



1988-89

Household Expenditure Survey, Australia

HOUSEHOLD CHARACTERISTICS



EMBARGOED UNTIL 11.30 A.M. 10 SEPTEMBER 1990

**1988-89 HOUSEHOLD EXPENDITURE SURVEY
AUSTRALIA
HOUSEHOLD CHARACTERISTICS**

IAN CASTLES
Australian Statistician

AUSTRALIAN BUREAU OF STATISTICS

CATALOGUE NO. 6531.0

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CONTENTS

<i>Table</i>	<i>Page</i>
.. Preface	v
.. Summary of Findings	1
 HOUSEHOLD EXPENDITURE AND CHARACTERISTICS, AUSTRALIA	
Summary Table	
1. All households by income quintile group	8
Household Size	
2. All households by number of persons in the household	9
3. Single person households by income quintile group	10
4. Households with two persons by income quintile group	11
5. Households with three persons by income quintile group	12
6. Households with four persons by income quintile group	13
7. Households with five persons by income quintile group	14
8. Households with six or more persons by income quintile group	15
Age of Reference Person	
9. All households by age of reference person	16
10. Households with reference person aged under 25 by income quintile group	17
11. Households with reference person aged 25 to 34 by income quintile group	18
12. Households with reference person aged 35 to 44 by income quintile group	19
13. Households with reference person aged 45 to 64 by income quintile group	20
14. Households with reference person aged 65 and over by income quintile group	21
Family Composition of the Household	
15. All households by family composition of the household	22
16. All married couple households by income quintile group	24
17. Married couple households — husband and wife only by income quintile group	25
18. Married couple households with dependent children only by income quintile group	26
19. Married couple households with one dependent child only by income quintile group	27
20. Married couple households with two dependent children only by income quintile group	28
21. Married couple households with three or more dependent children only by income quintile group	29
22. Single parent households with dependent children only by income quintile group	30
23. Single parent households with one dependent child only by income quintile group	31
24. Single parent households with two or more dependent children only by income quintile group	32
Employment Status of the Reference Person	
25. All households by employment status of the reference person	33
26. Households with an unemployed reference person by age of the reference person	34

CONTENTS—continued

Table	Page
Nature of Housing Occupancy	
27. All households by nature of housing occupancy	35
28. Households owning their residence outright by income quintile group	36
29. Households paying off a home by income quintile group	37
30. Households renting privately by income quintile group	38
31. Households renting from the Government by income quintile group	39
32. Households occupying a dwelling rent free by income quintile group	40
Principal Source of Income	
33. All households by principal source of household income	41
34. All households whose principal source of income is government pensions and benefits by type of pension or benefit	42
35. Households where the principal source of income is wages and salaries by income quintile group	43
36. Households where the principal source of income is own business, interest, rent and/or dividends etc. by income quintile group	44
37. Households where the principal source of income is superannuation by income quintile group	45
38. Households where the principal source of income is other private income by income quintile group	46
39. Households where the principal source of income is unemployment or sickness benefit by income quintile group	47
40. Households where the principal source of income is age or invalid or wife's pension by income quintile group	48
41. Households where the principal source of income is supporting parent's benefit or widow's pension by income quintile group	49
42. Households where the principal source of income is other government cash benefits by income quintile group	50
Life Cycle Groups	
43. Selected household types	51
Comparison with 1984 HES	
44. Comparison of average weekly household expenditure between 1984 and 1988-89 surveys by household income quintile group, using the 1984 concept of income, Australia	53
A. Household Expenditure Survey: actual number of fully responding households	54
B. Relative standard errors (%) of estimates at the Australian level and factor lines needed to derive relative standard errors at a lower level	62
C. Estimates of income quintile upper boundaries and their relative standard errors(%), Australia	64
Appendix	
.. Appendix A: Explanatory Notes	54
.. Appendix B: Glossary	58
.. Appendix C: Data Release Program	60
.. Appendix D: Technical Note	62
Figure	
1. Average weekly gross income and average weekly expenditure of households by number of persons in the household, Australia, 1988-89	2
2. Average weekly gross income and average weekly expenditure of households by age of the reference person, Australia, 1988-89	3
3. Proportion of expenditure allocated to commodities and services by the lowest and highest income quintile groups, Australia, 1988-89	4
4. Percentage of total expenditure allocated to selected commodities and services by age of the reference person, Australia, 1988-89	5
5. Percentage increase in average weekly household expenditure on commodities and services, Australia, 1984 to 1988-89	5
.. Factor F to use in relative standard error (%) calculations	66

PREFACE

This publication presents information on the levels and patterns of expenditure of private households in Australia. It focuses on how expenditure varied between households with different characteristics. The publication is one of a series presenting final results from the 1988-89 Household Expenditure Survey (HES).

The tables included in this publication are similar to those produced for the 1984 *Household Expenditure Survey, Australia, Household Characteristics* (6531.0). Table 1 presents broad level expenditure by households grouped into quintiles on the basis of gross weekly income. The remaining tables are provided to indicate how the levels and patterns of expenditure varied between households with different characteristics. Data are presented on the relation of expenditure to the number of people in the household (Tables 2-8), age of reference person (Tables 9-14), family composition (Tables 15-24), employment status of the reference person (Tables 25 and 26), nature of housing occupancy (Tables 27-32), and principal source of income (Tables 33-42). Table 43 looks at how expenditure varied across households at different stages of the life cycle. Finally Table 44 provides a comparison of 1988-89 expenditure levels on commodities and services for income quintile groups with those recorded in the 1984 HES.

Information on the scope and coverage of the 1988-89 survey, the data collection method, the reliability of the estimates and on the limitations of the survey is contained in the Explanatory Notes given in Appendix A. Information on definitions used is contained in the Glossary in Appendix B. Details of the publications which have been released and are proposed to be released are given in the Data Release Program in Appendix C, together with information on the public use unit record file and other means of disseminating data from the survey. Information on sampling variability is given in the Technical Note in Appendix D.

Both the 1988-89 and 1984 HES were conducted on a similar conceptual and methodological basis. A brief discussion of comparability of data between the two surveys is given in paragraph 31 of Appendix A. Readers interested in comparing the results of the household characteristics publications for the two surveys should note that the treatment of negative income has changed. The definition of total household income used in 1988-89 included negative incomes; in 1984 negative components of total household income were not recorded. Where comparisons with information from the 1984 HES have been made in this publication (Table 44) the definition of income has been standardised to 1984 concepts.

Special thanks are extended to all those households in the sample whose co-operation and high degree of response were vital to the success of the survey.

IAN CASTLES
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Belconnen A.C.T. 2616
August 1990

SUMMARY OF FINDINGS

Overview

This publication provides detailed tabulations on the levels and patterns of expenditure for households with different characteristics. Income is a major factor in determining the level and pattern of household expenditure and is used extensively as a classificatory variable in the presentation of the tables.

The following summary is divided into two main sections. The first examines variations in levels of expenditure on commodities and services according to various household characteristics. After identifying households with typically low and high expenditure levels the analysis explores some of the factors affecting levels of expenditure. The second section examines the manner in which expenditure is distributed among various commodities and services. As well as looking at how expenditure patterns vary with different household characteristics the section points to some of the changes that have occurred since the previous HES was conducted in 1984.

Levels of expenditure

Households with low and high levels of expenditure

In 1988-89 Australian households spent an average of \$502.71 per week on commodities and services. As might be expected, expenditure was closely related to income, such that households with low income had lower expenditure levels than those with high incomes. Those households that constituted the lowest income quintile (bottom 20 per cent) for example, had an average weekly expenditure on commodities and services of \$234.51, while the highest income quintile (top 20 per cent) had an average weekly expenditure of \$845.60 (Table 1).

The characteristics of households with low income and expenditure differed markedly from those with high income and expenditure. Households in which the average level of total expenditure on commodities and services was significantly below the average (that is, those whose total expenditure was at least 20 per cent below that of the average for all households) included:

- households with only one household member, average weekly expenditure \$253.97 (Table 2);
- households in which the reference person was aged 65 years or over, average weekly expenditure \$273.44 (Table 9);
- single parent households, average weekly expenditure \$385.63 (Table 15);
- households in which the reference person was unemployed or not in the labour force, average weekly expenditure of \$345.86 and \$310.99 respectively (Table 25);

- households which rented a government owned dwelling or those which rented a private furnished dwelling, average weekly expenditure of \$331.17 and \$397.24 respectively (Table 27);
- households which relied on superannuation or government pensions and benefits as their major source of income, average weekly expenditure of \$356.86 and \$245.66 respectively (Table 33).

Conversely, households in which the average level of total expenditure on commodities and services was significantly above the average (that is, those whose total expenditure was more than 20 per cent above that of the average for all households) included:

- households with four or more household members, average weekly expenditure \$677.53 (Table 2);
- households in which the household reference person was aged between 45 and 55, average weekly expenditure \$630.86 (Table 9);
- married couple family households, except those in which there was a husband and wife only and those married couple families with one dependent child only (Table 15);
- multiple family households and multiple person non-family households, average weekly expenditure of \$795.95 and \$664.72 respectively (Table 15);
- households in which the household reference person was a wage and salary earner, average weekly expenditure \$607.61 (Table 25);
- households which were purchasing their dwelling, average weekly expenditure \$620.05 (Table 27).

From the preceding examination it is evident that the characteristics of households with typically low (or high) levels of expenditure are often inter-related. For example, households in which the reference person was aged 65 years and over (typically low income, low expenditure households) also tended to be households with only one household member and households whose major source of income was from government pensions and

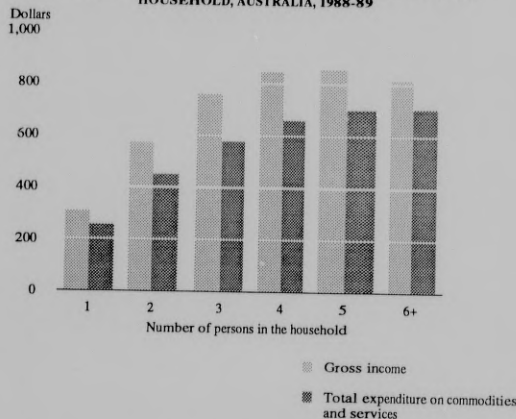
benefits. Similarly, households in which the reference person was aged 45-54 years (typically high income, high expenditure households) contained a high proportion of households with four or more household members and households whose major source of income was from wages and salaries. For further details about these examples see Tables 1, 2, 9 and 33. Clearly, the identification of such inter-relationships helps to account for variations in expenditure levels. The following paragraphs explore such inter-relationships in greater

detail by focusing on the influence of variations in household size and the age of the household reference person on levels of household expenditure.

Household size

The number of persons within households has a direct effect on both their levels of income and expenditure (Figure 1). This pattern could be expected since the demand for various commodities and services (for example food) is greater in larger households.

FIGURE 1. AVERAGE WEEKLY GROSS INCOME AND AVERAGE WEEKLY EXPENDITURE OF HOUSEHOLDS BY NUMBER OF PERSONS IN THE HOUSEHOLD, AUSTRALIA, 1988-89



Note: The difference between gross income and total expenditure should not be taken as a measure of savings. For further details see the Explanatory Notes paragraphs 25 to 30.

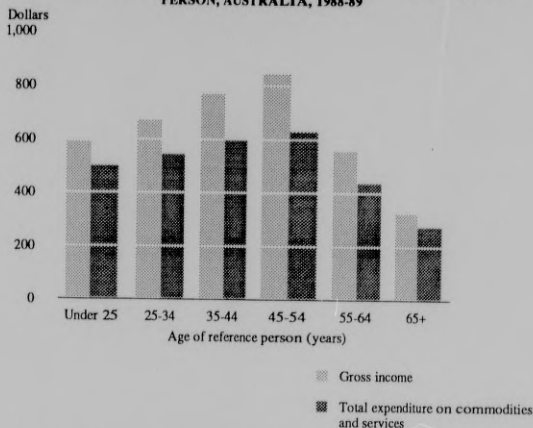
An important factor accounting for this pattern is that the number of persons with employment income tends to be greater in larger households. For example, there was an average of one employed person in every two-person household in Australia in 1988-89 while in five-person households there was an average of two employed persons (Table 2). The marked effect of the number of household members with employment on household income and expenditure can be seen by looking at households of a given size (Tables 3-8). Amongst households with five persons, for example, those in the highest income quintile (average weekly expenditure of \$1,059.66) had an average of 3 employed persons while those in the

lowest income quintile (average weekly expenditure of \$467.36) had an average of less than one employed person (Table 7).

Age of reference person

Households with a reference person aged between 35 and 54 typically had higher levels of expenditure than households with either a younger or older reference person. On average, the expenditure of households in which the reference person was aged 65 or older was well below that of households with a younger reference person. Once again, the income level of households is also closely related to the age of the household reference person (Figure 2).

FIGURE 2. AVERAGE WEEKLY GROSS INCOME AND AVERAGE WEEKLY EXPENDITURE OF HOUSEHOLDS BY AGE OF HOUSEHOLD REFERENCE PERSON, AUSTRALIA, 1988-89



Note: The difference between gross income and total expenditure should not be taken as a measure of savings. For further details see the Explanatory Notes paragraphs 25 to 30.

Household size and the age of the household reference person tend to be inter-related and typically vary in accordance with family life cycle stages. The relationship between life cycle stages and levels of household expenditure has been illustrated in Table 43. The table has been constructed by specifying ten household types based on household composition, and then, depending on composition, the age of the reference person or the age of the eldest family child. While the specified household types provide a simplified view of life cycle possibilities the households falling into the ten groups represented 70.5 per cent of all households in Australia in 1988-89 and an even higher proportion of the total population.

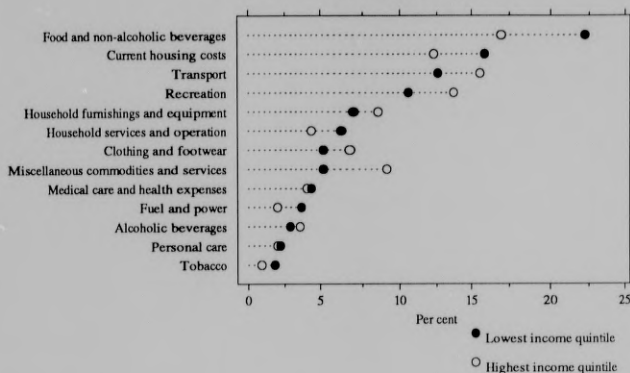
As seen in Table 43 the total amount spent on commodities and services generally rises through the early stages of family creation and, with increasing family size, reaches a peak as family children mature to adulthood. In subsequent stages of the life cycle household expenditure declines as household size is reduced. This trend follows very closely the trend in gross household income over the life cycle. While this life cycle analysis ignores the presence of one parent families, group households and various other household composition types, details of the expenditure patterns (and other characteristics) of such household types can be

obtained by reference to the relevant tables in this publication (see Tables 15 to 24).

Patterns of expenditure

Just as expenditure levels vary according to particular household characteristics the distribution of expenditure on particular commodities and services can also be seen to vary. An important influence on patterns of household expenditure is the level of household income. The proportion of total commodity and service expenditure allocated to current housing costs, fuel and power, and food and non-alcoholic beverages generally declined as gross income rose. In 1988-89, households in the lowest income quintile allocated 22.2 per cent of their total expenditure to food and non-alcoholic beverages compared to 17.0 per cent for households in the highest quintile (Figure 3). Households in the lowest quintile allocated 15.9 per cent of their expenditure to current housing costs, 6.3 per cent to household services and operations and 3.7 per cent to fuel and power. The proportions of total expenditure allocated to these items by households in the highest quintile were lower at 12.3 per cent, 4.4 per cent and 2.0 per cent respectively. In contrast, to the patterns described above, the proportions spent on alcohol, clothing and footwear, transport, and recreation generally increased with gross income (Table 1).

FIGURE 3. PROPORTION OF EXPENDITURE ALLOCATED TO COMMODITIES AND SERVICES BY THE LOWEST AND HIGHEST INCOME QUINTILE GROUPS, AUSTRALIA, 1988-89



Household size

The relationship between patterns of expenditure and income is affected by other household characteristics. When focusing on expenditure patterns by household size it is evident that differences in economies of scale associated with various commodities and services affect the proportion of expenditure allocated to particular expenditure items. The importance of economies of scale can be illustrated by comparing the expenditure per person on particular commodities. For example, the average weekly expenditure per person on current housing costs declined from \$49.30 in single person households to \$13.47 in households with six or more persons. The difference by household size in per capita expenditure on food and non-alcoholic beverages, however, was not as great. The average weekly expenditure on food and non-alcoholic beverages per person amongst people who lived by themselves was \$44.12 compared to \$25.34 for those who lived in households with six or more persons. Accordingly, the proportion of total expenditure on housing costs tended to be lower in larger households while that on food and non-alcoholic beverages was higher (Table 2).

Housing costs and nature of housing occupancy

Since housing costs can represent a large proportion of total expenditure (an average of 14.3 per cent) the nature of housing occupancy is an important factor in accounting for differences in expenditure patterns. As would be expected households which owned their

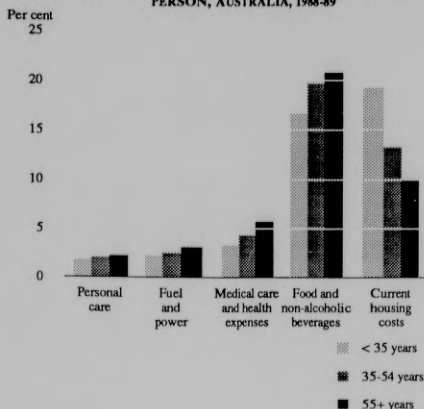
home outright or occupied their dwelling rent free spent a smaller proportion (6.8 per cent and 2.9 per cent respectively) of their total expenditure on current housing costs than those purchasing their dwelling (19.4 per cent) or those renting their dwelling from a private owner (a little over 20.0 per cent) (Table 27).

Differences in the share of expenditure allocated to housing costs are partly explained by life cycle considerations. For example, married couple households with one dependent child (in which the average age of the reference person was approximately 38 years) allocated 16.8 per cent of their expenditure to current housing costs while married couple households with non-dependent children (average age of household reference person, 55 years) allocated 7.0 per cent to this expenditure item. These differences can be partly explained by the fact that only 28.5 per cent of married couple households with one dependent child owned their home outright while 67.6 per cent of the latter group owned their home outright (Table 15).

Age of reference person

Other differences in expenditure patterns according to the age of the reference person are also evident. Generally the proportion of total expenditure allocated to personal care, fuel and power, medical care and health expenses, and to food and non-alcoholic beverages increased with age. As noted above, the share of total expenditure spent on current housing costs declined with age. (Figure 4).

FIGURE 4. PERCENTAGE OF TOTAL EXPENDITURE ALLOCATED TO SELECTED COMMODITIES AND SERVICES BY AGE OF REFERENCE PERSON, AUSTRALIA, 1988-89

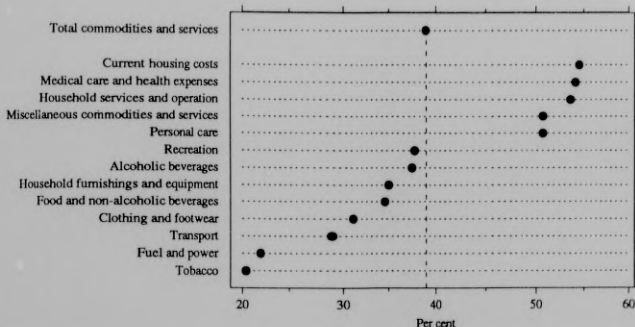


Changes in expenditure patterns, 1984 to 1988-89

Comparisons with data from the 1984 HES indicate that the patterns of expenditure of Australian households have been changing. In the period 1984 to 1988-89 the average weekly expenditure on commodities and services increased by 38.9 per cent. However, on the high side, expenditure on current housing costs increased by 54.5 per cent while, on

the low side, expenditure on tobacco only increased by 20.4 per cent (Figure 5). Accordingly current housing costs, on average, represented a higher proportion of total expenditure on goods and services than in 1984 (14.3 per cent compared to 12.8 per cent) while expenditure on tobacco represented a smaller proportion (1.4 per cent compared to 1.6 per cent).

FIGURE 5. PERCENTAGE INCREASE IN AVERAGE WEEKLY HOUSEHOLD EXPENDITURE ON COMMODITIES AND SERVICES, AUSTRALIA, 1984 TO 1988-89



Changes in expenditure patterns amongst income groups

The magnitude of changes in the proportion of expenditure allocated to particular commodities and services differed substantially for different household groups. For example, the average weekly expenditure on current housing costs increased by an average of 43.7 per cent (from \$25.92 to \$37.25) for households in the lowest income quintile, whereas it increased by an average of 58.0 per cent (from \$65.85 to \$104.06) amongst those in the highest income quintile. When examining expenditure

on tobacco, on the other hand, households in the lowest income group increased their expenditure by an average of 39.0 per cent (from \$3.13 to \$4.35) while those in the highest quintile only increased their expenditure by an average of 7.4 per cent (from \$7.25 to \$7.79). Further details of changes in expenditure patterns for income groups are given in Table 44. It should be noted, however, that such changes may result partly from changes in the representation of households with certain characteristics in given quintile groups as well as from changes in expenditure patterns between the two surveys.

TABLES

TABLE 1. HOUSEHOLD EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a)
AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	230	431	656	955	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	37.23	52.48	74.17	90.81	103.99	71.80
Fuel and power	8.75	11.20	12.86	14.62	16.89	12.87
Food and non-alcoholic beverages	52.01	74.22	93.74	114.59	144.15	95.83
Alcoholic beverages	6.82	10.98	14.89	21.27	30.44	16.90
Tobacco	4.30	6.82	7.50	8.03	7.80	6.89
Clothing and footwear	12.26	18.65	26.65	38.67	57.20	30.73
Household furnishings and equipment	16.36	25.32	31.12	42.14	71.65	37.37
Household services and operation	14.70	18.18	22.95	27.77	36.85	24.11
Medical care and health expenses	10.28	15.98	21.60	25.58	34.87	21.68
Transport	29.54	50.75	74.53	93.87	131.52	76.13
Recreation	24.82	32.88	52.75	69.81	116.22	59.37
Personal care	5.18	7.13	8.57	12.03	16.80	9.95
Miscellaneous commodities and services	12.26	21.07	35.13	49.42	77.22	39.08
Total commodity and service expenditure	234.51	345.67	476.47	606.60	845.60	502.71
Selected other payments						
Income tax	13.58	40.73	103.82	161.64	314.01	127.02
Mortgage payment-principal (selected dwelling)	0.97	2.81	7.62	10.74	12.88	7.01
Other capital housing costs	8.14	17.19	12.80	11.20	50.06	19.91
Superannuation and life insurance	1.26	5.47	14.95	23.92	38.54	16.86
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	143.48	324.75	539.75	795.30	1,371.60	636.05
Proportion (%) of total income being:						
Wages and salaries	6.2	42.1	75.6	82.7	78.9	72.3
Own business	-3.8	7.9	8.7	8.6	11.4	9.2
Government pensions and benefits	83.5	34.2	8.1	3.4	1.4	10.1
Other	14.1	15.8	7.6	5.4	8.3	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	59	50	42	41	43	47
Average number of persons in the household:						
Under 18 years	0.30	0.71	1.06	1.07	0.97	0.82
18 to 64 years	0.75	1.33	1.78	2.11	2.47	1.69
65 years and over	0.61	0.46	0.13	0.08	0.09	0.27
Total	1.65	2.50	2.97	3.26	3.52	2.78
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	57.9	48.6	36.6	33.1	37.7	42.8
Being bought	8.4	18.8	35.5	44.5	42.3	29.9
Renting — government	13.1	8.3	5.2	2.7	2.4	6.3
Renting — private	16.2	21.0	20.4	18.1	16.1	18.4
Occupied rent free	4.5	3.3	2.4	1.5	1.5	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.2	0.7	1.3	1.8	2.3	1.3
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	24.4	32.7	16.2	21.6	20.9	23.2
with dependent children only	6.7	23.0	39.8	40.0	32.2	28.4
other(e)	0.8	5.0	9.5	18.9	31.5	13.1
Single parent one family household only	9.8	9.6	6.3	2.6	0.7	5.8
Single person household	55.4	20.1	17.9	6.5	2.0	20.3
Other(f)	2.9	9.7	10.2	10.5	12.7	9.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	628.6	644.1	650.7	724.3	822.7	3,470.3
Other urban areas	358.9	318.2	324.6	289.1	201.3	1,492.1
Rural areas	90.5	122.4	110.4	70.1	64.6	458.0
Number of households in sample	1,415	1,462	1,439	1,565	1,524	7,405
Estimated total number in population ('000):						
Household(h)	1,078.0	1,084.7	1,085.7	1,083.5	1,088.5	5,420.4
Persons(h)	1,779.8	2,706.4	3,220.4	3,529.7	3,836.6	15,072.9

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 2. HOUSEHOLD EXPENDITURE AND CHARACTERISTICS BY NUMBER OF PERSONS IN THE HOUSEHOLD
AUSTRALIA, 1988-89

	Number of persons in household						
	One	Two	Three	Four	Five	Six or more	Total
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$'s)							
Broad expenditure group(b)							
Commodity or service	49.30	64.87	79.90	89.20	90.06	85.94	71.80
Current housing costs (selected dwelling)	7.59	11.52	14.15	16.41	17.67	17.88	12.87
Fuel and power	44.12	82.27	107.93	127.42	143.32	161.66	95.83
Food and non-alcoholic beverages	10.07	17.12	20.44	20.80	18.12	14.77	16.90
Alcoholic beverages	3.94	6.26	8.89	7.99	8.26	10.61	6.89
Tobacco	12.55	26.14	34.61	42.30	46.70	53.44	30.73
Clothing and footwear	19.13	38.78	43.54	45.11	45.90	38.46	37.37
Household furnishings and equipment	13.36	21.02	29.19	30.78	33.19	31.01	24.11
Household services and operation	10.79	20.13	25.47	28.14	28.50	28.52	21.68
Medical care and health expenses	34.30	68.01	89.66	100.60	111.85	103.26	76.13
Transport	28.83	54.47	66.04	80.18	83.48	75.11	59.37
Recreation	4.73	8.74	12.25	13.40	13.19	13.37	9.95
Personal care	15.28	30.28	44.85	56.42	62.35	72.60	39.08
Miscellaneous commodities and services							
Total commodity and service expenditure	253.97	449.60	576.92	658.75	702.59	704.62	502.71
Selected other payments							
Income tax	55.33	112.57	160.90	177.33	167.42	143.41	127.02
Mortgage payment-principal (selected dwelling)	3.19	5.20	7.43	11.35	10.71	10.72	7.01
Other capital housing costs	7.02	24.38	39.79	16.03	9.26	11.29	19.91
Superannuation and life insurance	7.04	13.83	19.66	25.76	24.89	19.96	16.86
HOUSEHOLD CHARACTERISTICS							
Average weekly household income (\$'s)(c)	308.55	571.71	760.44	847.61	859.03	816.37	636.05
Proportion (%) of total income being:							
Wages and salaries	61.1	66.7	72.9	80.6	76.5	72.4	72.3
Own business	6.0	7.1	10.6	10.0	12.1	10.6	9.2
Government pensions and benefits	19.8	13.7	7.9	4.6	6.6	13.8	10.1
Other	13.1	12.5	8.7	4.8	4.8	3.2	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	54	51	43	40	40	41	47
Average number of persons in the household:							
Under 18 years	0.00	0.07	0.71	1.66	2.53	3.59	0.82
18 to 64 years	0.62	1.43	2.17	2.30	2.43	2.67	1.69
65 years and over	0.38*	0.50	0.12	0.04	0.04	0.12	0.27
Total	1.00	2.00	3.00	4.00	5.00	6.38	2.78
Proportion (%) of households with nature of housing occupancy being:							
Owned outright	48.7	50.6	38.0	34.4	33.3	29.5	42.8
Being bought	14.2	22.4	32.1	47.1	46.5	43.5	29.9
Renting — government	7.3	6.2	6.6	5.2	6.0	7.2	6.3
Renting — private	25.1	18.5	20.9	11.4	13.2	16.3	18.4
Occupied rent free	4.7	2.2	2.5	1.9	1.0	3.6	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.4	1.0	1.6	1.9	2.0	1.9	1.3
Proportion (%) of households with family composition of the household being:							
Married couple:							
only	0.0	72.9	0.0	0.0	0.0	0.0	23.2
with dependent children only	0.0	0.0	46.3	68.6	64.8	35.4	28.4
other(d)	0.0	0.0	30.0	23.8	28.1	32.0	13.1
Single parent one family household only	0.0	6.7	13.8	5.5	3.4	2.8	5.8
Single person household	100.0	0.0	0.0	0.0	0.0	0.0	20.3
Other(e)	0.0	20.4	9.9	2.1	3.8	9.9	9.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (f):							
Capital cities	690.8	1,097.2	565.7	659.3	328.7	128.7	3,470.3
Other urban areas	338.2	479.7	247.4	249.1	120.4	57.3	1,492.1
Rural areas	72.2	144.5	69.6	92.2	44.4	35.1	458.0
Number of households in sample	1,443	2,340	1,232	1,411	697	282	7,405
Estimated total number in population ('000):							
Households(g)	1,101.2	1,721.4	882.6	1,000.6	493.5	221.1	5,420.4
Persons(g)	1,101.2	3,442.8	2,647.9	4,002.4	2,467.6	1,410.9	15,072.9

(a) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant category of number of persons in the household. (b) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (c) Household income is the sum of the gross weekly income of all household members. (d) Includes married couple family households where a combination of dependent and non-dependent children is present. (e) Includes married couple and single parent families living in multiple family households. (f) See the Glossary. (g) See paragraph 14 in the Explanatory Notes.

TABLE 3. SINGLE PERSON HOUSEHOLDS : EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP^(a)
AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	125	151	300	483	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	28.72	27.36	37.86	63.09	88.63	49.30
Fuel and power	7.25	6.35	7.28	8.19	8.83	7.59
Food and non-alcoholic beverages	36.21	34.10	37.27	46.38	66.24	44.12
Alcoholic beverages	4.32	3.90	6.66	15.45	19.78	10.07
Tobacco	2.15	3.47	4.19	5.07	4.76	3.94
Clothing and footwear	8.94	7.09	15.35	15.06	16.18	12.55
Household furnishings and equipment	7.96	9.97	24.52	23.41	29.46	19.13
Household services and operation	10.78	10.90	14.29	12.88	17.88	13.36
Medical care and health expenses	5.55	8.79	14.06	12.64	12.80	10.79
Transport	14.54	12.91	26.18	51.04	66.08	34.30
Recreation	15.72	18.73	21.47	23.40	64.29	28.83
Personal care	2.67	4.03	5.55	6.19	5.17	4.73
Miscellaneous commodities and services	7.14	6.72	13.95	18.24	30.02	15.28
Total commodity and service expenditure	151.95	154.33	228.65	301.03	430.12	253.97
Selected other payments						
Income tax	10.71	5.20	19.73	74.17	164.89	55.33
Mortgage payment-principal (selected dwelling)	0.15	0.16	1.18	4.92	9.40	3.19
Other capital housing costs	10.51	-6.74	-17.95	19.65	29.32	7.02
Superannuation and life insurance	0.67	0.20	1.42	9.83	22.80	7.04
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	101.34	134.43	204.91	397.29	697.29	308.55
Proportion (%) of total income being:						
Wages and salaries	0.0	0.2	21.2	81.3	81.6	61.1
Own business	-2.1	0.7	4.7	2.2	10.6	6.0
Government pensions and benefits	95.3	89.1	39.7	2.0	0.2	19.8
Other	6.8	10.0	34.4	14.5	7.7	13.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of single person	61	68	62	42	39	54
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	60.5	62.2	62.4	35.0	24.1	48.7
Being bought	3.7	2.9	7.6	18.8	37.3	14.2
Renting — government	13.9	11.4	8.0	1.4	2.3	7.3
Renting — private	14.6	19.1	16.5	41.1	34.2	25.1
Occupied rent free	7.4	4.5	5.6	3.7	2.2	4.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.0	0.0	0.3	0.9	1.0	0.4
Estimated number of households ('000) being in (e):						
Capital cities	129.3	127.1	128.8	144.5	161.0	690.8
Other urban areas	63.6	82.1	73.5	63.5	55.6	338.2
Rural areas	25.5	8.9	18.5	13.5	5.8	72.2
Number of households in sample	276	292	283	295	297	1,443
Estimated total number in population ('000):						
Households(f)	218.4	218.1	220.8	221.5	222.4	1,101.2
Persons(f)	218.4	218.1	220.8	221.5	222.4	1,101.2

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure group are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) See the Glossary. (f) See paragraph 14 in the Explanatory Notes.

TABLE 4. HOUSEHOLDS WITH TWO PERSONS: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a)
AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$/b)						
Upper boundary of income quintile group (\$)	227	341	581	900	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	39.09	35.71	52.09	91.31	105.76	64.87
Fuel and power	10.35	10.61	11.65	12.01	12.97	11.52
Food and non-alcoholic beverages	66.60	68.79	77.83	91.74	106.16	82.27
Alcoholic beverages	9.77	9.53	16.46	23.55	26.21	17.12
Tobacco	5.58	5.00	7.30	7.83	5.58	6.26
Clothing and footwear	12.50	16.81	23.53	34.37	43.32	26.14
Household furnishings and equipment	18.89	22.90	31.03	42.66	78.08	38.78
Household services and operation	17.67	16.16	19.98	25.26	25.96	21.02
Medical care and health expenses	12.56	15.08	22.95	22.66	27.32	20.13
Transport	43.15	44.25	65.29	87.60	99.46	68.01
Recreation	30.94	34.43	50.15	59.04	97.46	54.47
Personal care	6.18	6.57	7.08	10.75	13.07	8.74
Miscellaneous commodities and services	13.24	12.66	29.43	40.10	55.78	30.28
Total commodity and service expenditure	286.51	298.51	414.78	548.88	697.15	449.60
Selected other payments						
Income tax	15.11	21.75	82.69	143.96	297.75	112.57
Mortgage payment-principal (selected dwelling)	0.75	1.07	3.16	8.50	12.44	5.20
Other capital housing costs	17.98	3.00	9.72	34.31	56.65	24.38
Superannuation and life insurance	1.31	1.68	10.00	19.76	36.19	13.83
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$/d)	166.59	273.03	454.85	735.90	1,222.11	571.71
Proportion (%) of total income being:						
Wages and salaries	4.1	11.0	62.0	82.1	80.1	66.7
Own business	-6.8	3.7	8.3	7.3	9.2	7.1
Government pensions and benefits	91.1	62.0	20.2	2.0	0.9	13.7
Other	11.6	23.3	19.5	8.7	9.9	12.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	58	64	52	41	41	51
Average number of persons in the household:						
Under 18 years	0.18	0.07	0.09	0.01	0.01	0.07
18 to 64 years	1.01	0.89	1.51	1.88	1.85	1.43
65 years and over	0.81	1.04	0.40	0.11	0.14	0.50
Total	2.00	2.00	2.00	2.00	2.00	2.00
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	60.8	70.2	55.3	36.3	30.9	50.6
Being bought	10.1	9.4	17.0	34.8	40.7	22.4
Renting — government	12.3	8.4	5.2	1.7	3.2	6.2
Renting — private	14.3	10.8	20.6	25.2	21.8	18.5
Occupied rent free	2.5	1.3	1.9	2.1	3.4	2.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.2	0.3	1.0	1.7	1.8	1.0
Proportion (%) of households with family composition of the household being:						
Married couple only	75.6	74.7	65.8	71.9	76.6	72.9
Single parent one family household only	16.6	6.2	9.4	0.8	0.6	6.7
Other(e)	7.8	19.1	24.9	27.3	22.8	20.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (f):						
Capital cities	202.2	205.4	194.8	230.8	264.0	1,097.2
Other urban areas	108.1	112.5	105.8	94.9	58.3	479.7
Rural areas	31.9	27.7	41.9	18.8	24.2	144.5
Number of households in sample	461	435	447	502	495	2,340
Estimated total number in population ('000):						
Households(g)	342.2	345.7	342.6	344.4	346.5	1,721.4
Persons(g)	684.5	691.3	685.2	688.8	693.0	3,442.8

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly incomes of all household members. (e) Includes two person non-family households. (f) See the Glossary. (g) See paragraph 14 in the Explanatory Notes.

TABLE 5. HOUSEHOLDS WITH THREE PERSONS : EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	364	556	743	1,016	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	56.26	69.85	81.64	88.50	102.95	79.90
Fuel and power	12.19	12.74	14.44	14.70	16.65	14.15
Food and non-alcoholic beverages	76.45	99.69	109.93	117.34	135.83	107.93
Alcoholic beverages	10.01	16.58	16.24	22.57	36.55	20.44
Tobacco	7.71	10.46	9.47	8.99	7.83	8.89
Clothing and footwear	17.78	27.13	34.49	39.54	53.85	34.61
Household furnishings and equipment	28.65	36.05	55.24	42.66	55.16	43.54
Household services and operation	19.07	26.08	28.05	28.26	44.32	29.19
Medical care and health expenses	12.45	21.04	25.77	30.03	37.86	25.47
Transport	46.01	67.42	85.66	114.50	133.96	89.66
Recreation	35.43	58.82	39.35	83.72	111.83	66.04
Personal care	6.81	10.53	12.41	13.43	18.01	12.25
Miscellaneous commodities and services	23.30	27.21	42.76	52.38	78.22	44.85
Total commodity and service expenditure	352.11	483.61	555.46	656.63	833.02	576.92
Selected other payments						
Income tax	31.00	77.57	131.68	183.65	378.20	160.90
Mortgage payment-principal (selected dwelling)	2.29	5.44	9.43	11.06	8.88	7.43
Other capital housing costs	47.89	30.75	15.71	13.01	91.32	39.79
Superannuation and life insurance	4.31	10.36	17.31	27.58	38.48	19.66
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	246.22	464.98	645.54	875.87	1,559.97	760.44
Proportion (%) of total income being:						
Wages and salaries	25.7	67.8	76.8	84.2	73.8	72.9
Own business	8.9	10.8	9.4	7.0	13.2	10.6
Government pensions and benefits	56.5	14.4	9.1	3.3	0.5	7.9
Other	8.9	7.1	4.7	5.5	12.5	8.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	40	43	45	44	44	43
Average number of persons in the household:						
Under 18 years	1.16	0.80	0.75	0.53	0.33	0.71
18 to 64 years	1.70	2.05	2.10	2.36	2.61	2.17
65 years and over	0.15	0.15	0.14	0.11	0.06	0.12
Total	3.00	3.00	3.00	3.00	3.00	3.00
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	33.5	34.7	41.5	37.4	42.7	38.0
Being bought	20.1	32.7	39.1	37.4	31.2	32.1
Renting — government	15.3	8.6	3.3	4.4	1.3	6.6
Renting — private	26.0	19.6	15.6	20.0	23.1	20.9
Occupied rent free	5.0	4.4	0.5	0.9	1.6	2.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.7	1.4	1.6	2.0	2.4	1.6
Proportion (%) of households with family composition of the household being:						
Married couple:						
with one dependent child only	45.3	53.5	49.0	47.5	36.1	46.3
other(s)	15.0	25.1	29.9	34.9	45.0	30.0
Single parent one family household only	36.0	13.0	13.4	5.7	1.1	13.8
Other	3.7	8.4	7.7	11.9	17.8	9.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (f):						
Capital cities	92.3	101.8	115.5	116.4	139.7	565.7
Other urban areas	59.5	56.5	46.6	54.0	30.7	247.4
Rural areas	23.4	19.4	11.8	7.9	7.1	69.6
Number of households in sample	243	247	223	263	256	1,232
Estimated total number in population ('000):						
Households(g)	175.2	177.7	173.9	178.3	177.6	882.6
Persons(g)	525.5	533.2	521.7	534.8	532.8	2,647.9

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a non-dependent child is present. (f) See the Glossary. (g) See paragraph 14 in the Explanatory Notes.

TABLE 6. HOUSEHOLDS WITH FOUR PERSONS: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$/b)						
Upper boundary of income quintile group (\$)	462	662	857	1,150	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	74.06	80.05	85.74	101.99	103.83	89.20
Fuel and power	13.59	15.28	16.39	17.11	19.63	16.41
Food and non-alcoholic beverages	97.96	105.07	128.07	134.61	170.80	127.42
Alcoholic beverages	9.34	12.79	18.41	27.68	35.52	20.80
Tobacco	8.14	6.83	9.01	8.35	7.62	7.99
Clothing and footwear	22.78	26.73	41.17	46.98	73.40	42.30
Household furnishings and equipment	23.50	27.06	35.28	45.78	93.41	45.11
Household services and operation	21.20	24.16	33.28	34.27	40.84	30.78
Medical care and health expenses	15.43	26.39	26.31	32.82	39.55	28.14
Transport	62.51	82.84	84.69	121.63	150.54	100.60
Recreation	34.02	63.00	67.41	88.80	146.77	80.18
Personal care	8.60	9.08	13.72	14.93	20.58	13.40
Miscellaneous commodities and services	29.07	42.86	58.98	59.17	91.57	56.42
Total commodity and service expenditure	420.20	522.14	618.46	734.12	994.06	658.75
Selected other payments						
Income tax	42.11	112.44	152.58	204.65	372.27	177.33
Mortgage payment-principal (selected dwelling)	4.79	11.33	12.49	12.05	16.03	11.35
Other capital housing costs	15.06	3.42	-14.78	10.40	65.70	16.03
Superannuation and life insurance	7.81	20.06	20.73	29.91	49.97	25.76
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$/d)	287.86	566.61	756.07	990.44	1,626.31	847.61
Proportion (%) of total income being:						
Wages and salaries	54.1	79.9	83.4	87.3	80.1	80.6
Own business	7.0	11.9	9.2	7.1	12.0	10.0
Government pensions and benefits	34.8	5.0	3.9	2.5	0.8	4.6
Other	4.1	3.2	3.4	3.0	7.1	4.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	37	37	39	42	45	40
Average number of persons in the household:						
Under 18 years	2.02	1.86	1.75	1.49	1.19	1.66
18 to 64 years	1.95	2.13	2.20	2.47	2.76	2.30
65 years and over	0.03	0.01	0.05	0.05	0.05	0.04
Total	4.00	4.00	4.00	4.00	4.00	4.00
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	31.7	33.6	30.9	31.9	43.9	34.4
Being bought	30.6	51.3	53.9	54.5	45.2	47.1
Renting — government	14.8	5.1	1.1	3.3	1.8	5.2
Renting — private	17.1	8.9	12.7	10.0	8.2	11.4
Occupied rent free	5.7	1.1	1.3	0.3	0.9	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	1.0	1.6	1.8	2.3	2.6	1.9
Proportion (%) of households with family composition of the household being:						
Married couple:						
with dependent children only	73.2	83.2	75.4	62.5	49.2	68.6
other(e)	7.8	9.0	20.9	33.7	47.3	23.8
Single parent one family household only	18.1	5.7	1.2	2.0	0.6	5.5
Other(f)	0.9	2.2	2.6	1.8	2.9	2.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	109.6	116.4	126.5	154.1	152.7	659.3
Other urban areas	59.2	62.5	58.0	30.4	39.1	249.1
Rural areas	29.8	20.7	15.4	16.9	9.4	92.2
Number of households in sample	289	277	275	291	279	1,411
Estimated total number in population ('000):						
Households(h)	198.6	199.6	199.8	201.4	201.3	1,000.6
Persons(h)	794.2	798.3	799.3	805.4	805.2	4,002.4

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 1.4 in the Explanatory Notes.

TABLE 7. HOUSEHOLDS WITH FIVE PERSONS: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a)
AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	474	678	862	1,152	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	70.19	82.70	93.47	98.09	105.37	90.06
Fuel and power	14.87	16.33	17.89	17.39	21.77	17.67
Food and non-alcoholic beverages	114.91	124.77	136.14	147.31	192.33	143.32
Alcoholic beverages	9.26	11.76	18.01	16.13	35.12	18.12
Tobacco	7.83	9.06	8.28	6.63	9.50	8.26
Clothing and footwear	31.35	37.01	36.17	55.49	72.75	46.70
Household furnishings and equipment	23.37	27.42	37.24	68.15	72.45	45.90
Household services and operation	28.54	27.79	31.09	32.68	45.58	33.19
Medical care and health expenses	17.00	21.38	28.35	35.37	40.07	28.50
Transport	67.23	87.51	81.71	136.47	184.23	111.85
Recreation	43.02	54.56	74.83	98.04	145.41	83.48
Personal care	8.27	9.06	13.37	14.59	20.48	13.19
Miscellaneous commodities and services	31.51	54.30	48.67	61.31	114.61	62.35
Total commodity and service expenditure	467.36	563.64	625.22	787.65	1,059.66	702.59
Selected other payments						
Income tax	36.90	99.51	138.10	221.61	336.29	167.42
Mortgage payment-principal (selected dwelling)	5.70	9.95	11.94	9.00	16.83	10.71
Other capital housing costs	1.64	-9.75	23.42	21.74	9.33	9.26
Superannuation and life insurance	7.32	16.79	20.94	33.96	44.82	24.89
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	326.19	578.98	768.59	996.56	1,605.65	859.03
Proportion (%) of total income being:						
Wages and salaries	43.9	76.0	78.6	87.5	75.3	76.5
Own business	15.2	10.5	13.9	7.1	14.4	12.1
Government pensions and benefits	38.8	11.4	5.1	3.2	1.2	6.6
Other	2.1	2.1	2.4	2.2	9.1	4.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	38	39	40	41	44	40
Average number of persons in the household:						
Under 18 years	2.95	2.80	2.60	2.51	1.83	2.53
18 to 64 years	2.04	2.17	2.34	2.46	3.13	2.43
65 years and over	0.01	0.03	0.06	0.02	0.05	0.04
Total	5.00	5.00	5.00	5.00	5.00	5.00
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	30.7	25.2	28.2	39.5	42.9	33.3
Being bought	37.2	47.3	53.6	45.8	48.3	46.5
Renting — government	18.1	3.5	5.8	2.2	0.5	6.0
Renting — private	13.3	20.7	12.5	11.9	7.6	13.2
Occupied rent free	0.7	3.3	0.0	0.6	0.7	1.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.9	1.6	2.1	2.3	3.0	2.0
Proportion (%) of households with family composition of the household being:						
Married couple:						
with dependent children only	80.2	79.8	64.7	63.6	36.3	64.8
other(e)	9.4	16.5	29.1	32.9	51.8	28.1
Single parent one family household only	9.9	2.7	2.9	0.0	1.5	3.4
Other(f)	0.5	1.0	3.3	3.5	10.3	3.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	55.1	58.1	69.1	66.8	79.8	328.7
Other urban areas	25.4	31.1	24.3	24.1	15.5	120.4
Rural areas	16.9	10.0	4.1	8.5	5.0	44.4
Number of households in sample	133	134	140	147	143	697
Estimated total number in population ('000):						
Households(h)	97.4	99.1	97.5	99.3	100.2	493.5
Persons(h)	486.8	495.7	487.6	496.6	500.9	2,467.6

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 8. HOUSEHOLDS WITH SIX OR MORE PERSONS: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(s), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE \$(b)						
Upper boundary of income quintile group (\$)	463	616	855	1,166	..	..
Broad expenditure group(s)						
Commodity or service						
Current housing costs (selected dwelling)	82.88	74.41	77.18	92.34	102.63	85.94
Fuel and power	14.21	15.13	18.20	18.96	22.74	17.88
Food and non-alcoholic beverages	135.20	140.83	134.66	182.76	213.39	161.66
Alcoholic beverages	7.52	9.79	10.14	16.93	29.10	14.77
Tobacco	9.85	7.51	8.73	12.36	14.51	10.61
Clothing and footwear	27.72	29.83	44.06	71.19	93.08	53.44
Household furnishings and equipment	25.02	23.94	24.77	56.84	61.05	38.46
Household services and operation	21.11	25.32	25.72	38.84	43.58	31.01
Medical care and health expenses	15.16	21.55	22.84	35.01	47.35	28.52
Transport	40.83	77.48	128.32	120.34	146.49	103.26
Recreation	40.17	52.33	60.27	104.02	117.04	75.11
Personal care	7.39	10.99	12.44	18.86	16.92	13.37
Miscellaneous commodities and services	38.38	43.90	69.71	89.38	119.92	72.60
Total commodity and service expenditure	465.44	533.00	637.03	857.82	1,027.82	706.62
Selected other payments						
Income tax	34.95	67.52	107.58	184.86	316.51	143.41
Mortgage payment-principal (selected dwelling)	4.00	8.69	10.24	23.48	6.94	10.72
Other capital housing costs	-5.43	20.02	-18.46	44.58	15.03	11.29
Superannuation and life insurance	5.53	9.79	16.31	28.44	39.03	19.96
HOUSEHOLD CHARACTERISTICS						
Average weekly household income \$(f)(d)	331.48	536.29	707.01	1,008.86	1,473.84	816.37
Proportion (%) of total income being:						
Wages and salaries	33.5	60.5	71.9	87.7	74.9	72.4
Own business	6.0	13.9	9.4	1.9	16.8	10.6
Government pensions and benefits	59.8	20.0	15.9	8.1	4.7	13.8
Other	0.7	5.6	2.9	2.3	3.6	3.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	40	39	41	42	44	41
Average number of persons in the household:						
Under 18 years	4.01	4.19	3.65	3.47	2.65	3.59
18 to 64 years	2.23	2.08	2.64	2.77	2.59	2.67
65 years and over	0.17	0.05	0.16	0.06	0.18	0.12
Total	6.42	6.32	6.45	6.31	6.42	6.38
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	14.8	37.5	27.9	29.3	37.0	29.5
Being bought	30.3	42.5	47.7	55.1	41.4	43.5
Renting — government	16.5	7.0	10.4	1.1	1.5	7.2
Renting — private	33.3	9.5	9.7	9.7	20.2	16.3
Occupied rent free	5.1	3.6	4.3	4.8	0.0	3.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.7	1.4	1.7	2.5	3.3	1.9
Proportion (%) of households with family composition of the household being:						
Married couple: with dependent children only	65.3	82.2	57.2	52.2	20.6	55.4
other(e)	21.1	13.9	26.6	36.5	61.2	32.0
Single parent one family household only	8.3	3.9	1.8	0.0	0.0	2.8
Other(f)	5.3	0.0	14.4	11.3	18.2	9.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	27.3	13.7	26.6	29.2	31.9	128.7
Other urban areas	11.5	14.3	11.1	13.2	7.3	57.3
Rural areas	4.0	16.5	6.8	2.1	5.6	35.1
Number of households in sample	51	54	66	61	50	282
Estimated total number in population ('000):						
Households(h)	42.7	44.6	44.5	44.5	44.8	221.1
Persons(h)	273.9	281.5	286.8	280.5	288.1	1,410.9

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 9. HOUSEHOLD EXPENDITURE AND CHARACTERISTICS BY AGE OF REFERENCE PERSON(a)
AUSTRALIA, 1988-89

	Age of reference person						Total all ages
	Under 25 years	25 and under 35 years	35 and under 45 years	45 and under 55 years	55 and under 65 years	65 and over	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)							
Broad expenditure group(c)							
Commodity or service							
Current housing costs (selected dwelling)	99.56	104.55	92.12	65.03	41.56	29.13	71.80
Fuel and power	10.16	12.03	15.33	15.61	12.14	9.76	12.87
Food and non-alcoholic beverages	76.81	92.74	119.77	121.08	87.01	59.93	95.83
Alcoholic beverages	25.89	19.16	17.14	22.25	14.48	8.56	16.90
Tobacco	8.13	7.70	7.48	8.43	7.08	3.38	6.89
Clothing and footwear	30.42	28.61	37.72	44.25	26.57	16.00	30.73
Household furnishings and equipment	36.06	43.43	40.84	48.12	32.21	21.12	37.37
Household services and operation	17.46	26.54	27.73	27.42	23.33	16.46	24.11
Medical care and health expenses	12.06	18.86	24.06	29.69	23.69	16.38	21.68
Transport	82.10	79.55	88.85	95.50	75.98	37.68	76.13
Recreation	58.87	60.11	65.88	81.13	57.42	33.24	59.37
Personal care	9.35	9.31	11.56	13.46	9.20	6.40	9.95
Miscellaneous commodities and services	34.24	41.63	50.31	58.89	27.40	15.41	39.08
Total commodity and service expenditure	501.12	544.22	598.81	630.86	438.07	273.44	502.71
Selected other payments							
Income tax	83.26	137.41	161.94	183.69	116.67	43.21	127.02
Mortgage payment-principal (selected dwelling)	4.70	11.36	11.44	7.22	2.32	0.56	7.01
Other capital housing costs	18.40	33.25	23.05	12.86	15.66	10.32	19.91
Superannuation and life insurance	10.78	18.29	23.19	27.09	13.87	2.54	16.86
HOUSEHOLD CHARACTERISTICS							
Average weekly household income (\$)(d)	589.05	672.16	768.32	843.47	558.11	323.01	636.05
Proportion (%) of total income being:							
Wages and salaries	88.4	84.4	80.4	76.6	58.6	18.4	72.3
Own business	2.7	8.1	10.7	10.2	11.1	6.0	9.2
Government pensions and benefits	6.4	5.0	5.2	5.3	13.5	45.0	10.1
Other	2.5	2.5	3.7	8.0	16.8	30.6	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	22	30	40	49	60	73	47
Average number of persons in the household:							
Under 18 years	0.33	1.09	1.77	0.79	0.11	0.03	0.82
18 to 64 years	1.77	1.81	2.00	2.34	1.99	0.33	1.69
65 years and over	0.00	0.01	0.02	0.03	0.05	1.35	0.27
Total	2.10	2.91	3.80	3.16	2.15	1.72	2.78
Proportion (%) of households with nature of housing occupancy being:							
Owned outright	4.8	12.6	27.7	51.7	72.9	77.1	42.8
Being bought	15.4	47.1	46.8	31.2	11.5	6.3	29.9
Renting — government	7.6	6.8	5.5	5.1	6.4	7.4	6.3
Renting — private	65.9	30.3	17.7	10.4	7.4	6.5	18.4
Occupied rent free	6.3	3.2	2.3	1.6	1.9	2.7	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	1.4	1.4	1.7	1.9	1.0	0.2	1.3
Proportion (%) of households with family composition of the household being:							
Married couple:							
only	22.4	17.7	6.3	17.2	40.4	42.7	23.2
with dependent children only	7.2	46.5	56.7	24.0	4.4	0.3	28.4
other(e)	1.6	2.4	14.6	31.1	20.0	6.4	13.1
Single parent one family household only	11.2	7.5	9.5	6.7	1.4	0.2	5.8
Single person household	25.5	16.1	8.8	11.8	25.8	41.4	20.3
Other(f)	32.1	9.9	4.1	9.2	8.0	8.9	9.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):							
Capital cities	191.3	757.5	827.6	576.8	494.8	622.2	3,470.3
Other urban areas	96.9	321.2	329.4	213.7	220.5	310.3	1,492.1
Rural areas	16.7	89.5	124.7	77.0	73.8	76.4	458.0
Number of households in sample	442	1,627	1,825	1,187	1,041	1,283	7,405
Estimated total number in population ('000):							
Households(h)	304.9	1,168.2	1,281.8	867.5	789.1	1,008.9	5,420.4
Persons(h)	641.2	3,393.8	4,870.3	2,740.4	1,694.0	1,733.2	15,072.9

(a) See the Glossary. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant category of age of reference person. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 10. HOUSEHOLDS WITH REFERENCE PERSON AGED UNDER 25 : EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(S), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	252	421	634	872	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	55.85	77.14	94.04	132.67	136.83	99.56
Fuel and power	9.35	8.84	10.16	11.04	11.38	10.16
Food and non-alcoholic beverages	42.01	52.60	70.38	89.92	127.53	76.81
Alcoholic beverages	9.65	15.83	24.10	25.26	53.72	25.89
Tobacco	6.71	7.60	8.16	8.39	9.75	8.13
Clothing and footwear	8.95	13.79	37.14	39.49	51.93	30.42
Household furnishings and equipment	9.05	28.76	34.34	38.81	68.28	36.06
Household services and operation	11.43	12.86	17.22	21.53	24.02	17.46
Medical care and health expenses	2.47	7.19	16.61	12.89	20.80	12.06
Transport	31.38	54.42	65.59	122.54	134.91	82.10
Recreation	24.87	40.22	56.23	61.94	109.48	58.87
Personal care	3.25	7.49	11.03	12.42	12.44	9.35
Miscellaneous commodities and services	18.95	15.64	29.57	40.42	65.69	34.24
Total commodity and service expenditure	233.92	342.37	474.59	617.32	824.77	501.12
Selected other payments						
Income tax	7.57	40.04	69.69	111.87	183.95	83.26
Mortgage payment-principal (selected dwelling)	n.p.	1.54	8.40	10.87	2.16	4.70
Other capital housing costs	n.p.	13.36	35.84	12.86	31.97	18.40
Superannuation and life insurance	1.01	5.82	10.19	16.24	20.30	10.78
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	153.77	334.01	519.87	756.08	1,163.20	589.05
Proportion (%) of total income being:						
Wages and salaries	18.5	80.7	87.1	95.5	95.4	88.4
Own business	0.0	1.7	6.5	2.8	1.5	2.7
Government pensions and benefits	74.1	13.0	3.5	0.8	0.8	6.4
Other	7.4	4.6	2.8	0.9	2.3	2.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person						
	21	22	22	23	23	22
Average number of persons in the household:						
Under 18 years	0.69	0.46	0.33	0.13	0.08	0.33
18 to 64 years	1.20	1.49	1.61	2.05	2.46	1.77
65 years and over	0.00	0.00	0.00	0.00	0.00	0.00
Total	1.89	1.94	1.94	2.18	2.54	2.10
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	5.5	3.8	4.3	2.0	8.2	4.8
Being bought	2.1	12.6	18.0	31.6	12.8	15.4
Renting — government	25.0	6.5	3.6	0.3	3.0	7.6
Renting — private	57.5	65.8	68.2	64.1	73.7	65.9
Occupied rent free	9.9	11.4	5.9	2.0	2.3	6.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household						
	0.2	1.0	1.4	2.0	2.3	1.4
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	8.2	5.8	19.1	55.6	23.0	22.4
with dependent children only	4.2	14.2	11.0	4.2	2.5	7.2
other(e)	0.0	0.9	0.0	5.0	2.1	1.6
Single parent one family household only	39.7	8.0	7.9	1.0	0.1	11.2
Single person household	32.8	48.7	36.7	7.2	2.6	25.5
Other(f)	15.2	22.4	25.4	26.9	69.7	32.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	30.3	39.7	32.8	38.7	49.9	191.3
Other urban areas	26.3	14.4	26.4	19.9	9.8	96.9
Rural areas	3.7	6.5	1.9	2.0	2.6	16.7
Number of households in sample						
	81	83	89	98	91	442
Estimated total number in population ('000):						
Households(h)	60.3	60.6	61.1	60.6	62.3	304.9
Persons(h)	113.9	117.8	118.8	132.2	158.5	641.2

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 11. HOUSEHOLDS WITH REFERENCE PERSON AGED 25-34 : EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	368	536	706	942	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	75.96	87.82	102.85	126.08	129.55	104.55
Fuel and power	10.48	11.52	12.75	13.01	12.37	12.03
Food and non-alcoholic beverages	66.21	83.42	89.90	105.76	117.99	92.74
Alcoholic beverages	9.48	18.27	15.70	22.92	29.28	19.16
Tobacco	7.89	8.06	6.61	8.37	7.55	7.70
Clothing and footwear	16.26	24.82	23.16	35.23	43.33	28.61
Household furnishings and equipment	24.78	30.11	36.19	47.48	78.17	43.43
Household services and operation	16.55	23.28	23.45	32.35	36.91	26.54
Medical care and health expenses	10.87	15.75	20.50	22.97	24.10	18.86
Transport	37.16	72.55	81.66	96.53	109.43	79.55
Recreation	27.71	48.19	64.67	68.57	91.03	60.11
Personal care	6.11	8.68	8.28	9.76	13.68	9.31
Miscellaneous commodities and services	22.46	31.83	32.88	60.97	59.56	41.63
Total commodity and service expenditure	331.92	464.30	518.61	650.00	752.96	544.22
Selected other payments						
Income tax	28.96	86.04	129.81	179.06	261.45	137.41
Mortgage payment-principal (selected dwelling)	3.82	8.03	11.46	16.12	17.28	11.36
Other capital housing costs	21.92	30.78	24.94	40.06	48.32	33.25
Superannuation and life insurance	3.80	13.41	18.96	25.15	29.92	18.29
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	224.20	456.30	614.28	820.17	1,238.41	672.16
Proportion (%) of total income being:						
Wages and salaries	41.3	83.1	89.6	86.0	89.1	84.4
Own business	7.0	8.0	5.6	10.9	7.7	8.1
Government pensions and benefits	47.3	5.5	2.8	1.5	0.6	5.0
Other	4.4	3.4	2.0	1.6	2.6	2.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	30	29	30	30	30	30
Average number of persons in the household:						
Under 18 years	1.24	1.17	1.22	1.13	0.70	1.09
18 to 64 years	1.45	1.75	1.80	1.95	2.09	1.81
65 years and over	0.01	0.00	0.00	0.01	0.01	0.01
Total	2.70	2.93	3.02	3.08	2.80	2.91
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	9.1	12.5	14.1	14.2	13.2	12.6
Bought	25.5	41.2	57.4	60.6	50.6	47.1
Renting — government	17.6	7.7	4.3	1.6	2.7	6.8
Renting — private	42.4	33.2	22.7	22.9	30.4	30.3
Occupied rent free	5.4	5.4	1.5	0.7	3.1	3.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.6	1.2	1.4	1.8	2.0	1.4
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	5.0	7.8	11.2	25.5	38.6	17.7
with dependent children only	35.9	54.4	55.4	53.4	33.5	46.5
other(e)	0.0	2.1	2.0	1.7	6.0	2.4
Single parent one family household only	29.6	4.7	2.6	0.7	0.0	7.5
Single person household	25.5	24.4	20.2	7.0	3.5	16.1
Other(f)	4.0	6.6	8.5	11.7	18.5	9.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	139.8	119.5	146.3	165.8	186.2	257.5
Other urban areas	70.1	82.1	74.7	57.9	36.4	321.2
Rural areas	23.2	30.8	11.1	11.9	12.5	89.5
Number of households in sample	318	320	303	352	334	1,627
Estimated total number in population ('000):						
Households(h)	233.1	232.4	232.0	235.5	235.2	1,168.2
Persons(h)	628.9	680.1	700.7	726.4	657.7	3,393.8

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527/0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 12. HOUSEHOLDS WITH REFERENCE PERSON AGED 35-44: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	409	603	794	1 069	...	...
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	65.11	83.11	85.45	106.38	120.22	92.12
Fuel and power	13.03	13.14	15.21	16.29	18.95	15.33
Food and non-alcoholic beverages	90.03	103.18	115.78	133.19	156.26	119.77
Alcoholic beverages	9.90	12.24	16.97	19.30	27.18	17.14
Tobacco	6.70	7.36	7.81	7.84	7.68	7.48
Clothing and footwear	21.37	27.86	33.02	41.53	64.58	37.72
Household furnishings and equipment	18.54	29.45	34.07	51.02	70.84	40.84
Household services and operation	20.26	23.49	25.70	28.85	40.24	27.73
Medical care and health expenses	13.51	19.01	24.59	28.37	34.69	24.06
Transport	52.47	73.38	77.27	102.63	138.04	88.85
Recreation	21.43	45.03	54.08	87.09	121.19	65.88
Personal care	6.95	8.69	10.97	12.59	18.52	11.56
Miscellaneous commodities and services	31.98	40.69	43.62	52.15	82.83	50.31
Total commodity and service expenditure	371.30	486.64	544.56	687.22	901.21	598.81
Selected other payments						
Income tax	38.94	98.25	139.20	198.58	332.91	161.94
Mortgage payment-principal (selected dwelling)	4.29	8.58	14.55	12.61	17.06	11.44
Other capital housing costs	10.62	12.44	3.54	8.67	79.60	23.05
Superannuation and life insurance	6.96	14.80	19.14	29.80	45.05	23.19
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	242.90	506.09	695.61	926.88	1 462.51	768.32
Proportion (%) of total income being:						
Wages and salaries	52.6	76.6	80.4	90.7	79.8	80.4
Own business	2.3	11.3	12.7	5.2	14.3	10.7
Government pensions and benefits	40.7	8.2	4.0	2.0	1.0	5.2
Other	4.4	4.0	2.9	2.1	4.9	3.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	39	39	39	40	40	40
Average number of persons in the household:						
Under 18 years	1.67	1.81	1.90	1.76	1.73	1.77
18 to 64 years	1.64	1.80	2.02	2.14	2.40	2.00
65 years and over	0.03	0.02	0.02	0.02	0.03	0.02
Total	3.34	3.63	3.94	3.93	4.16	3.80
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	29.5	28.7	26.2	23.0	31.0	27.7
Being bought	26.8	43.5	54.3	57.7	51.7	46.8
Renting — government	14.3	5.2	2.8	2.5	2.8	5.5
Renting — private	25.0	19.6	14.8	15.9	13.2	17.7
Occupied rent free	4.4	2.9	1.9	1.0	1.4	2.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.9	1.5	1.8	2.1	2.4	1.7
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	4.8	3.9	5.4	10.6	7.1	6.3
with dependent children only	43.3	57.2	65.1	64.0	53.6	56.7
other(e)	5.4	6.9	12.9	17.5	30.0	14.6
Single parent one family household only	27.2	12.8	5.3	1.7	0.7	9.5
Single person household	16.6	16.0	6.6	2.6	2.2	8.8
Other(f)	2.7	3.2	4.8	3.6	6.4	4.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	157.4	156.3	160.7	173.0	180.3	827.6
Other urban areas	66.3	66.7	74.4	62.6	59.5	329.4
Rural areas	30.6	33.4	22.7	20.0	18.1	124.7
Number of households in sample	357	348	368	383	369	1 825
Estimated total number in population ('000):						
Households(h)	254.3	256.3	257.7	255.6	257.9	1 281.8
Persons(h)	848.2	929.7	1 015.8	1 003.2	1 073.4	4 870.3

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all persons families living in multiple family households. (e) See the Glossary. (f) combination of dependent and non-dependent children is present. (g) Includes married couple and single parent families living in multiple family households. (h) See paragraph 14 in the Explanatory Notes.

TABLE 13. HOUSEHOLDS WITH REFERENCE PERSON AGED 45-64: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	243	461	713	1,055	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	37.13	42.34	49.92	58.47	81.21	53.85
Fuel and power	9.75	11.30	13.55	15.99	19.15	13.96
Food and non-alcoholic beverages	56.51	79.23	101.49	125.57	160.98	104.85
Alcoholic beverages	7.65	12.18	15.44	23.83	33.54	18.55
Tobacco	5.58	8.80	8.94	7.94	7.66	7.79
Clothing and footwear	12.55	21.69	28.53	46.27	69.89	35.83
Household furnishings and equipment	19.42	29.03	35.68	43.05	75.32	40.54
Household services and operation	16.90	18.70	23.60	26.98	41.10	25.47
Medical care and health expenses	11.91	19.71	25.83	30.20	46.39	26.84
Transport	41.57	62.20	76.46	106.82	143.51	86.20
Recreation	30.48	40.96	57.81	82.07	137.44	69.83
Personal care	5.30	8.11	9.62	15.06	19.01	11.43
Miscellaneous commodities and services	12.87	19.60	39.45	55.73	91.50	43.89
Total commodity and service expenditure	267.62	373.86	486.32	637.98	926.70	539.02
Selected other payments						
Income tax	21.26	52.52	112.05	179.09	392.54	151.76
Mortgage payment-principal (selected dwelling)	0.47	3.07	4.92	6.32	9.59	4.88
Other capital housing costs	20.12	23.37	14.24	24.30	17.47	14.19
Superannuation and life insurance	1.51	6.82	16.89	30.28	48.27	20.79
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	150.21	354.04	578.13	870.83	1,578.96	707.54
Proportion (%) of total income being:						
Wages and salaries	7.8	48.7	72.2	80.2	73.8	69.8
Own business	-1.1	8.9	9.9	8.5	13.3	10.5
Government pensions and benefits	71.2	26.7	7.8	3.8	1.1	8.4
Other	22.1	15.7	10.2	7.5	11.8	11.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	58	56	54	52	52	54
Average number of persons in the household:						
Under 18 years	0.16	0.39	0.52	0.60	0.65	0.47
18 to 64 years	1.40	1.89	2.02	2.58	2.97	2.17
65 years and over	0.02	0.08	0.05	0.01	0.03	0.04
Total	1.59	2.36	2.59	3.19	3.65	2.68
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	65.7	63.4	62.8	59.2	57.8	61.8
Being bought	7.8	17.3	20.6	28.5	34.7	21.8
Renting — government	11.8	7.0	5.2	3.8	0.9	5.7
Renting — private	11.8	11.6	9.2	6.9	5.2	8.9
Occupied rent free	2.8	0.7	2.1	1.6	1.4	1.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.3	0.8	1.4	2.1	2.6	1.5
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	31.6	38.9	27.8	26.3	16.6	28.3
with dependent children only	5.0	14.4	18.4	15.1	20.3	14.6
other(e)	1.0	12.8	19.7	41.7	53.9	25.9
Single parent one family household only	4.5	5.4	6.4	2.9	1.6	4.2
Single person household	53.8	17.4	15.8	4.6	1.1	18.5
Other(f)	4.1	11.2	11.9	9.3	6.6	8.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	190.3	177.7	211.1	223.7	268.8	1,071.6
Other urban areas	102.5	107.6	89.0	87.1	48.0	434.2
Rural areas	36.4	46.4	31.6	20.8	15.5	150.7
Number of households in sample	443	434	436	460	455	2,228
Estimated total number in population ('000):						
Households(h)	329.2	331.7	331.8	331.7	332.2	1,656.6
Persons(h)	522.5	784.0	859.0	1,056.3	1,212.7	4,434.5

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 14. HOUSEHOLDS WITH REFERENCE PERSON AGED 65 AND OVER: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$/w)						
Upper boundary of income quintile group (\$)	132	206	252	392	..	..
Broad expenditure group(s)						
Commodity or service						
Current housing costs (selected dwelling)	22.84	21.61	29.02	30.09	41.73	29.13
Fuel and power	6.82	6.63	9.53	10.91	14.76	9.76
Food and non-alcoholic beverages	38.14	38.38	60.95	64.22	96.61	59.93
Alcoholic beverages	3.75	3.71	7.68	9.21	18.21	8.56
Tobacco	1.42	2.55	3.39	3.60	5.79	3.38
Clothing and footwear	9.43	10.20	12.61	17.42	30.05	16.00
Household furnishings and equipment	9.88	17.90	22.57	18.81	35.61	21.12
Household services and operation	10.77	12.33	16.32	16.68	25.86	16.46
Medical care and health expenses	6.99	11.92	13.09	17.72	31.68	16.38
Transport	12.45	19.15	34.43	32.95	87.93	37.68
Recreation	14.90	20.40	23.70	36.98	69.39	33.24
Personal care	3.05	5.33	6.07	6.25	11.11	6.40
Miscellaneous commodities and services	6.18	6.95	8.31	9.85	45.42	15.41
Total commodity and service expenditure	146.63	177.06	247.67	274.69	514.15	273.44
Selected other payments						
Income tax	5.71	6.39	8.76	23.04	171.09	43.21
Mortgage payment-principal (selected dwelling)	0.18	0.24	0.44	0.50	1.42	0.56
Other capital housing costs	1.03	-1.07	5.58	0.04	45.66	10.32
Superannuation and life insurance	0.34	0.25	0.37	0.82	10.90	2.54
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$/w)	113.85	162.14	224.66	300.22	804.68	323.01
Proportion (%) of total income being:						
Wages and salaries	0.0	0.5	0.6	2.7	35.4	18.4
Own business	0.1	0.8	0.5	2.4	10.7	6.0
Government pensions and benefits	94.2	80.0	82.1	58.9	15.5	45.0
Other	5.7	18.6	16.8	36.0	38.3	30.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	73	74	73	72	72	73
Average number of persons in the household:						
Under 18 years	0.00	0.00	0.00	0.02	0.14	0.03
18 to 64 years	0.03	0.06	0.26	0.36	0.92	0.33
65 years and over	1.05	1.13	1.59	1.55	1.42	1.35
Total	1.07	1.20	1.85	1.93	2.49	1.72
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	69.3	73.4	82.1	79.3	80.5	77.1
Being bought	3.0	3.8	5.8	7.3	11.5	6.3
Renting — government	16.5	6.8	6.6	5.3	2.4	7.4
Renting — private	5.3	10.7	5.0	6.5	5.0	6.5
Occupied rent free	5.9	5.4	0.5	1.5	0.6	2.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.0	0.0	0.0	0.1	0.8	0.2
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	6.7	18.0	77.7	68.5	39.3	42.7
with dependent children only	0.0	0.5	0.0	0.6	0.6	0.3
other(e)	0.0	0.0	1.3	4.0	26.6	6.4
Single parent one family household only	0.0	0.0	0.3	0.5	0.2	0.2
Single person household	92.6	80.3	16.4	12.4	9.3	41.4
Other(f)	0.7	1.3	4.4	14.0	24.0	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	118.4	113.0	133.5	123.5	134.0	622.2
Other urban areas	54.4	83.5	63.4	58.4	50.6	310.3
Rural areas	16.1	8.0	13.2	20.8	18.3	76.4
Number of households in sample	234	273	267	257	252	1,283
Estimated total number in population ('000):						
Households(h)	188.9	204.5	210.1	202.7	202.8	1,008.9
Persons(h)	202.9	245.8	388.5	391.9	504.1	1,733.2

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, *Information Paper* (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 15. HOUSEHOLD EXPENDITURE AND CHARACTERISTICS BY FAMILY COMPOSITION OF THE HOUSEHOLD
AUSTRALIA, 1988-89
— MARRIED COUPLE FAMILY HOUSEHOLDS

	Married couple family households							
	Without non-family individuals present							
	Husband and wife with dependent children				Husband and wife with non-dependent children only	Other married couple households (b)	All married couple family households	
	Husband and wife only	One dependent child only	Two dependent children only	Three or more dependent children only				
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(d)								
Broad expenditure group(e)								
Commodity or service								
Current housing costs (selected dwelling)	60.98	97.42	97.61	92.47	77.56	49.34	88.53	77.33
Fuel and power	11.84	14.61	15.96	16.61	19.33	16.24	16.90	14.70
Food and non-alcoholic beverages	82.25	102.99	119.54	133.24	166.54	138.90	157.48	112.49
Alcoholic beverages	15.24	16.21	16.58	11.82	27.51	30.73	19.71	17.73
Tobacco	5.55	7.51	6.23	6.42	9.85	11.44	15.04	7.23
Clothing and footwear	24.99	34.99	36.16	37.93	70.78	47.33	49.73	36.24
Household furnishings and equipment	41.24	54.95	38.29	42.07	65.36	47.92	40.69	44.69
Household services and operation	21.16	33.19	31.52	32.30	30.88	29.34	32.06	27.86
Medical care and health expenses	22.27	26.64	27.34	28.13	33.83	32.41	28.74	26.55
Transport	68.16	72.47	82.71	86.04	149.65	140.57	113.39	88.19
Recreation	54.35	61.61	74.07	74.85	96.99	90.20	83.38	69.17
Personal care	8.48	11.24	11.89	11.07	18.80	16.99	13.96	11.55
Miscellaneous commodities and services	26.89	44.37	54.51	60.25	76.31	51.96	65.71	45.82
Total commodity and service expenditure	443.39	578.21	612.41	633.20	843.40	703.36	725.31	579.53
Selected other payments								
Income tax	120.06	178.68	175.99	152.17	200.51	209.25	137.82	156.96
Mortgage payment-principal (selected dwelling)	6.05	12.10	13.19	12.15	9.29	5.08	9.02	9.16
Other capital housing costs	31.55	65.52	19.30	13.23	-15.21	10.15	35.23	25.54
Superannuation and life insurance	14.48	21.07	26.01	23.14	29.49	28.17	18.27	21.13
HOUSEHOLD CHARACTERISTICS								
Average weekly household income (\$)(f)	579.96	753.78	777.56	733.31	1,100.06	1,004.75	887.01	747.22
Proportion (%) of total income being:								
Wages and salaries	63.9	74.3	80.6	75.7	82.0	75.7	68.1	73.6
Own business	8.5	13.3	12.2	12.5	10.2	9.8	9.6	10.7
Government pensions and benefits	13.2	3.2	3.4	7.6	3.1	6.9	15.2	7.5
Other	14.4	9.2	3.9	4.1	4.7	7.6	7.1	8.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	54	38	37	38	46	55	46	46
Average number of persons in the household:								
Under 18 years	0.00	0.96	1.96	3.28	1.64	0.14	1.29	1.08
18 to 64 years	1.40	2.03	2.04	2.07	3.09	3.02	2.85	2.01
65 years and over	0.60	0.01	0.00	0.00	0.01	0.20	0.60	0.26
Total	2.00	3.00	4.00	5.35	4.74	3.36	4.74	3.35
Proportion (%) of households with nature of housing occupancy being:								
Owned outright	58.3	28.5	26.5	29.0	49.1	67.6	37.7	44.5
Being bought	23.5	44.4	55.9	50.2	37.1	20.7	36.3	36.8
Renting — government	4.1	3.8	4.4	5.9	3.9	3.8	3.6	4.3
Renting — private	12.1	20.2	11.2	12.8	8.8	6.3	21.4	12.5
Occupied rent free	2.0	3.1	2.0	2.1	1.1	1.5	1.0	2.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	1.0	1.5	1.6	1.5	2.9	2.3	1.9	1.5
Estimated number of households ('000) being in (g):								
Capital cities	770.5	244.6	442.4	257.1	178.3	233.8	90.8	2,217.5
Other urban areas	360.0	121.7	178.2	126.7	48.6	83.6	20.6	939.5
Rural areas	124.8	42.0	66.2	58.4	17.6	29.7	9.4	348.2
Number of households in sample	1,693	567	987	615	345	447	149	4,803
Estimated total number in population ('000):								
Households(h)	1,255.3	408.4	686.8	442.2	244.5	347.2	120.8	3,505.2
Persons(h)	2,510.6	1,225.1	2,747.3	2,365.3	1,158.1	1,165.2	572.9	11,744.5

For footnotes see end of table.

TABLE 15. HOUSEHOLD EXPENDITURE AND CHARACTERISTICS BY FAMILY COMPOSITION OF THE HOUSEHOLD
AUSTRALIA, 1988-89 — continued
— OTHER THAN MARRIED COUPLE FAMILY HOUSEHOLDS; AND ALL HOUSEHOLDS

	Single parent households	Other single family households (c)	Multiple family households	Single person households	Multiple person non-family households	All households
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$/d)						
Broad expenditure group(e)						
Commodity or service						
Current housing costs (selected dwelling)	68.61	60.88	71.18	49.30	111.02	71.80
Fuel and power	12.03	11.67	20.68	7.59	10.99	12.87
Food and non-alcoholic beverages	77.10	89.86	157.74	44.12	108.70	95.83
Alcoholic beverages	7.38	22.05	22.39	10.07	44.28	16.90
Tobacco	6.47	10.36	20.29	3.94	10.43	6.89
Clothing and footwear	25.09	32.57	51.81	12.55	35.46	30.73
Household furnishings and equipment	21.14	24.46	50.51	19.13	45.52	37.37
Household services and operation	20.77	22.34	36.92	13.36	22.17	24.11
Medical care and health expenses	11.38	16.66	23.84	10.79	18.27	21.68
Transport	56.45	73.77	161.27	34.30	105.22	76.13
Recreation	41.31	49.43	95.49	28.83	83.85	59.37
Personal care	7.60	9.64	12.66	4.73	13.66	9.95
Miscellaneous commodities and services	30.30	39.98	71.18	15.28	55.17	39.08
Total commodity and service expenditure	385.43	463.46	795.95	253.97	644.72	502.71
Selected other payments						
Income tax	44.57	91.87	205.95	55.33	145.64	127.02
Mortgage payment—principal (selected dwelling)	2.22	2.40	7.35	3.19	3.71	7.01
Other capital housing costs	22.25	-2.40	-2.99	7.02	19.21	16.86
Superannuation and life insurance	6.33	11.12	23.51	7.04	17.46	16.86
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$/f)	380.67	597.00	1,066.93	308.35	813.26	636.05
Proportion (%) of total income being:						
Wages and salaries	56.8	67.4	70.7	61.1	87.9	72.3
Own business	1.8	2.1	9.7	6.0	3.3	9.2
Government pensions and benefits	33.2	20.6	14.7	19.8	4.3	10.1
Other	8.1	9.8	4.8	13.1	4.5	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	37	56	49	54	31	47
Average number of persons in the household:						
Under 18 years	1.68	0.12	2.02	0.00	0.04	0.82
18 to 64 years	1.28	1.71	3.39	0.62	2.10	1.69
65 years and over	0.02	0.49	0.29	0.38	0.07	0.27
Total	2.98	2.33	5.70	1.00	2.20	2.78
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	20.4	49.4	35.5	48.7	13.3	42.8
Being bought	24.3	16.9	35.2	14.2	20.9	29.9
Renting — government	23.8	12.0	10.6	7.3	1.7	6.3
Renting — private	28.6	20.1	16.7	25.1	60.6	18.4
Occupied rent free	2.9	1.7	2.0	4.7	3.4	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.8	1.1	2.4	0.4	1.8	1.3
Estimated number of households ('000) being in (g):						
Capital cities	208.5	167.7	25.6	690.8	160.3	3,470.3
Other urban areas	90.1	48.1	15.7	338.2	60.5	1,492.1
Rural areas	15.8	10.7	4.9	72.2	6.1	458.0
Number of households in sample	458	292	60	1,443	349	7,405
Estimated total number in population ('000):						
Households(h)	314.5	226.5	46.3	1,101.2	226.8	5,420.4
Persons(h)	936.4	527.0	263.8	1,101.2	500.1	15,072.9

(a) Includes married couple family households where a combination of dependent and non-dependent children is present. (b) Includes married couple family households where non-family individuals are present. (c) Includes households where the relationship between the reference person and the rest of the family is other than as parent to offspring. (d) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant household composition group. (e) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (f) Household income is the sum of the gross weekly income of all household members. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 16. ALL MARRIED COUPLE HOUSEHOLDS : EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	328	559	777	1,052	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	41.97	65.17	81.42	95.71	102.15	77.33
Fuel and power	11.33	13.65	15.20	15.54	17.78	14.70
Food and non-alcoholic beverages	76.48	99.20	111.82	123.31	151.58	112.49
Alcoholic beverages	10.25	13.09	15.48	21.25	28.50	17.73
Tobacco	5.78	8.02	7.71	8.20	6.44	7.23
Clothing and footwear	16.68	24.11	33.72	44.03	62.50	36.24
Household furnishings and equipment	24.48	31.64	39.61	49.76	77.77	44.69
Household services and operation	18.56	22.94	27.66	29.42	40.64	27.86
Medical care and health expenses	14.71	22.93	27.28	28.50	35.24	26.55
Transport	53.01	69.20	81.92	104.61	131.89	88.19
Recreation	34.67	49.67	55.32	80.86	125.02	69.17
Personal care	6.95	8.09	11.52	13.18	17.97	11.55
Miscellaneous commodities and services	14.27	30.43	50.19	53.72	80.28	45.82
Total commodity and service expenditure	329.11	458.12	558.86	668.09	881.56	579.53
Selected other payments						
Income tax	23.58	78.95	130.70	193.04	357.41	156.96
Mortgage payment-principal (selected dwelling)	1.97	5.95	10.94	12.98	13.90	9.16
Other capital housing costs	19.89	18.36	8.45	17.68	63.17	25.54
Superannuation and life insurance	2.94	11.52	19.33	28.68	43.07	21.13
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	210.90	444.56	666.79	905.99	1,503.55	747.22
Proportion (%) of total income being:						
Wages and salaries	9.7	64.5	77.9	85.9	75.9	73.6
Own business	0.7	11.9	12.0	7.3	13.2	10.7
Government pensions and benefits	72.8	12.9	5.1	2.4	1.0	7.5
Other	16.8	10.7	5.1	4.4	9.9	8.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	59	45	41	41	45	46
Average number of persons in the household:						
Under 18 years	0.51	1.28	1.39	1.18	1.05	1.08
18 to 64 years	1.20	1.94	2.11	2.24	2.55	2.01
65 years and over	0.83	0.21	0.09	0.07	0.09	0.26
Total	2.54	3.44	3.59	3.49	3.69	3.35
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	65.0	42.5	39.9	32.2	42.9	44.5
Being bought	14.3	33.0	43.7	49.6	43.0	36.8
Renting — government	8.0	6.3	2.6	3.4	1.2	4.3
Renting — private	10.6	14.5	12.6	13.3	11.4	12.5
Occupied rent free	2.1	3.7	1.2	1.5	1.5	2.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.4	1.2	1.7	2.0	2.4	1.5
Estimated number of households('000) being in (e):						
Capital cities	379.3	386.9	432.4	485.0	534.0	2,217.5
Other urban areas	231.3	211.8	200.2	170.8	125.3	939.5
Rural areas	87.1	104.6	65.8	47.1	43.7	348.2
Number of households in sample	921	948	943	1,032	959	4,803
Estimated total number in population ('000):						
Households(f)	697.7	703.3	698.4	702.9	702.9	3,505.2
Persons(f)	1,770.3	2,417.6	2,508.3	2,452.9	2,595.5	11,744.5

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) See the Glossary. (f) See paragraph 14 in the Explanatory Notes.

TABLE 17. MARRIED COUPLE HOUSEHOLDS — HUSBAND AND WIFE ONLY: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	224	328	596	918	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	33.85	31.83	49.43	87.18	102.20	60.98
Fuel and power	10.57	10.46	12.48	12.46	13.19	11.84
Food and non-alcoholic beverages	71.94	67.47	79.51	90.03	102.18	82.25
Alcoholic beverages	9.77	9.84	14.39	19.37	22.71	15.24
Tobacco	5.57	3.71	6.51	7.02	4.97	5.55
Clothing and footwear	13.11	15.25	20.87	34.78	40.68	24.99
Household furnishings and equipment	21.92	23.02	35.30	41.94	83.53	41.24
Household services and operation	18.24	16.63	18.57	25.63	26.72	21.16
Medical care and health expenses	14.99	15.03	27.46	24.17	29.50	22.27
Transport	48.42	50.22	64.29	82.32	95.14	68.16
Recreation	33.91	36.76	43.09	55.33	102.17	54.35
Personal care	6.70	6.20	6.87	10.21	12.40	8.48
Miscellaneous commodities and services	10.31	9.69	25.11	38.39	50.64	26.89
Total commodity and service expenditure	299.30	296.09	403.89	528.85	686.04	443.39
Selected other payments						
Income tax	16.83	20.97	86.23	154.86	319.15	120.06
Mortgage payment-principal (selected dwelling)	1.13	0.81	3.48	10.99	13.78	6.05
Other capital housing costs	27.29	11.46	13.48	39.15	66.75	31.55
Superannuation and life insurance	1.68	1.46	10.01	21.84	37.17	14.48
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	164.96	263.88	446.54	755.39	1256.61	579.96
Proportion (%) of total income being:						
Wages and salaries	4.2	5.5	55.5	80.5	77.1	63.9
Own business	-9.1	3.1	10.8	8.3	11.1	8.5
Government pensions and benefits	91.8	66.1	9.0	0.9	0.7	13.2
Other	13.1	25.3	24.7	10.3	11.1	14.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	65	67	55	42	42	54
Average number of persons in the household:						
Under 18 years	0.01	0.00	0.00	0.00	0.00	0.00
18 to 64 years	0.99	0.73	1.53	1.90	1.83	1.40
65 years and over	1.00	1.27	0.47	0.10	0.17	0.60
Total	2.00	2.00	2.00	2.00	2.00	2.00
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	72.6	79.0	65.4	38.8	35.6	58.3
Being bought	9.5	8.6	18.3	39.3	41.5	23.5
Renting — government	7.3	6.2	2.8	1.8	2.5	4.1
Renting — private	8.8	5.0	11.7	18.3	16.9	12.1
Occupied rent free	1.8	1.3	1.8	1.8	3.5	2.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.2	0.2	1.0	1.7	1.8	1.0
Estimated number of households('000) being in (e):						
Capital cities	139.7	144.5	137.0	162.8	186.5	770.5
Other urban areas	75.3	87.3	80.6	72.6	44.2	360.0
Rural areas	26.1	25.3	36.7	15.2	21.7	124.8
Number of households in sample	321	331	329	370	342	1,693
Estimated total number in population ('000):						
Households(f)	241.0	257.1	254.3	250.5	252.3	1,255.3
Persons(f)	482.1	514.2	508.6	501.1	504.7	2,510.6

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) See the Glossary. (f) See paragraph 14 in the Explanatory Notes.

TABLE 18. MARRIED COUPLE HOUSEHOLDS WITH DEPENDENT CHILDREN ONLY: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$/b)						
Upper boundary of income quintile group (\$)	423	585	754	996	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	71.93	84.19	90.36	104.72	128.59	96.08
Fuel and power	13.52	14.79	15.47	16.10	19.01	15.79
Food and non-alcoholic beverages	101.08	105.24	114.60	126.61	147.44	119.09
Alcoholic beverages	10.71	11.88	12.53	17.33	22.99	15.11
Tobacco	8.26	7.59	5.07	7.09	5.13	6.62
Clothing and footwear	21.96	26.41	32.36	40.06	60.62	43.80
Household furnishings and equipment	30.22	31.78	39.59	44.29	72.69	43.80
Household services and operation	22.52	26.81	28.49	34.56	48.25	32.18
Medical care and health expenses	16.56	23.31	27.97	29.94	38.90	27.38
Transport	56.77	75.53	74.21	88.28	109.37	80.95
Recreation	37.82	45.00	63.12	78.95	129.11	70.99
Personal care	8.12	8.90	10.71	11.51	18.08	11.48
Miscellaneous commodities and services	30.41	42.78	44.09	62.13	87.30	53.47
Total commodity and service expenditure	429.88	584.21	558.57	661.57	887.48	609.31
Selected other payments						
Income tax	45.35	100.39	139.94	195.71	364.51	169.85
Mortgage payment-principal (selected dwelling)	3.90	9.54	13.46	16.28	19.67	12.60
Other capital housing costs	49.69	18.58	-10.74	11.35	79.82	29.83
Superannuation and life insurance	7.64	17.01	21.19	29.38	43.76	23.87
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$/d)	268.07	504.32	665.88	865.15	1,476.50	758.52
Proportion (%) of total income being:						
Wages and salaries	48.7	79.3	81.4	87.3	74.8	77.6
Own business	12.1	11.3	13.9	8.5	14.8	12.6
Government pensions and benefits	36.1	5.8	2.7	1.8	0.8	4.5
Other	3.1	3.5	2.0	2.4	9.6	5.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	37	37	36	37	41	38
Average number of persons in the household:						
Under 18 years	2.02	2.12	2.13	2.04	2.07	2.08
18 to 64 years	2.02	2.03	2.03	2.03	2.11	2.04
65 years and over	0.01	0.00	0.00	0.00	0.00	0.00
Total	4.06	4.15	4.15	4.07	4.18	4.12
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	32.4	26.9	29.3	22.6	27.5	27.7
Being bought	30.7	48.5	54.8	63.0	58.8	51.2
Renting — government	10.0	5.9	2.7	2.3	2.6	4.7
Renting — private	21.3	15.9	12.1	11.1	9.9	14.0
Occupied rent free	5.6	2.9	1.1	1.0	1.1	2.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	1.0	1.4	1.6	1.8	2.0	1.6
Estimated number of households('000) being in (e):						
Capital cities	151.3	169.6	190.7	201.8	230.6	944.1
Other urban areas	94.3	95.2	92.8	86.1	58.2	426.6
Rural areas	58.3	44.3	22.3	19.5	22.1	166.6
Number of households in sample	415	423	416	468	447	2,169
Estimated total number in population ('000):						
Households(f)	303.9	309.2	305.9	307.5	310.9	1,537.4
Persons(f)	1,232.9	1,282.6	1,270.7	1,252.4	1,299.2	6,337.7

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (657/0). (d) Household income is the sum of the gross weekly income of all household members. (e) See the Glossary. (f) See paragraph 14 in the Explanatory Notes.

TABLE 19. MARRIED COUPLE HOUSEHOLDS WITH ONE DEPENDENT CHILD ONLY: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	373	531	714	943	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	67.72	76.81	98.21	109.75	133.03	97.42
Fuel and power	12.26	13.41	15.49	14.03	17.69	14.61
Food and non-alcoholic beverages	80.59	91.26	103.61	105.71	132.32	102.99
Alcoholic beverages	12.08	15.14	13.87	15.38	24.14	16.21
Tobacco	7.63	10.55	6.43	7.51	5.52	7.51
Clothing and footwear	17.80	20.62	32.59	32.68	69.48	34.99
Household furnishings and equipment	43.80	47.19	63.43	35.44	83.09	54.95
Household services and operation	22.51	27.34	36.05	34.53	44.92	33.19
Medical care and health expenses	15.27	26.43	23.59	28.74	38.55	26.64
Transport	46.89	55.20	70.96	77.45	110.00	72.47
Recreation	33.21	57.52	18.82	74.26	121.32	61.61
Personal care	7.07	11.33	9.02	11.77	16.71	11.24
Miscellaneous commodities and services	26.79	32.15	43.98	37.87	79.17	44.37
Total commodity and service expenditure	393.42	484.96	536.85	585.13	875.95	578.21
Selected other payments						
Income tax	49.58	95.82	150.46	188.86	397.62	178.68
Mortgage payment-principal (selected dwelling)	1.95	6.33	14.34	21.79	16.07	12.10
Other capital housing costs	90.75	38.99	46.76	44.74	104.30	65.52
Superannuation and life insurance	5.18	15.88	21.35	24.29	37.80	21.07
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	242.62	450.89	610.82	819.55	1,602.46	753.78
Proportion (%) of total income being:						
Wages and salaries	41.5	75.7	81.1	90.8	68.3	74.3
Own business	12.9	17.6	15.3	5.5	15.2	13.3
Government pensions and benefits	38.6	1.7	1.3	0.8	0.4	3.2
Other	7.0	5.0	2.4	2.8	16.1	9.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	38	36	38	36	40	38
Average number of persons in the household:						
Under 18 years	0.99	1.00	0.96	0.99	0.86	0.96
18 to 64 years	1.96	2.00	2.04	2.01	2.14	2.03
65 years and over	0.05	0.01	0.00	0.00	0.00	0.01
Total	3.00	3.00	3.00	3.00	3.00	3.00
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	37.1	29.1	28.6	22.5	25.3	28.5
Being bought	19.5	38.4	53.0	54.0	56.8	44.4
Renting - government	8.5	3.5	1.9	2.3	2.7	3.8
Renting - private	30.0	21.4	15.4	19.3	15.3	20.2
Occupied rent free	4.9	7.5	1.1	1.9	0.0	3.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	1.0	1.4	1.6	1.8	2.0	1.5
Estimated number of households('000) being in (e):						
Capital cities	39.0	45.9	52.8	43.6	63.2	244.6
Other urban areas	25.1	23.4	24.7	31.7	16.9	121.7
Rural areas	16.6	12.4	3.6	4.3	5.2	42.0
Number of households in sample	104	109	108	123	123	567
Estimated total number in population ('000):						
Households(f)	80.7	81.7	81.1	79.6	85.3	408.4
Persons(f)	242.1	245.1	243.3	238.8	255.8	1,225.1

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) See the Glossary. (f) See paragraph 14 in the Explanatory Notes.

TABLE 20. MARRIED COUPLE HOUSEHOLDS WITH TWO DEPENDENT CHILDREN ONLY: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	450	624	779	1,032	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	76.67	80.03	94.63	103.28	132.78	97.61
Fuel and power	13.39	14.93	15.69	17.02	18.74	15.96
Food and non-alcoholic beverages	99.96	102.90	116.11	127.32	150.81	119.54
Alcoholic beverages	9.65	11.68	14.23	19.30	27.84	16.58
Tobacco	7.82	5.29	5.76	7.31	4.96	6.23
Clothing and footwear	20.53	28.35	31.02	36.82	63.70	36.16
Household furnishings and equipment	21.17	26.07	36.71	38.94	68.11	38.29
Household services and operation	20.73	24.95	29.15	32.73	49.72	31.52
Medical care and health expenses	16.62	27.91	27.91	29.05	35.71	27.34
Transport	64.23	75.34	71.70	87.51	114.31	82.71
Recreation	32.99	61.81	69.03	70.65	135.04	74.07
Personal care	7.94	9.94	11.59	10.56	19.34	11.89
Miscellaneous commodities and services	31.25	37.31	60.62	51.18	91.62	54.51
Total commodity and service expenditure	422.93	505.82	584.15	631.67	912.69	612.41
Selected other payments						
Income tax	46.85	111.48	152.76	197.15	368.49	175.99
Mortgage payment-principal (selected dwelling)	6.09	11.63	13.69	14.23	20.16	13.19
Other capital housing costs	30.56	7.67	-25.22	4.63	78.69	19.30
Superannuation and life insurance	9.63	20.68	22.73	28.82	47.82	26.01
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	272.35	537.30	697.24	890.20	1,478.14	777.36
Proportion (%) of total income being:						
Wages and salaries	62.7	83.6	81.8	85.3	79.3	80.6
Own business	6.8	10.8	13.1	10.3	14.3	12.2
Government pensions and benefits	27.5	3.2	2.3	1.7	0.6	3.4
Other	3.0	2.4	2.8	2.7	5.7	3.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	36	36	36	37	41	37
Average number of persons in the household:						
Under 18 years	1.99	1.96	1.99	1.97	1.91	1.96
18 to 64 years	2.01	2.04	2.01	2.03	2.09	2.04
65 years and over	0.00	0.00	0.00	0.00	0.00	0.00
Total	4.00	4.00	4.00	4.00	4.00	4.00
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	32.0	28.7	27.2	18.5	26.2	26.5
Renting - government	35.6	54.3	58.7	70.1	60.6	55.9
Renting - private	9.2	6.6	1.8	1.9	2.7	4.4
Occupied rent free	16.6	9.3	12.3	8.5	9.2	11.2
Other	6.6	1.1	0.1	1.0	1.3	2.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	1.1	1.5	1.7	1.8	2.1	1.6
Estimated number of households ('000) being in (e):						
Capital cities	68.3	81.0	84.0	102.4	166.8	442.4
Other urban areas	41.4	44.6	43.1	24.4	24.7	178.2
Rural areas	26.3	10.7	10.3	12.1	6.7	66.2
Number of households in sample	198	191	193	204	201	987
Estimated total number in population ('000):						
Households(f)	136.0	136.3	137.4	138.9	138.2	686.8
Persons(f)	543.9	545.2	549.5	555.8	552.9	2,747.3

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (65/27.0). (d) Household income is the sum of the gross weekly income of all household members. (e) See the Glossary. (f) See paragraph 14 in the Explanatory Notes.

TABLE 21. MARRIED COUPLE HOUSEHOLDS WITH THREE OR MORE DEPENDENT CHILDREN ONLY: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All household
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	433	580	752	1,004	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	70.59	79.39	87.47	107.48	116.97	92.47
Fuel and power	14.59	16.52	15.53	16.91	19.49	16.61
Food and non-alcoholic beverages	124.17	121.70	124.38	136.95	158.74	133.24
Alcoholic beverages	9.11	11.87	7.89	15.12	15.09	11.82
Tobacco	9.23	7.93	3.55	6.27	5.21	6.42
Clothing and footwear	28.54	30.85	32.29	43.93	53.83	37.93
Household furnishings and equipment	23.92	23.33	31.05	50.50	81.01	42.07
Household services and operation	22.27	27.12	28.58	34.32	48.96	32.30
Medical care and health expenses	16.38	22.91	26.48	30.14	44.45	28.13
Transport	60.78	79.49	86.39	101.94	101.20	86.04
Recreation	39.79	53.34	55.64	87.48	137.18	74.85
Personal care	6.58	10.08	9.23	12.02	17.39	11.07
Miscellaneous commodities and services	35.22	60.10	45.20	62.83	97.58	60.25
Total commodity and service expenditure	461.16	544.63	553.49	705.90	897.10	633.20
Selected other payments						
Income tax	33.80	85.92	127.59	199.06	311.78	152.17
Mortgage payment-principal (selected dwelling)	2.04	11.34	9.48	15.21	22.55	12.15
Other capital housing costs	18.96	-9.83	-11.18	6.07	61.89	13.23
Superannuation and life insurance	7.54	12.88	20.13	32.76	42.04	23.14
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	294.38	509.03	654.66	862.78	1,335.82	733.31
Proportion (%) of total income being:						
Wages and salaries	37.7	73.8	80.0	87.4	75.1	75.7
Own business	14.0	10.6	13.5	8.3	15.2	12.5
Government pensions and benefits	48.0	12.3	4.8	2.9	1.6	7.6
Other	0.3	3.4	1.7	1.4	8.1	4.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person						
	38	37	37	38	40	38
Average number of persons in the household:						
Under 18 years	3.34	3.42	3.32	3.16	3.17	3.28
18 to 64 years	2.09	2.03	2.05	2.06	2.12	2.07
65 years and over	0.00	0.00	0.00	0.00	0.00	0.00
Total	5.43	5.44	5.37	5.22	5.29	5.35
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	27.7	27.4	28.8	29.3	31.8	29.0
Being bought	34.4	44.8	56.3	59.4	55.7	50.2
Renting — government	12.5	8.7	3.3	2.2	3.1	5.9
Renting — private	22.2	17.3	8.3	9.0	7.5	12.8
Occupied rent free	3.2	1.9	3.4	0.1	1.9	2.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household						
	0.8	1.4	1.6	1.8	2.1	1.5
Estimated number of households ('000) being in (e):						
Capital cities	45.7	40.8	56.9	50.7	63.0	257.1
Other urban areas	24.4	28.8	24.8	32.7	16.1	126.7
Rural areas	17.5	18.0	7.8	5.1	10.1	58.4
Number of households in sample						
	111	121	119	143	121	615
Estimated total number in population ('000):						
Households(f)	87.6	87.5	89.4	88.5	89.1	442.2
Persons(f)	475.9	476.3	480.2	461.5	471.5	2,365.3

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, *Information Paper* (527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) See the Glossary. (f) See paragraph 14 in the Explanatory Notes.

TABLE 22. SINGLE PARENT HOUSEHOLDS WITH DEPENDENT CHILDREN ONLY : EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	183	226	313	441	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	59.38	56.55	47.31	78.87	79.95	64.44
Fuel and power	10.01	11.04	11.09	13.42	12.17	11.56
Food and non-alcoholic beverages	50.63	55.96	66.33	75.78	87.84	67.55
Alcoholic beverages	2.69	3.98	2.00	4.23	8.18	4.22
Tobacco	6.57	5.55	5.95	2.08	2.78	4.57
Clothing and footwear	11.61	10.53	22.18	27.46	41.18	22.82
Household furnishings and equipment	7.44	7.34	12.66	26.09	28.77	16.60
Household services and operation	13.46	16.55	16.29	24.21	23.89	18.92
Medical care and health expenses	5.05	7.20	8.20	11.89	18.55	10.24
Transport	27.10	29.50	31.17	43.62	81.30	42.77
Recreation	16.56	21.47	33.57	32.39	54.82	32.01
Personal care	3.85	6.21	7.06	8.08	10.42	7.16
Miscellaneous commodities and services	12.33	12.13	17.30	35.46	55.11	26.69
Total commodity and service expenditure	226.67	244.01	281.11	383.57	504.98	329.53
Selected other payments						
Income tax	6.45	1.64	4.80	36.81	123.96	35.23
Mortgage payment-principal (selected dwelling)	0.66	-0.71	1.88	5.29	5.30	2.53
Other capital housing costs	-5.35	57.21	-1.63	5.35	5.46	11.67
Superannuation and life insurance	0.82	1.80	1.64	4.19	18.57	5.47
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	151.00	201.75	257.82	365.11	602.02	317.80
Proportion (%) of total income being:						
Wages and salaries	2.6	4.1	14.1	59.3	80.4	47.8
Own business	1.1	0.8	5.8	0.5	3.1	2.5
Government pensions and benefits	93.2	89.6	72.5	26.2	6.5	40.4
Other	3.0	5.5	7.5	14.0	10.0	9.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	33	32	36	39	41	36
Average number of persons in the household:						
Under 18 years	1.35	1.65	2.12	1.82	1.63	1.72
18 to 64 years	1.00	1.03	1.07	1.08	1.17	1.07
65 years and over	0.00	0.00	0.01	0.01	0.00	0.00
Total	2.35	2.67	3.20	2.90	2.81	2.79
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	8.4	11.6	17.7	22.2	31.5	18.4
Being bought	18.9	16.3	17.7	30.7	26.5	22.1
Renting - government	43.1	35.1	33.6	17.1	6.9	27.0
Renting - private	25.5	33.2	25.7	27.4	32.7	28.8
Occupied rent free	4.1	3.9	5.3	2.6	2.4	3.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.1	0.2	0.6	1.0	1.2	0.6
Estimated number of households ('000) being in (e):						
Capital cities	34.3	29.5	28.2	32.1	30.5	154.6
Other urban areas	12.3	15.8	18.1	16.6	17.4	80.2
Rural areas	1.9	1.6	5.1	0.8	2.4	11.8
Number of households in sample	68	70	78	62	71	349
Estimated total number in population ('000):						
Households(f)	48.6	46.9	51.4	49.5	50.2	246.6
Persons(f)	113.9	125.3	164.6	143.8	141.0	688.7

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (5571.0). (d) Household income is the sum of the gross weekly income of all household members. (e) See the Glossary. (f) See paragraph 1.4 in the Explanatory Notes.

TABLE 23. SINGLE PARENT HOUSEHOLDS WITH ONE DEPENDENT CHILD ONLY: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	164	193	312	412	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	57.87	47.15	41.67	63.90	76.95	57.41
Fuel and power	9.69	9.85	8.33	13.47	8.59	9.91
Food and non-alcoholic beverages	42.90	46.10	53.94	71.31	69.02	56.96
Alcoholic beverages	3.24	3.02	2.24	4.15	8.31	4.25
Tobacco	6.57	7.10	5.55	2.89	2.43	4.87
Clothing and footwear	15.32	7.98	15.19	30.18	33.74	20.52
Household furnishings and equipment	12.74	4.74	3.93	39.53	13.53	14.37
Household services and operation	13.80	13.37	16.83	20.54	23.94	17.83
Medical care and health expenses	3.22	4.67	6.84	15.44	13.51	8.84
Transport	47.95	16.00	26.81	45.02	66.34	40.05
Recreation	20.78	12.39	19.42	33.47	65.27	30.76
Personal care	3.87	4.03	7.38	6.20	9.40	6.29
Miscellaneous commodities and services	8.84	15.55	16.30	25.48	72.29	28.80
Total commodity and service expenditure	246.80	191.96	224.43	371.57	463.33	300.87
Selected other payments	n.p.	n.p.	4.18	49.46	109.34	35.84
Income tax	0.28	n.p.	2.24	6.15	0.71	1.76
Mortgage payment-principal (selected dwelling)	-10.67	n.p.	2.97	-29.00	15.53	5.78
Other capital housing costs	n.p.	n.p.	1.07	3.62	19.45	5.37
Superannuation and life insurance	n.p.	n.p.				
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	143.05	174.45	226.60	350.37	558.52	296.93
Proportion (%) of total income being:						
Wages and salaries	0.5	0.3	20.2	70.2	86.4	54.3
Own business	2.7	0.3	2.5	1.2	2.5	1.9
Government pensions and benefits	95.4	96.7	73.0	9.6	2.5	34.9
Other	1.4	2.7	4.3	19.0	8.5	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	31	33	40	40	41	37
Average number of persons in the household:						
Under 18 years	1.00	1.00	0.95	0.95	0.72	0.92
18 to 64 years	1.00	1.00	1.02	1.03	1.28	1.07
65 years and over	0.00	0.00	0.02	0.02	0.00	0.01
Total	2.00	2.00	2.00	2.00	2.00	2.00
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	0.0	16.1	26.8	30.4	34.2	22.2
Being bought	28.5	11.4	16.1	27.8	10.9	18.1
Renting — government	55.2	34.3	26.1	22.6	2.9	27.0
Renting — private	15.6	36.2	26.8	19.2	49.9	30.5
Occupied rent free	0.7	2.0	4.2	0.0	2.2	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.1	0.1	0.7	1.1	1.2	0.6
Estimated number of households ('000) being in (e):						
Capital cities	13.8	17.1	12.1	16.0	15.1	74.1
Other urban areas	5.5	6.6	10.8	5.7	8.9	37.5
Rural areas	0.0	1.0	1.7	0.0	1.0	3.7
Number of households in sample	27	38	35	25	33	158
Estimated total number in population ('000):						
Households(f)	19.3	24.7	24.5	21.7	25.0	115.2
Persons(f)	38.5	49.3	49.0	43.4	50.1	230.4

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (65/27.0). (d) Household income is the sum of the gross weekly income of all household members. (e) See the Glossary. (f) See paragraph 14 in the Explanatory Notes.

TABLE 24. SINGLE PARENT HOUSEHOLDS WITH TWO OR MORE DEPENDENT CHILDREN ONLY : EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$/w)						
Upper boundary of income quintile group (\$)	204	248	313	483	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	69.98	55.45	53.55	82.08	91.10	70.59
Fuel and power	12.63	10.56	13.01	14.95	13.84	13.00
Food and non-alcoholic beverages	67.43	64.73	67.79	82.35	100.82	76.82
Alcoholic beverages	4.26	2.32	2.18	4.36	7.72	4.19
Tobacco	4.59	5.49	7.05	2.81	1.77	4.31
Clothing and footwear	9.34	19.27	22.26	35.68	36.67	24.83
Household furnishings and equipment	7.36	10.35	16.95	19.00	38.34	18.56
Household services and operation	14.65	17.44	15.69	25.87	25.18	19.88
Medical care and health expenses	8.07	7.29	10.17	11.27	20.27	11.47
Transport	15.77	49.74	20.40	56.23	60.28	45.14
Recreation	19.29	27.60	43.88	23.61	50.83	33.11
Personal care	4.71	6.65	7.37	9.55	11.05	7.91
Miscellaneous commodities and services	11.10	13.79	17.64	27.86	52.63	24.84
Total commodity and service expenditure	249.19	290.69	297.94	395.62	530.31	354.65
Selected other payments						
Income tax	n.p.	3.04	4.97	22.13	135.94	34.70
Mortgage payment-principal (selected dwelling)	-0.06	1.28	n.p.	5.70	8.34	3.20
Other capital housing costs	31.74	30.86	-7.86	-7.83	36.80	16.83
Superannuation and life insurance	n.p.	1.71	2.28	2.50	18.88	5.56
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$/w)	167.73	223.62	272.11	377.08	626.16	336.09
Proportion (%) of total income being:						
Wages and salaries	7.2	4.6	8.2	48.5	76.3	42.8
Own business	1.4	0.8	8.7	0.0	3.6	3.0
Government pensions and benefits	82.8	88.6	74.3	44.2	7.2	44.6
Other	8.7	6.0	8.8	7.2	12.9	9.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	33	31	33	36	42	35
Average number of persons in the household:						
Under 18 years	2.24	2.31	2.56	2.89	2.10	2.42
18 to 64 years	1.00	1.06	1.10	1.00	1.18	1.07
65 years and over	0.00	0.00	0.00	0.00	0.00	0.00
Total	3.24	3.36	3.66	3.89	3.28	3.49
Proportion (%) of households with nature of housing occupancy being:						
Owened outright	7.3	8.7	15.1	15.7	27.8	15.0
Being bought	19.8	21.3	11.3	36.6	37.0	25.4
Renting — government	34.8	39.6	38.1	13.3	10.2	27.0
Renting — private	28.5	27.0	28.4	29.6	22.6	27.4
Occupied rent free	9.5	3.4	6.0	4.7	2.4	5.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.1	0.1	0.3	0.8	1.2	0.6
Estimated number of households ('000) being in (e):						
Capital cities	16.6	16.4	16.0	13.5	17.9	80.6
Other urban areas	7.6	8.9	6.2	12.5	7.6	42.8
Rural areas	0.8	1.8	3.3	0.8	1.4	8.1
Number of households in sample	36	43	36	39	37	191
Estimated total number in population ('000):						
Households(f)	25.1	27.1	25.5	26.8	26.9	131.4
Persons(f)	81.2	91.1	93.3	104.5	88.2	458.4

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) See the Glossary. (f) See paragraph 14 in the Explanatory Notes.

TABLE 25. HOUSEHOLD EXPENDITURE AND CHARACTERISTICS BY EMPLOYMENT STATUS OF THE REFERENCE PERSON(a)
AUSTRALIA, 1988-89

	Employment status of the reference person				Total
	Wage and salary earner	Self-employed	Unemployed	Not in the labour force	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)					
Broad expenditure group(c)					
Commodity or service	90.49	70.78	67.86	39.07	71.80
Current housing costs (selected dwelling)	14.04	14.90	11.75	10.21	12.87
Fuel and power	109.87	112.15	77.64	66.93	95.83
Food and non-alcoholic beverages	20.60	18.86	13.03	10.00	16.90
Alcoholic beverages	7.60	5.99	10.67	5.58	6.89
Tobacco	38.43	32.11	15.91	17.88	30.73
Clothing and footwear	45.97	41.22	16.07	22.71	37.37
Household furnishings and equipment	27.07	27.48	18.79	18.19	24.11
Household services and operation	24.66	29.42	9.13	14.93	21.68
Medical care and health expenses	93.59	85.79	49.72	44.15	76.13
Transport	73.15	60.88	27.28	37.26	59.37
Recreation	11.83	11.15	5.60	6.61	9.95
Personal care	50.33	48.13	22.42	17.47	39.08
Miscellaneous commodities and services					
Total commodity and service expenditure	607.61	558.86	345.86	310.99	502.71
Selected other payments					
Income tax	179.25	130.50	47.62	39.94	127.02
Mortgage payment-principal (selected dwelling)	10.20	9.41	1.87	0.99	7.01
Other capital housing costs	27.18	2.90	28.01	11.88	19.91
Superannuation and life insurance	25.29	16.91	3.39	3.05	16.86
HOUSEHOLD CHARACTERISTICS					
Average weekly household income (\$)(d)	835.51	637.35	303.33	310.35	636.05
Proportion (%) of total income being:					
Wages and salaries	90.1	25.4	32.4	22.5	72.3
Own business	3.0	62.4	3.9	2.5	9.2
Government pensions and benefits	2.3	3.3	56.2	48.0	10.1
Other	4.6	8.9	7.5	27.0	8.5
Total	100.0	100.0	100.0	100.0	100.0
Average age of reference person	39	44	39	63	47
Average number of persons in the household:					
Under 18 years	1.04	1.10	1.07	0.32	0.82
18 to 64 years	2.02	2.05	1.86	0.96	1.69
65 years and over	0.03	0.12	0.06	0.76	0.27
Total	3.09	3.27	3.00	2.04	2.78
Proportion (%) of households with nature of housing occupancy being:					
Owned outright	29.8	50.1	27.1	64.9	42.8
Being bought	41.4	32.1	21.2	9.5	29.9
Renting — government	3.9	1.6	12.3	11.6	6.3
Renting — private	22.3	12.9	36.2	11.5	18.4
Occupied rent free	2.6	3.4	3.3	2.5	2.6
Total	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	1.8	2.0	0.3	0.2	1.3
Proportion (%) of households with family composition of the household being:					
Married couple:					
only	18.7	22.2	14.1	32.3	23.2
with dependent children only	38.4	43.1	35.4	4.7	28.4
other(e)	14.5	19.1	12.4	8.8	13.1
Single parent one family household only	4.8	2.6	9.2	8.3	5.8
Single person household	14.3	7.8	17.4	35.6	20.3
Other(f)	9.2	5.1	11.5	10.5	9.2
Total	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):					
Capital cities	2,041.0	286.3	89.0	1,054.0	3,470.3
Other urban areas	790.0	137.1	48.7	516.3	1,492.1
Rural areas	179.2	144.6	21.9	112.2	458.0
Number of households in sample	4,218	718	243	2,226	7,405
Estimated total number in population ('000):					
Households(h)	3,010.1	568.0	159.7	1,682.6	5,420.4
Persons(h)	9,303.3	1,858.8	478.4	3,432.4	15,072.9

(a) See the Glossary. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant category of employment status of the reference person. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 26. HOUSEHOLDS WITH AN UNEMPLOYED REFERENCE PERSON: EXPENDITURE AND CHARACTERISTICS BY AGE OF THE REFERENCE PERSON(a), AUSTRALIA, 1988-89

	Age of reference person (years)				
	Under 25	25 - 34	35 - 44	45 and over	Total
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)					
Broad expenditure group(c)					
Commodity or service					
Current housing costs (selected dwelling)	71.69	73.54	77.54	52.55	67.86
Fuel and power	9.07	10.93	14.54	11.51	11.75
Food and non-alcoholic beverages	43.17	72.73	100.08	79.24	77.64
Alcoholic beverages	13.73	13.83	16.16	9.39	13.03
Tobacco	10.68	10.72	11.62	9.88	10.67
Clothing and footwear	13.89	11.60	19.65	15.74	15.91
Household furnishings and equipment	14.63	14.24	22.71	15.89	16.07
Household services and operation	9.54	13.65	27.17	21.40	18.79
Medical care and health expenses	2.65	6.89	12.10	11.82	9.13
Transport	24.25	38.24	63.68	61.29	49.72
Recreation	26.97	24.09	27.62	30.51	27.28
Personal care	4.62	3.61	7.88	6.30	5.60
Miscellaneous commodities and services	12.91	19.04	35.92	19.18	22.42
Total commodity and service expenditure	257.80	313.10	436.67	344.71	345.86
Selected other payments					
Income tax	28.72	40.03	57.57	55.55	47.62
Mortgage payment-principal (selected dwelling)	n.p.	1.27	5.61	-0.36	1.87
Other capital housing costs	n.p.	20.50	10.94	68.34	28.01
Superannuation and life insurance	2.36	2.26	4.85	3.84	3.39
HOUSEHOLD CHARACTERISTICS					
Average weekly household income (\$)(d)	233.43	309.71	320.24	312.03	303.33
Proportion (%) of total income being:					
Wages and salaries	36.5	23.8	38.5	35.3	32.4
Own business	0.0	10.2	0.0	1.8	3.9
Government pensions and benefits	58.7	60.9	55.6	50.8	56.2
Other	4.7	5.1	5.9	12.1	7.5
Total	100.0	100.0	100.0	100.0	100.0
Average age of reference person	22	29	39	55	39
Average number of persons in the household:					
Under 18 years	0.48	1.25	1.80	0.56	1.07
18 to 64 years	1.46	1.75	1.98	2.04	1.86
65 years and over	0.00	0.04	0.03	0.14	0.06
Total	1.95	3.04	3.81	2.74	3.00
Proportion (%) of households with nature of housing occupancy being:					
Owned outright	16.5	4.3	21.6	60.0	27.1
Being bought	6.4	27.3	30.9	13.1	21.2
Renting — government	12.0	15.8	14.1	7.2	12.3
Renting — private	65.1	46.0	28.8	19.7	36.2
Occupied rent free	0.0	6.6	4.6	0.0	3.3
Total	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.2	0.2	0.4	0.4	0.3
Proportion (%) of households with family composition of the household being:					
Married couple:					
only	11.8	9.6	3.4	28.3	14.1
with dependent children only	13.0	45.2	55.1	18.5	35.4
other(f)	0.0	7.6	16.1	19.8	12.4
Single parent one family household only	11.7	11.7	12.3	3.0	9.2
Single person household	32.2	17.6	10.3	16.7	17.4
Other(f)	31.3	8.4	2.8	13.6	11.5
Total	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):					
Capital cities	7.8	31.6	25.7	24.0	89.0
Other urban areas	9.1	14.5	9.8	15.3	48.7
Rural areas	3.4	5.7	3.4	9.5	21.9
Number of households in sample	33	76	65	69	243
Estimated total number in population ('000):					
Households(h)	20.2	51.8	38.9	48.9	159.7
Persons(h)	39.3	157.2	148.0	133.9	478.4

(a) See the Glossary. (b) The average obtained from the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant category of age of the unemployed reference person. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, *Information Paper* (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 27. HOUSEHOLD EXPENDITURE AND CHARACTERISTICS BY NATURE OF HOUSING OCCUPANCY
AUSTRALIA, 1988-89

	Nature of housing occupancy						
	Owned outright	Being bought	Renting - private		Renting - government	Occupied rent free	All households
			Furnished	Unfurnished			
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(a)							
Broad expenditure group(b)							
Commodity or service							
Current housing costs (selected dwelling)	30.57	120.55	79.98	110.26	50.57	9.86	71.80
Fuel and power	13.07	14.68	9.11	11.25	10.86	8.03	12.87
Food and non-alcoholic beverages	92.37	111.24	69.94	92.76	74.71	78.96	95.83
Alcoholic beverages	14.72	17.78	27.63	22.21	10.60	13.27	16.90
Tobacco	4.87	7.31	8.79	10.61	9.11	6.14	6.89
Clothing and footwear	30.97	35.96	16.72	29.94	17.92	20.98	30.73
Household furnishings and equipment	36.07	47.70	16.56	37.72	16.42	16.79	37.37
Household services and operation	23.61	29.17	14.60	21.90	17.44	15.74	24.11
Medical care and health expenses	23.96	24.98	10.16	17.20	9.48	17.03	21.68
Transport	74.78	85.79	59.17	80.22	45.61	60.94	76.13
Recreation	60.25	66.53	50.36	55.87	32.67	59.65	59.37
Personal care	10.17	11.32	6.16	9.48	6.68	6.29	9.95
Miscellaneous commodities and services	36.31	47.04	28.06	39.19	29.08	31.44	39.08
Total commodity and service expenditure	451.74	620.85	397.24	538.61	331.17	345.12	502.71
Selected other payments							
Income tax	120.08	174.27	78.03	108.82	43.62	70.24	127.02
Mortgage payment-principal (selected dwelling)	-	23.42	-	-	-	-	7.01
Other capital housing costs	33.41	29.28	2.33	-18.98	-2.87	-8.08	19.91
Superannuation and life insurance	14.83	25.17	9.83	12.34	8.02	11.42	16.86
HOUSEHOLD CHARACTERISTICS							
Average weekly household income (\$)(c)	588.03	791.75	517.23	625.68	388.51	455.77	636.05
Proportion (%) of total income being:							
Wages and salaries	58.2	84.1	82.1	81.8	60.2	70.3	72.3
Own business	12.0	8.3	3.7	6.3	2.6	11.0	9.2
Government pensions and benefits	13.4	4.4	10.8	8.7	34.4	11.5	10.1
Other	16.3	3.3	3.5	3.3	2.8	7.2	8.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	37	40	35	37	47	44	47
Average number of persons in the household:							
Under 18 years	0.54	1.28	0.35	0.76	1.01	0.70	0.82
18 to 64 years	1.52	1.99	1.42	1.78	1.40	1.49	1.69
65 years and over	0.48	0.07	0.09	0.10	0.29	0.21	0.27
Total	2.55	3.34	1.86	2.64	2.70	2.40	2.78
Average number of employed persons in household	1.1	1.7	1.1	1.4	0.7	1.1	1.3
Proportion (%) of households with family composition of the household being:							
Married couple:							
only	31.6	18.2	13.3	15.8	15.0	17.9	23.2
with dependent children only	18.4	48.5	9.2	24.6	21.0	24.9	28.4
other(d)	17.3	12.7	2.6	8.0	8.0	6.3	13.1
Single parent one family household only	2.8	4.7	6.2	9.7	21.9	6.3	5.8
Single person household	23.1	9.6	49.4	22.8	23.6	35.9	20.3
Other(e)	6.8	6.3	19.4	19.1	10.5	8.7	9.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (f):							
Capital cities	1,368.3	1,176.8	100.8	547.0	208.2	69.2	3,470.3
Other urban areas	682.0	368.2	75.6	205.9	126.6	33.7	1,492.1
Rural areas	267.1	77.5	12.0	53.5	7.8	40.0	458.0
Number of households in sample	2,893	2,379	310	1,024	611	188	7,405
Estimated total number in population ('000):							
Households(g)	2,317.4	1,622.4	188.5	806.5	342.6	143.0	5,420.4
Persons(g)	5,900.6	5,426.2	350.6	2,127.2	924.8	343.5	15,072.9

(a) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant category of nature of housing occupancy. (b) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527/0). (c) Household income is the sum of the gross weekly income of all household members. (d) Includes married couple family households where a combination of dependent and non-dependent children is present. (e) Includes married couple and single parent families living in multiple family households. (f) See the Glossary. (g) See paragraph 14 in the Explanatory Notes.

TABLE 28. HOUSEHOLDS OWNING THEIR RESIDENCE OUTRIGHT: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(s), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	202	320	565	895	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	22.32	23.47	29.43	35.33	42.15	30.57
Fuel and power	8.26	10.42	13.09	15.22	18.29	13.07
Food and non-alcoholic beverages	47.34	68.32	85.65	111.32	148.37	92.37
Alcoholic beverages	5.18	8.65	12.76	17.74	29.10	14.72
Tobacco	2.33	4.53	5.25	6.50	5.70	4.87
Clothing and footwear	11.69	16.46	26.02	36.93	63.37	30.97
Household furnishings and equipment	18.43	21.64	27.82	40.26	71.85	36.07
Household services and operation	13.79	17.56	21.19	28.10	37.24	23.61
Medical care and health expenses	11.30	14.74	24.66	30.08	38.80	23.96
Transport	25.68	45.16	68.49	91.45	142.18	74.78
Recreation	24.91	36.55	43.89	66.49	128.65	60.25
Personal care	4.95	6.80	8.08	12.84	18.08	10.17
Miscellaneous commodities and services	10.57	12.79	26.60	54.10	76.95	36.31
Total commodity and service expenditure	206.76	287.08	392.92	546.36	820.74	451.74
Selected other payments						
Income tax	14.95	19.44	74.55	143.44	345.99	120.08
Mortgage payment-principal (selected dwelling)	..	..	..	..	..	..
Other capital housing costs	17.02	15.17	21.68	20.22	92.66	33.41
Superannuation and life insurance	1.01	1.57	10.40	20.39	40.54	14.83
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	116.18	248.27	434.47	710.14	1,421.78	588.03
Proportion (%) of total income being:						
Wages and salaries	3.8	8.0	52.9	68.3	68.0	58.2
Own business	-9.3	3.3	10.3	13.6	15.0	12.0
Government pensions and benefits	86.0	64.5	15.1	6.4	1.6	13.4
Other	19.5	24.2	21.7	11.6	15.4	16.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	66	66	55	50	50	57
Average number of persons in the household:						
Under 18 years	0.12	0.18	0.64	0.91	0.84	0.54
18 to 64 years	0.60	0.81	1.54	2.06	2.59	1.52
65 years and over	0.65	1.03	0.40	0.19	0.15	0.48
Total	1.37	2.01	2.59	3.15	3.59	2.55
Average number of employed persons in household	0.2	0.2	1.0	1.6	2.4	1.1
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	16.1	63.5	32.6	25.1	20.0	31.6
with dependent children only	4.9	7.5	24.4	31.5	23.6	18.4
other(e)	0.5	1.8	12.4	25.2	46.2	17.3
Single parent one family household only	1.6	3.0	5.2	2.9	1.1	2.8
Single person household	74.5	16.1	17.5	7.3	1.5	23.1
Other(f)	2.5	8.1	7.9	8.0	7.6	6.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	255.5	264.3	241.7	283.3	323.5	1,368.3
Other urban areas	151.2	148.8	143.3	135.3	103.4	682.0
Rural areas	49.5	54.5	76.4	48.2	38.5	267.1
Number of households in sample	563	579	574	573	604	2,893
Estimated total number in population ('000):						
Households(h)	456.2	467.6	461.5	466.8	465.4	2,317.4
Persons(h)	625.8	941.5	1,193.2	1,471.6	1,668.5	5,900.6

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 29. HOUSEHOLDS PAYING OFF A HOME : EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	452	638	829	1,073	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	87.16	106.98	116.71	136.79	154.65	120.55
Fuel and power	12.19	13.51	14.34	15.80	17.54	14.68
Food and non-alcoholic beverages	76.43	92.59	113.34	123.13	150.21	111.24
Alcoholic beverages	10.38	12.04	19.26	20.20	26.89	17.78
Tobacco	6.81	6.38	8.37	7.91	7.08	7.31
Clothing and footwear	18.86	25.94	32.58	43.86	58.30	35.96
Household furnishings and equipment	27.06	35.63	42.32	69.12	64.01	47.70
Household services and operation	20.83	24.06	28.20	30.96	41.66	29.17
Medical care and health expenses	15.45	19.92	25.34	26.78	37.28	24.98
Transport	56.84	72.00	77.60	99.29	122.80	85.79
Recreation	21.66	50.66	63.12	78.18	118.46	66.53
Personal care	7.45	7.83	10.81	13.14	17.31	11.32
Miscellaneous commodities and services	23.89	31.67	41.32	53.09	84.88	47.04
Total commodity and service expenditure	385.02	499.21	593.30	718.27	901.08	620.05
Selected other payments						
Income tax	50.06	118.04	151.51	208.76	341.30	174.27
Mortgage payment-principal (selected dwelling)	15.00	20.67	23.42	26.04	31.88	23.42
Other capital housing costs	30.24	15.84	19.44	37.89	42.86	29.28
Superannuation and life insurance	7.61	17.94	22.54	31.80	45.70	25.17
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	295.12	547.28	730.38	939.02	1,440.02	791.75
Proportion (%) of total income being:						
Wages and salaries	50.7	84.2	87.9	89.0	85.6	84.1
Own business	12.1	7.2	7.1	6.4	9.8	8.3
Government pensions and benefits	29.5	5.6	3.0	2.0	1.1	4.4
Other	7.7	2.9	2.0	2.6	3.5	3.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	44	37	37	39	41	40
Average number of persons in the household:						
Under 18 years	1.06	1.45	1.46	1.23	1.22	1.28
18 to 64 years	1.53	1.82	2.02	2.11	2.45	1.99
65 years and over	0.20	0.04	0.04	0.04	0.04	0.07
Total	2.79	3.32	3.52	3.38	3.71	3.34
Average number of employed persons in household	0.8	1.4	1.8	2.0	2.4	1.7
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	23.5	7.4	17.1	23.9	18.8	18.2
with dependent children only	35.8	55.6	57.5	49.7	44.1	48.5
other(e)	4.6	7.0	11.6	14.7	25.5	12.7
Single parent one family household only	13.9	5.0	2.9	1.0	0.8	4.7
Single person household	19.1	19.7	4.1	4.0	1.4	9.6
Other(f)	3.1	5.3	6.8	6.7	9.4	6.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	202.8	217.6	223.1	256.0	277.4	1,176.8
Other urban areas	101.4	80.0	87.1	58.8	41.0	368.2
Rural areas	18.6	25.2	14.9	11.6	7.2	77.5
Number of households in sample	463	457	481	492	486	2,379
Estimated total number in population ('000):						
Households(h)	322.7	322.8	325.0	326.3	325.6	1,622.4
Persons(h)	899.6	1,071.6	1,144.8	1,102.7	1,207.5	5,426.2

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 30. HOUSEHOLDS RENTING PRIVATELY: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	254	427	615	903	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	79.69	91.02	97.17	121.68	132.72	104.53
Fuel and power	8.57	10.13	10.23	11.97	13.29	10.84
Food and non-alcoholic beverages	52.43	68.48	91.84	102.91	125.88	88.44
Alcoholic beverages	10.11	14.36	21.47	26.53	43.49	23.24
Tobacco	8.04	9.51	10.39	10.91	12.46	10.27
Clothing and footwear	11.05	16.81	21.93	36.50	50.62	27.43
Household furnishings and equipment	19.09	18.97	29.41	30.58	70.17	33.71
Household services and operation	13.95	16.21	20.71	24.25	27.35	20.52
Medical care and health expenses	11.04	10.86	12.58	20.10	24.66	15.86
Transport	27.99	53.94	61.21	101.13	136.28	76.23
Recreation	26.75	26.99	54.03	62.88	102.79	54.82
Personal care	4.59	6.66	6.75	11.29	14.90	8.85
Miscellaneous commodities and services	16.99	25.21	27.14	47.38	68.42	37.08
Total commodity and service expenditure	290.28	369.15	464.87	608.11	823.04	511.83
Selected other payments						
Income tax	13.63	45.27	93.28	130.76	230.41	102.99
Mortgage payment-principal (selected dwelling)	..	..	..	..	..	..
Other capital housing costs	-7.40	-9.59	-1.91	-32.59	-23.21	-14.94
Superannuation and life insurance	1.33	5.75	11.19	18.50	22.37	11.86
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	151.95	348.04	517.04	755.61	1,245.92	605.14
Proportion (%) of total income being:						
Wages and salaries	13.5	69.4	82.8	89.6	88.3	81.8
Own business	-3.1	2.5	7.3	5.4	7.5	5.8
Government pensions and benefits	80.1	22.8	6.3	3.2	1.5	9.1
Other	9.4	5.4	3.6	1.9	2.7	3.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	44	36	35	33	33	36
Average number of persons in the household:						
Under 18 years	0.47	0.81	0.75	0.75	0.61	0.68
18 to 64 years	1.05	1.41	1.63	2.05	2.42	1.71
65 years and over	0.26	0.15	0.03	0.02	0.04	0.10
Total	1.79	2.36	2.41	2.81	3.07	2.49
Average number of employed persons in household	0.3	0.9	1.4	1.8	2.2	1.3
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	13.9	10.5	8.2	22.0	21.9	15.3
with dependent children only	11.2	22.5	27.2	27.0	20.4	21.7
other(e)	0.0	2.9	2.8	10.6	18.5	7.0
Single parent one family household only	17.5	12.5	9.8	5.1	0.5	9.0
Single person household	50.0	39.0	33.5	12.0	4.7	27.8
Other(f)	7.4	12.6	18.4	23.3	33.9	19.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	111.9	135.2	124.9	131.6	144.3	647.9
Other urban areas	72.8	46.8	64.1	56.5	41.5	281.6
Rural areas	13.4	14.4	12.4	11.4	13.9	65.5
Number of households in sample	249	252	259	291	283	1,334
Estimated total number in population ('000):						
Households(h)	198.0	196.4	201.5	199.4	199.7	995.0
Persons(h)	353.5	463.6	486.6	561.3	612.9	2,477.8

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average desired when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 31. HOUSEHOLDS RENTING FROM GOVERNMENT: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$/h)						
Upper boundary of income quintile group (\$)	158	227	344	569	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	28.77	37.79	47.82	64.65	73.25	50.57
Fuel and power	6.08	9.16	10.83	12.25	15.86	10.86
Food and non-alcoholic beverages	39.00	49.51	70.66	94.46	118.95	74.71
Alcoholic beverages	3.52	6.87	5.10	14.91	22.43	10.60
Tobacco	4.28	7.17	6.02	15.76	12.24	9.11
Clothing and footwear	10.47	8.73	20.48	18.62	31.05	17.92
Household furnishings and equipment	7.67	10.52	15.21	18.40	30.07	16.42
Household services and operation	11.02	13.65	18.50	18.36	25.46	17.44
Medical care and health expenses	3.98	3.98	8.07	11.57	19.66	9.48
Transport	16.07	21.75	30.68	53.56	105.22	45.61
Recreation	11.99	18.02	25.86	43.38	63.57	32.67
Personal care	4.30	4.27	6.93	6.75	11.08	6.68
Miscellaneous commodities and services	6.56	9.40	17.52	27.59	83.68	29.08
Total commodity and service expenditure	153.70	200.81	283.69	400.26	612.52	331.17
Selected other payments						
Income tax	4.49	3.72	9.77	49.95	149.17	43.62
Mortgage payment-principal (selected dwelling)	..	..	..	..	..	..
Other capital housing costs	—	n.p.	n.p.	-6.88	-9.45	-2.87
Superannuation and life insurance	n.p.	1.14	1.20	7.53	29.74	8.02
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$/d)	122.01	189.29	273.30	449.03	901.69	388.51
Proportion (%) of total income being:						
Wages and salaries	9.6	2.1	13.4	70.7	88.0	60.2
Own business	-0.4	0.1	2.8	0.1	4.7	2.6
Government pensions and benefits	89.2	93.7	78.9	24.3	6.2	34.4
Other	1.7	4.1	4.8	4.9	1.1	2.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	61	45	47	42	41	47
Average number of persons in the household:						
Under 18 years	0.13	0.86	1.41	1.43	1.21	1.01
18 to 64 years	0.51	1.00	1.31	1.92	2.25	1.40
65 years and over	0.56	0.32	0.40	0.09	0.07	0.29
Total	1.20	2.18	3.11	3.44	3.52	2.70
Average number of employed persons in household	0.1	0.1	0.3	1.0	1.8	0.7
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	4.0	21.7	24.2	8.0	17.0	15.0
with dependent children only	2.9	3.7	24.6	37.9	35.4	21.0
other(e)	0.1	1.3	3.0	14.9	20.3	8.0
Single parent one family household only	2.8	53.2	35.6	13.3	4.1	21.9
Single person household	90.2	17.3	0.8	8.5	3.1	23.6
Other(f)	0.0	2.8	11.9	17.5	20.1	10.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	46.2	45.5	41.0	45.3	30.2	208.2
Other urban areas	20.9	23.1	27.3	22.1	33.2	126.6
Rural areas	0.0	0.0	1.2	1.1	5.6	7.8
Number of households in sample	112	122	120	128	129	611
Estimated total number in population ('000):						
Households(h)	67.1	68.6	69.5	68.5	69.0	342.6
Persons(h)	80.4	149.4	216.3	235.6	243.0	924.8

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6577.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 32. HOUSEHOLDS OCCUPYING A DWELLING RENT-FREE: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$/b)						
Upper boundary of income quintile group (\$)	145	264	442	733	...	...
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)						
Fuel and power	5.78	15.82	9.22	6.71	11.54	9.86
Food and non-alcoholic beverages	6.21	7.08	8.27	9.15	9.26	8.03
Alcoholic beverages	33.70	52.96	83.80	89.39	130.83	78.96
Tobacco	3.97	14.58	9.83	10.46	26.85	13.27
Clothing and footwear	2.95	7.54	5.64	6.96	7.35	6.14
Household furnishings and equipment	8.21	16.83	21.16	23.20	34.37	20.98
Household services and operation	3.49	7.51	32.83	17.59	21.17	16.79
Medical care and health expenses	8.25	11.00	13.51	17.43	27.88	15.74
Transport	5.99	13.72	18.06	16.29	30.18	17.03
Recreation	7.20	50.84	75.51	66.46	100.01	60.94
Personal care	13.67	32.75	82.05	66.54	98.93	59.65
Miscellaneous commodities and services	3.98	4.95	6.64	7.24	8.42	6.29
	17.30	18.24	35.94	26.87	57.58	31.44
Total commodity and service expenditure	120.70	253.83	402.46	364.29	564.39	345.12
Selected other payments						
Income tax	8.66	11.98	40.25	90.45	194.35	70.24
Mortgage payment-principal (selected dwelling)	..	..	..	..	..	..
Other capital housing costs	n.p.	4.12	-15.28	10.58	-29.46	-8.08
Superannuation and life insurance	n.p.	2.36	10.55	15.09	27.48	11.42
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$/d)	83.30	203.11	353.50	540.43	1,065.93	455.77
Proportion (%) of total income being:						
Wages and salaries	7.4	31.0	67.4	68.5	84.1	70.3
Own business	-30.1	1.1	12.2	21.7	10.0	11.0
Government pensions and benefits	95.7	53.0	9.0	5.9	1.3	11.5
Other	27.0	14.9	11.4	3.9	4.6	7.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	59	48	36	40	39	44
Average number of persons in the household:						
Under 18 years	0.09	0.68	0.93	0.99	0.77	0.70
18 to 64 years	0.61	0.95	1.61	1.96	2.21	1.49
65 years and over	0.54	0.37	0.16	0.00	0.03	0.21
Total	1.24	2.01	2.70	2.95	3.00	2.40
Average number of employed persons in household	0.3	0.4	1.1	1.6	2.0	1.1
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	6.1	14.5	14.5	10.5	43.1	17.9
with dependent children only	4.6	13.1	40.6	37.7	26.2	24.9
other(e)	0.0	0.0	0.0	13.0	18.0	6.3
Single parent one family household only	1.0	18.5	7.4	4.1	0.0	6.3
Single person household	83.5	48.5	30.4	21.4	0.0	35.9
Other(f)	4.7	5.4	7.1	13.3	12.6	8.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	14.9	12.4	13.0	8.6	20.4	69.2
Other urban areas	8.7	6.9	2.9	10.7	4.5	33.7
Rural areas	3.0	9.4	13.4	10.0	4.1	40.0
Number of households in sample	36	35	35	43	39	188
Estimated total number in population ('000):						
Households(h)	26.7	28.7	29.3	29.3	29.0	143.0
Persons(h)	33.1	57.6	79.1	86.5	87.1	343.5

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 33. HOUSEHOLD EXPENDITURE AND CHARACTERISTICS BY PRINCIPAL SOURCE OF HOUSEHOLD INCOME
AUSTRALIA, 1988-89

	Principal source of household income					All households(a)
	Wages and salaries	Own business	Superannuation	Government pensions and benefits	Other	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$/h)						
Broad expenditure group(c)						
Commodity or service	88.98	72.28	48.40	37.22	42.11	71.80
Current housing costs (selected dwelling)	14.05	15.46	11.09	9.37	12.54	12.87
Fuel and power	111.61	114.40	66.51	57.71	76.04	95.83
Food and non-alcoholic beverages	21.17	17.98	11.87	6.80	15.23	16.90
Alcoholic beverages	8.11	5.43	4.67	5.15	3.95	6.89
Tobacco	38.58	30.62	22.09	13.37	25.26	30.73
Clothing and footwear	45.61	41.49	26.56	17.18	35.74	37.37
Household furnishings and equipment	26.96	28.49	18.64	15.21	29.07	24.11
Household services and operation	24.47	31.71	29.66	9.59	27.90	21.68
Medical care and health expenses	95.41	76.08	45.86	32.20	71.45	76.13
Transport	72.31	70.24	45.55	25.32	60.05	59.37
Recreation	12.02	10.78	6.56	5.25	8.25	9.95
Personal care	50.44	43.21	19.40	11.29	40.50	39.08
Miscellaneous commodities and services						
Total commodity and service expenditure	609.71	558.16	356.86	245.66	448.11	502.71
Selected other payments						
Income tax	171.60	162.31	90.48	9.98	124.74	127.02
Mortgage payment-principal (selected dwelling)	10.04	8.97	1.46	0.69	0.92	7.01
Other capital housing costs	28.35	22.98	32.59	3.98	-10.78	19.91
Superannuation and life insurance	24.48	19.99	0.77	0.80	5.30	16.86
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$/d)	810.10	789.80	411.07	209.81	499.13	636.05
Average age of reference person	40	45	66	60	59	47
Average number of persons in the household:						
Under 18 years	1.00	1.19	0.09	0.45	0.27	0.82
18 to 64 years	2.08	1.96	0.74	0.83	1.13	1.69
65 years and over	0.05	0.13	0.92	0.74	0.59	0.27
Total	3.13	3.28	1.75	2.02	1.99	2.78
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	31.1	53.5	79.1	57.2	81.1	42.8
Being bought	40.7	31.1	15.6	9.1	6.4	29.9
Renting - government	4.1	1.1	2.5	15.1	0.9	6.3
Renting - private	21.7	10.6	2.7	15.7	8.6	18.4
Occupied rent free	2.4	3.7	0.1	3.0	3.0	2.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	1.8	1.8	0.1	0.1	0.4	1.3
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	17.8	23.2	48.5	31.2	37.9	23.2
with dependent children only	36.5	47.1	3.6	8.3	9.2	28.4
Other(e)	17.7	14.9	2.1	3.8	6.8	13.1
Single parent one family household only	4.2	1.3	1.6	11.9	4.2	5.8
Single person household	12.6	9.2	36.8	38.3	34.3	20.3
Other(f)	11.2	4.4	7.4	6.4	7.6	9.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	2,225.2	222.8	78.1	782.1	153.1	3,470.3
Other urban areas	844.0	93.3	26.5	436.0	90.2	1,492.1
Rural areas	207.4	108.1	5.6	104.4	29.7	458.0
Number of households in sample	4,560	531	164	1,786	346	7,405
Estimated total number in population ('000):						
Households(h)	3,276.6	424.3	110.3	1,322.6	273.0	5,420.4
Persons(h)	10,256.7	1,392.8	193.4	2,665.2	544.0	15,072.9

(a) Includes households which reported no source of positive income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant principal source of household income group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 34. HOUSEHOLDS WHOSE PRINCIPAL SOURCE OF INCOME IS GOVERNMENT PENSIONS AND BENEFITS
HOUSEHOLD EXPENDITURE AND CHARACTERISTICS BY PRINCIPAL SOURCE OF HOUSEHOLD INCOME
AUSTRALIA, 1988-89

	Principal source of household income				
	Age/ invalid/ wife's pension	Unemp- loyment/ sickness benefit	Supporting parents' / widow's pension	Other government cash benefits	Total
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE \$(a)					
Broad expenditure group(b)					
Commodity or service					
Current housing costs (selected dwelling)	28.46	66.20	49.35	35.56	37.22
Fuel and power	8.72	11.41	10.88	8.85	9.37
Food and non-alcoholic beverages	53.30	73.76	54.49	63.37	57.71
Alcoholic beverages	5.40	11.30	2.99	11.12	6.80
Tobacco	3.95	10.53	5.65	5.07	5.15
Clothing and footwear	12.53	11.34	14.53	15.99	13.37
Household furnishings and equipment	16.38	15.63	11.53	24.73	17.18
Household services and operation	14.47	15.81	16.13	16.19	15.21
Medical care and health expenses	10.16	9.71	5.95	10.81	9.59
Transport	27.82	44.46	25.09	42.98	32.20
Recreation	22.54	18.72	26.19	36.17	25.32
Personal care	4.90	4.46	5.62	6.38	5.25
Miscellaneous commodities and services	8.45	16.97	16.45	11.93	11.29
Total commodity and service expenditure	217.08	310.30	244.84	289.14	245.66
Selected other payments					
Income tax	5.75	19.41	5.47	19.95	9.98
Mortgage payment-principal (selected dwelling)	0.28	0.25	0.91	1.91	0.69
Other capital housing costs	5.94	6.81	9.79	-7.68	3.98
Superannuation and life insurance	0.51	1.48	0.88	1.13	0.80
HOUSEHOLD CHARACTERISTICS					
Average weekly household income \$(c)	193.82	236.96	210.78	238.11	209.81
Average age of reference person	69	38	40	64	60
Average number of persons in the household:					
Under 18 years	0.07	1.28	1.47	0.26	0.45
18 to 64 years	0.56	1.86	1.07	0.78	0.83
65 years and over	1.00	0.04	0.05	0.93	0.74
Total	1.63	3.17	2.59	1.97	2.02
Proportion (%) of households with nature of housing occupancy being:					
Owned outright	72.6	24.3	20.7	61.9	57.2
Being bought	3.6	17.0	16.0	14.4	9.1
Renting — government	11.3	13.2	33.5	11.9	15.1
Renting — private	9.1	41.6	26.1	11.0	15.7
Occupied rent free	3.4	3.9	3.6	0.8	3.0
Total	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.0	0.1	0.2	0.2	0.1
Proportion (%) of households with family composition of the household being:					
Married couple:					
only	37.3	14.5	0.0	48.1	31.2
with dependent children only	2.5	44.8	1.3	9.3	8.3
other(d)	3.6	7.7	0.7	4.5	3.8
Single parent one family household only	0.6	1.8	72.4	1.7	11.9
Single person household	48.6	22.4	21.1	32.4	38.3
Other(e)	7.4	8.8	4.5	4.0	6.4
Total	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (f):					
Capital cities	428.1	78.3	118.8	156.9	782.1
Other urban areas	230.4	49.0	72.2	84.4	436.0
Rural areas	58.2	19.3	11.2	15.7	104.4
Number of households in sample	934	220	286	346	1,786
Estimated total number in population ('000):					
Households(g)	716.7	146.6	202.2	257.1	1,322.6
Persons(g)	1,171.7	465.2	522.6	505.6	2,665.2

(a) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant principal source of household income group. (b) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (c) Household income is the sum of the gross weekly income of all household members. (d) Includes married couple family households where a combination of dependent and non-dependent children is present. (e) Includes married couple and single parent families living in multiple family households. (f) See the Glossary. (g) See paragraph 14 in the Explanatory Notes.

TABLE 35. HOUSEHOLDS WITH WAGES AND SALARIES AS PRINCIPAL SOURCE OF INCOME: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	473	635	829	1,080	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	64.92	79.35	89.30	102.06	108.99	88.98
Fuel and power	11.03	12.64	14.26	15.11	17.16	14.05
Food and non-alcoholic beverages	77.24	94.04	110.64	122.61	153.10	111.61
Alcoholic beverages	13.37	14.94	20.48	23.14	33.81	21.17
Tobacco	8.31	7.45	8.35	8.19	8.25	8.11
Clothing and footwear	20.32	27.45	35.84	44.91	64.13	38.58
Household furnishings and equipment	24.90	31.92	36.25	56.39	78.29	45.61
Household services and operation	19.14	22.55	27.22	28.72	37.04	26.96
Medical care and health expenses	15.31	19.85	24.00	27.72	35.32	24.47
Transport	61.51	74.82	88.88	111.52	139.86	95.41
Recreation	35.37	50.79	64.68	86.75	123.43	72.31
Personal care	7.90	8.57	11.81	13.43	18.31	12.02
Miscellaneous commodities and services	29.42	35.65	44.38	58.04	84.37	50.44
Total commodity and service expenditure	388.73	480.02	576.11	698.59	902.06	609.71
Selected other payments						
Income tax	66.78	112.35	144.20	200.80	332.34	171.60
Mortgage payment-principal (selected dwelling)	4.99	8.21	10.87	12.26	13.81	10.04
Other capital housing costs	25.02	26.30	13.96	25.93	50.43	28.35
Superannuation and life insurance	9.74	16.37	22.25	30.33	43.50	24.48
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	359.58	553.88	729.51	945.40	1,455.74	810.10
Proportion (%) of total income being:						
Wages and salaries	94.0	89.5	91.9	92.8	89.6	91.1
Own business	-2.7	1.4	1.6	2.0	4.3	2.2
Government pensions and benefits	6.0	6.2	4.0	2.4	1.1	3.1
Other	2.7	2.9	2.5	2.8	5.0	3.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	40	40	40	40	42	40
Average number of persons in the household:						
Under 18 years	0.79	1.09	1.17	0.99	0.95	1.00
18 to 64 years	1.63	1.79	2.11	2.24	2.63	2.08
65 years and over	0.05	0.06	0.05	0.05	0.05	0.05
Total	2.46	2.94	3.33	3.28	3.64	3.13
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	31.2	30.0	30.9	29.3	34.4	31.1
Being bought	26.6	38.5	46.3	46.7	45.4	40.7
Renting — government	6.2	5.8	3.4	3.0	1.9	4.1
Renting — private	30.4	23.9	18.1	19.4	16.7	21.7
Occupied rent free	5.6	1.9	1.2	1.6	1.6	2.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	1.2	1.4	1.8	2.1	2.5	1.8
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	16.5	12.2	19.7	23.5	16.9	17.8
with dependent children only	31.5	40.9	42.3	37.4	30.5	36.5
other(e)	4.7	8.0	17.7	21.8	35.9	17.7
Single parent one family household only	8.2	7.2	3.5	1.2	1.0	4.2
Single person household	32.0	20.2	6.2	3.5	1.4	12.6
Other(f)	7.1	11.5	10.6	12.6	14.1	11.2
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	385.1	417.2	426.4	469.1	527.5	2,225.2
Other urban areas	202.0	184.4	196.6	152.6	108.5	844.0
Rural areas	65.2	51.4	33.8	34.1	22.9	207.4
Number of households in sample	849	876	948	961	926	4,560
Estimated total number in population ('000):						
Households(h)	652.3	653.0	656.7	655.8	658.8	3,276.6
Persons(h)	1,603.5	1,917.9	2,183.3	2,153.0	2,396.9	10,256.7

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 36. HOUSEHOLDS WITH OWN BUSINESS, INTEREST, RENT AND/OR DIVIDENDS, ETC AS PRINCIPAL SOURCE OF INCOME
EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	243	420	631	972	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	38.49	52.14	55.79	71.06	82.86	60.14
Fuel and power	10.59	12.70	15.12	14.87	19.36	14.54
Food and non-alcoholic beverages	70.98	82.18	94.06	117.27	137.21	100.44
Alcoholic beverages	10.83	13.17	14.28	19.67	26.51	16.91
Tobacco	4.33	5.34	3.67	6.75	4.08	4.84
Clothing and footwear	19.77	17.94	25.03	31.94	47.70	28.51
Household furnishings and equipment	26.61	38.14	34.42	48.82	51.46	39.93
Household services and operation	18.87	20.00	24.37	29.83	51.89	29.02
Medical care and health expenses	18.02	27.39	30.59	28.23	46.38	30.15
Transport	46.67	48.29	68.77	80.96	127.34	74.50
Recreation	42.11	48.13	54.64	70.74	123.25	67.86
Personal care	7.69	9.58	7.60	10.65	15.10	10.13
Miscellaneous commodities and services	18.75	17.71	42.31	64.01	67.07	42.06
Total commodity and service expenditure	333.72	392.71	470.63	594.82	800.22	519.04
Selected other payments						
Income tax	42.83	57.13	84.50	146.08	444.58	155.40
Mortgage payment-principal (selected dwelling)	2.09	4.27	6.22	8.37	9.46	6.10
Other capital housing costs	33.96	11.93	-0.89	-10.80	85.79	23.97
Superannuation and life insurance	4.10	8.98	12.51	16.49	32.77	15.00
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	110.85	331.01	519.33	763.56	1,257.60	698.32
Proportion (%) of total income being:						
Wages and salaries	1.1	1.6	7.5	12.4	19.4	13.8
Own business	23.4	55.3	62.0	66.8	53.0	56.7
Government pensions and benefits	10.9	8.7	5.9	2.9	0.5	2.9
Other	64.5	34.4	24.5	17.9	27.1	26.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	55	53	50	46	50	51
Average number of persons in the household:						
Under 18 years	0.42	0.68	1.01	1.09	0.99	0.84
18 to 64 years	1.21	1.46	1.59	1.86	2.09	1.64
65 years and over	0.33	0.37	0.38	0.22	0.28	0.31
Total	1.96	2.50	2.98	3.17	3.36	2.80
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	77.8	63.3	61.0	58.3	67.5	65.6
Being bought	8.4	26.6	22.6	29.9	22.2	22.0
Renting - government	0.4	1.3	1.0	0.1	1.3	0.8
Renting - private	8.8	4.8	10.7	9.1	8.1	8.3
Occupied rent free	4.6	4.0	4.7	2.6	0.9	3.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.6	1.0	1.4	1.7	1.9	1.3
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	30.8	33.3	30.9	24.5	27.9	29.5
with dependent children only	18.9	32.2	42.0	41.6	34.0	33.8
Other(e)	0.7	6.7	7.0	14.2	28.9	11.6
Single parent one family household only	1.4	2.8	2.1	1.2	0.0	1.5
Single person household	46.5	21.1	11.0	12.1	4.4	18.9
Other(f)	1.6	3.9	7.0	6.4	4.8	4.7
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	71.3	58.7	61.7	84.2	73.3	349.2
Other urban areas	33.3	44.2	36.9	25.1	30.1	169.4
Rural areas	24.2	27.0	31.7	21.5	27.0	131.4
Number of households in sample	160	160	161	168	166	815
Estimated total number in population ('000):						
Households(h)	128.7	129.9	130.4	130.7	130.4	650.1
Persons(h)	252.4	325.3	387.9	414.2	437.9	1,817.7

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 37. HOUSEHOLDS WITH SUPERANNUATION AS PRINCIPAL SOURCE OF INCOME: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	237	309	390	547	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	58.48	34.67	34.80	69.07	45.66	48.40
Fuel and power	9.03	10.24	9.96	11.37	14.52	11.09
Food and non-alcoholic beverages	43.85	47.61	66.08	71.39	100.02	66.51
Alcoholic beverages	1.85	4.99	13.75	13.67	23.81	11.87
Tobacco	3.34	3.14	7.82	4.81	4.20	4.67
Clothing and footwear	12.03	20.06	16.51	14.52	44.85	22.09
Household furnishings and equipment	39.32	14.95	21.91	31.95	24.70	26.56
Household services and operation	14.07	15.76	14.10	20.25	28.12	18.64
Medical care and health expenses	15.78	19.30	26.40	40.03	45.38	29.66
Transport	14.54	9.47	69.06	56.93	75.55	45.86
Recreation	34.91	38.33	44.60	40.32	67.15	45.55
Personal care	4.60	6.47	4.13	7.44	9.89	6.56
Miscellaneous commodities and services	10.47	14.08	11.74	17.15	41.28	19.40
Total commodity and service expenditure	262.27	239.05	340.85	398.90	525.14	356.86
Selected other payments						
Income tax	27.49	50.89	59.77	91.26	210.54	90.48
Mortgage payment-principal (selected dwelling)	n.p.	n.p.	0.81	3.00	2.20	1.46
Other capital housing costs	8.72	12.30	34.36	114.54	-1.38	32.59
Superannuation and life insurance	n.p.	n.p.	n.p.	1.83	1.54	0.77
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	185.77	272.78	334.91	456.39	769.27	411.07
Proportion (%) of total income being:						
Wages and salaries	0.0	0.0	1.3	0.6	8.7	3.9
Own business	0.0	0.0	0.0	-0.1	-0.2	-0.1
Government pensions and benefits	17.4	13.1	18.0	14.8	8.3	12.7
Other	82.6	86.9	80.7	84.6	83.2	83.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	67	68	68	65	64	66
Average number of persons in the household:						
Under 18 years	0.08	0.00	0.02	0.02	0.31	0.09
18 to 64 years	0.65	0.32	0.68	0.75	1.26	0.74
65 years and over	0.48	1.04	1.21	1.11	0.80	0.92
Total	1.20	1.35	1.90	1.88	2.37	1.75
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	83.9	79.3	79.8	70.1	82.1	79.1
Being bought	12.3	16.0	16.0	16.5	17.1	15.6
Renting — government	3.8	3.8	0.0	5.3	0.0	2.5
Renting — private	0.0	0.0	3.8	8.1	0.8	2.7
Occupied rent free	0.0	0.0	0.4	0.0	0.0	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.0	0.0	0.0	0.1	0.4	0.1
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	8.2	30.1	83.6	55.5	63.2	48.5
with dependent children only	0.0	0.0	0.0	0.0	16.7	3.6
other(e)	0.0	0.0	0.0	3.0	6.9	2.1
Single parent one family household only	4.0	0.0	2.0	2.1	0.0	1.6
Single person household	87.7	64.8	9.7	20.4	4.7	36.8
Other(f)	0.0	5.0	4.7	19.0	8.5	7.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	13.5	16.3	13.1	17.6	17.7	78.1
Other urban areas	8.4	2.1	7.6	2.1	6.3	26.5
Rural areas	0.0	2.8	1.3	1.4	0.0	5.6
Number of households in sample	26	31	34	36	37	164
Estimated total number in population ('000):						
Households(h)	21.9	21.2	22.1	21.1	24.0	110.3
Persons(h)	26.4	28.7	42.0	39.6	56.8	193.4

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (65/27.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 38. HOUSEHOLDS WITH OTHER PRIVATE INCOME AS PRINCIPAL SOURCE OF INCOME(a); EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(b), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(c)						
Upper boundary of income quintile group (\$)	200	329	373	481	..	..
Broad expenditure group(d)						
Commodity or service						
Current housing costs (selected dwelling)	64.09	46.52	72.98	67.75	73.08	65.00
Fuel and power	5.21	9.52	13.66	11.31	15.75	11.26
Food and non-alcoholic beverages	41.34	88.67	79.32	112.80	97.19	84.84
Alcoholic beverages	21.36	21.69	10.62	19.29	11.71	16.79
Tobacco	3.74	n.p.	n.p.	8.61	n.p.	5.02
Clothing and footwear	12.26	24.62	26.40	42.54	35.48	28.66
Household furnishings and equipment	2.24	8.78	69.21	35.35	30.97	29.69
Household services and operation	12.19	18.78	23.56	30.62	35.14	24.45
Medical care and health expenses	8.50	71.53	10.40	29.90	32.72	31.11
Transport	-28.06	94.69	64.75	111.67	101.05	71.06
Recreation	23.68	55.38	50.05	44.70	45.12	44.15
Personal care	0.76	8.62	2.74	4.81	8.04	5.13
Miscellaneous commodities and services	24.67	23.95	47.70	33.41	82.38	43.38
Total commodity and service expenditure	191.98	478.29	471.81	552.75	575.12	460.53
Selected other payments						
Income tax	n.p.	22.36	30.54	32.12	104.96	40.31
Mortgage payment-principal (selected dwelling)	n.p.	n.p.	-265.94	n.p.	n.p.	1.96
Other capital housing costs	n.p.	n.p.	-265.94	-283.57	-311.67	-185.71
Superannuation and life insurance	n.p.	n.p.	n.p.	n.p.	3.45	3.73
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(e)	131.43	252.93	342.80	420.36	652.16	368.80
Proportion (%) of total income being:						
Wages and salaries	8.0	1.3	8.5	2.2	5.5	4.9
Own business	0.1	2.1	2.6	0.0	4.5	2.5
Government pensions and benefits	9.5	11.5	13.6	14.1	8.6	11.2
Other	82.4	85.1	75.2	83.7	81.5	81.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	25	56	48	52	51	47
Average number of persons in the household:						
Under 18 years	0.41	0.23	0.33	0.80	1.61	0.70
18 to 64 years	1.41	1.34	1.59	1.56	1.83	1.55
65 years and over	0.00	0.46	0.16	0.36	0.34	0.27
Total	1.82	2.03	2.08	2.73	3.78	2.52
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	7.1	73.8	51.3	41.5	59.2	47.5
Being bought	0.0	0.0	27.3	14.3	27.7	14.3
Renting — government	0.0	0.0	0.0	19.2	0.0	3.8
Renting — private	82.9	15.3	21.4	25.0	13.1	30.4
Occupied rent free	10.0	10.9	0.0	0.0	0.0	4.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.3	0.3	0.8	0.2	0.6	0.4
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	7.1	15.7	28.6	40.9	14.6	21.5
with dependent children only	0.5	1.7	0.0	24.5	28.9	11.6
other(f)	0.0	24.3	5.1	1.6	33.3	13.5
Single parent one family household only	19.3	10.9	33.1	7.0	5.3	14.8
Single person household	40.0	33.9	7.0	10.3	14.3	20.7
Other(g)	33.0	13.6	26.2	15.7	3.6	17.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (h):						
Capital cities	5.2	4.1	8.0	6.5	2.9	26.7
Other urban areas	3.5	4.8	1.3	2.3	2.3	14.1
Rural areas	0.0	0.6	0.0	0.7	5.1	6.4
Number of households in sample	12	13	11	13	13	62
Estimated total number in population ('000):						
Households(i)	8.7	9.5	9.4	9.5	10.3	47.2
Persons(i)	15.8	19.3	19.5	25.8	38.8	119.1

(a) See the Glossary. (b) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (c) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (d) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (e) Household income is the sum of the gross weekly income of all household members. (f) Includes married couple family households where a combination of dependent and non-dependent children is present. (g) Includes married couple and single parent families living in multiple family households. (h) See the Glossary. (i) See paragraph 1.4 in the Explanatory Notes.

TABLE 39. HOUSEHOLDS WITH UNEMPLOYMENT OR SICKNESS BENEFIT AS PRINCIPAL SOURCE OF INCOME : EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	All households
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	122	218	257	307	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	49.13	66.10	53.45	84.16	74.30	66.20
Fuel and power	11.46	9.00	11.73	11.80	13.18	11.41
Food and non-alcoholic beverages	38.88	52.16	74.98	74.72	121.17	73.76
Alcoholic beverages	9.18	11.42	16.67	8.32	10.70	11.30
Tobacco	7.16	9.18	9.55	9.82	16.11	10.53
Clothing and footwear	5.80	8.63	11.81	9.09	20.16	11.34
Household furnishings and equipment	8.53	12.78	26.33	14.44	15.32	15.63
Household services and operation	10.99	13.70	15.59	19.56	18.38	15.81
Medical care and health expenses	4.92	16.05	10.19	4.85	11.07	9.71
Transport	34.23	29.96	50.86	47.28	58.79	44.46
Recreation	14.45	22.28	22.17	4.59	28.58	18.72
Personal care	3.04	4.23	4.51	4.71	5.51	4.46
Miscellaneous commodities and services	11.12	12.16	20.97	17.26	22.49	16.97
Total commodity and service expenditure	208.88	267.65	328.82	310.60	415.76	310.30
Selected other payments						
Income tax	20.13	23.76	14.72	18.57	19.51	19.41
Mortgage payment-principal (selected dwelling)	n.p.	n.p.	0.53	0.90	-0.29	0.25
Other capital housing costs	20.12	3.92	10.08	14.03	-10.46	6.81
Superannuation and life insurance	n.p.	0.48	1.79	1.18	3.33	1.48
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	93.32	162.66	237.86	278.62	384.97	236.96
Proportion (%) of total income being:						
Wages and salaries	0.0	1.9	1.2	1.4	6.6	3.2
Own business	-19.8	0.0	0.8	0.0	0.4	-1.0
Government pensions and benefits	118.6	96.0	93.4	97.9	90.3	95.4
Other	1.1	2.1	4.6	0.6	2.7	2.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	34	39	40	35	41	38
Average number of persons in the household:						
Under 18 years	0.17	0.33	0.72	2.09	2.87	1.28
18 to 64 years	1.18	1.47	1.98	2.02	2.51	1.86
65 years and over	0.00	0.00	0.02	0.00	0.17	0.04
Total	1.35	1.80	2.72	4.11	5.54	3.17
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	27.6	25.4	29.9	9.9	29.2	24.3
Being bought	2.7	1.6	20.2	34.9	23.9	17.0
Renting — government	5.3	15.8	5.5	22.7	14.9	13.2
Renting — private	57.7	55.1	36.7	32.5	28.2	41.6
Occupied rent free	6.7	2.1	7.7	0.0	3.9	3.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.1	0.1	0.2	0.1	0.2	0.1
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	4.5	33.2	26.7	2.0	3.6	14.5
with dependent children only	6.2	12.0	53.1	91.2	56.8	44.8
other(e)	0.0	0.0	0.0	2.4	33.7	7.7
Single parent one family household only	0.0	5.2	1.8	0.0	1.6	1.8
Single person household	77.3	43.6	0.0	0.0	0.0	22.4
Other(f)	12.0	6.1	18.4	4.4	4.4	8.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	7.5	22.0	9.6	21.0	18.3	78.3
Other urban areas	13.8	6.0	12.8	5.2	11.3	49.0
Rural areas	3.0	4.3	6.7	3.6	1.7	19.3
Number of households in sample	27	59	36	50	48	220
Estimated total number in population ('000):						
Households(h)	24.3	32.3	29.0	29.7	31.3	146.6
Persons(h)	32.9	58.1	78.9	122.1	173.2	465.2

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary.

(h) See paragraph 14 in the Explanatory Notes.

TABLE 40. HOUSEHOLDS WITH AGE OR INVALID OR WIFE'S PENSION AS PRINCIPAL SOURCE OF INCOME: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	124	146	209	249	..	..
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	26.28	24.31	27.96	28.43	35.85	28.46
Fuel and power	6.98	6.55	7.89	11.20	10.88	8.72
Food and non-alcoholic beverages	39.39	34.82	48.28	65.45	78.68	53.30
Alcoholic beverages	3.52	2.24	4.56	7.56	9.31	5.40
Tobacco	1.53	2.79	3.84	4.43	6.60	3.95
Clothing and footwear	10.00	8.08	11.02	11.57	22.42	12.53
Household furnishings and equipment	8.98	10.13	16.65	22.05	23.19	16.38
Household services and operation	11.40	10.62	14.51	17.61	18.21	14.47
Medical care and health expenses	5.74	7.07	14.24	10.82	12.58	10.16
Transport	15.51	10.45	29.92	39.08	44.98	27.82
Recreation	13.81	15.91	17.57	23.23	40.81	22.54
Personal care	3.18	3.93	4.91	5.67	6.49	4.90
Miscellaneous commodities and services	8.54	6.25	8.05	7.12	13.04	8.45
Total commodity and service expenditure	154.87	143.16	209.39	254.21	323.05	217.08
Selected other payments						
Income tax	6.09	4.55	4.99	3.81	9.84	5.75
Mortgage payment-principal (selected dwelling)	n.p.	0.14	0.25	0.49	0.40	0.28
Other capital housing costs	15.15	7.95	9.82	9.87	8.04	5.94
Superannuation and life insurance	0.28	0.07	0.72	0.53	1.04	0.51
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	114.97	131.13	179.84	225.88	306.77	193.82
Proportion (%) of total income being:						
Wages and salaries	0.0	0.1	0.1	0.5	3.4	1.3
Own business	0.0	0.0	0.0	0.2	0.4	0.2
Government pensions and benefits	97.8	95.0	85.9	91.7	82.2	88.7
Other	2.2	5.0	14.0	7.6	13.9	9.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	71	70	69	70	65	69
Average number of persons in the household:						
Under 18 years	0.01	0.00	0.04	0.02	0.28	0.07
18 to 64 years	0.18	0.27	0.61	0.56	1.15	0.56
65 years and over	0.87	0.75	0.89	1.42	1.09	1.00
Total	1.07	1.02	1.55	1.99	2.52	1.63
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	65.9	67.6	72.9	80.8	74.4	72.6
Being bought	2.2	3.0	5.2	4.3	3.2	3.6
Renting — government	20.4	10.6	11.0	6.6	11.8	11.3
Renting — private	3.9	14.6	6.8	7.0	9.3	9.1
Occupied rent free	7.6	4.1	4.1	1.3	1.4	3.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.0	0.0	0.0	0.0	0.2	0.0
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	4.2	0.8	44.0	86.4	49.4	37.3
with dependent children only	0.0	0.0	1.1	1.8	9.5	2.5
other(e)	0.0	0.1	1.3	0.0	16.4	3.6
Single parent one family household only	1.1	0.2	1.5	0.1	0.7	0.6
Single person household	93.2	98.4	49.6	2.3	1.4	48.6
Other(f)	1.5	0.5	2.5	9.5	22.6	7.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	61.2	107.5	80.7	94.2	84.6	428.1
Other urban areas	24.0	70.7	46.6	47.8	41.4	230.4
Rural areas	7.6	13.6	8.5	9.2	19.1	58.2
Number of households in sample	119	255	186	193	181	934
Estimated total number in population ('000):						
Households(h)	92.8	191.8	135.8	151.2	145.1	716.7
Persons(h)	99.1	195.1	210.3	301.5	365.7	1,171.7

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (65/27.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 41. HOUSEHOLDS WITH SUPPORTING PARENT'S BENEFIT OR WIDOW'S PENSION AS PRINCIPAL SOURCE OF INCOME
EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All house- holds
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	154	179	210	265	..	..
Broad expenditure group(c)						
Commodity or service	26.49	44.59	54.10	52.08	68.65	49.35
Current housing costs (selected dwelling)	8.88	9.46	10.87	10.39	14.70	10.88
Fuel and power	36.71	46.77	50.03	59.10	78.49	54.49
Food and non-alcoholic beverages	1.58	4.99	2.66	2.32	3.36	2.99
Alcoholic beverages	3.68	7.46	4.95	5.97	6.07	5.65
Tobacco	8.03	8.66	16.04	16.52	23.09	14.53
Clothing and footwear	7.81	14.20	9.59	12.52	13.23	11.53
Household furnishings and equipment	12.73	13.01	15.20	17.76	21.66	16.13
Household services and operation	3.81	3.41	5.85	7.22	9.28	5.95
Medical care and health expenses	10.71	26.14	17.79	40.75	28.75	25.09
Transport	15.46	25.37	31.76	23.40	34.88	26.19
Recreation	4.16	4.17	6.32	6.54	6.88	5.62
Personal care	5.84	19.71	18.47	16.41	21.52	16.45
Miscellaneous commodities and services						
Total commodity and service expenditure	145.89	227.92	243.63	270.97	330.54	244.84
Selected other payments						
Income tax	2.99	10.48	5.79	1.41	6.70	5.47
Mortgage payment-principal (selected dwelling)	n.p.	2.04	-1.20	1.39	1.88	0.91
Other capital housing costs	8.42	3.59	34.77	23.73	-19.85	9.79
Superannuation and life insurance	n.p.	1.56	n.p.	1.34	0.71	0.88
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	125.26	164.84	194.35	231.49	331.74	210.78
Proportion (%) of total income being:						
Wages and salaries	0.0	0.8	2.7	5.8	11.4	5.6
Own business	0.0	0.0	0.4	0.2	0.6	0.3
Government pensions and benefits	97.2	97.0	92.1	87.1	78.6	88.0
Other	2.8	2.2	6.8	6.9	9.4	6.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	57	34	35	36	37	40
Average number of persons in the household:						
Under 18 years	0.11	1.08	1.34	1.94	2.77	1.47
18 to 64 years	0.91	1.06	1.06	1.06	1.24	1.07
65 years and over	0.14	0.03	0.00	0.03	0.06	0.05
Total	1.16	2.17	2.40	3.03	4.07	2.59
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	47.4	8.6	19.3	16.7	12.6	20.7
Being bought	11.4	18.4	10.6	14.1	24.8	16.0
Renting — government	20.8	50.7	28.2	35.2	32.2	33.5
Renting — private	13.1	20.9	36.6	29.7	30.4	26.1
Occupied rent free	7.3	1.4	5.3	4.3	0.0	3.6
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.0	0.0	0.2	0.3	0.4	0.2
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	0.0	0.0	0.0	0.0	0.0	0.0
with dependent children only	0.0	0.0	1.9	0.0	4.7	1.3
other(e)	0.0	3.2	0.0	0.0	0.3	0.7
Single parent one family household only	7.2	84.4	84.9	97.0	86.4	72.4
Single person household	86.2	9.8	11.7	0.0	0.0	21.1
Other(f)	6.5	2.6	1.5	3.0	8.6	4.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	23.2	28.2	22.7	21.7	22.9	118.8
Other urban areas	14.5	11.6	14.7	17.3	14.0	72.2
Rural areas	1.9	1.0	1.0	2.7	4.6	11.2
Number of households in sample	53	53	57	62	61	286
Estimated total number in population ('000):						
Households(h)	39.6	40.9	38.4	41.7	41.6	202.2
Persons(h)	46.0	88.7	92.3	126.4	169.2	522.6

(a) The quintile groups in this table are 20% groupings of the estimated population where households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (65/27.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 42. HOUSEHOLDS WITH OTHER GOVERNMENT CASH BENEFITS AS PRINCIPAL SOURCE OF INCOME: EXPENDITURE AND CHARACTERISTICS BY HOUSEHOLD INCOME QUINTILE GROUP(a), AUSTRALIA, 1988-89

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest 20%	
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(b)						
Upper boundary of income quintile group (\$)	142	206	239	297	...	...
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	56.21	34.18	36.60	25.21	26.22	35.56
Fuel and power	8.39	7.58	7.99	9.42	10.77	8.85
Food and non-alcoholic beverages	62.18	47.39	60.45	63.01	82.90	63.37
Alcoholic beverages	10.99	7.92	12.50	9.11	14.93	11.12
Tobacco	6.05	5.07	4.36	3.11	6.77	5.07
Clothing and footwear	13.46	11.98	11.92	16.82	25.42	15.99
Household furnishings and equipment	23.30	22.30	21.46	13.79	42.52	24.73
Household services and operation	16.58	15.16	14.17	15.55	19.39	16.19
Medical care and health expenses	11.65	5.73	6.37	11.08	18.91	10.81
Transport	30.11	68.72	43.51	29.90	49.50	42.98
Recreation	34.15	34.11	33.39	38.25	40.71	36.17
Personal care	4.46	5.03	6.57	6.45	9.25	6.38
Miscellaneous commodities and services	11.12	9.24	11.68	8.03	19.41	11.93
Total commodity and service expenditure	288.65	274.41	270.97	243.73	366.69	289.14
Selected other payments						
Income tax	28.33	7.10	11.03	4.26	48.44	19.95
Mortgage payment-principal (selected dwelling)	5.90	1.44	0.67	0.60	1.01	1.91
Other capital housing costs	-7.54	-19.35	-16.32	-2.03	6.10	-7.68
Superannuation and life insurance	2.15	n.p.	0.40	0.67	2.23	1.13
HOUSEHOLD CHARACTERISTICS						
Average weekly household income (\$)(d)	82.44	177.59	220.29	266.75	434.95	238.11
Proportion (%) of total income being:						
Wages and salaries	0.0	1.4	0.0	0.9	6.4	2.8
Own business	-3.0	0.6	0.6	0.0	0.5	0.2
Government pensions and benefits	96.9	86.4	90.8	81.7	74.7	82.5
Other	6.0	11.6	8.6	17.4	18.3	14.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	55	64	67	67	67	64
Average number of persons in the household:						
Under 18 years	0.72	0.13	0.09	0.08	0.27	0.26
18 to 64 years	1.00	0.58	0.55	0.73	1.05	0.78
65 years and over	0.43	0.70	1.17	1.19	1.12	0.93
Total	2.14	1.41	1.81	2.00	2.44	1.97
Proportion (%) of households with nature of housing occupancy being:						
Owned outright	39.8	62.0	60.0	73.7	73.2	61.9
Being bought	19.7	15.2	14.3	9.3	13.6	14.4
Renting - government	14.1	6.2	16.2	13.3	9.8	11.9
Renting - private	24.8	15.2	8.6	3.7	3.4	11.0
Occupied rent free	1.5	1.4	0.9	0.0	0.0	0.8
Total	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.3	0.1	0.1	0.0	0.3	0.2
Proportion (%) of households with family composition of the household being:						
Married couple:						
only	9.9	22.1	66.2	80.2	60.0	48.1
with dependent children only	31.5	4.7	2.3	2.6	5.8	9.3
other(e)	0.0	0.0	1.4	0.0	20.5	4.5
Single parent one family household only	1.9	0.4	3.0	2.6	0.5	1.7
Single person household	55.5	68.7	26.7	7.4	6.1	32.4
Other(f)	1.2	4.1	0.4	7.2	7.1	4.0
Total	100.0	100.0	100.0	100.0	100.0	100.0
Estimated number of households ('000) being in (g):						
Capital cities	32.2	30.6	27.4	32.2	34.4	156.9
Other urban areas	13.1	16.0	19.6	19.0	16.7	84.4
Rural areas	5.5	3.2	4.5	1.1	1.4	15.7
Number of households in sample	65	68	66	71	76	346
Estimated total number in population ('000):						
Households(h)	50.8	49.8	51.6	52.4	52.5	257.1
Persons(h)	108.9	70.4	93.3	105.0	128.0	505.6

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0). (d) Household income is the sum of the gross weekly income of all household members. (e) Includes married couple family households where a combination of dependent and non-dependent children is present. (f) Includes married couple and single parent families living in multiple family households. (g) See the Glossary. (h) See paragraph 14 in the Explanatory Notes.

TABLE 43. HOUSEHOLD EXPENDITURE AND CHARACTERISTICS FOR SELECTED HOUSEHOLD TYPES, AUSTRALIA, 1988-89

	Single person only, under 35	Married couple-husband and wife only, reference person under 35	Married couple with dependent children only			Married couple with dependent and non-dependent children only		Married couple-husband and wife only, reference person 55 to 64	Married couple-husband and wife only, reference person 65 and over	Single person only, 65 and over
			Eldest child under 5	Eldest child 5 to 14	Eldest child 15 to 24					
AVERAGE WEEKLY HOUSEHOLD EXPENDITURE (\$)(a)										
Broad expenditure group(b)										
Commodity or service										
Current housing costs (selected dwelling)	80.83	123.09	108.33	97.80	76.84	77.56	49.34	38.67	29.64	25.85
Fuel and power	7.62	10.75	14.07	15.72	18.18	19.33	16.24	12.36	11.03	6.91
Food and non-alcoholic beverages	52.94	89.56	98.09	120.83	140.05	166.54	138.90	83.38	70.71	34.85
Alcoholic beverages	19.30	21.43	13.62	14.04	20.14	27.51	30.73	12.57	10.54	3.78
Tobacco	5.20	7.30	6.60	6.96	5.96	9.85	11.44	5.26	3.18	1.81
Clothing and footwear	15.39	38.04	29.97	34.98	47.90	70.78	47.33	21.79	15.44	10.34
Household furnishings and equipment	29.30	65.98	48.15	40.60	46.78	65.36	47.92	31.72	23.70	13.68
Household services and operation	13.67	20.49	38.16	31.03	27.75	30.88	29.34	22.15	17.53	12.92
Medical care and health expenses	9.30	20.36	25.22	26.36	32.91	33.83	32.41	24.53	18.62	11.70
Transport	57.85	88.35	74.91	79.05	92.87	149.65	140.57	75.95	48.72	12.03
Recreation	54.26	67.39	50.79	72.07	92.66	96.99	90.20	60.24	37.03	18.39
Personal care	5.94	10.82	9.33	10.81	15.95	18.80	16.99	8.04	6.43	4.63
Miscellaneous commodities and services	20.15	44.12	43.67	48.91	77.62	76.31	51.96	20.17	12.21	7.86
Total commodity and service expenditure	371.74	607.69	560.92	599.15	695.62	843.40	703.36	416.83	304.78	164.75
Selected other payments										
Income tax	92.00	171.23	141.06	166.83	214.08	200.51	209.25	134.01	51.17	15.90
Mortgage payment-principal (selected dwelling)	6.73	16.44	12.90	13.17	10.90	9.29	5.08	2.26	0.54	0.22
Other capital housing costs	23.65	54.26	12.34	44.39	10.66	-15.21	10.15	11.02	18.18	1.77
Superannuation and life insurance	11.82	24.48	19.90	23.01	30.81	29.49	28.17	13.63	1.75	0.19

(a) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant category of household type. (b) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0).

TABLE 43. HOUSEHOLD EXPENDITURE AND CHARACTERISTICS FOR SELECTED HOUSEHOLD TYPES, AUSTRALIA, 1988-89—continued

	Single person only, under 35	Married couple-husband and wife only, reference person under 35	Married couple with dependent children only			Married couple with dependent and non-dependent children only		Married couple-husband and wife only, reference person 55 to 64	Married couple-husband and wife only, reference person 65 and over	Single person only, 65 and over
			Eldiest child under 5	Eldiest child 5 to 14	Eldiest child 15 to 24					
HOUSEHOLD CHARACTERISTICS										
Average weekly household income (\$)(a)	439.80	854.34	648.41	766.37	874.40	1,100.06	1,004.75	533.79	356.93	171.72
Proportion (%) of total income being:										
Wages and salaries	88.5	94.6	82.5	75.1	79.2	82.0	75.7	52.6	7.9	1.7
Own business	6.8	3.6	11.2	13.8	10.9	10.2	9.8	12.8	10.0	0.8
Government pensions and benefits	2.7	0.6	3.7	4.9	4.1	3.1	6.9	11.4	46.3	62.4
Other	2.0	1.2	2.5	6.2	5.8	4.7	7.6	23.2	35.8	35.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average age of reference person	27	27	31	38	44	46	55	60	72	74
Average number of persons in the household:										
Under 18 years	0.00	0.01	1.48	2.34	2.09	1.64	0.14	0.00	0.00	0.00
18 to 64 years	1.00	1.99	1.99	2.00	2.22	3.09	3.02	1.94	0.30	0.00
65 years and over	0.00	0.00	0.00	0.00	0.01	0.01	0.20	0.06	1.70	1.00
Total	1.00	2.00	3.48	4.34	4.32	4.74	3.36	2.00	2.00	1.00
Proportion (%) of households with nature of housing occupancy being:										
Owned outright	8.9	10.8	17.5	27.4	41.7	49.1	67.6	77.6	81.7	73.1
Being bought	27.5	50.3	52.2	52.8	45.6	37.1	20.7	12.8	7.0	3.3
Renting — government	3.6	2.8	4.8	5.3	3.1	3.9	3.8	3.5	5.0	10.7
Renting — private	52.9	33.2	21.0	13.2	7.1	8.8	6.3	4.5	5.2	7.7
Occupied rent free	7.0	3.0	4.5	1.3	2.4	1.1	1.5	1.5	1.1	5.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average number of employed persons in household	0.9	1.8	1.4	1.5	2.0	2.9	2.3	0.9	0.2	0.0
Estimated number of households ('000) being in (b):										
Capital cities	165.3	199.3	217.7	513.3	198.7	178.3	233.8	185.6	254.8	255.1
Other urban areas	78.0	63.4	119.6	218.0	88.2	48.6	83.6	90.1	138.5	135.9
Rural areas	22.1	12.1	36.0	98.9	31.8	17.6	29.7	43.0	37.8	26.5
Number of households in sample	332	396	522	1,172	449	345	447	435	549	534
Estimated total number in population ('000):										
Households(c)	265.3	274.9	373.3	830.2	318.7	244.5	347.2	318.8	431.0	417.5
Persons(c)	265.3	549.7	1,299.0	3,601.3	1,376.9	1,158.1	1,165.2	637.6	862.1	417.5

(a) Household income is the sum of the gross weekly income of all household members. (b) See the Glossary. (c) See paragraph 14 in the Explanatory Notes.

TABLE 44. COMPARISON OF AVERAGE WEEKLY HOUSEHOLD EXPENDITURE BETWEEN 1984 AND 1988-89 SURVEYS BY HOUSEHOLD INCOME QUINTILE GROUP, USING THE 1984 CONCEPT OF INCOME(a), AUSTRALIA

	Gross income quintile					All households
	Lowest 20%	Second quintile	Third quintile	Fourth quintile	Highest quintile	
	1984 AVERAGE WEEKLY HOUSEHOLD EXPENDITURE(b)					DISTRIBUTION
	-\$ -					%
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	25.92	35.20	50.27	55.13	65.85	46.46
Fuel and power	7.25	9.28	10.68	11.53	14.06	10.56
Food and non-alcoholic beverages	38.53	57.70	69.23	81.73	108.97	71.22
Alcoholic beverages	3.88	8.12	11.53	15.48	22.52	12.30
Tobacco	3.13	5.50	6.21	6.54	7.25	5.73
Clothing and footwear	8.82	15.43	19.90	25.64	47.56	23.46
Household furnishings and equipment	11.49	19.38	26.12	34.12	47.38	27.69
Household services and operation	9.55	13.10	14.85	17.15	23.85	15.70
Medical care and health expenses	6.14	10.42	14.42	16.58	22.82	14.07
Transport	19.98	41.67	56.02	72.18	105.25	59.00
Recreation	16.75	27.24	39.80	51.56	80.38	43.13
Personal care	3.18	4.77	5.98	7.76	11.33	6.60
Miscellaneous commodities and services	9.73	14.42	22.88	32.86	49.81	25.93
Total commodity and service expenditure	164.35	262.23	347.88	428.26	607.04	361.84
						100.0
	ADJUSTED 1988-89 AVERAGE WEEKLY HOUSEHOLD EXPENDITURE(b)					DISTRIBUTION
	-\$ -					%
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	37.25	52.79	74.17	90.40	104.06	71.80
Fuel and power	8.72	11.20	12.81	14.72	16.87	12.87
Food and non-alcoholic beverages	51.77	73.83	93.73	115.06	144.30	95.83
Alcoholic beverages	6.80	11.02	14.71	21.36	30.51	16.90
Tobacco	4.35	6.86	7.42	8.04	7.79	6.89
Clothing and footwear	12.02	18.47	26.87	38.44	57.61	30.73
Household furnishings and equipment	15.73	25.41	31.54	42.03	71.84	37.37
Household services and operation	14.61	18.08	22.83	27.96	36.97	24.11
Medical care and health expenses	10.05	16.17	21.36	25.72	34.98	21.68
Transport	29.74	50.87	73.84	94.34	131.38	76.13
Recreation	24.65	32.51	52.70	69.92	116.63	59.37
Personal care	5.14	7.18	8.54	12.15	16.69	9.95
Miscellaneous commodities and services	12.11	21.39	34.62	49.64	77.32	39.08
Total commodity and service expenditure	232.94	345.77	475.13	609.80	846.95	502.71
						100.0
	PERCENTAGE CHANGE IN EXPENDITURE					
Broad expenditure group(c)						
Commodity or service						
Current housing costs (selected dwelling)	43.7	50.0	47.5	64.0	58.0	54.5
Fuel and power	20.3	20.6	20.0	27.7	20.0	21.9
Food and non-alcoholic beverages	34.4	27.9	35.4	40.8	32.4	34.6
Alcoholic beverages	75.0	35.8	27.6	38.0	35.5	37.4
Tobacco	39.0	24.6	19.3	22.9	7.4	20.4
Clothing and footwear	36.3	19.7	35.0	50.0	21.1	31.0
Household furnishings and equipment	36.9	31.1	20.8	23.2	51.6	35.0
Household services and operation	53.1	38.0	53.7	63.0	55.0	53.6
Medical care and health expenses	63.7	55.2	48.1	55.1	53.3	54.1
Transport	48.9	22.1	31.8	30.7	24.8	29.0
Recreation	47.1	19.4	32.4	35.6	45.1	37.7
Personal care	61.5	50.4	42.9	56.6	47.3	50.7
Miscellaneous commodities and services	24.5	48.3	51.3	51.1	55.2	50.7
Total commodity and service expenditure	41.7	31.9	36.4	42.4	39.5	38.9

(a) The quintile groups in this table are 20% groupings of the estimated population when households are ranked in ascending order according to each household's total gross weekly income. To enable direct comparison of the 1984 and 1988-89 survey results, 1988-89 households were allocated to quintile groups after setting negative components of household income to zero. This adjustment to 1988-89 data is made only in this table. For unadjusted expenditure levels see Table 1. (b) The average obtained when the total estimated expenditure for a particular broad expenditure group is divided by the estimated number of households within the scope of the survey in the relevant quintile group. (c) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Information Paper (6527.0).

APPENDIX A

EXPLANATORY NOTES

Introduction

This publication presents final results from the 1988-89 Household Expenditure Survey (HES). Appendix C lists already issued and proposed publications.

2. The statistics in this publication are intended to highlight the differing patterns and levels of household expenditure on the broad level expenditure groups across households with different characteristics. Average weekly household expenditure is cross-classified by various household characteristics (e.g. household size, family composition of the household, nature of housing occupancy and principal source of income) and selected reference person characteristics.

3. The *1988-89 Household Expenditure Survey, Australia, Information Paper* (6527.0), which is available free of charge, will assist users in evaluating and interpreting results from this survey.

4. HES surveys were previously conducted in 1974-75, 1975-76 and 1984. The 1988-89 HES commenced field enumeration throughout Australia in July 1988. Field enumeration was completed in July 1989. Further information concerning both the 1988-89 survey and the three earlier surveys can be obtained from the contact officer identified on page iii in the Phone Inquiries Box.

Scope rules

5. Expenditure information was collected on a household basis rather than for selected individuals in the population. The household unit was chosen because many items of expenditure such as food, accommodation and household goods and appliances relate to the household as a unit.

6. The scope rules, listed below, were used to define which households were included in or excluded from the survey.

Dwellings

7. Only households in private dwellings and caravan parks were included in this survey. Private dwellings were defined as houses, flats, home units, caravans, garages, tents and other structures used as private places of residence at the time of the survey. Hotels, boarding houses, institutions, etc. were treated as 'special dwellings' outside the scope of the survey.

Geographic areas

8. The survey covers both urban and rural areas across all States and Territories of Australia, except remote sparsely settled areas.

9. Sparsely settled areas are defined as those Statistical Local Areas with less than 0.06 dwellings per square kilometre.

Non-residents

10. The following households were excluded from the HES because of the non-resident status of at least one of their members:

- households with foreign diplomatic staff present;
- households with foreign defence force staff present; and
- households with overseas visitors present.

Coverage rules

11. Coverage rules were applied in the survey which aimed to ensure that:

- each person was associated with only one household, and hence had only one chance of selection;
- each household was associated with only one dwelling, and hence had only one chance of selection.

Visitors

12. Visitors not staying at the household for the next six weeks after the initial interview were excluded from the household.

Usual residents

13. Households that were not at their place of usual residence and would not be staying at the dwelling for the next six weeks were excluded from the HES.

Household and population estimates

14. This publication provides estimates of the number of households and number of persons in Australia which were within scope of the survey. The HES estimate of households is consistent with derived estimates obtained from other ABS sources and is considered to be reliable. When compared with official population estimates the HES estimate of 15,072,900 is 1,624,100 less than the estimated resident population (for 31 December 1988) of 16,697,000. Although this difference is considerably reduced when the population estimates are adjusted for the HES scope, the under-estimation is still substantial. This undercount has been attributed to various biases affecting the survey and estimation procedures. Such biases include those arising from a tendency of non-responding households to have different numbers of persons from similar responding households and the effect of the household based coverage rules when considered at the person level. Moreover, it should be noted that the

survey was primarily designed to produce household, rather than person, based estimates of average expenditure.

Survey design

15. The following table shows the distribution of the sample of households across States and Territories.

TABLE A. 1988-89 HOUSEHOLD EXPENDITURE SURVEY
ACTUAL NUMBER OF FULLY RESPONDING HOUSEHOLDS

State or Territory	Capital cities	Other urban	Rural	Total
New South Wales	1,114	572	146	1,832
Victoria	891	323	118	1,332
Queensland	625	371	110	1,106
South Australia	662	110	43	815
Western Australia	610	120	42	772
Tasmania	552	114	45	711
Northern Territory	387	20	7	414
Australian Capital Territory	422	.	1	423
Australia	5,263	1,630	512	7,405

Data collection method

16. Trained interviewers were used to conduct personal interviews to collect information on expenditure items which occur infrequently (e.g. the purchase of vehicles and property, and the payment of household bills such as electricity and gas) and to collect details of income from all household members aged fifteen years and over. In addition, household members aged fifteen years and over recorded all payments made during a two week period in a diary provided to each of them. Consequently, each household was involved in the survey for two weeks, although the sample of households was spread evenly over the twelve month survey period.

17. Most information on home mortgage interest payments was obtained directly from the lending institution. In order to accomplish this, permission was first sought from the responsible householder before contact was made with the lending institution.

Reliability of the estimates

18. The estimates provided in this publication are subject to two types of error.

Non-sampling error

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

- inability to obtain data from all households included in the sample. Although adjustments are made for non-response some bias may remain.
- errors in reporting on the part of both respondents and interviewers. These reporting errors may arise through inappropriate wording of questions, misunderstanding of what data are required, inability or unwillingness to provide accurate

information and mistakes in answers to questions; and

- errors arising during processing of the survey data. These processing errors may arise through mistakes in coding and data recording.

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

21. The error due to incomplete response was minimised by:

- call-backs to all initially non-responding households in order to explain the importance of their co-operation to the project; and
- adjustment to the 'weights' (the factors to expand the sample data to obtain population estimates) allocated to the respondent households in order to allow for households with similar characteristics from whom comprehensive data were not obtained.

22. Because of the extended collection period of the survey, changes in money values and changes in the relative prices of goods and services during the period have some implications for the interpretation of the results. The reference periods of data items differed, firstly, because households were approached at different dates over the duration of the survey and, secondly, because data items were obtained in respect of varying reference periods (e.g. medical expenses in respect of the previous three months; purchase of motor vehicles in the previous twelve months). These factors should be borne in mind in the interpretation of results.

Sampling error

23. This is the difference which would be expected between the estimate obtained from a sample survey and the corresponding figure that would have been obtained from a collection based on the whole population, using the same questionnaires and procedures. One measure of the likely difference is given by the standard error, which measures the extent to which an estimate may vary by chance because only a sample of dwellings was included. The standard error can also be expressed as a percentage of the estimate, and this is known as the relative standard error. Appendix D contains a discussion of sampling error as well as giving details for calculating the relative standard error for estimates in this publication.

Limitations of the survey

24. The Household Expenditure Survey data has limitations when being used:

- as a measure of savings or dis-savings;
- as a proxy measure for the National Accounts concept of private final consumption expenditure (e.g. the survey does not include expenditure on goods and services by non-profit organisations; expenditure of a capital nature by unincorporated enterprises and non-profit organisations; imputed rent or imputed interest on life and superannuation funds; and gross payments for health expenses);
- as a measure of the Australian population. The Australian population consists of private and special dwellings. Only households in private dwellings (and caravan parks) were required to participate in the survey, and, therefore, the data presented in this publication reflect the expenditure patterns and levels of those households; or
- to service users' needs for regional data. The level of geographical area at which the 1988-89 HES data can be published is limited by the level of the sample error.

Measurement of savings

25. The HES is not designed to produce data on savings either directly or indirectly. Although comparisons can be made between average total expenditure/average total payments and average income/average disposable income, it would be misleading to take the differences as a measure of savings. There are several reasons for this.

26. The estimates of income produced by the HES are not designed to be estimates of all sources of funds which might be used to finance current expenditure. Certain receipts were not collected in the HES as part of income, because they were not received regularly or were not of a recurring nature. For particular households, over a short period, such receipts can be large compared with receipts included as income. These receipts include the following:

- (a) maturity payments on insurance policies, superannuation, etc. as these lump sum receipts were regarded as maturity of an investment rather than income;
- (b) lump sum compensation for injury, and legal damages received;
- (c) windfall gains such as gambling and lottery winnings;
- (d) lump sum inheritances and other lump sum receipts;
- (e) withdrawals from savings;
- (f) loans and credit obtained;
- (g) profit from buying and selling of stocks, shares and other capital goods, unless as a business (even if these profits are taxable);
- (h) value of home-produced goods where the economic activity of the household was not associated with the production of these goods;
- (i) monetary gifts if not regularly received, and the value of non-monetary gifts from another household;
- (j) loans being repaid to a member of the household by a third party;
- (k) receipts from sale of household effects, e.g. furniture, televisions, refrigerators;
- (l) income derived from the 'cash economy' and not reported; and
- (m) employer contributions to superannuation funds and/or life assurance policies.

27. In addition, the information collected as receipts was not always collected on a current basis. For example:

- (a) for wage and salary earners the income measured was usually the last fortnightly pay. However, income over the last three months was collected from persons working on commission or persons with widely fluctuating incomes;
- (b) for the self-employed, the income collected was for the last financial year before tax but AFTER deduction of business expenses;
- (c) for those recipients of superannuation, workers' compensation, accident compensation, maintenance/alimony, family allowance, student allowance, scholarship or student assistance, the income collected was the value of the LAST payment (and the period which it covered);
- (d) for those persons receiving income from interest, royalties, dividends from shares and trusts, the income collected was the amount received for the last financial year;
- (e) for those persons receiving income from renting properties, the income collected was the total amount received as rent in the last financial year less expenses incurred.

28. As to expenditures, the estimates of expenditure from the HES are not estimates of all current payments. First, most expenditure data was collected by using an acquisitions approach, i.e. 'expenditure' was recorded even if 'payment' had not been made. Second, although most types of expenditure were collected for the current period from the diary, less frequent and often large expense items were collected on a 'recall' or last payment basis. The length of the recall period ranged from two years for house purchases to three months for health expenses.

29. In the HES, all forms of income and expenditure data which were collected were converted to weekly equivalents to facilitate comparison and aggregation.

Therefore, final estimates produced which show average weekly income and expenditure cannot be considered as estimates of current average funds available to households or current average outlays of funds by households.

30. In summary, although the income data collected by the HES is comparable with that obtained from previous income surveys conducted by the ABS, the HES does not purport to be an income expenditure balance sheet. The collection of income data in the survey is primarily undertaken to allow households to be classified into groups for expenditure analysis. It is NOT expected that income and expenditure will balance either for an individual household or even when averaged over a group of households. The difference between expenditure and income is not necessarily a measure of savings or dis-savings.

Comparison with previous surveys

31. Overall, the 1988-89 HES has retained the conceptual basis of the 1984 HES. Changes adopted in the 1988-89 survey which may affect data comparability are:

- the collection of negative income in the case of business loss and loss from rental property (this loss was treated as zero income in previous surveys);
- the Australian Standard Classification of Occupations (ASCO) has replaced the Classification and Classified List of Occupations (CCLO);
- the reduced sample size. In the 1988-89 HES there were 7,405 fully responding households, compared to 9,571 in 1984; and
- a change in the rural diary reporting period from four weeks in 1984 to two weeks in 1988-89.

Publication and dissemination of data

32. The dissemination program for the 1988-89 HES is given in Appendix C which lists the content and timing of each publication, details of the public use unit record file and the procedures to follow if user-specific tabulations are required.

Related publications

33. Users may also wish to refer to the following publications:

1988-89 Household Expenditure Survey, Australia, Information Paper (6527.0)—free publication

1974-75 Household Expenditure Survey, Australia (6507.0—6514.0)

1975-76 Household Expenditure Survey, Australia (6516.0—6519.0)

1984 Household Expenditure Survey, Australia (6527.0—6540.0)

Consumer Price Index (6401.0)

34. Current publications produced by the ABS are listed in the *Catalogue of Publications and Products, Australia* (1101.0). The ABS also issues, on Tuesdays and Fridays, a *Publications Advice* (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Symbols used

... not applicable

— nil or rounded to zero (including null cells)

n.p. not available for publication but included in totals where applicable.

35. 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.

Electronic services

DISCOVERY. Key *656# for selected current economic, social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through PAXUS COMNET. For further information phone the AUSSTATS Help Desk on (06) 252 6017.

TELESTATS. This service provides:

- foreign trade statistics tailored to users' requirements. Further information is available on (06) 252 5404.
- text and tables for selected Main Economic Indicator publications. Further information is available on (06) 252 5405.

Floppy disk service

Selected ABS statistics are available on floppy disk. Further information is available on (06) 252 6684.

APPENDIX B

GLOSSARY

Age was classified according to the person's age at last birthday.

Average weekly household expenditure is the average obtained when the total estimated expenditure for a particular expenditure group is divided by the estimated number of households within the scope of the survey.

Capital cities are defined as the six State capital city Statistical Divisions, the Darwin Statistical Division and the Canberra Statistical Division as delimited for purposes of the 1986 Census of Population and Housing.

Dependent children are all persons aged under 15 years, or persons aged 15 to 20 years who are full-time students, do not have a spouse or offspring of their own in the household and live with a parent or guardian in the household. *Non-dependent children* are all persons aged 15 years and over who do not have a spouse or offspring of their own in the household, have a parent in the household and are not dependent children.

Employed persons comprise all those aged 15 years or over, who in their main job:

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

Employment status. All persons aged 15 years or over were classified according to whether they were employed (either full-time or part-time), *unemployed* or *not in the labour force*.

Expenditure is the transaction cost of goods and services acquired during the reference period, whether or not those goods were paid for or consumed. For example, goods purchased by bankcard are counted as expenditure at the time they were acquired rather than at the time the bankcard bill was paid.

Expenditure is net of refunds or expected refunds. For example, payments for health services are net of any refunds received or expected to be received.

Information about most types of expenditure was obtained from a diary maintained by all persons aged 15 years and over in households selected in the sample. Some infrequent items of expenditure were collected on a 'recall' or last payment basis, the length of the recall period ranging

from two years for house purchases to three months for health expenses.

For a comprehensive list of items of expenditure collected in the 1988-89 HES, and the composition of a particular broad expenditure group, reference should be made to the HES Commodity Code List (HESCL) contained in Appendix B of the 1988-89 *Household Expenditure Survey, Australia, Information Paper* (6527.0).

Family composition of the household classification is divided into three broad groupings (single families, multiple families and households with only unrelated persons present, including single person households). Additional categories are formed according to the number of dependent children, the presence of non-dependent children and non-family individuals, the number of unrelated persons and the identification of single parent families within the household.

Full-time workers are those who usually work 35 hours a week or more. *Part-time workers* are those who usually work less than 35 hours a week.

Geographic areas in the survey cover capital cities, other urban and rural areas across all States and Territories of Australia except remote sparsely settled areas.

Household is defined as a group of people who live together (in a single dwelling) as a single unit in the sense that they have common housekeeping arrangements, i.e. they have some common provision for food and other essentials of living. A person, or persons, living in the same dwelling but having separate catering arrangements constitutes a separate household.

Income is defined as gross weekly income from all sources (before deductions for income tax, superannuation, etc.) at the time of the interview. Income can be negative in the case of business loss or where expenses for rental property are higher than income from that source. Income was collected in respect of all household members. The main components of income are:

- current usual wages and salaries;
- income derived from self-employment;
- government pensions and cash benefits; and
- other income, comprising investments (including interest, dividends, royalties and rent) and other regular income, (including superannuation, private scholarships received in cash, workers' compensation, accident compensation, maintenance or alimony, and any other allowances regularly received).

Although most information about income was obtained on a current basis some was obtained for the previous financial year.

In general, income is regarded as all receipts which are received regularly and are of a recurring nature. Certain receipts such as lump-sum receipts, windfall gains and withdrawals from savings are not considered to conform to these criteria and are therefore treated as being outside the scope of the survey.

The income data collected in the survey are only those types included in the definitions and the survey does not collect the total sources of all 'income'. The survey therefore does not purport to be an income-expenditure balance sheet. The collection of income data in the survey is primarily undertaken to allow households to be classified into groups for expenditure analysis and not for income-expenditure analysis. It is *not* expected that income and expenditure will balance either for an individual household or even when averaged over a group of households. The difference between expenditure and income is *not* necessarily a measure of savings or dis-savings. A further discussion of the income-expenditure relationship can be found in the Explanatory Notes in Appendix A.

Nature of housing occupancy is determined according to whether the selected dwelling is owned outright, in the process of being bought, being rented (furnished or unfurnished) either privately or through the Government, or occupied rent free.

Non-dependent children are all persons aged 15 years and over who do not have a spouse or offspring of their own in the household, have a parent in the household and are not dependent children.

Not in the labour force are those who, during the survey period, were not in the categories *employed* or *unemployed*.

Occupation was coded for all employed persons aged 15 years or over, using the Australian Standard Classification of Occupations (ASCO) used for the 1986 Census of Population and Housing.

Other private income as principal source of income comprises workers' compensation, accident compensation, alimony or maintenance, private scholarships, and any other private allowances regularly received.

Other urban areas are defined as all towns and urban centres with a population of 1,000 persons or more (excluding the capital cities) as delimited for purposes of the 1986 Census of Population and Housing.

Placement date is the date of the initial expenditure interview. The first day of diary keeping for all spenders in the household is always the day following the placement date.

Principal source of income for each household (or reference person) is derived using a classification of two levels. The first level of the classification differentiates between *total Government pensions* and *'cash' benefits* and *total regular income from other sources* (private income). At the next level, income is classified according to 24 individual sources of income and from this the principal source of income for each household (or reference person) was derived. Children's income, earned or unearned, was allocated to the nominated reference person's income.

Reference person in a household is taken to be that person so nominated by the member(s) of the household.

Rural areas are defined as localities with a population of less than 1,000 persons and non-urban areas. Sparsely settled Statistical Local Areas with less than 0.06 dwellings per square kilometre were excluded from the survey.

Selected dwelling is the dwelling in which the responding household was resident at the placement date. This was usually their principal place of residence. If not the principal place of residence, the household was included only if staying at that dwelling for the six weeks following the placement date. Any properties, other than the selected dwelling, owned by that household were included in the category 'Other property'.

Self-employed are those persons whose main source of 'earned' income is derived from their own business or partnership.

Single parent family includes, at least, one dependent child living with a single parent.

Special dwellings. The following places of residence were considered to be 'special dwellings' and excluded from the survey: military establishments; hospitals, sanatoriums, convalescent homes, homes for the aged and rest homes; religious and educational institutions; penal establishments and reformatories; welfare homes; licensed hotels and motels; private hotels, hostels and serviced rooms; boarding and lodging houses, i.e. any dwelling with three or more boarders or lodgers; and large temporary dwellings such as construction camps.

Spender is any person aged 15 years or over in a household selected for the HES. All spenders were required to keep the two week expenditure diary.

Statistical Local Areas cover all parts of Australia and are, in the main, equivalent to legal Local Government Areas. For further details refer to the *Australian Standard Geographical Classification (ASGC)* (1216.0)

Unemployed persons are those aged 15 years or over who were not employed, and had actively looked for full-time or part-time work at any time in the four weeks prior to the placement date.

APPENDIX C

1988-89 HES DATA RELEASE PROGRAM

This appendix describes the range of data available from the 1988-89 HES in both published and unpublished form. More detailed information can also be obtained from the contact officer identified on page iii in the Phone Inquiries Box.

Publications

2. The 1988-89 HES publication program is based on that undertaken for the 1984 HES survey. For each publication the following list gives the title, ABS catalogue number, expected release date, price, and a brief description of its contents.

Information Paper (6527.0)—released 27 September 1989, (free publication)

- Describes the 1988-89 Household Expenditure Survey (HES) and informs users of the nature of the survey. It contains the HES Commodity Code List and a list of HES output data items, details of the survey's objectives, scope and coverage, concepts and collection methodology, and details of the publication and dissemination program.

Preliminary (6528.0)—released 27 September 1989 (\$8.00)

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

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

- Contains summary tables covering major aspects of the data collected. Areas covered include broad expenditure patterns by type of commodity or service, by household size and composition, by source of income and by other socio-economic characteristics of the household.

Specific Commodities (6532.0)—expected release April 1991 (\$20.00)

- Contains data on the characteristics of expenditure on commodities (e.g. frequency of purchase and average value of purchase.)

States and Territories (6533.0)—expected release August 1990 (\$20.00)

- Contains results of the survey for each State and Territory. Also contains separate data for expenditure in each capital city.

Consumer Credit Expenditure (6534.0)—expected release December 1990 (\$20.00)

- Contains data related to consumer credit expenditure (e.g. number and type of loans held, period and interest component of loans).

Detailed Expenditure Items (6535.0)—expected release September 1990 (\$25.00)

- Contains expenditure data at the finest level of detail, cross-classified by income and geographic area.

Changes in Household Expenditure Between 1975-76 and 1988-89 (6536.0)—expected release March 1991 (\$20.00)

The Effects of Government Benefits and Taxes on Household Income (6537.0)—expected release June 1991 (\$20.00)

- Contains data, based on the 1988-89 Household Expenditure Survey and other sources, relating to the estimated effects of government benefits and taxes on the income of households of differing size and composition, socio-economic characteristics, etc.

Household Expenditure Survey Handbook (6540.0)—expected release May 1991 (\$25.00)

- Contains a detailed description of the concepts, methodology and procedures used in the ABS Household Expenditure Surveys. Included are notes on the survey background, objectives, design, collection and processing methodology, response, estimation procedure, sampling, reliability and factors influencing the interpretation of results.

Sample File on Magnetic Tape or Floppy Disk, Information Paper (6544.0)—expected release September 1990 (free publication)

- This information paper contains technical and other details of the sample file, conditions of use and how to order it.

Availability of unpublished data

3. The following sections discuss the full range of data that is available from the HES and some ways this data can be obtained from the ABS.

Data items

4. The HES published data are the end result of a large data gathering task. This task makes possible a wide range of data items which are available for specific data requests. The detailed list of possible data items is contained in Appendixes B and C of the 1988-89 Household Expenditure Survey, Australia, Information Paper (6527.0).

5. The main areas of data are:

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

Types of data available from the HES

6. The expenditure data in the HES are presented in the published tables as average weekly expenditure for all households for several population groups.

7. Users should note that these published data are only a small portion of the data collected in the survey. It is also not the only way the HES expenditure data can be presented.

8. The major type of data published from the survey relates to the average expenditure (for a week) for all households. These data are derived from a range of data on expenditures in the survey period and can be presented in a number of different formats to increase the usefulness of the data collected. The following paragraphs illustrate a range of estimates available from the survey.

9. As noted above the most frequent method of presentation of data is an average expenditure for all households. This is not the same as an average for all households undertaking such expenditure. For example, the average weekly household expenditure on current housing costs (selected dwelling) for all households was \$71.80. Another useful statistic is the average expenditure for only those households experiencing such expenditure. In the above example for house buyers, the average current housing costs paid by those households was \$120.55.

10. For some items of expenditure, per capita data can be used.

11. HES data cover a wide range of commodities and services and it is possible to generate data relating to

consumer behaviour. For example data related to the hire of video cassettes are collected from each household for the two week diary period and therefore an estimate of the number of households hiring one or more video cassettes can be calculated.

12. The HES data can also be used to analyse distributional characteristics of expenditure such as the number of households paying rent in the range say \$120 to \$180 per week.

13. It is also possible to produce detailed data about certain types of expenditure. Appendix C of the 1988-89 Household Expenditure Survey, Australia, Information Paper (6527.0) shows the range of data available from the survey. For example, for each mortgage in a household, data are available relating to the amount borrowed and length of loan.

Non-publication data releases

14. The following paragraphs outline the means by which non-publication data are released.

15. *Special order tables.* Users may wish to have tables produced to provide data that are not contained in the publications. This service is available from the ABS and covers the range of data items described in Appendixes B and C of the 1988-89 Household Expenditure Survey, Australia, Information Paper (6527.0). The data can be produced in either hard copy or machine readable form.

16. *Unit record data release.* It is currently proposed to release a unit record data file similar in content to that released from the 1984 survey. The file will be available either on magnetic tape or floppy disk.

17. *Consultancy service.* To assist in the accessibility of the survey data the ABS has available a consultancy service to help in determining the data needs of users. A software facility called PROTAB will be available in State offices to help demonstrate the types of data available. Inquiries should be made to the officer identified in the Phone Inquiries Box at the top of page ii, or by writing to The Director, Household Income and Expenditure Section, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

18. *Unpublished tables.* The ABS has a number of tables that are not published. For example, tables that reflect household characteristics within each of the States are provided for the ABS State offices. These tables are available on request from the relevant State office.

19. *The Household Expenditure Survey Small Area Data Base (HESSAD).* To assist in the provision of detailed data on expenditure for small geographic areas, the ABS is currently developing the HESSAD. The data from this are expected to be available in late 1991.

20. Generally a charge is made for all non-published data release. Inquiries should be made to the officer identified in the Phone Inquiries Box (at the top of page iii) or by writing to The Director, Household Income and Expenditure Section, ABS, P.O. Box 10, Belconnen, A.C.T. 2616.

APPENDIX D

TECHNICAL NOTE

Sampling error

Since the estimates relate to information obtained from a sample of households they are subject to sampling variability; that is, they may differ from the figure that would have been produced if all households were canvassed. One measure of the likely difference is given by the *standard error*, which measures the extent to which an estimate may vary by chance because only a sample of dwellings was included. There are about two chances in three that a sample estimate will differ by less than one standard error from the figure that would have been obtained if all dwellings had been included, and about nineteen chances in twenty that the difference will be less than two standard errors. The standard error can also be expressed as a percentage of the estimate, and this is known as the *relative standard error*.

The degree of the sample error associated with a sample estimate depends principally on two factors:

- *sample design*. The reliability of the estimates is affected by the size of the sample (the larger the sample, the more reliable the estimates), the

geographical distribution and the method of selection; and

- *the variability in the frequency of reporting and the size of the reporting values*. The smaller the frequency of reporting and the more variable the values reported, the larger the relative standard error.

Just as estimates are subject to sampling variability so too is the difference between them and the *standard error of the difference* is one measure of the sampling variability of the difference. The standard error of the difference can be used to determine whether two estimates are significantly different, that is, whether the difference is unlikely to be due to sampling variability. If the difference is twice the standard error of the difference, then the estimates are said to be statistically different at the 95% confidence level. An example of the test of whether a significant difference exists between two estimates is given on page 65 in Section C of the 'Calculation of standard errors for derived statistics'.

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

	Relative Standard Error(%) for Australia	Factor Line		Relative Standard Error(%) for Australia	Factor Line
Broad Expenditure Group(a)					
Commodity or service			Average age of reference person	0.5	E
Current housing costs (selected dwelling)	1.4	E	Average number of persons per household:		
Fuel and power	0.9	E	Under 18 years	2.1	E
Food and non-alcoholic beverages	0.9	D	18 to 64 years	0.7	E
Alcoholic beverages	2.2	E	65 years and over	3.1	F
Tobacco	2.1	F	Proportion of households with nature of housing occupancy being:		
Clothing and footwear	2.2	E	Owned outright	1.6	F
Household furnishings and equipment	3.9	D	Being bought	1.9	F
Household services and operation	1.6	D	Renting—government	6.0	E
Medical care and health expenses	1.9	D	Renting—private	2.8	F
Transport	2.1	E	Occupied rent free	8.7	E
Recreation	2.5	D	Average number of employed persons in household(c)	1.1	E
Personal care	2.0	E	Proportion of households with family composition of household being:		
Miscellaneous commodities and services	2.8	D	Married couple:		
Total commodity or service expenditure	1.0	D	—only	2.3	F
Selected other payments			—with dependent children only	2.2	F
Income tax	2.0	C	—other	3.6	F
Mortgage payments—principal (selected dwelling)	4.8	E	Single parent one family household only	6.0	E
Other capital housing costs	18.5	B	Single person household	2.9	F
Superannuation and life insurance	2.4	E	Other(d)	4.7	E
Household characteristics			Estimated number of households being in(e):		
Average weekly household income(b)			Capital cities	1.5	F
—not categorised by income quintile group	1.1	E	Other urban areas	6.0	E
—categorised by first quintile group	0.8	C	Rural areas	3.5	E
—categorised by last quintile group	0.4	C	Estimated total number in population:		
—categorised by some other quintile group	0.1	E	Households	1.1	F
Proportion of total income being:			Persons	1.3	F
Wages and salaries	0.9	F			
Own business	5.1	E			
Government pensions and benefits	2.8	D			
Other	5.3	C			

(a) Details of the component expenditure items of the broad expenditure groups are given in Appendix B of the 1988-89 Household Expenditure Survey, Australia, Information Paper (5527.0). (b) Household income is the sum of the gross weekly income of all household members. (c) See the Glossary in Appendix B. (d) Includes married couple and single parent families living in multiple family households. (e) See the Glossary in Appendix B.

Relative standard errors (%) for item estimates

In this appendix data are provided which enable relative standard errors to be calculated for each estimate shown in this publication. While it would have been possible to produce and publish standard errors for all estimates presented, this has not been done for the following reasons:

- presentation difficulties would have been encountered because of the large number of estimates involved;
- computer production of all standard errors would have been very costly; and
- the standard errors themselves are subject to sampling errors, and 'smoothing' or averaging them in the appropriate fashion improves their accuracy

Tables in this publication are, for the most part, in a standard form. Each column in a table corresponds to a category (e.g. NSW, single person household) and each row corresponds to an item (e.g. average weekly household expenditure on current housing costs (selected dwelling); average age of reference person). Entries in the tables are estimates of the value of the items for each category. The relative standard errors of estimates at the Australian level are presented in Table B. The relative standard errors of estimates at lower levels can be closely approximated from the Australian figure and the factor line of the graph indicated in Table B.

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

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

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

The procedure for calculating relative standard errors is outlined below.

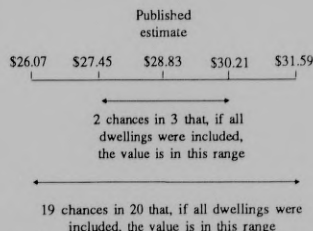
- In the table containing the estimate look up the number of sampled households in the category.
- Using Table B, look up the Australian relative standard error R for that item, and beside it the letter of the factor line corresponding to that item.
- Read the factor F from the graph using the factor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

An example of the calculation of a relative standard error is given below. From Table 3 the average weekly household expenditure of single person households on

recreation is \$28.83. The relative standard error is calculated as follows:

- From Table 3 the number of sampled households is 1,443.
- From Table B the Australian relative standard error R is 2.5% and the factor line required is D.
- Looking up line D on the graph with number of sampled households (1,443) shows factor F is 1.9.
- The relative standard error is thus
 $1.9 \times 2.5\% = 4.8\%$.

An example of the use of relative standard errors is as follows. The estimate of average weekly expenditure of single person households on recreation is \$28.83 with a relative standard error of 4.8% (see above). The standard error of this estimate is therefore $\$28.83 \times 0.048 = \1.38 . Thus, there are about 2 chances in 3 (or approximately with 67% confidence) that the true figure lies in the range \$27.45 to \$30.21 and about 19 chances in 20 (or approximately with 95% confidence) that the figure is in the range \$26.07 to \$31.59. This is illustrated in the diagram below.



Only income within a fixed range falls into an income quintile group. Hence the item average weekly household income is much less variable when categorised by income quintile group than otherwise. Because of this, four rows of Table B have been provided to calculate relative standard errors for estimates of average weekly household income. The relative standard error is $F \times R\%$. Here, the figure R from the row 'not categorised by income quintile group' (under the heading 'Household characteristics' in Table B) is the relative standard error for Australia. The R's from the next three rows are simply the appropriate figures for the calculation of relative standard errors for estimates categorised by income quintile group.

Most tables in this publication are categorised by income quintile group. In these tables the quintile groups are defined by estimates of quintile upper boundaries. These estimates are given in Table C below along with their relative standard errors. For example, the estimate of the third income quintile upper boundary is \$656.00 and its relative standard error is 1.1%.

TABLE C. 1988-89 HOUSEHOLD EXPENDITURE SURVEY
ESTIMATES OF INCOME QUINTILE UPPER BOUNDARIES AND THEIR RELATIVE STANDARD ERRORS(%), AUSTRALIA

	Gross income quintile			
	1	2	3	4
Quintile upper boundary (\$)	230	431	656	955
Relative standard error (%)	1.4	1.4	1.1	0.9

Calculation of standard errors for derived statistics

Many figures of interest may be derived by taking sums, differences and ratios of the tabulated data. Approximate standard errors and relative standard errors for these 'derived estimates' can be computed using the formulae below, which are illustrated by example in the paragraphs which follow. The formulae are derived assuming the correlation between x_1 and x_2 to be zero. The correlation will be near zero if the two estimates are based on independent subgroups of the sample (e.g. different States, quarters, income groups). Two estimates in the same subgroup will be positively correlated if large values of the items are likely to occur together (e.g. recreation and transport). If the two estimates are positively correlated then the standard error of their sum will be underestimated but the standard error of their difference or ratio will be overestimated. If their correlation is negative then the standard error of their sum will be overestimated and that of their difference or ratio underestimated.

Let x_1 and x_2 be estimates and let $SE(x_i)$ be the standard error of x_i .

- (a) Converting between relative standard error (RSE) and standard error (SE):

$$RSE(x_1) = SE(x_1) \cdot 100 \div x_1$$

$$SE(x_1) = x_1 \cdot RSE(x_1) \div 100$$

- (b) Sums - the standard error of the sum $x_1 + x_2$ is:

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

New items or categories of expenditure can be derived by combining existing ones. For example, the derived estimate for expenditure on household furnishings and equipment and household services and operation can be obtained by adding the two estimates from Table 1. At the total Australian level, this is \$37.37 + \$24.11 = \$61.48. The standard error of this derived estimate is:

$$SE \left(\begin{array}{l} \text{Household furnishings and equipment} \\ \text{and Household services and operation} \end{array} \right) = \sqrt{\left[SE \left(\begin{array}{l} \text{Household furnishings} \\ \text{and equipment} \end{array} \right) \right]^2 + \left[SE \left(\begin{array}{l} \text{Household services} \\ \text{and operation} \end{array} \right) \right]^2}$$

$$SE(\$37.37 + \$24.11) = \sqrt{[SE(\$37.37)]^2 + [SE(\$24.11)]^2}$$

From Table B, the relative standard error for household furnishings and equipment is 3.9% and that for household services and operation is 1.6%. Using the formula $SE(x_i) = x_i \cdot RSE(x_i) \div 100$ yields standard errors of \$1.46 and \$0.39 respectively. Therefore the standard error of the combined estimate is:

$$SE(\$61.48) = \sqrt{(\$1.46)^2 + (\$0.39)^2}$$

$$= \$1.51 \text{ (rounded to the nearest cent).}$$

The standard error of \$1.51 represents a relative standard error of 2.5%. There are about 2 chances in 3 that the true figure lies in the range \$59.97 to \$62.99 and about 19 chances in 20 that the figure is in the range \$58.46 to \$64.50.

(c) Differences - the standard error of the difference $x_1 - x_2$ is:

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

For example, Table 15 gives the expenditure on current housing costs for single parent households of \$68.61 and for single person households of \$49.30. Subtraction shows a difference of \$19.31 in average weekly household expenditure on this item between single parent households and single person households. The standard error on this difference may be calculated as follows:

$$SE \left(\begin{array}{l} \text{Difference in expenditure on Current} \\ \text{housing costs between single parent} \\ \text{households and single person households} \end{array} \right) = \sqrt{\left[SE \left(\begin{array}{l} \text{Current housing} \\ \text{costs of single} \\ \text{parent households} \end{array} \right) \right]^2 + \left[SE \left(\begin{array}{l} \text{Current housing} \\ \text{costs of single} \\ \text{person households} \end{array} \right) \right]^2}$$

$$SE(\$68.61 - \$49.30) = \sqrt{[SE(\$68.61)]^2 + [SE(\$49.30)]^2}$$

From Table B the relative standard error for current housing costs at the Australian level is 1.4% and the factor line is E. Using the formula $RSE = F \times R\%$, as indicated on page 63, gives RSEs of 4.9% for current housing costs for single parent households and 2.9% for single person households. Applying the formula $SE(x_1) = x_1 \cdot RSE(x_1) + 100$ yields standard errors of \$3.36 and \$1.43 respectively.

$$\begin{aligned} SE(\$19.31) &= \sqrt{(\$3.36)^2 + (\$1.43)^2} \\ &= \$3.65 \end{aligned}$$

Therefore there are 2 chances in 3 that the difference is in the range \$15.66 to \$22.96 and 19 chances in 20 that it is in the range \$12.01 to \$26.61. Twice the standard error of the difference is \$7.30 which is less than the estimate of the difference of \$19.31. This implies a statistically significant difference between expenditure on current housing costs for single parent households and single person households at the 95% level.

(d) Ratios - the relative standard error of the ratio $x_1 + x_2$ is:

$$RSE(x_1 + x_2) = \sqrt{[RSE(x_1)]^2 + [RSE(x_2)]^2}$$

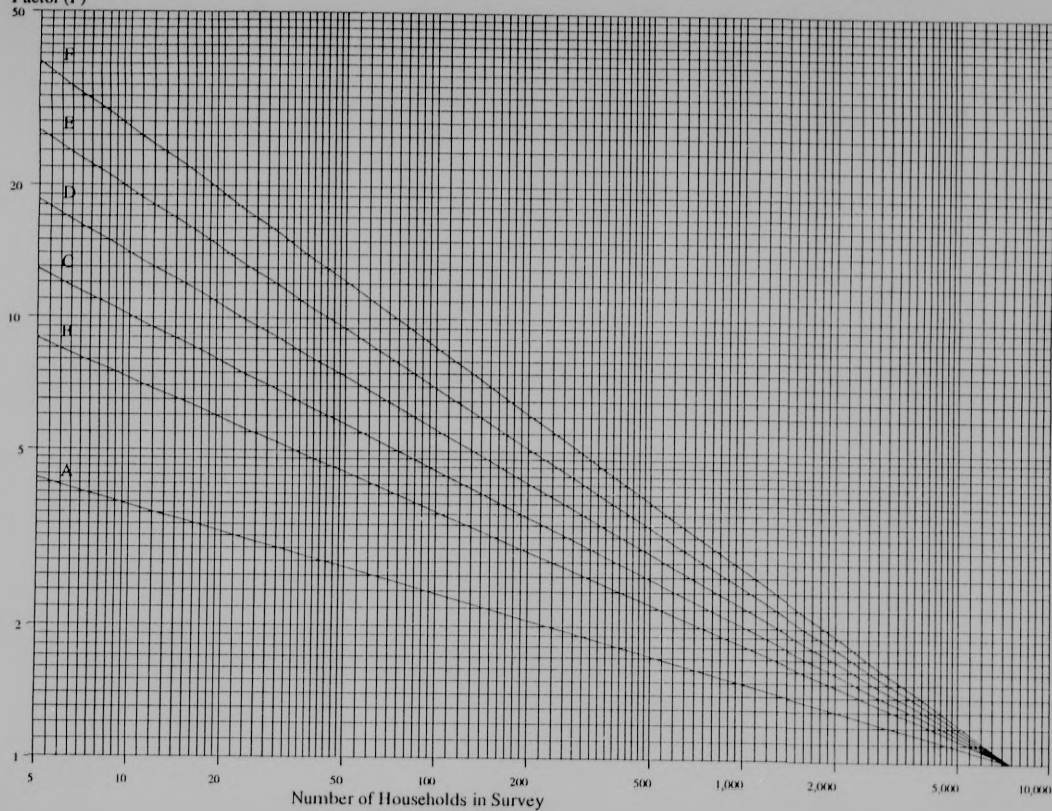
Two items can also be compared by calculating the ratio of one to the other. For example, current housing costs at the Australian level are 14.3% of total expenditure on commodities and services (from Table 1). From Table B the relative standard error for current housing costs is 1.4% and for total expenditure on commodities and services is 1.0%. Therefore the relative standard error of this proportion is:

$$\begin{aligned} RSE \left(\begin{array}{l} \text{Ratio of Current housing costs} \\ \text{to Total expenditure on} \\ \text{commodities and services} \end{array} \right) &= \sqrt{\left[RSE \left(\begin{array}{l} \text{Current} \\ \text{housing} \\ \text{costs} \end{array} \right) \right]^2 + \left[RSE \left(\begin{array}{l} \text{Total expenditure} \\ \text{on commodities} \\ \text{and services} \end{array} \right) \right]^2} \\ RSE \frac{\$71.80}{\$502.71} &= \sqrt{(1.4)^2 + (1.0)^2} \\ &= 1.7\% \end{aligned}$$

Therefore the proportion that current housing costs are of total expenditure on commodities and services has a relative standard error of 1.7% of the proportion, or a standard error of 0.2%. That is, there are 2 chances in 3 that the proportion is in the range 14.1% to 14.5% and 19 chances in 20 that it is in the range 13.9% to 14.7%.

Factor F to use in Relative Standard Error (%) Calculations

Factor (F)





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ISBN 0 642 15303 5