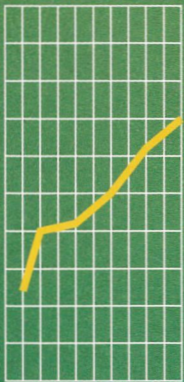




November 1994 Retirement And Retirement Intentions Australia

Product No. 6238.0.40.001



Statistics ■

1 JUNE 1995

**November 1994
Retirement And
Retirement Intentions
Australia**

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**W. McLENNAN
Australian Statistician**

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INQUIRIES • *for further information about these statistics, contact Ms Heather Crawford on Canberra (06) 252 7204 or Labour Force Inquiries in your ABS State office (see last page for contact numbers).*

ADDITIONAL DATA ON REQUEST The ABS offers a range of unpublished data from this survey upon request. An order form can be found in the Special Data Services section.

NOTE: A commentary on the main findings of this labour force supplementary survey, and a set of core tables was published in the April issue of *The Labour Force, Australia* (6203.0)

Retirement and Retirement Intentions, November 1994

A survey of persons aged 45 and over was conducted in November 1994 as a supplement to the monthly Labour Force Survey. The survey focussed on the characteristics of persons who had retired from full-time work, such as age at retirement, main source of income and retirement scheme membership. Persons aged 45 and over who intended to retire from full-time work were asked about the age they intended to retire; their expected main source of income at retirement; retirement scheme membership and superannuation cover.

Overview

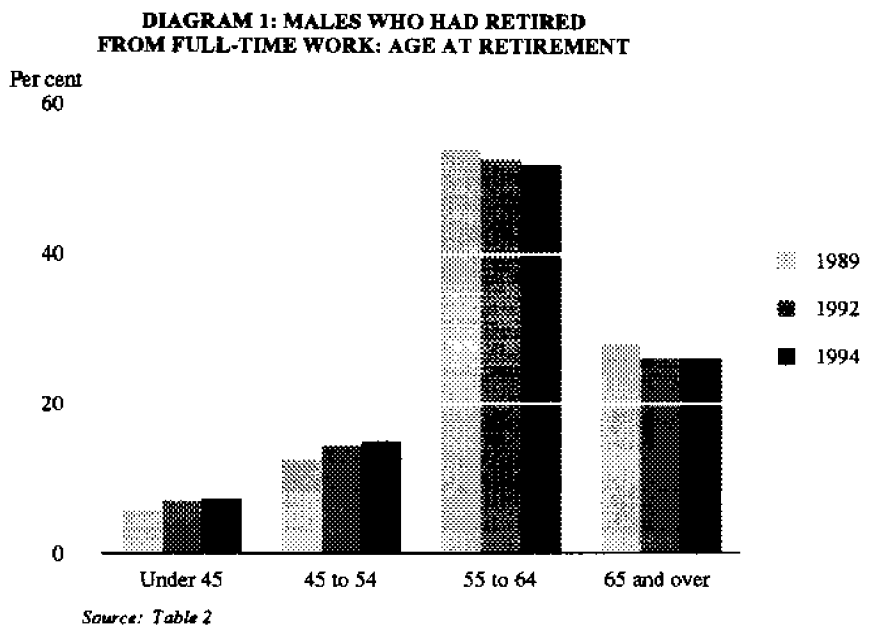
In November 1994 there were an estimated 5,771,500 persons aged 45 and over usually resident in Australia. Of these persons, 3,146,100 (55%) had retired from full-time work, 2,107,000 (37%) had not retired from full-time work, and 518,400 (9%) had never worked full time and did not intend to work full time.

Of those who had not retired, 1,898,500 (90%) intended to retire from full-time work and 208,500 did not intend to retire from full-time work (Table 1).

Age at retirement

In November 1994, of the 1,269,200 males aged 45 and over who had retired from full-time work:

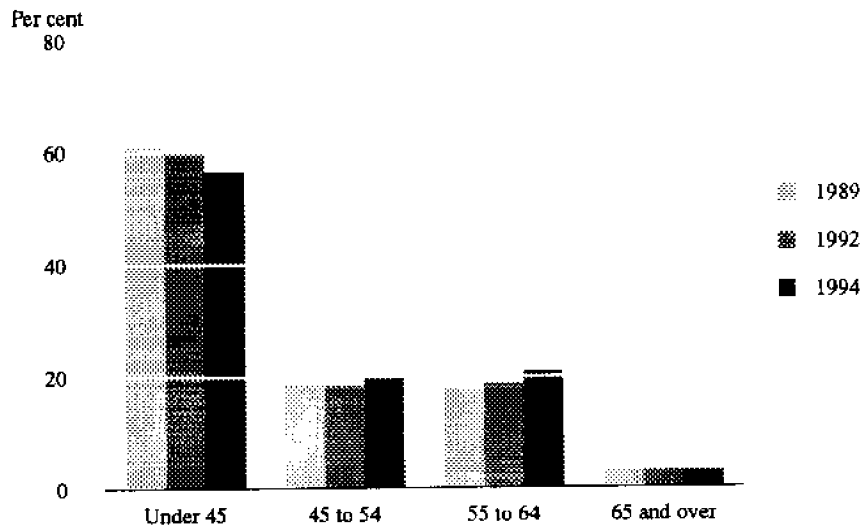
- 26 per cent had retired aged 65 and over;
- 52 per cent had retired aged 55 to 64;
- 15 per cent had retired aged 45 to 54;
- 7 per cent had retired aged less than 45 (Table 2 and Diagram 1).



In contrast, of the 1,876,900 females aged 45 and over who had retired from full-time work:

- 3 per cent had retired aged 65 and over;
- 21 per cent had retired aged 55 to 64;
- 20 per cent had retired aged 45 to 54;
- 57 per cent had retired aged less than 45 (Table 2 and Diagram 2).

DIAGRAM 2: FEMALES WHO HAD RETIRED FROM FULL-TIME WORK: AGE AT RETIREMENT



Source: Table 2

Of the 1,061,100 females who had retired younger than 45 years of age, 37 per cent (397,700) reported that they had ceased their last full-time job to get married. Of these, 46 per cent were aged 70 and over. The proportion of female retirees who had ceased their last full-time job to get married increased with age, from 15 per cent of those aged 45 to 49, to 63 per cent of those aged 70 and over. A further 26 per cent of females who had retired before reaching 45 years of age had left their last full-time job to have children.

Of the 91,900 males who had retired before the age of 45, 66 per cent (60,500) reported that they ceased their last full-time job because of their own ill-health or injury.

Early retirement

In the survey, persons who retired aged 45 or more, but before the standard retirement ages of 60 years for females and 65 years for males, were asked to give the main reason they decided not to work full time up until that standard age. The proportions of males and females who retired before the standard ages were similar - of the 1,177,300 males who were aged 45 or more when they retired, 847,800 (72%) had retired early, compared with 577,400 (71%) of females.

The main reasons for retiring early were also similar for males and females, although the proportions differed. The most common reason given for retiring early was "own ill-health or injury" (48% of males and 25% of females), followed by "decided not to work any more, more leisure time" (18% of males and 25% of females). For males, a further 7 per cent gave their main reason for retiring early as "retrenched, early retirement package, reached compulsory retirement age in that job", whereas for females, the next most frequently reported reason for retiring early was "family reasons" (20%) (Table 4).

Compulsory retirement

In November 1994 there were 419,100 retirees whose reason for leaving their last full-time job was that they had reached compulsory retirement age in that job. Of these, about one-third (138,700) would have liked to continue working full time (Table 5).

Main source of income at retirement

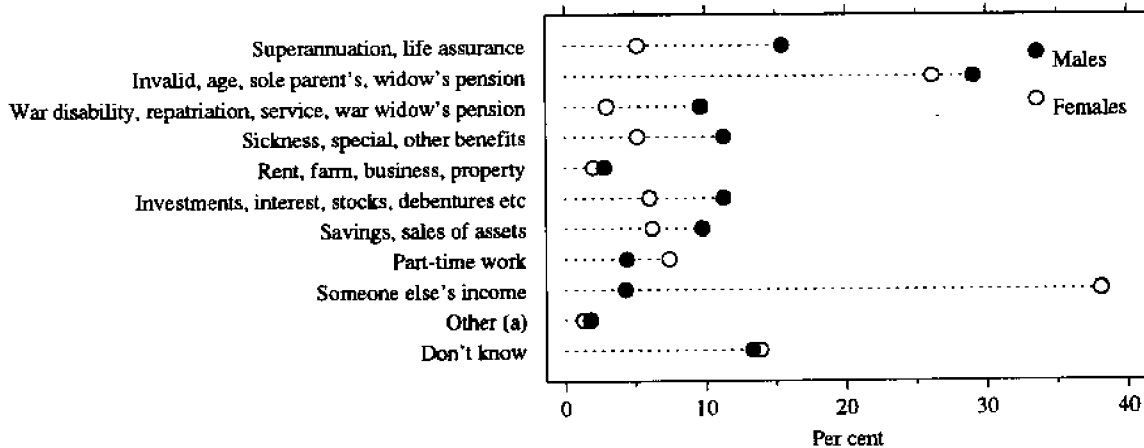
The main source of income at retirement varied according to sex. Males who had retired from full-time work aged 45 years or more reported their main source of income as follows:

- invalid, age, sole parent's pension (29%);
- superannuation, life assurance, other retirement schemes (16%);
- investments, interest, stocks, debentures, etc (11%);
- sickness, special and other benefits (11%).

For females who retired aged 45 years or more the main sources of income most frequently reported were:

- someone else's income, pension or superannuation (38%);
- invalid, age, sole parent's, widow's pension (26%);
- part-time work (7%) (Table 3 and Diagram 3).

DIAGRAM 3: PERSONS WHO HAD RETIRED FROM FULL-TIME WORK: MAIN SOURCE OF INCOME AT RETIREMENT, NOVEMBER 1994



(a) Includes accumulated leave, compensation
Source: Table 3

These results can be compared with the expectations of persons who intend to retire. In November 1994, there were 1,320,700 males aged 45 and over and 577,800 females aged 45 and over who intended to retire.

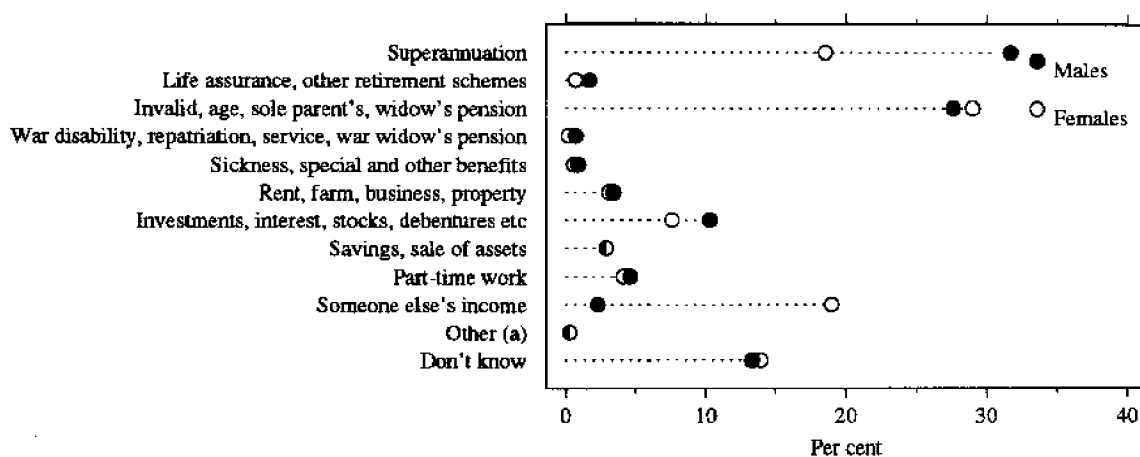
For males in this group, the main source of income at retirement was expected to be:

- superannuation (32%);
- invalid, age, sole parent's pension (28%);
- investments, interest, stocks, debentures, etc (10%).

Females aged 45 and over who intended to retire expected their main source of income to be:

- invalid, age, sole parent's or widow's pension (29%);
- someone else's income (19%);
- superannuation (19%) (Table 7 and Diagram 4).

DIAGRAM 4: PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: EXPECTED MAIN SOURCE SOURCE OF INCOME AT RETIREMENT, NOVEMBER 1994



(a) Includes accumulated leave, compensation
Source: Table 7

The proportion of persons intending to retire who expect superannuation to be their main source of income at retirement (28%) is greater than the proportion of persons who retired aged 45 years or more whose main source of income was superannuation (10%). This may reflect to some extent the increasing proportion of persons intending to retire who have superannuation cover (from 67% in November 1989 to 82% in November 1994).

Change in main source of income

In November 1994, there were 762,300 retired persons whose main source of income had changed since retirement. For males whose main source of income had changed, the main source of income at retirement most frequently reported was "sickness, special and other benefits" (25%) and "savings or sale of assets" (25%), while for females whose main source of income had changed, the most frequently reported main source of income at retirement was "someone else's income" (56%). However, for both males and females who had changed their main source of income since retirement, most (63% of males and 67% of females) gave their main source of income at the time of the survey as "invalid, age, sole parent's, widow's pension" (Table 6).

Retirement scheme membership at retirement

In November 1994, 53 per cent of persons who had retired at age 45 years or more belonged to a retirement scheme, compared with 47 per cent in October 1992. The proportion of retired males aged 45 or more who belonged to a retirement scheme was 61 per cent in November 1994, an increase from 58 per cent in October 1992. For retired females aged 45 or more, retirement scheme membership increased to 41 per cent in November 1994, compared with 31 per cent in October 1992.

The increase in the level of retirement scheme membership reflected an increased level of superannuation cover. In 1994, 50 per cent of persons who had retired aged 45 or more reported that they had superannuation cover, compared with 43 per cent in 1992. In contrast, the small percentage of persons who reported that they had life assurance or other schemes fell from 3.8 per cent in 1992 to 2.7 per cent in 1994 (Table 3).

Main source of income at November 1994 and retirement scheme membership at retirement

In November 1994, of the 1,993,100 persons who had retired from work aged 45 or more, over half (53%) belonged to a retirement scheme. Of the 1,048,900 retirees who belonged to a retirement scheme, the most frequently reported main sources of income at November 1994 were "invalid, age, sole parent's, widow's pension" (39%); "superannuation, life assurance or some other retirement

scheme" (18%); "investments, interest, stocks, debentures, etc" (9.8%) and "war disability, repatriation, service, war widow's pension" (9.6%).

In comparison, some two-thirds (66 per cent) of retired persons who did not belong to a retirement scheme at retirement reported "invalid, age, sole parent's, widow's pension" as their main source of income at November 1994. A further 11 per cent reported "war disability, repatriation service, war widow's pension" as their main source of income.

Retirement Intentions

In November 1994, there were 1,898,500 persons aged 45 and over who intended to retire.

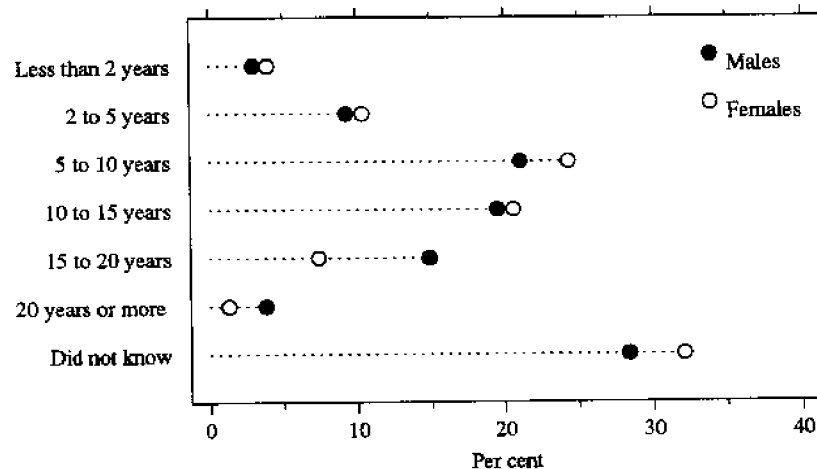
Of the 1,320,700 males who intended to retire:

- 42 per cent intended to retire aged 65 and over;
- 28 per cent intended to retire aged 55 to 64 years;
- 28 per cent did not know at what age they intended to retire.

Of the 577,800 females aged 45 and over who intended to retire:

- 11 per cent intended to retire aged 65 and over;
- 51 per cent intended to retire aged 55 to 64;
- 32 per cent did not know at what age they intended to retire (Table 7).

DIAGRAM 5: PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: EXPECTED TIME UNTIL RETIREMENT, NOVEMBER 1994



Source: Table 8

For both males and females intending to retire, the proportions in each age group vary from those for people who had already retired aged 45 and over. This may result from various factors, such as retirement because of ill-health or injury, which would not be reflected in people's retirement intentions, and the changing nature of women's participation in employment.

Whether intended to retire early

In November 1994, there were 532,100 persons aged 45 and over who intended to retire early - 28 per cent of all those who intended to retire. The most common reason given for retiring early was "decided not to work any more, more leisure time" (57% of males and 58% of females).

Retirement scheme membership at November 1994

In November 1994, the level of retirement scheme membership for those intending to retire had increased from 81 per cent in 1992 to 84 per cent. The proportion of persons intending to retire covered by superannuation had increased over the same period from 77 per cent to 82 per cent. For males, retirement scheme membership increased from 83 per cent in 1992 to 86 per cent in 1994, while for females, 80 per cent belonged to a retirement scheme in 1994 compared with 74 per cent in 1992 (Table 7).

TABLE 1. PERSONS AGED 45 AND OVER: WHETHER HAD RETIRED OR INTENDED TO RETIRE FROM FULL-TIME WORK, NOVEMBER 1989 TO NOVEMBER 1994

Retirement status	November 1989			October 1992			November 1994(a)		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
— '000 —									
Had retired	1,040.0	1,602.0	2,641.9	1,121.3	1,678.8	2,800.1	1,269.2	1,876.9	3,146.1
Intended to retire	1,115.7	428.8	1,584.5	1,224.4	516.0	1,740.4	1,320.7	577.8	1,898.5
Intended to retire early	355.9	105.5	461.4	385.6	136.8	522.4	385.7	146.4	532.1
Did not intend to retire early	520.5	182.9	703.4	569.2	222.7	791.9	559.6	246.1	805.7
Did not know age intended to retire	279.3	140.3	419.6	269.7	156.5	462.2	375.3	185.3	560.7
Did not intend to retire	134.9	40.3	175.3	183.2	51.3	234.6	157.8	50.8	208.5
Had never worked full time and did not intend to work full time(b)	16.8	444.9	461.7	24.9	435.4	460.3	26.4	492.0	518.4
Total	2,374.4	2,516.0	4,863.4	2,553.8	2,681.5	5,235.4	2,774.0	2,997.5	5,771.5
— per cent —									
Had retired	44.3	63.7	54.3	43.9	62.6	53.5	45.8	62.6	54.5
Intended to retire	49.2	17.0	32.6	47.9	19.2	33.2	47.6	19.3	32.9
Intended to retire early	15.2	4.2	9.5	15.1	5.1	10.0	13.9	4.9	9.2
Did not intend to retire early	22.2	7.3	14.5	22.3	8.3	15.1	20.2	8.2	14.0
Did not know age intended to retire	11.9	5.6	8.6	10.6	5.8	8.1	13.5	6.2	9.7
Did not intend to retire	5.7	1.6	3.6	7.2	1.9	4.5	5.7	1.7	3.6
Had never worked full time and did not intend to work full time(b)	0.7	17.7	9.5	1.0	16.2	8.8	1.0	16.4	9.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) The November 1994 survey was weighted using population estimates based on the 1991 Census of Population and Housing and results, therefore, may not be comparable with previous years. See Explanatory Notes for details. (b) Includes a small number of persons whose retirement status could not be determined.

TABLE 2. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: AGE AT RETIREMENT, NOVEMBER 1989 TO NOVEMBER 1994

Age at retirement	November 1989			October 1992			November 1994(a)		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
— '000 —									
Less than 45	59.7	972.2	1,031.9	78.4	1,004.8	1,083.2	91.9	1,061.1	1,153.0
45-49	38.4	122.2	160.6	50.4	124.0	174.4	68.4	162.9	231.2
50-54	90.6	175.7	266.3	110.2	183.4	293.5	120.4	206.1	326.5
55-59	192.2	149.0	341.2	215.3	159.1	374.5	248.5	208.5	457.0
60-64	368.5	136.0	504.4	374.1	154.8	528.9	410.4	179.4	589.8
65-69	258.7	39.5	298.2	260.5	43.6	304.0	288.6	46.6	335.2
70 and over	31.9	7.4	39.2	32.4	9.1	41.5	40.9	12.4	53.3
Total	1,040.0	1,602.0	2,641.9	1,121.3	1,678.8	2,800.1	1,269.2	1,876.9	3,146.1
— per cent —									
Less than 45	5.7	60.7	39.1	7.0	59.9	38.7	7.2	56.5	36.6
45-49	3.7	7.6	6.1	4.5	7.4	6.2	5.4	8.7	7.3
50-54	8.7	11.0	10.1	9.8	10.9	10.5	9.5	11.0	10.4
55-59	18.5	9.3	12.9	19.2	9.5	13.4	19.6	11.1	14.5
60-64	35.4	8.5	19.1	33.4	9.2	18.9	32.3	9.6	18.7
65-69	24.9	2.5	11.3	23.2	2.6	10.8	22.7	2.5	10.7
70 and over	3.1	0.5	1.5	2.9	0.5	1.4	3.2	0.7	1.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

(a) The November 1994 survey was weighted using population estimates based on the 1991 Census of Population and Housing and results, therefore, may not be comparable with previous years. See Explanatory Notes for details.

TABLE 3. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 OR MORE: SELECTED CHARACTERISTICS, NOVEMBER 1989 TO NOVEMBER 1994

	November 1989			October 1992			November 1994(a)		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— per cent —								
<i>Retirement scheme membership —</i>									
Belonged to a retirement scheme	52.8	24.7	41.8	57.5	31.0	47.0	60.9	40.7	52.6
Had superannuation cover	48.3	22.1	38.1	52.6	28.7	43.3	57.5	39.0	49.9
In last full-time job	47.4	21.4	37.2	51.1	27.2	41.7	55.5	35.0	47.1
In some other job	0.9	0.7	0.8	1.6	1.5	1.6	2.0	4.0	2.8
Had life assurance or other schemes	4.5	2.6	3.8	4.8	2.3	3.8	3.4	1.7	2.7
Did not belong to a retirement scheme	47.2	75.3	58.2	42.5	69.1	52.9	39.1	59.3	47.4
<i>Main source of income at retirement —</i>									
Superannuation	15.8	3.5	11.0	15.9	4.4	11.4	14.4	4.7	10.3
Life assurance, other retirement schemes	*0.4	*0.3	0.4	0.8	*0.1	0.5	1.1	0.5	0.8
Invalid, age, sole parent's, widow's pension	35.3	30.0	33.3	30.5	28.5	29.7	29.1	26.2	27.9
War disability, repatriation, service, war widow's pension	12.0	4.1	8.9	10.2	4.1	7.8	9.7	3.0	7.0
Sickness, special and other benefits(b)	..	..	..	9.2	3.0	6.7	11.3	5.2	8.8
Rent, farm, business, property(b)	..	..	..	3.2	2.4	2.9	2.8	2.0	2.4
Investments, interest, stocks, debentures, etc.	14.2	7.4	11.5	13.7	7.8	11.4	11.3	6.0	9.1
Savings, sale of assets	9.2	6.5	8.1	8.1	5.8	7.2	9.8	6.2	8.3
Part-time work	3.9	4.7	4.2	3.6	6.3	4.7	4.4	7.4	5.6
Someone else's income, pension	2.6	41.0	17.6	2.6	36.1	15.8	4.3	38.1	18.1
Other (including accumulated leave and compensation)	6.5	2.6	5.0	2.1	1.3	1.8	1.8	1.3	1.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	— '000 —								
Total	980.3	629.7	1,610.0	1,042.8	674.0	1,716.8	1,177.3	815.8	1,993.1

(a) The November 1994 survey was weighted using population estimates based on the 1991 Census of Population and Housing and results, therefore, may not be comparable with previous years. See Explanatory Notes for details. (b) Included in 'Other' category prior to October 1992.

TABLE 4. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK EARLY AT AGE 45 OR MORE: MAIN REASON RETIRED EARLY, NOVEMBER 1989 TO NOVEMBER 1994

	November 1989			October 1992			November 1994(a)		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— per cent —								
<i>Main reason retired early</i>									
Personal reasons	84.6	67.0	77.7	81.3	67.8	76.2	79.3	66.9	74.3
Own ill health or injury	49.8	26.9	40.8	49.6	25.2	40.3	48.2	24.8	38.7
Give others a chance	0.9	*0.4	0.7	*0.4	*0.8	0.5	0.5	0.3	0.4
No financial need to work	7.3	8.6	7.8	6.4	6.8	6.6	5.5	5.9	5.7
Decided not to work anymore, more leisure time	24.4	28.9	26.1	19.5	24.1	21.2	18.0	24.6	20.7
Wanted to work part time, full-time work too stressful(b)	..	..	..	3.3	8.3	5.3	3.4	7.9	5.3
Too old	2.3	2.1	2.2	2.2	2.6	2.3	3.8	3.2	3.5
Family reasons	3.1	21.1	10.2	2.6	20.1	9.3	2.7	20.2	9.8
Employment reasons	5.3	6.9	5.9	13.0	8.1	11.1	13.9	9.1	11.9
Cannot get a job because —									
Employers think too old	2.5	2.6	2.5	1.4	1.4	1.4	2.8	1.8	2.4
No jobs available, unable to get work	2.8	4.4	3.4	2.7	5.0	3.6	3.6	5.1	4.2
Retrenched, early retirement package, reached compulsory retirement age, in that job(b)	..	..	..	8.9	1.8	6.2	7.4	2.2	5.3
Other reasons	7.0	5.0	6.2	3.0	4.0	3.4	4.1	3.9	4.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	— '000 —								
Total	689.7	446.9	1,136.6	750.0	466.5	1,216.5	847.8	577.4	1,425.2

(a) The November 1994 survey was weighted using population estimates based on the 1991 Census of Population and Housing and results, therefore, may not be comparable with previous years. See Explanatory Notes for details. (b) Included in 'Other reasons' category prior to October 1992.

TABLE 5. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: SELECTED CHARACTERISTICS AND AGE AT RETIREMENT, NOVEMBER 1994 ('000)

	Age at retirement							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
MALES								
<i>Relationship in household —</i>								
Family member	65.7	50.4	91.5	209.1	330.4	224.9	30.1	1,002.2
Husband or wife	55.8	46.2	85.8	201.9	311.0	209.5	27.9	938.2
With dependants	18.2	11.6	10.6	10.3	6.6	*4.0	*0.5	61.7
Without dependants	37.7	34.6	75.2	191.6	304.5	205.5	27.4	876.5
Lone parent	*2.5	*2.2	*1.6	*1.5	7.5	6.2	*0.3	21.8
With dependants	*0.1	*1.2	*0.7	*0.0	*0.4	*0.0	*0.0	*2.4
Without dependants	*2.5	*1.0	*0.9	*1.5	7.1	6.2	*0.3	19.5
Non-dependent child	4.7	*0.7	*0.9	*1.4	*0.0	*0.0	*0.0	7.8
Other family person	*2.6	*1.3	*3.1	*4.3	11.9	9.2	*2.0	34.4
Non-family member	22.5	13.9	25.4	31.8	70.3	58.3	9.1	231.3
Lone person	17.3	11.5	20.5	28.8	59.6	53.7	8.7	200.1
Not living alone	5.2	*2.3	4.9	*3.0	10.6	4.6	*0.4	31.2
Not determined	*3.6	*4.1	*3.6	7.5	9.7	5.4	*1.7	35.7
<i>Birthplace —</i>								
Born in Australia	59.9	44.4	74.4	170.2	282.4	189.5	27.3	848.1
Born outside Australia	32.0	24.0	46.0	78.3	128.0	99.1	13.6	421.1
Main English speaking countries	7.0	5.7	14.2	26.9	64.0	40.0	5.0	162.8
Other countries	25.0	18.3	31.8	51.4	64.0	59.1	8.6	258.2
<i>Labour force status and hours worked in reference week —</i>								
Working part time	12.3	9.5	20.2	25.7	18.4	11.5	*1.8	99.3
Worked less than 16 hours	*2.4	*3.7	9.3	9.0	7.8	5.5	*0.1	37.8
Worked 16-34 hours	8.4	5.3	8.7	13.9	7.6	*4.4	*1.7	50.0
Worked full-time hours in the reference week	*0.7	*0.2	*1.4	*1.4	*0.9	*0.3	*0.1	4.9
Not at work	*0.7	*0.3	*0.8	*1.5	*2.0	*1.4	*0.0	6.7
Looking for part-time work	*0.7	*0.7	*1.7	*2.7	*2.1	*0.6	*0.0	8.6
Not in the labour force	78.9	58.2	98.6	220.1	390.0	276.5	39.1	1,161.3
<i>Whether reached compulsory retirement age —</i>								
Reason for leaving last full-time job was 'retired', 'too old', 'reached compulsory retirement age (in that job)'	5.3	*2.1	13.9	79.2	239.8	246.3	32.1	618.7
Had reached compulsory retirement age (in that job)	*0.4	*0.0	*1.5	9.3	64.6	201.0	18.0	295.0
Would have liked to continue full-time work	*0.4	*0.0	*0.7	*2.8	18.0	74.0	5.5	101.4
Would not have liked to continue full-time work	*0.0	*0.0	*0.8	6.5	46.6	127.0	12.5	193.5
Had not reached compulsory retirement age (in that job)	4.9	*2.1	12.4	69.8	175.2	45.3	14.0	323.8
Other reason for leaving last full-time job	86.6	66.3	106.5	169.3	170.6	42.3	8.8	650.5
<i>Retirement scheme membership at retirement —</i>								
Belonged to a retirement scheme	..	37.3	65.0	166.2	277.3	160.6	10.3	716.7
Had superannuation cover	..	35.4	61.2	159.2	265.1	149.2	6.3	676.5
In last full-time job	..	31.8	54.1	153.8	259.6	147.7	6.0	653.0
In some other job	..	*3.6	7.2	5.3	5.6	*1.5	*0.3	23.4
Had life assurance or other schemes	..	*1.9	*3.7	7.0	12.2	11.4	*4.0	40.2
Did not belong to a retirement scheme	..	31.0	55.5	82.3	133.1	128.1	30.6	460.6
Not asked	91.9	..	..	..	..	..	..	91.9
<i>Main source of income at retirement —</i>								
Superannuation, life assurance or other retirement schemes	..	5.6	10.8	56.6	77.2	31.4	*0.8	182.4
Invalid, age, sole parent's, widow's pension	..	20.8	33.0	46.0	75.8	152.8	13.8	342.1
War disability, repatriation, service, war widow's pension	..	*1.9	*3.1	14.3	77.5	16.2	*1.5	114.5
Sickness, special and other benefits	..	13.6	25.9	33.9	47.7	11.6	*0.0	132.7
Rent, farm, business, property	..	*1.8	4.7	8.7	7.7	6.5	*3.5	32.9
Investments, interest, stocks, debentures, etc	..	*4.4	12.6	29.8	45.0	31.7	9.5	133.0
Savings, sale of assets	..	5.6	12.5	26.0	45.6	19.4	6.8	115.8
Part-time work	..	5.4	9.1	15.5	12.7	8.3	*1.0	52.1
Someone else's income, pension, superannuation	..	4.9	7.2	13.5	14.2	8.1	*2.7	50.5
Other (including accumulated leave and compensation)	..	4.5	*1.5	*4.1	7.1	*2.8	*1.3	21.3
Not asked	91.9	..	..	..	..	..	..	91.9
<i>Main reason retired early —</i>								
Personal reasons	..	58.0	105.1	205.5	304.0	..	..	672.6
Own ill health or injury	..	48.1	82.3	131.1	146.8	..	..	408.4
Decided not to work anymore, more leisure time	..	*3.1	9.3	41.7	98.7	..	..	152.8
Other personal reasons	..	6.9	13.4	32.6	58.4	..	..	111.3
Family reasons	..	*2.7	*3.3	5.5	11.1	..	..	22.6
Employment and other reasons	..	7.7	12.0	37.5	95.4	..	..	152.6
Not asked	91.9	..	..	..	..	288.6	40.9	421.4
Total	91.9	68.4	120.4	248.5	410.4	288.6	40.9	1,269.2

TABLE 5. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: SELECTED CHARACTERISTICS AND AGE AT RETIREMENT, NOVEMBER 1994
(‘000)—continued

	Age at retirement							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
FEMALES								
<i>Relationship in household —</i>								
Family member	836.5	128.1	145.1	133.3	97.2	20.3	*4.3	1,364.8
Husband or wife	742.6	113.9	122.7	112.0	74.9	13.0	*2.7	1,181.8
With dependants	150.7	16.4	*4.4	*1.7	*0.3	*0.0	*0.0	173.4
Without dependants	591.9	97.5	118.3	110.4	74.6	13.0	*2.7	1,008.4
Lone parent	63.7	7.5	13.3	12.8	7.6	*3.1	*0.4	108.5
With dependants	16.7	*2.1	*1.2	*0.3	*0.0	*0.0	*0.0	20.2
Without dependants	47.0	5.4	12.1	12.5	7.6	*3.1	*0.4	88.2
Non-dependent child	*3.8	*1.2	*1.1	*0.3	*0.5	*0.0	*0.0	7.0
Other family person	26.5	5.5	8.0	8.2	14.1	*4.1	*1.2	67.5
Non-family member	199.5	29.2	56.5	69.3	77.7	26.3	8.0	466.7
Lone person	192.0	27.9	50.9	65.4	73.1	25.4	7.2	441.9
Not living alone	7.5	*1.3	5.6	*3.9	4.6	*1.0	*0.8	24.8
Not determined	25.0	5.5	*4.5	5.8	*4.5	*0.0	*0.0	45.3
<i>Birthplace —</i>								
Born in Australia	806.6	103.2	129.7	136.7	124.8	36.0	9.4	1,346.4
Born outside Australia	254.5	59.7	76.4	71.8	54.6	10.6	*2.9	530.5
Main English speaking countries	119.2	26.1	34.0	38.6	29.4	5.8	*1.2	254.2
Other countries	135.4	33.6	42.4	33.3	25.2	4.8	*1.7	276.3
<i>Labour force status and hours worked in reference week —</i>								
Working part time	232.8	38.6	27.4	16.5	8.0	*1.1	*1.2	325.5
Worked less than 16 hours	92.3	12.6	11.1	8.6	5.6	*0.0	*0.8	131.1
Worked 16-34 hours	111.2	21.1	12.4	6.0	*1.3	*0.4	*0.3	152.7
Worked full-time hours in the reference week	8.4	*1.3	*0.5	*1.3	*0.2	*0.0	*0.0	11.8
Not at work	20.9	*3.5	*3.3	*0.6	*0.8	*0.7	*0.0	29.8
Looking for part-time work	6.1	*3.6	*1.8	*1.0	*0.2	*0.0	*0.0	12.8
Not in the labour force	822.2	120.7	176.9	190.9	171.1	45.6	11.2	1,538.6
<i>Whether reached compulsory retirement age —</i>								
Reason for leaving last full-time job was 'retired', 'too old', 'reached compulsory retirement age (in that job)'	12.4	10.7	28.6	64.5	124.0	39.6	8.8	288.6
Had reached compulsory retirement age (in that job)	*0.0	*0.0	*1.0	5.5	78.6	32.9	6.2	124.1
Would have liked to continue full-time work	*0.0	*0.0	*0.0	*0.7	20.5	14.8	*1.2	37.3
Would not have liked to continue full-time work	*0.0	*0.0	*1.0	4.8	58.0	18.1	4.9	86.8
Had not reached compulsory retirement age (in that job)	12.4	10.7	27.6	59.0	45.4	6.7	*2.6	164.5
Other reason for leaving last full-time job	1,048.7	152.1	177.4	144.0	55.4	7.0	*3.6	1,588.2
<i>Retirement scheme membership at retirement —</i>								
Belonged to a retirement scheme	..	71.3	75.1	90.6	74.8	17.5	*3.0	332.2
Had superannuation cover	..	68.9	73.2	87.3	70.2	16.5	*2.4	318.5
In last full-time job	..	51.7	63.9	81.7	70.1	16.5	*2.0	285.9
In some other job	..	17.2	9.3	5.6	*0.1	*0.0	*0.4	32.6
Had life assurance or other schemes	..	*2.4	*1.9	*3.3	4.6	*1.0	*0.6	13.7
Did not belong to a retirement scheme	..	91.6	131.0	117.9	104.6	29.1	9.4	483.5
Not asked	1,061.1	..	..	..	..	..	..	1,061.1
<i>Main source of income at retirement —</i>								
Superannuation, life assurance or other retirement schemes	..	*1.8	5.2	11.9	13.4	4.7	*1.3	38.3
Invalid, age, sole parent's, widow's pension	..	16.9	35.5	44.5	86.3	24.6	5.8	213.6
War disability, repatriation, service, war widow's pension	..	*0.5	*4.3	10.2	7.5	*2.2	*0.0	24.8
Sickness, special and other benefits	..	12.9	14.3	12.3	*2.7	*0.0	*0.0	42.2
Rent, farm, business, property	..	*3.7	*3.5	*3.6	*3.7	*1.0	*0.5	16.0
Investments, interest, stocks, debentures, etc	..	6.4	10.7	13.1	14.3	*3.0	*1.4	48.9
Savings, sale of assets	..	5.7	10.8	16.5	12.8	*2.8	*1.7	50.2
Part-time work	..	20.9	18.5	11.7	6.6	*2.1	*0.2	60.0
Someone else's income, pension, superannuation	..	91.8	100.7	82.1	30.1	4.9	*1.4	311.0
Other (including accumulated leave and compensation)	..	*2.2	*2.6	*2.6	*2.1	*1.3	*0.0	10.8
Not asked	1,061.1	..	..	..	..	..	..	1,061.1
<i>Main reason retired early —</i>								
Personal reasons	..	107.3	141.7	137.0	..	..	..	386.0
Own ill health or injury	..	40.0	57.2	46.2	..	..	..	143.4
Decided not to work anymore, more leisure time	..	28.5	50.0	63.4	..	..	..	141.8
Other personal reasons	..	38.9	34.5	27.4	..	..	..	100.7
Family reasons	..	37.5	41.2	37.9	..	..	..	116.5
Employment and other reasons	..	18.0	23.3	33.6	..	..	..	74.9
Not asked	1,061.1	..	..	..	179.4	46.6	12.4	1,299.4
Total	1,061.1	162.8	206.1	208.5	179.4	46.6	12.4	1,876.9

TABLE 5. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: SELECTED CHARACTERISTICS AND AGE AT RETIREMENT, NOVEMBER 1994

(*000)—continued

	Age at retirement							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
PERSONS								
<i>Relationship in household —</i>								
Family member	902.3	178.5	236.6	342.5	427.6	245.2	34.4	2,367.0
Husband or wife	798.4	160.1	208.5	313.9	386.0	222.6	30.6	2,120.0
With dependants	168.9	28.0	14.9	11.9	6.9	*4.0	*0.5	235.2
Without dependants	629.5	132.1	193.5	302.0	379.1	218.6	30.1	1,884.9
Lone parent	66.2	9.7	14.9	14.3	15.1	9.3	*0.7	130.3
With dependants	16.7	*3.3	*1.9	*0.3	*0.4	*0.0	*0.0	22.6
Without dependants	49.4	6.5	13.1	14.0	14.7	9.3	*0.7	107.7
Non-dependent child	8.5	*1.9	*2.1	*1.7	*0.5	*0.0	*0.0	14.8
Other family person	29.1	6.8	11.1	12.5	26.0	13.3	*3.2	101.9
Non-family member	222.1	43.1	81.9	101.2	148.0	84.7	17.1	698.0
Lone person	209.4	39.5	71.4	94.2	132.7	79.0	15.8	642.0
Not living alone	12.7	*3.6	10.6	7.0	15.3	5.6	*1.3	56.0
Not determined	28.6	9.6	8.0	13.4	14.2	5.4	*1.7	81.0
<i>Birthplace —</i>								
Born in Australia	866.5	147.6	204.1	306.9	407.2	225.6	36.7	2,194.5
Born outside Australia	286.5	83.7	122.4	150.1	182.6	109.7	16.5	951.5
Main English speaking countries	126.1	31.8	48.2	65.5	93.4	45.8	6.3	417.0
Other countries	160.4	51.8	74.2	84.6	89.2	63.9	10.3	534.5
<i>Labour force status and hours worked in reference week —</i>								
Working part time	245.0	48.1	47.6	42.2	26.4	12.6	*3.0	424.8
Worked less than 16 hours	94.8	16.3	20.4	17.6	13.4	5.5	*0.9	168.9
Worked 16-34 hours	119.6	26.4	21.1	19.8	9.0	4.8	*2.0	202.7
Worked full-time hours in the reference week	9.0	*1.5	*2.0	*2.7	*1.2	*0.3	*0.1	16.7
Not at work	21.6	*3.8	*4.1	*2.1	*2.9	*2.0	*0.0	36.5
Looking for part-time work	6.8	*4.3	*3.5	*3.8	*2.3	*0.6	*0.0	21.3
Not in the labour force	901.1	178.9	275.4	411.0	561.1	322.0	50.2	2,699.9
<i>Whether reached compulsory retirement age —</i>								
Reason for leaving last full-time job was 'retired', 'too old', 'reached compulsory retirement age (in that job)'	17.7	12.8	42.6	143.7	363.8	285.9	40.8	907.3
Had reached compulsory retirement age (in that job)	*0.4	*0.0	*2.5	14.8	143.2	233.9	24.2	419.1
Would have liked to continue full-time work	*0.4	*0.0	*0.7	*3.5	38.6	88.8	6.7	138.7
Would not have liked to continue full-time work	*0.0	*0.0	*1.8	11.3	104.6	145.1	17.5	280.3
Had not reached compulsory retirement age (in that job)	17.2	12.8	40.1	128.8	220.6	52.0	16.6	488.3
Other reason for leaving last full-time job	1,135.3	218.4	284.0	313.3	226.0	49.3	12.4	2,238.7
<i>Retirement scheme membership at retirement —</i>								
Belonged to a retirement scheme	..	108.6	140.1	256.8	352.1	178.1	13.3	1,048.9
Had superannuation cover	..	104.3	134.4	246.5	335.3	165.7	8.7	995.0
In last full-time job	..	83.5	118.0	235.6	329.6	164.2	8.0	938.9
In some other job	..	20.8	16.4	10.9	5.7	*1.5	*0.7	56.1
Had life assurance or other schemes	..	*4.3	5.6	10.3	16.8	12.4	4.5	53.9
Did not belong to a retirement scheme	..	122.6	186.4	200.2	237.7	157.2	40.0	944.1
Not asked	1,153.0	..	..	..	..	..	..	1,153.0
<i>Main source of income at retirement —</i>								
Superannuation, life assurance or other retirement schemes	..	7.4	16.0	68.4	90.6	36.2	*2.2	220.8
Invalid, age, sole parent's, widow's pension	..	37.7	68.5	90.5	162.1	177.4	19.5	555.6
War disability, repatriation, service, war widow's pension	..	*2.3	7.4	24.5	84.9	18.4	*1.5	139.2
Sickness, special and other benefits	..	26.5	40.2	46.2	50.4	11.6	*0.0	175.0
Rent, farm, business, property	..	5.5	8.1	12.3	11.4	7.5	*4.0	48.8
Investments, interest, stocks, debentures, etc	..	10.8	23.3	42.9	59.3	34.7	10.9	181.9
Savings, sale of assets	..	11.3	23.3	42.4	58.4	22.1	8.5	166.0
Part-time work	..	26.3	27.7	27.2	19.2	10.4	*1.3	112.1
Someone else's income, pension, superannuation	..	96.7	107.9	95.7	44.2	13.0	*4.0	361.5
Other (including accumulated leave and compensation)	..	6.7	*4.1	6.8	9.3	*4.0	*1.3	32.1
Not asked	1,153.0	..	..	..	..	..	..	1,153.0
<i>Main reason retired early —</i>								
Personal reasons	..	165.4	246.7	342.5	304.0	..	..	1,058.5
Own ill health or injury	..	88.1	139.5	177.4	146.8	..	..	551.8
Decided not to work anymore, more leisure time	..	31.5	59.3	105.1	98.7	..	..	294.6
Other personal reasons	..	45.8	47.9	60.0	58.4	..	..	212.0
Family reasons	..	40.2	44.5	43.4	11.1	..	..	139.1
Employment and other reasons	..	25.7	35.3	71.2	95.4	..	..	227.5
Not asked	1,153.0	..	..	..	179.4	335.2	53.3	1,720.9
Total	1,153.0	231.2	326.5	457.0	589.8	335.2	53.3	3,146.1

TABLE 6. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: AGE AT NOVEMBER 1994 AND AGE AT RETIREMENT, NOVEMBER 1994

Age at November 1994	Age at retirement							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
MALES								
— '000 —								
45-49	33.0	13.0	..	..	..	..	..	46.0
50-54	20.2	17.8	19.4	..	..	..	..	57.4
55-59	15.3	17.8	34.5	44.0	..	..	..	111.6
60-64	10.9	9.5	28.5	77.5	73.1	..	..	199.5
65-69	7.0	6.3	18.5	64.8	117.4	81.1	..	295.1
70 and over	5.4	*4.0	19.5	62.3	220.0	207.5	40.9	559.6
Total	91.9	68.4	120.4	248.5	410.4	288.6	40.9	1,269.2
— per cent —								
Total	7.2	5.4	9.5	19.6	32.3	22.7	3.2	100.0
FEMALES								
— '000 —								
45-49	225.5	27.9	..	..	..	..	..	253.4
50-54	155.4	42.1	27.7	..	..	..	..	225.2
55-59	141.7	33.7	51.0	31.5	..	..	..	258.0
60-64	123.5	18.6	40.3	57.7	28.1	..	..	268.2
65-69	125.4	21.9	30.5	51.2	39.1	8.0	..	275.9
70 and over	289.6	18.6	56.7	68.1	112.2	38.6	12.4	596.2
Total	1,061.1	162.8	206.1	208.5	179.4	46.6	12.4	1,876.9
— per cent —								
Total	56.5	8.7	11.0	11.1	9.6	2.5	0.7	100.0
PERSONS								
— '000 —								
45-49	258.5	40.9	..	..	..	..	..	299.4
50-54	175.7	59.9	47.0	..	..	..	..	282.7
55-59	157.0	51.5	85.5	75.5	..	..	..	369.6
60-64	134.4	28.1	68.8	135.2	101.1	..	..	467.7
65-69	132.3	28.2	49.0	115.9	156.5	89.1	..	571.0
70 and over	295.1	22.6	76.2	130.3	332.2	246.2	53.3	1,155.8
Total	1,153.0	231.2	326.5	457.0	589.8	335.2	53.3	3,146.1
— per cent —								
Total	36.6	7.3	10.4	14.5	18.7	10.7	1.7	100.0

**TABLE 7. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AGED LESS THAN 45:
REASON CEASED LAST FULL-TIME JOB AND AGE AT NOVEMBER 1994, NOVEMBER 1994
(^{'000})**

Reason for ceasing last full-time job	Age at November 1994						Total
	45-49	50-54	55-59	60-64	65-69	70 and over	
MALES							
Job loser	26.8	15.6	13.2	8.1	4.7	*2.8	71.2
Retrenched	*3.9	*1.8	*1.0	*0.4	*0.8	*0.0	7.8
Job was temporary, seasonal or holiday job	*0.3	*0.6	*0.0	*0.0	*0.0	*0.0	*0.8
Own ill health or injury	21.9	12.6	11.8	7.6	*3.9	*2.8	60.5
Business closed down for economic reasons	*0.7	*0.7	*0.4	*0.2	*0.0	*0.0	*2.0
Job leaver	6.2	4.6	*2.1	*2.8	*2.3	*2.7	20.7
Unsatisfactory work arrangements	*0.7	*0.2	*0.0	*0.7	*0.0	*0.0	*1.6
Retired	*0.9	*0.9	*1.0	*0.9	*0.3	*0.2	*4.2
Did not want to work any longer	*0.8	*0.0	*0.0	*0.0	*0.0	*0.1	*0.9
Too old	*0.0	*0.4	*0.0	*0.2	*0.0	*0.0	*0.7
Reached compulsory retirement age (in that job)	*0.0	*0.0	*0.0	*0.0	*0.0	*0.4	*0.4
Wanted to work part time, full-time work too stressful	*0.6	*0.8	*0.7	*0.3	*0.0	*0.6	*3.1
Early retirement package, eligible for superannuation or service pension	*0.0	*0.0	*0.0	*0.0	*0.4	*0.0	*0.4
Returned to studies	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0
To get married	*0.0	*0.0	*0.0	*0.0	*0.0	*0.7	*0.7
Pregnancy, to have children	*0.0	*0.0	*0.0	*0.2	*0.0	*0.0	*0.2
To look after family, house or someone else	*0.6	*0.5	*0.0	*0.1	*0.0	*0.0	*1.2
To have holiday, moved house, spouse transferred	*0.9	*0.3	*0.0	*0.1	*0.8	*0.4	*2.5
Business closed down for other reasons	*0.5	*0.0	*0.0	*0.0	*0.2	*0.0	*0.7
Other	*1.2	*1.5	*0.4	*0.2	*0.6	*0.3	*4.1
Total	33.0	20.2	15.3	10.9	7.0	5.4	91.9
FEMALES							
Job loser	37.9	24.4	17.2	12.4	8.9	13.2	114.0
Retrenched	12.7	8.3	*4.4	*3.9	*1.7	*4.1	35.1
Job was temporary, seasonal or holiday job	*2.3	*1.2	*0.0	*0.2	*0.8	*1.6	6.1
Own ill health or injury	21.4	14.5	12.4	7.6	6.1	6.2	68.2
Business closed down for economic reasons	*1.5	*0.4	*0.4	*0.7	*0.3	*1.3	4.5
Job leaver	187.5	131.1	124.5	111.2	116.5	276.5	947.2
Unsatisfactory work arrangements	*3.9	*2.6	*1.2	*0.4	*0.0	*1.3	9.4
Retired	*1.0	*0.5	*2.0	*0.8	*2.0	*3.2	9.6
Did not want to work any longer	6.2	4.7	7.1	*4.1	8.6	11.2	42.0
Too old	*0.0	*0.2	*0.6	*0.1	*0.4	*1.6	*2.8
Reached compulsory retirement age (in that job)	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0
Wanted to work part time, full-time work too stressful	14.6	5.5	*2.4	*0.5	*0.8	*1.5	25.4
Early retirement package, eligible for superannuation or service pension	*0.1	*0.0	*0.0	*0.0	*0.0	*0.0	*0.1
Returned to studies	*0.7	*0.2	*0.4	*0.0	*0.0	*0.5	*1.9
To get married	34.5	35.5	38.6	47.3	59.5	182.2	397.7
Pregnancy, to have children	86.9	51.3	43.7	33.6	28.1	34.4	278.0
To look after family, house or someone else	18.1	12.4	15.9	14.9	11.7	28.5	101.6
To have holiday, moved house, spouse transferred	11.4	12.4	8.4	7.1	*3.7	8.5	51.6
Business closed down for other reasons	5.1	*2.6	*2.6	*0.7	*0.6	*1.2	12.7
Other	5.0	*3.1	*1.5	*1.5	*1.0	*2.3	14.5
Total	225.5	155.4	141.7	123.5	125.4	289.6	1,061.1
PERSONS							
Job loser	64.7	40.0	30.4	20.5	13.6	15.9	185.2
Retrenched	16.6	10.2	5.5	*4.2	*2.5	*4.1	43.0
Job was temporary, seasonal or holiday job	*2.6	*1.8	*0.0	*0.2	*0.8	*1.6	6.9
Own ill health or injury	43.4	27.1	24.1	15.2	10.0	8.9	128.7
Business closed down for economic reasons	*2.2	*1.0	*0.9	*0.9	*0.3	*1.3	6.6
Job leaver	193.7	135.7	126.6	113.9	118.8	279.1	967.8
Unsatisfactory work arrangements	4.6	*2.8	*1.2	*1.1	*0.0	*1.3	11.0
Retired	*1.9	*1.4	*3.0	*1.7	*2.3	*3.4	13.7
Did not want to work any longer	7.0	4.7	7.1	*4.1	8.6	11.3	42.9
Too old	*0.0	*0.6	*0.6	*0.3	*0.4	*1.6	*3.5
Reached compulsory retirement age (in that job)	*0.0	*0.0	*0.0	*0.0	*0.0	*0.4	*0.4
Wanted to work part time, full-time work too stressful	15.2	6.3	*3.2	*0.8	*0.8	*2.1	28.4
Early retirement package, eligible for superannuation or service pension	*0.1	*0.0	*0.0	*0.0	*0.4	*0.0	*0.5
Returned to studies	*0.7	*0.2	*0.4	*0.0	*0.0	*0.5	*1.9
To get married	34.5	35.5	38.6	47.3	59.5	183.0	398.4
Pregnancy, to have children	86.9	51.3	43.7	33.9	28.1	34.4	278.2
To look after family, house or someone else	18.7	12.9	15.9	15.0	11.7	28.5	102.8
To have holiday, moved house, spouse transferred	12.4	12.7	8.4	7.2	4.6	8.9	54.2
Business closed down for other reasons	5.6	*2.6	*2.6	*0.7	*0.8	*1.2	13.4
Other	6.2	4.5	*1.9	*1.7	*1.7	*2.6	18.6
Total	258.5	175.7	157.0	134.4	132.3	295.1	1,153.0

TABLE 8. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 OR MORE: RETIREMENT SCHEME MEMBERSHIP AT RETIREMENT AND MAIN SOURCE OF INCOME AT NOVEMBER 1994, NOVEMBER 1994 ('000)

Main source of income at November 1994	Retirement scheme membership						Total
	Belonged to a retirement scheme				Did not belong to a retirement scheme		
	Had superannuation cover			Had life assurance or other scheme	Total	Total	
In last full-time job	In some previous job	Total					
MALES							
Superannuation, life assurance or other retirement scheme	147.9	*2.6	150.6	*1.2	151.8	*0.8	152.6
Invalid, age, sole parent's, widow's pension	259.9	*3.7	263.5	20.5	284.0	299.0	583.0
War disability, repatriation, service, war widow's pension	78.4	*0.6	79.0	8.0	87.0	65.8	152.8
Sickness, special and other benefits	27.9	*0.2	28.1	*0.7	28.8	15.3	44.1
Rent, farm, business, property	11.0	*3.3	14.3	*1.6	15.9	10.2	26.0
Investments, interest, stocks, debentures, etc	69.2	*2.2	71.4	5.5	76.9	40.8	117.7
Savings, sale of assets	11.5	*0.3	11.8	*0.7	12.5	9.0	21.5
Part-time work	19.5	10.1	29.6	*0.9	30.5	5.4	35.9
Someone else's income	21.6	*0.6	22.2	*0.7	22.8	11.8	34.7
Other (including accumulated leave and compensation)	6.0	*0.0	6.0	*0.4	6.4	*2.5	9.0
Total	653.0	23.4	676.5	40.2	716.7	460.6	1,177.3
FEMALES							
Superannuation, life assurance or other retirement scheme	34.9	*0.8	35.7	*0.7	36.5	*1.7	38.1
Invalid, age, sole parent's, widow's pension	111.1	*3.0	114.1	7.9	121.9	322.3	444.2
War disability, repatriation, service, war widow's pension	12.9	*0.0	12.9	*0.8	13.7	41.7	55.4
Sickness, special and other benefits	10.1	*0.8	10.9	*0.6	11.6	7.9	19.5
Rent, farm, business, property	*4.5	*1.2	5.6	*0.8	6.4	4.9	11.3
Investments, interest, stocks, debentures, etc	23.5	*1.0	24.5	*1.3	25.7	28.9	54.6
Savings, sale of assets	*3.6	*0.0	*3.6	*0.0	*3.6	*3.4	7.0
Part-time work	25.5	22.9	48.5	*0.0	48.5	*3.9	52.4
Someone else's income	57.8	*2.5	60.3	*1.7	62.0	65.6	127.6
Other (including accumulated leave and compensation)	*2.0	*0.4	*2.4	*0.0	*2.4	*3.2	5.6
Total	285.9	32.6	318.5	13.7	332.2	483.5	815.8
PERSONS							
Superannuation, life assurance or other retirement scheme	182.8	*3.5	186.3	*1.9	188.2	*2.4	190.7
Invalid, age, sole parent's, widow's pension	371.0	6.6	377.6	28.3	405.9	621.3	1,027.2
War disability, repatriation, service, war widow's pension	91.3	*0.6	91.9	8.8	100.7	107.5	208.2
Sickness, special and other benefits	38.1	*1.0	39.0	*1.3	40.4	23.2	63.6
Rent, farm, business, property	15.5	*4.4	19.9	*2.3	22.3	15.1	37.3
Investments, interest, stocks, debentures, etc	92.7	*3.2	95.9	6.8	102.7	69.7	172.4
Savings, sale of assets	15.1	*0.3	15.4	*0.7	16.1	12.4	28.5
Part-time work	45.0	33.0	78.0	*0.9	78.9	9.3	88.3
Someone else's income	79.4	*3.1	82.5	*2.3	84.8	77.4	162.3
Other (including accumulated leave and compensation)	8.0	*0.4	8.5	*0.4	8.9	5.8	14.6
Total	938.9	56.1	995.0	53.9	1,048.9	944.1	1,993.1

TABLE 10. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK:
SELECTED CHARACTERISTICS, NOVEMBER 1989 TO NOVEMBER 1994

	November 1989			October 1992			November 1994(a)		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— per cent —								
<i>Retirement scheme membership —</i>									
Belonged to a retirement scheme	77.6	61.3	73.2	83.1	74.2	80.5	85.5	79.7	83.7
Had superannuation cover	71.2	55.4	66.9	79.1	71.7	76.9	82.9	78.6	81.6
In job at survey date	67.2	51.3	62.9	73.9	66.7	71.8	78.3	75.3	77.4
In some previous job	4.0	4.1	4.0	5.2	4.9	5.1	4.6	3.3	4.2
Had life assurance or other schemes	6.5	5.9	6.3	3.9	2.6	3.5	2.6	1.1	2.1
Did not belong to a retirement scheme	22.4	38.7	26.7	16.9	25.8	19.5	14.5	20.3	16.3
<i>Expected main source of income at retirement —</i>									
Superannuation	32.1	18.4	28.4	37.8	21.6	33.0	31.7	18.5	27.7
Life assurance, other retirement schemes	1.7	*0.7	1.4	1.1	*0.6	0.9	1.7	0.7	1.4
Invalid, age, sole parent's, widow's pension	30.0	28.7	29.6	25.4	28.2	26.2	27.6	29.0	28.0
War disability, repatriation, service, war widow's pension	0.8	*0.4	0.7	0.7	*0.3	0.6	0.7	0.2	0.5
Sickness, special and other benefits(b)	..	..	..	0.9	*0.6	0.8	0.9	0.6	0.8
Rent, farm, business, property(b)	..	..	..	3.3	2.7	3.1	3.4	3.1	3.3
Investments, interest, stocks, debentures, etc.	14.2	10.1	13.1	10.7	7.3	9.7	10.3	7.6	9.5
Savings, sale of assets	5.6	3.7	5.1	4.6	4.4	4.5	3.1	2.9	3.1
Part-time work	4.3	3.1	4.0	4.3	3.6	4.1	4.6	4.1	4.5
Someone else's income	1.0	24.3	7.3	0.9	19.6	6.5	2.3	19.0	7.4
Other (including accumulated leave and compensation)	1.2	*1.0	1.1	0.4	*0.1	0.3	0.3	0.3	0.3
Did not know	9.1	9.6	9.2	9.8	11.1	10.2	13.3	13.9	13.5
<i>Age intended to retire —</i>									
45-49	*0.2	1.4	0.5	*0.0	0.8	0.3	0.5	0.7	0.2
50-54	1.0	5.6	2.2	0.7	5.3	2.1	0.9	4.9	2.1
55-59	10.5	17.6	12.4	12.3	20.4	14.7	12.1	19.8	14.4
60-64	19.1	32.0	22.6	18.4	32.9	22.7	16.1	31.4	20.8
65-69	43.0	10.1	34.1	44.3	9.5	34.0	40.6	10.4	31.4
70 and over	2.0	*0.6	1.6	2.1	*0.7	1.7	1.8	0.8	1.5
Did not know	24.2	32.7	26.5	22.0	30.3	24.5	28.4	32.1	29.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	— '000 —								
Total	1,155.7	428.8	1,584.5	1,224.4	516.0	1,740.4	1,320.7	577.8	1,898.5

(a) The November 1994 survey was weighted using population estimates based on the 1991 Census of Population and Housing and results, therefore, may not be comparable with previous years. See Explanatory Notes for details. (b) Included in 'Other' category prior to October 1992.

TABLE 11. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK EARLY: MAIN REASON INTENDED TO RETIRE EARLY, NOVEMBER 1989 TO NOVEMBER 1994

	November 1989			October 1992			November 1994(a)		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— per cent —								
<i>Main reason intended to retire early</i>									
Personal reasons	84.6	87.9	85.3	84.8	86.5	85.2	86.4	88.0	86.8
Own ill health or injury	6.2	4.3	5.7	7.1	5.7	6.7	7.0	6.6	6.9
Give others a chance	1.4	1.3	1.4	1.0	*1.2	1.1	1.7	1.6	1.7
No financial need to work	10.6	10.7	10.6	8.7	8.5	8.6	9.0	11.2	9.6
Decided not to work anymore, more leisure time	62.6	67.8	63.8	57.9	58.8	58.2	56.5	57.9	56.9
Wanted to work part time, full-time work too stressful(b)	..	..	..	7.6	8.6	7.9	9.1	7.9	8.8
Too old	3.8	*3.8	3.8	2.4	3.7	2.7	3.1	3.0	3.1
Family reasons	*0.6	*4.2	1.4	*0.3	4.4	1.3	0.8	3.9	1.7
Employment reasons	3.0	*0.6	2.4	9.6	5.5	8.5	7.9	3.7	6.7
Can not get a job because —									
Employers think too old	2.3	*0.6	1.9	*0.8	*0.9	0.8	0.7	0.1	0.5
No jobs available, unable to get work	*0.6	*0.0	*0.5	*0.8	*0.0	*0.6	1.2	0.5	0.9
Retrenched, early retirement package, reached compulsory retirement age in that job(b)	..	..	..	8.0	4.6	7.1	6.1	3.4	5.4
Other reasons	11.9	7.5	10.9	5.3	3.7	4.9	4.8	4.4	4.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	— '000 —								
Total	355.9	105.5	461.4	385.6	136.8	522.4	385.7	146.4	532.1

(a) The November 1994 survey was weighted using population estimates based on the 1991 Census of Population and Housing and results, therefore, may not be comparable with previous years. See Explanatory Notes for details. (b) Included in 'Other reasons' category prior to October 1992.

TABLE 12. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS AND AGE INTENDED TO RETIRE, NOVEMBER 1994 ('000)

	Age intended to retire						Total
	45-54	55-59	60-64	65-69	70 and over	Did not know	
MALES							
<i>Birthplace —</i>							
Born in Australia	9.6	114.5	138.1	318.4	16.6	232.5	829.7
Born outside Australia	*3.5	45.0	75.0	217.2	7.4	142.8	491.0
Main English speaking countries	*2.1	21.9	35.1	88.1	4.5	47.2	198.8
Other countries	*1.4	23.1	39.9	129.1	*2.9	95.7	292.1
<i>Labour force status and full-time/part-time status —</i>							
In the labour force	12.9	157.3	207.7	516.3	23.0	363.5	1,280.8
Working	12.7	154.2	195.3	456.5	21.8	341.9	1,182.4
Full time	12.7	150.1	187.7	432.8	20.1	329.1	1,132.5
Part time	*0.0	*4.0	6.7	19.3	*1.4	11.4	42.7
Worked less than one hour in the reference week	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0
Part time but worked full-time hours in reference week	*0.0	*0.1	*0.9	*4.5	*0.3	*1.4	7.1
Looking for work	*0.2	*3.1	12.4	59.8	*1.2	21.7	98.4
Looking for full-time work	*0.2	*3.1	12.4	58.8	*1.2	21.4	97.1
Looking for part-time work	*0.0	*0.0	*0.0	*0.9	*0.0	*0.3	*1.2
Not in the labour force	*0.2	*2.3	5.4	19.3	*1.0	11.8	39.9
<i>Status in employment —</i>							
Working	12.7	154.2	195.3	456.5	21.8	341.9	1,182.4
Employees	10.3	137.2	166.1	381.1	12.7	242.1	949.4
Employers	*1.6	6.9	10.1	22.3	*2.7	36.7	80.4
Own account workers	*0.4	9.3	19.1	52.2	6.3	61.6	148.9
Contributing family workers	*0.3	*0.8	*0.0	*1.0	*0.0	*1.6	*3.6
Not working	*0.4	5.4	17.8	79.1	*2.2	33.5	138.3
<i>Occupation —</i>							
Working	12.7	154.2	195.3	456.5	21.8	341.9	1,182.4
Managers and administrators	*3.7	36.1	40.4	66.4	9.5	84.8	241.0
Professionals	*2.6	29.3	38.3	62.1	5.1	45.9	183.3
Para-professionals	*1.4	15.0	13.0	21.4	*0.4	16.7	67.9
Tradespersons	*2.1	19.7	36.7	105.4	*1.5	69.5	234.9
Clerks	*0.9	16.8	13.4	23.5	*0.6	15.0	70.1
Salespersons and personal service workers	*0.3	7.1	14.8	38.4	*1.4	25.7	87.7
Plant and machine operators, and drivers	*0.6	16.0	19.2	65.8	*1.5	35.6	138.7
Labourers and related workers	*1.2	14.1	19.5	73.6	*1.7	48.7	158.9
Not working	*0.4	5.4	17.8	79.1	*2.2	33.5	138.3
<i>Industry —</i>							
Working	12.7	154.2	195.3	456.5	21.8	341.9	1,182.4
Agriculture, forestry, and fishing	*0.5	*2.5	5.7	26.7	*4.2	35.5	75.2
Mining	*0.8	*3.8	*4.2	5.7	*0.0	*4.2	18.7
Manufacturing	*2.1	18.2	28.5	93.9	*1.2	57.1	201.0
Electricity, gas and water supply	*0.3	6.2	5.0	7.1	*0.4	*3.8	22.9
Construction	*0.3	13.9	18.5	49.2	*1.8	44.0	127.7
Wholesale trade	*0.9	6.7	11.9	40.5	*2.7	24.7	87.4
Retail trade	*1.8	11.7	18.1	39.2	*2.3	37.2	110.4
Accommodation, cafes and restaurants	*0.0	*2.2	*4.2	9.4	*1.0	10.9	27.7
Transport and storage	*0.0	15.1	15.4	38.5	*1.7	27.3	98.0
Communication services	*0.5	5.7	7.0	10.1	*0.0	9.2	32.5
Finance and insurance	*0.6	10.5	6.5	6.9	*0.9	5.7	31.1
Property and business services	*1.6	11.4	16.8	37.4	*1.8	33.2	102.2
Government administration and defence	*1.1	16.2	15.3	25.1	*0.1	12.8	70.6
Education	*1.0	15.1	19.7	24.8	*1.3	12.3	74.1
Health and community services	*0.6	5.0	8.0	22.0	*2.2	11.6	49.4
Cultural and recreational services	*0.3	*2.6	*4.0	5.4	*0.0	5.1	17.3
Personal and other services	*0.1	7.3	6.6	14.8	*0.2	7.2	36.2
Not working	*0.4	5.4	17.8	79.1	*2.2	33.5	138.3
<i>Whether intended to work part time after retirement —</i>							
Intended to work part time after retirement	8.8	79.7	86.3	149.3	11.8	108.0	443.9
Did not intend to work part time after retirement	*2.3	49.9	91.5	274.9	7.8	101.3	527.7
Did not know	*2.0	29.9	35.3	111.5	*4.3	166.0	349.1
Total	13.1	159.5	213.1	535.6	24.0	375.3	1,320.7

TABLE 12. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS AND AGE INTENDED TO RETIRE, NOVEMBER 1994
(^{'000})—continued

	Age intended to retire					Did not know	Total
	45-54	55-59	60-64	65-69	70 and over		
FEMALES							
<i>Birthplace —</i>							
Born in Australia	22.1	80.6	113.4	37.7	*3.6	117.4	374.9
Born outside Australia	9.9	33.7	68.1	22.4	*0.8	67.9	202.9
Main English speaking countries	5.1	13.7	27.1	11.0	*0.3	28.5	85.8
Other countries	4.8	20.0	41.0	11.4	*0.5	39.4	117.1
<i>Labour force status and full-time/part-time status —</i>							
In the labour force	31.2	109.8	170.9	56.3	*3.6	172.7	544.6
Working	30.2	104.5	149.0	49.5	*3.6	161.5	498.4
Full time	27.3	93.3	126.4	41.9	*2.8	142.2	433.8
Part time	*2.9	10.6	21.1	6.7	*0.8	17.4	59.6
Worked less than one hour in the reference week	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0
Part time but worked full-time hours in reference week	*0.0	*0.6	*1.5	*0.9	*0.0	*1.9	5.0
Looking for work	*1.0	5.3	21.9	6.9	*0.0	11.2	46.2
Looking for full-time work	*0.6	*3.9	20.4	6.5	*0.0	10.0	41.5
Looking for part-time work	*0.3	*1.4	*1.5	*0.3	*0.0	*1.1	4.7
Not in the labour force	*0.9	4.5	10.7	*3.7	*0.9	12.6	33.3
<i>Status in employment —</i>							
Working	30.2	104.5	149.0	49.5	*3.6	161.5	498.4
Employees	26.4	96.8	133.6	43.8	*2.6	132.7	436.0
Employers	*2.1	*3.3	*3.9	*1.9	*0.2	8.4	19.7
Own account workers	*1.7	*3.9	11.2	*3.6	*0.8	19.9	41.1
Contributing family workers	*0.0	*0.5	*0.3	*0.2	*0.0	*0.6	*1.5
Not working	*1.8	9.8	32.6	10.6	*0.9	23.8	79.4
<i>Occupation —</i>							
Working	30.2	104.5	149.0	49.5	*3.6	161.5	498.4
Managers and administrators	5.4	11.3	15.1	7.0	*2.0	25.9	66.6
Professionals	*3.1	20.5	22.2	10.7	*0.3	22.7	79.5
Para-professionals	*1.9	5.7	10.5	*3.1	*0.0	9.0	30.2
Tradespersons	*0.6	*2.2	*4.2	*0.9	*0.0	*3.8	11.7
Clerks	10.0	37.6	45.2	16.0	*1.1	48.6	158.5
Salespersons and personal service workers	*3.9	13.8	21.1	5.5	*0.2	24.7	69.3
Plant and machine operators, and drivers	*0.6	4.8	6.1	*1.3	*0.0	5.8	18.6
Labourers and related workers	4.9	8.7	24.6	4.9	*0.1	20.9	64.0
Not working	*1.8	9.8	32.6	10.6	*0.9	23.8	79.4
<i>Industry —</i>							
Working	30.2	104.5	149.0	49.5	*3.6	161.5	498.4
Agriculture, forestry, and fishing	*0.5	*1.7	*4.4	*2.0	*0.8	9.2	18.5
Mining	*0.4	*0.2	*0.6	*0.0	*0.0	*0.9	*2.2
Manufacturing	*3.9	12.1	19.1	5.4	*0.3	20.8	61.7
Electricity, gas and water supply	*0.0	*0.3	*0.2	*0.0	*0.0	*0.3	*0.8
Construction	*0.0	*2.7	*1.7	*0.2	*0.3	*3.8	8.7
Wholesale trade	*2.6	*4.2	5.3	*0.9	*0.0	5.4	18.4
Retail trade	4.6	9.3	20.8	*2.8	*0.4	23.0	61.0
Accommodation, cafes and restaurants	*1.5	*2.7	6.2	*2.0	*0.0	9.4	21.9
Transport and storage	*0.5	*3.4	*1.5	*1.3	*0.2	*3.1	9.9
Communication services	*0.3	*2.9	*1.7	*1.1	*0.0	*2.4	8.4
Finance and insurance	*1.3	*4.3	7.1	*0.8	*0.0	4.9	18.4
Property and business services	*2.8	7.4	12.3	6.1	*0.5	12.5	41.5
Government administration and defence	*1.5	6.5	9.0	*3.8	*0.0	5.8	26.7
Education	*3.1	24.3	19.5	8.7	*0.5	20.2	76.3
Health and community services	7.3	18.7	29.0	9.9	*0.6	31.2	96.7
Cultural and recreational services	*0.0	*1.5	*3.4	*2.0	*0.0	*2.1	9.1
Personal and other services	*0.0	*2.5	7.1	*2.3	*0.0	6.5	18.3
Not working	*1.8	9.8	32.6	10.6	*0.9	23.8	79.4
<i>Whether intended to work part time after retirement —</i>							
Intended to work part time after retirement	14.6	45.2	45.2	19.5	*1.5	49.7	175.7
Did not intend to work part time after retirement	13.7	54.6	111.4	33.3	*2.9	58.5	274.4
Did not know	*3.8	14.6	24.9	7.2	*0.1	77.2	127.7
Total	32.1	114.3	181.6	60.0	*4.5	185.3	577.8

TABLE 12. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS AND AGE INTENDED TO RETIRE, NOVEMBER 1994
(’000)—continued

	Age intended to retire						Total
	45-54	55-59	60-64	65-69	70 and over	Did not know	
PERSONS							
<i>Birthplace —</i>							
Born in Australia	31.7	195.1	251.5	356.1	20.2	349.9	1,204.6
Born outside Australia	13.4	78.7	143.2	239.5	8.3	210.8	693.9
Main English speaking countries	7.2	35.6	62.2	99.1	4.8	75.7	284.6
Other countries	6.2	43.1	81.0	140.5	*3.4	135.1	409.2
<i>Labour force status and full-time/part-time status —</i>							
In the labour force	44.1	267.1	378.6	572.6	26.6	536.3	1,825.3
Working	42.9	258.7	344.3	506.0	25.4	503.4	1,680.8
Full time	40.0	243.4	314.1	474.7	22.9	471.4	1,566.4
Part time	*2.9	14.6	27.8	26.0	*2.2	28.8	102.3
Worked less than one hour in the reference week	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0
Part time but worked full-time hours in reference week	*0.0	*0.7	*2.4	5.4	*0.3	*3.3	12.1
Looking for work	*1.2	8.4	34.3	66.7	*1.2	32.8	144.6
Looking for full-time work	*0.8	7.0	32.8	65.4	*1.2	31.4	138.6
Looking for part-time work	*0.3	*1.4	*1.5	*1.3	*0.0	*1.5	6.0
Not in the labour force	*1.1	6.8	16.1	23.0	*1.8	24.4	73.2
<i>Status in employment —</i>							
Working	42.9	258.7	344.3	506.0	25.4	503.4	1,680.8
Employees	36.7	234.0	299.7	424.9	15.3	374.7	1,385.5
Employers	*3.8	10.2	14.1	24.2	*2.9	45.0	100.1
Own account workers	*2.1	13.2	30.2	55.8	7.1	81.5	190.0
Contributing family workers	*0.3	*1.3	*0.3	*1.2	*0.0	*2.2	5.2
Not working	*2.2	15.2	50.3	89.7	*3.1	57.2	217.7
<i>Occupation —</i>							
Working	42.9	258.7	344.3	506.0	25.4	503.4	1,680.8
Managers and administrators	9.1	47.5	55.5	73.4	11.5	110.7	307.6
Professionals	5.7	49.8	60.6	72.8	5.3	68.6	262.7
Para-professionals	*3.3	20.7	23.5	24.5	*0.4	25.7	98.1
Tradespersons	*2.6	21.9	40.9	106.4	*1.5	73.3	246.6
Clerks	10.8	54.4	58.6	39.5	*1.7	63.6	228.6
Salespersons and personal service workers	*4.2	20.9	35.9	43.9	*1.6	50.5	157.0
Plant and machine operators, and drivers	*1.2	20.8	25.3	67.1	*1.5	41.4	157.3
Labourers and related workers	6.0	22.8	44.2	78.4	*1.8	69.6	222.9
Not working	*2.2	15.2	50.3	89.7	*3.1	57.2	217.7
<i>Industry —</i>							
Working	42.9	258.7	344.3	506.0	25.4	503.4	1,680.8
Agriculture, forestry, and fishing	*1.0	*4.1	10.1	28.7	5.0	44.8	93.7
Mining	*1.2	*4.1	4.8	5.7	*0.0	5.1	20.9
Manufacturing	6.0	30.3	47.5	99.4	*1.5	77.9	262.7
Electricity, gas and water supply	*0.3	6.5	5.2	7.1	*0.4	*4.1	23.7
Construction	*0.3	16.5	20.2	49.4	*2.1	47.8	136.3
Wholesale trade	*3.5	10.9	17.1	41.4	*2.7	30.1	105.8
Retail trade	6.4	21.0	38.9	42.1	*2.8	60.3	171.4
Accommodation, cafes and restaurants	*1.5	4.9	10.5	11.4	*1.0	20.3	49.6
Transport and storage	*0.5	18.4	16.9	39.8	*1.9	30.3	107.9
Communication services	*0.8	8.5	8.7	11.2	*0.0	11.7	40.9
Finance and insurance	*1.9	14.8	13.6	7.7	*0.9	10.6	49.5
Property and business services	*4.4	18.8	29.1	43.5	*2.3	45.6	143.8
Government administration and defence	*2.6	22.8	24.3	28.9	*0.1	18.6	97.3
Education	*4.1	39.4	39.2	33.5	*1.8	32.5	150.4
Health and community services	7.9	23.7	37.1	31.9	*2.8	42.8	146.1
Cultural and recreational services	*0.3	*4.2	7.4	7.4	*0.0	7.2	26.4
Personal and other services	*0.1	9.8	13.7	17.0	*0.2	13.7	54.6
Not working	*2.2	15.2	50.3	89.7	*3.1	57.2	217.7
<i>Whether intended to work part time after retirement —</i>							
Intended to work part time after retirement	23.4	124.9	131.5	168.8	13.3	157.7	619.6
Did not intend to work part time after retirement	15.9	104.5	202.9	308.2	10.7	159.8	802.0
Did not know	5.8	44.5	60.3	118.7	*4.4	243.2	476.8
Total	45.1	273.9	394.7	595.7	28.5	560.7	1,898.5

TABLE 13. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: EXPECTED TIME UNTIL RETIREMENT, RETIREMENT SCHEME MEMBERSHIP, EXPECTED MAIN SOURCE OF INCOME, NOVEMBER 1994 ('000)

	Expected time until retirement						Did not know	Total
	Less than 2 years	2 and less than 5 years	5 and less than 10 years	10 and less than 15 years	15 and less than 20 years	20 years or more		
MALES								
<i>Retirement scheme membership at November 1994 —</i>								
Belonged to a retirement scheme	32.3	105.7	246.9	229.0	171.0	43.8	300.8	1,129.4
Had superannuation cover	31.3	102.7	239.8	223.9	167.9	42.5	287.2	1,095.3
In job at November 1994	28.9	95.5	224.1	211.1	161.0	39.9	274.3	1,034.8
In some previous job	*2.4	7.2	15.7	12.8	6.9	*2.6	12.9	60.4
Had life assurance or other scheme	*1.0	*3.0	7.1	5.0	*3.2	*1.2	13.6	34.1
Did not belong to a retirement scheme	7.9	16.7	31.9	28.2	25.7	6.3	74.6	191.3
<i>Expected main source of income at retirement —</i>								
Superannuation	10.5	34.7	100.2	96.7	66.0	18.6	92.3	419.2
Life assurance, other retirement schemes, pension from deferred annuity	*0.9	*2.5	5.6	*4.2	*4.3	*1.0	*3.6	22.0
Invalid, age, sole parent's, widow's pension	13.5	32.9	70.8	77.2	66.4	14.3	89.9	365.0
War disability, repatriation, service, war widow's pension	*0.9	*1.0	*1.6	*2.5	*1.1	*0.1	*2.2	9.4
Unemployment, sickness, special and other benefits	*1.8	*3.0	*2.0	*1.4	*0.4	*0.0	*3.2	11.9
Rent, farm, business, property	*0.9	*4.1	11.4	6.7	5.1	*1.1	15.2	44.6
Investments, interest, stocks, debentures, etc	5.0	17.9	34.9	23.9	14.7	6.9	33.1	136.4
Savings, sale of assets	*1.2	4.6	11.3	8.7	*1.8	*1.2	12.8	41.6
Part-time work	*2.2	7.3	15.3	10.2	6.5	*1.8	17.3	60.7
Someone else's income, pension, superannuation	*1.2	5.0	6.4	5.3	4.6	*0.9	7.5	30.7
Accumulated leave, compensation	*0.2	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.2
Other	*0.0	*0.3	*0.5	*0.7	*0.6	*0.4	*0.8	*3.3
Did not know	*1.9	9.1	18.8	19.5	25.1	*3.8	97.4	175.7
Total	40.1	122.4	278.8	257.2	196.7	50.1	375.3	1,320.7
FEMALES								
<i>Retirement scheme membership at November 1994 —</i>								
Belonged to a retirement scheme	19.2	51.8	115.6	94.3	31.9	5.6	142.1	460.3
Had superannuation cover	19.2	51.6	113.5	93.3	31.6	5.6	139.2	454.0
In job at November 1994	18.2	51.5	107.7	88.7	29.1	5.6	134.3	435.0
In some previous job	*1.0	*0.1	5.8	4.6	*2.5	*0.0	4.9	19.0
Had life assurance or other scheme	*0.0	*0.1	*2.1	*1.0	*0.2	*0.0	*2.9	6.3
Did not belong to a retirement scheme	*3.7	8.2	24.7	24.6	11.0	*2.1	43.2	117.5
<i>Expected main source of income at retirement —</i>								
Superannuation	*2.5	7.0	32.1	29.2	10.5	*1.8	23.9	107.0
Life assurance, other retirement schemes, pension from deferred annuity	*0.3	*0.4	*1.0	*0.3	*0.4	*0.0	*1.8	*4.2
Invalid, age, sole parent's, widow's pension	5.3	14.7	33.6	39.9	17.9	*4.2	51.8	167.4
War disability, repatriation, service, war widow's pension	*0.2	*0.0	*0.0	*0.0	*0.3	*0.0	*0.4	*0.9
Unemployment, sickness, special and other benefits	*0.7	*0.1	*1.0	*0.3	*0.3	*0.4	*0.5	*3.2
Rent, farm, business, property	*0.6	*1.3	5.6	*3.8	*1.1	*0.0	5.8	18.1
Investments, interest, stocks, debentures, etc	*3.5	5.3	13.7	8.6	*1.9	*0.2	10.9	44.2
Savings, sale of assets	*0.5	*1.6	*3.6	*4.5	*0.7	*0.6	5.3	16.8
Part-time work	*2.2	*3.0	5.2	5.8	*0.5	*0.0	7.1	23.9
Someone else's income, pension, superannuation	5.8	21.3	35.2	14.9	*4.5	*0.6	27.8	110.0
Accumulated leave, compensation	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0
Other	*0.0	*0.0	*0.3	*0.0	*0.4	*0.0	*1.2	*1.9
Did not know	*1.4	5.3	9.0	11.6	*4.3	*0.0	48.8	80.4
Total	22.9	60.0	140.3	118.8	42.8	7.7	185.3	577.8

TABLE 13. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: EXPECTED TIME UNTIL RETIREMENT, RETIREMENT SCHEME MEMBERSHIP, EXPECTED MAIN SOURCE OF INCOME, NOVEMBER 1994
(’000)—continued

	<i>Expected time until retirement</i>						<i>Did not know</i>	<i>Total</i>
	<i>Less than 2 years</i>	<i>2 and less than 5 years</i>	<i>5 and less than 10 years</i>	<i>10 and less than 15 years</i>	<i>15 and less than 20 years</i>	<i>20 years or more</i>		
PERSONS								
<i>Retirement scheme membership at November 1994 —</i>								
Belonged to a retirement scheme	51.5	157.4	362.5	323.2	202.9	49.3	442.9	1,589.7
Had superannuation cover	50.4	154.3	353.3	317.3	199.5	48.1	426.4	1,549.3
In job at November 1994	47.1	147.0	331.7	299.8	190.1	45.5	408.6	1,469.9
In some previous job	*3.3	7.3	21.5	17.4	9.4	*2.6	17.8	79.4
Had life assurance or other scheme	*1.0	*3.1	9.2	6.0	*3.4	*1.2	16.5	40.4
Did not belong to a retirement scheme	11.6	24.9	56.6	52.8	36.7	8.5	117.8	308.8
<i>Expected main source of income at retirement —</i>								
Superannuation	13.1	41.7	132.3	125.9	76.5	20.4	116.2	526.2
Life assurance, other retirement schemes, pension from deferred annuity	*1.2	*2.9	6.6	4.6	4.7	*1.0	5.4	26.2
Invalid, age, sole parent’s, widow’s pension	18.7	47.6	104.4	117.1	84.2	18.5	141.7	532.3
War disability, repatriation, service, war widow’s pension	*1.0	*1.0	*1.6	*2.5	*1.5	*0.1	*2.6	10.3
Unemployment, sickness, special and other benefits	*2.5	*3.1	*3.0	*1.7	*0.7	*0.4	*3.7	15.1
Rent, farm, business, property	*1.4	5.4	17.0	10.5	6.2	*1.1	21.0	62.7
Investments, interest, stocks, debentures, etc	8.5	23.1	48.6	32.6	16.7	7.1	44.0	180.6
Savings, sale of assets	*1.7	6.2	14.9	13.2	*2.4	*1.8	18.1	58.4
Part-time work	*4.4	10.3	20.5	16.0	7.1	*1.8	24.4	84.6
Someone else’s income, pension, superannuation	7.0	26.2	41.5	20.2	9.1	*1.4	35.3	140.7
Accumulated leave, compensation	*0.2	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.2
Other	*0.0	*0.3	*0.8	*0.7	*1.0	*0.4	*2.0	5.2
Did not know	*3.3	14.4	27.8	31.1	29.4	*3.8	146.2	256.0
Total	63.0	182.4	419.1	376.0	239.6	57.8	560.7	1,898.5

TABLE 14. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: AGE AT NOVEMBER 1994 AND AGE INTENDED TO RETIRE, NOVEMBER 1994 ('000)

Age at November 1994	Age intended to retire						Total
	45-54	55-59	60-64	65-69	70 and over	Did not know	
MALES							
— '000 —							
45-49	8.3	99.2	80.9	187.5	4.8	151.2	531.8
50-54	4.8	52.7	72.3	144.1	*4.4	102.3	380.5
55-59	..	7.3	47.7	122.8	*3.2	75.0	256.0
60-64	..	..	12.3	76.8	5.2	29.3	124.1
65-69	..	..	..	*4.4	*4.1	12.0	20.5
70 and over	..	..	..	..	*2.3	5.5	7.8
Total	13.1	159.5	213.1	535.6	24.0	375.3	1,320.7
— per cent —							
Total	1.0	12.1	16.1	40.6	1.8	28.4	100.0
FEMALES							
— '000 —							
45-49	26.8	65.1	87.8	22.9	*1.4	93.0	297.0
50-54	5.2	42.5	54.8	19.9	*1.0	54.9	178.4
55-59	..	6.7	33.6	10.6	*0.6	26.2	77.7
60-64	..	..	5.4	5.7	*0.4	7.4	18.9
65-69	..	..	..	*1.0	*0.7	*2.6	*4.3
70 and over	..	..	..	..	*0.3	*1.1	*1.5
Total	32.1	114.3	181.6	60.0	*4.5	185.3	577.8
— per cent —							
Total	5.5	19.8	31.4	10.4	*0.8	32.1	100.0
PERSONS							
— '000 —							
45-49	35.1	164.3	168.7	210.4	6.2	244.2	828.9
50-54	10.0	95.2	127.1	163.9	5.4	157.2	558.9
55-59	..	14.0	81.2	133.4	*3.8	101.2	333.7
60-64	..	..	17.7	82.5	5.6	36.7	142.9
65-69	..	..	..	5.4	4.8	14.6	24.8
70 and over	..	..	..	..	*2.6	6.7	9.3
Total	45.1	273.9	394.7	595.7	28.5	560.7	1,898.5
— per cent —							
Total	2.4	14.4	20.8	31.4	1.5	29.5	100.0

TABLE 15. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT, EXPECTED TYPE OF PAYMENT FROM RETIREMENT SCHEME, INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME AND RETIREMENT SCHEME MEMBERSHIP, NOVEMBER 1994 ('000)

	Retirement scheme membership						Total
	Belonged to a retirement scheme					Did not belong to a retirement scheme	
	Had superannuation cover			Had life assurance or other scheme	Total		
	In job at November 1994	In some previous job	Total				
MALES							
<i>Expected main source of income at retirement—</i>							
Superannuation	404.2	13.7	417.9	*0.3	418.2	*1.0	419.2
Life assurance, other retirement schemes	17.3	*1.6	18.8	*1.8	20.6	*1.4	22.0
Invalid, age, sole parent's, widow's pension	234.0	24.7	258.8	10.2	268.9	96.0	365.0
War disability, repatriation, service, war widow's pension	6.1	*1.2	7.4	*0.0	7.4	*2.0	9.4
Unemployment, sickness, special and other benefits	5.7	*0.8	6.4	*0.0	6.4	5.5	11.9
Rent, farm, business, property	33.2	*1.4	34.6	*2.6	37.2	7.3	44.6
Investments, interest, stocks, debentures, etc	107.3	6.5	113.7	6.5	120.3	16.2	136.4
Savings, sale of assets	22.7	*0.9	23.6	*1.6	25.2	16.4	41.6
Part-time work	50.7	*1.1	51.8	*3.7	55.5	5.2	60.7
Someone else's income, pension, superannuation	20.9	*0.8	21.7	*0.6	22.3	8.4	30.7
Accumulated leave, compensation	*0.2	*0.0	*0.2	*0.0	*0.2	*0.0	*0.2
Other	*2.2	*0.0	*2.2	*0.0	*2.2	*1.2	*3.3
Did not know	130.4	7.7	138.1	6.8	145.0	30.7	175.7
<i>Expected type of payment from retirement scheme —</i>							
Belonged to a retirement scheme	1,034.8	60.4	1,095.3	34.1	1,129.4	..	1,129.4
Lump sum only	385.6	22.8	408.4	14.5	422.9	..	422.9
Regular payments only	93.5	10.6	104.1	5.0	109.0	..	109.0
Lump sum and regular payments	152.2	7.1	159.3	*0.6	159.9	..	159.9
No lump sum nor regular payments	28.9	*3.8	32.7	6.5	39.2	..	39.2
Did not know type of payment	374.7	16.2	390.8	7.5	398.3	..	398.3
Did not belong to a retirement scheme	..	..	..	..	..	191.3	191.3
<i>Intended disbursement of lump sum payment from retirement scheme —</i>							
Belonged to a retirement scheme	1,034.8	60.4	1,095.3	34.1	1,129.4	..	1,129.4
Expected to receive a lump sum payment	595.3	32.7	628.0	16.2	644.2	..	644.2
Roll it over, invest in an approved deposit fund, deferred annuity	152.7	6.2	158.9	*1.4	160.3	..	160.3
Purchase an annuity	*3.2	*1.2	*4.4	*0.0	*4.4	..	*4.4
Invest the money elsewhere	143.0	6.8	149.8	5.0	154.7	..	154.7
Pay off home, pay for home improvements, buy new home	58.8	*4.4	63.2	*1.3	64.5	..	64.5
Buy or pay off car, vehicle	7.4	*1.5	8.9	*0.4	9.3	..	9.3
Clear other outstanding debts	12.5	*1.8	14.3	*0.7	15.0	..	15.0
Pay for a holiday	32.3	*0.3	32.6	*0.7	33.3	..	33.3
Assist family members	*3.2	*1.0	*4.1	*0.2	*4.3	..	*4.3
Undecided	173.8	8.9	182.7	6.6	189.4	..	189.4
Other	8.4	*0.6	9.1	*0.0	9.1	..	9.1
Did not expect to receive a lump sum payment	128.5	15.3	143.8	12.2	156.0	..	156.0
Did not know whether would receive a lump sum payment	311.0	12.4	323.5	5.7	329.2	..	329.2
Did not belong to a retirement scheme	..	..	..	..	..	191.3	191.3
<i>Total</i>	<i>1,034.8</i>	<i>60.4</i>	<i>1,095.3</i>	<i>34.1</i>	<i>1,129.4</i>	<i>191.3</i>	<i>1,320.7</i>

TABLE 15. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT, EXPECTED TYPE OF PAYMENT FROM RETIREMENT SCHEME, INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME AND RETIREMENT SCHEME MEMBERSHIP, NOVEMBER 1994 ('000)—continued

	Retirement scheme membership						Total
	Belonged to a retirement scheme					Did not belong to a retirement scheme	
	Had superannuation cover			Had life assurance or other scheme	Total		
	In job at November 1994	In some previous job	Total				
FEMALES							
<i>Expected main source of income at retirement—</i>							
Superannuation	104.6	*2.1	106.7	*0.0	106.7	*0.3	107.0
Life assurance, other retirement schemes	*3.2	*0.2	*3.4	*0.6	*4.0	*0.2	*4.2
Invalid, age, sole parent's, widow's pension	100.0	8.3	108.3	*2.4	110.7	56.7	167.4
War disability, repatriation, service, war widow's pension	*0.4	*0.0	*0.4	*0.0	*0.4	*0.6	*0.9
Unemployment, sickness, special and other benefits	*1.8	*0.3	*2.1	*0.0	*2.1	*1.1	*3.2
Rent, farm, business, property	12.4	*0.0	12.4	*0.4	12.8	5.3	18.1
Investments, interest, stocks, debentures, etc	37.2	*2.8	40.0	*0.5	40.5	*3.7	44.2
Savings, sale of assets	10.9	*0.0	10.9	*0.7	11.6	5.2	16.8
Part-time work	21.3	*0.2	21.5	*0.1	21.6	*2.3	23.9
Someone else's income, pension, superannuation	83.1	*2.9	86.0	*1.1	87.1	22.9	110.0
Accumulated leave, compensation	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0
Other	*1.4	*0.0	*1.4	*0.0	*1.4	*0.5	*1.9
Did not know	58.7	*2.3	61.0	*0.5	61.5	18.9	80.4
<i>Expected type of payment from retirement scheme—</i>							
Belonged to a retirement scheme	435.0	19.0	454.0	6.3	460.3	..	460.3
Lump sum only	189.7	11.0	200.7	*2.0	202.7	..	202.7
Regular payments only	41.4	*1.9	43.3	*0.7	43.9	..	43.9
Lump sum and regular payments	42.6	*1.6	44.2	*0.3	44.5	..	44.5
No lump sum nor regular payments	13.1	*1.2	14.3	*2.0	16.3	..	16.3
Did not know type of payment	148.2	*3.3	151.5	*1.4	152.9	..	152.9
Did not belong to a retirement scheme	..	..	..	..	..	117.5	117.5
<i>Intended disbursement of lump sum payment from retirement scheme—</i>							
Belonged to a retirement scheme	435.0	19.0	454.0	6.3	460.3	..	460.3
Expected to receive a lump sum payment	254.0	13.1	267.1	*2.5	269.7	..	269.7
Roll it over, invest in an approved deposit fund, deferred annuity	48.1	*1.5	49.7	*0.2	49.9	..	49.9
Purchase an annuity	*1.2	*0.0	*1.2	*0.0	*1.2	..	*1.2
Invest the money elsewhere	58.4	*3.2	61.6	*1.0	62.6	..	62.6
Pay off home, pay for home improvements, buy new home	28.0	*2.1	30.1	*0.3	30.3	..	30.3
Buy or pay off car, vehicle	*3.1	*0.0	*3.1	*0.0	*3.1	..	*3.1
Clear other outstanding debts	9.2	*0.6	9.8	*0.0	9.8	..	9.8
Pay for a holiday	19.3	*1.1	20.4	*0.0	20.4	..	20.4
Assist family members	*1.0	*0.0	*1.0	*0.0	*1.0	..	*1.0
Undecided	82.2	*3.9	86.1	*0.9	87.0	..	87.0
Other	*3.4	*0.7	*4.1	*0.2	*4.4	..	*4.4
Did not expect to receive a lump sum payment	57.5	*3.1	60.6	*2.6	63.2	..	63.2
Did not know whether would receive a lump sum payment	123.5	*2.7	126.2	*1.2	127.4	..	127.4
Did not belong to a retirement scheme	..	..	..	..	..	117.5	117.5
<i>Total</i>	<i>435.0</i>	<i>19.0</i>	<i>454.0</i>	<i>6.3</i>	<i>460.3</i>	<i>117.5</i>	<i>577.8</i>

TABLE 15. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT, EXPECTED TYPE OF PAYMENT FROM RETIREMENT SCHEME, INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME AND RETIREMENT SCHEME MEMBERSHIP, NOVEMBER 1994 ('000)—continued

	Retirement scheme membership						Total
	Belonged to a retirement scheme				Did not belong to a retirement scheme		
	Had superannuation cover			Had life assurance or other scheme	Total		
	In job at November 1994	In some previous job	Total				
PERSONS							
<i>Expected main source of income at retirement—</i>							
Superannuation	508.8	15.8	524.6	*0.3	524.9	*1.3	526.2
Life assurance, other retirement schemes	20.5	*1.7	22.2	*2.4	24.6	*1.6	26.2
Invalid, age, sole parent's, widow's pension	334.0	33.0	367.1	12.6	379.7	152.7	532.3
War disability, repatriation, service, war widow's pension	6.5	*1.2	7.7	*0.0	7.7	*2.5	10.3
Unemployment, sickness, special and other benefits	7.4	*1.1	8.5	*0.0	8.5	6.6	15.1
Rent, farm, business, property	45.5	*1.4	47.0	*3.0	50.0	12.7	62.7
Investments, interest, stocks, debentures, etc	144.5	9.2	153.7	7.0	160.8	19.8	180.6
Savings, sale of assets	33.6	*0.9	34.5	*2.3	36.8	21.6	58.4
Part-time work	72.0	*1.3	73.4	*3.8	77.1	7.4	84.6
Someone else's income, pension, superannuation	104.1	*3.7	107.8	*1.6	109.4	31.3	140.7
Accumulated leave, compensation	*0.2	*0.0	*0.2	*0.0	*0.2	*0.0	*0.2
Other	*3.5	*0.0	*3.5	*0.0	*3.5	*1.7	5.2
Did not know	189.1	10.0	199.1	7.3	206.4	49.6	256.0
<i>Expected type of payment from retirement scheme—</i>							
Belonged to a retirement scheme	1,469.9	79.4	1,549.3	40.4	1,589.7	..	1,589.7
Lump sum only	575.3	33.7	609.1	16.5	625.6	..	625.6
Regular payments only	134.9	12.5	147.4	5.6	153.0	..	153.0
Lump sum and regular payments	194.8	8.7	203.5	*0.9	204.4	..	204.4
No lump sum nor regular payments	42.0	5.0	47.0	8.5	55.5	..	55.5
Did not know type of payment	522.9	19.5	542.4	8.8	551.2	..	551.2
Did not belong to a retirement scheme	..	..	..	..	..	308.8	308.8
<i>Intended disbursement of lump sum payment from retirement scheme—</i>							
Belonged to a retirement scheme	1,469.9	79.4	1,549.3	40.4	1,589.7	..	1,589.7
Expected to receive a lump sum payment	849.3	45.8	895.1	18.8	913.9	..	913.9
Roll it over, invest in an approved deposit fund, deferred annuity	200.9	7.7	208.6	*1.5	210.1	..	210.1
Purchase an annuity	*4.5	*1.2	5.6	*0.0	5.6	..	5.6
Invest the money elsewhere	201.3	10.0	211.3	5.9	217.3	..	217.3
Pay off home, pay for home improvements, buy new home	86.8	6.5	93.3	*1.6	94.9	..	94.9
Buy or pay off car, vehicle	10.4	*1.5	11.9	*0.4	12.3	..	12.3
Clear other outstanding debts	21.8	*2.4	24.1	*0.7	24.8	..	24.8
Pay for a holiday	51.5	*1.4	53.0	*0.7	53.7	..	53.7
Assist family members	*4.2	*1.0	5.2	*0.2	5.4	..	5.4
Undecided	256.0	12.9	268.9	7.5	276.4	..	276.4
Other	11.9	*1.4	13.2	*0.2	13.5	..	13.5
Did not expect to receive a lump sum payment	186.0	18.4	204.4	14.8	219.2	..	219.2
Did not know whether would receive a lump sum payment	434.5	15.2	449.7	6.9	456.6	..	456.6
Did not belong to a retirement scheme	..	..	..	..	..	308.8	308.8
Total	1,469.9	79.4	1,549.3	40.4	1,589.7	308.8	1,898.5

TABLE 16. POPULATIONS BY STATE OR TERRITORY OF USUAL RESIDENCE, NOVEMBER 1994
(^{'000})

	<i>New South Wales</i>	<i>Victoria</i>	<i>Queensland</i>	<i>South Australia</i>	<i>Western Australia</i>	<i>Tasmania</i>	<i>Northern Territory</i>	<i>Australian Capital Territory</i>	<i>Australia</i>
MALES									
<i>Population 1:</i> Males aged 45 and over	959.3	697.5	492.6	239.8	254.2	74.5	18.1	38.1	2,774.0
<i>Population 2:</i> Males aged 45 and over who had retired from full-time work	445.8	318.0	219.0	119.5	111.4	37.5	4.9	13.1	1,269.2
<i>Population 3:</i> Males who had retired from full-time work at age 45 or more	412.7	295.9	203.6	110.9	103.6	34.4	3.8	12.5	1,177.3
<i>Population 4:</i> Males who had retired from full-time work at age 45 or more, less than four years ago	91.0	64.8	42.3	23.1	23.2	7.8	*1.1	3.2	256.6
<i>Population 5:</i> Males who had retired from full-time work early at age 45 or more	299.8	208.3	145.5	79.3	77.5	26.7	2.6	8.1	847.8
<i>Population 6:</i> Males aged 45 and over who intended to retire from full-time work	438.4	334.9	244.0	108.5	127.5	33.8	10.5	23.1	1,320.7
<i>Population 7:</i> Males aged 45 and over who intended to retire from full-time work early	130.6	92.9	68.7	29.5	38.5	11.9	3.9	9.6	385.7
<i>Population 8:</i> Males aged 45 and over who did not intend to retire from full-time work	62.9	38.9	26.2	10.6	12.5	2.5	2.3	1.7	157.8

TABLE 16. POPULATIONS BY STATE OR TERRITORY OF USUAL RESIDENCE, NOVEMBER 1994 —continued
(’000)

	<i>New South Wales</i>	<i>Victoria</i>	<i>Queensland</i>	<i>South Australia</i>	<i>Western Australia</i>	<i>Tasmania</i>	<i>Northern Territory</i>	<i>Australian Capital Territory</i>	<i>Australia</i>
FEMALES									
<i>Population 1:</i> Females aged 45 and over	1,045.8	766.3	518.5	266.1	264.2	81.1	15.2	40.3	2,997.5
<i>Population 2:</i> Females aged 45 and over who had retired from full-time work	641.1	503.6	320.5	167.1	166.2	50.8	6.5	21.1	1,876.9
<i>Population 3:</i> Females who had retired from full-time work at age 45 or more	290.0	221.1	129.7	68.5	70.8	21.2	3.7	10.8	815.8
<i>Population 4:</i> Females who had retired from full-time work at age 45 or more, less than four years ago	52.4	39.6	24.7	10.7	12.6	4.6	1.5	2.6	148.8
<i>Population 5:</i> Females who had retired from full-time work early at age 45 or more	195.9	155.6	98.2	48.9	53.6	15.0	3.1	7.2	577.4
<i>Population 6:</i> Females aged 45 and over who intended to retire from full-time work	209.2	133.6	103.7	45.2	53.7	12.8	5.9	13.8	577.8
<i>Population 7:</i> Females aged 45 and over who intended to retire from full-time work early	48.3	37.7	28.9	10.1	11.4	2.7	1.9	5.4	146.4
<i>Population 8:</i> Females aged 45 and over who did not intend to retire from full-time work	18.7	12.3	10.9	3.0	3.6	*0.9	*0.7	*0.7	50.8

TABLE 16. POPULATIONS BY STATE OR TERRITORY OF USUAL RESIDENCE, NOVEMBER 1994 —continued
(’000)

	New South Wales	Victoria	Queensland	South Australia	Western Australia	Tasmania	Northern Territory	Australian Capital Territory	Australia
PERSONS									
<i>Population 1:</i> Persons aged 45 and over	2,005.2	1,463.7	1,011.1	505.9	518.4	155.6	33.3	78.3	5,771.5
<i>Population 2:</i> Persons aged 45 and over who had retired from full-time work	1,087.0	821.6	539.5	286.6	277.6	88.3	11.4	34.1	3,146.1
<i>Population 3:</i> Persons who had retired from full-time work at age 45 or more	702.7	516.9	333.3	179.4	174.3	55.6	7.5	23.3	1,993.1
<i>Population 4:</i> Persons who had retired from full-time work at age 45 or more, less than four years ago	143.4	104.5	67.1	33.8	35.8	12.4	2.7	5.8	405.4
<i>Population 5:</i> Persons who had retired from full-time work early at age 45 or more	495.7	363.9	243.7	128.1	131.1	41.7	5.8	15.3	1,425.2
<i>Population 6:</i> Persons aged 45 and over who intended to retire from full-time work	647.5	468.6	347.6	153.7	181.2	46.6	16.4	36.9	1,898.5
<i>Population 7:</i> Persons aged 45 and over who intended to retire from full-time work early	178.9	130.6	97.6	39.6	49.9	14.6	5.8	15.0	532.1
<i>Population 8:</i> Persons aged 45 and over who did not intend to retire from full-time work	81.6	51.2	37.1	13.6	16.1	3.4	3.0	2.4	208.5

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. These tables contain some results of a supplementary survey run in association with the November 1994 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. Persons aged 45 and over were asked about their retirement or their intentions to retire from full-time work.

3. Persons who had retired were asked about:

- their age at retirement;
- retirement scheme membership, type of payment derived from these schemes and disbursement of any lump sum payment received;
- main source of income;
- and
- housing arrangements (current and at retirement).

4. Persons who had not yet retired were asked whether they intended to retire from full-time work and, if so, were asked about:

- the age at which they intended to retire;
- retirement scheme membership, type of payment expected from these schemes and expected disbursement of any lump sum payment to be received;
- expected main source of income at retirement;
- and
- housing arrangements (current and expected at retirement).

Scope

5. 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 sanatoriums and inmates of reformatories, gaols, etc.

Coverage

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

Definitions

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

8. Unless otherwise stated, all characteristics referenced in these tables relate to the week before the interview (i.e. the reference week).

Results of the survey

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

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

11. Results of similar surveys have been published in: *Persons Aged 50-69 Years Ceasing Full-time Work, Australia, May 1980* (6238.0), *Persons Retired from Full-time Work, Australia, September 1983* (6238.0), *Persons Who Intended to Retire from Full-time Work, Australia, September 1984* (6258.0), *Retirement and Retirement Intentions, Australia, November 1986* (6238.0), *Retirement and Retirement Intentions, Australia, November 1989* (6238.0) and *Retirement and Retirement Intentions, Australia, November 1992* (6238.0).

12. Statistical tables formerly published in these bulletins are now available in this Standard Data Service, available on subscription or on request. Inquiries should be made to the contact named in the Inquiries box on the Contents page.

13. A brief analysis of statistics from this survey, and a set of summary tables were published in the April 1995 issue of *The Labour Force, Australia* (6203.0).

14. This survey is scheduled to be conducted next in November 1997.

Unpublished statistics

15. As well as the statistics included in these tables and related data services, the ABS may have other relevant unpublished data available. Inquiries should be made to the contact named in the Inquiries box on the Contents page.

Discontinuities in the series

16. Due to considerable changes in scope, collection methodology and content, care should be taken in any comparisons with surveys prior to November 1986. The main changes are outlined below.

17. The scope of the May 1980 survey was limited to persons aged 50 to 69 years. From September 1983, the

scope was extended to include all persons aged 45 and over.

18. While the May 1980 survey collected both retirement and retirement intentions data, the September 1983 survey collected only retirements data and the September 1984 survey collected only retirement intentions data. From November 1986, both retirement and retirement intentions data have been collected at the same time.

19. From November 1986, housing arrangements details were collected separately for each person. Previously, this information was collected once per household and this resulted in housing information not being available for some persons.

Survey sample redesign

20. Previously this survey has been conducted on all dwellings selected in the Labour Force Survey. Since July 1994, this has been reduced to seven-eighths of the Labour Force Survey sample. As a result the standard errors for this survey differ from those applicable to previous surveys.

Benchmark revision

21. From February 1994, the monthly Labour Force Survey and its supplementary surveys are based on population estimates from the 1991 Census of Population and Housing. While historical monthly labour force estimates were revised back to January 1989, results of supplementary surveys conducted before February 1994 were not revised and are based on population estimates from the 1986 Census of Population and Housing.

22. The change to population estimates based on the 1991 Census of Population and Housing resulted in a downward revision to the size of the in-scope civilian population aged 15 and over (the January 1994 estimate of this population was revised from 13,960,400 to 13,860,400, a downward revision of 100,000 or approximately one per cent).

23. This change in the base population estimates should be considered when comparing the results of supplementary surveys conducted before February 1994 with results of those conducted after February 1994.

Changes in families classifications

24. The *Relationship in Household* classification was introduced to align with new ABS standards. Most categories in the new classification remain comparable with categories in the previous classification Family Status. The cases in which there are breaks in comparability are discussed in the following paragraphs.

- (a) *Lone parents* (previously referred to as *Sole parents*) now includes parents with non-dependent children (provided those children are without a spouse or children of their own).
- (b) *Dependent students* (previously *Full-time students aged 15-24*) now comprise sons or daughters (of a couple or a lone parent) aged 15 to 19 attending school or aged 15 to 24 attending a tertiary educa-

tional institution full time. Other related full-time students, who were previously classified as *Full-time students aged 15-24* are now included in *Other family persons*.

(c) *Other family persons* now comprises the previous groups

- *Other family head* (excluding those now counted as *Lone parents*);
- *Other related full-time students* (previously classified as *Full-time students aged 15-24*) and;
- *Other relative of married couple or family head*.

For further details refer to *The Labour Force, Australia* (6203.0).

Reliability of the estimates

25. Estimates in this publication are subject to sampling and non-sampling errors. For further information refer to the Technical Notes section.

Change in industry classification

26. From August 1994, industry data have been classified according to the Australian and New Zealand Standard Industrial Classifications (ANZSIC), a detailed description of which appears in *ANZSIC 1993* (1291.0). Like the previous Australian Standard Industrial Classification (ASIC), ANZSIC classifies businesses according to their economic activities, in a structure consisting of four levels (Division, Subdivision, Group and Class).

For further details refer to *The Labour Force, Australia* (6203.0).

Related surveys

27. Other supplements to the Labour Force Survey which may be of interest include:

Persons Not in the Labour Force, Australia, (6220.0.40.001) — issued annually

Superannuation, Australia, November 1993 (6319.0) — issued two-yearly.

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

Symbols and other usages

- * subject to sampling variability too high for most practical uses. See the Technical Notes section.
- .. not applicable.
- n.a. not available.

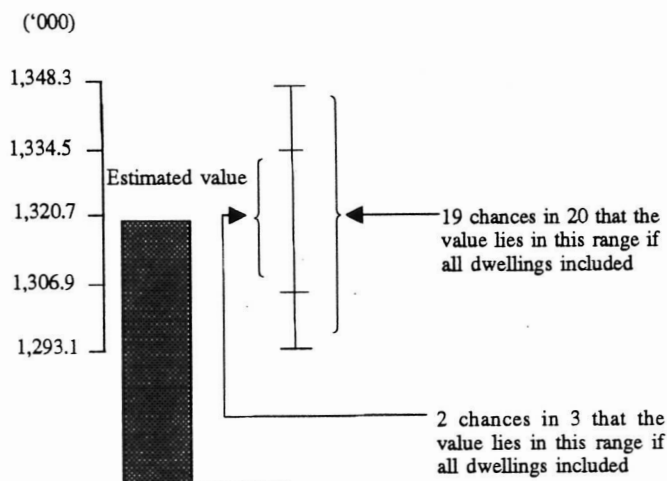
29. Because estimates have been rounded, discrepancies may occur between sums of the component items and totals.

TECHNICAL NOTES

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

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

3. An example of the calculation and the use of standard errors in relation to estimates of persons is as follows. Table 13 shows the estimated number of males aged 45 and over who intended to retire from full-time work to be 1,320,700. Since this estimate is between 1,000,000 and 2,000,000, Table A shows the standard error for Australia will be between 12,600 and 16,300 and can be approximated by interpolation as 13,800 (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 in the survey will fall in the range 1,306,900 to 1,334,500 and about nineteen chances in twenty that the value will fall within the range 1,293,100 to 1,348,300. This example is illustrated in the following diagram.



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

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

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

6. Considering the example from paragraph 3 above, of the 1,320,700 males aged 45 and over who intended to retire from full-time work, 191,300 or 14.5 per cent did not belong to a retirement scheme. The standard error of 191,300 is approximately 6,500 so the relative standard error is 3.4 per cent. The relative standard error for 1,320,700 is 1.0 per cent. Applying the above formula, the relative standard error of the proportion is $\sqrt{[(3.4)^2 + (1.0)^2]}$ or 3.2 per cent, giving a standard error for the proportion (14.5 per cent) of 0.5 percentage points. Therefore, there are about two chances in three that the proportion of males who intended to retire but did not belong to a retirement scheme was between 14.0 per cent and 15.0 per cent and nineteen chances in twenty the proportion was within the range 13.5 per cent to 15.5 per cent.

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

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

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.

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

or a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of

questionnaires, intensive training and supervision of interviewers and efficient operating procedures.

TABLE A. STANDARD ERRORS OF ESTIMATES

Size of estimate	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Australia	
									- number -	Relative standard error (per cent)
100	.	.	.	130	.	90	110	90	.	.
200	.	.	230	190	210	140	150	120	200	101.2
300	340	310	280	240	260	170	180	150	260	85.5
400	400	360	320	270	300	200	200	170	300	75.7
500	440	410	360	300	340	220	230	190	340	68.8
600	490	450	400	330	370	240	240	210	380	63.5
700	530	480	430	360	400	260	260	220	420	59.4
800	560	520	460	380	420	280	280	240	450	55.9
900	600	550	490	410	450	290	290	250	480	53.1
1,000	630	580	510	430	470	310	310	260	510	50.6
1,100	660	610	540	450	490	320	320	270	530	48.5
1,200	690	640	560	470	510	340	330	280	560	46.6
1,300	720	660	590	490	530	350	350	290	580	45.0
1,400	750	690	610	500	550	360	360	300	610	43.5
1,500	770	710	630	520	570	370	370	310	630	42.1
1,600	800	730	650	540	580	380	380	320	650	40.9
1,700	820	760	670	550	600	390	390	330	680	39.7
1,800	840	780	690	570	620	400	400	340	700	38.7
1,900	870	800	700	580	630	410	410	340	720	37.7
2,000	890	820	720	590	650	420	420	350	740	36.9
2,100	910	840	740	610	660	430	430	360	760	36.0
2,200	930	860	750	620	680	440	440	370	780	35.2
2,300	950	880	770	630	690	450	450	370	790	34.5
2,400	970	900	790	650	700	460	460	380	810	33.8
2,500	990	920	800	660	720	460	470	390	830	33.2
3,000	1,100	1,000	870	720	780	500	510	420	910	30.4
3,500	1,150	1,100	940	770	840	530	550	450	990	28.3
4,000	1,250	1,150	1,000	820	890	560	580	470	1,050	26.5
4,500	1,300	1,200	1,050	860	930	590	610	500	1,150	25.0
5,000	1,400	1,300	1,100	900	980	620	640	520	1,200	23.8
6,000	1,500	1,400	1,200	980	1,050	660	700	560	1,300	21.7
8,000	1,700	1,600	1,350	1,100	1,200	740	800	630	1,500	18.8
10,000	1,900	1,750	1,500	1,200	1,350	800	880	690	1,700	16.8
20,000	2,550	2,400	2,050	1,650	1,800	1,000	1,200	900	2,350	11.8
30,000	3,050	2,850	2,450	1,950	2,100	1,150	1,450	1,050	2,850	9.5
40,000	3,450	3,200	2,750	2,150	2,350	1,250	1,700	1,150	3,250	8.1
50,000	3,800	3,550	3,050	2,350	2,600	1,350	1,850	1,250	3,600	7.2
100,000	5,000	4,700	4,000	3,100	3,400	1,650	2,600	1,650	4,900	4.9
200,000	6,600	6,200	5,300	4,000	4,450	1,950	3,600	2,100	6,600	3.3
300,000	7,700	7,200	6,100	4,650	5,200	2,100	.	2,400	7,800	2.6
400,000	8,600	8,000	6,800	5,100	5,700	2,250	.	.	8,800	2.2
500,000	9,400	8,700	7,400	5,600	6,200	2,350	.	.	9,600	1.9
1,000,000	12,000	11,100	9,500	7,000	7,900	.	.	.	12,600	1.3
2,000,000	15,200	14,000	12,100	8,800	10,000	.	.	.	16,300	0.8
5,000,000	20,600	18,700	16,300	.	.	.	.	.	22,400	0.4
10,000,000	25,500	.	.	.	.	.	.	.	28,200	0.3
20,000,000	.	.	.	.	.	.	.	.	35,100	0.2

GLOSSARY

Full-time work: When asked details about whether they had ceased or were intending to cease full-time work, the individual's perception of 'full-time work' was accepted.

Full-time worker: Employed persons who usually worked 35 hours or more a week (in all jobs) and others who, although usually working less than 35 hours a week, worked 35 hours or more during the reference week. In this standard data service the latter group are separately identified.

Industry: All occurrences of industry in this standard data service refer to Industry Division as defined by the Australian and New Zealand Standard Industrial Classification (ANZSIC), 1993.

Intended to retire from full-time work: Persons who were either working full time or considered themselves to be working full time; looking for full-time work; or would like to work full time at some time and who intended to retire from full-time labour force activity. Unpaid voluntary work is not considered as full-time work.

Intended to retire from full-time work early: Persons aged 45 and over 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.

Life assurance: See *superannuation scheme*.

Main English speaking countries: Comprises the United Kingdom, Ireland, Canada, South Africa, U.S.A. and New Zealand.

Not in the labour force: Persons who were not in the categories employed or unemployed, as defined. They include persons who were:

- keeping house (unpaid);
 - retired, voluntarily inactive;
 - permanently unable to work;
 - persons in institutions (hospitals, gaols, sanatoriums, etc.);
 - trainee teachers;
 - members of contemplative religious orders;
- or
- persons whose only activity during the reference week was jury service or unpaid voluntary work for a charitable organisation.

Occupation: Unless otherwise specified, all occurrences of occupation in this publication refer to Major Group as defined by the Australian Standard Classification of Occupations (ASCO), 1986.

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

Reference week: the week prior to the interview.

Retired from full-time work: Persons aged 45 and over who had had a full-time job at some time and who had ceased full-time labour force activity (i.e. were not working full time, were not looking for full-time work and did not intend to work full time at any time in the future). Unpaid voluntary work is not considered as full-time work.

Retired from full-time work early: Persons aged 45 and over who retired from full-time work at age 45 years or more but before the age of 60 years, if female, or 65 years, if male.

Retirement: Ceased full-time work and did not intend to work full time or look for full-time work in the future.

Retirement scheme: Includes superannuation schemes, life insurance policies or similar schemes that provide a financial benefit when a person leaves full-time work.

Superannuation scheme: Any fund, association or organisation set up for the purpose of providing financial cover for members when they retire from full-time work. A *life assurance* policy is any endowment policy covering the life of a person which matures when a person reaches a nominated age.

Persons who stated they were a member of a superannuation scheme and/or in receipt of a superannuation benefit were not asked if they were receiving, or expected to receive, a benefit from a life assurance policy or other scheme.

For this survey, information was collected only for those policies or schemes which would provide money for a person when he or she retires from full-time work.

SPECIAL DATA SERVICES

DATA ITEMS AND HOW TO ORDER SPECIAL TABLES FROM THIS SURVEY

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

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

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

Refer to the glossary section and *The Labour Force, Australia* (6203.0) for definitions of data items.

POPULATIONS

POPULATION 1: Persons aged 45 and over

RETIREMENT

POPULATION 2: Persons aged 45 and over who had retired from full-time work

POPULATION 3: Persons aged 45 and over who had retired from full-time work at age 45 or more

POPULATION 4: Persons aged 45 and over who had retired from full-time work at age 45 or more, less than
4 years ago

POPULATION 5: Persons aged 45 and over who had retired from full-time work early at age 45 or more

RETIREMENT INTENTIONS

POPULATION 6: Persons aged 45 and over who intended to retire from full-time work

POPULATION 7: Persons aged 45 and over who intended to retire from full-time work early

POPULATION 8: Persons aged 45 and over who did not intend to retire from full-time work

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
1 STATE OF USUAL RESIDENCE	ALL	7B BIRTHPLACE (1)	ALL
New South Wales		Born in Australia	
Victoria		Born outside Australia	
Queensland		Born in main English speaking countries	
South Australia		Born in other countries	
Western Australia			
Tasmania		7C BIRTHPLACE (2)	ALL
Northern Territory		Born in Australia	
Australian Capital Territory		Born outside Australia	
		Oceania	
2 AREA OF USUAL RESIDENCE	ALL	New Zealand	
Capital city		Europe and the former USSR	
Balance of State/Territory		Germany	
		Greece	
3 REGION OF USUAL RESIDENCE	ALL	Italy	
Standard labour force dissemination regions		Netherlands	
		United Kingdom and Ireland	
4 SEX	ALL	Former Yugoslav Republics	
Males		The Middle East and North Africa	
Females		Lebanon	
		Southeast Asia	
5 MARITAL STATUS	ALL	Malaysia	
Married		Philippines	
Not-married		Viet Nam	
		Northeast Asia	
6A RELATIONSHIP IN HOUSEHOLD (1)	ALL	China	
Family member		The Americas	
Husband or wife		Other	
With dependants		India	
Without dependants		Other	
Lone parent		8A AGE AT NOVEMBER 1994 (1)	1-6,8
With dependants		45-49 years	
Without dependants		50-54 years	
Dependent student		55-59 years	
Non-dependent child		60-64 years	
Other family person		65-69 years	
Non-family member		70 years and over	
Lone person		8B AGE AT NOVEMBER 1994 (2)	7
Not living alone		45-49 years	
Not determined		50-54 years	
		55-59 years	
6B RELATIONSHIP IN HOUSEHOLD (2)	ALL	60-64 years	
Family member		9 WHETHER HAD RETIRED OR INTENDED	1
Husband or wife		TO RETIRE FROM FULL-TIME WORK	
With children under 15		Had retired from full-time work	
Without children under 15		Intended to retire from full-time work	
Lone parent		Intended to retire from full-time work early	
With children under 15		Did not intend to retire from full-time work early	
With dependent students but without children under 15		Did not know age intended to retire from full-time work	
Without dependants		Did not intend to retire from full-time work	
Dependent student		Had never worked full time and did not intend to work full time	
Non-dependent child		Not determined	
Other family person		10A AGE AT RETIREMENT (1)	2
Non-family member		Less than 45 years	
Lone person		45-49 years	
Not living alone		50-54 years	
Not determined		55-59 years	
		60-64 years	
7A BIRTHPLACE AND PERIOD OF ARRIVAL	ALL	65-69 years	
Born in Australia		70 years and over	
Born outside Australia			
Arrived before 1961			
Arrived 1961 - 1970			
Arrived 1971 - 1980			
Arrived 1981 - 1990			
Arrived 1991 to survey date			

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
10B AGE AT RETIREMENT (2)	3-4	15 WHETHER REACHED COMPULSORY RETIREMENT AGE	2-4
45-49 years		Reason for leaving last job was 'retired', 'too old', 'reached compulsory retirement age (in that job)	
50-54 years		Had reached compulsory retirement age (in that job)	
55-59 years		Would like to have continued full-time work	
60-64 years		Would not like to have continued full-time work	
65-69 years		Had not reached compulsory retirement age (in that job)	
70 years and over		Other reason for leaving last full-time job	
10C AGE AT RETIREMENT (3)	5	16 STATUS IN EMPLOYMENT IN LAST FULL-TIME JOB	2-5
45-49 years		Last full-time job less than 20 years ago	
50-54 years		Employees	
55-59 years		Employers	
60-64 years		Own account workers	
		Contributing family workers	
		Last full-time job 20 or more years ago	
11 LABOUR FORCE STATUS AND HOURS WORKED IN THE REFERENCE WEEK	2-5	17 OCCUPATION IN LAST FULL-TIME JOB	2-5
Working part time		Last full-time job less than 20 years ago	
Worked less than 16 hours		Managers and administrators	
Worked 16-34 hours		Professionals	
Worked full-time hours in reference week		Para-professionals	
Not at work		Tradespersons	
Looking for part-time work		Clerks	
Not in the labour force		Salespersons and personal service workers	
		Plant and machine operators, and drivers	
		Labourers and related workers	
		Last full-time job 20 or more years ago	
12 LABOUR FORCE STATUS AND FULL-TIME/PART-TIME STATUS	1,6-8	18 INDUSTRY OF LAST FULL-TIME JOB	2-5
In the labour force		Last full-time job less than 20 years ago	
Working		Agriculture, forestry and fishing	
Full time		Mining	
Part time		Manufacturing	
Worked less than 1 hour in reference week		Electricity, gas and water supply	
Part time but worked full-time hours in reference week		Construction	
Looking for work		Wholesale trade	
Looking for full-time work		Retail trade	
Looking for part-time work		Accommodation, cafes and restaurants	
Not in the labour force		Transport and storage	
		Communication services	
		Finance and insurance	
		Property and business services	
		Government administration and defence	
		Education	
		Health and community services	
		Cultural and recreational services	
		Personal and other services	
		Last full-time job 20 or more years ago	
13 WHETHER LOOKED FOR A FULL-TIME JOB SINCE CEASING LAST FULL-TIME JOB	2-5	19 RETIREMENT SCHEME MEMBERSHIP AT RETIREMENT	3-5
Had looked for a full-time job since ceasing last full-time job		Belonged to a retirement scheme	
Had not looked for a full-time job since ceasing last full-time job		Had superannuation cover	
		In last full-time job	
		In some other job	
		Had life assurance or other schemes	
		Did not belong to a retirement scheme	
14 REASON FOR CEASING LAST FULL-TIME JOB	2-5		
Job loser			
Retrenched			
Job was temporary, seasonal, holiday job			
Own ill health or injury			
Business closed down for economic reasons			
Job leaver			
Unsatisfactory work arrangements			
Retired			
Did not want to work any longer			
Too old			
Reached compulsory retirement age (in that job)			
Wanted to work part time, full-time work too stressful			
Early retirement package, eligible for superannuation or service pension			
Returned to studies			
To get married			
Pregnancy, to have children			
To look after family, house or someone else			
To have holiday, to move house, spouse transferred			
Business closed down for other reasons			
Other			

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
20 RETIREMENT SCHEME MEMBERSHIP AT NOVEMBER 1994	6,7	24 MAIN SOURCE OF INCOME AT RETIREMENT	3-5
Belonged to a retirement scheme		Superannuation	
Had superannuation cover		Life assurance, other retirement schemes, pension from deferred annuity	
In job at November 1994		Invalid, age, sole parent's, widow's pension	
In some previous job		War disability, repatriation, service, war widow's pension	
Had life assurance or other schemes		Sickness, special and other benefits	
Did not belong to a retirement scheme		Rent, farm, business, property	
		Investments, interest, stocks, debentures, etc.	
21 TYPE OF PAYMENT FROM RETIREMENT SCHEME	3-5	Savings, sale of assets	
Belonged to a retirement scheme		Part-time work	
Lump sum only		Someone else's income, pension, superannuation	
Regular payments only		Accumulated leave, compensation	
Lump sum and regular payments		Other	
No lump sum nor regular payments		25 MAIN SOURCE OF INCOME AT NOVEMBER 1994	3-5
Did not know type of payments		Superannuation	
Did not belong to a retirement scheme		Life assurance, other retirement schemes, pension from deferred annuity	
		Invalid, age, sole parent's, widow's pension	
22 DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME	3-5	War disability, repatriation, service, war widow's pension	
Belonged to a retirement scheme		Sickness, special and other benefits	
Received a lump sum payment		Rent, farm, business, property	
Rolled it over, invested in an approved deposit fund, deferred annuity or other superannuation scheme		Investments, interest, stocks, debentures, etc	
Purchased an immediate annuity		Savings, sale of assets	
Invested the money elsewhere, bank, personal savings		Part-time work	
Paid off home, paid for home improvements, bought new home		Someone else's income, pension, superannuation	
Bought or paid off car, vehicle		Accumulated leave, compensation	
Cleared other outstanding debts		Other	
Paid for a holiday		26 WHETHER CHANGED MAIN SOURCE OF INCOME SINCE RETIREMENT	3-5
Assisted family members		Had not changed main source of income	
Other		Had changed main source of income	
Did not receive a lump sum payment			
Did not know whether lump sum payment received		27 HOUSING ARRANGEMENTS AT RETIREMENT	3-5
Did not belong to a retirement scheme		Own home	
		Paying off home	
23 AMOUNT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME (\$)	4	Renting	
Belonged to a retirement scheme		From Housing Commission	
Received a lump sum payment within the last 4 years		From landlord or real estate agent	
Less than 10,000		From person in dwelling	
10,000 and under 20,000		From other	
20,000 and under 40,000		Rent free	
40,000 and under 60,000		Boarding	
60,000 and under 80,000		Life residency unit	
80,000 and under 100,000		Other	
100,000 and under 150,000		28 HOUSING ARRANGEMENTS AT NOVEMBER 1994	3-5
150,000 and under 200,000		Owning home	
200,000 and under 250,000		Paying off home	
250,000 and over		Renting	
Did not know amount received		From Housing Commission	
Not stated		From landlord or real estate agent	
Received lump sum but not within the last 4 years		From person in dwelling	
Did not receive a lump sum payment		From other	
Did not know about lump sum payment		Rent free	
Did not belong to a retirement scheme		Boarding	
		Life residency unit	
		Other	

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
29 WHETHER CHANGED HOUSING ARRANGEMENTS SINCE RETIREMENT	3-5	35 INDUSTRY	1
Had not changed housing arrangements		Working	
Had changed housing arrangements		Agriculture, forestry and fishing	
		Mining	
		Manufacturing	
		Electricity, gas and water supply	
		Construction	
		Wholesale trade	
		Retail trade	
		Accommodation, cafes and restaurants	
		Transport and storage	
		Communication services	
		Finance and insurance	
		Property and business services	
		Government administration and defence	
		Education	
		Health and community services	
		Cultural and recreational services	
		Personal and other services	
		Not working	
30A TIME SINCE RETIREMENT (1)	3,5	36A AGE INTENDED TO RETIRE (1)	6
Less than 2 years		45-49 years	
2 and less than 5 years		50-54 years	
5 and less than 10 years		55-59 years	
10 and less than 15 years		60-64 years	
15 and less than 20 years		65-69 years	
20 years or more		70 years and over	
		Did not know	
30B TIME SINCE RETIREMENT (2)	4	36B AGE INTENDED TO RETIRE (2)	7
Less than 2 years		45-49 years	
2 and less than 5 years		50-54 years	
		55-59 years	
		60-64 years	
31 WHETHER RETIRED EARLY	3,4		
Retired early		37A EXPECTED TIME UNTIL RETIREMENT (1)	7
Did not retire early		Less than 2 years	
		2 and less than 5 years	
		5 and less than 10 years	
		10 and less than 15 years	
		15 and less than 20 years	
		20 years or more	
		Did not know	
32 MAIN REASON RETIRED EARLY	5	37B EXPECTED TIME UNTIL RETIREMENT (2)	7
Personal reasons		Less than 2 years	
Own ill health or injury		2 and less than 5 years	
Give others a chance		5 and less than 10 years	
No financial need to work		10 and less than 15 years	
Decided not to work anymore, more leisure time		15 and less than 20 years	
Wanted to work part time, full-time work too stressful		20 years or more	
Too old		Did not know	
Family reasons			
Employment reasons		38 EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT	6,7
Retrenched, early retirement, redundancy package, eligible for superannuation payment or for service pension		Superannuation	
Cannot get job because -		Life assurance, other retirement schemes, pension from deferred annuity	
Employers think too old		Invalid, age, sole parent's, widow's pension	
No jobs available, unable to get work		War disability, repatriation, service, war widow's pension	
Other reasons		Unemployment, sickness, special and other benefits	
		Rent, farm, business, property	
		Investments, interest, stocks, debentures, etc	
		Savings, sale of assets	
		Part-time work	
		Someone else's income, pension, superannuation	
		Accumulated leave, compensation	
		Other	
		Did not know	
33 STATUS IN EMPLOYMENT	1,6-8		
Working			
Employees			
Employers			
Own account workers			
Contributing family workers			
Not working			
34 OCCUPATION	1		
Working			
Managers and administrators			
Professionals			
Para-professionals			
Tradespersons			
Clerks			
Salespersons and personal service workers			
Plant and machine operators, and drivers			
Labourers and related workers			
Not working			

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
39 EXPECTED TYPE OF PAYMENT FROM RETIREMENT SCHEME	6,7	43 WHETHER INTENDED TO CHANGE HOUSING ARRANGEMENTS AFTER RETIREMENT	6,7
Belonged to a retirement scheme		Did not intend to change housing arrangements	
Lump sum only		Did intend to change housing arrangements	
Regular payments only		Did not know	
Lump sum and regular payments			
No lump sum nor regular payments		44 WHETHER INTENDED TO RETIRE EARLY	6
Did not know type of payments		Intended to retire early	
Did not belong to a retirement scheme		Did not intend to retire early	
		Did not know	
40 INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME	6,7	45 MAIN REASON INTENDED TO RETIRE EARLY	7
Belonged to a retirement scheme		Personal reasons	
Expected to receive a lump sum payment		Own ill health or injury	
Roll it over, invest in an approved deposit fund, deferred annuity, or other superannuation scheme		Give others a chance	
Purchase an immediate annuity		No financial need to work	
Invest the money elsewhere, personal savings, bank		Decided not to work any more, more leisure time	
Pay off home, pay for home improvements, buy new home		Wanted to work part time, full-time work too stressful	
Buy or pay off car, vehicle		Too old	
Clear other outstanding debts		Family reasons	
Pay for a holiday		Employment reasons	
Assist family members		Cannot get a job because —	
Undecided		Employers think too old	
Other		No jobs available, unable to get work	
Did not expect to receive a lump sum payment		Retrenched, early retirement package, reached compulsory retirement age in that job	
Did not know whether would receive a lump sum payment		Other reasons	
Did not belong to a retirement scheme		46 WHETHER INTENDED TO WORK PART TIME AFTER RETIREMENT	6,7
		Intended to work part-time after retirement	
41 HOUSING ARRANGEMENTS AT NOVEMBER 1994	6,7	Did not intend to work part time after retirement	
Own home		Did not know	
Paying off home			
Renting			
From Housing Commission			
From landlord or real estate agent			
From person in dwelling			
From other (including don't know)			
Rent free			
Boarding			
Life residency unit			
Other			
42 EXPECTED HOUSING ARRANGEMENTS AT RETIREMENT	6,7		
Owned home			
Paying off home			
Renting			
From Housing Commission			
From landlord or real estate agent			
From person in dwelling			
From other (including don't know)			
Rent free			
Boarding			
Life residency unit			
Other			
Did not know			

SPECIAL DATA REQUESTS

RETIREMENT AND RETIREMENT INTENTIONS, NOVEMBER 1994

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

The following points should be noted when requesting special tables:

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

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

NOTE (i) Prices quoted are subject to revisions.

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

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

or

Facsimile No. (06) 252 7784

4. The invoiced cost is payable in full within 28 days of supply.
5. Any inquiries about this order should be directed to Ms Heather Crawford on (06) 252 7204.

SUPPLEMENTARY AND SPECIAL SURVEYS

The supplementary and special surveys collect data on particular aspects of the labour force. The following is a historical list of supplementary and special labour force surveys. Statistical tables published in these bulletins are available as a Publication or a Standard Data Service, available by subscription or on request. Inquiries should be made to the contact in the Phone Inquiries box on the Contents page. It may be possible to order Unit Record Tapes on the following supplementary and special surveys by contacting the ABS (see below for contact numbers).

<i>Title of Survey</i>	<i>Catalogue No./ Product No.</i>
Alternative Working Arrangements, Australia. Irregular. Latest issue September to November 1986	6341.0
Annual and Long Service Leave Taken, Australia, May 1988 to April 1989	6317.0
Career Experience, Australia. Three-yearly. First issue February 1993	6254.0
Career Paths of Persons with Trade Qualifications, Australia, 1989	6243.0
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Employment Benefits, Australia. Two-yearly. Latest issue August 1994	6334.0.40.001
Survey of Income and Housing Costs and Amenities, Persons with Earned Income, 1986, 1990	6546.0
Job Search Experience of Unemployed Persons, Australia. Annually. Latest issue July 1994	6222.0
Labour Force Experience, Australia. Annually. Latest issue March 1994	6206.0
Labour Force Status and Educational Attainment, Australia. Annually. Final issue February 1994	6235.0
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Persons Employed at Home, Australia. Irregular. Latest issue March 1992	6275.0
Persons Not in the Labour Force, Australia. Annually. Latest issue September 1994	6220.0.40.001
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Persons Who Have Left the Labour Force, Australia. Irregular. Latest issue September 1994	6267.0.40.001
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Transition From Education to Work, Australia. Annually. Latest issue May 1994	6227.0
Underemployed Workers, Australia. Annually. Latest issue September 1994	6265.0.40.001
Weekly Earnings of Employees (Distribution), Australia. Annually. Latest issue August 1994	6310.0.40.001
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