



AUSTRALIAN BUREAU OF STATISTICS

CANBERRA

RETIREMENT AND RETIREMENT INTENTIONS AUSTRALIA

NOVEMBER 1986

**(Previously: Persons Retired From
Full-Time work)**

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RETIREMENT AND RETIREMENT INTENTIONS, AUSTRALIA

NOVEMBER 1986

(Previously: Persons Retired From Full-Time Work)

IAN CASTLES

Australian Statistician

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EXPLANATORY NOTES

Introduction

The monthly population survey (which is described in *The Labour Force, Australia* (6203.0)) comprises the monthly labour force survey and supplementary topics. This publication contains some results of a supplementary survey run in association with the November 1986 labour force survey conducted throughout Australia. As well as including details of *Persons Retired from Full-Time Work*, this publication now incorporates the topic *Persons Who Intended to Retire from Full-Time Work*. This latter topic was previously covered in catalogue no. 6258.0.

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. Persons who had retired were asked about their age at retirement; retirement scheme coverage and type of payment derived from these schemes; housing arrangements; main source of income; and form of disbursement for any lump sum payment received. Those persons who had not yet retired were asked whether they intended to retire from full-time work and, if so, were asked about their intended age at retirement; retirement scheme coverage and type of payment expected from these schemes; current housing arrangements; expected housing arrangements at retirement; expected main source of income at retirement; and expected form of disbursement for any lump sum payment to be received.

Scope

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

Coverage

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

Definitions

5. *Persons who had retired from full-time work* were persons 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 look for, or take up, full-time work at any time in the future).

6. *Persons who retired from full-time work early* were persons 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.

7. *Persons who intended to retire from full-time work* were persons who either were working full-time or considered themselves to be working full-time, were looking for full-time work, would like full-time work or intended to take up full-time work at some time and who intended to retire from full-time labour force activity.

8. *Persons who intended to retire from full-time work early* were persons 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.

9. *Retirement schemes* include superannuation schemes, life assurance policies or similar schemes that provide a financial benefit when a person leaves full-time work.

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

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

12. Unless otherwise stated, all characteristics referenced in this publication relate to the week before the interview.

Results of the survey

13. Due to the 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).

14. Additional tables available but not included in this publication are listed on page 23.

15. A publication (6237.0) containing a summary of the results of the survey was released on 24 March 1987.

Discontinuities in the series

16. Estimates contained in this publication are based on a revised labour force questionnaire introduced in April 1986. Further information is contained in *The Labour Force, Australia* (6203.0) and in an information paper *Questionnaires Used in the Labour Force Survey* (6232.0).

17. Classification of occupation according to the Australian Standard Classification of Occupations (ASCO) 1986 was introduced in the August 1986 labour force survey, replacing the Classification and Classified List of Occupations (CCLO), used in previous surveys. The main difference between these classifications is that ASCO occupations are classified on the basis of the level and specialisation of skill required for the satisfactory performance of primary tasks. For a more detailed explanation of ASCO see the appendix to *The Labour Force, Australia, August 1986* (6203.0).

18. To provide a link between the two classifications, a matrix has been produced and is shown in Table 41 of *The Labour Force, Australia, August 1986* (6203.0). It shows the relationship between ASCO and CCLO at the broadest classification level (the Major Group). The estimates in the matrix are based on a sub-sample of respondents to the May 1986 labour force survey.

19. In November 1986 information on housing was collected separately for all persons. A different approach was taken in the September 1983 survey and this resulted in housing information not being available for some married females (particularly those where the husband's schedule was not completed). Care should therefore be taken in comparing housing arrangements details between the two surveys.

Reliability of the estimates

20. Estimates in this publication are subject to sampling and non-sampling errors. For more information refer to the Technical Note.

Related publications

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

The Labour Force, Australia (6203.0)—issued monthly

Persons Not in the Labour Force, Australia (6220.0)—issued twice yearly

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)

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

Symbols and other usages

- * subject to sampling variability too high for most practical uses. See the Technical Note
- .. not applicable
- r revised.

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

Electronic services

24. VIATEL. Key *656# for selected current economic, social and demographic statistics.

AUSSTATS. Thousands of up-to-date time series are available on this ABS on-line service through CSIRONET.

For further information phone the AUSSTATS Help Desk on (062) 52 6017.

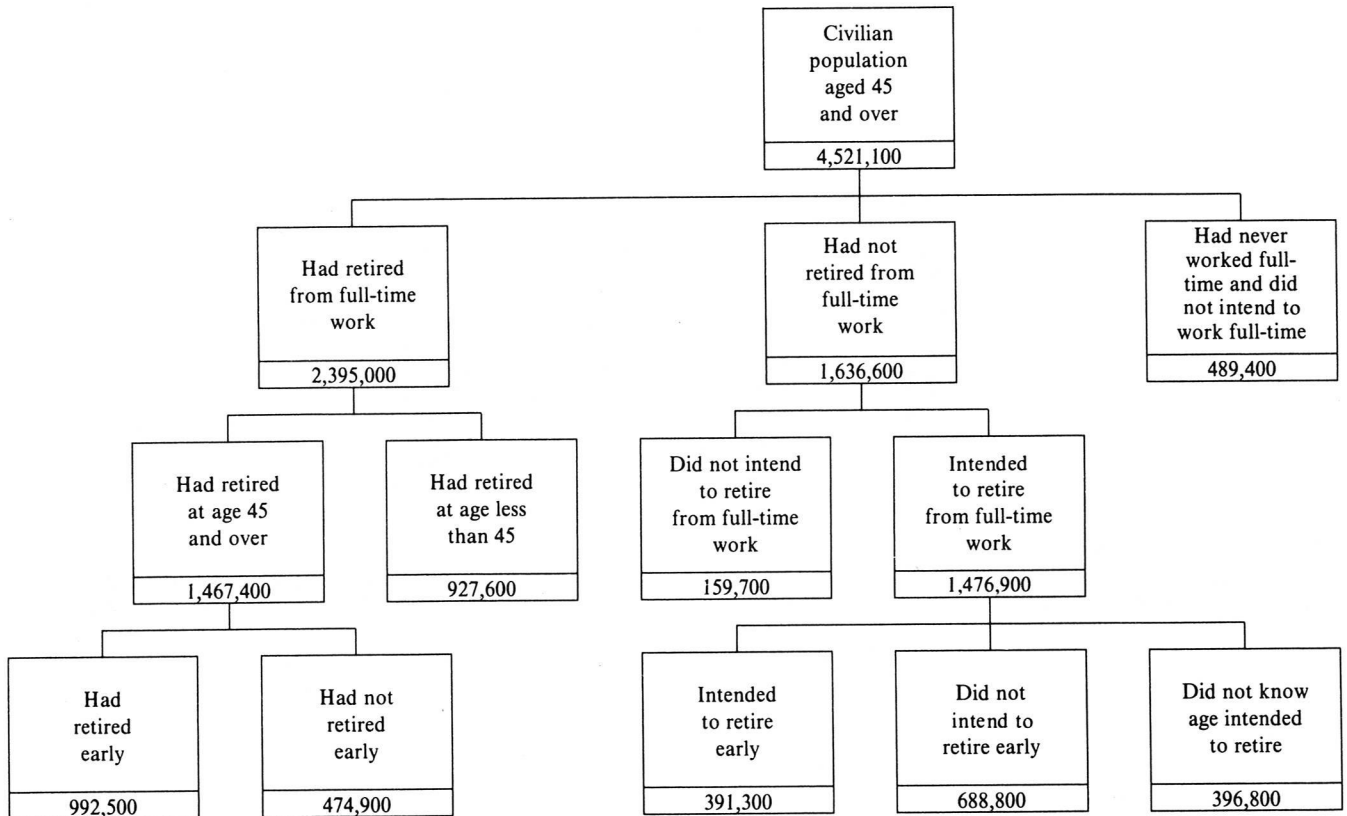
TELESTATS. This service provides foreign trade statistics tailored to users' requirements.

Further information is available on (062) 52 5404.

SUMMARY OF FINDINGS

In November 1986 Australia's civilian population included an estimated 4,521,100 persons aged 45 and over. Of these persons, 2,395,000 (53.0 per cent) had retired from full-time work; 1,476,900 (32.7 per cent) intended to retire from full-time work at some time; 489,400 (10.8 per cent) had never had a full-time job and did not intend to ever work full-time; and 159,700 (3.5 per cent) did not intend to retire from full-time work. Of the estimated 2,395,000 persons who had retired from full-time work, 936,600 (39.1 per cent) were males and 1,458,400 (60.9 per cent) were females.

DIAGRAM 1. CIVILIAN POPULATION AGED 45 AND OVER

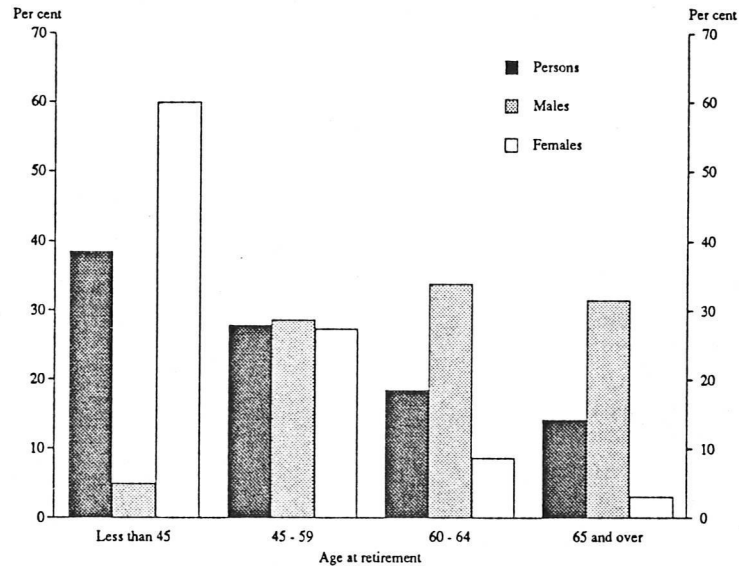


Age at retirement

The age at which males and females had retired from full-time work differed markedly, with males generally retiring at an older age than females. (See Diagram 2).

Persons who had retired from full-time work before reaching 45 years numbered 927,600, representing 38.7 per cent of all persons aged 45 and over who had retired from full-time work. Females dominated this group, numbering 878,600 which is 60.2 per cent of all females aged 45 and over who had retired from full-time work. In total, 87.9 per cent (1,281,400) of female retirees had retired from full-time work before the 'standard' retirement age of 60.

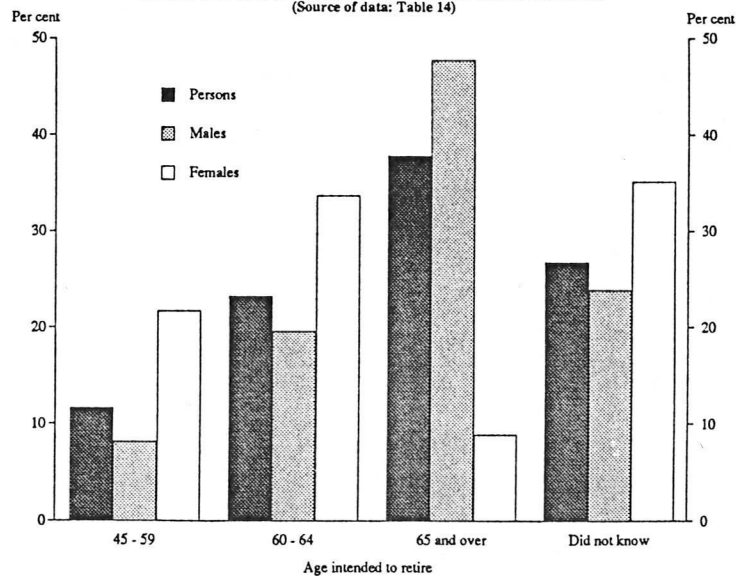
DIAGRAM 2. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: AGE AT RETIREMENT AND SEX
(Source of data: Table 2)



Age intended to retire

Diagram 3 compares the distribution of ages at which males and females aged 45 and over intend to retire. These intentions reflect, to some extent, the 'standard' retirement ages (65 years for males and 60 years for females).

DIAGRAM 3. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: AGE INTENDED TO RETIRE AND SEX.
(Source of data: Table 14)



Comparison with Diagram 2 shows a marked contrast between actual age at retirement for those who had retired and intended retirement age for those aged 45 and over who had not yet retired.

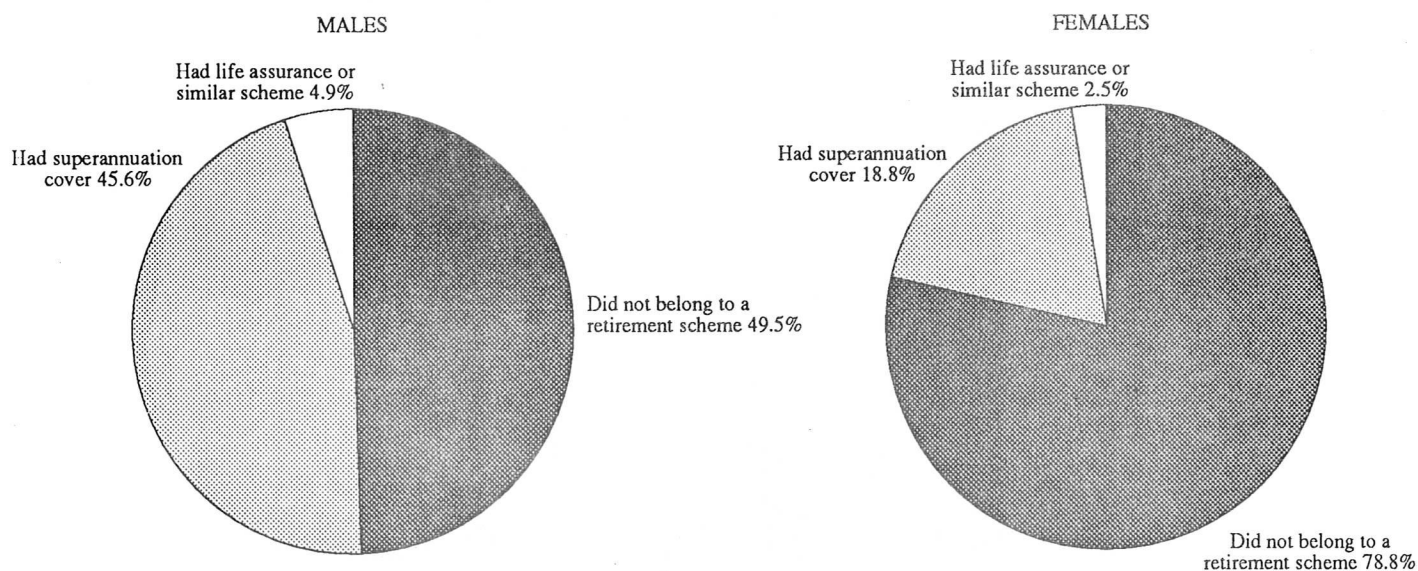
The comparison should be treated cautiously because of the differing age distributions involved, the effect of unforeseen events (e.g. ill health) and the high proportion of persons (26.9 per cent) who did not know their intended retirement age. Nevertheless it does suggest that for many persons, particularly females intending to retire between the ages 60 to 64, retirement actually occurs earlier than intended.

Similarly for males the comparison indicates that many males intending to retire after age 64 will actually retire earlier.

Retirement scheme membership

Of the 1,467,400 persons who had retired from full-time work at age 45 and over, 571,600 (39.0 per cent) belonged to a retirement scheme. Males were more likely to belong to a retirement scheme than females, the proportions being 50.5 per cent and 21.2 per cent respectively. Of those persons who belonged to a retirement scheme, 89.8 per cent (513,500) had superannuation cover.

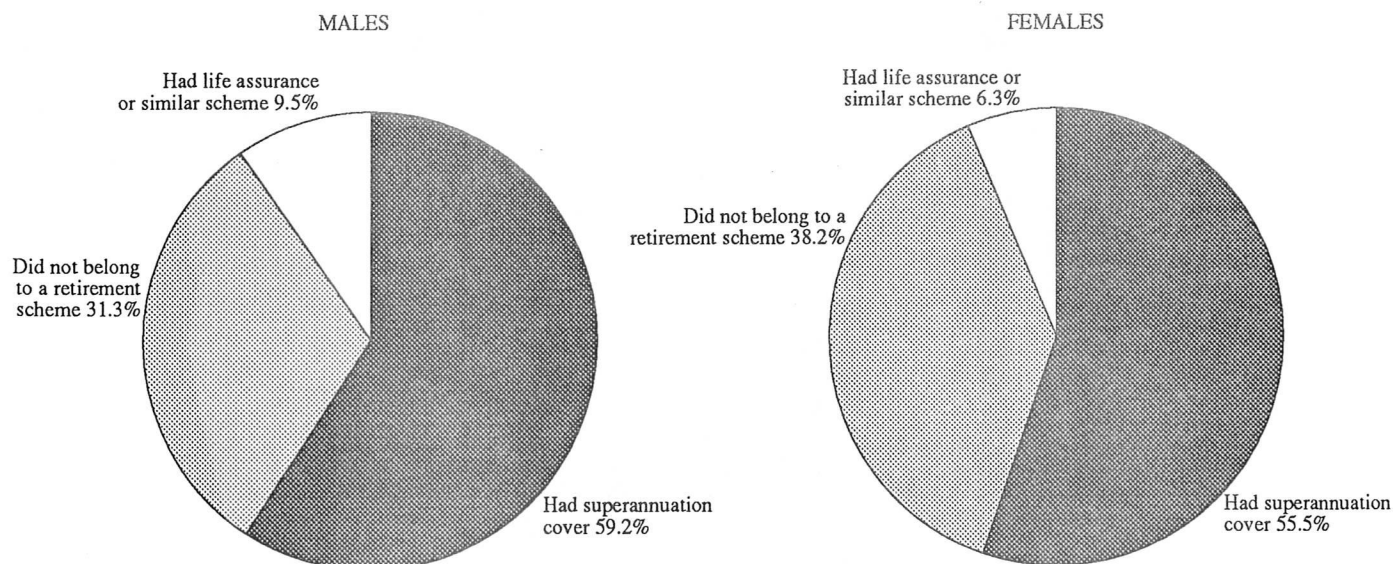
DIAGRAM 4. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 AND OVER: RETIREMENT SCHEME MEMBERSHIP AND SEX
(Source of data: Table 7)



Persons aged 45 and over who intended to retire from full-time work were more likely to belong to a retirement scheme than those who had already retired at age 45 and over (62.6 per cent compared with 39.0 per cent).

For males, 68.8 per cent (755,900) of those who intended to retire belonged to a retirement scheme, compared with 44.5 per cent of females (167,900). Superannuation was the most popular scheme with 86.1 per cent (795,100) of those persons who belonged to a retirement scheme having superannuation cover.

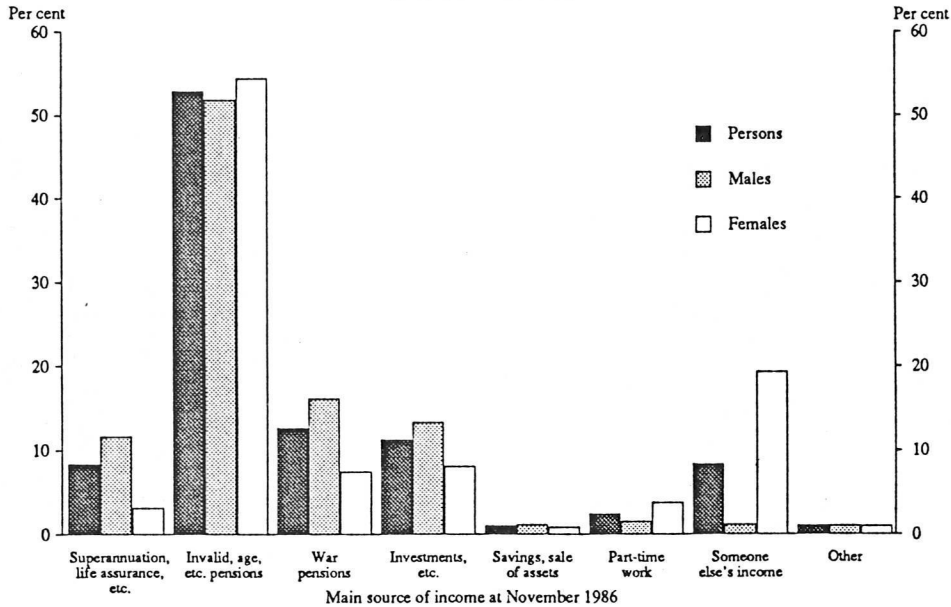
DIAGRAM 5. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: RETIREMENT SCHEME MEMBERSHIP AND SEX
(Source of data: Table 13)



Main source of income at November 1986

The majority of both males (52.1 per cent) and females (54.6 per cent) who had retired at age 45 and over received either invalid, age, supporting parent's or widow's pension as their main source of income at November 1986. A total of 105,900 (11.9 per cent) males had superannuation, life assurance, or a similar scheme as their main source of income, which is significantly more than the 19,900 (3.4 per cent) females. There were also more males with war pensions (16.4 per cent) and investments, interest, stock and debentures (13.6 per cent) than females, 7.7 per cent and 8.3 per cent respectively. Some 113,400 (19.6 per cent) females were dependent on someone else's income compared with only 12,200 (1.4 per cent) males.

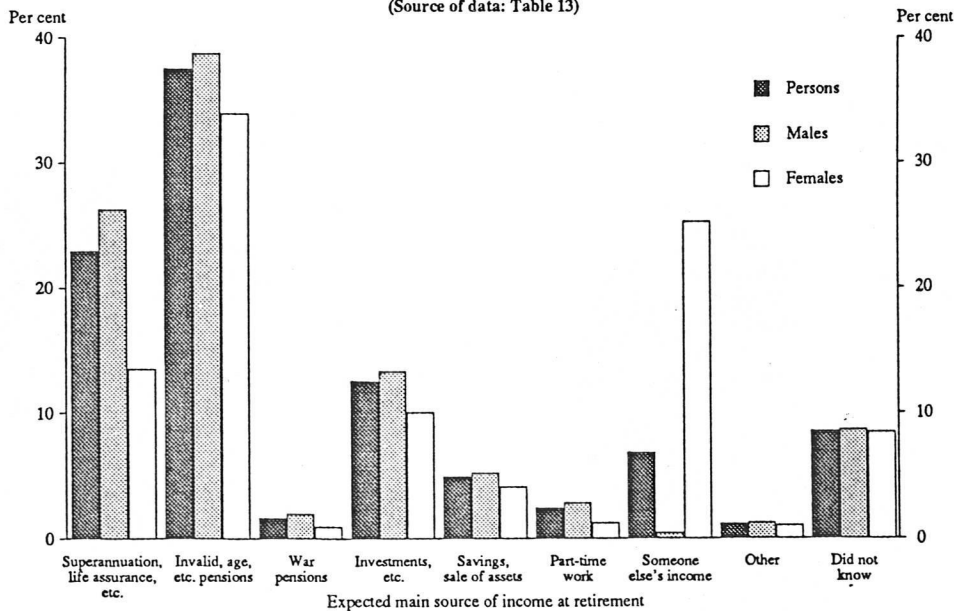
DIAGRAM 6. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 AND OVER: MAIN SOURCE OF INCOME AT NOVEMBER 1986 AND SEX
(Source of data: Table 6)



Expected main source of income at retirement

Of the estimated 1,476,900 persons aged 45 and over who intended to retire from full-time work, 37.7 per cent expected their main source of income at retirement to be an invalid, age, supporting parent's or widow's pension. Significantly, more males (289,800 or 26.4 per cent) than females (51,700 or 13.7 per cent) expected superannuation, life assurance, or a similar scheme to be their main source of income at retirement. A total of 95,900 (25.4 per cent) females expected to rely on someone else for their main source of income. This compares with only 0.6 per cent of males (6,800).

DIAGRAM 7. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT AND SEX
(Source of data: Table 13)



Reason retired early

There were 589,700 (66.4 per cent) males and 402,800 (69.5 per cent) females who retired from full-time work early (that is at age 45 and over but before the 'standard' retirement ages of 65 for males and 60 for females).

About half (299,200 or 50.7 per cent) of the males that had retired early did so due to their own ill health or injury, compared to 25.3 per cent (101,900) of females. Some 144,000 (24.4 per cent) males and 123,800 (30.7 per cent) females decided not to work anymore or wanted more leisure time. A further 19.0 per cent (76,600) of females who retired from full-time work early did so for family reasons compared to only 3.7 per cent (21,900) of males.

DIAGRAM 8. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK EARLY AT AGE 45 AND OVER: REASON RETIRED EARLY AND SEX
(Source of data: Table 11)

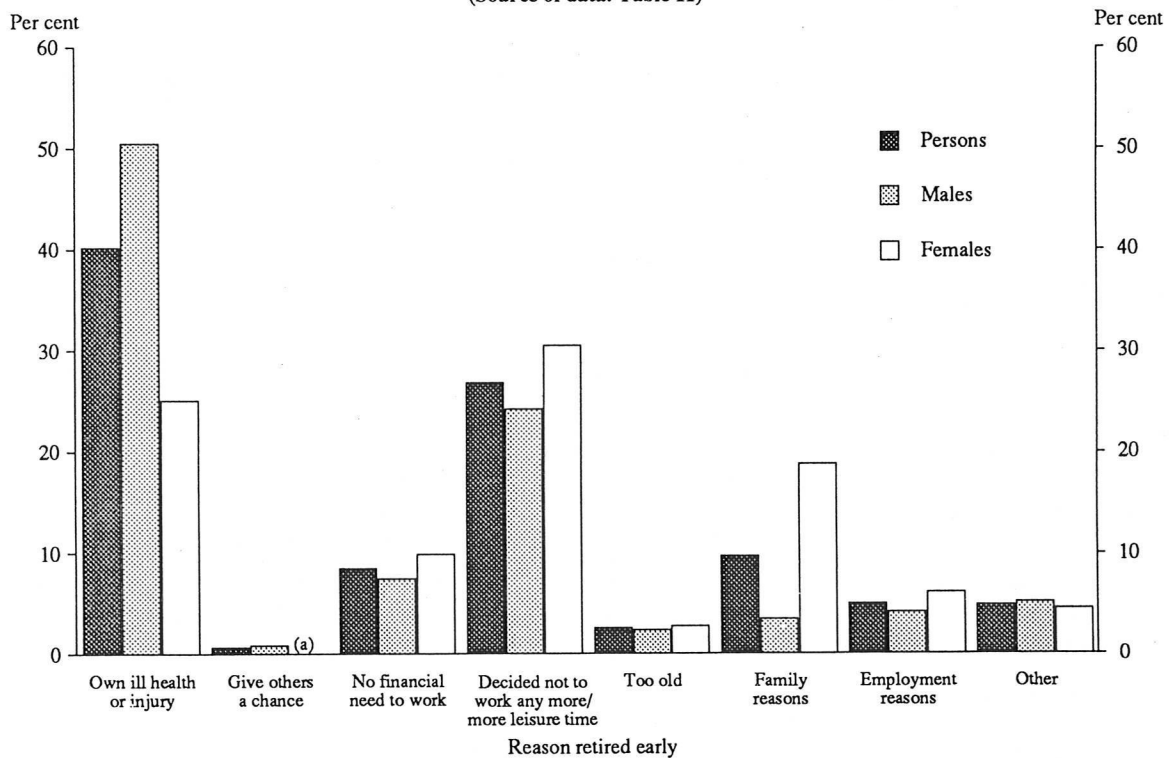


TABLE 1. PERSONS AGED 45 AND OVER : COMPARATIVE PROFILE AND WHETHER HAD RETIRED OR INTENDED TO RETIRE FROM FULL-TIME WORK(a), NOVEMBER 1986

	<i>Whether had retired or intended to retire from full-time work</i>							
	<i>Had retired</i>	<i>Intended to retire</i>	<i>Had never had a full-time job</i>		<i>Total</i>	<i>Had retired</i>	<i>Intended to retire</i>	<i>Total</i>
			<i>Did not intend to retire</i>	<i>and did not intend to work full-time</i>					per cent
	—'000—					—per cent—		
<i>Age at November 1986—</i>								
45-49	212.4	543.1	42.2	41.9	839.5	8.9	36.8	18.6
50-54	233.6	419.7	34.9	45.8	734.0	9.8	28.4	16.2
55-59	313.3	332.8	32.3	51.4	729.7	13.1	22.5	16.1
60-64	452.9	157.0	23.2	77.2	710.3	18.9	10.6	15.7
65-69	451.6	18.8	13.8	79.6	563.8	18.9	1.3	12.5
70 and over	731.3	5.5	13.3	193.5	943.6	30.5	0.4	20.9
<i>Marital status—</i>								
Married	1,671.7	1,205.5	124.0	282.4	3,283.7	69.8	81.6	72.6
Not-married	723.3	271.5	35.7	207.0	1,237.4	30.2	18.4	27.4
<i>Family status—</i>								
Member of a family	1,816.6	1,253.4	129.1	355.2	3,554.3	75.8	84.9	78.6
Husband or wife	1,613.2	1,153.0	118.3	273.7	3,158.3	67.4	78.1	69.9
With dependents present	191.6	474.2	38.2	34.2	738.2	8.0	32.1	16.3
Without dependents present	1,421.6	678.8	80.2	239.5	2,420.1	59.4	46.0	53.5
Not-married family head	124.0	64.1	7.5	40.7	236.3	5.2	4.3	5.2
With dependents present	20.2	24.5	*	6.5	53.0	0.8	1.7	1.2
Without dependents present	103.8	39.6	5.6	34.2	183.2	4.3	2.7	4.1
Child of family head	13.0	22.8	*	*	40.2	0.5	1.5	0.9
Other relative of family head	66.4	13.5	*	37.9	119.6	2.8	0.9	2.6
Not a member of a family	487.2	153.9	21.9	117.4	780.3	20.3	10.4	17.3
Living alone	449.9	118.8	17.8	111.7	698.2	18.8	8.0	15.4
Not living alone	37.2	35.1	4.1	5.7	82.1	1.6	2.4	1.8
Family status not determined	91.2	69.7	8.8	16.7	186.4	3.8	4.7	4.1
<i>Birthplace and year of arrival—</i>								
Born in Australia	1,755.0	946.1	115.0	328.5	3,144.7	73.3	64.1	69.6
Born outside Australia	640.0	530.8	44.8	160.9	1,376.4	26.7	35.9	30.4
Arrived before 1961	414.6	231.5	26.3	87.4	759.8	17.3	15.7	16.8
Arrived 1961-1970	143.5	185.8	10.6	35.3	375.2	6.0	12.6	8.3
Arrived 1971-1980	56.1	80.9	5.3	21.7	164.0	2.3	5.5	3.6
Arrived 1981-1986	25.7	32.7	*	16.5	77.5	1.1	2.2	1.7
<i>Area—</i>								
Metropolitan	1,511.8	936.0	74.9	266.1	2,788.8	63.1	63.4	61.7
Non-metropolitan	883.2	541.0	84.8	223.3	1,732.3	36.9	36.6	38.3
Total	2,395.0	1,476.9	159.7	489.4	4,521.1	100.0	100.0	100.0
Males	936.6	1,099.5	122.5	17.3	2,175.9	39.1	74.4	48.1
Females	1,458.4	377.5	37.2	472.0	2,345.1	60.9	25.6	51.9

(a) Excludes persons who were institutionalised or permanently unable to work who were not in the scope of the survey.

TABLE 2. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK : AGE AT RETIREMENT AND AGE AT NOVEMBER 1986

Age at retirement	Age at November 1986						Total	
	45-49	50-54	55-59	60-64	65-69	70 and over	(per cent)	
—'000—								
MALES								
Less than 45	16.8	13.7	7.9	4.8	*	*	49.0	5.2
45-49	7.3	12.6	8.7	4.1	*	*	36.7	3.9
50-54	..	12.2	25.3	22.1	6.7	6.7	73.0	7.8
55-59	..	..	33.7	71.1	36.2	20.0	160.9	17.2
60-64	..	..	..	84.7	119.4	114.9	319.1	34.1
65-69	..	..	..	..	62.1	199.8	261.9	28.0
70 and over	..	..	..	..	..	36.0	36.0	3.8
Total	24.1	38.5	75.7	186.8	229.4	382.1	936.6	100.0
FEMALES								
Less than 45	169.6	138.8	140.2	136.2	108.3	185.5	878.6	60.2
45-49	18.7	34.1	24.9	17.6	13.8	9.7	118.9	8.2
50-54	..	22.1	47.2	38.4	22.4	22.0	152.1	10.4
55-59	..	..	25.2	47.0	31.4	28.1	131.8	9.0
60-64	..	..	..	26.9	38.4	64.1	129.3	8.9
65-69	..	..	..	..	7.9	29.9	37.7	2.6
70 and over	..	..	..	..	..	9.9	9.9	0.7
Total	188.3	195.1	237.5	266.1	222.2	349.2	1,458.4	100.0
PERSONS								
Less than 45	186.4	152.5	148.2	141.0	111.2	188.3	927.6	38.7
45-49	26.0	46.7	33.6	21.7	15.9	11.6	155.6	6.5
50-54	..	34.3	72.5	60.5	29.1	28.7	225.1	9.4
55-59	..	..	58.9	118.1	67.6	48.1	292.8	12.2
60-64	..	..	..	111.6	157.8	179.0	448.4	18.7
65-69	..	..	..	..	70.0	229.6	299.6	12.5
70 and over	..	..	..	..	..	45.9	45.9	1.9
Total	212.4	233.6	313.3	452.9	451.6	731.3	2,395.0	100.0

TABLE 3. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK : STATUS OF WORKER IN LAST FULL-TIME JOB, OCCUPATION AND INDUSTRY OF LAST FULL-TIME JOB AND AGE AT RETIREMENT, NOVEMBER 1986 ('000)

	Age at retirement							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
<i>Status of worker in last full-time job—</i>								
Last full-time job less than 20 years ago(a)(b)	197.9	130.8	195.9	272.1	420.2	275.4	43.3	1,535.7
Wage and salary earners	176.7	114.4	169.4	231.1	360.2	232.0	24.4	1,308.2
Employers	10.9	7.3	13.6	18.5	22.9	16.2	7.3	96.7
Self-employed	10.4	9.1	12.4	22.1	36.8	27.3	11.2	129.2
Last full-time job 20 or more years ago	729.7	24.8	29.2	20.6	27.8	24.0	*	858.6
<i>Occupation in last full-time job—</i>								
Last full-time job less than 20 years ago(b)	197.9	130.8	195.9	272.1	420.2	275.4	43.3	1,535.7
Managers and administrators	14.0	10.3	21.2	39.8	62.0	39.2	15.9	202.4
Professionals	9.9	5.3	8.0	18.9	39.1	22.4	4.8	108.4
Para-professionals	11.3	4.6	9.9	14.7	23.7	12.2	*	77.0
Tradespersons	20.6	15.2	26.0	43.1	76.3	61.6	6.0	248.8
Clerks	40.8	21.3	29.8	41.2	55.6	23.8	3.7	216.3
Salespersons and personal service workers	32.9	22.3	30.8	33.5	37.6	18.8	5.6	181.6
Plant and machine operators, and drivers	23.6	15.6	22.3	26.2	36.6	28.8	*	155.0
Labourers and related workers	44.7	36.3	47.9	54.8	89.4	68.6	4.7	346.3
Last full-time job 20 or more years ago	729.7	24.8	29.2	20.6	27.8	24.0	*	858.6
<i>Industry of last full-time job—</i>								
Last full-time job less than 20 years ago(b)	197.9	130.8	195.9	272.1	420.2	275.4	43.3	1,535.7
Agriculture, forestry, fishing and hunting	5.4	4.4	10.2	13.0	25.2	20.6	9.7	88.5
Manufacturing	56.4	34.6	55.9	72.0	97.9	73.5	5.4	395.7
Electricity, gas and water	*	*	*	6.4	17.0	11.1	*	39.3
Construction	6.6	5.5	8.7	10.8	22.9	19.5	*	76.4
Wholesale and retail trade	48.2	33.6	47.4	51.1	66.6	38.4	8.9	294.3
Transport and storage; communication	9.0	8.3	11.0	25.3	46.2	30.3	*	132.0
Finance, property and business services	11.2	6.8	9.6	22.5	23.0	10.2	5.7	89.2
Community services	32.2	21.0	28.0	35.9	65.9	33.0	4.5	220.4
Recreation, personal and other services	19.7	11.6	13.4	16.3	18.0	14.2	4.1	97.1
Other(c)	8.1	4.1	9.3	18.9	37.6	24.6	*	102.9
Last full-time job 20 or more years ago	729.7	24.8	29.2	20.6	27.8	24.0	*	858.6
Total	927.6	155.6	225.1	292.8	448.4	299.6	45.9	2,395.0
Males	49.0	36.7	73.0	160.9	319.1	261.9	36.0	936.6
Females	878.6	118.9	152.1	131.8	129.3	37.7	9.9	1,458.4

(a) Includes unpaid family helpers. (b) Excludes persons whose last full-time job was unpaid voluntary work. (c) Comprises mining; and public administration and defence.

TABLE 4. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 AND OVER : STATUS OF WORKER IN LAST FULL-TIME JOB, OCCUPATION IN LAST FULL-TIME JOB AND MAIN SOURCE OF INCOME AT NOVEMBER 1986

	Main source of income at November 1986								Total	(per cent)
	Superannuation, life assurance, or similar scheme	Invalid/age/ supporting parent's/ widow's pension	War dis- ability/repat/ service/ war widow's pension	Investments/ interest/ stocks/ debentures, etc.	Savings/sale of assets	Part-time work	Someone else's income	Other		
	— '000—									
<i>Status of worker in last full-time job—</i>										
Last full-time job less than										
20 years ago (a)(b)	118.7	685.9	181.6	157.1	17.9	39.1	119.6	18.0	1,337.8	91.2
Wage and salary										
earners	117.1	586.9	157.1	108.2	11.5	31.2	105.9	13.5	1,131.5	77.1
Employers	*	34.9	8.6	28.7	*	3.6	4.4	*	85.8	5.8
Self-employed	*	62.9	15.9	19.8	3.8	4.2	9.2	*	118.9	8.1
Last full-time job 20 or										
more years ago	7.0	92.9	8.4	11.9	*	*	5.9	*	128.9	8.8
<i>Occupation in last full-time job—</i>										
Last full-time job less than										
20 years ago(b)	118.7	685.9	181.6	157.1	17.9	39.1	119.6	18.0	1,337.8	91.2
Managers and										
administrators	20.1	71.5	21.6	47.5	6.5	6.3	10.8	3.9	188.3	12.8
Professionals	24.9	28.5	6.6	23.7	*	4.8	7.3	*	98.5	6.7
Para-professionals	15.8	24.3	6.2	8.8	*	*	6.5	*	65.7	4.5
Tradespersons	13.8	136.8	38.2	18.7	*	5.3	10.4	*	228.2	15.5
Clerks	27.9	67.0	23.3	21.9	*	7.3	24.6	*	175.4	12.0
Salespersons and personal										
service workers	4.0	70.6	25.0	16.7	*	5.5	22.6	*	148.7	10.1
Plant and machine										
operators, and drivers	5.2	87.5	15.3	7.4	*	*	11.9	*	131.4	9.0
Labourers and related										
workers	7.0	199.6	45.4	12.5	*	5.9	25.5	*	301.6	20.6
Last full-time job 20 or										
more years ago	7.0	92.9	8.4	11.9	*	*	5.9	*	128.9	8.8
Total	125.7	779.4	190.0	169.0	19.2	39.7	125.5	18.8	1,467.4	100.0

(a) Includes unpaid family helpers. (b) Excludes persons whose last full-time job was unpaid voluntary work.

TABLE 5. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 AND OVER : SUMMARY OF CHARACTERISTICS AND AGE AT RETIREMENT, NOVEMBER 1986

	Age at retirement					Total	(per cent)	
	45-49	50-54	55-59	60-64	65-69 70 and over			
	—'000—							
<i>Labour force status and hours worked in survey week—</i>								
Employed part-time	25.5	20.7	18.7	16.3	10.6	*	94.3	6.4
Worked 1-15 hours	9.1	7.3	7.6	9.2	5.7	*	40.2	2.7
Worked 16-34 hours	15.0	11.2	9.9	6.3	4.1	*	47.4	3.2
Not at work	3.5		*	*	*	*	6.7	0.5
Unemployed and looking for part-time work	*	*	4.0		*	*	5.9	0.4
Not in labour force	129.0	203.5	272.0	430.2	289.0	43.5	1,367.2	93.2
<i>Retirement scheme membership—</i>								
Belonged to a retirement scheme	33.2	53.7	123.1	225.7	125.5	10.4	571.6	39.0
Had superannuation cover	28.3	46.2	112.7	207.6	112.2	6.6	513.5	35.0
In last full-time job	27.3	44.5	110.3	204.2	108.3	5.3	499.8	34.1
In some previous job	*	*	5.8		3.9	*	13.7	0.9
Had life assurance or similar scheme	5.0	7.5	10.4	18.1	13.3	3.8	58.1	4.0
Did not belong to a retirement scheme	122.3	171.4	169.7	222.7	174.1	35.5	895.8	61.0
<i>Type of payment from retirement scheme—</i>								
Belonged to a retirement scheme	33.2	53.7	123.1	225.7	125.5	10.4	571.6	39.0
Lump sum only	21.2	31.3	74.7	130.1	77.1	4.9	339.4	23.1
Regular payments only	4.0	8.4	19.3	37.4	26.3	*	98.5	6.7
Lump sum and regular payments	*	6.1	22.0	49.7	16.7	*	97.1	6.6
No lump sum or regular payments	*	5.0	4.6	6.1	3.6	*	23.9	1.6
Did not know all payment types	5.6		4.8		*	*	12.6	0.9
Did not belong to a retirement scheme	122.3	171.4	169.7	222.7	174.1	35.5	895.8	61.0
<i>Reason for ceasing last full-time job—</i>								
Job loser	75.8	109.4	130.5	107.8	24.3	*	451.2	30.7
Retrenched	15.0	22.8	26.6	21.3	9.1	*	95.0	6.5
Job was temporary or seasonal and did not leave to return to studies	*	*	*	*	*	*	6.3	0.4
Own ill health or injury	53.7	79.0	96.1	79.4	12.1	*	322.8	22.0
Business closed down or sold for economic reasons	4.6	6.9	6.1	6.3	*	*	27.1	1.8
Job leaver	79.8	115.7	162.2	340.7	275.3	42.6	1,016.2	69.3
Unsatisfactory work arrangements	6.5	6.5	4.7		*	*	19.3	1.3
Retired r	10.3	22.8	79.1	186.7	29.7	11.0	339.6	23.1
Did not want to work any longer	20.3	29.6	22.8	22.3	6.2	*	104.7	7.1
Too old r	*	*	5.6	6.6	5.3	*	24.1	1.6
Reached compulsory retirement age r	*	*	10.3	99.7	224.8	22.6	358.4	24.4
To get married	4.3	5.1	*	*	*	*	12.2	0.8
To look after family, house or someone else	14.3	22.5	16.0	8.1	*	*	63.8	4.3
To have holiday/to move house/spouse transferred	8.3	12.1	7.9	4.9	*	*	35.3	2.4
Business closed down or sold for other than economic reasons	6.1	7.6	8.4	5.9	*	*	31.4	2.1
Other(a)	8.4	6.5	7.8	*	*	*	27.5	1.9
<i>Main source of income at retirement—</i>								
Superannuation, life assurance, or similar scheme	4.3	10.7	37.3	72.1	27.0	*	153.7	10.5
Invalid/age/supporting parent's/widow's pension	32.5	61.9	83.7	146.4	189.2	23.3	537.0	36.6
War disability/repatriation/service/war widow's pension	4.7	10.7	24.6	86.9	15.0	*	144.0	9.8
Investments/interest/stocks/debentures, etc.	8.1	18.5	42.8	53.0	27.3	10.1	159.9	10.9
Savings/sale of assets	6.4	13.8	27.8	38.3	21.0	4.9	112.1	7.6
Part-time work	11.9	13.8	10.2	11.0	8.0	*	56.3	3.8
Someone else's income	77.4	85.3	55.3	27.2	7.6	*	253.8	17.3
Other	10.3	10.4	11.1	13.4	4.4	*	50.5	3.4
<i>Main source of income at November 1986—</i>								
Superannuation, life assurance, or similar scheme	4.9	9.5	31.5	55.5	22.5	*	125.7	8.6
Invalid/age/supporting parent's/widow's pension	65.6	112.5	135.5	217.0	219.4	29.4	779.4	53.1
War disability/repatriation/service/war widow's pension	10.0	22.5	41.4	96.1	18.4	*	190.0	12.9
Investments/interest/stocks/debentures, etc.	10.7	22.1	43.6	55.2	27.9	9.5	169.0	11.5
Savings/sale of assets	4.5		5.7	4.9	4.0		19.2	1.3
Part-time work	13.1	10.9	7.0	4.9	3.8		39.7	2.7
Someone else's income	45.2	41.7	24.0	10.6	3.9		125.5	8.6
Other	4.2	*	3.9	4.3	*	*	18.8	1.3
Total	155.6	225.1	292.8	448.4	299.6	45.9	1,467.4	100.0
Males	36.7	73.0	160.9	319.1	261.9	36.0	887.6	60.5
Females	118.9	152.1	131.8	129.3	37.7	9.9	579.8	39.5

(a) Includes returned to studies; pregnancy/to have children; and job was temporary or seasonal and left to return to studies.

TABLE 6. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 AND OVER : MAIN SOURCE OF INCOME AT NOVEMBER 1986 AND AGE AT NOVEMBER 1986

Main source of income at November 1986	Age at November 1986						Total	(per cent)
	45-49	50-54	55-59	60-64	65-69	70 and over		
	— '000—							
MALES								
Superannuation, life assurance, or similar scheme	*	*	9.6	29.2	27.1	37.6	105.9	11.9
Invalid/age/supporting parent's/widow's pension	*	13.9	33.6	58.2	103.0	250.8	462.6	52.1
War disability/repatriation/service/war widow's pension	*	*	*	47.4	59.4	36.7	145.2	16.4
Investments/interest/stocks/debentures, etc.		3.8	13.3	31.2	28.4	44.2	121.0	13.6
Savings/sale of assets	*	*	*	4.1	5.8		12.6	1.4
Part-time work	*	*	*	5.4	4.8		16.3	1.8
Someone else's income	*	*	*	3.5	3.5		12.2	1.4
Other	*	*	*	*	4.2		11.7	1.3
Total	7.3	24.8	67.8	182.0	226.5	379.3	887.6	100.0
FEMALES								
Superannuation, life assurance, or similar scheme	*	*	*	4.5	5.4	6.5	19.9	3.4
Invalid/age/supporting parent's/widow's pension	*	14.5	31.3	66.6	74.0	127.5	316.8	54.6
War disability/repatriation/service/war widow's pension	*	*	10.7	14.4	11.2	6.7	44.8	7.7
Investments/interest/stocks/debentures, etc.		3.8	7.6	14.9	10.0	11.8	48.0	8.3
Savings/sale of assets	*	*	*	*	*	*	6.6	1.1
Part-time work	*	7.9	6.8	3.6	*	*	23.4	4.0
Someone else's income	10.9	26.2	35.3	22.9	11.0	7.0	113.4	19.6
Other	*	*	*	*	*	*	7.0	1.2
Total	18.7	56.2	97.3	129.9	113.8	163.8	579.8	100.0
PERSONS								
Superannuation, life assurance, or similar scheme	*	*	12.4	33.7	32.5	44.1	125.7	8.6
Invalid/age/supporting parent's/widow's pension	6.0	28.4	64.9	124.9	177.1	378.3	779.4	53.1
War disability/repatriation/service/war widow's pension	*	*	11.8	61.8	70.6	43.4	190.0	12.9
Investments/interest/stocks/debentures, etc.	*	5.8	21.0	46.1	38.4	56.0	169.0	11.5
Savings/sale of assets	*	*	3.9	5.6	3.7	4.5	19.2	1.3
Part-time work	4.1	9.9	10.2	9.0	4.0	*	39.7	2.7
Someone else's income	11.8	27.4	38.3	26.5	12.9	8.7	125.5	8.6
Other	*	4.1	*	4.4	*	5.4	18.8	1.3
Total	26.0	81.1	165.1	311.9	340.3	543.0	1,467.4	100.0

TABLE 7. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 AND OVER : RETIREMENT SCHEME MEMBERSHIP, NOVEMBER 1986

Retirement scheme membership	Males	Females	Persons	Males	Females	Persons
	— '000—			—per cent—		
Belonged to a retirement scheme	448.4	123.2	571.6	50.5	21.2	39.0
Had superannuation cover	404.7	108.8	513.5	45.6	18.8	35.0
In last full-time job	396.7	103.1	499.8	44.7	17.8	34.1
In some previous job	8.0	5.7	13.7	0.9	1.0	0.9
Had life assurance or similar scheme	43.7	14.4	58.1	4.9	2.5	4.0
Did not belong to a retirement scheme	439.2	456.6	895.8	49.5	78.8	61.0
Total	887.6	579.8	1,467.4	100.0	100.0	100.0

TABLE 8. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 AND OVER : MARITAL STATUS, HOUSING ARRANGEMENTS AT RETIREMENT AND HOUSING ARRANGEMENTS AT NOVEMBER 1986

Housing arrangements at retirement	Housing arrangements at November 1986									
	Owned home	Paying off home	Renting			Rent free	Other	Total		
			Housing Commission	Other	Total					
MARRIED										
									—'000—	(per cent)
Owned home	641.5	6.8	*	9.2	11.3	6.6	*	667.6	66.3	
Paying off home	101.8	116.2	*	*	*	*	*	222.9	22.1	
Renting	13.8	7.2	35.2	35.0	70.2	*	*	94.9	9.4	
Housing Commission	*	*	29.4	*	30.3	*	*	32.5	3.2	
Other	13.1	6.0	5.8	34.1	39.9	*	*	62.3	6.2	
Rent free	*	*	*	*	*	9.4	*	14.7	1.5	
Other	*	*	*	*	*	*	*	6.8	0.7	
Total	762.7	131.8	38.4	47.8	86.2	20.2	6.0	1,006.8	100.0	
									—per cent—	
Total	75.7	13.1	3.8	4.7	8.6	2.0	0.6	100.0		..
NOT-MARRIED										
									—'000—	(per cent)
Owned home	217.3	*	*	9.9	13.2	9.9	*	245.9	53.4	
Paying off home	28.6	27.9	*	*	*	*	*	61.9	13.4	
Renting	10.1	*	29.1	51.1	80.2	6.0	3.7	102.2	22.2	
Housing Commission	*	*	18.8	*	20.6	*	*	24.2	5.3	
Other	8.8	*	10.3	49.3	59.6	4.8	*	78.0	16.9	
Rent free	4.7	*	*	5.0	7.3	23.8	*	37.3	8.1	
Other	4.3	*	*	*	*	*	5.0	13.3	2.9	
Total	264.9	33.4	37.0	69.6	106.5	42.6	13.1	460.6	100.0	
									—per cent—	
Total	57.5	7.3	8.0	15.1	23.1	9.2	2.8	100.0		..
TOTAL										
									—'000—	(per cent)
Owned home	858.8	9.3	5.4	19.2	24.6	16.5	4.2	913.4	62.2	
Paying off home	130.4	144.2	*	4.1	6.2	*	*	284.7	19.4	
Renting	23.9	9.4	64.3	86.1	150.4	8.6	4.8	197.1	13.4	
Housing Commission	*	*	48.2	*	50.9	*	*	56.8	3.9	
Other	21.8	7.7	16.1	83.4	99.4	7.3	4.0	140.3	9.6	
Rent free	7.6	*	*	6.0	8.6	33.1	*	52.0	3.5	
Other	6.9	*	*	*	*	*	7.1	20.2	1.4	
Total	1,027.6	165.2	75.4	117.3	192.7	62.8	19.1	1,467.4	100.0	
									—per cent—	
Total	70.0	11.3	5.1	8.0	13.1	4.3	1.3	100.0		..

TABLE 9. PERSONS WHO RETIRED FROM FULL-TIME WORK EARLY : HOUSING ARRANGEMENTS AT RETIREMENT AND HOUSING ARRANGEMENTS AT NOVEMBER 1986

Housing arrangements at retirement	Housing arrangements at November 1986									
	Owned home	Paying off home	Renting			Rent free	Other	Total		
			Housing Commission	Other	Total					
									—'000—	(per cent)
Owned home	551.1	6.9	*	13.5	16.3	7.9	*	585.1	58.9	
Paying off home	106.4	121.5	*	*	5.2	*	*	236.3	23.8	
Renting	17.8	7.8	43.2	53.7	96.9	4.3	*	129.5	13.0	
Housing Commission	*	*	32.0	*	33.1	*	*	36.9	3.7	
Other	16.5	6.4	11.3	52.5	63.8	3.7	*	92.6	9.3	
Rent free	5.6	*	*	3.6	5.6	15.4	*	28.9	2.9	
Other	4.6	*	*	*	*	*	4.6	12.7	1.3	
Total	685.4	138.2	50.2	75.2	125.4	30.5	12.9	992.5	100.0	
									—per cent—	
Total	69.1	13.9	5.1	7.6	12.6	3.1	1.3	100.0		..

TABLE 10. PERSONS WHO RETIRED FROM FULL-TIME WORK EARLY : SUMMARY OF CHARACTERISTICS AND AGE AT NOVEMBER 1986

	Age at November 1986						Total	(per cent)
	45-49	50-54	55-59	60-64	65-69	70 and over		
	— '000—							
<i>Labour force status and hours worked in survey work—</i>								
Employed part-time	8.6	17.8	20.3	18.1	9.0	*	76.9	7.7
Worked 1-15 hours	*	5.4	6.9	7.9	5.8	*	31.1	3.1
Worked 16-34 hours	5.0	10.9	11.4	9.5	3.5		40.4	4.1
Not at work	*	*	*	*	*	*	5.4	0.5
Unemployed and looking for part-time work	*	*	3.9		*	*	5.6	0.6
Not in labour force	17.2	62.1	143.3	264.5	222.8	200.2	910.0	91.7
<i>Retirement scheme membership—</i>								
Belonged to a retirement scheme	9.7	21.5	56.0	131.7	106.1	76.7	401.7	40.5
Had superannuation cover	8.3	18.5	51.3	122.8	94.6	68.1	363.5	36.6
In last full-time job	7.9	18.5	49.2	121.4	92.9	65.9	355.8	35.9
In some previous job	*	*	*	*	3.9		7.7	0.8
Had life assurance or similar scheme	*	*	4.8	8.8	11.5	8.6	38.2	3.8
Did not belong to a retirement scheme	16.3	59.5	109.1	153.4	125.9	126.7	590.8	59.5
<i>Type of payment from retirement scheme—</i>								
Belonged to a retirement scheme	9.7	21.5	56.0	131.7	106.1	76.7	401.7	40.5
Lump sum only	5.6	13.3	34.9	82.2	63.3	37.2	236.4	23.8
Regular payments only	*	*	8.4	13.7	17.3	22.2	64.2	6.5
Lump sum and regular payments	*	*	9.2	28.9	19.4	13.1	73.2	7.4
No lump sum or regular payments	*	*	*	4.0	4.6	3.5	17.8	1.8
Did not know all payment types	4.4		*	*	*	*	10.1	1.0
Did not belong to a retirement scheme	16.3	59.5	109.1	153.4	125.9	126.7	590.8	59.5
<i>Whether looked for a full-time job since leaving last full-time job—</i>								
Had looked for a full-time job	*	11.0	14.1	19.5	8.4	*	58.8	5.9
Had not looked for a full-time job	22.9	70.1	151.0	265.5	223.6	200.6	933.8	94.1
<i>Status of worker in last full-time job—</i>								
Last full-time job less than 20 years ago(a)(b)	25.4	79.6	163.2	281.5	219.5	133.2	902.4	90.9
Wage and salary earners	21.2	68.0	141.5	246.9	187.6	109.6	774.9	78.1
Employers	*	5.6	11.0	14.9	11.7	10.7	55.0	5.5
Self-employed	*	6.0	10.4	19.4	19.8	12.8	71.6	7.2
Last full-time job 20 or more years ago	*	*	*	3.5	12.5	70.2	90.1	9.1
<i>Disbursement of lump sum payment from retirement scheme—</i>								
Belonged to a retirement scheme	9.7	21.5	56.0	131.7	106.1	76.7	401.7	40.5
Received a lump sum payment	6.4	15.2	44.4	111.4	83.2	50.3	310.7	31.3
Purchased an annuity	*	*	*	*	*	*	*	*
Invested in an approved deposit fund/deferred annuity	*	*	6.1	11.7	6.5	*	28.8	2.9
Invested the money	*	5.2	19.9	47.8	35.4	22.2	133.1	13.4
Paid off home/paid for home improvements	*	4.7	9.7	28.4	20.7	13.2	77.7	7.8
Cleared other outstanding debts	*	*	3.5	6.6	4.8	4.1	21.8	2.2
Paid for a holiday	*	*	*	4.8	6.9	*	16.4	1.7
Other	*	*	3.8	11.3	8.6	4.8	31.2	3.1
Did not receive a lump sum payment	*	4.1	11.1	18.0	22.0	26.0	82.5	8.3
Did not know	4.2		*	*	*	*	8.4	0.8
Did not belong to a retirement scheme	16.3	59.5	109.1	153.4	125.9	126.7	590.8	59.5
Total	26.0	81.1	165.1	285.0	232.0	203.4	992.5	100.0
Males	7.3	24.8	67.8	182.0	164.4	143.5	589.7	59.4
Females	18.7	56.2	97.3	103.1	67.6	59.9	402.8	40.6

(a) Includes unpaid family helpers. (b) Excludes persons whose last full-time job was unpaid voluntary work.

TABLE 11. PERSONS WHO RETIRED FROM FULL-TIME WORK EARLY : REASON RETIRED EARLY AND MAIN SOURCE OF INCOME AT NOVEMBER 1986

Reason retired early	Main source of income at November 1986								Total	
	Superannuation, life assurance, or similar scheme	Invalid/age/ supporting parent's/ widow's pension	War dis- ability/repat/ service/ war widow's pension	Investments/ interest/ stocks/ debentures, etc.	Savings/sale of assets	Part-time work	Someone else's income	Other	(per cent)	
— '000—										
MALES										
Personal reasons	75.6	216.0	107.7	77.1	8.3	10.1	7.8	7.7	510.2	86.5
Own ill health or injury	33.4	166.4	59.9	21.2	3.5	*	6.5	5.6	299.2	50.7
Give others a chance	*	*	*	*	*	*	*	*	6.5	1.1
No financial need to work	7.8	6.8	9.6	18.0	*	*	*	*	45.1	7.7
Decided not to work any more/more leisure time	32.0	33.4	32.5	35.0	*	5.0	*	*	144.0	24.4
Too old	*	7.4	*	*	*	*	*	*	15.3	2.6
Family reasons	*	10.7	4.1	*	*	*	*	*	21.9	3.7
Employment reasons	*	13.3	5.1	*	*	*	*	*	25.8	4.4
Cannot get a job because—										
Employers think too old	*	8.4	*	*	*	*	*	*	14.8	2.5
No jobs available/unable to get work	*	4.9	*	*	*	*	*	*	11.0	1.9
Other	5.8	7.3	9.8	5.6	*	*	*	*	31.9	5.4
Total	84.9	247.3	126.7	88.8	9.3	13.6	9.7	9.4	589.7	100.0
FEMALES										
Personal reasons	8.8	125.8	23.3	24.2	3.8	15.0	77.8	*	281.3	69.8
Own ill health or injury	*	57.7	8.5	3.6	*	*	24.6	*	101.9	25.3
Give others a chance	*	*	*	*	*	*	*	*	*	*
No financial need to work	*	15.0	*	6.2	*	*	12.6	*	40.8	10.1
Decided not to work any more/more leisure time	4.4	45.2	11.3	13.7	*	9.7	36.9	*	123.8	30.7
Too old	*	6.6	*	*	*	*	*	*	12.1	3.0
Family reasons	*	44.9	9.5	4.4	*	*	12.3	*	76.6	19.0
Employment reasons	*	11.3	*	*	*	*	9.7	*	25.6	6.4
Cannot get a job because—										
Employers think too old	*	*	*	*	*	*	4.0	*	8.9	2.2
No jobs available/unable to get work	*	8.0	*	*	*	*	5.8	*	16.8	4.2
Other	*	7.5	*	*	*	*	4.4	*	19.2	4.8
Total	11.0	189.5	36.5	30.8	4.9	20.9	104.2	4.9	402.8	100.0
PERSONS										
Personal reasons	84.4	341.8	131.0	101.3	12.1	25.0	85.5	10.4	791.5	79.7
Own ill health or injury	35.9	224.1	68.4	24.8	4.3	5.5	31.1	7.0	401.1	40.4
Give others a chance	*	*	*	*	*	*	*	*	9.3	0.9
No financial need to work	9.8	21.8	12.0	24.2	*	*	12.6	*	85.9	8.7
Decided not to work any more/more leisure time	36.4	78.5	43.8	48.7	5.1	14.7	38.0	*	267.9	27.0
Too old	*	14.0	4.5	*	*	*	*	*	27.4	2.8
Family reasons	4.0	55.6	13.6	7.7	*	*	13.0	*	98.5	9.9
Employment reasons	*	24.6	7.1	*	*	*	10.7	*	51.4	5.2
Cannot get a job because—										
Employers think too old	*	11.7	*	*	*	*	4.2	*	23.7	2.4
No jobs available/unable to get work	*	12.8	3.9	*	*	*	6.5	*	27.7	2.8
Other	6.0	14.8	11.5	7.3	*	4.1	4.8	*	51.1	5.1
Total	95.9	436.8	163.2	119.6	14.2	34.5	113.9	14.3	992.5	100.0

TABLE 12. PERSONS WHO RETIRED FROM FULL-TIME WORK EARLY : REASON RETIRED EARLY AND OCCUPATION IN LAST FULL-TIME JOB, NOVEMBER 1986
(' 000)

Reason retired early	Occupation in last full-time job							Total(a)	Last full-time job 20 or more years ago	Total
	Last full-time job less than 20 years ago									
	Managers and administrators	Professionals and para-professionals	Tradespersons	Clerks	Salespersons and personal service workers	Plant and machine operators, and drivers	Labourers and related workers			
MALES										
Personal reasons	79.2	64.3	107.2	43.4	34.0	53.1	101.1	482.3	27.9	510.2
Own ill health or injury	35.3	28.1	70.0	19.8	19.3	38.8	72.3	283.7	15.5	299.2
Give others a chance	*	*	*	*	*	*	*	6.3	*	6.5
No financial need to work	11.1	8.4	7.3	5.3	*	*	4.2	42.7	*	45.1
Decided not to work anymore/more leisure time	29.3	24.9	25.0	17.2	9.5	9.4	20.7	136.0	8.1	144.0
Too old	*	*	*	*	*	*	*	13.7	*	15.3
Family reasons	4.1	*	4.3	*	*	*	3.8	20.3	*	21.9
Employment reasons	*	*	7.0	*	*	*	6.5	25.1	*	25.8
Cannot get a job because—										
Employers think too old	*	*	3.7	*	*	*	3.7	14.1	*	14.8
No jobs available/unable to get work	*	*	*	*	*	*	*	11.0	*	11.0
Other	6.1	5.9	6.0	3.7	*	*	4.4	30.9	*	31.9
Total	91.9	75.2	124.5	50.7	39.3	61.2	115.8	558.5	31.2	589.7
FEMALES										
Personal reasons	20.9	22.4	15.9	51.4	47.1	23.2	60.6	241.7	39.7	281.3
Own ill health or injury	5.9	5.3	6.9	17.1	15.5	13.0	27.5	91.2	10.7	101.9
Give others a chance	*	*	*	*	*	*	*	*	*	*
No financial need to work	*	4.4	*	6.4	8.1	*	6.8	32.0	8.8	40.8
Decided not to work anymore/more leisure time	11.3	12.1	6.1	25.8	21.7	7.0	22.0	106.2	17.6	123.8
Too old	*	*	*	*	*	*	*	9.5	*	12.1
Family reasons	5.6	5.2	5.9	11.3	11.7	5.6	16.7	62.1	14.5	76.6
Employment reasons	*	*	*	4.6	3.9	*	6.6	22.9	*	25.6
Cannot get a job because—										
Employers think too old	*	*	*	*	*	*	*	7.6	*	8.9
No jobs available/unable to get work	*	*	*	*	*	*	3.7	15.3	*	16.8
Other	*	*	*	4.5	4.1	*	*	17.3	*	19.2
Total	29.5	31.7	25.4	71.9	66.8	32.3	86.3	343.9	58.9	402.8
PERSONS										
Personal reasons	100.1	86.7	123.1	94.8	81.2	76.3	161.7	723.9	67.6	791.5
Own ill health or injury	41.2	33.5	76.9	36.9	34.9	51.7	99.8	374.9	26.2	401.1
Give others a chance	*	*	*	*	*	*	*	9.0	*	9.3
No financial need to work	13.4	12.7	9.1	11.7	11.6	5.3	11.0	74.8	11.2	85.9
Decided not to work anymore/more leisure time	40.6	37.0	31.1	43.0	31.2	16.5	42.7	242.1	25.7	267.9
Too old	9.0	*	3.9	*	*	*	5.7	23.2	4.2	27.4
Family reasons	9.7	7.3	10.2	13.4	12.9	8.3	20.5	82.4	16.1	98.5
Employment reasons	4.4	4.1	9.1	6.2	6.0	5.2	13.1	48.0	*	51.4
Cannot get a job because—										
Employers think too old	*	*	4.3	*	*	*	6.5	21.7	*	23.7
No jobs available/unable to get work	*	*	4.8	3.6	*	3.5	6.6	26.3	*	27.7
Other	7.1	8.7	7.4	8.2	6.2	3.7	6.8	48.1	*	51.1
Total	121.3	106.9	149.8	122.6	106.2	93.5	202.1	902.4	90.1	992.5

(a) Excludes persons whose last full-time job was unpaid voluntary work.

TABLE 13. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK : SUMMARY OF CHARACTERISTICS AND AGE INTENDED TO RETIRE, NOVEMBER 1986

	Age intended to retire						Persons(a)	
	Males			Females				
	45-64	65 and over	Total(a)	45-59	60 and over	Total(a)	(per cent)	
— '000—								
<i>Expected time until retirement (years)—</i>								
Less than 2	34.6	16.1	50.7	15.7	9.6	25.3	76.0	5.1
2 and less than 5	65.4	55.5	120.9	27.7	19.8	47.4	168.3	11.4
5 and less than 10	104.9	134.2	239.1	32.9	54.1	87.0	326.0	22.1
10 and less than 15	87.1	133.0	220.1	6.4	53.5	59.9	279.9	19.0
15 and less than 20	16.7	153.3	170.0	*	22.5	22.5	192.5	13.0
20 and over	..	35.2	35.2	..	*	*	37.4	2.5
Did not know	..	..	263.6	..	..	133.3	396.8	26.9
<i>Retirement scheme membership—</i>								
Belonged to a retirement scheme	259.4	351.9	755.9	44.0	80.0	167.9	923.8	62.6
Had superannuation cover	239.3	297.9	651.0	39.5	70.8	144.1	795.1	53.8
In job at November 1986	230.8	278.9	616.1	38.7	66.9	138.8	754.8	51.1
In some previous job	8.5	19.0	35.0	*	4.0	5.4	40.3	2.7
Had life assurance or similar scheme	20.1	54.0	104.9	4.5	9.2	23.8	128.7	8.7
Did not belong to a retirement scheme	49.3	175.3	343.6	38.5	81.6	209.5	553.1	37.4
<i>Expected type of payment from retirement scheme—</i>								
Belonged to a retirement scheme	259.4	351.9	755.9	44.0	80.0	167.9	923.8	62.6
Lump sum only	123.1	184.5	370.0	26.4	39.7	88.0	458.0	31.0
Regular payments only	30.3	42.5	84.5	5.0	8.7	16.7	101.2	6.9
Lump sum and regular payments	44.6	34.8	94.2	4.5	9.6	18.3	112.5	7.6
No lump sum or regular payments	*	*	6.9	*	*	*	8.0	0.5
Did not know all payment types	59.2	87.8	200.3	7.9	21.7	43.8	244.1	16.5
Did not belong to a retirement scheme	49.3	175.3	343.6	38.5	81.6	209.5	553.1	37.4
<i>Expected main source of income at retirement—</i>								
Superannuation, life assurance, or similar scheme	127.8	116.7	289.8	12.5	28.2	51.7	341.5	23.1
Invalid/age/supporting parent's/widow's pension	40.8	298.7	427.3	10.1	75.7	128.9	556.2	37.7
War disability/repatriation/service/war widow's pension	10.4	9.0	22.9	*	*	4.2	27.1	1.8
Investments/interest/stocks/debentures, etc.	67.4	42.1	148.8	11.2	15.9	38.4	187.2	12.7
Savings/sale of assets	20.7	17.7	59.0	4.1	5.1	16.3	75.3	5.1
Part-time work	15.5	10.6	33.4	*	*	5.1	38.5	2.6
Someone else's income	*	*	6.8	39.7	23.9	95.9	102.7	7.0
Other	7.6	*	14.9	*	*	4.6	19.5	1.3
Did not know	15.5	26.5	96.6	*	7.2	32.4	128.9	8.7
<i>Intended disbursement of lump sum payment from retirement scheme—</i>								
Belonged to a retirement scheme	259.4	351.9	755.9	44.0	80.0	167.9	923.8	62.6
Expected to receive a lump sum payment	176.7	232.9	491.8	32.7	51.6	111.5	603.2	40.8
Purchase an annuity	*	*	5.9	*	*	*	6.7	0.5
Invest in an approved deposit fund/deferred annuity	26.8	17.1	49.9	*	4.2	9.1	58.9	4.0
Invest the money	85.0	88.8	197.0	14.2	20.5	42.7	239.8	16.2
Pay off home/pay for home improvements	11.8	23.7	40.0	*	6.3	11.3	51.3	3.5
Clear other outstanding debts	*	4.9	10.4	*	*	*	13.5	0.9
Pay for a holiday	10.4	18.9	33.7	4.6	4.3	11.0	44.7	3.0
Other	9.3	14.5	29.1	*	3.7	5.5	34.6	2.3
Did not know	27.9	62.9	125.8	5.9	10.9	28.0	153.8	10.4
Did not expect to receive a lump sum payment	32.5	46.2	92.8	5.2	9.1	17.8	110.6	7.5
Did not know	50.1	72.8	171.3	6.1	19.3	38.7	210.0	14.2
Did not belong to a retirement scheme	49.3	175.3	343.6	38.5	81.6	209.5	553.1	37.4
<i>Housing arrangements at November 1986—</i>								
Owned home	152.5	264.7	563.9	41.5	76.9	183.5	747.3	50.6
Paying off home	121.1	164.5	361.1	36.1	48.7	130.7	491.8	33.3
Renting	28.6	77.7	140.0	4.0	29.0	49.7	189.7	12.8
Housing Commission	5.5	16.7	28.1	*	5.7	10.7	38.8	2.6
Other	23.1	61.0	111.9	*	23.3	39.0	151.0	10.2
Rent free	4.5	14.0	23.5	*	4.7	8.8	32.4	2.2
Other	*	6.4	11.0	*	*	4.7	15.7	1.1
<i>Expected housing arrangements at retirement—</i>								
Own home	246.7	397.9	839.4	62.5	113.8	262.3	1,101.6	74.6
Paying off home	31.8	43.1	90.8	14.8	17.5	46.9	137.7	9.3
Renting	12.3	45.1	71.0	*	14.6	25.3	96.2	6.5
Housing Commission	4.1	15.1	24.0	*	4.7	8.4	32.4	2.2
Other	8.2	29.9	47.0	*	9.8	16.9	63.9	4.3
Rent free	*	6.6	11.2	*	*	5.2	16.4	1.1
Other	*	3.9	7.2	*	*	*	10.1	0.7
Did not know	12.6	30.6	80.0	*	11.3	34.9	114.9	7.8
Total	308.7	527.2	1,099.5	82.6	161.6	377.5	1,476.9	100.0

(a) Includes persons who did not know at what age they intended to retire.

TABLE 14. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK : AGE INTENDED TO RETIRE AND AGE AT NOVEMBER 1986

Age intended to retire	Age at November 1986						Total	(per cent)
	45-49	50-54	55-59	60-64	65-69	70 and over		
	— '000—							
MALES								
45-49	*	..	..	..	..	..	*	*
50-54	7.4	*	..	..	..	..	9.6	0.9
55-59	41.2	25.7	12.7	..	..	..	79.6	7.2
60-64	74.6	63.8	62.8	16.2	..	..	217.5	19.8
65-69	149.2	131.2	133.0	88.7	4.4	..	506.4	46.1
70 and over	3.7	4.4	*	3.9	3.9	*	20.8	1.9
Did not know	96.3	74.5	56.2	26.9	6.5	*	263.6	24.0
Total	374.4	301.8	268.0	135.7	14.8	4.8	1,099.5	100.0
FEMALES								
45-49	4.9	..	..	..	..	..	4.9	1.3
50-54	19.5	7.0	..	..	..	..	26.5	7.0
55-59	25.6	19.0	6.5	..	..	..	51.2	13.6
60-64	49.8	42.2	29.8	6.1	..	..	127.9	33.9
65-69	7.9	8.2	7.0	5.5	*	..	29.0	7.7
70 and over	*	*	*	*	*	*	4.8	1.3
Did not know	60.4	40.6	20.4	8.8	*	*	133.3	35.3
Total	168.7	117.9	64.8	21.3	4.0	*	377.5	100.0
PERSONS								
45-49	6.9	..	..	..	..	..	6.9	0.5
50-54	26.9	9.2	..	..	..	..	36.1	2.4
55-59	66.8	44.7	19.2	..	..	..	130.7	8.9
60-64	124.4	106.0	92.7	22.3	..	..	345.4	23.4
65-69	157.1	139.4	139.9	94.2	4.9	..	535.4	36.3
70 and over	4.3	5.3	4.5	4.9	4.7	*	25.6	1.7
Did not know	156.7	115.0	76.5	35.7	9.3	3.6	396.8	26.9
Total	543.1	419.7	332.8	157.0	18.8	5.5	1,476.9	100.0

TABLE 15. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK : LABOUR FORCE STATUS AND FULL-TIME OR PART-TIME STATUS, AND AGE INTENDED TO RETIRE, NOVEMBER 1986

Labour force status and full-time or part-time status	Age intended to retire						Total	(per cent)
	45-54	55-59	60-64	65-69	70 and over	Did not know		
	— '000—							
MALES								
Labour force	10.9	78.7	214.1	490.1	20.0	253.2	1,066.9	97.0
Employed	10.6	77.8	207.9	453.7	19.2	237.5	1,006.6	91.6
Full-time	10.6	76.9	204.1	445.3	18.7	231.4	986.9	89.8
Part-time	*	*	3.8	8.4	*	6.1	19.7	1.8
Unemployed	*	*	6.2	36.4	*	15.7	60.2	5.5
Not in labour force	*	*	3.5	16.3	*	10.4	32.6	3.0
Total	11.6	79.6	217.5	506.4	20.8	263.6	1,099.5	100.0
FEMALES								
Labour force	30.1	49.3	118.3	27.1	4.4	120.4	349.6	92.6
Employed	29.9	48.5	108.9	26.0	4.0	112.5	329.7	87.4
Full-time	27.7	44.4	98.2	24.0	3.5	100.6	298.4	79.1
Part-time	*	4.1	10.6	*	*	11.8	31.4	8.3
Unemployed	*	*	9.5	*	*	8.0	19.9	5.3
Not in labour force	*	*	9.5	*	*	12.9	27.9	7.4
Total	31.4	51.2	127.9	29.0	4.8	133.3	377.5	100.0
PERSONS								
Labour force	41.0	128.0	332.4	517.1	24.3	373.6	1,416.5	95.9
Employed	40.5	126.3	316.8	479.7	23.2	350.0	1,336.4	90.5
Full-time	38.2	121.3	302.3	469.3	22.2	332.0	1,285.3	87.0
Part-time	*	5.0	14.4	10.4	*	18.0	51.1	3.5
Unemployed	*	*	15.7	37.4	*	23.6	80.1	5.4
Not in labour force	4.7	..	13.0	18.3	*	23.3	60.5	4.1
Total	43.0	130.7	345.4	535.4	25.6	396.8	1,476.9	100.0

TABLE 16. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK : INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME AND AGE INTENDED TO RETIRE, NOVEMBER 1986

Intended disbursement of lump sum payment from retirement scheme	Age intended to retire						Total (per cent)	
	45-54	55-59	60-64	65-69	70 and over	Did not know		
	— '000—							
MALES								
Belonged to a retirement scheme	6.8	70.4	182.1	338.2	13.7	144.6	755.9	68.8
Expected to receive a lump sum payment	*	51.2	122.2	225.0	7.9	82.1	491.8	44.7
Purchase an annuity	*	*	*	*	*	*	5.9	0.5
Invest in an approved deposit fund/deferred annuity	*	10.2	16.3	15.6	*	5.9	49.9	4.5
Invest the money	*	25.3	58.0	86.5	*	23.3	197.0	17.9
Pay off home/pay for home improvements	*	4.1	7.5	23.1	*	4.4	40.0	3.6
Clear other outstanding debts	*	*	*	4.7	*	*	10.4	0.9
Pay for a holiday	*	*	8.8	18.5	*	4.4	33.7	3.1
Other	*	*	5.9	13.8	*	5.3	29.1	2.6
Did not know	*	5.7	21.5	60.9	*	35.1	125.8	11.4
Did not expect to receive a lump sum payment	*	7.2	24.8	42.3	3.9	14.1	92.8	8.4
Did not know	*	12.1	35.2	71.0	*	48.4	171.3	15.6
Did not belong to a retirement scheme	4.8	9.1	35.4	168.2	7.1	118.9	343.6	31.2
Total	11.6	79.6	217.5	506.4	20.8	263.6	1,099.5	100.0
FEMALES								
Belonged to a retirement scheme	11.7	32.4	62.9	15.8	*	43.9	167.9	44.5
Expected to receive a lump sum payment	9.5	23.3	39.6	11.1	*	27.1	111.5	29.5
Purchase an annuity	*	*	*	*	*	*	*	*
Invest in an approved deposit fund/deferred annuity	*	*	3.6	*	*	*	9.1	2.4
Invest the money	4.6	9.6	16.5	4.1	*	8.0	42.7	11.3
Pay off home/pay for home improvements	*	*	4.3	*	*	*	11.3	3.0
Clear other outstanding debts	*	*	*	*	*	*	*	*
Pay for a holiday	*	6.2	*	*	*	*	11.0	2.9
Other	*	3.5	*	*	*	*	5.5	1.5
Did not know	*	4.9	8.0	*	*	11.2	28.0	7.4
Did not expect to receive a lump sum payment	*	4.7	7.6	*	*	3.5	17.8	4.7
Did not know	*	4.4	15.7	3.6	*	13.3	38.7	10.2
Did not belong to a retirement scheme	19.7	18.8	64.9	13.2	*	89.4	209.5	55.5
Total	31.4	51.2	127.9	29.0	4.8	133.3	377.5	100.0
PERSONS								
Belonged to a retirement scheme	18.5	102.8	245.0	354.0	15.0	188.5	923.8	62.6
Expected to receive a lump sum payment	12.8	74.5	161.8	236.1	8.8	109.2	603.2	40.8
Purchase an annuity	*	*	*	*	*	*	6.7	0.5
Invest in an approved deposit fund/deferred annuity	*	12.6	19.9	16.0	*	7.4	58.9	4.0
Invest the money	6.3	34.9	74.5	90.6	*	31.3	239.8	16.2
Pay off home/pay for home improvements	*	5.7	11.9	24.6	*	6.9	51.3	3.5
Clear other outstanding debts	*	4.5	5.3	*	*	*	13.5	0.9
Pay for a holiday	*	4.4	12.1	19.5	*	6.6	44.7	3.0
Other	*	4.0	8.7	14.5	*	6.0	34.6	2.3
Did not know	*	10.6	29.5	63.8	*	46.3	153.8	10.4
Did not expect to receive a lump sum payment	*	11.9	32.3	43.3	4.3	17.6	110.6	7.5
Did not know	4.5	16.5	50.9	74.6	*	61.6	210.0	14.2
Did not belong to a retirement scheme	24.5	27.9	100.4	181.4	10.5	208.3	553.1	37.4
Total	43.0	130.7	345.4	535.4	25.6	396.8	1,476.9	100.0

TABLE 17. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK : EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT AND LABOUR FORCE STATUS AND STATUS OF WORKER, NOVEMBER 1986 ('000)

Expected main source of income at retirement	Employed							Unemployed	Labour force	Not in labour force	Total
	Wage and salary earners	Employers	Self-employed	Total(a)							
Superannuation, life assurance, or similar scheme	307.4	13.2	15.6	336.4	*	338.0	3.5	341.5			
Invalid/age/supporting parent's/widow's pension	396.2	12.5	56.5	465.8	58.3	524.2	32.0	556.2			
War disability/repatriation/service/war widow's pension	19.7	*	*	23.4	*	25.7	*	27.1			
Investments/interest/stocks/debentures, etc.	125.1	22.0	32.5	179.9	*	181.9	5.4	187.2			
Savings/sale of assets	38.3	11.0	20.2	70.4	*	73.5	*	75.3			
Part-time work	25.9	3.6	7.8	37.3	*	37.7	*	38.5			
Someone else's income	76.7	5.1	6.5	88.7	5.3	94.0	8.7	102.7			
Other	10.5	*	*	15.8	*	17.1	*	19.5			
Did not know	82.2	12.9	23.4	118.6	5.7	124.4	4.6	128.9			
Total	1,082.1	83.5	168.4	1,336.4	80.1	1,416.5	60.5	1,476.9			

(a) Includes unpaid family helpers.

TABLE 18. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK : EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT AND EXPECTED TYPE OF PAYMENT FROM RETIREMENT SCHEME, NOVEMBER 1986 ('000)

<i>Expected main source of income at retirement</i>	<i>Expected type of payment from retirement scheme</i>							
	<i>Belonged to a retirement scheme</i>					<i>Total</i>	<i>Did not belong to a retirement scheme</i>	<i>Total</i>
	<i>Lump sum only</i>	<i>Regular payments only</i>	<i>Lump sum and regular payments</i>	<i>No lump sum or regular payments</i>	<i>Did not know all payment types</i>			
Superannuation, life assurance, or similar scheme	78.6	73.9	73.8	*	111.5	338.4	*	341.5
Invalid/age/supporting parent's/widow's pension	168.2	11.8	12.4	*	60.9	256.4	299.7	556.2
War disability/repatriation/service/war widow's pension	9.6	*	*	*	*	15.1	12.0	27.1
Investments/interest/stocks/debentures, etc.	98.2	5.6	13.5	*	18.9	138.4	48.8	187.2
Savings/sale of assets	26.3	*	*	*	4.8	36.5	38.8	75.3
Part-time work	13.9	*	*	*	4.8	23.5	15.0	38.5
Someone else's income	23.0	*	*	*	5.1	31.4	71.3	102.7
Other	5.7	*	*	*	*	9.6	9.9	19.5
Did not know	34.6	*	*	*	34.2	74.6	54.4	128.9
Total	458.0	101.2	112.5	8.0	244.1	923.8	553.1	1,476.9

TABLE 19. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK EARLY : EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT AND REASON INTENDED TO RETIRE EARLY, NOVEMBER 1986 ('000)

<i>Expected main source of income at retirement</i>	<i>Reason intended to retire early</i>						
	<i>Personal reasons(a)</i>	<i>Family reasons</i>	<i>Employment reasons(b)</i>	<i>Other</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>
Superannuation, life assurance, or similar scheme	118.2	*	*	19.9	127.8	12.5	140.3
Invalid/age/supporting parent's/widow's pension	45.5	*	*	*	40.8	10.1	50.9
War disability/repatriation/service/war widow's pension	6.6	*	*	*	10.4	*	10.5
Investments/interest/stocks/debentures, etc.	67.5	*	*	8.1	67.4	11.2	78.7
Savings/sale of assets	22.4	*	*	*	20.7	4.1	24.8
Part-time work	14.9	*	*	*	15.5	*	17.1
Someone else's income	38.3	*	*	*	*	39.7	42.6
Other	5.7	*	*	*	7.6	*	8.3
Did not know	15.9	*	*	*	15.5	*	18.2
Total	334.9	6.9	6.1	43.3	308.7	82.6	391.3

(a) Comprises own ill health or injury; give others a chance; no financial need to work; decided not to work anymore/more leisure time; and too old. (b) Comprises employers think too old; no jobs available; and unable to get work.

TABLE 20. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK EARLY : AGE AT NOVEMBER 1986 AND REASON INTENDED TO RETIRE EARLY, NOVEMBER 1986 (' 000)

Age at November 1986	Reason intended to retire early									
	Personal reasons									
	Own ill health or injury	Give others a chance	No financial need to work	Decided not to work anymore/ more leisure time	Too old	Total	Family reasons	Employment reasons(a)	Other	Total
MALES										
45-49	6.5	*	13.7	81.0	5.2	109.2	*	*	13.2	125.2
50-54	11.1	*	10.1	51.6	3.9	78.9	*	*	10.9	91.8
55-59	10.2	*	5.0	41.6	3.6	61.3	*	*	11.7	75.5
60-64	4.1	*	*	7.3	*	13.3	*	*	*	16.2
Total	31.8	6.4	30.0	181.5	13.0	262.7	*	5.9	37.7	308.7
FEMALES										
45-49	*	*	5.5	33.0	*	44.6	*	*	*	50.0
50-54	*	*	*	15.3	*	21.8	*	*	*	26.0
55-59	*	*	*	3.6	*	5.9	*	*	*	6.5
Total	6.2	*	8.8	51.9	3.8	72.2	4.6	*	5.6	82.6
PERSONS										
45-49	9.2	4.0	19.2	114.0	7.4	153.8	*	*	16.4	175.2
50-54	13.2	*	12.8	66.9	5.2	100.6	*	*	12.8	117.7
55-59	11.4	*	5.7	45.2	3.9	67.1	*	*	12.1	82.1
60-64	4.1	*	*	7.3	*	13.3	*	*	*	16.2
Total	38.0	7.9	38.9	233.4	16.8	334.9	6.9	6.1	43.3	391.3

(a) Comprises employers think too old; no jobs available; and unable to get work.

TABLE 21. PERSONS WHO INTENDED TO RETIRE FROM FULL-TIME WORK EARLY : HOUSING ARRANGEMENTS AT NOVEMBER 1986 AND EXPECTED HOUSING ARRANGEMENTS AT RETIREMENT, NOVEMBER 1986 (' 000)

Housing arrangements at November 1986	Expected housing arrangements at retirement						
	Renting						
	Own home	Paying off home	Housing Commission	Other	Total	Did not know	Total(a)
MALES							
Owned home(b)	152.5	..	..	..	..	..	152.5
Paying off home	86.7	27.7	*	*	*	5.6	121.1
Renting	6.0	*	4.1	7.9	12.1	6.4	28.6
Housing Commission	*	*	3.6	*	3.8	*	5.5
Other	5.4	*	*	7.8	8.3	5.8	23.1
Rent free	*	*	*	*	*	*	4.5
Other	*	*	*	*	*	*	*
Total	246.7	31.8	4.1	8.2	12.3	12.6	308.7
FEMALES							
Owned home(b)	41.5	..	..	..	..	..	41.5
Paying off home	20.2	14.1	*	*	*	*	36.1
Renting	*	*	*	*	*	*	4.0
Housing Commission	*	*	*	*	*	*	*
Other	*	*	*	*	*	*	*
Rent free	*	*	*	*	*	*	*
Other	*	*	*	*	*	*	*
Total	62.5	14.8	*	*	*	*	82.6
PERSONS							
Owned home(b)	193.9	..	..	..	..	..	193.9
Paying off home	106.9	41.8	*	*	*	7.1	157.2
Renting	6.4	4.1	5.4	8.8	14.2	7.1	32.6
Housing Commission	*	*	4.8	*	4.9	*	6.9
Other	5.8	3.5	*	8.6	9.3	6.3	25.7
Rent free	*	*	*	*	*	*	4.9
Other	*	*	*	*	*	*	*
Total	309.2	46.6	5.4	9.0	14.5	15.3	391.3

(a) Includes rent free and other expected housing arrangements at retirement. (b) It is assumed that persons who owned their own home at November 1986 will own their own home at the time they retire.

TABLE 22. PERSONS WHO DID NOT INTEND TO RETIRE FROM FULL-TIME WORK : SUMMARY OF CHARACTERISTICS AND AGE AT NOVEMBER 1986 ('000)

	Age at November 1986						Persons
	Males			Females			
	45-64	65 and over	Total	45-59	60 and over	Total	
<i>Labour force status and status of worker—</i>							
Labour force	97.3	20.3	117.6	24.3	9.8	34.1	151.6
Employed	90.9	20.1	111.0	23.0	9.8	32.8	143.8
Wage and salary earners	37.2	*	40.4	11.7	*	15.1	55.5
Employers	16.9	*	20.1	*	*	*	23.3
Self-employed	36.1	12.5	48.6	8.2	4.1	12.3	60.9
Unpaid family helpers	*	*	*	*	*	*	4.1
Unemployed	6.4	*	6.5	*	*	*	7.8
Not in labour force	3.5	*	4.9	*	*	*	8.1
<i>Family status—</i>							
Member of a family	84.0	17.5	101.5	21.6	5.9	27.6	129.1
Husband or wife	78.3	15.6	93.9	18.8	5.7	24.4	118.3
With dependents present	31.5	*	32.0	6.2	*	6.2	38.2
Without dependents present	46.8	15.1	61.9	12.6	5.7	18.2	80.2
Not-married family head	*	*	4.6	*	*	*	7.5
With dependents present	*	*	*	*	*	*	*
Without dependents present	*	*	3.8	*	*	*	5.6
Child of family head	*	*	*	*	*	*	*
Other relative of family head	*	*	*	*	*	*	*
Not a member of a family	12.5	3.6	16.0	*	*	5.8	21.9
Living alone	10.3	*	13.5	*	*	4.3	17.8
Not living alone	*	*	*	*	*	*	4.1
Family status not determined	4.3	*	5.0	*	*	3.8	8.8
<i>Birthplace—</i>							
Born in Australia	70.1	18.0	88.1	20.3	6.6	26.9	115.0
Born outside Australia	30.7	3.8	34.5	6.5	3.8	10.3	44.8
Main English speaking countries(a)	11.7	*	13.9	3.5	*	6.2	20.1
Other countries	19.0	*	20.6	*	*	4.1	24.7
<i>Occupation—</i>							
Employed	90.9	20.1	111.0	23.0	9.8	32.8	143.8
Managers and administrators	39.1	14.0	53.1	8.3	4.1	12.3	65.4
Professionals	12.3	*	13.7	*	*	*	16.6
Para-professionals	*	*	*	*	*	*	4.4
Tradespersons	14.1	*	16.1	*	*	*	17.5
Clerks	*	*	*	4.4	*	5.5	7.1
Salespersons and personal service workers	6.1	*	7.1	*	*	4.6	11.7
Plant and machine operators, and drivers	7.3	*	7.6	*	*	*	8.3
Labourers and related workers	8.5	*	9.1	*	*	3.6	12.8
Unemployed	6.4	*	6.5	*	*	*	7.8
Not in labour force	3.5	*	4.9	*	*	*	8.1
Total	100.8	21.7	122.5	26.8	10.4	37.2	159.7

(a) Comprises U.K., Ireland, Canada, South Africa, U.S.A. and New Zealand.

ADDITIONAL TABLES.

The following is a list of additional tables of results from the survey which are available to users on request. These tables show a selection of estimates on an Australia-wide basis. Tables disaggregated by State/Territory and other tables may also be available. Most tables are dissected by sex.

Persons aged 45 and over—

- Whether had retired or intended to retire from full-time work and age at November 1986—
- A1 Marital status
 - A2 Birthplace
 - A3 Family status
 - A4 Whether had retired or intended to retire from full-time work, occupation, and labour force status and full-time or part-time status

Persons aged 45 and over who had retired from full-time work—

- Age at retirement—
- A5 Whether looked for full-time job since ceasing last full-time job
 - A6 Reason for ceasing last full-time job
 - A7 Age at November 1986 and status of worker in last full-time job

Persons aged 45 and over who retired from full-time work at age 45 and over—

- Retirement scheme membership—
- A8 Birthplace and marital status
 - A9 Occupation in last full-time job and age at November 1986
 - A10 Time since retirement and whether retired early
 - A11 Housing arrangements at November 1986 and whether changed housing arrangements since retirement
 - A12 Main source of income at November 1986 and status of worker in last full-time job
- Age at retirement—
- A13 Status of worker in last full-time job and type of payment from retirement scheme
 - A14 Housing arrangements at retirement and disbursement of lump sum payment from retirement scheme

Persons aged 45 and over who retired from full-time work early—

- A15 Reason retired early and main source of income at retirement

Persons aged 45 and over who intended to retire from full-time work—

- Expected type of payment from retirement scheme—
- A16 Retirement scheme membership and whether intended to retire early
 - A17 Intended disbursement of lump sum payment from retirement scheme
 - A18 Housing arrangements at November 1986 and expected housing arrangements at retirement
 - A19 Age intended to retire and expected main source of income at retirement
- Expected main source of income at retirement and sex—
- A20 Expected time until retirement
 - A21 Whether intended to retire early

Persons aged 45 and over who intended to retire from full-time work early—

- Reason intended to retire early—
- A22 Age at November 1986, and labour force status and full-time or part-time status
 - A23 Expected main source of income at retirement and whether intended to work part-time after retirement
 - A24 Retirement scheme membership and expected type of payment from retirement scheme

TECHNICAL NOTE

Estimation procedure

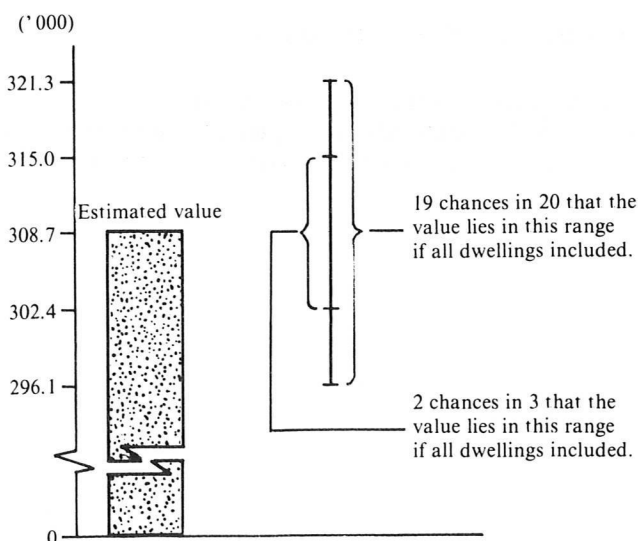
The estimates are derived from the population survey by use of a ratio estimation procedure, which ensures that the estimates conform to an independently estimated distribution of the population for each capital city and remainder of State by age and sex, rather than to the corresponding distribution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

Reliability of the estimates

2. Since the estimates in this publication are based on information obtained from occupants of a sample of dwellings, they are subject to sampling variability: that is, they may differ from 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.

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

4. An example of the calculation and the use of standard errors in relation to estimates of persons is as follows. Table 20 on page 21 shows the estimated number of males in Australia aged 45 and over who intended to retire from full-time work early was 308,700. Since this estimate is between 300,000 and 500,000 the standard error for Australia will be between 6,200 and 7,500 in the standard error table and can be approximated as 6,300 (rounded to the nearest 100). Therefore, there are about two chances in three that the value that would have been produced if all dwellings had been included will fall within the range 302,400 to 315,000 and about nineteen chances in twenty that the value will fall within the range 296,100 to 321,300. This example is illustrated in the following diagram.



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

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

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

7. Considering the example from paragraph 4 above, of the 308,700 males in Australia aged 45 and over who intended to retire from full-time work early, only 30,000 or 9.7 per cent gave 'no financial need to work' as the reason why they intended to retire early. The standard error of 30,000 is approximately 2,300 so the relative standard error is 7.7 per cent. The relative standard error for 308,700 is 2.0 per cent. Applying the above formula, the relative standard error of the proportion is $\sqrt{(7.7)^2 + (2.0)^2}$ or 7.4 per cent, giving a standard error for the proportion (9.7 per cent) of 0.7 percentage points. Therefore, there are about two chances in three that the proportion of males in Australia aged 45 and over who gave 'no financial need to work' as the reason why they intended to retire from full-time work early was between 9.0 per cent and 10.4 per cent and nineteen chances in twenty the proportion was within the range 8.3 per cent to 11.1 per cent.

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

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

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

9. The imprecision due to sampling variability, which is measured by the standard error, should not be confused with inaccuracies that may occur because of imperfections in reporting by interviewers and respondents and errors made in 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.

STANDARD ERRORS OF ESTIMATES

Size of estimate	N.S.W.	Vic.	Qld	S.A.	W.A.	Tas.	N.T.	A.C.T.	Australia	
									—number—	Relative standard error (per cent)
1,000						250				
1,300						280		310		
1,500						300		330		
1,800				430		330	410	350		
2,000				460	480	340	430	370		
2,500				500	530	380	470	400		
3,000			690	550	580	410	500	430		
3,500			750	590	620	440	530	450	820	23.4
4,000	950	960	800	620	660	460	560	470	880	21.9
4,500	1,000	1,000	840	650	690	480	590	500	930	20.7
5,000	1,050	1,050	880	690	720	500	610	510	980	19.6
6,000	1,150	1,150	960	740	780	540	650	550	1,100	17.9
10,000	1,450	1,450	1,200	920	970	660	790	650	1,400	13.9
20,000	2,000	1,950	1,650	1,200	1,300	860	1,050	810	1,950	9.7
50,000	2,900	2,850	2,350	1,700	1,800	1,150	1,450	1,050	2,950	5.9
100,000	3,850	3,700	3,050	2,200	2,300	1,450		1,250	3,950	4.0
200,000	5,100	4,750	3,950	2,750	2,950	1,750			5,300	2.6
300,000	5,900	5,500	4,500	3,100	3,350				6,200	2.1
500,000	7,200	6,500	5,300	3,650	3,900				7,500	1.5
1,000,000	9,200	8,100	6,600						9,700	1.0
2,000,000	11,600	9,900							12,300	0.6
5,000,000									16,500	0.3

