



RETIREMENT AND RETIREMENT INTENTIONS

AUSTRALIA

EMBARGO: 11.30AM (CANBERRA TIME) TUES 13 DEC 2011

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INQUIRIES

For further information about these and related statistics, contact the National Information and Referral Service on 1300 135 070 or Labour Market Statistics Section on Canberra (02) 6252 7206, email <labour.statistics@abs.gov.au>.

NOTES

ABOUT THIS PUBLICATION

This publication presents information about the retirement status and retirement intentions of people aged 45 years and over who have, at some time, worked for two weeks or more. The data collected in the Retirement and Retirement Intentions topic provide information on retirement trends, the factors which influence decisions to retire, and the income arrangements that retirees and potential retirees have made to provide for their retirement. The data are cross-classified by a range of demographic characteristics such as age, sex, marital status and country of birth, as well as labour force characteristics.

The statistics in this publication were compiled from the Multipurpose Household Survey (MPHS), conducted throughout Australia during the 2010–11 financial year, as a supplement to the Australian Bureau of Statistics (ABS) monthly Labour Force Survey (LFS).

Information on the other topics collected in the 2010–11 MPHS can be found in paragraph 1 of the Explanatory Notes.

CHANGES IN THIS ISSUE

No new content was included in the 2010-11 survey, as it only contained core content. As a result, questions on self assessed health, whether had private health insurance, housing tenure and intentions for a healthy/active retirement that were included in the 2008-09 survey, have been excluded. For a full list of data, see Appendix 1: Populations and data items list.

NOTES ABOUT THE ESTIMATES

The MPHS was designed primarily to provide estimates at the Australia level. Broad estimates are also available for states and territories, although users should exercise caution when using estimates at this level, because of the presence of high sampling errors. For further information about the reliability of the estimates see paragraph 14 of the Explanatory Notes.

ROUNDING

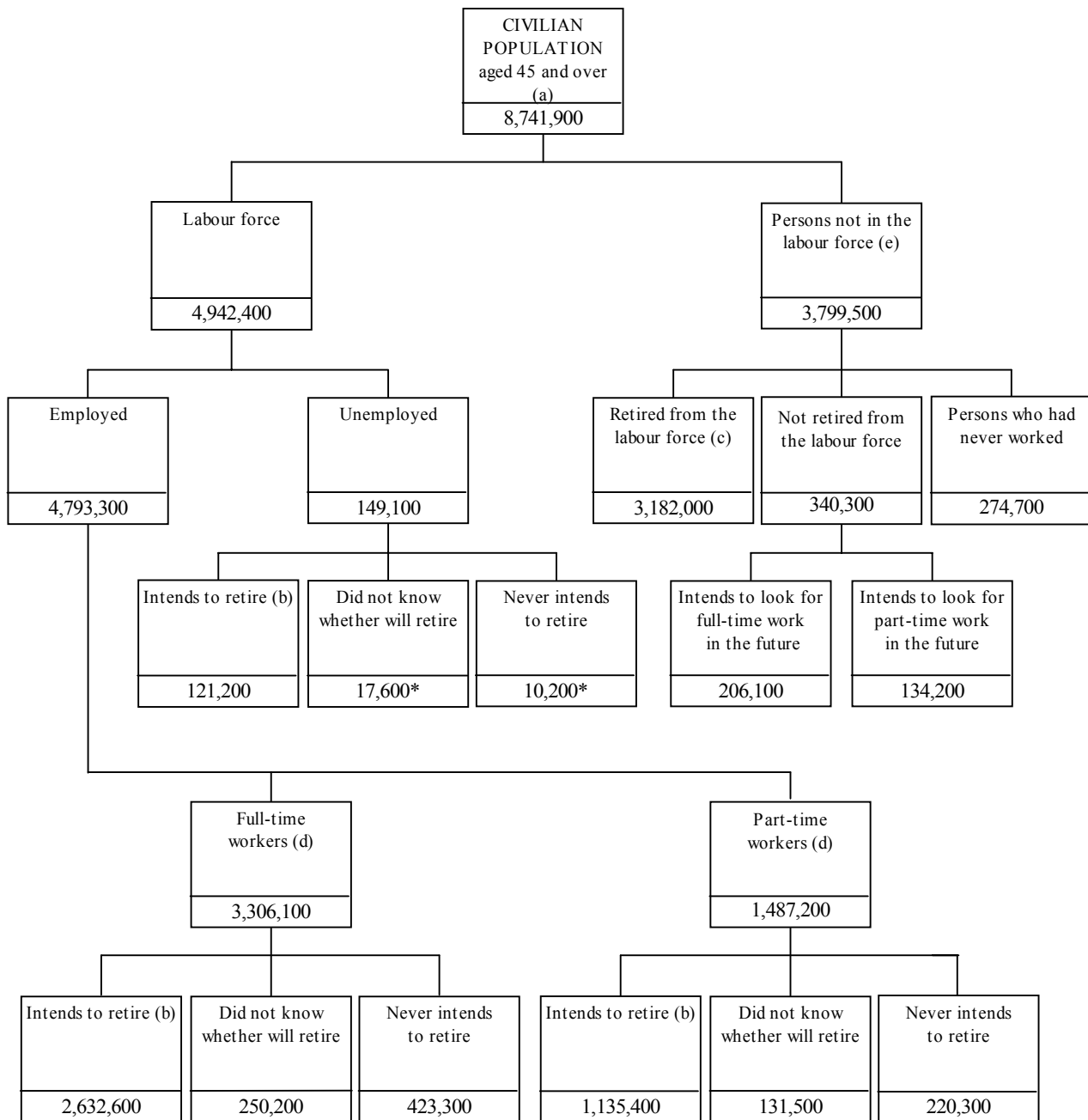
As estimates have been rounded, discrepancies may occur between sums of the component items and totals.

Brian Pink
Australian Statistician

CONCEPTUAL FRAMEWORK

OVERVIEW

The following diagram illustrates the framework for statistics from the Retirement and Retirement Intentions survey.



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

(a) Excludes people who are living in 'Very remote' areas and 'Special dwellings'.

(b) 'Intends to retire' is defined as intention to give up all labour force activity, that is working or looking for work.

(c) 'Retired from the labour force' includes people who have previously worked two weeks or more and had retired from work or looking for work, and did not intend to look for work, or take up, work in the future.

(d) Based on hours usually worked per week in all jobs.

(e) Includes 2500 persons whose retirement status was not determined.

SUMMARY OF FINDINGS

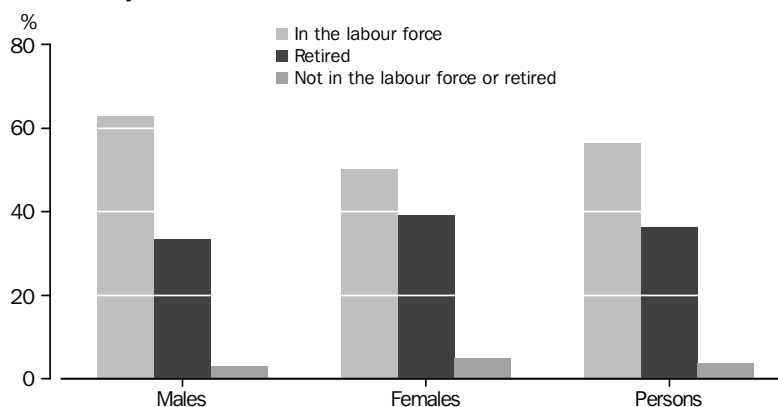
OVERVIEW

The 2010–11 Multipurpose Household Survey (MPHS) revealed that of the 8.5 million people aged 45 years and over who had, at some time, worked for two weeks or more, 4.9 million (57%) were in the labour force, 3.2 million (36%) had retired from the labour force, and the remaining 340,300 (4%) were not currently in the labour force but had not retired.

The likelihood of being retired increased with age. For those aged 45–49 years, just 5% were retired, compared to 16% of 55–59 year olds, 68% of 65–69 year olds and 87% of those aged 70 years and over.

In 2010–11, 63% of men aged 45 years and over were in the labour force, 33% had retired, and 3% were not in the labour force but had not yet retired. In contrast, 50% of women aged 45 years and over were in the labour force, 39% had retired and the remaining 5% were not in the labour force but had not yet retired.

PERSONS AGED 45 YEARS AND OVER, Labour force and retirement status—by sex



(a) Excludes people who had never worked two weeks or more.

RETIRED FROM THE LABOUR FORCE

There were 3.2 million people aged 45 years and over who reported that they were retired from the labour force. This group comprised 1.4 million men and 1.8 million women. Just under half of all retired people were aged 70 years and over (50% of retired men and 41% of retired women were aged 70 years and over).

Age at retirement

It is important to note that data on retirement age presented in this publication only refer to 'surviving' retirees aged 45 years and over in 2010–11. Therefore, the distribution of retirement age in this population is not representative of the age at which all people retire. For example, based on Australian life expectancy, a person who retired aged 40 years in 1986 (aged 65 years in 2011) would more likely be alive to participate in this survey than a person who retired aged 65 years in 1986 (aged 90 years in 2011). This effect will be more pronounced for estimates presented in relation to people who retired a long time ago, but will have some affect on all estimates, particularly as 30% of the retired population included in this publication retired more than 20 years ago.

The average age at retirement from the labour force for people aged 45 years and over in 2010–11 was 53.3 years (57.9 years for men and 49.6 years for women). Of the 1.4 million men who had retired from the labour force:

- 27% had retired aged less than 55 years;

SUMMARY OF FINDINGS *continued*

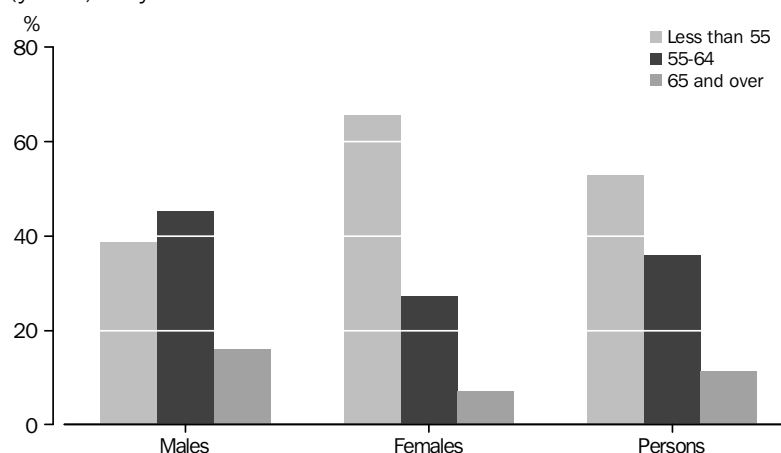
Age at retirement continued

- 53% had retired aged 55–64 years; and
- 20% had retired aged 65 years and over.

The 1.8 million women who had retired from the labour force had retired on average at a younger age than men. The ages at which women retirees had retired from the labour force were as follows:

- 57% had retired aged less than 55 years;
- 35% had retired aged 55–64 years; and
- 8% had retired aged 65 years and over.

PERSONS RETIRED FROM THE LABOUR FORCE, Age at retirement (years)—by sex



The average age at retirement for recent retirees (those who have retired in the last five years) was 61.4 years. Within this group, the difference between the retirement age of men and women was relatively small, with women retiring a little younger than men (the average retirement ages for this group were 62.5 years for men and 60.3 years for women).

Reasons for ceasing last job

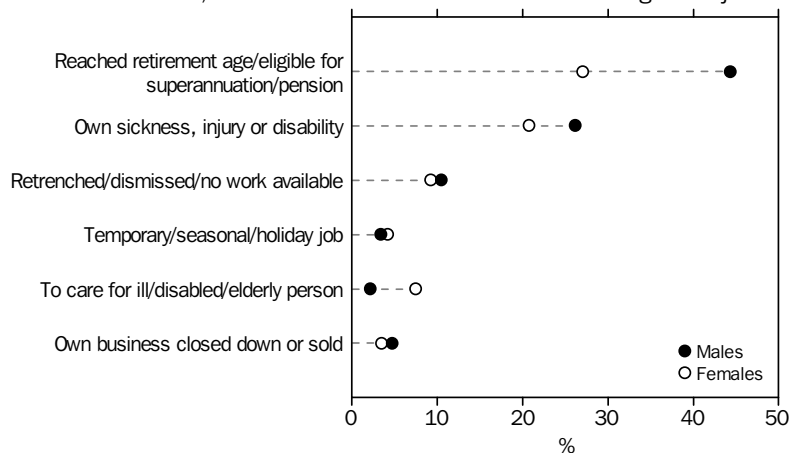
Of the 2.2 million retired people who had worked in the last 20 years, 94% had held a full-time job at some stage. For nearly three-quarters (72%) of those who held a full-time job, their last job held prior to retirement was full-time. The remainder worked part-time before retiring.

Among both retired men and women whose last job was fewer than 20 years ago, the most commonly reported main reason for ceasing their last job was 'reached retirement age/eligible for superannuation/pension' (44% of men and 27% of women). These people had one of the highest average retirement ages of 62.0 years (62.8 years for men and 60.8 years for women). Other commonly reported main reasons given by people for ceasing their last job were 'own sickness, injury or disability' (26% of men and 21% of women) and 'retrenched/dismissed/no work available' (10% of men and 9% of women).

SUMMARY OF FINDINGS *continued*

Reasons for ceasing last job *continued*

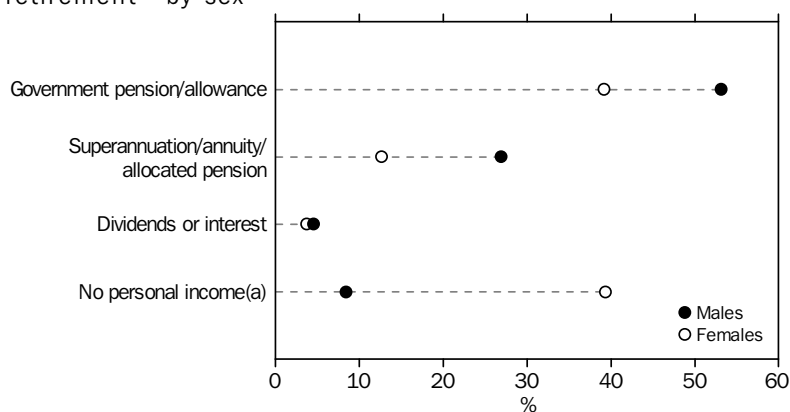
PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE, Selected main reason for ceasing last job—by sex



Sources of income during retirement

For men, the most commonly reported main source of personal income at retirement was a 'government pension/allowance' (53%), followed by 'superannuation/annuity/allocated pension' (27%). For women, the most commonly reported main source of personal income at retirement was also 'government pension/allowance' (39%), with a similar proportion of women also reporting 'no personal income' (39%). Just under half (44%) of women reported 'partner's income' as their main source of funds for meeting living costs at retirement.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE, Selected main source of personal income at retirement—by sex



(a) Includes people living off savings, assets, partner's income etc.

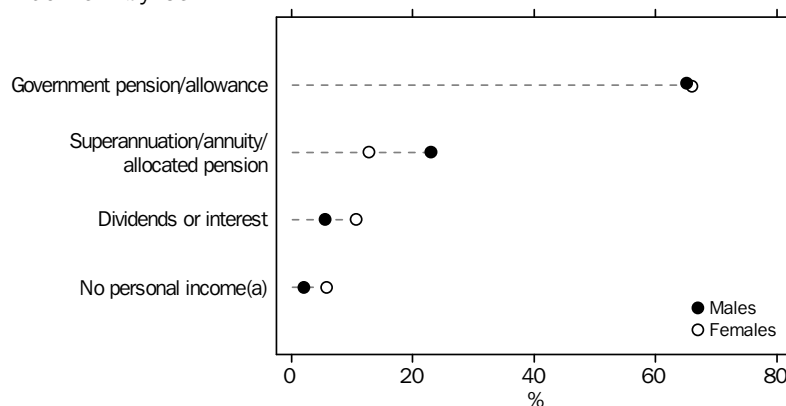
For many people, their main source of personal income during retirement changed from that at the beginning of retirement with more people becoming reliant on a 'government pension/allowance'. While 1.4 million (45%) of those aged 45 years and over who had retired reported that a 'government pension/allowance' was their main source of personal income at retirement, almost 2.1 million (66% of all those who were retired) indicated that this was now their main source of current income. This represents an increase of 46% compared with the number of people who stated that it was their main source of personal income at retirement. The next most commonly reported main sources of current personal income were 'superannuation/annuity/allocated pension' (17%) and 'dividends or interest' (8%).

SUMMARY OF FINDINGS *continued*

Sources of income during retirement *continued*

Although women reporting 'no personal income' as their main source of personal income decreased from 39% at retirement to 6% for current income, 79% reported 'partner's income' as their main current source of funds for meeting living costs.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE, Selected main source of current personal income—by sex



(a) Includes people living off savings, assets, partner's income etc.

More than half of those whose main source of income at retirement was 'superannuation/annuity/allocated pension', 'dividends or interest' or 'rental property income' continued to rely on them as their main source of current income (62%, 50% and 59% respectively).

Superannuation scheme membership

Of the 3.2 million people aged 45 years or over who were retired from the labour force, 2.0 million (64%) had made contributions to a superannuation scheme. Men were more likely to have made contributions to a superannuation scheme than women. Approximately three quarters (75%) of retired men aged 45 years and over had contributed compared to 54% of women. Of those who had made contributions, 58% had received all or part of their superannuation funds as a lump sum payment (59% of men and 56% of women). Many of those who received a lump sum payment used it to pay off or improve their existing home or purchase a new home (34% of men and 27% of women), to buy or pay off a motor vehicle (16% of men and 11% of women), or clear other outstanding debts (13% of men and 13% of women). Some reinvested their lump sum payment into a bank account, personal savings or other investment (23% of men and 20% of women), or an approved deposit fund, deferred annuity or other superannuation scheme (21% of men and 17% of women).

Of the 2.0 million retired people aged 45 years and over who had contributed to a superannuation scheme, men were more likely to have contributed for a longer period of time than women. Just over half of the men in this group (53%) had contributed for 20 years or more, compared to 28% of women in the same group.

PREVIOUSLY RETIRED

There were 228,100 people aged 45 years and over who had previously retired from the labour force but at the time of the survey were either in the labour force or were planning to look for, or take up, work in the future. Most of this group were women (150,000), and most of these women were in the labour force at the time of survey (130,500).

SUMMARY OF FINDINGS *continued*

PREVIOUSLY RETIRED

continued

The most commonly reported reasons for returning to the labour force were 'financial need' (41%), 'bored/needed something to do' (28%) and 'interesting opportunity came up' (18%).

INTENTIONS TO RETIRE FROM THE LABOUR FORCE

Of the 4.9 million people in the labour force aged 45 years and over, 3.9 million (79%) indicated that they intend to retire from the labour force in the future. Of the remaining 1.0 million people:

- 399,300 did not know whether they intend to retire from the labour force; and
- 653,800 never intend to retire from the labour force.

PERSONS IN THE LABOUR FORCE AGED 45 YEARS AND OVER, Retirement and retirement intentions

	2006-07	2008-09	2010-11
	'000	'000	'000
<i>Full-time workers(a)</i>	2 739.8	2 964.4	3 306.1
Intends to retire from the labour force	2 209.0	2 337.1	2 632.6
Did not know whether will retire	249.3	232.4	250.2
Never intends to retire	281.5	395.0	423.3
<i>Part-time workers(a)</i>	1 112.8	1 268.7	1 487.2
Intends to retire from the labour force	889.3	963.8	1 135.4
Did not know whether will retire	134.7	139.6	131.5
Never intends to retire	88.3	165.3	220.3
<i>Unemployed</i>	118.8	82.1	149.0
Intends to retire from the labour force	82.0	59.8	121.2
Did not know whether will retire	*14.0	*5.6	*17.6
Never intends to retire	*9.0	**15.1	*10.2
Had never worked	*14.0	**1.6	—
<i>In the labour force</i>	3 971.4	4 315.3	4 942.3
Intends to retire from the labour force	3 180.3	3 360.7	3 889.2
Did not know whether will retire	398.0	377.6	399.3
Never intends to retire	379.3	575.4	653.8
Had never worked	*14.0	**1.6	—

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

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

— nil or rounded to zero (including null cells)

(a) Based on hours usually worked per week (in all jobs).

More than two-thirds (69%) of employed people who intended to retire worked full-time. About 41% of these intended to retire from full-time work and then work part-time before retiring from the labour force. Approximately one-third (33%) intended to continue with full-time work until retiring from the labour force. The remainder did not know whether they intended to take up part-time work before retirement.

Plans to phase in retirement

Of the 858,800 people who intended to continue with full-time work until retirement, 66% intended to remain with their current employer and had no further plans to phase in retirement. A further 16% intended to remain with their current employer but with less demanding duties. Of those who planned to work full-time until retirement, only 8% intended to change their employer before retiring.

SUMMARY OF FINDINGS *continued*

Plans to phase in retirement continued

There were 1.1 million people who intended to leave full-time work and take up part-time work before retirement. Of these, 65% planned to continue on with their current employer, 20% intended to change their employer and the remaining did not know whether they would change employers. Of those intending to work part-time and change their employer, 46% planned to change to a different line of work, 27% planned to work on a contract basis and 20% intended to work more hours from home.

Age intends to retire

Of the 3.9 million people in the labour force who indicated that they intend to retire from the labour force, 1.6 million people (40%) did not know the age at which they would retire (38% of men and 43% of women). Of those who did indicate an age:

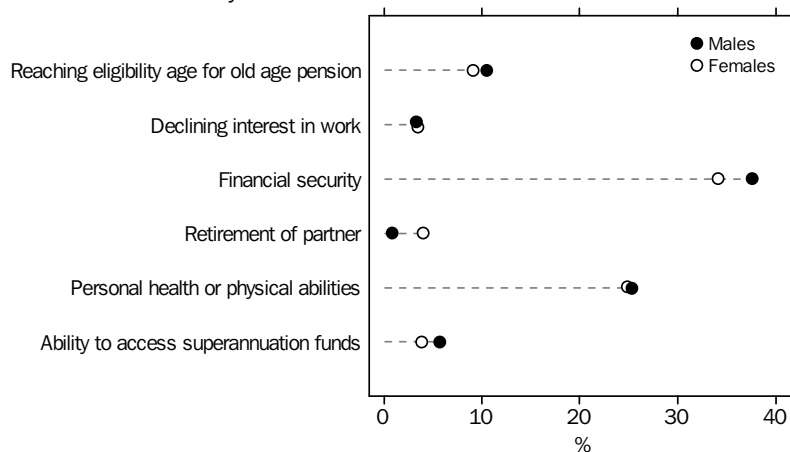
- 14% intend to retire aged 70 years and over (17% of men and 10% of women);
- 47% intend to retire aged 65–69 years (53% of men and 40% of women);
- 28% intend to retire aged 60–64 years (22% of men and 35% of women); and
- 12% intend to retire aged 45–59 years (9% of men and 15% of women).

The average age at which people intended to retire was 62.9 years (63.5 years for men and 62.0 years for women).

Main factor influencing decision about when to retire

For those in the labour force who intend to retire, the most common main factor influencing their decision about when they would retire was 'financial security' (38% of men and 34% of women), 'personal health or physical abilities' (25% of men and 25% of women), and 'reaching the eligibility age for an age (or service) pension' (11% of men and 9% of women).

PERSONS AGED 45 YEARS AND OVER WHO INTEND TO RETIRE FROM THE LABOUR FORCE, Selected main factor influencing decision about when to retire—by sex



Main expected source of income at retirement

Just over half (53%) of the 3.9 million people aged 45 years and over who indicated that they intend to retire from the labour force reported their main expected source of personal income at retirement as 'superannuation or annuity'. More than half of men who intended to retire reported this (56%), as did 49% of women. Just over 94% of people intending to retire indicated that they had contributed to a superannuation scheme at some time, compared with 64% of people who had already retired.

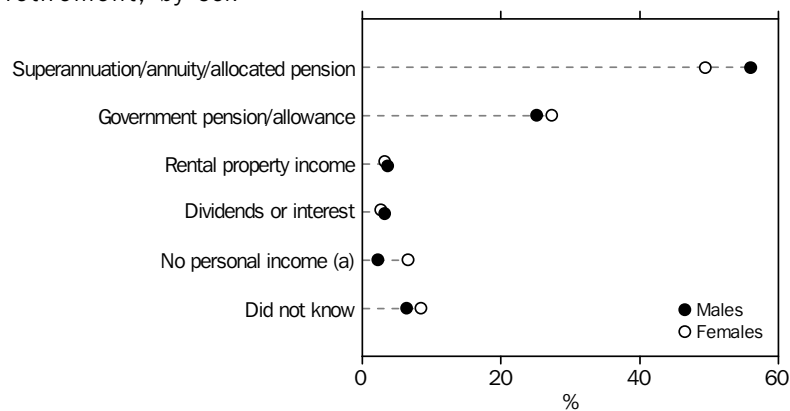
SUMMARY OF FINDINGS *continued*

Main expected source of income at retirement continued

The next most commonly reported main expected source of personal income was a 'government pension/allowance' (26%), and this was reported by 25% of men intending to retire and 27% of women. It is interesting to note that 7% of people aged 45 years and over who intended to retire did not know what their main expected source of income at retirement would be - this was reported by 6% of men and 8% of women.

The main expected source of funds for meeting living costs at retirement varied between men and women. Although personal income was the most common expected source for both men (79%) and women (62%), 18% of women expected to rely on 'partner's income' in contrast to only 3% of men.

PERSONS AGED 45 YEARS AND OVER WHO INTEND TO RETIRE FROM THE LABOUR FORCE, Main expected source of personal income at retirement, by sex



(a) Includes people who expected to live off savings, assets, partner's income etc.

There were some notable differences reported by those who had already retired compared to those who intended to retire regarding their main (expected) source of personal income at retirement. While 45% of people aged 45 years and over who had retired reported a 'government pension or allowance' as their main source of income at retirement, only 26% of people aged 45 years and over who were intending to retire indicated that this would be their main expected source of income at retirement. Although 'superannuation or annuity' was reported as their main source of income at retirement by just 19% of retirees, more than half of those who intended to retire (53%) expected that this would be their main source of income at retirement.

Similar differences emerged for main (expected) source of funds for meeting living costs at retirement. While only 10% of those intending to retire expected to rely on 'partner's income', this was reported as the main source of funds for meeting living costs by 28% of retirees.

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	AGE GROUP (YEARS)						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
	'000	'000	'000	'000	'000	'000	
MALES							
In the labour force	705.7	686.6	630.7	438.0	196.4	57.9	2 715.2
Employed	684.3	671.3	604.8	415.3	193.6	56.0	2 625.3
Full-time workers(a)	614.3	621.4	509.0	315.3	94.0	*23.4	2 177.5
Intends to continue with full-time work:							
Intends to then retire from the labour force	160.1	158.5	151.3	95.1	*23.2	*15.8	604.0
Did not know whether intends to retire from the labour force	156.8	146.9	137.4	90.8	*15.2	*15.8	562.8
Did not know whether intends to retire from the labour force	**3.2	*11.6	*13.9	*4.4	**8.0	—	41.2
Intends to retire from full-time work and work part-time:							
Intends to then retire from the labour force	258.3	246.8	201.0	127.7	32.7	**1.7	868.3
Never intends or did not know whether intends to retire from the labour force(b)	210.5	205.0	162.3	102.9	*25.5	**1.7	707.8
Never intends or did not know whether intends to retire from the labour force(b)	47.8	41.9	38.8	*24.8	**7.2	—	160.6
Did not know whether intends to take up part-time work:							
Intends to retire from the labour force	156.4	156.4	124.8	58.4	*22.4	—	518.4
Never intends or did not know whether intends to retire from the labour force(b)	142.5	115.5	106.2	52.1	*15.9	—	432.2
Never intends or did not know whether intends to retire from the labour force(b)	*13.8	*40.9	*18.6	*6.3	**6.5	—	86.2
Never intends to retire from full-time work	39.6	59.7	31.9	*34.0	*15.6	**6.0	186.7
Part-time workers(a)(c)	70.0	49.8	95.8	100.0	99.6	32.6	447.9
Intends to retire	38.7	38.2	75.3	75.1	67.2	*23.6	318.1
Did not know whether will retire	**4.0	**4.5	*9.9	*4.9	*6.8	—	30.2
Never intends to retire	*27.3	*7.1	*10.5	*20.0	*25.6	*9.0	99.6
Unemployed(d)	*21.4	*15.3	26.0	*22.6	**2.8	**1.8	89.9
Not in the Labour Force	59.9	72.8	91.8	215.2	405.1	742.9	1 587.8
Retired from the labour force	29.5	49.6	77.2	181.9	375.3	717.9	1 431.5
Not retired from the labour force	25.7	*19.5	*14.1	28.7	*25.7	*9.8	123.5
Intends to look for, or take up, full-time work in the future	24.9	*18.6	*12.0	*17.1	*7.9	**0.6	81.2
Intends to look for, or take up, part-time work in the future	**0.8	**0.9	**2.1	*11.6	*17.7	*9.2	42.3
Had never worked	*4.7	**3.7	**0.5	**4.6	**4.0	*15.2	32.7
Total	765.5	759.4	722.6	653.2	601.5	800.8	4 303.0

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

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

— nil or rounded to zero (including null cells)

(a) Based on hours usually worked per week (in all jobs).

(b) Includes people who did not know whether they would retire from the labour force.

(c) Includes people who usually work zero hours, but worked during the reference week.

(d) Includes people who intended to retire from the labour force, people who never intend to retire from the labour force, people who did not know whether they would retire from the labour force and people who had never worked.

	AGE GROUP (YEARS)						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
	'000	'000	'000	'000	'000	'000	
FEMALES							
In the labour force	654.6	612.7	514.2	306.9	102.2	36.6	2 227.2
Employed	634.2	593.1	498.0	304.5	102.2	36.0	2 168.0
Full-time workers(a)	323.3	338.6	265.1	166.5	*28.2	*6.9	1 128.7
Intends to continue with full-time work:	67.0	85.0	85.0	66.9	*11.0	**4.0	319.0
Intends to then retire from the labour force	60.7	79.7	78.3	63.2	*10.1	**4.0	296.0
Did not know whether intends to retire from the labour force	**6.2	**5.3	*6.7	**3.7	**0.9	—	*23.0
Intends to retire from full-time work and work part-time:	128.3	137.2	100.0	59.7	**3.8	—	429.0
Intends to then retire from the labour force	110.6	118.9	91.1	47.5	**3.8	—	371.8
Never intends or did not know whether intends to retire from the labour force(b)	*17.7	*18.3	*8.9	*12.2	—	—	57.2
Did not know whether intends to take up part-time work:	110.8	91.4	55.7	29.7	*13.4	**0.8	301.8
Intends to retire from the labour force	97.4	83.8	46.7	*22.4	*10.9	**0.8	262.0
Never intends or did not know whether intends to retire from the labour force(b)	*13.4	**7.6	*9.0	*7.3	**2.5	—	39.8
Never intends to retire from full-time work	17.2	24.9	24.4	*10.2	—	**2.2	78.9
Part-time workers(a)(c)	310.8	254.5	232.9	137.9	74.0	29.1	1 039.3
Intends to retire	243.2	197.8	196.0	113.4	52.8	14.1	817.3
Did not know whether will retire	*32.5	*24.0	*15.9	*11.9	*8.5	*8.5	101.3
Never intends to retire	*35.1	32.7	21.1	*12.7	*12.6	*6.6	120.8
Unemployed(d)	*20.5	*19.6	*16.1	**2.4	—	**0.5	59.2
Not in the Labour Force(e)	129.3	172.5	236.8	365.6	497.9	809.6	2 211.8
Retired from the labour force	49.4	90.8	162.3	300.8	438.1	709.1	1 750.5
Not retired from the labour force	62.9	*57.2	39.3	*36.4	*15.6	**5.5	216.8
Intends to look for, or take up, full-time work in the future	48.0	*38.8	*13.8	*14.5	**6.2	**3.7	124.9
Intends to look for, or take up, part-time work in the future	*14.9	*18.4	25.5	*21.9	*9.4	**1.8	91.9
Had never worked	*17.0	*24.6	35.3	*28.4	41.7	95.0	241.9
Total	783.9	785.2	751.0	672.5	600.1	846.2	4 439.0

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

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

— nil or rounded to zero (including null cells)

(a) Based on hours usually worked per week (in all jobs).

(b) Includes people who did not know whether they would retire from the labour force.

(c) Includes people who usually work zero hours, but worked during the reference week.

(d) Includes people who intended to retire from the labour force, people who never intend to retire from the labour force, people who did not know whether they would retire from the labour force and people who had never worked.

(e) Includes 2,500 people whose retirement status was not determined.

	AGE GROUP (YEARS)						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
	'000	'000	'000	'000	'000	'000	
PERSONS							
In the labour force	1 360.3	1 299.3	1 144.9	744.9	298.6	94.4	4 942.4
Employed	1 318.4	1 264.3	1 102.8	719.8	295.8	92.1	4 793.3
Full-time workers(a)	937.6	960.0	774.2	481.8	122.2	*30.4	3 306.1
Intends to continue with full-time work:							
Intends to then retire from the labour force	227.1	243.6	236.3	162.1	34.2	*19.8	923.0
Did not know whether intends to retire from the labour force	217.6	226.6	215.6	154.0	25.3	*19.8	858.8
Never intends or did not know whether intends to retire from the labour force(b)	*9.5	*16.9	*20.6	*8.1	**9.0	—	64.1
Intends to retire from full-time work and work part-time:							
Intends to then retire from the labour force	386.6	384.1	301.1	187.4	36.5	**1.7	1 297.3
Never intends or did not know whether intends to retire from the labour force(b)	321.0	323.9	253.3	150.4	*29.3	**1.7	1 079.6
Did not know whether intends to take up part-time work:							
Intends to retire from the labour force	65.5	60.2	47.7	37.1	**7.2	—	217.7
Never intends or did not know whether intends to retire from the labour force(c)	267.2	247.8	180.5	88.1	35.9	**0.8	820.2
Intends to retire from the labour force	240.0	199.3	152.8	74.5	*26.8	**0.8	694.2
Never intends or did not know whether intends to retire from the labour force(c)	*27.2	*48.5	*27.7	*13.6	*9.0	—	126.0
Never intends to retire from full-time work	56.8	84.6	56.3	44.2	*15.6	*8.1	265.7
Part-time workers(a)(d)	380.8	304.4	328.7	238.0	173.6	61.7	1 487.2
Intends to retire	281.9	236.0	271.2	188.5	120.0	37.7	1 135.4
Did not know whether will retire	*36.5	*28.5	*25.8	*16.8	*15.3	*8.5	131.5
Never intends to retire	62.4	39.9	31.6	32.7	*38.2	15.6	220.3
Unemployed(e)	41.8	35.0	42.1	*25.1	**2.8	**2.4	149.1
Not in the Labour Force(f)	189.2	245.3	328.6	580.8	903.0	1 552.5	3 799.5
Retired from the labour force	78.9	140.4	239.5	482.7	813.4	1 427.0	3 182.0
Not retired from the labour force	88.6	76.7	53.4	65.1	41.3	*15.3	340.3
Intends to look for, or take up, full-time work in the future	72.9	57.4	25.8	*31.6	*14.1	**4.3	206.1
Intends to look for, or take up, part-time work in the future	*15.7	*19.3	27.6	*33.5	*27.2	*11.1	134.2
Had never worked	*21.7	*28.2	35.8	*33.0	45.8	110.2	274.7
Total	1 549.5	1 544.6	1 473.6	1 325.7	1 201.6	1 647.0	8 741.9

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

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

— nil or rounded to zero (including null cells)

(a) Based on hours usually worked per week (in all jobs).

(b) Includes 97,800 people who did not know whether they will retire from the labour force.

(c) Includes 88,300 people who did not know whether they will retire from the labour force.

(d) Includes people who usually work zero hours, but worked during the reference week.

(e) Includes 121,200 people who intend to retire from the labour force and 27,800 people who never intend or did not know whether they would retire from the labour force (10,200 people who never intended to retire).

(f) Includes 2,500 people whose retirement status was not determined.

	2006-07		2008-09		2010-11	
	'000	%	'000	%	'000	%
MALES						
In the labour force	2 207.1	59.0	2 372.7	61.1	2 715.2	63.1
Employed	2 153.2	57.6	2 341.7	60.3	2 625.3	61.0
Full-time workers(a)	1 834.6	49.1	2 010.4	51.8	2 177.5	50.6
Intends to continue with full-time work:	508.5	13.6	580.9	15.0	604.0	14.0
Intends to then retire from the labour force	474.9	12.7	518.3	13.3	562.8	13.1
Did not know whether intends to retire from the labour force	33.6	0.9	62.6	1.6	41.2	1.0
Intends to retire from full-time work and work part-time:	715.6	19.1	698.8	18.0	868.3	20.2
Intends to retire from the labour force	573.2	15.3	586.4	15.1	707.8	16.4
Never intends or did not know whether intends to retire from the labour force(b)	142.3	3.8	112.4	2.9	160.6	3.7
Did not know whether intends to take up part-time work:	484.5	13.0	523.1	13.5	518.4	12.0
Intends to retire from the labour force	401.9	10.7	438.5	11.3	432.2	10.0
Never intends or did not know whether intends to retire from the labour force(b)	82.6	2.2	84.5	2.2	86.2	2.0
Never intends to retire from full-time work	126.1	3.4	207.6	5.3	186.7	4.3
Part-time workers(a)	318.5	8.5	331.4	8.5	447.9	10.4
Intends to retire	238.7	6.4	229.7	5.9	318.1	7.4
Did not know whether will retire	45.2	1.2	38.9	1.0	30.2	0.7
Never intends to retire	34.7	0.9	62.7	1.6	99.6	2.3
Unemployed(c)	54.0	1.4	31.0	0.8	89.9	2.1
Not in the Labour Force	1 532.1	41.0	1 512.0	38.9	1 587.8	36.9
Retired from the labour force	1 362.6	36.4	1 332.5	34.3	1 431.5	33.3
Not retired from the labour force	136.2	3.6	117.5	3.0	123.5	2.9
Intends to look for, or take up, full-time work in the future	83.8	2.2	80.6	2.1	81.2	1.9
Intends to look for, or take up, part-time work in the future	52.4	1.4	36.9	0.9	42.3	1.0
Had never worked	33.4	0.9	62.1	1.6	32.7	0.8
<i>Total</i>	<i>3 739.3</i>	<i>100.0</i>	<i>3 884.7</i>	<i>100.0</i>	<i>4 303.0</i>	<i>100.0</i>

(a) Based on hours usually worked per week (in all jobs).

(b) Includes people who did not know whether they would retire from the labour force.

(c) Includes people who intended to retire from the labour force, people who never intended or did not know whether they would retire from the labour force and people who had never worked.

	2006-07		2008-09		2010-11	
	'000	%	'000	%	'000	%
FEMALES						
In the labour force	1 764.3	44.5	1 942.6	47.0	2 227.2	50.2
Employed	1 699.4	42.9	1 891.4	45.8	2 168.0	48.8
Full-time workers(a)	905.2	22.8	954.1	23.1	1 128.7	25.4
Intends to continue with full-time work:	246.6	6.2	312.3	7.6	319.0	7.2
Intends to then retire from the labour force	227.9	5.8	292.6	7.1	296.0	6.7
Did not know whether intends to retire from the labour force	*18.7	*0.5	*19.7	*0.5	*23.0	*0.5
Intends to retire from full-time work and work part-time:	384.6	9.7	352.9	8.5	429.0	9.7
Intends to then retire from the labour force	337.1	8.5	302.5	7.3	371.8	8.4
Never intends or did not know whether intends to retire from the labour force(b)	47.5	1.2	50.4	1.2	57.2	1.3
Did not know whether intends to take up part-time work:	234.9	5.9	236.0	5.7	301.8	6.8
Intends to retire from the labour force	194.0	4.9	198.7	4.8	262.0	5.9
Never intends or did not know whether intends to retire from the labour force(b)	40.9	1.0	37.3	0.9	39.8	0.9
Never intends to retire from full-time work	39.0	1.0	52.9	1.3	78.9	1.8
Part-time workers(a)	794.2	20.0	937.4	22.7	1 039.3	23.4
Intends to retire	650.6	16.4	734.1	17.8	817.3	18.4
Did not know whether will retire	89.5	2.3	100.7	2.4	101.3	2.3
Never intends to retire	54.1	1.4	102.5	2.5	120.8	2.7
Unemployed(c)	64.9	1.6	51.1	1.2	59.2	1.3
Not in the Labour Force(d)	2 197.7	55.5	2 186.5	53.0	2 211.8	49.8
Retired from the labour force	1 719.3	43.4	1 694.9	41.0	1 750.5	39.4
Not retired from the labour force	193.2	4.9	187.8	4.5	216.8	4.9
Intends to look for, or take up, full-time work in the future	121.1	3.1	112.8	2.7	124.9	2.8
Intends to look for, or take up, part-time work in the future	72.1	1.8	75.0	1.8	91.9	2.1
Had never worked	285.2	7.2	303.8	7.4	241.9	5.5
<i>Total</i>	3 962.0	100.0	4 129.1	100.0	4 439.0	100.0

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

(a) Based on hours usually worked per week (in all jobs).

(b) Includes people who did not know whether they would retire from the labour force.

(c) Includes people who intended to retire from the labour force, people who never intended or did not know whether they would retire from the labour force and people who had never worked.

(d) Includes 2,500 people whose retirement status was not determined.

	2006-07		2008-09		2010-11	
	'000	%	'000	%	'000	%
PERSONS						
In the labour force	3 971.4	51.6	4 315.3	53.8	4 942.4	56.5
Employed	3 852.5	50.0	4 233.2	52.8	4 793.3	54.8
Full-time workers(a)	2 739.8	35.6	2 964.4	37.0	3 306.1	37.8
Intends to continue with full-time work:	755.1	9.8	893.2	11.1	923.0	10.6
Intends to then retire from the labour force	702.8	9.1	810.9	10.1	858.8	9.8
Did not know whether intends to retire from the labour force	52.3	0.7	82.3	1.0	64.1	0.7
Intends to retire from full-time work and work part-time:	1 100.2	14.3	1 051.7	13.1	1 297.3	14.8
Intends to then retire from the labour force	910.3	11.8	888.9	11.1	1 079.6	12.3
Never intends or did not know whether intends to retire from the labour force(b)	189.9	2.5	162.8	2.0	217.7	2.5
Did not know whether intends to take up part-time work:	719.4	9.3	759.1	9.5	820.2	9.4
Intends to retire from the labour force	595.9	7.7	637.2	8.0	694.2	7.9
Never intends or did not know whether intends to retire from the labour force(b)	123.5	1.6	121.8	1.5	126.0	1.4
Never intends to retire from full-time work	165.1	2.1	260.5	3.3	265.7	3.0
Part-time workers(a)	1 112.8	14.4	1 268.7	15.8	1 487.2	17.0
Intends to retire	889.3	11.5	963.8	12.0	1 135.4	13.0
Did not know whether will retire	134.7	1.7	139.6	1.7	131.5	1.5
Never intends to retire	88.8	1.2	165.3	2.1	220.3	2.5
Unemployed(c)	118.9	1.5	82.1	1.0	149.1	1.7
Not in the Labour Force(d)	3 729.8	48.4	3 698.6	46.2	3 799.5	43.5
Retired from the labour force	3 081.9	40.0	3 027.4	37.8	3 182.0	36.4
Not retired from the labour force	329.4	4.3	305.3	3.8	340.3	3.9
Intends to look for, or take up, full-time work in the future	204.9	2.7	193.4	2.4	206.1	2.4
Intends to look for, or take up, part-time work in the future	124.5	1.6	111.9	1.4	134.2	1.5
Had never worked	318.6	4.1	365.9	4.6	274.7	3.1
Total	7 701.3	100.0	8 013.9	100.0	8 741.9	100.0

(a) Based on hours usually worked per week (in all jobs).

(b) Includes people who did not know whether they would retire from the labour force.

(c) Includes people who intended to retire from the labour force, people who never intended or did not know whether they would retire from the labour force and people who had never worked.

(d) Includes 2,500 people whose retirement status was not determined.

AGE AT RETIREMENT FROM
THE LABOUR FORCE (YEARS)

	Less	55–59	60–64	65–69	70 and	Total	Average
	than 55				over		age at
	'000	'000	'000	'000	'000	'000	retirement
							years
MALES							
Age group (years)							
45–49	29.5	—	—	—	—	29.5	38.3
50–54	49.6	—	—	—	—	49.6	43.3
55–59	51.1	*26.1	—	—	—	77.2	52.2
60–64	75.2	54.9	51.8	—	—	181.9	53.9
65–69	81.6	88.3	134.7	70.8	—	375.3	58.9
70 and over	101.0	133.9	267.3	154.8	60.8	717.9	60.7
State or territory of usual residence							
New South Wales	133.4	109.1	150.6	63.9	*15.1	472.1	57.6
Victoria	94.9	58.4	111.8	55.0	*14.9	335.0	57.8
Queensland	80.2	61.0	92.1	47.3	*15.3	295.9	57.8
South Australia	35.6	37.6	29.8	17.7	*2.5	123.2	57.0
Western Australia	24.2	23.3	51.8	27.3	*8.2	134.7	59.5
Tasmania	11.0	8.0	10.8	*9.0	*3.9	42.7	59.0
Northern Territory(a)	*3.6	*1.7	**1.0	**0.2	—	6.5	50.9
Australian Capital Territory	*5.1	*4.2	*5.9	*5.1	**0.9	21.4	59.1
Relationship in household							
Family member	290.7	231.9	369.2	176.9	42.0	1 110.7	58.0
Husband, wife or partner	257.4	221.6	349.1	171.3	42.0	1 041.4	58.4
With dependants	*35.9	**11.7	**4.7	**4.1	—	56.4	51.4
Without dependants	221.5	209.9	344.5	167.2	42.0	985.0	58.8
Lone parent	*10.8	**7.4	*11.7	*5.6	—	35.5	54.9
Non-dependent child	**8.8	—	—	—	—	**8.8	41.5
Other family person	*13.7	**3.0	*8.3	—	—	*24.9	52.4
Non-family member	97.3	71.3	84.7	48.8	18.8	320.8	57.3
Lone person	87.8	61.0	80.6	47.6	11.2	288.3	57.1
Not living alone	*9.5	*10.3	**4.0	**1.2	*7.6	32.5	58.7
Country of birth							
Born in Australia	239.8	186.5	293.7	136.9	42.9	899.8	58.0
Born overseas	148.1	116.7	160.2	88.7	18.0	531.7	57.6
Time since retirement from the labour force (years)							
5 or less	*30.9	48.2	118.2	89.9	28.8	316.0	62.5
6–10	70.2	61.3	105.6	62.7	19.2	318.9	59.7
11–15	77.1	88.8	111.3	41.2	*10.0	328.4	58.0
16–20	64.0	55.4	49.8	19.9	**1.9	191.0	56.7
21–24	59.7	27.7	46.4	*9.0	**0.5	143.3	55.0
25 and over	86.0	21.8	22.6	**3.0	**0.5	133.8	47.0
Current weekly gross personal income from all sources							
No income	**6.9	**8.2	*13.5	**3.0	**2.9	34.4	59.5
\$1 and under \$200	*23.1	*12.6	*15.2	*11.6	—	62.5	54.8
\$200 and under \$400	201.5	137.0	204.2	99.3	*25.9	667.9	57.2
\$400 and under \$600	44.1	51.2	74.2	41.3	*7.7	218.5	59.2
\$600 and under \$800	*20.9	*18.7	38.8	*14.6	*5.9	98.9	59.9
\$800 and under \$2,000	31.1	24.6	35.0	*33.2	*8.5	132.4	60.0
\$2,000 and over	*5.6	**2.6	**2.2	**3.3	**0.5	*14.3	57.9
Could not be determined	54.9	48.3	70.8	*19.3	*9.3	202.5	56.7

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

— nil or rounded to zero (including null cells)

(a) Refers to mainly urban areas only. See paragraph 9 of the Explanatory Notes for more information.

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

AGE AT RETIREMENT FROM
THE LABOUR FORCE (YEARS)

	Less than 55	55–59	60–64	65–69	70 and over	Total	Average age at retirement
	'000	'000	'000	'000	'000	'000	years

MALES *cont.*

Partner's current weekly gross income from all sources

No income	*11.0	*24.0	*29.8	*18.8	**2.2	85.8	59.3
\$1 and under \$200	*18.5	*21.1	37.1	*26.7	**3.1	106.5	60.1
\$200 and under \$400	126.8	102.5	167.1	70.9	*18.6	485.9	58.3
\$400 and under \$600	21.3	*17.5	33.8	*18.2	**5.0	95.9	59.3
\$600 and under \$800	*16.5	**5.2	*15.7	**4.5	**4.7	46.7	58.4
\$800 and under \$2,000	*16.1	**8.8	*17.6	*9.6	**2.5	*54.5	57.8
\$2,000 and over	**6.2	—	**2.0	**2.2	—	*10.4	56.8
Could not be determined	40.4	42.5	46.0	*20.5	**4.3	153.6	56.5

Total gross weekly household income from all sources

No income	**0.9	—	**2.4	**3.0	**2.9	*9.2	65.1
\$1 and under \$200	**4.6	*5.1	**0.7	**1.7	—	*12.0	47.4
\$200 and under \$400	62.1	36.3	53.3	18.4	**2.3	172.4	55.9
\$400 and under \$600	67.9	76.2	109.8	57.9	14.9	326.7	58.8
\$600 and under \$800	45.2	52.1	78.2	36.0	*9.1	220.5	58.7
\$800 and under \$1,000	*34.1	*24.3	*29.4	*17.9	**4.7	110.4	57.8
\$1,000 and under \$1,200	*25.6	*19.4	*31.3	*16.3	**1.8	94.4	57.9
\$1,200 and under \$1,400	*9.6	*8.2	*19.8	*5.0	**3.1	45.8	59.7
\$1,400 and under \$2,000	*22.6	**4.3	*14.5	*12.5	**3.8	57.6	58.5
\$2,000 and over	*22.8	**5.4	*12.3	*17.4	*4.7	62.6	58.0
Could not be determined	92.4	72.0	102.3	39.7	*13.5	319.8	57.2

Total 387.9 303.2 453.8 225.6 60.8 1 431.5 57.9

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

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

— nil or rounded to zero (including null cells)

AGE AT RETIREMENT FROM
THE LABOUR FORCE (YEARS)

	Less than 55	55–59	60–64	65–69	70 and over	Total	Average age at retirement
	'000	'000	'000	'000	'000	'000	years

FEMALES

Age group (years)							
45–49	49.4	—	—	—	—	49.4	34.4
50–54	90.8	—	—	—	—	90.8	39.2
55–59	135.3	27.0	—	—	—	162.3	45.6
60–64	165.2	84.8	50.9	—	—	300.8	49.5
65–69	182.1	102.8	117.6	35.6	—	438.1	52.7
70 and over	366.4	124.5	113.1	60.7	44.4	709.1	51.0
State or territory of usual residence							
New South Wales	352.7	117.2	78.7	28.2	*17.1	593.9	48.4
Victoria	237.1	83.7	73.8	20.7	*7.2	422.6	49.9
Queensland	187.7	66.8	52.6	26.0	*9.7	342.8	50.4
South Australia	77.3	23.9	31.2	*8.0	*2.8	143.2	50.2
Western Australia	94.7	31.2	31.5	*10.4	*5.1	172.9	50.2
Tasmania	24.8	11.4	8.8	**1.5	*1.1	47.6	49.9
Northern Territory(a)	*3.3	**2.0	**0.9	*1.1	**0.1	7.4	55.2
Australian Capital Territory	11.6	*2.8	*4.0	**0.4	**1.3	20.0	50.6
Relationship in household							
Family member	725.7	243.9	179.3	55.3	27.3	1 231.5	48.9
Husband, wife or partner	629.3	221.1	152.0	48.5	21.6	1 072.4	49.1
With dependants	55.8	**1.7	—	—	—	57.5	37.4
Without dependants	573.5	219.4	152.0	48.5	21.6	1 014.9	49.7
Lone parent	54.4	*17.8	*15.2	**1.7	**2.7	91.9	46.9
Non-dependent child	*18.9	**1.4	**2.9	—	—	*23.2	44.1
Other family person	*23.1	**3.6	*9.2	**5.1	**3.0	44.0	51.9
Non-family member	263.4	95.2	102.2	41.1	17.1	519.0	51.2
Lone person	252.9	90.8	100.3	37.6	17.1	498.6	51.2
Not living alone	**10.5	**4.4	**1.9	**3.5	—	*20.4	51.8
Country of birth							
Born in Australia	683.0	234.9	190.0	74.3	32.3	1 214.5	49.1
Born overseas	306.1	104.1	91.5	*22.0	*12.1	536.0	50.8
Time since retirement from the labour force (years)							
5 or less	56.0	65.4	97.5	41.5	25.8	286.3	60.3
6–10	74.8	88.6	89.8	36.3	*9.8	299.3	58.1
11–15	120.7	94.9	52.4	*10.0	*5.4	283.3	54.6
16–20	125.9	44.6	16.9	**5.6	*2.2	195.2	50.6
21–24	162.1	27.9	13.2	*1.7	**1.2	206.1	46.9
25 and over	449.5	17.7	11.7	**1.3	—	480.3	35.7
Current weekly gross personal income from all sources							
No income	83.3	*18.1	**5.3	**1.3	*0.5	108.6	45.0
\$1 and under \$200	106.6	*21.1	*31.2	*9.0	**0.4	168.3	47.6
\$200 and under \$400	486.6	174.4	105.9	37.5	22.7	827.0	48.7
\$400 and under \$600	92.8	45.3	55.4	12.3	*3.9	209.6	53.6
\$600 and under \$800	27.1	*11.9	*14.4	**4.2	*0.9	58.5	51.6
\$800 and under \$2,000	32.3	*10.3	*9.7	*7.7	**3.7	63.7	53.7
\$2,000 and over	*3.0	**2.4	—	**4.8	—	*10.1	55.0
Could not be determined	157.5	54.3	59.5	*19.6	*12.4	303.2	50.5

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

— nil or rounded to zero (including null cells)

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

(a) Refers to mainly urban areas only. See paragraph 9 of the Explanatory Notes for more information.

AGE AT RETIREMENT FROM
THE LABOUR FORCE (YEARS)

	Less than 55	55–59	60–64	65–69	70 and over	Total	Average age at retirement
	'000	'000	'000	'000	'000	'000	years

FEMALES *cont.*

Partner's current weekly gross income from all sources

No income	*17.1	**3.8	**5.6	—	**0.6	*27.1	45.9
\$1 and under \$200	*21.8	*6.7	*10.5	**3.9	**1.4	44.3	49.4
\$200 and under \$400	209.5	70.2	46.7	*15.7	*12.1	354.3	49.3
\$400 and under \$600	56.4	*16.0	*19.9	**4.3	—	96.6	50.4
\$600 and under \$800	45.0	*13.2	*13.9	**2.0	—	74.1	47.7
\$800 and under \$2,000	90.6	40.1	*8.6	*10.6	—	149.9	47.7
\$2,000 and over	34.1	*6.9	**1.2	—	**0.4	42.6	47.0
Could not be determined	154.9	64.2	*45.5	*12.0	*7.1	283.6	49.8

Total gross weekly household income from all sources

No income	**3.0	**1.5	**1.0	**1.3	—	*6.8	47.3
\$1 and under \$200	*6.9	**2.3	*6.8	—	**0.4	*16.4	54.8
\$200 and under \$400	170.5	52.3	47.8	14.4	*8.8	293.9	49.0
\$400 and under \$600	193.6	56.5	61.8	19.7	*8.2	339.8	50.3
\$600 and under \$800	112.8	50.0	27.0	*8.4	**2.7	200.9	48.2
\$800 and under \$1,000	61.6	*21.8	26.6	*6.0	**2.1	118.2	52.0
\$1,000 and under \$1,200	30.8	*17.6	**5.2	*7.1	**4.2	64.9	48.8
\$1,200 and under \$1,400	32.2	*13.8	**4.3	**1.4	**0.2	51.9	49.3
\$1,400 and under \$2,000	52.0	*10.3	**4.4	**5.2	**2.0	73.9	47.0
\$2,000 and over	65.2	*16.9	**8.9	**4.5	**1.4	96.8	48.3
Could not be determined	259.3	96.0	87.6	28.3	14.5	485.7	50.1

Total 989.1 339.1 281.5 96.3 44.4 1 750.5 49.6

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

— nil or rounded to zero (including null cells)

AGE AT RETIREMENT FROM
THE LABOUR FORCE (YEARS)

	Less	55–59	60–64	65–69	70 and	Total	Average
	than 55				over		age at
	'000	'000	'000	'000	'000	'000	retirement years
PERSONS							
Age group (years)							
45–49	78.9	—	—	—	—	78.9	35.9
50–54	140.4	—	—	—	—	140.4	40.6
55–59	186.4	53.1	—	—	—	239.5	47.7
60–64	240.3	139.7	102.7	—	—	482.7	51.2
65–69	263.6	191.1	252.3	106.4	—	813.4	55.6
70 and over	467.4	258.4	380.4	215.6	105.3	1 427.0	55.9
State or territory of usual residence							
New South Wales	486.0	226.3	229.3	92.0	*32.2	1 066.0	52.5
Victoria	332.0	142.1	185.6	75.8	*22.2	757.6	53.4
Queensland	267.9	127.8	144.8	73.3	*25.0	638.7	53.8
South Australia	112.9	61.5	61.0	25.8	*5.3	266.5	53.3
Western Australia	118.9	54.5	83.3	37.7	*13.3	307.6	54.3
Tasmania	35.8	19.4	19.5	*10.5	*5.0	90.3	54.2
Northern Territory(a)	6.9	*3.6	*1.9	*1.4	**0.1	13.9	53.2
Australian Capital Territory	16.7	7.1	9.9	*5.5	*2.2	41.4	55.0
Relationship in household							
Family member	1 016.4	475.8	548.5	232.2	69.3	2 342.1	53.2
Husband, wife or partner	886.7	442.6	501.1	219.8	63.6	2 113.8	53.7
With dependants	91.8	*13.4	**4.7	**4.1	—	113.9	44.3
Without dependants	794.9	429.3	496.4	215.7	63.6	1 999.9	54.2
Lone parent	65.2	*25.2	*27.0	*7.3	**2.7	127.4	49.1
Non-dependent child	*27.7	**1.4	**2.9	—	—	*32.0	43.4
Other family person	36.7	*6.6	*17.5	**5.1	**3.0	68.9	52.1
Non-family member	360.7	166.5	186.8	89.8	35.9	839.8	53.5
Lone person	340.7	151.8	180.9	85.1	28.4	786.9	53.4
Not living alone	*20.0	*14.7	**5.9	*4.7	*7.6	52.9	56.0
Country of birth							
Born in Australia	922.8	421.4	483.7	211.2	75.2	2 114.3	52.9
Born overseas	454.3	220.9	251.7	110.8	30.1	1 067.7	54.2
Time since retirement from the labour force (years)							
5 or less	86.9	113.6	215.8	131.4	54.5	602.3	61.4
6–10	145.1	149.9	195.3	99.0	28.9	618.2	58.9
11–15	197.8	183.7	163.7	51.1	*15.4	611.7	56.4
16–20	189.9	100.0	66.6	25.4	*4.2	386.2	53.6
21–24	221.8	55.6	59.6	*10.7	**1.7	349.4	50.2
25 and over	535.6	39.5	34.3	*4.3	**0.5	614.2	38.2
Current weekly gross personal income from all sources							
No income	90.1	*26.3	*18.8	**4.3	**3.4	143.0	48.5
\$1 and under \$200	129.7	33.7	46.4	*20.6	**0.4	230.8	49.5
\$200 and under \$400	688.1	311.3	310.1	136.8	48.6	1 494.9	52.5
\$400 and under \$600	136.9	96.4	129.6	53.6	*11.6	428.1	56.5
\$600 and under \$800	48.0	30.6	53.2	*18.8	*6.9	157.4	56.8
\$800 and under \$2,000	63.4	34.9	44.8	40.9	*12.2	196.2	58.0
\$2,000 and over	*8.5	**5.0	**2.2	*8.1	**0.5	24.4	56.7
Could not be determined	212.4	102.6	130.2	38.8	21.7	505.7	53.0

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— nil or rounded to zero (including null cells)

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AGE AT RETIREMENT FROM
THE LABOUR FORCE (YEARS)

	Less than 55	55–59	60–64	65–69	70 and over	Total	Average age at retirement
	'000	'000	'000	'000	'000	'000	years

PERSONS *cont.*

Partner's current weekly gross income from all sources

No income	*28.1	*27.8	*35.4	*18.8	**2.8	112.9	56.1
\$1 and under \$200	*40.3	*27.7	47.6	30.6	**4.5	150.8	57.0
\$200 and under \$400	336.4	172.7	213.9	86.6	30.7	840.2	54.5
\$400 and under \$600	77.7	*33.5	53.7	*22.5	**5.0	192.5	54.8
\$600 and under \$800	61.5	*18.4	*29.6	*6.6	**4.7	120.8	51.9
\$800 and under \$2,000	106.7	48.8	26.2	*20.1	**2.5	204.4	50.4
\$2,000 and over	40.2	*6.9	**3.2	**2.2	**0.4	53.0	48.9
Could not be determined	195.2	106.7	91.5	32.5	*11.3	437.2	52.2

Total gross weekly household income from all sources

No income	**3.9	**1.5	**3.4	**4.3	**2.9	*16.0	57.5
\$1 and under \$200	*11.6	*7.3	*7.5	**1.7	**0.4	28.4	51.7
\$200 and under \$400	232.7	88.7	101.1	32.8	11.1	466.3	51.5
\$400 and under \$600	261.5	132.7	171.6	77.6	23.1	666.5	54.5
\$600 and under \$800	158.0	102.1	105.2	44.4	*11.8	421.4	53.7
\$800 and under \$1,000	95.7	46.1	56.0	*23.9	*6.9	228.6	54.8
\$1,000 and under \$1,200	56.4	37.0	36.5	*23.4	**6.0	159.3	54.2
\$1,200 and under \$1,400	41.8	*22.0	*24.2	*6.5	**3.3	97.7	54.2
\$1,400 and under \$2,000	74.6	*14.5	*18.9	*17.6	*5.8	131.5	52.0
\$2,000 and over	88.0	*22.3	*21.1	*21.9	*6.1	159.3	52.1
Could not be determined	351.6	168.0	189.9	67.9	28.0	805.6	52.9

Total **1 377.1** **642.3** **735.3** **322.0** **105.3** **3 182.0** **53.3**

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

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE(a),
Previous job details—By age at retirement

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)					Average age at retirement years
	Less than 55	55–59	60–64	65 and over	Total	
	'000	'000	'000	'000	'000	
Previous job full-time or part-time						
Had previously held a full-time job	562.1	512.7	608.8	392.6	2 076.2	58.2
Last job was part-time	165.9	133.3	155.7	131.1	585.9	58.4
Last job was full-time	396.2	379.5	453.1	261.5	1 490.3	58.1
Had only held a part-time job	46.3	30.0	23.9	*11.0	111.2	54.8
Hours usually worked per week in last job						
0–15	77.4	56.2	73.9	57.8	265.3	58.1
16–34	134.8	107.1	105.6	84.3	431.8	57.6
35 or more	396.2	379.5	453.1	261.5	1 490.3	58.1
Employment type of last job						
Employees(b)	518.8	438.2	478.0	265.2	1 700.2	57.3
With paid leave entitlements	338.8	342.2	365.4	172.8	1 219.1	57.6
Without paid leave entitlements	180.1	96.1	112.6	92.4	481.1	56.7
Owner managers of incorporated enterprises	27.4	37.3	57.4	39.7	161.8	60.3
Owner managers of unincorporated enterprises	58.8	67.2	96.7	97.0	319.7	60.7
Occupation of last job						
Managers	82.3	83.3	93.3	76.9	335.7	59.1
Professionals	74.5	65.0	105.8	87.3	332.6	59.4
Technicians and trades workers	71.0	63.8	92.1	60.9	287.8	59.0
Community and personal service workers	*52.1	58.3	38.8	24.2	173.4	56.8
Clerical and administrative workers	118.9	109.7	103.3	56.4	388.3	57.1
Sales workers	56.2	37.5	40.6	*25.0	159.4	56.9
Machinery operators and drivers	54.1	42.6	63.4	28.0	188.1	57.4
Labourers	96.2	82.5	91.7	44.7	315.1	57.3
Industry of last job						
Agriculture, forestry and fishing	*13.4	*10.0	25.8	50.8	99.9	63.4
Mining	*7.0	**4.8	*10.3	**3.9	*26.0	59.4
Manufacturing	91.6	62.2	104.2	40.7	298.8	57.4
Electricity, gas, water and waste services	**7.0	**10.9	*6.0	**5.0	*29.0	58.1
Construction	39.3	34.2	48.1	29.8	151.4	58.8
Wholesale trade	*12.6	*29.3	*17.6	*9.5	68.9	58.3
Retail trade	68.2	42.3	60.5	36.9	207.9	57.5
Accommodation and food services	47.4	*30.2	22.3	*4.6	104.4	54.4
Transport, postal and warehousing	42.6	49.5	52.5	*23.3	167.9	57.7
Professional, scientific and technical services	*20.0	*19.5	*28.4	35.6	103.4	60.6
Administrative and support services	*36.6	*20.0	*18.0	*10.4	84.9	55.9
Public administration and safety	35.3	44.9	49.8	21.8	151.7	57.9
Education and training	43.0	48.2	37.2	37.0	165.3	58.2
Health care and social assistance	75.3	61.4	65.2	42.9	244.8	57.1
Arts and recreation services	*6.8	*11.3	*20.2	*5.5	43.8	59.5
Other services	*12.0	*22.3	34.5	*16.7	85.5	60.1
Other industries(c)	47.3	40.8	*24.0	26.3	138.5	57.1
Total(d)(e)	609.8	542.8	638.4	407.0	2 197.9	58.1

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

(a) Last job was less than 20 years ago.

(b) Employees excluding owner managers of incorporated enterprises.

(c) Includes 'Information media and telecommunications', 'Financial insurance services' and 'Rental, hiring and real estate services'.

(d) Includes 10,500 people whose last job was unpaid voluntary.

(e) Includes people whose occupation and/or industry was inadequately described.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE(a),
Reason for ceasing last job—By age at retirement

	AGE AT RETIREMENT FROM THE LABOUR FORCE (YEARS)				Average age at retirement years
	Less than 55	55–64	65 and over	Total	
	'000	'000	'000	'000	
MALES					
Reason for ceasing last job					
Retrenched/dismissed/no work available	32.3	70.3	*17.4	120.0	58.1
Temporary/seasonal/holiday job	*8.0	*13.4	*17.0	38.4	61.5
Own business closed down or sold	**6.6	*35.9	*12.4	54.8	60.9
Unsatisfactory work arrangements/wanted to work part-time	**6.5	**4.5	*4.9	*15.8	55.4
To coincide with partner's retirement	**0.8	**3.8	**2.2	*6.9	59.3
Reached retirement age/eligible for superannuation/pension	25.7	302.7	178.8	507.2	62.8
Own sickness, injury or disability	132.6	147.6	*20.2	300.3	54.8
To have holiday/pursue leisure activities	*5.8	*15.1	**4.5	*25.3	58.6
Returned to studies	—	—	**0.5	**0.5	**68.0
To care for children	**0.9	**3.9	—	**4.8	56.6
To care for ill/disabled/elderly person	*9.2	*11.0	*4.9	*25.1	57.4
Spouse transferred	—	—	—	—	—
Other	*10.5	26.6	*9.3	46.3	58.8
Last job unpaid voluntary	—	**0.6	—	**0.6	**62.0
Total	238.9	635.2	272.0	1 146.1	59.5
FEMALES					
Reason for ceasing last job					
Retrenched/dismissed/no work available	38.3	48.3	*11.0	97.6	55.6
Temporary/seasonal/holiday job	*12.8	*18.5	*13.0	44.2	59.6
Own business closed down or sold	*14.2	*17.2	**4.9	36.3	56.5
Unsatisfactory work arrangements/wanted to work part-time	*19.4	*17.2	**2.7	*39.4	52.3
To coincide with partner's retirement	*6.3	*29.1	*7.2	42.5	58.8
Reached retirement age/eligible for superannuation/pension	37.3	182.3	65.8	285.4	60.8
Own sickness, injury or disability	103.2	102.0	*13.6	218.7	54.6
To have holiday/pursue leisure activities	*15.9	*23.8	**1.9	*41.7	56.2
Returned to studies	**1.3	—	—	**1.3	**49.0
To care for children	*20.7	*12.8	—	*33.4	46.4
To care for ill/disabled/elderly person	38.1	36.8	**3.7	78.7	55.5
Spouse transferred	*7.3	**1.1	—	*8.4	43.2
Other	54.5	51.8	*7.8	114.1	53.2
Last job unpaid voluntary	**1.3	**5.2	*3.4	*9.9	63.9
Total	370.8	546.0	135.0	1 051.8	56.4
PERSONS					
Reason for ceasing last job					
Retrenched/dismissed/no work available	70.7	118.6	28.4	217.6	57.0
Temporary/seasonal/holiday job	*20.8	31.9	*30.0	82.6	60.5
Own business closed down or sold	*20.8	53.1	*17.2	91.1	59.1
Unsatisfactory work arrangements/wanted to work part-time	*25.9	*21.8	*7.6	55.3	53.2
To coincide with partner's retirement	*7.1	32.9	*9.4	49.4	58.9
Reached retirement age/eligible for superannuation/pension	63.0	484.9	244.6	792.6	62.0
Own sickness, injury or disability	235.8	249.5	33.7	519.1	54.7
To have holiday/pursue leisure activities	*21.7	*38.9	*6.4	67.0	57.1
Returned to studies	**1.3	—	**0.5	**1.9	*54.4
To care for children	*21.6	*16.6	—	38.2	47.7
To care for ill/disabled/elderly person	47.3	47.8	*8.6	103.8	56.0
Spouse transferred	*7.3	**1.1	—	*8.4	43.2
Other	65.0	78.3	17.1	160.4	54.8
Last job unpaid voluntary	**1.3	*5.8	*3.4	*10.5	63.8
Total	609.8	1 181.2	407.0	2 197.9	58.1

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 ** estimate has a relative standard error greater than 50% and is considered too unreliable for general use (a) Last job was less than 20 years ago.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE,
Main source of personal income at retirement and main source of current personal
income—By sex

	TOTAL			AVERAGE AGE AT RETIREMENT		
	Males	Females	Persons	Males	Females	Persons
	'000	'000	'000	years	years	years
Main source of personal income at retirement						
Government pension/allowance	760.4	686.4	1 446.7	56.8	52.4	54.8
Superannuation/annuity/allocated pension	385.7	222.9	608.5	60.5	56.3	58.9
Dividends or interest	65.0	66.2	131.2	57.6	54.1	55.9
Rental property income	*30.4	18.6	49.0	62.0	51.6	58.1
Own unincorporated business income	*26.3	32.3	58.6	59.9	52.7	55.9
Workers' compensation	*20.3	*9.1	29.4	46.2	49.5	47.2
Other	*16.0	*15.4	31.4	56.5	51.4	54.0
No personal income(a)	120.8	689.5	810.3	56.7	44.1	45.9
Did not know	*6.6	*9.5	*16.1	57.2	38.4	46.1
Refusal	—	**0.6	**0.6	—	**60.0	**60.0
Main source of funds for meeting living costs at retirement						
Personal income	1 143.4	830.7	1 974.1	57.7	53.5	55.9
Partner's income	112.5	775.8	888.3	58.1	44.9	46.5
Savings or selling assets	134.9	95.4	230.3	59.6	54.1	57.3
None of the above	34.0	38.5	72.5	55.5	52.0	53.6
Did not know	*6.6	*9.5	*16.1	57.2	38.4	46.1
Refusal	—	**0.6	**0.6	—	**60.0	**60.0
Main source of current personal income						
Government pension/allowance	932.8	1 155.4	2 088.2	57.1	49.2	52.7
Superannuation/annuity/allocated pension	329.9	224.8	554.7	60.2	53.1	57.3
Dividends or interest	80.0	186.8	266.9	57.0	50.3	52.3
Rental property income	*31.8	27.1	58.9	59.6	47.3	53.9
Own unincorporated business income	**3.5	*8.0	*11.4	64.5	59.0	60.6
Wages and salaries	—	—	—	—	—	—
Workers' compensation	*8.2	**3.9	*12.1	48.6	55.3	50.8
Child support or maintenance	—	—	—	—	—	—
Other	**4.0	*15.4	*19.3	*50.9	51.3	51.2
No personal income(a)	*30.4	102.7	133.2	59.1	44.5	47.8
Did not know	*10.9	26.3	37.3	60.5	51.6	54.2
Main source of current funds for meeting living costs						
Personal income	1 269.8	1 323.3	2 593.1	57.9	50.2	54.0
Partner's income	89.8	339.1	428.9	55.7	46.4	48.3
Savings or selling assets	43.3	53.8	97.1	60.2	51.4	55.3
None of the above	28.6	33.6	62.2	60.4	53.9	56.9
Refusal	—	**0.6	**0.6	—	**60.0	**60.0
All types of Government pensions/allowances currently received(b)(c)						
Australian age pension	804.2	924.5	1 728.7	59.8	51.5	55.4
Family tax benefit A or B	**2.9	*24.6	*27.5	43.7	33.9	34.9
Disability support pension (Centrelink)	173.4	159.5	332.9	47.5	41.8	44.8
Disability pension (DVA)	42.6	*6.1	48.6	57.5	45.5	56.0
Parenting payment	**0.6	*9.1	*9.6	40.2	36.0	36.3
Newstart allowance	*10.9	*6.7	*17.6	55.5	55.1	55.4
Carer allowance or payment	*32.8	82.8	115.6	53.5	48.8	50.1
Service pension (DVA)	*13.7	54.8	68.5	51.0	44.3	45.7
War widow/widower's pension	65.1	26.8	91.9	58.7	49.3	56.0
Partner allowance	**2.5	32.2	34.7	*50.6	51.0	51.0
Did not know	—	*17.6	*17.6	—	45.6	45.6
Total	1 431.5	1 750.5	3 182.0	57.9	49.6	53.3

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

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

— nil or rounded to zero (including null cells)

(a) Includes people living off savings, assets, partner's income etc.

(b) Only asked of people who reported they had received a Government pension/allowance (including family tax benefit A or B).

(c) Refers to all types of Government pensions/allowances received, therefore people may appear in more than one category.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE,
Main source of personal income at retirement—By main source of current income

MAIN SOURCE OF CURRENT PERSONAL INCOME

	Government pension/ allowance	Superannuation/ annuity/ allocated pension	Dividends or interest	Rental property income	Other(a)	No personal income(b)	Total
	'000	'000	'000	'000	'000	'000	'000
Main source of personal income at retirement							
Government pension/allowance	1 365.3	38.4	*18.2	**2.5	15.8	*6.7	1 446.7
Superannuation/annuity/allocated pension	162.7	378.0	29.4	*9.2	*12.9	*16.3	608.5
Dividends or interest	37.7	*21.7	65.0	**2.5	**4.4	—	131.2
Rental property income	*6.5	—	*10.5	29.3	**1.0	**1.6	49.0
Own unincorporated business income	*25.5	*12.7	*8.7	**4.3	*5.8	**1.7	58.6
Workers' compensation	*18.5	—	—	—	*10.9	—	29.4
Other	*14.5	*4.0	*6.3	—	**4.7	**2.0	31.4
No personal income(b)	444.8	97.4	128.9	*11.2	*23.3	104.7	810.3
Did not know	*12.2	**2.5	—	—	**1.5	—	*16.1
Main source of funds for meeting living costs at retirement							
Personal income	1 388.7	373.2	112.4	40.1	42.5	*17.2	1 974.1
Partner's income	496.9	122.7	126.8	*15.0	*20.8	106.1	888.3
Savings or selling assets	140.5	48.4	*24.4	*3.8	*8.4	**4.9	230.3
None of the above	49.3	**7.9	**3.4	—	*7.0	**5.0	72.5
Did not know	*12.2	**2.5	—	—	**1.5	—	*16.1
Total	2 088.2	554.7	266.9	58.9	80.1	133.2	3 182.0

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

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

— nil or rounded to zero (including null cells)

(a) Includes people whose main sources of personal income was wages and salaries, own business income, workers' compensation or other, those who did not know or refused to answer.

(b) Includes people people living off savings, assets, partner's income etc.

PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE,
Main source of income at retirement—By main source of current funds for meeting living
costs

MAIN SOURCE OF CURRENT FUNDS
FOR MEETING LIVING COSTS

	<i>Personal income</i>	<i>Partner's income</i>	<i>Savings or selling assets</i>	<i>None of these</i>	<i>Total</i>
	'000	'000	'000	'000	'000
Main source of personal income at retirement					
Government pension/allowance	1 327.9	81.0	*11.5	26.4	1 446.7
Superannuation/annuity/allocated pension	540.7	38.7	24.9	*4.2	608.5
Dividends or interest	99.7	*17.6	*11.2	**2.8	131.2
Rental property income	37.4	*7.2	*3.9	**0.5	49.0
Own unincorporated business income	39.2	*11.2	*6.9	**1.3	58.6
Workers' compensation	23.4	**5.0	**1.0	—	29.4
Other	22.0	**0.8	**2.8	**5.7	31.4
No personal income(a)	488.5	266.2	34.9	*20.6	810.3
Did not know	*14.2	**1.2	—	**0.6	*16.1
Main source of funds for meeting living costs at retirement					
Personal income	1 821.2	98.3	31.1	23.5	1 974.1
Partner's income	531.4	314.3	26.6	*16.0	888.3
Savings or selling assets	177.7	*13.4	35.2	**4.0	230.3
None of the above	48.5	**1.6	**4.2	*18.2	72.5
Did not know	*14.2	**1.2	—	**0.6	*16.1
Total	2 593.1	428.9	97.1	62.2	3 182.0

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

— nil or rounded to zero (including null cells)

(a) Includes people living off savings, assets, partner's income etc.

AGE AT RETIREMENT FROM THE
LABOUR FORCE (YEARS)

	Less than 55	55–59	60–64	65 and over	Total
	'000	'000	'000	'000	'000

MALES

Whether contributed to a superannuation scheme					
Contributed to a superannuation scheme	247.9	240.7	357.0	228.6	1 074.2
Did not contribute to a superannuation scheme	140.0	62.5	96.8	57.9	357.2
Time contributed to a superannuation scheme (years)					
Less than 5	*27.2	28.6	38.1	22.4	116.3
5–9	38.3	*19.6	39.4	*23.3	120.5
10–14	43.9	30.2	53.9	20.3	148.3
15–19	*39.7	27.9	*24.0	23.7	115.3
20–29	51.7	56.9	95.2	59.5	263.3
30 and over	47.2	77.6	106.4	79.4	310.6
Amount of lump sum payment received					
Received a lump sum payment within the last four years	*16.4	*11.6	49.4	*31.3	108.8
Less than \$40,000	**9.0	**5.5	*26.4	*10.2	51.1
\$40,000 and under \$150,000	—	*4.9	*12.3	*12.9	30.1
\$150,000 and over	**5.1	—	**5.2	**4.3	*14.5
Did not know amount received	—	—	**3.6	**3.9	*7.5
Not stated	**2.2	**1.2	**1.9	—	*5.4
Received a lump sum but not within the last four years	116.7	129.1	168.8	111.7	526.3
Did not know whether received a lump sum	**6.8	**4.3	*5.8	**3.0	*19.9
Did not receive a lump sum payment	108.1	95.6	133.1	82.6	419.3
All methods of disbursement of lump sum payment from superannuation(a)					
Rolled it over/invested it in an approved deposit fund/deferred annuity or other superannuation scheme	*19.0	36.2	43.3	32.2	130.7
Purchased an immediate annuity	**5.0	—	*6.4	*6.9	*18.4
Invested the money elsewhere/personal savings/bank	*21.2	31.5	53.7	36.6	143.0
Paid off home/paid for home improvements/bought new home	47.5	55.8	61.6	48.3	213.1
Bought or paid off car/vehicle	*21.6	*14.8	32.1	30.4	98.8
Cleared other outstanding debts	*24.3	*25.6	*19.8	*12.1	81.8
Paid for a holiday	*11.1	*10.0	*35.0	*22.7	78.8
Assisted family members	*11.0	*8.4	*10.8	**5.7	35.8
Undecided/Did not know	**2.2	**4.0	*7.0	**5.0	*18.2
Other	23.9	*6.6	*22.0	*10.6	63.1
Lump sum details not stated	—	—	—	—	—
Total(b)	387.9	303.2	453.8	286.5	1 431.5

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— nil or rounded to zero (including null cells)

(a) Refers to all methods of disbursements of lump sum payment, therefore people may appear in more than one category.

(b) Includes people who did not contribute to a superannuation scheme.

AGE AT RETIREMENT FROM THE
LABOUR FORCE (YEARS)

	Less than 55	55–59	60–64	65 and over	Total
	'000	'000	'000	'000	'000

FEMALES

Whether contributed to a superannuation scheme					
Contributed to a superannuation scheme	408.4	234.2	205.9	98.0	946.4
Did not contribute to a superannuation scheme	580.8	104.9	75.6	42.8	804.1
Time contributed to a superannuation scheme (years)					
Less than 5	105.3	38.1	23.6	*12.4	179.4
5–9	90.2	45.1	24.3	*14.5	174.1
10–14	90.7	52.6	47.6	*17.3	208.3
15–19	44.7	26.5	29.2	*16.6	116.9
20–29	52.5	57.8	69.5	*25.7	205.5
30 and over	*25.0	*14.0	*11.7	*11.5	62.2
Amount of lump sum payment received					
Received a lump sum payment within the last four years	22.4	*18.4	42.4	*18.6	101.8
Less than \$40,000	*10.2	**3.0	*20.2	*9.3	42.7
\$40,000 and under \$150,000	**4.8	**4.0	*13.3	**1.3	*23.4
\$150,000 and over	**0.6	**4.8	**2.8	**4.3	*12.5
Did not know amount received	**1.5	**3.9	**3.0	**3.7	**12.1
Not stated	**5.4	**2.7	**3.1	—	*11.2
Received a lump sum but not within the last four years	186.3	115.7	81.6	45.0	428.6
Did not know whether received a lump sum	*7.5	—	—	**3.4	*10.9
Did not receive a lump sum payment	192.2	97.9	82.0	30.9	402.9
All methods of disbursement of lump sum payment from superannuation(a)					
Rolled it over/invested it in an approved deposit fund/deferred annuity or other superannuation scheme	*28.7	*19.3	30.8	*11.7	90.4
Purchased an immediate annuity	**0.6	**0.3	**0.5	**0.4	**1.8
Invested the money elsewhere/personal savings/bank	*31.9	26.1	31.6	*18.9	108.6
Paid off home/paid for home improvements/bought new home	64.7	*29.1	34.1	17.7	145.5
Bought or paid off car/vehicle	*11.6	*20.0	*18.9	*7.9	58.5
Cleared other outstanding debts	30.4	*17.7	*5.7	*12.5	66.3
Paid for a holiday	*29.8	27.8	*22.3	**6.1	86.0
Assisted family members	*18.1	*5.4	*4.4	**3.8	31.8
Undecided/Did not know	*20.6	**4.9	*8.8	**2.4	36.7
Other	35.9	*21.3	*13.8	**2.0	73.1
Lump sum details not stated	—	**1.9	—	—	**1.9
Total(b)	989.1	339.1	281.5	140.8	1 750.5

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

— nil or rounded to zero (including null cells)

(a) Refers to all methods of disbursements of lump sum payment, therefore people may appear in more than one category.

(b) Includes people who did not contribute to a superannuation scheme.

AGE AT RETIREMENT FROM THE
LABOUR FORCE (YEARS)

	Less than 55	55–59	60–64	65 and over	Total
	'000	'000	'000	'000	'000

PERSONS

Whether contributed to a superannuation scheme					
Contributed to a superannuation scheme	656.3	474.9	562.9	326.6	2 020.6
Did not contribute to a superannuation scheme	720.8	167.4	172.4	100.7	1 161.3
Time contributed to a superannuation scheme (years)					
Less than 5	132.5	66.6	61.7	34.9	295.7
5–9	128.5	64.7	63.6	*37.8	294.5
10–14	134.6	82.8	101.5	37.6	356.6
15–19	84.4	54.4	53.1	40.3	232.2
20–29	104.2	114.7	164.7	85.1	468.8
30 and over	72.2	91.6	118.2	90.9	372.8
Amount of lump sum payment received					
Received a lump sum payment within the last four years	38.8	*30.0	91.8	49.9	210.5
Less than \$40,000	*19.2	*8.5	46.6	19.5	93.8
\$40,000 and under \$150,000	**4.8	*9.0	*25.6	*14.2	53.5
\$150,000 and over	*5.7	**4.8	*7.9	**8.6	*27.0
Did not know amount received	**1.5	**3.9	*6.7	*7.6	*19.6
Not stated	*7.7	**3.9	**5.0	—	*16.6
Received a lump sum but not within the last four years	303.0	244.8	250.3	156.7	954.9
Did not know whether received a lump sum	*14.3	**4.3	*5.8	*6.4	30.8
Did not receive a lump sum payment	300.2	193.5	215.0	113.5	822.2
All methods of disbursement of lump sum payment from superannuation(a)					
Rolled it over/invested it in an approved deposit fund/deferred annuity or other superannuation scheme	47.7	55.5	74.0	43.9	221.1
Purchased an immediate annuity	**5.6	**0.3	*7.0	*7.3	*20.2
Invested the money elsewhere/personal savings/bank	*53.1	57.5	85.4	55.6	251.6
Paid off home/paid for home improvements/bought new home	112.1	84.8	95.7	66.0	358.7
Bought or paid off car/vehicle	33.2	34.8	51.0	38.3	157.3
Cleared other outstanding debts	54.7	43.3	25.5	*24.6	148.1
Paid for a holiday	*40.9	37.7	57.3	28.8	164.8
Assisted family members	*29.1	*13.9	*15.2	*9.5	67.7
Undecided/Did not know	*22.8	*9.0	*15.8	*7.4	54.9
Other	59.8	*27.9	35.8	*12.6	136.2
Lump sum details not stated	—	**1.9	—	—	**1.9
Total(b)	1 377.1	642.3	735.3	427.2	3 182.0

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— nil or rounded to zero (including null cells)

(a) Refers to all methods of disbursements of lump sum payment, therefore people may appear in more than one category.

(b) Includes people who did not contribute to a superannuation scheme.

AGE INTENDS TO RETIRE (YEARS)

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(a)
	45–59	60–64	65–69	70 and over	Did not know		
	'000	'000	'000	'000	'000	'000	years
MALES							
Age group (years)							
45–49	57.4	91.0	164.7	*19.6	235.5	568.2	61.0
50–54	38.6	88.0	156.6	52.5	183.4	519.1	63.1
55–59	*21.4	77.3	187.0	45.6	166.3	497.7	63.2
60–64	—	*26.8	157.7	41.1	118.0	343.5	65.8
65 and over	—	—	*24.6	59.0	84.7	168.3	68.8
State or territory of usual residence							
New South Wales	43.7	78.6	224.4	74.1	239.2	660.0	63.5
Victoria	*36.2	77.7	167.2	56.6	214.1	551.8	63.6
Queensland	*14.5	54.6	140.8	40.0	171.8	421.8	64.7
South Australia	*8.0	20.2	54.7	*17.8	53.7	154.5	64.3
Western Australia	*7.8	32.3	74.3	*23.0	76.9	214.3	63.1
Tasmania	*3.0	10.4	19.0	*2.3	*10.0	44.7	60.9
Northern Territory(b)	**1.5	*2.9	*3.1	**2.3	8.3	18.1	57.2
Australian Capital Territory	*2.7	6.4	7.1	**1.5	14.0	31.6	62.0
Country of birth							
Born in Australia	84.3	208.7	469.8	133.8	520.5	1 417.1	63.2
Born overseas	*33.1	74.5	220.8	84.0	267.4	679.8	64.3
Relationship in household							
Family member	101.7	247.5	617.7	192.6	700.1	1 859.5	63.8
Husband, wife or partner	94.5	240.0	579.2	178.2	662.0	1 754.0	63.8
With dependants	42.0	99.2	215.8	53.9	264.9	675.8	63.2
Without dependants	52.4	140.8	363.4	124.3	397.1	1 078.2	64.1
Lone parent	**3.3	*4.9	*20.1	*12.5	*18.2	59.1	65.8
Non-dependent child	**1.9	**0.5	*14.3	—	*14.3	*31.0	**65.0
Other family person	**2.0	**2.1	**4.1	**1.8	**5.6	*15.5	**55.0
Non-family member	*15.8	35.6	72.9	25.2	85.3	234.8	61.7
Relationship not determined	—	—	—	—	**2.6	**2.6	—
Main factor influencing decision about when to retire							
Reaching the eligibility age for an age (or service) pension	**7.4	*22.0	117.3	*21.4	52.2	220.3	63.8
Ability to access other government pensions or benefits	—	**2.9	*8.4	—	*9.0	*20.4	**65.0
Ability to access superannuation funds	*21.0	24.8	*31.4	*12.0	*29.4	118.6	60.2
Being retrenched or made redundant	—	**1.1	**5.4	—	*3.7	*10.3	**65.0
Job too stressful or pressured	**2.4	**7.7	**10.3	—	**4.8	*25.3	60.4
Declining interest in work	—	**4.6	*21.2	*8.1	35.7	69.6	67.2
Financial security	48.7	144.5	272.4	55.3	266.7	787.5	63.6
Retirement of partner	**1.9	**4.3	*6.4	—	*4.5	*17.2	61.1
Personal health or physical abilities	*23.3	39.4	131.7	85.4	251.5	531.3	64.4
Need to care for partner or family	—	—	**9.1	**2.4	**1.9	*13.4	**65.0
Spouse/partner's income will enable me to retire	—	**1.4	**2.2	—	**4.9	*8.6	**65.0
Spend more time with partner/family	**0.9	**1.9	*15.1	*12.2	19.4	49.6	68.4
Have more personal/leisure time	**2.0	*17.4	*18.4	*10.5	*22.4	70.8	66.9
Other	**1.2	**3.9	*14.2	*5.4	*8.9	33.6	65.8
Did not know	**8.7	**7.2	*26.9	**5.1	72.8	120.6	56.7
Status in employment							
Employees	98.3	245.0	541.9	157.3	595.2	1 637.6	63.3
Employers	**4.1	*8.6	*33.3	**12.3	*39.8	98.2	62.8
Own account workers	*7.6	*28.0	91.4	40.5	114.7	282.2	65.2
Contributing family workers	—	—	**2.1	—	*0.8	*3.0	—
Not employed	**7.4	**1.6	*21.8	*7.7	*37.4	75.9	63.4

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

— nil or rounded to zero (including null cells)

(a) Excludes people who did not know the age at which they intend to retire.

(b) Refers mainly to urban areas only. See paragraph 9 of the Explanatory Notes for more information.

AGE INTENDS TO RETIRE (YEARS)

	AGE INTENDS TO RETIRE (YEARS)					Total '000	Average age intends to retire (a) years
	45-59 '000	60-64 '000	65-69 '000	70 and over '000	Did not know '000		
MALES <i>cont.</i>							
Occupation of current main job							
Managers	*27.7	62.6	116.4	57.4	171.8	435.9	63.5
Professionals	*18.4	61.7	125.3	56.3	139.3	400.9	64.4
Technicians and trades workers	*14.4	49.6	125.0	32.2	138.3	359.5	63.0
Community and personal service workers	*13.2	*10.6	*36.0	**2.9	*25.0	87.6	63.9
Clerical and administrative workers	*6.5	*22.9	58.9	*10.0	58.8	157.2	67.8
Sales workers	**4.7	*9.0	39.7	**9.1	34.6	97.0	63.0
Machinery operators and drivers	**13.0	44.9	99.0	*19.5	106.0	282.4	62.7
Labourers	*12.1	*17.5	68.4	*22.9	72.8	193.7	60.6
Industry of current main job							
Agriculture, forestry and fishing	**4.2	*6.0	*21.2	*18.9	44.3	94.6	61.8
Mining	**0.9	*8.6	*27.8	**3.4	*27.0	67.7	63.7
Manufacturing	*9.2	*27.2	115.1	*34.4	84.3	270.1	64.9
Electricity, gas, water and waste services	**8.5	*9.8	*23.0	**3.9	*17.9	63.1	57.9
Construction	**5.8	32.9	54.0	*34.3	102.8	229.8	65.3
Wholesale trade	**3.7	*19.3	49.1	*3.7	*32.2	107.9	62.1
Retail trade	**2.1	*12.8	35.8	**7.6	39.7	98.1	63.5
Accommodation and food services	—	**2.7	**5.3	**5.8	*16.1	*29.9	**80.0
Transport, postal and warehousing	*15.3	*28.2	64.9	*14.1	79.3	201.9	63.1
Professional, scientific and technical services	**6.3	*27.2	51.5	*16.9	74.4	176.4	63.6
Administrative and support services	**1.8	*18.1	*17.0	**11.8	*29.7	78.5	62.7
Public administration and safety	*16.3	*20.0	49.0	*4.9	45.1	135.3	61.5
Education and training	**10.8	*19.8	50.7	*19.3	30.7	131.3	63.9
Health care and social assistance	*11.5	*10.5	40.4	*13.3	50.4	126.1	63.8
Arts and recreation services	—	**4.2	**5.5	**4.1	**4.7	*18.4	—
Other services	—	*7.9	*30.9	*9.9	*32.5	81.3	64.5
Other industries(b)	*13.0	*21.2	*26.2	**3.8	37.8	102.0	62.7
Total(c)(d)	117.4	283.1	690.6	217.8	787.9	2 096.9	63.6

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

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

— nil or rounded to zero (including null cells)

(a) Excludes people who did not know the age at which they intend to retire.

(b) Includes 'Information, media and telecommunications', 'Financial insurance services' and 'Rental, hiring and real estate services'.

(c) Includes people who were not employed.

(d) Includes people whose occupation and/or industry was inadequately described.

AGE INTENDS TO RETIRE (YEARS)

	45–59	60–64	65–69	70 and over	Did not know	Total	Average age intends to retire(a)
	'000	'000	'000	'000	'000	'000	years

FEMALES

Age group (years)							
45–49	78.6	99.0	93.4	*28.8	228.5	528.3	60.8
50–54	54.8	111.4	93.3	*21.9	214.3	495.8	60.9
55–59	*20.3	107.6	115.8	*14.2	166.3	424.3	63.5
60–64	—	*40.8	84.0	*15.6	107.1	247.5	63.6
65 and over	—	—	*21.5	20.3	54.6	96.4	68.5
State or territory of usual residence							
New South Wales	59.0	111.3	124.8	*25.5	226.1	546.7	61.2
Victoria	*22.2	89.9	96.2	*28.4	211.2	447.9	63.7
Queensland	41.5	74.0	73.0	*21.3	167.6	377.4	62.4
South Australia	*12.2	24.3	37.9	*8.1	60.1	142.6	60.8
Western Australia	*9.8	34.0	49.7	*8.8	75.8	178.1	62.0
Tasmania	*3.0	13.3	*9.0	**1.7	15.4	42.4	60.7
Northern Territory(b)	**0.4	*2.9	*4.0	*2.3	5.5	15.1	64.0
Australian Capital Territory	*5.8	*9.1	13.5	*4.7	9.1	42.1	59.3
Country of birth							
Born in Australia	115.8	270.2	287.0	79.3	533.0	1 285.3	62.2
Born overseas	37.9	88.7	121.0	*21.6	237.8	507.0	61.4
Relationship in household							
Family member	147.6	316.0	317.2	78.7	649.6	1 509.1	61.6
Husband, wife or partner	144.0	287.7	255.6	66.6	565.9	1 319.8	61.5
With dependants	69.5	78.9	62.0	*23.4	203.4	437.2	60.4
Without dependants	74.5	208.9	193.6	43.2	362.4	882.6	62.1
Lone parent	**3.5	*24.9	49.6	*5.3	67.7	151.0	62.1
Non-dependent child	—	—	**2.9	**4.8	*11.7	*19.4	65.0
Other family person	—	**3.3	*9.2	**2.0	*4.3	*18.8	65.0
Non-family member	*6.2	42.0	87.7	22.2	121.2	279.3	64.0
Relationship not determined	—	**0.8	**3.1	—	—	**3.9	—
Main factor influencing decision about when to retire							
Reaching the eligibility age for an age (or service) pension	*5.9	*47.5	73.9	**0.3	35.5	163.0	63.4
Ability to access other government pensions or benefits	**0.1	**4.5	*3.9	—	*3.1	*11.5	64.0
Ability to access superannuation funds	*16.0	*23.2	*8.2	*1.6	*20.4	69.5	59.8
Being retrenched or made redundant	**4.9	**1.7	**4.4	**0.5	*4.0	*15.6	—
Job too stressful or pressured	**2.7	*9.3	*7.1	**1.1	*6.3	*26.5	57.3
Declining interest in work	**5.2	*16.9	*12.7	**2.7	*25.3	62.8	61.4
Financial security	57.1	109.9	142.4	*32.3	269.9	611.6	61.1
Retirement of partner	*17.2	*17.8	*10.9	*1.0	*25.1	72.0	60.4
Personal health or physical abilities	*15.8	74.4	86.4	45.7	222.5	444.8	62.9
Need to care for partner or family	—	**5.6	**2.3	**0.9	*22.8	*31.5	—
Spouse/partner's income will enable me to retire	**7.9	**2.3	*3.0	—	*11.4	*24.7	**57.3
Spend more time with partner/family	**6.0	*15.6	*13.6	—	*16.7	51.9	61.6
Have more personal/leisure time	**7.8	*14.9	*15.9	*9.1	*13.3	61.0	69.4
Other	**3.8	*10.0	*7.2	**2.3	22.4	45.7	58.1
Did not know	**3.2	**5.4	*16.3	*3.4	72.0	100.4	65.0
Status in employment							
Employees	141.6	327.2	371.5	83.8	646.5	1 570.6	61.5
Employers	—	*7.2	*0.7	*0.9	29.2	38.0	—
Own account workers	**4.9	*24.2	*18.0	*14.6	71.0	132.8	63.8
Contributing family workers	**1.6	—	*1.2	—	*2.8	*5.7	—
Not employed	**5.6	**0.3	*16.7	*1.5	*21.3	45.3	63.8

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

(a) Excludes people who did not know the age at which they intend to retire.

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

(b) Refers mainly to urban areas only. See paragraph 9 of the Explanatory Notes for more information.

— nil or rounded to zero (including null cells)

AGE INTENDS TO RETIRE (YEARS)

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire (a)
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000	'000	years
FEMALES <i>cont.</i>							
Occupation of current main job							
Managers	*16.6	44.6	36.3	*12.2	98.2	207.9	63.0
Professionals	52.8	106.9	105.0	42.7	186.1	493.4	61.5
Technicians and trades workers	**5.0	*9.9	*30.1	**1.8	35.6	82.5	63.1
Community and personal service workers	*23.1	*48.3	56.7	*8.4	95.4	231.8	60.2
Clerical and administrative workers	*36.5	89.3	106.1	*17.6	177.8	427.3	62.6
Sales workers	*5.7	*21.5	21.4	**4.0	57.9	110.5	61.2
Machinery operators and drivers	**4.8	**6.5	**5.8	**2.4	*19.6	*39.1	**65.0
Labourers	**3.6	*31.7	30.0	*10.3	74.7	150.2	60.5
Industry of current main job							
Agriculture, forestry and fishing	**0.8	*12.9	**5.9	**8.2	*24.9	52.8	67.8
Mining	**1.6	—	**1.1	—	**2.6	*5.3	—
Manufacturing	**10.3	*13.7	*28.0	**1.1	42.5	95.6	60.7
Electricity, gas, water and waste services	**0.9	**1.8	**5.8	—	**3.9	*12.4	**65.0
Construction	**3.6	*11.2	*13.2	**0.4	28.4	56.8	60.5
Wholesale trade	**1.3	*7.0	*9.5	**0.6	*19.3	37.7	**55.0
Retail trade	*10.4	33.8	*23.8	**5.3	71.6	144.9	59.8
Accommodation and food services	**0.6	*14.4	*9.7	**1.0	33.0	58.7	64.3
Transport, postal and warehousing	**6.2	**6.2	*12.8	**2.8	**6.0	*34.0	60.4
Professional, scientific and technical services	*8.7	*19.2	*22.8	*9.2	57.2	117.2	57.6
Administrative and support services	**1.8	*6.0	*12.3	**1.1	37.7	58.9	**60.0
Public administration and safety	*5.9	36.8	31.9	*5.4	44.4	124.5	59.4
Education and training	*37.9	61.9	76.1	*18.3	125.3	319.5	61.8
Health care and social assistance	47.0	102.4	102.4	*27.4	173.0	452.3	61.7
Arts and recreation services	—	**4.4	*2.1	**4.5	*16.2	27.2	65.0
Other services	**0.1	*10.9	*19.8	*6.0	*23.8	60.6	64.2
Other industries(b)	*11.1	*15.8	*12.5	*8.1	*34.4	81.9	61.4
Total(c)(d)	153.7	358.9	408.1	100.9	770.8	1 792.3	62.0

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— nil or rounded to zero (including null cells)

(a) Excludes people who did not know the age at which they intend to retire.

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(c) Includes people who were not employed.

(d) Includes people whose occupation and/or industry was inadequately described.

AGE INTENDS TO RETIRE (YEARS)

	45–59	60–64	65–69	70 and over	Did not know	Total	Average age intends to retire(a)
	'000	'000	'000	'000	'000	'000	years

PERSONS

Age group (years)							
45–49	136.0	190.0	258.1	48.4	464.1	1 096.5	60.9
50–54	93.5	199.5	249.9	74.4	397.7	1 014.9	62.1
55–59	41.7	184.9	302.8	59.9	332.7	922.0	63.3
60–64	—	67.6	241.8	56.7	225.1	591.1	65.3
65 and over	—	—	46.1	79.3	139.3	264.7	68.7
State or territory of usual residence							
New South Wales	102.7	189.9	349.2	99.6	465.3	1 206.7	62.4
Victoria	58.4	167.6	263.4	85.0	425.4	999.7	63.6
Queensland	56.0	128.6	213.8	61.4	339.5	799.2	63.4
South Australia	*20.3	44.5	92.6	25.9	113.7	297.0	63.2
Western Australia	*17.6	66.3	124.0	*31.8	152.7	392.5	62.7
Tasmania	*6.0	23.7	28.0	*4.0	25.4	87.1	60.8
Northern Territory(b)	*1.9	5.8	*7.1	*4.7	13.7	33.2	61.5
Australian Capital Territory	*8.4	15.5	20.6	*6.2	23.0	73.7	61.1
Country of birth							
Born in Australia	200.1	478.8	756.8	213.1	1 053.6	2 702.4	62.8
Born overseas	71.1	163.2	341.8	105.6	505.2	1 186.8	63.2
Relationship in household							
Family member	249.2	563.5	934.9	271.3	1 349.6	3 368.6	62.9
Husband, wife or partner	238.5	527.7	834.8	244.8	1 227.9	3 073.8	62.9
With dependants	111.5	178.0	277.7	77.4	468.4	1 113.0	62.0
Without dependants	127.0	349.7	557.0	167.5	759.6	1 960.8	63.4
Lone parent	*6.8	*29.9	69.7	*17.8	85.9	210.1	63.1
Non-dependent child	**1.9	**0.5	*17.1	**4.8	*26.0	50.4	65.0
Other family person	**2.0	**5.4	*13.3	**3.8	*9.8	34.4	61.3
Non-family member	21.9	77.6	160.6	47.4	206.5	514.1	62.9
Relationship not determined	—	**0.8	**3.1	—	**2.6	**6.5	—
Main factor influencing decision about when to retire							
Reaching the eligibility age for an age (or service) pension	*13.3	69.5	191.2	*21.6	87.7	383.3	63.6
Ability to access other government pensions or benefits	**0.1	**7.4	*12.3	—	*12.1	31.9	64.5
Ability to access superannuation funds	*37.0	48.0	39.7	*13.6	49.8	188.1	60.0
Being retrenched or made redundant	**4.9	**2.8	*9.8	**0.5	*7.7	25.8	**65.0
Job too stressful or pressured	**5.1	*17.0	*17.4	**1.1	*11.2	51.7	59.7
Declining interest in work	**5.2	*21.4	34.0	*10.7	61.0	132.4	65.1
Financial security	105.8	254.4	414.8	87.6	536.6	1 399.1	62.6
Retirement of partner	*19.2	*22.1	*17.3	**1.0	*29.6	89.2	60.5
Personal health or physical abilities	*39.0	113.8	218.1	131.1	473.9	976.0	63.8
Need to care for partner or family	—	**5.6	*11.4	**3.3	*24.7	*45.0	**65.0
Spouse/partner's income will enable me to retire	**7.9	**3.7	**5.3	—	*16.3	33.3	59.8
Spend more time with partner/family	**6.9	*17.5	*28.7	*12.2	36.1	101.5	66.4
Have more personal/leisure time	*9.8	*32.3	34.3	*19.6	35.8	131.7	68.8
Other	**4.9	*13.9	*21.4	*7.8	31.3	79.3	63.2
Did not know	*11.9	*12.6	43.2	*8.4	144.8	221.0	59.1
Status in employment							
Employees	239.9	572.2	913.4	241.1	1 241.6	3 208.2	62.5
Employers	**4.1	*15.8	*34.0	**13.2	69.0	136.2	62.8
Own account workers	*12.5	52.2	109.5	55.2	185.7	415.0	64.8
Contributing family workers	**1.6	—	**3.3	—	**3.7	*8.6	—
Not employed	*13.0	**1.9	38.5	*9.1	58.7	121.2	63.6

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(a) Excludes people who did not know the age at which they intend to retire.

(b) Refers mainly to urban areas only. See paragraph 9 of the Explanatory Notes for more information.

AGE INTENDS TO RETIRE (YEARS)

	45–59	60–64	65–69	70 and over	Did not know	Total	Average age intends to retire(a)
	'000	'000	'000	'000	'000	'000	years

PERSONS *cont.*

Occupation of current main job							
Managers	44.3	107.2	152.7	69.6	270.1	643.9	63.4
Professionals	71.1	168.7	230.3	98.9	325.3	894.3	62.8
Technicians and trades workers	19.5	59.6	155.2	34.0	173.9	442.0	63.0
Community and personal service workers	36.3	58.8	92.6	*11.2	120.4	319.5	61.4
Clerical and administrative workers	*43.0	112.2	165.0	27.6	236.6	584.5	64.1
Sales workers	*10.4	*30.4	61.1	*13.1	92.4	207.5	62.5
Machinery operators and drivers	*17.8	51.3	104.9	*21.9	125.6	321.5	62.8
Labourers	*15.6	49.2	98.5	33.2	147.5	343.9	60.5
Industry of current main job							
Agriculture, forestry and fishing	**5.0	*18.9	*27.1	*27.0	69.3	147.4	63.5
Mining	**2.5	*8.6	*28.8	**3.4	*29.6	73.0	63.7
Manufacturing	*19.5	40.9	143.1	*35.4	126.8	365.7	64.6
Electricity, gas, water and waste services	*9.4	*11.6	28.8	**3.9	21.8	75.5	60.1
Construction	*9.4	44.1	67.2	*34.7	131.1	286.6	63.7
Wholesale trade	**5.0	26.3	58.6	*4.3	51.4	145.7	61.9
Retail trade	*12.6	46.6	59.6	*12.9	111.3	243.0	61.4
Accommodation and food services	**0.6	*17.1	*15.1	**6.8	49.1	88.6	69.5
Transport, postal and warehousing	*21.5	*34.5	77.7	*16.9	85.3	235.9	62.7
Professional, scientific and technical services	*15.0	46.4	74.4	*26.1	131.7	293.5	61.9
Administrative and support services	**3.6	*24.2	29.3	**12.8	67.4	137.4	62.0
Public administration and safety	*22.2	56.8	80.9	*10.4	89.5	259.7	60.5
Education and training	48.6	81.6	126.9	37.7	156.0	450.8	62.5
Health care and social assistance	58.5	112.9	142.8	40.7	223.4	578.3	62.2
Arts and recreation services	—	**8.6	*7.6	*8.6	*20.9	45.7	65.0
Other services	**0.1	*18.8	50.7	*15.9	56.4	141.9	64.4
Other industries(b)	*24.1	37.0	38.7	*11.9	72.2	183.9	62.5
Total(c)(d)	271.2	642.0	1 098.7	318.7	1 558.7	3 889.2	62.9

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(a) Excludes people who did not know the age at which they intend to retire.

(b) Includes 'Information, media and telecommunications', 'Financial insurance services' and 'Rental, hiring and real estate services'.

(c) Includes people who were not employed.

(d) Includes people whose occupation and/or industry was inadequately described.

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(a) years
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
MALES							
Whether contributed to a superannuation scheme							
Contributed to a superannuation scheme	108.1	271.1	650.6	206.1	726.5	1 962.4	63.5
Did not contribute to a superannuation scheme	**9.4	*12.0	39.9	*11.7	61.4	134.5	63.7
Time contributed to a superannuation scheme (years)							
Less than 5	**8.1	24.0	70.2	*17.2	79.3	198.9	62.9
5-9	**5.1	*22.0	*35.4	*9.7	47.1	119.3	62.7
10-14	*11.4	20.8	67.8	*27.4	118.3	245.6	62.9
15-19	*17.6	41.6	112.4	36.4	109.0	317.1	62.3
20-29	32.7	104.4	211.9	72.2	227.0	648.2	65.4
30 and over	33.2	58.2	153.0	43.0	145.8	433.3	63.1
Main expected source of personal income at retirement							
Government pension/allowance	*11.1	*15.3	195.8	65.9	238.3	526.4	63.4
Superannuation/annuity/allocated pension	75.9	202.0	383.9	116.6	394.1	1 172.5	63.9
Dividends or interest	**9.6	*22.5	*11.7	**7.0	17.2	68.1	60.6
Rental property income	*7.8	*13.0	*27.2	**3.3	*27.0	78.2	64.7
Own unincorporated business income	*6.6	*5.7	*25.1	*7.1	*16.7	61.2	61.4
Workers' compensation	—	—	—	—	—	—	—
Other	—	—	**4.3	**2.9	*0.8	*8.0	—
No personal income	—	*12.8	*11.3	*5.4	*16.5	46.0	65.2
Did not know	**6.5	*11.8	*31.4	*9.7	75.0	134.3	62.4
Refusal	—	—	—	—	**2.3	**2.3	—
Main expected source of funds for meeting living costs at retirement							
Personal income	86.7	227.2	565.6	180.8	603.1	1 663.4	64.2
Partner's income	**1.9	*15.1	*20.4	**1.3	*26.4	65.2	58.9
Savings or selling assets	*17.0	*25.0	53.1	*20.8	57.9	173.9	59.2
None of the above	**5.4	**4.0	**20.1	**3.2	*23.1	*55.8	65.0
Did not know	**6.5	*11.8	*31.4	*9.7	75.0	134.3	62.4
Refusal	—	—	—	—	**2.3	**2.3	—
Total(b)(c)	117.4	283.1	690.6	217.8	787.9	2 096.9	63.6

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

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

— nil or rounded to zero (including null cells)

(a) Excludes people who did not know the age at which they intend to retire.

(b) Includes people who expected to live off savings, assets, partner's income etc.

(c) Includes people who did not contribute to a superannuation scheme.

PERSONS IN THE LABOUR FORCE AGED 45 YEARS AND OVER WHO INTEND TO RETIRE
FROM THE LABOUR FORCE, Superannuation and income details—By age intends to retire

continued

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(a) years
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
FEMALES							
Whether contributed to a superannuation scheme							
Contributed to a superannuation scheme	148.0	341.3	395.2	96.6	724.9	1 706.0	61.8
Did not contribute to a superannuation scheme	**5.7	*17.6	*12.9	*4.3	45.9	86.3	66.7
Time contributed to a superannuation scheme (years)							
Less than 5	*14.6	37.0	48.7	*4.2	85.8	190.2	62.6
5-9	**8.6	37.5	31.1	*16.7	92.7	186.6	63.1
10-14	40.0	49.2	49.6	*10.6	136.1	285.4	61.4
15-19	*18.4	75.5	99.4	*25.5	147.5	366.2	62.2
20-29	54.1	103.3	127.1	*24.0	202.4	510.9	61.7
30 and over	*12.4	38.8	39.4	15.7	60.5	166.8	59.9
Main expected source of personal income at retirement							
Government pension/allowance	*14.6	80.8	144.0	29.0	220.6	489.0	63.6
Superannuation/annuity/allocated pension	91.2	191.1	210.7	*55.0	337.2	885.2	61.3
Dividends or interest	**4.5	*12.6	*15.6	**5.4	*9.4	47.6	64.3
Rental property income	**3.4	*7.9	*16.6	**7.0	*24.0	58.9	64.3
Own unincorporated business income	—	*14.7	**2.2	—	*22.4	39.4	60.0
Workers' compensation	—	—	—	—	—	—	—
Other	—	—	**1.1	**0.5	—	**1.6	—
No personal income	*29.6	*28.0	*10.7	**1.8	*48.6	118.7	57.8
Did not know	*10.4	23.8	*7.2	**2.1	108.6	152.0	60.0
Refusal	—	—	—	—	—	—	—
Main expected source of funds for meeting living costs at retirement							
Personal income	71.9	220.2	288.4	74.7	464.6	1 119.8	62.2
Partner's income	57.7	78.2	68.4	**7.3	119.2	330.7	61.3
Savings or selling assets	*13.8	33.6	32.6	*12.0	50.4	142.3	62.3
None of the above	—	**3.1	*11.5	**4.8	*24.5	44.0	**65.0
Did not know	*10.4	23.8	*7.2	**2.1	108.6	152.0	60.0
Refusal	—	—	—	—	—	—	—
Total(b)(c)	153.7	358.9	408.1	100.9	770.8	1 792.3	62.0

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

— nil or rounded to zero (including null cells)

(a) Excludes people who did not know the age at which they intend to retire.

(b) Includes people who expected to live off savings, assets, partner's income etc.

(c) Includes people who did not contribute to a superannuation scheme.

continued

	AGE INTENDS TO RETIRE (YEARS)					Total	Average age intends to retire(a) years
	45-59	60-64	65-69	70 and over	Did not know		
	'000	'000	'000	'000	'000		
PERSONS							
Whether contributed to a superannuation scheme							
Contributed to a superannuation scheme	256.1	612.4	1 045.9	302.7	1 451.4	3 668.4	62.8
Did not contribute to a superannuation scheme	*15.1	*29.6	52.8	*16.0	107.3	220.8	64.3
Time contributed to superannuation scheme (years)							
Less than 5	*22.7	61.0	118.9	*21.4	165.1	389.1	62.8
5-9	*13.7	59.5	66.5	*26.4	139.8	305.9	62.9
10-14	51.4	70.0	117.3	38.0	254.4	531.0	62.2
15-19	*36.0	117.1	211.8	62.0	256.4	683.3	62.2
20-29	86.7	207.7	338.9	96.3	429.4	1 159.1	63.6
30 and over	45.6	97.0	192.4	58.7	206.4	600.1	62.4
Main expected source of personal income at retirement							
Government pension/allowance	*25.7	96.1	339.8	94.9	458.9	1 015.4	63.5
Superannuation/annuity/allocated pension	167.1	393.1	594.5	171.6	731.3	2 057.7	62.8
Dividends or interest	*14.1	*35.2	*27.3	*12.5	26.6	115.7	62.4
Rental property income	*11.2	*20.9	43.8	*10.2	51.0	137.1	64.5
Own unincorporated business income	*6.6	*20.4	*27.3	*7.1	39.1	100.5	61.1
Workers' compensation	—	—	—	—	—	—	—
Other	—	—	**5.3	**3.4	**0.8	*9.6	—
No personal income	*29.6	40.8	22.0	*7.2	65.2	164.7	62.5
Did not know	*16.8	35.6	38.6	*11.7	183.6	286.3	61.9
Refusal	—	—	—	—	**2.3	**2.3	—
Main expected source of funds for meeting living costs at retirement							
Personal income	158.6	447.4	854.0	255.6	1 067.7	2 783.3	63.4
Partner's income	59.5	93.3	88.8	**8.5	145.7	395.9	60.9
Savings or selling assets	*30.8	58.6	85.7	*32.8	108.3	316.2	60.7
None of the above	**5.4	**7.1	*31.6	**8.0	47.7	99.8	65.0
Did not know	*16.8	35.6	38.6	*11.7	183.6	286.3	61.9
Refusal	—	—	—	—	**2.3	**2.3	—
Total(b)(c)	271.2	642.0	1 098.7	318.7	1 558.7	3 889.2	62.9

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— nil or rounded to zero (including null cells)

(a) Excludes people who did not know the age at which they intend to retire.

(b) Includes people who expected to live off savings, assets, partner's income etc.

(c) Includes people who did not contribute to a superannuation scheme.

	Males		Females		Persons		Average age intends to implement transition plans(b)
	'000	%	'000	%	'000	%	
<i>Intends to continue with full-time work until retires</i>	562.8	33.1	296.0	31.8	858.8	32.6	58.4
Work full-time and change employer							
Change to a different line of work	*16.0	*30.5	**3.8	**19.3	*19.8	*27.5	53.6
Reduce duties/responsibility/intensity	*14.5	*27.5	**2.1	**10.9	*16.6	*23.0	50.9
Change from working in own business to working for someone else	**2.7	**5.1	—	—	**2.7	**3.7	54.1
Other plans(c)	*7.4	*14.0	**4.5	**23.1	*11.9	*16.5	54.2
No further plans to phase in retirement	*21.7	*41.3	*9.1	*46.7	*30.8	42.8	55.3
Total(d)	52.7	100.0	*19.4	100.0	72.1	100.0	54.2
Work full-time and remain with current employer							
Reduce duties/responsibility/intensity	98.0	20.6	*37.3	14.2	135.3	18.3	59.9
Spend more time working from home	33.4	7.0	**3.1	**1.2	36.5	4.9	57.8
Undertake (more) contract work	19.6	4.1	**4.5	**1.7	24.1	3.3	57.8
No further plans to phase in retirement	349.6	73.6	218.1	82.9	567.7	77.0	—
Total	474.7	100.0	263.0	100.0	737.7	100.0	60.0
Work full-time and did not know whether would change employer							
Reduce duties/responsibility/intensity (less demanding)	**7.5	**21.2	**2.5	**18.5	*10.0	*20.4	55.0
Other plans(e)	*8.1	**22.7	—	—	*8.1	*16.5	57.3
No further plans to phase in retirement	*24.3	68.5	**11.0	*81.5	*35.3	72.1	—
Total	*35.5	100.0	*13.5	100.0	*49.0	100.0	55.2
<i>Intends to undertake part-time work before retires</i>	707.8	41.6	371.8	40.0	1 079.6	41.0	60.4
Works part-time and change employer							
Change to a different line of work	72.5	47.7	*28.1	41.0	100.6	45.6	58.8
Work more hours from home	*37.6	24.7	*6.0	*8.7	*43.5	19.7	57.3
Work on a contract basis	50.2	33.1	*9.7	*14.2	59.9	27.2	58.1
Change from working for self to working for someone else	*10.7	*7.0	**8.2	**12.0	*18.9	*8.6	53.3
Change from working for someone else to working for self	37.6	24.7	*8.0	*11.6	45.6	20.7	58.3
No further plans to phase in retirement	30.8	20.3	*24.1	35.1	54.8	24.9	59.8
Total(e)	152.0	100.0	68.5	100.0	220.5	100.0	58.4
Work part time and remain with current employer	466.0	65.8	239.8	64.5	705.8	65.4	61.4
Work part time and did not know whether would change employer	89.9	12.7	63.5	17.1	153.3	14.2	59.0
<i>Did not know whether will work part time before retires</i>	432.2	25.4	262.0	28.2	694.2	26.4	57.2
Total	1 702.9	100.0	929.8	100.0	2 632.6	100.0	59.7

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

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

— nil or rounded to zero (including null cells)

(a) Based on hours usually worked per week in all jobs.

(b) Excludes people who did not know the age at which they intend to implement transition plans.

(c) Includes people who intend to spend more time working from home, work on a contract basis or change from working for self to working for someone else.

(d) Refers to all transitions to retirement plans, therefore people may have had more than one response and components add to more than one total.

(e) Includes people who intend to spend more time working from home or work on a contract basis.

	<i>In the labour force</i>	<i>Not in the labour force(a)(b)</i>	<i>Total</i>
	'000	'000	'000
MALES			
Previous retirement status			
Had previously retired	62.6	*15.5	78.1
Had not previously retired	2 652.6	108.0	2 760.7
All reasons for returning to work(c)			
Financial need	*26.7	**5.0	31.8
Bored/needed something to do	*17.8	**6.1	*23.9
Interesting opportunity came up	*15.6	**3.8	*19.4
Employer/business asked back	*6.8	—	*6.8
Own health improved	**2.7	—	**2.7
Other(d)	**5.2	**2.7	*7.9
Total	2 715.2	123.5	2 838.7
FEMALES			
Previous retirement status			
Had previously retired	130.5	*19.6	150.0
Had not previously retired	2 096.7	197.2	2 294.0
All reasons for returning to work(c)			
Financial need	54.8	**6.9	61.7
Bored/needed something to do	31.5	**7.8	39.3
Interesting opportunity came up	*18.7	**3.2	21.9
Employer/business asked back	**4.6	—	**4.6
Own health improved	*5.2	**3.6	*8.8
Other(d)	*35.8	**4.0	39.9
Total	2 227.2	216.8	2 444.0
PERSONS			
Previous retirement status			
Had previously retired	193.0	35.1	228.1
Had not previously retired	4 749.4	305.3	5 054.6
All reasons for returning to work(c)			
Financial need	81.5	*12.0	93.5
Bored/needed something to do	49.3	*13.9	63.2
Interesting opportunity came up	34.3	*7.0	41.3
Employer/business asked back	*11.4	—	*11.4
Own health improved	*7.9	**3.6	*11.5
Other(d)	41.0	**6.7	47.8
Total	4 942.4	340.3	5 282.7

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

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

— nil or rounded to zero (including null cells)

(a) Excludes people who have never worked.

(b) Includes people who intend to look for, or take up work in the future.

(c) Refers to all reasons for returning to work, therefore people may appear in more than one category.

(d) Includes 'No longer needed to care for partner or family member', 'Death of a partner' and 'Separation/divorce from partner'.

	NSW	Vic.	Qld.	SA	WA	Tas	NT(b)	ACT	Aust.
	'000	'000	'000	'000	'000	'000	'000	'000	'000
MALES									
Population 16									
All persons aged 45 years and over	1 396.3	1 066.5	863.7	329.3	443.5	106.4	32.6	64.6	4 303.0
Population 17									
Persons aged 45 years and over who have worked at some time for two weeks or more	1 377.9	1 060.7	860.6	326.2	442.2	106.3	32.1	64.4	4 270.2
Population 18									
Persons in the labour force aged 45 years and over	858.1	705.7	537.6	198.3	296.3	54.5	24.9	39.8	2 715.2
Population 19									
Employed persons aged 45 years and over	814.4	688.5	519.9	192.5	292.5	54.0	24.3	39.1	2 625.3
Population 20									
Persons aged 45 years and over who usually worked part-time hours in their main job	148.3	123.9	81.0	41.0	44.4	12.2	*5.6	*6.0	462.6
Population 21									
Persons not in the labour force aged 45 years and over	538.2	360.8	326.1	130.9	147.2	51.9	7.7	24.8	1 587.8
Population 22									
Persons aged 45 years and over who have retired from the labour force	472.1	335.0	295.9	123.2	134.7	42.7	6.5	21.4	1 431.5
Population 23									
Persons aged 45 years and over who have not retired from the labour force	905.8	725.6	564.7	203.0	307.5	63.6	25.6	43.0	2 838.7
Population 24									
Persons aged 45 years and over who intend to retire from the labour force	698.2	562.8	446.3	158.7	220.0	52.3	18.8	34.8	2 191.9
Population 24a									
Persons in the labour force aged 45 years and over who intend to retire from the labour force	660.0	551.8	421.8	154.5	214.3	44.7	18.1	31.6	2 096.9

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

(a) The populations for this topic are 16-24A. Populations 1-15 relate to the Barriers and Incentives topic (cat. no. 6239.0) alongside which this survey was run.

(b) Refers to mainly urban areas only. See paragraph 9 of the Explanatory notes for more information.

	NSW	Vic.	Qld.	SA	WA	Tas	NT(b)	ACT	Aust.
	'000	'000	'000	'000	'000	'000	'000	'000	'000
FEMALES									
Population 16									
All persons aged 45 years and over	1 447.7	1 111.3	883.2	344.0	442.6	110.5	30.4	69.2	4 439.0
Population 17									
Persons aged 45 years and over who have worked at some time for two weeks or more	1 359.8	1 037.2	838.5	327.6	429.7	105.1	30.2	69.0	4 197.0
Population 18									
Persons in the labour force aged 45 years and over	686.5	555.2	459.5	169.9	232.0	53.7	22.4	48.0	2 227.2
Population 19									
Employed persons aged 45 years and over	665.8	544.0	442.3	166.8	227.4	52.5	21.7	47.6	2 168.0
Population 20									
Persons aged 45 years and over who usually worked part-time hours in their main job	303.3	310.0	217.2	81.9	112.0	28.1	6.1	19.5	1 078.2
Population 21									
Persons not in the labour force aged 45 years and over	761.3	556.1	423.6	174.2	210.6	56.8	8.0	21.2	2 211.8
Population 22									
Persons aged 45 years and over who have retired from the labour force	593.9	422.6	342.8	143.2	172.9	47.6	7.4	20.0	1 750.5
Population 23									
Persons aged 45 years and over who have not retired from the labour force	765.9	612.0	495.7	184.3	256.9	57.5	22.7	48.9	2 444.0
Population 24									
Persons aged 45 years and over who intend to retire from the labour force	612.3	497.3	404.4	154.4	203.0	45.5	15.5	43.1	1 975.4
Population 24a									
Persons in the labour force aged 45 years and over who intend to retire from the labour force	546.7	447.9	377.4	142.6	178.1	42.4	15.1	42.1	1 792.3

(a) The populations for this topic are 16-24A. Populations 1-15 relate to the Barriers and Incentives topic (cat. no. 6239.0) alongside which this survey was run.

(b) Refers to mainly urban areas only. See paragraph 9 of the Explanatory notes for more information.

	NSW	Vic.	Qld.	SA	WA	Tas	NT(b)	ACT	Aust.
	'000	'000	'000	'000	'000	'000	'000	'000	'000
PERSONS									
Population 16									
All persons aged 45 years and over	2 844.1	2 177.8	1 746.9	673.3	886.1	216.9	63.0	133.9	8 741.9
Population 17									
Persons aged 45 years and over who have worked at some time for two weeks or more	2 737.6	2 097.9	1 699.1	653.8	871.9	211.4	62.2	133.3	8 467.2
Population 18									
Persons in the labour force aged 45 years and over	1 544.6	1 260.9	997.1	368.2	528.2	108.3	47.3	87.8	4 942.4
Population 19									
Employed persons aged 45 years and over	1 480.3	1 232.5	962.2	359.2	519.9	106.5	46.0	86.7	4 793.3
Population 20									
Persons aged 45 years and over who usually worked part-time hours in their main job	451.6	433.9	298.2	122.9	156.4	40.3	11.7	25.6	1 540.7
Population 21									
Persons not in the labour force aged 45 years and over	1 299.5	916.9	749.8	305.1	357.9	108.7	15.7	46.1	3 799.5
Population 22									
Persons aged 45 years and over who have retired from the labour force	1 066.0	757.6	638.7	266.5	307.6	90.3	13.9	41.4	3 182.0
Population 23									
Persons aged 45 years and over who have not retired from the labour force	1 671.6	1 337.7	1 060.4	387.3	564.3	121.1	48.3	92.0	5 282.7
Population 24									
Persons aged 45 years and over who intend to retire from the labour force	1 310.4	1 060.0	850.8	313.1	423.1	97.8	34.2	77.9	4 167.3
Population 24a									
Persons in the labour force aged 45 years and over who intend to retire from the labour force	1 206.7	999.7	799.2	297.0	392.5	87.1	33.2	73.7	3 889.2

(a) The populations for this topic are 16-24A. Populations 1-15 relate to the Barriers and Incentives topic (cat. no. 6239.0) alongside which this survey was run.

(b) Refers to mainly urban areas only. See paragraph 9 of the Explanatory notes for more information.

EXPLANATORY NOTES

INTRODUCTION

1 The statistics presented in this publication were compiled from data collected in the Multipurpose Household Survey (MPHS) that was conducted throughout Australia in the 2010–11 financial year as a supplement to the Australian Bureau of Statistics (ABS) monthly Labour Force Survey (LFS). The MPHS was designed to provide statistics annually for a small number of labour, social and economic topics. The topics collected in 2010–11 were:

- *Barriers and Incentives to Labour Force Participation, Australia* (cat. no. 6239.0)
- *Retirement and Retirement Intentions, Australia* (cat. no. 6238.0)
- *Patient Experience, Australia* (cat. no. 4839.0)
- *Cultural Participation* (cat. no. 4921.0)
- *Learning and Work History* (cat. no. 4235.0)
- *Household Use of Information Technology, Australia* (cat. no. 8146.0)
- *Crime Victimization, Australia* (cat. no. 4530.0)

2 For all topics, information on labour force characteristics, education, income and other demographics are also available. In addition to these publications, data from the 2010–11 MPHS will be available to be tabulated via Survey TableBuilder (STB) in early 2012.

3 The publication *Labour Force, Australia* (cat. no. 6202.0) contains information about survey design, sample redesign, scope, coverage and population benchmarks relevant to the monthly LFS, which also apply to the MPHS. It also contains definitions of demographic and labour force characteristics, and information about telephone interviewing which are relevant to both the monthly LFS and the MPHS.

CONCEPTS SOURCES AND METHODS

4 The conceptual framework used in Australia's LFS aligns closely with the standards and guidelines set out in Resolutions of the International Conference of Labour Statisticians. Descriptions of the underlying concepts and structure of Australia's labour force statistics, and the sources and methods used in compiling these estimates, are presented in *Labour Statistics: Concepts, Sources and Methods* (cat. no. 6102.0.55.001).

COLLECTION METHODOLOGY

5 ABS interviewers conducted personal interviews by either telephone or at selected dwellings during the 2010–11 financial year. Each month a sample of dwellings were selected for the MPHS from the responding households in the LFS. In these dwellings, after the LFS had been fully completed for each person, a usual resident aged 15 years and over was selected at random and asked the additional MPHS questions in a personal interview. Information was collected using Computer Assisted Interviewing (CAI), whereby responses are recorded directly onto an electronic questionnaire in a notebook computer.

SCOPE

6 The scope of the LFS is restricted to people aged 15 years and over and excludes the following:

- members of the permanent defence forces;
- certain diplomatic personnel of overseas governments, customarily excluded from census and estimated population counts;
- overseas residents in Australia; and
- members of non-Australian defence forces (and their dependants).

7 In addition the 2010–11 MPHS excluded the following:

- people living in very remote parts of Australia; and
- people living in non-private dwellings such as hotels, university residences, students at boarding schools, patients in hospitals, residents of homes (e.g. retirement homes, homes for people with disabilities), and inmates of prisons.

8 For the Retirement and Retirement Intentions topic, the scope was further restricted to people aged 45 years and over.

EXPLANATORY NOTES *continued*

- SCOPE** *continued*
- 9** The 2010–11 MPHS was conducted in both urban and rural areas in all states and territories, but excluded people living in very remote parts of Australia. The exclusion of these people will have only a minor impact on any aggregate estimates that are produced for individual states and territories, except for the Northern Territory where such people account for around 23% of the population.
- COVERAGE**
- 10** In the LFS, 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 in the survey. See *Labour Force, Australia* (cat. no. 6202.0) for more details.
- SAMPLE SIZE**
- 11** The initial sample for the MPHS 2010–11 consisted of approximately 19,280 private dwelling households. Of the 16,376 private dwelling households that remained in the survey after sample loss (e.g. households with LFS non-response, no residents in scope for the LFS, vacant or derelict dwellings and dwellings under construction), approximately 80% were fully responding to the MPHS. The number of completed interviews obtained from these private dwelling households (after taking into account scope, coverage and subsampling exclusions) was 6,929 for the Retirement and Retirement Intentions survey.
- ESTIMATION METHODS**
- 12** Weighting is the process of adjusting results from a sample survey to infer results for the total in scope population. To do this, a 'weight' is allocated to each sample unit, which, for the MPHS, can either be a person or a household. The weight is a value which indicates how many population units are represented by the sample unit. The first step in calculating weights for each unit is to assign an initial weight, which is the inverse of the probability of being selected in the survey. The initial weights are then calibrated to align with independent estimates of the population of interest, referred to as 'benchmarks'. Weights are calibrated against population benchmarks to ensure that the survey estimates conform to the independently estimated distribution of the population rather than the distribution within the sample itself.
- 13** The survey was benchmarked to the estimated civilian population aged 15 years and over living in private dwellings in each state and territory, excluding the scope exclusions listed under Explanatory Notes 6 to 8. For person estimates, the MPHS was benchmarked to the Estimated Resident Population (ERP) in each state and territory, excluding the ERP living in very remote areas of Australia, at 31 March 2011. The MPHS estimates do not (and are not intended to) match estimates for the total Australian person/household populations obtained from other sources (which may include persons living in very remote parts of Australia).
- RELIABILITY OF THE ESTIMATES**
- 14** Estimates in this publication are subject to sampling and non-sampling errors:
- Sampling errors are the difference between the published estimate and the value that would have been produced if all dwellings had been included in the survey. For more information see the Technical Note; and
 - Non-sampling errors are inaccuracies that occur because of imperfections in reporting by respondents and interviewers and errors made in coding and processing data. These inaccuracies 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 effective processing procedures.
- CLASSIFICATIONS USED**
- 15** Country of birth data are classified according to the *Standard Australian Classification of Countries (SACC), Second Edition, 2008* (cat. no. 1269.0).
- 16** Occupation data are classified according to the *ANZSCO—Australian and New Zealand Standard Classification of Occupations, First Edition, Revision 1, 2009* (cat. no. 1220.0).

EXPLANATORY NOTES *continued*

CLASSIFICATIONS USED

continued

17 Industry data are classified according to the *Australian and New Zealand Standard Industrial Classification (ANZSIC), 2006* (cat. no. 1292.0).

18 Educational attainment data are classified according to the *Australian Standard Classification of Education (ASCED), 2001* (cat. no. 1272.0).

COMPARABILITY WITH MONTHLY LFS STATISTICS

19 Due to differences in the scope and sample size of the MPHS and that of LFS, the estimation procedure may lead to some variations between labour force estimates from this survey and those from LFS. For the 2010–11 Retirement and Retirement Intentions topic, this has impacted on estimates of employed persons, with these being slightly higher than those from LFS averaged over the 12 month period.

PREVIOUS SURVEYS

20 The Retirement and Retirement Intentions survey was last conducted in the 2008–09 financial year. Results of this survey were published in:

- *Retirement and Retirement Intentions, Australia, July 2008 to June 2009* (cat. no. 6238.0)

CHANGES IN THIS ISSUE

21 No new content was included in the 2010–11 survey, as it only contained core content. As a result, questions on self assessed health, whether had private health insurance, housing tenure and intentions for a healthy/active retirement that were included in the 2008–09 survey, have been excluded.

22 For a more detailed list of categories available for these items, see data cube Appendix 1 – R&RI 2010–11 Data Items List.

23 High reporting of non-personal income money sources (e.g. partner's income, savings or selling assets) to personal income questions in previous cycles of this survey led to the inclusion of 'all/main sources of funds for meeting living costs' data items in 2008–09 to improve this information. The categories for these items are 'personal income', 'partner's income', 'savings or selling assets' and 'none of the above'. The aim was to determine the main source of funds for meeting day-to-day living expenses (currently and at retirement or expected at retirement). These categories have once again been included for the 2010-11 MPHS.

24 Income data has been presented in Table 3 – Persons aged 45 years and over who have retired from the labour force. Care should be taken in interpreting the data as no imputation has been undertaken for the 'could not be determined' category.

25 'Transition to retirement plans' were collected from employed persons aged 45 years and over, through a sequence of questions about changes they might make to their working arrangements before retiring. Examples include whether they would work part-time, change their employer or change other aspects of their employment such as working more from home or reducing their responsibilities. For those who reported transition plans, the age at which these were to be implemented was also collected (as an exact age or age range). Range responses were included in 'average age intends to implement transition plans' by substituting the low-point of the range into the calculation.

NEXT SURVEY

26 The ABS plans to conduct this survey again during the 2012–13 financial year.

ACKNOWLEDGEMENT

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

PRODUCTS AND SERVICES *Spreadsheets*

28 An electronic version of the tables released in this publication is available on the ABS web site in spreadsheets (cat. no. 6238.0). The spreadsheets present the tables and the relative standard errors (RSEs) for each publication table.

EXPLANATORY NOTES *continued*

Microdata record file

29 A microdata data file will also be available to be tabulated via Survey TableBuilder in early 2012 from the 2010–11 MPHS. This will replace the Confidentialised Unit Record File (CURF) that was accessible through RADL for the 2008–09 MPHS. Further information is available via the ABS Website (see Services, Microdata - CURFs and TableBuilder, About Survey TableBuilder).

RELATED PUBLICATIONS

30 ABS publications which may also be of interest include:

- *Australian Labour Market Statistics* (cat. no. 6105.0)
- *Job Search Experience, Australia* (cat. no. 6222.0)
- *Underemployed Workers, Australia* (cat. no. 6265.0)
- *Persons Not in the Labour Force, Australia* (cat. no. 6220.0)
- *Labour Force, Australia* (cat. no. 6202.0)
- *Employment Arrangements, Retirement and Superannuation, Australia* (cat. no. 6361.0)
- *Labour Statistics: Concepts, Sources and Methods* (cat. no. 6102.0.55.001)
- *Household Use of Information Technology, Australia* (cat. no. 8146.0)

31 Current publications and other products released by the ABS are available from the *Statistics Page* on the ABS website. The ABS also issues a daily *Release Advice* on the website which details products to be released in the week ahead.

ABBREVIATIONS

'000	thousand
ABS	Australian Bureau of Statistics
ANZSCO	Australian and New Zealand Standard Classification of Occupations
ANZSIC	Australian and New Zealand Standard Industrial Classification
ASCED	Australian Standard Classification of Education
ASCO	Australian Standard Classification of Occupations
CURF	confidentialised unit record file
LFS	Labour Force Survey
MPHS	Multipurpose Household Survey
MPS	Monthly Population Survey
OMIE	owner manager of incorporated enterprise
RSE	relative standard error
SACC	Standard Australian Classification of Countries
SE	standard error

APPENDIX POPULATIONS AND DATA ITEMS LIST

DATA AVAILABLE ON REQUEST

The ABS has a range of data available on request from the Retirement and Retirement Intentions topic. This section lists the data items and populations to which they relate. More detailed breakdowns of the data items are available in an Excel spreadsheet, as a data cube (Appendix – B&I and R&RI 2010–11 Data Items List).

The population(s) for a particular data item refers to the people in the survey to whom the data relates. Where alternate output categories are available for the same data item, these are shown and the data item name is followed by a bracketed numeral (e.g. country of birth (2)).

Note: The populations for this topic are numbered from 16–24. Populations 1–15 relate to the Barriers and Incentives topic (cat.no. 6239.0) alongside which this survey was run.

To obtain data available on request, or for more information contact Labour Market Statistics in Canberra on (02) 6252 7206, or by facsimile on (02) 6252 5066, or by email to <labour.statistics@abs.gov.au>.

<i>Population 16</i>	All persons aged 45 years and over
<i>Population 17</i>	Persons aged 45 years and over who have worked, at some time, for two weeks or more
<i>Population 18</i>	Persons in the labour force aged 45 years and over
<i>Population 19</i>	Employed persons aged 45 years and over
<i>Population 20</i>	Persons aged 45 years and over who usually worked part-time hours in their main job
<i>Population 21</i>	Persons not in the labour force aged 45 years and over
<i>Population 22</i>	Persons aged 45 years and over who have retired from the labour force
<i>Population 23</i>	Persons aged 45 years and over who have not retired from the labour force
<i>Population 24</i>	Persons aged 45 years and over who intend to retire from the labour force

APPENDIX POPULATIONS AND DATA ITEMS LIST *continued*

		<i>Populations</i>			<i>Populations</i>
Demographic characteristics					
1	State or territory of usual residence	All	30	Current main job details <i>cont.</i>	
2	Area of usual residence	All	31	Occupation of current main job	19
3	Region of usual residence	All	32	Industry of current main job	19
4	Sex	All		Duration of current main job	19
5	Marital status	All	33	Previous job details	
6	Relationship in household	All	34	Whether had ever worked	21-22
7	Whether household had children aged under 15	All	35	Previous job full-time or part-time	21-22
8A	Country of birth and period of arrival	All	36	Time since last job	21-22
8B	Country of birth (1)	All	37	Employment type of last job	21-22
8C	Country of birth (2)	All	38	Occupation of last job	21-22
9	Age group (years)	All	39	Industry of last job	21-22
10	Age of youngest child in household (years)	All	40	Hours usually worked per week in last job	21-22
11	Number of children aged less than 15 years	All	41	Duration of last job	21-22
			42	Reason for ceasing last job	21-22
Partner's demographics					
78A	Partner's age	All	43	Previous full-time job details	
79	Partner's labour force status	All	44	Whether had ever held a full-time job	19-22
80	Partner's full-time or part-time status in employment	All	45	Whether last full-time job was with same employer as current job	19
80A	Partner's full-time or part-time status by usual hours	All	46	Whether last full-time job was with same employer as last job	21-22
			47	Time since last full-time job	21-22
Education					
13	Whether completed primary school	All	48	Employment type of last full-time job	19-22
14	Level of highest non-school qualification	All	49	Occupation of last full-time job	19-22
15	Level of highest educational attainment	All	50	Industry of last full-time job	19-22
16	Level of highest school educational attainment	All	51	Hours usually worked per week in last full-time job	19-22
17	Main field of highest non-school qualification	All	52	Duration of last full-time job	19-22
18	Main field of highest educational attainment	All	53	Reason for ceasing last full-time job	19-22
19	Age and whether attending an educational institution	All	54		
Labour force characteristics					
21	Hours usually worked in all jobs	19-20	55	Current income details	
23	Status in employment	19-20	56	Current weekly gross personal income from all sources	All
24	Full-time or part-time status in employment	19-20	57	All sources of current personal income	All
25	Full-time or part-time status by usual hours	19-20	58	Main source of current personal income	All
26	Labour force status	All	59	All types of Government pensions/allowances received	All
Current main job details					
27	Hours usually worked in current main job	19	60	Partner's current income details	
28	Full-time or part-time status in current main job	19	61	Partner's current weekly gross income from all sources	All
29	Employment type in current main job	19	62	All sources of partner's current personal income	All
			63	Main source of partner's current personal income	All
			64	All types of partner's Government pensions/allowances received	All
			65	Household income	
			66	Total gross weekly household income from all sources	All

APPENDIX POPULATIONS AND DATA ITEMS LIST *continued*

	<i>Populations</i>		<i>Populations</i>
	Retirement and retirement intentions		Retirement and retirement intentions
82	Retirement status	21	<i>cont.</i>
83	Intentions to retire from full-time or part-time work	19	92 Age at retirement from the labour force (years)
84	Intentions to retire from the labour force	19, 23	93 Time since retirement from the labour force (years)
85	Age intends to retire (years)	24	94 All sources of personal income at retirement
86	Expected time until retirement (years)	24	94A All sources of funds for meeting living costs at retirement
87	All factors influencing decision about when to retire from the labour force	24	95 Main source of personal income at retirement
87A	Main factor influencing decision about when to retire from the labour force	24	95A Main source of funds for meeting living costs at retirement
87B	Intends to continue full-time work until retirement	19–20	95B All current sources of funds for meeting living costs
87C	Age intends to implement transition to retirement plans (years)	19–20	95C Main current source of funds for meeting living costs
87D	Expected time until implements transition to retirement plans (years)	19–20	Superannuation contributions
88	All expected sources of personal income at retirement	24	96 Whether contributed to a superannuation scheme
88A	All expected sources of funds for meeting living costs at retirement	24	97 Time contributed to a superannuation scheme (years)
89	Main expected source of personal income at retirement	24	98 Type of payment from superannuation scheme
89A	Main expected source of funds for meeting living costs at retirement	24	98A Whether received a lump sum payment
90	Previous retirement status	19, 23–24	99 All methods of disbursement of lump sum payment from superannuation
91	All reasons for returning to work	19, 23–24	100 Main method of disbursement of lump sum payment from superannuation
91A	Main reason for returning to work	19, 23–24	101 Amount of lump sum payment received

TECHNICAL NOTE DATA QUALITY

INTRODUCTION

1 Since the estimates published 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 estimates 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 (SE), which indicates the extent to which an estimate might have varied by chance because only a sample of dwellings (or occupants) was included. There are about two chances in three (67%) that a sample estimate will differ by less than one SE from the number that would have been obtained if all dwellings had been included, and about 19 chances in 20 (95%) that the difference will be less than two SEs.

2 Another measure of the likely difference is the relative standard error (RSE), which is obtained by expressing the SE as a percentage of the estimate.

$$RSE\% = (SE/estimate) \times 100$$

3 RSEs for Retirement and Retirement Intentions estimates have been calculated using the Jackknife method of variance estimation. This process involves the calculation of 30 'replicate' estimates based on 30 different subsamples of the original sample. The variability of estimates obtained from these subsamples is used to estimate the sample variability surrounding the main estimate.

4 Limited publication space does not allow for the separate indication of the SEs and/or RSEs of all the estimates in this publication. However, RSEs for all these estimates are available free-of-charge on the ABS web site <www.abs.gov.au>, released in spreadsheet format as an attachment to this publication, *Retirement and Retirement Intentions, Australia* (cat. no. 6238.0). As a guide, the population estimates and RSEs for selected data from tables 1 and 3 are presented at table T1 and table T2 in this Technical Note.

5 In the tables in this publication, only estimates (numbers, percentages, means and medians) with RSEs less than 25% are considered sufficiently reliable for most purposes. However, estimates with larger RSEs have been included and are preceded by an asterisk (e.g. *13.5) to indicate they are subject to high SEs and should be used with caution. Estimates with RSEs greater than 50% are preceded by a double asterisk (e.g. **2.1) to indicate that they are considered too unreliable for general use.

CALCULATION OF STANDARD ERROR AND RELATIVE STANDARD ERROR

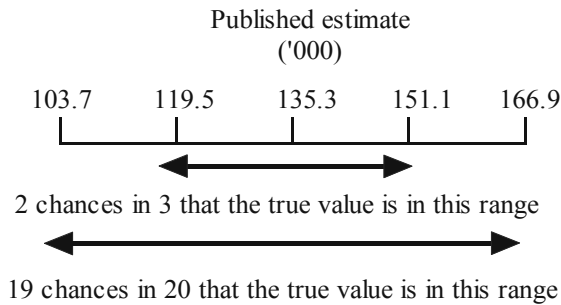
6 RSEs are routinely presented as the measure of sampling error in this publication and related products. SEs can be calculated using the estimates (counts or means) and the corresponding RSEs.

7 An example of the calculation of the SE from an RSE follows. Table T1 shows that the estimated number of females aged 55–59 who retired from the labour force aged less than 55 years is 135,300, and the RSE for this estimate is 11.7%. The SE is:

$$\begin{aligned} SE \text{ of estimate} &= (RSE / 100) \times \text{estimate} \\ &= 0.117 \times 135,300 \\ &= 15,800 \text{ (rounded to the nearest 100)} \end{aligned}$$

8 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 within the range 119,500 to 151,100 and about 19 chances in 20 that the value will fall within the range 103,700 to 166,900. This example is illustrated in the following diagram.

CALCULATION OF STANDARD
ERROR AND RELATIVE
STANDARD ERROR *continued*



PROPORTIONS AND
PERCENTAGES

9 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 RSEs of proportions not provided in the spreadsheets is given below. This formula is only valid when x is a subset of y.

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

10 Considering table T1, of the 1,750,500 females who were retired from labour force, 989,100 or 56.5% were aged less than 55 years at retirement. The RSE of 989,100 is 3.5% and the RSE for 1,750,500 is 1.9% (as shown in the corresponding RSE table for T1). Applying the above formula, the RSE for the proportion of females who retired aged less than 55 years is:

$$RSE = \sqrt{(3.5)^2 - (1.9)^2} = 2.9\%$$

11 Therefore, the SE for the proportion of females who retired from the labour force aged less than 55 years is 1.6 percentage points (= (56.5/100) x 2.9). Therefore, there are about two chances in three that the proportion of females who retired from the labour force aged less than 55 years is between 54.9% and 58.1%, and 19 chances in 20 that the proportion is within the range 53.3% to 59.7%.

SUMS OR DIFFERENCES
BETWEEN ESTIMATES

12 Published estimates may also be used to calculate the sum of, or difference between, two survey estimates (of numbers, means or percentages) where these are not provided in the spreadsheets. Such estimates are also subject to sampling error.

13 The sampling error of the difference between two estimates depends on their SEs and the relationship (correlation) between them. An approximate SE of the difference between two estimates (x-y) may be calculated by the following formula:

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

14 The sampling error of the sum of two estimates is calculated in a similar way. An approximate SE of the sum of two estimates (x + y) may be calculated by the following formula:

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

15 An example follows. From paragraph 7 the estimated number of females aged 55–59 who retired from the labour force aged less than 55 years is 135,300 and the SE is 15,800. From table T1, the estimate of females aged 60–64 who retired from the labour force aged less than 55 years old is 165,200, the RSE is 9.8% and the SE is 16,200 (rounded to nearest 100). The estimate of females aged 55–64 who retired from the labour force aged less than 55 years is:

$$135,300 + 165,200 = 300,500$$

16 The SE of the estimate of females aged 55–64 who retired from the labour force aged less than 55 years is:

SUMS OR DIFFERENCES
BETWEEN ESTIMATES *continued*

$$SE = \sqrt{(15,800)^2 + (16,200)^2}$$
$$= 22,600 \text{ (rounded to the nearest 100)}$$

17 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 within the range 277,900 to 323,100 and about 19 chances in 20 that the value will fall within the range 255,300 to 345,700.

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

TECHNICAL NOTE DATA QUALITY *continued*

SELECTED ESTIMATES
AND RSES

T1 PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE

AGE AT RETIREMENT FROM
THE LABOUR FORCE (YEARS)

Less than 55 55-59 60-64 65-69 70 and over Total

ESTIMATES ('000)

Males

Age group (years)	Less than 55	55-59	60-64	65-69	70 and over	Total
45-49	29.5	—	—	—	—	29.5
50-54	49.6	—	—	—	—	49.6
55-59	51.1	*26.1	—	—	—	77.2
60-64	75.2	54.9	51.8	—	—	181.9
65-69	81.6	88.3	134.7	70.8	—	375.3
70 and over	101.0	133.9	267.3	154.8	60.8	717.9
Total	387.9	303.2	453.8	225.6	60.8	1 431.5

Females

Age group (years)	Less than 55	55-59	60-64	65-69	70 and over	Total
45-49	49.4	—	—	—	—	49.4
50-54	90.8	—	—	—	—	90.8
55-59	135.3	27.0	—	—	—	162.3
60-64	165.2	84.8	50.9	—	—	300.8
65-69	182.1	102.8	117.6	35.6	—	438.1
70 and over	366.4	124.5	113.1	60.7	44.4	709.1
Total	989.1	339.1	281.5	96.3	44.4	1 750.5

Persons

Age group (years)	Less than 55	55-59	60-64	65-69	70 and over	Total
45-49	78.9	—	—	—	—	78.9
50-54	140.4	—	—	—	—	140.4
55-59	186.4	53.1	—	—	—	239.5
60-64	240.3	139.7	102.7	—	—	482.7
65-69	263.6	191.1	252.3	106.4	—	813.4
70 and over	467.4	258.4	380.4	215.6	105.3	1 427.0
Total	1 377.1	642.3	735.3	322.0	105.3	3 182.0

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

— nil or rounded to zero (including null cells)

TECHNICAL NOTE DATA QUALITY *continued*

T1 PERSONS AGED 45 YEARS AND OVER WHO HAVE RETIRED FROM THE LABOUR FORCE *continued*

AGE AT RETIREMENT FROM
THE LABOUR FORCE (YEARS)

Less than 55 55-59 60-64 65-69 70 and over Total

RSES OF ESTIMATES (%)

Males

Age group (years)	Less than 55	55-59	60-64	65-69	70 and over	Total
45-49	20.0	—	—	—	—	20.0
50-54	17.1	—	—	—	—	17.1
55-59	16.5	32.9	—	—	—	14.7
60-64	8.5	17.8	18.1	—	—	6.7
65-69	14.5	12.3	9.7	14.6	—	4.8
70 and over	12.9	9.3	5.6	8.3	11.5	1.6
Total	6.2	7.1	5.3	7.0	11.5	2.0

Females

Age group (years)	Less than 55	55-59	60-64	65-69	70 and over	Total
45-49	20.7	—	—	—	—	20.7
50-54	15.7	—	—	—	—	15.7
55-59	11.7	24.6	—	—	—	11.2
60-64	9.8	14.7	14.6	—	—	5.8
65-69	8.2	13.6	11.7	19.1	—	2.6
70 and over	3.5	10.3	7.0	12.4	15.9	1.7
Total	3.5	7.7	5.4	9.5	15.9	1.9

Persons

Age group (years)	Less than 55	55-59	60-64	65-69	70 and over	Total
45-49	16.2	—	—	—	—	16.2
50-54	12.1	—	—	—	—	12.1
55-59	8.4	22.0	—	—	—	8.9
60-64	7.5	12.0	12.2	—	—	4.5
65-69	6.7	9.5	5.9	10.2	—	2.4
70 and over	3.8	6.7	4.5	6.5	9.7	1.4
Total	2.8	5.3	3.5	4.7	9.7	1.4

— nil or rounded to zero (including null cells)

TECHNICAL NOTE DATA QUALITY *continued*

T2 PERSONS AGED 45 YEARS AND OVER, Retirement and retirement intentions

	Males	Females	Persons
ESTIMATES ('000)			
In the labour force	2 715.2	2 227.2	4 942.4
Employed	2 625.3	2 168.0	4 793.3
Full-time workers	2 177.5	1 128.7	3 306.1
Intends to continue with full-time work:	604.0	319.0	923.0
Intends to retire from the labour force	562.8	296.0	858.8
Did not know whether intends to retire from the labour force	41.2	*23.0	64.1
Intends to retire from full-time work and work part- time:	868.3	429.0	1 297.3
Intends to retire from the labour force-	707.8	371.8	1 079.6
Never intends or did not know whether intends to retire from the labour force	160.6	57.2	217.7
Did not know whether intends to take up part-time work:	518.4	301.8	820.2
Intends to retire from the labour force	432.2	262.0	694.2
Never intends or did not know whether intends to retire from the labour force	86.2	39.8	126.0
Never intends to retire from full-time work	186.7	78.9	265.7
Part-time workers	447.9	1 039.3	1 487.2
Intends to retire from the labour force	318.1	817.3	1 135.4
Did not know whether intends to retire from the labour force	30.2	101.3	131.5
Never intends to retire from the labour force	99.6	120.8	220.3
Unemployed	89.9	59.2	149.1
Not in the labour force(a)	1 587.8	2 211.8	3 799.5
Retired from the labour force	1 431.5	1 750.5	3 182.0
Not retired from the labour force	123.5	216.8	340.3
Had never worked	32.7	241.9	274.7
Total	4 303.0	4 439.0	8 741.9

	Males	Females	Persons
RSES OF ESTIMATES (%)			
In the labour force	1.1	1.6	0.9
Employed	1.3	1.7	1.1
Full-time workers	1.6	3.1	1.5
Intends to continue with full-time work:	5.7	7.5	4.8
Intends to retire from the labour force	5.9	8.2	5.1
Did not know whether intends to retire from the labour force	22.2	27.0	16.9
Intends to retire from full-time work and work part- time:	4.8	6.0	3.6
Intends to retire from the labour force-	5.8	7.0	4.5
Never intends or did not know whether intends to retire from the labour force	10.9	20.0	10.1
Did not know whether intends to take up part-time work:	7.0	6.7	5.0
Intends to retire from the labour force	7.5	8.4	5.8
Never intends or did not know whether intends to retire from the labour force	16.5	20.0	14.7
Never intends to retire from full-time work	11.1	13.1	7.8
Part-time workers	6.3	3.9	3.8
Intends to retire from the labour force	7.5	4.6	4.3
Did not know whether intends to retire from the labour force	19.6	12.8	11.9
Never intends to retire from the labour force	14.6	11.6	9.0
Unemployed	18.8	16.0	12.5
Not in the labour force(a)	1.8	1.6	1.2
Retired from the labour force	2.0	1.9	1.4
Not retired from the labour force	12.2	11.0	6.7
Had never worked	19.4	9.7	8.6
Total	—	—	—

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

(a) Includes 2,500 people whose retirement status was not determined.

— nil or rounded to zero (including null cells)

GLOSSARY

Actively looking for work	People who were taking active steps to find work. Active steps comprise: <ul style="list-style-type: none">■ registering with a Job Network employment agency; or■ contacting an employment agency; or■ contacting prospective employers; or■ answering a newspaper advertisement for a job; or■ checking factory notice boards; or■ advertising or tendering for work.
Current job	The job in which a person currently works.
Duration of current main job/last job	Length of time worked in current main job/last job.
Educational attainment	Level of highest educational attainment identifies the highest achievement a person has attained in any area of study. It is defined as the highest educational attainment a person has achieved, and is not a measurement of relative importance of different fields of study.
Employed	People who, during the reference week: <ul style="list-style-type: none">■ 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 own account workers); or■ worked for one hour or more without pay in a family business or on a farm (i.e. contributing family workers); or■ were employees who had a job but were not at work and were:<ul style="list-style-type: none">■ away from work for less than four weeks up to the end of the reference week; or■ away from work for more than four weeks up to the end of the reference week and received pay for some or all of the four week period to the end of the reference week; or■ away from work as a standard work or shift arrangement; or■ on strike or locked out; or■ on workers' compensation and expected to return to their job; or■ were employers or own account workers who had a job, business or farm, but were not at work.
Employees	A person who works for a public or private employer and receives remuneration in wages, salary, a retainer fee from their employer while working on a commission basis, tips, piece rates, or payment in kind, or a person who operates their own incorporated enterprise with or without hiring employees.
Employees (excluding OMIEs) with paid leave entitlements	Employees (excluding owner managers of incorporated enterprises) (OMIEs), who were entitled to either paid sick leave or paid holiday leave (or both).
Employees (excluding OMIEs) without paid leave entitlements	Employees (excluding OMIEs), who were not entitled to, or did not know whether they were entitled to, paid sick and paid holiday leave.
Employers	People who operate their own unincorporated economic enterprise or engage independently in a profession or trade and hire one or more employees.

GLOSSARY *continued*

Employment types	Classification of employed people according to the following employment type categories on the basis of their main job (that is, the job in which they usually work the most hours): Employees (excluding owner managers of incorporated enterprises) <ul style="list-style-type: none">■ with paid leave entitlements; or■ without paid leave entitlements. Owner managers <ul style="list-style-type: none">■ owner managers of incorporated enterprises; or■ owner managers of unincorporated enterprises. Contributing family workers
Family	Two or more people, one of whom is at least 15 years of age, who are related by blood, marriage (registered or de facto), adoption, step or fostering; and who are usually resident in the same household. The basis of a family is formed by identifying the presence of a couple relationship, lone parent-child relationship or other blood relationship. Some households will, therefore, contain more than one family.
Full-time workers (usual)	Employed people who usually work 35 hours or more a week (in all jobs).
Government pension/allowance	Income support payments from government to people under social security and related government programs. Included are pensions and allowances received by aged, disabled, unemployed and sick people, families and children, veterans and their survivors, and study allowances for students. Payments made by overseas governments as well as the Australian government are included.
Group jack-knife method	This method of calculating standard errors starts by dividing the survey sample into a number of approximately equal-sized groups (replicate groups). Replicate estimates of the population total are then calculated from the sample by excluding each replicate group in turn. The jack-knife variance is derived from the variation of the respective replicate estimates around the estimate based on the whole sample.
Had ever worked for two weeks or more / had worked at some time	People who have previously worked for two weeks or more.
Had previously worked	People who are not in the labour force or are unemployed, who have previously worked for two weeks or more, less than 20 years ago.
Income/Gross income	Regular and recurring cash receipts including monies received from wages and salaries, government pensions and allowances, and other regular receipts such as superannuation, workers' compensation, child support, scholarships, profit or loss from own unincorporated business or partnership, and property income. <i>Gross income</i> is the sum of current income from all these sources before income tax or the Medicare levy have been deducted.
Incorporated enterprise	An enterprise which is registered as a separate legal entity to its members or owners. Also known as a limited liability company.
Industry	In this publication, industry relates to a group of businesses or organisations that perform similar sets of activities in terms of the production of goods and services. Industry is classified according to the <i>Australian and New Zealand Standard Industrial Classification (ANZSIC), 2006</i> (cat.no.1292.0).

GLOSSARY *continued*

Intends to retire from the labour force	Those people who indicated that they intend to give up all labour force activity, that is working or looking for work.
Labour force	The civilian population can be split into two mutually exclusive groups: the labour force (employed and unemployed people) and people not in the labour force.
Last job	Refers to last job less than 20 years ago.
Main English-speaking countries	The list of Main English Speaking Countries provided here is not an attempt to classify countries on the basis of whether or not English is the predominant or official language of each country. It is a list of the main countries from which Australia receives, or has received, significant numbers of overseas settlers who are likely to speak English. These countries comprise the United Kingdom, the Republic of Ireland, New Zealand, Canada, South Africa, and the United States of America.
Main job	The job in which most hours were usually worked.
Non-school qualification	Non-school qualifications are awarded for educational attainments other than those of pre-primary, primary or secondary education. They include qualifications at the Post Graduate Degree level, Master Degree level, Graduate Diploma and Graduate Certificate level, Bachelor Degree level, Advanced Diploma and Diploma level, and Certificates I, II, III and IV levels. Non-school qualifications may be attained concurrently with school qualifications.
Not employed	People who are either unemployed or not in the labour force.
Not retired from the labour force	People aged 45 years and over who have, at some time, worked for two weeks or more and were not retired from the labour force. That is, either employed, unemployed or intending to look for, or take up, work in the future.
Occupation	In this publication occupation relates to a collection of jobs that are sufficiently similar in their main tasks to be grouped together for the purposes of classification. Occupation is classified according to ANZSCO - <i>Australian and New Zealand Standard Classification of Occupations, First Edition, 2006</i> (cat.no.1220.0).
Owner managers	People who work in their own business, with or without employees, whether or not the business is of limited liability.
Owner managers of incorporated enterprises	People who work in their own incorporated enterprise, that is, a business entity which is registered as a separate legal entity to its members or owners (also known as a limited liability company).
Owner managers of unincorporated enterprises	People who operate their own unincorporated enterprise, that is, a business entity in which the owner and the business are legally inseparable, so that the owner is liable for any business debts that are incurred. Includes those engaged independently in a trade or profession.
Part-time workers (usual)	Employed people who usually work less than 35 hours a week (in all jobs).
People in the labour force	People who were classified as being in the labour force, that is, either employed or unemployed.
People not in the labour force	People who were not in the categories 'employed' or 'unemployed' as defined.

GLOSSARY *continued*

Reference week	The week preceding the week in which the interview was conducted.
Relationship in household	The relationship of people who live in the same household.
Retired from the labour force	People who had previously worked for two weeks or more and had retired from work or looking for work, and did not intend to look for, or take up, work in the future.
Retirement scheme	Includes superannuation schemes, life assurance policies or similar schemes that provide financial benefit when a person leaves work.
Status in employment	Employed people classified by whether they were employees, employers, own account workers, or contributing family workers.
Superannuation scheme	Any fund, association or organisation set up for the purpose of providing financial cover for members when they retire from work. For this survey, information about superannuation scheme membership was collected if the respondent indicated that contributions had been made to a scheme. Contributions could either have been made by the respondent, the respondent's partner or the respondent's employer.
Unemployed	People who were not employed during the reference week, and: <ul style="list-style-type: none">■ had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and were available for work in the reference week; or■ were waiting to start a new job within four weeks from the end of the reference week and could have started in the reference week if the job had been available then.
Unincorporated enterprise	A business entity in which the owner and the business are legally inseparable, so that the owner is liable for any business debts that are incurred.
Usual number of hours	The number of hours usually worked in a week in all jobs.

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