	Highest	All households	
AVERAGE WEEKLY VALUE (\$)							
Private income	170	810	1 447	2 090	3 650	1 613	436
Social assistance benefits in cash(b)							
Age pension	158	87	24	8	*4	60	163
Disability support pension	66	18	8	*3	*2	21	34
Veterans' Affairs pension	34	16	*6	*3	*2	13	34
Family tax benefit	58	68	36	9	*1	35	51
Parenting payment	32	11	*4	**1	—	10	14
Unemployment and student allowances	38	24	11	*6	*3	17	25
Other government pensions and allowances	51	27	15	5	3	21	39
Total social assistance benefits in cash	435	251	103	35	15	177	361
Gross income	606	1 061	1 550	2 125	3 665	1 790	796
Taxes on income	*1	58	167	317	756	260	15
Disposable income	605	1 003	1 383	1 807	2 909	1 530	781
Selected social transfers in kind							
Education benefits							
School education	76	114	107	75	50	83	80
Tertiary education	15	29	32	36	28	27	16
Other education benefits	6	9	8	6	4	6	6
Total education benefits	97	152	147	116	83	117	102
Health benefits							
Acute care institutions	108	88	65	57	52	75	112
Community health services	60	59	51	48	43	53	62
Pharmaceuticals	42	28	15	11	9	22	43
Private Health Insurance Rebate	5	8	10	12	16	10	7
Other health benefits	18	23	24	23	20	21	19
Total health benefits	233	206	166	151	140	181	244
Social security and welfare benefits							
Child care assistance	4	8	10	10	7	8	5
Other social security and welfare benefits	102	65	35	15	4	46	85
Total social security and welfare benefits	106	74	45	25	11	54	90
Housing benefits	17	*2	*1	—	—	4	2
Electricity concessions	3	2	1	—	—	1	2
Total selected social transfers in kind	455	435	359	292	234	357	440
Disposable income plus social transfers in kind	1 059	1 438	1 742	2 100	3 143	1 887	1 221
Selected taxes on production(c)							
Alcoholic beverages	6	12	15	20	25	15	8
Tobacco products	9	8	11	9	6	9	8
Motor vehicle fuels	11	17	21	23	21	18	13
Ownership of dwellings	21	26	26	29	37	28	24
Food and non-alcoholic beverages	10	14	15	16	16	14	11
Meals out and fast food	5	9	12	16	23	13	6
Motor vehicle purchases	2	4	7	10	13	7	4
Clothing and footwear	3	6	8	10	14	8	5
Other goods and services	38	53	66	83	117	71	45
Total selected taxes on production	105	149	181	216	273	183	124
GST component in total selected taxes on production	34	51	63	77	102	65	41
Final income	954	1 289	1 561	1 884	2 870	1 704	1 097
Total benefits allocated	890	686	462	327	249	534	800
Total taxes allocated	106	207	348	533	1 029	443	139
Net benefits allocated	784	478	114	-206	-780	91	661
Equivalised private income	117	463	799	1 174	2 216	953	286
Equivalised disposable income	400	564	760	1 012	1 759	899	493
Equivalised final income	641	734	871	1 067	1 747	1 012	699

* estimate has a relative standard error of 25% to 50% and should be used with caution

— nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(b) Excludes overseas pensions

(c) Includes GST component

		EQUIVALISED PRIVATE HOUSEHOLD INCOME QUINTILE(a)					All households	Second and third deciles
		Lowest	Second	Third	Fourth	Highest		
Mean household net worth	\$	324 818	534 048	567 968	717 859	1 502 689	729 442	479 894
Proportion of households with characteristic								
Main source of gross income								
Zero or negative income	%	2.2	—	—	—	—	0.5	—
Wages and salaries	%	4.7	55.3	80.4	89.3	85.1	60.5	23.7
Own unincorporated business income	%	1.5	7.6	5.4	3.3	5.5	4.5	3.9
Government pensions and allowances(b)	%	85.8	12.4	**0.2	—	—	22.6	55.6
Other income(a)	%	5.8	24.7	14.0	7.4	9.4	11.8	16.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross household income(a) (b)								
Nil or less than 1%	%	5.1	19.3	44.5	74.8	92.3	46.3	9.7
1% to less than 20%	%	*1.1	27.3	46.6	24.3	7.7	19.9	8.5
20% to less than 50%	%	6.1	43.8	8.7	*0.8	—	11.2	28.6
50% to less than 90%	%	60.1	9.6	**0.2	—	—	16.1	53.2
90% and over	%	25.4	—	—	—	—	6.0	**0.1
Total (c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type								
Owner without a mortgage	%	42.1	39.7	28.1	24.7	26.5	32.6	55.0
Owner with a mortgage	%	13.8	29.1	43.4	48.5	50.5	36.2	18.6
Renter								
State/territory housing authority	%	13.6	1.7	*1.0	*0.5	**0.2	3.8	2.0
Private landlord	%	24.6	25.8	24.0	24.4	20.1	23.7	18.2
Other landlord type	%	*2.0	*0.8	**0.4	*0.5	**0.3	0.8	1.5
Total renters	%	40.1	28.4	25.4	25.4	20.6	28.4	21.7
Other tenure type	%	4.0	2.9	3.1	1.5	2.4	2.8	4.7
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household								
One family households								
Couple family with dependent children	%	11.9	30.2	34.6	32.2	26.0	26.1	18.0
One parent family with dependent children	%	13.3	8.3	5.0	2.1	*0.9	6.2	8.6
Couple only	%	27.4	22.3	20.8	25.1	34.4	26.3	29.0
Other one family households	%	8.2	9.6	13.9	15.7	13.1	11.9	8.0
Multiple family households								
Non-family households	%	*0.9	3.3	*3.0	2.1	*0.4	1.8	*1.2
Lone person								
Lone person	%	36.6	23.3	19.5	19.1	20.9	24.5	33.6
Group households								
Group households	%	1.8	3.0	3.2	3.7	4.3	3.2	1.7
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	59	52	47	45	45	50	60
Average number in household								
Employed persons	no.	0.3	1.1	1.6	1.9	1.8	1.3	0.6
Dependent children	no.	0.6	0.8	0.8	0.6	0.4	0.6	0.6
Persons								
Under 18 years	no.	0.6	0.8	0.7	0.6	0.4	0.6	0.6
18 to 64 years	no.	0.9	1.5	1.9	2.1	1.9	1.6	1.0
65 to 74 years	no.	0.3	0.3	0.1	0.1	0.1	0.2	0.4
75 years and over	no.	0.3	0.2	0.1	—	—	0.1	0.4
Total	no.	2.2	2.8	2.9	2.7	2.4	2.6	2.3
Estimated number in population								
Households	'000	1 990.5	1 545.6	1 510.6	1 580.5	1 771.3	8 398.5	1 876.2
Persons	'000	4 329.7	4 309.5	4 315.5	4 318.2	4 316.6	21 589.4	4 321.8
Number of households in sample	no.	3 988	1 807	1 216	1 309	1 454	9 774	3 337

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes net imputed rent

(b) Includes overseas pensions

(c) Includes households with zero or negative total income

	EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE					All households	Second and third deciles
	Lowest	Second	Third	Fourth	Highest		
AVERAGE WEEKLY VALUE (\$)							
Private income	265	733	1 330	2 017	3 633	1 613	489
Social assistance benefits in cash(b)							
Age pension	84	132	57	22	*6	60	130
Disability support pension	51	34	13	*6	*2	21	48
Veterans' Affairs pension	*8	18	23	13	*4	13	15
Family tax benefit	73	55	34	9	*1	35	66
Parenting payment	31	11	7	*1	—	10	22
Unemployment and student allowances	40	22	11	7	*4	17	31
Other government pensions and allowances	36	36	21	11	4	21	39
Total social assistance benefits in cash	323	307	167	69	22	177	350
Gross income	589	1 040	1 497	2 087	3 655	1 790	840
Taxes on income	15	67	161	303	731	260	36
Disposable income	573	974	1 336	1 784	2 925	1 530	803
Selected social transfers in kind							
Education benefits							
School education	113	95	97	65	47	83	98
Tertiary education	20	27	27	33	30	27	24
Other education benefits	9	7	7	5	4	6	7
Total education benefits	141	129	131	104	81	117	130
Health benefits							
Acute care institutions	82	100	75	64	54	75	98
Community health services	56	61	53	50	44	53	60
Pharmaceuticals	27	35	22	15	11	22	35
Private Health Insurance Rebate	4	8	9	12	16	10	6
Other health benefits	21	22	23	22	20	21	21
Total health benefits	190	226	181	163	146	181	220
Social security and welfare benefits							
Child care assistance	7	7	8	11	6	8	6
Other social security and welfare benefits	82	77	45	21	6	46	87
Total social security and welfare benefits	89	84	53	32	12	54	94
Housing benefits	19	*1	—	**1	—	4	4
Electricity concessions	2	2	1	1	—	1	2
Total selected social transfers in kind	442	442	367	300	239	357	450
Disposable income plus social transfers in kind	1 015	1 416	1 703	2 084	3 163	1 887	1 253
Selected taxes on production(c)							
Alcoholic beverages	7	10	15	20	25	15	9
Tobacco products	9	9	11	9	7	9	9
Motor vehicle fuels	13	16	19	22	21	18	14
Ownership of dwellings	21	24	26	29	38	28	22
Food and non-alcoholic beverages	11	13	14	16	17	14	12
Meals out and fast food	6	8	12	15	23	13	7
Motor vehicle purchases	3	4	7	9	12	7	4
Clothing and footwear	4	5	7	9	15	8	5
Other goods and services	40	48	63	82	118	71	43
Total selected taxes on production	114	138	174	212	275	183	123
GST component in total selected taxes on production	38	46	60	75	103	65	41
Final income	901	1 278	1 528	1 872	2 888	1 704	1 130
Total benefits allocated	765	749	534	369	261	534	800
Total taxes allocated	129	204	335	514	1 006	443	160
Net benefits allocated	636	545	198	-145	-745	91	641
Equivalised private income	175	454	776	1 159	2 205	953	311
Equivalised disposable income	358	580	769	1 020	1 768	899	489
Equivalised final income	570	765	891	1 079	1 755	1 012	692

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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates

(b) Excludes overseas pensions

(c) Includes GST component

		EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE(a)					All households	Second and third deciles
		Lowest	Second	Third	Fourth	Highest		
Mean household net worth	\$	323 419	454 678	545 351	707 565	1 568 979	729 442	376 494
Proportion of households with characteristic								
Main source of gross income								
Zero or negative income	%	2.5	—	—	—	—	0.5	—
Wages and salaries	%	21.5	43.5	72.0	84.3	82.1	60.5	32.3
Own unincorporated business income	%	4.4	5.0	4.4	3.1	5.6	4.5	4.6
Government pensions and allowances(b)	%	61.0	42.6	7.8	*0.9	—	22.6	56.7
Other income(a)	%	10.5	8.9	15.7	11.7	12.3	11.8	6.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross household income(a) (b)								
Nil or less than 1%	%	15.6	17.0	39.6	68.5	89.4	46.3	13.6
1% to less than 20%	%	9.9	22.7	34.5	24.0	9.9	19.9	14.3
20% to less than 50%	%	11.1	19.3	19.2	6.7	*0.7	11.2	16.8
50% to less than 90%	%	32.9	40.0	6.4	*0.8	—	16.1	48.0
90% and over	%	28.0	1.2	**0.2	—	—	6.0	7.3
Total (c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type								
Owner without a mortgage	%	26.1	44.4	33.6	29.2	29.9	32.6	39.3
Owner with a mortgage	%	22.5	25.8	39.2	45.5	48.0	36.2	23.7
Renter								
State/territory housing authority	%	15.7	1.6	*0.6	*0.8	**0.1	3.8	4.0
Private landlord	%	31.8	22.4	23.4	21.9	19.1	23.7	26.9
Other landlord type	%	1.4	*1.8	**0.2	*0.5	**0.3	0.8	*1.8
Total renters	%	48.9	25.8	24.3	23.2	19.5	28.4	32.7
Other tenure type	%	2.5	4.0	2.9	2.1	2.7	2.8	4.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household								
One family households								
Couple family with dependent children	%	23.6	25.3	29.0	29.1	24.1	26.1	23.7
One parent family with dependent children	%	14.0	7.8	5.7	2.1	*1.2	6.2	10.6
Couple only	%	22.1	25.6	22.2	26.2	35.0	26.3	27.4
Other one family households	%	5.6	10.4	13.4	16.5	14.0	11.9	8.5
Multiple family households	%	*1.1	2.4	*2.8	2.4	*0.6	1.8	*1.2
Non-family households								
Lone person	%	32.0	25.7	24.0	19.5	20.9	24.5	26.3
Group households	%	*1.7	2.8	2.9	4.1	4.2	3.2	2.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	52	55	50	47	47	50	55
Average number in household								
Employed persons	no.	0.6	0.9	1.4	1.8	1.8	1.3	0.7
Dependent children	no.	0.8	0.7	0.7	0.5	0.4	0.6	0.7
Persons								
Under 18 years	no.	0.8	0.7	0.7	0.5	0.3	0.6	0.7
18 to 64 years	no.	1.3	1.3	1.7	2.0	1.9	1.6	1.2
65 to 74 years	no.	0.2	0.3	0.2	0.1	0.1	0.2	0.3
75 years and over	no.	0.2	0.3	0.1	0.1	—	0.1	0.3
Total	no.	2.5	2.6	2.7	2.7	2.4	2.6	2.5
Estimated number in population								
Households	'000	1 721.6	1 664.9	1 609.0	1 630.1	1 772.8	8 398.5	1 710.8
Persons	'000	4 323.0	4 313.7	4 317.0	4 325.3	4 310.4	21 589.4	4 320.5
Number of households in sample	no.	2 675	2 579	1 682	1 377	1 461	9 774	2 704

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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes net imputed rent

(b) Includes overseas pensions

(c) Includes households with zero or negative total income

	EQUIVALISED FINAL HOUSEHOLD INCOME QUINTILE					All households	Second and third deciles
	Lowest	Second	Third	Fourth	Highest		
AVERAGE WEEKLY VALUE (\$)							
Private income	466	803	1 305	1 915	3 711	1 613	647
Social assistance benefits in cash(b)							
Age pension	50	97	85	55	14	60	82
Disability support pension	31	40	22	8	*5	21	46
Veterans' Affairs pension	8	*12	19	18	8	13	12
Family tax benefit	51	57	39	20	4	35	62
Parenting payment	20	16	9	4	*1	10	19
Unemployment and student allowances	36	23	12	6	*5	17	32
Other government pensions and allowances	27	34	23	15	6	21	34
Total social assistance benefits in cash	224	278	209	126	43	177	286
Gross income	690	1 081	1 514	2 041	3 754	1 790	933
Taxes on income	38	87	168	288	745	260	64
Disposable income	652	994	1 346	1 753	3 009	1 530	869
Selected social transfers in kind							
Education benefits							
School education	57	98	104	94	67	83	82
Tertiary education	17	23	31	32	35	27	20
Other education benefits	5	8	8	7	5	6	7
Total education benefits	79	129	142	133	107	117	109
Health benefits							
Acute care institutions	55	76	83	92	71	75	67
Community health services	46	56	56	56	50	53	52
Pharmaceuticals	17	27	27	23	15	22	23
Private Health Insurance Rebate	5	6	10	12	17	10	5
Other health benefits	19	21	23	23	22	21	21
Total health benefits	143	187	200	206	175	181	168
Social security and welfare benefits							
Child care assistance	5	6	7	10	9	8	5
Other social security and welfare benefits	56	72	55	34	13	46	74
Total social security and welfare benefits	62	78	62	44	22	54	79
Housing benefits	8	10	2	*1	—	4	10
Electricity concessions	2	2	1	1	—	1	2
Total selected social transfers in kind	293	405	407	385	305	357	368
Disposable income plus social transfers in kind	945	1 400	1 754	2 138	3 314	1 887	1 238
Selected taxes on production(c)							
Alcoholic beverages	11	11	15	19	21	15	11
Tobacco products	11	10	10	7	6	9	11
Motor vehicle fuels	16	16	19	20	20	18	17
Ownership of dwellings	23	23	27	28	38	28	22
Food and non-alcoholic beverages	12	13	14	16	17	14	12
Meals out and fast food	8	9	12	14	22	13	8
Motor vehicle purchases	5	5	7	7	12	7	5
Clothing and footwear	6	5	8	8	14	8	6
Other goods and services	50	50	64	80	113	71	49
Total selected taxes on production	142	142	175	200	263	183	141
GST component in total selected taxes on production	48	48	60	71	99	65	47
Final income	803	1 258	1 579	1 938	3 051	1 704	1 097
Total benefits allocated	516	684	616	511	348	534	654
Total taxes allocated	180	228	342	488	1 008	443	204
Net benefits allocated	337	455	274	**23	-660	91	450
Equivalised private income	302	474	751	1 083	2 158	953	391
Equivalised disposable income	415	585	766	987	1 742	899	522
Equivalised final income	520	754	910	1 100	1 775	1 012	670

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates

(b) Excludes overseas pensions

(c) Includes GST component

		EQUIVALISED FINAL HOUSEHOLD INCOME QUINTILE(a)					All households	Second and third deciles
		Lowest	Second	Third	Fourth	Highest		
Mean household net worth	\$	384 444	384 496	574 673	669 744	1 666 062	729 442	354 128
Proportion of household with characteristic								
Main source of gross income								
Zero or negative income	%	2.3	—	—	—	—	0.5	—
Wages and salaries	%	38.6	49.1	64.6	75.2	78.4	60.5	44.2
Own unincorporated business income	%	5.5	5.3	3.2	3.1	5.3	4.5	4.8
Government pensions and allowances(b)	%	40.7	40.0	20.2	8.7	0.9	22.6	45.5
Other income(a)	%	12.9	5.6	12.0	13.1	15.4	11.8	5.5
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(a)(b)								
Nil or less than 1%	%	30.3	27.7	37.0	56.5	82.0	46.3	24.3
1% to less than 20%	%	14.6	19.4	27.9	24.0	14.6	19.9	16.7
20% to less than 50%	%	12.3	14.0	15.7	11.5	2.6	11.2	14.6
50% to less than 90%	%	21.7	30.6	18.4	7.9	0.7	16.1	31.0
90% and over	%	18.6	8.3	1.0	*0.2	**0.1	6.0	13.4
Total (c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type								
Owner without a mortgage	%	25.5	33.3	37.3	34.0	33.8	32.6	29.4
Owner with a mortgage	%	27.0	29.3	35.8	43.1	47.1	36.2	27.2
Renter								
State/territory housing authority	%	7.9	7.7	1.5	*0.9	*0.4	3.8	9.1
Private landlord	%	35.9	24.6	22.0	19.0	15.6	23.7	28.8
Other landlord type	%	1.5	*0.9	*0.8	*0.3	*0.5	0.8	*1.6
Total renters	%	45.4	33.3	24.3	20.2	16.5	28.4	39.5
Other tenure type	%	2.0	4.1	2.6	2.7	2.6	2.8	3.9
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household								
One family households								
Couple family with dependent children	%	23.1	23.1	27.6	28.2	29.2	26.1	24.1
One parent family with dependent children	%	8.7	9.0	6.8	4.1	*2.0	6.2	9.7
Couple only	%	21.6	25.1	26.7	27.5	31.3	26.3	22.2
Other one family households	%	8.2	10.2	12.6	14.3	14.9	11.9	9.3
Multiple family households	%	*1.1	2.6	*1.9	2.8	*0.9	1.8	*1.7
Non-family households								
Lone person	%	34.9	28.0	20.4	19.0	18.4	24.5	30.6
Group households	%	2.4	2.1	4.1	4.0	3.3	3.2	2.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	48	52	52	50	48	50	51
Average number in household								
Employed persons	no.	0.8	1.0	1.3	1.7	1.8	1.3	0.9
Dependent children	no.	0.6	0.7	0.7	0.6	0.5	0.6	0.7
Persons								
Under 18 years	no.	0.6	0.7	0.7	0.6	0.5	0.6	0.7
18 to 64 years	no.	1.5	1.4	1.6	1.8	1.9	1.6	1.4
65 to 74 years	no.	0.2	0.3	0.2	0.2	0.1	0.2	0.3
75 years and over	no.	0.1	0.2	0.2	0.2	0.1	0.1	0.1
Total	no.	2.3	2.6	2.7	2.7	2.6	2.6	2.5
Estimated number in household								
Households	'000	1 856.4	1 676.6	1 602.4	1 595.4	1 667.7	8 398.5	1 722.8
Persons	'000	4 318.9	4 319.5	4 317.7	4 318.3	4 315.0	21 589.4	4 321.5
Number of households in sample	no.	2 311	2 428	1 990	1 572	1 473	9 774	2 376

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes net imputed rent

(b) Includes overseas pensions

(c) Includes households with zero or negative total income

GROSS INCOME QUINTILES, Income, benefits and taxes(a)

	GROSS HOUSEHOLD INCOME QUINTILE					All households
	Lowest	Second	Third	Fourth	Highest	
AVERAGE WEEKLY VALUE (\$)						
Private income	192	602	1 253	2 017	4 003	1 613
Social assistance benefits in cash(b)						
Age pension	118	120	37	17	*8	60
Disability support pension	47	32	15	6	*6	21
Veterans' Affairs pension	16	22	19	*5	*2	13
Family tax benefit	29	49	50	34	10	35
Parenting payment	18	20	7	*4	*2	10
Unemployment and student allowances	24	24	15	14	8	17
Other government pensions and allowances	29	37	21	11	8	21
Total social assistance benefits in cash	281	305	164	91	45	177
Gross income	473	907	1 417	2 109	4 048	1 790
Taxes on income	2	38	143	310	809	260
Disposable income	471	869	1 274	1 799	3 239	1 530
Selected social transfers in kind						
Education benefits						
School education	36	74	91	113	101	83
Tertiary education	10	17	26	34	50	27
Other education benefits	3	6	7	9	8	6
Total education benefits	48	97	123	156	159	117
Health benefits						
Acute care institutions	83	96	68	63	64	75
Community health services	46	56	51	52	57	53
Pharmaceuticals	32	35	18	12	11	22
Private Health Insurance Rebate	4	7	9	12	17	10
Other health benefits	13	19	22	25	28	21
Total health benefits	179	213	169	166	178	181
Social security and welfare benefits						
Child care assistance	3	5	7	11	12	8
Other social security and welfare benefits	70	74	45	29	14	46
Total social security and welfare benefits	73	79	52	40	26	54
Housing benefits	17	3	*1	—	—	4
Electricity concessions	2	2	1	—	—	1
Total selected social transfers in kind	319	395	346	362	363	357
Disposable income plus social transfers in kind	791	1 263	1 620	2 162	3 602	1 887
Selected taxes on production(c)						
Alcoholic beverages	5	10	14	20	29	15
Tobacco products	7	9	10	10	8	9
Motor vehicle fuels	9	14	19	23	26	18
Ownership of dwellings	20	24	26	30	38	28
Food and non-alcoholic beverages	8	11	14	17	21	14
Meals out and fast food	4	7	12	17	25	13
Motor vehicle purchases	2	3	6	10	14	7
Clothing and footwear	3	5	7	10	17	8
Other goods and services	31	46	62	84	131	71
Total selected taxes on production	89	129	171	219	309	183
GST component in total selected taxes on production	29	42	59	78	115	65
Final income	701	1 135	1 449	1 943	3 293	1 704
Total benefits allocated	600	699	510	454	408	534
Total taxes allocated	91	167	314	529	1 118	443
Net benefits allocated	509	533	196	-75	-710	91
Equivalised private income	147	353	688	1 020	1 881	953
Equivalised disposable income	361	538	712	917	1 521	899
Equivalised final income	548	730	832	1 010	1 559	1 012

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 — nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates
 (b) Excludes overseas pensions
 (c) Includes GST component

GROSS HOUSEHOLD INCOME QUINTILE(a)

		Lowest	Second	Third	Fourth	Highest	All households
Mean household net worth	\$	352 704	459 391	550 124	688 044	1 597 634	729 442
Proportion of households with characteristic							
Main source of gross income							
Zero or negative income	%	2.6	—	—	—	—	0.5
Wages and salaries	%	11.4	41.0	74.5	88.5	87.4	60.5
Own unincorporated business income	%	3.1	4.1	6.3	3.9	5.2	4.5
Government pensions and allowances(b)	%	67.5	38.9	6.1	*0.7	—	22.6
Other income(a)	%	15.5	16.0	13.2	6.9	7.5	11.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pension and allowances to gross household income(a)(b)							
Nil or less than 1%	%	15.9	27.9	47.6	58.7	81.4	46.3
1% to less than 20%	%	5.2	14.1	28.1	34.6	17.5	19.9
20% to less than 50%	%	9.0	20.3	19.4	6.4	*1.1	11.2
50% to less than 90%	%	42.4	32.8	4.6	*0.4	—	16.1
90% and over	%	24.9	4.8	0.3	—	—	6.0
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type							
Owner without a mortgage	%	39.9	43.8	28.8	24.0	26.3	32.6
Owner with a mortgage	%	14.2	21.9	38.1	51.2	55.6	36.2
Renter							
State/territory housing authority	%	14.0	3.1	1.4	*0.5	**0.2	3.8
Private landlord	%	26.2	25.8	28.8	21.5	16.4	23.7
Other landlord type	%	2.0	*1.1	**0.6	*0.3	**0.2	0.8
Total renters	%	42.2	30.0	30.8	22.3	16.8	28.4
Other tenure type	%	3.7	4.3	2.2	2.4	*1.4	2.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household							
One family households							
Couple family with dependent children	%	7.1	13.7	28.3	38.8	42.8	26.1
One parent family with dependent children	%	9.7	10.4	6.4	3.4	*0.8	6.2
Couple only	%	18.3	34.8	28.2	27.6	22.6	26.3
Other one family households	%	3.1	9.1	13.1	13.9	20.6	11.9
Multiple family households							
Non-family households							
Lone person	%	60.6	28.7	19.2	9.3	4.5	24.5
Group households	%	*1.2	2.8	3.6	4.3	3.9	3.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	58	55	47	44	46	50
Average number in household							
Employed persons	no.	0.3	0.7	1.4	1.8	2.3	1.3
Dependent children	no.	0.3	0.5	0.7	0.8	0.9	0.6
Persons							
Under 18 years	no.	0.3	0.5	0.7	0.8	0.7	0.6
18 to 64 years	no.	0.8	1.1	1.7	2.1	2.5	1.6
65 to 74 years	no.	0.3	0.3	0.2	0.1	0.1	0.2
75 years and over	no.	0.3	0.3	0.1	0.1	—	0.1
Total	no.	1.6	2.2	2.6	3.0	3.4	2.6
Estimated number in population							
Households	'000	1 680.1	1 680.6	1 680.3	1 678.7	1 678.9	8 398.5
Persons	'000	2 703.4	3 738.6	4 403.3	5 071.8	5 672.4	21 589.4
Number of households in sample	no.	3 047	2 555	1 550	1 347	1 275	9 774

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- (a) Includes net imputed rent
- (b) Includes overseas pensions
- (c) Includes households with zero or negative total income

	HOUSEHOLD NET WORTH QUINTILE					All households
	Lowest	Second	Third	Fourth	Highest	
AVERAGE WEEKLY VALUE (\$)						
Private income	780	1 406	1 411	1 617	2 853	1 613
Social assistance benefits in cash(b)						
Age pension	38	40	89	95	37	60
Disability support pension	46	20	20	15	6	21
Veterans' Affairs pension	*10	7	19	20	10	13
Family tax benefit	68	44	29	19	13	35
Parenting payment	32	10	6	*1	*1	10
Unemployment and student allowances	37	18	14	9	6	17
Other government pensions and allowances	27	18	23	23	15	21
Total social assistance benefits in cash	257	156	201	183	90	177
Gross income	1 037	1 562	1 612	1 799	2 942	1 790
Taxes on income	100	241	232	246	483	260
Disposable income	937	1 321	1 381	1 553	2 459	1 530
Selected social transfers in kind						
Education benefits						
School education	91	83	79	84	79	83
Tertiary education	37	29	17	21	33	27
Other education benefits	7	6	6	7	6	6
Total education benefits	135	118	102	112	118	117
Health benefits						
Acute care institutions	55	61	84	92	83	75
Community health services	44	46	55	59	59	53
Pharmaceuticals	14	14	26	30	25	22
Private Health Insurance Rebate	3	6	9	14	19	10
Other health benefits	19	21	21	22	23	21
Total health benefits	135	148	195	217	210	181
Social security and welfare benefits						
Child care assistance	7	10	10	6	6	8
Other social security and welfare benefits	61	42	53	48	27	46
Total social security and welfare benefits	68	51	63	54	33	54
Housing benefits	21	1	—	—	—	4
Electricity concessions	2	1	1	1	1	1
Total selected social transfers in kind	360	319	361	384	361	357
Disposable income plus social transfers in kind	1 297	1 640	1 742	1 937	2 821	1 887
Selected taxes on production(c)						
Alcoholic beverages	12	16	13	16	20	15
Tobacco products	11	12	8	7	6	9
Motor vehicle fuels	13	19	18	20	22	18
Ownership of dwellings	23	25	24	27	39	28
Food and non-alcoholic beverages	10	13	14	16	18	14
Meals out and fast food	8	13	12	13	18	13
Motor vehicle purchases	3	8	6	8	11	7
Clothing and footwear	5	7	7	8	13	8
Other goods and services	39	62	68	74	111	71
Total selected taxes on production	126	173	171	189	257	183
GST component in total selected taxes on production	43	60	61	67	93	65
Final income	1 171	1 467	1 570	1 748	2 564	1 704
Total benefits allocated	617	475	562	566	451	534
Total taxes allocated	226	414	403	435	740	443
Net benefits allocated	392	*61	159	131	-289	91
Equivalised private income	475	824	849	944	1 574	953
Equivalised disposable income	587	779	819	893	1 347	899
Equivalised final income	755	883	938	1 010	1 412	1 012

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(a) Net imputed rent is included in all income estimates
 (b) Excludes overseas pensions
 (c) Includes GST component

HOUSEHOLD NET WORTH QUINTILE

		Lowest	Second	Third	Fourth	Highest	All households
Mean household net worth	\$	32 299	196 939	430 273	711 799	2 276 975	729 442
Proportion of households with characteristic							
Main source of gross income							
Zero or negative income	%	**0.2	*0.7	*0.6	*0.5	*0.6	0.5
Wages and salaries	%	50.1	71.5	61.5	61.3	58.2	60.5
Own unincorporated business income	%	3.0	4.7	4.0	3.5	7.3	4.5
Government pensions and allowances(a)	%	42.0	19.2	28.0	19.9	4.1	22.6
Other income(b)	%	4.6	3.8	5.9	14.9	29.8	11.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(a)(b)							
Nil or less than 1%	%	37.4	49.5	38.6	42.4	63.6	46.3
1% to less than 20%	%	9.9	20.4	22.3	24.0	22.8	19.9
20% to less than 50%	%	10.9	10.6	11.1	14.1	9.5	11.2
50% to less than 90%	%	15.3	16.0	27.0	18.7	3.2	16.1
90% and over	%	26.2	2.8	*0.4	*0.3	**0.3	6.0
Total (c)	%	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type							
Owner without a mortgage	%	*0.5	10.8	40.7	49.8	61.1	32.6
Owner with a mortgage	%	3.6	47.1	50.2	45.5	34.5	36.2
Renter							
State/territory housing authority	%	17.7	1.2	**0.2	—	—	3.8
Private landlord	%	68.9	36.2	7.5	3.5	2.5	23.7
Other landlord type	%	3.2	*0.5	**0.2	**0.1	**0.1	0.8
Total renters	%	89.8	38.0	7.9	3.7	2.6	28.4
Other tenure type	%	6.0	4.1	*1.2	*1.0	*1.7	2.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household							
One family households							
Couple family with dependent children	%	15.1	26.0	28.5	28.3	32.8	26.1
One parent family with dependent children	%	16.7	6.3	3.6	3.0	1.3	6.2
Couple only	%	16.4	23.6	26.3	30.7	34.6	26.3
Other one family households	%	7.7	9.0	12.0	16.2	14.7	11.9
Multiple family households							
Non-family households	%	*1.6	*2.0	2.5	*0.9	2.2	1.8
Lone person	%	35.2	27.6	26.0	20.3	13.1	24.5
Group households	%	7.2	5.4	*1.1	*0.7	*1.4	3.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	41	43	53	56	56	50
Average number in household							
Employed persons	no.	0.9	1.4	1.2	1.4	1.6	1.3
Dependent children	no.	0.7	0.7	0.6	0.6	0.6	0.6
Persons							
Under 18 years	no.	0.7	0.6	0.6	0.6	0.5	0.6
18 to 64 years	no.	1.5	1.7	1.6	1.6	1.8	1.6
65 to 74 years	no.	0.1	0.1	0.2	0.2	0.3	0.2
75 years and over	no.	0.1	0.1	0.2	0.2	0.2	0.1
Total	no.	2.3	2.5	2.6	2.6	2.8	2.6
Estimated number in population							
Households	'000	1 680.9	1 682.7	1 676.0	1 679.5	1 679.4	8 398.5
Persons	'000	3 921.2	4 267.4	4 278.1	4 427.0	4 695.7	21 589.4
Number of households in sample	no.	2 327	1 682	2 173	2 043	1 549	9 774

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- (a) Includes overseas pensions
- (b) Includes net imputed rent
- (c) Includes households with zero or negative total income

	<i>Nil or less than 1%</i>	<i>1% to less than 20%</i>	<i>20% to less than 50%</i>	<i>50% to less than 90%</i>	<i>90% and over</i>	<i>All households(c)</i>
AVERAGE WEEKLY VALUE (\$)						
Private income	2 437	1 781	818	247	*4	1 613
Social assistance benefits in cash(d)						
Age pension	—	20	126	228	86	60
Disability support pension	—	10	30	61	104	21
Veterans' Affairs pension	—	*5	23	52	*17	13
Family tax benefit	—	62	92	36	100	35
Parenting payment	—	*3	21	22	65	10
Unemployment and student allowances	—	22	41	31	49	17
Other government pensions and allowances	—	19	46	53	62	21
Total social assistance benefits in cash	—	140	378	483	483	177
Gross income	2 438	1 921	1 196	729	487	1 790
Taxes on income	440	253	56	—	—	260
Disposable income	1 998	1 668	1 141	729	487	1 530
Selected social transfers in kind						
Education benefits						
School education	54	148	124	48	111	83
Tertiary education	31	36	26	12	13	27
Other education benefits	4	12	10	4	8	6
Total education benefits	90	196	159	63	132	117
Health benefits						
Acute care institutions	46	77	104	138	72	75
Community health services	40	62	66	67	53	53
Pharmaceuticals	7	18	37	56	26	22
Private Health Insurance Rebate	12	11	8	6	1	10
Other health benefits	20	29	24	17	19	21
Total health benefits	126	197	239	284	170	181
Social security and welfare benefits						
Child care assistance	6	14	9	3	6	8
Other social security and welfare benefits	1	57	90	111	113	46
Total social security and welfare benefits	7	71	99	113	118	54
Housing benefits	—	*1	*2	4	53	4
Electricity concessions	—	1	3	3	3	1
Total selected social transfers in kind	223	465	501	468	477	357
Disposable income plus social transfers in kind	2 221	2 133	1 642	1 196	964	1 887
Selected taxes on production(e)						
Alcoholic beverages	21	16	12	6	4	15
Tobacco products	9	9	10	7	12	9
Motor vehicle fuels	20	23	17	11	8	18
Ownership of dwellings	31	29	25	21	18	28
Food and non-alcoholic beverages	15	18	14	10	9	14
Meals out and fast food	17	14	9	4	3	13
Motor vehicle purchases	9	9	5	3	*1	7
Clothing and footwear	10	10	6	3	3	8
Other goods and services	88	77	54	40	27	71
Total selected taxes on production	221	206	154	106	84	183
GST component in total selected taxes on production	80	73	51	35	26	65
Final income	2 001	1 927	1 487	1 090	880	1 704
Total benefits allocated	223	605	879	950	959	534
Total taxes allocated	660	459	210	107	84	443
Net benefits allocated	-437	146	669	844	876	91
Equivalised private income	1 507	874	445	165	6	953
Equivalised disposable income	1 231	815	612	496	331	899
Equivalised final income	1 245	948	812	752	609	1 012

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— nil or rounded to zero (including null cells)

(a) Includes overseas pensions

(b) Net imputed rent is included in all income estimates

(c) Includes households with zero or negative total income

(d) Excludes overseas pensions

(e) Includes GST component

		Nil or less than 1%	1% to less than 20%	20% to less than 50%	50% to less than 90%	90% and over	All households(c)
Mean household net worth	\$	967 745	734 709	551 466	404 815	67 902	729 442
Proportion of households with characteristic							
Main source of gross income							
Zero or negative income	%	—	—	—	—	—	0.5
Wages and salaries	%	83.9	80.2	50.5	*0.4	—	60.5
Own unincorporated business income	%	6.1	4.9	5.8	**0.3	—	4.5
Government pensions and allowances(a)	%	—	—	6.5	99.3	99.6	22.6
Other income(b)	%	10.0	15.0	37.2	—	**0.4	11.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type							
Owner without a mortgage	%	23.7	29.4	45.6	65.2	**1.3	32.6
Owner with a mortgage	%	45.6	49.3	25.5	11.1	4.9	36.2
Renter							
State/territory housing authority	%	*0.5	*1.0	2.4	3.5	43.2	3.8
Private landlord	%	27.4	17.6	21.8	12.8	49.6	23.7
Other landlord type	%	*0.5	*0.5	*1.0	*2.3	**0.9	0.8
Total renters	%	28.3	19.0	25.2	18.5	93.7	28.4
Other tenure type	%	2.3	2.3	3.7	5.2	**0.1	2.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household							
One family households							
Couple family with dependent children	%	23.3	53.3	26.5	5.9	10.8	26.1
One parent family with dependent children	%	1.1	7.1	11.3	9.6	23.4	6.2
Couple only	%	32.4	12.7	18.0	36.8	11.5	26.3
Other one family households	%	12.3	13.7	14.8	9.3	6.0	11.9
Multiple family households	%	*0.8	3.4	5.1	*1.0	**0.6	1.8
Non-family households							
Lone person	%	25.5	8.2	20.9	35.9	45.5	24.5
Group households	%	4.6	*1.6	*3.3	*1.4	*2.1	3.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	44	48	55	66	51	50
Average number in household							
Employed persons	no.	1.8	1.7	0.9	0.2	*0.1	1.3
Dependent children	no.	0.4	1.2	0.9	0.4	0.8	0.6
Persons							
Under 18 years	no.	0.4	1.1	0.9	0.3	0.9	0.6
18 to 64 years	no.	1.9	2.0	1.4	0.7	1.0	1.6
65 to 74 years	no.	—	0.2	0.3	0.5	0.2	0.2
75 years and over	no.	—	0.1	0.3	0.5	0.1	0.1
Total	no.	2.4	3.4	2.9	2.0	2.2	2.6
Estimated number in population							
Households	'000	3 889.4	1 669.6	943.3	1 348.0	504.8	8 398.5
Persons	'000	9 248.8	5 697.4	2 737.8	2 685.0	1 125.1	21 589.4
Number of households in sample	no.	3 168	1 351	1 058	3 014	1 147	9 774

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes overseas pensions

(b) Includes net imputed rent

(c) Includes households with zero or negative total income

PRIVATE INCOME

	Wages and salaries	Own unincorporated business income	Other income(a)	Total	Government pensions and allowances(b)	All households
AVERAGE WEEKLY VALUE (\$)						
Private income	2 147	1 992	1 537	2 044	194	1 613
Social assistance benefits in cash(c)						
Age pension	11	*8	84	22	189	60
Disability support pension	6	**3	*8	6	72	21
Veterans' Affairs pension	2	**2	16	4	42	13
Family tax benefit	31	51	8	29	54	35
Parenting payment	4	**2	*3	3	34	10
Unemployment and student allowances	13	*4	8	11	36	17
Other government pensions and allowances	10	*5	19	11	55	21
Total social assistance benefits in cash	78	74	146	88	483	177
Gross income	2 224	2 066	1 684	2 132	677	1 790
Taxes on income	378	343	134	338	*1	260
Disposable income	1 846	1 723	1 550	1 794	676	1 530
Selected social transfers in kind						
Education benefits						
School education	99	124	23	89	65	83
Tertiary education	32	*25	31	32	13	27
Other education benefits	8	10	2	7	5	6
Total education benefits	139	158	56	127	83	117
Health benefits						
Acute care institutions	55	57	100	62	120	75
Community health services	49	49	54	49	63	53
Pharmaceuticals	10	11	38	14	48	22
Private Health Insurance Rebate	11	11	15	12	5	10
Other health benefits	24	24	16	23	17	21
Total health benefits	148	153	222	160	253	181
Social security and welfare benefits						
Child care assistance	10	*9	*2	9	3	8
Other social security and welfare benefits	24	23	44	27	111	46
Total social security and welfare benefits	34	32	46	36	115	54
Housing benefits	1	**1	—	1	17	4
Electricity concessions	—	—	1	1	3	1
Total selected social transfers in kind	323	344	325	324	471	357
Disposable income plus social transfers in kind	2 169	2 067	1 875	2 118	1 147	1 887

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates as a component of other private income

(b) Includes overseas pensions

(c) Excludes overseas pensions

PRIVATE INCOME

	Wages and salaries	Own unincorporated business income	Other income(a)	Total	Government pensions and allowances(b)	All households
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AVERAGE WEEKLY VALUE (\$) *cont.*

Selected taxes on production(c)

Alcoholic beverages	20	20	12	18	6	15
Tobacco products	10	8	4	9	8	9
Motor vehicle fuels	22	23	13	21	10	18
Ownership of dwellings	29	31	36	30	21	28
Food and non-alcoholic beverages	16	16	12	15	10	14
Meals out and fast food	16	14	11	15	4	13
Motor vehicle purchases	9	9	*6	9	2	7
Clothing and footwear	10	10	7	10	3	8
Other goods and services	83	80	71	81	37	71
Total selected taxes on production	214	212	172	208	101	183
GST component in total selected taxes on production	77	72	60	74	33	65
Final income	1 955	1 855	1 703	1 910	1 046	1 704
Total benefits allocated	400	418	471	412	954	534
Total taxes allocated	592	555	306	546	102	443
Net benefits allocated	-192	*-137	165	-134	852	91
Equivalised private income	1 149	1 086	1 137	1 144	128	953
Equivalised disposable income	992	944	1 126	1 003	456	899
Equivalised final income	1 067	1 036	1 235	1 083	717	1 012

* estimate has a relative standard error of 25% to 50% and should be used with caution

(b) Includes overseas pensions

(c) Includes GST component

(a) Net imputed rent is included in all income estimates as a component of other private income

PRIVATE INCOME

		Wages and salaries	Own unincorporated business income	Other income (b)	Total	Government pensions and allowances (a)	All households
Mean household net worth	\$	672 746	1 026 971	1 691 322	849 988	318 453	729 442
Proportion of households with characteristic							
Contribution of government pensions and allowances to gross income (a) (b)							
Nil or less than 1%	%	64.2	63.0	39.2	60.3	—	46.3
1% to less than 20%	%	26.3	21.5	25.2	25.9	—	19.9
20% to less than 50%	%	9.4	14.5	35.4	13.7	3.2	11.2
50% to less than 90%	%	*0.1	**1.0	—	*0.2	70.4	16.1
90% and over	%	—	—	**0.2	—	26.4	6.0
Total (c)	%	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type							
Owner without a mortgage	%	19.4	26.1	73.9	28.1	47.9	32.6
Owner with a mortgage	%	49.9	47.2	10.8	43.7	10.1	36.2
Renter							
State/territory housing authority	%	1.1	**0.8	—	0.9	13.9	3.8
Private landlord	%	27.3	22.3	8.7	24.2	22.5	23.7
Other landlord type	%	*0.5	**0.2	*0.7	0.5	*1.9	0.8
Total renters	%	28.9	23.3	9.4	25.6	38.3	28.4
Other tenure type	%	1.8	*3.3	5.9	2.5	3.8	2.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household							
One family households							
Couple family with dependent children	%	35.7	42.6	7.0	31.7	7.0	26.1
One parent family with dependent children	%	4.2	*2.6	2.9	3.9	13.8	6.2
Couple only	%	22.9	22.6	38.6	25.3	29.9	26.3
Other one family households	%	14.5	7.3	7.5	13.0	8.7	11.9
Multiple family households							
Non-family households	%	2.5	**0.1	**0.7	2.1	*1.1	1.8
Lone person	%	16.6	21.5	39.7	20.5	37.9	24.5
Group households	%	3.7	*3.2	*3.5	3.6	1.7	3.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	43	46	62	47	62	50
Average number in household							
Employed persons	no.	1.9	1.7	0.5	1.6	0.2	1.3
Dependent children	no.	0.8	0.9	0.2	0.7	0.5	0.6
Persons							
Under 18 years	no.	0.7	0.9	0.2	0.6	0.5	0.6
18 to 64 years	no.	2.1	1.8	1.0	1.9	0.8	1.6
65 to 74 years	no.	0.1	0.1	0.5	0.1	0.4	0.2
75 years and over	no.	—	—	0.3	0.1	0.4	0.1
Total	no.	2.9	2.9	1.9	2.7	2.1	2.6
Estimated number in population							
Households	'000	5 082.6	379.7	990.9	6 453.1	1 901.9	8 398.5
Persons	'000	14 587.5	1 083.6	1 885.0	17 556.1	3 938.0	21 589.4
Number of households in sample	no.	4 033	320	1 137	5 490	4 248	9 774

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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes overseas pensions

(b) Includes net imputed rent

(c) Includes households with zero or negative total income

	RENTER							
	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type	All households
AVERAGE WEEKLY VALUE (\$)								
Private income	1 396	2 170	236	1 356	726	1 186	1 261	1 613
Social assistance benefits in cash(b)								
Age pension	137	13	87	20	*51	30	79	60
Disability support pension	23	9	96	21	*106	34	*26	21
Veterans' Affairs pension	25	*6	*6	*7	**3	*7	*25	13
Family tax benefit	9	39	68	57	*30	58	*33	35
Parenting payment	*2	7	41	21	*28	24	**5	10
Unemployment and student allowances	11	10	37	32	*26	32	*13	17
Other government pensions and allowances	31	12	56	17	*31	23	20	21
Total social assistance benefits in cash	239	97	391	176	275	208	201	177
Gross income	1 635	2 267	627	1 532	1 002	1 394	1 463	1 790
Taxes on income	163	407	*30	226	*77	195	144	260
Disposable income	1 472	1 860	597	1 305	924	1 198	1 319	1 530
Selected social transfers in kind								
Education benefits								
School education	33	125	111	84	*56	87	77	83
Tertiary education	17	29	*10	42	*25	37	*23	27
Other education benefits	2	10	8	6	*4	6	*7	6
Total education benefits	52	165	129	133	*86	131	107	117
Health benefits								
Acute care institutions	114	57	74	50	71	53	76	75
Community health services	61	52	51	43	48	44	48	53
Pharmaceuticals	43	10	26	9	18	12	26	22
Private Health Insurance Rebate	13	12	*1	5	*4	4	8	10
Other health benefits	18	26	18	21	18	20	18	21
Total health benefits	249	157	171	128	160	134	176	181
Social security and welfare benefits								
Child care assistance	*2	13	3	8	**10	8	*3	8
Other social security and welfare benefits	62	29	107	40	*91	50	50	46
Total social security and welfare benefits	64	42	110	48	101	58	53	54
Housing benefits	—	—	116	—	—	16	—	4
Electricity concessions	2	1	3	1	2	1	1	1
Total selected social transfers in kind	366	364	528	309	349	340	337	357
Disposable income plus social transfers in kind	1 838	2 224	1 125	1 614	1 274	1 538	1 656	1 887

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— nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates

(b) Excludes overseas pensions

	RENTER							
	Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type	All households
AVERAGE WEEKLY VALUE (\$) <i>cont.</i>								
Selected taxes on production(b)								
Alcoholic beverages	12	19	5	18	*7	16	10	15
Tobacco products	6	9	12	12	*11	12	*5	9
Motor vehicle fuels	16	23	7	16	*11	15	14	18
Ownership of dwellings	28	28	17	29	26	27	26	28
Food and non-alcoholic beverages	13	17	9	12	10	12	11	14
Meals out and fast food	10	16	5	13	5	11	9	13
Motor vehicle purchases	5	9	*2	8	**1	7	*4	7
Clothing and footwear	7	11	4	7	*4	7	5	8
Other goods and services	67	90	30	56	38	52	60	71
Total selected taxes on production	165	222	91	171	113	158	145	183
GST component in total selected taxes on production	57	80	30	60	35	55	52	65
Final income	1 673	2 001	1 034	1 443	1 160	1 380	1 510	1 704
Total benefits allocated	605	460	919	484	625	547	538	534
Total taxes allocated	328	630	121	397	191	354	289	443
Net benefits allocated	277	-169	798	*87	434	194	249	91
Equivalised private income	932	1 127	168	789	520	708	848	953
Equivalised disposable income	963	968	412	771	640	725	876	899
Equivalised final income	1 093	1 059	719	874	805	854	1 016	1 012

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(a) Net imputed rent is included in all income estimates

(b) Includes GST component

		RENTER							
		Owner without a mortgage	Owner with a mortgage	State/territory housing authority	Private landlord	Other landlord type	Total renters	Other tenure type	All households
Mean household net worth	\$	1 186 133	800 332	39 867	158 648	*154 216	142 474	462 737	729 442
Proportion of households with characteristic									
Main source of gross income									
Zero or negative income	%	*0.3	0.9	**0.2	*0.3	—	*0.3	**0.6	0.5
Wages and salaries	%	36.0	83.4	16.7	69.7	38.5	61.6	39.2	60.5
Own unincorporated business income	%	3.6	5.9	**0.9	4.2	**1.1	3.7	*5.4	4.5
Government pensions and allowances(a)	%	33.3	6.3	82.2	21.4	51.2	30.5	30.2	22.6
Other income(b)	%	26.8	3.5	—	4.3	*9.1	3.9	24.6	11.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(a) (b)									
Nil or less than 1%	%	33.7	58.4	*5.5	53.5	*25.0	46.2	38.4	46.3
1% to less than 20%	%	17.9	27.1	*5.0	14.7	*10.9	13.3	16.5	19.9
20% to less than 50%	%	15.7	7.9	7.1	10.3	*13.8	10.0	14.7	11.2
50% to less than 90%	%	32.1	4.9	14.5	8.6	44.0	10.5	29.6	16.1
90% and over	%	**0.2	0.8	67.6	12.6	**6.3	19.8	**0.2	6.0
Total (c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household									
One family households									
Couple family with dependent children	%	12.2	44.5	7.1	21.6	*12.3	19.4	19.3	26.1
One parent family with dependent children	%	2.0	4.6	23.5	11.1	*10.2	12.8	*7.5	6.2
Couple only	%	37.6	22.9	10.3	20.1	*13.4	18.6	18.9	26.3
Other one family households	%	16.0	11.2	8.7	8.2	*20.6	8.6	*8.1	11.9
Multiple family households									
Non-family households	%	*1.3	2.3	**1.0	2.2	—	2.0	—	1.8
Lone person	%	29.9	13.3	47.9	27.2	41.8	30.4	45.2	24.5
Group households	%	*1.1	1.2	*1.6	9.6	**1.7	8.3	**1.0	3.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	64	44	53	39	48	41	53	50
Average number in household									
Employed persons	no.	0.9	1.8	0.3	1.3	0.7	1.2	0.9	1.3
Dependent children	no.	0.3	1.0	0.7	0.7	*0.5	0.7	0.6	0.6
Persons									
Under 18 years	no.	0.2	0.9	0.7	0.6	*0.6	0.7	0.5	0.6
18 to 64 years	no.	1.2	2.1	1.1	1.8	1.3	1.7	1.1	1.6
65 to 74 years	no.	0.4	0.1	0.2	0.1	**0.1	0.1	0.2	0.2
75 years and over	no.	0.3	—	0.1	—	*0.1	—	0.2	0.1
Total	no.	2.2	3.1	2.2	2.5	2.1	2.4	2.1	2.6
Estimated number in population									
Households	'000	2 734.2	3 040.7	322.4	1 993.9	70.8	2 387.1	236.5	8 398.5
Persons	'000	5 925.9	9 313.1	693.4	5 004.1	150.5	5 848.1	502.3	21 589.4
Number of households in sample	no.	3 814	2 736	792	2 059	121	2 972	252	9 774

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(a) Includes overseas pensions

(b) Includes net imputed rent

(c) Includes households with zero or negative total income

	15-24	25-34	35-44	45-54	55-64	65-74	75 and over	All households
AVERAGE WEEKLY VALUE (\$)								
Private income	1 373	1 740	1 884	2 142	1 705	838	533	1 613
Social assistance benefits in cash(b)								
Age pension	—	**2	*6	11	18	241	269	60
Disability support pension	*10	7	14	25	49	21	*8	21
Veterans' Affairs pension	**1	—	**1	*5	25	17	58	13
Family tax benefit	29	53	78	32	9	*2	**2	35
Parenting payment	23	20	18	7	*3	**2	**1	10
Unemployment and student allowances	47	10	18	24	20	*7	*5	17
Other government pensions and allowances	*10	10	15	17	29	39	33	21
Total social assistance benefits in cash	120	102	151	120	154	328	376	177
Gross income	1 493	1 841	2 034	2 262	1 859	1 167	909	1 790
Taxes on income	176	320	359	370	241	58	*18	260
Disposable income	1 317	1 521	1 676	1 892	1 618	1 108	891	1 530
Selected social transfers in kind								
Education benefits								
School education	*7	61	205	124	25	*5	**4	83
Tertiary education	112	30	21	45	21	*5	*2	27
Other education benefits	*1	5	16	9	2	—	—	6
Total education benefits	120	96	242	178	47	*11	*7	117
Health benefits								
Acute care institutions	38	46	50	57	64	101	224	75
Community health services	34	39	52	53	51	62	76	53
Pharmaceuticals	3	3	7	11	20	56	79	22
Private Health Insurance Rebate	2	7	9	11	13	12	10	10
Other health benefits	20	21	28	25	18	15	13	21
Total health benefits	97	116	146	158	166	246	402	181
Social security and welfare benefits								
Child care assistance	*6	14	20	4	*1	—	—	8
Other social security and welfare benefits	24	24	40	38	50	83	76	46
Total social security and welfare benefits	29	38	59	41	51	84	76	54
Housing benefits	*5	3	5	4	5	5	6	4
Electricity concessions	1	1	1	1	1	2	3	1
Total selected social transfers in kind	252	254	453	382	270	348	494	357
Disposable income plus social transfers in kind	1 569	1 775	2 129	2 273	1 887	1 456	1 385	1 887
Selected taxes on production(c)								
Alcoholic beverages	25	17	16	21	15	10	4	15
Tobacco products	10	8	11	12	9	6	2	9
Motor vehicle fuels	20	18	20	23	19	14	7	18
Ownership of dwellings	26	28	29	29	28	28	24	28
Food and non-alcoholic beverages	11	12	17	18	14	11	9	14
Meals out and fast food	15	15	14	17	12	8	5	13
Motor vehicle purchases	8	9	7	10	7	4	*1	7
Clothing and footwear	10	9	10	10	8	5	3	8
Other goods and services	58	66	79	88	77	57	37	71
Total selected taxes on production	182	180	202	228	190	143	92	183
GST component in total selected taxes on production	65	65	72	81	67	48	29	65
Final income	1 387	1 595	1 927	2 046	1 698	1 314	1 293	1 704
Total benefits allocated	372	355	604	502	423	676	870	534
Total taxes allocated	358	500	561	598	431	201	110	443
Net benefits allocated	**14	-145	*44	-96	** -7	475	760	91
Equivalised private income	821	999	952	1 102	1 097	606	421	953
Equivalised disposable income	797	892	851	973	1 035	793	694	899
Equivalised final income	846	959	998	1 064	1 090	939	1 006	1 012

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— nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates

(b) Excludes overseas pensions

(c) Includes GST component

		15-24	25-34	35-44	45-54	55-64	65-74	75 and over	All households
Mean household net worth	\$	76 460	256 702	553 547	989 253	1 068 851	950 959	764 561	729 442
Proportion of households with characteristic									
Main source of gross income									
Zero or negative income	%	—	*0.6	*0.6	*0.8	*0.6	**0.2	—	0.5
Wages and salaries	%	71.7	81.8	75.5	79.9	56.4	16.6	4.9	60.5
Own unincorporated business income	%	*2.7	4.1	7.2	4.4	5.8	*2.2	*0.8	4.5
Government pensions and allowances(a)	%	14.1	10.3	13.0	9.4	20.4	51.1	66.8	22.6
Other income(b)	%	11.5	3.1	3.6	5.5	16.8	29.9	27.5	11.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(a)(b)									
Nil or less than 1%	%	66.9	65.4	48.5	56.1	56.2	9.8	4.2	46.3
1% to less than 20%	%	10.8	17.0	27.4	25.5	13.7	20.6	11.1	19.9
20% to less than 50%	%	*8.3	6.9	11.3	8.4	9.8	19.2	19.0	11.2
50% to less than 90%	%	*7.2	4.6	6.3	5.1	12.9	42.4	58.6	16.1
90% and over	%	*6.8	5.6	6.0	4.0	6.9	7.8	7.1	6.0
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type									
Owner without a mortgage	%	**0.6	2.9	9.8	24.6	50.5	72.7	82.7	32.6
Owner with a mortgage	%	16.4	43.8	53.4	52.0	30.9	8.9	*2.6	36.2
Renter									
State/territory housing authority	%	*4.4	2.8	3.5	3.5	4.0	5.0	5.1	3.8
Private landlord	%	70.9	47.9	30.3	16.3	11.5	9.0	3.8	23.7
Other landlord type	%	**1.1	*1.0	*0.8	*1.1	*0.6	**0.4	*1.0	0.8
Total renters	%	76.3	51.7	34.6	21.0	16.1	14.4	9.8	28.4
Other tenure type	%	*6.7	*1.6	2.2	2.5	2.4	3.9	4.9	2.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household									
One family households									
Couple family with dependent children	%	*8.4	26.7	54.9	40.0	10.3	*1.1	—	26.1
One parent family with dependent children	%	*6.8	8.4	11.5	8.0	2.2	*0.8	**0.3	6.2
Couple only	%	27.0	29.3	10.5	15.2	35.4	47.1	36.9	26.3
Other one family households	%	15.1	5.6	4.8	16.7	19.3	13.5	11.5	11.9
Multiple family households	%	**2.1	*1.4	*2.0	*2.5	2.4	**1.2	**0.6	1.8
Non-family households									
Lone person	%	20.3	19.9	14.6	17.1	29.1	34.8	50.0	24.5
Group households	%	20.2	8.6	1.8	*0.5	*1.3	*1.4	*0.8	3.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	22	30	39	50	59	69	81	50
Average number in household									
Employed persons	no.	1.5	1.5	1.5	1.9	1.3	0.4	0.1	1.3
Dependent children	no.	0.3	0.7	1.5	0.9	0.2	—	—	0.6
Persons									
Under 18 years	no.	0.3	0.7	1.5	0.7	0.2	—	—	0.6
18 to 64 years	no.	2.1	1.8	1.9	2.3	1.9	0.4	0.2	1.6
65 to 74 years	no.	—	—	—	—	0.1	1.4	0.1	0.2
75 years and over	no.	—	—	—	—	—	0.1	1.3	0.1
Total	no.	2.4	2.5	3.4	3.0	2.2	1.8	1.6	2.6
Estimated number in population									
Households	'000	324.0	1 416.5	1 719.7	1 708.7	1 471.1	958.6	799.9	8 398.5
Persons	'000	767.2	3 575.6	5 789.6	5 204.2	3 223.7	1 750.9	1 278.2	21 589.4
Number of households in sample	no.	345	1 292	1 624	1 606	1 650	1 718	1 539	9 774

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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes overseas pensions

(b) Includes net imputed rent

(c) Includes households with zero or negative total income

	ONE FAMILY HOUSEHOLDS					NON-FAMILY HOUSEHOLDS			All households
	Couple family with dependent children	One parent family with dependent children	Couple only	Other one family households	Multiple family households	Lone person	Group households		
AVERAGE WEEKLY VALUE (\$)									
Private income	2 359	705	1 553	2 068	2 271	805	1 873	1 613	
Social assistance benefits in cash(b)									
Age pension	*2	*10	104	87	*76	76	*37	60	
Disability support pension	8	26	14	50	*55	25	*27	21	
Veterans' Affairs pension	*2	**3	23	*12	**6	19	**1	13	
Family tax benefit	83	173	—	*1	107	—	—	35	
Parenting payment	8	107	—	**1	65	**—	—	10	
Unemployment and student allowances	14	40	6	34	*59	9	56	17	
Other government pensions and allowances	18	24	24	33	75	13	*17	21	
Total social assistance benefits in cash	135	384	170	217	444	144	138	177	
Gross income	2 494	1 089	1 724	2 285	2 715	949	2 011	1 790	
Taxes on income	447	79	227	299	290	118	282	260	
Disposable income	2 047	1 009	1 497	1 986	2 425	831	1 729	1 530	
Selected social transfers in kind									
Education benefits									
School education	244	266	—	*2	140	—	**2	83	
Tertiary education	44	43	10	38	*49	6	113	27	
Other education benefits	19	18	—	—	12	—	—	6	
Total education benefits	308	327	10	40	201	6	115	117	
Health benefits									
Acute care institutions	63	45	96	98	129	59	59	75	
Community health services	64	51	54	65	105	30	42	53	
Pharmaceuticals	8	9	35	29	32	22	12	22	
Private Health Insurance Rebate	13	4	13	12	8	6	7	10	
Other health benefits	34	26	17	24	46	8	21	21	
Total health benefits	182	135	216	229	319	125	140	181	
Social security and welfare benefits									
Child care assistance	23	19	—	—	*17	—	—	8	
Other social security and welfare benefits	41	75	45	63	112	34	33	46	
Total social security and welfare benefits	64	94	45	63	129	34	33	54	
Housing benefits	*1	19	1	3	**2	9	**2	4	
Electricity concessions	—	3	1	1	2	1	1	1	
Total selected social transfers in kind	556	577	274	336	654	175	291	357	
Disposable income plus social transfers in kind	2 603	1 586	1 771	2 322	3 079	1 006	2 020	1 887	

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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates

(b) Excludes overseas pensions

	ONE FAMILY HOUSEHOLDS					NON-FAMILY HOUSEHOLDS		
	<i>Couple family with dependent children</i>	<i>One parent family with dependent children</i>	<i>Couple only</i>	<i>Other one family households</i>	<i>Multiple family households</i>	<i>Lone person</i>	<i>Group households</i>	<i>All households</i>
AVERAGE WEEKLY VALUE (\$) <i>cont.</i>								
Selected taxes on production(b)								
Alcoholic beverages	17	11	16	21	*29	8	39	15
Tobacco products	8	12	7	16	24	5	12	9
Motor vehicle fuels	25	15	17	25	35	8	18	18
Ownership of dwellings	31	24	28	30	29	23	33	28
Food and non-alcoholic beverages	21	14	13	17	25	7	12	14
Meals out and fast food	17	9	13	16	19	6	23	13
Motor vehicle purchases	11	6	7	7	*9	3	*5	7
Clothing and footwear	13	7	7	11	12	3	11	8
Other goods and services	99	51	73	84	84	35	77	71
Total selected taxes on production	242	149	180	227	267	99	230	183
GST component in total selected taxes on production	88	51	64	79	92	32	83	65
Final income	2 361	1 437	1 591	2 094	2 812	907	1 790	1 704
Total benefits allocated	691	961	444	553	1 098	319	428	534
Total taxes allocated	689	229	406	527	557	217	511	443
Net benefits allocated	**2	732	*38	**26	541	101	**–83	91
Equivalised private income	1 027	372	1 036	1 063	733	806	1 065	953
Equivalised disposable income	893	554	998	1 016	786	831	984	899
Equivalised final income	1 037	805	1 061	1 070	916	908	1 020	1 012
* estimate has a relative standard error of 25% to 50% and should be used with caution				(a) Net imputed rent is included in all income estimates				
** estimate has a relative standard error greater than 50% and is considered too unreliable for general use				(b) Includes GST component				

		ONE FAMILY HOUSEHOLDS					NON-FAMILY HOUSEHOLDS			All households
		Couple family with dependent children	One parent family with dependent children	Couple only	Other one family households	Multiple family households	Lone person	Group households		
Mean household net worth	\$	824 169	245 014	1 009 863	866 204	571 151	451 933	279 577	729 442	
Proportion of households with characteristic										
Main source of gross income										
Zero or negative income	%	*0.7	**0.5	*0.6	—	—	*0.7	—	0.5	
Wages and salaries	%	82.7	41.4	52.5	73.4	81.4	41.1	70.3	60.5	
Own unincorporated business income	%	7.4	*1.9	3.9	2.8	**0.2	4.0	*4.6	4.5	
Government pensions and allowances(a)	%	6.1	50.6	25.7	16.5	*13.6	35.1	*12.1	22.6	
Other income(b)	%	3.2	5.6	17.3	7.4	**4.8	19.2	*13.0	11.8	
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Contribution of government pensions and allowances to gross income(a) (b)										
Nil or less than 1%	%	41.3	8.2	57.1	47.8	*21.1	48.3	66.9	46.3	
1% to less than 20%	%	40.5	23.0	9.6	22.8	37.0	6.7	*10.1	19.9	
20% to less than 50%	%	11.4	20.5	7.7	13.9	31.4	9.6	*11.8	11.2	
50% to less than 90%	%	3.6	25.0	22.5	12.5	*8.4	23.6	*7.1	16.1	
90% and over	%	2.5	22.8	2.6	3.0	**2.1	11.2	*4.1	6.0	
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Tenure and landlord type										
Owner without a mortgage	%	15.2	10.5	46.5	43.6	23.1	39.8	11.2	32.6	
Owner with a mortgage	%	61.7	27.3	31.4	33.9	46.3	19.7	13.3	36.2	
Renter										
State/territory housing authority	%	1.0	14.6	1.5	2.8	**2.0	7.5	*2.0	3.8	
Private landlord	%	19.6	42.8	18.1	16.3	28.6	26.4	72.1	23.7	
Other landlord type	%	*0.4	*1.4	*0.4	*1.5	—	*1.4	**0.5	0.8	
Total renters	%	21.1	58.8	20.0	20.6	30.6	35.3	74.5	28.4	
Other tenure type	%	2.1	*3.4	2.0	*1.9	—	5.2	**0.9	2.8	
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	
Average age of reference person	years	42	41	54	54	47	56	34	50	
Average number in household										
Employed persons	no.	1.9	0.9	1.1	1.9	2.6	0.5	1.8	1.3	
Dependent children	no.	1.9	1.8	—	—	1.3	—	—	0.6	
Person										
Under 18 years	no.	1.8	1.7	—	0.1	1.3	—	—	0.6	
18 to 64 years	no.	2.3	1.4	1.4	2.5	3.8	0.6	2.3	1.6	
65 to 74 years	no.	—	—	0.4	0.2	*0.3	0.2	*0.1	0.2	
75 years and over	no.	—	—	0.2	0.2	*0.1	0.2	*0.1	0.1	
Total	no.	4.1	3.1	2.0	2.9	5.6	1.0	2.5	2.6	
Estimated number in population										
Households	'000	2 194.7	518.5	2 210.5	1 001.7	153.7	2 054.8	264.6	8 398.5	
Persons	'000	9 052.1	1 612.0	4 420.9	2 933.0	855.3	2 054.8	661.5	21 589.4	
Number of households in sample	no.	1 900	832	2 926	801	101	2 985	229	9 774	

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(c) Includes households with zero or negative total income

		EQUIVALISED FINAL HOUSEHOLD INCOME QUINTILE					All households	Second and third deciles
		Lowest	Second	Third	Fourth	Highest		
Number of indicators of financial stress experienced in last 12 months								
None	%	32.6	40.5	53.8	65.9	82.1	54.4	33.5
One	%	15.5	17.1	18.3	15.8	10.8	15.5	17.0
Two	%	11.1	10.6	7.7	7.0	3.3	8.0	11.8
Three	%	7.9	8.6	6.0	4.5	*1.5	5.7	8.4
Four or more	%	33.0	23.2	14.2	6.8	2.3	16.4	29.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Indicator of financial stress experienced in last 12 months								
Unable to raise \$2000 in a week for something important	%	27.9	21.5	11.8	6.4	2.3	14.4	26.2
Spend more money than received	%	24.2	16.3	15.0	10.0	7.6	14.9	20.4
Could not pay gas, electricity or telephone bill on time	%	20.6	16.6	12.7	8.8	2.9	12.5	18.9
Could not pay registration or insurance on time	%	8.9	5.5	5.4	2.9	*1.8	5.0	6.4
Pawned or sold something	%	5.1	3.5	2.7	*1.5	**0.3	2.7	4.6
Went without meals	%	7.9	3.8	1.9	*1.0	**0.5	3.2	5.9
Unable to heat home	%	4.5	2.7	1.3	*0.6	—	1.9	4.2
Sought assistance from welfare/community organisations	%	6.7	3.7	*1.9	*0.9	**0.2	2.8	4.9
Sought financial help from friends or family	%	14.3	10.6	7.4	4.2	2.4	7.9	13.7
Could not afford holiday for at least one week a year	%	44.4	35.6	24.0	15.2	5.2	25.4	42.0
Could not afford a night out once a fortnight	%	32.7	28.0	17.6	11.4	3.6	19.0	32.3
Could not afford friends or family over for a meal once a month	%	14.9	10.6	5.4	3.1	*1.2	7.3	14.0
Could not afford special meal once a week	%	23.6	18.7	9.9	7.1	2.3	12.7	23.2
Could only afford second hand clothes most of the time	%	22.4	16.3	8.9	5.4	*0.9	11.1	20.6
Could not afford leisure or hobby activities	%	22.4	16.9	8.5	4.3	*1.4	11.0	20.5
Estimated number of households	'000	1 856.4	1 676.6	1 602.4	1 595.4	1 667.7	8 398.5	1 722.8

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— nil or rounded to zero (including null cells)

	Lone person aged under 35	Couple only reference person under 35	COUPLE WITH DEPENDENT CHILDREN ONLY			COUPLE WITH		Couple only reference person 55 to 64	Couple only reference person 65 and over	Lone person 65 and over
			Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	Dependent and non-dependent children only	Non-dependent children only			
AVERAGE WEEKLY VALUE (\$)										
Private income	1 146	2 070	1 789	2 261	2 730	2 883	2 446	1 689	780	425
Social assistance benefits in cash(b)										
Age pension	—	—	—	—	**1	**1	71	20	291	206
Disability support pension	*11	*2	**3	*3	*13	*24	33	36	8	**2
Veterans' Affairs pension	—	—	—	**2	**2	**4	*14	50	33	45
Family tax benefit	—	—	88	100	64	59	**1	—	—	—
Parenting payment	—	—	10	10	*4	**5	—	—	—	—
Unemployment and student allowances	*14	*10	*6	6	21	37	32	*8	**2	—
Other government pensions and allowances	**3	**1	27	11	19	*22	26	32	43	20
Total social assistance benefits in cash	28	*12	133	133	123	152	176	146	378	273
Gross income	1 173	2 083	1 921	2 393	2 853	3 035	2 622	1 835	1 158	697
Taxes on income	226	384	355	454	514	470	353	217	*30	*17
Disposable income	947	1 699	1 566	1 939	2 339	2 564	2 269	1 618	1 128	681
Selected social transfers in kind										
Education benefits										
School education	—	—	11	333	317	204	—	—	—	—
Tertiary education	23	36	17	12	85	99	31	*2	**1	—
Other education benefits	—	—	4	28	22	13	—	—	—	—
Total education benefits	23	36	32	373	424	316	31	*2	**1	—
Health benefits										
Acute care institutions	18	37	72	54	60	71	97	68	186	122
Community health services	14	30	61	61	64	72	72	52	82	47
Pharmaceuticals	1	2	4	7	10	13	30	25	81	49
Private Health Insurance Rebate	4	8	11	11	16	14	15	15	15	7
Other health benefits	8	17	29	35	35	38	27	17	17	8
Total health benefits	45	95	177	169	185	208	241	177	381	232
Social security and welfare benefits										
Child care assistance	—	—	52	27	*3	**4	—	—	—	—
Other social security and welfare benefits	9	*4	42	37	38	50	55	43	95	49
Total social security and welfare benefits	9	*4	94	65	41	54	55	43	95	49
Housing benefits	**3	**1	—	*1	*1	—	—	*1	*2	10
Electricity concessions	—	—	—	—	—	*1	1	1	2	2
Total selected social transfers in kind	80	136	304	608	652	580	328	224	481	294
Disposable income plus social transfers in kind	1 027	1 835	1 870	2 547	2 991	3 144	2 598	1 843	1 609	974

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(a) Net imputed rent is included in all income estimates

(b) Excludes overseas pensions

	COUPLE WITH DEPENDENT CHILDREN ONLY					COUPLE WITH		Couple only reference person		
	Lone person aged under 35	Couple only reference person under 35	Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	Dependent and non-dependent children only	Non-dependent children only	Couple only reference person 55 to 64	Couple only reference person 65 and over	Lone person 65 and over
AVERAGE WEEKLY VALUE (\$) <i>cont.</i>										
Selected taxes on production(b)										
Alcoholic beverages	12	20	13	15	17	30	23	16	10	3
Tobacco products	4	7	5	8	8	11	14	8	3	3
Motor vehicle fuels	11	18	20	23	26	36	30	19	14	5
Ownership of dwellings	24	28	30	30	34	33	32	28	27	22
Food and non-alcoholic beverages	6	12	17	21	22	25	19	14	12	6
Meals out and fast food	10	18	12	15	18	28	18	11	7	3
Motor vehicle purchases	7	12	8	9	*14	13	8	8	3	*1
Clothing and footwear	4	10	10	12	15	16	13	7	4	3
Other goods and services	38	72	78	95	111	118	93	89	57	28
Total selected taxes on production	115	196	193	227	266	310	251	201	138	75
GST component in total selected taxes on production	40	72	69	83	97	114	88	72	46	23
Final income	912	1 639	1 677	2 320	2 725	2 834	2 347	1 642	1 472	900
Total benefits allocated	107	149	437	740	775	731	505	371	859	566
Total taxes allocated	341	580	548	681	780	780	604	418	168	91
Net benefits allocated	-234	-431	-111	**59	**_5	**_48	*_99	**_47	691	475
Equivalised private income	1 147	1 380	918	1 036	1 105	1 053	1 141	1 128	521	425
Equivalised disposable income	948	1 132	803	892	949	941	1 058	1 080	752	681
Equivalised final income	916	1 093	861	1 072	1 117	1 046	1 094	1 095	981	900

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(a) Net imputed rent is included in all income estimates

(b) Includes GST component

		Lone person aged under 35	Couple only reference person aged under 35	COUPLE WITH DEPENDENT CHILDREN ONLY		
				Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24
Mean household net worth	\$	164 700.8	238 317	489 057	737 340	1 233 594
Proportion of households with characteristic						
Main source of gross income						
Zero or negative income	%	*1.7	—	*1.5	**0.5	**0.4
Wages and salaries	%	78.5	93.1	84.0	82.1	80.0
Own unincorporated business income	%	*3.9	*4.3	*5.7	9.5	7.2
Government pensions and allowances(a)	%	9.5	**0.5	6.5	5.4	7.8
Other income(b)	%	6.4	*2.1	*2.2	2.5	4.6
Total	%	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(a)(b)						
Nil or less than 1%	%	86.6	94.2	31.4	38.6	52.3
1% to less than 20%	%	*1.6	*3.8	48.0	43.9	31.0
20% to less than 50%	%	**0.6	**1.5	13.1	11.4	8.1
50% to less than 90%	%	*4.1	**0.4	*2.7	*3.3	*5.4
90% and over	%	*5.4	**0.1	*3.3	*2.3	*2.8
Total(c)	%	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type						
Owner without a mortgage	%	*4.5	*1.5	6.2	10.7	25.0
Owner with a mortgage	%	33.9	49.2	58.8	66.8	59.0
Renter						
State/territory housing authority	%	*3.1	**0.7	**0.6	*1.3	*1.2
Private landlord	%	51.9	47.1	31.5	18.4	12.5
Other landlord type	%	**2.0	**0.1	**1.0	*0.5	**0.1
Total renters	%	57.0	47.9	33.0	20.2	13.8
Other tenure type	%	*4.5	**1.4	*1.9	*2.3	*2.2
Total	%	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	28	28	34	40	48
Average number in household						
Employed persons	no.	0.9	1.8	1.5	1.6	2.3
Dependent children	no.	—	—	1.5	2.2	2.2
Persons						
Under 18 years	no.	—	—	1.5	2.2	1.7
18 to 64 years	no.	1.0	2.0	2.0	2.0	2.4
65 to 74 years	no.	—	—	—	—	—
75 years and over	no.	—	—	—	—	—
Total	no.	1.0	2.0	3.5	4.2	4.2
Estimated number in population						
Households	'000	348.3	502.5	444.2	857.5	550.8
Persons	'000	348.3	1 004.9	1 548.9	3 600.9	2 296.2
Number of households in sample	no.	296	400	445	858	375

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(a) Includes overseas pensions

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(b) Includes net imputed rent

(c) Includes households with zero or negative total income

		COUPLE WITH		Couple only reference person 55 to 64	Couple only reference person 65 and over	Lone person 65 and over
		Dependent and non-dependent children only	Non-dependent children only			
Mean household net worth	\$	847 014	1 151 702	1 250 179	1 125 258	581 203
Proportion of households with characteristic						
Main source of gross income						
Zero or negative income	%	**0.6	—	**0.9	**0.3	—
Wages and salaries	%	85.6	79.0	53.0	6.8	4.0
Own unincorporated business income	%	*5.2	*3.9	5.8	*1.2	*2.2
Government pensions and allowances(a)	%	*5.3	10.3	19.9	59.8	62.1
Other income(b)	%	*3.3	6.8	20.4	31.9	31.6
Total	%	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(a)(b)						
Nil or less than 1%	%	45.6	55.2	62.5	9.7	4.6
1% to less than 20%	%	37.7	23.3	11.7	15.5	13.6
20% to less than 50%	%	*11.3	12.9	5.9	15.8	19.8
50% to less than 90%	%	*3.0	8.2	15.4	54.5	49.5
90% and over	%	**1.7	**0.4	*3.7	4.2	12.5
Total(c)	%	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type						
Owner without a mortgage	%	23.1	51.4	57.7	83.5	71.1
Owner with a mortgage	%	58.5	40.6	33.0	6.8	3.4
Renter						
State/territory housing authority	%	**0.7	**0.8	*1.3	*2.3	8.7
Private landlord	%	15.6	*5.3	6.3	4.1	9.2
Other landlord type	%	—	**1.1	**0.3	**0.7	*0.9
Total renters	%	16.4	7.1	7.8	7.1	18.8
Other tenure type	%	**2.1	**0.9	*1.5	*2.6	6.7
Total	%	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	50	58	60	73	76
Average number in household						
Employed persons	no.	3.0	2.2	1.1	0.2	0.1
Dependent children	no.	1.4	—	—	—	—
Persons						
Under 18 years	no.	1.1	*0.1	—	—	—
18 to 64 years	no.	3.5	2.8	1.9	0.2	—
65 to 74 years	no.	—	0.3	0.1	1.1	0.5
75 years and over	no.	—	0.1	—	0.7	0.5
Total	no.	4.6	3.3	2.0	2.0	1.0
Estimated number in population						
Households	'000	266.3	496.2	521.4	746.4	733.6
Persons	'000	1 232.0	1 632.4	1 042.8	1 492.7	733.6
Number of households in sample	no.	178	312	651	1 458	1 496

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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes overseas pensions

(b) Includes net imputed rent

(c) Includes households with zero or negative total income

	NONE EMPLOYED		ONE EMPLOYED		TWO OR MORE EMPLOYED		All couple family households with dependent children
	Youngest child under 5	Youngest child 5 or over	Youngest child under 5	Youngest child 5 or over	Youngest child under 5	Youngest child 5 or over	
AVERAGE WEEKLY VALUE (\$)							
Private income	**69	*143	1 513	2 023	2 548	2 801	2 359
Social assistance benefits in cash(b)							
Age pension	**1	**15	—	**1	—	**3	*2
Disability support pension	*23	*133	*8	*35	—	*2	8
Veterans' Affairs pension	—	**34	**1	**2	—	**2	*2
Family tax benefit	349	171	149	107	75	46	83
Parenting payment	129	**24	14	*10	*6	**1	8
Unemployment and student allowances	139	*113	*5	*28	**1	12	14
Other government pensions and allowances	55	*143	37	*22	14	*7	18
Total social assistance benefits in cash	697	634	214	204	96	73	135
Gross income	766	776	1 728	2 226	2 644	2 873	2 494
Taxes on income	**—	**2	333	436	487	504	447
Disposable income	766	775	1 394	1 790	2 157	2 369	2 047
Selected social assistance benefits in kind							
Education benefits							
School education	370	360	147	350	132	294	244
Tertiary education	*48	*46	*16	37	19	66	44
Other education benefits	30	22	15	25	14	21	19
Total education benefits	448	428	178	412	165	381	308
Health benefits							
Acute care institutions	84	72	75	58	66	58	63
Community health services	86	73	68	64	65	61	64
Pharmaceuticals	12	23	6	11	5	9	8
Private Health Insurance Rebate	*2	**4	9	11	13	15	13
Other health benefits	44	35	34	34	34	35	34
Total health benefits	227	207	191	178	182	177	182
Social security and welfare benefits							
Child care assistance	*15	—	26	*4	73	7	23
Other social security and welfare benefits	104	182	58	65	33	26	41
Total social security and welfare benefits	119	182	84	69	106	34	64
Housing benefits	**8	**13	*1	**2	—	—	*1
Electricity concessions	*2	3	1	1	—	—	—
Total selected social transfers in kind	804	832	455	662	454	592	556
Disposable income plus social transfers in kind	1 570	1 606	1 849	2 453	2 611	2 962	2 603
Selected taxes on production(c)							
Alcoholic beverages	*2	*7	14	14	14	20	17
Tobacco products	*16	*20	8	11	6	8	8
Motor vehicle fuels	22	14	21	20	22	29	25
Ownership of dwellings	24	*32	29	34	30	32	31
Food and non-alcoholic beverages	16	17	18	20	20	23	21
Meals out and fast food	6	6	12	14	15	21	17
Motor vehicle purchases	**2	**2	9	*8	8	13	11
Clothing and footwear	*6	*7	11	10	13	14	13
Other goods and services	33	*66	76	91	98	112	99
Total selected taxes on production	127	171	201	224	227	273	242
GST component in total selected taxes on production	39	62	72	81	83	100	88
Final income	1 443	1 435	1 648	2 229	2 384	2 689	2 361
Total benefits allocated	1 501	1 466	669	866	550	665	691
Total taxes allocated	127	173	534	660	714	777	689
Net benefits allocated	1 374	1 293	*135	*207	*-164	*-112	**2
Equivalised private income	*34	*61	708	896	1 196	1 179	1 027
Equivalised disposable income	308	327	651	790	1 014	998	893
Equivalised final income	588	614	774	991	1 126	1 139	1 037

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— nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(b) Excludes overseas pensions

(c) Includes GST component

		NONE EMPLOYED		ONE EMPLOYED		TWO OR MORE EMPLOYED		All couple family households with dependent children
		Youngest child under 5	Youngest child 5 or over	Youngest child under 5	Youngest child 5 or over	Youngest child under 5	Youngest child 5 or over	
Mean household net worth	\$	143 317	*446 983	458 421	886 618	776 199	996 848	824 169
Proportion of households with characteristic								
Main source of gross income								
Zero or negative income	%	**5.8	—	**1.5	—	—	*0.6	*0.7
Wages and salaries	%	—	—	82.5	72.6	86.3	89.2	82.7
Own unincorporated business income	%	—	—	*6.8	*9.7	9.1	6.9	7.4
Government pensions and allowances(a)	%	90.6	86.0	*7.4	*12.1	*1.1	**0.6	6.1
Other income(b)	%	**3.6	**14.0	*1.9	*5.6	*3.5	2.7	3.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(a) (b)								
Nil or less than 1%	%	—	**9.2	15.3	36.2	43.7	52.9	41.3
1% to less than 20%	%	—	**2.0	47.6	29.9	48.6	39.7	40.5
20% to less than 50%	%	**3.6	**3.5	28.8	21.3	6.7	5.9	11.4
50% to less than 90%	%	*25.1	*39.0	*5.6	*11.3	**1.0	**0.6	3.6
90% and over	%	65.5	46.3	**1.1	**1.2	—	**0.3	2.5
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type								
Owner without a mortgage	%	**9.7	*26.8	8.0	20.1	6.5	20.0	15.2
Owner with a mortgage	%	**17.7	**15.7	55.4	47.7	70.8	66.1	61.7
Renter								
State/territory housing authority	%	*7.9	*9.6	*1.1	**2.0	**0.3	*0.6	1.0
Private landlord	%	56.2	*43.5	32.9	26.2	19.8	11.5	19.6
Other landlord type	%	**1.3	**2.2	**0.4	**0.1	**0.9	**0.2	*0.4
Total renters	%	65.3	55.3	34.4	28.3	21.0	12.3	21.1
Other tenure type	%	**7.3	**2.2	*2.2	**3.9	*1.7	*1.6	2.1
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	37	49	36	45	36	46	42
Average number in household								
Employed persons	no.	—	—	1.0	1.0	2.0	2.6	1.9
Dependent children	no.	3.3	2.0	2.1	1.9	1.9	1.8	1.9
Persons								
Under 18 years	no.	3.3	1.9	2.1	1.8	1.9	1.6	1.8
18 to 64 years	no.	2.0	2.3	2.0	2.2	2.1	2.5	2.3
65 to 74 years	no.	—	*0.1	—	—	—	—	—
75 years and over	no.	—	—	—	—	—	—	—
Total	no.	5.3	4.3	4.1	4.1	4.0	4.1	4.1
Estimated number in population								
Households	'000	43.5	34.0	379.2	209.6	434.6	1 093.8	2 194.7
Persons	'000	229.8	144.9	1 557.7	854.4	1 745.1	4 520.3	9 052.1
Number of households in sample	no.	80	64	337	180	416	823	1 900

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— nil or rounded to zero (including null cells)

(a) Includes overseas pensions

(b) Includes net imputed rent

(c) Includes households with zero or negative total income

	ONE DEPENDENT		TWO DEPENDENTS		THREE OR MORE DEPENDENTS		All couple family households with dependent children
	Youngest child under 5	Youngest child 5 or over	Youngest child under 5	Youngest child 5 or over	Youngest child under 5	Youngest child 5 or over	
AVERAGE WEEKLY VALUE (\$)							
Private income	1 825	2 779	1 932	2 412	2 193	2 734	2 359
Social assistance benefits in cash(b)							
Age pension	—	**6	—	**1	—	**3	*2
Disability support pension	**3	*15	**4	*7	**8	**9	8
Veterans' Affairs pension	—	**3	—	**3	**2	**3	*2
Family tax benefit	59	24	112	60	215	128	83
Parenting payment	*10	**1	11	*4	31	**5	8
Unemployment and student allowances	**3	18	*6	13	26	*24	14
Other government pensions and allowances	23	*11	20	*15	41	*10	18
Total social assistance benefits in cash	99	78	153	103	322	181	135
Gross income	1 924	2 858	2 085	2 515	2 514	2 915	2 494
Taxes on income	348	484	391	447	458	556	447
Disposable income	1 576	2 374	1 694	2 068	2 056	2 359	2 047
Selected social transfers in kind							
Education benefits							
School education	*4	138	116	355	391	543	244
Tertiary education	*26	72	14	44	20	75	44
Other education benefits	*1	10	13	25	36	40	19
Total education benefits	32	220	142	424	448	659	308
Health benefits							
Acute care institutions	66	60	68	55	82	61	63
Community health services	52	59	67	60	86	74	64
Pharmaceuticals	4	11	5	9	8	10	8
Private Health Insurance Rebate	11	15	10	14	10	15	13
Other health benefits	26	29	34	35	46	45	34
Total health benefits	159	174	184	172	232	204	182
Social security and welfare benefits							
Child care assistance	42	4	54	8	50	*8	23
Other social security and welfare benefits	41	35	45	33	61	49	41
Total social security and welfare benefits	83	39	99	41	112	56	64
Housing benefits	—	—	**1	**1	*2	**2	*1
Electricity concessions	—	—	—	—	1	1	—
Total selected social transfers in kind	275	434	426	638	795	922	556
Disposable income plus social transfers in kind	1 851	2 808	2 120	2 707	2 852	3 280	2 603
Selected taxes on production(c)							
Alcoholic beverages	11	23	16	18	14	13	17
Tobacco products	*5	10	7	9	11	*6	8
Motor vehicle fuels	18	30	21	25	28	25	25
Ownership of dwellings	30	34	29	31	29	31	31
Food and non-alcoholic beverages	15	21	19	22	23	26	21
Meals out and fast food	11	22	15	17	14	19	17
Motor vehicle purchases	8	12	8	10	*9	*17	11
Clothing and footwear	9	12	11	13	15	17	13
Other goods and services	78	107	87	104	90	119	99
Total selected taxes on production	186	272	214	250	233	273	242
GST component in total selected taxes on production	67	99	78	92	83	101	88
Final income	1 665	2 536	1 906	2 456	2 618	3 007	2 361
Total benefits allocated	374	512	579	742	1 117	1 103	691
Total taxes allocated	533	755	605	697	691	830	689
Net benefits allocated	-160	-243	** -26	** 45	* 426	* 274	** 2
Equalised private income	1 002	1 284	910	1 044	833	969	1 027
Equalised disposable income	862	1 097	798	895	785	839	893
Equalised final income	910	1 172	897	1 063	1 004	1 079	1 037

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— nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(b) Excludes overseas pensions

(c) Includes GST component

		ONE DEPENDENT		TWO DEPENDENTS		THREE OR MORE DEPENDENTS		All couple family households with dependent children
		Less than 5	5 or more	Less than 5	5 or more	Less than 5	5 or more	
Mean household net worth	\$	484 834	1 071 141	630 552	838 193	*699 435	1 048 201	824 169
Proportion of households with characteristic								
Main source of gross income								
Zero or negative income	%	**1.7	**1.0	**0.9	**0.3	—	—	*0.7
Wages and salaries	%	86.7	87.3	81.8	84.9	69.7	76.1	82.7
Own unincorporated business income	%	*3.8	4.9	9.7	8.1	*8.7	*10.2	7.4
Government pensions and allowances(a)	%	*4.7	*3.4	*5.4	*4.1	18.2	*8.4	6.1
Other income(b)	%	*3.0	*3.5	*2.2	*2.7	*3.5	*5.3	3.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(a)(b)								
Nil or less than 1%	%	36.3	57.1	29.0	47.7	20.0	35.5	41.3
1% to less than 20%	%	48.9	32.8	48.1	39.8	37.6	40.3	40.5
20% to less than 50%	%	8.1	*6.0	17.4	7.5	24.4	15.1	11.4
50% to less than 90%	%	*3.5	*2.5	*1.7	*2.8	*9.7	*6.2	3.6
90% and over	%	*1.3	*0.7	*3.0	*2.0	*8.4	**2.8	2.5
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type								
Owner without a mortgage	%	*9.0	25.5	7.7	17.1	*4.6	16.3	15.2
Owner with a mortgage	%	56.5	57.6	63.1	65.8	63.9	61.8	61.7
Renter								
State/territory housing authority	%	**0.1	**0.7	**0.9	**0.6	*2.6	*3.0	1.0
Private landlord	%	33.0	14.3	24.9	14.9	25.2	14.5	19.6
Other landlord type	%	**0.6	**0.1	**0.5	**0.3	**1.0	**0.3	*0.4
Total renters	%	33.7	15.1	26.3	15.8	28.8	17.8	21.1
Other tenure type	%	**0.8	*1.8	*2.9	*1.4	**2.7	**4.1	2.1
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	35	49	36	44	38	44	42
Average number in household								
Employed persons	no.	1.6	2.3	1.5	2.2	1.3	2.3	1.9
Dependent children	no.	1.0	1.0	2.0	2.0	3.5	3.3	1.9
Persons								
Under 18 years	no.	1.0	0.7	2.0	1.8	3.5	3.0	1.8
18 to 64 years	no.	2.1	2.7	2.0	2.3	2.0	2.4	2.3
65 to 74 years	no.	—	—	—	—	—	—	—
75 years and over	no.	—	—	—	—	—	—	—
Total	no.	3.1	3.5	4.0	4.2	5.5	5.4	4.1
Estimated number in population								
Households	'000	260.0	517.5	383.3	582.7	214.0	237.3	2 194.7
Persons	'000	797.3	1 805.8	1 551.8	2 434.5	1 183.5	1 279.3	9 052.1
Number of households in sample	no.	254	405	354	477	225	185	1 900

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— nil or rounded to zero (including null cells)

(a) Includes overseas pensions

(b) Includes net imputed rent

(c) Includes households with zero or negative total income

	One dependent	Two dependents	Three or more dependents	All one parent family households with dependent children
AVERAGE WEEKLY VALUE (\$)				
Private income	857	667	398	705
Social assistance benefits in cash(b)				
Age pension	*11	**10	**6	*10
Disability support pension	44	*11	**8	26
Veterans' Affairs pension	**2	—	**12	**3
Family tax benefit	98	191	326	173
Parenting payment	69	126	167	107
Unemployment and student allowances	44	39	*33	40
Other government pensions and allowances	19	29	30	24
Total social assistance benefits in cash	287	407	581	384
Gross income	1 144	1 074	979	1 089
Taxes on income	106	70	*30	79
Disposable income	1 038	1 003	949	1 009
Selected social transfers in kind				
Education benefits				
School education	145	299	503	266
Tertiary education	48	41	*34	43
Other education benefits	9	21	35	18
Total education benefits	202	361	571	327
Health benefits				
Acute care institutions	43	44	52	45
Community health services	43	52	67	51
Pharmaceuticals	10	8	8	9
Private Health Insurance Rebate	5	3	*2	4
Other health benefits	20	27	39	26
Total health benefits	121	135	168	135
Social security and welfare benefits				
Child care assistance	9	20	*42	19
Other social security and welfare benefits	76	74	73	75
Total social security and welfare benefits	85	94	115	94
Housing benefits	15	18	*30	19
Electricity concessions	2	3	4	3
Total selected social transfers in kind	425	610	889	577
Disposable income plus social transfers in kind	1 463	1 614	1 838	1 586
Selected taxes on production(c)				
Alcoholic beverages	14	9	6	11
Tobacco products	14	10	9	12
Motor vehicle fuels	15	15	15	15
Ownership of dwellings	24	24	24	24
Food and non-alcoholic beverages	12	14	16	14
Meals out and fast food	9	10	7	9
Motor vehicle purchases	*5	*5	*9	6
Clothing and footwear	7	8	9	7
Other goods and services	50	54	52	51
Total selected taxes on production	150	149	148	149
GST component in total selected taxes on production	50	53	51	51
Final income	1 314	1 465	1 689	1 437
Total benefits allocated	712	1 017	1 469	961
Total taxes allocated	256	220	178	229
Net benefits allocated	456	797	1 291	732
Equivalised private income	538	362	176	372
Equivalised disposable income	656	554	427	554
Equivalised final income	831	812	765	805

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(a) Net imputed rent is included in all income estimates

(b) Excludes overseas pensions

(c) Includes GST component

		One dependent	Two dependents	Three or more dependents	All one parent family households with dependent children
Mean household net worth	\$	328 245	187 721	142 531	245 014
Proportion of households with characteristic					
Main source of gross income					
Zero or negative income	%	**0.6	**0.5	—	**0.5
Wages and salaries	%	53.1	38.7	*17.8	41.4
Own unincorporated business income	%	**1.7	**1.8	**2.7	*1.9
Government pensions and allowances(a)	%	38.4	54.3	73.6	50.6
Other income(b)	%	*6.1	*4.7	**5.9	5.6
Total	%	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(a) (b)					
Nil or less than 1%	%	12.3	*5.0	**3.5	8.2
1% to less than 20%	%	30.7	21.2	*7.3	23.0
20% to less than 50%	%	20.3	21.6	*19.3	20.5
50% to less than 90%	%	18.3	28.6	35.2	25.0
90% and over	%	17.7	23.1	34.7	22.8
Total(c)	%	100.0	100.0	100.0	100.0
Tenure and landlord type					
Owner without a mortgage	%	15.0	*6.8	**5.9	10.5
Owner with a mortgage	%	26.8	28.9	25.6	27.3
Renter					
State/territory housing authority	%	12.8	14.3	19.4	14.6
Private landlord	%	40.5	47.4	40.7	42.8
Other landlord type	%	*1.2	**0.7	**3.0	*1.4
Total renters	%	54.5	62.4	63.1	58.8
Other tenure type	%	*3.6	**2.0	**5.4	*3.4
Total	%	100.0	100.0	100.0	100.0
Average age of reference person	years	44	39	38	41
Average number in household					
Employed persons	no.	1.0	0.9	0.5	0.9
Dependent children	no.	1.0	2.0	3.5	1.8
Persons					
Under 18 years	no.	0.9	1.9	3.4	1.7
18 to 64 years	no.	1.4	1.3	1.3	1.4
65 to 74 years	no.	—	—	—	—
75 years and over	no.	—	—	—	—
Total	no.	2.4	3.2	4.6	3.1
Estimated number in population					
Households	'000	243.5	175.1	99.9	518.5
Persons	'000	584.9	562.6	464.5	1 612.0
Number of households in sample	no.	365	280	187	832

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— nil or rounded to zero (including null cells)

(a) Includes overseas pensions

(b) Includes net imputed rent

(c) Includes households with zero or negative total income

	15-25	25-34	35-44	45-54	55-64	65-74	75 and over	All couple only households
AVERAGE WEEKLY VALUE (\$)								
Private income	1 576	2 174	2 068	2 142	1 689	885	621	1 553
Social assistance benefits in cash(b)								
Age pension	—	—	—	*3	20	264	333	104
Disability support pension	**3	**2	*14	*7	36	14	—	14
Veterans' Affairs pension	—	—	—	**2	50	*25	46	23
Family tax benefit	—	—	—	—	—	—	—	—
Parenting payment	—	—	—	—	—	—	—	—
Unemployment and student allowances	**25	*6	*9	**5	*8	**1	**3	6
Other government pensions and allowances	**1	**1	**4	*10	32	44	41	24
Total social assistance benefits in cash	*29	*9	*28	28	146	349	423	170
Gross income	1 605	2 183	2 096	2 170	1 835	1 233	1 043	1 724
Taxes on income	226	418	378	401	217	*42	**12	227
Disposable income	1 379	1 766	1 719	1 769	1 618	1 191	1 032	1 497
Selected social transfers in kind								
Education benefits								
School education	—	—	—	—	—	—	—	—
Tertiary education	70	29	*10	*3	*2	**1	**—	10
Other education benefits	—	—	—	—	—	—	—	—
Total education benefits	70	29	*10	*3	*2	**1	**—	10
Health benefits								
Acute care institutions	32	39	39	47	68	123	283	96
Community health services	27	31	34	42	52	72	98	54
Pharmaceuticals	2	2	5	10	25	68	103	35
Private Health Insurance Rebate	*3	9	8	13	15	15	15	13
Other health benefits	17	17	17	17	17	17	17	17
Total health benefits	81	98	103	129	177	294	515	216
Social security and welfare benefits								
Child care assistance	—	—	—	—	—	—	—	—
Other social security and welfare benefits	*9	*3	*12	12	43	93	97	45
Total social security and welfare benefits	*9	*3	*12	12	43	93	97	45
Housing benefits	**6	—	—	*1	*1	*3	*1	1
Electricity concessions	—	—	—	—	1	2	2	1
Total selected social transfers in kind	166	130	126	145	224	393	616	274
Disposable income plus social transfers in kind	1 545	1 896	1 844	1 914	1 843	1 584	1 648	1 771
Selected taxes on production(c)								
Alcoholic beverages	18	20	22	20	16	13	6	16
Tobacco products	*9	6	12	10	8	5	*1	7
Motor vehicle fuels	19	18	17	17	19	16	10	17
Ownership of dwellings	25	28	29	28	28	29	25	28
Food and non-alcoholic beverages	11	12	14	15	14	13	10	13
Meals out and fast food	14	20	16	18	11	9	5	13
Motor vehicle purchases	*7	13	*6	*8	8	*5	*1	7
Clothing and footwear	7	10	7	9	7	5	3	7
Other goods and services	63	74	79	87	89	64	46	73
Total selected taxes on production	172	201	202	213	201	158	107	180
GST component in total selected taxes on production	62	74	73	76	72	53	35	64
Final income	1 373	1 695	1 642	1 702	1 642	1 427	1 540	1 591
Total benefits allocated	195	139	154	173	371	741	1 039	444
Total taxes allocated	398	618	580	614	418	199	119	406
Net benefits allocated	-203	-479	-426	-441	**47	542	920	*38
Equivalised private income	1 051	1 450	1 379	1 431	1 128	590	414	1 036
Equivalised disposable income	919	1 177	1 146	1 182	1 080	794	688	998
Equivalised final income	915	1 130	1 095	1 137	1 095	951	1 027	1 061

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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates

(b) Excludes overseas pensions

(c) Includes GST component

		15-24	25-34	35-44	45-54	55-64	65-74	75 and over	All couple only households
Mean household net worth	\$	73 208	273 059	494 392	**2 046 449	1 250 179	1 215 170	987 530	1 009 863
Proportion of households with characteristic									
Main source of gross income									
Zero or negative income	%	—	—	—	**2.3	**0.9	**0.5	—	*0.6
Wages and salaries	%	92.6	93.1	83.8	83.0	53.0	10.5	**1.2	52.5
Own unincorporated business income	%	**2.4	*4.7	*8.6	*3.6	5.8	*1.2	**1.3	3.9
Government pensions and allowances(a)	%	**0.4	**0.5	*4.1	*3.2	19.9	52.8	70.4	25.7
Other income(b)	%	**4.5	*1.7	*3.5	*7.9	20.4	35.1	27.1	17.3
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(a)(b)									
Nil or less than 1%	%	87.1	95.7	92.3	86.2	62.5	12.3	*5.6	57.1
1% to less than 20%	%	*6.9	*3.2	**0.2	*6.0	11.7	17.5	12.4	9.6
20% to less than 50%	%	**5.6	**0.6	**4.1	**2.3	5.9	18.3	12.1	7.7
50% to less than 90%	%	**0.4	**0.5	**1.1	*1.9	15.4	46.8	66.3	22.5
90% and over	%	—	**0.1	**2.3	*1.3	*3.7	*4.6	*3.5	2.6
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type									
Owner without a mortgage	%	—	*1.8	*9.4	30.5	57.7	81.2	87.1	46.5
Owner with a mortgage	%	*18.2	55.7	48.2	53.1	33.0	8.4	*4.4	31.4
Renter									
State/territory housing authority	%	**4.2	—	**1.2	*1.4	*1.3	*2.6	*1.8	1.5
Private landlord	%	74.6	41.3	38.3	12.0	6.3	5.3	*2.2	18.1
Other landlord type	%	**0.1	—	**1.2	**0.1	**0.3	**0.7	**0.8	*0.4
Total renters	%	79.0	41.4	40.7	13.4	7.8	8.6	*4.8	20.0
Other tenure type	%	**2.9	**1.1	**1.7	**3.0	*1.5	*1.8	*3.7	2.0
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	22	29	39	50	60	69	80	54
Average number in household									
Employed persons	no.	1.8	1.8	1.7	1.6	1.1	0.3	0.1	1.1
Dependent children	no.	—	—	—	—	—	—	—	—
Persons									
Under 18 years	no.	—	—	—	—	—	—	—	—
18 to 64 years	no.	2.0	2.0	2.0	2.0	1.9	0.3	—	1.4
65 to 74 years	no.	—	—	—	—	0.1	1.6	0.3	0.4
75 years and over	no.	—	—	—	—	—	0.1	1.7	0.2
Total	no.	2.0	2.0	2.0	2.0	2.0	2.0	2.0	2.0
Estimated number in population									
Households	'000	87.3	415.1	180.5	259.8	521.4	451.6	294.8	2 210.5
Persons	'000	174.7	830.2	360.9	519.5	1 042.8	903.1	589.6	4 420.9
Number of households in sample	no.	83	317	155	262	651	863	595	2 926

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— nil or rounded to zero (including null cells)

(a) Includes overseas pensions

(b) Includes net imputed rent

(c) Includes households with zero or negative total income

	15-24	25-34	35-44	45-54	55-64	65-74	75 and over	All lone person households
AVERAGE WEEKLY VALUE (\$)								
Private income	791	1 229	1 255	986	793	516	349	805
Social assistance benefits in cash(b)								
Age pension	—	—	—	—	13	207	205	76
Disability support pension	**4	*12	19	51	64	**3	—	25
Veterans' Affairs pension	—	—	**1	**1	*13	*13	71	19
Family tax benefit	—	—	—	**1	—	—	—	—
Parenting payment	**1	—	**2	—	**1	—	—	**—
Unemployment and student allowances	**26	*11	*20	16	11	—	—	9
Other government pensions and allowances	**11	*2	*2	*7	18	21	20	13
Total social assistance benefits in cash	*42	24	44	77	121	244	296	144
Gross income	833	1 253	1 299	1 062	914	760	645	949
Taxes on income	90	258	226	171	105	*33	**3	118
Disposable income	742	995	1 074	891	809	727	642	831
Selected social transfers in kind								
Education benefits								
School education	—	—	—	—	—	—	—	—
Tertiary education	*44	18	*4	*5	*2	—	—	6
Other education benefits	—	—	—	—	—	—	—	—
Total education benefits	*44	18	*4	*5	*2	—	—	6
Health benefits								
Acute care institutions	15	19	19	23	33	61	172	59
Community health services	14	14	17	21	28	38	55	30
Pharmaceuticals	1	1	3	5	14	38	58	22
Private Health Insurance Rebate	*2	4	4	5	6	7	6	6
Other health benefits	8	8	8	8	8	8	8	8
Total health benefits	40	46	52	64	90	152	300	125
Social security and welfare benefits								
Child care assistance	—	—	—	—	—	—	—	—
Other social security and welfare benefits	*7	*9	14	32	44	49	48	34
Total social security and welfare benefits	*7	*9	14	32	44	49	48	34
Housing benefits	—	**3	*10	12	11	9	*10	9
Electricity concessions	—	—	—	1	1	2	3	1
Total selected social transfers in kind	92	77	81	113	148	213	361	175
Disposable income plus social transfers in kind	834	1 072	1 154	1 004	957	941	1 003	1 006
Selected taxes on production(c)								
Alcoholic beverages	*12	12	15	11	9	4	2	8
Tobacco products	*5	*4	10	9	6	4	*2	5
Motor vehicle fuels	11	10	11	10	9	7	3	8
Ownership of dwellings	19	25	24	22	23	22	22	23
Food and non-alcoholic beverages	5	6	7	7	7	7	6	7
Meals out and fast food	6	11	9	6	6	3	3	6
Motor vehicle purchases	**5	*7	*5	*2	*3	**3	—	3
Clothing and footwear	5	4	4	3	3	4	2	3
Other goods and services	41	37	41	43	36	31	26	35
Total selected taxes on production	109	116	126	114	102	85	66	99
GST component in total selected taxes on production	38	41	41	37	34	26	20	32
Final income	725	956	1 028	890	855	856	936	907
Total benefits allocated	134	101	125	190	269	457	657	319
Total taxes allocated	200	374	352	285	207	117	70	217
Net benefits allocated	**−66	−273	−228	*−96	*62	340	587	101
Equivalised private income	791	1 231	1 256	986	793	516	349	806
Equivalised disposable income	742	996	1 074	891	809	727	642	831
Equivalised final income	725	961	1 028	890	857	856	936	908

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— nil or rounded to zero (including null cells)

(a) Net imputed rent is included in all income estimates

(b) Excludes overseas pensions

(c) Includes GST component

		15-24	25-34	35-44	45-54	55-64	65-74	75 and over	All lone person households
Mean household net worth	\$	*49 825	191 497	313 614	448 346	547 701	584 569	578 389	451 933
Proportion of households with characteristic									
Main source of gross income									
Zero or negative income	%	—	*2.1	**0.5	**0.8	**1.0	—	—	*0.7
Wages and salaries	%	69.9	80.5	76.0	61.7	39.6	8.9	—	41.1
Own unincorporated business income	%	**3.6	**3.9	*4.8	*4.1	6.5	*4.0	**0.7	4.0
Government pensions and allowances(a)	%	*14.2	8.5	12.8	22.7	31.1	55.4	67.7	35.1
Other income(b)	%	*12.3	*5.0	*5.9	10.7	21.8	31.6	31.5	19.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(a)(b)									
Nil or less than 1%	%	82.4	87.6	82.8	72.7	54.9	*5.7	*3.6	48.3
1% to less than 20%	%	**2.0	**1.5	**1.6	**1.8	5.4	21.3	7.2	6.7
20% to less than 50%	%	**1.5	**0.4	**2.7	*2.2	8.7	17.9	21.4	9.6
50% to less than 90%	%	**11.3	*2.4	*3.5	10.8	15.5	40.6	57.0	23.6
90% and over	%	**2.9	*6.0	8.8	11.7	14.6	14.6	10.7	11.2
Total(c)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type									
Owner without a mortgage	%	—	*5.6	11.8	19.7	44.9	64.0	77.0	39.8
Owner with a mortgage	%	*22.3	36.7	33.0	34.5	18.0	5.9	*1.4	19.7
Renter									
State/territory housing authority	%	**0.2	*3.7	*5.7	9.2	8.9	9.1	8.4	7.5
Private landlord	%	59.9	50.1	45.3	30.1	21.4	14.0	*5.2	26.4
Other landlord type	%	**0.5	**2.4	**0.3	**3.0	*1.5	**0.3	**1.3	*1.4
Total renters	%	60.6	56.2	51.4	42.3	31.8	23.4	14.9	35.3
Other tenure type	%	*17.1	*1.5	*3.9	*3.5	*5.2	*6.7	*6.6	5.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	22	30	39	50	60	69	81	56
Average number in household									
Employed persons	no.	0.8	0.9	0.9	0.7	0.5	0.2	—	0.5
Dependent children	no.	—	—	—	—	—	—	—	—
Persons									
Under 18 years	no.	—	—	—	—	—	—	—	—
18 to 64 years	no.	1.0	1.0	1.0	1.0	1.0	—	—	0.6
65 to 74 years	no.	—	—	—	—	—	1.0	—	0.2
75 years and over	no.	—	—	—	—	—	—	1.0	0.2
Total	no.	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
Estimated number in population									
Households	'000	65.9	282.4	251.4	293.0	428.5	334.0	399.6	2 054.8
Persons	'000	65.9	282.4	251.4	293.0	428.5	334.0	399.6	2 054.8
Number of households in sample	no.	64	232	259	361	573	668	828	2 985

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(a) Includes overseas pensions

(b) Includes net imputed rent

(c) Includes households with zero or negative total income

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(b)	Aust.
AVERAGE WEEKLY VALUE (\$)									
Private income	1 868	1 736	1 832	1 547	1 914	1 351	1 964	2 353	1 807
Social assistance benefits in cash(c)									
Age pension	55	57	42	64	47	65	26	26	53
Disability support pension	16	17	22	25	19	*29	*20	*12	18
Veterans' Affairs pension	7	*7	14	12	12	*19	*15	19	9
Family tax benefit	32	36	28	25	27	37	33	22	31
Parenting payment	9	9	8	*9	9	*15	*9	*4	9
Unemployment and student allowances	15	19	19	14	16	*22	*12	*9	17
Other government pensions and allowances	19	19	15	22	18	24	14	9	19
Total social assistance benefits in cash	153	165	147	170	148	210	129	100	156
Gross income	2 021	1 901	1 979	1 718	2 062	1 561	2 093	2 453	1 963
Taxes on income	319	276	299	246	330	194	330	415	300
Disposable income	1 702	1 625	1 680	1 471	1 732	1 367	1 763	2 039	1 663
Selected social transfers in kind									
Education benefits									
School education	79	75	73	78	84	93	119	89	78
Tertiary education	28	37	37	28	31	31	21	35	32
Other education benefits	8	5	9	1	4	2	3	4	6
Total education benefits	115	116	119	107	119	126	144	128	117
Health benefits									
Acute care institutions	69	70	72	100	67	82	156	86	74
Community health services	56	50	56	40	44	51	86	52	51
Pharmaceuticals	21	20	16	22	24	24	11	14	20
Private Health Insurance Rebate	11	10	11	12	11	13	7	12	11
Other health benefits	21	20	23	24	23	21	27	25	22
Total health benefits	177	172	178	198	168	191	288	190	178
Social security and welfare benefits									
Child care assistance	9	6	12	6	*7	*5	*12	15	8
Other social security and welfare benefits	40	44	39	48	39	56	34	29	41
Total social security and welfare benefits	49	50	51	54	45	60	45	44	50
Housing benefits	6	1	*7	7	*2	*5	**11	*14	5
Electricity concessions	1	1	1	1	1	3	2	1	1
Total selected social transfers in kind	348	341	355	366	336	387	491	377	350
Disposable income plus social transfers in kind	2 050	1 965	2 036	1 838	2 068	1 753	2 254	2 416	2 013
Selected taxes on production(d)									
Alcoholic beverages	16	15	17	13	18	14	23	18	16
Tobacco products	7	9	10	9	9	11	11	*8	9
Motor vehicle fuels	18	19	18	16	17	16	17	19	18
Ownership of dwellings	36	29	31	24	30	23	34	33	31
Food and non-alcoholic beverages	14	14	15	13	15	15	15	16	15
Meals out and fast food	17	16	14	11	12	11	13	16	15
Motor vehicle purchases	6	7	6	6	8	6	*9	11	7
Clothing and footwear	10	10	9	8	8	8	8	10	9
Other goods and services	68	73	77	67	77	68	87	89	72
Total selected taxes on production	191	192	198	167	194	170	218	220	191
GST component in total selected taxes on production	67	68	69	59	68	60	76	78	67
Final income	1 859	1 774	1 838	1 671	1 874	1 583	2 036	2 196	1 822
Total benefits allocated	501	505	503	536	484	596	620	478	506
Total taxes allocated	510	468	497	413	524	364	548	635	490
Net benefits allocated	**9	*37	**6	123	**40	*232	**72	-157	**15
Equivalent private income	1 070	978	1 074	968	1 195	843	1 125	1 352	1 054
Equivalent disposable income	971	914	978	907	1 073	848	1 009	1 167	966
Equivalent final income	1 074	1 011	1 080	1 034	1 171	994	1 182	1 269	1 069

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(a) Net imputed rent is included in all income estimates

(b) Capital city estimates for the ACT relate to total ACT

(c) Excludes overseas pensions

(d) Includes GST component

		NSW	Vic.	Q/d	SA	WA	Tas.	NT	ACT(a)	Aust.
Mean household net worth	\$	749 041	950 718	743 262	612 350	833 449	654 600	658 963	849 650	803 319
Proportion of households with characteristic										
Main source of gross income										
Zero or negative income	%	*0.6	**0.2	**0.6	**0.4	**0.5	—	—	**0.4	*0.4
Wages and salaries	%	64.3	63.5	66.3	59.7	61.7	51.5	70.8	72.7	63.7
Own unincorporated business income	%	4.6	3.4	5.7	4.9	7.5	*4.7	*5.6	*1.8	4.7
Government pensions and allowances(b)	%	16.7	20.0	16.2	25.0	19.5	29.1	*11.1	8.3	18.6
Other income(c)	%	14.0	13.0	11.2	10.0	10.9	14.7	*12.5	16.7	12.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(b)(c)										
Nil or less than 1%	%	52.5	49.7	52.8	47.0	51.8	40.0	57.7	61.3	51.2
1% to less than 20%	%	19.2	20.2	21.0	18.8	19.0	16.1	19.1	22.3	19.7
20% to less than 50%	%	11.8	10.6	10.3	9.2	9.8	15.9	*12.6	7.9	10.7
50% to less than 90%	%	11.1	15.5	9.6	17.0	11.8	19.3	*6.0	5.3	12.7
90% and over	%	4.9	3.9	5.7	7.6	7.0	8.7	*4.6	*2.8	5.2
Total(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type										
Owner without a mortgage	%	31.5	35.5	24.3	32.9	27.1	32.5	20.2	29.1	31.1
Owner with a mortgage	%	35.3	36.1	42.1	39.1	41.9	37.5	37.6	40.9	37.9
Renter										
State/territory housing authority	%	4.4	1.3	4.2	6.7	3.4	*6.1	**6.8	*5.9	3.7
Private landlord	%	26.4	24.7	27.0	18.5	24.2	18.4	29.4	22.7	24.8
Other landlord type	%	*0.9	**0.3	**0.9	*0.9	**0.5	*2.5	*4.4	**—	0.7
Total renters	%	31.7	26.3	32.1	26.1	28.1	27.1	40.6	28.7	29.2
Other tenure type	%	*1.4	2.1	*1.5	*1.9	2.8	*2.9	**1.6	**1.4	1.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household										
Couple family with dependent children	%	26.3	28.4	27.7	25.5	24.3	22.1	29.5	28.5	26.8
One family households										
One parent family with dependent children	%	5.3	5.8	3.8	6.4	6.7	9.6	*4.1	5.8	5.6
Couple only	%	21.9	25.2	28.6	27.7	24.3	26.3	25.1	26.1	24.8
Other one family households	%	15.0	11.4	13.8	10.4	12.9	*10.4	14.5	12.4	13.0
Multiple family households	%	2.8	*2.0	*1.6	**0.8	**1.1	**0.7	**2.6	*2.6	2.0
Non-family households										
Lone person	%	24.7	23.3	20.3	27.7	27.3	28.8	19.8	22.2	24.3
Group households	%	4.0	3.8	4.2	*1.5	*3.4	*2.1	*4.3	*2.4	3.6
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	49	50	47	51	49	52	46	47	49
Average number in household										
Employed persons	no.	1.4	1.4	1.5	1.3	1.3	1.2	1.5	1.6	1.4
Dependent children	no.	0.6	0.7	0.6	0.6	0.6	0.6	0.7	0.7	0.6
Persons										
Under 18 years	no.	0.6	0.6	0.6	0.5	0.5	0.5	0.7	0.6	0.6
18 to 64 years	no.	1.8	1.8	1.8	1.6	1.6	1.5	1.8	1.8	1.7
65 to 74 years	no.	0.2	0.2	0.1	0.2	0.2	0.2	0.1	0.1	0.2
75 years and over	no.	0.1	0.1	0.1	0.2	0.1	0.2	*0.1	0.1	0.1
Total	no.	2.7	2.7	2.6	2.4	2.5	2.4	2.7	2.6	2.6
Estimated number in population										
Households	'000	1 679.9	1 503.3	747.1	482.1	672.2	88.4	46.3	131.9	5 351.1
Persons	'000	4 467.1	3 984.5	1 951.0	1 173.4	1 651.3	208.8	124.7	346.9	13 907.7
Number of households in sample	no.	1 826	1 540	1 116	1 062	1 038	629	297	398	7 906

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Capital city estimates for the ACT relate to total ACT

(b) Includes overseas pensions

(c) Includes net imputed rent

(d) Includes households with zero or negative total income

	NSW	Vic.	Qld	SA	WA	Tas.	Aust.(b)
AVERAGE WEEKLY VALUE (\$)							
Private income	1 343	1 097	1 292	930	1 745	1 031	1 272
Social assistance benefits in cash(c)							
Age pension	75	86	66	73	*49	81	73
Disability support pension	30	*22	*25	32	*18	*33	26
Veterans' Affairs pension	16	*12	*31	*20	**13	**11	19
Family tax benefit	40	37	42	44	*39	38	40
Parenting payment	15	*12	11	20	**7	*10	13
Unemployment and student allowances	16	24	17	*18	*10	*12	18
Other government pensions and allowances	29	24	24	36	*21	32	26
Total social assistance benefits in cash	222	216	216	245	158	218	215
Gross income	1 565	1 313	1 508	1 175	1 903	1 249	1 487
Taxes on income	211	148	192	114	315	133	191
Disposable income	1 354	1 165	1 315	1 060	1 588	1 116	1 296
Selected social transfers in kind							
Education benefits							
School education	92	72	93	87	134	97	91
Tertiary education	21	16	20	*14	*8	*22	19
Other education benefits	8	5	10	1	6	2	7
Total education benefits	121	94	123	101	148	122	117
Health benefits							
Acute care institutions	73	75	77	110	71	72	77
Community health services	57	50	59	43	48	53	55
Pharmaceuticals	27	27	20	25	23	24	24
Private Health Insurance Rebate	9	7	9	7	9	7	9
Other health benefits	20	19	23	24	25	22	21
Total health benefits	187	178	188	208	177	178	186
Social security and welfare benefits							
Child care assistance	5	*5	9	*6	*4	*8	7
Other social security and welfare benefits	58	55	52	61	44	60	55
Total social security and welfare benefits	64	60	61	67	49	68	61
Housing benefits	3	*3	*4	*9	**3	*3	4
Electricity concessions	1	1	1	1	2	3	1
Total selected social transfers in kind	376	335	377	385	378	374	370
Disposable income plus social transfers in kind	1 730	1 500	1 693	1 446	1 966	1 491	1 666
Selected taxes on production(d)							
Alcoholic beverages	16	14	14	11	20	12	15
Tobacco products	9	9	8	13	11	*10	9
Motor vehicle fuels	20	18	18	15	20	20	19
Ownership of dwellings	22	19	24	17	23	17	22
Food and non-alcoholic beverages	14	13	13	13	15	14	14
Meals out and fast food	11	9	9	6	10	9	9
Motor vehicle purchases	8	7	7	*4	9	*9	7
Clothing and footwear	7	7	6	4	9	*7	6
Other goods and services	71	64	71	49	73	65	68
Total selected taxes on production	178	159	170	133	190	163	170
GST component in total selected taxes on production	63	57	59	44	68	56	60
Final income	1 552	1 341	1 523	1 313	1 776	1 328	1 496
Total benefits allocated	598	552	593	630	536	593	585
Total taxes allocated	389	307	362	248	505	296	361
Net benefits allocated	209	245	231	382	**31	297	224
Equivalised private income	833	680	755	585	976	643	771
Equivalised disposable income	825	717	767	657	885	683	777
Equivalised final income	950	835	903	822	1 005	818	907

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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Net imputed rent is included in all income estimates

(b) Includes NT and ACT households. Separate ACT estimates are not available. NT estimates are not shown separately since estimates for the NT other than Darwin are not considered reliable. See Explanatory Notes

(c) Excludes overseas pensions

(d) Includes GST component

		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
Mean household net worth	\$	649 798	569 402	587 602	458 821	700 664	454 379	599 722
Proportion of households with characteristic								
Main source of gross income								
Zero or negative income	%	**0.6	*1.3	**0.7	**0.4	—	—	*0.7
Wages and salaries	%	52.9	55.8	56.3	49.6	62.9	50.5	55.0
Own unincorporated business income	%	2.9	*4.1	4.7	*3.9	*7.1	*6.9	4.2
Government pensions and allowances(b)	%	32.3	29.4	27.4	37.8	20.7	34.7	29.8
Other income(c)	%	11.2	9.4	11.0	8.3	*9.3	*7.8	10.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(b)(c)								
Nil or less than 1%	%	35.9	37.4	39.3	29.9	49.1	31.6	37.7
1% to less than 20%	%	18.3	19.2	21.3	22.7	23.6	23.0	20.2
20% to less than 50%	%	13.2	12.6	12.5	9.5	*7.2	*10.2	12.1
50% to less than 90%	%	24.1	23.1	19.2	24.8	16.2	26.9	22.0
90% and over	%	7.9	*6.5	7.0	12.6	*3.9	8.2	7.3
Total(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type								
Owner without a mortgage	%	38.2	37.1	32.1	35.3	27.2	39.4	35.2
Owner with a mortgage	%	32.1	34.7	32.6	31.3	38.4	35.7	33.3
Renter								
State/territory housing authority	%	3.2	*4.3	*3.2	*10.6	*5.3	*7.4	4.2
Private landlord	%	21.7	19.9	24.3	17.3	26.5	*11.2	21.8
Other landlord type	%	**0.6	**0.5	*2.1	**0.4	—	**1.2	*1.0
Total renters	%	25.5	24.7	29.7	28.3	31.8	19.8	27.0
Other tenure type	%	4.2	*3.5	5.6	*5.1	**2.6	**5.2	4.5
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household								
One family households								
Couple family with dependent children	%	24.8	22.2	25.9	20.9	32.9	26.1	25.0
One parent family with dependent children	%	7.9	7.8	6.6	*8.0	*4.2	*4.3	7.2
Couple only	%	28.5	28.4	28.2	32.9	33.4	28.8	29.0
Other one family households	%	10.5	11.7	9.9	9.0	**5.5	*9.3	10.1
Multiple family households								
Non-family households								
Lone person	%	24.3	27.7	24.3	26.5	18.6	27.7	24.8
Group households	%	*2.6	*1.8	*3.0	**0.5	**1.1	**2.7	2.4
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	52	52	51	53	49	52	51
Average number in household								
Employed persons	no.	1.1	1.1	1.2	1.0	1.4	1.1	1.2
Dependent children	no.	0.6	0.6	0.7	0.6	0.8	0.6	0.6
Persons								
Under 18 years	no.	0.6	0.6	0.7	0.6	0.8	0.6	0.7
18 to 64 years	no.	1.5	1.4	1.5	1.4	1.7	1.5	1.5
65 to 74 years	no.	0.2	0.3	0.2	0.2	0.2	0.2	0.2
75 years and over	no.	0.2	0.2	0.1	0.2	*0.1	0.1	0.2
Total	no.	2.5	2.4	2.6	2.4	2.8	2.5	2.5
Estimated number in population								
Households	'000	1 028.9	595.8	923.6	172.7	191.9	115.7	3 047.5
Persons	'000	2 585.3	1 430.1	2 389.3	417.3	528.2	285.4	7 681.7
Number of households in sample	no.	592	314	349	213	205	128	1 868

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Includes NT households. NT estimates are not shown separately since estimates for the NT other than Darwin are not considered reliable. See Explanatory Notes

(b) Includes overseas pensions

(c) Includes net imputed rent

(d) Includes households with zero or negative total income

	NSW	Vic.	Qld	SA	WA	Tas.	NT(b)	ACT	Aust.
AVERAGE WEEKLY VALUE (\$)									
Private income	1 669	1 555	1 533	1 385	1 876	1 169	1 894	2 353	1 613
Social assistance benefits in cash(c)									
Age pension	63	65	55	66	47	74	24	26	60
Disability support pension	21	19	23	27	19	31	*21	*12	21
Veterans' Affairs pension	10	8	23	14	12	*15	*12	19	13
Family tax benefit	35	36	36	30	30	37	36	22	35
Parenting payment	11	10	10	12	8	13	*10	*4	10
Unemployment and student allowances	15	21	18	15	15	*16	*12	*9	17
Other government pensions and allowances	23	21	20	26	18	29	13	9	21
Total social assistance benefits in cash	179	179	185	190	150	214	127	100	177
Gross income	1 848	1 734	1 719	1 574	2 027	1 384	2 021	2 453	1 790
Taxes on income	278	240	240	211	327	159	302	415	260
Disposable income	1 570	1 494	1 479	1 363	1 700	1 225	1 719	2 039	1 530
Selected social transfers in kind									
Education benefits									
School education	84	74	84	80	95	96	118	89	83
Tertiary education	26	31	27	24	26	26	23	35	27
Other education benefits	8	5	10	1	4	2	3	4	6
Total education benefits	118	110	121	105	125	124	144	128	117
Health benefits									
Acute care institutions	70	72	75	103	68	76	152	86	75
Community health services	56	50	57	41	45	52	85	52	53
Pharmaceuticals	23	22	18	23	24	24	11	14	22
Private Health Insurance Rebate	10	9	10	11	10	10	7	12	10
Other health benefits	20	20	23	24	23	22	26	25	21
Total health benefits	180	173	184	201	170	184	281	190	181
Social security and welfare benefits									
Child care assistance	8	6	10	6	6	*6	11	15	8
Other social security and welfare benefits	47	47	46	51	40	58	34	29	46
Total social security and welfare benefits	55	53	56	57	46	64	45	44	54
Housing benefits	5	2	6	8	3	4	**9	*14	4
Electricity concessions	1	1	1	1	2	3	2	1	1
Total selected social transfers in kind	359	339	368	371	345	380	481	377	357
Disposable income plus social transfers in kind	1 929	1 833	1 846	1 734	2 045	1 604	2 200	2 416	1 887
Selected taxes on production(d)									
Alcoholic beverages	16	15	15	13	18	13	26	18	15
Tobacco products	8	9	9	10	9	10	11	*8	9
Motor vehicle fuels	19	19	18	16	18	18	18	19	18
Ownership of dwellings	31	26	27	22	29	19	32	33	28
Food and non-alcoholic beverages	14	14	14	13	15	14	16	16	14
Meals out and fast food	14	14	11	10	12	10	14	16	13
Motor vehicle purchases	7	7	7	5	8	8	8	11	7
Clothing and footwear	8	9	7	7	8	7	8	10	8
Other goods and services	69	70	74	62	76	66	89	89	71
Total selected taxes on production	186	182	182	158	193	166	222	220	183
GST component in total selected taxes on production	66	65	64	55	68	57	77	78	65
Final income	1 742	1 651	1 664	1 576	1 852	1 438	1 978	2 196	1 704
Total benefits allocated	538	518	553	561	496	594	608	478	534
Total taxes allocated	464	422	422	369	520	325	524	635	443
Net benefits allocated	74	96	130	192	** -24	269	*84	-157	91
Equivalised private income	983	899	898	868	1 142	728	1 098	1 352	953
Equivalised disposable income	918	862	862	841	1 028	753	995	1 167	899
Equivalised final income	1 028	964	982	979	1 131	892	1 165	1 269	1 012

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** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

(a) Net imputed rent is included in all income estimates

(b) Households in collection districts defined as very remote were excluded, accounting for about 23% of the population in the NT

(c) Excludes overseas pensions

(d) Includes GST component

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT	Aust.
Mean household net worth	\$	711 346	842 485	657 208	571 862	803 960	541 075	634 331	849 650	729 442
Proportion of households with characteristic										
Main source of gross income										
Zero or negative income	%	*0.6	*0.5	*0.6	**0.4	**0.4	—	—	**0.4	0.5
Wages and salaries	%	59.9	61.3	60.8	57.1	61.9	51.0	73.4	72.7	60.5
Own unincorporated business income	%	3.9	3.6	5.1	4.6	7.4	6.0	4.9	*1.8	4.5
Government pensions and allowances(b)	%	22.6	22.7	22.4	28.4	19.7	32.3	*10.8	8.3	22.6
Other income(c)	%	12.9	11.9	11.1	9.5	10.5	10.8	*10.8	16.7	11.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Contribution of government pensions and allowances to gross income(b)(c)										
Nil or less than 1%	%	46.2	46.2	45.4	42.5	51.2	35.3	57.1	61.3	46.3
1% to less than 20%	%	18.8	20.0	21.2	19.8	20.1	20.0	21.4	22.3	19.9
20% to less than 50%	%	12.3	11.1	11.5	9.3	9.2	12.7	11.0	7.9	11.2
50% to less than 90%	%	16.0	17.6	14.9	19.1	12.8	23.6	*6.1	5.3	16.1
90% and over	%	6.1	4.6	6.4	8.9	6.3	8.4	*4.4	*2.8	6.0
Total(d)	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Tenure and landlord type										
Owner without a mortgage	%	34.1	36.0	28.6	33.6	27.1	36.4	18.4	29.1	32.6
Owner with a mortgage	%	34.1	35.7	36.9	37.0	41.1	36.5	38.4	40.9	36.2
Renter										
State/territory housing authority	%	3.9	2.1	3.7	7.7	3.8	6.8	*6.4	*5.9	3.8
Private landlord	%	24.6	23.4	25.5	18.2	24.7	14.3	28.3	22.7	23.7
Other landlord type	%	*0.8	*0.4	*1.6	*0.8	**0.4	**1.8	*4.2	—	0.8
Total renters	%	29.4	25.8	30.8	26.7	29.0	22.9	39.0	28.7	28.4
Other tenure type	%	2.5	2.5	3.7	2.7	2.7	*4.2	*4.2	**1.4	2.8
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Family composition of household										
One family households										
Couple family with dependent children	%	25.8	26.7	26.7	24.3	26.2	24.4	27.1	28.5	26.1
One parent family with dependent children	%	6.3	6.4	5.4	6.8	6.2	6.6	*7.7	5.8	6.2
Couple only	%	24.4	26.1	28.4	29.1	26.3	27.7	28.2	26.1	26.3
Other one family households	%	13.3	11.5	11.6	10.0	11.2	9.8	11.5	12.4	11.9
Multiple family households										
Non-family households										
Lone person	%	24.6	24.6	22.5	27.4	25.4	28.2	17.8	22.2	24.5
Group households	%	3.4	3.2	3.5	*1.2	*2.9	*2.4	*5.8	*2.4	3.2
Total	%	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	years	50	51	49	52	49	52	45	47	50
Average number in household										
Employed persons	no.	1.3	1.3	1.3	1.2	1.3	1.1	1.5	1.6	1.3
Dependent children	no.	0.6	0.7	0.6	0.6	0.6	0.6	0.7	0.7	0.6
Persons										
Under 18 years	no.	0.6	0.6	0.6	0.5	0.6	0.6	0.7	0.6	0.6
18 to 64 years	no.	1.7	1.7	1.6	1.5	1.6	1.5	1.8	1.8	1.6
65 to 74 years	no.	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.2
75 years and over	no.	0.1	0.1	0.1	0.2	0.1	0.1	*0.1	0.1	0.1
Total	no.	2.6	2.6	2.6	2.4	2.5	2.4	2.6	2.6	2.6
Estimated number in population										
Households	'000	2 708.8	2 099.1	1 670.7	654.7	864.0	204.1	65.3	131.9	8 398.5
Persons	'000	7 052.4	5 414.6	4 340.3	1 590.7	2 179.5	494.2	170.8	346.9	21 589.4
Number of households in sample	no.	2 418	1 854	1 465	1 275	1 243	757	364	398	9 774

* estimate has a relative standard error of 25% to 50% and should be used with caution

** estimate has a relative standard error greater than 50% and is considered too unreliable for general use

— nil or rounded to zero (including null cells)

(a) Households in collection districts defined as very remote were excluded, accounting for about 23% of the population in the NT

(b) Includes overseas pensions

(c) Includes net imputed rent

(d) Includes households with zero or negative total income

EXPLANATORY NOTES

INTRODUCTION

1 This publication presents the results of a study of the effects of taxation and government expenditure on the distribution of income among private households in Australia in 2009–10. The results show how the allocation of benefits and taxes differ between households depending on characteristics such as household composition, life cycle stages, household size and income.

2 One of the major data sources used in this study is the Household Expenditure Survey (HES). This study is therefore currently undertaken every six years in conjunction with the HES. Other major data sources used in this study are the ABS Government Finance Statistics and Input-Output tables from the Australian System of National Accounts (ASNA).

3 Previous studies were conducted in relation to 1984, 1988–89, 1993–94, 1998–99 and 2003–04.

CHANGES IN THIS ISSUE

4 The methodology used for the 2009–10 study is broadly the same as that used in 2003–04. However, there have been some changes in the methodology and data sources used in the study. These changes need to be taken into account when comparing results from 2009–10 with 2003–04. The main changes that have impacted on this study are outlined below. A detailed evaluation of the impact of the changes is provided in Appendix 6.

Changes in the study of the effects of government benefits and taxes on household income

5 The main changes in this study include:

- a more comprehensive measure of private income, following improvements made to ABS household income statistics in 2007–08 (explained further in Income measures section below), and the inclusion of net imputed rent for owner occupied dwellings and the net benefit that can be attributed to households living in subsidised private rentals. Private income measures from the 2003–04 study presented in this publication have been recompiled, to the extent possible, to reflect the new treatments
- improvements to the allocation of health benefits using disability data collected in the HES to identify households with individuals with a disability or long term health condition. These individuals have been allocated a higher utilisation rate for health services compared to the rest of the population
- improvements to the allocation of the Private Health Insurance Rebate to only those households reporting having private health insurance. In the 2003–04 study, the Private Health Insurance Rebate was included in community health services and allocated to all households
- improvements to the estimation of public housing benefits, using the net imputed rent estimates for subsidised rentals from state/territory housing authorities, benchmarked to administrative data on the mean weekly rental subsidy. The 2003–04 study used the difference between rent paid and the median market rent for private dwellings from the *2001 Census of Population and Housing*
- improvements to the allocation of government expenditure on child care assistance using child care questions collected in the HES, rather than modelled information as in the previous study, to ensure benefits have been allocated only to households using formal child care
- the inclusion of electricity concessions and rebates provided by state and territory governments for the first time
- improvement to the methodology for estimating taxes on production for ownership of dwellings to align with the methodology used to estimate the taxes on production for all other selected goods and services
- the correspondence between the Input-Output Product Group (IOPG) and the Household Expenditure Classification (HEC), used to calculate taxes on production estimates, was updated to reflect changes in both classifications.

EXPLANATORY NOTES *continued*

Changes in Household Expenditure Survey 2009–10

- 6** The Household Expenditure Survey (HES), which is one of the major data sources used in the study, underwent a number of changes in 2009–10. The main changes were:
- an increase in the sample size from 6,957 households in 2003–04 to 9,774 households in 2009–10 due to the inclusion of an additional sample of metropolitan households whose main source of income was a government pension, benefit and/or allowance
 - the incorporation of non-cash benefits used by employees to improve the coverage of consumption expenditure and to ensure consistency with the conceptual treatment of income. Further detail is provided below in the Expenditure measures section
 - a small number of changes to some HEC categories, particularly to address emerging technologies between the survey cycles
 - disability questions for persons aged 15 years and over were asked in the 2009–10 HES (last collected in HES in 1998–99) and used in the derivation of social transfers in kind from health benefits.

Income measures

- 7** The ABS has revised its standards for household income statistics following the adoption of new international standards promulgated in 2004. The changes that have been made since the previous study in 2003–04 include:
- employment income now includes all payments received by individuals as a result of their current or former involvement in paid employment. In addition to the regular and recurring cash receipts previously included, the new income measures also include salary sacrificed income, non-cash benefits, bonuses, termination payments and payments for irregular overtime
 - interest paid on money borrowed to purchase shares or units in trusts is now netted off income earned from these sources when deriving income estimates
 - income earned as a silent partner in a partnership and some private trust income are now classified to investment income rather than unincorporated business income. The questions developed to effect this change also improved the reporting of income from these sources
 - lump sum workers' compensation receipts are now included
 - a wider range of data on financial support received from family members resident outside the household is now included. In addition to regular payments previously collected, financial support has been extended to include other forms of financial support, including goods and services received which were purchased by others e.g. rent, education, food, clothing, car registration and utilities. Capital transfers, such as the purchase of property or cars, were excluded.
- 8** In this publication, net imputed rent estimates for owner occupied dwellings and privately subsidised rental accommodation have been included for the first time as a component of private income. This treatment aligns with the new international standards, but has not been adopted in other publications produced from the 2009–10 HES and the Survey of Income and Housing (SIH). Imputed rent estimates are published separately in *Household Income and Income Distribution, Australia, 2009–10* (cat. no. 6523.0).
- 9** To the extent possible, the estimates for 2003–04 shown in the time series tables in this publication and in Appendix 6 reflect the new treatments, including the addition of net imputed rent to all income measures for that year.
- 10** For more detail on the nature and impact of the changes on the income data, see Appendix 4 of *Household Income and Income Distribution, Australia, 2007–08* (cat. no. 6523.0).

EXPLANATORY NOTES *continued*

Expenditure measures

11 To ensure consistency with the conceptual treatment of income introduced by the revision of household income standards, the 2009–10 HES includes some improvements to the treatment of non-cash benefits and salary sacrifice in household expenditure estimates. Non-cash benefits used by employees are incorporated to improve the coverage of consumption expenditure, and improvements to the inclusion of expenditures via salary sacrifice for vehicles have been implemented.

12 Most employee remuneration is in a monetary form. However a substantial number of employees receive other benefits in the form of goods and services i.e. non-cash benefits. Examples include the use of motor vehicles, provision of a computer, subsidised child care, housing rent free or at less than normal market rent, car parking, superannuation (employer contributions above the minimum compulsory contributions) and low interest loans. Information on non-cash benefits provided by employers has been collected from wage and salary earners and owners of incorporated businesses, commencing in 2003–04. These estimates of expenditure in kind have been included in the expenditure estimates for the first time in 2009–10.

13 More detailed information was collected for salary sacrifice on motor vehicles in the 2009–10 HES to improve the expenditure estimates for this type of expenditure. The additional information captured within the questionnaire was used to model the value of expenditure on motor vehicles and associated running costs such as fuel, insurance, registration, servicing and tyres.

Changes in the contents of this issue

14 The following changes have been made to the content of the publication:

- time series data have been included in the first two tables showing a comparison of the results from the 2003–04 and 2009–10 studies
- social transfers in kind for the Private Health Insurance Rebate (PHIR) are shown separately as a component of health benefits. In 2003–04 this government expenditure was a component of community health services
- social transfers in kind for child care are shown separately as a component of social security and welfare benefits
- other taxes on production has been renamed to other goods and services. This is the same item as the 2003–04 study except that some taxes relating to housing costs, such as the interest component of home mortgages and repairs and maintenance expenditure have been removed and are accounted for in the ownership of dwellings category (see Appendix 5)
- addition of a new table on financial stress indicators.

CONCEPTS AND DEFINITIONS

15 The concepts and definitions relating to all measures of income, government benefits and taxes, net worth and households are described in the following section. Other definitions are included in the glossary.

GOVERNMENT BENEFITS, TAXES AND HOUSEHOLD INCOME

16 This section explains the relationship between the income concepts and components of government benefits, taxes and income presented in this study.

Income

17 Household income consists of all current receipts, whether monetary or in kind, that are received by the household or by individual members of the household, and which are available for, or intended to support, current consumption.

18 The following diagram illustrates the different income concepts.

EXPLANATORY NOTES *continued*

INCOME CONCEPTS AND COMPONENTS

Income concepts

Private income:
from sources
other than
government
benefits

Income from wages,
salaries and own
unincorporated
business

plus

Income from
superannuation
and annuities

plus

Investment
income
including
dividends

plus

Net imputed rent for
owner occupied
dwellings and
subsidised private
rentals

plus

Other
non-government
income

Income components

Gross income:
private income plus
social assistance
benefits in cash

plus

Social assistance
benefits in cash

minus

Disposable income:
gross income
minus taxes on
income

Taxes on income

plus

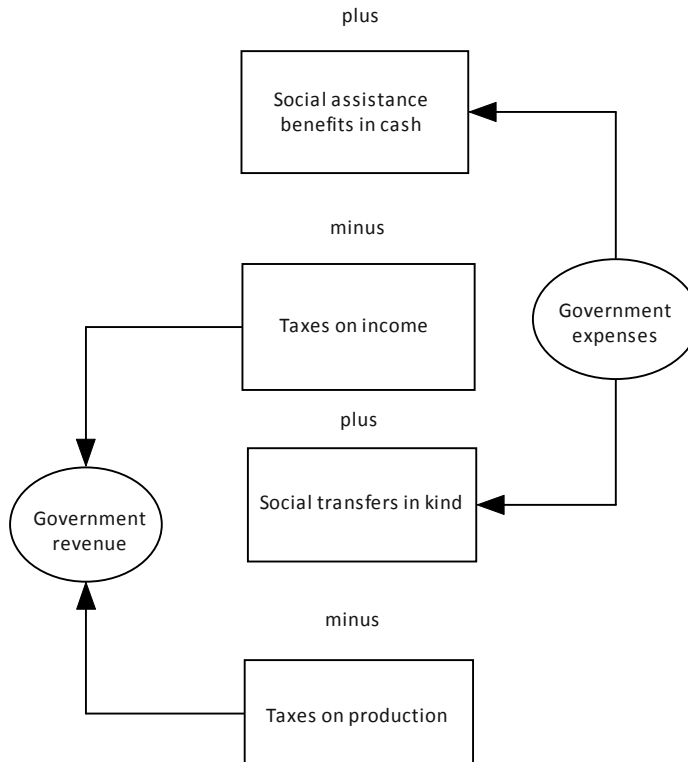
Disposable income plus
social transfers in kind:

Social transfers in kind

minus

Final income:
income after
allocated benefits
and taxes

Taxes on production



Private income

19 Private income is the most restricted concept of income used in this study. It comprises all current receipts excluding social assistance benefits in cash. Sources of private income include:

- wages and salaries and other receipts from employment (whether from an employer or own incorporated enterprise), including income provided as part of salary sacrifice and/or salary package arrangements
- profit/loss from own unincorporated business (including partnerships)
- net investment income (interest, rent, dividends, royalties)
- overseas pensions
- private transfers (e.g. superannuation, workers' compensation, income from annuities, child support, and financial support received from family members not living in the same household).
- net imputed rent for owner occupied dwellings and subsidised private rentals.

20 Receipts which are excluded from private income include:

- capital transfers such as inheritances and legacies, maturity payments on life insurance policies
- capital gains and losses.

EXPLANATORY NOTES *continued*

- Social assistance benefits in cash*
- 21** Social assistance benefits in cash are income support payments from Australian governments to persons under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students. Family Tax Benefit, Baby Bonus and Child Disability Assistant Payment paid to recipients of Carer Allowance are also included in social assistance benefits in cash.
- 22** Receipts of Family Tax Benefit are included, regardless of whether they are received fortnightly or as a lump sum.
- 23** One-off payments to families and carers, paid since 2003–04 are included, as well as the one-off stimulus payments paid in 2009–10.
- 24** Social assistance benefits in cash were allocated as reported in the HES. Pensions and allowances from overseas governments were excluded from these payments and included in private income.
- Gross income*
- 25** Gross income is the sum of private income and Australian government social assistance benefits in cash before income tax, the Medicare levy and the Medicare levy surcharge are deducted.
- Taxes on income*
- 26** Taxes on income are the sum of personal income tax, the Medicare levy and the Medicare levy surcharge. These are imputed based on each person's income and other characteristics as reported in the HES.
- 27** Estimates of income tax were modelled, rather than collected from respondents, for a number of reasons. Firstly, changes in income, family or other circumstances of the respondent, which are not described in the survey, may affect full year income tax assessments. Secondly, income tax assessments are only made after the end of the financial year, and therefore are not yet available at the time that current income is collected from respondents. Thirdly, the income tax assessment of respondents may be affected by certain expenditures which they make, such as donations to charities, or other particular circumstances which are not captured in the survey. Finally, the HES provides sufficient relevant information to allow a relatively comprehensive model to be constructed.
- Disposable Income*
- 28** Disposable income is derived by deducting taxes on income from gross income.
- Social transfers in kind*
- 29** Social transfers in kind consist of goods and services provided free or at subsidised prices by the government. In this study, allocation of social transfers in kind was restricted to those arising from the provision of education, health, housing, social security and welfare services, and electricity concessions and rebates.
- 30** In general, social transfers in kind were based on the cost to government of the provision of those services. The total value of social transfers in kind was defined as Commonwealth, state or territory and local government expenses, net of intra-government transfers, minus government pensions and allowances paid in cash minus government revenue from the sale of goods and services. For detailed descriptions of the methodologies used to allocate social transfers in kind see Appendix 4.
- Disposable income plus social transfers in kind*
- 31** The value of government social transfers in kind for education, health, housing, social security and welfare, and electricity concessions and rebates is added to disposable income to calculate disposable income plus social transfers in kind.
- Taxes on production*
- 32** Taxes on production consist of taxes on products and other taxes on production. Total taxes on production are calculated net of any subsidies received from governments.

EXPLANATORY NOTES *continued*

Taxes on production continued

33 In allocating the taxes on production, it is assumed that industries will pass the burden of the taxes on production they pay to the purchasing industries and/or final consumers through higher prices. Also, the burden of the tax will be passed from one industry to another until the total burden of the tax is passed on to a final demand sector, one of which is the household sector.

34 Taxes on products are taxes payable on goods and services when they are produced, delivered, sold, transferred or otherwise disposed of by their producers. They include goods and services tax (GST), taxes and duties on imports, and other taxes on products such as fuel and tobacco excise.

35 Other taxes on production consist of all taxes except taxes on products that enterprises incur as a result of engaging in production. These taxes do not include any taxes on profits or other income received by the enterprise. They are taxes payable on the land, fixed assets or labour employed in the production process or on certain activities or transactions. Other taxes on production include taxes on payroll or workforce, land taxes, business and professional licences and stamp duties.

36 The amount of taxes on production paid by HES households was calculated as follows:

- the incidence of taxes on production to households was estimated using Input-Output tables from within the ASNA. The Input-Output tables present a comprehensive picture of the supply and use of goods and services in the economy and the income generated from production. It records the flows of products from one industry to another and to final demand for consumption. For this study, the 2007–08 Input-Output tables were used to calculate a tax rate for each of the 111 Input-Output product groups (IOPG)
- the Household Expenditure Classification (HEC) is used to classify household expenditure in the HES. The approximately 600 HEC codes were mapped to the 111 IOPG codes
- household expenditure classified to each HEC code was multiplied by the relevant tax rates to estimate the total final incidence of taxes on production for each household.

37 For a more detailed description of the methodology used to allocate taxes on production see Appendix 5.

Final Income

38 Final income is the most extensive concept of income used in this study. Final income is equal to household disposable income plus social transfers in kind, less taxes on production.

OTHER CONCEPTS AND DEFINITIONS

Household data

39 This section describes other concepts and definitions relevant to this study.

40 The household is the basic unit of analysis in this publication. A household consists of one or more persons, at least one of whom is at least 15 years of age, usually resident in the same private dwelling. The persons in a household may or may not be related. They must live wholly within one dwelling.

41 While income is usually received by individuals, it is normally shared between partners in a couple relationship and with dependent children. To a lesser extent, it may be shared with other children, other relatives and possibly other people living in the same household, for example through the provision of free or cheap accommodation. This is particularly likely to be the case for children other than dependents and other relatives with low levels of income of their own. Even when there is no transfer of income between members of a household, nor provision of free or cheap accommodation, members are still likely to benefit from the economies of scale that arise from the sharing of dwellings.

EXPLANATORY NOTES *continued*

Household data continued

42 Household characteristics, including household income, are therefore the main information required for analysing income distribution. In this publication, the income distribution measures are all calculated with respect to households, as most of the relevant characteristics of persons relate to their household circumstances.

Equivalised income

43 Much of the analysis in this study uses equivalised income rather than gross or disposable income since it enables comparison of the relative economic well-being of households of different size and composition. Equivalised household income is calculated by adjusting household income by the application of an equivalence scale. This adjustment reflects the requirement for a larger household to have a higher level of income to achieve the same standard of living as a smaller household. Where income is negative, it is set to zero equivalised income.

44 When household income is adjusted according to an equivalence scale, the equivalised income can be viewed as an indicator of the economic resources available to a standardised household. For a lone person household, it is equal to income received. For a household comprising more than one person, equivalised income is an indicator of the household income that would be required by a lone person household in order to enjoy the same level of economic wellbeing as the household in question.

45 The equivalence scale has been used to adjust private, disposable and final income for differing household sizes and composition. For more information on equivalised income refer to Appendix 2.

Lowest income decile

46 While equivalised income generally provides a useful indicator of economic wellbeing, there are some circumstances which present particular difficulties. Some households report extremely low and even negative income in the survey, which places them well below the safety net of income support provided by government pensions and allowances. Households may under report their incomes in the survey at all income levels, including low income households. However, households can correctly report low levels of income if they incur losses in their unincorporated business or have negative returns from their other investments.

47 Studies of income and expenditure reported in HES surveys have shown that such households in the bottom income decile and with negative gross incomes tend to have expenditure levels that are comparable to those of households with higher income levels (and slightly above the average expenditures recorded for the fifth income decile). This suggests that these households have access to economic resources such as wealth, or that the instance of low or negative income is temporary, perhaps reflecting business or investment start up. Other households in the lowest income decile in past surveys had average incomes at about the level of the single pension rate, were predominantly single person households, and their main source of income was largely government pensions and allowances. However, on average, these households also had expenditures above the average of the households in the second income decile, which is not inconsistent with the use of assets to maintain a higher standard of living than implied by their incomes alone.

48 It can therefore be reasonably concluded that many of the households included in the lowest income decile are unlikely to be suffering extremely low levels of economic wellbeing. Income distribution analysis may lead to inappropriate conclusions if such households are used as the basis for assessing low levels of economic wellbeing. For this reason, tables showing statistics classified by income quintiles include a supplementary category comprising the second and third income deciles, which can be used as an alternative to the lowest income quintile. (For an explanation of quintiles and deciles, see Appendix 1.)

EXPLANATORY NOTES *continued*

Lowest income decile continued

49 Whenever a HES is conducted, analysis of households in the lowest income decile can be improved through direct observation of the expenditure and net worth of these households. An examination of households with low economic resources (income and wealth) is included as a feature article in *Household Wealth and Wealth Distribution, Australia, 2009–10* (cat. no. 6554.0).

50 The inclusion of net imputed rent in the definition of private income included in this study is likely to move some households, in particular those that own their own home outright, from the lowest income decile to a higher income decile.

Imputed rent

51 Imputed rent estimates allows the analysis of household income to be extended to include the imputed rental incomes that flow to people living in homes owned by the occupant and those paying subsidised rent. Such imputations allow for more meaningful comparison of the income circumstances of people living in different tenure types, and to understand changes over time in income levels and the distribution of income when tenures may be changing over time. Including imputed rent as part of household income and expenditure conceptually treats owner occupiers as if they were renting their home from themselves, thus simultaneously incurring rental expenditure and earning rental income.

52 Imputed rent is included in income on a net basis i.e. the imputed value of the services received less the value of the housing costs incurred by the household in their role as a landlord. It is included on a gross basis, i.e. the imputed value of the services received, when it is included in expenditure estimates.

53 Hedonic regression is used to estimate the market value of the rental equivalent of an owner occupied dwelling. Data from the SIH on reported rents paid by private market renters is regressed on the characteristics of their rented dwellings e.g. location and dwelling structure. The estimated coefficients are then applied to the corresponding characteristics of owner occupied and other dwellings to produce imputed values of the gross rental equivalence for these dwellings. Net imputed rent is estimated as gross imputed rent less reported housing costs. For owner occupiers, the housing costs subtracted are those which would normally be paid by landlords i.e. rates, mortgage interest, insurance, repairs and maintenance. For households paying subsidised rent, e.g. tenants of an employer and households occupying their dwelling rent-free, the housing costs that are subtracted are largely made up of the reported rent paid, but other housing costs incurred, such as rates, are also subtracted for some tenure types.

54 More information on the methodology used to estimate gross and net imputed rent is available in *Experimental Estimates of Imputed Rent, 2003–04 and 2005–06* (cat. no. 6525.0).

Net worth

55 Net worth, often referred to as wealth, is the value of a household's assets less the value of its liabilities. Assets can take many forms including:

- produced tangible fixed assets that are used repeatedly and for more than one year, such as dwellings and their contents, vehicles, and machinery and equipment used in businesses owned by households
- intangible fixed assets such as computer software and artistic originals
- business inventories of goods
- non-produced assets such as land
- financial assets such as bank deposits, shares, superannuation account balances, and the outstanding value of loans made to other households or businesses.

56 Liabilities are primarily the value of loans outstanding including:

- credit card debt
- mortgages
- investment loans

EXPLANATORY NOTES *continued*

Net worth continued

- borrowings from other households
- debt on other loans such as personal loans to purchase vehicles, and study loans.

57 In the 2009–10 SIH, some asset and liability data were collected on a net basis rather than collecting for each component listed above. In particular, if a survey respondent owned or part owned a business, they were asked how much they would receive if they sold their share of the business and paid off any outstanding debts.

MAJOR DATA SOURCES

58 The three major data sources used in this study are the 2009–10 ABS Household Expenditure Survey (HES), ABS Government Finance Statistics, and Input-Output tables from the Australian System of National Accounts (ASNA).

HOUSEHOLD EXPENDITURE SURVEY

59 The 2009–10 HES collected detailed information about the expenditure, income, assets, liabilities and household characteristics of private dwellings throughout Australia. The sample consisted of 9,774 households, which were enumerated from July 2009 to July 2010. The summary of the results from the survey was published in *Household Expenditure Survey, Australia: Summary of Results, 2009–10* (cat.no. 6530.0).

60 Previous Household Expenditure Surveys were conducted in 1974–75, 1975–76, 1984, 1988–89, 1993–94, 1998–99 and 2003–04.

61 Information reported in the HES is used as the basis for modelling the effects of various government benefits and taxes on household income. The survey provided details on the composition of households and the characteristics of their members, the level and sources of their income, and the patterns of their expenditure. Household income data were used to provide measures of private income and social assistance benefits in cash from the government; income, personal and household characteristics and taxation criteria for 2009–10 were used to calculate taxes on income paid; characteristics of household members and their expenditure patterns were used to identify recipients of social transfers in kind from government; and expenditure data were used to calculate taxes on production paid.

62 The *Household Expenditure Survey and Survey of Income and Housing User Guide, Australia, 2009–10* (cat. no. 6503.0), describes the definitions, concepts, methodology and estimation procedures used in the HES and the SIH.

Survey scope and coverage

63 The survey collects information by personal interview from usual residents of private dwellings in urban and rural areas of Australia (excluding very remote areas), covering about 97% of the people living in Australia. Private dwellings are houses, flats, home units, caravans, garages, tents and other structures that were used as places of residence at the time of interview. Long-stay caravan parks are also included. These are distinct from non-private dwellings which include hotels, boarding schools, boarding houses and institutions. Residents of non-private dwellings are excluded.

64 Usual residents exclude:

- households which contain members of non-Australian defence forces stationed in Australia
- households which contain diplomatic personnel of overseas governments
- households in collection districts defined as very remote or Indigenous Communities – this has only a minor impact on aggregate estimates except in the Northern Territory where such households account for about 23% of the population.

65 While no adjustment has been made to the HES population estimates to compensate for limited scope, efforts have been made to ensure that the appropriate share of government expenditures has been allocated to the HES population. This was achieved by calculating average benefits on the basis of benchmark estimates of the total population eligible for particular social transfers in kind.

EXPLANATORY NOTES *continued*

Final sample

66 The final sample on which estimates were based is composed of households for which all necessary information is available. The information may have been wholly provided at the interview (fully-responding) or may have been completed through imputation for partially responding households. The final combined sample consists of 9,774 households, comprising 17,955 persons aged 15 years and over.

Reliability of estimates

67 The estimates provided in the survey are subject to two types of error, non-sampling and sampling error.

68 Non-sampling error can occur in any collection, whether the estimates are derived from a sample or from a complete collection such as a census. Sources of non-sampling error include non-response, errors in reporting by respondents or recording of answers by interviewers, and errors in coding and processing the data. Non-sampling errors are difficult to quantify in any collection. However, every effort is made to reduce non-sampling error to a minimum by careful design and testing of the questionnaire, training of interviewers and data entry staff, and extensive editing and quality control procedures at all stages of data processing.

69 The estimates are based on a sample of possible observations and are subject to sampling variability. The estimates may therefore differ from the figures that would have been produced if information had been collected for all households. A measure of the sampling error for a given estimate is provided by the standard error, which may be expressed as a percentage of the estimate (relative standard error). Further information on sampling variability is given in Appendix 3.

Underestimation of some expenditure

70 The average expenditure on some goods and services reported by households in the HES is well below the level which can be estimated from other sources such as tax revenues and estimates of apparent consumption of the item (recorded Australian production plus imports less exports). This includes expenditure on alcohol, tobacco and gambling. No adjustment has been made to any of the reported expenditure data.

GOVERNMENT FINANCE STATISTICS

71 The ABS regularly produces summaries of government revenues and expenses. These government finance statistics (GFS) provide Commonwealth, state or territory and local government taxation revenues classified by type of tax and expenditures classified by purpose and type of economic transaction. The Government Purpose Classification (GPC) identifies the functional areas to which expenses relate (e.g. health, housing and welfare) while the Economic Transactions Framework (ETF) identifies the type of transaction. For example, direct cash payments to households are distinguished from expenses relating to the payment of administrative staff and from expenses on building construction. It is from the combination of these classifications that direct and indirect expenses in various programs were identified.

72 Estimates of total government expenses (for Commonwealth, state or territory and local government) used for social transfers in kind, and to compare the results of the allocation of social assistance benefits in cash, were specially tabulated and reflect 2009–10 data at the time of release of 2009–10 GFS. At the detailed purpose level used in this study, there may be some allocation inaccuracies due to reporting and classification errors in the data supplied to the ABS by government agencies.

73 Taxation information, used to assess the results of tax imputation methods, was obtained from the 2010–11 issue of *Taxation Revenue, Australia* (cat. no. 5506.0).

INPUT-OUTPUT TABLES

74 Input-Output tables form part of the ASNA and provide a means of undertaking detailed analysis of the process of production, the use of goods and services (products) and of the income generated in that production. They show, for the economy as a whole and for groups of products, the total resources in terms of domestic output and imports,

EXPLANATORY NOTES *continued*

INPUT-OUTPUT TABLES *continued*

and the uses of goods and services in terms of intermediate consumption, final consumption, gross capital formation and exports.

75 The estimation of the incidence of taxes on production to households is based on extensive use of these Input-Output tables. *Australian National Accounts: Input-Output Tables, 2007–08* (cat. no. 5209.0.55.001) includes the supply-use tables with detailed explanatory notes on the data sources, content and methods of construction used.

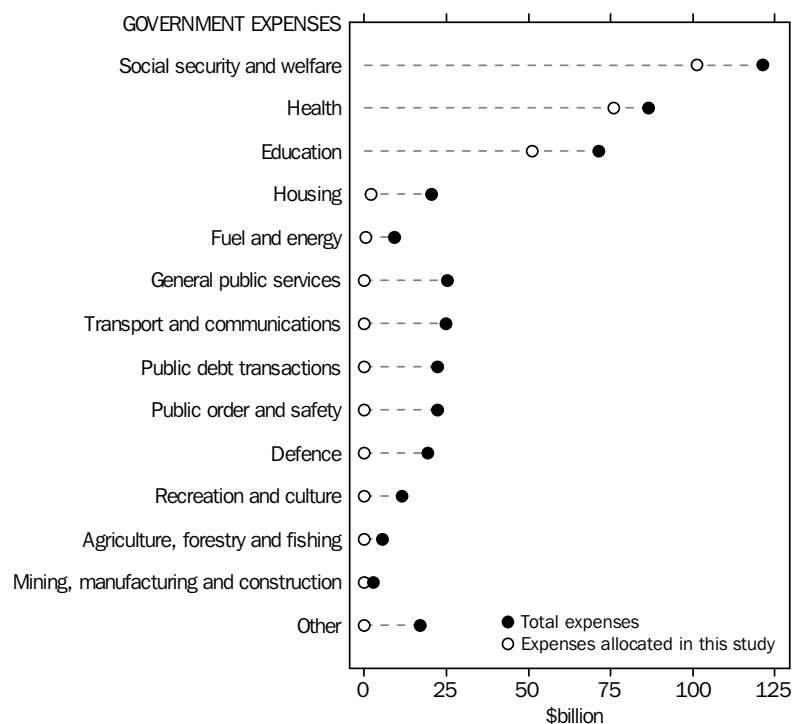
METHODS UNIT OF ANALYSIS

76 The household is the basic unit of analysis in this publication. A household consists of one or more persons, at least one of whom is at least 15 years of age, usually resident in the same private dwelling. The persons in a household may or may not be related.

77 The household is adopted as the basic unit of analysis because it is assumed that sharing of the use of goods and services occurs at this level. If smaller units, say persons, are adopted, then it is difficult to know how to attribute to individual household members the use of shared items such as food, accommodation and household goods. Intra-household transfers are excluded. For example, if one member of the household were to pay board to another member of the same household then this is not considered as an increase in the amount of income or housing costs of the household.

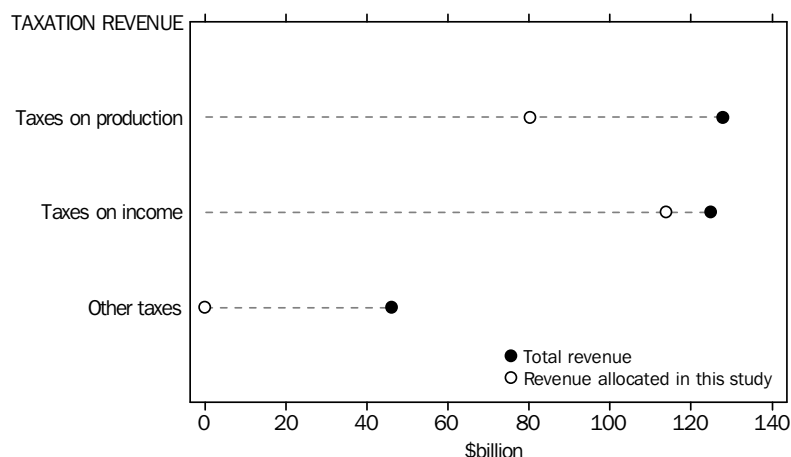
BENEFITS AND TAXES ALLOCATED

78 The aim of the study has been to allocate only those benefits and taxes relating to particular types of households. No attempt has been made to allocate the whole of government expenditure and revenue. Those government expenses and revenues which are allocated and those that are not allocated in the study are illustrated in the following graphs.



EXPLANATORY NOTES *continued*

BENEFITS AND TAXES ALLOCATED *continued*



79 In many cases, the decision to allocate or not to allocate was guided by the availability of data for appropriate allocation to the household level. For social assistance benefits in cash, allocation of government expenses relating to these cash payments was restricted to cash payments covered by the HES income questionnaire. Taxes on income not allocated include taxes not directly relevant to the household sector such as corporate taxes, and taxes relating to some household receipts, such as capital gains tax.

80 Many social transfers in kind were not allocated because:

- there was no clear conceptual basis for allocation
- they related to segments of the population not covered by HES
- target groups could not be identified within HES data
- expenditure on target groups could not be isolated in GFS data.

81 Taxes on production were calculated by applying intermediate and final tax rates derived from the *Australian National Accounts: Input-Output Tables 2007–08* (cat. no. 5209.0.55.001) 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 taxes on production was allocated to households.

COMPARISON WITH NATIONAL ACCOUNTS

82 Aggregate estimates of household income are published in *Australian System of National Accounts* (cat. no. 5204.0) and taxation revenue are published in *Taxation Revenue, Australia* (cat. no. 5506.0). These data allow comparison of estimates for the household sector as a whole to be compared with the estimates compiled in this study.

Social assistance benefits in cash

83 According to the ASNA, Australian households received \$100,855 million social assistance benefits in cash in 2009–10. By comparison, in this study \$77,856 million social assistance benefits in cash were allocated to households. The difference between the estimates is due mainly to the inclusion in the ASNA of some payments that have been classified as social transfers in kind in this study (\$15,262 million). These include child care assistance (CCR and CCB), Private Health Insurance Rebate (PHIR), child support payments paid to households via the Child Support Agency and some education related payments made to parents to offset the cost of educating their children. Additionally, some other one-off or irregular payments made by various state and Commonwealth agencies may not have been fully captured in the HES. Other reasons for the lower allocation of social assistance benefits in cash in this study include scope exclusions in the HES. The HES estimates do not include pensions and allowances received by people living in non-private dwellings (e.g. nursing homes), nor by people living in very remote areas of Australia. It is estimated that in 2009–10 this may account for up to \$4,000 million of the difference.

EXPLANATORY NOTES *continued*

Social transfers in kind

84 ASNA estimates of social transfers in kind to Australian households were \$144,821 million in 2009–10. In this study, \$156,322 million of social transfers in kind were allocated to households. The main reason for the difference is the classification of government expenditure on child care assistance and the PHIR as social transfers in kind in this study, but as social assistance benefits in cash in the ASNA. Additionally, the ASNA estimate includes \$7,097 million expenditure on residential aged care that is excluded from this study due to the exclusion of non-private dwellings, such as nursing homes, from the scope of the HES.

Taxes on income

85 Total income taxes levied on individuals were \$124,787 million (*Taxation Revenue, Australia, 2010-11* (cat. no. 5506.0)). In this study, \$113,934 million taxes on income (91%) were allocated to households. The main reasons for the underestimation of taxes on income in this study are:

- taxes on wealth, such as capital gains tax, were out of scope
- the exclusion of non-private dwellings in the HES.

Taxes on production

86 Government revenue from total taxes on production less subsidies was \$127,865 million. Net taxes on production on Household Final Consumption Expenditure (HFCE) (a national accounts concept measuring net expenditure on goods and services by households and non-profit institutions serving households) account for approximately 76% of total taxes on production. Therefore, at best, 76% of this revenue would be allocated by the study. The study allocated \$80,252 million or 63% of total taxes on production. Less than 76% of taxes on production were allocated because:

- HES excludes some of the population
- household expenditures were, to a degree, understated, particularly for highly taxed items such as tobacco and gambling.

ACKNOWLEDGMENT

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

SPECIAL DATA SERVICES

88 The ABS offers specialist consultancy services to assist clients with more complex statistical information needs. Clients may wish to have the unit record data analysed according to their own needs, or require tailored tables incorporating data items and populations as requested by them. Tables and other analytical outputs can be made available electronically or in printed form. However, as the level of detail or disaggregation increases with detailed requests, the number of contributors to data cells decreases. This may result in some requested information not being able to be released due to confidentiality or sampling variability constraints. All specialist consultancy services attract a service charge, and clients will be provided with a quote before information is supplied. For further information, contact ABS information consultants on 1300 135 070 from 9:00am to 4:30pm AEST Monday to Friday (International callers +61292684909).

UNIT RECORD FILE

89 For clients who wish to undertake more detailed analysis of the survey data, a confidentialised unit record file (CURF) will be available on 13 July 2012. Both the basic and expanded versions of the 2009–10 HES CURF have been revised by appending the study estimates to each household record. A full range of up-to-date information about the availability of ABS CURFs and about applying for access to CURFs is available via the ABS web site <<http://www.abs.gov.au>> (see Services We Provide, Confidentialised Unit Record Files (CURFs)). Inquiries to the ABS CURF Management Unit should email: curf.management@abs.gov.au, or telephone (02) 6252 5853.

EXPLANATORY NOTES *continued*

RELATED PUBLICATIONS

90 Users may wish to refer to the following ABS products which relate to government benefits, taxes and household income. The publications can be downloaded free of charge from the ABS website.

- *Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009–10* (cat. no. 6503.0)
- *Household Income and Income Distribution, Australia, 2009–10* (cat. no. 6523.0)
- *Household Expenditure Survey, Australia: Summary of Results, 2009–10* (cat. no. 6530.0)
- *Microdata: Household Expenditure Survey and Survey of Income and Housing – Basic and Expanded CURF, Australia* (cat. no. 6540.0)
- *Household Wealth and Wealth Distribution, Australia, 2009–10* (cat. no. 6554.0)

91 The earlier publications relating to government benefits, taxes and household income are listed below. These publications can also be downloaded free of charge from the ABS website.

- *Experimental Estimates of Imputed Rent, Australia, 2003–04 and 2005–06* (cat. no. 6525.0)
- *Estimates of Personal Income for Small Areas, 2001–02 to 2005–06* (cat. no. 6524.0.55.002)
- *Government Benefits, Taxes and Household Income, Australia, 2003–04* (cat. no. 6537.0)
- *Household Expenditure Survey, Australia: Summary of Results, 2003–04* (cat. no. 6530.0)
- *Household Expenditure Survey, Detailed Expenditure Items, 2003–04* (cat. no. 6535.0.55.001)
- *Research Paper: Review of Methodology for Estimating Taxes on Production in the Calculation of Household Final Income, Apr 2006* (cat. no. 1351.0.55.012)

92 Users may also wish to refer to the following non-ABS products which relate to income.

- Taxation Statistics 2008–09: A summary of income tax returns for the 2008-09 income year and other reported tax information for the 2009–10 financial year (Australian Tax Office) link: under > Corporate > Our statistics centre > Taxation Statistics www.ato.gov.au
- Statistical Paper No. 9: Income support customers: A statistical overview 2010 (Department of Families, Community Services and Indigenous Affairs) link: under FaHCSIA Internet > About FaHCSIA > Publications & Articles > Research Publications > Statistical Paper series
<http://www.fahcsia.gov.au/about-fahcsia/publications-articles>

APPENDIX 1 ANALYSING INCOME DISTRIBUTIONS

INTRODUCTION

There are several ways to illustrate aspects of the distribution of income and to measure the extent of income inequality. In this publication, three main types of indicators used are: means, quantile measures and income shares. This Appendix describes how these indicators are derived.

MEANS

Mean household income (average household income) is a simple indicator that can be used to show income differences between subgroups of the population.

Different income measures have been used in the tables. For the equivalised income measures, mean income is calculated with respect to the number of persons, even when the table is describing households. This enables people in large households to have the same contribution to the mean as people living alone. For other income measures, the means are calculated with respect to the number of households. For more information on equivalised income see Appendix 2.

QUANTILE MEASURES

When households (or any other units) are ranked from the lowest to the highest on the basis of some characteristic such as their household income they can then be divided into equally sized groups. The generic term for such groups is quantiles.

Quintiles, deciles and percentiles

When the population is divided into five equally sized groups, the quantiles are called quintiles. If there are 10 groups, the quantiles are deciles and division into 100 groups gives percentiles. Thus the first quintile will comprise the first two deciles and the first 20 percentiles.

This publication presents data classified into income quintiles and net worth quintiles. These quintiles each comprise the same number of households. In some tables, data presented are classified into equivalised disposable income quintiles and equivalised final income quintiles. Because equivalised income can be viewed as an indicator of the economic resources available to individuals in a household, these quintiles each comprise the same number of persons, that is, they are person weighted. When data are presented by equivalised income they are supplemented by data relating to the 2nd and 3rd deciles. These deciles are included to enable quintile style analysis to be carried out without undue impact from very low incomes which may not accurately reflect levels of economic wellbeing (see paragraphs 43 to 50 of the Explanatory Notes).

Upper values

In some analyses, the statistic of interest is the boundary between quantiles. This is usually expressed in terms of the upper value of a particular percentile. For example, the upper value of the first quintile is also the upper value of the 20th percentile and is described as P20. The upper value of the ninth decile is P90.

Percentile ratios

Percentile ratios summarise the relative distance between two points on the income distribution. To illustrate the full spread of the income distribution, the percentile ratio needs to refer to points near the extremes of the distribution, for example, the P90/P10 ratio. The P80/P20 ratio better illustrates the magnitude of the range within which the incomes of the majority of the population fall. The P80/P50 and P20/P50 ratios focus on comparing the ends of the distribution with the midpoint.

Income shares

Income shares can be calculated and compared for each income quintile (or any other subgrouping) of a population. The aggregate income of the units in each quintile is divided by the overall aggregate income of the entire population to derive income shares.

APPENDIX 2 EQUIVALISED INCOME

EQUIVALENCE SCALES

Equivalence scales have been devised to make adjustments to the actual incomes of households in a way that enables analysis of the relative wellbeing of households of different size and composition. For example, it would be expected that a household comprising two people would normally need more income than a lone person household if the two households are to enjoy the same standard of living.

One way of adjusting for this difference in household size might be simply to divide the income of the household by the number of people within the household so that all income is presented on a per capita basis. However, such a simple adjustment assumes that all individuals have the same resource needs if they are to enjoy the same standard of living and that there are no economies derived from living together.

Various calibrations, or scales, have been devised to make adjustments to the actual incomes of households in a way that recognises differences in the needs of individuals within those households and the economies that flow from sharing resources. The scales differ in their detail and complexity but commonly recognise that the extra level of resources required by larger groups of people living together is not directly proportional to the number of people in the group. They also typically recognise that children have fewer needs than adults.

When household income is adjusted according to an equivalence scale, the equivalised income can be viewed as an indicator of the economic resources available to a standardised household. For a lone person household it is equal to household income. For a household comprising more than one person, it is an indicator of the household income that would need to be received by a lone person household to enjoy the same level of economic wellbeing as the household in question.

Alternatively, equivalised household income can be viewed as an indicator of the economic resources available to each individual in a household. The latter view underpins the calculation of income distribution measures based on numbers of people, rather than numbers of households.

CHOICE OF SCALE

While there has been considerable research by other statistical agencies trying to estimate appropriate values for equivalence scales, no single standard has emerged. In theory, there are many factors which might be taken into account when devising equivalence scales, such as recognising that people in the labour force are likely to face transport and other costs that can affect their standard of living. It might also be desirable to reflect the different needs of children at different ages, and the different cost levels faced by people living in different geographic areas. On the other hand, the tastes and preferences of people vary widely, resulting in markedly different expenditure patterns between households with similar income levels and similar composition. Furthermore, it is likely that equivalence scales that appropriately adjust incomes of low income households are not as appropriate for higher income households, and vice versa. This is because the proportion of total income spent on housing tends to fall as incomes rise, and cheaper per capita housing is a major source of economies of scale that flow from people living together.

It is therefore difficult to define, estimate and use equivalence scales which take all relevant factors into account. As a result, analysts tend to use simple equivalence scales which are chosen subjectively but are nevertheless consistent with the quantitative research that has been undertaken. A major advantage of simpler scales is that they are more transparent to the user, that is, it is easier to evaluate the assumptions being made in the equivalising process.

APPENDIX 2 EQUIVALISED INCOME *continued*

CHOICE OF SCALE *continued*

In this publication, the 'modified OECD' equivalence scale is used. The 'modified OECD' equivalence scale has been used in more recent research work undertaken for the *Organisation for Economic Co-operation and Development* (OECD), and has wide acceptance among Australian analysts of income distribution, and is the stated preference of key users of the survey.

DERIVATION OF EQUIVALISED INCOME

Equivalised income is derived by calculating an equivalence factor according to the chosen equivalence scale, and then dividing income by the factor.

The equivalence factor derived using the 'modified OECD' equivalence scale is built up by allocating points to each person in a household. Taking the first adult in the household as having a weight of 1 point, each additional person who is 15 years or older is allocated 0.5 points, and each child under the age of 15 is allocated 0.3 points. Equivalised household income is derived by dividing total household income by a factor equal to the sum of the equivalence points allocated to the household members. The equivalised income of a lone person household is the same as its unequivalised income. The equivalised income of a household comprising more than one person lies between the total value and the per capita value of its unequivalised income.

Equivalised household income is an indicator of the economic resources available to each member of a household. It can therefore be used for comparing the situation of individuals as well as comparing the situation of households.

When unequivalised income is negative, such as when losses incurred in a household's unincorporated business or other investments are greater than any positive income from any other sources, then equivalised income has been set to zero.

EFFECT OF EQUIVALISATION ON INCOME MEASURES

In this publication, various different income measures are shown. The progression from private income to final income is shown in the tables in the main part of the publication. Equivalised income estimates have also been provided for some income measures, in order to adjust for differences in household composition and better enable comparison of relative wellbeing. To assist in explaining the effect of equivalisation on income measures, the following table shows the differences in income measures when calculated using final income and equivalised final income.

APPENDIX 2 EQUIVALISED INCOME *continued*

A1. FROM FINAL INCOME TO PERSON WEIGHTED EQUIVALISED FINAL INCOME

	Final income	EQUIVALISED FINAL INCOME	
		Household weighted	Person weighted
Percentile boundaries and percentile ratios			
P10	\$ 672	550	573
P20	\$ 876	652	673
P50	\$ 1 468	896	909
P80	\$ 2 331	1 243	1 245
P90	\$ 2 907	1 537	1 516
P90/P10	ratio 4	3	3
P80/P20	ratio 3	2	2
Means			
All households	\$ 1 704	999	1 012
Family composition of household			
One family households			
Couple family with dependent children	\$ 2 361	1 044	1 037
One parent family with dependent children	\$ 1 437	811	805
Couple only	\$ 1 591	1 061	1 061
Other one family households	\$ 2 094	1 056	1 070
Multiple family households	\$ 2 812	920	916
Non-family households			
Lone person	\$ 907	908	908
Group households	\$ 1 790	1 029	1 020

EFFECT OF EQUIVALISATION ON INCOME MEASURES *continued*

Final income relates to the household as a whole and the percentiles and means are calculated with respect to the numbers of households concerned. These are referred to as household weighted estimates. Equivalised final income can also be household weighted, but since it can be viewed as the economic resources available to each individual in a household, income measures for equivalised estimates are generally based on numbers of people rather than numbers of households. This is referred to as person weighting and ensures that people in large households are given as much weight in the distribution as people in small households. While the ranking underlying the formation of percentiles is the same for the household and person weighted estimates, the boundaries between the percentiles differ because household weighted percentile boundaries create subgroups with equal numbers of households while person weighted percentile boundaries create subgroups with equal numbers of persons. The extent to which the boundaries differ reflects the extent to which the average household size differs between percentiles.

The person weighted estimate of P10 for equivalised final income (\$573) is higher than the household weighted estimate (\$550). This implies that the households with the lowest ranking of equivalised final income tend to comprise a lower than average number of persons. In other words, the 10% of people with the lowest income make up more than 10% of households with the lowest income.

For lone person households, the two measures of equivalised final income are the same as each other (\$908) and just a little higher than final income (\$907). Equivalised final income for lone person households is approximately the same as final income, because the equivalising factor for such households is 1.0. The reason for the slight difference between them is that some households have negative final income and their values are reset to zero before equivalising is carried out.

For all other types of households composition, equivalised final income is lower than final income, since income is adjusted to reflect household size and composition. Mean equivalised final income for couple only households is the same for both the household weighted and the person weighted measures since there are always two and only two

APPENDIX 2 EQUIVALISED INCOME *continued*

EFFECT OF EQUIVALISATION
ON INCOME MEASURES
continued

persons in such households. For most other multi-person households, person weighted mean income is higher than the household weighted mean. This implies that, within each type, larger households tend to have higher equivalised final income.

APPENDIX 3 SAMPLING VARIABILITY

INTRODUCTION

The estimates in this publication are based on information obtained from the occupants of a sample of dwellings. Therefore, the estimates are subject to sampling variability and may differ from the figures that would have been produced if information had been collected for all dwellings.

One measure of the likely uncertainty is given by the standard error (SE), which indicates the extent to which a sample might have varied compared to the population parameter because only a sample of dwellings was included. There are about two chances in three that the sample estimate will differ by less than one SE from the population parameter that would have been obtained if all dwellings had been enumerated, and about 19 chances in 20 that the difference will be less than two SEs. Another measure of the likely difference is the relative standard error (RSE), which is obtained by expressing the SE as a percentage of the estimate.

For estimates of population sizes, the size of the SE generally increases with the level of the estimate, so that the larger the estimate the larger the SE. However, the larger the sampling estimate the smaller the SE becomes in percentage terms (the RSE). Thus, larger sample estimates will be relatively more reliable than smaller estimates.

Estimates in this publication with RSEs of 25% or more are not considered reliable for most purposes. Estimates with RSEs greater than 25% but less than or equal to 50% are annotated by an asterisk to indicate they are subject to high SEs and should be used with caution. Estimates with RSEs greater than 50%, annotated by a double asterisk, are considered too unreliable for general use and should only be used to aggregate with other estimates to provide derived estimates with RSEs of less than 50%.

RSEs for all tables are provided in the data cubes for this publication, which are available at the ABS website <www.abs.gov.au>. These can be accessed via the download tab for this publication. The RSEs have been derived using the delete-a-group jackknife method. If needed, SEs can be calculated using the estimates and RSEs.

COMPARATIVE ESTIMATES

Proportions and percentages

Proportions and percentages, which are formed from the ratio of two estimates, are also subject to sampling errors. The size of the error depends on the accuracy of both the numerator and the denominator. For proportions where the denominator is an estimate of the number of households in a grouping and the numerator is the number of households in a sub-group of the denominator group, the formula for an approximate RSE is given by:

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

Differences between estimates

The difference between survey estimates is also subject to sampling variability. An approximate SE of the difference between two estimates (x-y) may be calculated by the formula:

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

This approximation can generally be used whenever the estimates come from different samples, such as two estimates from different years or two estimates for two non-intersecting subpopulations in the one year. If the estimates come from two populations, one of which is a subpopulation of the other, the standard error is likely to be lower than that derived from this approximation.

APPENDIX 3 SAMPLING VARIABILITY *continued*

SIGNIFICANCE TESTING

For comparing estimates between surveys, or between populations within a survey, it is useful to determine whether differences are 'real' differences between the corresponding population characteristics or simply the result of sampling variability between the survey samples. One way to examine this is to determine whether the difference between the estimates is statistically significant. This is done by calculating the standard error of the difference between two estimates (x and y), using the formula above, and using that to calculate the test statistic using the formula below:

$$\frac{|x-y|}{SE(x-y)}$$

If the value of this test statistic is greater than 1.96 then there is good evidence of a statistically significant difference between the two populations with respect to that characteristic. Otherwise, it cannot be stated with confidence that there is a real difference between the population estimates.

APPENDIX 4 METHODOLOGY FOR ALLOCATING SOCIAL TRANSFERS IN KIND

INTRODUCTION

Household income is increased directly by the Australian Government through social assistance benefits in the form of cash payments, such as the age pension, and indirectly by government expenditures on goods and services, such as education, provided free or at subsidised prices (government social transfers in kind). The inclusion of both social assistance benefits in cash and social transfers in kind in analyses of household income provides a more comprehensive picture of the income circumstances of different groups in the population.

In this study, government social transfers in kind comprise those arising from the provision of education, health, housing, child care, electricity and other social security and welfare services. Government expenditures on benefits that are not directly related to particular types of households, such as defence, public order, safety, transport and communication, are excluded.

Information reported in the ABS Household Expenditure Survey (HES) is used as the basis for allocating government social transfers in kind to households based on the composition of households and the characteristics of their members. The total value of social transfers in kind was defined as Commonwealth, state or territory and local government expenses, net of intra-government transfers, minus personal benefit payments paid in cash minus government revenue from the sale of goods and services. In the case of health, however, some personal benefits paid in cash which were not collected in the HES are allocated together with the health social transfers in kind.

This Appendix describes the methodologies used for each type of social transfers in kind allocated in this study.

EDUCATION

Social transfers in kind were allocated for school education, tertiary education and other education benefits. School education includes benefits from pre-school education, primary and secondary education, student transportation, special education and education n.e.c. Tertiary education includes benefits from university education, technical and further education, and tertiary education n.e.c.

School education

Government expenses relating to pre-school education were allocated to households containing children attending pre-school. An average benefit per child attending pre-school in each state and territory was derived by dividing GFS expenses in each state and territory by the number of children attending pre-school in that state or territory as measured by the 2008 *Child Care Survey* (cat. no. 4402.0). The 2008 figures were adjusted to represent the HES reference period using the change in the number of 3 to 5 year olds over this period according to *Population by Age and Sex, Australian States and Territories* (cat. no. 3201.0). The benefit received by households was the estimated number of children attending pre-school in each household multiplied by the average pre-school benefit for their state or territory of residence. Of \$666 million available for allocation, \$631 million (95%) was allocated for pre-school benefits. Underallocation occurred because the number of children attending pre-school reported in the HES was less than the number reported in the *Child Care Survey*.

Government expenses relating to primary and secondary education and student transportation were allocated to households containing primary and secondary school students. An average benefit, for both education and transportation, was calculated for six student types: government primary, Catholic primary, other non-government primary, government secondary, Catholic secondary and other non-government secondary. Data on average expenditure for government school children was obtained from the *Report on Government Services* (ROGS), and average expenditure per student type for all non-government school students was obtained from the *Department of Education, Employment and Workplace Relations* (DEEWR).

APPENDIX 4 METHODOLOGY FOR ALLOCATING SOCIAL TRANSFERS IN KIND *continued*

School education continued

Numbers of full-time equivalent students in August 2009 and August 2010 were obtained from *Schools, Australia* (cat. no. 4221.0). These were averaged to obtain 2009–10 estimates and aggregate expenditure was calculated by multiplying average expenditure per student type, obtained from DEEWR and ROGS, by the number of school students from *Schools, Australia*. This was compared with GFS expenditures on primary and secondary education and an adjustment factor was calculated and applied to average expenditure by student type. This ensured that average student benefits reflected GFS expenditures. Households were allocated benefits according to the reported number of members who attended schools of each type. Of \$37,179 million available, \$36,369 million (98%) was allocated. Underallocation of benefits occurred because the number of school students reported in the 2009–10 HES was less than the estimates of school students provided in *Schools, Australia*.

Tertiary education

Government expenses relating to university education were allocated to higher education students. Average benefits were derived by deducting government revenue from the sale of university education services (which includes payments under the Higher Education Loan Program (HELP)) from GFS expenses and dividing net expenses by benchmark enrolment data from the 2009 and 2010 *Survey of Education and Work*. Part-time students were assumed to receive half the benefits of full-time students. Benefits were allocated to households according to the number of members who reported themselves as attending higher education. Of the \$8,083 million available for allocation, \$7,527 million (93%) was allocated. Underallocation of benefits occurred because HES numbers of higher education students, which exclude students living in student residences, were less than benchmark estimates of student numbers.

Government expenses relating to technical and further education were allocated to Technical and Further Education (TAFE) students. Average benefits were derived by dividing GFS expenses by the estimated number of TAFE students from the HES. Part-time students were assumed to receive half the benefits of full-time students. Benefits were allocated to households according to the number of members who reported themselves as attending TAFE. Of the \$4,404 million available for allocation, \$4,358 million (99%) was allocated.

Government expenses relating to tertiary education n.e.c. were allocated to all persons who reported that they attended a tertiary institution either full or part-time. An average benefit was derived by dividing GFS expenses by benchmark enrolment data for higher education students and the estimated number of TAFE students from the HES. The same benefit was allocated to all student types regardless of institution type and full-time or part-time status. Benefits were allocated to households according to the number of members who reported themselves as tertiary students. Of the \$73 million available for allocation, \$69 million (95%) was allocated. Underallocation of benefits occurred because HES numbers of tertiary students were less than benchmark estimates of student numbers.

Other education benefits

Government expenses relating to special and other education were allocated equally to each pre-school and school student and household benefits were the sum of household members' benefits. Of \$2,927 million available, \$2,809 million (96%) was allocated. Underallocation of benefits occurred because the number of pre-school and school students reported in the 2009–10 HES was less than the estimates of school students provided in the *Child Care Survey* and *Schools, Australia*.

APPENDIX 4 METHODOLOGY FOR ALLOCATING SOCIAL TRANSFERS IN KIND *continued*

HEALTH

Health benefits were allocated for acute care institutions, community health services, pharmaceuticals, the Private Health Insurance Rebate (PHIR) and other health benefits. Other health benefits cover public health services, health research and health administration n.e.c.

Except for the PHIR, these benefits were allocated to households according to an insurance premium 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, state or territory of residence groups. Additionally, for people with a disability or long term health condition, a higher utilisation rate was applied. This higher utilisation rate was estimated using data on the frequency of GP visits collected in the 2007–08 ABS *National Health Survey* (cat. no. 4364.0).

Acute care institutions

Government expenses relating to acute care institutions were allocated to all persons according to hospital bed utilisation rates (average number of days in hospital per person) for their age, sex and state or territory of residence group. A higher utilisation rate was applied to persons with a disability or long term health condition. Hospital utilisation was used as an indicator of the use of all institutional services and benefits. The utilisation rates were calculated using patient days obtained from *Australian Hospital Statistics, 2009–10* (cat. no. 8906.0) and 2009 and 2010 resident population estimates from *Population by Age and Sex, Australian States and Territories* (cat. no. 3201.0).

The benefit allocated to households was the sum of each member's utilisation rate multiplied by the average benefit per hospital bed day in their state or territory of residence. The average benefit per hospital bed day was derived by dividing GFS expenses per state or territory by the number of days spent in hospital by the state or territory population from *Australian Hospital Statistics, 2009–10* (cat. no. 8906.0). Of \$32,936 million available for allocation, \$32,813 million (over 99%) was allocated. The HES excludes residents of special dwellings.

Community health services

Government expenses relating to community health services were allocated to all persons according to the doctor visit rate for their age, sex and state or territory of residence. Doctor visits were used as an indicator of utilisation for 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 calculated using data on professional attendances obtained from the Medicare Australia website (www.humanservices.gov.au) and resident population estimates from *Population by Age and Sex, Australian States and Territories* (cat. no. 3201.0). A higher utilisation rate was applied to persons with a disability or long term health condition.

The benefit allocated to households was the sum of each member's utilisation rate multiplied by the average benefit per doctor visit in their state or territory of residence. An average benefit per doctors visit was derived by dividing GFS expenses per state or territory by the number of doctor visits made by the state or territory population (from Medicare Australia). Of \$27,338 million available for allocation, \$23,012 million (84%) was allocated. Underallocation of benefits occurred because the HES excludes residents of special dwellings.

Pharmaceuticals

Government expenses relating to pharmaceuticals, medical aids and appliances were allocated to all persons according to their eligibility for pharmaceutical concessions as well as usage of prescribed medicines for their age, sex and state or territory of residence group. In 2009–10, concessional benefits were available to holders of pensioner concession cards, health care cards, Commonwealth seniors health cards and

APPENDIX 4 METHODOLOGY FOR ALLOCATING SOCIAL TRANSFERS IN KIND *continued*

Pharmaceuticals continued

Department of Veterans' Affairs Gold, Orange or White cards. Expenses relating to pharmaceuticals, medical aids and appliances were divided between those who were eligible for concessions and those who were not, in proportion to the cost to government of concessions provided by the *Department of Health and Ageing*. Utilisation rates were calculated using data on numbers of prescriptions obtained from the *Department of Health and Ageing*, resident population estimates from *Population by Age and Sex, Australian States and Territories* (cat. no 3201.0) and HES estimates of the number of people with a disability or long term health condition. Estimates of concession card holders were adjusted to account for persons holding more than one card.

Household benefits were the sum of each household member's utilisation rate multiplied by the average benefit per prescribed medicine according to their eligibility for concessions. Average benefits per prescribed medicine for those who were eligible for concessions and those who were not, were derived by dividing GFS expenses by total prescribed medicine utilisation for the two groups. For persons receiving concessions, total prescribed medicine utilisation was the product of benchmark numbers of holders of each type of concession card (obtained from annual reports of the *Department of Families, Housing Community Services and Indigenous Affairs* and the *Department of Veterans' Affairs*) multiplied by the average utilisation rate for those eligible for concessions (derived by applying utilisation rates calculated using *Department of Health and Ageing* data and resident population estimates to persons who reported holding cards in the HES). For others, total prescribed medicine utilisation was the product of the estimated resident population (minus those who are holders of concession cards) multiplied by the average utilisation rates. Benefits were adjusted according to state and territory differences in expenses. Of the \$10,405 million available for allocation, \$9,548 million (92%) was allocated. Underallocation of benefits occurred because the HES excludes residents of special dwellings.

Private Health Insurance Rebate

The Private Health Insurance Rebate (PHIR) was allocated to households in the HES that recorded expenditure on private health insurance. HES expenditure on private health insurance was collected net of the PHIR. The PHIR rates in 2009–10 were 30% of total private health insurance (before deducting the Rebate) for households with persons under the age of 65, 35% for households where all persons were aged at least 65, and 40% for households with all persons aged 70 or more. Of the \$4,329 million available for allocation, \$4,403 (102%) was allocated, despite the HES scope exclusions.

Other health benefits

Government expenses relating to public health, health research and health administration n.e.c. were allocated to all persons. An average benefit was derived by dividing GFS expenses per state and territory by the estimated resident population, from *Population by Age and Sex, Australian States and Territories* (cat. no. 3201.0). Benefits per household were equal to the number of members multiplied by the average benefit. Of the \$9,659 million available for allocation, \$9,402 million (97%) was allocated. Underallocation of benefits occurred because the HES excludes residents of special dwellings.

SOCIAL SECURITY AND WELFARE

Child care assistance

Social security and welfare benefits were allocated for child care assistance and for all other social security and welfare benefits.

The government provides two different payments to assist households with the cost of approved child care: the Child Care Benefit (CCB), and the Child Care Rebate (CCR).

APPENDIX 4 METHODOLOGY FOR ALLOCATING SOCIAL TRANSFERS IN KIND *continued*

Child care assistance continued

CCB was modelled at the income unit level depending on the number of children in formal care, the reported hours of care and the relevant income thresholds and tapers (obtained from DEEWR). Hours of formal care were capped at 50 hours per week per child and the work / study test was applied, in line with CCB eligibility rules.

CCR was modelled at the income unit level based on the eligibility criteria for the payment.

The administrative component of CCB and CCR was allocated equally among all children who were allocated either CCB or CCR.

Of the \$3,509 million of total government expenses for child care (\$3,123 million in direct payments and \$385 million in administrative costs), \$3,311 million (94%) was allocated in this study. The methodology used resulted in a slight underallocation of CCB and a slight overallocation of CCR.

Other social security and welfare benefits

Government expenses relating to other social security and welfare programs, other than expenditure on direct cash payments, child care and residential aged care, were allocated to persons who received social security and welfare benefits.

Average social transfers in kind for different types of benefit recipients (such as family and child related recipients, age related recipients and disability support recipients) were calculated by dividing the GFS expenses for each category of expenditure by the number of recipients. The number of recipients was based on data in *Yearbook, Australia, 2009–10* (cat.no.1301.0), adjusted using HES data to ensure persons receiving multiple benefits within each benefit type were not double counted. Household benefits were the sum of household members' benefits. Of \$21,344 million available for allocation, \$20,263 million (95%) was allocated. Underallocation of benefits occurred because of HES population exclusions and under-reporting of government cash benefits by HES respondents.

HOUSING

Housing benefits were allocated to households in government rental accommodation according to the estimated value of rental subsidy that they received. The value of the subsidy was calculated as the difference between the estimated market rent for their dwelling if it were to be privately rented, less the actual rent paid by households. In total, \$1,945 million was allocated.

Another form of housing assistance provided to households is Commonwealth Rent Assistance (CRA), which is a non-taxable income supplement paid to recipients of a government benefit or pension who rent in the private rental market. In the HES, CRA is included in social assistance benefits in cash and is therefore not included in social transfers in kind for housing.

A substantial government expense for housing relates to the purchase of new dwellings for future subsidised rental. These expenses were not allocated amongst HES households since the study is focussed on social transfers in kind received during the reference period.

ELECTRICITY CONCESSIONS

All state and territory governments provide concessions or rebates on electricity bills to certain households, typically those receiving some government benefits or allowances, or holders of some concession cards. In this study, government expenses for electricity concessions were allocated to households who were eligible to receive the relevant concessions or rebates. As each state and territory has different concession rates and eligibility requirements, these expenses were allocated to eligible households according to the value of the concession in their state or territory of residence. HES data was used to determine the households to which electricity concessions were allocated. In total, \$493 million was allocated.

APPENDIX 5 METHODOLOGY FOR ALLOCATING TAXES ON PRODUCTION

INTRODUCTION

This Appendix outlines the methodologies used for the estimation of taxes on production allocated in this study. A more detailed explanation of the methodology used to calculate the final incidence of taxes on production is available in *Review of Methodology for Estimating Taxes on Production in the Calculation of Household Final Income* (cat. no. 1351.0.55.012).

TAXES ON PRODUCTION

The methodology for calculating taxes on production can be summarised as follows:

- the incidence of taxes on production to households was estimated using Input-Output tables from within the *Australian System of National Accounts* (ASNA). The Input-Output tables present a comprehensive picture of the supply and use of goods and services in the economy and the income generated from production. It records the flows of products from one industry to another and to final demand for consumption. For this study, the 2007–08 Input-Output tables were used to calculate a tax rate for each of the 111 Input-Output product groups (IOPG)
- the Household Expenditure Classification (HEC) is used to classify household expenditure in the Household Expenditure Survey (HES). The approximately 600 HEC codes were mapped to the 111 IOPG codes
- household expenditure classified to each HEC code was multiplied by the relevant tax rates to estimate the total final incidence of taxes on production for each household.

Taxes on production are those indirect taxes passed on to households in the prices paid for goods and services. The underlying assumption for allocating taxes on production to households is that industries will pass on the taxes on production they pay to the purchasing industries and/or final consumers through higher prices. The tax will be passed from one industry to another until it is fully passed on to a final demand sector, one of which is the household sector. For example, suppose the textile industry pays a total of \$100 in payroll tax. If half of the textile products are purchased by the clothing industry, and the other half by the footwear industry, the \$100 payroll tax is assumed to cause a cost increase of \$50 to each industry. These \$50 amounts will be either passed on again to other purchasing industries, or added to the cost of clothes and shoes purchased by households.

Taxes on production consist of *taxes on products* and *other taxes on production*. Total taxes on production are calculated net of any subsidies received from governments.

Taxes on products

Taxes on products are taxes payable on goods and services when they are produced, delivered, sold, transferred or otherwise disposed of by their producers. They include:

- goods and services tax (GST)
- taxes and duties on imports (excluding GST)
- export taxes (excluding GST)
- other taxes on products (excluding GST).

Other taxes on production

Other taxes on production consist of all taxes except taxes on products that enterprises incur as a result of engaging in production. These taxes do not include any taxes on profits or other income received by the enterprise. They are taxes payable on the land, fixed assets or labour employed in the production process or on certain activities or transactions. Other taxes on production include:

- taxes on payroll or workforce
- recurrent taxes on land, buildings or other structures
- business and professional licences
- taxes on the use of fixed assets or other activities
- stamp duties
- taxes on pollution

APPENDIX 5 METHODOLOGY FOR ALLOCATING TAXES ON PRODUCTION *continued*

*Other taxes on production
continued*

- taxes on international transactions.

Government subsidies

Government subsidies are netted out from taxes on production. Subsidies are defined in the 2008 *System of National Accounts* as current unrequited payments that government units, including non-resident government units, make to enterprises on the basis of the levels of their production activities or the quantities or values of the goods or services that they produce, sell or import. Subsidies are equivalent to negative taxes on production in so far as their impact on the operating surplus of producers is in the opposite direction to that of taxes on production. Subsidies consist of subsidies on products and other subsidies on production.

CALCULATING THE INCIDENCE
OF TAXES ON PRODUCTION

The incidence of taxes on production to households is the amount of taxes on production a household pays, expressed as a percentage of the household's income. It is assumed that taxes on production are fully passed on to consumers.

Using Household Final Consumption Expenditure (HFCE) estimates from the ASNA, the methodology calculates tax incidences for taxes on products and other taxes on production. There are three elements to the methodology for calculating the incidence of taxes on production, namely the:

- re-allocation of taxes on production incurred at any stage of the production process, rather than only allocating those incurred when the product is purchased by the household
- re-allocation of taxes on production initially allocated to goods constituting gross fixed capital formation (GFCF)
- re-allocation of taxes on production levied on the margin industries.

Input-Output tables

The estimation of the incidence of taxes on production to households is based on the extensive use of Input-Output tables from the ASNA. The Input-Output tables present a comprehensive picture of the supply and use of goods and services in the economy and the income generated from production. It records the flows of products from one industry to another and to final demand for consumption. Using matrix manipulation techniques utilised in standard Input-Output table analysis, it is possible to track the ultimate final use of all inputs to the production process. It is therefore possible to allocate all taxes that are levied at all stages of the production process to appropriate final use categories.

This study uses 2007–08 Input-Output tables to estimate tax rates for goods and services purchased in 2009–10. It is assumed that the tax rates current during the reference period of the Input-Output tables are applicable at the time of production of the expenditures reported in the HES. The 2007–08 Input-Output tables were compiled for 111 product groups.

The Input-Output tables are published in *Australian National Accounts, Input-Output Tables, 2007–08* (cat. no. 5209.0.55.001). The publication includes the supply-use tables with detailed explanatory notes on the data sources, content and construction of the tables.

Derivation of tax rates

A tax rate is allocated to each of the 111 Input-Output product groups. These tax rates are used to estimate the total final incidence of taxes on production on household consumption expenditure for each household. A general outline of the elements involved in the methodology, as well the underlying assumptions, is provided below.

Gross fixed capital formation

Taxes on production increase the prices of commodities comprising GFCF since the capital costs of producers are higher than they would otherwise be, and it can be assumed that producers charge correspondingly higher prices for their output.

APPENDIX 5 METHODOLOGY FOR ALLOCATING TAXES ON PRODUCTION *continued*

Gross fixed capital formation continued

The methodology estimates the proportion of HFCE that can be attributed to the taxes on production embodied in the capital costs of producers. To achieve this, "capital stock" is treated as a dummy industry in the Input-Output tables, and the estimation is done in an analogous way to the estimation of the impact of taxes on production on the supply of intermediate inputs to the producing industries.

There are a number of assumptions underlying this approach:

- that the production taxes allocated to GFCF in the current period also applied for all the periods over which the current capital stock was built up, or that producers make their current output pricing decisions as though this were the case
- that the level of GFCF in the current period is typical of all periods over which the capital stock has been built up
- that the incidence of production taxes on GFCF is the same for all industries
- in the absence of industry specific depreciation data, that the usage of capital across industries is proportionate to gross operating surplus across industries.

Taxes attributed to the margin industries

For most analysis using Input-Output tables, it is necessary to value commodities at "basic values". With this approach, industries that distribute goods without transforming them, e.g. industries concerned with the transport of goods, wholesaling and retailing, are treated as margin industries. The commodities that these industries distribute are not shown as the inputs and outputs of the margin industries. Instead, the commodities are shown as flowing directly from the producing industry to the user, and the margin industries are shown as providing separate services to the purchasers of the commodities. For example, the goods that households purchase from retailers are shown as flowing from the food processing industry, the oil refining industry, etc., but with a valuation that excludes the margins incurred in the transporting, wholesaling and retailing of the goods. The margins are shown as separate expenditures by households or other users along the supply chain.

The methodology used in this study involves calculating the incidence of taxes on production for each Input-Output commodity group/industry and then applying those rates to the appropriate HES commodities. However, HES respondents report the values that they paid for goods and services, that is, the HES data are valued at "purchasers' prices", not "basic values". Therefore, the distribution margins separately identified within the Input-Output tables are an integral part of the values of goods and services purchased as reported in the HES, and there are no separate HES commodities that match to the Input-Output margin industries.

Detailed Input-Output table information is used to reallocate the taxes on production initially allocated to the margin industries to the industries whose goods are being distributed. In this way they too can be matched to HES commodity expenditures.

METHODOLOGY FOR ALLOCATING TAXES ON PRODUCTION TO HOUSEHOLDS

The expenditure estimates of individual households have been derived using HES data. Household expenditure is classified in the HES according to the HEC. A correspondence was developed mapping the Input-Output commodities in the Input-Output product groups (IOPG) to the HEC commodities. One or more IOPG codes was mapped to each HEC code.

The IOPG classification used in this study has some compositional differences compared to the 2001-02 tables used in the previous study in 2003-04 due to the introduction of the 2006 revision to the Australian and New Zealand Standard Industrial Classification (ANZSIC) to compile the ASNA.

APPENDIX 5 METHODOLOGY FOR ALLOCATING TAXES ON PRODUCTION *continued*

METHODOLOGY FOR ALLOCATING TAXES ON PRODUCTION TO HOUSEHOLDS *continued*

Ownership of dwellings

Using the Input-Output approach outlined above, a tax rate was obtained for each of the 111 IOPG commodities. Where more than one IOPG was mapped to one HEC, the expenditure for that HEC was divided equally between each relevant IOPG to obtain the tax rate. This rate was then applied to the corresponding average weekly household expenditures reported in HES for each HEC to derive the total value of taxes on production paid by individual households.

The methodology used to calculate taxes on production in this 2009–10 study is the same as that used in the 2003–04 study, except for the treatment of the ownership of dwellings category.

In 2003–04, the methodology described above could not be used to allocate taxes on ownership of dwellings because, at the time of the study, estimates of gross imputed rent for owner occupiers were not available in the HES. An alternate methodology was therefore used:

- for owner occupiers, taxes on ownership of dwellings were taken to be equal to expenditure on local government rates and land tax
- for private renters, the proportion of rent constituting taxes on production was estimated, based on the amount of rates paid by owner occupiers and a proportion of the amount of GST on rental stock built since 2000.

In this study, the methodology used to estimate taxes on production for ownership of dwellings uses the gross imputed rent estimates in the HES and allocates taxes on production on ownership of dwellings as follows:

- for owner occupiers, the tax rate derived from the ownership of dwellings industry was applied to gross imputed rent for the household
- for renters, the ownership of dwellings tax rate was applied to actual rent payments
- the ownership of dwellings tax rate was also applied to the value of any rental subsidies received by private renters because the taxes are paid by the household sector (such as renting from family or friends at less than market rates)
- a proportion of the GST on rental stock built since 2000 was allocated to private renters.

In 2003–04, other costs related to home ownership, such as taxes on repairs and maintenance costs, were calculated using the method outlined above and allocated to the category 'Other taxes on production'. Due to the new method of imputing taxes on production for home owners in this study, these costs are no longer included in 'Other taxes on production' but instead are in 'ownership of dwellings' as they are covered by the imputed rent.

COMPARISON WITH HOUSEHOLD FINAL CONSUMPTION ESTIMATES IN THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS

As the scope of this study is limited to the household sector, it does not attempt to fully allocate the ASNA total, which also includes taxes paid by non-household final demand sectors e.g. government final consumption and exports. In 2009–10, taxes on production on HFCE in the ASNA was 76% of total taxes on production. Table A1 compares the total taxes on production allocated to the household sector in the ASNA with the taxes allocated in this study. The proportion of taxes on production allocated to households in 2009–10 was 63% of total taxes on production, slightly higher than the proportion allocated in 2003–04 (60%).

The main reason for the difference between total taxes on production and taxes allocated in this study is likely to be underreporting by respondents in the HES. In particular, some highly taxed commodities such as alcohol, tobacco and gambling services, are known to be underreported by respondents in the HES. In 2009–10, the estimated unallocated amount of tax due to underestimation of expenditure in the HES

APPENDIX 5 METHODOLOGY FOR ALLOCATING TAXES ON PRODUCTION *continued*

COMPARISON WITH HOUSEHOLD FINAL CONSUMPTION ESTIMATES IN THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

(as compared to ASNA HFCE) was about \$23 billion, and in 2003–04, it was \$18 billion (in 2009–10 dollars).

A1. TAXES ON PRODUCTION ALLOCATED

	<i>Net total taxes on production(a)</i>	<i>Taxes on production allocated by the study</i>	<i>Percent</i>
	\$m	\$m	%
2003–04	99 116	59 342	60
2009–10	127 865	80 252	63

(a) Subsidies not included

Appendix 3 Comparison of expenditure between HES and the Australian System of National Accounts in *Household Expenditure Survey, Summary of Results, 2009–10* (cat. no. 6530.0), provides further analysis on how HES expenditure estimates differ from ASNA HFCE estimates.

APPENDIX 6 COMPARISON OF INCOME, BENEFITS AND TAXES FOR 2003–04 AND 2009–10 STUDIES

INTRODUCTION

This appendix compares the results of the 2009–10 study of the distributional impact of government taxation and expenditure on the income of private households, with those of the previous study which was conducted in respect of 2003–04.

COMPARISON BETWEEN 2003–04 AND 2009–10 STUDIES

Total Commonwealth, state and local government taxation revenue in 2009–10 was \$315,689 million, of which the study allocated \$194,186 million (62%). This was higher than the 60% allocated in the 2003–04 study (\$172,743 million in 2009–10 dollars). Total government expenditure was \$459,650 million in the 2009–10 study, of which the study allocated \$233,989 million in benefits to households (51%). The same proportion of government expenditure was allocated in the 2003–04 study (\$179,211 million in 2009–10 dollars).

Table A1 provides a comparison between the average weekly value of benefits and taxes received by all households in 2003–04 and 2009–10. Differences between the two studies that may impact on the comparison are also outlined.

Private income

Private household income has increased by 25% in real terms between 2003–04 and 2009–10. Most of this change was due to real growth in the average private income received by households. However, some of the difference was due to improvements to the coverage of income introduced in ABS income measures since the previous study was conducted in respect of 2003–04.

The 2003–04 data in the time series tables in this publication have been recompiled to approximate the improved treatments of income, where data are available to support this calculation. More information is provided in Appendix 4 of *Household Income and Income Distribution, Australia, 2007–08* (cat. no. 6523.0).

In addition to the above changes, net imputed rent estimates for owner occupied dwellings and privately subsidised rental accommodation have been included for the first time in this study in the 2003–04 and 2009–10 estimates of private income.

Social assistance benefits in cash

Average social assistance benefits in cash paid to households increased by 10% in real terms from 2003–04 to 2009–10. The largest increase was for age pensions (up 15%) while cash benefits for parenting payments decreased by 32%.

Comparisons of family tax benefit between 2003–04 and 2009–10 are slightly impacted by the 2003–04 exclusion of family tax benefit paid through the tax system or as a lump sum in social assistance benefits in cash. In 2009–10, these payments are included.

APPENDIX 6 COMPARISON OF INCOME, BENEFITS AND TAXES FOR 2003-04 AND 2009-10 STUDIES *continued*

A1. INCOME, BENEFITS AND TAXES(a), Comparison between 2003-04 and 2009-10 studies, All households

	2003-04(b)	2009-10	Percent change 2003-04 to 2009-10
	\$	\$	%
Private income	1 293	1 613	25
Social assistance benefits in cash(c)			
Age pension	52	60	15
Disability support pension	20	21	8
Veterans' Affairs pension	14	13	-5
Family tax benefit	33	35	5
Parenting payment	15	10	-32
Unemployment and student allowances	18	17	-7
Other government pensions and allowances	17	21	28
Total social assistance benefits in cash	162	177	10
Gross income	1 454	1 790	23
Taxes on income	252	260	3
Disposable income	1 202	1 530	27
Selected social transfers in kind			
Education benefits			
School education	74	83	12
Tertiary education	25	27	8
Other education benefits	4	6	44
Total education benefits	104	117	13
Health benefits			
Acute care institutions	54	75	39
Community health services(d)	46	53	13
Pharmaceuticals	17	22	26
Private Health Insurance Rebate	na	10	na
Other health benefits	16	21	35
Total health benefits	134	181	35
Social security and welfare benefits			
Child care assistance	5	8	45
Other social security and welfare benefits	37	46	26
Total social security and welfare benefits	42	54	30
Housing benefits			
Housing benefits	4	4	8
Electricity concessions(e)	na	1	na
Total selected social transfers in kind	283	357	26
Disposable income plus social transfers in kind	1 485	1 887	27

na not available

(a) Net imputed rent is included in all income estimates

(b) In 2009-10 dollars, adjusted using changes in the Consumer Price Index. Income estimates from 2009-10 are not directly comparable with estimates for 2003-04 due to improvements made to measuring income

(c) Excludes overseas pensions

(d) 2003-04 estimate includes Private Health Insurance Rebate

(e) Not included in 2003-04 study

APPENDIX 6 COMPARISON OF INCOME, BENEFITS AND TAXES FOR 2003–04 AND 2009–10 STUDIES *continued*

Social assistance benefits in cash continued

A1. INCOME, BENEFITS AND TAXES(a), Comparison between 2003–04 and 2009–10 studies, All households *continued*

	2003–04(b)	2009–10	Percent change 2003–04 to 2009–10
	\$	\$	%
Selected taxes on production(c)			
Alcoholic beverages	13	15	20
Tobacco products	9	9	-2
Motor vehicle fuels	22	18	-18
Ownership of dwellings	17	28	66
Food and non-alcoholic beverages	11	14	31
Meals out and fast food	8	13	62
Motor vehicle purchases	9	7	-25
Clothing and footwear	7	8	14
Other goods and services	79	71	-10
Total selected taxes on production	175	183	5
GST component in total selected taxes on production	64	65	1
Final income	1 310	1 704	30
Total benefits allocated	445	534	20
Total taxes allocated	427	443	4
Net benefits allocated	*18	91	414
Equivalised private income	774	953	23
Equivalised disposable income	717	899	25
Equivalised final income	792	1 012	28

* estimate is subject to sampling variability too high for most practical purposes

(a) Net imputed rent is included in all income estimates

(b) In 2009–10 dollars, adjusted using changes in the Consumer Price Index. Income estimates from 2009–10 are not directly comparable with estimates for 2003–04 due to improvements made to measuring income

(c) Includes GST component

Social transfers in kind

There was a 26% increase in average social transfers in kind across all households between 2003–04 and 2009–10. Government spending on health benefits and education benefits increased by 35% and 13%, respectively, in real terms between 2003–04 and 2009–10. Child care assistance increased by 45% between the two studies, mainly due to the introduction of the Child Care Rebate.

While there was no change to the proportion of government expenditure allocated overall, in the 2009–10 study, there were a number of improvements to the methodology used to allocate social transfers in kind to particular household types, including:

- improvements to the allocation of health benefits using disability data collected in the HES to identify households comprising adults with a disability or long term health condition. A higher utilisation rate has been allocated to these households for health services
- improvements to the allocation of the Private Health Insurance Rebate to only those households reporting having private health insurance. In the 2003–04 study, the Private Health Insurance Rebate was included in community health services and allocated to all households
- improvements to the allocation of government expenditure on child care assistance using child care information collected in the HES, rather than modelled information as in the previous study.

APPENDIX 6 COMPARISON OF INCOME, BENEFITS AND TAXES FOR 2003–04 AND 2009–10 STUDIES *continued*

Social transfers in kind continued

In addition, the 2009–10 study included electricity concessions, provided by state and territory governments, for the first time (\$1 on average in 2009–10). There were also improvements to the estimation of public housing benefits, using the net imputed rent estimates for subsidised rentals from state/territory housing authorities, benchmarked to administrative data on the mean weekly rental subsidy. The 2003–04 study used the difference between rent paid and the median market rent for private dwellings from the 2001 *Census of Population and Housing*.

Appendix 4 provides further information about the changes to methodologies for social transfers in kind.

Taxes on income

Taxes on income did not change significantly between 2003–04 and 2009–10. Estimates of income tax were modelled in both of the studies based on income data collected in the Household Expenditure Survey and the relevant taxation legislation.

Taxes on production

Total taxes on production allocated in the study increased by 5% in real terms between 2003–04 and 2009–10, due to a real increase in spending by households. It is estimated that the unallocated amount of taxes due to underestimation of expenditure in the HES increased from about \$18 billion (in 2009–10 dollars) in 2003–04 to about \$23 billion in 2009–10, or about \$27 per week per household.

Since the publication of the 2003–04 study, the ABS has adopted the 2006 revision of the Australian New Zealand Standard Industrial Classification (ANZSIC). The estimation of taxes on production uses the Input-Output Product Group (IOPG) classification which has been revised to align with the changes introduced with the 2006 ANZSIC revisions. The Household Expenditure Classification (HEC) which is used to classify expenditure from the HES has also been revised, mainly to address emerging technologies between the survey cycles. The correspondence between the IOPG and the HEC which is used to calculate taxes on production estimates, was updated to reflect the changes to both of these classifications.

In addition, the methodology for estimating taxes on production for ownership of dwellings has been improved due to the availability of gross imputed rent estimates for owner occupied dwellings and subsidised private rentals, which were not available when the 2003–04 study was undertaken. Gross imputed rent for owner occupied dwellings contributes to the ownership of dwellings category in the Input-Output tables. As gross imputed rent estimates are now compiled for households in the HES, it has been possible in the 2009–10 study to apply the same methodology for ownership of dwellings as has been used to estimate the taxes on production for all other selected goods and services.

The changed treatment means that gross imputed rent and actual rent estimates are treated as final consumption expenditure of households on ownership of dwellings. The impact of this changed treatment has been to increase the estimate of taxes on production for ownership of dwellings. In the 2003–04 study some housing costs were included in ownership of dwellings but others such as interest paid on home mortgages, water and sewerage costs and repairs and maintenance expenditure were included in the other taxes on production category. In 2009–10, all such housing costs paid by owner occupiers were treated as intermediate consumption expenditure with the effect of this change being to decrease overall taxes on production for housing by \$3, on average, per week in 2009–10 compared to the 2003–04 methodology.

The 2003–04 estimates of taxes on production in this publication have not been recompiled to reflect this change.

APPENDIX 6 COMPARISON OF INCOME, BENEFITS AND TAXES FOR 2003–04 AND 2009–10 STUDIES *continued*

Final income

Final income increased in real terms between 2003–04 and 2009–10 from \$1,310 to \$1,704, due to increases in private income, social assistance benefits in cash and social transfers in kind. However some of this increase between 2003–04 and 2009–10 reflects improvements to private income measures. Over the same period, total taxes did not increase significantly (\$427 per week in 2003–04 and \$443 in 2009–10).

A2. DISTRIBUTION OF HOUSEHOLD INCOME, BENEFITS AND TAXES(a)(b), by Equivalised private income quintile

	EQUIVALISED PRIVATE INCOME QUINTILE					All households
	Lowest quintile	Second quintile	Third quintile	Fourth quintile	Highest quintile	
	%	%	%	%	%	
INCOME SHARE						
Private income						
2003–04	2	10	17	25	47	100
2009–10	3	9	16	24	48	100
Social assistance benefits in cash or kind						
2003–04	40	24	16	11	9	100
2009–10	39	24	16	12	10	100
Total taxes						
2003–04	5	9	16	23	46	100
2009–10	6	9	14	23	49	100
Final income						
2003–04	14	15	17	21	34	100
2009–10	13	14	16	21	36	100
Equivalised private income						
2003–04	2	10	18	25	45	100
2009–10	2	10	17	25	46	100
Equivalised final income						
2003–04	13	15	18	21	33	100
2009–10	13	14	17	21	35	100

(a) Net imputed rent is included in all income estimates

(b) Income estimates from 2009–10 are not directly comparable with estimates for 2003–04 due to improvements made to measuring income

Table A2 compares household income shares for quintile groups between 2003–04 and 2009–10. The quintile groups are formed by ranking households according to their equivalised private income and dividing them into five equal groups.

The income shares of equivalised private income were fairly similarly distributed in 2003–04 and 2009–10. The difference in quintile shares shown in private income were reduced by government benefits and taxes so that final income was more evenly distributed than private income in both years.

APPENDIX 6 COMPARISON OF INCOME, BENEFITS AND TAXES FOR 2003–04 AND 2009–10 STUDIES *continued*

A3. DISTRIBUTION OF HOUSEHOLD INCOME, BENEFITS AND TAXES (a)(b), by State or territory

	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Aust.
AVERAGE WEEKLY VALUE (\$)									
Private income									
2003–04	1 417	1 305	1 164	1 141	1 225	931	1 675	1 706	1 293
2009–10	1 669	1 555	1 534	1 385	1 876	1 169	1 894	2 353	1 613
Social assistance benefits in cash or kind(c)									
2003–04	459	433	434	458	440	472	434	377	445
2009–10	538	518	553	561	496	594	608	478	534
Total taxes									
2003–04	462	432	380	388	415	330	557	567	427
2009–10	464	422	422	369	520	325	524	635	443
Final income									
2003–04	1 415	1 306	1 218	1 211	1 250	1 074	1 551	1 516	1 310
2009–10	1 742	1 651	1 664	1 576	1 852	1 438	1 978	2 196	1 704
Equivalised private income									
2003–04	813	766	715	682	734	575	1 016	1 025	762
2009–10	983	899	898	868	1 142	728	1 098	1 352	953
Equivalised final income									
2003–04	813	769	742	736	742	661	924	913	774
2009–10	1 028	964	982	979	1 131	892	1 165	1 269	1 012

(a) Net imputed rent is included in all income estimates as a component of private income

(b) In 2009–10 dollars, adjusted using changes in the Consumer Price Index. Income estimates from 2009–10 are not directly comparable with estimates for 2003–04 due to improvements made to measuring income

(c) Excludes overseas pensions

Final income continued

Table A3 shows the average weekly value of income, benefits and taxes in the states and territories in 2003–04 and 2009–10. Comparisons of social transfers in kind by states and territories may not be entirely accurate, since for some components the allocation does not take into account the varying expenditure by state and territory governments. In addition, there may be some inconsistencies in the classification of government expenditure by state governments in the source data, which could impact on comparability.

Consistent with the results from the 2003–04 study, households in the ACT received, on average, the lowest social assistance benefits in cash and paid the highest taxes on income, but these households also had the highest equivalised private and final incomes. By comparison, households in Tasmania had both the lowest private and final incomes, on average, in 2003–04 and 2009–10.

The most significant changes in the distribution of household income, benefits and taxes was seen in Western Australia and New South Wales. In 2003–04, households in Western Australia received more total benefits than they paid in taxes, on average. However, in 2009–10, this pattern was reversed reflecting significant increases in private incomes (in real terms, from \$1,225 per week in 2003–04 to \$1,876 in 2009–10). In 2003–04, households in New South Wales paid about the same average taxes as benefits received in 2003–04, but by 2009–10 were receiving higher average benefits than they were paying in taxes, on average.

GLOSSARY

Acute care institution benefits	Includes social transfers in kind derived from government expenses relating to all activities of acute care hospitals, free-standing hospices, alcohol and drug treatment centres, and same-day establishments except activities involving health research and formal health education. Acute care institution benefits are a component of health benefits.
Age	Person's age last birthday.
Age pension	Includes the Age Pension, as well as additional cash allowances such as rent assistance. Age pension is a component of social assistance benefits in cash.
Assets	An entity of a financial or non-financial nature, owned by the household or its members, and from which economic benefits may be derived by holding or use over a period of time.
Average weekly expenditure	Value obtained by dividing the estimated weekly expenditure of a group of households by the estimated number of households in the group.
Balance of state	That part of each Australian state or territory not defined as capital city. Balance of state estimates for Northern Territory are regarded as too unreliable to publish separately since they exclude collection districts defined as very remote which account for about 23% of the NT population. All of the Australian Capital Territory is defined as capital city for this publication.
Capital city	Refers to Australia's six state capital city Statistical Divisions and the Darwin Statistical Division as defined in the <i>Australian Standard Geographical Classification</i> (cat. no. 1216.0). For the Australian Capital Territory the estimates relate predominantly to urban areas, and all of the Australian Capital Territory is defined as a capital city for this publication.
Child care assistance	Includes social transfers in kind relating to the Child Care Benefit and Child Care Rebate and associated administrative costs. Child care assistance is a component of social security and welfare benefits.
Collection district	The Census Collection District (CD) is the smallest geographic area defined in the <i>Australian Standard Geographical Classification</i> (cat. no. 1216.0).
Consumer Price Index (CPI)	A general measure of price inflation for the household sector in Australia. Specifically, it provides a measure of changes, over time, in the cost of a constant basket of goods and services acquired by the capital city households in Australia.
Community health service benefits	Includes social transfers in kind relating to community health services such as domiciliary nursing services, well baby clinics, dental health services, health services provided to particular community groups, family planning services, alcohol and drug rehabilitation programs not involving admission, and other health services provided in a community setting. Also includes expenditure on patient transport. Community health service benefits are a component of health benefits. In 2003-04 the Private Health Insurance Rebate (PHIR) was included in Community health services and for 2009-10 it is reported separately.
Commonwealth Rent Assistance (CRA)	Commonwealth Rent Assistance is a non-taxable income supplement paid through Centrelink to individuals and families who rent in the private rental market. It is only paid to recipients of another government benefit or pension, and is paid in conjunction with that benefit.
Couple	See One family household.
Couple family households with dependent children	See One family household.

GLOSSARY *continued*

Deciles	Groupings that result from ranking all households or persons in the population in ascending order according to some characteristic such as their household income and then dividing the population into 10 equal groups, each comprising 10% of the estimated population.
Dependent children	All persons aged under 15 years; and persons aged 15–24 years who are full-time students, have a parent in the household and do not have a partner or child of their own in the household.
Disability support pension	Includes the Disability Support Pension, as well as additional cash allowances such as rent assistance. Disability support pension is a component of social assistance benefits in cash.
Disposable income	Gross income less income tax, the Medicare levy and the Medicare levy surcharge i.e. remaining income after taxes are deducted, which is available to support consumption and/or saving. Income tax, Medicare levy and the Medicare levy surcharge are imputed based on each person's income and other characteristics as reported in the survey. Disposable income is sometimes referred to as net income.
Education benefits	Social transfers in kind relating to the provision of school, tertiary and other education.
Electricity concessions	Includes social transfers in kind relating to electricity concessions and rebates.
Employed	Persons aged 15 years and over who, during the week before the interview: <ul style="list-style-type: none">■ worked one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (includes employees, employers and own account workers)■ worked one hour or more, without pay, in a family business or on a family farm■ had a job, business or farm but was not at work because of holidays, sickness or other reason.
Employee	An employed person who, for most of his/her working hours: <ul style="list-style-type: none">■ works for a public or private employer and receives remuneration in wages or salary, or is paid a retainer fee by his/her employer and works on a commission basis, or works for an employer for tips, piece-rates or payment in kind■ operates their own incorporated business with or without employees.
Employer	A person who operates his or her own unincorporated business or engages independently in a profession or trade, and hires one or more employees.
Equivalised household income	Household income adjusted using an equivalence scale. For a lone person household it is equal to household income. For a household comprising more than one person, it is an indicator of the household income that would need to be received by a lone person household to enjoy the same level of economic wellbeing as the household in question. Private income, Disposable income and Final income have been equivalised in this publication. For further information see Appendix 2.
Expenditure	The cost of goods and services acquired during the reference period for private use, whether or not the goods were paid for or consumed. Expenditure is net of refunds. For example, payments for health services are net of any refunds received or expected to be received. Expenditure is classified according to the <i>Household Expenditure Classification</i> which contains over 600 detailed items.
Family	Two or more people, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering and who usually live in the same household. A separate family is formed for each married couple, or for each set of parent–child relationships where only one parent is present.
Family composition of household	Classifies households into three broad groupings based on the number of families present (one family, multiple family and non-family). One family households are further disaggregated according to the type of family (such as couple family or one parent family) and according to whether or not dependent children are present. Non-family households are disaggregated into lone person households and group households.

GLOSSARY *continued*

Family tax benefit	Includes Family Tax Benefit (both part A and part B) payments, regardless of whether they are received fortnightly or as a lump sum, as well as additional cash allowances such as rent assistance. It also includes one-off payments to families. Family tax benefit is a component of social assistance benefits in cash.
Final income	Disposable income plus social transfers in kind minus taxes on production.
Formal child care	Regulated child care away from the child's home. The main types of formal child care are before and/or after school care, long day care, family day care, occasional care and vacation care.
Full-time student	A person 15 years or over who is classified as a full-time student by the institution they attend, or considers himself/herself to be a full-time student. Full-time study does not preclude employment.
Goods and services tax (GST)	Goods and Services Tax (GST) is a broad-based tax of 10% on most goods, services and other items sold or consumed in Australia.
Government pensions and allowances	Income support payments from government to persons under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students. All overseas pensions and benefits are included here, although some may not be paid by overseas governments. Family Tax Benefit, Baby Bonus and Child Disability Assistance Payment paid to recipients of Carer Allowance are also included in government pensions and allowances.
Gross imputed rent	The estimated market rent that a dwelling would attract if it were to be commercially rented.
Gross income	Income from all sources, whether monetary or in kind, before income tax, the Medicare levy and the Medicare levy surcharge are deducted. It consists of private income plus social assistance benefits in cash.
Group household	See Non-family household.
Health benefits	Health benefits are social transfers in kind relating to acute care institutions, community health services, pharmaceuticals, Private Health Insurance Rebate and other health benefits.
Household	A person living alone or a group of related or unrelated people who usually live in the same private dwelling.
Household Expenditure Classification (HEC)	The expenditure classification used in the <i>Household Expenditure Survey, Australia, 2009-10</i> (cat. no. 6530.0). In the 2009–10 survey it consists of over 600 items at the most detailed level. At the broadest level it consists of 17 broad expenditure groups. A copy of the classification is included in <i>Household Expenditure Survey and Survey of Income and Housing, Australia: User Guide, 2009-10</i> (cat. no. 6503.0).
Housing benefits	Social transfers in kind from the provision of government housing at subsidised rental rates.

GLOSSARY *continued*

Income	<p>Income consists of all current receipts, whether monetary or in kind, that are received by the household or by individual members of the household, and which are available for, or intended to support, current consumption.</p> <p>Income includes receipts from:</p> <ul style="list-style-type: none">■ wages and salaries and other receipts from employment (whether from an employer or own incorporated enterprise), including income provided as part of salary sacrificed and/or salary package arrangements■ profit/loss from own unincorporated business (including partnerships)■ net investment income (interest, rent, dividends, royalties)■ government pensions and allowances■ private transfers (e.g. superannuation, workers' compensation, income from annuities, child support, and financial support received from family members not living in the same household)■ net imputed rent from owner occupied dwellings and subsidised private rentals. <p>Private income is the sum of income from all sources except social assistance benefits in cash.</p> <p>Gross income is the sum of private income and social assistance benefits in cash before income tax, the Medicare levy and the Medicare levy surcharge are deducted. Other measures of income are Disposable income, Equivalised disposable household income and Equivalised final household income.</p> <p>Note that child support and other transfers from other households are not deducted from the incomes of the households making the transfers.</p>
Income unit	<p>One person or a group of related persons within a household, whose command over income is assumed to be shared. Income sharing is assumed to take place within married (registered or de facto) couples, and between parents and dependent children.</p>
Incorporated business	<p>An incorporated business is a company that has a registered business name with the <i>Australian Securities and Investment Commission</i> (ASIC) and a legal status which is separate to that of the individual owners of the business.</p>
Landlord type	<p>For renters, the type of entity to whom rent is paid or with whom the tenure contract or arrangement is made. Renters are classified to one of the following categories:</p> <ul style="list-style-type: none">■ state/territory housing authority – where the household pays rent to a state or territory housing authority or trust■ private landlord – where the household pays rent to a real estate agent or to another person not in the same household■ other – where the household pays rent to the owner/manager of caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.
Liability	<p>A liability is an obligation which requires one unit (the debtor) to make a payment or a series of payments to the other unit (the creditor) in certain circumstances specified in a contract between them.</p>
Lone person household	<p>See Non-family household.</p>
Main source of income	<p>That source from which the most positive income is received. If total income is nil or negative the main source is undefined. As there are several possible sources, the main source may account for less than 50% of gross income.</p>
Mean income	<p>The total income received by a group of units divided by the number of units in the group. For more detail about household weighted and person weighted means, see Appendix 1.</p>
Medicare levy	<p>Medicare is Australia's universal health care system. The Medicare levy is a specific tax, based on individual income, intended to assist in the funding of this system.</p>

GLOSSARY *continued*

Medicare levy surcharge	The Medicare levy surcharge is a levy, or an additional tax, on Australian taxpayers who do not have an appropriate level of private hospital insurance and who are earning more than the specified income threshold.
Multiple family household	A household containing two or more families. Unrelated individuals may also be present.
Negative income	Income may be negative when a loss accrues to a household as an owner or partner in unincorporated businesses, rental properties or other investment income. Losses occur when operating expenses and depreciation are greater than gross receipts.
Negative net worth	Net worth may be negative when household liabilities exceed household assets.
Net benefits	Total benefits minus total taxes.
Net imputed rent	<p>Gross imputed rent less housing costs, for privately owned dwellings. Net imputed rent is an estimate of the value of housing services that households receive from home ownership or by households paying subsidised rent or occupying their dwelling rent free. Housing costs for the purpose of calculating net imputed rent for owner-occupiers comprise:</p> <ul style="list-style-type: none">■ rates payments (general and water)■ body corporate fees■ the interest component of repayments of loans that were obtained for the purposes of purchasing or building■ rent payments■ house insurance costs■ repair and maintenance costs. <p>Net imputed rent for owner occupied dwellings and subsidised private rentals is included in private income. Net imputed rent for subsidised public rentals is included in Social transfers in kind for housing.</p>
Net worth	Net worth is the value of a household's assets less the value of its liabilities. Net worth may be negative when household liabilities exceed household assets.
Non-dependent children	<p>Persons aged 15 years and over who:</p> <ul style="list-style-type: none">■ do not have a spouse or offspring of their own in the household■ have a parent in the household■ are not full-time students aged 15–24 years.
Non-family household	<p>A household that consists of unrelated persons only. Non-family households are classified to one of the following categories:</p> <ul style="list-style-type: none">■ group household – a household consisting of two or more unrelated persons where all persons are aged 15 years and over. There are no reported couple relationships, parent-child relationships or other blood relationships in these households■ lone person household – a household consisting of a person living alone.
One family household	<p>One family households are classified to one of the following categories:</p> <ul style="list-style-type: none">■ couple only – two persons in a registered or de facto marriage, who usually live in the same household■ couple family with dependent children – a household consisting of a couple with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals■ one parent family with dependent children – a household comprising a lone parent with at least one dependent child. The household may also include non-dependent children, other relatives and unrelated individuals■ other one family households – a household comprising:<ul style="list-style-type: none">■ one couple with their non-dependent children only■ one couple, with or without non-dependent children, plus other relatives■ one couple, with or without non-dependent children or other relatives, plus unrelated individuals

GLOSSARY *continued*

One family household <i>continued</i>	<ul style="list-style-type: none">■ a lone parent with his/her non-dependent children, with or without other relatives and unrelated individuals■ two or more related individuals where the relationship is not a couple relationship or a parent-child relationship (e.g. two brothers).
One parent family households with dependent children	See One family households.
Other education benefits	Social transfers in kind relating to special education (e.g. education for children who have physical disabilities) and other education benefits which could not be assigned to school or tertiary education. Other education benefits is a component of education benefits.
Other government pensions and allowances	Includes all other income support payments from the Australian government that are not included under Age, Disability Support and Veterans' Affairs pensions, Family tax benefit and Parenting payment. Examples include Carer Allowance, Carer Payment, Partner Allowance and the Baby Bonus. These are a component of social assistance benefits in cash.
Other health benefits	Includes social transfers in kind relating to public health services such as health promotion campaigns, occupational health and safety programs, food standards regulation, immunisation programs, breast cancer screening and screening for childhood diseases, as well as expenditure on health research. Other health benefits is a component of health benefits.
Other landlord type	Where the household pays rent to the owner/manager of a caravan park, an employer (including a government authority), a housing cooperative, a community or church group, or any other body not included elsewhere.
Other one family household	See One family household.
Other private income	Private income other than wages and salaries, and profit or loss from own unincorporated business. It includes net investment income (interest, rent, dividends, royalties), overseas pensions, private transfers, and net imputed rent from owner occupied dwellings and subsidised private rentals.
Other social security and welfare benefits	Includes social transfers in kind relating to the provision of goods and services to specific population groups with special needs. It includes services for the aged, services for people with a disability, etc. The category excludes expenditure on child care assistance and expenditure on monetary transfers to Australian residents (see Social assistance benefits in cash). Other social security and welfare benefits is a component of social security and welfare benefits.
Other tenure type	A household which is not an owner (with or without a mortgage), or a renter. Includes rent free.
Own account worker	A person who operates his or her own unincorporated business or engages independently in a profession or trade and hires no employees.
Own unincorporated business income	The profit/loss that accrues to persons as owners of, or partners in, unincorporated businesses. Profit/loss consists of the value of gross output of the business after the deduction of operating expenses (including depreciation). Losses occur when operating expenses are greater than gross receipts and are treated as negative income.
Owner (of dwelling)	A household in which at least one member owns the dwelling in which the household members usually reside. Owners are divided into two categories – owners without a mortgage and owners with a mortgage. If there is any outstanding mortgage or loan secured against the dwelling the household is an owner with a mortgage. If there is no mortgage or loan secured against the dwelling the household is an owner without a mortgage.

GLOSSARY *continued*

Parenting payment	Includes Parenting Payment for both sole and partnered parents. Parenting payment is a component of social assistance benefits in cash.
Percentile	When all households or persons in the population are ranked from the lowest to the highest on the basis of some characteristic such as their household income, they can then be divided into equal sized groups. Division into 100 groups gives percentiles. The highest value of the characteristic in the tenth percentile is denoted P10. The median or the top of the 50th percentile is denoted P50. P20, P80 and P90 denote the highest values in the 20th, 80th and 90th percentiles. Ratios of values at the top of selected percentiles, such as P90/P10, are often called percentile ratios in analysing distributions. See also Percentile ratios.
Percentile ratios	Percentile ratios summarise the relative distance between two points in a distribution. To illustrate the full spread of the income distribution, the percentile ratio needs to refer to points near the extremes of the distribution, for example, the P90/P10 ratio. The P80/P20 ratio better illustrates the magnitude of the range within which the income of the majority of households falls. The P80/P50 and P20/P50 ratios focus on comparing the ends of the income distribution with the midpoint.
Pharmaceutical benefits	Includes social transfers in kind relating to pharmaceuticals provided outside of hospitals, aids and appliances used for health purposes and supplied in an ambulatory setting, glasses, hearing aids, wheel chairs, etc. Pharmaceuticals is a component of health benefits.
Preschool	Educational and developmental programs for children in the year (or in some jurisdictions, two years) before they begin full-time primary education.
Private dwelling	Houses, flats, home units, caravans, garages, tents and other structures that are used as places of residence. These are distinct from special dwellings which include hotels, boarding houses and institutions.
Private income	Current receipts from private organisations and other households, including wages and salaries, income from own unincorporated business, superannuation, workers' compensation, income from annuities, interest, dividends, royalties, income from rental properties, scholarships and child support. It also includes net imputed rent from owner occupied dwellings and subsidised private rentals.
Private landlord	See Landlord type.
Private Health Insurance Rebate	Includes social transfers in kind relating to a rebate on private health insurance costs for members of a registered health fund. Private Health Insurance Rebate is a component of health benefits. In 2003-04, the Private Health Insurance Rebate was a component of Community health services.
Quintiles	Groupings that result from ranking all households or people in the population in ascending order according to some characteristic such as their household income and then dividing the population into five equal groups, each comprising 20% of the estimated population. For further information see Appendix 1.
Reference person	The reference person for each household is chosen by applying, to all household members aged 15 years and over, the selection criteria below, in the order listed, until a single appropriate reference person is identified: <ul style="list-style-type: none">■ the person with the highest tenure when ranked as follows: owner without a mortgage, owner with a mortgage, renter, other tenure■ one of the partners in a registered or de facto marriage, with dependent children■ one of the partners in a registered or de facto marriage, without dependent children■ a lone parent with dependent children■ the person with the highest income■ the eldest person.

GLOSSARY *continued*

Relative standard error (RSE)	The standard error expressed as a percentage of the estimate for which it was calculated. It is a measure which is independent of both the size of the sample, and the unit of measurement and as a result, can be used to compare the reliability of different estimates. The smaller an estimate's RSE, the more likely it is that the estimate is a good proxy for that which would have been obtained if the whole population had been surveyed. For further information see Appendix 3.
Renter	A householder which pays rent to reside in the dwelling. See further classification by Landlord type.
School education benefits	Social transfers in kind relating to administration, inspection, support and operation of educational programs for preschool, primary and secondary school students. Government expenditure on the administration, inspection, support and operation of transportation services to students were included. Government expenditure on school medical and dental programs (which are included in other health benefits) and monetary transfers to households were excluded. School education is a component of education benefits.
Selected dwelling	The private dwelling selected in the sample for the survey.
Social assistance benefits in cash	Cash payments to persons from general government without any requirement to provide goods and services in return. Included are pensions and allowances received by aged, disabled, unemployed and sick persons, families and children, veterans or their survivors, and study allowances for students. Family Tax Benefit, Baby Bonus and Child Disability Assistance Payment paid to recipients of Carer Allowance are also included in social assistance benefits in cash. Household social assistance benefits in cash are the sum of all household members' cash payments. The only difference between 'government pensions and allowances' and 'social assistance benefits in cash' is that overseas pensions are included in government pensions and allowances and private income and excluded from social assistance benefits in cash.
Social security and welfare benefits	Includes social transfers in kind relating to the provision of goods and services to specific population groups with special needs. It includes expenditure on child care assistance (including the Child Care Benefit and Child Care Rebate), services for the aged, services for people with a disability etc. The category excludes expenditure on monetary transfers to Australian residents (see Social assistance benefits in cash).
Social transfers in kind	Non-cash benefits and services provided by the government to households for education, health, housing, social security and welfare, and electricity concessions and rebates. It includes reimbursements of approved expenditures such as the Medicare rebate, the Private Health Insurance Rebate, the Child Care Benefit and the Child Care Rebate. The cost of administering the provision of social assistance benefits in cash is included. For further information see Appendix 4.
Standard error	A measure of the likely difference between estimates obtained in a sample survey and estimates which would have been obtained if the whole population had been surveyed. The magnitude of the standard error associated with any survey is a function of sample design, sample size and population variability. For further information see Appendix 3.
State/territory housing authority	See Landlord type.
Taxes on income	Taxes on income is the sum of personal income tax plus the Medicare levy and Medicare levy surcharge for all members of the household. In this study, taxes on income were imputed according to the 2009–10 tax rules which were applied to the gross income of family members according to their characteristics as reported in the 2009–10 Household Expenditure Survey.

GLOSSARY *continued*

Taxes on production	Taxes on production and imports consist of taxes payable on goods and services when they are produced, delivered, sold, transferred or otherwise disposed of by their producers plus taxes and duties on imports that become payable when goods enter the economic territory by crossing the frontier or when services are delivered to resident units by non-resident units; they also include other taxes on production, which consist mainly of taxes on the ownership or use of land, buildings or other assets used in production or on the labour employed, or compensation of employees paid. For further information see Appendix 5.
Taxes on production on alcohol beverages	Taxes on production on alcohol are excises on beer and drinkable spirits, GST, wine equalisation tax and all other taxes that are passed on from the process of production, delivery, transfer or sale of the alcohol.
Taxes on production on clothing and footwear	Taxes on production on clothing and footwear are the GST and all other taxes that are passed on from the process of production, delivery, transfer or sale of the clothing and footwear products.
Taxes on production on food and non-alcoholic beverages	Taxes on production on food and non-alcoholic beverages are the GST and all other taxes that are passed on from the process of production, delivery, transfer or sale of these items. Food and non-alcoholic beverages exclude meals out and fast food items.
Taxes on production on meals out and fast food	Taxes on production on meals out and fast food are the GST and all other taxes that are passed on from the process of production, delivery, transfer or sale of the meals out and fast food products.
Taxes on production on motor vehicle fuels	Taxes on production on motor vehicle fuel are excises on crude oil and petroleum products, petroleum product franchise taxes, excises on diesel fuel, LPG and other gas fuels, excises on petrol used during holidays in Australia, GST and all other taxes that are passed on from the process of production, delivery, transfer or sale of the product.
Taxes on production on motor vehicle purchase	Taxes on production on motor vehicle purchase are the GST, stamp duties and all other taxes that are passed on from the process of production, delivery, transfer or sale of motor vehicles.
Taxes on production on other goods and services	All taxes on production on goods and services allocated to households, other than those separately identified in respect of alcoholic beverages, clothing and footwear, food and non-alcoholic beverages, meals out and fast food, motor vehicle purchase, motor vehicle fuels, ownership of dwellings and tobacco products.
Taxes on production on ownership of dwellings	Taxes on production on the ownership of dwellings are taxes on the final consumption expenditure of residential accommodation dwellings that households own or rent. They include government rates and land taxes, the GST on new investment properties built or substantially renovated since the GST was introduced in July 2000, and other taxes on consumption expenditure that are passed on from the process of production, delivery, transfer or sale of dwellings. It is assumed that taxes on production are borne directly by owner occupiers, or passed on by landlords to tenants in higher costs.
Taxes on production on tobacco products	Taxes on production on tobacco are excises on tobacco products, GST and all other taxes that are passed on from the process of production, delivery, transfer or sale of tobacco.
Tenure type	The nature of a household's legal right to occupy the dwelling in which the household members usually reside. Tenure is determined according to whether the household owns the dwelling outright, owns the dwelling but has a mortgage or loan secured against it, is paying rent to live in the dwelling or has some other arrangement to occupy the dwelling.
Tertiary education benefits	Social transfers in kind relating to the administration, inspection, operation and support of education programs at higher education institutions and colleges of technical and further education. Tertiary education is a component of education benefits.
Total benefits	The total of social assistance benefits in cash and social transfers in kind allocated.

GLOSSARY *continued*

Total taxes	The total of taxes on income and taxes on production allocated.
Unemployed	Persons aged 15 years and over who were not employed during the week before the interview and had actively looked for full-time or part-time work at any time in the four weeks before the interview and: <ul style="list-style-type: none">■ were available for work in the week before the interview■ were waiting to start a new job within four weeks from the interview and would have started in the week before the interview if the job had been available then.
Unemployment and student allowances	Includes Newstart Allowance, Youth Allowance, Sickness Allowance, Austudy/Abstudy and additional cash allowances such as rent assistance. Unemployment and student allowances are a component of social assistance benefits in cash.
Unincorporated business	A business in which the owner(s) and the business are the same legal entity, so that, for example, the owner(s) are personally liable for any business debts that are incurred.
Veterans' Affairs pensions	Pensions paid by the <i>Department of Veterans' Affairs</i> . Includes service, disability and war widow pension as well as additional allowances such as rent assistance. Veterans' Affairs pensions are a component of social assistance benefits in cash.
Wages and salaries	An employee's total remuneration, whether monetary or in kind, received as a return to labour from an employer or from a person's own incorporated business. It comprises wages and salaries, bonuses, amounts salary sacrificed, non-cash benefits such as the use of motor vehicles and subsidised housing, and termination payments.
Wealth	See Net worth.

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