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NOVEMBER 1988  
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NOVEMBER 1988**

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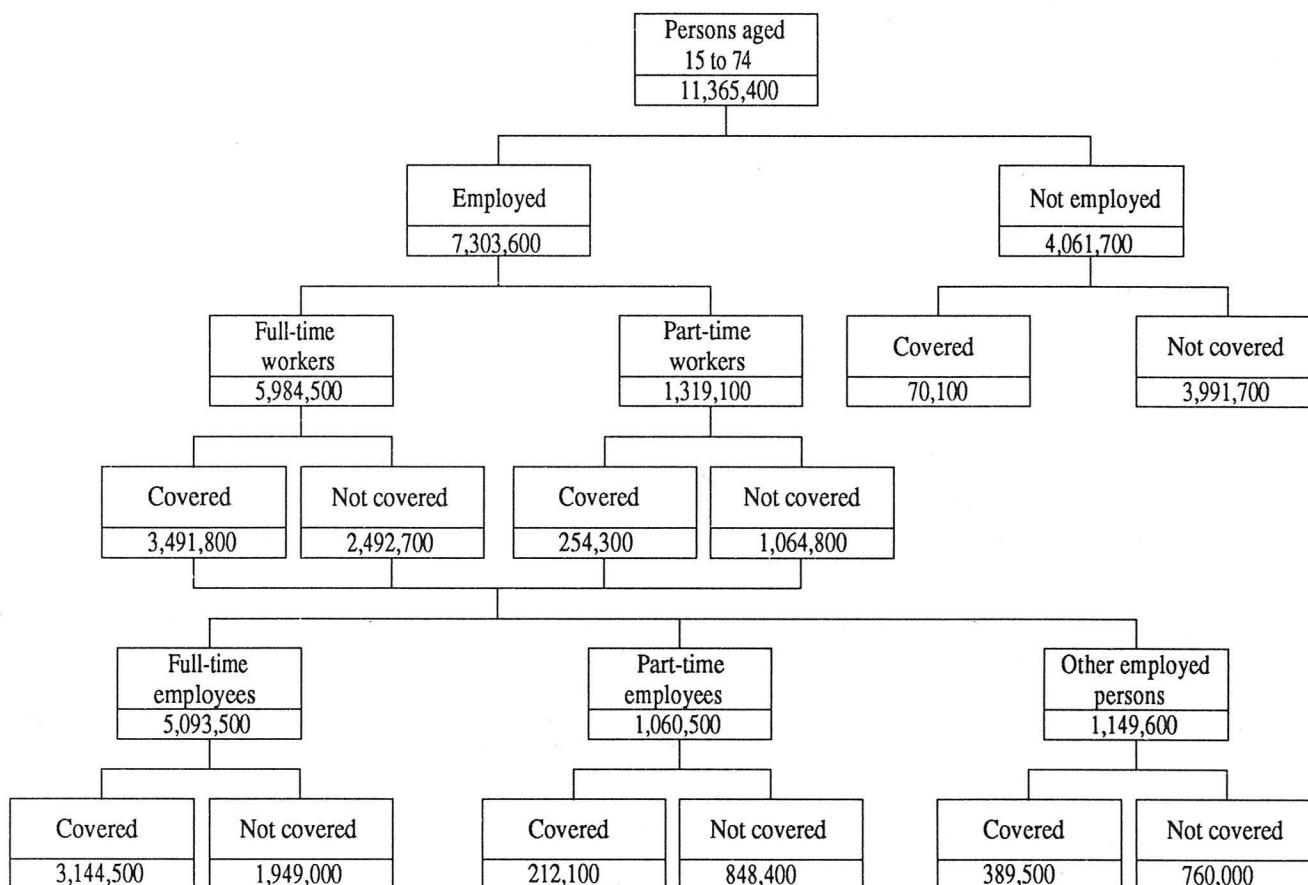
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## SUMMARY OF FINDINGS

**DIAGRAM 1. PERSONS AGED 15 TO 74: LABOUR FORCE STATUS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1988**  
(Source of data: Table 1)

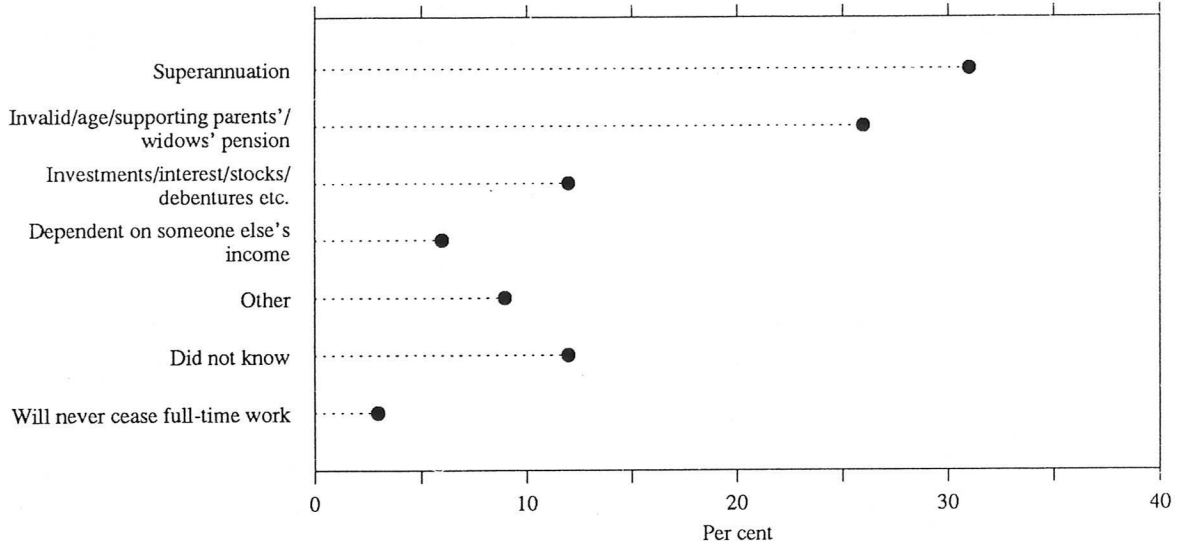


This publication presents results of a household survey conducted in November 1988 of persons aged 15 to 74, about superannuation coverage.

*Persons covered by a superannuation scheme*

- 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.
- A further 70,100 persons, not employed in November 1988, had superannuation coverage. Of full-time workers, 58 per cent had superannuation coverage, and for part-timers, 19 per cent had coverage.
- An estimated 2,959,400 persons aged 15 to 74 contributed 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.

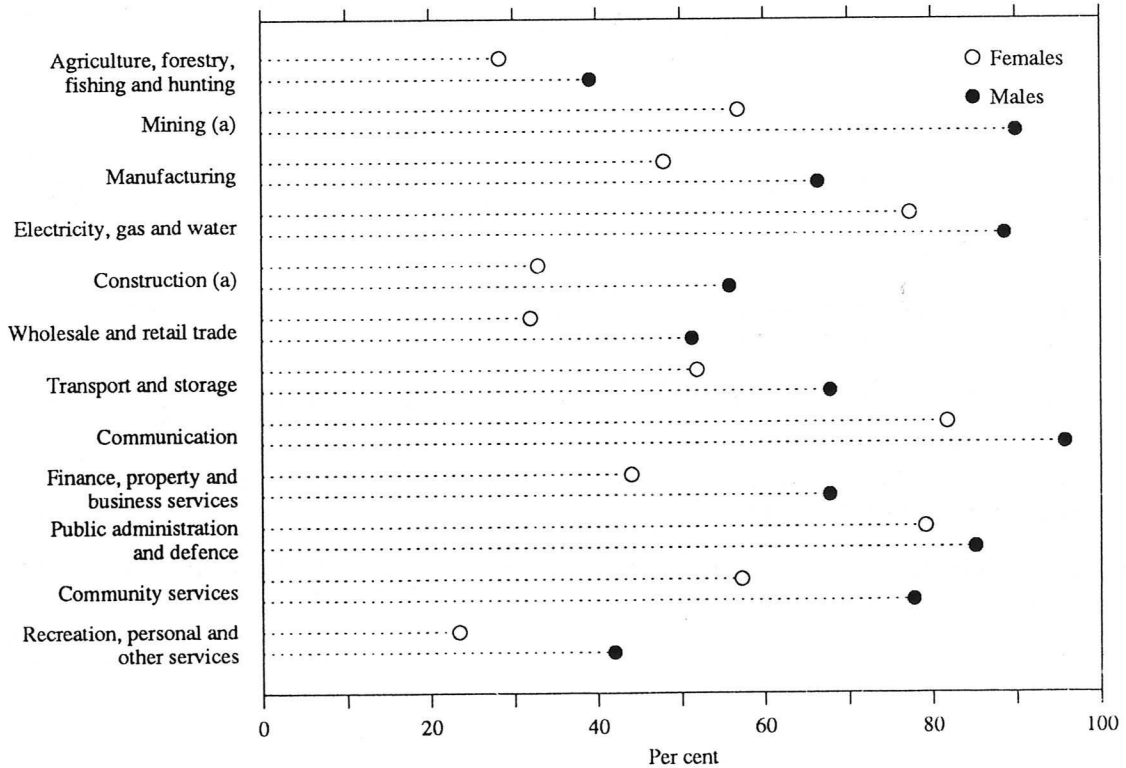
DIAGRAM 2. EMPLOYED PERSONS AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME : EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK, NOVEMBER 1988  
(Source of data: Table 10)



*Expected main source of income*

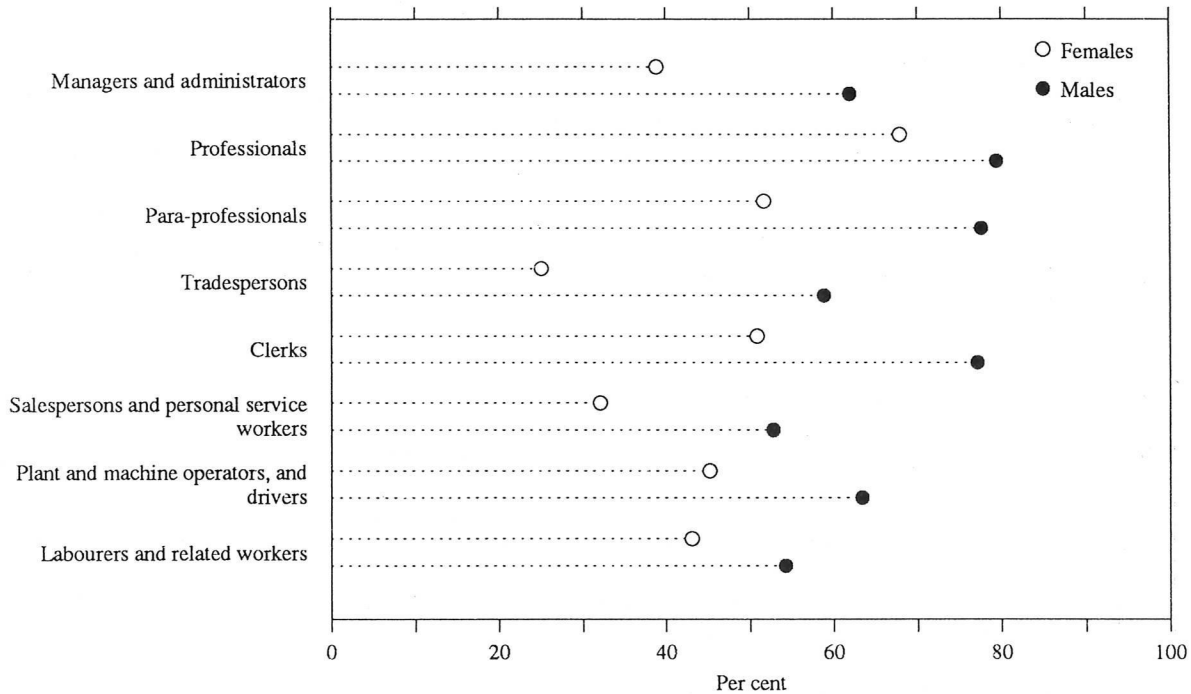
- For persons aged 45 to 74, 30 per cent reported that they expected superannuation to be their main source of income after ceasing full-time work.
- A further 26 per cent of those persons reported that invalid/ age/ supporting parents'/ widows' pension would be their main source of income and 12 per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

DIAGRAM 3. FULL-TIME WORKERS AGED 15 TO 74: PERCENTAGE COVERED BY A SUPERANNUATION SCHEME AND INDUSTRY, NOVEMBER 1988  
(Source of data: Table 14)



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

DIAGRAM 4. FULL-TIME WORKERS AGED 15 TO 74: PERCENTAGE COVERED BY A SUPERANNUATION SCHEME AND OCCUPATION, NOVEMBER 1988  
(Source of data: Table 14)



#### *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).
- Occupation groups with a high proportion of full-time workers covered by superannuation were Professionals (69 per cent), Para-professionals (63 per cent), Plant and machine operators, and drivers (58 per cent), Managers and administrators (55 per cent), and Tradespersons (54 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'.

#### *Employed persons not covered by a superannuation scheme who were previously covered*

- Employed persons who were not covered by superannuation at the time of the survey and had been previously covered numbered 753,700.
- Over 50 per cent of these persons reported that their time in a previous superannuation scheme was under 5 years.



- Over 50 per cent of these persons reported that their time in a previous superannuation scheme was under 5 years.
- Of employed persons aged 25 to 74 years, not covered by a superannuation scheme in November 1988, less than 30 per cent were previously covered.

*Employees covered by a superannuation scheme*

- For employees aged 15 to 74, 66 per cent were covered by a superannuation scheme provided by their current employer not in conjunction with a union, compared with 19 per cent who stated that they were in a privately arranged scheme, and 15 per cent covered by schemes provided by their employer in conjunction with a union.
- An estimated 905,200 employees aged 45 to 74 were covered by a superannuation scheme. About 42 per cent stated that they expected to receive a lump sum payment only from their superannuation scheme, 32 per cent expected superannuation to be their main source of income after ceasing full-time work, while 28 per cent reported that an invalid/ age/ supporting parents'/ widows' pension would be their main source of income.

*Full-time employees*

- An estimated 62 per cent (3,144,500) of full-time employees had superannuation coverage.
- For full-time male employees, 68 per cent had superannuation coverage as compared with 49 per cent for females.
- Of those full-time employees who were covered by superannuation, 62 per cent were in the private sector.
- Of full-time employees with trade union membership, 78 per cent had superannuation coverage. Of those not members of a trade union, 49 per cent had coverage.

*Full-time employees covered by a superannuation scheme*

- Employers paid all contributions towards a scheme for 14 per cent of their full-time employees.
- For full-time employees, 38 per cent paid as their own weekly contribution to a scheme between \$10 and \$24 and a further 34 per cent contributed \$25 and over.
- For full-time employees, 23 per cent paid between 2 and under 4 per cent of their earnings as their own contribution to a scheme, 31 per cent paid between 4 and under 6 per cent of their earnings and 13 per cent paid 6 and under 10 per cent of their earnings towards a scheme.



TABLE 3. 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)

	<i>Expected type of payment</i>				<i>Total(a)</i>
	<i>Lump sum only</i>	<i>Regular payments only</i>	<i>Lump sum and regular payments</i>	<i>Did not know all payment types</i>	
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
<i>Total</i>	<i>320.3</i>	<i>50.4</i>	<i>170.7</i>	<i>257.5</i>	<i>806.7</i>
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
<i>Total</i>	<i>127.7</i>	<i>12.7</i>	<i>36.4</i>	<i>80.7</i>	<i>262.1</i>
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
<b>Total</b>	<b>447.9</b>	<b>63.1</b>	<b>207.0</b>	<b>338.2</b>	<b>1,068.8</b>

(a) Includes 12,600 persons who expected to receive neither a lump sum nor regular payments.

TABLE 4. 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						
Superannuation	380.1	210.8	145.3	96.5	165.3	997.9
Invalid/ age/ supporting parents'/ widows' pension	81.0	57.4	51.2	43.0	91.2	323.9
Investments/ interest/ stocks/ debentures, etc.	138.8	67.1	33.2	20.8	17.8	277.8
Dependent on someone else's income	40.4	25.6	17.1	14.1	26.9	124.2
Other	39.0	10.8	* 5.7	* 2.3	* 1.2	59.0
Did not know	35.7	18.0	14.5	* 6.8	14.8	90.0
Will never cease full-time work	45.1	31.9	23.4	9.5	13.3	123.1
Had already ceased full-time work	15.9	8.6	* 5.0	* 3.4	* 2.4	35.3
	18.9	9.0	* 3.9	* 2.0	* 1.7	35.5
<b>Total</b>	<b>414.8</b>	<b>228.4</b>	<b>154.2</b>	<b>101.9</b>	<b>169.5</b>	<b>1,068.8</b>

TABLE 5. PERSONS AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK AND EXPECTED TIME UNTIL CEASES FULL-TIME WORK, NOVEMBER 1988 ('000)

	Expected time until ceases full-time work (years)								Total
	Under 5	5 and under 10	10 and under 15	15 and under 20	20 and over	Did not know	Will never cease full-time work	Had already ceased full-time work	
Expected main source of income after ceasing full-time work									
Superannuation	147.0	213.8	170.5	95.1	21.2	350.4	..	..	997.9
Invalid/ age/ supporting parents'/ widows' pension	39.4	73.6	71.2	35.9	7.9	95.9	..	..	323.9
Investments/ interest/ stocks/ debentures, etc.	38.2	58.1	52.0	37.8	* 5.6	86.0	..	..	277.8
Dependent on someone else's income	29.1	31.1	14.8	* 4.8	* 2.0	42.4	..	..	124.2
Other	19.0	11.9	* 4.0	* 1.6	* 0.0	22.5	..	..	59.0
Did not know	14.9	20.7	14.9	* 5.9	* 2.2	31.3	..	..	90.0
Will never cease full-time work	* 6.4	18.4	13.5	9.1	* 3.4	72.3	..	..	123.1
Had already ceased full-time work	..	..	..	..	..	..	35.3	..	35.3
	..	..	..	..	..	..	..	35.5	35.5
<b>Total</b>	<b>147.0</b>	<b>213.8</b>	<b>170.5</b>	<b>95.1</b>	<b>21.2</b>	<b>350.4</b>	<b>35.3</b>	<b>35.5</b>	<b>1,068.8</b>

TABLE 6. 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)

	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
<i>Age group –</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 other 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
<b>Total</b>	<b>2,673.3</b>	<b>1,072.8</b>	<b>3,746.1</b>	<b>1,692.1</b>	<b>1,865.4</b>	<b>3,557.5</b>	<b>4,365.4</b>	<b>2,938.2</b>	<b>7,303.6</b>

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

TABLE 7. EMPLOYED PERSONS AGED 15 TO 74: OCCUPATION AND WHETHER COVERED BY A SUPERANNUATION SCHEME NOVEMBER 1988 ('000)

Occupation	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
<b>MANAGERS AND ADMINISTRATORS</b>	379.5	67.5	447.0	244.9	120.1	365.0	624.4	187.5	811.9
Legislators and government appointed officials	* 1.3	* 0.0	* 1.3	* 1.2	* 0.0	* 1.2	* 2.5	* 0.0	* 2.5
General managers	25.3	* 1.5	26.9	* 6.6	* 1.4	7.9	31.9	* 2.9	34.8
Specialist managers	118.2	18.1	136.4	25.2	8.4	33.7	143.5	26.6	170.1
Farmers and farm managers	77.0	24.5	101.5	107.2	51.6	158.9	184.3	76.1	260.4
Managing supervisors (sales and service)	94.8	20.0	114.8	71.6	51.0	122.6	166.4	71.0	237.4
Managing supervisors (other business)	62.8	* 3.3	66.1	33.1	7.7	40.7	95.9	11.0	106.8
<b>PROFESSIONALS</b>	422.7	195.3	618.1	122.8	155.1	278.0	545.6	350.5	896.0
Natural scientists	20.4	* 5.0	25.4	* 2.4	* 1.6	* 4.0	22.8	* 6.6	29.4
Building professionals and engineers	81.5	* 0.8	82.3	18.7	* 2.4	21.1	100.2	* 3.2	103.4
Health diagnosis and treatment practitioners	41.3	15.6	56.8	16.0	16.4	32.4	57.3	31.9	89.2
School teachers	87.7	94.5	182.2	* 6.7	54.3	60.9	94.3	148.8	243.1
Other teachers and instructors	25.1	12.6	37.6	8.8	24.1	32.9	33.9	36.7	70.5
Social professionals	23.6	11.7	35.4	10.3	10.1	20.3	33.9	21.8	55.7
Business professionals	106.6	28.5	135.1	33.6	21.9	55.4	140.1	50.4	190.5
Artists and related professionals	24.0	* 6.6	30.6	21.4	15.8	37.2	45.4	22.4	67.7
Miscellaneous professionals	12.6	20.1	32.7	* 5.0	8.6	13.7	17.7	28.8	46.4
<b>PARA-PROFESSIONALS</b>	191.1	91.3	282.5	59.3	108.2	167.5	250.5	199.5	450.0
Medical and science technical officers and technicians	7.5	* 5.7	13.2	* 3.1	* 5.4	8.4	10.6	11.1	21.6
Engineering and building associates and technicians	71.5	* 4.7	76.2	20.2	* 3.6	23.8	91.7	8.3	100.0
Air and sea transport technical workers	10.6	* 0.0	10.6	* 4.1	* 0.0	* 4.1	14.7	* 0.0	14.7
Registered nurses	* 4.4	60.2	64.7	* 3.6	76.9	80.6	8.1	137.2	145.2
Police	30.5	* 3.2	33.7	* 1.6	* 0.5	* 2.1	32.1	* 3.8	35.8
Miscellaneous para-professionals	66.6	17.4	84.0	26.7	21.8	48.5	93.3	39.2	132.5
<b>TRADESPERSONS</b>	623.9	24.9	648.8	453.8	89.5	543.3	1,077.7	114.4	1,192.1
Metal fitting and machining tradespersons	88.0	* 0.0	88.0	29.0	* 0.0	29.0	117.0	* 0.0	117.0
Other metal tradespersons	65.6	* 0.5	66.1	40.6	* 2.7	43.3	106.2	* 3.2	109.4
Electrical and electronics tradespersons	122.0	* 0.8	122.8	44.5	* 1.1	45.6	166.5	* 1.9	168.4
Building tradespersons	143.1	* 0.0	143.1	123.3	* 3.2	126.5	266.4	* 3.2	269.5
Printing tradespersons	20.6	* 3.7	24.3	18.1	* 5.7	23.8	38.7	9.4	48.1
Vehicle tradespersons	71.6	* 0.0	71.6	73.5	* 0.0	73.5	145.0	* 0.0	145.0
Food tradespersons	38.5	* 7.1	45.6	44.3	20.6	64.9	82.8	27.7	110.5
Amenity horticultural tradespersons	21.5	* 2.1	23.6	22.5	* 6.5	29.0	44.0	8.6	52.6
Miscellaneous tradespersons	53.1	10.7	63.7	58.0	49.8	107.8	111.1	60.4	171.5
<b>CLERKS</b>	217.6	398.3	615.9	74.9	567.9	642.8	292.5	966.2	1,258.7
Stenographers and typists	* 0.2	105.7	105.8	* 2.7	183.8	186.5	* 2.8	289.5	292.3
Data processing and business machine operators	17.3	39.9	57.3	8.2	41.4	49.7	25.5	81.4	106.9
Numerical clerks	92.7	134.5	227.2	25.7	160.7	186.4	118.3	295.2	413.5
Filing, sorting and copying clerks	15.6	21.8	37.4	* 4.3	21.1	25.4	19.9	43.0	62.9
Material recording and despatching clerks	36.6	11.5	48.1	12.6	10.2	22.7	49.2	21.7	70.8
Receptionists, telephonists and messengers	12.7	42.6	55.3	8.2	97.5	105.7	20.9	140.1	161.0
Miscellaneous clerks	42.5	42.3	84.7	13.3	53.1	66.5	55.8	95.4	151.2
<b>SALESPERSONS AND PERSONAL SERVICE WORKERS</b>	161.2	137.1	298.2	181.1	476.8	657.9	342.2	613.9	956.1
Investment, insurance and real estate salespersons	39.7	* 5.3	45.0	25.4	8.9	34.3	65.1	14.2	79.3
Sales representatives (except transport)	41.9	* 6.7	48.6	32.3	10.9	43.2	74.2	17.6	91.8
Sales assistants	45.1	46.2	91.3	70.5	228.2	298.8	115.6	274.5	390.1
Tellers, cashiers and ticket salespersons	12.9	31.4	44.3	7.6	57.0	64.6	20.5	88.4	108.9
Miscellaneous salespersons	16.8	13.6	30.4	35.4	69.8	105.2	52.2	83.4	135.6
Personal service workers	* 4.8	33.9	38.6	9.8	102.0	111.8	14.5	135.9	150.4
<b>PLANT AND MACHINE OPERATORS, AND DRIVERS</b>	295.9	42.9	338.8	178.3	64.3	242.6	474.3	107.1	581.4
Road and rail transport drivers	108.1	* 3.3	111.3	101.5	11.7	113.2	209.6	14.9	224.5
Mobile plant operators (except transport)	67.3	* 0.0	67.3	28.0	* 0.4	28.4	95.3	* 0.4	95.7
Stationary plant operators	50.7	* 1.5	52.2	7.5	* 0.0	7.5	58.2	* 1.5	59.7
Machine operators	69.9	38.1	108.0	41.3	52.2	93.5	111.2	90.3	201.5
<b>LABOURERS AND RELATED WORKERS</b>	381.4	115.5	496.9	376.9	283.6	660.5	758.3	399.1	1,157.4
Trades assistants and factory hands	102.7	35.9	138.6	93.9	52.0	146.0	196.6	88.0	284.6
Agricultural labourers and related workers	27.0	* 4.1	31.1	72.4	30.3	102.7	99.4	34.4	133.8
Cleaners	31.6	38.1	69.7	34.4	104.7	139.1	66.0	142.8	208.8
Construction and mining labourers	75.5	* 0.0	75.5	52.7	* 0.8	53.6	128.2	* 0.8	129.0
Miscellaneous labourers and related workers	144.6	37.4	182.0	123.6	95.7	219.2	268.2	133.0	401.2
<b>Total</b>	<b>2,673.3</b>	<b>1,072.8</b>	<b>3,746.1</b>	<b>1,692.1</b>	<b>1,865.4</b>	<b>3,557.5</b>	<b>4,365.4</b>	<b>2,938.2</b>	<b>7,303.6</b>

TABLE 8. EMPLOYED PERSONS AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: INDUSTRY AND STATUS OF WORKER, NOVEMBER 1988 ('000)

Industry	Status of worker			Total(a)
	Employers	Self-employed/ unpaid family helpers	Employees	
Agriculture, forestry, fishing and hunting	32.4	60.3	54.5	147.2
Mining	* 0.0	* 0.0	82.9	82.9
Manufacturing	17.2	12.5	706.4	736.1
Electricity, gas and water	* 0.0	* 0.0	94.2	94.2
Construction	21.0	62.0	199.1	282.2
Wholesale and retail trade	48.3	25.4	447.1	520.7
Transport and storage	* 3.6	17.8	211.8	233.1
Communication	* 0.0	* 0.0	117.7	117.7
Finance, property and business services	20.0	24.9	351.8	396.8
Public administration and defence	* 0.0	* 0.0	261.5	261.5
Community services	15.4	* 5.3	714.3	735.0
Recreation, personal and other services	8.7	14.8	115.3	138.7
<b>Total</b>	<b>166.4</b>	<b>223.1</b>	<b>3,356.6</b>	<b>3,746.1</b>

(a) Includes persons who worked for payment in kind.

TABLE 9. EMPLOYED PERSONS AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: OCCUPATION AND FULL-TIME OR PART-TIME WORKER, NOVEMBER 1988 ('000)

Occupation	Full-time workers	Part-time workers	Total
Managers and administrators	430.9	16.1	447.0
Professionals	577.0	41.1	618.1
Para-professionals	259.5	23.0	282.5
Tradespersons	639.5	9.3	648.8
Clerks	541.0	74.9	615.9
Salespersons and personal service workers	261.5	36.7	298.2
Plant and machine operators, and drivers	328.3	10.5	338.8
Labourers and related workers	454.1	42.8	496.9
<b>Total</b>	<b>3,491.8</b>	<b>254.3</b>	<b>3,746.1</b>

TABLE 10. EMPLOYED PERSONS AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK AND STATUS OF WORKER, NOVEMBER 1988 ('000)

	Status of worker			Total(a)
	Employers	Self-employed/ unpaid family helpers	Employees	
Expected main source of income after ceasing				
full-time work				
Superannuation	50.9	69.5	868.5	988.9
Invalid/ age/ supporting parents'/ widows' pension	13.1	18.7	289.7	321.6
Investments/ interest/ stocks/ debentures, etc.	* 7.0	13.3	254.4	274.7
Dependent on someone else's income	13.8	10.1	99.5	123.4
Other	* 1.7	* 2.4	54.9	59.0
Did not know	8.7	9.4	71.1	89.3
Will never cease full-time work	* 6.6	15.6	98.8	121.0
Had already ceased full-time work	* 5.5	8.5	21.3	35.3
Total	* 1.1	* 5.7	15.4	22.1
<b>Total</b>	<b>57.5</b>	<b>83.7</b>	<b>905.2</b>	<b>1,046.4</b>

(a) Includes persons who worked for payment in kind.

TABLE 11. EMPLOYED PERSONS AGED 15 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME: REASON HAD NOT JOINED A SUPERANNUATION SCHEME, NOVEMBER 1988  
(<sup>'000</sup>)

<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
<b>Total</b>	<b>1,692.1</b>	<b>1,865.4</b>	<b>3,557.5</b>

TABLE 12. EMPLOYED PERSONS AGED 15 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME: REASON HAD NOT JOINED A SUPERANNUATION SCHEME AND AGE IN NOVEMBER 1988  
(<sup>'000</sup>)

<i>Reason had not joined a superannuation scheme</i>	<i>Age group</i>							<i>Total</i>
	<i>15-19</i>	<i>20-24</i>	<i>25-34</i>	<i>35-44</i>	<i>45-54</i>	<i>55-64</i>	<i>65-74</i>	
Employees eligible for scheme provided by employer	39.5	96.4	136.2	101.8	53.6	23.2	* 1.4	452.1
Reason had not joined employer scheme –								
Planned to join soon/ had applied to join	* 7.4	17.5	26.0	19.0	7.6	* 1.7	* 0.0	79.1
Could not afford it	* 4.5	9.7	21.4	16.3	10.7	* 3.7	* 0.0	66.4
Return not worthwhile	* 1.0	* 5.9	11.7	10.6	* 4.1	* 1.2	* 0.4	35.0
Had not bothered/ not interested/ not necessary	19.2	46.1	50.2	33.1	18.4	9.1	* 0.4	176.5
Other	7.5	17.2	26.9	22.7	12.8	* 7.4	* 0.6	95.1
Other employed persons	373.6	507.2	791.8	694.9	414.6	259.1	64.2	3,105.4
Reason had not joined a private scheme –								
Planned to join soon/ had applied to join	10.2	20.0	42.4	25.3	8.8	* 0.9	* 0.0	107.5
Waiting to become eligible for employer scheme	19.1	21.0	24.9	20.4	* 5.3	* 1.4	* 0.0	92.2
Could not afford it	58.2	96.1	163.4	159.1	84.3	42.0	* 5.9	609.0
Had life assurance/ other superannuation scheme	* 6.2	11.5	37.8	38.4	22.0	22.1	* 6.1	144.0
Had other investments	* 1.5	* 7.0	14.1	26.3	23.2	17.4	* 4.1	93.6
Return not worthwhile	* 0.7	7.9	17.1	23.9	17.6	* 5.1	* 1.8	74.1
Had not bothered/ not interested/ not necessary	166.2	266.9	384.3	290.6	190.0	110.2	28.7	1,436.9
Too young/ too old	85.3	27.0	* 5.0	* 0.6	* 7.2	28.2	10.8	164.1
Spouse had cover	* 1.1	* 7.3	50.9	63.3	29.6	8.3	* 1.5	161.9
Did not think available	* 2.6	* 4.4	8.9	13.6	* 4.0	* 3.7	* 0.7	37.9
Other	22.6	38.0	43.1	33.5	22.6	19.7	* 4.6	184.1
<b>Total</b>	<b>413.1</b>	<b>603.6</b>	<b>928.1</b>	<b>796.6</b>	<b>468.2</b>	<b>282.3</b>	<b>65.6</b>	<b>3,557.5</b>



TABLE 13. EMPLOYED PERSONS AGED 15 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME WHO WERE PREVIOUSLY COVERED: SUMMARY OF CHARACTERISTICS, NOVEMBER 1988  
(\*000)

	<i>Males</i>	<i>Females</i>	<i>Persons</i>
<i>Age group --</i>			
15-19	* 2.8	* 3.3	* 6.1
20-24	40.5	31.1	71.6
25-34	120.3	124.5	244.8
35-44	117.6	102.3	219.9
45-54	68.0	44.8	112.8
55-64	63.8	15.6	79.4
65-74	15.5	* 3.6	19.1
<i>Family status --</i>			
Member of a family(a)	337.7	270.6	608.3
Husband or wife	299.4	230.5	529.9
With dependents present	174.1	160.6	334.7
Without dependents present	125.3	69.8	195.1
Not-married family head	* 4.3	23.3	27.6
With dependents present	* 2.4	15.8	18.2
Without dependents present	* 1.9	7.5	9.4
Other child/ relative of family head	33.2	16.5	49.7
Not a member of a family	67.1	36.5	103.6
Living alone	30.7	17.0	47.7
Not living alone	36.3	19.5	55.8
Family status not determined	23.8	18.1	41.9
<i>Time in previous scheme (years) --</i>			
Under 5	214.1	186.0	400.1
5 and under 10	96.0	97.2	193.2
10 and under 15	47.7	31.7	79.4
15 and under 20	24.3	* 6.4	30.7
20 and over	46.4	* 3.9	50.3
<i>Whether preserved some benefits from previous scheme --</i>			
Aged 15 to 54 in November 1988	349.2	306.0	655.2
Preserved some benefits and had not yet received these preserved benefits	78.1	30.0	108.0
In superannuation scheme	58.9	22.7	81.6
Rolled it over	19.2	* 7.2	26.4
Other	271.1	276.0	547.1
Aged 55 and over in November 1988	79.3	19.2	98.5
<b>Total</b>	<b>428.5</b>	<b>325.2</b>	<b>753.7</b>

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

TABLE 14. 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 group –</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 other 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
<b>Total</b>	<b>2,626.4</b>	<b>865.4</b>	<b>3,491.8</b>	<b>1,509.6</b>	<b>983.1</b>	<b>2,492.7</b>	<b>4,136.1</b>	<b>1,848.5</b>	<b>5,984.5</b>

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

TABLE 15. FULL-TIME WORKERS AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: INDUSTRY AND STATUS OF WORKER, NOVEMBER 1988 ('000)

<i>Industry</i>	<i>Status of worker</i>			<i>Total(a)</i>
	<i>Employers</i>	<i>Self-employed/ unpaid family helpers</i>	<i>Employees</i>	
Agriculture, forestry, fishing and hunting	27.7	51.9	49.4	129.0
Mining	* 0.0	* 0.0	82.0	82.0
Manufacturing	15.8	11.8	688.5	716.0
Electricity, gas and water	* 0.0	* 0.0	93.8	93.8
Construction	19.6	58.9	190.5	269.0
Wholesale and retail trade	44.9	23.7	427.1	495.7
Transport and storage	* 3.6	13.9	203.7	221.2
Communication	* 0.0	* 0.0	115.7	115.7
Finance, property and business services	19.7	21.1	328.7	369.5
Public administration and defence	* 0.0	* 0.0	253.2	253.2
Community services	13.3	* 2.7	618.8	634.8
Recreation, personal and other services	8.5	10.4	93.0	111.9
<b>Total</b>	<b>152.9</b>	<b>194.4</b>	<b>3,144.5</b>	<b>3,491.8</b>

(a) Includes persons who worked for payment in kind.

TABLE 16. FULL-TIME WORKERS AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: OCCUPATION AND STATUS OF WORKER, NOVEMBER 1988 ('000)

<i>Occupation</i>	<i>Status of worker</i>			<i>Total(a)</i>
	<i>Employers</i>	<i>Self-employed/ unpaid family helpers</i>	<i>Employees</i>	
Managers and administrators	65.2	60.5	305.2	430.9
Professionals	30.8	10.6	535.6	577.0
Para-professionals	* 1.3	* 6.0	252.2	259.5
Tradespersons	37.2	68.5	533.9	639.5
Clerks	* 3.6	* 3.9	533.5	541.0
Salespersons and personal service workers	7.9	11.8	241.9	261.5
Plant and machine operators, and drivers	* 3.5	17.3	307.5	328.3
Labourers and related workers	* 3.5	16.0	434.6	454.1
<b>Total</b>	<b>152.9</b>	<b>194.4</b>	<b>3,144.5</b>	<b>3,491.8</b>

(a) Includes persons who worked for payment in kind.

TABLE 17. EMPLOYEES AGED 15 TO 74: COMPARATIVE PROFILE OF PERSONS COVERED BY A SUPERANNUATION SCHEME AND PERSONS NOT COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1988

	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	--'000--								
<i>Age group --</i>									
15-19	68.3	28.6	96.9	202.2	202.3	404.5	270.5	230.9	501.4
20-24	207.8	150.1	357.9	273.0	282.3	555.3	480.9	432.4	913.3
25-34	694.5	299.3	993.8	321.0	422.4	743.4	1,015.5	721.7	1,737.1
35-44	700.5	302.3	1,002.8	212.9	377.1	590.0	913.4	679.4	1,592.8
45-54	467.4	165.4	632.7	111.3	205.5	316.8	578.7	370.9	949.5
55-64	210.5	52.7	263.1	98.1	67.2	165.3	308.6	119.8	428.4
65-74	8.5	* 0.9	9.3	14.6	7.6	22.2	23.1	8.4	31.5
<i>Family status --</i>									
Member of a family(a)	1,977.8	800.3	2,778.0	937.2	1,298.5	2,235.6	2,914.9	2,098.7	5,013.7
Husband or wife	1,682.9	596.8	2,279.7	554.2	892.0	1,446.2	2,237.1	1,488.8	3,725.9
With dependents present	1,097.3	312.5	1,409.9	344.8	563.7	908.5	1,442.1	876.2	2,318.4
Without dependents present	585.6	284.2	869.8	209.4	328.3	537.7	795.0	612.5	1,407.5
Not-married family head	41.4	74.5	115.9	16.4	95.9	112.3	57.8	170.4	228.2
With dependents present	20.8	51.4	72.1	* 7.3	69.3	76.6	28.1	120.7	148.8
Without dependents present	20.6	23.1	43.8	9.1	26.6	35.6	29.7	49.7	79.4
Other child/ relative of family head	249.9	127.3	377.2	347.9	281.4	629.3	597.8	408.7	1,006.5
Not a member of a family	298.9	146.9	445.7	225.7	185.6	411.3	524.6	332.5	857.1
Living alone	159.7	73.9	233.6	73.6	65.5	139.1	233.3	139.5	372.7
Not living alone	139.2	72.9	212.1	152.1	120.1	272.2	291.3	193.0	484.3
Family status not determined	80.8	52.0	132.8	70.2	80.3	150.5	151.0	132.3	283.3
<i>Sector --</i>									
Public	812.3	441.0	1,253.3	157.9	331.7	489.6	970.2	772.7	1,743.0
Private	1,538.7	556.0	2,094.7	1,068.4	1,226.7	2,295.1	2,607.1	1,782.7	4,389.9
Sector not determined	* 6.4	* 2.1	8.5	* 6.8	* 5.9	12.7	13.2	8.1	21.2
<i>Whether permanent or casual employee in main job --</i>									
Permanent	2,235.4	917.0	3,152.4	930.9	955.2	1,886.1	3,166.4	1,872.2	5,038.6
Casual	122.0	82.2	204.1	302.2	609.2	911.3	424.1	691.4	1,115.5
<i>Trade union membership --</i>									
Member of a trade union	1,335.8	534.0	1,869.8	316.7	377.6	694.3	1,652.5	911.6	2,564.2
Not a member of a trade union	1,011.6	462.4	1,474.0	906.8	1,179.8	2,086.6	1,918.5	1,642.2	3,560.6
Did not know	9.9	* 2.8	12.7	9.6	* 6.9	16.5	19.5	9.8	29.2
<i>Usual gross weekly pay in main job (\$) --</i>									
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
<b>Total</b>	<b>2,357.4</b>	<b>999.2</b>	<b>3,356.6</b>	<b>1,233.1</b>	<b>1,564.4</b>	<b>2,797.5</b>	<b>3,590.5</b>	<b>2,563.5</b>	<b>6,154.0</b>
	--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>

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

TABLE 18. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: INDUSTRY, SECTOR AND PROVIDER OF SUPERANNUATION SCHEME, NOVEMBER 1988  
(\*000)

	Provider of scheme				Total(a)
	Current employer			Privately arranged scheme	
	In conjunction with union	Not in conjunction with union	Total		
<i>Industry --</i>					
Agriculture, forestry, fishing and hunting	* 4.2	27.0	31.2	22.3	54.5
Mining	27.8	42.1	69.9	11.7	82.9
Manufacturing	122.6	454.7	577.3	119.9	706.4
Electricity, gas and water	14.2	72.7	86.9	* 7.3	94.2
Construction	60.9	83.8	144.7	51.5	199.1
Wholesale and retail trade	35.8	263.9	299.8	140.9	447.1
Transport and storage	37.3	133.5	170.8	37.1	211.8
Communication	15.3	99.8	115.1	* 2.6	117.7
Finance, property and business services	37.2	254.4	291.6	59.9	351.8
Public administration and defence	30.5	216.8	247.3	14.3	261.5
Community services	86.4	499.6	586.0	122.0	714.3
Recreation, personal and other services	23.0	52.5	75.5	35.4	115.3
<i>Sector --</i>					
Public	155.9	961.0	1,116.8	129.1	1,253.3
Private	338.8	1,233.0	1,571.8	494.9	2,094.7
Sector not determined	* 0.6	* 6.7	* 7.3	* 0.9	8.5
<b>Total</b>	<b>495.3</b>	<b>2,200.6</b>	<b>2,695.9</b>	<b>624.8</b>	<b>3,356.6</b>

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

TABLE 19. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: INDUSTRY, SECTOR AND WHETHER MEMBERSHIP OPTIONAL, NOVEMBER 1988  
(\*000)

	Scheme provided by current employer and/or union			Total	Other	Total
	Optional	Mandatory	Did not know			
<i>Industry --</i>						
Agriculture, forestry, fishing and hunting	* 6.2	24.7	* 0.6	31.5	23.0	54.5
Mining	33.3	34.7	* 3.0	70.9	12.0	82.9
Manufacturing	196.0	371.0	17.0	584.1	122.3	706.4
Electricity, gas and water	47.8	35.3	* 3.7	86.9	* 7.3	94.2
Construction	73.8	71.2	* 2.5	147.4	51.7	199.1
Wholesale and retail trade	65.0	233.2	* 1.9	300.1	147.0	447.1
Transport and storage	73.0	93.5	* 6.8	173.2	38.5	211.8
Communication	94.8	15.8	* 4.6	115.1	* 2.6	117.7
Finance, property and business services	122.9	160.8	7.9	291.6	60.2	351.8
Public administration and defence	193.7	49.7	* 3.9	247.3	14.3	261.5
Community services	343.2	229.1	14.3	586.5	127.7	714.3
Recreation, personal and other services	26.8	48.8	* 2.4	78.0	37.3	115.3
<i>Sector --</i>						
Public	747.0	339.6	32.0	1,118.5	134.8	1,253.3
Private	527.8	1,022.7	36.2	1,586.8	507.9	2,094.7
Sector not determined	* 1.5	* 5.3	* 0.4	* 7.3	* 1.2	8.5
<b>Total</b>	<b>1,276.3</b>	<b>1,367.6</b>	<b>68.6</b>	<b>2,712.6</b>	<b>644.0</b>	<b>3,356.6</b>

TABLE 20. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: INDUSTRY, SECTOR AND OWN WEEKLY CONTRIBUTIONS TO SCHEME, NOVEMBER 1988

	<i>Own weekly contributions to scheme (\$)</i>									Total	Average own weekly contribu- tions (dollars)
	<i>Under 10</i>	<i>10 and under 15</i>	<i>15 and under 20</i>	<i>20 and under 25 --'000--</i>	<i>25 and under 30</i>	<i>30 and under 40</i>	<i>40 and over</i>	<i>Employer pays all contri- butions</i>	<i>Did not know</i>		
<i>Industry --</i>											
Agriculture, forestry, fishing and hunting	* 6.8	* 7.4	* 6.5	* 5.4	* 5.4	* 2.3	* 2.6	8.1	9.9	54.5	20.0
Mining	* 3.1	13.6	13.2	8.5	* 6.9	10.1	12.5	* 4.8	10.3	82.9	32.6
Manufacturing	85.6	120.2	89.4	84.4	43.5	51.5	49.1	132.2	50.6	706.4	21.6
Electricity, gas and water	* 2.4	13.4	15.7	12.2	10.6	15.0	14.7	* 5.3	* 4.9	94.2	27.1
Construction	10.6	21.8	12.6	24.5	20.2	16.3	20.7	54.4	18.0	199.1	31.1
Wholesale and retail trade	35.3	72.4	52.1	40.5	40.0	37.3	39.3	82.9	47.2	447.1	25.6
Transport and storage	10.3	27.2	25.1	37.9	26.0	25.0	20.8	21.7	17.7	211.8	25.7
Communication	* 1.6	* 5.4	21.1	29.1	14.3	20.1	13.7	* 2.2	10.2	117.7	27.1
Finance, property and business services	14.1	35.8	31.0	44.9	44.1	37.1	51.7	65.2	28.0	351.8	33.4
Public administration and defence	13.9	20.5	43.1	46.0	35.2	45.8	32.5	8.4	16.1	261.5	27.0
Community services	36.6	56.0	75.8	94.0	79.1	128.2	101.8	83.9	58.7	714.3	29.7
Recreation, personal and other services	9.1	13.6	10.5	9.5	9.2	8.2	11.3	30.3	13.6	115.3	25.7
<i>Sector --</i>											
Public	50.9	117.2	169.1	214.6	153.5	217.8	168.0	77.6	84.7	1,253.3	27.3
Private	178.5	289.8	226.5	222.1	180.4	178.6	202.0	420.4	196.4	2,094.7	27.0
Sector not determined	* 0.0	* 0.4	* 0.5	* 0.4	* 0.4	* 0.5	* 0.6	* 1.5	* 4.3	8.5	* 37.3
<b>Total</b>	<b>229.4</b>	<b>407.3</b>	<b>396.1</b>	<b>437.1</b>	<b>334.3</b>	<b>396.9</b>	<b>370.6</b>	<b>499.5</b>	<b>285.4</b>	<b>3,356.6</b>	<b>27.1</b>

TABLE 21. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: OCCUPATION AND OWN WEEKLY CONTRIBUTIONS TO SCHEME, NOVEMBER 1988

<i>Occupation</i>	<i>Own weekly contributions to scheme (\$)</i>									Total	Average own weekly contribu- tions (dollars)
	<i>Under 10</i>	<i>10 and under 15</i>	<i>15 and under 20</i>	<i>20 and under 25 --'000--</i>	<i>25 and under 30</i>	<i>30 and under 40</i>	<i>40 and over</i>	<i>Employer pays all contri- butions</i>	<i>Did not know</i>		
Managers and administrators	* 6.2	14.0	16.4	16.9	22.0	49.3	79.6	61.1	44.1	309.5	44.5
Professionals	13.4	22.7	38.7	71.8	79.5	117.4	130.5	51.8	44.7	570.5	38.2
Para-professionals	11.9	25.5	20.4	37.3	37.8	51.4	37.4	27.3	26.3	275.2	27.9
Tradespersons	47.9	91.7	66.9	80.3	43.9	40.3	30.5	95.5	45.0	541.9	21.7
Clerks	26.0	72.3	103.9	94.6	73.4	63.3	36.1	77.5	45.7	592.9	23.7
Salespersons and personal service workers	26.6	44.9	31.2	31.7	30.5	25.2	17.2	47.0	21.8	276.2	23.3
Plant and machine operators, and drivers	30.1	52.2	51.6	44.4	22.7	23.4	19.5	50.0	21.7	315.6	21.0
Labourers and related workers	67.4	84.1	67.1	60.1	24.5	26.7	19.7	89.3	35.9	474.8	18.9
<b>Total</b>	<b>229.4</b>	<b>407.3</b>	<b>396.1</b>	<b>437.1</b>	<b>334.3</b>	<b>396.9</b>	<b>370.6</b>	<b>499.5</b>	<b>285.4</b>	<b>3,356.6</b>	<b>27.1</b>

TABLE 22. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: USUAL GROSS WEEKLY PAY IN MAIN JOB AND PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTION TO SCHEME, NOVEMBER 1988

Usual gross weekly pay in main job (\$)	Proportion of earnings paid as own contribution to scheme (per cent)									Did not know	Total
	Under 2	2 and under 3	3 and under 4	4 and under 5	5 and under 6	6 and under 10	10 and under 15	15 and over	Employer pays all contributions		
	-'000-										
Under 200	* 1.4	* 6.1	* 4.8	* 3.3	8.0	12.8	10.6	18.9	31.1	14.7	111.7
200 and under 240	* 3.5	* 7.0	* 3.8	8.1	* 6.9	10.4	* 7.2	* 4.5	15.6	7.8	75.0
240 and under 280	9.6	8.0	18.6	* 6.2	13.6	20.9	* 5.6	* 4.2	30.9	8.4	126.0
280 and under 320	7.8	16.4	27.8	14.8	29.8	38.3	8.3	7.8	47.1	14.0	212.2
320 and under 360	18.9	59.6	27.2	46.2	56.4	35.6	11.3	* 0.8	52.2	25.1	333.2
360 and under 400	15.3	51.0	48.2	40.5	60.4	38.1	* 5.3	* 3.9	49.1	17.7	329.7
400 and under 440	16.1	37.1	33.1	64.8	47.4	41.1	* 5.0	* 2.9	48.8	26.9	323.1
440 and under 480	13.7	30.3	40.5	47.4	44.6	43.9	* 5.8	* 2.4	31.9	23.8	284.3
480 and under 520	8.2	35.0	27.5	50.8	44.4	48.5	9.5	* 2.8	34.3	19.8	280.8
520 and under 560	8.8	21.7	25.5	40.6	41.6	26.4	* 6.2	* 2.0	24.8	16.0	213.7
560 and under 600	9.8	12.8	25.4	31.9	30.2	27.8	* 3.0	* 3.3	15.1	14.1	173.3
600 and under 640	7.5	13.3	25.8	47.1	29.2	24.3	* 4.4	* 1.7	19.2	9.6	182.0
640 and under 680	10.7	9.0	18.0	23.0	20.4	20.8	* 1.4	* 2.1	14.5	12.0	131.9
680 and under 720	* 5.1	11.1	11.7	19.2	20.9	11.9	* 1.9	* 2.4	7.8	10.5	102.4
720 and under 760	* 3.5	12.2	8.1	14.4	14.7	8.6	* 0.7	* 0.0	9.3	* 5.6	77.1
760 and under 800	* 6.2	* 6.9	8.6	12.0	11.5	* 5.3	* 1.3	* 1.3	12.7	8.9	74.7
800 and over	24.4	34.9	38.7	29.8	18.0	34.0	9.4	11.5	44.6	22.1	267.3
Did not know	..	..	..	..	..	..	..	..	10.4	47.8	58.2
<b>Total</b>	<b>170.4</b>	<b>372.5</b>	<b>393.3</b>	<b>500.0</b>	<b>497.9</b>	<b>448.8</b>	<b>96.9</b>	<b>72.5</b>	<b>499.5</b>	<b>304.8</b>	<b>3,356.6</b>
	-dollars-										
Average usual gross weekly pay in main job	556	509	528	529	493	500	456	449	477	507	505

TABLE 23. EMPLOYEES AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: USUAL GROSS WEEKLY PAY IN MAIN JOB AND EXPECTED TYPE OF PAYMENT FROM SUPERANNUATION SCHEME, NOVEMBER 1988

Usual gross weekly pay in main job (\$)	Expected type of payment from superannuation scheme				Did not know	Total(a)
	Lump sum only	Regular payments only	Lump sum and regular payments			
	-'000-					
Under 200	14.8	* 3.1	* 3.0	10.2	32.9	
200 and under 400	127.5	14.6	38.2	98.1	282.8	
400 and under 600	146.5	16.5	66.0	90.3	322.2	
600 and under 800	54.3	15.3	47.4	37.5	155.7	
800 and over	27.9	* 6.8	29.6	25.1	89.8	
Did not know	8.0	* 1.7	* 2.4	9.1	21.7	
<b>Total</b>	<b>378.9</b>	<b>58.1</b>	<b>186.5</b>	<b>270.3</b>	<b>905.2</b>	
	-dollars-					
Average usual gross weekly pay in main job	495	552	602	495	520	

(a) Includes 11,400 persons who expected to neither receive a lump sum nor regular payments.

TABLE 24. EMPLOYEES AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: USUAL GROSS WEEKLY PAY IN MAIN JOB AND EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK, NOVEMBER 1988

Usual gross weekly pay in main job (\$)	Expected main source of income after ceasing full-time work						Did not know	Total(a)
	Super-annuation	Invalid/ age/ supporting parents' / widows' / pension	Investments/ interest/ stocks/ debentures, etc.	Dependent on someone else's income	Other			
	-'000-							
Under 200	* 2.5	9.3	* 2.4	7.7	* 1.0	* 3.3	32.9	
200 and under 400	50.1	123.9	16.1	30.6	17.6	31.6	282.8	
400 and under 600	103.4	94.0	36.9	13.8	26.4	39.0	322.2	
600 and under 800	76.7	18.1	24.4	* 2.1	15.0	14.6	155.7	
800 and over	52.9	* 3.9	15.9	* 0.0	8.1	* 6.3	89.8	
Did not know	* 4.2	* 5.2	* 3.7	* 0.7	* 3.0	* 4.0	21.7	
<b>Total</b>	<b>289.7</b>	<b>254.4</b>	<b>99.5</b>	<b>54.9</b>	<b>71.1</b>	<b>98.8</b>	<b>905.2</b>	
	-dollars-							
Average usual gross weekly pay in main job	626	413	608	351	569	487	520	

(a) Includes 21,300 persons who reported that they would never cease full-time work and 15,400 persons who had already ceased full-time work.

TABLE 25. FULL-TIME EMPLOYEES AGED 15 TO 74: COMPARATIVE PROFILE OF PERSONS COVERED BY A SUPERANNUATION SCHEME AND PERSONS NOT COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1988

	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
	-'000-								
<i>Age group --</i>									
15-19	66.6	26.8	93.4	179.7	153.5	333.2	246.3	180.3	426.6
20-24	204.9	143.6	348.4	235.8	210.8	446.6	440.6	354.4	795.0
25-34	682.6	250.3	932.9	295.3	217.8	513.1	977.9	468.2	1,446.0
35-44	690.9	238.6	929.5	203.4	149.8	353.2	894.3	388.4	1,282.7
45-54	462.4	125.1	587.5	101.7	82.5	184.2	564.1	207.7	771.7
55-64	204.2	39.9	244.1	85.1	25.6	110.7	289.3	65.5	354.8
65-74	7.7	* 0.9	8.5	* 5.5	* 2.6	8.1	13.1	* 3.5	16.6
<i>Family status --</i>									
Member of a family(a)	1,949.6	639.2	2,588.8	851.6	655.6	1,507.2	2,801.2	1,294.8	4,096.1
Husband or wife	1,660.8	453.9	2,114.7	507.8	370.0	877.7	2,168.5	823.9	2,992.4
With dependents present	1,084.0	208.0	1,292.1	326.2	176.7	502.9	1,410.2	384.8	1,795.0
Without dependents present	576.7	245.8	822.6	181.6	193.2	374.8	758.3	439.1	1,197.4
Not-married family head	40.6	63.5	104.1	15.9	46.1	62.0	56.5	109.6	166.1
With dependents present	20.8	42.5	63.2	* 7.3	28.7	36.0	28.1	71.2	99.3
Without dependents present	19.8	21.1	40.9	8.6	17.3	25.9	28.4	38.4	66.8
Other child/ relative of family head	245.7	121.8	367.5	322.2	238.5	560.7	568.0	360.3	928.3
Not a member of a family	291.2	141.7	432.8	195.0	138.9	333.9	486.1	280.6	766.7
Living alone	156.3	70.7	227.0	66.9	47.1	114.0	223.2	117.8	341.0
Not living alone	134.9	70.9	205.8	128.1	91.8	219.9	262.9	162.8	425.7
Family status not determined	78.5	44.3	122.8	59.7	48.2	107.9	138.2	92.5	230.7
<i>Sector --</i>									
Public	797.6	379.6	1,177.2	138.3	165.3	303.6	935.9	544.9	1,480.8
Private	1,515.3	443.9	1,959.1	961.7	673.3	1,635.0	2,476.9	1,117.2	3,594.1
Sector not determined	* 6.4	* 1.7	8.1	* 6.4	* 4.0	10.4	12.8	* 5.8	18.5
<i>Whether permanent or casual employee in main job --</i>									
Permanent	2,214.7	797.6	3,012.2	907.0	727.5	1,634.6	3,121.7	1,525.1	4,646.8
Casual	104.6	27.6	132.3	199.3	115.2	314.5	303.9	142.8	446.7
<i>Trade union membership --</i>									
Member of a trade union	1,317.4	461.8	1,779.2	292.1	218.9	511.0	1,609.6	680.7	2,290.2
Not a member of a trade union	992.0	361.3	1,353.3	804.6	619.2	1,423.8	1,796.6	980.6	2,777.1
Did not know	9.9	* 2.0	12.0	9.6	* 4.6	14.2	19.5	* 6.7	26.1
<i>Usual gross weekly pay in main job (\$) --</i>									
Under 200	33.2	11.9	45.2	108.9	85.5	194.4	142.1	97.5	239.6
200 and under 240	25.4	23.4	48.8	57.5	65.1	122.6	82.9	88.5	171.4
240 and under 280	52.2	46.6	98.8	79.2	96.3	175.5	131.5	142.9	274.4
280 and under 320	108.2	81.5	189.7	113.8	128.1	241.9	221.9	209.7	431.6
320 and under 360	196.0	119.2	315.3	137.3	121.1	258.4	333.3	240.3	573.7
360 and under 400	218.0	101.9	319.9	117.6	99.1	216.8	335.6	201.0	536.7
400 and under 440	226.4	88.8	315.2	109.9	73.7	183.6	336.3	162.5	498.8
440 and under 480	204.2	74.4	278.6	80.9	44.9	125.8	285.1	119.3	404.4
480 and under 520	205.1	69.8	274.9	59.7	40.2	99.9	264.8	109.9	374.7
520 and under 560	150.7	56.2	206.9	48.1	19.5	67.6	198.8	75.8	274.6
560 and under 600	135.6	34.1	169.8	30.2	17.1	47.3	165.9	51.2	217.1
600 and under 640	144.0	34.7	178.7	24.9	10.6	35.5	168.9	45.3	214.2
640 and under 680	104.5	25.6	130.1	17.5	* 5.7	23.3	122.1	31.3	153.4
680 and under 720	86.7	14.8	101.5	14.2	* 2.6	16.7	100.9	17.4	118.3
720 and under 760	70.2	* 6.9	77.1	15.6	* 1.3	16.9	85.7	8.2	93.9
760 and under 800	67.7	* 6.7	74.4	11.1	* 2.6	13.7	78.8	9.3	88.1
800 and over	249.3	16.5	265.8	39.6	* 3.6	43.2	288.9	20.0	308.9
Did not know	41.6	12.1	53.7	40.4	25.6	66.0	82.0	37.7	119.7
<b>Total</b>	<b>2,319.3</b>	<b>825.2</b>	<b>3,144.5</b>	<b>1,106.3</b>	<b>842.7</b>	<b>1,949.0</b>	<b>3,425.6</b>	<b>1,667.9</b>	<b>5,093.5</b>
	-dollars-								
<i>Average usual gross weekly pay in main job</i>	<i>549</i>	<i>438</i>	<i>520</i>	<i>405</i>	<i>343</i>	<i>378</i>	<i>503</i>	<i>391</i>	<i>466</i>

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



TABLE 26. FULL-TIME EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: INDUSTRY, SECTOR AND OWN WEEKLY CONTRIBUTIONS TO SCHEME, NOVEMBER 1988

	<i>Own weekly contributions to scheme (\$)</i>									<i>Total</i>	<i>Average own weekly contributions (dollars)</i>
	<i>Under 10</i>	<i>10 and under 15</i>	<i>15 and under 20</i>	<i>20 and under 25</i> --'000--	<i>25 and under 30</i>	<i>30 and under 40</i>	<i>40 and over</i>	<i>Employer pays all contributions</i>	<i>Did not know</i>		
<i>Industry --</i>											
Agriculture, forestry, fishing and hunting	* 6.4	* 5.3	* 6.0	* 5.4	* 5.0	* 2.3	* 2.3	7.8	8.7	49.4	20.3
Mining	* 3.1	13.6	12.5	8.2	* 6.9	10.1	12.5	* 4.8	10.3	82.0	32.9
Manufacturing	81.2	118.9	89.2	83.5	42.6	51.1	46.6	126.6	48.8	688.5	21.4
Electricity, gas and water	* 2.4	13.4	15.7	12.2	10.6	15.0	14.3	* 5.3	* 4.9	93.8	27.1
Construction	10.0	21.5	11.8	23.7	19.6	15.3	18.1	52.9	17.6	190.5	29.9
Wholesale and retail trade	32.7	70.6	51.6	38.1	39.4	35.2	39.0	76.1	44.4	427.1	25.9
Transport and storage	8.5	25.7	24.6	37.4	25.7	24.6	18.6	20.9	17.7	203.7	25.3
Communication	* 1.6	* 5.1	20.7	28.3	14.3	20.1	13.7	* 1.7	10.2	115.7	27.3
Finance, property and business services	12.3	33.5	30.8	42.0	41.8	36.0	49.0	57.1	26.3	328.7	33.8
Public administration and defence	12.0	19.2	41.5	44.1	34.8	45.3	32.5	7.7	16.1	253.2	27.4
Community services	23.3	42.4	67.5	88.9	70.9	122.7	97.7	56.3	48.9	618.8	30.9
Recreation, personal and other services	* 5.6	10.7	9.5	8.5	8.6	7.7	9.8	22.0	10.6	93.0	24.9
<i>Sector --</i>											
Public	41.9	106.1	161.8	205.7	146.6	213.4	163.0	58.9	79.7	1,177.2	27.6
Private	157.4	273.5	219.0	214.4	173.2	171.4	190.5	378.9	180.8	1,959.1	27.0
Sector not determined	* 0.0	* 0.4	* 0.5	* 0.4	* 0.4	* 0.5	* 0.6	* 1.5	* 3.9	8.1	* 37.3
<b>Total</b>	<b>199.3</b>	<b>380.0</b>	<b>381.3</b>	<b>420.5</b>	<b>320.3</b>	<b>385.3</b>	<b>354.1</b>	<b>439.3</b>	<b>264.5</b>	<b>3,144.5</b>	<b>27.3</b>

TABLE 27. FULL-TIME EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: OCCUPATION AND OWN WEEKLY CONTRIBUTIONS TO SCHEME, NOVEMBER 1988

	<i>Own weekly contributions to scheme (\$)</i>									<i>Total</i>	<i>Average own weekly contributions (dollars)</i>
	<i>Under 10</i>	<i>10 and under 15</i>	<i>15 and under 20</i>	<i>20 and under 25</i> --'000--	<i>25 and under 30</i>	<i>30 and under 40</i>	<i>40 and over</i>	<i>Employer pays all contributions</i>	<i>Did not know</i>		
<i>Occupation</i>											
Managers and administrators	* 6.2	13.1	16.4	16.7	22.0	49.3	78.7	59.5	43.4	305.2	44.5
Professionals	10.9	19.4	34.8	68.2	75.1	113.6	125.1	45.8	42.7	535.6	38.9
Para-professionals	8.9	22.2	17.6	36.3	36.4	50.7	36.8	20.0	23.3	252.2	28.6
Tradespersons	46.3	90.2	65.1	79.9	43.4	40.3	30.0	93.9	44.8	533.9	21.6
Clerks	21.9	66.2	101.4	88.8	68.0	59.5	30.7	59.9	37.1	533.5	23.1
Salespersons and personal service workers	18.7	40.6	28.9	28.3	28.6	22.7	17.2	36.9	19.8	241.9	24.3
Plant and machine operators, and drivers	27.7	51.2	51.6	43.8	22.7	23.0	17.3	49.0	21.2	307.5	20.8
Labourers and related workers	58.7	77.1	65.5	58.5	24.1	26.1	18.3	74.3	32.0	434.6	18.8
<b>Total</b>	<b>199.3</b>	<b>380.0</b>	<b>381.3</b>	<b>420.5</b>	<b>320.3</b>	<b>385.3</b>	<b>354.1</b>	<b>439.3</b>	<b>264.5</b>	<b>3,144.5</b>	<b>27.3</b>

TABLE 28. FULL-TIME EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: USUAL GROSS WEEKLY PAY IN MAIN JOB AND PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTION TO SCHEME, NOVEMBER 1988

Usual gross weekly pay in main job (\$)	Proportion of earnings paid as own contribution to scheme (per cent)									Total	
	Under 2	2 and under 3	3 and under 4	4 and under 5	5 and under 6	6 and under 10	10 and under 15	15 and over	Employer pays all contributions		Did not know
	--'000--										
Under 200	* 0.5	* 1.6	* 1.7	* 0.9	* 4.7	* 6.5	* 4.9	9.2	10.0	* 5.1	45.2
200 and under 240	* 2.8	* 5.6	* 2.4	* 6.5	* 4.4	8.4	* 3.7	* 1.8	8.1	* 5.0	48.8
240 and under 280	7.6	* 6.6	16.8	* 4.8	9.3	17.7	* 4.7	* 3.5	20.5	* 7.4	98.8
280 and under 320	* 6.9	16.1	25.0	14.1	27.5	33.2	7.6	* 5.6	41.0	13.0	189.7
320 and under 360	18.9	56.6	26.7	44.2	53.3	32.9	10.5	* 0.8	47.7	23.6	315.3
360 and under 400	15.0	50.0	47.2	40.0	59.3	36.6	* 4.4	* 3.4	46.8	17.2	319.9
400 and under 440	14.4	37.1	32.6	64.0	47.4	40.7	* 4.6	* 2.4	46.4	25.8	315.2
440 and under 480	13.7	29.7	39.5	45.9	43.5	43.9	* 5.3	* 2.4	31.2	23.6	278.6
480 and under 520	7.7	35.0	27.5	50.0	43.5	46.2	9.5	* 2.8	33.2	19.4	274.9
520 and under 560	8.2	20.3	24.8	40.6	41.0	25.3	* 6.2	* 2.0	22.5	16.0	206.9
560 and under 600	9.8	12.8	24.8	31.3	29.4	27.3	* 2.4	* 2.8	15.1	14.1	169.8
600 and under 640	7.5	13.3	24.9	46.0	28.9	24.3	* 4.4	* 1.7	19.2	8.6	178.7
640 and under 680	10.7	9.0	17.2	23.0	20.1	20.1	* 1.4	* 2.1	14.5	12.0	130.1
680 and under 720	* 5.1	11.1	11.7	18.3	20.9	11.9	* 1.9	* 2.4	7.8	10.5	101.5
720 and under 760	* 3.5	12.2	8.1	14.4	14.7	8.6	* 0.7	* 0.0	9.3	* 5.6	77.1
760 and under 800	* 6.2	* 6.9	8.3	12.0	11.5	* 5.3	* 1.3	* 1.3	12.7	8.9	74.4
800 and over	24.4	34.9	38.7	29.8	17.6	33.6	9.4	11.5	44.2	21.8	265.8
Did not know	..	..	..	..	..	..	..	..	9.1	44.7	53.7
<b>Total</b>	<b>162.8</b>	<b>358.7</b>	<b>377.9</b>	<b>485.8</b>	<b>476.8</b>	<b>422.6</b>	<b>82.6</b>	<b>55.6</b>	<b>439.3</b>	<b>282.3</b>	<b>3,144.5</b>
	--dollars--										
<i>Average usual gross weekly pay in main job</i>	566	517	536	533	500	511	493	529	506	528	520

## 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.

*Casual employees:* employees who were entitled to neither annual leave nor sick leave.

*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.

*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.

*Full-time workers:* are those who usually worked 35 hours or more a week (in all jobs) and those 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.

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

*Main job:* the job in which most hours were usually worked.

*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).

*Permanent employees:* employees who were entitled to annual leave or sick leave.

*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. A publication *Superannuation, Australia, November 1988, Summary* (6318.0) containing a summary of the results of the survey was released on 20 January 1989.

10. Results of similar surveys, which have been conducted in February 1984 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).

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

#### Unpublished statistics

12. 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.

#### 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.

#### Estimation procedure

14. 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, gender and labour force status, rather than to the corresponding distribution within the sample itself.

#### Reliability of the estimates

15. Estimates in this publication are subject to sampling and non-sampling errors. For further information refer to the Technical Note, Appendix C.

#### Related publications

16. 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, Income Units* (6523.0)—issued irregularly

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

#### Symbols and other usages

- \* subject to sampling variability too high for most practical uses. See the Technical Note, Appendix C.
- . . not applicable.

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

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## APPENDIX C

### TECHNICAL NOTE

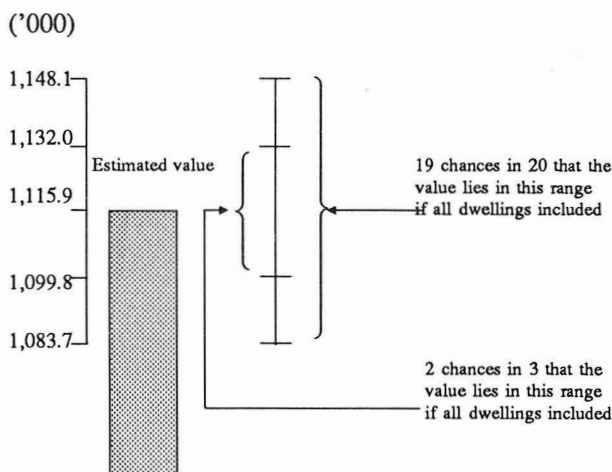
1. Since the estimates in this publication are based on information obtained from occupants of a sample of dwellings, they are subject to sampling variability: that is, they may differ from those that would have been produced if all dwellings had been included in the survey. One measure of the likely 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 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 1 shows the estimated number of females aged 15 to 74 in Australia, who were covered by a superannuation scheme to be 1,115,900. Since this estimate is between 1,000,000 and 2,000,000 the standard error for Australia will be between 15,600 and 20,200 in the standard error table and can be approximated as 16,100 (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 1,099,800 to 1,132,000 and about nineteen chances in twenty that the value will fall within the range 1,083,700 to 1,148,100. 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 given below:



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

6. Considering the example from paragraph 4 above, of the 1,115,900 females who were covered by a superannuation scheme, 1,072,800 or 96.1 per cent were employed. The standard error of 1,072,800 is approximately 15,900 so the relative standard error is 1.5 per cent. The relative standard error for 1,116,900 is 1.4 per cent. Applying the above formula, the relative standard error of the proportion is  $\sqrt{(1.5)^2 - (1.4)^2}$  or 0.5 per cent, giving a standard error for the proportion (96.1 per cent) of 0.5 percentage points. Therefore, there are about two chances in three that the proportion of persons who were underemployed and working part-time and who had been underemployed for more than a year was between 95.6 per cent and 96.6 per cent and nineteen chances in twenty the proportion was within the range 95.1 per cent to 97.1 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:

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

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

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











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