



**November 1993
Superannuation
Australia**

Catalogue No. 6319.0

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**SUPERANNUATION
AUSTRALIA
NOVEMBER 1993**

**IAN CASTLES
Australian Statistician**

AUSTRALIAN BUREAU OF STATISTICS

CATALOGUE NO. 6319.0

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ADDITIONAL DATA ON REQUEST	The ABS offers a range of unpublished data from this survey upon request. An order form can be found on page 39.
INQUIRIES	<ul style="list-style-type: none"> • for further information about statistics in this publication and the availability of related unpublished statistics, contact Jon Havelock on Canberra (06) 252 7204 or Labour Force Inquiries in your ABS State office (see page 40 for contact numbers). • for information about other ABS statistics and services please contact Information Services on Canberra (06) 252 6627, 252 5402, 252 6007 or any ABS State office.



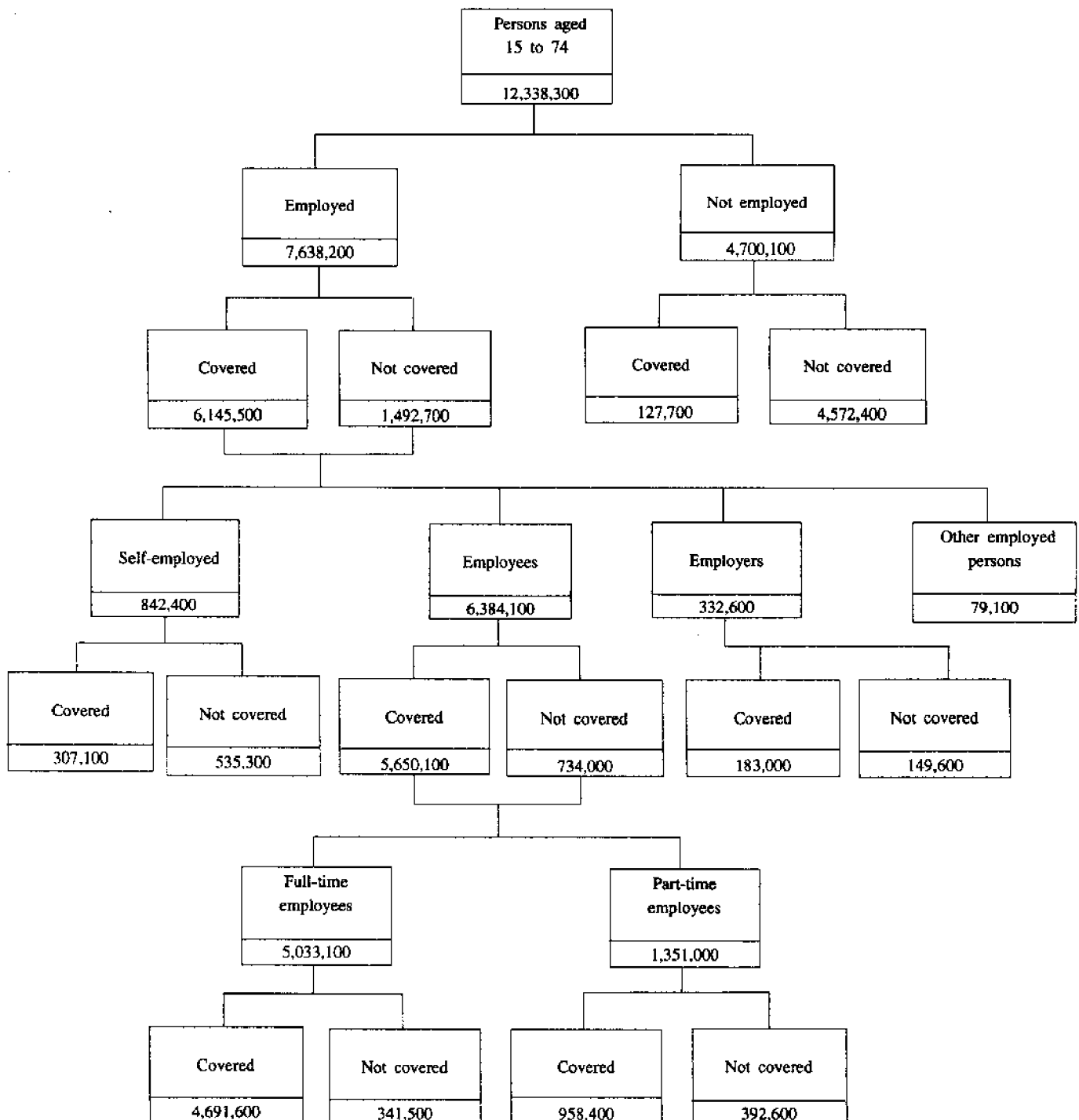
SUMMARY OF FINDINGS

Overview

In November 1993, 7,638,200 persons aged 15 to 74 years were in employment, including 6,145,500 persons (80%) who were covered by superannuation, that is, they belonged to a superannuation scheme to which contributions were being made. Superannuation coverage was higher for employees (89%) compared with employers (55%) and self-employed persons (37%).

Of the 4,700,100 persons aged 15 to 74 years who were not employed in November 1993, 127,700 persons (3%) were covered by superannuation (Diagram 1).

DIAGRAM 1. PERSONS AGED 15 TO 74: SUPERANNUATION COVERAGE, NOVEMBER 1993



Source: Tables 6, 10, and 16

Superannuation coverage

November 1988 to November 1993

In November 1988, 51 per cent of employed persons were covered by superannuation. This increased to 71 per cent in November 1991, and again to 80 per cent in November 1993 (Table 1).

Of those who were part-time workers in November 1988, 20 per cent of males and 19 per cent of females were covered by superannuation. By November 1991, 29 per cent of males and 48 per cent of females were covered, increasing again to 45 per cent for males and 65 per cent for females in November 1993.

Note: For the purposes of this survey, part-time workers excludes those persons who were full-time school students.

The level of superannuation coverage for full-time workers has also increased, rising from 63 per cent for males and 47 per cent for females in November 1988 to 79 per cent for males and 77 per cent for females in November 1991. By November 1993, the level of coverage for full-time workers had risen to 85 per cent for males and 87 per cent for females (Diagram 2).

Employers paid all contributions for 514,600 (13%) persons aged 15 to 74 years who were covered by a superannuation scheme in November 1988. In November 1991, this had increased to 1,453,200 (27%). By November 1993, 2,903,800 (46%) persons had their employer paying all their superannuation contributions (Table 2).

Employed persons

In November 1993, some 82 per cent of employed males were covered by superannuation. In comparison, the level of coverage was lower for employed females at 78 per cent.

Some 63 per cent of employed persons aged 15 to 19 years were covered by superannuation. Coverage was higher

amongst employed persons aged 20 to 54 years (83%) and those aged 55 to 64 years (73%). However, only 30 per cent of employed persons aged 65 to 74 years were covered.

In married couple families, some 84 per cent of employed husbands and 78 per cent of employed wives were covered by superannuation. In comparison, 78 per cent of male and 74 per cent of female employed sole parents were covered. Superannuation coverage was relatively high for employed persons who were not a member of a family (82% of males and 85% of females).

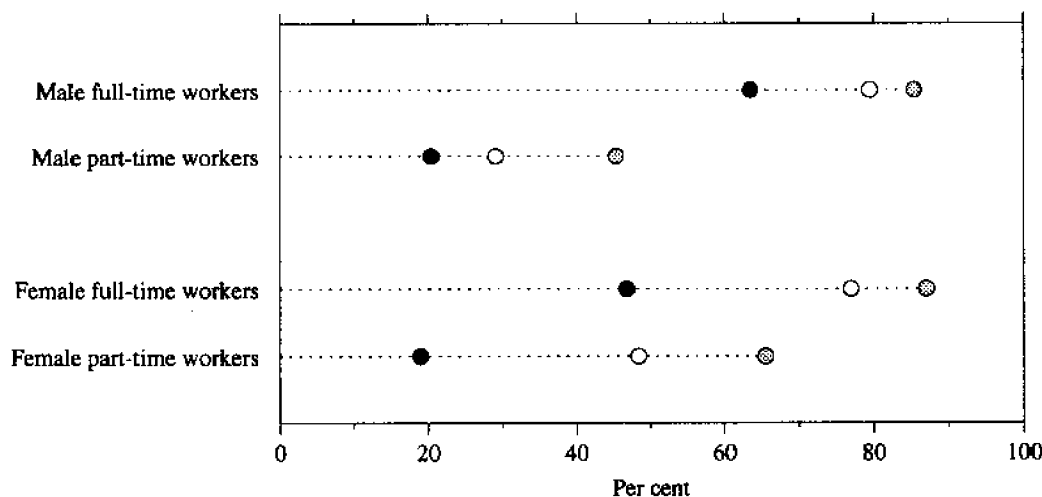
The level of superannuation coverage for employed persons who were Australian born (81% covered) was similar to that for those born overseas in main English speaking countries (83% covered). However, superannuation coverage was lower (76%) amongst those born in other countries.

The Electricity, gas and water and Communication industries recorded the highest levels of superannuation coverage, with 98 per cent of all persons employed in both of these industries covered. Lowest coverage was recorded in the Agriculture, forestry, fishing and hunting industry where just under half (49%) were covered.

Persons employed as Para-professionals had the highest level of coverage (93%), followed by Professionals (87%) and Clerks (87%). The occupation groups with the lowest levels of superannuation coverage were Salespersons and personal service workers (72%) and Managers and administrators (70%) (Table 6).

Of the various categories of employed persons, employees had the highest level of superannuation coverage (91% of males and 86% of females). In comparison, the level of coverage amongst employers was 61 per cent for males and 42 per cent for females, whilst for self employed persons, only 43 per cent of males and 23 per cent of females were covered (Diagram 3).

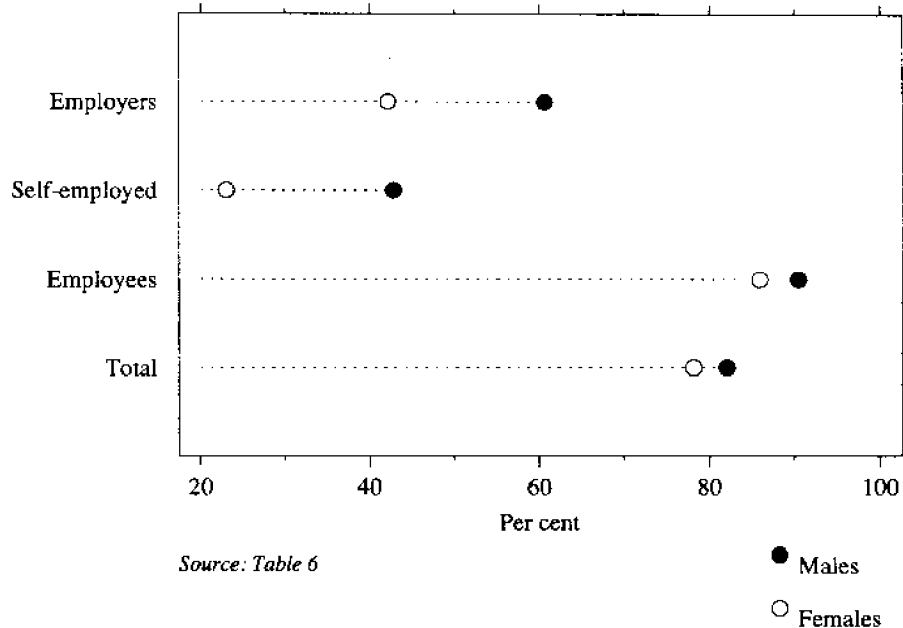
DIAGRAM 2: EMPLOYED PERSONS AGED 15 TO 74: PROPORTION COVERED BY SUPERANNUATION, FULL-TIME/PART-TIME WORKERS AND SEX, NOVEMBER 1988 TO NOVEMBER 1993



Source: Table 1

● November 1988
○ November 1991
⊙ November 1993

DIAGRAM 3. EMPLOYED PERSONS AGED 15 TO 74: PROPORTION COVERED BY SUPERANNUATION AND STATUS OF WORKER, NOVEMBER 1993



Employees

Some 95 per cent of public sector employees and 86 per cent of private sector employees were covered by a superannuation scheme in November 1993.

The rate of superannuation coverage amongst permanent employees was one and a half times the level of casual employees (95% compared to 64%). Amongst permanent full-time employees, 96 per cent had superannuation coverage compared with 91 per cent of permanent part-time employees. For casual part-time employees, the superannuation coverage was 58 per cent.

Of employees who belonged to a trade union, 96 per cent were covered by superannuation. In contrast, some 84 per cent of employees who did not belong to a trade union were covered.

Some 53 per cent of employees earning less than \$200 per week were covered by a superannuation scheme. The level of coverage was higher amongst those earning between \$200 and under \$400 per week (86% covered) and higher still for those earning more than \$400 per week (96% covered) (Table 10).

Employees covered by a superannuation scheme

Employers paid all contributions for some 2,842,300 (50%) employees. Of the 958,400 part-time employees, 75 per cent had all their contributions paid by their employer compared with 45 per cent of full-time employees.

For those 2,807,700 employees who contributed personally to a superannuation scheme, 70 per cent were covered by a scheme provided by their current employer. A further 27 per cent contributed to a privately arranged superannuation scheme (Table 12).

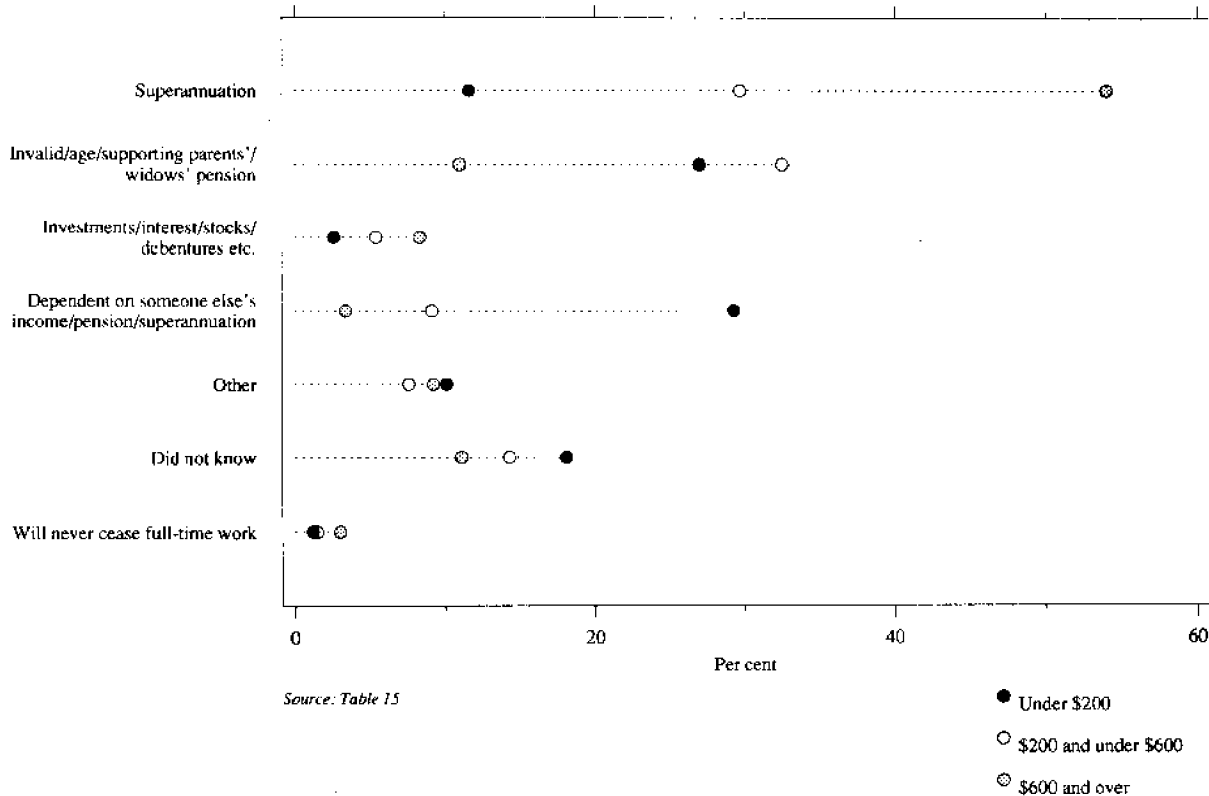
Of those employees who contributed personally to a superannuation scheme:

- 55 per cent contributed less than 5 per cent of their earnings;
- 35 per cent contributed between 5 and less than 10 per cent of their earnings;
- 7 per cent contributed 10 per cent or more of their earnings; and
- 2 per cent did not know the level of their own contribution (Table 13).

Overall, there were 1,517,600 employees aged 45 to 74 years covered by a superannuation scheme of which 888,400 made personal contributions to a superannuation scheme. Some 97 per cent of these employees had been in a superannuation scheme for one year or more. Of these 860,000 employees:

- 56 per cent expected to receive a lump sum only on retirement;
- 18 per cent expected to receive both a lump sum and a pension;
- 9 per cent expected to receive only a pension; and
- 16 per cent did not know what type of payment they expected to receive (Table 15).

DIAGRAM 4. EMPLOYEES AGED 45 TO 74 WHO MADE PERSONAL CONTRIBUTIONS TO A SUPERANNUATION SCHEME: EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK BY USUAL GROSS WEEKLY PAY, NOVEMBER 1993



Superannuation was expected to be the main source of income after ceasing full-time work for 42 per cent of the 888,400 employees aged 45 to 74 who made personal contributions to a superannuation scheme. A further 21 per cent expected a government pension to be their main source of income and 13 per cent did not know what they expected to be their main source of income after ceasing full-time work (Table 15).

Superannuation was less likely to be the expected main source of income for lower income earners. Some 12 per cent of employees earning less than \$200 per week expected superannuation to be their main income compared with 30 per cent of employees earning between \$200 and less than \$600 per week and 54 per cent of employees earning \$600 or more per week (Diagram 4).

Persons not covered by a superannuation scheme

Persons who were previously covered

Of people not covered by a superannuation scheme, 1,826,500 persons (or 30% of all persons not covered) had been covered previously and 1,637,300 of these persons had been in that superannuation scheme for one year or more. Some 1,075,100 of these persons had received a lump sum payment, including 273,200 persons who had received such a payment in the last two years.

Some 99 per cent of persons aged 15 to 24 years who had received a lump sum payment in the last two years had received a payment of less than \$20,000. In comparison, 69

per cent of persons aged 25 to 44 years and 36 per cent of persons aged 45 to 74 years had received a payment of less than \$20,000 (Table 4).

Males were more likely than females to have preserved some benefits (61% compared to 49%). Of the 430,300 males and 470,200 females aged 15 to 54 years who had been in a previous scheme for one year or more, 200,300 males had preserved the benefits in a superannuation scheme and a further 63,700 males had rolled over a lump sum. In comparison, 187,500 females had preserved some benefits in a superannuation scheme and 42,000 had rolled over a lump sum (Table 5).

Employed persons

Of the 1,492,700 employed persons not covered by superannuation, 36 per cent stated that they could not afford to join a superannuation scheme. A further 18 per cent reported they had not bothered, had never thought about it or were not interested in superannuation.

Other reasons stated by these employed persons for not contributing personally to a superannuation scheme were that they had other investments (7%), their spouse had superannuation cover (5%) and that they had life assurance or other superannuation scheme coverage (4%).

Some 11 per cent of the 700,600 employed females not covered by superannuation stated that their spouse had cover (Table 8).

TABLE 1. PERSONS AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1988, NOVEMBER 1991 AND NOVEMBER 1993
(*000)

	Covered			Not covered			Total		
	November 1988	November 1991	November 1993	November 1988	November 1991	November 1993	November 1988	November 1991	November 1993
MALES									
<i>Labour force status —</i>									
Employed	2,673.3	3,290.7	3,625.0	1,692.1	1,079.1	792.1	4,365.4	4,369.7	4,417.1
Full-time workers	2,626.4	3,186.0	3,457.0	1,509.6	823.6	590.3	4,136.1	4,009.7	4,047.4
Part-time workers	46.9	104.7	168.0	182.5	255.4	201.8	229.4	360.1	369.8
Unemployed	7.8	39.9	24.0	238.7	443.5	493.4	246.5	483.5	517.3
Looking for full-time work	7.8	38.8	22.0	229.3	425.2	471.8	237.1	464.0	493.8
Looking for part-time work	0.0	*1.2	*2.0	9.4	18.3	21.6	9.4	19.4	23.6
Not in the labour force	19.2	34.7	25.7	1,048.8	1,111.9	1,213.9	1,067.9	1,146.6	1,239.6
<i>Age group —</i>									
15-19	70.2	113.7	135.3	302.5	239.1	181.3	372.8	352.8	316.7
20-24	224.7	351.9	419.6	422.1	329.3	295.0	646.8	681.2	714.6
25-34	786.6	975.7	1,024.9	558.9	419.8	376.7	1,345.5	1,395.5	1,401.6
35-44	812.1	945.4	1,016.3	426.3	371.4	327.9	1,238.4	1,316.8	1,344.2
45-54	547.4	678.1	752.3	308.9	303.6	325.3	856.3	981.7	1,077.6
55-64	247.5	289.4	307.2	473.5	441.4	434.4	721.0	730.8	741.6
65-74	11.8	11.1	19.0	487.2	529.9	558.8	499.0	541.0	577.8
Total	2,700.3	3,365.3	3,674.7	2,979.5	2,634.5	2,499.3	5,679.9	5,999.8	6,174.1
FEMALES									
<i>Labour force status —</i>									
Employed	1,072.8	2,043.8	2,520.5	1,865.4	1,074.3	700.6	2,938.2	3,118.1	3,221.1
Full-time workers	865.4	1,439.3	1,662.6	983.1	431.0	247.8	1,848.5	1,870.3	1,910.4
Part-time workers	207.4	604.5	857.9	882.3	643.3	452.8	1,089.7	1,247.8	1,310.7
Unemployed	*4.3	12.6	12.8	195.0	278.5	340.1	199.3	291.1	352.9
Looking for part-time work	*2.3	7.8	8.5	139.4	220.4	263.0	141.7	228.3	272.5
Looking for part-time work	*2.0	4.7	*4.3	55.6	58.1	76.2	57.6	62.8	80.5
Not in the labour force	38.8	58.6	65.2	2,509.2	2,520.1	2,525.0	2,548.0	2,578.7	2,590.2
<i>Age group —</i>									
15-19	29.3	76.3	89.8	303.8	235.3	178.1	333.1	311.6	267.9
20-24	153.8	300.1	388.0	506.2	384.8	323.1	659.9	684.9	711.1
25-34	326.6	599.2	713.4	1,027.3	802.6	695.6	1,353.9	1,401.8	1,409.0
35-44	344.1	618.2	736.2	872.5	695.8	611.8	1,216.6	1,314.0	1,348.0
45-54	192.6	402.8	522.4	629.4	532.1	509.1	822.0	934.9	1,031.5
55-64	68.1	111.8	137.4	657.5	609.0	592.0	725.5	720.8	729.4
65-74	*1.4	6.5	11.3	573.0	631.3	656.0	574.4	619.8	667.4
Total	1,115.9	2,114.9	2,598.5	4,569.6	3,872.9	3,565.8	5,685.5	5,987.9	6,164.2
PERSONS									
<i>Labour force status —</i>									
Employed	3,746.1	5,334.5	6,145.5	3,557.5	2,153.4	1,492.7	7,303.6	7,487.9	7,638.2
Full-time workers	3,491.8	4,625.3	5,119.6	2,492.7	1,254.7	838.1	5,984.5	5,880.0	5,957.7
Part-time workers	254.3	709.2	1,025.9	1,064.8	898.7	654.6	1,319.1	1,607.9	1,680.5
Unemployed	12.1	52.5	36.8	433.7	722.0	833.5	445.8	774.5	870.3
Looking for full-time work	10.1	46.6	30.5	368.7	645.7	735.7	378.9	692.3	766.2
Looking for part-time work	*2.0	5.9	6.3	64.9	76.4	97.8	66.9	82.3	104.1
Not in the labour force	57.9	93.2	90.9	3,558.0	3,632.0	3,738.9	3,615.9	3,725.2	3,829.8
<i>Age group —</i>									
15-19	99.6	190.0	225.2	606.3	474.4	359.4	705.8	664.4	584.6
20-24	378.5	652.0	807.6	928.3	714.1	618.1	1,306.8	1,366.1	1,425.7
25-34	1,113.2	1,574.9	1,738.3	1,586.2	1,222.4	1,072.3	2,699.4	2,797.3	2,810.6
35-44	1,156.2	1,563.6	1,752.5	1,298.8	1,067.2	939.7	2,455.0	2,630.8	2,692.2
45-54	740.0	1,080.9	1,274.7	938.3	835.7	834.4	1,678.4	1,916.6	2,109.1
55-64	315.5	401.2	444.6	1,131.0	1,050.4	1,026.4	1,446.5	1,451.6	1,471.0
65-74	13.2	17.5	30.4	1,060.2	1,143.4	1,214.8	1,073.4	1,160.9	1,245.2
Total	3,816.2	5,480.2	6,273.2	7,549.2	6,507.5	6,065.1	11,365.4	11,987.7	12,338.3

TABLE 2. PERSONS AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: OWN WEEKLY CONTRIBUTIONS TO SUPERANNUATION SCHEME AND AGE, NOVEMBER 1993

Own weekly contributions to superannuation scheme (\$)	Age group						Total	
	15-19	20-24	25-34	35-44	45-54	55-74		
MALES								
Makes personal contributions	22.5	149.6	587.9	707.1	541.6	218.5	2,227.2	60.6
Under 10	8.5	12.7	32.8	26.6	19.3	10.8	110.7	3.0
10 and under 20	9.0	57.7	154.4	119.1	61.0	37.7	438.8	11.9
20 and under 30	*4.2	49.8	169.7	161.4	115.9	48.5	549.5	15.0
30 and under 40	*0.4	17.0	97.2	132.7	90.4	32.0	369.8	10.1
40 and under 50	*0.0	*3.8	54.0	91.1	69.6	17.2	235.8	6.4
50 and under 60	*0.2	*4.2	31.8	67.3	55.7	21.1	180.4	4.9
60 and under 70	*0.0	*0.0	16.9	33.5	34.4	13.7	98.4	2.7
70 and over	*0.0	*2.5	18.5	57.7	80.0	28.2	187.0	5.1
Did not know	*0.0	*1.9	12.6	17.7	15.3	9.2	56.7	1.5
Employer/business contributions only	112.9	270.0	437.0	309.3	210.7	107.7	1,447.6	39.4
Total	135.3	419.6	1,024.9	1,016.3	752.3	326.2	3,674.7	100.0
Average own weekly contributions(a)	12	21	28	39	47	49	38	..
FEMALES								
Makes personal contributions	10.0	111.2	304.7	373.3	265.2	77.8	1,142.2	44.0
Under 10	*5.0	16.2	25.8	33.2	17.5	5.5	103.2	4.0
10 and under 20	*3.2	46.9	80.0	91.3	58.2	16.3	296.0	11.4
20 and under 30	*0.8	35.2	94.4	99.6	60.8	17.5	308.2	11.9
30 and under 40	*0.1	6.9	59.8	60.2	43.2	10.2	180.4	6.9
40 and under 50	*0.0	*2.6	18.6	27.8	21.2	6.2	76.5	2.9
50 and under 60	*0.0	*1.1	12.1	22.9	23.7	7.5	67.3	2.6
60 and under 70	*0.0	*0.5	5.8	13.6	11.0	*5.0	36.0	1.4
70 and over	*0.3	*0.4	*3.9	14.6	19.4	7.3	45.9	1.8
Did not know	*0.7	*1.5	*4.4	9.9	10.1	*2.4	28.9	1.1
Employer/business contributions only	79.8	276.7	408.7	362.9	257.2	70.9	1,456.2	56.0
Total	89.8	388.0	713.4	736.2	522.4	148.7	2,598.5	100.0
Average own weekly contributions(a)	25	18	25	29	35	38	29	..
PERSONS								
Makes personal contributions	32.5	260.9	892.6	1,080.3	806.8	296.3	3,369.4	53.7
Under 10	13.5	28.8	58.6	59.8	36.8	16.3	213.9	3.4
10 and under 20	12.2	104.6	234.3	210.4	119.2	54.0	734.8	11.7
20 and under 30	*5.0	85.0	264.1	261.1	176.7	65.9	857.8	13.7
30 and under 40	*0.6	23.8	157.1	192.9	133.6	42.2	550.2	8.8
40 and under 50	*0.0	6.5	72.6	118.9	90.9	23.5	312.3	5.0
50 and under 60	*0.2	5.3	43.8	90.3	79.4	28.6	247.7	3.9
60 and under 70	*0.0	*0.5	22.7	47.1	45.4	18.7	134.4	2.1
70 and over	*0.3	*2.9	22.5	72.3	99.4	35.5	232.8	3.7
Did not know	*0.7	*3.4	17.0	27.6	25.4	11.6	85.6	1.4
Employer/business contributions only	192.7	546.8	845.6	672.2	467.9	178.6	2,903.8	46.3
Total	225.2	807.6	1,738.3	1,752.5	1,274.7	475.0	6,273.2	100.0
Average own weekly contributions(a)	16	20	27	35	43	46	35	..

(a) Excludes categories 'Did not know' and 'Employer/business contributions only'.

TABLE 3. PERSONS AGED 45 TO 74 WHO WERE MAKING PERSONAL CONTRIBUTIONS TO A SUPERANNUATION SCHEME: EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK, INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM SUPERANNUATION SCHEME AND TIME IN SUPERANNUATION SCHEME, NOVEMBER 1993 ('000)

	<i>Time in superannuation scheme (years)</i>					<i>Total</i>		
	<i>Under 5</i>	<i>5 and under 10</i>	<i>10 and under 15</i>	<i>15 and under 20</i>	<i>20 and over</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>
<i>Expected main source of income after ceasing full-time work—</i>								
Superannuation	76.9	84.2	87.5	46.6	118.7	316.3	97.7	414.0
Invalid/age/sole parents'/widows' pension	86.6	65.5	37.6	19.0	18.3	150.2	76.7	227.0
Investments/interest/stocks/debentures, etc.	27.3	23.5	16.7	13.0	13.2	67.3	26.5	93.7
Dependent on someone else's income/pension/superannuation	33.6	18.7	8.7	*2.7	*4.6	9.7	58.6	68.3
Other	32.9	32.2	18.8	11.9	17.0	80.8	32.0	112.9
Did not know	47.5	44.5	29.4	11.8	15.1	103.8	44.7	148.4
Will never cease full-time work	11.5	11.6	*4.1	5.4	6.0	31.8	6.8	38.6
Had already ceased full-time work	*0.2	*0.0	*0.0	*0.0	*0.0	*0.2	*0.0	*0.2
<i>Intended disbursement of lump sum payment from superannuation scheme —</i>								
In superannuation scheme for 1 year or more	281.6	280.3	202.9	110.4	193.0	734.8	333.3	1,068.1
Expected to receive a lump sum payment	212.3	208.4	149.7	80.7	137.1	541.9	246.3	788.2
Roll it over/invest in an approved deposit fund, deferred annuity or other superannuation scheme	41.2	48.8	35.2	19.9	47.0	141.3	50.8	192.1
Purchase an immediate annuity	*0.8	*1.1	*2.1	*0.1	*1.2	*4.0	*1.3	5.3
Invest the money elsewhere	41.7	36.9	26.9	16.8	28.8	99.5	51.4	151.0
Pay off home/pay for home improvements/ buy new home	19.7	21.4	15.4	9.8	12.5	52.4	26.5	78.8
Buy or pay off car/vehicle	*2.3	*3.3	*1.3	*0.0	*1.1	*3.8	*4.3	8.0
Clear other outstanding debts	8.1	*3.4	*2.1	*1.6	*2.5	12.6	*5.0	17.6
Pay for a holiday	8.9	7.2	*4.9	*1.7	*2.9	15.1	10.5	25.6
Other	89.7	86.3	61.7	30.9	41.1	213.2	96.6	309.8
Did not expect to receive a lump sum payment	20.4	16.9	11.7	9.8	18.4	54.2	23.0	77.2
Did not know whether would receive a lump sum payment	48.9	55.0	41.5	19.9	37.4	138.7	64.0	202.7
In superannuation scheme for less than 1 year	35.0	..	..	..	..	25.3	9.7	35.0
Total	316.6	280.3	202.9	110.4	193.0	760.1	343.0	1,103.1

TABLE 4. PERSONS AGED 15 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED: AMOUNT OF LUMP SUM PAYMENT RECEIVED (\$) AND AGE, NOVEMBER 1993 ('000)

Amount of lump sum payment received (\$)	Age group						Total
	15-24	25-34	35-44	45-54	55-64	65-74	
MALES							
In previous superannuation scheme for 1 year or more	37.1	112.7	129.9	150.6	234.5	299.9	964.6
Received a lump sum payment	10.3	46.3	63.7	89.6	173.6	254.9	638.5
More than two years ago	*2.0	25.0	37.9	58.7	116.5	225.2	465.2
In the last two years(a)	8.3	21.3	25.8	31.0	57.1	29.7	173.2
Under 5,000	6.7	11.3	5.7	*3.4	6.5	*3.0	36.5
5,000 and under 20,000	*1.3	*3.8	*4.9	*5.0	8.6	*4.9	28.5
20,000 and under 60,000	*0.2	*3.5	5.6	5.8	13.4	10.0	38.5
60,000 and under 100,000	*0.0	*1.9	*3.8	*4.8	5.9	*3.2	19.7
100,000 and under 200,000	*0.0	*0.8	*4.6	*4.6	12.4	5.3	27.8
200,000 and over	*0.0	*0.0	*0.8	6.3	8.2	*2.6	17.9
Did not receive a lump sum payment	26.8	66.4	66.2	61.0	60.9	45.0	326.2
In previous superannuation scheme for under 1 year	35.5	28.4	15.8	6.4	*4.6	*3.2	93.8
Total	72.6	141.1	145.7	157.0	239.1	303.1	1,058.5
FEMALES							
In previous superannuation scheme for 1 year or more	44.8	167.0	160.6	97.8	121.9	80.6	672.7
Received a lump sum payment	13.6	95.2	99.5	56.1	101.2	71.0	436.6
More than two years ago	5.9	68.1	79.5	44.7	73.2	65.3	336.6
In the last two years(a)	7.7	27.1	20.0	11.4	28.0	5.8	100.0
Under 5,000	6.8	14.4	10.6	6.8	6.8	*0.3	45.9
5,000 and under 20,000	*0.9	6.4	7.4	*1.7	10.1	*2.1	28.7
20,000 and under 60,000	*0.0	5.4	*1.8	*1.7	5.9	*1.2	16.1
60,000 and under 100,000	*0.0	*0.8	*0.1	*0.4	*1.1	*0.4	*2.8
100,000 and under 200,000	*0.0	*0.0	*0.0	*0.2	*2.5	*1.3	*3.9
200,000 and over	*0.0	*0.0	*0.0	*0.2	*0.0	*0.5	*0.7
Did not receive a lump sum payment	31.2	71.8	61.1	41.7	20.7	9.5	236.1
In previous superannuation scheme for under 1 year	24.8	36.1	16.5	11.6	*4.5	*1.9	95.3
Total	69.6	203.1	177.1	109.4	126.4	82.5	768.0
PERSONS							
In previous superannuation scheme for 1 year or more	81.9	279.7	290.5	248.4	356.4	380.5	1,637.3
Received a lump sum payment	23.9	141.5	163.2	145.8	274.8	326.0	1,075.1
More than two years ago	7.8	93.1	117.4	103.4	189.7	290.5	801.9
In the last two years(a)	16.0	48.4	45.8	42.4	85.1	35.5	273.2
Under 5,000	13.6	25.7	16.2	10.2	13.4	*3.3	82.4
5,000 and under 20,000	*2.2	10.3	12.3	6.7	18.7	7.0	57.3
20,000 and under 60,000	*0.2	8.9	7.4	7.5	19.3	11.2	54.6
60,000 and under 100,000	*0.0	*2.7	*3.9	*5.3	7.0	*3.6	22.5
100,000 and under 200,000	*0.0	*0.8	*4.6	*4.8	14.9	6.6	31.7
200,000 and over	*0.0	*0.0	*0.8	6.5	8.2	*3.1	18.5
Did not receive a lump sum payment	58.0	138.2	127.3	102.7	81.6	54.5	562.3
In previous superannuation scheme for under 1 year	60.3	64.4	32.3	17.9	9.1	*5.1	189.2
Total	142.2	344.1	322.8	266.4	365.4	385.6	1,826.5

(a) Includes persons who did not know the amount of lump sum payment received.

TABLE 5. PERSONS AGED 15 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED: WHETHER PRESERVED SOME BENEFITS FROM PREVIOUS SUPERANNUATION SCHEME AND AGE, NOVEMBER 1993 ('000)

<i>Whether preserved some benefits from previous superannuation scheme</i>	<i>Age group</i>					<i>Total</i>
	<i>15-19</i>	<i>20-24</i>	<i>25-34</i>	<i>35-44</i>	<i>45-54</i>	
MALES						
Aged 15 to 54 in November 1993	11.7	60.9	141.1	145.7	157.0	516.3
In previous scheme for one year or more	*2.3	34.8	112.7	129.9	150.6	430.3
Preserved some benefits	*1.3	21.9	74.8	82.0	84.1	264.0
In superannuation scheme	*1.3	20.2	64.7	62.7	51.3	200.3
Rolled a lump sum over	*0.0	*1.7	10.0	19.2	32.7	63.7
No preserved benefits	*1.0	12.9	37.9	47.9	66.5	166.3
In previous scheme for less than 1 year	9.4	26.2	28.4	15.8	6.4	86.1
Aged 55 and over in November 1993	..	..	..	..	..	542.1
<i>Total</i>	<i>11.7</i>	<i>60.9</i>	<i>141.1</i>	<i>145.7</i>	<i>157.0</i>	<i>1,058.5</i>
FEMALES						
Aged 15 to 54 in November 1993	10.4	59.2	203.1	177.1	109.4	559.2
In previous scheme for one year or more	*4.6	40.2	167.0	160.6	97.8	470.2
Preserved some benefits	*3.5	26.7	88.9	63.7	46.8	229.5
In superannuation scheme	*3.5	25.8	70.7	52.2	35.4	187.5
Rolled a lump sum over	*0.0	*0.9	18.2	11.5	11.3	42.0
No preserved benefits	*1.1	13.5	78.1	96.9	51.1	240.7
In previous scheme for less than 1 year	5.8	19.0	36.1	16.5	11.6	88.9
Aged 55 and over in November 1993	..	..	..	..	..	208.9
<i>Total</i>	<i>10.4</i>	<i>59.2</i>	<i>203.1</i>	<i>177.1</i>	<i>109.4</i>	<i>768.0</i>
PERSONS						
Aged 15 to 54 in November 1993	22.1	120.1	344.1	322.8	266.4	1,075.5
In previous scheme for one year or more	6.9	75.0	279.7	290.5	248.4	900.5
Preserved some benefits	*4.8	48.5	163.7	145.7	130.8	493.5
In superannuation scheme	*4.8	46.0	135.4	114.9	86.7	387.8
Rolled a lump sum over	*0.0	*2.6	28.3	30.8	44.1	105.7
No preserved benefits	*2.1	26.4	116.0	144.8	117.6	407.0
In previous scheme for less than 1 year	15.2	45.1	64.4	32.3	17.9	175.0
Aged 55 and over in November 1993	..	..	..	..	..	751.0
<i>Total</i>	<i>22.1</i>	<i>120.1</i>	<i>344.1</i>	<i>322.8</i>	<i>266.4</i>	<i>1,826.5</i>

TABLE 6. EMPLOYED PERSONS AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1993
(*000)

	Covered by a superannuation scheme			Proportion covered by a superannuation scheme			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— '000 —			— per cent —			— '000 —		
<i>Age group —</i>									
15-19	133.9	88.8	222.6	64.9	59.8	62.8	206.4	148.3	354.7
20-24	416.0	382.4	798.4	79.7	81.7	80.6	521.9	468.1	990.0
25-34	1,013.9	684.3	1,698.2	86.5	80.0	83.7	1,172.2	855.9	2,028.2
35-44	1,002.3	711.1	1,713.4	86.3	80.4	83.8	1,161.2	884.2	2,045.4
45-54	742.9	510.6	1,253.4	83.5	79.4	81.8	889.9	643.1	1,533.1
55-64	298.0	132.1	430.1	74.9	68.8	72.9	398.0	192.0	590.0
65-74	18.2	11.1	29.3	26.9	37.8	30.2	67.5	29.4	96.9
<i>Family status —</i>									
Member of a family(a)	2,982.2	2,046.2	5,028.4	82.4	77.0	80.1	3,621.2	2,655.8	6,277.0
Husband or wife	2,421.8	1,539.0	3,960.8	84.3	77.7	81.6	2,871.8	1,981.2	4,853.0
With dependants present	1,543.8	851.9	2,395.7	86.2	75.5	82.1	1,790.6	1,128.9	2,919.5
Without dependants present	877.9	687.1	1,565.0	81.2	80.6	80.9	1,081.2	852.3	1,933.5
Sole parent	27.4	130.2	157.7	78.4	73.8	74.6	35.0	176.4	211.5
Other family head	31.8	55.8	87.6	79.8	82.8	81.7	39.8	67.4	107.2
Other child of married couple or family head	444.9	271.7	716.6	75.8	79.7	77.2	587.1	340.8	927.9
Other relative of married couple or family head	39.0	22.2	61.3	82.3	84.6	83.1	47.4	26.3	73.7
Not a member of a family	524.3	384.3	908.7	81.9	85.2	83.3	640.0	450.9	1,090.9
Living alone	245.1	175.6	420.7	82.3	86.4	84.0	297.8	203.1	500.9
Not living alone	279.3	208.8	488.0	81.6	84.3	82.7	342.2	247.8	590.0
Family status not determined	118.5	90.0	208.4	76.0	78.6	77.1	156.0	114.4	270.4
<i>Birthplace —</i>									
Born in Australia	2,715.3	1,909.1	4,624.4	82.7	78.1	80.8	3,283.2	2,443.1	5,726.4
Born outside Australia	909.7	611.4	1,521.1	80.2	78.6	79.6	1,133.9	778.0	1,911.9
Born in main English speaking countries	423.1	311.5	734.6	83.8	82.9	83.4	505.1	376.0	881.1
Born in other countries	486.6	299.8	786.5	77.4	74.6	76.3	628.8	402.0	1,030.8
<i>Status of worker —</i>									
Employers	140.7	42.4	183.0	60.6	42.1	55.0	232.0	100.6	332.6
Self-employed	244.7	62.5	307.1	42.8	23.1	36.5	571.7	270.7	842.4
Employees	3,238.1	2,412.0	5,650.1	90.5	86.0	88.5	3,579.7	2,804.4	6,384.1
Payment in kind/unpaid family helpers	*1.6	*3.7	*5.3	*4.8	*8.1	*6.7	33.7	45.4	79.1
<i>Industry —</i>									
Agriculture, forestry, fishing and hunting	149.9	48.3	198.2	53.0	39.4	48.9	282.8	122.8	405.6
Mining	76.2	7.3	83.5	93.9	81.6	92.7	81.2	8.9	90.1
Manufacturing	765.5	247.3	1,012.8	91.9	83.6	89.7	832.9	295.9	1,128.8
Electricity, gas and water	81.5	12.7	94.2	98.1	96.4	97.9	83.1	13.2	96.3
Construction	354.0	46.9	400.9	73.2	55.9	70.7	483.4	84.0	567.4
Wholesale and retail trade	685.9	441.5	1,127.4	79.1	69.7	75.1	867.0	633.8	1,500.8
Transport and storage	232.6	65.9	298.5	83.8	77.4	82.3	277.6	85.1	362.8
Communication	84.3	38.5	122.8	98.8	95.6	97.8	85.4	40.2	125.6
Finance, property and business services	376.1	373.0	749.1	83.9	84.8	84.4	448.1	439.8	887.9
Public administration and defence	205.7	140.6	346.4	97.8	92.3	95.5	210.3	152.5	362.8
Community services	439.0	877.7	1,316.7	88.4	87.6	87.9	496.4	1,001.7	1,498.1
Recreation, personal and other services	174.4	220.7	395.0	64.9	64.3	64.5	268.8	343.3	612.1
<i>Occupation —</i>									
Managers and administrators	493.2	134.6	627.8	74.2	56.5	69.5	664.9	238.4	903.3
Professionals	525.6	402.9	928.5	87.0	86.6	86.8	604.3	465.1	1,069.5
Para-professionals	232.7	211.1	443.8	93.8	92.7	93.2	248.2	227.7	475.9
Tradespersons	879.1	75.7	954.8	83.0	67.1	81.5	1,059.1	112.9	1,172.0
Clerks	258.7	855.5	1,114.2	93.5	84.8	86.7	276.7	1,009.0	1,285.7
Salespersons and personal service workers	304.9	497.6	802.5	74.7	70.9	72.3	407.9	702.2	1,110.1
Plant and machine operators, and drivers	394.5	64.7	459.2	84.8	74.7	83.2	465.4	86.6	552.1
Labourers and related workers	536.4	278.3	814.7	77.7	73.4	76.2	690.7	379.0	1,069.7
Total	3,625.0	2,520.5	6,145.5	82.1	78.2	80.5	4,417.1	3,221.1	7,638.2

(a) Includes full-time students aged 15 to 24.

TABLE 7. EMPLOYED PERSONS AGED 15 TO 74: PROPORTION COVERED BY A SUPERANNUATION SCHEME, INDUSTRY, OCCUPATION AND STATUS OF WORKER, NOVEMBER 1993

	Proportion covered by a superannuation scheme				Total			
	Self-			Total(a)	Self-			Total(a)
	Employers	employed	Employees		Employers	employed	Employees	
FULL-TIME								
— per cent —				— '000 —				
<i>Industry —</i>								
Agriculture, forestry, fishing and hunting	49.0	35.2	83.3	53.6	40.7	157.8	117.5	323.7
Mining	*45.4	*81.2	95.3	94.6	*1.0	*1.3	84.1	86.4
Manufacturing	65.5	47.5	95.1	92.6	22.8	36.8	962.7	1,024.7
Electricity, gas and water	*0.0	*0.0	98.3	98.3	*0.0	*0.0	93.3	93.3
Construction	67.1	58.0	86.0	76.1	50.4	135.5	289.8	475.6
Wholesale and retail trade	56.1	34.5	91.0	82.1	76.5	120.9	908.2	1,110.9
Transport and storage	*65.4	47.5	93.0	86.0	8.0	43.2	266.5	318.4
Communication	*0.0	*100.0	98.6	98.6	*0.0	*0.2	114.1	114.3
Finance, property and business services	69.8	50.1	94.4	89.7	34.0	52.5	609.0	696.7
Public administration and defence	*0.0	*0.0	97.6	97.6	*0.0	*0.0	321.7	321.7
Community services	64.1	*28.1	95.0	93.0	14.1	18.1	998.7	1,034.5
Recreation, personal and other services	40.0	27.3	87.1	73.4	38.6	50.1	267.4	357.3
<i>Occupation —</i>								
Managers and administrators	54.6	35.6	93.6	72.9	114.4	211.0	493.7	824.3
Professionals	69.7	37.6	95.8	91.9	42.9	38.2	804.6	886.8
Para-professionals	*49.6	67.1	97.1	95.5	*4.4	12.3	360.0	376.7
Tradespersons	64.0	52.5	91.9	83.5	72.8	174.6	840.6	1,090.8
Clerks	*51.6	*34.8	94.9	93.4	9.3	11.5	883.0	907.5
Salespersons and personal service workers	51.5	31.6	90.0	82.1	18.0	71.3	542.8	633.6
Plant and machine operators, and drivers	50.4	48.2	93.6	87.4	11.3	56.9	426.2	494.7
Labourers and related workers	*36.4	42.0	89.5	85.1	13.1	40.7	682.3	743.3
Total	57.9	42.2	93.2	85.9	286.2	616.5	5,033.1	5,957.7
TOTAL								
— per cent —				— '000 —				
<i>Industry —</i>								
Agriculture, forestry, fishing and hunting	47.4	33.0	78.0	48.9	46.1	194.9	142.8	405.6
Mining	*45.4	*59.5	94.4	92.7	*1.0	*1.8	86.8	90.1
Manufacturing	60.5	40.3	93.4	89.7	26.2	49.7	1,045.7	1,128.8
Electricity, gas and water	*0.0	*0.0	97.9	97.9	*0.0	*0.0	96.3	96.3
Construction	65.5	51.3	83.6	70.7	61.5	173.6	324.3	567.4
Wholesale and retail trade	51.8	30.6	83.3	75.1	91.3	154.3	1,237.7	1,500.8
Transport and storage	52.2	43.4	91.0	82.3	10.5	53.7	295.9	362.8
Communication	*0.0	*100.0	97.8	97.8	*0.0	*0.2	125.4	125.6
Finance, property and business services	65.4	38.4	91.4	84.4	37.9	87.3	754.9	887.9
Public administration and defence	*0.0	*0.0	95.5	95.5	*0.0	*0.0	362.8	362.8
Community services	65.3	24.4	90.2	87.9	16.4	38.1	1,437.7	1,498.1
Recreation, personal and other services	39.2	21.5	75.9	64.5	41.9	88.7	473.8	612.1
<i>Occupation —</i>								
Managers and administrators	52.5	33.1	92.8	69.5	123.2	255.4	513.9	903.3
Professionals	69.0	30.3	92.2	86.8	46.3	72.2	949.0	1,069.5
Para-professionals	*45.1	56.4	95.1	93.2	5.5	15.5	454.7	475.9
Tradespersons	61.8	48.7	91.2	81.5	75.7	204.5	886.1	1,172.0
Clerks	49.1	31.0	91.5	86.7	31.4	49.3	1,182.3	1,285.7
Salespersons and personal service workers	47.5	24.1	78.8	72.3	22.1	104.8	972.8	1,110.1
Plant and machine operators, and drivers	47.8	43.3	90.7	83.2	12.9	69.9	465.8	552.1
Labourers and related workers	*32.3	30.4	82.1	76.2	15.6	70.8	959.4	1,069.7
Total	55.0	36.5	88.5	80.5	332.6	842.4	6,384.1	7,638.2

(a) Includes unpaid family helpers and those who worked for payment in kind.

TABLE 8. EMPLOYED PERSONS AGED 15 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME: REASON NOT CONTRIBUTING PERSONALLY TO A SUPERANNUATION SCHEME AND AGE, NOVEMBER 1993 ('000)

<i>Reason not contributing personally to a superannuation scheme</i>	<i>Age group</i>					<i>Total</i>
	<i>15-24</i>	<i>25-34</i>	<i>35-44</i>	<i>45-54</i>	<i>55-74</i>	
MALES						
Has life assurance/other superannuation scheme	*1.3	6.6	9.5	9.8	13.4	40.6
Spouse has cover	*0.0	*0.4	*0.1	*0.0	*0.8	*1.3
Planned to join soon/had applied to join	7.0	7.5	5.8	*3.0	*0.7	23.9
Waiting to become eligible for employer scheme	8.1	*2.7	*2.9	*0.5	*0.7	15.1
Cost/can't afford to	74.5	70.0	64.6	55.1	30.7	295.0
Too young/too old	22.0	*1.8	*0.7	*0.2	29.6	54.4
Too complicated	*1.7	*4.0	*3.0	*2.1	*1.0	11.7
Didn't think available	*3.6	*1.9	*1.5	*1.0	*1.8	9.8
Has other investments	*2.3	*4.8	13.9	18.5	23.0	62.5
Return not worthwhile	*4.0	9.9	19.8	17.8	10.7	62.1
Haven't bothered/never thought about it/not interested	36.6	34.8	21.2	20.8	23.3	136.7
Doesn't intend to stay long with job/employer	10.2	*4.6	*0.6	*0.8	*0.8	16.9
Other	7.2	9.4	15.4	17.4	12.7	62.1
<i>Total</i>	<i>178.5</i>	<i>158.4</i>	<i>158.9</i>	<i>147.1</i>	<i>149.3</i>	<i>792.1</i>
FEMALES						
Has life assurance/other superannuation scheme	*0.8	*4.0	*4.0	*2.3	*3.5	14.5
Spouse has cover	*3.0	22.3	25.6	20.5	7.3	78.7
Planned to join soon/had applied to join	6.1	5.7	*1.7	*0.5	*0.0	14.1
Waiting to become eligible for employer scheme	6.2	*4.2	*3.2	*1.2	*0.0	14.8
Cost/can't afford to	56.3	66.0	64.5	42.5	14.8	244.1
Too young/too old	20.9	*1.3	*0.5	*2.9	14.1	39.7
Too complicated	*0.7	*3.0	*0.5	*1.3	*0.0	5.4
Didn't think available	*1.5	*1.8	*2.0	*1.2	*1.5	8.0
Has other investments	*0.6	*5.0	6.6	13.0	12.2	37.3
Return not worthwhile	*3.2	6.3	14.4	13.1	*2.9	39.9
Haven't bothered/never thought about it/not interested	26.4	37.9	33.4	23.9	15.2	136.8
Doesn't intend to stay long with job/employer	12.2	6.7	*3.0	*1.9	*1.3	25.1
Other	7.3	7.5	13.8	8.2	5.4	42.2
<i>Total</i>	<i>145.2</i>	<i>171.6</i>	<i>173.1</i>	<i>132.6</i>	<i>78.2</i>	<i>700.6</i>
PERSONS						
Has life assurance/other superannuation scheme	*2.1	10.6	13.5	12.0	16.9	55.1
Spouse has cover	*3.0	22.7	25.7	20.5	8.0	80.0
Planned to join soon/had applied to join	13.2	13.2	7.5	*3.4	*0.7	38.0
Waiting to become eligible for employer scheme	14.4	6.9	6.1	*1.8	*0.7	29.9
Cost/can't afford to	130.8	136.0	129.2	97.6	45.6	539.2
Too young/too old	42.9	*3.1	*1.2	*3.1	43.7	94.1
Too complicated	*2.4	6.9	*3.4	*3.4	*1.0	17.1
Didn't think available	*5.1	*3.7	*3.5	*2.3	*3.3	17.8
Has other investments	*2.8	9.8	20.5	31.5	35.3	99.8
Return not worthwhile	7.2	16.3	34.1	30.9	13.5	102.0
Haven't bothered/never thought about it/not interested	63.1	72.6	54.6	44.7	38.6	273.5
Doesn't intend to stay long with job/employer	22.4	11.3	*3.5	*2.7	*2.1	42.0
Other	14.5	16.9	29.2	25.5	18.2	104.3
<i>Total</i>	<i>323.7</i>	<i>330.0</i>	<i>331.9</i>	<i>279.6</i>	<i>227.5</i>	<i>1,492.7</i>

TABLE 9. EMPLOYED PERSONS AGED 15 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME: REASON NOT CONTRIBUTING PERSONALLY TO A SUPERANNUATION SCHEME AND STATUS OF WORKER, NOVEMBER 1993 ('000)

Reason not contributing personally to a superannuation scheme	Status of worker			Total(a)
	Employers	Self-employed	Employees	
MALES				
Has life assurance/other superannuation scheme	7.5	19.9	12.0	40.6
Spouse has cover	*0.3	*0.3	*0.7	*1.3
Planned to join soon/had applied to join	*1.5	6.2	16.2	23.9
Waiting to become eligible for employer scheme	*0.0	*0.9	14.2	15.1
Cost/can't afford to	28.3	123.3	128.0	295.0
Too young/too old	*2.3	14.4	34.9	54.4
Too complicated	*0.6	6.3	*4.7	11.7
Didn't think available	*0.2	*1.8	7.8	9.8
Has other investments	13.9	33.9	13.0	62.5
Return not worthwhile	13.1	34.9	13.1	62.1
Haven't bothered/never thought about it/not interested	14.6	58.5	60.2	136.7
Doesn't intend to stay long with job/employer	*0.0	*0.4	16.1	16.9
Other	8.9	26.3	20.8	62.1
Total	91.4	327.0	341.7	792.1
FEMALES				
Has life assurance/other superannuation scheme	*2.7	5.9	*4.9	14.5
Spouse has cover	12.7	27.3	33.6	78.7
Planned to join soon/had applied to join	*0.5	*1.4	12.2	14.1
Waiting to become eligible for employer scheme	*0.5	*0.0	14.3	14.8
Cost/can't afford to	14.5	71.9	140.0	244.1
Too young/too old	*0.8	7.8	28.0	39.7
Too complicated	*0.2	*1.3	*3.9	5.4
Didn't think available	*0.5	*0.7	6.7	8.0
Has other investments	*4.2	18.1	11.2	37.3
Return not worthwhile	5.9	16.0	16.9	39.9
Haven't bothered/never thought about it/not interested	12.1	45.2	73.6	136.8
Doesn't intend to stay long with job/employer	*0.0	*0.6	24.5	25.1
Other	*3.6	11.9	22.7	42.2
Total	58.3	208.2	392.4	700.6
PERSONS				
Has life assurance/other superannuation scheme	10.1	25.8	16.9	55.1
Spouse has cover	13.1	27.6	34.3	80.0
Planned to join soon/had applied to join	*2.0	7.7	28.3	38.0
Waiting to become eligible for employer scheme	*0.5	*0.9	28.6	29.9
Cost/can't afford to	42.9	195.2	268.0	539.2
Too young/too old	*3.1	22.2	62.9	94.1
Too complicated	*0.9	7.6	8.6	17.1
Didn't think available	*0.7	*2.5	14.5	17.8
Has other investments	18.1	52.0	24.3	99.8
Return not worthwhile	19.0	50.8	30.0	102.0
Haven't bothered/never thought about it/not interested	26.7	103.7	133.7	273.5
Doesn't intend to stay long with job/employer	*0.0	*1.0	40.5	42.0
Other	12.5	38.2	43.5	104.3
Total	149.6	535.3	734.0	1,492.7

(a) Includes unpaid family helpers and those who worked for payment in kind.

TABLE 10. EMPLOYEES AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1993

	Covered by a superannuation scheme			Proportion covered by a superannuation scheme			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	FULL-TIME			per cent			'000		
	— '000 —			—			— '000 —		
<i>Age group —</i>									
15-19	112.8	57.4	170.2	77.4	80.3	78.3	145.7	71.6	217.3
20-24	373.6	303.8	677.4	88.4	92.4	90.1	422.8	328.9	751.7
25-34	890.6	483.6	1,374.1	94.0	94.0	94.0	947.6	514.3	1,461.9
35-44	841.9	401.7	1,243.6	95.4	95.4	95.4	882.5	420.9	1,303.4
45-54	626.1	289.7	915.8	96.4	94.7	95.8	649.7	305.9	955.6
55-64	235.8	63.6	299.4	93.0	91.2	92.6	253.6	69.8	323.3
65-74	8.1	*2.9	11.0	53.7	*61.0	55.4	15.1	*4.8	19.8
<i>Birthplace —</i>									
Born in Australia	2,302.8	1,203.7	3,506.5	93.3	93.5	93.4	2,467.8	1,286.8	3,754.6
Born outside Australia	786.2	399.0	1,185.1	92.6	92.9	92.7	849.1	429.4	1,278.5
Born in main English speaking countries	368.0	199.8	567.8	93.1	95.6	94.0	395.3	209.0	604.3
Born in other countries	418.1	199.2	617.3	92.1	90.4	91.6	453.9	220.3	674.2
<i>Industry —</i>									
Agriculture, forestry, fishing and hunting	82.8	15.1	97.9	83.4	82.5	83.3	99.2	18.3	117.5
Mining	74.1	6.1	80.2	95.3	96.4	95.3	77.8	6.3	84.1
Manufacturing	722.8	192.8	915.6	95.7	93.1	95.1	755.6	207.2	962.7
Electricity, gas and water	81.2	10.6	91.7	98.6	95.7	98.3	82.3	11.0	93.3
Construction	232.4	16.9	249.3	85.5	94.6	86.0	271.9	17.9	289.8
Wholesale and retail trade	575.7	250.7	826.5	90.8	91.5	91.0	634.1	274.0	908.2
Transport and storage	198.1	49.8	247.9	94.1	89.1	93.0	210.6	55.9	266.5
Communication	83.5	29.0	112.5	99.1	97.3	98.6	84.3	29.9	114.1
Finance, property and business services	315.0	259.8	574.7	94.3	94.5	94.4	334.1	275.0	609.0
Public administration and defence	201.5	112.5	314.0	98.4	96.1	97.6	204.7	117.0	321.7
Community services	398.1	550.2	948.3	94.3	95.4	95.0	422.2	576.5	998.7
Recreation, personal and other services	123.7	109.2	232.9	88.2	85.9	87.1	140.3	127.2	267.4
<i>Occupation —</i>									
Managers and administrators	371.7	90.3	462.0	93.7	93.2	93.6	396.8	96.9	493.7
Professionals	463.7	307.2	770.9	95.4	96.5	95.8	486.2	318.4	804.6
Para-professionals	216.5	132.9	349.4	97.7	96.0	97.1	221.6	138.4	360.0
Tradespersons	725.7	47.2	772.8	92.2	88.0	91.9	786.9	53.7	840.6
Clerks	250.7	587.4	838.1	96.3	94.4	94.9	260.4	622.6	883.0
Salespersons and personal service workers	243.6	245.1	488.7	89.8	90.2	90.0	271.1	271.6	542.8
Plant and machine operators, and drivers	349.8	49.3	399.1	94.4	88.6	93.6	370.5	55.7	426.2
Labourers and related workers	467.2	143.3	610.5	89.3	90.2	89.5	523.4	158.9	682.3
<i>Sector —</i>									
Public	807.7	556.0	1,363.7	98.0	96.6	97.4	824.2	575.4	1,399.6
Private	2,281.2	1,046.7	3,328.0	91.5	91.8	91.6	2,492.7	1,140.8	3,633.5
<i>Whether permanent or casual employee in current job —</i>									
Permanent	2,811.6	1,478.8	4,290.4	96.2	95.3	95.9	2,921.5	1,552.1	4,473.6
Casual	277.3	123.9	401.3	70.1	75.6	71.7	395.5	164.0	559.5
<i>Trade union membership —</i>									
Member of a trade union	1,400.9	654.0	2,054.9	97.5	96.6	97.2	1,436.4	677.1	2,113.5
Not a member of a trade union	1,649.4	935.2	2,584.6	89.8	91.4	90.4	1,836.2	1,023.3	2,859.5
Don't know	38.7	13.4	52.1	87.2	85.2	86.7	44.4	15.7	60.1
<i>Usual gross weekly pay in (all) job(s) (\$) —</i>									
Under 200	40.8	21.8	62.6	56.8	63.9	59.1	71.8	34.2	106.0
200 and under 400	469.6	399.8	869.4	86.0	88.0	86.9	545.9	454.4	1,000.3
400 and under 600	1,180.4	707.9	1,888.4	94.3	95.5	94.8	1,251.6	741.3	1,992.9
600 and under 800	691.9	319.0	1,010.9	96.8	97.7	97.1	714.8	326.4	1,041.3
800 and under 1,000	355.4	97.0	452.4	97.6	97.8	97.6	364.3	99.2	463.4
1,000 and over	288.8	35.0	323.9	97.1	96.9	97.1	297.5	36.1	333.7
Did not know	62.0	22.1	84.1	87.3	90.1	88.0	71.0	24.5	95.5
<i>Total</i>	3,088.9	1,602.7	4,691.6	93.1	93.4	93.2	3,316.9	1,716.1	5,033.1
				— dollars —					
<i>Average usual gross weekly pay in (all) job(s)(a)</i>	630	523	593	..	..	..	618	514	582

TABLE 10. EMPLOYEES AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1993—continued

	Covered by a superannuation scheme			Proportion covered by a superannuation scheme			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
PART-TIME									
	— '000 —			— per cent —			— '000 —		
<i>Age group—</i>									
15-19	20.6	31.1	51.7	42.8	44.1	43.6	48.2	70.6	118.8
20-24	33.6	77.2	110.9	52.9	61.7	58.7	63.6	125.2	188.8
25-34	31.9	183.1	215.0	60.0	72.5	70.3	53.3	252.5	305.8
35-44	24.1	265.3	289.4	71.9	80.7	79.9	33.6	328.8	362.3
45-54	16.5	187.7	204.2	64.7	83.2	81.3	25.5	225.5	251.1
55-64	16.3	58.4	74.7	66.0	78.3	75.2	24.7	74.6	99.3
65-74	5.9	6.5	12.5	42.9	59.2	50.1	13.9	11.0	24.9
<i>Birthplace—</i>									
Born in Australia	116.1	624.9	741.0	57.5	73.8	70.7	201.8	846.8	1,048.5
Born outside Australia	33.0	184.3	217.4	54.1	76.3	71.9	61.0	241.5	302.5
Born in main English speaking countries	11.4	100.6	112.0	51.1	79.3	75.1	22.3	126.9	149.2
Born in other countries	21.6	83.7	105.3	55.9	73.1	68.7	38.7	114.5	153.3
<i>Industry—</i>									
Agriculture, forestry, fishing and hunting	*3.4	10.2	13.6	*31.8	69.6	53.6	10.7	14.6	25.3
Mining	*0.6	*1.2	*1.7	*67.5	*63.0	*64.3	*0.8	*1.9	*2.7
Manufacturing	13.7	46.8	60.6	62.7	76.7	73.0	21.9	61.0	82.9
Electricity, gas and water	*0.4	*2.1	*2.5	*42.9	*100.0	*84.1	*0.8	*2.1	*3.0
Construction	5.5	16.5	22.0	46.6	72.2	63.5	11.7	22.8	34.6
Wholesale and retail trade	39.5	165.0	204.6	51.4	65.3	62.1	76.9	252.7	329.6
Transport and storage	8.9	12.4	21.3	70.7	73.8	72.5	12.6	16.9	29.4
Communication	*0.6	9.4	10.0	*70.1	90.8	89.2	*0.9	10.4	11.3
Finance, property and business services	14.7	100.3	115.0	65.9	81.1	78.8	22.3	123.6	145.9
Public administration and defence	*4.2	28.2	32.4	*75.2	79.5	78.9	5.6	35.5	41.1
Community services	28.9	319.3	348.2	63.9	81.1	79.3	45.2	393.8	439.0
Recreation, personal and other services	28.8	97.8	126.6	53.9	64.0	61.4	53.5	152.9	206.4
<i>Occupation—</i>									
Managers and administrators	*4.8	10.0	14.8	*65.9	77.3	73.2	7.2	13.0	20.2
Professionals	18.0	85.8	103.8	62.7	74.2	71.9	28.7	115.7	144.4
Para-professionals	6.5	76.7	83.2	74.8	89.1	87.8	8.7	86.0	94.7
Tradespersons	16.7	18.3	35.0	72.9	80.9	76.8	22.9	22.6	45.6
Clerks	6.7	236.5	243.2	72.5	81.5	81.2	9.2	290.2	299.4
Salespersons and personal service workers	38.3	239.5	277.8	53.5	66.8	64.6	71.6	358.4	430.0
Plant and machine operators, and drivers	12.0	11.4	23.4	51.9	69.1	59.1	23.1	16.5	39.6
Labourers and related workers	46.2	131.1	177.2	50.6	70.5	64.0	91.3	185.8	277.1
<i>Sector—</i>									
Public	27.3	213.8	241.1	74.6	81.5	80.7	36.6	262.3	298.9
Private	121.8	595.5	717.3	53.9	72.1	68.2	226.2	825.9	1,052.1
<i>Whether permanent or casual employee in current job—</i>									
Permanent	49.4	428.2	477.7	76.4	92.5	90.5	64.7	462.9	527.6
Casual	99.7	381.0	480.7	50.3	60.9	58.4	198.1	625.3	823.4
<i>Trade union membership—</i>									
Member of a trade union	44.1	256.8	300.9	77.3	89.6	87.6	57.0	286.5	343.5
Not a member of a trade union	102.9	547.7	650.6	50.8	69.0	65.3	202.4	793.5	995.9
Don't know	*2.2	*4.8	7.0	*65.9	*57.8	60.2	*3.4	8.2	11.6
<i>Usual gross weekly pay in (all) job(s) (\$)—</i>									
Under 200	45.4	265.2	310.6	36.2	56.6	52.3	125.1	468.4	593.5
200 and under 400	63.2	400.2	463.4	72.3	86.5	84.2	87.4	462.8	550.3
400 and under 600	23.9	102.9	126.8	81.3	92.0	89.8	29.4	111.8	141.2
600 and under 800	5.6	24.9	30.5	78.2	98.0	93.6	7.2	25.4	32.6
800 and under 1,000	*5.0	6.8	11.8	*100.0	100.0	100.0	*5.0	6.8	11.8
1,000 and over	*2.6	*1.8	*4.4	*68.2	*89.5	*75.6	*3.8	*2.0	5.8
Did not know	*3.4	7.5	10.9	*70.5	68.2	68.9	*4.8	11.0	15.8
<i>Total</i>	149.1	809.3	958.4	56.8	74.4	70.9	262.8	1,088.2	1,351.0
				— dollars —					
<i>Average usual gross weekly pay in (all) job(s)(a)</i>	352	279	290	..	..	..	274	245	250

TABLE 10. EMPLOYEES AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1993—continued

	Covered by a superannuation scheme			Proportion covered by a superannuation scheme			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	TOTAL			TOTAL			TOTAL		
	— '000 —			— per cent —			— '000 —		
<i>Age group —</i>									
15-19	133.4	88.5	222.0	68.8	62.3	66.0	193.9	142.1	336.1
20-24	407.3	381.0	788.3	83.7	83.9	83.8	486.4	454.1	940.5
25-34	922.5	666.6	1,589.2	92.2	86.9	89.9	1,000.8	766.8	1,767.7
35-44	866.0	666.9	1,533.0	94.5	89.0	92.0	916.1	749.6	1,665.7
45-54	642.7	477.4	1,120.1	95.2	89.8	92.8	675.3	531.4	1,206.7
55-64	252.1	122.0	374.1	90.6	84.5	88.5	278.3	144.4	422.7
65-74	14.0	9.4	23.5	48.5	59.7	52.5	28.9	15.8	44.7
<i>Birthplace —</i>									
Born in Australia	2,418.9	1,828.7	4,247.5	90.6	85.7	88.4	2,669.6	2,133.5	4,803.1
Born outside Australia	819.2	583.3	1,402.5	90.0	86.9	88.7	910.2	670.9	1,581.0
Born in main English speaking countries	379.4	300.5	679.9	90.9	89.4	90.2	417.6	336.0	753.6
Born in other countries	439.8	282.9	722.6	89.3	84.5	87.3	492.6	334.9	827.5
<i>Industry —</i>									
Agriculture, forestry, fishing and hunting	86.2	25.3	111.5	78.4	76.8	78.0	109.9	32.9	142.8
Mining	74.7	7.3	81.9	95.0	88.7	94.4	78.6	8.2	86.8
Manufacturing	736.5	239.7	976.2	94.7	89.4	93.4	777.4	268.2	1,045.7
Electricity, gas and water	81.5	12.7	94.2	98.1	96.4	97.9	83.1	13.2	96.3
Construction	237.9	33.4	271.3	83.9	82.0	83.6	283.6	40.7	324.3
Wholesale and retail trade	615.3	415.8	1,031.1	86.5	78.9	83.3	711.0	526.8	1,237.7
Transport and storage	207.0	62.2	269.2	92.8	85.5	91.0	223.2	72.7	295.9
Communication	84.1	38.5	122.6	98.8	95.6	97.8	85.1	40.2	125.4
Finance, property and business services	329.6	360.1	689.7	92.5	90.3	91.4	356.3	398.6	754.9
Public administration and defence	205.7	140.6	346.4	97.8	92.3	95.5	210.3	152.5	362.8
Community services	427.0	869.5	1,296.5	91.4	89.6	90.2	467.4	970.3	1,437.7
Recreation, personal and other services	152.5	207.0	359.5	78.7	73.9	75.9	193.8	280.0	473.8
<i>Occupation —</i>									
Managers and administrators	376.5	100.3	476.9	93.2	91.3	92.8	404.0	109.9	513.9
Professionals	481.7	393.0	874.7	93.6	90.5	92.2	514.9	434.1	949.0
Para-professionals	223.0	209.5	432.6	96.9	93.4	95.1	230.3	224.4	454.7
Tradespersons	742.4	65.5	807.8	91.7	85.9	91.2	809.9	76.3	886.1
Clerks	257.4	823.9	1,081.3	95.5	90.3	91.5	269.6	912.7	1,182.3
Salespersons and personal service workers	281.9	484.6	766.5	82.2	76.9	78.8	342.7	630.0	972.8
Plant and machine operators, and drivers	361.8	60.8	422.6	91.9	84.1	90.7	393.6	72.2	465.8
Labourers and related workers	513.3	274.4	787.7	83.5	79.6	82.1	614.7	344.7	959.4
<i>Sector —</i>									
Public	835.0	769.8	1,604.8	97.0	91.9	94.5	860.8	837.7	1,698.5
Private	2,403.1	1,642.2	4,045.3	88.4	83.5	86.3	2,718.9	1,966.7	4,685.6
<i>Whether permanent or casual employee in current job —</i>									
Permanent	2,861.0	1,907.0	4,768.0	95.8	94.6	95.3	2,986.2	2,015.0	5,001.2
Casual	377.0	505.0	882.0	63.5	64.0	63.8	593.6	789.4	1,382.9
<i>Trade union membership —</i>									
Member of a trade union	1,444.9	910.9	2,355.8	96.8	94.5	95.9	1,493.4	963.6	2,457.0
Not a member of a trade union	1,752.2	1,483.0	3,235.2	86.0	81.6	83.9	2,038.6	1,816.8	3,855.4
Don't know	40.9	18.2	59.1	85.7	75.8	82.4	47.7	24.0	71.7
<i>Usual gross weekly pay in (all) job(s) (\$) —</i>									
Under 200	86.2	287.1	373.3	43.8	57.1	53.4	196.9	502.6	699.5
200 and under 400	532.8	800.0	1,332.8	84.1	87.2	86.0	633.4	917.2	1,550.6
400 and under 600	1,204.4	810.8	2,015.2	94.0	95.0	94.4	1,281.0	853.1	2,134.1
600 and under 800	697.4	343.9	1,041.3	96.6	97.7	97.0	722.0	351.8	1,073.8
800 and under 1,000	360.4	103.7	464.2	97.6	97.9	97.7	369.3	105.9	475.2
1,000 and over	291.4	36.8	328.3	96.7	96.5	96.7	301.3	38.2	339.5
Did not know	65.4	29.6	95.0	86.3	83.3	85.3	75.8	35.6	111.4
Total	3,238.1	2,412.0	5,650.1	90.5	86.0	88.5	3,579.7	2,804.4	6,384.1
				— dollars —					
<i>Average usual gross weekly pay in (all) job(s)(a)</i>	617	441	542	..	..	..	593	409	512

(a) Excludes category 'Did not know'.

TABLE 11. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: INDUSTRY, OCCUPATION, FULL-TIME/PART-TIME WORKERS AND TYPE OF SUPERANNUATION COVERAGE, NOVEMBER 1993 ('000)

	<i>Type of superannuation coverage</i>								
	<i>Personal and employer/business contributions</i>			<i>Personal contributions only</i>			<i>Employer/business contributions only</i>		
	<i>Males</i>	<i>Females</i>	<i>Persons</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>
<i>Industry —</i>									
Agriculture, forestry, fishing and hunting	23.1	5.9	29.0	6.6	*1.5	8.1	56.6	17.8	74.4
Mining	48.7	*3.2	51.9	*0.7	*0.0	*0.7	25.3	*4.1	29.3
Manufacturing	386.7	84.0	470.7	13.5	*3.5	17.0	336.4	152.2	488.5
Electricity, gas and water	65.0	8.4	73.4	*0.2	*0.1	*0.3	16.3	*4.2	20.5
Construction	77.1	7.8	85.0	13.3	*1.1	14.4	147.4	24.5	171.9
Wholesale and retail trade	268.3	98.2	366.5	18.0	8.3	26.3	329.0	309.3	638.3
Transport and storage	120.7	25.2	145.9	7.1	*1.2	8.4	79.2	35.8	114.9
Communication	70.9	29.2	100.0	*1.4	*0.1	*1.5	11.9	9.2	21.0
Finance, property and business services	152.5	144.0	296.5	15.5	7.6	23.1	161.7	208.5	370.2
Public administration and defence	167.1	103.1	270.2	*1.5	*1.5	*3.0	37.1	36.0	73.1
Community services	294.8	400.5	695.3	9.8	16.1	25.8	122.4	452.9	575.3
Recreation, personal and other services	50.0	35.0	85.0	6.4	*3.3	9.7	96.2	168.7	264.8
<i>Occupation —</i>									
Managers and administrators	210.4	42.8	253.2	12.0	*3.7	15.7	154.1	53.9	208.0
Professionals	300.7	209.0	509.7	13.9	9.9	23.8	167.1	174.1	341.2
Para-professionals	154.9	95.9	250.8	*4.9	*4.0	8.9	63.2	109.6	172.9
Tradespersons	350.3	14.1	364.4	26.7	*0.0	26.7	365.4	51.3	416.8
Clerks	178.8	359.3	538.2	*3.4	10.3	13.8	75.2	454.2	529.4
Salespersons and personal service workers	123.4	127.1	250.4	10.1	7.6	17.7	148.4	350.0	498.3
Plant and machine operators, and drivers	203.9	14.5	218.4	8.9	*1.2	10.1	149.0	45.1	194.1
Labourers and related workers	202.3	82.0	284.3	14.0	7.6	21.6	297.0	184.8	481.8
<i>Full-time/part-time workers —</i>									
Full-time	1,698.7	757.1	2,455.8	82.2	26.4	108.5	1,308.1	819.2	2,127.3
Part-time	26.1	187.5	213.7	11.8	18.0	29.7	111.3	603.8	715.0
Total	1,724.8	944.7	2,669.5	93.9	44.3	138.3	1,419.3	1,423.0	2,842.3

TABLE 12. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: SUMMARY OF CHARACTERISTICS AND PROVIDER OF SUPERANNUATION SCHEME, NOVEMBER 1993 ('000)

	<i>Makes personal contributions</i>				<i>Employer/ business contributions only</i>	<i>Total</i>
	<i>Provider of superannuation scheme</i>			<i>Privately arranged scheme</i>		
	<i>Current employer/ business</i>	<i>Previous employer/ business</i>	<i>Industry scheme</i>			
<i>Sex —</i>						
Males	1,240.0	28.4	38.0	512.3	1,419.3	3,238.1
Females	711.5	11.8	17.2	248.5	1,423.0	2,412.0
<i>Age —</i>						
15-19	23.9	*0.0	*0.7	5.5	191.9	222.0
20-24	167.7	*1.7	*2.8	72.3	543.8	788.3
25-34	509.0	9.7	16.2	227.3	826.9	1,589.2
35-44	611.5	11.9	17.6	241.5	650.4	1,533.0
45-54	474.8	14.3	14.3	159.1	457.5	1,120.1
55-64	162.3	*2.1	*3.5	53.6	152.5	374.1
65-74	*2.3	*0.4	*0.0	*1.5	19.3	23.5
<i>Industry —</i>						
Agriculture, forestry, fishing and hunting	11.1	*0.3	*1.9	23.8	74.4	111.5
Mining	33.6	*1.1	*2.6	15.3	29.3	81.9
Manufacturing	348.6	8.6	5.8	124.7	488.5	976.2
Electricity, gas and water	63.4	*0.7	*2.4	7.2	20.5	94.2
Construction	42.6	*2.0	*2.3	52.6	171.9	271.3
Wholesale and retail trade	208.4	7.2	*5.2	172.0	638.3	1,031.1
Transport and storage	98.6	*0.9	5.6	49.2	114.9	269.2
Communication	95.1	*0.4	*1.4	*4.8	21.0	122.6
Finance, property and business services	236.8	*3.1	*3.5	76.1	370.2	689.7
Public administration and defence	242.2	*3.0	6.1	21.9	73.1	346.4
Community services	519.3	11.2	17.2	173.5	575.3	1,296.5
Recreation, personal and other services	51.9	*1.8	*1.3	39.8	264.8	359.5
<i>Occupation —</i>						
Managers and administrators	186.5	*2.7	*5.3	74.4	208.0	476.9
Professionals	415.8	5.7	9.5	102.6	341.2	874.7
Para-professionals	175.9	*4.5	7.0	72.3	172.9	432.6
Tradespersons	221.2	7.3	7.6	155.0	416.8	807.8
Clerks	435.8	5.7	7.8	102.6	529.4	1,081.3
Salespersons and personal service workers	160.2	7.2	*4.8	96.0	498.3	766.5
Plant and machine operators, and drivers	148.5	*2.9	6.4	70.6	194.1	422.6
Labourers and related workers	207.6	*4.2	6.8	87.4	481.8	787.7
<i>Full-time/part-time workers —</i>						
Full-time	1,807.6	36.5	51.0	669.3	2,127.3	4,691.6
Part-time	143.9	*3.7	*4.2	91.6	715.0	958.4
<i>Sector —</i>						
Public	946.3	12.6	24.4	162.1	459.5	1,604.8
Private	1,005.3	27.6	30.8	598.8	2,382.8	4,045.3
<i>Whether permanent or casual employee in current job —</i>						
Permanent	1,887.2	34.6	49.8	616.1	2,180.3	4,768.0
Casual	64.3	5.5	5.4	144.8	662.0	882.0
Total	1,951.5	40.1	55.2	760.9	2,842.3	5,650.1

TABLE 13. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: USUAL GROSS WEEKLY PAY IN (ALL) JOB(S), FULL-TIME/PART-TIME WORKERS AND PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTION TO SUPERANNUATION SCHEME, NOVEMBER 1993

	<i>Makes personal contributions</i>							<i>Employer/ business contri- butions only</i>	<i>Total</i>	
	<i>Proportion of earnings paid as own contributions to superannuation scheme (per cent)</i>									
	<i>Under 3</i>	<i>3 and under 4</i>	<i>4 and under 5</i>	<i>5 and under 6</i>	<i>6 and under 10</i>	<i>10 and under 15</i>	<i>15 and over</i>			<i>Total(a)</i>
MALES										
— '000 —										
<i>Usual gross weekly pay in (all) job(s) (\$) —</i>										
Under 200	*1.6	*1.9	*0.0	*1.2	*0.9	*3.6	6.3	16.0	70.2	86.2
200 and under 240	*1.5	*0.0	*1.5	*0.9	*3.0	*1.7	*1.4	10.3	38.2	48.5
240 and under 280	*4.1	*3.3	*1.2	*1.6	*2.3	*0.2	*2.6	15.3	49.4	64.7
280 and under 320	6.1	*2.8	*1.6	*2.5	7.1	*1.3	*1.4	24.3	56.3	80.6
320 and under 360	13.7	5.7	5.5	5.7	7.4	*3.2	*0.5	41.7	95.8	137.6
360 and under 400	25.2	12.2	5.3	18.2	16.1	*2.1	*2.5	82.3	119.1	201.5
400 and under 440	37.5	15.6	24.3	20.2	20.3	7.4	*4.2	129.8	157.7	287.5
440 and under 480	33.5	18.6	20.4	22.2	22.7	6.3	*2.2	128.7	111.2	239.9
480 and under 520	36.2	14.2	24.9	24.1	35.1	9.1	*4.5	149.2	125.1	274.2
520 and under 560	37.8	19.7	23.8	23.1	17.2	6.8	*3.0	132.0	90.4	222.4
560 and under 600	30.1	15.4	24.0	21.2	16.7	*5.2	*0.7	114.2	66.1	180.4
600 and under 640	27.4	12.8	36.3	15.5	25.7	*3.5	*1.0	123.9	63.7	187.6
640 and under 680	21.4	20.8	17.1	15.6	18.3	*1.6	*1.2	97.1	51.5	148.7
680 and under 720	23.4	11.5	14.8	18.6	17.8	*3.7	*3.2	94.7	47.1	141.8
720 and under 760	14.2	11.5	24.1	14.2	11.3	*1.3	*0.3	77.3	28.8	106.1
760 and under 800	15.6	15.7	12.8	19.4	13.7	*1.3	*0.5	79.6	33.7	113.3
800 and under 840	13.5	11.0	21.7	8.8	18.7	*2.4	*0.2	77.4	28.8	106.2
840 and under 880	13.0	8.1	14.3	7.7	12.5	*3.1	*1.2	60.7	18.3	79.0
880 and under 920	8.8	6.7	9.4	11.1	5.9	*2.0	*0.3	44.8	11.5	56.3
920 and under 960	7.8	*5.1	6.9	6.8	9.9	*3.0	*0.5	40.1	13.2	53.3
960 and under 1,000	12.5	*4.8	7.0	7.3	8.2	*1.2	*1.0	43.3	22.4	65.7
1,000 and under 1,040	16.8	8.7	8.5	9.2	7.0	*1.2	*0.4	52.0	18.7	70.7
1,040 and under 1,080	14.4	*3.3	9.3	7.7	8.4	*1.9	*2.4	47.7	18.1	65.8
1,080 and over	36.5	6.8	17.0	15.2	17.1	5.7	*2.9	104.7	50.2	154.9
<i>Full-time/part-time workers —</i>										
Full-time	446.7	232.2	328.0	293.8	317.8	75.7	38.8	1,780.9	1,308.1	3,088.9
Part-time	10.0	*3.9	*3.9	*4.2	5.5	*3.1	5.5	37.9	111.3	149.1
<i>Total(a)</i>	<i>456.7</i>	<i>236.1</i>	<i>331.9</i>	<i>297.9</i>	<i>323.4</i>	<i>78.9</i>	<i>44.3</i>	<i>1,818.7</i>	<i>1,419.3</i>	<i>3,238.1</i>
— dollars —										
<i>Average usual gross weekly pay in (all) job(s)(b)</i>	699	655	691	674	669	640	566	677	540	617

(a) Includes category 'Did not know'. (b) Excludes category 'Did not know'.

TABLE 13. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: USUAL GROSS WEEKLY PAY IN (ALL) JOB(S), FULL-TIME/PART-TIME WORKERS AND PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTION TO SUPERANNUATION SCHEME, NOVEMBER 1993

	<i>Makes personal contributions</i>							<i>Employer/ business contri- butions only</i>	<i>Total</i>	
	<i>Proportion of earnings paid as own contributions to superannuation scheme (per cent)</i>									
	<i>Under 3</i>	<i>3 and under 4</i>	<i>4 and under 5</i>	<i>5 and under 6</i>	<i>6 and under 10</i>	<i>10 and under 15</i>	<i>15 and over</i>			<i>Total(a)</i>
FEMALES										
— '000 —										
<i>Usual gross weekly pay in</i>										
<i>(all) job(s) (\$)—</i>										
Under 200	8.5	*4.2	*0.2	8.9	7.3	7.3	9.7	47.2	239.8	287.1
200 and under 240	5.8	*1.0	*3.3	*2.9	7.6	*4.8	*2.2	28.3	89.0	117.3
240 and under 280	6.9	6.6	*3.2	5.3	5.9	*2.5	*1.9	32.4	109.8	142.2
280 and under 320	7.4	8.8	*4.8	6.9	8.2	*2.6	*2.6	42.2	104.8	147.0
320 and under 360	14.5	*5.0	5.9	9.9	9.2	*4.1	*2.1	51.0	130.2	181.2
360 and under 400	21.3	10.6	*4.2	11.0	15.6	*4.7	*2.3	70.4	142.0	212.3
400 and under 440	25.3	6.7	17.2	17.0	12.8	*4.5	*0.0	85.5	125.8	211.3
440 and under 480	22.8	11.3	18.5	22.5	13.9	*1.9	*0.4	92.6	95.0	187.6
480 and under 520	20.7	9.0	17.6	25.7	17.3	*4.6	*1.7	96.4	95.2	191.6
520 and under 560	20.2	7.4	15.2	12.6	8.8	*3.9	*1.0	69.5	58.8	128.3
560 and under 600	13.9	7.5	11.7	8.2	9.4	*1.0	*0.0	51.7	40.3	92.1
600 and under 640	14.2	6.1	13.0	11.3	9.2	*3.3	*0.0	57.6	41.7	99.4
640 and under 680	7.6	9.4	7.4	9.2	10.7	*1.0	*1.1	47.6	30.6	78.2
680 and under 720	7.5	*2.5	6.2	8.7	7.4	*1.1	*0.0	33.4	26.6	60.1
720 and under 760	6.6	5.4	12.8	7.7	7.5	*0.4	*0.3	41.5	17.0	58.5
760 and under 800	6.3	*3.8	8.6	5.9	7.9	*0.6	*0.0	33.5	14.3	47.7
800 and under 840	5.7	6.4	7.9	*2.4	8.2	*1.1	*0.0	31.6	12.8	44.4
840 and under 880	*4.2	*2.1	*2.3	*1.9	*1.0	*0.4	*0.4	12.5	6.5	19.0
880 and under 920	*2.7	*1.2	*2.8	*2.9	*1.7	*1.0	*0.0	12.7	*4.0	16.7
920 and under 960	*2.8	*2.0	*2.3	*0.6	*2.3	*0.8	*0.0	10.7	*0.7	11.4
960 and under 1,000	*2.0	*0.4	*1.2	*2.0	*1.2	*0.0	*0.5	7.4	*4.8	12.2
1,000 and under 1,040	*1.6	*1.2	*0.7	*1.0	*1.6	*0.9	*0.0	7.0	*5.3	12.3
1,040 and under 1,080	*1.0	*0.3	*1.3	*0.8	*1.7	*0.0	*0.5	5.7	*2.7	8.4
1,080 and over	*2.5	*1.3	*1.9	*2.5	*2.1	*0.6	*0.2	11.1	*5.1	16.2
<i>Full-time/part-time workers —</i>										
Full-time	191.0	100.4	150.7	153.4	132.2	32.2	9.9	783.5	819.2	1,602.7
Part-time	42.7	19.8	19.7	34.4	46.5	21.1	16.8	205.5	603.8	809.3
<i>Total(a)</i>	<i>233.8</i>	<i>120.2</i>	<i>170.4</i>	<i>187.8</i>	<i>178.7</i>	<i>53.3</i>	<i>26.8</i>	<i>989.0</i>	<i>1,423.0</i>	<i>2,412.0</i>
— dollars —										
<i>Average usual gross</i>										
<i>weekly pay in</i>										
<i>(all) job(s)(b)</i>										
	519	534	577	522	530	442	312	523	383	441

(a) Includes category 'Did not know'. (b) Excludes category 'Did not know'.

TABLE 13. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: USUAL GROSS WEEKLY PAY IN (ALL) JOB(S), FULL-TIME/PART-TIME WORKERS AND PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTION TO SUPERANNUATION SCHEME, NOVEMBER 1993

	<i>Makes personal contributions</i>							<i>Employer/ business contributions only</i>	<i>Total</i>	
	<i>Proportion of earnings paid as own contributions to superannuation scheme (per cent)</i>									
	<i>Under 3</i>	<i>3 and under 4</i>	<i>4 and under 5</i>	<i>5 and under 6</i>	<i>6 and under 10</i>	<i>10 and under 15</i>	<i>15 and over</i>			<i>Total(a)</i>
PERSONS										
— '000 —										
<i>Usual gross weekly pay in (all) job(s) (\$)—</i>										
Under 200	10.1	6.1	*0.2	10.1	8.3	10.9	16.0	63.2	310.0	373.3
200 and under 240	7.4	*1.0	*4.8	*3.8	10.6	6.5	*3.6	38.6	127.2	165.8
240 and under 280	11.0	9.9	*4.4	6.9	8.2	*2.7	*4.5	47.7	159.2	206.9
280 and under 320	13.5	11.6	6.4	9.3	15.3	*3.9	*4.0	66.5	161.1	227.6
320 and under 360	28.2	10.7	11.3	15.6	16.7	7.4	*2.6	92.7	226.0	318.8
360 and under 400	46.5	22.8	9.6	29.2	31.6	6.8	*4.9	152.7	261.1	413.8
400 and under 440	62.8	22.3	41.5	37.3	33.1	11.9	*4.2	215.3	283.4	498.7
440 and under 480	56.3	29.9	39.0	44.7	36.6	8.1	*2.6	221.3	206.2	427.5
480 and under 520	56.9	23.2	42.5	49.8	52.3	13.7	6.2	245.6	220.3	465.8
520 and under 560	58.0	27.1	39.1	35.8	25.9	10.7	*3.9	201.5	149.2	350.7
560 and under 600	44.0	22.9	35.7	29.4	26.1	6.2	*0.7	166.0	106.4	272.4
600 and under 640	41.6	18.9	49.3	26.8	34.9	6.8	*1.0	181.5	105.5	287.0
640 and under 680	29.0	30.2	24.5	24.7	29.1	*2.5	*2.2	144.7	82.2	226.9
680 and under 720	30.9	14.1	21.0	27.3	25.2	*4.8	*3.2	128.1	73.7	201.9
720 and under 760	20.8	16.9	36.8	21.8	18.8	*1.7	*0.6	118.8	45.8	164.6
760 and under 800	21.8	19.5	21.5	25.3	21.5	*1.9	*0.5	113.1	47.9	161.0
800 and under 840	19.2	17.4	29.6	11.2	26.9	*3.5	*0.2	109.0	41.6	150.6
840 and under 880	17.2	10.2	16.7	9.6	13.6	*3.5	*1.6	73.2	24.8	98.0
880 and under 920	11.5	7.9	12.2	14.0	7.6	*3.0	*0.3	57.5	15.5	73.0
920 and under 960	10.5	7.0	9.1	7.3	12.2	*3.8	*0.5	50.8	13.9	64.6
960 and under 1,000	14.5	*5.2	8.2	9.3	9.4	*1.2	*1.4	50.7	27.2	77.9
1,000 and under 1,040	18.4	9.9	9.2	10.2	8.6	*2.1	*0.4	59.0	24.0	83.0
1,040 and under 1,080	15.4	*3.5	10.6	8.6	10.1	*1.9	*2.9	53.4	20.8	74.2
1,080 and over	39.0	8.1	19.0	17.6	19.2	6.4	*3.1	115.8	55.3	171.1
<i>Full-time/part-time workers —</i>										
Full-time	637.8	332.6	478.7	447.1	450.0	107.9	48.7	2,564.3	2,127.3	4,691.6
Part-time	52.7	23.7	23.6	38.6	52.0	24.2	22.3	243.4	715.0	958.4
Total(a)	690.5	356.3	502.3	485.7	502.0	132.2	71.0	2,807.7	2,842.3	5,650.1
— dollars —										
<i>Average usual gross weekly pay in (all) job(s)/(b)</i>										
	638	615	653	615	620	560	471	623	461	542

(a) Includes category 'Did not know'. (b) Excludes category 'Did not know'.

TABLE 14. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: TIME IN SUPERANNUATION SCHEME AND PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTION TO SUPERANNUATION SCHEME, NOVEMBER 1993 ('000)

Time in superannuation scheme (years)	Makes personal contributions								Total	Employer/ business contributions only	Total
	Proportion of earnings paid as own contribution to superannuation scheme (per cent)										
	Under 3	3 and under 4	4 and under 5	5 and under 6	6 and under 10	10 and under 15	15 and over	Did not know			
FULL-TIME											
Under 1 year	74.5	26.1	29.6	26.6	28.4	5.8	*2.3	*2.4	195.8	634.5	830.3
1 and under 5 years	251.6	139.3	166.0	147.5	139.9	35.8	13.5	21.4	915.1	1,112.7	2,027.8
5 and under 10 years	149.9	80.7	122.7	118.3	123.2	29.0	13.9	16.7	654.4	249.7	904.1
10 and under 15 years	86.6	46.7	67.9	63.8	65.4	18.1	11.3	9.6	369.3	70.0	439.2
15 and under 20 years	37.8	17.7	41.9	39.8	36.1	6.0	*2.8	6.7	188.8	30.3	219.1
20 years and over	37.3	22.1	50.6	51.0	57.2	13.2	*4.9	*4.7	241.0	30.1	271.1
Total	637.8	332.6	478.7	447.1	450.0	107.9	48.7	61.5	2,564.3	2,127.3	4,691.6
PART-TIME											
Under 1 year	9.5	*3.7	*1.2	*3.2	*3.6	*1.6	*2.6	*1.1	26.4	252.3	278.7
1 and under 5 years	29.8	13.8	12.4	20.5	24.4	9.8	7.9	*1.7	120.3	388.5	508.8
5 and under 10 years	8.5	*3.5	5.3	11.5	14.5	8.7	7.8	*0.8	60.8	60.6	121.3
10 and under 15 years	*4.5	*1.8	*3.5	*2.4	*5.2	*2.9	*3.1	*2.2	25.4	9.6	35.1
15 and under 20 years	*0.3	*0.4	*1.0	*0.8	*2.2	*0.7	*0.9	*0.4	6.7	*3.4	10.1
20 years and over	*0.1	*0.6	*0.2	*0.2	*2.1	*0.5	*0.0	*0.0	*3.8	*0.7	*4.5
Total	52.7	23.7	23.6	38.6	52.0	24.2	22.3	6.2	243.4	715.0	958.4
TOTAL											
Under 1 year	84.0	29.8	30.8	29.8	32.0	7.4	*4.9	*3.5	222.1	886.8	1,109.0
1 and under 5 years	281.4	153.1	178.4	168.0	164.4	45.6	21.4	23.1	1,035.4	1,501.1	2,536.5
5 and under 10 years	158.5	84.2	128.0	129.9	137.6	37.8	21.8	17.5	715.2	310.3	1,025.5
10 and under 15 years	91.0	48.4	71.4	66.2	70.5	21.0	14.4	11.7	394.7	79.6	474.3
15 and under 20 years	38.1	18.1	42.8	40.6	38.3	6.7	*3.8	7.2	195.5	33.7	229.2
20 years and over	37.5	22.7	50.8	51.2	59.3	13.7	*4.9	*4.7	244.8	30.8	275.6
Total	690.5	356.3	502.3	485.7	502.0	132.2	71.0	67.7	2,807.7	2,842.3	5,650.1

TABLE 15. EMPLOYEES AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: EXPECTED TYPE OF PAYMENT FROM SUPERANNUATION SCHEME, EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK, USUAL GROSS WEEKLY PAY IN (ALL) JOB(S), NOVEMBER 1993

	<i>Usual gross weekly pay in (all) job(s) (\$)</i>							<i>Total</i>	<i>Average usual gross weekly pay(a)</i>
	<i>Under 200</i>	<i>200 and under 400</i>	<i>400 and under 600</i>	<i>600 and under 800</i>	<i>800 and under 1000</i>	<i>1000 and over</i>	<i>Did not know</i>		
	— '000 —								— dollars —
<i>Expected type of payment from superannuation scheme —</i>									
Makes personal contributions	20.1	122.0	285.7	210.8	122.5	107.3	19.9	888.4	665
In superannuation scheme for one year or more	19.3	117.6	275.9	204.0	120.3	103.1	19.9	860.0	664
Lump sum	14.3	78.3	169.6	105.5	53.3	50.2	10.1	481.2	629
Lump sum, no pension	12.6	63.2	132.8	83.6	39.7	40.0	8.4	380.2	627
Lump sum, undecided on pension	*1.7	15.1	36.8	21.9	13.6	10.2	*1.7	101.0	635
Pension	*1.0	*5.1	19.2	21.8	15.7	14.8	*2.0	79.6	763
Pension, no lump sum	*0.6	*4.3	14.3	15.3	11.1	9.3	*1.5	56.4	738
Pension, undecided on lump sum	*0.3	*0.8	*4.9	6.5	*4.6	5.5	*0.6	23.2	822
Lump sum and pension	*0.8	13.5	39.0	47.8	31.4	23.5	*1.5	157.4	740
Did not know all payment types	*3.2	20.8	48.1	28.9	19.9	14.7	6.2	141.8	643
No lump sum, undecided on pension	*0.6	*0.7	*2.2	*0.5	*0.0	*0.0	*0.2	*4.3	*440
No pension, undecided on lump sum	*0.0	*0.2	*2.2	*0.0	*0.9	*0.0	*0.0	*3.3	*584
Undecided on lump sum and pension	*2.2	19.4	41.7	27.3	18.8	14.7	6.0	130.0	656
Neither lump sum nor pension	*0.4	*0.4	*2.0	*1.1	*0.3	*0.0	*0.0	*4.2	*508
In superannuation scheme for less than one year	*0.9	*4.4	9.8	6.9	*2.2	*4.3	*0.0	28.3	691
Employer/business contributions only	72.9	191.1	191.6	79.0	34.8	35.1	24.8	629.3	490
<i>Expected main source of income after ceasing full-time work —</i>									
Makes personal contributions	20.1	122.0	285.7	210.8	122.5	107.3	19.9	888.4	665
Superannuation	*2.3	25.1	96.1	107.1	67.6	63.1	9.0	370.3	752
Invalid/age/supporting parents/widows' pension	5.4	43.0	89.5	32.9	10.2	5.5	*1.9	188.5	514
Investments/interest/stocks/debentures, etc.	*0.5	7.3	14.6	12.9	9.6	14.0	*1.6	60.5	750
Dependent on someone else's income/pension/superannuation	5.9	15.8	21.1	9.6	*4.0	*1.3	*1.2	58.9	478
Other	*2.0	11.6	19.1	18.1	14.1	8.5	*1.6	75.0	670
Did not know	*3.6	17.5	40.6	25.5	13.7	9.6	*4.1	114.7	648
Will never cease full-time work	*0.2	*1.6	*4.5	*4.8	*3.2	*5.3	*0.5	20.2	882
Had already ceased full-time work	*0.0	*0.0	*0.2	*0.0	*0.0	*0.0	*0.0	*0.2	*580
Employer/business contributions only	72.9	191.1	191.6	79.0	34.8	35.1	24.8	629.3	490
Total	93.0	313.1	477.3	289.8	157.3	142.5	44.7	1,517.6	593

(a) Excludes category 'Did not know'.

TABLE 16. ALL POPULATIONS BY STATE OR TERRITORY OF USUAL RESIDENCE, NOVEMBER 1993
(*000)

	<i>New South Wales</i>	<i>Victoria</i>	<i>Queensland</i>	<i>South Australia</i>	<i>Western Australia</i>	<i>Tasmania</i>	<i>Northern Territory</i>	<i>Australian Capital Territory</i>	<i>Australia</i>
<i>Population 1:</i> Persons aged 15 to 74	4,158.9	3,124.6	2,182.7	1,034.3	1,196.7	321.3	108.7	211.1	12,338.3
<i>Population 2:</i> Persons aged 15 to 74 covered by a superannuation scheme	2,081.6	1,587.5	1,095.0	528.6	630.0	155.5	60.7	134.4	6,273.2
<i>Population 3:</i> Persons aged 45 to 74 covered by a superannuation scheme	608.4	442.6	292.2	145.9	169.8	41.7	14.1	34.9	1,749.7
<i>Population 3A:</i> Persons aged 45 to 74 who were making personal contributions to a superannuation scheme	365.5	282.6	187.2	91.7	110.8	28.5	9.9	26.9	1,103.1
<i>Population 4:</i> Persons aged 15 to 74 not covered by a superannuation scheme who were previously covered	578.9	494.4	331.9	148.1	170.8	57.2	13.8	31.3	1,826.5
<i>Population 5:</i> Persons aged 45 to 54 not covered by a superannuation scheme who were previously covered and who have preserved the benefits of their previous superannuation scheme	37.8	39.3	23.5	9.1	14.0	4.2	*0.6	2.1	130.8
<i>Population 6:</i> Employed persons aged 15 to 74	2,546.2	1,912.9	1,353.9	635.6	779.7	186.2	69.5	154.3	7,638.2
<i>Population 7:</i> Employed persons aged 15 to 74 covered by a superannuation scheme	2,044.6	1,553.9	1,069.8	518.5	615.8	150.4	59.9	132.6	6,145.5
<i>Population 8:</i> Employed persons aged 45 to 74 covered by a superannuation scheme	596.3	433.9	286.9	142.5	164.8	40.1	13.6	34.6	1,712.9
<i>Population 9:</i> Employed persons aged 15 to 74 not covered by a superannuation scheme	501.5	359.0	284.0	117.1	163.9	35.9	9.7	21.7	1,492.7
<i>Population 10:</i> Employees aged 15 to 74	2,150.2	1,634.8	1,096.5	512.1	635.3	153.6	62.4	139.0	6,384.1
<i>Population 11:</i> Employees aged 15 to 74 covered by a superannuation scheme	1,890.8	1,447.0	967.7	464.9	555.6	139.8	57.5	126.8	5,650.1
<i>Population 12:</i> Employees aged 45 to 74 covered by a superannuation scheme	534.8	397.3	245.2	119.2	140.2	35.4	12.8	32.7	1,517.6

EXPLANATORY NOTES

Introduction

The monthly population survey (which is described in *The Labour Force, Australia* (6203.0)) comprises the monthly labour force survey and supplementary topics. This publication contains results of a supplementary survey run in association with the November 1993 labour force survey conducted throughout Australia.

2. Of the respondents to the labour force survey, those who fell within the scope of the supplementary survey were asked additional questions. They were asked whether they were covered by a superannuation scheme and, if so, details of that scheme.

Scope

3. The scope of this supplementary survey was the same as that used for the labour force survey (described in full in *The Labour Force, Australia* (6203.0)) except that it was restricted to persons aged 15 to 74 excluding some patients in hospitals and sanatoriums and inmates of reformatories, gaols, etc. and persons aged 15 to 20 still at school.

Coverage

4. In the population survey, coverage rules are applied which aim to ensure that each person is associated with only one dwelling, and hence has only one chance of selection. See *The Labour Force, Australia* (6203.0) for more details.

Definitions

5. Definitions of labour force and demographic classifications appearing in this publication are given in *The Labour Force, Australia* (6203.0).

6. Unless otherwise stated, all characteristics referenced in this publication relate to the week before the interview (i.e. the reference week).

Results of the survey

7. Due to differences in the method of estimation used in this supplementary survey and that used in the labour force survey, there are some small variations between estimates in this publication and those in the corresponding issue of *The Labour Force, Australia* (6203.0).

8. The estimates in this publication refer to information collected in the survey month and, due to seasonal factors, may not be representative of other months of the year.

9. Results of similar surveys, which have been conducted in February 1974, September to November 1982, November 1988 and November 1991 have been published in previous issues of this publication

10. It is proposed that this survey will be conducted next in November 1995.

Unpublished statistics

11. As well as the statistics included in this and related publications, the ABS may have other relevant unpublished data available. Inquiries should be made to the contact in the Inquiries box at the front of this publication.

Discontinuities in the series

12. Due to considerable changes in scope, collection methodology and content, care should be taken in any comparisons with surveys prior to November 1988. The main changes are outlined below.

13. The scope of the 1974 survey included all persons aged 15 and over. In 1982, persons aged 15 to 20 still at school were excluded from the survey. In November 1988, November 1991 and November 1993 persons aged 75 and over were excluded from the survey.

14. 'Superannuation coverage' in the 1974 survey was determined by respondent's membership of superannuation-type schemes (including provident and pension schemes). In the 1982 survey, superannuation coverage was expanded to include life assurance (for those with no other form of superannuation). From the 1988 survey, superannuation coverage has been determined by whether respondents (or their employers) currently contribute to a superannuation scheme.

Sample size

15. In November 1988, this supplementary survey was conducted on 50 per cent of the dwellings selected in the labour force survey. For the November 1991 and November 1993 surveys this has been expanded to 75 per cent of the labour force survey sample. As a result, the standard errors for these surveys are lower than those applicable to the November 1988 survey.

Estimation procedure

16. The estimates are derived from the population survey by use of a ratio estimation procedure, which ensures that the estimates conform to an independently estimated distribution of the population for each capital city and remainder of State by age, sex and labour force status, rather than to the corresponding distribution within the sample itself.

Reliability of the estimates

17. Estimates in this publication are subject to sampling and non-sampling errors. For further information refer to the Technical Notes, page 27.

Related publications

18. Other ABS publications which may be of interest include:

The Labour Force, Australia (6203.0) — issued monthly

Employment Benefits, Australia (6334.0) — issued annually

Retirement and Retirement Intentions, Australia (6238.0) — issued irregularly

Major Labour Costs, Australia (6348.0) — issued biennially

Public Sector Superannuation Funds and Schemes, Australia (5511.0) — issued annually

Assets of Superannuation Funds and Approved Deposit Funds (5656.0) — issued quarterly

Income Distribution Survey - Income Units, Australia (6523.0) — issued irregularly

Directory of Superannuation Related Statistics (1131.0) — issued irregularly

19. Current publications produced by the ABS are listed in the *Catalogue of Publications and Products* (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 and other usages

- * subject to sampling variability too high for most practical uses. See the Technical Notes, page 27.
- . . . not applicable.

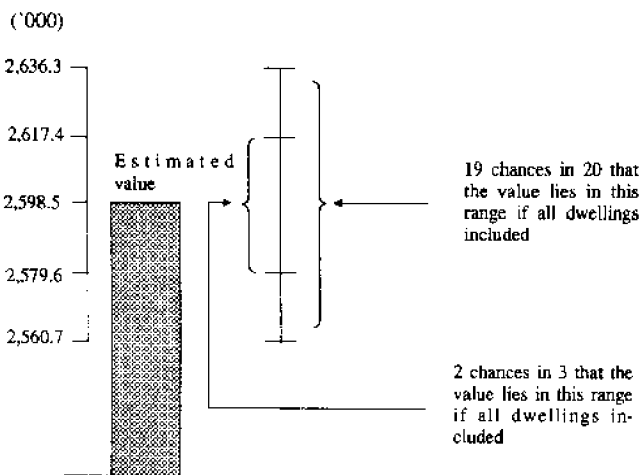
20. Because estimates have been rounded, discrepancies may occur between sums of the component items and totals.

TECHNICAL NOTES

Since the estimates in this publication are based on information obtained from occupants of a sample of dwellings, they are subject to sampling variability: that is, they may differ from those that would have been produced if all dwellings had been included in the survey. One measure of the likely difference is given by the *standard error*, which indicates the extent to which an estimate might have varied 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 number 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. Another measure of the likely difference is the *relative standard error*, which is obtained by expressing the standard error as a percentage of the estimate.

2. Space does not allow for the separate indication of the standard errors of all estimates in this publication. A table of standard errors for general application is given in Table A on the following page. Since they are averages based on calculations for a limited number of past surveys over a wide range of labour force characteristics these numbers will not give a precise measure of the standard error of a particular estimate but they will provide an indication of its magnitude.

3. An example of the calculation and the use of standard errors in relation to estimates of persons is as follows. Table 1 shows the estimated number of females aged 15 to 74 in Australia who were covered by a superannuation scheme to be 2,598,500. Since this estimate is between 2,000,000 and 5,000,000, Table A shows that the standard error for Australia will be between 17,600 and 24,300 and can be approximated by interpolation as 18,900 (rounded to the nearest 100). Therefore, there are about two chances in three that the value that would have been produced if all dwellings had been included in the survey will fall in the range 2,579,600 to 2,617,400 and about nineteen chances in twenty that the value will fall within the range 2,560,700 to 2,636,300. This example is illustrated in the following diagram.



4. As can be seen from the standard error table, *the smaller the estimate the higher is the relative standard error*. Very small estimates are thus subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. In the tables in this publication only estimates with relative standard errors of 25 per cent or less and percentages based on such estimates are considered sufficiently reliable for most purposes. However, estimates and percentages with larger relative standard errors have been included, and are preceded by an asterisk (e.g. *3.4) to indicate they are subject to high standard errors and should be used with caution.

5. The relative standard errors of *average usual gross weekly pay in current job* and *average own weekly contributions* are obtained by first finding the relative standard error of the estimate of the total number of persons contributing to the average and then multiplying the number so obtained by the relevant factor from Table B.

6. An example of the calculation of standard errors by the use of those factors is as follows. Table 2 shows the estimated average own weekly contributions for persons aged 45 to 54 is \$43 and the number of persons aged 45 to 54 contributing to the average is estimated at 781,400. This estimate excludes people whose contributions were paid by their employer and those who did not know their own contributions. From Table A on the following page it can be calculated that this estimate (781,400) has a standard error of 12,200 and therefore a relative standard error of about 1.6 per cent. The *relative standard error* of the estimate of average own weekly contributions is calculated by multiplying this number (1.6) by the appropriate factor shown in Table B (in this case 1.4): $1.6 \times 1.4 = 2.2$ per cent. The *standard error* of this estimate of average own weekly contributions is therefore 2.2 per cent of \$43, i.e. about \$1. Therefore, there are about two chances in three that the average own weekly contributions of persons aged 45 to 54 that would have been obtained if all dwellings had been included in the survey would have been within the range \$42 to \$44 and about nineteen chances in twenty that it would have been within the range \$41 to \$45.

7. Proportions and percentages formed from the ratio of two estimates are also subject to sampling errors. The size of the error depends on the accuracy of both the numerator and the denominator. A formula to approximate the relative standard error (RSE) of a proportion is:

$$\text{RSE } (x/y) = \sqrt{[\text{RSE } (x)]^2 + [\text{RSE } (y)]^2}$$

8. Considering the example from paragraph 3 above, of the 2,598,500 females who were covered by a superannuation scheme, 1,662,600 or 64.0 per cent were full-time workers. The standard error of 1,662,600 is approximately 16,300 so the relative standard error is 1.0 per cent. The relative standard error for 2,598,500 is 0.7 per cent. Applying the above formula, the relative standard error of the proportion is $\sqrt{(1.0)^2 + (0.7)^2}$ or 0.7 per cent, giving a standard error for the proportion (63.0 per cent) of 0.5

percentage points. Therefore, there are about two chances in three that the proportion of females who were full-time workers and who were covered by a superannuation scheme was between 63.5 per cent and 64.5 per cent and nineteen chances in twenty the proportion was within the range 64.0 per cent to 65.0 per cent.

9. Published estimates may also be used to calculate the difference between two survey estimates (of numbers or percentages). Such an estimate is subject to sampling error. The sampling error of the difference between two estimates depends on their standard errors and the relationship (correlation) between them. An approximate standard error (SE) of the difference between two estimates (x-y) may be calculated by the following formula:

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

While this formula will only be exact for differences between separate and uncorrelated characteristics or subpopulations it is expected to provide a good approximation for all differences likely to be of interest in this publication.

10. The imprecision due to sampling variability, which is measured by the standard error, should not be confused with inaccuracies that may occur because of imperfections in reporting by interviewers and respondents and errors made in coding and processing data. Inaccuracies of this kind are referred to as the *non-sampling error*, and they may occur in any enumeration, whether it be a full count or a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers and efficient operating procedures.

TABLE A. STANDARD ERRORS OF ESTIMATES

Size of estimate	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Australia	Relative standard error (per cent)
	— number —									
100						100	120	100		
200				210	230	150	160	130	220	109.6
300		340	300	260	280	180	190	160	280	92.6
400	430	390	350	300	330	210	220	190	330	82.0
500	480	440	390	330	360	240	240	210	370	74.5
600	530	480	430	360	400	260	270	220	410	68.8
700	570	520	470	390	430	280	280	240	450	64.3
800	610	560	500	420	460	300	300	250	480	60.6
900	650	600	530	440	480	320	320	270	520	57.5
1,000	680	630	560	460	510	330	330	280	550	54.8
1,100	720	660	580	490	530	350	350	290	580	52.5
1,200	750	690	610	510	550	360	360	300	610	50.5
1,300	780	720	630	530	570	380	380	320	630	48.7
1,400	810	740	660	540	590	390	390	330	660	47.1
1,500	840	770	680	560	610	400	400	340	680	45.6
1,600	860	800	700	580	630	410	410	350	710	44.3
1,700	890	820	720	600	650	430	420	360	730	43.1
1,800	920	840	740	610	670	440	440	360	750	41.9
1,900	940	870	760	630	680	450	450	370	780	40.9
2,000	960	890	780	640	700	460	460	380	800	39.9
2,100	990	910	800	660	720	470	470	390	820	39.0
2,200	1,000	930	820	670	730	480	480	400	840	38.2
2,300	1,050	950	830	690	750	490	490	400	860	37.4
2,400	1,050	970	850	700	760	490	500	410	880	36.6
2,500	1,050	990	870	710	780	500	510	420	900	35.9
3,000	1,150	1,100	950	780	840	540	550	450	990	33.0
3,500	1,250	1,150	1,000	830	900	580	590	480	1,050	30.6
4,000	1,350	1,250	1,100	880	960	610	630	510	1,150	28.7
4,500	1,400	1,300	1,150	930	1,000	640	660	540	1,200	27.1
5,000	1,500	1,400	1,200	980	1,050	670	700	560	1,300	25.8
6,000	1,600	1,500	1,300	1,050	1,150	720	760	600	1,400	23.5
8,000	1,850	1,700	1,500	1,200	1,300	800	860	680	1,650	20.4
10,000	2,050	1,900	1,650	1,300	1,450	870	960	740	1,800	18.2
20,000	2,800	2,600	2,250	1,750	1,950	1,100	1,300	980	2,550	12.8
30,000	3,300	3,100	2,650	2,100	2,300	1,250	1,600	1,150	3,100	10.3
40,000	3,750	3,500	3,000	2,350	2,550	1,350	1,800	1,250	3,550	8.8
50,000	4,100	3,850	3,300	2,550	2,800	1,450	2,050	1,400	3,900	7.8
100,000	5,500	5,100	4,350	3,350	3,700	1,750	2,800	1,750	5,300	5.3
200,000	7,200	6,700	5,700	4,350	4,800	2,100	3,900	2,250	7,200	3.6
300,000	8,400	7,800	6,700	5,000	5,600	2,300		2,600	8,500	2.8
400,000	9,300	8,700	7,400	5,600	6,200	2,400			9,500	2.4
500,000	10,100	9,400	8,000	6,000	6,700	2,500			10,400	2.1
1,000,000	13,000	12,000	10,300	7,600	8,600				13,600	1.4
2,000,000	16,500	15,500	13,100	9,500	10,900				17,600	0.9
5,000,000	22,300	20,300	17,700						24,300	0.5
10,000,000	27,600								30,600	0.3
20,000,000									38,000	0.2

TABLE B. FACTORS FOR CALCULATING THE RELATIVE STANDARD ERRORS OF NON-PERSON ESTIMATES

	<i>Factors</i>
Average own weekly contributions	
<i>Age groups:</i>	
15-19, 20-24, 25-34	0.7
35-44, 45-54, 55-74	1.4
Total	1.2
Average usual gross weekly pay in (all) job(s)	
Males, Persons	1.3
Females	0.9
<i>Proportion of earnings paid as own contribution to superannuation scheme (per cent):</i>	
Under 3, 6 and under 10, 10 and under 15	0.6
3 and under 4, 4 and under 5, 5 and under 6	0.4
15 and over, Did not know, Employer pays all contributions	0.8
<i>Expected type of payment from superannuation scheme:</i>	
Lump sum only	1.2
Pension only, Lump sum and pension	0.6
Did not know, Other, Total	0.9
<i>Expected main source of income after ceasing full-time work:</i>	
Superannuation, Invalid/age/sole parents'/widows' pension, Dependent on someone else's income	0.6
Investments/interest/stocks/debentures etc., Other	1.0
Did not know	1.5
Total	0.9

GLOSSARY

Average own weekly contributions: the amount obtained by dividing the total weekly contributions of a group by the number of individuals who make their own weekly contributions in that group.

Average usual gross weekly pay: the amount obtained by dividing the total usual gross weekly pay of a group by the number of individuals in that group.

Casual employees: employees who were entitled to neither annual leave nor sick leave.

Covered by a superannuation scheme: persons who, at the time of the survey, belonged to a superannuation scheme towards which contributions were being made either personally or by their employer/business. If persons contributed to more than one superannuation scheme, details were collected about the scheme to which they contributed the most money.

Current job: the job in which the person worked in the week before the interview. Where the person worked in more than one job during this period, the current job was considered to be the job in which most hours were usually worked.

Employed persons: comprise all persons aged 15 and over who, during the reference week —

- (a) worked for one hour or more for pay, profit, commission or payment in kind in a job or business, or on a farm (comprising employees, employers and self-employed persons); or
- (b) worked for one hour or more without pay in a family business or on a farm (i.e. unpaid family helpers); or
- (c) were employees who had a job but were not at work and were: on paid leave; on leave without pay for less than four weeks up to the end of the reference week; stood down without pay because of bad weather or plant breakdown at their place of employment for less than four weeks up to the end of the reference week; on strike or locked out; on workers' compensation and expected to be returning to their job; or receiving wages or salary while undertaking full-time study; or
- (d) were employers, self-employed persons or unpaid family helpers who had a job, business or farm, but were not at work.

Employees: employed persons who worked —

- (a) for an employer for wages or salary; or
- (b) in their own business, either with or without employees, if that business was a limited liability company.

Full-time workers: employed persons who usually worked 35 hours or more a week (in all jobs) and others who,

although usually working less than 35 hours a week, worked 35 hours or more during the reference week.

Industry: unless otherwise specified, all occurrences of industry in this publication refer to Industry Division as defined by the *Australian Standard Industrial Classification (ASIC) 1983*. However unpublished industry data is available at the Group (3-digit) level.

Intended disbursement of lump sum payment: the intended use to which the majority of the lump sum payment will be put as stated at the time of the survey.

Lump sum payment: a benefit payable in cash as a single sum to a member of a scheme on ceasing employment or membership of the scheme. This does not include any annual payments, sick leave or other payments due to termination of employment.

Main English speaking countries: comprises United Kingdom, Ireland, Canada, South Africa, USA and New Zealand.

Member of a trade union: member of a trade union in connection with current job.

Occupation: unless otherwise specified, all occurrences of occupation in this publication refer to Major Group as defined by the *Australian Standard Classification of Occupations (ASCO) 1986*. However unpublished occupation data is available at the Unit Group (4-digit) level.

Part-time workers: employed persons who usually worked less than 35 hours a week and who did so during the reference week.

Pension: regular and continuous payments.

Permanent employees: employees who were entitled to annual leave or sick leave.

Preserved benefits: when a person preserves or retains the benefits of a superannuation scheme after they have left that scheme until the minimum age of 55. Preserved benefits cannot be taken from a scheme before age 55 even if the person has retired from full-time work before they reach 55.

Provider of superannuation scheme: determines who provided a superannuation scheme, or arranged for a superannuation scheme to be provided.

Sector: is used to classify a respondent's employer as a public or private enterprise. Public sector includes local government authorities, government departments, agencies and authorities created by, or reporting to, the commonwealth and state parliaments.

Superannuation scheme: any fund, association or organisation set up for the purpose of providing financial cover for members when they retire from full-time work. Overseas superannuation funds are excluded.

Time in superannuation scheme(years): the number of years that a person or their employer/business has been contributing to a superannuation scheme.

Time personally or employer/business contributing to superannuation scheme(years): the number of years that a person or their employer/business has made contributions to a superannuation scheme.

Usual gross weekly pay: the amount of usual total weekly pay (i.e. before taxation and other deductions have been made).

Whether had retired from full-time work: for persons aged 45 and over and covered by a superannuation scheme, information is collected on whether those persons had retired from full-time work.

Whether eligible to contribute to a superannuation scheme: for persons who are currently employed and are not currently contributing to a superannuation scheme, information is collected on whether those persons can contribute to those schemes.

Whether personally contributing to more than one superannuation scheme: for persons who personally contribute to a superannuation scheme, this is the number of schemes to which they contribute.

SPECIAL DATA SERVICES

DATA ITEMS AND HOW TO ORDER SPECIAL TABLES FROM THIS SURVEY

The ABS offers a range of unpublished data from this survey upon request. When ordering special tables from this survey, please ensure you identify the **population(s)** and the **data item(s)** which you require.

This section specifies the data items, categories and populations which relate to the survey and includes an order form for special tables. More detailed breakdowns of some data items are available on request.

The population(s) for a particular data item refers to the persons in the survey to whom the data item relates.

Refer to the glossaries in this publication and in *The Labour Force, Australia* (6203.0) for definitions of data items.

POPULATIONS

POPULATION 1: Persons aged 15 to 74 (excluding institutionalised persons and persons aged 15 to 20 still at school).

POPULATION 2: Persons aged 15 to 74 covered by a superannuation scheme.

POPULATION 3: Persons aged 45 to 74 covered by a superannuation scheme.

POPULATION 3A: Persons aged 45 to 74 who were making personal contributions to a superannuation scheme.

POPULATION 4: Persons aged 15 to 74 not covered by a superannuation scheme who were previously covered.

POPULATION 5: Persons aged 45 to 54 not covered by a superannuation scheme who were previously covered and who have preserved the benefits of their previous superannuation scheme.

POPULATION 6: Employed persons aged 15 to 74.

POPULATION 7: Employed persons aged 15 to 74 covered by a superannuation scheme.

POPULATION 8: Employed persons aged 45 to 74 covered by a superannuation scheme.

POPULATION 9: Employed persons aged 15 to 74 not covered by a superannuation scheme.

POPULATION 10: Employees aged 15 to 74 (excluding persons who worked for payment in kind).

POPULATION 11: Employees aged 15 to 74 covered by a superannuation scheme (excluding persons who worked for payment in kind).

POPULATION 12: Employees aged 45 to 74 covered by a superannuation scheme (excluding persons who worked for payment in kind).

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
1 STATE OF USUAL RESIDENCE	ALL	7A BIRTHPLACE AND PERIOD OF ARRIVAL	ALL
New South Wales		Born in Australia	
Victoria		Born outside Australia	
Queensland		Arrived before 1961	
South Australia		Arrived 1961-1970	
Western Australia		Arrived 1971-1980	
Tasmania		Arrived 1981-1990	
Northern Territory		Arrived 1991 to survey date	
Australian Capital Territory			
2 AREA OF USUAL RESIDENCE	ALL	7B BIRTHPLACE (1)	ALL
Metropolitan		Born in Australia	
Non-metropolitan		Born outside Australia	
		Born in main English speaking countries	
		Born in other countries	
3 REGION OF USUAL RESIDENCE	ALL	7C BIRTHPLACE (2)	ALL
Standard labour force dissemination regions		Born in Australia	
		Born outside Australia	
4 SEX	ALL	Oceania	
Males		New Zealand	
Females		Europe and the former USSR	
		Germany	
5 MARITAL STATUS	ALL	Greece	
Married		Italy	
Not-married		Netherlands	
		UK and Ireland	
6A FAMILY STATUS (1)	ALL	Former Yugoslav Republics	
Member of a family		The Middle East and North Africa	
Husband or wife		Lebanon	
With dependants present		Southeast Asia	
Without dependants present		Malaysia	
Sole parent		Philippines	
Other family head		Viet Nam	
Full-time student aged 15-24(a)		Northeast Asia	
Other child(b) of married couple or family head		China	
Other relative of married couple or family head		The Americas	
Not a member of a family		Other(a)	
Living alone		India	
Not living alone			
Family status not determined			
(a) Excluded persons aged 20 to 24 attending school		(a) Includes Southern Asia and Africa (excluding North Africa).	
(b) Aged 15 and over			
6B FAMILY STATUS (2)	ALL	8A AGE (1)	1,2,4,6,7,9-11
Member of a family		15-19	
Husband or wife		20-24	
With children aged 0-14 present		25-34	
Without children aged 0-14 present		35-44	
Sole parent		45-54	
With children aged 0-14 present		55-64	
Without children aged 0-14 present		65-74	
Other family head		8B AGE (2)	3,3A,8,12
Full-time student aged 15-24(a)		45-54	
Other child(b) of married couple or family head		55-64	
Other relative of married couple or family head		65-74	
Not a member of a family		8C AGE (3)	5
Living alone		45-54	
Not living alone			
Family status not determined		9A LABOUR FORCE STATUS (1)	1 - 5
(a) Excluding persons aged 20 to 24 attending school.		Employed	
(b) Aged 15 and over.		Unemployed	
		Not in the labour force	

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
9B LABOUR FORCE STATUS (2)	1 - 5	13C TIME EMPLOYER/BUSINESS CONTRIBUTING TO SUPERANNUATION SCHEME (YEARS)	2,3,3A,7,8,11,12
Labour force		Employer/business contributes	
Employed		Under 1 year	
Full-time workers		1 and under 5 years	
Part-time workers		5 and under 10 years	
Unemployed		10 and under 15 years	
Looking for full-time work		15 and under 20 years	
Looking for part-time work		20 years and over	
Not in the labour force		Makes personal contributions only	
10 WHETHER COVERED BY A SUPERANNUATION SCHEME	1,6,10	14 WHETHER PERSONALLY CONTRIBUTED TO MORE THAN ONE SUPERANNUATION SCHEME	2,3,3A,7,8,11,12
Covered		Makes personal contributions	
Not covered		One	
11A TYPE OF SUPERANNUATION COVERAGE (1)	10	More than one	
Covered		Employer/business contributions only	
Personal and employer/business contributions		15 OWN WEEKLY CONTRIBUTIONS TO SUPERANNUATION SCHEME (\$)	2,3,3A,7,8,11,12
Personal contributions only		Makes personal contributions	
Employer/business contributions only		Under 10	
Not covered		10 and under 20	
11B TYPE OF SUPERANNUATION COVERAGE (2)	11,12	20 and under 30	
Personal and employer/business contributions		30 and under 40	
Personal contributions only		40 and under 50	
Employer/business contributions only		50 and under 60	
12 PROVIDER OF SUPERANNUATION SCHEME	2,3,3A,7,8,11,12	60 and under 70	
Makes personal contributions		70 and over	
Current employer/business		Did not know	
Previous employer/business		Employer/business contributions only	
Industry scheme		16 PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTIONS TO SUPERANNUATION SCHEME (%)	2,3,3A,7,8,11,12
Privately arranged scheme		Makes personal contributions	
Insurance company		Under 3	
Bank/other financial institution		3 and under 4	
Insurance broker		4 and under 5	
Other		5 and under 6	
Employer/business contributions only		6 and under 10	
13A TIME IN SUPERANNUATION SCHEME (YEARS)	2,3,3A,7,8,11,12	10 and under 15	
Under 1 year		Did not know	
1 and under 5 years		Employer/business contributions only	
5 and under 10 years		17 WHETHER MEMBERSHIP OF SUPERANNUATION SCHEME OPTIONAL	2,3,3A,7,8,11,12
10 and under 15 years		Makes personal contributions	
15 and under 20 years		Scheme provided by current/previous employer/business or industry	
20 years and over		Optional	
13B TIME PERSONALLY CONTRIBUTING TO SUPERANNUATION SCHEME (YEARS)	2,3,3A,7,8,11,12	Compulsory	
Makes personal contributions		Other	
Under 1 year		Employer/business contributions only	
1 and under 5 years			
5 and under 10 years			
10 and under 15 years			
15 and under 20 years			
20 years and over			
Employer/business contributions only			

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
18 REASON NOT CONTRIBUTING PERSONALLY TO A SUPERANNUATION SCHEME	9	23 WHETHER PRESERVED SOME BENEFITS FROM PREVIOUS SUPERANNUATION SCHEME	4
Has life assurance/other superannuation scheme		Aged 15 to 54 in November 1993	
Spouse has cover		In previous scheme for 1 year or more	
Planned to join soon/had applied to join		Preserved some benefits(a)	
Waiting to become eligible for employer scheme		In superannuation scheme	
Cost/can't afford to		Rolled a lump sum	
Too young/too old		No preserved benefits	
Too complicated		In previous scheme for less than 1 year	
Didn't think available		Aged 55 and over in November 1993	
Has other investments		(a) and had not yet received these preserved benefits.	
Return not worthwhile			
Haven't bothered/never thought about it/not interested			
Doesn't intend to stay long with job/employer			
Other			
19 WHETHER ELIGIBLE TO CONTRIBUTE TO A SUPERANNUATION SCHEME	9	24 EXPECTED MAIN SOURCE OF INCOME JUST AFTER RETIREMENT AGE	5
Employees		Superannuation	
Eligible to contribute		Invalid/age/sole parents'/widows' pension	
Not eligible to contribute		Investments/interest/stocks/debentures, etc.	
Other employed persons		Dependent on someone else's income/pension/superannuation	
		Other	
		Did not know	
20 WHETHER PREVIOUSLY CONTRIBUTED PERSONALLY TO A SUPERANNUATION SCHEME	9	25 EXPECTED TYPE OF PAYMENT FROM PRESERVED BENEFITS	5
Previously contributed		In previous superannuation scheme for 1 year or more	
Not previously contributed		Lump sum only	
		Lump sum, no pension	
		Lump sum, undecided on pension	
		Pension	
		Pension, no lump sum	
		Pension, undecided on lump sum	
		Lump sum and pension	
		Did not know all payment types	
		No lump sum, undecided on pension	
		No pension, undecided on lump sum	
		Undecided on lump sum and pension	
		Neither lump sum or pension	
		In previous superannuation scheme for less than 1 year	
21 TIME IN PREVIOUS SUPERANNUATION SCHEME (YEARS)	4.5	26 INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM PRESERVED BENEFITS	5
Under 1 year		In previous superannuation scheme for 1 year or more	
1 and under 5 years		Expected to receive a lump sum payment	
5 and under 10 years		Roll it over/invest in an approved deposit fund, deferred annuity or other superannuation scheme	
10 and under 15 years		Purchase an immediate annuity	
15 and under 20 years		Invest the money elsewhere	
20 years and over		Other	
		Did not know	
		Did not expect to receive a lump sum payment	
		Did not know whether would receive a lump sum payment	
		In previous superannuation scheme for less than 1 year	
22 AMOUNT OF LUMP SUM PAYMENT RECEIVED (\$)	4.5	27 WHETHER HAD RETIRED FROM FULL-TIME WORK	3,3A,5,8,12
In previous superannuation scheme for 1 year or more		Had retired from full-time work	
Received a lump sum payment		Permanently unable to work	
More than two years ago		Other	
In the last two years			
Under 1,000			
1,000 and under 2,500			
2,500 and under 5,000			
5,000 and under 10,000			
10,000 and under 20,000			
20,000 and under 40,000			
40,000 and under 60,000			
60,000 and under 80,000			
80,000 and under 100,000			
100,000 and under 150,000			
150,000 and under 200,000			
200,000 and under 250,000			
250,000 and over			
Did not know			
Did not receive a lump sum payment			
In previous superannuation scheme for under 1 year			

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
28 AGE INTENDED TO CEASE FULL-TIME WORK	3,3A,5,8,12	32 INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM SUPERANNUATION SCHEME	3,3A,8,12
45 and under 55 years		Makes personal contributions	
55 and under 60 years		In superannuation scheme for 1 year or more	
60 and under 65 years		Expected to receive a lump sum payment	
65 years and over		Roll it over/invest in an approved deposit fund,	
Will never cease full-time work		deferred annuity or other superannuation scheme	
Had already ceased full-time work		Purchase an immediate annuity	
Had never worked full-time		Invest the money elsewhere	
Had not decided		Pay off home/pay for home improvements/ buy new home	
Permanently unable to work		Buy or pay off car/vehicle	
		Clear other outstanding debts	
29 EXPECTED TIME UNTIL CEASES FULL-TIME WORK	3,3A,5,8,12	Pay for a holiday	
Under 5 years		Other	
5 and under 10 years		Did not expect to receive a lump sum payment	
10 and under 15 years		Did not know whether would receive a lump sum payment	
15 and under 20 years		In superannuation scheme for less than 1 year	
20 years and over		Employer/business contributions only	
Will never cease full-time work			
Had already ceased full-time work		33 USUAL GROSS WEEKLY PAY IN (ALL) JOB(S) (\$)	10 - 12
Had never worked full-time		Under 40	
Had not decided		40 and under 80	
Permanently unable to work		80 and under 120	
		120 and under 160	
30 EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK	3,3A,8,12	160 and under 200	
Makes personal contributions		200 and under 240	
Superannuation		240 and under 280	
Invalid/age/sole parents'/widows' pension		280 and under 320	
Investments/interest/stocks/debentures, etc.		320 and under 360	
Dependent on someone else's income/pension/ superannuation		360 and under 400	
Did not know		400 and under 440	
Other		440 and under 480	
Will never cease full-time work		480 and under 520	
Had already ceased full-time work		520 and under 560	
Had never worked full time		560 and under 600	
Employer/business contributions only		600 and under 640	
		640 and under 680	
31 EXPECTED TYPE OF PAYMENT FROM SUPERANNUATION SCHEME	3,3A,8,12	680 and under 720	
Makes personal contributions		720 and under 760	
In superannuation scheme for 1 year or more		760 and under 800	
Lump sum only		800 and under 840	
Lump sum, no pension		840 and under 880	
Lump sum, undecided on pension		880 and under 920	
Pension		920 and under 960	
Pension, no lump sum		960 and under 1,000	
Pension, undecided on lump sum		1,000 and under 1,040	
Lump sum and pension		1,040 and under 1,080	
Did not know all payment types		1,080 and over	
No lump sum, undecided on pension		Did not know	
No pension, undecided on lump sum			
Undecided on lump sum and pension		34 SECTOR	10 - 12
Neither lump sum or pension		Public	
In superannuation scheme for less than 1 year		Private	
Employer/business contributions only		Not determined	

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
35 WHETHER PERMANENT OR CASUAL EMPLOYEE IN CURRENT JOB	10 - 12	39B INDUSTRY (2)	10 - 12
Permanent		Minor groups (as defined by ASIC)	
Casual			
36 TRADE UNION MEMBERSHIP	10 - 12	40A OCCUPATION (1)	10 - 12
Member of a trade union		Managers and administrators	
Not a member of a trade union		Professionals	
Did not know		Para-professionals	
		Tradespersons	
		Clerks	
		Salespersons and personal service workers	
		Plant and machine operators, and drivers	
		Labourers and related workers	
37 STATUS OF WORKER	6 - 9	40B OCCUPATION (2)	10 - 12
Employers		Minor groups (as defined by ASCO)	
Self-employed			
Employees			
Payment in kind/unpaid family helpers			
38 FULL-TIME/PART-TIME STATUS	6 - 12		
Full-time			
Part-time			
39A INDUSTRY (1)	10 - 12		
Agriculture, forestry, fishing and hunting			
Mining			
Manufacturing			
Electricity, gas and water			
Construction			
Wholesale and retail trade			
Transport and storage			
Communication			
Finance, property and business services			
Public administration and defence			
Community services			
Recreation, personal and other services			

SPECIAL DATA REQUESTS

**SUPERANNUATION, AUSTRALIA
NOVEMBER 1993**

Please specify your special data request(s) on a photocopy of the order form provided on the following page.

The following points should be noted when requesting special tables:

1. Table requests will be available on computer printout, floppy disk or microfiche.
2. The current cost of special tables is as follows —

No. of variables (excluding populations)	Cost per table (\$)
2	120
3	150
4	225
5	330
6 or more	negotiable

NOTE: Prices quoted are subject to revisions.

3. Return the completed **SPECIAL DATA REQUEST ORDER FORM** to —

Assistant Director
Labour Force Supplementary Surveys
Australian Bureau of Statistics
PO Box 10
Belconnen ACT 2616

or

Facsimile No. (06) 252 7784

4. The invoiced cost is payable in full within 28 days of receipt of data.
5. Any inquiries about this order should be directed to Jon Havelock on (06) 252 7204.

SPECIAL DATA REQUESTS ORDER FORM

**SUPERANNUATION, AUSTRALIA
NOVEMBER 1993**

TABLE NO.	DATA ITEM NO.	TABLE POPULATION	COST (\$)
Example: 1.	V4 (Sex) X V5 (Marital Status) X V8A (Age)	2	150

ADDRESS ADVICE — PLEASE FORWARD THIS ORDER AND INVOICE TO :

NAME _____

ORGANISATION _____

ADDRESS _____

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