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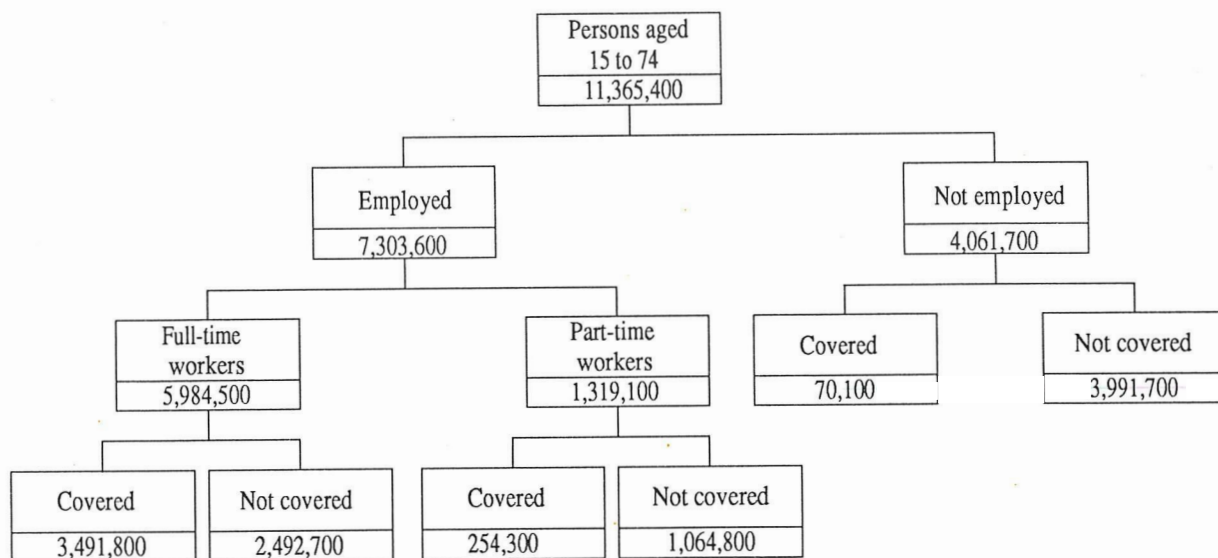
SUPERANNUATION, AUSTRALIA, NOVEMBER 1988, SUMMARY

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MAIN FEATURES

DIAGRAM 1. PERSONS AGED 15 TO 74: LABOUR FORCE STATUS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1988

(Source of data: Table 1)



This publication presents results of a survey conducted in November 1988 of persons aged 15 to 74, about superannuation coverage.

An estimated 7,303,600 persons aged 15 to 74 were employed, and of these, 3,746,100 persons (51 per cent) were covered by a superannuation scheme.

Of full-time workers, 58 per cent had superannuation coverage, and for part-timers, 19 per cent had coverage.

A further 70,100 persons, not employed in November 1988, had superannuation coverage.

Persons covered by a superannuation scheme

An estimated 3,816,200 persons aged 15 to 74 con-

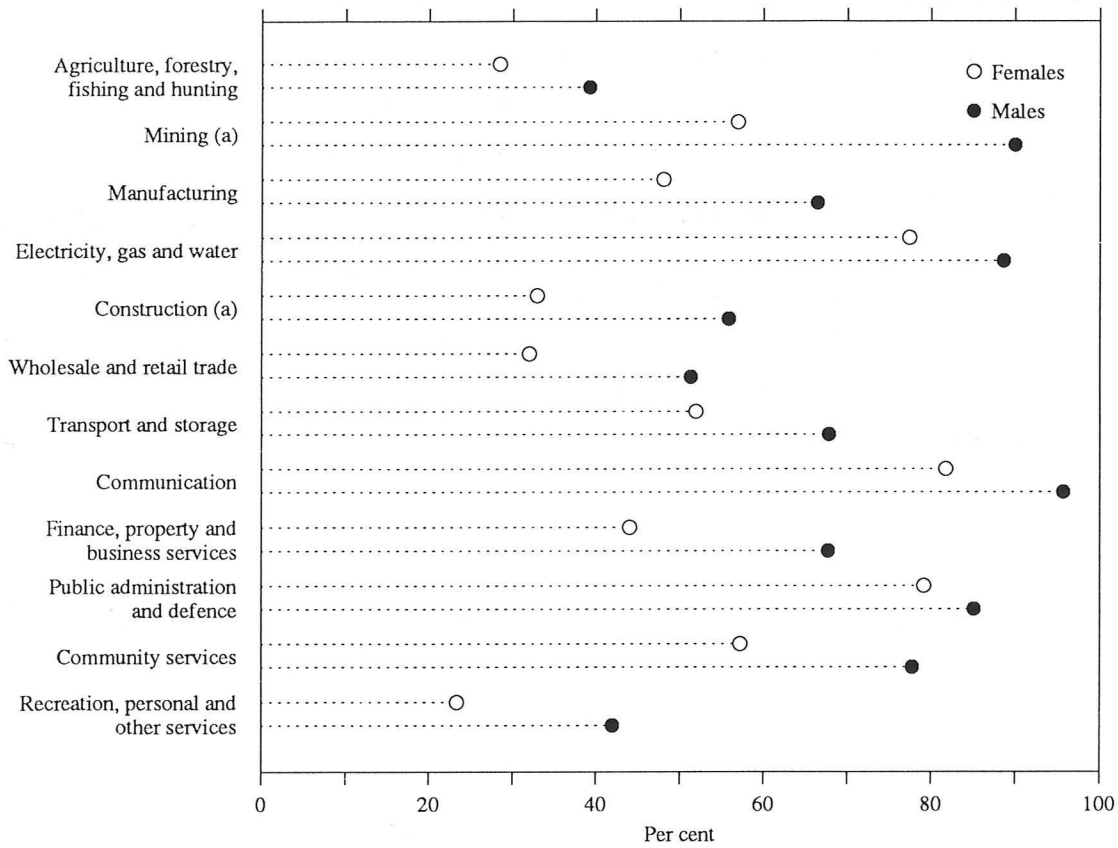
tributed personally to their superannuation scheme and their average weekly contribution was \$28.

Of the 3,356,600 employees covered by a superannuation scheme, 80 per cent reported that their scheme was provided by their current employer.

Expected main source of income

For persons aged 45 to 74, 30 per cent reported that they expected superannuation to be their main source of income after ceasing full-time work. A further 26 per cent reported that invalid/age/ supporting parents'/widows' pension would be their main source of income and 12 per cent expected that it would be from investments, etc.

DIAGRAM 2. FULL-TIME WORKERS AGED 15 TO 74: PERCENTAGE COVERED BY A SUPERANNUATION SCHEME AND INDUSTRY
NOVEMBER 1988
(Source of data: Table 6)



(a) Standard error of estimate for females too high for most practical uses

Employed persons

Amongst full-time workers, 63 per cent of males had superannuation coverage, compared with 47 per cent of female full-time workers.

The majority (57 per cent) of employed persons aged between 25 and 64 had superannuation coverage. Of the age groups tabulated, the highest coverage was 61 per cent for employed persons aged 45 to 54.

Industries with high proportions of full-time workers covered by superannuation were Communication (93 per cent), Mining (88 per cent), Electricity, gas and water (88 per cent) and Public administration and defence (83 per cent). Industries with less than half

their full-time workers having coverage were Recreation, personal and other services (34 per cent), Agriculture, forestry, fishing and hunting (38 per cent) and Wholesale and retail trade (45 per cent).

Employed persons not covered by a superannuation scheme

An estimated 452,100 employees were eligible for, but had not joined a superannuation scheme provided by their employer. Some 39 per cent of these people reported their reason for not joining as 'had not bothered/not interested/not necessary'.

TABLE 1. PERSONS AGED 15 TO 74: COMPARATIVE PROFILE OF PERSONS COVERED BY A SUPERANNUATION SCHEME AND PERSONS NOT COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1988
(^{'000})

	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
<i>Labour force status –</i>									
Employed	2,673.3	1,072.8	3,746.1	1,692.1	1,865.4	3,557.5	4,365.4	2,938.2	7,303.6
Full-time workers	2,626.4	865.4	3,491.8	1,509.6	983.1	2,492.7	4,136.1	1,848.5	5,984.5
Part-time workers	46.9	207.4	254.3	182.5	882.3	1,064.8	229.4	1,089.7	1,319.1
Unemployed	7.8	* 4.3	12.1	238.7	195.0	433.7	246.5	199.3	445.8
Not in labour force	19.2	38.8	57.9	1,048.8	2,509.2	3,558.0	1,067.9	2,548.0	3,615.9
<i>Age in November 1988 –</i>									
15-19	70.2	29.3	99.6	302.5	303.8	606.3	372.8	333.1	705.8
20-24	224.7	153.8	378.5	422.1	506.2	928.3	646.8	659.9	1,306.8
25-34	786.6	326.6	1,113.2	558.9	1,027.3	1,586.2	1,345.5	1,353.9	2,699.4
35-44	812.1	344.1	1,156.2	426.3	872.5	1,298.8	1,238.4	1,216.6	2,455.0
45-54	547.4	192.6	740.0	308.9	629.4	938.3	856.3	822.0	1,678.4
55-64	247.5	68.1	315.5	473.5	657.5	1,131.0	721.0	725.5	1,446.5
65-74	11.8	* 1.4	13.2	487.2	573.0	1,060.2	499.0	574.4	1,073.4
<i>Family status –</i>									
Member of a family(a)	2,281.9	902.9	3,184.8	2,334.8	3,793.6	6,128.5	4,616.7	4,696.6	9,313.3
Husband or wife	1,961.7	695.0	2,656.7	1,667.9	2,912.1	4,580.0	3,629.6	3,607.1	7,236.7
With dependents present	1,286.5	372.8	1,659.3	699.9	1,557.1	2,257.0	1,986.5	1,929.8	3,916.3
Without dependents present	675.2	322.2	997.4	967.9	1,355.0	2,323.0	1,643.1	1,677.3	3,320.4
Not-married family head	46.6	76.5	123.1	46.1	370.3	416.4	92.8	446.7	539.5
With dependents present	24.6	53.0	77.5	17.6	251.1	268.7	42.2	304.1	346.3
Without dependents present	22.1	23.5	45.5	28.5	119.1	147.7	50.6	142.6	193.2
Other child/relative of family head	269.2	129.8	399.0	545.8	435.0	980.8	815.0	564.7	1,379.8
Not a member of a family	325.9	155.0	480.9	483.5	543.3	1,026.8	809.3	698.3	1,507.6
Living alone	175.3	79.0	254.3	236.5	350.6	587.1	411.9	429.6	841.5
Not living alone	150.6	76.0	226.5	246.9	192.7	439.6	397.5	268.7	666.2
Family status not determined	92.5	57.9	150.5	161.2	232.7	393.9	253.8	290.6	544.4
Total	2,700.3	1,115.9	3,816.2	2,979.5	4,569.6	7,549.2	5,679.9	5,685.5	11,365.4

(a)Includes full-time students aged 15 to 24.

TABLE 2. PERSONS AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: OWN WEEKLY CONTRIBUTIONS TO SUPERANNUATION SCHEME AND AGE IN NOVEMBER 1988

Own weekly contributions to superannuation scheme (\$)	Age in November 1988							Total
	15 - 19	20 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	
		–'000–						
Under 10	21.1	48.4	74.8	63.1	40.9	20.2	* 0.4	268.9
10 and under 15	22.7	62.2	160.2	129.2	72.3	32.2	* 1.2	480.1
15 and under 20	13.8	58.7	144.8	108.2	71.5	34.6	* 0.7	432.4
20 and under 25	* 7.0	50.7	168.0	139.0	83.9	41.8	* 0.6	491.0
25 and under 30	* 0.6	29.5	126.5	136.0	67.8	29.8	* 0.0	390.2
30 and under 40	* 2.2	22.2	119.0	184.1	104.4	32.5	* 0.7	465.1
40 and over	* 0.4	9.2	84.2	155.0	131.8	46.7	* 4.5	431.8
Employer pays all contributions	22.9	68.8	147.1	136.6	95.2	41.0	* 2.8	514.6
Did not know	8.8	28.9	88.5	105.1	72.1	36.6	* 2.1	342.2
Total	99.6	378.5	1,113.2	1,156.2	740.0	315.5	13.2	3,816.2
		–dollars–						
<i>Average own weekly contributions</i>	<i>15</i>	<i>18</i>	<i>24</i>	<i>30</i>	<i>35</i>	<i>30</i>	<i>48</i>	<i>28</i>

TABLE 3. PERSONS AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK AND TIME IN SUPERANNUATION SCHEME, NOVEMBER 1988 ('000)

	Time in superannuation scheme (years)					Total
	Under 5	5 and under 10	10 and under 15	15 and under 20	20 and over	
Expected main source of income after ceasing full-time work	380.1	210.8	145.3	96.5	165.3	997.9
Superannuation	81.0	57.4	51.2	43.0	91.2	323.9
Invalid/age/supporting parents'/widows' pension	138.8	67.1	33.2	20.8	17.8	277.8
Investments/interest/stocks/debentures, etc.	40.4	25.6	17.1	14.1	26.9	124.2
Dependent on someone else's income	39.0	10.8	* 5.7	* 2.3	* 1.2	59.0
Other	35.7	18.0	14.5	* 6.8	14.8	90.0
Did not know	45.1	31.9	23.4	9.5	13.3	123.1
Will never cease full-time work	15.9	8.6	* 5.0	* 3.4	* 2.4	35.3
Had already ceased full-time work	18.9	9.0	* 3.9	* 2.0	* 1.7	35.5
Total	414.8	228.4	154.2	101.9	169.5	1,068.8

TABLE 4. PERSONS AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: AGE INTENDED TO CEASE FULL-TIME WORK AND EXPECTED TYPE OF PAYMENT FROM SUPERANNUATION SCHEME, NOVEMBER 1988 ('000)

	Expected type of payment				Total(a)
	Lump sum only	Regular payments only	Lump sum and regular payments	Did not know all payment types	
MALES					
Age intended to cease full-time work	300.8	48.9	167.5	243.1	767.1
45 - 54	* 1.8	* 0.4	* 1.5	* 2.2	* 5.8
55 - 59	30.1	* 6.0	33.4	20.5	91.1
60 - 64	59.1	15.4	43.6	32.1	150.8
65 and over	125.8	14.6	45.3	71.8	260.2
Did not know	84.0	12.5	43.8	116.5	259.2
Will never cease full-time work	12.8	* 0.8	* 2.1	12.4	29.3
Had already ceased full-time work	* 6.7	* 0.6	* 1.1	* 2.0	10.3
Total	320.3	50.4	170.7	257.5	806.7
FEMALES					
Age intended to cease full-time work	113.3	11.9	32.2	69.8	230.9
45 - 54	9.9	* 0.7	* 1.1	* 2.7	15.0
55 - 59	22.5	* 1.6	9.6	12.0	46.3
60 - 64	33.0	* 2.5	* 5.4	9.7	51.0
65 and over	14.1	* 2.7	* 5.8	* 4.8	27.4
Did not know	33.8	* 4.3	10.4	40.6	91.2
Will never cease full-time work	* 2.9	* 0.0	* 1.1	* 1.5	* 6.1
Had already ceased full-time work	11.4	* 0.8	* 3.0	9.4	25.1
Total	127.7	12.7	36.4	80.7	262.1
PERSONS					
Age intended to cease full-time work	414.2	60.9	199.8	312.9	997.9
45 - 54	11.7	* 1.1	* 2.5	* 4.9	20.8
55 - 59	52.7	7.7	43.0	32.5	137.4
60 - 64	92.1	18.0	49.0	41.9	201.9
65 and over	139.9	17.4	51.1	76.6	287.5
Did not know	117.8	16.8	54.2	157.1	350.4
Will never cease full-time work	15.7	* 0.8	* 3.1	13.9	35.3
Had already ceased full-time work	18.1	* 1.4	* 4.1	11.4	35.5
Total	447.9	63.1	207.0	338.2	1,068.8

(a)Includes persons who expected to receive neither a lump sum nor regular payments.

TABLE 5. EMPLOYED PERSONS AGED 15 TO 74: COMPARATIVE PROFILE OF PERSONS COVERED BY A SUPERANNUATION SCHEME AND PERSONS NOT COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1988
(*000)

	<i>Covered</i>			<i>Not covered</i>			<i>Total</i>		
	<i>Males</i>	<i>Females</i>	<i>Persons</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>
<i>Age in November 1988 --</i>									
15-19	69.8	29.0	98.7	209.3	203.8	413.1	279.1	232.7	511.8
20-24	220.6	151.2	371.8	302.9	300.7	603.6	523.5	451.9	975.5
25-34	779.8	309.0	1,088.8	428.4	499.7	928.1	1,208.2	808.7	2,016.9
35-44	807.1	333.3	1,140.4	328.0	468.6	796.6	1,135.1	801.9	1,937.0
45-54	542.5	185.4	728.0	198.6	269.7	468.2	741.1	455.1	1,196.2
55-64	242.1	63.4	305.6	178.5	103.8	282.3	420.6	167.2	587.9
65-74	11.4	* 1.4	12.8	46.4	19.2	65.6	57.8	20.6	78.4
<i>Family status --</i>									
Member of a family(a)	2,258.4	865.5	3,123.9	1,316.1	1,569.9	2,886.1	3,574.5	2,435.4	6,009.9
Husband or wife	1,943.8	660.3	2,604.2	881.6	1,140.4	2,022.0	2,825.4	1,800.8	4,626.2
With dependents present	1,277.5	347.3	1,624.8	523.5	713.3	1,236.8	1,801.0	1,060.6	2,861.6
Without dependents present	666.3	313.0	979.4	358.0	427.2	785.2	1,024.4	740.2	1,764.6
Not-married family head	45.8	75.3	121.1	22.9	109.7	132.7	68.7	185.1	253.8
With dependents present	24.0	51.9	75.9	9.9	79.0	88.9	33.9	130.9	164.7
Without dependents present	21.8	23.5	45.2	13.1	30.7	43.8	34.8	54.2	89.0
Other child/relative of family head	265.2	128.1	393.3	392.1	290.3	682.3	657.3	418.4	1,075.7
Not a member of a family	323.0	151.1	474.1	281.9	198.5	480.4	604.8	349.7	954.5
Living alone	173.7	77.0	250.7	109.1	72.8	181.9	282.8	149.8	432.6
Not living alone	149.3	74.1	223.4	172.7	125.7	298.5	322.0	199.9	521.9
Family status not determined	92.0	56.2	148.2	94.1	96.9	191.0	186.1	153.1	339.2
<i>Status of worker --</i>									
Employers	131.1	35.4	166.4	139.4	79.8	219.2	270.4	115.2	385.7
Self-employed/unpaid family helpers	184.9	38.2	223.1	316.0	212.0	528.0	500.9	250.2	751.1
Employees	2,357.4	999.2	3,356.6	1,233.1	1,564.4	2,797.5	3,590.5	2,563.5	6,154.0
Payment in kind	* 0.0	* 0.0	* 0.0	* 3.6	9.2	12.8	* 3.6	9.2	12.8
<i>Industry --</i>									
Agriculture, forestry, fishing and hunting	114.8	32.4	147.2	187.9	91.7	279.6	302.7	124.1	426.8
Mining	79.0	* 3.9	82.9	9.5	* 2.8	12.3	88.5	* 6.7	95.3
Manufacturing	597.5	138.6	736.1	312.5	183.4	495.9	910.0	322.0	1,232.0
Electricity, gas and water	85.9	8.2	94.2	10.9	* 3.2	14.1	96.8	11.4	108.3
Construction	264.2	18.0	282.2	222.2	48.8	271.0	486.4	66.8	553.2
Wholesale and retail trade	381.3	139.5	520.7	400.6	473.8	874.4	781.9	613.2	1,395.1
Transport and storage	199.3	33.9	233.1	105.1	42.5	147.5	304.4	76.3	380.7
Communication	92.3	25.4	117.7	* 5.1	13.1	18.2	97.4	38.5	135.9
Finance, property and business services	249.4	147.4	396.8	134.2	255.1	389.3	383.6	402.5	786.1
Public administration and defence	177.1	84.4	261.5	32.7	37.6	70.3	209.8	122.0	331.8
Community services	344.8	390.2	735.0	122.9	475.8	598.7	467.7	865.9	1,333.6
Recreation, personal and other services	87.8	50.9	138.7	148.5	237.7	386.2	236.3	288.6	525.0
<i>Occupation --</i>									
Managers and administrators	379.5	67.5	447.0	244.9	120.1	365.0	624.4	187.5	811.9
Professionals	422.7	195.3	618.1	122.8	155.1	278.0	545.6	350.5	896.0
Para-professionals	191.1	91.3	282.5	59.3	108.2	167.5	250.5	199.5	450.0
Tradespersons	623.9	24.9	648.8	453.8	89.5	543.3	1,077.7	114.4	1,192.1
Clerks	217.6	398.3	615.9	74.9	567.9	642.8	292.5	966.2	1,258.7
Salespersons and personal service workers	161.2	137.1	298.2	181.1	476.8	657.9	342.2	613.9	956.1
Plant and machine operators, and drivers	295.9	42.9	338.8	178.3	64.3	242.6	474.3	107.1	581.4
Labourers and related workers	381.4	115.5	496.9	376.9	283.6	660.5	758.3	399.1	1,157.4
<i>Time in current job (years) --</i>									
Under 5	1,070.5	546.8	1,617.3	1,211.5	1,422.8	2,634.2	2,282.0	1,969.6	4,251.5
5 and under 10	527.3	256.2	783.5	185.3	244.2	429.5	712.6	500.4	1,213.0
10 and under 15	399.7	139.5	539.2	98.7	91.7	190.4	498.4	231.2	729.6
15 and under 20	273.7	72.9	346.7	63.4	44.7	108.1	337.1	117.7	454.8
20 and over	402.1	57.4	459.5	133.3	62.0	195.3	535.4	119.4	654.7
Total	2,673.3	1,072.8	3,746.1	1,692.1	1,865.4	3,557.5	4,365.4	2,938.2	7,303.6

(a) Includes full-time students aged 15 to 24.

TABLE 6. FULL-TIME WORKERS AGED 15 TO 74: COMPARATIVE PROFILE OF PERSONS COVERED BY A SUPERANNUATION SCHEME AND PERSONS NOT COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1988
(’000)

	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
<i>Age in November 1988 --</i>									
15-19	68.1	27.1	95.3	183.6	154.7	338.3	251.7	181.8	433.6
20-24	217.1	144.7	361.8	261.3	223.1	484.4	478.4	367.8	846.2
25-34	765.6	255.5	1,021.1	394.8	247.1	641.9	1,160.3	502.6	1,663.0
35-44	795.6	256.6	1,052.2	309.3	192.1	501.5	1,104.9	448.8	1,553.7
45-54	535.8	135.7	671.5	182.7	115.3	298.0	718.5	251.0	969.5
55-64	234.0	44.5	278.6	150.3	42.0	192.3	384.4	86.5	470.9
65-74	10.2	* 1.2	11.4	27.6	8.7	36.3	37.8	9.8	47.7
<i>Family status --</i>									
Member of a family(a)	2,223.2	672.5	2,895.7	1,189.2	776.1	1,965.3	3,412.4	1,448.6	4,861.1
Husband or wife	1,915.8	485.5	2,401.3	802.7	475.5	1,278.2	2,718.5	961.0	3,679.5
With dependents present	1,260.8	224.9	1,485.7	493.3	236.3	729.7	1,754.1	461.2	2,215.3
Without dependents present	655.0	260.6	915.6	309.4	239.2	548.6	964.4	499.8	1,464.2
Not-married family head	44.4	64.4	108.8	21.4	53.4	74.8	65.8	117.8	183.6
With dependents present	23.4	43.0	66.4	9.4	34.2	43.6	32.8	77.2	110.0
Without dependents present	21.0	21.4	42.4	12.1	19.2	31.3	33.0	40.6	73.6
Other child/relative of family head	260.5	122.6	383.2	359.3	246.1	605.4	619.8	368.7	988.6
Not a member of a family	314.3	145.0	459.3	241.0	147.8	388.9	555.3	292.9	848.2
Living alone	169.8	73.3	243.1	95.5	50.9	146.4	265.3	124.1	389.5
Not living alone	144.5	71.8	216.2	145.5	97.0	242.5	290.0	168.7	458.7
Family status not determined	88.9	47.9	136.8	79.4	59.1	138.5	168.3	107.0	275.3
<i>Status of worker --</i>									
Employers	129.9	23.0	152.9	134.7	44.4	179.1	264.6	67.4	332.0
Self-employed/unpaid family helpers	177.2	17.2	194.4	266.8	90.2	357.0	444.0	107.4	551.4
Employees	2,319.3	825.2	3,144.5	1,106.3	842.7	1,949.0	3,425.6	1,667.9	5,093.5
Payment in kind	* 0.0	* 0.0	* 0.0	* 1.8	* 5.8	7.6	* 1.8	* 5.8	7.6
<i>Industry --</i>									
Agriculture, forestry, fishing and hunting	113.2	15.8	129.0	174.6	39.9	214.5	287.8	55.7	343.5
Mining	78.3	* 3.7	82.0	8.7	* 2.8	11.5	87.0	* 6.5	93.5
Manufacturing	592.1	123.9	716.0	299.8	133.6	433.4	891.9	257.5	1,149.4
Electricity, gas and water	85.6	8.2	93.8	10.9	* 2.3	13.2	96.5	10.6	107.0
Construction	262.2	* 6.8	269.0	206.6	13.8	220.4	468.8	20.6	489.4
Wholesale and retail trade	379.6	116.1	495.7	359.7	246.6	606.2	739.3	362.7	1,101.9
Transport and storage	193.6	27.6	221.2	95.0	25.7	120.6	288.6	53.2	341.8
Communication	91.7	23.9	115.7	* 4.0	* 5.3	9.3	95.8	29.2	125.0
Finance, property and business services	243.1	126.4	369.5	115.8	160.1	276.0	358.9	286.6	645.5
Public administration and defence	175.3	78.0	253.2	30.7	20.6	51.3	206.0	98.5	304.5
Community services	332.7	302.2	634.8	94.7	224.8	319.6	427.4	527.0	954.4
Recreation, personal and other services	79.1	32.8	111.9	109.1	107.6	216.7	188.2	140.4	328.6
<i>Occupation --</i>									
Managers and administrators	378.2	52.7	430.9	231.8	83.0	314.7	610.0	135.6	745.6
Professionals	405.8	171.3	577.0	105.6	80.8	186.3	511.3	252.0	763.4
Para-professionals	189.4	70.1	259.5	54.6	65.2	119.9	244.0	135.4	379.4
Tradespersons	618.0	21.5	639.5	432.6	64.3	496.9	1,050.6	85.9	1,136.5
Clerks	215.5	325.5	541.0	63.7	314.5	378.2	279.2	640.0	919.1
Salespersons and personal service workers	156.0	105.5	261.5	139.4	222.8	362.2	295.4	328.3	623.7
Plant and machine operators, and drivers	289.8	38.5	328.3	167.3	46.7	214.0	457.1	85.2	542.3
Labourers and related workers	373.8	80.3	454.1	314.6	105.9	420.5	688.4	186.2	874.5
<i>Time in current job (years) --</i>									
Under 5	1,042.9	451.3	1,494.2	1,068.4	771.8	1,840.1	2,111.3	1,223.0	3,334.3
5 and under 10	519.0	200.4	719.4	171.2	124.0	295.2	690.2	324.4	1,014.6
10 and under 15	396.3	110.1	506.4	90.9	39.4	130.3	487.1	149.5	636.6
15 and under 20	270.8	61.0	331.8	57.4	20.1	77.5	328.2	81.2	409.4
20 and over	397.4	42.6	440.1	121.8	27.7	149.5	519.2	70.4	589.6
Total	2,626.4	865.4	3,491.8	1,509.6	983.1	2,492.7	4,136.1	1,848.5	5,984.5

(a)Includes full-time students aged 15 to 24.

TABLE 7. EMPLOYED PERSONS AGED 15 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME: REASON HAD NOT JOINED A SUPERANNUATION SCHEME, NOVEMBER 1988 ('000)

<i>Reason had not joined a superannuation scheme</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>
Employees eligible for scheme provided by employer	191.5	260.6	452.1
Reason had not joined employer scheme –			
Planned to join soon/had applied to join	42.6	36.5	79.1
Could not afford it	34.9	31.5	66.4
Return not worthwhile	14.0	21.0	35.0
Had not bothered/not interested/not necessary	64.1	112.4	176.5
Other	35.9	59.3	95.1
Other employed persons	1,500.6	1,604.8	3,105.4
Reason had not joined a private scheme –			
Planned to join soon/had applied to join	69.4	38.1	107.5
Waiting to become eligible for employer scheme	45.7	46.5	92.2
Could not afford it	323.8	285.2	609.0
Had life assurance/other superannuation scheme	101.7	42.3	144.0
Had other investments	63.7	29.9	93.6
Return not worthwhile	44.2	30.0	74.1
Had not bothered/not interested/not necessary	636.0	800.9	1,436.9
Too young/too old	94.8	69.3	164.1
Spouse had cover	* 1.5	160.4	161.9
Did not think available	15.3	22.5	37.9
Other	104.5	79.7	184.1
Total	1,692.1	1,865.4	3,557.5

TABLE 8. EMPLOYEES AGED 15 TO 74: USUAL GROSS WEEKLY PAY IN MAIN JOB AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1988

<i>Usual gross weekly pay in main job (\$)</i>	<i>Covered</i>			<i>Not covered</i>			<i>Total</i>		
	<i>Males</i>	<i>Females</i>	<i>Persons</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>	<i>Males</i>	<i>Females</i>	<i>Persons</i>
			–'000–						
Under 200	42.5	69.2	111.7	186.1	532.8	718.9	228.6	602.0	830.6
200 and under 240	27.8	47.2	75.0	72.3	159.7	232.0	100.1	206.9	307.0
240 and under 280	54.2	71.7	126.0	88.3	153.6	241.9	142.6	225.3	367.9
280 and under 320	111.2	101.0	212.2	120.0	166.9	286.9	231.2	267.9	499.1
320 and under 360	198.8	134.4	333.2	139.2	148.4	287.6	338.0	282.8	620.8
360 and under 400	218.9	110.8	329.7	120.3	115.2	235.5	339.2	226.0	565.2
400 and under 440	228.2	94.9	323.1	113.1	81.5	194.6	341.3	176.4	517.7
440 and under 480	206.5	77.8	284.3	82.6	48.2	130.8	289.1	126.0	415.1
480 and under 520	207.4	73.4	280.8	61.0	43.2	104.2	268.4	116.6	384.9
520 and under 560	154.8	58.9	213.7	48.5	22.3	70.8	203.3	81.2	284.5
560 and under 600	138.1	35.2	173.3	30.2	18.1	48.4	168.4	53.3	221.7
600 and under 640	145.8	36.2	182.0	26.0	11.5	37.5	171.7	47.7	219.5
640 and under 680	105.2	26.8	131.9	17.8	* 7.1	24.9	122.9	33.9	156.8
680 and under 720	87.6	14.8	102.4	14.2	* 2.6	16.7	101.7	17.4	119.1
720 and under 760	70.2	* 6.9	77.1	15.6	* 1.8	17.4	85.7	8.8	94.5
760 and under 800	67.7	* 6.9	74.7	11.1	* 2.6	13.7	78.8	9.5	88.4
800 and over	250.3	17.0	267.3	39.9	* 3.8	43.7	290.2	20.8	311.0
Did not know	42.2	16.0	58.2	47.0	45.0	92.0	89.2	61.0	150.2
Total	2,357.4	999.2	3,356.6	1,233.1	1,564.4	2,797.5	3,590.5	2,563.5	6,154.0
			–dollars–						
<i>Average usual gross weekly pay in main job</i>	<i>547</i>	<i>408</i>	<i>505</i>	<i>381</i>	<i>266</i>	<i>317</i>	<i>491</i>	<i>322</i>	<i>420</i>

TABLE 9. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: PROVIDER OF SUPERANNUATION SCHEME AND SECTOR, NOVEMBER 1988 ('000)

<i>Provider of superannuation scheme</i>	<i>Public</i>	<i>Private</i>	<i>Sector not determined</i>	<i>Total</i>
Current employer	1,116.8	1,571.8	* 7.3	2,695.9
In conjunction with union	155.9	338.8	* 0.6	495.3
Not in conjunction with union	961.0	1,233.0	* 6.7	2,200.6
Privately arranged scheme	129.1	494.9	* 0.9	624.8
Total(a)	1,253.3	2,094.7	8.5	3,356.6

(a)Includes persons whose superannuation scheme was provided by union only (16,700 persons) and previous employer/business (19,200).

APPENDIX A

GLOSSARY

Average usual gross weekly pay: the amount obtained by dividing the total usual gross weekly pay of a group by the number of individuals in that group.

Average own weekly contributions: the amount obtained by dividing the total weekly contributions of a group by the number of individuals who make their own weekly contributions in that group.

Employed persons: comprise all persons aged 15 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 (i.e. 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
- (d) were employers, self-employed persons or unpaid family helpers who had a job, business or farm, but were not at work.

Full-time workers: are those who usually worked 35 hours or more a week (in all jobs) and others who, although usually part-time workers, worked 35 hours or more during the reference week. *Part-time workers* are those who usually worked less than 35 hours a week and who

did so during the reference week. When recording hours of work, fractions of an hour are disregarded.

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.

Persons covered by a superannuation scheme: persons who, at the time of the survey, belonged to a superannuation scheme towards which contributions were being made.

If persons were covered by more than one superannuation scheme, details were collected about the scheme to which they contributed most.

Provider of superannuation scheme: determined by whether the employer/union —

- (a) pays contributions into the scheme; or
- (b) had established the superannuation scheme; or
- (c) had negotiated with an insurance company to provide a suitable scheme.

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. Overseas superannuation funds are excluded.

Usual gross weekly pay: the amount of usual total weekly pay (i.e. before taxation and other deductions have been made).

APPENDIX B

EXPLANATORY NOTES

Introduction

1. The monthly population survey (which is described in *The Labour Force, Australia* (6203.0)) comprises the monthly labour force survey and supplementary topics. This publication contains some results of a supplementary survey run in association with the November 1988 labour force survey conducted throughout Australia.

2. For a sub-sample of respondents to the labour force survey, those who fell within the scope of the supplementary survey were asked additional questions. They were asked whether they were covered by a superannuation scheme and, if so, details of that scheme.

Scope

3. The scope of this supplementary survey was the same as that used for the labour force survey (described in full in *The Labour Force, Australia* (6203.0)) except that it was restricted to persons aged 15 to 74, excluding some patients in hospitals and sanatoriums and inmates of reformatories, gaols, etc. and persons aged 15 to 20 still at school.

Coverage

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

Definitions

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

6. 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

7. 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).

8. 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.

9. This publication contains only a summary of the results of the survey. A more detailed publication *Superannuation, Australia* (6319.0) will be released as soon as possible.

10. 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 contact in the Phone Inquiries box at the front of this publication.

11. Results of similar surveys, which have been conducted in February 1974 and September to November 1982, have been published in *Survey of Superannuation, Australia, February 1974* (6319.0) and *Superannuation, Australia, September to November 1982* (6319.0).

12. It is proposed that this survey will be conducted next in November 1991.

Discontinuities in the series

13. Due to considerable changes in scope, collection methodology and content, care should be taken in any comparisons with previous surveys.

Reliability of the estimates

14. 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.

15. As can be seen from the standard error table, *the smaller the estimate, the higher 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.

16. 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.

Related publications

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

The Labour Force, Australia (6203.0)—issued monthly

Employment Benefits, Australia (6334.0)—issued annually

Retirement and Retirement Intentions, Australia (6238.0)—issued irregularly

Public Sector Superannuation Funds and Schemes (5511.0)—issued irregularly

1986 Income Distribution Survey, Australia, Preliminary Results (6545.0)—issued irregularly

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

Symbols and other usages

- * subject to sampling variability too high for most practical uses. See paragraph 15 above.

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

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STANDARD ERRORS OF ESTIMATES

Size of estimate	Number	Relative standard error (per cent)	Size of estimate	Number	Relative standard error (per cent)
1,800	870	48.2	20,000	2,950	14.7
2,000	920	45.8	50,000	4,500	9.0
2,500	1,050	41.3	100,000	6,100	6.1
3,000	1,150	37.9	200,000	8,200	4.1
3,500	1,250	35.2	300,000	9,700	3.2
4,000	1,300	33.0	500,000	11,900	2.4
4,500	1,400	31.1	1,000,000	15,600	1.6
5,000	1,500	29.6	2,000,000	20,200	1.0
6,000	1,600	27.0	5,000,000	27,900	0.6
7,000	1,750	25.1	10,000,000	35,100	0.4
10,000	2,100	20.9	20,000,000	43,600	0.2

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