

Chapter

2

Economic participation

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2 Economic participation

At a glance

Education

- Australians are better educated than a decade ago: 67% of those aged 25 to 64 had a non-school qualification in 2012 compared with 54% in 2002. A non-school qualification is an educational qualification other than pre-primary, primary and secondary education.
- The proportion of women aged 25 to 64 with a non-school qualification increased from 50% in 2002 to 65% in 2012. The increase for men was smaller, from 59% to 68%.
- In 2011, 1 in 4 (26%) Indigenous Australians aged 15 and over had completed a non-school qualification compared with 1 in 2 (49%) non-Indigenous people.

Jobs

- Since 2008, labour force participation rates for males and females aged 15 to 64 have remained fairly steady at the levels observed for 2012: 83% for males and 70% for females.
- The unemployment rate in 2012 was 5.2%—this compares with 5.6% in 2009.
- The unemployment rate for people aged 25 to 54 in May 2012 was more than twice as high for those whose level of highest educational attainment was Year 11 or below as those with a Bachelor degree (6.6% and 2.7% respectively).
- In 2012, 63% of men and 44% of women aged 60–64, and 34% of men and 20% of women aged 65–69 were in the labour force. Over the past decade, labour force participation by older Australians has risen markedly, particularly among people in their late 60s.
- In 2012, almost 1 in 3 (30%) employed people worked part time (less than 35 hours per week) compared with 17% in 1982. In 2012, females were almost 3 times as likely as males to be employed part time (46% and 16% respectively).

Doing it tough

- In 2009, 13% of the population were considered to be in relative income poverty. The rate of poverty varied substantially by family type—for example, 21% of lone-parent families were classified as in poverty compared with 7% of couples with children.
- Elderly single males (32%) and elderly single females (41%) were more likely to experience poverty for 5 or more years over a 9-year period than couples with children (4%) and one-parent families with children (9%).

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2.1 Introduction

Broadly speaking, economic participation refers to an individual's engagement in work and/or education, and their access to economic resources that result from such participation. Generally, economic participation conveys financial, health and social benefits to individuals, families and households and, as such, is central to population welfare. For example, higher levels of education and income are associated with lower prevalence of risk factors to health (such as smoking and obesity) and access to economic resources is positively linked to mental health and wellbeing, and optimal child development (AIHW 2012; VicHealth 2005). As well, educational attainment is associated with lower criminal activity, greater social cohesion and improved outcomes for children (Lochner Moretti. 2004; Murray 2007).

The extent to which positive outcomes associated with education and employment are due to direct (rather than indirect) benefits of participation is unclear. Indeed, access to participation may itself be an outcome of other advantages—for example, healthy people are better able to remain in the workforce or in formal education. Alternatively, education and employment may provide greater access to economic resources, and those resources (and the accompanying lower levels of financial stress) may provide much of the direct positive effect on wellbeing.

Economic participation is also of critical importance at the whole-of-society level. In Chapter 1, some of the challenges Australia is expected to face in the future as a consequence of population ageing are described, including the projected increase in dependency ratios as the share of the population of 'traditional working age' (that is, those aged 15 to 64) decreases. In the third Intergenerational Report, the Australian Government notes:

The ageing of the population is the major factor driving the slowing in economic growth. As the proportion of the population of traditional working age falls, the rate of labour force participation across the whole population is also projected to fall. The labour force participation rate for people aged 15 and over is projected to fall to less than 61 per cent by 2049–50, compared with 65 per cent today (Treasury 2010).

Government spending on pensions and income support is projected to rise from 6.5% of gross domestic product (GDP) in 2014–15 to 6.9% in 2049–50 (Treasury 2010). The biggest driver behind this increase is expenditure on age-related pensions, which are projected to account for 3.9% of GDP in 2049–50, up from 2.7% in 2009–10. Increased workforce participation among older people will help to offset this expenditure growth, both directly and through the contribution of a longer working life to superannuation balances. While participation rates have been increasing, particularly among women, international comparisons show that there remains room for improvement, discussed below. In recognition of this, the Council of Australian Governments (COAG) has identified economic and social participation as one of its five key themes of strategic importance for intergovernmental cooperation in policy development (COAG Reform Council 2011).

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2.2 Participation in education

COAG has highlighted the critical role of education and training in ‘increasing the productivity of individual workers and the economy’ (COAG 2012b). In 2008, COAG agreed to an education reform agenda, now being implemented across Australian schools. These reforms are directed across a range of areas, including improving literacy and numeracy, improving teacher quality, working towards a national curriculum, supporting students with disability and helping students make the transition from school to further education, training or employment.

While education is a particularly important factor for the wellbeing of children and young people, it is increasingly being seen as a lifelong process. The information presented in this chapter focuses on participation in education among people aged 15 to 64. Detailed statistics relating to the education of children, including early learning in the pre-primary school years, is in Chapter 4, which also expands on the discussion of young people’s participation in education, apprenticeships and employment.

Patterns of participation

The ABS collects data on the number of people who are studying for a qualification, with such study also referred to as formal learning. These data include information on those studying for school and non-school qualifications—the latter comprises those pursuing educational qualifications other than pre-primary, primary and secondary education.

In 2012, 19% of people aged 15 to 64 were enrolled in study for a qualification, with females (20%) more likely than males (18%) to be enrolled (Table 2.1). These proportions are slightly higher than those observed for 2002 when 18% of those aged 15 to 64 were enrolled (17% of females and 18% of males) (ABS 2012d). A substantial proportion of the change over time has been due to the increase in the participation of females in formal learning.

Table 2.1: People aged 15 to 64 enrolled in study for a qualification, by age and sex, May 2012 (per cent of population)

Sex	Age group (years)					Total
	15–19	20–24	25–34	35–44	45–64	
Males	79.1	39.6	13.9	7.0	2.8	17.9
Females	81.5	42.2	16.2	10.1	5.5	20.1
Persons	80.3	40.9	15.1	8.5	4.2	19.0

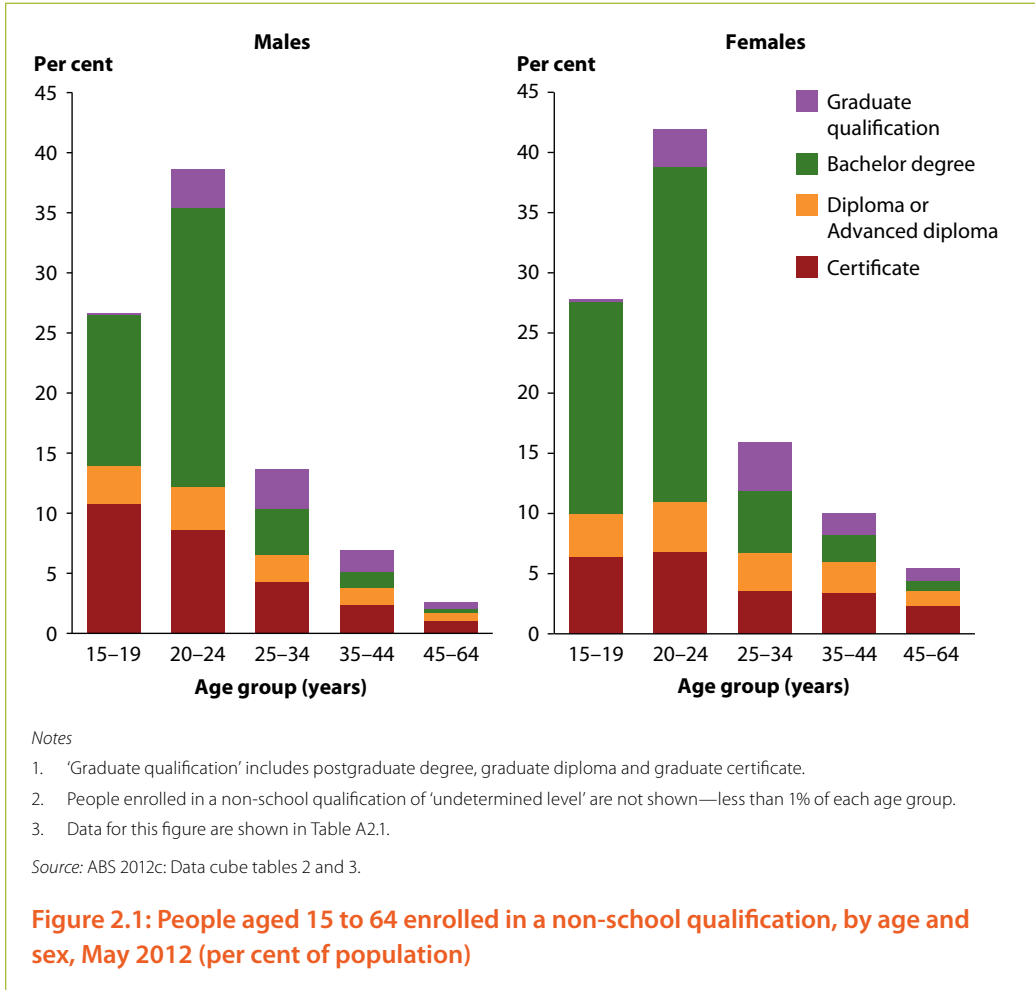
Source: ABS 2012c: Data cube Table 2.

Enrolment in study for a qualification declines steadily with age—in 2012, the proportion decreased from 80% of those aged 15–19 to 4% of those aged 45–64. The majority (65%) of those aged 15–19 who were enrolled in formal learning were still in school (rather than undertaking other types of study), compared with less than 1% of other age groups (AIHW analysis of ABS 2012c).

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In 2012, 14% of people aged 15 to 64 were studying for a non-school qualification. Younger people (27% of those aged 15–19 and 41% of those aged 20–24) were more likely than others to be studying for such a qualification, with enrolment declining with increasing age thereafter (Figure 2.1).



There were no marked differences in the proportion of males and females enrolled in graduate qualifications, and in Diplomas or Advanced diplomas. However, enrolment in Certificate-level qualifications was somewhat higher among young males than young females, for both those aged 15–19 (11% of males and 6% of females) and those aged 20–24 (9% and 7% respectively). These include trade certificates, which males more commonly undertake. Over a quarter (28%) of women aged 20–24 were enrolled in a Bachelor degree compared with 23% of men.

Further discussion about participation in education of specific population groups is in Chapter 4 regarding young people, in Chapter 5 regarding people with disability, and in Chapter 6 regarding older people.



Educational attainment

Educational attainment has increased over time in Australia, with more young people completing Year 12 (or equivalent) and more people in the traditional working ages holding non-school qualifications.

The attainment of Year 12 is considered to be an important factor in enabling young people to acquire the knowledge and skills they require to successfully participate in further study and employment. As part of the COAG's National Education Agreement, targets have been set in relation to the proportion of those aged 20–24 attaining a Year 12 certificate or equivalent (see Box 2.1). Additional information about Year 12 attainment is in Section 4.4.

Box 2.1: National Education Agreement targets

The National Education Agreement is one of six national agreements made between the Australian Government and state and territory governments. Under the agreement, Australian governments have committed to the objective that 'all Australian school students acquire the knowledge and skills to participate effectively in society and employment in a globalised economy' (COAG 2012a). Two of the targets set out in this agreement, and progress towards them, are outlined below. Information about other targets, which relate to closing the gap between Indigenous and non-Indigenous students, is in Box 4.2.

Lift the Year 12 or equivalent or Certificate II attainment rate to 90% by 2015

The agreed measure for this target is the proportion of young people aged 20–24 who have achieved at least Year 12 (or equivalent) or Certificate II or above as measured by the ABS Survey of Education and Work.

In 2012, 86% of people aged 20–24 had attained a Year 12 (or equivalent) or Certificate II or above. This is up from 80% in 2003 (ABS 2012d). The COAG Reform Council has found that to meet the 2015 target, the attainment rate will need to increase more quickly than it has done from 2001 to 2011 (COAG Reform Council 2012).

Lift the Year 12 or equivalent or Certificate III attainment rate to 90% by 2020

The agreed measure for this target is the proportion of young people aged 20–24 who have achieved at least Year 12 (or equivalent) or Certificate III or above as measured by the ABS Survey of Education and Work.

In 2012, 85% of people aged 20–24 had attained a Year 12 (or equivalent) or Certificate III or above. This is up from 78% in 2003 (ABS 2012d).

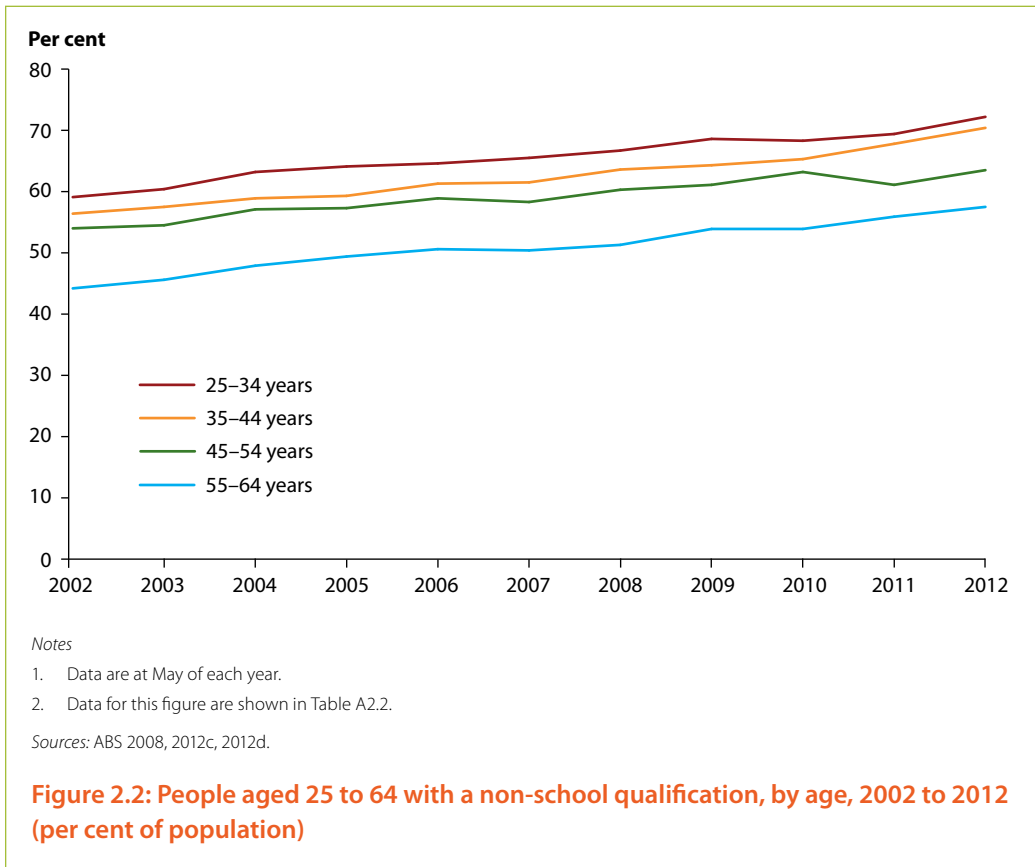
Sources: COAG 2012a; COAG Reform Council 2012.

The proportion of people of traditional working age who hold a non-school qualification has increased over time—59% of people aged 15 to 64 had a non-school qualification in 2012 compared with 48% in 2002 (ABS 2008, 2012c).

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Since many young people are either too young to have completed Year 12 or are still enrolled in their first non-school qualification, educational attainment is markedly higher when only those aged 25 to 64 are considered, with 67% of people in this age group having a non-school qualification in 2012. This is up from 54% in 2002 (Figure 2.2). Much of this growth was due to a greater proportion of people aged 25 to 64 having a Bachelor degree or higher qualification (from 20% to 30% over the period), although there was also some growth in the proportion with a non-degree qualification (that is, an Advanced diploma or below) (from 33% to 35%) (ABS 2008, 2012c).

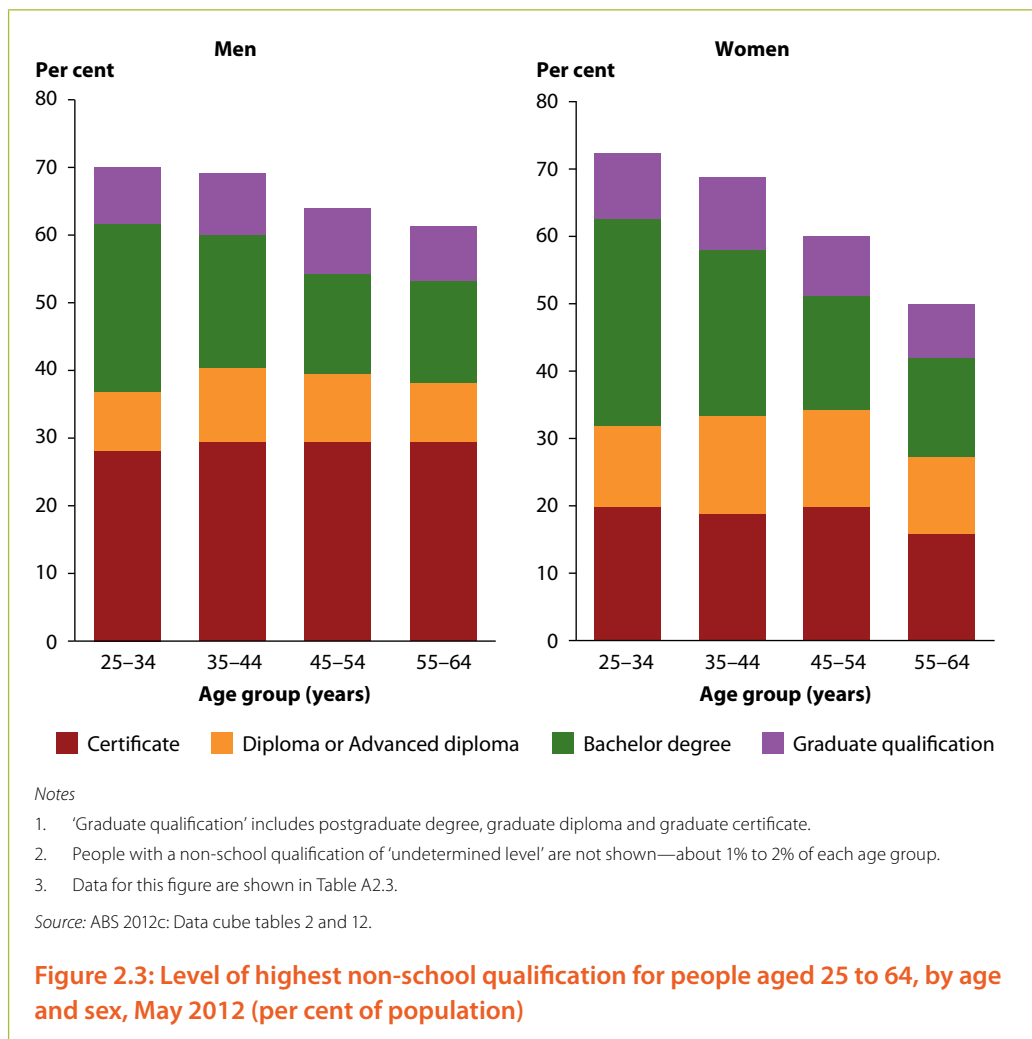


While females have had higher levels of participation in education than males in recent years (as noted earlier), males are more likely to have a non-school qualification, although the gap has narrowed considerably. In 2012, 68% of men and 65% of women aged 25 to 64 had a non-school qualification (ABS 2012c). By comparison, the corresponding proportions in 2002 were 59% for men and 50% for women (ABS 2012d).

This narrowing gender gap in educational attainment can be attributed to two factors: higher levels of participation by females than males in recent years (Figure 2.1), and the ageing of a generation of women with relatively low levels of attainment so that they increasingly fall outside the 25 to 64 age group.



Among those aged 25 to 64, the largest difference by sex in the attainment of non-school qualifications in 2012 was observed among those aged 55–64, with men in this age group substantially more likely than women to hold such qualifications (63% and 52% respectively) (Figure 2.3). The size of this gender gap declined by age and, indeed, was reversed for the youngest age group considered, with more women than men aged 25–34 having a non-school qualification (73% and 71% respectively).



Among all those aged 25 to 64, men were more likely than women to have a Certificate-level qualification (29% and 19% respectively), with this pattern holding true for each of the age groups considered. In contrast, men were less likely than women to have completed a Bachelor degree (19% and 22% respectively) although, for the oldest age group, attainment rates were similar for both sexes.

For information on how Australia compares with other countries in educational attainment, see Box 2.2.



Box 2.2: International comparison of educational attainment

In 2010, the proportion of people aged 25 to 64 who had attained a tertiary education in Australia was higher than the OECD average (38% compared with 31%). Australia ranked equal seventh highest among the 34 OECD countries with available data. The countries with the highest levels of tertiary attainment were Canada (51%), Israel (46%) and Japan (45%) (OECD 2012a: Table A1.3a).



Indigenous Australians

Aboriginal and Torres Strait Islander people have lower levels of educational attainment than other Australians. In terms of Year 12 completion, ABS 2011 Census data indicate that 1 in 4 (25%) Indigenous Australians aged 15 and over (excluding those still at school) had completed Year 12 (or equivalent) compared with about half (52%) of non-Indigenous Australians (ABS 2012a).

The legacy of educational patterns of past generations is also evident. Among people aged 45 and over, the Year 12 completion rate for Indigenous Australians (13%) was about one-third as high as the rate for non-Indigenous Australians (37%) in 2011 (ABS 2012a). However, even among those aged under 45 (and no longer in school), Year 12 completion rates are substantially lower for Indigenous Australians—31% of Indigenous Australians reported completing Year 12, compared with 68% of non-Indigenous Australians.

In terms of non-school qualifications, substantial gaps are also evident. According to the 2011 Census, 26% of Indigenous Australians aged 15 and over had a non-school qualification, compared with 49% of non-Indigenous Australians (ABS 2012a). Similar proportions of Indigenous and non-Indigenous Australians had completed Certificate-level qualifications (17% and 19% respectively). However, Indigenous Australians were substantially less likely to hold a qualification above Certificate level (8% compared with 29% of non-Indigenous Australians). For example, 3% of Indigenous people compared with 14% of non-Indigenous people had a Bachelor degree.

Under COAG's National Indigenous Reform Agreement (COAG 2011) and its National Education Agreement (COAG 2012a; see also Box 2.1), the aim is to halve the gap for Indigenous people aged 20–24 in attainment of at least Year 12 or equivalent by 2020. According to the 2011 Census, 54% of Indigenous people aged 20–24 had attained Year 12 or equivalent, up from 47% in 2006 (which is the baseline). This compares with 86% of non-Indigenous Australians aged 20–24 in 2011 (from 84% in 2006) (FaHCSIA 2013).

The importance of education for economic participation

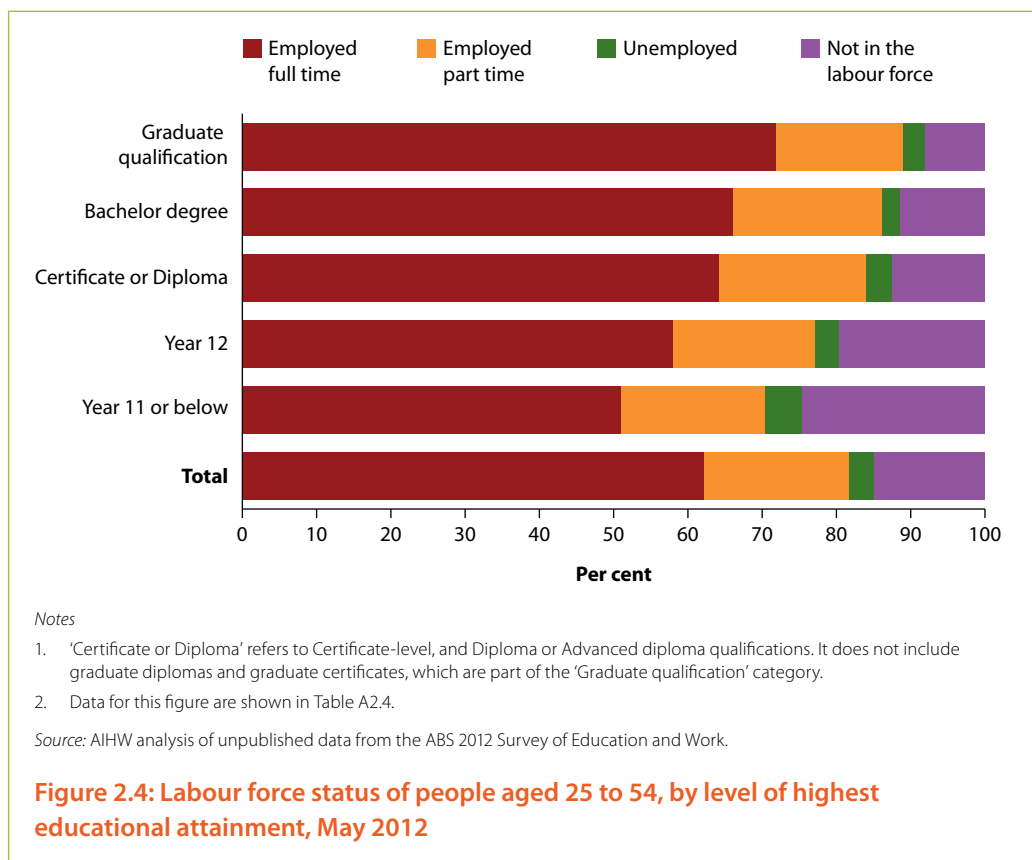
People who have completed a non-school qualification have higher rates of participation in the labour force and lower rates of unemployment than people without such qualifications.

The age group of 25 to 54 is sometimes referred to as 'prime working age' as it excludes younger people (15–24) who are often still engaged in formal study, as well as people aged 55 and over, some of whom have left the workforce before the 'traditional' retirement age of 65.

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In 2012, 1 in 4 people (25%) of prime working age whose highest qualification was Year 11 or below were not in the labour force, compared with 1 in 5 (20%) who had completed Year 12 but had no non-school qualifications, 12% with a Bachelor degree, and 8% with a graduate qualification (Figure 2.4).



People with higher level qualifications were less likely to be unemployed once in the labour force. The unemployment rate in May 2012 for people aged 25 to 54 was 2.7% for those whose highest qualification was a Bachelor degree and 3.2% for those with a graduate qualification. This is half the rate of people whose highest educational attainment was Year 11 or below (6.6%) (Table A2.4).

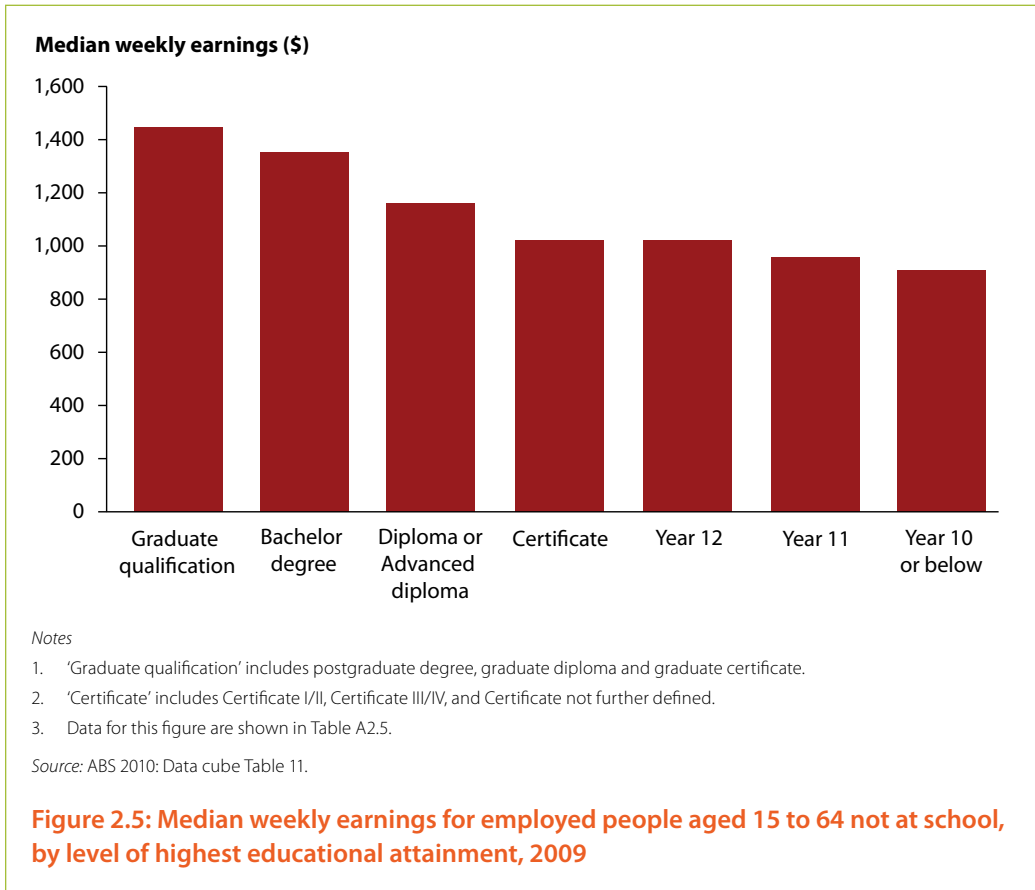
The proportion of people aged 25 to 54 who were employed part time did not vary considerably with educational attainment, at 19% to 20% across all attainment groups, with the exception of those with a Graduate qualification. For this group, 17% were employed part time in May 2012 (Table A2.4).

Earnings are also related to educational attainment. In 2009, the median earnings for employed people aged 15 to 64, excluding people who were still at school, were \$1,106 per week (ABS 2010). Higher levels of educational attainment were associated with higher weekly median incomes (Figure 2.5). Median earnings of employed people with a graduate qualification was \$1,445 per

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week—31% higher than the median for all employed people. Employed people whose highest qualification was a Bachelor degree also had median earnings substantially above the national figure (\$1,351 per week, 22% above the national median). In contrast, those whose highest qualification was Year 10 or below had a median income that was 18% below the national figure (\$907 per week).



2.3 Labour force participation

The labour force participation data in this section were sourced largely from the ABS; key labour force concepts and terms, as used by the ABS, are explained in Box 2.3. Some non-ABS data about labour force participation are also discussed in this section—for example, information about workforce participation among social housing tenants is sourced from AIHW's National Social Housing Survey. Definitions of labour force terms in these other collections may differ to some degree from those used by the ABS.

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Box 2.3: Labour force concepts and terms

Employed: People aged 15 and over who: during the reference week of the survey worked for 1 hour or more for pay, profit, commission or payment in kind or worked for 1 hour or more without pay in a family business or on a farm; or were employees, employers or own account workers who had a job but were not at work in the reference week.

Employment-to-population ratio: The number of employed people in a specified group expressed as a percentage of the civilian population in the same group.

Full-time workers: Employed people who usually worked 35 hours or more a week (in all jobs) and those who usually worked less than 35 hours a week but worked 35 hours or more during the reference week.

Labour force: The sum of the number of employed and unemployed people.

Labour force participation rate: The labour force expressed as a percentage of the Australian civilian population or the specific population being considered. It is most commonly applied to people aged 15 and over, but may also be limited to people of traditional working age (15 to 64).

Long-term unemployed: People aged 15 and over who were unemployed for 52 weeks or more.

Part-time workers: Employed people who usually worked less than 35 hours a week (in all jobs) and either did so during the reference week, or were not at work in the reference week.

Participation rate: See labour force participation rate.

Underemployed workers: Employed people who want, and are available for, more hours of work than they currently have. This includes people employed part time who want to work more hours and are available to start work with more hours, and people employed full time who worked part-time hours in the reference week for economic reasons (such as being stood down or insufficient work being available).

Underutilisation rate: The sum of people unemployed and underemployed, expressed as a percentage of the labour force.

Unemployed: People aged 15 and over who were not employed during the reference week, and had actively looked for work at any time in the previous 4 weeks and were available for work in the reference week, or were waiting to start a new job within 4 weeks of the reference week and could have started in the reference week if the job had been available then.

Unemployment rate: The number of unemployed people expressed as a percentage of the labour force for the population being considered.

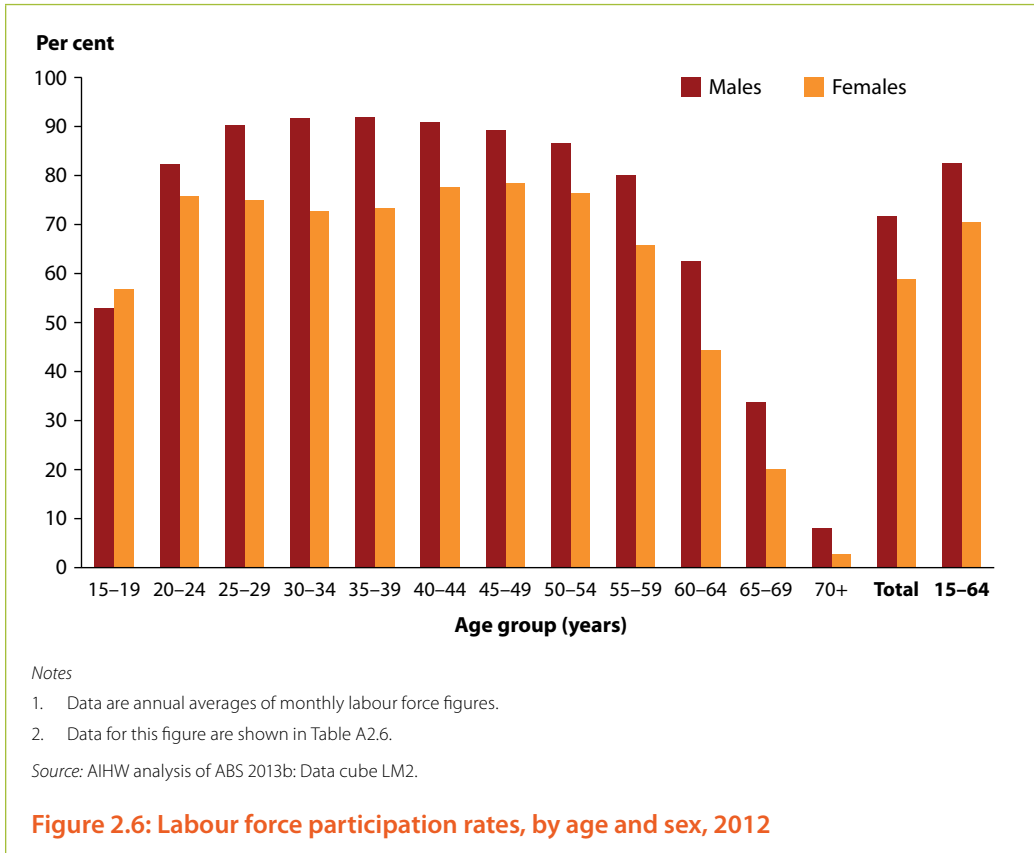
Source: Adapted from ABS 2009b.

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Participation across the life cycle

During 2012, the average labour force participation rate for people aged 15 and over was 72% for males and 59% for females (Figure 2.6). These rates include people who are eligible for an age pension, many of whom have permanently retired from the workforce. When people aged 65 and over are excluded, the participation rate in 2012 among people of traditional working age was 83% for males and 70% for females (AIHW analysis of ABS 2013b).



With the exception of those aged 15–19, the participation rate was higher for males than females in every age group, with the gender gap greatest among people in their 30s. For the age groups from 25–29 to 45–49, the male participation rate was consistently between 89% and 92%. In contrast, and in association with the most common child-bearing years, female participation was lower for women in their 30s compared with women in their 20s and 40s, with the highest rate of 79% observed for those aged 45–49.

Both male and female participation rates were lower among people in their mid-50s and early 60s. This could be explained by some workers taking early retirement, and others becoming discouraged from unsuccessfully finding employment and therefore exiting the labour market.

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In the three decades to 2012, the labour force participation rate for people aged 15 and over increased by 4 percentage points, with a 14-point rise among females partially offset by a 6-point decline among males (Table 2.2). In the absence of any other changes, population ageing would be expected to cause a decline in the participation rate as greater proportions of the population aged 15 and over are of retirement age. However, even when only those aged 15 to 64 are considered, the rate of participation for males fell—from 86% in 1982 to 83% in 2012. For females aged 15 to 64, the labour force participation rate increased by 18% between 1982 and 2012 (from 52% to 70% respectively).

Table 2.2: Labour force participation rates, by sex, 1982 to 2012 (selected years) (per cent)

	1982	1992	2002	2012	Change from 1982 to 2012 (percentage points)
People aged 15 and over					
Males	77.4	74.2	71.8	71.8	-5.6
Females	44.6	51.9	55.2	58.8	14.2
Persons	60.8	62.9	63.4	65.2	4.4
People aged 15 to 64					
Males	86.0	83.8	82.1	82.5	-3.5
Females	52.1	61.8	66.1	70.4	18.3
Persons	69.2	72.9	74.1	76.4	7.2

Notes

1. Data are annual averages of monthly labour force figures (based on 'original series' estimates).
2. Data for all years from 1982 to 2012 are shown in Table A11.22.

Source: AIHW analysis of ABS 2013b: Data cube LM2.

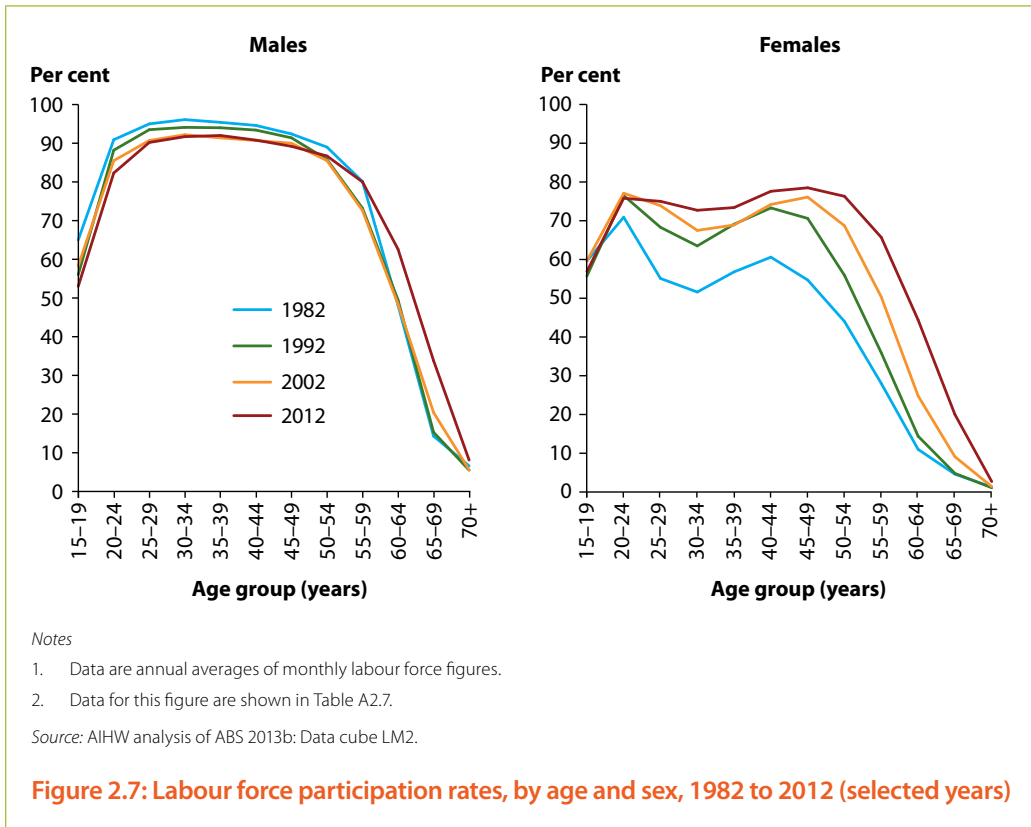
Over more recent years, the labour force participation rates for both males and females aged 15–64 have remained fairly steady—at around 83% since 2005 for males and at about 70% since 2008 for females (see Indicator 22 in Chapter 11 for further information).

Compared with 1982, male participation in the labour force was lower in 2012 for every age group under 55 (Figure 2.7). The difference was greatest among people aged 15–24, which may be related to increasing retention rates at school and participation in non-school education among young people (see Chapter 4), as well as reduced labour market opportunities in some industries (ABS 2013c).

Among men aged 60–64 and 65–69, participation rates rose considerably over the decade to 2012, from 48% and 20% respectively in 2002 to 63% and 34% in 2012. More information about labour force participation of older Australians is below.

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Examination of age-specific participation rates for females show that the growth in female participation over the three decades to 2012 reflects two trends. First, the fall in participation rates associated with child-bearing was considerably shallower and occurred later in life in 2012 compared with 1982 (Figure 2.7). This change largely emerged in the 1980s.

Second, growth in the labour force participation rate by women aged in their 50s and 60s was substantial, including rates 4 times as high in 2012 as in 1982 for women aged in their 60s. Some of this change among older women can be attributed to the increase in the qualifying age for the Age Pension for women, which was set at 60 until 1995 and has increased gradually thereafter. In 1992, 14% of women aged 60–64 were in the labour force, compared with 25% in 2002 and 44% in 2012.

However, participation rates among women aged 55–59 also increased markedly over recent decades, from 36% in 1992 to 50% in 2002 and 66% in 2012, indicating a more widespread shift in labour force engagement among women than is driven by pension changes alone. Women currently in their 50s are part of a cohort with a history of greater labour force participation than their predecessors. It would appear that attitudes that drove the changes observed in the 1980s continue in later life. Further, the increased participation of males in their 60s shows that engagement in the paid workforce in the lead-up to the traditional retirement age is changing for both sexes.

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For information on how labour force participation rates in Australia compare with other OECD countries, see Box 2.4.

Box 2.4: International comparison of labour force participation



In 2011, the labour force participation rate for Australians aged 15 to 64 ranked 10th out of 34 OECD countries. Australia's performance varied considerably for different age groups (Table 2.3):

- The participation rate for younger workers (15–24) was among the highest in the OECD behind Iceland and the Netherlands.
- Participation of 'older workers' (55–64) ranked 12th for both sexes, slightly above the median for all OECD countries. Iceland had the highest participation rates in this age group.
- Australia's participation rates among those aged 25–54 ranked 24th for females and 26th for males—thus in the bottom third of OECD countries. While Australian men in this age group participated at a rate similar to those in the United States of America and Canada, and only slightly behind the United Kingdom and New Zealand, more than 93% of men aged 25 to 54 were in the workforce in many non-main English-speaking OECD countries.

Table 2.3: Labour force participation rates, Australia and the OECD, by age and sex, 2011

Age group (years) and sex	Australia (%)	OECD median ^(a) (%)	Australia's rank ^(b)
Younger workers (15–24)			
Males	69.1	46.9	3
Females	67.7	41.3	3
Persons	68.4	42.5	3
Prime working ages (25–54)			
Males	90.6	92.2	26
Females	75.7	79.9	24
Persons	83.1	86.2	26
Older workers (55–64)			
Males	71.6	67.5	12
Females	55.0	47.5	12
Persons	63.2	59.1	12

(a) Average of 17th- and 18th-ranked countries.

(b) Australian rate as ranked against 34 OECD countries, where the highest participation rate is ranked first.

Source: OECD 2012c.

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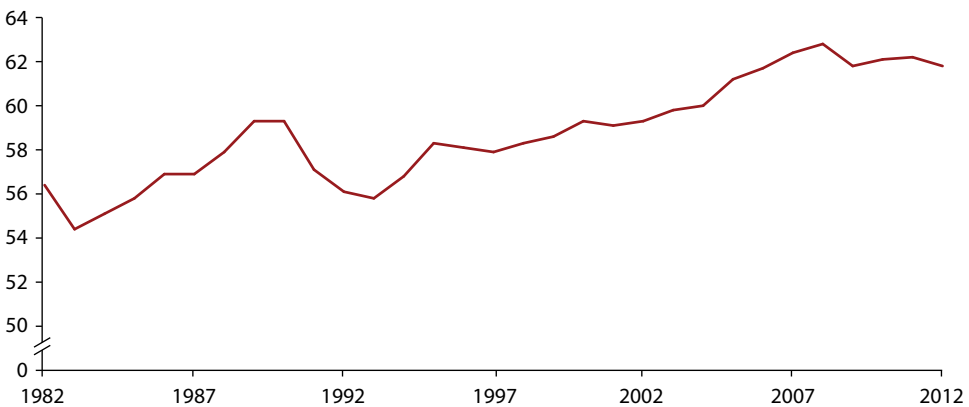


Employment

At December 2012, there were 11.7 million employed people in Australia, which is 1.3% more than in the previous December. Employment numbers have grown from year to year since the end of the recession in the early 1990s, with an overall increase of 52% between December 1992 and December 2012 (Table A2.8).

Some growth in employment numbers over time can be expected due simply to an increase in the number of people in the population. To remove population growth as a confounding factor, 'employment-to-population ratios' are often considered, with such rates allowing for a better comparison of change over time (ABS 2012e). As shown in Figure 2.8, there were two major falls in the employment-to-population ratio in recent decades: one in the early 1980s (down to an average of 54% in 1983) and the other in the early 1990s (56% in 1993). Since the mid-1990s, the employment ratio tended to increase over time, peaking in 2008 at 63%. It fell to 62% in 2009, after the onset of the global financial crisis (GFC), and then remained at that level to 2012. While Australia fared better than most other major advanced economies during the GFC, the pace of employment growth remained sluggish between 2010 and 2012, with various reasons offered, including global uncertainty, the strong Australian dollar and cautious consumer sentiment (DEEWR 2013).

Per cent



Notes

1. Employment-to-population ratios are the annual averages of the number of employed people expressed as a percentage of the annual average civilian population aged 15 and over.
2. Data for this figure are shown in Table A2.8.

Source: ABS 2013a: Time series spreadsheet Table 3.

Figure 2.8: Employment-to-population ratios, 1982 to 2012

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In 2012, the majority (70%) of employed people worked full time, while almost one-third (30%) worked part time—that is, less than 35 hours per week (AIHW analysis of ABS 2013b). Females were almost 3 times as likely as males to be employed part time (46% compared with 16%), with part-time employment more common for females than males in all age groups. The gender gap was largest in the 35–39 age group, which is likely associated with child care responsibilities. The youngest and oldest workers disproportionately undertook part-time work, as discussed further below.

The proportion of employed people who worked part time almost doubled over the three decades to 2012 (17% in 1982 and 30% in 2012) (AIHW analysis of ABS 2013b). The increase was most stark for males, rising from 6% in 1982 to 16% in 2012, while the corresponding proportions for females were 35% and 46%.

Over recent years, the proportion of employed males and females who worked part time has been fairly steady, at around 16% for males since 2009 and 46% for females since 2010 (Table A11.24). See Indicator 24 in Chapter 11 for additional information about part-time employment.

In 2012, casual workers (that is, employed people without paid leave entitlements) comprised 20% of employed people: 17% of employed males and 23% of employed females (Table A11.24). For males, around 16% to 17% of employed workers have been employed on a casual basis between 2007 and 2012. Over that same period, the proportion of females employed on a casual basis fell slightly from 25% to 23%. See Indicator 24 in Chapter 11 for additional information about casual employment.

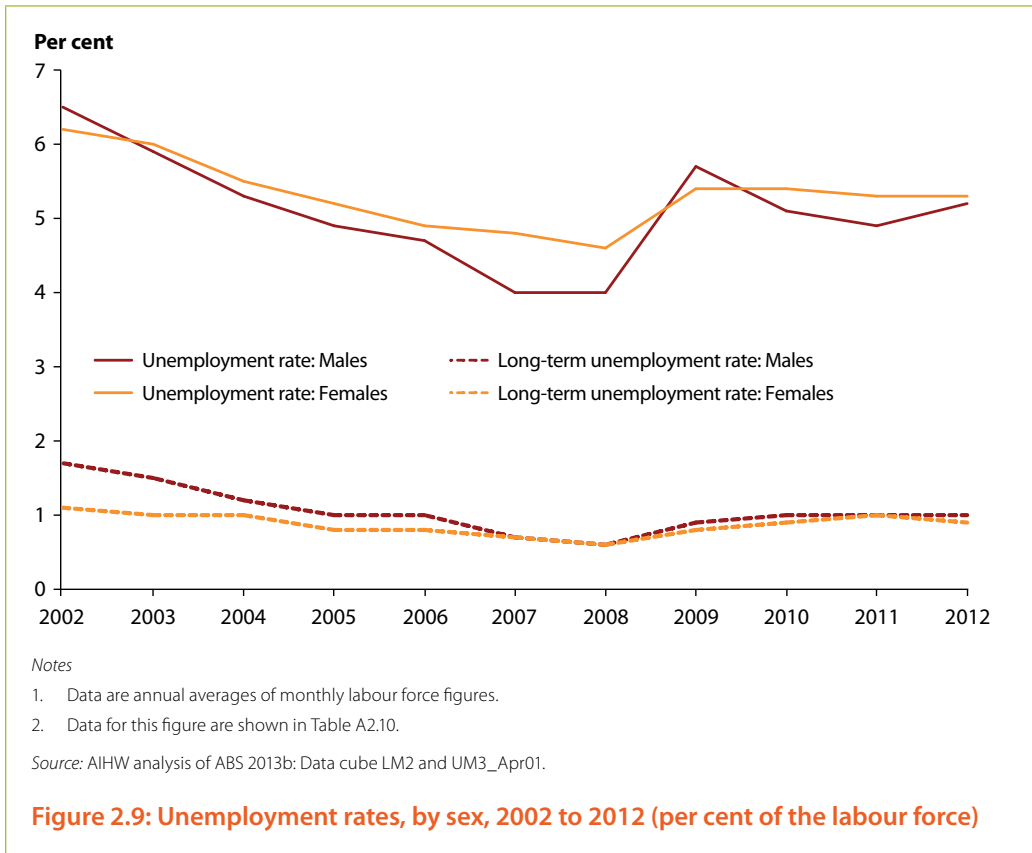
Unemployment

The average unemployment rate for 2012 was 5.2%, with rates for males and females similar—5.2% and 5.3% respectively (AIHW analysis of ABS 2013b). For both males and females, unemployment rates were highest among young people, as discussed further below, and lowest among older people. The unemployment rate of people aged 65 and over was 1.6% (2.0% for males and 1.0% for females) compared with rates between 3% to 5% for people aged in their 30s to 50s (Table A2.9). Low unemployment rates among older people may be due to some who were unsuccessful in finding employment choosing to exit, rather than remain in, the labour force.

Over the decade to 2012, the unemployment rate fell from 6.4% in 2002 to a low of 4.2% in 2008 (4.0% for males and 4.6% for females). After the onset of the GFC, the rate rose to 5.6% in 2009, with the rate higher for males (5.7%) than females (5.4%). The unemployment rate then fell to 5.2% in 2010, stabilising around that level through to 2012. As shown in Figure 2.9, unemployment rates appear to be more volatile for males than females over time.

2





People who have been unemployed for 52 weeks or more are classified as ‘long-term unemployed’. In December 2012, about 116,400 people were long-term unemployed—equal to roughly 1 in 5 unemployed people (ABS 2013b).

Trends in the annual average long-term unemployment rates are shown in Figure 2.9. This rate fell from 1.4% of the labour force in 2002 to 0.6% in 2008. It then rose to 0.8% in 2009 and then to 1.0% in 2010, where it stabilised through to 2012. Since 2007, the long-term unemployment rates for males and females have been similar. This is in contrast with earlier years when these rates were somewhat higher for males than females.

Underutilisation

Another commonly used measure to describe the labour force is the underutilisation rate. This rate sums information on unemployment and underemployment (that is, employed people who want, and are available for, more hours of work than they currently have) and presents those data as a proportion of the labour force. In 2012, the average labour force underutilisation rate was 12.5% (Table A11.23). This is lower than the rate of 13.3% in 2009, associated with the global financial crisis, but slightly higher than the rate of 12.2% in 2011 (see Indicator 23 in Chapter 11).

2



The labour force underutilisation rate is generally lower for males than females. In November 2012, it was 10.6% for males and 14.7% for females (ABS 2013a). This difference by sex holds for each of the age groups considered, although the gap is much smaller for the youngest and oldest age groups (Table 2.4). For both males and females, the age group with the highest labour force underutilisation rate was 15–24, with 1 in 4 young people in the labour force either unemployed or underemployed (24.7% of males and 25.5% of females).

Table 2.4: Labour force underutilisation rates of people aged 15 and over, by age and sex, 2012 (per cent of the labour force)

Sex	Age group (years)					Total
	15–24	25–34	35–44	44–54	55+	
Males	24.7	9.2	6.7	7.1	8.3	10.6
Females	25.5	12.9	13.3	12.6	9.5	14.7
Persons	25.0	10.9	9.7	9.7	8.8	12.5

Note: Data are trend estimates for November 2012.

Source: ABS 2013a: Table 22.

Participation among selected population groups

Young people (15 to 24)

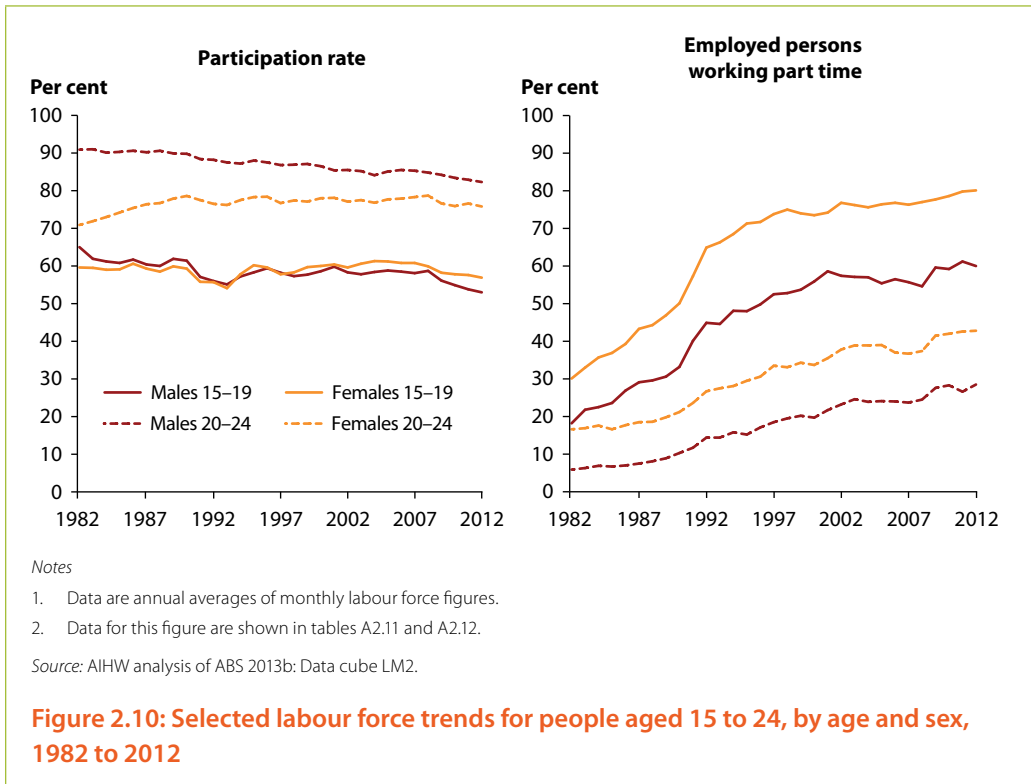
In 2012, over half (55%) of Australians aged 15–19 and about 4 in 5 (79%) of those aged 20–24 were in the labour force. Participation rates among those aged 15–19 were higher among females than males (53% and 57% respectively)—the only age group in which this was the case. Over the three decades to 2012, participation rates for those in the 15–19 age group tended to gradually decrease, from 62% in 1982 to 59% in 2008, with a more substantial decrease in each of the following years to 2012 (55%) (Figure 2.10). The decrease was much more marked for males than females—a decrease of 18% between 1982 and 2012 for males compared with a 5% decrease for females.

Among women aged 20–24, participation rates increased during the 1980s, and then stabilised around 76% to 78%. In 2012, the labour force participation rate for this group was 76%.

Meanwhile, between 1982 and 2012, participation of men aged 20–24 gradually declined (from 91% to 82% respectively). This decline, as well as that for males aged 15–19, may be due to a number of factors including increased participation in further education, reduced job prospects in goods-producing industries and the changing role of men in families (ABS 2013c).

2





Youth unemployment is a significant social and economic concern. In 2012, the unemployment rate for people aged 15 to 24 was 11.7%, more than double that of the wider labour force (AIHW analysis of ABS 2013b). Furthermore, people aged 15–19 constituted 21% of all unemployed people in 2012, with another 18% aged 20–24.

In recent generations, there have been substantial increases in the proportion of employed young people who work part time (Figure 2.10). In 2012, 70% of employed people aged 15–19 worked part-time hours, which is about 3 times more than in 1982 (24%). Although less likely to work part time than those aged 15–19, the proportion of young people aged 20–24 who worked part time also increased markedly over recent decades, from about 1 in 10 (11%) workers in 1982 to about 1 in 3 (35%) in 2012. This trend may be at least partly related to an increasing participation in post-secondary education, with growing numbers of young people combining education and part-time work (see Section 4.6).

For information on how unemployment and part-time employment for young people in Australia compare with other countries, see Box 2.5.

2



Box 2.5: International comparison of unemployment and part-time employment among young people



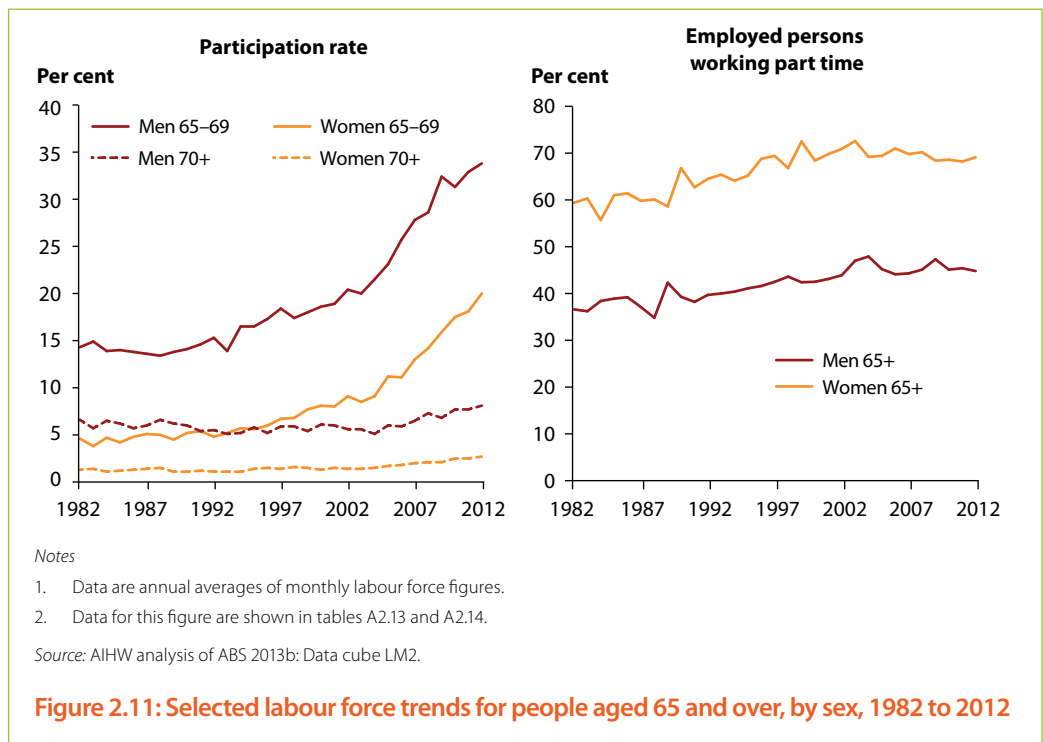
Unemployment: Australia has lower rates of youth unemployment than other developed countries. OECD data for 2011 indicate that Australia's unemployment rate of 11.3% among people aged 15 to 24 was well below the OECD average of 16.2%, and was the ninth lowest out of 34 OECD countries (OECD 2012c).

Part-time employment: Based on a common definition of part-time employment as less than 30 hours per week, the proportion of Australian workers aged 15–24 who worked part time in 2011 was substantially higher (43%) than the OECD average (29%) (OECD 2012b).

Older Australians (65 and over)

A substantial number of Australians remain in the workforce beyond the traditional retirement age of 65, with higher participation rates among older men than women. In 2012, 1 in 3 (34%) men and 1 in 5 (20%) women aged 65–69 participated in the labour force, along with 8% of men and 3% of women aged 70 and over (Figure 2.6).

The participation rate for older Australians has risen markedly since the turn of the century, mainly among people in their late 60s (Figure 2.11). For example, among those aged 65–69, the rate for women was 2.2 times as high in 2012 (20%) as in 2002 (8%), and 1.7 times as high for men (34% and 20% respectively).



2



Among older Australians employed in 2012, just over half (53%) worked part time, with women more likely to do so than men (69% versus 45%). Rates of part-time work increased during the 1980s and 1990s but have since tended to stabilise, fluctuating between 52% and 54% over the decade to 2012 (Figure 2.11). For further information about the participation of older people in the labour force, see Chapter 6.

Box 2.6 provides information on how the labour force participation rates of Australians aged 65–69 compare with their counterparts in other OECD countries.

Box 2.6: International comparison of labour force participation among older people



According to OECD data for 2011, labour force participation rates among Australians aged 65–69 was similar to the OECD average (25% and 24% respectively) but considerably lower than countries such as New Zealand (39%), Japan (37%) and the United States of America (32%) (OECD 2012c).

Indigenous people

The most recent and reliable data available on the labour force status of Indigenous Australians pertain to 2008 and were collected as part of the National Aboriginal and Torres Strait Islander Social Survey (NATSISS), with comparable data for non-Indigenous people available from the National Health Survey. According to those data, the participation rate for Indigenous people is lower than for other Australians. In 2008, the labour force participation rate for Indigenous Australians aged 15 to 64 was 65%, compared with 79% for non-Indigenous Australians. The rates for Indigenous people compared with non-Indigenous people were lower for both females (55% and 73% respectively) and males (75% and 85%) (AHMAC 2012).

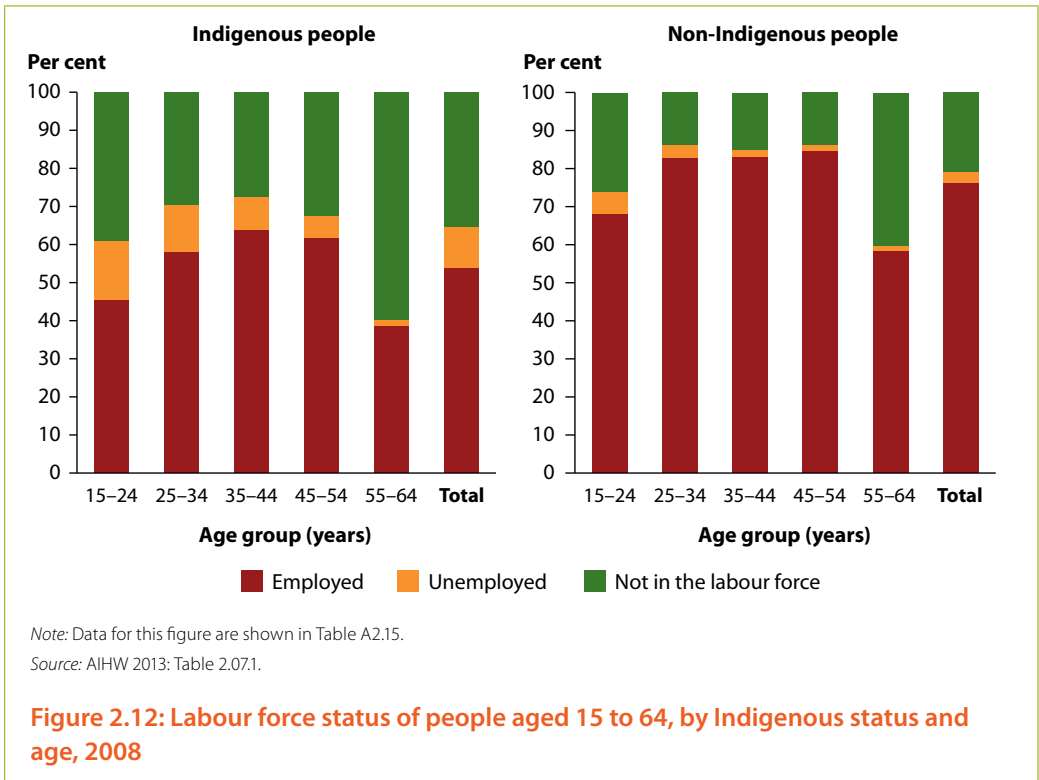
In 2008, unemployment rates were 4 times as high for Indigenous people (17%) as for non-Indigenous people (4%) aged 15 to 64, while the employment-to-population ratio was 54% for Indigenous people, compared with 76% for non-Indigenous people (AHMAC 2012). Note that Indigenous participants in the Community Development Employment Projects scheme were counted as employed in the NATSISS; such participants accounted for 10% of employed Indigenous people (AIHW 2013).

Among Indigenous people aged 15–24, the labour force participation rate was 61% in 2008; this rate increased to 73% for those aged 35–44, and then dropped to a low of 40% for those aged 55–64 (Figure 2.12). This same inverted U-shaped pattern in participation rates is observed for non-Indigenous people although, for each age group, the rate for Indigenous people was lower than the corresponding rate for non-Indigenous people.

Likewise, unemployment rates were higher for Indigenous people than non-Indigenous people for each age group. The highest unemployment rate of 25% was for Indigenous youth aged 15–24; this compares with 8% for non-Indigenous youth (Table A2.15).

2





Indigenous people living in *Major cities* were more likely than those living in other areas to be employed in 2008, with 59% of those in *Major cities* employed, compared with 51% in both *Inner* and *Outer regional* areas, and 52% in *Remote and very remote* areas. While non-Indigenous people living in *Major cities* were also more likely to be employed than those in other areas, the difference was not as marked (77% in *Major cities*, 74% in *Inner regional* areas, 75% in *Outer regional* areas and 73% in *Remote* areas) (AIHW 2013).

Over time, labour force participation rates of Indigenous Australians have increased—from 52% in 2001 to 65% in 2008 among those aged 15 to 64. However, over the same period, the proportion of Indigenous people in that age group who were unemployed increased from 7% to 11% (AHMAC 2012).

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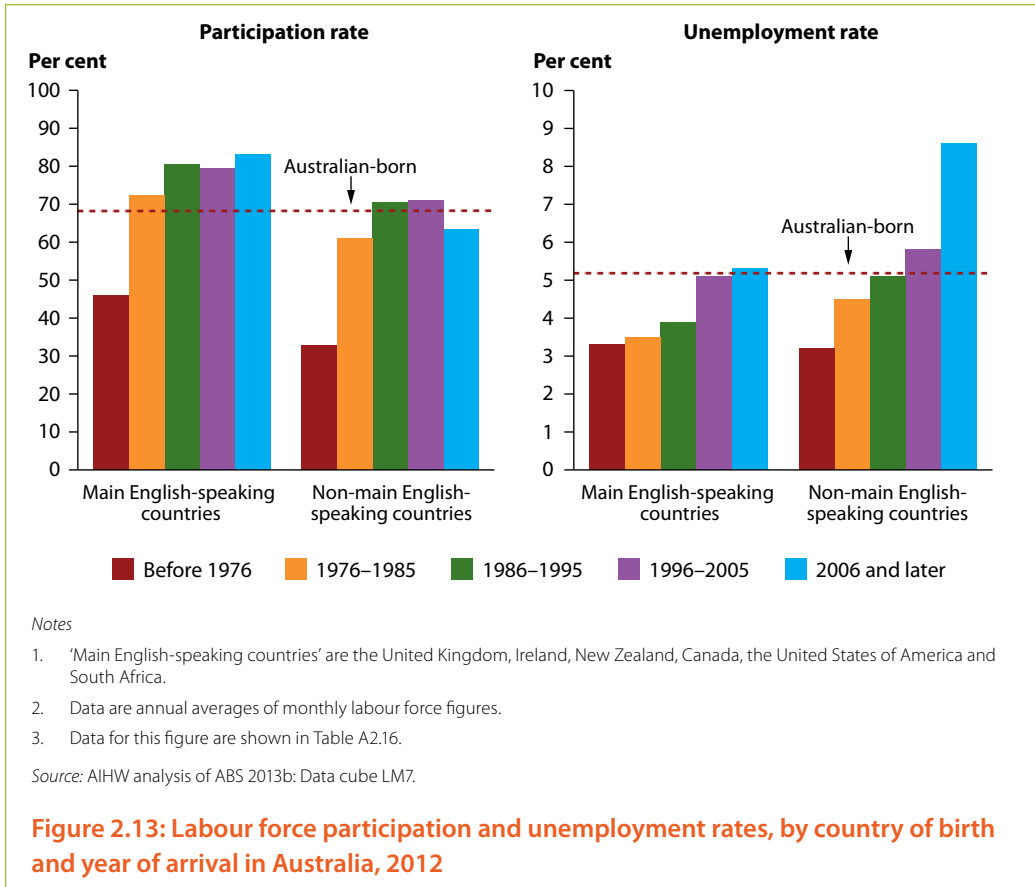


Migrants

In 2012, more than one-quarter (28%) of people in the labour force were born overseas (AIHW analysis of ABS 2013b). About 1 in 10 (11%) were born in main English-speaking countries, while 17% were born in non-main English-speaking countries (see the Glossary for definitions of these terms). As noted in Chapter 1, it cannot be assumed that a person born in a non-main English-speaking country has poor English language skills or that a person born in a main English-speaking country (or in Australia) is proficient in English.



The participation rate for people born in main English-speaking countries was similar to that for people born in Australia (both 68%) in 2012 (Figure 2.13). However, people born in non-main English-speaking countries had a lower participation rate (58%). They also had the highest unemployment rate (5.9%), followed by people born in Australia (5.2%). People born in main English-speaking countries had the lowest unemployment rate (4.3%).



For people born overseas, unemployment rates were higher among more recent immigrants (Figure 2.13). For example, among people born in non-main English-speaking countries, the unemployment rate among those who arrived in 2006 or later was 8.6% compared with, for example, 5.1% of those who arrived between 1986 and 1996. Although the differences are not as marked, the same pattern is apparent among those born in main English-speaking countries. The relationship between labour force participation rates and year of arrival was less stark than it was for unemployment. For those born in main English-speaking countries, participation rates were highest for those who arrived in 1986 or later. Among those born in non-main English-speaking countries, the rates were higher for people who arrived in the years between 1986 and 1995, and between 1996 and 2005 (both 71%) than for people arriving in 2006 or later (63%).



Fewer than half (39%) of all migrants who arrived before 1976 were in the labour force—many of these people will have reached retirement age.

In a 2010 ABS survey of recent migrants, common difficulties with finding work included a lack of Australian work experience or references (reported by 64% of recent migrants who had experienced difficulty finding their first job), language difficulties (33%) and lack of local contacts or networks (23%) (ABS 2011b).

See Section 1.4 for information about patterns of migration to Australia.

Where people live

Labour force participation rates vary across geographical regions and are typically somewhat higher in capital cities than in other areas. The difference was largest in Western Australia in 2012 with a participation rate of 80% in Perth compared with 77% in the rest of the state, while the difference was smallest in Victoria (77% in Melbourne compared with 76% elsewhere in that state) (Table 2.5). Meanwhile, unemployment rates tend to be slightly lower in capital cities. South Australia was an exception to this, however, with a higher unemployment rate in Adelaide (5.7%) than in the rest of the state (5.0%) in 2012.

Table 2.5: Labour force participation and unemployment rates, by state/territory and region, 2012 (per cent)

State or territory	Participation rate ^(a)			Unemployment rate		
	Capital city ^(b)	Balance of state	Total	Capital city ^(b)	Balance of state	Total
New South Wales	75.8	73.1	74.9	4.8	5.5	5.1
Victoria	76.7	75.9	76.5	5.4	5.7	5.5
Queensland	78.3	76.5	77.4	5.5	6.0	5.8
Western Australia	80.1	76.6	79.2	4.0	4.1	4.0
South Australia	76.1	74.9	75.8	5.7	5.0	5.5
Tasmania	75.1	72.0	73.4	5.9	7.8	7.0
Australian Capital Territory	n.a.	n.a.	82.0	n.a.	n.a.	3.8
Northern Territory	n.a.	n.a.	79.0	n.a.	n.a.	4.0
Australia	77.0	75.5	76.4	5.1	5.5	5.2

(a) Labour force participation among people aged 15 to 64.

(b) Capital cities are defined as the Sydney, Melbourne, Brisbane, Adelaide and Perth Major Statistical Regions and the Hobart Statistical Division.

Note: Data are annual averages of monthly labour force figures.

Source: AIHW analysis of ABS 2013b: Data cube LM2.

2



In 2012, the Australian Capital Territory had the highest labour force participation rate (82% of the population aged 15 to 64), followed by Western Australia and the Northern Territory (both 79%). The Australian Capital Territory had the lowest unemployment rate (3.8%) in 2012, although unemployment rates were also relatively low in the Northern Territory and Western Australia (both 4.0%). Note, however, that the data for the Australian Capital Territory and the Northern Territory should be interpreted with caution due to the small sample size of these jurisdictions in the ABS Labour Force Survey. In 2012, Tasmania had the highest unemployment rate (7.0%).

Families with children

In June 2011, the most common working arrangement for couples with children aged under 15 was for both parents to be employed (63%), often with the wife or female partner working part time (40% of all couple families) (AIHW analysis of ABS 2011f). In one-third of couple families (32%), one parent was employed, usually the husband or male partner. Between 1999 and 2011, the proportion of couple families with children aged under 15 in which both parents were employed increased from 55% to 63% (Table A2.17).

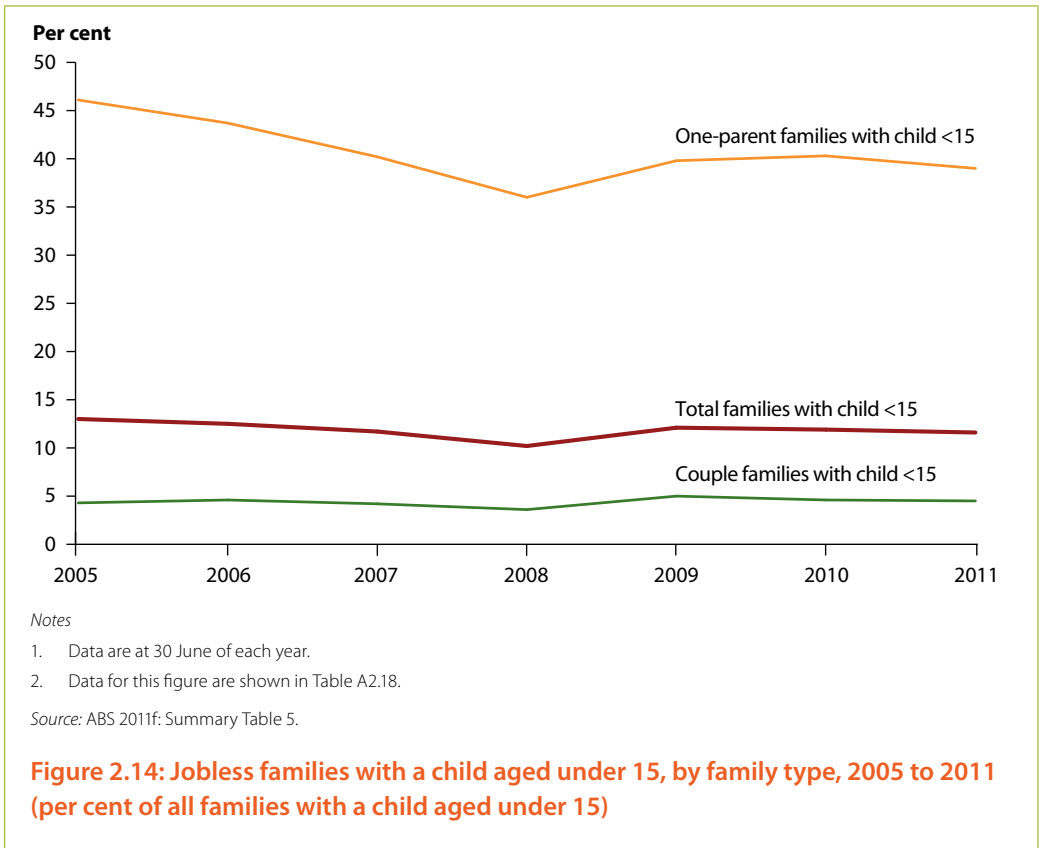
For one-parent families with children aged under 15, more than half (56%) of the parents were employed in June 2011. Lone mothers—who headed 86% of one-parent families with children aged under 15—were less likely to be employed than lone fathers (54% versus 67%) (AIHW analysis of ABS 2011f). Lone mothers were more likely to be employed part time (30% of lone mothers) than full time (24%). For lone fathers, the reverse was true, with a higher proportion working full time (53% of lone fathers) than part time (14%). The proportion of one-parent families with children aged under 15 in which the parent was employed increased from 44% in 1999 to 56% in 2011 (Table A2.17).

Research in OECD countries has shown the importance of having a working parent as a role model for children and the relative lack of intergenerational change in the circumstances of families in low socioeconomic areas (d'Addio 2007). This is why there is a long-standing interest in the number of, and trends in, jobless families. Issues associated with living in jobless families, for both parents and children, include poverty, lower educational attainment and poor health (Whiteford 2009).

The Australian Government's social inclusion agenda has identified jobless families as a priority area for targeted action, acknowledging the intergenerational effect of poverty in general and joblessness specifically (Australian Social Inclusion Board 2011). Definitions of jobless families vary somewhat, with the ABS defining the term as families where no-one aged 15 and over in the family is employed (ABS 2011f). When only families with a dependent child aged under 15 are considered, ABS data indicate that 11.6% of such families were jobless in June 2011. This is lower than the 13.0% recorded in June 2005 (Figure 2.14).

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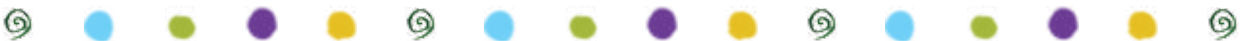




In June 2011, one-parent families with a child under 15 were much more likely to be jobless (39%) than couple families (5%), although the proportion of jobless one-parent families did decrease over the 7-year period considered (from 46% in June 2005). The data also suggest that, for both one-parent and couple families, there was an increase in the proportion that were jobless between 2008 and 2009 (possibly associated with the GFC), with the rate still higher in 2011 than it was in 2008.

For information on how the proportion of children living in jobless families in Australia compares with other OECD countries, see Box 2.7.

2



Box 2.7: International comparison of proportion of children living in jobless families



OECD data are available on the number of children aged under 15 living in jobless families (this differs somewhat from the ABS data that look at the proportion of all families with a child of that age that are jobless). The OECD defines a jobless family as one in which no adults in the household are in paid work, regardless of the number of adults (and their relationships) in the household.

In 2008, the proportion of children aged under 15 living in jobless families in Australia was substantially higher than the OECD average (15% compared with 9%), with Australia having the fourth-highest proportion of children aged 0 to 14 living in jobless families among the 31 OECD countries with available data (OECD 2011). The United Kingdom and New Zealand had the highest proportions (both at 18%).

People with disability

People with disability, on average, are less likely to be in the labour force than people without disability and, when in the labour force, are more likely to be unemployed. According to data from the ABS 2009 Survey of Disability, Ageing and Carers (SDAC), the participation rate for people aged 15 to 64 with disability was 54%, compared with 83% among people without disability. For people aged 15 to 64 with severe or profound core activity limitation, the participation rate was 31% (ABS 2011c). As detailed in the Glossary, a person who sometimes or always needs help with one or more of the core activities is referred to as having 'severe or profound core activity limitation'.

The 2009 SDAC data also indicate that the unemployment rate was higher for people with disability (8%) than for those without (5%). Unemployment among people with severe or profound core activity limitation (11%) was twice the national rate.

In terms of employment, half (50%) of all people aged 15 to 64 with disability and just over one-quarter (28%) of people with severe or profound core activity limitation were employed, compared with more than three-quarters (79%) of people without disability.

See Section 5.5 for further information about the labour force participation of people with disability.

Informal carers

Providing informal care for a person with disability, long-term health condition or who is frail aged can have an impact on the opportunities for the carer's involvement in the labour force. Based on data from the 2009 SDAC, primary carers aged 15 to 64 had a labour force participation rate of 54% which is substantially below that of non-primary carers (71%) and the general population (79%) (AIHW 2011). The participation rate of female primary carers (51%) was lower than male primary carers (61%). Further information about the labour force participation of carers is in Section 8.4.

2



People who are homeless or at risk of homelessness

Participation in employment by people who are homeless or at risk of homelessness has a number of benefits, including access to economic resources and social contact, as well as engagement with mainstream society. According to the 2011 Census, of the homeless people who provided information on their labour force status (85% did so), 55% indicated they were not in the labour force, while 45% were. Of those in the labour force, 27% were unemployed, 37% were employed full time, 29% were employed part time and 8% were employed but away from work at the time of the Census (ABS 2012b). Detailed information about people who are homeless or at risk of homelessness is in Chapter 7.

Social housing tenants

Two groups of social housing tenants are considered in this section:

- tenants of public rental housing (also referred to as public housing)—this type of housing, which is provided largely to low-income households in housing need, encompasses publicly owned or leased dwellings that state and territory governments administer
- tenants of mainstream community housing—this type of housing is provided for low- to moderate-income or special-needs households by not-for-profit housing providers (tenants of Indigenous community housing are not included).

According to self-reported data from the AIHW 2012 National Social Housing Survey (NSHS), the majority of public rental housing tenants (78%) and mainstream community housing tenants (72%) aged 15 to 64 were not in the labour force in 2012 (Figure 2.15). For both of these types of social housing, participation rates were higher for female tenants than male tenants (Table A2.19). Note that since the labour force definitions used in the NSHS differ somewhat from those used by the ABS in their Labour Force Surveys, the NSHS data are not directly comparable with national labour force data.

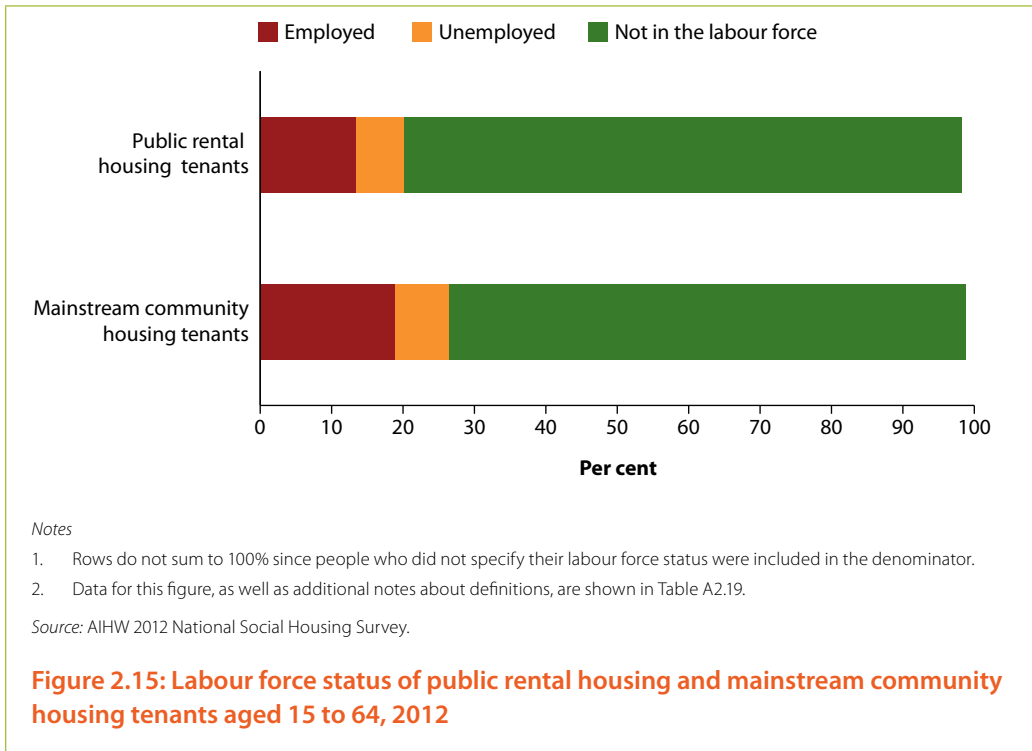
Among those tenants who were in the labour force, 33% of public rental housing tenants and 29% of mainstream community housing reported that they were unemployed (defined as not currently employed but have been looking for a job). In both cases, the unemployment rate was higher for males than females, but the difference was larger for those living in public rental housing (39% of males and 31% of females) than for those living in mainstream community housing (31% and 27% respectively) (Table A2.19).

Among those who were employed, part-time employment was more common than full-time employment for both groups of social housing tenants: 63% of public rental housing tenants and 71% of mainstream community housing tenants (Table A2.19).

See Section 3.8 for further details about social housing.

2





2.4 Household economic resources

An individual or household's access to economic resources is important to their health and wellbeing, including their ability to participate in the community.

When assessing the relative access different population groups have to economic resources, both income and wealth must be considered together since household income and expenditure surveys have shown that the average net worth of households in the lowest income decile (that is, the 10% of households with the least income) is higher than for households in the second and third income deciles (the next two lowest ranked groups) (ABS 2011e). Further, the average expenditure for households in the lowest income decile is greater than the expenditure for households in the second income decile, suggesting that some lower income households have access to relatively more economic resources and higher levels of economic participation.

Measures of household income rather than of individual income are usually used to describe people's economic wellbeing and such measures are described in this section. One commonly used measure is 'equivalised household income'. As described in Box 2.8, this measure makes adjustments to the actual incomes of households to allow for the analysis of the relative wellbeing of households of varying sizes and composition (ABS 2011d).

2



Note that in this section, when the term 'higher income' households is used, it is referring to households in the top fifth (that is, 20%) of the income distribution, after all equivalised disposable household incomes were ranked from the lowest to the highest. Meanwhile, 'lower income' households refers to those in the second and third deciles of the income distribution (ABS 2011e).

Box 2.8: Equivalised household income

While individuals usually receive income, it is normally shared between partners in a couple relationship and with dependent children. To a lesser extent, it may be shared with other children, other relatives and, possibly, other people living in the same household (for example, through the provision of free or low-cost accommodation). Even when there is neither transfer of income between members of a household, nor provision of free or low-cost accommodation, members are still likely to benefit from the economies of scale that arise from the sharing of dwellings. Therefore, household income measures are usually used for the analysis of people's economic wellbeing.

Larger households normally require a greater level of income to maintain the same material standard of living as smaller households. The income estimates are therefore adjusted by 'equivalence factors' to standardise them for variations in household size and composition, while taking into account the economies of scale that arise from the sharing of dwellings. The resultant estimates are known as equivalised household income.

Equivalised household income can be viewed as an indicator of the economic resources available to a standardised household. For a lone-person household, it is equal to income received. For a household comprising more than one person, equivalised income is an indicator of the household income that a lone-person household would require in order to enjoy the same level of economic wellbeing.

Data on a household's equivalised *disposable* income (rather than gross income) is often reported since disposable income provides a better indication of economic resources available to meet the needs of households. It is equal to gross (total) income minus income tax, the Medicare levy and the Medicare levy surcharge.

Sources: ABS 2009a, 2011d, 2011e.

2



Household income

In 2009–10, the average (mean) equivalised disposable household income was \$848 per week (see Indicator 19 in Chapter 11). Meanwhile, the median (midpoint) equivalised disposable household income was lower, at \$715 per week. The 20% of households with the lowest incomes had an equivalised disposable income of \$425 or less and represented 7% of all household income, while the 20% of households with the highest incomes (those earning more than \$1,145 per week) accounted for 40% of all household income (ABS 2011d).



Income varied between households of different composition, even after taking into account variations in household size and composition. Around 18% of households comprising a couple with dependent children were in higher income households compared with 4% of one-parent families with dependent children (Table 2.6). More than 1 in 3 (39%) one-parent families with children were in lower income households. This compares with 17% of couples with dependent children.

Table 2.6: Equivalised disposable household income, by household type, 2009–10

Household type	Median weekly income (\$)	% lower income ^(a)	% higher income ^(b)
One-family households			
Couple with dependent children	738	16.9	18.4
One-parent with dependent children	478	38.9	3.6
Couple only	761	23.2	27.5
Reference person aged 15–44	1,124	6.3	47.6
Reference person aged 45–64	840	15.1	30.0
Reference person aged 65 or over	435	46.9	7.0
Other one-family households ^(c)	825	13.4	25.2
Multiple family households			
Multiple family households	696	13.8	*12.2
Non-family households			
Lone-person households	522	25.0	15.7
Lone person aged 15–24	639	*10.7	*4.8
Lone person aged 25–44	896	7.5	31.5
Lone person aged 45–64	575	17.3	18.3
Lone person aged 65 and over	375	46.2	3.2
Group households	918	14.2	31.7
All households	715	20.0	20.0

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

(a) Lower income households are defined here as those households in the second and third income deciles.

(b) Higher income households are those in the ninth and tenth deciles (the top quintile).

(c) Examples of 'Other one-family households' are households with: one couple and their non-dependent children only, and one couple with or without non-dependent children plus other relatives.

Note: See the Glossary for definitions of reference person, dependent children and non-dependent children.

Source: ABS 2011d: Data cube tables 4 and 5.

As noted in Section 2.3, one-parent families are disproportionately headed by women, and women have lower rates of labour force participation and higher rates of part-time employment than men. The tendency for women to have lower incomes during the traditional working years has implications for their long-term wealth and financial security, and may mean that they are more likely to need to rely on income support and social housing in their later years.

2



Among couple-only and lone-person households, income was strongly associated with age. The median weekly disposable income of couple-only households in which the reference person was aged 15–44 (\$1,124) was more than 2.5 times that of those in which the reference person was aged 65 or over (\$435) (Table 2.6). Almost half of all older couple-only households (47%) and older lone-person households (46%) were in the lower income group. These patterns likely reflect the important role of employment in securing income. Groups that are over-represented among lower income households—namely, one-parent families and older people—tend to have relatively low rates of employment, especially full-time employment, as discussed in Section 2.3.

Income of Indigenous households

ABS Census data indicate that Indigenous households tend to have lower incomes than other households, after adjusting for household size. In the 2011 Census, more than half (56%) of Indigenous people reported an equivalised weekly total household income between \$200 and \$799, with 20% reporting a weekly income above \$800 (ABS 2012a). In comparison, 51% of non-Indigenous people had an equivalised weekly household income between \$400 and \$1,249, with a further 22% reporting weekly household income above \$1,250.

About one-third (33%) of non-Indigenous people reported having an equivalised weekly household income of \$1,000 or more, compared with only 13% of Indigenous people (ABS 2012a).

Regional differences in household economic resources

Household income tends to be higher in capital cities than in other areas. In 2009–10, the median equivalised disposable household income of people living in Australia's capital cities was \$765 per week, compared with \$650 per week in other areas (ABS 2011d).

Around 1 in 6 (17%) people living in capital cities in 2009–10 were in lower income households, compared with 1 in 4 (25%) people living in other areas. People living in higher income households accounted for 23% of the population in capital cities and 14% elsewhere (ABS 2011d).

Income mobility

Income mobility refers to the extent to which an individual or household's position on the income distribution moves over time. This compares with capturing information on a person's income at a single point in time, with such income potentially being higher than usual (for example, due to working extra hours or receiving a windfall payment) or lower than usual (for example, as a result of taking a temporary break from paid employment to care for young children or to undertake formal study).

According to the Household, Income and Labour Dynamics in Australia (HILDA) survey, most people did not move more than one income quintile between 2001 and 2009 (Wilkins & Warren 2012). Nonetheless, income mobility was not the same for all income quintiles (Table 2.7). That is, while about 1 in 4 remained in the same quintile among those in the middle three quintiles, around half of those in the top and bottom quintiles remained in the same quintile (56% and 46% respectively). This suggests that income mobility is greater for middle-income Australians than for those with relatively low or high incomes.

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Table 2.7: Income mobility between 2001 and 2009, by income quintile (per cent)

Income quintile in 2001	Income quintile in 2009				
	1 (lowest)	2	3	4	5 (highest)
1 (lowest)	55.5	20.9	11.9	6.2	5.5
2	29.2	27.9	21.7	13.9	7.3
3	15.5	20.8	24.7	24.5	14.4
4	9.6	14.9	23.6	28.4	23.6
5 (highest)	7.0	10.7	12.9	23.5	46.0

Note: Shaded cells show the percentage of people who remained in the same income quintile.

Source: Wilkins & Warren 2012: Table 6.6.

Relative income poverty

There is no single accepted understanding of what constitutes poverty, especially in more developed countries such as Australia. Further, the concept of poverty broadly, or material deprivation more specifically, encompasses more than income alone, although poverty is most commonly measured in terms of inadequacy of income ('income poverty'). Income poverty may be measured in absolute terms (for example, the percentage of people whose income falls below a set value) or, more commonly, in relative terms (where the 'poverty threshold' changes in line with growth in average income).

In this section, data from the HILDA survey are used to describe relative income poverty. In that survey, a person is defined to be in relative income poverty if their equivalised household income is less than 50% of the median equivalised household income (Wilkins & Warren 2012).

According to the HILDA survey, 13% of the Australian population was classified as being in relative income poverty in 2009—that is, having an annual equivalised disposable household income less than \$19,967. Further, Wilkins and Warren (2012) suggest that there is a relatively high level of persistence and/or recurrence of poverty in Australia, and that poverty persistence has increased over the HILDA survey period (from 2001 to 2009).

The rate of poverty was found to vary substantially by family type, with rates relatively high in all survey years for the elderly (defined as those aged 60 and above), and especially for elderly single people (36% of men and 39% of women). However, as Wilkins and Warren (2012) note, the elderly are more likely than others to own their house which is not taken into account in the relative income poverty measure and, thus, that the income poverty rates are likely to overstate the extent of relative deprivation among the elderly. Poverty rates were also relatively high for lone-parent families (21% in 2009). This compares, for example, with rates of 7% for both non-elderly couples and couples with children.

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Comparisons between family types show differences in the experience of transient versus persistent poverty over the medium term. More than half of all lone-parent families with children and two-thirds of elderly people experienced poverty for 1 or more years over the 9-year period considered (Table 2.8). However, about 1 in 10 (9%) lone-parent families were in poverty for 5 or more years, compared with 22% of elderly couples, 32% of elderly single males and 41% of elderly single females. Couples with children were least likely to experience poverty over the medium term (4%) (Wilkins & Warren 2012).

Table 2.8: Years in poverty, by family type, 2001 to 2009 (per cent)

Family type (in 2001)	0 years	1–2 years	3–4 years	5–9 years	Total
Families with children^(a)					
Lone parent with children	44.4	33.2	13.6	8.8	100.0
Couple with children	70.6	18.8	6.2	4.4	100.0
Non-elderly people					
Single male	63.6	22.0	7.0	7.4	100.0
Single female	65.2	19.5	6.1	9.3	100.0
Couple	69.2	16.9	8.1	5.9	100.0
Elderly people^(b)					
Single male	28.5	22.7	16.4	32.4	100.0
Single female	24.2	23.6	11.0	41.3	100.0
Couple ^(c)	33.9	32.1	11.8	22.3	100.0

(a) 'Children' refers to dependent children—defined in the HILDA survey as any child aged under 15 or a child aged 15 to 24 who is engaged in full-time study, is not employed full-time, is living with one or both parents, is not living with a partner, and does not have a resident child of their own.

(b) 'Elderly' refers to people aged 60 and over.

(c) Both members of the couple must be aged 60 or over. If one is aged under 60, the couple is grouped with 'non-elderly people'.

Source: Wilkins & Warren 2012: Table 7.4.

Household wealth

A household's net wealth, or net worth as it is also called, is the value of a household's assets minus the value of its liabilities. According to the ABS Survey of Income and Housing, the mean household net worth in 2009–10 in Australia was \$719,600, comprising the following components (ABS 2011e):

- \$233,500 in financial assets, consisting of superannuation (\$115,900), the net value of incorporated businesses that household members owned (\$39,500), money in accounts held with financial institutions (\$32,900), shares and bonds (\$22,700) and trusts (\$21,500)
- \$605,900 in non-financial assets, consisting of property (\$501,300), dwelling contents (\$60,800), the net value of unincorporated businesses that household members owned (\$22,700), vehicles (\$20,500) and other assets (\$600)

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- \$119,800 in liabilities, consisting of money outstanding on property loans (\$105,000), investment loans (\$6,900), car and other personal loans (\$5,300), and credit-card debt (\$2,600).

The value of owner-occupied dwellings (excluding principal outstanding on such loans) accounted for 41% of average household net worth, while superannuation balances contributed 16%.

Households in which the reference person was aged 55 to 64 had the highest mean net worth (\$1,051,600; Figure 2.16). A large part of the higher wealth share of older households is attributable to the value of owner-occupied dwellings, including having less money outstanding on mortgages. The net value of owner-occupied dwellings (dwelling value minus principal outstanding on home loans) averaged more than \$400,000 for households in which the reference person was aged 55 or over, compared with \$225,000 for households with a reference person aged 35–44 and less than \$100,000 when the reference person was younger than 35.

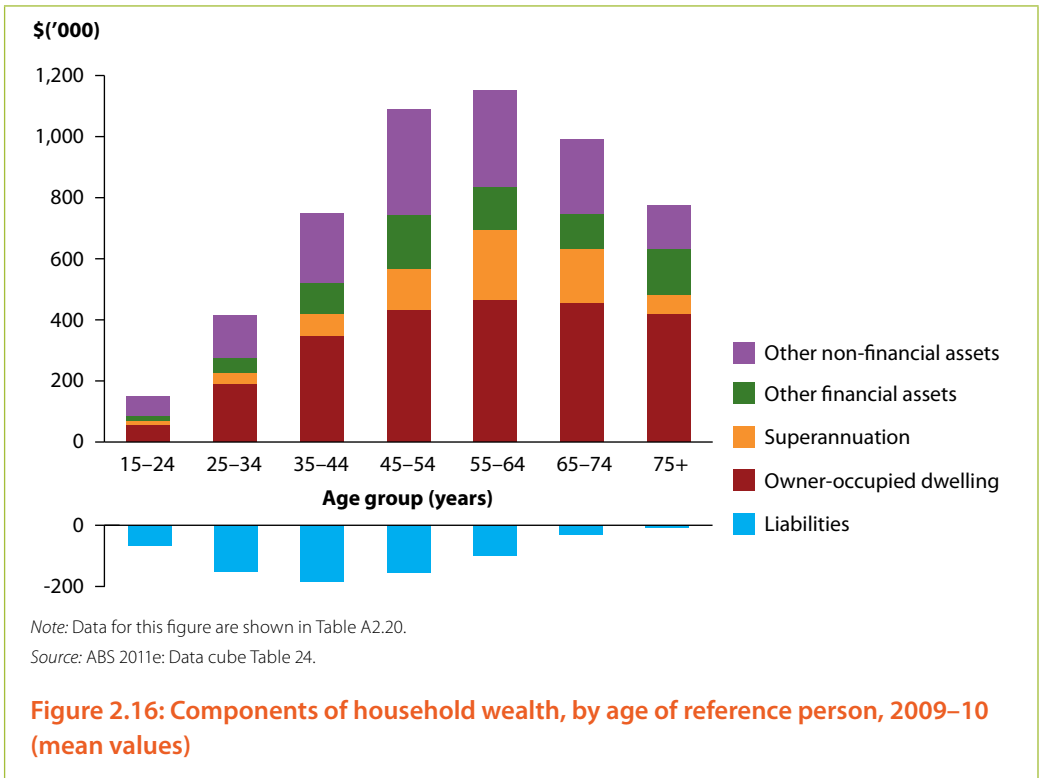
Excluding owner-occupied dwellings, other non-financial assets (predominantly other property) accounted for around one-third of household net wealth. Households with a reference person aged 45–54 had the greatest average value of these non-financial assets.

Superannuation balances were highest in households with a reference person aged 55–64—an average of \$230,800. This reflects the longer time people in this age group have had to accumulate superannuation compared with younger people (while less likely to have drawn on superannuation than people beyond the traditional retirement age of 65).

The value of financial assets other than superannuation also tended to be higher in households occupied by older people. In particular, households with a reference person aged 75 or over had an average of around \$63,300 in financial institution accounts and \$60,600 in shares (ABS 2011e). These patterns illustrate the relationship between income, wealth and age: while older people tend to have relatively low incomes, they are also more likely than younger people to have financial resources in the form of cash or non-cash assets and they generally have minimal debts.

Note that compared with the mean net worth of households (which, as noted above, was \$719,600), the median net worth of Australian households was considerably lower (\$425,500). This reflects the uneven distribution of wealth between households, as the wealthiest 20% of households owned 52% of total household wealth while the least wealthy 20% held 1% (ABS 2011e).





2.5 Economic participation and health

In general, relatively disadvantaged members of the community live shorter lives and have higher rates of illness and disability than those who are relatively advantaged (CSDH 2008). However, disentangling the relationships and interactions between health and socioeconomic factors is complex because the causal direction is often unclear. Socioeconomic factors such as income, employment, education, disability, social support and housing are well established as determinants of health (WHO 2012). However, the converse may also be true: that poor health due to illness or injury, especially in childhood, can itself lead to socioeconomic disadvantage over the long term (Case et al. 2005).

As well as increasing the likelihood of better employment and higher income, education promotes skills and knowledge that can help an individual understand information and seek services to improve their health. However, illness (mental or physical), disability or injury can interfere with an individual's ability to attend or fully engage in education, leading to poorer outcomes. For example, studies of children with permanent hearing impairment show they may experience lifelong impairment of language skills, leading to delays in social development and academic achievement (Wake et al. 2004). At the population level, only 50% of people aged 20–24 whose self-assessed health status was fair or poor had completed Year 12 in 2009, compared with 79% of those who rated their health as excellent (ABS 2011a).

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Illness or disability of an individual can contribute to unemployment which, in turn, results in reduced income and greater disadvantage. An individual's health directly affects their productivity and ability to participate in the workforce and has a significant effect on wages (Cai 2007).

2.6 Income support

Contribution of government payments to household income

In 2009–10, 1 in 4 households (25%) reported government pensions or allowances as their main source of household income, according to data from the ABS Survey of Income and Housing. Of these:

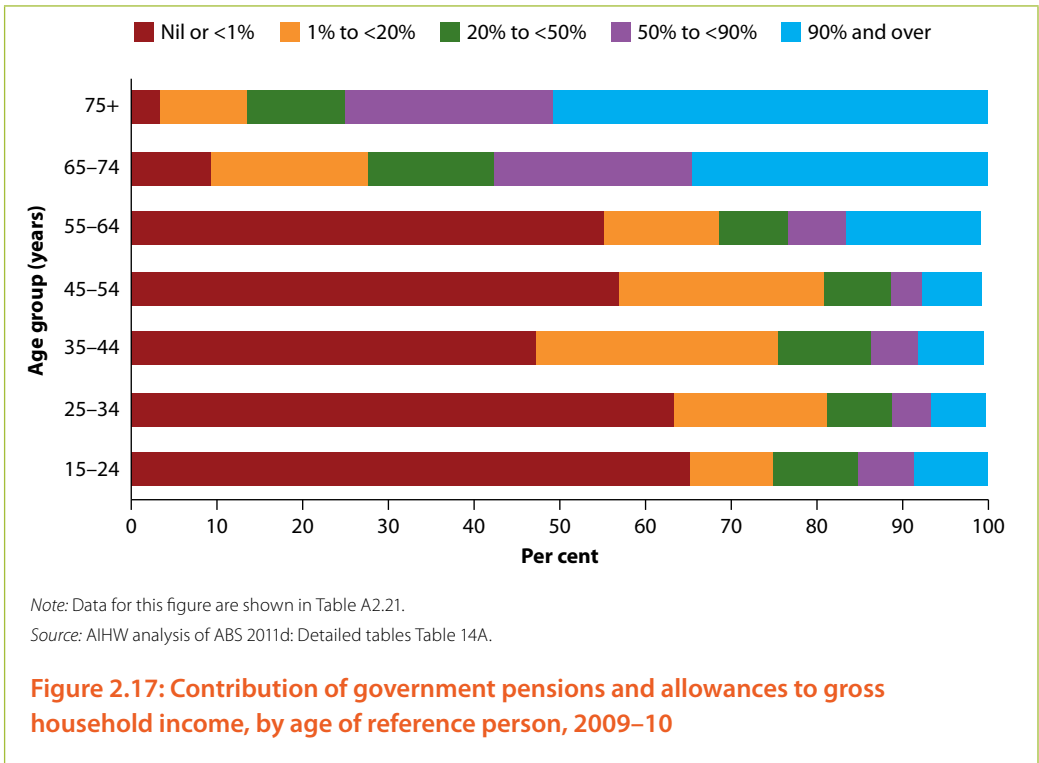
- more than half (56%) received an age pension (including the Age Pension and the Department of Veterans' Affairs (DVA) service pension)
- almost 1 in 3 (31%) received disability or carer payments (that is, Carer Allowance, Carer Payment, Disability Support Pension or DVA Disability Pension)
- 1 in 5 (20%) received family support payments (Baby Bonus, Family Tax Benefits or Parenting Payments)
- 1 in 7 (14%) received unemployment and/or study payments (Newstart Allowance, Youth allowance, Austudy or ABSTUDY)
- 18% received other government payments (ABS 2011d: Table 14A).

Some households whose main income source was government pensions or allowances received more than one type of payment.

Dependence on income support is related to age. In 2009–10, government pensions and allowances contributed the majority of income to more than half (57%) of households in which the reference person was aged 65–74, and three-quarters (75%) of households in which they were 75 or over (Figure 2.17). In contrast, most households in which the reference person was aged 15–34 received less than 1% of their income from government pensions and allowances. Meanwhile, government payments comprised a moderate share of income for households in which the reference person was aged 35–44—more than 1 in 3 (39%) received between 1% to less than 50% of their income from government pensions and allowances. These households are also most likely to have dependent children.

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Among one-family households with dependent children only, government payments contributed 1% to 50% of household income for 61% of couples whose eldest child was aged 0–4 and 55% of couples whose eldest child was aged 5–14 (Figure 2.18). One-parent families with dependent children were relatively more likely to receive government pensions or allowances; these comprised the main source of household income for 48% of one-parent families.

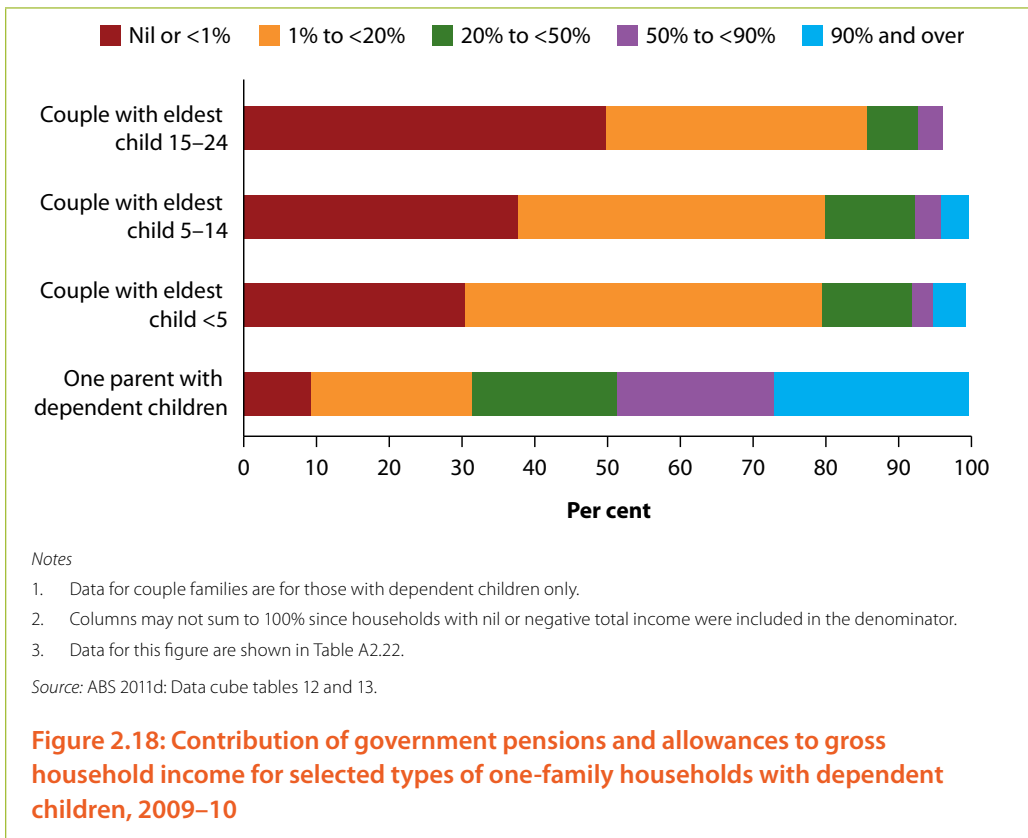
Major income support and other Australian Government payments

The Australian Government provides a range of pensions and benefits to support people who have little or no private income, or to provide assistance with particular costs such as those associated with raising children or caring for a person with severe disability or illness. Payments can be short or long term and may supplement private income, rebate costs incurred, or act as a total income replacement. In some cases, payments are subject to an income and assets test or other qualifying requirements.

Table 2.9 lists some of the major income support payments that have a welfare focus, with details of target groups for each payment in Appendix B. The list is not exhaustive or definitive, and does not include additional or supplementary payments such as Rent Assistance, Pharmaceutical Allowance or the Commonwealth Seniors Health Card.

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As eligibility rules and payment rates are subject to change, up-to-date information on these payments should be sourced from the Department of Human Services website: <www.humanservices.gov.au/>.

As shown in Table 2.9, the income support program with the largest number of recipients is the Age Pension (including those receiving the Age Pension through Centrelink and the Department of Veterans' Affairs), with nearly 2.3 million people receiving a full or part-rate pension at June 2012. See Section 6.6 for more information about the Age Pension.

At June 2012, more than 1.6 million families received the Family Tax Benefit Part A, while around 1.4 million families received the Family Tax Benefit Part B. See Chapter 4 for further information about these and other family assistance payments.

About 827,500 people received the Disability Support Pension in June 2012. See Chapter 5 for information about disability-related payments and allowances made by the Australian Government.

At June 2012, almost 550,000 people received the Carer Allowance; see Section 8.5 for more information about this payment and other Australian Government payments for informal carers.

Chapter 10 provides information about expenditure on welfare services. All of the payments listed in Table 2.9 are included in the estimates of welfare expenditure with the exceptions of Youth Allowance, Austudy and ABSTUDY (see Box 10.2).



Table 2.9: Number of recipients of selected Australian Government payments, June 2012

Type of payment	Number of recipients
Payments related to ageing, illness, disability and caring	
Age Pension ^(a)	2,282,627
Carer Allowance ^(b)	549,638
Carer Payment	205,565
Carer Supplement	557,181
Child Disability Assistance Payment	148,880
Disability Support Pension	827,460
Mobility Allowance	61,343
Partner Allowance ^(c)	13,945
Sickness Allowance	7,150
Special Benefit	5,828
Widow Allowance	28,935
Wife Pension (Age) ^(c)	9,117
Wife Pension (Disability Support Pension) ^(c)	10,200
Payments related to studying or looking for work	
ABSTUDY	35,942
Austudy	41,042
Newstart Allowance	549,773
Youth Allowance (includes student/apprentice and other types of Youth Allowance)	355,274
Payments related to assisting families with children	
Baby Bonus ^(d)	157,581
Child Care Benefit ^(d)	756,000
Child Care Rebate ^(d)	771,700
Family Tax Benefit Part A ^(e)	1,615,570
Family Tax Benefit Part B ^(e)	1,355,572
Maternity Immunisation Allowance ^(d)	470,000
Parenting Payment–Partnered	114,342
Parenting Payment–Single	319,582

(a) Includes people receiving the Age Pension through Centrelink, as well as the 4,412 people receiving the Age Pension through the Department of Veterans' Affairs.

(b) Excludes those who receive a Health Care Card only.

(c) Closed to new claimants.

(d) Data relate to the number of families who received a payment during the financial year (1 July 2011 to 30 June 2012).

(e) The number of families who received fortnightly payments at 29 June 2012.

Sources: DEEWR 2012a, 2012b; DHS 2012, 2013; DVA 2013; FaHCSIA 2012a, 2012b, 2012c.

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