



October 1992

# RETIREMENT AND RETIREMENT INTENTIONS AUSTRALIA



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**RETIREMENT AND RETIREMENT INTENTIONS  
AUSTRALIA  
OCTOBER 1992**

**IAN CASTLES**  
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### INQUIRIES

- *for further information about statistics in this publication and the availability of related unpublished statistics, contact Mr Mark Patton on Canberra (06) 252 7204 or Labour Force Inquiries in your ABS State office (see page 35 for contact numbers).*
- *for information about other ABS statistics and services please refer to the last page of this publication.*

### ADDITIONAL DATA ON REQUEST

The ABS offers a range of unpublished data from this survey upon request. An order form can be found on page 36.

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## SUMMARY OF FINDINGS

In October 1992 there were an estimated 5,235,400 persons aged 45 and over usually resident in Australia. Of these persons 2,800,100 (53%) had retired from full-time work. Some 1,740,400 (33%) intended to retire from full-time work, while 234,600 (4%) did not intend to retire. A further 455,000 (9%) persons had never worked full-time and did not intend to work full-time (Table 1 and Diagram 1).

These proportions were similar for each Retirement and Retirement Intentions survey conducted since May 1980.

### RETIREMENT

#### Age at retirement

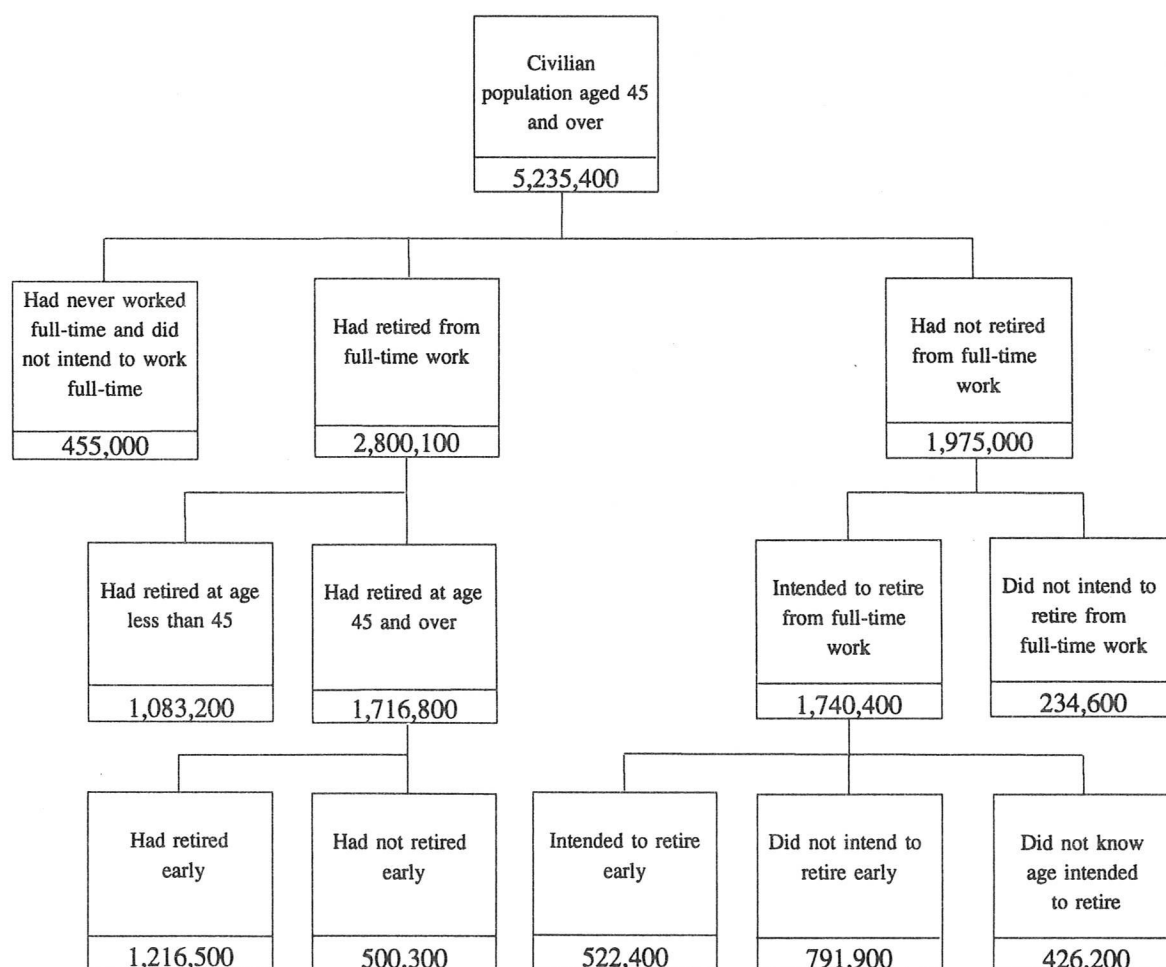
In October 1992, of the 2,800,100 persons aged 45 and over who had retired from full-time work, 1,083,200 (39%) had retired before the age of 45. For males, 7 per

cent of those who had retired did so before the age of 45, whereas 60 per cent of females who had retired did so before the age of 45. Of those persons who retired before the age of 45, 93 per cent were female.

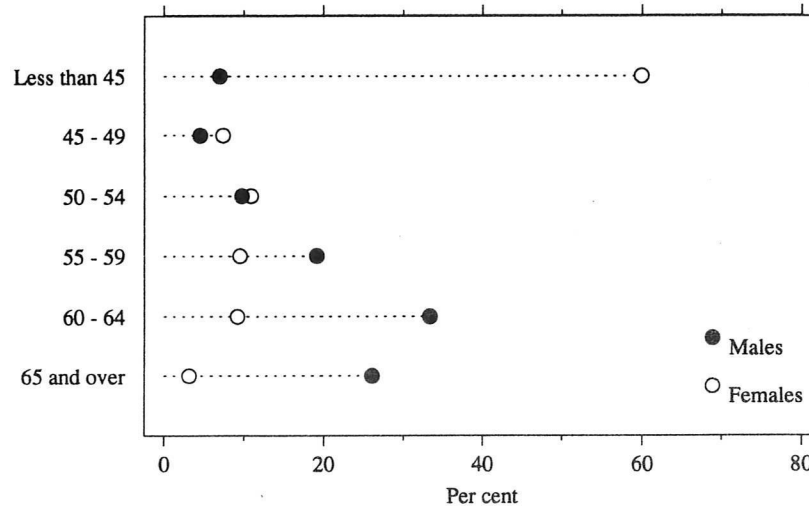
The proportion of retired males who had retired at age 60 and over was 59 per cent in October 1992, a decrease from 66 per cent in November 1986. Over the same period, the proportion of males who retired at less than age 55 was 21 per cent in October 1992, an increase of 4 percentage points since November 1986.

The proportion of retired females who had retired before age 55 was 78 per cent, and 12 per cent had retired at age 60 or over. These proportions were similar to those from the 1989 and 1986 surveys. (Table 2 and Diagram 2).

DIAGRAM 1. CIVILIAN POPULATION AGED 45 AND OVER



**DIAGRAM 2. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: AGE AT RETIREMENT BY SEX, OCTOBER 1992**



Source: Table 2

#### Persons who had retired from full-time work early

In October 1992, some 1,216,500 persons had retired early, that is, at age 45 and over but before the 'standard' retirement ages of 60 for females and 65 for males.

Of the 750,000 males in this group, 81 per cent gave personal reasons as their reason for early retirement, which includes 50 per cent whose main reason was their own ill health or injury, and 20 per cent stating they had decided not to work any more. A further 13 per cent reported employment reasons, up from 5 per cent in November 1989.

For females, 25 per cent nominated their own ill health or injury as their main reason for retiring early. Some 24 per cent said that they had decided not to work any more and a further 20 per cent gave family reasons (Table 4).

#### Whether reached compulsory retirement age

Of the 811,100 persons whose reasons for ceasing full-time work were 'retired', 'too old', 'reached compulsory retirement age (in that job)', there were 363,900 persons who stated that they had reached compulsory retirement age. Of this number, 111,100 persons (31%) would have liked to continue in full-time work (Table 5).

#### Main source of income at retirement

Of the 1,716,800 persons who had retired from full-time work at age 45 or more, 30 per cent reported their main source of income as invalid, age, sole parent's, widow's pension. A further 12 per cent reported their main source of income as superannuation, life assurance or other retirement schemes and the majority of these 204,800 persons were male (85%).

There were 243,700 females and 27,500 males (16% in total) who relied on someone else's income. Some 195,400 persons (11%) reported their main source of income as investments, interest, stocks or debentures etc., with approximately three quarters of this group being male.

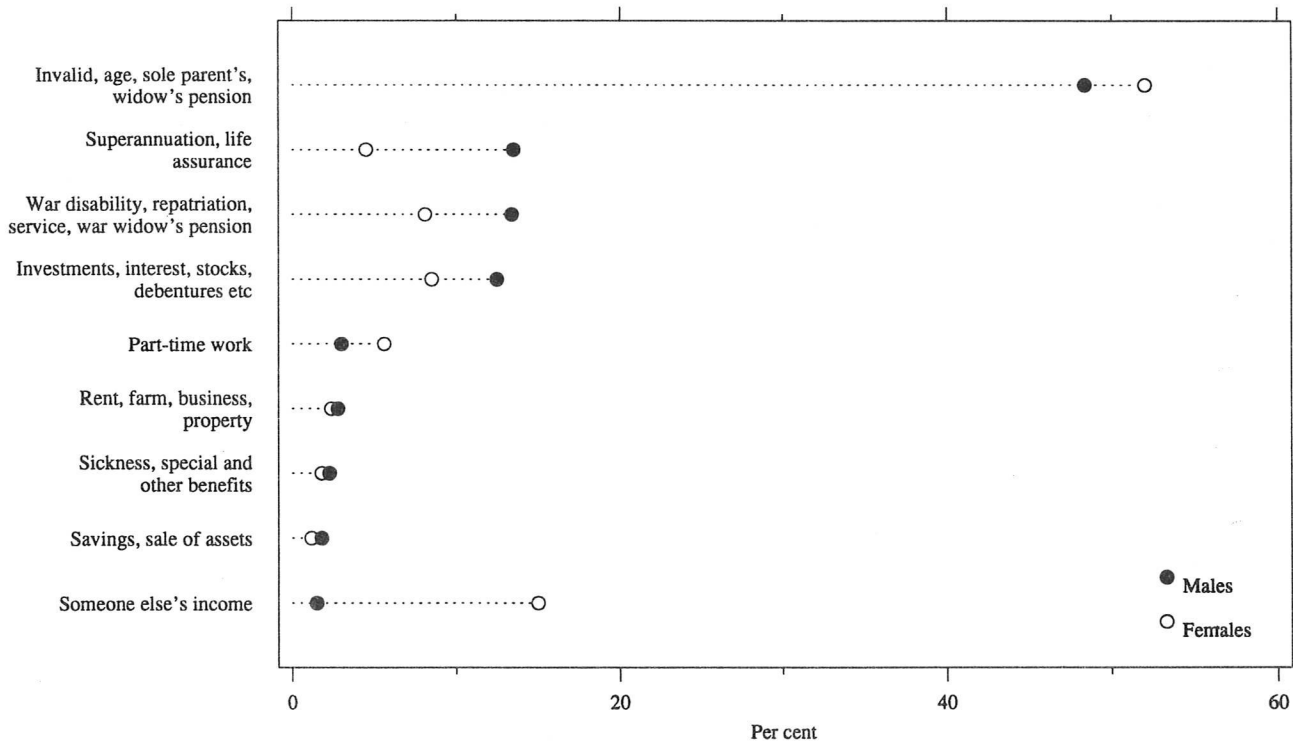
In October 1992, there were 593,000 persons who had changed their main source of income since retirement. The largest change was to the 'invalid, age, sole parent's, widow's pension' category which accounted for 62 per cent of all those whose main source of income had changed. A further 11 per cent had changed their main source of income to 'war disability, repatriation, service, war widow's pension' (Table 8).

#### Retirement scheme membership at retirement

In October 1992, 58 per cent of retired males and 31 per cent of retired females belonged to a retirement scheme at retirement, compared with 53 per cent and 25 per cent respectively in November 1989.

Overall, the level of retirement scheme membership has increased to 47 per cent in October 1992, from 42 per cent in November 1989. This increase is due to a rise in the number of persons with superannuation cover, from 38 per cent in November 1989 to 43 per cent in October 1992 (Table 3).

**DIAGRAM 3. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: MAIN SOURCE OF INCOME BY SEX, OCTOBER 1992**



Source: Table 7

### Main source of income at October 1992 and Retirement scheme membership at retirement

There were 1,716,800 persons who had retired from full-time work at age 45 or more in October 1992. Over half (53%) of these persons did not belong to a retirement scheme at retirement.

Of the 599,500 males who belonged to a retirement scheme at retirement, 52 per cent reported their current main source of income as a pension/benefit compared with 81 per cent of the 443,300 males who did not belong to a retirement scheme.

For females, 42 per cent of the 208,700 who belonged to a retirement scheme reported their current main source of income as a pension/benefit compared with 71 per cent of the 465,400 who did not belong to a retirement scheme.

Some 24 per cent of males who belonged to a retirement scheme reported superannuation, life assurance or other retirement schemes as their main source of income at October 1992. For females, 13 per cent gave this as their main source (Table 7).

### RETIREMENT INTENTIONS

#### Age intended to retire from full-time work

For males aged 45 and over who had not yet retired, 44 per cent intended to retire between the ages of 65 to 69. A further 18 per cent intended to retire between the ages of 60 to 64 and 12 per cent between 55 to 59. Some 22 per cent reported that they did not know at what age they intended to retire.

For females, 33 per cent intended to retire between 60 to 64, 20 per cent between 55 to 59 and 30 per cent reported that they did not know at what age they intended to retire (Table 9).

#### Whether intended to retire early

In October 1992, there were 522,400 persons who intended to retire early — 30 per cent of all those who intended to retire. The most common reason for early retirement for both males (58%) and females (59%) was 'decided not to work any more, more leisure time' (Table 10).



### Retirement scheme membership at October 1992

The level of retirement scheme membership for both males and females aged 45 and over who had not yet retired has increased between the 1989 and 1992 surveys. For females, 74 per cent belonged to a retirement scheme in October 1992, up from 61 per cent in November 1989. The proportion of males with retirement scheme membership was 83 per cent, compared with 78 per cent in November 1989.

The rising level of retirement scheme membership is due to increases in the proportions of males and females with superannuation cover. In October 1992, 72 per cent (371,500) of females were covered by superannuation, an increase of 16 percentage points compared with November 1989. The proportion of males covered by superannuation was 79 per cent (968,500) in October 1992, 8 percentage points higher than in November 1989 (Table 9).

### Expected main source of income at retirement

While the proportions of both males and females with superannuation cover have increased since November 1989, there have also been increases in the proportion of males and females who expect superannuation to be their main source of income at retirement.

For males in October 1992, 38 per cent expected superannuation to be their main source of income, compared with 32 per cent in November 1989. The proportion of females who expected superannuation to be their main source of income rose from 18 per cent in November 1989 to 22 per cent in October 1992.

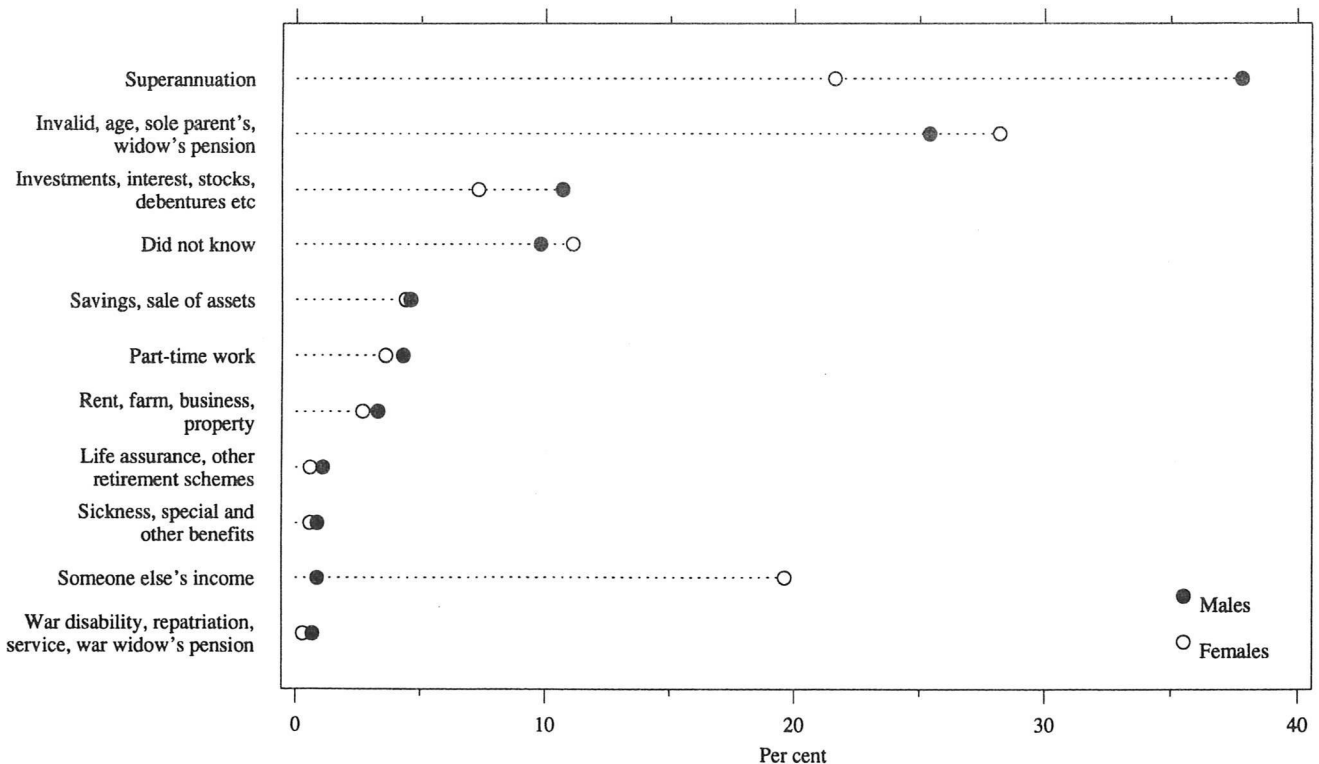
Compared with 1989, the proportion of males expecting a pension (invalid, age, sole parent's, widow's) as their main source of income has fallen from 30 per cent in November 1989 to 25 per cent in October 1992. For females, a pension is still the most common expectation (28%), followed by superannuation (22%) and someone else's income (20%).

### Expected main source of income at retirement and Retirement scheme membership at October 1992

Of the 1,017,200 males who belonged to a retirement scheme, 21 per cent expected their main source of income after retirement to be a pension/benefit compared with 56 per cent of the 207,100 males who did not belong to a retirement scheme. Some 23 per cent of the 383,100 females who belonged to a retirement scheme expected their main source of income at retirement to be a pension/benefit compared with 46 per cent of the 133,000 females who did not belong to a retirement scheme.

A larger proportion (46%) of males who belonged to a retirement scheme expected 'superannuation, life assurance or other retirement schemes' to be their main source of income at retirement than females (30%) who belonged to a retirement scheme (Table 13).

DIAGRAM 4. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: EXPECTED MAIN SOURCE OF INCOME BY SEX, OCTOBER 1992



Source: Table 9



**TABLE 3. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 OR MORE: SELECTED CHARACTERISTICS, NOVEMBER 1986 TO OCTOBER 1992**

	November 1986			November 1989			October 1992		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— per cent —								
<i>Retirement scheme membership —</i>									
Belonged to a retirement scheme	50.5	21.2	39.0	52.8	24.7	41.8	57.5	31.0	47.0
Had superannuation cover	45.6	18.8	35.0	48.3	22.1	38.1	52.6	28.7	43.3
In last full-time job	44.7	17.8	34.1	47.4	21.4	37.2	51.1	27.2	41.7
In some previous job	0.9	1.0	0.9	0.9	0.7	0.8	1.6	1.5	1.6
Had life assurance or other schemes	4.9	2.5	4.0	4.5	2.6	3.8	4.8	2.3	3.8
Did not belong to a retirement scheme	49.5	78.8	61.0	47.2	75.3	58.2	42.5	69.1	52.9
<i>Main source of income at retirement —</i>									
Superannuation	14.5	3.2	10.1	15.8	3.5	11.0	15.9	4.4	11.4
Life assurance, other retirement schemes	0.6	*0.2	0.4	*0.4	*0.3	0.4	0.8	*0.1	0.5
Invalid, age, sole parent's, widow's pension	39.7	31.9	36.6	35.3	30.0	33.3	30.5	28.5	29.7
War disability, repatriation, service, war widow's pension	13.3	4.5	9.8	12.0	4.1	8.9	10.2	4.1	7.8
Sickness, special and other benefits	..	..	..	..	..	..	9.2	3.0	6.7
Rent, farm, business, property(a)	..	..	..	..	..	..	3.2	2.4	2.9
Investments, interest, stocks, debentures, etc.	13.5	6.9	10.9	14.2	7.4	11.5	13.7	7.8	11.4
Savings, sale of assets	8.5	6.4	7.6	9.2	6.5	8.1	8.1	5.8	7.2
Part-time work	3.3	4.6	3.8	3.9	4.7	4.2	3.6	6.3	4.7
Someone else's income	2.5	40.0	17.3	2.6	41.0	17.6	2.6	36.1	15.8
Other (including accumulated leave and compensation)	4.2	2.2	3.4	6.5	2.6	5.0	2.1	1.3	1.8
<i>Age at retirement —</i>									
45-49	4.1	20.5	10.6	3.9	19.4	10.0	4.8	18.4	10.1
50-54	8.2	26.2	15.3	9.2	27.9	16.5	10.6	27.2	17.0
55-59	18.1	22.7	20.0	19.6	23.7	21.2	20.6	23.6	21.8
60-64	36.0	22.3	30.6	37.6	21.6	31.3	35.9	23.0	30.8
65-69	29.5	6.5	20.4	26.4	6.3	18.5	25.0	6.5	17.7
70 and over	4.1	1.7	3.1	3.3	1.2	2.4	3.1	1.4	2.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	— '000 —								
<b>Total</b>	<b>887.6</b>	<b>579.8</b>	<b>1,467.4</b>	<b>980.3</b>	<b>629.7</b>	<b>1,610.0</b>	<b>1,042.8</b>	<b>674.0</b>	<b>1,716.8</b>

(a) 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 1986 TO OCTOBER 1992**

	November 1986			November 1989			October 1992		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— per cent —								
<i>Main reason retired early</i>									
Personal reasons	86.5	69.8	79.7	84.6	67.0	77.7	81.3	67.8	76.2
Own ill health or injury	50.7	25.3	40.4	49.8	26.9	40.8	49.6	25.2	40.3
Give others a chance	1.1	*0.7	0.9	0.9	*0.4	0.7	*0.4	*0.8	0.5
No financial need to work	7.6	10.1	8.7	7.3	8.6	7.8	6.4	6.8	6.6
Decided not to work anymore, more leisure time	24.4	30.7	27.0	24.4	28.9	26.1	19.5	24.1	21.2
Wanted to work part-time, full-time work too stressful(a)	..	..	..	..	..	..	3.3	8.3	5.3
Too old	2.6	3.0	2.8	2.3	2.1	2.2	2.2	2.6	2.3
Family reasons	3.7	19.0	9.9	3.1	21.1	10.2	2.6	20.1	9.3
Employment reasons	4.4	6.4	5.2	5.3	6.9	5.9	13.0	8.1	11.1
Can not get work because —									
Employers think too old	2.5	2.2	2.4	2.5	2.6	2.5	1.4	1.4	1.4
No jobs available, unable to get work	1.9	4.2	2.8	2.8	4.4	3.4	2.7	5.0	3.6
Retrenched, early retirement package, reached compulsory retirement age, in that job(a)	..	..	..	..	..	..	8.9	1.8	6.2
Other reasons	5.4	4.8	5.1	7.0	5.0	6.2	3.0	4.0	3.4
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	— '000 —								
<b>Total</b>	<b>589.7</b>	<b>402.8</b>	<b>992.5</b>	<b>689.7</b>	<b>446.9</b>	<b>1,136.6</b>	<b>750.0</b>	<b>466.5</b>	<b>1,216.5</b>

(a) Included in 'Other reasons' category prior to October 1992.

**TABLE 5. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: SUMMARY OF CHARACTERISTICS AND AGE AT RETIREMENT, OCTOBER 1992 ('000)**

	Age at retirement							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
<b>MALES</b>								
<i>Family status —</i>								
Member of a family	54.4	38.1	86.1	176.1	302.6	199.8	22.9	879.9
Husband or wife	46.4	35.1	78.9	169.6	289.6	185.6	20.2	825.4
With dependents present	18.6	10.0	13.5	11.0	5.5	5.4	*0.3	64.3
Without dependents present	27.8	25.1	65.4	158.6	284.1	180.1	19.9	761.0
Sole parent	*0.4	*0.9	*0.5	*0.3	*0.5	*0.4	*0.0	*3.0
Other family head	*1.2	*0.8	*2.8	*2.6	6.8	7.3	*2.1	23.6
Other relative or child of married couple or family head	6.3	*1.3	*3.9	*3.6	5.7	6.5	*0.6	27.9
Not a member of a family	21.1	10.3	19.1	27.5	57.7	51.4	7.9	195.0
Living alone	15.9	8.2	16.2	23.3	51.1	44.9	6.9	166.5
Not living alone	5.2	*2.1	*2.9	4.1	6.5	6.6	*1.0	28.5
Family status not determined	*3.0	*2.0	5.0	11.8	13.9	9.2	*1.5	46.4
<i>Birthplace —</i>								
Born in Australia	49.7	32.6	69.6	149.2	262.6	166.2	23.8	753.7
Born outside Australia	28.7	17.8	40.6	66.1	111.5	94.3	8.6	367.6
Main English-speaking countries	5.7	5.9	11.1	26.5	53.0	44.3	4.0	150.5
Other countries	23.0	12.0	29.5	39.6	58.4	50.0	4.6	217.1
<i>Labour force status and hours worked in reference week —</i>								
Employed part-time	14.6	8.3	11.1	22.6	20.3	10.7	*2.2	89.8
Worked less than 16 hours	6.0	*2.4	4.3	10.5	11.0	4.0	*1.2	39.3
Worked 16-34 hours	5.8	*3.8	*3.4	8.8	6.7	4.5	*1.0	34.0
Other(a)	*2.8	*2.0	*3.4	*3.4	*2.6	*2.2	*0.0	16.4
Unemployed and looking for part-time work	*0.0	*0.4	*0.4	*2.2	*0.9	*0.4	*0.0	4.3
Not in the labour force	63.8	41.7	98.6	190.5	353.0	249.4	30.1	1,027.2
<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)'	*2.1	*3.5	16.0	72.5	228.8	229.1	25.9	578.0
Had reached compulsory retirement age (in that job)	*0.5	*0.0	*0.7	7.1	51.6	192.3	12.7	264.9
Would have liked to have continued full-time work	*0.0	*0.0	*0.0	*1.1	13.9	65.9	*3.5	84.4
Would not have liked to have continued full-time work	*0.5	*0.0	*0.7	6.0	37.7	126.4	9.2	180.5
Had not reached compulsory retirement age (in that job)	*1.6	*3.5	15.3	65.4	177.2	36.9	13.2	313.1
Other reason stated for leaving last full-time job	76.3	46.9	94.2	142.8	145.3	31.3	6.5	543.3
<i>Retirement scheme membership at retirement —</i>								
Belonged to a retirement scheme	..	25.0	54.9	139.7	236.5	133.6	9.9	599.5
Had superannuation cover	..	23.6	51.9	130.7	217.3	118.3	7.6	549.4
In last full-time job	..	23.1	50.6	127.8	211.6	112.8	6.7	532.7
In some previous job	..	*0.5	*1.3	*2.9	5.7	5.5	*0.9	16.8
Had life assurance or other schemes	..	*1.3	*3.0	9.0	19.1	15.3	*2.3	50.1
Did not belong to a retirement scheme	..	25.4	55.2	75.7	137.7	126.9	22.5	443.3
Not asked	78.4	..	..	..	..	..	..	78.4
<i>Main source of income at retirement —</i>								
Superannuation, life assurance or other retirement schemes	..	5.7	11.0	45.8	79.8	30.0	*1.9	174.1
Invalid, age, sole parent's, widow's pension	..	12.3	32.3	42.3	65.0	153.7	12.5	318.0
War disability, repatriation, service, war widow's pension	..	*0.6	5.5	10.7	73.1	16.0	*0.9	106.6
Sickness, special and other benefits	..	12.7	21.0	28.5	29.2	4.0	*0.0	95.5
Rent, farm, business, property	..	*2.4	*3.4	6.2	11.0	6.2	4.4	33.7
Investments, interest, stocks, debentures, etc	..	4.5	14.2	32.7	56.8	25.5	9.1	142.8
Savings, sale of assets	..	*3.5	8.7	24.8	31.4	14.0	*2.4	84.9
Part-time work	..	4.0	4.0	10.6	13.0	5.8	*0.4	37.8
Someone else's income	..	*2.7	6.3	7.6	7.7	*2.9	*0.3	27.5
Other (including accumulated leave and compensation)	..	*2.1	*3.6	6.3	7.2	*2.2	*0.4	21.9
Not asked	78.4	..	..	..	..	..	..	78.4
<i>Main reason retired early —</i>								
Personal reasons	..	45.1	100.5	179.9	284.9	..	..	610.3
Own ill health or injury	..	35.4	79.5	113.3	143.9	..	..	372.1
Decided not to work anymore more leisure time	..	*3.8	9.4	39.9	92.8	..	..	145.9
Other personal reasons	..	5.8	11.6	26.7	48.1	..	..	92.2
Family reasons	..	*1.2	*1.1	5.8	11.4	..	..	19.5
Employment and other reasons	..	4.2	8.5	29.7	77.8	..	..	120.2
Not asked	78.4	..	..	..	..	260.5	32.4	371.3
<b>Total</b>	<b>78.4</b>	<b>50.4</b>	<b>110.1</b>	<b>215.3</b>	<b>374.1</b>	<b>260.5</b>	<b>32.4</b>	<b>1,121.3</b>

TABLE 5. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: SUMMARY OF CHARACTERISTICS AND AGE AT RETIREMENT, OCTOBER 1992—continued  
(\*000)

	Age at retirement							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
<b>FEMALES</b>								
<i>Family status —</i>								
Member of a family	786.1	94.4	128.3	106.9	77.7	24.0	*2.7	1,220.1
Husband or wife	690.5	84.5	114.5	91.0	57.3	16.5	*1.0	1,055.3
With dependents present	144.9	11.8	5.5	*1.4	*1.2	*0.1	*0.0	164.9
Without dependents present	545.6	72.6	109.0	89.6	56.1	16.4	*1.0	890.4
Sole parent	15.2	*0.9	*0.3	*0.0	*0.0	*0.0	*0.0	16.4
Other family head	56.5	5.9	8.5	8.2	11.1	5.1	*1.1	96.5
Other relative or child of married couple or family head	23.8	*3.1	5.0	7.8	9.3	*2.4	*0.5	51.9
Not a member of a family	184.8	23.8	48.5	47.6	70.0	19.0	6.2	399.9
Living alone	175.3	21.7	45.0	45.4	64.7	17.3	5.9	375.5
Not living alone	9.4	*2.1	*3.5	*2.1	5.2	*1.7	*0.3	24.3
Family status not determined	33.9	5.9	6.6	4.6	7.1	*0.5	*0.3	58.9
<i>Birthplace —</i>								
Born in Australia	774.8	79.3	115.2	108.8	108.2	32.6	6.4	1,225.3
Born outside Australia	230.0	44.7	68.2	50.3	46.6	10.9	*2.8	453.5
Main English-speaking countries	113.6	19.7	26.8	24.5	23.1	6.4	*2.0	216.2
Other countries	116.4	25.1	41.3	25.8	23.5	4.5	*0.7	237.3
<i>Labour force status and hours worked in reference week —</i>								
Employed part-time	206.7	29.6	24.0	10.2	6.3	*1.6	*0.4	278.7
Worked less than 16 hours	73.7	12.4	8.0	4.8	*3.4	*0.6	*0.4	103.2
Worked 16-34 hours	100.3	14.6	12.7	*3.8	*2.3	*0.7	*0.0	134.4
Other(a)	32.7	*2.7	*3.3	*1.6	*0.5	*0.3	*0.0	41.0
Unemployed and looking for part-time work	5.7	*1.5	*1.3	*0.9	*0.1	*0.0	*0.0	9.5
Not in the labour force	792.4	92.9	158.2	148.1	148.4	42.0	8.8	1,390.7
<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)'	7.5	8.5	26.2	50.5	101.3	33.1	6.1	233.1
Had reached compulsory retirement age (in that job)	*0.1	*0.3	*1.4	6.6	61.8	24.3	4.4	99.0
Would have liked to have continued full-time work	*0.0	*0.1	*0.0	*2.1	14.6	8.1	*1.6	26.6
Would not have liked to have continued full-time work	*0.1	*0.2	*1.4	4.5	47.2	16.2	*2.8	72.4
Had not reached compulsory retirement age (in that job)	7.4	8.2	24.9	43.9	39.4	8.7	*1.7	134.1
Other reason stated for leaving last full-time job	997.3	115.5	157.2	108.6	53.5	10.5	*3.0	1,445.7
<i>Retirement scheme membership at retirement —</i>								
Belonged to a retirement scheme	..	37.1	50.8	51.5	54.0	13.4	*1.9	208.7
Had superannuation cover	..	34.2	46.3	47.9	51.3	11.7	*1.9	193.2
In last full-time job	..	30.5	43.8	46.0	49.9	11.5	*1.6	183.3
In some previous job	..	*3.7	*2.5	*1.9	*1.4	*0.2	*0.3	9.9
Had life assurance or other schemes	..	*2.9	4.5	*3.7	*2.7	*1.7	*0.0	15.4
Did not belong to a retirement scheme	..	86.9	132.6	107.6	100.8	30.2	7.2	465.4
Not asked	1,004.8	..	..	..	..	..	..	1,004.8
<i>Main source of income at retirement —</i>								
Superannuation, life assurance or other retirement schemes	..	*1.9	5.4	8.2	11.6	*2.6	*0.9	30.7
Invalid, age, sole parent's, widow's pension	..	14.1	32.5	36.9	78.9	25.1	4.5	191.9
War disability, repatriation, service, war widow's pension	..	*3.1	4.7	8.9	9.2	*1.5	*0.6	28.0
Sickness, special and other benefits	..	5.6	9.4	4.2	*1.1	*0.0	*0.0	20.3
Rent, farm, business, property	..	6.6	*3.4	*3.3	*2.5	*0.6	*0.0	16.3
Investments, interest, stocks, debentures, etc	..	*3.7	11.6	16.0	13.6	5.1	*2.6	52.6
Savings, sale of assets	..	5.4	9.2	10.8	9.9	*3.4	*0.0	38.8
Part-time work	..	14.9	15.3	7.3	*3.7	*1.2	*0.1	42.5
Someone else's income	..	66.5	88.1	61.7	23.1	*3.9	*0.5	243.7
Other (including accumulated leave and compensation)	..	*2.2	*3.8	*1.9	*1.2	*0.1	*0.0	9.3
Not asked	1,004.8	..	..	..	..	..	..	1,004.8
<i>Main reason retired early —</i>								
Personal reasons	..	84.5	125.7	106.0	..	..	..	316.2
Own ill health or injury	..	31.8	49.4	36.3	..	..	..	117.5
Decided not to work anymore more leisure time	..	24.1	42.8	45.6	..	..	..	112.6
Other personal reasons	..	28.6	33.4	24.1	..	..	..	86.1
Family reasons	..	26.1	37.1	30.4	..	..	..	93.6
Employment and other reasons	..	13.4	20.6	22.7	..	..	..	56.7
Not asked	1,004.8	..	..	..	154.8	43.6	9.1	1,212.3
<b>Total</b>	<b>1,004.8</b>	<b>124.0</b>	<b>183.4</b>	<b>159.1</b>	<b>154.8</b>	<b>43.6</b>	<b>9.1</b>	<b>1,678.8</b>

TABLE 5. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: SUMMARY OF CHARACTERISTICS AND AGE AT RETIREMENT, OCTOBER 1992—continued  
(’000)

	Age at retirement						70 and over	Total
	Less than 45	45-49	50-54	55-59	60-64	65-69		
<b>PERSONS</b>								
<i>Family status —</i>								
Member of a family	840.5	132.5	214.4	283.0	380.3	223.8	25.6	2,100.0
Husband or wife	736.9	119.6	193.3	260.6	346.9	202.1	21.2	1,880.7
With dependents present	163.5	21.8	18.9	12.4	6.8	5.6	*0.3	229.2
Without dependents present	573.4	97.8	174.4	248.2	340.2	196.5	20.9	1,651.5
Sole parent	15.7	*1.7	*0.8	*0.3	*0.5	*0.4	*0.0	19.5
Other family head	57.7	6.8	11.3	10.8	17.9	12.4	*3.3	120.1
Other relative or child of married couple or family head	30.2	4.4	8.9	11.4	14.9	8.9	*1.1	79.8
Not a member of a family	205.9	34.0	67.6	75.0	127.7	70.5	14.1	594.8
Living alone	191.2	29.8	61.2	68.8	115.9	62.2	12.9	542.0
Not living alone	14.6	4.2	6.4	6.3	11.8	8.2	*1.3	52.8
Family status not determined	36.9	7.9	11.6	16.4	21.0	9.8	*1.8	105.3
<i>Birthplace —</i>								
Born in Australia	824.5	111.8	184.8	258.1	370.8	198.8	30.1	1,978.9
Born outside Australia	258.8	62.6	108.7	116.4	158.1	105.2	11.4	821.1
Main English-speaking countries	119.4	25.5	38.0	51.0	76.1	50.7	6.1	366.7
Other countries	139.4	37.0	70.8	65.4	81.9	54.5	5.3	454.4
<i>Labour force status and hours worked in reference week —</i>								
Employed part-time	221.3	37.8	35.1	32.8	26.5	12.3	*2.6	368.5
Worked less than 16 hours	79.6	14.8	12.3	15.3	14.4	4.6	*1.6	142.5
Worked 16-34 hours	106.1	18.4	16.1	12.6	9.0	5.2	*1.0	168.5
Other(a)	35.5	4.7	6.7	5.0	*3.1	*2.5	*0.0	57.5
Unemployed and looking for part-time work	5.7	*1.9	*1.7	*3.1	*1.0	*0.4	*0.0	13.8
Not in the labour force	856.3	134.6	256.8	338.6	501.3	291.4	38.9	2,417.8
<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)'	9.6	11.9	42.2	123.0	330.1	262.2	32.0	811.1
Had reached compulsory retirement age (in that job)	*0.6	*0.3	*2.1	13.8	113.4	216.6	17.2	363.9
Would have liked to have continued full-time work	*0.0	*0.1	*0.0	*3.3	28.6	74.0	5.1	111.1
Would not have liked to have continued full-time work	*0.6	*0.2	*2.1	10.5	84.9	142.6	12.0	252.8
Had not reached compulsory retirement age (in that job)	9.0	11.6	40.1	109.3	216.7	45.6	14.8	447.2
Other reason stated for leaving last full-time job	1,073.6	162.4	251.3	251.5	198.8	41.8	9.5	1,989.0
<i>Retirement scheme membership at retirement —</i>								
Belonged to a retirement scheme	..	62.0	105.7	191.2	290.5	147.0	11.8	808.2
Had superannuation cover	..	57.8	98.2	178.5	268.6	130.0	9.5	742.7
In last full-time job	..	53.6	94.4	173.8	261.6	124.3	8.3	716.0
In some previous job	..	4.2	*3.8	4.8	7.1	5.6	*1.2	26.7
Had life assurance or other schemes	..	4.2	7.5	12.7	21.8	17.0	*2.3	65.5
Did not belong to a retirement scheme	..	112.4	187.9	183.3	238.4	157.0	29.7	908.7
Not asked	1,083.2	..	..	..	..	..	..	1,083.2
<i>Main source of income at retirement —</i>								
Superannuation, life assurance or other retirement schemes	..	7.6	16.3	54.0	91.4	32.7	*2.8	204.8
Invalid, age, sole parent's, widow's pension	..	26.4	64.8	79.1	143.9	178.8	16.9	510.0
War disability, repatriation, service, war widow's pension	..	*3.6	10.2	19.6	82.2	17.5	*1.5	134.6
Sickness, special and other benefits	..	18.3	30.4	32.7	30.4	4.0	*0.0	115.8
Rent, farm, business, property	..	9.0	6.8	9.5	13.5	6.8	4.4	50.0
Investments, interest, stocks, debentures, etc	..	8.2	25.8	48.6	70.3	30.7	11.7	195.4
Savings, sale of assets	..	8.9	18.0	35.6	41.3	17.5	*2.4	123.7
Part-time work	..	18.9	19.3	17.8	16.7	7.1	*0.6	80.4
Someone else's income	..	69.1	94.5	69.3	30.7	6.8	*0.7	271.1
Other (including accumulated leave and compensation)	..	4.3	7.5	8.2	8.4	*2.3	*0.4	31.2
Not asked	1,083.2	..	..	..	..	..	..	1,083.2
<i>Main reason retired early —</i>								
Personal reasons	..	129.6	226.2	285.9	284.9	..	..	926.5
Own ill health or injury	..	67.3	128.9	149.7	143.9	..	..	489.7
Decided not to work anymore more leisure time	..	28.0	52.3	85.4	92.8	..	..	258.5
Other personal reasons	..	34.4	45.0	50.8	48.1	..	..	178.3
Family reasons	..	27.3	38.2	36.2	11.4	..	..	113.1
Employment and other reasons	..	17.5	29.2	52.4	77.8	..	..	176.9
Not asked	1,083.2	..	..	..	154.8	304.0	41.5	1,583.6
<b>Total</b>	<b>1,083.2</b>	<b>174.4</b>	<b>293.5</b>	<b>374.5</b>	<b>528.9</b>	<b>304.0</b>	<b>41.5</b>	<b>2,800.1</b>

(a) Includes those persons who were not at work or who normally worked part time but worked full time in the reference week

**TABLE 6. PERSONS AGED 45 AND OVER WHO HAD RETIRED FROM FULL-TIME WORK: AGE AT OCTOBER 1992 AND AGE AT RETIREMENT, OCTOBER 1992**

Age at October 1992	Age at retirement							Total
	Less than 45	45-49	50-54	55-59	60-64	65-69	70 and over	
<b>MALES</b>								
— '000 —								
45-49	24.7	10.6	..	..	..	..	..	35.3
50-54	21.1	14.2	18.7	..	..	..	..	54.0
55-59	13.3	10.9	33.7	37.6	..	..	..	95.6
60-64	9.8	8.0	29.4	77.5	65.5	..	..	190.2
65-69	5.2	4.0	17.5	58.5	124.3	67.0	..	276.6
70 and over	4.3	*2.7	10.8	41.7	184.3	193.5	32.4	469.6
<b>Total</b>	<b>78.4</b>	<b>50.4</b>	<b>110.1</b>	<b>215.3</b>	<b>374.1</b>	<b>260.5</b>	<b>32.4</b>	<b>1,121.3</b>
— per cent —								
	7.0	4.5	9.8	19.2	33.4	23.2	2.9	100.0
<b>FEMALES</b>								
— '000 —								
45-49	212.1	22.1	..	..	..	..	..	234.2
50-54	153.5	32.4	25.9	..	..	..	..	211.8
55-59	145.4	24.8	48.4	25.2	..	..	..	243.6
60-64	140.2	18.5	41.2	46.1	25.9	..	..	271.9
65-69	133.3	15.0	29.5	39.3	39.7	11.2	..	268.0
70 and over	220.5	11.2	38.4	48.5	89.3	32.4	9.1	449.3
<b>Total</b>	<b>1,004.8</b>	<b>124.0</b>	<b>183.4</b>	<b>159.1</b>	<b>154.8</b>	<b>43.6</b>	<b>9.1</b>	<b>1,678.8</b>
— per cent —								
	59.9	7.4	10.9	9.5	9.2	2.6	0.5	100.0
<b>PERSONS</b>								
— '000 —								
45-49	236.8	32.7	..	..	..	..	..	269.5
50-54	174.6	46.7	44.6	..	..	..	..	265.8
55-59	158.6	35.7	82.1	62.8	..	..	..	339.2
60-64	150.0	26.4	70.6	123.6	91.4	..	..	462.0
65-69	138.6	19.0	47.0	97.9	164.0	78.2	..	544.6
70 and over	224.7	13.9	49.2	90.2	273.5	225.9	41.5	918.9
<b>Total</b>	<b>1,083.2</b>	<b>174.4</b>	<b>293.5</b>	<b>374.5</b>	<b>528.9</b>	<b>304.0</b>	<b>41.5</b>	<b>2,800.1</b>
— per cent —								
	38.7	6.2	10.5	13.4	18.9	10.9	1.5	100.0

**TABLE 7. PERSONS WHO HAD RETIRED FROM FULL-TIME WORK AT AGE 45 OR MORE: RETIREMENT SCHEME MEMBERSHIP AT RETIREMENT AND MAIN SOURCE OF INCOME AT OCTOBER 1992 ('000)**

Main source of income at October 1992	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 last full-time job	In some previous job	Total				
<b>MALES</b>							
Superannuation, life assurance or similar scheme	134.1	5.6	139.7	*1.4	141.1	*0.0	141.1
Invalid, age, sole parent's, widow's pension	200.0	*3.7	203.8	23.4	227.2	277.9	505.0
War disability, repatriation, service, war widow's pension	60.5	*2.2	62.7	8.5	71.1	68.3	139.4
Sickness, special and other benefits	10.1	*0.2	10.3	*0.5	10.9	12.7	23.6
Rent, farm, business, property	9.9	*0.4	10.3	*2.6	12.9	15.9	28.8
Investments, interest, stocks, debentures, etc	76.2	*2.9	79.0	9.6	88.6	42.0	130.6
Savings, sale of assets	12.4	*0.2	12.5	*0.4	12.9	6.1	19.0
Part-time work	16.9	*1.1	17.9	*3.4	21.3	9.9	31.2
Someone else's income	8.2	*0.5	8.7	*0.3	9.0	6.9	15.9
Other (including accumulated leave and compensation)	4.5	*0.0	4.5	*0.0	4.5	*3.7	8.2
<b>Total</b>	<b>532.7</b>	<b>16.8</b>	<b>549.4</b>	<b>50.1</b>	<b>599.5</b>	<b>443.3</b>	<b>1,042.8</b>
<b>FEMALES</b>							
Superannuation, life assurance or similar scheme	25.5	*1.8	27.3	*0.7	28.0	*2.6	30.5
Invalid, age, sole parent's, widow's pension	65.4	*1.6	67.0	7.1	74.1	276.7	350.7
War disability, repatriation, service, war widow's pension	9.3	*0.1	9.4	*0.4	9.8	44.8	54.6
Sickness, special and other benefits	*2.5	*0.1	*2.7	*0.2	*2.8	9.4	12.3
Rent, farm, business, property	4.1	*0.7	4.8	*1.0	5.8	10.3	16.1
Investments, interest, stocks, debentures, etc	23.1	*1.2	24.4	*3.0	27.3	29.7	57.1
Savings, sale of assets	*2.7	*0.3	*3.0	*0.2	*3.1	5.1	8.2
Part-time work	16.0	*3.0	19.0	*1.4	20.3	17.3	37.6
Someone else's income	33.7	*1.2	34.8	*1.4	36.3	64.7	101.0
Other (including accumulated leave and compensation)	*1.0	*0.0	*1.0	*0.1	*1.1	4.8	5.9
<b>Total</b>	<b>183.3</b>	<b>9.9</b>	<b>193.2</b>	<b>15.4</b>	<b>208.7</b>	<b>465.4</b>	<b>674.0</b>
<b>PERSONS</b>							
Superannuation, life assurance or similar scheme	159.6	7.4	166.9	*2.1	169.1	*2.6	171.6
Invalid, age, sole parent's, widow's pension	265.4	5.3	270.7	30.5	301.3	554.5	855.8
War disability, repatriation, service, war widow's pension	69.8	*2.3	72.1	8.8	80.9	113.1	193.9
Sickness, special and other benefits	12.6	*0.4	13.0	*0.7	13.7	22.2	35.9
Rent, farm, business, property	13.9	*1.1	15.1	*3.6	18.7	26.2	44.9
Investments, interest, stocks, debentures, etc	99.3	4.1	103.4	12.6	116.0	71.7	187.7
Savings, sale of assets	15.1	*0.4	15.5	*0.5	16.0	11.2	27.3
Part-time work	32.8	4.1	36.9	4.7	41.6	27.2	68.8
Someone else's income	41.9	*1.7	43.5	*1.7	45.3	71.6	116.9
Other (including accumulated leave and compensation)	5.5	*0.0	5.5	*0.1	5.6	8.4	14.1
<b>Total</b>	<b>716.0</b>	<b>26.7</b>	<b>742.7</b>	<b>65.5</b>	<b>808.2</b>	<b>908.7</b>	<b>1,716.8</b>





**TABLE 9. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS, NOVEMBER 1986 TO OCTOBER 1992**

	November 1986			November 1989			October 1992		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— per cent —								
<i>Retirement scheme membership —</i>									
Belonged to a retirement scheme	68.7	44.5	62.5	77.6	61.3	73.2	83.1	74.2	80.5
Had superannuation cover	59.2	38.1	53.8	71.2	55.4	66.9	79.1	71.7	76.9
In job at survey date	56.0	36.8	51.1	67.2	51.3	62.9	73.9	66.7	71.8
In some previous job	3.2	1.4	2.7	4.0	4.1	4.0	5.2	4.9	5.1
Had life assurance or other schemes	9.5	6.3	8.7	6.5	5.9	6.3	3.9	2.6	3.5
Did not belong to a retirement scheme	31.3	55.5	37.5	22.4	38.7	26.7	16.9	25.8	19.5
<i>Expected main source of income at retirement —</i>									
Superannuation	24.5	12.8	21.5	32.1	18.4	28.4	37.8	21.6	33.0
Life assurance, other retirement schemes	1.9	0.9	1.6	1.7	*0.7	1.4	1.1	*0.6	0.9
Invalid, age, sole parent's, widow's pension	38.9	34.1	37.7	30.0	28.7	29.6	25.4	28.2	26.2
War disability, repatriation, service, war widow's pension	2.1	1.1	1.8	0.8	*0.4	0.7	0.7	*0.3	0.6
Sickness, special and other benefits	..	..	..	..	..	..	0.9	*0.6	0.8
Rent, farm, business, property(a)	..	..	..	..	..	..	3.3	2.7	3.1
Investments, interest, stocks, debentures, etc.	13.5	10.2	12.7	14.2	10.1	13.1	10.7	7.3	9.7
Savings, sale of assets	5.4	4.3	5.1	5.6	3.7	5.1	4.6	4.4	4.5
Part-time work	3.0	1.4	2.6	4.3	3.1	4.0	4.3	3.6	4.1
Someone else's income	0.6	25.4	7.0	1.0	24.3	7.3	0.9	19.6	6.5
Other (including accumulated leave and compensation)	1.4	1.2	1.3	1.2	*1.0	1.1	0.4	*0.1	0.3
Did not know	8.8	8.6	8.7	9.1	9.6	9.2	9.8	11.1	10.2
<i>Age intended to retire —</i>									
45-49	*0.2	1.3	0.5	*0.2	1.4	0.5	*0.0	0.8	0.3
50-54	0.9	7.0	2.4	1.0	5.6	2.2	0.7	5.3	2.1
55-59	7.2	13.6	8.8	10.5	17.6	12.4	12.3	20.4	14.7
60-64	19.8	33.9	23.4	19.1	32.0	22.6	18.4	32.9	22.7
65-69	46.1	7.7	36.3	43.0	10.1	34.1	44.3	9.5	34.0
70 and over	1.9	1.3	1.7	2.0	*0.6	1.6	2.1	*0.7	1.7
Did not know	24.0	35.3	26.9	24.2	32.7	26.5	22.0	30.3	24.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	— '000 —								
<b>Total</b>	<b>1,099.5</b>	<b>377.5</b>	<b>1,476.9</b>	<b>1,155.7</b>	<b>428.8</b>	<b>1,584.5</b>	<b>1,224.4</b>	<b>516.0</b>	<b>1,740.4</b>

(a) Included in 'Other' category prior to October 1992.

**TABLE 10. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK EARLY: MAIN REASON INTENDED TO RETIRE EARLY, NOVEMBER 1986 TO OCTOBER 1992**

	November 1986			November 1989			October 1992		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	— per cent —								
Personal reasons	85.1	87.4	85.6	84.6	87.9	85.3	84.8	86.5	85.2
Own ill health or injury	10.3	7.5	9.7	6.2	4.3	5.7	7.1	5.7	6.7
Give others a chance	2.1	*1.8	2.0	1.4	1.3	1.4	1.0	*1.2	1.1
No financial need to work	9.7	10.7	9.9	10.6	10.7	10.6	8.7	8.5	8.6
Decided not to work anymore, more leisure time	58.8	62.8	59.6	62.6	67.8	63.8	57.9	58.8	58.2
Wanted to work part-time, full-time work too stressful(a)	..	..	..	..	..	..	7.6	8.6	7.9
Too old	4.2	4.6	4.3	3.8	*3.8	3.8	2.4	3.7	2.7
Family reasons	*0.8	5.6	1.8	*0.6	*4.2	1.4	*0.3	4.4	1.3
Employment reasons	1.9	*0.2	1.6	3.0	*0.6	2.4	9.6	5.5	8.5
Can not get work because —									
Employers think too old	1.6	*0.0	1.3	2.3	*0.6	1.9	*0.8	*0.9	0.8
No jobs available, unable to get work	*0.3	*0.2	*0.3	*0.6	*0.0	*0.5	*0.8	*0.0	*0.6
Retrenchment, early retirement package, reach compulsory retirement age in that job(a)	..	..	..	..	..	..	8.0	4.6	7.1
Other reasons	12.2	6.8	11.1	11.9	7.5	10.9	5.3	3.7	4.9
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
	— '000 —								
<b>Total</b>	<b>308.7</b>	<b>82.6</b>	<b>391.3</b>	<b>355.9</b>	<b>105.5</b>	<b>461.4</b>	<b>385.6</b>	<b>136.8</b>	<b>522.4</b>

(a) Included in 'Other reasons' category prior to October 1992.

TABLE 11. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS AND AGE INTENDED TO RETIRE, OCTOBER 1992 ('000)

	Age intended to retire						Total
	45-54	55-59	60-64	65-69	70 and over	Did not know	
<b>MALES</b>							
<i>Birthplace —</i>							
Born in Australia	6.5	111.0	146.6	331.1	18.7	163.7	777.7
Born outside Australia	*3.0	39.8	78.6	211.7	7.7	105.9	446.7
Main English-speaking countries	*1.6	21.5	36.1	93.3	*3.8	37.6	193.9
Other countries	*1.4	18.4	42.5	118.4	*3.9	68.3	252.9
<i>Labour force status and full-time/part-time status —</i>							
In the labour force	9.6	148.4	218.6	520.6	25.3	262.1	1,184.6
Employed	9.6	145.4	208.4	449.0	23.5	243.6	1,079.6
Full-time	9.4	142.6	200.9	425.0	21.5	230.6	1,029.9
Part-time	*0.1	*2.6	6.1	17.2	*1.6	9.8	37.5
Part-time but worked full time in reference week	*0.0	*0.2	*1.4	6.8	*0.4	*3.2	12.1
Unemployed	*0.0	*3.0	10.2	71.5	*1.8	18.4	105.0
Looking for full-time work	*0.0	*2.8	9.9	70.1	*1.8	18.2	102.9
Looking for part-time work	*0.0	*0.2	*0.3	*1.5	*0.0	*0.2	*2.2
Not in the labour force	*0.0	*2.4	6.5	22.2	*1.0	7.6	39.8
<i>Status of worker —</i>							
Employed	9.6	145.4	208.4	449.0	23.5	243.6	1,079.6
Wage and salary earners	7.6	130.2	178.2	374.2	12.7	170.0	872.8
Employers	*1.2	5.1	9.9	20.3	4.5	23.2	64.2
Self-employed	*0.8	10.1	20.3	53.6	6.1	50.3	141.1
Unpaid family helpers	*0.0	*0.0	*0.0	*1.0	*0.2	*0.2	*1.4
Not employed	*0.0	5.4	16.7	93.8	*2.8	26.0	144.8
<i>Occupation —</i>							
Employed	9.6	145.4	208.4	449.0	23.5	243.6	1,079.6
Managers and administrators	*1.3	27.7	41.3	66.6	8.1	58.6	203.6
Professionals	*1.7	30.8	32.9	53.8	7.1	33.7	160.0
Para-professionals	*1.4	11.2	14.4	24.5	*0.3	9.7	61.5
Tradespersons	*1.5	23.6	37.5	103.0	*1.9	47.1	214.7
Clerks	*0.5	15.6	16.7	28.5	*0.8	11.3	73.4
Salespersons and personal service workers	*0.7	8.3	16.2	39.5	*1.7	22.3	88.7
Plant and machine operators, and drivers	*1.2	15.2	25.3	58.6	*1.0	30.5	131.8
Labourers and related workers	*1.2	13.0	24.1	74.5	*2.5	30.5	145.8
Not employed	*0.0	5.4	16.7	93.8	*2.8	26.0	144.8
<i>Industry —</i>							
Employed	9.6	145.4	208.4	449.0	23.5	243.6	1,079.6
Agriculture, forestry, fishing and hunting	*0.0	*2.2	7.2	18.9	6.1	22.2	56.6
Mining	*0.3	4.8	6.5	6.3	*0.4	5.3	23.6
Manufacturing	*2.1	23.1	39.3	108.3	*2.6	40.5	215.9
Electricity, gas and water	*0.1	6.1	8.3	8.0	*0.0	*3.4	26.0
Construction	*0.6	11.6	19.2	46.2	*2.4	25.7	105.6
Wholesale and retail trade	*1.9	16.6	26.3	75.0	*2.5	46.7	168.9
Transport and storage	*0.9	14.8	18.6	41.1	*0.7	15.9	91.9
Communication	*0.3	6.0	6.3	4.4	*0.0	4.3	21.3
Finance, property and business services	*1.1	18.0	20.1	29.7	*3.2	24.5	96.5
Public administration and defence	*0.3	15.0	15.2	31.9	*0.1	13.0	75.5
Community services	*2.0	24.4	33.3	56.3	5.0	27.9	148.8
Recreation, personal and other services	*0.0	*2.9	8.2	23.1	*0.6	14.2	49.0
Not employed	*0.0	5.4	16.7	93.8	*2.8	26.0	144.8
<i>Whether intended to work part-time after retirement —</i>							
Intended to work part-time after retirement	5.4	73.5	86.5	150.5	13.2	69.6	398.7
Did not intend to work part-time after retirement	*2.5	55.0	106.1	293.5	10.2	75.5	542.9
Did not know	*1.6	22.4	32.5	98.9	*2.9	124.5	282.8
<i>Expected time until retirement —</i>							
Less than 2 years	*2.0	8.0	9.4	17.8	*0.7	..	37.8
2 and less than 5 years	4.6	29.1	31.4	55.9	4.0	..	124.9
5 and less than 10 years	*3.0	77.3	69.5	116.6	5.2	..	271.7
10 and less than 15 years	..	36.4	87.6	140.3	5.0	..	269.3
15 and less than 20 years	..	..	27.3	170.7	4.0	..	202.0
20 years or more	..	..	..	41.7	7.3	..	49.0
Did not know	..	..	..	..	..	269.7	269.7
<b>Total</b>	<b>9.6</b>	<b>150.9</b>	<b>225.1</b>	<b>542.8</b>	<b>26.3</b>	<b>269.7</b>	<b>1,224.4</b>

TABLE 11. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS AND AGE INTENDED TO RETIRE, OCTOBER 1992—continued  
(<sup>'000</sup>)

	Age intended to retire						Total
	45-54	55-59	60-64	65-69	70 and over	Did not know	
FEMALES							
<i>Birthplace —</i>							
Born in Australia	21.8	72.5	108.1	33.6	*2.9	105.0	344.0
Born outside Australia	9.7	32.8	61.7	15.5	*0.9	51.5	172.1
Main English-speaking countries	*3.8	16.1	27.6	7.5	*0.3	20.0	75.3
Other countries	5.9	16.7	34.2	8.1	*0.5	31.5	96.8
<i>Labour force status and full-time/part-time status —</i>							
In the labour force	29.9	102.1	153.6	46.6	*3.6	143.0	478.8
Employed	29.7	99.5	135.2	41.6	*3.6	133.5	443.2
Full-time	25.9	81.6	109.7	36.9	*3.1	111.6	368.8
Part-time	*3.2	15.0	21.4	*3.7	*0.6	17.3	61.3
Part-time but worked full time in reference week	*0.6	*2.9	4.1	*1.0	*0.0	4.5	13.0
Unemployed	*0.2	*2.6	18.4	5.0	*0.0	9.5	35.6
Looking for full-time work	*0.2	*2.1	16.9	4.5	*0.0	9.2	32.9
Looking for part-time work	*0.0	*0.5	*1.6	*0.4	*0.0	*0.3	*2.8
Not in the labour force	*1.6	*3.2	16.2	*2.6	*0.1	13.5	37.2
<i>Status of worker —</i>							
Employed	29.7	99.5	135.2	41.6	*3.6	133.5	443.2
Wage and salary earners	27.4	92.1	121.7	35.8	*2.5	107.7	387.1
Employers	*1.0	*2.6	4.8	*1.8	*0.0	8.7	18.8
Self-employed	*1.1	4.6	8.1	*3.4	*1.0	15.4	33.7
Unpaid family helpers	*0.3	*0.2	*0.6	*0.5	*0.1	*1.7	*3.4
Not employed	*1.8	5.8	34.7	7.5	*0.1	23.0	72.9
<i>Occupation —</i>							
Employed	29.7	99.5	135.2	41.6	*3.6	133.5	443.2
Managers and administrators	*2.7	8.4	11.5	4.4	*0.9	18.9	46.8
Professionals	*1.8	21.5	22.1	8.9	*1.5	17.0	72.8
Para-professionals	*2.1	7.3	13.0	*3.9	*0.0	8.5	34.8
Tradespersons	*2.1	*2.7	5.5	*1.6	*0.0	5.6	17.5
Clerks	9.9	32.1	38.6	13.1	*0.4	37.9	132.0
Salespersons and personal service workers	*3.3	12.4	17.0	4.8	*0.5	22.5	60.7
Plant and machine operators, and drivers	*2.1	*2.1	4.3	*1.5	*0.2	*3.7	13.8
Labourers and related workers	5.7	13.1	23.0	*3.3	*0.2	19.4	64.8
Not employed	*1.8	5.8	34.7	7.5	*0.1	23.0	72.9
<i>Industry —</i>							
Employed	29.7	99.5	135.2	41.6	*3.6	133.5	443.2
Agriculture, forestry, fishing and hunting	*0.1	*1.6	*3.8	*1.5	*0.5	7.8	15.3
Mining	*0.1	*0.5	*0.2	*0.0	*0.0	*0.6	*1.4
Manufacturing	6.2	12.7	17.3	4.3	*0.0	16.5	57.1
Electricity, gas and water	*0.1	*0.0	*0.1	*0.3	*0.0	*0.2	*0.6
Construction	*0.5	*1.8	*2.7	*0.3	*0.0	*2.0	7.2
Wholesale and retail trade	6.1	12.4	21.9	6.2	*0.4	26.2	73.2
Transport and storage	*0.3	*1.5	*3.2	*0.8	*0.3	4.7	11.0
Communication	*0.8	*3.1	*1.7	*0.3	*0.0	*1.9	7.9
Finance, property and business services	*2.9	9.5	11.1	*3.6	*0.7	14.3	42.0
Public administration and defence	*1.4	6.1	7.6	4.1	*0.3	7.2	26.7
Community services	8.5	44.3	56.4	18.4	*1.3	41.4	170.4
Recreation, personal and other services	*2.7	6.0	9.1	*1.8	*0.1	10.7	30.4
Not employed	*1.8	5.8	34.7	7.5	*0.1	23.0	72.9
<i>Whether intended to work part-time after retirement —</i>							
Intended to work part-time after retirement	9.9	33.8	40.1	15.3	*1.8	34.1	135.0
Did not intend to work part-time after retirement	18.7	60.9	102.9	27.4	*1.5	58.1	269.5
Did not know	*2.8	10.6	26.9	6.4	*0.5	64.4	111.5
<i>Expected time until retirement —</i>							
Less than 2 years	5.6	6.6	5.0	*1.1	*0.5	..	18.8
2 and less than 5 years	17.4	19.0	19.9	4.5	*0.1	..	60.9
5 and less than 10 years	8.5	59.8	53.7	10.4	*0.0	..	132.5
10 and less than 15 years	..	19.9	73.9	11.9	*0.6	..	106.3
15 and less than 20 years	..	..	17.4	17.0	*0.7	..	35.1
20 years or more	..	..	..	4.1	*1.9	..	5.9
Did not know	..	..	..	..	..	156.5	156.5
<i>Total</i>	<i>31.5</i>	<i>105.3</i>	<i>169.9</i>	<i>49.1</i>	<i>*3.8</i>	<i>156.5</i>	<i>516.0</i>

TABLE 11. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: SELECTED CHARACTERISTICS AND AGE INTENDED TO RETIRE, OCTOBER 1992—continued  
(\*000)

	Age intended to retire						Total
	45-54	55-59	60-64	65-69	70 and over	Did not know	
<b>PERSONS</b>							
<i>Birthplace —</i>							
Born in Australia	28.3	183.5	254.7	364.7	21.6	268.8	1,121.6
Born outside Australia	12.7	72.6	140.3	227.2	8.5	157.4	618.8
Main English-speaking countries	5.4	37.6	63.7	100.8	4.1	57.6	269.2
Other countries	7.3	35.0	76.6	126.5	4.4	99.8	349.6
<i>Labour force status and full-time/part-time status —</i>							
In the labour force	39.5	250.6	372.2	567.1	29.0	405.0	1,663.4
Employed	39.3	244.9	343.6	490.6	27.2	377.1	1,522.7
Full-time	35.3	224.2	310.5	461.9	24.5	342.3	1,398.8
Part-time	*3.4	17.6	27.5	20.9	*2.2	27.1	98.8
Part-time but worked full time in reference week	*0.6	*3.2	5.5	7.8	*0.4	7.7	25.1
Unemployed	*0.2	5.6	28.6	76.5	*1.8	27.9	140.7
Looking for full-time work	*0.2	5.0	26.8	74.6	*1.8	27.4	135.7
Looking for part-time work	*0.0	*0.7	*1.9	*1.9	*0.0	*0.5	4.9
Not in the labour force	*1.6	5.6	22.8	24.8	*1.1	21.1	77.0
<i>Status of worker —</i>							
Employed	39.3	244.9	343.6	490.6	27.2	377.1	1,522.7
Wage and salary earners	35.0	222.3	299.9	410.0	15.2	277.7	1,260.0
Employers	*2.2	7.7	14.6	22.2	4.5	31.8	83.0
Self-employed	*1.9	14.7	28.4	57.0	7.1	65.7	174.9
Unpaid family helpers	*0.3	*0.2	*0.6	*1.5	*0.3	*1.9	4.8
Not employed	*1.8	11.2	51.4	101.3	*2.9	49.0	217.7
<i>Occupation —</i>							
Employed	39.3	244.9	343.6	490.6	27.2	377.1	1,522.7
Managers and administrators	4.0	36.1	52.8	71.1	9.0	77.4	250.4
Professionals	*3.5	52.3	55.0	62.8	8.5	50.6	232.8
Para-professionals	*3.5	18.5	27.4	28.5	*0.3	18.2	96.3
Tradespersons	*3.6	26.3	43.1	104.6	*1.9	52.7	232.2
Clerks	10.4	47.8	55.2	41.5	*1.2	49.2	205.4
Salespersons and personal service workers	4.0	20.7	33.2	44.3	*2.3	44.8	149.4
Plant and machine operators, and drivers	*3.3	17.3	29.6	60.1	*1.2	34.2	145.6
Labourers and related workers	6.9	26.1	47.2	77.8	*2.7	50.0	210.6
Not employed	*1.8	11.2	51.4	101.3	*2.9	49.0	217.7
<i>Industry —</i>							
Employed	39.3	244.9	343.6	490.6	27.2	377.1	1,522.7
Agriculture, forestry, fishing and hunting	*0.1	*3.8	10.9	20.4	6.6	30.0	71.9
Mining	*0.4	5.3	6.6	6.3	*0.4	6.0	25.0
Manufacturing	8.3	35.8	56.6	112.6	*2.6	57.0	273.0
Electricity, gas and water	*0.2	6.1	8.4	8.3	*0.0	*3.6	26.6
Construction	*1.1	13.5	21.9	46.4	*2.4	27.6	112.9
Wholesale and retail trade	7.9	29.1	48.2	81.2	*2.9	72.9	242.1
Transport and storage	*1.2	16.3	21.9	41.9	*1.0	20.7	102.9
Communication	*1.1	9.1	8.1	4.7	*0.0	6.1	29.1
Finance, property and business services	4.0	27.5	31.1	33.3	*3.9	38.7	138.4
Public administration and defence	*1.7	21.2	22.8	36.0	*0.4	20.1	102.2
Community services	10.5	68.6	89.7	74.7	6.3	69.4	319.2
Recreation, personal and other services	*2.7	8.8	17.4	24.9	*0.7	24.9	79.4
Not employed	*1.8	11.2	51.4	101.3	*2.9	49.0	217.7
<i>Whether intended to work part-time after retirement —</i>							
Intended to work part-time after retirement	15.4	107.3	126.6	165.8	15.0	103.6	533.7
Did not intend to work part-time after retirement	21.3	115.9	209.0	320.9	11.7	133.6	812.3
Did not know	4.4	33.0	59.4	105.3	*3.4	188.9	394.3
<i>Expected time until retirement —</i>							
Less than 2 years	7.6	14.6	14.4	18.9	*1.2	..	56.6
2 and less than 5 years	22.0	48.1	51.3	60.4	4.2	..	185.9
5 and less than 10 years	11.5	137.2	123.3	127.0	5.2	..	404.2
10 and less than 15 years	..	56.3	161.5	152.2	5.6	..	375.6
15 and less than 20 years	..	..	44.6	187.7	4.7	..	237.1
20 years or more	..	..	..	45.8	9.1	..	54.9
Did not know	..	..	..	..	..	426.2	426.2
<b>Total</b>	<b>41.1</b>	<b>256.2</b>	<b>395.0</b>	<b>591.9</b>	<b>30.1</b>	<b>426.2</b>	<b>1,740.4</b>

TABLE 12. PERSONS AGED 45 AND OVER WHO INTENDED TO RETIRE FROM FULL-TIME WORK: AGE AT OCTOBER 1992 AND AGE INTENDED TO RETIRE, OCTOBER 1992 ('000)

Age at October 1992	Age intended to retire						Total
	45-54	55-59	60-64	65-69	70 and over	Did not know	
<b>MALES</b>							
— '000 —							
45-49 years	7.9	93.0	96.5	177.5	5.1	110.8	490.8
50-54	*1.7	45.5	69.4	146.3	*3.3	73.5	339.7
55-59	..	12.3	48.8	121.1	6.2	50.2	238.6
60-64	..	..	10.4	92.6	5.9	23.4	132.4
65-69	..	..	..	5.2	4.3	8.5	18.0
70 and over	..	..	..	..	*1.6	*3.3	4.9
<b>Total</b>	<b>9.6</b>	<b>150.9</b>	<b>225.1</b>	<b>542.8</b>	<b>26.3</b>	<b>269.7</b>	<b>1,224.4</b>
— per cent —							
Total	0.8	12.3	18.4	44.3	2.2	22.0	100.0
<b>FEMALES</b>							
— '000 —							
45-49 years	27.5	67.3	75.3	17.5	*1.1	76.2	264.9
50-54	4.0	30.7	59.7	12.8	*1.4	48.3	157.0
55-59	..	7.3	30.5	10.4	*0.6	18.5	67.4
60-64	..	..	4.3	7.3	*0.0	8.9	20.6
65-69	..	..	..	*1.2	*0.2	*3.0	4.4
70 and over	..	..	..	..	*0.4	*1.5	*1.9
<b>Total</b>	<b>31.5</b>	<b>105.3</b>	<b>169.9</b>	<b>49.1</b>	<b>*3.8</b>	<b>156.5</b>	<b>516.0</b>
— per cent —							
Total	6.1	20.4	32.9	9.5	*0.7	30.3	100.0
<b>PERSONS</b>							
— '000 —							
45-49 years	35.4	160.4	171.8	195.0	6.2	187.0	755.7
50-54	5.7	76.2	129.1	159.1	4.7	121.8	496.6
55-59	..	19.6	79.3	131.6	6.8	68.7	306.0
60-64	..	..	14.8	99.9	5.9	32.3	152.9
65-69	..	..	..	6.4	4.5	11.5	22.4
70 and over	..	..	..	..	*2.0	4.8	6.8
<b>Total</b>	<b>41.1</b>	<b>256.2</b>	<b>395.0</b>	<b>591.9</b>	<b>30.1</b>	<b>426.2</b>	<b>1,740.4</b>
— per cent —							
Total	2.4	14.7	22.7	34.0	1.7	24.5	100.0

**TABLE 13. 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, OCTOBER 1992 ('000)**

	Retirement scheme membership						Total
	Belonged to a retirement scheme			Had life assurance or other scheme	Total	Did not belong to a retirement scheme	
	Had superannuation cover		Total				
	In job at October 1992	In some previous job	Total				
<b>MALES</b>							
<i>Expected main source of income at retirement —</i>							
Superannuation	432.8	19.5	452.3	6.9	459.2	*3.7	462.9
Life assurance, other retirement schemes	8.9	*1.3	10.2	*2.4	12.6	*0.7	13.3
Invalid, age, sole parent's, widow's pension	166.5	20.2	186.8	14.5	201.2	109.6	310.8
War disability, repatriation, service, war widow's pension	5.1	*1.5	6.6	*0.2	6.8	*1.5	8.2
Sickness, special and other benefits	4.8	*0.5	5.3	*0.0	5.3	5.5	10.8
Rent, farm, business, property	24.8	*1.3	26.1	*2.7	28.8	11.5	40.3
Investments, interest, stocks, debentures, etc	97.3	9.1	106.4	8.2	114.6	17.1	131.7
Savings, sale of assets	31.2	*1.4	32.6	*3.5	36.1	20.3	56.5
Part-time work	41.5	*1.8	43.3	*2.6	46.0	7.2	53.2
Someone else's income	6.5	*0.9	7.4	*0.6	8.0	*3.3	11.3
Accumulated leave, compensation	*1.2	*0.0	*1.2	*0.0	*1.2	*0.1	*1.4
Other	*2.7	*0.0	*2.7	*0.3	*3.0	*0.5	*3.5
Did not know	81.5	6.5	88.0	6.3	94.2	26.2	120.4
<i>Expected type of payment from retirement scheme —</i>							
Belonged to a retirement scheme	904.9	64.1	969.0	48.2	1,017.2	..	1,017.2
Lump sum only	348.6	32.7	381.3	20.9	402.2	..	402.2
Regular payments only	86.7	5.9	92.6	5.8	98.3	..	98.3
Lump sum and regular payments	148.5	11.0	159.5	4.4	163.9	..	163.9
No lump sum or regular payments	12.3	*2.2	14.4	6.4	20.8	..	20.8
Did not know type of payment	308.9	12.4	321.3	10.7	332.0	..	332.0
Did not belong to a retirement scheme	..	..	..	..	..	207.1	207.1
<i>Intended disbursement of lump sum payment from retirement scheme —</i>							
Belonged to a retirement scheme	904.9	64.1	969.0	48.2	1,017.2	..	1,017.2
Expected to receive a lump sum payment	542.2	45.9	588.1	27.0	615.1	..	615.1
Purchase an annuity	7.2	*0.5	7.7	*0.6	8.2	..	8.2
Invest in an approved deposit fund, deferred annuity	126.8	14.4	141.2	7.1	148.3	..	148.3
Invest the money elsewhere	180.1	12.0	192.1	6.7	198.7	..	198.7
Pay off home, pay for home improvements, buy new home	53.7	5.6	59.3	*1.9	61.2	..	61.2
Buy or pay off car, vehicle	7.6	*0.4	8.0	*0.3	8.3	..	8.3
Clear other outstanding debts	13.5	*2.2	15.7	*1.5	17.2	..	17.2
Pay for a holiday	21.6	*1.8	23.4	*0.8	24.2	..	24.2
Other	9.8	*1.3	11.1	*0.6	11.7	..	11.7
Did not know	121.9	7.8	129.7	7.5	137.2	..	137.2
Did not expect to receive a lump sum payment	103.2	8.2	111.4	13.1	124.5	..	124.5
Did not know whether would receive a lump sum payment	259.5	10.0	269.5	8.1	277.7	..	277.7
Did not belong to a retirement scheme	..	..	..	..	..	207.1	207.1
<i>Total</i>	<i>904.9</i>	<i>64.1</i>	<i>969.0</i>	<i>48.2</i>	<i>1,017.2</i>	<i>207.1</i>	<i>1,224.4</i>

**TABLE 13. 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, OCTOBER 1992—continued**  
(\*000)

	Retirement scheme membership						Total
	Belonged to a retirement scheme				Did not belong to a retirement scheme		
	Had superannuation cover		Total	Had life assurance or other scheme	Total	Total	
In job at October 1992	In some previous job						
<b>FEMALES</b>							
<i>Expected main source of income at retirement—</i>							
Superannuation	105.0	4.1	109.1	*2.0	111.0	*0.3	111.3
Life assurance, other retirement schemes	*1.0	*0.0	*1.0	*1.6	*2.6	*0.6	*3.2
Invalid, age, sole parent's, widow's pension	75.5	9.6	85.0	*2.5	87.5	58.2	145.7
War disability, repatriation, service, war widow's pension	*0.7	*0.0	*0.7	*0.0	*0.7	*0.6	*1.3
Sickness, special and other benefits	*0.3	*0.2	*0.5	*0.0	*0.5	*2.6	*3.1
Rent, farm, business, property	7.8	*0.9	8.8	*0.2	9.0	4.9	13.9
Investments, interest, stocks, debentures, etc	28.4	*1.4	29.8	*2.3	32.1	5.6	37.7
Savings, sale of assets	11.7	*0.7	12.4	*0.1	12.5	10.0	22.5
Part-time work	13.8	*0.6	14.4	*0.5	14.9	*3.7	18.6
Someone else's income	64.1	5.9	70.0	*2.1	72.1	29.0	101.1
Accumulated leave, compensation	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0	*0.0
Other	*0.5	*0.0	*0.5	*0.0	*0.5	*0.0	*0.5
Did not know	35.4	*2.1	37.4	*2.0	39.5	17.6	57.1
<i>Expected type of payment from retirement scheme—</i>							
Belonged to a retirement scheme	344.2	25.5	369.8	13.3	383.1	..	383.1
Lump sum only	163.6	13.6	177.1	6.2	183.4	..	183.4
Regular payments only	29.1	*3.0	32.1	*1.0	33.0	..	33.0
Lump sum and regular payments	36.4	*1.4	37.8	*0.9	38.7	..	38.7
No lump sum or regular payments	8.6	*1.6	10.2	*1.1	11.3	..	11.3
Did not know type of payment	106.6	6.0	112.5	4.1	116.6	..	116.6
Did not belong to a retirement scheme	..	..	..	..	..	133.0	133.0
<i>Intended disbursement of lump sum payment from retirement scheme—</i>							
Belonged to a retirement scheme	344.2	25.5	369.8	13.3	383.1	..	383.1
Expected to receive a lump sum payment	214.7	16.0	230.7	7.1	237.8	..	237.8
Purchase an annuity	*1.6	*0.0	*1.6	*0.0	*1.6	..	*1.6
Invest in an approved deposit fund, deferred annuity	30.6	*3.3	34.0	*1.1	35.1	..	35.1
Invest the money elsewhere	66.9	4.3	71.3	*2.5	73.8	..	73.8
Pay off home, pay for home improvements, buy new home	22.3	*0.9	23.2	*0.4	23.6	..	23.6
Buy or pay off car, vehicle	*3.2	*0.5	*3.7	*0.1	*3.8	..	*3.8
Clear other outstanding debts	7.1	*0.8	7.9	*0.6	8.5	..	8.5
Pay for a holiday	17.6	*0.5	18.0	*0.3	18.3	..	18.3
Other	7.5	*0.7	8.2	*0.1	8.3	..	8.3
Did not know	57.8	5.0	62.8	*2.0	64.8	..	64.8
Did not expect to receive a lump sum payment	40.1	4.6	44.7	*2.0	46.7	..	46.7
Did not know whether would receive a lump sum payment	89.5	5.0	94.5	4.1	98.6	..	98.6
Did not belong to a retirement scheme	..	..	..	..	..	133.0	133.0
<i>Total</i>	<i>344.2</i>	<i>25.5</i>	<i>369.8</i>	<i>13.3</i>	<i>383.1</i>	<i>133.0</i>	<i>516.0</i>



**TABLE 13. 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, OCTOBER 1992—continued**  
(\*000)

	Retirement scheme membership						Did not belong to a retirement scheme	Total
	Belonged to a retirement scheme			Had life assurance or other scheme	Total	Total		
	Had superannuation cover		Total					
	In job at October 1992	In some previous job						
<b>PERSONS</b>								
<i>Expected main source of income at retirement —</i>								
Superannuation	537.8	23.6	561.4	8.9	570.2	4.0	574.2	
Life assurance, other retirement schemes	9.9	*1.3	11.2	4.0	15.2	*1.3	16.5	
Invalid, age, sole parent's, widow's pension	242.0	29.8	271.8	17.0	288.8	167.7	456.5	
War disability, repatriation, service, war widow's pension	5.8	*1.5	7.4	*0.2	7.5	*2.0	9.6	
Sickness, special and other benefits	5.1	*0.8	5.9	*0.0	5.9	8.1	14.0	
Rent, farm, business, property	32.7	*2.2	34.9	*2.9	37.8	16.4	54.2	
Investments, interest, stocks, debentures, etc	125.7	10.5	136.2	10.5	146.7	22.7	169.4	
Savings, sale of assets	42.9	*2.2	45.0	*3.6	48.7	30.3	79.0	
Part-time work	55.3	*2.4	57.8	*3.1	60.8	10.9	71.7	
Someone else's income	70.6	6.8	77.4	*2.7	80.2	32.3	112.4	
Accumulated leave, compensation	*1.2	*0.0	*1.2	*0.0	*1.2	*0.1	*1.4	
Other	*3.2	*0.0	*3.2	*0.3	*3.5	*0.5	4.0	
Did not know	116.8	8.6	125.4	8.3	133.7	43.8	177.5	
<i>Expected type of payment from retirement scheme —</i>								
Belonged to a retirement scheme	1,249.2	89.6	1,338.8	61.5	1,400.3	..	1,400.3	
Lump sum only	512.2	46.2	558.4	27.1	585.5	..	585.5	
Regular payments only	115.7	8.9	124.6	6.8	131.4	..	131.4	
Lump sum and regular payments	184.9	12.4	197.3	5.3	202.6	..	202.6	
No lump sum or regular payments	20.9	*3.7	24.6	7.5	32.1	..	32.1	
Did not know type of payment	415.5	18.4	433.8	14.8	448.6	..	448.6	
Did not belong to a retirement scheme	..	..	..	..	..	340.1	340.1	
<i>Intended disbursement of lump sum payment from retirement scheme —</i>								
Belonged to a retirement scheme	1,249.2	89.6	1,338.8	61.5	1,400.3	..	1,400.3	
Expected to receive a lump sum payment	756.8	61.9	818.8	34.1	852.9	..	852.9	
Purchase an annuity	8.8	*0.5	9.3	*0.6	9.9	..	9.9	
Invest in an approved deposit fund, deferred annuity	157.4	17.8	175.2	8.2	183.4	..	183.4	
Invest the money elsewhere	247.1	16.3	263.4	9.1	272.5	..	272.5	
Pay off home, pay for home improvements, buy new home	76.0	6.5	82.6	*2.3	84.8	..	84.8	
Buy or pay off car, vehicle	10.7	*0.9	11.7	*0.4	12.1	..	12.1	
Clear other outstanding debts	20.6	*3.0	23.6	*2.1	25.7	..	25.7	
Pay for a holiday	39.2	*2.2	41.4	*1.1	42.6	..	42.6	
Other	17.3	*1.9	19.2	*0.8	20.0	..	20.0	
Did not know	179.6	12.8	192.5	9.5	201.9	..	201.9	
Did not expect to receive a lump sum payment	143.3	12.7	156.0	15.1	171.2	..	171.2	
Did not know whether would receive a lump sum payment	349.0	15.0	364.0	12.2	376.2	..	376.2	
Did not belong to a retirement scheme	..	..	..	..	..	340.1	340.1	
<b>Total</b>	<b>1,249.2</b>	<b>89.6</b>	<b>1,338.8</b>	<b>61.5</b>	<b>1,400.3</b>	<b>340.1</b>	<b>1,740.4</b>	

TABLE 14. POPULATIONS BY STATE OR TERRITORY OF USUAL RESIDENCE, OCTOBER 1992  
(\*000)

	<i>New South Wales</i>	<i>Victoria</i>	<i>Queensland</i>	<i>South Australia</i>	<i>Western Australia</i>	<i>Tasmania</i>	<i>Northern Territory</i>	<i>Australian Capital Territory</i>	<i>Australia</i>
<i>Population 1:</i> Persons aged 45 and over	1,829.9	1,350.9	891.5	460.3	470.3	136.2	28.8	67.5	5,235.4
RETIREMENT									
<i>Population 2:</i> Persons aged 45 and over who had retired from full-time work	964.2	741.5	473.0	261.9	247.2	74.5	10.6	27.2	2,800.1
<i>Population 3:</i> Persons who had retired from full-time work at age 45 or more	588.1	455.3	291.1	158.2	154.1	43.8	7.2	19.0	1,716.8
<i>Population 4:</i> Persons who had retired from full-time work at age 45 or more, less than four year ago	128.1	91.0	61.8	28.9	31.7	9.7	2.4	4.8	358.4
<i>Population 5:</i> Persons who had retired from full-time work early at age 45 or more	415.6	316.8	204.9	116.4	112.2	31.2	5.4	14.1	1,216.5
RETIREMENT INTENTIONS									
<i>Population 6:</i> Persons aged 45 and over who intended to retire from full-time work	595.6	437.3	305.8	141.2	170.3	42.9	14.5	32.8	1,740.4
<i>Population 7:</i> Persons aged 45 and over who intended to retire from full-time work early	178.1	131.0	88.9	40.9	52.5	13.6	4.5	12.8	522.4
<i>Population 8:</i> Persons aged 45 and over who did not intend to retire from full-time work	89.9	60.9	43.2	16.8	14.5	3.9	2.3	3.0	234.6

## EXPLANATORY NOTES

### Introduction

The monthly population survey (which is described in *The Labour Force, Australia* (6203.0)) comprises the monthly labour force survey and supplementary topics. This publication contains results of a supplementary survey run in association with the October 1992 labour force survey conducted throughout Australia.

1. 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.

2. 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;
- housing arrangements (current and at retirement); and
- main source of income.

3. 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, type of payment expected from these schemes and expected disbursement of any lump sum payment to be received;
- housing arrangements (current and at retirement); and
- expected main source of income at retirement.

### Scope

4. 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

5. 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

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

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

### Results of the survey

8. 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).

9. 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.

10. Results of similar surveys, which have been conducted in May 1980, September 1983, September 1984, November 1986 and November 1989 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) and  
*Retirement and Retirement Intentions, Australia, November 1989* (6238.0).

### Unpublished Statistics

11. As well as the statistics included in this and related publications, the ABS may have other relevant unpublished data available. Inquiries should be made to the Labour Force Inquiries contacts given on page 35 of this publication.

### Discontinuities in the series

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

13. 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.

14. 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.

15. 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.

16. It is expected that this survey will be conducted next in November 1994.

#### **Estimation procedure**

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

#### **Reliability of the estimates**

18. Estimates in this publication are subject to sampling and non-sampling errors. For further information refer to the Technical Notes, page 24.

#### **Related publications**

19. 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 annually*

*Superannuation, Australia, November 1991 (6319.0)*

20. Current publications produced by the ABS are listed in the *Catalogue of Publications and Products, 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 Notes, page 24.
- . . not applicable.

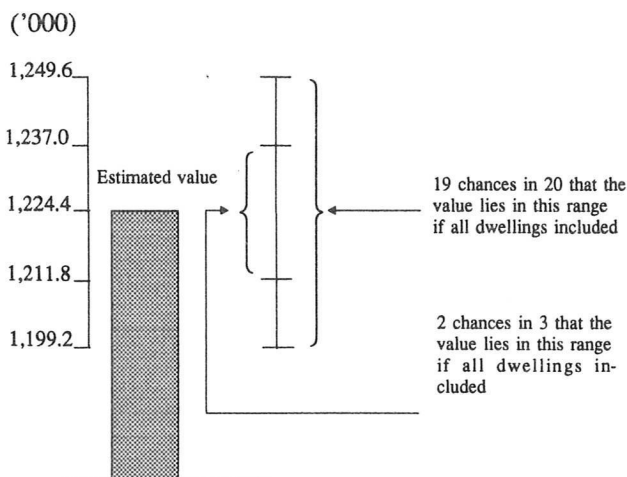
21. Because estimates have been rounded, discrepancies may occur between sums of the component items and totals.

## TECHNICAL NOTES

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

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

3. An example of the calculation and the use of standard errors in relation to estimates of persons is as follows. Table 13 shows the estimated number of males aged 45 and over who intended to retire from full-time work to be 1,224,400. Since this estimate is between 1,000,000 and 2,000,000, Table A shows the standard error for Australia will be between 11,800 and 15,200 and can be approximated by interpolation as 12,600 (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 1,211,800 to 1,237,000 and about nineteen chances in twenty that the value will fall within the range 1,199,200 to 1,249,600. This example is illustrated in the following diagram.



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

5. 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 1,224,400 males aged 45 and over who intended to retire from full-time work, 207,100 or 16.9 per cent did not belong to a retirement scheme. The standard error of 207,100 is approximately 6,300 so the relative standard error is 3.0 per cent. The relative standard error for 1,224,400 is 1.0 per cent. Applying the above formula, the relative standard error of the proportion is  $\sqrt{[(3.0)^2 - (1.0)^2]}$  or 2.8 per cent, giving a standard error for the proportion (16.9 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 16.4 per cent and 17.4 per cent and nineteen chances in twenty the proportion was within the range 15.9 per cent to 17.9 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				120		90	100	80	130	125.4
200		230	210	180	210	130	130	120	190	94.9
300	320	290	270	220	250	160	160	140	240	80.2
400	380	340	310	250	290	180	180	160	280	71.0
500	420	380	340	280	330	200	200	180	320	64.5
600	460	420	380	310	360	220	220	190	360	59.6
700	500	450	410	330	390	240	230	210	390	55.7
800	540	490	440	350	410	260	250	220	420	52.5
900	570	520	460	370	430	270	260	230	450	49.8
1,000	600	540	490	390	460	280	270	240	480	47.5
1,100	630	570	510	410	480	300	280	250	500	45.5
1,200	660	600	530	430	500	310	300	260	520	43.7
1,300	680	620	550	450	520	320	310	270	550	42.2
1,400	710	640	570	460	540	330	320	280	570	40.8
1,500	730	670	590	480	550	340	330	290	590	39.5
1,600	760	690	610	490	570	350	340	300	610	38.3
1,700	780	710	630	510	590	360	350	310	630	37.3
1,800	800	730	650	520	600	370	350	320	650	36.3
1,900	820	750	670	530	620	380	360	320	670	35.4
2,000	840	770	680	550	630	390	370	330	690	34.6
2,100	860	790	700	560	650	400	380	340	710	33.8
2,200	880	810	710	570	660	400	390	340	730	33.1
2,300	900	820	730	580	670	410	400	350	740	32.4
2,400	920	840	750	590	690	420	400	360	760	31.7
2,500	940	860	760	610	700	430	410	360	780	31.1
3,000	1,000	940	830	660	760	460	450	390	860	28.5
3,500	1,100	1,000	890	710	810	490	480	420	930	26.5
4,000	1,150	1,100	950	750	860	520	510	440	990	24.9
4,500	1,250	1,150	1,000	790	910	540	540	460	1,050	23.5
5,000	1,300	1,200	1,050	830	960	570	570	490	1,100	22.3
6,000	1,400	1,300	1,150	900	1,050	610	620	520	1,200	20.4
8,000	1,600	1,500	1,300	1,000	1,150	680	700	590	1,400	17.7
10,000	1,800	1,650	1,450	1,100	1,300	740	780	640	1,600	15.8
20,000	2,450	2,250	1,950	1,500	1,750	940	1,050	840	2,200	11.0
30,000	2,900	2,700	2,300	1,800	2,050	1,050	1,300	990	2,650	8.9
40,000	3,300	3,000	2,600	2,000	2,300	1,150	1,500	1,100	3,050	7.6
50,000	3,600	3,300	2,850	2,200	2,550	1,250	1,650	1,200	3,400	6.8
100,000	4,800	4,400	3,800	2,850	3,300	1,500	2,300	1,550	4,600	4.6
200,000	6,300	5,800	5,000	3,700	4,350	1,750	3,200	1,950	6,200	3.1
300,000	7,300	6,700	5,800	4,250	5,000	1,950		2,250	7,300	2.4
400,000	8,200	7,500	6,500	4,750	5,600	2,050			8,200	2.1
500,000	8,900	8,100	7,000	5,100	6,100	2,150			9,000	1.8
1,000,000	11,400	10,400	9,000	6,400	7,700				11,800	1.2
2,000,000	14,400	13,100	11,500	8,100	9,800				15,200	0.8
5,000,000	19,500	17,600	15,500						21,000	0.4
10,000,000									26,500	0.3
20,000,000	24,100								32,900	0.2

## GLOSSARY

*Employed persons:* Within the scope of this survey comprises persons aged 45 and over who, during the reference week —

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

*Employees:* Employed persons who worked —

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

*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 publication the latter group are separately identified.

*Industry:* Unless otherwise specified, all occurrences of industry in this publication refer to Industry Division as defined by the Australian Standard Industrial Classification (ASIC), 1983.

*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. Persons who were unpaid voluntary workers in their current job are excluded.

*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). Persons who were unpaid voluntary workers in their last full-time job are excluded.

*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. Persons who were unpaid voluntary workers in their last full-time job are excluded.

*Retirement:* Ceased full-time work aged 45 or more 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.

*Unemployed:* Within the scope of this survey comprises persons aged 45 and over who were not employed during the reference week, and:

- (a) had actively looked for full-time or part-time work at any time in the four weeks up to the end of the reference week and:
  - (i) were available for work in the reference week, or would have been available except for temporary illness (ie. lasting for less than four weeks to the end of the reference week); or
  - (ii) were waiting to start a new job within four weeks from the end of the reference week and would have started in the reference week if the job had been available then; or
- (b) were waiting to be called back to a full-time or part-time job from which they had been stood down without pay for less than four weeks up to the end of the reference week (including the whole of the reference week) for reasons other than bad weather or plant breakdown.



## SPECIAL DATA SERVICES

### DATA ITEMS AND HOW TO ORDER SPECIAL TABLES FROM THIS SURVEY

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

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

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

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

## POPULATIONS

POPULATION 1: Persons aged 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 retired from full-time work at age 45 or more

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

POPULATION 5: Persons aged 45 and over who 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
<b>1 STATE OF USUAL RESIDENCE</b>	<b>ALL</b>	<b>7B BIRTHPLACE (1)</b>	<b>ALL</b>
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		<b>7C BIRTHPLACE (2)</b>	<b>ALL</b>
Northern Territory		Born in Australia	
Australian Capital Territory		Born outside Australia	
		Oceania	
<b>2 AREA OF USUAL RESIDENCE</b>	<b>ALL</b>	New Zealand	
Metropolitan		Europe and the former USSR	
Non-metropolitan		Germany	
		Greece	
<b>3 REGION OF USUAL RESIDENCE</b>	<b>ALL</b>	Italy	
Standard labour force dissemination regions		Netherlands	
		United Kingdom and Ireland	
<b>4 SEX</b>	<b>ALL</b>	Yugoslavia and former Yugoslav Republics	
Males		The Middle East and North Africa	
Females		Lebanon	
		Southeast Asia	
<b>5 MARITAL STATUS</b>	<b>ALL</b>	Malaysia	
Married		Philippines	
Not-married		Viet Nam	
		Northeast Asia	
<b>6A FAMILY STATUS (1)</b>	<b>ALL</b>	China	
Member of a family		The Americas	
Husband or wife		Other	
With dependents present		India	
Without dependents present			
Sole parent		<b>8A AGE AT OCTOBER 1992 (1)</b>	<b>1-6,8</b>
Other family head		45-49	
Other relative or child of married couple or family head		50-54	
Not a member of a family		55-59	
Living alone		60-64	
Not living alone		65-69	
Family status not determined		70 and over	
		<b>8B AGE AT OCTOBER 1992 (2)</b>	<b>7</b>
<b>6B FAMILY STATUS (2)</b>	<b>ALL</b>	45-49	
Member of a family		50-54	
Husband or wife		55-59	
With children aged 0-14 present		60-64	
Without children aged 0-14 present			
Sole parent		<b>9 WHETHER HAD RETIRED OR INTENDED TO RETIRE FROM FULL-TIME WORK</b>	<b>1</b>
With children aged 0-14 present		Had retired from full-time work	
Without children aged 0-14 present		Intended to retire from full-time work	
Other family head		Intended to retire from full-time work early	
Other relative or child of married couple or family head		Did not intend to retire from full-time work early	
Not a member of a family		Did not know age intended to retire	
Living alone		Did not intend to retire from full-time work	
Not living alone		Had never worked full time and did not intend to work full time	
Family status not determined		Not determined	
		<b>10A AGE AT RETIREMENT (1)</b>	<b>2</b>
<b>7A BIRTHPLACE AND PERIOD OF ARRIVAL</b>	<b>ALL</b>	Less than 45	
Born in Australia		45-49	
Born outside Australia		50-54	
Arrived before 1961		55-59	
Arrived 1961 - 1970		60-64	
Arrived 1971 - 1980		65-69	
Arrived 1981 - 1990		70 and over	
Arrived 1991 to survey date			

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
<b>10B AGE AT RETIREMENT (2)</b>	<b>3-4</b>	<b>14 REASON FOR CEASING LAST FULL-TIME JOB</b>	<b>2-5</b>
45-49		Job loser	
50-54		Retrenched	
55-59		Job was temporary or seasonal or holiday job	
60-64		Own ill health or injury	
65-69		Business closed down for economic reasons	
70 and over		Job leaver	
<b>10C AGE AT RETIREMENT (3)</b>	<b>5</b>	Unsatisfactory work arrangements	
45-49		Retired	
50-54		Did not want to work any longer	
55-59		Too old	
60-64		Reached compulsory retirement age	
<b>11 LABOUR FORCE STATUS AND HOURS WORKED IN THE REFERENCE WEEK</b>	<b>2-5</b>	Wanted to work part time, full-time work too stressful	
Employed part time		Early retirement package, eligible for superannuation or service pension	
Worked less than 16 hours		Returned to studies	
Worked 16-34 hours		To get married	
Worked full-time hours in reference week		Pregnancy, to have children	
Not at work		To look after family, house or someone else	
Unemployed and looking for part-time work		To have holiday, to move house, spouse transferred	
Not in the labour force		Business closed down for other reasons	
<b>12 LABOUR FORCE STATUS AND FULL-TIME/PART-TIME STATUS</b>	<b>1,6-8</b>	Other reasons	
In the labour force		<b>15 WHETHER REACHED COMPULSORY RETIREMENT AGE</b>	<b>2-4</b>
Employed		Reason for leaving last job was 'retired', 'too old', 'reached compulsory retirement age (in that job)'	
Full time		Had reached compulsory retirement age (in that job)	
Part time		Would like to have continued full-time work	
Part time but worked full-time hours in reference week		Would not like to have continued full-time work	
Unemployed		Had not reached compulsory retirement age (in that job)	
Looking for full-time work		Other reason for leaving last full-time job	
Looking for part-time work		<b>16 STATUS OF WORKER IN LAST FULL-TIME JOB</b>	<b>2-5</b>
Not in the labour force		Last full-time job less than 20 years ago	
<b>13 WHETHER LOOKED FOR A FULL-TIME JOB SINCE CEASING LAST FULL-TIME JOB</b>	<b>2-5</b>	Wage and and salary earners	
Had looked for a full-time job since ceasing last full-time job		Employers	
Had not looked for a full-time job since ceasing last full-time job		Self-employed	
		Unpaid family helpers	
		Last full-time job 20 or more years ago	
		<b>17 OCCUPATION IN LAST FULL-TIME JOB</b>	<b>2-5</b>
		Last full-time job less than 20 years ago	
		Managers and administrators	
		Professionals	
		Para-professionals	
		Tradespersons	
		Clerks	
		Salespersons and personal service workers	
		Plant and machine operators, and drivers	
		Labourers and related workers	
		Last full-time job 20 or more years ago	

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
<b>18 INDUSTRY OF LAST FULL-TIME JOB</b>	<b>2-5</b>	<b>23 AMOUNT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME (\$)</b>	<b>4</b>
Last full-time job less than 20 years ago		Belonged to a retirement scheme	
Agriculture, forestry, fishing and hunting		Received a lump sum payment within the last 4 years	
Mining		Less than 10,000	
Manufacturing		10,000 and under 20,000	
Electricity, gas and water		20,000 and under 40,000	
Construction		40,000 and under 60,000	
Wholesale and retail trade		60,000 and under 80,000	
Transport and storage		80,000 and under 100,000	
Communication		100,000 and under 150,000	
Finance, property and business services		150,000 and under 200,000	
Public administration and defence		200,000 and under 250,000	
Community services		250,000 and over	
Recreation, personal and other services		Did not know amount received	
Last full-time job 20 or more years ago		Not stated	
<b>19 RETIREMENT SCHEME MEMBERSHIP AT RETIREMENT</b>	<b>3-5</b>	Received lump sum but not within the last 4 years	
Belonged to a retirement scheme		Did not receive a lump sum payment	
Had superannuation cover		Did not know about lump sum payment	
In last full-time job		Did not belong to a retirement scheme	
In some previous job		<b>24 MAIN SOURCE OF INCOME AT RETIREMENT</b>	<b>3-5</b>
Had life assurance or other schemes		Superannuation	
Did not belong to a retirement scheme		Life assurance, other retirement schemes	
<b>20 RETIREMENT SCHEME MEMBERSHIP AT OCTOBER 1992</b>	<b>6,7</b>	Invalid, age, sole parent's, widow's pension	
Belonged to a retirement scheme		War disability, repatriation, service, war widow's pension	
Had superannuation cover		Sickness, special and other benefits	
In job at October 1992		Rent, farm, business, property	
In some previous job		Investments, interest, stocks, debentures, etc.	
Had life assurance or other schemes		Savings, sale of assets	
Did not belong to a retirement scheme		Part-time work	
<b>21 TYPE OF PAYMENT FROM RETIREMENT SCHEME</b>	<b>3-5</b>	Someone else's income	
Belonged to a retirement scheme		Accumulated leave, compensation	
Lump sum only		Other	
Regular payments only		<b>25 MAIN SOURCE OF INCOME AT OCTOBER 1992</b>	<b>3-5</b>
Lump sum and regular payments		Superannuation	
No lump sum or regular payments		Life assurance, other retirement schemes	
Did not know type of payments		Invalid, age, sole parent's, widow's pension	
Did not belong to a retirement scheme		War disability, repatriation, service, war widow's pension	
<b>22 DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME</b>	<b>3-5</b>	Sickness, special and other benefits	
Belonged to a retirement scheme		Rent, farm, business, property	
Received a lump sum payment		Investments, interest, stocks, debentures, et	
Purchased an immediate annuity		Savings, sale of assets	
Rolled it over, invested in an approved deposit fund, deferred annuity		Part-time work	
Invested the money elsewhere		Someone else's income	
Paid off home, paid for home improvements, bought home		Accumulated leave, compensation	
Bought or paid off car, vehicle		Other	
Cleared other outstanding debts		<b>26 WHETHER CHANGED MAIN SOURCE OF INCOME SINCE RETIREMENT</b>	<b>3-5</b>
Paid for a holiday		Had not changed main source of income	
Other		Had changed main source of income	
Did not receive a lump sum payment		<b>27 HOUSING ARRANGEMENTS AT RETIREMENT</b>	<b>3-5</b>
Did not know whether lump sum payment received		Owned home	
Did not belong to a retirement scheme		Paying off home	
		Renting	
		From Housing Commission	
		From other	
		Boarding	
		Rent free	
		Life residency unit	
		Other	

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
<b>28 HOUSING ARRANGEMENTS AT OCTOBER 1992</b>	<b>3-5</b>	<b>34A OCCUPATION</b>	<b>1</b>
Owned home		Employed full time	
Paying off home		Managers and administrators	
Renting		Professionals	
From Housing Commission		Para-professionals	
From other		Tradespersons	
Boarding		Clerks	
Rent free		Salespersons and personal service workers	
Life residency unit		Plant and machine operators, and drivers	
Other		Labourers and related workers	
<b>29 WHETHER CHANGED HOUSING ARRANGEMENTS SINCE RETIREMENT</b>	<b>3-5</b>	Retired from full-time work but employed part time and worked full-time hours in reference week	
Had not changed housing arrangements		Retired from full-time work but employed part time	
Had changed housing arrangements		Not employed	
<b>30A TIME SINCE RETIREMENT (1)</b>	<b>3,5</b>	<b>34B OCCUPATION</b>	<b>6-8</b>
Less than 2 years		Employed	
2 and less than 5 years		Managers and administrators	
5 and less than 10 years		Professionals	
10 and less than 15 years		Para-professionals	
15 and less than 20 years		Tradespersons	
20 years or more		Clerks	
<b>30B TIME SINCE RETIREMENT (2)</b>	<b>4</b>	Salespersons and personal service workers	
Less than 2 years		Plant and machine operators, and drivers	
2 and less than 5 years		Labourers and related workers	
<b>31 WHETHER RETIRED EARLY</b>	<b>3,4</b>	Not employed	
Retired early		<b>35A INDUSTRY</b>	<b>1</b>
Did not retire early		Employed full time	
<b>32 MAIN REASON RETIRED EARLY</b>	<b>5</b>	Agriculture, forestry, fishing and hunting	
Personal reasons		Mining	
Own ill health or injury		Manufacturing	
Give others a chance		Electricity, gas and water	
No financial need to work		Construction	
Decided not to work anymore, more leisure time		Wholesale and retail trade	
Wanted to work part-time, full-time work too stressful		Transport and storage	
Too old		Communication	
Family reasons		Finance, property and business services	
Employment reasons		Public administration and defence	
Retrenched, early retirement, redundancy package, eligible for superannuation payment, eligible for service pension		Community services	
Cannot get job because —		Recreation, personal and other services	
Employers think too old		Retired from full-time work but employed part time and worked full-time hours in reference week	
No jobs available, unable to get work		Retired from full-time work but employed part time	
Other reasons		Not employed	
<b>33 STATUS OF WORKER</b>	<b>1,6-8</b>	<b>35B INDUSTRY</b>	<b>6-8</b>
Employed		Employed full time	
Wage and salary earners		Agriculture, forestry, fishing and hunting	
Employers		Mining	
Self-employed		Mining	
Unpaid family helpers		Manufacturing	
Not employed		Electricity, gas and water	
		Construction	
		Wholesale and retail trade	
		Transport and storage	
		Communication	
		Finance, property and business services	
		Public administration and defence	
		Community services	
		Recreation, personal and other services	
		Not employed	

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
<b>36A AGE INTENDED TO RETIRE (1)</b>	<b>6</b>	<b>40 INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM RETIREMENT SCHEME</b>	<b>6,7</b>
45-49		Belonged to a retirement scheme	
50-54		Expected to receive a lump sum payment	
55-59		Purchase an immediate annuity	
60-64		Roll it over, invest in an approved deposit fund, deferred annuity	
65-69		Invest the money elsewhere	
70 and over		Pay off home, pay for home improvements, buy home	
Did not know		Buy or pay off car, vehicle	
		Clear other outstanding debts	
		Pay for a holiday	
		Other	
		Did not know	
		Did not expect to receive a lump sum payment	
		Did not know whether would receive a lump sum payment	
		Did not belong to a retirement scheme	
<b>36B AGE INTENDED TO RETIRE (2)</b>	<b>7</b>	<b>41 HOUSING ARRANGEMENTS AT OCTOBER 1992</b>	<b>6,7</b>
45-49		Owning home	
50-54		Paying off home	
55-59		Renting	
60-64		From Housing Commission	
		From other	
		Boarding	
		Rent free	
		Other	
<b>37A EXPECTED TIME UNTIL RETIREMENT (1)</b>	<b>7</b>	<b>42 EXPECTED HOUSING ARRANGEMENTS AT RETIREMENT</b>	<b>6,7</b>
Less than 2 years		Own home	
2 and less than 5 years		Paying off home	
5 and less than 10 years		Renting	
10 and less than 15 years		From Housing Commission	
15 and less than 20 years		From other (a)	
20 years or more		Boarding	
Did not know		Rent free	
		Life residency unit	
		Other	
		Did not know	
<b>37B EXPECTED TIME UNTIL RETIREMENT (2)</b>	<b>7</b>	(a) Includes did not know from whom will be renting.	
Less than 2 years		<b>43 WHETHER INTENDED TO CHANGE HOUSING ARRANGEMENTS AFTER RETIREMENT</b>	<b>6,7</b>
2 and less than 5 years		Did not intend to change housing arrangements	
5 and less than 10 years		Did intend to change housing arrangements	
10 and less than 15 years		Did not know	
15 and less than 20 years		<b>44 WHETHER INTENDED TO RETIRE EARLY</b>	<b>6</b>
		Intended to retire early	
		Did not intend to retire early	
		Did not know	
<b>38 EXPECTED MAIN SOURCE OF INCOME AT RETIREMENT</b>	<b>6,7</b>		
Superannuation			
Life assurance, other retirement schemes			
Invalid, age, sole parent's, widow's pension			
War disability, repatriation, service, war widow's pension			
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			
Accumulated leave, compensation			
Other			
Did not know			
<b>39 EXPECTED TYPE OF PAYMENT FROM RETIREMENT SCHEME</b>	<b>6,7</b>		
Belonged to a retirement scheme			
Lump sum only			
Regular payments only			
Lump sum and regular payments			
No lump sum or regular payments			
Did not know type of payments			
Did not belong to a retirement scheme			

DATA ITEM	POPULATIONS
<p><b>45 MAIN REASON INTENDED TO RETIRE EARLY 7</b></p> <p>Personal reasons  Own ill health or injury  Give others a chance  No financial need to work  Decided not to work any more, more leisure time  Wanted to work part-time, full-time work too stressful  Too old</p> <p>Family reasons</p> <p>Employment reasons  Employers think too old  No jobs available, unable to get work  Retrenchment, early retirement package,  reached compulsory retirement age in that job</p> <p>Other reasons</p>	7
<p><b>46 WHETHER INTENDED TO WORK PART-TIME AFTER RETIREMENT</b></p> <p>Intended to work part-time after retirement  Did not intend to work part-time after retirement  Did not know</p>	6,7

## SUPPLEMENTARY AND SPECIAL SURVEYS

The supplementary and special surveys collect data on particular aspects of the labour force. 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 Publication</i>	<i>Catalogue No.</i>
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