

The total amount of support, monetary and non-monetary, may then be assessed in consideration of costs to be incurred by the visa applicant whilst in Australia, against the average household expenditure figures as outlined in the most recent Australian Bureau of Statistics **Household Expenditure Survey** (see below).

On average, for accommodation, food, household services/maintenance, clothing/footwear and transport, a **single person spends approximately AUD 485 a week. This translates to about AUD 25 220 a year.** This increases by:

- 35 % (that is, an **additional AUD 8 830**) if the sponsored person has a partner
- a further 20% of the AUD 25 220 living costs (that is, an **additional AUD 5 040**) for the first child (if any) and
- a further 15% of the AUD 25 220 living costs (that is, an **additional AUD 3 780**) for each additional child.

Remember also that the initial cost of relocating, even for a relatively short length of time, is high.

### **School-age dependants**

For the purpose of assessing the financial capacity of the sponsored person to meet the schooling costs of school-age dependants the cost is **AUD 8 000** per year. This is on top of the living costs above.

If at time of visa decision the child in question is not a school-age dependant (that is, is under 5 years old) but will become so during the visa period, the cost of schooling:

- from the time they do become a school-age dependant
- until the visa ceases or until they turn 18, whichever is the earlier
- must be included in any financial capacity calculations.



2009–10

6530.0

# HOUSEHOLD EXPENDITURE SURVEY

AUSTRALIA

## SUMMARY OF RESULTS

EMBARGO: 11.30AM (CANBERRA TIME) TUES 6 SEP 2011

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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>.

## ABOUT THIS PUBLICATION

This publication presents a summary of the results from the 2009–10 Household Expenditure Survey (HES), which was a subsample of the households comprising the 2009–10 Survey of Income and Housing (SIH). The HES collected information on the expenditure, income, net worth and other characteristics of households resident in private dwellings throughout Australia.

This publication includes a feature article on government pension and allowance recipients. The article highlights the benefits of the significantly increased sample size for this sub population in this survey.

## CHANGES IN THIS ISSUE

Key changes to the 2009–10 HES include:

- 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
- improvements, aligning with international statistical standards, to the collection of income statistics
- 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
- a small number of changes to some Household Expenditure Classification (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)
- the inclusion of tables in this publication showing income and expenditure patterns for beneficiaries of government pensions and allowances by their sources
- the inclusion of a table in this publication showing household expenditure at the broad level for the Classification of Individual Consumption by Purpose (COICOP)
- the inclusion of a table in this publication showing financial stress indicators by equivalised disposable household income quintiles
- an expanded range of detailed tables are included in an Excel datacube on the website, including detailed expenditure estimates on over 600 HEC categories for selected populations in this publication, plus additional populations available from the survey
- a comparison between the HES expenditure estimates and the Australian System of National Accounts is included in this publication.

## EFFECTS OF ROUNDING

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

Brian Pink  
Australian Statistician

## ABBREVIATIONS

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<b>ABS</b>	Australian Bureau of Statistics
<b>ACT</b>	Australian Capital Territory
<b>ASNA</b>	Australian System of National Accounts
<b>Aust.</b>	Australia
<b>CD</b>	collection district
<b>COICOP</b>	Classification of Individual Consumption According to Purpose
<b>CPI</b>	Consumer Price Index
<b>CRB</b>	collector record book
<b>CURF</b>	confidentialised unit record file
<b>DEEWR</b>	Australian Government Department of Education, Employment and Workplace Relations
<b>DVA</b>	Australian Government Department of Veterans Affairs
<b>ERP</b>	estimated resident population
<b>FaHCSIA</b>	Australian Government Department of Families, Housing, Community Services and Indigenous Affairs
<b>FISIM</b>	financial intermediation services indirectly measured
<b>HEC</b>	Household Expenditure Classification
<b>HECS</b>	Higher Education Contribution Scheme
<b>HELP</b>	Higher Education Loan Program
<b>HES</b>	Household Expenditure Survey
<b>HFCE</b>	household final consumption expenditure
<b>ISP</b>	Internet service provider
<b>MSI</b>	main source of income
<b>NPISH</b>	non-profit institutions serving households
<b>NSW</b>	New South Wales
<b>NT</b>	Northern Territory
<b>PBLCI</b>	Pensioner and Beneficiary Living Cost Index
<b>Qld</b>	Queensland
<b>RIS</b>	Retail Industry Survey
<b>RSE</b>	relative standard error
<b>SA</b>	South Australia
<b>SE</b>	standard error
<b>SIH</b>	Survey of Income and Housing
<b>Tas.</b>	Tasmania
<b>Vic.</b>	Victoria
<b>WA</b>	Western Australia

## SUMMARY OF FINDINGS

### HOUSEHOLD EXPENDITURE ON GOODS AND SERVICES – OVERVIEW

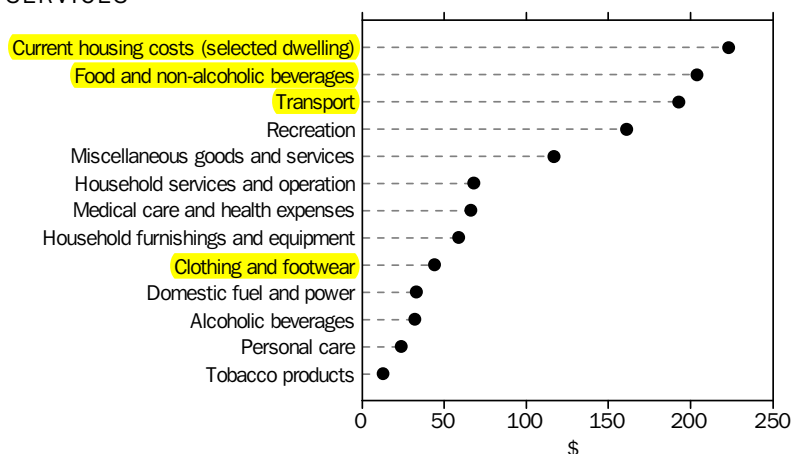
In the 12 months to June 2010, Australian households spent an average of \$1,236 each week on goods and services. This is an increase of 38% since the previous survey which was conducted in 2003–04. Part of this increase can be attributed to inflation – over the five years since the previous survey, the price of goods and services, as measured by the consumer price index (CPI), rose by 19%. Over the same period, the mean gross household income per week increased by 50% and the average household size increased from 2.53 to **2.57 people**.

In 2009–10 the broad categories with the highest household expenditures were:

- **current housing costs, with average household expenditure of \$223 per week**, representing 18% of total household expenditure on goods and services
- **food and non-alcoholic beverages, \$204 per week**, 17% of the total
- **transport, \$193 per week**, 16% of the total.

As in 2003–04, these categories together accounted for half of household expenditure on goods and services. The next highest category was recreation, with average weekly household expenditure of \$161 per week, representing 13% of the total.

#### S1. AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON GOODS AND SERVICES



### DIFFERENCES BETWEEN HOUSEHOLDS

The level and pattern of expenditure differs between households, reflecting characteristics such as income, wealth, household composition, household size and **location**.

#### *Household Income*

#### GROSS HOUSEHOLD INCOME

In 2009–10, households in the lowest gross income quintile (the lowest 20% of households when ranked according to gross income) spent on average \$559 (152% of their gross household income) on goods and services per week, compared to \$2,160 (55% of their gross household income) spent by households in the highest gross income quintile. This difference in expenditure is partly a consequence of household size: households in the lowest quintile contain on average 1.5 persons, compared to 3.4 persons in households in the highest quintile. Lone person households make up 63% of households in the lowest quintile.

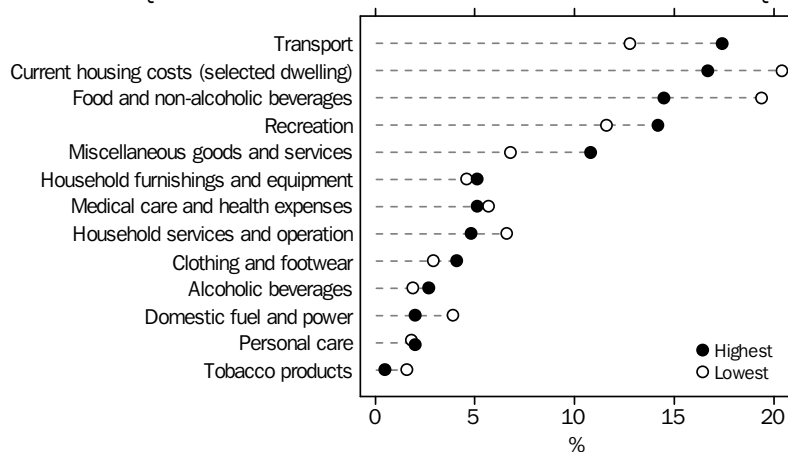
## SUMMARY OF FINDINGS *continued*

### Household Income *continued*

#### EQUIVALISED DISPOSABLE HOUSEHOLD INCOME

Equivalised disposable household income provides an indicator of the income estimates with respect to household size and composition, while taking into account the economies of scale that arise from the sharing of dwellings. The composition of household expenditure differs between equivalised disposable household income quintile groups. For example, food and non-alcoholic beverages accounted for 19% of the expenditure on goods and services of households in the lowest quintile, compared to 15% for households in the highest quintile. In general, the proportion spent on domestic fuel and power, tobacco and household services and operation also declined as equivalised disposable household income rose, while the proportion spent on recreation, alcohol, transport and miscellaneous goods and services increased.

#### S2. GOODS AND SERVICES EXPENDITURE BY THE LOWEST AND HIGHEST EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILES



### Household net worth

Current housing costs is the broad expenditure group most related to levels of household net worth. Current housing costs comprised 27% of total expenditure on goods and services for households in the lowest net worth quintile but only 11% for households in the highest quintile.

For many households, the dwelling in which they live is the main asset. Households with low net worth are likely to have a high mortgage offsetting the value of the dwelling, or are likely to be renting. They therefore tend to have high housing costs, either in the form of interest payments on their mortgage or in the form of rent. Households with high net worth are more likely to own their own home with only a small or no mortgage outstanding, and therefore only have low housing costs. Only 4% of households in the lowest net worth quintile own their own home, compared to 96% in the highest quintile.

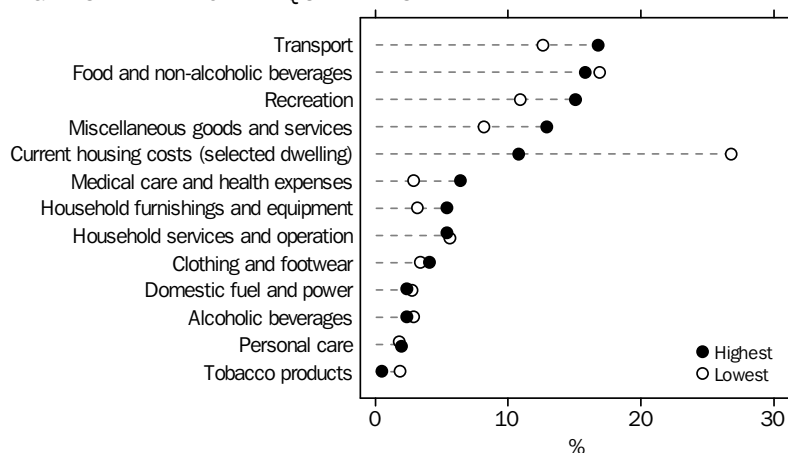
Expenditure on medical care and health expenses tends to be substantially higher for households with higher net worth, accounting for 3% of expenditure for households in the lowest quintile and 6% for households in the highest quintile. In part this may reflect the older ages of persons in the higher quintiles. The average age of the reference person in the lowest net worth quintile is 41 years compared to 56 years for the highest quintile. The lowest quintile has on average more persons under the age of 18 compared to households in the highest quintile (0.7 and 0.5 persons respectively) and the average number of persons 65 years and over is lower in the lowest net worth quintile compared to the highest quintile (0.2 and 0.4 respectively).

## SUMMARY OF FINDINGS *continued*

### *Household net worth continued*

In general, the proportion spent on recreation, household furnishings and equipment, and transport rose as net worth rose, while the proportion spent on tobacco dropped substantially.

### S3. GOODS AND SERVICES EXPENDITURE BY THE LOWEST AND HIGHEST NET WORTH QUINTILES



### *Social and demographic characteristics*

The level and composition of household income and expenditure is highly related to the social and demographic characteristics of household members. For example, households in the lowest equivalised disposable income quintile were more likely to be lone person households and to receive government pensions and allowances as their main source of income. Households in the highest quintile were more likely to be couple, one family households and to have wages and salaries as their main source of income.

Households in which the levels of weekly expenditure on goods and services was significantly below the average of \$1,236 for all households included:

- households which rented their dwelling from a state or territory housing authority, with average weekly expenditure of \$564
- households which relied on government pensions and allowances as their main source of household income, with average weekly expenditure of \$613
- lone person households had an average weekly expenditure of \$646 and lone persons aged 65 and over had an average weekly expenditure of \$446
- households in which the reference person was 65 years and over, with average weekly expenditure of \$726.

In contrast, households in which the level of expenditure on goods and services was significantly above the average included:

- couple, one family households with children; for example households consisting of a couple with their dependent and non-dependent children only, had an average weekly expenditure of \$2,046
- multiple family households, with average weekly expenditure of \$1,621
- households purchasing their home (with a mortgage), with average weekly expenditure of \$1,594
- group households, with average weekly expenditure of \$1,531
- households in which the reference person was aged 45 to 54 years, with average weekly expenditure of \$1,502

## SUMMARY OF FINDINGS *continued*

### *Social and demographic characteristics continued*

- households with main source of income of wages and salaries, with average weekly expenditure of \$1,476.

Household characteristics can also help to explain the variation in the composition of expenditure. For example, housing costs accounted for only 8% of total expenditure on goods and services of those households who owned their home outright while households renting from private landlords spent 26% of their total expenditure on housing.

### **Location**

The level of expenditure varied across states and territories. The highest average weekly household expenditures were recorded in the Australian Capital Territory (\$1,536) and the not very remote parts of the Northern Territory (\$1,500). The lowest expenditures were in South Australia and Tasmania at \$1,044 and \$1,064 per week respectively.

Expenditure also varied between capital cities and elsewhere. The average weekly expenditure of households located in capital cities was \$1,310, compared with \$1,107 in areas other than capital cities. Canberra (\$1,536) had significantly higher weekly expenditure than the average for all capital cities.

### *Households in financial stress*

A key element of people's living standards is the amount of discretion they have in their spending on goods and services to meet their needs. While ABS measures of income and wealth provide information on the main economic resources available to households to support their material command over goods and services expenditure and statistics can describe people's associated consumption patterns, these measures do not necessarily tell the full story of how households are coping financially. For example, households may go without key goods and services, or seek financial assistance from others, to meet financial commitments or to maintain other expenditure. The extent to which this occurs can provide an indication of the overall financial stress experienced by households.

The reporting of financial stress does not necessarily imply that a household has low income. Nevertheless, financial stress indicators decrease as equivalised disposable household income increases. For example, 64% of the lowest equivalised disposable income quintile have at least one indicator of financial stress while only 20% of households in the highest quintile reported an indication of financial stress. The ability to afford a holiday for at least one week per year and the ability to afford a night out once a fortnight are the most commonly reported indicators of financial stress at 25% and 19% respectively.

### CHANGES SINCE 2003–04

In the 2003–04 HES, income from non-cash benefits was collected, but not included in total income or expenditure estimates. However in SIH 2007–08, non-cash benefits were included as part of standard income measures to align with international standards. The values for non-cash benefits have been included in the expenditure measures for the first time in 2009–10. There have also been improvements made to the collection of salary sacrifice data and its incorporation in expenditure aggregates. As a result of these changes, total goods and services expenditure using the new basis is \$1,236, compared with \$1,198 using the previous basis. The most significant difference is for estimates of expenditure on transport where the estimate using the new basis is \$193, compared with \$163 using the previous basis. Transport, current housing costs, household service and operation, recreation, miscellaneous goods and services and superannuation and life



## SUMMARY OF FINDINGS *continued*

### CHANGES SINCE 2003–04 *continued*

insurance are the categories which are impacted by the new inclusions for expenditure. See paragraphs 10 to 13 of the explanatory notes for further information.

The overall increase in average weekly household expenditure on goods and services between 2003–04 and 2009–10 was \$343 (38%). Over the same period the price of goods and services, as measured by the CPI, rose by 19%.

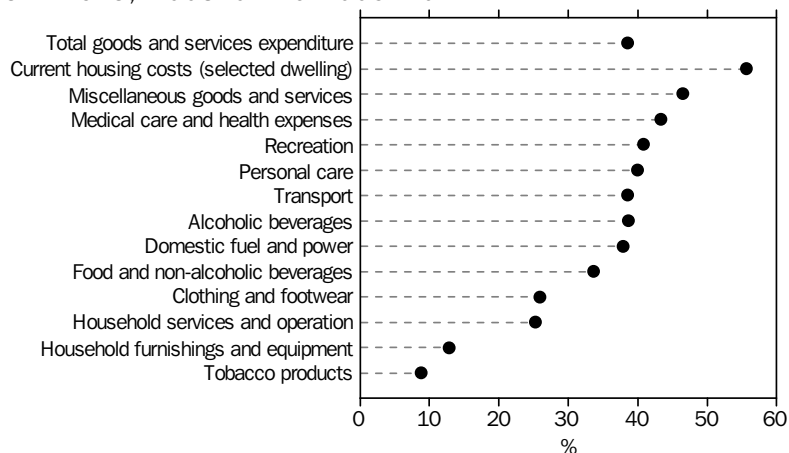
The broad expenditure categories recording the largest increases in dollar terms in average weekly expenditure were:

- current housing costs (selected dwelling), up \$80 (55%), due in part to increased mortgage interest payments, up \$35 (75%) and increased rent payments, up \$32 (68%)
- food and non-alcoholic beverages, up \$51 (34%)
- recreation, up \$47 (41%)
- miscellaneous goods and services, up \$37 (46%), partly due to increased spending on education fees for primary and secondary schools, up \$10 (107%)

A large part of the \$54 (39%) increase in transport expenditure is due to the inclusion of non-cash benefits and salary sacrifice expenditure. Excluding these aspects transport has increased by \$23 (up 17%).

At the more detailed expenditure items level, some of the most significant spending increases over the 6 year period were on internet charges (paid as account) (up 152%), pay TV fees (up 95%), interest payments on mortgages (up 75%), meals in restaurants, hotels, clubs and related (up 68%), child care (up 84%), rent payments (up 68%), meals out and fast foods (up 50%) and recreational and educational services (excluding holiday expenses) (up 50%). See detailed tables included as Excel datacubes on website for more details.

### S4. INCREASE IN AVERAGE WEEKLY EXPENDITURE ON GOODS AND SERVICES, 2003–04 TO 2009–10



### GOVERNMENT PENSION AND ALLOWANCE RECIPIENTS

#### INTRODUCTION

People's standard of living depend on the economic and social resources available to them to support their consumption of goods and services, and their participation in society. These include the income they receive in wages and salaries, from own businesses or investments, and income support from government. Their resources also include services such as aged care, respite care and child care provided by government and welfare organisations, and assistance from family and friends when needed.

Government programs aim to: encourage active economic and social participation by members of society, within an individual's capacity; redress disadvantage by boosting self-reliance; and provide assistance to people unable to adequately support themselves. Income support programs are directed to those who are retired, people with disabilities, carers, unemployed people, students, and families with children. Income support is also provided for special groups, such as war veterans, and war widows and their families.

In this article the characteristics and economic circumstances of recipients of government pensions and allowances are analysed, using data from the 2009–10 Survey of Income and Housing (SIH) and the 2009–10 Household Expenditure Survey (HES).

#### BACKGROUND

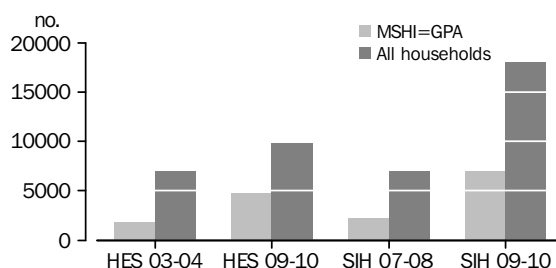
The SIH is conducted every two years and the HES every six years. When the HES is conducted, it is integrated with the SIH and run on a subsample of the SIH. For the 2009–10 surveys, the survey sample sizes were increased for two purposes. The SIH sample was increased by an extra 4,200 households, located outside capital cities, to better support performance indicator reporting, especially in regard to housing affordability and home ownership measures.

The HES included an additional 3,000 metropolitan households whose main source of income was from government pensions and allowances. The expansion of the sample was made to improve the quality of the Pensioner and Beneficiary Living Cost Index (PBLCI), which measures changes in the cost of living for pension and other government beneficiary households. The sample increase was targeted at improving the PBLCI to make it more representative of the spending patterns of pensioners and other beneficiaries, and to provide for the analysis of the specific products that pensioners and other beneficiaries buy, to assess whether an expanded range of products needed to be priced when constructing the PBLCI. The HES sample increased from 6,957 households in 2003–04 to 9,774 in 2009–10 (a 40% increase).

As the HES is conducted on a subsample of the SIH sample, and HES also collects all SIH data items, the increase in the HES sample also increased the SIH sample. The SIH sample therefore increased from 9,345 households in 2007–08, to 18,071 in 2009–10 (a 93% increase). For the subpopulation of interest in this article, that is, households whose main source of income was government pensions and allowances, the HES sample for this group increased by 156% from 2003–04, and the SIH sample for this group increased by 120% from 2007–08 (see Graph 1). The increased samples enable more accurate and detailed analyses of this subpopulation.

BACKGROUND *continued*

1. 2009–10 SAMPLE SIZES, HES and SIH



MSHI = GPA: Main source of household income is government pensions and allowances

The larger samples, together with the concurrent collection of comprehensive data on household characteristics and economic circumstances, provides a particularly rich dataset for analysis. The 2009–10 SIH collected detailed information on household incomes, wealth, and housing costs. The 2009–10 HES collected detailed information on household expenditures and financial stress. The datasets are ideal for the examination of the economic wellbeing of all Australian households.

INCOME SUPPORT SYSTEM

Australia has an income support system that is designed to act as a safety net for individuals who are unable to adequately support themselves. In order to ensure that the assistance is directed to those who are most in need, the eligibility for income support payments are typically means tested, and the rate of income support that a person is entitled to depends upon the income and assets tests.

Government pensions and allowances are cash transfer payments made by government to persons under social security and related government programs. There are a wide variety of payments available, including: pensions for older people (Age pensions); payments for people with disability and those caring for people with disability (Disability and carer payments); payments to the unemployment and to students (Unemployment and study payments); assistance to families (Family support payments); and a range of other payments. They are primarily administered by Centrelink or the Department of Veterans' Affairs (DVA).

Further information on the Australian income support system and the pensions and allowances available can be found from the websites of the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA), the Department of Veterans' Affairs (DVA), the Department of Education, Employment and Workplace Relations (DEEWR) and Centrelink. *A guide to Australian Government payments*<sup>1</sup> provides details of the pensions and allowances paid, including the eligibility criteria and rates of payment. FaHCSIA publishes statistical summaries of its income support customers e.g. *Statistical Paper No.9, Income support customers: a statistical overview 2010*<sup>2</sup>.

PENSION AND ALLOWANCE RECIPIENTS

A range of information on recipients of Australian Government pensions and allowances, and the payments made to them, are available from the administrative systems supporting these government programs. As these data generally include all recipients, and all payments made, the coverage is greater under these programs than for the survey data due to scope exclusions that apply to most ABS household surveys, including the

**PENSION AND ALLOWANCE  
RECIPIENTS** *continued*

SIH and the HES. There are also differences in the way some of the information is captured and recorded in the two data sources.

There are three main differences affecting comparisons between the administrative and survey data. SIH collects information from the usual residents of private dwellings in urban and rural areas of Australia covering approximately 97% of the people living in Australia. Excluded from the survey are people living in very remote areas, and residents of non-private dwellings, such as hotels, boarding schools, boarding houses, nursing homes and institutions. These exclusions mean that the survey estimates will generally be lower than the administrative data, and especially so for the Age Pension, Service Pension (DVA) and disability payments, as nursing homes contain substantial numbers of people on these benefits. The exclusion of people living in very remote areas, where there is a higher proportion of Indigenous Australians, means that there is incomplete coverage of Indigenous Australians for all pensions and allowances. This, in particular, leads to significant undercoverage for Abstudy payments.

Secondly, SIH is enumerated over the full financial year. Counts of recipients refer to the point in time at which individual households are enumerated in the survey, and the payments received generally refer to the most recent payment period. Payments reported are converted to annual estimates for comparison with the administrative data, which relates strictly to the financial year. Where it has been possible and appropriate to do so, recipient counts for the administrative data have been taken as the average of two points in time i.e. end June 2009 and end June 2010.

Thirdly, SIH produces estimates for the overall in scope population from a sample. The estimates produced are subject to both non-sampling and sampling error. Non-sampling error can occur in any collection. Types of non-sampling error include non-response by respondents in the survey, errors in reporting by the respondent, or errors in recording and processing the data. Sampling error occurs because the estimates are based on a sample of possible observations and therefore subject to sampling variability, which means the results may differ from the figures produced if information had been collected for all households.

Table 2 compares recipient counts and payments from the administrative data, with the results from the 2009–10 SIH. It separately shows data for each of the main government pensions and allowances. The administrative data are sourced from information published by FaHCSIA, DEEWR and the DVA. Payments to Australians living overseas have been excluded from the administrative data, as these payments would not be reported in the survey data (because such households are out of scope).

The administrative data in Table 2 shows that 2.2 million Australians (living in Australia) receive the age or service pension, the greatest number of recipients of any pension or allowance type. The pension or allowance with the next largest number of recipients is Family Tax Benefit, with 1.8 million recipients.

For the most part, the survey estimates are lower than the administrative data, largely for the reasons outlined previously. In a small number of cases the reported survey data exceeds the administrative data. This may be partly caused by some misnaming or misclassification of pensions and allowances by the respondent or interviewer.

PENSION AND ALLOWANCE  
RECIPIENTS *continued*

For Family Tax Benefits, the survey and administrative data are not fully consistent. When a Family Tax Benefit recipient lodges their tax return, if one is required, the recipient's entitlement is calculated based on their actual income, and compared with the amount received for the year, based on their estimated income. In some cases, the reconciliation results in the recipient not being entitled to a Family Tax Benefit payment for the year. As the reconciliation process for 2010 has not yet been finalised, the administrative data may over estimate the actual number of recipients.

HOUSEHOLD  
CHARACTERISTICS

Table 2 shows that, according to the SIH, 6.2 million people were in receipt of government pensions and allowances. For 52% of these people, government pensions and allowances was their main source of household income. People in receipt of age or service pensions, or disability and carer payments, were much more likely to have government pensions and allowances as their main source of household income.

Tables 3 and 4 show a range of household characteristics and economic resource measures for each of the pension and allowance subpopulations, from data collected in the SIH<sup>3</sup>. About 20% of the total population are living in households whose main source of income is government pensions and allowances. However the number of persons living in households receiving at least some government pensions and allowances is much higher at 59% of the total population.

The number of persons receiving each pension and allowance type, where the main source of household income is government pensions and allowances, do not add to the total because some households receive two or more types of pension and allowance. These may be received by the same person or by different persons in the household. For example, some persons live in households receiving disability and carer payments, and family support payments. Some households receive three or more types of payment.

In general, people whose main source of household income was government pensions and allowances were less likely to own their own home with or without a mortgage (56%) than the population as a whole (70%). However those who received an age pension were more likely to own their own home (81%), reflecting the greater age and life long workforce participation of this group.

People whose main source of household income was government pensions and allowances were much more likely to live alone or in households consisting of a one parent family with dependent children. They were much less likely to live in couple family with dependent children households. However there was considerable variation between pension and allowance types, reflecting the different client characteristics of the groups these benefits are aimed at. For example, Family Tax Benefit is directed towards families with dependent children, while dependent children are rarely present in aged pension households.

On average, there were considerably fewer employed persons living in households whose main source of income was government pensions and allowances (0.2 compared with 1.3 for the population a whole). The relatively lower workforce participation reflects a range of factors, including mature age, disability, caring responsibilities, unemployment or study. There were twice as many people living in households with at least one person with a disability or long term health condition than for the population as a whole.

## 2. RECIPIENTS OF GOVERNMENT PENSIONS AND ALLOWANCES, 2009–10

Pension and allowance type	INCOME SUPPORT SYSTEM		SURVEY OF INCOME AND HOUSING(a) (b)			
	No. of persons(c) (d) (e)	Value of payments(f)	All recipients	MSHI = Government pensions and allowances(g)	MSHI = Other(g)	Value of payments
	'000	\$m	'000	'000	'000	\$m
<b>Age pensions</b>						
Age Pension	2 078	29 385	2 067	1 558	509	25 808
Service Pension (DVA)	185	2 154	182	129	53	2 086
<b>Disability and carer payments</b>						
Disability Pension (DVA)	122	1 472	112	70	42	1 572
Disability Support Pension	767	11 860	709	509	201	9 393
Carer Allowance	478	1 478	394	235	159	1 216
Carer Payment	158	2 269	195	119	76	2 018
<b>Unemployment and study payments</b>						
Austudy/Abstudy	71	543	61	27	34	453
Newstart Allowance	537	6 137	447	252	195	4 825
Youth Allowance	374	2 073	308	95	213	2 019
<b>Family support payments</b>						
Family Tax Benefits	(h) 1 810	17 180	1 714	412	1 301	15 479
Parenting Payment	466	5 467	420	273	148	4 546
Baby Bonus	(i) 268	1 398	189	42	146	998
<b>Other payments</b>						
Partner Allowance	27	281	32	22	*11	346
Seniors Supplement	na	na	361	25	336	257
Sickness Allowance	7	84	*10	*4	*5	85
Special Benefit	6	68	*5	**1	*4	*44
War Widows Pension (DVA)	103	1 806	78	62	17	1 551
Widow Allowance	35	441	24	19	**6	284
Wife Pension (wife of an Age or Disability Support Pensioner)	25	321	28	21	*6	303
Overseas pensions and benefits	. .	na	341	238	103	1 473
Other government pensions and allowances	. .	na	123	62	61	637
<b>Number of recipients of government pensions and allowances</b>	na	na	6 157	3 201	2 956	77 856
<b>Number of households with one or more recipients of government pension and allowances</b>	na	na	4 417	2 117	2 300	. .

\* 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

. . not applicable

na not available

(a) In SIH, information is collected on all government pensions and allowances received, including those paid by overseas governments (overseas pensions and benefits) and state and territory governments in Australia (included in 'Other government pensions and allowances')

(b) The figures provide the number of persons receiving a payment for the given pension type – hence, a person may be counted in more than one category. However, the total number of recipients counts each person only once

(c) The number of Australians living overseas who received payments have been deducted from the figures for the Age Pension, Carer Payment, Disability Support Pension, Parenting Payment and Wife Pension

(d) Sources: FaHCSIA, *Income support customers: a statistical overview 2010, Statistical Paper No . 9*; DVA *2009–10 Annual Report*

(e) Unless otherwise noted, these are the average of figures for June 2009 and June 2010

(f) Sources: FaHCSIA, 2010, *Annual Report 2009–10*; DVA, *Portfolio Additional Estimates Statements 2010–11*

(g) MSHI = Government pensions and allowances : Main source of household income is government pensions and allowances; MSHI = Other: Main source of household income is not government pensions and allowances

(h) This figure is as at June 2010, not an average of June 2009 and June 2010 figures

(i) This figure is for the 2009–10 financial year, not an average of figures for June 2009 and June 2010

3. PERSONS LIVING IN HOUSEHOLDS, MAIN SOURCE OF INCOME IS GOVERNMENT PENSIONS AND ALLOWANCES(a), Household characteristics, 2009–10

RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES							
		Age pensions	Disability and carer payments	Unemployment and study payments	Family support payments	Other payments	Total
<b>Proportion of persons in household with characteristic</b>							
Contribution of government pensions and allowances to gross household income							
Nil or less than 1%	%	—	—	—	—	—	—
1% to less than 20%	%	—	—	—	—	—	—
20% to less than 50%	%	*1.2	*1.1	*0.8	*2.6	*1.2	1.7
50% to less than 90%	%	39.6	35.3	42.1	46.6	41.3	40.1
90% and over	%	59.2	63.6	57.1	50.8	57.5	58.2
<b>Total(b)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure and landlord type							
Owner without a mortgage	%	73.6	39.3	17.4	9.3	60.4	43.1
Owner with a mortgage	%	7.9	13.8	16.4	21.2	9.4	13.3
State/territory housing authority	%	5.8	17.3	16.9	18.5	12.3	13.0
Private landlord	%	8.9	24.6	43.7	46.3	14.1	25.8
<b>Total renters(c)</b>	%	<b>15.8</b>	<b>44.0</b>	<b>62.9</b>	<b>66.9</b>	<b>27.9</b>	<b>40.6</b>
<b>Total(d)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Family composition of household							
One family households							
Couple family with dependent children	%	*2.3	18.1	41.1	41.9	*12.3	17.0
One parent family with dependent children	%	*1.6	14.6	22.7	52.1	9.6	20.5
Couple only	%	52.5	26.7	6.3	**0.1	40.0	28.3
Other one family households	%	12.3	20.5	14.5	*0.3	11.0	9.6
Multiple family households							
Multiple family households	%	*2.9	*4.3	*3.1	*5.4	*3.3	2.6
Non-family households							
Lone person	%	26.7	12.7	9.1	**0.2	21.4	20.2
Group households	%	1.8	3.2	*3.2	—	*2.4	1.9
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Households with one or more members aged 15 or over with a disability or long-term health condition</b>							
	%	67.7	68.6	34.7	31.1	57.3	54.3
<b>Average number in household</b>							
Employed persons	no.	0.1	0.2	0.4	0.5	0.2	0.2
Dependent children	no.	—	0.4	1.1	2.3	0.3	0.5
Persons							
Under 18 years	no.	—	0.4	1.1	2.3	0.3	0.5
18 to 64 years	no.	0.3	1.3	1.7	1.5	0.6	0.8
65 years and over	no.	1.4	0.5	0.1	0.1	1.1	0.8
<b>Total</b>	no.	<b>1.7</b>	<b>2.3</b>	<b>3.0</b>	<b>3.9</b>	<b>1.9</b>	<b>2.0</b>
<b>Mean equivalised income per week</b>							
Disposable household income	\$	414	417	361	374	416	387
Adjusted disposable household income(e)	\$	551	497	403	405	531	478
<b>Mean equivalised household net worth</b>	\$	351	182	103	88	345	233
<b>Estimated number in population</b>							
Households	'000	1 182	647	303	417	379	2 120
Persons	'000	1 968	1 459	895	1 624	722	4 306
<b>Number of persons in sample</b>	no.	5 735	2 611	1 012	1 288	1 525	13 253

\* 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) See glossary for further details of payment groups

(b) Includes households with negative total income

(c) Includes other landlord type

(d) Includes other tenure type

(e) Adjusted to include imputed rent

## 4. PERSONS LIVING IN HOUSEHOLDS, WHETHER RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES, Household characteristics, 2009–10

	RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES			Does not receive gov. pensions and allowances	
	Main source of income gov. pension and allowances	Other main source of income	Total		All persons
<b>Proportion of persons in household with characteristic</b>					
Contribution of government pensions and allowances to gross household income					
Nil or less than 1%	%	—	2.7	1.8	99.3 42.1
1% to less than 20%	%	—	67.3	44.4	— 26.0
20% to less than 50%	%	1.7	29.6	20.1	— 11.8
50% to less than 90%	%	40.1	*0.2	13.8	— 8.1
90% and over	%	58.2	—	19.8	— 11.6
<b>Total(a)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0 100.0</b>
Tenure and landlord type					
Owner without a mortgage	%	43.1	24.3	30.7	22.5 27.3
Owner with a mortgage	%	13.3	50.7	37.9	50.6 43.2
State/territory housing authority	%	13.0	1.4	5.4	0.4 3.3
Private landlord	%	25.8	21.0	22.6	23.8 23.1
<b>Total renters(b)</b>	%	<b>40.6</b>	<b>23.3</b>	<b>29.2</b>	<b>24.8 27.4</b>
<b>Total(c)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0 100.0</b>
Family composition of household					
One family households					
Couple family with dependent children	%	17.0	60.1	45.4	37.8 42.3
One parent family with dependent children	%	20.5	7.7	12.0	1.6 7.7
Couple only	%	28.3	8.2	15.1	27.9 20.4
Other one family households	%	9.6	13.0	11.8	15.5 13.3
Multiple family households	%	2.6	6.5	5.1	*1.3 3.5
Non-family households					
Lone person	%	20.2	2.5	8.5	11.0 9.5
Group households	%	1.9	2.1	2.0	5.1 3.3
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0 100.0</b>
<b>Households with one or more members aged 15 or over with a disability or long-term health condition</b>					
	%	54.3	21.8	32.8	16.7 26.2
<b>Average number in household</b>					
Employed persons	no.	0.2	1.6	0.9	1.8 1.3
Dependent children	no.	0.5	1.2	0.8	0.4 0.6
Persons					
Under 18 years	no.	0.5	1.1	0.8	0.4 0.6
18 to 64 years	no.	0.8	2.0	1.4	2.0 1.6
65 years and over	no.	0.8	0.4	0.6	0.1 0.3
<b>Total</b>	no.	<b>2.0</b>	<b>3.4</b>	<b>2.7</b>	<b>2.4 2.6</b>
<b>Mean equivalised income per week</b>					
Disposable household income	\$	387	729	612	1 181 848
Adjusted disposable household income(d)	\$	478	774	673	1 232 905
<b>Mean equivalised household net worth</b>	\$	233	317	288	574 407
<b>Estimated number in population</b>					
Households	'000	2 120	2 490	4 609	3 789 8 399
Persons	'000	4 306	8 346	12 652	8 937 21 589
<b>Number of persons in sample</b>	no.	13 253	14 085	27 338	15 433 42 771

\* 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) Includes households with negative total income

(b) Includes other landlord type

(c) Includes other tenure type

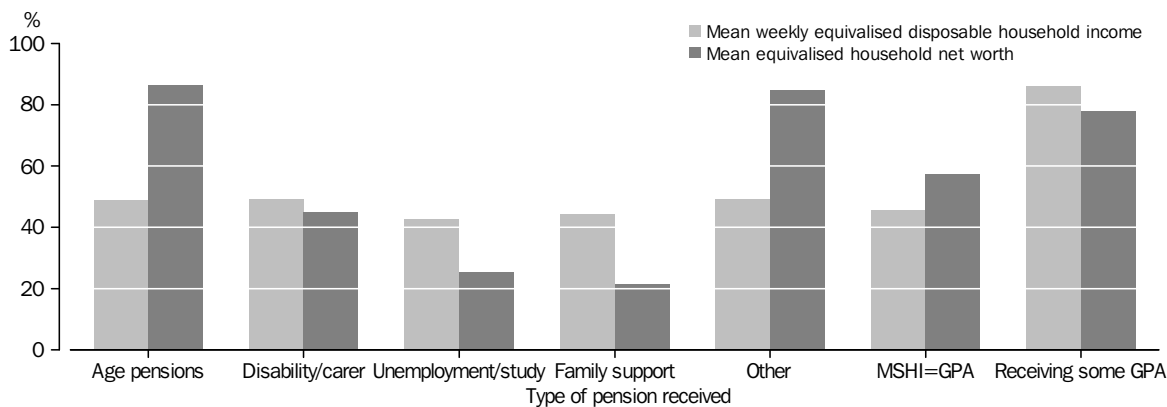
(d) Adjusted to include imputed rent



ECONOMIC  
CIRCUMSTANCES

Household income and household net worth were, on average, considerably lower for all categories of government pension and allowance recipients, than for the population as a whole (see Table 3, Table 4 and Graph 5)<sup>3</sup>. For persons living in households whose main source of income was government pensions and allowances, the equivalised disposable household income was 46% of the national average and equivalised household net worth was 57% of the national average. Those receiving unemployment and study payments, and family support payments, had lower average household incomes and wealth.

5. INCOME AND WEALTH, Mean weekly equivalised disposable household income and equivalised household net worth as a percentage of all persons, 2009–10



MSHI = GPA: Main source of household income is government pensions and allowances

Table 6 and Table 7 provide information on the composition and distribution of household income and wealth for the government pension and allowance recipient populations used throughout this article.

*Household income*

For people in households whose main source of household income was government pensions and allowances, income from this source was around 80% of household income for all categories of pension and allowances. For those receiving unemployment and study payments, family support payments and other payments, wages and salaries were the second most significant source of income. For those receiving age pensions, 'other income', which includes superannuation and investment income, was the second most significant source at around 10% of income. Wages and salaries provided most of the income received by recipients of government pensions and allowances, but whose main source of household income was not government pensions and allowances.

On average, household income from government pensions and allowances was \$557 per week for those people for whom it was their main source of household income. While average incomes from this source varied somewhat across the different pension and allowance types, there was significant variation in the amount of income received within each category. Of people living in these households, 9% received household income of less than \$300 per week from government pensions and allowances, while 34% received more than \$600 per week.

6. PERSONS LIVING IN HOUSEHOLDS, MAIN SOURCE OF INCOME IS GOVERNMENT PENSIONS AND ALLOWANCES(a), Income and wealth, 2009–10

RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES							
Household characteristics		Age pensions	Disability and carer payments	Unemployment and study payments	Family support payments	Other payments	Total
<b>Income from</b>							
Wages and salaries	%	4.8	9.8	12.1	14.0	*10.9	9.0
Own unincorporated business income	%	*0.6	*0.5	*0.8	*1.3	**–0.8	*0.7
Government pensions and allowances	%	83.5	83.5	82.8	79.3	81.7	82.4
Other income	%	11.1	6.2	4.2	5.4	8.3	7.9
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Income from government pensions and allowances</b>							
Mean weekly household income	\$	522	652	689	672	592	557
Nil to less than \$25	%	—	—	—	—	*1.4	*0.2
\$25 to less than \$100	%	**0.1	**0.6	*0.2	*0.8	*1.5	0.8
\$100 to less than \$200	%	*0.4	*0.2	*1.3	*1.4	*0.8	1.1
\$200 to less than \$300	%	4.4	2.7	10.1	4.0	4.3	6.6
\$300 to less than \$400	%	25.3	13.2	5.1	5.5	13.2	18.9
\$400 to less than \$500	%	18.6	8.7	9.8	12.1	14.3	16.0
\$500 to less than \$600	%	29.3	23.8	10.8	17.1	25.0	22.3
\$600 to less than \$700	%	7.0	12.9	15.4	17.2	13.1	11.0
\$700 to less than \$800	%	6.2	13.8	15.6	14.6	9.0	8.6
\$800 to less than \$900	%	*2.8	6.5	7.2	8.6	*4.9	4.9
\$900 and over	%	6.1	17.7	24.5	18.7	*12.5	9.6
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised disposable household income</b>							
Lowest	%	64.3	62.0	78.1	70.1	54.8	69.5
Second	%	31.4	32.1	20.7	26.9	39.7	27.1
Third	%	3.7	5.1	*1.2	*2.5	*5.1	3.0
Fourth	%	**0.6	*0.9	—	**0.5	**0.3	*0.5
Highest	%	—	—	—	—	**0.1	—
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Second and third deciles	%	62.2	57.4	49.8	51.3	62.2	54.5
<b>Mean value of assets and liabilities</b>							
Household assets	\$'000	475	313	235	222	525	382
Household liabilities	\$'000	5	13	27	38	11	14
Household net worth	\$'000	470	299	208	185	515	369
<b>Household net worth</b>							
Net value of owner occupied dwelling	%	68.9	64.7	59.7	48.5	58.4	64.4
Net value of other property	%	2.6	3.3	*3.9	*4.1	*5.3	3.5
Value of contents of dwelling	%	11.1	13.5	14.7	18.1	10.5	11.9
Superannuation	%	5.3	7.5	10.6	8.1	7.1	6.5
Net value of other assets	%	12.1	11.0	11.1	*21.2	18.7	13.8
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised household net worth</b>							
Lowest quintile	%	12.5	42.6	63.4	68.4	22.5	39.1
Second quintile	%	9.2	15.2	15.2	15.4	12.2	12.1
Third quintile	%	23.1	16.3	8.6	8.1	19.5	15.7
Fourth quintile	%	38.0	20.3	9.4	6.2	27.9	22.4
Highest quintile	%	17.3	5.6	*3.4	*2.0	17.9	10.7
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Persons in low economic resource households(b)</b>							
Number of persons	'000	1 968	1 459	895	1 624	722	4 306

\* 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) See glossary for further details of payment groups

(b) People living in households that are simultaneously in the bottom four deciles (two quintiles) of equivalised adjusted disposable household income (adjusted to include imputed rent) and equivalised household net worth

## 7. PERSONS LIVING IN HOUSEHOLDS, WHETHER RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES (a), Income and wealth, 2009–10

Household characteristics	RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES					
		Main source of income gov. pensions and allowances	Other main source of income	Total	Does not receive gov. pensions and allowances	All persons
<b>Income from</b>						
Wages and salaries	%	9.0	75.3	64.9	83.8	75.7
Own unincorporated business income	%	*0.7	5.0	4.3	6.7	5.7
Government pensions and allowances	%	82.4	12.2	23.2	—	10.0
Other income	%	7.9	7.5	7.6	9.5	8.7
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Income from government pensions and allowances</b>						
Mean weekly household income	\$	557	229	340	—	199
Nil to less than \$25	%	*0.2	4.2	2.8	100.0	43.1
\$25 to less than \$100	%	0.8	25.9	17.4	—	10.2
\$100 to less than \$200	%	1.1	23.4	15.8	—	9.3
\$200 to less than \$300	%	6.6	17.6	13.9	—	8.1
\$300 to less than \$400	%	18.9	13.3	15.2	—	8.9
\$400 to less than \$500	%	16.0	6.9	10.0	—	5.9
\$500 to less than \$600	%	22.3	4.2	10.4	—	6.1
\$600 to less than \$700	%	11.0	2.2	5.2	—	3.1
\$700 to less than \$800	%	8.6	*1.0	3.6	—	2.1
\$800 to less than \$900	%	4.9	*0.8	2.2	—	1.3
\$900 and over	%	9.6	*0.5	3.6	—	2.1
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised disposable household income</b>						
Lowest	%	69.5	9.5	29.9	5.9	20.0
Second	%	27.1	29.6	28.8	7.6	20.0
Third	%	3.0	34.7	23.9	14.4	20.0
Fourth	%	*0.5	19.0	12.7	30.3	20.0
Highest	%	—	7.1	4.7	41.7	20.0
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Second and third deciles	%	54.5	18.7	30.9	4.6	20.0
<b>Mean value of assets and liabilities</b>						
Household assets	\$'000	382	811	614	1 114	839
Household liabilities	\$'000	14	122	72	178	120
Household net worth	\$'000	369	689	541	936	720
<b>Household net worth</b>						
Net value of owner occupied dwelling	%	64.4	45.1	51.1	34.2	41.2
Net value of other property	%	3.5	11.1	8.7	17.5	13.9
Value of contents of dwelling	%	11.9	9.4	10.2	7.2	8.4
Superannuation	%	6.5	16.7	13.5	18.0	16.1
Net value of other assets	%	13.8	17.8	16.5	23.1	20.4
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised household net worth</b>						
Lowest quintile	%	39.1	17.6	24.9	13.1	20.0
Second quintile	%	12.1	26.7	21.7	17.5	20.0
Third quintile	%	15.7	23.5	20.8	18.8	20.0
Fourth quintile	%	22.4	17.1	18.9	21.5	20.0
Highest quintile	%	10.7	15.1	13.6	29.0	20.0
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Persons in low economic resource households (b)	%	49.7	25.3	33.6	7.1	22.6
Number of persons	'000	4 306	8 346	12 652	8 937	21 589

\* 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) See glossary for further details of payment groups

(b) People living in households that are simultaneously in the bottom four deciles (two quintiles) of equivalised adjusted disposable household income (adjusted to include imputed rent) and equivalised household net worth

*Household income  
continued*

This degree of variation arises because of the different personal and household characteristics of individuals in each subpopulation, and the application of specific eligibility criteria and rates of payment for each benefit. Payments are higher for eligible couples than for single persons, and also higher for households where dependent children are present. Some households receive multiple benefits, resulting in higher levels of government income. Where the household receives different types of pensions and allowances, the people living in those households appear in each of the relevant categories.

Of all people whose main source of household income was government pensions and allowances, 97% fell into the bottom two quintiles of equivalised disposable household income. In contrast, Table 7 shows that only 39% of people who received some benefits, but for whom it was not their main source of household income, were in the bottom two quintiles. For those who received no benefits at all, only 13% were in these quintiles.

*Household wealth*

Households whose main source of income was government pensions and allowances had, on average, half the average household net worth of the population as a whole. However, households receiving age pensions and other payments had higher levels of net worth than did other pension and allowance recipients, due to the greater age of household members and greater opportunities to accumulate wealth (principally in their own home) over their working lives.

Recipients of disability and carer payments, unemployment and study payments, and family support payments, were much more likely than the population as a whole to be in the bottom two wealth quintiles. Recipients of age pensions and other payments were more evenly represented across the entire wealth distribution.

All categories of government pension and allowance recipients had, on average, a greater proportion of their household net worth in their own home than did the population as a whole. The application of asset tests on non-home wealth in determining eligibility for pensions places some limits on the size of non-home wealth for the affected populations.

*Low economic resources*

Table 6 and Table 7 also include a low economic resource measure. It identifies people living in households that are simultaneously in the bottom two quintiles of both income and wealth. The income measure used is equivalised disposable household income, adjusted to include the net imputed rent of owner occupiers and subsidised renters. This adjustment supports a more comprehensive assessment of the economic circumstances of home owners and renters. The wealth measure used is equivalised household net worth.

Using the low economic resource measure, 50% of people living in households whose main source of income is government pensions and allowances are classified as having low economic resources, more than double the rate for the population as a whole. However, the rate for age pensioners is in line with the population as a whole, reflecting the pensioners who have significant wealth in their home. Around 80% of people living in households receiving unemployment and study payments, and family support payments, are classified as living in low economic resource households.

*Household expenditure*

Table 8 and Table 9 provide details of the household expenditures of persons living in households receiving government pension and allowances.

For recipients in the households whose main source of income was pensions and allowances, equivalised expenditure on goods and services was 59% of the national average. For this group the expenditure was lower than the national average for transport costs (50%), recreation (53%), current housing costs (63%), food and non-alcoholic beverages (69%) and medical care and health expenses (84%).

Overall, people receiving unemployment and study payments, and/or family support payments as their main source of income, had the lowest expenditures.

8. PERSONS LIVING IN HOUSEHOLDS, MAIN SOURCE OF INCOME IS GOVERNMENT PENSIONS AND ALLOWANCES(a), Equivalised expenditure, 2009–10

RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES						
	Age pensions	Disability and carer payments	Unemployment and study payments	Family support payments	Other payments	Total
<b>Average equivalised weekly expenditure</b>						
Broad expenditure group						
Goods and services						
Current housing costs (selected dwelling)	\$ 60	81	92	103	75	82
Domestic fuel and power	\$ 17	17	16	16	18	17
Food and non-alcoholic beverages	\$ 89	85	81	81	92	84
Alcoholic beverages	\$ 10	11	8	5	10	8
Tobacco products	\$ 6	14	13	9	*8	8
Clothing and footwear	\$ 10	12	15	17	15	13
Household furnishings and equipment	\$ 21	21	11	15	22	19
Household services and operation	\$ 31	29	25	25	31	29
Medical care and health expenses	\$ *48	**42	10	*16	25	*32
Transport	\$ 51	71	46	53	54	58
Recreation	\$ 54	52	43	43	57	50
Personal care	\$ 9	8	7	7	11	8
Miscellaneous goods and services	\$ 22	23	21	23	24	22
<b>Total goods and services expenditure</b>	<b>\$ 428</b>	<b>465</b>	<b>386</b>	<b>411</b>	<b>440</b>	<b>429</b>
<b>Total adjusted goods and services expenditure (b)</b>	<b>\$ 561</b>	<b>543</b>	<b>429</b>	<b>442</b>	<b>554</b>	<b>519</b>
Selected other payments						
Income tax	\$ *1	*2	*2	*2	**1	1
Mortgage repayments – principal (selected dwelling)	\$ *2	*6	*4	7	*4	4
Superannuation and life insurance	\$ *1	**8	**4	*1	**2	**4
<b>Proportion of total equivalised goods and services expenditure</b>						
Broad expenditure group						
Goods and services						
Current housing costs (selected dwelling)	% 14.0	17.4	23.9	25.1	16.9	19.1
Domestic fuel and power	% 4.0	3.7	4.1	4.0	4.1	4.0
Food and non-alcoholic beverages	% 20.9	18.3	21.0	19.7	20.8	19.6
Alcoholic beverages	% 2.3	2.3	1.9	1.1	2.3	1.9
Tobacco products	% 1.4	2.9	3.4	2.2	1.8	2.0
Clothing and footwear	% 2.4	2.6	3.8	4.1	3.3	3.1
Household furnishings and equipment	% 4.9	4.5	2.8	3.6	5.0	4.3
Household services and operation	% 7.2	6.2	6.4	6.2	7.0	6.6
Medical care and health expenses	% *11.3	**9.1	2.7	*3.8	5.8	*7.4
Transport	% 11.8	15.2	12.0	12.9	12.4	13.4
Recreation	% 12.5	11.3	11.1	10.5	12.9	11.6
Personal care	% 2.1	1.8	1.8	1.6	2.5	1.9
Miscellaneous goods and services	% 5.1	4.8	5.5	5.6	5.5	5.2
<b>Total goods and services expenditure</b>	<b>% 100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised expenditure on goods and services</b>						
Lowest quintile	% 55.8	53.4	62.4	57.7	49.0	55.8
Second quintile	% 25.3	26.0	20.7	23.8	31.8	25.0
Third quintile	% 10.5	10.1	*9.3	11.6	9.0	10.6
Fourth quintile	% 6.2	*6.2	*7.2	*5.6	*8.0	6.1
Highest quintile	% *2.3	*4.3	*0.4	**1.3	*2.1	2.4
<b>Total</b>	<b>% 100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>100</b>

## 9. PERSONS LIVING IN HOUSEHOLDS, WHETHER RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES(a), Equivalised expenditure, 2009–10

	RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES				
	<i>Main source of income gov. pensions and allowances</i>	<i>Other main source of income</i>	<i>Total</i>	<i>Does not receive gov. pensions and allowances</i>	<i>All persons</i>
<b>Average equivalised weekly expenditure</b>					
Broad expenditure group					
Goods and services					
Current housing costs (selected dwelling)	\$ 82	116	104	168	131
Domestic fuel and power	\$ 17	19	18	21	19
Food and non-alcoholic beverages	\$ 84	119	107	143	122
Alcoholic beverages	\$ 8	16	13	26	19
Tobacco products	\$ 8	7	8	7	7
Clothing and footwear	\$ 13	25	21	35	27
Household furnishings and equipment	\$ 19	31	26	45	34
Household services and operation	\$ 29	37	34	50	41
Medical care and health expenses	\$ *32	31	31	48	38
Transport	\$ 58	103	88	152	115
Recreation	\$ 50	83	71	128	95
Personal care	\$ 8	13	11	18	14
Miscellaneous goods and services	\$ 22	61	48	100	70
<b>Total goods and services expenditure</b>	<b>\$ 429</b>	<b>660</b>	<b>581</b>	<b>941</b>	<b>732</b>
<b>Total adjusted goods and services expenditure</b> (b)	<b>\$ 519</b>	<b>705</b>	<b>641</b>	<b>993</b>	<b>789</b>
Selected other payments					
Income tax	\$ 1	109	72	275	157
Mortgage repayments – principal (selected dwelling)	\$ 4	30	21	43	30
Superannuation and life insurance	\$ **4	23	17	75	41
<b>Proportion of total equivalised goods and services expenditure</b>					
Broad expenditure group					
Goods and services					
Current housing costs (selected dwelling)	% 19.1	17.6	18.0	17.8	17.9
Domestic fuel and power	% 4.0	2.8	3.1	2.2	2.6
Food and non-alcoholic beverages	% 19.6	18.0	18.4	15.2	16.7
Alcoholic beverages	% 1.9	2.4	2.3	2.8	2.6
Tobacco products	% 2.0	1.1	1.3	0.7	1.0
Clothing and footwear	% 3.1	3.8	3.6	3.8	3.7
Household furnishings and equipment	% 4.3	4.6	4.6	4.8	4.7
Household services and operation	% 6.6	5.7	5.9	5.3	5.6
Medical care and health expenses	% *7.4	4.7	5.4	5.0	5.2
Transport	% 13.4	15.6	15.1	16.2	15.7
Recreation	% 11.6	12.5	12.3	13.6	13.0
Personal care	% 1.9	2.0	1.9	1.9	1.9
Miscellaneous goods and services	% 5.2	9.3	8.2	10.7	9.6
<b>Total goods and services expenditure</b>	<b>% 100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Equivalised expenditure on goods and services</b>					
Lowest quintile	% 55.8	16.9	30.3	5.8	20.0
Second quintile	% 25.0	24.8	24.9	13.3	20.0
Third quintile	% 10.6	26.1	20.8	18.9	20.0
Fourth quintile	% 6.1	20.4	15.5	26.2	20.0
Highest quintile	% 2.4	11.8	8.6	35.8	20.0
<b>Total</b>	<b>% 100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

(a) See glossary for further details of payment groups

(b) Adjusted to include imputed rent

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



Household expenditure  
continued

Graph 10 shows that of all households with government pensions and allowances as their main source of income, age pensioner households had much lower current housing costs on average, reflecting high levels of home ownership. However, they had much higher medical care and health expenses, due to their age, than the overall recipient population. People receiving disability and carer payments also had higher medical care and health expenses, as well as higher transport costs. People receiving unemployment and study payments, and family support payments, generally had higher current housing costs, but much lower medical care and health expenses, reflecting their generally younger age.

10. AVERAGE EQUIVALISED WEEKLY EXPENDITURE, Households whose main source of income is government pensions and allowances, 2009–10

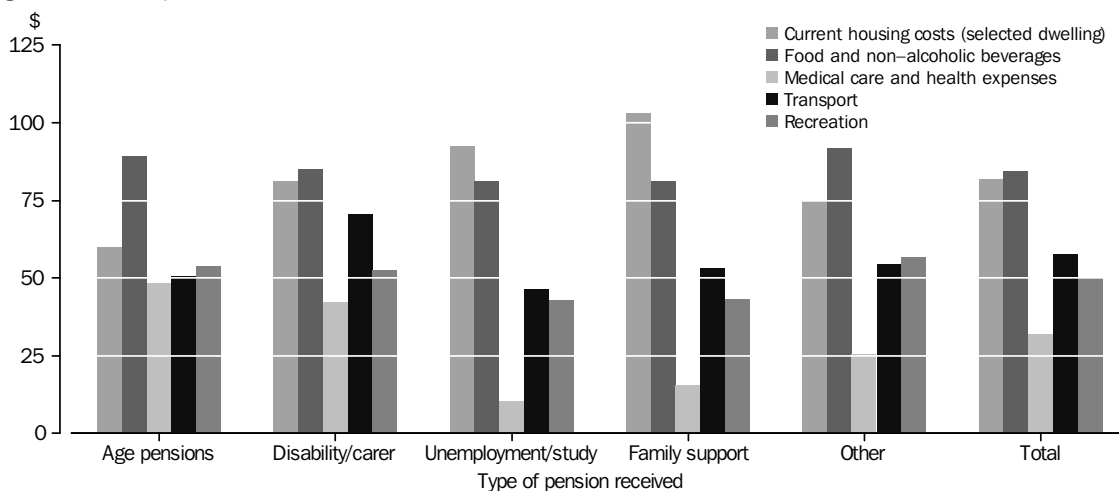


Table 8 and Table 9 show that people living in households with a main source of income of government pensions and allowances were significantly over-represented (at 81%) in the bottom two quintiles of equivalised expenditure on goods and services.

Financial stress

Table 11 and Table 12 show that government pension and allowance recipients generally experience much higher levels of financial stress than the population as a whole. For households for which government pensions and allowances were their main source of household income, 48% experienced 3 or more indicators of financial stress in the previous 12 months, double the rate for the population as a whole.

11 PERSONS LIVING IN HOUSEHOLDS, MAIN SOURCE OF INCOME IS GOVERNMENT PENSIONS AND ALLOWANCES(a), Financial stress indicators, 2009–10

RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES

	Age pensions	Disability and carer payments	Unemployment and study payments	Family support payments	Other payments	Total
	%	%	%	%	%	%
<b>Number of indicators of financial stress experienced by households in last 12 months</b>						
None	53.6	23.7	*9.2	8.8	39.3	31.5
One	16.2	11.7	*6.5	6.7	18.4	12.2
Two	8.8	7.6	*5.5	7.4	*9.6	8.0
Three or more	21.4	57.0	78.7	77.0	32.7	48.3
<b>Proportion of persons in household that experienced indicator in last 12 months</b>						
Unable to raise \$2000 in a week for something important	13.7	45.0	56.8	57.0	19.8	34.5
Spent more money than received	10.3	20.3	36.7	31.2	19.5	21.6
Could not pay electricity, gas or telephone bills on time	5.5	24.9	40.0	43.4	12.9	23.6
Could not pay car registration or insurance on time	*2.1	7.8	15.0	15.8	*6.8	8.6
Pawned or sold something	*0.6	7.4	*12.3	13.9	*1.5	6.8
Went without meals	*0.9	7.4	*13.0	12.4	*2.1	7.4
Unable to heat home	*1.8	8.4	*10.0	8.8	**6.3	5.6
Sought assistance from welfare/community organisations	*0.4	9.0	14.1	16.9	*4.0	8.8
Sought financial help from friends or family	*2.9	16.9	27.0	30.0	*7.9	15.6
Could not afford holiday for at least one week a year	28.0	56.2	75.3	74.2	39.4	49.8
Could not afford a night out once a fortnight	25.3	48.0	63.2	58.3	32.5	40.8
Could not afford friends/family over for a meal once a month	9.7	19.8	34.7	28.2	9.5	19.3
Could not afford a special meal once a week	17.1	33.0	41.6	43.7	21.4	29.6
Could only afford second hand clothes most of the time	11.2	33.0	46.1	45.7	15.2	27.8
Could not afford leisure or hobby activities	12.9	37.0	51.7	48.1	18.3	29.3

\* 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

(a) See glossary for further details of payment groups

12. PERSONS LIVING IN HOUSEHOLDS, WHETHER RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES, Financial stress indicators, 2009–10

	RECEIVES GOVERNMENT PENSIONS AND ALLOWANCES			Does not receive gov. pensions and allowances	All persons
	Main source of income gov. pensions and allowances	Other main source of income	Total		
	%	%	%	%	%
<b>Number of indicators of financial stress experienced by households in last 12 months</b>					
None	31.5	45.6	40.8	66.5	51.6
One	12.2	17.7	15.8	16.2	16.0
Two	8.0	10.7	9.8	6.8	8.5
Three or more	48.3	26.0	33.6	10.5	23.9
<b>Proportion of persons in household that experienced indicator in last 12 months</b>					
Unable to raise \$2000 in a week for something important	34.5	15.7	22.1	6.1	15.4
Spent more money than received	21.6	19.4	20.2	11.3	16.4
Could not pay electricity, gas or telephone bills on time	23.6	17.1	19.4	7.6	14.4
Could not pay car registration or insurance on time	8.6	8.0	8.2	2.9	6.0
Pawned or sold something	6.8	2.8	4.2	1.3	3.0
Went without meals	7.4	1.8	3.7	1.4	2.8
Unable to heat home	5.6	1.1	2.6	*0.4	1.7
Sought assistance from welfare/community organisations	8.8	2.6	4.7	*0.4	2.9
Sought financial help from friends or family	15.6	8.6	11.1	4.8	8.4
Could not afford holiday for at least one week a year	49.8	30.0	36.8	13.6	27.1
Could not afford a night out once a fortnight	40.8	24.1	29.8	9.2	21.2
Could not afford friends/family over for a meal once a month	19.3	6.6	11.0	2.9	7.6
Could not afford a special meal once a week	29.6	12.3	18.3	6.0	13.1
Could only afford second hand clothes most of the time	27.8	10.9	16.7	4.5	11.6
Could not afford leisure or hobby activities	29.3	11.4	17.6	4.5	12.1

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

CONCLUSIONS

The 2009–10 SIH and HES surveys provide a particularly rich dataset for the analysis of the economic circumstances and characteristics of recipients of government pensions and allowances. They show that 4.3 million Australians, or 20% of the population, live in households where government pensions and allowances are the main source of income. Another 8.3 million Australians, or 39% of the population live in households receiving some income from government pensions and allowances.

Ten percent of all gross household income comes from government pensions and allowances. For those persons for whom it is their main source of household income, it makes up 82% of gross household income, on average. For those persons living in households that receive payments, but where it is not the main source of household income, it makes up 12% of gross household income, on average.

People living in households whose main source of income is government pensions and allowances generally have lower income, lower wealth and lower expenditure, and experience higher levels of financial stress, than the population as a whole.

ENDNOTES

(1) Centrelink, *A guide to Australian Government payments, 20 March - 30 June 2011*, Department of Human Services, <http://www.centrelink.gov.au/internet/internet.nsf/publications/co029.htm>

ENDNOTES *continued*

(2) *FaHCSIA, Income support customers: a statistical overview 2010, Statistical Paper No. 9, 2011*, Department of Families, Housing, Community Services and Indigenous Affairs,

[http://www.fahcsia.gov.au/about/publicationsarticles/research/statistical/Pages/stp\\_9.aspx](http://www.fahcsia.gov.au/about/publicationsarticles/research/statistical/Pages/stp_9.aspx)

(3) Estimates in Tables 3,4,5 and 6 are from the Survey of Income and Housing and apply the SIH weights. The estimated numbers of persons and households therefore differ from the HES weighted estimates in this publication.



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Percentage  
change in  
expenditure:  
2003–04 to  
2009–10

1984 1988–89 1993–94 1998–99 2003–04 2009–10

## AVERAGE WEEKLY EXPENDITURE

## Broad expenditure group

## Goods and services

Current housing costs (selected dwelling)	\$	46	72	85	97	144	223	55.5
Domestic fuel and power	\$	11	13	17	18	24	33	37.9
Food and non-alcoholic beverages	\$	71	96	111	127	153	204	33.6
Alcoholic beverages	\$	12	17	17	20	23	32	38.7
Tobacco products	\$	6	7	9	11	12	13	8.8
Clothing and footwear	\$	23	31	34	32	35	44	25.9
Household furnishings and equipment	\$	28	37	40	42	52	59	12.8
Household services and operation	\$	16	24	32	41	54	68	25.2
Medical care and health expenses	\$	14	22	27	32	46	66	43.3
Transport	\$	59	76	94	118	139	193	38.5
Recreation	\$	43	59	79	89	115	161	40.8
Personal care	\$	7	10	11	14	17	24	39.9
Miscellaneous goods and services	\$	26	39	46	57	80	117	46.5
<b>Total goods and services expenditure</b>	<b>\$</b>	<b>362</b>	<b>503</b>	<b>602</b>	<b>699</b>	<b>893</b>	<b>1 236</b>	<b>38.5</b>
Selected other payments								
Income tax	\$	80	127	137	177	213	260	22.4
Mortgage repayments – principal (selected dwelling)	\$	6	7	21	28	36	49	37.0
Superannuation and life insurance	\$	12	17	22	23	23	74	224.7

## PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

## Broad expenditure group

## Goods and services

Current housing costs (selected dwelling)	%	12.8	14.3	14.2	13.9	16.1	18.0	11.8
Domestic fuel and power	%	2.9	2.6	2.8	2.6	2.6	2.6	—
Food and non-alcoholic beverages	%	19.7	19.1	18.4	18.2	17.1	16.5	-3.5
Alcoholic beverages	%	3.4	3.4	2.9	2.9	2.6	2.6	—
Tobacco products	%	1.6	1.4	1.5	1.5	1.3	1.0	-23.1
Clothing and footwear	%	6.5	6.1	5.6	4.6	4.0	3.6	-10.0
Household furnishings and equipment	%	7.7	7.4	6.6	6.0	5.8	4.7	-19.0
Household services and operation	%	4.3	4.8	5.2	5.9	6.1	5.5	-9.8
Medical care and health expenses	%	3.9	4.3	4.5	4.6	5.1	5.3	3.9
Transport	%	16.3	15.1	15.5	16.9	15.6	15.6	—
Recreation	%	11.9	11.8	13.2	12.7	12.8	13.1	2.3
Personal care	%	1.8	2.0	1.9	2.0	1.9	1.9	—
Miscellaneous goods and services	%	7.2	7.8	7.6	8.2	8.9	9.4	5.6
<b>Total goods and services expenditure</b>	<b>%</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>. .</b>

## CONSUMER PRICE INDEX (a)

## CPI Group

Food	no.	67.9	93.4	109.4	126.5	152.3	189.5	24.4
Alcohol and tobacco	no.	64.7	92.4	133.7	168.7	217.8	276.3	26.9
Clothing and footwear	no.	67.3	95.1	106.7	106.7	112.7	109.9	-2.5
Housing	no.	59.8	86.9	94.2	95.8	120.2	157.6	31.1
Household furnishing, supplies and services	no.	70.6	94.8	107.8	113.7	121.1	128.0	5.7
Health	no.	na	na	134.7	163.4	193.9	257.2	32.6
Transportation	no.	66.3	92.5	113.8	122.1	142.0	164.9	16.1
Communication	no.	82.4	100.8	106.2	102.9	110.0	112.4	2.2
Recreation	no.	na	na	109.4	119.4	130.0	137.7	5.9
Education	no.	56.5	88.3	134.5	174.1	223.3	305.4	36.8
Financial and insurance services	no.	na	na	na	na	na	109.3	na
<b>All groups</b>	<b>no.</b>	<b>66.0</b>	<b>92.6</b>	<b>110.4</b>	<b>121.8</b>	<b>143.5</b>	<b>170.3</b>	<b>18.7</b>

. . not applicable

— nil or rounded to zero (including null cells)

na not available

(a) Weighted average of eight capital cities. Reference base year 1989–90 = 100.0

		1984	1988-89	1993-94	1998-99	2003-04	2009-10	Percentage change: 2003-04 to 2009-10
<b>Mean gross household income per week</b>	\$	454	636	723	885	1 128	1 688	49.6
<b>Proportion of households with characteristic</b>								
Main source of household income								
Zero or negative income	%	0.2	0.4	1.2	1.0	0.4	0.4	—
Wages and salaries	%	59.0	60.1	55.6	56.6	57.7	61.3	6.2
Own unincorporated business income	%	7.6	7.8	7.5	6.2	6.1	4.7	-23.0
Government pensions and allowances	%	26.2	24.5	29.5	28.7	27.4	25.3	-7.7
Other income	%	6.9	7.1	6.2	7.5	8.5	8.3	-2.4
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	. .
Contribution of government pensions and allowances to gross household income								
Nil or less than 1%	%	35.2	43.6	41.0	42.6	44.5	46.2	3.8
1% to less than 20%	%	32.1	24.9	20.3	18.9	18.5	19.0	2.7
20% to less than 50%	%	6.5	6.7	8.1	9.0	9.5	9.2	-3.2
50% to less than 90%	%	9.8	8.4	8.7	8.4	8.9	9.2	3.4
90% and over	%	16.2	16.0	20.6	20.3	18.2	15.9	-12.6
<b>Total (a)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	. .
Tenure and landlord type								
Owner without a mortgage	%	39.4	42.8	41.9	39.7	34.9	32.6	-6.6
Owner with a mortgage	%	32.1	29.9	26.7	29.7	35.1	36.2	3.1
Renter								
State/territory housing authority	%	5.7	6.3	7.1	5.4	4.9	3.8	-22.4
Private landlord	%	19.5	18.4	21.6	21.2	21.1	23.7	12.3
Other landlord type	%	—	—	—	1.5	1.5	0.8	-46.7
<b>Total renters</b>	%	<b>25.2</b>	<b>24.7</b>	<b>28.7</b>	<b>28.1</b>	<b>27.5</b>	<b>28.4</b>	<b>3.3</b>
Other tenure type	%	3.3	2.6	2.7	2.5	2.5	2.8	12.0
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	. .
Family composition of household								
One family households								
Couple family with dependent children	%	36.0	34.2	27.7	28.3	26.9	26.1	-3.0
One parent family with dependent children	%	5.0	5.8	6.6	6.4	6.6	6.2	-6.1
Couple only	%	23.9	23.2	25.9	24.6	26.5	26.3	-0.8
Other one family households	%	11.1	11.5	12.9	11.3	10.5	11.9	13.3
Multiple family households	%	0.9	0.9	0.8	1.4	1.2	1.8	50.0
Non-family households								
Lone person	%	19.1	20.3	21.8	24.2	25.4	24.5	-3.5
Group households	%	4.1	4.2	4.5	3.8	3.0	3.2	6.7
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	. .
<b>Average age of reference person</b>	years	47	47	47	48	49	50	2.0
<b>Average number in household</b>								
Employed persons	no.	1.20	1.27	1.22	1.22	1.23	1.31	6.5
Dependent children	no.	0.83	0.81	0.70	0.69	0.66	0.64	-3.0
Persons								
Under 18 years	no.	0.86	0.82	0.69	0.66	0.63	0.60	-4.8
18 to 64 years	no.	1.70	1.69	1.65	1.63	1.60	1.64	2.5
65 years and over	no.	0.27	0.27	0.29	0.30	0.31	0.33	6.5
<b>Total</b>	no.	<b>2.84</b>	<b>2.78</b>	<b>2.63</b>	<b>2.60</b>	<b>2.53</b>	<b>2.57</b>	<b>1.6</b>
<b>Estimated number in population</b>								
Households								
Capital city	'000	3 279.9	3 470.3	4 264.4	4 533.0	4 907.5	5 351.1	9.0
Balance of State	'000	1 759.3	1 950.1	2 352.4	2 589.8	2 828.2	3 047.5	7.8
<b>Total</b>	'000	<b>5 039.2</b>	<b>5 420.4</b>	<b>6 616.8</b>	<b>7 122.8</b>	<b>7 735.8</b>	<b>8 398.5</b>	<b>8.6</b>
Persons	'000	14 290.9	15 072.9	17 394.6	18 514.9	19 606.6	21 589.4	10.1
<b>Number of households in sample</b>	no.	9 571	7 405	8 389	6 893	6 957	9 774	40.5

. . not applicable

(a) Includes households with nil or negative total income

— nil or rounded to zero (including null cells)



## GROSS INCOME QUINTILE, Household expenditure

	GROSS HOUSEHOLD INCOME QUINTILE					All households	
	Lowest	Second	Third	Fourth	Highest		
AVERAGE WEEKLY EXPENDITURE							
<b>Broad expenditure group</b>							
Goods and services							
Current housing costs (selected dwelling)	\$	116	158	229	276	336	223
Domestic fuel and power	\$	22	28	31	37	44	33
Food and non-alcoholic beverages	\$	102	149	196	246	328	204
Alcoholic beverages	\$	11	20	31	39	61	32
Tobacco products	\$	8	12	15	16	12	13
Clothing and footwear	\$	15	26	39	51	91	44
Household furnishings and equipment	\$	27	40	49	68	109	59
Household services and operation	\$	37	49	62	79	112	68
Medical care and health expenses	\$	38	39	68	73	109	66
Transport	\$	69	114	170	227	384	193
Recreation	\$	67	101	147	203	290	161
Personal care	\$	11	16	21	30	42	24
Miscellaneous goods and services	\$	35	62	110	136	240	117
<b>Total goods and services expenditure</b>	<b>\$</b>	<b>559</b>	<b>815</b>	<b>1 169</b>	<b>1 479</b>	<b>2 160</b>	<b>1 236</b>
Selected other payments							
Income tax	\$	—	30	141	311	819	260
Mortgage repayments – principal (selected dwelling)	\$	6	16	41	69	115	49
Superannuation and life insurance	\$	**24	9	42	*92	200	74

PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE							
<b>Broad expenditure group</b>							
Goods and services							
Current housing costs (selected dwelling)	%	20.8	19.4	19.6	18.7	15.6	18.0
Domestic fuel and power	%	4.0	3.4	2.7	2.5	2.0	2.6
Food and non-alcoholic beverages	%	18.3	18.3	16.8	16.6	15.2	16.5
Alcoholic beverages	%	1.9	2.4	2.7	2.7	2.8	2.6
Tobacco products	%	1.4	1.5	1.3	1.1	0.5	1.0
Clothing and footwear	%	2.7	3.2	3.3	3.4	4.2	3.6
Household furnishings and equipment	%	4.9	4.9	4.2	4.6	5.1	4.7
Household services and operation	%	6.6	6.1	5.3	5.3	5.2	5.5
Medical care and health expenses	%	6.9	4.8	5.8	5.0	5.0	5.3
Transport	%	12.3	14.0	14.6	15.3	17.8	15.6
Recreation	%	12.0	12.4	12.5	13.7	13.4	13.1
Personal care	%	1.9	1.9	1.8	2.0	2.0	1.9
Miscellaneous goods and services	%	6.2	7.7	9.4	9.2	11.1	9.4
<b>Total goods and services expenditure</b>	<b>%</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* 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)

## GROSS HOUSEHOLD INCOME QUINTILE

		Lowest	Second	Third	Fourth	Highest	All households
<b>Mean gross household income per week</b>	\$	367	785	1 327	2 024	3 937	1 688
<b>Mean household net worth</b>	\$	448 127	477 761	564 951	640 071	1 516 482	729 442
<b>Proportion of households with characteristic</b>							
Main source of household income							
Zero or negative income	%	2.2	—	—	—	—	0.4
Wages and salaries	%	8.3	40.6	77.9	90.7	89.1	61.3
Own unincorporated business income	%	3.1	5.1	5.9	4.6	4.8	4.7
Government pensions and allowances	%	75.8	43.6	6.3	*0.6	—	25.3
Other income	%	10.6	10.7	9.8	4.1	6.1	8.3
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Contribution of government pensions and allowances to gross household income							
Nil or less than 1%	%	14.3	27.9	47.4	59.5	81.8	46.2
1% to less than 20%	%	4.7	13.1	26.5	33.8	17.1	19.0
20% to less than 50%	%	3.0	16.1	19.9	6.2	*1.1	9.2
50% to less than 90%	%	17.2	23.9	4.3	*0.5	—	9.2
90% and over	%	58.7	19.0	1.8	—	—	15.9
<b>Total(a)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure and landlord type							
Owner without a mortgage	%	51.3	40.4	27.7	20.5	22.8	32.6
Owner with a mortgage	%	11.3	22.2	37.0	52.5	58.0	36.2
Renter							
State/territory housing authority	%	11.8	4.9	1.7	*0.5	**0.2	3.8
Private landlord	%	19.0	27.2	31.1	23.9	17.6	23.7
Other landlord type	%	1.9	*1.2	**0.6	*0.4	**0.1	0.8
<b>Total renters</b>	%	<b>32.7</b>	<b>33.2</b>	<b>33.4</b>	<b>24.8</b>	<b>17.9</b>	<b>28.4</b>
Other tenure type	%	4.6	4.2	*1.9	2.1	*1.3	2.8
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Family composition of household							
One family households							
Couple family with dependent children	%	4.6	13.8	28.2	40.8	43.3	26.1
One parent family with dependent children	%	5.6	13.8	7.7	3.0	*0.8	6.2
Couple only	%	23.7	33.4	24.2	26.3	24.1	26.3
Other one family households	%	2.2	10.8	14.5	13.5	18.6	11.9
Multiple family households	%	—	*0.5	*1.6	2.5	4.5	1.8
Non-family households							
Lone person	%	63.3	24.8	20.2	9.5	4.4	24.5
Group households	%	*0.7	2.9	3.6	4.4	4.2	3.2
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	62	53	46	43	45	50
<b>Average number in household</b>							
Employed persons	no.	0.2	0.7	1.4	1.9	2.3	1.3
Dependent children	no.	0.2	0.6	0.7	0.9	0.9	0.6
Persons							
Under 18 years	no.	0.2	0.6	0.7	0.8	0.8	0.6
18 to 64 years	no.	0.7	1.2	1.7	2.1	2.5	1.6
65 years and over	no.	0.6	0.6	0.2	0.1	0.1	0.3
<b>Total</b>	no.	<b>1.5</b>	<b>2.3</b>	<b>2.7</b>	<b>3.0</b>	<b>3.4</b>	<b>2.6</b>
<b>Estimated number in population</b>							
Households							
Capital city	'000	955.0	938.2	1 062.3	1 124.0	1 271.6	5 351.1
Balance of State	'000	731.6	735.4	616.8	555.6	408.0	3 047.5
<b>Total</b>	'000	<b>1 686.6</b>	<b>1 673.6</b>	<b>1 679.1</b>	<b>1 679.7</b>	<b>1 679.7</b>	<b>8 398.5</b>
Persons	'000	2 519.7	3 830.3	4 461.8	5 116.0	5 661.7	21 589.4
<b>Number of households in sample</b>	no.	3 359	2 311	1 474	1 352	1 278	9 774

\* estimate has a relative standard error of 25% to 50% and should be used with caution — nil or rounded to zero (including null cells)

\*\* estimate has a relative standard error greater than 50% and is considered too unreliable for general use (a) Includes households with nil or negative total income

## EQUIVALISED DISPOSABLE INCOME QUINTILE, Household expenditure

	EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE					All households	Second and third deciles
	Lowest	Second	Third	Fourth	Highest		
AVERAGE WEEKLY EXPENDITURE							
<b>Broad expenditure group</b>							
Goods and services							
Current housing costs (selected dwelling)	\$ 134	178	225	269	324	223	145
Domestic fuel and power	\$ 26	32	33	35	38	33	28
Food and non-alcoholic beverages	\$ 127	180	213	233	281	204	149
Alcoholic beverages	\$ 12	22	35	43	53	32	17
Tobacco products	\$ 11	13	14	15	10	13	12
Clothing and footwear	\$ 19	34	42	51	79	44	26
Household furnishings and equipment	\$ 30	42	55	69	99	59	35
Household services and operation	\$ 43	57	69	81	94	68	50
Medical care and health expenses	\$ 37	64	61	72	98	66	39
Transport	\$ 84	142	178	236	338	193	103
Recreation	\$ 76	121	158	188	275	161	93
Personal care	\$ 12	19	24	29	38	24	15
Miscellaneous goods and services	\$ 45	75	101	163	209	117	49
<b>Total goods and services expenditure</b>	<b>\$ 657</b>	<b>979</b>	<b>1 210</b>	<b>1 482</b>	<b>1 938</b>	<b>1 236</b>	<b>760</b>
Selected other payments							
Income tax	\$ 5	62	172	318	755	260	21
Mortgage repayments – principal (selected dwelling)	\$ 10	27	47	74	95	49	14
Superannuation and life insurance	\$ **22	11	38	59	232	74	7

## PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

<b>Broad expenditure group</b>							
Goods and services							
Current housing costs (selected dwelling)	% 20.4	18.2	18.6	18.1	16.7	18.0	19.0
Domestic fuel and power	% 3.9	3.2	2.8	2.4	2.0	2.6	3.7
Food and non-alcoholic beverages	% 19.4	18.4	17.6	15.7	14.5	16.5	19.5
Alcoholic beverages	% 1.9	2.3	2.9	2.9	2.7	2.6	2.2
Tobacco products	% 1.6	1.4	1.2	1.0	0.5	1.0	1.6
Clothing and footwear	% 2.9	3.5	3.5	3.4	4.1	3.6	3.4
Household furnishings and equipment	% 4.6	4.3	4.6	4.7	5.1	4.7	4.7
Household services and operation	% 6.6	5.9	5.7	5.4	4.8	5.5	6.6
Medical care and health expenses	% 5.7	6.6	5.0	4.8	5.1	5.3	5.2
Transport	% 12.8	14.5	14.8	15.9	17.4	15.6	13.6
Recreation	% 11.6	12.4	13.1	12.7	14.2	13.1	12.2
Personal care	% 1.8	1.9	2.0	1.9	2.0	1.9	2.0
Miscellaneous goods and services	% 6.8	7.6	8.3	11.0	10.8	9.4	6.4
<b>Total goods and services expenditure</b>	<b>% 100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

## EQUIVALISED DISPOSABLE INCOME QUINTILE, Household characteristics

## EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE

		EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE					All households	Second and third deciles
		Lowest	Second	Third	Fourth	Highest		
<b>Mean gross household income per week</b>	\$	464	980	1 476	2 057	3 581	1 688	704
<b>Mean household net worth</b>	\$	423 543	520 050	557 637	674 251	1 464 111	729 442	433 640
<b>Proportion of households with characteristic</b>								
Main source of household income								
Zero or negative income	%	1.8	—	—	—	—	0.4	—
Wages and salaries	%	12.3	50.6	80.9	89.4	85.8	61.3	25.5
Own unincorporated business income	%	3.7	6.4	5.1	2.6	5.8	4.7	4.6
Government pensions and allowances	%	74.4	34.9	3.7	*1.0	—	25.3	64.9
Other income	%	7.8	8.1	10.3	7.0	8.4	8.3	4.9
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Contribution of government pensions and allowances to gross household income								
Nil or less than 1%	%	11.7	22.2	38.5	72.9	90.1	46.2	10.8
1% to less than 20%	%	6.3	21.1	41.7	22.3	9.7	19.0	10.8
20% to less than 50%	%	5.8	22.4	16.4	4.0	**0.2	9.2	13.7
50% to less than 90%	%	15.9	25.8	2.3	*0.8	—	9.2	27.0
90% and over	%	58.5	8.5	*1.1	**0.1	—	15.9	37.7
<b>Total (a)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure and landlord type								
Owner without a mortgage	%	45.5	39.5	28.8	21.9	24.1	32.6	44.1
Owner with a mortgage	%	15.7	26.1	42.9	48.7	52.1	36.2	19.1
Renter								
State/territory housing authority	%	12.2	2.8	*1.0	*0.8	**0.2	3.8	7.6
Private landlord	%	20.4	27.2	24.6	26.7	21.2	23.7	24.2
Other landlord type	%	1.7	*1.3	**0.2	*0.7	**0.1	0.8	*1.5
<b>Total renters</b>	%	<b>34.3</b>	<b>31.3</b>	<b>25.9</b>	<b>28.2</b>	<b>21.5</b>	<b>28.4</b>	<b>33.3</b>
Other tenure type	%	4.4	3.2	2.5	*1.2	2.3	2.8	3.4
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Family composition of household								
One family households								
Couple family with dependent children	%	14.8	28.0	35.0	32.4	24.5	26.1	19.5
One parent family with dependent children	%	9.5	10.7	7.2	*2.2	*1.0	6.2	11.3
Couple only	%	25.8	25.2	19.0	25.2	35.2	26.3	30.4
Other one family households	%	5.8	12.1	14.5	14.6	14.3	11.9	9.0
Multiple family households								
Non-family households								
Lone person	%	42.3	18.4	18.9	18.1	19.6	24.5	26.9
Group households	%	*1.3	2.7	3.2	4.4	4.6	3.2	1.9
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	59	52	47	45	45	50	58
<b>Average number in household</b>								
Employed persons	no.	0.4	1.0	1.6	1.9	1.9	1.3	0.6
Dependent children	no.	0.6	0.8	0.8	0.6	0.4	0.6	0.7
Persons								
Under 18 years	no.	0.5	0.8	0.8	0.6	0.4	0.6	0.7
18 to 64 years	no.	1.0	1.5	1.9	2.0	2.0	1.6	1.1
65 years and over	no.	0.6	0.5	0.2	0.1	0.1	0.3	0.7
<b>Total</b>	no.	<b>2.1</b>	<b>2.8</b>	<b>2.9</b>	<b>2.8</b>	<b>2.5</b>	<b>2.6</b>	<b>2.4</b>
<b>Estimated number in population</b>								
Households								
Capital city	'000	1 131.5	908.5	927.9	1 031.6	1 351.6	5 351.1	965.7
Balance of State	'000	898.5	647.8	568.1	528.6	404.3	3 047.5	812.4
<b>Total</b>	'000	<b>2 030.0</b>	<b>1 556.3</b>	<b>1 496.0</b>	<b>1 560.3</b>	<b>1 755.9</b>	<b>8 398.5</b>	<b>1 778.2</b>
Persons	'000	4 320.0	4 324.2	4 313.3	4 315.7	4 316.2	21 589.4	4 318.6
<b>Number of households in sample</b>	no.	3 759	2 025	1 268	1 301	1 421	9 774	3 334

\* 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) Includes households with nil or negative total income

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

## NET WORTH QUINTILE, Household expenditure

	HOUSEHOLD NET WORTH QUINTILE					All households	
	Lowest	Second	Third	Fourth	Highest		
AVERAGE WEEKLY EXPENDITURE							
<b>Broad expenditure group</b>							
Goods and services							
Current housing costs (selected dwelling)	\$	228	302	210	191	185	223
Domestic fuel and power	\$	24	31	32	34	41	33
Food and non-alcoholic beverages	\$	143	189	198	220	272	204
Alcoholic beverages	\$	25	34	28	34	41	32
Tobacco products	\$	16	17	12	10	8	13
Clothing and footwear	\$	29	38	39	46	71	44
Household furnishings and equipment	\$	27	51	62	60	93	59
Household services and operation	\$	47	63	67	70	92	68
Medical care and health expenses	\$	24	48	70	75	111	66
Transport	\$	107	181	177	212	288	193
Recreation	\$	93	138	144	173	260	161
Personal care	\$	16	22	24	25	34	24
Miscellaneous goods and services	\$	70	95	90	106	222	117
<b>Total goods and services expenditure</b>	<b>\$</b>	<b>848</b>	<b>1 208</b>	<b>1 153</b>	<b>1 255</b>	<b>1 717</b>	<b>1 236</b>
Selected other payments							
Income tax	\$	100	241	232	246	483	260
Mortgage repayments – principal (selected dwelling)	\$	3	53	65	67	58	49
Superannuation and life insurance	\$	12	16	50	48	242	74

PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE							
<b>Broad expenditure group</b>							
Goods and services							
Current housing costs (selected dwelling)	%	26.8	25.0	18.3	15.2	10.8	18.0
Domestic fuel and power	%	2.8	2.6	2.8	2.7	2.4	2.6
Food and non-alcoholic beverages	%	16.9	15.6	17.2	17.5	15.8	16.5
Alcoholic beverages	%	2.9	2.8	2.4	2.7	2.4	2.6
Tobacco products	%	1.9	1.4	1.0	0.8	0.5	1.0
Clothing and footwear	%	3.4	3.1	3.4	3.6	4.1	3.6
Household furnishings and equipment	%	3.2	4.2	5.3	4.8	5.4	4.7
Household services and operation	%	5.6	5.2	5.8	5.6	5.4	5.5
Medical care and health expenses	%	2.9	4.0	6.1	6.0	6.4	5.3
Transport	%	12.6	15.0	15.4	16.9	16.8	15.6
Recreation	%	10.9	11.4	12.5	13.8	15.1	13.1
Personal care	%	1.8	1.8	2.1	2.0	2.0	1.9
Miscellaneous goods and services	%	8.2	7.9	7.8	8.5	12.9	9.4
<b>Total goods and services expenditure</b>	<b>%</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

	HOUSEHOLD NET WORTH QUINTILE					All households	
	Lowest	Second	Third	Fourth	Highest		
<b>Mean gross household income per week</b>	\$	1 015	1 567	1 522	1 650	2 684	1 688
<b>Mean household net worth</b>	\$	32 299	196 939	430 273	711 799	2 276 975	729 442
<b>Proportion of households with characteristic</b>							
Main source of household income							
Zero or negative income	%	**0.1	*0.3	*0.4	*0.6	*0.8	0.4
Wages and salaries	%	50.5	71.7	61.7	61.8	60.8	61.3
Own unincorporated business income	%	3.0	4.9	4.0	3.9	7.5	4.7
Government pensions and allowances	%	43.3	20.0	30.7	25.9	6.6	25.3
Other income	%	3.1	3.1	3.1	7.8	24.3	8.3
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Contribution of government pensions and allowances to gross household income							
Nil or less than 1%	%	37.4	49.9	38.8	41.8	62.9	46.2
1% to less than 20%	%	9.8	20.6	21.3	22.2	21.2	19.0
20% to less than 50%	%	9.7	9.6	8.8	9.7	8.4	9.2
50% to less than 90%	%	11.5	6.2	10.3	13.2	4.6	9.2
90% and over	%	31.4	13.4	20.4	12.4	2.0	15.9
<b>Total (a)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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
<b>Total renters</b>	%	<b>89.8</b>	<b>38.0</b>	<b>7.9</b>	<b>3.7</b>	<b>2.6</b>	<b>28.4</b>
Other tenure type	%	6.0	4.1	*1.2	*1.0	*1.7	2.8
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	41	43	53	56	56	50
<b>Average number in household</b>							
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 years and over	no.	0.2	0.2	0.4	0.5	0.4	0.3
<b>Total</b>	no.	<b>2.3</b>	<b>2.5</b>	<b>2.6</b>	<b>2.6</b>	<b>2.8</b>	<b>2.6</b>
<b>Estimated number in population</b>							
Households							
Capital city	'000	1 031.8	1 006.4	1 018.9	1 103.6	1 190.4	5 351.1
Balance of State	'000	649.2	676.3	657.1	575.8	489.1	3 047.5
<b>Total</b>	'000	<b>1 680.9</b>	<b>1 682.7</b>	<b>1 676.0</b>	<b>1 679.5</b>	<b>1 679.4</b>	<b>8 398.5</b>
Persons	'000	3 921.2	4 267.4	4 278.1	4 427.0	4 695.7	21 589.4
<b>Number of households in sample</b>	no.	2 327	1 682	2 173	2 043	1 549	9 774

\* 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) Includes households with nil or negative total income

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

## MAIN SOURCE OF GROSS HOUSEHOLD INCOME, Household expenditure

## PRIVATE INCOME

	Wages and salaries	Own unincorporated business income	Other income	Total	Government pensions and allowances	All households(a)
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## AVERAGE WEEKLY EXPENDITURE

## Broad expenditure group

## Goods and services

Current housing costs (selected dwelling)	\$ 276	259	144	260	114	223
Domestic fuel and power	\$ 36	37	32	35	25	33
Food and non-alcoholic beverages	\$ 239	233	191	233	120	204
Alcoholic beverages	\$ 41	42	26	39	12	32
Tobacco products	\$ 14	11	6	13	12	13
Clothing and footwear	\$ 54	56	46	53	18	44
Household furnishings and equipment	\$ 71	60	66	70	27	59
Household services and operation	\$ 77	79	74	77	42	68
Medical care and health expenses	\$ 70	77	80	72	*47	66
Transport	\$ 243	176	174	231	81	193
Recreation	\$ 189	204	216	193	71	161
Personal care	\$ 29	25	25	28	12	24
Miscellaneous goods and services	\$ 137	147	204	145	32	117
<b>Total goods and services expenditure</b>	<b>\$ 1 476</b>	<b>1 406</b>	<b>1 284</b>	<b>1 450</b>	<b>613</b>	<b>1 236</b>
Selected other payments						
Income tax	\$ 378	331	157	350	**1	260
Mortgage repayments – principal (selected dwelling)	\$ 71	74	*11	64	6	49
Superannuation and life insurance	\$ 89	98	*147	96	**8	74

## PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

## Broad expenditure group

## Goods and services

Current housing costs (selected dwelling)	% 18.7	18.4	11.2	17.9	18.7	18.0
Domestic fuel and power	% 2.4	2.7	2.5	2.4	4.0	2.6
Food and non-alcoholic beverages	% 16.2	16.6	14.9	16.1	19.5	16.5
Alcoholic beverages	% 2.8	3.0	2.0	2.7	2.0	2.6
Tobacco products	% 0.9	0.8	0.5	0.9	1.9	1.0
Clothing and footwear	% 3.7	4.0	3.6	3.7	2.9	3.6
Household furnishings and equipment	% 4.8	4.3	5.2	4.8	4.4	4.7
Household services and operation	% 5.2	5.7	5.7	5.3	6.8	5.5
Medical care and health expenses	% 4.8	5.5	6.3	5.0	7.7	5.3
Transport	% 16.5	12.5	13.5	15.9	13.3	15.6
Recreation	% 12.8	14.5	16.8	13.3	11.6	13.1
Personal care	% 2.0	1.8	1.9	1.9	2.0	1.9
Miscellaneous goods and services	% 9.3	10.4	15.9	10.0	5.2	9.4
<b>Total goods and services expenditure</b>	<b>% 100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* 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

(a) Includes households with nil or negative total income

## PRIVATE INCOME

		Wages and salaries	Own unincorporated business income	Other income	Total	Government pensions and allowances	All households(a)
<b>Mean gross household income per week</b>	\$	2 154	1 915	1 656	2 083	559	1 688
<b>Mean household net worth</b>	\$	686 215	1 025 199	1 966 056	850 234	370 261	729 442
<b>Proportion of household with characteristic</b>							
Contribution of government pensions and allowances to gross household income							
Nil or less than 1%	%	64.1	62.6	47.3	62.2	—	46.2
1% to less than 20%	%	25.6	22.1	27.7	25.6	—	19.0
20% to less than 50%	%	10.1	15.3	24.9	12.1	*1.0	9.2
50% to less than 90%	%	**0.1	—	—	**0.1	36.0	9.2
90% and over	%	—	—	—	—	63.0	15.9
<b>Total(a)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure and landlord type							
Owner without a mortgage	%	19.9	27.0	72.2	26.2	51.0	32.6
Owner with a mortgage	%	49.5	46.9	12.2	45.2	10.0	36.2
Renter							
State/territory housing authority	%	1.0	**0.8	—	0.9	12.5	3.8
Private landlord	%	27.0	21.9	11.4	24.9	20.4	23.7
Other landlord type	%	0.6	**0.2	**0.5	0.5	*1.8	0.8
<b>Total renters</b>	%	<b>28.6</b>	<b>22.9</b>	<b>11.9</b>	<b>26.4</b>	<b>34.7</b>	<b>28.4</b>
Other tenure type	%	2.0	*3.2	3.7	2.3	4.4	2.8
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Family composition of household							
One family households							
Couple family with dependent children	%	35.3	41.8	7.0	32.6	7.0	26.1
One parent family with dependent children	%	4.2	*2.5	*2.5	3.9	12.7	6.2
Couple only	%	22.9	23.3	44.2	25.3	29.5	26.3
Other one family households	%	14.6	7.1	6.8	13.3	8.2	11.9
Multiple family households	%	2.4	**0.1	**1.1	2.1	*1.0	1.8
Non-family households							
Lone person	%	16.8	22.2	34.4	19.1	39.9	24.5
Group households	%	3.6	*3.1	*4.1	3.6	1.7	3.2
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	44	46	61	46	62	50
<b>Average number in household</b>							
Employed persons	no.	1.8	1.7	0.5	1.7	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	0.7	0.5	0.6
18 to 64 years	no.	2.1	1.8	1.1	1.9	0.7	1.6
65 years and over	no.	0.1	0.1	0.7	0.2	0.8	0.3
<b>Total</b>	no.	<b>2.9</b>	<b>2.8</b>	<b>2.0</b>	<b>2.8</b>	<b>2.0</b>	<b>2.6</b>
<b>Estimated number in population</b>							
Households	'000	5 148.0	393.8	695.0	6 236.8	2 124.7	8 398.5
Persons	'000	14 716.1	1 112.4	1 372.0	17 200.4	4 303.5	21 589.4
<b>Number of households in sample</b>	no.	4 089	330	592	5 011	4 732	9 774

\* 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) Includes households with nil or negative total income

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



## MAIN SOURCE OF HOUSEHOLD INCOME GOVERNMENT PENSIONS AND ALLOWANCES(a)

	Receives age Pensions	Receives disability and carer payments	Receives unemployment and study payments	Receives family support payments	Receives other payments	Total	All households(b)
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## AVERAGE WEEKLY EXPENDITURE

## Broad expenditure group

## Goods and services

Current housing costs (selected dwelling)	\$	81	126	172	210	103	114	223
Domestic fuel and power	\$	23	27	29	33	25	25	33
Food and non-alcoholic beverages	\$	118	131	146	163	126	120	204
Alcoholic beverages	\$	13	17	15	10	14	12	32
Tobacco products	\$	8	21	25	19	*10	12	13
Clothing and footwear	\$	14	18	26	33	20	18	44
Household furnishings and equipment	\$	28	34	21	30	31	27	59
Household services and operation	\$	42	45	45	51	43	42	68
Medical care and health expenses	\$	*62	**66	19	*34	35	*47	66
Transport	\$	66	112	85	104	73	81	193
Recreation	\$	70	83	78	87	74	71	161
Personal care	\$	12	13	13	13	15	12	24
Miscellaneous goods and services	\$	28	36	40	47	32	32	117
<b>Total goods and services expenditure</b>	\$	<b>565</b>	<b>727</b>	<b>713</b>	<b>834</b>	<b>601</b>	<b>613</b>	<b>1 236</b>
Selected other payments								
Income tax	\$	—	**1	*2	*4	—	**1	260
Mortgage repayments – principal (selected dwelling)	\$	*2	*9	*7	14	*5	6	49
Superannuation and life insurance	\$	*2	**17	**12	**3	*3	**8	74

## PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

## Broad expenditure group

## Goods and services

Current housing costs (selected dwelling)	%	14.4	17.3	24.1	25.2	17.2	18.7	18.0
Domestic fuel and power	%	4.1	3.7	4.0	4.0	4.2	4.0	2.6
Food and non-alcoholic beverages	%	20.8	18.1	20.5	19.5	20.9	19.5	16.5
Alcoholic beverages	%	2.3	2.4	2.1	1.2	2.3	2.0	2.6
Tobacco products	%	1.4	2.9	3.5	2.3	1.7	1.9	1.0
Clothing and footwear	%	2.4	2.4	3.7	4.0	3.3	2.9	3.6
Household furnishings and equipment	%	4.9	4.6	2.9	3.6	5.1	4.4	4.7
Household services and operation	%	7.4	6.2	6.3	6.1	7.1	6.8	5.5
Medical care and health expenses	%	*11.0	**9.0	2.7	*4.1	5.9	7.7	5.3
Transport	%	11.8	15.3	11.9	12.5	12.1	13.3	15.6
Recreation	%	12.4	11.4	10.9	10.4	12.3	11.6	13.1
Personal care	%	2.1	1.8	1.8	1.6	2.6	2.0	1.9
Miscellaneous goods and services	%	4.9	4.9	5.6	5.6	5.4	5.2	9.4
<b>Total goods and services expenditure</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* 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 whose main source of household income is government pensions and allowances. See glossary for further details of payment groups

(b) Includes households with nil or negative total income, as well as income from wages and salaries, own unincorporated business and other sources

MAIN SOURCE OF HOUSEHOLD INCOME  
GOVERNMENT PENSIONS AND ALLOWANCES(a)

		Receives age pensions	Receives disability and carer payments	Receives unemployment and study payments	Receives family support payments	Receives other payments	Total	All households(b)
<b>Mean gross household income per week</b>	\$	559	657	643	742	582	559	1 688
<b>Mean household net worth</b>	\$	464 265	290 309	198 698	197 586	541 459	370 261	729 442
<b>Proportion of households with characteristic</b>								
Tenure and landlord type								
Owner without a mortgage	%	72.5	39.6	23.1	8.3	65.4	51.0	32.6
Owner with a mortgage	%	6.4	12.4	13.6	21.1	7.5	10.0	36.2
Renter								
State/territory housing authority	%	7.1	17.9	16.2	18.3	9.3	12.5	3.8
Private landlord	%	9.1	22.7	41.8	46.5	13.6	20.4	23.7
Other landlord type	%	*0.8	*2.8	*1.3	*1.6	**1.1	*1.8	0.8
<b>Total renters</b>	%	<b>17.0</b>	<b>43.5</b>	<b>59.3</b>	<b>66.3</b>	<b>23.9</b>	<b>34.7</b>	<b>28.4</b>
Other tenure type	%	4.1	*4.6	*4.1	*4.2	*3.2	4.4	2.8
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Family composition of household								
One family households								
Couple family with dependent children	%	*0.5	8.3	25.2	32.8	*4.0	7.0	26.1
One parent family with dependent children	%	*1.1	9.7	16.9	61.5	4.8	12.7	6.2
Couple only	%	44.2	31.9	9.2	—	38.9	29.5	26.3
Other one family households	%	9.5	17.9	15.3	**0.8	7.1	8.2	11.9
Multiple family households	%	*1.1	*1.9	**2.4	*3.7	**1.6	*1.0	1.8
Non-family households								
Lone person	%	42.3	27.4	26.5	**1.1	42.5	39.9	24.5
Group households	%	*1.4	*2.8	*4.5	—	**1.0	1.7	3.2
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	74	58	47	38	70	62	50
<b>Average number in household</b>								
Employed persons	no.	0.1	0.2	0.3	0.4	0.2	0.2	1.3
Dependent children	no.	—	0.4	1.1	2.3	0.2	0.5	0.6
Persons								
Under 18 years	no.	—	0.4	1.1	2.3	0.2	0.5	0.6
18 to 64 years	no.	0.3	1.3	1.7	1.5	0.5	0.7	1.6
65 years and over	no.	1.4	0.5	0.2	*0.1	1.1	0.8	0.3
<b>Total</b>	no.	<b>1.7</b>	<b>2.2</b>	<b>3.0</b>	<b>3.8</b>	<b>1.8</b>	<b>2.0</b>	<b>2.6</b>
<b>Estimated number in population</b>								
Households	'000	1 209.3	673.1	299.5	412.3	362.5	2 124.7	8 398.5
Persons	'000	2 041.2	1 504.1	887.7	1 580.3	667.4	4 303.5	21 589.4
<b>Number of households in sample</b>	no.	2 839	1 425	551	809	863	4 732	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 whose main source of household income is government pensions and allowances. See glossary for further details of payment groups

(b) Includes households with nil or negative total income, as well as income from wages and salaries, own unincorporated business and other sources

PERCENTAGE CONTRIBUTION  
OF GOVERNMENT PENSIONS  
AND ALLOWANCES TO  
GROSS HOUSEHOLD INCOME

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 (a)

AVERAGE WEEKLY EXPENDITURE

**Broad expenditure group**

		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 (a)
<b>Goods and services</b>							
Current housing costs (selected dwelling)	\$	280	249	183	128	105	223
Domestic fuel and power		34	39	33	27	24	33
Food and non-alcoholic beverages	\$	231	250	206	141	107	204
Alcoholic beverages	\$	43	35	26	18	9	32
Tobacco products	\$	12	13	16	12	11	13
Clothing and footwear	\$	56	53	39	26	13	44
Household furnishings and equipment	\$	74	69	49	32	25	59
Household services and operation	\$	78	80	62	48	39	68
Medical care and health expenses	\$	77	72	48	*76	31	66
Transport	\$	248	225	156	101	71	193
Recreation	\$	208	182	133	91	59	161
Personal care	\$	30	29	17	16	10	24
Miscellaneous goods and services	\$	159	147	74	44	25	117
<b>Total goods and services expenditure</b>	<b>\$</b>	<b>1 531</b>	<b>1 444</b>	<b>1 043</b>	<b>759</b>	<b>529</b>	<b>1 236</b>
<b>Selected other payments</b>							
Income tax	\$	441	261	76	**1	—	260
Mortgage repayments - principal (selected dwelling)	\$	68	64	*45	8	4	49
Superannuation and life insurance	\$	128	60	13	*2	**11	74

PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

**Broad expenditure group**

		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 (a)
<b>Goods and services</b>							
Current housing costs (selected dwelling)	%	18.3	17.3	17.5	16.9	19.9	18.0
Domestic fuel and power	%	2.2	2.7	3.2	3.5	4.4	2.6
Food and non-alcoholic beverages	%	15.1	17.3	19.8	18.5	20.3	16.5
Alcoholic beverages	%	2.8	2.4	2.5	2.4	1.8	2.6
Tobacco products	%	0.8	0.9	1.5	1.6	2.2	1.0
Clothing and footwear	%	3.7	3.7	3.8	3.4	2.4	3.6
Household furnishings and equipment	%	4.8	4.8	4.7	4.2	4.7	4.7
Household services and operation	%	5.1	5.5	6.0	6.3	7.3	5.5
Medical care and health expenses	%	5.0	5.0	4.6	*10.0	5.8	5.3
Transport	%	16.2	15.6	15.0	13.3	13.5	15.6
Recreation	%	13.6	12.6	12.7	12.0	11.1	13.1
Personal care	%	1.9	2.0	1.7	2.1	1.9	1.9
Miscellaneous goods and services	%	10.4	10.2	7.1	5.9	4.7	9.4
<b>Total goods and services expenditure</b>	<b>%</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* 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) Includes households with nil or negative total income

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

PERCENTAGE CONTRIBUTION OF  
GOVERNMENT PENSIONS AND ALLOWANCES  
TO GROSS HOUSEHOLD 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(a)</i>
<b>Mean gross household income per week</b>	\$	2 350	1 853	1 209	678	481	1 688
<b>Mean household net worth</b>	\$	959 774	721 815	556 625	488 690	302 787	729 442
<b>Proportion of households with characteristic</b>							
Main source of household income							
Zero or negative income	%	—	—	—	—	—	0.4
Wages and salaries	%	85.2	82.5	67.2	**0.6	—	61.3
Own unincorporated business income	%	6.4	5.4	7.7	—	—	4.7
Government pensions and allowances	%	—	—	*2.7	99.4	100.0	25.3
Other income	%	8.5	12.0	22.3	—	—	8.3
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure and landlord type							
Owner without a mortgage	%	23.2	27.1	38.9	55.4	48.7	32.6
Owner with a mortgage	%	46.1	50.7	29.5	11.9	8.4	36.2
Renter							
State/territory housing authority	%	*0.5	*1.0	3.0	6.1	16.3	3.8
Private landlord	%	27.5	18.3	25.8	21.0	20.0	23.7
Other landlord type	%	*0.5	*0.5	*1.0	*1.0	*2.2	0.8
Total renters	%	28.4	19.8	29.7	28.0	38.6	28.4
Other tenure type	%	2.2	2.4	*1.8	4.6	4.3	2.8
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Family composition of household							
One family household							
Couple family with dependent children	%	23.3	54.9	32.1	9.0	6.0	26.1
One parent family with dependent children	%	1.1	6.9	13.3	15.7	10.4	6.2
Couple only	%	32.4	12.4	16.0	34.0	27.2	26.3
Other one family households	%	12.2	13.3	18.6	7.9	8.1	11.9
Multiple family households							
Non-family households	%	*0.8	3.4	6.0	*1.8	**0.5	1.8
Lone person	%	25.6	7.5	10.9	29.4	46.3	24.5
Group households	%	4.6	*1.7	*3.0	*2.3	*1.5	3.2
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	44	48	52	62	63	50
<b>Average number in household</b>							
Employed persons	no.	1.8	1.8	1.1	0.4	—	1.3
Dependent children	no.	0.4	1.2	1.1	0.6	0.4	0.6
Persons							
Under 18 years	no.	0.4	1.1	1.0	0.6	0.4	0.6
18 to 64 years	no.	1.9	2.0	1.7	0.8	0.7	1.6
65 years and over	no.	0.1	0.3	0.5	0.9	0.8	0.3
<b>Total</b>	no.	<b>2.4</b>	<b>3.4</b>	<b>3.2</b>	<b>2.2</b>	<b>1.9</b>	<b>2.6</b>
<b>Estimated number in population</b>							
Households	'000	3 876.8	1 599.7	776.7	770.4	1 338.0	8 398.5
Persons	'000	9 221.8	5 502.5	2 520.4	1 731.8	2 527.3	21 589.4
<b>Number of households in sample</b>	no.	3 151	1 291	603	1 628	3 070	9 774

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— nil or rounded to zero (including null cells)

(a) Includes households with nil or negative total income

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

## 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
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## AVERAGE WEEKLY EXPENDITURE

## Broad expenditure group

## Goods and services

Current housing costs (selected dwelling)	\$	80	322	117	306	170	276	75	223
Domestic fuel and power	\$	31	39	24	27	27	27	22	33
Food and non-alcoholic beverages	\$	186	250	114	182	126	171	154	204
Alcoholic beverages	\$	25	40	10	37	*15	33	22	32
Tobacco products	\$	8	13	18	17	*16	17	*7	13
Clothing and footwear	\$	36	60	21	39	*21	36	30	44
Household furnishings and equipment	\$	55	78	23	43	*23	40	37	59
Household services and operation	\$	59	86	37	59	*58	56	61	68
Medical care and health expenses	\$	78	77	17	42	*30	38	53	66
Transport	\$	162	254	66	173	70	156	141	193
Recreation	\$	152	200	74	137	76	127	126	161
Personal care	\$	21	30	13	21	11	20	20	24
Miscellaneous goods and services	\$	104	145	30	108	*58	96	112	117
<b>Total goods and services expenditure</b>	<b>\$</b>	<b>997</b>	<b>1 594</b>	<b>564</b>	<b>1 192</b>	<b>700</b>	<b>1 093</b>	<b>858</b>	<b>1 236</b>
Selected other payments									
Income tax	\$	163	407	*30	226	*77	195	144	260
Mortgage repayments – principal (selected dwelling)	\$	..	136	..	..	..	..	**2	49
Superannuation and life insurance	\$	111	79	*5	31	**13	27	*46	74

## PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

## Broad expenditure group

## Goods and services

Current housing costs (selected dwelling)	%	8.0	20.2	20.7	25.6	24.3	25.3	8.8	18.0
Domestic fuel and power	%	3.1	2.5	4.3	2.3	3.8	2.5	2.5	2.6
Food and non-alcoholic beverages	%	18.7	15.7	20.2	15.3	17.9	15.7	17.9	16.5
Alcoholic beverages	%	2.5	2.5	1.7	3.1	*2.2	3.0	2.5	2.6
Tobacco products	%	0.8	0.8	3.1	1.5	*2.3	1.6	*0.8	1.0
Clothing and footwear	%	3.6	3.7	3.7	3.3	3.0	3.3	3.5	3.6
Household furnishings and equipment	%	5.5	4.9	4.1	3.6	*3.3	3.6	4.3	4.7
Household services and operation	%	5.9	5.4	6.5	4.9	8.3	5.1	7.1	5.5
Medical care and health expenses	%	7.9	4.8	2.9	3.5	4.2	3.5	6.2	5.3
Transport	%	16.2	15.9	11.8	14.5	10.0	14.2	16.5	15.6
Recreation	%	15.2	12.5	13.2	11.5	10.9	11.6	14.6	13.1
Personal care	%	2.1	1.9	2.4	1.8	1.6	1.8	2.3	1.9
Miscellaneous goods and services	%	10.4	9.1	5.2	9.0	8.3	8.8	13.1	9.4
<b>Total goods and services expenditure</b>	<b>%</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* 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

.. not applicable

	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	
<b>Mean gross household income per week</b>	\$	1 383	2 238	630	1 522	872	1 382	1 213	1 688
<b>Mean household net worth</b>	\$	1 186 133	800 332	39 867	158 648	*154 216	142 474	462 737	729 442
<b>Proportion of household with characteristic</b>									
Main source of household income									
Zero or negative income	%	*0.7	*0.3	**0.2	*0.3	**0.3	*0.3	**1.2	0.4
Wages and salaries	%	37.5	83.9	16.7	69.7	40.5	61.6	43.2	61.3
Own unincorporated business income	%	3.9	6.1	**0.9	4.3	**1.1	3.8	*5.4	4.7
Government pensions and allowances	%	39.6	7.0	82.2	21.8	53.0	30.8	39.4	25.3
Other income	%	18.4	2.8	—	4.0	**5.1	3.5	10.8	8.3
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Contribution of government pensions and allowances to gross household income									
Nil or less than 1%	%	33.0	58.8	*5.5	53.5	*24.7	46.2	36.8	46.2
1% to less than 20%	%	15.8	26.7	*5.0	14.6	*10.9	13.2	16.6	19.0
20% to less than 50%	%	11.1	7.5	7.1	10.0	*11.1	9.7	*6.0	9.2
50% to less than 90%	%	15.6	3.0	14.5	8.1	*10.7	9.0	15.0	9.2
90% and over	%	23.9	3.7	67.6	13.4	42.3	21.6	24.4	15.9
<b>Total (a)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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	%	*1.3	2.3	**1.0	2.2	—	2.0	—	1.8
Non-family households									
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
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	64	44	53	39	48	41	53	50
<b>Average number in household</b>									
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 years and over	no.	0.8	0.1	0.3	0.1	*0.2	0.1	0.5	0.3
<b>Total</b>	no.	<b>2.2</b>	<b>3.1</b>	<b>2.2</b>	<b>2.5</b>	<b>2.1</b>	<b>2.4</b>	<b>2.1</b>	<b>2.6</b>
<b>Estimated number in population</b>									
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
<b>Number of households in sample</b>	no.	3 814	2 736	792	2 059	121	2 972	252	9 774

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— nil or rounded to zero (including null cells)

(a) Includes households with nil or negative total income

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

	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 EXPENDITURE									
<b>Broad expenditure group</b>									
Goods and services									
Current housing costs (selected dwelling)	\$	304	220	207	192	253	153	336	223
Domestic fuel and power	\$	44	32	30	37	42	20	27	33
Food and non-alcoholic beverages	\$	292	178	195	244	339	94	231	204
Alcoholic beverages	\$	35	22	33	43	*61	17	82	32
Tobacco products	\$	12	17	10	23	34	8	17	13
Clothing and footwear	\$	69	41	37	57	65	18	59	44
Household furnishings and equipment	\$	78	39	67	70	60	30	48	59
Household services and operation	\$	105	61	60	72	91	35	67	68
Medical care and health expenses	\$	85	*42	69	95	62	35	46	66
Transport	\$	280	128	186	241	281	89	223	193
Recreation	\$	217	127	173	186	186	80	200	161
Personal care	\$	32	21	25	29	30	12	29	24
Miscellaneous goods and services	\$	193	76	104	112	117	55	165	117
<b>Total goods and services expenditure</b>	\$	<b>1 748</b>	<b>1 002</b>	<b>1 196</b>	<b>1 400</b>	<b>1 621</b>	<b>646</b>	<b>1 531</b>	<b>1 236</b>
Selected other payments									
Income tax	\$	447	79	227	299	290	118	282	260
Mortgage repayments – principal (selected dwelling)	\$	88	25	39	56	**135	19	*18	49
Superannuation and life insurance	\$	86	*18	102	75	*29	54	*17	74

## PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

Broad expenditure group									
Goods and services									
Current housing costs (selected dwelling)	%	17.4	21.9	17.3	13.7	15.6	23.8	21.9	18.0
Domestic fuel and power	%	2.5	3.2	2.5	2.6	2.6	3.2	1.8	2.6
Food and non-alcoholic beverages	%	16.7	17.8	16.3	17.4	20.9	14.6	15.1	16.5
Alcoholic beverages	%	2.0	2.2	2.8	3.1	*3.7	2.7	5.4	2.6
Tobacco products	%	0.7	1.7	0.8	1.7	2.1	1.2	1.1	1.0
Clothing and footwear	%	3.9	4.0	3.1	4.0	4.0	2.8	3.8	3.6
Household furnishings and equipment	%	4.5	3.9	5.6	5.0	3.7	4.6	3.1	4.7
Household services and operation	%	6.0	6.1	5.0	5.1	5.6	5.4	4.4	5.5
Medical care and health expenses	%	4.9	*4.2	5.8	6.8	3.8	5.4	3.0	5.3
Transport	%	16.0	12.7	15.6	17.2	17.3	13.8	14.6	15.6
Recreation	%	12.4	12.6	14.5	13.3	11.5	12.4	13.1	13.1
Personal care	%	1.8	2.1	2.1	2.1	1.9	1.9	1.9	1.9
Miscellaneous goods and services	%	11.1	7.5	8.7	8.0	7.2	8.5	10.8	9.4
<b>Total goods and services expenditure</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* 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

	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		
<b>Mean gross household income per week</b>	\$	2 424	1 038	1 596	2 143	2 633	833	1 978	1 688
<b>Mean household net worth</b>	\$	824 169	245 014	1 009 863	866 204	571 151	451 933	279 577	729 442
<b>Proportion of household with characteristic</b>									
Main source of household income									
Zero or negative income	%	*0.6	**0.5	**0.3	**0.1	—	*0.7	—	0.4
Wages and salaries	%	82.9	42.0	53.3	75.1	81.4	42.2	70.7	61.3
Own unincorporated business income	%	7.5	*1.9	4.1	2.8	**0.2	4.3	*4.6	4.7
Government pensions and allowances	%	6.7	52.2	28.4	17.3	*13.6	41.2	14.0	25.3
Other income	%	2.2	*3.4	13.9	4.7	**4.8	11.6	*10.7	8.3
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Contribution of government pensions and allowances to gross household income									
Nil or less than 1%	%	41.2	8.2	56.8	47.3	*21.1	48.3	66.9	46.2
1% to less than 20%	%	40.0	21.2	9.0	21.2	35.0	5.8	*10.1	19.0
20% to less than 50%	%	11.4	20.0	5.6	14.4	30.4	4.1	*8.9	9.2
50% to less than 90%	%	3.2	23.3	11.8	6.1	*9.1	11.0	*6.6	9.2
90% and over	%	3.6	26.9	16.5	10.8	*4.5	30.1	*7.5	15.9
<b>Total(a)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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
<b>Total renters</b>	%	<b>21.1</b>	<b>58.8</b>	<b>20.0</b>	<b>20.6</b>	<b>30.6</b>	<b>35.3</b>	<b>74.5</b>	<b>28.4</b>
Other tenure type	%	2.1	*3.4	2.0	*1.9	—	5.2	**0.9	2.8
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	42	41	54	54	47	56	34	50
<b>Average number in household</b>									
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
Persons									
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 years and over	no.	—	—	0.6	0.4	0.4	0.4	*0.2	0.3
<b>Total</b>	no.	<b>4.1</b>	<b>3.1</b>	<b>2.0</b>	<b>2.9</b>	<b>5.6</b>	<b>1.0</b>	<b>2.5</b>	<b>2.6</b>
<b>Estimated number in population</b>									
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
<b>Number of households in sample</b>	no.	1 900	832	2 926	801	101	2 985	229	9 774

\* 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) Includes households with nil or negative total income

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



		COUPLE WITH DEPENDENT CHILDREN					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 & 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 EXPENDITURE											
<b>Broad expenditure group</b>											
Goods and services											
Current housing costs (selected dwelling)	\$	278	360	364	325	242	261	173	164	92	73
Domestic fuel and power	\$	20	26	38	43	48	49	42	34	29	20
Food and non-alcoholic beverages	\$	104	207	224	279	314	387	283	200	160	81
Alcoholic beverages	\$	24	41	26	31	35	63	49	34	21	6
Tobacco products	\$	6	10	8	11	11	16	20	12	5	4
Clothing and footwear	\$	23	52	54	64	82	84	71	37	21	16
Household furnishings and equipment	\$	30	66	81	77	76	88	68	94	42	20
Household services and operation	\$	33	55	128	104	91	96	82	73	52	38
Medical care and health expenses	\$	24	58	67	77	104	105	88	85	66	37
Transport	\$	142	224	220	254	332	360	278	234	114	47
Recreation	\$	106	182	132	208	253	273	219	183	146	51
Personal care	\$	13	29	22	31	36	44	32	26	18	10
Misc. goods and services	\$	65	118	120	166	278	220	114	84	*89	*43
<b>Total goods and services expenditure</b>	<b>\$</b>	<b>869</b>	<b>1 429</b>	<b>1 484</b>	<b>1 670</b>	<b>1 900</b>	<b>2 046</b>	<b>1 520</b>	<b>1 258</b>	<b>855</b>	<b>446</b>
Selected other payments											
Income tax	\$	226	384	355	454	514	470	353	217	*30	*17
Mortgage repayments - principal (selected dwelling)	\$	32	81	89	95	94	61	*77	37	*2	**1
Superannuation and life insurance	\$	*34	27	33	60	168	82	116	*279	*40	**9
PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE											
<b>Broad expenditure group</b>											
Goods and services											
Current housing costs (selected dwelling)	%	32.0	25.2	24.5	19.5	12.7	12.8	11.4	13.0	10.8	16.3
Domestic fuel and power	%	2.2	1.8	2.6	2.6	2.5	2.4	2.7	2.7	3.4	4.4
Food and non-alcoholic beverages	%	12.0	14.5	15.1	16.7	16.5	18.9	18.6	15.9	18.7	18.2
Alcoholic beverages	%	2.8	2.9	1.8	1.8	1.8	3.1	3.2	2.7	2.5	1.4
Tobacco products	%	*0.7	0.7	0.5	0.7	0.6	0.8	1.3	0.9	0.6	0.9
Clothing and footwear	%	2.7	3.6	3.6	3.9	4.3	4.1	4.7	2.9	2.5	3.7
Household furnishings and equipment	%	3.4	4.6	5.4	4.6	4.0	4.3	4.5	7.4	4.9	4.4
Household services and operation	%	3.8	3.9	8.6	6.2	4.8	4.7	5.4	5.8	6.1	8.6
Medical care and health expenses	%	2.8	4.1	4.5	4.6	5.5	5.1	5.8	6.8	7.7	8.4
Transport	%	16.4	15.7	14.8	15.2	17.5	17.6	18.3	18.6	13.3	10.5
Recreation	%	12.3	12.8	8.9	12.5	13.3	13.4	14.4	14.5	17.0	11.4
Personal care	%	1.5	2.0	1.5	1.8	1.9	2.1	2.1	2.1	2.1	2.4
Misc. goods and services	%	7.5	8.2	8.1	10.0	14.6	10.7	7.5	6.7	*10.4	9.6
<b>Total goods and services expenditure</b>	<b>%</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* 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

(a) The life cycle groups included are a selection of single person and single family households

		COUPLE WITH DEPENDENT CHILDREN ONLY					COUPLE WITH		Couple only, reference person 55 to 64	Couple only, reference person 65 and over	Lone person 65 and over
		Lone person aged under 35	Couple only, reference person under 35	Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24	Dependent & non-dependent children only	Non-dependent children only			
<b>Mean gross household income per week</b>	\$	1 166	2 117	1 928	2 346	2 716	2 906	2 446	1 638	928	511
<b>Mean household net worth</b>	\$	164 701	238 317	489 057	737 340	1 233 594	847 014	1 151 702	1 249 099	1 125 903	581 203
<b>Proportion of households with characteristic</b>											
Main source of household income											
Zero or negative income	%	**0.6	—	**0.9	**0.3	**1.1	**0.6	**0.2	**0.7	**0.1	—
Wages and salaries	%	79.6	93.1	84.4	82.3	80.7	84.6	80.6	54.6	7.1	4.6
Own unincorporated business income	%	*4.4	*4.3	*5.7	9.7	7.3	*5.2	*3.9	5.8	*1.3	*2.3
Government pensions and allowances	%	9.7	**0.6	7.8	6.0	8.0	*6.5	11.2	21.4	66.7	75.1
Other income	%	*5.7	*2.1	**1.1	*1.8	*2.9	*3.1	*4.1	17.5	24.9	18.0
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Contribution of government pensions and allowances to gross household income											
Nil or less than 1%	%	87.7	94.2	31.4	38.4	52.2	45.6	55.0	61.1	9.2	4.6
1% to less than 20%	%	*1.6	*3.8	47.6	43.4	30.2	38.1	21.8	11.8	13.7	11.2
20% to less than 50%	%	**0.5	**1.4	12.1	11.9	8.6	*9.4	12.6	5.4	10.2	9.1
50% to less than 90%	%	*2.8	**0.5	*3.0	*2.4	*3.9	*4.6	*3.5	7.7	28.8	22.5
90% and over	%	*6.9	**0.1	4.9	3.6	*4.1	**1.7	*7.0	13.4	38.0	52.6
<b>Total(b)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure and landlord type											
Owner without a mortgage	%	*4.5	*1.5	6.2	10.7	25.0	23.1	51.4	57.7	83.5	71.1
Owner with a mortgage	%	33.9	49.2	58.8	66.8	59.0	58.5	40.6	33.0	6.8	3.4
Renter											
State/territory housing authority	%	*3.1	**0.7	**0.6	*1.3	*1.2	**0.7	**0.8	*1.3	*2.3	8.7
Private landlord	%	51.9	47.1	31.5	18.4	12.5	15.6	*5.3	6.3	4.1	9.2
Other landlord type	%	**2.0	**0.1	**1.0	*0.5	**0.1	—	**1.1	**0.3	**0.7	*0.9
<b>Total renters</b>	%	<b>57.0</b>	<b>47.9</b>	<b>33.0</b>	<b>20.2</b>	<b>13.8</b>	<b>16.4</b>	<b>7.1</b>	<b>7.8</b>	<b>7.1</b>	<b>18.8</b>
Other tenure type	%	*4.5	**1.4	*1.9	*2.3	*2.2	**2.1	**0.9	*1.5	*2.6	6.7
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	28	28	34	40	48	50	58	60	73	76
<b>Average number in household</b>											
Employed persons	no.	0.9	1.8	1.5	1.6	2.3	3.0	2.2	1.1	0.2	0.1
Dependent children	no.	—	—	1.5	2.2	2.2	1.4	—	—	—	—
Persons											
Under 18 years	no.	—	—	1.5	2.2	1.7	1.1	*0.1	—	—	—
18 to 64 years	no.	1.0	2.0	2.0	2.0	2.4	3.5	2.8	1.9	0.2	—
65 years and over	no.	—	—	—	—	—	—	0.4	0.1	1.8	1.0
<b>Total</b>	no.	<b>1.0</b>	<b>2.0</b>	<b>3.5</b>	<b>4.2</b>	<b>4.2</b>	<b>4.6</b>	<b>3.3</b>	<b>2.0</b>	<b>2.0</b>	<b>1.0</b>
<b>Estimated number in population</b>											
Households	'000	348.3	502.5	444.2	857.5	550.8	266.3	496.2	522.1	745.7	733.6
Persons	'000	348.3	1 004.9	1 548.9	3 600.9	2 296.2	1 232.0	1 632.4	1 044.1	1 491.4	733.6
<b>Number of households in sample</b>	no.	296	400	445	858	375	178	312	656	1 453	1 496

\* 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) The life cycle groups included are a selection of single person and single family households

(b) Includes households with nil or negative total income

	15-24	25-34	35-44	45-54	55-64	65 and over	All households
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AVERAGE WEEKLY EXPENDITURE

**Broad expenditure group**

## Goods and services

Current housing costs (selected dwelling)	\$ 286	335	311	226	160	85	223
Domestic fuel and power	\$ 24	29	38	39	33	26	33
Food and non-alcoholic beverages	\$ 180	196	233	259	202	136	204
Alcoholic beverages	\$ 52	35	33	44	32	16	32
Tobacco products	\$ 15	11	15	17	13	7	13
Clothing and footwear	\$ 52	47	52	57	44	22	44
Household furnishings and equipment	\$ 45	52	70	72	70	32	59
Household services and operation	\$ 61	66	89	72	66	48	68
Medical care and health expenses	\$ 26	51	63	74	78	69	66
Transport	\$ 186	209	207	255	211	92	193
Recreation	\$ 161	155	178	196	171	109	161
Personal care	\$ 24	23	26	32	24	15	24
Miscellaneous goods and services	\$ 110	104	146	160	100	70	117
<b>Total goods and services expenditure</b>	<b>\$ 1 219</b>	<b>1 313</b>	<b>1 462</b>	<b>1 502</b>	<b>1 204</b>	<b>726</b>	<b>1 236</b>
Selected other payments							
Income tax	\$ 176	320	359	371	241	40	260
Mortgage repayments – principal (selected dwelling)	\$ 18	65	78	64	46	*2	49
Superannuation and life insurance	\$ 10	31	43	96	190	31	74

## PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

**Broad expenditure group**

## Goods and services

Current housing costs (selected dwelling)	% 23.4	25.5	21.3	15.1	13.3	11.7	18.0
Domestic fuel and power	% 1.9	2.2	2.6	2.6	2.8	3.5	2.6
Food and non-alcoholic beverages	% 14.7	14.9	15.9	17.2	16.8	18.7	16.5
Alcoholic beverages	% 4.2	2.7	2.3	2.9	2.6	2.2	2.6
Tobacco products	% 1.2	0.8	1.0	1.1	1.1	0.9	1.0
Clothing and footwear	% 4.2	3.6	3.6	3.8	3.7	3.0	3.6
Household furnishings and equipment	% 3.7	4.0	4.8	4.8	5.8	4.4	4.7
Household services and operation	% 5.0	5.0	6.1	4.8	5.5	6.6	5.5
Medical care and health expenses	% 2.1	3.9	4.3	4.9	6.5	9.5	5.3
Transport	% 15.2	15.9	14.2	17.0	17.5	12.7	15.6
Recreation	% 13.2	11.8	12.2	13.0	14.2	15.0	13.1
Personal care	% 1.9	1.7	1.8	2.1	2.0	2.1	1.9
Miscellaneous goods and services	% 9.0	8.0	10.0	10.7	8.3	9.7	9.4
<b>Total goods and services expenditure</b>	<b>% 100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

		15-24	25-34	35-44	45-54	55-64	65 and over	All households
<b>Mean gross household income per week</b>	\$	1 476	1 855	2 001	2 150	1 685	838	1 688
<b>Mean household net worth</b>	\$	76 460	256 610	554 038	989 213	1 068 549	866 347	729 442
<b>Proportion of households with characteristic</b>								
Main source of household income								
Zero or negative income	%	—	**0.2	*0.6	*0.7	*0.8	—	0.4
Wages and salaries	%	72.6	82.3	75.9	80.6	57.9	12.1	61.3
Own unincorporated business income	%	*2.7	4.2	7.4	4.7	6.1	1.6	4.7
Government pensions and allowances	%	14.2	10.9	13.8	10.1	22.6	67.2	25.3
Other income	%	10.4	2.4	2.4	3.9	12.6	19.0	8.3
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Contribution of government pensions and allowances to gross household income								
Nil or less than 1%	%	66.9	65.6	48.4	56.2	55.5	6.9	46.2
1% to less than 20%	%	10.7	16.7	26.6	25.1	13.3	14.0	19.0
20% to less than 50%	%	*8.2	6.8	11.0	8.0	8.0	11.9	9.2
50% to less than 90%	%	*6.1	4.0	5.8	3.7	6.2	25.0	9.2
90% and over	%	8.1	6.6	7.6	6.3	16.2	42.2	15.9
<b>Total(a)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Tenure and landlord type								
Owner without a mortgage	%	**0.6	2.9	9.8	24.5	50.5	77.3	32.6
Owner with a mortgage	%	16.4	43.7	53.4	52.0	31.0	6.0	36.2
Renter								
State/territory housing authority	%	*4.4	2.8	3.5	3.5	4.0	5.1	3.8
Private landlord	%	70.9	47.9	30.3	16.3	11.5	6.6	23.7
Other landlord type	%	**1.1	*1.0	*0.8	*1.1	*0.6	*0.7	0.8
<b>Total renters</b>	%	<b>76.3</b>	<b>51.7</b>	<b>34.6</b>	<b>21.0</b>	<b>16.1</b>	<b>12.3</b>	<b>28.4</b>
Other tenure type	%	*6.7	*1.6	2.2	2.5	2.4	4.3	2.8
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Family composition of household								
One family households								
Couple family with dependent children	%	*8.4	26.8	54.9	40.0	10.3	*0.6	26.1
One parent family with dependent children	%	*6.8	8.4	11.5	8.0	2.2	*0.6	6.2
Couple only	%	27.0	29.3	10.5	15.2	35.5	42.4	26.3
Other one family households	%	15.1	5.6	4.8	16.7	19.3	12.6	11.9
Multiple family households								
Non-family households	%	**2.1	*1.4	*2.0	*2.5	2.4	*0.9	1.8
Lone person	%	20.3	19.9	14.6	17.2	29.1	41.7	24.5
Group households	%	20.2	8.6	1.8	*0.5	*1.3	*1.1	3.2
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	22	30	39	50	59	74	50
<b>Average number in household</b>								
Employed persons	no.	1.5	1.5	1.5	1.9	1.3	0.3	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	0.3	1.6
65 years and over	no.	—	—	—	0.1	0.1	1.4	0.3
<b>Total</b>	no.	<b>2.4</b>	<b>2.5</b>	<b>3.4</b>	<b>3.0</b>	<b>2.2</b>	<b>1.7</b>	<b>2.6</b>
<b>Estimated number in population</b>								
Households	'000	324.0	1 417.1	1 720.3	1 707.6	1 471.7	1 757.9	8 398.5
Persons	'000	767.2	3 578.3	5 792.5	5 198.6	3 225.0	3 027.8	21 589.4
<b>Number of households in sample</b>	no.	345	1 293	1 625	1 604	1 655	3 252	9 774

\* 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) Includes households with nil or negative total income

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

NSW Vic. Qld SA WA Tas. NT ACT(a) Aust.

AVERAGE WEEKLY EXPENDITURE

**Broad expenditure group**

Goods and services

Current housing costs (selected dwelling)	\$	277	231	263	202	237	172	304	259	248
Domestic fuel and power	\$	32	37	28	35	30	40	38	43	33
Food and non-alcoholic beverages	\$	226	222	218	187	207	198	214	236	217
Alcoholic beverages	\$	32	31	35	27	38	29	48	37	33
Tobacco products	\$	10	13	14	13	13	15	16	*11	12
Clothing and footwear	\$	52	53	49	42	45	43	45	57	50
Household furnishings and equipment	\$	50	64	57	55	65	55	67	72	58
Household services and operation	\$	76	67	69	60	72	53	74	90	71
Medical care and health expenses	\$	68	63	71	64	70	63	66	81	67
Transport	\$	193	200	201	165	193	157	234	232	194
Recreation	\$	162	169	184	152	185	167	186	230	171
Personal care	\$	27	24	28	24	26	23	27	32	26
Miscellaneous goods and services	\$	132	129	134	102	125	*124	146	*157	128
<b>Total goods and services expenditure</b>	\$	<b>1 337</b>	<b>1 304</b>	<b>1 350</b>	<b>1 128</b>	<b>1 307</b>	<b>1 138</b>	<b>1 464</b>	<b>1 536</b>	<b>1 310</b>

Selected other payments

Income tax	\$	319	276	299	246	330	194	330	415	300
Mortgage repayments – principal (selected dwelling)	\$	61	48	58	43	48	32	56	86	54
Superannuation and life insurance	\$	78	71	70	60	124	66	72	139	81

PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

**Broad expenditure group**

Goods and services

Current housing costs (selected dwelling)	%	20.7	17.7	19.5	17.9	18.2	15.1	20.8	16.9	19.0
Domestic fuel and power	%	2.4	2.9	2.1	3.1	2.3	3.5	2.6	2.8	2.6
Food and non-alcoholic beverages	%	16.9	17.0	16.2	16.6	15.9	17.4	14.6	15.4	16.6
Alcoholic beverages	%	2.4	2.4	2.6	2.4	2.9	2.5	3.3	2.4	2.5
Tobacco products	%	0.8	1.0	1.1	1.1	1.0	1.3	1.1	*0.7	0.9
Clothing and footwear	%	3.9	4.1	3.6	3.7	3.5	3.8	3.1	3.7	3.8
Household furnishings and equipment	%	3.7	4.9	4.2	4.9	5.0	4.8	4.6	4.7	4.4
Household services and operation	%	5.7	5.2	5.1	5.4	5.5	4.6	5.0	5.8	5.4
Medical care and health expenses	%	5.1	4.8	5.2	5.7	5.4	5.6	4.5	5.3	5.1
Transport	%	14.4	15.4	14.9	14.6	14.7	13.8	16.0	15.1	14.8
Recreation	%	12.1	13.0	13.6	13.5	14.1	14.6	12.7	15.0	13.1
Personal care	%	2.0	1.8	2.0	2.1	2.0	2.0	1.8	2.1	2.0
Miscellaneous goods and services	%	9.8	9.9	9.9	9.0	9.5	10.9	10.0	10.2	9.8
<b>Total goods and services expenditure</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

(a) All of the ACT is defined as a capital city for this publication

		NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT(a)	Aust.
<b>Mean gross household income per week</b>	\$	1 886	1 788	1 876	1 629	1 935	1 469	1 982	2 325	1 845
<b>Mean household net worth</b>	\$	749 041	950 718	743 262	612 350	833 449	654 600	658 963	849 650	803 319
<b>Proportion of households with characteristic</b>										
Main source of household income										
Zero or negative income	%	*0.5	—	**0.8	**0.4	**0.6	—	**0.5	*0.4	*0.4
Wages and salaries	%	65.1	64.8	67.0	60.1	62.8	51.7	70.8	75.1	64.6
Own unincorporated business income	%	4.6	3.9	5.8	5.0	7.5	*4.7	*5.7	*2.2	4.9
Government pensions and allowances	%	20.4	22.9	18.5	26.8	20.8	31.0	16.0	9.6	21.3
Other income	%	9.3	8.4	8.0	7.7	8.3	12.7	*7.0	12.7	8.7
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Contribution of government pensions and allowances to gross household income										
Nil or less than 1%	%	52.4	49.6	52.0	47.0	51.5	40.0	57.2	60.8	51.0
1% to less than 20%	%	17.3	20.1	20.2	18.2	17.8	15.7	18.3	22.1	18.7
20% to less than 50%	%	9.7	7.7	8.7	7.7	9.5	13.6	8.5	7.4	8.8
50% to less than 90%	%	6.8	9.5	6.9	8.4	5.7	10.7	*4.9	*3.1	7.6
90% and over	%	13.2	13.1	11.3	18.3	15.0	20.0	*10.6	6.2	13.5
<b>Total(b)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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
<b>Total renters</b>	%	<b>31.7</b>	<b>26.3</b>	<b>32.1</b>	<b>26.1</b>	<b>28.1</b>	<b>27.1</b>	<b>40.6</b>	<b>28.7</b>	<b>29.2</b>
Other tenure type	%	*1.4	2.1	*1.5	*1.9	2.8	*2.9	**1.6	**1.4	1.8
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Family composition of household										
One family households										
Couple family with dependent children	%	26.3	28.4	27.7	25.5	24.3	22.1	29.5	28.5	26.8
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
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	49	50	47	51	49	52	46	47	49
<b>Average number in household</b>										
Employed persons	no.	1.4	1.4	1.5	1.3	1.3	1.2	1.5	1.6	1.4
Dependents 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 years and over	no.	0.3	0.3	0.2	0.3	0.3	0.3	0.2	0.3	0.3
<b>Total</b>	no.	<b>2.7</b>	<b>2.7</b>	<b>2.6</b>	<b>2.4</b>	<b>2.5</b>	<b>2.4</b>	<b>2.7</b>	<b>2.6</b>	<b>2.6</b>
<b>Estimated number in population</b>										
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
<b>Number of households in sample</b>	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) All of the ACT is defined as a capital city for this publication

(b) Includes households with nil or negative total income

NSW Vic. Qld SA WA Tas. Aust.(a)

AVERAGE WEEKLY EXPENDITURE

**Broad expenditure group**

Goods and services

Current housing costs (selected dwelling)	\$	175	156	206	127	194	159	179
Domestic fuel and power	\$	32	36	26	32	32	36	31
Food and non-alcoholic beverages	\$	191	171	175	158	198	182	181
Alcoholic beverages	\$	35	30	29	24	42	25	32
Tobacco products	\$	13	13	12	19	16	*14	13
Clothing and footwear	\$	36	37	30	23	46	*35	35
Household furnishings and equipment	\$	58	63	64	34	70	50	60
Household services and operation	\$	60	56	72	51	67	60	63
Medical care and health expenses	\$	58	47	*87	45	57	40	63
Transport	\$	206	184	187	124	192	195	190
Recreation	\$	166	119	143	89	169	133	145
Personal care	\$	23	19	19	16	26	18	21
Miscellaneous goods and services	\$	96	93	105	67	101	59	96
<b>Total goods and services expenditure</b>	\$	<b>1 148</b>	<b>1 024</b>	<b>1 153</b>	<b>809</b>	<b>1 210</b>	<b>1 007</b>	<b>1 107</b>

Selected other payments

Income tax	\$	211	148	192	114	315	133	191
Mortgage repayments – principal (selected dwelling)	\$	44	27	*47	32	50	30	41
Superannuation and life insurance	\$	*90	*62	40	22	**70	*26	62

PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

**Broad expenditure group**

Goods and services

Current housing costs (selected dwelling)	%	15.2	15.2	17.9	15.7	16.1	15.8	16.2
Domestic fuel and power	%	2.8	3.5	2.2	3.9	2.6	3.6	2.8
Food and non-alcoholic beverages	%	16.7	16.7	15.2	19.6	16.4	18.1	16.3
Alcoholic beverages	%	3.0	2.9	2.5	3.0	3.5	2.5	2.8
Tobacco products	%	1.1	1.3	1.0	2.3	*1.3	*1.4	1.2
Clothing and footwear	%	3.2	3.6	2.6	2.9	3.8	*3.5	3.1
Household furnishings and equipment	%	5.0	6.2	5.5	4.2	5.7	5.0	5.4
Household services and operation	%	5.3	5.5	6.2	6.3	5.6	6.0	5.7
Medical care and health expenses	%	5.0	4.6	*7.5	5.5	4.7	4.0	5.7
Transport	%	17.9	18.0	16.2	15.3	15.9	19.3	17.2
Recreation	%	14.5	11.6	12.4	11.0	14.0	13.2	13.1
Personal care	%	2.0	1.9	1.6	2.0	2.2	1.8	1.9
Miscellaneous goods and services	%	8.3	9.1	9.1	8.3	8.3	5.9	8.7
<b>Total goods and services expenditure</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

\* 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

(a) 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 paragraph 45 of explanatory notes

		NSW	Vic.	Qld	SA	WA	Tas.	Aust. (a)
<b>Mean gross household income per week</b>	\$	1 474	1 257	1 429	1 111	1 842	1 181	1 411
<b>Mean household net worth</b>	\$	649 798	569 402	587 602	458 821	700 664	454 379	599 722
<b>Proportion of households with characteristic</b>								
Main source of household income								
Zero or negative income	%	**0.5	*1.3	—	**0.9	**0.5	—	*0.5
Wages and salaries	%	53.4	56.2	56.6	50.0	64.0	50.5	55.5
Own unincorporated business income	%	2.9	*4.1	5.0	*3.9	*7.1	*6.9	4.3
Government pensions and allowances	%	34.8	30.5	31.3	39.1	22.2	37.3	32.3
Other income	%	8.4	7.9	7.1	6.1	*6.2	*5.2	7.5
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Contribution of government pensions and allowances to gross household income								
Nil or less than 1%	%	35.9	36.8	39.8	29.4	48.6	31.6	37.7
1% to less than 20%	%	18.2	18.6	20.3	22.2	21.9	23.0	19.6
20% to less than 50%	%	10.7	12.8	8.8	8.3	*7.3	*8.0	10.1
50% to less than 90%	%	12.6	10.3	13.4	14.1	*7.5	*10.9	12.0
90% and over	%	22.2	20.2	17.7	25.0	14.1	26.5	20.2
<b>Total (b)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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
<b>Total renters</b>	%	<b>25.5</b>	<b>24.7</b>	<b>29.7</b>	<b>28.3</b>	<b>31.8</b>	<b>19.8</b>	<b>27.0</b>
Other tenure type	%	4.2	*3.5	5.6	*5.1	**2.6	**5.2	4.5
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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	%	**1.3	**0.4	*2.1	**2.2	**4.3	**1.1	*1.6
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
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	52	52	51	53	49	52	51
<b>Average number in household</b>								
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 years and over	no.	0.4	0.4	0.4	0.4	*0.3	0.4	0.4
<b>Total</b>	no.	<b>2.5</b>	<b>2.4</b>	<b>2.6</b>	<b>2.4</b>	<b>2.8</b>	<b>2.5</b>	<b>2.5</b>
<b>Estimated number in population</b>								
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
<b>Number of households in sample</b>	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 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 paragraph 45 of explanatory notes

(b) Includes households with nil or negative total income



NSW Vic. Qld SA WA Tas. NT(a) ACT(b) Aust.

AVERAGE WEEKLY EXPENDITURE

**Broad expenditure group**

Goods and services

Current housing costs (selected dwelling)	\$	238	210	231	182	228	165	294	259	223
Domestic fuel and power	\$	32	37	27	34	31	38	35	43	33
Food and non-alcoholic beverages	\$	213	207	194	180	205	189	224	236	204
Alcoholic beverages	\$	33	31	31	26	39	27	54	37	32
Tobacco products	\$	11	13	13	14	13	15	15	*11	13
Clothing and footwear	\$	46	49	39	37	46	39	44	57	44
Household furnishings and equipment	\$	53	64	61	50	66	52	62	72	59
Household services and operation	\$	70	64	71	58	71	57	78	90	68
Medical care and health expenses	\$	64	58	79	59	67	50	62	81	66
Transport	\$	198	196	193	154	192	178	234	232	193
Recreation	\$	163	155	161	135	181	147	200	230	161
Personal care	\$	26	23	23	22	26	20	27	32	24
Miscellaneous goods and services	\$	118	119	118	92	119	87	*169	*157	117
<b>Total goods and services expenditure</b>	\$	<b>1 265</b>	<b>1 225</b>	<b>1 241</b>	<b>1 044</b>	<b>1 285</b>	<b>1 064</b>	<b>1 500</b>	<b>1 536</b>	<b>1 236</b>

Selected other payments

Income tax	\$	278	240	240	211	327	159	302	415	260
Mortgage repayments – principal (selected dwelling)	\$	55	42	52	40	49	31	56	86	49
Superannuation and life insurance	\$	83	69	54	50	112	43	74	139	74

PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

**Broad expenditure group**

Goods and services

Current housing costs (selected dwelling)	%	18.8	17.1	18.7	17.4	17.7	15.5	19.6	16.9	18.0
Domestic fuel and power	%	2.5	3.0	2.2	3.3	2.4	3.6	2.3	2.8	2.6
Food and non-alcoholic beverages	%	16.8	16.9	15.7	17.2	16.0	17.8	14.9	15.4	16.5
Alcoholic beverages	%	2.6	2.5	2.5	2.5	3.0	2.5	3.6	2.4	2.6
Tobacco products	%	0.9	1.0	1.0	1.4	1.0	1.4	1.0	*0.7	1.0
Clothing and footwear	%	3.6	4.0	3.1	3.5	3.5	3.6	2.9	3.7	3.6
Household furnishings and equipment	%	4.2	5.2	4.9	4.8	5.2	4.9	4.1	4.7	4.7
Household services and operation	%	5.6	5.2	5.7	5.5	5.5	5.4	5.2	5.8	5.5
Medical care and health expenses	%	5.1	4.8	6.4	5.7	5.2	4.7	4.2	5.3	5.3
Transport	%	15.6	16.0	15.6	14.8	15.0	16.8	15.6	15.1	15.6
Recreation	%	12.9	12.7	13.0	13.0	14.1	13.8	13.3	15.0	13.1
Personal care	%	2.0	1.9	1.8	2.1	2.0	1.9	1.8	2.1	1.9
Miscellaneous goods and services	%	9.3	9.7	9.5	8.8	9.3	8.2	11.3	10.2	9.4
<b>Total goods and services expenditure</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

- (a) Households in collection districts defined as very remote or Indigenous communities were excluded, accounting for about 23% of the population in the NT  
 (b) As the balance of state is not available for the ACT, estimates for the ACT are the same as those for Canberra (see Table 23)

		NSW	Vic.	Qld	SA	WA	Tas.	NT(a)	ACT(b)	Aust.
<b>Mean gross household income per week</b>	\$	1 729	1 637	1 629	1 492	1 915	1 305	1 924	2 325	1 688
<b>Mean household net worth</b>	\$	711 346	842 485	657 208	571 862	803 960	541 075	634 331	849 650	729 442
<b>Proportion of households with characteristic</b>										
Main source of household income										
Zero or negative income	%	*0.5	*0.4	**0.4	*0.5	**0.6	—	**0.3	**0.4	0.4
Wages and salaries	%	60.7	62.4	61.2	57.5	63.0	51.0	74.6	75.1	61.3
Own unincorporated business income	%	4.0	3.9	5.4	4.7	7.4	6.0	5.0	*2.2	4.7
Government pensions and allowances	%	25.8	25.1	25.5	30.0	21.2	34.6	14.5	9.6	25.3
Other income	%	9.0	8.2	7.5	7.2	7.9	8.4	*5.5	12.7	8.3
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Contribution of government pensions and allowances to gross household income										
Nil or less than 1%	%	46.1	46.0	45.3	42.4	50.8	35.3	56.7	60.8	46.2
1% to less than 20%	%	17.7	19.6	20.3	19.2	18.7	19.8	19.7	22.1	19.0
20% to less than 50%	%	10.1	9.1	8.8	7.8	9.0	10.4	9.0	7.4	9.2
50% to less than 90%	%	9.0	9.8	10.5	9.9	6.1	10.8	*4.3	*3.1	9.2
90% and over	%	16.6	15.1	14.8	20.1	14.8	23.7	*9.9	6.2	15.9
<b>Total(c)</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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
<b>Total renters</b>	%	<b>29.4</b>	<b>25.8</b>	<b>30.8</b>	<b>26.7</b>	<b>29.0</b>	<b>22.9</b>	<b>39.0</b>	<b>28.7</b>	<b>28.4</b>
Other tenure type	%	2.5	2.5	3.7	2.7	2.7	*4.2	*4.2	**1.4	2.8
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
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	%	2.2	*1.5	*1.9	*1.2	*1.8	**0.9	**1.9	*2.6	1.8
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
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Average age of reference person</b>	years	50	51	49	52	49	52	45	47	50
<b>Average number in household</b>										
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 years and over	no.	0.3	0.3	0.3	0.4	0.3	0.4	0.2	0.3	0.3
<b>Total</b>	no.	<b>2.6</b>	<b>2.6</b>	<b>2.6</b>	<b>2.4</b>	<b>2.5</b>	<b>2.4</b>	<b>2.6</b>	<b>2.6</b>	<b>2.6</b>
<b>Estimated number in population</b>										
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
<b>Number of households in sample</b>	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 or Indigenous communities were excluded, accounting for about 23% of the population in the NT

(b) As the balance of state is not available for the ACT, estimates for the ACT are the same as those for Canberra (see Table 24)

(c) Includes households with nil or negative total income

## EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE

Second  
and  
third  
deciles

Lowest Second Third Fourth Highest

All  
households

## AVERAGE WEEKLY EXPENDITURE

## Classification of Individual Consumption by Purpose (COICOP)

		Lowest	Second	Third	Fourth	Highest	All households	Second and third deciles
Food and non-alcoholic drinks	\$	103	136	152	158	166	141	118
Alcoholic beverages and tobacco	\$	19	30	37	42	40	33	25
Clothing and footwear	\$	18	32	40	49	78	43	24
Housing, water, electricity, gas and other fuels	\$	301	339	359	381	457	366	311
Furnishings, household equipment and routine household maintenance	\$	44	58	74	87	128	77	50
Health	\$	26	*46	35	40	52	39	26
Transport	\$	79	129	165	225	332	184	96
Communication	\$	28	38	45	51	54	42	32
Recreation and culture	\$	63	100	127	147	211	128	79
Education	\$	13	20	33	41	57	32	13
Restaurants and hotels	\$	34	60	87	107	171	91	40
Miscellaneous goods and services	\$	58	96	117	153	201	123	67
<b>Total consumption expenditure</b>	\$	<b>784</b>	<b>1 084</b>	<b>1 271</b>	<b>1 481</b>	<b>1 946</b>	<b>1 299</b>	<b>881</b>

## PROPORTION OF TOTAL GOODS AND SERVICES EXPENDITURE

## Classification of Individual Consumption by Purpose (COICOP)

		Lowest	Second	Third	Fourth	Highest	All households	Second and third deciles
Food and non-alcoholic drinks	%	13.1	12.5	12.0	10.7	8.5	10.9	13.3
Alcoholic beverages and tobacco	%	2.5	2.7	2.9	2.8	2.0	2.5	2.8
Clothing and footwear	%	2.3	2.9	3.2	3.3	4.0	3.3	2.7
Housing, water, electricity, gas and other fuels	%	38.4	31.3	28.2	25.7	23.5	28.2	35.3
Furnishings, household equipment and routine household maintenance	%	5.6	5.4	5.8	5.9	6.6	6.0	5.7
Health	%	3.3	*4.2	2.8	2.7	2.6	3.0	2.9
Transport	%	10.0	11.9	13.0	15.2	17.1	14.1	10.8
Communication	%	3.5	3.5	3.5	3.4	2.8	3.3	3.6
Recreation and culture	%	8.1	9.2	10.0	9.9	10.8	9.8	9.0
Education	%	1.6	1.8	2.6	2.8	2.9	2.5	1.5
Restaurants and hotels	%	4.3	5.6	6.8	7.2	8.8	7.0	4.6
Miscellaneous goods and services	%	7.4	8.9	9.2	10.3	10.3	9.5	7.7
<b>Total consumption expenditure</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

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

		EQUIVALISED DISPOSABLE HOUSEHOLD INCOME QUINTILE					All households	Second and third deciles
		Lowest	Second	Third	Fourth	Highest		
<b>Number of indicators of financial stress experienced in last 12 months</b>								
None	%	36.3	43.1	50.9	64.0	79.7	54.4	39.5
One	%	14.6	17.3	18.1	15.7	12.5	15.5	15.7
Two	%	9.8	10.1	9.7	6.5	4.1	8.0	10.4
Three	%	6.9	8.2	7.4	4.8	1.6	5.7	6.9
Four or more	%	32.5	21.3	13.8	9.0	2.1	16.4	27.5
<b>Total</b>	%	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Indicator of financial stress experienced in last 12 months</b>								
Unable to raise \$2000 in a week for something important	%	27.1	19.4	13.5	6.7	2.8	14.4	23.7
Spend more money than received	%	21.7	17.3	15.4	10.9	7.9	14.9	18.0
Could not pay gas, electricity or telephone bill on time	%	17.9	14.9	14.3	11.0	4.1	12.5	16.0
Could not pay registration or insurance on time	%	7.0	6.4	4.8	4.4	2.1	5.0	6.2
Pawned or sold something	%	4.7	2.8	2.8	2.4	*0.5	2.7	3.8
Went without meals	%	6.9	3.8	*2.0	*1.6	*0.6	3.2	5.6
Unable to heat home	%	4.4	2.9	*1.1	*0.5	**0.1	1.9	3.7
Sought assistance from welfare/community organisations	%	6.9	3.2	*1.3	*1.2	*0.4	2.8	5.2
Sought financial help from friends or family	%	11.4	10.0	9.1	6.1	2.7	7.9	10.4
Could not afford holiday for at least one week a year	%	42.9	34.5	25.0	16.7	5.1	25.4	39.8
Could not afford a night out once a fortnight	%	33.9	27.1	16.8	11.1	3.7	19.0	32.0
Could not afford friends or family over for a meal once a month	%	17.2	7.6	5.8	2.5	*1.1	7.3	12.4
Could not afford special meal once a week	%	24.7	17.0	9.8	6.9	2.4	12.7	21.8
Could only afford second hand clothes most of the time	%	22.8	14.5	9.6	5.2	*1.2	11.1	18.9
Could not afford leisure or hobby activities	%	23.2	14.6	8.8	4.9	*1.2	11.0	19.8
<b>Estimated number of households</b>	'000	2 030.0	1 556.3	1 496.0	1 560.3	1 755.9	8 398.5	1 778.2

\* 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

## EXPLANATORY NOTES

### INTRODUCTION

**1** This publication presents a summary of the findings from the 2009–10 Household Expenditure Survey (HES). The survey collected detailed information about the expenditure, income, assets, liabilities and household characteristics of households resident in private dwellings throughout Australia. Appendix 1 outlines the full 2009–10 HES data release program and expected release dates.

**2** The statistics in this publication present a broad overview of data items collected during the 2009–10 HES. Emphasis has been given to highlighting the differing household expenditure patterns and levels revealed when average weekly household expenditure is cross-classified by various household characteristics (e.g. income levels and sources, geographic location and family composition of the household) and reference person characteristics.

**3** The *Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009–10* (cat. no. 6503.0), expected to be released in September 2011, will assist users in evaluating and interpreting results from this survey.

**4** Previous Household Expenditure Surveys were conducted by the Australian Bureau of Statistics (ABS) in 1974–75, 1975–76, 1984, 1988–89, 1993–94, 1998–99 and 2003–04. The 2009–10 HES collected information from a sample of 9,774 households over the period July 2009 to June 2010. The HES is currently conducted every six years.

**5** The 2009–10 HES was integrated and included as a subsample of the Survey of Income and Housing (SIH), as it was in 2003–04.

#### *Changes in this issue*

- 6** Key changes to the 2009–10 HES include:
- an increase in 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
  - improvements, aligning with international statistical standards, to the collection of income statistics
  - 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
  - a small number of changes to some Household Expenditure Classification (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)
  - the inclusion of tables in this publication showing income and expenditure patterns for beneficiaries of government pensions and allowances by their sources
  - the inclusion of a table in this publication showing household expenditure at the broad level for the Classification of Individual Consumption by Purpose (COICOP)
  - the inclusion of a table in this publication showing financial stress indicators by equivalised disposable household income quintiles
  - an expanded range of detailed tables are included in an Excel datacube on the website, including detailed expenditure estimates on over 600 HEC categories for selected populations in this publication, plus additional populations available from the survey
  - a comparison between the HES expenditure estimates and the Australian System of National Accounts is included in Appendix 3 of this publication.

#### *Changes to the survey sample*

**7** For the 2009–10 HES there was an additional sample of metropolitan households whose main source of income was a government pension, benefit and/or allowance. These pensioner households were enumerated using a separate sample design, but the fully responding in-scope households from this sample were included in the final SIH and HES samples. The main purpose of the inclusion of this additional sample was for the development of a Pensioner and Beneficiary Living Cost Index (PBLCI), which is part

## EXPLANATORY NOTES *continued*

### *Changes to the survey sample continued*

of the revised process for indexing age and other pensions. The pensioner sample supports improved commodity weighting for the PBLCI to better reflect the different expenditure patterns of pensioner households compared with the general population.

### *Income measures*

**8** The ABS revised its standards for household income statistics following the adoption of new international standards in 2004 and review of aspects of the collection and dissemination of income data. The changes that have been made since 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 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.

**9** For more detail on the nature and impact of the changes on the income data see Appendix 4 of *Household Income and Distribution, Australia, 2007–08* (cat. no. 6523.0)

### *Expenditure measures*

**10** 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.

**11** 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, and were included for the first time in the estimates of income in 2007–08. Items provided free or at a reduced cost by employers to employees for their own private use are regarded as expenditure in-kind. These estimates of expenditure in-kind have been included in the expenditure estimates for the first time in 2009–10.

**12** 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.

**13** The following table shows the estimated impact of these changes on the HES 2009–10 expenditure estimates.

## EXPLANATORY NOTES *continued*

Expenditure measures  
*continued*

### AVERAGE WEEKLY EXPENDITURE, NEW AND FORMER BASIS

	<i>New basis</i>	<i>Former basis</i>	<i>Difference</i>	
	\$	\$	\$	%
<b>Broad expenditure group</b>				
Goods and services				
Current housing costs (selected dwelling)	223	221	2	1.0
Domestic fuel and power	33	33	—	—
Food and non-alcoholic beverages	204	204	—	—
Alcoholic beverages	32	32	—	—
Tobacco products	13	13	—	—
Clothing and footwear	44	44	—	—
Household furnishings and equipment	59	59	—	—
Household services and operation	68	66	2	2.8
Medical care and health expenses	66	66	—	—
Transport	193	163	30	18.6
Recreation	161	160	2	1.1
Personal care	24	24	—	—
Miscellaneous goods and services	117	114	2	2.2
<b>Total goods and services expenditure</b>	<b>1 236</b>	<b>1 198</b>	<b>38</b>	<b>3.2</b>
Selected other payments				
Income tax	260	260	—	—
Mortgage repayments – principal (selected dwelling)	49	49	—	—
Superannuation and life insurance	74	68	6	8.6
<b>Total</b>	<b>1 620</b>	<b>1 575</b>	<b>44</b>	<b>2.8</b>

— nil or rounded to zero (including null cells)

**14** The commodity codes for the Household Expenditure Classification (HEC) are largely the same as in 2003–04 with a small number of changes, particularly to address emerging technologies between the survey cycles. The list of commodity codes for 2009–10 HES will be released in *Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009–10* (cat. no. 6503.0) which is expected to be released in September 2011. The expenditure estimates have also been derived for the Classification of Individual Consumption by Purpose (COICOP) for the first time in 2009–10. The total expenditure estimates differ between the two classifications due to scope differences, in particular the COICOP includes estimates of imputed rent which are out of scope for the HEC.

#### CONCEPTS AND DEFINITIONS

##### *Household data*

**15** The concepts and definitions relating to income, expenditure, net worth and households are described in the following section. Other definitions are included in the glossary.

**16** The household is the basic unit of analysis in the HES. It is defined as a group of related or unrelated people who usually live in the same dwelling and make common provision for food and other essentials of living; or a lone person who makes provision for his or her own food and other essentials of living without combining with any other person.

**17** Households therefore have the following characteristics:

- they may consist of one or more person(s) or groups of persons such as families
- they must live wholly within one physical dwelling. A group of people who make common provision for living essentials but are living in two separate dwellings are considered to be two separate households.

**18** 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.

## EXPLANATORY NOTES *continued*

### *Expenditure*

- 19** The HES aggregate estimates of expenditure on goods and services refer to:
- the cost of acquiring goods and services – the cost of those goods and services acquired during the reference period regardless of whether the household paid for or consumed them during the period
  - the cost of goods and services used for private purposes – costs associated with investments and business were excluded from estimates of expenditure
  - net or out-of-pocket expenditure – refunds and reimbursements (such as Medicare refunds, factory rebates, trade-ins and reimbursements from employers) were deducted from expenditure
  - expenditure during and prior to the 2009–10 financial year – most types of expenditure relate to purchases recorded in a fortnightly diary at some point within the 2009–10 financial year but less frequent and often large expenditures were collected on a 'recall' basis: for those items, households were asked to recall expenditures over a period which may have extended back before 2009–10, ranging from the last payment made (e.g. for utilities bills) to any purchase made in the last three years (e.g. for house purchases)
  - some expenditure in-kind – items provided free or at a reduced cost by employers to employees for their own private use or withdrawn from own business for household consumption are regarded as expenditure in-kind.
- 20** Estimates of selected other payments (income tax, mortgage repayments (selected dwelling) and superannuation and life insurance) are also provided.
- 21** Estimates of average weekly expenditure do not refer to a given week. Average weekly expenditure was calculated by dividing expenditure by the number of weeks in the recall period or reporting period over which it was collected.

### *Income*

- 22** Household expenditure is compared to household income to help explain variations in expenditure levels and patterns and to identify groups of special interest (e.g. households with low incomes).
- 23** 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.
- 24** Income includes receipts from:
- 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)
  - 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).
- 25** Income is collected using a number of different reporting periods, such as the whole financial year for own unincorporated business and investment income, and the usual payment for a period close to the time of interview for wages and salaries, other sources of private income and government pensions and allowances. The income reported is divided by the number of weeks in the reporting period. Estimates of weekly income in this publication therefore do not refer to a given week within the reference period of the survey.



## EXPLANATORY NOTES *continued*

### *Equivalised disposable income*

**26** In most tables in this publication, gross household income is presented along with expenditure estimates. However, when using income as an approximate means of ranking households according to the relative standards of living, it is more appropriate to use equivalised disposable household income.

**27** Income tax payments were estimated for all households using taxation criteria for 2009–10 and the income and other characteristics of household members reported in the survey.

**28** Disposable income is derived by deducting estimates of personal income tax and the Medicare levy from gross income. Disposable income better represents the economic resources available to meet the needs of households. Disposable income is then adjusted by the application of an equivalence scale to facilitate comparison of income levels between households of differing size and composition, reflecting the requirement of a larger household to have a higher level of income to achieve the same standard of living as a smaller household. Where disposable income is negative, it is set to zero equivalised disposable income. For more information on equivalised income see Appendix 3 of *Household Income and Income Distribution, Australia, 2009–10* (cat. no. 6523.0).

### *Lowest income decile*

**29** 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.

**30** 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.

**31** 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, *Household Income and Income Distribution, Australia, 2009–10* (cat. no. 6523.0).

## EXPLANATORY NOTES *continued*

### *Lowest income decile continued*

**32** 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 expected to be included as a feature article in *Household Wealth and Wealth Distribution, Australia, 2009–10* (cat. no. 6554.0) to be released in October 2011.

### *Net worth*

**33** 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.

**34** Liabilities are primarily the value of loans outstanding including:

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

**35** In the 2009–10 HES, 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.

**36** While this publication provides some household net worth statistics, principally to aid expenditure analysis, a more comprehensive range of household asset and liability information will be released in October 2011 in *Household Wealth and Wealth Distribution, 2009–10* (cat. no. 6554.0).

### *Difference between income and expenditure*

**37** The HES provides information about both the income and the expenditure of households, but it would be misleading to regard the difference between average weekly income and the sum of the items of average weekly expenditure as shown in the tables in this publication as a measure of savings.

**38** First, to be properly understood, the concept of household saving needs to be articulated along with the concept of household wealth (assets and liabilities), and all forms of income and expenditure need to be measured and classified consistently with these concepts. The HES does not attempt to do this. It focuses on usual income being received at the time the data was collected; estimates of personal income tax; expenditure on current consumption of goods and services; and two major items of expenditure which can be regarded as investment ('mortgage repayments – principal (selected dwelling)' and 'superannuation and life insurance'). The two items of investment expenditure are included in the HES because they are a significant regular commitment of many households which have to be financed from income.

**39** Second, there are significant timing differences between the different components of income and expenditure collected:

- expenditure does not cover all current payments because expenditure was collected on an acquisitions basis
- expenditure does not cover a common reference period since expenditure estimates for different items refer to different periods

## EXPLANATORY NOTES *continued*

### *Difference between income and expenditure continued*

- income does not cover a common reference period since income estimates for different sources of income refer to different periods; for example, income from wages and salaries relates to usual pay in a pay period, while income from investment and own unincorporated business relates to income in a whole financial year.

**40** *HES income and expenditure estimates therefore do not balance for individual households or groups of households and the difference between income and expenditure cannot be considered to be a measure of saving.*

### SURVEY METHODOLOGY

#### *Scope and coverage*

**41** 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.

**42** Usual residents excludes:

- 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.

#### *Data collection*

**43** Information for each household was collected using:

- a household level computer assisted interview questionnaire which collected information on household characteristics, expenditure common to all household members (e.g. utility bills), and irregular or infrequent expenditure (e.g. household appliances and holidays overseas)
- an individual level computer assisted interview questionnaire which collected information on income, non-cash benefits, salary sacrifice expenditure and other personal characteristics from each usual resident aged 15 years and over
- a personal diary in which usual residents aged 15 years and over recorded their expenditure over two weeks.

**44** Sample copies of the above documents are included in the *Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009–10* (cat. no. 6503.0) to be released in September 2011.

#### *Sample design*

**45** The sample was designed to produce reliable estimates for broad aggregates for households resident in private dwellings aggregated for Australia, for each state and for the capital cities in each state and territory. More detailed estimates should be used with caution, especially for Tasmania, the Northern Territory and the Australian Capital Territory (see Appendix 2).

**46** The HES sample was designed in conjunction with the SIH. In the combined sample, some dwellings were selected to complete both the SIH questionnaire and the HES questionnaire, while other dwellings were selected to complete the SIH questionnaire only. Dwellings were selected through a stratified, multistage cluster design from the private dwelling framework of the ABS Population Survey Master Sample. Selections were distributed across a twelve month enumeration period so that the survey results are representative of income and expenditure patterns across the year.

## EXPLANATORY NOTES *continued*

### *Sample design continued*

**47** For the 2009–10 HES there was an additional sample of metropolitan households whose main source of income was government pensions, benefits and/or allowances. These households were enumerated using a separate sample design.

**48** In the pensioner sample, dwellings were selected via two phase sampling to complete the HES questionnaire. To target the pensioner households the 2006 Census information was used to identify the areas where the number of households that were more likely to belong to the target population were higher. This frame prediction was then updated for known deficiencies and changes to the Australian population since 2006. Selections of small geographic (meshblock) first stage units were made to avoid overlap with the population master sample and distributed across a ten month enumeration period from September 2009 to July 2010.

### *Non-responding households*

**49** Of the 8,786 households selected in the main HES sample, 2,219 did not respond at all to the questionnaire, or did not respond adequately. Such households included:

- households affected by death or illness of a household member
- households in which the significant person(s) in the household did not respond because they could not be contacted, had language problems or refused to participate
- households in which the significant person(s) did not respond to key questions or did not adequately complete an expenditure diary

**50** For the additional pensioner sample, 42,913 dwellings were approached to screen for inclusion in the sample.

- Of these 42,913 dwellings, 5,522 dwellings (13%) were non-contacts and 918 (2%) refused to answer the screening questions. This resulted in 36,473 dwellings screened for potential interview
- Of these 36,473 dwellings, 31,439 were screened as out of scope for pensioner sample (i.e. the respondent identified the household's main source of income as a source other than government pensions or benefits). This resulted in 5,034 dwellings identified for interview
- Of these 5,034 dwellings, 230 (5%) were identified as sample loss at the point of interview (e.g. all usual residents out of scope), leaving 4,804 dwellings identified as being in scope and selected for interview. Of these, 3,434 dwellings (71%) were fully responding. Taking into account the two phase sample design, the overall coverage rate was about 47% of expected pensioner households with respect to the design frame.

### *Partial response and Imputation*

**51** Some households did not supply all the required information but supplied sufficient information to be retained in the sample. Such partial response occurs when:

- income or other data in a questionnaire are missing from one or more non-significant person's records because they are unable or unwilling to provide the data
- all key questions are answered by the significant person(s) but other data are missing
- not every person aged 15 or over residing in the household responds but the significant person(s) provide answers to all key questions
- personal expenditure diaries are not all fully completed, but sufficient information is provided.

**52** In the first two cases, the data provided are retained and the missing data are imputed by replacing each missing value with a value reported by another person (referred to as the donor).

## EXPLANATORY NOTES *continued*

### Partial response and Imputation *continued*

**53** For the third type of partial response, the data for the persons who did respond are retained, and data for each missing person are provided by imputing data values equivalent to those of a fully responding person (the donor). Non-significant respondents who did not sufficiently complete either week one or two diaries, had their diary data imputed from a fully responding donor. If all significant persons within the households failed to supply either diaries, then the household was converted to a SIH household for sample retention.

**54** For the fourth type of partial response, the diary information provided is used to represent the missing information. For example, if the first week of diary entries is provided but not the second week then the first week of expenditure is used to represent expenditure for the second week.

**55** Donor records are selected by finding fully responding persons with matching information on various characteristics, such as state, sex, age, labour force status, income and expenditure, as the person with missing information. As far as possible, the imputed information is an appropriate proxy for the information that is missing. Depending on which values are to be imputed, donors are randomly chosen from the pool of individual records with complete information for the block of questions where the missing information occurs.

**56** The final sample includes 3,353 households which had at least one imputed value in either income, assets and liabilities or expenditure reported in the household questionnaire. For 49.9% of these households, only a single value was missing, and most of these were for superannuation assets or a minor source of income for the household.

### Final sample

**57** 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. Of the selected dwellings, there were 8,786 in the scope of the survey, of which 6,567 (75%) were included as part of the final HES estimates. For the additional pensioner sample, 4,804 dwellings identified as being in scope, of which 3,207 dwellings (67%) were included on the final file. The final combined HES sample consists of 9,774 households, comprising 17,955 persons aged 15 years and over.

### HES FINAL SAMPLE: NUMBER OF HOUSEHOLDS, 2009–10

	<i>Capital city</i>	<i>Balance of State</i>	<i>Total</i>
	no.	no.	no.
New South Wales	1 826	592	2 418
Victoria	1 540	314	1 854
Queensland	1 116	349	1 465
South Australia	1 062	213	1 275
Western Australia	1 038	205	1 243
Tasmania	629	128	757
Northern Territory	297	67	364
Australian Capital Territory	398	—	398
<b>Australia</b>	<b>7 906</b>	<b>1 868</b>	<b>9 774</b>

— nil or rounded to zero (including null cells)

### Weighting

**58** Weighting is the process of adjusting results from a sample survey to infer results for the total in scope population whether that be persons or households. To do this, a 'weight' is allocated to each sample unit e.g. a person or a household. The weight is a value which indicates how many population units are represented by the sample unit. The first step in calculating weights for each unit is to assign an initial weight, which is

## EXPLANATORY NOTES *continued*

### *Weighting continued*

the inverse of the probability of being selected in the survey. For example, if the probability of a household being selected in the survey was 1 in 600, then the household would have an initial weight of 600 (that is, it represents 600 households).

**59** An adjustment is then made to the initial weights to account for changes in the sample across the four quarters of survey enumeration; the sum of the weights after this initial adjustment of households in each quarter is equal.

**60** The initial weights are then calibrated to align with independent estimates of the population of interest, referred to as 'benchmarks'. Weights calibrated against population benchmarks ensure that the survey estimates conform to the independently estimated distribution of the population rather than to the distribution within the sample itself.

**61** In the 2009–10 HES, all persons in each household were assigned a weight. This differs from the 2003–04 HES where children aged 0–14 years were not given separate weights, but household counts of the number of children were benchmarked to population totals.

**62** The HES survey was benchmarked to the in scope estimated resident population (ERP) and the estimated number of households in the population, and to a number of estimates produced from the SIH. The 2009–10 HES used population and household benchmarks based on the 2006 Census.

**63** The population benchmarks used in the calibration of the final weights for the 2009–10 HES were:

- number of persons —
  - by state or territory by age by sex;
  - five year age groups up to 80+ years for all states and territories (excluding Tas. and the NT)
  - five year age groups up to 75+ years for Tas.
  - five year age groups up to 70+ years for the NT
  - by state or the ACT by labour force status ('Employed', 'Unemployed' and 'Not in the labour force');
  - by state by capital city/balance of state (excluding the NT and the ACT which use only state);
- number of households —
  - by household composition (number of adults (1,2 or 3+) and whether or not the household contains children; excluding the NT which uses only number of adults of 1+).

**64** In addition to the population benchmarks presented above, the following SIH estimates were used as benchmarks at the state level in weighting the HES sample:

- total weekly household income from all sources
- current weekly household income from own unincorporated business
- current weekly household income from wages and salaries
- current weekly household income from government pensions and allowances
- household tenure type.

**65** More detailed age groupings have been used where possible in benchmarking 2009–10 HES results.

**66** The independent person and household benchmarks are based on demography estimates of numbers of persons and households in Australia. The benchmarks are adjusted to include persons and households residing in private dwellings only and to exclude persons living in very remote areas, and therefore do not, and are not intended to, match estimates of the Australian resident population published in other ABS publications.

## EXPLANATORY NOTES *continued*

### *Weighting continued*

**67** In weighting the pensioner sample, independent initial probability weights were assigned to the pensioner sample as it was selected separately from the SIH and HES sample. The initial probability weights were then adjusted by the results of the first phase screening results with respect to the observed proportion of identified screened pensioner households. This pensioner sample was only able to be collected in three of the four quarters of HES enumeration and the initial probability weights were adjusted accordingly.

**68** The pensioner weighted estimates for person and households were calibrated to the main SIH sample estimates for persons, households and total weekly household income.

**69** Composite estimation was used to obtain the optimal proportions for combining the pensioner sample and main SIH and HES samples for age pensioner households and other pension beneficiary households at a state by quarter of enumeration level. For more details see *Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009–10* (cat. no. 6503.0) to be released in September 2011.

**70** After the main HES sample and the pensioner sample were combined through composite estimation the SIH estimates were included again as final benchmarks to increase the comparability between the surveys and to improve the reliability of income estimates produced from the HES. The following SIH estimates were used as benchmarks:

- number of persons —
  - by state or territory by age by sex;
  - five year age groups up to 80+ years for all states and territories (excluding Tas. and the NT)
  - five year age groups up to 75+ years for Tas.
  - five year age groups up to 70+ years for the NT
  - by state or the ACT by labour force status ('Employed', 'Unemployed' and 'Not in the labour force');
  - by state by capital city/balance of state (excluding the NT and the ACT which use only state);
- number of households —
  - by household composition (number of adults (1,2 or 3+) and whether or not the household contains children; excluding the NT which uses only number of adults of 1+).
  - total weekly household income from all sources by state
  - current weekly household income from own unincorporated business by state
  - current weekly household income from wages and salaries by state
  - current weekly household income from government pensions and allowances by state
  - household tenure type by state.

**71** This means that estimates produced using the HES sample for the aggregates used as benchmarks will be the same as the estimates produced using the SIH sample.

**72** Although the HES and the SIH are integrated, the estimates for common items published in both this publication and the SIH publication *Household Income and Income Distribution, Australia, 2009–10* (cat. no. 6523.0) are unlikely to have exactly the same values, unless calibrated to do so. All estimates in this publication are taken from the HES subsample (except in the feature article which includes some SIH estimates). They are therefore subject to greater sampling variability than the full SIH estimates, but have been included here because it is considered that they are more appropriate for comparisons with the expenditure data items, which are only available for the HES subsample.

## EXPLANATORY NOTES *continued*

### *Estimation*

**73** Estimates produced from the survey are usually in the form of averages (e.g. average weekly household expenditure on clothing and footwear), or counts (e.g. total number of households that own their dwelling). For counts of households, the estimate was obtained by summing the weights for the responding households in the required group (e.g. those households that own their dwelling).

**74** Averages are obtained by adding the weighted household values, and then dividing by the estimated number of households. For example, average weekly expenditure on clothing and footwear by Victorian households is the weighted sum of the average weekly expenditure of each selected household in Victoria who reported such expenditure, divided by the estimated number of households in Victoria. Note that the denominator is the total number of households and not just the number of households which reported expenditure on a particular item.

### RELIABILITY OF ESTIMATES

### *Non-sampling error*

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

**76** 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.

**77** 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.

**78** One of the main sources of non-sampling error is non-response by persons selected in the survey. Non-response occurs when people cannot or will not cooperate or cannot be contacted. Non-response can affect the reliability of results and can introduce a bias. The magnitude of any bias depends upon the level of non-response and the extent of the difference between the characteristics of those people who responded to the survey and those who did not.

**79** The following methods were adopted to reduce the level and impact of non-response:

- Primary Approach Letters (PALs) were posted to selected SIH and HES households prior to enumeration
- document cards were provided to respondents to suggest having financial statements and similar documents handy at the time of interview to assist with accurate responses
- face-to-face interviews with respondents
- the use of interviewers who could speak languages other than English, where necessary
- Proxy Interviews conducted when consent is given, with a responsible person answering on behalf of a respondent incapable of doing so themselves
- follow-up of respondents if there was initially no response
- imputation of missing values
- ensuring that the weighted data is representative of the population (in terms of demographic characteristics) by aligning the estimates with population benchmarks
- ensuring that the HES weighted data is consistent with the larger SIH sample by aligning the key HES income estimates with key SIH estimates.

### *Sampling error*

**80** 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



## EXPLANATORY NOTES *continued*

*Sampling error continued*

expressed as a percentage of the estimate (relative standard error). Further information on sampling error is given in Appendix 2.

### ACKNOWLEDGEMENT

**81** 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*.

### PUBLICATION AND DISSEMINATION OF DATA

**82** Information about the range of data, including special data services and unit record files, to be made available from the 2009–10 HES is given in Appendix 1.

### RELATED PUBLICATIONS

**83** Users may also wish to refer to the following related ABS products:

- Household Income and Income Distribution, Australia, 2009–10*, (cat. no. 6523.0)
- Household Wealth and Wealth Distribution, Australia, 2009–10*, (cat. no. 6554.0), to be released in October 2011
- Housing Occupancy and Costs, Australia, 2009–10* (cat. no. 4130.0), to be released in November 2011
- Government Benefits, Taxes and Household Income, Australia, 2009–10*, (cat. no. 6537.0), to be released mid 2012
- Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009–10* (cat. no. 6503.0) to be released in September 2011
- Microdata: Household Expenditure Survey and Survey of Income and Housing – Basic and Expanded CURF, Australia 2009–10* (cat. no. 6540.0) to be released in September 2011
- Labour Force, Australia*, (cat. no. 6202.0) – issued monthly
- Average Weekly Earnings, Australia*, (cat. no. 6302.0) – issued quarterly
- Measuring Wellbeing: Frameworks for Australian Social Statistics, 2001*, (cat. no. 4160.0)
- Measures of Australia's Progress, 2010*, (cat. no. 1370.0)

## APPENDIX 1 2009–10 HES DATA RELEASE PROGRAM

### PUBLICATIONS

The publications to be produced from the 2009–10 HES are listed below.

The *Household Expenditure Survey, Australia: Summary of Results, 2009–10* (cat. no. 6530.0) publication contains tables of the 2009–10 HES results. It includes tables of expenditure on broad categories of goods and services by; household income quintile group; main source of income; state of residence; household composition; tenure type; and characteristics of the reference person.

*Household Expenditure Survey and Survey of Income and Housing, Australia: User Guide, 2009–10* (cat. no. 6503.0) describes the 2009–10 Household Expenditure Survey (HES) definitions, concepts, methodology and estimation procedures. It also contains the Household Expenditure Classification and a list of the HES output data items. Expected to be released September 2011.

*Government Benefits, Taxes and Household Income Australia 2009–10* (cat. no. 6537.0) will describe the results of a study which uses HES data in conjunction with other data such as government finance statistics to calculate the effects of government benefits and taxes on household income. It will provide estimates of government cash benefits received (e.g. age pension and unemployment benefits), personal taxes paid, indirect benefits received (from government spending on health, education and housing) and indirect taxes paid (e.g. petrol and alcohol taxes) for households, classified by selected characteristics. This is expected to be released in mid 2012.

While *Household Expenditure Survey, Australia: Summary of Results, 2009–10* (cat. no. 6530.0) publication provides some household net worth statistics, principally to aid income expenditure analysis, a more comprehensive range of household asset and liability information will be released in publication *Household Wealth and Wealth Distribution, Australia 2009–10* (cat. no. 6554.0) in October 2011.

### RESULTS FOR STATES

A set of tables equivalent to the main tables in this publication are available in Excel format for each state and territory (subject to standard error and confidentiality constraints and excluding time series tables) and Australia. These tables are available from the ABS web site <[www.abs.gov.au](http://www.abs.gov.au)>.

### DETAILED EXPENDITURE TABLES

A set of detailed expenditure tables showing additional breakdowns not shown in the main summary tables in this publication are also available in Excel format on the ABS web site <[www.abs.gov.au](http://www.abs.gov.au)>.

### UNIT RECORD FILE

It is expected that a confidentialised unit record file (CURF) from the 2009–10 HES will be released on CD-ROM in September 2011. It is also expected that a more detailed (expanded) HES CURF will be available through the ABS Remote Access Data Laboratory. All clients wishing to access the HES 2009–10 basic and expanded CURF should refer to the ABS Website <[www.abs.gov.au](http://www.abs.gov.au)>, (see Services, ABS Microdata) and read the Microdata Entry Page and other linked information, before downloading the appropriate guide, application and undertaking forms and applying for access.

### SPECIAL DATA SERVICES

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

## APPENDIX 1 2009–10 HES DATA RELEASE PROGRAM *continued*

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### SPECIAL DATA SERVICES *continued*

1300 135 070 from 9:00am to 4:30pm AEST Monday to Friday (International callers +61292684909), or email <living.conditions@abs.gov.au>.

The published data are only a small portion of the data collected in the survey. It is also not the only way the HES data can be presented. A wide range of data items is available for specific data requests. The detailed list of possible data items is contained in a data item list which will be released as part of the 2009–10 *Household Expenditure Survey and Survey of Income and Housing, Australia: User Guide* (cat. no. 6503.0) to be release in September 2011.

The main expected areas of interest are:

- detailed expenditure items
- general household characteristics
- household income
- household net worth
- income and personal characteristics of household members
- details of separate mortgages held by the household
- data relating to personal loans
- government benefits and income taxes
- details of geographic areas.

## APPENDIX 2 SAMPLING VARIABILITY

### INTRODUCTION

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

One measure of the likely uncertainty is given by the standard error estimate (SE), which indicates the extent to which a sample estimate 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 (RSE). Thus, larger sample estimates will be relatively more reliable than smaller sample 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 of 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 less than 50%.

RSEs for all tables are provided. The RSEs have been derived using the delete-a-group jack-knife 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:

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

The RSE estimates for proportions listed in the publication fully calculate the effect of correlation between the numerator and the denominator.

#### *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.

#### *Significance testing*

For comparing estimates between surveys, or between populations, within a survey, it is useful to determine whether apparent 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

## APPENDIX 2 SAMPLING VARIABILITY *continued*

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*Significance testing continued*

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 population estimates with respect to that characteristic. Otherwise, it cannot be stated with confidence that there is a real difference between the population estimates.

# APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS

## INTRODUCTION

The estimates of expenditure included in this publication are compiled from information collected from individual households in the Household Expenditure Survey (HES). They are used to analyse the expenditure patterns of households across the population and to compare levels of expenditure between various population subgroups. These analyses support the development, implementation and evaluation of social and economic policies, particularly for potentially disadvantaged groups such as pensioners, one-parent families and the unemployed. The HES estimates of expenditure are also used in determining the 'basket of goods' that is used to compile the Consumer Price Index (CPI) as well as the relative importance of each expenditure class in calculating the index.

The Australian System of National Accounts (ASNA) also provides estimates of expenditure, but for the household sector as a whole. The ASNA estimates of expenditure are compiled from many sources, most of which do not provide information for different population subgroups within the household sector. The ASNA is designed to provide a systematic summary of economic activity of the Australian economy and to present a statistical picture of the structure of the economy and the detailed processes that make up domestic production and its distribution. Within the national accounting framework, the data show how the household sector relates to the corporate and government sectors in Australia and to the rest of the world.

As the HES and ASNA estimates of household expenditure have been developed for different purposes, there are a number of differences in the resulting estimates of expenditure. This appendix compares data on the consumption expenditure of households from the two data sets and describes and quantifies some of the main scope, definitional and methodological differences between them.

## DATA USED IN COMPARISONS

The HES and the ASNA estimates of expenditure on goods and services are presented for the years 2003–04 and 2009–10 (Tables A1 and A2).

The HES is conducted six-yearly and enumerated over a 12 month period. For most types of expenditure, data are taken from diaries in which survey respondents record their expenditure over a two week period, either by attaching their shopper docket or by writing down their expenditures. Diary derived estimates therefore refer almost entirely to expenditure during the reference year. Estimates for infrequently purchased or more expensive items, or for services which are billed periodically, are derived from the household questionnaire which collects expenditure information for goods and services on a recall basis (often supported by billing documentation). These less frequently occurring expenditures are collected for recall periods longer than the two week diary reporting period so that sufficient numbers of households report expenditure to enable the calculation of expenditure estimates with relatively low sample error. For example, in 2009–10, survey respondents were asked to recall how much they spent on furniture and appliances over the last three months, and on motor vehicle registration over the last 12 months. For other items, such as insurance, rent and utilities bills, survey respondents are asked for the value of their most recent bill and the length of time to which the payment relates. Estimates derived from the household questionnaire therefore refer to some time periods prior to the reference year as well as during the reference year.

The estimates of expenditure are initially coded to a detailed household expenditure classification and the results in this publication are generally presented according to that classification. However in Table 29, and in this appendix, the expenditures have been concorded to the United Nations' Classification of Individual Consumption by Purpose (COICOP), which broadly aligns with the classification used in the ASNA.

## APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

### DATA USED IN COMPARISONS *continued*

The ASNA estimates of expenditure in this appendix are from Table 52 'Household Final Consumption Expenditure (HFCE)'<sup>1</sup> in *Australian System of National Accounts, 2009–10* (cat. no. 5204.0). The ASNA estimates consist of expenditure on goods and services by persons and by private non-profit institutions serving households (NPISHs). The ASNA is compiled quarterly and annually from many data sources, most of which derive from statistical surveys or as a by-product of government administrative processes. As only aggregate information is needed, greater use can be made of partial data sources and imputation. In some cases, there may be a reliable estimate of expenditure for the whole economy, but less reliable indicators and/or assumptions are used to disaggregate the economy wide estimate into individual sector estimates of expenditure. Some estimates are based on data collections that are only conducted occasionally, with estimates extrapolated and interpolated for periods when no collection is undertaken. Details are available in *Australian National Accounts: Concepts, Sources and Methods* (cat. no. 5216.0).

# APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

DATA USED IN COMPARISONS  
*continued*

## A1. HES ESTIMATES OF ANNUAL HOUSEHOLD CONSUMPTION EXPENDITURE (a)

	2003-04	2009-10
	\$b	\$b
Food and non-alcoholic drinks	45	62
Alcoholic beverages and tobacco		
Alcoholic beverages	6	9
Tobacco	5	6
<i>Total alcoholic beverages and tobacco</i>	11	14
Clothing and footwear	14	19
Housing, water, electricity, gas and other fuels		
Actual rentals for housing	19	35
Imputed rentals for housing	63	108
Services, maintenance and repair of the dwelling(b)(c)	1	3
Electricity, gas and other fuels	10	14
<i>Total housing, water, electricity, gas and other fuels</i>	93	160
Furnishings, household equipment and routine household maintenance	25	31
Health	11	17
Transport		
Purchase of vehicles	20	21
Operation of personal transport equipment	25	47
Transport services	7	13
<i>Total transport</i>	52	80
Communication	13	19
Recreation and culture		
Goods for recreation and culture	18	26
Recreational and cultural services	12	17
Newspapers, books and stationery	5	6
Package holidays	5	7
<i>Total recreation and culture</i>	39	56
Education	8	14
Restaurants and hotels		
Catering services	20	33
Accommodation services	4	7
<i>Total restaurants and hotels</i>	24	39
Miscellaneous goods and services		
Personal care	7	11
Personal effects nec	4	8
Social protection	2	3
Insurance	16	24
Financial services nec	1	1
Other services nec	6	9
<i>Total miscellaneous goods and services</i>	37	57
<b><i>Total consumption expenditure</i></b>	<b>372</b>	<b>569</b>

- (a) Classified according to COICOP, but adjusted to reclassify some services expenditure from goods components to services components, in line with ASNA treatment
- (b) Includes water, sewerage and other miscellaneous services
- (c) Excludes expenditure on owner-occupied dwellings and rental investment properties



## APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

DATA USED IN COMPARISONS  
*continued*

### A2. ASNA HOUSEHOLD FINAL CONSUMPTION EXPENDITURE

	2003-04	2009-10
	\$b	\$b
Food	54	77
Alcoholic beverages and tobacco		
Cigarettes and tobacco	10	11
Alcoholic beverages	10	14
<i>Total alcoholic beverages and tobacco</i>	19	25
Clothing and footwear	18	24
Rent and other dwelling services		
Actual rent for housing	21	29
Imputed rent for owner-occupiers	61	99
Water and sewerage services	4	7
<i>Total rent and other dwelling services</i>	86	135
Electricity, gas and other fuel	10	16
Furnishings and household equipment	28	35
Health	25	38
Transport		
Purchase of vehicles	20	20
Operation of vehicles	27	32
Transport services	13	16
<i>Total transport</i>	60	68
Communication	14	18
Recreation and culture		
Goods for recreation and culture	22	28
Recreational and cultural services	31	40
Books, papers, stationery and artists goods	8	9
<i>Total recreation and culture</i>	61	77
Education services	16	25
Hotels, cafes and restaurants		
Catering	30	37
Accommodation services	6	7
<i>Total hotels, cafes and restaurants</i>	36	45
Miscellaneous goods and services		
Personal care	9	13
Personal effects	4	5
Insurance services	22	37
Other financial services	24	36
Other services	19	24
<i>Total miscellaneous goods and services</i>	78	116
<b>Total consumption expenditure</b>	<b>505</b>	<b>698</b>

#### SCOPE AND MEASUREMENT DIFFERENCES

There are a number of scope and measurement differences that can be quantified between the HES and the ASNA household expenditure estimates (Table A3).

The HES estimates of household expenditure include the imputed rent for subsidised rentals which are not included in the expenditure attributed to the household sector in the ASNA (\$6 billion in 2009–10). For comparison purposes, this expenditure is deducted from the HES estimates in Table A3.

The ASNA household sector estimates of expenditure also include some components which are not included in the HES measure. The components which can be identified, and where a deduction from the ASNA aggregate can be estimated, totalled approximately \$82 billion in 2009–10, and include:

- imputed service charges for life insurance and superannuation funds, imputed financial intermediation services indirectly measured (FISIM), and an imputed service charge for workers' compensation insurance (together estimated at \$53 billion);

## APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

### SCOPE AND MEASUREMENT DIFFERENCES *continued*

- current expenditure of NPISHs such as churches and charities on goods and services (estimated at \$28 billion); and
- goods produced at home for own consumption (estimated at \$1 billion).

The net result of adjusting for the quantifiable differences shown in Table A3, is to bring the aggregate results closer together. In 2009–10, the adjusted HES expenditure was \$562 billion compared with adjusted ASNA expenditure of \$616 billion. However, there are three remaining scope differences that cannot be easily quantified. The HES excludes both people living in non-private dwellings and people living in very remote regions of Australia. It is estimated that this excludes approximately 3% of people living in Australia. The ASNA household sector estimates also include expenditure by NPISHs across all consumption categories. While NPISH expenditures made for education, health and 'other services' are estimated to be about \$28 billion in 2009–10. The remaining expenditure by NPISHs is not quantified and therefore not allocated by commodity.

### A3. SELECTED SCOPE AND MEASUREMENT DIFFERENCES

		2003-04	2009-10
<b>HES items</b>			
<i>Total consumption expenditure</i>	\$b	372	569
Less: Imputed rent for subsidised renters	\$b	4	6
<i>Adjusted HES expenditure</i>	\$b	368	562
<b>ASNA items</b>			
<i>Total consumption expenditure</i>	\$b	505	698
Less			
Imputed service charge for insurance and financial services not collected in HES(a)	\$b	32	53
Expenditure by NPISHs(b)	\$b	19	28
Home produced goods for own consumption	\$b	1	1
<i>Adjusted ASNA expenditure</i>	\$b	454	616
<i>HES as a percent of ASNA, after adjusting for scope and measurement differences</i>	%	82	92

- (a) Includes an imputed service charge on life insurance, superannuation funds, workers' compensation insurance and households' deposits with, and borrowings from, financial institutions
- (b) Estimated as 40% of Education services, 25% of Health and 35% of Other services

### COMPARISON OF EXPENDITURE ITEMS

#### Goods

The following section compares expenditure on selected items in this publication with expenditure items published in the ASNA, or with the source data available for those ASNA expenditure items.

In the HES, expenditure on most goods is collected from diaries in which survey respondents, aged 15 years and over, record their expenditure over a two week period. The range of goods includes, for example, food, clothing, household consumables and personal effects. Goods that are purchased less frequently and that are of higher value, such as household appliances, furniture and floor coverings, and audio visual and photographic equipment, are collected from a household spokesperson using a three month recall period. The estimates are compiled net of trade-ins where applicable.

ASNA expenditure estimates for goods are benchmarked primarily to the Retail Industry Survey (RIS) which is conducted about every seven years (last conducted in 2005–06). The monthly Retail Business Survey is then used to extrapolate movements in expenditure between benchmark years. A range of other sources are used for expenditure for which retail surveys are not able to provide an accurate measure. Other sources include information obtained about sales by manufacturing and wholesale establishments.

## APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

### *Goods continued*

The ASNA includes an estimate for the value of goods produced at home for own consumption, such as home grown fruit and vegetables. This consumption is not captured in the HES and was estimated to be valued at about \$1 billion in 2009–10.

In 2009–10, the HES estimate for expenditure on the selected goods listed in Table A4 was \$163 billion, compared with \$190 billion for the same goods in the ASNA. Part of the lower estimate for HES can be accounted for by scope differences, with the exclusion of expenditure by people living in non-private dwellings and very remote regions, as well as expenditure by NPISHs which cannot be quantified at the component level. However, it is also possible that respondents in the HES omitted to report some expenditure, particularly small value purchases for which no shopping receipt is received.

### A4. GOODS

		2003–04	2009–10
<b>HES items</b>			
Food and non-alcoholic drinks	\$b	45	62
Clothing and footwear	\$b	14	19
Furnishings, household equipment and routine household maintenance	\$b	25	31
Goods for recreation and culture	\$b	18	26
Newspapers, books and stationery	\$b	5	6
Personal care	\$b	7	11
Personal effects nec	\$b	4	8
<b>Total selected goods</b>	<b>\$b</b>	<b>118</b>	<b>163</b>
<b>ASNA items</b>			
<b>Total selected goods</b>	<b>\$b</b>	<b>143</b>	<b>190</b>
<b>Equals</b>			
Food	\$b	54	77
Clothing and footwear	\$b	18	24
Furnishings and household equipment	\$b	28	35
Goods for recreation and culture	\$b	22	28
Books, papers, stationery and artists goods	\$b	8	9
Personal care	\$b	9	13
Personal effects	\$b	4	5
Less: Home produced goods for own consumption included in ASNA but not collected in HES	\$b	1	1
<b>HES as a percent of ASNA</b>	<b>%</b>	<b>83</b>	<b>86</b>

### *Alcoholic beverages, tobacco and gambling*

HES estimates of expenditure on alcoholic beverages, tobacco, and gambling wins and losses are reported by respondents in their two week expenditure diary.

ASNA benchmarks for alcoholic beverages are compiled using data from the RIS and other ABS surveys of businesses in the hospitality industry. These benchmarks are extrapolated forward using monthly retail sales data. Tobacco expenditure is estimated using information from the Australian Customs Service from documents lodged for excise purposes as well as for imports and exports. Expenditure on gambling is benchmarked to information published in the Queensland Treasury publication, *Australian Gambling Statistics* which provides annual estimates for all legalised gambling products in Australia. Gambling taxes data are used to provide quarterly and preliminary annual estimates.

In 2009–10, the HES estimates for expenditure on alcoholic beverages (\$9 billion), tobacco (\$6 billion) and gambling (\$3 billion) were all much lower than the ASNA estimates (\$14 billion, \$11 billion and \$20 billion, respectively). It is generally acknowledged that expenditures on alcohol, tobacco and gambling are underreported in household expenditure surveys.

## APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

*Alcoholic beverages, tobacco and gambling continued*

### A5. ALCOHOLIC BEVERAGES, TOBACCO AND GAMBLING

		2003-04	2009-10
<b>HES items</b>			
Alcoholic beverages	\$b	6	9
Tobacco	\$b	5	6
Gambling	\$b	2	3
<b>Total alcoholic beverages, tobacco and gambling</b>	<b>\$b</b>	<b>13</b>	<b>17</b>
<b>ASNA items</b>			
<b>Total alcoholic beverages, tobacco and gambling</b>	<b>\$b</b>	<b>35</b>	<b>45</b>
<b>Equals</b>			
Alcoholic beverages	\$b	10	14
Tobacco	\$b	10	11
Gambling	\$b	16	20
<b>HES as a percent of ASNA</b>	<b>%</b>	<b>36</b>	<b>37</b>

*Housing rent*

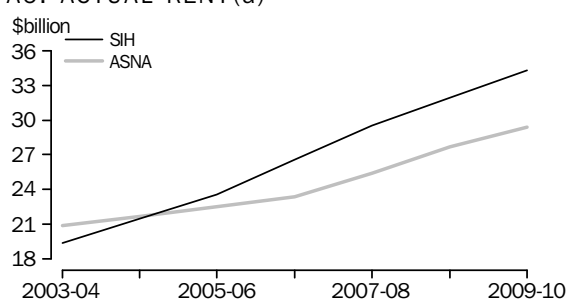
### ACTUAL RENT

In the HES, the actual gross rent paid by renters is reported by the household spokesperson.

In producing the ASNA imputations of gross actual rent, Census data are used to provide a benchmark for rental costs and the stock of dwellings. The rent component of the CPI and other factors are used to extrapolate the rental benchmarks forward, while the benchmark for the stock of dwellings is updated using ABS building completions data and an estimate for demolitions and other stock changes.

Information on household expenditure on rent for housing is collected in the biennial Survey of Income and Housing (SIH) as well as in the HES which is conducted for a subsample of SIH respondents. In 2003-04, rent estimates from the SIH and the ASNA were reasonably close. However, since 2005-06, the ASNA estimates of actual rents have been lower than the household survey estimates. In 2009-10, SIH was 119% of the ASNA estimate (\$35 billion compared with \$29 billion). The ASNA estimates may be revised upwards when the 2011 Census benchmarks are introduced and once the intercensal estimates are interpolated.

### A6. ACTUAL RENT (a)



(a) Includes market and subsidised rents.

### IMPUTED RENT FOR OWNER-OCCUPIERS

In the HES, the services for owner-occupied housing are estimated as the market value of the rental equivalent. The market value is estimated by regressing actual rents reported by private renters on the characteristics of their unfurnished rented dwellings. The estimated coefficients are then applied to the characteristics of owned dwellings to produce predicted values of the rental equivalence of these dwellings. Imputed rent is estimated for the primary residence of owner-occupiers.

## APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

### *Housing rent continued*

The COICOP item 'Imputed rentals for housing' includes not only imputed rent for owner-occupiers, but also the subsidies received by renters. For the purpose of this confrontation, these subsidies have been deducted from the COICOP estimates, as shown in Table A7.

Imputed rent in the ASNA is estimated for owner-occupiers, not only for their primary residence, but also for any secondary residences such as holiday homes.

It would be expected that the HES estimate would be lower than the ASNA estimate, as no imputation is made in HES for second homes, nor for dwellings in very remote areas. In 2003–04, the HES estimate was slightly lower than the ASNA estimate. However, in 2009–10, the HES estimate exceeded the ASNA estimate (\$102 billion and \$99 billion, respectively) because the price components of imputed rent estimates in ASNA follow the rental price components used for actual rent estimates. The ASNA estimates may be revised upwards when the 2011 Census results are available.

### A7. RENT FOR HOUSING

		2003–04	2009–10
<b>HES items</b>			
Actual rentals for housing	\$b	19	35
Imputed rentals for housing	\$b	63	108
Less: Imputed rent for subsidised renters	\$b	4	6
<b>Total rent for housing</b>	<b>\$b</b>	<b>79</b>	<b>137</b>
<b>ANSA items</b>			
<b>Total rent for housing</b>	<b>\$b</b>	<b>82</b>	<b>128</b>
Equals			
Actual rentals for housing	\$b	21	29
Imputed rent for owner-occupiers	\$b	61	99
<b>HES as a percent of ANSA</b>	<b>%</b>	<b>96</b>	<b>107</b>

### *Purchase and operation of own vehicles*

HES estimates of expenditure include new and second hand vehicles purchased in the last 12 months, net of trade-ins or vehicles sold in the same period. Fees and charges associated with the purchase, such as stamp duty, are excluded. In 2009–10, more detailed commodities information was collected for salary sacrificed motor vehicles to improve the separate estimates of expenditure on motor vehicles and any associated running costs such as fuel, insurance, registration, servicing and tyres. Also in 2009–10, for the first time, motor vehicles provided free or at a reduced cost by employers to their employees for their own private use were included in the expenditure estimates.

The ASNA estimates of household sector expenditure include the total value of new and second hand vehicles purchased, excluding stamp duty and other fees. For second hand vehicles traded through dealers, the purchased trade in values are netted so that only the dealers' margins are included, consistent with the HES treatment. Similarly, the ASNA aggregate estimates for the household sector do not include private sales of used vehicles between households as this expenditure is netted out in the aggregate accounts, consistent at the total sector level with the HES treatment.

Expenditure on the operation of vehicles is estimated in the ASNA using data from the ABS Survey of Motor Vehicle Use, the RIS and the HES. Salary sacrificed vehicles are included, as are the benefits the household sector derives from the personal use of vehicles provided by employers.

In 2009–10, the HES and ASNA estimates for the purchase of vehicles were \$21 billion and \$20 billion, respectively, and both sources estimated purchases at \$20 billion in 2003–04.

## APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

*Purchase and operation of own vehicles continued*

The HES estimate of expenditure on the operation of vehicles was 90% of the ASNA estimate in 2003–04. By comparison, in 2009–10 the HES estimate was 146% of the ASNA estimate (\$47 billion and \$32 billion, respectively).

### A8. VEHICLES

		2003–04	2009–10
<b>HES items</b>			
Purchase of vehicles	\$b	20	21
Operation of vehicles salary sacrificed or provided by employer(a)	\$b	na	11
Operation of other vehicles(a)	\$b	na	36
<i>Total operation of personal transport equipment</i>	\$b	25	47
<b>Total vehicles</b>	\$b	45	67
<b>ASNA items</b>			
<b>Total vehicles</b>	\$b	47	52
Equals			
Purchase of vehicles	\$b	20	20
Operation of vehicles	\$b	27	32
<b>HES as a percent of ASNA</b>	%	95	129

na not available

(a) Not separately available in 2003–04 HES

*Education services*

The HES collects education related expenditure during the last 12 months, including, for example, tuition and boarding fees, books and art materials. Repayments in the last 12 months against student loans, such as for the HECS and HELP schemes, are also collected.

In addition to the direct expenditures reported in HES, the ASNA also includes current education related expenditures by NPISHs, such as students in the Catholic education system and most other private schools. These expenditures are estimated to contribute approximately 40% of the ASNA estimate (\$10 billion in 2009–10).

After deducting expenditure by NPISHs, the ASNA education services expenditure estimate was \$15 billion in 2009–10, compared with the HES estimate of \$14 billion. Note also that the ASNA estimates include accrued expenditures against student loan liabilities at the time the debt accrues, rather than when the student repays the loan.

### A9. EDUCATION SERVICES

		2003–04	2009–10
<b>HES items</b>			
<b>Education</b>	\$b	8	14
<b>ASNA items</b>			
<b>Education</b>	\$b	9	15
Equals: Education services (incl. NPISHs)	\$b	16	25
Less: Expenditure by NPISHs from government transfers(a)	\$b	6	10
<b>HES as a percent of ASNA</b>	%	83	93

(a) Estimated as 40% of Education services expenditure

*Health*

The HES collects information from the household spokesperson on household spending on medical and other health services for the previous three months, net of any reimbursements such as refunds from private health funds. Spending on health related goods, such as prescriptions and first aid supplies, are reported in the two week expenditure diary completed by all survey respondents aged 15 years and over.

## APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

### *Health continued*

There are three important differences between the ASNA and HES estimates of expenditure on health. Firstly, the ASNA includes the cost of medical services before the deduction of private health insurance refunds. Secondly, the ASNA includes expenditure by NPISHs. Many private hospitals and nursing homes are run by NPISHs, and all expenditure by these institutions is allocated to health. Finally, the expenditures on health by residents of non-private dwellings, such as nursing homes, and by people living in very remote regions of Australia are excluded from the scope of the HES.

In 2009–10, estimates for expenditure on health in the HES and ASNA (after removing NPISH expenditure), were \$17 billion and \$28 billion, respectively. The different treatment of refunds for health services, means that some of the ASNA expenditure is captured as insurance services expenditure in the HES.

### A10. HEALTH

		2003–04	2009–10
<b>HES items</b>			
<b>Total health</b>	\$b	<b>11</b>	<b>17</b>
<b>ASNA items</b>			
<b>Total health</b>	\$b	<b>18</b>	<b>28</b>
Equals: Total health (incl. NPISHs)	\$b	25	38
Less: Expenditure by NPISHs from government transfers(a)	\$b	6	9
<b>HES as a percent of ASNA</b>	%	<b>62</b>	<b>60</b>

(a) Estimated as 40% of Health expenditure

### *Insurance and other financial services*

The HES uses the household questionnaire to collect the most recent payments made for non-life insurance, for example, health, car and household contents insurance. Expenditure on building insurance is not collected for rental investment properties. Instead, expenses for rental properties are deducted from income when survey respondents report their profit or loss from this investment. Expenditure on building insurance for owner-occupied dwellings is similarly netted off the imputed rent estimates for owner-occupied dwellings and is therefore not included here. Financial services in the HES includes only expenditure on direct fees paid to financial institutions such as account-keeping and BPay fees. Interest on loans is not included. Estimates are compiled from fees reported on the most recent bank statement.

The ASNA estimates for insurance attributed to the household sector include only an imputed service charge for insurance services, which is calculated as premiums paid plus investment earnings on both unearned premiums and outstanding claims (called premium supplements), less expected claims. The ASNA insurance estimates also include life insurance and superannuation funds, for which the imputed service charge is equal to the administrative expenses of operating the funds. The ASNA estimates also include any profits of non-mutual funds, and workers' compensation insurance, neither of which are measured in the HES.

Direct charges paid to financial institutions by households are included in ASNA, as they are in HES. However, other financial services expenditures attributed to the household sector in the ASNA include an imputed service charge paid by households for financial services associated with loans and deposits. These service charges are calculated as the difference between interest rates financial institutions pay on money borrowed from households (deposits) and money lent to households (loans). This service charge is called financial intermediation services indirectly measured (FISIM).

## APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

*Insurance and other financial services continued*

In 2009–10, HES estimates of expenditure on insurance and other financial services were \$25 billion compared with the ASNA estimate of \$20 billion (after excluding the imputed service charges). It is not possible to quantify all of the differences between the two estimates such as the exclusion of building insurance in the HES estimate and the differences in the measurement of insurance services between the two sources.

### A11. INSURANCE AND OTHER FINANCIAL SERVICES

		2003–04	2009–10
<b>HES items</b>			
Insurance	\$b	16	24
Financial services nec	\$b	1	1
<b>Total insurance and other financial services</b>	<b>\$b</b>	<b>17</b>	<b>25</b>
<b>ASNA items</b>			
<b>Total insurance and other financial services</b>	<b>\$b</b>	<b>14</b>	<b>20</b>
Equals			
Insurance services	\$b	22	37
Other financial services	\$b	24	36
Less: Imputed service charge for insurance and financial services not collected in HES(a)	\$b	32	53
<b>HES as a percent of ASNA</b>	<b>%</b>	<b>123</b>	<b>122</b>

(a) Includes an imputed service charge on life insurance, superannuation funds, workers' compensation insurance and households' deposits with, and borrowings from, financial institutions

*Other services*

HES expenditure on services that are paid for as used is generally collected in the two week expenditure diary. This includes expenditure on transport services (such as bus, rail and taxi fares), takeaway food and meals in restaurants, recreational activities (such as cinema and sporting tickets) and expenditure on travel for less than four days. For less frequent or more complex items, expenditure is collected on the household questionnaire, including the most recent bill for utilities and communication services, such as gas, electricity, internet service providers (ISPs) and telephone services. Expenditure on personal travel for four nights or more is also collected on the household questionnaire. Where possible, the cost of expenditure on individual travel items is collected and attributed to the relevant commodity. The exception is travel purchased as part of a package.

In the HES, formal child care expenditure is collected on the household questionnaire. Expenditure is calculated net of the Child Care Benefit.

In the ASNA a range of sources are used to establish benchmarks in a given year that are generally extrapolated using a composite indicator based on population growth and the relevant component of the CPI. These sources include:

- electricity from data provided by electricity suppliers;
- other fuels such as gas, heating oil and firewood, from the HES as well as data published by the Department of Industry, Science and Resources;
- expenditure on telephone and facsimile services from quarterly data provided by major service providers;
- Internet Service Provider usage from the ABS annual survey of households use of information technology;
- transport services from data obtained from government transport authorities and private service providers such as airlines;
- child care from the HES and an ABS three-yearly survey on child care usage;
- tourism surveys for expenditure on travel; and
- ABS surveys of service industries for a variety of other services.



## APPENDIX 3 COMPARISON OF EXPENDITURE BETWEEN HES AND THE AUSTRALIAN SYSTEM OF NATIONAL ACCOUNTS *continued*

### *Other services continued*

There are differences between HES and the ASNA in the categorisation of some services. In the ASNA, expenditure on package holidays is separated out so that expenditure on individual services is attributed to the relevant item, for example, transport services, accommodation services, recreational and cultural services.

In total, expenditure in 2009–10 on the selected services listed in Table A12, was \$120 billion in the HES. About 35% of the ASNA expenditure on 'Other services' is estimated to be miscellaneous expenditure by NPISHs. After deducting this NPISH expenditure, the ASNA estimate was \$130 billion in the same year. Other expenditures by NPISHs are not able to be quantified and therefore are excluded. The ASNA household sector expenditure estimates also cover a broader scope of accommodation services than the HES, encompassing the costs of hostel accommodation for the aged or disabled (excluding those providing medical supervision).

### A12. SELECTED SERVICES

		2003–04	2009–10
<b>HES items</b>			
Electricity, gas and other fuel	\$b	10	14
Transport services	\$b	7	13
Communication	\$b	13	19
Recreational and cultural services (excl. gambling)	\$b	10	15
Package holidays	\$b	5	7
Catering	\$b	20	33
Accommodation services	\$b	4	7
Social protection	\$b	2	3
Other services nec	\$b	6	9
<b>Total selected services</b>	<b>\$b</b>	<b>76</b>	<b>120</b>
<b>ASNA items</b>			
<b>Total selected services</b>	<b>\$b</b>	<b>101</b>	<b>130</b>
Equals			
Electricity, gas and other fuel	\$b	10	16
Transport services	\$b	13	16
Communication	\$b	14	18
Recreational and cultural services (excl. gambling)	\$b	15	20
Catering	\$b	30	37
Accommodation services	\$b	6	7
Other services	\$b	19	24
Less: Expenditure by NPISHs on selected services(a)	\$b	7	8
<b>HES as a percent of ASNA</b>	<b>%</b>	<b>76</b>	<b>92</b>

(a) Estimated as 35% of Other services expenditure

### FURTHER INFORMATION

Comparisons between the ASNA sector level estimates and the household survey estimates for income and wealth are presented in appendices in *Household Income and Income Distribution, 2009–10* (cat. no. 6523.0) and in *Household Wealth and Wealth Distribution, 2009–10* (cat. no. 6554.0), respectively.

A concordance between the HEC and COICOP classifications used to classify expenditure data from the HES is available on the ABS website in the data cubes available with the *Household Expenditure Survey and Survey of Income and Housing, User Guide, Australia, 2009–10* (cat. no. 6503.0).

## GLOSSARY

<b>Age pensions</b>	Receives income from age pensions or Department of Veterans' Affairs (DVA) service pension.
<b>Average weekly expenditure</b>	Value obtained by dividing the estimated weekly expenditure of a group of households by the estimated number of households in the group.
<b>Balance of State</b>	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.
<b>Broad expenditure group</b>	The broadest level of the Household Expenditure Classification used in the 2009–10 publication. A list of the detailed expenditure items making up each broad expenditure group will be included in the 2009–10 User Guide.
<b>Capital city</b>	Refers to Australia's six state capital city Statistical Divisions and the Darwin Statistical Division as defined in the <i>Australian Standard Geographical Classification (ASGC)</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 capital city for this publication.
<b>Classification of Individual Consumption According to Purpose (COICOP)</b>	The international standard classification framework for classifying consumption expenditures on goods and services
<b>Collection district</b>	The Census Collection District (CD) is the smallest geographic area defined in the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no.1216.0).
<b>Consumer Price Index (CPI)</b>	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.
<b>Couple</b>	See One family households.
<b>Couple family with dependent children</b>	See One family households.
<b>Credit card debt</b>	The amount owing on the respondent's latest credit card account statement (including any government, interest of financial institution charges), irrespective of whether it was paid off by the due date. Includes amounts owing on specialised retail shopping cards as well as general credit cards such as Visa, Mastercard and store credit cards but excludes Visa and Mastercard debit cards.
<b>Deciles</b>	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.
<b>Dependent children</b>	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.
<b>Diary</b>	A notebook in which each person aged 15 years and over who was usually resident in the selected dwelling recorded his or her daily expenditure over two weeks.
<b>Disability and carer payments</b>	Receives income from Carer allowance, Carer payment, Disability Pension Department of Veterans' Affairs (DVA) or Disability Support Pension.

## GLOSSARY *continued*

<b>Disposable income</b>	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.
<b>Employed</b>	Persons aged 15 years and over who, during the week before the interview: <ul style="list-style-type: none"><li>■ 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)</li><li>■ worked one hour or more, without pay, in a family business or on a family farm or</li><li>■ had a job, business or farm but was not at work because of holidays, sickness or other reason.</li></ul>
<b>Employee</b>	An employed person who, for most of his/her working hours: <ul style="list-style-type: none"><li>■ 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 or</li><li>■ operates their own incorporated business with or without employees.</li></ul>
<b>Employer</b>	A person who operates his or her own unincorporated business or engages independently in a profession or trade, and hires one or more employees.
<b>Equivalised disposable household income</b>	Disposable household income adjusted using an equivalence scale. For a lone person household it is equal to disposable household income. For a household comprising more than one person, it is an indicator of the disposable 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.
<b>Expenditure</b>	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 Household Expenditure Classification which contains over 600 detailed items.
<b>Family</b>	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.
<b>Family composition of household</b>	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.
<b>Family support payments</b>	Receives income from Baby Bonus, Family Tax Benefits or Parenting Payments.
<b>Financial stress</b>	A range of items which provide a subjective measure of the household's economic well-being. One person in each household was asked to provide assessments of the current household's circumstances. This person was randomly chosen from the reference person and spouse. Items include management of household income, present standard of living compared with two years ago, ability to raise emergency money, and a range of cash flow problems. For further information see section 1.13 'Deprivation and financial stress indicators' in the 2009–10 User Guide.
<b>Full-time student</b>	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.

## GLOSSARY *continued*

<b>Government pensions and allowances</b>	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.
<b>Gross imputed rent</b>	The estimated market rent that a dwelling would attract if it were to be commercially rented.
<b>Gross income</b>	Income from all sources, whether monetary or in kind, before income tax, the Medicare levy and the Medicare levy surcharge are deducted.
<b>Group household</b>	See Non-family household.
<b>Household</b>	A person living alone or a group of related or unrelated people who usually live in the same private dwelling.
<b>Household Expenditure Classification (HEC)</b>	The expenditure classification used in the <i>Household Expenditure Survey</i> . 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. All broad groups except other capital housing costs are presented in this publication. A copy of the classification will be included in the 2009–10 User Guide.
<b>Income</b>	<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"><li>■ 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</li><li>■ profit/loss from own unincorporated business (including partnerships)</li><li>■ net investment income (interest, rent, dividends, royalties)</li><li>■ government pensions and allowances</li><li>■ 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).</li></ul> <p>Gross income is the sum of the income from all these sources before income tax, the Medicare levy and the Medicare levy surcharge are deducted. Other measures of income are Disposable income and Equivalised disposable 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>
<b>Labour force status</b>	Classifies all persons aged 15 years and over according to whether they were employed, unemployed or not in the labour force.
<b>Landlord type</b>	<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"><li>■ state/territory housing authority—where the household pays rent to a state or territory housing authority or trust</li><li>■ private landlords—where the household pays rent to a real estate agent or to another person not in the same household</li><li>■ person in the same household—where the unit pays rent to a person who resides in the same household</li><li>■ other—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.</li></ul>

## GLOSSARY *continued*

<b>Lone person household</b>	See Non-family household.
<b>Main source of income</b>	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.
<b>Mean income</b>	The total income received by a group of units divided by the number of units in the group.
<b>Median income</b>	That level of income which divides the units in a group into two equal parts, one half having incomes above the median and the other half having incomes below the median.
<b>Medicare levy</b>	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.
<b>Medicare levy surcharge</b>	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.
<b>Multiple family household</b>	A household containing two or more families. Unrelated individuals may also be present.
<b>Negative expenditure</b>	Expenditure may be negative if a household's receipts for a good or service (e.g. refunds, trade-ins, sales or successful insurance claims), over a specific period, exceeds the cost of acquisitions. For example, if a household sold a car in the previous 12 months and did not buy a replacement car or they bought a less expensive car, this household would report negative expenditure on cars.
<b>Negative income</b>	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.
<b>Negative net worth</b>	Net worth may be negative when household liabilities exceed household assets.
<b>Net imputed rent</b>	Gross imputed rent less housing costs. Net imputed rent is an estimate of the value for the flow of household consumption services conferred by 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- comprise: <ul style="list-style-type: none"><li>■ rates payments (general and water)</li><li>■ body corporate fees</li><li>■ the interest component of repayments of loans that were obtained for the purposes of purchasing or building</li><li>■ rent payments</li><li>■ house insurance costs</li><li>■ repair and maintenance costs.</li></ul>
<b>Net worth</b>	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.
<b>Non-dependent children</b>	Persons aged 15 years and over who: <ul style="list-style-type: none"><li>■ do not have a spouse or offspring of their own in the household</li><li>■ have a parent in the household</li><li>■ are not full-time students aged 15–24 years.</li></ul>
<b>Non-family household</b>	A household that consists of unrelated persons only. Non-family households are classified to one of the following categories: <ul style="list-style-type: none"><li>■ 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</li><li>■ lone person household—a household consisting of a person living alone.</li></ul>
<b>Not in the labour force</b>	Persons not in the categories employed or unemployed as defined.
<b>One family households</b>	One family households are classified to one of the following categories:

## GLOSSARY *continued*

<b>One family households</b> <i>continued</i>	<ul style="list-style-type: none"> <li>■ couple only—two persons in a registered or de facto marriage, who usually live in the same household</li> <li>■ 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</li> <li>■ 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</li> <li>■ other one family households—a household comprising:             <ul style="list-style-type: none"> <li>■ one couple with their non-dependent children only</li> <li>■ one couple, with or without non-dependent children, plus other relatives</li> <li>■ one couple, with or without non-dependent children or other relatives, plus unrelated individuals</li> <li>■ a lone parent with his/her non-dependent children, with or without other relatives and unrelated individuals</li> <li>■ two or more related individuals where the relationship is not a couple relationship or a parent-child relationship (e.g. two brothers).</li> </ul> </li> </ul>
<b>One parent family with dependent children</b>	See One family households.
<b>Other income</b>	Income other than wages and salaries, own unincorporated business income and government pensions and allowances. This includes income received as a result of ownership of financial assets (interest, dividends), and of non-financial assets (rent, royalties) and other current receipts from sources such as superannuation, child support, workers' compensation and scholarships. Income from rent is net of operating expenses and depreciation and may be negative when these are greater than gross receipts.
<b>Other landlord type</b>	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.
<b>Other one family households</b>	See One family households.
<b>Other payments</b>	Receives income from other government pensions and allowances. These include overseas pensions and benefits, partner allowance, sickness allowance, special benefit, war widow pension (DVA), widow allowance, wife pensions, seniors supplement and other government pensions and allowances.
<b>Other tenure type</b>	A household which is not an owner (with or without a mortgage), or a renter. Includes rent free.
<b>Own account worker</b>	A person who operates his or her own unincorporated business or engages independently in a profession or trade and hires no employees.
<b>Own unincorporated business income</b>	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.
<b>Owner (of dwelling)</b>	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.
<b>Preschool</b>	Educational and developmental programs for children in the year (or in some jurisdictions, two years) before they begin full-time primary education.

## GLOSSARY *continued*

<b>Private income</b>	Current receipts from private organisations, including wages and salaries, income from own business, superannuation, workers' compensation, income from annuities, interest, dividends, royalties, income from rental properties, scholarships and child support.
<b>Quintiles</b>	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 five equal groups, each comprising 20% of the estimated population.
<b>Reference person</b>	<p>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:</p> <ul style="list-style-type: none"><li>■ the person with the highest tenure when ranked as follows: owner without a mortgage, owner with a mortgage, renter, other tenure</li><li>■ one of the partners in a registered or de facto marriage, with dependent children</li><li>■ one of the partners in a registered or de facto marriage, without dependent children</li><li>■ a lone parent with dependent children</li><li>■ the person with the highest income</li><li>■ the eldest person.</li></ul>
<b>Relative standard error (RSE)</b>	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 2.
<b>Renter</b>	A household which pays rent to reside in the dwelling. See further classification by Landlord type.
<b>Salary packaging</b>	An arrangement for the employer to remunerate the employee with a combination of cash wages and salaries and one or more non-cash benefits, to the value of the employee's total remuneration.
<b>Salary sacrifice</b>	An arrangement under which an employee agrees contractually to forgo part of the remuneration, which the employee would otherwise receive as wages and salaries, in return for the employer or someone associated with the employer providing benefits of a similar value.
<b>Selected dwelling</b>	The private dwelling selected in the sample for the survey.
<b>Significant person</b>	<p>Significant persons are defined as follows:</p> <ul style="list-style-type: none"><li>■ all members of lone person or couple only households</li><li>■ all parents in a couple with children household or a single parent household</li><li>■ the person aged 15 years or over in a group household where one person is aged 15 years or over and the other members of the household are less than 15 years old</li><li>■ 50% of the persons aged 15 years and over in all other households.</li></ul>
<b>Standard error</b>	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 2.
<b>Statistical Division (SD)</b>	The largest spatial units within each state/territory in the main structure of the <i>Australian Standard Geographical Classification (ASGC)</i> (cat. no. 1216.0).
<b>Tenure type</b>	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.

## GLOSSARY *continued*

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<b>Unemployed</b>	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"><li>■ were available for work in the week before the interview, or</li><li>■ 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.</li></ul>
<b>Unemployment and study payments</b>	Receives income from Austudy/ABSTUDY, Newstart allowance or Youth allowance.
<b>Unincorporated business</b>	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.
<b>Wages and salaries</b>	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.
<b>Wealth</b>	See Net worth.



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