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**PERSONS WHO INTENDED  
TO RETIRE FROM  
FULL-TIME WORK,  
AUSTRALIA**

**SEPTEMBER 1984**

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**PERSONS WHO INTENDED TO RETIRE FROM  
FULL-TIME WORK, AUSTRALIA**

**SEPTEMBER 1984**

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## EXPLANATORY NOTES

### Introduction

The monthly Population Survey (which is described in *The Labour Force, Australia* (6203.0)) comprises the monthly labour force survey and supplementary topics. This publication contains some results of a supplementary survey run in association with the September 1984 labour force survey conducted throughout Australia.

2. Of the respondents to the labour force survey, those who fell within the scope of the supplementary survey were asked additional questions. This subset of respondents were asked whether they intended to retire from full-time work, and if so, were asked about their intended age at retirement; retirement scheme coverage and type of payment they expected to derive from these schemes; current housing arrangements; expected housing arrangements at retirement; and expected main source of income at retirement.

### Scope

3. The scope of this supplementary survey was the same as that used for the labour force survey (described in full in *The Labour Force, Australia* (6203.0)) except that it was restricted to persons aged 45 and over and excluded persons permanently unable to work, some patients in hospitals and sanatoria and inmates of reformatories, jails, etc.

### Definitions

4. Definitions of the principal labour force classifications appearing in this publication are given in *The Labour Force, Australia* (6203.0).

5. A person who intended to retire from full-time work was a person who either was working full-time, was looking for full-time work, would like full-time work or intended to take up full-time work at some time and who intended to retire from full-time labour force activity.

6. A person who intended to retire from full-time work early was a person who intended to retire from full-time work at age 45 or more but before the age of 60, if female, or 65, if male. Persons who did not know at what age they intended to retire from full-time work were not classified as intending to retire from full-time work early.

7. A retirement scheme includes superannuation schemes, life assurance policies or similar schemes that provide a financial benefit when a person leaves full-time work.

8. A superannuation scheme is any fund, association or organisation set up for the purpose of providing financial cover for members when they retire from full-time work. A life assurance policy is any endowment policy covering the life of a person which matures at a nominated age. For this survey, information was collected only for those policies which would provide money for a person when he or she retires from full-time work.

9. Persons are classified as *married* if they are reported as being married (including de facto) and their spouse was a usual resident of the household at the time of the survey. The *not-married* category includes persons who have never married, or are separated, widowed or divorced; as well as those who, although reported as being married, did not have a spouse who usually lived in the household.

10. Family status characteristics are explained in detail in *The Labour Force, Australia* (6203.0). It should be noted that they were not obtained for all persons included in the survey. Family information was not collected for the following persons (identified in tables as 'not family coded'):

- (a) all persons enumerated in non-private dwellings (including hotels, motels, hospitals and other institutions);
- (b) persons enumerated as visitors to, rather than usual residents of, private dwellings; and
- (c) where it was not possible to obtain family information relating to all the usual residents of a household, e.g. where one member of the family was a member of the permanent defence forces and therefore outside the scope of the survey.

11. Unless otherwise stated, all characteristics referenced in this publication are as at the survey week.

### Population benchmarks

12. Following the change in official population estimates to a place of usual residence basis after the 1981 Census, the population benchmarks used in this survey are compiled according to place of usual residence. For an explanation of the new conceptual basis of population estimates see *The Labour Force, Australia* (6203.0).

### Results of the survey

13. A preliminary publication containing a summary of survey results was issued on 29 January 1985 (6257.0).

14. Results of the only other similar survey, conducted in May 1980, have been published in *Persons Aged 50-69 Years Ceasing Full-Time Work, Australia* (6238.0)

### Comparability of series

15. The scope of the May 1980 survey was restricted to persons aged 50 to 69, compared with all persons aged 45 and over in this survey. Estimates in the May 1980 survey related only to those persons who were either working full-time or were looking for full-time work.

16. The May 1980 publication, *Persons Aged 50-69 Years Ceasing Full-Time Work, Australia* (6238.0), also collected details of persons aged 50 to 69 who had retired from full-time work. These details, although not collected in September 1984, were collected in September 1983 and published in *Persons Retired from Full-Time Work, Australia* (6238.0).

### Reliability of the estimates

17. Estimates in this publication are subject to two sources of error:

- (a) *sampling error*: since the estimates are based on information obtained from occupants of a sample of dwellings they are subject to sampling variability; that is, they may differ from the figures that would have been produced if all dwellings had been included. More information on this topic is given in the Technical note.
- (b) *non-sampling error*: inaccuracies may occur because of imperfections in reporting by interviewers and respondents and errors made in the coding and processing of 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 efficient operating procedures.

### Related Publications

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

*The Labour Force, Australia (6203.0)*—issued monthly (\$1.10, \$1.90 incl. postage)

*Superannuation, Australia, September to November 1982 (6319.0)*

*Persons Retired from Full-Time Work, Australia, September 1983 (6238.0)*

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

### Symbols and other usages

- \* subject to sampling variability too high for most practical uses. See paragraph 17 above.
- .. not applicable

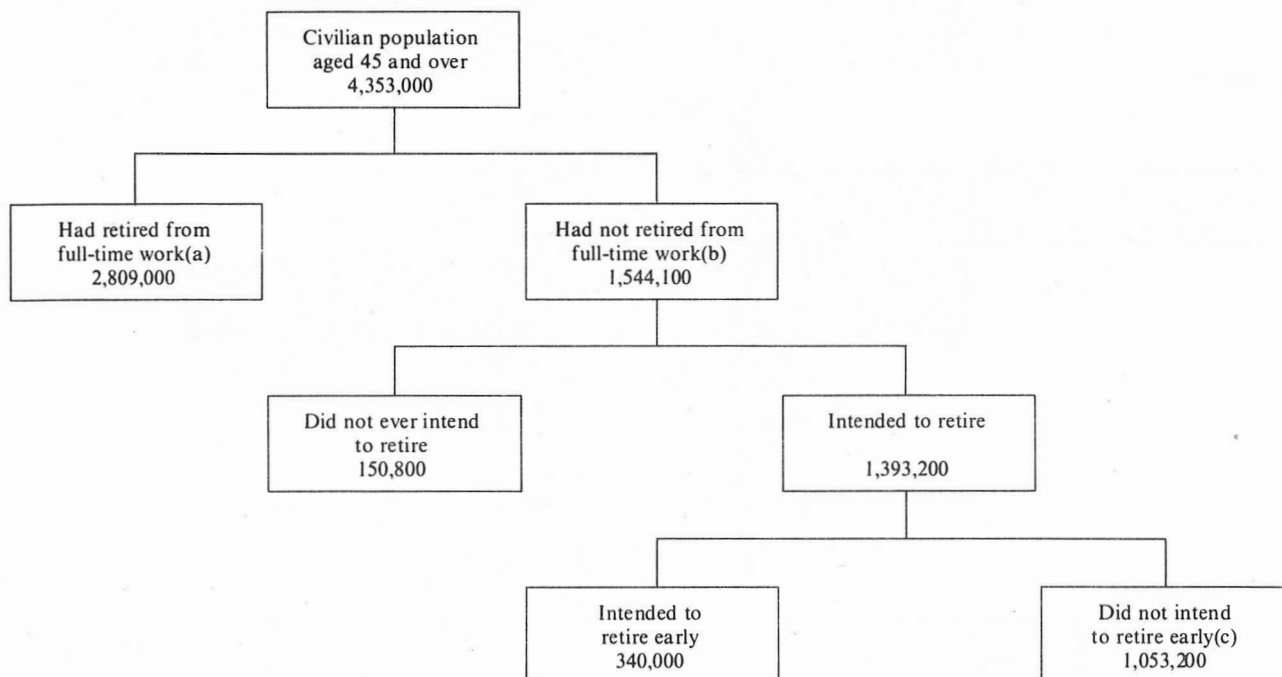
20. Because figures have been rounded, discrepancies may occur between sums of the component items and totals.



### SUMMARY OF FINDINGS

In September 1984 there were 4,353,000 persons aged 45 and over. Of these persons 2,809,000 (64.5 per cent) had retired from full-time work at the time of the survey (some of these, however, had never had a full-time job.) Of the 1,544,100 persons who had not retired from full-time work, 1,393,200 (90.2 per cent) said that they intended to retire from full-time work at some time. 340,000 (24.4 per cent) of those persons who intended to retire from full-time work stated that they would retire from full-time work early (before the age of 60, if female, or 65, if male).

**DIAGRAM 1. THE CIVILIAN POPULATION AGED 45 AND OVER**  
(Source of data: Table 1)

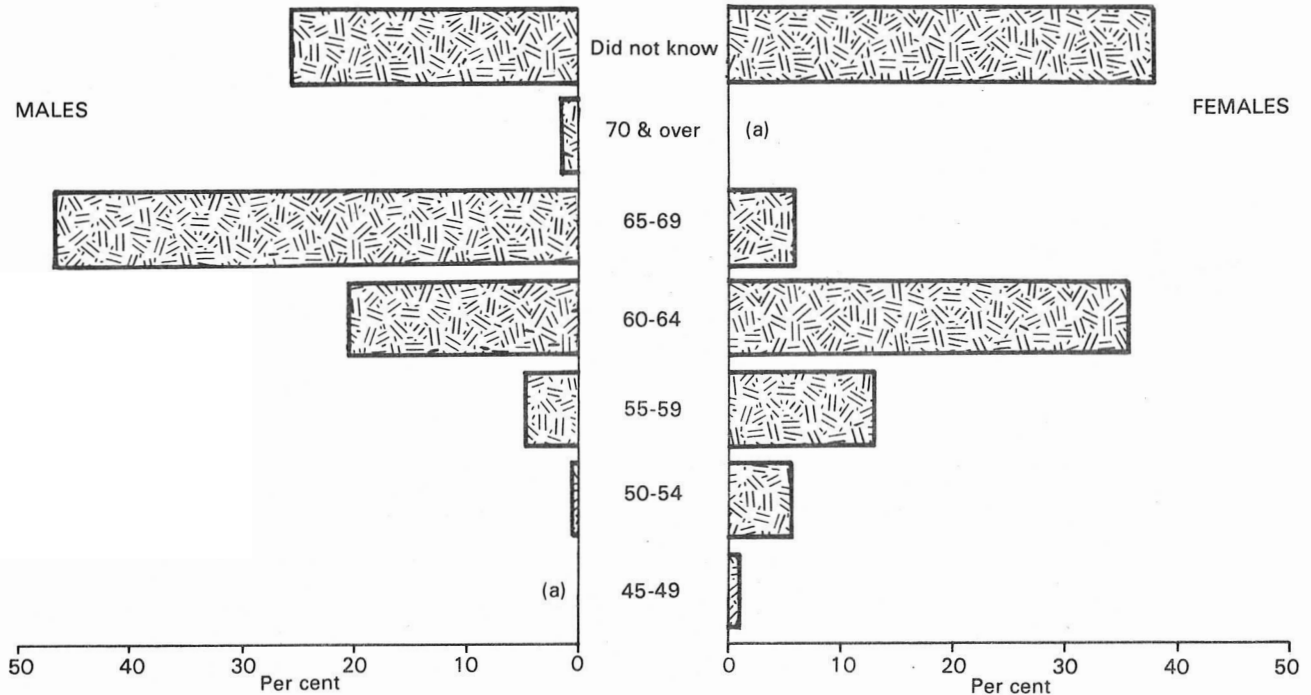


(a) Includes some persons who had never worked full-time. (b) Includes persons who had never worked full-time but who were looking for full-time work, would like full-time work or intended to take up full-time work at some time. (c) Includes persons who did not know at what age they would retire.

The distribution of ages at which males intend to retire is considerably different to the corresponding distribution for females, as shown in Diagram 2. This difference is due in part to the difference in 'standard' retirement ages (65 for males and 60 for females), but also reflects the fact that a large proportion of females (37.7 per cent) did not know at what age they would retire while this proportion was much smaller (25.6 per cent) for males.

For males almost half (47.3 per cent) said that they intended to retire from full-time work between the ages of 65 and 69, while a further 25.8 per cent intended to retire early (that is, before the age of 65). For females, 35.8 per cent said that they intended to retire from full-time work between the ages of 60 and 64, while a further 19.9 per cent intended to retire early (that is, before the age of 60).

**DIAGRAM 2. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: AGE INTENDED TO RETIRE AND SEX**  
(Source of data: Table 1)



(a) Estimates subject to sampling variability too high for most practical uses.

Of all persons who intended to retire from full-time work, almost half (47.9 per cent) expected that a government pension or benefit would be their main source of income at retirement. A much smaller percentage of persons (22.5 per cent) stated that superannuation would be their main source of income at retirement while 19.4 per cent reported 'other' sources. Only 10.2 per cent stated that they expected investments to be their main source of income at retirement. Regardless of how many years it is until a person expects to retire the largest percentage of persons expect government pensions or benefits to be their main source of income at retirement (as shown in Diagram 3).

**DIAGRAM 3. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: EXPECTED TIME UNTIL RETIREMENT AND EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT**  
(Source of data: Table 11)

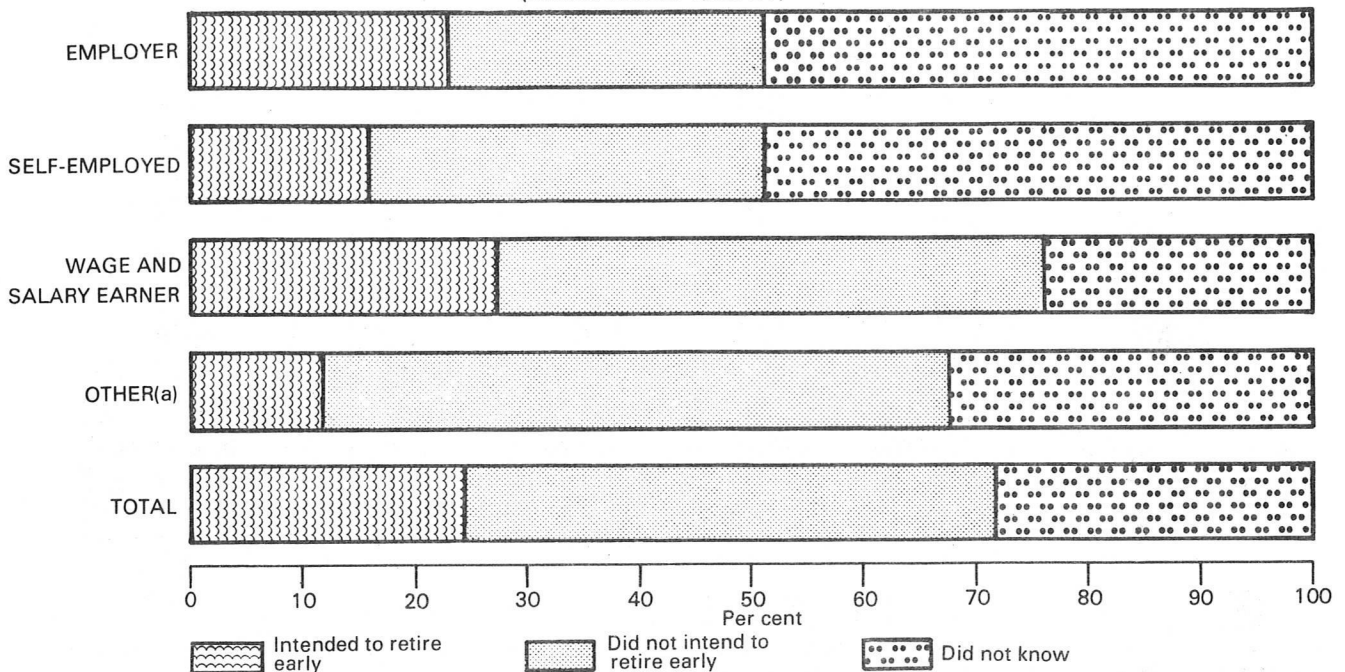


(a) May include some government superannuation. (b) Includes life assurance and other schemes, savings/sale of assets, part-time work, dependent upon another person, and persons who did not know what their main source of income at retirement would be. (c) Includes 20 years or more.

1,040,200 (78.2 per cent) of the persons currently in the labour force who intended to retire from full-time work were wage and salary earners while 5.8 per cent and 10.5 per cent were employers and self-employed persons respectively. Of the employers, 22.9 per cent intended to retire early while 16.0 per cent of self-employed persons and 27.3 per cent of wage and salary earners intended to retire early. 48.9 per cent of wage and salary earners did not intend to retire early, while 28.2 per cent of employers and 35.2 per cent of self-employed persons did not intend to retire early. Almost half of the employers and self-employed persons (49.0 and 48.8 per cent respectively) did not know whether they would retire early. Only 23.7 per cent of wage and salary earners did not know whether they would retire early.

Of the 284,400 wage and salary earners who did intend to retire from full-time work early, 132,800 (46.7 per cent) said that they expected superannuation to be their main source of income at retirement. 39.8 per cent of employers who intended to retire early thought that investments would be their main source of income at retirement, and of the self-employed persons, 54.1 per cent expected that their main source of income at retirement would be either government pensions and benefits or investments.

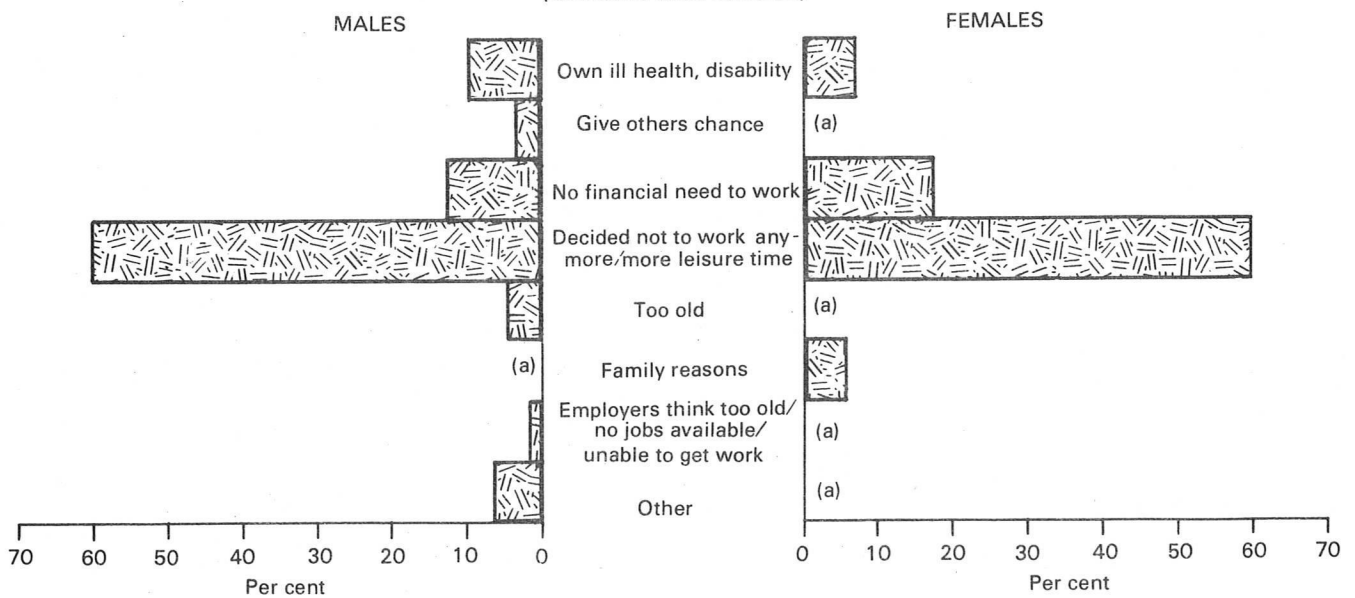
**DIAGRAM 4. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: WHETHER INTENDED TO RETIRE FROM FULL-TIME WORK EARLY, LABOUR FORCE STATUS AND STATUS OF WORKER**  
(Source of data: Table 21)



(a) Includes unpaid family helpers, unemployed persons and persons not in the labour force.

331,000 persons currently in the labour force stated that they intended to retire from full-time work early. 268,300 (81.0 per cent) were males and 62,800 (19.0 per cent) were females. The majority of both males and females intended to retire from full-time work early because they decided not to work anymore or wanted more leisure time (60.1 per cent for males and 59.6 per cent for females). A further 12.8 per cent of males and 17.2 per cent of females stated that they intended to retire from full-time work early because they had no financial need to work. 5.6 per cent of females gave family reasons as their reason for intending to retire from full-time work early. This 'intentions' figure is significantly lower than the 'actual' figure reported in the September 1983 survey of retired persons. In that survey, 16.1 per cent of females who had retired from full-time work early said that they had done so due to family reasons.

**DIAGRAM 5. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE EARLY: REASON INTENDED TO RETIRE EARLY AND SEX**  
(Source of data: Table 22)



(a) Estimates subject to sampling variability too high for most practical purposes.

**TABLE 1. PERSONS AGED 45 AND OVER(a) : WHETHER INTENDED TO RETIRE  
FROM FULL-TIME WORK, AGE INTENDED TO RETIRE AND AGE AT  
SEPTEMBER 1984  
( ' 000)**

	<i>Age at September 1984 (years)</i>						<i>Total</i>
	<i>45-49</i>	<i>50-54</i>	<i>55-59</i>	<i>60-64</i>	<i>65-69</i>	<i>70 and over</i>	
<b>MALES</b>							
Had retired from full-time work(b)	24.7	39.3	80.9	184.6	218.9	348.7	897.1
Had not retired from full-time work(c)	372.0	343.2	298.1	126.3	23.4	14.6	1,177.6
Did not ever intend to retire	27.6	28.7	24.8	17.5	9.0	10.7	118.2
Intended to retire	344.4	314.5	273.4	108.7	14.4	3.9	1,059.4
Age intended to retire (years)—							
45-49	*	..	..	..	..	..	*
50-54	4.5	*	..	..	..	..	6.2
55-59	25.2	15.7	7.5	..	..	..	48.4
60-64	64.8	72.6	69.6	11.9	..	..	218.8
65-69	148.2	142.5	133.4	72.2	4.3	..	500.6
70 and over	*	*	3.4	*	*	*	13.7
Did not know	98.9	79.9	59.5	21.8	8.8	*	271.4
<b>Total</b>	<b>396.7</b>	<b>382.4</b>	<b>379.1</b>	<b>310.9</b>	<b>242.3</b>	<b>363.3</b>	<b>2,074.7</b>
<b>FEMALES</b>							
Had retired from full-time work(b)	230.2	253.5	294.8	329.3	274.5	529.6	1,911.9
Had not retired from full-time work(c)	160.5	105.9	71.1	19.3	6.8	*	366.5
Did not ever intend to retire	10.0	8.8	7.6	*	*	*	32.6
Intended to retire	150.5	97.1	63.6	16.7	4.7	*	333.9
Age intended to retire (years)—							
45-49	3.3	..	..	..	..	..	3.3
50-54	14.9	4.6	..	..	..	..	19.5
55-59	18.9	17.7	6.9	..	..	..	43.5
60-64	47.8	35.7	32.2	3.9	..	..	119.7
65-69	4.2	5.7	5.5	4.0	*	..	19.7
70 and over	*	*	*	*	*	*	*
Did not know	61.0	32.9	18.4	8.3	4.0	*	125.8
<b>Total</b>	<b>390.6</b>	<b>359.4</b>	<b>365.9</b>	<b>348.6</b>	<b>281.3</b>	<b>532.5</b>	<b>2,278.4</b>
<b>PERSONS</b>							
Had retired from full-time work(b)	254.8	292.8	375.7	513.9	493.4	878.3	2,809.0
Had not retired from full-time work(c)	532.5	449.0	369.3	145.6	30.2	17.5	1,544.1
Did not ever intend to retire	37.6	37.4	32.3	20.2	11.1	12.2	150.8
Intended to retire	494.8	411.6	336.9	125.4	19.1	5.3	1,393.2
Age intended to retire (years)—							
45-49	3.7	..	..	..	..	..	3.7
50-54	19.4	6.2	..	..	..	..	25.6
55-59	44.1	33.4	14.4	..	..	..	91.9
60-64	112.6	108.3	101.8	15.8	..	..	338.6
65-69	152.3	148.1	138.9	76.3	4.6	..	520.3
70 and over	*	*	3.9	3.2	*	*	16.0
Did not know	159.9	112.9	78.0	30.1	12.8	3.4	397.2
<b>Total</b>	<b>787.3</b>	<b>741.8</b>	<b>745.0</b>	<b>659.5</b>	<b>523.6</b>	<b>895.8</b>	<b>4,353.0</b>

(a) Excludes persons who were institutionalised or permanently unable to work who were not in the scope of this survey. (b) Includes some persons who had never worked full-time. (c) Includes persons who had never worked full-time but who were looking for full-time work, would like full-time work or intended to take up full-time work at some time.

**TABLE 2. PERSONS AGED 45 AND OVER<sup>(a)</sup> : WHETHER INTENDED TO RETIRE FROM FULL-TIME WORK, AGE INTENDED TO RETIRE, MARITAL STATUS AND AGE AT SEPTEMBER 1984 (' 000)**

	Age at September 1984 (years)						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
<b>MARRIED</b>							
Had retired from full-time work(b)	220.5	242.8	292.0	377.4	345.0	424.7	1,902.4
Had not retired from full-time work(c)	434.5	374.4	297.0	114.7	21.8	11.7	1,254.1
Did not ever intend to retire	31.2	30.8	26.8	15.2	8.4	9.0	121.3
Intended to retire	403.3	343.6	270.1	99.5	13.4	*	1,132.8
Age intended to retire (years)—							
45-49	3.3	..	..	..	..	..	3.3
50-54	16.3	5.5	..	..	..	..	21.8
55-59	38.9	27.4	12.3	..	..	..	78.6
60-64	86.2	87.6	77.8	12.4	..	..	263.9
65-69	128.4	127.2	115.1	61.7	3.3	..	435.8
70 and over	*	*	3.1	*	*	*	11.4
Did not know	128.7	94.2	61.8	22.8	8.7	*	318.0
<b>Total</b>	<b>655.1</b>	<b>617.2</b>	<b>588.9</b>	<b>492.1</b>	<b>366.8</b>	<b>436.4</b>	<b>3,156.5</b>
<b>NOT-MARRIED</b>							
Had retired from full-time work(b)	34.3	49.9	83.8	136.5	148.4	453.6	906.6
Had not retired from full-time work(c)	97.9	74.6	72.3	30.8	8.4	5.8	290.0
Did not ever intend to retire	6.4	6.7	5.5	4.9	*	3.2	29.5
Intended to retire	91.5	68.0	66.8	25.9	5.7	*	260.5
Age intended to retire (years)—							
45-49	*	..	..	..	..	..	*
50-54	3.1	*	..	..	..	..	3.8
55-59	5.2	6.0	*	..	..	..	13.3
60-64	26.4	20.7	24.1	3.4	..	..	74.7
65-69	23.9	20.9	23.8	14.5	*	..	84.5
70 and over	*	*	*	*	*	*	4.7
Did not know	31.3	18.7	16.1	7.3	4.1	*	79.2
<b>Total</b>	<b>132.2</b>	<b>124.6</b>	<b>156.1</b>	<b>167.4</b>	<b>156.8</b>	<b>459.5</b>	<b>1,196.5</b>
<b>TOTAL</b>							
Had retired from full-time work(b)	254.8	292.8	375.7	513.9	493.4	878.3	2,809.0
Had not retired from full-time work(c)	532.5	449.0	369.3	145.6	30.2	17.5	1,544.1
Did not ever intend to retire	37.6	37.4	32.3	20.2	11.1	12.2	150.8
Intended to retire	494.8	411.6	336.9	125.4	19.1	5.3	1,393.2
Age intended to retire (years)—							
45-49	3.7	..	..	..	..	..	3.7
50-54	19.4	6.2	..	..	..	..	25.6
55-59	44.1	33.4	14.4	..	..	..	91.9
60-64	112.6	108.3	101.8	15.8	..	..	338.6
65-69	152.3	148.1	138.9	76.3	4.6	..	520.3
70 and over	*	*	3.9	3.2	*	*	16.0
Did not know	159.9	112.9	78.0	30.1	12.8	3.4	397.2
<b>Total</b>	<b>787.3</b>	<b>741.8</b>	<b>745.0</b>	<b>659.5</b>	<b>523.6</b>	<b>895.8</b>	<b>4,353.0</b>

(a) Excludes persons who were institutionalised or permanently unable to work who were not in the scope of this survey. (b) Includes some persons who had never worked full-time. (c) Includes persons who had never worked full-time but who were looking for full-time work, would like full-time work or intended to take up full-time work at some time.

**TABLE 3. PERSONS AGED 45 AND OVER(a) : WHETHER INTENDED TO RETIRE FROM FULL-TIME WORK, AGE INTENDED TO RETIRE, STATE AND AGE AT SEPTEMBER 1984 ('000)**

	<i>N.S.W.</i>	<i>Vic.</i>	<i>Qld</i>	<i>S.A.</i>	<i>W.A.</i>	<i>Tas.</i>	<i>N.T.</i>	<i>A.C.T.</i>	<i>Australia</i>
<b>45 TO 54 YEARS</b>									
Had retired from full-time work(b)	184.2	147.4	89.6	54.7	47.5	15.9	*	6.7	547.6
Had not retired from full-time work(c)	353.6	256.3	160.3	77.3	85.4	25.2	8.2	15.2	981.5
Did not ever intend to retire	31.6	14.8	16.1	4.6	5.8	*	*	*	75.1
Intended to retire	322.0	241.5	144.2	72.7	79.6	24.0	8.0	14.4	906.4
Age intended to retire (years)—									
45-49	*	*	*	*	*	*	*	*	3.7
50-54	6.7	8.2	5.0	*	*	*	*	*	25.6
55-59	27.2	19.2	11.2	8.0	7.7	*	*	*	77.5
60-64	87.5	58.1	31.1	15.4	18.8	4.7	*	3.4	220.9
65-69	98.0	80.2	54.1	27.0	25.6	8.3	*	4.4	300.5
70 and over	*	*	*	*	*	*	*	*	5.5
Did not know	100.1	73.5	41.1	20.7	23.5	8.6	*	4.4	272.3
<b>Total</b>	<b>537.7</b>	<b>403.7</b>	<b>249.9</b>	<b>132.0</b>	<b>132.9</b>	<b>41.2</b>	<b>9.8</b>	<b>21.9</b>	<b>1,529.1</b>
<b>55 TO 64 YEARS</b>									
Had retired from full-time work(b)	325.5	237.5	131.1	90.9	68.4	24.4	3.5	8.3	889.7
Had not retired from full-time work(c)	194.4	140.7	70.4	45.5	41.9	12.9	*	8.0	514.8
Did not ever intend to retire	24.1	14.0	6.2	*	4.1	*	*	*	52.5
Intended to retire	170.3	126.7	64.2	43.4	37.8	11.5	*	7.7	462.4
Age intended to retire (years)—									
55-59	5.3	4.4	*	*	*	*	*	*	14.4
60-64	48.4	29.4	15.0	9.7	9.8	*	*	*	117.7
65-69	76.0	60.6	31.3	22.1	16.5	5.4	*	*	215.2
70 and over	*	*	*	*	*	*	*	*	7.0
Did not know	37.9	30.2	15.8	9.5	9.6	*	*	*	108.1
<b>Total</b>	<b>519.9</b>	<b>378.3</b>	<b>201.5</b>	<b>136.4</b>	<b>110.2</b>	<b>37.3</b>	<b>4.5</b>	<b>16.4</b>	<b>1,404.5</b>
<b>65 YEARS AND OVER</b>									
Had retired from full-time work(b)	494.5	373.3	213.6	136.4	99.8	41.1	*	11.2	1,371.7
Had not retired from full-time work(c)	17.4	13.3	8.6	3.9	3.2	*	*	*	47.7
Did not ever intend to retire	9.5	6.8	3.2	*	*	*	*	*	23.3
Intended to retire	7.9	6.6	5.4	*	*	*	*	*	24.4
Age intended to retire (years)—									
65-69	*	*	*	*	*	*	*	*	4.6
70 and over	*	*	*	*	*	*	*	*	3.5
Did not know	4.7	4.1	4.5	*	*	*	*	*	16.3
<b>Total</b>	<b>511.9</b>	<b>386.7</b>	<b>222.2</b>	<b>140.3</b>	<b>103.0</b>	<b>42.2</b>	<b>*</b>	<b>11.3</b>	<b>1,419.4</b>
<b>TOTAL</b>									
Had retired from full-time work(b)	1,004.2	758.3	434.3	282.0	215.7	81.4	6.8	26.2	2,809.0
Had not retired from full-time work(c)	565.3	410.3	239.3	126.7	130.4	39.2	9.4	23.4	1,544.1
Did not ever intend to retire	65.1	35.6	25.5	8.5	11.4	3.2	*	*	150.8
Intended to retire	500.2	374.8	213.8	118.2	119.0	36.0	9.0	22.2	1,393.2
Age intended to retire (years)—									
45-49	*	*	*	*	*	*	*	*	3.7
50-54	6.7	8.2	5.0	*	*	*	*	*	25.6
55-59	32.5	23.6	12.3	9.5	9.1	*	*	*	91.9
60-64	135.9	87.6	46.1	25.1	28.6	7.5	*	5.7	338.6
65-69	176.3	142.0	85.8	49.6	42.5	13.8	3.1	7.2	520.3
70 and over	5.4	4.5	*	*	*	*	*	*	16.0
Did not know	142.7	107.8	61.5	30.3	34.0	11.9	*	6.3	397.2
<b>Total</b>	<b>1,569.5</b>	<b>1,168.6</b>	<b>673.7</b>	<b>408.8</b>	<b>346.1</b>	<b>120.6</b>	<b>16.2</b>	<b>49.6</b>	<b>4,353.0</b>

(a) Excludes persons who were institutionalised or permanently unable to work who were not in the scope of this survey. (b) Includes some persons who had never worked full-time. (c) Includes persons who had never worked full-time but who were looking for full-time work, would like full-time work or intended to take up full-time work at some time.

**TABLE 4. PERSONS AGED 45 AND OVER(a) : WHETHER INTENDED TO RETIRE FROM FULL-TIME WORK, AGE INTENDED TO RETIRE AND COUNTRY OF BIRTH, SEPTEMBER 1984 (' 000)**

	<i>Born outside Australia</i>				<i>Total</i>
	<i>Born in Australia</i>	<i>Born in main English speaking countries</i>	<i>Other</i>	<i>Total</i>	
<b>MALES</b>					
Had retired from full-time work(b)	646.4	117.0	133.7	250.6	897.1
Had not retired from full-time work(c)	768.0	164.4	245.2	409.5	1,177.6
Did not ever intend to retire	84.5	13.6	20.1	33.8	118.2
Intended to retire	683.6	150.8	225.0	375.8	1,059.4
Age intended to retire (years)—					
45-49	*	*	*	*	*
50-54	3.7	*	*	*	6.2
55-59	36.6	6.9	5.0	11.8	48.4
60-64	154.3	33.5	31.0	64.5	218.8
65-69	312.0	76.3	112.3	188.6	500.6
70 and over	9.3	*	3.2	4.4	13.7
Did not know	167.5	31.6	72.2	103.9	271.4
<b>Total</b>	<b>1,414.5</b>	<b>281.4</b>	<b>378.8</b>	<b>660.2</b>	<b>2,074.7</b>
<b>FEMALES</b>					
Had retired from full-time work(b)	1,422.9	233.2	255.8	489.0	1,911.9
Had not retired from full-time work(c)	249.1	47.7	69.6	117.4	366.5
Did not ever intend to retire	23.2	3.5	5.9	9.4	32.6
Intended to retire	225.9	44.2	63.7	107.9	333.9
Age intended to retire (years)—					
45-49	*	*	*	*	3.3
50-54	12.1	4.4	3.1	7.4	19.5
55-59	30.3	5.7	7.4	13.2	43.5
60-64	80.2	15.2	24.4	39.6	119.7
65-69	13.8	3.1	*	5.9	19.7
70 and over	*	*	*	*	*
Did not know	86.5	14.7	24.6	39.3	125.8
<b>Total</b>	<b>1,672.0</b>	<b>280.9</b>	<b>325.4</b>	<b>606.4</b>	<b>2,278.4</b>
<b>PERSONS</b>					
Had retired from full-time work(b)	2,069.3	350.2	389.5	739.7	2,809.0
Had not retired from full-time work(c)	1,017.2	212.1	314.8	526.9	1,544.1
Did not ever intend to retire	107.6	17.1	26.1	43.2	150.8
Intended to retire	909.5	195.0	288.7	483.7	1,393.2
Age intended to retire (years)—					
45-49	*	*	*	*	3.7
50-54	15.7	5.5	4.4	9.9	25.6
55-59	66.9	12.6	12.4	25.0	91.9
60-64	234.5	48.7	55.4	104.1	338.6
65-69	325.7	79.4	115.1	194.5	520.3
70 and over	10.9	*	3.4	5.1	16.0
Did not know	254.0	46.3	96.9	143.2	397.2
<b>Total</b>	<b>3,086.5</b>	<b>562.3</b>	<b>704.3</b>	<b>1,266.6</b>	<b>4,353.0</b>

(a) Excludes persons who were institutionalised or permanently unable to work who were not in the scope of this survey. (b) Includes some persons who had never worked full-time. (c) Includes persons who had never worked full-time but who were looking for full-time work, would like full-time work or intended to take up full-time work at some time.



**TABLE 5. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : SUMMARY OF CHARACTERISTICS AND AGE INTENDED TO RETIRE, SEPTEMBER 1984 (' 000)**

	Age intended to retire (years)						Persons(a)
	Males			Females			
	45-64	65 and over	Total(a)	45-59	60 and over	Total(a)	
<b>Total</b>	<b>273.7</b>	<b>514.3</b>	<b>1,059.4</b>	<b>66.3</b>	<b>141.8</b>	<b>333.9</b>	<b>1,393.2</b>
Expected main source of income at retirement—							
Superannuation	130.0	102.9	272.7	7.0	25.5	40.9	313.6
Life assurance and other schemes	4.5	6.7	15.9	*	*	*	17.9
Government pensions and benefits(b)	56.8	334.8	508.9	14.4	83.3	158.4	667.2
Investments	48.1	31.3	115.5	7.3	10.7	26.4	141.9
Savings/sale of assets	10.8	9.0	33.2	*	*	8.7	41.9
Part-time work	11.1	4.8	19.0	*	*	*	21.9
Dependent upon another person	*	*	4.1	32.3	11.0	64.6	68.7
Other(c)	11.2	23.4	90.0	*	6.9	30.1	120.1
Expected type of payment from retirement scheme—							
Belonged to a scheme	229.8	329.3	702.6	27.5	66.1	131.7	834.4
Lump sum only	109.6	191.0	367.4	19.0	32.1	71.2	438.6
Regular payments only	27.1	26.9	62.7	*	6.6	11.6	74.3
Lump sum and regular payments	44.8	22.8	76.0	3.4	7.7	12.9	88.9
No lump sum or regular payments	*	3.4	7.2	*	*	*	8.1
Did not know type of payment	46.7	85.3	189.3	*	19.2	35.1	224.4
Did not belong to a scheme(d)	43.9	184.9	356.8	38.8	75.7	202.1	558.9
Expected time until retirement (years)—							
4 or less	86.9	59.8	146.7	36.5	33.4	69.9	216.7
5 to 9	97.1	125.6	222.7	24.7	39.7	64.4	287.1
10 to 14	73.2	146.5	219.8	5.1	51.3	56.4	276.2
15 to 19	16.4	146.3	162.7	*	15.6	15.6	178.3
20 or more	..	36.1	36.1	..	*	*	37.8
Did not know	..	..	271.4	..	..	125.8	397.2
Housing arrangements at September 1984—							
Owns own home	137.0	245.4	525.2	32.9	64.4	160.1	685.3
Paying off home	100.4	162.2	336.6	25.6	42.9	102.4	438.9
Renting from							
Housing Commission	6.4	21.7	36.0	*	6.1	11.4	47.4
Other	24.7	66.2	127.5	5.0	19.1	42.6	170.1
Rent free	4.1	15.1	27.1	*	6.2	11.1	38.1
Other	*	3.6	7.0	*	3.1	6.3	13.3
Expected housing arrangements at retirement—							
Own own home	220.7	382.0	796.0	48.2	96.2	225.4	1,021.5
Paying off home	26.0	38.7	80.1	10.7	14.1	35.0	115.2
Renting from							
Housing Commission	5.6	17.8	29.3	*	5.8	10.9	40.2
Other	6.4	32.1	52.2	*	7.6	17.3	69.5
Rent free	*	6.2	10.2	*	4.9	7.4	17.6
Other	*	*	4.9	*	*	*	7.6
Did not know	11.9	34.6	86.6	*	11.6	35.1	121.7
Family status—							
Member of a family	242.1	447.6	921.4	58.2	105.1	262.1	1,183.5
Husband or wife	231.8	422.7	874.4	54.1	77.0	213.7	1,088.2
With children aged 0-14 present	60.5	115.2	251.1	9.3	11.9	35.8	286.9
Without children aged 0-14 present	171.3	307.5	623.3	44.8	65.1	177.9	801.2
Not-married family head	6.0	10.8	23.3	3.3	20.9	37.7	61.0
With children aged 0-14 present	*	*	3.6	*	4.2	9.9	13.5
Without children aged 0-14 present	5.6	8.9	19.8	*	16.7	27.8	47.5
Child of family head	3.0	6.8	14.0	*	4.3	6.3	20.3
Other relative of family head	*	7.2	9.7	*	3.0	4.5	14.2
Not a member of a family	20.0	47.0	92.2	5.8	28.7	53.5	145.7
Living alone	15.4	34.9	69.5	4.0	22.1	41.7	111.2
Not living alone	4.6	12.1	22.7	*	6.6	11.8	34.5
Not family coded	11.7	19.7	45.7	*	8.0	18.2	64.0

(a) Includes persons who did not know at what age they intended to retire. (b) May include some Government superannuation. (c) Includes persons who did not know what their main source of income would be. (d) Includes persons who had never worked.

**TABLE 6. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : AGE INTENDED TO RETIRE, LABOUR FORCE STATUS, STATUS OF WORKER AND WHETHER LOOKING FOR FULL-TIME OR PART-TIME WORK, SEPTEMBER 1984**  
(\* 000)

	Age intended to retire (years)							Total
	45-49	50-54	55-59	60-64	65-69	70 and over	Did not know	
<b>MALES</b>								
Not in the labour force	*	*	*	4.0	15.8	*	10.5	33.0
In the labour force	*	5.9	47.3	214.8	484.8	12.4	260.9	1,026.4
Employed(a)	*	5.9	46.9	209.9	447.3	11.5	245.6	967.4
Employer	*	*	3.4	9.9	14.2	*	30.2	60.6
Self-employed	*	*	4.7	14.3	37.0	3.7	53.4	113.5
Wage and salary earner	*	4.6	38.8	185.8	395.6	5.9	161.6	792.4
Unemployed	*	*	*	4.8	37.5	*	15.3	59.0
Looking for full-time work	*	*	*	4.6	36.5	*	15.1	57.4
Looking for part-time work	*	*	*	*	*	*	*	*
<b>Total</b>	*	6.2	48.4	218.8	500.6	13.7	271.4	1,059.4
<b>FEMALES</b>								
Not in the labour force	*	*	*	10.5	*	*	13.8	29.5
In the labour force	3.3	18.3	41.2	109.2	18.2	*	112.3	304.4
Employed(a)	3.3	17.3	40.7	101.5	17.9	*	108.3	290.9
Employer	*	*	*	4.2	*	*	7.5	16.4
Self-employed	*	*	*	6.4	*	*	14.5	25.7
Wage and salary earner	3.0	16.0	36.1	91.0	15.1	*	85.4	247.8
Unemployed	*	*	*	7.7	*	*	3.6	13.5
Looking for full-time work	*	*	*	7.0	*	*	3.6	12.8
Looking for part-time work	*	*	*	*	*	*	*	*
<b>Total</b>	3.3	19.5	43.5	119.7	19.7	*	125.8	333.9
<b>PERSONS</b>								
Not in the labour force	*	*	3.4	14.6	17.3	*	24.3	62.5
In the labour force	3.7	24.1	88.5	324.0	503.0	14.6	372.8	1,330.8
Employed(a)	3.6	23.2	87.6	311.5	465.2	13.4	353.9	1,258.3
Employer	*	*	5.6	14.1	15.4	*	37.7	77.0
Self-employed	*	*	7.1	20.7	38.6	4.1	67.9	139.1
Wage and salary earner	3.2	20.6	74.9	276.7	410.7	7.1	247.0	1,040.2
Unemployed	*	*	*	12.5	37.8	*	18.9	72.5
Looking for full-time work	*	*	*	11.6	36.9	*	18.8	70.2
Looking for part-time work	*	*	*	*	*	*	*	*
<b>Total</b>	3.7	25.6	91.9	338.6	520.3	16.0	397.2	1,393.2

(a) Includes unpaid family helpers.

**TABLE 7. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : AGE INTENDED TO RETIRE AND EXPECTED HOUSING ARRANGEMENTS AT RETIREMENT, SEPTEMBER 1984**  
( ' 000)

<i>Expected housing arrangements at retirement</i>	<i>Age intended to retire (years)</i>					<i>Did not know</i>	<i>Total</i>
	<i>45-54</i>	<i>55-59</i>	<i>60-64</i>	<i>65-69</i>	<i>70 and over</i>		
<b>MALES</b>							
Own own home	5.5	40.8	174.3	371.2	10.8	193.4	796.0
Paying off home	*	3.3	22.2	37.7	*	15.4	80.1
Renting from							
Housing Commission	*	*	4.9	17.5	*	6.0	29.3
Other	*	*	5.0	31.5	*	13.6	52.2
Rent free	*	*	*	6.2	*	*	10.2
Other	*	*	*	*	*	*	4.9
Did not know	*	*	9.8	33.7	*	40.0	86.6
<i>Total</i>	<i>6.5</i>	<i>48.4</i>	<i>218.8</i>	<i>500.6</i>	<i>13.7</i>	<i>271.4</i>	<i>1,059.4</i>
<b>FEMALES</b>							
Own own home	15.9	32.3	80.7	14.4	*	81.1	225.4
Paying off home	4.3	6.3	12.7	*	*	10.3	35.0
Renting from							
Housing Commission	*	*	5.2	*	*	3.8	10.9
Other	*	*	7.0	*	*	7.4	17.3
Rent free	*	*	4.3	*	*	*	7.4
Other	*	*	*	*	*	*	*
Did not know	*	*	8.8	*	*	20.5	35.1
<i>Total</i>	<i>22.8</i>	<i>43.5</i>	<i>119.7</i>	<i>19.7</i>	<i>*</i>	<i>125.8</i>	<i>333.9</i>
<b>PERSONS</b>							
Own own home	21.4	73.1	255.0	385.5	11.9	274.5	1,021.5
Paying off home	4.9	9.6	34.9	38.7	*	25.8	115.2
Renting from							
Housing Commission	*	*	10.1	18.0	*	9.8	40.2
Other	*	*	12.0	32.1	*	21.0	69.5
Rent free	*	*	6.2	6.7	*	3.9	17.6
Other	*	*	*	3.1	*	*	7.6
Did not know	*	4.0	18.6	36.2	*	60.5	121.7
<i>Total</i>	<i>29.3</i>	<i>91.9</i>	<i>338.6</i>	<i>520.3</i>	<i>16.0</i>	<i>397.2</i>	<i>1,393.2</i>

**TABLE 8. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : AGE INTENDED TO RETIRE, LABOUR FORCE STATUS AND EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT, SEPTEMBER 1984 ('000)**

Expected main source of income at retirement	Age intended to retire (years)					Did not know	Total
	45-54	55-59	60-64	65-69	70 and over		
<b>EMPLOYED</b>							
Superannuation	*	28.9	127.2	103.9	*	46.8	310.0
Life assurance and other schemes	*	*	4.9	6.1	*	5.0	16.7
Government pensions and benefits(a)	4.2	13.4	101.8	293.1	4.4	147.3	564.1
Investments	4.0	17.2	39.5	27.0	4.4	43.0	135.1
Savings/sale of assets	*	3.2	9.5	7.2	*	17.4	39.2
Part-time work	*	5.2	6.7	4.6	*	3.3	21.2
Dependent upon another person	13.1	17.0	9.1	*	*	20.6	61.7
Other(b)	*	*	12.9	21.5	*	70.4	110.3
<b>Total</b>	<b>26.7</b>	<b>87.6</b>	<b>311.5</b>	<b>465.2</b>	<b>13.4</b>	<b>353.9</b>	<b>1,258.3</b>
<b>IN THE LABOUR FORCE</b>							
Superannuation	*	28.9	127.6	104.2	*	46.8	310.9
Life assurance and other schemes	*	*	5.1	6.3	*	5.4	17.3
Government pensions and benefits(a)	4.6	14.0	112.3	327.9	5.5	162.7	627.0
Investments	4.0	17.2	40.2	27.8	4.4	43.3	136.9
Savings/sale of assets	*	3.2	9.7	7.6	*	17.8	40.2
Part-time work	*	5.2	6.7	5.0	*	3.3	21.6
Dependent upon another person	13.8	17.1	9.1	*	*	20.9	62.7
Other(b)	*	*	13.5	22.5	*	72.6	114.2
<b>Total</b>	<b>27.8</b>	<b>88.5</b>	<b>324.0</b>	<b>503.0</b>	<b>14.6</b>	<b>372.8</b>	<b>1,330.8</b>
<b>TOTAL</b>							
Superannuation	*	29.1	128.0	105.0	*	48.1	313.6
Life assurance and other schemes	*	*	5.3	6.7	*	5.4	17.9
Government pensions and benefits(a)	4.9	15.1	122.6	340.8	5.9	177.9	667.2
Investments	4.4	18.0	41.4	28.9	4.7	44.6	141.9
Savings/sale of assets	*	3.4	10.0	8.5	*	18.1	41.9
Part-time work	*	5.2	6.7	5.0	*	3.5	21.9
Dependent upon another person	14.4	18.2	10.8	*	*	22.9	68.7
Other(b)	*	*	13.9	23.2	*	76.7	120.1
<b>Total</b>	<b>29.3</b>	<b>91.9</b>	<b>338.6</b>	<b>520.3</b>	<b>16.0</b>	<b>397.2</b>	<b>1,393.2</b>

(a) May include some Government superannuation. (b) Includes persons who did not know what their main source of income would be.

**TABLE 9. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : AGE INTENDED TO RETIRE AND WHETHER BELONGED TO A SUPERANNUATION OR OTHER SCHEME, SEPTEMBER 1984 ('000)**

Whether belonged to superannuation or other scheme	Age intended to retire (years)					Did not know	Total
	45-54	55-59	60-64	65-69	70 and over		
<b>MALES</b>							
Belonged to a scheme	5.1	41.3	183.4	322.3	7.0	143.5	702.6
Belonged to a superannuation scheme	4.4	37.2	163.7	259.5	4.4	107.3	576.6
Life assurance holder or other scheme	*	3.0	15.4	50.0	*	30.8	101.6
Previously belonged to a superannuation scheme	*	*	4.3	12.9	*	5.4	24.4
Did not belong to a scheme(a)	*	7.1	35.4	178.2	6.7	127.9	356.8
<b>Total</b>	<b>6.5</b>	<b>48.4</b>	<b>218.8</b>	<b>500.6</b>	<b>13.7</b>	<b>271.4</b>	<b>1,059.4</b>
<b>FEMALES</b>							
Belonged to a scheme	6.1	21.3	56.7	8.7	*	38.2	131.7
Belonged to a superannuation scheme	4.0	18.8	48.3	7.7	*	31.4	110.7
Life assurance holder or other scheme	*	*	7.0	*	*	5.5	17.4
Previously belonged to a superannuation scheme	*	*	*	*	*	*	3.7
Did not belong to a scheme(a)	16.7	22.2	63.0	11.0	*	87.6	202.1
<b>Total</b>	<b>22.8</b>	<b>43.5</b>	<b>119.7</b>	<b>19.7</b>	<b>*</b>	<b>125.8</b>	<b>333.9</b>
<b>PERSONS</b>							
Belonged to a scheme	11.2	62.6	240.1	331.1	7.8	181.6	834.4
Belonged to superannuation scheme	8.5	56.0	212.0	267.2	4.8	138.7	687.3
Life assurance holder or other scheme	*	4.9	22.5	50.5	*	36.2	119.0
Previously belonged to a superannuation scheme	*	*	5.6	13.4	*	6.6	28.1
Did not belong to a scheme(a)	18.1	29.3	98.4	189.2	8.3	215.5	558.9
<b>Total</b>	<b>29.3</b>	<b>91.9</b>	<b>338.6</b>	<b>520.3</b>	<b>16.0</b>	<b>397.2</b>	<b>1,393.2</b>

(a) Includes persons who had never worked.

**TABLE 10. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : AGE INTENDED TO RETIRE AND EXPECTED TYPE OF PAYMENT FROM RETIREMENT SCHEME, SEPTEMBER 1984 ('000)**

Expected type of payment from retirement scheme	Age intended to retire (years)					Did not know	Total
	45-54	55-59	60-64	65-69	70 and over		
<b>MALES</b>							
Belonged to a scheme	5.1	41.3	183.4	322.3	7.0	143.5	702.6
Lump sum only	*	18.0	88.8	186.9	4.1	66.8	367.4
Regular payments only	*	5.3	21.2	25.7	*	8.7	62.7
Lump sum and regular payments	*	9.9	34.5	22.1	*	8.5	76.0
No lump sum or regular payments	*	*	*	3.4	*	*	7.2
Did not know type of payment	*	8.0	37.6	84.2	*	57.3	189.3
Did not belong to a scheme(a)	*	7.1	35.4	178.2	6.7	127.9	356.8
<b>Total</b>	<b>6.5</b>	<b>48.4</b>	<b>218.8</b>	<b>500.6</b>	<b>13.7</b>	<b>271.4</b>	<b>1,059.4</b>
<b>FEMALES</b>							
Belonged to a scheme	6.1	21.3	56.7	8.7	*	38.2	131.7
Lump sum only	4.9	14.1	28.0	4.1	*	20.2	71.2
Regular payments only	*	*	4.7	*	*	*	11.6
Lump sum and regular payments	*	*	6.4	*	*	*	12.9
No lump sum or regular payments	*	*	*	*	*	*	*
Did not know type of payment	*	*	17.3	*	*	13.3	35.1
Did not belong to a scheme(a)	16.7	22.2	63.0	11.1	*	87.6	202.1
<b>Total</b>	<b>22.8</b>	<b>43.5</b>	<b>119.7</b>	<b>19.7</b>	<b>*</b>	<b>125.8</b>	<b>333.9</b>
<b>PERSONS</b>							
Belonged to a scheme	11.2	62.6	240.1	331.1	7.8	181.6	834.4
Lump sum only	7.7	32.1	116.8	191.0	4.1	87.0	438.6
Regular payments only	*	7.6	25.9	26.8	*	11.4	74.3
Lump sum and regular payments	*	12.7	40.9	23.3	*	10.3	88.9
No lump sum or regular payments	*	*	*	3.8	*	*	8.1
Did not know type of payment	*	9.9	54.9	86.2	*	70.6	224.4
Did not belong to a scheme(a)	18.1	29.3	98.4	189.2	8.3	215.5	558.9
<b>Total</b>	<b>29.3</b>	<b>91.9</b>	<b>338.6</b>	<b>520.3</b>	<b>16.0</b>	<b>397.2</b>	<b>1,393.2</b>

(a) Includes persons who had never worked.

**TABLE 11. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : EXPECTED TIME UNTIL RETIREMENT AND EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT, SEPTEMBER 1984 ('000)**

Expected main source of income at retirement	Expected time until retirement (years)					Did not know	Total
	4 or less	5 to 9	10 to 14	15 to 19	20 or more		
<b>MALES</b>							
Superannuation	46.7	71.3	60.5	44.8	9.6	39.8	272.7
Life assurance and other schemes	*	3.5	3.4	*	*	4.7	15.9
Government pensions and benefits(a)	63.8	100.6	116.9	91.3	18.9	117.3	508.9
Investments	22.2	26.0	18.4	9.9	*	36.1	115.5
Savings/sale of assets	4.2	6.8	4.6	3.8	*	13.4	33.2
Part-time work	*	6.4	5.1	*	*	3.2	19.0
Dependent upon another person	*	*	*	*	*	*	4.1
Other(b)	4.9	7.4	10.1	8.6	3.6	55.4	90.0
<b>Total</b>	<b>146.7</b>	<b>222.7</b>	<b>219.8</b>	<b>162.7</b>	<b>36.1</b>	<b>271.4</b>	<b>1,059.4</b>
<b>FEMALES</b>							
Superannuation	9.0	11.0	9.9	*	*	8.3	40.9
Life assurance and other schemes	*	*	*	*	*	*	*
Government pensions and benefits(a)	27.2	28.0	32.7	9.0	*	60.6	158.4
Investments	9.1	4.6	*	*	*	8.4	26.4
Savings/sale of assets	*	*	*	*	*	4.7	8.7
Part-time work	*	*	*	*	*	*	*
Dependent upon another person	20.2	15.3	6.2	*	*	21.4	64.6
Other(b)	*	2.7	*	*	*	21.3	30.1
<b>Total</b>	<b>69.9</b>	<b>64.4</b>	<b>56.4</b>	<b>15.6</b>	<b>*</b>	<b>125.8</b>	<b>333.9</b>
<b>PERSONS</b>							
Superannuation	55.7	82.3	70.5	47.5	9.6	48.1	313.6
Life assurance and other schemes	*	3.7	4.2	*	*	5.4	17.9
Government pensions and benefits(a)	91.0	128.6	149.6	100.3	19.8	177.9	667.2
Investments	31.2	30.6	21.3	11.0	3.1	44.6	141.9
Savings/sale of assets	5.3	8.2	5.7	4.2	*	18.1	41.9
Part-time work	3.4	7.5	5.7	*	*	3.5	21.9
Dependent upon another person	20.7	16.0	6.9	*	*	22.9	68.7
Other(b)	7.5	10.1	12.4	9.4	4.0	76.7	120.1
<b>Total</b>	<b>216.7</b>	<b>287.1</b>	<b>276.2</b>	<b>178.3</b>	<b>37.8</b>	<b>397.2</b>	<b>1,393.2</b>

(a) May include some Government superannuation. (b) Includes persons who did not know what their main source of income would be.

TABLE 12. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : EXPECTED TIME UNTIL RETIREMENT AND EXPECTED TYPE OF PAYMENT FROM RETIREMENT SCHEME, SEPTEMBER 1984 (' 000)

Expected type of payment from retirement scheme	Expected time until retirement (years)					Did not know	Total
	4 or less	5 to 9	10 to 14	15 to 19	20 or more		
MALES							
Belonged to a scheme	102.5	162.1	156.5	114.0	24.0	143.5	702.6
Lump sum only	53.8	86.0	88.8	59.7	12.3	66.8	367.4
Regular payments only	12.6	16.5	10.6	11.7	*	8.7	62.7
Lump sum and regular payments	17.0	20.6	16.7	11.7	*	8.5	76.0
No lump sum or regular payments	*	*	*	*	*	*	7.2
Did not know type of payment	18.4	37.5	39.3	29.7	7.0	57.3	189.3
Did not belong to a scheme(a)	44.2	60.6	63.2	48.7	12.1	127.9	356.8
<i>Total</i>	<i>146.7</i>	<i>222.7</i>	<i>219.8</i>	<i>162.7</i>	<i>36.1</i>	<i>271.4</i>	<i>1,059.4</i>
FEMALES							
Belonged to a scheme	30.0	31.7	25.2	6.3	*	38.2	131.7
Lump sum only	18.2	17.2	12.4	*	*	20.2	71.2
Regular payments only	*	*	*	*	*	*	11.6
Lump sum and regular payments	3.5	4.5	*	*	*	*	12.9
No lump sum or regular payments	*	*	*	*	*	*	*
Did not know type of payment	5.2	7.3	7.3	*	*	13.3	35.1
Did not belong to a scheme(a)	40.0	32.7	31.2	9.3	*	87.6	202.1
<i>Total</i>	<i>69.9</i>	<i>64.4</i>	<i>56.4</i>	<i>15.6</i>	<i>*</i>	<i>125.8</i>	<i>333.9</i>
PERSONS							
Belonged to a scheme	132.4	193.8	181.7	120.3	24.5	181.6	834.4
Lump sum only	72.0	103.2	101.3	62.6	12.6	87.0	438.6
Regular payments only	15.5	18.8	13.4	12.4	*	11.4	74.3
Lump sum and regular payments	20.5	25.0	19.1	12.5	*	10.3	88.9
No lump sum or regular payments	*	*	*	*	*	*	8.1
Did not know type of payment	23.7	44.7	46.7	31.6	7.0	70.6	224.4
Did not belong to a scheme(a)	84.2	93.3	94.4	58.0	13.3	215.5	558.9
<i>Total</i>	<i>216.7</i>	<i>287.1</i>	<i>276.2</i>	<i>178.3</i>	<i>37.8</i>	<i>397.2</i>	<i>1,393.2</i>

(a) Includes persons who had never worked.

**TABLE 13. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : EXPECTED TIME UNTIL RETIREMENT, HOUSING ARRANGEMENTS AT SEPTEMBER 1984 AND WHETHER INTENDED TO CHANGE HOUSING ARRANGEMENTS BEFORE RETIREMENT, SEPTEMBER 1984**  
( ' 000 )

Housing arrangements at September 1984	Expected time until retirement (years)					Did not know	Total
	4 or less	5 to 9	10 to 14	15 to 19	20 or more		
<b>NO CHANGE IN HOUSING ARRANGEMENTS</b>							
Owens own home	129.4	145.2	129.4	65.2	10.6	205.6	685.3
Paying off home	25.6	23.4	15.8	12.1	*	23.3	102.4
Renting from							
Housing Commission	3.7	7.8	6.6	6.8	*	8.5	34.4
Other	10.2	11.9	14.9	7.0	*	20.2	65.9
Rent free	3.6	*	3.9	*	*	3.4	15.5
Other	*	*	*	*	*	*	4.9
<b>Total</b>	<b>173.2</b>	<b>193.5</b>	<b>171.2</b>	<b>92.7</b>	<b>15.9</b>	<b>261.9</b>	<b>908.4</b>
<b>CHANGE IN HOUSING ARRANGEMENTS</b>							
Owens own home(a)	27.8	59.3	72.5	61.6	15.4	57.8	294.3
Paying off home	*	*	*	*	*	*	*
Renting from							
Housing Commission	5.9	13.1	9.0	7.7	*	12.0	50.3
Other	*	*	*	*	*	*	10.8
Rent free	*	*	*	*	*	*	*
Other	*	*	*	*	*	*	*
<b>Total</b>	<b>35.8</b>	<b>75.6</b>	<b>85.7</b>	<b>72.5</b>	<b>19.0</b>	<b>74.7</b>	<b>363.2</b>
<b>DID NOT KNOW EXPECTED HOUSING ARRANGEMENTS AT RETIREMENT</b>							
Owens own home(a)	*	4.5	5.4	*	*	26.7	42.2
Paying off home							
Renting from							
Housing Commission	3.1	9.2	10.2	6.8	*	22.9	54.0
Other	*	*	*	*	*	6.7	11.8
Rent free	*	*	*	*	*	*	6.0
Other	*	*	*	*	*	*	*
<b>Total</b>	<b>7.7</b>	<b>18.0</b>	<b>19.3</b>	<b>13.1</b>	<b>3.0</b>	<b>60.5</b>	<b>121.7</b>
<b>TOTAL</b>							
Owens own home	129.4	145.2	129.4	65.2	10.6	205.6	685.3
Paying off home	55.7	87.2	93.6	76.3	18.3	107.8	438.9
Renting from							
Housing commission	5.4	10.4	8.6	10.1	*	11.4	47.4
Other	19.1	34.1	34.1	21.5	6.2	55.1	170.1
Rent free	5.0	6.3	8.0	5.2	*	12.6	38.1
Other	*	3.9	*	*	*	4.6	13.3
<b>Total</b>	<b>216.7</b>	<b>287.1</b>	<b>276.2</b>	<b>178.3</b>	<b>37.8</b>	<b>397.2</b>	<b>1,393.2</b>

(a) It is assumed that persons who owned their own home at September 1984 will own their own home at retirement.

**TABLE 14. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT, LABOUR FORCE STATUS AND STATUS OF WORKER, SEPTEMBER 1984**  
( ' 000 )

Expected main source of income at retirement	Employed				Unem- ployed	In the labour force	Not in the labour force	Total
	Employer	Self- employed	Wage and salary earner	Total(a)				
Superannuation	5.7	7.9	296.4	310.0	*	310.9	*	313.6
Life assurance and other schemes	*	3.6	10.7	16.7	*	17.3	*	17.9
Government pensions and benefits(b)	22.3	63.5	477.1	564.1	62.9	627.0	40.2	667.2
Investments	22.5	22.4	90.2	135.1	*	136.9	5.0	141.9
Savings/sale of assets	7.6	12.9	18.7	39.2	*	40.2	*	41.9
Part-time work	*	4.9	13.8	21.2	*	21.6	*	21.9
Dependent upon another person	*	5.4	54.4	61.7	*	62.7	6.0	68.7
Other(c)	12.4	18.6	79.0	110.3	3.9	114.2	5.9	120.1
<b>Total</b>	<b>77.0</b>	<b>139.1</b>	<b>1,040.2</b>	<b>1,258.3</b>	<b>72.5</b>	<b>1,330.8</b>	<b>62.5</b>	<b>1,393.2</b>

(a) Includes unpaid family helpers. (b) May include some Government superannuation. (c) Includes persons who did not know what their main source of income would be.

**TABLE 15. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT AND AGE AT SEPTEMBER 1984 (' 000)**

Expected main source of income at retirement	Age at September 1984 (years)					Total
	45-49	50-54	55-59	60-64	65 and over	
<b>MALES</b>						
Superannuation	98.2	83.9	72.8	17.4	*	272.7
Life assurance and other schemes	5.7	5.3	3.4	*	*	15.9
Government pensions and benefits(a)	145.1	149.4	139.7	65.1	9.6	508.9
Investments	35.0	31.1	29.2	15.8	4.3	115.5
Savings/sale of assets	10.5	11.4	7.2	*	*	33.2
Part-time work	8.7	6.1	3.8	*	*	19.0
Dependent upon another person	*	*	*	*	*	4.1
Other(b)	40.0	25.8	16.5	6.2	*	90.0
<b>Total</b>	<b>344.4</b>	<b>314.5</b>	<b>273.4</b>	<b>108.7</b>	<b>18.4</b>	<b>1,059.4</b>
<b>FEMALES</b>						
Superannuation	16.1	12.1	10.6	*	*	40.9
Life assurance and other schemes	*	*	*	*	*	*
Government pensions and benefits(a)	63.8	48.1	33.2	9.5	3.8	158.4
Investments	9.7	6.6	6.9	3.0	*	26.4
Savings/sale of assets	3.4	3.0	*	*	*	8.7
Part-time work	*	*	*	*	*	*
Dependent upon another person	37.9	18.7	6.8	*	*	64.6
Other(b)	16.6	7.3	4.4	*	*	30.1
<b>Total</b>	<b>150.5</b>	<b>97.1</b>	<b>63.6</b>	<b>16.7</b>	<b>6.1</b>	<b>333.9</b>
<b>PERSONS</b>						
Superannuation	114.3	95.9	83.4	18.9	*	313.6
Life assurance and other schemes	6.9	5.9	3.4	*	*	17.9
Government pensions and benefits(a)	208.9	197.5	172.9	74.6	13.4	667.2
Investments	44.7	37.6	36.1	18.8	4.6	141.9
Savings/sale of assets	13.8	14.4	8.4	3.1	*	41.9
Part-time work	10.3	6.9	4.2	*	*	21.9
Dependent upon another person	39.2	20.3	7.6	*	*	68.7
Other(b)	56.6	33.2	20.9	7.4	*	120.1
<b>Total</b>	<b>494.8</b>	<b>411.6</b>	<b>336.9</b>	<b>125.4</b>	<b>24.4</b>	<b>1,393.2</b>

(a) May include some Government superannuation. (b) Includes persons who did not know what their main source of income would be.

**TABLE 16. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT AND EXPECTED TYPE OF PAYMENT FROM RETIREMENT SCHEME, SEPTEMBER 1984 (' 000)**

Expected main source of income at retirement	Belonged to a scheme					Total
	Lump sum only	Regular payments only	Lump sum and regular payments	No lump sum or regular payments	Did not know type of payment	
Superannuation	108.3	47.2	65.0	*	91.9	313.6
Life assurance and other schemes	10.1	*	*	*	4.9	17.9
Government pensions and benefits(a)	195.6	13.6	10.1	3.8	69.4	667.2
Investments	66.0	7.0	6.5	*	15.9	141.9
Savings/sale of assets	9.9	*	*	*	3.0	41.9
Part-time work	8.5	*	*	*	3.0	21.9
Dependent upon another person	14.5	*	*	*	*	68.7
Other(b)	25.7	*	*	*	33.5	120.1
<b>Total</b>	<b>438.6</b>	<b>74.3</b>	<b>88.9</b>	<b>8.1</b>	<b>224.4</b>	<b>1,393.2</b>

(a) May include some Government superannuation. (b) Includes persons who did not know what their main source of income would be. (c) Includes persons who had never worked.



**TABLE 17. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT, EXPECTED HOUSING ARRANGEMENTS AT RETIREMENT AND MARITAL STATUS, SEPTEMBER 1984**  
( ' 000)

Expected main source of income at retirement	Married			Not-married			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
<b>OWN OWN HOME</b>									
Superannuation	198.0	19.7	217.7	17.6	11.4	28.9	215.6	31.1	246.6
Life assurance and other schemes	11.7	*	12.6	*	*	*	12.6	*	14.5
Government pensions and benefits(a)	323.9	66.0	389.9	31.2	32.2	63.5	355.2	98.2	453.4
Investments	92.0	16.7	108.7	12.5	6.7	19.2	104.4	23.5	127.9
Savings/sale of assets	24.9	5.0	29.9	*	*	4.3	26.6	7.6	34.3
Part-time work	14.0	*	14.8	*	*	*	15.5	*	17.3
Dependent upon another person	*	43.6	46.4	*	*	*	*	44.0	46.8
Other(b)	57.5	13.0	70.5	5.8	4.4	10.2	63.3	17.4	80.7
<b>Total</b>	<b>724.9</b>	<b>165.8</b>	<b>890.6</b>	<b>71.2</b>	<b>59.7</b>	<b>130.8</b>	<b>796.0</b>	<b>225.4</b>	<b>1,021.5</b>
<b>PAYING OFF HOME</b>									
Superannuation	22.8	*	24.7	3.5	*	4.3	26.3	*	29.0
Life assurance and other schemes	*	*	*	*	*	*	*	*	*
Government pensions and benefits(a)	33.8	9.9	43.7	3.6	5.7	9.3	37.4	15.7	53.0
Investments	5.1	*	6.5	*	*	*	5.9	*	7.7
Savings/sale of assets	*	*	*	*	*	*	*	*	3.3
Part-time work	*	*	*	*	*	*	*	*	*
Dependent upon another person	*	11.2	11.6	*	*	*	*	11.3	11.8
Other(b)	5.3	*	6.5	*	*	*	5.8	*	7.8
<b>Total</b>	<b>70.9</b>	<b>26.7</b>	<b>97.6</b>	<b>9.2</b>	<b>8.4</b>	<b>17.6</b>	<b>80.1</b>	<b>35.0</b>	<b>115.2</b>
<b>RENTING FROM HOUSING COMMISSION</b>									
Superannuation	4.3	*	4.5	*	*	*	5.1	*	5.9
Life assurance and other schemes	*	*	*	*	*	*	*	*	*
Government pensions and benefits(a)	19.4	*	21.8	*	6.0	8.7	22.0	8.5	30.5
Investments	*	*	*	*	*	*	*	*	*
Savings/sale of assets	*	*	*	*	*	*	*	*	*
Part-time work	*	*	*	*	*	*	*	*	*
Dependent upon another person	*	*	*	*	*	*	*	*	*
Other(b)	*	*	*	*	*	*	*	*	*
<b>Total</b>	<b>25.6</b>	<b>4.3</b>	<b>29.9</b>	<b>3.7</b>	<b>6.6</b>	<b>10.3</b>	<b>29.3</b>	<b>10.9</b>	<b>40.2</b>
<b>TOTAL RENTING(c)</b>									
Superannuation	7.6	*	8.3	4.1	*	5.2	11.7	*	13.4
Life assurance and other schemes	*	*	*	*	*	*	*	*	*
Government pensions and benefits(a)	39.7	6.1	45.9	21.2	15.4	36.6	60.9	21.6	82.5
Investments	*	*	*	*	*	*	*	*	*
Savings/sale of assets	*	*	*	*	*	*	*	*	*
Part-time work	*	*	*	*	*	*	*	*	*
Dependent upon another person	*	3.3	3.6	*	*	*	*	3.7	4.1
Other(b)	*	*	*	*	*	*	4.0	*	4.6
<b>Total</b>	<b>51.9</b>	<b>10.7</b>	<b>62.5</b>	<b>29.6</b>	<b>17.6</b>	<b>47.2</b>	<b>81.5</b>	<b>28.2</b>	<b>109.7</b>
<b>TOTAL(d)</b>									
Superannuation	240.0	23.5	263.6	32.7	17.3	50.0	272.7	40.9	313.6
Life assurance and other schemes	13.6	*	14.7	*	*	3.2	15.9	*	17.9
Government pensions and benefits(a)	430.1	90.8	520.8	78.7	67.6	146.4	508.9	158.4	667.2
Investments	99.6	18.7	118.3	15.9	7.7	23.6	115.5	26.4	141.9
Savings/sale of assets	28.5	5.7	34.2	4.7	3.0	7.7	33.2	8.7	41.9
Part-time work	16.3	*	17.9	*	*	4.0	19.0	*	21.9
Dependent upon another person	3.9	63.3	67.2	*	*	*	4.1	64.6	68.7
Other(b)	76.7	19.3	96.0	13.3	10.8	24.1	90.0	30.1	120.1
<b>Total</b>	<b>908.8</b>	<b>224.0</b>	<b>1,132.8</b>	<b>150.6</b>	<b>109.8</b>	<b>260.5</b>	<b>1,059.4</b>	<b>333.9</b>	<b>1,393.2</b>

(a) May include some Government superannuation. (b) Includes persons who did not know what their main source of income would be. (c) Comprises persons who were renting from Housing Commission and persons who were renting from other than Housing Commission. (d) Includes rent free, other and did not know expected housing arrangements at retirement.

**TABLE 18. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT, HOUSING ARRANGEMENTS AT SEPTEMBER 1984 AND EXPECTED HOUSING ARRANGEMENTS AT RETIREMENT, SEPTEMBER 1984**  
( ' 000)

Expected housing arrangements at retirement	Expected main source of income at retirement								Total
	Super-annuation	Life assurance and other schemes	Government pensions and benefits(a)	Investments	Savings/sale of assets	Part-time work	Dependent upon another person	Other(b)	
OWNS OWN HOME									
<i>Owens own home(c)</i>	151.3	8.8	307.6	90.6	26.3	10.0	31.9	58.8	685.3
PAYING OFF HOME									
Own own home	85.3	4.2	127.6	33.6	7.0	6.0	12.9	16.1	292.8
Paying off home	24.6	*	48.1	6.8	*	*	11.8	6.6	102.4
Did not know	6.7	*	19.1	*	*	*	3.2	9.6	42.2
<i>Total(d)</i>	116.8	5.3	196.2	41.9	10.0	8.6	27.9	32.3	438.9
RENTING FROM OTHER THAN HOUSING COMMISSION									
Own own home	8.7	*	13.8	*	*	*	*	4.4	33.9
Paying off home	3.3	*	3.6	*	*	*	*	*	9.3
Renting from									
Housing Commission	*	*	4.1	*	*	*	*	*	4.7
Other	7.0	*	50.0	*	*	*	*	*	65.9
Did not know	9.6	*	28.3	*	*	*	*	10.6	54.0
<i>Total(d)</i>	29.5	*	100.9	5.7	3.9	*	6.3	18.9	170.1
TOTAL RENTING(e)									
Own own home	9.0	*	15.3	3.2	*	*	*	4.5	36.7
Paying off home	3.9	*	4.2	*	*	*	*	*	10.4
Renting from									
Housing Commission	5.9	*	29.5	*	*	*	*	*	39.1
Other	7.1	*	50.2	*	*	*	*	3.3	66.7
Did not know	11.6	*	32.0	*	*	*	*	11.3	61.6
<i>Total(d)</i>	38.3	3.1	132.5	6.8	4.7	*	7.9	21.4	217.5
TOTAL(f)									
Own own home	246.6	14.5	453.4	127.9	34.3	17.3	46.8	80.7	1,021.5
Paying off home	29.0	*	53.0	7.7	3.3	*	11.8	7.8	115.2
Renting from									
Housing Commission	5.9	*	30.5	*	*	*	*	*	40.2
Other	7.6	*	52.0	*	*	*	*	3.3	69.5
Rent free	*	*	12.2	*	*	*	*	*	17.6
Other	*	*	4.6	*	*	*	*	*	7.6
Did not know	20.0	*	61.5	4.6	*	*	5.4	24.9	121.7
<b>Total</b>	<b>313.6</b>	<b>17.9</b>	<b>667.2</b>	<b>141.9</b>	<b>41.9</b>	<b>21.9</b>	<b>68.7</b>	<b>120.1</b>	<b>1,393.2</b>

(a) May include some Government superannuation. (b) Includes persons who did not know what their main source of income would be. (c) It is assumed that persons who owned their own home at September 1984 will own their own home at retirement. (d) Includes expected housing arrangements at retirement not shown separately. (e) Includes renting from Housing Commission. (f) Includes rent free and other housing arrangements at September 1984.

**TABLE 19. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK :  
HOUSING ARRANGEMENTS AT SEPTEMBER 1984, EXPECTED HOUSING ARRANGEMENTS AT RETIREMENT  
AND MARITAL STATUS, SEPTEMBER 1984  
( ' 000)**

Expected housing arrangement at retirement	Married			Not-married			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
<b>OWNS OWN HOME</b>									
<i>Own own home(a)</i>	476.0	118.4	594.3	49.3	41.7	91.0	525.2	160.1	685.3
<b>PAYING OFF HOME</b>									
Own own home	222.0	41.6	263.7	15.8	13.4	29.2	237.8	55.0	292.8
Paying off home	62.8	25.6	88.5	6.4	7.6	13.9	69.2	33.2	102.4
Did not know	24.5	9.8	34.3	4.1	3.9	8.0	28.6	13.7	42.2
<i>Total(b)</i>	310.0	77.0	387.1	26.6	25.3	51.9	336.6	102.4	438.9
<b>RENTING FROM OTHER THAN HOUSING COMMISSION</b>									
Own own home	20.7	4.2	24.9	5.1	3.8	9.0	25.8	8.0	33.9
Paying off home	5.3	*	6.1	*	*	3.1	7.6	*	9.3
Renting from									
Housing Commission	*	*	*	*	*	*	*	*	4.7
Other	24.9	6.1	31.0	24.8	10.1	34.9	49.6	16.2	65.9
Did not know	21.2	7.6	28.8	18.5	6.7	25.2	39.7	14.3	54.0
<i>Total(b)</i>	74.8	19.2	93.9	52.8	23.4	76.2	127.5	42.6	170.1
<b>TOTAL RENTING(c)</b>									
Own own home	22.7	4.9	27.7	5.3	3.8	9.1	28.0	8.8	36.7
Paying off home	6.3	*	7.1	*	*	3.3	8.7	*	10.4
Renting from									
Housing Commission	25.4	4.2	29.5	3.4	6.2	9.5	28.7	10.3	39.1
Other	25.1	6.3	31.4	25.2	10.1	35.3	50.3	16.4	66.7
Did not know	25.9	8.7	34.6	19.6	7.4	27.0	45.5	16.1	61.6
<i>Total(b)</i>	106.2	25.1	131.2	57.3	28.9	86.2	163.5	54.0	217.5
<b>TOTAL(d)</b>									
Own own home	724.9	165.8	890.6	71.2	59.7	130.8	796.0	225.4	1,021.5
Paying off home	70.9	26.7	97.6	9.2	8.4	17.6	80.1	35.0	115.2
Renting from									
Housing Commission	25.6	4.3	29.9	3.7	6.6	10.3	29.3	10.9	40.2
Other	26.3	6.4	32.7	25.9	11.0	36.9	52.2	17.3	69.5
Rent free	4.1	*	4.6	6.0	7.0	13.0	10.2	7.4	17.6
Other	*	*	*	3.5	*	5.8	4.9	*	7.6
Did not know	55.5	20.1	75.6	31.1	15.0	46.1	86.6	35.1	121.7
<b>Total</b>	<b>908.8</b>	<b>224.0</b>	<b>1,132.8</b>	<b>150.6</b>	<b>109.8</b>	<b>260.5</b>	<b>1,059.4</b>	<b>333.9</b>	<b>1,393.2</b>

(a) It is assumed that persons who owned their own home at September 1984 will own their own home at retirement. (b) Includes expected housing arrangements at retirement not shown separately. (c) Includes renting from Housing Commission. (d) Includes rent free and other housing arrangements at September 1984.

**TABLE 20. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : WHETHER INTENDED TO RETIRE EARLY AND EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT, SEPTEMBER 1984**  
( ' 000)

<i>Whether intended to retire early</i>	<i>Expected main source of income at retirement</i>							<i>Other(b)</i>	<i>Total</i>
	<i>Super-annuation</i>	<i>Life assurance and other schemes</i>	<i>Government pensions and benefits(a)</i>	<i>Investments</i>	<i>Savings/sale of assets</i>	<i>Part-time work</i>	<i>Dependent upon another person</i>		
<b>MALES</b>									
Intended to retire early	130.0	4.5	56.8	48.1	10.8	11.1	*	11.2	273.7
Did not intend to retire early	102.9	6.7	334.8	31.3	9.0	4.8	*	23.4	514.3
Did not know	39.8	4.7	117.3	36.1	13.4	3.2	*	55.4	271.4
<i>Total</i>	<i>272.7</i>	<i>15.9</i>	<i>508.9</i>	<i>115.5</i>	<i>33.2</i>	<i>19.0</i>	<i>4.1</i>	<i>90.0</i>	<i>1,059.4</i>
<b>FEMALES</b>									
Intended to retire early	7.0	*	14.4	7.3	*	*	32.3	*	66.3
Did not intend to retire early	25.5	*	83.3	10.7	*	*	11.0	6.9	141.8
Did not know	8.3	*	60.6	8.4	4.7	*	21.4	21.3	125.8
<i>Total</i>	<i>40.9</i>	<i>*</i>	<i>158.4</i>	<i>26.4</i>	<i>8.7</i>	<i>*</i>	<i>64.6</i>	<i>30.1</i>	<i>333.9</i>
<b>PERSONS</b>									
Intended to retire early	137.1	4.6	71.2	55.4	12.3	12.9	33.5	13.1	340.0
Did not intend to retire early	128.4	7.9	418.1	42.0	11.5	5.4	12.5	30.3	656.0
Did not know	48.1	5.4	177.9	44.6	18.1	3.5	22.9	76.7	397.2
<i>Total</i>	<i>313.6</i>	<i>17.9</i>	<i>667.2</i>	<i>141.9</i>	<i>41.9</i>	<i>21.9</i>	<i>68.7</i>	<i>120.1</i>	<i>1,393.2</i>

(a) May include some Government superannuation. (b) Includes persons who did not know what their main source of income would be.

**TABLE 21. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK : WHETHER INTENDED TO RETIRE EARLY, LABOUR FORCE STATUS AND STATUS OF WORKER, SEPTEMBER 1984**  
( ' 000)

<i>Whether intended to retire early</i>	<i>Employed</i>				<i>Unemployed</i>	<i>In the labour force</i>	<i>Not in the labour force</i>	<i>Total</i>
	<i>Employer</i>	<i>Self-employed</i>	<i>Wage and salary earner</i>	<i>Total(a)</i>				
<b>MALES</b>								
Intended to retire early	14.3	19.3	229.3	263.0	5.3	268.3	5.5	273.7
Did not intend to retire early	16.1	40.7	401.5	458.8	38.4	497.2	17.0	514.3
Did not know	30.2	53.4	161.6	245.6	15.3	260.9	10.5	271.4
<i>Total</i>	<i>60.6</i>	<i>113.5</i>	<i>792.4</i>	<i>967.4</i>	<i>59.0</i>	<i>1,026.4</i>	<i>33.0</i>	<i>1,059.4</i>
<b>FEMALES</b>								
Intended to retire early	3.3	*	55.1	61.3	*	62.8	3.5	66.3
Did not intend to retire early	5.7	8.3	107.3	121.3	8.4	129.6	12.1	141.8
Did not know	7.5	14.5	85.4	108.3	3.6	112.0	13.8	125.8
<i>Total</i>	<i>16.4</i>	<i>25.7</i>	<i>247.8</i>	<i>290.9</i>	<i>13.5</i>	<i>304.4</i>	<i>29.5</i>	<i>333.9</i>
<b>PERSONS</b>								
Intended to retire early	17.6	22.2	284.4	324.3	6.8	331.0	9.0	340.0
Did not intend to retire early	21.7	49.0	508.8	580.1	46.8	626.9	29.2	656.0
Did not know	37.7	67.9	247.0	353.9	18.9	372.8	24.3	397.2
<i>Total</i>	<i>77.0</i>	<i>139.1</i>	<i>1,040.2</i>	<i>1,258.3</i>	<i>72.5</i>	<i>1,330.8</i>	<i>62.5</i>	<i>1,393.2</i>

(a) Includes unpaid family helpers.

**TABLE 22. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK EARLY : REASON INTENDED TO RETIRE EARLY AND AGE AT SEPTEMBER 1984 (' 000)**

Age at September 1984	Reason intended to retire early								Total
	Personal reasons					Family reasons	Employers think too old/no jobs available/ unable to get work	Other	
	Own ill health, disability	Give others a chance	No financial need to work	Decided not to work any more/more leisure time	Too old				
MALES									
45-49 years	6.1	*	12.7	63.1	4.6	*	*	4.6	94.9
50-54 years	7.6	4.9	9.1	54.1	5.8	*	*	7.2	89.9
55-59 years	10.1	3.3	11.8	40.6	*	*	*	5.7	77.1
60-64 years	*	*	*	6.5	*	*	*	*	11.9
<b>Total</b>	<b>26.7</b>	<b>9.8</b>	<b>35.1</b>	<b>164.4</b>	<b>13.4</b>	<b>*</b>	<b>4.8</b>	<b>18.4</b>	<b>273.7</b>
FEMALES									
45-49 years	*	*	7.6	21.4	*	*	*	*	37.1
50-54 years	*	*	3.2	14.0	*	*	*	*	22.3
55-59 years	*	*	*	4.1	*	*	*	*	6.9
<b>Total</b>	<b>4.6</b>	<b>*</b>	<b>11.4</b>	<b>39.5</b>	<b>*</b>	<b>3.7</b>	<b>*</b>	<b>*</b>	<b>66.3</b>
PERSONS									
45-49 years	7.6	*	20.3	84.6	5.7	*	*	6.0	131.9
50-54 years	9.1	5.4	12.3	68.1	7.2	*	*	7.7	112.3
55-59 years	11.7	3.4	12.4	44.7	3.1	*	*	5.9	84.0
60-64 years	*	*	*	6.5	*	*	*	*	11.9
<b>Total</b>	<b>31.2</b>	<b>11.2</b>	<b>46.5</b>	<b>203.9</b>	<b>16.1</b>	<b>4.8</b>	<b>5.7</b>	<b>20.5</b>	<b>340.0</b>

**TABLE 23. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK EARLY : REASON INTENDED TO RETIRE EARLY AND EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT, SEPTEMBER 1984 (' 000)**

Reason intended to retire early	Expected main source of income at retirement								Total
	Super- annuation	Life assurance and other schemes	Govern- ment pensions and benefits(a)	Invest- ments	Savings/ sale of assets	Part- time work	Dependent upon another person	Other(b)	
Personal reasons	124.3	4.4	64.8	51.3	11.3	11.3	29.7	11.9	309.0
Own ill health, disability	9.6	*	10.6	4.4	*	*	*	*	31.2
Give others a chance	4.5	*	3.9	*	*	*	*	*	11.2
No financial need to work	16.3	*	7.4	11.4	*	*	6.6	*	46.5
Decided not to work any more/more leisure time	87.0	3.1	38.6	32.5	7.1	7.2	20.0	8.3	203.9
Too old	6.8	*	4.3	*	*	*	*	*	16.1
Family reasons	*	*	*	*	*	*	*	*	4.8
Employers think too old/no jobs available/unable to get work	*	*	*	*	*	*	*	*	5.7
Other	8.9	*	4.8	3.1	*	*	*	*	20.5
<b>Total</b>	<b>137.1</b>	<b>4.6</b>	<b>71.2</b>	<b>55.4</b>	<b>12.3</b>	<b>12.9</b>	<b>33.5</b>	<b>13.1</b>	<b>340.0</b>

(a) May include some Government superannuation. (b) Includes persons who did not know what their main source of income would be.

**TABLE 24. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK EARLY : LABOUR FORCE STATUS, STATUS OF WORKER AND EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT, SEPTEMBER 1984 (' 000)**

Labour force status and status of worker	Expected main source of income at retirement								Total
	Super- annuation	Life assurance and other schemes	Govern- ment pensions and benefits(a)	Invest- ments	Savings/ sale of assets	Part- time work	Dependent upon another person	Other(b)	
Not in the labour force	*	*	3.6	*	*	*	*	*	9.0
In the labour force	136.6	4.5	67.6	53.1	11.9	12.8	31.6	12.9	331.0
Employed(c)	136.3	4.2	63.2	52.5	11.9	12.8	30.8	12.6	324.3
Employer	*	*	*	7.0	*	*	*	*	17.6
Self-employed	*	*	7.1	4.9	*	3.1	*	*	22.2
Wage and salary earner	132.8	3.5	53.5	40.6	7.8	7.6	28.1	10.6	284.4
Unemployed	*	*	4.5	*	*	*	*	*	6.8
<b>Total</b>	<b>137.1</b>	<b>4.6</b>	<b>71.2</b>	<b>55.4</b>	<b>12.3</b>	<b>12.9</b>	<b>33.5</b>	<b>13.1</b>	<b>340.0</b>

(a) May include some Government superannuation. (b) Includes persons who did not know what their main source of income would be. (c) Includes unpaid family helper.

**TABLE 25. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK EARLY: HOUSING ARRANGEMENTS AT SEPTEMBER 1984 AND EXPECTED HOUSING ARRANGEMENTS AT RETIREMENT, SEPTEMBER 1984 ('000)**

Housing arrangements at September 1984	Expected housing arrangements at retirement					Total(a)
	Own own home	Paying off home	Renting from		Did not Know	
			Housing Commission	Other		
MALES						
Owens own home(b)	137.0	..	..	..	..	137.0
Paying off home	73.8	22.3	*	*	4.3	100.4
Renting from						
Housing Commission	*	*	4.2	*	*	6.4
Other	8.8	*	*	6.2	5.2	24.7
Rent free	*	*	*	*	*	4.1
Other	*	*	*	*	*	*
<b>Total</b>	<b>220.7</b>	<b>26.0</b>	<b>5.6</b>	<b>6.4</b>	<b>11.9</b>	<b>273.7</b>
PERSONS						
Owens own home(b)	170.0	..	..	..	..	170.0
Paying off home	87.5	32.8	*	*	5.5	126.0
Renting from						
Housing Commission	*	*	5.2	*	*	8.2
Other	9.6	*	*	8.6	6.3	29.7
Rent free	*	*	*	*	*	4.2
Other	*	*	*	*	*	*
<b>Total</b>	<b>268.9</b>	<b>36.7</b>	<b>6.9</b>	<b>8.8</b>	<b>14.8</b>	<b>340.0</b>

(a) Includes rent free and other expected housing arrangements at retirement. (b) It is assumed that persons who owned their own home at September 1984 will own their own home at retirement.

**TABLE 26. PERSONS AGED 45 AND OVER WHO DID NOT EVER INTEND TO RETIRE FROM FULL-TIME WORK: SUMMARY OF CHARACTERISTICS AND AGE AT SEPTEMBER 1984 ('000)**

	Age at September 1984 (years)						Persons
	Males			Females			
	45-64	65 and over	Total	45-59	60 and over	Total	
<b>Total</b>	<b>98.6</b>	<b>19.7</b>	<b>118.2</b>	<b>26.4</b>	<b>6.3</b>	<b>32.6</b>	<b>150.8</b>
Labour force status and status at worker—							
Not in the labour force	*	*	3.2	5.2	*	6.2	9.4
In the labour force	96.2	18.7	115.0	21.2	5.3	26.5	141.4
Employed(a)	89.8	18.6	108.4	20.5	5.2	25.7	134.0
Employer	15.6	4.8	20.4	3.4	*	3.9	24.3
Self-employed	35.9	8.4	44.3	6.7	*	8.9	53.2
Wage and salary earner	38.2	4.9	43.1	9.4	*	11.6	54.7
Unemployed	6.5	*	6.6	*	*	*	7.4
Family status—							
Member of a family	83.0	16.1	99.1	20.2	4.6	24.8	123.9
Husband or wife	79.4	14.8	94.2	17.2	*	20.1	114.4
With children aged 0-14 present	23.6	*	24.1	4.9	*	4.9	29.0
Without children aged 0-14 present	55.8	14.4	70.2	12.3	*	15.3	85.4
Not-married family head	*	*	3.4	*	*	*	6.3
With children aged 0-14 present	*	*	*	*	*	*	*
Without children aged 0-14 present	*	*	3.1	*	*	*	5.4
Child of family head	*	*	*	*	*	*	*
Other relative of family head	*	*	*	*	*	*	*
Not a member of a family	9.6	*	12.5	3.5	*	5.2	17.7
Living alone	7.8	*	9.8	*	*	4.6	14.4
Not living alone	*	*	*	*	*	*	3.3
Not family coded	5.9	*	6.6	*	*	*	9.3
Country of birth—							
Born in Australia	68.9	15.6	84.5	19.0	4.2	23.2	107.6
Born outside Australia	29.7	4.1	33.8	7.3	*	9.4	43.2
Born in main English speaking countries	11.6	*	13.6	3.2	*	3.5	17.1
Born in other countries	18.1	*	20.1	4.2	*	5.9	26.1

(a) Includes unpaid family helpers.

## TECHNICAL NOTE

### Estimation procedure

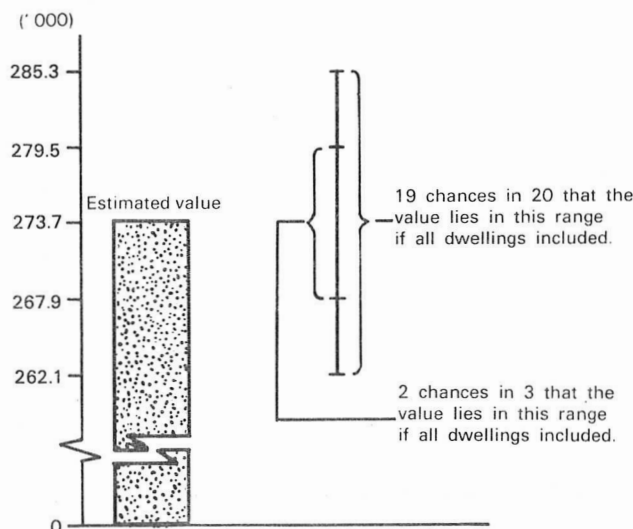
The estimates are derived from the population survey by use of a ratio estimation procedure, which ensures that the estimates conform to an independently estimated distribution of the population for each capital city and remainder of State by age and sex, rather than to the corresponding distribution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

### Reliability of the estimates

2. Since the estimates in this publication are based on information obtained from occupants of a sample of dwellings, they are subject to sampling variability: that is, they may differ from the figures that would have been produced if all dwellings had been included. One measure of the likely difference is given by the *standard error*, which indicates the extent to which an estimate might have varied by chance because only a sample of dwellings was included. There are about two chances in three that a sample estimate will differ by less than one standard error from the figure that would have been obtained if all dwellings had been included, and about nineteen chances in twenty that the difference will be less than two standard errors. Another measure of the likely difference is the *relative standard error*, which is obtained by expressing the standard error as a percentage of the estimate.

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

4. An example of the calculation and the use of standard errors in relation to estimates of persons is as follows. Table 22 on page 23 shows the estimated number of males in Australia aged 45 and over who intended to retire from full-time work early was 273,700. Since this estimate is between 200,000 and 300,000 the standard error for Australia will be between 5,100 and 6,000 in the standard error table and can be approximated as 5,800 (rounded to the nearest 100). Therefore, there are about two chances in three that the value that would have been produced if all dwellings had been included will fall in the range 267,900 to 279,500 and about nineteen chances in twenty that the value will fall within the range 262,100 to 285,300. This example is illustrated in the following diagram.



5. As can be seen from the standard error table, *the smaller the estimate the higher is the relative standard error*. Very small estimates are thus subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. In the tables in this publication, estimates less than the lowest levels shown in the standard error table have not been published. Although figures for these small components can in some cases be derived by subtraction, they should not be regarded as reliable.

6. 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. The formula for the relative standard error (RSE) of a proportion is given below:

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

7. Considering the example from paragraph 4 above, of the 273,700 males in Australia aged 45 and over who intended to retire from full-time work early, only 35,100 or 12.8 percent gave 'no financial need to work' as the reason why they intended to retire early. The standard error of 35,100 is approximately 2,500 so the relative standard error is 7.1 per cent. The relative standard error for 273,700 is 2.1 per cent. Applying the above formula, the relative standard error of the proportion is  $\sqrt{(7.1)^2 - (2.1)^2}$  or 6.8 per cent, giving a standard error for the proportion (12.8 per cent) of 0.9 percentage points. Therefore, there are about two chances in three that the proportion of males in Australia aged 45 and over who gave 'no financial need to work' as the reason why they intended to retire from full-time work early was between 11.9 per cent and 13.7 per cent and nineteen chances in twenty the proportion was within the range 11.0 per cent to 14.6 per cent.

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

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

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

9. The imprecision due to sampling variability, which is measured by the standard error, should not be confused with inaccuracies that may occur because of imperfections in reporting by interviewers and respondents and errors made in the coding and processing of data. Inaccuracies of this kind are referred to as the *non-sampling error*, and they may occur in any enumeration, whether it be a full count or only a sample.

## STANDARD ERRORS OF ESTIMATES

Size of estimate	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia	
									—number—	Relative standard error (per cent)
1,000						250	—	—		
1,500						300	410	390		
2,000				460	490	340	470	440		
2,500			630	510	540	380	510	480		
3,000			690	550	580	410	550	510	800	26.7
3,500	920	910	740	590	630	430	590	540	860	24.6
4,000	980	960	780	620	660	460	620	560	920	23.0
4,500	1,000	1,000	820	650	700	480	650	590	970	21.6
5,000	1,100	1,100	860	680	730	500	680	610	1,000	20.0
6,000	1,200	1,200	930	730	790	530	740	650	1,100	18.3
10,000	1,500	1,400	1,200	900	970	640	910	750	1,400	14.0
20,000	2,000	1,900	1,500	1,200	1,300	810	1,200	910	2,000	10.0
50,000	3,000	2,700	2,200	1,600	1,700	1,100	1,700	1,100	2,900	5.8
100,000	3,900	3,500	2,800	2,100	2,200	1,300		1,300	3,900	3.9
200,000	5,000	4,400	3,600	2,600	2,700	1,500			5,100	2.6
300,000	5,800	5,000	4,100	2,900	3,000				6,000	2.0
500,000	6,900	5,800	4,800	3,300	3,500				7,200	1.4
1,000,000	8,500	7,000	5,900						9,100	0.9
2,000,000	10,000	8,400							11,000	0.6
5,000,000									15,000	0.3
10,000,000									18,000	0.2

Note. Estimates below the levels indicated have not been published.





