



November 1991

# SUPERANNUATION AUSTRALIA



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**SUPERANNUATION  
AUSTRALIA  
NOVEMBER 1991**

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ADDITIONAL DATA ON REQUEST      The ABS offers a range of unpublished data from this survey upon request. An order form can be found on page 34.

INQUIRIES

- *for further information about statistics in this publication and the availability of related unpublished statistics*, contact Mr Mark Patton on Canberra (06) 252 7204 or Labour Force Inquiries in your ABS State office (see page 33 for contact numbers).
- *for information about other ABS statistics and services* please refer to the last page of this publication.

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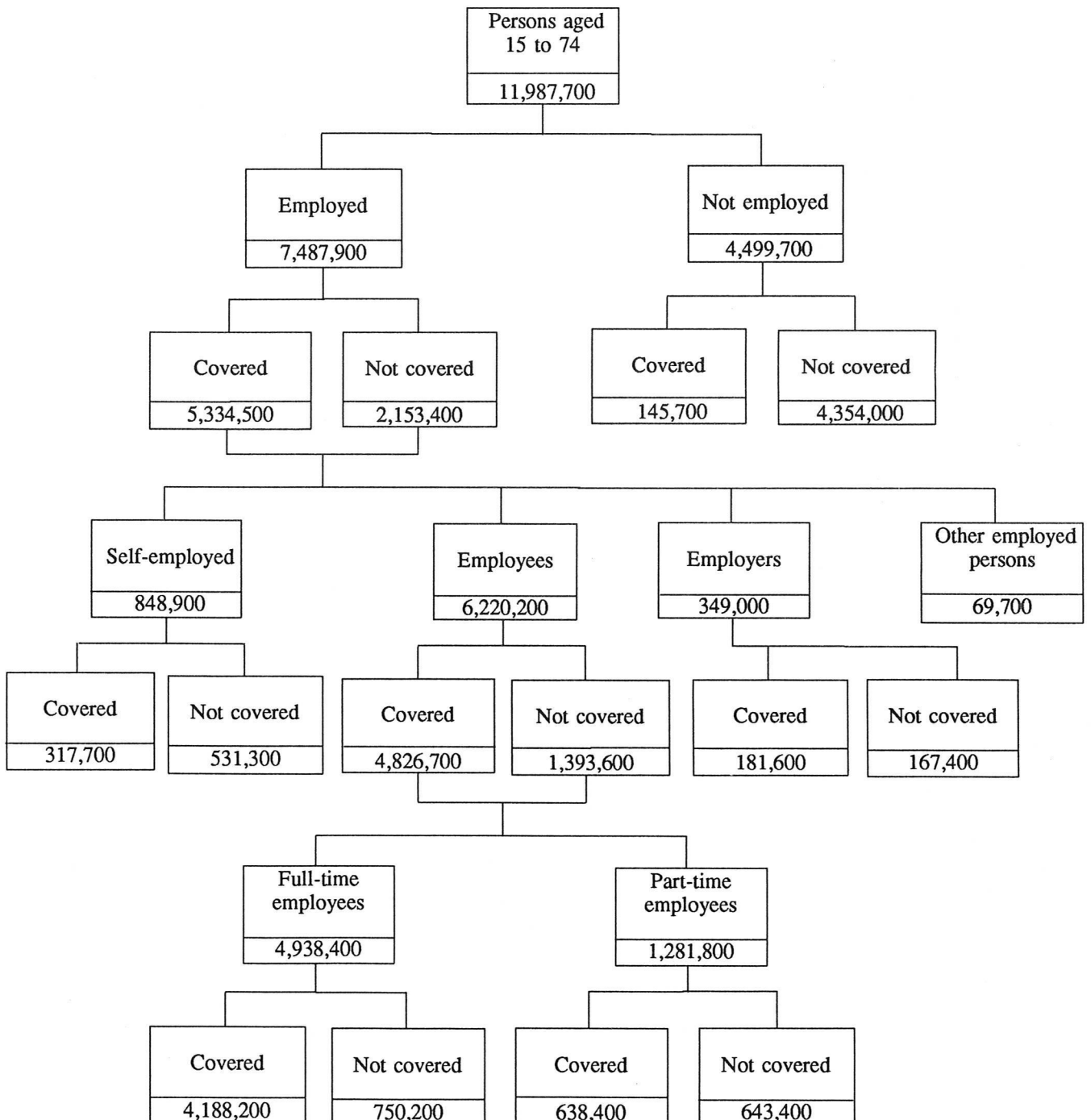
## SUMMARY OF FINDINGS

## Overview (Diagram 1)

In November 1991, 5,334,500 persons who were employed and 145,700 persons who were not employed were covered by superannuation, that is, belonged to a superannuation scheme to which contributions were being made.

Some 78 per cent of employees were covered by superannuation. In comparison, 52 per cent of employers and 37 per cent of self-employed persons were covered.

DIAGRAM 1. PERSONS AGED 15 TO 74: SUPERANNUATION COVERAGE, NOVEMBER 1991



### Superannuation coverage, November 1988 to November 1991 —

Of persons employed in November 1991, 71 per cent were covered by superannuation. In comparison, 51 per cent of those employed in November 1988 were covered.

In November 1988, less than 19 per cent of part-time workers were covered by superannuation, compared with 58 per cent of full-time workers. By November 1991, the proportion of part-time workers covered by superannuation had more than doubled to 44 per cent while the proportion of full-time workers covered by superannuation had risen to 79 per cent (Table 1).

Employers paid all contributions for 27 per cent of persons aged 15 to 74 who were covered by a superannuation scheme, compared with 13 per cent in 1988. For those who contributed personally to a superannuation scheme, average own weekly contributions also had increased from \$28 in 1988 to \$33 in 1991 (Table 2).

### Employed persons aged 15 to 74, November 1991 —

The level of superannuation coverage for employed persons who were Australian born (72% covered) was similar to that for those born overseas in main English-speaking countries (73% covered). However, superannuation coverage was lower (68%) amongst those born in other countries.

Three-quarters of employed persons aged 25 to 54 were covered by superannuation compared to 46 per cent of those aged 15 to 19 and 17 per cent of those aged 65 to 74.

Males recorded higher levels of superannuation coverage than females for all industry divisions and occupation major groups.

The Communication and Electricity, gas and water industry divisions reported the highest levels of superannuation coverage with 94 per cent of all persons employed in each of these industries covered. Lowest coverage was reported in the Agriculture, forestry, fishing and hunting industry division where less than half (44%) were covered (Table 6).

The occupation group Para-professionals had the highest level of coverage (86%), followed by Professionals (79%). The occupation groups with the lowest levels of superannuation coverage were Salespersons and personal service workers (59%) and Managers and administrators with (62%) (Table 7).

DIAGRAM 2. EMPLOYEES AGED 15 TO 74:  
PERCENTAGE COVERED BY SUPERANNUATION, INDUSTRY AND  
FULL-TIME/PART-TIME STATUS, NOVEMBER 1991

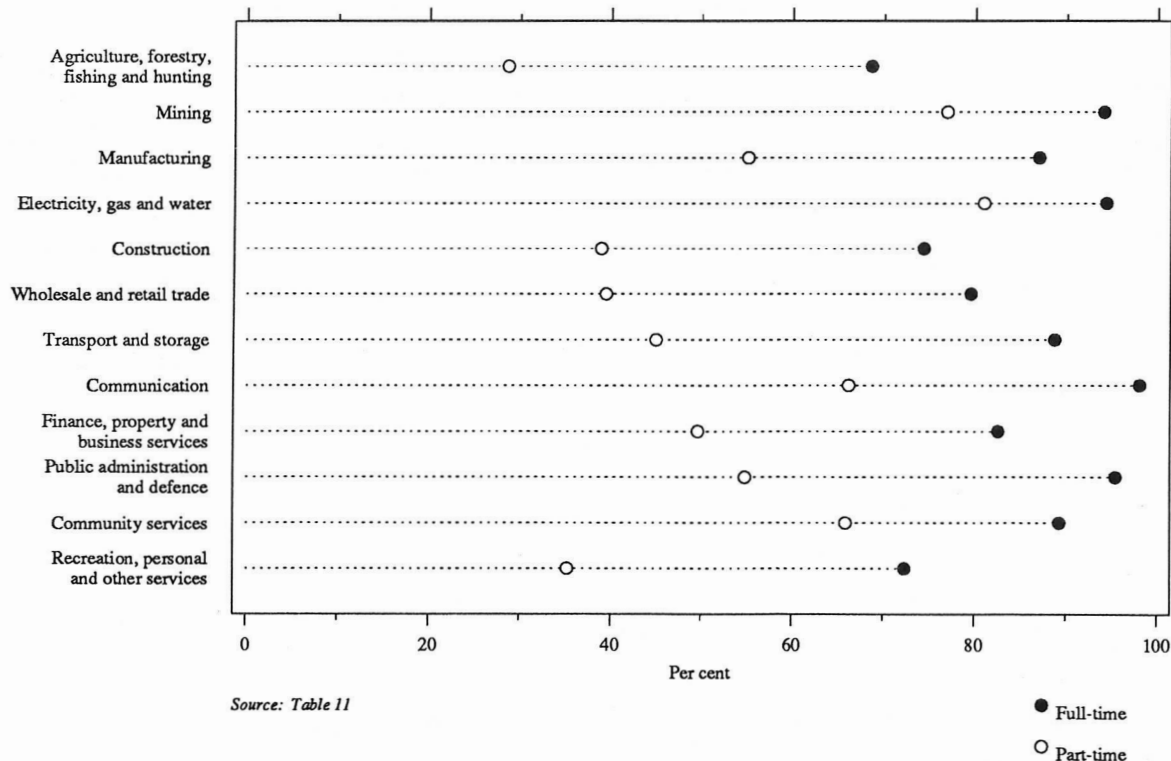
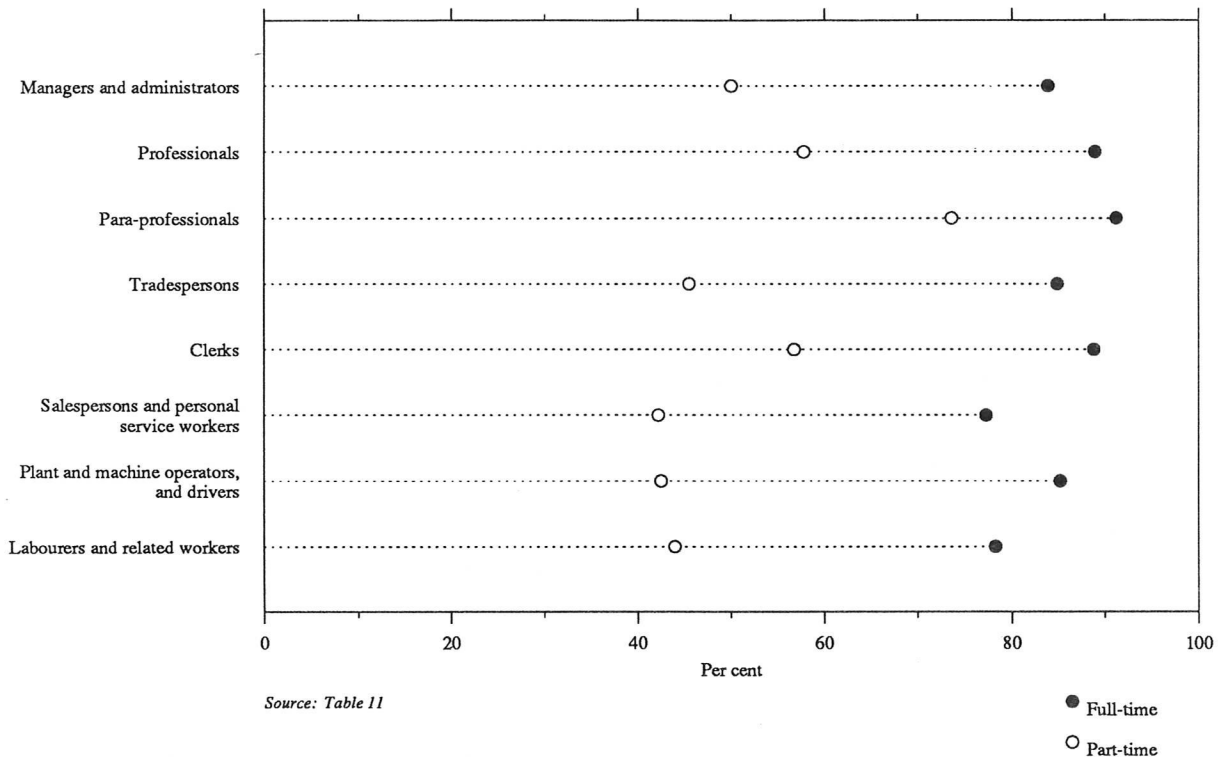


DIAGRAM 3. EMPLOYEES AGED 15 TO 74:  
PERCENTAGE COVERED BY SUPERANNUATION, OCCUPATION AND  
FULL-TIME/PART-TIME STATUS, NOVEMBER 1991



#### Employed persons aged 15 to 74 not covered by a superannuation scheme — (Table 9)

An estimated 2,153,400 persons (or 29% of all employed persons) were not covered by superannuation.

Of these people, some 203,400 (or 9%) were employees who were eligible for, but had not joined, an employer-provided superannuation scheme.

Of the remaining 1,950,000 persons not covered by superannuation, 27 per cent stated that they could not afford to join a superannuation scheme. A further 25 per cent were not bothered/not interested in superannuation.

#### Employees aged 15 to 74 — (Table 11)

Of the 6,220,200 employees aged 15 to 74, some 4,826,700 (or 78%) were covered by superannuation.

Some 85 per cent of full-time employees were covered by superannuation compared with 50 per cent of part-time employees.

An estimated 89 per cent of public sector employees were covered by superannuation compared with 73 per cent of private sector employees.

Superannuation coverage amongst permanent employees was more than double that of casual employees (87% compared to 39%). Amongst permanent full-time employees, 88 per cent had superannuation coverage com-

pared with 75 per cent of permanent part-time employees. In comparison, only 34 per cent of casual part-time employees were covered by superannuation.

An estimated 91 per cent of employees who belonged to a trade union were covered by superannuation. In contrast, some 69 per cent of employees who did not belong to a union were covered.

Superannuation coverage increased as usual gross weekly pay increased. Some 55 per cent of full-time employees earning less than \$200 per week were covered, compared with 35 per cent of part-time employees. Of those earning more than \$600 per week, 92 per cent of full-time employees were covered compared with 85 per cent of part-time employees.

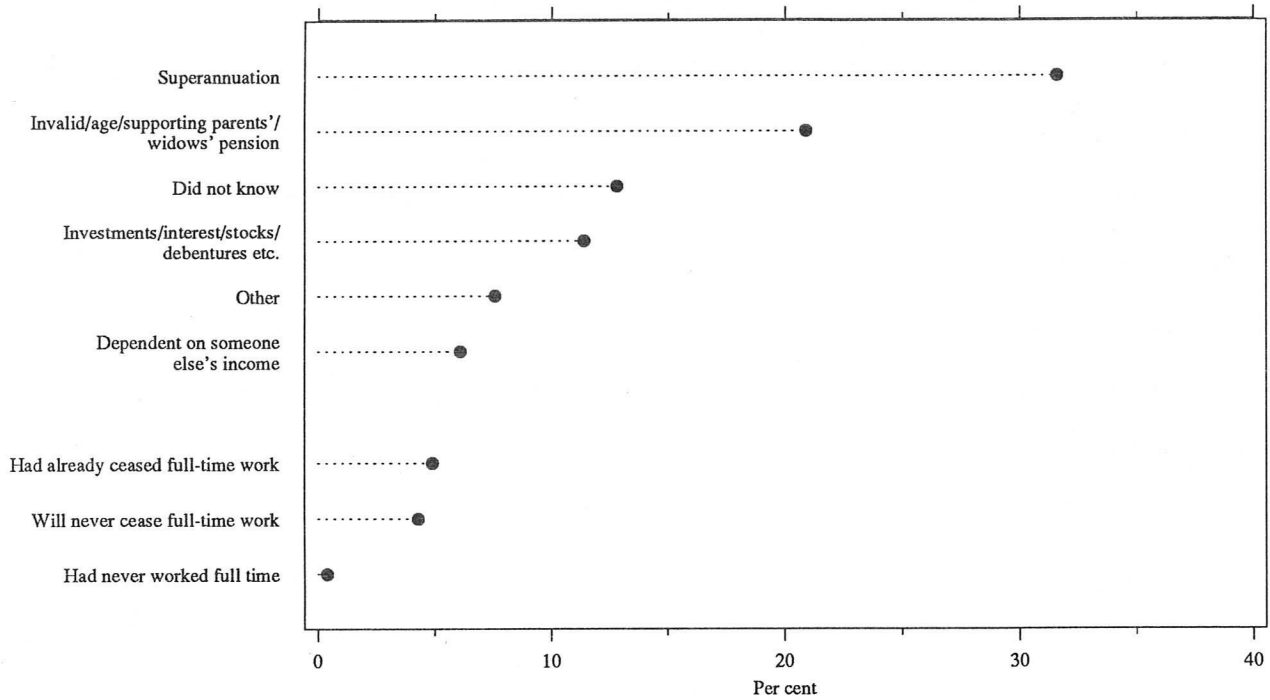
#### Employees aged 15 to 74 covered by a superannuation scheme —

An estimated 79 per cent of employees were covered by a superannuation scheme provided by their current employer (Table 12).

Of the 4,826,700 employees covered by superannuation, 3,405,100 (or 71%) contributed personally to a superannuation scheme. Of these, 46 per cent contributed less than 5 per cent of their earnings, 35 per cent contributed between 5 and less than 10 per cent of their earnings and a further 9 per cent contributed 10 per cent or more of



DIAGRAM 4. EMPLOYED PERSONS AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK, NOVEMBER 1991



Source: Table 5

their earnings. An estimated 9 per cent contributed personally but did not know the level of their contribution.

Overall, some 29 per cent of employees had all contributions paid by their employer. However, 50 per cent of the 638,400 part-time employees had all contributions paid by their employer compared with 26 per cent of full-time employees (Table 13).

#### Employees aged 45 to 74 covered by a superannuation scheme —

Of all employees aged 45 to 74 covered by superannuation, an estimated 41 per cent expected to receive only a lump sum on retirement with a further 20 per cent expecting to receive both a lump sum and a pension. Almost one-third (31%) did not know what type of payment they expected to receive.

Of the 1,067,400 full-time employees, 38 per cent expected to receive a lump sum only while a further 22 per cent expected to receive both a pension and a lump sum. In comparison, 53 per cent of part-time employees expected to receive a lump sum and 11 per cent expected both a pension and a lump sum (Table 15).

Superannuation was expected to be the main source of income after retirement for one-third of the 1,260,400 employees aged 45 to 74 covered by superannuation. A further 23 per cent expected a government pension to be their main source of income.

Superannuation was less likely to be the main source of income for lower income earners. Some 17 per cent of full-time employees earning less than \$200 per week expected superannuation to be their main income compared with 53 per cent of full-time employees earning \$600 or more per week. For part-time employees, 5 per cent of those earning less than \$200 per week and 32 per cent of those earning \$600 or more per week nominated superannuation as their expected main source of income (Table 16).

TABLE 1. PERSONS AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1988 AND NOVEMBER 1991 ('000)

	Covered		Not covered		Total	
	November 1988	November 1991	November 1988	November 1991	November 1988	November 1991
MALES						
<i>Labour force status —</i>						
Employed	2,673.3	3,290.7	1,692.1	1,079.0	4,365.4	4,369.7
Full-time workers	2,626.4	3,186.0	1,509.6	823.7	4,136.1	4,009.7
Part-time workers	46.9	104.7	182.5	255.4	229.4	360.1
Unemployed	7.8	39.9	238.7	443.6	246.5	483.5
Not in the labour force	19.2	34.7	1,048.8	1,111.9	1,067.9	1,146.6
<i>Age group —</i>						
15-19	70.2	113.7	302.5	239.1	372.8	352.8
20-24	224.7	351.9	422.1	329.3	646.8	681.2
25-34	786.6	975.7	558.9	419.8	1,345.5	1,395.5
35-44	812.1	945.4	426.3	371.4	1,238.4	1,316.8
45-54	547.4	678.1	308.9	303.6	856.3	981.7
55-64	247.5	289.4	473.5	441.4	721.0	730.8
65-74	11.8	11.1	487.2	529.9	499.0	541.0
<i>Family status —</i>						
Member of a family(a)	2,281.9	2,819.2	2,334.8	2,067.9	4,616.7	4,887.1
Husband or wife	1,961.7	2,332.5	1,667.9	1,477.0	3,629.6	3,809.5
With dependents present	1,286.5	1,519.2	699.9	548.6	1,986.5	2,067.8
Without dependents present	675.2	813.3	967.9	928.4	1,643.1	1,741.7
Sole parent		29.0		21.5		50.5
Other family head	46.6	29.2	46.1	33.5	92.8	62.7
Other child of married couple or family head	269.2	390.2	545.8	373.3	815.0	763.5
Other relative of married couple or family head		26.5		52.7		79.2
Not a member of a family	325.9	449.6	483.5	431.6	809.3	881.2
Living alone	175.3	214.6	236.5	225.3	411.9	439.9
Not living alone	150.6	235.0	246.9	206.3	397.5	441.3
Family status not determined	92.5	96.5	161.2	135.1	253.8	231.6
<i>Total</i>	<i>2,700.3</i>	<i>3,365.3</i>	<i>2,979.5</i>	<i>2,634.5</i>	<i>5,679.9</i>	<i>5,999.8</i>
FEMALES						
<i>Labour force status —</i>						
Employed	1,072.8	2,043.8	1,865.4	1,074.3	2,938.2	3,118.1
Full-time workers	865.4	1,439.3	983.1	431.0	1,848.5	1,870.3
Part-time workers	207.4	604.5	882.3	643.3	1,089.7	1,247.8
Unemployed	*4.3	12.6	195.0	278.5	199.3	291.1
Not in the labour force	38.8	58.6	2,509.2	2,520.1	2,548.0	2,578.7
<i>Age group —</i>						
15-19	29.3	76.3	303.8	235.3	333.1	311.6
20-24	153.8	300.1	506.2	384.8	659.9	684.9
25-34	326.6	599.2	1,027.3	802.6	1,353.9	1,401.8
35-44	344.1	618.2	872.5	695.8	1,216.6	1,314.0
45-54	192.6	402.8	629.4	532.1	822.0	934.9
55-64	68.1	111.8	657.5	609.0	725.5	720.8
65-74	*1.4	6.5	573.0	631.3	574.4	619.8
<i>Family status —</i>						
Member of a family(a)	902.9	1,727.8	3,793.6	3,203.7	4,696.6	4,931.5
Husband or wife	695.0	1,305.3	2,912.1	2,470.2	3,607.1	3,775.5
With dependents present	372.8	725.3	1,557.1	1,263.7	1,929.8	1,989.0
Without dependents present	322.2	580.0	1,355.0	1,206.5	1,677.3	1,786.5
Sole parent		102.1		236.0		338.1
Other family head	76.5	48.5	370.3	101.4	446.7	149.9
Other child of married couple or family head	129.8	241.8	435.0	221.7	564.7	463.5
Other relative of married couple or family head		20.7		60.0		80.7
Not a member of a family	155.0	308.7	543.3	508.9	698.3	817.6
Living alone	79.0	146.7	350.6	349.6	429.6	496.3
Not living alone	76.0	162.0	192.7	159.3	268.7	321.3
Family status not determined	57.9	78.4	232.7	160.4	290.6	238.8
<i>Total</i>	<i>1,115.9</i>	<i>2,114.9</i>	<i>4,569.6</i>	<i>3,873.0</i>	<i>5,685.5</i>	<i>5,987.9</i>

For footnotes see end of table.

TABLE 1. PERSONS AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1988 AND NOVEMBER 1991 — *continued*  
( '000)

	Covered		Not covered		Total	
	November 1988	November 1991	November 1988	November 1991	November 1988	November 1991
PERSONS						
<i>Labour force status —</i>						
Employed	3,746.1	5,334.5	3,557.5	2,153.4	7,303.6	7,487.9
Full-time workers	3,491.8	4,625.3	2,492.7	1,254.7	5,984.5	5,880.0
Part-time workers	254.3	709.2	1,064.8	898.7	1,319.1	1,607.9
Unemployed	12.1	52.5	433.7	722.0	445.8	774.5
Not in the labour force	57.9	93.2	3,558.0	3,632.0	3,615.9	3,725.2
<i>Age group —</i>						
15-19	99.6	190.0	606.3	474.4	705.8	664.4
20-24	378.5	652.0	928.3	714.1	1,306.8	1,366.1
25-34	1,113.2	1,574.9	1,586.2	1,222.4	2,699.4	2,797.3
35-44	1,156.2	1,563.6	1,298.8	1,067.2	2,455.0	2,630.8
45-54	740.0	1,080.9	938.3	835.7	1,678.4	1,916.6
55-64	315.5	401.2	1,131.0	1,050.4	1,446.5	1,451.6
65-74	13.2	17.5	1,060.2	1,143.4	1,073.4	1,160.9
<i>Family status —</i>						
Member of a family(a)	3,184.8	4,547.0	6,128.5	5,271.6	9,313.3	9,818.6
Husband or wife	2,656.7	3,637.8	4,580.0	3,947.2	7,236.7	7,585.0
With dependents present	1,659.3	2,244.5	2,257.0	1,812.2	3,916.3	4,056.7
Without dependents present	997.4	1,393.3	2,323.0	2,134.9	3,320.4	3,528.2
Sole parent		131.1		257.5		388.6
Other family head	123.1	77.8	416.4	134.8	539.5	212.6
Other child of married couple or family head		632.0		595.0		1,227.0
Other relative of married couple or family head	399.0		980.8		1,379.8	
Other relative of married couple or family head		47.1		112.7		159.8
Not a member of a family	480.9	758.3	1,026.8	940.5	1,507.6	1,698.8
Living alone	254.3	361.3	587.1	574.9	841.5	936.2
Not living alone	226.5	397.0	439.6	365.6	666.2	762.6
Family status not determined	150.5	174.9	393.9	295.4	544.4	470.3
<b>Total</b>	<b>3,816.2</b>	<b>5,480.2</b>	<b>7,549.2</b>	<b>6,507.5</b>	<b>11,365.4</b>	<b>11,987.7</b>

(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, NOVEMBER 1988 AND NOVEMBER 1991

Own weekly contributions to superannuation scheme (\$)	Age group							Total (1991)	Total (1988)
	15-19	20-24	25-34	35-44	45-54	55-64	65-74		
					— '000 —				
Under 10	23.8	38.3	57.2	66.2	35.3	21.0	*1.0	242.7	268.9
10 and under 20	40.8	151.9	280.3	220.4	132.7	51.8	*1.5	879.4	912.4
20 and under 30	10.3	109.7	350.9	271.4	178.7	65.8	*1.5	988.3	881.2
30 and under 40	*1.2	34.5	171.8	209.0	120.8	40.9	*1.1	579.2	465.1
40 and under 50	*1.0	14.4	82.4	107.2	87.9	22.2	*1.2	316.3	166.3
50 and under 60	*0.0	8.2	60.2	92.6	77.8	26.8	*1.5	267.1	102.9
60 and over	*0.4	4.7	52.7	122.7	135.0	47.3	*2.5	365.2	162.6
Did not know	12.3	38.1	98.6	119.8	83.1	35.9	*1.0	388.8	342.2
Employer pays all contributions	100.3	252.3	420.8	354.2	229.6	89.6	6.3	1,453.2	514.6
<b>Total</b>	<b>190.0</b>	<b>652.0</b>	<b>1,574.9</b>	<b>1,563.6</b>	<b>1,080.9</b>	<b>401.2</b>	<b>17.5</b>	<b>5,480.2</b>	<b>3,816.2</b>
					— dollars —				
<i>Average own weekly contributions(a)</i>	13	20	28	35	43	42	*60	33	28

(a) Excludes categories 'Did not know' and 'Employer pays all contributions'.

**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 1991**  
('000)

<i>Expected main source of income after ceasing full-time work</i>	<i>Time in superannuation scheme (years)</i>					<i>Total</i>
	<i>Under 5</i>	<i>5 and under 10</i>	<i>10 and under 15</i>	<i>15 and under 20</i>	<i>20 and over</i>	
Superannuation	131.8	99.3	73.8	57.1	104.4	466.4
Invalid/age/supporting parents'/widows' pension	189.1	60.2	38.0	14.6	10.0	311.8
Investments/interest/stocks/debentures, etc.	63.5	40.4	27.9	15.5	20.5	167.8
Dependent on someone else's income	68.2	10.7	8.0	*2.0	*1.8	90.8
Other	55.7	26.0	13.0	6.7	11.9	113.2
Did not know	102.4	41.5	23.4	12.2	12.1	191.6
Will never cease full-time work	33.2	12.1	9.1	*4.6	*4.2	63.2
Had already ceased full-time work	57.5	14.7	8.5	*4.6	*3.0	88.2
Had never worked full time	5.0	*1.0	*0.3	*0.4	*0.0	6.6
<b>Total</b>	<b>706.3</b>	<b>305.9</b>	<b>202.0</b>	<b>117.6</b>	<b>167.8</b>	<b>1,499.6</b>

**TABLE 4. PERSONS AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM SUPERANNUATION SCHEME AND AGE, NOVEMBER 1991**  
('000)

<i>Intended disbursement of lump sum payment from superannuation scheme</i>	<i>Age group</i>			<i>Total</i>
	<i>45-54</i>	<i>55-64</i>	<i>65-74</i>	
Expected to receive a lump sum payment	744.7	289.6	14.5	1,048.8
Roll it over/invest in an approved deposit fund, deferred annuity or other superannuation scheme	221.3	64.4	*2.1	287.8
Purchase an annuity	12.1	*3.2	*0.0	15.3
Invest the money elsewhere	131.9	56.5	*4.6	193.0
Pay off home/pay for home improvements/buy new home	74.5	30.7	*1.4	106.6
Pay for a holiday	41.5	20.4	*0.5	62.4
Other	42.4	21.0	*0.9	64.2
Did not know	221.1	93.3	5.0	319.4
Did not expect to receive a lump sum payment	108.8	39.0	*0.7	148.5
Did not know whether would receive a lump sum payment	227.3	72.7	*2.3	302.4
<b>Total</b>	<b>1,080.9</b>	<b>401.2</b>	<b>17.5</b>	<b>1,499.6</b>

**TABLE 5. 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 1991**  
('000)

<i>Expected main source of income after ceasing full-time work</i>	<i>Status of worker</i>			<i>Total(a)</i>
	<i>Employers</i>	<i>Self-employed</i>	<i>Employees</i>	
Superannuation	21.5	27.2	410.1	459.1
Invalid/age/supporting parents'/widows' pension	*4.3	14.2	284.3	303.5
Investments/interest/stocks/debentures, etc.	17.4	20.2	127.9	165.4
Dependent on someone else's income	*1.4	*2.1	85.2	88.7
Other	8.9	9.9	92.3	111.1
Did not know	8.6	21.7	155.1	186.3
Will never cease full-time work	8.4	14.3	39.8	62.9
Had already ceased full-time work	*2.5	6.3	61.3	71.3
Had never worked full time	*0.5	*0.4	*4.3	5.5
<b>Total</b>	<b>73.4</b>	<b>116.2</b>	<b>1,260.4</b>	<b>1,453.8</b>

(a) Includes unpaid family helpers and those who worked for payment in kind.

TABLE 6. EMPLOYED PERSONS AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1991  
(\*000)

	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
<i>Age group —</i>									
15-19	112.2	76.0	188.2	115.9	102.1	217.9	228.0	178.1	406.1
20-24	341.8	293.2	635.0	157.6	159.9	317.5	499.4	453.1	952.5
25-34	957.2	574.2	1,531.4	239.2	265.0	504.2	1,196.4	839.2	2,035.6
35-44	925.8	600.3	1,526.1	214.7	289.8	504.5	1,140.6	890.0	2,030.6
45-54	665.8	389.2	1,054.9	163.8	162.1	325.9	829.6	551.3	1,380.9
55-64	278.3	105.0	383.3	132.2	76.2	208.4	410.5	181.2	591.7
65-74	9.6	5.9	15.5	55.6	19.4	75.0	65.2	25.3	90.6
<i>Family status —</i>									
Member of a family(a)	2,757.0	1,664.0	4,421.1	872.0	912.1	1,784.1	3,629.0	2,576.1	6,205.1
Husband or wife	2,284.0	1,248.4	3,532.5	598.4	678.3	1,276.7	2,882.4	1,926.7	4,809.1
With dependents present	1,491.3	684.5	2,175.8	316.5	439.3	755.8	1,807.8	1,123.8	2,931.5
Without dependents present	792.8	563.9	1,356.7	281.9	239.0	520.9	1,074.7	802.9	1,877.6
Sole parent	28.2	98.8	127.0	8.5	44.5	53.0	36.7	143.4	180.0
Other family head	28.8	47.8	76.6	10.6	14.6	25.2	39.4	62.5	101.8
Other child of married couple or family head	379.4	240.4	619.8	198.1	116.8	314.9	577.5	357.2	934.7
Other relative of married couple or family head	25.5	20.0	45.5	19.3	10.3	29.6	44.8	30.3	75.1
Not a member of a family	440.8	304.2	745.0	161.3	115.8	277.2	602.1	420.0	1,022.2
Living alone	208.9	143.3	352.3	67.7	46.1	113.8	276.6	189.4	466.0
Not living alone	231.9	160.9	392.8	93.6	69.8	163.4	325.5	230.6	556.1
Family status not determined	92.8	75.6	168.4	45.8	46.4	92.2	138.6	122.0	260.6
<i>Birthplace —</i>									
Born in Australia	2,432.6	1,546.5	3,979.1	765.0	814.6	1,579.5	3,197.6	2,361.0	5,558.6
Born outside Australia	858.1	497.3	1,355.4	314.1	259.8	573.9	1,172.1	757.1	1,929.2
Born in main English-speaking countries	402.2	245.4	647.6	115.8	118.4	234.2	518.0	363.8	881.9
Born in other countries	455.9	251.9	707.7	198.3	141.4	339.6	654.1	393.3	1,047.4
<i>Status of worker —</i>									
Employers	139.9	41.6	181.6	103.4	63.9	167.4	243.4	105.6	349.0
Self-employed	255.9	61.8	317.7	322.8	208.5	531.3	578.7	270.3	848.9
Employees	2,891.0	1,935.7	4,826.7	631.6	761.9	1,393.6	3,522.6	2,697.6	6,220.2
Payment in kind/unpaid family helpers	*3.8	4.7	8.6	21.2	39.9	61.2	25.1	44.7	69.7
<i>Industry —</i>									
Agriculture, forestry, fishing and hunting	147.5	39.2	186.7	148.0	86.4	234.4	295.5	125.6	421.1
Mining	66.3	6.4	72.7	5.6	*1.1	6.7	71.9	7.4	79.3
Manufacturing	690.3	228.1	918.4	125.5	80.5	206.1	815.9	308.6	1,124.5
Electricity, gas and water	83.1	8.3	91.4	*4.5	*1.5	5.9	87.6	9.7	97.4
Construction	301.4	29.1	330.6	169.6	38.4	208.0	471.0	67.5	538.5
Wholesale and retail trade	578.6	357.2	935.8	229.2	299.1	528.3	807.8	656.3	1,464.1
Transport and storage	246.5	54.4	300.9	68.1	24.8	92.8	314.6	79.2	393.8
Communication	92.7	33.0	125.8	*2.2	5.8	8.0	94.9	38.9	133.8
Finance, property and business services	320.4	292.0	612.4	122.1	123.7	245.8	442.5	415.7	858.2
Public administration and defence	194.7	120.3	315.0	11.1	19.2	30.4	205.9	139.5	345.4
Community services	415.9	725.3	1,141.2	69.8	210.4	280.2	485.7	935.7	1,421.4
Recreation, personal and other services	153.2	150.5	303.6	123.3	183.5	306.8	276.5	334.0	610.4
<i>Time in current job (years) —</i>									
Under 5	1,529.4	1,169.7	2,699.1	689.3	775.4	1,464.7	2,218.7	1,945.2	4,163.8
5 and under 10	640.5	439.4	1,079.9	128.6	130.4	259.0	769.1	569.8	1,339.0
10 and under 15	415.7	210.7	626.4	64.1	60.6	124.7	479.8	271.3	751.1
15 and under 20	278.0	124.5	402.5	36.7	27.8	64.5	314.7	152.4	467.1
20 and over	427.1	99.4	526.5	117.8	51.9	169.7	544.9	151.3	696.1
Not determined	*0.0	*0.0	*0.0	42.6	28.2	70.8	42.6	28.2	70.8
<b>Total</b>	<b>3,290.7</b>	<b>2,043.8</b>	<b>5,334.5</b>	<b>1,079.1</b>	<b>1,074.3</b>	<b>2,153.4</b>	<b>4,369.7</b>	<b>3,118.1</b>	<b>7,487.9</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 1991 ('000)

Occupation (Minor Groups)	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
<b>MANAGERS AND ADMINISTRATORS</b>	430.2	105.8	536.0	207.9	117.7	325.6	638.1	223.5	861.6
Legislators and government appointed officials	*0.8	*0.0	*0.8	*0.2	*0.2	*0.4	*1.0	*0.2	*1.2
General managers	22.2	*1.0	23.2	*3.9	*1.1	5.0	26.1	*2.1	28.2
Specialist managers	130.1	28.3	158.5	13.7	*3.2	16.9	143.8	31.6	175.4
Farmers and farm managers	75.0	23.6	98.6	98.9	56.3	155.2	173.9	79.8	253.8
Managing supervisors (sales and service)	131.5	44.5	176.0	62.4	50.2	112.7	194.0	94.7	288.7
Managing supervisors (other business)	70.6	8.4	78.9	28.7	6.7	35.3	99.2	15.1	114.3
<b>PROFESSIONALS</b>	466.0	312.4	778.5	97.9	103.7	201.6	563.9	416.1	980.1
Natural scientists	25.4	7.4	32.8	*4.6	*1.5	6.1	30.0	8.9	38.9
Building professionals and engineers	95.9	*3.1	99.0	10.8	*1.6	12.4	106.7	4.7	111.3
Health diagnosis and treatment practitioners	41.3	28.6	69.9	7.5	8.3	15.8	48.8	36.8	85.7
School teachers	74.1	144.5	218.6	*3.3	22.5	25.8	77.4	167.0	244.4
Other teachers and instructors	37.7	25.5	63.2	13.6	30.0	43.7	51.3	55.5	106.9
Social professionals	31.8	15.2	47.0	10.6	7.9	18.5	42.4	23.1	65.4
Business professionals	123.2	50.0	173.2	31.6	15.8	47.4	154.8	65.8	220.6
Artists and related professionals	21.7	13.5	35.1	13.2	10.3	23.5	34.9	23.8	58.7
Miscellaneous professionals	15.0	24.7	39.7	*2.6	5.8	8.5	17.6	30.6	48.2
<b>PARA-PROFESSIONALS</b>	221.6	179.7	401.3	32.0	34.1	66.1	253.6	213.8	467.4
Medical and science technical officers and technicians	17.4	11.7	29.1	*1.6	*2.5	*4.1	19.0	14.2	33.2
Engineering and building associates and technicians	68.8	*2.5	71.3	9.7	*3.0	12.7	78.6	5.5	84.1
Air and sea transport technical workers	12.6	*0.2	12.8	5.3	*0.2	5.5	17.9	*0.4	18.3
Registered nurses	11.5	134.1	145.6	*1.2	18.0	19.2	12.7	152.1	164.8
Police	41.8	*3.9	45.6	*0.8	*0.2	*1.0	42.6	*4.0	46.6
Miscellaneous para-professionals	69.5	27.3	96.8	13.2	10.3	23.5	82.8	37.6	120.3
<b>TRADESPERSONS</b>	817.9	62.5	880.4	244.0	50.0	293.9	1,061.8	112.5	1,174.3
Metal fitting and machining tradespersons	99.4	*1.1	100.5	11.5	*0.5	12.0	110.9	*1.6	112.5
Other metal tradespersons	91.3	*2.2	93.5	11.6	*0.2	11.8	102.9	*2.4	105.3
Electrical and electronics tradespersons	155.3	*1.5	156.9	19.1	*0.7	19.8	174.4	*2.3	176.7
Building tradespersons	164.3	*1.4	165.7	96.0	*0.3	96.4	260.3	*1.8	262.1
Printing tradespersons	28.6	5.5	34.1	5.0	*1.6	6.6	33.6	7.0	40.7
Vehicle tradespersons	114.3	*0.3	114.7	27.6	*0.5	28.2	141.9	*0.9	142.8
Food tradespersons	56.2	18.7	75.0	22.1	9.9	32.0	78.3	28.6	107.0
Amenity horticultural tradespersons	36.6	*2.9	39.4	15.3	*2.9	18.2	51.8	5.8	57.6
Miscellaneous tradespersons	71.8	28.8	100.6	35.8	33.3	69.1	107.6	62.1	169.7
<b>CLERKS</b>	254.6	730.9	985.5	35.6	268.7	304.3	290.3	999.6	1,289.8
Stenographers and typists	*3.2	188.3	191.6	*1.0	56.6	57.6	*4.2	245.0	249.2
Data processing and business machine operators	20.7	60.0	80.7	*4.1	16.7	20.8	24.8	76.7	101.5
Numerical clerks	102.1	221.8	323.9	14.8	110.7	125.5	116.9	332.5	449.4
Filing, sorting and copying clerks	15.9	27.7	43.6	*1.9	10.3	12.3	17.9	38.0	55.9
Materials recording and despatching clerks	46.0	20.2	66.2	*4.4	4.9	9.3	50.4	25.1	75.5
Receptionists, telephonists and messengers	17.0	116.3	133.4	*3.2	40.8	44.0	20.2	157.1	177.3
Miscellaneous clerks	49.6	96.5	146.1	6.1	28.7	34.8	55.7	125.2	180.9
<b>SALESPERSONS AND PERSONAL SERVICE WORKERS</b>	267.7	359.2	626.9	128.5	306.9	435.4	396.2	666.0	1,062.3
Investment, insurance and real estate salespersons	42.3	11.2	53.6	24.3	7.3	31.5	66.6	18.5	85.1
Sales representatives	77.7	22.3	100.0	16.3	10.2	26.5	94.0	32.5	126.5
Sales assistants	85.2	139.1	224.3	52.0	130.2	182.2	137.2	269.3	406.5
Tellers, cashiers and ticket salespersons	18.6	62.4	80.9	6.6	35.6	42.2	25.2	98.0	123.2
Miscellaneous salespersons	34.4	46.4	80.8	26.3	68.6	94.9	60.8	115.0	175.8
Personal service workers	9.5	77.8	87.2	*3.0	55.0	58.0	12.5	132.8	145.2
<b>PLANT AND MACHINE OPERATORS, AND DRIVERS</b>	354.3	59.5	413.8	102.9	32.2	135.1	457.2	91.7	548.9
Road and rail transport drivers	156.1	7.0	163.1	73.4	9.4	82.8	229.5	16.4	245.9
Mobile plant operators (except transport)	85.9	*0.4	86.2	14.1	*0.2	14.3	100.0	*0.5	100.5
Stationary plant operators	49.6	*1.4	51.0	*3.0	*0.0	*3.0	52.6	*1.4	54.0
Machine operators	62.7	50.8	113.5	12.4	22.6	35.0	75.1	73.4	148.5
<b>LABOURERS AND RELATED WORKERS</b>	478.3	233.8	712.1	230.3	161.1	391.4	708.6	394.9	1,103.5
Trades assistants and factory hands	125.0	65.5	190.6	47.4	22.1	69.5	172.4	87.7	260.0
Agricultural labourers and related workers	54.0	9.3	63.3	45.3	22.2	67.5	99.3	31.4	130.8
Cleaners	48.2	78.8	127.0	25.2	60.5	85.7	73.5	139.2	212.7
Construction and mining labourers	80.3	*1.1	81.4	31.5	*2.1	33.6	111.8	*3.2	115.1
Miscellaneous labourers and related workers	170.7	79.1	249.8	80.8	54.3	135.1	251.5	133.4	384.9
<b>Total</b>	<b>3,290.7</b>	<b>2,043.8</b>	<b>5,334.5</b>	<b>1,079.1</b>	<b>1,074.3</b>	<b>2,153.4</b>	<b>4,369.7</b>	<b>3,118.1</b>	<b>7,487.9</b>

TABLE 8. EMPLOYED PERSONS AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: INDUSTRY, OCCUPATION, STATUS OF WORKER AND FULL-TIME/PART-TIME STATUS, NOVEMBER 1991  
(\*000)

	Status of worker			Total(a)
	Employers	Self-employed	Employees	
FULL-TIME				
<i>Industry—</i>				
Agriculture, forestry, fishing and hunting	17.9	63.0	80.3	163.4
Mining	*0.0	*0.2	71.5	71.7
Manufacturing	10.5	18.9	840.0	869.4
Electricity, gas and water	*0.0	*0.0	89.7	89.7
Construction	21.3	72.3	211.9	306.0
Wholesale and retail trade	54.7	48.9	695.8	799.5
Transport and storage	8.0	22.1	253.2	283.3
Communication	*0.0	*0.0	116.2	116.2
Finance, property and business services	24.4	26.0	487.9	538.5
Public administration and defence	*0.0	*0.0	295.5	295.5
Community services	11.2	6.7	854.0	872.3
Recreation, personal and other services	13.6	13.9	192.2	219.8
<i>Occupation—</i>				
Managers and administrators	60.4	79.9	373.0	513.3
Professionals	30.8	13.1	654.6	698.4
Para-professionals	*3.3	5.9	328.2	337.4
Tradespersons	39.0	92.5	712.8	845.3
Clerks	5.5	*3.1	786.2	795.4
Salespersons and personal service workers	10.2	27.0	423.8	461.4
Plant and machine operators, and drivers	8.3	30.5	355.6	394.4
Labourers and related workers	*4.2	20.1	553.9	579.7
<i>Total</i>	<i>161.6</i>	<i>272.0</i>	<i>4,188.2</i>	<i>4,625.3</i>
PART-TIME				
<i>Industry—</i>				
Agriculture, forestry, fishing and hunting	*3.4	11.2	7.2	23.3
Mining	*0.0	*0.0	*1.0	*1.0
Manufacturing	*0.3	*3.5	45.0	49.0
Electricity, gas and water	*0.0	*0.0	*1.7	*1.7
Construction	*1.8	8.4	12.7	24.6
Wholesale and retail trade	5.2	6.4	123.5	136.4
Transport and storage	*2.0	*3.7	12.0	17.6
Communication	*0.0	*0.4	9.2	9.6
Finance, property and business services	*2.1	*4.3	67.1	73.8
Public administration and defence	*0.0	*0.0	19.5	19.5
Community services	*2.7	*3.3	262.9	268.9
Recreation, personal and other services	*2.4	*4.4	76.7	83.8
<i>Occupation—</i>				
Managers and administrators	*4.2	9.9	8.4	22.7
Professionals	*2.2	4.8	73.0	80.0
Para-professionals	*1.1	*1.7	61.1	63.9
Tradespersons	*1.0	7.6	26.0	35.1
Clerks	8.4	10.1	168.7	190.2
Salespersons and personal service workers	*2.1	*3.0	160.2	165.5
Plant and machine operators, and drivers	*0.4	*4.2	14.4	19.4
Labourers and related workers	*0.6	*4.4	126.5	132.3
<i>Total</i>	<i>20.0</i>	<i>45.6</i>	<i>638.4</i>	<i>709.2</i>

TABLE 8. EMPLOYED PERSONS AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: INDUSTRY, OCCUPATION, STATUS OF WORKER AND FULL-TIME/PART-TIME STATUS, NOVEMBER 1991—continued  
(’000)

	Status of worker			Total(a)
	Employers	Self-employed	Employees	
TOTAL				
<i>Industry—</i>				
Agriculture, forestry, fishing and hunting	21.3	74.2	87.5	186.7
Mining	*0.0	*0.2	72.5	72.7
Manufacturing	10.8	22.4	885.0	918.4
Electricity, gas and water	*0.0	*0.0	91.4	91.4
Construction	23.1	80.7	224.6	330.6
Wholesale and retail trade	59.9	55.3	819.3	935.8
Transport and storage	10.0	25.8	265.2	300.9
Communication	*0.0	*0.4	125.4	125.8
Finance, property and business services	26.6	30.3	555.1	612.4
Public administration and defence	*0.0	*0.0	315.0	315.0
Community services	13.9	10.0	1,116.9	1,141.2
Recreation, personal and other services	16.1	18.3	268.9	303.6
<i>Occupation—</i>				
Managers and administrators	64.6	89.8	381.4	536.0
Professionals	33.0	17.9	727.6	778.5
Para-professionals	*4.4	7.6	389.4	401.3
Tradespersons	40.0	100.1	738.9	880.4
Clerks	13.9	13.2	954.9	985.5
Salespersons and personal service workers	12.2	30.0	584.0	626.9
Plant and machine operators, and drivers	8.8	34.7	370.0	413.8
Labourers and related workers	4.7	24.5	680.4	712.1
<b>Total</b>	<b>181.6</b>	<b>317.7</b>	<b>4,826.7</b>	<b>5,334.5</b>

(a) Includes unpaid family helpers and those who worked for payment in kind.

TABLE 9. EMPLOYED PERSONS AGED 15 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME: REASON HAD NOT JOINED A SUPERANNUATION SCHEME AND AGE, NOVEMBER 1991  
(’000)

Reason had not joined a superannuation scheme	Age group						Total	
	15-19	20-24	25-34	35-44	45-54	55-64		65-74
MALES								
Employees eligible for scheme provided by employer	8.3	19.1	22.6	19.5	9.4	5.5	*1.2	85.5
Reason had not joined employer scheme —								
Planned to join soon/had applied to join	*2.2	5.3	5.3	*2.8	*1.8	*0.2	*0.0	17.6
Could not afford it	*1.2	*3.3	*3.6	*3.6	*1.9	*1.0	*0.0	14.5
Return not worthwhile	*0.1	*1.6	*2.0	*1.2	*0.8	*0.8	*0.4	6.8
Had not bothered/not interested	*3.0	*2.3	*4.3	*2.8	*1.1	*0.4	*0.0	13.8
Other reasons	*1.8	6.5	7.4	9.2	*3.9	*3.1	*0.8	32.7
Other	107.6	138.5	216.6	195.2	154.4	126.8	54.4	993.6
Reason had not joined a personal scheme —								
Planned to join soon/had applied to join	4.7	6.1	13.7	13.8	4.7	*0.8	*0.4	44.1
Waiting to become eligible for employer scheme	4.9	5.7	7.4	*4.5	*2.0	*0.9	*0.0	25.5
Could not afford it	28.1	40.4	72.9	64.2	47.3	23.6	*4.6	281.1
Had life assurance/other superannuation scheme	*0.3	*3.3	12.0	11.9	13.7	11.1	*4.1	56.4
Had other investments	*0.4	*2.7	12.1	16.8	16.8	21.1	7.1	77.0
Return not worthwhile	*0.2	*2.6	9.4	7.6	9.5	*4.1	*2.6	35.9
Had not bothered/not interested	26.9	36.3	48.6	45.1	36.8	26.1	10.9	230.7
Too young/ too old	20.7	9.6	*3.3	*0.3	*3.3	17.4	13.8	68.4
Spouse had cover	*0.0	*0.0	*0.2	*0.7	*0.0	*0.2	*0.0	*1.1
Temporary/part-time/casual/seasonal worker	17.1	19.0	11.3	5.7	*1.9	*2.6	*2.1	59.7
Other reasons	*2.8	8.2	16.6	14.7	10.4	12.1	6.1	71.0
Not determined	*1.5	*4.6	8.9	9.9	8.0	6.9	*2.9	42.6
<b>Total</b>	<b>115.9</b>	<b>157.6</b>	<b>239.2</b>	<b>214.7</b>	<b>163.8</b>	<b>132.2</b>	<b>55.6</b>	<b>1,079.1</b>



**TABLE 9. EMPLOYED PERSONS AGED 15 TO 74 NOT COVERED BY A SUPERANNUATION SCHEME: REASON HAD NOT JOINED A SUPERANNUATION SCHEME AND AGE, NOVEMBER 1991—continued**  
(\*000)

Reason had not joined a superannuation scheme	Age group							Total
	15-19	20-24	25-34	35-44	45-54	55-64	65-74	
<b>FEMALES</b>								
Employees eligible for scheme provided by employer	9.1	23.4	36.5	29.4	13.2	5.5	*0.8	117.9
Reason had not joined employer scheme —								
Planned to join soon/had applied to join	*3.4	5.9	6.3	*4.5	*2.1	*0.2	*0.0	22.3
Could not afford it	*0.6	*2.1	7.7	7.0	*1.5	*1.1	*0.3	20.3
Return not worthwhile	*0.3	*0.9	*2.8	*2.0	*1.5	*0.5	*0.0	8.2
Had not bothered/not interested	*1.6	6.6	7.1	5.3	*2.1	*2.1	*0.0	24.8
Other reasons	*3.2	7.8	12.7	10.6	6.0	*1.6	*0.4	42.3
Other	93.0	136.5	228.5	260.3	148.9	70.7	18.7	956.5
Reason had not joined a personal scheme —								
Planned to join soon/had applied to join	*2.8	*3.8	8.9	6.8	*2.4	*0.0	*0.0	24.7
Waiting to become eligible for employer scheme	4.9	6.5	*3.3	*4.0	*1.8	*0.2	*0.0	20.7
Could not afford it	25.8	37.1	63.1	69.5	39.0	14.1	*0.7	249.3
Had life assurance/other superannuation scheme	*0.6	*2.1	5.0	9.1	*3.9	*4.0	*1.0	25.7
Had other investments	*0.2	*1.9	8.0	7.9	6.2	5.2	*2.4	31.7
Return not worthwhile	*0.0	*0.8	7.3	6.4	5.6	*1.1	*0.9	22.1
Had not bothered/not interested	19.2	40.9	61.1	68.5	38.1	19.1	6.0	252.8
Too young/ too old	14.3	8.2	*1.1	*1.9	*3.4	8.0	*4.5	41.3
Spouse had cover	*0.0	*3.3	30.7	36.2	18.3	6.2	*0.6	95.3
Temporary/part-time/casual/seasonal worker	21.2	22.9	21.6	25.2	14.1	5.4	*1.3	111.7
Other reasons	*3.7	7.7	13.2	14.9	7.9	*4.2	*1.3	52.9
Not determined	*0.4	*1.5	5.2	9.9	8.1	*3.1	*0.0	28.2
<b>Total</b>	<b>102.1</b>	<b>159.9</b>	<b>265.0</b>	<b>289.8</b>	<b>162.1</b>	<b>76.2</b>	<b>19.4</b>	<b>1,074.3</b>
<b>PERSONS</b>								
Employees eligible for scheme provided by employer	17.4	42.5	59.1	48.9	22.6	10.9	*1.9	203.4
Reason had not joined employer scheme —								
Planned to join soon/had applied to join	5.5	11.3	11.6	7.3	*3.9	*0.4	*0.0	39.9
Could not afford it	*1.8	5.4	11.2	10.6	*3.4	*2.1	*0.3	34.8
Return not worthwhile	*0.5	*2.6	4.8	*3.1	*2.3	*1.3	*0.4	15.0
Had not bothered/not interested	*4.5	8.9	11.3	8.1	*3.2	*2.5	*0.0	38.6
Other reasons	5.0	14.3	20.1	19.8	9.8	*4.6	*1.3	75.0
Other	200.6	275.0	445.1	455.6	303.3	197.5	73.1	1,950.0
Reason had not joined a personal scheme —								
Planned to join soon/had applied to join	7.5	9.9	22.6	20.6	7.1	*0.8	*0.4	68.8
Waiting to become eligible for employer scheme	9.9	12.3	10.7	8.5	*3.8	*1.1	*0.0	46.2
Could not afford it	53.9	77.5	136.1	133.7	86.3	37.7	5.3	530.4
Had life assurance/other superannuation scheme	*0.8	5.4	17.0	21.1	17.6	15.1	5.1	82.1
Had other investments	*0.6	*4.6	20.1	24.7	23.0	26.3	9.5	108.8
Return not worthwhile	*0.2	*3.4	16.7	13.9	15.1	5.2	*3.4	58.0
Had not bothered/not interested	46.1	77.2	109.7	113.6	74.9	45.2	16.9	483.5
Too young/ too old	35.0	17.7	*4.4	*2.3	6.7	25.4	18.2	109.7
Spouse had cover	*0.0	*3.3	31.0	36.9	18.3	6.4	*0.6	96.5
Temporary/part-time/casual/seasonal worker	38.3	41.8	32.9	30.9	16.1	8.0	*3.4	171.4
Other reasons	6.4	15.9	29.9	29.6	18.3	16.3	7.4	123.9
Not determined	*1.8	6.0	14.1	19.9	16.1	10.0	*2.9	70.8
<b>Total</b>	<b>217.9</b>	<b>317.5</b>	<b>504.2</b>	<b>504.5</b>	<b>325.9</b>	<b>208.4</b>	<b>75.0</b>	<b>2,153.4</b>

TABLE 10. FULL-TIME WORKERS AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1991  
(\*000)

	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
<i>Age group —</i>									
15-19	104.4	64.3	168.6	71.4	42.2	113.6	175.8	106.5	282.2
20-24	323.2	252.5	575.7	105.0	78.6	183.5	428.2	331.1	759.3
25-34	934.0	428.8	1,362.9	194.2	97.4	291.6	1,128.2	526.2	1,654.4
35-44	907.4	380.7	1,288.0	185.5	109.1	294.6	1,092.8	489.7	1,582.6
45-54	652.3	248.7	901.1	139.8	67.9	207.7	792.2	316.7	1,108.8
55-64	257.2	61.8	319.0	92.1	29.2	121.3	349.3	91.0	440.3
65-74	7.5	*2.3	9.9	35.7	6.7	42.5	43.3	9.1	52.3
<i>Birthplace —</i>									
Born in Australia	2,355.5	1,077.4	3,432.9	579.6	311.9	891.4	2,935.1	1,389.3	4,324.4
Born outside Australia	830.5	361.9	1,192.4	244.1	119.1	363.2	1,074.6	481.0	1,555.6
Born in main English-speaking countries	389.3	174.0	563.3	86.3	50.6	136.9	475.6	224.6	700.2
Born in other countries	441.2	187.9	629.1	157.8	68.5	226.3	599.0	256.4	855.4
<i>Status of worker —</i>									
Employers	135.4	26.2	161.6	97.4	38.0	135.4	232.8	64.2	297.0
Self-employed	239.6	32.4	272.0	259.1	93.2	352.3	498.7	125.6	624.3
Employees	2,808.5	1,379.7	4,188.2	461.4	288.8	750.2	3,269.9	1,668.6	4,938.4
Payment in kind/unpaid family helpers	*2.5	*0.9	*3.4	5.7	11.0	16.8	8.2	11.9	20.2
<i>Industry —</i>									
Agriculture, forestry, fishing and hunting	143.0	20.4	163.4	128.5	42.2	170.7	271.5	62.6	334.1
Mining	66.0	5.7	71.7	5.6	*0.6	6.2	71.6	6.2	77.9
Manufacturing	679.1	190.3	869.4	111.9	43.2	155.0	790.9	233.5	1,024.4
Electricity, gas and water	82.2	7.5	89.7	*4.5	*1.1	5.6	86.7	8.5	95.3
Construction	291.7	14.3	306.0	143.4	9.8	153.2	435.0	24.1	459.1
Wholesale and retail trade	561.6	237.8	799.5	165.5	123.3	288.8	727.1	361.2	1,088.3
Transport and storage	238.8	44.5	283.3	57.3	7.9	65.2	296.1	52.4	348.5
Communication	91.4	24.8	116.2	*1.4	*1.3	*2.7	92.8	26.1	118.9
Finance, property and business services	309.2	229.3	538.5	88.3	55.2	143.5	397.5	284.5	682.1
Public administration and defence	192.7	102.8	295.5	6.2	7.8	14.0	198.9	110.6	309.5
Community services	398.0	474.3	872.3	40.9	78.6	119.4	438.9	552.8	991.7
Recreation, personal and other services	132.2	87.6	219.8	70.3	60.0	130.3	202.5	147.7	350.2
<i>Occupation —</i>									
Managers and administrators	425.4	87.9	513.3	192.2	79.4	271.6	617.6	167.3	784.9
Professionals	448.1	250.3	698.4	69.9	49.1	119.0	518.0	299.4	817.4
Para-professionals	217.3	120.1	337.4	24.3	14.7	39.0	241.6	134.8	376.4
Tradespersons	798.7	46.6	845.3	211.3	26.5	237.8	1,009.9	73.1	1,083.1
Clerks	248.6	546.8	795.4	22.1	92.7	114.7	270.6	639.5	910.1
Salespersons and personal service workers	249.5	211.9	461.4	75.8	99.9	175.7	325.3	311.8	637.1
Plant and machine operators, and drivers	345.1	49.3	394.4	82.8	20.0	102.8	427.9	69.3	497.2
Labourers and related workers	453.4	126.3	579.7	145.3	48.7	194.1	598.7	175.1	773.8
<i>Time in current job (years) —</i>									
Under 5	1,455.9	830.1	2,285.9	496.0	303.5	799.5	1,951.8	1,133.6	3,085.4
5 and under 10	628.5	311.6	940.2	106.5	54.2	160.8	735.1	365.8	1,100.9
10 and under 15	409.3	146.9	556.2	54.8	23.2	78.0	464.1	170.1	634.2
15 and under 20	273.9	80.2	354.2	32.2	11.2	43.4	306.1	91.5	397.5
20 and over	418.4	70.4	488.8	100.1	24.1	124.2	518.5	94.5	613.0
Not determined	*0.0	*0.0	*0.0	34.0	14.8	48.8	34.0	14.8	48.8
<b>Total</b>	<b>3,186.0</b>	<b>1,439.3</b>	<b>4,625.3</b>	<b>823.6</b>	<b>431.0</b>	<b>1,254.7</b>	<b>4,009.7</b>	<b>1,870.3</b>	<b>5,880.0</b>

TABLE 11. EMPLOYEES AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1991

	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
FULL-TIME									
— '000 —									
<i>Age group —</i>									
15-19	103.2	63.9	167.2	68.0	39.9	107.8	171.2	103.8	275.0
20-24	307.4	250.2	557.6	83.3	70.5	153.8	390.7	320.7	711.4
25-34	837.1	417.7	1,254.8	123.8	71.1	194.9	960.8	488.9	1,449.7
35-44	786.2	355.1	1,141.3	95.3	64.0	159.4	881.5	419.2	1,300.7
45-54	547.5	233.1	780.5	54.5	31.0	85.5	602.0	264.1	866.0
55-64	221.5	58.0	279.6	27.4	10.1	37.5	248.9	68.2	317.1
65-74	5.7	*1.6	7.3	9.1	*2.2	11.3	14.8	*3.8	18.6
<i>Birthplace —</i>									
Born in Australia	2,061.2	1,032.1	3,093.3	326.7	209.4	536.1	2,387.9	1,241.5	3,629.4
Born outside Australia	747.3	347.6	1,094.9	134.7	79.4	214.1	882.0	427.0	1,309.0
Born in main English-speaking countries	350.8	167.9	518.7	52.3	35.2	87.6	403.2	203.2	606.3
Born in other countries	396.5	179.7	576.2	82.3	44.2	126.5	478.8	223.9	702.7
<i>Industry —</i>									
Agriculture, forestry, fishing and hunting	70.6	9.7	80.3	30.7	6.0	36.7	101.3	15.7	117.0
Mining	65.8	5.7	71.5	*3.9	*0.6	*4.5	69.8	6.2	76.0
Manufacturing	653.3	186.6	840.0	89.7	36.1	125.7	743.0	222.7	965.7
Electricity, gas and water	82.2	7.5	89.7	*4.3	*1.1	5.3	86.5	8.5	95.0
Construction	198.7	13.1	211.9	66.5	6.5	73.0	265.3	19.6	284.9
Wholesale and retail trade	480.0	215.8	695.8	105.6	73.1	178.6	585.5	288.9	874.4
Transport and storage	210.5	42.7	253.2	26.7	5.3	32.0	237.2	48.0	285.2
Communication	91.4	24.8	116.2	*1.0	*1.3	*2.4	92.4	26.1	118.5
Finance, property and business services	264.1	223.8	487.9	57.2	45.8	102.9	321.3	269.6	590.9
Public administration and defence	192.7	102.8	295.5	6.2	7.6	13.8	198.9	110.4	309.3
Community services	384.6	469.4	854.0	33.1	68.8	101.9	417.7	538.2	955.9
Recreation, personal and other services	114.4	77.8	192.2	36.6	36.7	73.3	151.0	114.5	265.5
<i>Occupation —</i>									
Managers and administrators	311.0	62.0	373.0	55.5	16.0	71.5	366.5	78.0	444.5
Professionals	409.8	244.7	654.6	41.7	40.0	81.7	451.5	284.8	736.3
Para-professionals	208.9	119.3	328.2	17.9	13.7	31.6	226.8	133.0	359.8
Tradespersons	670.9	41.9	712.8	112.7	14.1	126.8	783.6	56.0	839.6
Clerks	247.4	538.9	786.2	20.2	79.0	99.2	267.5	617.9	885.4
Salespersons and personal service workers	223.9	199.9	423.8	52.1	72.0	124.1	276.0	271.9	547.9
Plant and machine operators, and drivers	307.3	48.3	355.6	46.1	15.6	61.7	353.4	63.8	417.3
Labourers and related workers	429.2	124.7	553.9	115.2	38.4	153.7	544.5	163.1	707.6
<i>Sector —</i>									
Public	863.8	495.8	1,359.7	40.7	50.5	91.2	904.5	546.3	1,450.8
Private	1,935.5	879.9	2,815.4	417.9	236.7	654.6	2,353.4	1,116.6	3,470.0
Not determined	9.1	*4.0	13.2	*2.8	*1.6	*4.4	11.9	5.6	17.6
<i>Whether permanent or casual employee in current job —</i>									
Permanent	2,651.9	1,318.3	3,970.1	306.6	211.3	517.9	2,958.5	1,529.6	4,488.0
Casual	156.6	61.5	218.1	154.8	77.5	232.3	311.4	139.0	450.4
<i>Trade union membership —</i>									
Member of a trade union	1,386.9	605.7	1,992.6	84.1	50.2	134.4	1,471.0	655.9	2,127.0
Not a member of a trade union	1,403.2	766.0	2,169.2	372.7	235.1	607.8	1,775.9	1,001.1	2,777.0
Did not know	18.4	8.0	26.4	*4.5	*3.5	8.0	22.9	11.5	34.5
<i>Usual gross weekly pay in current job (\$) —</i>									
Under 200	74.7	50.9	125.5	64.9	39.1	104.0	139.5	90.0	229.5
200 and under 400	516.3	402.2	918.5	160.4	134.0	294.4	676.7	536.3	1,213.0
400 and under 600	1,100.7	621.7	1,722.3	145.1	88.5	233.6	1,245.8	710.1	1,955.9
600 and under 800	612.8	229.4	842.2	47.0	19.5	66.5	659.9	248.8	908.7
800 and under 1,000	315.7	60.2	375.9	27.2	7.0	34.2	342.9	67.2	410.1
1,000 and over	188.3	15.4	203.7	16.7	*0.8	17.5	205.1	16.1	221.2
<b>Total</b>	<b>2,808.5</b>	<b>1,379.7</b>	<b>4,188.2</b>	<b>461.4</b>	<b>288.8</b>	<b>750.2</b>	<b>3,269.9</b>	<b>1,668.6</b>	<b>4,938.4</b>
— dollars —									
<i>Average usual gross weekly pay in current job</i>	<i>607</i>	<i>488</i>	<i>568</i>	<i>456</i>	<i>376</i>	<i>426</i>	<i>586</i>	<i>468</i>	<i>546</i>

TABLE 11. EMPLOYEES AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1991—*continued*

	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
PART-TIME									
— '000 —									
<i>Age group—</i>									
15-19	7.6	11.5	19.1	39.4	59.0	98.4	47.0	70.5	117.5
20-24	18.3	40.0	58.3	44.6	72.5	117.1	62.9	112.4	175.4
25-34	20.1	134.9	155.0	31.4	119.7	151.1	51.5	254.6	306.1
35-44	10.7	202.4	213.1	19.0	127.9	146.9	29.7	330.3	360.0
45-54	10.4	125.2	135.7	11.0	63.9	74.9	21.4	189.1	210.6
55-64	14.4	39.5	53.9	17.2	24.2	41.4	31.6	63.7	95.3
65-74	*1.0	*2.5	*3.5	7.7	5.9	13.6	8.7	8.4	17.0
<i>Birthplace—</i>									
Born in Australia	62.0	429.4	491.4	126.3	373.2	499.5	188.3	802.6	990.9
Born outside Australia	20.5	126.5	147.0	44.0	99.9	143.9	64.5	226.4	290.9
Born in main English-speaking countries	8.9	66.8	75.7	19.1	48.9	68.0	28.0	115.7	143.6
Born in other countries	11.6	59.7	71.4	24.9	51.0	75.9	36.5	110.7	147.3
<i>Industry—</i>									
Agriculture, forestry, fishing and hunting	*1.6	5.6	7.2	5.5	12.3	17.9	7.1	17.9	25.0
Mining	*0.3	*0.7	*1.0	*0.0	*0.3	*0.3	*0.3	*1.0	*1.3
Manufacturing	10.2	34.8	45.0	11.6	25.0	36.5	21.8	59.8	81.5
Electricity, gas and water	*0.9	*0.8	*1.7	*0.0	*0.4	*0.4	*0.9	*1.2	*2.1
Construction	5.3	7.5	12.7	10.1	9.7	19.8	15.4	17.2	32.6
Wholesale and retail trade	15.1	108.5	123.5	51.2	137.6	188.8	66.3	246.1	312.4
Transport and storage	5.1	6.9	12.0	5.9	8.8	14.7	11.0	15.7	26.6
Communication	*1.2	8.0	9.2	*0.4	*4.3	4.7	*1.6	12.3	13.9
Finance, property and business services	8.0	59.1	67.1	18.3	49.7	68.0	26.4	108.7	135.1
Public administration and defence	*2.0	17.5	19.5	4.9	11.0	16.0	6.9	28.5	35.5
Community services	16.0	246.8	262.9	21.6	114.3	135.9	37.7	361.1	398.8
Recreation, personal and other services	16.9	59.7	76.7	40.6	99.7	140.3	57.6	159.4	217.0
<i>Occupation—</i>									
Managers and administrators	*1.8	6.6	8.4	*2.5	5.9	8.4	*4.3	12.5	16.8
Professionals	13.9	59.2	73.0	15.4	38.0	53.4	29.2	97.2	126.4
Para-professionals	*3.0	58.2	61.1	5.4	16.6	22.0	8.4	74.7	83.1
Tradespersons	13.3	12.8	26.0	16.7	14.6	31.3	30.0	27.3	57.4
Clerks	5.6	163.0	168.7	8.7	119.8	128.5	14.4	282.8	297.1
Salespersons and personal service workers	17.8	142.4	160.2	44.1	175.2	219.3	61.9	317.6	379.5
Plant and machine operators, and drivers	5.7	8.7	14.4	12.1	7.4	19.5	17.8	16.2	34.0
Labourers and related workers	21.4	105.1	126.5	65.4	95.6	161.0	86.8	200.7	287.5
<i>Sector—</i>									
Public	15.6	163.1	178.7	16.8	83.5	100.3	32.3	246.6	279.0
Private	66.8	389.9	456.7	152.0	387.2	539.2	218.7	777.2	995.9
Not determined	*0.2	*2.8	*3.0	*1.5	*2.4	*3.9	*1.7	5.2	6.9
<i>Whether permanent or casual employee in current job—</i>									
Permanent	39.3	334.1	373.4	22.2	105.3	127.5	61.5	439.4	500.9
Casual	43.2	221.8	265.1	148.1	367.8	515.9	191.3	589.6	780.9
<i>Trade union membership—</i>									
Member of a trade union	29.0	206.1	235.1	26.6	72.4	99.0	55.6	278.5	334.1
Not a member of a trade union	52.9	348.1	401.0	141.7	396.4	538.1	194.6	744.6	939.2
Did not know	*0.6	*1.7	*2.3	*1.9	*4.3	6.2	*2.5	6.0	8.5
<i>Usual gross weekly pay in current job (\$)—</i>									
Under 200	28.7	216.5	245.2	120.4	343.5	463.9	149.1	560.0	709.1
200 and under 400	34.1	265.9	300.0	40.0	111.4	151.4	74.1	377.3	451.4
400 and under 600	10.8	55.4	66.3	7.9	15.6	23.5	18.7	71.1	89.8
600 and under 800	5.7	13.9	19.6	*1.0	*1.3	*2.4	6.7	15.2	21.9
800 and under 1,000	*2.2	*3.9	6.1	*0.0	*1.0	*1.0	*2.2	4.9	7.1
1,000 and over	*1.0	*0.3	*1.2	*0.9	*0.3	*1.2	*1.9	*0.6	*2.5
<b>Total</b>	<b>82.5</b>	<b>555.9</b>	<b>638.4</b>	<b>170.3</b>	<b>473.1</b>	<b>643.4</b>	<b>252.8</b>	<b>1,029.0</b>	<b>1,281.8</b>
— dollars —									
<i>Average usual gross weekly pay in current job</i>	<i>307</i>	<i>256</i>	<i>262</i>	<i>173</i>	<i>149</i>	<i>155</i>	<i>217</i>	<i>206</i>	<i>209</i>

**TABLE 11. EMPLOYEES AGED 15 TO 74: SUMMARY OF CHARACTERISTICS AND WHETHER COVERED BY A SUPERANNUATION SCHEME, NOVEMBER 1991—continued**

	Covered			Not covered			Total		
	Males	Females	Persons	Males	Females	Persons	Males	Females	Persons
TOTAL									
— '000 —									
<i>Age group—</i>									
15-19	110.8	75.4	186.2	107.4	98.9	206.3	218.2	174.3	392.5
20-24	325.7	290.2	615.9	127.9	142.9	270.8	453.6	433.1	886.7
25-34	857.1	552.7	1,409.8	155.2	190.8	346.0	1,012.3	743.5	1,755.8
35-44	796.9	557.5	1,354.4	114.4	191.9	306.3	911.2	749.4	1,660.7
45-54	557.9	358.3	916.2	65.5	94.9	160.4	623.4	453.2	1,076.6
55-64	235.9	97.5	333.4	44.6	34.4	78.9	280.5	131.9	412.4
65-74	6.6	*4.1	10.8	16.8	8.1	24.9	23.4	12.2	35.6
<i>Birthplace—</i>									
Born in Australia	2,123.2	1,461.5	3,584.7	453.0	582.6	1,035.6	2,576.2	2,044.1	4,620.3
Born outside Australia	767.8	474.1	1,242.0	178.7	179.3	358.0	946.5	653.5	1,599.9
Born in main English-speaking countries	359.7	234.7	594.4	71.4	84.1	155.6	431.1	318.8	749.9
Born in other countries	408.1	239.4	647.6	107.2	95.2	202.4	515.4	334.6	850.0
<i>Industry—</i>									
Agriculture, forestry, fishing and hunting	72.2	15.3	87.5	36.2	18.4	54.6	108.5	33.6	142.1
Mining	66.1	6.4	72.5	*3.9	*0.9	4.8	70.0	7.3	77.3
Manufacturing	663.5	221.5	885.0	101.2	61.1	162.3	764.8	282.5	1,047.3
Electricity, gas and water	83.1	8.3	91.4	*4.3	*1.5	5.7	87.4	9.7	97.1
Construction	204.0	20.6	224.6	76.7	16.2	92.9	280.7	36.8	317.5
Wholesale and retail trade	495.0	324.3	819.3	156.8	210.7	367.5	651.8	535.0	1,186.8
Transport and storage	215.6	49.6	265.2	32.5	14.1	46.7	248.1	63.7	311.8
Communication	92.6	32.8	125.4	*1.4	5.6	7.0	94.0	38.4	132.4
Finance, property and business services	272.2	282.9	555.1	75.5	95.4	170.9	347.7	378.3	726.0
Public administration and defence	194.7	120.3	315.0	11.1	18.7	29.8	205.9	138.9	344.8
Community services	400.6	716.3	1,116.9	54.7	183.1	237.8	455.3	899.3	1,354.7
Recreation, personal and other services	131.3	137.5	268.9	77.3	136.4	213.6	208.6	273.9	482.5
<i>Occupation—</i>									
Managers and administrators	312.8	68.6	381.4	57.9	22.0	79.9	370.8	90.5	461.3
Professionals	423.7	303.9	727.6	57.1	78.1	135.1	480.8	382.0	862.7
Para-professionals	211.9	177.5	389.4	23.3	30.3	53.6	235.2	207.7	442.9
Tradespersons	684.2	54.7	738.9	129.4	28.6	158.1	813.6	83.3	896.9
Clerks	253.0	701.9	954.9	28.9	198.8	227.6	281.9	900.7	1,182.5
Salespersons and personal service workers	241.7	342.3	584.0	96.2	247.1	343.4	337.9	589.5	927.4
Plant and machine operators, and drivers	313.0	57.0	370.0	58.2	23.0	81.2	371.2	80.0	451.2
Labourers and related workers	450.6	229.8	680.4	180.7	134.0	314.7	631.3	363.8	995.1
<i>Sector—</i>									
Public	879.4	659.0	1,538.4	57.4	134.0	191.4	936.9	792.9	1,729.8
Private	2,002.3	1,269.8	3,272.1	569.9	624.0	1,193.8	2,572.1	1,893.8	4,465.9
Not determined	9.3	6.9	16.2	*4.3	*4.0	8.3	13.6	10.9	24.5
<i>Whether permanent or casual employee in current job—</i>									
Permanent	2,691.2	1,652.3	4,343.5	328.7	316.6	645.4	3,019.9	1,969.0	4,988.9
Casual	199.8	283.3	483.2	302.9	445.3	748.2	502.7	728.6	1,231.4
<i>Trade union membership—</i>									
Member of a trade union	1,415.9	811.8	2,227.7	110.7	122.6	233.4	1,526.7	934.4	2,461.1
Not a member of a trade union	1,456.1	1,114.1	2,570.2	514.5	631.5	1,146.0	1,970.5	1,745.7	3,716.2
Did not know	19.0	9.7	28.7	6.4	7.8	14.2	25.4	17.5	43.0
<i>Usual gross weekly pay in current job (\$)—</i>									
Under 200	103.4	267.4	370.7	185.3	382.6	567.9	288.7	650.0	938.7
200 and under 400	550.4	668.1	1,218.5	200.4	245.4	445.8	750.8	913.6	1,664.4
400 and under 600	1,111.5	677.1	1,788.6	153.1	104.1	257.1	1,264.6	781.2	2,045.7
600 and under 800	618.5	243.3	861.8	48.1	20.8	68.9	666.6	264.1	930.6
800 and under 1,000	317.9	64.1	382.1	27.2	7.9	35.1	345.1	72.1	417.2
1,000 and over	189.3	15.6	205.0	17.6	*1.1	18.7	207.0	16.7	223.7
<b>Total</b>	<b>2,891.0</b>	<b>1,935.7</b>	<b>4,826.7</b>	<b>631.6</b>	<b>761.9</b>	<b>1,393.6</b>	<b>3,522.6</b>	<b>2,697.6</b>	<b>6,220.2</b>
— dollars —									
<i>Average usual gross weekly pay in current job</i>	598	421	527	380	235	301	559	368	477

TABLE 12. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: INDUSTRY, SECTOR AND PROVIDER OF SUPERANNUATION SCHEME, NOVEMBER 1991 ('000)

	Provider of superannuation scheme				Total(a)
	Current employer		Total	Privately arranged scheme	
	In conjunction with union	Not in conjunction with union			
<i>Industry —</i>					
Agriculture, forestry, fishing and hunting	7.8	42.7	50.5	36.8	87.5
Mining	12.4	41.4	53.8	18.3	72.5
Manufacturing	180.6	528.5	709.1	170.5	885.0
Electricity, gas and water	13.5	65.2	78.7	12.1	91.4
Construction	56.0	88.3	144.3	78.2	224.6
Wholesale and retail trade	106.7	500.5	607.2	208.1	819.3
Transport and storage	50.3	145.2	195.4	67.0	265.2
Communication	28.8	90.8	119.6	5.3	125.4
Finance, property and business services	61.3	393.0	454.2	99.1	555.1
Public administration and defence	42.4	248.2	290.7	23.0	315.0
Community services	141.4	763.5	905.0	206.3	1,116.9
Recreation, personal and other services	49.7	146.2	195.8	71.6	268.9
<i>Sector —</i>					
Public	234.9	1,094.9	1,329.8	200.9	1,538.4
Private	514.2	1,949.8	2,464.0	789.4	3,272.1
Not determined	*1.8	8.6	10.4	5.8	16.2
<b>Total</b>	<b>750.8</b>	<b>3,053.3</b>	<b>3,804.1</b>	<b>996.1</b>	<b>4,826.7</b>

(a) Includes persons whose superannuation scheme was provided by union only or by previous employer/business.

TABLE 13. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: USUAL GROSS WEEKLY PAY IN CURRENT JOB, FULL-TIME/PART-TIME STATUS AND PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTION TO SUPERANNUATION SCHEME, NOVEMBER 1991

	Proportion of earnings paid as own contribution to superannuation 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	Did not know	Employer pays all contributions	
	— '000 —										
<i>Usual gross weekly pay in current job (\$) —</i>											
Under 200	5.0	9.6	9.4	*4.1	19.1	23.4	23.9	44.2	32.6	199.6	370.7
200 and under 240	6.9	8.4	5.4	10.6	12.8	20.0	9.5	7.0	9.7	85.5	175.7
240 and under 280	7.3	*4.1	15.6	5.7	9.6	20.7	7.1	7.8	12.9	89.6	180.5
280 and under 320	5.7	8.7	23.9	12.4	18.6	30.0	13.1	8.0	14.3	96.6	231.2
320 and under 360	9.3	32.0	19.3	17.8	29.5	23.1	12.2	7.0	18.9	120.8	289.7
360 and under 400	11.2	38.9	30.4	17.3	34.2	42.3	14.5	6.7	19.8	126.1	341.4
400 and under 440	17.1	52.4	36.5	58.0	61.3	45.6	14.2	*4.5	25.4	129.9	445.0
440 and under 480	11.0	41.1	38.0	50.5	44.4	45.9	9.2	5.4	21.1	115.1	381.6
480 and under 520	10.1	36.6	38.9	53.0	55.6	56.4	22.8	5.1	27.6	96.3	402.5
520 and under 560	14.5	27.6	27.4	54.6	36.4	43.2	10.8	*4.0	21.9	72.7	313.1
560 and under 600	11.0	19.4	24.2	43.9	34.7	34.5	8.6	*3.6	11.8	54.7	246.3
600 and under 640	13.1	15.4	18.7	51.7	28.8	34.7	7.1	*4.5	15.1	42.9	232.0
640 and under 680	8.6	8.2	30.7	37.1	24.3	36.0	*3.2	*3.0	12.7	30.2	194.1
680 and under 720	*3.3	12.7	14.1	27.1	32.4	25.0	*3.0	*2.3	11.2	25.9	157.0
720 and under 760	5.4	13.6	12.6	26.0	23.0	22.1	5.5	*1.5	10.1	23.1	143.0
760 and under 800	7.0	9.1	19.0	20.3	20.6	24.1	*4.3	*1.5	11.1	18.7	135.7
800 and under 840	6.2	8.7	11.9	19.9	13.0	18.2	*3.4	*1.5	6.8	16.6	106.3
840 and under 880	*3.8	6.7	6.7	16.3	15.3	14.9	*3.0	*1.1	*3.4	12.3	83.7
880 and under 920	*1.5	5.1	4.7	7.4	11.7	11.8	*2.6	*1.2	5.1	6.7	57.7
920 and under 960	*2.6	5.6	*3.8	8.5	7.9	7.0	*0.9	*0.6	*4.3	6.7	48.0
960 and under 1,000	*3.6	8.4	8.0	12.1	14.4	9.7	4.8	*1.9	10.5	12.7	86.2
1,000 and over	12.5	14.6	16.9	35.1	26.8	27.6	8.7	8.3	15.5	38.9	205.0
<i>Full-time/part-time status —</i>											
Full-time	160.8	360.7	381.8	564.1	528.0	557.9	164.4	85.2	280.1	1,105.2	4,188.2
Part-time	16.0	26.3	34.2	25.4	46.3	58.5	28.0	45.5	41.8	316.4	638.4
<b>Total</b>	<b>176.8</b>	<b>387.0</b>	<b>416.1</b>	<b>589.5</b>	<b>574.3</b>	<b>616.4</b>	<b>192.5</b>	<b>130.6</b>	<b>321.9</b>	<b>1,421.6</b>	<b>4,826.7</b>
	— dollars —										
<i>Average usual gross weekly pay in current job</i>	676	547	560	615	575	567	493	410	538	434	527

TABLE 14. EMPLOYEES AGED 15 TO 74 COVERED BY A SUPERANNUATION SCHEME: INDUSTRY, OCCUPATION, PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTION TO SUPERANNUATION SCHEME AND FULL-TIME/PART-TIME STATUS, NOVEMBER 1991 ('000)

	Proportion of earnings paid as own contribution to superannuation scheme (per cent)									Employer pays all contributions	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	Did not know		
FULL-TIME											
<i>Industry—</i>											
Agriculture, forestry, fishing and hunting	*4.4	9.0	9.1	5.2	5.7	7.5	*3.7	*3.3	*4.3	28.0	80.3
Mining	11.4	10.5	13.4	8.0	6.0	5.8	*3.2	*1.4	5.5	6.3	71.5
Manufacturing	41.8	99.3	89.5	102.8	80.0	82.6	22.8	14.6	52.7	253.8	840.0
Electricity, gas and water	*2.3	6.8	7.7	14.4	21.6	19.7	*3.3	*0.5	*2.8	10.7	89.7
Construction	9.0	15.8	14.7	19.0	20.1	27.0	8.8	7.4	18.2	72.0	211.9
Wholesale and retail trade	32.9	69.0	62.0	70.4	65.9	55.4	26.5	15.1	51.2	247.6	695.8
Transport and storage	10.1	22.5	31.5	37.0	33.2	36.9	13.0	*3.6	14.7	50.7	253.2
Communication	*3.3	*4.3	7.2	35.3	26.7	18.2	5.3	*1.7	5.9	8.3	116.2
Finance, property and business services	13.7	37.0	37.6	62.6	67.5	60.4	17.9	11.8	35.4	143.9	487.9
Public administration and defence	5.0	18.4	23.5	65.9	64.9	54.4	13.8	*3.2	15.3	31.2	295.5
Community services	20.4	50.9	67.9	125.0	119.5	172.4	38.3	18.6	55.5	185.5	854.0
Recreation, personal and other services	6.6	17.2	17.9	18.5	16.7	17.5	7.8	*4.1	18.7	67.2	192.2
<i>Occupation—</i>											
Managers and administrators	9.3	19.7	26.7	60.3	49.1	50.7	22.0	18.2	37.8	79.3	373.0
Professionals	15.1	40.1	54.1	108.9	97.5	125.8	25.2	16.5	47.0	124.6	654.6
Para-professionals	10.7	21.5	29.0	47.6	51.7	65.4	16.3	*4.6	21.3	60.1	328.2
Tradespersons	38.7	76.5	71.6	84.9	67.6	77.9	21.1	12.5	43.9	218.1	712.8
Clerks	22.7	59.8	64.9	121.8	122.3	94.3	26.1	10.6	47.0	216.7	786.2
Salespersons and personal service workers	18.0	38.6	32.8	48.9	48.6	41.9	17.5	8.9	31.6	137.0	423.8
Plant and machine operators, and drivers	20.1	42.1	39.6	39.4	40.3	43.9	13.5	*4.3	18.9	93.5	355.6
Labourers and related workers	26.2	62.4	63.2	52.5	50.9	57.9	22.6	9.6	32.6	176.0	553.9
<b>Total</b>	<b>160.8</b>	<b>360.7</b>	<b>381.8</b>	<b>564.1</b>	<b>528.0</b>	<b>557.9</b>	<b>164.4</b>	<b>85.2</b>	<b>280.1</b>	<b>1,105.2</b>	<b>4,188.2</b>
TOTAL											
<i>Industry—</i>											
Agriculture, forestry, fishing and hunting	4.9	9.3	9.1	5.6	6.1	8.4	*3.7	4.7	5.3	30.3	87.5
Mining	11.4	10.5	13.6	8.0	6.0	5.8	*3.2	*1.5	5.5	6.9	72.5
Manufacturing	42.7	102.6	93.0	104.2	81.9	87.5	24.9	17.9	55.5	274.8	885.0
Electricity, gas and water	*2.3	7.4	7.7	14.7	22.0	19.7	*3.3	*0.5	*2.8	11.2	91.4
Construction	9.0	16.0	15.7	19.0	21.7	28.1	10.0	9.9	19.8	75.4	224.6
Wholesale and retail trade	35.9	72.4	66.6	74.0	74.7	62.7	31.6	22.7	58.5	320.3	819.3
Transport and storage	10.5	22.5	32.8	38.8	34.1	37.9	13.3	*4.4	15.7	55.1	265.2
Communication	*3.9	5.3	7.9	36.4	29.2	19.0	5.3	*1.7	6.6	10.1	125.4
Finance, property and business services	15.5	39.0	41.1	64.7	73.7	67.9	22.1	16.4	41.1	173.6	555.1
Public administration and defence	5.0	18.8	26.1	67.4	67.1	57.3	15.1	5.0	16.0	37.3	315.0
Community services	28.4	63.2	83.0	136.7	138.3	200.7	50.9	34.3	71.7	309.7	1,116.9
Recreation, personal and other services	7.3	20.0	19.5	20.1	19.6	21.3	9.1	11.7	23.4	116.8	268.9
<i>Occupation—</i>											
Managers and administrators	9.3	20.0	27.3	60.7	49.7	52.5	22.0	19.0	38.7	82.2	381.4
Professionals	16.1	44.7	59.2	112.8	107.1	134.7	28.8	22.4	53.1	148.7	727.6
Para-professionals	13.6	24.1	32.5	50.1	54.8	72.5	18.6	9.4	26.1	87.8	389.4
Tradespersons	39.5	77.7	73.1	85.4	69.6	81.6	23.0	13.9	45.1	229.9	738.9
Clerks	25.9	65.7	73.9	130.2	135.0	110.0	35.1	26.4	56.9	295.8	954.9
Salespersons and personal service workers	21.5	45.3	41.8	54.6	59.5	55.0	22.3	15.9	41.8	226.3	584.0
Plant and machine operators, and drivers	20.1	42.4	40.8	40.4	40.7	45.2	14.3	5.7	20.2	100.2	370.0
Labourers and related workers	30.7	67.0	67.5	55.3	58.0	64.8	28.5	18.1	40.0	250.6	680.4
<b>Total</b>	<b>176.8</b>	<b>387.0</b>	<b>416.1</b>	<b>589.5</b>	<b>574.3</b>	<b>616.4</b>	<b>192.5</b>	<b>130.6</b>	<b>321.9</b>	<b>1,421.6</b>	<b>4,826.7</b>

TABLE 15. EMPLOYEES AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: USUAL GROSS WEEKLY PAY IN CURRENT JOB, EXPECTED TYPE OF PAYMENT FROM SUPERANNUATION SCHEME AND FULL-TIME/PART-TIME STATUS, NOVEMBER 1991

Usual gross weekly pay in current job (\$)	Expected type of payment from superannuation scheme				Total(a)
	Lump sum only	Pension only	Lump sum and pension	Did not know	
FULL-TIME					
Under 200	8.4	*1.1	— '000 — *2.6	7.2	19.9
200 and under 400	84.8	11.8	26.0	70.2	199.7
400 and under 600	174.7	24.3	73.9	145.1	422.2
600 and under 800	77.2	23.4	59.5	61.1	224.2
800 and under 1,000	36.4	9.5	39.6	32.6	118.8
1,000 and over	28.3	6.8	28.1	18.7	82.6
<i>Total</i>	409.7	76.9	229.8 — dollars —	334.9	1,067.4
<i>Average usual gross weekly pay in current job</i>	602	657	709	584	622
PART-TIME					
Under 200	39.3	*2.9	— '000 — 5.0	20.6	70.9
200 and under 400	51.2	*4.6	10.0	21.7	92.7
400 and under 600	9.4	*0.8	*2.6	6.4	19.1
600 and over	*3.2	*0.9	*2.8	*2.9	10.4
<i>Total</i>	103.0	9.3	20.4 — dollars —	51.5	193.0
<i>Average usual gross weekly pay in current job</i>	257	289	340	271	271
TOTAL					
Under 200	47.7	*4.0	— '000 — 7.6	27.8	90.8
200 and under 400	135.9	16.4	36.0	91.8	292.3
400 and under 600	184.1	25.1	76.5	151.5	441.3
600 and over	80.0	24.2	61.5	63.4	232.6
800 and under 1,000	36.4	9.6	40.0	33.3	120.0
1,000 and over	28.7	6.8	28.5	18.7	83.3
<i>Total</i>	512.8	86.2	250.2 — dollars —	386.4	1,260.4
<i>Average usual gross weekly pay in current job</i>	533	618	679	542	568

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



**TABLE 16. EMPLOYEES AGED 45 TO 74 COVERED BY A SUPERANNUATION SCHEME: USUAL GROSS WEEKLY PAY IN CURRENT JOB, EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK AND FULL-TIME/PART-TIME STATUS, NOVEMBER 1991**

Usual gross weekly pay in current job (\$)	Expected main source of income after ceasing full-time work						Total(a)
	Super-annuation	Invalid, age, supporting parents', widows' pension	Investments, interest, stocks, debentures, etc.	Dependent on someone else's income	Other	Did not know	
FULL-TIME							
				— '000 —			
Under 200	*3.3	6.1	*0.4	*2.4	*2.1	*2.9	19.9
200 and under 400	38.5	79.2	13.9	14.7	12.3	31.9	199.7
400 and under 600	125.4	127.8	37.7	22.7	32.7	59.1	422.2
600 and under 800	111.8	27.5	25.9	10.9	16.4	26.7	224.2
800 and under 1,000	69.1	6.5	17.5	*0.6	10.3	11.5	118.8
1,000 and over	44.2	*1.3	19.6	*0.0	8.0	6.4	82.6
<b>Total</b>	<b>392.4</b>	<b>248.5</b>	<b>115.0</b>	<b>51.4</b>	<b>81.8</b>	<b>138.5</b>	<b>1,067.4</b>
				— dollars —			
Average usual gross weekly pay in current job	724	460	775	470	646	552	622
PART-TIME							
				— '000 —			
Under 200	*3.7	14.4	*4.2	11.2	*2.2	6.8	70.9
200 and under 400	7.9	19.1	4.8	18.5	6.6	7.7	92.7
400 and under 600	*2.8	*2.0	*1.5	*3.2	*0.7	*1.0	19.1
600 and over	*3.3	*0.3	*2.4	*0.8	*0.9	*1.1	10.4
<b>Total</b>	<b>17.7</b>	<b>35.9</b>	<b>12.9</b>	<b>33.8</b>	<b>10.5</b>	<b>16.6</b>	<b>193.0</b>
				— dollars —			
Average usual gross weekly pay in current job	385	234	344	268	296	252	271
TOTAL							
				— '000 —			
Under 200	7.0	20.6	*4.6	13.6	*4.4	9.7	90.8
200 and under 400	46.4	98.2	18.7	33.2	18.9	39.6	292.3
400 and under 600	128.2	129.8	39.2	26.0	33.4	60.1	441.3
600 and over	114.2	27.9	28.1	11.8	17.4	27.8	232.6
800 and under 1,000	69.6	6.5	17.8	*0.6	10.3	11.5	120.0
1,000 and over	44.6	*1.3	19.6	*0.0	8.0	6.4	83.3
<b>Total</b>	<b>410.1</b>	<b>284.3</b>	<b>127.9</b>	<b>85.2</b>	<b>92.3</b>	<b>155.1</b>	<b>1,260.4</b>
				— dollars —			
Average usual gross weekly pay in current job	709	432	731	390	607	520	568

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

TABLE 17. ALL POPULATIONS BY STATE OR TERRITORY OF USUAL RESIDENCE, NOVEMBER 1991  
(<sup>'000</sup>)

	<i>New South Wales</i>	<i>Victoria</i>	<i>Queensland</i>	<i>South Australia</i>	<i>Western Australia</i>	<i>Tasmania</i>	<i>Northern Territory</i>	<i>Australian Capital Territory</i>	<i>Australia</i>
<i>Population 1:</i> Persons aged 15 to 74	4,069.5	3,049.7	2,067.1	1,022.0	1,160.9	313.6	104.1	200.8	11,987.7
<i>Population 2:</i> Persons aged 15 to 74 covered by a superannuation scheme	1,765.5	1,458.1	942.4	472.3	532.7	144.9	51.4	113.0	5,480.2
<i>Population 3:</i> Persons aged 45 to 74 covered by a superannuation scheme	508.5	393.5	250.0	126.0	142.7	38.1	11.9	28.9	1,499.6
<i>Population 4:</i> Persons aged 15 to 74 not covered by a superannuation scheme who were previously covered	584.7	475.0	312.4	143.5	156.5	51.5	14.0	31.5	1,769.1
<i>Population 5:</i> Persons aged 15 to 54 not covered by a superannuation scheme who were previously covered and who preserved the benefits of their previous superannuation scheme and who had not yet received these preserved benefits	129.1	131.3	75.5	33.0	43.8	12.4	4.8	7.2	437.1
<i>Population 6:</i> Employed persons aged 15 to 74	2,520.2	1,910.9	1,288.1	626.6	739.4	186.8	70.3	145.7	7,487.9
<i>Population 7:</i> Full-time workers aged 15 to 74	2,002.0	1,511.7	1,012.5	473.9	567.6	139.4	58.1	114.9	5,880.0
<i>Population 8:</i> Employed persons aged 15 to 74 covered by a superannuation scheme	1,727.7	1,415.1	915.3	459.0	514.8	141.0	50.1	111.5	5,334.5
<i>Population 9:</i> Employed persons aged 45 to 74 covered by a superannuation scheme	497.8	379.4	243.6	120.9	134.8	37.0	11.6	28.6	1,453.8
<i>Population 10:</i> Employed persons aged 15 to 74 not covered by a superannuation scheme	792.5	495.8	372.9	167.6	224.5	45.7	20.2	34.2	2,153.4
<i>Population 11:</i> Employees aged 15 to 74	2,121.6	1,596.0	1,032.9	512.0	604.4	156.8	64.9	131.6	6,220.2
<i>Population 12:</i> Full-time employees aged 15 to 74	1,705.5	1,275.1	820.5	391.6	468.2	118.1	54.0	105.4	4,938.4
<i>Population 13:</i> Employees aged 15 to 74 covered by a superannuation scheme	1,578.5	1,288.7	809.6	409.6	456.5	129.4	48.9	105.4	4,826.7
<i>Population 14:</i> Employees aged 45 to 74 covered by a superannuation scheme	443.4	324.9	204.2	102.9	113.2	33.3	11.1	27.3	1,260.4
<i>Population 15:</i> Persons aged 15 to 74 covered by a personal superannuation scheme	489.5	400.9	361.5	177.7	237.2	49.8	10.2	23.0	1,749.9

## EXPLANATORY NOTES

**Introduction**

The monthly population survey (which is described in *The Labour Force, Australia* (6203.0)) comprises the monthly labour force survey and supplementary topics. This publication contains results of a supplementary survey run in association with the November 1991 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. Results of similar surveys, which have been conducted in February 1974, September to November 1982 and November 1988, have been published in *Survey of Superannuation, Australia, February 1974* (6319.0); *Superannuation, Australia, September to November 1982* (6319.0); and *Superannuation, Australia, November 1988* (6319.0).

10. This survey is scheduled to be conducted next in November 1993.

**Unpublished statistics**

11. As well as the statistics included in this and related publications, the ABS may have other relevant unpublished data available. Inquiries should be made to the contact in the Inquiries box at the front of this publication.

**Discontinuities in the series**

12. Due to considerable changes in scope, collection methodology and content, care should be taken in any comparisons with surveys prior to November 1988. The main changes are outlined below.

13. The scope of the 1974 survey included all persons aged 15 and over. In 1982, persons aged 15 to 20 still at school were excluded from the survey. In November 1988 and November 1991, persons aged 15 to 20 still at school and persons aged 75 and over were excluded from the survey.

14. 'Superannuation coverage' in the 1974 survey was determined by respondent's membership of superannuation-type schemes (including provident and pension schemes). In the 1982 survey, superannuation coverage was expanded to include life assurance (for those with no other form of superannuation). From the 1988 survey, superannuation coverage has been determined by whether respondents (or their employers) currently contribute to a superannuation scheme.

**Sample size**

15. In November 1988, this supplementary survey was conducted on 50 per cent of the dwellings selected in the labour force survey. For November 1991, this has been expanded to 75 per cent of the labour force survey sample. As a result, the standard errors for this survey are lower than those applicable to the November 1988 survey.

**Estimation procedure**

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

**Reliability of the estimates**

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

**Related publications**

18. 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

*Major Labour Costs, Australia* (6348.0) — issued annually

*Public Sector Superannuation Funds and Schemes, Australia* (5511.0) — issued annually

*Assets of Superannuation Funds and Approved Deposit Funds* (5656.0) — issued quarterly

*Income Distribution Survey - Income Units, Australia* (6523.0) — issued irregularly

*Directory of Superannuation Related Statistics* (1131.0)  
— issued irregularly

19. Also available on request from the Labour Force Section is a booklet entitled *A Guide to Superannuation Statistics from ABS Household and Employer Surveys*.

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

#### Symbols and other usages

\* subject to sampling variability too high for most practical uses. See the Technical Notes, page 24.  
. . . not applicable.

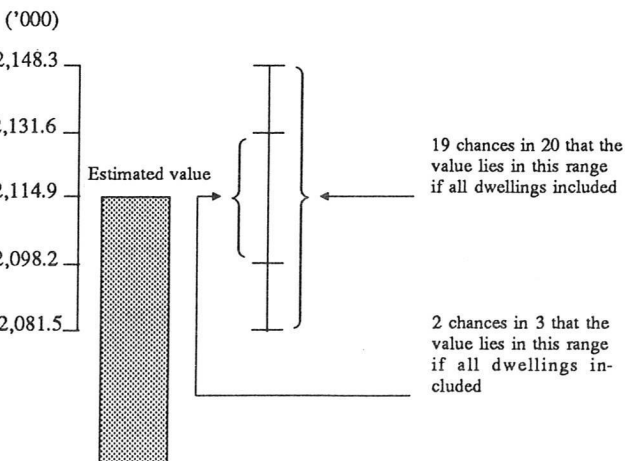
21. Because estimates have been rounded, discrepancies may occur between sums of the component items and totals.

## TECHNICAL NOTES

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

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

3. An example of the calculation and the use of standard errors in relation to estimates of persons is as follows. Table 1 shows the estimated number of females aged 15 to 74 in Australia who were covered by a superannuation scheme to be 2,114,900. Since this estimate is between 2,000,000 and 5,000,000, Table A shows that the standard error for Australia will be between 16,500 and 22,800 and can be approximated by interpolation as 16,700 (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 2,098,200 to 2,131,600 and about nineteen chances in twenty that the value will fall within the range 2,081,500 to 2,148,300. This example is illustrated in the following diagram.



4. As can be seen from the standard error table, *the smaller the estimate the higher is the relative standard error*. Very small estimates are thus subject to such high standard errors (relative to the size of the estimate) as to detract seriously from their value for most reasonable uses. In 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. The relative standard errors of *average usual gross weekly pay in current job* and *average own weekly contributions* are obtained by first finding the relative standard error of the estimate of the total number of persons contributing to the average and then multiplying the number so obtained by the relevant factor from Table B.

6. An example of the calculation of standard errors by the use of those factors is as follows. Table 2 shows the estimated average own weekly contributions for persons aged 45 to 54 is \$43 and the number of persons aged 45 to 54 contributing to the average is estimated at 768,200. This estimate excludes people whose contributions were paid by their employer and those who did not know their own contributions. From Table A on the following page it can be calculated that this estimate (768,200) has a standard error of 11,400 and therefore a relative standard error of about 1.5 per cent. The *relative standard error* of the estimate of average own weekly contributions is calculated by multiplying this number (1.5) by the appropriate factor shown in Table B (in this case 1.3):  $1.5 \times 1.3 = 2.0$  per cent. The *standard error* of this estimate of average own weekly contributions is therefore 2.0 per cent of \$43, i.e. about \$1. Therefore, there are about two chances in three that the average own weekly contributions of persons aged 45 to 54 that would have been obtained if all dwellings had been included in the survey would have been within the range \$42 to \$44 and about nineteen chances in twenty that it would have been within the range \$41 to \$45.

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

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

8. Considering the example from paragraph 3 above, of the 2,114,900 females who were covered by a superannuation scheme, 1,439,300 or 68.1 per cent were full-time workers. The standard error of 1,439,300 is approximately 14,400 so the relative standard error is 1.0 per cent. The relative standard error for 2,114,900 is 0.8 per cent. Applying the above formula, the relative standard error of the proportion is  $\sqrt{(1.0)^2 + (0.8)^2}$  or 0.6 per cent, giving a standard error for the proportion (68.1 per cent) of 0.6

percentage points. Therefore, there are about two chances in three that the proportion of females who were full-time workers and who were covered by a superannuation scheme was between 67.5 per cent and 68.7 per cent and nineteen chances in twenty the proportion was within the range 66.9 per cent to 69.3 per cent.

9. 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.

10. The imprecision due to sampling variability, which is measured by the standard error, should not be confused with inaccuracies that may occur because of imperfections in reporting by interviewers and respondents and errors made in coding and processing data. Inaccuracies of this kind are referred to as the *non-sampling error*, and they may occur in any enumeration, whether it be a full count or a sample. Every effort is made to reduce the non-sampling error to a minimum by careful design of questionnaires, intensive training and supervision of interviewers and efficient operating procedures.

TABLE A. STANDARD ERRORS OF ESTIMATES

Size of estimate	NSW	Vic.	Qld	SA	WA	Tas.	NT	ACT	Australia	
	— number —									Relative standard error (per cent)
100				130		100		120		
200			220	190	210	140	200	170	210	102.8
300	340	330	270	230	250	180	240	200	260	86.8
400	390	380	320	270	290	210	270	230	310	76.9
500	440	430	360	300	320	230	300	260	350	69.8
600	480	470	390	330	350	250	330	280	390	64.5
700	520	510	420	350	380	270	350	300	420	60.3
800	560	550	450	380	400	290	370	320	450	56.8
900	590	580	480	400	430	310	390	330	490	53.9
1,000	620	610	500	420	450	320	410	350	510	51.4
1,100	650	640	530	440	470	340	430	360	540	49.3
1,200	680	670	550	460	490	350	450	380	570	47.4
1,300	710	700	570	480	510	360	470	390	590	45.7
1,400	740	730	600	490	530	380	480	400	620	44.1
1,500	760	750	620	510	540	390	500	420	640	42.8
1,600	790	780	640	530	560	400	510	430	660	41.5
1,700	810	800	650	540	580	410	530	440	690	40.4
1,800	830	820	670	560	590	420	540	450	710	39.3
1,900	860	840	690	570	610	430	550	460	730	38.3
2,000	880	870	710	590	620	440	570	470	750	37.4
2,100	900	890	720	600	640	450	580	480	770	36.6
2,200	920	910	740	610	650	460	590	490	790	35.8
2,300	940	930	760	620	660	470	600	500	810	35.1
2,400	960	950	770	640	680	480	620	510	820	34.4
2,500	980	970	790	650	690	490	630	520	840	33.7
3,000	1,050	1,050	860	710	750	520	680	560	930	30.9
3,500	1,150	1,150	920	760	800	560	730	600	1,000	28.7
4,000	1,200	1,200	980	800	850	590	780	630	1,100	26.9
4,500	1,300	1,300	1,050	850	900	620	820	660	1,150	25.4
5,000	1,350	1,350	1,100	890	940	650	860	690	1,200	24.2
6,000	1,500	1,450	1,200	960	1,000	690	940	750	1,300	22.1
8,000	1,700	1,700	1,350	1,100	1,150	770	1,050	840	1,550	19.1
10,000	1,850	1,850	1,500	1,200	1,250	840	1,200	920	1,700	17.1
20,000	2,550	2,550	2,000	1,600	1,700	1,050	1,650	1,200	2,400	12.0
30,000	3,000	3,000	2,400	1,900	2,000	1,200	1,950	1,400	2,900	9.7
40,000	3,400	3,400	2,700	2,150	2,300	1,300	2,250	1,550	3,300	8.3
50,000	3,750	3,750	2,950	2,350	2,500	1,400	2,500	1,700	3,650	7.3
100,000	5,000	4,950	3,950	3,050	3,250	1,700	3,500	2,200	5,000	5.0
200,000	6,500	6,500	5,200	3,950	4,250	2,000	4,850	2,800	6,700	3.4
300,000	7,600	7,600	6,000	4,600	4,950	2,200		3,200	7,900	2.6
400,000	8,500	8,400	6,700	5,100	5,500	2,350			8,900	2.2
500,000	9,200	9,200	7,300	5,500	6,000	2,450			9,800	2.0
1,000,000	11,800	11,700	9,300	6,900	7,600				12,800	1.3
2,000,000	15,000	14,800	11,900	8,600	9,700				16,500	0.8
5,000,000	20,300	19,800	16,000						22,800	0.5
10,000,000	25,200								28,700	0.3
20,000,000									35,600	0.2

TABLE B. FACTORS FOR CALCULATING THE RELATIVE STANDARD ERRORS OF NON-PERSON ESTIMATES

	<i>Factors</i>
<b>Average own weekly contributions</b>	
<i>Age groups:</i>	
15-19, 20-24, 25-34	0.7
35-44	1.0
45-54, 55-64	1.3
65-74	1.8
Total	1.4
<b>Average usual gross weekly pay in current job</b>	
Males, Persons	1.0
Females	0.7
<i>Proportion of earnings paid as own contribution to superannuation scheme (per cent):</i>	
Under 2	1.7
2 and under 3, 3 and under 4, 4 and under 5, 5 and under 6, 6 and under 10, 10 and under 15	0.5
15 and over	1.0
Employer pays all contributions, Did not know	0.7
Total	0.9
<i>Expected type of payment from superannuation scheme:</i>	
Lump sum only	1.1
Pension only, Lump sum and pension	0.6
Did not know, Total	0.8
<i>Expected main source of income after ceasing full-time work:</i>	
Superannuation, Investments/interest/stocks/debentures etc., Total	0.9
Invalid/age/supporting parents'/widows' pension, Dependent on someone else's income, Other, Did not know	0.5

## GLOSSARY

*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.

*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.

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

*Current job:* the job in which the person worked in the week before the interview. Where the person worked in more than one job during this period, the current job was considered to be the job in which most hours were usually worked.

*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:* 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. 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 Industrial Classifica-*

*tion (ASIC) 1983.* However unpublished industry data is available at the Group (3-digit) level.

*Intended disbursement of lump sum payment:* the intended use to which the majority of the lump sum payment will be put.

*Main English-speaking countries:* comprises United Kingdom, Ireland, Canada, South Africa, USA and New Zealand.

*Member of a trade union:* member of a trade union in connection with current job.

*Occupation:* unless otherwise specified, all occurrences of occupation in this publication refer to Major Group as defined by the *Australian Standard Classification of Occupations (ASCO) 1986.* However unpublished occupation data is available at the Unit Group (4-digit) level.

*Part-time workers:* 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.

*Pension:* regular and continuous payments.

*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 contributed to more than one superannuation scheme, details were collected about the scheme to which they contributed the most money.

*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).

*Whether covered by more than one superannuation scheme:* for persons who contribute to a superannuation scheme, this is the number of schemes to which they contribute. Persons whose employer makes contributions into a superannuation scheme on their behalf are considered to be covered by only one scheme.



## SPECIAL DATA SERVICES

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

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

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

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

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

### POPULATIONS

- POPULATION 1: Persons aged 15 to 74 (excluding institutionalised persons and persons aged 15 to 20 still at school).
- POPULATION 2: Persons aged 15 to 74 covered by a superannuation scheme.
- POPULATION 3: Persons aged 45 to 74 covered by a superannuation scheme.
- POPULATION 4: Persons aged 15 to 74 not covered by a superannuation scheme who were previously covered.
- POPULATION 5: Persons aged 15 to 54 not covered by a superannuation scheme who were previously covered and who preserved the benefits of their previous superannuation scheme and who had not yet received these preserved benefits.
- POPULATION 6: Employed persons aged 15 to 74.
- POPULATION 7: Full-time workers aged 15 to 74.
- POPULATION 8: Employed persons aged 15 to 74 covered by a superannuation scheme.
- POPULATION 9: Employed persons aged 45 to 74 covered by a superannuation scheme.
- POPULATION 10: Employed persons aged 15 to 74 not covered by a superannuation scheme.
- POPULATION 11: Employees aged 15 to 74 (excluding persons who worked for payment in kind).
- POPULATION 12: Full-time employees aged 15 to 74 (excluding persons who worked for payment in kind).
- POPULATION 13: Employees aged 15 to 74 covered by a superannuation scheme (excluding persons who worked for payment in kind).
- POPULATION 14: Employees aged 45 to 74 covered by a superannuation scheme (excluding persons who worked for payment in kind).
- POPULATION 15: Persons aged 15 to 74 covered by a personal superannuation scheme.

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
<b>1 STATE OF USUAL RESIDENCE</b>	<b>ALL</b>	<b>7B BIRTHPLACE (1)</b>	<b>ALL</b>
New South Wales		Born in Australia	
Victoria		Born outside Australia	
Queensland		Born in main English-speaking countries(a)	
South Australia		Born in other countries	
Western Australia			
Tasmania		(a) Comprises United Kingdom, Ireland, Canada,	
Northern Territory		South Africa, USA and New Zealand.	
Australian Capital Territory			
<b>2 AREA OF USUAL RESIDENCE</b>	<b>ALL</b>	<b>7C BIRTHPLACE (2)</b>	<b>ALL</b>
Metropolitan		Born in Australia	
Non-metropolitan		Born outside Australia	
		Oceania	
		New Zealand	
		Europe and the USSR	
		Germany	
		Greece	
		Italy	
		Netherlands	
		UK and Ireland	
		Yugoslavia	
		The Middle East and North Africa	
		Lebanon	
		Southeast Asia	
		Malaysia	
		Philippines	
		Viet Nam	
		Northeast Asia	
		China	
		The Americas	
		Other(a)	
		India	
		(a) Includes Southern Asia and Africa (excluding North Africa).	
<b>3 REGION OF USUAL RESIDENCE</b>	<b>ALL</b>	<b>8A AGE (1)</b>	<b>1,2,4,6-8,10-13,15</b>
Standard labour force dissemination regions		15-19	
		20-24	
		25-34	
		35-44	
		45-54	
		55-64	
		65-74	
<b>4 SEX</b>	<b>ALL</b>	<b>8B AGE (2)</b>	<b>3,9,14</b>
Males		45-54	
Females		55-64	
		65-74	
<b>5 MARITAL STATUS</b>	<b>ALL</b>	<b>8C AGE (3)</b>	<b>5</b>
Married		15-19	
Not-married		20-24	
		25-34	
		35-44	
		45-54	
<b>6A FAMILY STATUS (1)</b>	<b>ALL</b>	<b>9A LABOUR FORCE STATUS (1)</b>	<b>1-5,15</b>
Member of a family		Employed	
Husband or wife		Unemployed	
With dependents present		Not in the labour force	
Without dependents present			
Sole parent			
Other family head			
Full-time student aged 15-24			
Other child of married couple or family head			
Other relative of married couple or family head			
Not a member of a family			
Living alone			
Not living alone			
Family status not determined			
<b>6B FAMILY STATUS (2)</b>	<b>ALL</b>		
Member of a family			
Husband or wife			
With children aged 0-14 present			
Without children aged 0-14 present			
Sole parent			
With children aged 0-14 present			
Without children aged 0-14 present			
Other family head			
Full-time student aged 15-24			
Other child of married couple or family head			
Other relative of married couple or family head			
Not a member of a family			
Living alone			
Not living alone			
Family status not determined			
<b>7A BIRTHPLACE AND PERIOD OF ARRIVAL</b>	<b>ALL</b>		
Born in Australia			
Born outside Australia			
Arrived before 1961			
Arrived 1961-1970			
Arrived 1971-1980			
Arrived 1981-1991			

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
<b>9B LABOUR FORCE STATUS (2)</b> Labour force Employed Full-time workers Part-time workers Unemployed Looking for full-time work Looking for part-time work Not in the labour force	1-5,15	<b>16 EXPECTED TYPE OF PAYMENT FROM SUPERANNUATION SCHEME</b> Lump sum only Pension only Lump sum and pension Neither lump sum nor pension Did not know all payment types	3,9,14
<b>10 WHETHER COVERED BY A SUPERANNUATION SCHEME</b> Covered Not covered	1,6,7,11,12	<b>17 INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM SUPERANNUATION SCHEME</b> Expected to receive a lump sum payment Roll it over/invest in an approved deposit fund, deferred annuity or other superannuation scheme Purchase an annuity Invest the money elsewhere Pay off home/pay for home improvements/buy new home Pay for a holiday Other Did not know Did not expect to receive a lump sum payment Did not know whether would receive a lump sum payment	3,9,14
<b>11 WHETHER COVERED BY MORE THAN ONE SUPERANNUATION SCHEME</b> One More than one	2,3,8,9,13-15	<b>18 EXPECTED MAIN SOURCE OF INCOME AFTER CEASING FULL-TIME WORK</b> Superannuation Invalid/age/supporting parents'/widows' pension Investments/interest/stocks/debentures, etc. Dependent on someone else's income Other Did not know Will never cease full-time work Had already ceased full-time work Had never worked full time	3,9,14
<b>12 OWN WEEKLY CONTRIBUTIONS TO SUPERANNUATION SCHEME (\$)</b> Under 10 10 and under 20 20 and under 30 30 and under 40 40 and under 50 50 and under 60 60 and over Did not know Employer pays all contributions	2,3,8,9,13,14	<b>19 WHETHER PREVIOUSLY COVERED BY A SUPERANNUATION SCHEME</b> Previously covered Not previously covered	10
<b>13 TIME IN SUPERANNUATION SCHEME</b> Under 5 years 5 and under 10 years 10 and under 15 years 15 and under 20 years 20 years and over	2,3,8,9,13,14	<b>20 TIME IN PREVIOUS SUPERANNUATION SCHEME</b> Under 5 years 5 and under 10 years 10 and under 15 years 15 and under 20 years 20 years and over	4,5
<b>14 AGE INTENDED TO CEASE FULL-TIME WORK</b> 45-54 years 55-59 years 60-64 years 65 years and over Did not know Will never cease full-time work Had already ceased full-time work Had never worked full time	3,9,14	<b>21 WHETHER PRESERVED SOME BENEFITS FROM PREVIOUS SUPERANNUATION SCHEME</b> Aged 15 to 54 in November 1991 Preserved some benefits and had not yet received these preserved benefits In superannuation scheme Rolled it over Other Aged 55 and over in November 1991	4
<b>15 EXPECTED TIME UNTIL CEASES FULL-TIME WORK</b> Under 5 years 5 and under 10 years 10 and under 15 years 15 and under 20 years 20 years and over Did not know Will never cease full-time work Had already ceased full-time work Had never worked full time	3,9,14		

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
<b>22 EXPECTED TYPE OF PAYMENT FROM PRESERVED BENEFITS</b>	<b>5</b>	<b>28B OCCUPATION (2)</b>	<b>6-14</b>
Lump sum only		Minor groups (as defined by ASCO)	
Pension only		<b>29 TIME IN CURRENT JOB</b>	<b>6-14</b>
Lump sum and pension		Under 5 years	
Neither lump sum nor pension		5 and under 10 years	
Did not know all payment types		10 and under 15 years	
<b>23 INTENDED DISBURSEMENT OF LUMP SUM PAYMENT FROM PRESERVED BENEFITS</b>	<b>5</b>	15 and under 20 years	
Expected to receive a lump sum payment		20 years and over	
Roll it over/invest in an approved deposit fund, deferred annuity or other superannuation scheme		Not determined	
Purchase an annuity		<b>30 NUMBER OF HOURS USUALLY WORKED IN CURRENT JOB</b>	<b>6-14</b>
Invest the money elsewhere		Under 10	
Other		10-19	
Did not know		20-29	
Did not expect to receive a lump sum payment		30-34	
Did not know whether would receive a lump sum payment		35-39	
<b>24 EXPECTED MAIN SOURCE OF INCOME JUST AFTER RETIREMENT AGE</b>	<b>5</b>	40 and over	
Superannuation		<b>31 REASON HAD NOT JOINED A SUPERANNUATION SCHEME</b>	<b>10</b>
Invalid/age/supporting parents'/widows' pension		Employees eligible for scheme provided by employer	
Investments/interest/stocks/debentures, etc		Reason had not joined employer scheme —	
Dependent on someone else's income		Planned to join soon/had applied to join	
Other		Could not afford it	
Did not know		Return not worthwhile	
<b>25 STATUS OF WORKER</b>	<b>6-10</b>	Had not bothered/not interested	
Employers		Other reasons	
Self-employed		Other	
Employees		Reason had not joined a personal scheme —	
Payment in kind/unpaid family helpers		Planned to join soon/had applied to join	
<b>26 FULL-TIME/PART-TIME STATUS</b>	<b>6,8-11,13,14</b>	Waiting to become eligible for employer scheme	
Full-time		Could not afford it	
Part-time		Had life assurance/other superannuation scheme	
<b>27 INDUSTRY</b>	<b>6-14</b>	Had other investments	
Agriculture, forestry, fishing and hunting		Return not worthwhile	
Mining		Had not bothered/not interested	
Manufacturing		Too young/too old	
Electricity, gas and water		Spouse had cover	
Construction		Did not think available	
Wholesale and retail trade		Too complicated	
Transport and storage		Temporary/part-time/casual/seasonal worker	
Communication		Other reasons	
Finance, property and business services		Not determined	
Public administration and defence		<b>32 SECTOR</b>	<b>11-14</b>
Community services		Public	
Recreation, personal and other services		Private	
<b>28A OCCUPATION (1)</b>	<b>6-14</b>	Not determined	
Managers and administrators		<b>33 WHETHER PERMANENT OR CASUAL EMPLOYEE IN CURRENT JOB</b>	<b>11-14</b>
Professionals		Permanent	
Para-professionals		Casual	
Tradespersons		<b>34 TRADE UNION MEMBERSHIP</b>	<b>11-14</b>
Clerks		Member of a trade union	
Salespersons and personal service workers		Not a member of a trade union	
Plant and machine operators, and drivers		Did not know	
Labourers and related workers			

DATA ITEM	POPULATIONS	DATA ITEM	POPULATIONS
<b>35 USUAL GROSS WEEKLY PAY IN CURRENT JOB (\$)</b>	<b>11-14</b>	<b>37 PROVIDER OF SUPERANNUATION SCHEME</b>	<b>13,14</b>
Under 200		Current employer	
200 and under 240		In conjunction with union	
240 and under 280		Not in conjunction with union	
280 and under 320		Union only	
320 and under 360		Previous employer/business	
360 and under 400		Privately arranged scheme	
400 and under 440			
440 and under 480		<b>38 WHETHER MEMBERSHIP OF SUPERANNUATION SCHEME OPTIONAL</b>	<b>13,14</b>
480 and under 520		Scheme provided by current employer and/or union	
520 and under 560		Optional	
560 and under 600		Compulsory	
600 and under 640		Did not know	
640 and under 680		Other	
680 and under 720			
720 and under 760		<b>39 AMOUNT OF LUMP SUM PAYMENT RECEIVED (\$)</b>	<b>4,5</b>
760 and under 800		Received a lump sum payment	
800 and under 840		More than two years ago	
840 and under 880		In the last two years	
880 and under 920		Under 1,000	
920 and under 960		1,000 and under 2,500	
960 and under 1,000		2,500 and under 5,000	
1,000 and over		5,000 and under 10,000	
		10,000 and under 20,000	
<b>36 PROPORTION OF EARNINGS PAID AS OWN CONTRIBUTION TO SUPERANNUATION SCHEME (%)</b>	<b>13,14</b>	20,000 and under 40,000	
Under 2		40,000 and under 60,000	
2 and under 3		60,000 and under 80,000	
3 and under 4		80,000 and under 100,000	
4 and under 5		100,000 and over	
5 and under 6		Did not know	
6 and under 10		Did not receive a lump sum payment	
10 and under 15			
15 and over		<b>40 WHETHER ELIGIBLE FOR TAX DEDUCTION OR REBATE ON OWN CONTRIBUTIONS TO PERSONAL SUPERANNUATION SCHEME</b>	<b>15</b>
Did not know		Eligible for tax deduction or rebate	
Employer pays all contributions		Not eligible for tax deduction or rebate	
		Did not know	

### SUPPLEMENTARY AND SPECIAL SURVEYS

The supplementary and special surveys collect data on particular aspects of the labour force. It may be possible to order Unit Record Tapes on the following supplementary and special surveys by contacting the ABS (see below for contact numbers).

<i>Title of Publication</i>	<i>Catalogue No.</i>
Alternative Working Arrangements, Australia, March to May 1982, September to November 1986	6341.0
Annual and Long Service Leave Taken, Australia, May 1988 to April 1989	6317.0
Career Paths of Persons with Trade Qualifications, Australia, 1989	6243.0
Career Paths of Qualified Nurses, Australia, 1989	6277.0
Child Care, Australia, May 1969, 1973, 1977; June 1980; November 1984; June 1987	4402.0
Employment Benefits, Australia. Annually. Latest issue July 1991	6334.0
How Workers Get Their Training, Australia, 1989	6278.0
Income Distribution Survey, Australia, Persons with Earned Income, 1986, 1990	6546.0
Job Search Experience of Unemployed Persons, Australia. Annually. Latest issue June 1991	6222.0
Labour Force Experience, Australia. Annually. Latest issue March 1991	6206.0
Labour Force Status and Educational Attainment, Australia. Annually. Latest issue February 1991	6235.0
Labour Force Status and Other Characteristics of Families, Australia. Annually. Latest issue June 1991	6224.0
Labour Force Status and Other Characteristics of Migrants, Australia, September 1990	6250.0
Labour Mobility, Australia. Annually. Latest issue February 1991	6209.0
Multiple Jobholding, Australia. Four-yearly. Latest issue July 1991	6216.0
Participation in Education, Australia. (Formerly Labour Force Status and Educational Attendance). Annually. Latest issue September 1991	6272.0
Persons Employed at Home, Australia, April 1989	6275.0
Persons Not in the Labour Force, Australia. Annually. Latest issue September 1991	6220.0
Persons Who Had Re-entered the Labour Force, Australia, May 1985, May 1987, May 1990	6264.0
Persons Who Have Left the Labour Force, Australia, November 1985, April 1988, April 1991	6267.0
Retirement and Retirement Intentions, Australia, November 1989	6238.0
Successful and Unsuccessful Job Search Experience, Australia. Two-yearly. Latest issue July 1990	6245.0
Superannuation, Australia, February 1974, September to November 1982, November 1988, November 1991	6319.0
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Weekly Earnings of Employees (Distribution), Australia. Annually. Latest issue July 1991	6310.0
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